

Mahoning Valley Regional Housing Strategy

RECOMMENDATIONS FOR LOCAL INITIATIVES

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This report was commissioned by the Eastgate Regional Council of Governments.

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The Mahoning Valley Regional Housing Strategy

In 2024, The Greater Ohio Policy Center (GOPC) created a Regional Housing Strategy for Mahoning and Trumbull Counties at the direction of the Eastgate Regional Council of Governments. **This Strategy includes recommendations for programs and initiatives that will help continue to stabilize and strengthen all housing markets in the Valley from market rate to subsidized.**

RECOMMENDATIONS

The Mahoning Valley Regional Housing Strategy recommendations are organized into two groups: **Regional and Localized Recommendations.**

REGIONAL RECOMMENDATIONS

Regional recommendations require cross-sectoral partnership and new programmatic development. They are designed to address shared issues in a strategic, coordinated way.

Proposed new regional initiatives include:

- Housing Consortium
- Emerging Developers Training Program
- Coordinated Zoning Adjustments
- Downpayment Assistance Programs
- Proactively Assemble Land

For more detail, see the Regional Recommendations Module.

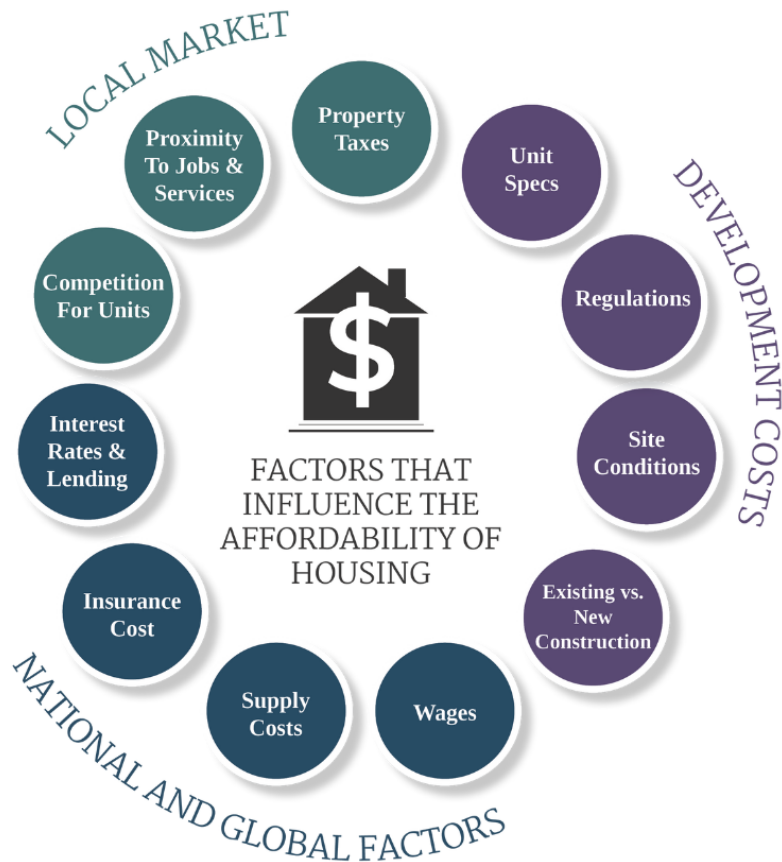
LOCALIZED RECOMMENDATIONS

Localized recommendations can be implemented by individual actors in their own communities at any time, apart from the regional recommendations.

The recommendations focus on the following goals:

- Protect existing housing stock and prevent decline
- Enhance existing neighborhoods and support existing residents
- Protect vulnerable populations
- Lower barriers to development and redevelopment

For more detail, see the Localized Recommendations Module.



Housing Affordability

There are many factors that affect housing production and affordability, including supply costs, unit specifications, and proximity to jobs and services. While some of these are globally or regionally driven, this strategy attempts to address those that local actors can adjust to move the needle on housing in the Mahoning Valley.



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**IDENTIFYING
TAILORED
RECOMMENDATIONS**

INTRODUCTION

Localized Initiatives can be implemented by actors working in their own communities at any time, apart from the regional initiatives. They include strategies that are customizable to different types of local actors (e.g. local governments, non-profits, social service agencies, and developers) and for different market conditions. These recommendations focus on achieving the following broad goals:

- ◇ Protect Existing Housing Stock and Prevent Decline
- ◇ Lower Barriers to Development and Redevelopment
- ◇ Enhance Existing Neighborhoods and Support Existing Residents
- ◇ Protect Vulnerable Populations

The local recommendations are tied to the Market Value Analysis (MVA) market types, which identify strong, middle, and stressed residential market areas. [For more information on the MVA go to [page 37](#)] Understanding the market type you are working in and the goals you are trying to achieve will help identify appropriate strategies for the region's different housing markets.

For example, a local government interested in ways to promote new development activity, can use the MVA map to assess their market types and then refer to the tables to identify a range of strategies to help lower barriers to development in their community. Suggested strategies range from: developing a one-stop shop for sharing development information and improving customer service, to conducting zoning adjustments, making changes to CRA options, and development of a pre-approval program for select buildings. The city employee will then find more detailed descriptions of each of these strategies in the latter pages of this document.

Similarly, a non-profit or community group working to serve vulnerable residents can use the tables to identify strategies that will work well in their given community. For example, practitioners working in distressed communities will find strategies that range from suggested consumer protection ordinances and raising awareness about property-tax relief programs, to protecting and increasing LIHTC units.

When many distinct actors employ these strategies at the broader community level, they will layer upon each other and have a multiplying impact.

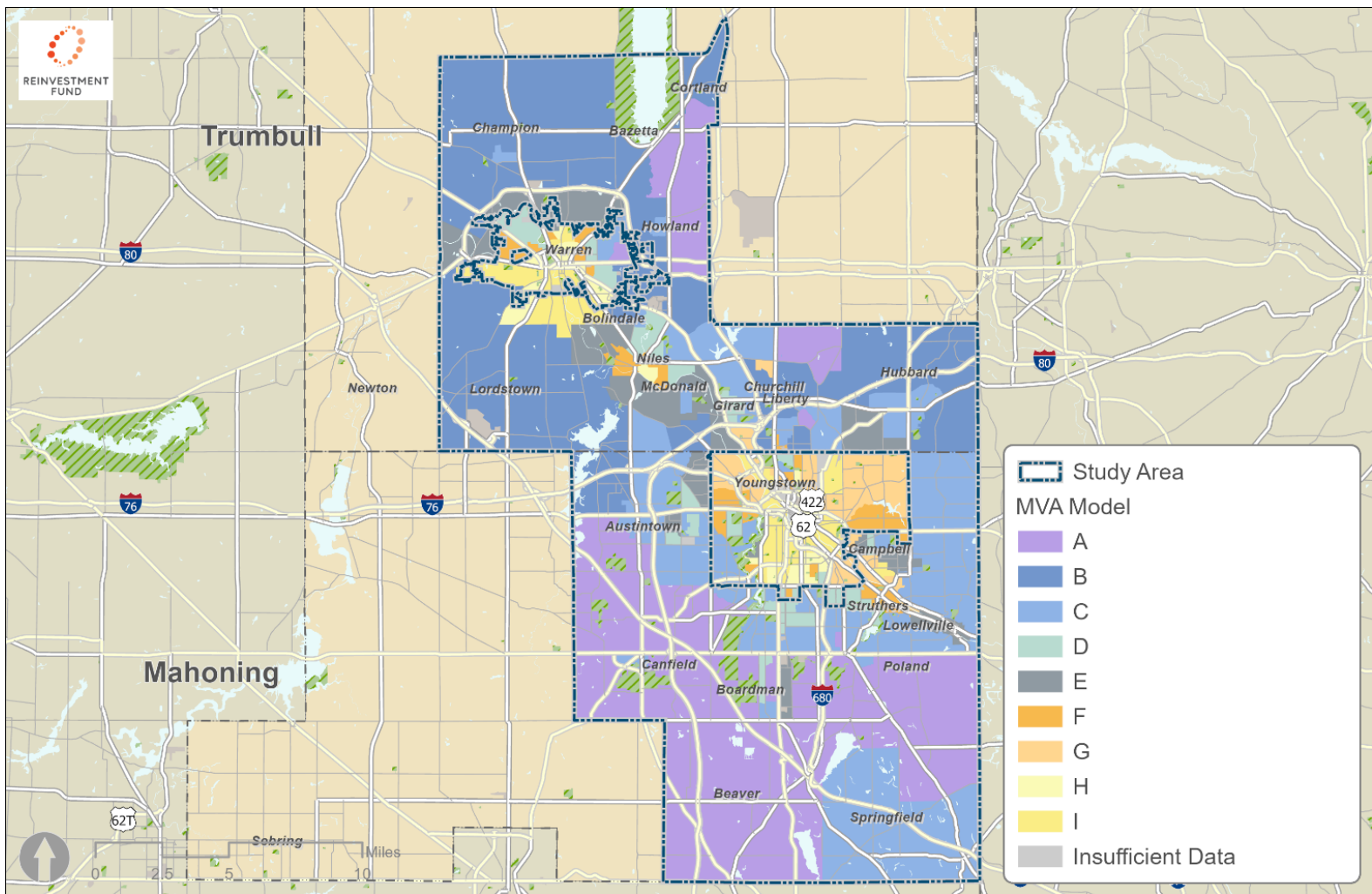
HOW TO USE THIS TOOL

Find Recommendations for Your Community

Follow the steps below to identify recommendations tailored to the unique strengths and challenges of various Mahoning Valley housing markets. Recommendations also identify local actors well-placed to implement the strategies.

1. Start by referencing the Market Value Analysis map to determine the market types in your target area. An online version of the map can be found at Eastgate Council of Government’s website. More information on this map and the analysis undertaken to produce it is on [page 37](#).

Map of Mahoning Valley Market Value Analysis, 2024



Source: Reinvestment Fund

2. Once you know the market type or types you are interested in, proceed to the table that matches your market type.

- ◇ The Strong Market recommendations are on [page 43](#).
- ◇ The Middle Market recommendations are on [page 45](#).
- ◇ The Stressed Market recommendations are on [page 48](#).

3. Once in the desired market type table, users can see a full list of potential recommendations tailored to that market type. Users are able to narrow down appropriate strategies by likely main actors and desired goals. For example, an employee of the city of Niles interested in programs to help cost burdened seniors, can search for strategies appropriate for Local Governments to implement that Protect Vulnerable Populations.

4. Additionally, the tables provide information on estimated Effort and Impact; meaning how much work it will take to implement the recommendation (e.g. effort), and how many people affected or how great a change it will achieve (e.g. impact). Strategies are labeled low effort/high impact, high effort/high impact, and so on. These estimated assessments are here to provide guidance, based on what researchers know of the region. However, local leaders will have a better sense of each individual recommendation's Effort and Impact rating. As a broad guide, the Effort and Impact rating is intended to further help a user narrow down a list of strategies that best match their organization's level of capacity at the moment.

5. If a user is interested in learning more about the recommendation, they can follow a hyperlink in the table to the section providing narrative descriptions of each strategy, contained in the latter pages of this document.

Local Actors

The recommendations offered in this report are suitable for use from a wide variety of local actors. Each recommendation suggests the type of actor or actors that are best suited to implement the strategy. The primary local actors considered are listed below along with the shortened name referenced in the tables where applicable:

- ◆ Banks, Credit Units, CDFIs (Lenders)
- ◆ Chamber of Commerce (Chamber)
- ◆ Community Development Corporations (CDCs)
- ◆ Community Development Financial Institutions (CDFIs)
- ◆ Community Improvement Corporations (CICs)
County Government (Counties)
- ◆ Hospitals and Healthcare Systems (Healthcare)
- ◆ Housing Developers (Developers)
- ◆ County Land Banks and Land Reutilization Corporations (Land Banks)
- ◆ Local Government (Local Govt.)
- ◆ Major Employers (Employers)
- ◆ Non-profit Organizations (NPOs)
- ◆ Philanthropy
- ◆ Port Authority (PA)
- ◆ Regional Government (Regional Govt.)

Complete List of Recommendations

The following is a complete list of the localized recommendations offered in this strategy. Localized recommendations can be implemented by individual actors in their own communities at any time, apart from the regional recommendations.

The recommendations focus on the following goals:

- ◇ Protect existing housing stock and prevent decline
- ◇ Enhance existing neighborhoods and support existing residents
- ◇ Protect vulnerable populations
- ◇ Lower barriers to development and redevelopment

Recommendations are designated for specific market types and actors. An estimate on effort and impact is also provided. A full description of each recommendation can be found [here](#). As mentioned earlier, recommendations tailored to specific market types can be found starting on [page 39](#).

Mahoning Valley Housing Strategy: Complete List of Localized Recommendations

Recommendation	Target Area	Key Actors	Effort/Impact
Protect Existing Stock and Prevent It from Declining — Click Here.			
Shore Up Existing Housing Stock	D, E, F, G, H & I	CDCs, Land Banks, Lenders, Local Govt., Philanthropy, PA	Medium/High
Bolster Existing Code Enforcement Efforts	D, F, G,H, & I	Local Govt.	Medium/High
Establish a Vacant Property Registry & Enforce Existing Property Registries	All Markets	Local Govt.	Medium/High
Create and Enforce Rental Registries	All Markets	Local Govt.	High/High
Establish a Homeowner Repair Assistance Program	D, F, G, & I	Local Govt., NPOs, Philanthropy	High/High
Provide Resources for Rehab of Historical Homes	D & E	CDCs, Lenders, NPOs, Philanthropy, PA	High/Medium
Enhance Existing Neighborhoods & Support Existing Residents — Click Here.			
<i>Development-Oriented Recommendations</i>			
Fund Existing Organizations That Do High Capacity Housing Work	All Markets	Local Govt., Philanthropy	Low/High
Utilize Existing High Capacity Organizations to Address Housing Issues	All Markets	CDCS, Employers, Local Government, NPOs, Philanthropy	Low/High
Build New Housing Products for Renters, Seniors, and Small Households	All Markets	CDCs, Developers, Lenders, Local Govt., NPOs, Philanthropy	Medium/High
Continue to Grow Downtown and Main Street Housing Markets	All Markets	CDCs, Chamber, Developers, Employers, Lenders, NPOs	Medium/Medium
<i>Recommendations That Support Residents</i>			
Provide Educational Support in Key Areas of Financial Literacy			
Preparing for Homeownership	E, F, G, H, & I	CDCs, Lenders, NPOs, Philanthropy	Medium/Medium
Home Selling	B, D, F, G, & I	CDCs, Lenders, NPOs, Philanthropy	Low/Medium
Property Tax Relief	D, E, F, G, H & I	CDCs, Lenders, NPOs, Philanthropy	Low/High
Heirs' Property	C, G, H & I	CDCs, Lenders, NPOs, Philanthropy	Low/High
Develop a One-Stop Site for Sharing Information on Existing Programs for Residents	All Markets	Local Govt., NPOs, Philanthropy	Medium/Medium
Develop a Downpayment Assistance Program	D,E, F, & G	Chamber, Employers, Local Govt., NPOs	High/High
Upskill Residents to Increase Household Incomes	E, F, G, H, & I	CDFIs, Chamber, Employers, Lenders, NPOs,	High/High

Mahoning Valley Housing Strategy: Complete List of Localized Recommendations

Recommendation	Target Area	Key Actors	Effort/Impact
Protect Vulnerable Residents — Click Here.			
Adopt Consumer Protection Ordinances			
Source of Income Protection	A, B, C, & D	Local Govt., NPOs	Medium/Medium
Pay to Stay Ordinance	All Markets	Local Govt., NPOs	High/Medium
Right to Council Ordinance	All Markets	Local Govt., NPOs	High/High
Ensure Homeowners with Delinquent Property Taxes and High Assessments are Aware of Remediation Steps	F, G, H, & I	Local Govt., NPOs	Low/High
Continue to Monitor County-Based Property Tax Assessments for Measure of Assessment Quality and Equity	All Markets	Counties, NPOs	Low/Medium
Protect Existing LIHTC Units	All Markets	Chamber, Employers, Local Govt., NPOs, Philanthropy	Low/High
Apply for Low Income Housing Tax Credits and Other Public Funds	C, D, E, F, G, H, & I	CDCs, CICs, Developers, Land Banks, Local Govt., PA	High/High
Find Mutual Interest with Hospitals and Health Systems	All Markets	CDCs, Healthcare, Local Govt., NPOs, Philanthropy	Medium/High
Make Capital Investments to Permanently Increase Emergency Shelter Options	F, G, H, & I	Healthcare, Local Govt., NPOs, Philanthropy	High/High
Open for Business: Lower Barriers to Development and Redevelopment — Click Here.			
<i>Site Preparation</i>			
Leverage Publicly-Owned Property in Strategic Locations	All Markets	CDCs, CICs, Land Banks, Local Govt., PA	Low/High
Site Preparation for LIHTC Underwritten by Municipalities	C, D, F, & G	Landbanks, Local Govt., NPOs, PA	Medium/High
<i>Zoning & Tools</i>			
Apply for Available Public Funds	All Markets	Local Govt., Landbanks	Low/High
Develop Pre-Approval Programs for Select Building Plans	All Markets	Chamber, Local Govt., Regional Govt., Philanthropy	High/High
Strategically Deploy Incentives Like Tax Abatements	D, E, F, G, H & I	Local Govt.	Medium/High
Ensure Zoning is Workable for Today’s Developers	All Markets	Chamber, Local Govt., Regional Govt.	Medium/High
Local Governments Develop New Comprehensive Plans	All Markets	Local Govt., Regional Govt.	Medium/High
<i>Business Operations</i>			
Ensure County/City Operations are Accessible	All Markets	Local Govt.	Medium/High
Develop a One-Stop Site for Sharing Development-Related Information	All Markets	Chamber, Local Govt., Regional Govt.	Low/Medium

**FULL LIST OF
STRATEGIES &
DESCRIPTIONS**

Protect Existing Stock and Prevent It from Declining

An important strategic priority is to protect and shore up existing housing stock in the Mahoning Valley in order to preserve existing neighborhoods; protect local wealth; and ensure residents are living in safe, quality housing. The following recommendations offer context-sensitive strategies for doing that.

Shore Up Existing Housing Stock

Market Priority: Middle and Stressed Markets

Maintaining an aging home can be a challenge and financial burden on homeowners, and rundown properties can depress property values. Within Mahoning and Trumbull Counties, more than half of the current housing units were constructed prior to 1970, and many need repair. Throughout both counties, 32% of submarkets identified by the Market Value Assessment have code violations within more than 10% of their housing stock. Maintaining these existing properties will help keep residents in their homes, stabilize neighborhoods, and offer a range of housing pricing options should new, more expensive, stock enter the market.

To continue to encourage restoration, local governments in the Mahoning Valley should continue existing programs that direct funds to home repairs, such as the HOME Housing Rehabilitation Program in Trumbull County or the Community Housing Impact and Preservation Program in Mahoning County. These programs financially assist moderate- and low-income homeowners in making improvements to their homes via loans and help improve the safety, accessibility, and overall quality of units within the region. Administrators should look for opportunities to expand the scope of the assistance and the number of people assisted.

Banks can also assist community development lenders by creating products that can be used to purchase and rehabilitate extremely low-value homes. For example, the [Detroit Home Mortgage](#) product allows borrowers to apply for a loan that reflects the true value of the home after repairs, not its current appraised value that would typically be too low to qualify for a mortgage. This product was created through partnerships between banks, foundations, community development lenders, and local and state government. The Office of the Comptroller of the Currency, the regulator for most of the nation's largest banks, recently released guidance encouraging banks they regulate to consider creating more of these kinds of products in a safe manner.

Stakeholders in the Mahoning Valley should consider working with representatives from similar cities throughout the region to approach banks about the need for these kinds of products in their market. Additionally, stakeholders should engage nonprofit or philanthropic lenders to help provide guarantees for loans.

Target Submarkets:

Middle Markets (**D&E**) can benefit from these home repair and context-sensitive financing programs. **F, G, H, and I** markets have the highest rates of code violations. Interventions that help shore up existing housing stock – particularly areas with owner occupied homes – will stop further decline and can have positive spin-off effects on surrounding properties.

Bolster Existing Code Enforcement Efforts

Market Priority: Middle and Stressed Markets

Properties that are noncompliant with current zoning and code standards can negatively impact adjacent property values, reduce the attractiveness of a neighborhood, and subject residents to poor living standards. Municipalities should focus on abating nuisance properties, especially tax delinquent rental properties.

Increased, pro-active, code enforcement and nuisance abatement should be done thoughtfully. Other cities have found “at all costs” aggressive code enforcement can increase the risk of making low-income renters homeless (landlords find it cheaper to evict than fix their property).

But code compliance, particularly code-compliant rental housing, helps preserve affordable units for the long-term and protects renters. Naturally occurring affordable housing (“NOAH”), which are unsubsidized units that charge rents that are affordable to low- and moderate-income renters, often requires diligent maintenance to keep the property in working order because of the age of the units and the likely length of time they have served as rental units. Furthermore, vulnerable renters are often reluctant to ask landlords to address health or housing code violations, and may hesitate to report violations for fear of retaliatory eviction. Keeping these properties safe, secure, and sanitary is important because they are the homes of many income-constrained residents who have limited options for finding alternative housing.

Target Submarkets:

Thoughtful, pro-active code enforcement efforts should be focused in **D, F, G, H, and I markets**, which have above average rates of code violations and extremely low rates of new construction and renovations. For now, because municipalities have limited resources, complaint-driven code enforcement can continue in other housing markets.

Establish a Vacant Property Registry & Enforce Existing Property Registries

Market Priority: All Markets, with an emphasis on jurisdictions with F, G, H & I markets

Vacant properties negatively impact nearby commercial and residential property values. When vacancy coincides with code violations, vacant properties can also pose a threat to public safety and first responders. To protect first responders and prevent declining property values, over 100 municipalities in the State of Ohio maintain vacant property registries.

These vacant property registries allow local government officials to monitor vacancy patterns, record property ownership and other responsible parties, ensure owners of vacant properties are aware of their obligations under relevant city codes and regulations, and have the tools needed to ensure that property owners maintain a minimum standard of maintenance of their properties.

Vacant property registration programs require owners of vacant properties to register their properties with city code or public health departments. Owners or their property managers provide contact information for a real person. Most vacant property registries, incorporate a fee structure. Local governments are expected to use the collected fees to mostly or completely cover the costs of managing the registry and the costs of enforcement, whether management and enforcement are done “in-house,” or by a third-party vendor, like Prochamps or MuniReg. Some third-party vendors will do an inventory of vacant properties in the city as part of their agreement.

All local jurisdictions in the Mahoning Valley should establish vacant property registries and, as much as possible, utilize the same fee structure and registry forms so to minimize administrative burdens on property owners who comply with the registry requirements and do register. Some municipalities within the Mahoning Valley already have vacant property registries in place. These registries need to be actively enforced for them to be effective.

Create and Enforce Rental Registries

Market Priority: All Markets with an emphasis on jurisdictions with E, F, G, H & I markets

A rental property registry collects contact information from the individuals and companies responsible for property maintenance, code violations, and tax payments of rental stock within a local jurisdiction. Information collected in registries should be available upon request. Some locales, such as [City of Athens, Ohio](#), even post the registry online, making it completely open to review.

Some municipalities in the Mahoning Valley already have a rental registry program in place. These should be maintained and actively enforced. Local governments should inform one another about problem landlords to help them proactively address potential situations where the same landlord is neglecting properties across one or more jurisdictions.

State law supports local government's rights to establish rental registries. State policymakers recognized the value of rental property registries by enacting Section 5323 of the Ohio Revised Code in 2007. Under this state law, individuals and companies that own property in counties with more than 200,000 residents must file contact information (name, address, telephone number of owner) with the County Auditor. In effect, this creates a rental property registry.

Rental registries typically cover an entire jurisdiction. As mentioned with the vacant property registry, jurisdictions within the Mahoning Valley that are prepared to create a rental registry should replicate the intake fields and fee structures of their neighbors, as much as possible. Differing requirements, varying submission periods, and different fee structures will result in more administrative burden for property owners. In the case of a rental registry, those additional costs will be, undoubtedly, passed onto residents through increased rent.

Rental License Program

In addition to a rental registry, some local governments may also decide a rental license program is needed for their community. These are programs where landlords must qualify and periodically apply for a license to provide rental properties. The value of a license program is that it incentivizes landlords with code violations to quickly correct the violations in order to qualify for a license. Those property owners that do not register or correct violations can be prevented from renting legally by a court.

An effective rental license program includes regular exterior and interior inspections: often an annual "drive by" exterior inspection, and a scheduled interior inspection every three years. Many rental license programs do annual exterior inspections and interior inspections in response to complaints.

As mentioned with the vacant property and rental property registry programs, jurisdictions within the Mahoning Valley that are prepared to create a rental license program should consider replicating the intake fields and fee structures of their neighbors as much as possible to limit administrative burdens and the passing-on of those costs to tenants.

Costs for establishing a license program include the cost of a staff person to staff the registry (\$65,000 to \$85,000 for salary and benefits); plus \$100,000 or more for effective code inspector and legal representation. Effective programs typically utilize software or software plug-ins that integrates internal government databases, such as Tolemi or CivicPlus.

Rental license programs are typically funded through license fees and general funds. Penalties collected from noncompliant landlords can be used to fund the administration and enforcement of the rental permit program. This helps offset the costs associated with monitoring compliance, conducting inspections, and providing support to landlords and tenants.

Without consequences for noncompliance, some landlords may choose to ignore the regulations, potentially leading to unsafe or substandard living conditions for tenants. Enforcing penalties for noncompliance also ensures fairness and equity in the rental housing market. All landlords are held to the same standards, regardless of property portfolio size or ownership status, creating a level playing field and preventing unfair advantages for noncompliant landlords. If an owner accumulates enough penalties on a rental property, the local government can put a lien against the property to recover those costs. This is usually effective in getting an owner's attention as they cannot easily sell the property with an outstanding lien.

Target Submarkets:

Rental license programs that cover the entire footprint of a local jurisdiction is most appropriate in Mahoning Valley communities.

Landlord Training Module as Part of the Annual Registry

An additional tool municipalities can provide is landlord training. This can take the form of a guidebook (like [City of Lakewood](#)) and online training classes (examples [here](#)). An online course should be produced by municipal staff covering the information staff believes is most important for landlords to know. A guidebook could become an intern or service project, but will need to be reviewed by a professional city staffer.

Establish a Homeowner Repair Assistance Program

Market Priority: Middle and Stressed Markets

Current data show that 17% of Mahoning Valley homeowners (12,800) are considered cost-burdened (i.e. spending more than 30% of income on housing). Of these, 1,608 households are seniors that are severely cost-burdened (i.e. spending more than 50% of income on housing). These cost burdened residents are ill-positioned to pay for ongoing or deferred maintenance on their homes. Municipalities can help keep homeowners in safe housing and preserve the quality of neighborhoods through a Homeowner Repair Assistance Program.

Home repair programs can be administered by a public entity or through a nonprofit agency. In other cities, grant (or low-, no-interest, or forgivable loan) programs help stabilize properties for the income-qualified homeowners. These programs prevent small problems from becoming unfixable issues and help homeowners retain or regain the value of their home, making them more creditworthy for future bank loans and preserving property values for future sales. In many cases the grant or low-interest loan spurs the homeowner to match or exceed the grant/loan. Such programs usually have a cap for the grant amount per home (often \$2,500-\$7,500) and establish guidelines for qualification.

When determining the criteria for a home repair program, areas of focus should be determined based on identified community priorities. For example, municipalities with a sizeable elderly population might consider focusing part of the program on senior citizens who are on fixed incomes and less able to afford repairs. The age of housing in the Mahoning Valley means that many homes require expensive major repairs, or expensive modifications. Providing funds to address repairs or modifications will allow residents to age in place.

Offering below-market loans to income-limited seniors will help them safely remain in their homes and will protect an asset that can be passed on to the next generation. As a revolving loan program that can serve more than a handful of residents, it will cost \$300,000 or more to fund (\$100,000 in Y1; \$100,000 in Y2; \$100,000 in Y3. Loan repayments will keep the fund going after that.) As a grant program it may cost \$100,000 or more per year, for life of program. The local government will also need to pay administrative fees to a nonprofit that is managing the program (maybe \$10,000-\$15,000).

These types of loan could be funded with municipal resources. Alternatively, philanthropy could fund such a program and rely on the local government or a community development organization to vet applications and administer the loan program. Possible funding sources include: Philanthropic grants from local foundations or businesses; sale of city land; General Funds; or purpose-designated fees or levies.

Participants in a Home Repair Assistance Program could also be required to attend Homesellers classes, to ensure that when they chose to sell the home they sell to local residents rather than institutional investors. More information on Homesellers classes can be found on [page 19](#).

Target Submarkets:

Depending on the funding source or amount of funding available and the community's other strategic priorities, a homeowner repair program may be only open to income-limited residents or prioritized to residents with major code violations (ex: hole in roof). Given that funds will likely be limited, a home repair loan or grant program could be restricted to select markets, such as **D, F, G or I** to protect homeownership in modestly valued neighborhoods. These are the submarkets with the most homeowners and the most code violations.

Provide Resources for Rehab of Historical Homes

Market Priority: Middle Markets

The average home in the Mahoning Valley is over 60 years old, with those in Youngstown and Warren even older. Older homes are often solidly built and architecturally significant historical homes provide character to neighborhoods. However, aging homes can also be a source of financial burden to homeowners and landlords who cannot keep up with expensive repairs of older and/or historically-significant homes. Municipalities should provide resources for owners to rehab older and historic homes and prevent them from going into disrepair and potential demolition.

In Cleveland, the Cleveland Restoration Society runs the Heritage Home Program. This program offers loans and technical assistance in participating communities for homes that are 50 years old or older. The low interest loan product is financed through Key Bank and Third Federal Savings & Loan. The fixed-interest rates can be as low as 1.4%. Additionally, loan clients have access to written construction specifications for exterior projects, locating qualified contractors and project guidance.

Target Submarkets:

Given that funds will likely be limited, a rehab program for historically notable homes could be restricted to select sub markets, such as **D, E**, to protect historically significant assets and support property values in middle neighborhoods.

Enhance Existing Neighborhoods & Support Existing Residents

Improving existing neighborhoods and the quality of life of existing residents is an essential component of the Mahoning Valley Regional Housing Strategy. The following recommendations address development-oriented solutions and those that focus directly on supporting residents.

Development-Oriented Recommendations

Fund Existing Organizations That Do High-Capacity Housing Work

Market Priority: All Markets

There are multiple non-profit organizations within the Mahoning Valley that are capable of completing high quality housing work at a meaningful scale. These organizations need ongoing and increased funding to increase their impact on the Mahoning Valley's housing market.

Local governments, philanthropy, and private entities should continue to support high capacity non-profit partners who have demonstrated impact and continue to provide them with level or increased financial support. High-capacity organizations have a proven track record of developing housing units, maintaining strong relationships with the community, and successfully managing public funds. They maintain sound organizational balance sheets with diversified financial support, demonstrate a clear understanding of community needs, have proven leadership, and are mission-driven. Ongoing support for organizations like these will allow them to continue to fill needs within the community and expand their suite of services for even greater impact. Organizations with demonstrated capacity can quickly to address community needs since organization structure and key staff is already in place. Ensuring the continued viability of existing high-capacity organizations in the Mahoning Valley will help ensure community needs are met and the housing and community development ecosystem is strong. This type of support is a good investment for funding entities since it pays multiple dividends.

Utilize Existing High-Capacity Organizations to Address Housing Issues

Market Priority: All Markets

Local governments should engage proven high-capacity organizations from around the region to fulfill contracts and work on behalf of the local government. Existing high-capacity groups can be engaged for home repair, lead abatement, development and other services. Local governments are encouraged to look for partners within the existing housing eco-system to achieve community needs and goals, which can be quite complex and technical at times. In the absence of local high-capacity organizations, local governments should draw on regional expertise and approach organizations working in other parts of the region to help provide needed services. Because the high-capacity organization may be asked to work outside its primary service area, local governments should be prepared to meet market rate pricing. Utilizing experienced experts will be mutually beneficial in that it will help local governments complete contracts and competently address community need while also supporting the sustainability of local nonprofits through fee for service projects.

Build New Housing Products for Renters, Seniors, and Small Households

Market Priority: All Markets

The current housing stock within Mahoning and Trumbull Counties doesn't include many small homes and apartments to meet the needs of seniors and smaller households. The majority of households within the Mahoning Valley are two people or less (70%), yet only 34% of the housing stock have 2 bedrooms or less. Adding rentals to the housing stock is important because at least 33% of current households are unlikely to be able to buy a home on their own. These households have incomes less than \$35,000, which is not high enough to support a conventional bank-issued mortgage.

As municipal leaders create future plans for development, prioritizing rentals and small homes will be crucial to providing a range of housing products better suited to the households in the Mahoning Valley. More variety in housing options will provide opportunities for residents to downsize and will offer better options for smaller households. Single-story patio homes, duplexes, and condos are some examples of housing types that may better match population trends. These small houses can be more attainably priced and offer good options for graduates entering the housing market, as well as empty nesters who may want to downsize.

Continue to Grow Downtown & Main Street Housing Markets

Market Priority: All Markets

Leaders of Mahoning Valley municipalities such as Youngstown, Warren, Lowellville, and Struthers should conduct an inventory of buildings within their downtown areas, along main streets and major corridors. The inventory should include all publicly-held land or buildings that are available for redevelopment. It should note ownership of other key parcels. The inventory should designate buildings by land use and type, e.g. residential vs. construction and occupied vs. vacant. The inventory should note buildings that are tax delinquent (and if so, by how many months and how much backtaxes are owed) and if any building have active code violations or actions against them. The inventory can also note informal assessments of building conditions and uses. (For example, even if there is not a formal code violation complaint pending, tarped roofs should be noted. Or if the building is zoned residential but appears to have a business operating in it, that should be noted.) This information can be gathered by an intern or entry-level staffer in the planning department and will require in-office research and in-field visual inspections.

After basic information is collected, planning staff can identify key sites for new infill development that can help establish downtown or main street as a viable mixed-use neighborhood. This process should be done in consideration of existing planning efforts and in consort with county landbanks and city land reutilization corporations to ensure land assembly strategies are coordinated across pertinent entities. Cities in Ohio and throughout the Midwest have turned high office vacancy rates into an asset to create new opportunities for housing in the urban core. Office-to-residential conversions are helping to meet growing demand for downtown housing as the market for mid-range office space remains weak. Younger residents may move to downtown rentals after graduation then become buyers of a single-family product down the line. Housing downtown could also give seniors the opportunity to downsize while remaining in their community.

Cleveland in particular has become a national prototype for how these conversions can remake downtowns into vibrant, mixed-use districts while reducing the amount of vacant space. Smaller cities, like Dayton and Akron, with growing downtown residential markets are also pursuing this strategy and are relying on subsidies like historic tax credits to help finance the conversions.

Recommendations That Support Residents

Provide Educational Support to Grow Financial Literacy around Homeownership, Tax Relief, and Home Selling

Market Priority: All Market Types; varies depending on the type of programming

Preparing for Homeownership

Promoting homeownership in low-income or underserved communities often includes coaching, homebuyer and financial literacy education, and other supportive programming. A range of nonprofits within the Mahoning Valley already offer homeownership coaching and housing counseling. However, these programs are unable to serve all possible clients.

Supporting existing programs and expanding offerings to continue meeting residents where they are will lead to stable and increasing rates of homeownership. Researchers learned through interviews that although such programming already exists, the Mahoning Valley would still benefit from: ongoing focused discussions of long-term costs in homeownership classes, referrals to entities that can assist with mortgage, utilities, and/or property tax payments, information on how to apply for the homestead exemption, courses on common home repairs, and referrals to financial institutions that provide lending products appropriate for modest homeowners and/or small-time landlords. CDCs, Legal Aid, and social service providers could provide resources and recommendations to their residents on resources to help avoid deferred maintenance.

Target Submarkets:

Programs intending to create generational wealth through homeownership should target Black and Latinx households within Youngstown and Warren, as these families have disproportionately lower rates of homeownership, particularly within the cities.

If funds are limited, programs could be targeted to **E, F, G, H, and I** markets, where least number of homeowners and most residents of color reside. As discussed below, organizers should update 211 or other one-stop resources about the existence of this program.

Home Selling

In the Mahoning Valley, and other communities across the state, modestly priced single-family homes are rapidly becoming rental properties owned by institutional investors. To address this trend, neighborhood leaders around the state of Ohio are considering creating homeseller classes.

Such a class or series of classes would be for residents who are considering selling their homes. The classes would explain the process of selling a home, including discussions of what sales to cash-offer investors do to the overall fabric of a neighborhood. Among other things, the homesellers classes would explain that cash offers only slightly shorten the timeline for purchase payment, and that cash buyers are often likely to take turn a homeowner-owned home into a rental. This conversation allows sellers to reflect on the types of buyer they want to bring into the neighborhood. Other course topics can include how best to prepare a home for sale, what different types of offers mean, how to safely invest sale funds, the importance of a will and trust, and other issues.

Funding to support CDCs in creating and administering homeseller classes can come from philanthropy or financial institutions. Educational bullet points, like those Columbus’s Franklinton Development Association shares through [doorhangers](#) are a good precursor to a more in-depth class.

Target Submarkets:

This programming will help residents in all market types, but will have an outsized impact in the following market types with the most homeownership and investor activity: **B, D and F Markets**, which are majority homeowner markets, but also have high percentages of investor flipping, as well as **G and I markets**, which have high shares of sales from Non-Investors to Investors. As discussed more below, organizers should update 211 or other one-stop resources about the existence of this program.

Property Tax Relief

Some Mahoning County residents, especially seniors, are struggling to pay their property taxes due to fixed or low-incomes or because of home value appreciation outpacing incomes.

The State of Ohio offers programs for financial relief from burdensome property taxes.

- ◇ The Homestead Program is for those who are disabled and/or 65 years or older.
- ◇ The Owner Occupancy Tax Reduction program reduces property taxes by 2.5% for property owners who reside in the property they hold.

In both cases, homeowners must opt-in to the programs through an application process. Across the state, nonprofits often find that homeowners with limited financial literacy, who also tend to be low- and moderate-income, are unaware or suspicious of these programs. Compassionate, culturally-competent outreach and education to homeowners in Mahoning Valley’s distressed, middle neighborhoods and emerging markets could help connect homeowners to these resources.

Target Submarkets:

A property tax relief program will help residents in all market types, but has outsized impact in the following market types with the lowest-income homeowners and high shares of current tax delinquency: **D, E, F, G, H and I**. As discussed more below, organizers should update 211 about the existence of tax relief programs.

HEIRS' PROPERTY

Heirs' property refers to property that has passed to family members by inheritance but has not gone through probate court to determine who legally owns the property. This can result in multiple family members each owning a piece of the property, which can turn into many owners as property is passed down over generations. Often, potential owners do not know each other or are even aware that they even own property. This can lead to properties falling into disrepair and complicated title issues to untangle if one of the owners wishes to alter the property through renovation or removal. It also greatly hinders the potential for establishing generational wealth, which is especially important for creating opportunities for low-income families.

One way to address this issue is to have residents complete a “transfer on death affidavit.” These are simple forms that legally designate a beneficiary to receive property after the owner’s death without going through probate. Community organizations that already interact regularly with residents can incorporate this into their outreach work. Having educational materials about transfer on death affidavits and information about low or no-cost legal support at food pantries, churches, AARP meetings, tax prep service centers, etc., can reduce complications for family members in the future.

LISC Jacksonville has developed an [Heirs' Property Toolkit](#), which contains educational information on the issue as well as customizable materials for communities including a flyer, PowerPoint presentation, and postcard. The Toolkit also provides resources for organizations looking to address the issue of Heirs' Property.

Target Submarkets:

Heirs' property education can help residents in all market types, but has outsized impact in the following market types: **C markets** which have a large percentage of seniors and **G, H and I markets** which are majority minority and also have high shares of Non-Investor to Investor sales. As discussed more below, organizers should update 211 or other one-stop resources about the existence of this program.

Develop a One-Stop Site for Sharing Information on Existing Programs for Residents

Market Priority: All Markets

In many communities, those who could benefit most from existing assistance programs are often those who do not know about the programs or encounter multiple barriers to accessing them. To make information as readily available as possible, communities should create an online resource that contains information on all existing assistance programs. This way, if a resident is looking for assistance on housing, food assistance, healthcare, or any other need, they or someone assisting them, can access everything from one online location.

Language accessibility of this portal should also be taken into consideration. As New Americans move into the Mahoning Valley, they are often unable to get connected to outreach programs or struggle to find housing due to communication barriers. Just as important as creating the site is promoting it. Partner with local organizations to communicate this resource’s existence through every channel possible.

It is important that municipal leaders ensure that they, along with local 211 entities, such as the United Way of Trumbull County and the HelpNetwork of Northeast Ohio, are aware of all resources available to residents. These can include the programs mentioned above, any relief funds, educational programs, as well as any advertising of service providers so that they can connect clients with the appropriate wrap around services. The Continuum of Care currently does prioritization for the homeless and many housing providers refer clients and this information should be included as well.

Develop a Downpayment Assistance Program

Market Priority: Middle and Stressed Markets

There are a number of down payment assistance programs available through city/county and nonprofit organizations in the Mahoning Valley market, such as Youngstown's At Home in Youngstown program. Even so, families that earn more than 80% or 100% area median income continue to struggle to come up with a sufficient down payment to purchase homes on the open market. By expanding opportunities for down-payment assistance to those households earning 120% AMI or less (\$92,640 for a family of three), renters may be afforded greater opportunity to become a homeowner.

Financial institutions that operate in the Mahoning Valley market should continue to develop lending products that will help moderate-income families purchase homes. For example, local banks provide advantageous interest rates or savings programs to eligible participants. Private sector employers who want to recruit a talented workforce, such as the hospital systems, should also consider down payment assistance grants.

In addition to enhancing opportunities for renters to become homeowners, a down payment assistance program may incentivize workers who reside outside the region to purchase a home in the region. Utilizing the data from the down payment assistance program can show private investors, philanthropic organizations, and anchor institutions that small investments in homeownership can help protect and enhance their corporate campuses and employee retention rates.

Target Submarkets:

While private employers may wish to run programs that are available in all markets, public sector and mission-driven organizations may prefer to limit them to areas where there is a need to grow homeownership, such as **D, E, F and G markets**. These markets are well-positioned from new investment, have attainably priced housing, and are places where new homeowners could help stabilize the neighborhoods.

Upskill Residents to Increase Household Incomes

Market Priority: Middle and Stressed Markets

Increasing wages in the Mahoning Valley will help more residents afford housing on their incomes and increase purchasing power to support housing sales and market strength. One third of households in each county earn less than \$35,000 per year, just \$10,000 over the poverty line and increase purchasing power to support housing sales and market strength.

Workforce training centers should continue to focus on training residents for positions earning a living wage such as registered nurses and trailer truck drivers. The need for workers and companies in the skilled trades (ex: construction, plumbing, electric, HVAC, etc.) is urgent nationally and locally in the Mahoning Valley. These positions are not only needed to increase development in the region but also pay well. Nonprofit partners, especially those that provide workforce coaching, should continue to promote technical school training to help build the pool of future contractors.

Programs should deliberately emphasize increasing residents' skill sets as a means to increasing their earning potential and household incomes. To do this, programs should offer wrap around services and long-term guidance to support residents. This can include support addressing barriers to employment like health, legal, or housing obstacles. Employers can also participate by lowering required educational criteria for hire and contributing training and professional support services. As resident wages increase, benefits will flow to employers, developers, and the broader region since need for public and emergency supports will decrease providing and resident buying power will increase.

Target Submarkets:

Programs to upskill residents can benefit workers throughout the region, but especially those living in **E, F, G, H, and I submarkets** where rates of homeownership are below the regional average.

Recommendations to Protect Vulnerable Residents

Large shares of residents in the Mahoning Valley are vulnerable to excessive housing cost burdens or an inability to secure or maintain long-term housing. The following recommendations offer tools for helping to meet the housing needs of these residents.

Adopt Consumer Protection Ordinances

Market Priority: All Markets; priority markets vary based on the tool being implemented

Several tools exist to protect residents from displacement or lack of access to rental housing. Since at least 33% of regional households are unlikely to be able to buy a home on their own because their incomes are less than \$35,000 and are not high enough to support a mortgage, these protections have the potential to protect large numbers of residents.

Source of Income Ordinance

“Source of Income” ordinances provide protection to vulnerable renters by prohibiting discrimination by a landlord against a prospective or current renter based on their income source. Source of Income ordinances protect tenants who hold Section 8 vouchers or those families whose income comes from Social Security or Temporary Assistance for Needy Families (TANF). Source of Income ordinances ensure renters can access all potential rental units.

For the ordinance to actually prohibit discrimination based on income source, the city or a nonprofit advocating for it will need to engage a legal expert to support families who report being denied housing due to their vouchers.

In recent years, Athens, Akron, Cincinnati, Columbus, Cleveland Heights, Toledo and Worthington have passed Source of Income ordinances. Additionally, several central Ohio suburbs have also adopted similar ordinances, including Bexley, Reynoldsburg, and Worthington.

Target Submarkets:

Source of Income ordinances should be targeted at sub-markets, **A, B, C, and D** to ensure lower income residents have access to opportunity neighborhoods.

Pay to Stay Ordinance

The Pay to Stay ordinance requires landlords accept late payments until the actual eviction of a tenant. This language gives tenants more time to find resources to pay rent. The ordinance also serves as a disincentive to landlords that might be tempted to start eviction proceedings within a few days of a late payment. This local ordinance is becoming more common across Ohio.

Like the Source of Income ordinance, the city or a nonprofit will need to have access to a legal expert to help advise families who report being served eviction notices.

Pay to Stay ordinances should be targeted to all market types but especially those with high numbers of renters: **F, G, H, and I**.

Right to Counsel Ordinance

A “Right to Counsel” ordinance ensures tenants have sufficient representation in eviction court. A Right to Counsel ordinance typically provides funding to Legal Aid to support vulnerable renters who enter eviction court. Legal aid and counsel to prevent eviction and homelessness is an eligible use of federal dollars provided through ARPA; local sources would need to be identified to sustain the program after 2026.

Right to Council ordinances should be targeted to all market types but especially those with high numbers of renters: **F, G, H, and I.**

Ensure Homeowners with Delinquent Property Taxes and High Assessments are Aware of Remediation Steps and Monitor State Policy Discussion Around Potential New Solutions

Market Priority: All Market Types; Specific attention to F, G, H, and I, which have above average tax delinquency.

An analysis of property tax assessments in Mahoning County showed that assessment value increases have been largest in low-income parts of Youngstown, Struthers, and Austintown. Although these changes track the market, policy consideration for residents of these areas who may not have had comparable income increases is important for equity and preserving homeownership. Residents should be made aware of remediation steps, like: contest assessment, legal aid services to help negotiate a payment plan, or write off.

At the time of this writing, data was not available for Trumbull County but is forthcoming.

Property valuations are increasing at dramatic rates across parts of Ohio and are increasing property taxes in some cases. The Ohio Legislature is concerned about their constituents’ ability to pay large property tax bills and have introduced more than 20 bills in the 2023-2024 General Assembly that provide some sort of property tax relief. The issue of property valuations and tools to moderate increases will likely be a prominent part of the state main operating budget discussion in spring 2025.

Continue to Monitor County-Based Property Tax Assessments for Measures of Assessment Quality and Equity

Market Priority: All Markets

The Regional Property Tax Assessment Analysis conducted for the Mahoning Valley Regional Housing Strategy found that residential property tax assessments in Mahoning County are generally within industry standards in municipalities across the county, and properties are generally slightly underassessed compared to recent home sale prices. This review should be repeated periodically at the time of reassessments to ensure the reassessment process continues to be administered equitably.

At the time of this writing, data was not available for Trumbull County but is forthcoming.

Protect Existing LIHTC Units

Market Priority: All Markets; priority markets vary based on the tool being implemented

Low income housing tax credit (LIHTC) funded housing units are valuable assets in that they provide quality housing for residents who otherwise may not be able to afford housing. This includes seniors on fixed incomes and single mothers working minimum wage jobs.

Local municipalities should do all they can to protect these projects from losing their tax credits, a situation that can occur under financial mismanagement or neglected maintenance. By working with the owners or property managers, municipalities or other interested parties can ensure that appropriate reporting is happening, such as audits and HOME reports, and that the properties are under sound management.

If properties become at risk, interested parties can act to find a new buyer for the project or portfolio before it enters receivership, preserving the tax credits on the property.

Target Submarkets:

Preserving existing LIHTC properties should be a priority in all market types where they currently exist.

Apply for Low Income Housing Tax Credits and Other Public Funds

Market Priority: All Market Types

Low Income Housing Tax Credits

Over 5,970 households in Mahoning County and 5,225 households in Trumbull County earn \$35,300 or less per year and spend more than 50% of their income on housing. Reducing the cost of housing by using federal programs, like low-income housing tax credits (LIHTC) can help ensure that more affordable housing is available for these residents. LIHTCs are important because they help adjust the capital costs of development so that extremely-low and very-low rents from tenants still satisfies the developers' debt.

The Mahoning Valley has more opportunity to bring in LIHTC development and projects. Over the last six years, the Mahoning Valley attracted \$3.87 in 9% Low Income Housing Tax Credits per capita while the total state allocation was \$6.55 per capita. This trend improved in the last two years, increasing to \$9.37 per capital attracted to the Mahoning Valley. While recent trends are encouraging, the overall numbers still suggest that there is an opportunity for the Mahoning Valley to receive a larger allocation of credits more regularly. Along with the tax credits, the Mahoning Valley could also position itself to secure more Housing Development Assistance Program (HDAP) funding.

Target Submarkets:

New LIHTC projects should be targeted in census tracts that score well on the Ohio Housing Finance Agency's Qualified Allocation Plan and which are most likely **submarkets C, D, F, and G**.

The Housing Finance Agency revises the Qualified Allocation Plan every two years so local leaders will need to monitor the release of draft plans to provide comment, and then the approved Qualified Allocation Plan. Housing Finance Agency staff will start to put together the next Qualified Action Plan in 2025 for approval by year end.

CHOICE NEIGHBORHOODS PLANNING AND IMPLEMENTATION GRANTS

Local governments and the metropolitan housing authorities should consider applying for these grants from HUD that will help with dramatically revitalizing a defined area within a city by doing comprehensive planning, funding new subsidized units, and supporting infrastructure improvements that benefit businesses and other neighbors.

The Choice Neighborhoods program offers two types of grants: Planning and Implementation. Planning grants are used to develop revitalization strategies, while implementation grants are used to enact those strategies. Planning grants can be used for the following activities of interest: Household Assets and Needs Assessment, Market and Environmental Assessment, Relocation Strategies, Historical Preservation Review, Technical Planning Studies, Capacity Building/Training for Residents and Staff, Staff Salaries (to support the planning process) and Consultant Fees.

Target Submarkets:

Choice neighborhood planning grants should be targeted at **submarkets D, E, F, G, H & I**.

OHIO SOLAR FOR ALL PROGRAM (UPCOMING; STATE PROGRAM NAME STILL TBD)

This program will be administered by the Ohio Air Quality Development Authority (OAQDA) and the Ohio Environmental Protection Agency (Ohio EPA) and offers another opportunity for grant funding. The Ohio SFA Program has received \$156 million to expand the use of solar energy in underserved communities. Grants can be used for both homeowners and renters and can be leveraged to mobilize private capital. Its goal is to create opportunities for low- to moderate-income households to achieve meaningful energy savings and reduce energy cost burden.

The Ohio SFA Program will provide grants and low-cost financing to Ohio residents and developers to access solar through:

- ◇ Multi-family housing developer incentives
- ◇ Single-family home subsidies and lending
- ◇ Publicly-owned solar subsidized lending

Target Submarkets:

The program regulations are unknown at the time of this writing, But it is expected that Ohio Solar for All Programming will be only be available **submarkets D, E, F, G, H & I**. Local leaders will need to monitor this program as OAQDA starts to releases program regulations in 2025.

Find Mutual Interest with Hospitals and Health Systems

Market Priority: All Markets

Hospitals are playing a growing role in community development in many communities around the country and in Ohio. The long-term success of hospitals and other anchor institutions like universities is tied closely to the success of their broader community and the stability of the neighborhood where they are located. In addition to this economic link, many hospitals and public health officials are increasingly concerned about the “social determinants of health,” or the environmental, economic, and social factors that impact a person’s well-being. Due to this focus, some hospitals have sought to invest in local communities, particularly low-income ones, to combat some of the neighborhood-level factors that can contribute to poor health, like substandard housing, crime, or lack of job opportunities.

Local municipalities should connect with hospital and health system leaders to identify shared priorities and opportunities for collaboration in highly distressed markets, to ensure that services and housing are accessible and address the needs of the population.

Make Capital Investments to Permanently Increase

Emergency Shelter Options

Market Priority: Stressed Markets

Given the rates of housing cost burden and housing insecurity before the pandemic, it is not surprising that the need for shelter beds and services outstrips the region’s current capacity. Federal dollars are already committed to other worthy programs. Contributions from philanthropic foundations and other stakeholders, like hospitals, can work in tandem with investment from the capital budget to increase shelter capacity. Funding entities should work hand-in-hand with local housing organizations serving homeless residents and providing emergency housing to develop plans for additional emergency shelter options. Service providers will need to ensure that staff and organizational capacity is available to service new shelter beds and can offer invaluable advice on siting and other programmatic decisions. The number of emergency shelter beds can create a bedrock for a longer-term housing stability strategy in the Mahoning Valley. Additional capital investment and funding for long-term operations will also need to be secured.

While theoretically emergency shelters should be located evenly throughout the region, resources are not infinite. They often need to be located in the area where residents are most at risk and within close proximity to wrap around services. For this reason, expansion of Emergency Shelters should be prioritized to in **F, G, H, & I markets**.

Open for Business: Recommendations to Lower Barriers to Development and Redevelopment

To promote more activity in the housing market, local governments and supportive organizations need to remove or lower barriers that keep housing developments from occurring. The following recommendations are designed to lower these obstacles and promote new, predominantly infill, development.

Site Preparation

Leverage Publicly-Owned Property in Strategic Locations

Priority Markets: All Markets

Local governments should conduct an inventory of their publicly owned land and match that with local strategic priorities. Determine which sites, if any, are in areas where there is a current development or future use plan. These areas can become the focus of land holding and assemblage or additional land acquisition. Municipal leaders should have conversations with other entities, including land banks, land reutilization corporations, and Community Improvement Corporations (CICs) operating in that jurisdiction to coordinate land assemblage and future use of publicly owned land.

Access to public transit should be a strategic priority of development and special attention should be paid to development opportunities near existing bus lines. Transit-Oriented Development (TOD) maximizes use of public amenities and encourages smart growth by focusing residential and commercial development in areas that are in walking distance of current transit lines. Many residents within the Mahoning Valley, particularly those within vulnerable populations, will struggle to access higher-paying job opportunities due to lack of accessible transit.

Site Preparation for LIHTC Underwritten by Municipalities

Market Priority: Middle and Strong Markets

To increase regional competitiveness for Low Income Housing Tax Credit (LIHTC) funding, local municipalities can work to prepare sites for potential projects. Efforts should be focused in areas that have historically scored well on OHFA's Qualified Allocation Plan and are expected to score well in the future. Landbanks and municipalities can coordinate on land assemblage and conduct preliminary due diligence, including Phase I environmental assessments.

Target Submarkets:

Land acquisition for new LIHTC projects should be targeted in census tracts that score well on the Ohio Housing Finance Agency's Qualified Allocation Plan and which are most likely **submarkets C, D, F, and G.**

Zoning & Tools

Apply for Available Public Funds

Market Priority: All Markets

Welcome Home Ohio Program

The [Welcome Home Ohio \(WHO\) Program](#) provides funds for the creation of owner-occupied housing units across the state. It has three components: Purchasing, Rehab/Construction, and Tax Credits.

Purchasing: Grant funds are awarded to cover the cost of purchasing a qualifying residential property. The property must contain an existing residential structure, have at least 1,000 square feet of habitable space, and can be a foreclosure or traditional sale.

Eligible applicants are land banks, land reutilization corporations, and electing subdivisions.*

Rehab/Construction: Grant funds are available to cover the cost of rehabilitation or construction of a qualifying residential property.

Eligible applicants are land banks, land reutilization corporations, and electing subdivisions*.

Tax Credit: A tax credit is issued to the individual buyer once the residential property has been sold. The property must be owner occupied and have at least 1,000 square feet of habitable space. It can be a single family, duplex, triplex, fourplex, townhouse, row house, condo, or modular home. The qualifying buyer must earn 80% AMI or less and be the primary occupant for at least five years. There will be a 20-year deed restriction requiring that future purchasers be at 80% AMI or below at time of sale.

Eligible applicants are land banks, land reutilization corporations, electing subdivisions*, and eligible developers.

*Electing subdivision: A municipal corporation that has enacted an ordinance or a township or county that has adopted a resolution of adopting and implementing procedures to facilitate the effective reutilization of nonproductive land situated within its boundaries.

Single Family Tax Credit Program

The Single Family Tax Credit program is intended to help Ohio's communities increase their inventory of affordably-priced single family housing. Funds are allocated by the Ohio Housing Finance Agency (OHFA) in monthly rounds. The 2025 schedule of application periods at the time of writing is included below. These tax credits are used to help cover the difference in development costs of a project and the aggregate appraised market value of all dwellings within the project.

There must be a minimum of five, single-family dwellings per application, which may either be contiguous or scatted site developments and may be used for both new builds and rehabs. Additional information on application requirements can be found [here](#). The sale prices of houses using these tax credits do have an affordability requirement (no more than 30% of the buyer's monthly income) and are required to remain affordable for 10-years following the initial sale.

Application Period Schedule 2024-2025

	Application Period Start Date	Application Period Due Date
January Round	Thursday, January 2, 2025	Friday, January 31, 2025, at 4:00 p.m. EST
February Round	Monday, February 3, 2025	Friday, February 28, 2025, at 4:00 EST
March Round	Monday, March 3, 2025	Friday, March 28, 2025, at 4:00 EST
April Round	Tuesday, April 1, 2025	Friday, April 25, 2025, at 4:00 p.m. EST
May Round	Thursday, May 1, 2025	Friday, May 30, 2025, at 4:00 EST
June Round	Monday, June 2, 2025	Friday, June 27, 2025, at 4:00 EST

Source: Ohio Housing Finance Agency

The Ohio Brownfield Remediation Program

The Ohio Brownfield Remediation Program, through the Ohio Department of Development, provides grants for the clean-up and remediation of brownfield sites. Remediation activities includes the acquisition of a brownfield, demolition performed at a brownfield, and the installation or upgrade of the minimum amount of infrastructure necessary to make a brownfield site operational for economic development activity, including the construction of housing.

There is currently \$175M available for Fiscal Year 2025 (running through June 30, 2025) that communities can apply for. The window for accepting applications is expected to open in December 2024 and close in Q1 2025 (please note official timelines have not been released yet). The maximum grant award for an assessment project is \$300,000 and the maximum award for a cleanup project is \$10M. The program operates first-come, first-serve to applicants who apply during the open application window. There is not a maximum county award amount.

Additional details about the current program with available funding can be found on the Ohio Department of Development’s [website](#).

Thriving Communities Program

Funded with an initial \$25 million through the Consolidated Appropriations Act of 2022, the U.S. Department of Transportation’s (USDOT) new Thriving Communities Program (TCP) aims to ensure that disadvantaged communities adversely or disproportionately affected by environmental, climate, and human health policy outcomes have the technical tools and organizational capacity to compete for federal aid and deliver quality infrastructure projects that enable their communities and neighborhoods to thrive. Recognizing the importance of this transformative new program, Congress appropriated an additional \$25 million to USDOT through the Consolidated Appropriations Act of 2023.

TCP facilitates the planning and development of transportation and community revitalization activities and provides tools to ensure that under-resourced communities can access the historic funding provided in the Bipartisan Infrastructure Law (BIL).

Develop Pre-approval Programs for Select Building Plans

Market Priority: All Markets

Pre-approved infill building plans grant expedited permitting to a set of pre-designed plans that are architecturally appropriate for a specific community. Pre-approved building plans are designed to promote new construction by limiting the time and expense associated with the local plan review process. Cities around the country are adopting pre-approved building plans to attract new development to their community and stimulate the development of missing middle housing. The pre-approved building plans help to streamline regulatory processes, promote new housing development in existing neighborhoods, offer more choice in housing types, and reduce some development costs.

Examples of peer cities that have implemented pre-approval programs include [South Bend, IN](#) and [Kalamazoo, MI](#). In South Bend, several pre-approved housing plans are available for download, which reduces design costs for developers by \$5,000-10,000. Housing plan designs include a carriage house, cottage, narrow house, standard house, stacked duplex, side-by-side duplex, and six-plex apartment. The City Building Department provides information on permit requirements and applications, fee schedules, required inspections, and examples of site plans.

In early 2025, Greater Ohio Policy Center and the Ohio Realtors will release a Ohio Pattern Book for Housing, which will include a toolkit for local governments interested in adopting pre-approved zoning programs. Additionally, the book will include: advice on zoning adjustments and two free building designs including construction documents. The recommendations in this book can help advance local discussions around pre-approval programs.

Strategically Deploy Incentives Like Tax Abatements

Market Priority: Middle and Stressed Markets

Residential Community Reinvestment Areas (CRAs) or residential tax abatement districts are useful tools to support new development or substantial rehab in relatively inactive markets by providing a benefit to homeowners or property owners in the form of lower property tax bills. CRA abatements can also support homeowners who want to make substantial improvements to their property, or encourage new buyers to enter into the market with the promise of reduced property taxes through the first few years of ownership. The amount of taxes foregone and the length of time property tax on improvements is foregone, is set by the local government, though generally they can last up to 15 years with up to 100% of property taxes on new improvements abated. Compared to other legacy cities around the state, Mahoning Valley's tax abatement terms are relatively low.

Target Submarkets:

Municipalities should consider increasing their CRAs from the current 75% to 100%, the standard for similar communities in **D, E, F, G, H & I** market types while **A, B, and C** types remain at 75%. Municipalities should converse with the school districts prior to enacting any increases, as CRAs do reduce the amount of property tax the school districts (which are the political jurisdictions most dependent on property taxes) can collect on improved properties during the life of the abatement (e.g. up to 15 years).

Ensure Zoning is Workable for Today’s Developers

Market Priority: All Markets

Being “open for business” means a city’s zoning code is predictable but flexible, and variance requests are minimal or are easily processed. A number of cities around Ohio have overhauled or are currently revising their zoning codes, including: Portsmouth, Columbus, Cincinnati, Piqua, and Chillicothe. In all cases, the goals of the zoning adjustments are to make it easier to develop and build housing and in ways that equitably benefit all residents.

Local city and village zoning codes should allow flexibility for residential density among neighborhoods zoned for single family and multi-family housing. Increasing the allowable density levels in some districts would not mean that all new development everywhere would have to conform to higher levels. However, zoning more areas for denser development would allow developers who are interested in entering or expanding in Mahoning Valley communities to bring new products, like townhomes, duplexes, and ADUs, to market. Adjusting zoning codes will signal to developers that communities in the region are ready for new products and are open to working with the developer to ensure the projects would be financially feasible and sustainable while slotting into that community’s vision for growth.

Eastgate Regional Council of Governments has published a 5-year [Transit Development Plan](#) (TDP) which identifies future transit capital improvements, fare structures, yearly transit ridership data, and transit changes that affect the Western Reserve Transit Authority (WRTA) and the Trumbull Transit System (TTS). Zoning changes should align with this plan allowing denser development by-right along transit corridors to encourage transit-oriented development and ridership for these systems.

Specific zoning reforms to enact are:

- ◇ **Permit a Mix of Home Types** – allow for a fuller range of Missing Middle housing types while keeping neighborhood character.
 - ◆ Use existing neighborhood precedents to determine what is allowed. Zoning needs to match the character of existing neighborhoods; Multi-family neighborhoods should have multi-family zoning. This could include Accessory Dwelling Units, duplexes, small townhome complexes, cottages on existing single-family lots, and fourplexes. Change R1 standards to R2 and allow these types by-right.
 - ◆ Address obstacles to including more than one residential structure per site, like regulations against placing one unit behind another and requirements that mandate homes be a certain distance from front lot line.
 - ◆ Address obstacles around utility requirements—namely that detached ADUs and other housing types frequently must have their own sewer and water lines.
- ◇ **Minimum Lot Size** – change zoning so that existing vacant lots can be built on without a variance.
 - ◆ Lower minimum lot sizes to at least reflect existing lot sizes and context.
 - ◆ Consider allowing all lots to be buildable regardless of width and area.

- ◇ **Setback Requirements** – change setback requirements to promote development on existing vacant lots.
 - ◆ Review side setbacks against existing homes and adjust to match local context. Allow new construction to match existing front setbacks.
- ◇ **Right-Size Parking** – reduce the amount of required parking to reduce cost of parking and allow more developable space to be filled with housing.
 - ◆ Reduce or eliminate parking minimums.
 - ◆ Allow on-street parking.
- ◇ **Transit Oriented Development** – build denser housing near transit to help reduce residents’ transportation costs and increase ridership for transit.
 - ◆ Allow for higher-density development and mixed-use development by-right in transit corridors.
- ◇ **Minimum Commercial Component** – rethink requirements to lessen burdens on residential development.
 - ◆ Reduce or remove the Minimum Commercial Component in mixed-use projects which can be detrimental to housing projects if the commercial space must be built but cannot be leased.
- ◇ **Promote Pre-approvals Programs** – streamline the plans review process, promote new housing types, lower barriers to development.
 - ◆ Pre-approved infill building plans grant expedited permitting to a set of pre-designed plans that are architecturally-appropriate for a specific community. They are designed to promote new construction by limiting the time and expense associated with the city’s plan review process. Cities around the country are adopting pre-approved building plans to attract new development to their community and stimulate the development of missing middle housing. The pre-approved building plans help to streamline regulatory processes, promote new housing development in existing neighborhoods, offer more choice in housing types, and reduce some development costs.
 - ◆ Pre-approved building plans can be tied into zoning update efforts by identifying appropriate building types for specific areas.

Local Governments Develop New Comprehensive Plans

Market Priority: All Markets

A city comprehensive plan captures the future goals and aspirations of the local government and helps guide a community to achieving these goals by recommending future land uses and changes to the built environment. Like a great many communities across the state of Ohio, multiple municipalities in the Mahoning Valley region are overdue for a new comprehensive plan.

The process of creating a comprehensive plan will collect and consider perspectives from across the municipality or township, and contemplate how best to utilize the opportunities the community has already generated for itself.

The comprehensive plan should identify steps to align municipal or township or county departments and staff on short and long-term housing goals. Every department and division within the local government contributes to the success of housing outcomes. As housing continues to become cemented as a regional priority, staff across departments should intentionally seek opportunities where coordinating activities and investments can help achieve desired housing goals more quickly and with less expense over the long term. Concretely, an aligned focus on housing can ensure resource allocation is maximized, such as completing paving in a neighborhood where revitalization is occurring. Coordination among departments will be especially important in areas that are already built up and that have undergone extensive planning.

Maximizing resources also means calculating costs and revenues beyond the initial construction: building new homes on the edge of the city or township may cost the local government or county and homeowners more than in-fill development over a 30-year life cycle due to the increased costs to maintain utilities and ensure coverage by first responders.

A Comprehensive Plan provides a strategic, action-oriented roadmap for investment in the community. This roadmap should be concise and highlight opportunities that represent short-term victories for the neighborhood as well as a long-term vision with intermediate goals. Creating an action-oriented roadmap for investment would allow residents to fully capitalize on much-desired market activity that has been absent for years.

Eastgate Regional Council of Governments provides assistance for this type of work through their [planning grant program](#), which runs every other fiscal year.

Business Operations

Ensure County/Municipal/Township Operations are Accessible

Market Priority: All Markets

Concretely, this means making sure relevant municipal, townships, and county staff are aware of code and permit processes, program specifics, and/or know the appropriate colleague to refer inquiries to. With the internet now being the primary resource people consult, an information-rich, easy to navigate, website could help reduce routine inquiries that eat up limited staff time. The local government should clearly state, on its website and in hard copy, the permitting steps a typical contractor should expect, including terms, timelines, and costs. Uniformity across the counties in issuing and reviewing permits will also bring certainty to the process.

Local governments should also clearly communicate the development steps needed to bring a real estate project to fruition. Smaller (often nonprofit) or emerging developers do not always feel confident that they know what they need to do to get the appropriate sign-offs for a new real estate project. Additionally, sub-contractors (ex: plumbers, electricians, etc.) do not always know how to pull permits, successfully prepare for reviews, etc. Confusion over building and permitting processes could pose a barrier to equitable opportunities and growth in the region. To help existing and future developers succeed, local government staff or another entity can create a flowchart and/or checklist that sequences steps and states clearly the information or actions required at each step.

Studies by the National Association of Home Builders (NAHB) indicate that regulations imposed by government at all levels account for 23.8% of the final price of a single-family home built for sale. A culture of high-quality customer services will make potential homeowners and builders/rehabbers feel welcomed in the Mahoning Valley.

Develop A One-Stop Site for Development-Related Information

Market Priority: All Markets

Mahoning Valley municipalities should make development-related information easily accessible and digestible for interested developers. By having all pertinent information in one place, communities can attract more development to their neighborhoods.

An example of this can be found in South Bend, IN. In 2020, South Bend's Community Investment department started building the [Build South Bend Toolkit](#), geared toward emerging developers. Much of the provided information was already available on the city's website, but in different places. The Toolkit brought it all into one online location. It contains information and resources on due diligence, financing, site acquisition, and educational webinars on all aspects of development. Users can explore information on vacant lots, local construction costs, zoning, titles, and design. They can also download a sample proforma template to aid in determining project feasibility. Links to other financing resources such as national and local banks located in South Bend and CDFI Friendly South Bend are available to point users toward additional capital sources. As new resources become available (i.e. pre-approved housing plans), they are added to the site. The Toolkit was built and is maintained by existing city staff.

Local governments and county planning departments should coordinate with the regional council of governments or regional chamber to compile necessary information and resources into a one-stop site for development. This is also an opportunity to proactively inform developers of updates to regional plans, highlighting areas of interest and key sites for development.

UNDERSTANDING THE MARKET VALUE ANALYSIS

UNDERSTANDING THE MARKET VALUE ANALYSIS

The following section offers more explanation about how the market types, which are used to tailor recommendations, were determined using the Market Value Analysis tool.

The Market Value Analysis

The Market Value Analysis (MVA) is a unique tool that identifies high demand markets, areas of greatest distress, and the various market types in between. MVA results offer insight into the variation in market strengths and weaknesses within and between traditional neighborhood boundaries.

Understanding different market types allows stakeholders to align investment or intervention strategies to market conditions. The Market Value Analysis was conducted by the Reinvestment fund between the fall of 2023 and the spring of 2024.

The MVA is conducted using a statistical cluster analysis that relies on local administrative data at the Census block group level to create an internally-referenced index of the residential real estate market. MVA results assign each block group to a specific market type. Within each market type, individual block groups share common characteristics. At the same time, the characteristics of each market type are also distinct from each of the other market types identified by the analysis. Cities and counties across the country use the MVA to inform community revitalization.

The complete interactive MVA map can be found [here](#).

Mahoning Valley MVA Market Types

The nine clusters, represented by letters “A” through “I,” reflect key features and distinct characteristics of housing markets across Mahoning and Trumbull counties. However, from a policy perspective, it is often useful to consolidate the market types into three broad categories: Strong (purple/blue markets), Middle (green markets), and Stressed (orange/yellow markets). The geographic location of these market types is shown on the map on [page 4](#).

Average Block Group Characteristics by Market Type, 2024

MVA	# BGs	Auditor Home Sale Price	Coef. Variance	Homeowners	Permits	Investor Flipping	Vacant Buildings	Vacant Land Area	Code Violations	Tax Delinquency	Subsidy	Share Residential Land Use	Housing Units per Acre
A	45	\$272,200	0.46	85%	5%	1%	1%	8%	1%	2%	0%	48%	1.6
B	33	\$146,400	0.54	80%	9%	5%	2%	8%	2%	5%	2%	36%	1.5
C	78	\$145,400	0.40	76%	3%	2%	2%	9%	3%	3%	1%	60%	3.3
D	47	\$88,700	0.43	68%	1%	5%	4%	10%	7%	6%	3%	72%	5.2
E	19	\$71,000	0.70	62%	4%	4%	5%	29%	4%	10%	2%	29%	2.3
F	32	\$53,000	0.60	54%	1%	5%	6%	17%	14%	13%	6%	48%	6.8
G	20	\$36,100	0.74	53%	2%	3%	6%	54%	11%	22%	19%	22%	3.3
H	26	\$25,000	0.73	47%	1%	2%	10%	31%	19%	22%	13%	45%	6.0
I	26	\$15,300	0.86	51%	2%	1%	13%	54%	17%	32%	19%	26%	3.6
Avg	326	\$114,700	0.55	68%	3%	3%	5%	19%	7%	10%	5%	48%	3.7

Strong Markets

A statistical cluster analysis identified 48% percent of block groups in the study area as strong markets, represented as “A,” “B,” and “C” markets. They are located mainly in south Mahoning County and in Trumbull County outside of Warren. They have higher than average sales prices, high owner-occupancy levels, and low levels of distress. For specific details on each of these individual market types, please review the “Purple Markets” and “Blue Markets” sections of the MVA, which can be accessed [here](#).

Middle Markets

A statistical cluster analysis identified 20% of block groups in the study area as middle markets, represented as “D” and “E” markets. They are in Warren, Youngstown, Niles, Austintown Township, Girard, Struthers, and Boardman Township. They have sales prices just below the Mahoning Valley average and also have average levels of distress. ‘E’ areas have more vacant land than typical for block groups in the study area and more residential land than average. For specific details on each of these individual market types, please review the “Green Markets” section of the MVA.

Stressed Markets

A statistical cluster analysis identified nearly 32% of block groups in the study area are considered stressed markets, represented as “F,” “G,” “H,” and “I” markets. These markets can be found outside Niles, Warren, Youngstown, and within Warren and Youngstown. Their sales prices are less than half the average block group’s median sales price. These markets have higher than average levels of distress, code violations, and vacant land. For specific details on each of these individual market types, please review the “Orange Markets” and “Yellow Markets” sections of the MVA.

RECOMMENDATION
TABLES BY
SUBMARKET

TAILORED RECOMMENDATIONS FOR MAHONING VALLEY INITIATIVES

The following pages contain four tables of complete recommendations for each of the major market type categories in the MVA: all, strong, middle, and stressed market categories. A full description of each recommendation can be found [here](#).

Recommendations Suitable for All Market Types

These recommendations are suitable for all housing markets in the Mahoning Valley (A through I), regardless of individual market conditions. Implementing these recommendations will have positive overall benefits to the development environment within the region and can help bolster market-specific initiatives.

All Market Recommendations			
Recommendation	Target Area	Key Actors	Effort/Impact
Protect Existing Stock and Prevent It from Declining — Click Here.			
Establish a Vacant Property Registry & Enforce Existing Property Registries	All Markets	Local Govt.	Medium/High
Create and Enforce Rental Registries	All Markets	Local Govt.	High/High
Enhance Existing Neighborhoods & Support Existing Residents — Click Here.			
<i>Development-Oriented Recommendations</i>			
Fund Existing Organizations That Do High Capacity Housing Work	All Markets	Local Govt., Philanthropy	Low/High
Utilize Existing High Capacity Organizations to Address Housing Issues	All Markets	CDCs, Employers, Local Govt., NPOs, Philanthropy	Low/High
Build New Housing Products for Renters, Seniors, and Small Households	All Markets	CDCs, Developers, Lenders, Local Govt., NPOs, Philanthropy	Medium/High
Continue to Grow Downtown and Main Street Housing Markets	All Markets	CDCs, Chamber, Developers, Lenders, NPOs, Employers	Medium/Medium
<i>Recommendations That Support Residents</i>			
Develop a One-Stop Site for Sharing Information on Existing Programs for Residents	All Markets	Local Govt., NPOs, Philanthropy	Medium/Medium

Chart Continued on Next Page.

All Market Recommendations (Cont.)

Recommendation	Target Area	Key Actors	Effort/Impact
Protect Vulnerable Residents — Click Here.			
Adopt Consumer Protection Ordinances			
Pay to Stay Ordinance	All Markets	Local Govt., NPOs	High/Medium
Right to Council Ordinance	All Markets	Local Govt., NPOs	High/High
Continue to Monitor County-Based Property Tax Assessments for Measure of Assessment Quality and Equity	All Markets	Counties, NPOs	Low/Medium
Protect Existing LIHTC Units	All Markets	Chamber, Employers, Local Govt., NPOs, Philanthropy	Low/High
Find Mutual Interest with Hospitals and Health Systems	All Markets	CDCs, Healthcare, Local Govt., NPOs, Philanthropy	Medium/High
Open for Business: Lower Barriers to Development and Redevelopment — Click Here.			
<i>Site Preparation</i>			
Leverage Publicly-Owned Property in Strategic Locations	All Markets	CDCs, CICs, Land Banks, Local Govt., PA	Low/High
<i>Zoning & Tools</i>			
Apply for Available Public Funds	All Markets	Local Govt., Landbanks	Low/High
Develop Pre-Approval Programs for Select Building Plans	All Markets	Chamber, Local Govt., Regional Govt., Philanthropy	High/High
Ensure Zoning is Workable for Today’s Developers	All Markets	Chamber, Local Govt., Regional Govt.	Medium/High
Local Governments Develop New Comprehensive Plans	All Markets	Local Govt., Regional Govt.	Medium/High
<i>Business Operations</i>			
Ensure County/City Operations are Accessible	All Markets	Local Govt.	Medium/High
Develop a One-Stop Site for Sharing Development-Related Information	All Markets	Chamber, Local Govt., Regional Govt.	Low/Medium

Strong Market Recommendations

These are recommendations suitable for A, B, and C markets, which are the most stable housing markets in the Mahoning Valley. They are characterized by their high average sales prices, low levels of residential distress, and substantial amounts of permitting. For example, Canfield and Beaver Township are classified as strong markets.

Strong Market Recommendations			
Recommendation	Target Area	Key Actors	Effort/Impact
Protect Existing Stock and Prevent It from Declining — Click Here.			
Establish a Vacant Property Registry & Enforce	A, B & C	Local Govt.	Medium/High
Create and Enforce Rental Registries	A, B & C	Local Govt.	High/High
Enhance Existing Neighborhoods & Support Existing Residents — Click Here.			
<i>Development-Oriented Recommendations</i>			
Fund Existing Organizations That Do High Capacity Housing Work	A, B & C	Local Govt., Philanthropy	Low/High
Utilize Existing High Capacity Organizations to Address Housing Issues	A, B & C	CDCs, Employers, Local Govt., NPOs, Philanthropy	Low/High
Build New Housing Products for Renters, Seniors, and Small Households	A, B & C	CDCs, Developers, Lenders, Local Govt., NPOs,	Medium/High
Continue to Grow Downtown and Main Street Housing Markets	A, B & C	CDCs, Chamber, Developers, Lenders, NPOs, Employers	Medium/Medium
<i>Recommendations That Support Residents</i>			
Provide Educational Support in Key Areas of Financial Literacy			
Home Selling	B	CDCs, Lenders, NPOs, Philanthropy	Low/Medium
Heirs' Property	C	CDCs, Lenders, NPOs, Philanthropy	Low/High
Develop a One-Stop Site for Sharing Information on Existing Programs for Residents	A, B & C	Local Govt., NPOs, Philanthropy	Medium/Medium

Chart Continued on Next Page.

Strong Market Recommendations (Cont.)

Recommendation	Target Area	Key Actors	Effort/Impact
Protect Vulnerable Residents — Click Here.			
Adopt Consumer Protection Ordinances			
Source of Income Protection	A, B, & C	Local Govt., NPOs	Medium/Medium
Pay to Stay Ordinance	A, B, & C	Local Govt., NPOs	High/Medium
Right to Council Ordinance	A, B, & C	Local Govt., NPOs	High/High
Continue to Monitor County-Based Property Tax Assessments for Measure of Assessment Quality and Equity	A, B, & C	Counties, NPOs	Low/Medium
Protect Existing LIHTC Units	A, B, & C	Chamber, Employers, Local Govt., NPOs, Philanthropy	Low/High
Apply for Low Income Housing Tax Credits and Other Public Funds	C	CDCs, CICs, Developers, Land Banks, Local Govt., PA	High/High
Find Mutual Interest with Hospitals and Health Systems	A, B, & C	CDCs, Healthcare, Local Govt., NPOs, Philanthropy	Medium/High
Open for Business: Lower Barriers to Development and Redevelopment — Click Here.			
<i>Site Preparation</i>			
Leverage Publicly-Owned Property in Strategic Locations	A, B, & C	CDCs, CICs, Land Banks, Local Govt., PA	Low/High
Site Preparation for LIHTC Underwritten by Municipalities	C	Landbanks, Local Govt., NPOs, PA	Medium/High
<i>Zoning & Tools</i>			
Apply for Available Public Funds	A, B, & C	Local Govt., Landbanks	Low/High
Develop Pre-Approval Programs for Select Building Plans	A, B, & C	Chamber, Local Govt., Regional Govt., Philanthropy	High/High
Ensure Zoning is Workable for Today's Developers	A, B, & C	Chamber, Local Govt., Regional Govt.	Medium/High
Local Governments Develop New Comprehensive Plans	A, B, & C	Local Govt., Regional Govt.	Medium/High
<i>Business Operations</i>			
Ensure County/City Operations are Accessible	A, B, & C	Local Govt.	Medium/High
Develop a One-Stop Site for Sharing Development-Related Information	A, B, & C	Chamber, Local Govt., Regional Govt.	Low/Medium

Middle Market Recommendations

These are recommendations suitable for D and E submarkets, which are middle markets whose median sales prices are somewhat below average. These markets have average levels of distress, high shares of flipping activity, and a significant amount of vacant land. For example, parts of Struthers, Girard, and Niles are classified as middle markets.

Middle Market Recommendations			
Recommendation	Target Area	Key Actors	Effort/Impact
Protect Existing Stock and Prevent It from Declining — Click Here.			
Shore Up Existing Housing Stock	D & E	CDCs, Landbanks, Lenders, Local Govt., Philanthropy, PA	Medium/High
Bolster Existing Code Enforcement Efforts	D	Local Govt.	Medium/High
Establish a Vacant Property Registry & Enforce Existing Property Registries	D & E	Local Govt.	Medium/High
Create and Enforce Rental Registries	D & E	Local Govt.	High/High
Establish a Homeowner Repair Assistance Program	D	Local Govt., NPOs, Philanthropy	High/High
Provide Resources for Rehab of Historical Homes	D & E	CDCs, Lenders, NPOs, Philanthropy, PA	High/Medium
Enhance Existing Neighborhoods & Support Existing Residents — Click Here.			
<i>Development-Oriented Recommendations</i>			
Fund Existing Organizations That Do High Capacity Housing Work	D & E	Local Govt., Philanthropy	Low/High
Utilize Existing High Capacity Organizations to Address Housing Issues	D & E	CDCS, Employers, Local Govt., NPOs, Philanthropy	Low/High
Build New Housing Products for Renters, Seniors, and Small Households	D & E	CDCs, Developers, Lenders, Local Govt., NPOs, Philanthropy	Medium/High
Continue to Grow Downtown and Main Street Housing Markets	D & E	CDCs, Chamber, Developers, Employers, Lenders, NPOs	Medium/Medium

Chart Continued on Next Page.

Middle Market Recommendations (Cont.)

Recommendation	Target Area	Key Actors	Effort/Impact
Enhance Existing Neighborhoods & Support Existing Residents (Cont.) — Click Here.			
<i>Recommendations That Support Residents</i>			
Provide Educational Support in Key Areas of Financial Literacy			
Preparing for Homeownership	E	CDCs, Lenders, NPOs, Philanthropy	Medium/Medium
Home Selling	D	CDCs, Lenders, NPOs, Philanthropy	Low/Medium
Property Tax Relief	D & E	CDCs, Lenders, NPOs, Philanthropy	Low/High
Develop a One-Stop Site for Sharing Information on Existing Programs for Residents	D & E	Local Govt., NPOs, Philanthropy	Medium/Medium
Develop a Downpayment Assistance Program	D & E	Chamber, Employers, Local Govt., NPOs	High/High
Upskill Residents to Increase Household Incomes	E	CDFIs, Chamber, Employers, Lenders, NPOs	High/High
Protect Vulnerable Residents — Click Here.			
Adopt Consumer Protection Ordinances			
Source of Income Protection	D	Local Govt., NPOs	Medium/Medium
Pay to Stay Ordinance	D & E	Local Govt., NPOs	High/Medium
Right to Council Ordinance	D & E	Local Govt., NPOs	High/High
Continue to Monitor County-Based Property Tax Assessments for Measure of Assessment Quality and Equity	D & E	Counties, NPOs	Low/Medium
Protect Existing LIHTC Units	D & E	Chamber, Employers, Local Govt., NPOs, Philanthropy	Low/High
Apply for Low Income Housing Tax Credits and Other Public Funds	D & E	CDCs, CICs, Developers, Landbanks, Local Govt., PA	High/High
Find Mutual Interest with Hospitals and Health Systems	D & E	CDCs, Healthcare, Local Govt., NPOs, Philanthropy	Medium/High

Chart Continued on Next Page.

Middle Market Recommendations (Cont.)

Recommendation	Target Area	Key Actors	Effort/Impact
Open for Business: Lower Barriers to Development and Redevelopment — Click Here.			
<i>Site Preparation</i>			
Leverage Publicly-Owned Property in Strategic Locations	D & E	CDCs, CICs, Landbanks, Local Govt., PA	Low/High
Site Preparation for LIHTC Underwritten by Municipalities	D	Landbanks, Local Govt., NPOs, PA	Medium/High
<i>Zoning & Tools</i>			
Apply for Available Public Funds	D & E	Local Govt., Landbanks	Low/High
Develop Pre-Approval Programs for Select Building Plans	D & E	Chamber, Local Govt., Regional Govt., Philanthropy	High/High
Strategically Deploy Incentives Like Tax Abatements	D & E	Local Govt.	Medium/High
Ensure Zoning is Workable for Today's Developers	D & E	Chamber, Local Govt., Regional Govt.	Medium/High
Local Governments Develop New Comprehensive Plans	D & E	Local Govt., Regional Govt.	Medium/High
<i>Business Operations</i>			
Ensure County/City Operations are Accessible	D & E	Local Govt.	Medium/High
Develop a One-Stop Site for Sharing Development-Related Information	D & E	Chamber, Local Govt., Regional Govt.	Low/Medium

Stressed Market Recommendations

These are recommendations suitable for F, G, H, & I markets, which have the lowest property values, high indicators of distress, and significant amounts of vacant land. For example, parts of Youngstown and Warren are classified as stressed markets.

Stressed Market Recommendations			
Recommendation	Target Area	Key Actors	Effort/Impact
Protect Existing Stock and Prevent It from Declining — Click Here.			
Shore Up Existing Housing Stock	F, G, H & I	CDCs, Land Banks, Lenders, Local Govt., Philanthropy, PA	Medium/High
Bolster Existing Code Enforcement Efforts	F, G,H, & I	Local Govt.	Medium/High
Establish a Vacant Property Registry & Enforce Existing Property Registries	F, G, H & I	Local Govt.	Medium/High
Create and Enforce Rental Registries	F, G, H & I	Local Govt.	High/High
Establish a Homeowner Repair Assistance Program	F, G & I	Local Govt., NPOs, Philanthropy	High/High
Enhance Existing Neighborhoods & Support Existing Residents — Click Here.			
<i>Development-Oriented Recommendations</i>			
Fund Existing Organizations That Do High Capacity Housing Work	F, G, H & I	Local Govt., Philanthropy	Low/High
Utilize Existing High Capacity Organizations to Address Housing Issues	F, G, H & I	CDCS, Employers, Local Govt., NPOs, Philanthropy	Low/High
Build New Housing Products for Renters, Seniors, and Small Households	F, G, H & I	CDCs, Developers, Lenders, Local Govt., NPOs, Philanthropy	Medium/High
Continue to Grow Downtown and Main Street Housing Markets	F, G, H & I	CDCs, Chamber, Developers, Employers, Lenders, NPOs	Medium/Medium

Chart Continued on Next Page.

Stressed Market Recommendations (Cont.)

Recommendation	Target Area	Key Actors	Effort/Impact
Enhance Existing Neighborhoods & Support Existing Residents (Cont.) — Click Here.			
<i>Recommendations That Support Residents</i>			
Provide Educational Support in Key Areas of Financial Literacy			
Preparing for Homeownership	F, G, H, & I	CDCs, Lenders, NPOs, Philanthropy	Medium/Medium
Home Selling	F, G, & I	CDCs, Lenders, NPOs, Philanthropy	Low/Medium
Property Tax Relief	F, G, H & I	CDCs, Lenders, NPOs, Philanthropy	Low/High
Heirs' Property	G, H & I	CDCs, Lenders, NPOs, Philanthropy	Low/High
Develop a One-Stop Site for Sharing Information on Existing Programs for Residents	F, G, H & I	Local Govt., NPOs, Philanthropy	Medium/Medium
Develop a Downpayment Assistance Program	F & G	Chamber, Local Govt., NPOs, Employers	High/High
Upskill Residents to Increase Household Incomes	F, G, H, & I	CDFIs, Chamber, Lenders, NPOs, Employers	High/High
Protect Vulnerable Residents — Click Here.			
Adopt Consumer Protection Ordinances			
Pay to Stay Ordinance	F, G, H, & I	Local Govt., NPOs	High/Medium
Right to Council Ordinance	F, G, H, & I	Local Govt., NPOs	High/High
Ensure Homeowners with Delinquent Property Taxes and High Assessments are Aware of Remediation Steps	F, G, H, & I	Local Govt., NPOs	Low/High
Continue to Monitor County-Based Property Tax Assessments for Measure of Assessment Quality and Equity	F, G, H, & I	Counties, NPOs	Low/Medium
Protect Existing LIHTC Units	F, G, H, & I	Chamber, Employers, Local Govt., NPOs, Philanthropy	Low/High
Apply for Low Income Housing Tax Credits and Other Public Funds	F, G, H, & I	CDCs, CICs, Developers, Land Banks, Local Govt., PA	High/High
Find Mutual Interest with Hospitals and Health Systems	F, G, H, & I	CDCs, Healthcare, Local Govt., NPOs, Philanthropy	Medium/High
Make Capital Investments to Permanently Increase Emergency Shelter Options	F, G, H, & I	Healthcare, Local Govt., NPOs, Philanthropy	High/High

Chart Continued on Next Page.

Stressed Market Recommendations (Cont.)

Recommendation	Target Area	Key Actors	Effort/Impact
Open for Business: Lower Barriers to Development and Redevelopment — Click Here.			
<i>Site Preparation</i>			
Leverage Publicly-Owned Property in Strategic Locations	F, G, H, & I	CDCs, CICs, Land Banks, Local Govt., PA	Low/High
Site Preparation for LIHTC Underwritten by Municipalities	F, & G	Landbanks, Local Govt., NPOs, PA	Medium/High
<i>Zoning & Tools</i>			
Apply for Available Public Funds	F, G, H, & I	Local Govt., Landbanks	Low/High
Develop Pre-Approval Programs for Select Building Plans	F, G, H, & I	Chamber, Local Govt., Regional Govt., Philanthropy	High/High
Strategically Deploy Incentives Like Tax Abatements	F, G, H, & I	Local Govt.	Medium/High
Ensure Zoning is Workable for Today’s Developers	F, G, H, & I	Chamber, Local Govt., Regional Govt.	Medium/High
Local Governments Develop New Comprehensive Plans	F, G, H, & I	Local Govt., Regional Govt.	Medium/High
<i>Business Operations</i>			
Ensure County/City Operations are Accessible	F, G, H, & I	Local Govt.	Medium/High
Develop a One-Stop Site for Sharing Development-Related Information	F, G, H, & I	Chamber, Local Govt., Regional Govt.	Low/Medium