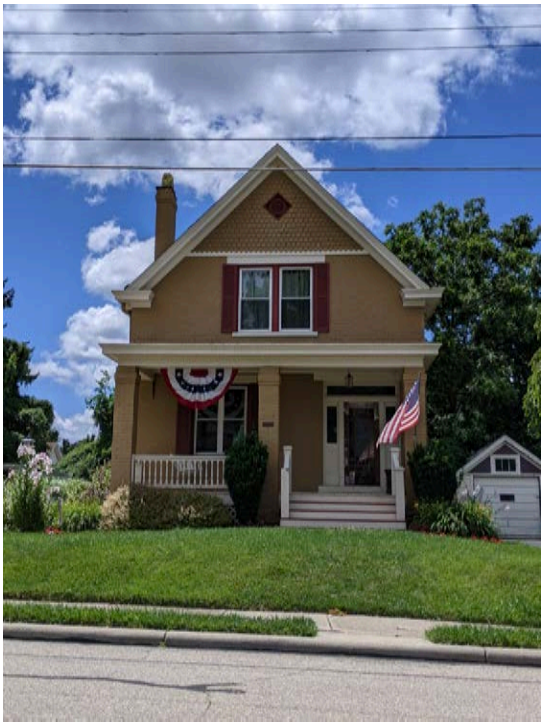
Cheviot Housing Action Plan

2021







Prepared by the Hamilton County Housing Action Plan Team:

Hamilton County Planning + Development Department

LISC GREATER CINCINNATI

Community Building Institute

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Introduction

Cheviot is a community on the west side of Hamilton County with a strong civic heritage, highlighted every year by the wonderful Harvest Home Parade. Cheviot's population of 8,254 has remained fairly consistent over the last decade and remains predominantly White (83%) in 2015-2019, but the share of the population that is Black has shifted from less than 1% in 2000 to 11% in 2015-2019.Just under 40% of households have just one person and about 30% are families without children. Those two household types make up two-thirds of Cheviot's households. As compared with Hamilton County, Cheviot's population has a higher share of Millennials and Generation X and a lower share of Generation Z and Baby Boomers and Matures.

There has been a dramatic shift in the split between owners and renters in Cheviot over the last 10 to 15 years. Cheviot went from a primarily majority homeownership in 2005-2009 to equally split between homeowners and renters. Single-family homes dominate in Cheviot, making up 60% of all housing units. Two-family homes make up another 19% of units. About half of units have 1 or 2 bedrooms and another 37% have 3 bedrooms. Homes in Cheviot are older than the county average, with nearly 90% of homes built before 1970 (and 43% of units built before 1940). Residential vacancy is slightly higher than the county average at 11%.

The median sale price for single-family homes more than doubled in Cheviot between 2014 and 2020. The median sale price in 2020 was $132,300. Cheviot remains a relatively affordable place to buy a home: Nearly 70% of loans in Cheviot went to borrowers with incomes less than 80% of area median income. For a family of 4, area median income in 2021 would be $68,300. The share of mortgage loans going to Black borrowers is increasing, but the total number of loans to Black borrowers is still very low at 25 in 2019. Rents increased 25% between 2005-2009 and 2015-2019. The median gross rent in 2015-2019 was $744.

The overall median household income for households in Cheviot is

$50,094, a 1% decrease in inflation-adjusted dollars between 2005-2009 and 2015-2019. The overall Hamilton County median household income similarly experienced little change. Cheviot's median household income is lower than Hamilton County's median income of $57,212. The median income for homeowners and White households in Cheviot is significantly lower than in Hamilton County. In contrast, median income for renters and Black households in Cheviot is higher than in Hamilton County.

An estimated 1,182 households – or 32% of all Cheviot households are cost-burdened. Households are cost-burdened when housing costs are more than 30% of household income. Cost-burdened households are predominately renters and households with incomes less than $20,000:

- 71% of all cost-burdened households are renters, while 29% of cost-burdened households are owners.
- 59% of all cost-burdened households have incomes less than $20,000 (35% have incomes between $20,000 and $50,000).

Both cost-burdened renters and owners are more likely to be under age 65.

Cheviot Community














HARRISON AVE


CHEVIOT
Municipal Building


CHEVIOT
walking routes
walking routes

Cheviot Interview Findings

Housing Market

- Like other communities, Cheviot is experiencing a hot seller's market. Sellers are receiving multiple offers within hours of listing.
- Sales prices are higher than they were five years ago but people are not reporting fears of being priced out of Cheviot. We heard some concern about increased taxes. Two interviewees shared their own personal experience with flipping properties in Cheviot. Other interviewees recognized that there is some flipping happening in the city but did not have a pulse on how frequent this is happening.
- Cheviot has a residential CRA program (Community Reinvestment Act) that has been in place since 2016. The program provides a tax abatement to encourage major renovation of residential properties. To date, Cheviot has received no applications for the CRA incentives.
-
- Property maintenance and issues with vacancies/foreclosures do not seem to be a major concern for City staff. Staff report using code enforcement measures when necessary. Large Real Estate Investment Trusts (REITs), including Vinebrook, with a significant number of rentals in the community, are an issue due to poor property management.
- Cheviot expressed interest in a homesteading program similar to a $1 home program people remember from years past.
- Schools are not described as an overwhelming asset or detractor to the Cheviot housing market. Some interviewees reported that Cheviot Elementary (CPS) is making strides to improve the school and view the recent addition of a gifted program as a positive. Higher performing CPS high school options are also talked about positively. Others view being in the CPS as a detractor, but recognize that there are local private school options for families and that some families access those schools using the voucher system.

Business District

- The business association is regrouping and being reinvigorated as a part of implementing recommendations from the 2019/2020 Urban Land Institute Technical Assistance Panel (TAP).
- Cheviot recognizes that they may need support to make significant acquisitions in the business district as they make improvement along Harrison Avenue. There are local owners with significant real estate/ buildings along Harrison Avenue that make improvements difficult. Cheviot is willing to work with the County and other organizations, like the Port or REDI who may be able to help support site assembly and pre-development. Cheviot has done the best with their resources to try to work with The West Side Market is a huge asset for Cheviot. Its momentum should be harnessed to help support the business district revitalization.
- Cheviot is focused on a significant road improvement project on Harrison Avenue in partnership with the County and the State of Ohio. The project will include reduction of lanes to one each direction, repaving, and improved crossings.

Community Leadership & Civic Engagement

- Cheviot is willing to partner with community groups and others to try innovative solutions to redevelopment challenges. Resident stakeholders and council members commented on the local government's willingness to "try new things" and viewed this as a positive for Cheviot. There is support from community leadership to explore new ways to implement housing and business district recommendations.
- Current community leaders and council members also recognize the need to identify and support new, younger civic leaders in the community.

Population & Households

A demographic analysis provides insights into community composition and population changes over time.

Cheviot's population is 8,254 (2015-2019)

- Cheviot's population remained fairly consistent between 2010 and 2015-2019: Cheviot lost about 1% of its population (121 residents).

Cheviot has 3,685 households (2015-2019)

- The number of Cheviot households decreased slightly between 2010 and 2015-2019: Cheviot lost about 2% of its households (94 households).
- Cheviot's average household size is 2.2 people (2015-2019).

As compared with Hamilton County, Cheviot has significantly more non-family households, including more single-person households and more other non-family households (two or more unrelated people living together). Cheviot is predominantly single-person and families without children households.

Non-Family Households

1,885 (of 3,685 total households)

Non-Family households include households with just one person or two or more people living together that are not related.

37% Single-Person

In 2015-2019, 1,381 households had only one person.

14% Other non-Family Households

In 2015-2019, 504 households had two or more people living together that were not related.

Family Households

1,800 (of 3,685 total households)

Family households include two or more people that are related.

29% Families without Children

In 2015-2019, 1,057 households were families with no children.

11% Married with Children

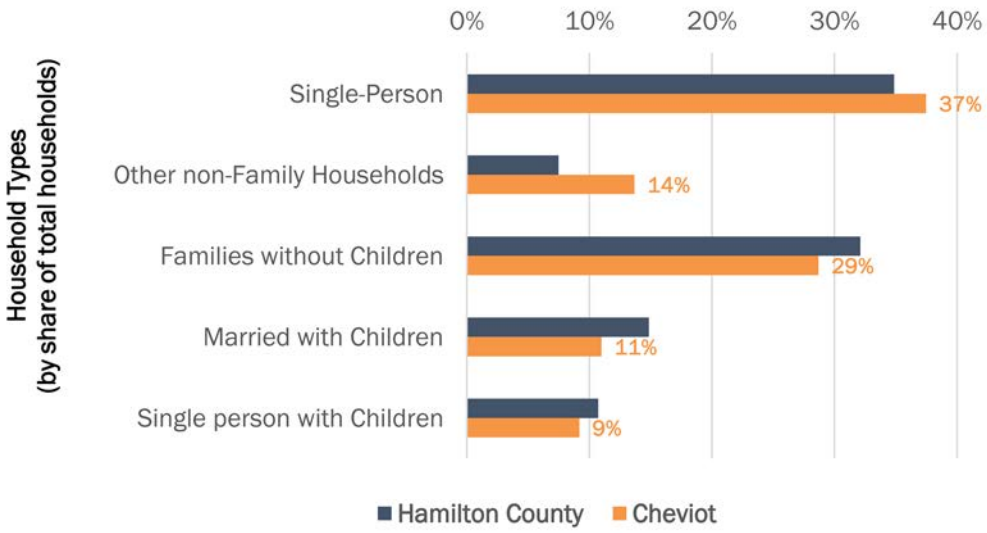
In 2015-2019, 405 households were married families with children.

9% Single Person with Children

In 2015-2019, 338 households have one head of household with children (263 of these are single female headed families with children).

** Percentages represent percent of total households. Percentages may not total 100% due to rounding.*

Household Types in Cheviot: 2015-2019



Source: U.S. Census American Community Survey 5-year estimates.

As compared with Hamilton County, Cheviot's population has a higher share of Millennials and Generation X and a lower share of Generation Z and Baby Boomers and Matures.

Generation Definitions

Generation Z
Ages 18 and under

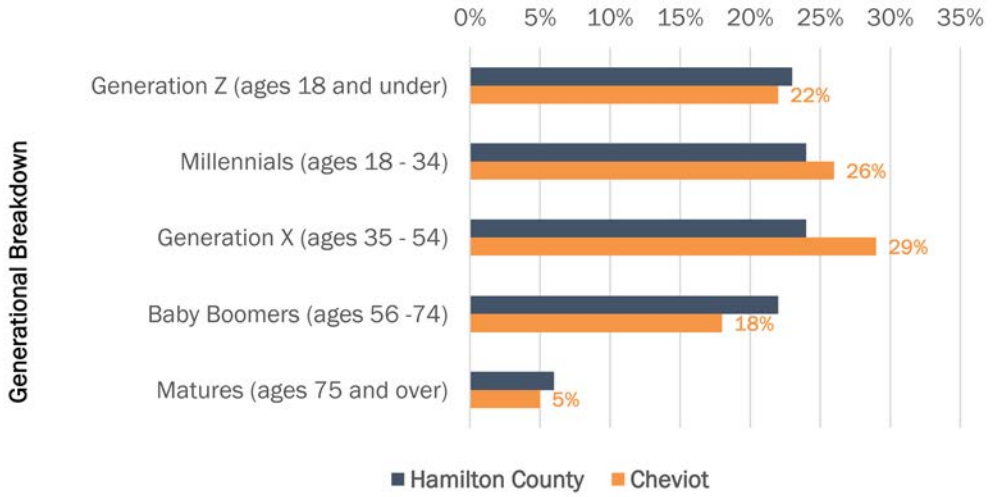
Millennials
Ages 19 - 34

Generation X
Ages 35-49

Baby Boomers
Ages 50 - 69

Matures
Ages 70 and over

Generational Breakdown in Cheviot's Population: 2015-2019



Source: U.S. Census American Community Survey 5-year estimates.

When did households move into the community?

Household mobility data helps to understand how often households are moving into and within the community.

Nearly 60 percent of Cheviot households moved into or within Cheviot in the last 10 years, higher than in Hamilton County (54%). When compared with the county, Cheviot has a comparable share of long-term households that moved in more than 30 years ago.



14%
Of all households moved into their home more than 30 years, or before 1990

18%
Of all households moved into their home 10 to 20 years ago, or between 2000 and 2010

59%
Of all households moved into their home within the last 10 years, or since 2010

Renters make up about half of all households in Cheviot. While the number of overall households decreased slightly between 2010 and 2015-2019, the community went from majority homeownership to equally split between homeowners and renters.

Owners and Renters

50% owners

2015-2019: 1,834 owners (equals the number of owner-occupied housing units in community).

2010: 2,219 owners, or 59% of all households.

2005-2009: 2,395 owners, or 65% of all households.

Community lost 561 owners in the last decade (between 2005-2009 and 2015-2019).

50% renters

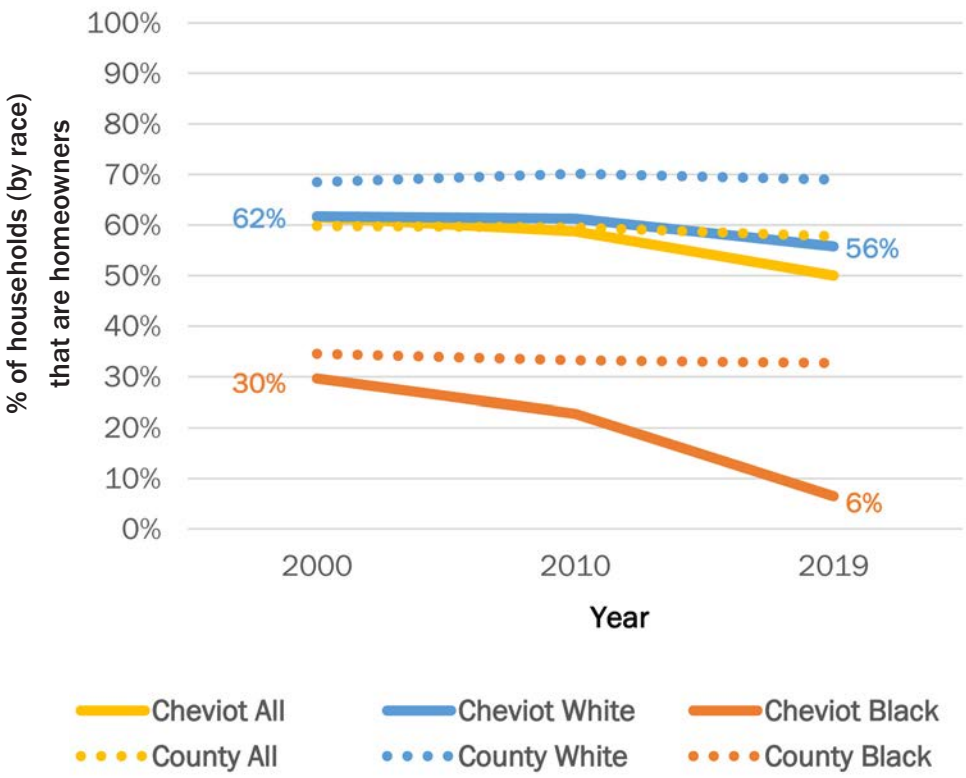
2015-2019: 1,851 renters (equals the number of renter-occupied housing units in community).

2010-2014: 1,560 renters, or 41% of all households.

2005-2009: 1,297 renters, or 35% of all households.

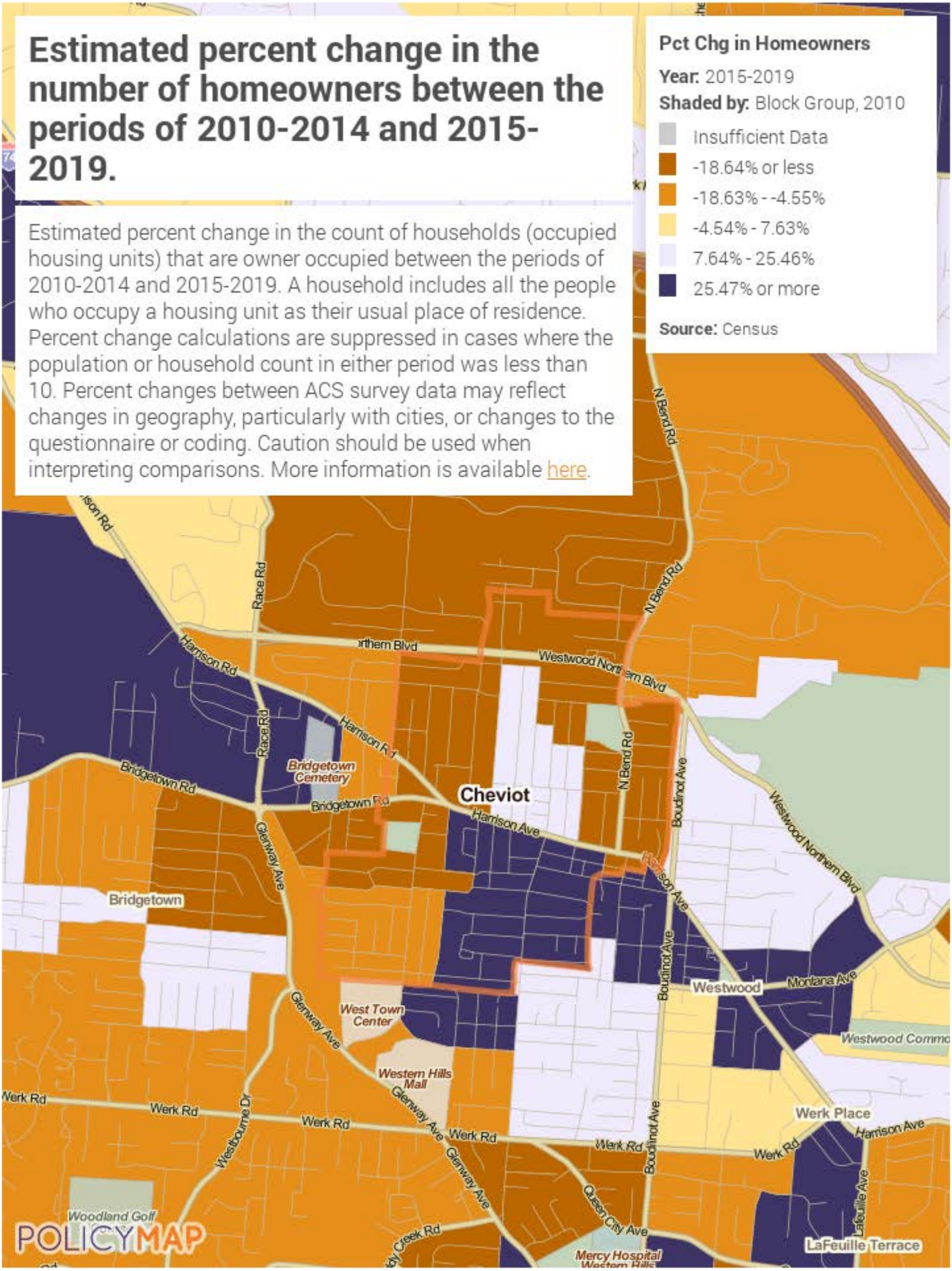
Community gained 554 renters in the last decade (between 2005-2009 and 2015-2019).

Cheviot Black-White Homeownership Gap: 2000 to 2015-2019



Source: U.S. Census American Community Survey 5-year estimates.

In 2015-2019, 56% of White households were homeowners while only 3% of Black households were homeowners in Cheviot. The Black-White ownership gap in Cheviot is a 50 percentage points, significantly higher than the 36 percentage point gap in Hamilton County. In 2015-2019, there were an estimated 20 Black homeowners in Cheviot, while the Black population in Cheviot was only 930 people (8% of Cheviot's total population).



Map: Cheviot Change in Homeownership: 2010-2014 to 2016-2019

Cheviot's Housing Stock

An analysis of the housing stock provides insights into the housing market - including the mix of unit types, age of housing, unit cost, and development trends

Cheviot has 4,139 housing units

- The majority of housing units are single-family (nearly 3 out of 4).
- The second and third most common type of units were in two-family and small multi-family buildings (buildings with 3 to 19 units), respectively.
- The median year built for homes in Cheviot is 1944.

Total Housing Units
4,139

3,685 occupied housing units = 3,685 households
454 vacant housing units (11% vacancy)

60% of units were in single-family homes

In 2015-2019, 2,488 units in community were single-family homes (2,473 of those were single-family detached homes)

19% of units were in two-family homes

In 2015-2019, 806 units in community were in buildings with two units (also called two-family homes, or duplexes)

18% of units were in small multi-family buildings

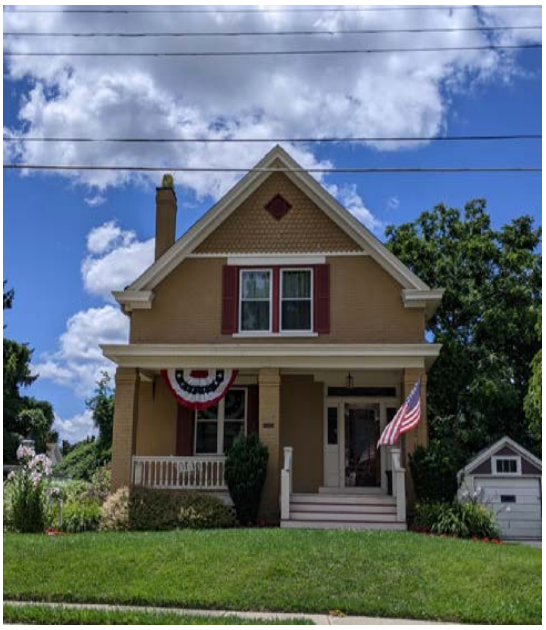
In 2015-2019, 745 units in community were in small multi-family buildings with 3 to 19 units

2% of units were in medium multi-family buildings

In 2015-2019, 92 units in community were in medium multi-family buildings with 20 to 49 units

Cheviot Housing



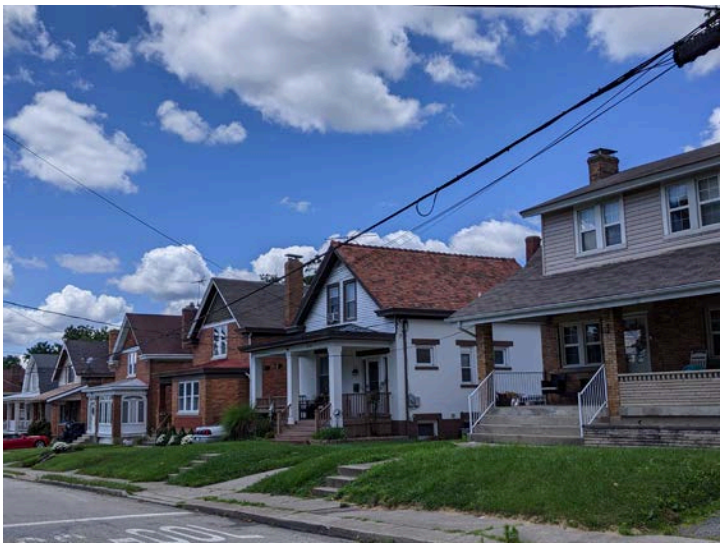










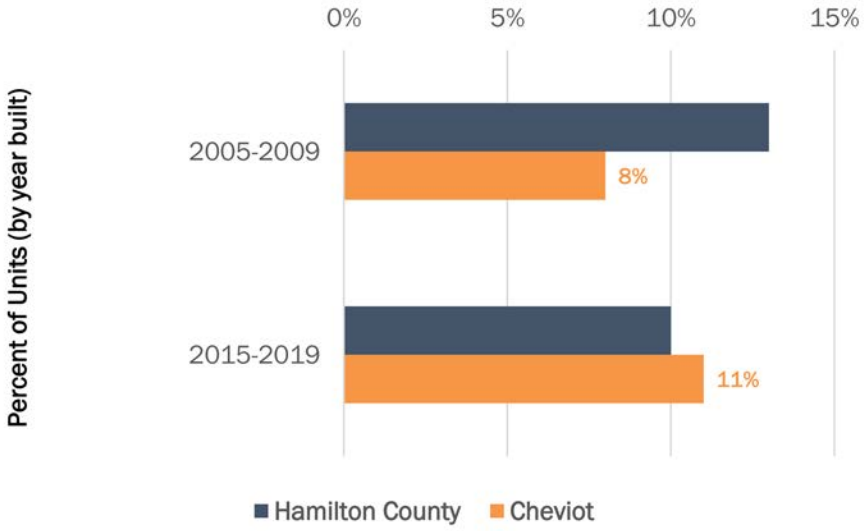





DAVIS
STOP

About 11% of units were vacant in 2015-2019, slightly higher than 2005-2009. The vacancy rate in 2015-2019 was slightly higher than in Hamilton County, while Cheviot's vacancy rate was lower than the county in 2005-2009.

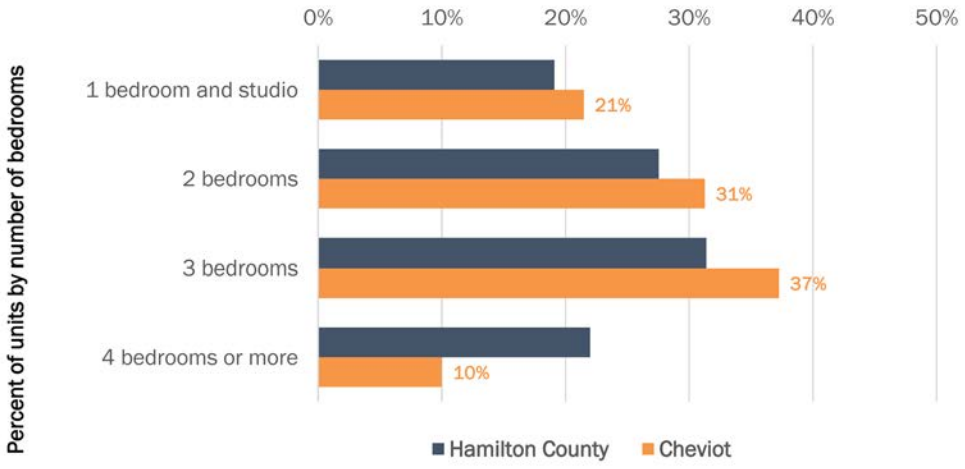
Vacant Housing Units in Cheviot: 2005-2009 and 2015-2019



Source: U.S. Census American Community Survey 5-year estimates.

The housing market in Cheviot is dominated by 2- and 3-bedroom units. These units make up nearly 70% of units. Cheviot has a significantly smaller share of larger units with 4 or more bedrooms when compared with Hamilton County.

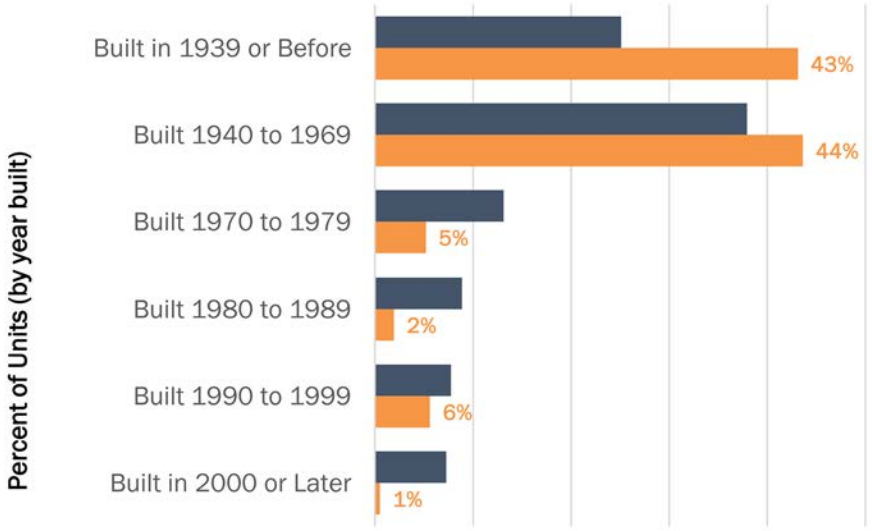
Unit Size by number of Bedrooms in Cheviot: 2015-2019



Source: U.S. Census American Community Survey 5-year estimates.

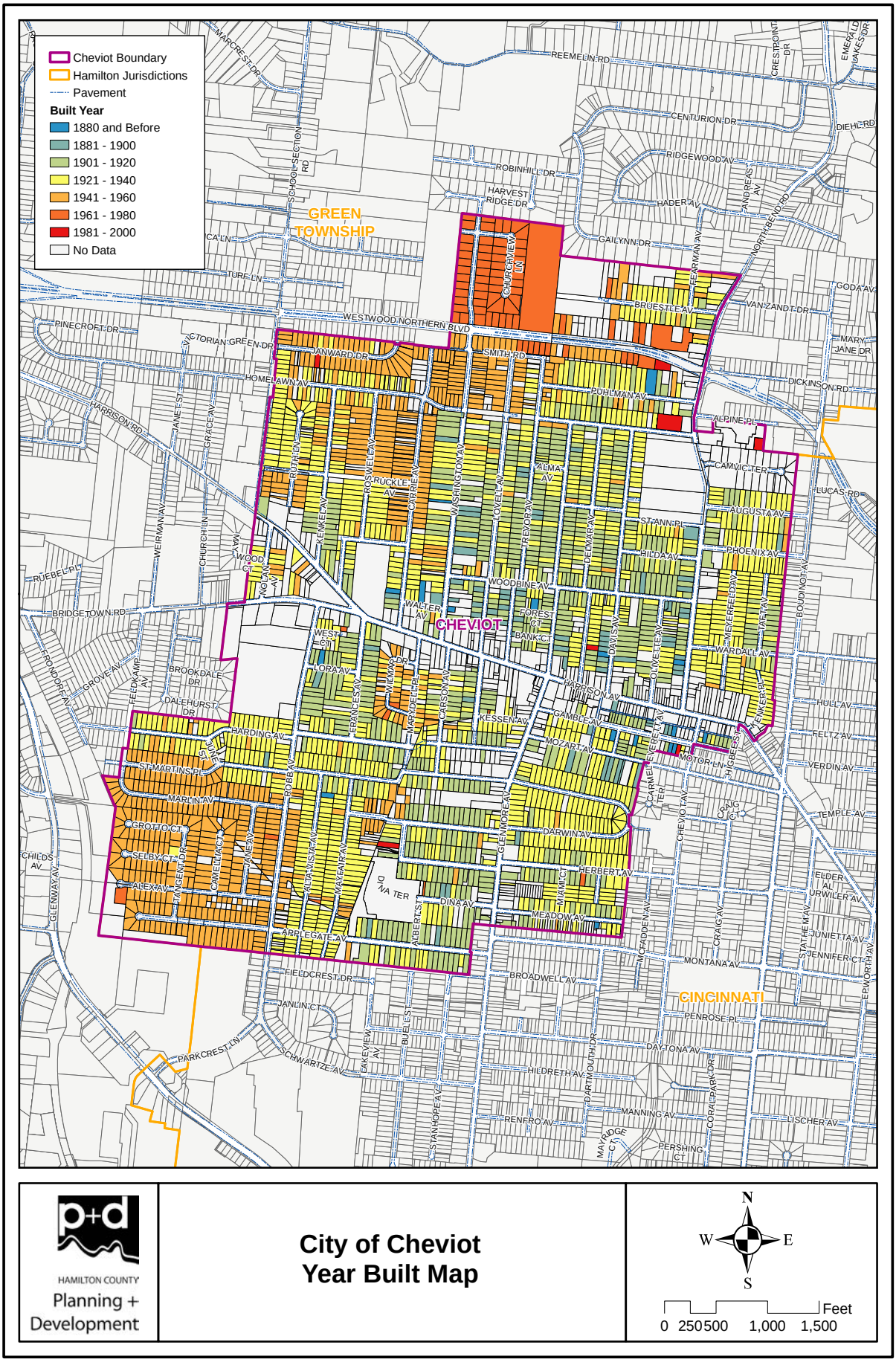
Nearly 90% of homes in Cheviot were constructed before 1970, with 43% of all units built before 1940. Generally, newer homes are in the northwest and southeast areas of the community.

Age of Housing Stock in Cheviot: 2015-2019



Source: U.S. Census American Community Survey 5-year estimates.

Map: Cheviot Year Built



HAMILTON COUNTY
Planning + Development

City of Cheviot
Year Built Map

N
W E
S

0 250 500 1,000 1,500 Feet

Home Sales in Cheviot

Single-family Home Sales

$132,300
Single-family Median home sale price in 2020

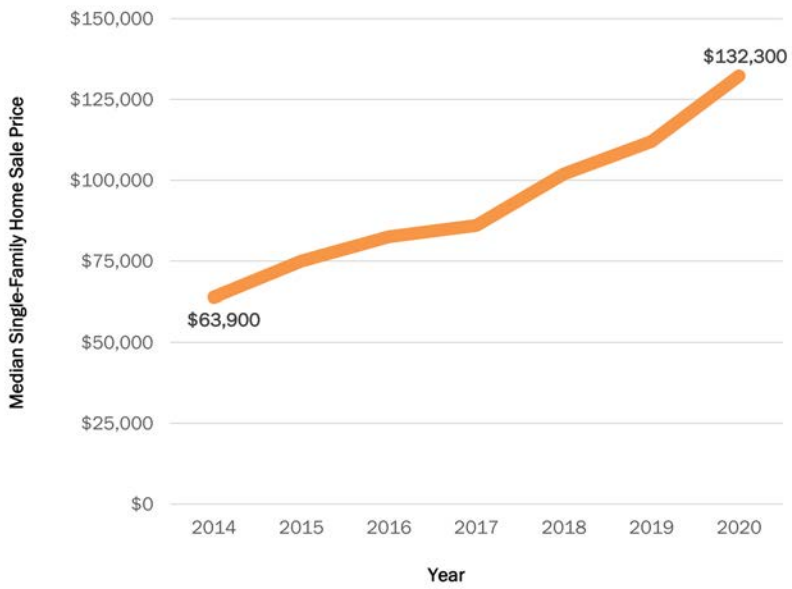
144
Single-family homes sold in 2020

The median sale price of single-family homes more than doubled between 2014 and 2020. The number of single-family homes have generally trended up since 2014, with the highest number of sales in 2017 and 2018. After a slight decline between 2018 and 2019, sales rose from 2019 to 2020.

+ $68,400
107% increase in median single-family home sale price
(2014 - 2020)

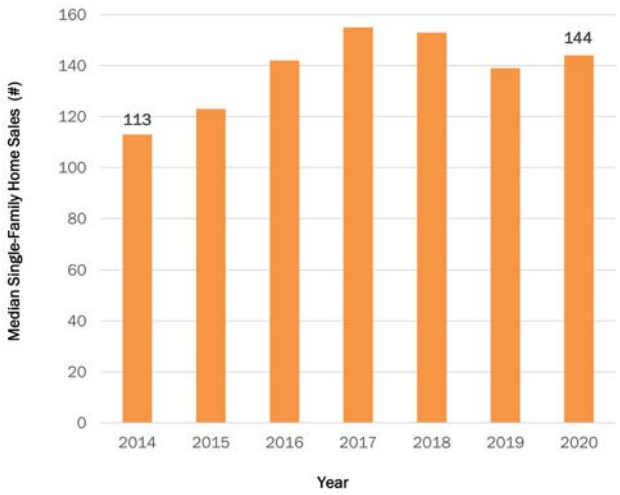
+ 31
27% increase in number of single-family homes sold
(2014 - 2020)

Median Annual Sale Price of Single-family Homes Sold in Cheviot: 2014 - 2020



Source: MLS of Greater Cincinnati (January 29, 2021)

Number of Units of Single-family Homes Sold Annually in Cheviot: 2014 - 2020



Source: MLS of Greater Cincinnati (January 29, 2021)

Cheviot's Home Loans

Mortgage Lending Summary

- 205 home loans originated in 2019 with median loan amount of $105,000 (up from median loan amount of around $80,000 between 2010 and 2014).
- 139 of homes loans were for purchase; 66 were for refinance.

Nearly 70% of loans in Cheviot went to borrowers with incomes less than 80% of area median income

- 30% of loans went to borrowers with incomes less than 50% of area median income (as compared with 10% in Ohio).
- 39% of loans went to borrowers with incomes between 50% and 80% of area median income (compared with 22% in Ohio).
- 19% of loans went to borrowers with incomes between 80% and 120% of area median income (compared with 24% in Ohio).
- 9% of loans went to borrowers with incomes above 120% of area median income (compared with 40% in Ohio).

The share of home loans going to Black borrowers is increasing, but Black loan applicants are more likely to be denied and the total number of loans to Black borrowers is still very low

- 79% of home loans made in 2019 were to White borrowers (County: 78%); 96% of home loans made in 2010 were to White borrowers (County: 86%); 93% of home loans made in 2004 were to White borrowers (County: 76%).
- The share of home loans going to White borrowers decreased dramatically between 2004 and 2019, while increasing for Black borrowers. In 2019, 12% of home loans were made to Black borrowers (25).
- Home loan Black applicants were more likely to be denied when compared with White applicants: 26% of home loan applications from Black applicants were denied (County: 28%); 16% of home loan applications from White applicants were denied (County: 12%).

For a family of 4, area median income in 2021 is $85,400. Based on the area median income:

$42,700
is 50% of area median income

$68,300
is 80% of area median income

$102,480
is 120% of area median income

Source: HUD FY 2021 Income Limits Documentation System

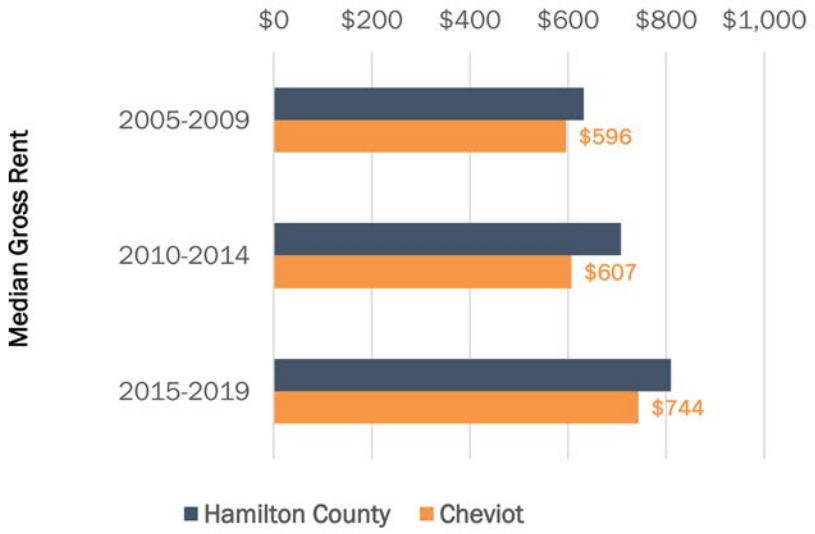
Rents in Cheviot

Rents

$744
Median Gross Rent
(2015-2019)

+ $148
25% increase in median gross rent
(between 2005-2009 and 2015-2019)

Median Gross Rent (dollars) in Cheviot: 2005-2009 to 2015-2019



Source: U.S. Census American Community Survey 5-year estimates.

Median gross rents increased significantly from $607 to $744 between 2010-2014 and 2015-2019. CoStar data shows that multi-family rents continued to increase through 2020 and 2021 while the vacancy rate continued to decrease.

* CoStar provides a comprehensive multifamily property database. CoStar reports pulled for 2021 Q2.

Household Incomes

Housing affordability is a measure both of household income and housing cost. This section highlights income.

- The income of owners is significantly higher than the income of renters: homeowners earned more than 60% more than renters. This contributes to the disproportionate cost burden experienced by renters.
- While owner income is significantly higher than renter income, renter income grew at a faster pace. The renter income in Cheviot was about $10,000 more than in Hamilton County.

Household Income

$50,094

Median household income for all households in 2015-2019

Median income is lower than Hamilton County's median income of $57,212.

- 1%

Decrease in median household income between 2005-2009 and 2015-2019

An increase comparable to the 1% decrease in Hamilton County.

Owner Household Income

$66,310

Median household income for Cheviot owners in 2015-2019

+ $3,528 = **+ 6%**

Increase in median household income for community owners between 2005-2009 and 2015-2019

Percent increase

Renter Household Income

$40,855

Median household income for Cheviot renters in 2015-2019

+ $10,033 = **+ 33%**

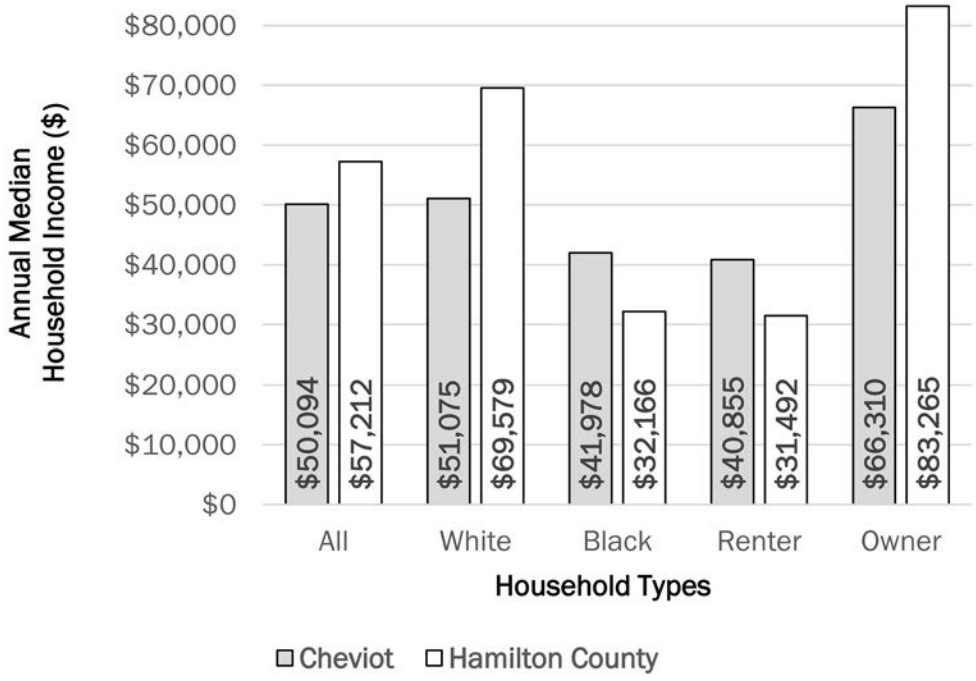
Increase in median household income for community renters between 2005-2009 and 2015-2019

Percent increase

** 2005-2009 to 2015-2019 change and percent change calculations use inflation-adjusted dollars.*

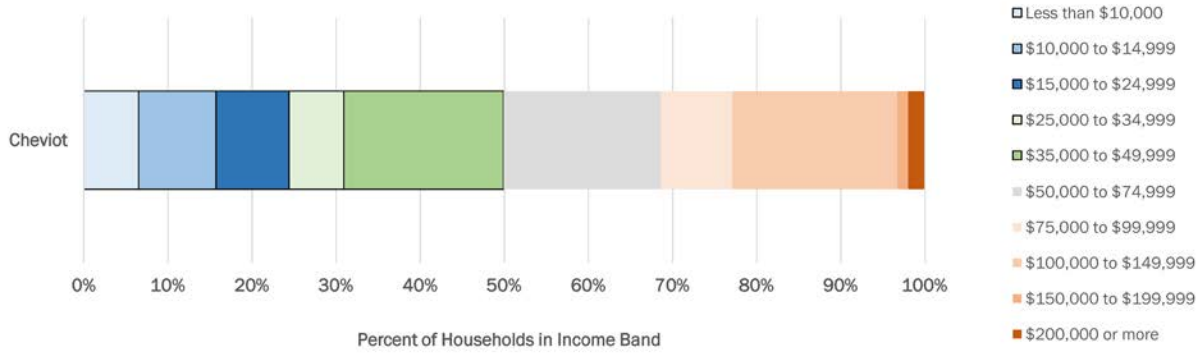
Black households and renters in Cheviot have median incomes that are higher than Hamilton County overall. White households and owner households have lower median household incomes as compared with Hamilton County.

Cheviot Median Household Income by Race and Household Renter-Owner Status: 2015-2019

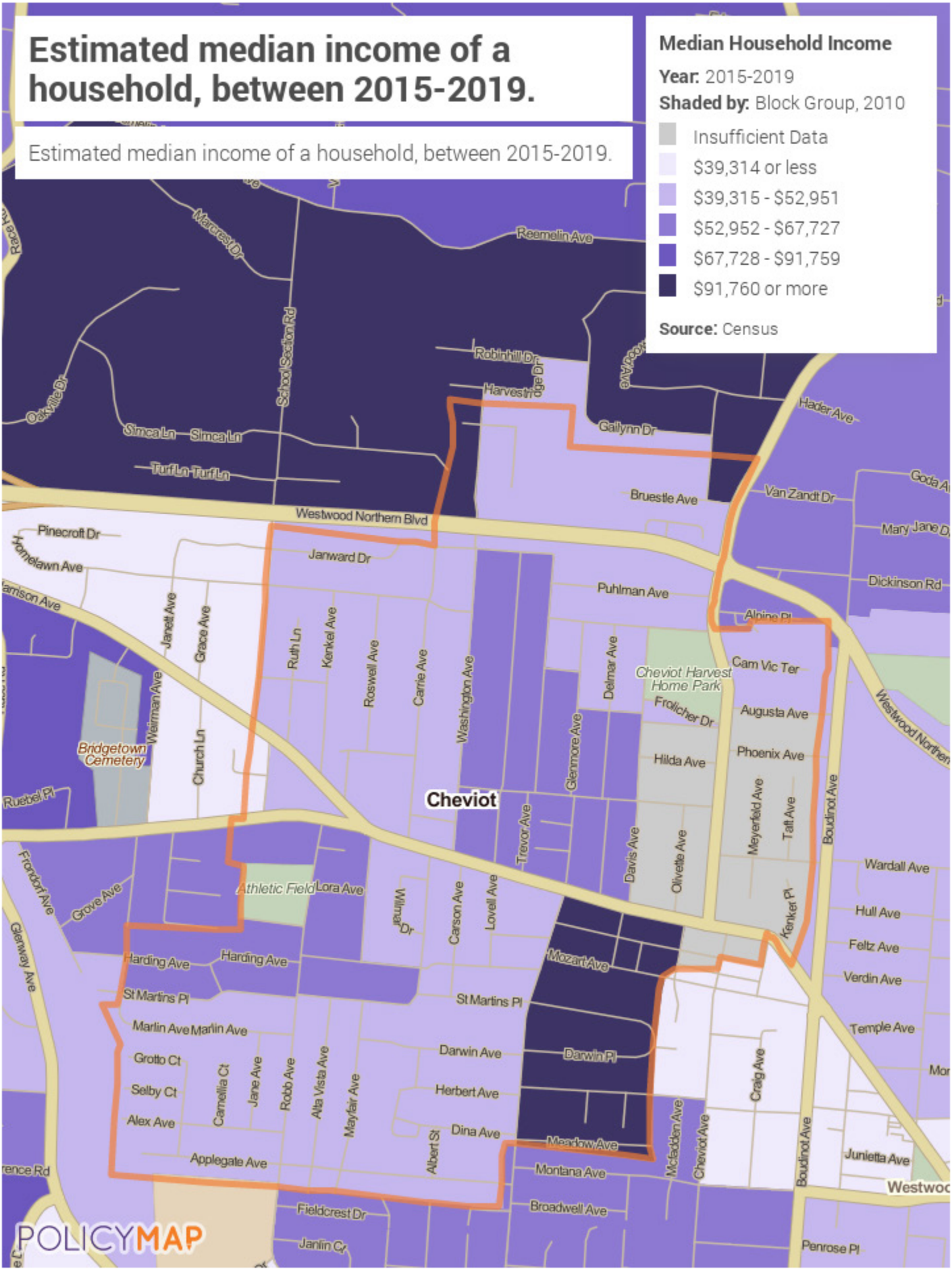


Source: U.S. Census American Community Survey 5-year estimates.

Cheviot Household Income Composition: 2015-2019



Source: U.S. Census American Community Survey 5-year estimates.



Map: Cheviot Household Median Income

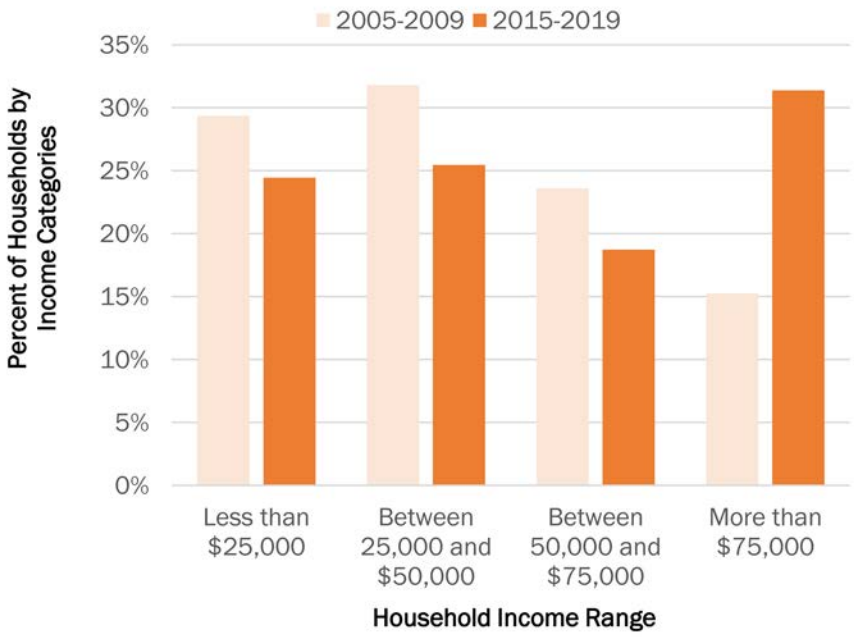
50% households make less than $50,000

Cheviot experienced a significant growth in households with incomes more than $75,000.

Even with the increase in higher income households and decrease in the lowest income households, half of Cheviot households had an income of less than $50,000 in 2015-2019. **These households making less than $50,000 are the most likely to be cost-burdened.**

As of July 2021, there were 0 subsidized housing units in Cheviot. These are federally assisted rental housing units with an active subsidy (reflecting ten federally subsidized programs, as reported in the National Housing Preservation Database). In 2020, there were 127 households living in subsidized units in Cheviot, including households using a Housing Choice Voucher. Under this program, eligible families are responsible for finding a housing unit and families generally pay 30% of their monthly adjusted gross income for rent and utilities. The number of households living in subsidized units changes as families with vouchers move in and out of the community.

Income Categories in Cheviot: 2005-2009 and 2015-2019



** Income categories are based on nominal incomes in each year and are not adjusted for inflation.*

Source: U.S. Census American Community Survey 5-year estimates.

Housing Affordability

Households at any income can be cost-burdened.

Cost burden takes into account how much of a household's income is spent on housing costs.

The following pages will detail how Cheviot residents experience cost burden.

Renters or owners are **cost-burdened when housing costs are more than 30% of household income**. Renter housing costs include the cost of utilities (electricity, gas, water, and sewer). Owner housing costs include all mortgage principal payments, interest payments, real estate taxes, property insurance, homeowner fees, condo or coop fees and utilities.

Renters or owners are **severely cost-burdened when housing costs are more than 50% of household income**.

1,182 households are cost-burdened

(or 32% of all households in Cheviot)

Cost-burdened households spend more than 30% of household income on housing costs.

- **29% of cost-burdened households are homeowners.**
- **71% of cost-burdened households are renters.**
- **59% of cost-burdened households have incomes less than $20,000.**
- **35% of cost-burdened households have incomes between $20,000 and $50,000.**

626 households are severely cost-burdened

(or 17% of all households in Cheviot)

Severely cost-burdened households spend more than 50% of household income on housing costs.

Affordability for Cheviot Renters

Renter Income

$40,855

Median household income for all renters in 2015-2019

$1,021 per month

Based on 30% of a monthly adjusted gross income of $3,405, a renter would need to spend less than $1,021 per month for rent plus utilities for their home to be considered affordable and for them to not be cost-burdened.

845

Cheviot renters spend more than 30% on housing costs

46% of all renters are cost-burdened

484

Cheviot renters spend more than 50% on housing costs

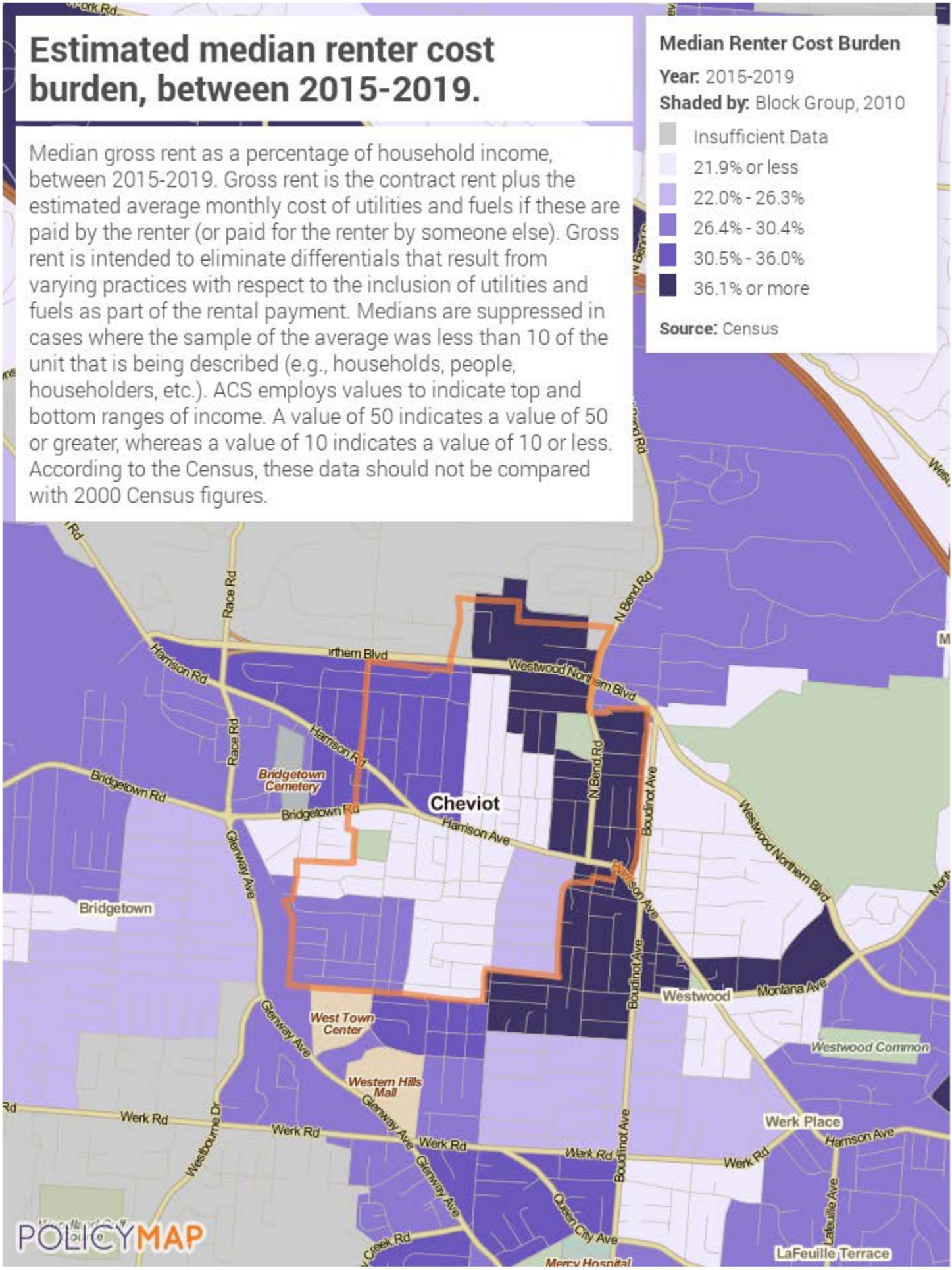
26% of all renters are severely cost-burdened

Share of Renters that are Cost-burdened by Income in Cheviot: 2010-2014 and 2015-2019



Source: U.S. Census American Community Survey 5-year estimates.

Renters with the lowest incomes are most likely to experience cost burden. Renters with incomes between $20,000 and $35,000 are significantly more likely to be cost burdened now as compared with five years ago.



Map: Cheviot Cost-Burdened Renters

Affordability for Cheviot Homeowners

Owner Income

$66,310

Median household income for all owners in 2015-2019



$1,658 per month

Based on 30% of a monthly adjusted gross income of $5,526, an owner would need to spend less than $1,658 per month for mortgage plus utilities for their home to be considered affordable and for them to not be cost-burdened.

337

Cheviot owners spend more than 30% on housing costs

18% of all owners are cost-burdened

142

Cheviot owners spend more than 50% on housing costs

8% of all owners are severely cost-burdened

Affordability for Cheviot Households Over Age 65

Although most cost-burdened households (both renters and owners) are under age 65, a significant portion of renter households over age 65 are spending more than 30% of their household income on housing costs.

Renters: There are a total of 211 renter households over age 65: 64% of those renter households over age 65 (135) are cost-burdened, significantly higher than 55% in Hamilton County overall.

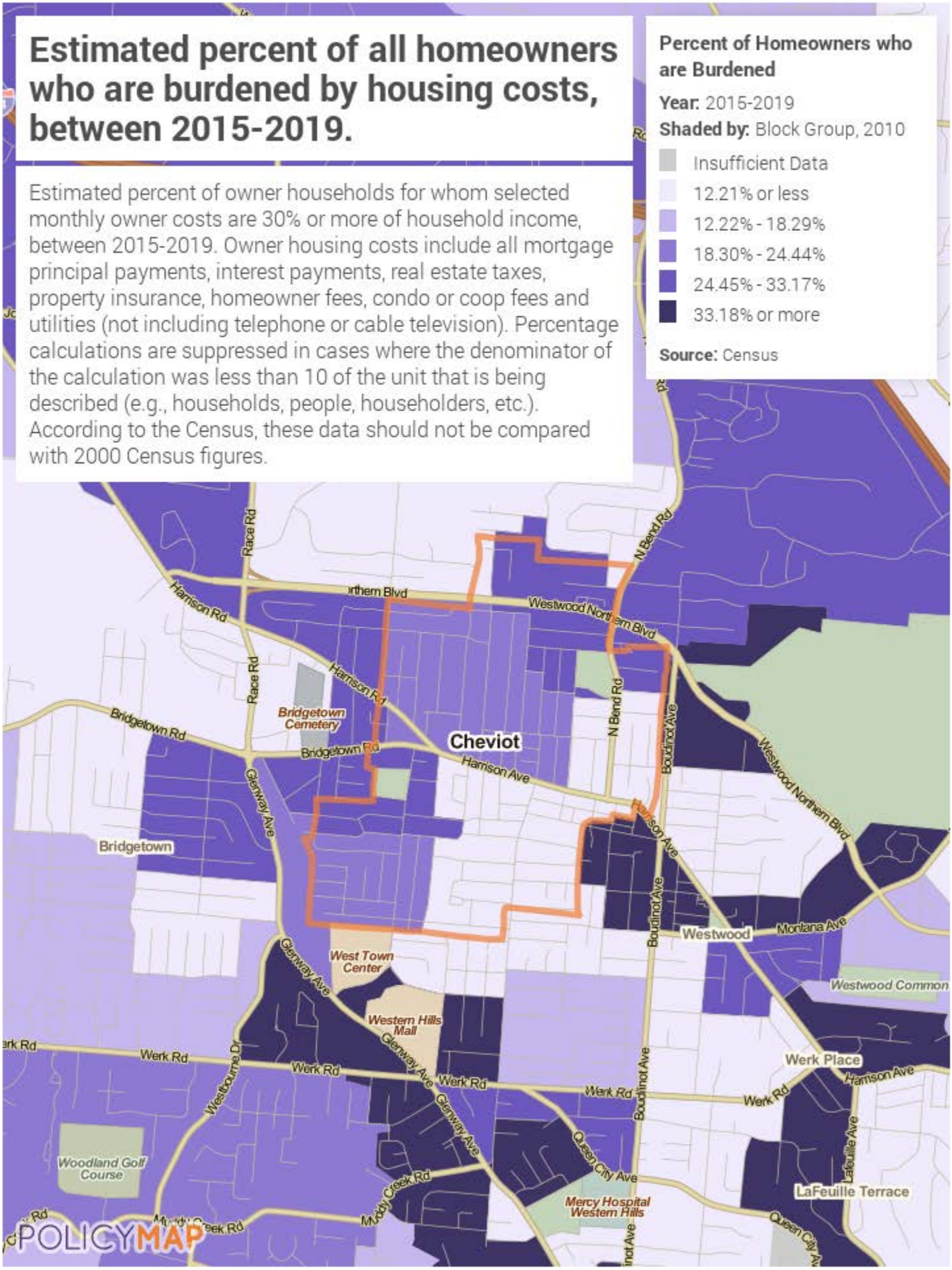
Owners: There are a total of 423 owner households over age 65: 24% of those owner households over age 65 (103) are cost-burdened.

Renters

Renters Under Age 65	**710** Renters under age 65 are cost-burdened	84% of all cost-burdened renters are under age 65
Renters Over Age 65	**135** Renters over age 65 are cost-burdened	16% of all cost-burdened renters are over age 65

Owners

Owners Under Age 65	**234** Owners under age 65 are cost-burdened	69% of all cost-burdened owners are under age 65
Owners Over Age 65	**103** Owners over age 65 are cost-burdened	31% of all cost-burdened owners are over age 65



Map: Cheviot Cost-Burdened Homeowners

Cheviot Recommendations

Cheviot's leaders indicate they are open to exploring and forming new partnerships that will help the community actualize its goals of continuing to build upon its strong assets that include its housing stock, walkability, historic commercial buildings and well-defined business district. An influx of investors acquiring residential properties is somewhat of a concern and should be monitored; these transactions have converted some of Cheviot's for-sale single-family homes into rentals, reducing the opportunities for homeownership. Residents report that some of these properties are not kept up adequately, which needs to be addressed.

A 2020 ULI Technical Assistance Program panel underscored Cheviot's strong potential to revitalize and rehab properties to strengthen its business district and create new housing. Our recommendations support that and encourage Cheviot to be very focused on prioritizing redevelopment sites that are catalytic and also that increase the housing available and include options at a broad range of price points – as well as encourage inclusive development that accommodates seniors and residents with disabilities or physical limitations.

The business district can continue to serve as an important asset to residents, including those without cars or who choose to shop local. Some fledgling businesses closed during 2020 because of COVID-19. Cheviot has to simultaneously remove obstacles to retail development and also focus on keeping its housing stock in good condition and well-maintained. It should seek to acquire and hold properties for future redevelopment. See **Development Opportunities Map** for the location of key recommendations.

1 Create a comprehensive property maintenance code enforcement program coupled with financial support to property owners, (including homeowners and landlords) to make needed improvements.

- Partner with the County on a pilot program to make loans and grants available to eligible homeowners to do major rehab on their homes, focusing on code enforcement issues first.
- Monitor property maintenance and compliance, especially for properties owned by large rental owners.

- Identify a local point of contact for large land owners, especially owners of multiple single-family homes; share information with County and other local jurisdictions.
- Create yard standards to encourage clean and safe streets. (Example: Dayton, OH Neighborhood Yard Standards 12-point Checklist)

2 Support new and existing homeowners

- Support homeowners with foreclosure prevention education and tools.
- Improve communication about residential tax abatement program.
- Provide support to low- to moderate-income homeowners for needed repairs.

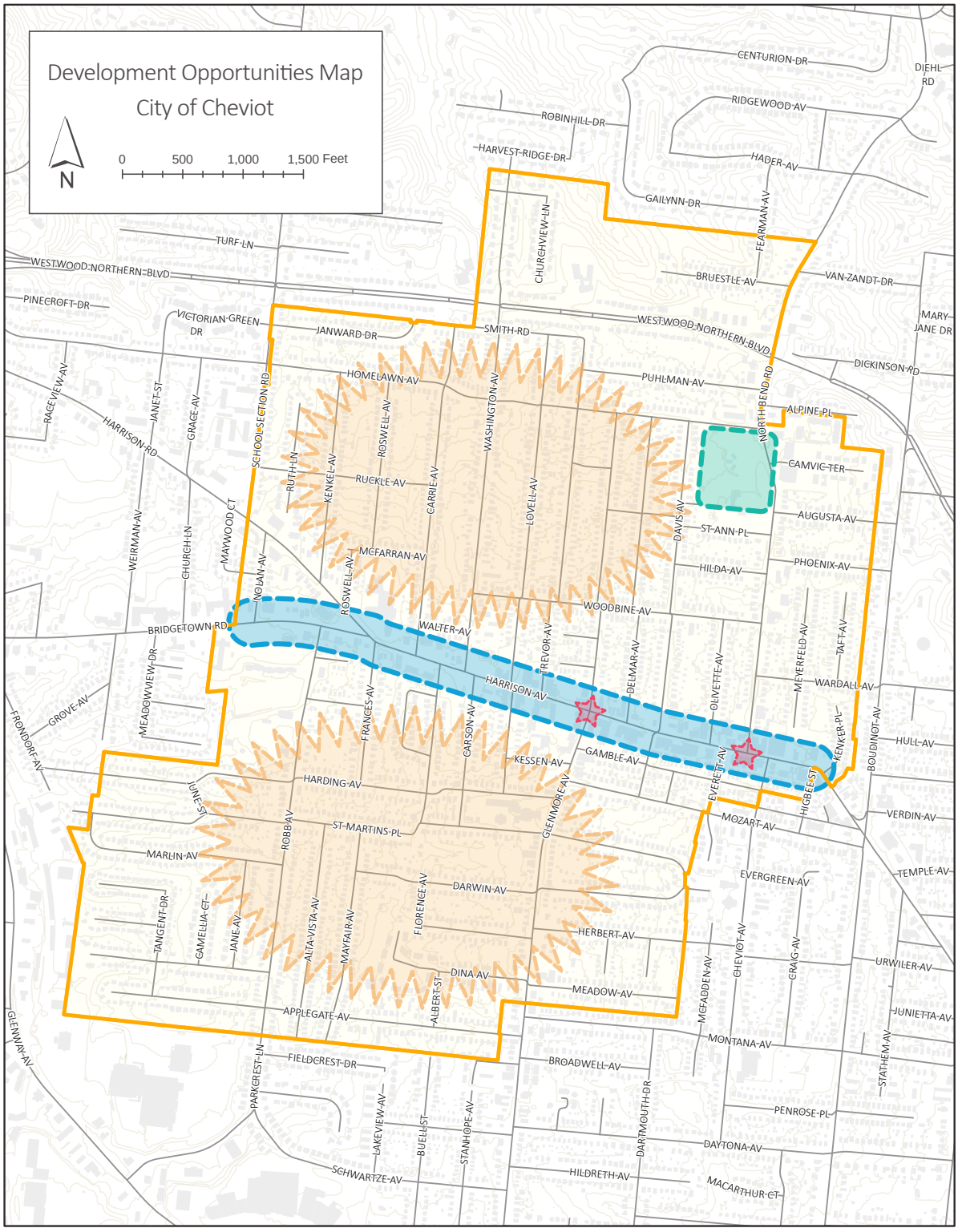
3 Target key redevelopment sites along major corridors to maximize reuse

- Target key redevelopment sites along Harrison Avenue and encourage catalytic projects.
- Encourage multi-family housing as part of these projects.
- Encourage renovation of landmark historic buildings along Harrison Avenue.
- Target redevelopment activity at the Glenmore Building, Capels' and other important historic resources to maximize residential units and make retail spaces available for new small business.
- Work with Hamilton County and the Port on a property acquisition strategy.
- Work with HCDC and the Port to get additional capacity support for these projects.
- Work with the Business Association to establish relationships with existing property owners to encourage redevelopment planning.

4 Support critical infrastructure improvements

- Support implementation of traffic calming and pedestrian safety measures along Harrison Avenue.
- Continue to press Ohio Department of Transportation (ODOT) for timely implementation of this project.

Map: Cheviot Development Opportunities



Basemap Legend

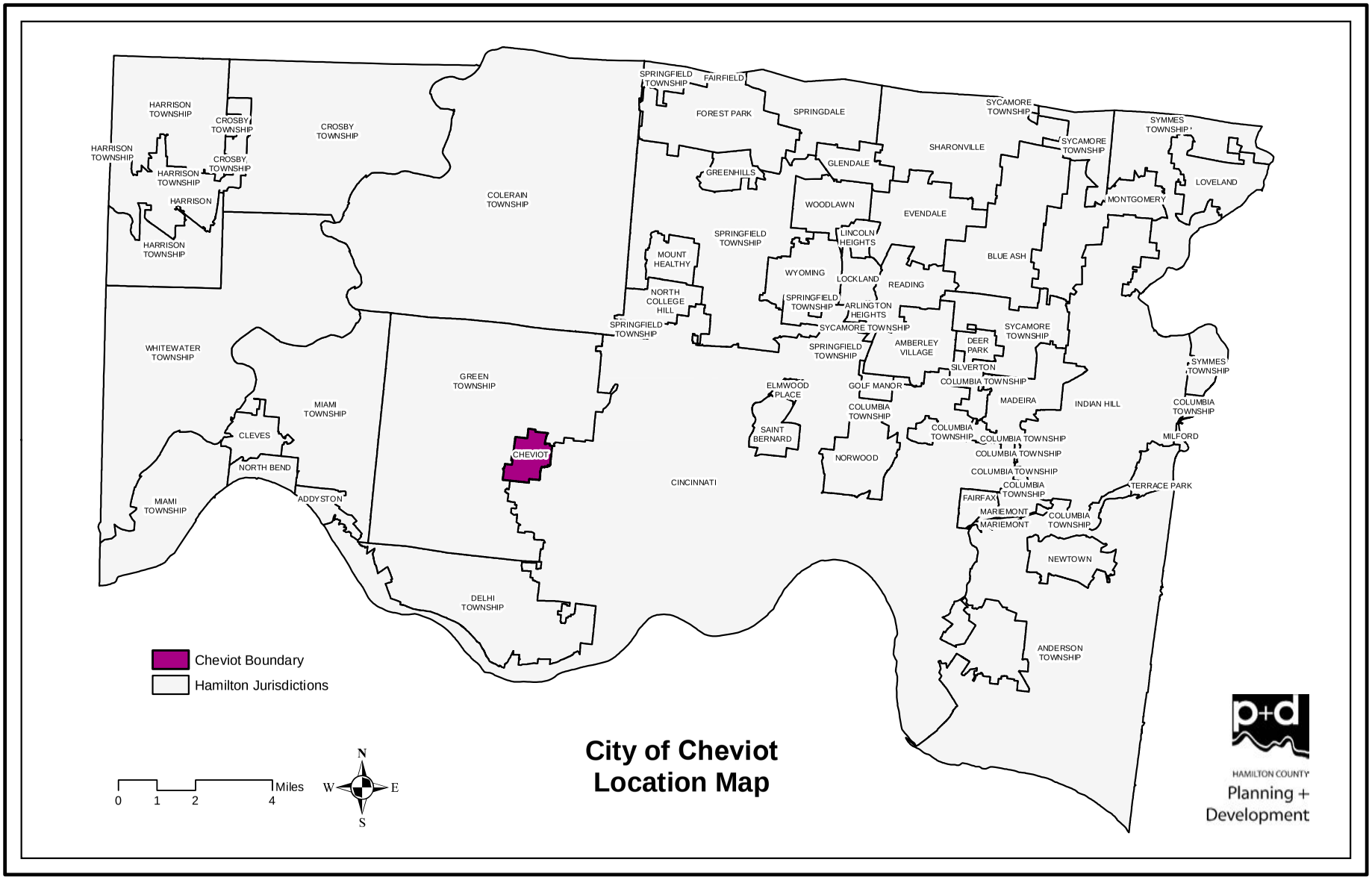
- Cheviot Boundary
- Buildings
- Streets
- Contours

Development Opportunities

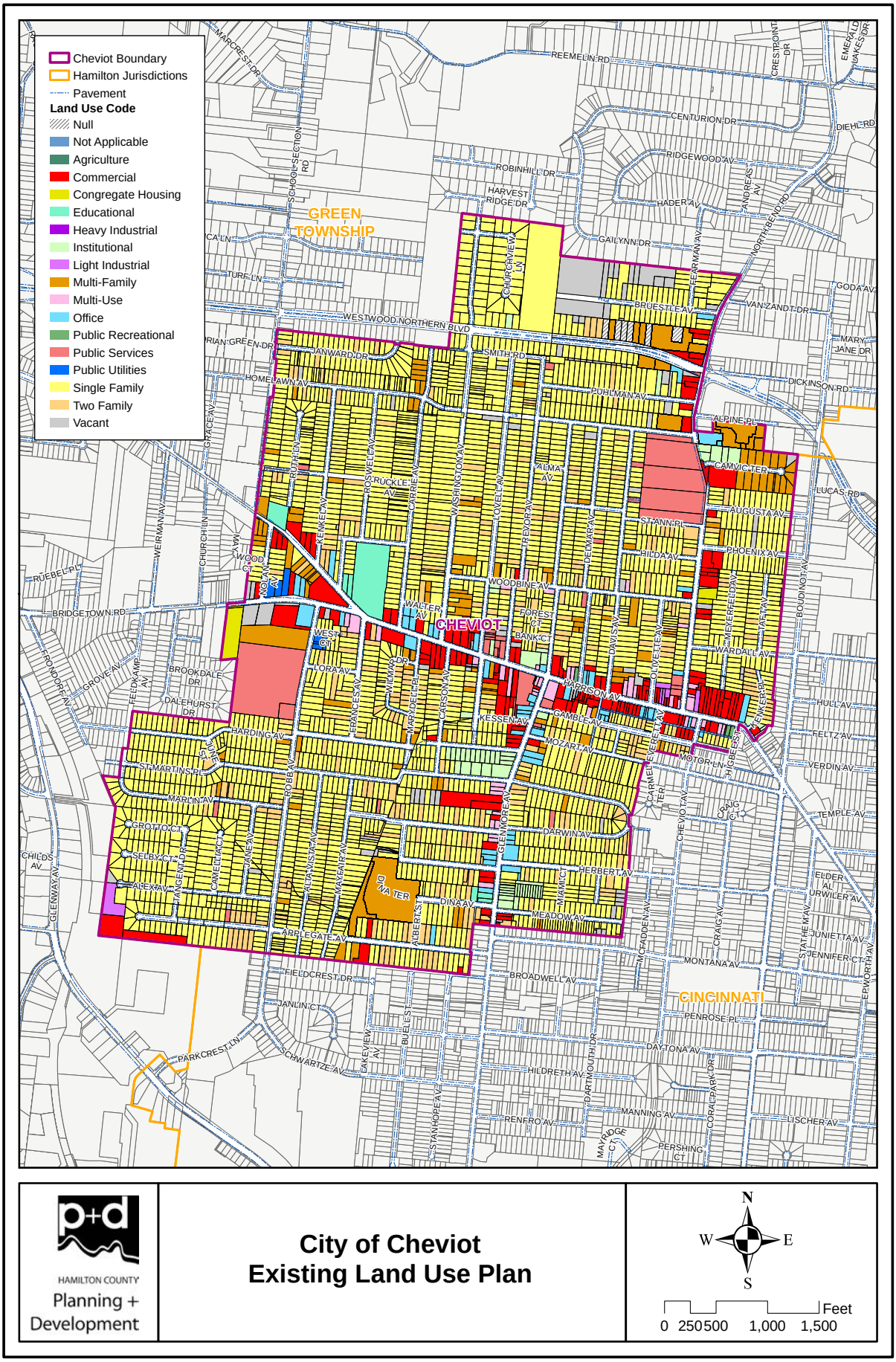
- Create home owner repair programs and ensure adequate code enforcement
- Ensure adequate pedestrian connections for the important community asset
- Focus redevelopment opportunities that include residential uses, respects historic character and implements traffic calming
- Landmark or important buildings to redevelop

Appendix

Map: Cheviot Location



Map: Cheviot Existing Land Use



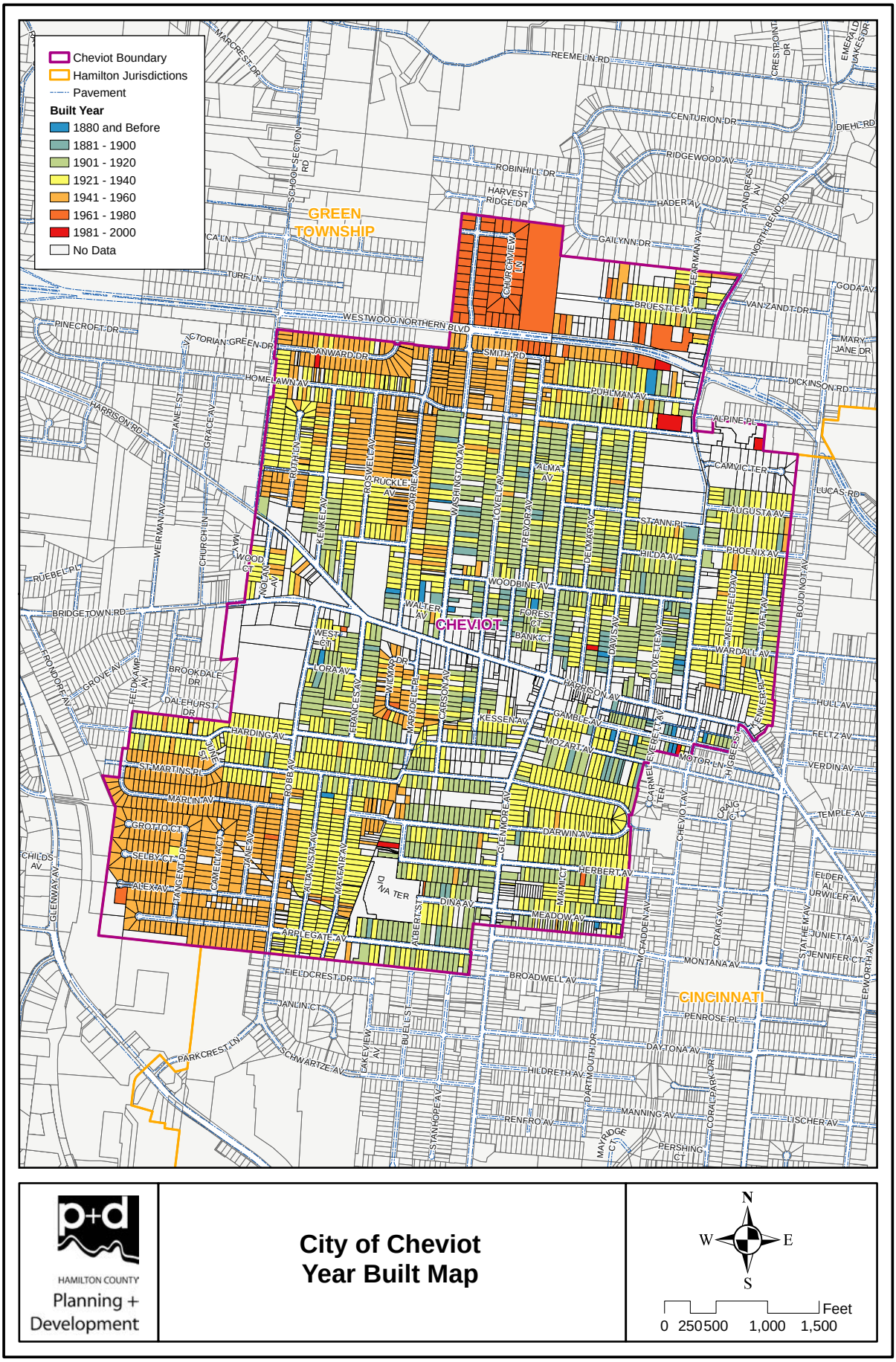
HAMILTON COUNTY
Planning + Development

City of Cheviot
Existing Land Use Plan

N
W E
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0 250 500 1,000 1,500 Feet

Map: Cheviot Year Built



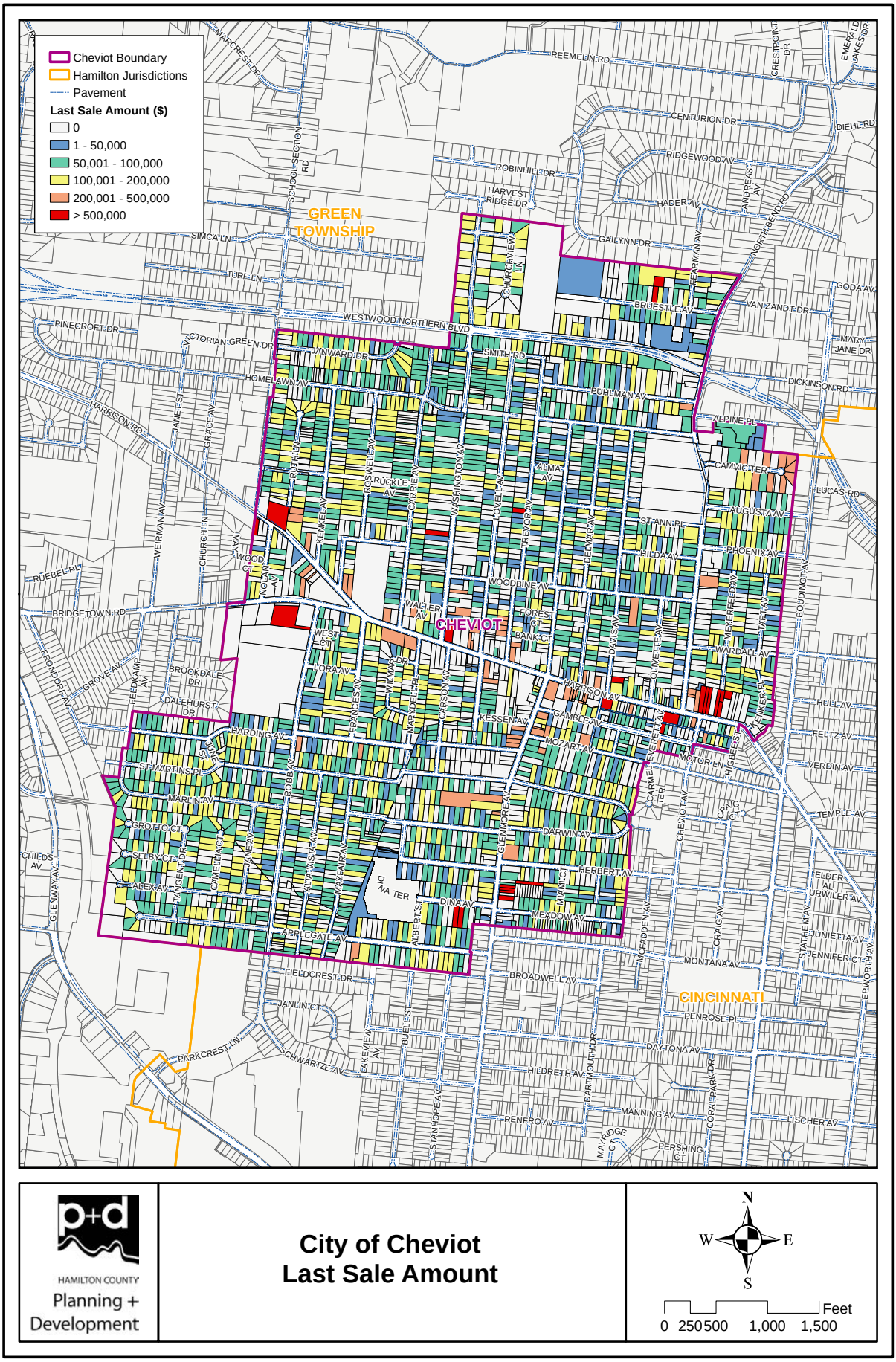
HAMILTON COUNTY
Planning + Development

City of Cheviot
Year Built Map

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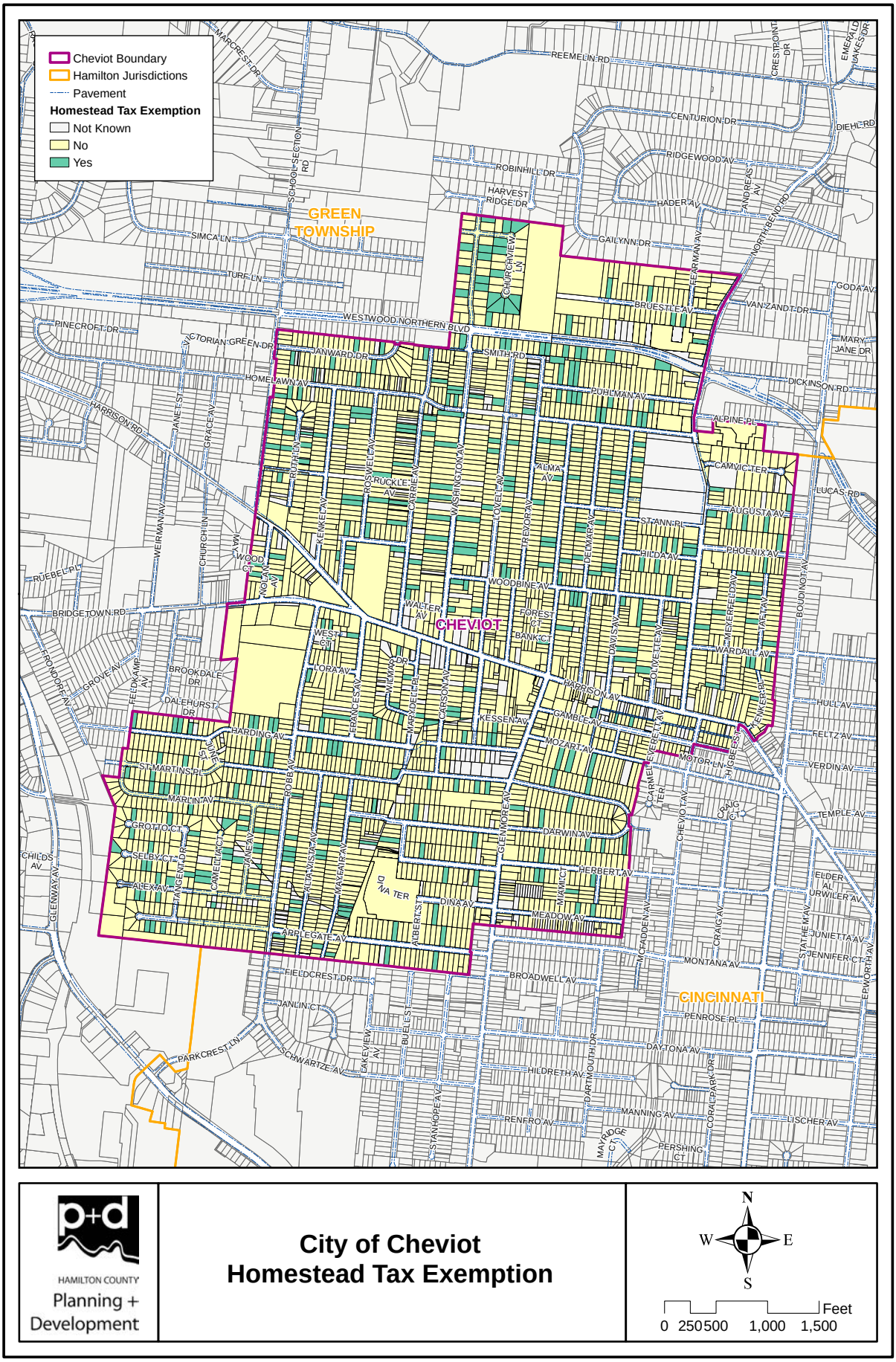
Map: Cheviot Last Sale Amount (including residential and all land uses)



HAMILTON COUNTY
Planning + Development

City of Cheviot
Last Sale Amount

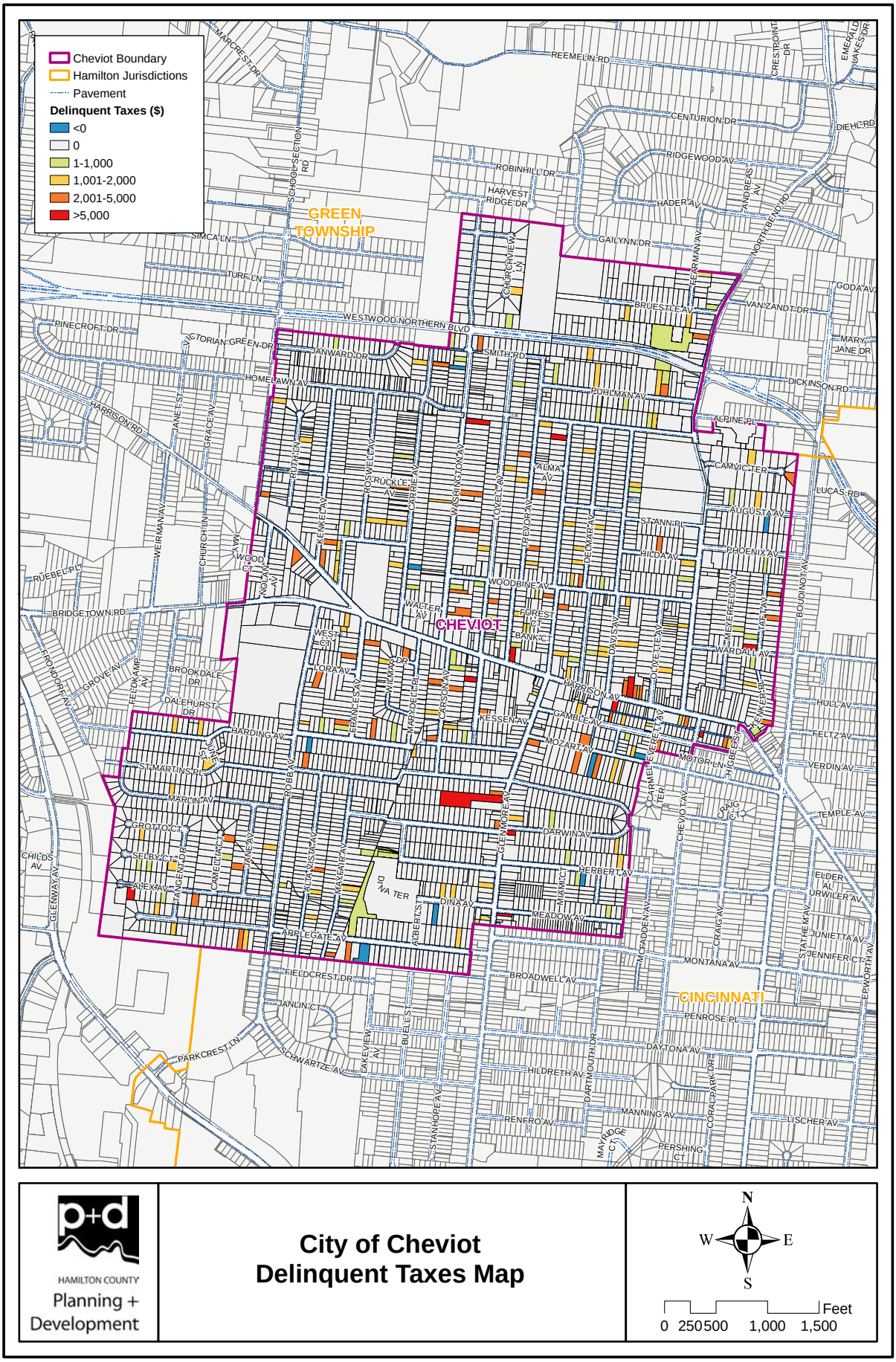
Map: Cheviot Homestead Tax Exemption



HAMILTON COUNTY
Planning + Development

City of Cheviot
Homestead Tax Exemption

Map: Cheviot Delinquent Taxes (including residential and all land uses)



City of Cheviot
Delinquent Taxes Map

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