

City of Youngstown

Housing Conditions Analysis & Strategy to Improve Housing Conditions

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Prepared by Youngstown Neighborhood Development Corporation

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Introduction

This document builds upon a previous multi-year neighborhood planning process in Youngstown, Ohio, which was initiated in 2014 to identify and prioritize issues negatively affecting neighborhood quality of life and to develop specific action plans to address these issues. Throughout the planning process, more than 1,200 residents provided feedback and identified housing issues as the highest priority for improving neighborhood conditions. This document builds from that body of work, which included the 2014 *Neighborhood Conditions Report*, the 2014 *Neighborhood Revitalization Strategy Report*, 13 *Neighborhood Action Plans* developed between 2014 and 2017, and citywide vacancy surveys completed in 2016 and 2018.

The previous neighborhood planning process focused heavily on vacant properties since in the years following the housing crisis in 2008, vacant properties had come to impact every neighborhood in Youngstown to some degree or another. However, due to the prioritization of demolition and rehabilitation of vacant properties, their numbers have fallen from 3,514 in 2016 to just 1,841 in 2019—a decrease of nearly 50% in three years. Many of the remaining vacant properties will need to be demolished and that remains a priority, but the focus of this document shifts to the condition of occupied properties in Youngstown. Thousands of occupied properties—both owner-occupied and renter-occupied—are in poor condition and at risk of becoming vacant or abandoned.

This document seeks to uncover some of the complex causes contributing to poor housing conditions in Youngstown, which will include an analysis of the city's regional context, its history, its economy, its population, and its housing stock. Key quantitative components of the analysis include a citywide housing quality and property conditions survey completed in 2019 by the Youngstown Neighborhood Development Corporation, a Housing Needs Assessment completed by Bowen National Research in 2020, and data related to population, housing, and occupancy characteristics compiled by the Youngstown State University Department of Geography and Urban-Regional Studies. Key qualitative components include a survey of 1,455 residents and interviews of more than 30 stakeholders regarding housing conditions and needs. Strategies for improving housing quality were designed to be responsive to the findings of the data analysis and to the input of residents and stakeholders. Strategies were developed through discussions with officials in peer cities across Ohio, review of best practices and successful housing development projects, research of available funding opportunities, and discussion with local officials and national housing experts.

This document is a **call to action** intended to guide and move decision makers, funders, property owners, government officials, developers, and leaders, both in our local community and beyond, to prioritize the improvement of housing conditions for all Youngstown and Mahoning County residents.

Executive Summary

The City of Youngstown and the surrounding region still struggle to recover from the decades-long decline of the local manufacturing industry. Job losses led to outmigration and neighborhood deterioration, particularly in the region's urban centers. As the economic base has continued to decline, unemployment remains higher than state or national rates and a concentration of low-wage jobs has emerged. With an aging housing stock, a population increasingly unable to afford home repairs or modernization, and very limited bank lending for investment, thousands of properties in the region's urban centers have deteriorated. Many have been converted into poorly-maintained rental properties, purchased by out-of-state investors, or abandoned by their owners to await demolition. Existing affordable housing options are completely full with long waitlists, pushing the region's most vulnerable populations into housing situations that are unaffordable, undesirable and unsafe. Poor neighborhood conditions and lack of quality, modern housing prevents higher-income households from purchasing homes in the urban core.

This document presents a thorough, layered analysis of housing conditions in Youngstown and surrounding areas, reinforced by resident input, outlines a strategy to improve housing quality for all people of Youngstown. Data is examined through a lens of equity and racial justice, to demonstrate the disproportionate impact that poor housing conditions have on individuals who are low-income and people of color. More than 1,500 residents shared their personal challenges, observations, insights, and recommendations to guide the development of a strategy for improving housing conditions in Youngstown. The objectives of the strategy are to eliminate abandoned properties, effectively regulate rental properties and address nuisance properties, assist owner-occupants with needed repairs, adequately prepare and incentivize homebuyers, and encourage the development of new and existing housing.

Key Findings from Data Analysis

- The five-county region surrounding Youngstown—comprised of Mahoning, Trumbull, and Columbiana counties in Ohio, as well as Mercer and Lawrence counties in Pennsylvania—has lost nearly 100,000 residents since 1990.
- Within Mahoning County, the employment base has decreased by 4.8% (or 4,906 employees) since 2011 and even though the 2019 unemployment rate of 5.8% has decreased in recent years, it remains relatively higher than rate of Ohio and the U.S. And while the region has a broad mix of wages by occupation, the area has a high concentration of lower-wage jobs. Unemployment rates for February 2020 were 6.8% in Youngstown and 6.3% in Mahoning County. While it is not fully known how the COVID-19 pandemic will affect long-term unemployment, preliminary national data suggests that many low-wage jobs lost during the pandemic may never return, which means unemployment in Mahoning County is likely to worsen for an extended period.
- Mahoning County's low-income individuals—and particularly its residents of color—are significantly impacted and disproportionately affected by unemployment, low household incomes, and poverty. While the majority of residents in Mahoning County are White, most of the county's residents of color—primarily residents who are Black, Hispanic, or Latinx—live in Youngstown and Campbell. More than half of those cities' census tracts or neighborhoods have

unemployment rates twice as high as the county rate, median incomes less than half of the county median, and/or poverty rates more than double the county rate.

- Housing units built before 1978 pose significant risk for childhood lead poisoning. Housing age is oldest in Youngstown, Campbell, and Struthers, where the county's highest proportions of low-income individuals and people of color live. In these three cities, most housing was built before World War II.
- There is a lack of modern, quality, lead-safe units particularly in Youngstown, Campbell, Struthers, but also in northern Boardman Township and eastern Austintown Township, and to a lesser extent throughout the remainder of the county. Most housing units in Mahoning County were built before 1960 and just 7% of the county's housing units were built after 2000.
- The average home in Youngstown is worth \$44,500—less than half of the Mahoning County average of \$103,400. Homes in Campbell and Struthers are also worth significantly less than homes in the rest of the county. Of the 21 census tracts or neighborhoods in Mahoning County where the majority of residents are Black, Hispanic, Latinx, or another race/ethnicity other than White—all of which are located in Youngstown and Campbell—19 tracts have home values that are less than half that of the county as a whole. Youngstown's average home value—\$44,500—is extremely low compared to the Ohio average of \$140,000 and the US average of \$204,900.
- While the purchase prices of homes in Youngstown are generally affordable to the city's low-income individuals, the homes are older and likely of lower quality that would require substantial investment to repair and/or modernize. Many low-income households are likely unable to afford these investments.
- Very few homes in Youngstown are available at price points above \$100,000. There is likely significant opportunity for upscale for-sale housing with price points over \$200,000, but given the lack of housing units for sale in this range, the city is at a significant disadvantage in its ability to attract higher-income households, who primarily purchase outside the city in Mahoning County.
- Access to bank financing is a particular challenge in Youngstown and Campbell, which have 34% of the county's housing units, but only 10% of the county's mortgages were originated there between 2013 and 2018. Mortgage rejection rates were higher for low-, moderate-, and middle-income Black residents than for White residents of the same income level. This lack of investment is further evidenced in the closure of multiple bank branches serving predominantly African-American neighborhoods in Youngstown over the past 5 years.
- Lack of ability to afford home maintenance and/or lack of access to bank financing for home repairs is a particular challenge for seniors on fixed incomes. The majority of households in Youngstown comprise individuals over age 55 and the greatest population increase projected through 2025 is among individuals age 65 and older.
- Owner-occupied structures represent 54% of all Youngstown housing units in poor condition, which includes deteriorated roofs, grossly peeling paint, missing siding, collapsing components, and/or missing gutters and downspouts. Structures with these issues are exposed to wind, rain, and snow, accelerating their deterioration.
- Low home values and limited bank financing for Youngstown residents have given rise to property purchases in cash by out-of-town investors, particularly in Youngstown and Campbell. In Mahoning County, just 6.4% of property is owned by non-local owners, whereas in Youngstown, 19.0% of all housing structures in poor condition are owned by non-local owners.

- Thousands of homes have been abandoned, often by owners unable to afford repairs or unwilling to make improvements, significantly impacting quality of life in neighborhoods in Youngstown and Campbell. However, due to recent demolition efforts and housing rehabilitation, the number of vacant properties in Youngstown has decreased from 3,514 in 2016 to just 1,841 in 2019—a decrease in vacancy of nearly 50% in three years.
- The majority of housing units in Mahoning County remain owner-occupied, but in approximately half of the census tracts or neighborhoods in Youngstown and Campbell, most housing units are rental properties. Since 2000, the county has lost more than 7,000 owner-occupied housing units and gained nearly 2,800 rental units. This trend—the result of both demolition of abandoned structures and the conversion of single-family homes into rental properties—is most pronounced in Youngstown and Campbell, but is also affecting Boardman and Austintown Townships.
- More than half of renter-occupied households in Youngstown are “*cost-burdened*,” paying more than 30% of their income towards housing costs—a considerably higher rate than that of Mahoning County or the State of Ohio. The city has more than 2,200 affordable rental housing units, either tax credit or government-subsidized, but these operate at almost 99% occupancy with long waitlists. Nearly 900 households are waiting for a Housing Choice Voucher that subsidizes rents for lower-income households.
- There is pent-up demand for housing serving very low- and low-income renter households, which is likely contributing to the large number of renters living in unaffordable, undesirable, and unsafe housing conditions. Many live in non-conventional rentals, such as single-family homes built before 1978, where the average cost of rent and utilities is over \$900 per month—exceeding what many low-income residents can afford—located in neighborhoods plagued by blighted properties, and posing serious risk for childhood lead poisoning.
- Approximately 5,000 rental properties in Youngstown—representing 42% of all rental units—are estimated to have minor code violations. At least 1,000 rental units, but likely closer to 2,000, have severe code violations—either interior, exterior, or both—such as leaking roofs, inadequate or nonfunctioning plumbing, electrical hazards, chipping lead paint, collapsed ceilings, broken windows, and/or infestation of mold, insects, or rodents.
- Poor housing conditions contribute to poor health outcomes. Of all Ohio counties, Mahoning ranks in the bottom quartile—72nd out of 88 counties—for overall health outcomes, including length and quality of life. While Mahoning County ranks in the highest quartile for clinical care and treatment, the county’s social, economic, and physical environments—often described as *social determinants of health*—rank among the worst in Ohio. Many factors discussed in this report are key social determinants of health, including unemployment, poverty, income inequality, residential segregation, severe housing problems, low homeownership, and unaffordable housing cost.

Key Findings from Resident Survey

- Unaffordable housing is the most significant housing issue experienced personally by residents, the plurality of whom reported paying more than 30% of their income toward housing, living in substandard housing that they could not afford to maintain, and lacking sufficient credit to qualify for a lease and/or mortgage.

- Neighborhood quality of life issues and unaffordable housing negatively impact overall housing market conditions, which survey respondents were most likely to describe as “poor—with many issues,” resulting from blight, owners unable to afford home maintenance, and high crime.
- Residents believe it is at least somewhat difficult for people to find suitable housing in Youngstown, with the most commonly-stated reasons being undesirable neighborhoods, poor quality housing, housing that is too old, people not having money for deposits or down payments, and housing that is unaffordable.
- There is a need for multiple types of affordable housing in Youngstown, with the highest identified need for senior apartments, rental housing (rents of less than \$500 per month), and for-sale housing (price points of less than \$50,000). Among the most needed housing styles, residents identified modern, move-in ready single-family homes, ranch or single-floor plan homes, and new apartments.
- In response to open-ended questions that encouraged residents to share their thoughts on how to improve housing quality, multiple themes emerged, underscoring the need for a comprehensive strategy to eliminate abandoned properties, effectively regulate rental properties and address nuisance properties, assist owner-occupants with home repairs, adequately prepare and incentivize home-buyers, and encourage the development of new and existing housing.

Strategy to Improve Housing Quality

- 1) *Eliminate abandoned properties:* The City of Youngstown, the Mahoning County Land Bank and their partners will coordinate and aggressively seek funding to demolish all remaining 1,211 abandoned properties in Youngstown. While awaiting demolition, the grass will be regularly maintained, any unsecure openings will be boarded, and negligent owners will be assessed the maximum amount of fines and penalties allowable by law.
- 2) *Effectively regulate rental properties:* The City of Youngstown and its partners will develop a financially sustainable, performance-based rental licensing and inspection regime that rewards good landlords and penalizes those who do not comply. Specific partners, such as the Youngstown Municipal Court, Mahoning County Lead Hazard, Youngstown Metropolitan Housing Authority, Mercy Health, and the Mahoning County and City of Youngstown Land Banks will each play a role in ensuring the highest percentage possible of rental properties are registered with the city. A free, high-quality, professional tenant-counseling program will be created and a plan to make all rental units lead-safe will be developed.
- 3) *Effectively address nuisance properties:* The City of Youngstown will aggressively target nuisance properties using the full range of its available code enforcement tools, which include assessment of fines and penalties to the tax duplicate, the receivership and Spot Blight Eminent Domain processes, and tax foreclosure.
- 4) *Properly zoning and regulating community residences:* The City will eliminate the practice of *spot zoning*—where a single parcel’s zone is changed to allow a use that is otherwise not allowed in the area, often to the benefit of an individual owner and to the detriment of surrounding owners—and city, county, and state officials will coordinate to develop clear local policies to adequately regulate group homes.

- 5) *Assisting owner-occupants with home repairs:* The City of Youngstown and its partners will aggressively seek funding to increase the number of home improvements and emergency repairs for low-income homeowners.
- 6) *Developing and incentivizing homebuyers:* The City of Youngstown and its partners will continue and expand programs that provide free housing counseling to potential home-buyers and existing home-owners and strengthen relationships with banks to increase access to credit and offer down-payment assistance.
- 7) *Encourage development of new and existing housing:* The City of Youngstown will develop a pipeline of housing development projects. Key steps to building this pipeline include extending the Community Reinvestment Area to cover the entire city of Youngstown, assigning *project-based Housing Choice Vouchers* to housing development projects, strategically assembling land and buildings with potential for redevelopment or reuse as housing, establishing a *Housing Trust Fund* to provide gap financing for housing development, seeking funding for housing development, and instituting a citywide residential property transfer tax.

Note Regarding Covid-19

Much of the data compiled in this document, including the resident survey and housing needs assessment, was collected and analyzed before the worldwide coronavirus pandemic. Any current or projected housing conditions or needs reflect pre-pandemic realities and it is presumed that the virus and related economic disruptions will have significant short-, medium-, and long-term effects on housing conditions in Youngstown. Unemployment spikes will impact the ability of residents to afford rents, mortgage payments, and utility costs in the short-term. In the longer term, foreclosures and evictions may increase, despite initial prevention efforts. In order to maintain housing stability, there is an immediate need for rent and mortgage assistance specifically for individuals who have lost their jobs due to Covid-19. There is also a need to build a stronger, proactive data monitoring system to use all available public information to identify emerging needs and issues. For example, data from the Youngstown Water Department could be used to identify owner-occupants with no previous history of delinquency, who begin to miss payments; these individuals must be targeted for foreclosure prevention counseling. Waiting until a bank foreclosure is filed is often too late to be able to adequately assist a struggling home-owner. A stronger, proactive data monitoring system will allow partners to more quickly identify emerging housing-related issues and develop specific interventions that are responsive to those needs. The monitoring system will also allow for the measurement of changes in longer-term housing trends which could be used to update relevant housing policies.

Data Analysis of Housing Conditions and Needs

This section of the document uses data from a variety of sources to demonstrate the poor housing conditions in Youngstown and to analyze underlying causes and subsequent effects. Much data will be viewed through a lens of equity and racial justice, as the city's residents who are low-income and people of color are most affected by housing quality issues. Where possible, historical trends are shown, as these are important for understanding how current conditions came about and what the future trajectory may be without intervention. Economic issues underlie much of the poor housing quality conditions and some key indicators and metrics will be shown. The major data components of this section are listed and described below.

- Citywide housing quality and property conditions survey (citywide survey) – This parcel-by-parcel survey, completed by the Youngstown Neighborhood Development Corporation (YNDC) in 2019, documented the occupancy status and condition of every residential property in the city of Youngstown. Surveyors used tablets equipped with the Loveland Technologies app *Site Control* (now *Landgrid*) to photograph and answer basic survey questions about each property identified with an issue. Each property was first identified as either occupied, vacant (or simply empty), or abandoned. Major code violations were also identified, including a deteriorated roof, grossly peeling paint, missing siding, collapsing components (such as a porch or an overhang), missing and/or disconnected gutters and downspouts, unsecure openings, broken windows or doors, major trash and debris, and overgrown vegetation.
- Housing Needs Assessment (Needs Assessment) – This housing market analysis, completed by Bowen National Research (Bowen), a Columbus, OH-based firm, provides data related to current market conditions and projected changes that are expected to occur and will influence future housing needs. The Needs Assessment identifies the city of Youngstown as the primary study area and the remainder of Mahoning County as the secondary study area to show comparative and contrasting conditions and trends between Youngstown, the remainder of Mahoning County, and the state of Ohio. Data sources include ESRI, Inc., the 2000 and 2010 Census, Applied Geographic Solutions, the U.S. Department of Commerce, the American Community Survey, and the U.S. Department of Labor, Bureau of Labor Statistics.
- Population, housing, and occupancy characteristics – This data, compiled and mapped by the Youngstown State University (YSU) Department of Geography and Urban-Regional Studies and analyzed by YNDC, provides key information including, but not limited to, the regional context of Youngstown, regional population trends, the racial and ethnic composition of Youngstown and Mahoning County, mortgage lending from banks, and property ownership records. Data sources include the American Community Survey, the 1990, 2000, and 2010 Census, the Mahoning County Auditor, the Federal Financial Institutions Examination Council, the City of Youngstown, and YNDC.

Regional Population Change

Youngstown is the center of a five-county region, comprised of Mahoning, Trumbull, and Columbiana counties in Ohio, as well as Mercer and Lawrence counties in Pennsylvania, that has lost nearly 100,000 residents since 1990. Unlike more economically prosperous regions where a loss of population in the urban core might be offset by growth in suburban counties, each county in the region has continued to

lose population steadily since 2000. Since 1990, the greatest numerical losses have been in Mahoning County (loss of 35,164 residents), followed by Trumbull County (loss of 29,186 residents).

Insert Map 1.1

Recent population losses, from 2010 to 2018, have been a result of both outmigration and extremely low birth rates. Mahoning and Trumbull Counties led the state in natural population loss; Mahoning County had 5,123 more deaths than births from 2010 to 2018 and Trumbull County had 3,641 more deaths than births. Trumbull County ranked #5 in the state in terms of total net outmigration, losing 8,003 net residents between 2010 and 2018. Combining net migration and natural population change, Trumbull County ranked #3 in the state for total numerical population loss, Mahoning County ranked #4 and Columbiana County ranked #5.

Population Change in the Five-County Region (1990-2018)

County	1990 Population	2000 Population	2010 Population	2018 Estimate
Mahoning, OH	264,806	257,555	238,823	229,642
Trumbull, OH	227,813	225,116	210,312	198,627
Columbiana, OH	108,276	112,075	107,841	102,665
Mercer, PA	121,003	120,307	116,638	110,683
Lawrence, PA	96,246	94,639	91,108	86,184
Youngstown Region	818,144	809,692	764,722	727,801

Insert Map 1.2

Population Characteristics of Youngstown and Mahoning County

Population Density

Population density in Mahoning County is highest in the urban areas of Youngstown, Struthers, Campbell, and the inner-ring suburban areas of Austintown and Boardman Townships, each with more than 3,000 people per square mile. Within Youngstown, population density is the highest along Mahoning Avenue on the west side, along Midlothian Boulevard on the south side, and along Fifth Avenue and Crandall Park on the north side. Population density is the lowest—with fewer than 1,000 people per square mile—in the rural townships, such as Ellsworth, Berlin, and Jackson, as well as western Austintown Township, southern Boardman Township, and areas of Youngstown along the Mahoning River and the far east side.

Population Demographics

Insert Map 1.3

The population of Mahoning County is 76.2% White, 14.6% Black, 0.8% Asian, and 2.2% of residents reported two or more races; 5.8% is Hispanic or Latinx. White residents comprise at least 90% of the population in all townships except Austintown, Boardman, and Coitsville. The most racially and ethnically diverse areas of Mahoning County are located in Youngstown and Campbell. Black residents form the majority on most of Youngstown’s east side, as well as portions of the north and south sides.

No Mahoning County census tracts are majority Hispanic or Latinx, but several tracts on Youngstown's east side, and one each on the south side and in Campbell are one-third Hispanic or Latinx.

Population Trends

Insert Map 1.4

The population of Mahoning County has declined by 26,491 people since 2000. Of the 70 total census tracts in the county, only 10 had an increase in population during that time. The largest numerical increases in population occurred in Canfield, Beaver, and Poland Townships. Of the 12 census tracts with the most severe population loss, each losing more than 750 residents since 2000, nine were located in Youngstown, two in Austintown Township, and one in Campbell. Youngstown's population declined by 17,000 residents; losses were most severe on the south side which lost nearly 10,000 residents from 2000 to 2018. Boardman Township lost 2,953 residents; Austintown Township lost 2,443; Campbell lost 1,496; and Struthers lost 1,431.

The population of both White and Black residents has decreased significantly, while the population of Hispanic or Latinx residents has increased. Since 2000, the population of White residents has declined by approximately 29,000—a decrease of 14.2%—and the population of Black residents has declined by nearly 6,000—a decrease of 14.9%.

Of the county's 70 census tracts, 60 lost White residents and 10 showed an increase. The largest increases were recorded in Canfield, Beaver, and Poland Townships. Decreases in the population of White residents were greatest on Youngstown's south and west sides, as well as in Boardman and Austintown Townships, Campbell and Struthers. Of the 15 tracts that each lost more than 750 White residents, seven were located in Youngstown—all on the south and west sides—as well as two in Austintown Township, two in Boardman Township, and two in Struthers. In total, Youngstown lost 12,913 White residents—with a loss of more than 6,000 on the south side and more than 5,000 on the west side; Boardman Township lost 5,246 White residents; Austintown Township lost 3,936; Campbell lost 2,451; and Struthers lost 1,888.

Population losses of Black residents were concentrated in the center of the south side, the east side, and the north side of Youngstown. Combined, these three areas experienced a loss of approximately 11,000 Black residents. However, the majority of Mahoning County census tracts showed an increase in the number of Black residents, with the greatest increases on the west side of Youngstown (2,433 residents), in northern Boardman Township (1,682), and in the Lansingville-Powerstown-Brownlee Woods area of the south side of Youngstown (1,285).

Since 2000, the population of Hispanic or Latinx residents in Mahoning County increased by nearly 6,000. Approximately three-quarters of census tracts in the county showed an increase in Hispanic or Latinx residents. The largest increases were concentrated on the east side of Youngstown (1,574 residents), the west side of Youngstown (1,019 residents), and in Austintown Township (731 residents), Campbell (664 residents), and Struthers (319 residents). No census tracts had a significant loss of Hispanic or Latinx residents.

Economic Characteristics of Youngstown and Mahoning County

Local Economy

Key economic metrics in Youngstown and Mahoning County have been lagging behind state and national characteristics and trends in recent years. These include an employment base that has decreased by 4.8% (or 4,906 employees) since 2011 and the 2019 unemployment rate of 5.8% that has decreased in recent years, but remains relatively higher than rate of Ohio and the U.S. While the region has a broad mix of wages by occupation, the area has a high concentration of lower-wage jobs. Most of the typical wages in the Youngstown area fall below \$42,000, indicating that much of the housing stock will need to be affordable to these lower income levels. (Bowen) [Insert Map 1.5](#)

Unemployment

Thirteen census tracts—all located in Youngstown and Campbell—have unemployment rates more than twice as high as Mahoning County’s rate. People of color comprise at least 40% of more of the population in all 13 of these tracts. White residents are the majority of all 32 tracts with an unemployment rate below the county’s rate. None of these tracts are located in Campbell and only four are in Youngstown—three on the west side in Cornersburg and Rocky Ridge and one on the south side in Pleasant Grove. [Insert Map 1.6](#)

Median Household Income

Nine census tracts—all located in Youngstown and Campbell—have median household incomes less than half of Mahoning County’s median of \$44,682. The vast majority of tracts where household incomes are lower than the county’s median are located in Youngstown, Campbell, and Struthers. Only two Youngstown tracts—one on the north side (Crandall Park) and one on the west side (Cornersburg)—have a median household higher than Mahoning County’s median.

Poverty

Eighteen census tracts—all located in Campbell and on each side of Youngstown—have a poverty rate more than double the Mahoning County rate of 17.6%. Only four Youngstown tracts have a poverty rate lower than the county rate—in Cornersburg, Pleasant Grove, and the north side along Crandall Park. All tracts where the poverty rate was less than half the county’s rate are located in suburban areas—Canfield, Poland, Austintown Township, and Boardman Township, as well as adjacent rural townships, such as Ellsworth and Beaver. [Insert Map 1.7](#)

Low-income Status

In thirteen census tracts—all located in Youngstown and Campbell—more than half of all families are considered low-income. Twenty-two tracts have more than double the proportion of low-income families than the county rate of 21.8%. These tracts are all located in Youngstown, and one each in Campbell and Struthers. Tracts with less than half of the proportion of low-income families than the county as a whole are all located in suburban and rural townships, as well as Canfield and Poland.

Housing Characteristics of Youngstown and Mahoning County

Housing Age

The median age of housing structures in Mahoning County is 60 years—constructed in 1960. Most housing units were built before county’s population peaked at 303,424 residents in 1970 and well before lead-based paint was banned in 1978. The oldest housing in the county, built before World War II, is primarily located in Youngstown, Campbell, and Struthers, where the risk of childhood lead poisoning is the greatest. Conversely, census tracts where the majority of structures were built after 1978, posing little to no lead hazards, are located in southern Boardman Township, western Austintown Township, Canfield Township, and Beaver Township. Just 7.2% of housing units in Mahoning County—approximately 6,500 out of 89,500—were built after 2000. In Ohio, 12.1% of housing units were built after 2000 and in the U.S., that number is 18.4%, which is double the Mahoning County rate. [Insert Map](#)

1.8

Key finding: housing age is oldest in Youngstown, Campbell, and Struthers, where the county’s highest proportion of low-income families live—and particularly low-income families of color—putting these families at greatest risk for child lead poisoning; there is a lack of modern, quality, lead-safe units particularly in Youngstown, Campbell, Struthers, northern Boardman Township and eastern Austintown Township, but also throughout the remainder of the county

Value of Owner-Occupied Housing

The average value of an owner-occupied house in Mahoning County is \$103,400. The average value in Youngstown—\$44,500—is less than half the median county value, compared to \$140,000 in Ohio and \$204,900 for the U.S. Values in Campbell—\$61,300—and Struthers—\$70,700—are also considerably lower than the county as a whole. Values are highest in southern Boardman Township, Canfield, Poland, and the surrounding rural townships. Housing value is correlated with housing age, meaning that areas, such as Canfield Township, with newer housing stock generally have higher home values, whereas areas with the oldest housing stock, such as the lower south and east sides of Youngstown, generally have the lowest home values. A few notable exceptions to this include Lowellville and Poland, where older homes are worth considerably more than similarly-aged homes in Youngstown or Campbell. Additionally, a few tracts, primarily on Youngstown’s east side, have homes of a similar age as the county median, but homes in these tracts are worth less than half of the county’s median. [Insert Map](#)

1.9

Of the 21 census tracts in Mahoning County that are majority Black and Hispanic/Latinx—all located in Youngstown and Campbell—19 tracts have home values that are less than half that of the county as a whole. The two exceptions are the two census tracts along Fifth Avenue and Crandall Park on Youngstown’s north side. Only one tract in Mahoning County, located in Northern Boardman, the tract that includes the *Forest Glen Estates Historic District*, has more than 25% residents of color and home values above the county average. Tracts with low proportions of residents of color and lower than average home values are located in Sebring, Struthers, Lowellville, northern Boardman Township, and eastern Austintown Township.

Key finding: home values are correlated with home age and minority population, meaning that home values tend to be lowest in areas with the oldest homes and highest proportion of residents of color

Insert Charts 1.1 and 1.2

Affordability of Low Value Housing in Youngstown

Nearly two-thirds of households in Youngstown have incomes under \$40,000. Most available for-sale housing units in the city are priced below \$100,000, which may be affordable to low-income households, but much of this product is older and likely of lower quality that would require substantial investment to repair and/or modernize. It is anticipated that many low-income households are unable to afford these investments. (Bowen)

Availability of Higher Quality Housing in Youngstown

The number of households in Youngstown earning more than \$40,000 per year is expected to grow in the next five years. However, just 7.8% of housing units available in the city are priced over \$100,000, while areas outside of the city have large numbers of housing units at such prices. Therefore, the city is at a significant disadvantage in its ability to attract and retain higher-income households, who primarily purchase outside of the city in Mahoning County. (Bowen)

Home Purchase Lending

Between 2013 and 2018, 12,213 home purchase mortgages were originated in Mahoning County. Of the 20 census tracts in Mahoning County with the most mortgage originations—each with at least 240 mortgages—none were located in Youngstown or Campbell. The 20 census tracts with the least mortgage originations—each with fewer than 20 mortgages—were all located in Youngstown and Campbell. Between 2013 and 2018, nearly 90% of mortgages originated in Mahoning County were located outside of Youngstown and Campbell. The average property transfer amount outside of Youngstown was \$118,091 in 2018, compared to just \$27,379 in the city of Youngstown. However, the number of mortgage originations in Youngstown and Campbell has increased steadily each year since 2013, more than doubling from 144 in 2013 to 309 in 2018. Despite this increase, the vast majority of residential transfers in Youngstown and Campbell do not involve a mortgage. Conversely, in only one suburban census tract in the county—located in eastern Austintown—did a majority of residential transfers not involve a mortgage.

Home Savings and Huntington originated the most home purchase mortgages in both Youngstown and Mahoning County in 2018. Home Savings and Huntington also originated the most home purchase mortgages valued at less than \$50,000, as well as the most mortgages to low-to-moderate income individuals. Mortgage rejection rates are higher for low-, moderate-, and middle-income Black residents than White residents of the same income level.

Key finding: There is a great need for home purchase lending in Youngstown and Campbell, where 31% of Mahoning County's population lives, but only 10% of its mortgages are originated. Most residential property transfers in these cities do not involve a mortgage, whereas the majority of transfers in the suburban and rural areas of the county do involve a mortgage. While Home Savings and Huntington originated the most mortgages in Youngstown, including those valued at less than \$50,000 and those to low-to-moderate income individuals and households, there is a need for more home purchase lending—

particularly to low-, moderate-, and middle-income Black residents—in Youngstown and Campbell from all banks operating in Mahoning County. [Insert Map 1.9d](#)

Home Purchases in Youngstown

In the city of Youngstown from 2017 to 2019, the neighborhoods with the highest sales from the multiple listing service (MLS) included the following neighborhoods: Cornersburg (\$73,526); Idora (\$53,725); Crandall Park (\$51,432); Rocky Ridge (\$46,940); Pleasant Grove (\$43,978); and Brownlee Woods (\$42,928). The lowest average sales were in the center of the south side and lower east side. Median MLS home sales prices have increased each year since 2015, as shown in the table below.

Year	2014	2015	2016	2017	2018	2019
Median Home Sale Price in Youngstown	\$29,880	\$29,070	\$34,837	\$38,959	\$44,139	\$46,446

Key finding: Average MLS home sales in Youngstown have increased each year since 2015, from \$29,070 to \$46,446—an increase of 60% over 5 years—but are still well below the county average of \$132,388 in 2019.

Income of Owner-Occupied Households

Approximately 40% of owner-occupied households in Youngstown earn less than \$30,000 per year, which is more than double the proportion in the remainder of Mahoning County (16%) and in Ohio (15%). More than 20% of owner-occupied households in Youngstown are cost-burdened, paying more than 30% of their income toward housing costs, and nearly 10% are severe cost-burdened, paying more than 50% of their income toward housing. (Bowen) [Insert Chart 1.3](#)

Senior Households in Youngstown

Lack of ability to afford home maintenance and repairs is a particular challenge for seniors on fixed incomes. The majority of households in Youngstown comprise individuals over age 55 and the greatest population increase projected through 2025 is among individuals age 65 and older. (Bowen) [Insert Map 1.9a](#)

Conditions of Owner-Occupied Homes in Youngstown

Owner-occupied structures represent 54% of all Youngstown housing units in poor condition, which includes deteriorated roofs, grossly peeling paint, missing siding, collapsing components, and/or missing gutters and downspouts. Structures with these issues are exposed to wind, rain, and snow, accelerating their deterioration.

Key finding: Nearly 1,000 owner-occupied structures have at least one major code violation and more than 700 are in immediate need of a new roof. The majority of these structures are located on the south side of Youngstown, with significant numbers also on the east and north sides. Many of these owners are likely among the 1,400 severely cost-burdened owner-occupied households, who pay more than 50% of their income toward housing costs. [Insert Map 1.9b](#)

Out-of-town Investors

In Mahoning County, 93% of properties are owned locally—within Mahoning County—and 96% have owners in the state of Ohio. All of the 24 census tracts where less than 90% of owners are local are located in Youngstown, Campbell, and two rural townships. Within Youngstown, the highest rates of non-local ownership are located on the south, west, and north sides, largely in the most distressed and transitional housing market areas.

Within Youngstown, non-local and out-of-state owners are more likely than local owners to own properties with serious issues. Owners outside of Mahoning County own 6.4% of all property in Mahoning County, but 11.6% of all property in Youngstown and 19.0% of all structures with serious issues in Youngstown identified in the 2019 citywide housing conditions survey.

Key finding: Low home values, unaffordable repairs, and limited bank financing available to Youngstown residents have given rise to property purchases by out-of-town investors. In Mahoning County, just 6.4% of property is owned by non-local owners, whereas in Youngstown, 19.0% of all housing structures in poor condition are owned by non-local owners. Insert Map 1.9c

Owner-occupied vs. rental housing

The majority of Mahoning County homes are owner-occupied, but in 16 census tracts—primarily located in Youngstown and Campbell—the majority of housing units are rented. With a few exceptions, notably in northern Boardman, eastern Austintown, and the north side of Youngstown along Fifth Avenue, tracts with higher percentages of rental properties have the lowest home values in the county. A few tracts—all located in Boardman Township—have relatively high percentages of rental units but home values remain higher than the county average. Another small group of tracts—all located on Youngstown’s south and east sides—have relatively high percentages of owner-occupied structures but very low home values—less than half the county median.

Key finding: The county’s low-value rental housing is concentrated in Youngstown and Campbell, where incomes are lowest, poverty and unemployment is highest, the housing stock is the oldest and proportion of residents of color is highest. A significant concentration of rental units is also located in Boardman and Austintown Townships where incomes and home values are higher, poverty and unemployment are lower, the housing stock is newer, and the proportion of residents of color is lower. A significant number of low-income homeowners of color are concentrated in Youngstown, particularly on the south and east sides, in areas with low home values, high poverty and unemployment, and the oldest housing stock in the county. Insert Map 1.10 and Chart 1.4

Bank Foreclosures

Between 2014 and 2017, 1,481 bank foreclosures were initiated in Mahoning County. Census tracts with the highest foreclosure rates were located on the west side of Youngstown—in Cornersburg and Rocky Ridge—as well as in Boardman and Austintown Township, Sebring, and Struthers. Each of these tracts had more than 20 foreclosures each. Foreclosure rates were lowest on Youngstown’s lower east, lower north, and lower south sides—areas with a low amount of home purchase lending, as well as in suburban townships with the highest median incomes in the county, such as Canfield, Poland, Beaver, and portions of southern Boardman Township. The table below shows the locations with the highest numbers of foreclosures.

Location	Number of Bank Foreclosures 2014-2017
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Youngstown	409
Boardman	273
Austintown	267
Struthers	80
Campbell	57
Mahoning County	1,481

Key finding: *Bank foreclosure rates are highest on the west side of Youngstown, northern Boardman Township, eastern Austintown Township, Struthers and Sebring.*

Housing Abandonment in Youngstown

Housing surveys in 2008, 2012, 2016, and 2019 have documented the decline in the number of vacant structures in Youngstown. In 2008 there were 4,574 vacant residential structures and in 2012 there were 3,967. Between 2016 and 2019, the number of vacant properties decreased from 3,516 in 2016 to 1,841 in 2019—a decrease of nearly 50% in just three years. Of the 1,841 identified vacant residential structures in 2019, 1,022 (or 56%) were tax delinquent, and 369 (or 20%) had unsecure openings, such as windows or doors. Additionally, of the 1,841 identified vacant properties, 1,211 (or 66%) showed clear signs of abandonment by owners, such as severely overgrown vegetation, missing electric meters, and dumping of trash and debris. The remaining 630 vacant properties were often either for sale, simply empty but well-maintained, or appeared to be likely rental properties, waiting to be rented.

Insert Map 1.11 and Chart 1.6

Change in Occupancy Characteristics

Since 2000, the number of owner-occupied housing units in Mahoning County has decreased by more than 7,000. The primary reason for the decrease is 1) residential demolitions due to population loss in Youngstown and 2) conversion of owner-occupied units to rental properties in Youngstown, Boardman Township, Campbell, Struthers, and Austintown Township. Three-quarters of the decrease in owner-occupied units occurred in Youngstown. Just 13 of 70 census tracts in the county had an increase in owner-occupied units, concentrated primarily in Canfield, Poland, Springfield, and Beaver Townships.

During the same time period, the number of renter-occupied housing units increased by approximately 2,800 units in Mahoning County. Increases in rental units were greatest on the west side of Youngstown, which had an increase of nearly 1,000 rental units—largely conversions of existing owner-occupied units to rentals—as well as in Boardman Township (increase of 627 rentals), the Lansingville-Powerstown-Brownlee Woods portion of the south side of Youngstown (increase of 554) and Austintown Township (increase of 418).

Key finding: *Overall, the percentage of owner-occupied housing units in Mahoning County has declined from 72.8% in 2000 to 68.7% in 2018 and the number of owner-occupied units has decreased by more than 7,000 since 2000. The most significant decreases in the proportion of owner-occupants occurred in Campbell, Youngstown, northern Boardman Township, and eastern Austintown Township. Insert Maps 1.12 and 1.13*

Rental Expenses

More than half of renter-occupied households in Youngstown are “cost-burdened,” paying more than 30% of their income towards housing costs—a considerably higher rate than that of Mahoning County or the State of Ohio. Households that are cost-burdened often find it difficult paying for both their housing and meeting other financial obligations. The city has more than 2,200 affordable rental housing units, either tax credit or government-subsidized, but these operate at almost 99% occupancy with long waitlists. Nearly 900 households are waiting for a Housing Choice Voucher that subsidizes rents for lower-income households. (Bowen)

Key finding: There is pent-up demand for housing serving very low- and low-income renter households, which is likely contributing to the large number of renters living in unaffordable, undesirable, and unsafe housing conditions. Many live in non-conventional rentals, such as single-family homes and duplexes built before 1978, where the average cost of rent and utilities is over \$900 per month—exceeding what many low-income residents can afford—located in neighborhoods plagued by blighted properties, and posing serious risk for childhood lead poisoning. (Bowen+YNDC) **Insert Chart 1.5**

Eviction

The eviction rate for renter households in Youngstown between 2012 and 2016 was significantly higher than, and in some neighborhoods more than double, the rate of Mahoning County and Ohio. Eviction rates were highest in the neighborhoods along Mahoning Avenue on the west side and the neighborhoods along South Avenue and Midlothian Boulevard on the south side.

Key finding: Evictions were highest in Youngstown neighborhoods where formerly single-family owner-occupied homes were rapidly being converted to rental populations, where White residents were leaving, and where Black residents were moving.

Rental Housing Quality in Youngstown

The 2019 citywide survey of housing conditions identified 622 renter-occupied homes with deteriorated roofs, 277 with grossly peeling paint or missing siding, 219 with missing or disconnected gutters and downspouts, and 73 with broken or missing windows or doors. Nearly 100 had additional issues, such as collapsing porches or major hoarding.

Based on the survey findings, as well as the results of interior rental inspections completed in conjunction with the city of Youngstown’s code enforcement department, it is estimated that as many as 1,986 (or 17%) of the 11,801 rental units in Youngstown have severe violations—either interior, exterior, or both—such as leaking roofs, inadequate or nonfunctioning plumbing, electrical hazards, chipping lead paint, collapsed ceilings, broken windows, and/or infestation of mold, insects, or rodents. An additional 4,909 units (or 42%) are estimated to have minor violations. Given the age of typical rental housing in Youngstown—more than 75% was built before the ban of lead-based paint in 1978 and only 9% was built after 1990—even minor violations pose significant risks for childhood lead poisoning.

Key finding: Limited job opportunities, low wages, relatively high unemployment, lack of affordable housing options, and limited bank financing push many of Youngstown’s residents into outdated, hazardous, poor-quality rental housing, for which they pay the highest proportions of their income of any households in Mahoning County. Inability to afford rents leads to high rates of evictions, high tenant turnover, ultimately leading to greater neighborhood instability, less investment from potential homebuyers, more cash purchases by out-of-state investors, less investment from existing owners, and continued housing abandonment.

Health Outcomes in Mahoning County

Poor housing conditions contribute to poor health outcomes. Of all Ohio counties, Mahoning ranks in the bottom quartile—72nd out of 88 counties—for overall health outcomes, including length and quality of life. While Mahoning County ranks in the highest quartile for clinical care and treatment, the county’s social, economic, and physical environments—often described as social determinants of health—rank among the worst in Ohio. Many factors discussed in this report are key social determinants of health, including unemployment, poverty, income inequality, residential segregation, severe housing problems, low homeownership, and unaffordable housing cost.

Limited health outcome data is available for the city of Youngstown. However, it can be easily inferred that health outcomes in Youngstown are significantly worse than the rest of Mahoning County. This analysis has shown that the county’s residents of color live primarily in Youngstown and Campbell and are disproportionately impacted by social, economic, and physical environment factors related to overall health outcomes. Unemployment and poverty are highest in Youngstown and Campbell, incomes and homeownership rates are lowest, and housing is poor quality and unaffordable.

While not discussed in this report, additional social determinants of health that negatively impact overall health outcomes include food insecurity, limited access to healthy food, physical inactivity, limited access to exercise opportunities, adult obesity, adult smoking, drug overdoses, lack of educational attainment, and violent crime. Among these factors, Mahoning County ranks significantly worse than the state average for physical inactivity, limited access to healthy food, drug overdose deaths, homicides, and firearm fatalities.

Resident Survey of Housing Conditions and Needs

This section of the document uses data from a survey of Youngstown and Mahoning County residents to reinforce key findings of the quantitative analysis and drive the development of a comprehensive strategy to address housing needs and improve housing conditions. The survey was designed using SurveyMonkey and all residents of Youngstown were encouraged to complete it, through email blasts to existing contacts, in-person presentations to neighborhood groups, and the purchase of Facebook ads. Approximately 1,500 residents completed the survey, which included primarily multiple choice questions regarding demographics, housing situations, issues experienced, and housing needs, as well as two open-ended questions that encouraged respondents to share their own ideas for improving housing quality in Youngstown.

Of those who participated in the survey, 75% live in Youngstown and 18% live in Mahoning County, outside of Youngstown. A third are retired and among those who work, 41% commute less than 10 miles and 14% commute 10-25 miles. Of all participants, 74% own their homes, 18% rent, and 87% live in a detached, single-family home. Just over a third live in a 2-person household and just under a third live in a 1-person household; larger households of 3 or 4 persons comprised 18% and 10% respectively. The highest percentage of respondents (25%) have monthly housing costs, including utilities, of \$501-\$750; 20% pay between \$751 and \$1,000; and 15% pay \$1,001 to \$1,250. More than half have lived at their current residence for more than 10 years; 15% lived there for 5-10 years and 22% lived there 1-5 years. Nearly three-quarters have lived in Youngstown more than 20 years. More than half of respondents are satisfied with their current residence but 19% are not. More than half are also satisfied with their current neighborhood, but again 20% are not.

Key finding: While slightly more than half of all respondents had not experienced housing issues, among those that did, residents were most likely to report personally experiencing having to pay more than 30% of their income toward housing, living in substandard housing because they could not afford to maintain it, and lacking sufficient credit to qualify for a lease and/or mortgage.

More than half of respondents have stayed in Youngstown because the housing is affordable and just under half because of proximity to family and friends. Just over a third have stayed due to the convenient location to work or other amenities and just over a quarter have stayed because their neighborhood is desirable. However, 19% describe themselves as “stuck in Youngstown.”

Key finding: Respondents were most likely to describe the overall housing market as poor with many issues because of blight, owners unable to afford home maintenance and upkeep, high crime, and lack of quality schools. Most others described the housing market as fair with some issues and very few felt the housing market was good.

Key finding: The majority of respondents believe it is at least somewhat difficult for people to find suitable housing in Youngstown and the most commonly-stated reasons were because of undesirable neighborhoods, poor quality housing, housing that is too old, lack of sufficient funds for deposits or down payments, and housing that is unaffordable.

Key finding: Respondents reported the highest need for senior apartments; rental housing (less than \$500 per month), and for-sale housing (less than \$50,000). The most desired characteristics were single-family housing that is modern, move-in ready, ranch or single floor-plan, or apartment-style living.

Somewhat less demand was reported for special needs housing, senior care and assisted living facilities, low-cost fixer-upper single family homes, and duplexes, triplexes, and townhomes.

Of all respondents, 14% did not live in Youngstown and do not wish to move there; 10% do not live there but would like to. Of those 10% who would move to Youngstown nearly half would prefer modern, move-in ready single-family homes, 23% a condominium, 20% a duplex, triplex or townhome, and 19% an apartment. An equal proportion (40%) would require a two-bedroom or a three-bedroom unit.

Through open-ended questions, residents were asked to identify the most significant housing issue facing Youngstown today and what should be done to improve housing quality in the city. Multiple themes emerged, reinforcing the findings of the quantitative data analysis, particularly related to the need to eliminate abandoned properties, effectively regulate rental housing and nuisance properties, assist low-income homeowners and seniors with home repairs, adequately prepare and incentivize homebuyers and encourage the development of new and existing housing to address existing needs.

A sample of resident comments is provided below and the full results of the resident survey are included in the appendix.

What is the most significant housing issue facing Youngstown today? Please share any other comments/concerns about housing in Youngstown.	
Eliminating Abandoned Properties	
"For the population in the City we now have too many houses. Old homes need to come down; they're too hard (costly) to maintain."	"Vacant homes that need to be demolished or repaired."
"More strategic demolition must continue throughout the city."	"There are still a lot of areas that need property torn down."
Effectively Regulating Rental Properties and Other Nuisance Properties	
"We see to many customers complaining of mold, broken windows, leaky roofs, etc., that the landlords refuse to fix."	"Landlords not keeping rentals in good repair... resulting in the homes being abandoned in disrepair."
"Landlords that own rentals in their own neighborhoods are being penalized in ways that out of state section 8 owners are not."	"Landlords are absent or predatory...[there's a] lack of enforcement of existing code with landlords."

<p>"Landlords need to be registered or face immediate fines and penalties. They also need to meet city codes. They should also be held accountable as to who they rent to. Property owners/resident owned need to help each other with keeping up properties."</p>	<p>"Too many times, offsite landlords will rent to whomever just to have the unit rented and get the payout. Without extensive research into these tenants, a landlord can be subjecting the neighborhood, their rental unit and other tenants to months of destruction, terror and possibly felonious crimes. A rental network must be established with names of all "dishonorable tenants" and city wide set of rules/regulations must be established for landlords to implement, ie: police call to said rental is subject to being put on notice of the tenant becoming a nuisance , absentee or out of town landlords must be held responsible to hire a local firm to manage/repair their rental units, database to list "undesirable renters" who damage property, arrears in rent, "stay" renting where renters jump from property to property. Better laws must be established to punish landlords and renters alike so blighted property are not "left" unoccupied to damage neighborhoods."</p>
<p>"Affordable, clean, smoke free and drug free senior housing, one where the landlord has control of what is going on in the building and providing a safe, clean environment for all tenants."</p>	<p>"As a landlord with a few rental units in the city, finding qualified applicants is difficult."</p>
<p>"The rent that some landlord's request is too high for the area. A lot of properties still need work such as roof repairs, paint, plumbing, electrical, and proper windows."</p>	<p>"Control of the rental market (landlords need guidance, rental market still too loosey-goosey) and help maintain and create more habitable housing at reasonable cost over time."</p>
<p>"Blighted neighborhoods...they take the wind out of any adjacent progress and hold homeowners captive who are close to the blight, constricting or halting their efforts to make investments in their property."</p>	<p>"The property owners do not do what they are supposed to do as far as maintaining the properties that they own. But yet people are being evicted and held responsible for damages that have preexisted. It seems that this city does not care what type of housing the residents get because of various reasons. And I honestly feel that everyone deserves decent safe affordable housing."</p>
<p>"Out of state and country investors are buying our houses and just doing the bare minimum upkeep. These are the houses the locals are forced to live in."</p>	<p>"Rentals, group homes, slum lords, property values are so low, school system bad, taxes don't compare to quality of life in community's and the City."</p>

<p>"Poor housing market...High crime/drugs/gang areas. Too many rental properties not being maintained. Out of state landlords!!"</p>	<p>"I believe that good quality housing exists however having blighted properties around you that are not maintained doesn't fare well."</p>
<p style="text-align: center;">Properly zoning and regulating non-traditional residential properties</p>	
<p>"Poorly managed group homes."</p>	<p>"Undesirable neighborhoods. By undesirable, I mean ones with blight, no park within walking distance, unkempt sidewalks, group homes/sober homes on every block, etc."</p>
<p>"I believe these bring my property values down. Group homes, recovery homes, unkempt rentals."</p>	<p>"Group homes being placed on one side of town. Let's be equal on where these homes are placed."</p>
<p style="text-align: center;">Assisting Low-Income Homeowners and Seniors with Repairs</p>	
<p>"There are a lot of older homes, many are occupied by older adults on limited incomes. Many homes are in disrepair and the older adult doesn't have the money for repairs and can not afford to have a repair person do the work. Some are in poor health and need someone to help."</p>	<p>"Youngstown has beautiful, old homes, many of which are in need of great repair, which home owners cannot afford. Therefore, the homes keep deteriorating."</p>
<p>"Owners struggling to maintain/upkeep home, resulting in the homes being abandoned in disrepair."</p>	<p>"No assistance for hard working tax paying homeowners who need help with repairs (windows, roofing etc.)... because we are just right above the qualifying limits."</p>
<p style="text-align: center;">Developing and Incentivizing Homebuyers</p>	
<p>"Most people cannot afford the cost of buying a house because of many various reasons: bad or no credit, lack of sufficient income, available housing in an undesirable/blighted neighborhood."</p>	<p>"Programs available to help homeowners with repairs & bills & education on what you look for when buying a home in Youngstown."</p>
<p>"Inability for persons to secure funding to purchase. Many people do not get a second</p>	<p>"It is important families and young adults can afford a place to live that has the appeal of the</p>

<p>chance owing to poor credit history or incarceration. They need programs that give them the opportunity to "own" as well as one that teaches them how to manage money while maintaining or re-establishing credit."</p>	<p>\$100k+ homes in the suburbs but have a strong desire to stay within the city limits. Loans allowing rehabs would be extremely helpful for this. Or programs to assist in rehabs."</p>
<p>"A lot of properties still need work such as roof repairs, paint, plumbing, electrical, and proper windows. Also, to buy a house, you need a down payment of thousands of dollars."</p>	<p>"There is a lack of move-in ready houses that can compete with options in other nearby cities. Even in the better Youngstown neighborhoods, there's a lack of desirable housing."</p>
<p>"Bank financing." "Lack of financing for home improvements due to low property values."</p>	<p>"High rents prevent tenants from saving up to purchase available vacant houses that are more affordable."</p>
<p>"Most affordable houses in our area need so much work done to them to allow the owner a normal standard of living that it is overwhelming to the average buyer and so the houses will not sell."</p>	<p>"Some outreach to high school and college students teaching them how to fill out an application and not to falsify information on the application would greatly improve their chances of getting quality housing at affordable prices."</p>
<p>Encouraging Development of New and Existing Housing That Meets Resident Needs</p>	
<p>"Homes are large with great bones but not energy efficient, plumbing, electric, windows and roofing need updated/replaced."</p>	<p>"Availability of safe (lead/mold free; welcoming neighborhoods, etc.), attractive, affordable housing throughout the city and proximity/accessibility to economic/educational opportunities."</p>
<p>"There is a lack of high quality housing for small families in safe neighborhoods. There is plenty of low quality housing in too large of properties and in undesirable neighborhoods. By undesirable, I mean ones with blight, no park within walking distance, unkempt sidewalks, group homes/sober homes on every block, etc."</p>	<p>"Average age of homes for sale is high; you can buy a lot of house for your dollar in Youngstown, but it will be an old house in a crumbling neighborhood. You may not have the means to pay for major repairs and maintenance. There is not enough low cost, modern housing available."</p>

<p>"Houses are old and people cannot afford the costs to make repairs to make their homes safe to live in!"</p>	<p>"Poor housing stock exists in the less than \$500 range."</p>
<p>"More ranch homes should be going up."</p>	<p>"One floor houses. Elderly are increasing, but homes are not available with no steps."</p>
<p>"I wouldn't spend a lot of energy or money on creating expensive housing options in Youngstown. What you're doing with rehab is what Ytown needs."</p>	<p>"Lack of legitimate contractors to complete home improvements. This is directly impacting blight in the city and surrounding areas."</p>
<p>"Low income student housing is needed."</p>	<p>"Our anchor institutions should be more involved in a longer-term, more equitable housing strategy for the city."</p>

DRAFT

Strategy to Improve Housing Conditions

This section of the document proposes solutions to the issues identified in the data analysis and resident survey. Strategies were developed through discussions with officials in peer cities across Ohio, review of best practices and successful housing development projects, research of available funding opportunities, and discussion with local officials and national housing experts. The overall goal of the strategy is to improve housing quality for all Youngstown residents. Key objectives are summarized below and detailed on subsequent pages of this section.

- 1) *Eliminate abandoned properties:* The City of Youngstown, the Mahoning County Land Bank and their partners will coordinate and aggressively seek funding to demolish all remaining 1,211 abandoned properties in Youngstown. While awaiting demolition, the grass will be regularly maintained, any unsecure openings will be boarded, and negligent owners will be assessed the maximum amount of fines and penalties allowable by law.
- 2) *Effectively regulate rental properties:* The City of Youngstown and its partners will develop a financially sustainable, performance-based rental licensing and inspection regime that rewards good landlords and penalizes those who do not comply. Specific partners, such as the Youngstown Municipal Court, Mahoning County Lead Hazard, Youngstown Metropolitan Housing Authority, Mercy Health, and the Mahoning County and City of Youngstown Land Banks will each play a role in ensuring the highest percentage possible of rental properties are registered with the city. A free, high-quality, professional tenant-counseling program will be created and a plan to make all rental units lead-safe will be developed.
- 3) *Effectively address nuisance properties:* The City of Youngstown will aggressively target nuisance properties using the full range of its available code enforcement tools, which include assessment of fines and penalties to the tax duplicate, the receivership and Spot Blight Eminent Domain processes, and tax foreclosure.
- 4) *Properly zoning and regulating community residences:* The City will eliminate the practice of *spot zoning*—where a single parcel’s zone is changed to allow a use that is otherwise not allowed in the area, often to the benefit of an individual owner and to the detriment of surrounding owners—and city, county, and state officials will coordinate to develop clear local policies to adequately regulate group homes.
- 5) *Assisting owner-occupants with home repairs:* The City of Youngstown and its partners will aggressively seek funding to increase the number of home improvements and emergency repairs for low-income homeowners.
- 6) *Developing and incentivizing homebuyers:* The City of Youngstown and its partners will continue and expand programs that provide free housing counseling to potential home-buyers and existing home-owners and strengthen relationships with banks to increase access to credit and offer down-payment assistance.
- 7) *Encourage development of new and existing housing:* The City of Youngstown will develop a pipeline of housing development projects. Key steps to building this pipeline include extending the Community Reinvestment Area to cover the entire city of Youngstown, assigning *project-based Housing Choice Vouchers* to housing development projects, strategically assembling land and buildings with potential for redevelopment or reuse as housing, establishing a *Housing Trust Fund* to provide gap financing for housing development, seeking funding for housing development, and instituting a citywide residential property transfer tax.

1 -- Eliminate **abandoned properties**

Abandoned properties are a safety hazard for nearby residents, decrease property values, and negatively impact residents' housing decisions. When abandoned properties are present, an owner is less likely to maintain and invest in their properties, existing homeowners are more likely to move away, and potential new residents are less likely to choose to move into the neighborhood. As a result, property values are further depressed, resulting in a downward cycle of further abandonment. Existing residents lose wealth, the city loses tax revenue, and the school district loses income, negatively impacting all city residents but particularly low-income owners and people of color who live in neighborhoods most impacted by abandonment.

The following action steps are recommended to address and ultimately eliminate **abandoned properties**.

Action Step 1.1 -- Board unsecure properties and assess fines to negligent owners.

Because resources to eliminate all abandoned properties in the city do not currently exist, in the meantime all unsecure first-floor windows and doors will be secured to prevent entry to abandoned properties while they await demolition, or to preserve structures that can be rehabilitated from further distress. Unsecure abandoned properties are fire hazards, crime magnets, and particularly unsafe for children who live nearby and may inadvertently wander inside. Assessing fines for board up will assist the city in recovering costs and if unpaid, will allow for tax foreclosure of the property and conveyance to the Mahoning County Land Bank for demolition, should future funding become available. Securing the property will improve safety and quality of life for nearby residents. According to the 2019 citywide housing conditions survey, 380 abandoned properties need to be boarded and secured.

Action Step 1.2 – Clean up all trash and dumping on vacant properties.

Dumping of trash and debris remains a major issue throughout Youngstown. Piles of trash bags, tires, mattresses, appliances, construction debris, and many other items are regularly dumped on vacant properties and must be immediately cleaned up to deter further dumping.

Action Step 1.3 -- Maintain grass at all vacant and abandoned properties and assess fines to negligent owners.

Grass will be maintained at all vacant and abandoned properties where needed. Tall, uncut grass causes a nuisance to nearby residents and gives the impression that the street or neighborhood is not cared for, which increases the likelihood of criminal activity and discourages reinvestment. As with boarding up properties, assessing fines for grass cutting will assist the city in recovering costs and if unpaid, will allow for tax foreclosure of the property and conveyance to the Mahoning County Land Bank for demolition, should future funding become available. A proactive, efficient, data-driven, and aggressively-enforced grass cutting program will increase the frequency of grass cutting and with efficient collections, the

program can be self-sustaining financially, freeing additional resources for demolition and other priorities. Regular grass cutting improves the appearance, perception, and safety of the neighborhood and makes possible more frequent maintenance by willing nearby residents.

Action Step 1.4 -- Demolish all remaining abandoned properties.

The City of Youngstown will coordinate with the Mahoning County Land Bank to raise funding to demolish all remaining 1,211 abandoned properties as soon as possible. Any and all funding sources will be accessed--federal, state, and local resources--including the Department of Defense Innovation Readiness Training program, Community Development Block Grants, the general fund, and the United Way Day of Caring--when companies waive the "tipping fee" for demolitions as their donation to the event. The City of Youngstown will proactively and aggressively advocate for state funding through Ohio Governor DeWine, and state representatives and senators, as well as for federal funding through US Representative Ryan and Senators Brown and Portman. The City will actively participate in organizations that push for these objectives, such as the Thriving Communities Institute, Center for Community Progress, and other relevant groups.

Demolition will be completed systematically, eliminating all abandoned properties on one block, street, or neighborhood at once, as opposed to a haphazard, scattershot approach. Eliminating all abandoned properties on a street or neighborhood will improve residents' quality of life, stabilize the area from further decline, and position it for future revitalization. Until all abandoned properties are eliminated, any redevelopment efforts will have limited impact, putting future investment at risk. Youngstown simply cannot afford to wait.

The greatest concentration of vacant residential properties is located on the south side, between Glenwood Avenue and Hillman Street, particularly north of Indianola Avenue. A secondary concentration exists in the Cottage Grove neighborhood, between Market Street and South Avenue, between Indianola Avenue and Midlothian Boulevard.

Demolition will also be targeted to the primary corridors traveling into and through the city, which are priorities for transit-oriented development. These include Mahoning Avenue, Glenwood Avenue, Market Street, South Avenue, Oak Street, McCartney Road, Belmont Avenue, and Martin Luther King Jr. Boulevard.

2 -- Effectively **rental properties**

Rental properties play a key role in providing affordable housing to residents who cannot or do not wish to own their own home. They can also provide a steady source of income for responsible landlords. However, poorly-managed, unmaintained rental properties can have a detrimental impact on the surrounding neighborhood. The worst landlords "milk" their properties to maximize short term income, neglecting critical repairs, city regulations, and often payment of property taxes. The presence of these properties can be as much of a nuisance, if not more, than a nearby abandoned property, perpetuating the same downward cycle of destabilization and disinvestment. Low-income families, particularly low-income families of color, are most impacted by poor quality rental properties.

The following action steps are recommended to effectively regulate **rental properties**.

Action Step 2.1 -- Develop a financially sustainable, performance-based rental licensing and inspection regime.

Recognizing that many landlords provide quality, affordable rental housing but others poorly manage and maintain their properties, a one-size-fits-all approach to addressing rental properties is not recommended. Regulations that are not evenly or aggressively enforced end up becoming a burden or even a penalty for good landlords who voluntarily comply with rental property requirements, leading to resentment and a lack of support for the program. Uneven or non-existent enforcement gives the worst landlords a free pass to continue neglecting their properties, thus decreasing nearby property values and residents' quality of life, which undermines confidence in the city's ability to maintain basic housing standards. A performance-based rental licensing and inspection regime will benefit good landlords by raising quality standards for all rental properties and protecting their ongoing investment, while aggressively and effectively penalizing unresponsive, noncompliant landlords by requiring landlord training to continue operating rental units in the city. This will help to ensure that limited resources are targeted toward the properties that need significant improvement. The landlord training will include topics such as applications and screening procedures, fair housing laws, security deposits, rental agreements, move-in inspections, rent payments and collection, late rent charges, tenant responsibilities, landlord responsibilities, property maintenance code, landlord entry, notices to terminate, evictions, small claims court, and government housing assistance. A rating system will be developed and published on the city's website, to include existing code violations, history of rental registration or lack thereof, judgments for demolition and grass cutting fines for any property owned by the landlord, and property tax delinquency. Aggressive enforcement of the rental licensing and inspection program will benefit tenants by ensuring that all have the opportunity to live in safe, decent quality, affordable housing. (For more information, see appendix).

By increasing the percentage of rentals that are registered and collecting the associated annual registration fees, the rental licensing and inspection program will achieve financial sustainability. The estimated cost to the City of Youngstown to hire an additional code inspector is \$73,038. If 80% of rental properties were registered, it will generate \$393,376 in revenue, supporting the hiring of at least 5 new code inspectors. If 100% of rental properties were registered, that will generate \$491,720 in revenue, supporting the hiring of at least 6 new code inspectors. Additionally, if a re-inspection fee of \$40 was charged for properties with major issues identified in the initial inspection (estimating that 10% of properties would need re-inspection), that would generate an additional \$49,200, paying for a significant portion of a new inspector's salary. (For more information, see table 2.1).

Once the city achieves near-universal registration compliance, it can evaluate the existing \$40 fee to determine if an increase is warranted to be commensurate with the administrative and inspection costs involved. The city will also consider raising the fee only for non-compliant landlords or offering a discounted fee for compliant landlords. However, raising the fee before a majority of rental units are registered risks further penalizing and injuring compliant landlords.

Start-up funds will be needed to develop the rental licensing and inspection regime and to achieve financial sustainability. As housing quality is a key social determinant of health, funding will be sought from local health foundations, such as the Mercy Health Foundation Mahoning Valley, the Western Reserve Health Foundation, and the William Swanston Charitable Fund. The improvement of housing quality for all Youngstown residents must be a priority as the data analysis has shown that low-income families and people of color are disproportionately impacted by poor housing quality. Given the

community health concerns of poor housing quality, it is recommended that the Youngstown City Health District be involved in the administration of the rental property registration and inspection regime.

Table 2.1 -- Revenue projections for rental registration

Registration Percentage	Estimate of Total Number of Rental Units	Registration Fee	Projected Revenue	Number of New Inspector Positions Supported (at a cost of \$73,038 each)
40%	12,293	\$40	\$196,688	2.7
60%	12,293	\$40	\$295,032	4.0
80%	12,293	\$40	\$393,376	5.4
100%	12,293	\$40	\$491,720	6.7
Reinspection Fee - 10% of Properties	1,230	\$40	\$49,200	0.7

Action Step 2.2 – Make rental registration a requirement to use services provided by third parties in order to encourage higher registration and compliance.

Rates of rental property registration are currently low, at approximately 27%. In order to be effective, a program must have at least 80% of properties registered, achieving as close to universal participation as possible. Multiple strategies will need to be employed to increase compliance, including partnership with third party agencies who deal with rental properties to require registration as part of their official processes. Potential partners are listed below:

- Youngstown Municipal Court -- The court hears more than 1,000 eviction cases per year, representing a significant percentage of all rentals in the city. The court will require and verify that rentals are registered with the City of Youngstown before an eviction can be filed.
- Mahoning County Lead Hazard -- The county provides funds for lead abatement that can be used by landlords to make their properties lead safe. The agency will require and verify that rentals are registered with the City of Youngstown before providing funds for lead abatement.
- Youngstown Metropolitan Housing Authority (YMHA) -- YMHA provides housing choice vouchers to low-income tenants to make their rents more affordable. YMHA will require and verify that rentals are registered with the City of Youngstown before providing a voucher for a specific property.
- Mahoning County and City of Youngstown Land Banks -- Land bank-owned properties can be transferred to landlords for rehabilitation. The land banks will require and verify that all rental properties owned by potential buyers of land bank properties are registered before transferring land bank-owned properties.

- Social Service Agencies - Social service agencies providing rental and emergency re housing assistance will require verification that a rental unit is registered with the City of Youngstown.

Action Step 2.3 -- Develop a tenant-counseling program.

Some tenants are not fully aware of their rights and responsibilities. As a result, some find themselves in undesirable housing situations without knowing the appropriate steps to remedy the issues. A free, high-quality, professional tenant-counseling program will be developed, in conjunction with existing housing counseling programs, to educate tenants on their rights and responsibilities. The program will help to improve the quality of rental properties and reduce tenant turnover and evictions. A best practice model is Housing and Credit Counseling Inc., located in Kansas: <https://hcci-ks.org/>. This model includes topics such as security deposits, lease agreements, move-in inventory, rent payments and late fees, landlord responsibilities, tenant remedies, landlord entry, tenant responsibilities, lease termination, discrimination protection, small claims court, tenant organizations, and legal references.

Action Step 2.4 -- Develop plan to make all rental units lead-safe.

Lead paint poses numerous health hazards to families with children who rent in the city, particularly given the age of the city's housing stock. The vast majority of homes were built before 1978, when the use of lead-based paint was outlawed in the US. Poorly-maintained housing units, particularly with peeling paint or deteriorated windows, pose the greatest threat for childhood lead poisoning. Once an effective rental registration and inspection regime is operational, a detailed action plan to make all rental units in Youngstown lead-safe will be developed and implemented. A best practice model is the Cleveland Lead Safe Coalition, which is raising nearly \$100,000,000 to inspect and remediate older rental homes in the city that are at risk for poisoning children.

Action Step 2.5 -- Develop a risk mitigation fund to encourage landlords to rent to high risk tenants.

A risk mitigation fund provides an incentive to landlords to provide housing to tenants they otherwise would not and provides reimbursement if tenants cause damage does to the unit. Many landlords will not rent to individuals with poor credit, past evictions, and criminal backgrounds and the risk mitigation fund provides an incentive for more landlords to consider renting to tenants they would otherwise view as high risk.

3 -- Address **nuisance properties**

Properties with ongoing, unaddressed issues are a nuisance to nearby owners and residents. As with abandoned properties and poorly-managed rental properties, these nuisance properties destabilize streets and neighborhoods. Ongoing nuisances will be addressed aggressively, using any and all tools available to the city and its partners.

The following action steps are recommended to address **nuisance properties**.

Action Step 3.1 -- Target code enforcement to nuisance rental properties and assess fines and penalties to the tax duplicate.

Ongoing nuisances will be a high priority for code enforcement, with a particular focus on the worst rental properties on a specific block, street, or neighborhood. Unresponsive owners will be issued administrative penalties and if not paid, these will be assessed to the tax duplicate. Once assessed, the unpaid balance can be used to initiate a foreclosure, providing an additional tool to achieve compliance. In all code enforcement cases, compliance will be the ultimate goal and any and all tools will be used to compel owners to comply. Additional tools are discussed in the following action steps. (For more information, see appendix.)

Action Step 3.2 -- Utilize the receivership process to address properties in disrepair and criminal nuisance activity.

Receivership is a legal process by which nuisance properties can be abated by municipalities and parties with a vested interest, including neighbors and non-profit organizations. A court-appointed receiver abates the property by completing needed repairs or even demolishing the property. Receivership action allows the judgments to be attached to other real properties owned by the negligent owner and can also be used on multiple properties at once owned by the same slum landlord. A criminal receivership process allows for the eviction of occupants involved in ongoing illegal activity and the boarding up of a property. The use of receivership, even applied sparingly, can send a strong message to nuisance property owners and occupants that their behavior will not be tolerated by the community. If the receivership action is carried out on occupied properties, a network of providers will be needed to mitigate the impacts of tenant displacement.

Action Step 3.3 -- Acquire nuisance properties through the process of Spot Blight - Eminent Domain.

Nuisance properties with well-documented blighted conditions and a history of non-responsiveness to code enforcement can be acquired through the city's power of eminent domain. Owners will be compensated fair market value for their property, the valuation of which can be determined taking into account the condition of the property and any repairs needed to bring it into compliance. Because of the resources needed to acquire a property, Spot Blight Eminent Domain will be used sparingly, but can be used to make an example of negligent property owners and to recover properties from irresponsible owners in order to put them back into productive use. This is a targeted tool that will only be used when other methods of achieve compliance have not worked.

Action Step 3.4 -- Foreclose on occupied, tax-delinquent slum rental nuisance properties.

Many negligent owners of nuisance properties fail to pay their property taxes. The tax delinquency gives the Mahoning County Treasurer's Office the opportunity to foreclose on nuisance properties. The foreclosure ultimately sends the property to sheriff's sale, and while there is no guarantee that it would be purchased by a more responsible owner, a strong message would be sent to the negligent landlord that their poor management and non-payment of taxes will not be tolerated. Foreclosure of occupied homes would also require a network of providers to mitigate any impacts of tenant displacement.

4 – Properly zoning and regulating **community residences**

Community residences (group homes and recovery residences) serve a vital need in neighborhoods but must be accommodated in a manner that is consistent and fair in order to ensure that Youngstown’s vulnerable residents, its laws, and its neighborhoods, are not exploited. Lack of consistent application of housing, zoning, and health codes has led to a flurry of spot zoning requests for community residences in recent years. Inconsistent/ineffective enforcement of housing quality standards has led to documented cases of exploitation, abuse and neglect of vulnerable people living in community residences within Youngstown’s neighborhoods. Preliminary data also suggests that inconsistent enforcement has led to a disproportionate concentration of community residences in city neighborhoods when compared to Mahoning County as a whole, with many clustered in low-income neighborhoods and in neighborhoods of color. This is an equity issue that must be resolved in order to ensure that community residences provide fair and quality housing in all neighborhoods.

The following action steps are recommended to properly zone and regulate **community residences**.

Action Step 4.1 -- Eliminate the practices of “spot zoning” and “substitution zoning” for community residences.

Since the adoption of the Youngstown Redevelopment Code in 2013, over 200 proposals for spot zone changes have been submitted to the City of Youngstown Zoning Appeals Board. The city’s zoning code ensures that property uses are compatible with the character of the surrounding neighborhood. Spot zoning is the change of a single parcel’s zoning to allow a use that is otherwise not allowed in that area, often to the financial benefit of an individual owner, granting them greater rights and privileges not shared by the surrounding owners. Since spot zoning permanently alters the rights of a property in a manner inconsistent with the surrounding properties, it will not be used in the absence of a clear and valid public purpose. While reasonably accommodating community residences may serve a valid public purpose, spot zoning is not an appropriate tool to accomplish these ends. The elimination of spot zoning will help to preserve the integrity and quality of life of the city’s neighborhoods.

Likewise, “substitution zoning” has been used in recent years by city officials in attempts to accommodate community housing, typically by substituting historically non-conforming duplexes in single-family zones to zone classifications that are incompatible or inconsistent with the surrounding properties. Use of substitution zoning for this purpose will be eliminated because it can grant an individual property owner permanent rights that often exceed their use of the property as a two-family dwelling. Further, it is often not necessary for accommodating community residences, both because there are more appropriate zoning tools and because such a use is already effectively accommodated in Youngstown’s neighborhoods.

Action Step 4.2 -- Revise and consistently enforce policies to ensure community residences are safe, quality and equitable places to live.

Lack of consistency between state and local policies and lack of coordination between state, county, and city officials has led to inconsistent enforcement of housing quality standards for community residences. This inconsistency risks the exploitation of some of the most vulnerable residents in the city and risks placing them in unsafe/unhealthy living environments. Poorly managed and exploitative community residences can also become a public nuisance to neighbors and a source of community frustration due to lack of enforcement and accountability. Inconsistent enforcement also opens up the potential for violating federal fair housing laws and requirements intended to ensure that vulnerable populations are provided safe, fair and quality housing. There are several specific actions that Youngstown can take to more consistently enforce housing quality standards for community residences:

- Revise Chapter 1744 (Group Homes) to ensure its consistency and enforceability in accordance with relevant state laws - Youngstown's definition of "group homes" applies to a number of state-licensed residential facilities. State laws governing these facilities have changed since the ordinance was adopted. The revised ordinance will be updated so that it is consistent and locally enforceable under the new state laws. The new ordinance will also streamline the local licensure, inspection, and enforcement process to ensure that all group homes meet the minimum quality standards for all residential property in Youngstown as defined in the Property Maintenance Code (Chapter 546) prior to housing residents. Failure to meet these standards will result in the same penalties under the law as all residential properties. The new code will also offer stronger enforcement tools to protect the health and safety of vulnerable residents by enabling the Health Department to revoke licenses and relocate residents when evidence of neglect or abuse is documented.
- Treat recovery residences consistently with all residential rental property under municipal law - Unlike state-licensed group homes, most recovery residences (sometimes referred to as "sober homes") meet the definition of "rooming houses" under the city's zoning and property maintenance codes. Rooming houses are permitted uses in many residential zones throughout Youngstown and are subject to the same licensure, inspection, and enforcement process as all residential rental properties. Treating recovery residences consistently with all residential rental properties will help to ensure they meet and achieve minimum housing quality and occupancy standards and satisfy federal fair housing requirements.
- Coordinate with county and state officials to ensure fair, consistent enforcement and equitable distribution of community residences - State and county officials play a role in licensing and distributing public resources to support various types of community residences. Presently, the majority community residences in the county are concentrated in Youngstown's low- and moderate-income neighborhoods and neighborhoods of color. City officials will proactively coordinate licensure, inspection, and enforcement activity with county and state officials to ensure public resources are being used to place people in quality housing. City officials will coordinate with the Mahoning County Mental Health and Recovery Board and with state elected officials to adopt policies that ensure resources are applied in a manner that incentivizes quality facilities and ensures an equitable distribution of community residences based on population, rather than concentrating them almost exclusively in low-income communities and communities of color.

Action Step 4.3 -- Enforce zoning regulations consistently and proactively.

The Property Code Enforcement Department will proactively inspect and resolve zoning violations, particularly those where a property is being used inconsistent with zoning codes in a manner that has a detrimental impact to neighborhood conditions or quality of life of surrounding neighbors. The

department will coordinate zoning and code enforcement action to ensure that zoning issues affecting neighborhood quality of life are resolved in tandem with other housing and neighborhood quality of life issues.

5 -- Assist **owner occupants**

Due to the age of housing, low household incomes, and years of deferred maintenance, many owner-occupants struggle to afford repairs to their homes. According to the 2019 citywide housing conditions survey, the most significant repairs needed are roof replacement, gutter installation, and window replacement. Nearly 1,000 owner-occupied structures were identified as needing critical exterior repairs, without which the properties will rapidly deteriorate and likely need demolition in the future. The number of home-owners who need additional repair assistance, such as furnace replacements and electrical upgrades, is likely significantly greater.

The following action steps are recommended to assist **owner occupants**.

Action Step 5.1 -- Increase the number of home improvements and emergency repairs for low-income homeowners.

Agencies, such as YNDC, that serve low-income homeowners have long waitlists for their assistance programs. Additional resources are required to address the housing needs of these owner-occupants. Emergency repairs include furnace and water heater repairs, as well as window, door, and lock repair, and wheelchair ramp installation. Typical home improvements include roof, gutter, and downspout installation and when funds allow, electrical upgrades, furnace and water heater replacements, painting, window replacement, bathroom repairs, and siding installation. Funding sources for owner-occupied repairs include HOME Investment Partnership Program (HOME), Community Development Block Grants (CDBG), Federal Home Loan Banks of Cincinnati, Pittsburgh, and Indianapolis (FHLB) Affordable Housing Programs (AHP), the Ohio Housing Trust Fund, and Direction Home of Eastern Ohio. All relevant resources will be identified and utilized effectively.

Action Step 5.2 -- Provide post-purchase financial counseling to prevent foreclosures.

Particularly in middle-market neighborhoods, post-purchase financial counseling can help residents prevent foreclosures and stay in their homes. Post-purchase counseling will be a requirement tied to receiving certain types of financial assistance or incentives for home-buyers. Post-purchase counseling will be a requirement of any owner-occupant using a home repair program.

Action Step 5.3 -- Increase access to credit for homeowners.

Homeowners in the city struggle to access credit for home improvement loans or for a mortgage to purchase a home. Partnerships will be created with banks to have banking products available to homeowners that are responsive to local market conditions and needs. Housing counseling is key in helping homeowners build savings and access credit.

Action Step 5.4 – Create a home repair guarantee fund or capitalize a non-profit home repair fund.

Foundation funds or funds from other sources will be used to create a home repair guarantee fund to partner with local banks to provide assistance to homeowners. Funds will also be used to capitalize a non-profit home repair fund to originate home repair loans.

Action Step 5.5 – Develop a strategy for assisting and relocating homeowners living in homes beyond repair or deplorable conditions.

There are a significant number of homeowners living in homes that are in severely distressed condition and cannot be rehabilitated with available home repair resources. A network of service providers will be coordinated to most effectively address these conditions and ensure the homeowners are living in safe quality housing.

6 – Develop and Incentivize **home buyers**

In order to stabilize and grow the housing market conditions, particularly of the city's middle market neighborhoods, several key challenges need to be overcome. Low or non-existent credit is a barrier preventing would-be buyers from purchasing a home in the city. Much of the city's housing is aged, suffers from deferred maintenance, and is functionally obsolete given the needs of today's families. Desirable, market-ready product is lacking, and the city's middle market neighborhoods must compete against newer, affordable options in neighboring communities. Ultimately, increasing market-rate home purchases by owner-occupants will be key to improving the city's housing conditions.

The following action steps are recommended to encourage and incentivize **home buyers**.

Action Step 6.1 -- Provide free housing counseling.

Low or unestablished credit holds back many households in Youngstown from purchasing homes, many of whom are stuck in a cycle of unaffordable rents and low-quality housing, making the repair or establishing of credit quite difficult. Housing counseling can provide these families the knowledge and tools they need to qualify for a mortgage and purchase the home of their choice. It is important that desirable, affordable, market-ready housing options are available in the city's neighborhoods, so that the city can recapture a larger percentage of the region's first-time homebuyers.

Action Step 6.2 -- Offer down payment assistance and first-time homebuyer assistance.

Down payment assistance will provide an incentive for qualified homebuyers to purchase homes in the city. The assistance will not be issued without some buyer reserves, as future homeowners must be positioned for success. The assistance will also be limited to specific income thresholds, specific housing types, and/or targeted to specific neighborhoods. Assistance will require post-purchase housing counseling for at least five years. Partnerships will be established with local employers to offer incentives to employees to relocate and purchase a home within the city.

Action Step 6.3 – Develop an Individual Development Account (IDA) program.

IDAs are a tool to assist low-to-moderate income individuals achieve their goal of homeownership. Under an IDA model, individuals will deposit a portion of their earnings into an IDA savings account. When they reach their goal, the savings will be matched for a down payment on the home of their choice. The program will be linked to the free housing counseling program, assisting potential homebuyers to repair their credit, qualify for a bank mortgage, and have funds available for a down payment. Participants will also be enrolled in post-purchase housing counseling to ensure their success as first-time homebuyers. A minimum of \$250,000 will be needed to initiate this program, raised from banks and foundations.

Action Step 6.4 – Initiate a partnership with CHN Housing Partners (CHN) to develop lease-purchase housing units in Youngstown.

CHN operates a highly effective lease-purchase housing product in Cleveland and other nearby cities. This program provides affordable housing to individuals and households while preparing them for eventual homeownership by offering a variety of support services.

Action Step 6.5 – Develop a significant supply of quality housing to attract new homeowners.

Given that much of the city’s housing stock is in need of significant investment and/or functionally obsolete, a key strategy to attract more homeowners is to ensure a supply of quality housing that is modern and has the amenities that homebuyers are searching for.

7 -- Encourage **housing development**

As previously documented, much of the city’s housing stock is aging, obsolete, and suffers from deferred maintenance. Additionally, given its age, many housing units contain deadly amounts of lead paint, which poses a very real danger to the city’s children, particularly affecting children from low-income families of color. In order to protect families from lead poisoning, provide safe and affordable housing, and offer a range of housing types that meet the needs of today’s households and workforce, there is a great need to rehabilitate existing housing stock as lead safe and develop new housing types.

According to the Housing Needs Assessment completed by Bowen National Research, there is a need for more than 700 additional rental units in Youngstown, as well as nearly 800 additional for-sale housing units over the next five years. Tables 7.1 and 7.2 below show the breakdown of the projected housing unit need by income level.

Table 7.1 Youngstown Rental Housing Need by 2025 – **768 Total Units**

Percent AMHI (Area Median Household Income)	Less than 30%	30%-50%	50%-80%	80%-120%	More than 120%
Annual Income	Less than \$20,000	\$20,000- \$32,999	\$33,000- \$51,999	\$52,000- \$77,999	More than \$78,000

Rent Affordability	Less than \$500	\$500-\$824	\$825-\$1,299	\$1,300-\$1,949	More than \$1,950
Potential Support for New Units	199	138	184	173	74

Table 7.2 Youngstown For-Sale Housing Need by 2025 – 793 Total Units

Percent AMHI (Area Median Household Income)	Less than 30%	30%-50%	50%-80%	80%-120%	More than 120%
Annual Income	Less than \$20,000	\$20,000-\$32,999	\$33,000-\$51,999	\$52,000-\$77,999	More than \$78,000
Price Affordability	Less than \$75,000	\$75,000-\$124,000	\$124,000-\$195,000	\$195,000-\$292,000	More than \$292,000
Potential Support for New Units	277	98	159	64	245

The following action steps are recommended to encourage **housing development**.

Action Step 7.1 -- Extend the Community Reinvestment Area to cover the entire city of Youngstown.

A Community Reinvestment Area (CRA) allows for property tax abatements for homeowners who make major improvements to their property and for developers who build new housing units. The purpose of the CRA is to encourage the stabilization and revitalization of neighborhoods through temporary abatements of property tax increases for improvements in eligible areas. Currently the CRA includes many neighborhoods in the city, but not all. Establishing a citywide CRA will spur housing redevelopment in additional areas of the city. A study of CRA expansion was completed in 2019 and will be used to expand the area.

Action Step 7.2 -- Assign project-based Housing Choice Vouchers to housing development projects.

The Youngstown Metropolitan Housing Authority administers project-based Housing Choice Vouchers. Unlike tenant-based vouchers, which are provided to income-qualified tenants to rent the property of their choice, project-based vouchers are assigned to new or rehabilitated housing units in a specific, geographically defined project, with the intent of preserving the affordability of these units. These project-based vouchers will be a key component of making a housing development project financially feasible.

Action Step 7.3 -- Establish a *Housing Trust Fund* to provide gap financing for housing development.

Given the low market values and high costs to either redevelop existing housing or construct new housing, many projects are too expensive to undertake without multiple sources of equity and gap financing to make the projects feasible. A *Housing Trust Fund* will be established to provide this gap financing for new construction projects and/or for the acquisition and rehabilitation of existing housing units. Gap financing is particularly needed for providing housing for moderate- and low-income families.

A potential source of funding for the *Housing Trust Fund* is a residential property transfer tax, outlined in action step 7.9.

Action Step 7.4 – Capitalize a fund for non-profit developers to acquire and rehabilitate existing housing units to be lead-safe.

The redevelopment of existing housing is critical to providing safe, modern, affordable housing. More than 130 housing units have been redeveloped in the city through strategic acquisition and rehabilitation, ultimately being either rented or sold to qualified home-owners. Housing units rehabilitated using public subsidy are sold or rented to moderate- and low-income individuals. Additional funding, particularly to cover the gap between rehabilitation cost and appraisal value, will increase the number and scale of housing redevelopment efforts. Private and foundation funds are ideal for the rehabilitation fund as the use of these funds is more flexible than government funds. Mahoning County Lead Hazard and Healthy Homes funding can be leveraged in addition to the newly established fund.

Action Step 7.5 – Engage healthcare providers, insurers, and health foundations to fund housing improvements.

Housing is a key social determinant of health, with poor quality housing leading to poor health outcomes. Many local healthcare providers and health foundations, such as Mercy Health, Western Reserve Health Foundation, and the William Swanston Charitable Fund, have begun to shift to a focus on addressing social determinants of health. A more intentional partnership will be cultivated to fund housing quality improvements, such as home repairs for low-income homeowners, the rehabilitation of existing housing units, and the construction of new housing.

Action Step 7.6 – Build the capacity of local, small-scale developers.

In order to increase the number of properties that are rehabilitated, more local, small-scale developers are needed. A program will be developed that assists new and existing developers to better understand, navigate, and undertake real estate development in Youngstown. The program will assess the readiness of individuals to develop real estate, provide technical assistance and individualized training, connect to other local developers, develop business plans, complete risk assessments, and introduce potential funding sources.

Action Step 7.7 -- Develop a pipeline of housing development projects.

Funding exists for the redevelopment of historic structures into housing units, as well as the construction of new affordable housing. However, these are complex projects that often require years of planning and pre-development work. This work includes site acquisition, short-term preservation, official historic designations, and feasibility studies. Partners and resources will be identified to ensure the success of the project. Providing affordable housing to moderate- and low-income households will be a key component of any proposed project. (For more information, see tables 7.3, 7.4, 7.5, and 7.6) A

list of target buildings and vacant lots will be created and all relevant partners will actively work to acquire and assemble these properties.

Table 7.3 -- Funding Sources for Predevelopment

Program	Full Name	Website	Description
Finance Fund	Predevelopment Grant Program	http://www.financefund.org	The Finance Fund connects underserved communities with public and private sources of capital and other resources.
CDBG	Community Development Block Grant	https://www.hud.gov/program_offices/comm_planning/communitydevelopment/programs	CDBG funds must be used for activities that benefit low- and moderate-income persons, prevent or eliminate slums or blight, or addressing urgent community needs, including housing development and surrounding infrastructure.

Table 7.4 -- Funding Sources for Housing Development

Program	Full Name	Website	Description
HOME	HOME Investments Partnership Program	https://www.hud.gov/program_offices/comm_planning/affordablehousing/programs/home/	HOME funds can be used to provide home purchase or rehabilitation financing assistance to eligible homeowners and new homebuyers, build or rehabilitate housing for rent or ownership, or provide rental assistance.
CDBG	Community Development Block Grant	https://www.hud.gov/program_offices/comm_planning/communitydevelopment/programs	CDBG funds must be used for activities that benefit low- and moderate-income persons, prevent or eliminate slums or blight, or addressing urgent community needs, including housing development and surrounding infrastructure.
CDBG NRSA	Community Development Block Grant - Neighborhood Revitalization Strategy Area	https://www.hud.gov/sites/documents/16-16CPDN.PDF	Creating an NRSA provides greater flexibility in expanding mixed-income housing opportunities by allowing all housing units assisted in the NRSA to be considered a single structure, as long as 51% of units completed were occupied by low- and moderate-income households.
HCV / Section 8	Housing Choice Voucher	https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/about	Housing choice vouchers allow very low-income families to choose and lease or purchase safe, decent, and affordable privately-owned rental housing.
PBV / Section 8	Project Based Voucher	https://www.hud.gov/program_offices/public_indian_housing/programs/pbv/about	Project-based vouchers are housing choice vouchers that are allocated to units in a specific project by a public housing authority if the owner

		lic indian housing/programs/hcv/project	agrees to either rehabilitate or construct the units, or the owner agrees to set-aside a portion of the units in an existing development.
FHLB Cincinnati AHP	Federal Home Loan Bank of Cincinnati Affordable Housing Program	https://www.fhlbcin.com/community-investment/affordable-housing-program/	AHP funds can be used to assist with the funding of new construction, acquisition, or rehabilitation or owner-occupied and/or rental housing serving very low-, low-, and moderate-income households.
FHLB Pittsburgh AHP	Federal Home Loan Bank of Pittsburgh Affordable Housing Program	https://www.fhlb-pgh.com/ahp	AHP funds can be used to assist with the funding of new construction, acquisition, or rehabilitation or owner-occupied and/or rental housing serving very low-, low-, and moderate-income households.
FHLB Indianapolis AHP	Federal Home Loan Bank of Indianapolis Affordable Housing Program	https://www.fhlbi.com/products-services/community-investment-and-housing/affordable-housing-program	AHP funds can be used to assist with the funding of new construction, acquisition, or rehabilitation or owner-occupied and/or rental housing serving very low-, low-, and moderate-income households.
FHLB Des Moines AHP	Federal Home Loan Bank of Des Moines Affordable Housing Program	https://www.fhlbdm.com/products-services/affordable-housing/	AHP funds can be used to assist with the funding of new construction, acquisition, or rehabilitation or owner-occupied and/or rental housing serving very low-, low-, and moderate-income households.
OHFA HDAP	Ohio Housing Finance Agency Housing Development Assistance Programs	https://ohiohome.org/ppd/hdap.aspx	Through its HDAP, OHFA offers housing credit gap financing, bond gap financing, and housing development gap financing.
OHFA LIHTC	Ohio Housing Finance Agency Low Income Housing Tax Credit	https://ohiohome.org/ppd/htc.aspx	The LIHTC program is a tax incentive program designed to increase the supply of quality, affordable rental housing by helping developers offset the costs of rental housing developments for individuals with low- to moderate-income.
Ohio Historic Tax Credit	Ohio Historic Preservation Tax Credit	https://development.ohio.gov/cs/cs_ohptc.htm	The Ohio Historic Preservation Tax Credit program provides a tax credit in order to leverage the private redevelopment of historic buildings.
Federal Historic Tax Credit	Federal Historic Tax Credit	https://www.nps.gov/tps/tax-incentives.htm	The Federal Historic Preservation Tax Incentives program provides a tax credit in order to leverage

			private sector investment in the rehabilitation and re-use of historic buildings
HUD Section 202	HUD Section 202 Supporting Housing for the Elderly	https://www.hud.gov/program_offices/housing/mfh/progdesc/eld202	The Section 202 program provides capital advances to finance the construction, rehabilitation, or acquisition of structures that will serve as supportive housing for very low-income elderly persons and provides rent subsidies for the projects to help make them affordable.
Opportunity Zones	Qualified Opportunity Zones	https://www.irs.gov/newsroom/opportunity-zones-frequently-asked-questions	The Opportunity Zones incentive is a new community investment tool established by Congress in the Tax Cuts and Jobs Act of 2017 to encourage long-term investments in low-income urban and rural communities nationwide. Opportunity Zones provide a tax incentive for investors to re-invest their unrealized capital gains into dedicated Opportunity Funds.
Mahoning County Lead	Mahoning County Healthy Homes & Lead Hazard Control	https://www.mahoningcountyoh.gov/503/Healthy-Homes-Lead-Hazard-Control	Mahoning County provides rehabilitation funding to make housing units lead safe.
Mercy Health	Mercy Health Foundation Mahoning Valley	https://foundation.mercy.com/youngstown.aspx	Mercy Health Foundation Mahoning Valley connects health care to those in the community who need it most, with projects that serve the community from the start of life to the end of life.
WRHF	Western Reserve Health Foundation	https://www.cfmv.org/western-reserve-health-foundation/	The Western Reserve Health Foundation was established to continue supporting the healthcare education and needs of Mahoning County residents.
Swanston	William Swanston Charitable Fund	https://www.cfmv.org/the-william-swanston-charitable-fund/	The William Swanston Charitable Fund is committed to supporting children in Mahoning and Trumbull Counties who have experienced crises, including those who have are/have been abused, neglected or dependent.

Table 7.5 – Examples of Housing Development Projects in the State of Ohio

Project Name	Number of Housing Units	Estimated Project Cost	Funding Sources	Developer	Website
Circleville High School & Everts	49	\$13,842,321	Low Income Housing Tax Credit (LIHTC)	The Woda Group	https://www.wodagroup.com/

Middle School - Circleville, OH			and State Historic Tax Credits (HTC)		
Eaton High School (Eagles Point) - Nelsonville, OH	40	\$12,342,135	LIHTC and HTC	Miller Valentine Group	https://mvg.com/
Washington School - Washington Court House, OH	42	\$10,217,807	LIHTC and HTC	The Woda Group	https://www.wodagroup.com/
Templin-Bradley Co. Building - Cleveland, OH	30	\$7,607,319	LIHTC and HTC	Detroit Shoreway Community Development Organization and Marous Brothers Construction	https://www.dscdo.org/ and https://www.marousbrothers.com/

As an additional example, the Broadway Park Apartments, developed in 2019 in Youngstown by National Church Residences, contains 60 units of affordable housing. The site was formerly individual parcels where single-family homes once stood, many with separate owners. As part of the Arlington Acquisition Strategy, these parcels were acquired by the City of Youngstown through tax foreclosure and assembled as a site for future development. These parcels were selected for acquisition due to their ideal location near St. Elizabeth’s Hospital—a major community asset. This example highlights the importance of building a pipeline of future housing development projects, beginning with land acquisition and assembly.

Table 7.6 – Pipeline of Development Sites and Project Types

Development Site
Masters Tuxedo site, Market Street
GE site, Market Street
Ridge Avenue, vacant land
Broadway Avenue, vacant land
Arlington Heights vacant land
Former Idora Park site
Idora Neighborhood and Greater Glenwood Avenue vacant land
Parking lot on Gypsy Lane across from Northside Steward Health
Near corner of Gypsy Lane and Logan Avenue at lower end of Stambaugh Golf Course, vacant land
Vacant land near Tod Cemetery
Stambaugh Field, Glenwood Avenue

Historic and Adaptive Reuse Sites
Hayes School and surrounding vacant land
Buckeye School and surrounding vacant land
Sheridan School and surrounding vacant land
South High School and surrounding vacant land
Rescue Mission
Parkway Tower

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Development Type
Scholar House (for low-income students attending Youngstown State University or Eastern Gateway Community College) – Cleveland Housing Network model
Building for individuals earning 30% or less of area median income (AMI)
Individuals exiting prison or community-based corrections (CCA)
Empty Nester housing
Employer-affiliated housing (for Mercy Health or Youngstown State University employees)

Action Step 7.8 – Assemble and Hold vacant lots with development potential in the City of Youngstown and Mahoning County Land Banks.

Vacant lots in middle market neighborhoods, such as Lincoln Knolls, Pleasant Grove, Brownlee Woods, Rocky Ridge, Cornersburg, Idora, and Crandall Park, that are held by the City of Youngstown and Mahoning County Land Banks and are determined to have future development potential will not be sold to adjacent homeowners as side lots. All vacant lots in middle market neighborhoods will be evaluated for development potential before being sold. In the meantime, all vacant lots held by the Land Banks in middle market neighborhoods will be adequately maintained. Additional large contiguous sites in other parts of the city will be assembled for future development.

Action Step 7.9 – Develop Market-Rate, Market-Ready For-Sale and Rental Housing

In addition to a significant focus on increasing the supply of affordable housing, Youngstown will use all available tools and strategies to increase the supply of market rate and market ready housing for sale and rent in Youngstown neighborhoods. Market data and resident feedback illustrates there is a limited supply of recently renovated or constructed housing, which makes it difficult to attract homebuyers and renters.

Appendix

- **Lending Analysis**
- **Rental Registration and Inspection Regime**
- **Code Enforcement Strategy**
- **Resident Survey**
- **Data Sources**
- **Housing Needs Assessment (Bowen)**

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1. Lending Analysis

According to Home Mortgage Disclosure Act data, Home Savings and Huntington originated the most home purchase mortgages in both Youngstown and Mahoning County in 2018. Home Savings and Huntington also originated the most home purchase mortgages valued at less than \$50,000, as well as the most mortgages to low-to-moderate income individuals. The vast majority of home purchase lending in Mahoning County—86%—occurs outside of Youngstown. The average property transfer amount outside of Youngstown was \$118,091 in 2018, compared to just \$27,379 in the city of Youngstown. Mortgage rejection rates are higher for low-, moderate-, and middle-income Black residents than White residents of the same income level.

Top 15 Lenders that made Home Purchase Loans on 1-4 Family Homes in Mahoning County in 2018 (sorted by loans originated)	Loans Applied For	Loans Originated	% Originated	Dollars Applied For	Dollars Originated	% Originated
Home Savings	337	277	82%	\$ 50,665,000	\$ 42,475,000	84%
Huntington National	325	225	69%	\$ 38,735,000	\$ 25,705,000	66%
Waterstone Mortgage	205	139	68%	\$ 22,815,000	\$ 15,395,000	67%
Cortland Savings	141	123	87%	\$ 22,835,000	\$ 20,945,000	92%
Home Mortgage Assured	133	112	84%	\$ 18,235,000	\$ 15,740,000	86%
Union Home Mortgage	136	111	82%	\$ 16,500,000	\$ 13,065,000	79%
Quicken Loans	160	110	69%	\$ 17,830,000	\$ 12,490,000	70%
Seven Seventeen Credit Union	125	97	78%	\$ 15,905,000	\$ 12,275,000	77%
Farmers National	127	94	74%	\$ 19,035,000	\$ 15,440,000	81%
Fairway Independent Mortgage	84	73	87%	\$ 9,200,000	\$ 7,805,000	85%
AmeriFirst Financial	86	67	78%	\$ 10,900,000	\$ 8,685,000	80%
JPMorgan Chase	107	66	62%	\$ 14,075,000	\$ 8,990,000	64%
Caliber Home Loans	82	65	79%	\$ 10,340,000	\$ 8,435,000	82%
PNC	66	50	76%	\$ 9,160,000	\$ 6,490,000	71%
Chemical	76	48	63%	\$ 10,150,000	\$ 6,560,000	65%
Total Top 15 Lenders	2,190	1,657	76%	\$ 286,380,000	\$ 220,495,000	77%

Top 15 Lenders that made Home Purchase Loans on 1-4 Family Homes in Youngstown in 2018 (sorted by loans originated)	Loans Applied For	Loans Originated	% Originated	Dollars Applied For	Dollars Originated	% Originated
Huntington National	61	41	67%	\$ 3,235,000	\$ 2,055,000	64%
Home Savings	35	25	71%	\$ 1,995,000	\$ 1,585,000	79%
Waterstone Mortgage	31	21	68%	\$ 2,205,000	\$ 1,525,000	69%
Union Home Mortgage	14	12	86%	\$ 820,000	\$ 650,000	79%
Farmers National	15	11	73%	\$ 915,000	\$ 655,000	72%
Fairway Independent Mortgage	10	10	100%	\$ 620,000	\$ 620,000	100%
AmeriFirst Financial	9	9	100%	\$ 735,000	\$ 735,000	100%
JPMorgan Chase	14	9	64%	\$ 790,000	\$ 485,000	61%
Quicken Loans	17	9	53%	\$ 1,005,000	\$ 535,000	53%
Chemical	16	8	50%	\$ 930,000	\$ 470,000	51%
Seven Seventeen Credit Union	11	8	73%	\$ 585,000	\$ 460,000	79%
Carrington Mortgage	8	6	75%	\$ 500,000	\$ 360,000	72%
West Penn Financial	6	6	100%	\$ 310,000	\$ 310,000	100%
Caliber Home Loans	7	5	71%	\$ 475,000	\$ 355,000	75%
Citizens Bank, National	9	5	56%	\$ 545,000	\$ 365,000	67%
Total Top 15 Lenders	263	185	70%	\$ 15,665,000	\$ 11,165,000	71%

Top 10 Lenders that made Home Improvement Loans on 1-4 Family Homes in Mahoning County in 2018 (sorted by loans originated)	Loans Applied For	Loans Originated	% Originated	Dollars Applied For	Dollars Originated	% Originated
Home Savings	202	126	62%	\$ 8,040,000	\$ 5,270,000	66%
Huntington National	238	119	50%	\$ 16,450,000	\$ 7,675,000	47%
Farmers National	84	53	63%	\$ 5,580,000	\$ 3,645,000	65%
PNC	92	43	47%	\$ 4,550,000	\$ 2,275,000	50%
First National Bank of PA	57	42	74%	\$ 2,515,000	\$ 1,920,000	76%
Seven Seventeen Credit Union	66	36	55%	\$ 1,780,000	\$ 1,160,000	65%
JPMorgan Chase	66	19	29%	\$ 3,290,000	\$ 1,055,000	32%
Chemical	42	16	38%	\$ 2,030,000	\$ 910,000	45%
Citizens Bank, National	41	12	29%	\$ 1,905,000	\$ 750,000	39%
Cortland Savings	14	10	71%	\$ 760,000	\$ 450,000	59%
Total Top 10 Lenders	902	476	53%	\$ 46,900,000	\$ 25,110,000	54%

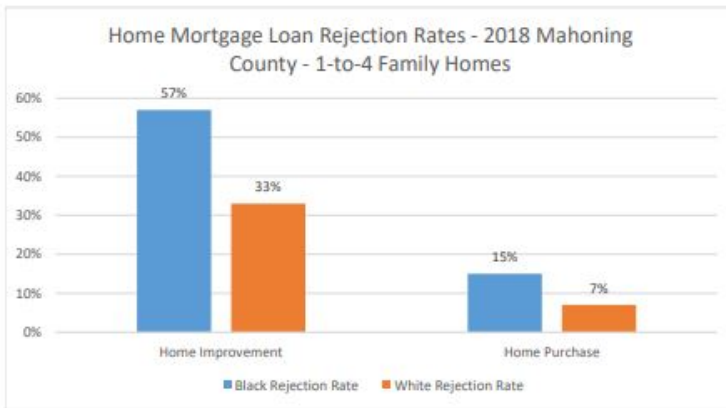
Top 5 Lenders that made Home Improvement Loans on 1-4 Family Homes in Youngstown in 2018 (sorted by loans originated)	Loans Applied For	Loans Originated	% Originated	Dollars Applied For	Dollars Originated	% Originated
Huntington National	39	13	33%	\$ 1,435,000	\$ 465,000	32%
PNC	23	10	43%	\$ 565,000	\$ 300,000	53%
Home Savings	25	9	36%	\$ 505,000	\$ 225,000	45%
First National Bank of PA	7	5	71%	\$ 165,000	\$ 85,000	52%
Seven Seventeen Credit Union	16	4	25%	\$ 270,000	\$ 70,000	26%
Total Top 5 Lenders	110	41	37%	\$ 2,940,000	\$ 1,145,000	39%

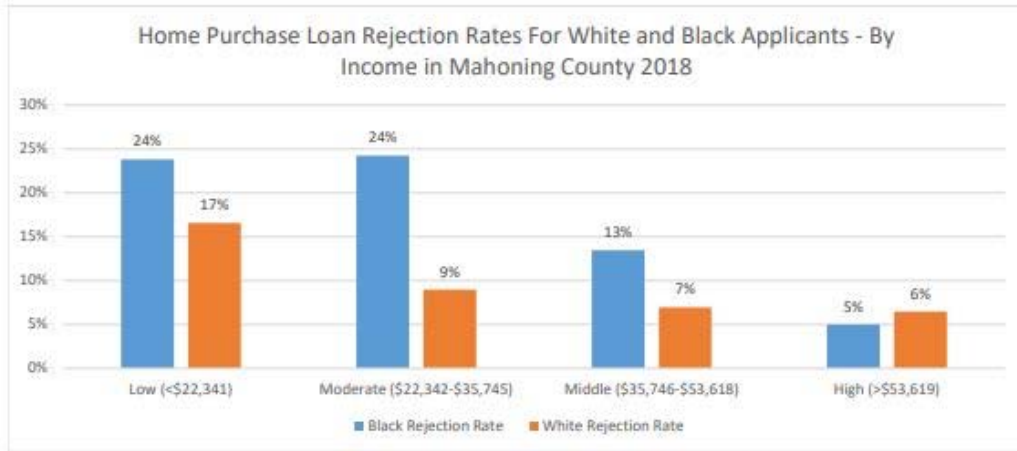
Geography	Property Transfers in 2018	Number of Mortgage Originations in 2018	% of Sales Involving Mortgage in 2018	Total Auditor Sales in 2018	Average Auditor Sale in 2018
Outside Youngstown	3,241	2,106	65%	\$ 382,734,386	\$ 118,091
Youngstown	1,133	250	22%	\$ 31,019,919	\$ 27,379
Mahoning County	4,374	2,444	56%	\$ 413,754,305	\$ 94,594

Top 10 Lenders that made Home Purchase Loans \$50,000 or Less on 1-4 Family Homes in Mahoning County in 2018 (sorted by loans originated)	Loans Applied For	Loans Originated	% Originated	Dollars Applied For	Dollars Originated	% Originated
Huntington National	70	53	76%	\$ 2,260,000	\$ 1,815,000	80%
Home Savings	39	27	69%	\$ 1,385,000	\$ 985,000	71%
Union Home Mortgage	13	13	100%	\$ 335,000	\$ 335,000	100%
Waterstone Mortgage	20	12	60%	\$ 830,000	\$ 510,000	61%
Wells Fargo	19	10	53%	\$ 725,000	\$ 380,000	52%
Fairway Independent Mortgage	9	8	89%	\$ 355,000	\$ 310,000	87%
Seven Seventeen Credit Union	12	8	67%	\$ 420,000	\$ 310,000	74%
Cortland Savings	10	7	70%	\$ 370,000	\$ 275,000	74%
Farmers National	11	7	64%	\$ 385,000	\$ 215,000	56%
JPMorgan Chase	10	6	60%	\$ 410,000	\$ 250,000	61%
Total Top 10 Lenders	213	151	71%	\$ 7,475,000	\$ 5,385,000	72%

Top 4 Lenders that made Home Purchase Loans \$50,000 or Less on 1-4 Family Homes in Youngstown in 2018 (sorted by loans originated)	Loans Applied For	Loans Originated	% Originated	Dollars Applied For	Dollars Originated	% Originated
Huntington National	33	27	82%	\$ 1,035,000	\$ 865,000	84%
Home Savings	16	8	50%	\$ 520,000	\$ 230,000	44%
Fairway Independent Mortgage	5	5	100%	\$ 185,000	\$ 185,000	100%
Union Home Mortgage	5	5	100%	\$ 95,000	\$ 95,000	100%
Total Top 4 Lenders	59	45	76%	\$ 1,835,000	\$ 1,375,000	75%

Top 15 Lenders that made Home Purchase Loans on 1-4 Family Homes to Low and Moderate Income Borrowers (Below 80% of Mahoning Co. median income of \$44,682 = below \$35,745) in Mahoning County in 2018 (sorted by loans originated)	Loans Applied For	Loans Originated	% Originated	Dollars Applied For	Dollars Originated	% Originated
Huntington National	92	61	66%	\$ 6,050,000	\$ 3,435,000	57%
Home Savings	62	43	69%	\$ 3,340,000	\$ 2,435,000	73%
Waterstone Mortgage	53	37	70%	\$ 3,725,000	\$ 2,525,000	68%
Carrington Mortgage	40	32	80%	\$ 3,760,000	\$ 2,810,000	75%
Union Home Mortgage	28	28	100%	\$ 1,690,000	\$ 1,690,000	100%
Quicken Loans	40	26	65%	\$ 2,710,000	\$ 1,820,000	67%
Fairway Independent Mortgage	23	21	91%	\$ 1,565,000	\$ 1,465,000	94%
Home Mortgage Assured	21	18	86%	\$ 1,895,000	\$ 1,620,000	85%
Farmers National	28	15	54%	\$ 2,430,000	\$ 1,535,000	63%
Citizens Bank, National	21	12	57%	\$ 1,345,000	\$ 870,000	65%
Cortland Savings	14	12	86%	\$ 950,000	\$ 830,000	87%
West Penn Financial	14	12	86%	\$ 1,040,000	\$ 930,000	89%
AmeriFirst Financial	16	11	69%	\$ 1,220,000	\$ 805,000	66%
Caliber Home Loans	13	10	77%	\$ 855,000	\$ 660,000	77%
HomeBridge Financial	12	10	83%	\$ 770,000	\$ 660,000	86%
Total Top 15 Lenders	477	348	73%	\$ 33,345,000	\$ 24,090,000	72%





Mahoning County median household income = \$44,682; Low = < 50% median; Moderate = 50-80% median; Middle = 80-120% median; High = > 120% median

Lender (Mahoning County Bank Deposits as of June 30, 2019) and Dollars Loaned in 2018 (sorted by deposits)	Deposits in Mahoning County	No. of Branches / Offices	Market Share of Mahoning Co. Deposits	Dollars Loaned in Mahoning Co. in 2018	% of Deposits Loaned in Mahoning Co. in 2018
The Huntington National Bank	\$ 1,347,114,000	17	25.0%	\$ 33,380,000	2.5%
Home Savings Bank	\$ 1,068,628,000	10	19.8%	\$ 47,745,000	4.5%
The Farmers National Bank of Canfield	\$ 870,689,000	8	16.1%	\$ 19,085,000	2.2%
PNC Bank, National Association	\$ 547,658,000	6	10.2%	\$ 8,765,000	1.6%
JPMorgan Chase Bank, National Association	\$ 478,402,000	5	8.9%	\$ 10,045,000	2.1%
Chemical Bank	\$ 402,736,000	9	7.5%	\$ 7,470,000	1.9%
First National Bank of Pennsylvania	\$ 302,479,000	4	5.6%	\$ 5,820,000	1.9%
Citizens Bank, National Association	\$ 153,251,000	3	2.8%	\$ 4,495,000	2.9%
KeyBank National Association	\$ 117,589,000	2	2.2%	\$ 2,650,000	2.3%
The Cortland Savings and Banking Company	\$ 102,328,000	2	1.9%	\$ 21,395,000	20.9%
Woodforest National Bank	\$ 2,346,000	1	0.0%	N/A	N/A
Total Deposits	\$ 5,393,220,000	67	100.0%	\$ 160,850,000	3.0%

2. Rental Registration and Inspection Regime (from Alan Mallach)

Goal: to establish a minimum quality standard for rental housing in the city, and to ensure to the extent feasible that the owners of all rental properties, whether single or multi-family, comply with those standards.

Objectives: 1) ensure that as many rental properties as possible are covered by the licensing regime; 2) reward good rental operators and punish unacceptable ones

Rationale: a rental licensing program that does not cover the great majority of properties will be by definition ineffective; at best, it will only maintain the quality standard for that small minority of properties that are licensed. Furthermore, any licensing strategy that does not effectively differentiate between good and bad properties, and between responsible and abusive landlords, in how it allocates rewards and punishments is also likely to be ineffective in achieving the objective laid out above. A regime that offers nothing but punishment for bad landlords, without providing good landlords with affirmative reinforcement for their landlord behavior, may curb some of the more blatant abuses, but is unlikely to create the broad quality floor that is the goal of the regime.

1. GETTING LANDLORDS INTO THE LICENSING REGIME

Cities with rental licensing ordinances typically have only a small percentage of all rental units licensed; moreover, as a rule, the units that file applications and pay the licensing fees are disproportionately likely to be in large multifamily properties, which generally have professional managements. Single family and small multifamily properties, many owned by mom and pop owners, which are often the source of many of the problems associated with rental housing, are much less likely to be in compliance with licensing ordinances. This is hardly surprising. Many landlords are unlikely to be aware of the existence of the ordinance, while others – in the absence of systematic enforcement, which is rarely present – expect that they can remain under the city’s radar. While no city can expect to have 100% of the landlords licensed, at least 80% to 90% will be licensed for the licensing regime to be effective.

This can only happen through a systematic effort to gain compliance. Obvious strategies, such as door to door campaigns, are likely to be both expensive and ineffective. Youngstown, like many other cities, has limited resources to devote to this task, and must come up with more cost-effective strategies to gain compliance. Some of those strategies may be able to take advantage of available technologies in creative ways.

a. Mass mailing.

The first step is to create a list of ‘presumptive’ rental properties, by comparing property addresses to the name and address of the person to whom property tax bills are sent, and sorting by the latter address (some money can be saved by sending a single mailing to the owner of multiple properties). The list will be screened to identify those properties that are already licensed so that they do not receive mailings. The owner of record will receive a packet containing the following information:

- (1) A cover letter explaining the licensing requirement affecting all rental properties in the city.
- (2) A flier explaining the provisions of the licensing ordinance and regime
- (3) A licensing form, for the owners of rental properties to return to the city with the appropriate fee; and

(4) An affidavit of non-rental status, a sworn document which the owner can complete and return if the property is not being used as a rental property.

The mailing should also indicate that the city has adopted a six month amnesty, during which no landlord will be penalized for failing to file a licensing application. It should further describe the potential penalties to which the owner may be subject if he or she fails to get the property licensed within that period, or if the owner files the affidavit of non-rental status and is subsequently found to be operating the property as a rental property.

A follow-up letter should be sent to owners who fail to respond, one way or the other, to the initial mailing. This letter should go out 45 to 60 days after the initial mailing. While resources are unlikely to permit systematic visits to the properties of all owners who fail to respond, a schedule of spot-checks should be developed within the limits of available personnel.

b. Transaction-driven mailing

All real estate sales are recorded with the county. The city should arrange with the county to receive a list of new sales transactions on a regular basis (at least monthly). As the city is notified of each transaction, the same packet described above should be mailed to the owner of record. Since the owner in many cases will be unfamiliar with Youngstown, the packet should also include a flier with other information likely to be useful to a property owner in the city, such as emergency phone numbers, landlord-tenant ordinances, code requirements, and trash collection schedules.

As with (a) above, a second letter should be sent to those who do not respond to the initial mailing. Depending on the number of properties involved and the resources available, follow-up visits should be made to some or all of the properties where the owner has failed to respond.

The mailing process can, in large part, be automated; in other words, the addresses can be entered into a computer, and appropriate software can be installed to generate the mailings. Depending on the volume and costs involved, the city may want to contract with a direct mail firm which already has the necessary equipment, rather than doing this in-house.

c. Citizen reporting (drop-a-dime)

Although I believe that the majority of landlords will respond to these mailings, it is likely that, despite the city's and YNDC's best efforts, a significant number of landlords will remain unlicensed. In order to get more of those landlords into the regime, Youngstown can utilize the eyes and ears of the city's residents to report unlicensed landlords. Before this can happen, however, the city must create and post in a highly-visible location on the city's web site an accessible, searchable data base of all of the licensed rental properties, with their owners' names and contact information.

The city should then create on its web site a simple means by which residents or neighborhood organizations can report properties that (1) they believe to be rental properties; and (2) do not appear in the city's licensed rental property data base. This can take the form of a box in which the resident can type in the address of the property being reported.

The procedure should be simple and anonymous. Requiring people who report properties to identify themselves discourages reporting, and is not legally necessary, since reporting a property does not

trigger a legal intervention such as a code or health inspection. It only triggers a mailing informing the owner of the licensing requirement, similar to that described under 1a above, except that the tone should be somewhat harsher, since it can be presumed by this point (in view of action on 1a and 1b) that the owner is aware of the licensing requirement and has chosen to ignore it. This mailing could most probably also be automated (although the reports should be screened before sending out the mailing, in order to be sure that the property is indeed not licensed.)

In view of the widespread ownership of smartphones, the city and YNDC should also explore whether an app may be available that people can download to their smartphones and use for this purpose. Loveland Technologies in Detroit is developing such an app for people to report vacant, blighted properties to the city's Blight Task Force. It appears to be something that could easily be adapted to reporting unlicensed landlords.

Once the drop-a-dime features have been put on the city's web site, the city should get the word out energetically to civic organizations, neighborhood groups, and others that it exists, and that this is an important part of the city's efforts to establish and maintain quality standards for the city's rental housing stock.

d. Other steps

There may be other steps which could also be taken to get landlords into the licensing regime. One simple and effective one would be to get agreement from the Housing Authority that they would require evidence that a property was licensed (and current on its property taxes) as a condition of allowing a Section 8 voucher to be used to rent that property. Although it would probably affect far fewer landlords, licensing should also be a condition of a landlord being allowed to acquire property from the city or from the County Land Bank.

2. CREATING AN EFFECTIVE COMPLIANCE SYSTEM

Once the city has gotten the great majority of its landlords and rental properties into the licensing regime, the city needs to establish procedures to maximize compliance by licensed landlords with the city's standards. These include not only compliance with housing and health/safety codes, but also paying property taxes, and taking reasonable steps to prevent criminal or nuisance activity on the property. This includes many different elements, but the central core of the system – borrowing from the model established by Brooklyn Center, Minnesota – are the creation of an integrated data base of all rental properties, an ongoing process by which all relevant information on the status of the property is entered into the data base, and the use of that data base to 'grade' landlords and properties, in order to maximize the efficient use of limited enforcement resources. A number of additional features should be part of the system, but they are ancillary to that central core.

a. Creating an integrated rental property data base

As events are recorded with respect to a particular property, they should be entered into a single integrated rental property data base; 'events', as I use the term, refers to anything taking place that has a direct bearing on compliance with performance standards, and can include:

- (1) Any code violations noted, and any code citations issued, with their disposition

- (2) Any resident or neighbor complaints about the property, including code-related matters as well as nuisance (noise, garbage, drug activity, etc.) complaints
- (3) Any police calls to the property, as well as crime reports and arrests.
- (4) Whether property taxes are current and paid on time.
- (5) Other relevant matters; e.g., information from YNDC windshield surveys.

The data base can also include positive events, such as a landlord pulling a permit for a significant improvement to the property.

The purpose of the data base is to make it possible for the city and YNDC to evaluate the extent to which each property and landlord in the city meet the full range of the city's performance standards.

b. Rating landlords and properties

In addition to the value of the data base as a vehicle for real-time tracking of problems, it serves as the basis for classifying landlords and properties on an annual basis. Based on an assessment of how many events are recorded for each property and landlord (how to score them, and what weight to give some compared to others, will require further discussion), each landlord is given a rating at the end of each year. I would suggest a four-level system from 1 (best) to 4 (worst). Each individual property gets a rating, and landlords of multiple properties would receive a landlord rating based on the aggregate scores of their properties (or some similar method).

The landlord rating would be used to drive a variety of public actions, beginning with the frequency that the property would be subject to re-licensing inspections, as shown on the table on the following page, which illustrates a variety of hypothetical steps that a city might take on the basis of the landlord ratings. By creating different inspection schedules – from once every three years for the best properties to once every six months for the worst – the city does not have to increase its inspection capacity, but instead is targeting its existing inspection capacity to the properties that have the greatest problems.

Beyond inspections, many of the elements in the table do not currently exist in Youngstown; building what might be characterized as the ‘compliance infrastructure’ is a critical part of making the rating system truly effective.

TABLE 1: POSSIBLE MATRIX OF LANDLORD RATING AND REQUIREMENTS/INCENTIVES

RATING	1	2	3	4
FREQUENCY OF RE-LICENSING INSPECTION	Every three years	Every two years	Annual	Every six months
PARTICIPATION IN LANDLORD IMPROVEMENT PROGRAM	Encouraged	Encouraged	Required	Required
PARTICIPATION IN CRIME-FREE PROGRAM (Note 1)	Encouraged	Encouraged (note 2)	Required	Required

OTHER REQUIREMENTS	None	None	None	Must complete remedial action plan
LICENSE FEE	Base fee	Base fee	Base fee + added 'problem property' fee (note 3)	Base fee + higher added 'problem property' fee (note 3)
ELIGIBLE FOR PURCHASE OF PUBLIC PROPERTY	Yes	Yes, subject to case by case review	No	No
ELIGIBLE FOR GOOD LANDLORD INCENTIVES	Yes	Yes, if meets conditions	No	No

NOTES:

- (1) This can be combined into a single program with the landlord improvement program, or run as a separate initiative.
- (2) May be required if crime and nuisance complaints make up principal reason for lower rating.
- (3) A percentage of the 'problem property' fee is rebated to the landlord in the following year if the properties are rated 1 or 2.

c. *Building the compliance infrastructure*

As noted above, an effective landlord compliance program needs an infrastructure, in terms of certain programs, activities, and ordinances, designed to maximize compliance with local codes and standards. While all of the activities described briefly below are highly desirable, they can be phased in over time, and some may be omitted if resource constraints are too severe. All of the programs mentioned below are described in more detail in *Meeting the Challenge of Distressed Property Investors*.

(1) Landlord improvement program

Many landlords lack the skills to be effective, responsible landlords. As a result, many cities have set up programs designed to upgrade their skills and knowledge, through formal courses, workshops, one-on-one technical assistance, etc. Two cities that have well-known programs are Milwaukee and Portland OR. While programs are open to all landlords, some cities require that problem landlords attend them as a condition of re-licensing, as in Raleigh NC. The cost of setting up these programs is modest, and the participants can be charged a modest fee to cover those costs.

(2) Crime-free programs

A number of cities focus their training efforts on reducing crime in rental housing. A national organization, the International Crime-Free Association, runs such programs for many cities around the country. Another model is offered by the Crime Prevention Through Environmental Design (CPTED) program, based on the pioneering research by Oscar Newman.

(3) Landlord incentive programs

A number of cities have established programs to encourage good landlord behavior, often under the rubric of ‘Good Landlord Programs’. The best models, however, are found in the UK, where they are known as Landlord Accreditation Schemes; landlords who meet the standards of the program in terms of code compliance, crime prevention and other good practices are accredited and get access to a variety of modest benefits.

(4) Revised fee structure

It is worth looking closely at the licensing and other fees charged landlords to make sure that they are designed to promote compliance, while raising enough revenue to cover the city’s direct costs (and no more). One particular approach that I would recommend, modeled on a program in Utah, is that the city enact a surcharge on the base fee for problem landlords, which, however, would be rebated to the landlord in large part (holding back only that part needed to cover administrative costs) if the landlord significantly improved his rating over the subsequent year.

(5) Partnerships

A successful effort needs everyone on the same page. Within city government, the housing inspectors, the police department, and the community development department, need to work closely together. Similarly, the housing authority, the county land bank, the Mahoning County Treasurer, and last but not least, the local prosecutor and the courts, all need to be involved in one aspect or another of the landlord strategy. Finally, nongovernmental partners are critical; not only YNDC, but other community-based organizations, particularly neighborhood and civic associations, should be enlisted in the effort. The key roles and entities are shown in the table below.

TABLE 2: ENTITIES AND ROLES IN LANDLORD STRATEGY

ENTITY	POTENTIAL ROLE
Property Code Enforcement	Enforce licensing ordinance Enforce codes
Police Department	Crime prevention Landlord crime prevention training
Community Development	Landlord incentive programs Landlord training Coordination and overall strategy-setting
Prosecutor and courts	Coordinate use of vouchers with licensing strategy Prosecute and adjudicate code violations
Housing authority	Coordinate use of vouchers with licensing strategy
County treasurer	Tax foreclosure
County Land Bank	Taking properties through tax foreclosure, coordinate conveyance of properties with licensing strategy
County Lead Hazard	Coordinate use of vouchers with licensing strategy

YNDC	Can play multiple roles either/both as community organization or as agent for city government
Neighborhood and other associations	Can act as 'eyes and ears' to identify unlicensed landlords, problem properties, etc.

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3. Code Enforcement Strategy

Notice of Violation Appeals and Criminal Prosecution

1. Owners should not be permitted to appeal a notice of violation for a request of “time extension” or claim of “hardship.” These should be handled administratively by code enforcement staff, detailed in #3 and #4 respectively below.
2. Appeals should only be used for disputing the notice of violation, not to request time extensions or to claim hardship.
3. Requests for time extensions should be handled administratively by code enforcement staff, with extended compliance deadlines clearly documented in Empyra and sent in writing by mail (and email if provided) to the owner. As a matter of process, a follow up inspection should be scheduled in Empyra at the time of issuing this letter. The property should be automatically inspected on or immediately after the imposed deadline. If significant progress is not made and the owner has not made a claim of economic or other hardship, the owner should be informed in writing that the request for time extension has been denied and the administrative code enforcement process will continue, i.e. inspections, fines, possible criminal prosecution, etc. If an owner reaches \$1,600 in administrative penalties, they should be evaluated for criminal prosecution, as detailed in #5 below, and the fines should be assessed to the tax duplicate.
4. Owners who claim hardship should be required to call YNDC or any other applicable agency for assistance and should be required to provide all necessary documentation requested to determine program eligibility. Code enforcement staff should provide a monthly list of owners who have been instructed to contact relevant agencies for assistance within the past month. All partner agencies who receive city funds for housing repairs should be required to provide a monthly update on owners who have been referred by code enforcement. In their monthly update, the partner agencies will include the following information:
 - a. which owners have requested assistance
 - b. which owners have provided all required documentation
 - c. which owners have not requested assistance
 - d. which owners have requested assistance but have not provided required documentation
 - e. which owners are in the pipeline for assistance
 - f. which are not able to be assisted and a brief statement why
5. Code enforcement supervisors should “triage” code enforcement cases, sending the worst cases for criminal prosecution, based consideration on the following criteria:
 - a. number of outstanding code violations
 - b. number of properties owned in poor condition
 - c. severity of code violations
 - d. public debts, including unpaid fines, taxes, water bills, demolition bills, etc.
 - e. nuisance complaints from residents
 - f. noncompliance with rental registration and inspection requirements
6. All other unresponsive owners, including those who claim hardship and/or request a time extension, but fail to comply with code enforcement staff and/or partner agency instructions and those whose property issues do not rise to the level of criminal prosecution, will be fined the maximum

amount of penalties (and fines assessed to tax duplicate) and will be periodically reviewed for criminal prosecution by code enforcement supervisors.

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4. Resident Survey

Where do you currently live?		
Answer Choices	Responses	
Youngstown	74.85%	1089
In Mahoning County, Outside of Youngstown	17.94%	261
Outside of Mahoning County	7.22%	105
	Answered	1455
	Skipped	8

How far do you travel for work each day?		
Answer Choices	Responses	
Less than 10 Miles	40.81%	402
Between 10-25 Miles	13.60%	134
Over 25 Miles	3.96%	39
I am Retired	32.69%	322
I am Unemployed	8.43%	83
I am a Student	0.51%	5
	Answered	985
	Skipped	478

Do you rent or own the place where you live?		
Answer Choices	Responses	
Rent	18.02%	178
Own	74.39%	735
I'm a caretaker and do not pay rent	1.01%	10
I live with family and/or friends	2.73%	27
I'm in a land contract/rent-to-own	1.32%	13
Other (please specify)	2.53%	25
	Answered	988
	Skipped	475

Which of the following best describes your current residence?		
Answer Choices	Responses	
Detached Home (Single-Family)	87.47%	859
Duplex/Triplex/Townhome	4.18%	41
Apartment Building	5.50%	54
Senior Care	0.61%	6
Room Rental	0.20%	2

On-Campus Student Housing (such as dorm)	0.00%	0
Off-Campus Student Housing	0.20%	2
Other (please specify)	1.83%	18
	Answered	982
	Skipped	481

Including yourself, how many people live in your current residence?		
Answer Choices	Responses	
1	29.92%	292
2	34.53%	337
3	17.52%	171
4	9.94%	97
5+	8.09%	79
	Answered	976
	Skipped	487

What is your approximate total monthly housing expense including all utility costs, taxes, insurance, etc.?		
Answer Choices	Responses	
No Expense	0.85%	8
Up to \$250	2.56%	24
\$251 - \$499	14.21%	133
\$501 - \$750	24.68%	231
\$750-\$1,000	20.30%	190
\$1,001 - \$1,250	15.49%	145
\$1,251 - \$1,500	11.11%	104
Over \$1,501	10.79%	101
	Answered	936
	Skipped	527

How long have you lived in your current residence?		
Answer Choices	Responses	
Under 1 Years	6.89%	67
1 - 5 Years	22.43%	218
5 - 10 Years	14.81%	144
Over 10 Years	55.86%	543
	Answered	972
	Skipped	491

How long have you lived in Youngstown?		
Answer Choices	Responses	
Under 1 Years	1.73%	17
1 - 5 Years	9.18%	90
5 - 10 Years	7.35%	72
10-20 Years	10.71%	105
Over 20 Years	71.02%	696
	Answered	980
	Skipped	483

On a scale of 1 to 5 (with 5 being the highest), how satisfied are you with your current residence?

1 (least satisfied)		2		3		4		5 (most satisfied)		Total	Weighted Average
9.93%	97	9.31%	91	23.75%	232	27.74%	271	29.27%	286	977	3.57
										Answered	977
										Skipped	486

On a scale of 1 to 5 (with 5 being the highest), how satisfied are you with your current neighborhood?

1 (least satisfied)		2		3		4		5 (most satisfied)		Total	Weighted Average
8.4%	82	12.2%	120	23.4%	229	32.4%	317	23.7%	232	980	3.51
										Answered	980
										Skipped	483

Have you experienced, or are you currently experiencing any of the following as it relates to your place of residence? (check all that apply)

Answer Choices	Responses	
Overcrowded Housing	3.18%	30
Paying more than 30% of your income toward housing cost	22.69%	214
Substandard Housing (landlord did not maintain)	6.15%	58
Substandard Housing (I couldn't afford to maintain)	12.09%	114
Foreclosure	1.59%	15
Losing Your Lease/Eviction	1.06%	10
Homelessness	2.55%	24
Had to move in with family and/or friends	5.62%	53
Credit score was not high enough for a lease and/or mortgage	11.98%	113
Housing or lending discrimination	2.55%	24

Landlords won't accept Housing Choice Vouchers	2.01%	19
None	58.32%	550
	Answered	943
	Skipped	520

Why have you chosen to stay in Youngstown? (check all that apply)		
Answer Choices	Responses	
Affordability/Housing Cost	57.72%	561
Location Convenience (to work, community services, etc.)	37.76%	367
Neighborhood Area/Desirability	26.75%	260
Good Schools	2.47%	24
Proximity to Family/Friends	45.06%	438
Safety	5.35%	52
Property Taxes	19.86%	193
Community Vibe/Feel	14.81%	144
Diversity	14.30%	139
Welcoming Community	12.24%	119
I am Stuck in Youngstown	19.03%	185
Other (please specify)	15.43%	150
	Answered	972
	Skipped	491

How would you describe the overall housing market in Youngstown?		
Answer Choices	Responses	
Good, no issues	3.09%	34
Fair, some issues	40.47%	446
Poor, many issues	46.10%	508
No opinion	10.34%	114
	Answered	1102
	Skipped	361

In your opinion, what are the top three issues negatively affecting the Youngstown housing market? (you can only select up to three)		
Answer Choices	Responses	
High prices or rents	12.60%	142
Owners unable to afford home maintenance/upkeep	37.18%	419
Inconvenient/lack of community services (healthcare, pharmacies, shopping, etc.)	13.04%	147
Blighted properties/neighborhood (poor condition)	54.92%	619

Lack of features/amenities (playground, street trees, well-maintained sidewalks, etc.)	9.85%	111
City income taxes	8.78%	99
Not enough housing/rental options	5.59%	63
Too many rental properties	10.65%	120
Rising utility costs	15.53%	175
Housing discrimination	2.57%	29
Unwelcoming environment	7.19%	81
Mismatch between local jobs/wages and housing costs	9.23%	104
Mismatch between local jobs and location of housing	2.57%	29
High crime	30.88%	348
Lack of quality schools	29.81%	336
Lack of jobs	13.49%	152
Lack of financing options	4.08%	46
Lack of public transportation	2.22%	25
Limited social services/assistance programs	2.84%	32
No opinion	3.37%	38
Other (please specify)	6.12%	69
	Answered	1127
	Skipped	336

Do you believe it is difficult for people to find suitable housing in Youngstown?		
Answer Choices	Responses	
Yes	27.52%	303
Somewhat	45.32%	499
No (Skip Next Question)	16.89%	186
I Don't Know (Skip Next Question)	10.26%	113
	Answered	1101
	Skipped	362

If you answered YES or SOMEWHAT in the previous question, why do you believe it is difficult for people to find suitable housing in Youngstown?		
Answer Choices	Responses	
Housing Not Affordable	25.47%	217
Undesirable Location/Neighborhood	57.86%	493
Not Enough Housing	8.10%	69
Lack of Housing to Meet Specific Needs (such as number of bedrooms)	17.37%	148
Lack of Advertising/Resources to Find Available Housing	8.22%	70
Discrimination	9.62%	82
Age of Housing (too old)	27.35%	233

Landlords Not Accepting Housing Choice Vouchers	8.22%	70
Poor Quality of Housing	49.30%	420
Previous Record of Felony/Incarceration/Eviction	11.74%	100
Lack of Down Payment or Rental Deposit	26.64%	227
Other (please specify)	8.92%	76
	Answered	852
	Skipped	611

To what degree are each of the following housing types needed in Youngstown.								
	High Need		Moderate Need		Low Need		Total	Weighted Average
Rental Housing (Less than \$500/month)	55.65%	571	29.73%	305	14.62%	150	1026	1.59
Rental Housing (\$500-\$1,000/month)	16.62%	161	54.08%	524	29.31%	284	969	2.13
Rental Housing (Over \$1,000/month)	7.32%	69	16.65%	157	76.03%	717	943	2.69
For-Sale Housing (Less than \$50,000)	48.92%	477	34.36%	335	16.72%	163	975	1.68
For-Sale Housing (\$50,000-\$100,000)	22.18%	216	52.26%	509	25.56%	249	974	2.03
For-Sale Housing (Over \$100,000)	12.71%	123	21.69%	210	65.60%	635	968	2.53
Senior Apartments (Independent Living)	54.11%	540	37.27%	372	8.62%	86	998	1.55
Senior Care Facilities (Assisted Living/Nursing Care)	40.10%	395	43.65%	430	16.24%	160	985	1.76
Single-Person (Studio/One-Bedroom)	32.78%	318	47.22%	458	20.00%	194	970	1.87
Housing for Ex-Offenders	34.77%	330	33.83%	321	31.40%	298	949	1.97
Special Needs/Disabled Housing	44.74%	434	42.78%	415	12.47%	121	970	1.68
Seasonal/Temporary Housing	12.55%	118	29.89%	281	57.55%	541	940	2.45

Communal Housing (Shared Living Space)	10.89%	103	33.19%	314	55.92%	529	946	2.45
Live/Work Housing (i.e. artists)	15.85%	149	38.09%	358	46.06%	433	940	2.3
Rentals that Accept Housing Choice Vouchers	37.87%	359	36.50%	346	25.63%	243	948	1.88
Other (please specify)							40	
							Answered	1075
							Skipped	388

To what degree are each of the following housing styles needed in Youngstown?								
	High Need		Moderate Need		Low Need		Total	Weighted Average
Apartments	32.40%	313	48.86%	472	18.74%	181	966	1.86
Duplex/Triplex/Townhomes	29.11%	280	48.96%	471	21.93%	211	962	1.93
Condominiums	22.55%	216	39.77%	381	37.68%	361	958	2.15
Ranch Homes/Single Floor Plan Units	54.68%	543	36.25%	360	9.06%	90	993	1.54
Low Cost Fixer-Uppers (single-family homes)	37.04%	366	36.94%	365	26.01%	257	988	1.89
Modern Move-In Ready Single-Family Homes	62.01%	622	33.00%	331	4.99%	50	1003	1.43
Single-Room Occupancy (SRO)	14.97%	143	38.64%	369	46.39%	443	955	2.31
Accessory Dwelling Unit (Above Garage, Income Suite, Etc.)	13.21%	125	34.67%	328	52.11%	493	946	2.39
Other (please specify)							21	
							Answered	1052
							Skipped	411

In your opinion, what is the most significant housing issue facing Youngstown today? (responses in appendix)	
Answered	877
Skipped	586

Please share any other comments/concerns about housing in Youngstown.	
Answered	367
Skipped	1096

If you do not currently live in Youngstown, do you have any interest in living in Youngstown, should housing be available?		
Answer Choices	Responses	
Yes	10.29%	111
No	13.62%	147
I Live in Youngstown	76.09%	821
	Answered	1079
	Skipped	384

What style of housing would you be interested in living in within Youngstown? (check all that apply)		
Answer Choices	Responses	
Apartment	18.85%	23
Duplex/Triplex/Townhome	19.67%	24
Condominium	22.95%	28
Low-Cost Fixer-Upper	17.21%	21
Modern, Move-In Ready Single-Family Home	45.08%	55
Single-Room Occupancy	3.28%	4
Accessory Dwelling Unit (income suite)	3.28%	4
Ranch Homes or Single Floor Plan Unit	39.34%	48
Senior Living	14.75%	18
Other (please specify)	5.74%	7
	Answered	122
	Skipped	1341

How many bedrooms would you require if you were to live in Youngstown?		
Answer Choices	Responses	
Studio	0.00%	0
One-Bedroom	7.83%	9
Two-Bedroom	40.87%	47
Three-Bedroom	40.00%	46

Four-Bedroom+	11.30%	13
	Answered	115
	Skipped	1348

What would you be willing to pay per month, including all utility costs, to live in Youngstown?		
Answer Choices	Responses	
No Expense	3.51%	4
Up to \$500	21.05%	24
\$501 - \$750	35.09%	40
\$751 - \$1,000	15.79%	18
\$1,001 - \$1,250	14.91%	17
\$1,251 - \$1,500	7.89%	9
\$1,501 - \$2,000	1.75%	2
Over \$2,000	0.00%	0
	Answered	114
	Skipped	1349

What is your gender?		
Answer Choices	Responses	
Male	28.29%	299
Female	68.40%	723
Prefer Not To Answer	3.31%	35
	Answered	1057
	Skipped	406

What is your age?		
Answer Choices	Responses	
19 or younger	0.19%	2
20-29	4.24%	45
30-39	11.59%	123
40-49	15.36%	163
50-59	23.66%	251
60-75	34.50%	366
76 or older	6.60%	70
Prefer Not To Answer	3.86%	41
	Answered	1061
	Skipped	402

What is your ethnicity?		
Answer Choices	Responses	
American Indian/Alaskan Native	1.13%	12
Asian/Pacific Islander	0.47%	5
Black/African American	27.69%	293
Hispanic/Latinx	3.12%	33
White/Caucasian	56.24%	595
Prefer not to Answer	8.41%	89
Other (please specify)	2.93%	31
	Answered	1058
	Skipped	405

What is the estimated gross annual income of all residents living in your household?		
Answer Choices	Responses	
Less than \$15,000	12.50%	131
\$15,000-\$24,999	14.12%	148
\$25,000-\$39,999	16.03%	168
\$40,000-\$59,999	14.31%	150
\$60,000-\$74,999	8.30%	87
\$75,000-\$99,999	9.54%	100
\$100,000 or more	10.97%	115
Prefer Not To Answer	14.22%	149
	Answered	1048
	Skipped	415

OPTIONAL: Please Provide your contact information.		
Answer Choices	Responses	
Name:	94.55%	382
Company:	0.00%	0
Address:	88.61%	358
Address 2:	0.00%	0
City/Town:	91.83%	371
State/Province:	90.35%	365
ZIP/Postal Code:	92.82%	375
Country:	0.00%	0
Email Address:	80.94%	327
Phone Number:	76.98%	311
	Answered	404
	Skipped	1059

Responses (In your opinion, what is the most significant housing issue facing Youngstown today?)
blight
The lack of code enforcement, blighted homes, trash, dumping, unregistered cars, who wants to live in a pig pin?
No funds to improve/upkeep home because of too few living wage employment opportunities.
Need help on Repairing homes
schools and crime
Rundown neighborhoods.
To many vacant and poorly run down homes undesirable people living in these run down homes
Affordable housing in safe neighborhoods.
We have to find a way to make Youngstown a more desirable place to live.
jobs that pay a living wage
The houses have fallen into disrepair, making them unappealing to potential buyers. Because of the disrepair, people are facing housing discrimination, poor living conditions, and lack of a quality of life.
The cost to rent
people not being able to (or not caring to?) take care of their homes
lack of good paying jobs
lack of investment from owners, through intention or lack of resources
no new housing
too many abandoned homes deteriorating
vacant housing
not keeping up with maintenance
I'm not sure.
Average of occupied dwellings, most homes are around 70 to 100 years of age with very little done in the form of rehabilitation.
There is NOTHING but drive thrus, dollar stores and bars in the actual city of Youngstown...no money, no jobs and the schools SUCK!!!
Not enough affordable housing/rentals. Rentals privately owned aren't taken care of, rentals by corporations are too expensive
Not many options for single people with no family on Section vouchers... Hard to find 2 bdrm housing in good location
More people are needed that want to build a future
poor housing conditions it can look nice on the outside but down the line you be needing new pipe the house isnt well insulated the furnace keep going out the the sink is clogged just alot of problems
Landlords will not accept a group of young people trying to find a home because they think they won't take care of it/afford it.
Poor landlord make dates
Lack of affordable housing for low income families.
Many of the houses in the city are in great need of major repairs, which people cannot afford.
Economic viability of renters and/or potential owners
Affordability (tenants cannot afford high rental cost plus deposit)

Low income of much of the population
Persons being able to keep up their house so a true neighborhood is possible.
Lack of really affordable, safe, clean housing for working, single mothers with multiple children
The cost.
Neighborhood and accountability of police to enforce Codes.
Being able to afford a house.
Awesome locations with historic homes which have great potential but are not maintained and high crime
homes are devalued by bank appraisers
too many vacant buildings; no grocery stores
pricing
need moderately priced ranch homes 2-3 bedrooms
rent
slum lords, poor housing and high prices
location
landlords not adhering to city rules and ordinances
Financial
not enough help for low income and places only helping certain locations.
NOT WORTH LIVING HERE..TAXES ARE HIGH AND SO ARE THE UTILITIES AND ANY INSURANCE YOU NEED IS HIGH BECAUSE OF LIVING IN YOUNGSTOWN
blighted neighborhoods
city doesn't allow residents to purchase landbank property at a low cost to renovate.
Surrounding neighborhood. Need to place good efforts to bolster maintained stable neighborhoods
"Neighborhoods with high home-ownership; rates tend to have a better-maintained housing stock and lower rates of vacancy and abandonment. " -NCR_CH_3_140130_1.pdf (YNDC)
Safety
Crime in neighborhoods
Crime
The Landlords are not keeping homes up to standard
People not taking care of their property and bringing down the whole neighborhood.
too many welfare
rentals
safe neighborhoods
There is a lack of reasonable funding.to help low income families fix their homes
Neighborhoods
Blighted neighborhoods
crime, little to no support from city officials for residents forced to live in undesirable areas in the city.
Blight in the neighborhoods, costs with respects to our high poverty rate
Lack of affordable housing in a rehab neighborhood with market and safety
No return on the home buyer investment.
few high quality rentals

affordability
Older homes with owners or renters need updated.
Abandoned properties left by out of town Landlords.
High rent
Rent costs way too much and majority of the neighborhoods are really bad. (High crime)
Redlining. [Price, insurance.]
Quality affordable single family homes for rent
crime
Needing 2 bedroom high rises(not projects) high rises for single elderly parents whom have an adult w/ developmental disabilities based on income non exist that i know of but see a need for this type housing i for 1 prefer apartment living as getting to old to cut grass shovel snow pay high water bills expensive doing w/ out cuz maintience too high so need of 2 bed high rise based on income a must been thinking of relocating as housing of this type does not exist
Prices of rent are to high
Location
Ridiculously high rent and very poor quality schools
High rent
Adequate and suitable housing for the working poor
High cost and quality of available housing.To strict back round checks.Should only go back 5 or 10 years.People change and need a break.
Landlords are asking too much for rental housing. And the properties that the home should be torn down or caving in need to be demolished
Not enough improvement
Too many slumlords.They don't keep up the properties.
Schools
Affordability
House our old do you fixing but many people are on no income can't find PROGRAM's to fix it also like me low income , sick ,older age kids leave . Need to fix the house but can't with a low income and being sick. I don't want to move into apartment afraid mean well Rob or hurt an older person
The age and quality of housing.
Finance
Horrible school system
Blight
Plights
Homeowners neglecting their properties
Do not know
The coast
Housing in delapadated neighborhood, high crime, drugs.
Average age of homes for sale is high; you can buy a lot of house for your dollar in Youngstown, but it will be an old house in a crumbling neighborhood. You may not have the means to pay for major repairs and maintenance. There is not enough low cost, modern housing available.
the ability to pay rent

not enough jobs
No money for downpayment
Lower Rent Options
High rent!
senior citizen housing!!!
low cost
too many out of state owners
too many abandoned homes
High priced housing in unkempt neighborhood
Building up neighborhoods, and trying to re-purpose some of vacant building in the neighborhood to serve some useful purpose in the neighborhood. Facing that the City has less than have of the people it used to have and then using this info to find out what the people need in their neighborhoods.
too many abandoned properties with out of state owners neglecting their properties
too many abandoned homes
too many out of town owners
out-of-state owners
Safe quality housing would be the most pertinent need.
Industry left Mahoning/Trumbull Valley (no jobs) higher crime & vandalism
people cannot afford improvements because of senior income; landlords do no improvements
Landlords don't keep up with their houses
Concern over safe neighborhoods with a good school system.
Abandoned houses
Can afford the nice house
Quality housing at affordable price
Deposits are too high
Upkeep of property whether it's rental or own.
It seems to me that every side of town has sadly gone downhill. It's sad that once really good neighborhoods, have half of the houses torn down or are in terrible condition. People don't take care of anything anymore...so many trashed homes now.
Lack of pride as owner or renter in their dwellings.
Blight
Outdated material used- safety hazards
blight and vacant lots
Decent homes
High rent.
People don't take care of their property, especially if they rent. Low income should have nothing to do with cleanliness! No pride in their home, no respect for the property, especially rentals!
Failing schools for families with school age children
Drug in the area
Poor quality neighborhoods that would invite people to move into the city. Also Very poor schools.
Perception. Youngstown is not as bad as it's reputation. Having said that, I too would rather not live there.

The property owners do not do what they are supposed to do as far as maintaining the properties that they own. But yet people are being evicted and held responsible for damages that have preexisted. It seems that this city does not care what type of housing the residents get because of various reasons. And I honestly feel that everyone deserves decent safe affordable housing.
People buying and taking care of property when their rental neighbors don't.
Responsible Parenting
Owners not accepting Housing Vouchers.
Blight in all wards of the city. Dilapidated houses and neglected properties.
High cost with low standards and poor neighborhood conditions.
Quality School System
Low family income
SRO's for senior Veterans and homeless men.
ability to maintain and improve existing housing
blight
Ragged housing
Up keeping of property. & eliminating blight
The condition of the current housing stock.
Job in close proximity of work that meets obtained income...
crime
Quality and price of housing that meets the needs of the demographics most likely to stay or move to the city from suburbs, elsewhere in MV, or elsewhere in the country; along with the quality of the neighborhoods (i.e. dealing with sidewalks, trees, landscaping, and other housing that is blighted.
Quality appropriate housing with a good income to cost/rental price
It's all encompassing; the City needs to be more "friendly" with stores, banks, transportation, etc. Also crime is high and City doesn't maintain streets and sidewalks and remove abandoned houses, etc. The City must improve conditions in order that businesses and residents feel safe to be in the City.
low salary to police
Housing for reentry
good affordable housing
Greed
cost to maintain or renovate too high for the neighborhoods...need to clear all vacant homes that have zero hope of being saved.
I had no idea there was a housing issue.
Rents too much for low income ppl. All out money goes into our living situation
Housing discrimination; Houses for sale for disability income.
Urban decay - crime, lack of social organization, disregard for others property rights.
Rent is too high for condition of rental; Shortage of rentals with in house laundry facilities on first floor helpful for seniors.
Rent may be reasonable but tenants can't afford the high utility rates especially in the homes that are old and are not insulated. Water bills are a crime for cost.
Ability to afford good housing & upkeep

Not enough decent housing in inner city u have to go out to suburb... More places like YNDC getting involved fixing up nice places that need tender love and care I hate complexes and apartments especially in inner cities because it becomes a project and basically want to house everyone in one community so they won't come to the suburbs and live next door to wealth or people who are not in favor of African American citizens.... Fix up homes in inner city and bring stores and other amenities to the community... We have catered and made everyone else rich by patronizing there stores and paying there high rents so they can still live comfortable....
Ian
reputation of high crime
Affordability being able to come up with 1st month last month and security deposit
not affordable
Crime/ safe neighborhoods
Rising rent/purchasing cost with decreasing wages in the area
I do not qualify for any assistance to do maintenance to my home. I am on fixed income and cannot afford to do repairs
Schools
quality rental units and education in home ownership costs and challenges/costs that are unknown to a property owner
We need nice homes, in nice neighborhoods, with help from government assistance to help with rent and repairs.
Still too many out-of-state investors who do not take care of their investments (rentals) Blight is still rampant, even though some areas are being cleaned up (Thank you)
lack of jobs and funds for home owners to keep up with a home and property
Homes for people who are downsizing and may need one story living
Homes are large with great bones but not energy efficient, plumbing, electric, windows and roofing need updated/replaced.
It is NOT safe to live in most areas. Too high of crime and vandalism and for what is paid in taxes NOTHING much is received. Poor schools and high crime. Only those who HAVE to live in the City choose to live there anyone who has the means gets OUT of the City
Blight
Landlords aren't keeping up with problems tenants are having in their houses, cause rent ants to look for a new home and going through the process of moving.
LOW INCOME PERSONS AND COST OF SOME ISSUES TO LIVE IN YOUNGSTOWN
aging homes requiring expensive repairs that are not viable compared to repaired value of property
The houses are hot at the properties are terrible the area is bad
Crime
Blight
Well maintained rental properties in good neighborhoods. There should be grants available to landlords to remodel. Water bills are too high.
Crime....good buyers don't want to invest in homes where they don't feel safe.
Amount of crime. The poor opinion of the school system.
Youngstown City Schools
Dilapidated houses ruining good neighborhoods
Schools and crime

Slum lords bringing value down.
Criime
Poor neighborhoods with high crime.
<p>Realtors who specialize in that geographic area are almost all in agreement that the city's recent ordinances have done nothing but hurt real estate there. The majority of single family home owners are no longer owner occupants, but are investors. Those same people are the only ones who have the ability to sell homes for much less than \$40-50k to future owner-occupants. Those buyers need seller-financing much of the time -- either because the buyer isn't creditworthy with a typical bank or the price of the home is too low for a bank to lend on at all. For example, the bank I work for will not loan under \$50k to any owner-occupant bc we cannot make enough profit on that loan. (This has to do with complex issues involving Frank-Dodd Act rules and selling mortgages on the secondary market.) The point is -- investors are the biggest pocket of people who have the ability to sell homes to actual owner-occupants. Unfortunately, the city has done everything in their power to scare legitimate business away. Last year's ordinance that involves inspections and possible future fines that run over \$100k immediately changed how many of my clients do business. Within 2 months of that ordinance I personally had clients put over \$2 million of Youngstown properties up for sale. 99% of those were properties that had been bought and help as long term rentals. My professional recommendation echoed what I was already hearing from my clients...that it was prudent to sell off inside of Youngstown and simply buy identical properties nearby that were in other municipalities. One can make the same return on investment, rent or sell to a similar demographic, and avoid potential CATASTROPHIC consequences that a owner/seller would never have to contend with elsewhere. For example, why sell a \$18,000 house via land contract and leave yourself open to \$100k in fines after the deal is done? That would bury most investors and their families if it came to be.</p> <p>The best thing Youngstown could ever do to spark owner occupancy and reinvestment is to make funds available for low-priced home loans. The city literally has the lowest median value of real estate in the entire US. This has been the case for each year for the entire 16 years I've had a real estate license. The values are so low that national banks (and those making federal banking laws) are completely unaware of such an existence. Laws like the Frank Dodd Act protect low income buyers almost everywhere else in the country because those values are the norm. The national average cost of a home is now \$266k... that's just average... half the country is more than that. Unfortunately, it never took into account an area like Youngstown where more than half the properties sold in the city limits are well below \$50k. Those law-makers never thought that's even possible. So... now there's no easy way for sellers who want to sell and buyers who want to buy actually closing on sales and it all has to do with financing. The demand is there... fix how people can pay for it. Entice the people who have actually spent their own money already and invested in Youngstown properties to do more business there. Don't let a few bad apples determine the entire course of local legislation. The law of intended consequences has already shown what happens when this occurs.</p>
Non qualified tenants
The schools issues control so much. The school board is awful and needs to be totally replaced.
Quality and condition of homes available. Neighborhood safety and condition.
House is outdated and old
We need to change the way people feel about living there. I encounter more times than not that buyers say "anywhere but Youngstown" when I ask where they'd consider for an area to live. It's usually due to resale value and the schools.
No opinion

Unable to afford to maintain or remodel current house
Safe one story no maintenance homes or apartments.
Lack of maintenance, blight
Blight and abandoned properties
City Schools
I think we have too many vacant homes that go to waste because people don't have the money to fix them up n maintain them so they become blighted homes.
Lack of safe and affordable housing.
cost of rent for those on welfare, evictions are high because they require 2 incomes to make it affordable. One single person can't make it on their own.
Lack of affordable well kept rental housing.
The city school system suck, there fore no one wants to live in Youngstown. That is why the Westside, which was the only descent place in the city to live has no gone to hell. I truly wish I didn't own property in this city,ni will never be able to even get what I paid for it 20 yrs ago..
Lack clean,safe, and affordable neighborhoods with needed amenities.
High rentals for substandard housing
Up dated housing and run down neighborhoods
Maintenance
Too many rental properties and houses that need demolished or brought up to code
Failing schools keep families from buying homes in this city. Also, poor condition of rental properties.
Income Tax and poor City management.
Section allowing their clients to move in, tear up houses/ property and allow client to continue to move on as you are stuck with damaged unrentable property, which is costly to fix.
Housing is outdated and even if you do find housing that is modern though you can afford it, credit requirements restricts many sometimes credit issues comes from others.
Out of state owners with section 8 homes not being held responsible for upkeep of homes and that destroys previously nice neighborhoods.
Maintenance and up keep.
No one is taking care of their homes
The overall lack of maintenance in some neighborhoods. The bad condition of the roads, abandoned houses, unmaintained property, trash that has been dumped by the side of the road. These things do make neighborhoods inviting to new home buyers.
Schools
Lack of quality affordable housing
needing help to fix up the neighborhood more fixing house before they are deported. programs to help low income familys to keep their home nice
Crime chasing people away. Low income
Blighted neighborhoods
Abandoned housing
Young single mothers need help with maintaining their homes. Seniors need help so they can sell their homes when they are not able to afford maintenance.
Failing schools and low home values due to crime in neighborhoods.

Making improvements to the streets and services in the city and improving the image so others who have a choice will want to live here, hopefully broaden the income base to lighten the load for everyone.
upscale apartments and condos
Property upkeep. Owners and rental property. Nuisance properties owned by out of town rental LLC.
Blight of the neighborhoods
economic oportunities
Lowest rated school system in the State.
Unsafe homes/apts that haven't been updated i.e. electrical wiring, furnaces, roofing, windows.
Being able to afford the property as far as down payments and maintaining the home are concerned.
Too many people renting in the neighborhood that don't keep up their property .
Poorly maintained yards and roads in neighborhoods, decreases the want to buy or live in those areas
No nice homes with nice neighborhoods
No good paying jobs
Lack of Good paying Jobs, Crime rate.
Blighted neighborhoods, no local grocery stores, department stores
Blighted neighborhoods. Homeowners who do not upkeep their properties.
schools, crime, too many rentals with negligent owners
#1. School system is destroying neighborhood interest! #2. Old city houses are too large. City needs more 1000-1500 square foot homes. Larger houses make it unaffordable to live in even if you can afford to purchase home.
Blight
blight, property owners who no longer care, high property taxes in premium areas, subsidized tenants who don't care about their rental property
Too many section 8 and rental property mixed in with single family owned homes.
Not enough home owners and or people who take pride in ownership. Just a general lack of care about home upkeep.
Quality housing
Blighted neighborhoods...they take the wind out of any adjacent progress and hold homeowners captive who are close to the blight, constricting or halting their efforts to make investments in their property.
not enough houses available an a lot of potential tenants with evictions
Cost of maintenance in older homes.
Some housing is not up to Code. Also landlords fixing up there property in a appropriate time., being aware of issues and fixing them In timely manner.
Quality neighborhoods
The rent that some landlord's request is too high for the area. A lot of properties still need work such as roof repairs, paint, plumbing, electrical, and proper windows Also, to buy a house, you need a down payment of thousands of dollars.
High RITA taxes, poor quality schools, low property values, (caused by the aforementioned issues) poor road maintenance...shall I continue? While some may think the property taxes are low, I beg to differ. I pay only \$574/year in property taxes, seems low, right? Most would think so but that \$574 is on a property accessed at \$22,000. My last home (outside of the state of Ohio) was accessed at

\$89,000 and my property taxes were just \$937/year in a state that doesn't have state income tax, let alone RITA! I gave this city 12 year's to get it right and now I AM DONE with Youngstown Ohio! C'EST la vie!
60 percent baby boomers all need financial assistance home repairs
Affordability
Affordable housing.
Run down houses, bad schools, bad neighborhoods
Rising water bills and taxes
Poor schools good neighborhoods being run down by rental property instead of selling the homes...
Property values have taken a dive for good loyal working individuals and neighborhoods being taken over by rental/slum houses and drug dealers
Neighborhoods are that great, also schools are poor
The neighborhoods that are stable do not receive funding to keep them stable and money is concentrated on neighborhoods that are too far gone. Rental property is abundant and left in disrepair.
Not enough space and high rental pricing.
no money
cannot fix homes
not enough housing for low income
slum landlords/owners
money to fix up homes
older people cannot get help to fix up their homes
JOBS
Crime
not enough live able housing very poor school system
Poor condition of neighborhoods, houses, and the roads are terrible even the main roads south, market, and mahoning.
keeping up home
Houses stay abandoned for too long...
no money to fix up homes
seniors not able to fix up homes
Perception of the housing issues.
seniors do not have money to fix up homes
no help for seniors to fix their homes
not enough money to keep up homes
no funds to fix homes
gainful employment...without employment nothing will get better
Money
Need new affordable homes in small communities to be built around the city of Youngstown.
money to upkeep [homes]
High amount of dilapidated structures that need demolished. The City not fixing items such as sidewalks, catch basins etc in the neighborhoods that are in good condition.
Empty abandoned houses

Poorly performing schools suppress house values and keep young families from moving in. The schools are the #1 thing people first look at when buying a home. Also, low police presence in neighborhoods and ineffective policing - people don't feel safe.
Home ownership/ old housing stock
affordability / safety
The upkeep and maintenance of property brings certain areas down. Owners/Renter aren't caring for the exterior and yards as they should.
High sewer rates.
Better moderate to high costs homes. Schools suck and should shut down. That would help neighborhoods.
Not enough people own their homes. When you own your home you are more likely to take care of it and the neighborhood surrounding it. Low cost rentals seem to bring down property value.
The crime and lack of caring by residents.
Too many rentals,
Neighborhood deterioration. Too many rental properties that are not kept up to standard.
Unattractive neighborhoods, blight, crime
BLIGHT
crime
Slum Lords
Low property values
Overall poor socio-economic status of community is a detractor to building/repair of quality housing/neighborhoods
Most affordable houses in our area need so much work done to them to allow the owner a normal standard of living that it is overwhelming to the average buyer and so the houses will not sell
The inability of residents to maintain their homes. The age of the houses in the city makes them inefficient and too large for most modern families. Without adequate wages people are very hard pressed to update and maintain the current housing stock.
Lack of education and financial capacity among residents combined with a lack of quality housing available to those who have the wherewithal to afford and maintain housing.
Homes are out dated
blight and poor landlord maintenance
I think there are many home owners who would like to fix up their homes, but just can't afford to. I know there are a lot of bad landlords that just don't fix their rentals!
Lack of cohesive plan - No leadership on the city level
Rental properties not being maintained by occupants or landlords
Lack of affordable housing in every community in the area. I live in Columbiana and the rents are sky high. I wanted to move to Youngstown where there is more to do but there isn't decent affordable housing either.
Poor neighborhoods, crime, residents do not clean or mow grass
Desirability of Youngstown itself. The ones we want will look elsewhere so many bad elements remain. People can't afford to take care of property and bring the neighborhood down. People need to work together
Blight and home ownership. We need people that are willing to invest in a home. Keep that home well maintained and yard keep nice. We need slum land lords out.

Not wanting to raise family here due to delinquency, crime and drigs
Neighborhood condition such as drug dealers very bad vacant homes that breed rodents and are used by sexual predators drug addicts and prostitution.
Not enough housing affordable to own
Affordability though more jobs and better income. We need more training programs to promote people to better jobs here in Youngstown.
Renters destroying nice homes.
Lack of jobs.
Water bills getting higher
I grew up on the East Sode and lived there until I was about 24 or so, just a few years ago, and many houses were deplorable. People lived paycheck to paycheck. I also lived alone on the West Side as a young adult near the onramp to the highway. Wasn't much better but it was affordable.
City won't do it's job. Health department won't address rat issues. Dilapidated structures like garages filled with trash/tires aren't are everywhere. Abandoned cars and trash in abundance. Dead trees on devil strip everywhere. City workers are lazy. Code enforcement is a joke
Crime is killing the city. I get robbed on average about six times per year. People are scared to visit me because of where I live.
Affordable, clean, smoke free and drug free senior housing, one where the landlord has control of what is going on in the building and providing a safe, clean environment for all tenants.
Water and sewer rates plus high city income tax!
Environment.
Condition of older homes
Updates
cost,slumload
Utilities too costly, income tax too high Administration does nothing for residents.
Pride in caring for property
Too many poor with not enough affordable housing.
Housing is old streets need repaired housing is small no storage closet space limited
Most people cannot afford the cost of buying a house because of many various reasons. Bad or no credit, lack of sufficient income, available housing in an undesirable/blighted neighborhood.
rentals that need to be repaired properly and rented at an affordable price.
lack of adequate housing inventory
The condition of public infrastructure is in terrible shape and the deterioration of abandoned homes does not provide confidence in the city. The inability of the City of Youngstown to go after delinquent properties is also a major concern.
Sub standard housing due to landlords not fixing them up due damages caused by renters, and renters not paying rent. The accumulation of trash and junk cars left by tenants moving out
That houses are being abandoned, therefore leading to neighborhoods being run down.
Lack of affordable options
Blight
Lack of affordable rentals
More houses need to be updated/ fixed up and sold at a reasonable price to people that want to get out of renting

People are paying for rent instead of owning a house because when people are paying to own they can live in Youngstown Ohio many years they need to no matter how much money they make at their jobs.
Discrimination and affordable housing
poor quality of homes (very old not well maintained), electric in home not updated (still uses knob and tube) not well insulated and heating equipment out of date in poor condition or both.
Declining values. No incentive to purchase a home in Youngstown and have sufficient equity/return on investment.
Houses that are reasonably priced, in good neighborhoods.
there are so many nice houses that are nice that can be fixed up for people to live in the houses here are left in to just rot away.
Housing that matches incomes.
Blighted property, undesirable locations & neighborhoods. Core value of renters & too many rental properties that attract undesirables.
Landlords not doing work that needs done. They will threaten you with eviction if you don't pay
Overall condition of neighborhood infrastructure such as streets and sidewalks give the impression of deterioration.
Outdated housing
Crime/unsafe neighborhoods
People not being able to maintain their homes and blight
Crime and unemployment
Landlords asking too much money for run down home/apartment's homes not being maintained because people don't have money and everything is so expensive
Greedy Landlords
Homeowners that cannot afford or are unable to upkeep their current homes.
Blight
Lack of housing suitable for low income, disabled people who have a live in carer and are on a fixed, low income.
alot of old homes that were never upgraded
Bad neighborhoods. My street is great. Neighbors are older and settled. Been there forever. Would not move 1 street over in either direction or anywhere past south ave going towards Glenwood. No east side or north. Very limited south side and west side kinda ok
Maintenance of properties
Dilapidated housing concentrated in certain neighborhoods. Urban blight.
High crime, why would you move to an unsafe place?
Blight...poor lighting
Landlords taking advantage on high rent for Section 8 and not maintaining a property
Abandoned homes; Low resale prices, crime
Blight
Poor living conditions, high rent and deposit, poor neighborhood conditions, slumlords
Utilities
residents not keeping the property presentable

Lack of industry. The area looks like a bomb hit it. Main streets need to be cleaned up. Citizens need to get involved and clean up the area. Get a pressure washer and clean up. It is disgusting.
NC
Rental properties to be kept up by landlords
Finding a safe area in which to live
affordable housing in a good neighborhood on the east and south side.
Big enough houses for larger families.
Cost and difficulty in finding livable wage jobs
Crime, high water bills, city needs to start meeting the populations needs.
Derelict properties in otherwise nice or nice enough neighborhoods; also, too many rentals with a revolving door of occupants.
We need people to at least keep up theirs and surrounding properties
Cost of rent
High crime rates.
Housing for those on SSI- low income
Blight
Affordability.
Landlords not taking care of properties especially occupied residences where the tenant always pays...and doing subpar patch jobs to fix major housing issues
Corporations not caring for properties, allowing them to become blighted. Like 345 S Hazelwood.
The lead issue from corrupt landlords makes buying a house difficult. We need more relief for families that dont have crawlers or toddlers to buy these houses, make them their own and make homes and not vacant lots!
Home size no longer fits the average family now a days. More three bedroom homes with tree replacement would be nice on the Northside. Rehabbing those big brick houses are not affordable to the average resident;
Also no one wants those unkept gardens when the volunteers have abandoned the sight.
Most homes need renovations.
Security deposits.. rent too high
The blight and run-down homes
The decrease in value of Youngstown homes cayuses folks to be reuctant to improve or even maintain the roperty. I refuse to put any \$\$ into this declining value home.
Crime
Abandoned houses in need of repair
High home insurrance rates and property values.
Quality/condition of market rate housing stock as it compares to the metro area housing stock.
Neighborhoods are horrible and slumlords.
People being able to afford home and costs to maintain it.
The home owners around here need access to low interest loans to bring their homes up to Code. Or paint or Fix the roof or their water line replaced. Access to a fund to repair the homes most have grown up in would be very helpful.
Available services to haul homeowners with the upkeep of our homes, and for the much needed repairs that arise with keeping up your home.

High utilities, I.e. water & sewer due to corrupt politicians. Natural areas being destroyed ---- no trees or the chronic use of pesticides & herbicides used in lawn spraying. We can't have a healthy neighborhood unless we respect nature and natural cycles. Increase community gardening space, pollinator areas/meadows with no chemical interference and better convenient services (real grocery stores vs convenient stores or dollar stores that occasionally sell produce)
Landlords not keeping rentals in good repair and owners struggling to maintain/upkeep home, resulting in the homes being abandoned in disrepair.
Bad neighborhoods
Housing property values are low for 70 percent of the city. It's not worth the investment to maintain the homes, because you will never receive the value of your investment in later years. Even, if you were to leave your home to a family member after death. Your net worth in most cases will only rise by \$20,000 on the high end.
Keeping up existing housing units
Lack of good jobs to pay for housing.
Slum landlords
Maintaining existing homes for seniors or disabled residents
Neighborhoods that are well kept, clean, affordable and safe.
Affordable and livable homes.
People unable to afford maintenance on their home and property.
Affordability and assistant to home owners
School system and rising water bills
We need more affordable housing that people can afford. Clean up high crime areas. And give housing to the homeless til they find work.
Maintenance
I stay in my home in Brownlee Woods, because I cannot find a decent apartment in a good area. Many landlords are asking tenants to pay all utilities now.
High prices for horrible houses.
no opinion
Safe, clean, affordable housing needed
Drug dealers
cost of housing
Aging homes and home owners with limited or fixed income that limits needed upgrades and or repairs
Lack of ownership and blight take their toll on neighborhoods. People really want
Low income...not enough to maintain old houses.
Upkeep
emergency housing other than rescue mission
Lack of respect for history; & lack of vision for the future
Outrageously ridiculous high rent for run down broken dangerous crappy houses that are not suitable for children to live in.
Landlords not being held responsible for fixing their properties while still collecting rent.
lack of growth in area to make neighborhoods affordable by employing people and having great schools for their children to attend and live in safe neighborhood. Feel its all compounded

Streets with one or two viable housing options and the rest either condemned or in too poor of a shape to be restored.
quality
Rent is increasing while businesses are closing , people are losing jobs
Jobs and income has a lot to do with it, and some landlords charging high rent for homes not up to par. Whatever happened to dollar homes and a year to fix them up?
Poor housing stock
not sure
non-working young population attempting to seek housing. older generation is tired of carrying the younger non-working population
Prices are way too high for the poor condition of the houses.
The upkeep of homes for senior homeowners.
Run down neighborhood
low quality of original construction
Houses need fixed up
Run down neighborhoods.
Jobs are needed in order to afford housing
Houses are being abandoned and get in such bad shape that they are torn down altogether.
Shortage of social accommodation with wrap around support
Wages do not support the cost of rent or a mortgage-
Poor schools
Dilapidated rental property
SAFETY
condemned houses
TEARING DOWN HOUSES INSTEAD OF FIXING THEM UP AND RENTING OUT FOR AN AMOUNT THAT THE RENTER CAN AFFORD TO PAY.
out of state landlords and land contracts; people selling homes cheaply driving down property values
up keep & remodeling
blighted properties, poor landlords
Bad renters. They tear up houses.
deteriorated, deserted homes
Not enough buyers are able or willing to invest in neighborhoods
Rentals, Group homes, slum loards, property values are so low, School system bad, Taxes don't compare to quality of life in community's and the City.
thieving politicians and police officers not caring about what goes on outside of downtown y-town
It's too easy for housing units to become rental properties.
Red-Lining by Appraisers/Banks; Blight.
Poor housing stock exists in the less than \$500 range - Landlords are absent / predatory/ lack of enforcement of existing code with landlords.
Racism and blight.
people are unable to maintain housing. There is only help for select wards not all of them.

We have students who can't afford housing, and graduating college students who can't afford to live in Youngstown. Also the quality of housing, too much money to make a house livable. I got a great price on my house but had to put \$40K into it so far and now it needs a new roof.
Quality of current housing stock, particularly rental housing; lack of enforcement of building codes due to lack of capacity at city level
Maintained home and property
Landlord that are NOT from Youngstown or Ohio. Deplorable housing conditions.
Rents too high
Out of town landlords who don't care about the dwellings they rent... run down and needing demolished. Also landlords who don't care who they rent to.
Making certain that the housing stock is safe and has the amenities needed to live in the residence (such as electricity, water, appliances, etc.)
Outside entities buying properties and then re-selling them on predatory land contracts, or renting them without maintaining the property.
Safe neighborhoods.
Condition of properties
For me student loans are a barrier to buying my own home
Lack of a solid policy for renewal, housing that could be renovated too had to access, crazy rules (90 days to complete a rehab)
Blight...homes that are falling apart, need painted, roofs, siding repaired or replaced...teach people how to care for their homes and yards.
From my view point find a situation to have the ability to rent a home or apartment without being taken advantage of. How can we ensure both tenant and landlord have the resources to keep the housing rental to a livable and quality standard.
Not enough affordable good safe places to live for the elderly.homeless and single families or single people.
lack of housing with amenities needed in today's market (closet space, bathroom number)
Home maintenance
Blighted neighborhoods
People being able to pay the water bill and maintain housing repairs.
Horrible landlords, tenants and poor housing upkeep.
the ability to pay their rent on time
Blight
Crime
Desirable neighborhood
Bad neighborhoods. Too many crack heads, drug dealers and shootings. The kids are bad too.
Upcoming sewer rate increases.
Maintenance of homes and school system
Repairs that owners can not afford to fix, abandoned homes
A lack of investment in existing neighborhoods while at the same time developing new housing and infrastructure in on previously undeveloped land. The region has declining population, but continues to sprawl.

The age of the housing stock.
Absentee landlords
Credit for elerly.
Keeping up with repairs
Poor maintenance/code enforcement.
Poor schools
Depends on the area... Owners or landlords and renters taking responsibility and initiative to care for and have pride in the properties and neighborhood they reside in.
Decent landlords willing to fix issues
In the lease up of Broadway Park - a need was most certainly for more units at 30% and below. 50% and below was the second need. We even had folks who overqualified (over 60% AMI).
lack of affordable safe rental property
CRIME!!! No one wants to move into a city in the neighborhood that has so much crime. Yes, it happens EVERYWHERE but a lot more often in Youngstown.
Affordable housing free of blight.
No one wants to stay here giving the crime and also we have no grocery stores to shop at. also not enough police around
No policies to keep in-state & out of state landlords accountable to upkeep/maintain homes; Elderly not maintaining there houses, which results in vacancy; City code enforcement not keeping track of houses; Home Owners not being able to afford to upkeep there houses; No action plan to rebuild neighborhoods that have high vacancies, that does not result in gentrification.
Blighted housing that is unable to be properly addressed (lack of funding, not on city's radar or in foreclosure pipeline, etc.)
Too many houses that have gone into foreclosure and are neglected inside and out.
I think housing in YO has a multitude of problems; from the older families that cannot afford to fix up or repair what they have to the tennant that doesn't understand the concept of "taking care of" where they live. We have property (a 4-plex) in Boardman and have dealt with all kinds of issues. Its a complicated mix of issues that nobody want to deal with or won't, or maybe even can't.
No Upscale Condos...Don't Mean Apartments Advertised As Condos. Upscale & Affordable Senior Living Living Facilities. Terrible School District.
Safe housing
Rent & utilities are to high for most
Areas in Youngstown are unsafe to live in, the crime and murders are part of the reason I don't live in Youngstown. My friend was beaten and robbed in her house in Youngstown, she no longer lives there. There are a lack of city services, response times for police and fire are high.
Not having enough options to help single parents get funding to purchase nice homes
Schools
Most rental properties are run by slumlords that charge high rent for badly maintained properties. Lack of reasonable priced small starter homes.

loans to fix existing houses.....roofs, a high cost repair.as I ride through youngsters almost every house will need a roof within the next ten years.
Their are not enough honest repairmen available who do repairs for a reasonable price. We need more financial aide for low income home owners to have repairs done.
Quality middle class and upper middle class housing and amenities to help raise the City's tax base.
apartment/condo style living for people over 55+
I believe there good quality housing exists however having blighted or properties around you that are not maintained doesn't fair well. And the city government does not enforce so as to keep those who are working hard to do the right thing - maintain their properties, pay taxes, thrive.
Vacant homes that need to be demolished or repaired. Landlords being held responsible for their rental properties.
Too old and rundowns
Schools, aging housing supply, deteriorating neighborhoods, neighborhoods of architectural significance being allowed to rot. Crime and fear.
Lack of decent affordable housing in a decent neighborhood.
They have torn down so many houses but didnt replace with affordable housing
Roofing high rent poor neighborhood
Lack of multi unit rentals
Unkept area's, houses not maintained, not affordable housing for more than 4 children
There is a lack of move-in ready houses that can compete with options in other nearby cities. Even in the better Youngstown neighborhoods, there's a lack of desirable housing.
upkeep & finances(paying).
Maintaining Property Values
Old, run-down neighborhoods
The boarded up trap houses
Not enough rental properties, high cost of rent
people having extra money to make repairs
security
Roofing, bathrooms, kitchens, and garage.
Blight
Blight. Poorly maintained neighborhoods and houses.
Not being able or willing to take pride in what they have.
People not taking care of their homes leaving the city leaving them abandoned
Keeping up with property
Too many rentals in the neighborhood and the landlords renting to people who will not keep the property clean and nice and to people to don't care about their neighbors with loudness and them or their guest tearing up the neighbors property and landscaping
code enforcement
Upkeep by out of state/town owners.
Repairs on homes with out insurance
Keep up property.
Not being able to afford rent, food and medication

We are helping people who do not respect property nor want to help themselves. This area thrives on people who live off the system and to the criminal faction.
Lack of good housing n lack of not getting nowhere because of ur credit score or no credit score or u been lock up for a crime n u serve ur time n they still look down on u n u got a good job but ur criminal record isn't good n it hold u back n the poor people always lose out on nice housing
Perception
Helping owners fix their houses, especially ones with disabilities
Can't afford
Affordability and a decent home and neighborhood to live in
Supply exceeds demand. Condition of housing.
Only know of a particular family I mentioned in a tough place. They lost everything in a fire a few years ago renting and have never recovered. Raising 2 teen grandsons as well. Trying to help them out but needs are great. Will be moving if things don't improve rapidly for living condition- bathroom not up to decent living conditions for one- rotted floor needs to be replaced. Whole thing needs to be redone. Landlord in prison and manager not doing anything! Renter now withholding rent to see if that inspires her. Don't know what else to do but move.
neighborhood / environments
Not enforcing parking violations, not enforcing laws for people who put garbage out a week early, or leave it there when garbage collection doesn't pick it up.
That it's not alot of options for people to live in
Lack of quality move in ready housing.
Senior Homeowners Can't Afford To Repair Their Home.
Renters pay no real estate tax/school bonds but utilize services and schools.
The fact that the neighborhoods need people living in the homes to keep their property up to code. And enforcing the ordnance especially with the landlords
many nice houses abandoned and not maintained. Blight. Homes rented and they move out. Landlord decides not worth fixing and leaving it vacant and waits for city to remove it
There is still a significant issue with landlords not being accountable and not holding up their end of the lease agreement
High rents prevent tenants from saving up to purchase available vacant houses that are more affordable.
People letting their property run down. Trash broken windows. Not mowing yard
run down homes not being properly maintained
The ability to maintain owner homes.
Blight and the stigma that has plagued Youngstown for decades as being high crime and "ghetto"
Lack of resources within the community (i.e. full service grocery stores)
Affordable housing
Empty houses going to waste
Affordable housing in a decent neighborhood
Lack of emergency, rescue housing. The Rescue Mission is the only available place and their religious and strict rules component is discriminatory.
Poverty
Deteriorating neighborhoods
Blight

Neighborhood make up rental vs owner compatibility
The impact of austerity measures on public services such as schools, police, and fire
blighted neighborhoods
Neighborhood blight and crime
Employment; Many young adults must leave the area for employment; The housing is good and affordable but we need jobs for people to stay
Low income wage earners
low incomes leading to blighted housing leading to housing disinvestment
The most significant housing issue stems from the lack of enforcement of housing/building/maintenance codes coupled with historically poor and misguided elected leadership's inability to be visionary and a reluctance to strike partnerships or place trust in/fund entities to manage the internal problems that they have been unable to resolve or advance within the current elected governmental structure.
Needing more money to fix your own home.
Cost of housing
Property owners not maintaining property primarily this occurs with rental properties, but in some cases in Youngstown homeowners don't want to invest too much into properties because they feel they will not be able to recoup that investment.
Deteriorating homes/ neighborhoods
Need more work on the area
poverty
lack of younger families of at least moderate means in the city.
Slumlords; Poverty raised individuals
I believe attracting new families to the city because of the schools. In addition, perceived connotations with the city etc.
People tearing houses up
Affordability is always an issue, but also the willingness and ability to take proper care of the home, yard and neighborhoods.
Availability of safe (lead/mold free; welcoming neighborhoods, etc.), attractive, affordable housing throughout the city and proximity/accessibility to economic/educational opportunities.
Housing for pregnant and parenting women who are homeless or living in undesirable housing.
For the population in the City we now have too many houses. Old homes need to come down, to hard (costly) to maintain. More ranch homes should be going up.
maintenance of existing homes, sidewalks, streets
Rent too high for income
Quality of available housing and the costs to renovate and upkeep.
lack of new options
The poor quality of homes, particularly rental homes.
Landlords not caring for their property or not getting good tenants that stay; Older homes need a lot of work and seniors or people disabled are not able to afford to maintain the home.

Crime
Slumlord rentals
Programs available to help homeowners with repairs & bills & education on what you look for when buying a home in Youngstown.
Lack of financial institutional investment. Lack of participation from community development corporations
Youngstown has beautiful, old homes, many of which are in need of great repair, which home owners cannot afford. Therefore, the homes keep deteriorating.
Neighbors not taking pride in their yards and immediate surroundings aka: keeping the curbside along their home cleaned from leaves, cut grass, paper, cans, bottles other debris.
The fact that some homeowners like myself can't afford to make repairs to their home, let alone renovate them . It's hard to find agencies to assist you. And when you do you're on a long waiting list, in the meantime your home is slowly falling apart and there's not enough money in your budget to make the repairs.
Crime and school quality.
stock and the existing conditions
Crime
Rental properties not being properly maintained or updated by the landlords; Maintenance - the owners of the properties allow them to become rundown, not re-investing in the property; Updating - the owners not updating the properties to accommodate the number of people living within a residence. For example, not providing sufficient parking for the number of vehicles at their rental property resulting in cars on the front lawn or illegally parked in a no parking zone.
Pricing
Structure and neighborhood
Slumlords and tenants who dont care for the property as if it were their own
Finding housing in good repair at a decent price, be it rental or for purchase.
The cost to keep the property maintained.
Home-owners unable to make repairs/improvements
Slum landlords
More help for senior living in older home
needing repairs in side and out. our
Water bill is steady going up
Lack of resources and or assistance
Blight/homeowners not being able to fix properties
People are moving out of the city the city is disappearing in 10 years the people that are living in Youngstown are going to be stuck in Youngstown too much crime the school systems are bad utilities are too high so why would you want to live in Youngstown
Yard work with trees
Jobs and money to pay rent. And blight. And no money or help to help home owners that there homes needs repairs. And property taxes needs reduced for seniors to be able to help keep there homes in better shape.
Upkeeping with the house once in it
Home improvement

To many homeless people living on the streets. Why don't they take the buildings that are empty and make them up to have homeless people live in so they won't freeze in the winter.
propetry taxes or no work done
empty houses
There are a lot of older homes , many are occupied by older adults on limited incomes. Many homes are in disrepair and the older adult doesn't have the money for repairs and can not afford to have a repair person to do the work. Some are in poor help and need someone to to help.
Blight
Blight
No good jobs
Affordability for people to fix up good abandoned homes. Many decent homes with potential have been torn down or taken over before they could be acquired by actual people instead of the landbanks or YNDC.
Blight houses, low-income residents, housing for mentally ill
YND, promised to do roof & siding on my house two summers ago, and they never did. Two summers ago but they never did. They are a bunch of lovers, especially Tiffany
BLIGHT
affordable housing
Poor housing market. I'm upside down on my mortgage. High crime/drugs/gang areas. Too many rental properties not being maintained. Out of state landlords!!
LONG WAITING LIST FOR HELP FOR SENIORS AND DISABLED
Cost for repairs
Safety
Owner upkeep
THE LONG WAITING FOR HELP WITH HOUSING FOR ELDERLY AND DISABLED HOME OWNERS.
Affordability vs income. Most people on low/fixed income can't afford housing in good neighborhoods due to cost of mortgage payments, rental income, etc.
Mostly lack of jobs and too many bars. Not enough night life and recreation for all ages. Also, it's time to leave the past behind and quit calling talking about the rust belt and how we used to be murder capital of the world.
Too expensive, and not great areas.
People cannot afford repairs on homes especially seniors
Too many angry nasty people hurting disabled people for financial gain. Not enough case managers. The ones we do have refuse to enter the group homes because of bed bugs. Group homes have tons of structure issues too. Help NAMI and support the vunerable among us.
the red tagging behind the high water rates
To many abandon homes 😞
Home owners finding qualified prepare companies that do not charge excessive amount of money to do jobs. There are more and more homes that are using tarps a temporary fix on damaged and or leaky roofs. We need a specific group and or organization that can help low income home owners receive roof
Replacement and or properly FIXED at low to no cost to them. Each year I am seeing more and more blue tarps on roof. Traps only last a few months.
Roofing replacement

Blight
Home owners who need help with repairs to there homes that can't afford it need help getting on there feet that want to keep there property!
Well maintained options for renters.
Good homes and holding the people responsible for the keeping the property and lawn up.
People who want to take of their priorities have a very hard time due to the cost of whatever the need may be. Painting the house, taking care of the yard, replacing a porch, electrical work and so on.
Blight
no money available to maintain a safe home
housing repairs
Rundown neighborhoods.
Rent is too high for what you get ..
hard to pay for home repairs and empty crumbling houses causing dangerous or toxic conditions in neighborhoods.
The quality of the housing available for families and couples wanting to make Youngstown their home!
Income disparity,
Affordability
Eviornment and not enough good paying jobs
Too many vacant/ dilapidated houses
People don't seem to value their neighborhood.
Landlords who let rentals become run down, which ruins housing prices.
Affordability. These jobs don't pay much and assistance is limited. The lack of amenities don't help.
Owners and tenants not taking pride maintaining property outside and inside. Families not teaching pride along with working together to help maintain their home.
Rent to High for Seniors Citizens
The Unknown. Blight / poor maintenance is scattered making it hard to know how areas will age and how property values will be in future.
Run down neighborhoods
Older homes with not enough bathrooms for larger families
High Crime Areas
Youngstown has plenty of beautiful homes for sale at reasonable prices but people are afraid to buy them due to poor schools and perception that it is an unsafe city to live in.
Jobs
Blight of neighboring properties
Blight
Lack of resources (stores, pharmacies) and also lack of downtown residents and residences
Not enough federal grant money to cover every neighborhood in youngstown to help home owners with cosmetic repairs
I think it's a tie between (1) poor neighborhoods, people are unable or unwilling to maintain their properties...and (2) bad neighborhoods, where there's high criminal activity and everyday living carries a certain amount of risk attached to it.
Rental

Too many vacant homes
Bad n Unsafe Neighborhoods
Neighborhoods with torn up or no sidewalks for kids/elderly to walk.
Housing for the disenfranchised.
People don't want to live in the city. City services and neighborhoods have eroded. Properties are not maintained.
Houses in poor condition as well as the neighborhood.
Poor quality and crime rate
There is not even one neighborhood where the housing stock has overall been cared for and maintained. Every single neighborhood is riddled with blight.
Good solid housing at affordable price
Can not afford to maintain properties.
Negative Mentality, poor perceptions, High Crime, few well paying Jobs, blight, challenged school district & educational system all play factors in our housing issues.
Affordable housing for low income and for fixed income residents in safe neighborhoods
Too many demolitions of houses that could be rehabilitated.
Credit and housing discrimination.
One floor houses. Elderly are increasing, but homes are not available with no steps.
Out of state landlords that don't care about the neighborhood
Housing stock is old and in poor condition and not located near or on commercial corridors with transit access
Age of housing and condition
As stated above.
No assistance for hard working tax paying home owners who need help with repairs (windows, roofing ect..) All the assistance is for those very low income and on public assistance. It isn't fair to those who work and pay into welfare programs and can't get any financial assistance when we need it.. because we are just right above the qualifying limits.
Unkept neighborhoods.
Affordable decent housing
No access to shopping and retail
Housing that is being demolished that can be rehabilitated and property that should be demolished is still standing.
Crime, rising utility costs, misspent tax payers money, local officials more interested in themselves than community ie. Youngstown mayor having city buy him vehicle instead of using city owned vehicle like everyone else.
n/a
Poor school system
Bank financing; Poorly managed group homes; Blight; Abandoned houses; Terrible public schools; Horrible roads
Blight; Empty houses and businesses
Modern single floor plan, single family homes.
People not taking care of the houses and property. Renters and landlords don't appear to care about up keep or appearances. Makes streets look like slums.
Repairs

Lack of affordable housing and safety. It's not safe to live in Youngstown and the rent is high. Landlords do not take care of the property . Rent is to high.
School quality. I have no children, but neighbors both send their children to different private (non-charter) schools.
Poor schools
Undersireable neighborhoods and crime.
The Youngstown poorly run/argumentative school system, food deserts, unappealing neighborhoods, poor maintenance on roads, sidewalks, crime laden neighborhoods and lack of youth/family activities.
Safe, low to moderate income neighborhoods.
Lack of jobs that pay a living wage so people can afford housing
Drug dealing in all neighborhoods
People cannot afford to pay what they aren't making!
Landlords that don't fix up or care for their property, but charge high rent for them.
Low cost, older home rentals in blighted neighborhoods. With landlords who are not invested in the property, the city, or their tenants, but just the rent check.
Landlords not taking care of properties
inability to sell house ata fair price to move out of run down neighborhoods
They won't fix sewer issues causing my basement to flood like 3 feet when it rains heavy
The housing prices are fair, but the quality of them is poor. It is important families and young adults can afford a place to live that has the appeal of the \$100k+ homes in the suburbs but have a strong desire to stay within the city limits. Loans allowing rehabs would be extremely helpful for this. Or programs to assist in rehabs.
The dangerous neighborhoods.
Quality homes at affordable prices. Caring landlords. Crime
Crime ridden areas
Affordability for people on fixed income.
High cost can not live on part time job
We need more affordable housing and nice neighborhoods
Not enough home owners compared to the number of section 8 houses.
Income
Utility cost and most homes need updates and improvements
Blight
Not meeting the rebuilding of homes torn down. More condominiums need to replace torn down areas . Seniors who need condominiums have to move out of city. Need better officials, police and fire. Just moved to Boardman after living in city since birth in 1935 because there is no alternative for people who get a point in life where they can no longer keep up with normal home maintenance.
Lack of safe, affordable quality housing
People moving in houses n neighborhoods and living like slob. No care of property n then downgrading the neighborhood.
Funds to keep up homes.
Corrupt city government including but not limited to misuse of water department funds causes depressed values

Refer to #14
More transitional housing is needed.
People have to have multiple minimum wage jobs just to be hand to mouth. Out of state and country investors are buying our houses and just doing the bare minimum upkeep. These are the houses the locals are forced to live in.
People need help fixing up properties. Need to not only count money coming in but also going out before you say what you can and can't do to help them. Ask about bills before you turn them away for emergency help.
Code enforcement
Existing housing stock in bad shape. No enforcement by housing code dept. And to many M T' S to b torn downu
Lack of neighborhood stability and poor quality housing stock.
Home/property values - low values perpetuate a poor reputation, homeowners are frustrated by lack of attainable equity and move or let their homes fall into disrepair because they don't have the capital, or people don't care at all and they become blighted properties
Absentee landlords and low percentage of home ownership
Economy dismal,
The issue would be finding homes that are fixer uppers .
High crime and poor school district
Income vs. Affordabilty for home buyer.
Rental homes and the company's that own them not being maintained and allowing drug dealers to sell drugs out rental properties
Safe neighborhoods, good schools
Irresponsible parents
Quality of the neighborhoods and over abundance of derelict structures
Continuing loss of population leading to vacant, deteriorating homes and neighborhoods.
Vacant properties.
Lack of reasonably priced places for single mothers with multiple children to reside
Quality of Life violations especially with unregistered rental properties. The violations process is too slow and accountability is non existent
Costs. When your water/sewer/trash costs are approaching \$100 and planned to go up 20% it's tough to afford the rest of your expenses.
Conditions v cost
Too many repairs needed for homeowners or landlords not keeping up with repairs due to the age of homes in the area.
Blighted properties and irresponsible landlords
Inventory & price
The years-long Section 8 waitlist and families living in houses without water service
Allowing people to purchase properties and never live in them and allowing people who don't pay their property taxes to continue to purchase properties.
The length of the waiting list for housing so that those in desperate need of housing are homeless for prolonged periods of time. We have so many homeless while waiting on affordable housing in a safe neighborhood

Poor schools, crime. Fix those two and we will thrive. Finally, make it easier to find and shop for groceries.
Old homes! We need more new constructions on streets that are now empty. Offer homes that modern families will want to move into.
Not enough housing for rental
Crime
Rent affordability
Cost of monthly rent verses monthly wage, for a adequate housing type for your families needs and access to basic human necessities.
Neighborhood blight and the city's refusal to do anything about it
People cannot always afford \$700 a month
Other people's opinion of what kind of place Youngstown REALLY is. I get asked all the time why I live in Youngstown and whether I feel safe here. I love it here. This is my home, the place where I grew up. There certainly are parts of town that are not great, but all towns have that situation, not just Ytown. We need to change how others see our town. They need to see it for what it is REALLY worth! Neighbors who still know one another and look out for each other. Different ethnicities that bring so much diversity with things like mom and pop restaurants, festivals and other activities. Theaters, museums, Mill Creek Park and so many other things. This is what we are REALLY about!
Housing quality. Most available housing needs major investment to be safe and quality.
High crime rate with dirty neighborhoods
Lack of financing for home improvements due to low property values. Lack of legitimate contractors to complete home improvements. This is directly impacting blight in the city and surrounding areas.
Poor school ratings. Those that want a good education for their children and who will put money into improving their home will not move here and stay here because the schools are not good.
Affordable housing in safe neighborhoods
Good neighborhoods
Safety issues
Low supply of rent to own homes!!!! Seller 100% financed with no money down
Falling home values due to actions by others around them, such as crimes and neglect.
Barriers: felony/criminal record, lack of adequate wages/ stable employment, lack of own transportation. Perceptions of safety concerns.
Poverty
Neglect of upkeep. Cost of help for upkeep too expensive
Houses are old and people cannot afford the costs to make repairs to make their homes safe to live in!
Cost
"image" of living in the city and blight in some areas
Affordability and programs or monies to help with upkeep as many homes are 100 years old and in need of repair. Lower utilities and city tax. Maintain proactive safety enforcement.
Safety...purchasing a house is dangerous. How dare we move into the city and not get robbed in homes and driveways
Lack of programs for homeowners
Access to grant funding for anyone other than a grant researcher or a lawyer.
Being able to afford to maintain it

Housing old and in poor condition for the most part. Too expensive to keep the house up because its deteriorating. Its a bad investment. The housing values go down and you go under water on your mortgage.
People can't afford clean, safe, and well-maintained housing.
The RITA tax is too high. Discouraging young professionals from purchasing. Higher cost homes in suburbs cost less based on income taxes at 2.75%
Affordable move in security, rent and maintain rent.
To many predatory landlords
Houses to old and bad condition and vacant houses make the community looks bad
The city doesn't care that landlords or owners don't maintain their properties. It destroys the value and quality of life for those who do maintain their properties.
Quality rental units
Need condos for older adults or people with disabilities.side by side condos are structured outside the city. You have to leave Youngstown to move into a one floor condo.I believe we cou have condo living in the city too!!!
Blight
Support services to ensure residents can remain in their homes after initial move in.
Money and environment
Wages not sufficient to meet housing needs
Location and money
Nice affordable housing
Ill-kept neighborhoods
Little or no consideration for historic preservation.
Blight
High rent with delapidated housing in poor neighborhood
There is a lack of high quality housing for small families in safe neighborhoods. There is plenty of low quality housing in too large of properties and in undesirable neighborhoods. By undesirable, I mean ones with blight, no park within walking distance, unkempt sidewalks, group homes/sober homes on every block, etc.
Too many great homes being denied, and a landbank falsely making them appear to be available when the finances don't exist and aren't available here to fall under the landbank's requirements. IOW, you can't borrow money for a home with no kitchen, therefore, the landbank is an aggravating sham.
Landlords live out of state and don't keep up their rentals.
Cost of living matching work checks
The sidewalks ALL need work. They are crumbling and hard to walk on. More assistance for low income people to have access to affordable home maintenance options. More community clean up days!
THERE ARE TOO MANY FAMILIES WITH YOUNG CHILDREN WHO DO NOT WANT TO MOVE INTO A BLIGHTED NEIGHBORHOOD. TOO DANGEROUS.
Landlords and owners who abandon or offer terrible condition rentals. Absentee owners and the fear of crime that comes along with a blighted house/street
Crimes

Vacant houses & blight
Lack of good paying jobs
Safety as a homeowner for property and the removal of property owners not from the area. Absent owners must be held accountable.
Cycle of disinvestment in housing, that leads to poor quality and ultimately vacancy and abandonment
Poor schools and houses that are not suitable for living
High taxes for the area, causing flight to the suburbs because If your taxes are going to that high might as well pay a little more and not have to live in the city
We need to quit demolishing or good houses and get assistance refurbishing and remodeling them. Stop sending our century old housing stock to the landfill. We need to find ways to get financing to help people make renovations to their homes.
I would have to say housing safety. Too many low income people fall victim to house fires because the housing stock in their neighborhoods is often very old and not updated. I know people on my own street that still have knob and tube wiring. I love the charm and architecture of old homes, but safety has to be the first priority. Something like the Parkcliffe fire should simply not happen-ever!
Inability for persons to secure funding to purchase. Many people do not get a second chance owing to poor credit history or incarceration. They need programs that give them the opportunity to "own" as well as one that teaches them how to manage money while maintaining or reestablishing credit .
Abandoned houses
Cost
Cost of upkeep and repair relative to value of the property itself

5.

Responses (Please share any other comments/concerns about housing in Youngstown.)
We need better jobs that pay a decent wage
Financial help
The school district in the city are terrible. It is evident that many long time board members of the Youngstown City Schools are not open to new ideas that can positively impact the schools. This makes housing also undesirable, because the only schools (that are not private) in Youngstown are not a quality education. People do not want to move to the city itself due to the severe lack in quality public education.
Youngstown has a bad reputation so alot of people dont want to move here
need much more move-in ready
Should have some kind planning meeting to address rising concern.
It's all the same mainly run down houses, no townhouses Or condos (which is what I'm looking for) and n
Renter application too high and non-refundable... rent/deposit too high
more reasonable housing especially for single mothers and also my name is kaishia coney i even applied for one of your houses for the helena ave unit 3 i believe with the 1 bedroom i have not heard anything back on my application
We need more low budget rental homes for people who work minimum wage jobs.
Slumlords renting insufficient housing
Lack of nearby employment opportunities for those who live or want to live in Youngstown
This program should include other Mahoning County areas, specifically Campbell
Ycsd tax is unfair for seniors and/or people with no children in schools.
Affordable, safe housing with character for professionals/artists and the elderly downtown or close to downtown
need to information
THERES TOO MUCH CRIME AND OUR SAFETY FORCES DON'T GET THE EQUIPMENT OR WAGES THEY DESERVE
lack of pride in taking care of homes & rental properties
Help people in maintained neighborhoods who are trying to deal with one or two bad houses causing problems
Please continue to develop/encourage home ownership along with stewardship. Thanks to YNDC for all you have done thus far!
Crime
Allowing car repair shops and landscaping businesses with all kinds of equipment in yards. Tearing up of the streets and looks really bad.
high cost to make repairs to homes
Stop with the 10 year funding programs
My neighborhood is a wonderful place, safe, quiet, affordable; I live in a secluded neighborhood on the West side on the edge of Mill Creek Park. But each year crime and blight encroach closer and closer to my wonderful century-old home. It is very sad. We have so many wonderful things here in Youngstown like the University and the Park. I live this city but worry about spending my "golden years" surrounded by crime, crack dealers, shootings and despair.
Whenever people have enough income they move out of the city.
Blighted houses are another problem in Youngstown.

keeping up the houses that are occupied.
If you have bad credit , there are limited 4 bed to bath homes for rent under \$800 a month
City taxes/schools/ water/sewer rates drive and keep people out.
most of the persons living in youngstown do not care about living conditions. do not clean tear evrythin down,them complaing about the landlors,,wil not pay their bill
As a parent it gets scary when you have children. Sometimes cars will speed up and down the streets oh, not stop at stop signs, and there are many sexual predators.
Can't wait until what's happening on the South side gets to the North side.
Many houses need to be repaired a lot of us are on low income an older age since the steel mills has been down younger youth leaves Youngstown not too much jobs or things to do in Youngstown . Many places are great to live in Youngstown but a lot of the houses are old and need to be fixed
Washer/dryer in unit is perfect.
Too high of rent and security deposit
Some people not taking pride in thiet home, not keeping them maintain. Just not caring for thier neighborhood.
Recent college grads and young professionals are fleeing the area. We need that demographic to stay, to invest in our neighborhoods.
rent to own
Bad locations
not very good for seniors in my opinion
blight homes
out of state owners not paying taxes; blight
unkept properly by owners
You can go 2miles in any direction from downtown Youngstown and find blighted neighborhoods. More emphasis needs to placed on this issue of the visual effect of this issue. issue
blight
we need to eliminate the crime and blight
we need better keeping up with cleaning and maintaining them clean.
The preception of the above items.
If have previous a criminal record or evictions
slum lords need to be held accountable with the condition of their property
Seems to be unsafe anymore. Many areas of known drug activity, that just continues to go on...Scary to raise children.
I feel that blight has gotten so bad that many of the nice old houses aren't worth anything because of their close proximity to decaying buildings.
It's a high crime area, not safe to be out after dark, not safe to raise kids, and keep them safe, and away from bad elements, gang activity.
To old
Neighborhoods are of poor quality and most houses are in disrepair. Cities like Lakewood have kept up their neighborhoods to where people are still actively looking to live inside the city.
I wouldn't spend a lot of energy or money on creating expensive housing options in Youngstown. What you're doing with rehab is what Ytown needs.
I have always had issues with finding a suitable home here. The issues have stemmed from lead paint inside/outside the home, electrical issues, plumbing issues, drafty homes, blighted properties cause

other homes to become infested. When there is an issue, residents do not get any type of response of assistance from the city. No inspections are performed like they should be. There is simply not enough being done to ensure that the residents are treated fairly when it comes to housing.
Youngstown Housing needs to reach out to younger via Real Estate Agencies in other States. This will improve the population.
The housing challenges are directly tied to the lack of good paying jobs.
Older homes, especially in Fifth Ave/Wick Park area are too large to be feasible for many homeowners, hard to maintain in present times, most likely will be harder to maintain in the future as well.
A lot of work needs done in the City; the infrastructure needs addressed and only when it's a "liveable" City will business and residents have a stake in remaining in the City
none
Absolutely no interest in living in Youngstown. If I was compelled to move, I would move to Columbiana.
Long waiting for Section 8. I'm fixed income home is approved for Section 8 I can't get help quickly.
More affordable housing with just as affordable utilities.
Good and clean streets, sidewalks and lighting help to create a more appealing housing for any community.
Rundown houses and buildings, no schools, food deserts, you name it and it can be found in any inner city USA If you house a lot of hopeless joyless tired folk together they will come out swinging and fighting and it won't be all good.... You can only keep good ppl down for so long.... Acting and pretending like racism and trying to keep people living in the gutter is not working ... There is a unrest in the land... Make it right stop sitting silently by and doing nothing and being apathetic to the blight of what others go through.... Good things come to an end and those folk who have ate off the fattened calf for years and years is coming into a new season... Things are going to shift.... The last shall be first and the first shall be last... Wait for it!
high crime/city corruption/high taxes. no incentive to buy property in youngstown
When homes are renovated and available to (low/mod) buyers, they should be available to purchase exclusively to those buyers fairly. ie: Helena homes
need more updated homes and new condos/homes 150 to 250 price range
New construction in the City is a waste of valuable money
The crime element, jobs within the city, old houses needing tore down
Too many abandoned houses in the East and North sides of Youngstown. Something needs to be done with them. They make our community look terrible and most of them have potential to be nice houses.
Need low cost loans for homeowners to upgrade, repair or maintain their properties. Hopefully to encourage home ownership in the city instead of rentals
Safe neighborhoods
Provide grants or loans to landlords to remodel. Therefore, tenants benefit.
Terrible school district
It's just so disheartening to see entire neighborhoods becoming extinct. Having grown up in the city, I am dismayed when I see houses torn down, houses in disrepair and no existent 'pride of ownership'.
People are willing to buy move in ready homes in a decent neighborhood.
Too much blight...to much crime
Lower price outdoor services for low income grass cutting/ snow removal/ minor home maintenance.

need standards for landlords to rise to, and keep.
Westside has become rental, there for we get undesirables, look at all the shooting on the westside now. Everyone that can is moving out because all 5his city is trying to revitalize is the Southside of the city, it's already gone.
Blight
Painting walls and added new windows doesn't make housing worth \$800 a month especially when house is still cold at the end of the day
Landlords that own rentals in their own neighborhoods are being penalized in ways that out of state section 8 owners are not.
to many vacant houses around nice houses
Low income student housing is needed. A public Emergency Shelter is needed.
help fix the upper Southside and lower southside neighbor hood..
I am glad that some of the older homes are being rehabilitated.
Uncaring tenants regarding their property be it rental or ownership. No one wants to the slightest maintained on their home. Lawn care,painting,broken windows,litter the list go on.
Too many drug houses. Too much available housing for the population number creates an environment that lets drug houses and slum housing thrive.
YNDC should offer more option in the limited repair program other than the roof, also homeowners who have a decent property that is well maintained still may need help with things they can't afford to repair to keep continuing to maintain home which helps the neighborhood.
I'd like to see it get better!
Unsavoury neighbors
Definite need to decrease rental housing and landlord owned properties. More home ownership will benefit everyone and quality of life will rise. But the largest problem is the school system. Nothing will change till that issue gets fixed or eliminated!
Property taxes should be equal across the board; one side shouldn't have to pay the brunt because other areas are unable to afford it
Control of the rental market (landlords need guidance, rental market still too loosey-goosey) and help maintain and create more habitable housing at reasonable cost over time. More strategic demolition must continue throughout the city. Housing authority needs to step their efforts up (clean up their operations and keep them neat) and collaborate more with the city and housing providers and other housing stakeholders. The conversation with the public over housing in our city must almost be continuous in a city like ours. Citizens have to feel empowered to better deal with blighted situations in their neighborhoods, if not to just watch over the properties instead of ignoring them. The city can only do so much. Thanks!
We need landlord's that care about what they're renting, not just who.
Someone needs to get control over the all to obvious, embezzlement happening at the government level of this once great city
Arrangements to help people to be home owners.
I would move if possible
Jobs solve housing, education, crime, shopping options, grocery stores, health, infant mortality, ALL issues
clean sewer's trees should not be coming out of sewers if broke fix curb appeal every where not just ysu area
Nice work YNDC.

family income over 100,000
Would be nice to see a program where a home improvement would be given a tax abatement for 5 years on the improved portion. Also, maybe a collaborative where vendors within city limits could be incentivized to offer discounts to city homeowners for things like windows, roofs, etc. to raise values. Would hopefully encourage updates on homes and increasing housing quality. Need police visible in every neighborhood consistently & need to increase YPD lower ranks wages to keep younger officers.
Crack down on blight, upkeep/maintenance, lawn /landscaping of properties. Make Youngstown look presentable in all areas.
Code violation enforcement personnel numbers need to be increased.
The biggest thing that made me move out of the city was the west side deteriorating in several facets. The crime became more and more and worse. The people in the neighborhoods did not seem to care as much any more. There are a lot of people that care about this city, but until the crime is curbed, you will continue losing young families for fear of safety. Not to mention that for the kids to have a good education, the parents must send them to private schools.
With an inadequate school system families are not going to purchase properties in the city. The high city income tax does not help either.
TOO MANY HOUSES BEING LIVED IN THAT SHOULD BE TORN DOWN
NEED people to know fixer uppers can be simple and not always expensive when done right
I love living in Youngstown. I believe it's making a comeback. More leaders to work harder at changing the stigma around the neighborhoods and the landlords and property owners need to be held accountable.
Crime, crime, crime
I know the city and YNDC is working hard but not enough is being done to clean up neighborhoods/crime
We need to hold property owners accountable for their properties. Grass, garbage and overall maintenance.
Out of town landlords that do not take care of vacant properties. The city tear down properties and are lazy with the up keep .
Need more homes built for single families
There are many old buildings that need to be fixed up if possible and utilized in other means ie the old Covington School on the corner of Sherwood and Hillman. The McGuffy Mall Property on McGuffy Road just to name a few! It's always been we have no money!!!
Group homes being placed on one side of town.Lets be equal on where these homes are placed.
i could only speak of our house at 33 Coral st., is in dier need of a roof and siding, since living next to the new rescue mission that is being built, we would greatly appreciate any kind of assistant possible.
I know far too many people in need of employment and living in housing that is a huge fixer upper but no way to pay for costs. I'm in Campbell and in the same boat. Too many families and not much affordable housing, NICE housing at that, available.
Green team has tire cleanup infrequently and limited # of tires.
The senior housing that is somewhat affordable, is riddled with individuals who are addicted to drugs and tobacco, making an unhealthy environment for individuals who are not smoking or addicted to drugs to live in. Management of these buildings appears not to be concerned except to collect the rent.
If you continue to raise the water and sewer rates plus high income taxes, you will not have to worry about housing since people will move out of Youngstown. We don't feel safe now with closing fire stations. Youngstown officials need to think "out of the box" and help its citizens. You don't even

offer a senior citizen discount on water & sewer! We the citizens of Youngstown's money pay your salaries. Start earning them.
Updates
Too many run down unkempt buildings/houses.
Same high crime high rent landlord issues taxes and utilities high
there are apartments out there that are not expensive but are You do not pay and u get kicked out. Landlords need to be kept responsible so they can keep there good tenants. Do the repairs and u get your rent.
Terrible condition of what hasn't been demolished yet. So much has been demolished most neighborhoods feel like Europe after WWII. I just feel hopeless when I drive through every neighborhood.
Safety and blight are the biggest concern.
Youngstown Ohio is laways the place to be and I love my city.
It's sad and Sicking
it's sad to see some of the communities houses in the condition they are in. I wish Youngstown could do more for the communities and the well being of their properties which would in turn increase the value of the community.
The loss does not make up for the low purchase price. The same amount of upkeep and updating is required with little or no return on your investment.
Blight replaced by good, reasonably priced homes in safe neighborhoods.
A lot of house here need fixed up A lot of them could be suitable to live in.
Outdated housing, rent too high for quality
Landlords refusing to work with people in the above situation.
Safety
Homes need to be kept up.
Families need a safe affordable living space that is maintained by the owner for the house itself,not for damages done by tennants
Blight means no jobs. Not enough residents willing to roll up their sleeves.
You suck
Schools need to benefit students not board members. Fire, police Dept, city income tax, besides looking for good school system. board members. Buyers look at fire, police depts
A person can get a lot of house and a lot of a nice house here in Youngstown. Schools are a problem but with the ed choice voucher program, there are other options besides city schools. It's crazy to not take advantage of the good things that living in Youngstown has to offer.
Based on income it can be hard to upkeep your property sometime
There aren't enough programs known that help existing, low income, homeowners with repairs.
High crime
Mst folks remaining in the city are older, retired, and the value of the owned homes causes one to be stuck in the city with no desire or funds to maintain/improve thehomes.
Availability of, and access to, retail districts at the neighborhood level.
So many empty properties, be nice if there was a way to rehab them to affordable housing
Stop getting gouged by the water co.
More security, and neighborhood watch programs.

The lack of quality public transportation greatly diminishes our ability to see positive growth---- use of wrta services is not just for the poor & disabled.
Neighborhoods need cleaned up. Too much trash and too much crime
Incomes not high enough for High priced apartments or home payments. People need more ranch style homes with larger garages.
I like Youngstown, but would like to see stronger enforcement of City Ordinances.
Utilities especially WATER
Take better care of the grounds
Police not responding to call
A more simplified process to apply for assistance through YNDC
People really want safe, clean housing but it's hard to think of extras when you struggle to keep the lights on.
Houses should be homes for both Animals & people. Flip pancakes, not houses.
Average full time single mom makes 1000.00 per month but landlords want to charge you 800 bucks for a dump to live in. sick! Landlords do not keep up property or beautify the land or anything. they dont even check the pipes the furnace or change the filters. most places have no appliances or working windows. landlords wont change carpet after 20 years of use or even paint anything. its disgraceful
We see to many customers complaining of mold, broken windows. leaky roofs etc, that the landlords refuse to fix.
just wish we could turn ytown around to be like some of the outlying suburbs.
I am a firm believer that streets need to be closed and turned into green spaces/gardens/parks etc when only one or a handful of houses are being used. I am not a fan of eminent domain, but offering a total relocation service for those households and above average settlements to encourage moving.
good employment is needed at a living wage to have good housing
Thank you
clean this place up, it's an eyesore, it's gross. money hungry landlords, extremely poor non-working people
More landlords need to be held accountable for fixing there houses
Crime in the city limits make undesirable living areas.
tenants not paying rent and landlords not paying properties
Clean up area
I believe these bring my property values down. Group homes, recovery homes, unkept rentals, and the community gardens!
use to be a landlord on the northside.....could not get the y-town police to even show up to take a police report when my properties were burglarizedif they showed up which was seldom.....could not get philomena or maureen cronin to prosecute.....good luck with that dump!!!!
We need to enforce rental property maintenance. Streets and sidewalks need to be maintained.
Most affordable housing in the nation (well - of all the places I've lived - at least). Cant believe more people are not taking advantage of older, solidly built housing that can be bought for pennies on the dollar.
New housing is being built to extract money from rich kids. Development models exist for poor kids too that make sense.
YNDC is doing a great job.
Safety is always a concern

retirees, esp. single women, can't afford rent
YNDc should be getting the city to make it attractive for owner occupiers,harder for absentee landlords to be in the city
need more housing young professional can afford
Trash items/mattresses/tires left on devil strips. Appearances of some businesses/Petra sign Dewey & South
Youngstown water and city tax are way to high.
Too many unkept vacant lots, terrible streets, too many pot holes and lack of community involvement
Unwanted abandoned jouses
Why cant you do an HGTV for Youngstown, like the show "good bones" YNDC could be featured. I would show the rest of the USA how affordable it is to live in Ytown. But if crime continues,you will loose some of the people who move here. Also offer an incentive for those working in the medical field with help with down payment or something to that effect.
Need more responsible people taking care of their homes. Need more home repair programs.
Vacancies. Arsons. Upkeep. Crime.
I own 2 rentals and can't find anyone to pay rent.
Need to be less slum landlords
Ytown is moving in the right direction. Keep up the good work!
Blight and garbage, broken sidewalks
Lead content enforcement, help with nuisance issues (noise, messy neighbors, dogs kept outdoors), difficulty in removing criminal activity, Lack of maintenance on water, roads city services.
I am blessed that a friend sold me house cheap. Can't afford insurance on SSI.
My husband has no interest in living in Youngstown.....He cites crime.
It's all about having pride in your neighborhood and community. You can always tell how a community feels about its area by the way it looks. Full maintenance may not always be affordable to every home but collaborative community efforts help reinforce pride and could encourage redevelopment
Too much low income housing and landlords who will rent to anyone really bring down the city because that draws in people who don't care about the neighborhood or properties.
Vacant housing that is savable provides an excellent and unique opportunity to develop affordable housing opportunities, or allow investors or future occupants to develop housing that fits their needs and is to their liking. Without the vacancy surplus, this would not be possible
Too many rentals and neglected housing.
You live in Youngstown at your own risk of safety, which everyone knows it's not safe to live in Youngstown. Children are shot in their own homes. There is a lack of city services, the area is run down and dirty. Neighbors shoot at all hours of the day and the criminal elements are high.
Needs more starter homes not mcmansionss
There are those of us who have invested our money into providing housing to low and medium income tenants in the neighbor. And believe it or not, I was actually told by one man, "You don't understand sir that most of the people here don't want landlords to fix their houses up nice 'cause they figure that if the house does not look good, the rent will be cheaper." When tenants move into clean and well-kept house, skip paying the rent, force the landlord to pay the high eviction fees to make them move out, damage the property, leave it filthy and full of trash, roaches, and rodents, and when they leave a water bill that the landlord must pay; the landlord then has less money or no

money to invest in the upkeep of the property for good tenants to live in. When landlords can not earn a reasonable profit from the rentals, they will not invest their money in the neighborhood.
Thanks for asking. Please share results with the community.
Make the reason reasonable
As a Realtor, clients tell me I do not want Youngstown schools. That wipes out a whole possibility of housing choices. Discrimination is a big factor. Crime and neighborhoods that are deteriorating is a huge issue. YNDC is doing a fantastic job of revitalizing neighborhoods, but they can only do so much. A MAJOR effort to clean up neighborhoods in the city is vital. Incentives of some type are needed to encourage people to come back to neighborhoods and start to fix up older homes. If we had more jobs and young professionals, possibly they would buy the older homes and make them beautiful again. But, if a financial incentive was in place, maybe we could get a new influx of caring homeowners to be trailblazers and come back to the city. There are plenty of homes that are charming and worth saving. But people have to feel safe and be surrounded by like souls who are willing to take the chance, and buy into the city to make it better. Wonderful efforts have been done on Wick Avenue, soon Fifth Avenue, and the University area. But surrounding areas remain scary and not appealing to young buyers. The historic areas of the north side make me cry. Something needs to be done to save what is there. Incentives!!
poor school system and too many sub-par charter school options. perception of crime in the city. Lack of neighborhood pride.
Fix up homes and build more senior housing.
Lack of Good suitable housing to buy or rent
Landlords shouldn't have a property they wouldn't live in themselves, you never know what the future holds that you may have to live in one of your rental properties.
Lack of neighborhood groups (like Rocky Ridge)
Condition of properties, slum lords, subsidy for felons
accountability of our city offices/officials including city offices to ANSWER THE DAMN PHONE!
People not caring about rental properties
If you get high end housing and keep out people who live off the system would be a start. What about gated communities I would like to hate my street that way you don't let just anyone in that will lower the property value. Unfortunately this is an inner city so I am looking to move to get away from crime and dysfunctional school system
I am very upset with YDNC.
How can we help her without negative result for renter?
Increasing number of rentals, their maintenance, and out of town landlords.
Help Seniors With Repairs.
Many abandoned houses
a code enforcement person to enforce
need more action on landlords to maintain their property and stop outside investors buying property just for the tax loss
Need a handyman program to help low income homeowners keep up with minor repairs, doesn't have to be free, just affordable.
prices are reasonable, communities are unwelcoming with all the trash, citizens complain about maintenance of vacant lots and poor maintenance of properties
as a homeowner looking to downsize I'm upset that our lovely stone home in a good neighborhood will not sell for what we purchased it for in 1998 let alone appreciate in value. .

Demolished houses that could have been repaired.
Codes not enforced. Rental properties neglected.
Food Desert.....Very little one floor plans for seniors....
We need repair options for those who can't afford it, especially mold removal.
I'm guessing that most homes need upgrades .
Need to clean up
government needs revamped
The School Choice Voucher program is very important if the city wants any chance of having younger families move into the city.
Impending sewer rates increasing. I believe the cost of garbage is too high.
Cleaning up the blight and building up the neighborhoods should continue to be a priority. Also, as long as there is a perception of an area being "unsafe", it will be hard to attract new buyers. Lastly, the quality of the schools plays a huge role in attracting young, growing families. The current issues with the Youngstown City School administration is not helping create an environment that attracts young families to move to the city.
I commend and continue to be impressed by the work of YNDC and partner organizations to build, rehab, and sell beautiful, affordable homes throughout the city. And recently working to hold landlords/property owners accountable who are renting/selling substandard housing and taking advantage of residents. I worry about a "student housing bubble" as a short-term moneymaker for developers but a burden for the city longer term. Our anchor institutions should be more involved in a longer-term, more equitable housing strategy for the city.
We need affordable stable housings for everyone. no one should have to live/pay for poor quality housing.
The City and Council need to maintain the neighborhoods they represent. A population of under 60,000 does not warrant 7-Council people. Not a salary of over \$100,000.00 for a Mayor. If changes are not made through the Charter I do not see this City being able to sustain itself. Relying solely on YSU won't make it.
There are still a lot of areas that need property torn down
Youngstown has a lot of potential and is coming a long ways in caring about housing for everyone.
I purchased an older fixer upper & have been unable to find any programs to assist with repairs if you aren't a senior or haven't owned the home for a year so my family & I have been in substandard situations for almost a year. I've went as far as reaching out to the mayor. YNDC has even been contacted several times to no avail.
I am a long-time Northside resident I would like to get assistance with fixing and repairs in my home.
Love YNDC!
The Youngstown Water Department is a concern. Perhaps a study should be conducted, or a comparison with other cities similar to the size of Youngstown, as to the processes and procedures incorporated in the department. Water lines are breaking all over the city causing disruption and inconvenience for residence and they are not being addressed in a timely manner. Once addressed, the outcome, namely dug up properties, are neglected. On my street there are three areas where there were water issues and they still have not been properly completed.
First time home buyers programs
The home that I purchased has some major updates needed (upgraded fusebox, roof replacement, basement leaks. I would greatly appreciate help in these areas
None

our neighborhoods need Beautification. and inside home improvements is very much need it.
The same as number 19
The water and sewer are too high the homes are falling down the crime rates are too high the city schools are bad
Crime rates, not enough jobs, and big blight
Just need help fixing up the home because of low income.
Illuminate the abandon Houses I live next-door to one and it's actually leaning like the foundation isn't intact and on a stormy day it gets scary
I think they need to work on the empty buildings into little apartments for the people that are living on the streets.
Many people do not have the money to keep their houses in safe living conditions.
Youngstown needs to stop building low income properties for people that don't want to work
Rehabilitation programs/grants are needed. In addition to a list of approved, reputable and licensed/insured contractors. Too many ppl get taken advantage of in the area.
Continue drop in housing market, landlords and/or homeowners keeping up with repairs, home owners need to know the steps to take if house is in foreclosure and how to keep properties from becoming zombie house.
YND lie to people about fixing your house and they dont.
Bad schools
available housing
Afraid of drive by shootings. High crime!!
NEED FOR PROPERTY BEAUTIFICATION
Water, waste water costs
REPAIRS ON THE INSIDE OF THE HOMES
Call me. 330.884.8901
the newest law in relation to selling a house
People taking pride in their property
Land lords don't monitor their tenants.
Even if a resident can pay for services they usually can not pay full amount. Thus the things that need to be done are only getting worse because they can not afford to pay full price
Lack of upkeep
there is a great need for assistance with repairs -inside and out for existing houses
need grants for home improvements that the city demands to be done
Dilapidated vacant homes. Vacant businesses.
Too many empty houses that have been vacant for years need demolished
I thank YNDC for everything that you are doing for the entire city of Youngstown and the people who call this home!
Should be more help for senior citizens on fix income to fix up there home or maintain it
Better policing of neighborhoods.
We have many beautiful homes that are being bought by out of town companies that are not caring what happens.
Would love t9 be able to walk to a grocery store. Also, maybe installation of a charging space for electric vehicles.

Expand programs to cover every neighborhood, not just cherry picked "store front" suburban neighborhoods.
More security in elderly neighborhoods
Some streets are horrible and not getting fixed. Especially the 3300 block of Sheridan Rd. HORRIBLE.
Help the disenfranchised become homeowners
I am pleased with the attention being paid and improvements being made in terms of blight.
Drug offenders in neighborhoods.
Housing, Education, School system, lack of it. Crime. Stop "entiling" people. Empower them. City of Yo will never make a come back with out high standard public school system.
People need to be taught how to keep up their property where ever they rent or own! The city should enforce property up keep rent or own, grass cut, no litter, exterior upkeep,
Buying property as a fixer upper, housing inspectors come and flag the house for repairs with unreasonable time period to complete repairs.
Most housing is unaffordable or affordable undisable housing.
Blighted neighborhoods, unsafe neighborhoods. The police do not come when called an/or do nothing if your home has been broken into or vandalized. The police have become more law enforcement not protect and serve.
Youngstown city housing is poor. The middle class family can't get money to fix up a house because the banks discriminate, the city school system is horrible, city taxes are high in regard to what we get for our tax dollars, closing neighborhood fire station, closing neighborhood pharmacy, closing neighborhood stores. I will be gone as soon as my kids graduate high school and my mom passes.
Responsible should be accountable
Updated sewer/drain systems. Stop using funds for other means!
You are doing a great job of cleaning up Youngstown. Keep up the good work and thank you
Affordable, REPAIRS
if I buy again, it will be outside of Youngstown because the housing market had little growth, lousy schools, and high property and income taxes.
There are many tenants who lived in there residence for many years and able to pay their rent throughout their residency. Unfortunately, these tenants does not qualify for a mortgage due to credit or credit score, which prevent them from providing a safety for their family.
Too many times, offsite landlords will rent to whomever just to have the unit rented and get the payout. Without extensive research into these tenants, a landlord can be subjecting the neighborhood, their rental unit and other tenants to months of destruction, terror and possibly felonious crimes. A rental network must be established with names of all "dishonorable tenants" and city wide set of rules/regulations must be established for landlords to implement, ie: police call to said rental is subject to being put on notice of the tenant becoming a nuisance , absentee or out of town landlords must be held responsible to hire a local firm to manage/repair their rental units, database to list "undesirable renters" who damage property, arrears in rent, "stay" renting where renters jump from property to property. Better laws must be established to punish landlords and renters alike so blighted property are not "left" unoccupied to damage neighborhoods.
Fix sewage issues Sheridan and Weston
Educating the public on the crime of neighborhoods. Some are looked at as AWFUL, but in reality are safe and comfortable
There is a huge need for grocery stores and shipping centers. If we have nice neighborhoods with shopping it can increase property value and people's desire to live in Youngstown.

Sadly, even when appropriate housing is available, often the new homeowner does not maintain the house. People do not feel safe.
Having to coming up with first and last month rent And the deposit
More resources to help people with foreclosures. Seniors are getting tricked into loans with high interest rates at their age. When they're unable to pay, the bank takes their home that they've lived in for over 40 years. The family tries to save the home but the home needs so many improvements that they can buy another home. Now you have an empty home in a decent part of the city (historic district). The house will probably sit for awhile, sell for a low cost because of the updates. Now you've lost a family that was willing to continue the legacy, now forced to purchase in another area or another state.
Need to some control some type of slobs in neighborhoods. Also couches n chairs n other trash just thrown on street...dead end streets...etc.
We need to do a better job of choosing what houses to save
Refer to #14
Everything is just messed up. Period.
I think to develop neighborhoods plan safety of them mayb add businesses to neighborhoods to help attract clients.valso work w WRTA to come up w creative transportation issues. Also hav satellite offices of any public private groups that assist people in housing and daily needs
I live in Cincinnati during the week - if I was three days late on rent there, I would be out within a week. Here, the law favors the tenants, and it takes months and months to get an eviction and is costly with no hope of recouping costs. When this happens over and over, and renters destroy your property at your expense over and over, it is demoralizing and it is very hard to stomach putting money and effort into the property knowing itwill end up trashed.
It would be nice to live in the City Limits and blight and vacant homes are to a minimal.
Blight and properties not keep clean
There are a great wealth of wonderful architecture and diversity of homes in the area. If we could remove the derelict/uninhabitable structures, increase green space w/lighting and work on an organized plan to redevelop through rehabilitation (low/no interest improvement loans to Homeowners, like Kent and Akron did). I want to live/work/shop in a pedestrian-friendly city. Very concerned about the arson instances on streets with high vacancy rates
High poverty rate means even occupied homes are not properly maintained.
Landlords need to be registered or face immediate fines and penalties. They also need to meet city codes. They should also be held accountable as to who they rent or. Property owners/resident owned need to help each other with keeping up properties. Neighborhood Communities forming relationships
Thank you for your work in pursuing slumlords, unethical out-of-town property owners and tax evaders
Cars parked on the street
We must actively pursue and destroy blight.
Too many streets have only one or two viable homes. We need to replot the city and build new neighborhoods with fewer homes, but nice homes to attract families.
Some landlords only want money and won't fix up properit
Neighborhood blight
I find it very ironic that the only question in this survey where you actually couldn't select as many that applies was question #14. It makes your survey bias. You already know the answer is almost

everything on that list, however, in your quest to say you asked the people what top 3 things were most important you pose a bias question.
Tear down the abandoned and empty houses then give the empty lots to a neighbor who is willing to keep the up keep of it and give them the deed to own for free
The area I grew up in, Florida Ave on the south side, is so sad looking now. It was once a beautiful area. Now houses, including my former residence, are boarded up. No one keeps up with their property. It is really just an utter lack up respect for everyone and everything around them. People need to have pride in where they live. If they did, it would never get that bad. The blight in some areas make our whole town look bad. That is what people see and think about all of Ytown.
We will not be staying in Youngstown only because of the crime.
As a landlord with a few rental units in the city, finding qualified applicants is difficult. Some outreach to high school and college students teaching them how to fill out an application and not to falsify information on the application would greatly improve their chances of getting quality housing at affordable prices. I turn down about 90% of applicants for providing false information or unverifiable references.
Drug houses!!!
Please do 30 year rent to own seller financed homes with no money down
In our water bills we all pay for demo work, but then they only seem to demo in lower populated or highly decaying areas.
Bad location s
Seniors are willing to pay a reasonable fee for upkeep. But outside help too expensive
Help the homeowners who are stakeholders and invested in the betterment of their neighborhoods.
Continual crime conducted by the city administration, school board and the police department.
Also, schools are in poor conditions so families prefer housing outside of Youngstown so they don't have to pay for private school or rely on open enrollment and transporting their child to school.
Schools aren't good. We tried for 2 years and pulled our daughter and send her to a private school now. They actually lost her. Twice...
Need to work two jobs to ensure rent is paid.
The city is quick to tear down houses when they should be giving people incentives to move into the city and fix them up.
Please consider one floor condos for those with disabilities such as myself
Some of the best housing in the region is being allowed to decay, and then demolished.
All I said above about the landbank.330-883-2531
2.75% city income tax has driven business and people to townships
lack of code enforcement is huge.
The need for more good paying jobs within the city for citizens.
code enforcement must begin to do ACTUAL ENFORCEMENT of codes, both exterior on all properties and the interior of rental properties
YNDC is doing a fantastic job fixing up houses and keeping them affordable. We need to develop safe neighborhoods and better schools with families that are involved. Education is the key. Programs to help educate people to fix their own house and about their finances. Educating adults about home ownership!
Public perception of crime. I live in a very safe neighborhood in Youngstown and people don't seem to believe such a place exists. We need to keep improving Youngstown's housing marketing and get the word out that it is a good place to live!

High crime in many areas

Property value will remain low as middle to upper income families choose to avoid Youngstown due to failing schools

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