

Youngstown, Ohio Housing Needs Assessment



Prepared For:

Youngstown Neighborhood Development Corporation
820 Canfield Road
Youngstown, Ohio 44511

Prepared By:

Bowen National Research
Author: Patrick M. Bowen, President
155 E. Columbus Street, Ste. 220
Pickerington, Ohio 43147
(614) 833-9300
patrickb@bowennational.com

Effective Date

March 31, 2020

Job Reference Number

19-600



www.bowennational.com

ACKNOWLEDGEMENTS

Bowen National Research would like to thank the following organizations and partners for information and resources provided throughout our research:



We would also like to thank all property owners, leasing agents, stakeholders, and residents that participated in various surveys and provided valuable data and information for this assessment.

A full listing of all data sources is included in Addendum F: Sources.



Table of Contents

- I. Introduction
- II. Executive Summary
- III. Community Overview and Study Areas
- IV. Demographic Analysis
- V. Economic Analysis
- VI. Housing Supply Analysis
- VII. Other Housing Market Factors
- VIII. Housing Gap /Demand Estimates
- IX. Stakeholder Survey Summary
 - Addendum A – Field Survey of Conventional Rentals
 - Addendum B – Field Survey of Senior Facilities
 - Addendum C – Stakeholder Survey Instrument
 - Addendum D – Glossary
 - Addendum E – Qualifications
 - Addendum F – Sources

I. Introduction

A. Purpose

The city of Youngstown retained Bowen National Research in November of 2019 for the purpose of conducting a Housing Needs Assessment of the city of Youngstown, Ohio.

With changing demographic and employment characteristics and trends expected over the years ahead, it is important for the city and its citizens to understand the current market conditions and projected changes that are expected to occur that will influence future housing needs. Toward that end, this report intends to:

- Provide an overview of present-day Youngstown.
- Present and evaluate past, current and projected detailed demographic characteristics.
- Present and evaluate employment characteristics and trends, as well as the economic drivers impacting the area.
- Determine current characteristics of all major housing components within the market (for-sale/ownership and rental housing alternatives).
- Calculate a housing gap by tenure and income segment.
- Evaluate ancillary factors that affect housing market conditions and development (e.g. crime, transportation, housing quality, etc.).
- Compile and evaluate local stakeholder perceptions of housing market conditions and trends, opinions on future housing needs, and identify barriers to residential development in the area.

By accomplishing the study's objectives, government officials, area stakeholders, and area employers can: (1) better understand the city's evolving housing market, (2) establish housing priorities, (3) modify or expand city housing policies, and (4) enhance and/or expand the city's housing market to meet current and future housing needs.

B. Methodologies

The following methods were used by Bowen National Research:

Study Area Delineation

The primary geographic area considered in this study is Youngstown. As such, the Primary Study Area (PSA) is the area within the limits of Youngstown. A Secondary Study Area (SSA) was established and included the balance of Mahoning County. We also conducted supplemental analysis of the demographics of the area in and around the downtown Youngstown area, referred to as the Center Core Submarket (CCS). County and state level data was used, when available, for a base of comparison for selected data sets.

Demographic Information

Demographic data for population, households, housing, crime, and employment was secured from ESRI, Incorporated, the 2000 and 2010 United States Census, Applied Geographic Solutions, U.S. Department of Commerce, and the American Community Survey. This data has been used in its primary form and by Bowen National Research for secondary calculations. All sources are referenced throughout the report and in Addendum F of this report. Projections of key demographic data for 2020 and 2025 were also provided.

Employment Information

Employment information was obtained and evaluated for various geographic areas that were part of this overall study. This information included data related to wages by occupation, employment by job sector, total employment, unemployment rates, identification of top employers, and identification of large-scale job expansions or contractions. Most information was obtained through the U.S. Department of Labor, Bureau of Labor Statistics. However, Bowen National Research also conducted numerous interviews with local stakeholders familiar with employment characteristics and trends of the PSA and SSA.

Other Housing Factors

We have evaluated numerous other factors that impact housing such as crime, transportation, availability of community services, Qualified Opportunity Zones, and housing quality/residential blight. This data was provided for the city and compared with county and state level data, when available.

Housing Component Definitions

This study is concerned with two major housing components: (1) for-sale/ownership and (2) rental. For-sale/ownership housing primarily focuses on single-family homes and condominiums. Rentals include multifamily apartments (generally five+ units per building), senior care facilities (assisted living and nursing homes), and non-conventional rentals such as single-family homes, duplexes, units over storefronts, etc.

Housing Supply Documentation

From December 2019 through February 2020, Bowen National Research conducted telephone research, as well as online research, of the area's housing supply. Additionally, market analysts from Bowen National Research traveled to the area in February 2020, conducting research on the housing properties identified in this study, as well as obtaining other on-site information relative to this analysis. The following data was collected on each multifamily rental property:

1. Property Information: Name, address, total units, and number of floors
2. Owner/Developer and/or Property Manager: Name and telephone number
3. Population Served (i.e. seniors vs. family, low-income vs. market-rate, etc.)
4. Available Amenities/Features: Both in-unit and within the overall project
5. Years Built and Renovated (if applicable)
6. Vacancy Rates
7. Distribution of Units by Bedroom Type
8. Square Feet and Number of Bathrooms by Bedroom Type
9. Gross Rents or Price Points by Bedroom Type
10. Property Type
11. Quality Ratings
12. GPS Locations

Information regarding for-sale housing was collected by Bowen National Research in-office staff during the aforementioned research period. Home listings were obtained through the Multiple Listing Service. Information regarding the for-sale housing inventory includes property address, sales/asking price, square footage, number of bedrooms and bathrooms, price per square foot, and the number of days on market.

We also surveyed senior care facilities including assisted living facilities and nursing homes within the county. Information gathered on these communities include total beds, vacancies, fees/rents, unit mix by bedroom type, square footage, unit features/amenities, services, project/community amenities, project age and other design elements.

Stakeholder Interviews and Surveys

Bowen National Research staff conducted interviews of area stakeholders, as well as allowed stakeholders to partake in an online survey. These stakeholders included individuals from a variety of trades and areas of expertise. Questions were structured to elicit opinions on a variety of matters including current housing conditions, housing challenges for area residents, barriers to housing development, future housing needs and recommendations to improve housing in the area. These interviews afforded participants an opportunity to voice their opinions and provide anecdotal insights about the study's subject matter. Overall, approximately one dozen individual interviews and/or surveys were completed and evaluated. Please note that individual names and organizations have not been disclosed in order to protect the confidentiality of participants and encourage their candor. The aggregate results from these interviews are presented and evaluated in this report in Section IX. The questions used in this analysis are shown in Addendum C.

Housing Demand

Based on the demographic data for both 2020 and 2025, and taking into consideration the housing data from our field survey of area housing alternatives, we are able to project the potential number of new units the PSA (Youngstown) can support. The following summarizes the metrics used in our demand estimates.

- *Rental Housing* – We included renter household growth, the number of units required for a balanced market, the need for replacement housing and external market support as the demand components in our estimates for new rental housing units. As part of this analysis, we accounted for vacancies reported among all rental alternatives. We concluded this analysis by providing the number of units that the market can support by different income segments and rent levels.
- *For-Sale Housing* – We considered potential demand from new owner-occupied household growth, renters converting to homeowners, need for replacement housing and external market support in our estimates for new for-sale housing. We accounted for the available supply of for-sale housing to yield a net support base of potential for-sale housing. Demand estimates were provided for multiple income stratifications and corresponding price points.

C. Report Limitations

The intent of this report is to collect and analyze significant levels of data for Youngstown. Bowen National Research relied on a variety of data sources to generate this report (see Addendum F). These data sources are not always verifiable; however, Bowen National Research makes a concerted effort to assure accuracy. While this is not always possible, we believe that our efforts provide an acceptable standard margin of error. Bowen National Research is not responsible for errors or omissions in the data provided by other sources.

We have no present or prospective interest in any of the properties included in this report, and we have no personal interest or bias with respect to the parties involved. Our compensation is not contingent on an action or event resulting from the analyses, opinions, or use of this study. Any reproduction or duplication of this study without the expressed approval of the city of Youngstown or Bowen National Research is strictly prohibited.

II. Executive Summary

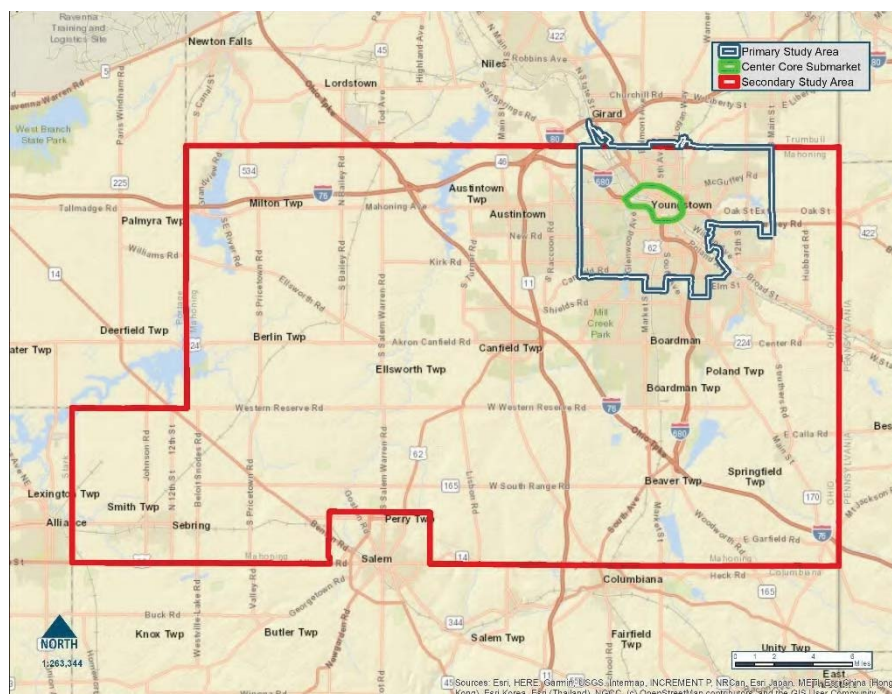
The purpose of this report is to evaluate the housing needs of Youngstown, Ohio and to recommend priorities and strategies to address such housing needs. To that end, we have conducted a comprehensive Housing Needs Assessment that considered the following:

- Demographic Characteristics and Trends
- Economic Conditions and Initiatives
- Existing Housing Stock Costs, Performance, Conditions and Features
- Various “Other” Housing Factors (Crime, Transportation, Proximity to Community Services, Residential Blight, etc.)
- Input from Community Stakeholders (via Online Survey)
- Quantifiable Housing Gap Estimates

Based on these metrics and input, we were able to identify housing needs by affordability and tenure (rental vs. ownership). Using these findings, we developed an outline of strategies that should be considered for implementation by the community. This Executive Summary provides key findings and recommended strategies. Detailed data analysis is presented within the individual sections of this Housing Needs Assessment.

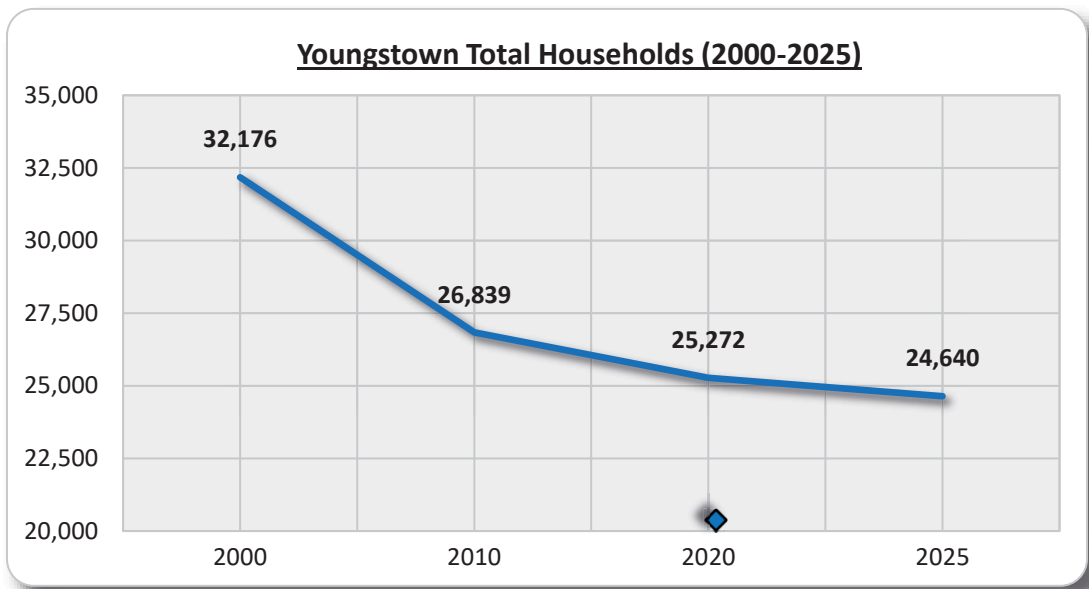
Geographic Study Areas

This report focuses on the Primary Study Area (PSA), which primarily consists of Youngstown (though a portion of the area in and around downtown Youngstown, referred to as the Center Core Submarket, is also provided at times), and the Secondary Study Area (Balance of Mahoning County).



Demographics

Population and Household Growth in the City have been Negative Since 2000 and are Projected to Remain Negative Through 2025, Though the Rate of Decline is Projected to Slow – Between 2000 and 2020, the city’s population declined by 21,116 (25.7%), while the number of households declined by 6,904 (21.5%). It is worth pointing out however that the rates of decline between 2020 and 2025 are expected to slow, with the population projected to decline by 1,660 (2.7%) and the number of households expected to decline by 632 (2.5%). These are representative of slower rates of decline and indicate that the market appears to be slowly stabilizing. The surrounding SSA has experienced declines in the number of people and households over the past 10 years and is projected to continue to decline over the next five years, but at much slower rates than Youngstown.



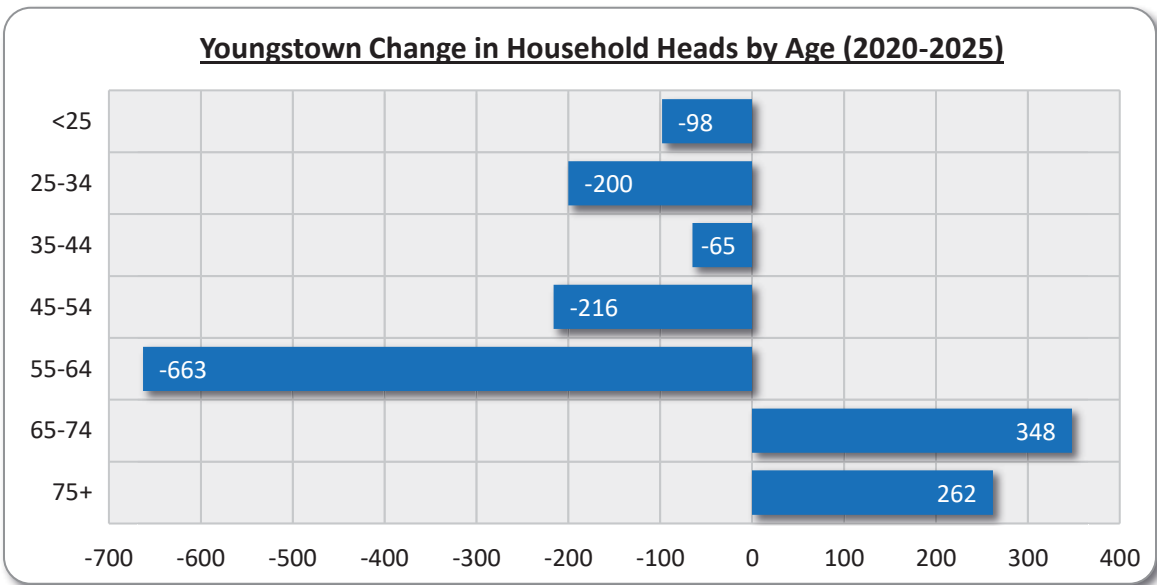
Household Size Growth is Expected to Occur Among Larger Family Renter Households and Smaller Owner Households – While most renter household sizes within the city of Youngstown are projected to decline between 2020 and 2025, it is projected that larger family renter households with five or more persons will increase slightly (eight new households) over the next five years. Meanwhile, owner households are projected to increase among one-person households (adding 61 households, 1.2% increase), while all other owner-household sizes are projected to decline. This change is likely the result of many seniors aging in place. While new residential development in the market should include a balanced distribution of different bedroom types, owner housing may need to include more one- and two-bedroom units and rental housing will likely require additional units (three-bedroom+) that can accommodate larger families.

The City’s Poverty Rate is Well Above the Region and State Averages, With Over 22,000 People and Over One-Fourth of All Children in the City Living in Poverty

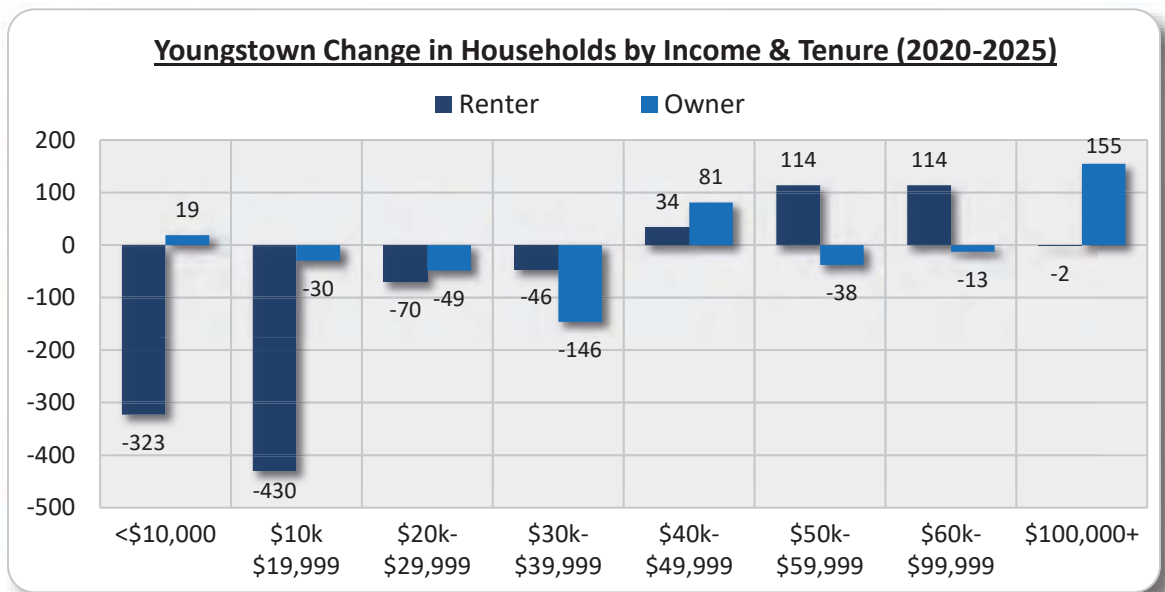
– The city has a significantly higher share (36.7%) of people living below the poverty level than the SSA (10.7%) and Ohio statewide (15.0%). Of the more than 22,000 people living in poverty in the city, 7,929 are children under the age of 18. These children living in poverty represent over one-half (58.0%) of all children in the city. These statistics indicate that affordable housing will remain important in Youngstown, particularly housing affordable to low-income families.

Baby Boomers (Households Ages 55+) Represent the Largest Share of Households by Age Cohort in Youngstown and Senior Households (Age 65+) are Projected to Grow the Most Over the Next Five Years

– Baby Boomers ages 55 and older represent the majority of households by age within Youngstown, comprising 52.7% of all households in 2020. This age cohort will represent an even greater share (53.8%) by 2025. The greatest projected growth by age group in the city over the next five years is expected to occur among seniors age 65 and older, which is expected to increase by 610 (7.4%). This increase of senior households is primarily the result of older adults aging in place. This change in senior households will result in a greater need for senior-oriented housing, including smaller units that provide more maintenance free living and senior care facilities (e.g. assisted living).



While Household Income Growth is Projected to Occur Among Middle- and High-Income Household Income Segments, a Large Portion of Households Earn less than \$40,000 Annually – Nearly two-thirds (65.1%) of the households in Youngstown have incomes under \$40,000 in 2020, which is significantly higher than the 36.6% share of these lower-income households in the surrounding SSA. Among *renters*, most growth between 2020 and 2025 is expected to occur among households earning between \$40,000 and \$99,999. Meanwhile, most of the *owner* growth is expected to occur among households earning between \$40,000 and \$49,999 and households earning \$100,000 or more. The concentration of lower-income households and the projected growth among moderate- to higher-income households are expected to contribute to the demand for additional product at a variety of price/rent levels.



Economy & Workforce

Key Economic Metrics in Youngstown and Mahoning County have been Lagging Behind State and National Characteristics and Trends in Recent Years – The Mahoning County employment base has decreased by 4.8% (4,906 employees) since its peak level in 2011, declining each year since 2014. While there has been negative growth in the employment base since 2015, the county’s annual unemployment rate has declined in each of the past two years. The latest (November 2019) unemployment rate of 5.8% within the county represents a ten-year low. While the unemployment rate has trended in a positive direction in recent years, the fact that it remains high relative to state and national averages indicates that the market continues to have some economic challenges.

The Largest Employment Sectors in Youngstown are within Healthcare and Public Administration, which Contribute to the Economic Stability of the City – While the overall city of Youngstown has a broad mix of employment sectors, the Health Care and Social Assistance sector represents nearly one-third (31.1%) of the city’s employment base, while Public Administration represents the second largest employment sector at 10.4%. All other sectors represent less than 10% of the city’s employment base. Both the Healthcare and Social Assistance sector along with the Public Administration sector are generally stable employers that are less susceptible to major economic fluctuations. We believe the city’s broad economic base and surrounding area’s complimentary employment sectors add to the city’s economic stability.

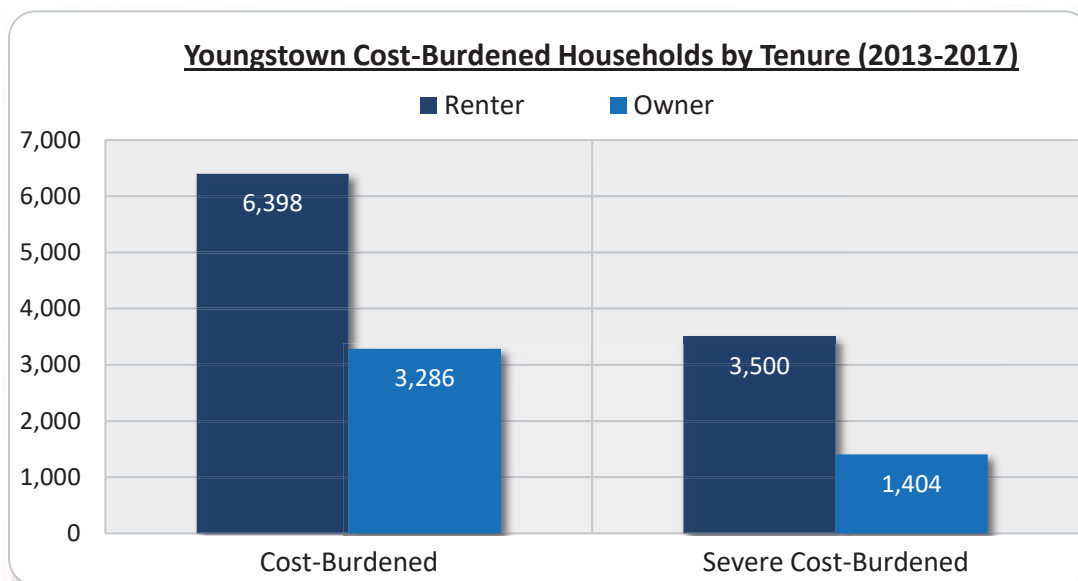
While the Region has a Broad Mix of Wages by Occupation, the Area has a High Concentration of Lower-Wage Jobs – Most annual blue-collar salaries range from \$21,560 to \$49,670 within the Youngstown MSA. White-collar jobs, such as those related to professional positions, management and medicine, have an average salary of \$56,867. While the wide range of wages by occupations support a broad mix of housing affordability levels, the fact that most of the typical wages by occupation fall below \$42,000 indicate that much of the housing stock will need to be affordable to these lower income levels.

Housing Supply

More Than 1,000 Renter-Occupied Housing Units in Youngstown are Considered “Substandard” – A variety of methodologies were considered in this report to quantify “substandard housing”, which is generally considered housing that lacks complete indoor plumbing, is overcrowded or otherwise is in significant disrepair making it below modern-day housing standards. Depending upon the methodology, there are anywhere between an estimated 1,111 and 1,986 *rental* units in the city, representing 9.4% to 16.8% of the city’s rental units, that are considered lower quality, substandard housing units that likely require significant efforts and investment to address. These are significant numbers/shares and indicate that the renovation, repair or removal of this lower quality product should be a priority in the city. Housing policies and strategies for the PSA should include efforts to remedy such housing.

Despite the Inventory of Affordable Rentals and Housing Assistance Provided in the Market, Many Youngstown Residents are Still Housing Cost/Rent Burdened – While Youngstown offers more than 2,200 affordable (Tax Credit and government-subsidized) rental housing units, these properties are operating at a nearly 99% occupancy rate and most affordable rental projects have wait lists. Additionally, there are nearly 900 households on the wait list for Housing Choice Vouchers that are used to subsidize rents for lower-income households. These are clear indications of the pent-up demand for affordable rental housing in Youngstown. Households that are “cost burdened” (paying over 30% of their income towards housing costs) or “severe cost burdened” (paying over 50% of their income towards housing costs) often find it difficult paying for both their housing and meeting other financial obligations. An estimated 54.3% of *renter*-occupied households in the city are paying more than 30%

of their income toward rent. This is a noticeably higher share of rent burdened households than the SSA (41.0%) and the state of Ohio (43.1%). With over half of all renters in the city paying a disproportionately high share of their income toward rent, it is clear that many renter households in the city are likely struggling to meet their expenses. The number of cost burdened households in the city indicates that affordable housing programs and products will be important to help alleviate cost burdened housing situations in the city.



There is Pent-Up Demand for Housing Serving Very Low- and Low-Income Renter Households – Based on Bowen National Research’s survey of multifamily apartment rentals in the city, there are only 29 vacant units among the nearly 2,300 rental units that target lower-income households (those earning no more than 80% of Area Median Household Income, or AMHI). This results in a very low vacancy rate of just 1.3%. In fact, most of affordable housing projects maintain wait lists for renters waiting for units to become available. As a result, there is clear pent-up demand for rental housing that serves households with incomes of up to 80% of AMHI level. The lack of available housing serving low-income households is likely contributing to the large number of renters living in substandard and/or cost burdened housing situations in the city.

Most Available For-Sale Housing Units in Youngstown are Priced Below \$100,000 and None were Identified that were Priced Above \$150,000 - The largest share of available homes in the PSA are priced below \$100,000. These lower price homes total 154 units and represent 92.2% of the available supply. The PSA has only 13 available units priced between \$100,000 and \$149,000, representing just 7.8% of the available supply. There were no available units in the city priced at \$150,000 or higher. The large supply of product priced under \$150,000 may make it easier for low-income households to find affordable housing, though much of this product is older and likely of lower quality that would require substantial investment to repair and/or modernize such housing. It is anticipated that many low-income households

would be unable to afford such mitigation efforts. The available inventory in the surrounding SSA (Balance of County) is also more heavily weighted toward product priced below \$100,000, as this segment represents 31.1% of the SSA's available inventory. However, the SSA also has a large number of available homes priced above \$150,000. Therefore, the city is at a significant disadvantage in its ability to attract higher income households.

There is Limited Availability Among the Non-Conventional Rental Supply and Such Housing is Not Affordable to a Large Number of the City's Households –

Based on Bowen National Research's research and analysis of the *non-conventional rental* market (e.g. single-family homes, duplexes, mobile homes, etc.), a total of 97 available non-conventional units were identified in Youngstown, which represent an extremely low vacancy rate of just 0.8%. Overall, the average collected rent by bedroom type for the most common bedroom types in the city is \$800 for a two-bedroom unit and \$1,088 for a three-bedroom unit. When typical tenant utility costs are also considered, most of the inventoried units in the city have *gross* average rents well above \$900, which are higher than many of the conventional apartments surveyed in the area. As such, even if an available unit can be found, it is unlikely that many low-income residents would be able to afford non-conventional rental housing in the area.

Given the Relatively High Occupancy Rate of the Existing Supply of Assisted Living Facilities in the City and the Growing Base of Seniors, Demand for Senior Care Housing is Expected to Increase –

The overall occupancy rate of assisted living facilities in the city is 92.7%, which is above the national average, indicating that the existing senior care housing facilities have somewhat limited availability. As shown in the Demographics portion of this report, senior households ages 65 and older are expected to increase the most over the next five years. As such, it is anticipated that the demand for senior care housing will grow over the foreseeable future.

Youngstown Housing Gap Estimates

The table on the following page summarizes the approximate housing gap estimates in Youngstown over the next five years, along with the designation of the level of priority. A detailed discussion of the methodology and assumptions made to derive the following estimates are included in Section VIII of this report.

Youngstown Housing Gap Estimates (2020 to 2025)			
Housing Segment		Number of Units*	Priority
Rentals	Extremely Low-Income Rental Housing (<\$500/Month Rent)	199	High
	Very Low-Income Rental Housing (\$500-\$824/Month Rent)	138	Moderate
	Low-Income Rental Housing (\$825-\$1,299/Month Rent)	184	Moderate
	Moderate Market-rate Rental Housing (\$1,300-\$1,949/Month Rent)	173	Moderate
	High-End Market-rate Rental Housing (\$1,950+/Month Rent)	74	Low
For-Sale	Entry-Level For-Sale Homes (<\$75K)	227	High
	Low-Priced For-Sale Homes (\$75K-\$124K)	98	Moderate
	Moderately-Priced For-Sale Homes (\$124K-\$195K)	159	Moderate
	High-End For-Sale Homes (\$195K-\$292K)	64	Low
	Upscale For-Sale Homes (\$292K+)	245	High
Senior Care	Assisted Living – Medicaid (<\$2,500/monthly fee)	385 Beds	High
	Assisted Living – Private Pay (\$2,500+/monthly fee)	121 Beds	Moderate
	Nursing Care – Medicaid (<\$6,000/monthly fee)	98 Beds	Moderate
	Nursing Care – Private Pay (\$6,000+/monthly fee)	0 Beds	Low

*Number of units assumes product is marketable, affordable and in a marketable location. Variations of product types will impact the actual number of units that can be supported. Additionally, incentives and/or government policy changes could encourage support for additional units that exceed the preceding projections.

Based on the findings contained in this report, there are a variety of housing needs in Youngstown. The greatest housing needs appear to be for rental housing for extremely low-income households (rents of less than \$500/month), entry level for-sale housing for low-income households (price points less than \$75,000), upscale for-sale housing (price points of \$292,000 or higher), and Medical Waiver assisted living beds (monthly fee of up to \$2,500). The preceding estimates are based on current government policies and incentives, recent and projected demographic trends, current and anticipated economic trends, and available and planned residential units. Numerous factors impact a market's ability to support new housing product. This is particularly true of individual housing projects or units. Certain design elements, pricing structures, target market segments (e.g. seniors, workforce, families, etc.), product quality and location all influence the actual number of units that can be supported. Additionally, it is highly likely that many higher-income households that have the *ability* to afford higher-priced product will choose lower-priced product. For example, while our demand estimates demonstrate the potential housing gap for over 245 for-sale housing units priced above \$292,000, it is reasonable to expect that many of the homebuyers that could afford such product will ultimately choose product priced much lower. This would indicate that there is likely a strong potential support for product priced over \$200,000. Therefore, the estimates shown in the

preceding table provide the *approximate* maximum number of units that could potentially be supported. As such, the preceding estimates should be used as a guideline for establishing housing priorities and goals for Youngstown. Demand estimates could exceed those shown in the preceding table if the community changes policies or offers incentives to encourage people to move into the market or for developers to develop new housing product.

Overall Housing Strategies

The following summarizes key strategies that should be considered by the city, developers and other interested parties to address housing issues and needs of the city. These strategies do not need to be done concurrently, nor do all strategies need implemented to create an impact. Instead, the following housing strategies should be used as a guide by the local government, stakeholders, developers and residents to help make housing development decisions.

Set Realistic/Obtainable Short-Term Housing Goals and Outline Long-Term Objectives – Using the housing needs estimates and recommendations provided in this report as a guide, the city should set realistic short-term (2-3 years) housing development goals along with long-term (5 years or longer) objectives to support housing. Short-term goals should be focused on establishing an Action Plan or a Housing Mission Statement that outlines priorities for the city, such as broad housing policies, initiatives, and incentives that support the preservation and development of residential units. The recommendations included in this section should serve as a guide for developing such documents. Long-term objectives should include establishing a goal for the number of housing units that should be built and broadly outline the types of housing that should be considered, such as rentals and for-sale housing, as well as geographical locations. The goals should also broadly outline affordability (e.g. income levels) objectives and market segments (e.g. families, seniors, and disabled) that should be served. From such goals, the city can monitor progress and adjust efforts to support stated goals.

Develop Regional-Level Housing Plans or Strategies – Although this study focused on city-wide demographics, economic and housing, we also conducted a cursory analysis of the balance of Mahoning County located *outside* of Youngstown. While the city has some unique attributes and trends that differ from the rest of the county, it is clear that both areas are facing some similar trends and the corresponding housing issues (e.g. lack of availability and affordability). Additionally, it is clear from this analysis that the city and the balance of Mahoning County are interdependent on each other to some degree and that housing decisions, incentives and policies in one part of the county may affect other parts of the county. As a result, it will be important that the city and the county stakeholders, including government entities, work together to address mutual housing issues and possibly develop plans and policies that compliment and support each other, whenever possible.

Explore Programs, Funding Sources and Initiatives that Support the Development and Preservation of Housing, Particularly Affordable Housing – Two significant challenges in the city are the lack of *available* housing units and the *poor condition* of many homes in the area. Based on an analysis of published secondary data and Bowen National Research’s on-site observations of the city’s existing housing stock, it is evident that Youngstown has a large inventory (more than 1,000 rental units) of housing that is classified as “substandard housing”. This includes units that show evidence of being in poor condition and requiring significant effort and investment to remedy. It is likely that many of these substandard housing units suffer from deferred maintenance and neglect and are likely in need of repairs and modernization. While there appears to be a relatively large inventory of lower priced (less than \$150,000) for-sale homes, many of these homes are over 80 years old and in need of significant repairs and modernization. In an effort to support the development and preservation of more affordable housing alternatives, the city should consider supporting projects being developed or renovated with affordable housing development programs (e.g. Tax Credit and HUD programs), providing pre-development financial assistance, supporting a Housing Trust Fund, and/or a land bank to acquire, improve and convey tax delinquent and neglected properties, and providing low-interest revolving loans and grants to lower-income households that can be used for covering costs directly associated with the repairs and maintenance of the existing housing stock. Overall, focus should be placed on those programs that support low-income households (seniors and families), workforce households, and first-time homebuyers. Additionally, code compliance/enforcement efforts should continue to be an integral part of the county’s efforts to insure housing is brought up to and maintained at expected standards.

Support Efforts to Enable Area Seniors to Transition into Housing to Meet Their Changing Needs – Youngstown has a very large base of older adults, with significant growth projected to occur among senior households ages 65 and older over the next several years. Currently, there is a very limited inventory of *available* housing in the market, and the few senior-restricted rental housing projects in the city are typically fully occupied with long wait lists. As a result, seniors in the city who wish to downsize into smaller, more maintenance-free housing, or seniors seeking affordable rentals will have difficulty finding housing that meet their needs. Based on the Bowen National Research survey of housing alternatives in the market, an assessment of area demographic characteristics and trends, and input from area stakeholders, it is evident that senior-oriented, independent living housing, as well as affordable assisted living developments, are and will be important components to the overall housing market. New housing product for seniors that should be considered include affordable (low-income) rentals, market-rate independent living rentals, for-sale condominiums that include accessibility design elements, and senior care housing (assisted living and nursing homes).

Consider Implementing/Modifying Policies to Encourage or Support the Development of New Residential Units – One of the key findings from this report is that there is *limited availability* among the existing housing stock in the city. The local government should consider modifying or implementing housing policies such as residential density requirements, tax abatements, TIF districts, waving/deferring/lowering government fees, and exploring other measures specifically targeted to the types of housing (e.g. affordable, senior, etc.) and the geographic locations (e.g. near transit routes, near employment centers, etc.) that lead to meeting the city’s housing goals.

Educate the Public (Residents and Property Owners) on the Need for and Benefits of Affordable Housing Projects and Programs – It is not uncommon for a large number of residents in a community to have concerns or reservations about the development of housing that serves low-income individuals. Typically, part of this concern is partially due to the lack of information residents have on the need for and community benefits of having a well-rounded housing market that includes affordable housing alternatives. It is recommended that community outreach efforts be engaged to educate the community on the lack of affordable and quality housing in the city and how the lack of such housing puts pressure on the overall housing market and presents economic challenges to local employers seeking entry-level, blue-collar workers. Additionally, it is likely that there may be some hesitation among some local property owners who rent out housing units to accept Housing Choice Voucher (HCV) holders, which limits the choices available to low-income households, particularly families. Outreach efforts should be made to property owners on the process, requirements and benefits of participating in the HCV program.

Identify and Market Youngstown to Potential Residential Developers – Using a variety of sources, the city should attempt to identify and market itself to the residential developers active in the region. Identification could be through trade associations, published lists of developers, real estate agents or brokers and other real estate entities in the region. Marketing of the community through trade publications, direct solicitation or public venues (e.g. housing and economic conferences) should be considered. The promotion of market data (including this Housing Needs Assessment), development opportunities, housing programs and incentives should be the focus of such efforts.

Explore and Encourage Development Partnerships – Government entities within the city may want to establish formal relationships with other entities to support housing development efforts. This may include relationships with non-profit groups (e.g. Community Action Agency, Habitat for Humanity, etc.), local businesses and private sector developers. The consolidation of the public and private sectors for certain housing initiatives can lead to improved efficiencies, larger financial capacities, and more cohesive residential development efforts. For example, this could include a large employer providing financial benefits (e.g. down payment assistance) to its qualified employees (possibly those earning below a certain level) to reside at a residential development in which the city is providing tax abatements or other incentives for the developer/property owner.

Develop Next-Steps Plans – Using the findings and recommendations of this report, the city should begin to prioritize housing objectives and refine housing strategies that best fit the overarching goals of the city and its neighborhoods. Input from stakeholders and residents should be solicited. From these efforts a specific Action Plan could be put together with measurable goals and a timeline to follow.

III. Community Overview and Study Areas

A. Youngstown, Ohio

This report focuses on the housing needs of the city of Youngstown, Ohio. Youngstown is located in the northeast corner of Mahoning County and serves as the county seat. The city is roughly seven miles west of the Pennsylvania border. Interstate 680, the primary Interstate Highway passing through Youngstown, makes up the southern portion of the inner belt freeway system encircling the downtown and links to the Ohio Turnpike. The city contains approximately 34.0 square miles and was officially incorporated in 1848. The population in Youngstown in 2020 is estimated to be 60,903.

Coinciding with the downturn in the national steel industry, the city and the balance of Mahoning County have undergone significant population declines since 1970. Starting around the late 19th century, Youngstown's economy had been largely based in steel manufacturing, benefitting from its endowment of natural resources as well as proximity to the Ohio River and other steel-producing cities. Due to declining demand for steel, there were multiple plant closings, such as the closing of the Youngstown Sheet and Tube plant in 1997, which resulted in many previously unionized workers resorting to low paying jobs. Today, notable employers, including Schwebel Baking, Comprehensive Logistics, Turning Technologies, Gorant Chocolates, Trumbull Industries, and the Youngstown Business Incubator reflect a turn toward alternative industries. The Youngstown State University, which has a prominent influence on the city today, was established in 1908. Over the last ten years, the longstanding population decline in Youngstown has slowed.

The city offers all essential community services, an urban university, several auditoriums, numerous museums, and various recreation opportunities including several lakes, parks, golf courses, and trails. Over the past decade, there has been significant community revitalization, most notably, in the downtown area and the Idora neighborhood. A new bike path was put in place along the underutilized river which connects to Mill Creek Metro Park, one of the area's major attractions.

The city's housing stock is more influenced by owner-occupied housing, representing over 58.3% of the supply. Roughly three quarters of Youngstown's occupied rental housing supply and over 90% of the city's owner-occupied product was built before 1970. As shown in the supply section (Section VI) of this report, the market offers a wide variety of price points and rents, though availability is limited at certain affordability levels.

Additional information regarding the city's demographic characteristics and trends, economic conditions, housing supply, community services and other attributes and challenges are included throughout this report.

B. Study Areas – Market Area Delineations

This report addresses the residential housing needs of the city of Youngstown, Ohio. As a result, we focused our evaluation on the demographic and economic characteristics, as well as the existing housing stock, of Youngstown. Because the city is impacted by and has impact on the rest of Mahoning County, we have provided some additional information on the balance of the county. Additionally, since downtown Youngstown has unique attributes and housing issues, we also included some supplemental data on the downtown, referred to as the Center Core Submarket. In order to provide an additional base of comparison, we have provided some additional data on the overall state of Ohio. The following summarizes the various study areas used in this analysis.

Primary Study Area – The Primary Study Area (PSA) includes all of the city of Youngstown, but excludes the Center Core Submarket (CCS), which is described below. This area generally encompasses the neighborhoods of Youngstown and is the focus of this report. Note: For the purposes of our *supply* and *housing gap* analyses, we have included the entire city of Youngstown.

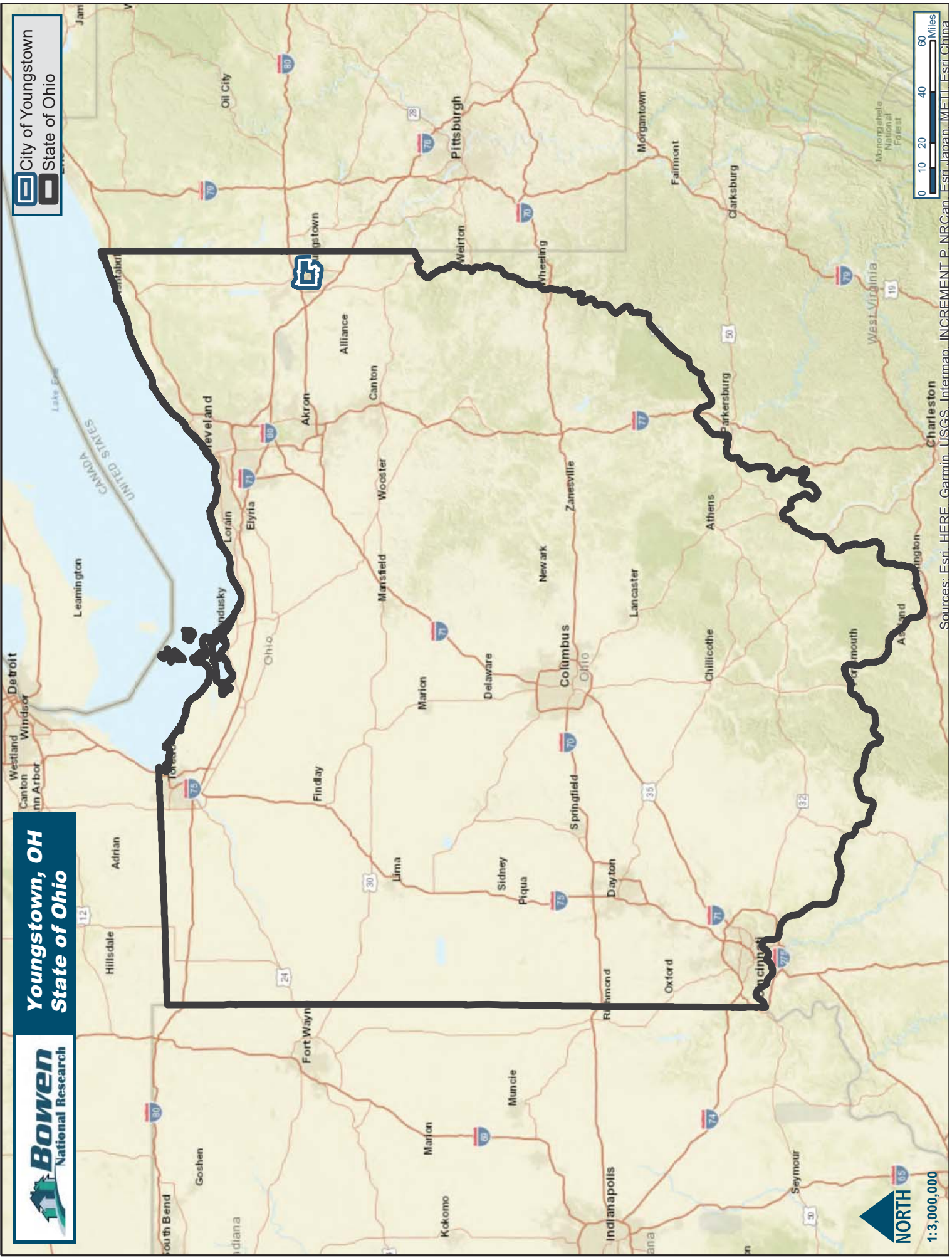
Secondary Study Area – The Secondary Study Area (SSA) is the balance of Mahoning County, not including Youngstown.

Center Core Submarket – The Center Core Submarket (CCS), encompasses downtown Youngstown, Youngstown State University (YSU), and other areas within the U.S. 422/U.S. 62 loop.

Maps delineating the boundaries of the various study areas are shown on the following pages.



Youngstown, OH State of Ohio



NORTH
1:3,000,000

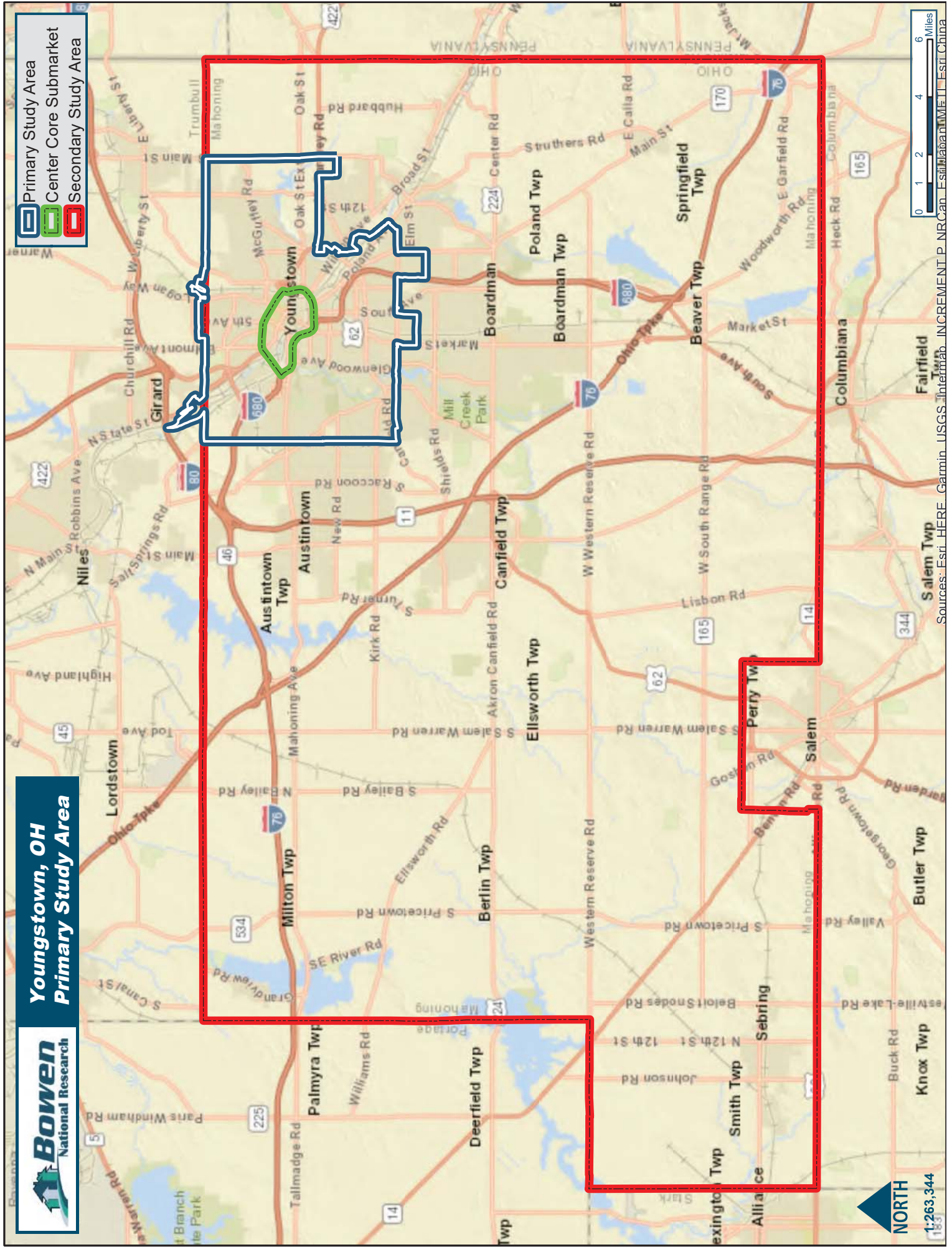


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China

Youngstown, OH Primary Study Area



- Primary Study Area
- Center Core Submarket
- Secondary Study Area

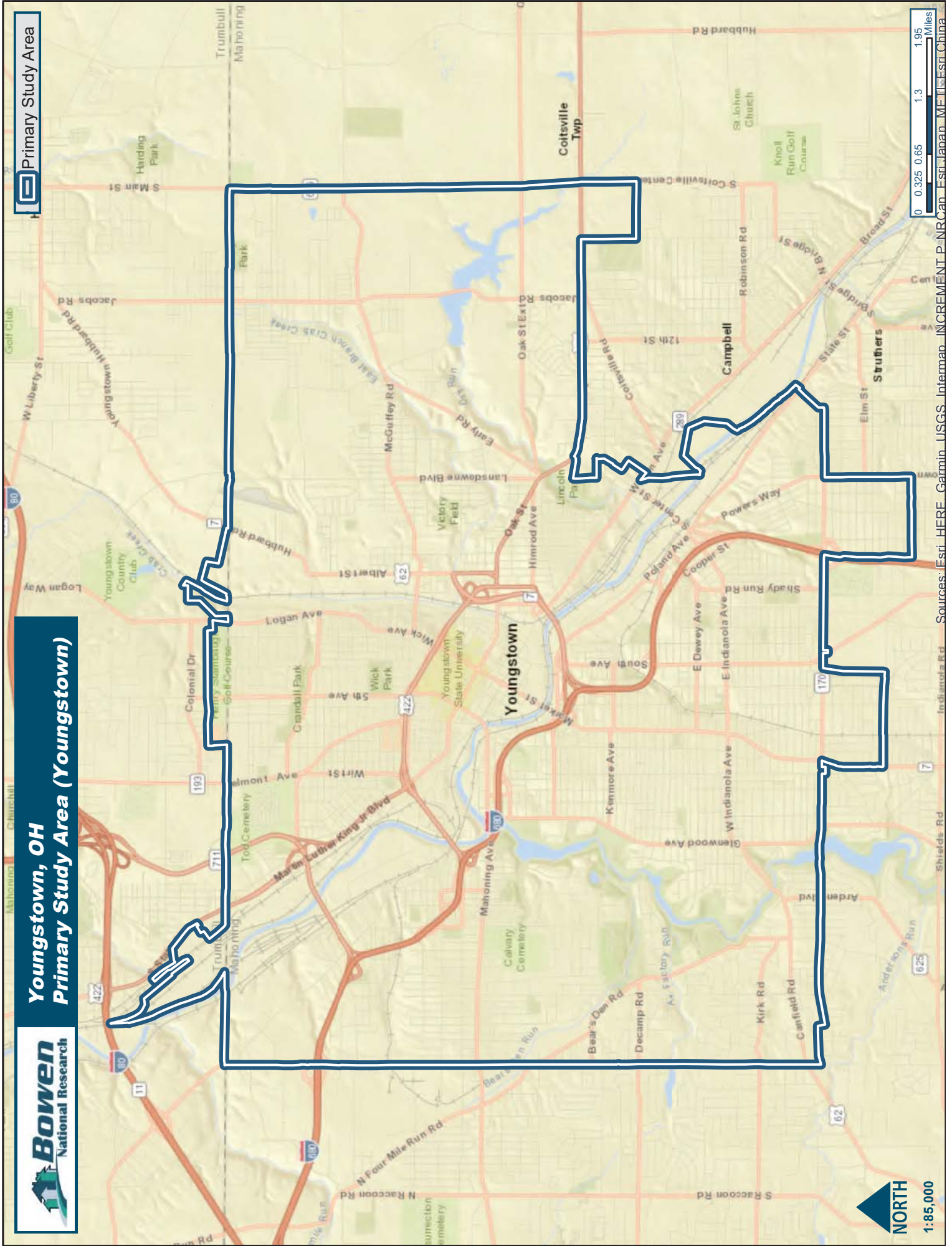


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri/Japan, Esri/China



Youngstown, OH Primary Study Area (Youngstown)

Primary Study Area



NORTH
1:85,000

IV. Demographic Analysis

A. Introduction

This section of the report evaluates key demographic characteristics for the CCS (the Center Core Submarket, aka Downtown Youngstown), Primary Study Area (city of Youngstown excluding the CCS), Youngstown, (CCS and PSA combined), the Secondary Study Area (Balance of Mahoning County), Mahoning County (the PSA, CCS & SSA combined), and Ohio (statewide). Through this analysis, unfolding trends and unique conditions are often revealed regarding populations and households residing in the selected geographic areas. Demographic comparisons among these geographies provide insights into the human composition of housing markets. Critical questions, such as the following, can be answered with this information:

- Who lives in the city of Youngstown?
- In what kinds of household groupings do residents live?
- Do most people rent or own their residence?
- Are the number of people and households living in the city of Youngstown increasing or decreasing over time?
- How do city of Youngstown residents compare with residents in the rest of the surrounding area (SSA)?

This section is comprised of three major parts: population characteristics, household characteristics, and demographic theme maps. Population characteristics describe the qualities of individual people, while household characteristics describe the qualities of people living together in one residence. Theme maps graphically show varying levels (low to high concentrations) of a demographic characteristic across a geographic region and are included in this section of the report.

It is important to note that 2000 and 2010 demographics are based on U.S. Census data (actual count), while 2020 and 2025 data are based on calculated estimates provided by ESRI, a nationally recognized demography firm. The accuracy of these estimates depends on the realization of certain assumptions:

- Economic projections made by secondary sources materialize;
- Governmental policies with respect to residential development remain consistent;
- Availability of financing for residential development (i.e. mortgages, commercial loans, subsidies, Tax Credits, etc.) remains consistent;
- Sufficient housing and infrastructure is provided to support projected population and household growth.

Significant unforeseen changes or fluctuations among any of the preceding assumptions could have an impact on demographic projections/estimates.

It should be noted that some total numbers and percentages may not match the totals within or between tables in this section due to rounding.

B. Population Characteristics

While this analysis considers a variety of geographic areas, the focus is on the neighborhoods outside of downtown Youngstown, which is the Primary Study Area (PSA). Population by numbers and percent change (growth or decline) for selected years is shown in the following table:

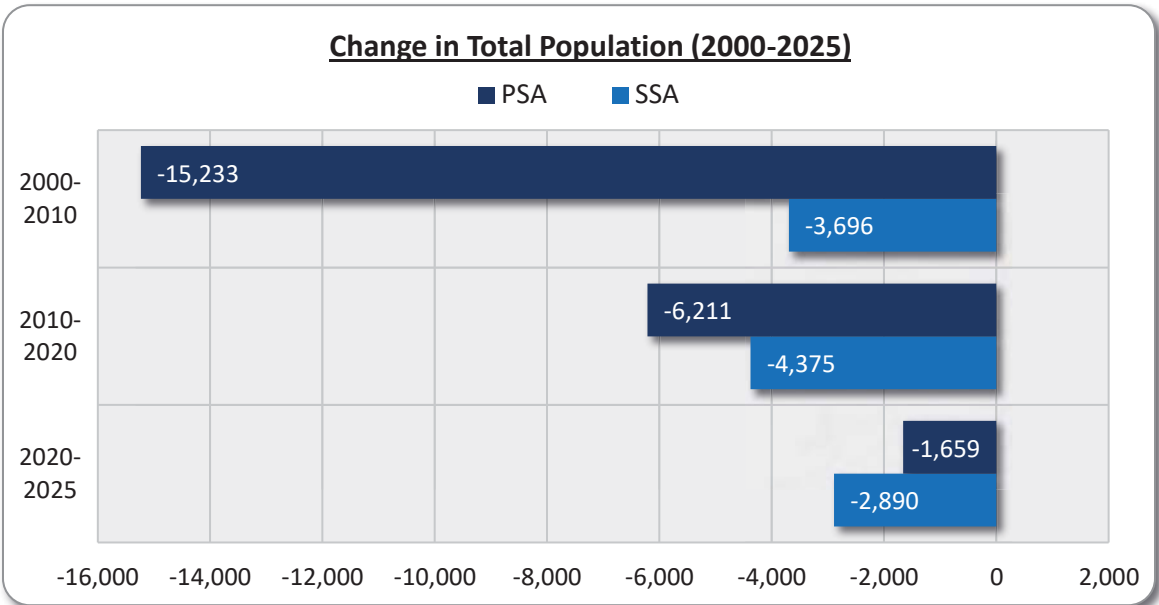
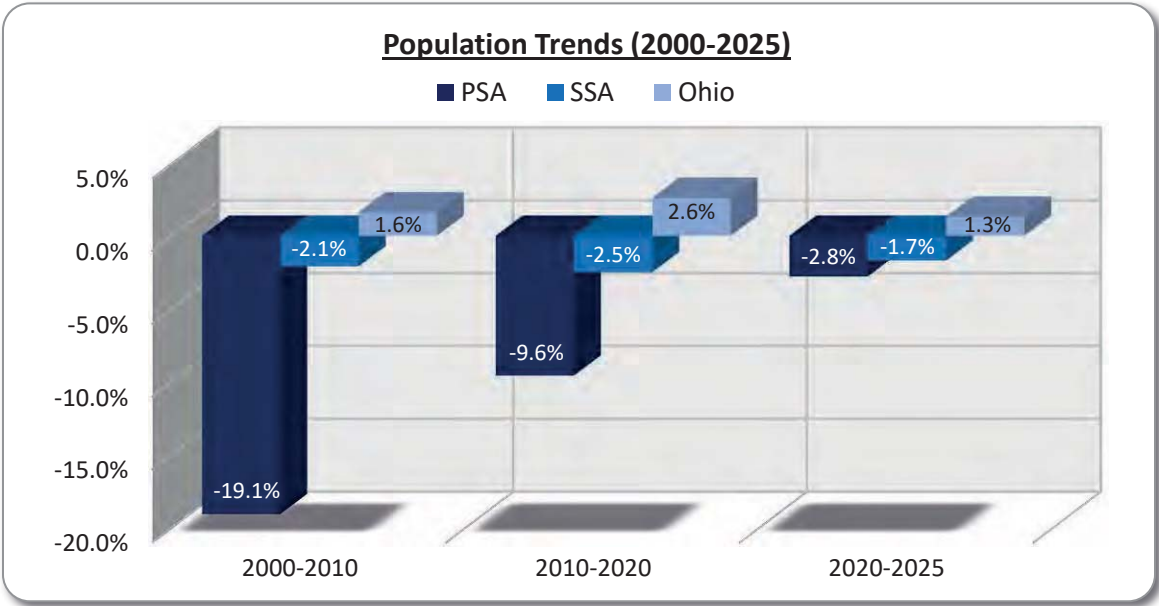
	Total Population									
	2000 Census	2010 Census	Change 2000-2010		2020 Estimated	Change 2010-2020		2025 Projected	Change 2020-2025	
			#	%		#	%		#	%
CCS (Downtown)	2,083	2,279	196	9.4%	2,411	132	5.8%	2,410	-1	0.0%
PSA (Neighborhoods)	79,936	64,703	-15,233	-19.1%	58,492	-6,211	-9.6%	56,833	-1,659	-2.8%
Youngstown (CCS & PSA)	82,019	66,982	-15,037	-18.3%	60,903	-6,079	-9.1%	59,243	-1,660	-2.7%
SSA (Balance of County)	175,548	171,852	-3,696	-2.1%	167,477	-4,375	-2.5%	164,587	-2,890	-1.7%
Mahoning County	257,555	238,823	-18,732	-7.3%	228,369	-10,454	-4.4%	223,820	-4,549	-2.0%
Ohio	11,353,089	11,536,448	183,359	1.6%	11,835,157	298,709	2.6%	11,985,975	150,818	1.3%

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- From 2000 to 2010, the PSA's population declined by 15,233, or 19.1%. This rate of decline was much more severe than the SSA's decline of 3,696 (2.1%) and out of line with the state which increased 1.6% during the same time. During the same time, the CCS (downtown) increased by nearly 200, or 9.4%.
- During the past decade (2010 to 2020), the PSA's population base continued to decrease, though at about half the rate of decline in the prior decade. At the same time, the CCS grew but at a slower rate. Further, the SSA's rate of decline accelerated, though remaining around one-third of the population decline in the PSA.
- It is projected that the population base within the PSA and the surrounding area will continue to decline, but at a much slower pace. Between 2020 and 2025, the PSA's population will decrease by 1,659 people or 2.8%, while the surrounding SSA will decline by 2,890 people or 1.7%. Meanwhile the state of Ohio is projected to increase in population.

The following graphs compare the change in population (growth or decline) for various time periods:



Population by age cohorts for selected years is shown in the following table:

		Population by Age							Median Age
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	
CCS (Downtown)	2010	1,005 (44.1%)	309 (13.6%)	206 (9.0%)	302 (13.3%)	276 (12.1%)	102 (4.5%)	79 (3.5%)	28.6
	2020	1,035 (42.9%)	328 (13.6%)	206 (8.6%)	286 (11.9%)	319 (13.2%)	147 (6.1%)	89 (3.7%)	29.3
	2025	1,021 (42.4%)	324 (13.5%)	207 (8.6%)	281 (11.7%)	308 (12.8%)	163 (6.8%)	105 (4.4%)	29.7
	Change 2020-2025	-14 (-1.4%)	-4 (-1.2%)	1 (0.5%)	-5 (-1.7%)	-11 (-3.5%)	16 (10.9%)	16 (17.9%)	N/A
PSA (Neighborhoods)	2010	21,589 (33.4%)	8,171 (12.6%)	7,636 (11.8%)	8,975 (13.9%)	7,961 (12.3%)	4,496 (6.9%)	5,875 (9.1%)	38.3
	2020	18,441 (31.5%)	7,415 (12.7%)	6,363 (10.9%)	6,550 (11.2%)	7,828 (13.4%)	6,187 (10.6%)	5,709 (9.8%)	40.0
	2025	17,485 (30.8%)	7,025 (12.4%)	6,321 (11.1%)	6,250 (11.0%)	6,843 (12.0%)	6,761 (11.9%)	6,149 (10.8%)	41.0
	Change 2020-2025	-956 (-5.2%)	-390 (-5.3%)	-42 (-0.7%)	-300 (-4.6%)	-985 (-12.6%)	574 (9.3%)	440 (7.7%)	N/A
Youngstown (CCS & PSA)	2010	22,595 (33.7%)	8,480 (12.7%)	7,842 (11.7%)	9,275 (13.8%)	8,237 (12.3%)	4,598 (6.9%)	5,955 (8.9%)	38.0
	2020	19,477 (32.0%)	7,742 (12.7%)	6,569 (10.8%)	6,836 (11.2%)	8,146 (13.4%)	6,334 (10.4%)	5,800 (9.5%)	39.6
	2025	18,511 (31.2%)	7,348 (12.4%)	6,528 (11.0%)	6,530 (11.0%)	7,150 (12.1%)	6,923 (11.7%)	6,254 (10.6%)	40.5
	Change 2020-2025	-966 (-5.0%)	-394 (-5.1%)	-41 (-0.6%)	-306 (-4.5%)	-996 (-12.2%)	589 (9.3%)	454 (7.8%)	N/A
SSA (Balance of County)	2010	48,912 (28.5%)	17,366 (10.1%)	20,567 (12.0%)	27,325 (15.9%)	25,531 (14.9%)	15,333 (8.9%)	16,818 (9.8%)	44.6
	2020	41,892 (25.0%)	19,281 (11.5%)	18,723 (11.2%)	20,982 (12.5%)	26,066 (15.6%)	22,143 (13.2%)	18,390 (11.0%)	46.8
	2025	39,481 (24.0%)	18,201 (11.1%)	19,858 (12.1%)	19,033 (11.6%)	23,045 (14.0%)	24,183 (14.7%)	20,786 (12.6%)	47.5
	Change 2020-2025	-2,411 (-5.8%)	-1,080 (-5.6%)	1,135 (6.1%)	-1,949 (-9.3%)	-3,021 (-11.6%)	2,040 (9.2%)	2,396 (13.0%)	N/A
Mahoning County	2010	71,504 (29.9%)	25,845 (10.8%)	28,408 (11.9%)	36,598 (15.3%)	33,766 (14.1%)	19,931 (8.3%)	22,771 (9.5%)	42.8
	2020	61,363 (26.9%)	27,023 (11.8%)	25,292 (11.1%)	27,818 (12.2%)	34,211 (15.0%)	28,476 (12.5%)	24,187 (10.6%)	45.1
	2025	57,987 (25.9%)	25,549 (11.4%)	26,386 (11.8%)	25,563 (11.4%)	30,195 (13.5%)	31,104 (13.9%)	27,037 (12.1%)	45.7
	Change 2020-2025	-3,376 (-5.5%)	-1,474 (-5.5%)	1,094 (4.3%)	-2,255 (-8.1%)	-4,016 (-11.7%)	2,628 (9.2%)	2,850 (11.8%)	N/A

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

N/A – Not Applicable

(Continued)

		Population by Age							Median Age
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	
Ohio	2010	3,830,233 (33.2%)	1,409,956 (12.2%)	1,479,826 (12.8%)	1,742,182 (15.1%)	1,452,253 (12.6%)	850,224 (7.4%)	771,774 (6.7%)	38.7
	2020	3,613,268 (30.5%)	1,528,952 (12.9%)	1,428,202 (12.1%)	1,479,278 (12.5%)	1,627,791 (13.8%)	1,250,349 (10.6%)	907,316 (7.7%)	40.1
	2025	3,577,588 (29.8%)	1,513,588 (12.6%)	1,494,623 (12.5%)	1,402,684 (11.7%)	1,532,717 (12.8%)	1,402,184 (11.7%)	1,062,590 (8.9%)	40.9
	Change 2020-2025	-35,680 (-1.0%)	-15,364 (-1.0%)	66,421 (4.7%)	-76,594 (-5.2%)	-95,074 (-5.8%)	151,835 (12.1%)	155,274 (17.1%)	N/A

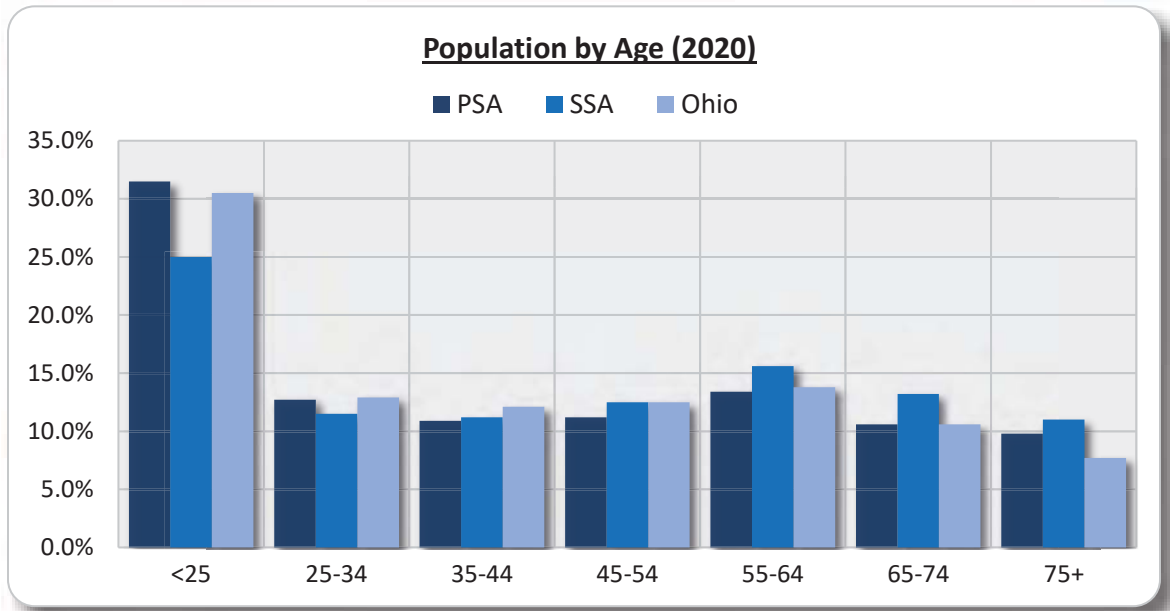
Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

N/A – Not Applicable

Noteworthy observations from the preceding table include:

- In 2020, the median age for the PSA’s population is 40, which is noticeably younger than the SSA (46.8) and comparable to the overall state of Ohio (40.1). Meanwhile, the median age in the CCS (downtown) is just 29.3 in 2020. The median age in the PSA will remain virtually unchanged through 2025. The projected 2025 share (23.5%) of persons age 25 to 44 (who are associated with children) within the PSA is also comparable to the statewide share (25.1%).
- As of 2020, roughly one-third of the PSA’s population is younger than 25, one-third is between 25 and 54, and one-third is age 55 or older. By 2025, these shares will shift slightly to resemble roughly a 30-35-35 population by age distribution. This is evidence of the population aging in place within the PSA.
- Over the next five years, the PSA’s population is expected to increase among persons age 65 or older, increasing by just over 1,000 people. This 8.5% increase is much less than the 10.9% increase within the SSA and the 14.2% statewide increase in persons age 65 or older. This trend is similar to the overall state of Ohio, which is expected to experience most of its population growth among households ages 65 and older.

The following graph compares population age cohort shares for 2020:



Population by race for 2020 is shown in the following table:

		Population by Race					
		White Alone	Black or African American Alone	Asian Alone	Some Other Race Alone	Two or More Races	Total
CCS (Downtown)	Number	1,044	1,118	20	27	69	2,278
	Percent	45.8%	49.1%	0.9%	1.2%	3.0%	100.0%
PSA (Neighborhoods)	Number	30,470	29,138	277	2,416	2,402	64,703
	Percent	47.1%	45.0%	0.4%	3.7%	3.7%	100.0%
Youngstown (CCS & PSA)	Number	31,514	30,256	297	2,444	2,471	66,982
	Percent	47.0%	45.2%	0.4%	3.6%	3.7%	100.0%
SSA (Balance of County)	Number	159,340	7,181	1,385	1,516	2,429	171,851
	Percent	92.7%	4.2%	0.8%	0.9%	1.4%	100.0%
Mahoning County	Number	190,848	37,433	1,682	3,960	4,900	238,823
	Percent	79.9%	15.7%	0.7%	1.7%	2.1%	100.0%
Ohio	Number	9,539,382	1,407,681	192,233	159,388	237,765	11,536,449
	Percent	82.7%	12.2%	1.7%	1.4%	2.1%	100.0%

Source: ESRI; Urban Decision Group; Bowen National Research

As the preceding table illustrates, minorities comprise the majority (52.9%) of the PSA’s population, while less than 8.0% of the SSA’s population has minority status. Statewide, minorities represent roughly 17% of the population. Most of the minorities within the PSA are black, representing a 45% share of the PSA’s population, which is very comparable to the PSA’s 47.1% share of population classified as white.

Population by marital status for 2020 is shown in the following table:

		Population by Marital Status				
		Not Married			Married	Total
		Never Married	Divorced	Widowed		
CCS (Downtown)	Number	1,636	409	84	201	2,330
	Percent	70.2%	17.5%	3.6%	8.6%	100.0%
PSA (Neighborhoods)	Number	21,752	7,324	4,372	14,293	47,740
	Percent	45.6%	15.3%	9.2%	29.9%	100.0%
Youngstown (CCS & PSA)	Number	23,385	7,732	4,456	14,497	50,070
	Percent	46.7%	15.4%	8.9%	29.0%	100.0%
SSA (Balance of County)	Number	40,249	17,100	11,332	74,040	142,721
	Percent	28.2%	12.0%	7.9%	51.9%	100.0%
Mahoning County	Number	63,643	24,832	15,789	88,522	192,786
	Percent	33.0%	12.9%	8.2%	45.9%	100.0%
Ohio	Number	3,191,743	1,157,138	611,459	4,784,126	9,744,467
	Percent	32.8%	11.9%	6.3%	49.1%	100.0%

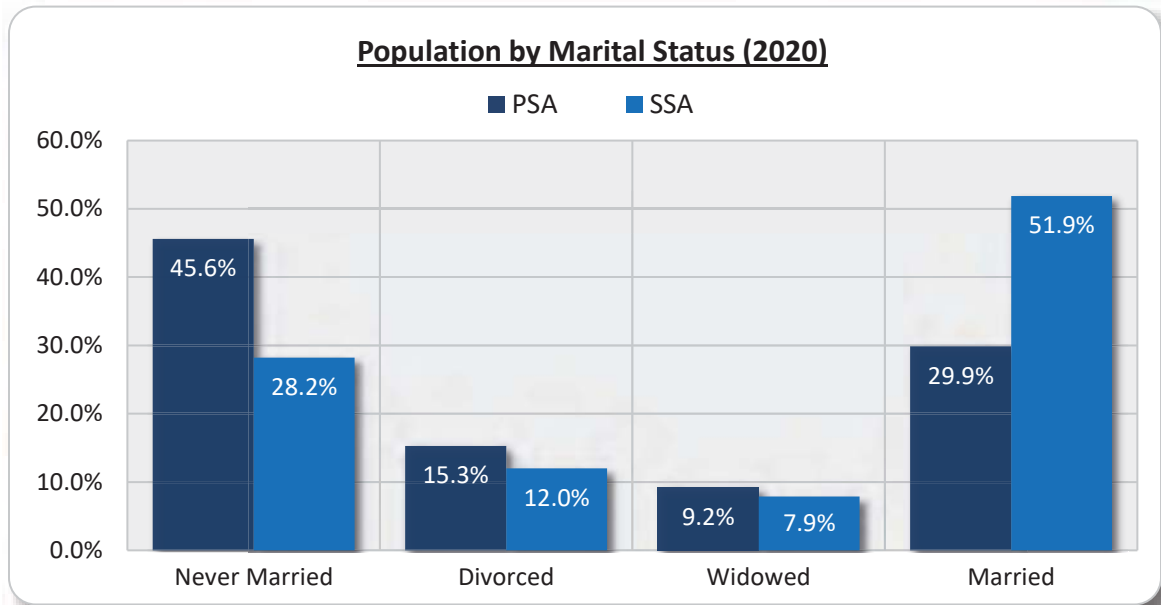
Source: ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- The PSA has a much higher share (70.1%) of unmarried people than the SSA (48.1%) and statewide (51.0%).
- Nearly one-half (45.6%) of PSA residents have never been married, which is notably higher than the surrounding area and the state.

Although, it is important to recall that the population under 25 comprises nearly one-third of the PSA, the preceding characteristics are likely a reflection of Youngstown State University’s influence on the market, with a sizable number of students.

The following graph compares marital status shares for 2020:



Population by highest educational attainment for 2020 is shown below:

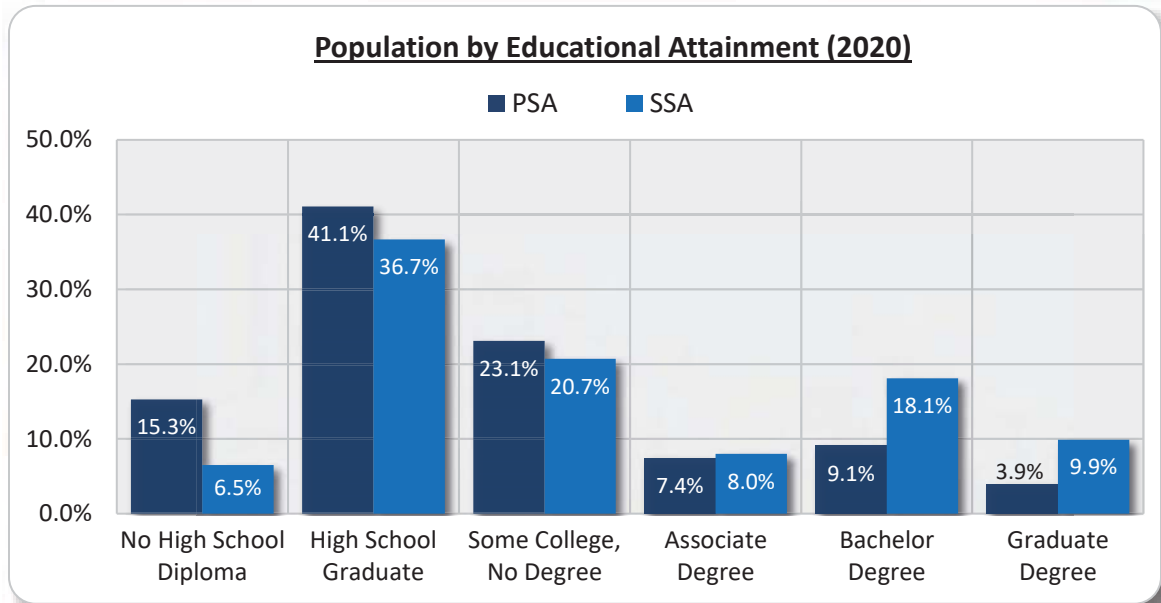
		Population by Educational Attainment						
		No High School Diploma	High School Graduate	Some College, No Degree	Associate Degree	Bachelor Degree	Graduate Degree	Total
CCS (Downtown)	Number	358	645	219	61	62	30	1,376
	Percent	26.0%	46.9%	15.9%	4.4%	4.5%	2.2%	100.0%
PSA (Neighborhoods)	Number	6,146	16,442	9,246	2,978	3,659	1,581	40,051
	Percent	15.3%	41.1%	23.1%	7.4%	9.1%	3.9%	100.0%
Youngstown (CCS & PSA)	Number	6,503	17,087	9,464	3,039	3,721	1,612	41,426
	Percent	15.7%	41.2%	22.8%	7.3%	9.0%	3.9%	100.0%
SSA (Balance of County)	Number	8,207	46,122	26,002	9,993	22,776	12,484	125,585
	Percent	6.5%	36.7%	20.7%	8.0%	18.1%	9.9%	100.0%
Mahoning County	Number	14,717	63,211	35,467	13,032	26,490	14,089	167,006
	Percent	8.8%	37.8%	21.2%	7.8%	15.9%	8.4%	100.0%
Ohio	Number	780,675	2,730,178	1,647,856	728,653	1,439,833	894,694	8,221,889
	Percent	9.5%	33.2%	20.0%	8.9%	17.5%	10.9%	100.0%

Source: ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- The PSA has a share (15.3%) of people without high school diplomas that is higher than the SSA (6.5%), and the statewide (9.5%) share.
- Approximately one out of five PSA residents have at least an associate degree, while over 10% of people in the PSA have a least a bachelor's degree. These shares are noticeably lower than the state of Ohio.

The following graph compares educational attainment for 2020:



Population by poverty status is shown in the following table:

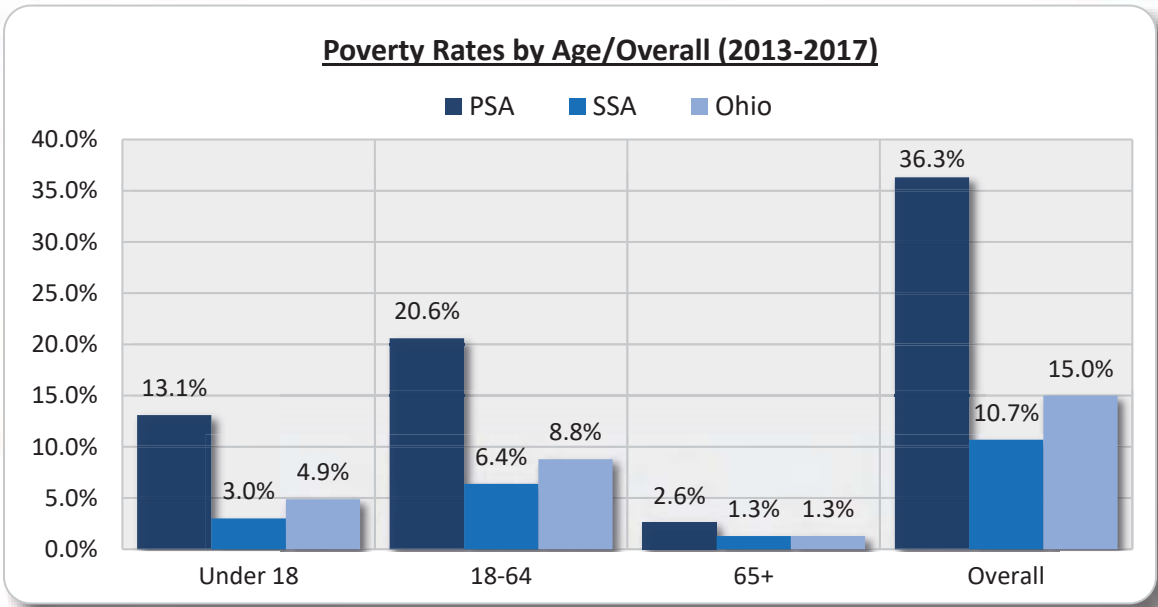
		Population by Poverty Status						Total
		Income below poverty level:			Income at or above poverty level:			
		<18	18 to 64	65+	<18	18 to 64	65+	
CCS (Downtown)	Number	292	586	78	159	645	197	1,957
	Percent	14.9%	29.9%	4.0%	8.1%	33.0%	10.1%	100.0%
PSA (Neighborhoods)	Number	7,638	12,051	1,519	5,578	22,889	8,686	58,361
	Percent	13.1%	20.6%	2.6%	9.6%	39.2%	14.9%	100.0%
Youngstown (CCS & PSA)	Number	7,929	12,636	1,597	5,738	23,534	8,886	60,320
	Percent	13.1%	20.9%	2.6%	9.5%	39.0%	14.7%	100.0%
SSA (Balance of County)	Number	4,876	10,449	2,130	27,467	88,773	30,706	164,401
	Percent	3.0%	6.4%	1.3%	16.7%	54.0%	18.7%	100.0%
Mahoning County	Number	12,805	23,084	3,727	33,204	112,301	39,589	224,710
	Percent	5.7%	10.3%	1.7%	14.8%	50.0%	17.6%	100.0%
Ohio	Number	550,914	990,702	142,274	2,030,606	5,941,684	1,632,981	11,289,161
	Percent	4.9%	8.8%	1.3%	18.0%	52.6%	14.5%	100.0%

Source: U.S. Census Bureau, 2013-2017 American Community Survey; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- Over one-third of the PSA’s population lives in poverty. The PSA has a much higher share (36.3%) of people living below the poverty level than the SSA (10.7%) and statewide (15%).
- Of the PSA’s working-age adults (age 18 to 64), 34.5% had incomes below the poverty line. Over half (57.8%) of children (under the age of 18) within the PSA were living below the poverty level. With more than 7,600 children and more than 21,000 people overall living in poverty in the PSA, affordable housing will remain an important element to the local housing stock.

The following graph compares poverty status by age for each geographic area.



Population by migration (previous residence one year prior to survey) for years 2013-2017 is shown in the following table:

		Population by Migration					
		Same House	Different House in Same Mahoning County	Different County In Same State	Different State	Moved from Abroad	Total
CCS (Downtown)	Number	1,734	351	166	68	36	2,355
	Percent	73.6%	14.9%	7.0%	2.9%	1.5%	100.0%
PSA (Neighborhoods)	Number	50,484	6,579	2,319	1,734	460	61,576
	Percent	82.0%	10.7%	3.8%	2.8%	0.7%	100.0%
Youngstown (CCS & PSA)	Number	52,218	6,930	2,485	1,802	496	63,931
	Percent	81.7%	10.8%	3.9%	2.8%	0.8%	100.0%
SSA (Balance of County)	Number	148,570	11,112	3,724	2,197	133	165,736
	Percent	89.6%	6.7%	2.2%	1.3%	0.1%	100.0%
Mahoning County	Number	200,778	18,042	6,209	3,999	629	229,657
	Percent	87.4%	7.9%	2.7%	1.7%	0.3%	100.0%
Ohio	Number	9,772,568	1,070,560	392,424	195,629	46,086	11,477,267
	Percent	85.1%	9.3%	3.4%	1.7%	0.4%	100.0%

Source: U.S. Census Bureau, 2013-2017 American Community Survey; ESRI; Urban Decision Group; Bowen National Research

The PSA is slightly more transient than the SSA and the state of Ohio, which is likely due to Youngstown State University (YSU) and students moving in to and out of the PSA. While the majority of PSA residents who change residences are coming from within the same county, the PSA had a much higher share (7.3%) of people moving from outside of the county annually than the SSA (3.6%) and statewide (5.5%).

Population densities for selected years are shown in the following table:

		Population Densities			
		Year			
		2000	2010	2020	2025
CCS (Downtown)	Population	2,083	2,279	2,411	2,410
	Area in Square Miles	1.93	1.93	1.93	1.93
	Density	1,077.9	1,179.3	1,247.5	1,247.0
PSA (Neighborhoods)	Population	79,936	64,703	58,492	56,833
	Area in Square Miles	32.67	32.67	32.67	32.67
	Density	2,447.0	1,980.7	1,790.6	1,739.8
Youngstown (CCS & PSA)	Population	82,019	66,982	60,903	59,243
	Area in Square Miles	34.60	34.60	34.60	34.60
	Density	2,370.6	1,936.0	1,760.3	1,712.3
SSA (Balance of County)	Population	175,548	171,852	167,477	164,587
	Area in Square Miles	391.15	391.15	391.15	391.15
	Density	448.8	439.3	428.2	420.8
Mahoning County	Population	257,555	238,823	228,369	223,820
	Area in Square Miles	425.19	425.19	425.19	425.19
	Density	605.7	561.7	537.1	526.4
Ohio	Population	11,353,089	11,536,448	11,835,157	11,985,975
	Area in Square Miles	41,260.90	41,260.90	41,260.90	41,260.90
	Density	275.2	279.6	286.8	290.5

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- The 2020 PSA population density of 1,790.6 people per square mile is roughly four times greater than the SSA density of 428.2.
- The PSA's projected decline in population over the next five years represents more than 50 persons per square mile.

C. Household Characteristics

Households by numbers and percent change (growth or decline) for selected years are shown in the following table:

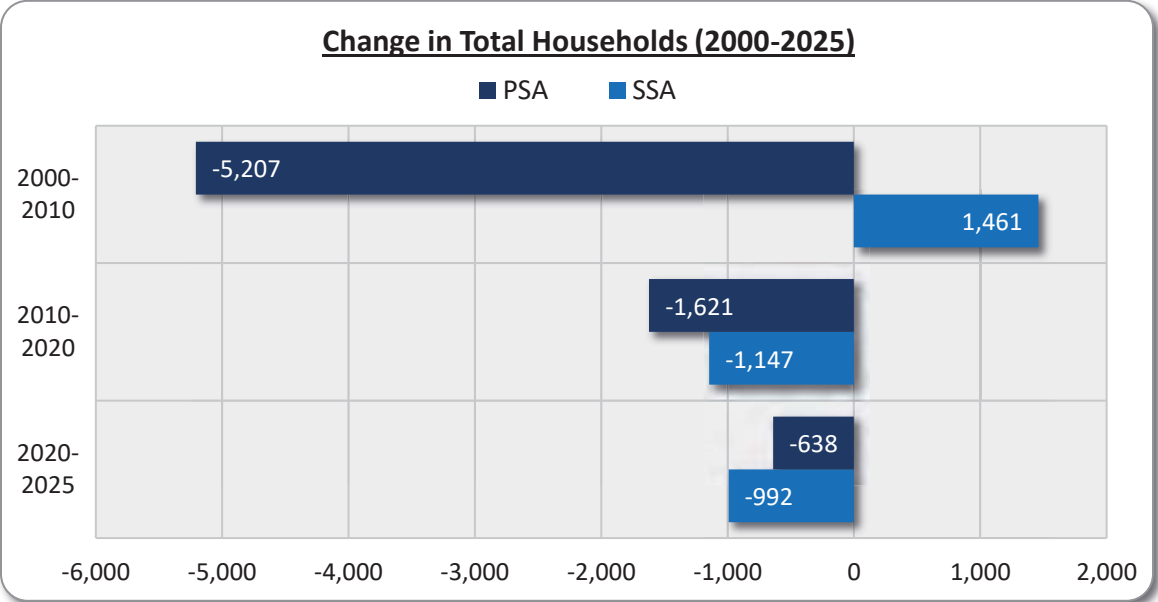
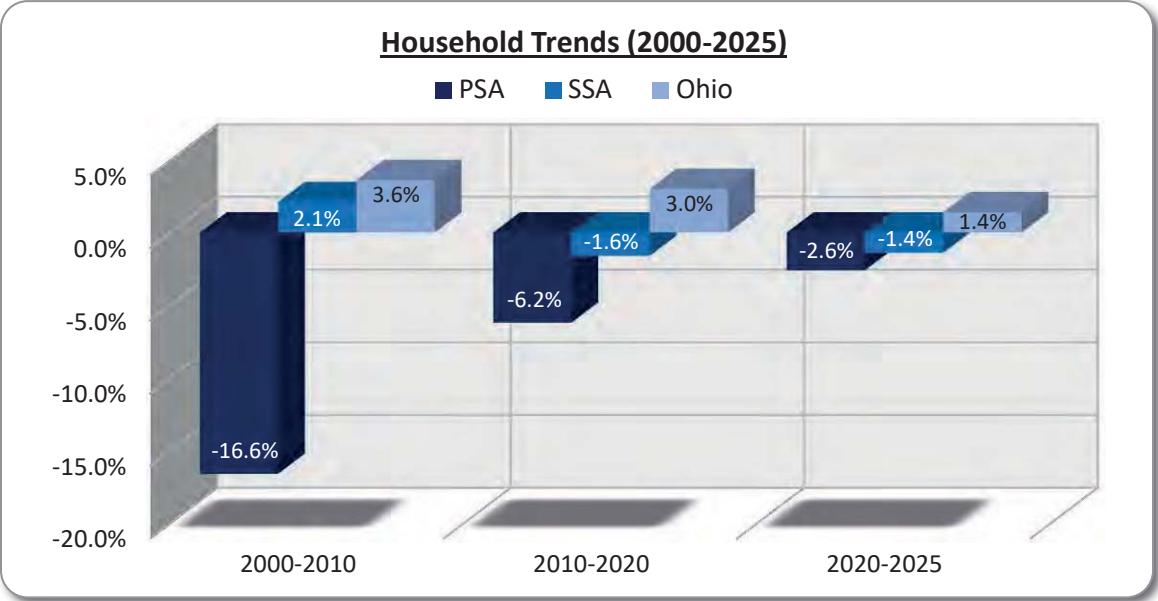
	Total Households									
	2000 Census	2010 Census	Change 2000-2010		2020 Estimated	Change 2010-2020		2025 Projected	Change 2020-2025	
			#	%		#	%		#	%
CCS (Downtown)	827	698	-129	-15.6%	751	53	7.7%	758	7	0.9%
PSA (Neighborhoods)	31,348	26,141	-5,207	-16.6%	24,520	-1,621	-6.2%	23,882	-638	-2.6%
Youngstown (CCS & PSA)	32,176	26,839	-5,337	-16.6%	25,272	-1,567	-5.8%	24,640	-632	-2.5%
SSA (Balance of County)	70,416	71,877	1,461	2.1%	70,730	-1,147	-1.6%	69,738	-992	-1.4%
Mahoning County	102,587	98,712	-3,875	-3.8%	95,997	-2,715	-2.8%	94,374	-1,623	-1.7%
Ohio	4,445,387	4,603,409	158,022	3.6%	4,743,430	140,021	3.0%	4,812,074	68,644	1.4%

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- From 2000 to 2010, the number of households in the PSA decreased by over 5,200 or 16.6%, while the SSA increased by 2.1% and in the state by 3.6%. Since 2010, the PSA's rate of household decline has been slowing. The number of households in the PSA have decreased by 1,621 (6.2%) between 2010 and 2020.
- Between 2020 and 2025, the number of PSA households is expected to decrease by just 638 (2.6%), though outpacing the SSA's projected 1.4% decline.

The following graphs compare the change in households (growth +/-/decline -) for various points in time:



Household heads by age cohorts for selected years are shown in the following table:

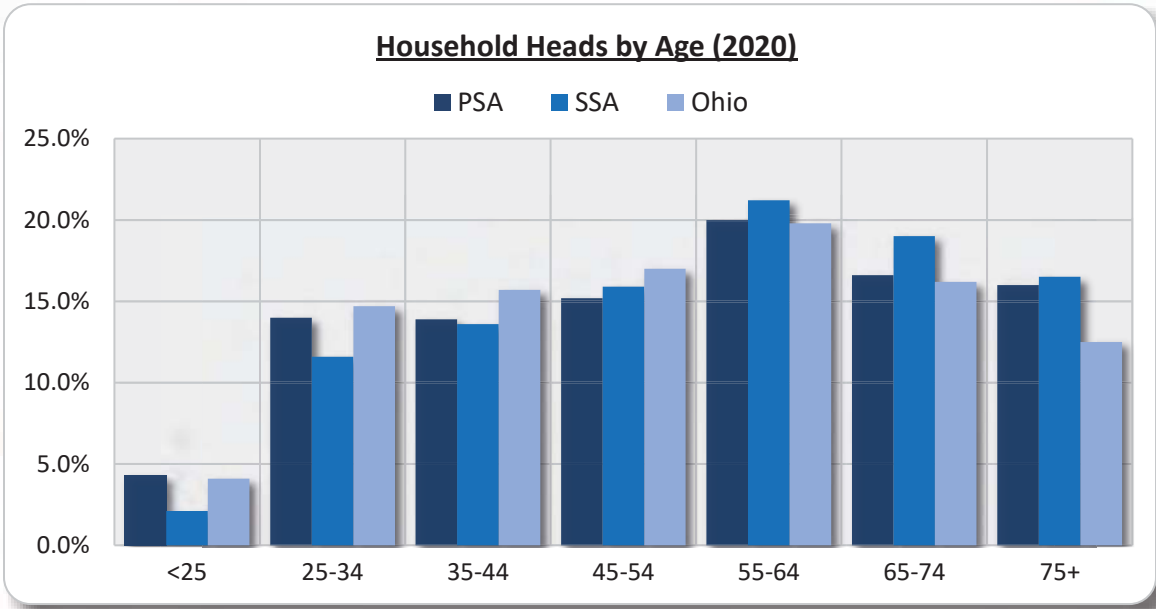
		Household Heads by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
CCS (Downtown)	2010	40 (5.7%)	77 (11.0%)	87 (12.5%)	150 (21.5%)	151 (21.6%)	97 (13.9%)	96 (13.8%)
	2020	62 (8.2%)	55 (7.3%)	55 (7.3%)	157 (20.9%)	218 (29.0%)	131 (17.4%)	74 (9.9%)
	2025	60 (7.9%)	53 (6.9%)	55 (7.3%)	152 (20.0%)	209 (27.6%)	144 (18.9%)	86 (11.4%)
	Change 2020-2025	-2 (-3.2%)	-2 (-3.7%)	0 (0.0%)	-5 (-3.2%)	-9 (-4.1%)	13 (10.0%)	12 (16.1%)
PSA (Neighborhoods)	2010	1,349 (5.2%)	3,545 (13.6%)	3,811 (14.6%)	5,117 (19.6%)	5,098 (19.5%)	3,048 (11.7%)	4,173 (16.0%)
	2020	1,051 (4.3%)	3,431 (14.0%)	3,418 (13.9%)	3,730 (15.2%)	4,892 (20.0%)	4,079 (16.6%)	3,919 (16.0%)
	2025	955 (4.0%)	3,233 (13.5%)	3,354 (14.0%)	3,519 (14.7%)	4,238 (17.7%)	4,414 (18.5%)	4,169 (17.5%)
	Change 2020-2025	-96 (-9.1%)	-198 (-5.8%)	-64 (-1.9%)	-211 (-5.7%)	-654 (-13.4%)	335 (8.2%)	250 (6.4%)
Youngstown (CCS & PSA)	2010	1,388 (5.2%)	3,619 (13.5%)	3,896 (14.5%)	5,272 (19.6%)	5,249 (19.6%)	3,144 (11.7%)	4,271 (15.9%)
	2020	1,112 (4.4%)	3,486 (13.8%)	3,473 (13.7%)	3,887 (15.4%)	5,110 (20.2%)	4,210 (16.7%)	3,993 (15.8%)
	2025	1,014 (4.1%)	3,286 (13.3%)	3,408 (13.8%)	3,671 (14.9%)	4,447 (18.0%)	4,558 (18.5%)	4,255 (17.3%)
	Change 2020-2025	-98 (-8.8%)	-200 (-5.7%)	-65 (-1.9%)	-216 (-5.6%)	-663 (-13.0%)	348 (8.3%)	262 (6.6%)
SSA (Balance of County)	2010	1,956 (2.7%)	7,730 (10.8%)	10,904 (15.2%)	15,215 (21.2%)	15,229 (21.2%)	9,683 (13.5%)	11,160 (15.5%)
	2020	1,517 (2.1%)	8,169 (11.6%)	9,617 (13.6%)	11,271 (15.9%)	14,985 (21.2%)	13,470 (19.0%)	11,700 (16.5%)
	2025	1,333 (1.9%)	7,626 (10.9%)	10,045 (14.4%)	10,106 (14.5%)	13,070 (18.7%)	14,516 (20.8%)	13,041 (18.7%)
	Change 2020-2025	-184 (-12.1%)	-543 (-6.6%)	428 (4.5%)	-1,165 (-10.3%)	-1,915 (-12.8%)	1,046 (7.8%)	1,341 (11.5%)
Mahoning County	2010	3,346 (3.4%)	11,349 (11.5%)	14,800 (15.0%)	20,485 (20.8%)	20,478 (20.7%)	12,826 (13.0%)	15,428 (15.6%)
	2020	2,628 (2.7%)	11,655 (12.1%)	13,090 (13.6%)	15,158 (15.8%)	20,094 (20.9%)	17,679 (18.4%)	15,693 (16.3%)
	2025	2,348 (2.5%)	10,912 (11.6%)	13,453 (14.3%)	13,777 (14.6%)	17,516 (18.6%)	19,073 (20.2%)	17,295 (18.3%)
	Change 2020-2025	-280 (-10.7%)	-743 (-6.4%)	363 (2.8%)	-1,381 (-9.1%)	-2,578 (-12.8%)	1,394 (7.9%)	1,602 (10.2%)
Ohio	2010	216,123 (4.7%)	669,041 (14.5%)	795,394 (17.3%)	984,272 (21.4%)	870,279 (18.9%)	542,402 (11.8%)	525,898 (11.4%)
	2020	193,581 (4.1%)	696,284 (14.7%)	746,334 (15.7%)	806,127 (17.0%)	938,381 (19.8%)	767,608 (16.2%)	595,114 (12.5%)
	2025	191,815 (4.0%)	684,159 (14.2%)	771,271 (16.0%)	756,708 (15.7%)	871,097 (18.1%)	848,733 (17.6%)	688,290 (14.3%)
	Change 2020-2025	-1,766 (-0.9%)	-12,125 (-1.7%)	24,937 (3.3%)	-49,419 (-6.1%)	-67,284 (-7.2%)	81,125 (10.6%)	93,176 (15.7%)

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

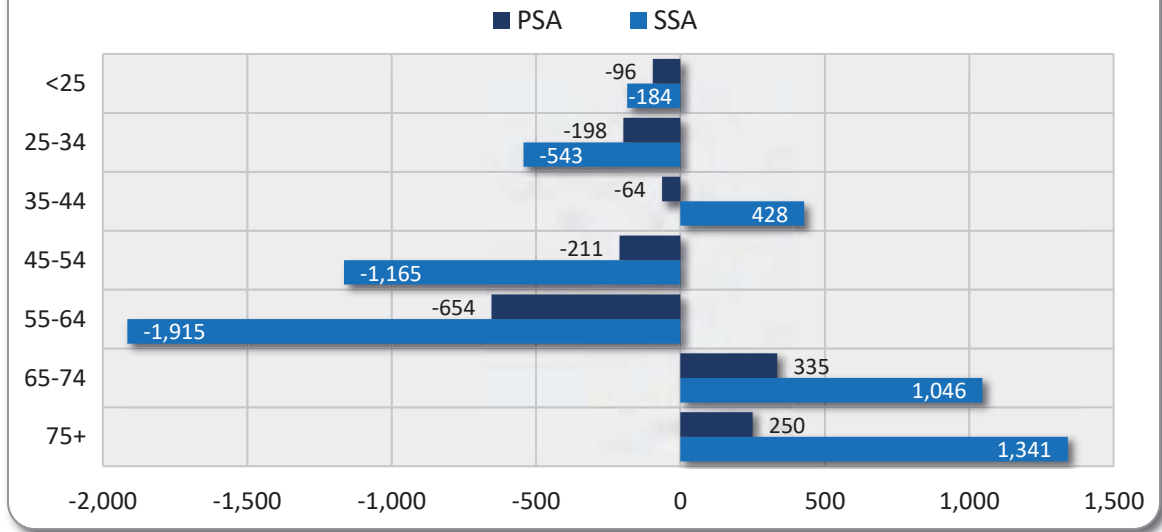
Noteworthy observations from the preceding table include:

- As of 2020, the share of households within the PSA who are age 45 or older (67.8%) is notably less than the share of the same age group in the CCS (77.2%) and in the SSA (72.6%). As such, the PSA has a higher share of households under the age of 45, who are associated with children, indicating a possibly slower household decline in coming years within the PSA.
- The household base by age is distributed relatively evenly among the different age groups within the PSA. The largest share (20.0%) of households by age in the PSA in 2020 is among those between the ages of 55 and 64, while households under the age of 25 comprise less than 5.0%. By 2025, it is projected that households between the ages of 65 and 74 will represent the largest share (18.5%) of households, representing an increase of 335, or 8.2%. Meanwhile, the 55 to 64 age group will decline by 654, or 13.4%.
- Between 2020 and 2025, only households age 65 and older are projected to increase, adding 585 households to the PSA. Households age 65 or older in the surrounding SSA are projected to increase even faster, by 2,387 or 9.5% compared to the PSA's 7.3% increase. However, the SSA is also projected to increase by just 428 or 4.5% in households between the ages of 35 and 44, while the PSA will decline by 64 (1.9%) in households within this age cohort. These trends will add to the need for senior-oriented housing within the PSA and SSA.

The following graphs compare household age cohort data:



Change in Household Heads by Age (2020-2025)



Households by tenure for selected years are shown in the following table:

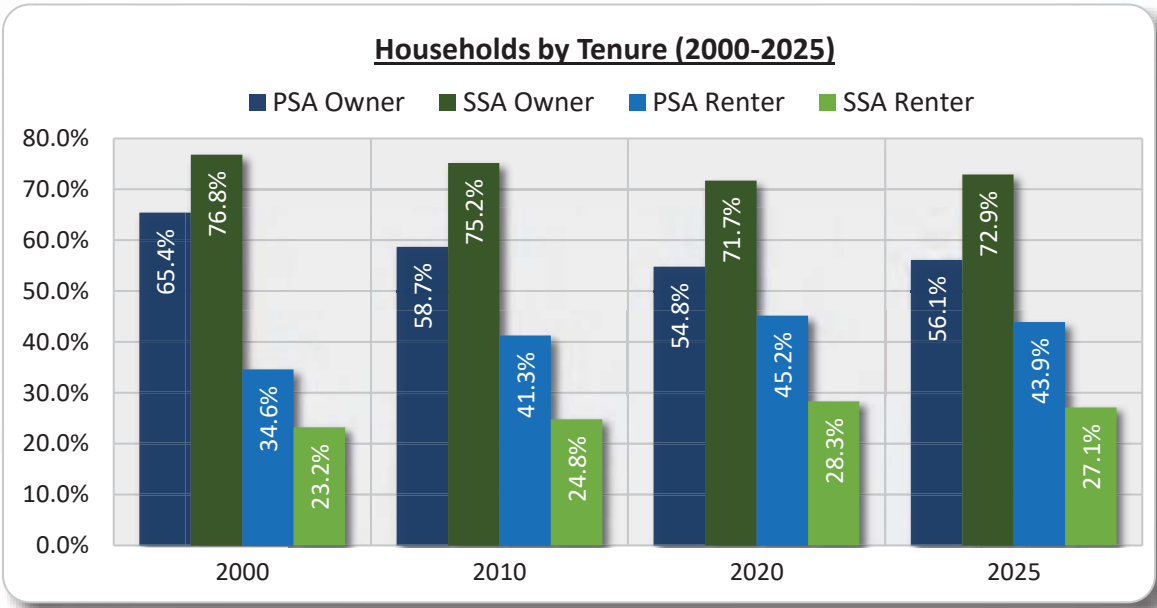
		Households by Tenure							
		2000		2010		2020		2025	
Household Type	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
CCS (Downtown)	Owner-Occupied	110	13.3%	287	41.1%	47	6.3%	47	6.2%
	Renter-Occupied	717	86.7%	411	58.9%	704	93.7%	710	93.8%
	Total	827	100.0%	698	100.0%	751	100.0%	757	100.0%
PSA (Neighborhoods)	Owner-Occupied	20,496	65.4%	15,354	58.7%	13,427	54.8%	13,406	56.1%
	Renter-Occupied	10,852	34.6%	10,787	41.3%	11,093	45.2%	10,477	43.9%
	Total	31,348	100.0%	26,141	100.0%	24,520	100.0%	23,883	100.0%
Youngstown (CCS & PSA)	Owner-Occupied	20,607	64.0%	15,642	58.3%	13,474	53.3%	13,453	54.6%
	Renter-Occupied	11,569	36.0%	11,197	41.7%	11,798	46.7%	11,187	45.4%
	Total	32,176	100.0%	26,839	100.0%	25,272	100.0%	24,640	100.0%
SSA (Balance of County)	Owner-Occupied	54,051	76.8%	54,053	75.2%	50,746	71.7%	50,827	72.9%
	Renter-Occupied	16,365	23.2%	17,824	24.8%	19,984	28.3%	18,912	27.1%
	Total	70,416	100.0%	71,877	100.0%	70,730	100.0%	69,739	100.0%
Mahoning County	Owner-Occupied	74,654	72.8%	69,692	70.6%	64,217	66.9%	64,277	68.1%
	Renter-Occupied	27,933	27.2%	29,020	29.4%	31,780	33.1%	30,097	31.9%
	Total	102,587	100.0%	98,712	100.0%	95,997	100.0%	94,374	100.0%
Ohio	Owner-Occupied	3,072,494	69.1%	3,111,031	67.6%	3,100,214	65.4%	3,198,215	66.5%
	Renter-Occupied	1,372,893	30.9%	1,492,378	32.4%	1,643,216	34.6%	1,613,859	33.5%
	Total	4,445,387	100.0%	4,603,409	100.0%	4,743,430	100.0%	4,812,074	100.0%

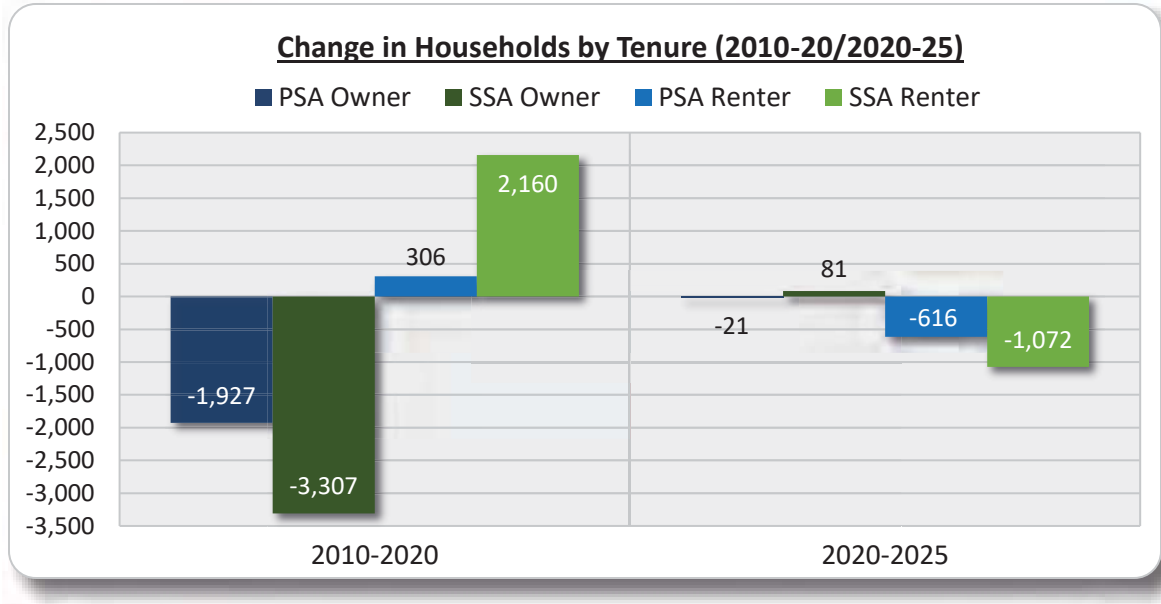
Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- Since the turn of the century, most households have been owner-occupied, consistently representing over 70% in the SSA, over 65% in the state, and over 50% in the PSA and overall city.
- As of 2020, over 45% of PSA households live in rental housing, which is nearly twice the share in the SSA and noticeably greater than the 34.5% statewide share, though less than half of the share in the CCS (Downtown Youngstown). Moreover, this renter share represents nearly a 10% increase over 2000. Most of this increase in the share of renter households occurred between 2000 and 2010 and is likely attributed to the housing market crash in 2008 and 2009.
- The overall number of PSA renter households is expected to decline by 1.3% through 2025, the result of the loss of over 600 PSA renter households.

The following graphs compare household tenure data:





Renter households by size for selected years are shown in the following table:

		Persons Per Renter Household						Average H.H. Size
		1-Person	2-Person	3-Person	4-Person	5-Person	Total	
CCS (Downtown)	2010	198 (48.1%)	102 (24.7%)	50 (12.2%)	35 (8.5%)	27 (6.5%)	411 (100.0%)	2.01
	2020	312 (46.1%)	163 (24.1%)	97 (14.3%)	59 (8.8%)	45 (6.7%)	675 (100.0%)	2.06
	2025	311 (45.6%)	163 (23.9%)	101 (14.8%)	60 (8.8%)	48 (7.0%)	682 (100.0%)	2.08
PSA (Neighborhoods)	2010	4,281 (39.7%)	2,737 (25.4%)	1,584 (14.7%)	1,263 (11.7%)	922 (8.5%)	10,787 (100.0%)	2.24
	2020	4,536 (40.9%)	2,560 (23.1%)	1,925 (17.4%)	1,109 (10.0%)	963 (8.7%)	11,093 (100.0%)	2.23
	2025	4,279 (40.8%)	2,354 (22.5%)	1,872 (17.9%)	1,007 (9.6%)	966 (9.2%)	10,477 (100.0%)	2.24
Youngstown (CCS & PSA)	2010	4,547 (40.6%)	2,798 (25.0%)	1,618 (14.4%)	1,294 (11.6%)	939 (8.4%)	11,197 (100.0%)	2.22
	2020	4,908 (41.6%)	2,679 (22.7%)	2,032 (17.2%)	1,164 (9.9%)	1,015 (8.6%)	11,798 (100.0%)	2.21
	2025	4,642 (41.5%)	2,472 (22.1%)	1,987 (17.8%)	1,062 (9.5%)	1,023 (9.1%)	11,187 (100.0%)	2.23
SSA (Balance of County)	2010	9,235 (51.8%)	4,287 (24.1%)	2,012 (11.3%)	1,167 (6.6%)	1,123 (6.3%)	17,824 (100.0%)	1.91
	2020	9,831 (49.2%)	5,110 (25.6%)	2,355 (11.8%)	1,606 (8.0%)	1,081 (5.4%)	19,984 (100.0%)	1.95
	2025	9,188 (48.6%)	4,890 (25.9%)	2,245 (11.9%)	1,585 (8.4%)	1,003 (5.3%)	18,912 (100.0%)	1.96

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

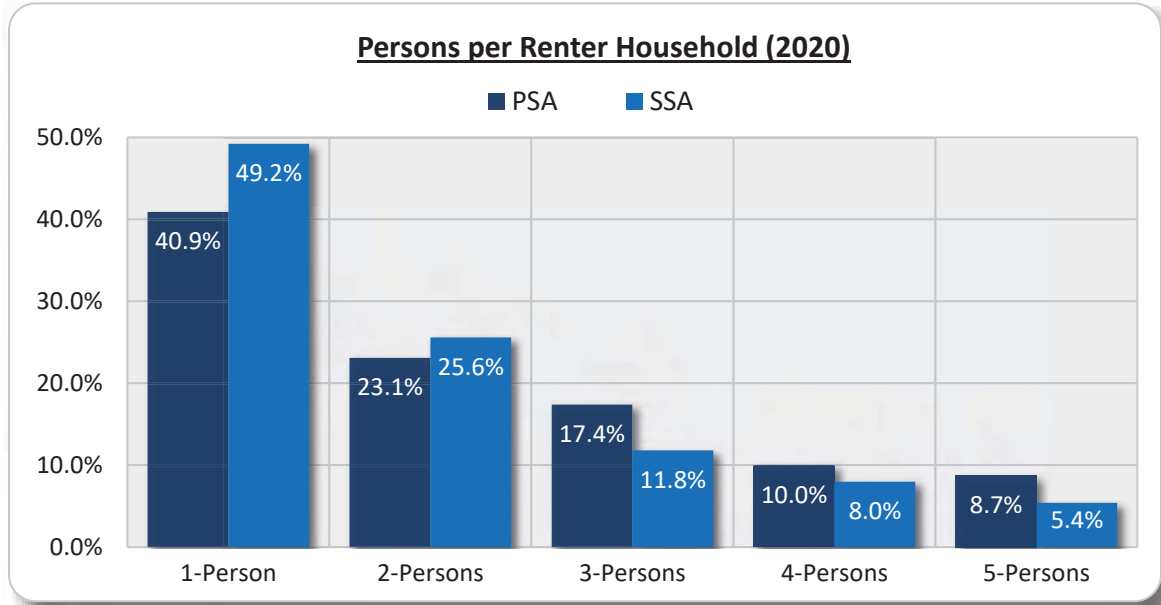
		Persons Per Renter Household						Average H.H. Size
		1-Person	2-Person	3-Person	4-Person	5-Person	Total	
Mahoning County	2010	13,802 (47.6%)	7,084 (24.4%)	3,622 (12.5%)	2,452 (8.4%)	2,060 (7.1%)	29,020 (100.0%)	2.03
	2020	14,710 (46.3%)	7,777 (24.5%)	4,409 (13.9%)	2,776 (8.7%)	2,109 (6.6%)	31,780 (100.0%)	2.05
	2025	13,812 (45.9%)	7,349 (24.4%)	4,260 (14.2%)	2,638 (8.8%)	2,039 (6.8%)	30,097 (100.0%)	2.06
Ohio	2010	629,336 (42.2%)	385,929 (25.9%)	218,484 (14.6%)	145,805 (9.8%)	112,824 (7.6%)	1,492,378 (100.0%)	2.15
	2020	685,753 (41.7%)	440,665 (26.8%)	236,641 (14.4%)	158,819 (9.7%)	121,337 (7.4%)	1,643,216 (100.0%)	2.14
	2025	672,049 (41.6%)	435,865 (27.0%)	231,678 (14.4%)	155,582 (9.6%)	118,684 (7.4%)	1,613,859 (100.0%)	2.14

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- As of 2020, the largest shares of renter households in the PSA are among one-person (40.9%) and two-person (23.1%) households, which are both lower than the SSA and state of Ohio. Relative to the SSA and the state of Ohio, the PSA has a greater share (36.1%) of three-person or larger renter households than the SSA (25.2%) and the state of Ohio (31.5%).
- Between 2020 and 2025 the only growth in *renter* households by size within the PSA is projected to occur among families with five or more persons per household, while one- and two-person renter households are expected to decline the most (463 fewer households). This represents a 6.5% decline in one- and two-person renter households, which is faster than the SSA's 5.8% projected decline.

The following graph compares renter household size shares for 2020:



Owner households by size for selected years are shown on the following table.

		Persons Per Owner Household						Average H.H. Size
		1-Person	2-Person	3-Person	4-Person	5-Person	Total	
CCS (Downtown)	2010	78 (27.2%)	111 (38.6%)	42 (14.5%)	34 (11.9%)	22 (7.8%)	287 (100.0%)	2.35
	2020	22 (29.2%)	28 (37.6%)	11 (14.5%)	9 (12.1%)	5 (6.5%)	76 (100.0%)	2.29
	2025	22 (29.6%)	28 (37.4%)	11 (14.5%)	9 (12.2%)	5 (6.3%)	75 (100.0%)	2.28
PSA (Neighborhoods)	2010	5,575 (36.3%)	5,566 (36.2%)	2,062 (13.4%)	1,130 (7.4%)	1,021 (6.7%)	15,354 (100.0%)	2.12
	2020	5,334 (39.7%)	4,670 (34.8%)	1,772 (13.2%)	949 (7.1%)	703 (5.2%)	13,428 (100.0%)	2.03
	2025	5,405 (40.3%)	4,614 (34.4%)	1,759 (13.1%)	938 (7.0%)	691 (5.2%)	13,407 (100.0%)	2.02
Youngstown (CCS & PSA)	2010	5,684 (36.3%)	5,662 (36.2%)	2,094 (13.4%)	1,159 (7.4%)	1,042 (6.7%)	15,642 (100.0%)	2.12
	2020	5,304 (39.4%)	4,687 (34.8%)	1,804 (13.4%)	962 (7.1%)	721 (5.4%)	13,477 (100.0%)	2.04
	2025	5,365 (39.9%)	4,632 (34.4%)	1,797 (13.4%)	951 (7.1%)	714 (5.3%)	13,458 (100.0%)	2.04
SSA (Balance of County)	2010	12,648 (23.4%)	21,691 (40.1%)	8,281 (15.3%)	7,286 (13.5%)	4,146 (7.7%)	54,053 (100.0%)	2.42
	2020	12,745 (25.1%)	19,611 (38.6%)	7,778 (15.3%)	7,040 (13.9%)	3,571 (7.0%)	50,746 (100.0%)	2.39
	2025	12,932 (25.4%)	19,506 (38.4%)	7,785 (15.3%)	7,085 (13.9%)	3,520 (6.9%)	50,827 (100.0%)	2.39

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

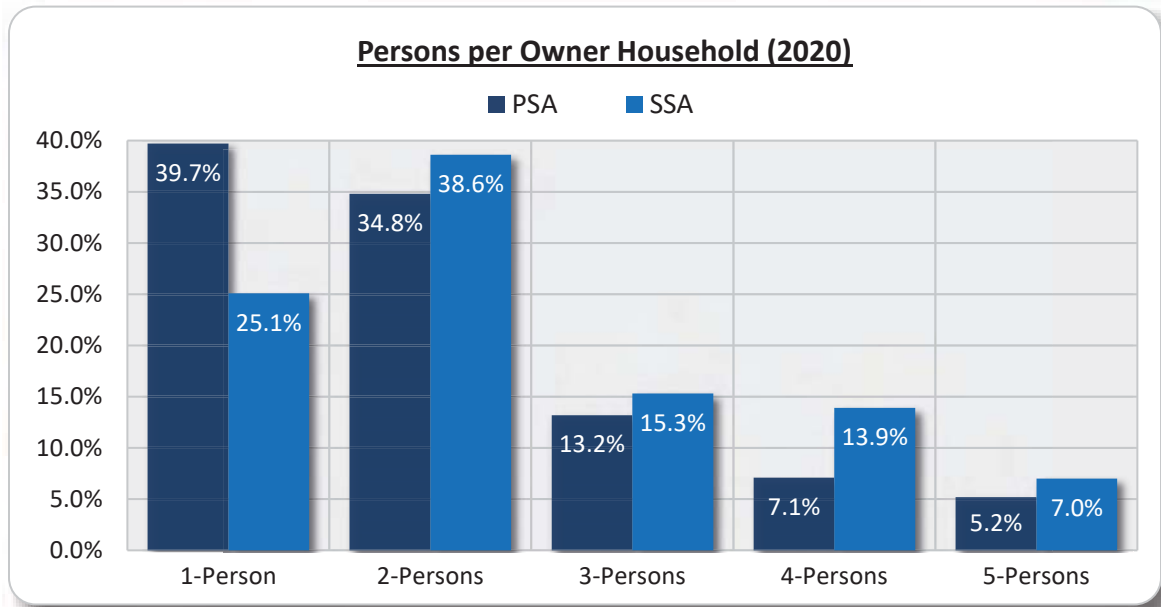
		Persons Per Owner Household						
		1-Person	2-Person	3-Person	4-Person	5-Person	Total	Average H.H. Size
Mahoning County	2010	18,371 (26.4%)	27,333 (39.2%)	10,370 (14.9%)	8,426 (12.1%)	5,192 (7.4%)	69,692 (100.0%)	2.35
	2020	18,222 (28.4%)	24,255 (37.8%)	9,554 (14.9%)	7,917 (12.3%)	4,269 (6.6%)	64,217 (100.0%)	2.31
	2025	18,482 (28.8%)	24,088 (37.5%)	9,557 (14.9%)	7,949 (12.4%)	4,201 (6.5%)	64,277 (100.0%)	2.30
Ohio	2010	729,537 (23.4%)	1,197,125 (38.5%)	489,365 (15.7%)	425,278 (13.7%)	269,726 (8.7%)	3,111,031 (100.0%)	2.46
	2020	744,730 (24.0%)	1,212,032 (39.1%)	475,063 (15.3%)	406,043 (13.1%)	262,346 (8.5%)	3,100,214 (100.0%)	2.43
	2025	771,646 (24.1%)	1,254,213 (39.2%)	487,547 (15.2%)	415,375 (13.0%)	269,435 (8.4%)	3,198,215 (100.0%)	2.42

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- The average owner household size in the PSA is roughly 2, while it is roughly 2.4 in the state of Ohio. This size is also small compared to the PSA 2.23 average *renter* household size. Youngstown's one- and two-person owner households represent just over 74% of all owner households in 2020, which is slightly more than the SSA's 63.7% share. Relative to the SSA and the state of Ohio, the PSA has a lower share (13.3%) of three-person or larger owner households than the SSA (36.2%) and the state of Ohio (36.9%). Note that this family size structure is roughly the opposite for PSA renter households.
- While one-person PSA owner-occupied households are projected to grow by 71 (slower than in the previous decade) and all other household types are projected to decline slightly, these changes are not expected to significantly alter the structure of household types in the PSA. On average, household sizes are projected to remain virtually unchanged through 2025.

The following graph compares owner household size shares for 2020:



The distribution of households by income is illustrated below:

		Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
CCS (Downtown)	2010	321 (46.0%)	289 (41.4%)	36 (5.2%)	17 (2.4%)	17 (2.4%)	4 (0.6%)	13 (1.9%)	1 (0.1%)
	2020	332 (44.2%)	249 (33.2%)	75 (10.0%)	45 (6.0%)	18 (2.4%)	3 (0.4%)	18 (2.4%)	10 (1.4%)
	2025	352 (46.5%)	241 (31.9%)	69 (9.1%)	46 (6.1%)	20 (2.7%)	3 (0.4%)	18 (2.4%)	7 (1.0%)
	Change 2020-2025	20 (6.0%)	-8 (-3.2%)	-6 (-8.0%)	1 (2.2%)	2 (10.9%)	0 (0.0%)	0 (0.0%)	-3 (-28.8%)
PSA (Neighborhoods)	2010	4,813 (18.4%)	5,988 (22.9%)	4,130 (15.8%)	3,579 (13.7%)	2,094 (8.0%)	1,528 (5.8%)	2,923 (11.2%)	1,086 (4.2%)
	2020	4,139 (16.9%)	4,770 (19.5%)	3,961 (16.2%)	2,907 (11.9%)	2,571 (10.5%)	1,712 (7.0%)	3,181 (13.0%)	1,280 (5.2%)
	2025	3,793 (15.9%)	4,392 (18.4%)	3,846 (16.1%)	2,680 (11.2%)	2,693 (11.3%)	1,785 (7.5%)	3,271 (13.7%)	1,424 (6.0%)
	Change 2020-2025	-346 (-8.4%)	-378 (-7.9%)	-115 (-2.9%)	-227 (-7.8%)	122 (4.7%)	73 (4.3%)	90 (2.8%)	144 (11.3%)

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
Youngstown (CCS & PSA)	2010	5,153 (19.2%)	6,275 (23.4%)	4,156 (15.5%)	3,591 (13.4%)	2,107 (7.9%)	1,537 (5.7%)	2,933 (10.9%)	1,087 (4.1%)
	2020	4,491 (17.8%)	4,987 (19.7%)	4,045 (16.0%)	2,944 (11.6%)	2,598 (10.3%)	1,717 (6.8%)	3,200 (12.7%)	1,293 (5.1%)
	2025	4,187 (17.0%)	4,527 (18.4%)	3,926 (15.9%)	2,752 (11.2%)	2,713 (11.0%)	1,793 (7.3%)	3,301 (13.4%)	1,446 (5.9%)
	Change 2020-2025	-304 (-6.8%)	-460 (-9.2%)	-119 (-2.9%)	-192 (-6.5%)	115 (4.4%)	76 (4.4%)	101 (3.2%)	153 (11.8%)
SSA (Balance of County)	2010	5,403 (7.5%)	10,274 (14.3%)	9,068 (12.6%)	7,868 (10.9%)	7,315 (10.2%)	6,557 (9.1%)	15,591 (21.7%)	9,801 (13.6%)
	2020	3,690 (5.2%)	6,358 (9.0%)	7,270 (10.3%)	8,545 (12.1%)	7,648 (10.8%)	6,041 (8.5%)	15,945 (22.5%)	15,233 (21.5%)
	2025	3,250 (4.7%)	5,525 (7.9%)	6,583 (9.4%)	8,140 (11.7%)	7,739 (11.1%)	6,120 (8.8%)	16,329 (23.4%)	16,053 (23.0%)
	Change 2020-2025	-440 (-11.9%)	-833 (-13.1%)	-687 (-9.5%)	-405 (-4.7%)	91 (1.2%)	79 (1.3%)	384 (2.4%)	820 (5.4%)
Mahoning County	2010	10,482 (10.6%)	16,364 (16.6%)	13,225 (13.4%)	11,522 (11.7%)	9,448 (9.6%)	8,145 (8.3%)	18,584 (18.8%)	10,942 (11.1%)
	2020	8,171 (8.5%)	11,382 (11.9%)	11,369 (11.8%)	11,526 (12.0%)	10,290 (10.7%)	7,790 (8.1%)	18,982 (19.8%)	16,489 (17.2%)
	2025	7,484 (7.9%)	10,250 (10.9%)	10,713 (11.4%)	11,162 (11.8%)	10,703 (11.3%)	8,041 (8.5%)	18,745 (19.9%)	17,278 (18.3%)
	Change 2020-2025	-687 (-8.4%)	-1,132 (-9.9%)	-656 (-5.8%)	-364 (-3.2%)	413 (4.0%)	251 (3.2%)	-237 (-1.2%)	789 (4.8%)
Ohio	2010	402,001 (8.7%)	581,782 (12.6%)	541,129 (11.8%)	516,058 (11.2%)	467,230 (10.1%)	394,236 (8.6%)	988,580 (21.5%)	712,393 (15.5%)
	2020	311,352 (6.6%)	447,503 (9.4%)	462,812 (9.8%)	461,657 (9.7%)	420,348 (8.9%)	383,947 (8.1%)	1,116,004 (23.5%)	1,139,807 (24.0%)
	2025	279,370 (5.8%)	405,036 (8.4%)	432,574 (9.0%)	442,428 (9.2%)	420,981 (8.7%)	386,289 (8.0%)	1,172,194 (24.4%)	1,273,202 (26.5%)
	Change 2020-2025	-31,982 (-10.3%)	-42,467 (-9.5%)	-30,238 (-6.5%)	-19,229 (-4.2%)	633 (0.2%)	2,342 (0.6%)	56,190 (5.0%)	133,395 (11.7%)

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- In 2020, the majority (52.6%) of households in the PSA have incomes under \$30,000, which is not projected to change through 2025. At the same time, approximately 30% of households in the PSA have incomes between \$40,000 and \$99,999. As such, it is clear the market has a broad mix of household income levels. The surrounding SSA (Balance of County) has a greater concentration of higher income households, with nearly half (44%) of the households in the SSA earning \$60,000 or more annually. Conversely, households with incomes under \$30,000 comprise less than one-quarter (24.5%) of the SSA's households.

- Between 2020 and 2025, all household segments with incomes below \$40,000 within the PSA are projected to decline, while all segments with incomes over \$40,000 are projected to grow. It appears that the greatest growth in the PSA should occur among households earning over \$100,000, while notable growth is projected to occur among households earning between \$40,000 and \$49,999.

Median household income for selected years is shown in the following table:

	Median Household Income				
	2010 Census	2020 Estimated	% Change 2010-2020	2025 Projected	% Change 2020-2025
CCS (Downtown)	\$10,969	\$11,748	7.1%	\$11,102	-5.5%
PSA (Neighborhoods)	\$25,495	\$28,460	11.6%	\$29,768	4.6%
Youngstown (CCS & PSA)	\$24,792	\$27,810	12.2%	\$29,190	5.0%
SSA (Balance of County)	\$44,546	\$53,069	19.1%	\$55,935	5.4%
Mahoning County	\$38,058	\$45,395	19.3%	\$47,081	3.7%
Ohio	\$45,580	\$56,981	25.0%	\$61,152	7.3%

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The PSA median household income is projected to grow by 4.6% from \$28,460 to \$29,768 by 2025, growing at a slower rate (compared to the previous ten years), while growing slower than the SSA.

The distribution of *renter* households by income is illustrated below:

		Renter Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
CCS (Downtown)	2010	214 (52.2%)	167 (40.7%)	16 (3.8%)	6 (1.5%)	5 (1.3%)	1 (0.2%)	2 (0.4%)	0 (0.0%)
	2020	327 (48.4%)	235 (34.7%)	62 (9.1%)	30 (4.5%)	10 (1.5%)	2 (0.3%)	8 (1.2%)	2 (0.3%)
	2025	339 (49.8%)	226 (33.1%)	58 (8.5%)	31 (4.6%)	14 (2.0%)	2 (0.3%)	9 (1.3%)	2 (0.3%)
	Change 2020-2025	12 (3.8%)	-9 (-3.7%)	-3 (-5.3%)	1 (3.3%)	4 (40.8%)	0 (0.0%)	1 (12.2%)	0 (0.0%)
PSA (Neighborhoods)	2010	3,150 (29.2%)	3,420 (31.7%)	1,655 (15.3%)	1,097 (10.2%)	665 (6.2%)	243 (2.2%)	438 (4.1%)	119 (1.1%)
	2020	2,834 (25.5%)	2,846 (25.7%)	1,855 (16.7%)	1,175 (10.6%)	996 (9.0%)	489 (4.4%)	762 (6.9%)	137 (1.2%)
	2025	2,488 (23.7%)	2,465 (23.5%)	1,783 (17.0%)	1,114 (10.6%)	1,030 (9.8%)	597 (5.7%)	867 (8.3%)	133 (1.3%)
	Change 2020-2025	-346 (-12.2%)	-381 (-13.4%)	-72 (-3.9%)	-61 (-5.2%)	34 (3.4%)	109 (22.2%)	105 (13.8%)	-4 (-2.8%)

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Renter Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
Youngstown (CCS & PSA)	2010	3,386 (30.2%)	3,587 (32.0%)	1,658 (14.8%)	1,100 (9.8%)	665 (5.9%)	243 (2.2%)	437 (3.9%)	121 (1.1%)
	2020	3,136 (26.6%)	3,046 (25.8%)	1,936 (16.4%)	1,215 (10.3%)	1,025 (8.7%)	503 (4.3%)	787 (6.7%)	149 (1.3%)
	2025	2,813 (25.1%)	2,616 (23.4%)	1,866 (16.7%)	1,169 (10.5%)	1,059 (9.5%)	617 (5.5%)	901 (8.1%)	146 (1.3%)
	Change 2020-2025	-323 (-10.3%)	-430 (-14.1%)	-70 (-3.6%)	-46 (-3.8%)	34 (3.3%)	114 (22.6%)	114 (14.5%)	-2 (-1.6%)
SSA (Balance of County)	2010	2,952 (16.6%)	4,682 (26.3%)	3,196 (17.9%)	2,146 (12.0%)	1,569 (8.8%)	908 (5.1%)	1,761 (9.9%)	610 (3.4%)
	2020	2,020 (10.1%)	3,514 (17.6%)	3,617 (18.1%)	3,155 (15.8%)	2,344 (11.7%)	1,368 (6.8%)	2,995 (15.0%)	971 (4.9%)
	2025	1,559 (8.2%)	3,010 (15.9%)	3,389 (17.9%)	2,968 (15.7%)	2,374 (12.6%)	1,454 (7.7%)	3,284 (17.4%)	873 (4.6%)
	Change 2020-2025	-460 (-22.8%)	-504 (-14.3%)	-228 (-6.3%)	-187 (-5.9%)	30 (1.3%)	87 (6.3%)	289 (9.6%)	-98 (-10.1%)
Mahoning County	2010	6,250 (21.5%)	8,226 (28.3%)	4,859 (16.7%)	3,245 (11.2%)	2,270 (7.8%)	1,177 (4.1%)	2,249 (7.7%)	745 (2.6%)
	2020	5,101 (16.1%)	6,605 (20.8%)	5,555 (17.5%)	4,379 (13.8%)	3,390 (10.7%)	1,872 (5.9%)	3,753 (11.8%)	1,125 (3.5%)
	2025	4,318 (14.3%)	5,756 (19.1%)	5,270 (17.5%)	4,222 (14.0%)	3,505 (11.6%)	2,070 (6.9%)	3,959 (13.2%)	997 (3.3%)
	Change 2020-2025	-783 (-15.4%)	-849 (-12.9%)	-285 (-5.1%)	-157 (-3.6%)	115 (3.4%)	198 (10.6%)	206 (5.5%)	-128 (-11.4%)
Ohio	2010	270,124 (18.1%)	338,008 (22.6%)	242,616 (16.3%)	187,205 (12.5%)	148,488 (9.9%)	85,215 (5.7%)	172,538 (11.6%)	48,185 (3.2%)
	2020	219,792 (13.4%)	282,731 (17.2%)	241,362 (14.7%)	203,564 (12.4%)	166,933 (10.2%)	118,652 (7.2%)	285,133 (17.4%)	125,048 (7.6%)
	2025	189,785 (11.8%)	247,001 (15.3%)	220,434 (13.7%)	192,121 (11.9%)	165,725 (10.3%)	124,780 (7.7%)	319,204 (19.8%)	154,808 (9.6%)
	Change 2020-2025	-30,007 (-13.7%)	-35,731 (-12.6%)	-20,928 (-8.7%)	-11,442 (-5.6%)	-1,208 (-0.7%)	6,128 (5.2%)	34,071 (11.9%)	29,760 (23.8%)

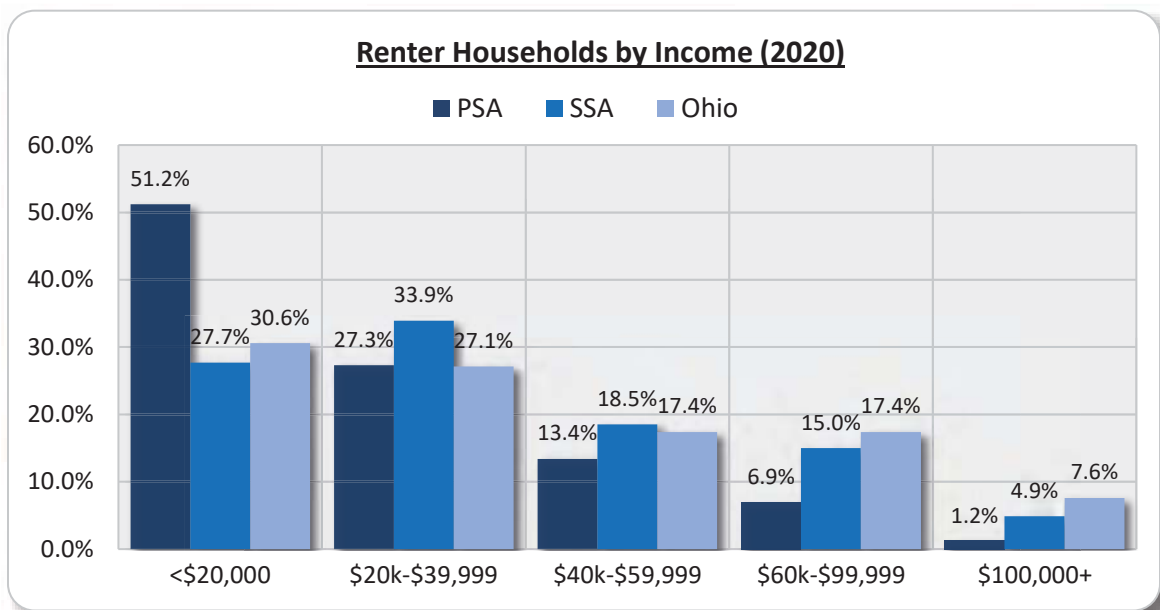
Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

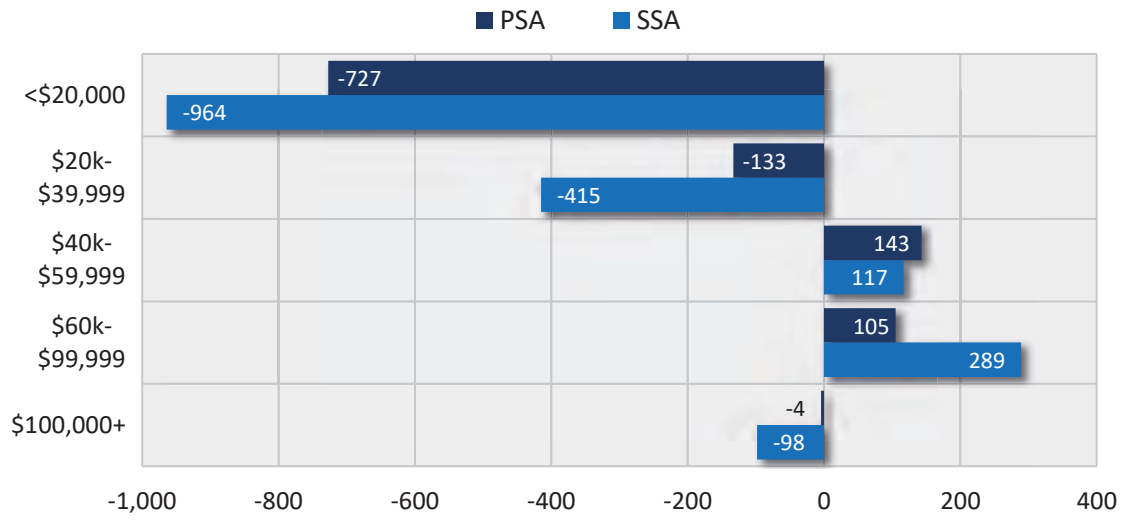
- As of 2020, roughly half (50.2%) of *renter* households in the PSA earn less than \$20,000 annually, while the same households represent a 27.7% share in the surrounding area (SSA). For context, monthly rents of \$500 are generally considered to be affordable to households making \$20,000. This PSA share is considerably high when compared to the 18.6% statewide share of *renter* households making less than \$20,000. By 2025, the share of PSA *renter* households who earn less than \$20,000 will drop below half (47.2%), while remaining well above the 24.1% share in the SSA.

- In the PSA, roughly four out of five *renter* households (79.1%) make less than \$40,000 annually in 2020, a share which is expected to decline to 75.7% (860 fewer households), or by 9.9%. During the forecast period, the PSA is also expected to gain 248 renter households with incomes between \$40,000 and \$99,999, representing 11% growth, which is faster than the SSA. Renter households with incomes over \$100,000 are not expected to change much in the PSA, while the SSA is projected to decline 10.1% in these households and the state of Ohio is expected to increase 23.8% in these households. These projections indicate a likely increase in the need for housing at a variety of rent levels in the PSA.

The following graphs compare renter household income data:



Change in Renter Households by Income (2020-2025)



The distribution of *owner* households by income is included below:

		Owner Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
CCS	2010	107 (37.1%)	122 (42.4%)	20 (7.1%)	11 (3.8%)	12 (4.1%)	3 (1.1%)	11 (3.9%)	1 (0.3%)
	2020	5 (6.5%)	15 (19.4%)	13 (17.5%)	15 (19.8%)	9 (11.4%)	1 (1.3%)	10 (12.9%)	8 (11.1%)
	2025	13 (16.6%)	15 (20.4%)	11 (14.0%)	15 (20.0%)	7 (8.8%)	1 (1.3%)	9 (11.7%)	5 (7.2%)
	Change 2020-2025	8 (152.2%)	1 (4.1%)	-3 (-20.5%)	0 (0.0%)	-2 (-23.3%)	0 (0.0%)	-1 (-10.2%)	-3 (-35.7%)
PSA	2010	1,663 (10.8%)	2,568 (16.7%)	2,475 (16.1%)	2,482 (16.2%)	1,429 (9.3%)	1,285 (8.4%)	2,485 (16.2%)	967 (6.3%)
	2020	1,305 (9.7%)	1,924 (14.3%)	2,106 (15.7%)	1,732 (12.9%)	1,575 (11.7%)	1,223 (9.1%)	2,419 (18.0%)	1,143 (8.5%)
	2025	1,305 (9.7%)	1,928 (14.4%)	2,063 (15.4%)	1,566 (11.7%)	1,663 (12.4%)	1,187 (8.9%)	2,404 (17.9%)	1,291 (9.6%)
	Change 2020-2025	0 (0.0%)	3 (0.2%)	-43 (-2.0%)	-166 (-9.6%)	88 (5.6%)	-36 (-2.9%)	-15 (-0.6%)	148 (12.9%)
Youngstown (CCS & PSA)	2010	1,767 (11.3%)	2,688 (17.2%)	2,498 (16.0%)	2,491 (15.9%)	1,442 (9.2%)	1,294 (8.3%)	2,496 (16.0%)	966 (6.2%)
	2020	1,355 (10.1%)	1,941 (14.4%)	2,109 (15.6%)	1,728 (12.8%)	1,573 (11.7%)	1,214 (9.0%)	2,413 (17.9%)	1,144 (8.5%)
	2025	1,374 (10.2%)	1,911 (14.2%)	2,060 (15.3%)	1,583 (11.8%)	1,654 (12.3%)	1,176 (8.7%)	2,400 (17.8%)	1,299 (9.7%)
	Change 2020-2025	19 (1.4%)	-30 (-1.5%)	-49 (-2.3%)	-146 (-8.4%)	81 (5.2%)	-38 (-3.1%)	-13 (-0.5%)	155 (13.6%)

(Continued)

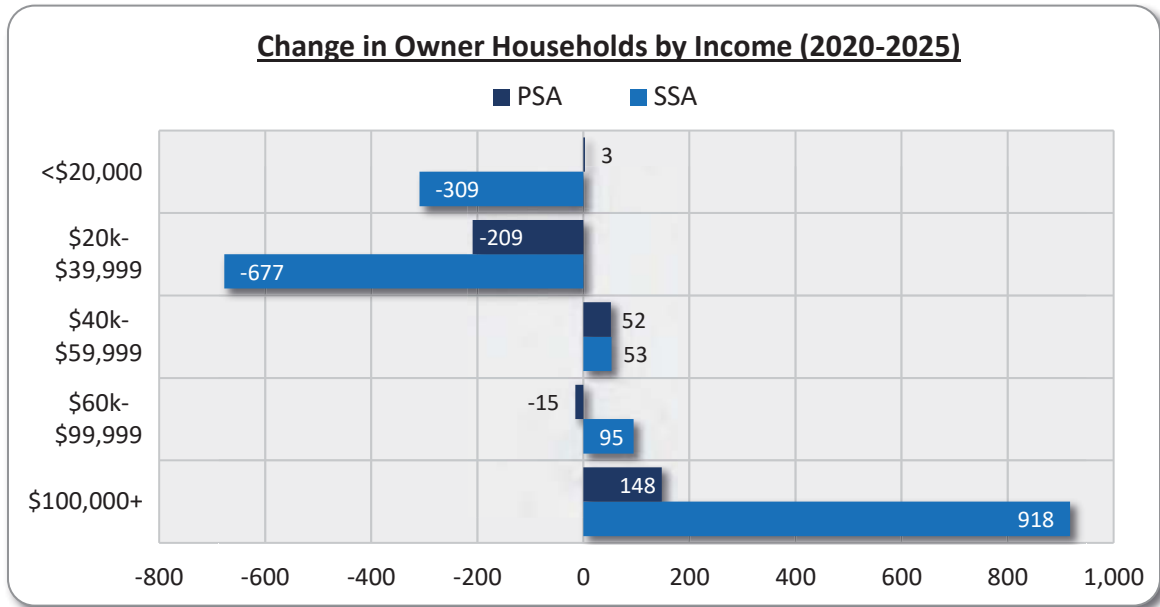
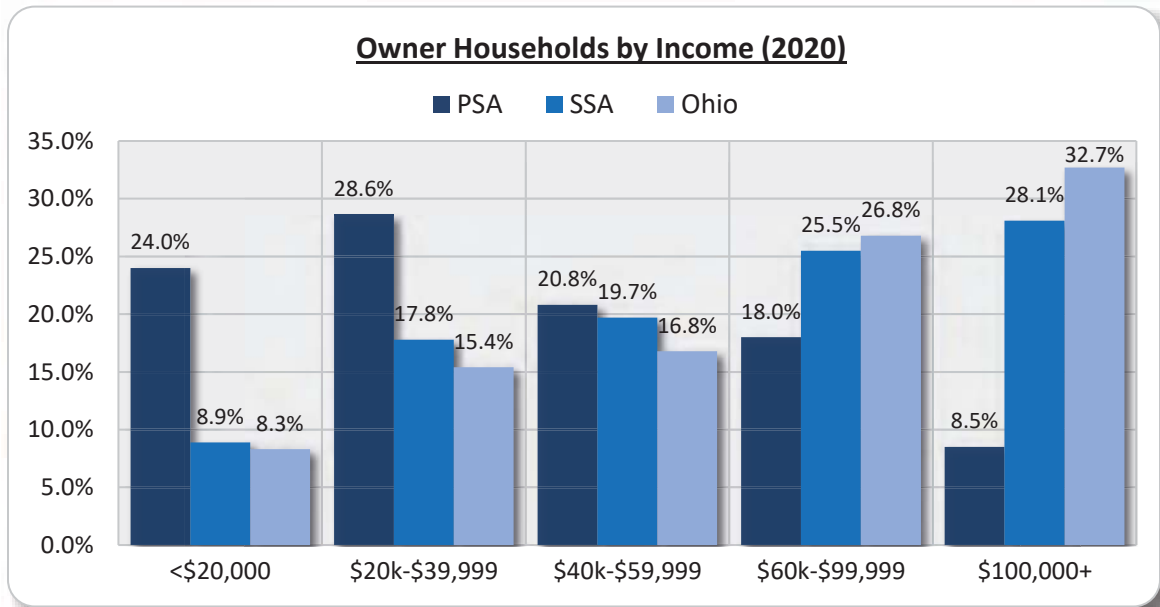
		Owner Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
SSA	2010	2,451 (4.5%)	5,592 (10.3%)	5,872 (10.9%)	5,722 (10.6%)	5,746 (10.6%)	5,649 (10.5%)	13,830 (25.6%)	9,191 (17.0%)
	2020	1,670 (3.3%)	2,845 (5.6%)	3,653 (7.2%)	5,390 (10.6%)	5,304 (10.5%)	4,673 (9.2%)	12,950 (25.5%)	14,262 (28.1%)
	2025	1,691 (3.3%)	2,516 (4.9%)	3,194 (6.3%)	5,172 (10.2%)	5,365 (10.6%)	4,666 (9.2%)	13,045 (25.7%)	15,180 (29.9%)
	Change 2020-2025	20 (1.2%)	-329 (-11.6%)	-459 (-12.6%)	-218 (-4.0%)	61 (1.1%)	-8 (-0.2%)	95 (0.7%)	918 (6.4%)
Mahoning County	2010	4,232 (6.1%)	8,138 (11.7%)	8,366 (12.0%)	8,277 (11.9%)	7,178 (10.3%)	6,968 (10.0%)	16,335 (23.4%)	10,197 (14.6%)
	2020	3,070 (4.8%)	4,776 (7.4%)	5,814 (9.1%)	7,147 (11.1%)	6,899 (10.7%)	5,918 (9.2%)	15,228 (23.7%)	15,364 (23.9%)
	2025	3,166 (4.9%)	4,494 (7.0%)	5,443 (8.5%)	6,940 (10.8%)	7,197 (11.2%)	5,971 (9.3%)	14,786 (23.0%)	16,281 (25.3%)
	Change 2020-2025	96 (3.1%)	-283 (-5.9%)	-371 (-6.4%)	-207 (-2.9%)	298 (4.3%)	53 (0.9%)	-443 (-2.9%)	917 (6.0%)
Ohio	2010	131,877 (4.2%)	243,774 (7.8%)	298,513 (9.6%)	328,853 (10.6%)	318,742 (10.2%)	309,021 (9.9%)	816,042 (26.2%)	664,208 (21.4%)
	2020	91,559 (3.0%)	164,771 (5.3%)	221,451 (7.1%)	258,094 (8.3%)	253,414 (8.2%)	265,296 (8.6%)	830,871 (26.8%)	1,014,759 (32.7%)
	2025	89,584 (2.8%)	158,035 (4.9%)	212,140 (6.6%)	250,307 (7.8%)	255,256 (8.0%)	261,509 (8.2%)	852,990 (26.7%)	1,118,394 (35.0%)
	Change 2020-2025	-1,975 (-2.2%)	-6,736 (-4.1%)	-9,310 (-4.2%)	-7,787 (-3.0%)	1,841 (0.7%)	-3,786 (-1.4%)	22,119 (2.7%)	103,635 (10.2%)

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- In 2020, while PSA's *owner* households making between \$60,000 and \$99,999 represent the highest share (18.0%) of any individual income cohort, approximately two out of five PSA *owner* households earn less than \$30,000. This share is high compared the 16.1% share of these *owner* households in the SSA and the 15.4% share statewide.
- Between 2020 and 2025, most of the growth in the PSA, as well as in the broader SSA, is expected to come from *owner* households making over \$100,000, while significant PSA growth is expected to occur among *owner* households making between \$40,000 and \$49,999 annually. Specifically, the PSA is expected to gain 148 *owner* households with incomes over \$100,000 (12.9% increase) and 88 households with incomes between \$40,000 and \$99,999 (5.6% increase).

The following graphs compare *owner* household income data:



D. Demographic Theme Maps

The following demographic theme maps for the study areas are presented after this page:

- Median Household Income
- Renter Household Share
- Owner Household Share
- Older Adult Population Share (55 + years)
- Younger Adult Population Share (20 to 34 years)
- Population Density

The demographic data used in these maps is based on US Census, ACS and ESRI data sets.



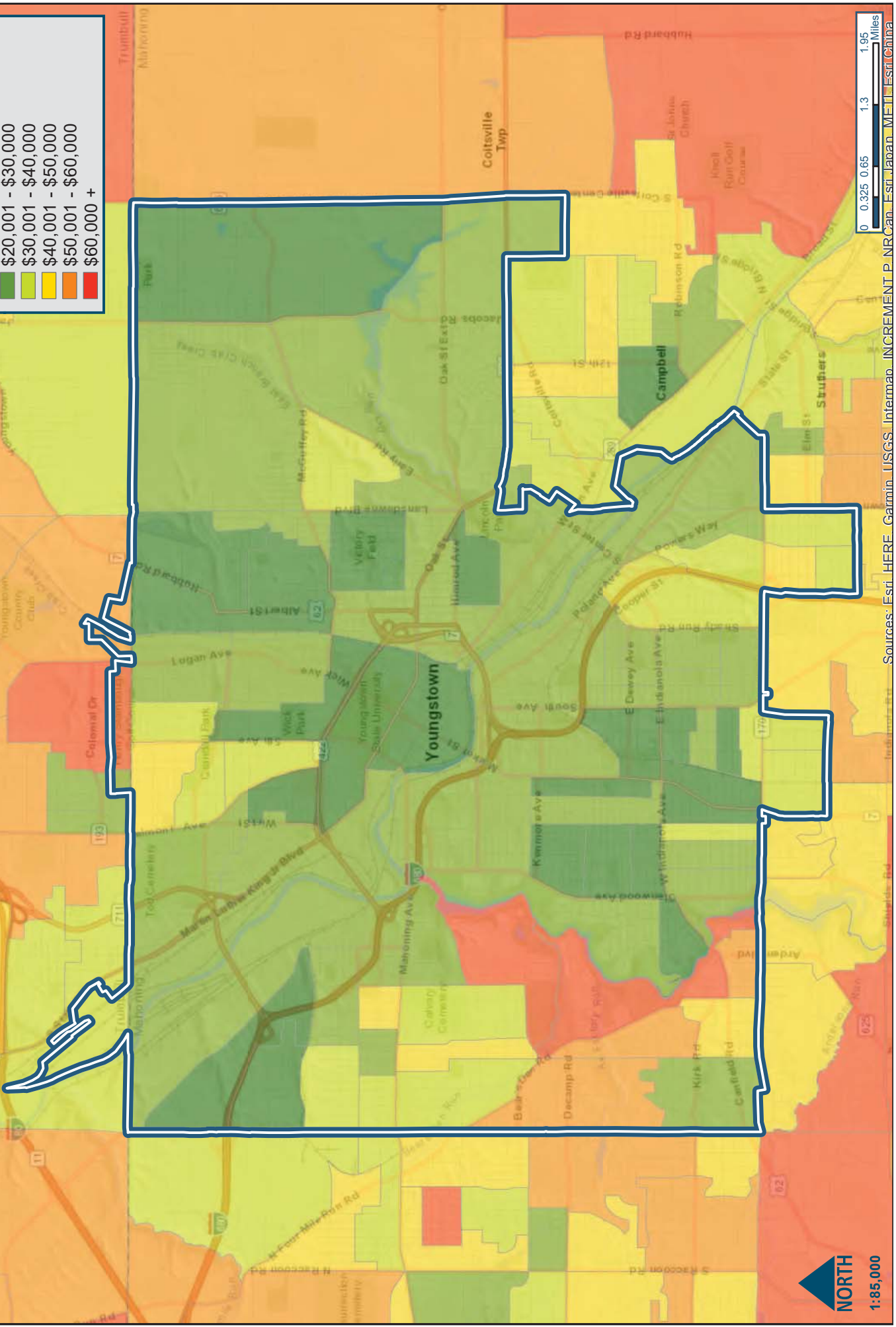
Youngstown, OH 2020 Median Household Income

Primary Study Area

Census Block Groups

Median Household Income

- <= \$20,000
- \$20,001 - \$30,000
- \$30,001 - \$40,000
- \$40,001 - \$50,000
- \$50,001 - \$60,000
- \$60,000 +



NORTH
1:85,000



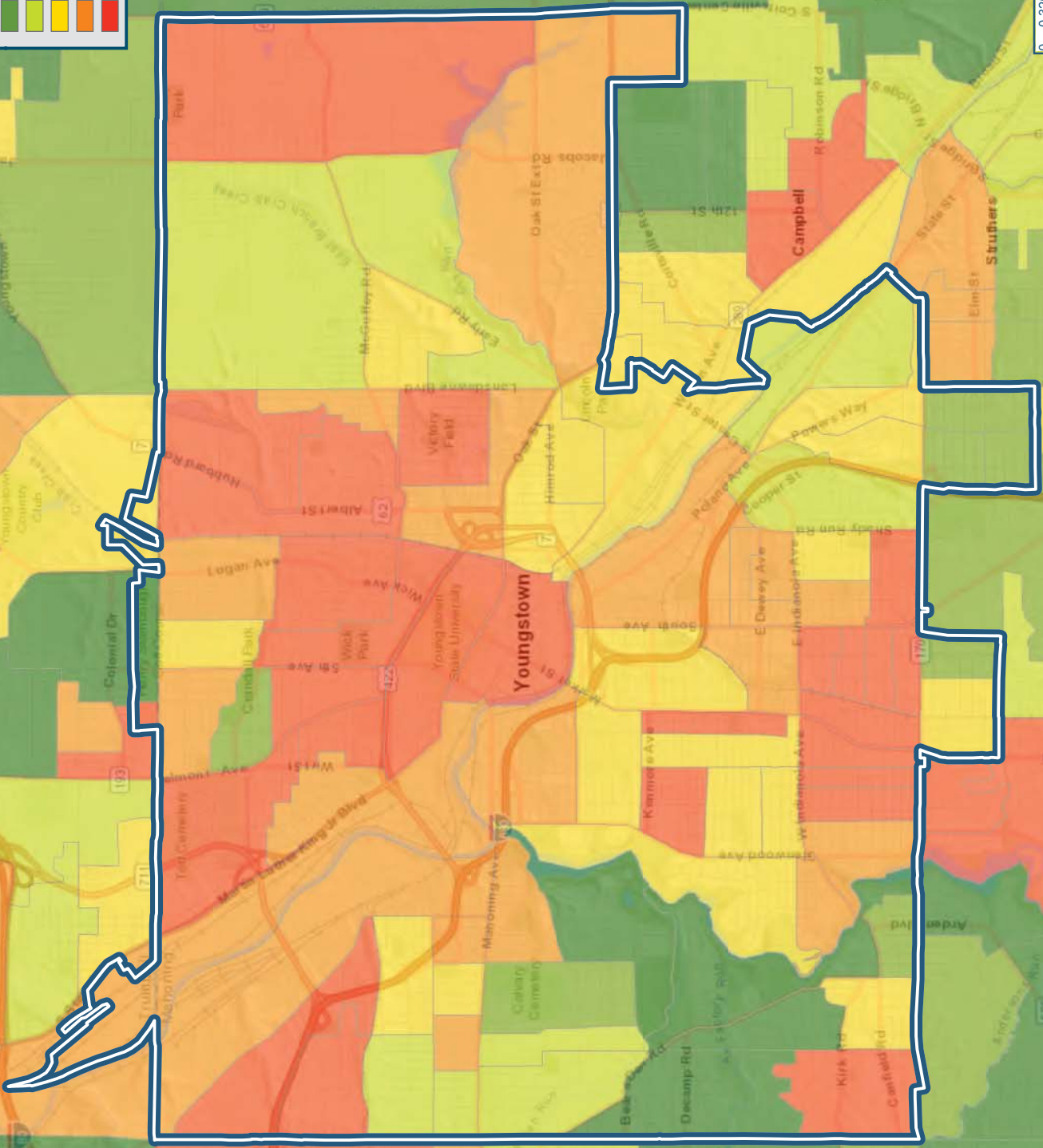
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China



Youngstown, OH 2020 Renter Share of Households

Primary Study Area

- Census Block Groups
Renter Share
- <= 15%
 - 15.1% - 25%
 - 25.1% - 35%
 - 35.1% - 45%
 - 45.1% - 55%
 - 55% +



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China



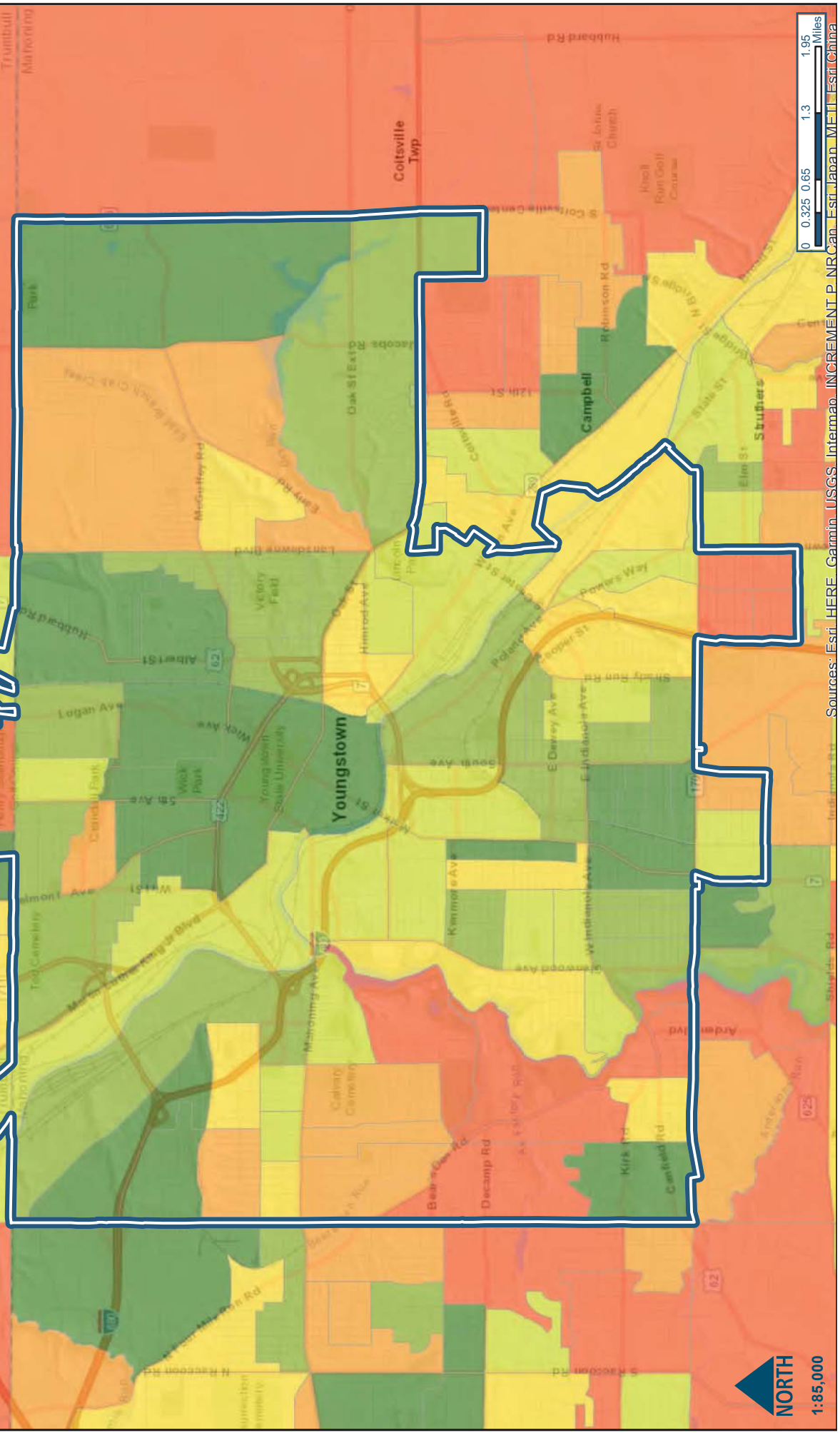
Youngstown, OH 2020 Owner Share of Households

Primary Study Area

Census Block Groups

Owner Share

- <= 40%
- 40.1% - 50%
- 50.1% - 60%
- 60.1% - 70%
- 70.1% - 80%
- 80% +



NORTH
1:85,000



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China

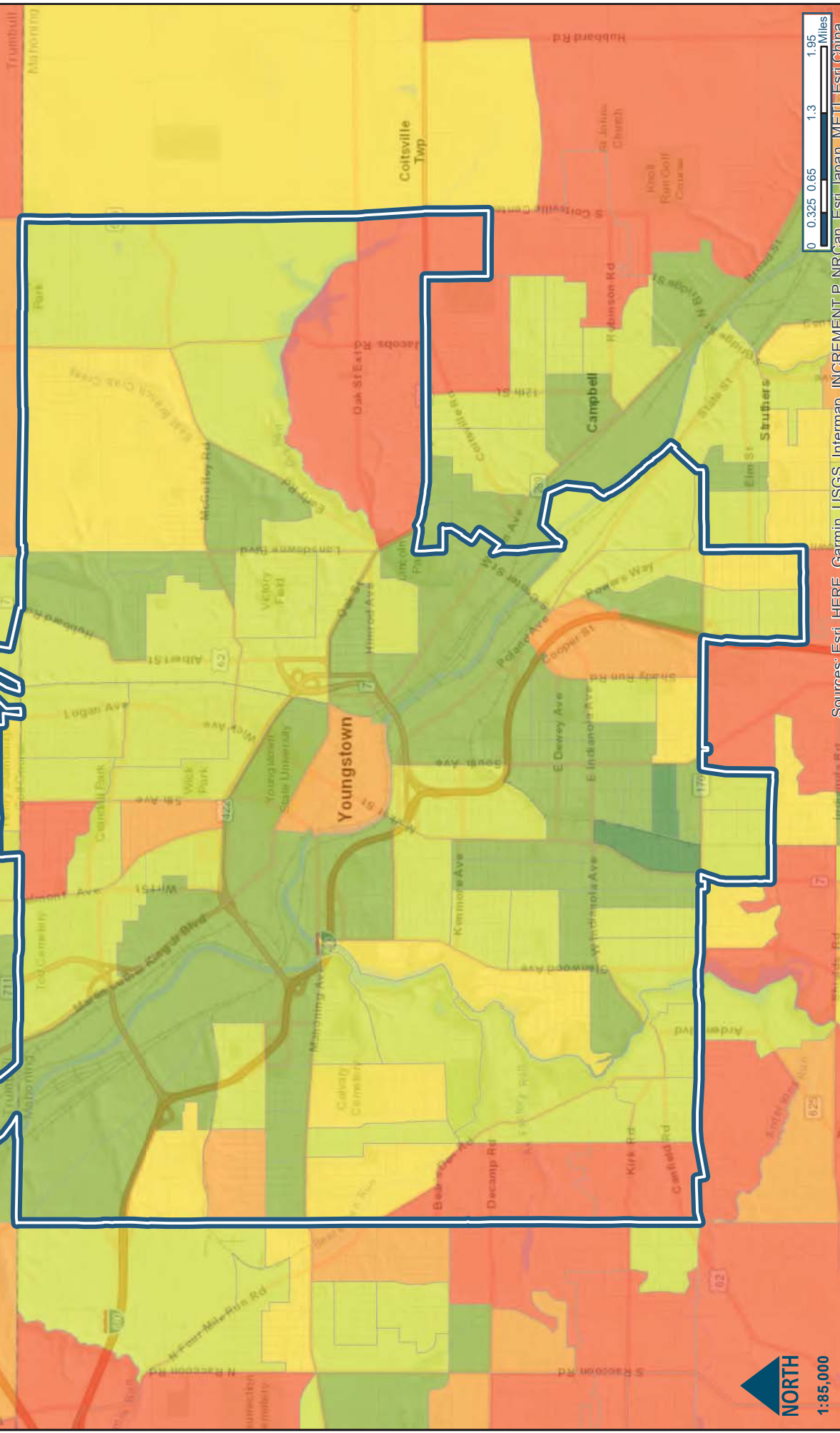


Youngstown, OH Older Adult (55+) Population

Primary Study Area

**Census Block Groups
Older (55+) Population**

- <= 100
- 101 - 200
- 201 - 300
- 301 - 400
- 401 - 500
- 500 +



NORTH

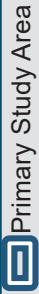
1:85,000



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China



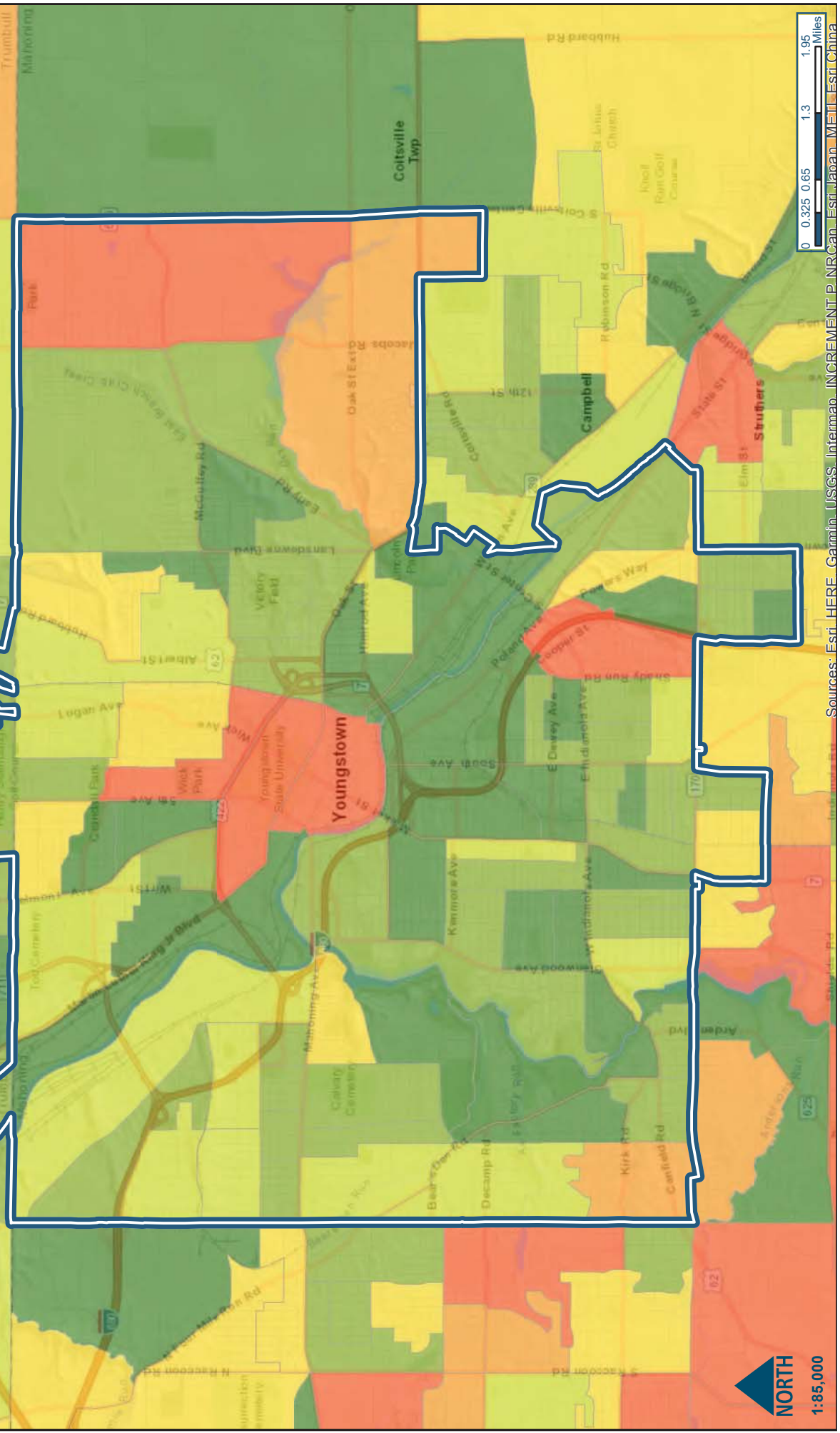
Youngstown, OH Younger Adult (20-34) Population



Primary Study Area

Census Block Groups

- Younger (20-34) Population
- <= 100
- 101 - 150
- 151 - 200
- 201 - 250
- 251 - 300
- 300 +



NORTH
1:85,000

0 0.325 0.65 1.3 1.95
Miles

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China



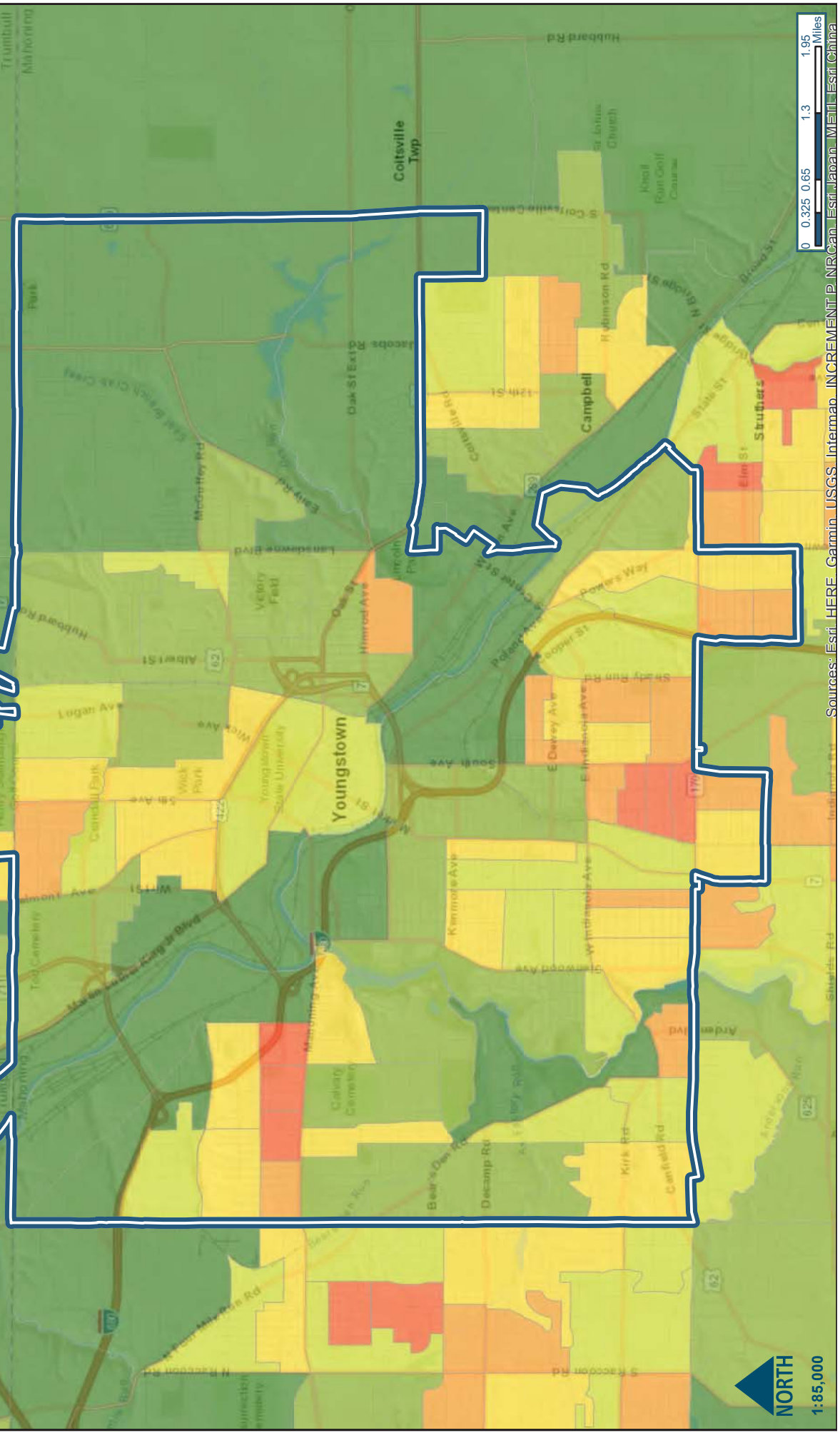
Youngstown, OH 2020 Population Density

Primary Study Area

Census Block Groups

Persons Per Sq. Mile

- <= 1,000
- 1,001 - 2,000
- 2,001 - 3,000
- 3,001 - 4,000
- 4,001 - 5,000
- 5,000 +



NORTH
1:85,000



0 0.325 0.65 1.3 1.95 Miles

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China

V. Economic Analysis

A. Introduction

The need for housing within a given geographic area is influenced by the number of households choosing to live there. Although the number of households in Youngstown at any given time is a function of many factors, one of the primary reasons for residency is job availability. In this section, the workforce and employment that affect the Youngstown area are examined.

In Section B below, an overview of the workforce is provided through several overall metrics: employment by industry, wages by occupation, total employment, unemployment rates and in-place employment trends. When available, county employment data is evaluated in detail and compared statistically with the state of Ohio and the United States. We also evaluated the area's largest employers, new and expanding employers, and both contracting and closing businesses.

Given that the focus of this report is on the areas of Youngstown located outside of downtown, we have focused much of our economic discussion on this particular Primary Study Area (PSA), when possible.

B. Workforce Analysis

While the PSA has an employment base of over 23,000 people, the market's economy and population is influenced by the surrounding area's economy and employment sectors. Given that the PSA and the SSA (Balance of County) influence each other, it is important to understand the type of employment opportunities that exist for Youngstown residents, both within and outside of the city. Of the 23,253 persons employed in the PSA, the largest job sectors include Healthcare & Social Assistance (44.2%), Construction (7.3%), Public Administration (6.6%), Manufacturing (6.2%), and Wholesale Trade (6.1%).

Employment by Industry

The distribution of employment by industry sector for the various geographic areas studied in this report is listed below:

NAICS Group	Employment by Industry							
	CCS (Downtown)		PSA (Neighborhoods)		Youngstown (CCS & PSA)		SSA (Balance of County)	
	Employees	Percent	Employees	Percent	Employees	Percent	Employees	Percent
Agriculture, Forestry, Fishing & Hunting	2	0.0%	10	0.0%	12	0.0%	141	0.2%
Mining	0	0.0%	29	0.1%	29	0.1%	169	0.2%
Utilities	139	1.1%	105	0.5%	244	0.7%	129	0.1%
Construction	260	2.0%	1,694	7.3%	1,955	5.4%	3,623	4.2%
Manufacturing	591	4.6%	1,435	6.2%	2,026	5.6%	9,921	11.5%
Wholesale Trade	325	2.5%	1,418	6.1%	1,742	4.8%	4,808	5.6%
Retail Trade	281	2.2%	1,280	5.5%	1,561	4.3%	14,183	16.4%
Transportation & Warehousing	942	7.4%	416	1.8%	1,358	3.8%	2,102	2.4%
Information	546	4.3%	157	0.7%	703	2.0%	1,643	1.9%
Finance & Insurance	398	3.1%	127	0.5%	525	1.5%	2,514	2.9%
Real Estate & Rental & Leasing	72	0.6%	331	1.4%	403	1.1%	3,416	4.0%
Professional, Scientific & Technical Services	832	6.5%	422	1.8%	1,254	3.5%	3,014	3.5%
Management of Companies & Enterprises	200	1.6%	0	0.0%	200	0.6%	129	0.1%
Administrative, Support, Waste Management & Remediation Services	172	1.3%	272	1.2%	444	1.2%	3,637	4.2%
Educational Services	3,271	25.6%	1,247	5.4%	4,518	12.5%	5,075	5.9%
Health Care & Social Assistance	1,191	9.3%	10,273	44.2%	11,464	31.8%	13,534	15.7%
Arts, Entertainment & Recreation	204	1.6%	210	0.9%	414	1.1%	1,186	1.4%
Accommodation & Food Services	549	4.3%	762	3.3%	1,311	3.6%	9,609	11.1%
Other Services (Except Public Administration)	563	4.4%	1,366	5.9%	1,929	5.4%	4,569	5.3%
Public Administration	2,199	17.2%	1,538	6.6%	3,737	10.4%	2,701	3.1%
Non-classifiable	60	0.5%	161	0.7%	221	0.6%	238	0.3%
Total	12,797	100.0%	23,253	100.0%	36,050	100.0%	86,341	100.0%

*Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

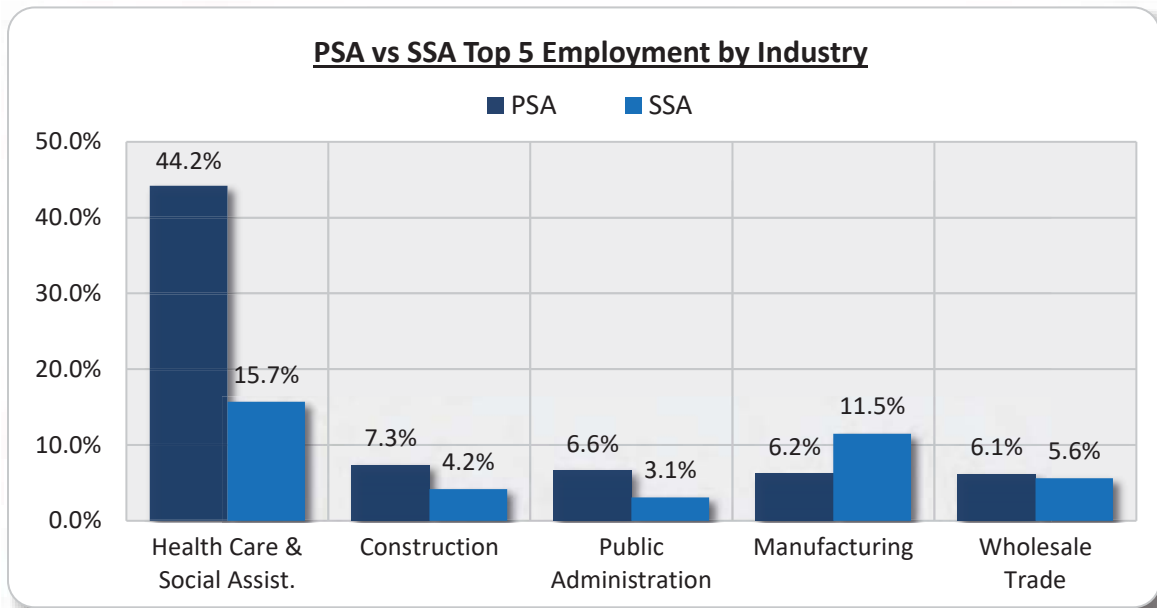
E.P.E. - Average Employees Per Establishment

Note: Since this survey is conducted of establishments and not of residents, some employees may not live within each study area. These employees, however, are included in our labor force calculations because their places of employment are located within each area.

Outside of Health Care, which comprises nearly 45% of the PSA's employment base, the PSA's labor force is generally well balanced, with all classified industry sectors representing less than 10% of the city's overall employment base. Given that Health Care & Social Assistance represents the PSA's largest employment sector and is less susceptible to major economic fluctuations, this sector adds to the PSA's economic stability. The employment base in the SSA (Balance of County) is primarily concentrated in the Retail Trade (16.4%), Health Care & Social Assistance (15.7%), Manufacturing (11.5%), and Accommodation & Food Services (11.1%) job sectors. It is worth pointing out that the employment base in the CCS, which generally includes the downtown Youngstown area, is heavily comprised of Educational Services (25.6%) and Public Administration (17.2%). This is not surprising given the presence of Youngstown State University and both city and county government offices.

The shares of employment for the PSA are very comparable to the state of Ohio's averages. While the PSA is mostly influenced by the Health Care & Social Assistance job sector, the surrounding SSA is most heavily influenced by the Retail Trade, Manufacturing, and Accommodation & Food Services sectors, in addition to Health Care & Social Assistance. As such, it appears that the PSA and SSA employment bases are complimentary to each other and add to the overall diversity and strength of the Mahoning County economy as a whole.

The following graph illustrates the distribution of employment by job sector for the five largest employment sectors in the PSA (Youngstown) compared to the SSA (Balance of County) and state of Ohio.



Typical wages by job category for the Youngstown-Warren-Boardman Metropolitan Statistical Area (MSA) are compared with those of Ohio in the following table.

Typical Wage by Occupation Type		
Occupation Type	Youngstown-Warren-Boardman MSA	Ohio
Management Occupations	\$97,220	\$111,650
Business and Financial Occupations	\$60,680	\$70,520
Computer and Mathematical Occupations	\$69,710	\$82,080
Architecture and Engineering Occupations	\$71,930	\$79,650
Community and Social Service Occupations	\$41,170	\$45,790
Art, Design, Entertainment and Sports Medicine Occupations	\$36,670	\$49,130
Healthcare Practitioners and Technical Occupations	\$68,110	\$77,650
Healthcare Support Occupations	\$29,450	\$29,680
Protective Service Occupations	\$41,580	\$44,620
Food Preparation and Serving Related Occupations	\$21,560	\$23,100
Building and Grounds Cleaning and Maintenance Occupations	\$27,680	\$28,460
Personal Care and Service Occupations	\$24,310	\$25,960
Sales and Related Occupations	\$32,340	\$40,140
Office and Administrative Support Occupations	\$33,970	\$37,340
Construction and Extraction Occupations	\$49,670	\$50,500
Installation, Maintenance and Repair Occupations	\$44,670	\$46,710
Production Occupations	\$40,640	\$39,130
Transportation and Moving Occupations	\$34,810	\$35,530

Source: U.S. Department of Labor, Bureau of Statistics

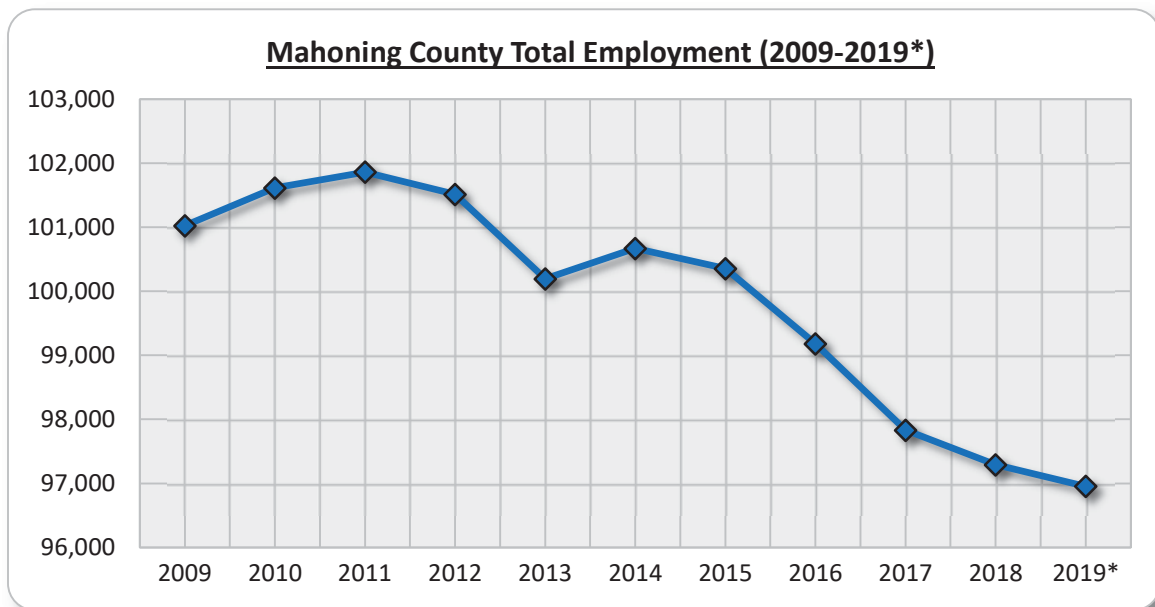
On average, wages within the Youngstown-Warren-Boardman MSA are approximately 12% less than wages in the state of Ohio. Within the MSA, wages by occupation vary widely and are reflective of a diverse job base that covers a wide range of industry sectors and job skills, as well as diverse levels of education and experience. Most annual blue-collar salaries range from \$21,560 to \$49,670 within the MSA. White-collar jobs, such as those related to professional positions, management and medicine, have an average salary of \$56,867. While the wide range of wages by occupations support a broad mix of housing affordability levels, the fact that most of the typical wages by occupation fall below \$42,000 indicate that much of the housing stock will need to be affordable to these lower income levels.

The following table illustrates the total employment by year, since 2009. Total employment reflects the number of employed persons who live within the county. Mahoning County data is compared with state and national data.

Year	Total Employment					
	Mahoning County		Ohio		United States	
	Total Number	Percent Change	Total Number	Percent Change	Total Number	Percent Change
2009	101,026	-	5,297,098	-	140,696,560	-
2010	101,612	0.6%	5,247,050	-0.9%	140,469,139	-0.2%
2011	101,863	0.2%	5,261,238	0.3%	141,791,255	0.9%
2012	101,514	-0.3%	5,284,001	0.4%	143,621,634	1.3%
2013	100,196	-1.3%	5,290,609	0.1%	145,017,562	1.0%
2014	100,671	0.5%	5,373,053	1.6%	147,313,048	1.6%
2015	100,353	-0.3%	5,416,912	0.8%	149,564,649	1.5%
2016	99,182	-1.2%	5,450,622	0.6%	151,965,225	1.6%
2017	97,833	-1.4%	5,483,140	0.6%	154,271,036	1.5%
2018	97,293	-0.6%	5,491,585	0.2%	156,328,502	1.3%
2019*	96,957	-0.3%	5,580,758	1.6%	157,533,049	0.8%

Source: Department of Labor; Bureau of Labor Statistics

*Through November



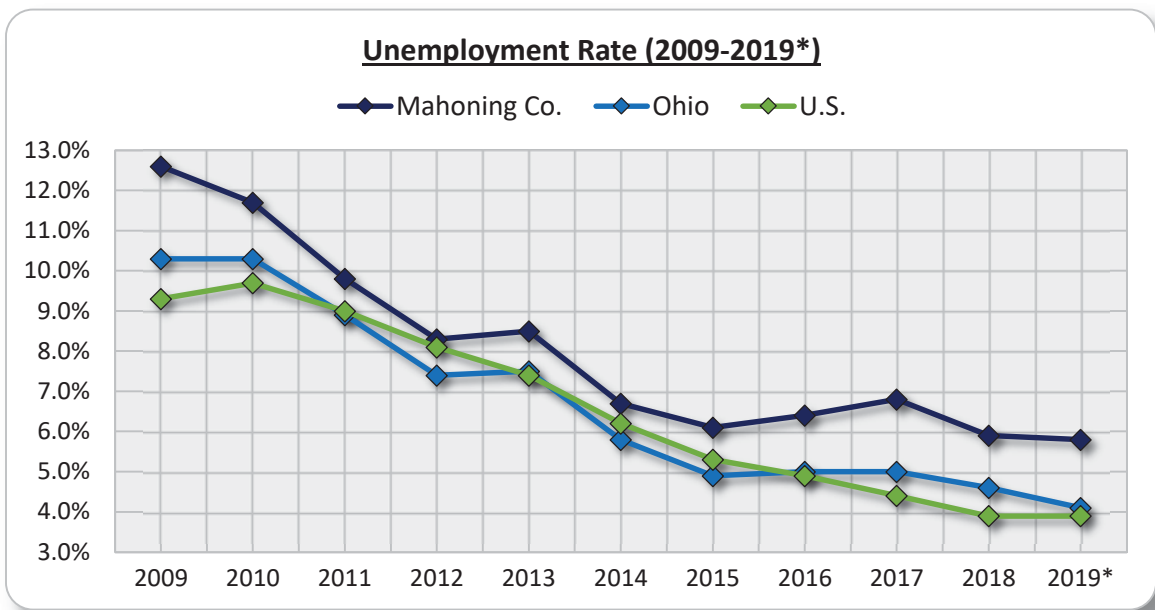
*Through November

As the preceding illustrates, the Mahoning County employment base has decreased by 4.8% (4,906 employees) since its peak in 2011, declining each year since 2014. While there has been negative growth in the employment base since 2015, the county's rate of decline has been slowing each year since 2017. With several recent economic expansion and relocation announcements, job growth may improve or stabilize in the county in the foreseeable future, dependent upon the impact of the Covid19 pandemic.

Unemployment rates for Mahoning County, the state of Ohio and the United States are illustrated as follows:

Year	Unemployment Rate		
	Mahoning County	Ohio	United States
2009	12.6%	10.3%	9.3%
2010	11.7%	10.3%	9.7%
2011	9.8%	8.9%	9.0%
2012	8.3%	7.4%	8.1%
2013	8.5%	7.5%	7.4%
2014	6.7%	5.8%	6.2%
2015	6.1%	4.9%	5.3%
2016	6.4%	5.0%	4.9%
2017	6.8%	5.0%	4.4%
2018	5.9%	4.6%	3.9%
2019*	5.8%	4.1%	3.9%

Source: Department of Labor, Bureau of Labor Statistics
*Through November



*Through November

Over the past decade, the unemployment rate in Mahoning County has ranged from 12.6% in 2009 to 5.8% in 2019. During this time, the unemployment rate in the county has declined in virtually each of the past nine years and has generally been one to two percentage points higher than the state average. While notably higher than both the state and national average unemployment rates, the latest (November 2019) unemployment rate of 5.8% within the county represents a ten-year low. While the unemployment rate has trended in a positive direction in recent years, the fact that it remains high relative to state and national averages indicates that the market continues to have some economic challenges.

In-place employment reflects the total number of jobs within the county regardless of the employee's county of residence. The following illustrates the total in-place employment base for Mahoning County.

In-Place Employment Mahoning County			
Year	Employment	Change	Percent Change
2009	96,950	-	-
2010	95,796	-1,154	-1.2%
2011	96,491	695	0.7%
2012	97,588	1,097	1.1%
2013	97,880	292	0.3%
2014	98,028	148	0.2%
2015	97,706	-322	-0.3%
2016	97,614	-92	-0.1%
2017	96,556	-1,058	-1.1%
2018	97,098	542	0.6%
2019*	97,197	99	0.1%

Source: Department of Labor, Bureau of Labor Statistics

*Through June

The preceding table illustrates that in-place employment has grown by 1,401 jobs since 2010, with positive growth occurring in six of the past nine years. This is a positive sign of the ongoing strength of the local economy.

Economic Drivers & Major Employers

The Youngstown area economy is diverse, representing a variety of employment sectors and industries. The largest employers within the Youngstown area are summarized in the following table:

Employer Name	Business Type	Address	City	ST	Zip
Mercy Health	Healthcare	1044 Belmont Ave.	Youngstown	OH	44504
Youngstown State	Education	1 University Plaza	Youngstown	OH	44555
Vallourec	Manufacturer	2669 Martin Luther King Jr Blvd.	Youngstown	OH	44510
Mahoning County	Government	345 Oak Hill Ave.	Youngstown	OH	44502
Youngstown Schools	Education	474 Bennington Ave.	Youngstown	OH	44505
City of Youngstown	Government	26 S Phelps St.	Youngstown	OH	44503
State of Ohio	Government	125 Market St.	Youngstown	OH	44503
Exal Corporation	Manufacturer	1 Performance Pl.	Youngstown	OH	44502
VXI Global Solutions	Technology	20 W Federal St.	Youngstown	OH	44503

Source: City of Youngstown Economic Development; 2017

According to T. Sharon Woodberry, Director of Economic Development with the city of Youngstown, the Youngstown area economy is generally stable, with opportunities to improve, due to technologies emerging from additive (3D printing technology) manufacturing through Youngstown Business Incubator and Youngstown State University's manufacturing efforts.

A negative factor impacting the local employment base in the last 12 months was the closing of the General Motors Lordstown plant and losing its related suppliers. However, positive factors impacting the local employment base in the last 12 months include the announcement by General Motors in December 2019 of its plans for a new \$2.3 billion electric vehicle battery plant in the Lordstown area, which will employ 1,100 people. The specific location of the plant has not been announced. Groundbreaking on the plant is expected to take place in mid-2020. Also, Congressman Tim Ryan announced in December 2019 a \$1.6 million grant from the Department of Commerce's Economic Development Administration (EDA) for the Mahoning Valley Economic Development Corporation (MVEDC) and Youngstown's small businesses. The EDA grant will be matched with \$400,000 in local funds and is expected to help create 200 jobs, retain 55 jobs and generate \$9 million in private investment. In addition, revitalization efforts took place in the neighborhoods of Handel's and Lincoln Knolls. In July 2019, the Lincoln Knolls neighborhood broke ground on a new park, and the Handel's neighborhood on Youngstown's south side, has undergone some residential redevelopment. These areas, along with Idora, Pleasant Grove, Brownlee Woods, Rocky Ridge and Crandall Park, are being called "middle neighborhoods" (ones that are showing stress but are not full of vacant properties).

Youngstown is the most popular area in Mahoning County for economic development, with senior and student housing development projects. Southern Mahoning County is experiencing growth with single-family housing, commercial properties, and health services.

Ms. Woodberry stated that other issues impacting the local economy include the continued need to align skillsets for jobs available with residents seeking employment. The area is facing the challenge of moderately high unemployment and poverty, while employers are facing workforce shortages due to the lack of skilled workers.

Youngstown Economy

- In March 2018, ONE Health Ohio, a local health care provider specializing in treating Youngstown's inner-city low-income population, purchased the former Bottom Dollar property located at 2649 Glenwood Avenue for \$150,000, with planned renovations totaling \$1.8 million. ONE Health Ohio plans to convert the former grocery store into a full-service health center offering medical, dental, behavioral health, preventative health and education services. Plans for the facility over the next two years include offering food distribution, urgent care, a pregnancy center, along with 20 new professional and staff positions. As of the beginning of 2020, no work has been started on this project.
- In October 2018, HMS Manufacturing Company purchased the 143,000 square-foot former Parker Hannifin building, located at 2701 Intertech Drive in the Salt Springs Industrial Park, to expand their distribution capacity in the region. HMS manufactures and distributes storage and organization products and is a certified women's business enterprise.
- In January 2019, the Ohio Tax Credit Authority approved a seven-year Job Creation Tax Credit for Youngstown Tool & Die, currently located at 1261 Poland Avenue, in support of its expansion in the Salt Springs Industrial Park. Phoenix International, Youngstown Tool & Die's parent company will invest more than \$12 million to construct a 60,000 square-foot manufacturing plant and equip the new facility with the latest advanced technology to service existing customers and expand market share. The expansion will create 60 new jobs, bringing total employment to 100 permanent, full-time positions.
- The Youngstown Foundation Amphitheater opened on June 14, 2019. The venue includes a state-of-the-art stage, high-quality sound system, lighting and multiple concession areas, all situated inside the new Riverfront Park. The 4,800-person facility is intended to be an entertainment destination, hosting both concerts and local events.

- In July 2019, Google pledged to create a new digital news outlet in Youngstown, as part of a multimillion-dollar project with McClatchy Newspaper Group, to fill some of the void left by the closure of local newspapers. The company announced that Youngstown has been selected as the inaugural city for its joint news initiative, called the Compass Experiment, which will be managed by McClatchy Newspaper Group. The program was rolled out in March with the goal of providing local news coverage to three small- to mid-sized U.S. communities that are underserved. The announced plan for Youngstown comes just a few weeks after the city's daily newspaper, The Vindicator, said it would close its doors on August 31. Google launched the new local digital news operation in Youngstown in late 2019.

- Prominent projects occurring at the Youngstown State University campus during 2019 included:
 - The new Cafaro Family Field on Elm Street opened in November 2019. The \$2.5 million field was funded partly through a \$1.5 million gift from the Cafaro family. The facility will be used for a variety of student recreational activities, including soccer, lacrosse and ultimate frisbee.

 - The Don Constantini Multimedia Center, located atop the east side of Stambaugh Stadium, opened in September 2019. The \$3 million facility, funded in part through a \$1 million gift from Don Constantini, contains a classroom for the Youngstown State University Department of Communications and will host game day media activities for all Stambaugh Stadium events.

 - The new \$4 million indoor tennis center, located at the at the corner of Belmont Avenue and Scott Street on the Youngstown State University campus, will house six tennis courts, restrooms and locker rooms. Estimated completion is scheduled for early 2020.

 - Renovations to and the expansion of the Physical Therapy Department, located in the lower level of Cushwa Hall, were completed in fall 2019. The \$1.8 million project included upgrading of instructional spaces along with the space once occupied by the Office of Media and Academic Computing, for the expansion of the Physical Therapy program.

 - A \$2.25 million phased renovation, which began three years ago, of the second and third floors of Meschel Hall was completed in the fall of 2019. Classroom facilities were created on the fourth floor, as well as expanded restroom facilities.

- Work began in July 2019 on the Mahoning Valley Innovation and Commercialization Center, located at the corner of Fifth Avenue and Commerce Street, which will offer programs that link health care, art and the STEM fields (science, technology, engineering and mathematics). Clients will have access to workforce development and educational tools. The center is a partnership between the Youngstown State University, Eastern Gateway Community College, Youngstown Business Incubator, Tech Belt Energy Innovation Center, America Makes and the Mahoning Valley Manufacturers Coalition, as well as economic development organizations and area career and technical centers. The \$11.5 million project is funded by federal, state and private funds. Much of the building will be renovated, and a 32,000 square-foot expansion will be added to the structure, which is scheduled to be complete by August 2020.
- In spring 2020, Gringo's Tacos and Tequila hopes to open in the former Commonwealth Land Title Building, located at 20 & 24 North Phelps Street. The establishment is currently waiting for final approval from the city.
- After variances were approved in December 2019 by the Youngstown Board of Zoning Appeals and City Planning Commission, Tavern 208 Bar and Grill, to be located in the former St. Vincent DePaul dining hall, 208 West Front Street and 200 West Front Street, across from the Youngstown Foundation Amphitheater, plans to begin renovations on the buildings in early 2020 with hopes to be open at some point in 2020.
- In 2019 VXI Global Solutions announced they would be expanding their Youngstown location and create 300 call center representative jobs.

Mahoning County Economy

- In May 2019, Trailstar International broke ground on an 85,000 square-foot expansion of its Mahoning County facility, located at 20700 Harrisburg Westville Road in Smith Township. The \$9.3 million investment will include expanded shop, office and showroom space and will result in the creation of 50 new jobs and the retention of 48 current positions. Completion is scheduled for spring 2020.
- Construction began in late May 2019 on Mission BBQ, which is located on U.S. Highway 224 in Boardman. The building is situated in the former location of Chick-fil-A. Starbucks is planning to build a stand-alone location next door, moving out of the building it now shares with Nicolinni's. The expected completion date on both projects is unknown.
- In fall 2019, Skecher's, USA moved into the Shops at Boardman, located at 385 Boardman Poland Road. In addition to shoes, the company also offers a line of athletic apparel for men and women.

- In November 2019, Sweeney Buick and GMC opened a new 40,000 square-foot building, located at 8010 Market Street, housing a new showroom and service department for the dealership, as well as the headquarters for the company on the building's second level. In addition, Sweeney's Superlot building for its used-car operation was expanded by 6,000 square feet to house the company's wholesale and Pace Performance parts operations, which sells engines and performance parts.
- Announced in October 2019, Brunchn' It Up, a new restaurant, will open in the former Perkins location at 587 East Main Street in Canfield. Brunchn' It Up will open in 2020.
- Online retail giant, Amazon, established its presence in summer 2019 in Mahoning Valley in the Youngstown Commerce Park at the corner of DeBartolo Drive and Commissioner Drive North in North Jackson. The small-scale distribution center and warehouse has the potential for hundreds of work opportunities for small businesses and independent contractors.
- Announced in June 2019, a Sheetz Gas Station and Convenience Store will be constructed on the site of the former Central Fire Station, located on the corner of U.S. Highway 224 and Southern Boulevard in Boardman. The expected completion date on the 6,000 square-foot building is the end of 2020.
- The new \$6.6 million Kufleitner Chrysler, Jeep, Dodge, Ram dealership, currently under construction on Market Street in Boardman, is scheduled to open in 2020.
- Extra Space Storage, a \$10.6 million self-storage facility, was completed in September 2019 in the former Hobby Lobby building on U.S. Highway 224 in Boardman.

Youngstown Infrastructure

- Announced in January 2018, Youngstown will rehabilitate and improve secondary sewage treatment infrastructure at the city's wastewater treatment plant. The project will renovate existing filters, upgrade the activated sludge aeration system and improve the final clarifiers. The upgrades will ensure the continued effective operation of the wastewater treatment plant and protect water quality in the Mahoning River. The improvements were mandated by the Ohio Environmental Protection Agency, who will help finance the project through a below-market interest rate loan through the Water Pollution Control Loan Fund (WPCLF).
- Work plans are moving forward on a \$22 million transportation infrastructure project, SMART-2, which will renovate the downtown area and the Fifth Avenue corridor. The project's goal is to improve connectivity from

downtown to Youngstown State University. Work is scheduled to begin in April 2020 and should be finished in late 2021.

Mahoning County Infrastructure

- In late November 2019, work was completed on the newest on- and off-ramps for Interstate 680. The year-and-a-half-long project connected the freeway with South Avenue, giving easier access to the Ohio Turnpike. In addition, installation of a new roundabout just south of the interchange was constructed. The project cost more than \$11.5 million and required five different funding sources.

Youngstown Tourism

Tourism revenue information for the city of Youngstown was not available from the Youngstown/Warren Regional Chamber, and no information was found online. Per Linda Macala, Executive Director of the Mahoning County Convention & Visitor's Bureau, tourism information is only reported by county.

The following consists of Youngstown tourism attractions:

- Arts & Entertainment:
 - Covelli Centre is Youngstown's premier sports and entertainment facility and home of the United States Tier 1 Junior Hockey League's Youngstown Phantoms.
 - DeYor Performing Arts Center is the home of the Youngstown Symphony Orchestra and includes the historic Edward W. Powers Auditorium and the Ford Family Recital Hall.
 - Judge Morley Performing Arts Pavilion, an outdoor pavilion with lawn seating, is home to Mill Creek MetroPark's summer concert series.
 - The Youngstown Playhouse is one of the longest continually running community theaters in the country.
 - Youngstown Foundation Amphitheater is the pinnacle of outdoor entertainment, located in the downtown riverfront, within the Raymond John Wean Foundation's Wean Park.

- Children’s Attractions:
 - Arms Family Museum, the 1905 preserved Greystone Arts & Crafts mansion, features many historical exhibits, including the youth-oriented Anne Kilcawley Christman Hands-On History Room.
 - Ford Nature Center in Mill Creek Park features depictions of plants and animals of local habitats, a live animal room with turtles, snakes, etc., and a children’s Discovery Room. Also included are a library, bird observation area, wildlife gardens and walking trails.
 - OH WOW! Is the Roger and Gloria Jones Children’s Center for Science and Technology, featuring immersive, fun, hands-on STEM activities for youth of all ages.
 - The Butler Institute of American Art is known as “America’s Museum,” the first museum dedicated exclusively to American art with an expansive collection spanning three centuries. It also includes the hands-on Sweeney Children’s Gallery.
 - Ward Beecher Planetarium features a 40-foot dome and state-of-the-art star and full-dome digital projectors, offering a full schedule of free public programs, including children’s programming.
- History Museums:
 - Lanterman’s Mill is a working, water-powered grist mill built in 1845, which includes exhibits and an opportunity to see the 19th century mill machinery in action.
 - Tyler History Center is a community gathering place with a history focus. The center showcases the people and stories that shaped the Mahoning Valley through exhibits, programs and events.
 - Youngstown Historical Center of Industry and Labor is where people can learn about the steel industry that dominated Youngstown in the 20th century.
- Parks and Activities:
 - The Henry Stambaugh Golf Course is an affordable nine-hole historic municipal golf course.
 - Wick Park Disc Golf Course is a fee-free nine-hole disc golf course located in historic Wick Park.

- Natural Sciences & STEM:
 - Clarence R. Smith Mineral Museum, located on the campus of Youngstown State University, houses an impressive collection of high-quality specimens of minerals, crystals, rocks and fossils from around the world.

Mahoning County Tourism

Travel and tourism have grown into an integral component of the economy of Mahoning Valley. According to a report by Tourism Economics generated in 2018, travel generated \$565.4 million in direct sales in 2017. That number increases to \$855.5 million when indirect sales are included. In 2017, the travel and tourism industries employed 9,531 people, with a total of \$199.4 million in wages paid, making up 8.3% of total employment in the area. According to Linda Macala, Executive Director of the Mahoning County Convention & Visitor's Bureau, this tourism report is generated only once every two years.

Notable tourist attractions in Mahoning County include the following:

- Noah's Lost Ark Exotic Animal Sanctuary, located at 8424 Bedell Road in Berlin Center, is a unique facility dedicated to providing a permanent, safe environment for abused and unwanted exotic animals. The sanctuary provides these animals the opportunity to live out the rest of their lives in a safe and caring environment. Visitors get an up-close look at lions, tigers, leopards, wolves and other animals at this state and federally licensed sanctuary.
- Mahoning County is home to seven wineries within a 30-mile radius. The Wines of the Valley Wine Trail includes six Mahoning County wineries. From the beginning of March until the end of September, passports for the trail are available at the participating wineries. With passport in hand, participants purchase a glass of wine, get their passport stamped and receive custom wine charms unique to each winery.

WARN (layoff notices)

WARN Notices of large-scale layoffs or closures were reviewed on February 12, 2020, and according to the Ohio Department of Job and Family Services, there have been five WARN notices reported for Youngstown/Mahoning County over the past 18 months. The following table summarizes these notices.

WARN Notices				
Company	Location	Jobs	Notice Date	Effective Date
The Vindicator	Youngstown	144	7/1/2019	8/31/2019-10/31/2019
Falcon Transport Company	Youngstown	101	5/7/2019	4/27/2019
Dillard's	Boardman	123	2/13/2019	4/17/2019-5/14/2019
Comprehensive Logistics, Inc.	Austintown	Unknown	1/2/2019	3/18/2019
Northside Regional Medical Center	Youngstown	468	8/17/2018	10/14/2018

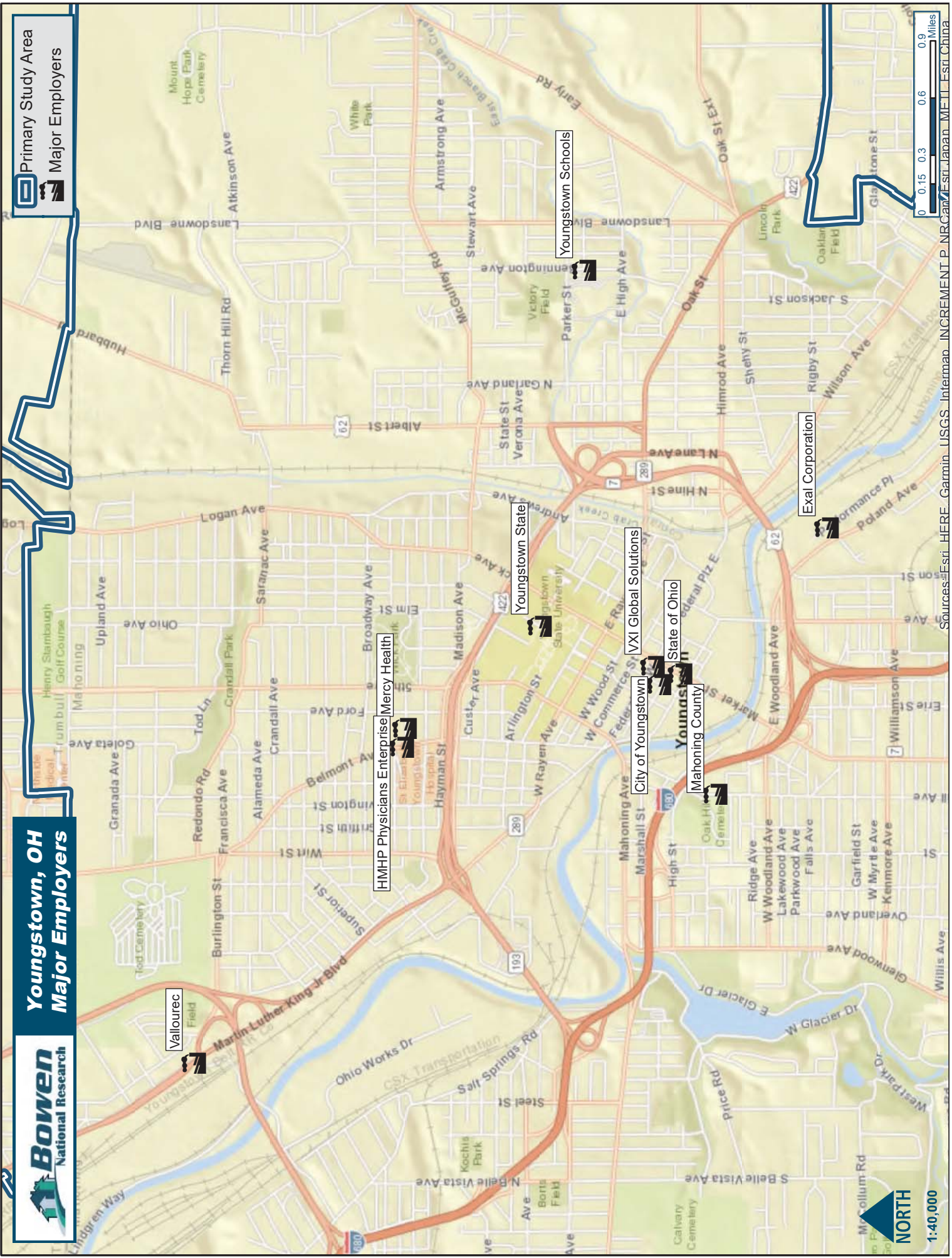
Overall, the five large employers that issued WARN Notices in the county are reducing their workforces by a total of 836 jobs. Despite these losses, in-place employment (jobs within the county) has experienced positive growth in 2018 and through the first six months of 2019.

A map illustrating the location of the area's largest employers is shown on the next page.



Youngstown, OH Major Employers

Primary Study Area
Major Employers



1:40,000

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China

VI. Housing Supply Analysis

This housing supply analysis considers both rental and for-sale housing. Understanding the historical trends, market performance, characteristics, composition, and current housing choices provide critical information as to current market conditions and future housing potential. The housing data presented and analyzed in this section includes primary data collected directly by Bowen National Research and secondary data sources including American Community Survey (ACS), U.S. Census housing information and data provided by various government entities and real estate professionals.

While there are a variety of housing options offered in the Primary Study Area (Youngstown), we focused our analysis on the most common alternatives. The housing structures included in this analysis are:

- **Rental Housing** – Rental properties consisting of multifamily apartments (generally with 8 or more units) were identified and surveyed. A sample survey of non-conventional rentals (typically with only one to four units in a structure) was also conducted and analyzed.
- **For-Sale Housing** – We identified attached and detached for-sale housing. Some of these include individual homes, while others were part of a planned development or community, as well as attached multifamily housing such as condominiums. Our analysis includes both historical sales transactions and currently available for-sale housing inventory.
- **Senior Care Facilities** – We surveyed senior care facilities that provide both shelter and care housing alternatives to seniors requiring some level of personal care (e.g. dressing, bathing, medical reminders, etc.)

For the purposes of this analysis, the housing supply information is presented for the Primary Study Area (PSA, city of Youngstown) and, when applicable, compared with the broader Secondary Study Area (SSA, balance of Mahoning County) and the state of Ohio. Some Census based housing data is also provided for the Center Core Submarket (CCS), which includes the areas in and around downtown Youngstown. Otherwise, all other housing supply information provided for the entire city of Youngstown is included in the PSA.

Other housing dynamics such as planned or proposed housing and residential foreclosures were considered for their potential impact on housing market conditions and demand. Please note, the totals in some charts may not equal the sum of individual columns or rows or may vary from the total reported in other tables due to rounding.

Maps illustrating the location of various housing types are included throughout this section.

A. Overall Housing Supply (Secondary Data)

The primary focus of this report is on the Primary Study Area (PSA), which includes the area of Youngstown located outside the Center Core Submarket (CCS, aka “Downtown Youngstown”). Therefore, most of the analysis of the secondary data of area housing on the following pages focuses on the PSA.

This section of analysis on the area housing supply is based on secondary data sources such as the U.S. Census, American Community Survey and ESRI, and is provided for the Primary Study Area (PSA), as compared to the city of Youngstown (the PSA and SSA combined), the Secondary Study Area (SSA, Balance of County), the Center Core Submarket (CCS, Downtown Youngstown) and the state of Ohio, when applicable.

Housing Characteristics

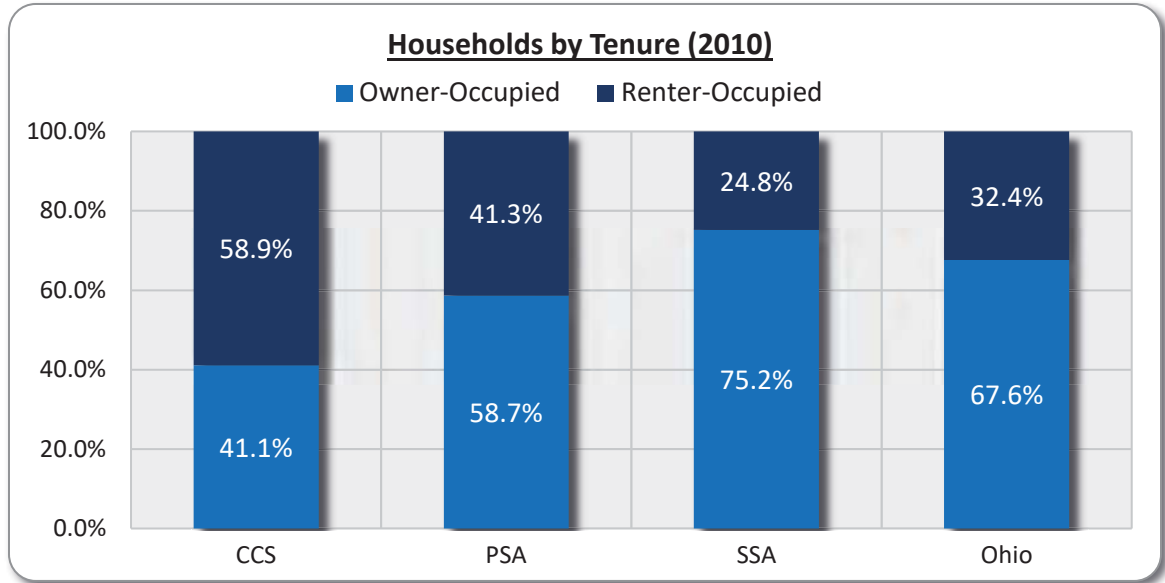
The distributions of the area housing stock within each study area in 2010 are summarized in the following table:

		Households by Tenure - 2010				
		Total Occupied	Owner Occupied	Renter Occupied	Vacant	Total
CCS (Downtown)	Number	698	287	411	124	822
	Percent	84.9%	41.1%	58.9%	15.1%	100.0%
PSA (Neighborhoods)	Number	26,141	15,354	10,787	6,160	32,301
	Percent	80.9%	58.7%	41.3%	19.1%	100.0%
Youngstown (CCS & PSA)	Number	26,839	15,642	11,197	6,285	33,124
	Percent	81.0%	58.3%	41.7%	19.0%	100.0%
SSA (Balance of County)	Number	71,877	54,053	17,824	6,836	78,713
	Percent	91.3%	75.2%	24.8%	8.7%	100.0%
Mahoning County	Number	98,712	69,692	29,020	13,121	111,833
	Percent	88.3%	70.6%	29.4%	11.7%	100.0%
Ohio	Number	4,603,409	3,111,031	1,492,378	524,024	5,127,433
	Percent	89.8%	67.6%	32.4%	10.2%	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Based on the 2010 U.S. Census, of the estimated 26,141 total occupied housing units in the PSA, 41.3% were renter-occupied while the balance of 58.7% consisted of owner-occupied housing. The surrounding SSA (balance of Mahoning County) had an even greater share of owner-occupied households, which represented over three-fourths (75.2%) of the occupied units. While the Census data showed that 19.1% of the housing in the PSA was vacant, this likely included homes that were vacation homes, abandoned/uninhabitable or were temporarily vacant for-sale or for-rent housing structures.

It is worth noting that the share (58.9%) of the renter-occupied housing in the CCS (Downtown) was significantly higher than the 41.3% share in rest of the city.



Based on ACS data (the latest data available), the following is a distribution of all *renter*-occupied housing units in each study area by year of construction.

		Renter-Occupied Housing by Year Built								Total
		2014 or Later	2010 to 2013	2000 to 2009	1990 to 1999	1980 to 1989	1970 to 1979	1950 to 1969	1949 or Earlier	
CCS (Downtown)	Number	0	7	38	13	11	52	36	234	391
	Percent	0.0%	1.8%	9.7%	3.3%	2.8%	13.3%	9.2%	59.8%	100.0%
PSA (Neighborhoods)	Number	0	34	496	469	432	1,424	3,672	4,878	11,405
	Percent	0.0%	0.3%	4.3%	4.1%	3.8%	12.5%	32.2%	42.8%	100.0%
Youngstown (CCS & PSA)	Number	0	41	534	482	442	1,477	3,709	5,111	11,796
	Percent	0.0%	0.3%	4.5%	4.1%	3.7%	12.5%	31.4%	43.3%	100.0%
SSA (Balance of County)	Number	0	118	1,069	1,642	2,020	4,042	6,742	3,293	18,926
	Percent	0.0%	0.6%	5.6%	8.7%	10.7%	21.4%	35.6%	17.4%	100.0%
Mahoning County	Number	0	159	1,603	2,124	2,462	5,518	10,451	8,404	30,721
	Percent	0.0%	0.5%	5.2%	6.9%	8.0%	18.0%	34.0%	27.4%	100.0%
Ohio	Number	8,160	25,305	117,390	164,250	161,831	264,539	401,431	429,766	1,572,672
	Percent	0.5%	1.6%	7.5%	10.4%	10.3%	16.8%	25.5%	27.3%	100.0%

Source: American Community Survey (2013-2017); ESRI; Urban Decision Group; Bowen National Research

As evidenced by the table above, 75% of occupied *rental* housing supply in the PSA was built before 1970, while only 8.7% of the existing supply was built after 1990. Based on this analysis, the PSA has a mix of rental product which is largely aged. The shares of rental product in the surrounding SSA demonstrate slightly more modern product, with nearly 15% of supply built after 1990. It should be pointed out that the data only reflects housing built through 2017.

The following is a distribution of all *owner*-occupied housing units in each study area by year of construction.

		Owner-Occupied Housing by Year Built								
		2014 or Later	2010 to 2013	2000 to 2009	1990 to 1999	1980 to 1989	1970 to 1979	1950 to 1969	1949 or Earlier	Total
CCS (Downtown)	Number	0	0	4	0	4	2	70	223	303
	Percent	0.0%	0.0%	1.3%	0.0%	1.3%	0.7%	23.1%	73.6%	100.0%
PSA (Neighborhoods)	Number	0	15	75	185	172	676	6,233	7,738	15,094
	Percent	0.0%	0.1%	0.5%	1.2%	1.1%	4.5%	41.3%	51.3%	100.0%
Youngstown (CCS & PSA)	Number	0	15	79	185	176	678	6,303	7,960	15,396
	Percent	0.0%	0.1%	0.5%	1.2%	1.1%	4.4%	40.9%	51.7%	100.0%
SSA (Balance of County)	Number	116	555	4,895	6,424	3,640	8,104	18,049	10,136	51,919
	Percent	0.2%	1.1%	9.4%	12.4%	7.0%	15.6%	34.8%	19.5%	100.0%
Mahoning County	Number	116	570	4,974	6,609	3,816	8,782	24,351	18,096	67,314
	Percent	0.2%	0.8%	7.4%	9.8%	5.7%	13.0%	36.2%	26.9%	100.0%
Ohio	Number	14,265	40,929	353,260	407,109	263,598	406,320	836,899	738,093	3,060,473
	Percent	0.5%	1.3%	11.5%	13.3%	8.6%	13.3%	27.3%	24.1%	100.0%

Source: American Community Survey (2013-2017); ESRI; Urban Decision Group; Bowen National Research

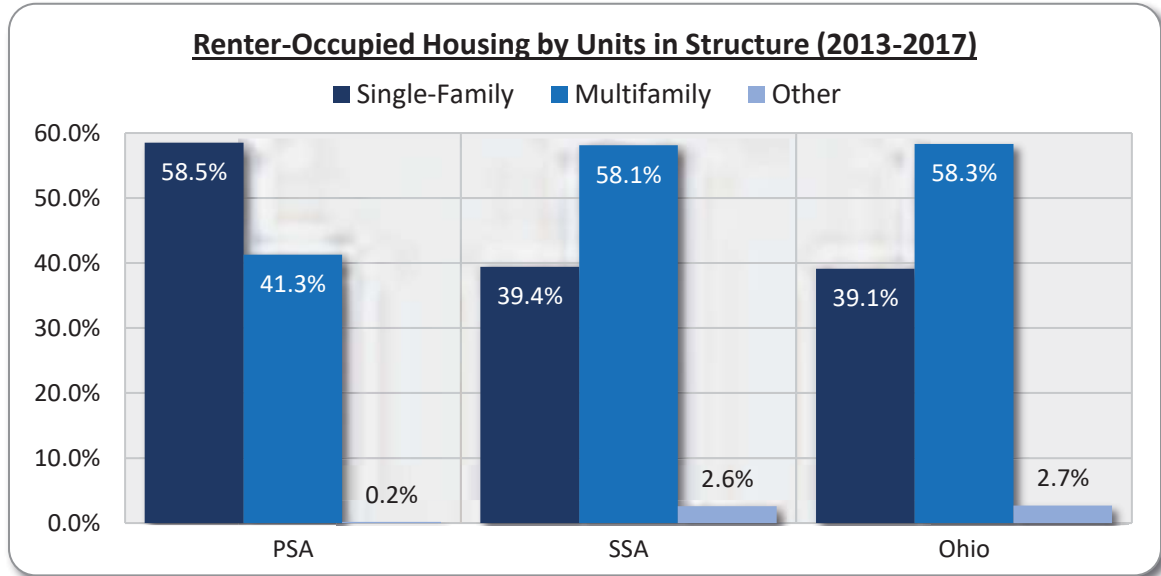
As reported by ACS, 92.6% of the owner-occupied housing stock in the PSA was constructed before 1970. Based on this analysis, the PSA is mostly comprised of older owner-occupied housing stock.

The following is a distribution of all *renter*-occupied housing by units in structure for each study area.

		Renter-Occupied Housing by Units in Structure									
		1; Detached	1; Attached	2 to 4	5 to 9	10 to 19	20 to 49	50+	Mobile Homes	Boat, RV, Vans	Total
CCS (Downtown)	Number	144	13	18	23	15	30	149	0	0	392
	Percent	36.7%	3.3%	4.6%	5.9%	3.8%	7.7%	38.0%	0.0%	0.0%	100.0%
PSA (Neighborhoods)	Number	6,350	316	1,870	652	732	390	1,073	13	8	11,404
	Percent	55.7%	2.8%	16.4%	5.7%	6.4%	3.4%	9.4%	0.1%	0.1%	100.0%
Youngstown (CCS & PSA)	Number	6,494	329	1,887	675	747	420	1,222	13	8	11,795
	Percent	55.1%	2.8%	16.0%	5.7%	6.3%	3.6%	10.4%	0.1%	0.1%	100.0%
SSA (Balance of County)	Number	6,855	598	3,264	3,229	2,017	1,176	1,303	485	0	18,927
	Percent	36.2%	3.2%	17.2%	17.1%	10.7%	6.2%	6.9%	2.6%	0.0%	100.0%
Mahoning County	Number	13,349	927	5,151	3,904	2,764	1,596	2,524	498	8	30,721
	Percent	43.5%	3.0%	16.8%	12.7%	9.0%	5.2%	8.2%	1.6%	0.0%	100.0%
Ohio	Number	522,977	91,897	319,170	200,642	166,052	87,100	143,246	40,749	839	1,572,672
	Percent	33.3%	5.8%	20.3%	12.8%	10.6%	5.5%	9.1%	2.6%	0.1%	100.0%

Source: American Community Survey (2013-2017); ESRI; Urban Decision Group; Bowen National Research

Nearly three-quarters (74.9%) of the renter-occupied units in the PSA are within structures of four units or less. This is notably higher than the 56.6% and 59.4% shares of such housing in the surrounding SSA and Ohio statewide, respectively. The distribution of the rental units in the PSA is less concentrated toward multifamily structures than the surrounding SSA and Ohio.

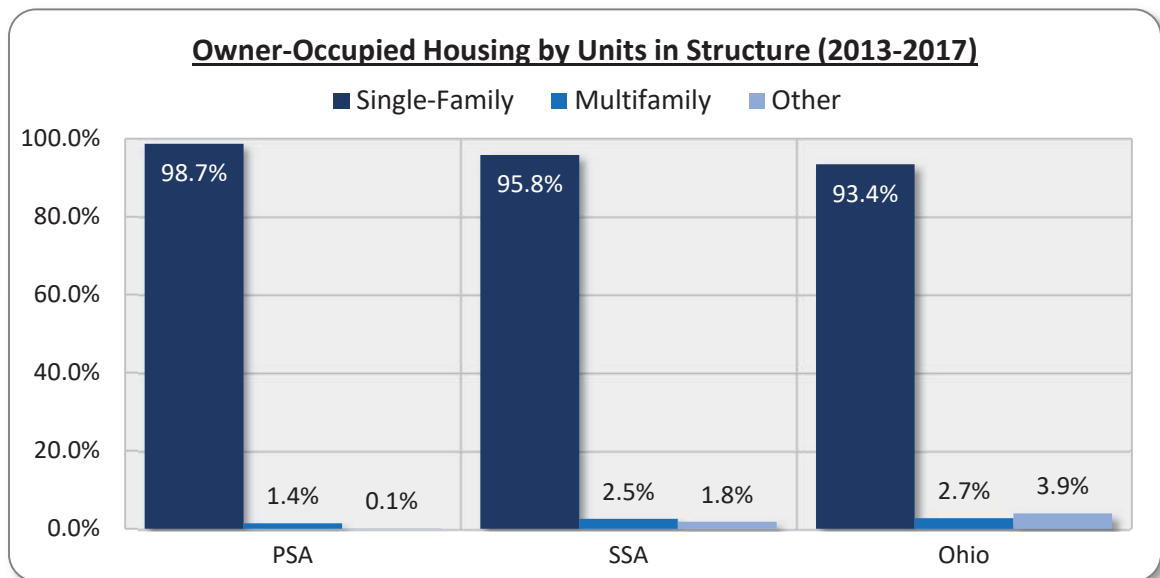


The following is a distribution of all *owner*-occupied housing by units in structure for each study area.

		Owner-Occupied Housing by Units in Structure									
		1; Detached	1; Attached	2 to 4	5 to 9	10 to 19	20 to 49	50+	Mobile Homes	Boat, RV, Vans	Total
CCS (Downtown)	Number	298	2	1	2	0	0	0	0	0	303
	Percent	98.3%	0.7%	0.3%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
PSA (Neighborhoods)	Number	14,785	103	167	9	0	8	11	11	0	15,094
	Percent	98.0%	0.7%	1.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.0%	100.0%
Youngstown (CCS & PSA)	Number	15,083	105	168	11	0	8	11	11	0	15,397
	Percent	98.0%	0.7%	1.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.0%	100.0%
SSA (Balance of County)	Number	47,826	1,915	981	219	29	10	30	910	0	51,920
	Percent	92.1%	3.7%	1.9%	0.4%	0.1%	0.0%	0.1%	1.8%	0.0%	100.0%
Mahoning County	Number	62,906	2,020	1,149	230	29	18	41	921	0	67,314
	Percent	93.5%	3.0%	1.7%	0.3%	0.0%	0.0%	0.1%	1.4%	0.0%	100.0%
Ohio	Number	2,741,381	116,258	46,922	14,497	9,804	5,481	7,413	117,971	746	3,060,473
	Percent	89.6%	3.8%	1.5%	0.5%	0.3%	0.2%	0.2%	3.9%	0.0%	100.0%

Source: American Community Survey (2013-2017); ESRI; Urban Decision Group; Bowen National Research

Virtually all (98.0%) of the owner-occupied housing stock in the PSA consists of single-family homes, while a small share (1.1%) consists of duplexes, triplexes, and quadruplexes. Based on this data, there do not appear to be many condominium units in the market. This distribution is very comparable to the SSA, although there are more condos, mobile homes, and multi-unit structures in the SSA. The lack of multifamily for-sale product in the PSA may represent a development opportunity.



The following table summarizes the distribution of owner-occupied housing values within the city of Youngstown based on 2013-2017 American Community Survey estimates.

Home Value	Units	Share
Less Than \$50,000	8,959	58.2%
\$50,000-\$99,999	5,168	33.6%
\$100,000-\$149,999	831	5.4%
\$150,000-\$199,999	274	1.8%
\$200,000-\$299,999	94	0.6%
\$300,000-\$499,999	20	0.1%
\$500,000-\$999,999	45	0.1%
\$1,000,000 +	45	0.3%
Total	15,400	100.0%
Median Value	\$43,500	

Source: American Community Survey; DP04

Based on ACS estimates, the largest concentration (58.2%) of *estimated home values* were less than \$50,000, with a notable share (33.6%) between \$50,000 and \$99,999. This differs slightly from the currently *available* supply identified in the city and discussed in detail later in this section, which has a median list price of \$39,900.

Substandard housing is an important component to consider when evaluating a housing market and potential housing need. Substandard housing is generally considered housing that 1.) Lacks complete kitchen and/or bathroom facilities, 2.) Is overcrowded, and 3.) Has a rent/cost over-burden situation. Markets with a disproportionately high share of any of the preceding substandard housing characteristics may be in need of replacement housing. As a result, we have evaluated each of these characteristics for the various study areas.

The following table demonstrates the share of substandard *renter*-occupied housing found in the study areas, based on the presence or absence of kitchen and bathroom facilities:

		Renter-Occupied Housing by Kitchen & Bathroom Characteristics					
		Kitchens			Plumbing		
		Complete	Incomplete	Total	Complete	Incomplete	Total
CCS (Downtown)	Number	389	3	392	391	0	391
	Percent	99.2%	0.8%	100.0%	100.0%	0.0%	100.0%
PSA (Neighborhoods)	Number	11,003	401	11,404	11,317	88	11,405
	Percent	96.5%	3.5%	100.0%	99.2%	0.8%	100.0%
Youngstown (CCS & PSA)	Number	11,392	404	11,796	11,708	88	11,796
	Percent	96.6%	3.4%	100.0%	99.3%	0.7%	100.0%
SSA (Balance of County)	Number	18,418	509	18,927	18,785	142	18,927
	Percent	97.3%	2.7%	100.0%	99.2%	0.8%	100.0%
Mahoning County	Number	29,808	913	30,721	30,491	230	30,721
	Percent	97.0%	3.0%	100.0%	99.3%	0.7%	100.0%
Ohio	Number	1,542,106	30,566	1,572,672	1,564,501	8,171	1,572,672
	Percent	98.1%	1.9%	100.0%	99.5%	0.5%	100.0%

Source: American Community Survey (2013-2017); ESRI; Urban Decision Group; Bowen National Research

Based on the 2013-2017 ACS estimates, the percentage of renter-occupied housing with incomplete kitchen facilities was 3.5% in the PSA. An additional 0.8% of renter-occupied units had incomplete bathroom plumbing facilities. While representing small shares, there are potentially 489 renter-occupied units in the PSA that have either incomplete bathrooms or kitchens.

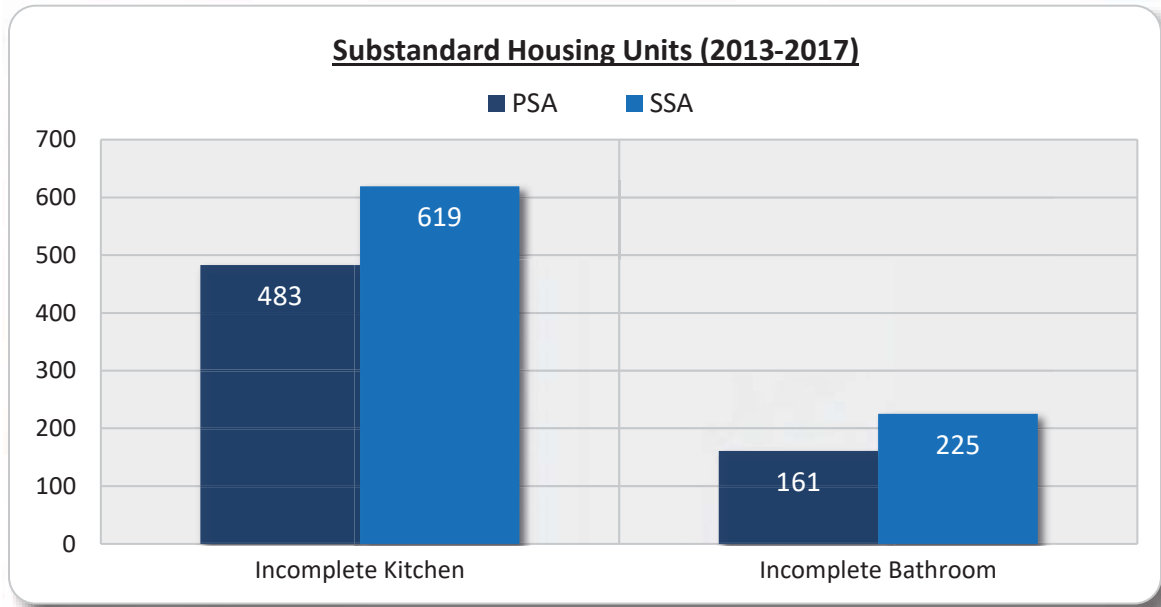
The distribution of *owner*-occupied housing units that lack complete kitchen or plumbing facilities for each of the study areas is summarized below:

		Owner-Occupied Housing by Kitchen & Bathroom Characteristics					
		Kitchens			Plumbing		
		Complete	Incomplete	Total	Complete	Incomplete	Total
CCS (Downtown)	Number	303	0	303	301	2	303
	Percent	100.0%	0.0%	100.0%	99.3%	0.7%	100.0%
PSA (Neighborhoods)	Number	15,012	82	15,094	15,021	73	15,094
	Percent	99.5%	0.5%	100.0%	99.5%	0.5%	100.0%
Youngstown (CCS & PSA)	Number	15,315	82	15,397	15,322	75	15,397
	Percent	99.5%	0.5%	100.0%	99.5%	0.5%	100.0%
SSA (Balance of County)	Number	51,810	110	51,920	51,837	83	51,920
	Percent	99.8%	0.2%	100.0%	99.8%	0.2%	100.0%
Mahoning County	Number	67,122	192	67,314	67,156	158	67,314
	Percent	99.7%	0.3%	100.0%	99.8%	0.2%	100.0%
Ohio	Number	3,046,665	13,808	3,060,473	3,051,542	8,931	3,060,473
	Percent	99.5%	0.5%	100.0%	99.7%	0.3%	100.0%

Source: American Community Survey (2013-2017); ESRI; Urban Decision Group; Bowen National Research

Owner-occupied housing units which lack complete kitchen or bathroom facilities comprise only 1.0% of all owner-occupied housing units in the PSA.

The graph below illustrates the number of households (both renters and owners) that live in units without complete kitchens and bathrooms.



The following table illustrates the percentage of households that are living in crowded quarters by tenure, as defined by the presence of 1.01 or more occupants per room.

		Occupied Housing by Household Size (Occupants Per Room)					
		Renter			Owner		
		< 1.0	1.01+	Total	< 1.0	1.01+	Total
CCS (Downtown)	Number	387	4	391	303	0	303
	Percent	99.0%	1.0%	100.0%	100.0%	0.0%	100.0%
PSA (Neighborhoods)	Number	11,180	225	11,405	15,004	90	15,094
	Percent	98.0%	2.0%	100.0%	99.4%	0.6%	100.0%
Youngstown (CCS & PSA)	Number	11,567	229	11,796	15,307	90	15,397
	Percent	98.1%	1.9%	100.0%	99.4%	0.6%	100.0%
SSA (Balance of County)	Number	18,749	178	18,927	51,720	199	51,919
	Percent	99.1%	0.9%	100.0%	99.6%	0.4%	100.0%
Mahoning County	Number	30,314	407	30,721	67,025	289	67,314
	Percent	98.7%	1.3%	100.0%	99.6%	0.4%	100.0%
Ohio	Number	1,534,712	37,960	1,572,672	3,037,242	23,231	3,060,473
	Percent	97.6%	2.4%	100.0%	99.2%	0.8%	100.0%

Source: American Community Survey (2013-2017); ESRI; Urban Decision Group; Bowen National Research

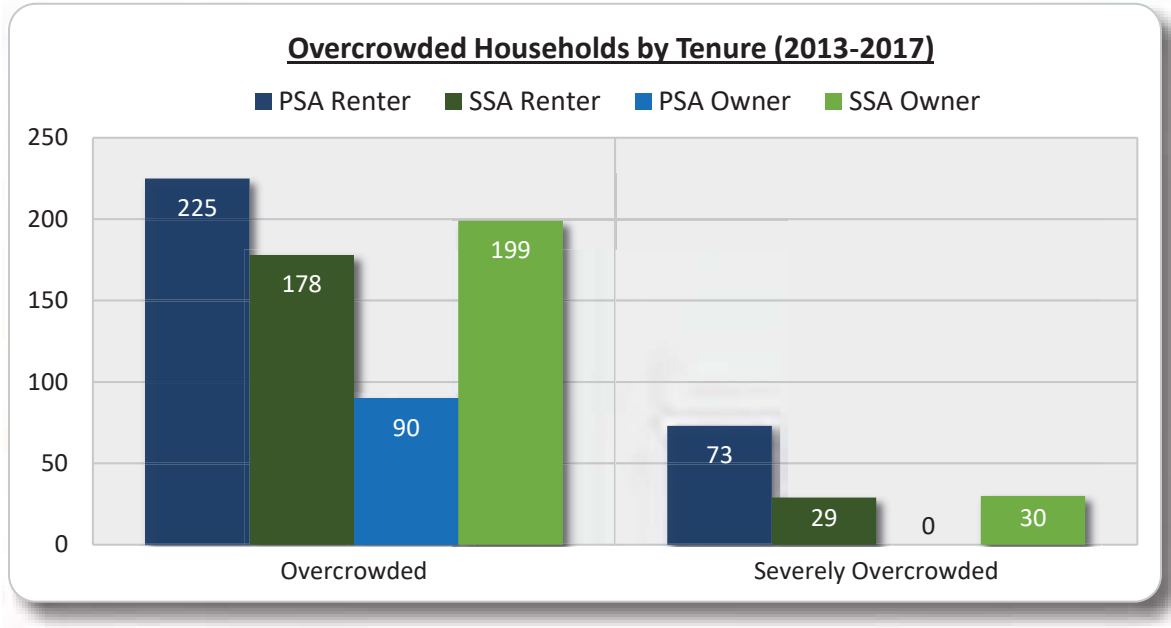
Of the 11,405 *renter*-occupied housing units in the PSA, 225 (2.0%) have 1.01 or more occupants per room and are considered overcrowded. A total of 90 (0.6%) owner-occupied housing units in the PSA are considered overcrowded.

While overcrowded households were discussed above, we also evaluated *severe* overcrowded housing, which is considered a unit with 1.51 or more persons per room. The following table illustrates the severe overcrowded households by tenure for the various study areas.

	Severe Overcrowded			
	Renter		Owner	
	Number	Percent	Number	Percent
CCS (Downtown)	0	0.0%	0	0.0%
PSA (Neighborhoods)	73	0.6%	0	0.0%
Youngstown (CCS & PSA)	73	0.6%	0	0.0%
SSA (Balance of County)	29	0.2%	30	0.1%
Mahoning County	102	0.3%	30	0.0%
Ohio	10,036	0.6%	4,436	0.1%

Source: 2013-2017 American Community Survey

Within in the PSA, severely overcrowded rental households total 73, while there are no severely overcrowded owner households.



Households that are cost burdened (typically paying more than 30% of income toward housing costs) often find it difficult paying for housing and meeting other financial obligations. The following table compares the percent of household income that is applied to housing costs based on data provided by American Community Survey.

		Occupied Housing by Percent of Income Paid Toward Rent									
		Renter					Owner				
		< 20%	20%-30%	30% +	Unknown	Total	< 20%	20%-30%	30% +	Unknown	Total
CCS (Downtown)	Number	42	119	199	31	391	154	76	68	7	305
	Percent	10.7%	30.4%	50.9%	7.9%	100.0%	50.5%	24.9%	22.3%	2.3%	100.0%
PSA (Neighborhoods)	Number	1,817	2,024	6,197	1,365	11,403	9,028	2,560	3,218	286	15,092
	Percent	15.9%	17.7%	54.3%	12.0%	100.0%	59.8%	17.0%	21.3%	1.9%	100.0%
Youngstown (CCS & PSA)	Number	1,859	2,143	6,398	1,396	11,796	9,182	2,637	3,286	293	15,398
	Percent	15.8%	18.2%	54.2%	11.8%	100.0%	59.6%	17.1%	21.3%	1.9%	100.0%
SSA (Balance of County)	Number	5,374	4,388	7,764	1,401	18,927	31,791	10,254	9,507	366	51,918
	Percent	28.4%	23.2%	41.0%	7.4%	100.0%	61.2%	19.8%	18.3%	0.7%	100.0%
Mahoning County	Number	7,232	6,531	14,161	2,797	30,721	40,972	12,890	12,793	659	67,314
	Percent	23.5%	21.3%	46.1%	9.1%	100.0%	60.9%	19.1%	19.0%	1.0%	100.0%
Ohio	Number	421,566	353,712	678,101	119,293	1,572,672	1,816,726	634,069	589,150	20,528	3,060,473
	Percent	26.8%	22.5%	43.1%	7.6%	100.0%	59.4%	20.7%	19.3%	0.7%	100.0%

Source: American Community Survey (2013-2017); ESRI; Urban Decision Group; Bowen National Research

An estimated 54.3% of *renter*-occupied households in the PSA are paying more than 30% of their income toward rent. This is a noticeably higher share of rent burdened households than the SSA (41.0%) and the state of Ohio (43.1%). With over half of all renters in the PSA paying a disproportionately high share of their income toward rent, it is clear that many renter households in the PSA are likely struggling to meet their housing costs. The housing cost burden challenges for PSA homeowners are less pronounced at 21.3%, which is slightly higher than the SSA (18.3%) and the state average (19.3%).

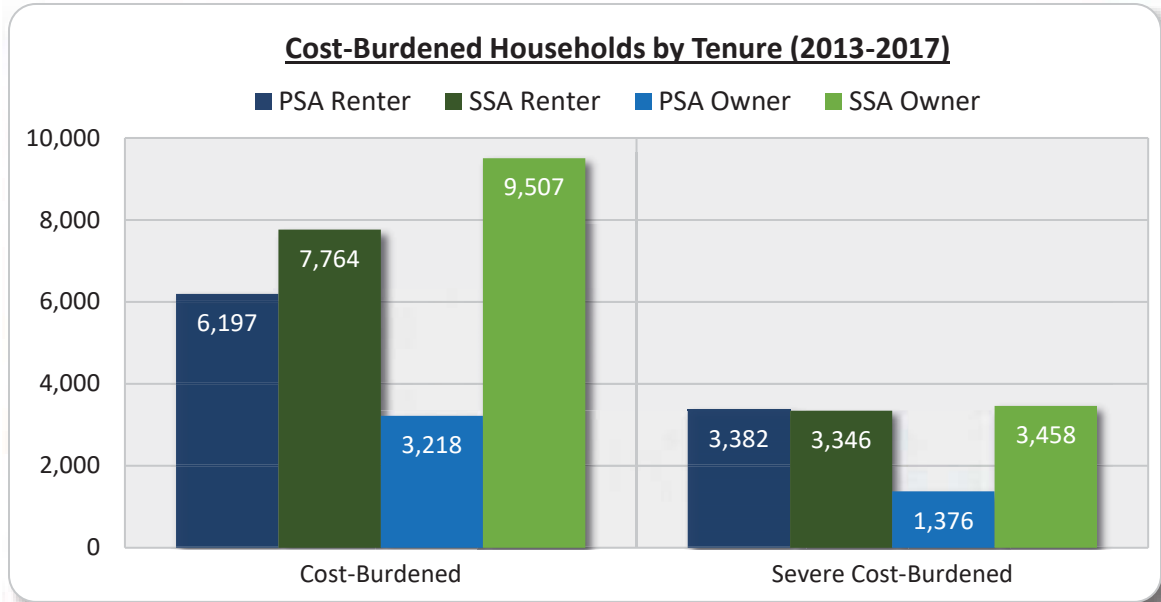
Severe cost burdened households are considered as those paying over 50% of their income toward housing costs. The following table illustrates the severe cost burdened households in the various study areas.

	Severe Cost Burdened			
	Renter		Owner	
	Number	Percent	Number	Percent
CCS (Downtown)	117	29.9%	28	9.2%
PSA (Neighborhoods)	3,382	29.7%	1,376	9.1%
Youngstown (CCS & PSA)	3,500	29.7%	1,404	9.1%
SSA (Balance of County)	3,346	17.7%	3,458	6.7%
Mahoning County	6,845	22.3%	4,862	7.2%
Ohio	344,029	21.9%	220,340	7.2%

Source: 2013-2017 American Community Survey

Among the PSA's *renter* households, a total of 3,382, or 29.7%, are *severe* cost burdened, while 17.7% are severe cost burdened in the surrounding SSA. Within Ohio, this ratio is 21.9%. The share of severe cost burdened *owner* households is 9.1% in the PSA, which is higher than the 7.2% rate in the county, the SSA (6.7%) and the state (7.2%).

The numbers of cost burdened and severe cost burdened households by tenure are illustrated in the graph on the following page.



B. Housing Supply Analysis (Bowen National Survey)

1. Multifamily Rental Housing

From December 2019 to February 2020, Bowen National Research surveyed (both by telephone and in-person) numerous multifamily rental housing projects within the PSA (Youngstown) and SSA (Balance of County). While these rentals do not represent all multifamily rental housing projects in the market, they provide significant insight as to the market conditions of commonly offered multifamily rental product. We believe this survey represents a good base from which characteristics and trends of multifamily rental housing can be evaluated and from which conclusions can be drawn.

Projects identified, inventoried, and surveyed operate under a number of affordable housing programs including the Low-Income Housing Tax Credit (LIHTC), HUD Section 8, HUD Section 202, HUD Section 811, and Rural Development Section 515 programs, as well as market-rate. Definitions of each housing program are included in Addendum D: Glossary.

Managers and leasing agents at each project were surveyed to collect a variety of property information including vacancies, rental rates, design characteristics, amenities, utility responsibility, and other features. Each project was also rated based on quality and upkeep. Each surveyed property was photographed and mapped as part of this survey.

Overall, we identified and personally surveyed 81 multifamily rental housing projects within Mahoning County. A total of 40 of these projects containing 3,403 units were within the PSA (Youngstown) while 41 properties containing 5,809 units were located within the SSA (Balance of County). This survey was conducted to establish the overall strength of the rental market and to identify potential challenges and opportunities in the market. These rentals have a combined occupancy rate of 97.6%, a good and typical rate for multifamily rental housing.

The tables below summarize the surveyed multifamily rental supply.

Primary Study Area (Youngstown)				
Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	9	1,008	32	96.8%
Market-rate/Tax Credit	3	120	0	100.0%
Market-rate/Government-Subsidized	2	247	12	95.1%
Tax Credit	8	449	24	94.7%
Tax Credit/Government-Subsidized	4	245	0	100.0%
Market-rate/Tax Credit/Government-Subsidized	2	180	0	100.0%
Government-Subsidized	12	1,154	0	100.0%
Total	40	3,403	68	98.0%

Secondary Study Area (Balance of County)				
Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	29	4,969	159	96.8%
Tax Credit	1	56	3	94.6%
Market-rate/Tax Credit/Government-Subsidized	1	101	0	100.0%
Government-Subsidized	10	683	5	99.3%
Total	41	5,809	167	97.1%

The occupancy rate of rentals surveyed in the PSA is 98.0%. As the first table illustrates, properties operating either exclusively as market-rate or as market-rate/government-subsidized contain most of the vacant units (44 of 68 vacant units) in the market and operate at an overall occupancy rate of 96.0%. The remaining eight properties operating exclusively as Tax Credit in the PSA have 24 vacant units and a 94.7% occupancy rate. These overall occupancy rates are representative of a healthy and stable rental housing market. Most projects operating with a government subsidy are fully occupied, indicating very strong demand. In fact, most of these projects have long wait lists, indicating pent-up demand for housing that is affordable to very low-income households.

Within the broader SSA (Balance of County), all surveyed rental segments have occupancy rates of 94.6% or higher and indicate that demand is strong for multifamily rentals among all affordability levels. There appears to be very limited availability among government-subsidized properties.

An additional indicator of demand for multifamily rentals by project type is the number of households on a wait list, which is summarized in the following table and compared to the occupancy rate.

Primary Study Area (Youngstown)				
Project Type	Projects with Wait List	Range of Wait List	Average Wait List	Occupancy Rate
Market-rate	1	-	4	96.8%
Market-rate/Tax Credit	2	15 - 25	20	100.0%
Market-rate/Government-Subsidized	0	-	-	95.1%
Tax Credit	5	11 - 25	20	94.7%
Tax Credit/Government-Subsidized	3	46 - 180	271	100.0%
Market-rate/Tax Credit/Government-Subsidized	1	-	6	100.0%
Government-Subsidized	9	11 - 500	121	100.0%
Secondary Study Area (Balance of County)				
Project Type	Projects with Wait List	Range of Wait List	Average Wait List	Occupancy Rate
Market-rate	6	3 - 10	7	96.8%
Tax Credit	0	-	-	94.6%
Market-rate/Tax Credit/Government-Subsidized	1	-	53	100.0%
Government-Subsidized	6	5 - 539	112	99.3%

Market-Rate Apartments

A total of 16 multifamily projects with at least some market-rate units were surveyed in the PSA and 30 properties with market-rate units were surveyed in the SSA. Overall, these properties contain 6,103 market-rate units in the county, of which 1,133 are in the PSA and 4,970 are in the SSA. The following tables summarize the market-rate units by bedroom/bathroom type.

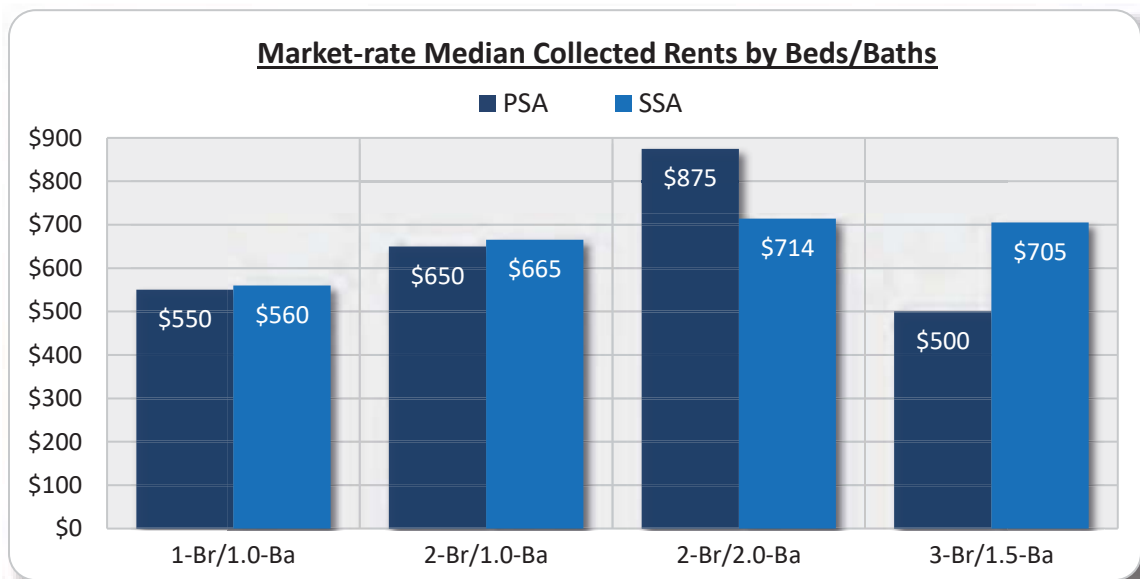
Primary Study Area (Youngstown)						
Market-rate						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Collected Rent
Studio	1.0	14	1.2%	2	14.3%	\$450
One-Bedroom	1.0	584	51.5%	20	3.4%	\$550
Two-Bedroom	1.0	401	35.2%	13	3.2%	\$650
Two-Bedroom	1.5	12	1.1%	1	8.3%	\$550
Two-Bedroom	2.0	53	4.6%	2	3.8%	\$875
Three-Bedroom	1.0	9	0.8%	1	11.1%	\$600
Three-Bedroom	1.5	36	3.2%	0	0.0%	\$500
Three-Bedroom	2.0	12	1.1%	0	0.0%	\$1,450
Four-Bedroom	1.5	3	0.3%	0	0.0%	\$625
Four-Bedroom	2.0	9	0.8%	0	0.0%	\$550
Total Market-rate		1,133	100.0%	39	3.4%	-

Secondary Study Area (Balance of County)						
Market-rate						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Collected Rent
Studio	1.0	280	5.6%	7	2.5%	\$475
One-Bedroom	1.0	1,733	34.9%	65	3.8%	\$560
One-Bedroom	1.5	24	0.5%	0	0.0%	\$944
Two-Bedroom	1.0	1,675	33.7%	48	2.9%	\$665
Two-Bedroom	1.5	352	7.1%	6	1.7%	\$725
Two-Bedroom	2.0	450	9.1%	5	1.1%	\$714
Three-Bedroom	1.0	32	0.6%	2	6.3%	\$743
Three-Bedroom	1.5	146	2.9%	5	3.4%	\$705
Three-Bedroom	2.0	278	5.6%	21	7.6%	\$875
Total Market-rate		4,970	100.0%	159	3.2%	-

The market-rate units within the PSA are 96.6% occupied and the market-rate units within the SSA are 96.8% occupied. These are generally considered good occupancy rates and are reflective of healthy markets.

The unit mix by bedroom type within the PSA is more heavily weighted toward studio and one-bedrooms when compared to similar-sized markets, with shares of 52.7% for studio/one-bedroom units, 40.9% for two-bedroom units, and just 6.2% for three- and four-bedroom units. The PSA's overall studio and one-bedroom vacancy rate is 3.7%, which is slightly higher than the two-bedroom vacancy rate of 3.4%. While vacancy rates by bedroom/bathroom types are generally low within the PSA, there were no identified vacancies within four-bedroom units and only one vacancy within three-bedroom units.

The following graph illustrates median market-rate rents among common bedroom types offered in the PSA and SSA.



As the preceding table illustrates, the median rents by bedroom/bathroom type within the PSA are generally comparable to the rents for corresponding one- and two-bedroom units in the SSA.

The following is a distribution of market-rate product by year built.

Primary Study Area (Youngstown)			
Year Built – Market-rate			
Year Built	Projects	Units	Vacancy Rate
Before 1970	2	176	6.3%
1970 to 1979	5	847	3.1%
1980 to 1989	2	2	0.0%
1990 to 1999	1	24	0.0%
2000 to 2009	4	42	0.0%
2010 to 2020*	2	42	4.8%

*As of January

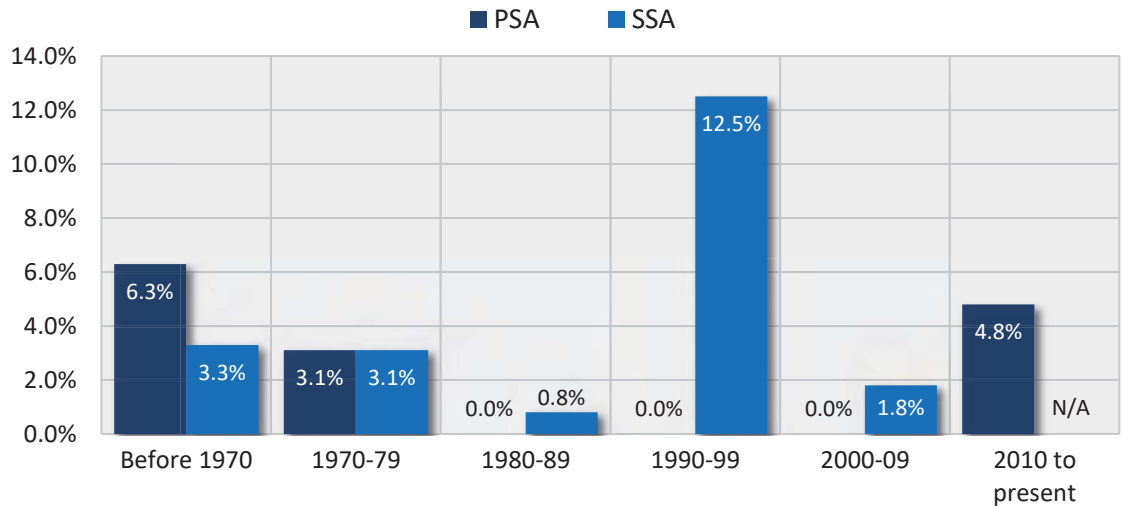
Secondary Study Area (Balance of County)			
Year Built – Market-rate			
Year Built	Projects	Units	Vacancy Rate
Before 1970	7	1,583	3.3%
1970 to 1979	14	2,575	3.1%
1980 to 1989	5	390	0.8%
1990 to 1999	2	144	12.5%
2000 to 2009	2	278	1.8%
2010 to 2020*	0	0	-

*As of January

Among surveyed projects, the largest share of market-rate units in the PSA was built between 1970 and 1979, with three-fourths (74.8%) of all product developed during this time. Most of the surveyed market-rate supply in the surrounding SSA was built prior to 1980. As the preceding tables illustrate, vacancies among the market-rate rentals in the PSA were highest among product built prior to 1970.

The distribution of surveyed market-rate units in the PSA and SSA by development period is shown in the graph on the following page.

Market-rate Vacancy Rates by Year Built



Representatives of Bowen National Research personally visited the surveyed rental projects within the overall county and rated the exterior quality of each property. We rated each property surveyed on a scale of "A" (highest) through "F" (lowest). All properties were rated based on quality and overall appearance (i.e. aesthetic appeal, building appearance, landscaping and grounds appearance). The following is a distribution of the surveyed market-rate supply by quality rating.

Quality Ratings - Primary Study Area (Youngstown)

Quality Rating	Market-rate Properties			Median Collected Rent				
	Projects	Total Units	Vacancy Rate	Studio	One-Br.	Two-Br.	Three-Br.	Four+-Br.
A	2	11	0.0%	-	\$668	\$555	\$919	-
B	8	796	3.6%	-	\$600	\$650	\$500	\$650
B-	2	7	0.0%	-	-	\$650	-	\$550
C+	1	89	2.2%	\$450	\$500	-	-	-
C	3	230	3.5%	-	\$500	\$555	\$645	-

Quality Ratings - Secondary Study Area (Balance of County)

Quality Rate	Market-rate Properties			Median Collected Rent				
	Projects	Total Units	Vacancy Rate	Studio	One-Br.	Two-Br.	Three-Br.	Four+-Br.
A	1	72	0.0%	-	\$790	\$1,123	\$1,265	-
B+	1	206	2.4%	-	\$955	\$1,167	\$1,385	-
B	13	2,851	2.7%	\$475	\$525	\$670	\$743	-
B-	6	1,051	5.5%	\$450	\$580	\$800	\$875	-
C+	4	370	0.5%	\$545	\$525	\$645	-	-
C	4	379	4.2%	\$474	\$559	\$650	\$665	-
D	1	41	4.9%	-	-	\$450	-	-

The majority of the surveyed market-rate supply in the PSA consists of product with a “B” quality rating, with a notable amount of “C” quality product. Vacancies are highest among these two quality levels. Vacancies are generally low among all quality levels which indicates that demand is strong regardless of the quality of housing. It is worth pointing out that median rents are generally appreciably higher for the highest rated properties (generally with rating of “A”).

Vacancy rates are generally low among market-rate product in the SSA, regardless of the quality level, though the vacancy rates are generally highest among the lowest rated properties (B- or lower).

Tax Credit Apartments

Tax Credit housing is housing that is developed under the Low-Income Housing Tax Credit (LIHTC) program. Typically, these projects serve households with incomes of up to 60% of Area Median Household Income (AMHI), though recent legislation allows for some units to target households with incomes of up to 80% of AMHI. A total of 19 surveyed multifamily projects in the overall county offer Low-Income Housing Tax Credit (LIHTC or Tax Credit) units. Of these projects, 17 are located in the PSA (Youngstown) and two are located in the SSA (Balance of County). This section focuses only on the non-subsidized Tax Credit units, while the Tax Credit units operating with concurrent subsidies are discussed in the government-subsidized section of this report.

The following tables summarize the breakdown of non-subsidized Tax Credit units surveyed within the PSA and SSA.

Primary Study Area (Youngstown)						
Non-Subsidized Tax Credit						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Collected Rent
One-Bedroom	1.0	149	23.5%	6	4.0%	\$613
Two-Bedroom	1.0	217	34.2%	18	8.3%	\$505
Three-Bedroom	1.0	3	0.5%	0	0.0%	\$919
Three-Bedroom	1.5	80	12.6%	0	0.0%	\$400
Four-Bedroom	1.5	56	8.8%	0	0.0%	\$480
Four-Bedroom	2.0	129	20.3%	0	0.0%	\$480
Total Tax Credit		634	100.0%	24	3.8%	-

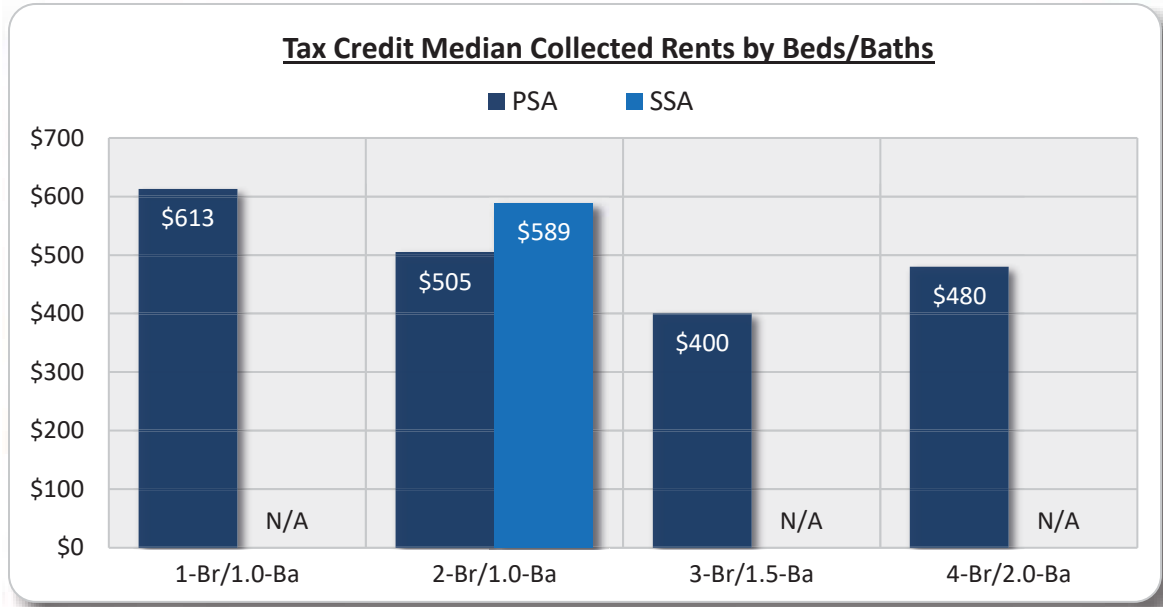
Secondary Study Area (Balance of County)						
Non-Subsidized Tax Credit						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Collected Rent
Two-Bedroom	1.0	56	100.0%	3	5.4%	\$589
Total Tax Credit		56	100.0%	3	5.4%	-

The non-subsidized Tax Credit units within the PSA are 96.2% occupied, while the non-subsidized Tax Credit units within the SSA are 94.6% occupied. These occupancy rates are good and are evidence of the county's strong demand for affordable rental housing. In fact, all but two of the Tax Credit projects in the PSA maintain a wait list, with up to 25 households on any one wait list, indicating that there is pent-up demand for this type of housing. It is important to note that all of the 24 vacant units were within a single project which was built before 1960 and given a "C" quality rating. While these vacancies are likely attributed to the project's age, the management cited difficulty finding qualified applicants. Further, the three vacancies in the SSA were within an age-restricted senior property. Excluding these two projects results in an overall *occupancy* rate of 100%.

The 634 non-subsidized Tax Credit units in the PSA consist of a broad mix of unit types. When compared with other well-balanced markets, it appears that with over 41% of the Tax Credit supply in the PSA consisting of three-bedroom or larger units, the local market has a disproportionately high share of such product. Still, these larger units are 100% occupied, while one- and two-bedroom units are 93.4% occupied. As such, the disproportionately high share of three-bedroom or larger units appears to be absorbed by low-income families in Youngstown.

In terms of rents of Tax Credit units in the PSA, most unit types have median rents by bedroom/bathroom type that range from \$480 to \$613, while just three units rent for \$919. These median rents are comparable to the median rents of the market-rate multifamily supply in the PSA.

The following graph illustrates median Tax Credit rents among common bedroom types offered in the PSA and SSA.



The following is a distribution of Tax Credit product surveyed by year built for the PSA and SSA (Note: The Tax Credit program started in 1986, though older projects could have been renovated using Tax Credits):

Primary Study Area (Youngstown)			
Year Built – Non-Subsidized Tax Credit			
Year Built	Projects	Units	Vacancy Rate
Before 1970	1	152	15.8%
1970 to 1979	0	0	-
1980 to 1989	0	0	-
1990 to 1999	2	79	0.0%
2000 to 2009	7	260	0.0%
2010 to 2020*	2	143	0.0%

*As of January

Secondary Study Area (Balance of County)			
Year Built – Non-Subsidized Tax Credit			
Year Built	Projects	Units	Vacancy Rate
Before 1970	0	0	-
1970 to 1979	0	0	-
1980 to 1989	0	0	-
1990 to 1999	0	0	-
2000 to 2009	1	56	5.4%
2010 to 2020*	0	0	-

*As of January

Among the surveyed Tax Credit supply, the largest share (41.0%) of Tax Credit units developed in the PSA was built between 2000 and 2009. It is worth pointing out that nearly one-quarter of the surveyed Tax Credit units in the PSA were built since 2010. The PSA has a relatively modern inventory of multifamily rentals.

Representatives of Bowen National Research personally visited the surveyed rental projects within the market and rated the exterior quality of each property. We rated each property surveyed on a scale of "A" (highest) through "F" (lowest). All properties were rated based on quality and overall appearance (i.e. aesthetic appeal, building appearance, landscaping and grounds appearance). The following is a distribution of the Tax Credit properties by quality rating.

Primary Study Area (Youngstown)			
Quality Ratings - Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A	3	157	0.0%
B	6	253	0.0%
B-	1	34	0.0%
C	2	190	12.6%

Secondary Study Area (Balance of County)			
Quality Ratings - Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
B	1	56	5.4%

Most of the surveyed non-subsidized Tax Credit projects in the PSA (nine out of 12) have a quality rating of “B” or better, indicating that the majority of Tax Credit product is in good condition. All of the 444 units (70%) with a “B-” quality rating or higher are 100% occupied. As such, demand for affordable housing is strong among good quality housing in the PSA. The 12.6% vacancy rate among the two projects in the PSA with a quality rating of “C” indicate the decreased level of demand for lower quality product, even with rents that are affordable to lower income households.

Government-Subsidized Housing

There was a total of 31 projects surveyed within the county that offer at least some units that operate with a government subsidy. Government-subsidized housing typically requires residents to pay 30% of their adjusted gross income toward rents and generally qualifies households with incomes of up to 50% of Area Median Household Income (AMHI). The 31 projects with a subsidy include 2,419 units, of which 436 units also operate with concurrent Tax Credits. A total of 20 of these projects containing 1,636 units were within the PSA (Youngstown), while 11 properties containing 783 units were located within the SSA (Balance of County). These rentals have a combined occupancy rate of over 99%, a high but typical rate for subsidized multifamily rental housing.

The government-subsidized units surveyed within PSA and SSA are summarized as follows.

Primary Study Area (Youngstown)					
Subsidized Tax Credit					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
Studio	1.0	4	1.2%	0	0.0%
One-Bedroom	1.0	229	68.2%	0	0.0%
One-Bedroom	1.5	2	0.6%	0	0.0%
Two-Bedroom	1.0	20	6.0%	0	0.0%
Two-Bedroom	1.5	14	4.2%	0	0.0%
Two-Bedroom	2.0	12	3.6%	0	0.0%
Three-Bedroom	1.0	12	3.6%	0	0.0%
Three-Bedroom	1.5	43	12.8%	0	0.0%
Total Subsidized Tax Credit		336	100.0%	0	0.0%
Government-Subsidized					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
Studio	1.0	44	3.4%	0	0.0%
One-Bedroom	1.0	633	48.7%	1	0.2%
Two-Bedroom	1.0	304	23.4%	3	1.0%
Two-Bedroom	2.0	50	3.8%	0	0.0%
Three-Bedroom	1.0	64	4.9%	1	1.6%
Three-Bedroom	1.5	82	6.3%	0	0.0%
Three-Bedroom	2.0	104	8.0%	0	0.0%
Four-Bedroom	1.0	8	0.6%	0	0.0%
Four-Bedroom	2.0	11	0.8%	0	0.0%
Total Subsidized		1,300	100.0%	5	0.4%
Secondary Study Area (Balance of County)					
Subsidized Tax Credit					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
One-Bedroom	1.0	100	100.0%	0	0.0%
Total Subsidized Tax Credit		100	100.0%	0	0.0%
Government-Subsidized					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
Studio	1.0	144	21.1%	0	0.0%
One-Bedroom	1.0	309	45.2%	3	1.0%
Two-Bedroom	1.0	154	22.5%	2	1.3%
Two-Bedroom	1.5	4	0.6%	0	0.0%
Three-Bedroom	1.0	26	3.8%	0	0.0%
Three-Bedroom	1.5	46	6.7%	0	0.0%
Total Subsidized		683	100.0%	5	0.7%

The government-subsidized units are 99.6% occupied within the PSA and 99.4% occupied within the SSA, the result of just 10 vacant units in the overall county (five in Youngstown and five in the Balance of County). Most (20 out of 31) of the subsidized projects have wait lists with as many as 539 households on a wait list or having waits as long as 12 months for Public Housing. Based on this research, it is evident that there is pent-up demand for housing that is affordable to very low-income renter households (making 50% or less of Area Median Household Income). Because of the very limited options available, many very low-income households must consider the non-subsidized multifamily housing options or non-conventional housing options, such as single-family homes and duplexes, or even mobile homes.

According to a representative with the Youngstown Metropolitan Housing Authority, there are approximately 1,934 Housing Choice Voucher holders within the housing authority's jurisdiction and 887 people currently on the waiting list for additional Vouchers. This reflects the continuing need for Housing Choice Voucher assistance. The waiting list is closed, and it is unknown when the waiting list will reopen.

Seventeen properties in the city operate as subsidized projects under a current HUD contract. Because each of these contracts have a designated renewal date, it is important to understand if any of these projects are at risk of an expiring contract in the near future that could result in the reduction of affordable rental housing stock within the city. It should be noted that it is not unusual for HUD to issue vouchers to displaced households that were living at projects that lost their subsidies. While vouchers may be issued, the voucher holder has no guarantee of finding adequate housing. These seventeen properties are summarized in the following table. It should be noted that there are other subsidized rental properties in the market, but these projects operate as Public Housing and are not subject to HUD contracts. Additionally, five of the following projects had contracts that were scheduled to expire in the past year and may have been renewed.

Property Name	City	Assisted Units	Total Units	Program Type	Expiration Date
Calvary Towers	Youngstown	69	70	HUD Section 8 & 202 (Senior Age 62+)	6/30/2029
Esa Park Apartments	Youngstown	74	176	HUD Section 8 (General Occupancy)	5/31/2019
Youngstown VOA Independent Housing	Youngstown	30	31	HUD Section 8 & 202 (Senior Age 62+)	2/28/2038
Heritage Apartments	Youngstown	59	60	HUD Section 8 & 202 (Senior Age 62+)	2/28/2029
Homestead II	Youngstown	15	16	PRAC 202/811	8/31/2019
International Towers	Youngstown	173	173	HUD Section 8 (General Occupancy)	11/9/2030
Maplewood Manor	Youngstown	19	19	HUD Section 8 & 202 (Senior Age 62+)	11/30/2025
Parkside Manor	Youngstown	15	15	HUD Sections 8 & 202 (Senior Age 62+)	11/1/2022
Austintown Studio Apartments	Youngstown	150	150	HUD Section 8	7/31/2038
Plaza View I	Youngstown	106	106	HUD Section 8	6/30/2019
Plaza View II	Youngstown	80	80	HUD Section 8	4/30/2036
Project H.E.A.L.	Youngstown	12	13	PRAC 202/811	10/23/2019
Valley View I	Youngstown	84	84	HUD Section 8	11/30/2032
Valley View II	Youngstown	48	48	HUD Section 8	11/30/2032
Westview	Youngstown	124	124	HUD Section 8	1/31/2027
Groveswood Manor	Youngstown	100	100	HUD Section 202	1/31/2033
Glenpark Manor	Youngstown	15	16	PRAC 202/811	9/30/2019

Source: HUD.gov Assistance & Section 8 Contracts Database; Bowen National Research

While all HUD supported projects are subject to annual appropriations by the federal government, it appears that besides the projects with renewal dates in 2019, there are two projects, Maplewood Manor and Parkside Manor, that have a renewal date in the next five years that are at *potential* risk of losing their government assistance. It will be important for the city's low-income residents that the projects with pending expiring HUD contracts be preserved in order to continue to house some of the market's most economically vulnerable residents.

The following tables illustrate the distribution of government-subsidized product surveyed by year built for the PSA and SSA:

Primary Study Area (Youngstown)			
Year Built – Government-Subsidized			
Year Built	Projects	Units	Vacancy Rate
Before 1970	4	399	1.3%
1970 to 1979	4	557	0.0%
1980 to 1989	5	443	0.0%
1990 to 1999	2	45	0.0%
2000 to 2009	2	90	0.0%
2010 to 2020*	3	102	0.0%

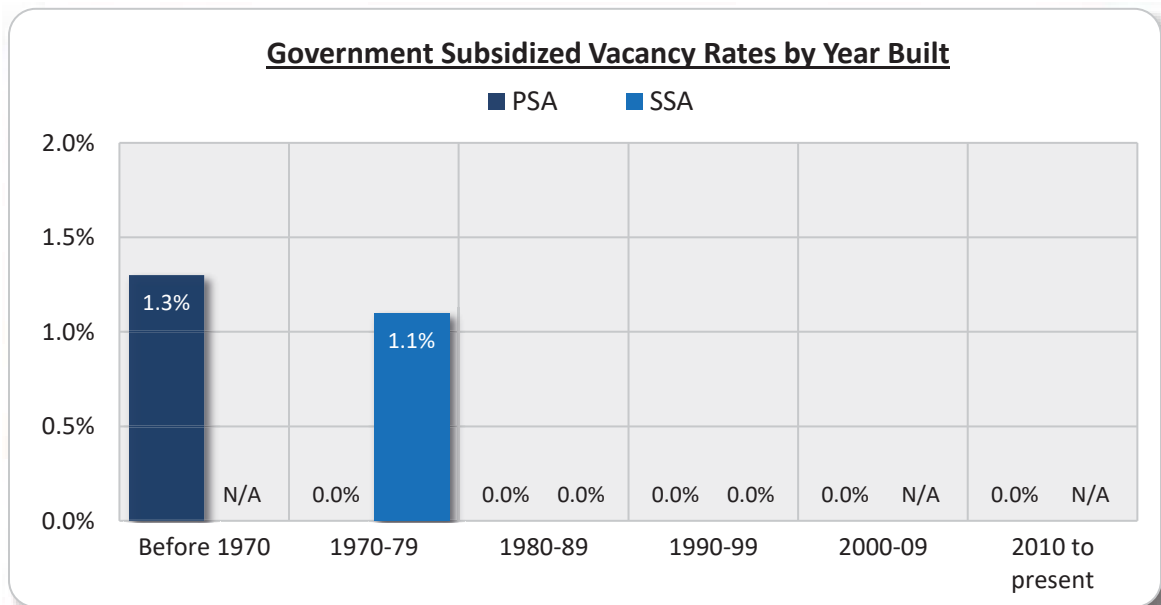
*As of January

Secondary Study Area (Balance of County)			
Year Built – Government-Subsidized			
Year Built	Projects	Units	Vacancy Rate
Before 1970	0	0	-
1970 to 1979	4	467	1.1%
1980 to 1989	3	186	0.0%
1990 to 1999	4	130	0.0%
2000 to 2009	0	0	-
2010 to 2020*	0	0	-

*As of January

More than 80% of government-subsidized product in the PSA was built prior to 1990 and the largest share of 34.0% was built between 1970 and 1979. Much of the government-subsidized product in the surrounding SSA was built in the 1970's.

The following graph illustrates the inventory of surveyed government-subsidized projects by development period for the PSA and SSA:



Representatives of Bowen National Research personally visited the surveyed rental projects within the county and rated the exterior quality of each property. We rated each property surveyed on a scale of "A" (highest) through "F" (lowest). All properties were rated based on quality and overall appearance (i.e. aesthetic appeal, building appearance, landscaping and grounds appearance). The following is a distribution of subsidized housing by quality rating, units, and vacancy rates for the PSA and SSA.

Primary Study Area (Youngstown)			
Quality Ratings - Government-Subsidized			
Quality Rating	Projects	Units	Vacancy Rate
B+	1	75	0.0%
B	9	471	0.0%
B-	1	70	0.0%
C	8	865	0.6%
C-	1	155	0.0%

Secondary Study Area (Balance of County)			
Quality Ratings - Government-Subsidized			
Quality Rating	Projects	Units	Vacancy Rate
A	1	40	0.0%
B	7	507	1.0%
B-	1	150	0.0%
C+	1	42	0.0%
C	1	44	0.0%

While the overall PSA’s subsidized rental properties have a diverse mix of rental product by quality rating, nearly two-thirds (62.4%) of the surveyed subsidized product was rated “C” or lower, meaning that these projects are generally considered to be in fair or poor condition. As a result, some of the government-subsidized housing may need to be renovated and/or updated. It is worth pointing out that more than two-thirds of the surveyed subsidized product in the broader SSA has a quality rating of “B” or better, indicating that the SSA has subsidized product that appears to be in better condition than subsidized product in the PSA. Regardless of quality, vacancy rates are low among subsidized housing.

The amenity packages of the government-subsidized projects surveyed in the PSA are limited. The most common unit amenities offered among the subsidized projects include a range, refrigerator, carpet or vinyl flooring, central air conditioning, washer/dryer hookups and window blinds. Project amenities are relatively limited at the government-subsidized properties in the market but generally include on-site management, community space, playground and social services. Given that most of the surveyed subsidized product in the market is lower quality, built prior to 1980 and offers relatively small *unit sizes*, it is not surprising that project amenities are relatively limited at the subsidized projects.

A map illustrating the location of all multifamily apartments surveyed within the overall PSA and SSA is included on the following page.

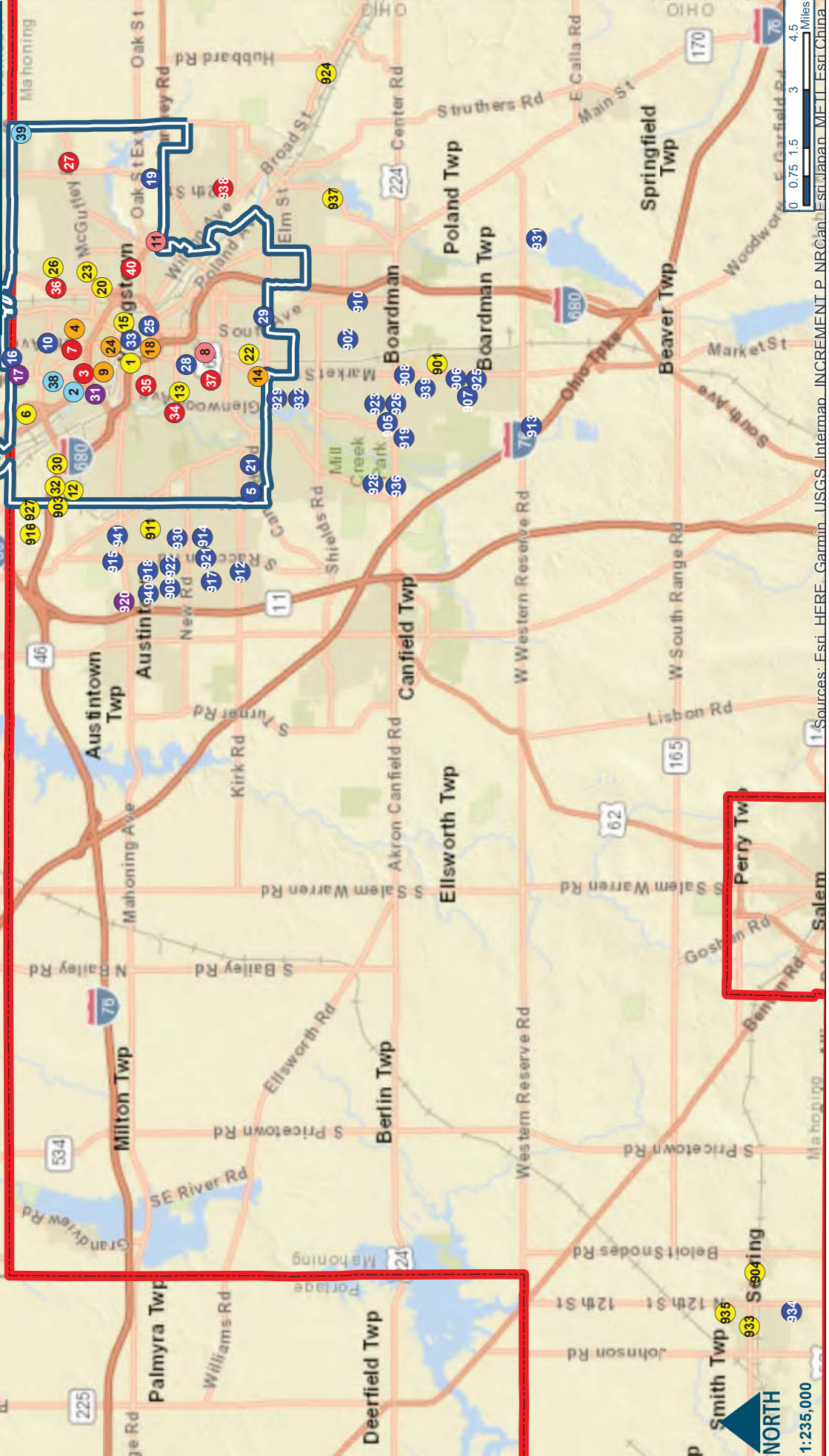


Youngstown, OH Apartment Locations

Primary Study Area
Secondary Study Area

Apartment Type

- Govt-Sub
- Mkt-Rate/Govt-Sub
- Mkt-Rate
- Mkt-Rate/Tax Credit
- Tax Credit
- Tax Credit/Govt-Sub
- Tax Credit/Mkt-Rate/Govt-Sub



NORTH
1:235,000

2. Non-Conventional Rental Housing

Non-conventional rentals are considered rental units typically consisting of single-family homes, duplexes, units over store fronts, mobile homes, etc. For the purposes of this particular analysis, we have assumed that rental properties consisting of four or less units are non-conventional rentals.

Non-conventional rentals comprise a notable portion of the rental housing stock in the PSA, as evidenced by that fact that renter-occupied units within structures with one to four units represent roughly three quarters of all renter-occupied units. The following table summarizes the distribution of renter-occupied units by the number of units in a structure for the PSA and SSA.

Renter-Occupied Housing by Units in Structure				
Units in Structure	PSA (Youngstown)		SSA (Balance of County)	
	Total Units	Percent	Total Units	Percent
1 to 4 Units	8,536	74.9%	7,453	39.4%
5 or More Units	2,847	25.0%	10,989	58.1%
Mobile Homes/Boats/RVs	21	0.2%	485	2.6%
Total	11,404	100.0%	18,927	100.0%

Source: American Community Survey (2013-2017); ESRI; Urban Decision Group; Bowen National Research

With a large majority (74.9%) of the rental housing stock in the PSA consisting of non-conventional rentals, it is clear that this segment is significant and warrants additional analysis. While not as large, non-conventional rentals comprise nearly 40% of the rental units in the SSA.

The following table summarizes monthly gross rents for area rental alternatives based on American Community Survey estimates. These rents are for all rental product types including apartments, non-conventional rentals, and mobile homes. Since three quarters of all rentals in the market are considered non-conventional rentals, the rents below provide insight as to likely rents for non-conventional rentals in the PSA and SSA.

Gross Rents of Renter-Occupied Housing				
Gross Rent	PSA (Youngstown)		SSA (Balance of County)	
	Number of Units	Percent of Units	Number of Units	Percent of Units
Less than \$300	1,719	14.6%	953	5.1%
\$300 to \$499	1,478	12.5%	2,161	11.4%
\$500 to \$749	3,858	32.7%	8,024	42.4%
\$750 to \$999	2,916	24.7%	3,786	20.0%
\$1,000 to \$1,499	650	5.5%	2,172	11.5%
\$1,500 to \$2,000	156	1.3%	247	1.3%
\$2,000 and Higher	36	0.3%	337	1.8%
No Cash Rent	988	8.4%	1,241	6.6%
Total	11,801	100.0%	18,920	100.0%

Source: ACS B25063 (2013-2017); Bowen National Research

As the preceding table illustrates, the largest share of rental units in the PSA have rents that fall between \$500 and \$749, which comprise 32.7% of all rental units. Nearly one-quarter (24.7%) of PSA rental units have rents between \$750 and \$999. Very few rentals have rents above \$1,500. The distribution of rental units by gross rent in the surrounding SSA is similar to the PSA.

In an effort to further evaluate the non-conventional rental housing inventory, we identified single-family homes, duplexes, and mobile homes available for rent. We used online resources and interviewed local real estate professionals to collect information on the rents, number of bedrooms, number of bathrooms, and square footages of such rentals. Bowen National Research identified 145 non-conventional rentals within the county that were listed as *available* for rent (97 in the PSA and 48 in the SSA). While these rentals do not represent all non-conventional rentals, these units are representative of common characteristics of the various non-conventional rental alternatives available in the market. As a result, these rentals provide a good baseline to evaluate the attributes of non-conventional rentals.

The tables below summarize the available non-conventional rentals identified in the PSA (Youngstown) and SSA (Balance of County).

Primary Study Area (Youngstown)						
Bedroom Type	Units	Average Number of Baths	Average Square Feet	Rent Range	Average Rent	Average Rent Per Square Foot
One-Bedroom	7	1.0	1,083	\$400-\$650	\$525	\$0.48
Two-Bedroom	25	1.1	1,093	\$400-\$1,200	\$800	\$0.73
Three-Bedroom	45	1.43	1,780	\$475-\$1,700	\$1,088	\$0.61
Four-Bedroom	12	1.88	4,500	\$599-\$1,200	\$900	\$0.20
Five-Bedroom	5	1.3	4,272	\$700-\$755	\$738	\$0.17
Six-Bedroom	2	1.5	1,606	\$475-\$775	\$625	\$0.39

Secondary Study Area (Balance of County)						
Bedroom Type	Units	Average Number of Baths	Average Square Feet	Rent Range	Average Rent	Average Rent Per Square Foot
One-Bedroom	2	1.0	750	\$475-\$575	\$525	\$0.70
Two-Bedroom	18	1.1	1,036	\$450-\$983	\$717	\$0.69
Three-Bedroom	24	1.5	1,417	\$550-\$1,900	\$1,225	\$0.86
Four-Bedroom	4	2.1	1,326	\$1,175-\$1,700	\$1,438	\$1.08

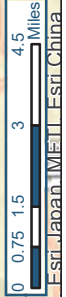
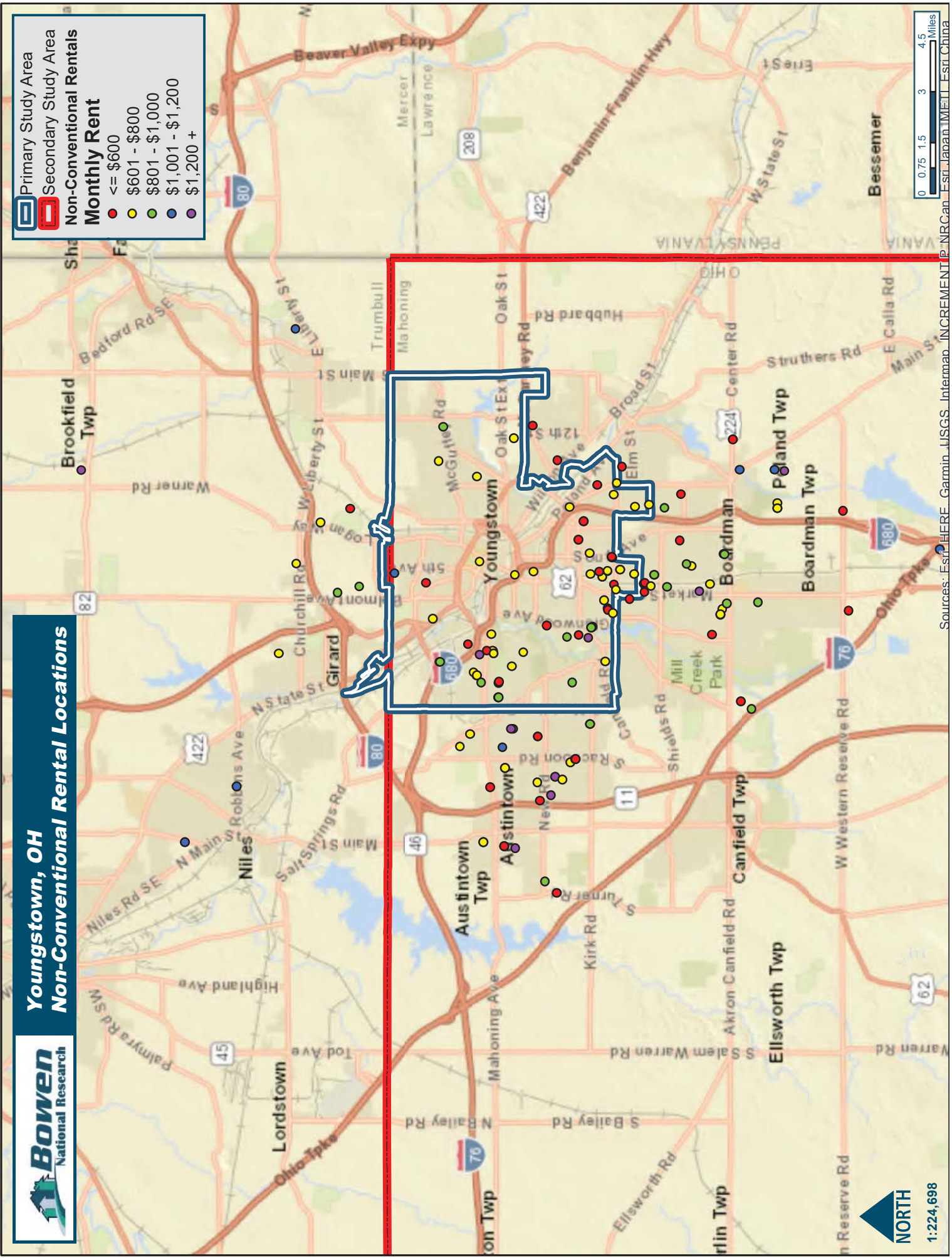
Overall, rents in the PSA range from \$400 to \$1,700, while rents in the SSA range from \$450 to \$1,900. Overall, the average collected rent by bedroom type for the most common bedroom types in the PSA is \$800 for a two-bedroom unit and \$1,088 for a three-bedroom unit. When typical tenant utility costs are also considered, the inventoried units in the PSA have *gross* average rents likely ranging from around \$625 to \$1,300, which are higher than many of the conventional apartments surveyed in the area. As such, it is unlikely that many low-income residents would be able to afford non-conventional rental housing in the area.

A map delineating the location of identified non-conventional rentals currently available to rent in the area is on the following page.

Youngstown, OH Non-Conventional Rental Locations



 Primary Study Area
 Secondary Study Area
Non-Conventional Rentals
Monthly Rent
● <= \$600
● \$601 - \$800
● \$801 - \$1,000
● \$1,001 - \$1,200
● \$1,200 +



1:224,698

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China

C. For-Sale Housing Supply

1. Introduction

Bowen National Research, obtained for-sale housing data from the Youngstown Multiple Listing Service for all of Mahoning County. This included historical for-sale residential data and currently available for-sale housing stock. While this sales data does not include all for-sale residential transactions or available supply in the county, it does consist of the majority of such product and therefore, it is representative of market norms for for-sale housing product. The available supply does not include foreclosures, auctions, or for-sale by owner housing.

The following table summarizes the available and recently sold (between January 2016 to February 2020) housing stock for the PSA (Youngstown) and the SSA (Balance of County).

PSA (Youngstown)		
Sold/Currently Available For-Sale Housing Supply – Youngstown		
Status	Homes	Median Price
Sold*	1,993	\$33,000
Available**	167	\$39,900
SSA (Balance of County)		
Sold/Currently Available For-Sale Housing Supply – Youngstown SSA		
Status	Homes	Median Price
Sold*	9,375	\$115,000
Available**	698	\$144,950

Source: Youngstown Neighborhood Development Corporation/Youngstown MLS

*Sales from Jan. 1, 2016 to Feb. 27, 2020

**As of Feb. 27, 2020

When compared with the overall 13,474 owner-occupied units in the PSA, the 167 available units represent a vacancy/availability rate of 1.2%. This is an extremely low rate and an indication of a possible shortage of for-sale housing. This is nearly identical to the SSA (Balance of County), which has a 1.1% vacancy/availability rate. This is evidence of a region-wide shortage of available housing.

Within the PSA, the available for-sale housing stock consists of 167 units with a median asking price of \$39,900, while the historical sales consist of 1,993 homes and had a median sales price of \$33,000. Pricing of homes in the surrounding SSA are higher among both historical and available homes.

2. Historical For-Sale Analysis

The following tables illustrate the annual sales activity from 2016 to 2019 for the PSA and SSA.

PSA (Youngstown)				
Sales History by Year (2016 through 2019)				
Year	Number Sold	Percent Change	Median Sales Price	Percent Change
2016	491	-	\$26,100	-
2017	496	1.0%	\$30,000	14.9%
2018	470	-5.2%	\$37,000	23.3%
2019	482	2.6%	\$39,000	5.4%

Source: Youngstown Neighborhood Development Corporation/Youngstown MLS

SSA (Balance of County)				
Sales History by Year (2016 through 2019)				
Year	Number Sold	Percent Change	Median Sales Price	Percent Change
2016	2,244	-	\$100,560	-
2017	2,187	-2.5%	\$106,500	5.9%
2018	2,279	4.2%	\$120,000	12.7%
2019	2,389	4.8%	\$125,000	4.2%

Source: Youngstown Neighborhood Development Corporation/Youngstown MLS

As the preceding tables illustrate, home sales by price point within the PSA have increased in each of the past three years, at an average rate of 14.5%. While this is a relatively fast rate, the median sales price has remained under \$40,000 annually. Meanwhile, the median sales price within the SSA was \$125,000 in 2019, increasing by an average of 7.6% annually over the past three years.

The distribution of homes recently sold between January 2016 and February 2020 by *price* for the PSA is summarized in the following table:

PSA (Youngstown)			
Sales History by Price (Jan. 1, 2016 to Feb. 27, 2020)			
Sale Price	Number Sold	Percent of Supply	Average Days on Market
Up to \$99,999	1,887	94.7%	76
\$100,000 to \$149,999	93	4.7%	63
\$150,000 to \$199,999	10	0.5%	61
\$200,000 to \$249,999	3	0.2%	43
\$250,000 to \$299,999	0	0.0%	-
\$300,000+	0	0.0%	-
Total	1,993	100.0%	76

Source: Youngstown Neighborhood Development Corporation/Youngstown MLS

As the preceding table illustrates, home sales by price point within the PSA over the past three years were primarily concentrated among product priced below \$100,000 (94.7%), with most (4.7%) of the remaining of product sold priced between \$100,000 and \$149,999. Regardless of price, homes are selling relatively quickly, with an overall average number of days on market (the number of days a home is listed on a market before it is sold) of 76. Therefore, there appears to be a good level of demand for for-sale product within the PSA.

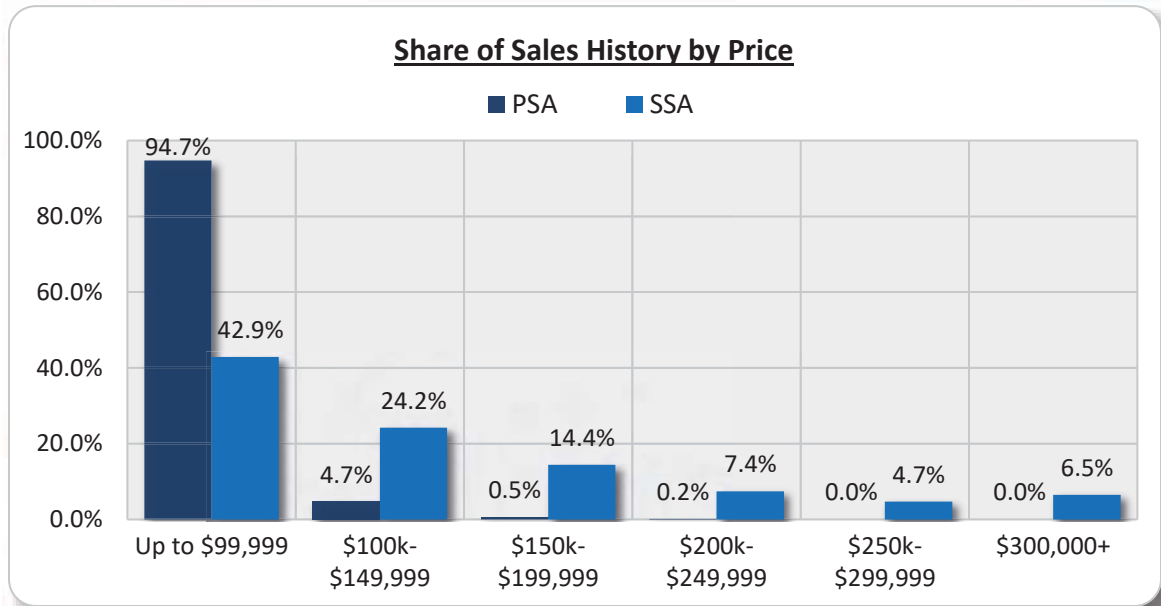
The distribution of homes sold in the broader SSA by price point is shown in the table below:

SSA (Balance of County)			
Sales History by Price (Jan. 1, 2016 to Feb. 27, 2020)			
Sale Price	Number Sold	Percent of Supply	Average Days on Market
Up to \$99,999	4,026	42.9%	88
\$100,000 to \$149,999	2,265	24.2%	84
\$150,000 to \$199,999	1,347	14.4%	84
\$200,000 to \$249,999	695	7.4%	84
\$250,000 to \$299,999	436	4.7%	102
\$300,000+	606	6.5%	115
Total	9,375	100.0%	88

Source: Youngstown Neighborhood Development Corporation/Youngstown MLS

Historical sales activity in the outlying SSA (Balance of County) is generally similar to the PSA's activity, with most home sales occurring among homes priced below \$150,000. However, it does appear that the SSA has experienced more sales among higher priced product than the PSA. Home prices above \$150,000 represent just 0.7% of the PSA's sales since 2016, while such homes in the surrounding SSA represent 33.0% of the sales activity.

Recent home sales by *price point* in the PSA and SSA are shown in the graph below:



Details related to the bedroom types, number of bathrooms, square footage, and pricing of recently sold homes is provided in the tables below:

PSA (Youngstown)								
Sales History by Bedrooms (Jan. 1, 2016 to Feb. 27, 2020)								
Bedrooms	Number Sold	Average Baths	Average Square Feet	Average Year Built	Price Range	Median Sales Price	Median Price per Sq. Ft.	Average Days on Market
One-Br.	5	1.5	1,082	1921	\$6,000 - \$41,408	\$12,750	\$17.71	63
Two-Br.	305	1.25	1,034	1939	\$3,500 - \$105,000	\$21,000	\$22.32	74
Three-Br.	1,319	1.5	1,341	1945	\$200 - \$155,000	\$35,000	\$27.03	76
Four-Br.	295	1.75	1,703	1940	\$1,000 - \$176,900	\$40,000	\$24.93	76
Five+-Br.	69	2.5	2,891	1925	\$3,500 - \$215,000	\$37,500	\$16.95	82
Total	1,993	1.5	1,401	1943	\$200 - \$215,000	\$33,000	\$25.47	76

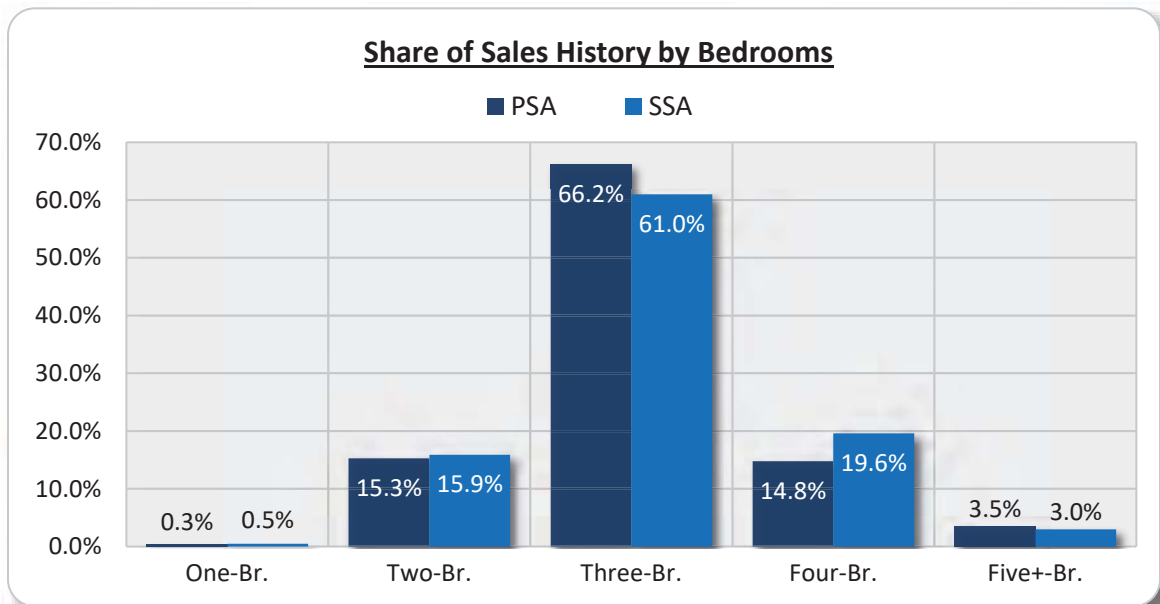
Source: Youngstown Neighborhood Development Corporation/Youngstown MLS

SSA (Balance of County)								
Sales History by Bedrooms (Jan. 1, 2016 to Feb. 27, 2020)								
Bedrooms	Number Sold	Average Baths	Average Square Feet	Average Year Built	Price Range	Median Sales Price	Median Price per Sq. Ft.	Average Days on Market
One-Br.	47	1.25	1,051	1969	\$5,500 - \$320,000	\$60,000	\$61.77	100
Two-Br.	1,487	1.5	1,238	1969	\$500 - \$500,000	\$83,000	\$71.43	87
Three-Br.	5,720	1.75	1,554	1963	\$1 - \$800,000	\$108,500	\$74.05	84
Four-Br.	1,840	2.5	2,249	1970	\$2,200 - \$1,167,000	\$178,000	\$82.26	97
Five+-Br.	281	3.5	3,307	1972	\$4,000 - \$1,825,000	\$275,000	\$89.57	112
Total	9,375	2.0	1,690	1966	\$1 - \$1,825,000	\$115,000	\$75.27	88

Source: Youngstown Neighborhood Development Corporation/Youngstown MLS

Three-bedroom units are the most common bedroom type sold in both the PSA (Youngstown) and SSA (Balance of County). Within the PSA, three-bedroom units represent 66.2% of the units sold over the past four years. These three-bedroom homes in the PSA have a median sales price of \$35,000 and averaged 76 days before selling. Two- and four-bedroom units represent the next largest shares of units sold in the PSA, with average days on market at 74 days for a two-bedroom unit and 76 days for a four-bedroom unit. This indicates that regardless of bedroom type, all units are in very high demand. The SSA has higher median prices by bedroom type than the PSA and has a slightly longer overall average days on market (88) than the PSA (76). Therefore, it appears housing is generally higher priced outside the city limits, but still takes roughly the same amount of time to sell as it does in the PSA.

Recent home sales by *bedroom type* in the PSA and SSA are shown in the following graph:



Recent home sales by *year built* in the PSA and SSA are shown in the tables below.

PSA (Youngstown)							
Sales History by Year Built (Jan. 1, 2016 to Feb. 27, 2020)							
Year Built	Number Sold	Average Beds/Baths	Average Square Feet	Price Range	Median Sales Price	Median Price per Sq. Ft.	Average Days on Market
Before 1950	1,033	3/1.5	1,469	\$200 - \$215,000	\$21,500	\$16.53	76
1950 to 1959	747	3/1.5	1,294	\$2,900 - \$153,000	\$47,000	\$38.00	77
1960 to 1969	124	3/1.5	1,330	\$7,600 - \$134,000	\$45,000	\$37.97	64
1970 to 1979	61	3/2.0	1,552	\$4,250 - \$160,000	\$54,900	\$44.03	72
1980 to 1989	4	3/2.5	1,812	\$14,000 - \$127,200	\$93,000	\$60.70	57
1990 to 1999	13	3/2.0	1,642	\$23,000 - \$137,000	\$113,050	\$62.86	77
2000 to 2009	8	4/2.0	1,883	\$38,000 - \$176,900	\$108,450	\$48.32	63
2010 to present	3	3/2.5	1,437	\$85,000 - \$87,500	\$87,500	\$60.89	30
Total	1,993	3/1.5	1,401	\$200 - \$215,000	\$33,000	\$25.47	76

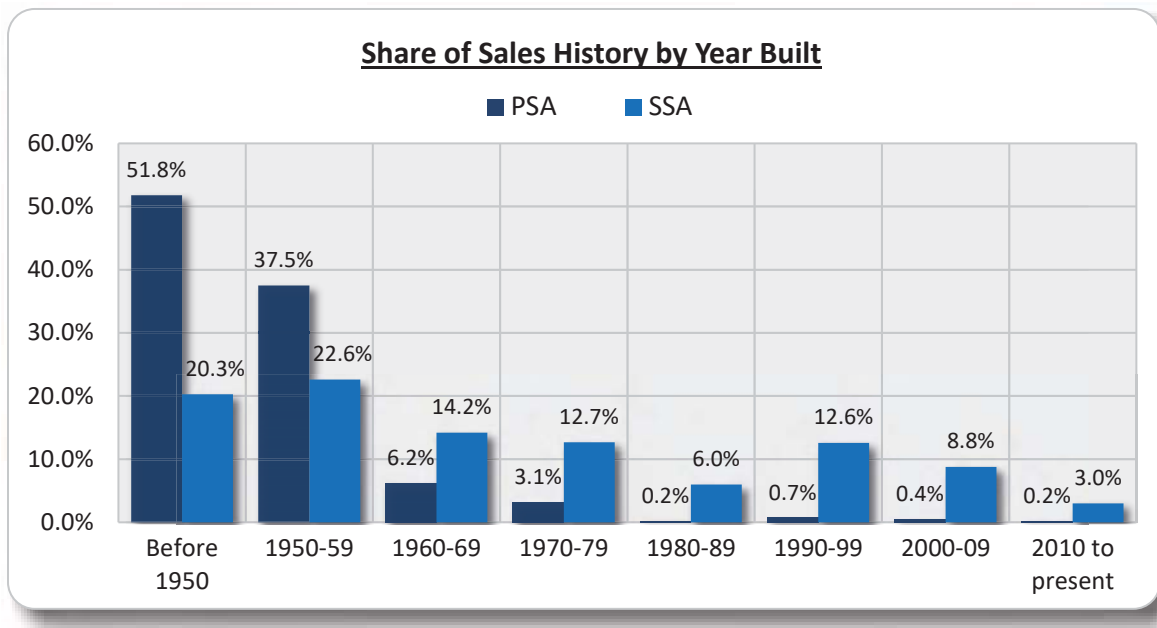
Source: Youngstown Neighborhood Development Corporation/Youngstown MLS

SSA (Balance of County)							
Sales History by Year Built (Jan. 1, 2016 to Feb. 27, 2020)							
Year Built	Number Sold	Average Beds/Baths	Average Square Feet	Price Range	Median Sales Price	Median Price per Sq. Ft.	Average Days on Market
Before 1950	1,899	3/1.5	1,484	\$1 - \$800,000	\$68,500	\$50.48	90
1950 to 1959	2,120	3/1.5	1,384	\$580 - \$395,000	\$80,000	\$62.60	84
1960 to 1969	1,329	3/2.0	1,575	\$800 - \$430,000	\$109,180	\$74.59	85
1970 to 1979	1,188	3/2.0	1,826	\$3,900 - \$550,000	\$136,875	\$79.21	84
1980 to 1989	559	3/2.0	1,827	\$1,000 - \$825,000	\$140,000	\$83.27	85
1990 to 1999	1,179	3/2.5	2,057	\$9,000 - \$727,500	\$177,500	\$97.15	89
2000 to 2009	824	3/2.75	2,151	\$4,000 - \$1,825,000	\$220,000	\$111.68	84
2010 to present	277	3/2.5	2,271	\$19,000 - \$1,180,000	\$287,500	\$136.44	158
Total	9,375	3/2.0	1,690	\$1 - \$1,825,000	\$115,000	\$75.27	88

Source: Youngstown Neighborhood Development Corporation/Youngstown MLS

Nearly 90% of homes in the PSA that have been sold over the past four years were *built* before 1960, compared to over 42% of homes in the SSA. These older homes are generally priced under \$50,000, representing the more affordable segment of the for-sale market as compared to homes built after 1990, which are generally priced over \$110,000 in the PSA and over \$175,000 in the SSA. Recent home sales in the SSA have covered a wide range of construction periods, reflecting more modern for-sale product as compared to the PSA. Over 11% of sold homes in the SSA have been built since 2000, as compared to 0.7% in the PSA.

Recent home sales by *year built* in the PSA and SSA are shown in the following graph:



A map illustrating the location of all homes sold over the past four years within the PSA and SSA is included on the following page.



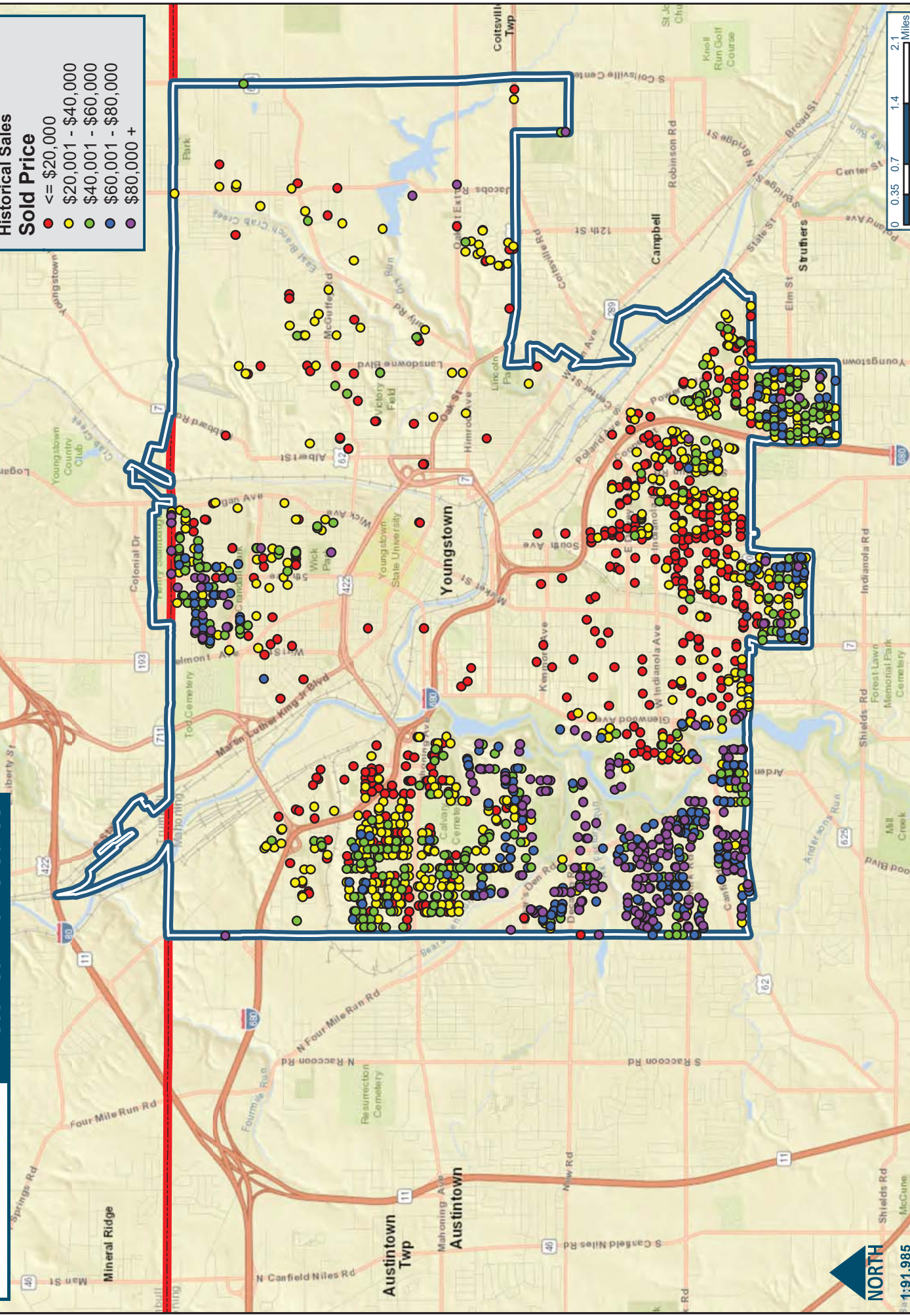
Youngstown, OH Historical Home Sales

Primary Study Area (Blue outline)
Secondary Study Area (Red outline)

Historical Sales

Sold Price

- Red dot: <= \$20,000
- Yellow dot: \$20,001 - \$40,000
- Green dot: \$40,001 - \$60,000
- Blue dot: \$60,001 - \$80,000
- Purple dot: \$80,000 +



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT-P, NRCan, Esri, Japan, METI, Esri, China

3. Available For-Sale Housing Supply

Through Multiple Listing Services provided by the Youngstown Neighborhood Development Corporation, we identified 163 housing units within the PSA (Youngstown) and another 712 units in the SSA (Balance of County) that were listed as *available* for purchase as of February 2020. Most of the product we evaluated included single-family home listings, while a limited number of duplexes, condominiums and other non-conventional product were identified. While there are likely some other for-sale residential units available for purchase, such homes were not identified during our research due to the method of advertisement or simply because the product was not actively marketed. Regardless, the available inventory of for-sale product identified in this analysis provides a good baseline for evaluating the for-sale housing alternatives offered in the market.

The available for-sale data we collected and analyzed includes the following:

- Distribution of Housing by Bedrooms
- Distribution of Housing by Price Point
- Distribution of Housing by Year Built

The available for-sale housing by bedroom type in the PSA and SSA is summarized in the following tables.

PSA (Youngstown)								
Available For-Sale Housing by Bedrooms (As of Feb. 27, 2020)								
Bedrooms	Number Available	Average Baths	Average Square Feet	Average Year Built	Price Range	Median List Price	Median Price per Sq. Ft.	Average Days on Market
One-Br.	2	1.0	672	1940	\$47,900 - \$59,900	\$53,900	\$82.11	298
Two-Br.	26	1.5	1,053	1941	\$9,500 - \$84,900	\$27,950	\$34.45	89
Three-Br.	97	1.5	1,341	1942	\$6,000 - \$129,900	\$39,900	\$32.74	91
Four-Br.	33	2.0	1,646	1940	\$12,900 - \$139,900	\$44,900	\$29.70	79
Five+-Br.	9	2.25	2,456	1921	\$24,900 - \$112,900	\$45,000	\$18.65	74
Total	167	1.75	1,409	1941	\$6,000 - \$139,900	\$39,900	\$31.75	90

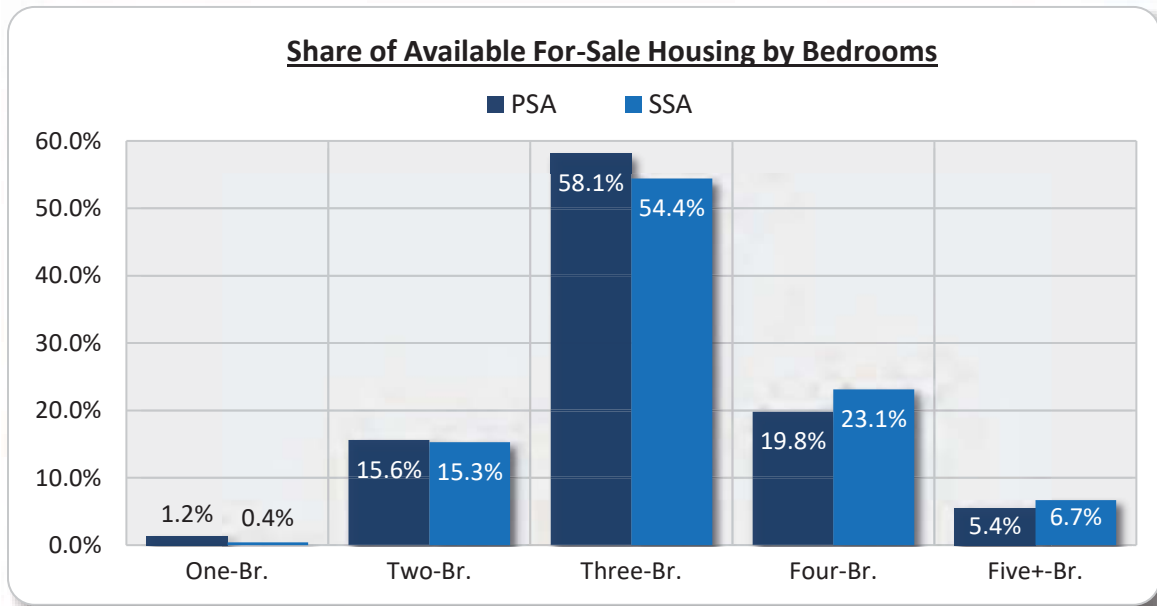
Source: Youngstown Neighborhood Development Corporation/Youngstown MLS

SSA (Balance of County)								
Available For-Sale Housing by Bedrooms (As of Feb. 27, 2020)								
Bedrooms	Number Available	Average Baths	Average Square Feet	Average Year Built	Price Range	Median List Price	Median Price per Sq. Ft.	Average Days on Market
One-Br.	3	1.0	578	1933	\$9,900 - \$29,900	\$29,000	\$37.66	181
Two-Br.	107	1.75	1,252	1969	\$5,000 - \$500,000	\$99,500	\$89.54	77
Three-Br.	380	2.0	1,579	1963	\$13,900 - \$2,000,000	\$130,000	\$87.33	99
Four-Br.	161	3.0	2,455	1968	\$25,000 - \$1,219,000	\$210,000	\$92.70	106
Five+-Br.	47	4.75	4,074	1977	\$59,950 - \$1,550,000	\$417,000	\$108.70	122
Total	698	2.25	1,894	1966	\$5,000 - \$2,000,000	\$144,950	\$89.69	99

Source: Youngstown Neighborhood Development Corporation/Youngstown MLS

Overall, the median list price of available product in the PSA is \$39,900 and has an average number of days on market of 90. Home prices in the surrounding SSA are noticeably higher, with a median list price of \$144,950 and an average number of days on market of 99. It should be noted that the median price per square foot in the PSA (\$31.75) is lower than SSA (\$89.69), and the average year built in the PSA (1941) is older than the SSA (1966). The average square footage of product in the PSA (1,409) is significantly smaller than the SSA (1,849). The available for-sale supply in the PSA primarily consists of three-bedroom units (58.1%), four-bedroom units (19.8%), and two-bedroom units (15.6%). The homes in the PSA have an average number of days on market of 91 (three-bedroom), 79 (four-bedroom) and 89 (two-bedroom). These numbers are representative of a healthy for-sale housing market. The surrounding SSA has similar trends, with a large majority of the available product consisting of two- to four-bedroom units, which also have the lowest average number of days on market (all at 107 days or fewer).

The share of available homes by *bedroom type* in the PSA and SSA is shown in the following graph:



The tables below summarize the distribution of available for-sale residential units by *price point* for the PSA and SSA:

PSA (Youngstown)			
Available For-Sale Housing by Price (As of Feb. 27, 2020)			
List Price	Number Available	Percent of Supply	Average Days on Market
Up to \$99,999	154	92.2%	90
\$100,000 to \$149,999	13	7.8%	82
\$150,000 to \$199,999	0	0.0%	-
\$200,000 to \$249,999	0	0.0%	-
\$250,000 to \$299,999	0	0.0%	-
\$300,000+	0	0.0%	-
Total	167	100.0%	90

Source: Youngstown Neighborhood Development Corporation/Youngstown MLS

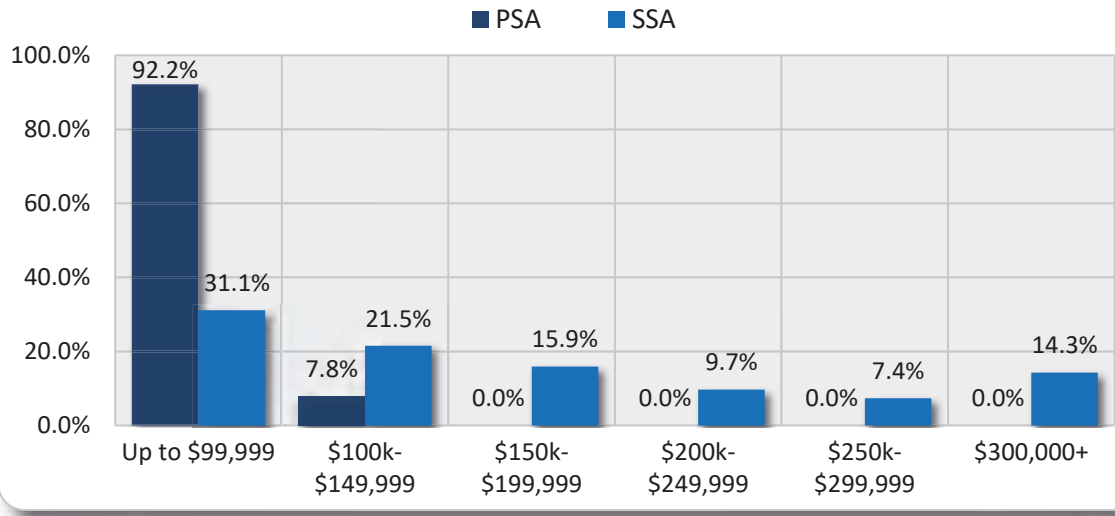
SSA (Balance of County)			
Available For-Sale Housing by Price (As of Feb. 27, 2020)			
List Price	Number Available	Percent of Supply	Average Days on Market
Up to \$99,999	217	31.1%	90
\$100,000 to \$149,999	150	21.5%	86
\$150,000 to \$199,999	111	15.9%	100
\$200,000 to \$249,999	68	9.7%	112
\$250,000 to \$299,999	52	7.4%	95
\$300,000+	100	14.3%	131
Total	698	100.0%	99

Source: Youngstown Neighborhood Development Corporation/Youngstown MLS

The largest share of available homes in the PSA are priced below \$100,000. These lower price homes total 154 units and represent 92.2% of the available supply. The PSA has only 13 units priced between \$100,000 and \$149,000, representing just 7.8% of the available supply. There were no available units in the PSA priced at \$150,000 or higher. The large supply of product priced under \$150,000 may make it easier for low-income households to find affordable housing, though much of this product is older and likely of lower quality. The available inventory in the SSA is also more heavily weighted toward product priced below \$100,000, as this segment represents 31.1% of the SSA’s available inventory. However, the SSA has a large number of available homes priced above \$150,000. Therefore, the PSA is at a significant disadvantage in its ability to attract higher income households.

The share of available homes in the PSA and SSA by *price point* are illustrated in the following graph.

Share of Available For-Sale Housing by Price



The distribution of available homes by *year built* for the PSA and SSA is summarized in the following tables:

PSA (Youngstown)							
Available For-Sale Housing by Year Built (As of Feb. 27, 2020)							
Year Built	Number Available	Average Beds/Baths	Average Square Feet	Price Range	Median List Price	Median Price per Sq. Ft.	Average Days on Market
Before 1950	102	3/1.5	1,478	\$6,000 - \$112,900	\$36,750	\$26.79	92
1950 to 1959	46	3/1.5	1,246	\$15,900 - \$115,000	\$49,900	\$42.76	73
1960 to 1969	10	3/1.5	1,220	\$9,500 - \$114,900	\$59,400	\$48.96	106
1970 to 1979	6	3/2.5	1,792	\$25,900 - \$139,900	\$112,500	\$58.73	173
1980 to 1989	0	-	-	-	-	-	-
1990 to 1999	2	3/1.5	1,383	\$28,000 - \$119,900	\$73,950	\$50.19	75
2000 to 2009	1	4/2.0	1,440	\$44,000	\$44,000	\$30.56	8
2010 to present	0	-	-	-	-	-	-
Total	167	3/1.75	1,409	\$6,000 - \$139,900	\$39,900	\$31.75	90

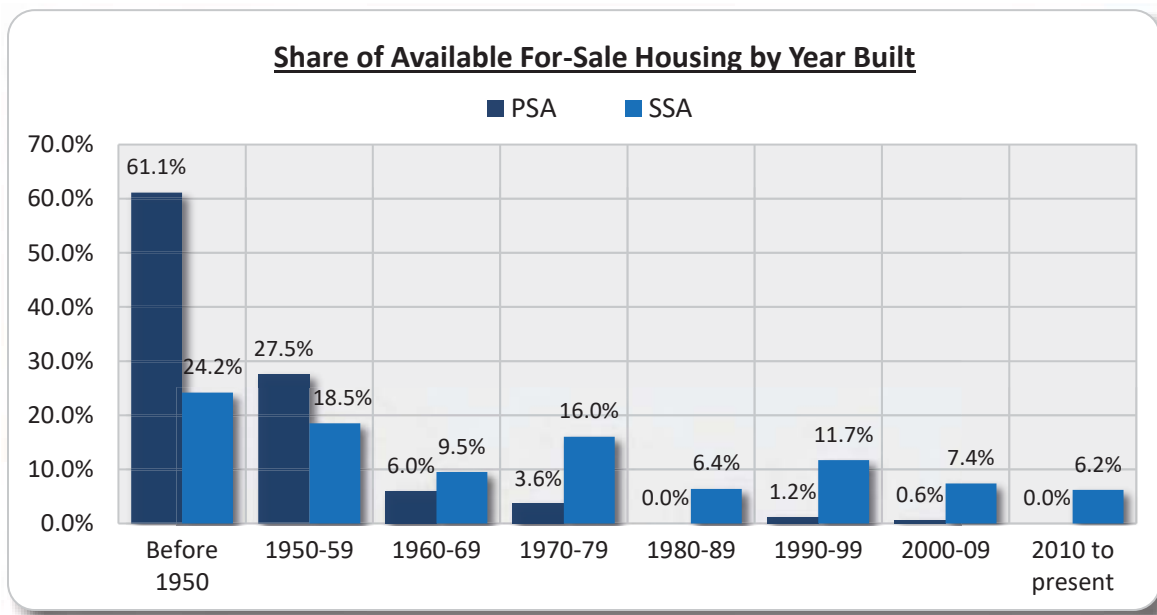
Source: Youngstown Neighborhood Development Corporation/Youngstown MLS

SSA (Balance of County)							
Available For-Sale Housing by Year Built (As of Feb. 27, 2020)							
Year Built	Number Available	Average Beds/Baths	Average Square Feet	Price Range	Median List Price	Median Price per Sq. Ft.	Average Days on Market
Before 1950	169	3/1.5	1,494	\$5,000 - \$2,000,000	\$79,900	\$65.70	103
1950 to 1959	129	3/1.75	1,510	\$19,900 - \$875,000	\$99,900	\$73.57	80
1960 to 1969	66	3/2.25	1,721	\$20,000 - \$538,950	\$139,900	\$87.05	89
1970 to 1979	112	3/2.5	2,079	\$47,999 - \$1,050,000	\$164,900	\$93.54	89
1980 to 1989	45	3/2.75	2,242	\$14,000 - \$1,100,000	\$169,900	\$96.83	112
1990 to 1999	82	3/3.25	2,613	\$35,000 - \$1,250,000	\$249,900	\$105.49	95
2000 to 2009	52	3/3.5	2,542	\$39,000 - \$1,550,000	\$261,950	\$130.11	87
2010 to present	43	3/2.5	1,891	\$45,000 - \$1,800,000	\$268,200	\$149.00	191
Total	698	3/2.25	1,894	\$5,000 - \$2,000,000	\$144,950	\$89.69	99

Source: Youngstown Neighborhood Development Corporation/Youngstown MLS

As shown in the preceding tables, the largest share (61.1%) of available product was built prior to 1950, while just 1.7% of the available for-sale housing product in the PSA was built since 1980. The highest priced available house in the PSA was \$139,900, which is lower than the *median* list price of \$144,950 for the surrounding SSA. The available inventory within the SSA is also heavily weighted toward older product, with 222 (31.2%) of the 712 available units built before 1950 and just 41 (5.8%) units built since 2010. These newer homes in the SSA have a median list price of \$279,900, roughly \$40,000 (16.7%) higher than new product in the PSA.

The share of available homes in the PSA and SSA by year built is shown in the graph below:



A map illustrating the location of available for-sale homes in the PSA and SSA is included on the following page.



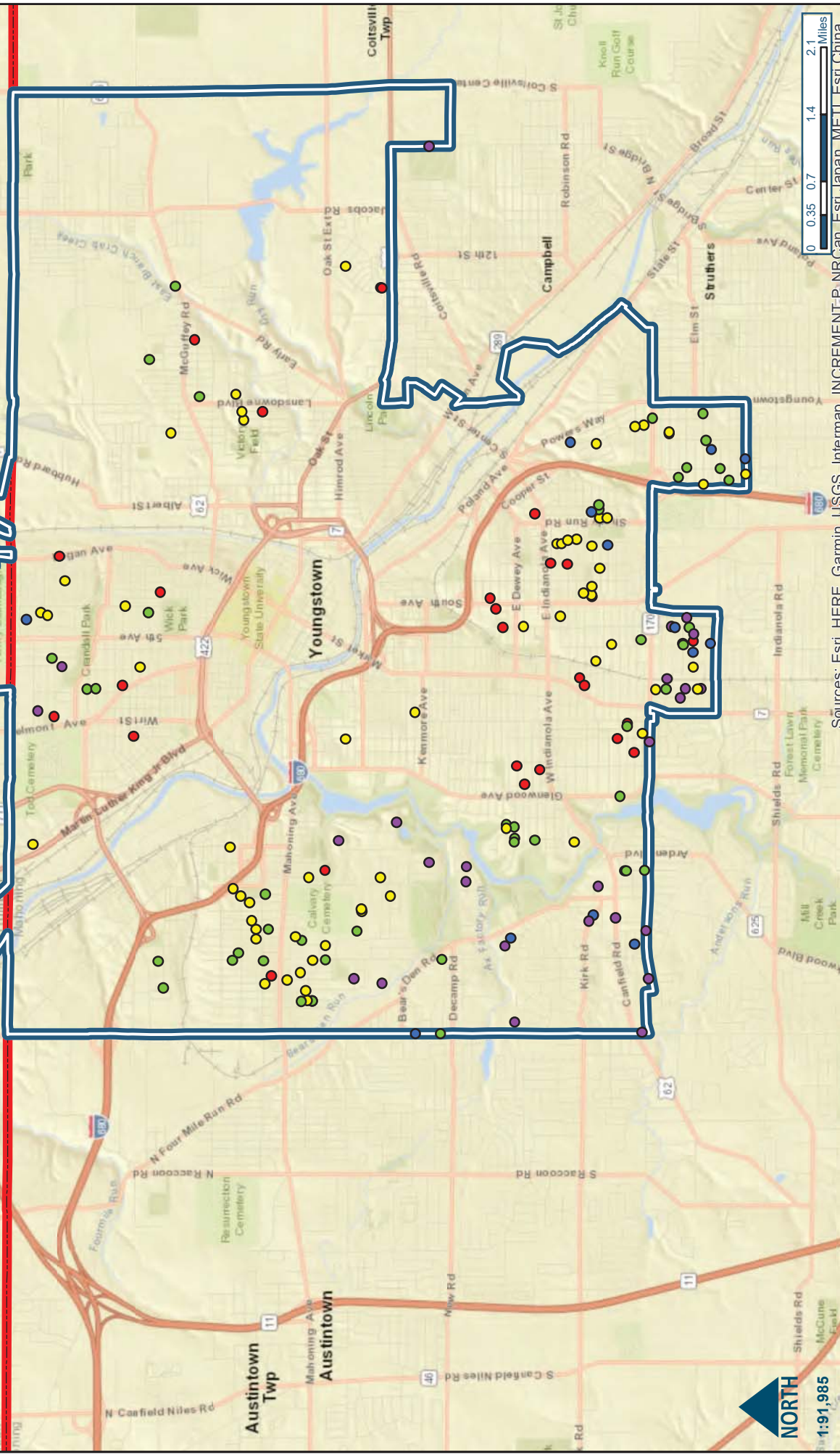
Youngstown, OH Available For-Sale Homes

Primary Study Area
Secondary Study Area

For-Sale Homes

Listing Price

- <= \$20,000
- \$20,001 - \$40,000
- \$40,001 - \$60,000
- \$60,001 - \$80,000
- \$80,000 +



NORTH
4:91,985

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT-P, NRCan, Esri, Japan, METI, Esri, China

D. Senior Care Housing Alternatives

The senior housing alternatives surveyed include housing most attractive to older adults who are either seeking a more leisurely lifestyle or who need assistance with Activities of Daily Living (ADLs). Four levels of care have been identified that provide housing to older adults who are seeking, or who need, alternatives to their current living environment. They include, in order of increasing care requirements, independent living, congregate care, assisted living (including memory care), and nursing care. We have provided information on the PSA (Youngstown) supply and the SSA (Balance of County) supply separately.

Independent living and congregate care have often been used to describe the same type of housing. Independent living (in its purest form) is shelter only without services. Any independent living rental properties were not surveyed or are included in the multifamily rental housing section of this report. Congregate care typically provides shelter and services such as meals and housekeeping.

In Ohio, assisted living facilities are licensed as Residential Care Facilities by the Long-Term Care Division of the Ohio State Department of Health. The licensure dictates that a facility must meet a certain building standard that dictates construction, fire rating, and other health and safety issues.

Assisted living facilities provide accommodations, supervision and services in the following areas:

- Accommodations—housing, meals, laundry, housekeeping, transportation, social or recreational activities, maintenance, security or similar services that are not medical care or skilled nursing care services.
- Supervision—watching over a resident, when necessary, while he or she engages in Activities of Daily Living (ADL) to ensure the resident’s health, safety and welfare. Supervision also includes reminding a resident to do or complete personal hygiene or other self-care activities, helping to schedule and/or keep an appointment and arranging for transportation.

Assistance with ADL services include, but are not limited to, assisting residents with walking and moving, bathing, grooming, using the toilet, hygiene, hair care, dressing, eating and nail care.

According to the Ohio Department of Health website, nursing home means a home used for the reception and care of individuals who by reason of illness or physical or mental impairment require skilled nursing care and of individuals who require personal care services but not skilled nursing care. A nursing home is licensed to provide personal care services and skilled nursing care.

The Ohio Department of Health’s Bureau of Regulatory Operations is responsible for processing initial, renewal, and change of operator license applications. The Bureau of Regulatory Operations certifies nursing facilities for participation in the Medicare and Medicaid programs.

We referenced the Medicare.com and the Ohio Department of Health websites for all licensed senior care facilities and cross referenced this list with other senior care facility resources. As such, we believe that we identified most licensed facilities in the county, though not all were surveyed as part of this Housing Needs Assessment.

We identified and surveyed 13 senior care facilities within the PSA (Youngstown) and 26 in the SSA (Balance of County). While these do not represent all senior care facilities in the county, they are representative of market norms and represent a good base from which to evaluate the senior care housing market. Overall, these facilities that were surveyed contain a total of 2,593 beds. The following table summarizes the surveyed facilities by property type.

Surveyed Senior Care Facilities					
PSA (Youngstown)					
Project Type	Projects	Beds	Vacant	Occupancy Rate	National Occupancy Rate*
Independent Living	-	-	-	-	91.5%
Congregate Care	-	-	-	-	91.5%**
Assisted Living	5	179	13	92.7%	90.7%
Nursing Homes	8	675	104	84.6%	88.0%
Total	13	854	117	86.3%	-
SSA (Balance of County)					
Project Type	Projects	Beds	Vacant	Occupancy Rate	National Occupancy Rate*
Independent Living	1	84	6	92.9%	91.5%
Congregate Care	-	-	-	-	91.5%**
Assisted Living	12	597	48	92.0%	90.7%
Nursing Homes	13	1,058	91	91.4%	88.0%
Total	26	1,739	145	91.7%	-

*Source: American Seniors Housing Association: The State of Seniors Housing 2018

**Occupancy rate shown is representative of independent living properties

The PSA (Youngstown) is reporting overall occupancy rates of 84.6% (nursing homes) to 92.7% (assisted living). The assisted living occupancy rate is slightly above the national average, while the nursing home occupancy rate is slightly below the national average. We were unable to survey any congregate care or independent living properties in the PSA. Within the broader SSA (Balance of County), the senior care facilities are operating at overall occupancy levels slightly higher than the national averages. With the projected growth among seniors over the next several years, there may be an opportunity to develop additional senior care housing in the market. Demand estimates for senior care housing are provided in Section VIII of this report.

The monthly fees for senior care housing are shown below (note: some housing options that charge daily rates were converted to monthly rates).

Surveyed Senior Care Facilities – Base Monthly Rates	
PSA (Youngstown)	
Project Type	Rent Range
Assisted Living	\$1,700 - \$5,323
Nursing Homes	\$6,692 - \$9,951
SSA (Balance of County)	
Project Type	Rent Range
Independent Living	\$1,651 - \$2,120
Assisted Living	\$2,095 - \$6,795
Nursing Homes	\$6,692 - \$9,125

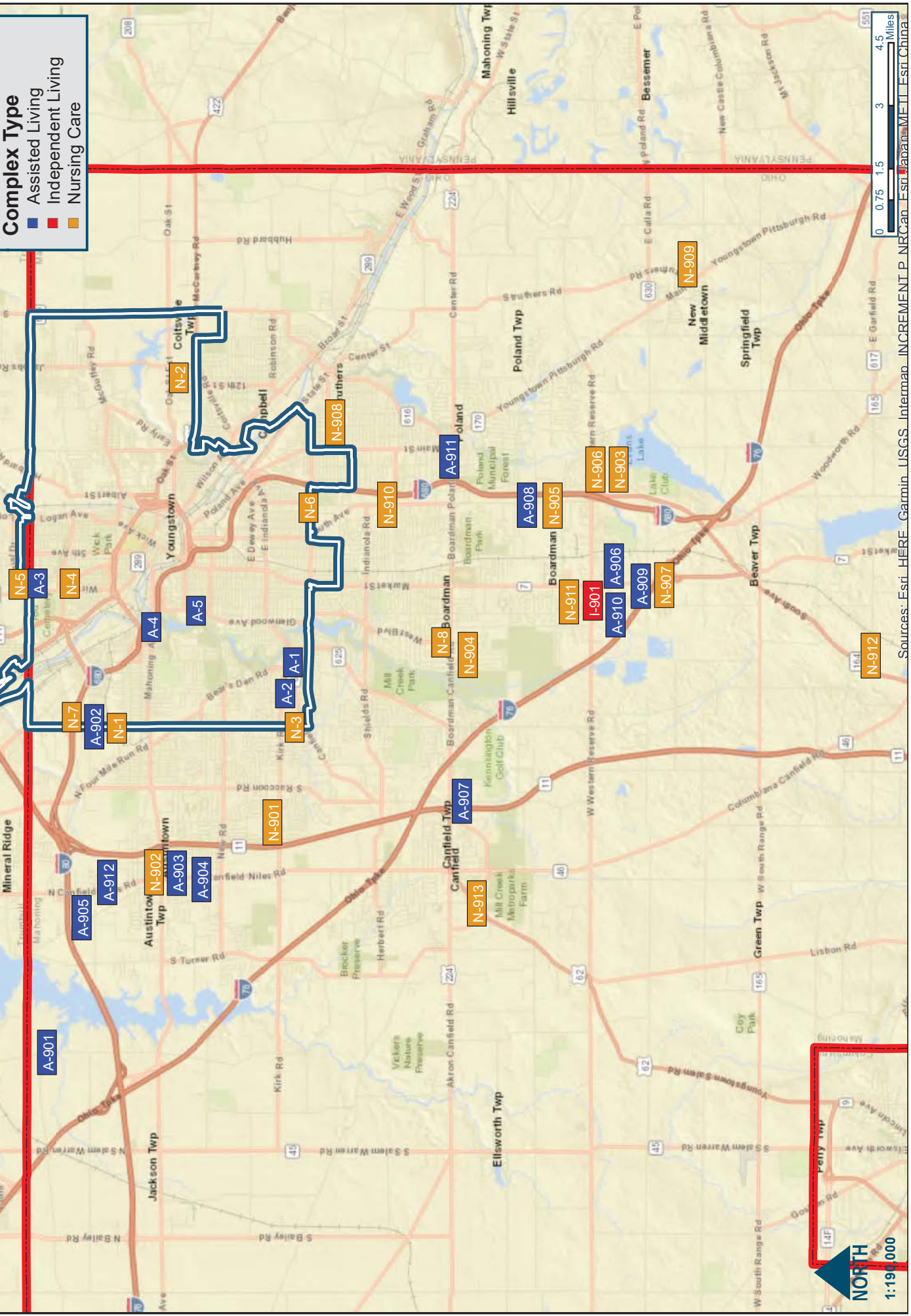
These rental rates should be considered as a base of comparison for the future projects considered in the PSA. It is important to note that many of the senior care facilities with services (e.g. assisted living and nursing care) accept Medicaid payments from eligible residents, which reduces their direct costs to residents.

A map illustrating the location of surveyed senior care facilities in the overall market area is on the following page.



Youngstown, OH Senior Facilities

Primary Study Area (Blue outline)
Secondary Study Area (Red outline)
Senior Facilities
Complex Type
Assisted Living (Blue square)
Independent Living (Red square)
Nursing Care (Yellow square)



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China

E. Residential Development Trends and Pipeline

In order to assess housing development potential, we evaluated recent residential building permit activity and identified residential projects in the development pipeline within the county. Understanding the number of residential units and the type of housing being considered for development in the market can assist in determining how these projects are expected to meet the housing needs of the county.

The following tables illustrate single-family and multifamily building permits issued within the city of Youngstown and Mahoning County for the past six years:

Housing Unit Building Permits for Youngstown						
Permits	2014	2015	2016	2017	2018	2019
Multifamily Permits	9	25	20	13	29	87
Single-Family Permits	1	0	2	2	2	5
Total Units	10	25	22	15	31	92

Source: Mahoning County Building Inspection

Housing Unit Building Permits for Mahoning County						
Permits	2014	2015	2016	2017	2018	2019
Multifamily Permits	66	20	30	18	31	50
Single-Family Permits	140	128	148	131	161	144
Total Units	206	148	178	149	192	194

Source: Mahoning County Building Inspection

Within the city of Youngstown, overall residential building permit activity between 2014 and 2019 has varied from 10 building permits in 2014 to 92 units in 2019. Most city building permit activity has involved multifamily units during this time. Mahoning County permit activity, which is exclusive of Youngstown, has exceeded 147 units a year every year since 2014. This demonstrates that the majority of units being developed in the county over the past six years are located outside of Youngstown.

We conducted interviews with representatives of area building and permitting departments and conducted extensive online research to identify residential projects either planned for development or currently under construction within Youngstown.

Rental Housing

Based on our research, there are currently no multifamily, special needs or homeless rental housing projects planned and/or under construction in Youngstown. However, there are currently two student living projects planned and/or under construction in Youngstown. These developments are summarized as follows:

Project Name and Address	Units	Type	Developer	Status/ Details
University Edge Apts. Phase III 348 West Rayen Avenue Youngstown 44502	41	Student Housing	Hallmark Student Housing Youngstown LLC	Under Construction: Port Authority approved a \$10 million bond; Now preleasing; ECD of fall 2020
Campus Lofts Wick Ave. & West Rayen Ave. Youngstown 44503	200*	Student Housing	Trilogy Realty & Development	Planned: Port Authority also providing funding; \$12 million luxury project; will consist of 185-200 beds in one-, two-, three- and four-bedroom units and 95 parking spaces; ECD of summer 2020

N/A = Not Available; ECD = Estimated Date of Completion

*Beds (not units)

Senior Facility Projects

There is currently one senior living rehab project planned in Youngstown. This development is summarized as follows:

Project Name and Address	Units	Type	Developer/Manager	Status/ Details
Groewood Manor 3531 Hillman Street Youngstown 44507	100	Independent Living	Millennia Housing Management	Planned: \$11.5 million rehab of existing senior property; \$8.3 million in Tax Credits; will include new kitchens and bathrooms; will address structural, systemic or functional deficiencies; ECD December 2020

ECD - Estimated Completion

For-Sale Housing

According to planning and building representatives and extensive online research, it was determined there are no for-sale single-family housing projects being constructed within the PSA (Youngstown). However, there are three for-sale single-family developments in Mahoning County, which are summarized as follows:

Subdivision/Condominium	Lots	Product Type	Developer	Status/ Details
Meander Glen Estates – Phase II 6439 Meander Glen Drive Austintown 44515	N/A	Single-Family Homes	Meander Homes	Under Construction: Eight lots currently available with prices starting at \$210,000
The Villas at Spring Lakes – Phase II 125 Fitch Boulevard Austintown 44515	N/A	Single-Family Homes	Meander Homes	Under Construction: 10 lots currently available with prices starting at \$210,000
Bristol Park Estates 582 Berklee Drive Boardman Township 44514	50	Single-Family Homes	GreenHeart Homes	Under Construction: 20 lots currently available with prices starting at \$190,000; will feature park & playground

N/A – Not Available

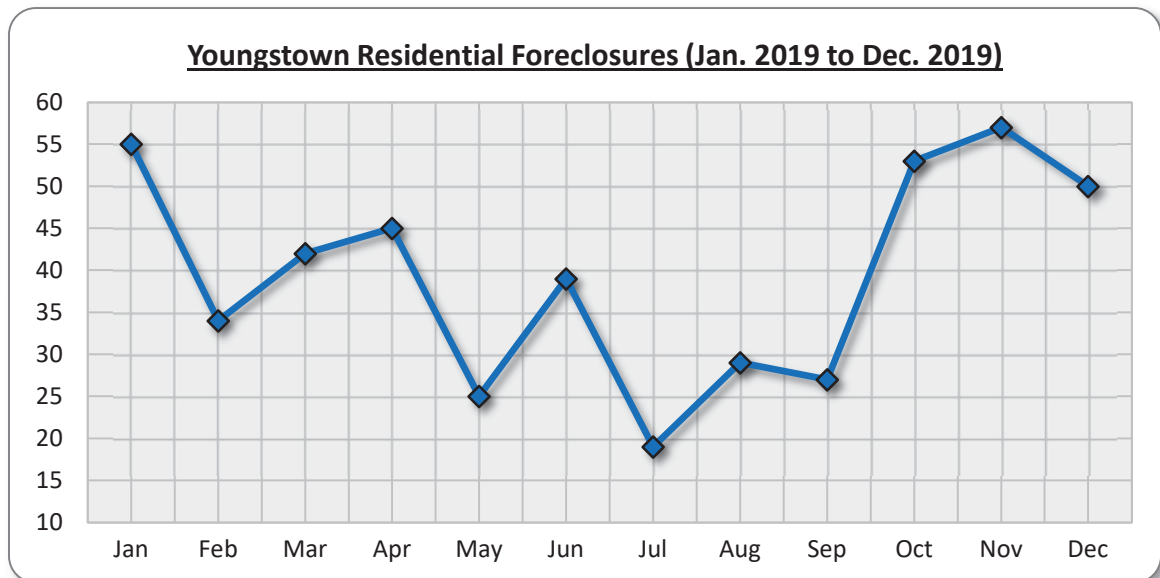
F. Residential Foreclosures

The foreclosure of residential structures became prominent in markets throughout the United States during the national recession starting in 2008. Youngstown was not immune to the rapid increase in foreclosures that resulted from loss of jobs, declining household incomes, predatory lending practices, and other factors that prohibited homeowners from paying their monthly mortgage. Given recent and potential impacts of the Covid-19 outbreak, it will be important to track foreclosure activity in the local market, as it is an indicator of housing market health. The following table summarizes monthly residential foreclosure activity from January through December 2019 within Youngstown.

2019 Residential Foreclosure Filings – PSA		
Month	Filings	Monthly Change
January	55	-
February	34	-21
March	42	8
April	45	3
May	25	-20
June	39	14
July	19	-20
August	29	10
September	27	-2
October	53	26
November	57	4
December	50	-7
Total Foreclosures	475	-
Avg. Monthly	39.6	-

Source: RealtyTrac.com

Note: The number of monthly filings is approximated

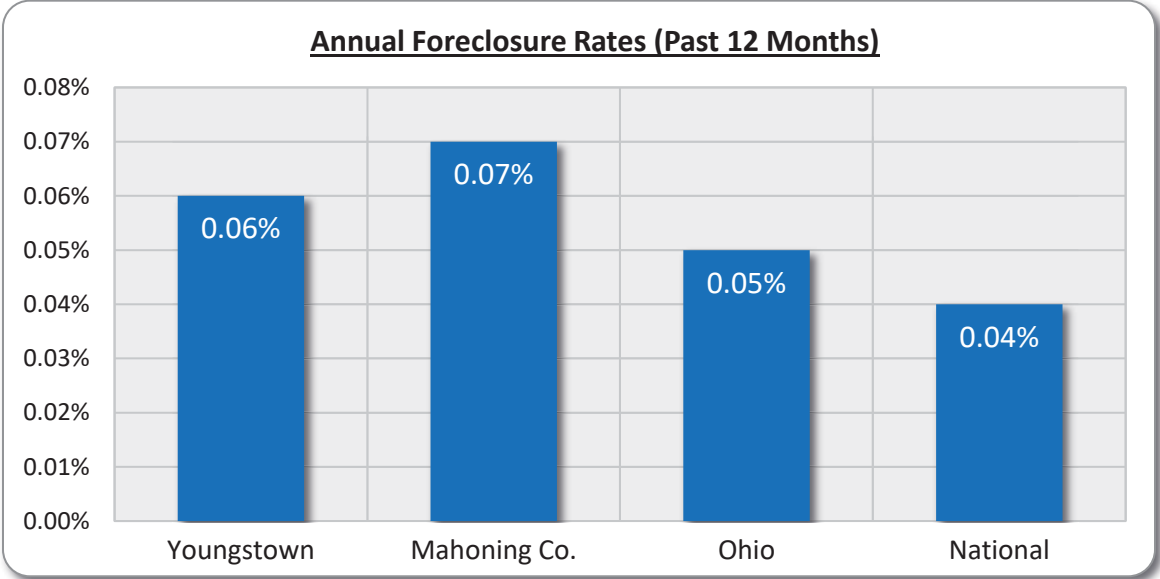


In 2019, there were 475 residential foreclosure filings in the city of Youngstown, with an average of 39.6 foreclosures per month. During the past year, foreclosure filings in Youngstown peaked at 57 filings in November 2019. In fact, the last quarter of 2019 had more foreclosure filings than any other quarter over the past year, indicating increasing foreclosure activity. It will be important for the city and stakeholders to monitor foreclosure activity in the foreseeable future.

The overall foreclosure rates over the past 12 months for the PSA (Youngstown), Mahoning County, the state of Ohio, and the United States are compared in the following table and graph.

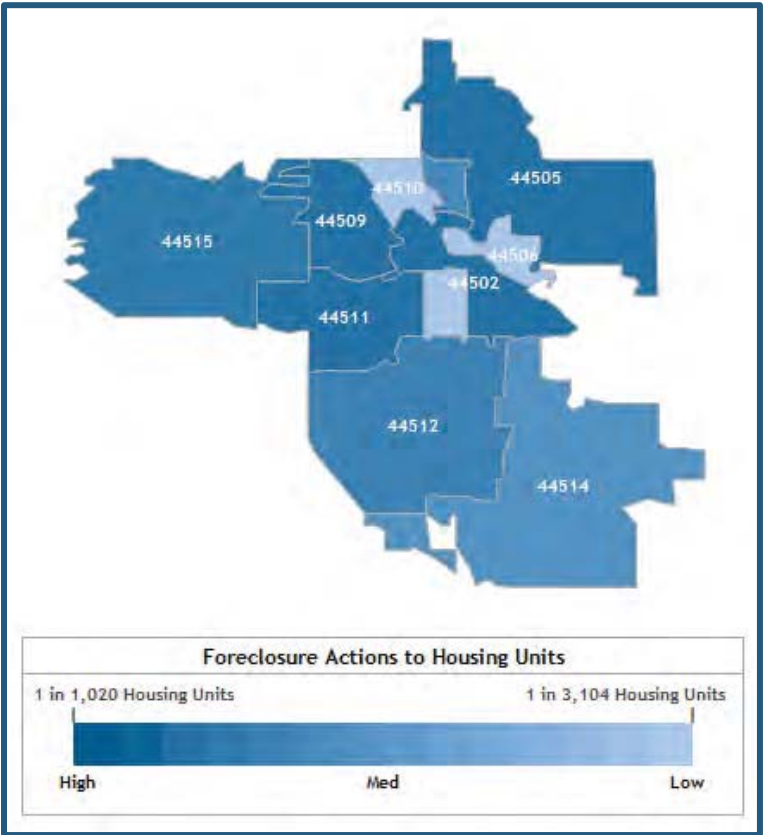
Data	Geographic Comparison			
	PSA	Mahoning Co.	Ohio	National
Annual Foreclosure Rate	0.06%	0.07%	0.05%	0.04%

Source: RealtyTrac.com (December 2019)



As the preceding table illustrates, the 0.06% annual foreclosure rate for Youngstown is slightly lower than Mahoning County and slightly above the Ohio and national average foreclosure rates. Regardless, foreclosure activity is not considered unusually high within the city.

A breakdown of foreclosure activity in Youngstown by *zip code* is depicted in the map below:



Source: RealtyTrac.com

Residential foreclosure activity over the past 12 months appears to be highest in the near west and northeast portions of the city of Youngstown, most notably in the 44511, 44509, 44502 and 44505 zip codes. Because foreclosure activity is comparable to state and national averages, it appears that foreclosure activity has had a minimal impact on the Youngstown market in the past year. However, it will be important to monitor such activity over the near future.

VII. Other Housing Market Factors

A. Introduction

Factors other than demography, employment, and supply (all analyzed earlier in this study) can affect the strength or weakness of a given housing market. The following additional factors influence a housing market's performance, and are discussed relative to the PSA (Youngstown) and compared with the SSA (Balance of County), county or state information, whenever applicable:

- Personal Mobility & Transportation
- Crime Risk
- Community Services
- Qualified Opportunity Zone
- Housing Quality/Residential Blight

B. Personal Mobility & Transportation

The ability of a person or household to travel easily, quickly, safely, and affordably throughout a market influences the desirability of a housing market. Typically, people travel frequently outside of their residences for three reasons: 1) to commute to work, 2) to run errands or 3) for recreation. If traffic congestion creates long commuting times or if public transit service is not available for people who lack a vehicle, their quality of life is diminished. Factors that lower resident satisfaction weaken housing markets.

The following tables show two commuting pattern attributes (mode and time) for each study area:

		Commuting Mode						Total
		Drove Alone	Carpooled	Public Transit	Walked	Other Means	Worked at Home	
CCS (Downtown)	Number	388	112	33	53	25	16	627
	Percent	61.9%	17.9%	5.3%	8.5%	4.0%	2.6%	100.0%
PSA (Neighborhoods)	Number	16,374	2,151	697	578	645	707	21,152
	Percent	77.4%	10.2%	3.3%	2.7%	3.0%	3.3%	100.0%
Youngstown (CCS & PSA)	Number	16,762	2,263	730	631	670	723	21,779
	Percent	77.0%	10.4%	3.4%	2.9%	3.1%	3.3%	100.0%
SSA (Balance of County)	Number	70,319	4,671	351	646	721	2,370	79,078
	Percent	88.9%	5.9%	0.4%	0.8%	0.9%	3.0%	100.0%
Mahoning County	Number	87,076	6,934	1,081	1,277	1,391	3,093	100,852
	Percent	86.3%	6.9%	1.1%	1.3%	1.4%	3.1%	100.0%
Ohio	Number	4,490,622	414,215	87,702	120,360	61,724	207,888	5,382,511
	Percent	83.4%	7.7%	1.6%	2.2%	1.1%	3.9%	100.0%

Source: U.S. Census Bureau, 2013-2017 American Community Survey

		Commuting Time						
		Less Than 15 Minutes	15 to 29 Minutes	30 to 44 Minutes	45 to 59 Minutes	60 or More Minutes	Worked at Home	Total
CCS (Downtown)	Number	290	203	56	18	44	16	627
	Percent	46.3%	32.4%	8.9%	2.9%	7.0%	2.6%	100.0%
PSA (Neighborhoods)	Number	7,837	9,074	2,190	496	849	707	21,153
	Percent	37.0%	42.9%	10.4%	2.3%	4.0%	3.3%	100.0%
Youngstown (CCS & PSA)	Number	8,127	9,275	2,245	515	893	723	21,778
	Percent	37.3%	42.6%	10.3%	2.4%	4.1%	3.3%	100.0%
SSA (Balance of County)	Number	23,693	34,331	10,353	3,796	4,536	2,370	79,079
	Percent	30.0%	43.4%	13.1%	4.8%	5.7%	3.0%	100.0%
Mahoning County	Number	31,818	43,604	12,598	4,311	5,428	3,093	100,852
	Percent	31.5%	43.2%	12.5%	4.3%	5.4%	3.1%	100.0%
Ohio	Number	1,495,954	2,092,509	1,002,382	323,900	259,878	207,888	5,382,511
	Percent	27.8%	38.9%	18.6%	6.0%	4.8%	3.9%	100.0%

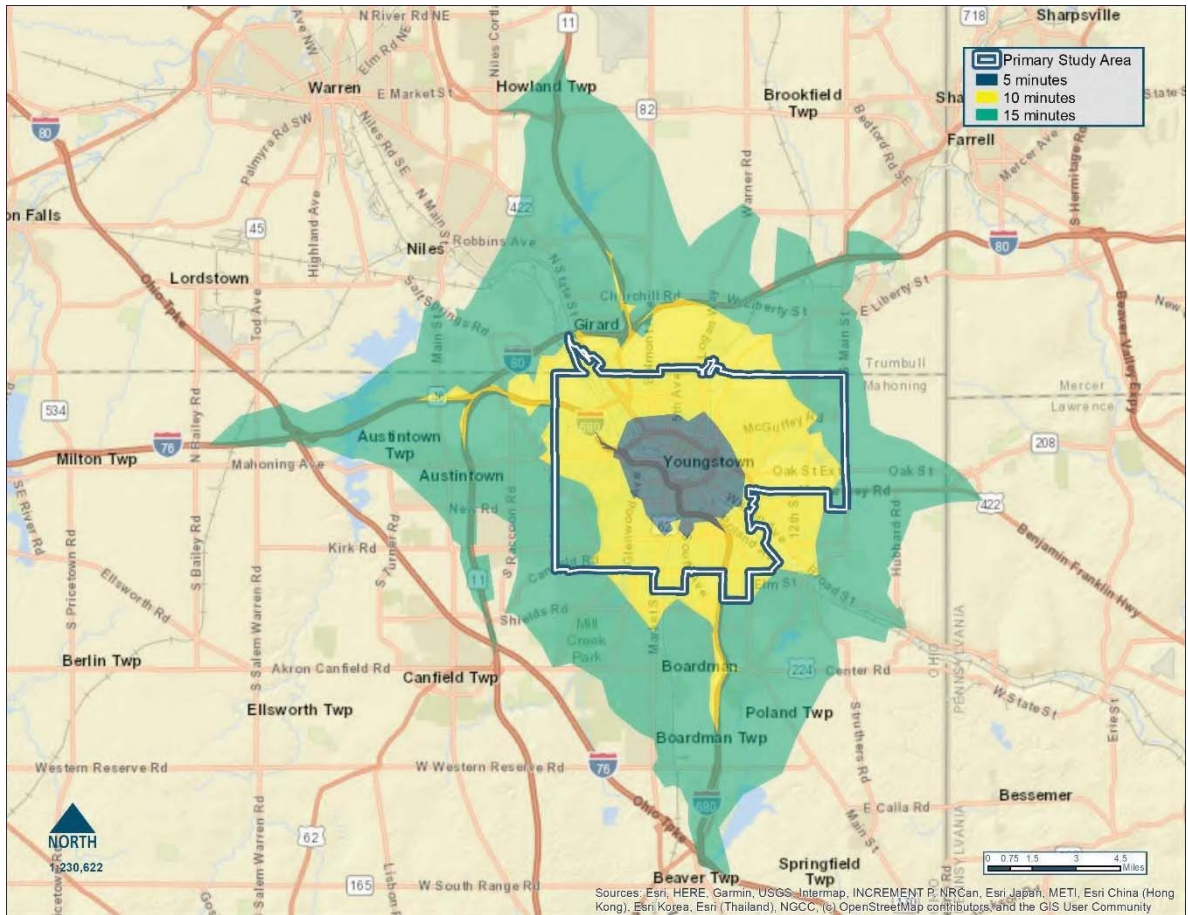
Source: U.S. Census Bureau, 2013-2017 American Community Survey

Noteworthy observations from the preceding tables follow:

- The share of commuters in the PSA (77.4%) that drive alone is lower than the surrounding SSA (88.9%) and the state of Ohio (83.4%). Meanwhile, 16.2% of commuters in the PSA and 31.7% in the CCS (downtown) either carpool, walk to work or take public transportation, which is higher than the SSA (7.1%) and state (11.5%). Because of the presence of Youngstown State University and the fact that the PSA has many walkable areas, it is not surprising that Youngstown has more people commuting to work by means other than driving alone.
- Most PSA workers (79.9%) have a typical commute of less than 30 minutes. Meanwhile, commuters with drive times of less than 30 minutes in the surrounding SSA represent a slightly smaller share (73.4%). While nearly half (46.3%) of CCS workers have a typical commute of less than 15 minutes which is more than the 37% share in the PSA, CCS commuters are more likely than PSA commuters to travel more than 45 minutes to work.

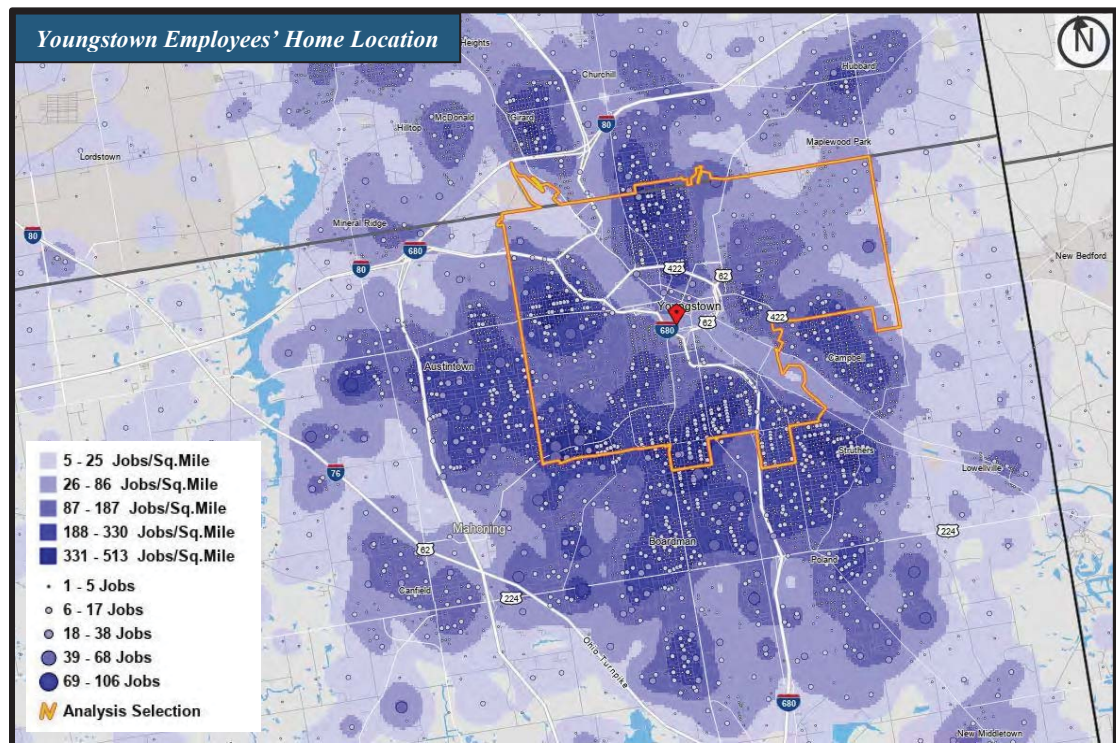
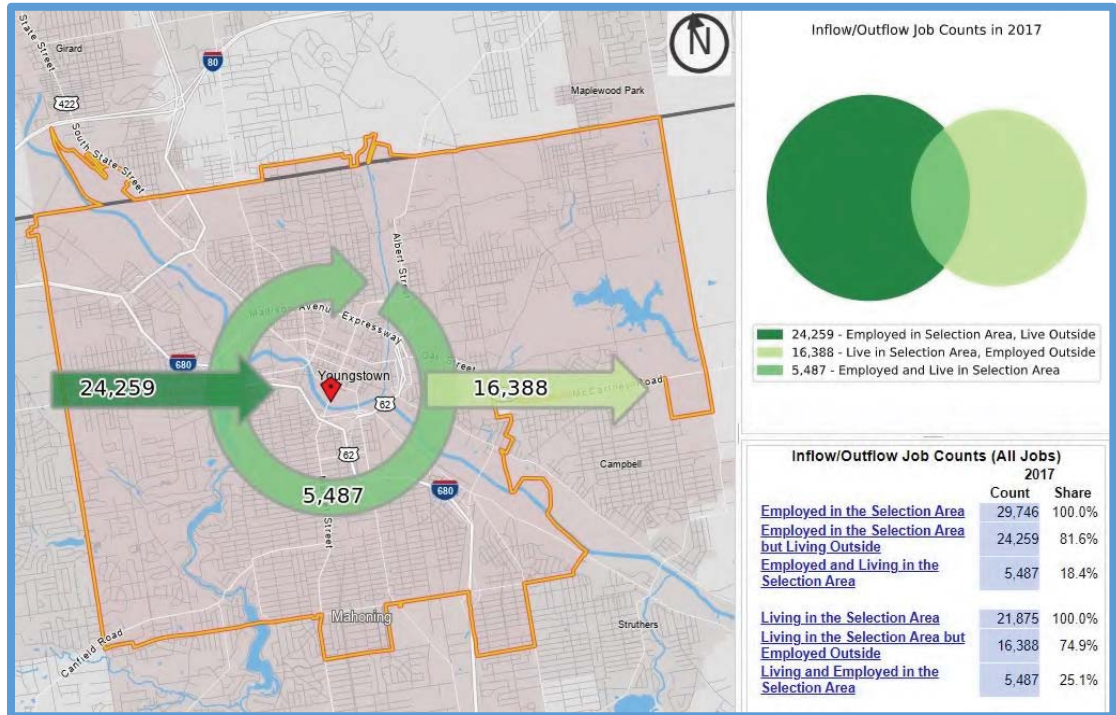
The preceding analysis indicates that a high share of Youngstown residents have relatively short commutes to employment. While a majority of PSA residents rely on their own vehicles to commute to work, the PSA has a greater share of people carpooling, walking or using public transportation to get to work than the SSA, county, and state. Clearly, this does not mean commuting is easy for all residents, that drive-times are short for everyone or that transportation costs are affordable to all people. However, it does indicate that the PSA is generally a commuter-friendly city, which positively impacts the quality of life for most residents in the city and contributes to its overall appeal.

Maps showing travel times from the center of the PSA is shown below.



According to onthemap.ces.census.gov, there were a total of 29,746 persons employed within the city in 2017 (latest data available). While 5,487 (18.4%) of these employed persons also live in the city, the city has a notable inflow and outflow of employed persons. A total of 16,388 workers leave the city for employment during the day, while 24,259 people that work in the city commute from outside of the city. This inflow of 24,259 workers represents an opportunity for the city to retain such commuters as permanent residents.

The map and data on the following page illustrate the inflow and outflow of the daily workforce traveling in and out of Youngstown, with the subsequent map illustrating the home location of Youngstown employees.



C. Crime Risk

Crime risk, whether perceived or real, can influence a person’s decision to move to, leave, or remain at, a particular location. The desirability of a housing market, whether citywide or neighborhood-specific, is often judged by its level of security and safety. Existing and potential residents constantly monitor crime risk, both on a “personal” and “property” basis. When certain geographic areas exhibit higher crime rates, potential residents tend to move elsewhere and existing residents relocate. Conversely, areas with lower crime rates tend to attract potential residents and retain existing ones. Stronger housing markets normally enjoy low or decreasing crime rates, while weaker housing markets usually suffer from high or increasing crime rates.

For this study, the FBI Uniform Crime Report (UCR) was used. The FBI collects data from roughly 16,000 separate law enforcement agencies across the country and compiles it into the UCR. The most recent data shows a 95% coverage rate of all jurisdictions nationwide. Applied Geographic Solutions uses the UCR at the jurisdictional level to model seven crime types for specific geographic areas. Risk indexes are standardized based on national averages. A Risk Index value of 100 for a particular crime type in a certain area means that the probability of the risk is consistent with the national average. It should be noted that aggregate indexes for total crime, personal crime and property crime are not weighted, and a murder is no more significant statistically than petty theft. Therefore, caution should be exercised when using them.

The following table compares the UCR crime risk probabilities for the selected geographic areas in this study. Note that because crime risk data is only available by zip code, we have presented such data for zip codes that fall within the city, and within Mahoning County overall and Ohio. As a base of comparison, the national crime risk index is 100.

The following table compares the UCR crime risk probabilities by zip code for the selected geographic areas in this study:

Zip Code	Total Crime	Personal Crime					Property Crime			
		Murder	Rape	Robbery	Assault	Total	Burglary	Larceny	Vehicular Theft	Total
CCS (Downtown)										
44502	196	554	157	226	190	201	407	138	176	196
44503	231	557	25	570	138	249	213	214	383	229
44505	152	414	99	203	137	154	299	111	137	151
44506	189	883	44	340	226	247	437	102	221	180
44510	339	768	108	469	266	312	500	297	360	343

Zip Code	Total Crime	Personal Crime					Property Crime			
		Murder	Rape	Robbery	Assault	Total	Burglary	Larceny	Vehicular Theft	Total
PSA (Neighborhoods)										
44405	44	64	37	41	26	32	102	29	48	46
44420	116	30	47	59	75	67	185	115	55	124
44502	196	554	157	226	190	201	407	138	176	196
44504	208	429	75	299	141	181	321	182	211	213
44505	152	414	99	203	137	154	299	111	137	151
44506	189	883	44	340	226	247	437	102	221	180
44507	242	1,037	315	361	309	333	540	140	234	229
44509	147	235	79	125	103	108	313	107	152	153
44510	339	768	108	469	266	312	500	297	360	343
44511	80	235	49	107	71	81	198	48	73	80
44512	114	63	59	96	38	56	154	119	76	122
44514	55	21	30	18	12	16	82	58	34	61
Youngstown (CCS & PSA)										
44405	44	64	37	41	26	32	102	29	48	46
44420	116	30	47	59	75	67	185	115	55	124
44502	196	554	157	226	190	201	407	138	176	196
44503	231	557	25	570	138	249	213	214	383	229
44504	208	429	75	299	141	181	321	182	211	213
44505	152	414	99	203	137	154	299	111	137	151
44506	189	883	44	340	226	247	437	102	221	180
44507	242	1,037	315	361	309	333	540	140	234	229
44509	147	235	79	125	103	108	313	107	152	153
44510	339	768	108	469	266	312	500	297	360	343
44511	80	235	49	107	71	81	198	48	73	80
44512	114	63	59	96	38	56	154	119	76	122
44514	55	21	30	18	12	16	82	58	34	61
SSA (Balance of County)										
44401	49	32	43	9	20	20	64	54	23	53
44405	44	64	37	41	26	32	102	29	48	46
44406	41	17	33	32	8	17	42	48	24	45
44408	45	5	42	4	15	15	45	56	15	50
44412	68	74	107	17	41	42	92	68	61	72
44425	56	28	47	24	28	29	78	60	20	60
44429	81	101	51	38	37	39	165	73	30	88
44436	72	29	34	41	34	36	105	71	71	78
44440	76	11	78	17	13	21	81	92	25	83
44442	41	5	81	5	19	21	71	39	20	44
44443	32	4	49	3	12	13	63	29	12	34
44444	56	51	108	13	36	37	67	60	37	59
44449	89	37	86	31	34	38	115	99	38	97
44451	57	24	23	6	22	18	78	63	28	63
44452	64	7	23	12	15	15	108	66	36	71
44454	16	4	30	3	7	8	23	15	15	17
44460	77	15	65	12	28	27	54	100	27	84
44471	82	67	54	46	44	45	120	85	36	88
44481	70	45	72	35	33	38	103	73	34	75
44490	65	11	70	5	26	25	95	69	37	71
44505	152	414	99	203	137	154	299	111	137	151
44511	80	235	49	107	71	81	198	48	73	80
44512	114	63	59	96	38	56	154	119	76	122
44514	55	21	30	18	12	16	82	58	34	61

(SSA Continued)

Zip Code	Total Crime	Personal Crime					Property Crime			
		Murder	Rape	Robbery	Assault	Total	Burglary	Larceny	Vehicular Theft	Total
SSA (Balance of County)										
44515	107	32	87	51	36	45	136	118	58	116
44601	119	65	164	57	89	87	127	131	62	124
44609	45	10	64	12	22	23	53	50	23	49
44672	78	8	106	9	27	30	87	93	24	86
Mahoning County										
County	103	173	73	96	67	77	176	90	80	107
Ohio										
Ohio	106	105	120	116	57	80	129	108	78	110

Source: Applied Geographic Solutions

Of the 13 zip codes that fall within Youngstown, the crime indices range from 44 to 339. The highest crime index (339) in the city falls within both the CCS (Downtown) and PSA (Neighborhoods outside of Downtown), in zip code 44510. This index is very high and is more than triple the county, state, and national averages. Zip code 44507 in the PSA has the next highest rate (242) in the city. While the PSA encompasses more than twice the amount of zip codes than the CCS, six zip codes in the PSA have lower crime indices than the CCS. Therefore, crime indices within the city tend to be higher in the CCS than in the PSA. As expected, the more rural areas of Mahoning County, located outside of Youngstown city limits, have lower crime indices on average. While the SSA's crime indices range from 16 to 153, a notable portion of zip codes have indices which are less than 50, or half of the national average. As such, given that crime rates appear to be high within Youngstown, some residents may choose to live outside the city limits.

A map illustrating crimes risk within the PSA and SSA follows this page.

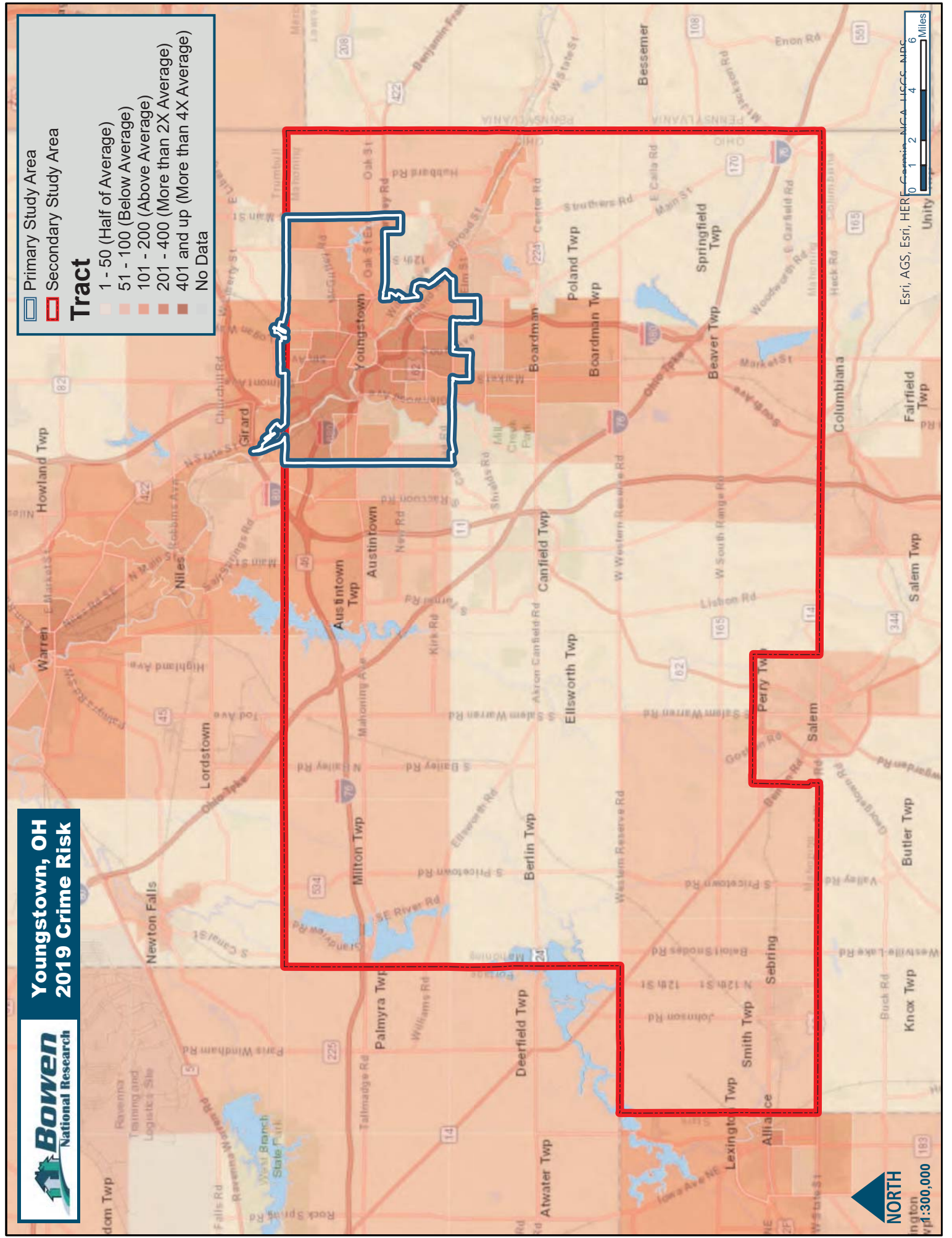
Youngstown, OH 2019 Crime Risk



Primary Study Area
 Secondary Study Area

Tract

- 1 - 50 (Half of Average)
- 51 - 100 (Below Average)
- 101 - 200 (Above Average)
- 201 - 400 (More than 2X Average)
- 401 and up (More than 4X Average)
- No Data



Esri, AGS, Esri, HERE, DeLorme, Mapbox, Microsoft, Swire,高德, CNBC, IGC, NRC, Esri, AGS, Esri, HERE, DeLorme, Mapbox, Microsoft, Swire,高德, CNBC, IGC, NRC, Esri, AGS, Esri, HERE, DeLorme, Mapbox, Microsoft, Swire,高德, CNBC, IGC, NRC

NORTH
 1:300,000

D. Community Attributes

The location, type, and quantity of community attributes (both services and amenities) significantly impact housing market performance and the ability of a market to support existing and future residential development. A geographic area served by an abundance of amenities and services should be more desirable than one with minimal offerings, and its housing market should perform better accordingly. As a result, community attributes were examined throughout Youngstown. This overview should not be considered an exhaustive evaluation of attributes offered within the area, since data and marketplace conditions change constantly.

The Youngstown area features several major thoroughfares that serve residents and commuters. Interstate 680, the primary Interstate Highway passing through Youngstown, connects with the Ohio Turnpike and makes up the southern portion of the inner belt freeway system encircling the downtown. U.S. Highway 62, U.S. Highway 422 and State Route 193 comprise the eastern half of the inner loop, joining Interstate 680 with Youngstown State University and northern residential neighborhoods. Interstate 680 west merges into Interstate 80 to the west. Interstate 80 is located along the western and northern periphery of Youngstown city limits. Near the western portion of Interstate 80, Interstate 680 meets State Route 711, a freeway connector linking with both State Route 11 north and Interstate 80 east, providing convenient access for area motorists. Notable arterial streets that extend throughout the inner loop of the city include Fifth, Wick, West Rayen, East Woodland, South and Belmont avenues as well as East Federal and Oak streets. Arlington and Smokey Hollow neighborhoods are the main residential areas within downtown and they have superior access to services in comparison to similarly sized cities.

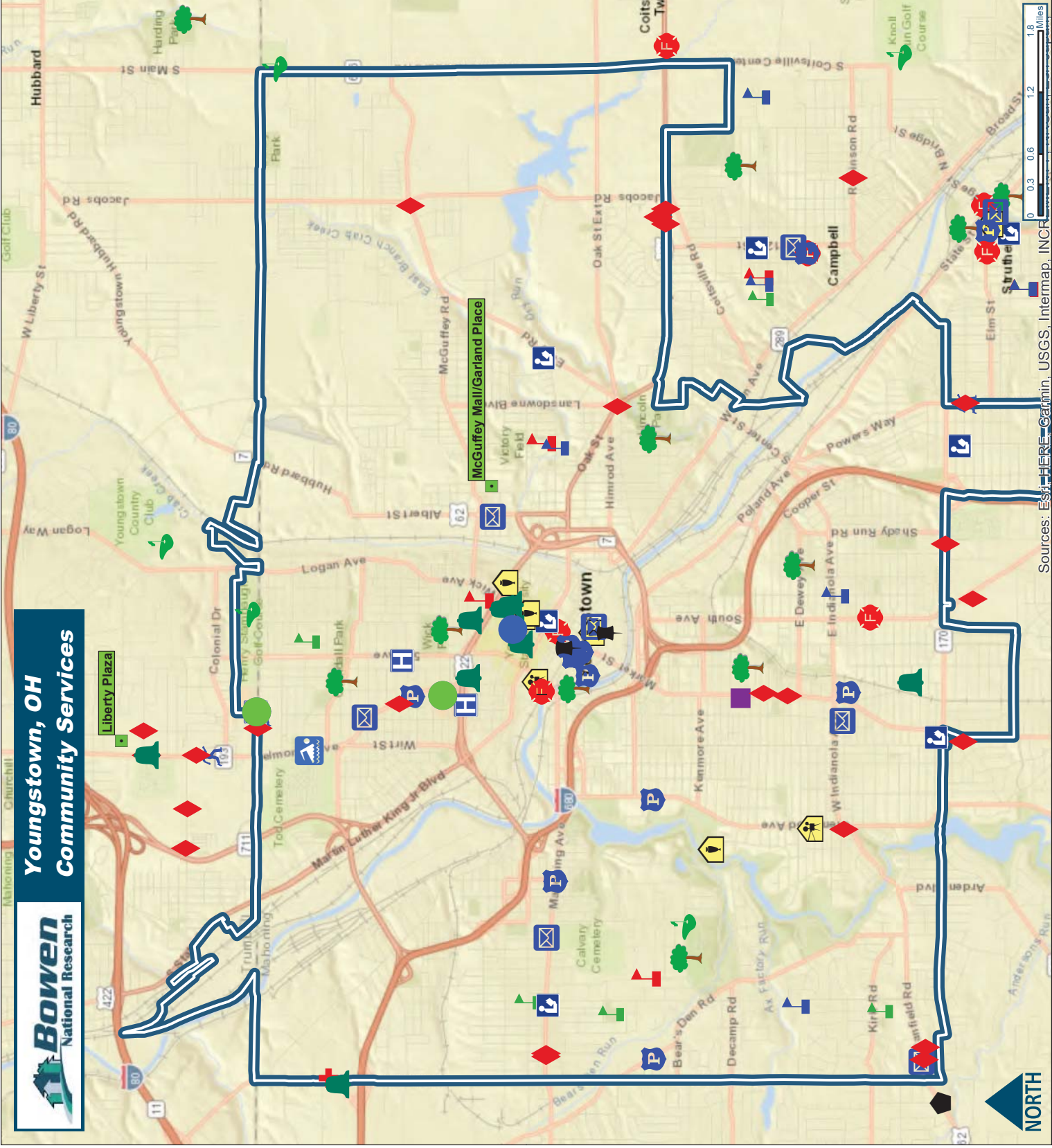
There are numerous evenly dispersed community services for residents living within Youngstown; including, but not limited to, churches, libraries, pharmacies, financial institutions, child-care facilities, schools, restaurants, and gas stations. There is at least one grocery store in each quadrant of the city. There are five auditoriums within the city and multiple prominent community theaters. The Covelli Centre and the Youngstown Foundation Amphitheater are the main indoor and outdoor entertainment venues, respectively. Notable community services located within the downtown loop include city government offices, a YMCA, four grocery stores, and numerous churches and chain restaurants near Youngstown State University. The Youngstown Business Incubator consists of over a dozen start-up technology companies within the Taft Technology Center and other downtown buildings. Mercy Health – Saint Elizabeth Hospital, a top employer, is located just outside of the inner belt. Other top employers are easily accessible from Interstate 680 to the south and west of downtown Youngstown. While there are various lakes and parks within proximity, Mill Creek MetroParks is the most centrally located natural attraction. Youngstown is also in the process of being linked to a national hike/bike trail system.

As for the current state of the community services available to residents, there are no notable community services missing from Youngstown that would negatively influence housing market conditions or discourage people from staying in or moving to Youngstown. While 20 Federal Place is the only full-service shopping mall located within the inner loop, there are approximately 18 shopping centers within approximately six miles. It should be noted that in the wake of CVS closures around the country, the closest retail pharmacies to downtown Youngstown are now located at least two miles from downtown on Market Street, Mahoning Avenue, Gypsy Lane and McCartney Road. The relatively small geographic size of Youngstown (34.6 square miles) and the several major thoroughfares, public bus system, and Uber (launched in 2016) provide convenient access to most community services for residents throughout the city. As a result, we believe access to community services are adequate for the market and generally will not influence housing choices.

A map of notable community services within the PSA is included on the following page.

Legend

- Primary Study Area
 - Cinema
 - Elementary School
 - Employer 1000-5000
 - Employer 5000-10000
 - Fire
 - Fitness Center
 - Golf
 - High School
 - Historic Site
 - Hospital
 - Library
 - Medical Center
 - Middle School
 - Museum
 - Park
 - Police
 - Post Office
 - Senior Services
 - Shopping
 - Stadium
 - Swimming
 - University
 - Shopping Center
 - Gross Leasable Area
- < 500,000 sq. ft.
 < 1,000,000 sq. ft.
 < 3,200,000 sq. ft.



Sources: Esri, HERE, Garmin, USGS, Intermap, INCR

1:82,000

E. Qualified Opportunity Zones

There are 10 Census Tracts in the Mahoning County that were recently designated as a Qualified Opportunity Zone (QOZ). It appears that six of the QOZs fall within the Youngstown city limits. QOZs were created by the 2017 Tax Cuts and Jobs Act and are designed to spur investment in communities through tax benefits. The Tracts in Youngstown are 8006, 8013, 8040, 8137, 8140 and 8141.

QOZs provide a deferral and reduction of capital gains taxes within five to seven years and a total waiver of capital gains taxes at ten years or longer. QOZs can be used in conjunction with other incentive programs, such as the Federal and State Historic Tax Credit program or the Community Reinvestment Area (CRA) Program.

Properties eligible for QOZ investment or Qualified Opportunity Funds (QOF) must be purchased after 12/31/2017 with any prior ownership limited to 20% of the fund.

The current QOF deadlines, pending new legislation are as follows:

- 12/31/21 – Last day to invest in QOF to receive 10% reduction in tax liabilities
- 12/31/26 – Last day to invest in QOF without 5- and 7-year tax reduction.
- 12/31/28 – QOZs expire, pending new legislation

Additional details of the program and the QOZ map can be found at: https://development.ohio.gov/bs/bs_censustracts.htm. The city may want to identify real estate investors, developers and/or opportunity zone funds specifically tied to this program. These investors and funds can be identified through private-equity firms, venture capitalists, and several online resources including the following:

- www.cremodels.com
- <https://eig.org/opportunityzones/resources>
- www.enterprisecommunity.org/opportunity360
- www.novoco.com/resource-centers
- www.reonomy.com
- <https://Smartgrowthamerica.org>

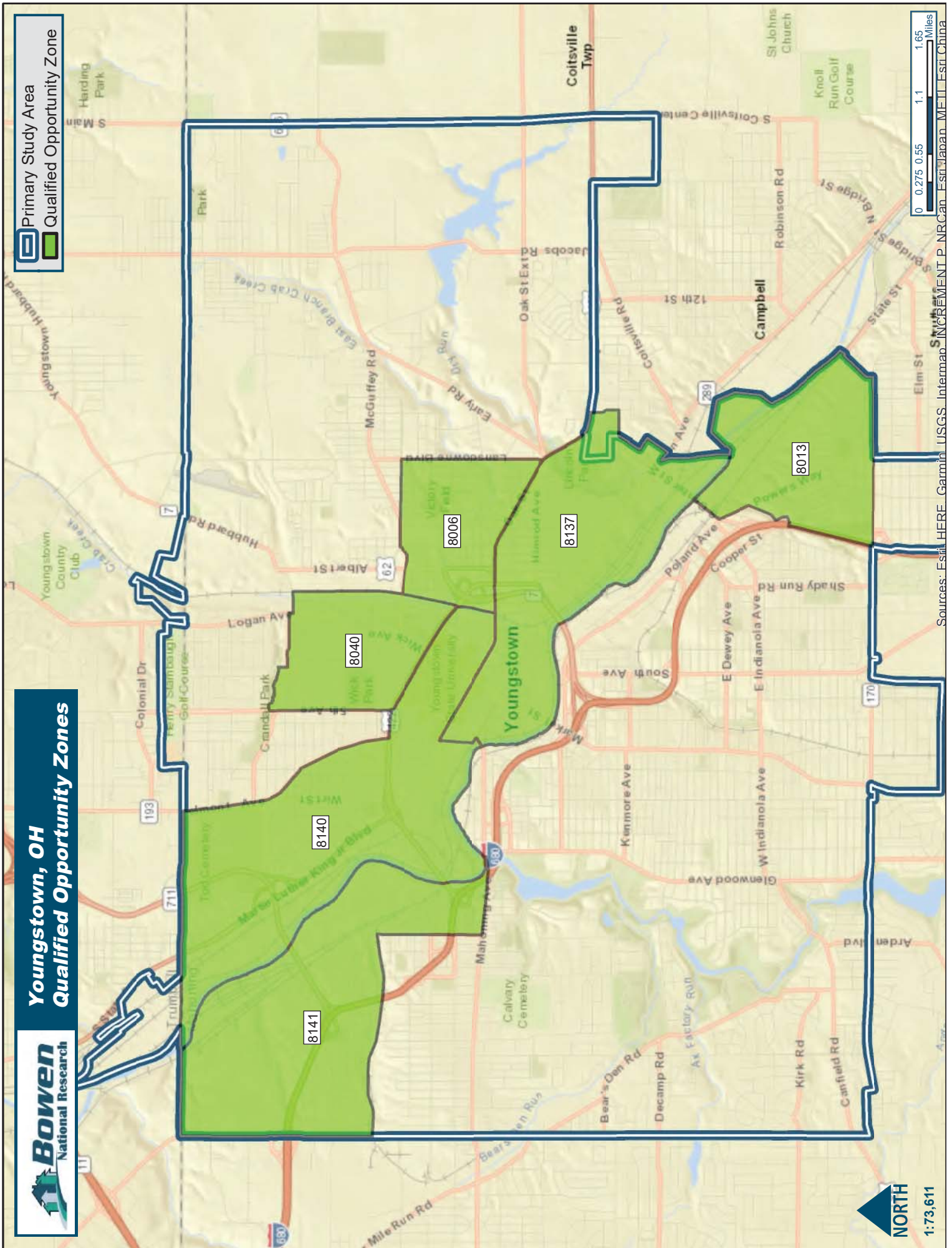
Taking a pro-active approach to identifying resources and investors or funds could expedite investment into Youngstown.

The Qualified Opportunity Zones in Youngstown are shown on the following map.



Youngstown, OH Qualified Opportunity Zones

- Primary Study Area
- Qualified Opportunity Zone



Sources: Esri, HERE, Garmin, USGS, Intermap, P.NRCan, Esri, Japan, METI, Esri, China

F. Housing Quality/Residential Blight (Rentals Only)

The *quality* of the existing rental housing stock is an important aspect to quantify in order to assess the housing needs of a market. Numerous efforts have been made over the past several years to attempt to quantify the quality of the Youngstown rental housing stock. Such efforts include a 2014 Neighborhood Conditions Report, 2019 City-wide Housing Conditions Survey and a 2019 U.S. Department of Justice (DOJ) inspection of a sample inventory of rental properties within selected neighborhoods of the city. From such data, the Youngstown Neighborhood Development Corporation (YNDC) developed a methodology to extrapolate the estimated number of rental housing units in the city that are likely suffering from blight, significant disrepair or are in violation of property maintenance codes.

As part of the scope of work requested for this Housing Needs Assessment, we assessed YNDC's estimates of the number of units having certain housing quality deficiencies. Our assessment included a review of published reports cited above, an evaluation of YNDC's methodology for estimating the rental housing quality within the city limits, and an analysis of supplemental data correlating with the quality of housing in the city.

YNDC used a combination of data sets (cited above) and applied a methodology to estimate the number of rental units by quality level in the city. In short, their efforts were to ultimately quantify the number of rental housing units that were suffering from quality issues that may warrant efforts to mitigate such issues. First, YNDC used the 2014 Neighborhood Conditions Report that provided key data associated with population trends, socioeconomic characteristics, housing data, historic properties, market conditions, transportation services, health statistics, and environmental concerns by Census Tract for the entire city of Youngstown. Housing data used in the analysis included such things as foreclosures, lien status, sales values, mortgage information, and vacancy rates. Based on these data sets, areas (Census Tracts) within the city were categorized either *stable*, *functional*, *constrained*, *weak* or *extremely weak*, with *weak* or *extremely weak* markets having the greatest issues or challenges. Second, YNDC used 2019 DOJ property inspection data that illustrated housing with *minor* and *severe violations* of property maintenance codes and compared the propensity for such housing in the *weak* or *extremely weak* neighborhoods from the Neighborhood Conditions Report. This comparison enabled them to evaluate the relationship between rental housing units categorized as being compliant, having minor violations, or having severe violations and the type of area (e.g. *weak* or *extremely weak* markets) in which they were located. They then used the estimated share of the type of housing by the type of neighborhood to extrapolate the types of housing that likely exists throughout the city.

In the end, **YNDC estimated that approximately 4,909** rental units have *minor violations* (having housing quality/condition issues generally requiring a few hours or no more than a few hundred dollars to remedy) and **1,986 rental units have severe violations** (having housing quality/condition issues generally requiring thousands of dollars to remedy). **These estimates attempt to account for both exterior and interior deficiencies.**

As an additional analysis, YNDC also took into consideration the estimated number of *rental* units that showed signs of notable exterior disrepair/blight from the 2019 City-Wide Housing Conditions Survey. Overall, this survey provided an estimate of 1,652 *occupied* housing units that had exterior code violations, of which 769 were estimated to be renter-occupied units. It is important to point out that this survey only addressed the exterior of units and did not take into account the possibility of *interior* deficiencies.

In an effort to supplement the exterior housing deficiency estimates from the City-Wide Housing Conditions Survey, Bowen National Research looked at a variety of housing statistics to estimate housing units that could potentially be classified as substandard, based on interior unit issues. Historically, “substandard housing” has generally been considered housing which is dilapidated, without operable indoor plumbing or a usable flush toilet or bathtub inside the unit for the family’s exclusive use, without electricity or with inadequate or unsafe electrical service, without a safe or adequate source of heat, and should but does not have a kitchen, or has otherwise been declared unfit for habitation by the government. Such housing is considered inadequate and below modern-day housing standards, often requiring significant repairs or removal from the housing stock.

American Community Survey (ACS) publishes data annually on the estimated number of units in a market that lack complete kitchens or lack complete indoor plumbing. This information is provided for both renter households and owner households. Within the city of Youngstown, ACS 2013-2017 five-year estimates indicate that there are approximately 492 renter-occupied units that either lack complete kitchens and/or complete indoor plumbing. When these 492 rental units with interior deficiencies are combined with the estimated 769 rental units that have exterior deficiencies from the City-Wide Housing Conditions Survey, there is an overall **estimated total of 1,261 rental units that possess deficiencies (either interior or exterior) that require significant effort and/or investments to resolve.**

Another aspect to consider, as it relates to lower quality or substandard housing, is housing that is currently “vacant.” While the preceding estimates of substandard housing primarily focused on *occupied* housing units that are considered substandard, it is also not uncommon for existing structures to be vacant and also be of lower quality that is considered substandard. According to ACS 2013-2017 five-year estimates, there are 6,513 vacant units in the city of Youngstown. Of these vacant units, 3,942 (60.5%) are classified as “other vacant”, rather than vacancies associated with rentals, for-sale, seasonal, etc. While “other vacant” units cover a wide range of vacancy types, including vacancies due to foreclosures, personal/family reasons, or preparing to rent/sell, several of the “other vacant” categories include those items associated with quality or conditions such as needing repairs, currently being repaired/renovated, and abandoned/possibly to be demolished/possibly condemned. Although it is unknown as to how many of the “other vacant” units are related to quality or condition factors, based on our analysis of published secondary sources cited on the preceding page as well as on our own on-site observations of the existing housing stock, it is reasonable to assume that most of the “other vacant” units are likely associated with housing units that have quality or condition deficiencies that warrant mitigation (e.g. substantial repairs/remodeling, removal, etc.) While these 3,942 “other vacant” units are neither classified as rentals or for-sale housing units, applying the market’s renter household share of 46.7% to these vacant units yields **an estimated 1,841 “other vacant” units that likely could be rentals but likely suffer from severe quality/condition deficiencies.**

Lastly, one additional data set to take into consideration when attempting to quantify the number of lower quality rental housing units is the resident survey conducted jointly by Bowen National Research and YNDC during the first quarter of 2020. Of the roughly 1,000 respondents to the survey that either lived or worked in Youngstown, 178 were renter households. Among these renter households, 58 indicated that their rental unit was “substandard,” representing 32.6% of the renter respondents. Applying this share to the estimated 11,800 renter households in the city yields approximately 3,856 renter households that believe they live in substandard housing. While respondents of the survey were not given the opportunity to distinguish the actual attribute that made their unit substandard or indicate the degree to which the project was considered substandard, we assume that substandard housing is product which is below modern-day housing standards and has some quality/condition deficiency. However, in an effort to refine the type or degree of substandard housing, we applied the 2019 DOJ Rental Inspection ratio of 28.8% of non-compliant homes that were considered to have “severe violations” (representative of units that require significant investment to mitigate) to the estimated 3,856 renter households in the city that believe they live in substandard housing. This results in **an estimated 1,111 renter-occupied units that are likely suffering from severe substandard housing conditions.**

The following table summarizes the estimated number of rental residential units that demonstrate some attribute that would classify the units as having a lower quality, whether it is because of interior or exterior deficiencies that would require notable efforts to mitigate or resolve. Because the methodologies and data sources used vary, the estimates of such substandard homes vary.

Provider-Description	Method	Estimated Substandard Rental Housing Units
YNDC-Variou*s	Variou*s	1,986
Bowen-ACS Substandard	ACS Substandard Data + Housing Conditions Survey	1,261
Bowen-Vacant Housing	ACS Vacant Housing Units	1,841
Bowen-Resident Survey	Resident Survey + DOJ Inspection Data	1,111
Range		1,111 to 1,986

*Includes combination of 2014 Neighborhood Conditions Report, 2019 City-wide Housing Conditions Survey and a 2019 U.S. Department of Justice (DOJ) inspection of a sample inventory of rental properties within selected neighborhoods of the city

Based on the preceding analysis, there are anywhere between 1,111 and 1,986 rental units in the city that are considered lower quality, substandard housing units that likely require significant efforts and investment to address. These substandard units represent 9.4% to 16.8% of the total rental housing stock, depending upon the methodology. These are significant shares and indicate that the renovation, repair or removal of this lower quality product should be a priority in the city.



VIII. Housing Gap/Demand Estimates

Introduction

This section of our report assesses the housing gap estimates for both rental and for-sale housing within the PSA (Youngstown). The assessment includes demand from a variety of sources and focuses on the housing demand potential of the city of Youngstown, though consideration is given to potential support that may originate from outside the city. Since the development of new housing in the PSA could include a variety of financing options and affordability levels, our estimates for the number of new residential units that can be supported consider a variety of income levels. Therefore, we have used federal income and rent limits for pre-established levels of affordability to determine the income ranges considered in our housing gap estimates.

1. Rental Housing Needs

Housing to meet the housing needs of both current and future households in the market will most likely take the shape of multifamily, duplex and single-family housing alternatives. There are a variety of financing mechanisms that can support the development of rental housing alternatives such as federal and state government programs, as well as conventional financing through private lending institutions. These different financing alternatives often have specific income and rent restrictions, which affect the market they target.

We have evaluated the market's ability to support rental housing based on five levels of income/affordability. While there may be overlap among these levels due to program targeting and rent levels charged, we have established specific income stratifications that are exclusive of each other in order to eliminate double-counting demand. We have used HUD's published income and rent limits for the Youngstown-Warren-Boardman, OH HUD Metro FMR Area (2019).

The following table summarizes the income segments used in this analysis to estimate potential rental housing demand.

Renter Household Income/Wage & Affordability Levels			
Percent AMHI	Income Range*	Hourly Wage**	Affordable Rents***
< 30%	< \$20,000	< \$9.62	< \$500
30%-50%	\$20,000-\$32,999	\$9.62-\$15.86	\$500-\$824
50%-80%	\$33,000-\$51,999	\$15.87-\$24.99	\$825-\$1,299
80%-120%	\$52,000-\$77,999	\$25.00-\$37.49	\$1,300-\$1,949
120%+	\$78,000+	\$37.50+	\$1,950+

AMHI – Area Median Household Income

* Based on HUD limits for the HUD Metro FMR Area (4-person limit)

** Assumes full-time employment 2,080 hours/year

*** Based on assumption tenants pay up to 30% of income toward rent

While different state and federal housing programs establish income and rent restrictions for their respective programs, in reality, there is potential overlap between windows of affordability between the programs. Further, those who respond to a certain product or program type vary. This is because housing markets are highly dynamic, with households entering and exiting by tenure and economic profile. Further, qualifying policies of property owners and management impact the households that may respond to specific project types. As such, while a household may prefer a certain product, ownership/management qualifying procedures (i.e. review of credit history, current income verification, criminal background checks, etc.) may affect housing choices that are available.

Regardless, we have used the preceding income segmentations as the ranges that a typical project would use to qualify residents, based on their household income. Ultimately, any new product added to the market will be influenced by many decisions made by the developer and management. This includes eligibility requirements, design type, location, rents, amenities and other features. As such, our estimates assume that the rents, quality, location, design and features are marketable and will appeal to most renters.

There are generally four primary sources of demand for new rental housing. These sources include the following:

- New Housing Needed to Meet Projected Household Growth
- Additional Units Required for a Balanced Market
- New Household Formations
- Replacement Housing for Demolished and Substandard Housing

Since the focus of this report is on the specific housing needs of Youngstown, we have focused the rental housing demand estimates on the metrics that only impact the PSA (Youngstown).

New Renter Household Growth

The first source of demand is generally easily quantifiable and includes the net change in renter households between the baseline year of 2020 and the projection year of 2025.

Units Required for a Balanced Market

The second demand component considers the number of units a market requires to offer balanced market conditions, including some level of vacancies. Healthy markets require approximately 4% to 6% of the rental market to be available in order to allow for inner-market mobility and encourage competitive rental rates. Markets with vacancy rates below a healthy rate often suffer from rapid rent increases, minimal tenant turnover (which may result in deferred maintenance), and residents being forced into

housing situations that do not meet their housing needs. Markets with low vacancy rates often require additional units, while markets with high vacancy rates often indicate a surplus of rental housing. The vacancy rates by program type and/or affordability level used to determine if there is a deficit or surplus of rental units are based on our survey of area rental alternatives. We used a vacancy rate of 5% to establish balanced market conditions.

New Household Formations

In market situations where there is no available and/or affordable housing to which people can move, households either become overcrowded as families grow through marriage or births, or they choose to leave the market. However, when new product is introduced, new households are either created (households split as a portion of the family now has available/affordable housing they can move into) or residents living outside the market move to the market now that there is available/affordable housing. This is particularly true in markets where new housing units are rarely added to the market or household growth far outpaces the introduction of new units.

Based on U.S. Census data, an estimated 3.8% of renter households in the PSA (Youngstown) are living in overcrowded housing situations, which likely includes many multigenerational households and could create a new household if housing became available. We have applied this share to the base of renter households to estimate the potential support for new housing that could originate from new household formations.

Replacement Housing

Demand for new units as replacement housing takes into consideration that while some properties are adequately maintained and periodically updated, a portion of the existing stock reaches a point of functional obsolescence over time and needs to be replaced. This comes in the form of either units that are substandard (lacking complete plumbing and/or are overcrowded) or units expected to be removed from the housing stock through demolitions. Based on Census demographic data included in this report, an average of 3.4% of renter households living in the city are living in substandard housing (e.g. lacking complete plumbing). We have used between 0.8% and 6.8% (adjusted for income/rent level) in our estimates of housing replacements.

The table on the following page includes demand calculations for rental units targeting the income segments considered in this analysis.

Note: We only included residential rental units currently in the development pipeline that are confirmed as planned or under construction. Conversely, we have excluded projects that have not secured financing, are under preliminary review or have not established a specific project concept (e.g. number of units, rents, target market, etc.). Any vacant housing units are accounted for in the “Units Required for a Balanced Market” portion of our demand estimates.

Rental Housing Gap Projections

2020 - 2025 Rental Demand Potential by Income Level & Rent Youngstown Primary Study Area					
Percent AMHI	< 30%	30%-50%	50%-80%	80%-120%	120%+
Annual Income	<\$20,000	\$20,000-\$32,999	\$33,000-\$51,999	\$52,000-\$77,999	\$78,000+
Rent Affordability	< \$500	\$500-\$824	\$825-\$1,299	\$1,300-\$1,949	\$1,950+
I. Growth Demand (Household-Based):					
2020 Renter Households	6,182	2,301	1,977	756	582
2025 Total Estimated Renter Households	5,429	2,217	2,000	899	642
New Renter Household Growth	-753	-84	23	143	60
II. Total Units Needed For Balanced Market					
2020 Occupied Rental Housing Units	6,182	2,301	1,977	756	582
Estimated Vacant Units for Balanced Market	309	115	99	38	29
Estimated Vacant Units Currently in Market*	-12	-68	-35	-28	-22
Units Needed for Balanced Market	297	47	64	10	7
III. New Household Formations					
Total Occupied Rental Units in 2020	6,182	2,301	1,977	756	582
Estimated Share of Overcrowded**	3.8%	2.9%	1.9%	0.9%	0.0%
Total Potential Household Formation	235	67	38	7	0
IV. Replacement Housing					
Total Occupied Rental Units in 2020	6,182	2,301	1,977	756	582
Percent of Replacement Housing Needed ***	6.8%	4.7%	3.4%	1.7%	0.8%
Total Replacement Housing Needed	420	108	59	13	7
V. Housing Needs Summary					
New Income-Qualified Renter Household	-753	-84	23	143	60
Units Needed for Balanced Market	297	47	64	10	7
New Household Formations	235	67	38	7	0
Replacement Housing Needed	420	108	59	13	7
Gross Demand of Units Needed	199	138	184	173	74
Units in the Development Pipeline	0	0	0	0	0
Total Potential Support for New Units	199	138	184	173	74

*Based on Bowen National Research's survey of area rentals

**Based on ESRI/ACS estimates for overcrowded/multigenerational households

***Based on ESRI/ACS estimates of units lacking complete indoor plumbing

Based on the preceding demand estimates, it is clear that there is a notable level of demand among most household income levels within Youngstown over the five-year projection period. There is an overall housing need for over 700 additional rental units in the city over the next five years. While the greatest need appears to be for the lowest income households (those earning less than 30% of AMHI), there is also a notable need for product affordable to moderate-income households (with rents priced between \$825 and \$1,299 and affordable to households generally earning between 50% and 80% of AMHI). Regardless, all income segments have some level of demand that could support the development of many units. As such, future rental housing development should consider a variety of rent and income-eligibility levels.

Based on the demographics of the market, including projected household growth estimates, it appears that approximately one-third of the demand for new rental housing could be specifically targeted to meet the needs of area seniors, though a project could be built to meet the housing needs of both seniors and families concurrently. A unit mix of around 25% to 35% one-bedroom units, 50% to 60% two-bedroom units, and 10% to 20% three-bedroom or larger units should be the general goal for future rental housing. Senior-oriented projects should consider unit mixes closer to 50% for both one- and two-bedroom units each.

It is critical to understand that these estimates represent potential units of demand by targeted income level. The actual number of rental units that can be supported will ultimately be contingent upon a variety of factors including the location of a project, proposed features (i.e. rents, amenities, bedroom type, unit mix, square footage, etc.), product quality, design (i.e. townhouse, single-family homes, or garden-style units), management and marketing efforts. As such, each targeted segment outlined in the preceding table may be able to support more or less than the number of units shown in the table. The potential number of units of support should be considered a general guideline to residential development planning.

2. For-Sale Housing Demand Estimates

This section of the report addresses the market demand for for-sale housing alternatives in the PSA (Youngstown). Like the rental housing demand analysis, the for-sale housing analysis considers individual household income segments and corresponding housing price ranges. We have considered demand for households earning less than 50% of AMHI, between 30% and 50% of AMHI, 50% and 80% of AMHI, 80% to 120% of AMHI, and 120% and higher.

The following table summarizes the income segments used in this analysis to estimate potential rental housing demand.

Owner Household Income/Wage & Affordability Levels			
Percent AMHI	Income Range	Hourly Wage	Affordable Price
< 30%	< \$20,000	< \$9.62	< \$75,000
30%-50%	\$20,000-\$32,999	\$9.62-\$15.86	\$75,000-\$124,999
50%-80%	\$33,000-\$51,999	\$15.87-\$24.99	\$125,000-\$194,999
80%-120%	\$52,000-\$77,999	\$25.00-\$37.49	\$195,000-\$291,999
120%+	\$78,000+	\$37.50+	\$292,000+

AMHI – Area Median Household Income

Naturally, there are cases where a household can afford a higher down payment to purchase a more expensive home. There are also cases in which a household purchases a less expensive home although they could afford a higher purchase price. The actual support for new housing will ultimately be based on a variety of factors such as price points, square footages, amenities, design, quality of finishes, and location. Considering these variations, this broad analysis provides the basis in which to estimate the *potential* sales of new for-sale housing within the PSA.

There are a variety of factors that impact the demand for new homes within an area. In particular, area and neighborhood perceptions, quality of school districts, socioeconomic characteristics, mobility patterns, demolition and revitalization efforts, and availability of existing homes all play a role in generating new home sales. Support can be both internal (households moving within the market) and external (households new to the market).

While new household growth alone is often a primary contributor to demand for new for-sale housing, the age and condition of the existing housing stock can be indicators that demand for new housing will also be generated from the need to replace some of the older housing stock. Overall, we have considered the following sources of demand for new for-sale housing in the PSA (Youngstown).

- Household Growth
- Units Required for a Balanced Market
- New Household Formations (Renters Converting to Homeowners)
- Replacement Housing for Functionally Obsolete/Substandard Housing

New Household Growth

We use owner household growth projections from 2020 to 2025 based on ESRI estimates for Youngstown. This projected growth was evaluated for each of the targeted income segments.

It should be noted that change in the number of households within a specific income segment does not necessarily mean that households are coming to or leaving the market, but instead, many of these households are likely to experience income growth or loss that would move them into a higher or lower income segment. Additionally, should additional for-sale housing become available, either through new construction or conversion of rental units, demand for new for-sale housing could increase.

Units Required for a Balanced Market

Typically, healthy for-sale housing markets should have approximately 2% to 3% of its inventory vacant. Such vacancies allow for inner-market mobility, such as households upsizing or downsizing due to changes in family composition or income, and for people to move into the market. When markets have too few vacancies, housing prices often escalate at an abnormal rate, homes can get neglected, and potential homebuyers can leave a market. Conversely, an excess of homes can lead to stagnant or declining home prices, property neglect, or lead to such homes being converted to rentals. For the purposes of this analysis, we have assumed a 3.0% vacancy rate for a balanced market and accounted for for-sale housing units currently available for purchase in the market.

Renters Converting to Homeowners

A common component for for-sale housing demand originates from renters converting to homeowners. These are typically renters whose incomes have increased to a point that they can afford a home purchase and households whose housing situation has changed due to marriage and having children. Based on secondary data sources, it is estimated that approximately 4% of renters will convert to homeowners in a given year. We have used this 4% in our conversion rate of renters to owners.

Replacement Housing

Demand for new units as replacement housing takes into consideration that while some properties are adequately maintained and periodically updated, a portion of the existing stock reaches a point of functional obsolescence over time and needs to be replaced. This comes in the form of either units that are substandard (lacking complete plumbing or are overcrowded) or units expected to be removed from the housing stock through demolitions. Based on Census data, 1.4% of the owner households live in substandard housing. Given that it is more likely lower income households live in such substandard housing, we have applied up to 1.4% share to the lowest income households and lower shares to the higher income households.

Note: We only included residential for-sale housing currently in the development pipeline that are planned or under construction and do not have a confirmed buyer, such as a condominium unit or a spec home, in our demand estimates. Conversely, we have excluded single-family home lots that may have been platted or are being developed, as such lots do not represent actual housing *units* that are available for purchase. Any vacant housing units are accounted for in the “Units Required for a Balanced Market” portion of our demand estimates.

For-Sale Housing Gap Projections

2020-2025 For-Sale Housing Demand by Income Level & Price Point Youngstown Primary Study Area

Percent AMHI	<30%	30%-50%	50%-80%	80%-120%	120%+
Annual Income	<\$20K	\$20K-\$33K	\$33K-\$52K	\$52K-\$78K	\$78K+
Price Affordability	<75K	\$75K-\$124K	\$124K-\$195K	\$195K-\$292K	\$292K
I. Growth of Owner-Occupied Households:					
2020 Total Income-Qualified Owner-Occupied Households	3,296	2,627	3,026	2,057	2,471
2025 Total Income-Qualified Owner-Occupied Households	3,285	2,535	2,997	2,021	2,619
New Owner-Occupied Household Growth (2020 to 2025)	-11	-92	-29	-36	148
II. Units Required for a Balanced Market					
2020 Owner Households	3,296	2,627	3,026	2,057	2,471
Vacant Units Required to Reach a Balanced Market	99	79	91	62	74
Estimated Vacant Units Currently in Market*	-154	-10	-3	0	0
Additional/Fewer Rental Housing Units Needed for Balanced Market	-55	69	88	62	74
III. Renters Converting to Owners					
2020 Income-Qualified Renter Households	6,182	2,301	1,977	756	582
Estimated Share of Renters Converting to Homeowners**	4.0%	4.0%	4.0%	4.0%	4.0%
Total Potential Household Formations	247	92	79	30	23
IV. Replacement of Existing For-Sale Product					
2020 Total Occupied Owner Units	3,296	2,627	3,026	2,057	2,471
Percent of Replacement Housing Needed***	1.4%	1.1%	0.7%	0.4%	0.0%
Total Replacement Housing Needed	46	29	21	8	0
V. Total Demand Estimates					
New Owner-Occupied Household Growth (2020 to 2025)	-11	-92	-29	-36	148
Units Required for a Balanced Market	-55	69	88	62	74
Total Potential Household Formations	247	92	79	30	23
Total Replacement Housing	46	29	21	8	0
Gross Demand of Units Needed	227	98	159	64	245
Units in the Development Pipeline (Planned Projects)	0	0	0	0	0
Total Potential PSA Five-Year Support for New Units	227	98	159	64	245

*Based on Bowen National Research of available for-sale housing supply

**Based on national estimates of renters converting to homeowners annually

***Based on share of units lacking complete indoor plumbing

There is a potential to develop up to 793 for-sale housing units within Youngstown over the next five years. The greatest need for for-sale housing product in the PSA appears to be at the extreme ends of affordability, with potential housing gaps of over 200 units for units affordable to the lowest income households (that can afford product priced generally no higher than \$75,000) and the highest income households (that can generally afford product priced over \$290,000). Regardless, each income/affordability segment we evaluated has a housing gap of 64 or more units. As such, there is a need for a broad level of price points.

In most markets, if there is support for new housing at a particular price point or concept, and such product is not offered in a specific area, households may leave the area seeking this housing alternative elsewhere, defer their purchase decision, or seek another housing alternative. Additionally, households considering relocating to the PSA (Youngstown) may not move to the PSA if the housing product offered does not meet their needs in terms of pricing,

quality, product design, or location. Currently, the PSA's for-sale housing stock is void of available product priced above \$150,000, which will be needed to meet the growing base of moderate- and higher-income households expected over the next several years. As such, the PSA housing stock may not be able to meet future demand, which may limit the market's ability to serve many of the moderate- and higher-income households seeking to purchase a home in Youngstown. Based on the preceding estimates, we believe opportunities exist to develop a variety of product types and price points. The addition of such housing will better enable the PSA (Youngstown) to attract and retain residents, including seniors, families and younger adults.

Overall, there is potential support for a variety of residential development alternatives in the PSA (Youngstown). It is important to understand that the housing demand estimates shown in this report assume no major changes occur in the local economy and that the demographic trends and projections provided in this report materialize. As such, our demand estimates should be considered conservative and serve as a baseline for development potential. Should new product be developed, it is reasonable to believe that people currently living outside of Youngstown will consider moving to Youngstown, assuming the housing product is aggressively marketed throughout the county and region.

In terms of product design, we believe a variety of product could be successful in Youngstown. Based on current and projected demographics, as well as the available inventory of for-sale housing, we believe a combination of one- and two-bedroom condominium units could be successful, particularly if they are located in or near the walkable areas within the city or along or near a public transit corridor. Additionally, detached or attached single-story cottage-style condominium product, primarily consisting of two-bedroom units, could be successful in attracting area seniors, particularly those seeking to downsize from their single-family homes. Larger, traditional detached single-family homes catering to families could be successful in this market. Such product should primarily consist of three-bedroom units, with a smaller share of four-bedroom units. It is critical to point out that while all of the available for-sale housing supply (167 units) in the city is priced below \$150,000, with much of it under \$100,000, this supply is dominated by homes built prior to 1950 and likely consists of lower quality product. While such product may be affordable for low-income households to purchase, such housing likely requires substantial costs to repair and modernize that would be cost prohibitive to most low-income households. As a result, the modernization of the existing housing stock will need to be a priority.

Senior Care Housing Demand

Senior care housing encompasses a variety of alternatives including assisted living facilities and nursing homes. Such housing typically serves the needs of seniors requiring some level of care to meet their personal needs, often due to medical or other physical issues. Our analysis attempts to quantify the estimated senior care housing needed in the PSA (Youngstown).

Our estimates account for persons age 75 and older (assisted living) and age 85 and older (nursing care) that would require some level of services or assistance with Activities of Daily Living, if not full nursing care services. While a variety of product types, bedroom/unit types and pricing structures could be offered, we have assumed a base price model of \$2,500 for assisted living and \$6,000 for nursing care housing based on the existing local market supply. We have used all of Mahoning County (both PSA and SSA) when assessing the base of potential support for senior care housing in Youngstown.

Senior Care Housing Needs Estimates				
Senior Care Housing Demand Components	Assisted Living (Age 75+)		Nursing Homes (Age 85+)	
	Medicaid	Private Pay	Medicaid	Private Pay
	Household Income Requirement	\$37,500+	\$37,500+	<\$90,000
Total Population by Age (2025)	27,037	27,037	8,097	8,097
Multiplied by Share of Total Income & Asset Qualified Households	57.3%	42.7%	91.5%	8.5%
Equals Income & Asset Qualified Population	15,492	11,545	7,409	688
Multiplied by Share of Housing Requiring ADL or NC*	18.9%	18.9%	32.7%	32.7%
Equals Total Senior Population with Affliction	2,928	2,182	2,423	225
Plus External Market Support (20%**)	732	546	606	56
Gross Total Senior Population with Affliction	3,660	2,728	3,029	281
Multiplied by Typical Institutionalization Rate	50%	50%	80%	80%
Total Gross Beds Needed	1,830	1,364	2,423	225
Less Existing Beds	-664	-997	-2,126	-532
Less Beds in the Development Pipeline	0	0	0	0
Net Total Beds Needed in County	1,166	367	297	0
Ratio of Support for Beds in PSA (Youngstown)	33%	33%	33%	33%
Net Total Beds Needed in PSA (Youngstown)	385	121	98	0

ADL – Activities of Daily Living

NC- Nursing Care

*Share of ADL was based on data provided by the U.S. Centers for Disease Control and Prevention’s Summary Health Statistics for U.S. Population National Health Interview Survey

**Assumes at least 20% of the support will originate from outside of Youngstown

Based upon area senior population characteristics and trends, applying the ratios of persons requiring ADL services and considering income/asset requirements to live at a senior care facility, we estimate that there is support for approximately 385 beds of Medicaid-Waiver assisted living, 121 beds of private-pay assisted living care, and 98 Medicaid nursing beds over the next five years. It is important to point out that some people requiring ADL services may receive such care from home healthcare providers or from family members. Finally, based on Bowen National Research's survey of senior care housing alternatives, the occupancy level (84.6%) of nursing care facilities in the PSA (Youngstown) is below national averages and may indicate some level of softness in the demand for this product type. Therefore, caution should be implemented when considering the development of nursing care product in this market. Regardless, with growing demographic trends among the area's senior population, senior care housing will be an important component to the market's housing alternatives.

It is recommended that any senior-oriented product developed in the market offer competitive designs and features, along with a fee structure, that is comparable to the newer inventory included in the market (see Addendum B).

IX. Stakeholder Survey Summary

Associates of Bowen National Research obtained input from 12 stakeholders within Youngstown and Mahoning County regarding the local housing market. Input from stakeholders was provided in the form of an online survey, as well as from individual interviews. The 12 total respondents represent a wide range of industries that deal with housing issues, including local government officials, neighborhood organizations, the real estate and apartment industries, local housing institutions, the building industry, and various social service organizations. The purpose of these stakeholder surveys is to gather input regarding the need for specific types and styles of housing, identifying the income segments housing should target, identifying housing issues in the market, and establishing potential solutions to address housing within Youngstown and Mahoning County. Note that 8.3% of responses are from service providers with service areas outside of Youngstown, but inside of Mahoning County, while 33.3% had service areas which were exclusive to Youngstown and 58.3% to the entirety of the county. **IMPORTANT: Some combined results for a specific topic could exceed 100% due to the fact that respondents had the option to select more than one answer.** The following is a summary of key input gathered:

Housing Needs & Issues

- Stakeholders were asked to indicate the degree of overall housing demand within Youngstown for housing by **tenure** (renter vs. owner) and **target market** (rental, for-sale, independent senior apartments, assisted living or nursing care housing, single-person/young professionals, student, affordable workforce, homeless, or special needs/disabled). A total of 63.6% indicated that *senior apartments (independent living)* is the greatest need in the city, while 58.3% of respondents indicated that *senior care facilities (assisted and nursing)* is the greatest housing need. Three-fourths (75.0%) of respondents indicated that there is a *moderate demand* for *single-person/young professional* housing and half indicated *moderate demand* for *off-campus student* housing, while these housing types only received 8.3% and 16.7% of the *high priority* vote, respectively. In terms of rental housing versus for-sale housing, 30.8% of the respondents indicated that *rental* housing was in *high demand*, while 29.3% indicated *for-sale* housing was in *high demand*. The large majority of respondents indicated that the greatest need was for senior apartments and senior care facilities.
- Stakeholders were asked to rank the level of demand for the following housing **styles**: apartments, duplex/triplex/townhome rentals, for-sale condominiums, for-sale single-family homes, mobile homes/manufactured housing, and single-room occupancy. The highest share of respondents (41.7%) indicated that the highest demand was for detached single-family homes, with one-third of respondents indicating that apartments and one-third indicating that single-room occupancy are in the highest demand. It should be noted that none of the respondents indicated low demand for apartments, while half indicated low demand for single-room occupancy. Three-quarters of respondents indicated that there was *moderate demand* for duplex/triplex/townhome units. The only other housing styles to

receive a notable share of responses for *moderate demand* was apartment units, which garnered two-thirds of the vote and detached houses, which garnered 58.3% of the vote. Based on these results, most respondents felt that single-family or detached units had the greatest need, followed by multifamily apartments and single-room occupancy housing.

- Stakeholders were asked to rank the level of demand for *rental* housing by monthly **rent level**: Three-quarters of respondents indicated *high demand* exists for rentals priced below \$500 per month. A much lower share of 8.3% also believed there was a high need for rentals priced between \$500 and \$1,000 per month, while two-thirds believed that there was moderate need at this rent level. A minority (9.1%) of respondents indicated that there was a *high need* for rentals priced over \$1,000 per month, while 90.9% believed that there was a low need for this rent level. Clearly respondents believed the greatest demand was for the lower priced rental units, with some level of *moderate demand* for moderately priced product.
- This survey asked stakeholders to rank the level of demand for *for-sale* housing by **price point**. Stakeholder responses indicated *high demand* for for-sale housing priced under \$150,000, which received two-thirds of the vote. Under the category of *moderate demand*, over half (55.6%) of respondents voted for housing product priced between \$150,000 and \$250,000 and another quarter voted for product priced under \$150,000 and 20% voted for product priced over \$250,000. Most respondents (70%) believed there was *low demand* for product priced at \$250,000 or more. As these results indicate, respondents believed the *high demand* was for product priced under \$150,000 that would be affordable to lower income households in the market, while respondents also indicated there is *moderate demand* for moderately priced units, generally between \$150,000 and \$250,000.
- This survey asked stakeholders to rank the level of demand for housing by **household income level**. Stakeholder responses indicated *high demand* for housing for households with incomes between \$13,000 and \$25,000, which received three-fourths of the vote. Demand for housing among households with incomes below \$12,000 as well as between \$26,000 and \$50,000 were also deemed to be in *high demand*, receiving three-quarters and 58.3% of the vote, respectively. Under the category of *moderate demand*, over half (58.3%) of respondents voted for housing product for households with incomes between \$51,000 and \$75,000 and another half voted for product for households with incomes between \$76,000 and \$100,000. Most respondents (66.7%) believed there was *low demand* for product for households with incomes over \$100,000. As these results indicate, respondents believed the *high demand* was for product that would be affordable to lower income households in the market, especially those making between \$13,000 and \$25,000 per year.

- Stakeholders were asked to what degree specific **housing issues** are experienced in Youngstown, choosing from the following options: Not at All, Somewhat, or Often. The issues that received the greatest response (over 50%) from the respondents under the category of issues *often* experienced by residents were lack of down payment for purchase (91.7%), high cost of maintenance (83.3%), substandard housing (quality/condition) (81.8%), lack of community services (three-fourths), home purchase affordability (two-thirds), lack of rental deposit (two-thirds), foreclosure (two-thirds), high cost of renovation (two-thirds) and limited availability (half). Categories that received “somewhat” for issues facing residents included lack of public transportation (58.3%), rent affordability (41.67%), and overcrowded housing (41.7%). As these results indicate, many of the greatest issues facing residents are associated with finances, whether it’s the affordability of renting or buying, homebuying down payments or costs associated with renovations. Notable shares of responses also tied to the lack of available housing and the quality or condition of housing.
- Stakeholders were also asked to rank the priority for the following **types of housing construction** in Youngstown: Adaptive reuse (i.e. warehouse conversion), renovation/revitalization of existing housing, greenfield and new construction, and blight demolition and new construction. Three quarters of respondents assigned *high priority* to the renovation/revitalization of existing housing and two-thirds (66.7%) to blight demolition and new construction. While greenfield new construction received just 8.3% of the *high priority* vote, it received 58.3% of the *moderate priority* vote. Adaptive reuse was the only other answer to receive a notable share (50%) of the respondents vote for *moderate priority*. As such, the demolition and/or revitalization of the existing housing stock was clearly perceived to be a priority.

Housing Programs & Resident Assistance

- Stakeholders were asked to prioritize the following types of housing funding types/financial assistance programs that should be considered for the city: Homebuyer assistance, homeowner assistance for housing repairs, project-based rental subsidy, Tax Credit financing, other rental housing assistance (Vouchers), assistance with rental deposit, other homeowner assistance, and inspections of rental properties. While all but two categories received more than one half of the votes as a high priority, homeowner assistance for housing repairs received the greatest response (83.3%), followed by inspections of rental properties (three-fourths), homebuyer assistance (two-thirds) and other rental housing assistance (58.3%). It should be noted that other homeowner assistance received the highest vote (a quarter) out of the *low priority* category. While Tax Credit financing and project-based rental subsidy were ranked the lowest under the *high priority* category (at one-quarter and 41.7%, respectively), they were also ranked the highest under the *moderate priority* category (at 41.7% and 58.3%, respectively). While all responses received some notable support from respondents, it was clear that homebuyer assistance and homeowner assistance for housing repairs in particular received the greatest response, followed by inspections of rental

properties rental housing and assistance programs like the Housing Choice Voucher program.

- Stakeholders were also asked to provide open-ended responses as to whether there are specific housing programs that should be given priority in Youngstown. Most of the responses were associated with the age of housing product. Specifically, assistance that would enable investors to purchase and rehabilitate housing as well as inspections of rental and for-sale properties were cited as an area of focus. Respondents stressed the importance of the continued support of neighborhood redevelopment efforts.

Barriers to Housing Development

- Stakeholders were also asked what common barriers or obstacles exist in Youngstown that limit residential development. Lack of jobs/employment opportunities was the most frequently cited issue, receiving three-fourths of the respondents' votes. Other barriers commonly cited included the condition/blight of existing housing, which received two-thirds of the vote. The only other significant issues cited were the lack of quality schools, which received 58.3% of the vote, and the low potential for property values to appreciate, which received 41.7% of the vote. Only 8.3% saw the lack of transportation and low home sales as an obstacle to development, which may be related to the low potential for property values to appreciate. As such, it appears that the lack of employment opportunities, as well as the condition of existing housing and the quality of schools, were the primary barriers that are limiting residential development.
- Respondents to the previous question were also asked how they believed obstacles or barriers to development could be reduced or eliminated. Respondents were provided the opportunity for open-ended responses to this question. Stakeholder responses included: job creation, supporting the urban core's integration with surrounding community for shared services/programs/schools, addressing the appearance of lack of quality schools, programs/initiatives that help bridge the financial gap for developers to build and rehabilitate low to moderate income housing, continued blight elimination, more public and private joint projects, and making community collaboration work by putting elements of success in the proper order and proper schedule. Additionally, addressing the "water, sewer, sanitation issue" for which the property owner is responsible and not the tenant, was emphasized. The fact that the water department issues credit to tenants to use a product, but does not hold them responsible for payment, results in an inefficient allocation of time toward monitoring the water payments on the water department customers to protect the investors' cost exposure. Finally, it was suggested that out-of-town mass investors should be required to put up a bond to assure that the homes will be up to code.

ADDENDUM A:
FIELD SURVEY OF
CONVENTIONAL RENTALS

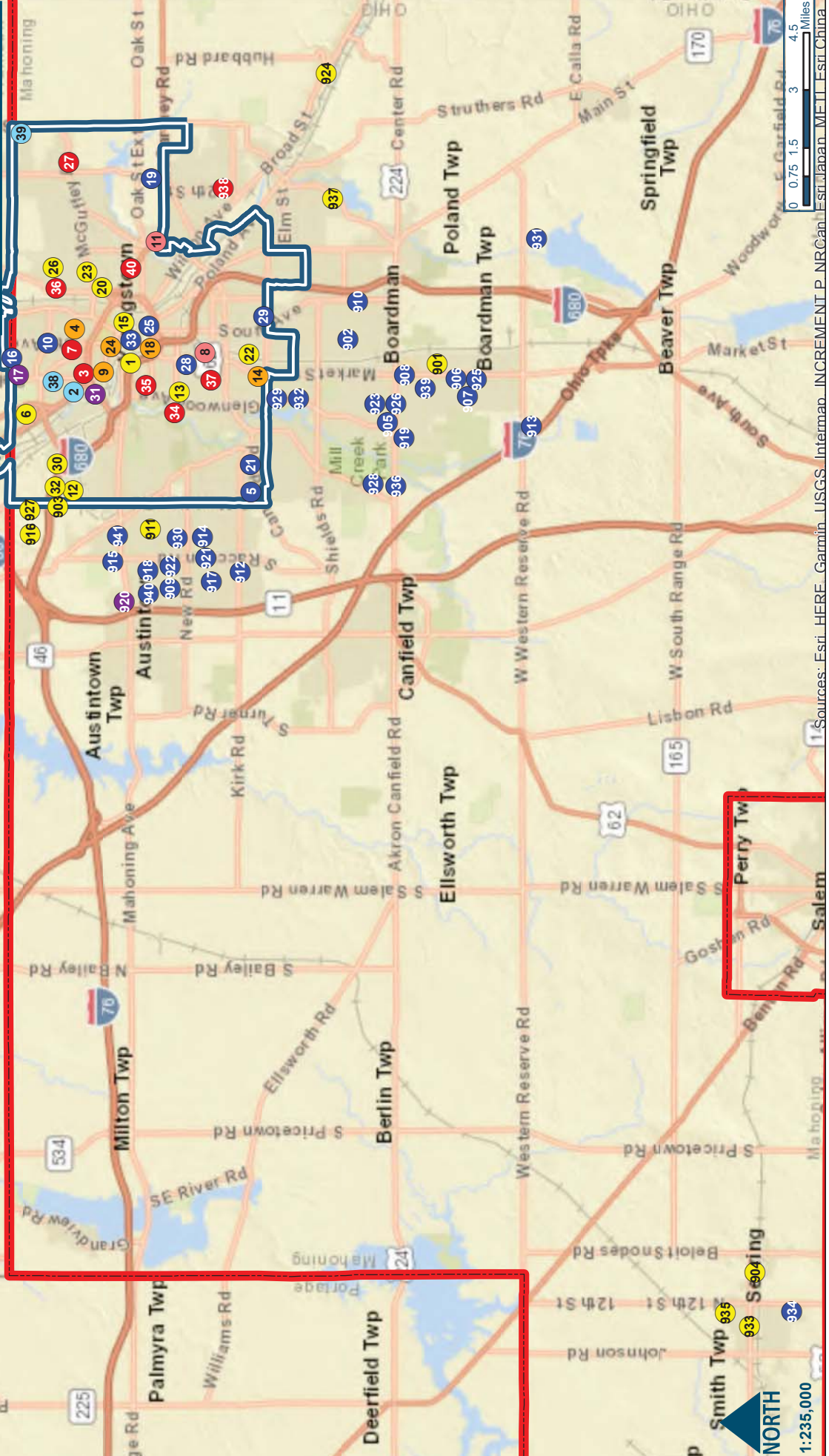


Youngstown, OH Apartment Locations

Primary Study Area
Secondary Study Area

Apartment Type

- Govt-Sub
- Mkt-Rate/Govt-Sub
- Mkt-Rate
- Mkt-Rate/Tax Credit
- Tax Credit
- Tax Credit/Govt-Sub
- Tax Credit/Mkt-Rate/Govt-Sub



NORTH
1:235,000

Map ID	Property	Prop Type	Quality Rating	Year Built	Total Units	Vacant	Occ. Rate
1	Amedia Plaza	GSS	B	1930	92	0	100.0%
2	Arlington Gardens I	MRT	A	2004	40	0	100.0%
3	Arlington Gardens II	TAX	A	2009	40	0	100.0%
4	Arlington Heights	TGS	B+	2007	75	0	100.0%
5	Brandywine Apts.	MRR	B	1978	556	20	96.4%
6	Brier Hill Annex	GSS	C	1961	76	0	100.0%
7	Broadway Park	TAX	B	2019	60	0	100.0%
8	Calvary Towers	MRG	B-	1989	71	0	100.0%
9	Commons at Madison	TGS	B	2017	40	0	100.0%
10	Crandall Park Apts.	MRR	C	1978	30	1	96.7%
11	ESA Apts.	MRG	C	1960	176	12	93.2%
12	Freedom Village	GSS	B	1992	30	0	100.0%
13	Glenpark Manor	GSS	B	1999	15	0	100.0%
14	Groewood Manor	TGS	C	1979	100	0	100.0%
15	Gutknecht Towers	GSS	C	1972	139	0	100.0%
16	Gypsy Lane Manor I & II	MRR	B	1955	76	4	94.7%
17	Heritage Apts.	TMG	B	1985	60	0	100.0%
18	International Towers	GSS	B	1981	173	0	100.0%
19	Lincoln Square Apts.	MRR	C	1977	100	0	100.0%
20	Maplewood Manor	GSS	B	1989	17	0	100.0%
21	Normandy Apts.	MRR	B	1972	72	3	95.8%
22	Parkside Manor	GSS	B	1992	15	0	100.0%
23	Plaza View Apts.	GSS	C	1974	186	0	100.0%
24	Rayen Apts.	TGS	B	1911	30	0	100.0%
25	Realty Tower	MRR	B	2008	24	0	100.0%
26	Rockford Village Apts.	GSS	C-	1950	155	0	100.0%
27	Seneca Oaks	TAX	C	1957	152	24	84.2%
28	South Youngstown Homes I	MRR	B	1996	24	0	100.0%
29	Turnberry Apts.	MRR	C+	1972	89	2	97.8%
30	Valley View I & II	GSS	C	1975	132	0	100.0%
31	Village of Arlington I & II	TMG	A	2013	120	0	100.0%
32	Westview Apts.	GSS	C	1982	124	0	100.0%
33	Wick Tower	MRR	B	1906	37	2	94.6%
34	Youngstown Choice Homes II	TAX	B	1997	39	0	100.0%
35	Youngstown Choice Homes III	TAX	B	1998	40	0	100.0%
36	Youngstown Choice Homes IV	TAX	C	2000	38	0	100.0%

*Drive distance in miles

Comparable Property	(MIG) Market-Rate, Income Restricted (not LIHTC) & Govt Subsidized	(TIG) Tax Credit, Income Restricted (not LIHTC) & Govt Subsidized
Senior Restricted	(TAX) Tax Credit	(INR) Income Restricted (not LIHTC)
(MRR) Market-Rate	(TGS) Tax Credit & Govt Subsidized	(ING) Income Restricted (not LIHTC) & Govt Subsidized
(MRT) Market-Rate & Tax Credit	(TIN) Tax Credit & Income Restricted (not LIHTC)	(GSS) Govt Subsidized
(MRG) Market-Rate & Govt Subsidized	(TMG) Tax Credit, Market-Rate & Govt Subsidized	(ALL) Tax Credit, Market-Rate, Govt Subsidized & Income Restricted
(MIN) Market-Rate & Income Restricted (not LIHTC)		

















Map ID	Property	Prop Type	Quality Rating	Year Built	Total Units	Vacant	Occ. Rate
37	Youngstown Choice Homes V	TAX	B	2001	40	0	100.0%
38	Youngstown Choice Homes VI	MRT	B-	2004	40	0	100.0%
39	Youngstown Jubilee Homes IV	MRT	B	2004	40	0	100.0%
40	Youngstown Jubilee Homes V	TAX	B	2005	40	0	100.0%
901	AHEPA 89 Apts.	GSS	B	1996	63	0	100.0%
902	Applecrest Village	MRR	B	1993	48	16	66.7%
903	Austintown Studio Apts.	GSS	B-	1978	150	0	100.0%
904	Beloit Country Gardens	GSS	B	1975	48	5	89.6%
905	Boulevard Club Apts.	MRR	B-	1968	232	0	100.0%
906	Cambridge Square Apts.	MRR	B	1977	96	0	100.0%
907	Cambridge Square South Apts.	MRR	B	1980	15	0	100.0%
908	Carriage Hill	MRR	B	1972	96	1	99.0%
909	Central Park West	MRR	B	1966	650	30	95.4%
910	Chelsea Court	MRR	B	1985	98	0	100.0%
911	Compass West Apts.	GSS	B	1972	200	0	100.0%
912	Deer Creek Apts.	MRR	B	1971	360	11	96.9%
913	Evergreen Terrace	MRR	B	2007	72	0	100.0%
914	Four Seasons	MRR	B	1965	262	18	93.1%
915	Fox Run Apts.	MRR	C	1975	144	8	94.4%
916	Fox Run Commons - Project HEAL	GSS	B	1997	12	0	100.0%
917	Greenbriar Village	MRR	B	1972	112	0	100.0%
918	Hillbrook Apts.	MRR	B-	1978	408	39	90.4%
919	Hitchcock Square	MRR	B	1969	162	2	98.8%
920	Joseph Knight Towers	TMG	B	1981	101	0	100.0%
921	Kerrybrook	MRR	B	1965	144	1	99.3%
922	Le Chateau Apts.	MRR	B	1971	166	10	94.0%
923	London Square	MRR	C	1976	72	6	91.7%
924	Lowellville Park Apts.	GSS	C	1980	44	0	100.0%
925	Marquette Manor	MRR	B	1970	70	0	100.0%
926	Meadows	MRR	B	1974	106	1	99.1%
927	Meridian Place	GSS	B	1997	15	0	100.0%
928	Millcreek Village	MRR	B-	1985	252	3	98.8%
929	Newport Glen	MRR	B	1978	117	2	98.3%
930	Pembrook Apts.	MRR	B	1968	87	1	98.9%
931	Pointe at Evans Lake	MRR	B	2002	206	5	97.6%
932	Province House	MRR	B	1980	24	0	100.0%






*Drive distance in miles

















Comparable Property	(MIG) Market-Rate, Income Restricted (not LIHTC) & Govt Subsidized	(TIG) Tax Credit, Income Restricted (not LIHTC) & Govt Subsidized
Senior Restricted	(TAX) Tax Credit	(INR) Income Restricted (not LIHTC)
(MRR) Market-Rate	(TGS) Tax Credit & Govt Subsidized	(ING) Income Restricted (not LIHTC) & Govt Subsidized
(MRT) Market-Rate & Tax Credit	(TIN) Tax Credit & Income Restricted (not LIHTC)	(GSS) Govt Subsidized
(MRG) Market-Rate & Govt Subsidized	(TMG) Tax Credit, Market-Rate & Govt Subsidized	(ALL) Tax Credit, Market-Rate, Govt Subsidized & Income Restricted
(MIN) Market-Rate & Income Restricted (not LIHTC)		






Map ID	Property	Prop Type	Quality Rating	Year Built	Total Units	Vacant	Occ. Rate
933	Sebring Manor	GSS	C+	1982	42	0	100.0%
934	Sebring Townhouse Apts.	MRR	D	1972	41	2	95.1%
935	Sebring Villa	GSS	A	1996	40	0	100.0%
936	Southcreek Apts.	MRR	B	1996	96	2	97.9%
937	Struthers Manor	GSS		1979	69	0	100.0%
938	Sycamore Place	TAX	B	2001	56	3	94.6%
939	Village at Southwood	MRR	B	1970	40	2	95.0%
940	Westchester Square	MRR	B	1974	747	0	100.0%
941	Wickliffe Manor	MRR	C	1966	46	0	100.0%

















*Drive distance in miles






 Comparable Property	 (MIG) Market-Rate, Income Restricted (not LIHTC) & Govt Subsidized	 (TIG) Tax Credit, Income Restricted (not LIHTC) & Govt Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Govt Subsidized	 (ING) Income Restricted (not LIHTC) & Govt Subsidized
 (MRT) Market-Rate & Tax Credit	 (TIN) Tax Credit & Income Restricted (not LIHTC)	 (GSS) Govt Subsidized
 (MRG) Market-Rate & Govt Subsidized	 (TMG) Tax Credit, Market-Rate & Govt Subsidized	 (ALL) Tax Credit, Market-Rate, Govt Subsidized & Income Restricted
 (MIN) Market-Rate & Income Restricted (not LIHTC)		

















1	Amedia Plaza 131 W Boardman St, Youngstown, OH 44503	Contact: Jim (In Person) Phone: (330) 744-2161
	Total Units: 92 UC: 0 Occupancy: 100.0% Stories: 12 w/Elevator Year Built: 1930 BR: 1, 2 Vacant Units: 0 Waitlist: 130 HH; AR Year: 1964 Target Population: Senior 50+ Yr Renovated: 2002 Rent Special: Notes: Public Housing	
2	Arlington Gardens I 753 Park Ave, Youngstown, OH 44510	Contact: Phillip (In Person) Phone: (330) 207-1102
	Total Units: 40 UC: 0 Occupancy: 100.0% Stories: 3 w/Elevator Year Built: 2004 BR: 2 Vacant Units: 0 Waitlist: 15 HH; AR Year: Target Population: Senior 55+ Yr Renovated: Rent Special: Notes: Market-rate (6 units); Tax Credit (34 units); Accepts HCV	
3	Arlington Gardens II 753 Park Ave, Youngstown, OH 44510	Contact: Philip (In Person) Phone: (330) 207-1102
	Total Units: 40 UC: 0 Occupancy: 100.0% Stories: 3 w/Elevator Year Built: 2009 BR: 1, 2 Vacant Units: 0 Waitlist: 15 HH; AR Year: Target Population: Senior 55+ Yr Renovated: Rent Special: Notes: Tax Credit; Accepts HCV	
4	Arlington Heights 246 Lexington Ave, Youngstown, OH 44510	Contact: Jessica (In Person) Phone: (330) 747-3180
	Total Units: 75 UC: 0 Occupancy: 100.0% Stories: 2.5 Year Built: 2007 BR: 1, 2, 3 Vacant Units: 0 Waitlist: 180 HH; AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Tax Credit & Public Housing	
5	Brandywine Apts. 3390 Flo-Lor Dr, Youngstown, OH 44511	Contact: Cameron (In Person) Phone: (330) 799-0611
	Total Units: 556 UC: 0 Occupancy: 96.4% Stories: 2.5,3 Year Built: 1978 BR: 1, 2 Vacant Units: 20 Waitlist: AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Accepts HCV	






 Comparable Property	 Senior Restricted	 (MIG) Market-Rate, Income Restricted (not LIHTC) & Govt Subsidized	 (TIG) Tax Credit, Income Restricted (not LIHTC) & Govt Subsidized
 (MRR) Market-Rate	 (TAX) Tax Credit	 (INR) Income Restricted (not LIHTC)	 (ING) Income Restricted (not LIHTC) & Govt Subsidized
 (MRT) Market-Rate & Tax Credit	 (TGS) Tax Credit & Govt Subsidized	 (GSS) Govt Subsidized	 (ALL) Tax Credit, Market-Rate, Govt Subsidized & Income Restricted
 (MRG) Market-Rate & Govt Subsidized	 (TIN) Tax Credit & Income Restricted (not LIHTC)		
 (MIN) Market-Rate & Income Restricted (not LIHTC)	 (TMG) Tax Credit, Market-Rate & Govt Subsidized		

















6	Brier Hill Annex 263 Dupont St, Youngstown, OH 44510	Contact: Jim Winston (In Person) Phone: (330) 744-2161
	Total Units: 76 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 1961 BR: 0, 1, 2, 3, 4 Vacant Units: 0 Waitlist: 500 HH; AR Year: Target Population: Family Yr Renovated: 2010 Rent Special: Notes: Public Housing	
7	Broadway Park 353 Broadway Ave, Youngstown, OH 44504	Contact: Aurora (In Person) Phone: (234) 228-9617
	Total Units: 60 UC: 0 Occupancy: 100.0% Stories: 3 w/Elevator Year Built: 2019 BR: 1, 2 Vacant Units: 0 Waitlist: 40 HH; AR Year: Target Population: Senior 55+ Yr Renovated: Rent Special: Notes: Tax Credit; HCV (12 units)	
8	Calvary Towers 1840 Market St, Youngstown, OH 44507	Contact: Sheila (In Person) Phone: (330) 744-4136
	Total Units: 71 UC: 0 Occupancy: 100.0% Stories: 7 w/Elevator Year Built: 1989 BR: 0, 1, 2 Vacant Units: 0 Waitlist: AR Year: Target Population: Senior 62+ Yr Renovated: Rent Special: Notes: Market-rate (1 unit); HUD Sections 202/8 (51 units)	
9	Commons at Madison 741 Madison Ave, Youngstown, OH 44501	Contact: Marla (In Person) Phone: (330) 318-3950
	Total Units: 40 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 2017 BR: 1 Vacant Units: 0 Waitlist: AR Year: Target Population: Permanent Supportive Housing Yr Renovated: Rent Special: Notes: Tax Credit & HUD Section 811; PSH for homeless mentally disabled & recovering drug addicts	
10	Crandall Park Apts. 1707 5th Ave, Youngstown, OH 44504	Contact: Larry (In Person) Phone: (330) 787-8691
	Total Units: 30 UC: 0 Occupancy: 96.7% Stories: 3 w/Elevator Year Built: 1978 BR: 1, 2 Vacant Units: 1 Waitlist: 4 HH; AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Does not accept HCV	






 Comparable Property	 (MIG) Market-Rate, Income Restricted (not LIHTC) & Govt Subsidized	 (TIG) Tax Credit, Income Restricted (not LIHTC) & Govt Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Govt Subsidized	 (ING) Income Restricted (not LIHTC) & Govt Subsidized
 (MRT) Market-Rate & Tax Credit	 (TIN) Tax Credit & Income Restricted (not LIHTC)	 (GSS) Govt Subsidized
 (MRG) Market-Rate & Govt Subsidized	 (TMG) Tax Credit, Market-Rate & Govt Subsidized	 (ALL) Tax Credit, Market-Rate, Govt Subsidized & Income Restricted
 (MIN) Market-Rate & Income Restricted (not LIHTC)		

















11	ESA Apts. 1110 Kendis Cir, Youngstown, OH 44502	Contact: Mary (In Person) Phone: (330) 747-7400
	Total Units: 176 UC: 0 Occupancy: 93.2% Stories: 2 Year Built: 1960 BR: 1, 2, 3 Vacant Units: 12 Waitlist: Target Population: Family AR Year: Rent Special: Yr Renovated: Notes: Market Rate (100 units); HUD Section 8 (76 units); HCV (60 units)	
12	Freedom Village 1356 N Osborn Ave, Youngstown, OH 44509	Contact: Gwen (In Person) Phone: (330) 799-3252
	Total Units: 30 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1992 BR: 1, 2 Vacant Units: 0 Waitlist: 44 HH; AR Year: Target Population: Senior 62+ Yr Renovated: 2019 Rent Special: Notes: HUD Section 202/8	
13	Glenpark Manor 1520 Overland St, Youngstown, OH 44511	Contact: Marla (In Person) Phone: (330) 797-0070
	Total Units: 15 UC: 0 Occupancy: 100.0% Stories: 2 w/Elevator Year Built: 1999 BR: 1 Vacant Units: 0 Waitlist: AR Year: Target Population: Senior 62+ Yr Renovated: Rent Special: Notes: HUD Section 202 PRAC	
14	Groveswood Manor 3531 Hillman St, Youngstown, OH 44507	Contact: Jada (In Person) Phone: (330) 782-4716
	Total Units: 100 UC: 0 Occupancy: 100.0% Stories: 5 w/Elevator Year Built: 1979 BR: 1, 2 Vacant Units: 0 Waitlist: 45 HH; AR Year: Target Population: Senior 62+ Yr Renovated: 2020 Rent Special: Notes: HUD Sections 202/8	
15	Gutknecht Towers 110 E Wood St, Youngstown, OH 44503	Contact: Judy (In Person) Phone: (330) 746-7183
	Total Units: 139 UC: 0 Occupancy: 100.0% Stories: 10 w/Elevator Year Built: 1972 BR: 1 Vacant Units: 0 Waitlist: AR Year: Target Population: Senior 50+ Yr Renovated: Rent Special: Notes: Public Housing	





 Comparable Property	 (MIG) Market-Rate, Income Restricted (not LIHTC) & Govt Subsidized	 (TIG) Tax Credit, Income Restricted (not LIHTC) & Govt Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Govt Subsidized	 (ING) Income Restricted (not LIHTC) & Govt Subsidized
 (MRT) Market-Rate & Tax Credit	 (TIN) Tax Credit & Income Restricted (not LIHTC)	 (GSS) Govt Subsidized
 (MRG) Market-Rate & Govt Subsidized	 (TMG) Tax Credit, Market-Rate & Govt Subsidized	 (ALL) Tax Credit, Market-Rate, Govt Subsidized & Income Restricted
 (MIN) Market-Rate & Income Restricted (not LIHTC)		

16	Gypsy Lane Manor I & II 465, 475, 483 Gypsy Ln, Youngstown, OH 44504	Contact: Michael (In Person) Phone: (330) 744-1579
	Total Units: 76 UC: 0 Occupancy: 94.7% Stories: 2.5, 5 w/Elevator Year Built: 1955 BR: 1, 2 Vacant Units: 4 Waitlist: Target Population: Family AR Year: Rent Special: Yr Renovated: Notes: Does not accept HCV	
17	Heritage Apts. 600 Granada Ave, Youngstown, OH 44505	Contact: Terri (In Person) Phone: (216) 520-1250
	Total Units: 60 UC: 0 Occupancy: 100.0% Stories: 4 w/Elevator Year Built: 1985 BR: 1 Vacant Units: 0 Waitlist: 6 HH; AR Year: Target Population: Senior 62+ Yr Renovated: 2008 Rent Special: Notes: Market-rate (1 unit); Tax Credit & HUD Sections 202/8	
18	International Towers 25 Market St, Youngstown, OH 44503	Contact: Geneva Phone: (330) 747-9300
	Total Units: 173 UC: 0 Occupancy: 100.0% Stories: 16 w/Elevator Year Built: 1981 BR: 1 Vacant Units: 0 Waitlist: 46 mos; AR Year: Target Population: Senior 62+ Yr Renovated: 2018 Rent Special: Notes: HUD Section 8	
19	Lincoln Square Apts. 114 Gluck St, Youngstown, OH 44505	Contact: Dolores (In Person) Phone: (330) 746-3758
	Total Units: 100 UC: 0 Occupancy: 100.0% Stories: 2,2.5 Year Built: 1977 BR: 1, 2, 3 Vacant Units: 0 Waitlist: AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Accepts HCV	
20	Maplewood Manor 1131 Verona Ave, Youngstown, OH 44506	Contact: Pam Phone: (330) 782-4030
	Total Units: 17 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1989 BR: 0 Vacant Units: 0 Waitlist: 15 HH; AR Year: Target Population: Special Needs Yr Renovated: Rent Special: Notes: PBRA; Supportive housing for disabled	






 Comparable Property	 (MIG) Market-Rate, Income Restricted (not LIHTC) & Govt Subsidized	 (TIG) Tax Credit, Income Restricted (not LIHTC) & Govt Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Govt Subsidized	 (ING) Income Restricted (not LIHTC) & Govt Subsidized
 (MRT) Market-Rate & Tax Credit	 (TIN) Tax Credit & Income Restricted (not LIHTC)	 (GSS) Govt Subsidized
 (MRG) Market-Rate & Govt Subsidized	 (TMG) Tax Credit, Market-Rate & Govt Subsidized	 (ALL) Tax Credit, Market-Rate, Govt Subsidized & Income Restricted
 (MIN) Market-Rate & Income Restricted (not LIHTC)		

21	Normandy Apts. 2216 Canfield Rd, Youngstown, OH 44511	Contact: Jessica (In Person) Phone: (330) 797-9860
	Total Units: 72 UC: 0 Occupancy: 95.8% Stories: 2.5 Year Built: 1972 BR: 1, 2 Vacant Units: 3 Waitlist: AR Year: Target Population: Family Yr Renovated: Rent Special: Reported 1-br rent discounted Notes: Does not accept HCV	
22	Parkside Manor 69 E Lucius Ave, Youngstown, OH 44507	Contact: Pam (In Person) Phone: (330) 782-4030
	Total Units: 15 UC: 0 Occupancy: 100.0% Stories: 3 Year Built: 1992 BR: 1 Vacant Units: 0 Waitlist: 11 HH; AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: PBRA; PSH for individuals with special needs; Shared bathrooms, kitchen, library & TV room	
23	Plaza View Apts. 933 Plaza View Ct, Youngstown, OH 44505	Contact: Christine (In Person) Phone: (330) 746-5681
	Total Units: 186 UC: 0 Occupancy: 100.0% Stories: 1.5,2 Year Built: 1974 BR: 1, 2, 3 Vacant Units: 0 Waitlist: 75 HH; AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: HUD Section 8	
24	Rayen Apts. 25 W Rayen Ave, Youngstown, OH 44503	Contact: Sarah (In Person) Phone: (330) 746-6361
	Total Units: 30 UC: 0 Occupancy: 100.0% Stories: 5 Year Built: 1911 BR: 0, 1 Vacant Units: 0 Waitlist: AR Year: 2010 Target Population: Family Yr Renovated: Rent Special: Notes: Tax Credit & HUD Section 8	
25	Realty Tower 47 Federal Plaza E, Youngstown, OH 44503	Contact: Sarah (In Person) Phone: (330) 743-5287
	Total Units: 24 UC: 0 Occupancy: 100.0% Stories: 13 w/Elevator Year Built: 2008 BR: 2, 3 Vacant Units: 0 Waitlist: AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Does not accept HCV	






 Comparable Property	 (MIG) Market-Rate, Income Restricted (not LIHTC) & Govt Subsidized	 (TIG) Tax Credit, Income Restricted (not LIHTC) & Govt Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Govt Subsidized	 (ING) Income Restricted (not LIHTC) & Govt Subsidized
 (MRT) Market-Rate & Tax Credit	 (TIN) Tax Credit & Income Restricted (not LIHTC)	 (GSS) Govt Subsidized
 (MRG) Market-Rate & Govt Subsidized	 (TMG) Tax Credit, Market-Rate & Govt Subsidized	 (ALL) Tax Credit, Market-Rate, Govt Subsidized & Income Restricted
 (MIN) Market-Rate & Income Restricted (not LIHTC)		

















26	Rockford Village Apts. 1402 Dogwood Ln, Youngstown, OH 44506	Contact: Sandy (In Person) Phone: (330) 744-3064
Picture Not Available	Total Units: 155 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 1950 BR: 1, 2, 3, 4 Vacant Units: 0 Waitlist: 6-12 mos; AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Public Housing	
27	Seneca Oaks 1096 Eastway Dr, Youngstown, OH 44505	Contact: Ashley (In Person) Phone: (330) 743-0411
	Total Units: 152 UC: 0 Occupancy: 84.2% Stories: 2.5 Year Built: 1957 BR: 1, 2 Vacant Units: 24 Waitlist: AR Year: Target Population: Family Yr Renovated: 1998 Rent Special: Notes: Tax Credit; Accepts HCV; Vacancies due to difficulty qualifying applicants	
28	South Youngstown Homes I 52 Willis Ave, Youngstown, OH 44507	Contact: Phil (In Person) Phone: (330) 207-1102
	Total Units: 24 UC: 6 Occupancy: 100.0% Stories: 1,2 Year Built: 1996 BR: 3 Vacant Units: 0 Waitlist: AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Accepts HCV; Six units under rehab, unknown completion date	
29	Turnberry Apts. 834 E. Midlothian Blvd., Youngstown, OH 44502	Contact: Marty Phone: (833) 735-8429
	Total Units: 89 UC: 7 Occupancy: 97.8% Stories: 2.5 Year Built: 1972 BR: 0, 1 Vacant Units: 2 Waitlist: AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Accepts HCV	
30	Valley View I & II 2626 Tyrell St, Youngstown, OH 44509	Contact: Robin (In Person) Phone: (330) 793-9815
	Total Units: 132 UC: 0 Occupancy: 100.0% Stories: 2,2.5 Year Built: 1975 BR: 1, 2, 3 Vacant Units: 0 Waitlist: 6 mos; AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: HUD Section 8	


✓	Comparable Property	■	(MIG) Market-Rate, Income Restricted (not LIHTC) & Govt Subsidized	■	(TIG) Tax Credit, Income Restricted (not LIHTC) & Govt Subsidized
◆	Senior Restricted	■	(TAX) Tax Credit	■	(INR) Income Restricted (not LIHTC)
■	(MRR) Market-Rate	■	(TGS) Tax Credit & Govt Subsidized	■	(ING) Income Restricted (not LIHTC) & Govt Subsidized
■	(MRT) Market-Rate & Tax Credit	■	(TIN) Tax Credit & Income Restricted (not LIHTC)	■	(GSS) Govt Subsidized
■	(MRG) Market-Rate & Govt Subsidized	■	(TMG) Tax Credit, Market-Rate & Govt Subsidized	■	(ALL) Tax Credit, Market-Rate, Govt Subsidized & Income Restricted
■	(MIN) Market-Rate & Income Restricted (not LIHTC)				


31	Village of Arlington I & II 976 MLK Jr Blvd, Youngstown, OH 44510	Contact: Michelle (In Person) Phone: (234) 855-1052
	Total Units: 120 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 2013 BR: 1, 2, 3 Vacant Units: 0 Waitlist: Target Population: Family AR Year: Rent Special: Yr Renovated: Notes: Tax Credit (83 units); Market-rate (5 units); Public Housing & Tax Credit (32 units); Accepts HCV	
32	Westview Apts. 3111 Leo Ave, Youngstown, OH 44509	Contact: Cassandra (In Person) Phone: (330) 799-2787
	Total Units: 124 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1982 BR: 2, 3, 4 Vacant Units: 0 Waitlist: 72 HH; AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: HUD Section 8	
33	Wick Tower 34 W Federal St, Youngstown, OH 44503	Contact: Sarah (In Person) Phone: (330) 743-5287
	Total Units: 37 UC: 0 Occupancy: 94.6% Stories: 13 Year Built: 1906 BR: 1, 2 Vacant Units: 2 Waitlist: AR Year: 2015 Target Population: Family Yr Renovated: Rent Special: Notes: Does not accept HCV	
34	Youngstown Choice Homes II 534 Kenmore Ave, Youngstown, OH 44511	Contact: Phil (In Person) Phone: (330) 207-1102
	Total Units: 39 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 1997 BR: 3, 4 Vacant Units: 0 Waitlist: 25 HH; AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Tax Credit; HCV (35 units)	
35	Youngstown Choice Homes III 901 Hawthorne Ave, Youngstown, OH 44502	Contact: Phil (In Person) Phone: (330) 207-1102
	Total Units: 40 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 1998 BR: 3, 4 Vacant Units: 0 Waitlist: 25 HH; AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Tax Credit; HCV (35 units)	


✔	Comparable Property		
♦	Senior Restricted		(MIG) Market-Rate, Income Restricted (not LIHTC) & Govt Subsidized
	(MRR) Market-Rate		(TAX) Tax Credit
	(MRT) Market-Rate & Tax Credit		(TGS) Tax Credit & Govt Subsidized
	(MRG) Market-Rate & Govt Subsidized		(TIN) Tax Credit & Income Restricted (not LIHTC)
	(MIN) Market-Rate & Income Restricted (not LIHTC)		(TMG) Tax Credit, Market-Rate & Govt Subsidized
			(TIG) Tax Credit, Income Restricted (not LIHTC) & Govt Subsidized
			(INR) Income Restricted (not LIHTC)
			(ING) Income Restricted (not LIHTC) & Govt Subsidized
			(GSS) Govt Subsidized
			(ALL) Tax Credit, Market-Rate, Govt Subsidized & Income Restricted


36	Youngstown Choice Homes IV 1201 Victor Ave, Youngstown, OH 44505	Contact: Phil (In Person) Phone: (330) 207-1102
	Total Units: 38 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 2000 BR: 3, 4 Vacant Units: 0 Waitlist: 25 HH; AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Tax Credit; HCV (35 units)	
37	Youngstown Choice Homes V 321 St Louis Ave, Youngstown, OH 44506	Contact: Phil (In Person) Phone: (330) 207-1102
	Total Units: 40 UC: 0 Occupancy: 100.0% Stories: 1, 2 Year Built: 2001 BR: 3, 4 Vacant Units: 0 Waitlist: 25 HH; AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Tax Credit; HCV (35 units)	
38	Youngstown Choice Homes VI 835 Crandall Ave, Youngstown, OH 44505	Contact: Phil (In Person) Phone: (330) 207-1102
	Total Units: 40 UC: 0 Occupancy: 100.0% Stories: 1, 2 Year Built: 2004 BR: 4 Vacant Units: 0 Waitlist: 25 HH; AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Tax Credit; HCV (8 units)	
39	Youngstown Jubilee Homes IV 3758 Choice Ct, Youngstown, OH 44505	Contact: Donna (In Person) Phone: (330) 783-0675
	Total Units: 40 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 2004 BR: 4 Vacant Units: 0 Waitlist: AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Market-rate (6 units); Tax Credit (34 units); Accepts HCV	
40	Youngstown Jubilee Homes V 1516 Clay St, Youngstown, OH 44506	Contact: Phil (In Person) Phone: (330) 207-1102
	Total Units: 40 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 2005 BR: 4 Vacant Units: 0 Waitlist: AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Tax Credit; Accepts HCV	


 Comparable Property	 (MIG) Market-Rate, Income Restricted (not LIHTC) & Govt Subsidized	 (TIG) Tax Credit, Income Restricted (not LIHTC) & Govt Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Govt Subsidized	 (ING) Income Restricted (not LIHTC) & Govt Subsidized
 (MRT) Market-Rate & Tax Credit	 (TIN) Tax Credit & Income Restricted (not LIHTC)	 (GSS) Govt Subsidized
 (MRG) Market-Rate & Govt Subsidized	 (TMG) Tax Credit, Market-Rate & Govt Subsidized	 (ALL) Tax Credit, Market-Rate, Govt Subsidized & Income Restricted
 (MIN) Market-Rate & Income Restricted (not LIHTC)		

















901	AHEPA 89 Apts.	Contact: Colleen
	44 Boardman Blvd, Boardman, OH 44512	Phone: (330) 629-8539
	Total Units: 63 UC: 0 Occupancy: 100.0% Stories: 3 w/Elevator Year Built: 1996 BR: 1 Vacant Units: 0 Waitlist: 52 HH; AR Year: Target Population: Senior 62+ Yr Renovated: Rent Special: Notes: HUD Sections 8 & 202; Accepts HCV	


902	Applecrest Village	Contact: Darrell (In Person)
	6063 Applecrest Ct, Boardman, OH 44512	Phone: (234) 855-6474
	Total Units: 48 UC: 0 Occupancy: 66.7% Stories: 3 Year Built: 1993 BR: 3 Vacant Units: 16 Waitlist: 3 HH; AR Year: Target Population: Family Yr Renovated: 2003 Rent Special: Notes: HCV (10 units)	


903	Austintown Studio Apts.	Contact: Paula (In Person)
	850 N Meridian Rd, Youngstown, OH 44509	Phone: (330) 792-1913
	Total Units: 150 UC: 0 Occupancy: 100.0% Stories: 7 w/Elevator Year Built: 1978 BR: 0, 1 Vacant Units: 0 Waitlist: AR Year: Target Population: Senior 62+ Yr Renovated: Rent Special: Notes: HUD Sections 202 & 8	


904	Beloit Country Gardens	Contact: June (In Person)
	18391 5th St, Beloit, OH 44609	Phone: (330) 938-9670
	Total Units: 48 UC: 0 Occupancy: 89.6% Stories: 2 Year Built: 1975 BR: 1, 2 Vacant Units: 5 Waitlist: AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: RD 515, has RA (33 units); Does not accept HCV; Vacancies attributed to recent deaths of elderly tenants	


905	Boulevard Club Apts.	Contact: Wendy (In Person)
	7059 West Blvd, Boardman, OH 44512	Phone: (330) 758-5679
	Total Units: 232 UC: 0 Occupancy: 100.0% Stories: 2.5 Year Built: 1968 BR: 0, 1, 2 Vacant Units: 0 Waitlist: AR Year: Target Population: Family Yr Renovated: 1995 Rent Special: Notes: Accepts HCV; Higher rent for renovated units	


 Comparable Property	 (MIG) Market-Rate, Income Restricted (not LIHTC) & Govt Subsidized	 (TIG) Tax Credit, Income Restricted (not LIHTC) & Govt Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Govt Subsidized	 (ING) Income Restricted (not LIHTC) & Govt Subsidized
 (MRT) Market-Rate & Tax Credit	 (TIN) Tax Credit & Income Restricted (not LIHTC)	 (GSS) Govt Subsidized
 (MRG) Market-Rate & Govt Subsidized	 (TMG) Tax Credit, Market-Rate & Govt Subsidized	 (ALL) Tax Credit, Market-Rate, Govt Subsidized & Income Restricted
 (MIN) Market-Rate & Income Restricted (not LIHTC)		

















906	Cambridge Square Apts.	Contact: Mary (In Person)		
	7956 Market St, Youngstown, OH 44512	Phone: (330) 758-4449		
	Total Units: 96 UC: 0	Occupancy: 100.0%	Stories: 2.5	Year Built: 1977
	BR: 2	Vacant Units: 0	Waitlist:	AR Year:
	Target Population: Family			Yr Renovated:
	Rent Special:			
	Notes: Does not accept HCV			






907	Cambridge Square South Apts.	Contact: Mary (In Person)		
	8084 Forest Lake Dr, Boardman, OH 44512	Phone: (330) 758-4449		
	Total Units: 15 UC: 0	Occupancy: 100.0%	Stories: 2.5	Year Built: 1980
	BR: 1, 2	Vacant Units: 0	Waitlist:	AR Year:
	Target Population: Family			Yr Renovated:
	Rent Special:			
	Notes: Does not accept HCV			

















908	Carriage Hill	Contact: Cheryl (In Person)		
	7544 Market St, Boardman, OH 44512	Phone: (330) 629-7544		
	Total Units: 96 UC: 0	Occupancy: 99.0%	Stories: 2.5	Year Built: 1972
	BR: 1, 2	Vacant Units: 1	Waitlist:	AR Year:
	Target Population: Family			Yr Renovated:
	Rent Special:			
	Notes: Does not accept HCV			






909	Central Park West	Contact: Lenore (In Person)		
	4661 New Hampshire Ct, Youngstown, OH 44515	Phone: (330) 792-7051		
	Total Units: 650 UC: 0	Occupancy: 95.4%	Stories: 2	Year Built: 1966
	BR: 0, 1, 2, 3	Vacant Units: 30	Waitlist:	AR Year:
	Target Population: Family			Yr Renovated:
	Rent Special: 1 & 2-br: 50% off 1st month's rent			
	Notes: Does not accept HCV; Some studios are furnished & have higher rent			

910	Chelsea Court	Contact: Norena (In Person)		
	6300 South Ave, Boardman, OH 44512	Phone: (330) 758-4695		
	Total Units: 98 UC: 0	Occupancy: 100.0%	Stories: 1	Year Built: 1985
	BR: 0, 1, 2	Vacant Units: 0	Waitlist: 10 HH;	AR Year:
	Target Population: Family			Yr Renovated:
	Rent Special:			
	Notes: Does not accept HCV			


 Comparable Property	 (MIG) Market-Rate, Income Restricted (not LIHTC) & Govt Subsidized	 (TIG) Tax Credit, Income Restricted (not LIHTC) & Govt Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Govt Subsidized	 (ING) Income Restricted (not LIHTC) & Govt Subsidized
 (MRT) Market-Rate & Tax Credit	 (TIN) Tax Credit & Income Restricted (not LIHTC)	 (GSS) Govt Subsidized
 (MRG) Market-Rate & Govt Subsidized	 (TMG) Tax Credit, Market-Rate & Govt Subsidized	 (ALL) Tax Credit, Market-Rate, Govt Subsidized & Income Restricted
 (MIN) Market-Rate & Income Restricted (not LIHTC)		


911	Compass West Apts. 1050 Compass W Dr, Youngstown, OH 44515	Contact: Rosalyn (In Person) Phone: (330) 793-2411
	Total Units: 200 UC: 0 BR: 1, 2, 3 Target Population: Family Rent Special: Notes: HUD Section 8	Occupancy: 100.0% Vacant Units: 0 Stories: 2,2.5 Waitlist: 539 HH; Year Built: 1972 AR Year: Yr Renovated:
912	Deer Creek Apts. 4415 Deer Creek Ct, Austintown, OH 44515	Contact: Diane Phone: (330) 797-9100
	Total Units: 360 UC: 0 BR: 1, 2 Target Population: Family Rent Special: Notes: Does not accept HCV	Occupancy: 96.9% Vacant Units: 11 Stories: 2.5 Waitlist: Year Built: 1971 AR Year: Yr Renovated:
913	Evergreen Terrace 1675 Western Reserve Rd, Poland, OH 44514	Contact: Mary Ellen (In Person) Phone: (330) 208-9860
	Total Units: 72 UC: 6 BR: 1, 2, 3 Target Population: Family Rent Special: Notes: Does not accept HCV	Occupancy: 100.0% Vacant Units: 0 Stories: 1,2 Waitlist: 5 HH; Year Built: 2007 AR Year: Yr Renovated:
914	Four Seasons 4222 New Rd, Austintown, OH 44515	Contact: Hope (In Person) Phone: (330) 793-1110
	Total Units: 262 UC: 0 BR: 1, 2, 3 Target Population: Family Rent Special: Notes: Does not accept HCV	Occupancy: 93.1% Vacant Units: 18 Stories: 3 Waitlist: Year Built: 1965 AR Year: Yr Renovated:
915	Fox Run Apts. 70 N Raccoon Rd, Austintown, OH 44515	Contact: Justin (In Person) Phone: (330) 792-9974
	Total Units: 144 UC: 0 BR: 1, 2 Target Population: Family Rent Special: Notes: Does not accept HCV	Occupancy: 94.4% Vacant Units: 8 Stories: 2.5,3 Waitlist: Year Built: 1975 AR Year: Yr Renovated:


 Comparable Property	 (MIG) Market-Rate, Income Restricted (not LIHTC) & Govt Subsidized	 (TIG) Tax Credit, Income Restricted (not LIHTC) & Govt Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Govt Subsidized	 (ING) Income Restricted (not LIHTC) & Govt Subsidized
 (MRT) Market-Rate & Tax Credit	 (TIN) Tax Credit & Income Restricted (not LIHTC)	 (GSS) Govt Subsidized
 (MRG) Market-Rate & Govt Subsidized	 (TMG) Tax Credit, Market-Rate & Govt Subsidized	 (ALL) Tax Credit, Market-Rate, Govt Subsidized & Income Restricted
 (MIN) Market-Rate & Income Restricted (not LIHTC)		


916	Fox Run Commons - Project HEAL 1170 N Meridian Rd, Youngstown, OH 44509	Contact: Marla (In Person) Phone: (330) 318-3950
	Total Units: 12 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 1997 BR: 1, 2, 3 Vacant Units: 0 Waitlist: Target Population: Other AR Year: Rent Special: Yr Renovated: Notes: HUD Section 811; 100% AIDS patients and their families	
917	Greenbriar Village 2202 S Raccoon Rd, Youngstown, OH 44515	Contact: Seth (In Person) Phone: (330) 799-6145
	Total Units: 112 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1972 BR: 0, 1, 2, 3 Vacant Units: 0 Waitlist: 6 HH; AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Does not accept HCV	
918	Hillbrook Apts. 478 S Raccoon Rd, Youngstown, OH 44515	Contact: Kimmy Jo (In Person) Phone: (330) 793-3659
	Total Units: 408 UC: 0 Occupancy: 90.4% Stories: 2.5 Year Built: 1978 BR: 1, 2 Vacant Units: 39 Waitlist: AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Does not accept HCV	
919	Hitchcock Square 7420 West Blvd, Boardman, OH 44512	Contact: Lisa (In Person) Phone: (330) 758-6729
	Total Units: 162 UC: 0 Occupancy: 98.8% Stories: 2.5 Year Built: 1969 BR: 1, 2 Vacant Units: 2 Waitlist: AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Does not accept HCV	
920	Joseph Knight Towers 107 Westchester Dr, Austintown, OH 44515	Contact: Shante (In Person) Phone: (216) 360-8333
	Total Units: 101 UC: 0 Occupancy: 100.0% Stories: 4 w/Elevator Year Built: 1981 BR: 1, 2 Vacant Units: 0 Waitlist: 53 HH; AR Year: Target Population: Senior 62+ Yr Renovated: 2004 Rent Special: Notes: Market-rate (1 unit); HUD Sections 202/8 & Tax Credit (100 units)	


✓	Comparable Property	■	(MIG) Market-Rate, Income Restricted (not LIHTC) & Govt Subsidized	■	(TIG) Tax Credit, Income Restricted (not LIHTC) & Govt Subsidized
◆	Senior Restricted	■	(TAX) Tax Credit	■	(INR) Income Restricted (not LIHTC)
■	(MRR) Market-Rate	■	(TGS) Tax Credit & Govt Subsidized	■	(ING) Income Restricted (not LIHTC) & Govt Subsidized
■	(MRT) Market-Rate & Tax Credit	■	(TIN) Tax Credit & Income Restricted (not LIHTC)	■	(GSS) Govt Subsidized
■	(MRG) Market-Rate & Govt Subsidized	■	(TMG) Tax Credit, Market-Rate & Govt Subsidized	■	(ALL) Tax Credit, Market-Rate, Govt Subsidized & Income Restricted
■	(MIN) Market-Rate & Income Restricted (not LIHTC)				

921	Kerrybrook 1837 S Raccoon Rd, Austintown, OH 44515	Contact: Maureen (In Person) Phone: (330) 797-9100
	 <p>Total Units: 144 UC: 0 Occupancy: 99.3% Stories: 2.5 Year Built: 1965 BR: 0, 1, 2 Vacant Units: 1 Waitlist: AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Does not accept HCV</p>	


922	Le Chateau Apts. 4511 Nantucket Dr, Youngstown, OH 44515	Contact: Nicole (In Person) Phone: (844) 207-0184
	 <p>Total Units: 166 UC: 0 Occupancy: 94.0% Stories: 2.5 Year Built: 1971 BR: 1, 2 Vacant Units: 10 Waitlist: AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Does not accept HCV</p>	


923	London Square 403 Rockdale Ave, Boardman, OH 44512	Contact: Jamie (In Person) Phone: (330) 758-9329
	 <p>Total Units: 72 UC: 0 Occupancy: 91.7% Stories: 1 Year Built: 1976 BR: 0, 1 Vacant Units: 6 Waitlist: AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: HCV (3 units)</p>	


924	Lowellville Park Apts. 811 W Wood St, Lowellville, OH 44436	Contact: Sandra (In Person) Phone: (330) 536-6659
	 <p>Total Units: 44 UC: 0 Occupancy: 100.0% Stories: 4 Year Built: 1980 BR: 1, 2 Vacant Units: 0 Waitlist: 53 HH; AR Year: Target Population: Senior 55+ Yr Renovated: Rent Special: Notes: HUD Section 8</p>	


925	Marquette Manor 60 Forest-Garden Dr, Youngstown, OH 44512	Contact: Mary (In Person) Phone: (330) 758-4449
	 <p>Total Units: 70 UC: 0 Occupancy: 100.0% Stories: 2,2.5 Year Built: 1970 BR: 0 Vacant Units: 0 Waitlist: AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Does not accept HCV</p>	


<ul style="list-style-type: none"> ✔ Comparable Property ♦ Senior Restricted ■ (MRR) Market-Rate ■ (MRT) Market-Rate & Tax Credit ■ (MRG) Market-Rate & Govt Subsidized ■ (MIN) Market-Rate & Income Restricted (not LIHTC) 	<ul style="list-style-type: none"> ■ (MIG) Market-Rate, Income Restricted (not LIHTC) & Govt Subsidized ■ (TAX) Tax Credit ■ (TGS) Tax Credit & Govt Subsidized ■ (TIN) Tax Credit & Income Restricted (not LIHTC) ■ (TMG) Tax Credit, Market-Rate & Govt Subsidized 	<ul style="list-style-type: none"> ■ (TIG) Tax Credit, Income Restricted (not LIHTC) & Govt Subsidized ■ (INR) Income Restricted (not LIHTC) ■ (ING) Income Restricted (not LIHTC) & Govt Subsidized ■ (GSS) Govt Subsidized ■ (ALL) Tax Credit, Market-Rate, Govt Subsidized & Income Restricted
--	--	--

926	Meadows 500 Boardman-Canfield Rd., Boardman, OH 44512	Contact: Amy Phone: (330) 758-6766	(In Person)
	Total Units: 106 UC: 0 Occupancy: 99.1% Stories: 2.5 Year Built: 1974 BR: 1, 2 Vacant Units: 1 Waitlist: 5 HH; 1-br AR Year: Target Population: Family Yr Renovated: 1995 Rent Special: Notes: Does not accept HCV		


927	Meridian Place 1170 N Meridian Rd, Youngstown, OH 44502	Contact: Marla Phone: (330) 797-0070	(In Person)
	Total Units: 15 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1997 BR: 1 Vacant Units: 0 Waitlist: 20 HH; AR Year: Target Population: Other Yr Renovated: Rent Special: Notes: HUD Section 811; 100% disabled		


928	Millcreek Village 6819 Lockwood Blvd, Boardman, OH 44512	Contact: Monica Phone: (330) 758-7993	(In Person)
	Total Units: 252 UC: 0 Occupancy: 98.8% Stories: 2.5 Year Built: 1985 BR: 1, 2 Vacant Units: 3 Waitlist: AR Year: Target Population: Family Yr Renovated: 2005 Rent Special: Notes: Does not accept HCV		


929	Newport Glen 4071 Glenwood Ave, Boardman, OH 44512	Contact: Megan Phone: (330) 788-2202	(In Person)
	Total Units: 117 UC: 0 Occupancy: 98.3% Stories: 2.5,3.5 Year Built: 1978 BR: 1, 2 Vacant Units: 2 Waitlist: AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Accepts HCV; Rent range based on unit upgrades & location		


930	Pembroke Apts. 4150 Pembroke Rd, Youngstown, OH 44515	Contact: Tammy Phone: (330) 793-5022	(In Person)
	Total Units: 87 UC: 0 Occupancy: 98.9% Stories: 2.5 Year Built: 1968 BR: 0, 1 Vacant Units: 1 Waitlist: AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Does not accept HCV		


✔	Comparable Property		
♦	Senior Restricted		(MIG) Market-Rate, Income Restricted (not LIHTC) & Govt Subsidized
	(MRR) Market-Rate		(TAX) Tax Credit
	(MRT) Market-Rate & Tax Credit		(TGS) Tax Credit & Govt Subsidized
	(MRG) Market-Rate & Govt Subsidized		(TIN) Tax Credit & Income Restricted (not LIHTC)
	(MIN) Market-Rate & Income Restricted (not LIHTC)		(TMG) Tax Credit, Market-Rate & Govt Subsidized
			(TIG) Tax Credit, Income Restricted (not LIHTC) & Govt Subsidized
			(INR) Income Restricted (not LIHTC)
			(ING) Income Restricted (not LIHTC) & Govt Subsidized
			(GSS) Govt Subsidized
			(ALL) Tax Credit, Market-Rate, Govt Subsidized & Income Restricted

















931	Pointe at Evans Lake	Contact: Nicole (In Person)
	9190 Springfield Rd, Poland, OH 44514	Phone: (330) 549-9611
	Total Units: 206 UC: 0 Occupancy: 97.6% Stories: 1 Year Built: 2002 BR: 1, 2, 3 Vacant Units: 5 Waitlist: Target Population: Family AR Year: Rent Special: Yr Renovated: Notes: Does not accept HCV; 1-br rent range based on new carpet; 40 add'l units opened 11/2014	


932	Province House	Contact: Laura (In Person)
	4251 Glenwood Ave, Youngstown, OH 44512	Phone: (330) 783-0504
	Total Units: 24 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1980 BR: 1, 2 Vacant Units: 0 Waitlist: 15 mos; AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Does not accept HCV	


933	Sebring Manor	Contact: Millenia (In Person)
	216 W Ohio Ave, Sebring, OH 44672	Phone: (330) 938-6138
	Total Units: 42 UC: 0 Occupancy: 100.0% Stories: 4 w/Elevator Year Built: 1982 BR: 1, 2 Vacant Units: 0 Waitlist: AR Year: Target Population: Senior 62+ Yr Renovated: Rent Special: Notes: HUD Section 8	


934	Sebring Townhouse Apts.	Contact: Laura (In Person)
	236 Alabama Ct, Sebring, OH 44672	Phone: (330) 823-7733
	Total Units: 41 UC: 0 Occupancy: 95.1% Stories: 2 Year Built: 1972 BR: 2 Vacant Units: 2 Waitlist: AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Does not accept HCV	


935	Sebring Villa	Contact: Barbara (In Person)
	225 W Maryland Ave, Sebring, OH 44672	Phone: (330) 938-1211
	Total Units: 40 UC: 0 Occupancy: 100.0% Stories: 3 w/Elevator Year Built: 1996 BR: 1 Vacant Units: 0 Waitlist: 5 HH; AR Year: Target Population: Senior 62+ Yr Renovated: Rent Special: Notes: RD 515, has RA (40 units)	


 Comparable Property	 (MIG) Market-Rate, Income Restricted (not LIHTC) & Govt Subsidized	 (TIG) Tax Credit, Income Restricted (not LIHTC) & Govt Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Govt Subsidized	 (ING) Income Restricted (not LIHTC) & Govt Subsidized
 (MRT) Market-Rate & Tax Credit	 (TIN) Tax Credit & Income Restricted (not LIHTC)	 (GSS) Govt Subsidized
 (MRG) Market-Rate & Govt Subsidized	 (TMG) Tax Credit, Market-Rate & Govt Subsidized	 (ALL) Tax Credit, Market-Rate, Govt Subsidized & Income Restricted
 (MIN) Market-Rate & Income Restricted (not LIHTC)		

















936	Southcreek Apts.	Contact: Joanna (In Person)
	1100 Boardman-Canfield Rd, Boardman, OH 44512	Phone: (330) 629-8440
	Total Units: 96 UC: 0 Occupancy: 97.9% Stories: 2,3 Year Built: 1996 BR: 1, 2 Vacant Units: 2 Waitlist: Target Population: Family AR Year: Rent Special: Yr Renovated: Notes: Does not accept HCV	


937	Struthers Manor	Contact: Paula
	585 Poland Ave., Struthers, OH 44471	Phone: (330) 755-9735
	Total Units: 69 UC: 0 Occupancy: 100.0% Stories: 4 w/Elevator Year Built: 1979 BR: 1 Vacant Units: 0 Waitlist: 6-12 months AR Year: Target Population: Senior 62+ Yr Renovated: Rent Special: Notes: Public Housing	

















938	Sycamore Place	Contact: Darrell (In Person)
	31 Tremble Ave, Campbell, OH 44405	Phone: (330) 750-6234
	Total Units: 56 UC: 0 Occupancy: 94.6% Stories: 3 w/Elevator Year Built: 2001 BR: 2 Vacant Units: 3 Waitlist: AR Year: Target Population: Senior 55+ Yr Renovated: Rent Special: Notes: Tax Credit; HCV (16 units)	

939	Village at Southwood	Contact: Debbie (In Person)
	36 Southwoods Ave, Youngstown, OH 44512	Phone: (330) 565-0590
	Total Units: 40 UC: 0 Occupancy: 95.0% Stories: 2.5 Year Built: 1970 BR: 0, 1, 2 Vacant Units: 2 Waitlist: AR Year: Target Population: Family Yr Renovated: 1990 Rent Special: Notes: Does not accept HCV	

940	Westchester Square	Contact: Sue (In Person)
	4811 Westchester Dr, Youngstown, OH 44515	Phone: (330) 799-5758
	Total Units: 747 UC: 0 Occupancy: 100.0% Stories: 2.5 Year Built: 1974 BR: 1, 2 Vacant Units: 0 Waitlist: AR Year: Target Population: Family Yr Renovated: Rent Special: Notes: Does not accept HCV	

 Comparable Property	 (MIG) Market-Rate, Income Restricted (not LIHTC) & Govt Subsidized	 (TIG) Tax Credit, Income Restricted (not LIHTC) & Govt Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Govt Subsidized	 (ING) Income Restricted (not LIHTC) & Govt Subsidized
 (MRT) Market-Rate & Tax Credit	 (TIN) Tax Credit & Income Restricted (not LIHTC)	 (GSS) Govt Subsidized
 (MRG) Market-Rate & Govt Subsidized	 (TMG) Tax Credit, Market-Rate & Govt Subsidized	 (ALL) Tax Credit, Market-Rate, Govt Subsidized & Income Restricted
 (MIN) Market-Rate & Income Restricted (not LIHTC)		

941	Wickliffe Manor		Contact: Donna (In Person)		
	20 N Wickliffe Cir, Austintown, OH 44515		Phone: (234) 254-1179		
	Total Units: 46	UC: 0	Occupancy: 100.0%	Stories: 2.5	Year Built: 1966
	BR: 0, 1, 2, 3		Vacant Units: 0	Waitlist: 10 HH;	AR Year:
	Target Population: Family				Yr Renovated:
	Rent Special:				
	Notes: Accepts HCV				

 Comparable Property	 (MIG) Market-Rate, Income Restricted (not LIHTC) & Govt Subsidized	 (TIG) Tax Credit, Income Restricted (not LIHTC) & Govt Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Govt Subsidized	 (ING) Income Restricted (not LIHTC) & Govt Subsidized
 (MRT) Market-Rate & Tax Credit	 (TIN) Tax Credit & Income Restricted (not LIHTC)	 (GSS) Govt Subsidized
 (MRG) Market-Rate & Govt Subsidized	 (TMG) Tax Credit, Market-Rate & Govt Subsidized	 (ALL) Tax Credit, Market-Rate, Govt Subsidized & Income Restricted
 (MIN) Market-Rate & Income Restricted (not LIHTC)		

Source: Youngstown Metropolitan Housing Authority
Effective: 06/2017

Monthly Dollar Allowances

		Garden						Townhome					
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating	Natural Gas	34	35	37	38	40	41	34	35	37	38	40	41
	+Base Charge	0	0	0	0	0	0	0	0	0	0	0	0
	Bottled Gas	0	0	0	0	0	0	0	0	0	0	0	0
	Electric	16	25	34	42	51	60	16	25	34	42	51	60
	Heat Pump	0	0	0	0	0	0	0	0	0	0	0	0
	Oil	0	0	0	0	0	0	0	0	0	0	0	0
Cooking	Natural Gas	1	1	1	2	2	3	1	1	1	2	2	3
	Bottled Gas	0	0	0	0	0	0	0	0	0	0	0	0
	Electric	4	5	7	8	10	11	4	5	7	8	10	11
Other Electric	15	22	28	38	44	51	15	22	28	38	44	51	
+Base Charge	4	4	4	4	4	4	4	4	4	4	4	4	
Air Conditioning	0	0	0	0	0	0	0	0	0	0	0	0	
Water Heating	Natural Gas	2	2	4	5	6	7	2	2	4	5	6	7
	Bottled Gas	0	0	0	0	0	0	0	0	0	0	0	0
	Electric	8	12	16	21	25	29	8	12	16	21	25	29
	Oil	0	0	0	0	0	0	0	0	0	0	0	0
Water	12	16	20	25	31	35	12	16	20	25	31	35	
Sewer	23	29	36	43	53	60	23	29	36	43	53	60	
Trash Collection	24	24	24	24	24	24	24	24	24	24	24	24	
Internet*	20	20	20	20	20	20	20	20	20	20	20	20	
Cable*	20	20	20	20	20	20	20	20	20	20	20	20	
Alarm Monitoring*	0	0	0	0	0	0	0	0	0	0	0	0	

* Estimated- not from source

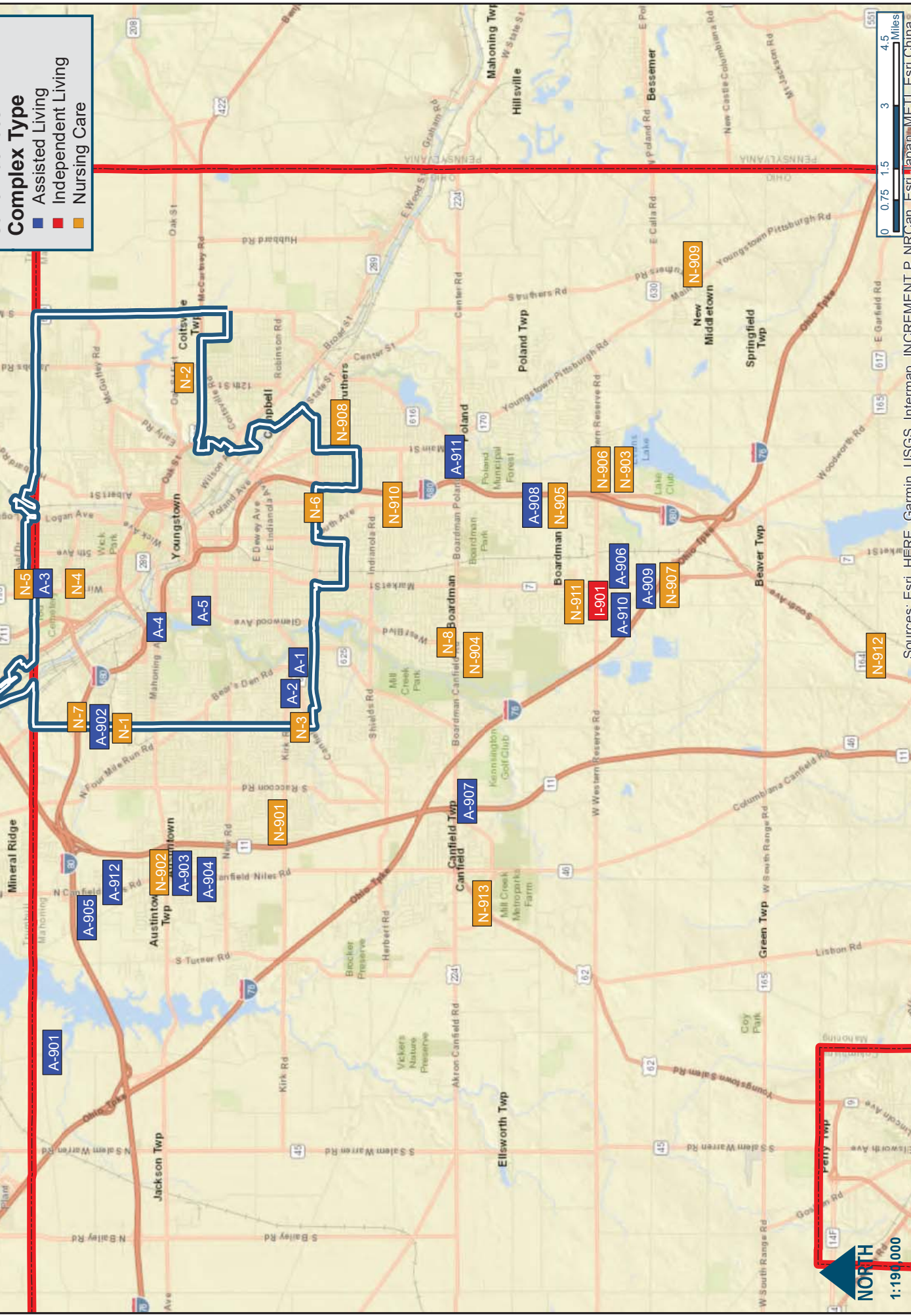
ADDENDUM B:

PHONE SURVEY OF
SENIOR FACILITIES



Youngstown, OH Senior Facilities

Primary Study Area (Blue outline)
Secondary Study Area (Red outline)
Senior Facilities
Complex Type
Assisted Living (Blue square)
Independent Living (Red square)
Nursing Care (Yellow square)



NORTH
1:190,000

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China

Assisted Living

Map ID	Facility Name	Address	City	ST	ZIP	Contact Info	Year Built/ Renovated	Lic. Beds	Marketed Beds
IN YOUNGSTOWN									
A-1	Canfield Place (fka Sterling House Of Youngstown)	2300 Canfield Road	Youngstown	OH	44511	330-793-0085 Lucy Caruso, Executive Director	1996	50	42
A-2	Inn at Christine Valley	3150 South Schenley	Youngstown	OH	44511	330-799-2275 Melanie Torres, Executive Director	2000	55	43
A-3	Levy Gardens	584 Granada Ave	Youngstown	OH	44505	330-746-3570 Sara Miller, Director	1997	30	24
A-4	Paisley House	1408 Mahoning Ave	Youngstown	OH	44509	330-799-9431 Debbie Reel, Administrative	1910	24	24
A-5	Windhaven House	1012 Glenwood Ave.	Youngstown	OH	44502	330-743-5454 Mark Zidian, Owner/Administrat	1984/2007	46	46

Assisted Living											
Map ID	Facility Name	Unit Mix						Occupied Beds*	Vacant Beds	Occ. Rate	Waiting List (Length/HH)
		Sleeping Room	Studio	One-Br	Two-Br.	Alz/Dem Beds	ShortTerm/Respite				
IN YOUNGSTOWN											
A-1	Canfield Place (fka Sterling House Of Youngstown)	None	3	38	None	None	40	2	95.2%	0	
A-2	Inn at Christine Valley	None	30	None	None	13	43	0	100.0%	10 HH	
A-3	Levy Gardens	None	None	14	10	None	20	4	83.3%	0	
A-4	Paisley House	None	None	24	None	None	17	7	70.8%	0	
A-5	Windhaven House	46	None	None	None	None	46	0	100.0%	0	

Assisted Living		Monthly Base Rates							Notes
Map ID	Facility Name	Sleeping Room	Studio	One-Br	Two-Br.	Alz/Dem Beds	ShortTerm/ Respite		
IN YOUNGSTOWN									
A-1	Canfield Place (fka Sterling House Of Youngstown)	None	\$3,346 - \$3,650	\$3,650 - \$4,715	None	None	None	\$4,258 - \$4,867	Companion Rooms, 2 units (1-br deluxe - split), 180 square feet, \$2,433 - \$3,042
A-2	Inn at Christine Valley	None	\$3,346 - \$3,802	None	None	\$5,323 - Private \$4,563 - Semi-Private	None	None	
A-3	Levy Gardens	None	None	\$4,043	\$5,040	None	None	None	Refused Fees - Beth obtained fees as renter Unit mix estimated
A-4	Paisley House	None	None	\$2,050 - \$2,350	None	None	None	None	
A-5	Windhaven House	\$1,700+ - Private \$1,100+ - Semi-Private	None	None	None	None	None	None	Contact would only provide starting prices

Assisted Living										
Map ID	Facility Name	Address	City	ST	ZIP	Contact Info	Year Built/ Renovated	Lic. Beds	Marketed Beds	
OUT OF YOUNGSTOWN-IN COUNTY										
A-901	Antonine Village	2675 N. Lipkey Rd.	North Jackson	OH	44451	330-538-9822 Dollie Azzi, Director of	2015	73	55	
A-902	Austintown Healthcare Center	650 S Meridian Rd	Youngstown	OH	44509	330-792-7799 Katherine Brock, Marketing Director	1905	19	19	
A-903	Briarfield Manor	461 South Canfield Niles Road	Austintown	OH	44515	330-270-3468 Carleigh Alfani, Social Worker	1994	30	30	
A-904	Brookdale Austintown (fka Clare Bridge)	1420 South Canfield Niles Road	Austintown	OH	44515	330-270-1448 Laurel Baytos, Sales & Marketing	1999	36	32	
A-905	Humility House	755 Ohltown Road	Austintown	OH	44515	330-505-0144 Barb Welsch, RN	1999	32	32	
A-906	Inn at Glenellen Senior Living Community	9661 Market Street	North Lima	OH	44452	330-549-9661 Nicole Jablanski, Executive Director	1999	136	62	
A-907	Inn at Ironwood	6699 Ironwood Blvd.	Canfield	OH	44406	330-533-6733 Michelle Watkins, Executive Director	2013	75	64	
A-908	Inn at Walker Mill (fka Commons At Greenbriar)	8060 South Ave	Boardman	OH	44512	330-758-8855 Amanda Rivera, Executive Director	1996	65	50	
A-909	Marian Living Center & Assumption Village	9802 Market Street	North Lima	OH	44452	330-549-2434 Barb Welsch, RN	1998	52	48	
A-910	Shepherd of the Valley - Poland	301 Western Reserve Road	Poland	OH	44514	330-726-7110 Elizabeth Vaughn, Admissions	2008	75	66	
A-911	Sunrise Of Poland	335 West McKinley Way	Poland	OH	44514	330-707-1313 Ashley Simocka, Concierge	1998	85	67	
A-912	Victoria House	5295 Ashley Circle	Austintown	OH	44515	330-799-1711 Danielle Russo, Executive Director	2005	84	72	

***short term rehab beds were not included when calculating occupancy rates & occupied beds**

Assisted Living													
Map ID	Facility Name	Unit Mix							ShortTerm/Respite	Occupied Beds*	Vacant Beds	Occ. Rate	Waiting List (Length/HH)
		Sleeping Room	Studio	One-Br	Two-Br.	Alz/Dem Beds							
OUT OF YOUNGSTOWN-IN COUNTY													
A-901	Antonine Village	None	None	24	10	21	None	None	49	6	89.1%	0	
A-902	Austintown Healthcare Center	None	11	8	None	None	None	None	17	2	89.5%	0	
A-903	Briarfield Manor	None	None	30	None	None	None	None	28	2	93.3%	0	
A-904	Brookdale Austintown (fka Clare Bridge)	None	None	None	None	32	None	None	23	9	71.9%	0	
A-905	Humility House	None	32	None	None	None	None	None	27	5	84.4%	0	
A-906	Inn at Glenellen Senior Living Community	None	37	19	6	None	None	None	56	6	90.3%	0	
A-907	Inn at Ironwood	None	20	40	4	None	None	None	63	1	98.4%	0	
A-908	Inn at Walker Mill (fka Commons At Greenbriar)	None	13	19	None	18	None	None	47	3	94.0%	2HH	
A-909	Marian Living Center & Assumption Village	None	42	6	None	None	None	None	46	2	95.8%	0	
A-910	Shepherd of the Valley - Poland	None	17	48	None	None	None	1	56	10	84.8%	0	
A-911	Sunrise Of Poland	None	20	29	None	18	None	None	65	2	97.0%	0	
A-912	Victoria House	None	28	20	None	24	None	None	72	0	100.0%	6 HH	

*short term rehab beds were not included when

Assisted Living		Monthly Base Rates							ShortTerm/ Respite	Notes
Map ID	Facility Name	Sleeping Room	Studio	One-Br	Two-Br.	Alz/Dem Beds	Alz/Dem Beds			
OUT OF YOUNGSTOWN-IN COUNTY										
A-901	Antonine Village	None	None	\$3,360 - \$3,465	\$3,700 - Private \$2,520 - Semi-Private	\$5,065 - \$5,195		None	2-br are Suites	
A-902	Austintown Healthcare Center	None	\$3,407	\$3,407	None	None		None	Verified both Studio and One-bedroom same rate - contact gave it as daily rate of \$112/Day	
A-903	Briarfield Manor	None	None	\$6,083	None	None		None		
A-904	Brookdale Austintown (fka Clare Bridge)	None	None	None	None	\$6,795+ - Private \$6,045+ - Semi-Private		None	Had to contact corporate at ph# 414-918-5000 to obtain fees - obtained fees as renter, could only get starting prices (Laurel at property provided all other information)	
A-905	Humility House	None	\$3,315 - \$3,620	None	None	None		None		
A-906	Inn at Glenellen Senior Living Community	None	\$3,741 - \$4,867	\$3,741 - \$4,867	\$3,741 - \$4,867	None		None	Verified price range is same for all unit types Unit mix estimated Vacancy mix estimated	
A-907	Inn at Ironwood	None	\$3,407	\$4,167	\$5,536	None		None		
A-908	Inn at Walker Mill (fka Commons At Greenbriar)	None	\$3,954	\$4,258	None	\$4,867 - \$5,779		None	Refused Fees - Beth obtained fees as renter Studio and 1-br unit mix estimated WL is for MC units only	
A-909	Marian Living Center & Assumption Village	None	\$3,285 - \$3,985	\$4,410 - \$4,502	None	None		None		
A-910	Shepherd of the Valley - Poland	None	\$3,588 - \$3,670	\$3,935 - \$4,225	None	None		\$3,589		
A-911	Sunrise Of Poland	None	\$3,163	\$3,559 - Private \$2,099 - Semi-Private	None	Private		None		
A-912	Victoria House	None	\$3,255	\$3,650 - \$4,106	None	\$4,715 - Private \$3,802 - Semi-Private		None	Studio & 1-BR unit mix estimated	

*short term rehab beds were not included when

Nursing Homes

Map ID	Facility Name	Address	City	ST	ZIP	Contact Info	Year Built/ Renovated	Lic. Beds	Marketed Beds	# Sleeping Rooms
IN YOUNGSTOWN										
N-1	Austintown Healthcare Center	650 S MERIDIAN ROAD	Youngstown	OH	44509	330-792-7799 Katherine Brock, Marketing Director	1988	70	70	70
N-2	Danridge's Burgundi Manor	31 MARANATHA DRIVE	Youngstown	OH	44505	330-746-5157 Vincent Thomas, Administrator	1950/1990	62	62	58
N-3	Canfield Healthcare Center	2958 CANFIELD RD	Youngstown	OH	44511	330-792-5511 Sarah Lee, Director of Marketing	1970/1994	90	90	90
N-4	Windsor House at Guardian Health Care Center	1735 BELMONT AVENUE	Youngstown	OH	44504	330-743-1393 Tamika Neall, LPN/Admissions Director	1980	61	61	61
N-5	Heritage Manor	517 GYPSY LANE	Youngstown	OH	44504	330-746-1076 Charlene Apel, Admissions Nurse & Marketing Director	1967/2005 & 2019	72	72	72
N-6	Oasis Center for Rehab & Healing	850 EAST MIDLOTHIAN BLVD	Youngstown	OH	44507	330-788-3038 Gretchen VanSickle, Concierge	1990/2010 & 2020	99	98	78
N-7	Omni Manor	3245 VESTAL ROAD	Youngstown	OH	44509	330-793-5648 Brenda Tusinac, LPN	1959	200	158	106
N-8	Shepherd of the Valley Boardman	7148 WEST BLVD	Youngstown	OH	44512	330-726-9061 Nicole Strook, Director of Nursing	1982	70	64	64

Nursing Homes							
Map ID	Facility Name	Aiz/Dem Beds	ShortTerm/Respite	Occupied Beds*	Vacant Beds	Occ. Rate	Waiting List (Length/HH)
IN YOUNGSTOWN							
N-1	Austintown Healthcare Center	None	None	68	2	97.1%	0
N-2	Danridge's Burgundi Manor	2	2	48	14	77.4%	0
N-3	Canfield Healthcare Center	None	None	81	9	90.0%	0
N-4	Windsor House at Guardian Health Care Center	None	None	49	12	80.3%	0
N-5	Heritage Manor	None	None	70	2	97.2%	0
N-6	Oasis Center for Rehab & Healing	20	None	86	13	87.8%	0
N-7	Omni Manor	52	None	125	33	79.1%	0
N-8	Shepherd of the Valley Boardman	None	None	45	19	70.3%	0

Nursing Homes		Base Rates *CONVERT TO MONTHLY*						Notes
		Sleeping Room			Alz/Dem			
Map ID	Facility Name	Private	Semi-Private	Private	Semi-Private	Short Term/Respite	Notes	
IN YOUNGSTOWN								
N-1	Austintown Healthcare Center	\$8,638	\$6,844	None	None	None	Verified all rooms are semi-private prices are the same for MC and Respite Care as Semi-Private Sleeping Room	
N-2	Danridge's Burgundi Manor	None	\$6,205	None	\$6,205	\$6,205	Provides MC & Respite Care on as needed basis (no dedicated units and price is the same)	
N-3	Canfield Healthcare Center	\$8,790	\$7,878	None	None	None	CommuniCare took over in 2018 - Did not Renovate	
N-4	Windsor House at Guardian Health Care Center	\$6,692	\$6,692	None	None	None	Verified Private and Semi-Private are same rate	
N-5	Heritage Manor	\$8,395	\$8,395	None	None	None	Provides MC & Respite Care on as needed basis (no dedicated units and price is the same)	
N-6	Oasis Center for Rehab & Healing	\$6,692 - \$9,551	\$6,692 - \$7,604	\$6,692 - \$9,551	\$6,692 - \$7,604	None	Verified same price for Private & Semi-Private rooms	
N-7	Omni Manor	\$6,692	\$6,692	\$6,692	\$6,692	None	Verified MC units are same price as Sleeping Rooms 1 room/bed is a Vent Room (ex. Oxygen available) at \$850/day (\$25,854/month) - this room is not included in total beds	
N-8	Shepherd of the Valley Boardman	\$8,121	None	None	None	\$8,121	Verified Private, Semi-Private, and MC are all the same price	
							No designated Respite Care Rooms - Verified prices will be the same	

Nursing Homes

Map ID	Facility Name	Address	City	ST	ZIP	Contact Info	Year Built/ Renovated	Lic. Beds	Marketed Beds	# Sleeping Rooms
OUT OF YOUNGSTOWN-IN COUNTY										
N-901	Austinwood Rehab Care Center	4780 Kirk Rd.	Austintown	OH	44515	330-792-7681 Vicki Balog, Admissions Coordinator/RN	1984	110	110	110
N-902	Briarfield Manor	461 South Canfield Niles Road	Austintown	OH	44515	330-270-3468 Carleagh Alfani, Social Worker	1990	116	116	80
N-903	Center for Rehab at Hampton Woods	1517 E. Western Reserve Rd.	Poland	OH	44514	330-707-1300 Terri Champeaux, Director of Nursing	2016	26	26	None
N-904	Continuing Healthcare of Boardman	830 BOARDMAN CANFIELD RD	Boardman	OH	44512	330-259-9393 Kimberly Hutzler, Social Services & Admissions Coordinator	1989	60	60	38
N-905	Greenbriar Center	8064 SOUTH AVENUE	Boardman	OH	44512	3307263700 Chrissy Blaton, Admissions Director	1991	120	120	120
N-906	Hampton Woods Nursing Center	1525 E. Western Reserve Rd.	Poland	OH	44514	330-792-7681 Vicki Balog, Admissions Coordinator/RN	2006	70	70	70
N-907	Ivy Wood Healthcare and Rehab Center	9625 MARKET STREET	North Lima	OH	44452	3305493939 Marlene Centofani, Admissions Coordinator	1988	91	91	68
N-908	Maplecrest Nursing and Home for the Aged	400 SEXTON STREET	Struthers	OH	44471	330-755-1466 Annette Patron, RN/Clinical Liaison	2000	55	55	55
N-909	Masternick Memorial Health Care Center	5250 WINDSOR WAY	New Middletown	OH	44442	3305429542 Charles Kelso, Admissions Director	2009	99	99	62
N-910	Park Center Health Care & Rehab	5665 SOUTH AVE	Youngstown	OH	44512	330-782-1173 Stephanie Weingart, Director of Nursing	1973/2016	99	99	52
N-911	Shepherd of the Valley - Poland	301 Western Reserve Road	Poland	OH	44514	330-726-7110 Elizabeth Vaughn, Admissions Corrdinator	2017	32	32	32
N-912	St. Mary's Alzheimer Center	1899 GARFIELD RD	Columbiana	OH	44408	3305499259 Michelle Meyers, LPN	1988	108	108	None
N-913	Windsor House at Canfield	6445 State Route 446	Canfield	OH	44406	330-967-4080 Eilda Cowles, Admissions Director	2017	72	72	72

Nursing Homes							
Map ID	Facility Name	Aiz/Dem Beds	ShortTerm/Respite	Occupied Beds*	Vacant Beds	Occ. Rate	Waiting List (Length/HH)
OUT OF YOUNGSTOWN-IN COUNTY							
N-901	Austinwood Rehab Care Center	0	0	103	7	93.6%	0
N-902	Briarfield Manor	None	36	92	24	79.3%	0
N-903	Center for Rehab at Hampton Woods	None	26	26	0	100.0%	0
N-904	Continuing Healthcare of Boardman	None	22	54	6	90.0%	0
N-905	Greenbriar Center	None	None	120	0	100.0%	13 HH
N-906	Hampton Woods Nursing Center	None	None	70	0	100.0%	8HH
N-907	Ivy Wood Healthcare and Rehab Center	23	None	85	6	93.4%	0
N-908	Maplecrest Nursing and Home for the Aged	None	None	51	4	92.7%	0
N-909	Masternick Memorial Health Care Center	37	None	89	10	89.9%	0
N-910	Park Center Health Care & Rehab	27	20	76	23	76.8%	0
N-911	Shepherd of the Valley - Poland	None	None	30	2	93.8%	0
N-912	St. Mary's Alzheimer Center	108	None	99	9	91.7%	0
N-913	Windsor House at Canfield	None	None	72	0	100.0%	0

Addendum C:
Stakeholder Survey
Instrument

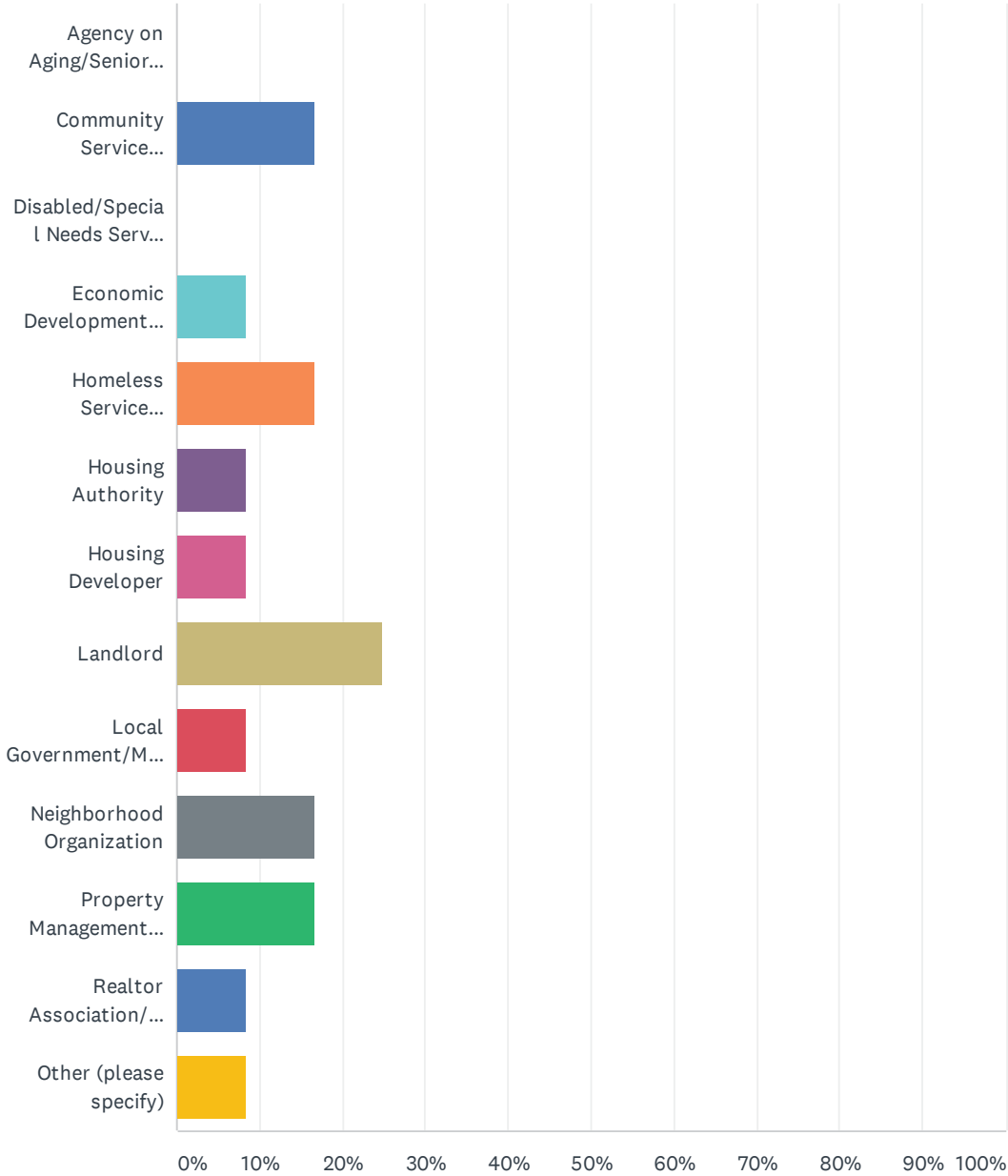
Q1 Please provide your contact information, should we need to follow-up with this response.

Answered: 12 Skipped: 0

ANSWER CHOICES	RESPONSES	
Name	100.00%	12
Organization	100.00%	12
Email Address	100.00%	12
Phone Number	100.00%	12

Q2 What type of organization do you represent (select all that apply)?

Answered: 12 Skipped: 0

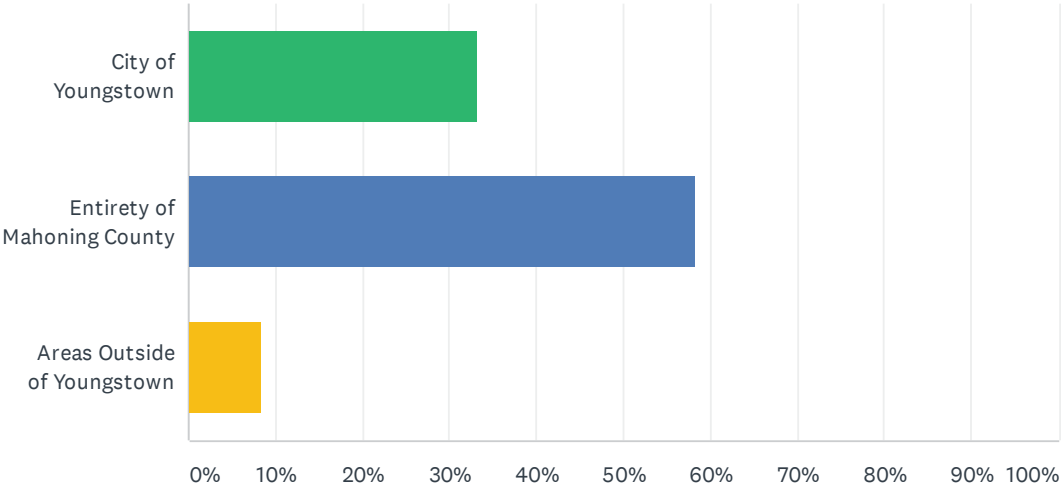


Youngstown, Ohio Housing Needs Assessment Stakeholder Survey

ANSWER CHOICES	RESPONSES	
Agency on Aging/Senior Services	0.00%	0
Community Service Organization	16.67%	2
Disabled/Special Needs Service Provider	0.00%	0
Economic Development Organizations	8.33%	1
Homeless Service Provider	16.67%	2
Housing Authority	8.33%	1
Housing Developer	8.33%	1
Landlord	25.00%	3
Local Government/Municipal Official	8.33%	1
Neighborhood Organization	16.67%	2
Property Management Company	16.67%	2
Realtor Association/Board of Realtors	8.33%	1
Other (please specify)	8.33%	1
Total Respondents: 12		

Q3 What is your service area?

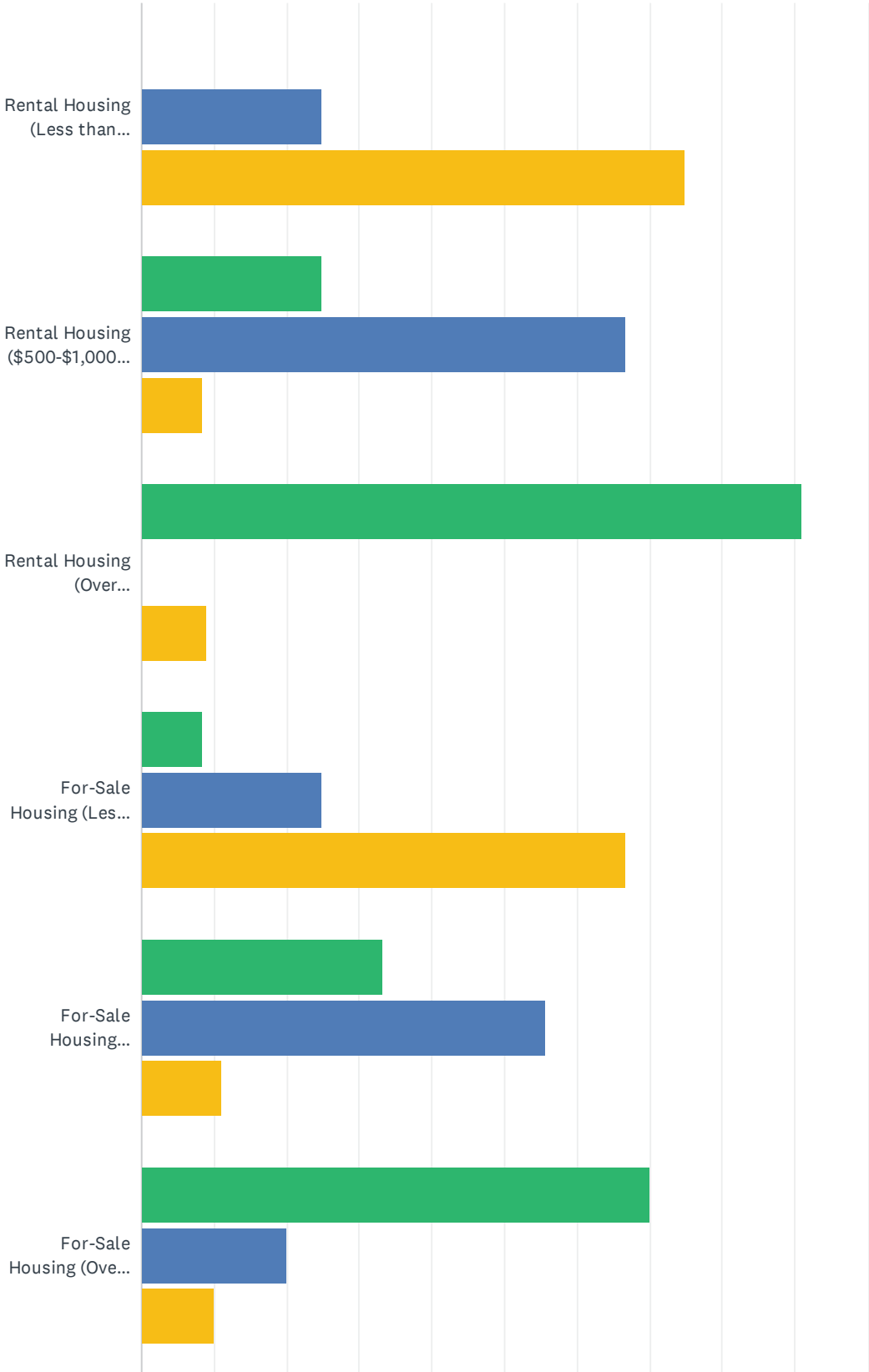
Answered: 12 Skipped: 0



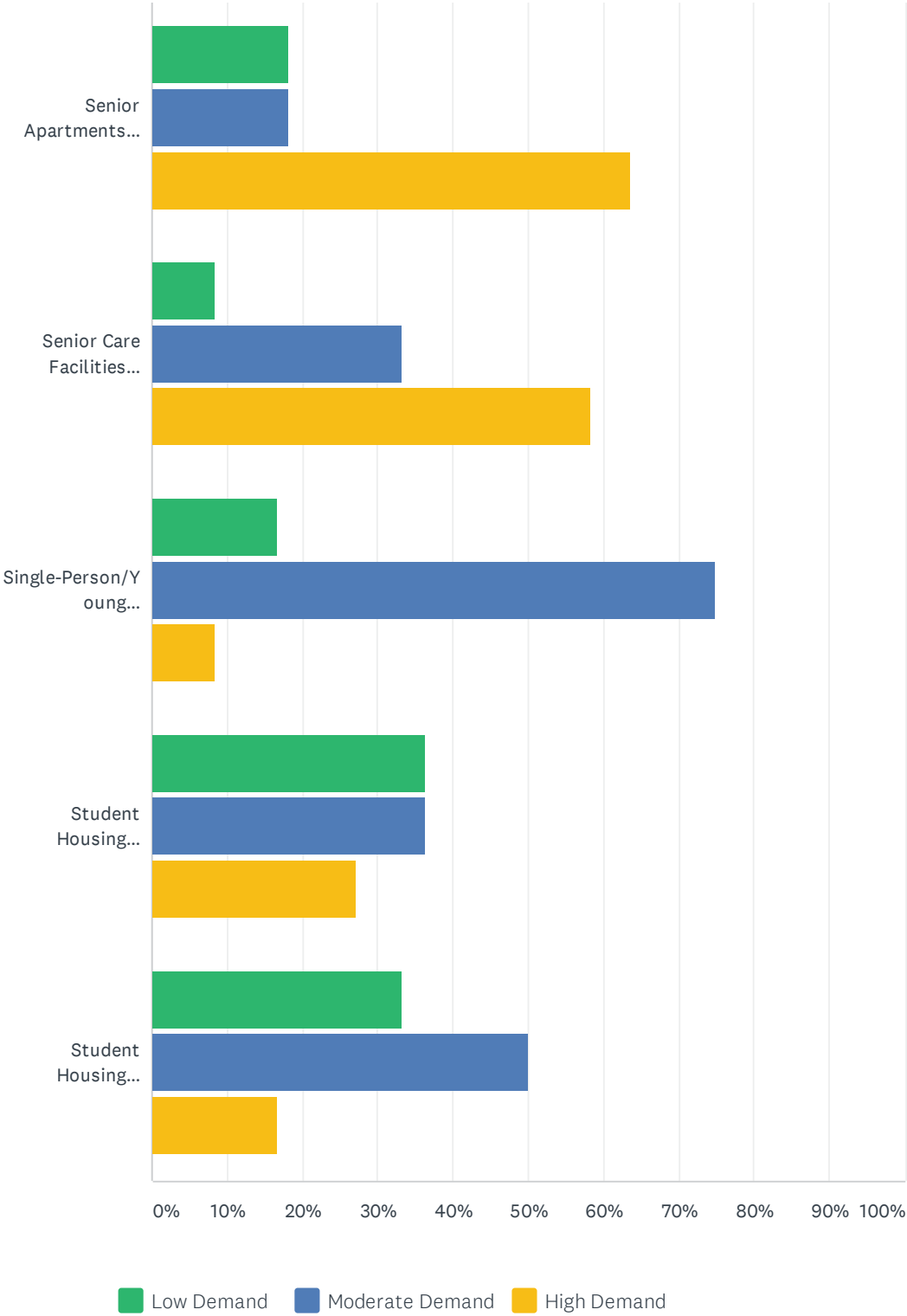
ANSWER CHOICES	RESPONSES
City of Youngstown	33.33% 4
Entirety of Mahoning County	58.33% 7
Areas Outside of Youngstown	8.33% 1
TOTAL	12

Q4 What is the demand for each of the following housing types in Youngstown.

Answered: 12 Skipped: 0



Youngstown, Ohio Housing Needs Assessment Stakeholder Survey



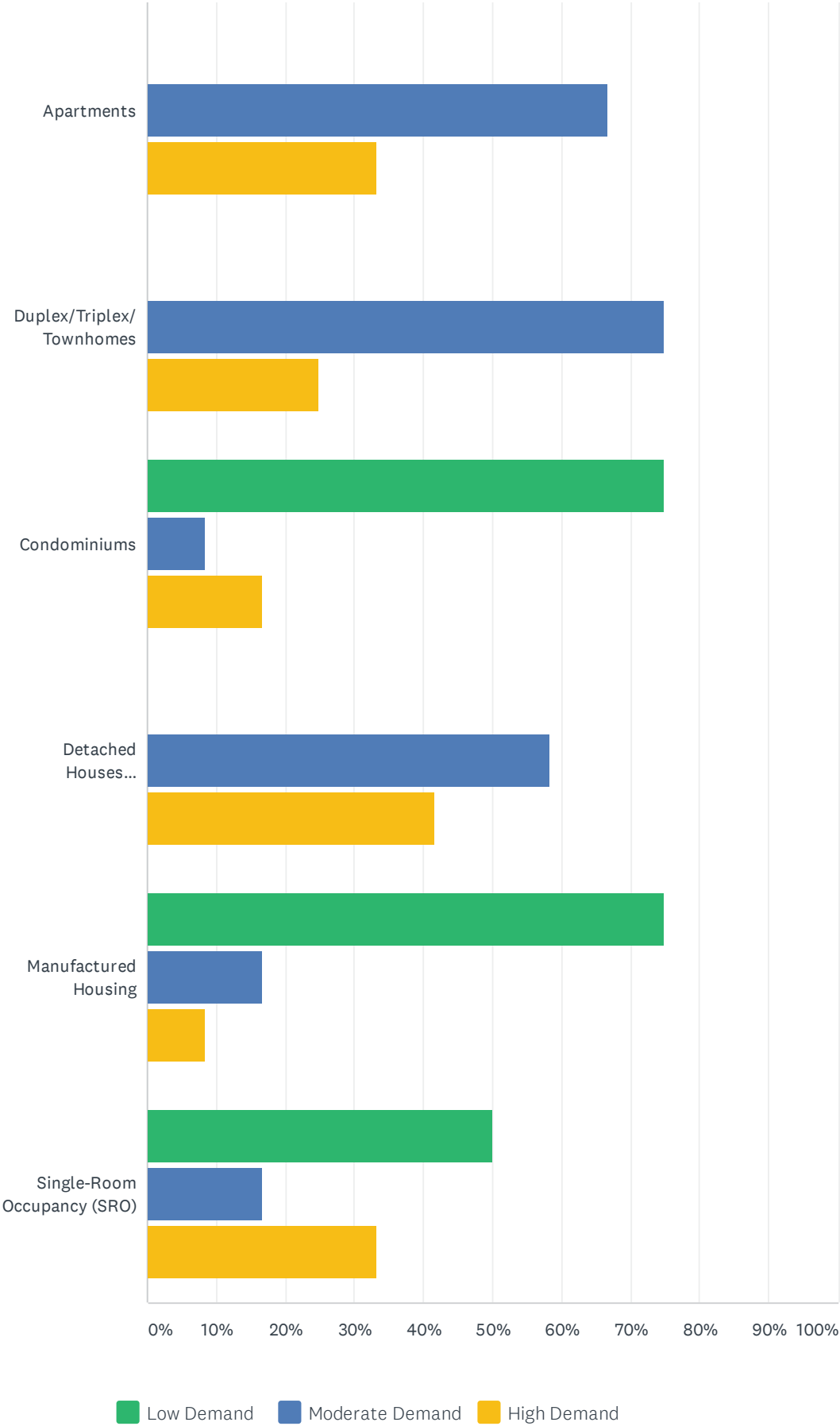
Youngstown, Ohio Housing Needs Assessment Stakeholder Survey

	LOW DEMAND	MODERATE DEMAND	HIGH DEMAND	TOTAL	WEIGHTED AVERAGE
Rental Housing (Less than \$500/month)	0.00% 0	25.00% 3	75.00% 9	12	2.75
Rental Housing (\$500-\$1,000/month)	25.00% 3	66.67% 8	8.33% 1	12	1.83
Rental Housing (Over \$1,000/month)	90.91% 10	0.00% 0	9.09% 1	11	1.18
For-Sale Housing (Less than \$150,000)	8.33% 1	25.00% 3	66.67% 8	12	2.58
For-Sale Housing (\$150,000-\$250,000)	33.33% 3	55.56% 5	11.11% 1	9	1.78
For-Sale Housing (Over \$150,000)	70.00% 7	20.00% 2	10.00% 1	10	1.40
Senior Apartments (Independent Living)	18.18% 2	18.18% 2	63.64% 7	11	2.45
Senior Care Facilities (Assisted and Nursing)	8.33% 1	33.33% 4	58.33% 7	12	2.50
Single-Person/Young Professionals	16.67% 2	75.00% 9	8.33% 1	12	1.92
Student Housing (on-campus)	36.36% 4	36.36% 4	27.27% 3	11	1.91
Student Housing (off-campus)	33.33% 4	50.00% 6	16.67% 2	12	1.83

Q5 What is the demand for each of the following housing styles in Youngstown.

Answered: 12 Skipped: 0

Youngstown, Ohio Housing Needs Assessment Stakeholder Survey



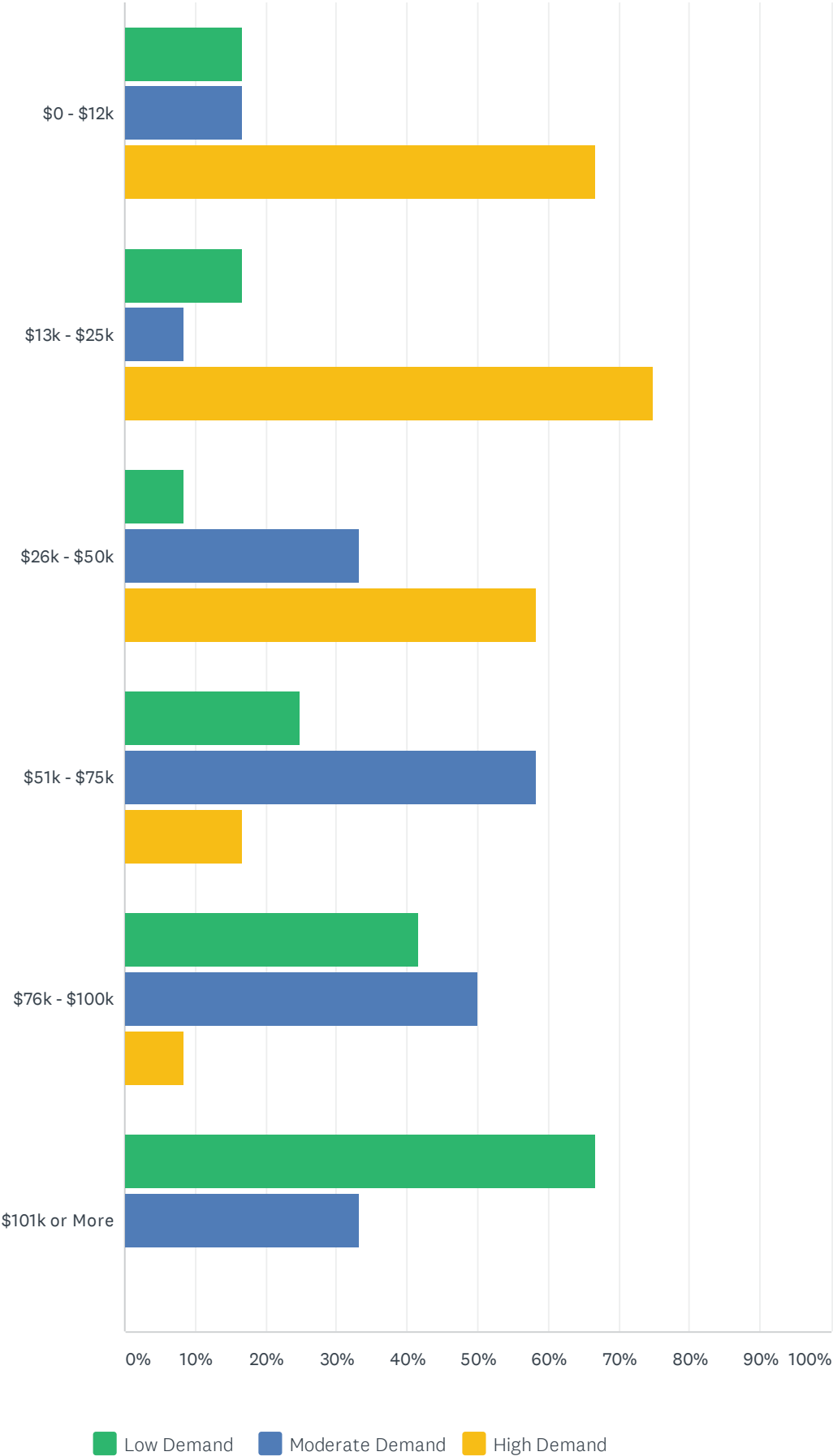
Youngstown, Ohio Housing Needs Assessment Stakeholder Survey

	LOW DEMAND	MODERATE DEMAND	HIGH DEMAND	TOTAL	WEIGHTED AVERAGE
Apartments	0.00% 0	66.67% 8	33.33% 4	12	2.33
Duplex/Triplex/Townhomes	0.00% 0	75.00% 9	25.00% 3	12	2.25
Condominiums	75.00% 9	8.33% 1	16.67% 2	12	1.42
Detached Houses (Single-Family Homes)	0.00% 0	58.33% 7	41.67% 5	12	2.42
Manufactured Housing	75.00% 9	16.67% 2	8.33% 1	12	1.33
Single-Room Occupancy (SRO)	50.00% 6	16.67% 2	33.33% 4	12	1.83

Q6 What is the demand for housing for each household income level.

Answered: 12 Skipped: 0

Youngstown, Ohio Housing Needs Assessment Stakeholder Survey

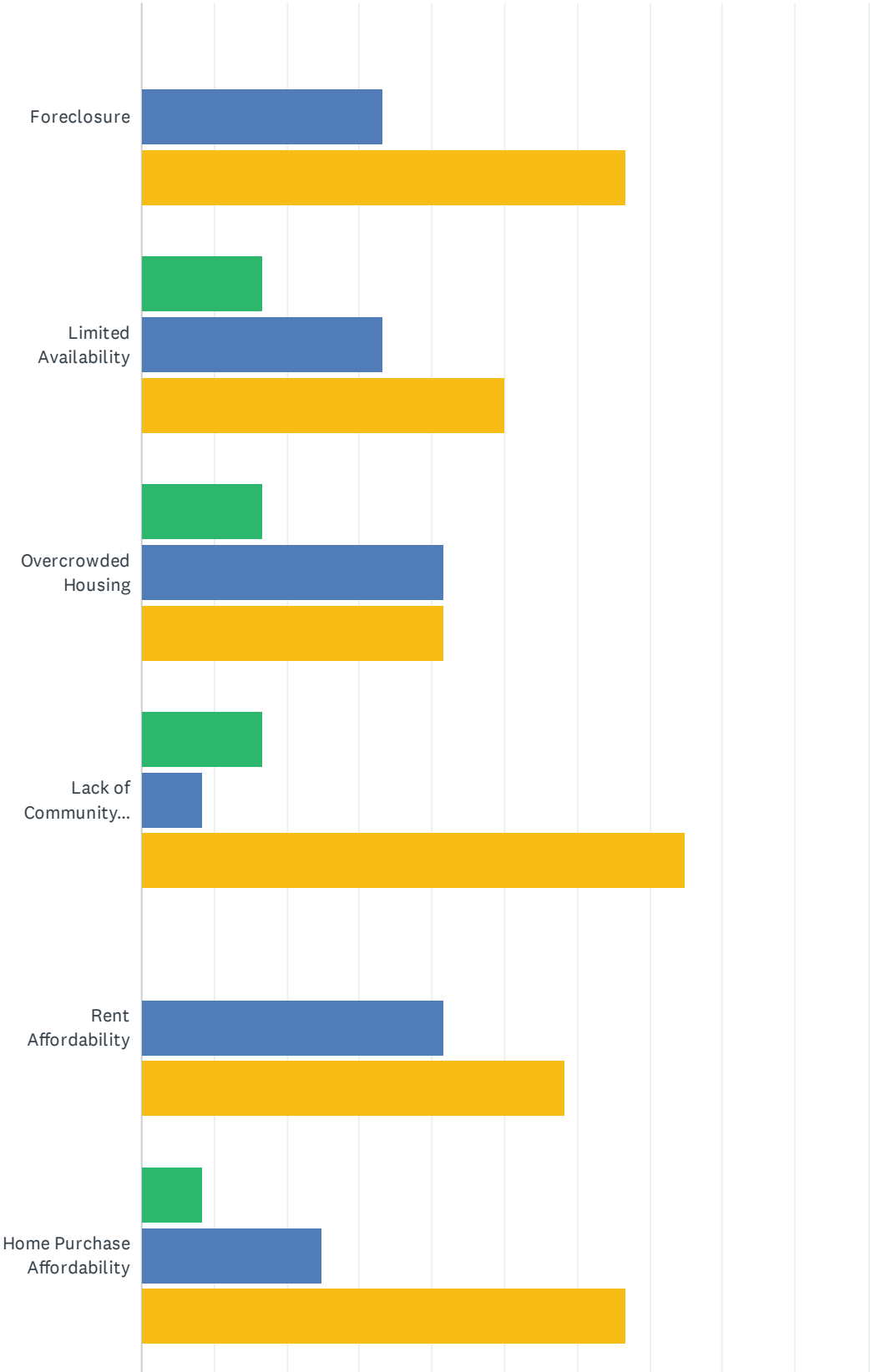


Youngstown, Ohio Housing Needs Assessment Stakeholder Survey

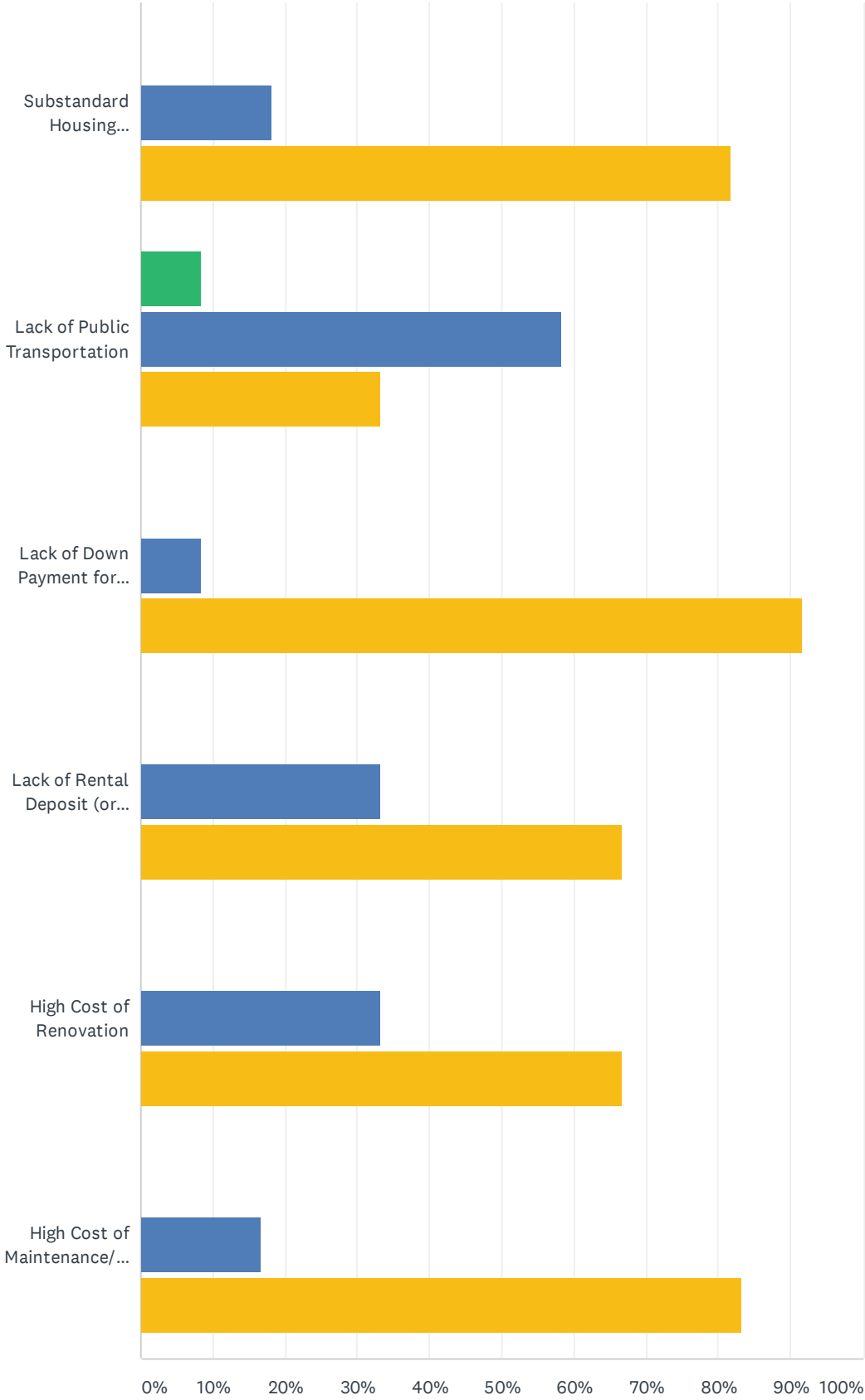
	LOW DEMAND	MODERATE DEMAND	HIGH DEMAND	TOTAL	WEIGHTED AVERAGE
\$0 - \$12k	16.67% 2	16.67% 2	66.67% 8	12	2.50
\$13k - \$25k	16.67% 2	8.33% 1	75.00% 9	12	2.58
\$26k - \$50k	8.33% 1	33.33% 4	58.33% 7	12	2.50
\$51k - \$75k	25.00% 3	58.33% 7	16.67% 2	12	1.92
\$76k - \$100k	41.67% 5	50.00% 6	8.33% 1	12	1.67
\$101k or More	66.67% 8	33.33% 4	0.00% 0	12	1.33

Q7 To what extent are each of the following housing issues experienced in Youngstown.

Answered: 12 Skipped: 0



Youngstown, Ohio Housing Needs Assessment Stakeholder Survey



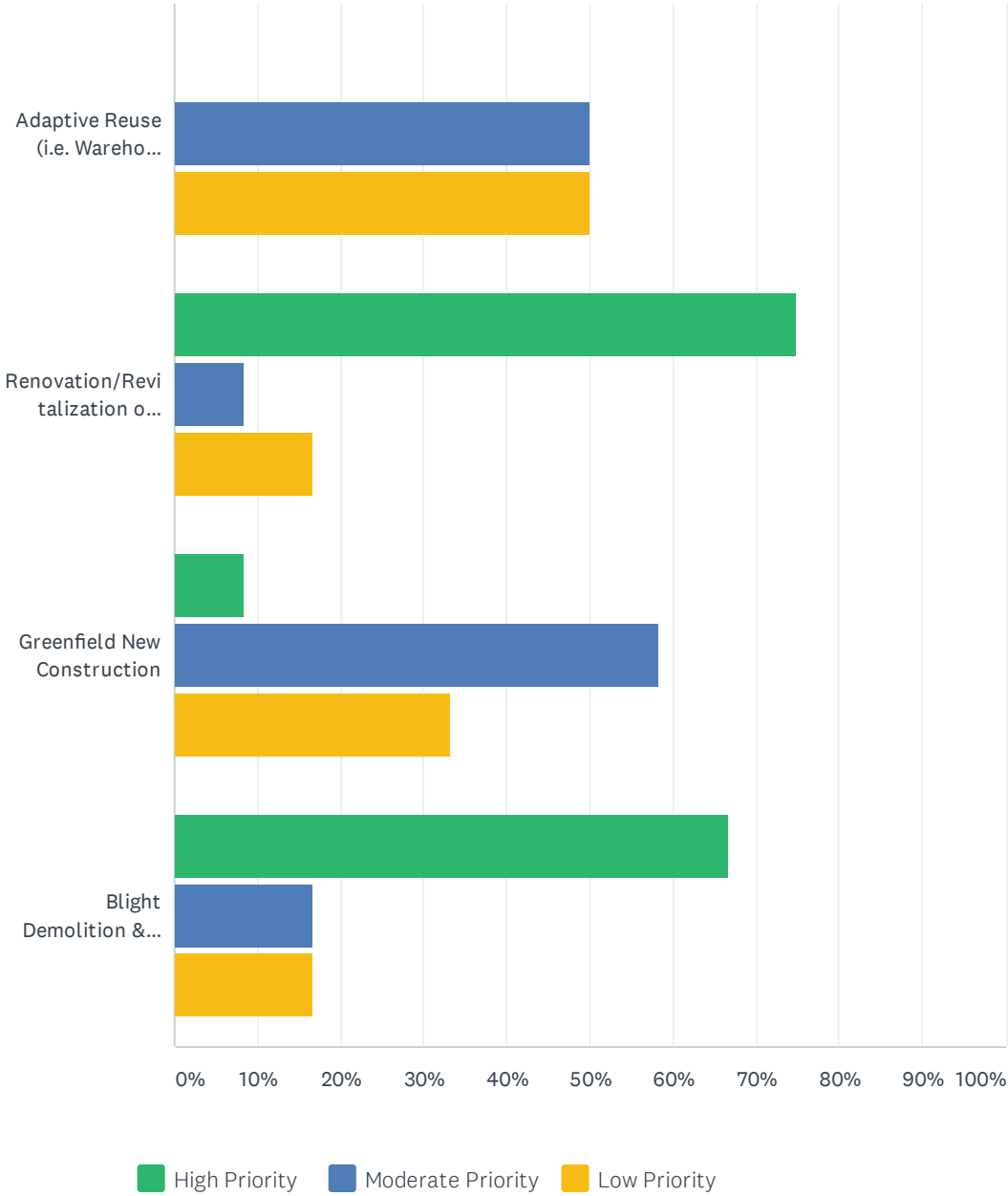
Not at All Somewhat Often

Youngstown, Ohio Housing Needs Assessment Stakeholder Survey

	NOT AT ALL	SOMEWHAT	OFTEN	TOTAL	WEIGHTED AVERAGE
Foreclosure	0.00% 0	33.33% 4	66.67% 8	12	2.67
Limited Availability	16.67% 2	33.33% 4	50.00% 6	12	2.33
Overcrowded Housing	16.67% 2	41.67% 5	41.67% 5	12	2.25
Lack of Community Services (grocery, doctor, etc.)	16.67% 2	8.33% 1	75.00% 9	12	2.58
Rent Affordability	0.00% 0	41.67% 5	58.33% 7	12	2.58
Home Purchase Affordability	8.33% 1	25.00% 3	66.67% 8	12	2.58
Substandard Housing (quality/condition)	0.00% 0	18.18% 2	81.82% 9	11	2.82
Lack of Public Transportation	8.33% 1	58.33% 7	33.33% 4	12	2.25
Lack of Down Payment for Purchase	0.00% 0	8.33% 1	91.67% 11	12	2.92
Lack of Rental Deposit (or First/Last Month Rent)	0.00% 0	33.33% 4	66.67% 8	12	2.67
High Cost of Renovation	0.00% 0	33.33% 4	66.67% 8	12	2.67
High Cost of Maintenance/Upkeep	0.00% 0	16.67% 2	83.33% 10	12	2.83

Q8 Rank the priority that should be given to each of the following construction types of housing.

Answered: 12 Skipped: 0

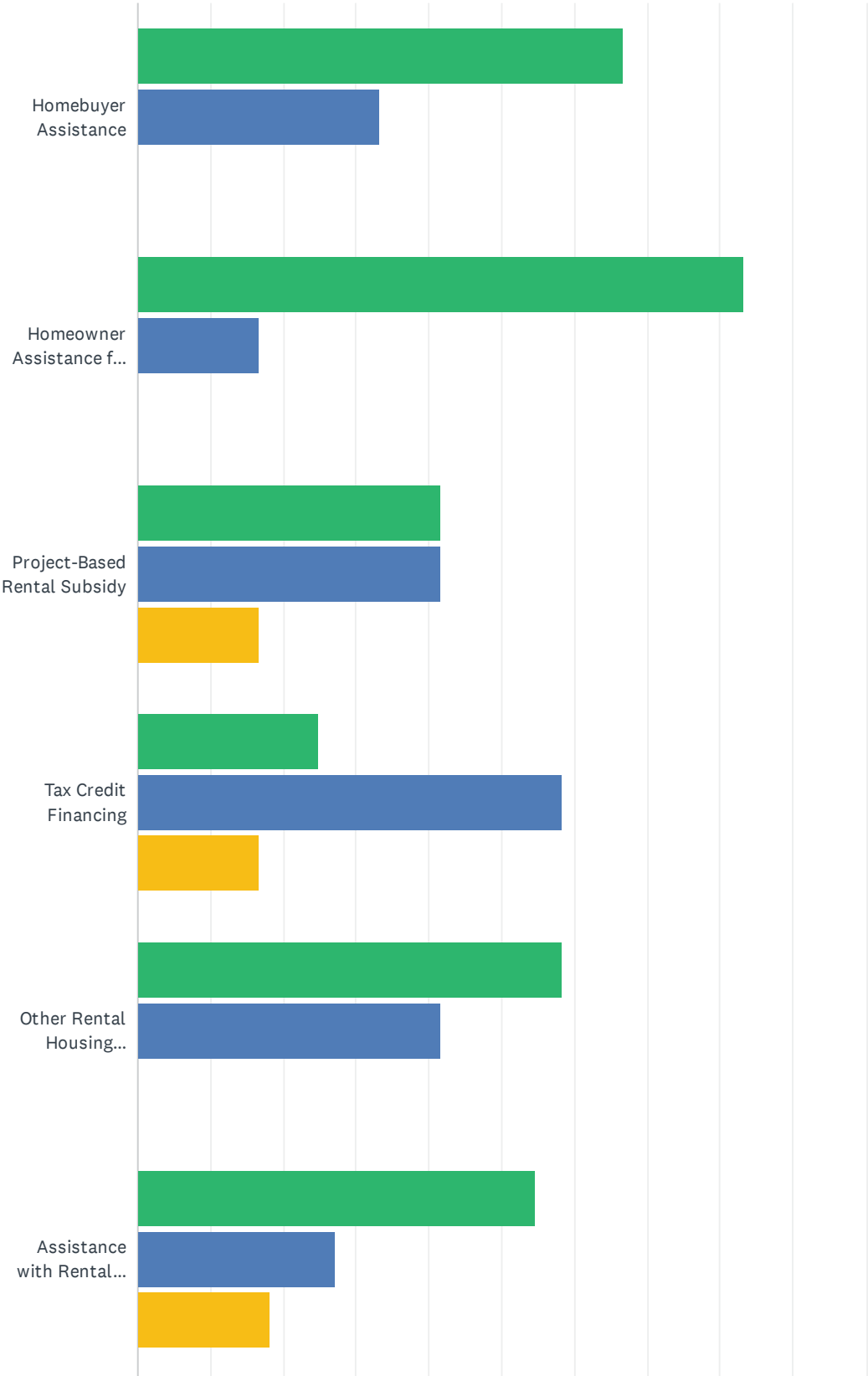


Youngstown, Ohio Housing Needs Assessment Stakeholder Survey

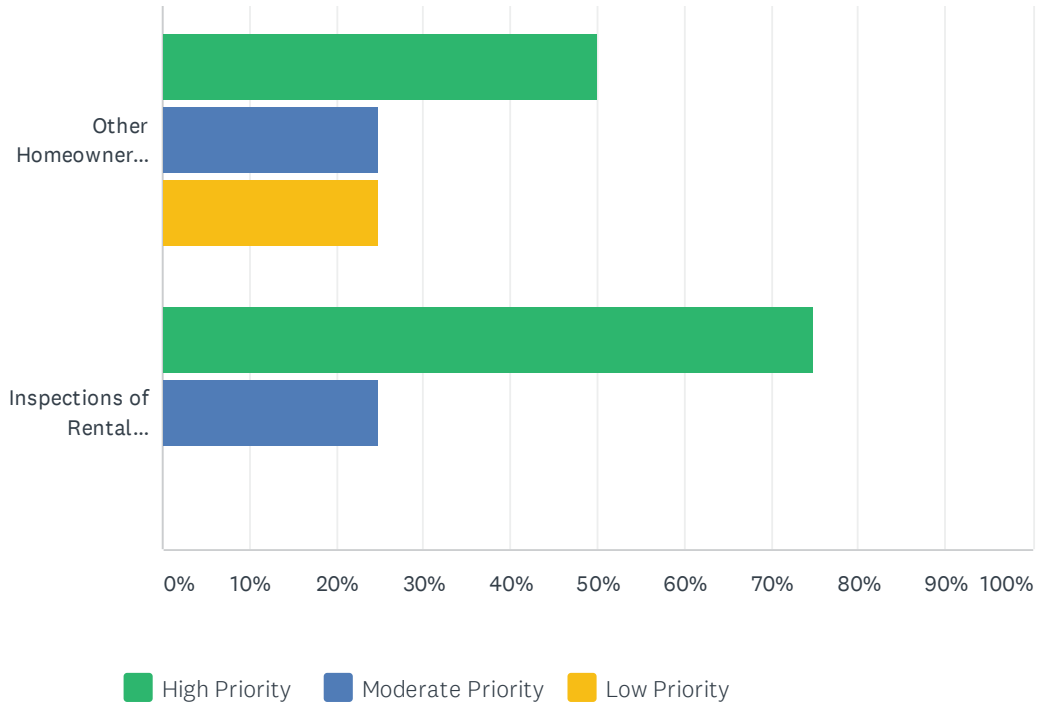
	HIGH PRIORITY	MODERATE PRIORITY	LOW PRIORITY	TOTAL	WEIGHTED AVERAGE
Adaptive Reuse (i.e. Warehouse Conversion)	0.00% 0	50.00% 6	50.00% 6	12	2.50
Renovation/Revitalization of Existing Housing	75.00% 9	8.33% 1	16.67% 2	12	1.42
Greenfield New Construction	8.33% 1	58.33% 7	33.33% 4	12	2.25
Blight Demolition & New Construction	66.67% 8	16.67% 2	16.67% 2	12	1.50

Q9 Rank the priority that should be given to each of the funding types/financial assistance for housing development.

Answered: 12 Skipped: 0



Youngstown, Ohio Housing Needs Assessment Stakeholder Survey



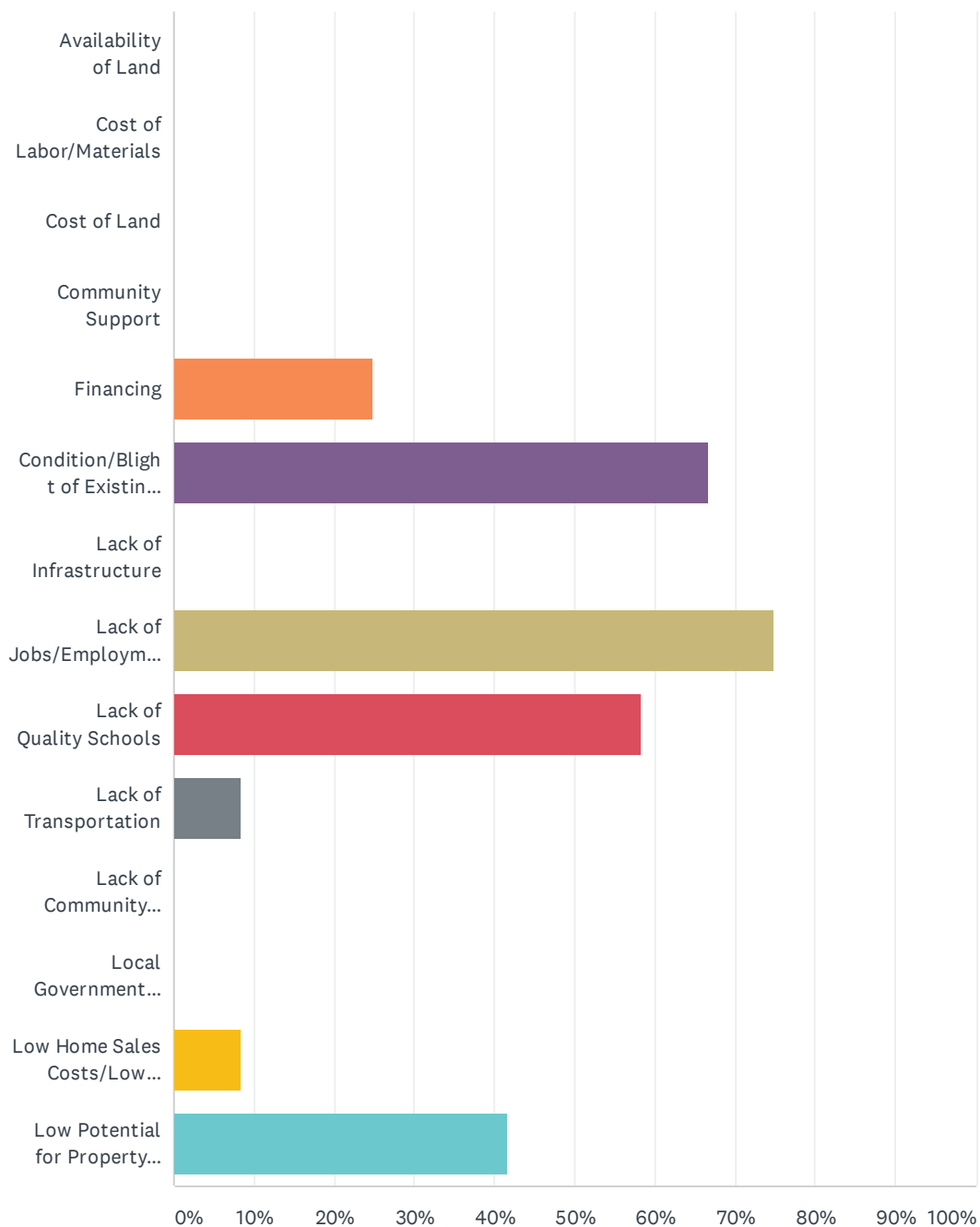
	HIGH PRIORITY	MODERATE PRIORITY	LOW PRIORITY	TOTAL	WEIGHTED AVERAGE
Homebuyer Assistance	66.67% 8	33.33% 4	0.00% 0	12	1.33
Homeowner Assistance for Housing Repairs	83.33% 10	16.67% 2	0.00% 0	12	1.17
Project-Based Rental Subsidy	41.67% 5	41.67% 5	16.67% 2	12	1.75
Tax Credit Financing	25.00% 3	58.33% 7	16.67% 2	12	1.92
Other Rental Housing Assistance (i.e. Vouchers)	58.33% 7	41.67% 5	0.00% 0	12	1.42
Assistance with Rental Deposit	54.55% 6	27.27% 3	18.18% 2	11	1.64
Other Homeowner Assistance	50.00% 6	25.00% 3	25.00% 3	12	1.75
Inspections of Rental Properties	75.00% 9	25.00% 3	0.00% 0	12	1.25

Q10 Are there any specific housing development programs that should be given priority as it relates to housing development in Youngstown?

Answered: 5 Skipped: 7

Q11 In your opinion, what are the top three barriers or obstacles that exist in Youngstown that you believe limit residential development? (you can select up to three answers)

Answered: 12 Skipped: 0



Youngstown, Ohio Housing Needs Assessment Stakeholder Survey

ANSWER CHOICES	RESPONSES	
Availability of Land	0.00%	0
Cost of Labor/Materials	0.00%	0
Cost of Land	0.00%	0
Community Support	0.00%	0
Financing	25.00%	3
Condition/Blight of Existing Housing	66.67%	8
Lack of Infrastructure	0.00%	0
Lack of Jobs/Employment Opportunities	75.00%	9
Lack of Quality Schools	58.33%	7
Lack of Transportation	8.33%	1
Lack of Community Services	0.00%	0
Local Government Regulations ("red tape")	0.00%	0
Low Home Sales Costs/Low Demand	8.33%	1
Low Potential for Property Values to Appreciate	41.67%	5
Total Respondents: 12		

Q12 How do you believe these obstacles/barriers could be reduced or eliminated? (Responses will be limited to 500 characters)

Answered: 8 Skipped: 4

Addendum D: Glossary

Various key terms associated with issues and topics evaluated in this report are used throughout this document. The following provides a summary of the definitions for these key terms. It is important to note that the definitions cited below include the source of the definition, when applicable. Those definitions that were not cited originated from the National Council of Housing Market Analysts (NCHMA).

Area Median Household Income (AMHI) is the median income for families in metropolitan and non-metropolitan areas, used to calculate income limits for eligibility in a variety of housing programs. HUD estimates the median family income for an area in the current year and adjusts that amount for different family sizes so that family incomes may be expressed as a percentage of the area median income. For example, a family's income may equal 80 percent of the area median income, a common maximum income level for participation in HUD programs. (Bowen National Research, Various Sources)

Available rental housing is any rental product that is currently available for rent. This includes any units identified through Bowen National Research survey of over 100 affordable rental properties identified in the study areas, published listings of available rentals, and rentals disclosed by local realtors or management companies.

Basic Rent is the minimum monthly rent that tenants who do not have rental assistance pay to lease units developed through the USDA-RD Section 515 Program, the HUD Section 236 Program and the HUD Section 223 (d) (3) Below Market Interest Rate Program. The Basic Rent is calculated as the amount of rent required to operate the property, maintain debt service on a subsidized mortgage with a below-market interest rate, and provide a return on equity to the developer in accordance with the regulatory documents governing the property.

Contract Rent is (1) the actual monthly rent payable by the tenant, including any rent subsidy paid on behalf of the tenant, to the owner, inclusive of all terms of the lease (HUD & RD) or (2) the monthly rent agreed to between a tenant and a landlord (Census).

Co-Occurring Disorders is the presence of two or more disabling conditions such as mental illness, substance abuse, HIV/AIDS, and others.

Cost overburdened households are those renter households that pay more than 30% or 35% (depending upon source) of their annual household income towards rent. Typically, such households will choose a comparable property (including new affordable housing product) if it is less of a rent burden.

Elderly Person is a person who is at least 62 years of age as defined by HUD.

Elderly or Senior Housing is housing where (1) all the units in the property are restricted for occupancy by persons 62 years of age or older or (2) at least 80% of the units in each building are restricted for occupancy by households where at least one household member is 55 years of age or older and the housing is designed with amenities and facilities designed to meet the needs of senior citizens.

Extremely low-income is a person or household with income below 30% of Area Median Income adjusted for household size.

Fair Market Rent (FMR) are the estimates established by HUD of the gross rents (contract rent plus tenant paid utilities) needed to obtain modest rental units in acceptable condition in a specific county or metropolitan statistical area. HUD generally sets FMR so that 40% of the rental units have rents below the FMR. In rental markets with a shortage of lower priced rental units HUD may approve the use of Fair Market Rents that are as high as the 50th percentile of rents.

Frail Elderly is a person who is at least 62 years of age and is unable to perform at least three “activities of daily living” comprising of eating, bathing, grooming, dressing or home management activities as defined by HUD.

Garden apartments are apartments in low-rise buildings (typically two to four stories) that feature low density, ample open-space around buildings, and on-site parking.

Gross Rent is the monthly housing cost to a tenant which equals the Contract Rent provided for in the lease plus the estimated cost of all tenant paid utilities.

Household is one or more people who occupy a housing unit as their usual place of residence.

Housing Choice Voucher (Section 8 Program) is a Federal rent subsidy program under Section 8 of the U.S. Housing Act, which issues rent vouchers to eligible households to use in the housing of their choice. The voucher payment subsidizes the difference between the Gross Rent and the tenant’s contribution of 30% of adjusted gross income, (or 10% of gross income, whichever is greater). In cases where 30% of the tenant’s income is less than the utility allowance, the tenant will receive an assistance payment. In other cases, the tenant is responsible for paying his share of the rent each month.

Housing unit is a house, apartment, mobile home, or group of rooms used as a separate living quarters by a single household.

HUD Section 8 Program is a Federal program that provides project based rental assistance. Under the program HUD contracts directly with the owner for the payment of the difference between the Contract Rent and a specified percentage of tenants’ adjusted income.

HUD Section 202 Program is a Federal program, which provides direct capital assistance (i.e. grant) and operating or rental assistance to finance housing designed for occupancy by elderly households who have income not exceeding 50% of the Area Median Income. The program is limited to housing owned by 501(c)(3) nonprofit organizations or by limited partnerships where the sole general partner is a 501(c)(3) nonprofit organization. Units receive HUD project based rental assistance that enables tenants to occupy units at rents based on 30% of tenant income.

HUD Section 236 Program is a Federal program which provides interest reduction payments for loans which finance housing targeted to households with income not exceeding 80% of Area Median Income who pay rent equal to the greater of Basic Rent or 30% of their adjusted income. All rents are capped at a HUD approved market rent.

HUD Section 811 Program is a Federal program, which provides direct capital assistance and operating or rental assistance to finance housing designed for occupancy by persons with disabilities who have income not exceeding 50% of Area Median Income. The program is limited to housing owned by 501(c)(3) nonprofit organizations or by limited partnerships where the sole general partner is a 501(c)(3) nonprofit organization.

Income Limits are the Maximum Household Income by county or Metropolitan Statistical Area, adjusted for household size and expressed as a percentage of the Area Median Income for the purpose of establishing an upper limit for eligibility for a specific housing program. Income Limits for federal, state and local rental housing programs typically are established at 30%, 50%, 60% or 80% of AMI.

Low-Income Household is a person or household with gross household income between 50% and 80% of Area Median Income adjusted for household size.

Low-Income Housing Tax Credit is a program to generate equity for investment in affordable rental housing authorized pursuant to Section 42 of the Internal Revenue Code, as amended. The program requires that a certain percentage of units built be restricted for occupancy to households earning 80% or less of Area Median Income, and that the rents on these units be restricted accordingly.

Market vacancy rate (physical) is the average number of apartment units in any market which are unoccupied divided by the total number of apartment units in the same market, excluding units in properties which are in the lease-up stage. Bowen National Research considers only these vacant units in its rental housing survey.

Mixed income property is an apartment property containing (1) both income restricted and unrestricted units or (2) units restricted at two or more income limits (i.e. low-income tax credit property with income limits of 30%, 50% and 60%).

Moderate Income is a person or household with gross household income between 40% and 60% of Area Median Income adjusted for household size.

Multifamily are structures that contain more than five housing units.

Overcrowded housing is often considered housing units with 1.01 or more persons per room. These units are often occupied by multi-generational families or large families that are in need of more appropriately-sized and affordable housing units. For the purposes of this analysis, we have used the share of overcrowded housing from the American Community Survey.

Pipeline housing is housing that is currently under construction or is planned or proposed for development. We identified pipeline housing during our telephone interviews with local and county planning departments and through a review of published listings from housing finance entities such as IHFA, HUD and USDA.

Population trends are changes in population levels for a particular area over a specific period of time which is a function of the level of births, deaths, and net migration.

Potential support is the equivalent to the *housing gap* referenced in this report. The *housing gap* is the total demand from eligible households that live in certain housing conditions (described in Section VIII of this report) less the available or planned housing stock that was inventoried within each study area.

Project-based rent assistance is rental assistance from any source that is allocated to the property or a specific number of units in the property and is available to each income eligible tenant of the property or an assisted unit.

Public Housing or Low-Income Conventional Public Housing is a HUD program administered by local (or regional) Housing Authorities which serves Low- and Very-Low-Income households with rent based on the same formula used for HUD Section 8 assistance.

Rent burden is gross rent divided by adjusted monthly household income.

Rent burdened households are households with rent burden above the level determined by the lender, investor, or public program to be an acceptable rent-to-income ratio.

Restricted rent is the rent charged under the restrictions of a specific housing program or subsidy.

Single-Family Housing is a dwelling unit, either attached or detached, designed for use by one household and with direct access to a street. It does not share heating facilities or other essential building facilities with any other dwelling.

Special needs population is a specific market niche that is typically not catered to in a conventional apartment property. Examples of special needs populations include: substance abusers, visually impaired person or persons with mobility limitations.

Standard Condition: A housing unit that meets HUD's Section 8 Housing Quality Standards.

Subsidized Housing is housing that operates with a government subsidy often requiring tenants to pay up to 30% of their adjusted gross income toward rent and often limiting eligibility to households with incomes of up to 50% or 80% of the Area Median Household Income. (Bowen National Research)

Subsidy is monthly income received by a tenant or by an owner on behalf of a tenant to pay the difference between the apartment's contract rent and the amount paid by the tenant toward rent.

Substandard housing is typically considered product that lacks complete indoor plumbing facilities. Such housing is often considered to be of such poor quality and in disrepair that it should be replaced. For the purposes of this analysis, we have used the share of households living in substandard housing from the American Community Survey.

Substandard conditions are housing conditions that are conventionally considered unacceptable which may be defined in terms of lacking plumbing facilities, one or more major systems not functioning properly, or overcrowded conditions.

Tenant is one who rents real property from another.

Tenant paid utilities are the cost of utilities (not including cable, telephone, or internet) necessary for the habitation of a dwelling unit, which are paid by the tenant.

Tenure is the distinction between owner-occupied and renter-occupied housing units.

Townhouse (or Row House) is a single-family attached residence separated from another by party walls, usually on a narrow lot offering small front and back-yards; also called a row house.

Unaccompanied Youth persons under 25 years of age, or families with children and youth, who do not qualify as homeless under this definition, but who are homeless under section 387 of the Runaway and Homeless Youth Act, Violence Against Women Act, or McKinney-Vento homeless Assistance Act as defined by HUD.

Vacancy Rate – Economic Vacancy Rate (physical) is the maximum potential revenue less actual rent revenue divided by maximum potential rent revenue. The number of total habitable units that are vacant divided by the total number of units in the property.

Very Low-Income Household is a person or household with gross household income between 30% and 50% of Area Median Income adjusted for household size.

Addendum E: Qualifications

The Company

Bowen National Research employs an expert staff to ensure that each market study includes the highest standards. Each staff member has hands-on experience evaluating sites and comparable properties, analyzing market characteristics and trends, and providing realistic recommendations and conclusions. The Bowen National Research staff has national experience and knowledge to assist in evaluating a variety of product types and markets.

Primary Contact and Report Author



Patrick Bowen, President of Bowen National Research, has conducted numerous housing needs assessments and provided consulting services to city, county and state development entities as it relates to residential development, including affordable and market rate housing, for both rental and for-sale housing, and retail development opportunities. He has also prepared and supervised thousands of market feasibility studies for all types of real estate products, including housing, retail, office, industrial and mixed-use developments, since 1996. Mr. Bowen has worked closely with many state and federal housing

agencies to assist them with their market study guidelines. Mr. Bowen has his bachelor's degree in legal administration (with emphasis on business and law) from the University of West Florida and currently serves as Co-Chair on the Standards Committee of the National Council of Housing Market Analysts (NCHMA).

Housing Needs Assessment Experience

Citywide Comprehensive Housing Market Study – Rock Island, IL	Housing Study & Needs Assessment – Zanesville, OH
Housing Market Analysis – Bowling Green, KY	Housing Needs Assessment Survey – Dublin, GA
Countywide Housing Needs Assessment – Beaufort County, SC	Preliminary Housing Needs Assessment – Harrisburg, PA
Downtown Housing Needs Analysis – Springfield, IL	Preliminary Housing Needs Assessment – Canonsburg, PA
Downtown Residential Feasibility Study – Morgantown, WV	Housing Needs Assessment – Preble County, OH
Downtown Residential Feasibility Study – Charleston, WV	Hill District Housing Needs Assessment – Pittsburgh, PA
Housing Market Study & Tornado Impact Analysis–Joplin, MO	Tribal Housing Needs Assessment – Spokane Reservation, WA
Housing Market Study – Fort Wayne (Southeast Quadrant), IN	Town Housing Needs Assessment – Nederland, CO
Statewide and County Level Housing Needs Assessments – Vermont	Citywide Housing Needs Assessment – Evansville, IN
Regional Housing Needs Assessment – Asheville, NC Region	Housing Study & Needs Assessment – St. Johnsbury, VT
East District Rental Housing Needs Assessment – New Orleans, LA	Housing Needs Assessment – Yellow Springs, OH
Employer Survey & Housing Needs Assessment – Greene County, PA	Housing Needs Assessment – Penobscot Nation, ME
Preliminary Employee & Housing Needs Assessment – W. Liberty, KY	Countywide Housing Needs Assessment – Preble County, OH
Statewide Rural and Farm Labor Housing Needs Analysis – Texas	Affordable Housing Market Analysis – Jacksonville, NC
Countywide Rental Housing Needs Analysis & Hurricane Dolly Housing Impact Analysis–Hidalgo County, TX	Preliminary Downtown Housing Market Analysis - Cleveland, OH

The following individuals provided research and analysis assistance:

Christopher T. Bunch, Market Analyst has over ten years of professional experience in real estate, including five years of experience in the real estate market research field. Mr. Bunch is responsible for preparing market feasibility studies for a variety of clients. Mr. Bunch earned a bachelor's degree in Geography with a concentration in Urban and Regional Planning from Ohio University in Athens, Ohio.

June Davis, Office Manager of Bowen National Research, has 31 years of experience in market feasibility research. Ms. Davis has overseen production on over 25,000 market studies for projects throughout the United States.

Desireé Johnson is the Director of Operations for Bowen National Research. Ms. Johnson is responsible for all client relations, the procurement of work contracts, and the overall supervision and day-to-day operations of the company. She has been involved in the real estate market research industry since 2006. Ms. Johnson has an Associate of Applied Science in Office Administration from Columbus State Community College.

Jody LaCava, Market Analyst, has researched housing trends throughout the United States since 2012. She is knowledgeable of various rental housing programs and for-sale housing development. In addition, she is able to analyze economic trends and pipeline data, as well as conduct in-depth interviews with local stakeholders and property managers.

Gregory Piduch, Market Analyst, has conducted site-specific analyses in both metro and rural areas throughout the country. He is familiar with multiple types of rental housing programs, the day-to-day interaction with property managers and leasing agents and the collection of pertinent property details. Mr. Piduch holds a Bachelor of Arts in Communication and Rhetoric from the University of Albany, State University of New York and a Master of Professional Studies in Sports Industry Management from Georgetown University.

Stephanie Viren is the Research & Travel Coordinator at Bowen National Research. Ms. Viren focuses on collecting detailed data concerning housing conditions in various markets throughout the United States. Ms. Viren has extensive interviewing skills and experience and also possesses the expertise necessary to conduct surveys of diverse pools of respondents regarding population and housing trends, housing marketability, economic development and other socioeconomic issues relative to the housing industry. Ms. Viren's professional specialty is condominium and senior housing research. Ms. Viren earned a Bachelor of Arts in Business Administration from Heidelberg College.

In-House Researchers – Bowen National Research employs a staff of in-house researchers who are experienced in the surveying and evaluation of all rental and for-sale housing types, as well as in conducting interviews and surveys with city officials, economic development offices and chambers of commerce, housing authorities and residents.

No subconsultants were used as part of this assessment.

Addendum F: Sources

Bowen National Research uses various sources to gather and confirm data used in each analysis. These sources include the following:

- 2000 and 2010 U.S. Census
- American Community Survey
- American Seniors Housing Assn.: *The State of Seniors Housing 2018*
- Applied Geographic Solutions
- City-wide Housing Conditions Survey, 2019
- ESRI Demographics
- FBI Uniform Crime Report (UCR)
- Neighborhood Conditions Report, 2014
- Management for each property included in the survey
- Medicare.com
- Novogradac, Inc.
- Ohio Business Magazine, 2019
- Ohio Department of Health
- Ohiotravel.org
- Planning Representatives
- REALTOR.com
- RealtyTrac.com
- Mahoning County Building Inspection Representatives
- U.S. Department of Housing and Urban Development (HUD)
- U.S. Department of Commerce
- U.S. Department of Labor, Bureau of Labor Statistics
- U.S. Department of Justice (DOJ) property inspection data, 2019
- Urban Decision Group (UDG)
- Various Stakeholders
- Youngstown Public Housing Authority
- Youngstown State University
- Youngstown Neighborhood Development Corporation/Youngstown MLS