

AFFORDABLE HOUSING IN UPTOWN

Summer 2010

**The existing housing situation
and expectations in Uptown
Cincinnati, OH**



Affordable Housing
UPTOWN

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Introduction

A house is not only the place that protects us from the external environment and provides us with privacy and security but also part of the urban environment. Housing is interconnected with surrounding facilities, roads, and places of work. The housing crisis is one of the problems which typically accompany modernization and it has been especially serious among poor. Providing adequate housing has become the main dilemma that governments are still facing. The population is unable to afford the cost of housing due to the prices of construction materials, land prices, and strict laws. Governments are still unable to provide housing alternatives to suit the poor and limited income.

The federal Government began feeling the housing crisis since 1930 through the federal works program of President Franklin D. Roosevelt's New Deal in the 1930s, with the passage of the Federal Housing Act of 1937 and the creation of urban renewal in 1949.

This paper sheds light on the issue of affordable housing in the Uptown area of Cincinnati, Ohio by collecting information on income, rents, and economic conditions of the population. The goal of this study is to provide a future outlook for housing and recommendations for the future.

The definition of affordable housing:

Affordable housing is the term used to describe dwelling units whose total housing costs are deemed "affordable" to those that have a median income. Although the term is often applied to rental housing that is within the financial means of those in the lower income ranges of a geographical area, the concept is applicable to both renters and purchasers in all income ranges. This article focuses on the affordability of owner-occupied and private rental housing as social housing is a specialized tenure.

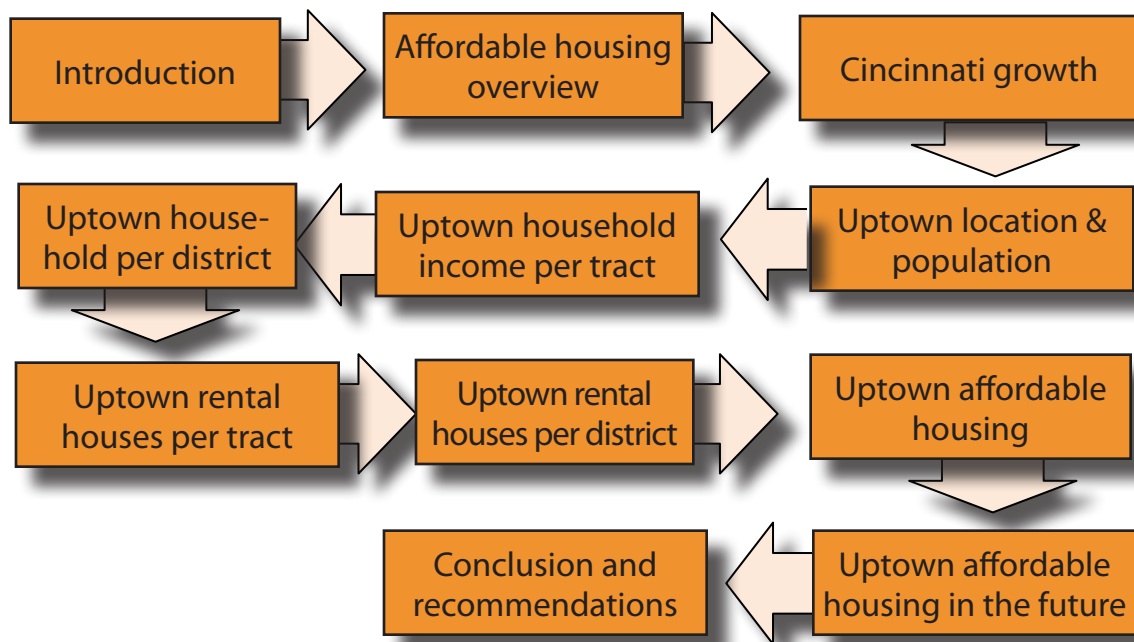
Affordable housing standards:

In the United States of America and Canada, a commonly accepted guideline for housing affordability is a housing cost that does not exceed 30% of a household's gross income. Housing costs considered in this guideline generally include taxes and insurance for owners, and usually include utility costs. When the monthly carrying costs of a home exceed 30–35% of household income, then the housing is considered unaffordable for that household .

Outline:

This paper deals with issues relating to affordable housing in Uptown and includes the following topics:

1. The evolution of population growth in Cincinnati.
2. The evolution of urban growth in Uptown, Cincinnati.
3. The existing affordable Housing in Uptown, Cincinnati.
4. Expectation of affordable Housing in Uptown, Cincinnati.
5. Conclusion and recommendations.



Chapter 1: Cincinnati Overview



1. Historical dimension:

Cincinnati is a city in the U.S. state of Ohio and the county seat of Hamilton County. The municipality is located north of the Ohio River at the Ohio-Kentucky border. It was voted the "Most Liveable City" in North America by Places Rated Almanac 1994, because of its safe streets, strong economy, many cultural and recreational opportunities and a moderate cost of living.

The population within city limits was estimated to be 333,336 in 2008, making it the state's third largest city. According to a 2008 Census Bureau estimate, the Cincinnati Metropolitan Area had a population of 2,155,137 making it the largest MSA in Ohio, and the 24th most populous in the United States. Cincinnati consists of fifty-two neighborhoods such as Avondale, Clifton, Camp Washington, Spring Grove Village, and Westwood.

Cincinnati was founded in 1788 by John Cleves Symmes and Colonel Robert Patterson. Surveyor John Filson (also the author of *The Adventures of Colonel Daniel Boone*) named it "Losantiville" from four terms, each of a different language, meaning "the city opposite the mouth of the Licking River." Ville is French for "city," anti is Greek for "opposite", as is Latin for "mouth", and "L" was all that was included of "Licking River". In 1790, Arthur St. Clair, the governor of the Northwest Territory, changed the name of the settlement to "Cincinnati" in honor of the Society of the Cincinnati, of which he was a member. The society honored General George Washington, who was considered a latter day Cincinnatus, the Roman farmer who was called to serve Rome as dictator, an office which he immediately resigned after completing his task of defeating the Aequians. To this day, Cincinnati in particular, and Ohio in general, is home to a statistically significant number of descendants of Revolutionary War soldiers who were granted lands in the state.

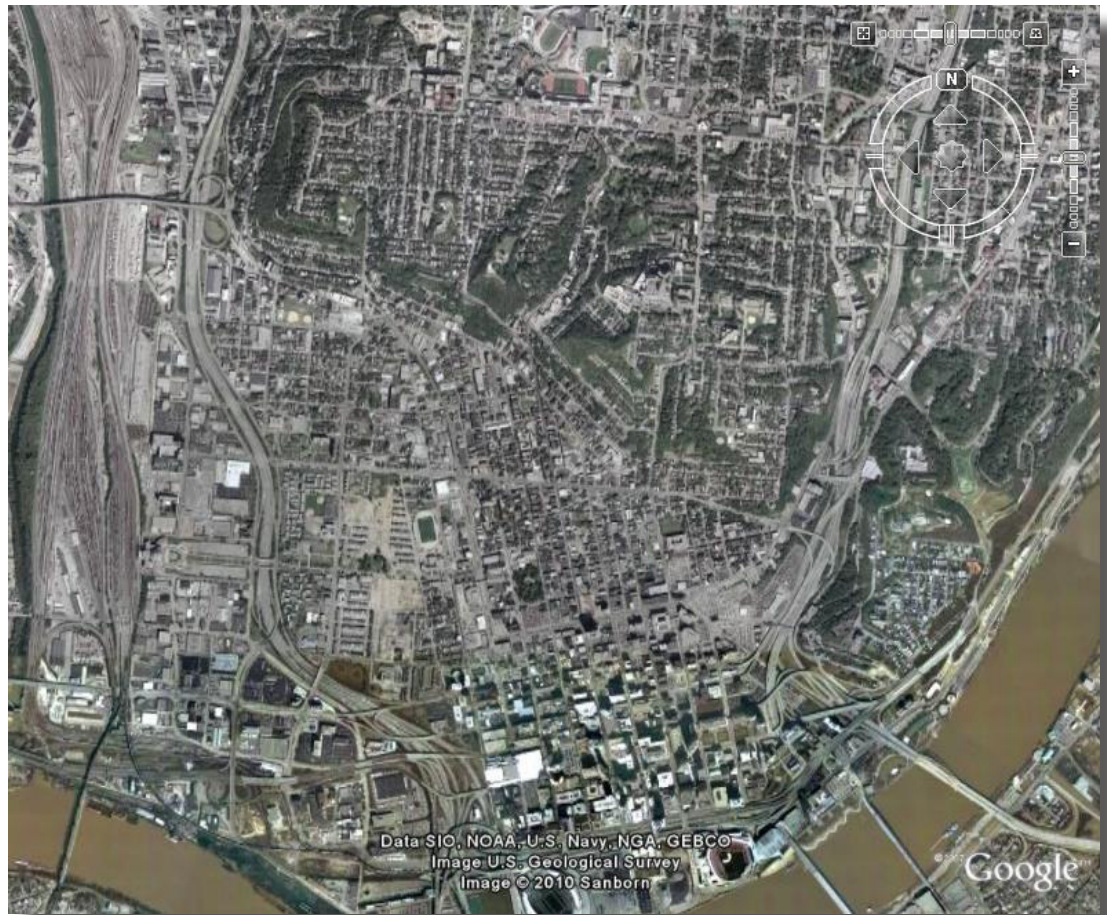
Cincinnati in 1938



Cincinnati in 1975



Cincinnati in 2010



Source: GoogleEarth

Table (1) Cincinnati profile

County	Hamilton
Zip code	45201 – 45299
Population (year 2000)	331,285
Housing Units	166,012
Vacant Units	17,917
Owner Occupied	57,715
School district	Cincinnati

Source: www.cincinnati-oh.gov

Renter Occupied	90,380
Males	156,357
Females	174,928
Median resident age	32.1 Years
Median household income	\$29,493
Median house value	\$93,000



Source: <http://www2.hiren.info/desktopwallpapers/other/john-a-roebing-suspension-bridge-and-cincinnati-skyline.jpg>

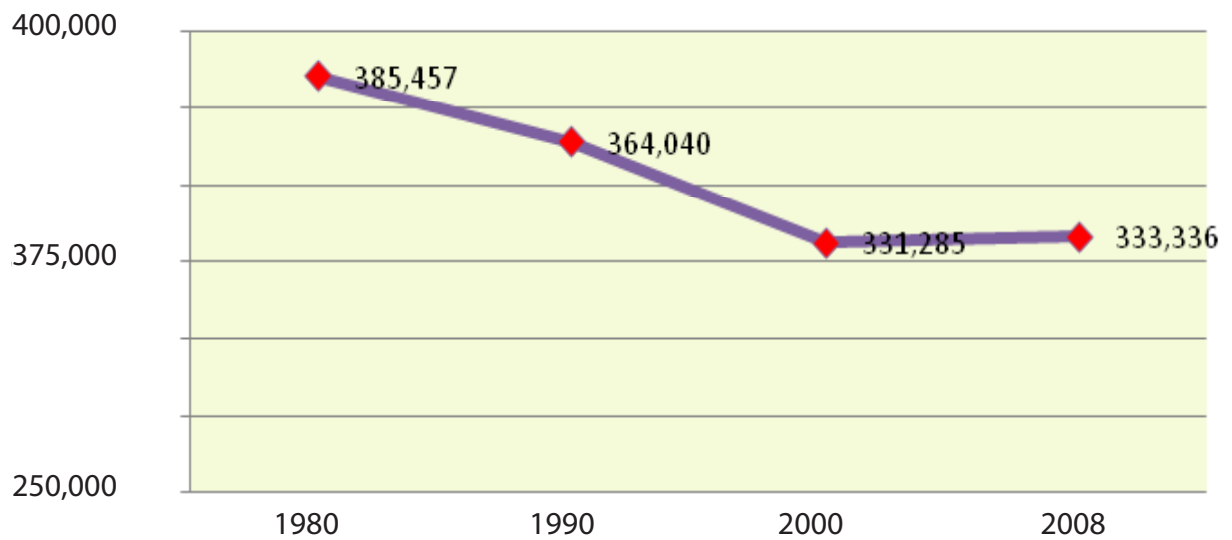


Source: http://www.freedomcenter.org/_media/images/hi-res/cincinnati_skyline.jpg

Table (2) Population in Cincinnati

Year	Population
1980	385,457
1990	364,040
2000	331,285
2008	333,336

Source: www.cincinnati-oh.gov



Analysis:

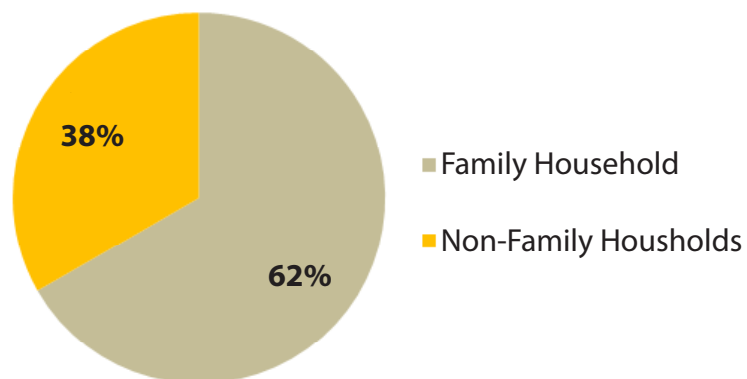
The analysis of the previous table noted that the population growth in the city gradually reduced until the year 2000, when it begins to rise possibly due to migration to Cincinnati.

HOUSEHOLD CHARACTERISTICS:

Table (3) HOUSEHOLD CHARACTERISTICS

Households	Number	Percentage
Family Households	1,063	62%
Non-family Households	530	38%
Households w/individuals 65 & over	203	20%

Source: www.cincinnati-oh.gov



Analysis:

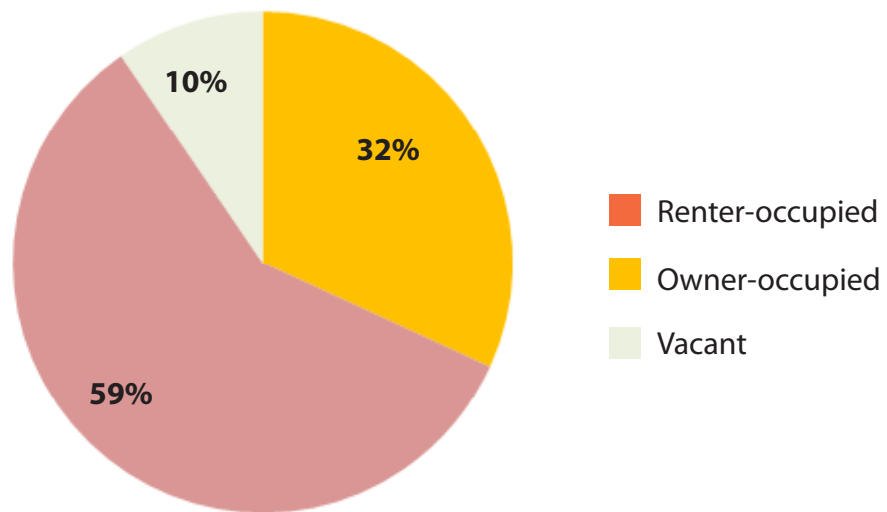
The analysis of the previous table noted that 62% of Cincinnati's households are family households. This gives indication of the stability of the population in the city.

Households:

Table (4) Households in Cincinnati

Households	Number	Percentage
Owner-occupied housing units	561	32%
Renter-occupied housing units	1,032	59%
Vacant housing units	169	10%

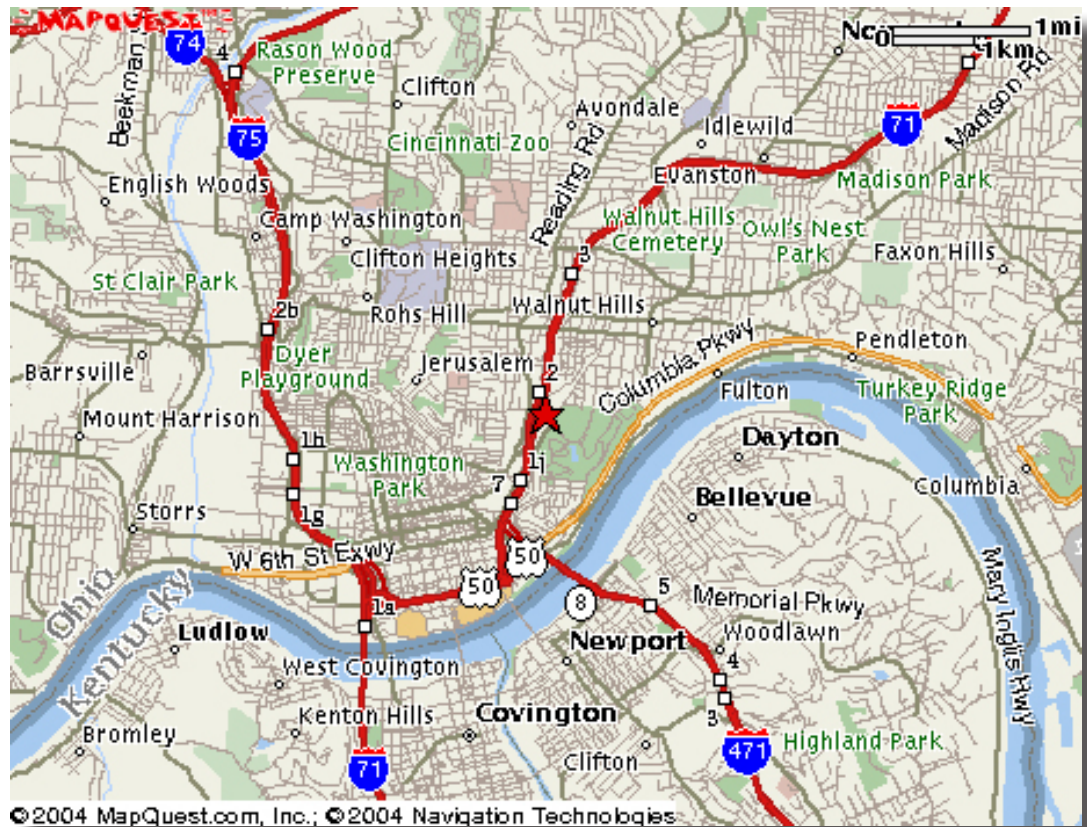
Source: www.cincinnati-oh.gov



Analysis:

The previous table shows that 59% of the households is renter-occupied units. This gives an indication of temporary residence for a specific purpose.

Chapter 2: Cincinnati Uptown

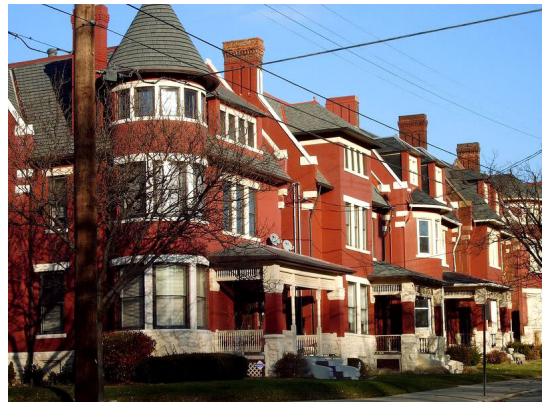


1. Location:

Uptown Cincinnati is located just north of downtown and includes the neighborhoods of Avondale, Clifton, Clifton Heights, Corryville, Fairview, Mt. Auburn and University Heights. There are more than 61,436 inhabitants living in Uptown. The area has a variety of facilities, top entertainment, world-class education, and health care. For these and other reasons, Uptown is one of Cincinnati's newest up-and-coming neighborhood. Undergoing a robust revitalization, Uptown offers a myriad of possibilities to those looking for something out of the ordinary.

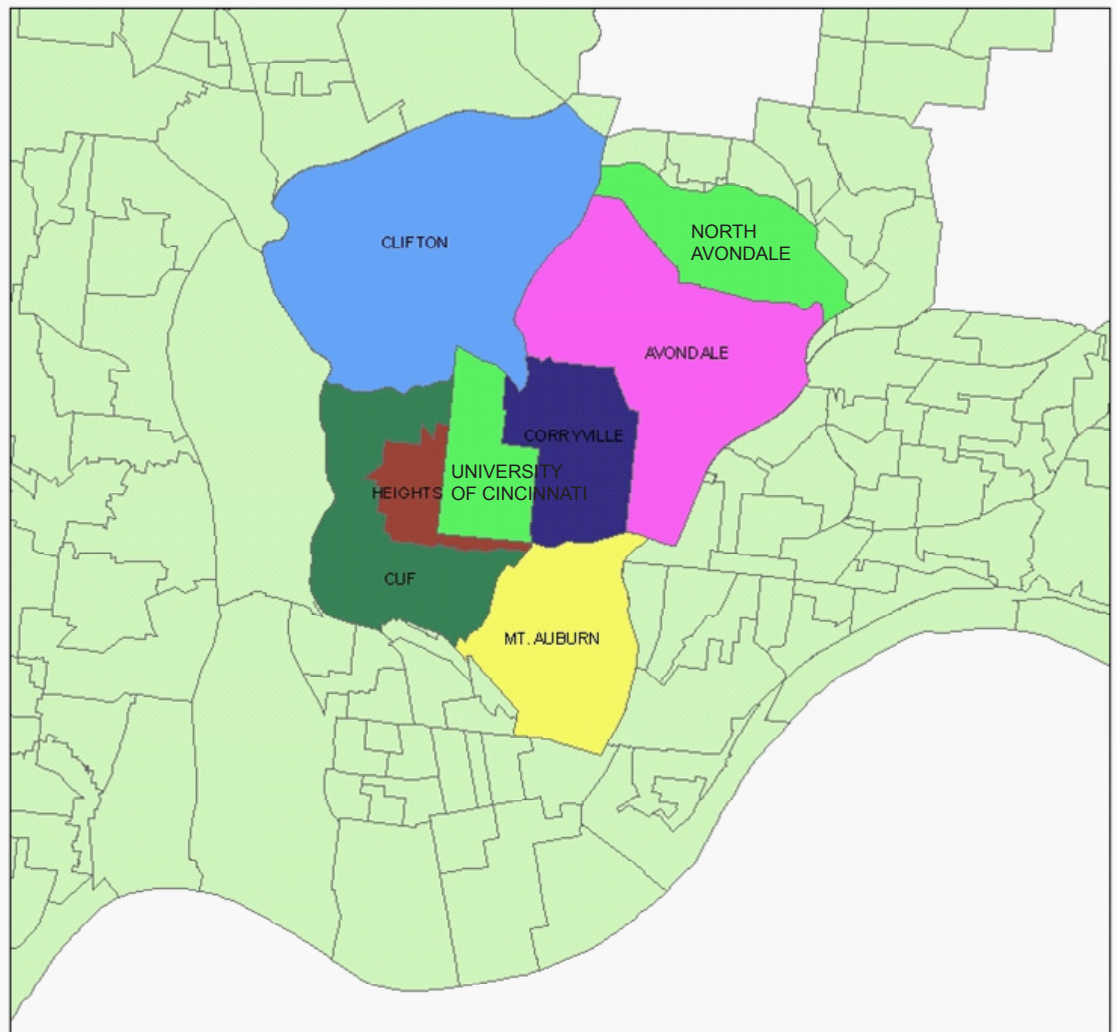


Source: <http://photos.rentlinx.com/Large/423927.jpg>



Source: <http://media.photobucket.com/>

Residences in Uptown



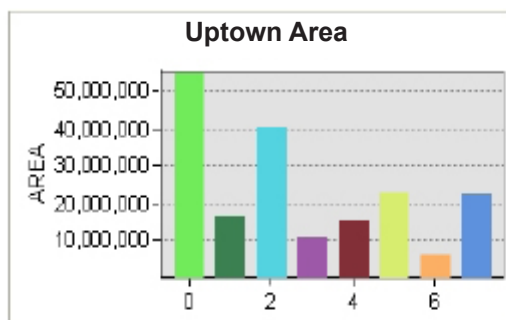
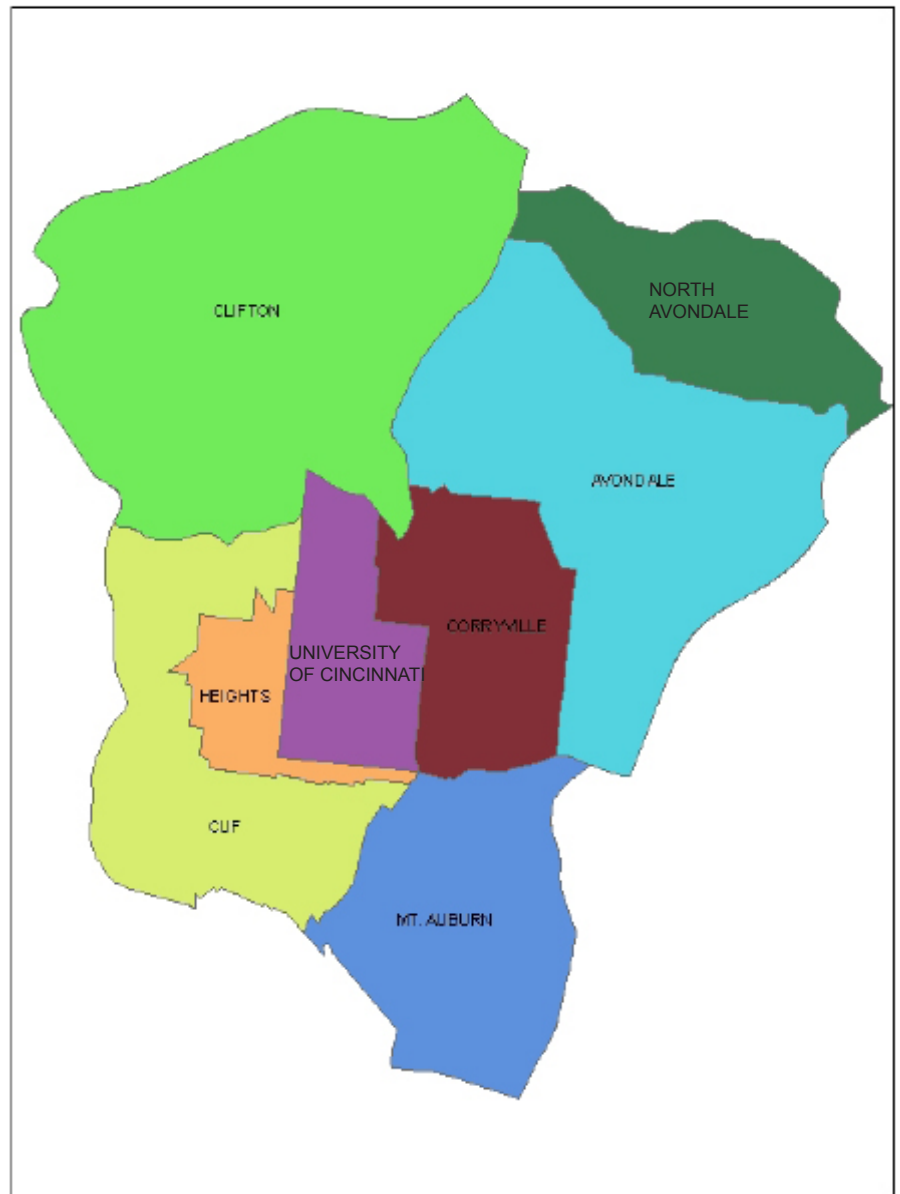
0 1,400 2,800 5,600 8,400 11,200 Feet



UPTOWN: SITE MAP

Source: CAGIS, July 2010

Area in acres



0 960 1,900 3,800 5,700 7,600 Feet

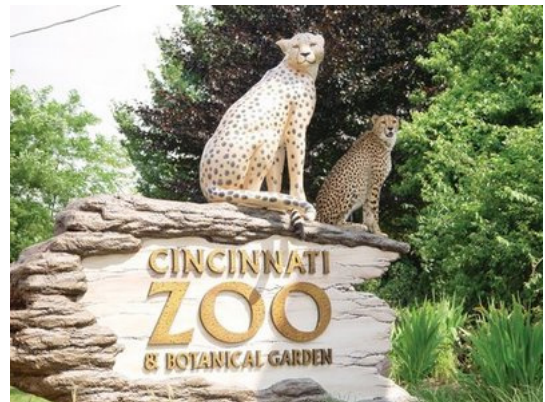


UPTOWN: ACRE MAP

Source: CAGIS, July 2010

Uptown and Facilities:












The Uptown area provides access to major employment centers in Cincinnati including the University of Cincinnati (UC), the Zoo, and the Health Alliance and Children Hospitals. Within Uptown, Martin Luther King Drive (MLK) and Vine Street constitute major north-south and east-west thoroughfares, which connect economic and employment centers, and several neighborhood business districts such as the Short Vine and the Burnet Avenue Business Districts. These academic, leisure, and public amenities are conveniently located within a 10 minute radius of the intersection of MLK and Vine Street. Hence, conceptually, the economic and physical health of Uptown serves as a catalyst to the economic vitality of the entire region. Better accessibility to the Uptown area could better connect UC to the entire region, not merely to important amenities within the area. Providing sufficient parking space within Uptown also reflects a major concern that underlies improved accessibility.

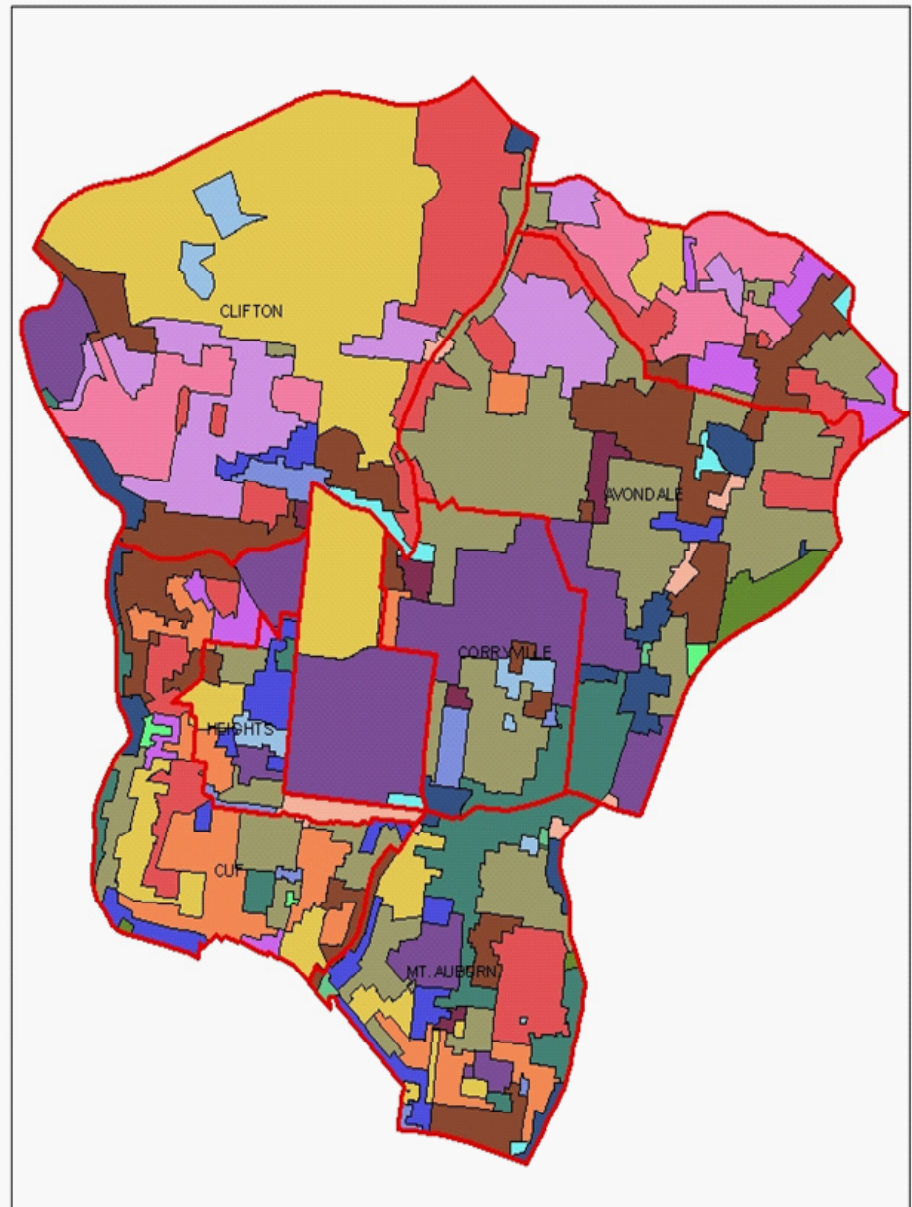


Source: <http://media.photobucket.com>

Facilities in Uptown

ZONING

	CC-A
	CC-M
	CC-P
	CN-M
	CN-P
	IR
	MG
	ML
	OG
	OL
	PD
	RM-0.7
	RM-1.2
	RM-2.0
	RMX
	SF-10
	SF-2
	SF-20
	SF-4
	SF-6
	UM



0 1,000 2,000 4,000 6,000 8,000 Feet

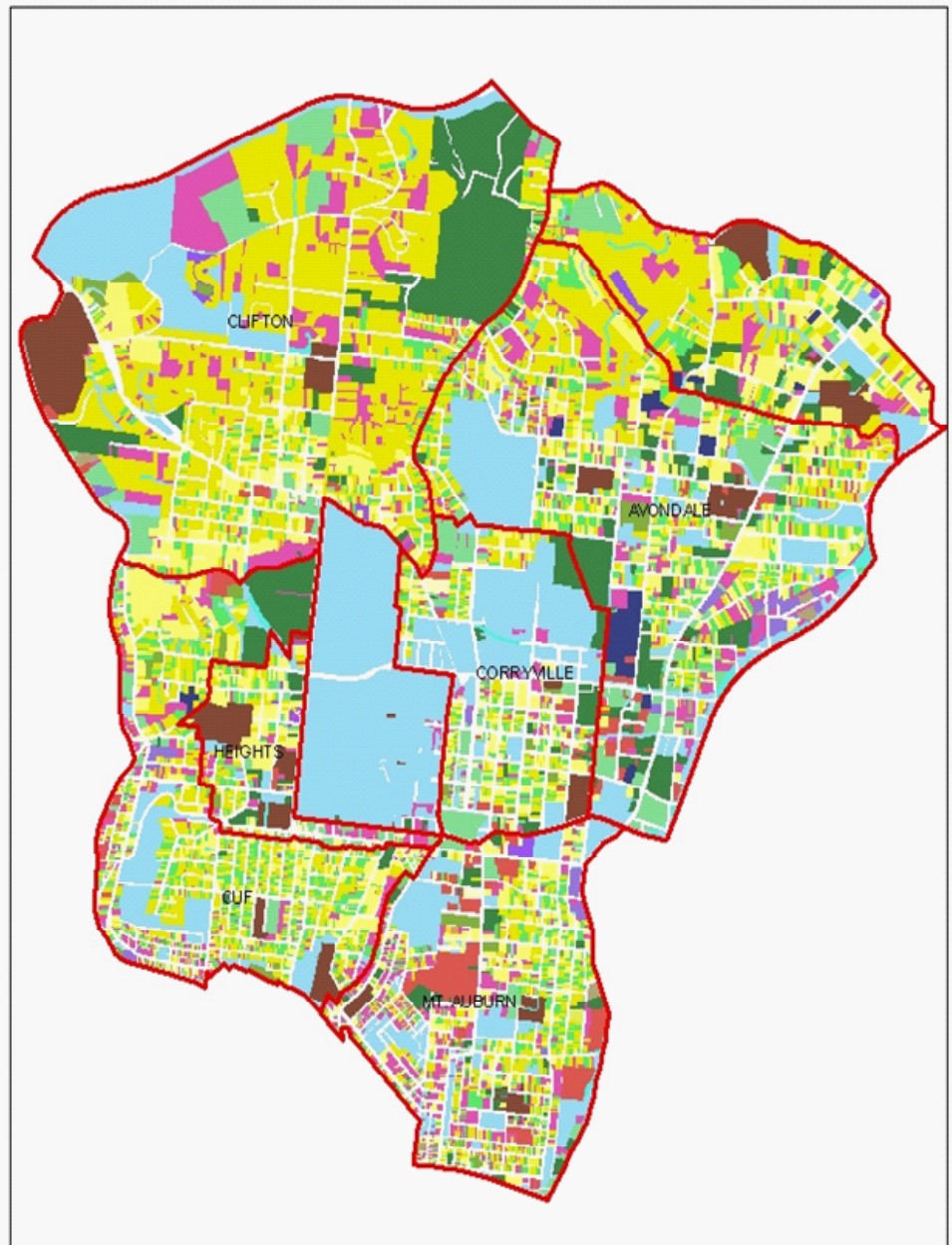


UPTOWN: ZONING

Source: CAGIS, July 2010 based on Census tracts, Hamilton County, Ohio

EXLUCODE

- C
- CH
- ED
- HI
- IN
- LI
- MF
- MU
- NA
- O
- PR
- PS
- PU
- SF
- TF
- VA



0 1,000 2,000 4,000 6,000 8,000 Feet



UPTOWN: LAND USE

Source: CAGIS, July 2010 based on Census tracts, Hamilton County, Ohio

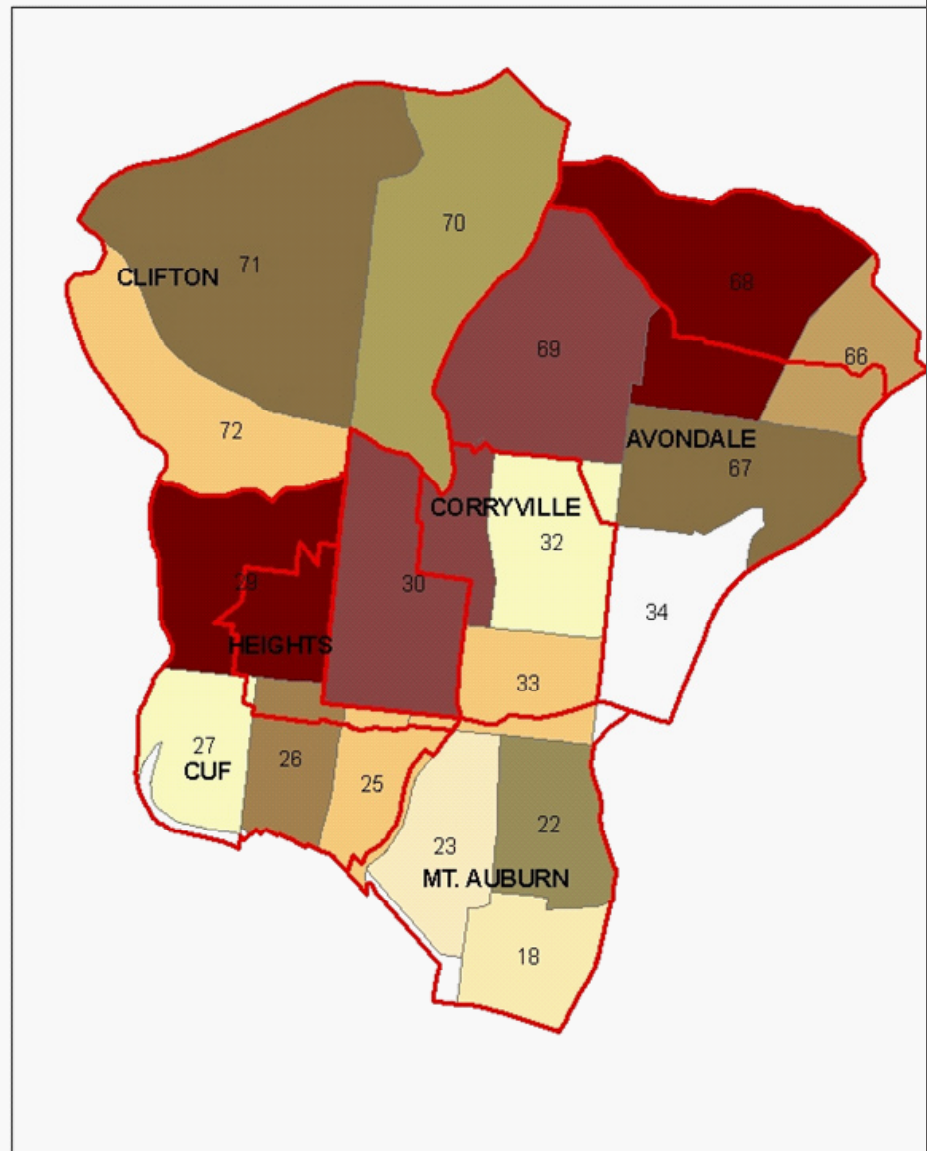
Uptown Population:

Population in Uptown is estimated by 15% of the Cincinnati population. The last statistic information indicated that there are more than 61,436 people.

District	Tract No	Population	Population %
CUF	25	1,945	3.2
	26	2,824	4.6
	27	1,415	2.3
Mt. Auburn	22	2,279	3.7
	23	1,525	2.5
	25	1,945	3.2
	33	1,881	3.1
	18	1,666	2.7
Heights	25	1,945	3.2
	26	2,824	4.6
	27	1,415	2.3
	29	4,009	6.5
Center	30	3,340	5.4
Corryville	32	1,334	2.2
	33	1,881	3.1
	30	3,340	5.4
Avondale	32	1,334	2.2
	34	881	1.4
	66	2,446	4
	67	2,818	4.6
	68	4,258	6.9
	69	3,280	5.3
Clifton	70	2,120	3.5
	71	3,005	4.9
	72	2,050	3.3
Total	-	61,436	100

Source: CAGIS, July 2010 based on: Census Tracts, Hamilton County, Ohio

Population

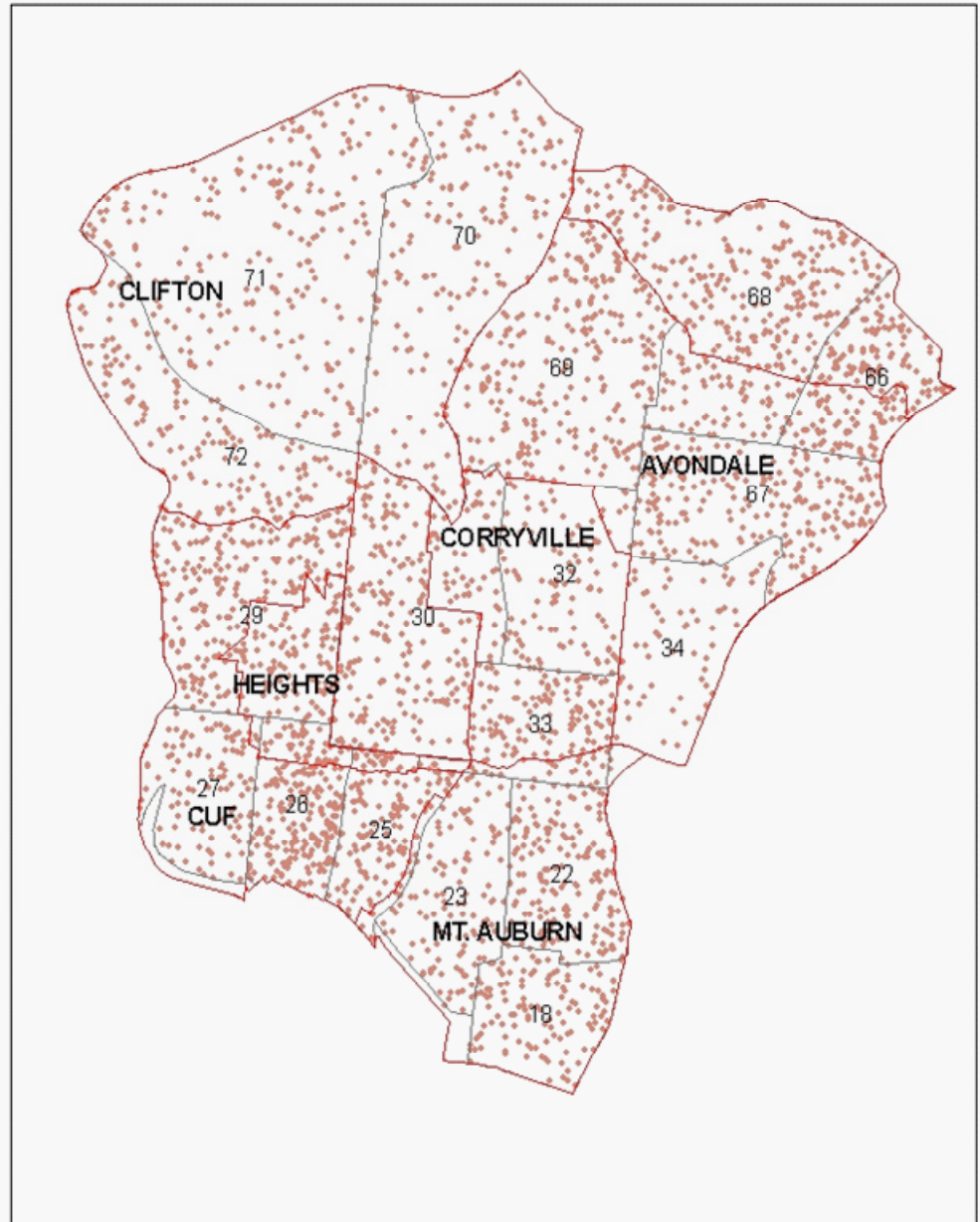


UPTOWN: POPULATION EACH TRACT

Source: CAGIS, July 2010 based on Census tracts, Hamilton County, Ohio

Tract

- 1 Dot = 13
Population

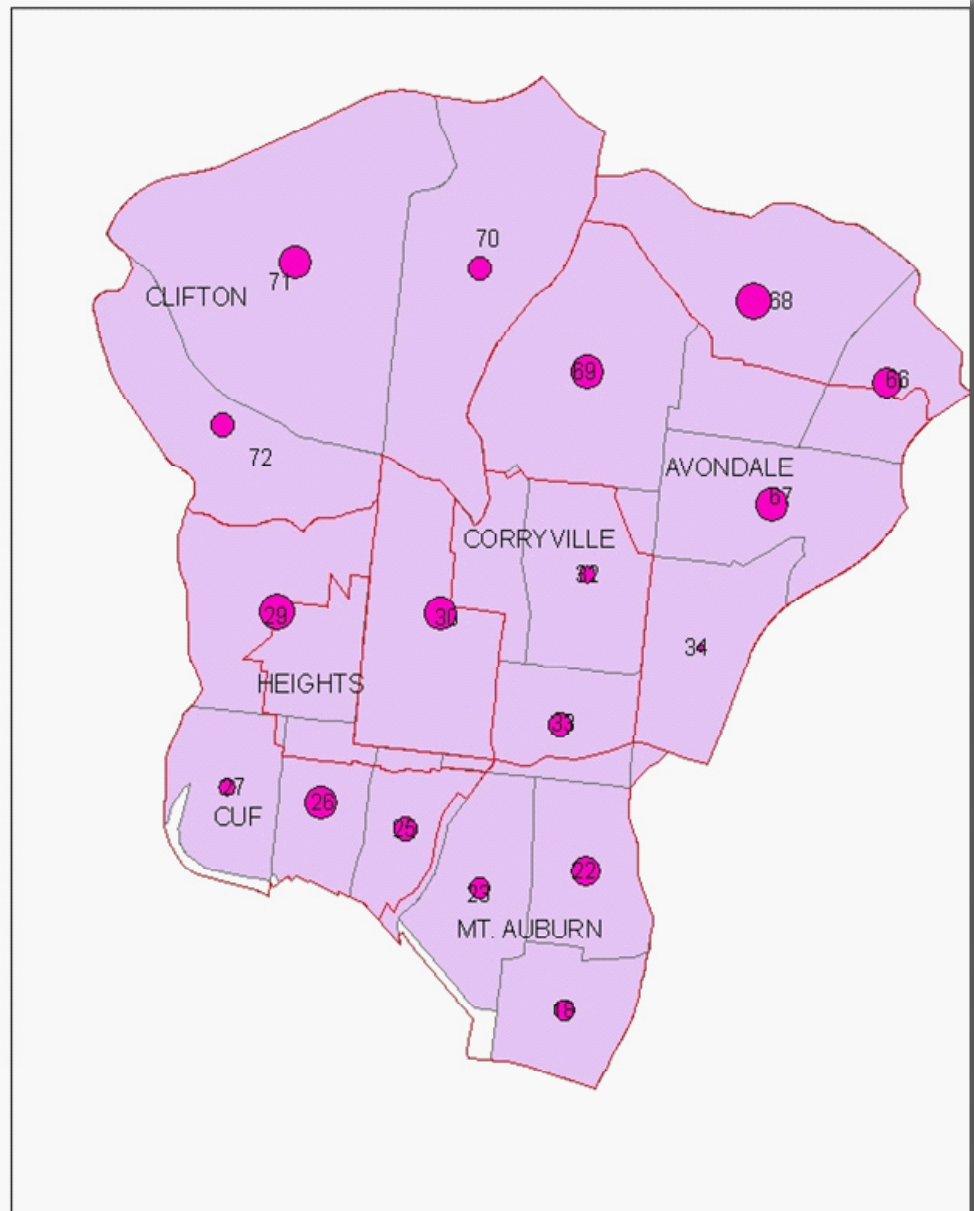


UPTOWN: POPULATION CONCENTRATION

Source: CAGIS, July 2010 based on Census tracts, Hamilton County, Ohio

Population

- ◆ 557 - 881
- 882 - 1140
- 1141 - 1437
- 1438 - 1666
- 1667 - 2120
- 2121 - 2471
- 2472 - 3340
- 3341 - 5323



0 1,200 2,400 4,800 7,200 9,600 Feet



UPTOWN: POPULATION RANGE FOR EACH TRACT

Source: CAGIS, July 2010 based on Census tracts, Hamilton County, Ohio

Houses in Uptown:



CUF



Mt. Auburn



Heights



Clifton



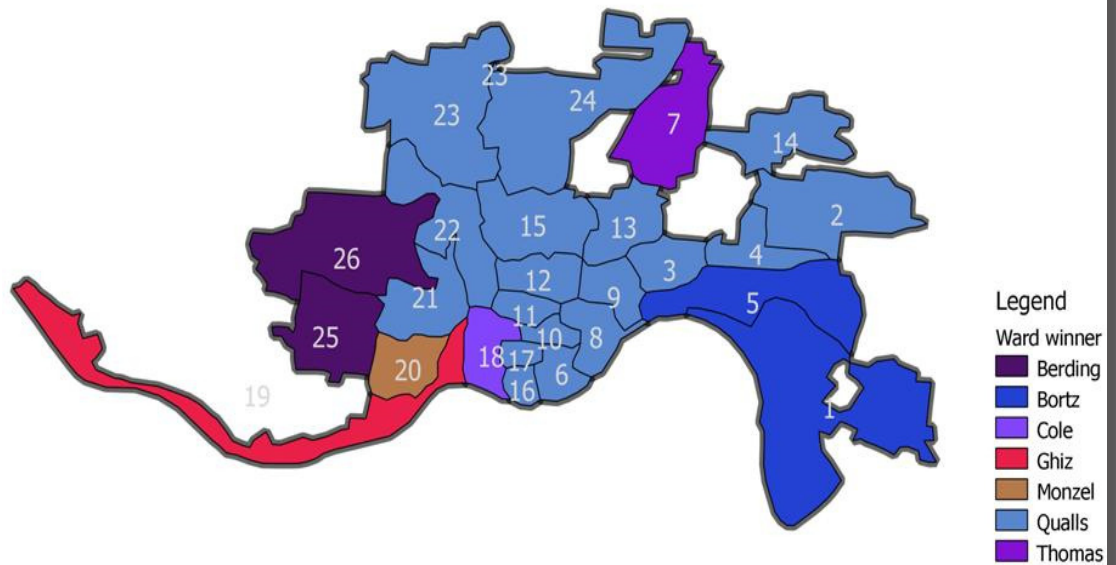
Corryville



Avondale

Source: <http://rentbits.com>

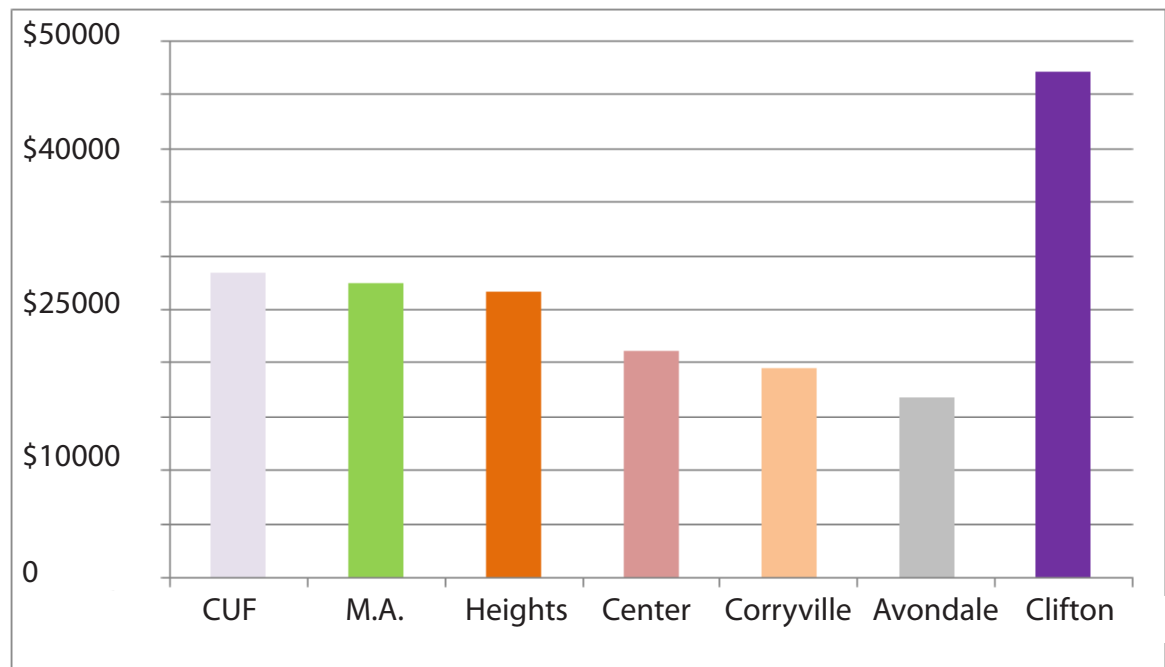
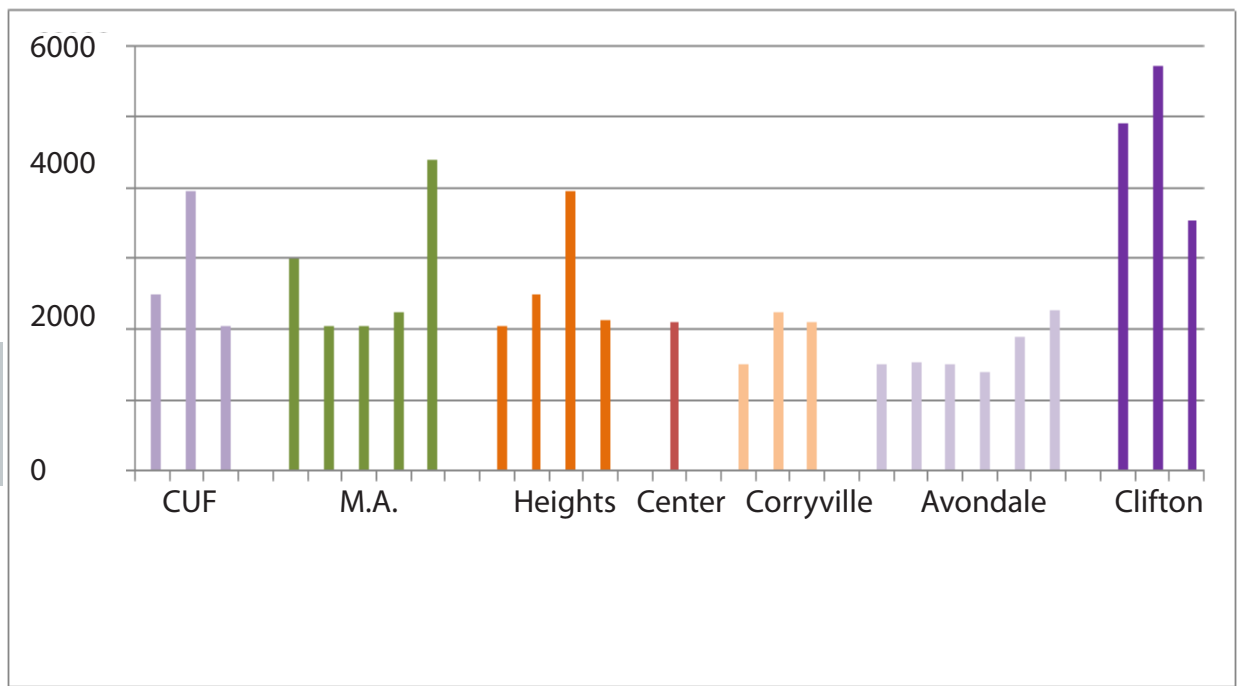
Chapter 3: Data Analysis



Cincinnati City Council election results by ward

Table (6) Uptown : Household Income in 2007

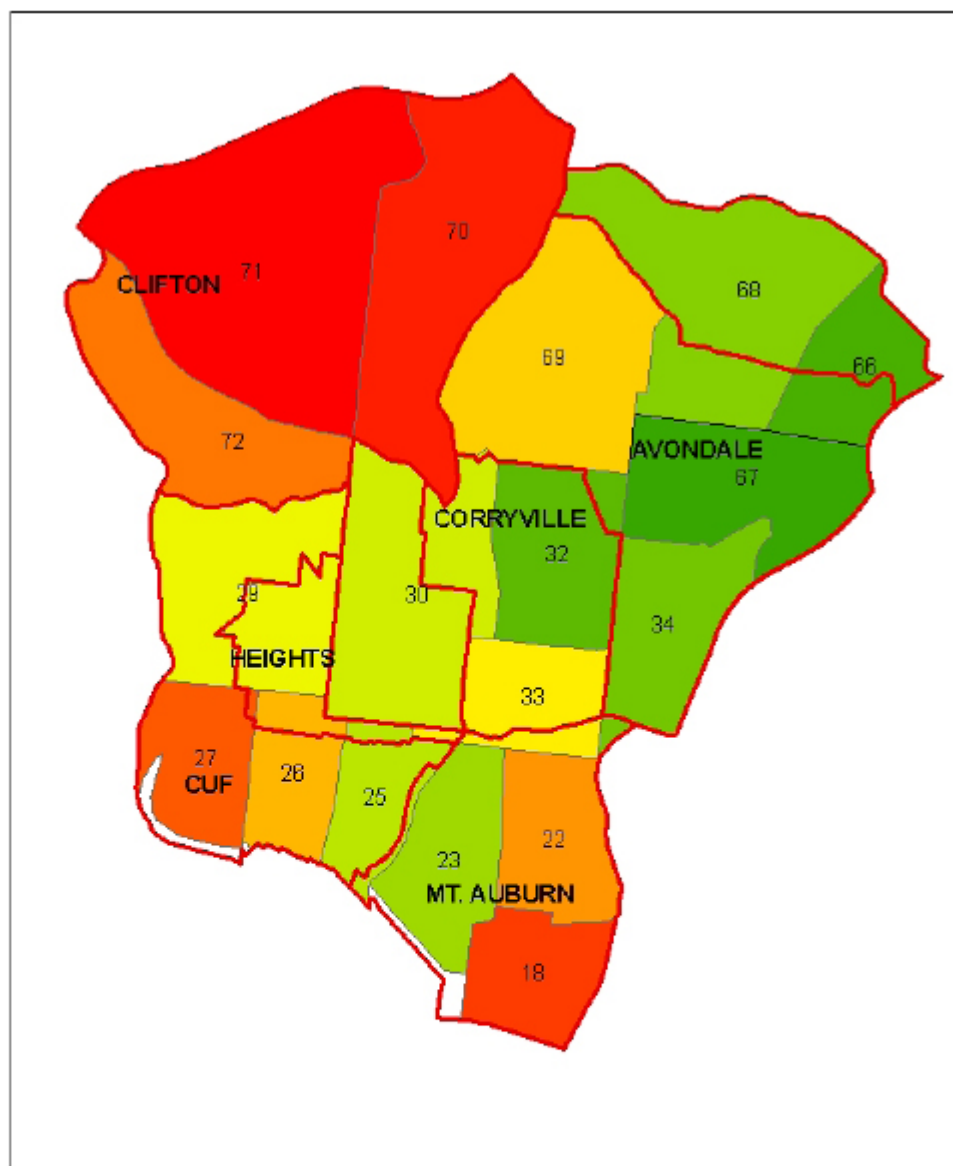
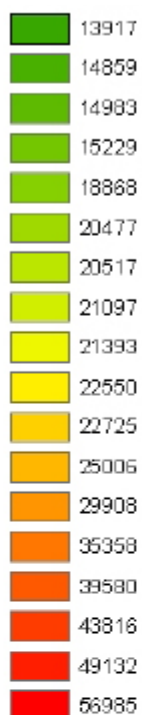
District	Tract No	Median household income	Average
CUF	25	\$20517	\$28,368
	26	\$25006	
	27	\$39580	
Mt. Auburn	22	\$29908	\$27,454
	23	\$20477	
	25	\$20517	
	33	\$22550	
	18	\$43816	
Heights	25	\$20517	\$26,624
	26	\$25006	
	27	\$39580	
	29	\$21393	
Center	30	\$21097	\$21,097
Corryville	32	\$14983	\$19,543
	33	\$22550	
	30	\$21097	
Avondale	32	\$14983	\$16,764
	34	\$15229	
	66	\$14859	
	67	\$13917	
	68	\$18868	
	69	\$22725	
Clifton	70	\$49132	\$47,158
	71	\$56985	
	72	\$35358	



Analysis:

The analysis of the previous table found that the average household income of Clifton is equivalent to \$47,158 per year. The rest of the districts have household income averages between \$16,764 to \$28,368.

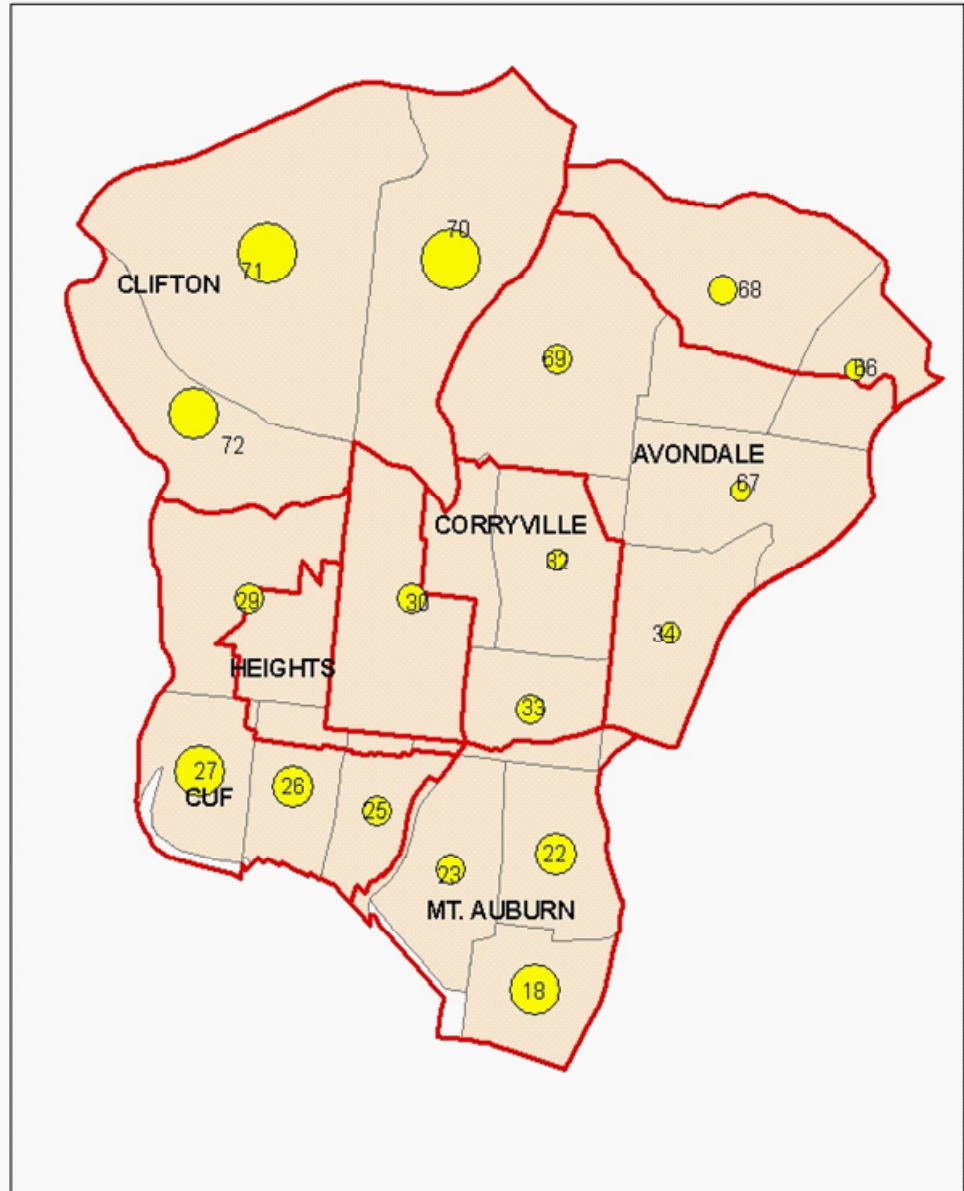
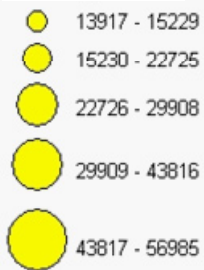
Median Income



UPTOWN: MEDIAN HOUSEHOLD INCOME FOR EACH TRACT

Source: CAGIS, July 2010 based on Census tracts, Hamilton County, Ohio

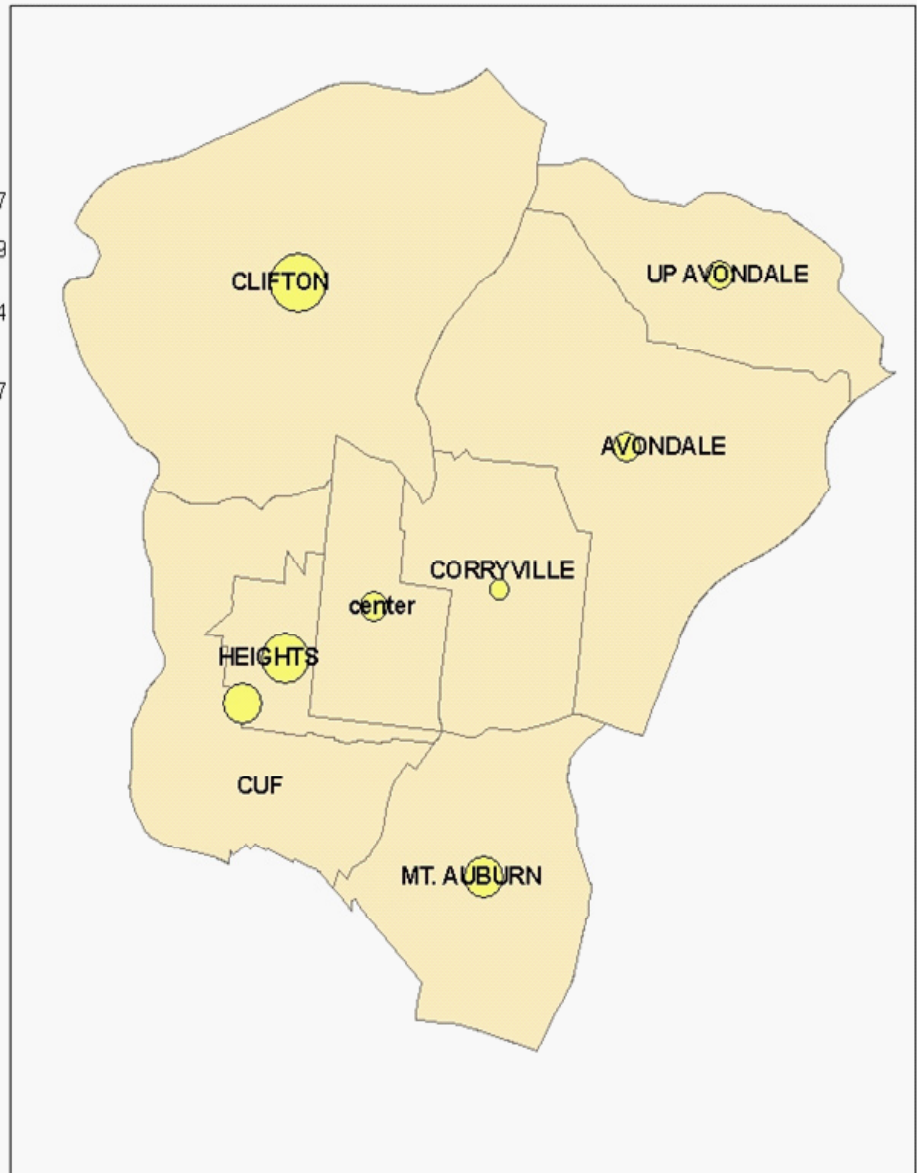
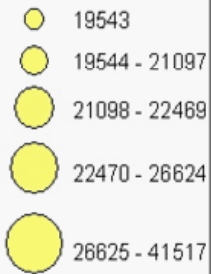
Median Income



UPTOWN: MEDIAN HOUSEHOLD INCOME RANGE FOR EACH TRACT

Source: CAGIS, July 2010 based on Census tracts, Hamilton County, Ohio

Average Income



UPTOWN: INCOME RANGE FOR EACH DISTRICT

Source: CAGIS, July 2010 based on Census tracts, Hamilton County, Ohio

Legend

UPTOWN



avrincome



19543



20981



21097



22384



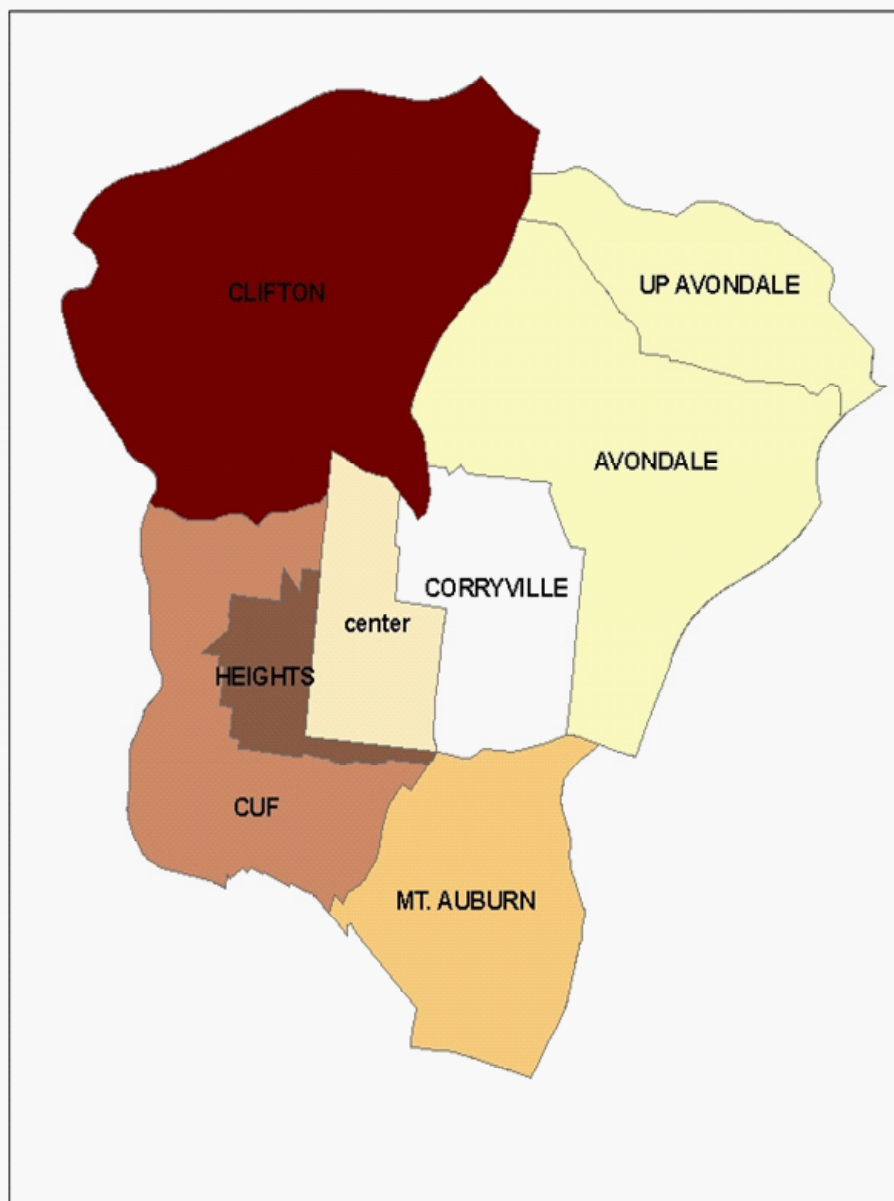
22469



26624



41517



0 950 1,900 3,800 5,700 7,600 Feet



UPTOWN: MEDIAN HOUSEHOLD INCOME FOR EACH DISTRICT

Source: CAGIS, July 2010 based on Census tracts, Hamilton County, Ohio

Table (7) Uptown : Average gross rent for each tract in 2007

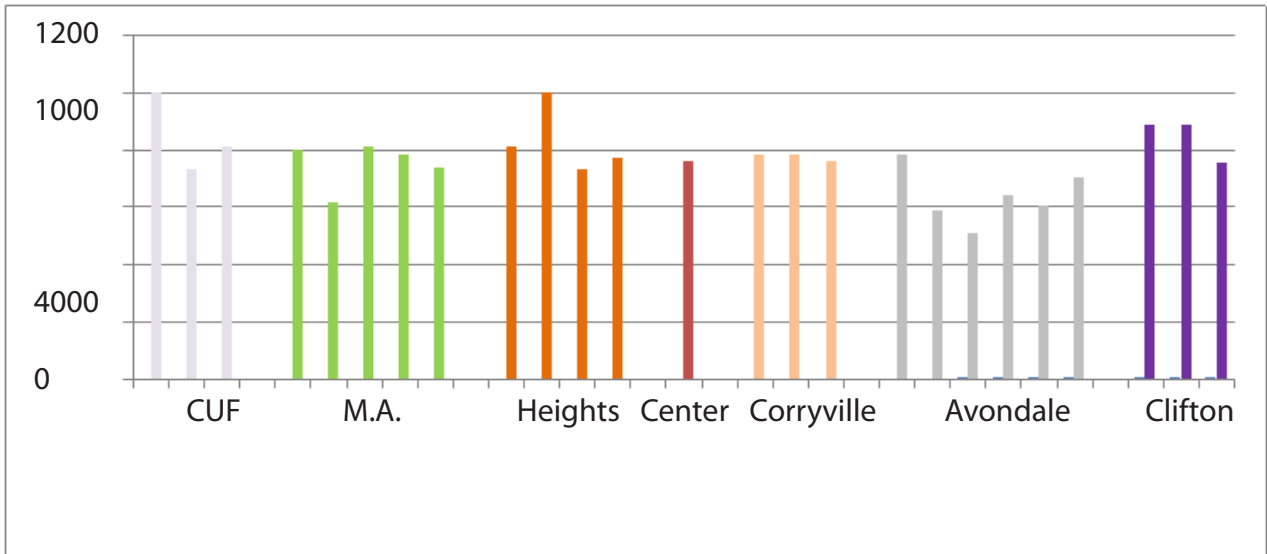
Tract No.	Expense of Household /mo	Rent/year
18	617	\$7404
22	665	\$7980
23	511	\$6132
25	677	\$8124
26	834	\$10008
27	612	\$7344
29	644	\$7728
30	634	\$7608
32	651	\$7812
33	654	\$7848
34	491	\$5892
66	424	\$5088
67	537	\$6444
68	505	\$6060
69	588	\$7056
70	742	\$8904
71	741	\$8892
72	630	\$7560

Source: CAGIS, July 2010, based on Census Tracts, Hamilton County, Ohio. Rent per year was calculated by researcher.

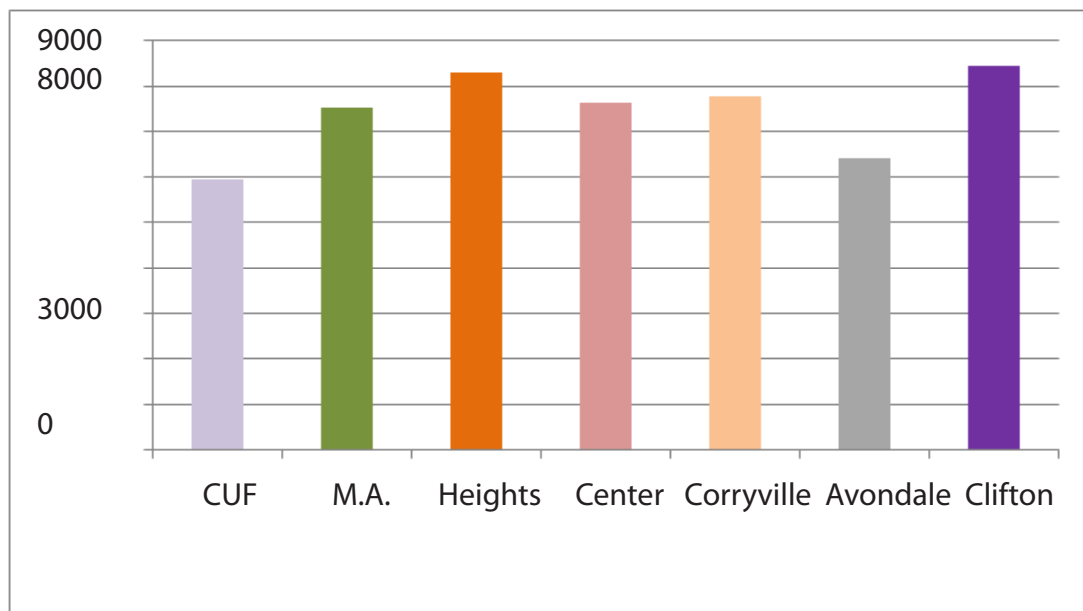
Table (8) Uptown : Average gross rent for each tract within District in 2007

District	Tract No	Expense of Household /year	Average
CUF	25	\$8124	\$5,929
	26	\$10008	
	27	\$7344	
	25	\$8124	
MT.Auburn	22	\$7980	\$7,498
	23	\$6132	
	25	\$8124	
	33	\$7848	
	18	\$7404	
Heights	25	\$8124	\$8,301
	26	\$10008	
	27	\$7344	
	29	\$7728	
Center	30	\$7608	\$7608
Corryville	32	\$7812	\$7,756
	33	\$7848	
	30	\$7608	
Avondale	32	\$7812	\$6,392
	34	\$5892	
	66	\$5088	
	67	\$6444	
	68	\$6060	
	69	\$7056	
Clifton	70	\$8904	\$8,452
	71	\$8892	
	72	\$7560	

Source: CAGIS, July 2010, based Census Tracts, Hamilton County, Ohio. Rent per year was calculated by researcher.



Average gross rent for each tract within District in 2007

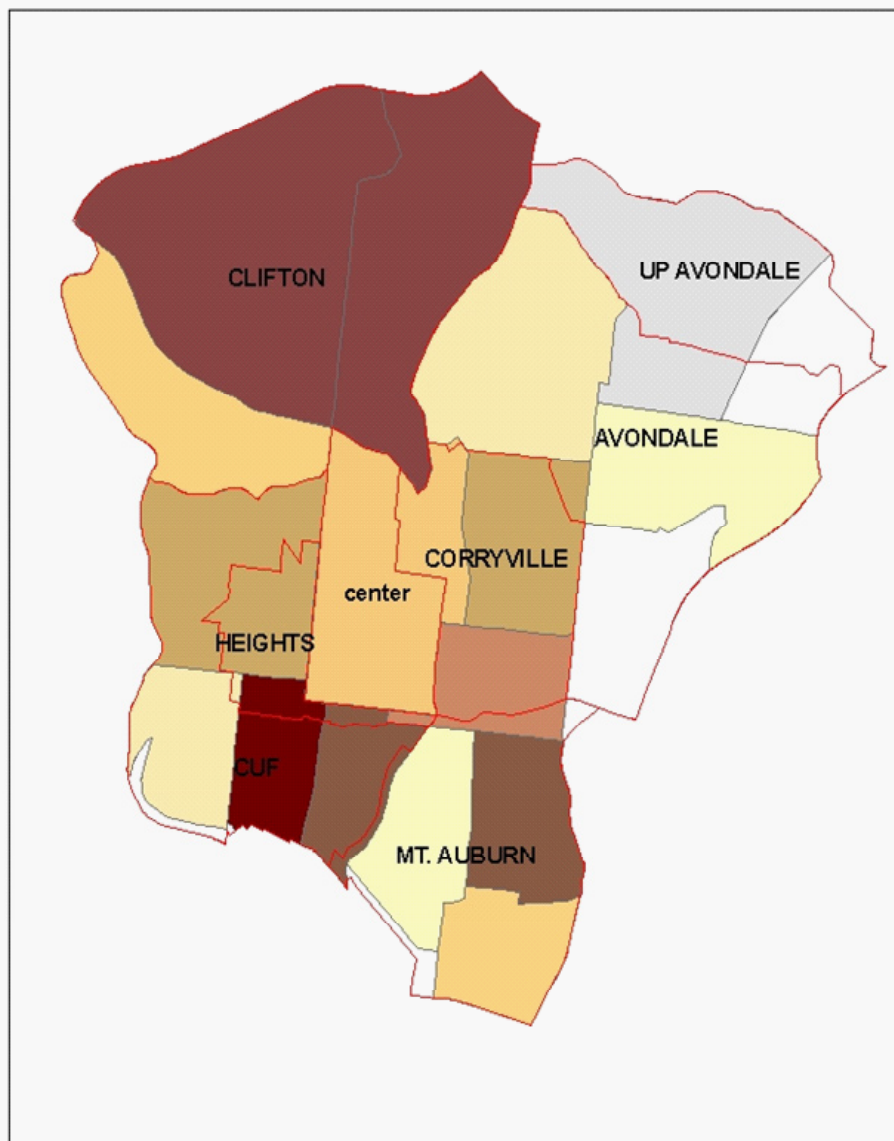


Average gross rent for each District in 2007

Analysis:

The analysis of the previous table found that the average rent in Clifton is equivalent to \$8,452 per year while in Heights is \$8,301. The rents in the other districts vary between \$5,929 and \$7,756.

Average Rent



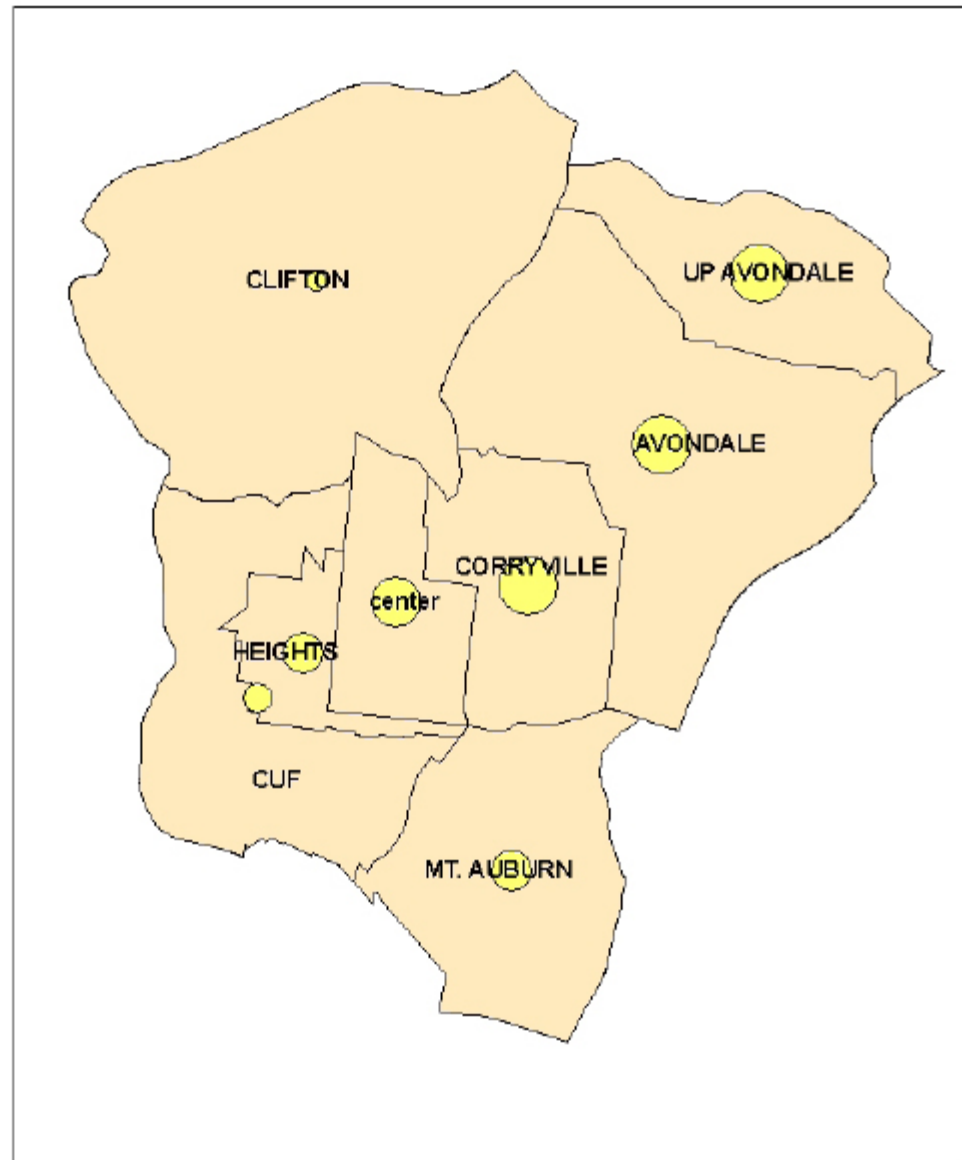
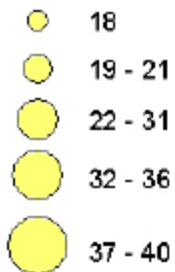
0 950 1,900 3,800 5,700 7,600 Feet



UPTOWN: HOUSEHOLD AVERAGE GROSS RENT FOR EACH TRACT

Source: CAGIS, July 2010 based on Census tracts, Hamilton County, Ohio

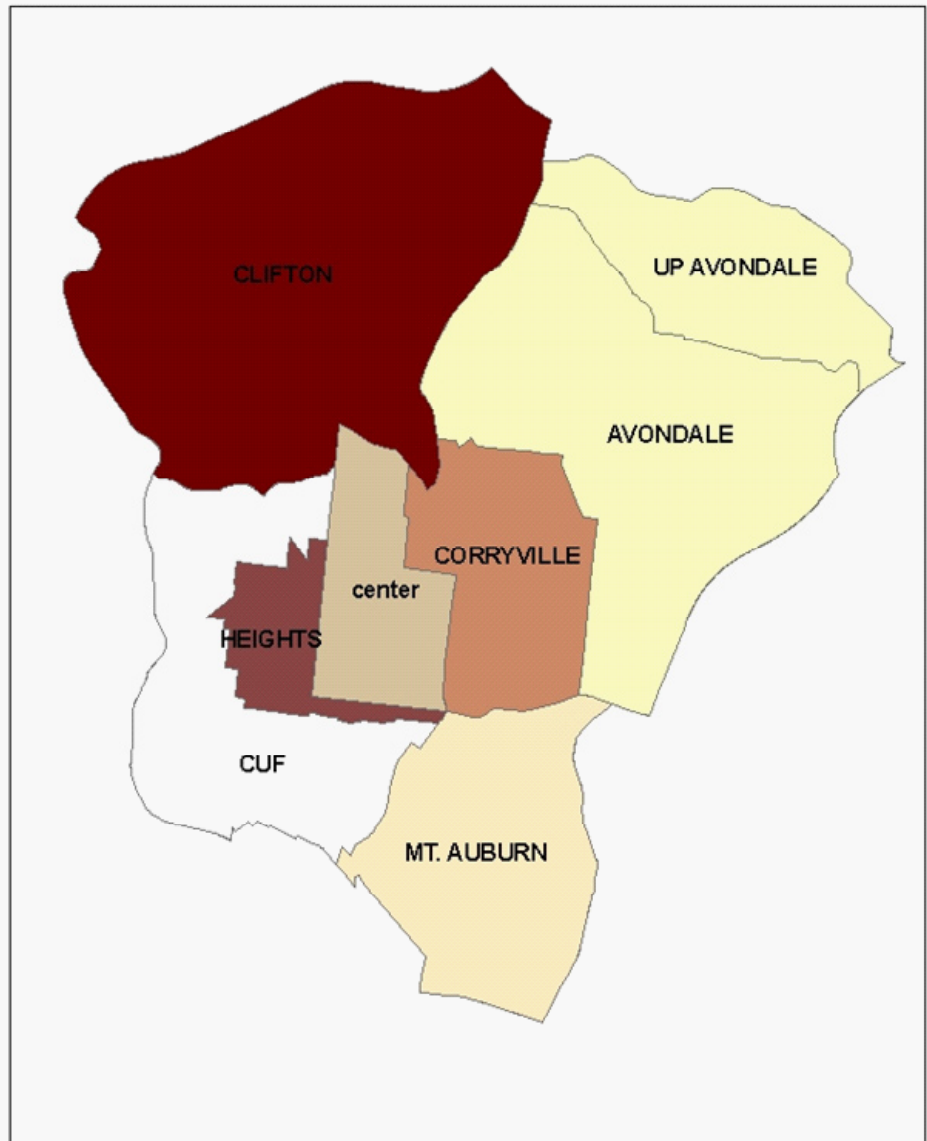
**Affordable
Housing**



UPTOWN: AFFORDABLE HOUSING RANGE FOR EACH TRACT

Source: CAGIS, July 2010 based on Census tracts, Hamilton County, Ohio

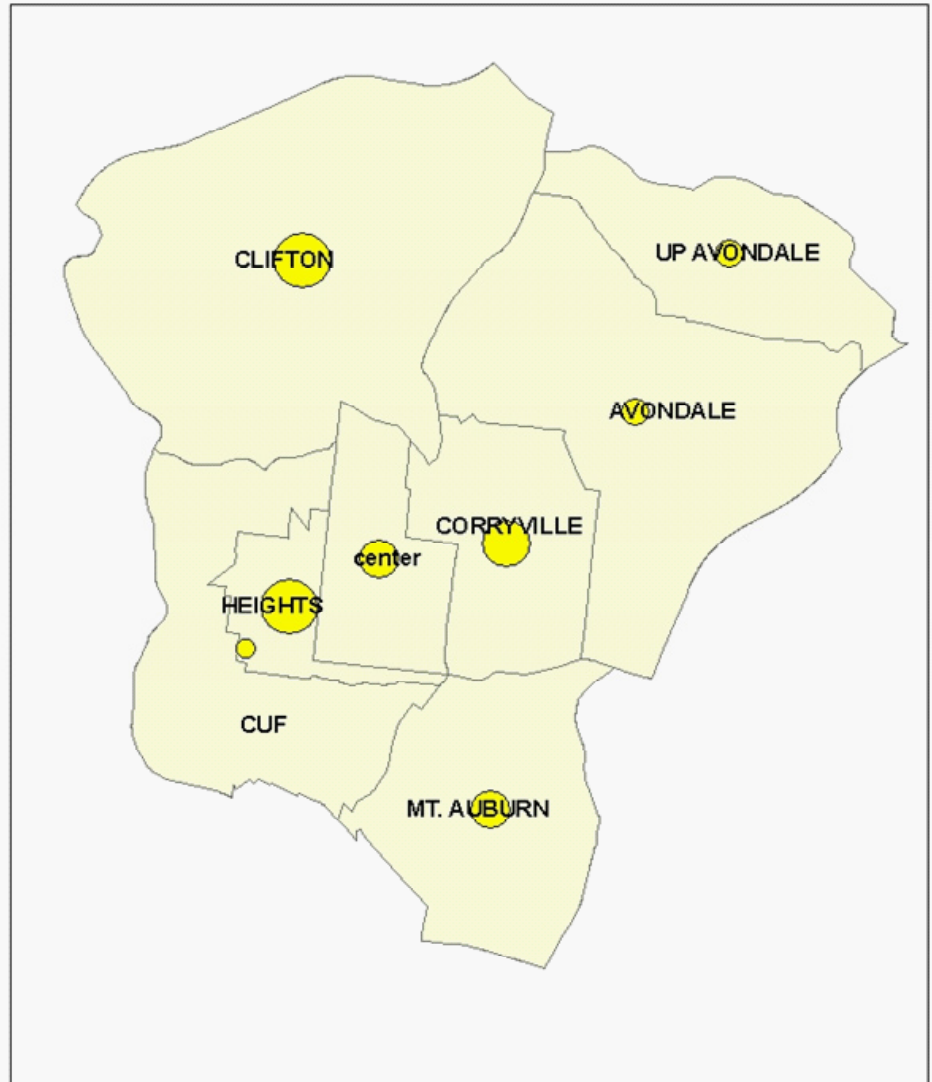
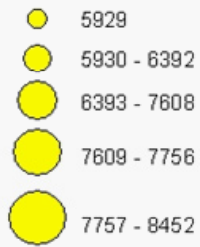
Average Rent



UPTOWN: HOUSEHOLD RENT FOR EACH DISTRICT

Source: CAGIS, July 2010 based on Census tracts, Hamilton County, Ohio

Average Rent



UPTOWN: HOUSEHOLD RENT RANGE FOR EACH DISTRICT

Source: CAGIS, July 2010 based on Census tracts, Hamilton County, Ohio

Table (9) Uptown: Affordable Houses for each tract within dist.

District	Tract No	Median household income	Expense of Household	% of income spent on housing	Affordability
CUF	25	\$20517	\$8124	39.6	More 30%
	26	\$25006	\$10008	40.02	More 30%
	27	\$39580	\$7344	18.55	Less 30%
	25	\$20517	\$8124	39.6	More 30%
Mt. Auburn	22	\$29908	\$7980	26.68	Less 30%
	23	\$20477	\$6132	29.95	Less 30%
	25	\$20517	\$8124	39.6	More 30%
	33	\$22550	\$7848	34.8	More 30%
	18	\$43816	\$7404	16.9	Less 30%
Heights	25	\$20517	\$8124	39.6	More 30%
	26	\$25006	\$10008	40.02	More 30%
	27	\$39580	\$7344	18.55	Less 30%
	29	\$21393	\$7728	36.12	More 30%
Center	30	\$21097	\$7608	36.06	More 30%
Corryville	32	\$14983	\$7812	52.14	More 30%
	33	\$22550	\$7848	34.8	More 30%
	30	\$21097	\$7608	36.06	More 30%
Avondale	32	\$14983	\$7812	52.14	More 30%
	34	\$15229	\$5892	38.69	More 30%
	66	\$14859	\$5088	34.24	More 30%
	67	\$13917	\$6444	46.3	More 30%
	68	\$18868	\$6060	32.12	More 30%
	69	\$22725	\$7056	31.05	More 30%
Clifton	70	\$49132	\$8904	18.12	Less 30%
	71	\$56985	\$8892	15.6	Less 30%
	72	\$35358	\$7560	21.38	Less 30%

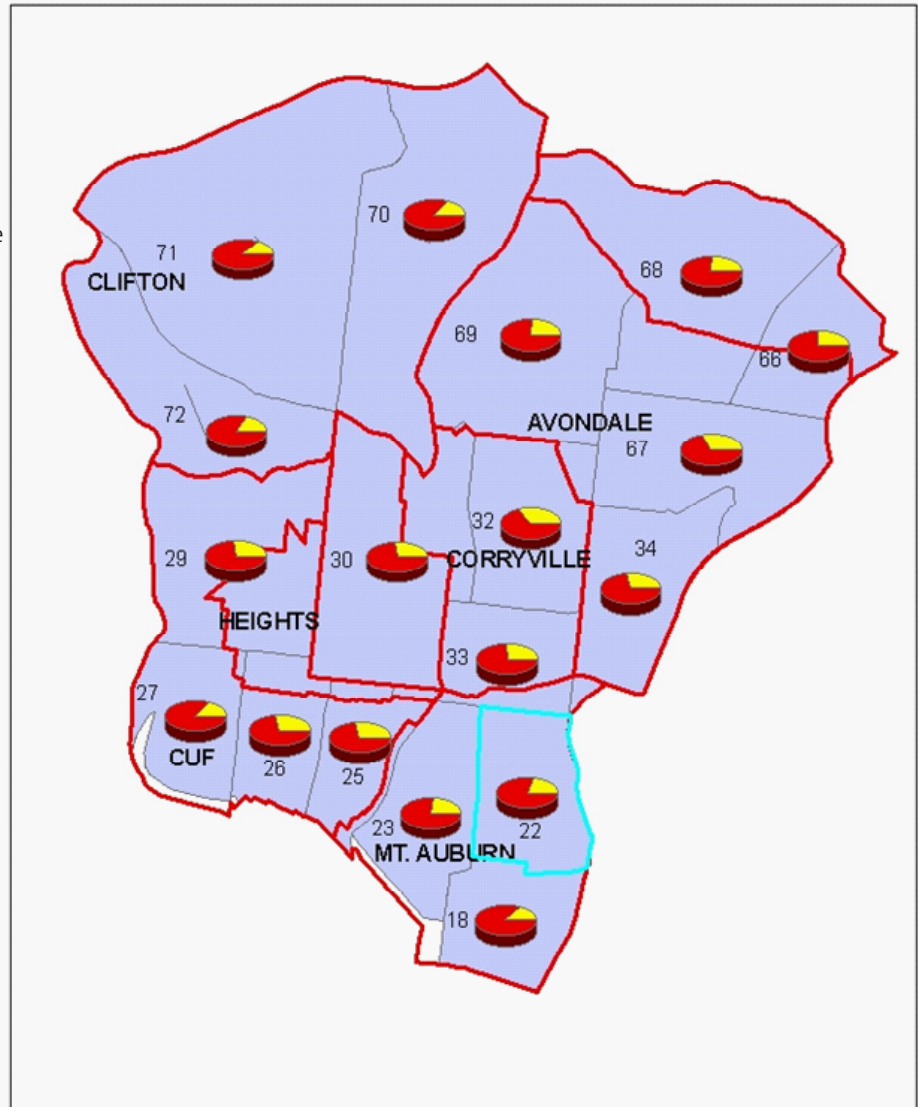
Source: CAGIS, July 2010, based on Census Tracts, Hamilton County, Ohio. Rent per year was calculated by researcher.

**Average rent as
a proportion of
median income**



Yellow segment: Average Rent

Red segment: Median Income

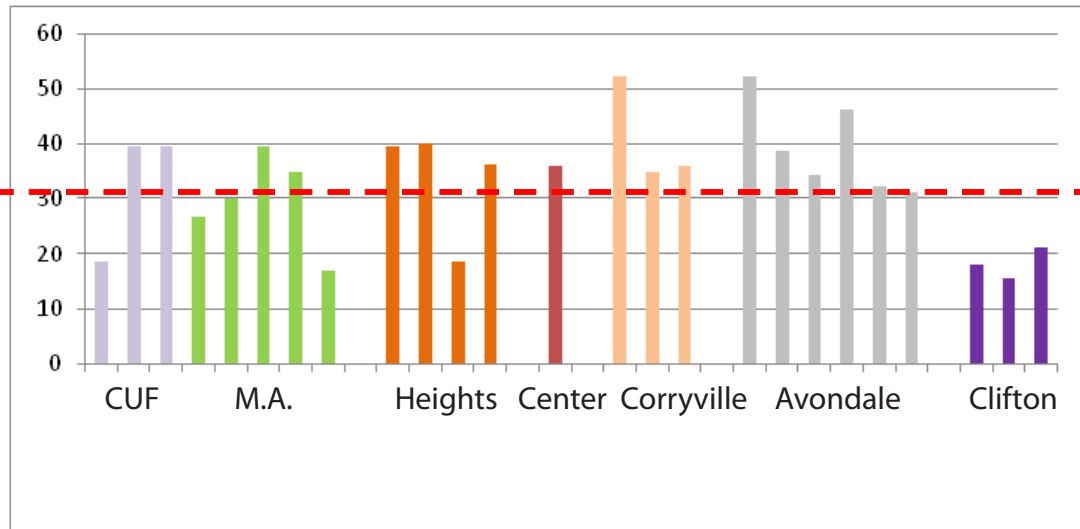


0 950 1,900 3,800 5,700 7,600 Feet



UPTOWN: COMPARATIVE BETWEEN INCOME AND RENT

Source: CAGIS, July 2010 based on Census tracts, Hamilton County, Ohio

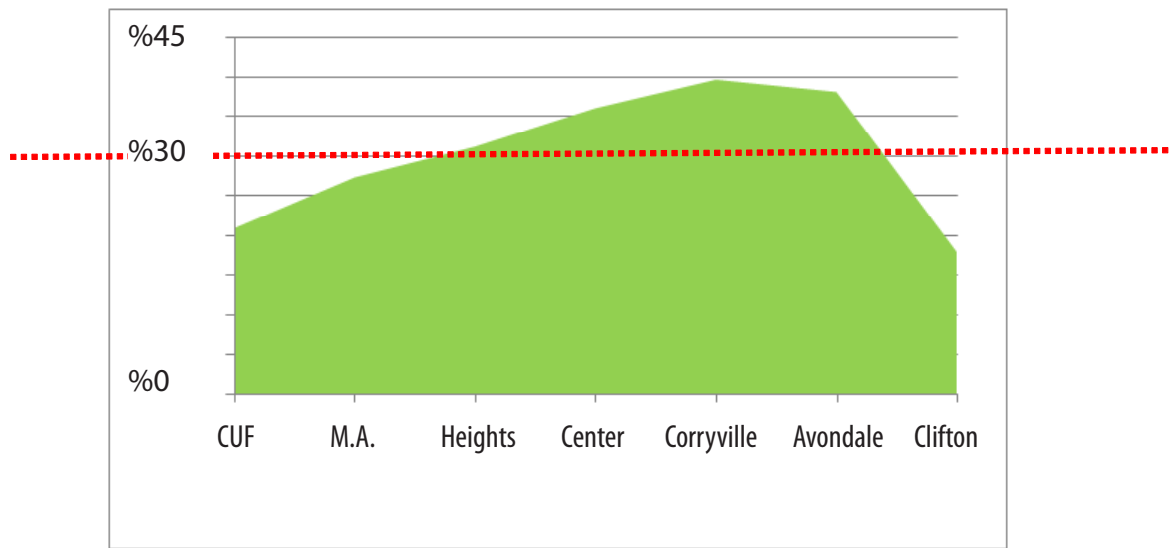


Median Household Income with average rent for each tract

Table (10) Uptown : Median Household Income with average rent for each district

District	Median house- hold income	Expense of Me- dian Household	% of income spent on housing	Affordability
CUF	\$28,368	\$5,929	20.90	Less 30%
Mt. Auburn	\$27,454	\$7,498	27.31	Less 30%
Heights	\$26,624	\$8,301	31.18	More 30%
Center	\$21,097	\$7,608	36.06	More 30%
Corryville	\$19,543	\$7,756	39.69	More 30%
Avondale	\$16,764	\$6,392	38.13	More 30%
Clifton	\$47,158	\$8,452	17.92	Less 30%
Ave.Total	\$26,715	\$7,419	30.17	More 30%

Source: CAGIS, July 2010, based on Census Tracts, Hamilton County, Ohio. Rent per year was calculated by re-searcher.

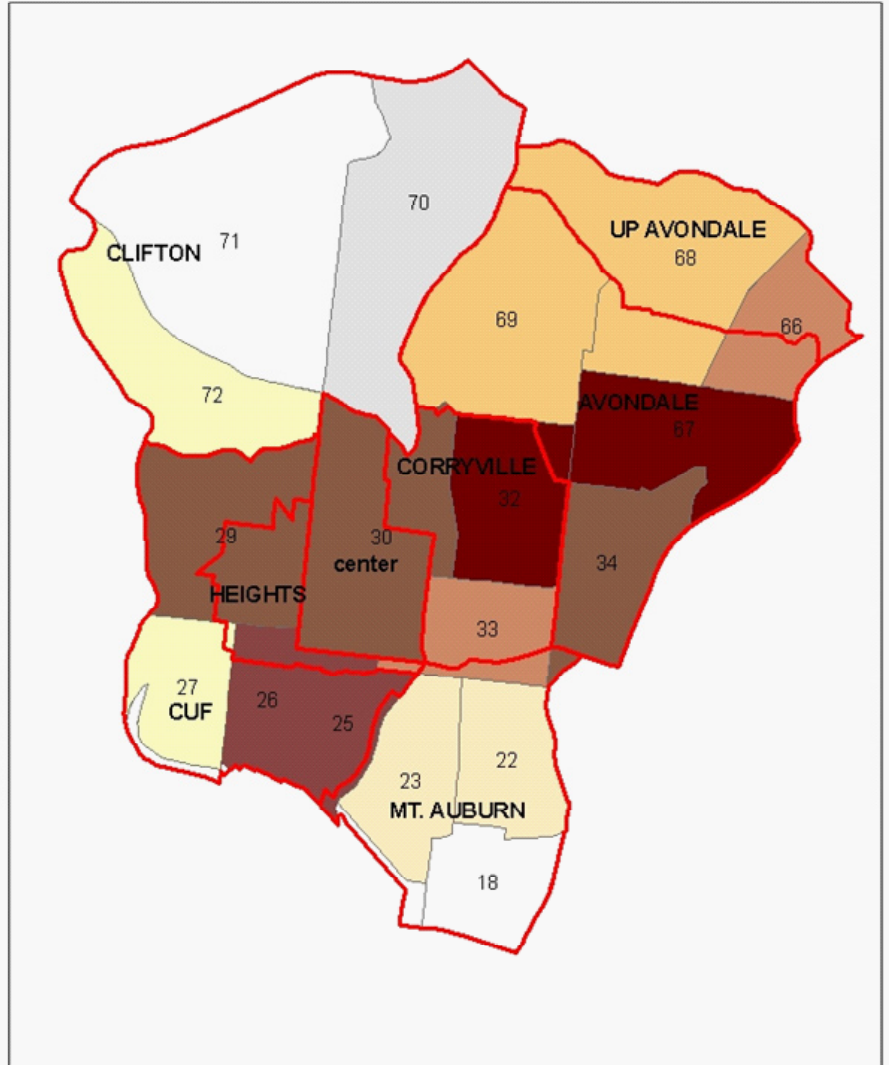
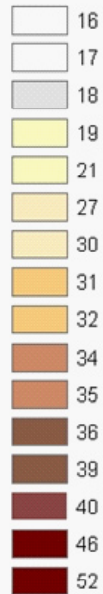


Median Household Income with average rent for each district

Analysis:

The analysis of the previous table found that the average household in Clifton spends less than 30% from their income on rent. In Clifton this percentage is 17.92, in CUF it is 20.90, and in Mt. Auburn it is 27.31. The rest of districts spend between 31.18 to 39.69% in housing. This gives indication that most population cannot afford housing; based on global standards there is no abundance of affordable housing in Uptown.

Affordable housing



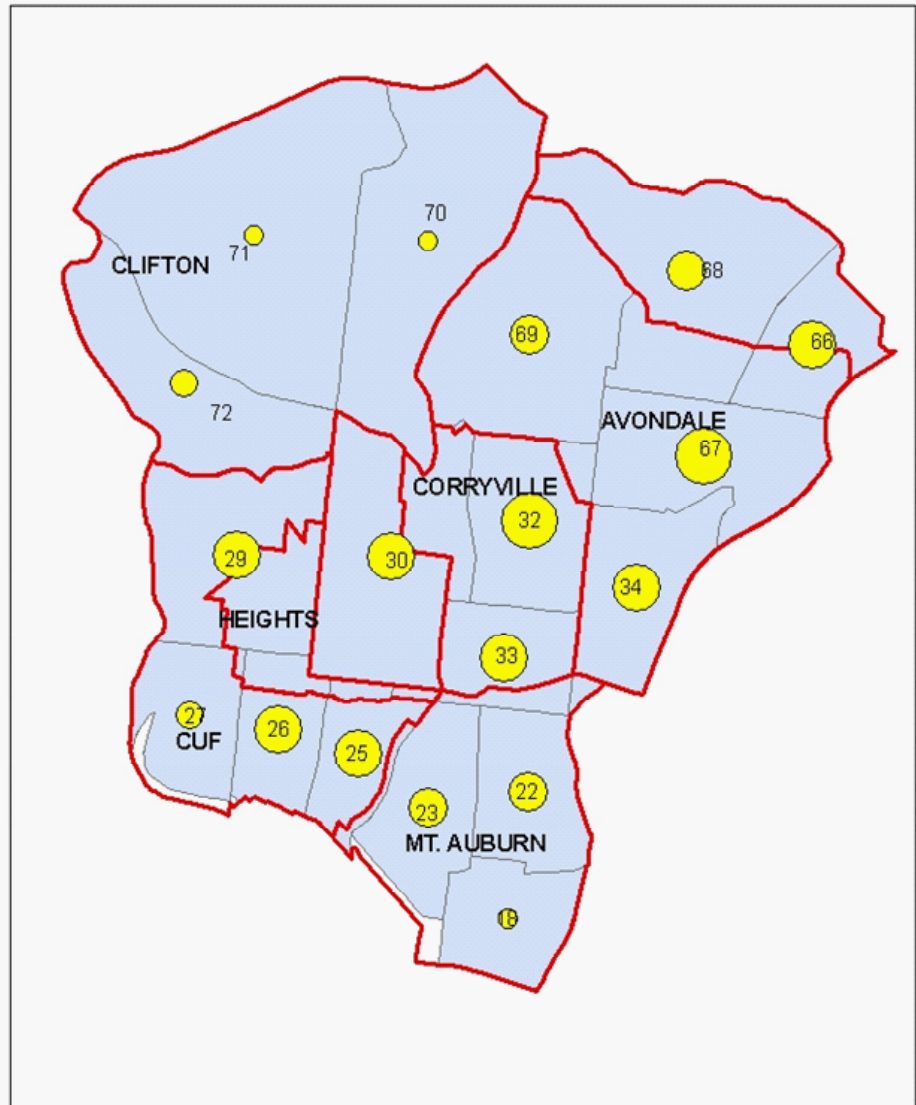
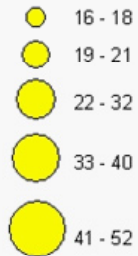
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UPTOWN: AFFORDABLE HOUSING FOR EACH TRACT

Source: CAGIS, July 2010 based on Census tracts, Hamilton County, Ohio

Affordable housing



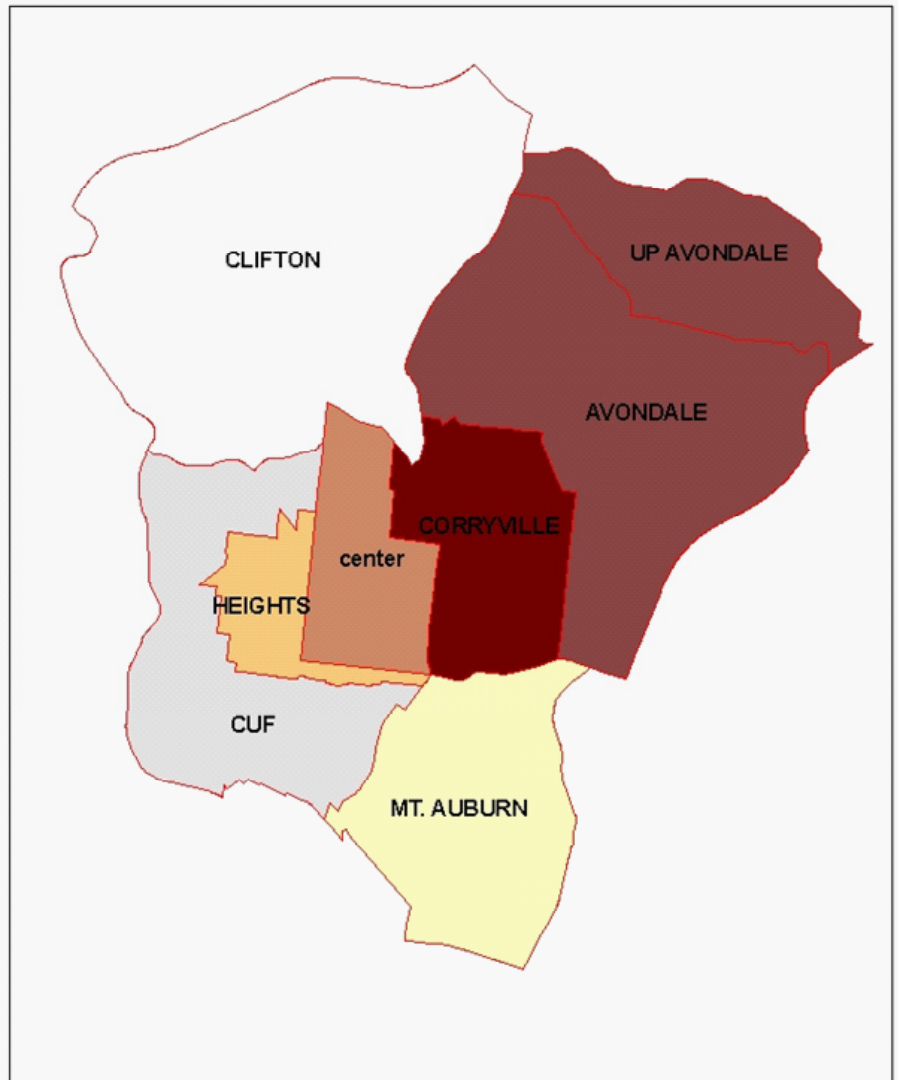
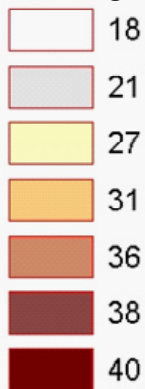
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UPTOWN: AFFORDABLE HOUSING RANGE FOR EACH TRACT

Source: CAGIS, July 2010 based on Census tracts, Hamilton County, Ohio

Affordable housing



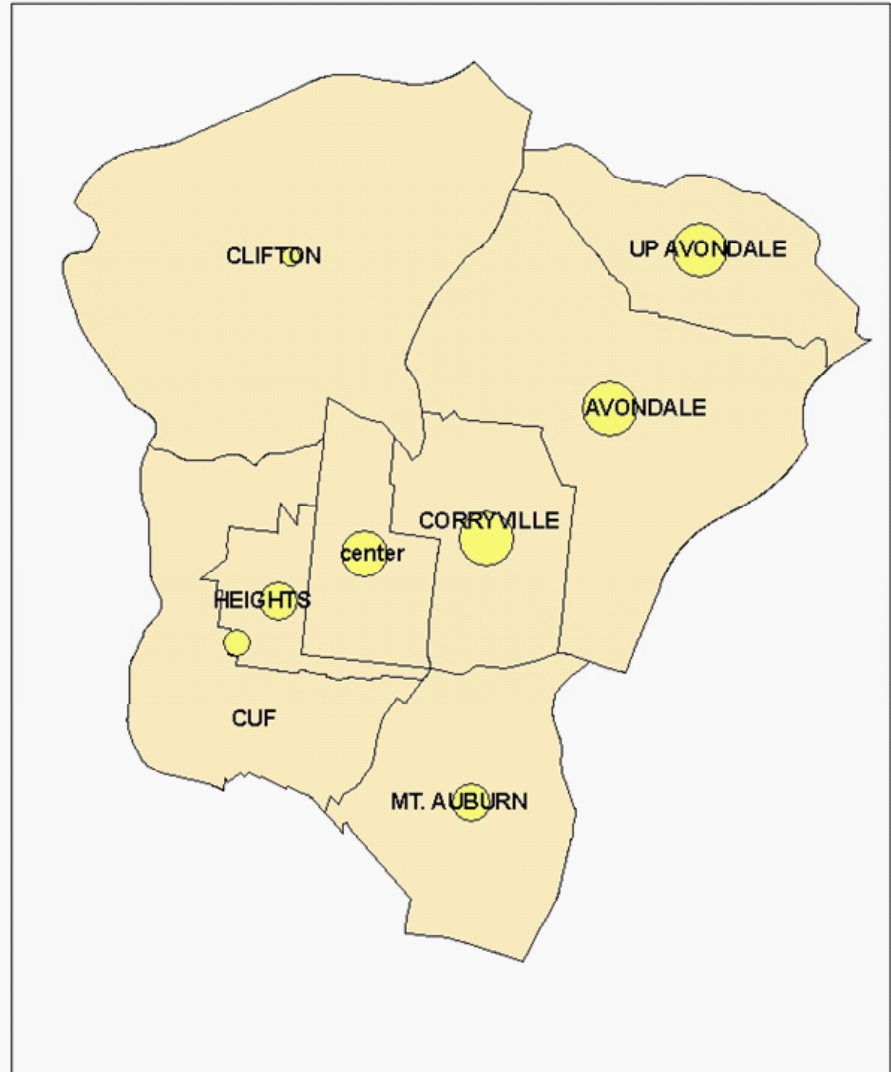
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UPTOWN: AFFORDABLE HOUSING FOR EACH DISTRICT

Source: CAGIS, July 2010 based on Census tracts, Hamilton County, Ohio

Affordable housing



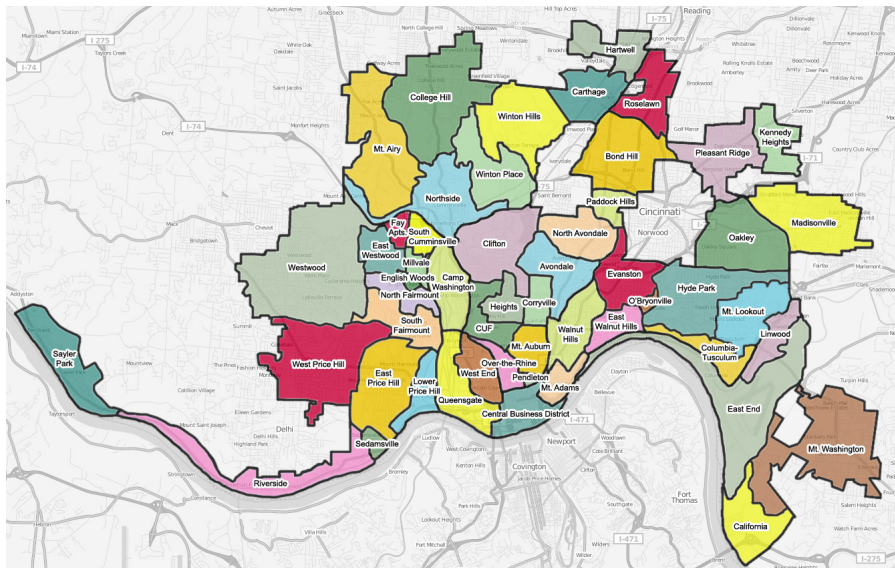
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UPTOWN: AFFORDABLE HOUSING RANGE FOR EACH DISTRICT

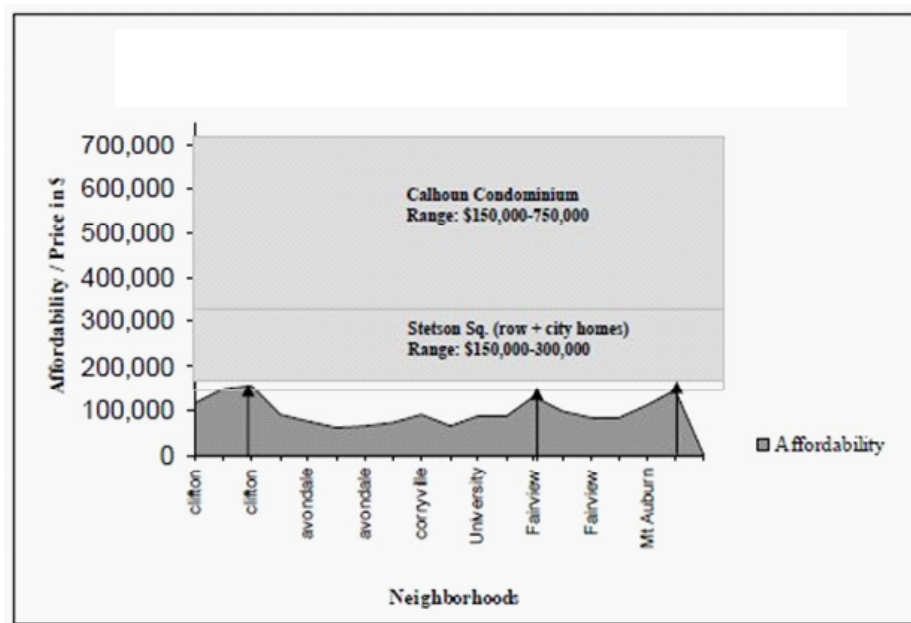
Source: CAGIS, July 2010 based on Census tracts, Hamilton County, Ohio

Chapter 4: Conclusion



Predict the future:

Figure 3 shows the affordability of housing in Uptown in 2005. The cost of new houses in Uptown do not match the economic profile of Uptown residents. Therefore this new housing will have to be filled by affluent families from outside the Uptown area.



Affordable housing in 2005

Source: Michael Romanos, and other, UC/Community Interactions and Collaborations A Study of Peer Institutions, Main Report, November 2006.

Some residents of neighborhoods such as Clifton, Mt. Auburn are able to afford housing costs. This corresponds to the results of this study, which shows residents of those neighborhoods spend between 17.92 to 27.31% of their income on housing.

Table (11) Uptown : affordable housing in 2006 comparing with 2007

District	Median house- hold income	Expense of Median Household	% of income spent on housing	affordability standard
Uptown 2006	\$27,532	\$8,260	30%	30%
Uptown 2007	\$26,715	\$7,419	30.17%	30%

Range: **The rate of spending on housing increases by 0.17%**

In 2017: **The percentage of spending with housing will be 32% = (0.17%×10)
+ existing**

Source: CAGIS, July 2010 based on Census Tracts, Hamilton County, Ohio. All calculations by researcher and Michael Romanos, and other, UC/Community Interactions and Collaborations A Study of Peer Institutions, Main Report, November 2006.

Recommendations:

1. Add "Increasing Affordable Housing" as a new objective in all future master plans.
2. Stimulate the private sector to participate in supporting affordable housing projects through the granting of long term loans.
3. Reduce the prices of main construction materials such as wood block by supporting their production.
4. Reduction of customs duties on secondary building materials.
5. Granting long-term loans for construction to middle and low-income families.
6. Real estate and property tax exemptions for low-income residents.

Data Sources:

- CAGIS datasets provided by University of Cincinnati's Planning Department.
- Michael Romanos, and other, UC/Community Interactions and Collaborations A Study of Peer Institutions, Main Report, November 2006.
- <http://www.socialexplorer.com>
- <http://uptowncincinnati.com/>
- U.S. Census data provided in course work for Final Assignment.
- Pdf files from Hamilton County Regional Planning Commission website.
- <http://lib.utexas.edu>
- <http://steamboattimes.com>
- <http://www.cincyusa.com/>
- <http://news.cincinnati.com/>
- <http://www.cincinnati-oh.gov/>
- http://conversa1.com/C_cinti.html
- <http://www.cincinnatiusa.org/econ.aspx>
- <http://www.freedomcenter.org/?gclid=CJe70MGdwJ4CFYZM5QodKWtbpw>
- http://www.hamiltoncountyohio.gov/hcrpc/data_products/profiles.asp
- http://www.arcadiapublishing.com/news_article.html?id=1282
- Google earth software
- Google Image website: <http://images.google.com/imghp?hl=en&tab=wi>