



**** NOTICE ****

The following pages represent a “Housing Survey” that was prepared by an Ohio political subdivision during the process of forming a Community Reinvestment Area (CRA), pursuant to Ohio Revised Code (ORC) Section 3735.65 *et seq.* This document is provided as an example to assist other Ohio communities that are interested in establishing Community Reinvestment Areas.

The requirement to perform a “Housing Survey” is found in ORC § 3735.66. While there are no specific requirements for what must be included in a “Housing Survey,” the purpose of the “Housing Survey” is two-fold: 1) to ensure that the selected geographical area that is to comprise the CRA meets the minimum requirements of a CRA as defined by ORC §3735.65, and 2) to inform the elected officials that will vote to authorize the creation of a CRA of the composition and condition of the housing stock in the CRA, along with other demographic and statistical data that establishes a context upon which the CRA area is needed or will be useful to the political subdivision.

The Ohio Development Services Agency (Development) ascribes no opinion as to completeness of this “Housing Survey” and encourages each community to think critically about the components of its own survey to insure that it captures the unique qualities of that community.

Questions regarding this survey should be directed to the Development’s Office of Strategic Business Investments at (614) 466-2317 and **NOT** to the political subdivision that created this example. As always, Development wishes you good fortune in fulfilling your development objectives.

Community Reinvestment Area Housing Survey



Prepared by: Youngstown Community Development/Planning Agency
February 25, 2008

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COMMUNITY REINVESTMENT AREA

Housing Survey

PURPOSE AND SCOPE

The purpose of this report is to determine whether the area shown in Map 1 should be designated as a Community Reinvestment Area as defined by Ohio Revised Code: Sections 3735.65-70. The area in question contains census tracts 8001-8013, 8016-8025, 8029, 8031, 8032, 8034-8041, 8043, and 8044. This area represents 32 of the 40 census tracts within the City of Youngstown. There are 27,508 housing units located within the proposed CRA and represent 74% of the total housing units within the City. The criteria for eligibility are whether the area is one in which "housing facilities or structures of historical significance are located and new housing construction and repair of existing facilities or structures are discouraged."

CITY OF YOUNGSTOWN

Youngstown continues to be a distressed city according to a broad range of indicators, and the Proposed CRA targeted in this report is particularly hard hit in a number of areas. Overall trends for Youngstown during the 1990s and the most recent US Census data demonstrate that the Proposed CRA area is one of widespread unemployment, poverty and widespread distress. Key indicators of these conditions include:

- A high rate of population loss within the RC area
- Citywide unemployment rates over twice the state and national level
- Citywide median household income well below the state level
- High levels of vacant housing and extremely low housing values with the CRA
- Low educational attainment and student performance in Youngstown schools compared to state averages
- Crime within Youngstown incidence at rates well above the state and national level

General Demographic Characteristics

Demographic and socio-economic characteristics of the City of Youngstown are described to identify past conditions and trends in the community. The statistical information in this section, unless noted, was derived from census reports published by the U. S. Census Bureau. Because statistics in the census data products are based on the collection, tabulation, editing, and handling of questionnaires, errors in the data are possible.

In addition to errors occurring during collection, much of the census data presented in this report is based on sample data rather than 100% reporting and is, therefore, subject to sampling error. One hundred percent data, where used, is subject to non-sampling error. Because of sampling and non-sampling errors, there may be discrepancies in the reporting of similar types of data. However, the discrepancies will not negate the usefulness of the census data to conduct the analysis.

Population

Youngstown's population is declining. The following population changes occurred between 1990 and 2000:

- Citywide population declined by 13,706 residents, a 14.3% loss.
- Census tracts with the largest declines included CT 8035 (-43.6%) and CT 8044 (-43.1%).
- Census tracts that gained population included CT 8002 (+55.8%), CT 8005 (+2.7%), CT 8016 (+0.9%), and CT 8037 (+3.2%).
- Mahoning County's population declined by 2.7%.
- The state's rate of population grew by 4.7%, or 506,025 residents.

Concentrations of Low and Moderate Income Families

The most recent median income in the Youngstown-Warren MSA was \$52,000. According to HUD, family income levels can be categorized as extremely low, very low, and low. In the Youngstown-Warren MSA, these categories were associated with the following median family income (MFI) dollar ranges for a family of four persons:

- Extremely Low Income (0-30% MFI): up to \$10,950
- Very Low Income (31-50% MFI): \$15,551 to \$18,250
- Low Income (51-80% MFI): \$25,901 to \$29,200

Places in the city that have 51.0% or higher low/moderate income persons are eligible for CDBG area benefit activities. In Youngstown, 31 of the 40 census tracts fall into this category - areas at or above a rate of 51.0% low/moderate income residents. Map 2 depicts the low/moderate income census tracts in the city.

General Housing Stock Characteristics

The below table (Table 1) makes a comparison between 1990 and 2000 housing tenure. The table shows a trend of decreasing owner-occupancy compared to Mahoning County and the State of Ohio.

Table 1. 1990 & 2000 Housing Tenure by Census Tract

| | 1990 | | | | | 2000 | | | | |
|-----------------|----------------|----------------|--------------------|-----------------|---------------------|----------------|----------------|--------------------|-----------------|---------------------|
| | occupied units | owner occupied | owner occupied (%) | renter occupied | renter occupied (%) | occupied units | owner occupied | owner occupied (%) | renter occupied | renter occupied (%) |
| Ohio | 4,087,546 | 2,758,149 | 67.5% | 1,329,397 | 32.5% | 4,445,773 | 3,072,522 | 69.1% | 1,373,251 | 30.9% |
| Mahoning County | 101,136 | 72,515 | 71.7% | 28,621 | 28.3% | 111,762 | 74,654 | 66.8% | 37,108 | 33.2% |
| Youngstown | 37,037 | 23,931 | 64.6% | 13,106 | 35.4% | 37,159 | 20,605 | 55.5% | 16,554 | 44.5% |
| CT 8001 | 744 | 479 | 64.4% | 265 | 35.6% | 864 | 475 | 55.0% | 389 | 45.0% |
| CT 8002 | 403 | 238 | 59.1% | 165 | 40.9% | 459 | 202 | 44.0% | 257 | 56.0% |
| CT 8003 | 730 | 596 | 81.6% | 134 | 18.4% | 727 | 515 | 70.8% | 212 | 29.2% |
| CT 8004 | 681 | 545 | 80.0% | 136 | 20.0% | 675 | 470 | 69.6% | 205 | 30.4% |
| CT 8005 | 1,477 | 589 | 39.9% | 888 | 60.1% | 1,302 | 458 | 35.2% | 844 | 64.8% |
| CT 8006 | 933 | 528 | 56.6% | 405 | 43.4% | 929 | 438 | 47.1% | 491 | 52.9% |
| CT 8007 | 1,078 | 671 | 62.2% | 407 | 37.8% | 912 | 504 | 55.3% | 408 | 44.7% |
| CT 8009 | 349 | 260 | 74.5% | 89 | 25.5% | 347 | 191 | 55.0% | 156 | 45.0% |
| CT 8010 | 960 | 733 | 76.4% | 227 | 23.6% | 974 | 607 | 62.3% | 367 | 37.7% |
| CT 8011 | 1,205 | 926 | 76.8% | 279 | 23.2% | 1,241 | 836 | 67.4% | 405 | 32.6% |
| CT 8012 | 882 | 721 | 81.7% | 161 | 18.3% | 895 | 642 | 71.7% | 253 | 28.3% |
| CT 8013 | 1,081 | 870 | 80.5% | 211 | 19.5% | 1,117 | 815 | 73.0% | 302 | 27.0% |
| CT 8014 | 1,081 | 975 | 90.2% | 106 | 9.8% | 1,105 | 947 | 85.7% | 158 | 14.3% |
| CT 8015 | 992 | 782 | 78.8% | 210 | 21.2% | 994 | 722 | 72.6% | 272 | 27.4% |
| CT 8016 | 1,834 | 1,212 | 66.1% | 622 | 33.9% | 1,884 | 856 | 45.4% | 1,028 | 54.6% |
| CT 8017 | 1,146 | 570 | 49.7% | 576 | 50.3% | 1,052 | 472 | 44.9% | 580 | 55.1% |
| CT 8019 | 422 | 283 | 67.1% | 139 | 32.9% | 360 | 179 | 49.7% | 181 | 50.3% |
| CT 8020 | 615 | 380 | 61.8% | 235 | 38.2% | 533 | 270 | 50.7% | 263 | 49.3% |
| CT 8021 | 780 | 390 | 50.0% | 390 | 50.0% | 743 | 308 | 41.5% | 435 | 58.5% |
| CT 8022 | 587 | 366 | 62.4% | 221 | 37.6% | 641 | 282 | 44.0% | 359 | 56.0% |
| CT 8023 | 864 | 562 | 65.0% | 302 | 35.0% | 835 | 446 | 53.4% | 389 | 46.6% |
| CT 8024 | 1,896 | 1,048 | 55.3% | 848 | 44.7% | 2,018 | 770 | 38.2% | 1,248 | 61.8% |
| CT 8025 | 870 | 596 | 68.5% | 274 | 31.5% | 887 | 531 | 59.9% | 356 | 40.1% |
| CT 8026 | 872 | 728 | 83.5% | 144 | 16.5% | 902 | 689 | 76.4% | 213 | 23.6% |
| CT 8027.01 | 1,696 | 1,114 | 65.7% | 582 | 34.3% | 1,729 | 1,096 | 63.4% | 633 | 36.6% |
| CT 8027.02 | 1,327 | 1,212 | 91.3% | 115 | 8.7% | 1,410 | 1,210 | 85.8% | 200 | 14.2% |
| CT 8028 | 1,361 | 1,203 | 88.4% | 158 | 11.6% | 1,395 | 1,151 | 82.5% | 244 | 17.5% |
| CT 8029 | 1,201 | 898 | 74.8% | 303 | 25.2% | 1,252 | 795 | 63.5% | 457 | 36.5% |
| CT 8030 | 976 | 843 | 86.4% | 133 | 13.6% | 992 | 776 | 78.2% | 216 | 21.8% |
| CT 8031 | 679 | 328 | 48.3% | 351 | 51.7% | 724 | 293 | 40.5% | 431 | 59.5% |
| CT 8032 | 524 | 320 | 61.1% | 204 | 38.9% | 549 | 263 | 47.9% | 286 | 52.1% |
| CT 8033 | - | - | NA | - | NA | 1 | - | 0.0% | 1 | 100.0% |
| CT 8034 | 803 | 486 | 60.5% | 317 | 39.5% | 817 | 402 | 49.2% | 415 | 50.8% |
| CT 8035 | 723 | 335 | 46.3% | 388 | 53.7% | 754 | 236 | 31.3% | 518 | 68.7% |
| CT 8037 | 563 | 20 | 3.6% | 543 | 96.4% | 604 | 10 | 1.7% | 594 | 98.3% |
| CT 8040 | 1,527 | 442 | 28.9% | 1,085 | 71.1% | 1,459 | 320 | 21.9% | 1,139 | 78.1% |
| CT 8041 | 701 | 450 | 64.2% | 251 | 35.8% | 691 | 398 | 57.6% | 293 | 42.4% |
| CT 8042 | 1,092 | 665 | 60.9% | 427 | 39.1% | 1,157 | 626 | 54.1% | 531 | 45.9% |
| CT 8043 | 840 | 425 | 50.6% | 415 | 49.4% | 791 | 325 | 41.1% | 466 | 58.9% |
| CT 8044 | 573 | 176 | 30.7% | 397 | 69.3% | 437 | 79 | 18.1% | 358 | 81.9% |
| CT 9319* | 2,663 | 1,682 | 63.2% | 981 | 36.8% | 2,894 | 1,683 | 58.2% | 1,211 | 41.8% |

Source: U.S. Census Bureau

* partially contained within city boundary

Table 2. 2000 Vacancy Rates by Census Tract

| | 2000 | | | | | | | | |
|-----------------|---------------------|----------|----------|---------------|------------------------------|----------|------|-----------------|--------------|
| | total housing units | occupied | vacant | | | | | migrant workers | other vacant |
| | | | for rent | for sale only | rented or sold, not occupied | seasonal | | | |
| Ohio | 100.0% | 92.9% | 2.6% | 1.0% | 0.7% | 1.0% | 0.0% | 1.7% | |
| Mahoning County | 100.0% | 91.8% | 2.7% | 1.3% | 2.3% | 0.6% | 0.0% | 1.4% | |
| Youngstown | 100.0% | 86.6% | 4.1% | 1.3% | 5.1% | 0.2% | 0.0% | 2.8% | |
| CT 8001 | 100.0% | 91.6% | 5.3% | 0.2% | 1.2% | 0.1% | 0.0% | 1.6% | |
| CT 8002 | 100.0% | 77.6% | 13.9% | 0.2% | 3.9% | 0.2% | 0.0% | 4.1% | |
| CT 8003 | 100.0% | 88.2% | 1.0% | 1.8% | 5.4% | 0.3% | 0.0% | 3.4% | |
| CT 8004 | 100.0% | 88.7% | 1.5% | 1.3% | 5.2% | 0.1% | 0.0% | 3.1% | |
| CT 8005 | 100.0% | 85.1% | 4.9% | 0.9% | 5.1% | 0.2% | 0.0% | 3.8% | |
| CT 8006 | 100.0% | 86.0% | 4.7% | 1.3% | 4.6% | 0.3% | 0.0% | 3.0% | |
| CT 8007 | 100.0% | 83.0% | 5.2% | 1.6% | 5.7% | 0.1% | 0.0% | 4.4% | |
| CT 8009 | 100.0% | 85.0% | 4.6% | 1.2% | 4.3% | 0.0% | 0.0% | 4.9% | |
| CT 8010 | 100.0% | 88.3% | 0.9% | 1.2% | 8.8% | 0.3% | 0.0% | 0.4% | |
| CT 8011 | 100.0% | 92.8% | 1.7% | 1.7% | 3.0% | 0.2% | 0.0% | 0.6% | |
| CT 8012 | 100.0% | 92.5% | 1.7% | 0.4% | 4.5% | 0.1% | 0.0% | 0.8% | |
| CT 8013 | 100.0% | 91.7% | 1.4% | 1.7% | 3.9% | 0.1% | 0.0% | 1.2% | |
| CT 8014 | 100.0% | 96.1% | 0.5% | 1.1% | 1.4% | 0.3% | 0.0% | 0.7% | |
| CT 8015 | 100.0% | 93.3% | 2.2% | 1.5% | 1.5% | 0.2% | 0.0% | 1.3% | |
| CT 8016 | 100.0% | 84.4% | 5.0% | 2.9% | 4.0% | 0.4% | 0.0% | 3.3% | |
| CT 8017 | 100.0% | 81.0% | 7.7% | 1.1% | 7.9% | 0.1% | 0.0% | 2.2% | |
| CT 8019 | 100.0% | 73.9% | 9.2% | 1.1% | 13.6% | 0.3% | 0.0% | 1.9% | |
| CT 8020 | 100.0% | 82.0% | 5.8% | 2.4% | 8.6% | 0.2% | 0.0% | 0.9% | |
| CT 8021 | 100.0% | 77.0% | 4.7% | 2.4% | 4.4% | 0.0% | 0.0% | 11.4% | |
| CT 8022 | 100.0% | 82.8% | 4.2% | 1.1% | 11.2% | 0.0% | 0.0% | 0.6% | |
| CT 8023 | 100.0% | 80.4% | 7.5% | 1.6% | 4.2% | 0.0% | 0.0% | 6.3% | |
| CT 8024 | 100.0% | 79.3% | 3.9% | 1.3% | 11.1% | 0.0% | 0.0% | 4.3% | |
| CT 8025 | 100.0% | 86.5% | 3.3% | 1.5% | 5.5% | 0.2% | 0.0% | 3.0% | |
| CT 8026 | 100.0% | 94.2% | 2.1% | 1.4% | 0.8% | 0.1% | 0.0% | 1.3% | |
| CT 8027.01 | 100.0% | 95.8% | 2.5% | 0.5% | 1.1% | 0.0% | 0.0% | 0.1% | |
| CT 8027.02 | 100.0% | 96.9% | 0.6% | 1.3% | 0.9% | 0.1% | 0.0% | 0.2% | |
| CT 8028 | 100.0% | 95.0% | 0.5% | 1.4% | 2.5% | 0.2% | 0.0% | 0.4% | |
| CT 8029 | 100.0% | 91.6% | 1.8% | 1.6% | 4.5% | 0.0% | 0.0% | 0.6% | |
| CT 8030 | 100.0% | 94.7% | 0.6% | 1.8% | 1.2% | 0.5% | 0.0% | 1.2% | |
| CT 8031 | 100.0% | 94.8% | 1.9% | 0.7% | 1.0% | 0.1% | 0.0% | 1.5% | |
| CT 8032 | 100.0% | 84.3% | 7.3% | 2.6% | 1.3% | 0.4% | 0.0% | 4.2% | |
| CT 8033 | 100.0% | 100.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | |
| CT 8034 | 100.0% | 78.8% | 8.4% | 0.2% | 9.5% | 0.1% | 0.0% | 2.8% | |
| CT 8035 | 100.0% | 56.5% | 6.8% | 0.8% | 16.8% | 0.3% | 0.0% | 18.8% | |
| CT 8037 | 100.0% | 75.5% | 8.1% | 0.0% | 14.7% | 0.3% | 0.0% | 1.3% | |
| CT 8040 | 100.0% | 75.5% | 10.2% | 0.8% | 8.6% | 0.3% | 0.0% | 4.7% | |
| CT 8041 | 100.0% | 89.1% | 5.9% | 0.9% | 2.7% | 0.7% | 0.0% | 0.6% | |
| CT 8042 | 100.0% | 90.8% | 4.1% | 0.7% | 2.4% | 0.2% | 0.0% | 1.8% | |
| CT 8043 | 100.0% | 78.8% | 6.6% | 1.3% | 7.5% | 0.3% | 0.0% | 5.7% | |
| CT 8044 | 100.0% | 77.6% | 7.8% | 1.4% | 4.1% | 2.1% | 0.0% | 7.1% | |
| CT 9319* | 100.0% | 90.2% | 6.3% | 1.4% | 0.5% | 1.1% | 0.0% | 0.6% | |

Source: U.S. Census Bureau

* partially contained within city boundary

The vacancy rate within the City (13.4%) is considerably greater than that of Mahoning County (8.2%) and the State of Ohio (7.1%).

PROPOSED COMMUNITY REINVESTMENT AREA

HISTORIC DISTRICTS AND NATIONAL REGISTER

Included in the proposed CRA are 40 structures listed on the Ohio Preservation Office National Register. Also located within the proposed CRA are two historic districts the Wick Park district and the Fifth Avenue/Crandall Park district. The Youngstown historic districts were named by *Old House Journal* as the most affordable historic homes in the nation in the December 2006 issue. Map 3 shows the historic districts located in the City of Youngstown.

AGE OF HOUSING STOCK

Age of housing stock is a useful measure of potential historic significance as well as whether new construction has been “discouraged.” The majority of housing units in the proposed CRA were built prior to 1939 (see Table 3). As such, these homes are more than 60 years old and thus are potentially historic.

Table 3. Year Structure Built

| | Proposed CRA | | City of Youngstown | | Mahoning County | | State of Ohio | |
|-----------|--------------|-------|--------------------|-------|-----------------|-------|---------------|-------|
| Pre 1939 | 10,860 | 39.5% | 13,454 | 36.5% | 24,486 | 21.9% | 1,075,805 | 22.5% |
| 1940-1959 | 9,334 | 33.9% | 16,196 | 43.6% | 37,746 | 33.8% | 1,175,325 | 24.6% |
| 1960-1979 | 6,547 | 23.8% | 6,293 | 16.7% | 32,741 | 29.3% | 1,441,421 | 30.1% |
| 1980-2000 | 767 | 2.8 % | 1,214 | 3.2% | 16,789 | 15.0% | 1,090,500 | 22.8% |

Source: <http://factfinder.census.gov/>

According to the 2000 Census, only 767 housing units (2.8 percent of the total units) were built in the proposed CRA since 1980. The majority of the new housing units built in the proposed CRA were constructed with low-income housing tax credits. For purposes of comparison, 2000 Census data indicated that 15% of the housing stock in Mahoning County, and nearly 23% of that in the State of Ohio, had been built since 1980 (see Table 3). Map 4 shows the percent of housing built prior to 1980.

VACANCY RATES

As stated earlier in this report, the 2000 census data has the overall vacancy rate of the City of Youngstown at 13.4%. Within the Proposed CRA a total of 4,491 housing units are listed as vacant. In the non-CRA portion of the city only 490 housing units are listed as vacant. The vacancy rate for the non-CRA portion of the city is 5%. The vacancy rate within the Proposed CRA is 16.3%

CONDITION OF HOUSING UNITS

Another way to help determine whether new construction or repair of existing homes is “discouraged” is to examine the condition of housing in the area.

The total number of housing units within the city is 37,158 and a total of 27,508 housing units are within the proposed CRA.

In 2004, as part of the Youngstown 2010 citywide comprehensive plan, a citywide field survey of housing and commercial property conditions was conducted. Structures were classified as one of three classifications: 1- average, 2 - needs work, 3 - dilapidated. Table 3 lists the percentage of structures in the proposed CRA that fell into each of these categories compared to the citywide percentages. The housing conditions for the proposed CRA were poorer than those for the City as a whole (see Table 4).

Table 4. 2004 Structure Condition Survey

| Condition | Proposed CRA | City Wide |
|-------------|--------------|-----------|
| Average | 62.6% | 85.6% |
| Needs Work | 29.8% | 11.3% |
| Dilapidated | 7.6% | 3.1% |

Source: Youngstown 2010 property survey, 2004

Demolitions occur within the proposed CRA more often than the remainder of the city. In 2006 there were a total of 422 structures demolished in the City of Youngstown, 397 or 94% were located within the CRA. The number of demolitions is another sign of the lack of investment within the CRA.

VALUE OF, AND INVESTMENT IN, HOUSING STOCK

Value of housing stock can be used to indirectly measure level of investment. According to 2000 Census data, the median value of owner-occupied units in the proposed CRA was \$18,500. In the City of Youngstown and Mahoning County, this figure was \$40,900 and \$79,700 respectively. Compared to the City as a whole, homes in the proposed CRA are considerable lower in value. Map 5 shows median housing values of owner-occupied housing.

A review of building permit records for 2006 indicates relatively little housing investment within the area in question (see Table 5). The total building permits issued in 2006 was 645 for a total investment of \$27,124,945. The permit activity is further broken down by residential (410 permits valued at 10,019,813) and commercial (235 permits valued at 17,105,131). Within the proposed CRA the residential building permit

activity totaled \$3,907,727 or 37% of the city total for 2006 and the commercial permits totaled \$15,223,567 or 89% of the city total for 2006.

Table 5. 2006 Building Permits Issued in the Proposed CRA

| Type | # Issued | Total Value | Avg. Value |
|-------------------|------------|---------------------|-----------------|
| Addition | 2 | \$26,000 | \$13,000 |
| Rehab | 236 | \$1,488,552 | \$6,307 |
| Roof | 10 | \$24,800 | \$2,480 |
| Fence | 15 | \$12,750 | \$850 |
| Garage | 7 | \$41,125 | \$5,875 |
| Pool | 2 | \$4,500 | \$2,250 |
| New Const. * | 15 | \$2,310,000 | \$154,000 |
| TOTAL | 287 | \$3,907,727 | \$11,750 |
| Commercial | 229 | \$15,223,567 | \$66,478 |
| Demolition | 397 | N/A | N/A |

Source: Youngstown Building Department, 2007

* YMHA HOPE VI Housing Units

ZONING

Map 6 shows the existing zoning within the proposed CRA and the remainder of the City of Youngstown. The majority of the proposed CRA is zoned residential. The area also consists of properties zoned industrial and commercial. Additional zoning requirements are contained in the city zoning ordinance attached as Appendix A.

MAJOR INDUSTRIES

The attached Map 7 shows the existing major industries located within the proposed CRA. Major industries include Government, Health Care, Education and Manufacturing & Distribution. Also located within the proposed CRA there are the City of Youngstown business park developments; Riverbend, Salt Springs, Ohio Works, and Performance Place where numerous light manufacturing and distribution facilities are located. The city has been very successful in using the Enterprise Zone Tax Incentives to attract new businesses and diversify the economic base of the city.

VACANT LAND

Map 7 also shows the vacant land located within the proposed CRA. The amount of vacant land further depicts the magnitude of disinvestment within the proposed CRA. It also shows where opportunities for potential reinvestment exist.

CONCLUSIONS

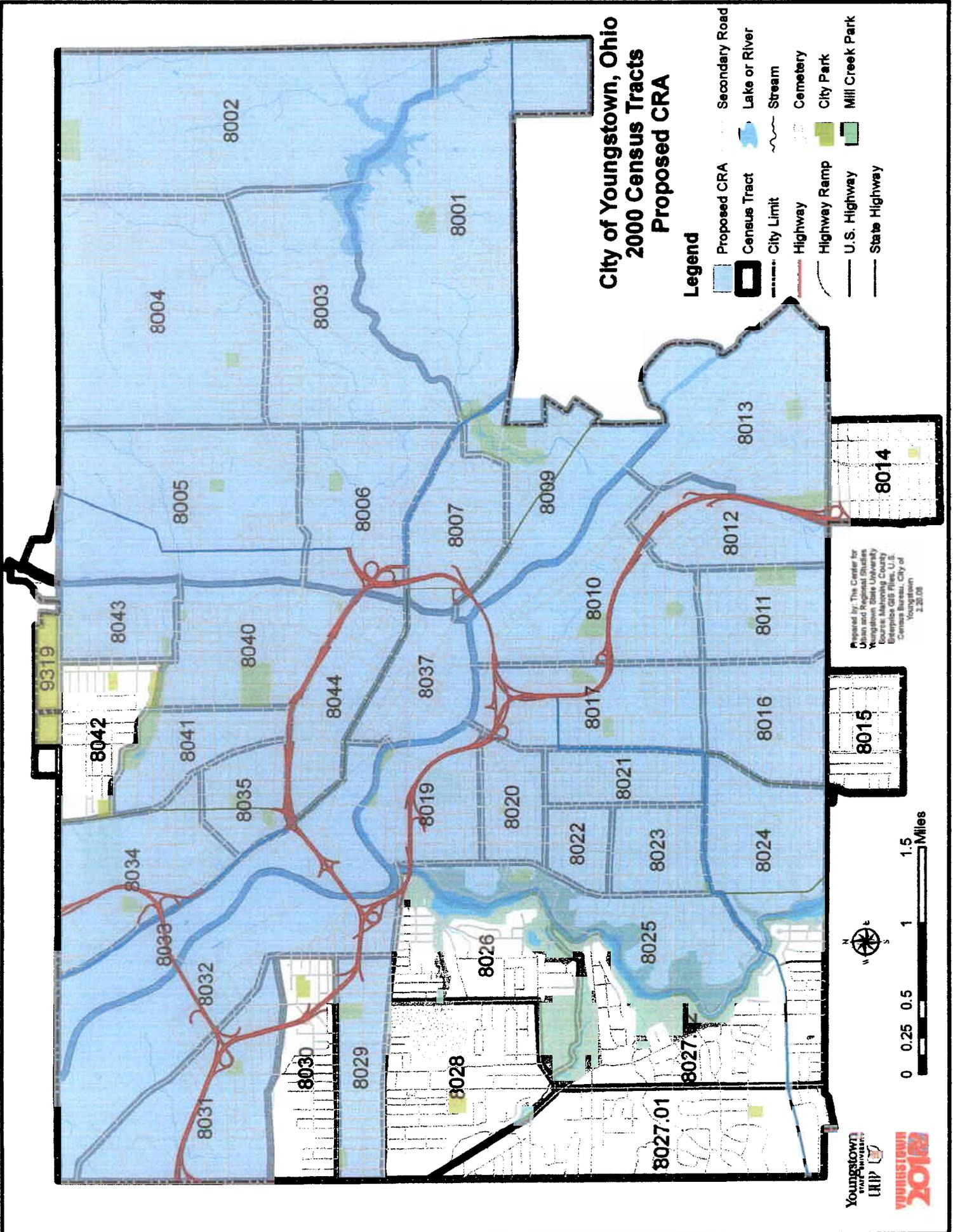
The data within this report suggests that the proposed CRA shown in Map 1 is an area within the City of Youngstown that contains census tracts that have significantly; older housing, higher rates of vacancy, are showing signs of deterioration, experiencing lower housing values, and have seen little reinvestment. The data included reflect that the CRA contains:

- Designated historic districts and structures
- 73.4% of the housing units were constructed prior to 1960
- Housing unit vacancy over 16%
- Only 62% of housing units ranked as "Average"
- 94% of the citywide demolition activity
- Median housing values \$22,400 below citywide
- Lower than citywide average residential reinvestment

Therefore, the proposed CRA meets the criteria for a Community Reinvestment Area as defined by Ohio Revised Code: Sections 3735.65-70.

City of Youngstown, Ohio 2000 Census Tracts Proposed CRA

- Legend**
- Proposed CRA
 - Census Tract
 - City Limit
 - Highway
 - Highway Ramp
 - U.S. Highway
 - State Highway
 - Secondary Road
 - Lake or River
 - Stream
 - Cemetery
 - City Park
 - Mill Creek Park



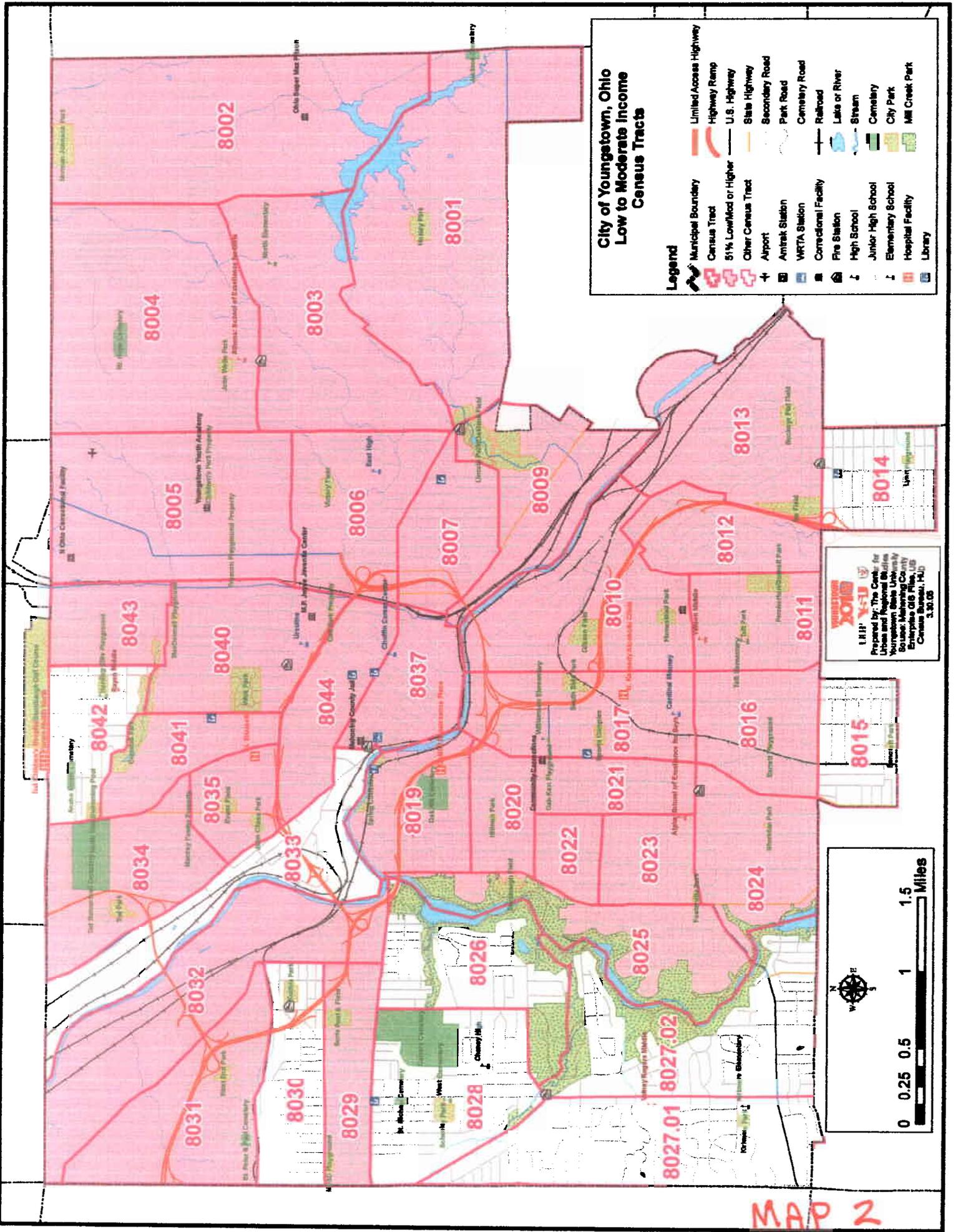
Prepared by: The Center for
Urban and Regional Studies
Youngstown State University
Source: Planning County
Geographic Information System
Youngstown, City of
2/20/08



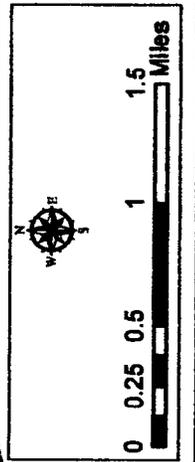
MAP 1

City of Youngstown, Ohio Low to Moderate Income Census Tracts

- Legend**
- Municipal Boundary
 - Census Tract
 - 51% Low/Med or Higher
 - Other Census Tract
 - Airport
 - Amtrak Station
 - WRTA Station
 - Correctional Facility
 - Fire Station
 - High School
 - Junior High School
 - Elementary School
 - Hospital Facility
 - Library
 - Limited Access Highway
 - Highway Ramp
 - U.S. Highway
 - State Highway
 - Secondary Road
 - Park Road
 - Cemetery Road
 - Railroad
 - Lake or River
 - Stream
 - Cemetery
 - City Park
 - Mill Creek Park

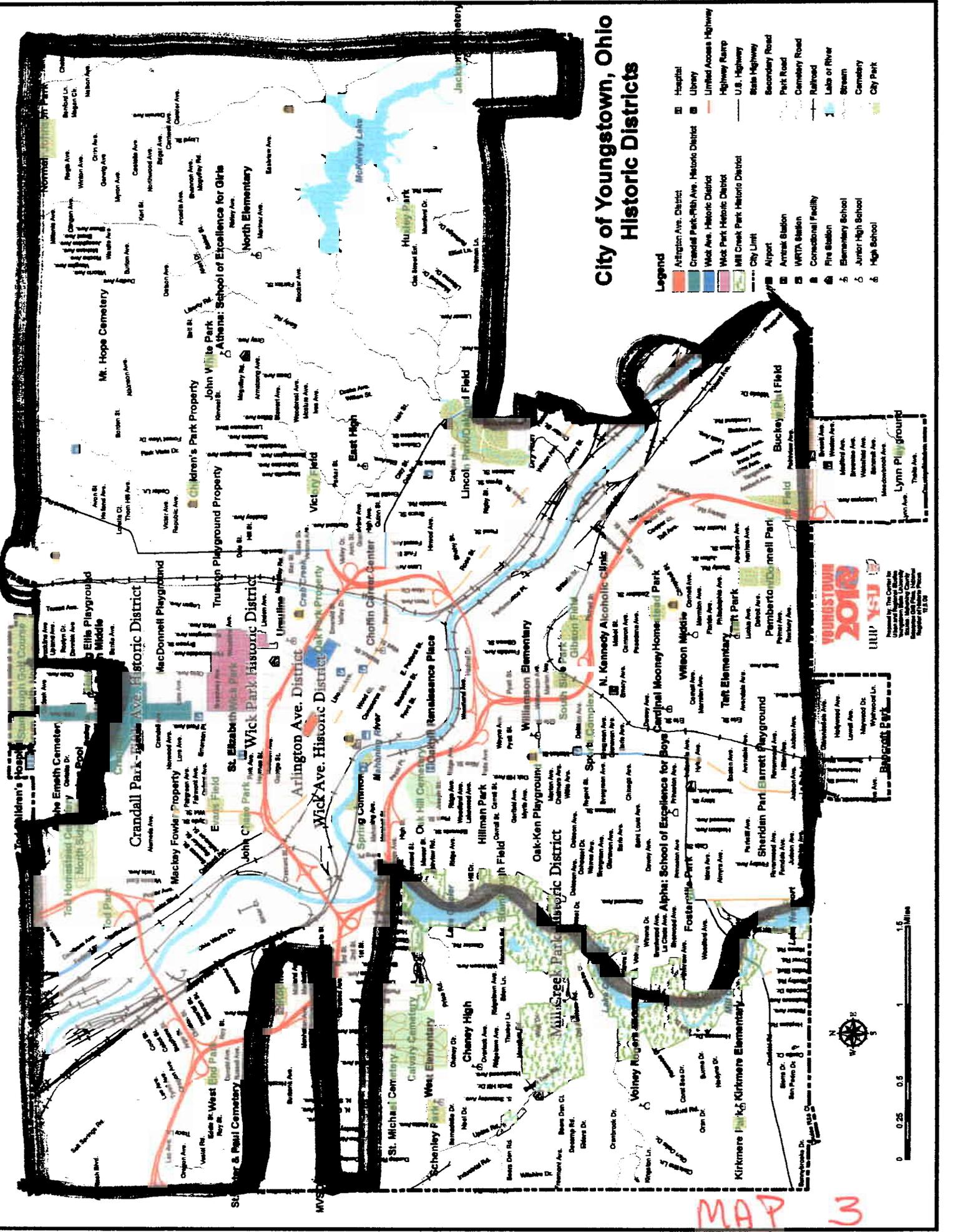


Prepared by The Center for
 Urban and Regional Analysis
 Youngstown State University
 Youngstown, Ohio 44555
 Software: MapInfo, Inc.
 Enterprise GIS Files, U.S.
 Census Bureau, HUD
 3.30.05



City of Youngstown, Ohio Historic Districts

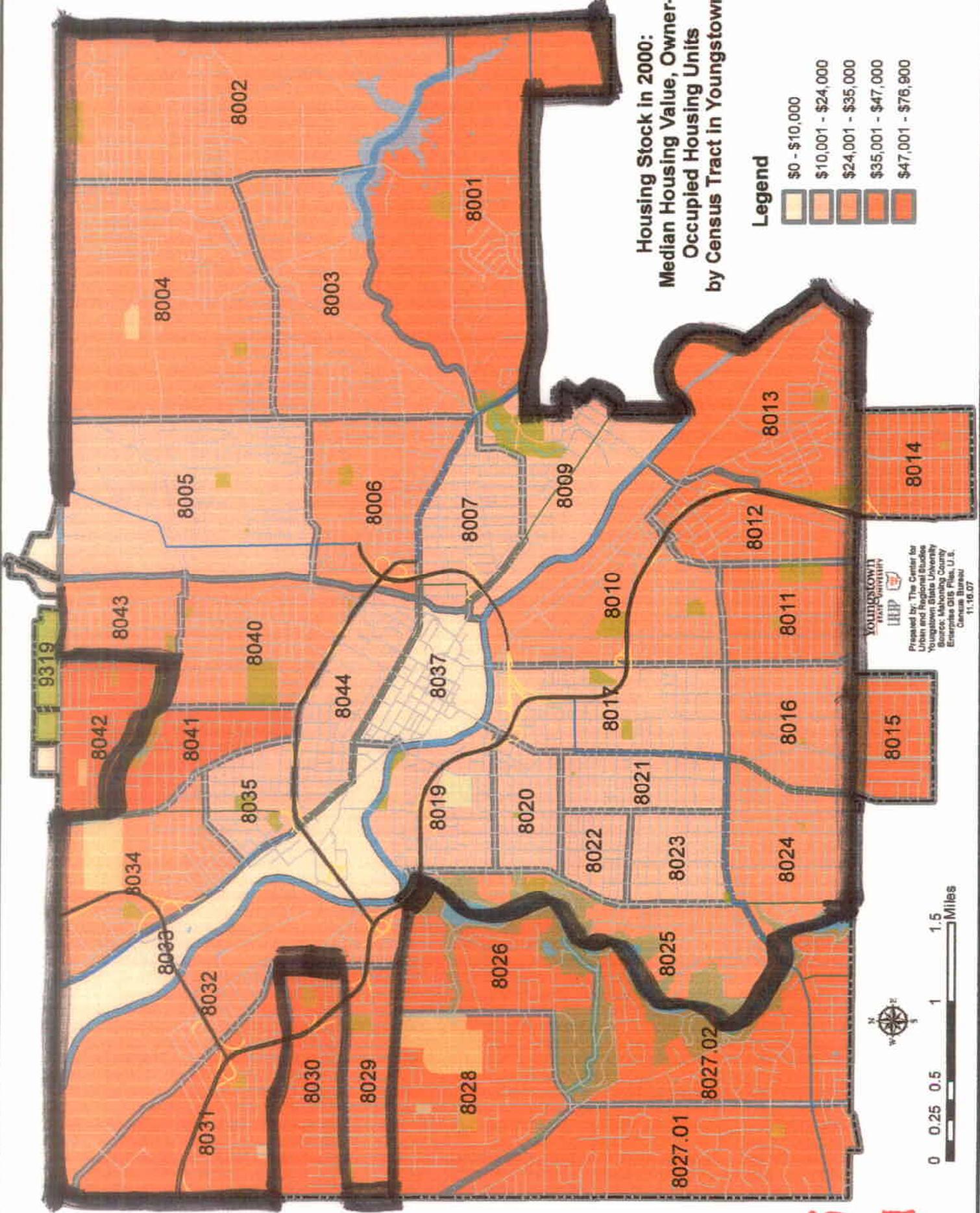
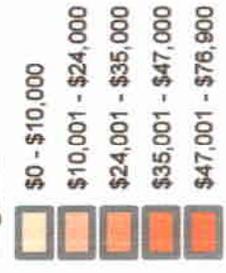
- Legend**
- Arlington Ave. District
 - Cranford Park-Rish Ave. Historic District
 - Wick Ave. Historic District
 - Wick Park Historic District
 - Mill Creek Park Historic District
 - City Limit
 - Airport
 - Amtrak Station
 - WRTA Station
 - Condonal Facility
 - Fire Station
 - Elementary School
 - Junior High School
 - High School
 - Hospital
 - Library
 - Limited Access Highway
 - Highway Ramp
 - U.S. Highway
 - State Highway
 - Secondary Road
 - Park Road
 - Cemetery Road
 - Railroad
 - Lake or River
 - Stream
 - Cemetery
 - City Park



MAP 3

**Housing Stock in 2000:
Median Housing Value, Owner-
Occupied Housing Units
by Census Tract in Youngstown**

Legend



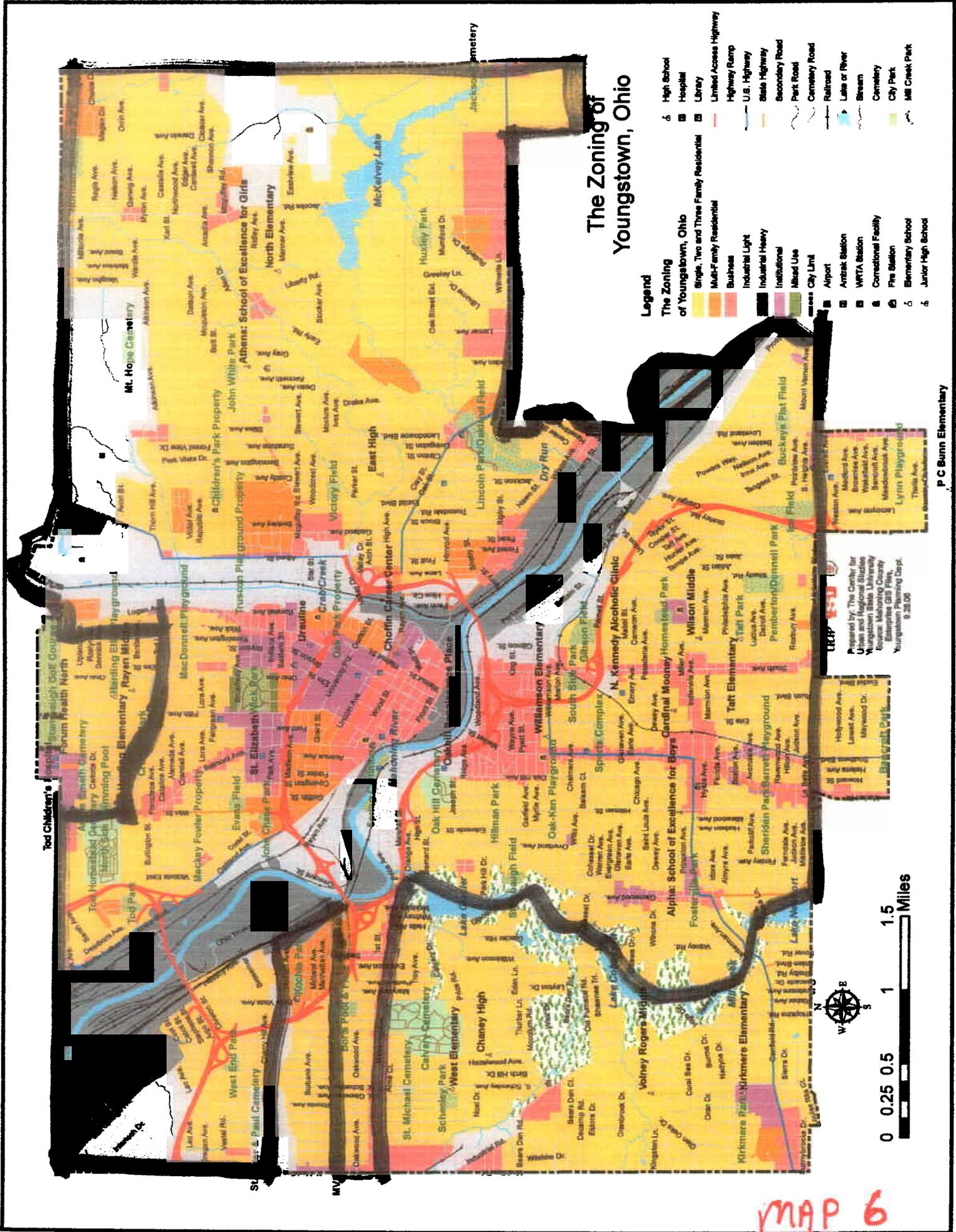
Prepared by: The Center for
 Urban and Regional Studies
 Youngstown State University
 Sources: Mahoning County
 Enterprise GIS Files, U.S.
 Census Bureau
 11.16.07



MAP 57

The Zoning of Youngstown, Ohio

- Legend**
- High School
 - Hospital
 - Library
 - Single, Two and Three Family Residential
 - Multi-Family Residential
 - Business
 - Industrial Light
 - Industrial Heavy
 - Institutional
 - Mixed Use
 - City Limit
 - Airport
 - Arts Station
 - WRTA Station
 - Correctional Facility
 - Fire Station
 - Elementary School
 - Junior High School
 - Highway Ramp
 - U.S. Highway
 - State Highway
 - Secondary Road
 - Park Road
 - Cemetery Road
 - Railroad
 - Lake or River
 - Stream
 - Cemetery
 - City Park
 - Mill Creek Park



Prepared by The Center for Urban and Regional Studies
 Youngstown State University
 Source: Managing County Enterprise GIS Files, Youngstown Planning Dept.
 9/28/00

P.C. Bunn Elementary

MAP 6

Forum Health North

V&H Star (Steel Company)

St. Elizabeth Health Center

Youngstown State University

Youngstown City Hall Offices

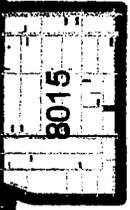
Manorling County Government Offices

City of Youngstown, Ohio 2000 Census Tracts Proposed CRA, Vacant Land and Major Industries

Legend

- ★ Major Industry
- State Highway
- Proposed CRA
- Vacant Land
- Census Tract
- City Limit
- Highway
- Highway Ramp
- U.S. Highway
- Secondary Road
- Lake or River
- ~ Stream
- Cemetery
- City Park
- Mill Creek Park

Prepared by: The Center for Urban and Regional Studies
 Youngstown State University
 Economic Planning County Enterprise GIS for U.S. Census Bureau
 Youngstown, Ohio
 2010 Parcel Survey



MAP 7