7 | Housing

7.1 Introduction



At the time the 2007 Comprehensive Plan was written, housing prices and new residential development were increasing rapidly throughout most of the United States and Canada. Combined with low mortgage interest rates, home sales throughout most of the country were brisk. Subsequently, the United States was impacted by the subprime mortgage financial crisis of 2007, which resulted in a decrease in the value of

housing for many communities, a steep increase in foreclosures, and a hold on new residential development. The effects of this crisis have had a lasting effect of the United States as a whole, as well as Painesville Township.

As of 2013, the United States Census Bureau estimates the population of Painesville Township to be approximately 16,980 residents, distributed amongst 6,984 housing units. The Township offers a variety of housing types, with a wide diversity of age, architectural style, size and price range.

While much of the houses in the Township are in relatively good condition, some houses in the NE region of Painesville Township, as

There may be some small discrepancies in data shown in the following tables. The American Community Survey conducted by the U.S. 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: | +8,719 |
|--|----------------|
| Housing units in Fairport Harbor Village: | - 1,584 |
| Housing units in Grand River Village: | <u>- 151</u> |
| Total housing units in Painesville Township: | 6,984 |
| Housing units in Census tract 2062 (NW region): | + 508 |
| Housing units in Census tract 2047 (SW region): | + 2,133 |
| Housing units in Census tract 2048 (NE region): | + 2,157 |
| Housing units in Census tract 2049 (SE region): | <u>+ 2,263</u> |
| Total housing units in Painesville Township alone, calculated from tract-level data: | 7,061 |
| There is a $\pm 1.1\%$ difference between the two results. | |

well as some smaller, older houses in the SW and NW regions of the Township, are often less well maintained. Painesville-on-the-Lake and Sunset Point are two neighborhoods located within the NE region of the Township that experience issues with property upkeep. Code violations and intrusive home-based businesses, lack of maintenance for some properties, and the threat of shoreline erosion impede redevelopment efforts and threaten the investments of lower and moderate income homeowners.

The housing element discusses the existing conditions and factors that affect the housing market in Painesville Township. Discussion of the housing market centers on major variables that affect housing demand, including: the existing housing stock, household size, household income, housing costs, and housing preferences.

As in other elements of the Comprehensive Plan, data is provided for Painesville Township, it's four noncontiguous regions, and surrounding communities.

Table 7.1

7.2 Housing Inventory

Housing units

As of 2013, Painesville Township has 6,984 housing units, which equates to a 1.76% decrease since 2010. From 1970 to 2013, the quantity of housing units increased by 3,755 units, or 116.2%. 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 Painesvil Township between 1970 and 2000 represents 8% of the 36,002 housing units added in Lake County during the same time period (Table 7.1).

| Housing U Painesville | | | |
|-----------------------|------------------|-------------------------------|------------------------|
| Year | Housing units | Δ from previous decade | ‰ from previous decade |
| 1970 | 3,231 | (x) | (x) |
| 1980 | 4,512 | 1,281 | 39.60% |
| 1990 | 4,938 | 426 | 9.44% |
| 2000 | 6,102 | 1,164 | 23.57% |
| 2010 | 7,109 | 1,007 | 16.50% |
| 2013 | 6,984 | -125 | -1.76% |
| (United States | s Census Bu | ıreau, 1970 t | o 2013) |

From 2000 to 2010, the NE region of the Township experienced the largest increase in housing units, from 1,388 units to 2,227 units, which equates to a 60.45% increase. From 2010 to 2013, the NE region experienced the largest decrease in housing units, from 2,227 to 2,157 units, which equates to a 3.14% decrease.

| | Table 7.2 Housing Units: 1990 to 2013 Painesville Township Regions | | | | | | | | | | | |
|----------------|--|---|-------|---------------|------------------------|---------------|-----------------|--|--|--|--|--|
| | 2000 | 2010 | 2013 | ∆ 2000 | % ∆ 2000 | ∆ 2010 | % ∆ 2010 | | | | | |
| | units | units | units | to 2010 | to 2010 | to 2013 | to 2013 | | | | | |
| Painesville | | | | | | | | | | | | |
| Township | 6,102 | 7,109 | 6,984 | 1,007 | 16.50% | -125 | -1.76% | | | | | |
| NW | 456 | 508 | 508 | 52 | 11.40% | 0 | 0.00% | | | | | |
| SW | 2,125 | 2,169 | 2,133 | 44 | 2.07% | -36 | -1.66% | | | | | |
| NE | 1,388 | 2,227 | 2,157 | 839 | 60.45% | -70 | -3.14% | | | | | |
| SE | 2,133 | 2,271 | 2,263 | 138 | 6.47% | -8 | -0.35% | | | | | |
| (United States | s Censu | (United States Census Bureau, 1990 to 2013) | | | | | | | | | | |

The SW region experienced the smallest increase in housing units from 2000 to 2010, from 2,125 units to 2,169 units, or a 2.07% increase. From 2010 to 2013, all regions of the Township experienced a decrease in the quantity of housing units, except for the NW region, which maintained the same quantity. A decrease in the quantity of housing units may be attributed to the demolition of substandard housing. Another attributing factor to the significant decrease in housing may be disparities in the methodology for data collection for the United States Census Bureau's 2013 American Community Survey and the 2010 Demographic Profile (Table 7.2).

Of the 6,984 housing units in Painesville Township, 5.36% are vacant. Vacant units primarily consist of units that are sold and not occupied, for rent, or for sale. The region within Painesville Township with the most vacant units is the NE region. In this region, 133 units are considered to be vacant, equating to 6.17%. The smallest proportion of vacant units can be found in the SE region, at 4.86%. While the NW region has the second highest percentage of vacant units, at 6.10%, it contains approximately a fourth of quantity of units found in the other Township regions (Table 7.3).

| Table 7.3 Vacant Units: 2013 | | | | | | | | | | | | |
|--|---------|-------------|-------|-------------|-------|-------------|-------|-------------|-------|-------------|--|--|
| Painesville Township Regions | | | | | | | | | | | | |
| | Tow | nship | ı | vw | 5 | SW | | NE | , | SE | | |
| | Units | % of Twp | Units | % of region | | |
| Total Units | 6,984 | • | | | 2,133 | • | 2,157 | (x) | 2,263 | (x) | | |
| Vacant Units | 374 | | | 6.10% | 100 | 4.69% | 133 | 6.17% | 110 | | | |
| For rent | 47 | 12.57% | 0 | 0.00% | 0 | 0.00% | 47 | 35.34% | 0 | 0.00% | | |
| Rented, not occupied | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | | |
| Forsaleonly | 139 | 37.17% | 31 | 100.00% | 49 | 49.00% | 23 | 17.29% | 36 | 32.73% | | |
| Sold, not occupied | 73 | 19.52% | 0 | 0.00% | 0 | 0.00% | 33 | 24.81% | 40 | 36.36% | | |
| For seasonal, recreational, or occasional use | | 13.64% | 0 | 0.00% | 51 | 51.00% | 0 | 0.00% | 0 | 0.00% | | |
| For migrant workers | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | | |
| Other vacant 64 17.11% 0 0.00% 0 0.00% 30 22.56% 34 30.91% | | | | | | | | | | | | |
| United States Census Bure | au, 201 | 3 | | | | | | | | | | |

Housing Types

According to 2013 U.S. Census data, single family, detached houses make up 71.71% of all housing units in the Township. The highest percentage of single family houses can be found in the SE region, at 88.38%, and the lowest quantity is found in the SW region, at 55.46% (Table 7.4).

As of 2013, 23.87% of all housing units in the Township are found in multi-family buildings. Over half of those units are single family, attached units. The highest concentration of multi-family housing is found in the SW region, at 40.60%, and the lowest is found in the SE region, at 11.62%. Buildings with five or more units are concentrated in the NW region, where they include 18.31% of all units, and the SW region, where they include 11.77% of all units. Of all units in the NE region, only 1.02%

of all housing units include 5 or more units, while the SE region contains no residential buildings with five or more units (Table 7.4).

As of 2013, the only region without mobile homes is the SE region. In the NE region, mobile homes make up 9.92% of all housing units, in the SW region they make up 3.94% of all units, and in the NW region they make up 2.17% of all units. Mobile homes make up 4.42% of all housing units in the Township (Table 7.4).

| Table 7.4 Units in Structure: 2013 Painesville Township Regions | | | | | | | | | | | |
|---|---------|------------------|-------|-------------|----------------|-------------|----------------|-------------|-------|-------------|--|
| | _ | esville nship | ١ | 1W | g | SW | 1 | NE | 9 | SE | |
| | Units | % of Twp | Units | % of region | Units | % of region | Units | % of region | Units | % of region | |
| Total Housing Units | 6,984 | (x) | 508 | (x) | 2 122 | (x) | 2 1 5 7 | (x) | 2,263 | (x) | |
| 1 unit, detached | 5,008 | 71.71% | 349 | 68.70% | 2,133 1,183 | 55.46% | 2,157 1,482 | 68.71% | 2,000 | 88.38% | |
| 1 unit, attached | 970 | 13.89% | 39 | 7.68% | 449 | 21.05% | 325 | 15.07% | 157 | 6.94% | |
| 2 units | 201 | 2.88% | 0 | 0.00% | 95 | 4.45% | 0 | 0.00% | 106 | 4.68% | |
| 3 or 4 units | 185 | 2.65% | 16 | 3.15% | 71 | 3.33% | 114 | 5.29% | 0 | 0.00% | |
| 5 to 9 units | 128 | 1.83% | 54 | 10.63% | 78 | 3.66% | 11 | 0.51% | 0 | 0.00% | |
| 10 to 19 units | 183 | 2.62% | 39 | 7.68% | 161 | 7.55% | 11 | 0.51% | 0 | 0.00% | |
| ≥20 units | 0 | 0.00% | 0 | 0.00% | 12 | 0.56% | 0 | 0.00% | 0 | 0.00% | |
| Mobile Home | 309 | 4.42% | 11 | 2.17% | 84 | 3.94% | 214 | 9.92% | 0 | 0.00% | |
| Boat, RV, van, etc. | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | |
| United States Census | Bureau, | 2013 | | | | | | | | | |

The NW region has the smallest population of any region in the Township. About 68.70% of the residential units in the region are single family houses. Overall, units are relatively smaller than those in other parts of the Township, with a large percentage of one-story houses built before 1960. The NW region also includes the highest proportion of multi-family homes with five or more units out of all regions in the Township (Table 7.4).

In the NE region, detached, single family houses make up 68.71% of all housing in the region, and about 15.07% of all units are side-by-side duplexes (Table 7.4). About two-thirds of all mobile homes in the Township are found in this region. Some mobile homes are located within mobile home parks, while others on scattered lots in the Painesville-on-the-Lake and Sunset Point areas. Subdivision development altered the pattern of housing development in the NE region, as it was once almost exclusively comprised of mobile homes and small, winterized pre-WWII cottages. New, high-quality subdivisions are being constructed in this area.

The SW region includes the widest variety of housing in the Township. Approximately 55.46% of units are detached, single-family houses, with a wide range of size, age and

architectural styles (Table 7.4). The region has the highest proportion of side-by-side duplexes, at 21.05%. The region includes two mobile home parks, containing mostly older, metal-sided and single-wide trailers. About 67.09% of all units in the SW region were built before 1980. As of 2015, there are very few sites available for new residential development in this region.

The highest proportion of single family houses is found in the SE region, at 88.38% (Table 7.4). Most of the other units are side-by-side duplexes. As of 2013, there are no residential buildings with greater than two units. The SE region has relatively newer, larger and more expensive housing in comparison to other regions within the Township. About 70.79% of all units were built after 1970. The majority of houses in the region are located within a low-density suburban setting. Most subdivision lots are 0.3 to 0.5 acre (0.13 to 0.2 hectare) in size, and are located within small subdivisions with looping streets, cul-de-sacs, and few sidewalks.

Age of Housing Stock

| | Table 7.5 Median Year Structure Built: 2013 Painesville Township Regions | | | | | | | | | | |
|---|--|------|------|------|------|--|--|--|--|--|--|
| Painesville Township NW SW NE SE | | | | | | | | | | | |
| All units | 1975 | 1970 | 1970 | 1995 | 1979 | | | | | | |
| Owner-occupied | 1978 | 1968 | 1967 | 1996 | 1979 | | | | | | |
| Renter-occupied | 1970 | 1971 | 1972 | 1990 | 1977 | | | | | | |
| *Census data for F Fairport Harbor Vil | United States Census Bureau, 2013 *Census data for Painesville Township includes Grand River Village and Fairport Harbor Village. *Census data for the NW region includes Grand River Village. | | | | | | | | | | |

As of 2013, the average construction year for dwelling units in Painesville Township was 1975 (Table 7.5). Rental housing in the NW region tends to be older than housing in the rest of the Township, while owner and renter-occupied housing in the NE region is relatively newer.

The pattern of new residential development in the Township is cyclical and dependent upon both national and local economic trends. The quantity of new residential development was relatively high between 1950 and 1959, but decreased from 1960 to 1969. The quantity of residential development increased from 1970 and 1979, but was lower during the 1980s recession, and rose again in the 1990s. From 2000 to 2009, the construction of new residences varied by Township region. For instance, the NW and NE regions experienced an increase in the rate of construction for new residences, while this rate decreased significantly for the SW and SE regions. From 2010 onward, new residential development experienced a stand-still in all regions besides the NE region, which experienced a small 1.58% increase from 2010 until 2013.

| Table 7.6 | | | | | | | | | | | | |
|------------------------------|---------|---------|-------|--------|-------|--------|-------|--------|-------|--------|--|--|
| Year Structu | re Buil | t: 2013 | | | | | | | | | | |
| Painesville Township Regions | | | | | | | | | | | | |
| | Paine | esville | | | | | | | | | | |
| | Tow | nship | N | 1W | SW | | | NE | ; | SE | | |
| | | % of | | % of | | % of | | % of | | % of | | |
| | Units | Twp | Units | region | Units | region | Units | region | Units | region | | |
| Total | | | | | | | | | | | | |
| housing | | | | | | | | | | | | |
| units | 6,984 | (x) | 508 | (x) | 2,133 | (x) | 2,157 | (x) | 2,263 | (x) | | |
| ≤1939 | 548 | 7.85% | 109 | 21.46% | 127 | 5.95% | 174 | 8.07% | 144 | 6.36% | | |
| 1940to 1949 | 446 | 6.39% | 29 | 5.71% | 228 | 10.69% | 98 | 4.54% | 91 | 4.02% | | |
| 1950to 1959 | 874 | 12.51% | 31 | 6.10% | 441 | 20.68% | 262 | 12.15% | 167 | 7.38% | | |
| 1960 to 1969 | 548 | 7.85% | 51 | 10.04% | 207 | 9.70% | 31 | 1.44% | 259 | 11.44% | | |
| 1970to 1979 | 1,173 | 16.80% | 80 | 15.75% | 428 | 20.07% | 124 | 5.75% | 569 | 25.14% | | |
| 1980to 1989 | 922 | 13.20% | 25 | 4.92% | 335 | 15.71% | 197 | 9.13% | 365 | 16.13% | | |
| 1990to 1999 | 1,342 | 19.22% | 69 | 13.58% | 338 | 15.85% | 474 | 21.97% | 477 | 21.08% | | |
| 2000 to 2009 | 1,097 | 15.71% | 114 | 22.44% | 29 | 1.36% | 763 | 35.37% | 191 | 8.44% | | |
| ≥2010 | 34 | 0.49% | 0 | 0.00% | 0 | 0.00% | 34 | 1.58% | 0 | 0.00% | | |
| United States | Census | Bureau, | 2013 | | | | | | | | | |

Housing construction in the SW region coincides with the post-WWII baby boom, and was high from 1950 to 1980, but decreased after this period. The NW region has the highest proportion of pre-war housing in the Township, as a post-WWII rise in construction was followed by a 30-year period of slow development, cycling upward again in the 1990s. This increase in residential development coincided with the deindustrialization of Northeast Ohio, and was expected to continue as middle end subdivisions are developed in the area. The rate of new construction has fluctuated for each region at different periods of time. Since 2010, very few units have been constructed due to the subprime mortgage financial crisis of 2007. The NE region was the only section of Painesville Township to construct new housing units since 2010, with 34 new units that make up 1.58% of all housing units within the NE region. (Table 7.6)

Resident Tenure

As of 2013, the median year that households moved into owner-occupied units is higher than that of renter-occupied units for all regions within Painesville Township. The most significant difference can be found in the NW region, as the median year for owner-occupied households is 1997 and the median year for renter-occupied households is 2009. (Table 7.7)

There is little variation in the proportion of long-established residents between regions. For Painesville Township as a whole, the majority of households moved into their residences between 2000 and 2009. (Table 7.8)

Table 7.7 Median Year Household Moved into Housing Unit: 2013 Painesville Township Regions Painesville NW SW NE Township SE All housing units 2002 2001 2004 2002 2002 Owner-occupied 2001 1997 1995 2003 2001

2009

2006

2008

2007

United States Census Bureau, 2013

Renter-occupied

*Census data for Painesville Township includes Grand River VIIIage and Fairport Harbor VIIIage.

*Census data for the NW region include Grand River VIIIage

2007

| | Table 7.8 Year Household Moved into Housing Unit: 2013 Painesville Township Regions | | | | | | | | | | |
|----------------------|---|-----------|-------|--------|-------|--------|-------|--------|-------|--------|--|
| Painesville SW NE SE | | | | | | | | | | | |
| | % of % of % of % of | | | | | | | | | | |
| | Units | Twp | Units | region | Units | region | Units | region | Units | region | |
| Occupied | | | | | | | | | | | |
| housing | 6,610 | (x) | 477 | (x) | 2,033 | (x) | 2,024 | (x) | 2,153 | (x) | |
| ≥2010 | 755 | 11.42% | 67 | 14.05% | 240 | 11.81% | 264 | 13.04% | 229 | 10.64% | |
| 2000 to 2009 | 3,259 | 49.30% | 222 | 46.54% | 855 | 42.06% | 1,209 | 59.73% | 999 | 46.40% | |
| 1990to 1999 | 1,176 | 17.79% | 82 | 17.19% | 334 | 16.43% | 298 | 14.72% | 473 | 21.97% | |
| 1980to 1989 | 610 | 9.23% | 53 | 11.11% | 281 | 13.82% | 57 | 2.82% | 219 | 10.17% | |
| 1970to 1979 | 1970to 1979 471 7.13% 25 5.24% 200 9.84% 120 5.93% 126 5.85% | | | | | | | | | | |
| ≤1969 | 339 | 5.13% | 28 | 5.87% | 123 | 6.05% | 87 | 4.30% | 107 | 4.97% | |
| United States Co | ensus B | ureau, 20 | 13 | | | | | | | | |

Housing Size

The U.S. Census does not collect data for the square footage of houses. To measure housing size, information is gathered for the number of rooms and bedrooms per unit. (Table 7.9)

Based on room size, there was a slight increase in the number of houses with 5, 7, and 9 rooms, while houses with 6 and 9 rooms have shown a slight decrease from 2000 to 2013. There has been a decrease in the number of houses with 1, 2, or 3 rooms from 2000 to 2013. (Table 7.9)

| Table 7.9 | | | | | | | | | | | | | |
|---|--|-----------|---------|---------|-------|--------|--|--|--|--|--|--|--|
| Rooms per | Rooms per Unit: 2000 to 2013 | | | | | | | | | | | | |
| Painesville | Painesville Township | | | | | | | | | | | | |
| | 2000 2010 2013 | | | | | | | | | | | | |
| | % of % of % of | | | | | | | | | | | | |
| Rooms | | | | | | | | | | | | | |
| 1 23 0.38% 0 0.00% 0 0.00% | | | | | | | | | | | | | |
| 2 | 2 59 0.97% 103 1.45% 52 0.74% | | | | | | | | | | | | |
| 3 | 245 | 4.02% | 179 | 2.52% | 177 | 2.53% | | | | | | | |
| 4 | 647 | 10.60% | 597 | 8.42% | 704 | 10.08% | | | | | | | |
| 5 | 1,100 | 18.03% | 1,330 | 18.75% | 1,387 | 19.86% | | | | | | | |
| 6 | 1,634 | 26.78% | 1,789 | 25.22% | 1,654 | 23.68% | | | | | | | |
| 7 | 1,215 | 19.91% | 1,486 | 20.95% | 1,512 | 21.65% | | | | | | | |
| 8 | 704 | 11.54% | 859 | 12.11% | 758 | 10.85% | | | | | | | |
| ≥9 | ≥ 9 475 7.78% 741 10.45% 740 10.60% | | | | | | | | | | | | |
| Total units 6,102 (x) 7,094 (x) 6,984 (x) | | | | | | | | | | | | | |
| United State | es Censi | us Bureau | ı, 1990 | to 2013 | | | | | | | | | |

In comparison to the regions within Painesville

Township, the SW region has the highest proportion of units with five rooms or less, at 46.04%. As new units continue to be built in this region, the percentage of smaller units is expected to decrease over time. The SE region has the highest percentage of units with seven or more rooms, at 53.95%. (Table 7.10)

| Table 7.10 | Table 7.10 | | | | | | | | | | | | | |
|-------------------|------------------------------|-----------|-------|--------|-------|--------|-------|--------|-------|--------|--|--|--|--|
| Rooms per Unit | Rooms per Unit: 2013 | | | | | | | | | | | | | |
| Painesville Tow | Painesville Township Regions | | | | | | | | | | | | | |
| | Painesville | | | | | | | | | | | | | |
| | Tow | nship | N | 1W | 9 | SW | I | NE | ; | SE | | | | |
| | | % of | | % of | | % of | | % of | | % of | | | | |
| Rooms | Units | Twp | Units | region | Units | region | Units | region | Units | region | | | | |
| 1 | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | | | | |
| 2 | 52 | 0.74% | 5 | 0.98% | 11 | 0.52% | 36 | 1.67% | 0 | 0.00% | | | | |
| 3 | 177 | 2.53% | 35 | 6.89% | 102 | 4.78% | 26 | 1.21% | 30 | 1.33% | | | | |
| 4 | 704 | 10.08% | 76 | 14.96% | 349 | 16.36% | 267 | 12.38% | 53 | 2.34% | | | | |
| 5 | 1,387 | 19.86% | 90 | 17.72% | 520 | 24.38% | 419 | 19.43% | 378 | 16.70% | | | | |
| 6 | 1,654 | 23.68% | 149 | 29.33% | 411 | 19.27% | 513 | 23.78% | 581 | 25.67% | | | | |
| 7 | 1,512 | 21.65% | 72 | 14.17% | 325 | 15.24% | 511 | 23.69% | 604 | 26.69% | | | | |
| 8 | 758 | 10.85% | 68 | 13.39% | 250 | 11.72% | 201 | 9.32% | 239 | 10.56% | | | | |
| ≥9 | 740 | 10.60% | 13 | 2.56% | 165 | 7.74% | 184 | 8.53% | 378 | 16.70% | | | | |
| Total housing | | | | | | | | | | | | | | |
| units | 6,984 | (x) | 508 | (x) | 2,133 | (x) | 2,157 | (x) | 2,263 | (x) | | | | |
| United States Cer | nsus Bui | reau, 201 | 3 | | | | | | | | | | | |

| | Bedrooms per Unit: 1990 to 2013 | | | | | | | | | | | | |
|--|--|-----------|-------|--------|-------|--------|-------|--------|--|--|--|--|--|
| Painesville Township 1990 2000 2010 2013 | | | | | | | | | | | | | |
| % of | | | | | | | | | | | | | |
| No bedroom | 30 | 0.61% | 23 | 0.39% | 0 | 0.00% | 15 | 0.21% | | | | | |
| 1 bedroom | 234 | 4.74% | 256 | 4.36% | 316 | 4.46% | 257 | 3.68% | | | | | |
| 2 bedrooms | 1,045 | 21.16% | 1,223 | 20.81% | 1,256 | 17.73% | 1,162 | 16.64% | | | | | |
| 3 bedrooms | 2,670 | 54.07% | 3,212 | 54.64% | 3,966 | 55.99% | 4,078 | 58.39% | | | | | |
| 4 bedrooms | 885 | 17.92% | 1,032 | 17.56% | 1,406 | 19.85% | 1,315 | 18.83% | | | | | |
| ≥5 bedrooms | ≥5 bedrooms 74 1.50% 132 2.25% 140 1.98% 157 2.25% | | | | | | | | | | | | |
| Total units 4,938 (x) 5,878 (x) 7,084 (x) 6,984 (x) | | | | | | | | | | | | | |
| United States Co | ensus B | ureau, 20 | 013 | | | | | | | | | | |

The number of bedrooms found in a typical Painesville Township housing unit has remained relatively constant from 1990 to 2013. In 1990, 54.1% of all units in the Township have three bedrooms and in 2013, 58.39% had three bedrooms. (Table 7.11)

Housing units with the smallest number of bedrooms tend to be found in the NW region. The SE region contains the highest percentage of units with three or more bedrooms. (Table 7.12)

| | Table 7.12 Bedrooms per Unit: 2013 Painesville Township Regions | | | | | | | | | | | |
|----------------------------------|---|-------------|-------|-------------|-------|-------------|-------|-------------|-------|-------------|--|--|
| Painesville Township NW SW NE SE | | | | | | | | | | | | |
| | Units | % of Twp | Units | % of region | | |
| No bedroom | 15 | 0.21% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 15 | 0.66% | | |
| 1 bedroom | 257 | 3.68% | 63 | 12.40% | 138 | 6.47% | 57 | 2.64% | 15 | 0.66% | | |
| 2 bedrooms | 1,162 | 16.64% | 125 | 24.61% | 534 | 25.04% | 435 | 20.17% | 123 | 5.44% | | |
| 3 bedrooms | 4,078 | 58.39% | 218 | 42.91% | 1,133 | 53.12% | 1,278 | 59.25% | 1,455 | 64.30% | | |
| 4 bedrooms | 1,315 | 18.83% | 102 | 20.08% | 298 | 13.97% | 387 | 17.94% | 528 | 23.33% | | |
| ≥5 bedrooms | 157 | 2.25% | 0 | 0.00% | 30 | 1.41% | 0 | 0.00% | 127 | 5.61% | | |
| Total housing | Total housing | | | | | | | | | | | |
| units | 6,984 | (x) | 508 | (x) | 2,133 | (x) | 2,157 | (x) | 2,263 | (x) | | |
| United States Ce | nsus Bu | reau, 201 | 3 | | | | | | | | | |

Heating fuel

The majority of housing units in the Township are heated with natural gas, at 87.49%. Approximately 11.06% of all units are heated with electricity. In comparison, 22.43% of units in the NW region are heated with electricity. (Table 7.13)

| Table 7.13 | | | | | | | | | | |
|-----------------------------------|------------------------------|---------|-------|-----------|-------|--------|-------|--------|-------|--------|
| Heating Fuel Used: 20 | 13 | | | | | | | | | |
| Painesville Township | Painesville Township Regions | | | | | | | | | |
| | Pain | esville | | | | | | | | |
| | Tow | nship | 1 | <u>IW</u> | | SW SW | | NE | SE | |
| | | % of | | % of | | % of | | % of | | % of |
| | Units | Twp | Units | region | Units | region | Units | region | Units | region |
| Utility Gas | 5,783 | 87.49% | 358 | 75.05% | 1,702 | 83.72% | 1,797 | 88.78% | 1,947 | 90.43% |
| Bottled, tank, or LP | | | | | | | | | | |
| gas | 16 | 0.24% | 0 | 0.00% | 30 | 1.48% | 0 | 0.00% | 0 | 0.00% |
| Electricity | 731 | 11.06% | 107 | 22.43% | 258 | 12.69% | 188 | 9.29% | 206 | 9.57% |
| Fuel oil, kerosene, | | | | | | | | | | |
| etc. | 76 | 1.15% | 8 | 1.68% | 29 | 1.43% | 39 | 1.93% | 0 | 0.00% |
| Coal or coke | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% |
| Wood | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% |
| Solar energy | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% |
| Other fuel | 4 | 0.06% | 4 | 0.84% | 14 | 0.69% | 0 | 0.00% | 0 | 0.00% |
| No fuel used | 0 | 0.00% | 0 | 0.00% | | 0.00% | 0 | 0.00% | 0 | 0.00% |
| Total occupied units | 6,610 | (x) | 477 | (x) | 2,033 | (x) | 2,024 | (x) | 2,153 | (x) |
| United States Census Bureau, 2013 | | | | | | | | | | |

7.3 The Homeowner Experience

Home Ownership

From 1900 to 2000, the percentage of households in Painesville Township that own their own residence rose from 78.90% to 82.70%. In 2010, 83.12% of units were owner occupied, but in 2013 this number decreased to 80.92% (Table 7.14). The initial increase could be attributed to the decrease in mortgage interest rates from 1990 to 2010, but the recent decrease may be a result of the lasting effects of the subprime mortgage crisis of 2007 and recession.

From 2000 to 2013, home ownership varied by region. The largest decrease from 2000 to 2010 occurred in the NW region, from 70.50% to 55.77%, while the largest increase occurred in the NE region, from 81.73% to 83.97%. From 2010 to 2013, the largest decrease in home ownership occurred in the SE region, from 93.00% to 89.55%, while the largest increase is seen in the NW region, from 55.77% to 70.65%. (Table 7.14)

| Table 7.14 Owner-Occupied Housing Units: 2000 to 2013 Painesville Township Regions | | | | | | | | | | |
|--|-----------------------------------|----------|--|----------|----------|--------|----------|----------|--------|--|
| | 2000 2010 2013 | | | | | | | | | |
| | Total | Owner- | | Total | Owner- | | Total | Owner- | | |
| | occupied | occupied | % of | occupied | occupied | % of | occupied | occupied | % of | |
| | units | units | region units units region units units region | | | | | | | |
| Painesville | | | | | | | | | | |
| Township | 5,879 | 4,862 | 82.70% | 6,749 | 5,610 | 83.12% | 6,610 | 5,349 | 80.92% | |
| NW | 417 | 294 | 70.50% | 477 | 266 | 55.77% | 477 | 337 | 70.65% | |
| SW | 2,062 | 1,590 | 77.11% | 2,206 | 1,615 | 73.21% | 2,033 | 1,419 | 69.80% | |
| NE | 1,319 | 1,078 | 81.73% | 1,971 | 1,655 | 83.97% | 2,024 | 1,671 | 82.56% | |
| SE | 2081 | 1,900 | 91.30% | 2,230 | 2,074 | 93.00% | 2,153 | 1,928 | 89.55% | |
| United States (| United States Census Bureau, 2013 | | | | | | | | | |

Housing Values

The U.S. Census data used in this element tends to underestimate the value of real estate. Respondents will often state the value of their property as the original list price from previous years, or they may be unaware of market conditions affecting the value of their home.

Painesville Township and all surrounding communities experienced an increase in the median value of housing from 2000 to 2010. The highest increase occurred in Fairport Harbor Village, as home values increase from \$94,800 to \$131,900, which equated to a 39.14% increase. The lowest increase occurred in Grand River Village, as median home values increased from \$119,300 to \$140,000, which equates to a 17.35% increase. From 2010 to 2013, Painesville Township and surrounding communities all

experienced a decrease in the median value of housing, except for Leroy Township. Fairport Harbor Village experienced the largest decrease, from \$131,900 to \$98,200, which equates to a 25.56% decrease. The smallest decrease occurred in Concord Township, from \$230,700 to \$224,900, a 2.51% decrease. The median value of housing units increased from \$200,000 to \$215,000 in Leroy Township, which equates to a 7.50% increase. (Table 7.15)

| Table 7.15 | | | | | | | |
|--|-----------|--------------|------------|---------|---------|--|--|
| Median Value of Owner- | Occupied | Housing: 200 | 00 to 2013 | | | | |
| Painesville Township and Surrounding Communities | | | | | | | |
| | | | | %∆ from | %∆ from | | |
| | | | | 2000 to | 2010 to | | |
| | 2000 | 2010 | 2013 | 2010 | 2013 | | |
| Painesville Township | \$127,778 | \$150,600 | \$143,600 | 17.86% | -4.65% | | |
| City of Painesville | \$91,400 | \$121,900 | \$110,500 | 33.37% | -9.35% | | |
| City of Mentor | \$144,100 | \$172,600 | \$169,000 | 19.78% | -2.09% | | |
| Fairport Harbor Village | \$94,800 | \$131,900 | \$98,200 | 39.14% | -25.56% | | |
| Grand River Village | \$119,300 | \$140,000 | \$130,000 | 17.35% | -7.14% | | |
| Leroy Township | \$165,000 | \$200,000 | \$215,000 | 21.21% | 7.50% | | |
| Concord Township | \$179,600 | \$230,700 | \$224,900 | 28.45% | -2.51% | | |
| Perry Township | \$144,100 | \$180,100 | \$169,400 | 24.98% | -5.94% | | |
| Lake County | \$127,900 | \$158,100 | \$151,300 | 23.61% | -4.30% | | |
| United States Census Bureau, 2013 | | | | | | | |

*Data for Painesville Township includes Fairport Harbor Village and Grand River Village.

*Data for Perry Township includes Perry Village and North Perry Village.

| Table 7.16 | | | | | | | | |
|---|------------------------------|-----------|---------|-----------|---------|-----------|---------|--|
| Median Value of Owner-Occupied Housing Units: 2000 to 2013 | | | | | | | | |
| Painesville 1 | Painesville Township Regions | | | | | | | |
| | | | %∆ | | %∆ | | %∆ | |
| | | | 1990 to | | 2000 to | | 2010 to | |
| | 1990 | 2000 | 2000 | 2010 | 2010 | 2013 | 2013 | |
| Painesville | | | | | | | | |
| Township | \$73,584 | \$127,778 | 73.65% | \$150,600 | 17.86% | \$143,600 | -4.65% | |
| NW | \$59,300 | \$91,200 | 53.79% | \$127,900 | 40.24% | \$118,300 | -7.51% | |
| SW | \$72,200 | \$128,600 | 78.12% | \$140,100 | 8.94% | \$129,800 | -7.35% | |
| NE | \$58,300 | \$108,500 | 86.11% | \$141,500 | 30.41% | \$141,100 | -0.28% | |
| SE \$84,500 \$142,100 68.17% \$179,500 26.32% \$171,000 -4.74% | | | | | | | | |
| United States Census Bureau, 1990 to 2013 | | | | | | | | |

*Census data for Painesville Township include Grand River Village and Fairport Harbor Village.

*Census data for the NW region includes Grand River Village.

According to the U.S. Census, the median value of owner-occupied housing units in the Township increased from \$127,778 to \$150,600 from 2000 to 2010, but decreased to \$143,600 from 2010 to 2013, equating to a 4.65% decrease. This trend is consistent with the median values for Lake County during this time period. From 2000 to 2010, the NW region of the Township experienced the greatest increase in the median value of housing, from \$91,200 to \$127,900, equating to a 40.24% increase. The SW region experienced the lowest increase, from \$128,600 to \$140,100, equating to an 8.94% increase. From 2010 to 2013, all regions within Painesville Township experienced a decreased in the median value of owner-occupied housing units. The NW region

experienced the largest decrease, from \$127,900 to \$118,300, equating to a 7.51% decrease, while the NE region experienced the smallest decrease, from \$141,500 to \$141,100, equating to a 0.28% decrease. (Table 7.16)

The value of housing for Lake County is comparable to that of Painesville Township for most value brackets. The Township has a lower percentage of units valued over \$200,000 in comparison to Lake County, as 28% of all housing units within the county are valued at \$200,000 or above, while the same is only true for 25% of the housing units in Painesville Township.

| Table 7.17 Value for Owner-Occupied Housing Units Lake County and Painesville Township | | | | | | | | | | | | |
|--|--------|---|---------|------|--------|-----|-------|-------|---------|------|-------|-----|
| | | | Lake Co | unty | | | | Paine | esville | Towr | ship | |
| | 200 | 2000 2010 2013 2000 2010 2013 | | | | | | | | 13 | | |
| | Units | Units % Units % Units % Units % Units % Units % | | | | | | | | % | | |
| Total Owner- | | | | | | | | | | | | |
| Occupied Units | 63,314 | (x) | 72,582 | (x) | 70,497 | (x) | 4,327 | (x) | 5,610 | (x) | 5,349 | (x) |
| ≤ \$59,999 | 1,198 | 2% | 2,807 | 4% | 3,917 | 6% | 149 | 3% | 219 | 4% | 325 | 6% |
| \$60,000 to \$99,999 | 14,727 | 23% | 6,371 | 9% | 8,922 | 13% | 1,005 | 23% | 868 | 15% | 874 | 16% |
| \$100,000 to \$124,999 | 14,430 | 23% | 10,423 | 14% | 11,646 | 17% | 797 | 18% | 631 | 11% | 819 | 15% |
| \$125,000 to \$149,999 | 11,403 | 18% | 13,169 | 18% | 10,265 | 15% | 1,076 | 25% | 884 | 16% | 638 | 12% |
| \$150,000 to \$174,999 | 6,887 | 11% | 10,890 | 15% | 9,722 | 14% | 556 | 13% | 773 | 14% | 785 | 15% |
| \$175,000 to \$199,999 | 5,031 | 8% | 6,825 | 9% | 6,232 | 9% | 342 | 8% | 525 | 9% | 561 | 10% |
| \$200,000 to \$249,999 | 4,976 | 8% | 10,410 | 14% | 9,077 | 13% | 263 | 6% | 1,206 | 21% | 955 | 18% |
| \$250,000 to \$299,999 | 2,314 | 4% | 4,663 | 6% | 4,607 | 7% | 102 | 2% | 255 | 5% | 210 | 4% |
| ≥ \$300,000 | 2,348 | 4% | 7,024 | 10% | 6,109 | 9% | 37 | 1% | 249 | 4% | 182 | 3% |
| United States Census Bureau, 2000 to 2013 | | | | | | | | | | | | |

The range of values for owner-occupied housing units in Painesville Township shifted from 82% being under \$100,000 in 1990, to 26.6% in 2000. U.S. Census data from 2013 indicates that the quantity of housing valued below \$100,000 has continued to decrease to 22.42%. (Table 7.17)

The NW region of Painesville Township has the highest quantity of houses valued below \$99,999, at 35.01% of all housing units, and the lowest quantity of houses values above \$200,000, of all housing units. Alternatively, the SE region has the lowest quantity of houses valued below \$99,999, and accounts for 9.08% of all housing units, and the highest quantity of houses values above \$200,000, at 31.90%. This data indicates that the NW region of Painesville Township may offer more low-income options, while the SE region offers more high-end housing options. (Table 7.18)

| Table 7.18 | | | | | | | | | | |
|-----------------------------------|---|--------|-------|--------|-------|--------|-------|--------|-------|--------|
| Value of Owner-Occupi | Value of Owner-Occupied Housing Units: 2013 | | | | | | | | | |
| Painesville Township F | Region | S | | | | | | | | |
| Painesville | | | | | | | | | | |
| Township NW SW NE SE | | | | | | | | | _ | |
| | | % of | | % of | | % of | | % of | | % of |
| | Units | Twp | Units | region | Units | region | Units | region | Units | region |
| Total owner-occupied | 5,349 | (x) | 337 | (x) | 1,419 | (x) | 1,671 | (x) | 1,928 | (x) |
| ≤\$59,999 | 289 | 5.40% | 20 | 5.93% | 101 | 7.12% | 121 | 7.24% | 47 | 2.44% |
| \$60,000 to \$99,999 | 910 | 17.01% | 98 | 29.08% | 369 | 26.00% | 321 | 19.21% | 128 | 6.64% |
| \$100,000 to \$149,999 | 1,457 | 27.24% | 126 | 37.39% | 352 | 24.81% | 474 | 28.37% | 505 | 26.19% |
| \$150,000 to \$199,999 | 1,346 | 25.16% | 55 | 16.32% | 326 | 22.97% | 332 | 19.87% | 633 | 32.83% |
| \$200,000 to \$299,999 | 1,165 | 21.78% | 38 | 11.28% | 194 | 13.67% | 393 | 23.52% | 540 | 28.01% |
| \$300,000 to \$499,999 | 182 | 3.40% | 0 | 0.00% | 77 | 5.43% | 30 | 1.80% | 75 | 3.89% |
| \$500,000 to \$999,999 | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% |
| ≥\$1,000,000 | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% |
| United States Census Bureau, 2013 | | | | | | | | | | |

Homeowner Costs

Homeowners in the SW region are more likely to own their houses with no mortgage debt, than those in other regions. This could be attributed to the higher median resident age and percentage of senior citizens in the region. Homeowners in the NE region are the most likely to have second mortgages than those in regions. (Table 7.19)

| Table 7.19 | | | | | | | | | | |
|---------------------------------|-------|---------|-------|--------|-------|--------|-------|--------|-------|--------|
| Mortgage Status: 2013 | | | | | | | | | | |
| Painesville Township Region | ns | | | | | | | | | |
| | Pain | esville | | | | | | | | |
| | Tow | nship | N | IW | 9 | SW | ı | NE | ; | SE |
| | | % of | | % of | | % of | | % of | | % of |
| | Units | Twp | Units | region | Units | region | Units | region | Units | region |
| Total housing units | 5,349 | (x) | 337 | (x) | 1,419 | (x) | 1,671 | (x) | 1,928 | (x) |
| Housing units with a | 4,003 | 74.84% | 265 | 78.64% | 942 | 66.38% | 1,324 | 79.23% | 1,472 | 76.35% |
| mortgage, contract to | | | | | | | | | | |
| purchase, or similar debt: | | | | | | | | | | |
| Second mortgage only | 322 | 6.02% | 17 | 5.04% | 76 | 5.36% | 146 | 8.74% | 83 | 4.30% |
| Home equity loan only | 633 | 11.83% | 35 | 10.39% | 131 | 9.23% | 272 | 16.28% | 195 | 10.11% |
| Both second mortgage and | 47 | 0.88% | 0 | 0.00% | 11 | 0.78% | 0 | 0.00% | 36 | 1.87% |
| home equity loan | | | | | | | | | | |
| No second mortgage and no | 3,001 | 56.10% | 213 | 63.20% | 724 | 51.02% | 906 | 54.22% | 1,158 | 60.06% |
| home equity loan | | | | | | | | | | |
| Without a mortgage | 1,346 | 25.16% | 72 | 21.36% | 477 | 33.62% | 347 | 0.2077 | 456 | 23.65% |
| United States Census Bureau, 20 | 013 | | | | | | | | | |

Homeowner costs are higher in the SE region, in comparison to the other regions within the Township. The expense compared to other regions may reflect the age of the housing stock, as newer houses that were purchased more recently are valued higher.

| Table 7.20 | | | | | | | | | | | | | | | |
|--|-------------------------------|-----------|-----------------------|---------|------------|----------------|---------|------------|----------------|-------|---------|----------------|---------|---------|-----------------------|
| Monthly Homeo | Monthly Homeowner Costs: 2013 | | | | | | | | | | | | | | |
| Painesville Tow | nship Re | egions | | | | | | | | | | | | | |
| Painesville Township NW SW NE SE | | | | | | | | | | | | | | | |
| | | | Δ from 2000 to | | | ∆ from 2000 to | | | ∆ from 2000 to | | | ∆ from 2000 to | | | ∆ from 2000 to |
| | 2000 | 2013 | 2013 | 2000 | 2013 | 2013 | 2000 | 2013 | 2013 | 2000 | 2013 | 2013 | 2000 | 2013 | 2013 |
| Housing units with a | | | | | | | | | | | | | | | |
| mortgage | \$1,097 | \$1,322 | 20.51% | \$976 | \$1,112 | 13.93% | \$945 | \$1,148 | 21.48% | \$972 | \$1,343 | 38.17% | \$1,168 | \$1,514 | 29.62% |
| Housing units without a | | | | | | | | | | | | | | | |
| mortgage | \$327 | \$497 | 51.99% | \$323 | \$541 | 67.49% | \$341 | \$547 | 60.41% | \$305 | \$436 | 42.95% | \$305 | \$506 | 65.90% |
| United States Ce | ensus Bur | eau, 200 | 0 to 2013 | 3 | | | | | | | | | | | |
| *Data for Paines | ville Tow | nship ind | cludes Fai | rport H | larbor Vil | llage and | Grand I | River Vill | age. | | | | | | |
| *Data for the NW region include Grand River Village. | | | | | | | | | | | | | | | |

Table 7.20 identifies the monthly homeowner costs and Table 7.12 identifies the 2013 monthly homeowner costs as a percentage of household income in Painesville Township's four regions. The breakdown of mortgage costs as a percentage of household income is roughly similar in all Painesville Township regions. As of 2013, the average monthly homeowner cost for housing units with a mortgage is highest in the SE region, at \$1,514 and lowest in the NW region, at \$1,112. (Tables 7.20 & 7.21)

| Table 7.21 | | | | | | | | | | |
|----------------------|--------|---|--------|----------|--------|----------|--------|---------|-------|------------|
| Monthly Homeown | | | ercent | age of H | ouseho | old Inco | me: 20 | 13 | | |
| Painesville Townsh | | | | _ | | _ | | _ | | _ |
| | | esville nship | | ١W | | SW | | NE | | SE |
| Homeowner costs | IOW | % of | ľ | % of | • | % of | | % of | , | o⊑ % of |
| (% of income) | Units | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | Unite | | Unite | region | Unite | | Unite | |
| Total Units | 5,349 | | 337 | (x) | 1,419 | | 1,671 | , | 1,928 | • |
| With a mortgage | | 74.84% | 265 | 78.64% | | | | 79.23% | | ` ' |
| ≤ 9.9% | 73 | 1.82% | 25 | 9.43% | | 0.00% | 0 | 0.00% | | 3.26% |
| 10.0% to 14.9% | 472 | 11.79% | 24 | 9.06% | | 14.23% | | | | 13.86% |
| 15.0%to 19.9% | 918 | | 59 | 22.26% | | 21.55% | | 22.28% | | |
| 10.07010 10.070 | 310 | 22.0070 | - 00 | 22.2070 | 200 | 21.0070 | 200 | 22.2070 | 001 | 24.0270 |
| 20.0%to 24.9% | 689 | 17.21% | 19 | 7.17% | 111 | 11.78% | 221 | 16.69% | 338 | 22.96% |
| 25.0%to 29.9% | 546 | 13.64% | 26 | | | | | | | |
| 30.0% to 34.9% | 345 | 8.62% | | 11.32% | | | 91 | 6.87% | | |
| 35.0% to 39.9% | 346 | 8.64% | 38 | | | | 131 | 9.89% | | 3.80% |
| 40.0% to 49.9% | 265 | 6.62% | 32 | 12.08% | 39 | 4.14% | 183 | 13.82% | 11 | 0.75% |
| ≥ 50.0% | 349 | 8.72% | 12 | 4.53% | 119 | 12.63% | 147 | 11.10% | 71 | 4.82% |
| Unafforable | | | | | | | | | | |
| homeowner costs | | | | | | | | | | |
| (≥30.0%) | 1305 | 32.60% | 112 | 42.26% | 343 | 36.41% | 552 | 41.69% | 298 | 20.24% |
| Not computed | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% |
| Without a | | | | | | | | | | |
| mortgage | 1,346 | 25.16% | 72 | 21.36% | 477 | 33.62% | 347 | 20.77% | | 23.65% |
| ≤ 9.9% | 601 | 44.65% | 50 | 69.44% | | 34.80% | | | | 51.75% |
| 10.0%to 14.9% | 197 | 14.64% | 0 | 0.00% | | 14.68% | 20 | | | 23.46% |
| 15.0%to 19.9% | 175 | 13.00% | 6 | 8.33% | | | 47 | 13.54% | | 14.25% |
| 20.0%to 24.9% | 85 | 6.32% | 0 | 0.00% | | 10.27% | 22 | 6.34% | | 3.07% |
| 25.0% to 29.9% | 113 | 8.40% | 0 | 0.00% | | | 23 | | | 2.41% |
| 30.0% to 34.9% | 22 | 1.63% | 11 | 15.28% | | | | 3.17% | | 0.00% |
| 35.0% to 39.9% | 51 | 3.79% | 5 | 6.94% | | | | 9.80% | | 2.63% |
| 40.0% to 49.9% | 27 | 2.01% | 0 | 0.00% | | | | | | 0.00% |
| ≥ 50.0% | 62 | 4.61% | 0 | 0.00% | 37 | 7.76% | 14 | 4.03% | 11 | 2.41% |
| Unafforable | | | | | | | | | | |
| homeowner costs | | | | | | | | | | |
| (≥30.0%) | 162 | | | 22.22% | | 10.48% | | 21.04% | | 5.04% |
| Not computed | 13 | 0.97% | 0 | 0.00% | 0 | 0.00% | 13 | 3.75% | 0 | 0.00% |
| United States Census | Bureau | ı, 2013 | | | | | | | | |

7.4 The Renter Experience

The percentage of households in Painesville Township that rent their residence fell from 17.28% to %16.88% from 2000 to 2010, but increased from 16.88% to 19.08% from 2010 to 2013. The increase from 2010 to 2013 may be a result of the housing crisis, including former homeowners who may have experienced foreclosure. (Table 7.22)

According to U.S. Census data from 2013, the highest proportion of renter-occupied units is found in the SW region of Painesville Township, at 30.20%. In 2010, the NW

region held the highest percentage of renter-occupied units, at 44.23%, but experienced a decrease in 2013, to 29.35%. (Table 7.22)

| | Table 7.22 Renter-Occupied Housing units: 2000 to 2013 Painesville Township Regions | | | | | | | | |
|---------------|---|----------|--------|----------|----------|--------|----------|----------|--------|
| | 2000 2010 2013 | | | | | | | | |
| | Total Renter- Total Renter- Total Renter- | | | | | | | | |
| | occupied | occupied | % of | occupied | occupied | % of | occupied | occupied | % of |
| | units | units | region | units | units | region | units | units | region |
| Painesville | | | | | | | | | |
| Township | 5,879 | 1,016 | 17.28% | 6,749 | 1,139 | 16.88% | 6,610 | 1,261 | 19.08% |
| NW | 417 | 123 | 29.50% | 477 | 211 | 44.23% | 477 | 140 | 29.35% |
| SW | 2,062 | 472 | 22.89% | 2,206 | 591 | 26.79% | 2,033 | 614 | 30.20% |
| NE | 1,319 | 241 | 18.27% | 1,971 | 316 | 16.03% | 2,024 | 353 | 17.44% |
| SE | 2081 | 180 | 8.65% | 2,230 | 156 | 7.00% | 2,153 | 225 | 10.45% |
| United States | United States Census Bureau, 2013 | | | | | | | | |

The median gross rent in Painesville Township, including the monthly rent plus utilities, rose from \$736 to \$784 between 2010 and 2013, equating to an increase of 6.52%. (Table 7.23)

| Table 7.23 | | | | | | | | |
|---|--------------------------|-----------|----------|---|-------------|-----------|---|----------|
| |)0 to 20 | 04.2 | | | | | | |
| | Gross Rent: 2000 to 2013 | | | | | | | |
| Painesville Township 2000 2010 2013 | | | | | | | | |
| | | 000 | | 2010 | %∆ from | | 2013 | %∧ from |
| | | % of | | % of | 2000 to | | % of | 2010 to |
| | Units | ,,,,,, | Units | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | 2010 | Units | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | 2013 |
| Total Units | 967 | | 1,139 | | 17.79% | | | 10.71% |
| With cash rent | 900 | | 1,100 | 96.58% | 22.22% | 1,193 | 94.61% | 8.45% |
| ≤\$499 | 217 | 24.11% | 89 | 8.09% | -58.99% | 69 | 5.78% | -22.47% |
| \$500-\$549 | 102 | 11.33% | 107 | 9.73% | 4.90% | 100 | 8.38% | -6.54% |
| \$550-\$599 | 141 | 15.67% | 77 | 7.00% | -45.39% | 43 | 3.60% | -44.16% |
| \$600-\$649 | 108 | 12.00% | 44 | 4.00% | -59.26% | 92 | 7.71% | 109.09% |
| \$650-\$699 | 40 | 4.44% | 73 | 6.64% | 82.50% | 145 | 12.15% | 98.63% |
| \$700-\$749 | 77 | 8.56% | 222 | 20.18% | 188.31% | 70 | 5.87% | -68.47% |
| \$750-\$999 | 182 | 20.22% | 204 | 18.55% | 12.09% | 437 | 36.63% | 114.22% |
| ≥\$1,000 | 33 | 3.67% | 284 | 25.82% | 760.61% | 231 | 19.36% | -18.66% |
| No cash rent | 67 | 6.93% | 39 | 3.42% | -41.79% | 68 | 5.39% | 74.36% |
| Median gross | | | | | | | | |
| rent | (x) | (x) | \$736 | (x) | (x) | | (x) | (x) |
| *Median gross re | | for Paine | sville T | ownship | includes Fa | airport F | Harbor Vil | lage and |
| Grand River Villaç | ge. | | | | | | | |
| United States Census Bureau, 2000 to 2013 | | | | | | | | |

| Table ' | 7.24 | |
|---------|-------|------|
| Gross | Rent: | 2013 |

Painesville Township Regions

| ramestine remains regions | | | | | | | | | | |
|---------------------------|-------------|--------|-------|---------|-------|---------|-------|--------|---------|--------|
| | Painesville | | | | | | | | | |
| | Township | | NW | | SW | | NE | | SE | |
| | % of | | | % of | % of | | % of | | % of | |
| | Units | Twp | Units | region | Units | region | Units | region | Units | region |
| Total rental units | 1,261 | (x) | 140 | (x) | 614 | (x) | 353 | (x) | 225 | (x) |
| With cash rent | 1,193 | 94.61% | 140 | 100.00% | 614 | 100.00% | 300 | 84.99% | 210 | 93.33% |
| ≤\$499 | 87 | 7.29% | 6 | 4.29% | 58 | 9.45% | 11 | 3.67% | 0 | 0.00% |
| \$500-\$549 | 100 | 8.38% | 33 | 23.57% | 52 | 8.47% | 0 | 0.00% | 15 | 7.14% |
| \$550-\$599 | 43 | 3.60% | 26 | 18.57% | 17 | 2.77% | 0 | 0.00% | 0 | 0.00% |
| \$600-\$649 | 92 | 7.71% | 11 | 7.86% | 27 | 4.40% | 37 | 12.33% | 31 | 14.76% |
| \$650-\$699 | 145 | 12.15% | 36 | 25.71% | 112 | 18.24% | 27 | 9.00% | 0 | 0.00% |
| \$700-\$749 | 70 | 5.87% | 15 | 10.71% | 31 | 5.05% | 12 | 4.00% | 12 | 5.71% |
| \$750-\$999 | 437 | 36.63% | 4 | 2.86% | 271 | 44.14% | 40 | 13.33% | 149 | 70.95% |
| ≥\$1,000 | 231 | 19.36% | 9 | 6.43% | 46 | 7.49% | 112 | 37.33% | 64 | 30.48% |
| No cash rent | 69 | 5.47% | 0 | 0.00% | 0 | 0.00% | 15 | 4.25% | 53 | 23.56% |
| Median gross rent | \$784 | (x) | \$671 | (x) | \$753 | (x) | \$830 | (x) | \$1,019 | (x) |

^{*}Median gross rent data for Painesville Township includes Fairport Harbor Village and Grand River Village.

United States Census Bureau, 2013

Median gross rent is highest in the SE region, at \$1,019 per month and is approximately 30.00% higher than the Township as a whole. Additionally, this region has the largest percentage of units with a gross rent of \$600 and greater. These factors may be attributed to newer housing stock in the region, as well as a larger proportion of single family and semi-detached homes in the rental market. The NW region includes the highest percentage of lower cost rental units, including units \$500 and lower, as compared to the rest of the township. The NE region has the widest range out of all Township regions for gross rent. (Table 7.24)

Most rental housing units available in the Township include apartments, mobile homes and cottages, and larger single family houses. There are very few middle-end apartments and upscale apartment complexes that offer rental units.

Contract rent is the actual monthly rent of a housing unit, not including any utilities or fees. The highest median contract rent can be found in the SE region, at \$866, while the lowest is found in the NW region, at \$649. (Table 7.25)

^{*}Median gross rent data for the NW region includes Grand River Village.

| Table 7.25 Contract Rent: 2013 Painesville Township Regions | | | | | |
|---|-------------|-------|-------|-------|-------|
| | Painesville | | | | |
| Contract Rent | Township | NW | SW | NE | SE |
| Lower Quartile | \$503 | \$486 | \$434 | \$490 | \$627 |
| Median | \$636 | \$584 | \$615 | \$640 | \$808 |
| Upper Quartile | \$776 | \$649 | \$688 | \$697 | \$866 |
| United States Census Bureau 2013 | | | | | |

*Data for Painesville Township includes Fairport Harbor Village and Grand River

*Data for the NW region includes Grand River Village.

Despite lower gross and contract rents, households in the NW and NE regions spend a higher percentage of income on rent than those in other Township regions. On average, in the NE region approximately 43.10% of household income is spent on gross rent, while 35.00% of household income in the NW region is spend on gross rent. In comparison, the median gross rent as a percentage of household income is 19.70% in the SE region. From 2010 to 2013, the median gross rent as a percentage of income has decreased significantly in every Township region besides the NE region, where it has experienced a significant increase of 18.60%. (Table 7.26)

| Table 7.26 Median Gross Rent as Percentage of Income: 1990 to 2013 Painesville Township Regions | | | | | | |
|---|--------|--------|---------|--------|--|--|
| | 1990 | 2000 | 2010 | 2013 | | |
| NW | 28.10% | 27.30% | >50.00% | 35.00% | | |
| SW | 24.70% | 19.90% | 44.70% | 31.40% | | |
| NE | 28.00% | 26.50% | 24.50% | 43.10% | | |
| SE | 22.90% | 18.60% | 25.80% | 19.70% | | |
| United States Census Bureau, 1990 to 2013 | | | | | | |

7.5 Housing Affordability

There are 5,450 homeowner households in Painesville Township, of which 1,123 (20.61%) 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 household homeowners in the Township, about 50.94% spend more than 30% of their income on housing, while 49.06% spend more than 50% of their income on housing. Approximately 220 homeowner households, or 4.04%, with incomes of 80% or greater than the AMI are cost burdened. (Table 7.27)

Compared to owners, a larger percentage of renter households are cost burdened for housing expenses. Approximately, 1,010 households in the Township rent their residences, 489 (47.94%) of which have household incomes of 80% or below the AMI. Approximately 12.16% of household renters with an income 80% or less than the AMI have housing costs greater than 30% of the household income, while 35.78% have a housing cost burden that accounts for greater than 50% of the household income. No renter households earning 80% or more of the AMI for the Cleveland metro are cost burdened.

| Table 7.27 HUD Housing Affordability: 2007 to 2011 Painesville Township | | | | | | | | | | |
|---|------------------------------------|----------------------|------|-----|------|-------|---------|--------|---------|------|
| | Renter households Owner households | | | | | | | | | |
| | | Housing cost Housing | | | | | | using | | sing |
| | | burden cost burden | | | | | | ourden | | |
| | | >30% of | | | % of | | >30% of | | >50% of | |
| | | ind | come | inc | ome | | inc | ome | inco | ome |
| Household income | | | | | | | | | | |
| level (% of annual | | | | | | | | | | |
| median income | | | 0.4 | | 0.1 | | | ٠, | | 0.1 |
| (AMI)) | Total | # | % | # | % | Total | # | % | # | % |
| 0% to 30% AMI | 280 | 45 | 36% | 235 | 64% | 235 | 70 | 10% | 165 | 36% |
| 30% to 50% AMI | 190 | 60 | 48% | 130 | 36% | 289 | 120 | 18% | 169 | 37% |
| 50% to 80% AMI | 19 | 19 | 15% | 0 | 0% | 379 | 270 | 40% | 109 | 24% |
| 80% to 100% AMI | 0 | 0 | 0% | 0 | 0% | 220 | 210 | 31% | 10 | 2% |
| All households | 1,020 | 124 | 12% | 365 | 36% | 5,450 | 670 | 12% | 453 | 8% |
| United States Department of Housing and Urban Development (2007 -2011) | | | | | | | | | | |

Considering lower median household and family incomes, gross rent and mortgage expenses as a percentage of income, it is likely that a higher percentage of cost burdened households live in the NW and NE regions.

7.6 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 the NE region of 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 residences. converted to vear-round 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 were 326 units in the same area, the decrease being the result Ωf consolidation, demolition of cottages, and shoreline erosion. Of those units, 190 (58%) were built before 1950.

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 10 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, including 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 Terrance 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 annual improvements.

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 has the potential to be made less transparent. For instance, a solid wall or large buffer may 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 and inoperable vehicles. The Township Zoning Department actively pursues the remediation of these violations.



Code violations are problematic, as 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.

Painesville Township Zoning 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 be a priority, to prevent accumulation of half-completed projects on a lot.

7.7 Goals & Objectives

| HS-1 | The range of housing available and planned in Painesville Township will accommodate all residents, taking into consideration the Townships' socioeconomic diversity and aging population. |
|---------|--|
| HS-1-01 | Encourage a variety of housing types and price ranges. |
| HS-1-02 | Continue to encourage a wide variety of lot and home sizes in new developments, to accommodate a diversity of housing types. |
| HS-1-03 | Encourage redevelopment of existing substandard areas. |
| HS-1-04 | Encourage the development of high 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-2 | The Township will continue to move forward in its effort to improve the aging housing stock and properties impacted by foreclosure. |
| HS-2-01 | Evaluate abandoned houses to determine a course of action for either rehabilitation or demolition. |
| HS-2-02 | 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-2-03 | 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-2-04 | Continue to provide the tools, personnel and support needed to aggressively enforce land use regulations, including but not limited to: property maintenance, home occupations, outdoor storage, junk vehicles, and visible evidence of obsessive hoarding. |

- HS-2-05 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-2-06 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.