

Strategies for Increasing Home Ownership in the City of Cincinnati

Submitted to

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by

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Table of Contents

Executive Summary	1
Increase the Supply of Units.....	1
Help Renters Become Owners	1
Attract New Households to the City.....	1
Maintain the Existing Pool of Owners	1
The Problem.....	2
Why Should the City Promote Home Ownership?	2
Is There a Problem of Home Ownership in the City of Cincinnati?.....	2
Can Home Ownership Increase if the Number of Households Declines?	3
Why Does Cincinnati Have a Low Rate of Ownership?	3
Are There Cultural Barriers to Home Ownership in the City?.....	4
What Will Have to Change?	4
What is the Core Issue in any Plan to Increase Ownership?	5
What Role Does Continuing Suburbanization Play?.....	5
What About Low Income Housing?	6
What Will Promoting Home Ownership Do?	7
Summary	8
Approaches Used In Other Cities	8
Strategy 1: Increase the Number of Units Appropriate for Owner-Occupancy Inside the City	9
Strategy 2: Help City Renters Purchase Home	10
Strategy 3: Convince People from Outside the City to Live Inside the City	12
Strategy 4: Preventing Erosion of the Existing Pool of Owners	13
Summary	13
Strategic Imperatives for Cincinnati.....	14
Increase the Supply of Units.....	14
Help Renters Become Owners	15
Attract New Households to the City.....	17
Maintain the Existing Pool of Owners	19
Next Steps for Cincinnati	19
Setting a Goal	19
Development of a Plan.....	20
A Final Point	20

Strategies for Increasing Home Ownership in the City of Cincinnati

Executive Summary

Cincinnati has one of the lowest home ownership rates in the country for cities of comparable size. Several other cities with low rates of home ownership in 1970 have managed to increase their rates two to four percent over the past 25 years, but the home ownership rate in Cincinnati has been stable over that period at 38 percent.

The best explanation for Cincinnati's low home ownership rate is that the topography of the city encouraged dense development involving multiple-unit structures up until World War II. When the highway programs of the post-war period opened up the suburbs to development, the city was already built-out and could not compete for new single-unit construction that the federal government was subsidizing on a massive scale.

In the last 50 years, the Hamilton County suburbs have gained 140,000 owners while the number of owners in the city has decreased by 1,000. As a result, the home ownership rate in the Cincinnati metropolitan area is greater than the national rate for areas of comparable size (63 percent versus 61 percent) while the rate in the city is far less than the national rate.

The City of Cincinnati faces a number of challenges in any effort to increase its home ownership rate. Government programs in other cities typically produce dozens of units a year, not the hundreds of units that Cincinnati needs to produce. In order to achieve even a modest increase in home ownership, the city will have to alter market forces in the direction of increased supply of housing suitable for owner-occupancy and increased demand for home ownership.

In order to increase its rate of home ownership to 41 percent by the year 2010, the City of Cincinnati needs to adopt a four-part strategy:

Increase the Supply of Units

The market cannot produce new units on its own. The city needs to assemble and prepare

sites in order to reduce the additional costs associated with building in the city as opposed to the suburbs. City Hall must continue to eliminate barriers to development and provide new services to builders. Cincinnati will not be able to increase the number of middle-class owners without creating new neighborhood areas with the appropriate mix of amenities. At the lower end of the owner-market, the city needs to move aggressively to convert abandoned structures into units people will want to buy and rehabilitate.

Help Renters Become Owners

While converting renters to owners is an essential component of an overall strategy, the City of Cincinnati must recognize that not everyone can be an owner and target its resources appropriately. The city does not have unlimited funds to change the cost equation of owning a home and will, therefore, have to learn from other cities how to work with lending institutions to increase the flow of dollars under Community Reinvestment Act initiatives. Other cities have had some limited success with programs to convert people renting duplex and condo units into owners. The city needs to increase the availability, extent and quality of education and counseling programs.

Attract New Households to the City

The city has to market its neighborhoods, and in some cases, smaller areas within neighborhoods. This will require market research, training programs for Realtors, investments in street furniture, increased services, publications extolling city neighborhoods, and programs comparable to the Living in Cleveland program. The city needs to start working cooperatively with the Cincinnati Public Schools. Specific market niches in which the city can hope to compete very successfully include the empty nesters, the gay and lesbian community, first time buyers, and people interested in downtown living.

Maintain the Existing Pool of Owners

About 75 percent of the time a home owner in

Cincinnati sells and buys another home in the Cincinnati area, the home purchased will be in the suburbs. The city must create opportunities for the home seller to move up without moving out of the city.

In addition to the above strategies, which involve the central city market, the City of Cincinnati needs to actively promote strategies that will help slow the rate of suburbanization and that will create low income housing opportunities in the suburbs. If suburbanization continues at the current rate, and if the city continues to be the governmental unit with de facto responsibility for low income housing, there is every reason to wonder if there is anything that the city can do to increase its rate of home ownership.

The Problem

The City Council of Cincinnati has proposed a goal of increasing the rate of home ownership. The Department of Neighborhood Services of the City of Cincinnati retained the University of Cincinnati to study home ownership in the city for the purpose of recommending a desirable target number and strategies that might be used to achieve that target. This is a report on that research.

Why Should the City Promote Home Ownership?

Home ownership has a variety of benefits.¹ First, owning a home is the primary means by which Americans accumulate wealth. For this reason, and because there are federal tax advantages to owning, home ownership has a positive economic impact on households and on the city. Second, people who own homes benefit psychologically from an increased sense of control over their lives. Third, higher levels of home ownership are associated with stronger neighborhoods, more stable patterns of residence, better upkeep of property, and greater involvement in crime prevention programs.

For the City of Cincinnati, increasing the rate of home ownership is important for another reason.

¹ A fuller discussion of these benefits is provided in Urban Policy Brief, Number 2 (August, 1995), Homeownership and its benefits. Washington, DC, Housing and Urban Development. The text is available over the World Wide Web at <http://huduser.org:73/0/hudpubs/briefs/hdbrf2.txt>.

Cincinnati's household base is beginning to erode. In other Ohio cities that have lost occupied housing units, the erosion has sometimes resulted in the decline of the city's property tax base and, since industrial and commercial development is increasingly occurring in the suburbs, the decline of its income tax base as well.² Not only does the city need to stop the decline in the number of households, it needs to retain and increase its share of middle class households. There is no way to do this without increasing opportunities for home ownership in the city.

Is There a Problem of Home Ownership in the City of Cincinnati?

The City of Cincinnati has a low home ownership rate relative to cities of comparable size.³ In 1990, 38.3 percent of all households in the city were owner-occupied. For 58 central cities in America with 1990 populations of 200,000 to 700,000, the aggregate rate of home ownership in 1990 was 49.6 percent. Cincinnati's 1990 home ownership rate was lower than all but four cities in this population range (Newark, Jersey City, Boston and Miami).

Whatever reasons might account for the city's low rate of home owners, it is important to point out that the rate has not changed much over the last 50 years. In 1940, just prior to the last time the city experienced the development of new subdivisions on anything like the scale now common in the suburbs, the home ownership rate in the city was 33.2 percent. By 1960, it was 40.4 percent but the rate subsequently dropped to 38.4 percent in 1970 and has been stable since then.⁴

Between 1980 and 1990, only six of the 58 central cities examined showed an increase in the home ownership rate of 2.0 percent or more. Two of these – Washington, DC (up 3.4 percent) and New Orleans (up 4.0 percent) – had lower rates of home ownership than Cincinnati in 1970 and now have higher rates. Both are notable

² Ohio Housing Research Network, 1994, *Moving Up and Out: Government Policy and The Future of Ohio's Metropolitan Areas*.

³ Appendix I contains population, household, and owner-occupied household counts on these other cities for the years 1970, 1980 and 1990.

⁴ Detailed housing information from the decennial censuses for 1940 through 1990 is available for the City of Cincinnati, Hamilton County and the metropolitan area in Appendix II.

also because the home ownership rate was increased while the number of housing units remained constant or declined slightly. Further, three of the four cities that currently have lower home ownership rates than Cincinnati showed increases in their rates of 2.0 percent to 3.9 percent between 1980 and 1990. Cincinnati and Miami are unique in having a home ownership rate that is under 40 percent and stable.

Can Home Ownership Increase if the Number of Households Declines?

It is commonly known the City of Cincinnati has lost a good deal of its population over the last 50 years. From a high of 503,998 residents in 1950, the city's population dropped to 385,457 in 1980 and to 364,040 in 1990. What is less commonly known is that essentially all of this loss can be attributed to decreasing household size, and not to the loss of households.⁵ For example, from 1950 to 1980, the city lost 118,541 residents but suffered a net loss of only 38 occupied housing units.

A newer statistic has yet to receive much public attention: About one-third of the loss of population from the City of Cincinnati between 1980 and 1990 was due to the loss of occupied housing units. Between 1980 and 1990, the city's population declined 5.6 percent and the number of occupied housing units declined 2.1 percent. While nothing on the order of magnitude of household losses in cities such as Cleveland and Youngstown during the late 1970's and early 1980's, Cincinnati has changed from a city with a stable household base to a city that is losing 333 occupied housing units a year.

As the examples of Washington, DC and New Orleans illustrate, home ownership rates can increase even when the number of occupied housing units is stable or falling slightly. And perhaps the City of Cincinnati could achieve small increases in its home ownership rate without increasing its household base. From a different perspective, however, the city needs to be concerned about stabilizing or increasing its occupied housing units: 25 years of suburbanization in cities such as Cleveland,

⁵ The drop in the average number of people per household was in turn due to at least two separate factors: a decrease in the number of children and an increase in the rate of household formation as the baby-boomers grew into adulthood.

Youngstown and Dayton have had devastating effects on inner-city neighborhoods, and these effects are self-reinforcing (e.g., neighborhood decline exacerbates problems with the public schools, which creates more abandonment). Since the City of Cincinnati would be well advised to take note of both problems – a low rate of home ownership and a declining household base – this report strongly recommends a strategy designed with both problems in mind.

Why Does Cincinnati Have a Low Rate of Ownership?

Cincinnati shares barriers to home ownership with many other cities. These include a housing stock that is older than that in the suburbs and schools that are perceived to be lower in quality than suburban schools. But these are both barriers that Cincinnati has in common with other central cities of comparable size that have higher rates of home ownership. Why, then, is the rate of home ownership in Cincinnati so low? Perhaps the best explanation lies in the different dynamics of home building before and after World War II.

Prior to the war, there was a premium associated with living in the city. Cincinnati was far from unique in this respect, but unlike other cities, suitable lots for single-family detached homes in Cincinnati were relatively expensive due to the costs associated with hillside development and the number of acres of land devoted to parks. Thus, single-unit detached structures in Cincinnati were reasonably expensive, with the effect that working class families more often rented. In this respect, Cincinnati appears similar to much larger metropolitan areas, such as New York or Chicago, and different than Cleveland, which is essentially flat, and where single-family homes were cheap to build and affordable by the industrial worker.

Second, after World War II, dramatic improvements in the highway system and increasing standards of living opened up suburbia to residential development. Now middle class Americans could afford to live outside of the city and commute to work. However, unlike bigger cities, where the travel time to work might increase considerably before a middle class family could find an affordable property, Cincinnati was surrounded by vast tracts of

relatively cheap land that was within a half-hour commute of downtown once the expressways were built. Since 1950, the number of owners in the city has declined by 1,065 while the number of owners in the balance of Hamilton County has increased by 141,230.

Thus, a possible explanation for the low rate of home ownership in the City of Cincinnati is that the effects of the post-war expressway construction program were particularly hard on the central city.

Are There Cultural Barriers to Home Ownership in the City?

One recurring theme that emerged from a series of focus groups conducted for this research was that Cincinnatians are disposed to rent rather than own⁶. Consistent with this point of view, the participants in the interviews reported that the average age at which the first home is purchased is probably higher in Cincinnati than elsewhere. Further, according to this view, many city residents grew up in rental households and do not appreciate that home ownership is an achievable goal.

While intriguing, there is one excellent reason to be skeptical about this view: The cultural barrier must stop at the city limits because the home ownership rate in the metropolitan area as a whole corresponds very favorably to rates for the metropolitan areas around comparable cities. For the Cincinnati region as a whole, 63.1 percent of households are owners, as compared to an aggregate rate of 61.0 percent in all 58 metropolitan areas examined with central cities of comparable size. Whereas 53 of these central cities have higher ownership rates than Cincinnati, only 24 of their metropolitan areas do.

Nevertheless, the idea that city residents might be disinclined to be home owners for historical or cultural reasons might have some validity with respect to the African-American and white Appalachian communities. Neighborhoods that have been identified with these populations sometimes have home ownership rates far below average, such as Avondale (23.3 percent; African-American) and Lower Price Hill (19.4

⁶ Further details about these groups are available in Appendix III.

percent, Appalachian).⁷ Cincinnati has been and continues to be one of the most racially segregated metropolitan housing markets in the country.⁸ The focus group participants also suggested that the Cincinnati lending community was especially conservative relative to other cities up until about ten years ago. All three of these facts – strong neighborhood identification, ethnic and racial segregation, and conservative lending practices – combined with a below average ownership rate in the central city suggest that it may be possible to stimulate demand for ownership opportunities in groups that have traditionally had low rates of home ownership.

What Will Have to Change?

The City of Cincinnati should not hope to increase its home ownership rate by making changes in the way it spends city housing dollars. Further, while there may be opportunities to increase the number of state and federal dollars that can be brought to bear on the problem, the city cannot realistically hope to increase its home ownership rate by the spending of state or federal dollars either. If one finding emerged from interviews conducted with housing officials in cities comparable in size to Cincinnati, it was that government programs produce only modest numbers of units (i.e., scores of units or, rarely, hundreds). In order to increase its home ownership rate by even a few percentage points, the City of Cincinnati must create thousands of new owners. Change of this magnitude can only be effected by altering market forces which have for the past fifty years strongly favored the suburban market over the city market.

On the supply side of the equation, Cincinnati's housing stock is not what many buyers want. New construction in the city is relatively expensive compared with development at the suburban fringe; focus group participants agreed that it might cost 30 percent more to construct a

⁷ Neighborhood data for the City of Cincinnati in 1990 are provided in Appendix IV.

⁸ National studies typically look at the entire MSA, and here Cincinnati fares especially badly because Northern Kentucky has an extraordinarily small African-American community. But even in Hamilton County alone, the Taeuber Index value was 87 in 1970 (on a scale of 1-100) and by 1990 had fallen only to 75 (the index represents the percentage of white or black households that would have to move so that every census block would have the same proportion of black residents). Results based on research by the author.

given structure in the city as compared to the suburbs.⁹ Site acquisition and preparation costs account for a major part of this cost differential. In addition, in-fill construction is more expensive than tract construction, and the problem of security on construction sites in high-crime neighborhoods can increase costs. Finally, the city has a reputation for being bureaucratically unfriendly to residential development.

It is also critically important to recognize that most of the units in the city that are suitable for owner-occupancy are already owned. As evidence of this, it has already been noted that the proportion of single unit structures that are rented in 1990 is about the same as in 1950. Further, the city's vacant-for-sale rate is in line with that in the suburbs. While there are limited opportunities to increase ownership by helping duplex and condo renters own their units, it is unlikely that the city can change its ownership rate much more than 1 percent with such strategies.

In terms of demand, the city has a number of problems that go well beyond what can fairly be considered "image problems." The quality of the education available in the public schools is a problem. Crime is a problem. And, finally, many home owners will associate city living with expenses that they will not incur in the suburbs, including private school fees, security systems, and higher energy costs for poorly insulated homes. It is a thesis of this report that potential home-buyers make rational decisions; they consider how much they can afford and they spend that amount on the housing that best satisfies their needs, using a complex equation that takes into account the size and quality of the unit, taxes and maintenance costs, and ancillary expenses having to do with travel, schools, etc. In the past 50 years, this calculus has produced a net gain of 140,000 new owners in the suburbs of Hamilton County and a net loss of 1,000 owners in the city.

⁹ This number was consistently mentioned in multiple group sessions by Realtors, builders, and lenders. It is a difficult number to verify because there have been reasonably few inner city developments that might have been equally well-situated in the suburbs (but the Clifton Ridge development by Zaring is an example of just such a development). It may be a high estimate. At the Citirama, the City's investment amounted to 15-20% of the unit's selling price.

What is the Core Issue in any Plan to Increase Ownership?

There is no way to increase home ownership by simply increasing the number of units suitable for owner-occupancy or by increasing the demand for such structures. Home ownership has to be increased through increases in the number of appropriate units and through increases in the number of people who want to be homeowners. This may be obvious, but some of its implications are certainly worth considering:

- If the number of structures is increased without any corresponding increase in demand, every new structure will inevitably create either a vacancy or a conversion of an existing owner-occupied unit to a rental unit, and possibly lower property values.
- If the demand for structures suitable for owner-occupancy is increased without any corresponding increase in the number of structures, the city will experience a loss of households or an increase in the problem of affordability.
- Progress towards the city's goal cannot, therefore, be measured using counts of units or counts of renters assisted. It can only be measured by net increases in the number of homeowners.¹⁰

What Role Does Continuing Suburbanization Play?

The primary regional force that has the potential to interfere with the city's attempt to increase ownership in the city is suburbanization and urban sprawl. The Cincinnati urbanized area, or the part of the Cincinnati metropolitan area that is "built-up," has increased dramatically in size over the last 10 years, from 420 square miles in 1980 to 512 square miles, an increase of 22 percent, even though the population of the metropolitan area has increased only 3.6 percent. A new analysis by the Urban Affairs

¹⁰ This report does not consider how to do this, but it may be possible to construct a monitoring system from property tax records or utility records. Failing that, a system might be cobbled together from the existing system to monitor new construction and demolitions and some sample surveys aimed at special segments of the market, such as condominiums, duplexes, and neighborhoods with higher than normal vacancies.

Center at the University of Toledo shows that the Cincinnati metropolitan area lost more of its farmland since 1970 (25 percent) than any other metropolitan area in Ohio. This outward expansion has a number of implications for the city:

- Housing development at the suburban fringe is less expensive than in the city, particularly when whole new tracts are developed on “green fields.”¹¹ As a result, potential buyers can get far more house for the money than they can in the inner city.
- State and federal policies, especially having to do with highway development, strongly favor suburban development over central city development. If the state and federal governments subsidize development at the suburban fringe without concomitant investments in the central city, it is unlikely that the city can have much impact on the flow of private investment dollars. Nevertheless, the City of Cincinnati should look with a critical eye at its own water and sewer policies, and at the policies of the utility companies, to determine if rate structures subsidize new construction at the expense of redevelopment.
- Industrial and commercial development leap-frogs residential development, which in turn feeds further suburbanization. In the Cincinnati metropolitan area, the appreciation in the assessed value of residential properties was 130 percent greater in the outer suburbs than in the central city between 1983 and 1991, and the increase in the value of commercial properties was 63 percent greater.¹² A dramatic indication of the extent to which residential, commercial and industrial development are now occurring in tandem is offered by Peter Gordon, of the University of Southern California. He notes that central business districts now produce only 7.5 percent of metropolitan area jobs, and that average commutes to work are actually

¹¹ In contrast, development in the city can involve substantial work on the lot, including tearing out old foundations, removing abandoned structures, pulling up outmoded utility lines and even, sometimes, removing toxins.

¹² Ohio Housing Research Network (1994), *Moving Up and Out: Government Policy and The Future of Ohio's Metropolitan Areas*.

getting shorter.

- As the population suburbanizes, services have to suburbanize as well, including schools, hospitals, and fire stations. There is still an identifiable “Pill Hill” in the city, but between the forces of managed care and suburbanization, the city could easily lose two hospitals in the area over the next 10 years, which would threaten the stability of the North Avondale and Clifton neighborhoods as a result of health professionals deciding to relocate closer to their new places of work.

Because development costs in the suburbs are so much lower than in the city, and because the city's housing stock cannot compete with the amenities the upscale buyer will find in the suburban market, the Ohio Housing Research Network¹³ has determined that 74 percent of people selling their houses in Cincinnati and buying another house in the region buy that next house outside of the city, and that an astonishing 29 percent of the sellers in Hamilton County buy their next house outside of the county.¹⁴ In other words, Cincinnati cannot solve its problems through reliance on a committed core of residents, people who will live in the city regardless of what it takes. Its own residents are just as likely to “move out” in order to “move up” as are suburban residents.

What About Low Income Housing?

David Rusk, author of *Cities Without Suburbs*, is fond of saying that America has a de facto low income housing policy: provide low income housing by allowing central city neighborhoods to deteriorate. Nowhere can this be seen more vividly than in the Cincinnati neighborhood Over-The-Rhine. What could be a vibrant urban area on the edge of the central business district, with mixed income housing and a strong flow of private dollars to restore architectural gems, is instead a zone of decay with hundreds of empty structures and thousands of residents who have no access to jobs, but only to human services.

In theory, the city could increase home

¹³ The network consists of academic researchers from all seven urban universities in the state, including Steven Howe and David Allor from the University of Cincinnati.

¹⁴ Bier, T. & Howe, S. (1996). Recent suburbanization trends in Ohio metropolitan areas, Manuscript under review.

ownership by encouraging enough new construction suitable for owner-occupancy and attracting enough new owners to those properties so that the existing numbers of low income rental households could remain constant and the ownership rate would still increase. Alternatively, and again in theory, the city could increase occupancy by developing programs designed to convert renters into owners, and their rental units into owner-occupied units. In practice, the city will have a difficult time increasing ownership without some neighborhood revitalization efforts that will have a negative effect on the stock of low income rental housing (and, of course, any redirecting of housing funds will have an impact as well). This suggests that the city needs to develop a strategy on low-income housing that is consistent with its strategy to increase ownership.

The best stand on this issue, one consistent with the goal of increasing home ownership without adversely affecting low income housing opportunities, is to promote regional programs for low income housing and to fight the perception that the City of Cincinnati has any more responsibility for it than any other unit of government. Ideally, the city will spend no more than half of the funds spent in Hamilton County as a whole on low income housing programs and accept no more than half of the new units for low income housing, regardless of who pays for their development (on the grounds that the city's share of the housing market in the county is approximately 50 percent). Similarly, the city's share of regional programs should be approximately one-third.

This policy will not have any immediate or dramatic effect, but when sustained over the long run, it has enormous implications. Three examples may suffice:

- The city's share of public housing operated by the Cincinnati Metropolitan Housing Authority is disproportionately large. Future public housing developments must be equitably distributed between the city and balance of Hamilton County. Similarly, the city must do whatever is necessary to ensure that Section 8 certificates and vouchers are more evenly distributed.
- Hawaiian Village in Mt. Airy was built as a townhouse rental community approximately

25 years ago. The State of Ohio is now in the process of giving the owners a low income tax credit. The development sits just north of a beautiful wooded area that is convenient to the expressways and is close to a number of neighborhoods with a stock of homes perfectly suited to middle-class buyers, including Mt. Airy itself, but also Northside and College Hill. Had the city been informed of the deal, it might have blocked it in favor of a plan to turn Hawaiian Village into a community of condos for young professionals just out of school, in the hope that they would later buy their first "real" homes in one of the surrounding neighborhoods.

- Hamilton County is moving forward aggressively with a development plan that will open up large tracts of land in the western third of the county to development. The effect will be to vastly increase the amount of cheap, easily developed land for market rate housing right on the border of Cincinnati, which could have the effect of virtually eliminating any new construction of single unit structures inside the city west of the Mill Creek (imagine the impact on present day Mt. Washington if Anderson Township had been left undeveloped for the past 40 years and was suddenly zoned residential). The impact of this county plan will be felt strongly by the city, but its impact might well be devastating if it does not include low income developments: it is bad enough to lose households, but if the only households you lose are middle-class, the city will descend into the sort of poverty basin that is Detroit, Newark and Youngstown.

What Will Promoting Home Ownership Do?

This report was prepared on the assumption that the city has already committed itself to a goal of increased home ownership. However, the interconnectedness of urban systems makes it impossible to imagine that any interventions in the housing market will be without repercussions elsewhere. What will be the impact of increasing home ownership on the City of Cincinnati? The simple answer is that it depends on how it is done. For example, if the city were to increase home ownership by winning a costly battle to annex unincorporated areas in Hamilton County,

perhaps by promoting a plan whereby the annexed areas would not become part of the Cincinnati Public Schools, the salutary effects on distressed neighborhoods would be minimal and indirect at best. Alternatively, if the city were to increase home ownership in distressed neighborhoods by funneling a much higher number of dollars into programs such as down payment assistance, perhaps coupled with ordinances onerous to investor/owners, the promise of increased wealth and neighborhood stabilization that is associated with home ownership would probably not be realized. Instead, after a lag of a few years, the city would suffer a wave of foreclosures and disinvestment.

This report assumes that the goal of increased home ownership will be realized in conjunction with a number of other important goals for the City of Cincinnati, including: 1) stabilization of the household base at 1950 to 1980 levels, 2) increased freedom of housing choice throughout the metropolitan area, 3) deconcentration of poverty, and 4) an increase in the number of middle-class households in the city. Because the increase in home ownership will be accomplished by altering market forces and by promoting changes in federal, state and county government policies that keep the population in poverty confined to debilitated inner-city neighborhoods, the city can reasonably hope that increases in the ownership rate will result in increased wealth for its citizens and more stable, better-functioning neighborhoods. Home ownership is an important component of an overall package designed to start reversing the devastating effects of unbridled suburbanization on the central city, but it is not a panacea, nor can it be accomplished in isolation from other interventions designed to have the same impact.

Summary

Cincinnati has an unusually low rate of owner-occupancy. In order to increase this rate, the city needs to simultaneously stimulate the development of units and the demand for those units. The city will have succeeded when more buyers view themselves as getting the best return on their housing dollar inside the city, instead of in the suburbs. The city can alter the home-buying equation by making city living more attractive, so that owners will perceive themselves to be getting greater benefits for their housing dollars (the gas-light district of Clifton exemplifies what can be done for a small

investment). This can be thought of as an “inside strategy.” The city must also be alert to opportunities to implement an “outside strategy,” or a plan that would slow the pace of suburbanization and ensure that suburban development included low income housing opportunities (e.g., the Portland growth management plan).¹⁵ The challenge that the city faces is complicated by the fact that in the metropolitan area as a whole, the home ownership rate is above average. The next chapter considers different strategies available for increasing home ownership and discusses examples of where they have been used successfully in other central cities comparable in size to Cincinnati.

Approaches Used In Other Cities

There are only four ways to increase the home ownership rate in the City of Cincinnati. These are to:

- Increase the number of units appropriate for owner-occupancy inside the city,
- Help turn city renters into owners, either *in situ* or in other units,
- Convince people from the outside the city to live inside the city, and
- Prevent erosion to the existing pool of city owners

Almost no version of any of these approaches will have the desired effect if used alone. You cannot, for example, increase the home ownership rate by convincing renters or owners from outside the city to buy homes within Cincinnati unless you have increased the number of units appropriate for owner-occupancy. Programs that convert renters into owners of the units they are living in do contribute directly to an increase in the ownership rate (e.g., a tenant renting a condo unit buys the unit), but such conversions require that the owner/investor be willing to sell. The purpose of this chapter is to discuss

¹⁵ David Rusk is by no means the only urban scholar to call attention to the impact that development at the suburban periphery has on the central city, but the terms “inside” and “outside strategies” are his.

programs consistent with each of these four strategies, illustrate how other cities have successfully implemented such programs, and in some cases comment on the likelihood that such programs might work in Cincinnati. Note that this chapter is not to be read as a set of recommendations for the City of Cincinnati, but rather as a discussion of its options. Recommendations will be presented in the next chapter.

Strategy 1: Increase the Number of Units Appropriate for Owner-Occupancy Inside the City

There are three ways to increase the stock of units appropriate for owner-occupancy:

- Promote new construction
- Rehabilitate vacant units that are not on the market
- Convert multiple rental units to single owner-occupied units

Cities of a size comparable to Cincinnati have employed the first two of these strategies, but no examples were found of cities employing the third strategy. While Cincinnati has any number of structures that were originally developed as single-unit structures before being broken up into apartments, there may be good reasons not to attempt to convert them back into single unit structures. First, some of these homes, especially in neighborhoods such as Clifton and East Walnut Hills, are too large to meet the demands of today's market (although such conversions do take place privately). Second, alone among the construction activities discussed in this report, this approach has the effect of increasing the number of owner units while decreasing the number of rental units, which would have the effect of driving up rents. Thus, while neighborhoods such as University Heights have many such units, this type of conversion on any kind of scale would have the effect of displacing large numbers of renters.

Some of the programs designed to promote new construction or the rehabilitation of vacant units could easily work in Cincinnati¹⁶. Many of the

cities, for example, work closely with Habitat for Humanity groups that produce new units suitable for owner-occupancy at the low-end of the market. These units are available at below-market rates because of volunteer contributions and the owners' "sweat equity." Cincinnati has several Habitat groups, though none produces large numbers of units. However, others of the programs would not work in Cincinnati. For example, Albuquerque uses annexed undeveloped land to build large numbers of units suitable for purchase by low-income households. It has been more than 40 years since this kind of green-fields tract development has been used in Cincinnati.

Some of the more interesting of the programs in other cities are as follows. In each case, the housing official interviewed considered the program described as particularly effective relative to their other housing programs.

Buffalo: The city has a program to encourage rehabilitation and new construction that is targeted to middle-income buyers, and not only first-time homebuyers.

Corpus Christi: Developers are encouraged to build single-family units in target areas through the city's use of bond money to buy down the loans so the units are affordable to low/mod income families. The down payment is deferred and is forgiven if the buyer occupies the unit for ten years.

Fresno: The city will take a silent second mortgage on new construction so the buyer can qualify for financing.

Miami: The city uses CDBG funds to finance second mortgages on newly constructed units in the city.

Minneapolis: The city is aggressive in its efforts to condemn and demolish vacant buildings. The city makes loans to developers willing to build on these cleared sites under the condition that the new construction will result in a mixture of income levels (if a unit is torn down in a low income area, the loan will only be available for a moderate-income priced unit).

Nashville and Oklahoma City: In each case,

with housing officials in the 58 central cities to which Cincinnati was compared. The methods used in the telephone interviews are described in Appendix V.

¹⁶ All details about programs in other cities that are presented in this chapter are based on telephone interviews
(footnote continued)

the city is willing to donate vacant lots for development.

Pittsburgh: The Housing Recovery Program allows buyers to borrow money to purchase the home and secure the construction money needed to rehab the property at the same time. The program is not just reserved for low-income households. It has received the strong support of the real estate industry.

Rochester: The city has an aggressive vacant structure program. It will decide whether or not the site should be re-built and, if so, actively package it for development.

St. Paul: The Houses to Homes program performs substantial rehabs of substandard or vacant units.

Tampa: SHIP (State Housing Initiative Program) uses state funds to match federal dollars spent on rehabilitation projects.

Toledo: The city has a non-profit loan pool to support the buying and rehabbing of homes. There is a target that 20 percent of the rehab work is to be done by a community development corporation.

Virginia Beach: The city combines CDBG and HOME funds to do predevelopment work on new constructions. They have a contractor registry, and any contractor listed can bid on any project that the city develops. The developers like the project because they experience virtually no red tape.

Strategy 2: Help City Renters Purchase Home

By far the most commonly used strategy in other cities involves efforts to assist renters become owners. All examples of such programs can be reduced to three categories:

Efforts to change the cost equation for buying a home

There are many ways to accomplish this, including assistance with down payments and closing costs, below market rate loans, gap financing and tax incentives. Interestingly, very few cities reported use of tax incentives, and only Oklahoma City reported that a tax-incentive program was one of its most effective programs (and that program involves a city income tax

credit, not a property tax abatement). Given the relatively sparse use of tax incentives, most such programs end up being directed at low and moderate-income families.

Efforts to help renters purchase their units

Most of these efforts take the form of lease-option-to-buy programs, and they are operated successfully in Boston, Cleveland and Colorado Springs. While perhaps better associated with efforts to help residents of public housing purchase their units, some of the more interesting programs discovered in this research focus on helping tenants in condominium units purchase the units they are renting.

Education and counseling programs

A few cities report that their best results are obtained when programs of the first two types include a counseling or education component. These programs vary widely from those which tout themselves as “one-stop” centers for potential home-buyers to those which are more narrowly focused on problems such as how to clean up a credit history. Full-service education and counseling programs include at least four components:

- Who can be a homeowner, and what are the advantages of owning.
- Pre-purchase credit counseling and debt-management.
- Counseling on the process of purchasing and financing a home.
- Home-maintenance and repair counseling.

Programs that go beyond the simple use of HOME funds for down payment assistance to low/mod households, and which were judged to be particularly effective, are described below.

Anchorage: The Cook Inlet Housing Authority provides gap financing and closing cost assistance to first time buyers. The noteworthy feature of the program is a strong counseling component. As a result, the program has operated for two years without a single default.

Baton Rouge: The Housing Loan Program uses deferred loans and variable interest rates to help first time buyers. The interest payment is tied to income, but people of all income levels are

eligible.

Boston: Boston operates a Housing Information Center that is so successful it served 10,000 clients in six months. It operates on the “one-stop” model, providing counseling, education, information about programs, access to credit clean-up services, etc. In partnership with Fannie Mae, the city has developed a program to help condo tenants purchase their units. Condo structures are eligible for rehabilitation loans if certain targets for the rate of owner occupancy are met.

Cleveland: The CASH program (Cleveland Actively Supports Housing) buys down interest rates. It has a focus on rehab projects, but buyers of new units are also eligible. It serves 100 to 150 clients a year. Cleveland also operates a successful lease-to-purchase project that has a longer term than most such projects (15 years), but which results in outright ownership.

Colorado Springs: The Housing Authority runs a lease-to-purchase program that includes the escrowing of dollars for an eventual closing, as well as the more typical use of an escrow account to accumulate a down payment.

Jacksonville: Jacksonville uses two assessments from its harbor operations to provide down payments to city residents who want to purchase homes.

Jersey City: The city operates a program under which middle-income families purchase structures with two units. As long as they agree to live in one unit and rent the second to a lower-income family, participating lenders will qualify loans that would otherwise not be made. In addition, Jersey City is working to convert at least one renting family in every two-unit structure to a homeowner.

Kansas City: Under the 70/30 Program, the buyer is responsible for securing a market rate loan for 70 percent of the home price. The city lends the money for the remaining 30 percent at a below market rate. Payments on the 30 percent do not start for five years (unless the home owner moves).

Las Vegas: The Economic Opportunity Board makes loans of up to \$3,500 for down payments that are forgiven if the buyer stays in the unit 5

years.

Lexington: The Reach Home program serves low-income first time buyers with a second mortgage that is normally used for down payment assistance. Qualifying for the loan requires training in home ownership and budgeting.

Memphis: The Home Partnership program aggressively seeks out people who could be buyers and pre-qualifies them for mortgage loans. As a result, they are able to enact real estate transactions in as few as four days for buyers who have been pre-qualified.

Milwaukee: The NOHIM program (New Opportunities for Home Ownership in Milwaukee) is a partnership of six non-profit groups that share CDBG funds and reduce home ownership costs for first time buyers. It has worked with private lenders to develop a uniform application form that all housing agencies and lenders will accept, which saves administrative costs and cuts down on processing time.

New Orleans: The Notice of Funding Available (NOFA) program is a community-based program for down payments and rehab money. It not only provides a one-stop approach to helping connect potential buyers with loans and assistance programs, it does so for all potential buyers, regardless of income levels.

Oklahoma City: Mortgage Credit Certificates provide up to \$1,000 for closing costs and the homebuyer can claim an income tax credit based on the first \$40,000 of the principal over the life of the loan.

Pittsburgh: The Pittsburgh Home Ownership Program (PHOP) offers below market rate loans for 30-year fixed-rate mortgages for low/moderate income buyers, and provides grants of up to \$1,000 for closing costs.

Rochester: The Home Store is a one-stop service with information on all housing programs. City officials cite it as having lowered the default rate.

Tampa: The Mayor’s Challenge Program leverages city dollars to obtain below-market rate loans for buyers.

Seattle: City residents voted for a low-income housing levy. Funds are used to help buyers with down payments or financing costs. The loans carry a 3 percent interest rate and can in some cases be deferred for up to 20 years.

Strategy 3: Convince People from Outside the City to Live Inside the City

It was interesting that only a very few housing officials interviewed for this study reported any type of program designed to attract new residents. Nevertheless, attracting new residents will almost inevitably be important in any successful effort to increase the home ownership rate in the City of Cincinnati, and so before discussing these programs, it will be helpful to discuss the dynamics of the housing market in order to justify this assertion.

The city housing market includes some relatively stable components: African-American and white Appalachian residents, as examples, might be born in the city, live all their lives in the city and die within a few miles of the house where they were born. However, the city's market also contains some far less stable components as well, including individuals who grow up in the city, marry and buy a home in the city, have children and then move to the suburbs.

As a few indications of the size of the more transient elements of the Cincinnati market, consider the following facts:

- Forty percent of all Cincinnati households are one-person households (while the city has 45.5 percent of the county's households, it has 60.1 percent of the single person households).
- Twelve percent of the city's population lived in a different part of the country five years earlier. Put another way, each year about 8,500 people move into the city from outside the metropolitan area. In addition, another 4,900 people a year move into the city from the surrounding suburbs (altogether, then, 13,400 people move in each year).
- In 1990, there were 69,178 suburban residents of the Cincinnati area who had lived in the city just five years earlier, meaning that about 13,800 people move out of the city each year even though they stay in the area. (And note carefully that this

number exceeds the number of people moving in by a small amount, and does not even count the people who moved outside the area. As a result, Cincinnati suffers from net out-migration.)

As noted earlier, 74 percent of Cincinnati home sellers who stay in the area purchase their next home outside of the city.

Obviously, if the city is to maintain its population, let alone its stock of owners, it must constantly replenish its population base, and yet there are disturbing signs that this is not happening. For example, in 1980, the city had attracted 47 percent of the people who had moved into Hamilton County from outside the area during the previous five years. In 1990, that number was down to 39 percent. The difference represents a loss 1,720 new residents every year. As another example, there was a 2,000-unit decline in the number of rental occupied housing units between 1980 and 1990. However, this overall number masks the fact that over the decade the number of rental units occupied by households with a white head declined by 8,000 while the number of units with an African-American head increased by more than 5,000.

This second example is disturbing for two very different reasons. First, the white rental-occupancy rate in Hamilton County as a whole declined slightly from 1980 to 1990, but the total number of white rental units decreased by only 3,300 units, meaning that nearly 5,000 white rental households migrated to the suburbs over a ten-year period. Given the difficulty of enticing people back into the city, every loss of a rental unit to the suburbs should be regarded as a lost homeowner in the city. Second, between 1980 and 1990, the number of African American owners in the City of Cincinnati increased by 500 while the number of African American household increased nearly 6,000. In other words, nearly the entire increase in the city's number of African American households was absorbed on the rental side of the market. While Community Reinvestment Act programs by lenders have certainly accelerated since 1990, it is disappointing in the extreme that during a decade when the number of black households increased by more than 12 percent, the home ownership rate in the African American community declined from 28 percent to 26 percent.

As a result of these considerations, the City of Cincinnati must recognize the importance of attracting people from outside the city, and it hardly matters if these new residents rent or own. If they arrive and rent in the city, it is reasonable to assume that they will be more likely to buy in the city than if they first rent in the suburbs.

Other cities would benefit as much as Cincinnati from improved in-migration, so it is worth asking why so few of the housing officials interviewed mentioned such programs. The answer may be that housing officials are too focused on housing programs to realize the benefits of marketing the central city. Fortunately, from the focus groups and from some supplemental interviews with housing experts, some examples of successful marketing programs were discovered.

Employee Assistance Programs: While unable to mention a successful example in a particular city, focus group participants discussed programs they had heard about in which the city works with the large employers to encourage new employees to live inside the city. Such programs can range from urging its relocation experts to use Realtors familiar with the city's market to providing down payment assistance to employees who choose a city residence. Washington, DC and St. Louis operate a variant of this program in which police officers are given special assistance in purchasing a home inside the city.

Dayton: While Dayton, OH was not one of the comparison cities studied in this research, its Ambassador Program is worthy of mention. The program identifies and trains selected Realtors to be ambassadors for the city of Dayton. These Realtors have special knowledge of the city's neighborhoods, schools, and real estate market, and are committed to showcasing city properties to prospective buyers.

Cleveland: One of Cleveland's most successful programs was not even mentioned by the housing official interviewed for this study. Each year, there is a Living in Cleveland show at the Gund Center, a convention center. Last year, over 8,000 visitors saw presentations about living in Cleveland and could pick up information about specific neighborhoods, housing programs, schools, etc.

Tampa: The City of Tampa has a wonderful book on living in Tampa that profiles each of its neighborhoods and provides information on the attractions of city living. It includes detailed information about the public and private schools and about housing programs of potential interest to buyers.

Strategy 4: Preventing Erosion of the Existing Pool of Owners

The final approach to be used in a comprehensive plan to increase the rate of home ownership involves maintaining the existing pool of owners. Many of the cities contacted for this research have rehabilitation and emergency repair programs similar to Cincinnati's People Working Cooperatively program or Cincinnati's Neighborhood Housing Services program, and in many cases programs of this sort were mentioned as among the most successful offered by the city. As a result, only a few such programs are mentioned below because they offer something different.

Before discussing some examples of these types of programs, it is worth noting that there is a kind of program that was never mentioned in interviews with city housing officials that also has as its goal the prevention of the loss of existing owners. This type of program would be aimed at helping Cincinnati sellers buy their next homes inside of the city. Every time a home sells in the city, the odds are 3 to 1 that the household moves to the suburbs. Why? Because the financial calculus of buying a home has convinced the seller that he or she can do better in the suburbs. While the cost and quality of schooling for children undoubtedly often plays a major role in these calculations, it is also undoubtedly true that the City of Cincinnati does not have nearly enough "move up" opportunities for sellers who might want to stay in the city. As a result, the market charges a premium for city homes in the \$125,000 and up bracket. When a seller adds in the cost of renovations to update kitchens and major systems, not to mention private school tuition, a brand new tract home in the suburbs for \$200,000 is a far better deal than the \$300,000 century-old home in Hyde Park.

Summary

There are remarkably few ways to increase home ownership. With the exception of programs designed to help existing renters

purchase their current units, any attempts to increase ownership must balance the supply and demand sides of the equation by combining programs designed to produce new units with programs designed to encourage home ownership in the city and programs designed to retain the existing pool of owners. It was discouraging to see how few cities purposefully attempt to balance these activities. An exceptional city in this respect is Fort Worth, which has a program it calls the Dream Home program. Low/mod income buyers are helped to obtain FHA mortgages for new construction and the city provides vacant land and counseling. Thus, new units are created and owners are made of renters.

Strategic Imperatives for Cincinnati

In order to increase its home ownership rate, Cincinnati needs to increase the supply of units suitable for owner-occupancy, help renters become owners, attract new households to the city, and maintain the existing pool of owners.

Increase the Supply of Units

In order to increase the supply of units, Cincinnati needs to promote new construction and rehabilitate vacant units. Assuming that the corresponding demand can be generated, the city must attract approximately 2,500 new owner households in order to raise its ownership rate by 1 percent.¹⁷ Production at this level dwarfs the current output of the city's new home ownership programs. Indeed, it dwarfs the production of the entire housing industry. During the ten-year period from 1980 to 1989, only 576 building permits were issued for single-family units in the City of Cincinnati. Thus, the city has to find ways to alter market forces in the direction of greatly increased construction. Following are some recommended steps:

- The city needs to assemble land and promote development opportunities. The current rate of construction is proof that builders cannot take advantage of existing

¹⁷ For example, as of the 1990 Census, there were 59,172 owner-occupied units out of 154,342 occupied units, for an ownership rate of 38.3 percent. Adding 2,500 units to both the numerator and the denominator results in a rate of 39.3 percent.

opportunities for in-fill development. The city should make the necessary investments in Geographic Information Systems (GIS) technology so that it can systematically search out such opportunities. A proposal is currently being developed by the University of Cincinnati, with partial funding from the Ohio Urban University Program, to add information and analysis capability to CAGIS (Cincinnati Area GIS) that would enable the city to start identifying areas for development. Whether sufficient land exists to support the amount of new construction required without large-scale demolition is a question that goes beyond the scope of this research.

- Once lots are identified, the market will not be able to handle new construction without considerable assistance from the city. According to focus group participants, the cost differential on a project between the city and the suburbs is in the neighborhood of 30 percent. The city can help with site preparation. (The city spent about \$25,000/property for Citirama, or a total of about \$330,000, but for the right kind of project, that amount and more will be recovered through property taxes over time).
- While a limited number of federal dollars are available for low/mod housing programs, the total amount is relatively small compared to that the financial community can lend in the course of meeting its CRA commitments. Cleveland, in particular, has done a good job of cutting deals with the financial institutions, where banks sometimes make gifts of down payments.
- The city needs to survey renters and buyers in the metropolitan area to determine what type of housing in what neighborhoods will be desired. For example, Cincinnatians are reputedly not very interested in condominium units, but the number of owner-occupied condo units in the city tripled between 1980 and 1990, and there may be room for more. (Unfortunately, the number of renter-occupied condo units quadrupled, but that issue might be partially addressed through programs designed to assist renters in becoming owners).
- City Hall has to change its image from a bureaucracy with a seemingly endless round

of offices and hearing and permits that have the effect of frustrating builders to that of an avid partner in new construction. Too many builders have decided that they simply will not work inside the city any more, and these firms will have to be courted and won over one at a time. Builders can get a suburban permit within days; sometimes the process takes weeks in the city.¹⁸

- At the upper end of the market, the city has to create new areas for middle class and upper-middle class housing. Cincinnati has a number of wonderful, stable middle and upper-middle income communities that will continue to prosper, including College Hill, Hyde Park, Mt. Adams, Mt. Lookout, and Pleasant Ridge. But these communities are built out and this sector of the market will not expand unless the city targets specific areas to be developed in this direction. Thus, new construction will require neighborhood development and marketing activities.
- At the lower end of the owner market, neighborhood development is equally important. The neighborhood association will have to agree to an emphasis on new construction. The city will have to adopt an aggressive policy of not tolerating vacant structures. Several of Cincinnati's neighborhoods each have in excess of 900 vacancies, including Avondale, East Price Hill, Over-the-Rhine and Westwood. Areas within these neighborhoods will have to be targeted and the city will have to aggressively market rehabilitation deals, both to developers and to potential buyers.
- The city has to promote development and support developers who can put units suitable for owner-occupancy on the market. Almost anyone who has followed the city housing market over the last decade can think of examples of neighborhoods that have blocked development plans, and the terms NIMBY (Not In My Back Yard) and BANANA (Build Absolutely Nothing Anywhere Near Anything) are familiar throughout City Hall. While neighborhood sensibilities cannot be ignored, the city will

¹⁸ While there is reason to believe that the city may have improved its processing of building permits over the past several years, that is only half the battle; the city still needs to court builders.

either learn how to entice neighborhoods to become more receptive to development plans or experience the gradual erosion of its aging housing stock.

There is every reason to believe that the City of Cincinnati will continue to suffer from anemic development of new units unless it adopts the steps outlined above. During the 1980's about 1,000 more 1 and 2-unit structures were demolished than were built. While there are some opportunities to help renters purchase their current units, which will be discussed below, Cincinnati needs thousands of new owners and it does not have thousands of structures suitable for owner occupancy. It is not conceivable that new construction on this scale can take place without the city taking an active role in assembling land, preparing sites, assisting developers, identifying buyers, and developing neighborhoods. The City should adopt the goal that at least half of the new construction will be units with market values of \$150,000 or more because of the acute shortage of opportunities for existing homeowners to move up without moving out.

The city needs to change the orientation of all of its housing programs from demand-driven to strategy-driven. In a demand-driven program, any person who qualifies for the program can benefit. While there are a few exceptions to demand-driven programs, in the form of programs that target particular neighborhoods, most city programs offer assistance to anyone who is eligible. The city must instead spend its housing dollars strategically, and more than just housing dollars will have to be targeted to support new construction and rehabilitation. The city will also have to redirect the flow of public utility, public safety and economic development dollars as well.

Help Renters Become Owners

New construction is absolutely vital for the city, but it is a difficult way to increase home ownership because the housing stock needs to increase by 2,500 owner-occupied units in order to raise the home ownership rate 1 percent. In contrast, if 1,500 rental units can be converted into owner units, that will also have the effect of increasing the rate 1 percent.

The city needs to be realistic about who can be an owner and who cannot. It is imperative that

the city avoid a replay of Detroit in the mid-1970's, when there were 40,000 foreclosures a year as a direct consequence of too vigorous efforts beginning in 1968 to create home ownership opportunities for low income people. If the financing for the Cincinnati initiative will depend on CRA dollars, the loans must be attractive to the secondary market. Thus, these opportunities will mostly be available only to households with incomes of \$20,000 or more and a down payment.

The ideas presented in this section are aimed mostly at low/moderate income households because the barrier to increased ownership for households with higher incomes is the lack of opportunities to buy the second, or move-up home in the city, not how to buy the first home. Are there opportunities for low/moderate income households to become owners? Yes, especially in the African American community, where the market has no momentum, and possibly in white Appalachian areas of the city, although data about that population are harder to assemble.

- One of the most effective ways of creating home ownership opportunities is to change the cost equation of the home purchase. Property tax abatements are always controversial, but the city may want to investigate the idea of an income tax credit. Other ways of changing the cost equation include down payment assistance, assistance with closing costs, and buying down loan values. However, the question arises: How can the city finance these sorts of initiatives? Unlike new construction, where the city's investment will repay itself through property tax revenues (unless there was an abatement), programs designed to help low/mod renters become owners will cost the city money. In addition to using existing funding already committed to this purpose, the city needs to work with the financial community in creating opportunities for them to do a better job with their CRA obligations. Cleveland, in particular, offers a model of how the city can benefit from increased lender commitment to investing in low/mod and minority neighborhoods. Any investments the city makes should be protected with improved counseling services.
- The major difficulty in altering the cost

equation is that this intervention does not increase the supply. Not only are programs to assist renters become owners expensive, they presuppose the existence of suitable units for these renters to acquire. This means that if such programs were to expand in scope, there will be a supply constraint. One way around this constraint is to link these programs with construction or rehabilitation programs, so that any buyer who receives a subsidy is linked with a unit that has been added to the pool of units suitable for owner-occupancy.

- Several cities have programs designed to help people purchase condominium units that they are renting. About 1,200 condo units in the city are rented. The city should study these programs in cities such as Boston and investigate ways of identifying such units in Cincinnati.
- Another program that should be investigated would be aimed at helping renters in two unit structures to assume ownership of one unit. There are about 8,600 two-unit structures in Cincinnati, and only 6,000 of them have owner-occupants, meaning that there is the potential to put owners into 2,600 such structures. The city should study the program in Jersey City and consider adopting it here. An open question is what the incentive is for the absentee owner/investor to make this sort of deal. Lenders may not be enthusiastic about this program, because it requires that a renter become an owner and a landlord simultaneously, but perhaps concomitant education and counseling programs could allay their fears.
- Very few lease-to-purchase opportunities exist in Cincinnati. Participants in the focus groups were skeptical that there is very much public housing in Cincinnati of the sort for which lease-to-purchase programs have worked in other cities, but the city should at least open discussions with the Cincinnati Metropolitan Housing Authority on this issue. The city might also consider linking lease-to-purchase programs with the type of program discussed above to encourage at least one renter in two-unit structures to become an owner.
- There are 9,300 single-unit structures in the

city that are being rented (6,400 of which are detached structures and 2,900 of which are attached). There is reason to wonder how many of these can be converted to owner-occupied. No doubt there is a market for people who need to rent for a year or two and can afford such units. The city will have to invest in some research to identify the owners of these units and determine how many of them are “reluctant investors” (e.g., they are renting a home they inherited and have been unable to market). This research could also identify possible disincentives the city might adopt to discourage investors from purchasing structures in transitional neighborhoods that are then lost from the owner pool.

- Perhaps the single most effective action the city could take would be to substantially increase its funding for education and counseling programs. Focus group participants were overwhelmingly of the opinion that it will be possible to stimulate demand through education, although sometimes this will mean very untraditional forms of education. For example, the Better Housing League already offers homebuyers courses that many potential owners do not attend. Therefore, it may be necessary to have programs that involve going into the community, perhaps even door to door, to demonstrate to renters how they can become owners. Focus group participants were also nearly unanimous in the opinion that many of the renters the city will have to target to increase its home ownership rate will require counseling, and not just before the sale, but afterwards as well.
- The city also needs to do a far more effective job of providing information to renters about programs available to assist them in becoming owners. The Boston Housing Information Center and the Rochester Home Store are exemplary in this respect. Combining these information services with the counseling and education services would create a one-stop service. The city currently supports services that work for hundreds of renters, but it needs to reach thousands.

Attract New Households to the City

Each year, thousands of people move into the

Greater Cincinnati area. At any given time, there are tens of thousands of suburban residents who have lived in the city at some point in their lives. Most of the members of each of these populations are interested in purchasing a home. How can the city of Cincinnati attract more of them to choose to live in the City?

The City will not be able to compete successfully with the suburbs for that large segment of the homeowner market that is attracted to a walk-in closet, or a wooded lot, or a new 3,000 square foot home with a finished basement. But the suburbs can not compete with the city in terms of historic neighborhoods full of houses with gingerbread, neighborhoods where you can go out each morning and run through a beautiful public park with views of the river, neighborhoods close to a university with a world-renowned conservatory for the performing arts, neighborhoods with a square where people congregate for ice cream after dinner on summer evenings, neighborhoods full of Tudor homes from which you can get to any major interstate within five minutes, or downtown within twelve. In short, the suburbs do not have Northside, East Walnut Hills, Clifton, Hyde Park, College Hill, or any of a dozen other neighborhoods with their own unique qualities.

In other words, the City needs to help its neighborhoods protect, refurbish, and project their characteristic qualities that will appeal to buyers. The city already has an image, and in 1996, for the majority of buyers in the area, that image could probably be summed up as “bad schools, crime, old houses needing repair.” While there is an element of truth in each such perception, the fact is that the image of the city is something that can be upgraded and improved, and the city does far too little in this regard. Here are some suggestions.

- Do research to determine what the current image of the city is, or more precisely, what the image is of each of the city neighborhoods. Work with the neighborhoods to define the image that is desired and develop a plan to create or protect that image. After the neighborhood is defined, market it to Realtors, to employer relocation officers, to visitors, to the public. While some of Cincinnati’s more successful neighborhoods can be marketed in their entirety – Clifton and Hyde Park might be exemplars – the city may need to focus on

smaller areas in other neighborhoods, such as the Betts-Longworth district. What neighborhood will be arty? What neighborhood will be quiet? What neighborhood will be good for working class families with children? What neighborhood will be old money?

- Invest in the street furniture, the signage, the services, and the economic development plans necessary to create enough momentum in an area that market forces will begin taking over. Clifton needs advertising, but it does not need the infrastructure investments that will be required to create a new area for upper middle class buyers (recall the earlier point that the city will not get new construction in this market segment without creating an area in which it can occur). In order to do this successfully, the city will need to focus on a very small number of areas at a time.
- Develop a Living in Cincinnati book similar to the book used in Tampa, and put on an annual Living in Cincinnati conference at the Convention Center. Sell the city. Hire a public relations firm. Train the Realtors using a program such as Dayton's Ambassador program. Have materials to give to relocation specialists in every major employer in town. Offer to help subsidize any program established by a major employer that encourages new employees to live in the City. Create a web site for the City that helps focus attention on the neighborhoods or small areas being developed.
- The level of cooperation between the city and the Cincinnati Public Schools is abysmal. If the city is going to successfully alter market forces, it will have to substantially boost or refurbish the images of particular city neighborhoods, or better yet, small areas within city neighborhoods. There is hardly a better way of doing this than to work to create a sound school within a defined neighborhood. The city and the school system need to communicate to make this happen.
- Do the market research needed to determine what specific types of housing and amenities different types of buyers

want, what areas they might be interested in, and what concerns they have. The city is going to have to become a niche marketer. Some of the niches in which the city has a good chance of competing very successfully include:

The "**empty nesters**," who might be enticed to give up the home in the suburbs where they raised children to find a place in the city where they can be closer to services and cultural attractions.

The **gay and lesbian** community, if City Council can avoid a replay of the Issue 3 controversy.

The "**DINKS**," the two-person households with double incomes and no kids.

The "**downtowners**," for whom the cosmopolitan attractions of downtown living are paramount (although too little is known about their specific wants, as in river views versus lofts).

The "**come back kids**" are people who grew up in Price Hill, or Clifton, or Avondale, or Hyde Park, and would like to live in their old neighborhoods.

The **African-American** market experienced a decline in home ownership between 1980 and 1990. The city should use market research to find out what this market wants and aggressive education and CRA-based financing programs to serve it.

- Very modest success rates will pay big dividends. Just as the city's recent decline in households is associated with a small change in the out-migration rate, so a renaissance of the owner market in the city can be seeded by convincing small percentages of people in these types of niches to consider living in the city.
- The city should also market its housing stock very aggressively to all first time buyers, although this is the niche in which the city is already most successful.

The city should not ignore the segment of the rental market consisting of young people who are not yet ready to purchase a home. While

market research is needed, it is possible that the city is losing these potential owners not at the point that they buy, but at the point where they decide to rent their first apartment in the suburbs instead of Clifton, Downtown, East Walnut Hills or Mt. Adams. As an example of a program that can help in this respect, the City of Santa Ana has a student mortgage program that is aimed at assisting new college graduates from city neighborhoods purchase a home in the city.

It will be tempting to rely too much on marketing, which is cheap, and not enough on neighborhood development and construction, which are expensive, so it is appropriate to end this section by noting that essentially all of the housing stock suitable for owner-occupancy in the City of Cincinnati is already owned. With the exception of perhaps a few thousand single unit structures, condo units, and duplexes (which investors might not want to sell), you cannot expect to attract new owners to the city without creating opportunities for them to buy. It would be naïve to believe that moderate increases in demand can overcome the antipathy and cost burdens that builders feel and suffer under when they consider projects in the city.

Maintain the Existing Pool of Owners

The City of Cincinnati's most important challenge with respect to this strategic imperative is to create opportunities for existing owners in the City to buy up without moving out. This will necessitate:

- New construction of single unit structures in the \$75,000 to \$350,000 range (because second-time buyers spend about 50 percent more on their second homes than they did on their first), and
- Cooperative ventures with the Cincinnati Public Schools (because so many of the households who buy their second home outside the city do so when their children start school).

However, the techniques for accomplishing this have already been discussed. Therefore, the remainder of this section concerns efforts the city should adopt for assisting homeowners maintain their existing homes.

A top priority should be given to homeowners who are interested in moving up in place through major renovations to their structures. Any

revolving loan fund that the city operates should be sustainable. Even for below market rate loans, this can be accomplished through the use of federal dollars (see the discussion of Buffalo's program). Another way to make a below-market rate fund sustainable is by crediting it with the property tax increases that accrue as a result of renovations (e.g., repouring a driveway would not increase the appraisal enough to matter, but building an addition might). Some cities begin forgiving loans after five years, but the major drawback of that type of program is that the loan fund requires replenishment.

The city should continue to support major repair services, but refine the criteria under which people qualify for assistance to ensure that they are consistent with the city's goal of increasing ownership. People Working Cooperatively has argued that 25 percent of the city's owners qualify for its services, and that a large proportion of their structures are in need of major repair. The critical question, and one that has not been asked, becomes which of these households should receive assistance? How can these funds be used to save neighborhoods instead of households? What households should be helped via counseling on obtaining a reverse mortgage rather than through repair?

Next Steps for Cincinnati

Setting a Goal

The goal of increased home ownership in the City of Cincinnati will be nearly impossible to achieve unless the city is able to stop the decline in the number of occupied housing units and gain households. While the occupied units lost during the 1980's were not disproportionately owner-occupied units, there are very few opportunities for increasing home ownership without adding to the stock of housing available in the city. In other words, if the City does not successfully encourage new construction, it will have to work very hard to increase its home ownership rate by even a percentage point.

If the City can avoid dropping below 152,000 occupied housing units in the 2000 Census, which would be a decrease of 1.3 percent from the 1990 Census, aggressive marketing and development efforts could permit the city to get back up to 156,000 households by the year

2010. Between converting 1,500 existing renters to owners and working to ensure that the vast majority of new construction in the City is appropriate for owner occupancy, the city could increase the number of owners from 59,172 in 1990 to 63,500 by the year 2010, which would result in an owner occupancy rate of 40.7 percent. This increase of over 2 percent in the home ownership rate over a 20 year period (1990 to 2010) would be very successful in comparison to what other cities of comparable size have accomplished, but it would not be so extraordinary that it should be regarded as unattainable.

The city will have to resist the temptation to assume that traditional indicators of housing program success are relevant to monitoring progress toward this goal. Providing counseling to a homebuyer is not sufficient (that buyer might have purchased a home eventually anyway). Rehabbing a vacant structure is not sufficient (the buyer may have vacated a unit). The only statistics that will accurately portray progress toward the goal will concern net changes in the number of owners, and such statistics are very hard to come by in intercensal years.

One exception is that demolition and construction statistics will be useful in monitoring the change in the number of units appropriate for owner occupancy. The city needs to work to ensure that the net number of one unit structures increases, and that it increases faster than the net number of multi-unit structures. (During the 1980's, by way of comparison, there was a net loss of 166 single unit structures and a net gain of 1,748 units in structures with 25 or more units).

Development of a Plan

If there is one over-arching conclusion to be drawn from this study, it is that the City of Cincinnati will have to focus in order to achieve its goal of increased home ownership; it will have to focus its resources on particular markets, programs and neighborhoods. Unless the city develops an operational plan, it will be too easy for its resources to be dissipated. Another advantage of a plan is that it can be used in dealing with other levels of government and with the private sector to help the city realize its goal. As examples:

- The county and the rest of the region will have to be convinced of the benefits of a strong resurgence of home ownership opportunities in the City of Cincinnati, and of the city's insistence on not assuming responsibility for more than one-half of the new programs for low income housing in the county.
- The state and the federal government will need to be convinced that the city will want expenditures intended to improve transportation for suburban residents to be balanced by spending to improve development opportunities in the central city. Land assembly and site preparation in the inner city is no more expensive a way to promote development than building an outer beltway; indeed it is probably cheaper.
- The lending community will have to be convinced that the city is serious about its goal of increased ownership and willing to use its own financial resources in combination with loan programs of the banks to increase ownership opportunities.

In order to develop and implement this plan, the City Manager will have to determine how the plan will be developed and administered. The initiatives outlined in this report, for example, go well beyond the responsibility of the Department of Neighborhood Services, and will require coordination among numerous offices.

A planning group of city employees and representatives from the public and private sector will have to draft the plan. It is likely that this group will require both expert facilitation and research support. The group will have to visit successful programs in other cities, assemble and review data on Cincinnati neighborhoods, meet with community groups, and recommend specific initiatives in specific neighborhoods. The group will also have to develop budgets for each part of the initiative and identify the federal, state, and private sector funds that will need to be assembled.

A Final Point

This report offers bad news and good news. The bad news is that the city's low rate of home ownership is structural and long-standing, and no modest redirection of programmatic resources will have any effect on it whatsoever.

The city has operated numerous housing programs over the past decade and yet is experiencing a small trickle of household loss and the home ownership rate is constant. The good news is that increased home ownership opportunities would have so many positive ancillary effects for the city and its tax base, its downtown, its economic development prospects, and the prosperity of its citizens, that the concerted, long-term efforts that will be required will be repaid many times over.

About the Author

Steven R. Howe earned a Ph.D. in social psychology from the University of Cincinnati in 1980. His areas of specialization include evaluation, policy, and program planning.

Beginning in 1980, he worked for 13 years at the UC Institute for Policy Research (IPR), an interdisciplinary social science research organization, where he served as Director of the Southwest Ohio Regional Data Center.

In 1993, Dr. Howe assumed a faculty position in the UC Department of Psychology. He teaches courses in statistics and methodology and conducts externally funded evaluation and policy studies.

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About the Report

This report was reformatted and published to the web in August 2000, but is otherwise identical to the report submitted to the City of Cincinnati.

Appendix I

Data for Comparison Cities: 1970, 1980 and 1990

Part 1: Home Ownership Rates in 1990 for Metropolitan Areas with Central Cities of 200,000 to 700,000 Population in 1990

Central City	Central City			Central County			Metropolitan Area								
	Pop.	Hhlds.	Owners	%	Area	Pop.	Hhlds.	Owners	%	Area					
Akron	223,019	89,923	52,823	58.7	62	514,990	199,998	137,444	68.7	413	657,575	249,227	171,949	69.0	927
Albuquerque	384,736	153,818	88,186	57.3	132	480,577	185,582	112,589	60.7	1,166	480,577	185,582	112,589	60.7	1,169
Anaheim	266,406	87,588	43,123	49.2	44	2,410,556	827,066	496,782	60.1	790	2,410,556	827,066	496,782	60.1	948
Anchorage	226,338	82,702	43,672	52.8	1,698	226,338	82,702	43,672	52.8	1,698	226,338	82,702	43,672	52.8	1,961
Atlanta	394,017	155,752	67,126	43.1	132	--	--	--	--	--	2,833,511	1,056,427	658,389	62.3	5,191
Austin	465,622	192,148	77,974	40.6	218	--	--	--	--	--	781,572	303,871	150,639	49.6	2,838
Baton Rouge	219,531	83,340	44,030	52.8	74	380,105	138,620	83,168	60.0	456	528,264	188,377	122,917	65.3	1,680
Birmingham	265,988	105,437	56,288	53.4	148	651,525	251,479	164,085	65.2	1,113	907,810	345,328	238,180	69.0	4,043
Boston	574,283	228,464	70,544	30.9	48	663,906	264,061	85,880	32.5	59	2,870,569	1,080,721	604,130	55.9	2,03
Buffalo	328,123	136,436	58,858	43.1	41	968,532	376,994	240,179	63.7	1,045	968,532	376,994	240,179	63.7	1,227
Charlotte	395,934	158,991	87,411	55.0	174	511,433	200,219	119,563	59.7	527	1,162,093	440,670	294,578	66.8	3,445
Cincinnati	364,040	154,342	59,172	38.3	77	866,228	338,881	197,551	58.3	407	1,452,645	548,385	345,948	63.1	2,166
Cleveland	505,616	199,787	95,765	47.9	77	1,412,140	563,243	349,057	62.0	458	1,831,122	712,362	466,183	65.4	3,056
Colorado Springs	281,140	110,862	60,533	54.6	183	397,014	146,965	84,318	57.4	2,127	397,014	146,965	84,318	57.3	2,130
Columbus	632,910	256,996	119,754	46.6	191	961,437	378,723	207,833	54.9	540	1,377,419	524,535	315,206	60.1	3,606
Corpus Christi	257,453	89,468	50,633	56.6	135	--	--	--	--	--	349,894	118,516	70,890	59.8	1,874
Denver	467,610	210,952	103,765	49.2	153	467,610	210,952	103,765	49.2	153	1,622,980	649,404	399,856	61.6	3,779
El Paso	515,342	160,545	92,507	57.6	245	591,610	178,366	104,624	58.7	1,013	591,610	178,366	104,624	58.7	1,015
Fort Worth	447,619	168,274	91,755	54.5	281	1,170,103	438,634	254,907	58.1	898	1,332,053	495,144	298,605	60.3	2,542
Fresno	354,202	121,807	58,740	48.2	99	667,490	220,933	119,876	54.3	5,963	667,490	220,933	119,876	54.3	5,963
Honolulu	365,272	134,563	63,261	47.0	83	836,231	265,304	137,910	52.0	600	836,231	265,304	137,910	52.0	2,127
Jacksonville	635,230	241,384	149,886	62.1	759	672,971	257,245	159,444	62.0	774	906,727	343,526	222,571	64.8	3,109
Jersey City	228,537	82,381	24,400	29.6	15	553,099	208,739	67,837	32.5	47	553,099	208,739	67,837	32.5	62
Kansas City	435,146	177,607	101,108	56.9	312	--	--	--	--	--	1,566,280	602,347	394,228	65.4	5,062
Las Vegas	258,295	99,735	50,246	50.4	83	741,459	287,025	149,007	51.9	7,911	741,459	287,025	149,007	51.9	8,091
Lexington-Fayette	225,366	89,529	47,460	53.0	285	225,366	89,529	47,460	53.0	285	348,428	134,077	77,504	57.8	1,484
Long Beach	429,433	158,975	65,117	41.0	50	8,863,164	2,989,552	1,440,830	48.2	4,060	8,863,164	2,989,552	1,440,830	48.2	4,752
Louisville	269,063	113,065	62,078	54.9	62	664,937	264,138	170,401	64.5	385	952,662	367,819	248,276	67.5	2,292
Memphis	610,337	229,829	126,749	55.1	256	826,330	303,571	180,490	59.5	755	981,747	356,997	219,234	61.4	2,392
Miami	358,548	130,252	43,102	33.1	36	1,937,094	692,355	375,912	54.3	1,945	1,937,094	692,355	375,912	54.3	2,430
Milwaukee	628,088	240,540	107,682	44.8	96	--	--	--	--	--	1,432,149	537,722	319,659	59.4	3,322
Minneapolis	368,383	160,682	79,845	49.7	55	1,032,431	419,060	265,610	63.4	557	2,464,124	935,516	642,322	68.7	5,322
Nashville-Davidson	488,374	198,585	104,944	52.8	473	510,784	207,530	111,691	53.8	502	985,026	375,831	237,596	63.2	4,135
New Orleans	496,938	188,235	82,279	43.7	181	496,938	188,235	82,279	43.7	181	1,238,816	455,178	264,053	58.0	4,668
Newark	275,221	91,552	21,115	23.1	24	778,206	278,752	126,313	45.3	126	1,824,321	652,035	385,484	59.1	1,252
Norfolk	261,229	89,478	39,387	44.0	54	261,229	89,478	39,387	44.0	54	1,396,107	493,536	290,703	58.9	2,446
Oakland	372,242	144,521	60,153	41.6	56	1,279,182	479,518	255,386	53.3	738	2,082,914	779,806	458,280	58.8	1,623
Oklahoma City	444,719	178,662	106,316	59.5	608	--	--	--	--	--	958,839	367,775	236,478	64.3	4,304
Omaha	335,795	133,842	79,226	59.2	101	416,444	161,113	100,977	62.7	331	618,262	232,352	149,105	64.2	1,941
Pittsburgh	369,879	153,483	80,199	52.3	56	1,336,449	541,261	358,068	66.2	730	2,056,705	819,984	568,034	69.3	3,440
Portland	437,319	187,268	99,206	53.0	125	--	--	--	--	--	1,239,842	487,091	295,692	60.7	3,790

Part 1: Home Ownership Rates in 1990 for Metropolitan Areas with Central Cities of 200,000 to 700,000 Population in 1990

Central City	Central City			Central County			Metropolitan Area								
	Pop.	Hhlds.	Owners	%	Area	Pop.	Hhlds.	Owners	%	Area					
Raleigh	207,951	85,822	40,235	46.9	88	423,380	165,743	101,003	60.9	834	735,480	287,647	169,437	58.9	2,051
Richmond	203,056	85,337	39,515	46.3	60	203,056	85,337	39,515	46.3	60	865,640	331,824	215,746	65.0	3,029
Riverside	226,505	75,463	42,466	56.3	78	1,170,413	402,067	270,876	67.4	7,208	2,588,793	866,804	565,124	65.2	27,409
Rochester	231,636	93,607	41,188	44.0	36	713,968	271,944	176,927	65.1	659	1,002,410	374,475	253,329	67.6	4,869
Sacramento	369,365	144,444	74,126	51.3	96	1,041,219	394,530	223,360	56.6	966	1,481,102	556,448	328,106	59.0	5,310
Seattle	516,259	236,702	115,709	48.9	84	1,507,319	615,792	362,038	58.8	2,126	1,972,961	787,505	475,813	60.4	4,503
St. Louis	396,685	164,931	74,352	45.1	62	396,685	164,931	74,352	45.1	62	2,444,099	924,733	633,803	68.5	5,469
St. Paul	272,235	110,249	59,471	53.9	53	485,765	190,500	118,499	62.2	156	2,464,124	935,516	642,322	68.7	5,322
St. Petersburg	238,629	105,703	66,577	63.0	59	851,659	380,635	263,388	69.2	280	2,067,959	869,481	602,498	69.3	3,331
Stockton	210,943	68,794	33,353	48.5	53	480,628	158,156	91,068	57.6	1,399	480,628	158,156	91,068	57.6	1,426
Tampa	280,015	114,800	63,699	55.5	109	834,054	324,872	204,966	63.1	1,051	2,067,959	869,481	602,498	69.3	3,331
Toledo	332,943	130,883	79,386	60.7	81	462,361	177,500	115,364	65.0	340	614,128	230,681	153,717	66.6	1,589
Tucson	405,390	162,685	83,687	51.4	156	666,880	261,792	159,467	60.9	9,187	666,880	261,792	159,467	60.9	9,189
Tulsa	367,302	155,447	86,760	55.8	184	--	--	--	--	--	708,954	277,202	181,627	65.5	5,163
Virginia Beach	393,069	135,566	84,719	62.5	248	393,069	135,566	84,719	62.5	248	1,396,107	493,536	290,703	58.9	2,446
Washington	606,900	249,634	97,108	38.9	61	606,900	249,634	97,108	38.9	61	3,923,574	1,459,358	883,612	60.5	4,348
Wichita	304,011	123,249	72,630	58.9	115	403,662	156,571	99,753	63.7	1,000	485,270	186,640	121,609	65.2	2,996

Part 2: Home Ownership Rates in 1980 for Metropolitan Areas with Central Cities of 200,000 to 700,000 Population in 1990

Central City	Central City				Central County				Central City				Central County						
	Pop.	Hhlds.	Owners	%	Area	Pop.	Hhlds.	Owners	%	Area	Pop.	Hhlds.	Owners	%	Area	Pop.	Hhlds.	Owners	%
Akron	237,177	90,576	55,435	61.2	57	524,472	189,850	132,740	69.9	412	660,328	234,064	164,128	70.1	905				
Albuquerque	331,767	124,032	95,533	77.0	95	419,700	151,037	95,533	63.3	1,169	454,449	161,501	104,244	64.5	4,875				
Anaheim	219,311	79,749	40,455	50.7	42	1,932,709	686,267	415,098	60.5	798	1,932,705	686,267	415,098	60.5	798				
Anchorage	174,431	60,470	34,195	56.5	1,732	174,431	60,470	34,195	56.5	1,732	174,431	60,470	34,195	56.5	1,732				
Atlanta	425,022	162,533	67,057	41.3	131	--	--	--	--	--	2,029,710	719,799	442,041	61.4	4,342				
Austin	345,496	133,934	61,411	45.9	116	--	--	--	--	--	536,688	195,475	107,592	55.0	2,804				
Baton Rouge	219,419	78,581	42,463	54.0	62	366,191	124,302	77,574	62.4	458	494,151	164,102	109,674	66.8	1,609				
Birmingham	284,413	107,238	57,158	53.3	99	671,324	244,215	157,700	64.6	1,119	847,487	303,699	205,224	67.6	3,369				
Boston	562,994	218,457	59,504	27.2	47	650,142	251,929	73,658	29.2	57	2,673,537	990,660	527,156	53.2	1,238				
Buffalo	357,870	140,954	62,714	44.5	42	1,015,472	365,217	228,464	62.6	1,046	1,242,426	445,475	283,677	63.7	1,572				
Charlotte	314,447	117,817	64,481	54.7	140	404,270	146,967	88,631	60.3	528	637,218	226,250	144,755	64.0	1,524				
Cincinnati	385,457	157,677	60,673	38.5	78	873,224	322,238	186,226	57.8	412	1,401,491	498,688	312,706	62.7	2,139				
Cleveland	573,822	218,297	105,187	48.2	79	1,498,400	563,478	344,591	61.2	459	1,898,825	694,401	448,082	64.5	1,520				
Colorado Springs	215,150	81,241	47,939	59.0	103	309,424	107,791	65,440	60.7	2,129	317,458	110,673	67,689	61.2	2,688				
Columbus	564,871	217,150	105,970	48.8	181	869,132	322,817	184,001	57.0	542	1,093,316	397,034	239,107	60.2	2,462				
Corpus Christi	231,999	76,661	45,610	59.5	104	--	--	--	--	--	326,228	104,540	65,065	62.2	1,541				
Denver	492,365	211,566	106,299	50.2	111	492,365	211,566	106,299	50.2	111	1,620,902	609,360	383,687	63.0	4,646				
El Paso	425,259	128,167	75,937	59.2	239	479,899	140,806	83,686	59.4	1,015	479,899	140,806	83,686	59.4	1,014				
Fort Worth	385,164	144,032	88,032	61.1	240	860,880	310,272	203,040	65.4	898	2,974,805	1,076,297	670,141	62.3	8,326				
Fresno	218,202	81,996	44,229	53.9	66	514,621	178,506	105,142	58.9	5,978	514,621	178,506	105,142	58.9	5,978				
Honolulu	365,048	127,139	56,562	44.5	87	762,565	230,214	114,831	49.9	597	762,565	230,214	114,831	49.9	596				
Jacksonville	540,920	196,502	123,055	62.6	239	571,003	208,351	130,176	62.5	776	737,541	263,839	172,495	65.4	3,220				
Jersey City	223,532	87,948	22,610	25.7	13	556,972	207,857	61,752	29.7	46	556,972	207,857	61,752	29.7	46				
Kansas City	448,159	234,882	140,029	59.6	316	--	--	--	--	--	1,327,106	493,485	327,881	66.4	3,332				
Las Vegas	164,674	62,144	32,035	51.5	55	463,078	173,891	102,555	59.0	7,881	463,087	173,891	102,555	59.0	7,881				
Lexington-Fayette	204,165	75,440	39,637	52.5	285	204,165	75,440	39,637	52.5	285	317,629	113,775	65,306	57.4	1,483				
Long Beach	361,334	151,611	65,020	42.9	50	7,477,503	2,730,469	1,323,397	48.5	4,070	7,477,503	2,730,469	1,323,397	48.5	4,070				
Louisville	298,451	117,178	65,916	56.3	60	685,004	250,569	165,425	66.0	386	906,152	324,019	220,648	68.1	1,402				
Memphis	646,356	230,474	129,662	56.3	264	777,113	269,186	158,171	58.8	772	913,472	311,196	188,191	60.5	2,308				
Miami	346,865	134,046	45,738	34.1	35	1,625,781	609,830	332,527	54.5	1,955	1,625,781	609,830	332,527	54.5	1,955				
Milwaukee	636,212	241,817	114,205	47.2	96	--	--	--	--	--	1,397,143	500,684	300,733	60.1	1,461				
Minneapolis	370,951	161,858	79,655	49.2	55	941,411	365,536	227,287	62.2	541	2,113,513	762,376	512,148	67.2	4,609				
Nashville-Davidson	455,651	169,674	95,640	56.4	480	477,811	177,737	102,140	57.5	501	850,505	301,945	196,470	65.1	4,060				
New Orleans	557,515	206,435	81,970	39.7	199	557,515	206,435	81,970	39.7	199	1,187,073	418,406	225,004	53.8	1,907				
Newark	329,248	110,912	23,403	21.1	24	851,116	300,303	124,519	41.5	127	1,965,969	677,464	381,084	56.3	1,005				
Norfolk	266,979	87,802	38,575	43.9	53	266,979	87,802	38,575	43.9	53	806,951	265,725	154,841	58.3	1,344				
Oakland	339,337	141,657	60,805	42.9	54	1,105,379	426,092	226,137	53.1	736	3,250,630	1,280,506	679,320	53.1	2,482				
Oklahoma City	403,213	160,002	101,192	63.2	604	--	--	--	--	--	834,088	312,132	210,194	67.3	3,504				
Omaha	314,255	118,465	72,634	61.3	91	397,038	146,129	92,503	63.3	333	569,614	215,196	131,667	61.2	1,524				
Pittsburgh	423,938	166,067	84,968	51.2	55	1,450,085	540,547	353,325	65.4	727	2,263,894	828,504	571,319	69.0	3,054				
Portland	366,383	158,847	84,619	53.3	103	--	--	--	--	--	1,242,594	477,513	299,882	62.8	3,653				

Part 2: Home Ownership Rates in 1980 for Metropolitan Areas with Central Cities of 200,000 to 700,000 Population in 1990

Central City	Central City				Central County				Hhlds.	Owners	%	Area			
	Pop.	Hhlds.	Owners	%	Area	Pop.	Hhlds.	Owners					%	Area	
Raleigh	150,255	54,851	26,670	48.6	54	301,327	106,525	65,263	61.3	854	531,167	189,183	110,124	58.2	1,552
Richmond	219,214	85,797	40,447	47.1	60	219,214	85,797	40,447	47.1	60	632,015	227,067	144,498	63.6	2,137
Riverside	170,876	60,964	37,122	60.9	72	663,166	242,937	166,218	68.4	7,214	1,558,182	551,580	377,215	68.4	27,279
Rochester	241,741	94,597	43,566	46.1	34	702,238	252,217	159,543	63.3	663	971,230	342,195	226,438	66.2	2,936
Sacramento	275,741	112,859	63,661	56.4	96	783,381	299,805	181,001	60.4	971	1,014,002	383,841	234,082	61.0	3,402
Seattle	493,846	219,469	111,951	51.0	84	1,269,749	497,263	308,378	62.0	2,178	1,607,469	617,962	394,820	63.9	4,226
St. Louis	453,085	178,048	80,415	45.2	61	453,055	178,048	80,415	45.2	61	2,356,460	837,997	571,838	68.2	4,968
St. Paul	270,230	106,223	59,215	55.7	52	459,784	170,505	105,349	61.8	154	2,113,533	762,376	512,148	67.2	4,609
St. Petersburg	238,647	104,094	68,159	65.5	56	728,531	319,527	229,769	71.9	280	1,569,134	638,816	458,190	71.7	2,071
Stockton	149,779	55,335	28,986	52.4	40	347,342	124,626	75,145	60.3	1,415	347,342	124,626	75,145	60.3	1,415
Tampa	271,523	105,603	64,516	61.1	84	646,960	237,943	159,104	66.9	1,053	1,569,134	638,816	458,190	71.7	2,071
Toledo	354,635	133,042	84,207	63.3	84	471,741	172,239	114,770	66.6	341	791,599	277,564	194,939	70.2	2,177
Tucson	330,537	125,266	74,912	59.8	99	531,443	195,459	128,956	66.0	9,187	531,443	195,459	128,956	66.0	9,187
Tulsa	360,919	145,414	88,933	61.2	186	--	--	--	--	--	689,434	257,941	178,325	69.1	5,651
Virginia Beach	262,199	85,155	54,681	64.2	256	262,199	85,155	54,681	64.2	256	806,951	265,725	154,841	58.3	1,344
Washington	638,333	253,143	89,846	35.5	63	638,333	253,143	89,846	35.5	63	3,060,922	1,112,770	604,608	54.3	2,810
Wichita	279,272	110,306	65,866	59.7	101	366,531	137,744	87,111	63.2	1,007	411,313	153,831	100,046	65.0	2,451

Part 3: Home Ownership Rates in 1970 for Metropolitan Areas with Central Cities of 200,000 to 700,000 Population in 1990

Central City	Central City				Central County				Metropolitan Area						
	Pop.	Hhlds.	Owners	%	Area	Pop.	Hhlds.	Owners	%	Area	Pop.	Hhlds.	Owners	%	Area
Akron	275,425	91,593	58,636	64.0	54	533,371	172,789	123,667	71.6	412	679,239	206,344	147,612	71.5	1,868
Albuquerque	243,751	75,656	48,830	64.5	82	315,774	94,223	61,509	65.3	1,169	315,774	94,223	61,509	65.3	1,169
Anaheim	166,701	53,384	29,635	55.5	33	1,420,386	436,120	281,825	64.6	798	1,420,386	436,120	281,825	64.6	782
Anchorage	48,081	NA	NA	NA	16	126,385	NA	NA	NA	1,732	NA	NA	NA	NA	NA
Atlanta	496,973	162,291	66,829	41.2	132	--	--	--	--	--	1,390,164	429,369	246,876	57.5	657
Austin	251,808	78,570	40,874	52.0	72	295,516	90,614	49,745	55	989	295,516	90,614	49,745	54.9	1,012
Baton Rouge	165,963	51,131	29,947	58.6	40	285,167	81,460	54,049	66.4	458	285,167	81,460	54,049	66.4	459
Birmingham	300,910	99,956	54,001	54.0	80	644,991	203,629	133,244	65.4	1,119	739,274	232,451	154,305	66.4	2,718
Boston	641,071	217,622	59,230	27.2	46	735,190	247,969	73,073	29.5	57	2,753,700	859,701	452,033	52.6	987
Buffalo	462,768	157,951	69,453	44.0	41	1,113,491	346,374	213,021	61.5	1,046	1,349,211	418,255	263,238	62.9	1,590
Charlotte	241,178	76,992	39,943	51.9	76	354,656	109,532	65,881	60.1	528	409,370	125,436	77,247	61.6	1,169
Cincinnati	452,524	159,838	61,504	38.5	78	924,018	295,269	166,581	56.4	412	1,384,851	430,771	262,709	61.0	2,149
Cleveland	750,903	248,280	114,528	46.1	76	1,721,300	554,239	329,580	59.5	459	2,064,194	650,138	405,710	62.4	1,519
Colorado Springs	135,060	42,917	24,814	57.8	61	235,972	67,581	39,731	58.8	2,129	235,972	67,581	39,731	58.8	2,157
Columbus	539,677	173,056	88,265	51.0	135	833,249	259,321	150,663	58.1	542	916,228	282,959	167,104	59.1	1,492
Corpus Christi	204,525	58,577	36,594	62.5	101	237,544	67,050	42,311	63	836	284,832	79,709	51,362	64.4	1,526
Denver	514,678	185,331	93,149	50.3	95	514,678	185,331	93,149	50.3	95	1,227,529	392,060	241,010	61.5	3,660
El Paso	322,261	88,187	53,153	60.3	118	359,291	95,843	56,232	58.7	1,015	359,291	95,843	56,232	58.7	1,057
Fort Worth	393,476	129,960	80,204	61.7	205	716,317	225,873	149,312	66.1	898	762,086	240,730	160,511	66.7	1,601
Fresno	165,972	55,274	32,111	58.1	42	413,053	126,752	76,166	60.1	5,987	413,053	126,752	76,166	60.1	5,966
Honolulu	324,871	97,228	39,556	40.7	84	629,176	164,763	74,184	45.0	597	629,176	164,763	74,184	45.0	596
Jacksonville	528,865	161,666	109,285	67.6	766	528,865	161,666	109,285	67.6	776	528,865	161,666	109,285	67.6	766
Jersey City	260,525	87,853	24,697	28.1	15	609,266	207,499	61,822	29.8	46	609,266	207,499	61,822	29.8	47
Kansas City	507,087	176,373	102,121	57.9	316	--	--	--	--	--	1,253,916	409,435	269,014	65.7	2,768
Las Vegas	125,787	40,927	23,309	57.0	52	273,288	87,728	50,837	57.9	7,881	273,288	87,728	50,837	57.9	7,874
Lexington-Fayette	108,137	35,197	15,984	45.4	23	174,323	54,507	30,113	55.2	285	174,323	54,507	30,113	55.2	285
Long Beach	358,633	142,489	62,353	43.8	49	7,032,075	2,431,981	1,179,943	48.5	4,070	7,032,075	2,431,981	1,179,943	48.5	4,069
Louisville	361,472	122,683	65,350	53.3	60	695,055	216,160	140,448	65.0	386	826,553	814,126	17,024	2.1	908
Memphis	623,530	190,006	107,425	56.5	217	722,014	213,527	122,728	57.5	772	770,120	226,782	129,930	57.3	1,363
Miami	334,859	120,393	43,158	35.8	34	1,267,792	428,026	231,529	54.1	1,955	1,267,792	428,026	231,529	54.1	2,042
Milwaukee	717,099	236,981	111,983	47.3	95	--	--	--	--	--	1,403,688	432,678	258,827	59.8	1,456
Minneapolis	434,400	161,141	79,653	49.4	55	960,080	309,708	191,411	61.8	541	1,813,647	557,147	363,295	65.2	2,108
Nashville-Davidson	448,003	140,409	83,694	59.6	508	448,003	140,409	83,694	59.6	501	541,108	169,216	105,333	62.2	1,609
New Orleans	593,471	191,363	73,517	38.4	197	593,471	191,363	73,517	38.4	199	1,045,809	318,418	163,545	51.4	1,967
Newark	382,417	121,041	24,932	20.6	24	929,986	302,582	122,813	40.6	127	1,856,556	583,985	311,546	53.3	701
Norfolk	307,951	86,742	37,193	42.9	53	307,951	86,742	37,193	42.9	53	680,600	191,536	105,234	54.9	682
Oakland	361,561	138,831	58,831	42.4	53	1,073,184	365,093	189,344	51.9	736	3,109,519	1,085,852	560,749	51.6	2,480
Oklahoma City	366,232	126,880	81,866	64.5	636	--	--	--	--	--	640,889	210,102	142,242	67.7	2,124
Omaha	347,328	111,223	67,136	60.4	77	389,455	122,460	75,734	61.8	333	540,142	165,216	104,600	63.3	1,537
Pittsburgh	520,117	178,016	89,626	50.3	55	1,605,016	512,493	331,866	64.8	727	2,401,245	759,174	514,503	67.8	3,049
Portland	382,619	145,082	81,930	56.5	89	--	--	--	--	--	1,009,129	341,505	221,860	65.0	3,650

Part 4: Percent Change, 1970 to 1980 (% Ownership is displayed as change in the percentages)

Central City	Central City			Central County			Metropolitan Area								
	Pop.	Hhlds.	Own.	%	Area	Pop.	Hhlds.	Own.	%	Area					
Akron	-14	-1	-6	-2.8	6	-2	10	7	-1.7	0	-3	13	11	-1.4	-52
Albuquerque	36	64	96	12.5	16	33	60	55	-2.0	0	44	71	70	-0.7	317
Anaheim	32	49	37	-4.8	25	36	57	47	-4.1	0	36	57	47	-4.1	2
Anchorage	263	NA	NA	NA	NA	38	NA	NA	NA	NA	NA	NA	NA	NA	NA
Atlanta	-15	0	0	0.1	0	--	--	--	--	--	46	68	79	3.9	561
Austin	37	71	50	-6.2	61	--	--	--	--	--	82	116	116	0.1	177
Baton Rouge	32	54	42	-4.5	53	28	53	44	-3.9	0	73	102	103	0.5	251
Birmingham	-6	7	6	-0.7	24	4	20	18	-0.9	0	15	31	33	1.2	24
Boston	-12	0	1	0.0	3	-12	2	1	-0.2	0	-3	15	17	0.6	25
Buffalo	-23	-11	-10	0.5	1	-9	5	7	1.1	0	-8	7	8	0.7	-1
Charlotte	30	53	61	2.9	84	14	34	35	0.2	0	56	80	87	2.4	30
Cincinnati	-15	-1	-1	0.0	0	-6	9	12	1.4	0	1	16	19	1.7	-1
Cleveland	-24	-12	-8	2.1	4	-13	2	5	1.7	0	-8	7	10	2.1	0
Colorado Springs	59	89	93	1.2	70	31	60	65	1.9	0	35	64	70	2.4	25
Columbus	5	26	20	-2.2	34	4	25	22	-1.1	0	19	40	43	1.2	65
Corpus Christi	13	31	25	-3.0	3	--	--	--	--	--	15	31	27	-2.2	1
Denver	-4	14	14	0.0	16	-4	14	14	0.0	17	32	55	59	1.5	27
El Paso	32	45	43	-1.0	102	34	47	49	0.8	0	34	47	49	0.8	-4
Fort Worth	-2	11	10	-0.6	17	20	37	36	-0.7	0	290	347	318	-4.4	420
Fresno	32	48	38	-4.2	57	25	41	38	-1.2	0	25	41	38	-1.2	0
Honolulu	12	31	43	3.8	4	21	40	55	4.9	0	21	40	55	4.9	0
Jacksonville	2	22	13	-5.0	-69	8	29	19	-5.1	0	40	63	58	-2.2	320
Jersey City	-14	0	-9	-2.4	-13	-9	0	0	-0.1	0	-9	0	0	-0.1	-2
Kansas City	-12	33	37	1.7	0	--	--	--	--	--	6	21	22	0.7	20
Las Vegas	31	52	37	-5.4	7	69	98	102	1.0	0	70	98	102	1.0	0
Lexington-Fayette	89	114	148	7.1	1,138	17	38	32	-2.7	0	82	109	117	2.2	420
Long Beach	1	6	4	-0.9	2	6	12	12	-0.1	0	6	12	12	-0.1	0
Louisville	-17	-5	1	3.0	0	-1	16	18	1.0	0	10	-60	1,196	66.0	54
Memphis	4	21	21	-0.3	22	8	26	29	1.3	0	19	37	45	3.2	69
Miami	4	11	6	-1.7	1	28	43	44	0.4	0	28	43	44	0.4	-4
Milwaukee	-11	2	2	0.0	1	--	--	--	--	--	-1	16	16	0.2	0
Minneapolis	-15	0	0	-0.2	0	-2	18	19	0.4	0	17	37	41	2.0	119
Nashville-Davidson	2	21	14	-3.2	-6	7	27	22	-2.1	0	57	78	87	2.8	152
New Orleans	-6	8	12	1.3	1	-6	8	12	1.3	0	14	31	38	2.4	-3
Newark	-14	-8	-6	0.5	3	-9	-1	1	0.9	0	6	16	22	2.9	43
Norfolk	-13	1	4	1.1	1	-13	1	4	1.1	0	19	39	47	3.3	97
Oakland	-6	2	3	0.5	1	3	17	19	1.2	0	5	18	21	1.4	0
Oklahoma City	10	26	24	-1.3	-5	--	--	--	--	--	30	49	48	-0.4	65
Omaha	-10	7	8	1.0	19	2	19	22	1.5	0	6	30	26	-2.1	-1
Pittsburgh	-19	-7	-5	0.8	0	-10	6	7	0.6	0	-6	9	11	1.2	0
Portland	-4	10	3	-3.2	16	--	--	--	--	--	23	40	35	-2.2	0

Part 4: Percent Change, 1970 to 1980 (% Ownership is displayed as change in the percentages)

Central City	Central City			Central County			Metropolitan Area			
	Pop.	Hhlds.	%	Pop.	Hhlds.	%	Pop.	Hhlds.	%	
Raleigh	24	50	44	32	58	64	133	180	177	81
Richmond	-12	4	0	-12	4	0	22	39	44	79
Riverside	22	38	35	45	61	73	36	52	63	0
Rochester	-18	-7	-9	-1	14	12	10	27	25	27
Sacramento	8	23	21	24	48	44	27	50	48	-1
Seattle	-7	7	0	10	27	25	13	31	29	0
St. Louis	-27	-17	-8	-27	-17	-8	0	14	20	21
St. Paul	-13	2	1	-4	15	14	17	37	41	119
St. Petersburg	10	17	9	40	51	44	55	73	66	59
Stockton	39	53	48	20	35	33	20	35	33	0
Tampa	-2	11	1	32	50	37	55	73	66	59
Toledo	-8	6	3	-3	12	9	14	30	30	43
Tucson	26	49	39	51	76	78	51	76	78	-1
Tulsa	9	29	19	--	--	--	45	62	64	50
Virginia Beach	52	89	77	52	89	77	19	39	47	97
Washington	-16	-4	21	-16	-4	21	7	24	46	19
Wichita	1	19	15	5	23	21	6	23	24	0

Part 5: Percent Change, 1980 to 1990 (% Ownership is displayed as change in the percentages)

Central City	Central City			Central County			Metropolitan Area								
	Pop.	Hhlds.	Own.	%	Area	Pop.	Hhlds.	Own.	%	Area					
Akron	-6	-1	-5	-2.5	8	-2	5	4	-1.2	0	0	7	5	-1.1	3
Albuquerque	16	24	-8	-19.7	39	15	23	18	-2.6	0	6	15	8	-3.9	-76
Anaheim	22	10	7	-1.5	6	25	21	20	-0.4	-1	25	21	20	-0.4	19
Anchorage	30	37	28	-3.7	-2	30	37	28	-3.7	-2	30	37	28	-3.7	13
Atlanta	-7	-4	0	1.8	1	--	--	--	--	--	40	47	49	0.9	20
Austin	35	44	27	-5.3	88	--	--	--	--	--	46	56	40	-5.5	1
Baton Rouge	0	6	4	-1.2	20	4	12	7	-2.4	0	7	15	12	-1.6	4
Birmingham	-7	-2	-2	0.1	50	-3	3	4	0.7	-1	7	14	16	1.4	20
Boston	2	5	19	3.6	2	2	5	17	3.3	4	7	9	15	2.7	-84
Buffalo	-8	-3	-6	-1.4	-2	-5	3	5	1.2	0	-22	-15	-15	0.0	-22
Charlotte	26	35	36	0.2	25	27	36	35	-0.6	0	82	95	104	2.9	126
Cincinnati	-6	-2	-3	-0.1	-1	-1	5	6	0.5	-1	4	10	11	0.4	1
Cleveland	-12	-9	-9	-0.3	-3	-6	0	1	0.8	0	-4	3	4	0.9	101
Colorado Springs	31	37	26	-4.4	77	28	36	29	-3.3	0	25	33	24	-3.9	-21
Columbus	12	18	13	-2.2	6	11	17	13	-2.1	0	26	32	32	-0.1	47
Corpus Christi	11	17	11	-2.9	30	--	--	--	--	--	7	13	9	-2.4	22
Denver	-5	0	-2	-1.1	38	-5	0	-2	-1.1	38	0	7	4	-1.4	-19
El Paso	21	25	22	-1.6	3	23	27	25	-0.8	0	23	27	25	-0.8	0
Fort Worth	16	17	4	-6.6	17	36	41	26	-7.3	0	-55	-54	-55	-2.0	-70
Fresno	62	49	33	-5.7	51	30	24	14	-4.6	0	30	24	14	-4.6	0
Honolulu	0	6	12	2.5	-5	10	15	20	2.1	1	10	15	20	2.1	257
Jacksonville	17	23	22	-0.5	217	18	24	23	-0.5	0	23	30	29	-0.6	-3
Jersey City	2	-6	8	3.9	14	-1	0	10	2.8	2	-1	0	10	2.8	35
Kansas City	-3	-24	-28	-2.7	-1	--	--	--	--	--	18	22	20	-1.0	52
Las Vegas	57	61	57	-1.2	51	60	65	45	-7.1	0	60	65	45	-7.1	3
Lexington-Fayette	10	19	20	0.5	0	10	19	20	0.5	0	10	18	19	0.4	0
Long Beach	19	5	0	-1.9	0	19	10	9	-0.3	0	19	10	9	-0.3	17
Louisville	-10	-4	-6	-1.3	3	-3	5	3	-1.5	0	5	14	13	-0.6	64
Memphis	-6	0	-2	-1.1	-3	6	13	14	0.7	-2	8	15	17	0.9	4
Miami	3	-3	-6	-1.0	4	19	14	13	-0.2	-1	19	14	13	-0.2	24
Milwaukee	-1	-1	-6	-2.5	0	--	--	--	--	--	3	7	6	-0.6	127
Minneapolis	-1	-1	0	0.5	0	10	15	17	1.2	3	17	23	25	1.5	16
Nashville-Davidson	7	17	10	-3.5	-1	7	17	9	-3.6	0	16	25	21	-1.8	2
New Orleans	-11	-9	0	4.0	-9	-11	-9	0	4.0	-9	4	9	17	4.2	145
Newark	-16	-18	-10	2.0	0	-9	-7	1	3.8	-1	-7	-4	1	2.9	25
Norfolk	-2	2	2	0.1	2	-2	2	2	0.1	2	73	86	88	0.6	82
Oakland	10	2	-1	-1.3	4	16	13	13	0.2	0	-36	-39	-33	5.7	-35
Oklahoma City	10	12	5	-3.7	1	--	--	--	--	--	15	18	13	-3.0	23
Omaha	7	13	9	-2.1	14	5	10	9	-0.6	-1	9	8	13	3.0	27
Pittsburgh	-13	-8	-6	1.1	5	-8	0	1	0.8	0	-9	-1	-1	0.3	13
Portland	19	18	17	-0.3	30	--	--	--	--	--	0	2	-1	-2.1	4

Part 5: Percent Change, 1980 to 1990 (% Ownership is displayed as change in the percentages)

Central City	Central City			Central County			Metropolitan Area			
	Pop.	Hhlds.	%	Pop.	Hhlds.	%	Pop.	Hhlds.	%	Area
Raleigh	38	57	51	41	56	55	39	52	54	32
Richmond	-7	-1	-2	-7	-1	-2	0	46	49	42
Riverside	33	24	14	77	66	63	0	57	50	1
Rochester	-4	-1	-6	2	8	11	-1	3	12	66
Sacramento	34	28	16	33	32	23	-1	46	40	56
Seattle	5	8	3	19	24	17	-2	23	21	7
St. Louis	-12	-7	-8	-12	-7	-8	2	4	11	10
St. Paul	1	4	0	6	12	13	1	17	25	16
St. Petersburg	0	2	-2	17	19	15	0	32	32	61
Stockton	41	24	15	38	27	21	-1	38	21	1
Tampa	3	9	-1	29	37	29	0	32	32	61
Toledo	-6	-2	-6	-2	3	1	0	-22	-21	-27
Tucson	23	30	12	26	34	24	0	26	24	0
Tulsa	2	7	-2	--	--	--	--	3	2	-9
Virginia Beach	50	59	55	50	59	55	-3	73	88	82
Washington	-5	-1	8	-5	-1	8	-3	28	46	55
Wichita	9	12	10	10	14	15	-1	18	22	22

Appendix II

Data for Cincinnati: 1940, 1950, 1960, 1970, 1980 and 1990

Housing Market Statistics for the Cincinnati Metropolitan Statistical Area: 1990

	MSA	Outside of Hamilton County	Hamilton County	Outside of Cincinnati	City of Cincinnati	City as % of County	City as % of MSA
Population	1,452,645	586,417	866,228	502,188	364,040	42.0	25.1
Land Area (sq. miles)	2166.0	1,753.2	412.8	334.0	78.8	19.1	3.6
Population Density (people/sq. mi.)	670.7	334.5	2,098.4	1503.6	4,619.8	220.2	688.8
Population by Race							
White	1,246,169	573,197	672,972	452,687	220,285	32.7	17.7
Black	190,473	9,328	181,145	43,013	138,132	76.3	72.5
Asian	11,601	2,403	9,198	5,168	4,030	43.8	34.7
Other	4,402	1,489	2,913	1,320	1,593	54.7	36.2
Group Quarters Population	29,618	9,269	20,349	5,571	14,778	72.6	49.9
Household Population	1,423,027	577,148	845,879	496,617	349,262	41.3	24.5
Households	548,385	209,504	338,881	184,539	154,342	45.5	28.1
Mean Household Size	2.59	2.75	2.50	2.69	2.26	90.7	87.2
All Households							
One Person Household	144,899	43,464	101,435	40,444	60,991	60.1	42.1
Married Couple	294,957	130,618	164,339	114,593	49,746	30.3	16.9
With Related Children	148,980	69,796	79,184	56,224	22,960	29.0	15.4
Without	145,977	60,822	85,155	58,369	26,786	31.5	18.3
Other Households	108,529	35,422	73,107	29,502	43,605	59.6	40.2
Households with White Head							
One Person Household	120,167	42,042	78,125	37,201	40,924	52.4	34.1
Married Couple	272,565	129,280	143,285	106,525	36,760	25.7	13.5
With Member < 18	136,415	69,068	67,347	51,263	16,084	23.9	11.8
Without	136,150	60,212	75,938	55,262	20,676	27.2	15.2
Other Households	79,544	34,308	45,236	24,529	20,707	45.8	26.0
Households with Black Head							
One Person Household	23,062	757	22,305	2,971	19,334	86.7	83.8
Married Couple	19,854	919	18,935	6,781	12,154	64.2	61.2
With Member < 18	11,038	524	10,514	4,079	6,435	61.2	58.3
Without	8,816	395	8,421	2,702	5,719	67.9	64.9
Other Households	28,134	1,066	27,068	4,737	22,331	82.5	79.4
Total Housing Units							
Occupied Housing Units	548,385	209,504	338,881	184,539	154,342	45.5	28.1
Owner-Occupied	345,948	148,397	197,551	138,379	59,172	30.0	17.1
Renter-Occupied	202,437	61,107	141,330	46,160	95,170	67.3	47.0
Vacant Housing Units	33,991	11,451	22,540	7,794	14,746	65.4	43.4
Vacant for Rent	16,784	4,822	11,962	3,203	8,759	73.2	52.2
Vacant for Sale	4,597	1,880	2,717	1,476	1,241	45.7	27.0
Boarded Up	1,724	446	1,278	98	1,180	92.3	68.4
Other	10,886	4,303	6,583	3,017	3,566	54.2	32.8

Housing Market Statistics for the Cincinnati Metropolitan Statistical Area: 1990

	MSA	Outside of Hamilton County	Hamilton County	Outside of Cincinnati	City of Cincinnati	City as % of County	City as % of MSA
Tenancy by Age of Head							
Owner-Occupied	345,948	148,397	197,551	138,379	59,172	30.0	17.1
Head Under 65 Years	268,112	119,765	148,347	106,921	41,426	27.9	15.5
Head 65 Years or More	77,836	28,632	49,204	31,458	17,746	36.1	22.8
Renter Occupied	202,437	61,107	141,330	46,160	95,170	67.3	47.0
Head Under 65 Years	166,917	51,380	115,537	37,298	78,239	67.7	46.9
Head 65 Years or More	35,520	9,727	25,793	8,862	16,931	65.6	47.7
Tenancy by Race of Head							
Owner-Occupied	345,948	148,397	197,551	138,379	59,172	30.0	17.1
White Householder	320,189	146,701	173,488	128,621	44,867	25.9	14.0
Black Householder	23,501	1,109	22,392	8,450	13,942	62.3	59.3
Other	2,258	587	1,671	1,308	363	21.7	16.1
Renter-Occupied	202,437	61,107	141,330	46,160	95,170	67.3	47.0
White Householder	152,087	58,929	93,158	39,535	53,623	57.6	35.3
Black Householder	47,549	1,633	45,916	6,039	39,877	86.8	83.9
Other	2,801	545	2,256	586	1,670	74.0	59.6
Distribution by Value							
Under \$40,000	29,690	15,054	14,636	6,431	8,205	56.1	27.6
\$40,000 to \$49,999	29,408	12,082	17,326	10,535	6,791	39.2	23.1
\$50,000 to \$59,999	38,553	15,644	22,909	15,863	7,046	30.8	18.3
\$60,000 to \$74,999	61,591	25,416	36,175	27,097	9,078	25.1	14.7
\$75,000 to \$99,999	57,089	24,829	32,260	25,224	7,036	21.8	12.3
\$100,000 to \$124,999	25,303	10,492	14,811	12,241	2,570	17.4	10.2
\$125,000 to \$149,999	16,022	6,234	9,788	8,218	1,570	16.0	9.8
\$150,000 to \$199,999	15,267	5,212	10,055	8,408	1,647	16.4	10.8
\$200,000 or More	13,587	2,751	10,836	8,443	2,393	22.1	17.6
Median Value	\$71,100	\$69,500	\$72,200	\$76,300	\$61,900	85.7	87.1
Distribution by Monthly Contract Rent							
Under \$200	36,589	9,231	27,358	4,169	23,189	84.8	63.4
\$200 to \$299	53,634	14,470	39,164	10,380	28,784	73.5	53.7
\$300 to \$399	56,749	19,803	36,946	12,008	24,938	67.5	43.9
\$400 to \$499	25,045	7,320	17,725	9,219	8,506	48.0	34.0
\$500 to \$599	10,783	3,205	7,578	4,186	3,392	44.8	31.5
\$600 to \$699	4,230	1,168	3,062	1,544	1,518	49.6	35.9
\$700 to \$999	2,971	699	2,272	1,079	1,193	52.5	40.2
\$1000 or more	2,671	279	2,392	1,336	1,056	44.1	39.5
Median Rent	\$311	\$322	\$305	\$362	\$280	91.8	90.0

Housing Market Statistics for the Cincinnati Metropolitan Statistical Area: 1990

	MSA	Outside of Hamilton County	Hamilton County	Outside of Cincinnati	City of Cincinnati	City as % of County	City as % of MSA
Units in Structure							
Owner-Occupied Units	345,948	148,397	197,551	138,379	59,172	30.0	17.1
1 Unit - Detached	303,207	128,691	174,516	126,459	48,057	27.5	15.8
1 Unit - Attached	9,556	4,161	5,395	3,887	1,508	28.0	15.8
2 Units	11,094	2,544	8,550	2,579	5,971	69.8	53.8
3 - 4 Units	3,211	659	2,552	761	1,791	70.2	55.8
5 - 9 Units	1,027	326	701	384	317	45.2	30.9
10 or More Units	2,828	693	2,135	1,052	1,083	50.7	38.3
Mobile Home	13,393	10,556	2,837	2,769	68	2.4	0.5
Other	1,632	767	865	488	377	43.6	23.1
Renter-Occupied Units	202,437	61,107	141,330	46,160	95,170	67.3	47.0
1 Unit - Detached	29,054	14,009	15,045	8,629	6,416	42.6	22.1
1 Unit - Attached	6,961	2,086	4,875	1,992	2,883	59.1	41.4
2 Units	23,175	7,402	15,773	4,549	11,224	71.2	48.4
3 - 4 Units	33,060	6,826	26,234	7,653	18,581	70.8	56.2
5 - 9 Units	31,910	9,078	22,832	6,793	16,039	70.2	50.3
10 or More Units	73,010	18,757	54,253	15,439	38,814	71.5	53.2
Mobile Home	2,582	2,169	413	390	23	5.6	0.9
Other	2,685	780	1,905	715	1,190	62.5	44.3
Condominiums							
Owner-Occupied Condo Units	11,254	4,486	6,768	5,004	1,764	26.1	15.7
Renter-Occupied Condo Units	4,726	1,726	3,000	1,709	1,291	43.0	27.3
Units Lacking Complete Kitchens	4,012	1,680	2,332	891	1,441	61.8	35.9
Units Lacking Complete Plumbing	2,945	1,566	1,379	499	880	63.8	29.9
Year Structure Built							
Owner-Occupied Units	345,953	148,397	197,556	138,387	59,169	30.0	17.1
Since 1980	51,945	31,874	20,071	18,636	1,435	7.1	2.8
1970 to 1979	55,278	32,440	22,838	21,224	1,614	7.1	2.9
1960 to 1969	57,073	21,908	35,165	30,432	4,733	13.5	8.3
1950 to 1959	66,662	24,776	41,886	33,414	8,472	20.2	12.7
1940 to 1949	34,235	10,193	24,042	14,226	9,816	40.8	28.7
Before 1940	80,760	27,206	53,554	20,455	33,099	61.8	41.0
Renter-Occupied Units	202,432	61,107	141,325	46,152	95,173	67.3	47.0
Since 1980	26,476	13,412	13,064	7,447	5,617	43.0	21.2
1970 to 1979	41,827	15,559	26,268	11,951	14,317	54.5	34.2
1960 to 1969	35,482	8,191	27,291	8,616	18,675	68.4	52.6
1950 to 1959	25,513	5,736	19,777	6,561	13,216	66.8	51.8
1940 to 1949	19,309	4,092	15,217	4,359	10,858	71.4	56.2
Before 1940	53,825	14,117	39,708	7,218	32,490	81.8	60.4

Housing Market Statistics for the Cincinnati Metropolitan Statistical Area: 1990

	MSA	Outside of Hamilton County	Hamilton County	Outside of Cincinnati	City of Cincinnati	City as % of County	City as % of MSA
Year Householder Moved In							
Owner-Occupied Units	345,953	148,397	197,556	138,387	59,169	30.0	17.1
Since 1985	119,114	56,256	62,858	45,174	17,684	28.1	14.8
1980 to 1984	46,646	20,947	25,699	18,322	7,377	28.7	15.8
1970 to 1979	82,257	35,454	46,803	33,132	13,671	29.2	16.6
Before 1970	97,936	35,740	62,196	41,759	20,437	32.9	20.9
Renter-Occupied Units	202,432	61,107	141,325	46,152	95,173	67.3	47.0
Since 1985	153,164	48,959	104,205	35,346	68,859	66.1	45.0
1980 to 1984	25,566	6,740	18,826	5,601	13,225	70.2	51.7
1970 to 1979	16,577	3,723	12,854	3,769	9,085	70.7	54.8
Before 1970	7,125	1,685	5,440	1,436	4,004	73.6	56.2
Place of Residence 5 Years Earlier							
Same house	732,305	292,265	440,040	276,212	163,828	37.2	22.4
Same county	377,148	126,327	250,821	129,567	121,254	48.3	32.2
Inside City Limits	171,985	14,283	157,702	54,895	102,807	65.2	59.8
Outside of City Limits	205,163	112,044	93,119	74,672	18,447	19.8	9.0
Same MSA	71,888	54,564	17,324	11,215	6,109	35.3	8.5
Outside of MSA	157,175	49,418	107,757	65,454	42,303	39.3	26.9
Poverty Status							
Persons Below Poverty Level	162,771	50,196	112,575	27,256	85,319	75.8	52.4
Persons Above Poverty Level	1,259,790	525,456	734,334	469,058	265,276	36.1	21.1
Household Income							
Under \$10,000	84,106	25,910	58,196	16,429	41,767	71.8	49.7
\$10,000 to \$19,999	91,986	33,392	58,594	26,268	32,326	55.2	35.1
\$20,000 to \$29,999	91,282	36,398	54,884	28,858	26,026	47.4	28.5
\$30,000 to \$39,999	82,638	34,310	48,328	29,125	19,203	39.7	23.2
\$40,000 to \$49,999	65,017	27,716	37,301	24,211	13,090	35.1	20.1
\$50,000 to \$59,999	44,381	19,112	25,269	17,969	7,300	28.9	16.4
\$60,000 to \$99,999	66,845	26,696	40,149	29,653	10,496	26.1	15.7
\$100,000 or More	21,883	5,899	15,984	11,949	4,035	25.2	18.4
Median Income	\$30,691	\$32,628	\$29,498	\$37,099	\$21,006	71.2	68.4

Housing Market Statistics for the Cincinnati Metropolitan Statistical Area: 1980

	MSA	Outside of Hamilton County	Hamilton County	Outside of Cincinnati	City of Cincinnati	City as % of County	City as % of MSA
Population	1,401,491	528,267	873,224	487,767	385,457	44.1	27.5
Land Area (sq. miles)	2166.0	1,753.2	412.8	334.7	78.1	18.9	3.6
Population Density (people/sq. mi.)	647.0	301.3	2,115.4	1457.3	4,935.4	233.3	762.8
Population by Race							
White	1,217,570	518,161	699,409	448,265	251,144	35.9	20.6
Black	173,656	7,662	165,994	35,527	130,467	78.6	75.1
Other	10,265	2,444	7,821	3,975	3,846	49.2	37.5
Group Quarters Population	26570	7351	19219	4938	14281	74.3	53.7
Household Population	1,374,921	520,916	854,005	482,829	371,176	43.5	27.0
Households	498,688	176,450	322,238	164,561	157,677	48.9	31.6
Mean Household Size	3	3	3	3	2	88.8	85.4
All Households							
One Person Household	119884	31886	87998	29331	58667	66.7	48.9
Married Couple	296,221	120,076	176,145	113,963	62,182	35.3	21.0
With Own Children Under 18	155,437	67,787	87,650	60,475	27,175	31.0	17.5
Without	140,784	52,289	88,495	53,488	35,007	39.6	24.9
Other Households	82,583	24,488	58,095	21,267	36,828	63.4	44.6
Households with White Head	434625	173523	261102	152737	108365	41.5	24.9
One Person Household	100,674	31,108	69,566	27,399	42,167	60.6	41.9
Married Couple	272,798	118,791	154,007	107,007	47,000	30.5	17.2
With Own Children < 18	142,450	67,027	75,423	55,841	19,582	26.0	13.7
Without	130,348	51,764	78,584	51,166	27,418	34.9	21.0
Other Households	61,153	23,624	37,529	18,331	19,198	51.2	31.4
Households with Black Head	60956	2315	58641	10751	47890	81.7	78.6
One Person Household	18,471	667	17,804	1,795	16,009	89.9	86.7
Married Couple	21,572	879	20,693	6,134	14,559	70.4	67.5
With Own Children < 18	11,713	474	11,239	4,016	7,223	64.3	61.7
Without	9,859	405	9,454	2,118	7,336	77.6	74.4
Other Households	20,913	769	20,144	2,822	17,322	86.0	82.8
Total Housing Units (Year Round)	530486	187413	343073	170502	172571	50.3	32.5
Occupied Housing Units	498,688	176,450	322,238	164,561	157,677	48.9	31.6
Owner-Occupied	312,706	126,480	186,226	125,553	60,673	32.6	19.4
Renter-Occupied	185,982	49,970	136,012	39,008	97,004	71.3	52.2
Vacant Housing Units	31,798	10,963	20,835	5,941	14,894	71.5	46.8
Vacant for Rent	15,610	4,855	10,755	2,483	8,272	76.9	53.0
Vacant for Sale	5,019	2,407	2,612	1,693	919	35.2	18.3
Boarded Up	1,277	220	1,057	74	983	93.0	77.0
Other	9,892	3,481	6,411	1,691	4,720	73.6	47.7

Housing Market Statistics for the Cincinnati Metropolitan Statistical Area: 1980

	MSA	Outside of Hamilton County	Hamilton County	Outside of Cincinnati	City of Cincinnati	City as % of County	City as % of MSA
Tenancy by Age of Head							
Owner-Occupied	312706	126480	186226	125553	60673	32.6	19.4
Head/Spouse Under 65 Years	249,383	103,290	146,093	102,843	43,250	29.6	17.3
Head or Spouse 65 or More Years	63,323	23,190	40,133	22,710	17,423	43.4	27.5
Renter Occupied	185,982	49,970	136,012	39,008	97,004	71.3	52.2
Head/Spouse Under 65 Years	149,518	41,395	108,123	31,590	76,533	70.8	51.2
Head or Spouse 65 or More Years	36,464	8,575	27,889	7,418	20,471	73.4	56.1
Tenancy by Race of Head							
Owner-Occupied	312706	126480	186226	125553	60673	32.6	19.4
White Householder	289,792	125,180	164,612	117,713	46,899	28.5	16.2
Black Householder	21,498	982	20,516	7,067	13,449	65.6	62.6
Other	1,416	318	1,098	773	325	29.6	23.0
Renter-Occupied	185,982	49,970	136,012	39,008	97,004	71.3	52.2
White Householder	144,833	48,368	96,465	34,833	61,632	63.9	42.6
Black Householder	39,458	1,306	38,152	3,741	34,411	90.2	87.2
Other	1,691	296	1,395	434	961	68.9	56.8
Distribution by Value							
Under \$40,000	90890	39478	51412	28577	22835	44.4	25.1
\$40,000 to \$49,999	50,777	19,197	31,580	22,680	8,900	28.2	17.5
\$50,000 to \$59,999	38,787	14,765	24,022	18,255	5,767	24.0	14.9
\$60,000 to \$79,999	42,916	16,749	26,167	20,781	5,386	20.6	12.6
\$80,000 to \$99,999	17,186	5,505	11,681	9,755	1,926	16.5	11.2
\$100,000 to \$149,999	12,776	3,468	9,308	7,799	1,509	16.2	11.8
\$150,000 or more	4,887	766	4,121	3,214	907	22.0	18.6
Median Value	47,500	45,500	48,800	52,300	40,800	83.6	85.9
Distribution by Monthly Contract Rent							
Under \$150	\$66,002	\$15,526	\$50,476	\$9,353	\$41,123	81.5	62.3
\$150 to \$199	47569	12464	35105	9289	\$25,816	73.5	54.3
\$200 to \$249	32125	10170	21955	7099	\$14,856	67.7	46.2
\$250 to \$299	16,670	4,656	12,014	5,525	6,489	54.0	38.9
\$300 to \$349	5,839	1,292	4,547	2,345	2,202	48.4	37.7
\$350 to \$399	2,858	511	2,347	1,107	1,240	52.8	43.4
\$400 or more	3,290	356	2,934	1,196	1,738	59.2	52.8
Median Rent	170	170	170	196	159	93.5	93.5
Units in Structure							
1 Unit - Attached or Detached	323,281	133,133	190,148	129,659	60,489	31.8	18.7
2 Units	\$42,460	\$11,969	\$30,491	\$8,872	\$21,619	70.9	50.9
3 - 4 Units	42439	8936	33503	8980	24523	73.2	57.8
5 - 9 Units	33948	7862	26086	6458	19628	75.2	57.8
10 or More Units	77,520	17,175	60,345	14,227	46,118	76.4	59.5
Mobile Home, Other	10,945	8,407	2,538	2,328	210	8.3	1.9

Housing Market Statistics for the Cincinnati Metropolitan Statistical Area: 1980

	MSA	Outside of Hamilton County	Hamilton County	Outside of Cincinnati	City of Cincinnati	City as % of County	City as % of MSA
Condominiums							
Owner-Occupied Condo Units	3,265	1,255	2,010	1,410	600	29.9	18.4
Renter-Occupied Condo Units	1,967	585	1,382	1,085	297	21.5	15.1
Units Lacking Complete Kitchens	9,818	3,514	6,304	1,732	4,572	72.5	46.6
Units Lacking Complete Plumbing	10,922	4,750	6,172	1,675	4,497	72.9	41.2
Year Structure Built							
Since 1970	105,410	54,242	51,168	35,141	16,027	31.3	15.2
1960 to 1969	102,377	32,670	69,707	42,339	27,368	39.3	26.7
1950 to 1959	94,474	30,760	63,714	40,194	23,520	36.9	24.9
1940 to 1949	59,881	15,306	44,575	18,809	25,766	57.8	43.0
Before 1940	168,451	54,504	113,947	34,041	79,906	70.1	47.4
Year Householder Moved In							
Owner-Occupied Units	312,735	126,483	186,252	125,565	60,687	32.6	19.4
Since 1975	110,263	49,744	60,519	43,003	17,516	28.9	15.9
1970 to 1974	54,894	22,611	32,283	22,612	9,671	30.0	17.6
1960 to 1969	74,759	27,065	47,694	32,065	15,629	32.8	20.9
Before 1960	72,819	27,063	45,756	27,885	17,871	39.1	24.5
Renter-Occupied Units	185,953	49,967	135,986	38,996	96,990	71.3	52.2
Since 1975	140,042	39,781	100,261	30,342	69,919	69.7	49.9
1970 to 1974	23,039	5,245	17,794	4,056	13,738	77.2	59.6
Before 1970	22,872	4,941	17,931	4,598	13,333	74.4	58.3
Place of Residence 5 Years Earlier							
Same house	715,041	259,427	455,614	272,904	182,710	40.1	25.6
Inside City of Cincinnati	185,146	17,225	167,921	58,418	109,503	65.2	59.1
Same MSA but outside City	258,125	154,728	103,397	77,875	25,522	24.7	9.9
Outside of MSA	137,965	53,417	84,548	45,030	39,518	46.7	28.6
Poverty Status							
Persons Below Poverty Level	141,639	45,093	96,546	23,276	73,270	75.9	51.7
Persons Above Poverty Level	1,234,043	475,588	758,455	459,850	298,605	39.4	24.2
Household Income							
Under \$7,500	98,554	30,583	67,971	19,571	48,400	71.2	49.1
\$7,500 to \$14,999	106,930	36,665	70,265	28,752	41,513	59.1	38.8
\$15,000 to \$24,999	137,787	53,610	84,177	46,396	37,781	44.9	27.4
\$25,000 to \$34,999	88,287	34,927	53,360	35,928	17,432	32.7	19.7
\$35,000 to \$49,000	45,747	15,725	30,022	21,676	8,346	27.8	18.2
\$50,000 or More	21,892	5,245	16,647	12,119	4,528	27.2	20.7
Median Income	17,980	18,941	17,466	22,306	12,675	72.6	70.5

Housing Market Statistics for the Cincinnati Metropolitan Statistical Area: 1970

	MSA	Outside of Hamilton County	Hamilton County	Outside of Cincinnati	City of Cincinnati	City as % of County	City as % of MSA
Population	1,384,851	460,833	924,018	471,494	452,524	49.0	32.7
Land Area (sq. miles)	2149.0	1,736.2	412.8	334.7	78.1	18.9	3.6
Population Density (people/sq. mi.)	644.4	265.4	2,238.4	1408.7	5,794.2	258.9	899.1
Population by Race							
White	1,228,776	453,113	775,663	450,269	325,394	42.0	26.5
Black	152,333	7,039	145,294	20,224	125,070	86.1	82.1
Other	3,742	681	3,061	1,001	2,060	67.3	55.1
Group Quarters Population	27436	5445	21991	4533	17458	79.4	63.6
Household Population	1,357,415	455,388	902,027	466,961	435,066	48.2	32.1
Households	430,771	135,502	295,269	135,431	159,838	54.1	37.1
Mean Household Size	3	3	3	3	3	89.1	86.4
All Households							
One Person Household	80770	19111	61659	15427	46232	75.0	57.2
Married Couple	296,134	102,332	193,802	107,979	85,823	44.3	29.0
With Own Children Under	171,474	62,611	108,863	67,191	41,672	38.3	24.3
Without	124,660	39,721	84,939	40,788	44,151	52.0	35.4
Other Households	53,867	14,059	39,808	12,025	27,783	69.8	51.6
Total Housing Units (Year Round)							
Occupied Housing Units	430,771	135,502	295,269	135,431	159,838	54.1	37.1
Owner-Occupied	262,709	96,128	166,581	105,077	61,504	36.9	23.4
Renter-Occupied	168,062	39,374	128,688	30,354	98,334	76.4	58.5
Vacant Housing Units	21,725	5,908	15,817	3,151	12,666	80.1	58.3
Vacant for Rent	12,242	2,742	9,500	1,228	8,272	87.1	67.6
Vacant for Sale	2,622	799	1,823	783	1,040	57.0	39.7
Other	6861	2367	4494	1140	3354	74.6	48.9
Tenancy by Race of Head							
Owner-Occupied	262,709	96,128	166,581	105,077	61,504	36.9	23.4
White Householder	246,602	95,052	151,550	101,173	50,377	33.2	20.4
Black Householder	15,682	964	14,718	3,744	10,974	74.6	70.0
Other	425	112	313	160	153	48.9	36.0
Renter-Occupied	168062	39374	128688	30354	98334	76.4	58.5
White Householder	135,215	38,292	96,923	28,454	68,469	70.6	50.6
Black Householder	32,140	1,007	31,133	1,820	29,313	94.2	91.2
Other	707	75	632	80	552	87.3	78.1
Distribution by Value							
Under \$7500	11,356	6,998	4,358	1,925	2,433	55.8	21.4
\$7,500 to \$9,999	13,078	7,629	5,449	2,305	3,144	57.7	24.0
\$10,000 to \$14,999	49,419	20,653	28,766	15,376	13,390	46.5	27.1
\$15,000 to \$19,999	67,469	21,657	45,812	30,826	14,986	32.7	22.2
\$20,000 to \$24,999	34919	10957	23962	17778	6184	25.8	17.7
\$25,000 to \$34,999	26588	6779	19809	15334	4475	22.6	16.8
\$35,000 to \$49,999	12,744	2,283	10,461	8,659	1,802	17.2	14.1
\$50,000 or more	6,472	697	5,775	4,559	1,216	21.1	18.8
Median Value	17,600	15,800	18,600	19,700	16,400	88.2	93.2

Housing Market Statistics for the Cincinnati Metropolitan Statistical Area: 1970

	MSA	Outside of Hamilton County	Hamilton County	Outside of Cincinnati	City of Cincinnati	City as % of County	City as % of MSA
Distribution by Monthly Contract Rent							
Under \$40	12757	3476	9281	954	8327	89.7	65.3
\$40 to \$59	25974	6956	19018	2605	16413	86.3	63.2
\$60 to \$79	38,900	9,579	29,321	6,159	23,162	79.0	59.5
\$80 to \$99	33,888	6,420	27,468	7,141	20,327	74.0	60.0
\$100 to \$149	34,949	6,801	28,148	7,713	20,435	72.6	58.5
\$150 to \$199	8,555	1,044	7,511	2,755	4,756	63.3	55.6
\$200 to \$249	1,898	109	1,789	740	1,049	58.6	55.3
\$250 or more	1,762	57	1,705	424	1,281	75.1	72.7
Median Rent	81	74	83	93	80	96.4	98.8
Units in Structure							
1 Unit	279,121	109,698	169,423	109,666	59,757	35.3	21.4
2 Units	51,989	13,987	38,002	10,251	27,751	73.0	53.4
3 - 4 Units	44,347	7,349	36,998	8,510	28,488	77.0	64.2
5 - 9 Units	66,061	9,594	56,467	9,420	47,047	83.3	71.2
10 or More Units	10,947	768	10,179	666	9,513	93.5	86.9
Condominiums							
Condominium Units	970	112	858	240	618	72.0	63.7
Units Lacking Complete Kitchens	13848	5199	8649	1308	7341	84.9	53.0
Units Lacking Complete Plumbing	\$23,764	\$11,304	\$12,460	\$3,182	\$9,278	74.5	39.0
Year Structure Built							
1960 to 1969	101,100	32,104	68,996	41,117	27,879	40.4	27.6
1950 to 1959	92,690	31,071	61,619	41,532	20,087	32.6	21.7
1940 to 1949	51,834	12,676	39,158	16,844	22,314	57.0	43.0
Before 1940	206,841	65,545	141,296	39,020	102,276	72.4	49.4
Year Householder Moved In							
Since 1965	219,684	65,281	154,403	63,606	90,797	58.8	41.3
1960 to 1964	79,512	25,002	54,510	27,460	27,050	49.6	34.0
1950 to 1959	78,238	25,628	52,610	29,059	23,551	44.8	30.1
Before 1950	\$53,337	\$19,591	\$33,746	\$15,342	\$18,404	54.5	34.5
Place of Residence 5 Years Earlier							
Same house	669,850	231,604	438,246	241,130	197,116	45.0	29.4
Inside City Limits	173,840	6,386	167,454	49,106	118,348	70.7	68.1
Within MSA	222,504	120,827	101,677	72,723	28,954	28.5	13.0
Outside of MSA	126,771	38,095	88,676	47,550	41,126	46.4	32.4
Poverty Status							
Persons Below Poverty Level	144,061	42,572	101,489	24,061	77,428	76.3	53.7
Persons Above Poverty Level	1,215,005	410,342	804,663	444,645	360,018	44.7	29.6

Housing Market Statistics for Hamilton County: 1960

	Hamilton County	Outside of Cincinnati	City of Cincinnati	City as % of County
Population	864,121	361,571	502,550	58.2
Land Area (sq. miles)	413.0	335.7	77.3	18.7
Population Density (people/sq. mi.)	2092.3	1077.1	6,501.3	310.7
Population by Race				
White	739,467	346,602	392,865	53.1
Black	123,440	14,683	108,757	88.1
Other	1,214	286	928	76.4
Group Quarters Population	21096	3448	17648	83.7
Household Population	843,025	358,123	484,902	57.5
Households	264,387	102,560	161,827	61.2
Mean Household Size	3	3	3	94.0
All Households				
One Person Household	42772	8351	34421	80.5
Married Couple	192,770	87,419	105,351	54.7
With Own Children Under	109,302	55,107	54,195	49.6
Without	83,468	32,312	51,156	61.3
Other Households	28,845	6,790	22,055	76.5
Total Housing Units (Year Round)	279429	107750	171679	61.4
Occupied Housing Units	264,387	102,560	161,827	61.2
Owner-Occupied	144,442	79,087	65,355	45.2
Renter-Occupied	119,945	23,473	96,472	80.4
Vacant Housing Units	15,042	5,190	9,852	65.5
Vacant for Rent	7,895	1,415	6,480	82.1
Vacant for Sale	2,376	1,669	707	29.8
Other Vacant	4771	2106	2665	55.9
Tenancy by Race of Head				
Owner-Occupied	144,442	79,087	65,355	45.2
White Householder	135,199	76,800	58,399	43.2
Black Householder or Other	9,243	2,287	6,956	75.3
Renter-Occupied	119,945	23,473	96,472	80.4
White Householder	92766	21896	70870	76.4
Black Householder or Other	27,179	1,577	25,602	94.2
Distribution by Value				
Under \$5,000	2,041	1,209	832	40.8
\$5,000 to \$9,999	12,312	5,186	7,126	57.9
\$10,000 to \$14,999	35,790	18,970	16,820	47.0
\$15,000 to \$19,999	40,034	25,483	14,551	36.3
\$20,000 to \$24,999	14,931	9,565	5,366	35.9
\$25,000 or More	17,486	11,564	5,922	33.9
Median Value	16200	17084	15100	93.2

Housing Market Statistics for Hamilton County: 1960

	Hamilton County	Outside of Cincinnati	City of Cincinnati	City as % of County
Distribution by Monthly Contract Rent				
Under \$40	14,156	926	13,230	93.5
\$40 to \$59	28,059	3,370	24,689	88.0
\$60 to \$79	33,130	6,877	26,253	79.2
\$80 to \$99	23,406	5,875	17,531	74.9
\$100 to \$149	14932	4272	10660	71.4
\$150 or More	2610	863	1747	66.9
Median Rent	69	80	66	95.7
Units in Structure				
1 Unit - Attached or Detached	151,191	86,979	64,212	42.5
2 Units	43,839	9,973	33,866	77.3
3 - 4 Units	40,471	7,078	33,393	82.5
5 - 9 Units	25,353	2,265	23,088	91.1
10 or More Units	18524	1404	17120	92.4
Units Lacking Complete Plumbing	34,724	6,449	28,275	81.4
Year Structure Built				
1950 to 1959	64,997	45,781	19,216	29.6
1940 to 1949	31,586	16,605	14,981	47.4
Before 1940	182,811	45,329	137,482	75.2
Year Householder Moved In				
Since 1958	91,528	33,104	58,424	63.8
1954 to 1957	72831	30996	41835	57.4
1940 to 1953	\$70,720	\$28,353	\$42,367	59.9
Before 1940	29308	10107	19201	65.5
Place of Residence 5 Years Earlier				
Same house	344,839	143,333	201,506	58.4
Inside City Limits	226,394	54,829	171,565	75.8
Elsewhere Within MSA	88,831	72,419	16,412	18.5
Other/Unknown	100,475	43,721	56,754	56.5

Housing Market Statistics for Hamilton County: 1950

	Hamilton County	Outside of Cincinnati	City of Cincinnati	City as % of County
Population	723,952	219,954	503,998	69.6
Land Area (sq. miles)	414.0	338.9	75.1	18.1
Population Density (people/sq. mi.)	1748.7	649.0	6,711.0	383.8
Population by Race				
White	633,302	207,989	425,313	67.2
Black	90,083	11,887	78,196	86.8
Other	567	78	489	86.2
Group Quarters Population	27241	3391	23850	87.6
Household Population	696,711	216,563	480,148	68.9
Households	222,811	65,096	157,715	70.8
Mean Household Size	3	3	3	97.4
Total Housing Units (Year Round)				
Occupied Housing Units	228833	66242	162591	71.1
Owner-Occupied	222811	63874	158937	71.3
Renter-Occupied	103,546	43,309	60,237	58.2
Vacant Housing Units	119,265	20,565	98,700	82.8
Vacant for Rent	6,022	2,368	3,654	60.7
Vacant for Sale	1,884	319	1,565	83.1
Other	647	363	284	43.9
Other	3491	1686	1805	51.7
Tenancy by Race of Head				
Owner-Occupied	103,546	43,309	60,237	58.2
White Householder	98,727	41,754	56,973	57.7
Black Householder	4,789	1,499	3,290	68.7
Other	30	6	24	80.0
Renter-Occupied	119265	20565	98700	82.8
White Householder	97,522	19,064	78,458	80.5
Black Householder	21,662	1,546	20,116	92.9
Other	81	5	76	93.8
Median Value	11,852	11,293	12,254	103.4
Median Rent	31	36	30	96.8
Units in Structure				
1 Unit - Attached or Detached	93,263	44,572	48,691	52.2
2 Units	51,737	12,662	39,075	75.5
3 - 4 Units	38,608	5,578	33,030	85.6
5 - 9 Units	30,864	1,993	28,871	93.5
10 or More Units	13,609	740	12,869	94.6
Mobile Home, Other	752	697	55	7.3
Units Lacking Complete Plumbing	44,463	7,696	36,767	82.7
Year Structure Built				
1940 to 1949	30,860	17,530	13,330	43.2
1930 to 1939	26,400	11,230	15,170	57.5
1920 to 1929	38,790	13,385	25,405	65.5
Before 1920	125,170	21,695	103,475	82.7

Certain counts do not add to the expected totals because they were taken from tables that were in some cases based on complete count data and in some cases sample data.

Housing Market Statistics for Cincinnati: 1940

	City of Cincinnati
Population	455,610
Population by Race	
White	399,853
Black	55,593
Other	164
Households	135,809
Mean Household Size (Includes Group Q)	3
Total Housing Units (Year Round)	144,284
Occupied Housing Units	135,809
Owner-Occupied	45,127
Renter-Occupied	90,682.00
Vacant Housing Units	8,206
Tenancy by Race of Head	
Owner-Occupied	45,127
White Householder	43,877
Black Householder	1,241
Other	9
Renter-Occupied	90,682
White Householder	75,000
Black Householder	15,682
Other	48
Units in Structure	
1 Unit - Attached or Detached	45,016
2 Units	35,352
3 - 4 Units	23,556
5 - 9 Units	20,827
10 or More Units	13,006
Mobile Home, Other	306

Appendix III

Focus Groups

Focus Group Participants

Session 1: Tuesday, October 15, 1996, 9-11

William Harris, Housing and Urban Development
Louistine Tuck, Housing and Urban Development
Judy Langner, Cincinnati Metropolitan Housing Authority
Jerry Torres, Cincinnati Metropolitan Housing Authority

Session 2: Wednesday, October 16, 1-3

George Behymer, Neighborhood Housing Services
Mark Riley, Paige Development
Amin Akbar, Provident Bank
Bill Berger, Housing Opportunities Made Equal
Peg Moertl, Bank One

Session 3: Thursday, October 17, 1:30 - 3

Margery Spinney, Cornerstone/Homesource
James King, Avondale Redevelopment Corporation
Mark Rendleman, Fidelity Federal

Session 4, Friday, October 18, 2-4

Karla Irvine, Housing Opportunities Made Equal
Dan Brady, Cincinnati Mortgage Bankers/WS Mortgage
Shirley Morris, Neighborhood Housing Services
Regina Livers, Fifth Third Bank

Session 5, Monday, October 21, 1-3

Dot Christenson, Better Housing League
Betsy Neyer, Homebuilders Association
John Cerniglia, Habitat for Humanity
Carol Peterson, Federal Home Loan Bank

Session 6, Thursday, October 24, 9-11

Stacey Dickerson, Star Bank
Barbara Milon, Neighborhood Development Corporation
Association
Pamela Hudgins, Cincinnati Housing Partners
Mike Barker, CBT Credit Services
Carol Talbot, Procter & Gamble
Mark Lenear, Miami Purchase Preservation Fund
Jay Buchert, American Heritage

Questions For Focus Groups

- What barriers to home ownership exist in Cincinnati?
- What strategies might be used to increase home ownership in Cincinnati? What are their relative strengths and weaknesses? Who benefits? What are the unintended consequences?
- What can we extract from the experiences of existing programs operating in Cincinnati? What works well? What has not had much impact? Where should we focus?

Appendix IV

Neighborhood Data for Cincinnati: 1990

1990 Census Data For City of Cincinnati Neighborhoods

Neighborhood	Population	Housing Units	Occupied Housing Units	Owner-Occupied Housing Units	% Owner Occupied	Vacant Housing Units	Median Value of Owner Occupied Units
Avondale	18,736	8,549	7,579	1,766	23.3	970	\$50,500
Bond Hill	10,822	4,623	4,359	1,959	44.9	264	\$55,600
Camp Washington	1,763	687	580	146	25.2	107	\$28,300
CBD-Riverfront	3,838	1,787	1,528	36	2.4	259	\$6,500
California	540	221	207	146	70.5	14	\$52,500
Carthage	2,496	1,146	1,048	587	56.0	98	\$42,100
Clifton	8,978	4,889	4,584	1,491	32.5	305	\$128,100
College Hill	15,785	7,017	6,707	3,817	56.9	310	\$66,100
Coryville	4,439	2,198	1,951	327	16.8	247	\$46,700
East End	2,415	953	844	329	39.0	109	\$37,500
East Price Hill	19,522	8,349	7,410	2,934	39.6	939	\$41,700
East Walnut Hills	3,741	2,396	2,092	649	31.0	304	\$104,900
Evanston	8,386	3,460	3,128	1,688	54.0	332	\$43,800
Evanston-E. Walnut Hills	2,070	865	794	338	42.6	71	\$73,100
Fairview-Clifton Heights	7,727	3,963	3,598	935	26.0	365	\$57,000
Fay Apartments	2,954	1,052	992	67	6.8	60	\$43,500
Hartwell	5,210	2,782	2,485	668	26.9	297	\$54,300
Hyde Park	13,927	7,408	6,952	3,660	52.6	456	\$130,200
Kennedy Heights	6,054	2,601	2,506	1,507	60.1	95	\$59,800
Linwood	1,295	508	461	226	49.0	47	\$35,700
Lower Price Hill	1,546	661	547	106	19.4	114	\$20,600
Madisonville	12,216	5,225	4,933	2,593	52.6	292	\$46,400
Mt. Adams	1,569	1,175	1,029	333	32.4	146	\$149,300
Mt. Airy	9,404	4,284	3,885	1,306	33.6	399	\$77,900
Mt. Lookout	3,349	1,439	1,371	1,095	79.9	68	\$156,400
Mt. Auburn	7,542	3,543	3,024	846	28.0	519	\$49,400
Mt. Lookout-Columbia	3,051	1,463	1,354	813	60.0	109	\$119,000
Mt. Washington	12,267	6,091	5,733	3,036	53.0	358	\$75,400
N. Avondale-Paddock Hills	6,461	2,472	2,362	1,155	48.9	110	\$97,500
Northside	10,527	4,662	4,356	2,074	47.6	306	\$41,200
Oakley	12,351	6,546	6,148	2,873	46.7	398	\$68,100
N. Fairmont-English Woods	5,334	2,025	1,759	563	32.0	266	\$32,500
Over the Rhine	9,572	5,655	4,280	158	3.7	1,375	\$40,800
Queensgate	13	3	3	3	100.0	0	\$67,500
Pleasant Ridge	9,730	4,502	4,286	2,268	52.9	216	\$68,500
Riverside-Saylor Park	1,394	639	581	213	36.7	58	\$37,300
Roselawn	7,218	3,565	3,402	1,183	34.8	163	\$67,700
Saylor Park	3,516	1,308	1,255	866	69.0	53	\$63,200
Sedamsville-Riverside	2,639	974	843	420	49.8	131	\$30,000
South Cummins-Millvale	4,367	1,593	1,422	402	28.3	171	\$35,800
South Fairmount	3,998	1,729	1,520	589	38.8	209	\$30,600
University Heights	9,807	3,588	3,367	431	12.8	221	\$58,200
Walnut Hills	8,917	4,938	4,267	741	17.4	671	\$45,700
West End	11,370	5,804	4,995	320	6.4	809	\$37,300
Westwood	36,034	17,572	16,536	6,112	37.0	1,036	\$65,900
West Price Hill	19,791	8,425	8,034	4,714	58.7	391	\$58,200
Winton Hills	6,747	2,673	2,244	134	6.0	429	\$65,200
Winton Place	2,612	1,080	1,001	549	54.8	79	\$44,200
City Totals	364,040	169,088	154,342	59,172	38.3	14,746	

Appendix V

Telephone Interviews

Home Ownership Telephone Interviews

Good (morning/afternoon). My name is _____, and I'm calling from the University of Cincinnati. We're conducting some research for the City of Cincinnati on programs designed to encourage home ownership in central cities.

You're listed on the consolidated plan your city filed with HUD as a local contact person. Would you say that you're in a position to comment generally on home ownership programs in **(name of city)**, or would it be better for me to talk with someone else?

IF YES: Do you have a few minutes to speak with me now?

IF NO: Who would you suggest I speak with?

I was given your name by **(name of person on consolidated plan)** as someone who is generally knowledgeable about home ownership programs in **(name of city)**. Do you have a few minutes to speak with me now?

DEVELOP LIST OF ALL OPERATING PROGRAMS

1. I understand from the Consolidated Plan [your city filed with HUD] that you currently support the following programs that have sustained or increased home ownership as a goal. READ LIST OF PROGRAMS.
2. Are there any programs that should be removed from this list?
3. Are there any other programs that are administered by the City that should be added to the list?
4. Are there any programs that the City funds, but does NOT administer?
5. Are there programs that are neither City-funded nor administered that should be added?

CLASSIFY THESE PROGRAMS

I'd like your help in classifying each of these programs according to the strategy involved. For example, is the strategy of (the name of first program) to:

- a. Create new units suitable for owner occupancy?

IF YES: By building new units or
By rehabbing existing vacant units or
By homesteading or
By converting rental units

OTHER – PLEASE DESCRIBE

- b. Keep owners in existing own occupied units

IF YES: By providing emergency repair services or
By providing counseling services

- c. Help renters become homeowners

IF YES: By providing down payment assistance or
By creating below market-rate loan opportunities or
By offering tax incentives to home buyers or

By providing counseling

d. Other

Please describe

DETERMINE WHICH PROGRAMS ARE SUCCESSFUL

In terms of their impact on the home ownership rate in **(name of city)**, which two or three of these programs we have been discussing would you characterize as the MOST effective, and why?

Which would you characterize as the least effective and why?

BARRIERS

What are the most important barriers to increased home ownership in **(name of city)**?

WRAP-UP

I really appreciate your time. I just have one last question. Have there been any local studies on home ownership rates or the effectiveness of home ownership projects in **(name of city)** conducted within the past 5 or 6 years?

IF YES: How might we obtain a copy of that study.

Thank you very much for your assistance.