

Rental Factbook: Lake County

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About the Fair Housing Resource Center, Inc.

The Fair Housing Resource Center, Inc. (FHRC) is a 501(c)(3) non-profit organization that offers several housing programs that benefit residents of Lake County, Ohio and surrounding communities. The mission of Fair Housing Resource Center is to promote equal housing opportunities for all persons and to advocate for fair housing and diversity in Lake County and surrounding communities through the education and involvement of the public, the governments, and the business community. FHRC operates a fair housing intake complaint service for victims of housing discrimination. FHRC is a Housing Counseling Agency certified by the U.S. Department of Housing and Urban Development and provides homeownership counseling such as foreclosure prevention, predatory lending, home financing and repairs.

About the Housing Research & Advocacy Center

The Housing Research & Advocacy Center (the "Housing Center") is a 501(c)(3) non-profit organization whose mission is to promote fair housing and diverse communities, and to work to eliminate housing discrimination in Northeast Ohio by providing effective research, education, and advocacy. The Housing Center works to achieve its mission through work in three primary areas: research and mapping, education and outreach, and enforcement of fair housing laws through testing and litigation. In addition to addressing traditional issues of housing discrimination and segregation, the Housing Center also provides research, education, and analysis of subprime and predatory lending practices and trends in the region.

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Introduction

This rental factbook was designed to provide basic information on rental patterns in Lake County. The Housing Research & Advocacy Center undertook this project when it was stated as a need in the area by the Fair Housing Resource Center in Painesville, Ohio. Across the nation, rental costs are rising and affordable housing is being reduced entirely or concentrated in certain areas. This factbook attempts to address some of these issues so that fair housing, social service, and governmental agencies can better address the matter of increasing rental costs.

The Rental Factbook: Lake County covers the following information:

- Racial demographics by city, village, or township in Lake County
- Rental costs by city, village, or township in Lake County
- Percentage of owner-occupied, renter-occupied, or vacant units in Lake County
- Comparison of median rental cost to other similar counties in Ohio
- Housing discrimination complaint numbers in Lake County

Notes on the Data

Race and Ethnic Data

For purposes of this rental factbook, we examined the following racial categories: African Americans, Asians, Native Americans, non-Hispanic whites, and “other.” Because the total number of Native Hawaiians and Other Pacific Islanders were relatively small in each of the geographic areas studied, these two groups were combined into the “Asian” category. Similarly, because the total number of Alaska Natives was relatively small in these geographic areas, this group was combined into the “Native American” category. “Other” includes individuals classified as “some other race.”

Under U.S. Census definitions, “Hispanic” is considered an ethnic designation and not a racial designation; individuals categorized as “Hispanic” may be of any racial group.¹ Because the U.S. Census considers the vast majority of Hispanic individuals as white,² we excluded Hispanics from the “white” racial category. Therefore, data for a white Hispanic would be reported only under “Hispanic” category. Hispanics of other races (African American, Asian, Native American, and Other) are included in both the relevant racial category and also in the Hispanic ethnic category. Therefore, adding up the racial and ethnic categories will result in double-counting non-white Hispanics.

¹ See U.S. Census, “Race and Hispanic Origin in 2005,” available at <http://www.census.gov/population/pop-profile/dynamic/RACEHO.pdf>.

² According to 2011 population estimates, nationwide of 88.31% Hispanics/Latinos are white alone, compared to 4.64% of whom are African American alone, 2.93% of whom are American Indian and Alaska Native alone, 0.99% of whom are Asian alone, 0.35 of whom are Native Hawaiians and Pacific Islanders, and 2.79% of whom are two or more races. In Lake County, 90.13% of Hispanics/Latinos are white alone, compared to 4.09% who are African American alone, 1.88% who are American Indian and Alaska Native alone, 0.71% who are Asian alone, 0.16% who are Native Hawaiian and other Pacific Islander Alone, and 3.04% who are two or more races. U.S. Census Bureau, Population Estimate Program, NC-EST2011-03. Hispanic or Latino by Race, Data Set: 2011 Population Estimates.

Lake County Demographics

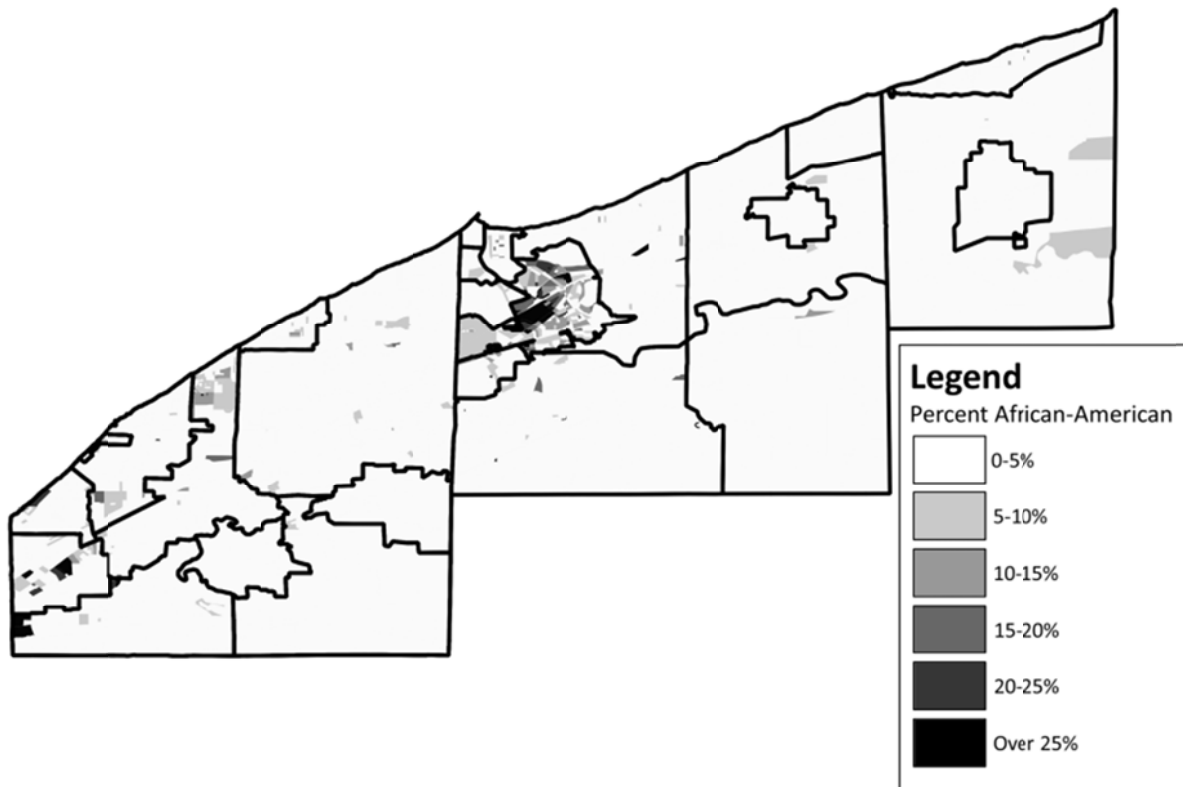
According to the 2010 Census, Lake County is approximately 92.5% White with racial minorities concentrated heavily in the City of Painesville, where 35% of Lake County's African American population reside (See Table 1).

Table 1. Race of Population by City, Village, or Township, 2010.

City, Village, or Township	White	African American	American Indian & Alaska Native	Asian & Pacific Islander	Other Race	Two or More Races	Total
Concord township	17,546	159	11	239	76	170	18,201
Eastlake city	17,823	266	26	185	49	228	18,577
Fairport Harbor village	2944	65	N/A	10	N/A	N/A	3109
Grand River village	386	6	N/A	0	N/A	N/A	399
Kirtland city	6,710	28	5	48	13	62	6,866
Kirtland Hills village	625	0	0	11	0	10	646
Lakeline village	221	2	0	0	0	3	226
Leroy township	3,181	12	10	11	0	39	3,253
Madison village	3066	18	N/A	17	N/A	N/A	3,184
Madison township	15227	92	N/A	75	N/A	N/A	15,699
Mentor city	45,404	454	37	652	145	467	47,159
Mentor-on-the-Lake city	7,115	136	10	75	13	94	7,443
North Perry village	887	0	N/A	3	N/A	N/A	893
Painesville city	13,345	2,555	53	155	2,583	872	19,563
Painesville township	15872	300	N/A	145	N/A	N/A	16891
Perry village	1598	14	N/A	23	N/A	N/A	1,663
Perry township	6155	47	N/A	33	N/A	N/A	6449
Timberlake village	650	4	4	4	8	5	675
Waite Hill village	456	2	0	6	5	2	471
Wickliffe city	11,830	571	11	107	25	206	12,750
Willoughby city	20,846	691	23	328	44	336	22,268
Willoughby Hills city	7,357	1,526	3	410	33	156	9,485
Willowick city	13,469	358	21	109	30	184	14,171
TOTAL	212,713	7,306	273	2,646	3,577	3,526	230,041

Source: US Census, 2010, SF1.

Figure 1. Percent of African American Population by Census Block in Lake County, 2010



As Figure 1 shows, there are pockets of African American residents throughout Lake County. Painesville, the city at the center of the county, has a number of Census blocks where over 25% of the population is African American. Additionally, there are a few areas close to the Cuyahoga and Lake County border that are over 25% African American. Even so, the county remains mostly white with significant African American populations concentrated in specific areas.

Table 2. Hispanic or Latino Population by City, Village, or Township, 2010.

City, Village, or Township	Hispanic or Latino		Not Hispanic or Latino		Total
	Number	Percent	Number	Percent	
Concord township	261	1.4	17,940	98.6	18,201
Eastlake city	263	1.4	18,314	98.6	18,577
Fairport Harbor village	67	2.2	3,042	97.8	3,109
Grand River village	18	4.5	381	95.5	399
Kirtland city	78	1.1	6,788	98.9	6,866
Kirtland Hills village	18	2.8	628	97.2	646
Lakeline village	2	0.9	224	99.1	226
Leroy township	16	0.5	3,237	99.5	3,253
Madison village	47	1.5	3,137	98.5	3,184
Madison township	353	2.3	15,346	97.8	15,699
Mentor city	624	1.3	46,535	98.7	47,159
Mentor-on-the-Lake city	101	1.4	7,342	98.6	7,443
North Perry village	5	0.6	888	99.4	893
Painesville city	4,298	22.0	15,265	78.0	19,563
Painesville township	553	3.3	16,338	96.7	16,891
Perry village	44	2.7	1,619	97.3	1,663
Perry township	311	4.8	6,138	95.2	6,449
Timberlake village	16	2.4	659	97.6	675
Waite Hill village	1	0.2	470	99.8	471
Wickliffe city	154	1.2	12,596	98.8	12,750
Willoughby city	287	1.3	21,981	98.7	22,268
Willoughby Hills city	121	1.3	9,364	98.7	9,485
Willowick city	187	1.3	13,984	98.7	14,171
Total	7,825	3.4	222,216	96.6	230,041

Source: US Census, 2010, SF1.

Painesville has a significant population of Hispanic or Latino residents with 22% of its residents identifying as Hispanic. Approximately 35% of Lake County's Hispanic population resides in Painesville (See Table 2).

Figure 2. Percent of Hispanic Population by Census Block in Lake County, 2010

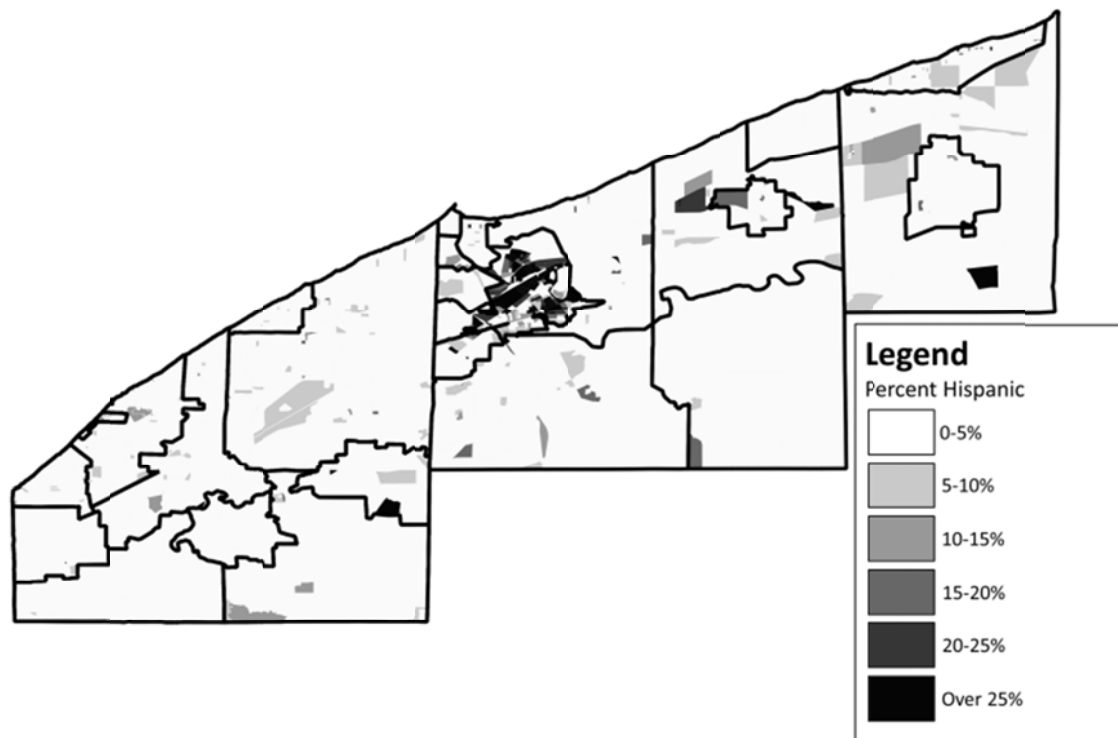


Figure 2 shows Hispanic population by Census Block. The map shows concentration of Hispanic residents in certain areas of the county, almost an exact replication of the African American map in Figure 1. Both African American and Hispanic residents of Lake County are clustered in small areas while the majority of other cities, villages, and townships throughout the city are at least 95% white.

Table 3. Poverty Rate & Median Household by City, Village, or Township, 2010.

City, Village, or Township	Poverty Rate (%)	Median Household Income (\$)
Concord township	1.47	85,246
Eastlake city	6.08	54,263
Fairport Harbor village	8.17	46,289
Grand River village	34.19	42,750
Kirtland city	4.86	76,275
Kirtland Hills village	3.14	116,477
Lakeline village	3.31	53,750
Leroy township	2.73	75,449
Madison village	11.10	53,816
Madison township	12.01	51,379.6
Mentor city	5.37	62,546
Mentor-on-the-Lake city	11.68	47,982
North Perry village	3.74	58,333
Painesville city	26.41	34,428
Painesville township	8.39	53,687
Perry village	7.15	72,976
Perry township	4.89	67,310
Timberlake village	3.01	60,658
Waite Hill village	0.83	133,750
Wickliffe city	6.57	45,759
Willoughby city	7.86	50,309
Willoughby Hills city	3.70	57,418
Willowick city	5.30	45,726
Total	8.05	54,896

Source: U.S. Census Bureau, 2006-2010 ACS.

Painesville has the second highest poverty rate in Lake County (26.41% of Painesville's residents live under the poverty level, as compared to 8.05% of the total county) and the lowest median household income (\$34,428 compared to \$54,896 for the total county) (See Table 3).

Table 4. Poverty Rate & Median Household Income by Race & Ethnicity, 2010.

Race	Poverty Rate (%)	Median Household Income (\$)
White	7.2	55,679
African American	25.7	35,132
American Indian & Alaska Native	11.7	37,708
Asian & Pacific Islander	1.5	81,339
Other Race	37.6	33,906
Two or More Races	22.2	38,567
Hispanic or Latino	35.4	33,859
Total	8.05	54,896

Source: U.S. Census Bureau, 2006-2010 ACS.

Table 4 displays poverty rate and median household income by race or ethnicity in Lake County. The poverty rate of African Americans and Hispanics is significantly higher than the White poverty rate (25.7% of African Americans and 35.4% of Hispanics live in poverty compared to 7.2% of Whites).

Housing Statistics in Lake County

In addition to prohibiting discrimination based on handicap, the 1988 amendments to the Fair Housing Act also required that certain new multifamily housing be constructed with certain accessible features (effective March 1991) to ensure that people with disabilities have more housing options. While single-family housing is not required to meet these accessibility standards, newer single-family homes are often easier to retrofit to become accessible for individuals with a disability. Thus, the age of housing in a region is often an indication of the amount of housing that is potentially more accessible to these individuals. Additionally, the age of housing might reflect the overall quality of the housing market. In Lake County, over half (62.51%) of the housing was built in 1969 or earlier, compared to 19.80% that was built in 1990 or later (See Table 5).

Table 5. Year Housing Built, 2010.

Year Built	Lake County	
	Number	Percent
Built 2005 or later	2,605	2.6
Built 2000 to 2004	5,003	5.0
Built 1990 to 1999	12,259	12.2
Built 1980 to 1989	10,147	10.1
Built 1970 to 1979	17,537	17.5
Built 1960 to 1969	15,116	15.1
Built 1950 to 1959	19,917	19.8
Built 1940 to 1949	6,778	6.8
Built 1939 or earlier	10,984	10.9
Total housing units	100,346	100

Source: U.S. Census Bureau, 2006-2010 ACS.

Lake County's cities, villages, and townships have varying rates of homeownership. Homeownership rates often signal a community's economic security and stability. Table 7 on page 8 shows the household type by tenures in each city, village, or township in the county.

Table 6. Household Type by Tenure, 2010.

City, Village, or Township	Renter-Occupied		Owner-Occupied		Total
	Number	Percent	Number	Percent	
Concord township	619	8.8	6,433	91.2	7,052
Eastlake city	1,994	25.4	5,847	74.6	7,841
Fairport Harbor village	592	41.5	835	58.5	1427
Grand River village	48	30.2	111	69.8	159
Kirtland city	344	13.5	2,200	86.5	2,544
Kirtland Hills village	29	11.8	216	88.2	245
Lakeline village	9	9.5	86	90.5	95
Leroy township	77	6.4	1,120	93.6	1,197
Madison village	260	21	981	79.1	1241
Madison township	1300	21.6	4713	78.4	6013
Mentor city	2,777	14.5	16,389	85.5	19,166
Mentor-on-the-Lake city	1,039	32.5	2,158	67.5	3,197
North Perry village	55	16.4	281	83.6	336
Painesville city	3,534	49.8	3,561	50.2	7,095
Painesville township	1189	17.6	5551	82.4	6740
Perry village	91	15.4	502	84.7	593
Perry township	253	10.8	2098	89.2	2351
Timberlake village	23	7.8	272	92.2	295
Waite Hill village	20	10.4	173	89.6	193
Wickliffe city	1,126	20.6	4,329	79.4	5,455
Willoughby city	4,048	38.9	6,365	61.1	10,413
Willoughby Hills city	2,178	49.5	2,220	50.5	4,398
Willowick city	1,216	19.9	4,894	80.1	6,110

Source: US Census, 2010, SF1.

In Waite Hill, where the median household income is \$133,750, almost 90% of its residents are homeowners. Painesville, where there is the heaviest concentration of low-income and racial or ethnic minority residents, has the lowest owner-occupied housing rate in the County at 50.2%, with Willoughby Hills just behind at 50.5% (See Table 6). Waite Hill's very high-income population and limited number of renters signals a lack of affordable housing for low-income, or even middle-income, residents. Indeed, the median rental cost in Waite Hill is \$1,250 a month while in Painesville, the median rent is \$677 and in Willoughby Hills, it is \$759 (see Table 7, page 9). Several factors might contribute to rental costs in Lake County: quality of housing, the area's school district, desirability of neighborhoods, proximity to community assets, and the age of housing.

Table 7. Rental Costs by City, Village, or Township, 2010.

City, Village, or Township	Median Rental Costs (\$)
Concord township	1,046
Eastlake city	719
Fairport Harbor village	699
Grand River village	928
Kirtland city	708
Kirtland Hills village	798
Lakeline village	675
Leroy township	1,125
Madison village	681
Madison township	774
Mentor city	866
Mentor-on-the-Lake city	815
North Perry village	842
Painesville city	677
Painesville township	736
Perry village	1,005
Perry township	1,095
Timberlake village	1,393
Waite Hill village	1,250
Wickliffe city	727
Willoughby city	777
Willoughby Hills city	759
Willowick city	795
Lake County	757

Source: U.S. Census Bureau, 2006-2010 ACS.

During the decade between 2000 and 2010, there was a dramatic increase in the number of rental units over \$1,000 (from 824 to 4,310, a 423% increase). This growth in rental cost is particularly meaningful when considering the less dramatic, yet significant, decrease in more affordable rental units. Rental units \$499 or less decreased by 57% and units \$500-\$699 decreased by 27% (See Table 8 on page 10). This dramatic shift in the affordability of rental units is a major hindrance to housing choice in Lake County, according to Lake County's Analysis of Impediments in 2010 (written by the publishers of this report, the Housing Research & Advocacy Center).

Table 8. Number of Units per Rental Cost Range in Lake County, 2000 & 2010.

Monthly Rent	2000	2010
\$0-499	4,550	1,937
\$500-699	8,140	5,933
\$700-999	5,661	8,502
\$1000+	824	4,310

Sources: U.S. Census 2000, Summary File 3; U.S. Census, 2006-2010 ACS.

Lake County's Median Rental Cost is comparable (\$757) to other counties in the state of Ohio (See Table 9). These counties were chosen because of they are adjacent to counties with a major metropolitan center as Lake County is adjacent to Cuyahoga County.

Table 9. Rental Costs in Comparable Ohio Counties, 2010.

County	Population	Median Rental Cost
Butler County	368,130	\$752
Clermont County	177,977	\$698
Delaware County	174,214	\$781
Geauga County	93,389	\$751
Lake County	230,041	\$757
Lorain County	301,356	\$681
Warren County	212,693	\$890
Ohio	11,536,504	\$678

Source: U.S. Census Bureau, 2006-2010 ACS.

Housing Discrimination in Lake County

Although fair housing and affordable housing are not the same, the two are strongly interrelated. Across the country, racial minorities have higher rates of poverty and lower median incomes than whites. This is also true in Lake County, where 25.7% of African Americans and 35.4% of Hispanics live in poverty compared to 7.2% of Whites. This raises the question of where affordable housing is located. Several communities object to building of affordable housing in their neighborhoods, citing a potential increase in crime and loss of property values. Affordable housing has been concentrated in specific cities and neighborhoods for the past century and has often resulted in disinvestment, mortgage redlining, and blockbusting. Consequentially, such communities lack a number of assets that individuals might look for when choosing a community: good schools, public amenities, access to quality food, and other basic needs. The creation of economically and racially segregated communities promotes discrimination even until this day, when certain neighborhood or cities are inaccessible for individuals either because of their race, income, or both.

Some communities and even the State of North Carolina have attempted to curb segregation through laws prohibiting discrimination against affordable housing. Laws like these take “NIMBY-ism” (Not In My Back Yard) to task. Although no communities in Northeast Ohio have designated laws against discrimination against affordable housing, a few have chosen to include source of income as a protected class in fair housing ordinances, including Wickliffe in Lake County, thus making it illegal to deny residency to someone because they receive welfare benefits, unemployment, or social security benefits.

Table # listed below displays Fair Housing Resource Center’s data that evidences the number of discrimination complaints investigated by the agency and/or subsequently filed in Lake County, Ohio.

Table 10. FHRC Complaints Investigated and/or Filed

Year	Total
2009	44
2010	59
2011	40

Table 11 breaks down the Fair Housing Resource Center’s complaints by protected class.

Table 11. FHRC Complaints by Protected Class

Protected Class	Percentage
Race	14%
National Origin	1%
Persons with Disabilities	48%
Other, including Gender & Familial Status	27%

Tables 12 through 14 listed the number of fair housing complaints that were filed with the Department of Housing and Urban Development in 2009, 2010, and 2011.

Table 12. Number of Housing Discrimination Complaints by City, Village, or Township, 2009.

City, Village, or Township	Race	Color	Religion	National Origin	Gender	Familial Status	Disability	Retaliation	Total
Concord township	0	0	0	0	0	0	0	0	0
Eastlake city	0	0	0	0	0	0	0	0	0
Fairport Harbor village	0	0	0	0	0	0	0	0	0
Grand River village	0	0	0	0	0	0	0	0	0
Kirtland city	0	0	0	0	0	1	0	0	1
Kirtland Hills village	0	0	0	0	0	0	0	0	0
Lakeline village	0	0	0	0	0	0	0	0	0
Leroy township	0	0	0	0	0	0	0	0	0
Madison village	0	0	0	0	0	1	1	0	2
Madison township	0	0	0	0	0	0	0	0	0
Mentor city	0	0	0	0	0	2	0	0	2
Mentor-on-the-Lake city	1	0	0	0	0	0	1	0	2
North Perry village	0	0	0	0	0	0	0	0	0
Painesville city	1	0	0	0	0	2	2	0	5
Painesville township	0	0	0	0	0	0	0	0	0
Perry village	1	0	0	0	0	0	0	0	1
Perry township	0	0	0	0	0	0	0	0	0
Timberlake village	0	0	0	0	0	0	0	0	0
Waite Hill village	0	0	0	0	0	0	0	0	0
Wickliffe city	0	0	0	2	0	0	0	0	2
Willoughby city	0	0	0	0	0	0	0	0	0
Willoughby Hills city	0	0	0	0	0	0	0	0	0
Total	3	0	0	2	0	6	4	0	15

Source: HRAC analysis of HUD data.

Table 13. Number of Housing Discrimination Complaints by City, Village, or Township, 2010.

City, Village, or Township	Race	Color	Religion	National Origin	Gender	Familial Status	Disability	Retaliation	Total
Concord township	0	0	0	0	0	0	1	0	1
Eastlake city	0	0	0	0	0	0	0	0	0
Fairport Harbor village	0	0	0	0	0	1	1	0	2
Grand River village	0	0	0	0	0	0	0	0	0
Kirtland city	0	0	0	0	0	1	1	0	2
Kirtland Hills village	0	0	0	0	0	0	0	0	0
Lakeline village	0	0	0	0	0	0	0	0	0
Leroy township	0	0	0	0	0	0	0	0	0
Madison village	0	0	0	0	0	0	0	0	0
Madison township	0	0	0	0	0	0	0	0	0
Mentor city	2	0	0	0	0	1	3	0	6
Mentor-on-the-Lake city	0	0	0	0	0	0	0	0	0
North Perry village	0	0	0	0	0	0	0	0	0
Painesville city	0	0	0	0	0	0	2	0	2
Painesville township	0	0	0	0	0	0	0	0	0
Perry village	0	0	0	0	0	1	1	0	2
Perry township	0	0	0	0	0	0	0	0	0
Timberlake village	0	0	0	0	0	0	0	0	0
Waite Hill village	0	0	0	0	0	0	0	0	0
Wickliffe city	0	0	0	0	1	1	1	0	3
Willoughby city	0	0	0	0	0	1	1	0	2
Willoughby Hills city	0	0	0	0	0	0	0	0	0
Total	2	0	0	0	1	6	11	0	20

Source: HRAC analysis of HUD data.

Table 14. Number of Housing Discrimination Complaints by City, Village, or Township, 2011.

City, Village, or Township	Race	Color	Religion	National Origin	Gender	Familial Status	Disability	Retaliation	Total
Concord township	0	0	0	0	0	0	0	0	0
Eastlake city	0	0	0	0	0	0	0	0	0
Fairport Harbor village	0	0	0	0	0	0	0	0	0
Grand River village	0	0	0	0	0	0	0	0	0
Kirtland city	0	0	0	0	1	2	1	0	4
Kirtland Hills village	0	0	0	0	0	0	0	0	0
Lakeline village	0	0	0	0	0	0	0	0	0
Leroy township	0	0	0	0	0	0	0	0	0
Madison village	0	0	0	0	0	0	0	0	0
Madison township	0	0	0	0	0	0	0	0	0
Mentor city	0	0	0	0	0	2	0	0	2
Mentor-on-the-Lake city	0	0	0	0	0	0	0	0	0
North Perry village	0	0	0	0	0	0	0	0	0
Painesville city	0	0	0	0	0	0	2	0	2
Painesville township	0	0	0	0	0	0	0	0	0
Perry village	0	0	0	0	0	0	0	0	0
Perry township	0	0	0	0	0	1	1	0	2
Timberlake village	0	0	0	0	0	0	0	0	0
Waite Hill village	0	0	0	0	0	0	0	0	0
Wickliffe city	0	0	0	0	0	0	0	0	0
Willoughby city	1	0	0	0		1	2	0	4
Willoughby Hills city	0	0	0	0	0	0	0	0	0
Total	1	0	0	0	1	6	6	0	14

Source: HRAC analysis of HUD data.

The Housing Research & Advocacy Center is a not-for-profit agency whose mission is to promote fair housing and diverse communities, and to work to eliminate housing discrimination in Northeast Ohio by providing effective research, education and advocacy.

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