

# Golf Manor

# Housing Action Plan

**Revised** April 2023

Prepared by the Hamilton County Housing Action Plan Team:



Hamilton County  
Planning + Development  
Department



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# Intro

Golf Manor is a small community in the north central part of Hamilton County nestled between Pleasant Ridge and Roselawn. Though small, it is a diverse community that has been home to a strong Jewish community since its inception. It has a diverse population of 3,814 in 2020, up from 2010. In 2020, 62% of the population was Black, down from 2010. While there are long-time residents in Golf Manor, over half of the population has moved into the Village since 2010. Golf Manor presents a good opportunity for mid-to low-income households who are looking to buy their first home or want to rent in a solid, quite community. Golf Manor benefits from its proximity to the Pleasant Ridge business district and good local schools. Like many small, first suburban communities there are limited opportunities for redevelopment and new construction. Keeping the housing market in good shape and competitive in the market will mean keeping existing housing stock in good condition and maximizing the redevelopment opportunities that do exist.

# Interview Summary

Golf Manor residents talk about a community that is a safe, quiet place to live. Housing is affordable and the Village is a great opportunity for first-time home buyers. While many families have been in the Village for decades, many first-time buyers see the Village as a good starter community. When households outgrow their space there are few options in the Village for larger homes. There is currently renovation investment going on, particularly in the northeast part of Golf Manor. Home renovations and upgrades can add space, but lots are small and adding square footage can be a challenge so homeowners have to be creative. Homeowners in the community expressed the need either for themselves or neighbors for funding assistance with home improvements and upgrades required by code violations. Supporting existing homeowners with resources to make needed repairs will be an important way to ensure code compliance on violations and keep homeowners in their homes.

Golf Manor is also an affordable place to find a rental unit in a small multi-family building in a quiet community. Renters who get acquainted with Golf Manor may become the next generation of homeowners. Again, units can be small, but people report the area feels comfortable, safe, and quiet.

Young families, both renters and owners cited the proximity to good schools as an asset for Golf Manor. Residents send their children to Pleasant Ridge Academy and Cincinnati Hebrew Day School, and Nativity Elementary School, all close and walkable for the community. Some of those interviewed did suggest that they would like other school options, and the lack of choices would impact their choice to stay in Golf Manor long-term.

For many people who live in Golf Manor “a quiet community” also means there is a lack of things to do and shopping and amenities in the Village. The proximity to the shopping and amenities of other communities like Pleasant Ridge and Oakley were mentioned as good options. Golf Manor is centrally located in Hamilton county and while there are not a lot of destinations in Golf Manor, proximity to many attractive shopping, health care, and open space amenities provide good close options for residents. Advertising the Village’s proximity to these resources is helpful.

People would like more local gathering places, like a coffee shop, a small restaurant or more green space and parks in the Village. A Village Center, envisioned along Wiehe and Losantiville would serve this purpose. The lack of a true community center often means there is no real way for people to encounter other residents in the Village besides their immediate neighbors. The golf courses around the Village are responsible for the name of the place, but residents did not talk about them as amenities. If you are not a member of Losantiville or Maketewah Country Clubs they are not really a civic space for you.

Residents talked about a lack of communication in the Village about what is going on and how they might get connected to civic activities. People describe getting information from their neighbors about events. To know what is going on, some suggested “you have to know someone in the know”. Golf Manor is a racially and ethnically integrated community, but people describe not feeling part of the civic life of the community. Black residents would like to see the Village leadership become more diverse. They suggested a more up to date Village web site would be a helpful way to keep people more informed about what is going on in the Village. Actual civic space, places to gather and connect, and virtual civic space, a better way to get connected to Village government and other activities like the 75th Anniversary and the Soap Box Derby would help residents feel more a part of the community.

# Data Summary

## Sections

**Population**

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**Income**

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**Households**

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**Housing Stock**

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**Publicly Supported Housing**

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**Cost-burdened Households**

*Unless otherwise noted, data used in this analysis is from the U.S. Census, 2016-2020 American Community Survey (ACS) 5-Year Estimates (referenced as "2020 ACS 5-Year Estimates"). When available, U.S. Decennial Census data is included. Due to inherent errors in 2020 ACS data, comparisons with previous years ACS estimate cannot not be made.*

# Population

## Golf Manor has 3,814 residents

Golf Manor's population decreased 5% between 2000 and 2020. Most of that population loss occurred between 2000 and 2010 when the community lost nearly 400 residents. Between 2010 and 2020, Golf Manor gained population, just more than 200 residents.

Golf Manor's population loss was slightly greater than in Hamilton County. Hamilton County's population decreased just 2% between 2000 and 2020.

The share of Golf Manor's population that is Black decreased between 2010 and 2020. In 2010, 73% of its population was Black. By 2020, 62% of Golf Manor's population was Black. The share of Golf Manor's population that is White increased between 2010 and 2020, from 24% in 2010 to 29% in 2020.

Golf Manor lost population at a slightly higher rate than Hamilton County between 2000 and 2020. The population increased between 2010 and 2020.

### Total Population in Golf Manor

Source: U.S. Decennial Census



# Income

## Median household income in Golf Manor is \$46,250

The median housing income in Golf Manor (\$46,250) is lower than in Hamilton County overall (\$59,190). The income of both renter and owner households in Golf Manor is lower than in Hamilton County (see charts).

The share of households with an annual income under \$25,000 in Golf Manor (24%) is similar to Hamilton County overall (22%).

The share of people living in poverty in Golf Manor decreased between 2010 and 2020, from 18.4% in 2010 to 14.8% in 2020. By comparison, 15% of Hamilton County's population was living in poverty in 2020.

Median household income in Golf Manor is lower than in Hamilton County. This is true for both owner and renter households.

### Median Household Income: All Households in Golf Manor

Source: U.S. Decennial Census



### Median Household Income: Owner Households in Golf Manor

Source: U.S. Decennial Census



### Median Household Income: Renter Households in Golf Manor

Source: U.S. Decennial Census



# Households

As compared with Hamilton County, Golf Manor has a higher share of single-person households and a lower share of families without children. The share of other non-family, married families with children, and households with a single householder with children under 18 years old in Golf Manor was comparable to Hamilton County overall.

## Golf Manor has 1,573 households

In 2020, 51% of households were family households; 49% were non-family households. Non-family households include households with a single-person living alone and other non-family households (with two or more non-related people living together). Between 2000 and 2020, the number of family households in Golf Manor decreased while the number non-family households increased.

Golf Manor has a higher share of non-family households when compared to Hamilton County, due to its high share of single-person households. Golf Manor has a higher share of households with a single-person living alone when compared to Hamilton County: 27% in Golf Manor and 19% in Hamilton County. The share of other non-family households is the same in both Golf Manor and Hamilton County (23%).

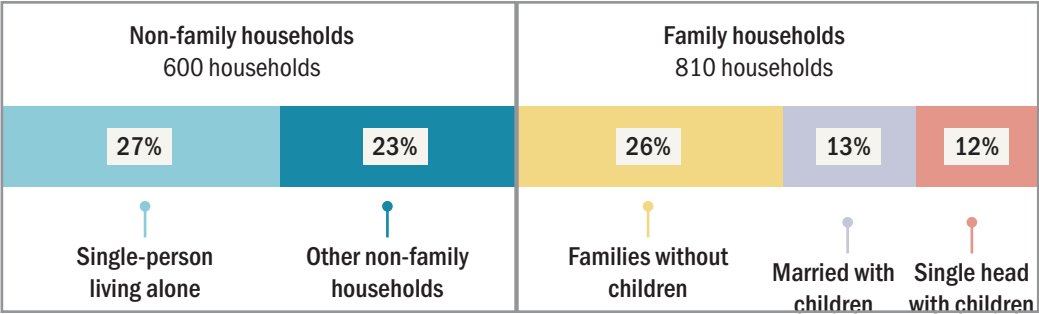
Just under one in four households in Golf Manor were families without children, compared with one in three households in Hamilton County.

12% of households in Golf Manor were a single householder with children under 18 years old, slightly higher than the share in Hamilton County (10%).

13% of households in Golf Manor were married families with children, slightly lower than the share in Hamilton County (15%).

Golf Manor had an average household size of 2.27, slightly lower than in Hamilton County (2.31).

**Household Types in Golf Manor**  
(percent of all households)  
Source: 2020 ACS 5-Year Estimates





## When did households move into the community?

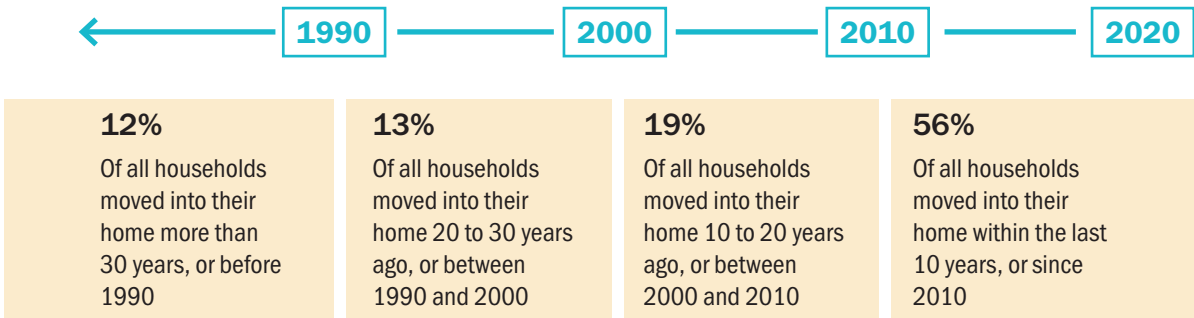
Household mobility data helps to understand how often households are moving into and within the community.

Compared with Hamilton County (57%), Golf Manor (56%) has a comparable share of households that moved into their homes in the past 10 years.

Owners were more likely to be longtime Golf Manor residents: 42% of owners moved into their homes in 1999 or earlier.

Renters were most likely to have moved into Golf Manor in last five years: 50% of renters moved in 2015 or later.

In Golf Manor, more than half of households moved into their homes in the past 10 years, comparable to Hamilton County overall.



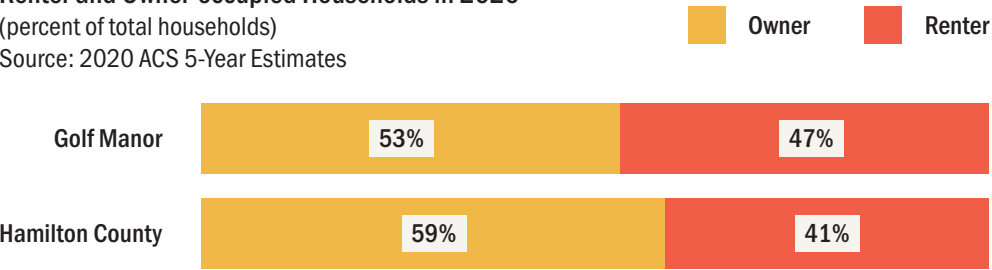
## Homeownership in Golf Manor is decreasing slowly

Golf Manor has a slightly lower homeownership rate (53%) compared with Hamilton County (59%).

The homeownership rate in Golf Manor decreased between 2000 and 2020, from 56% in 2000 to 53% in 2020.

The Black-White homeownership gap in Golf Manor is comparably low, just 7 percentage points. The Black homeownership rate in Golf Manor is 53%, 20 percentage points above the Black homeownership rate in Hamilton County (33%). The White homeownership rate in Golf Manor is 60%.

Renter and Owner-occupied Households in 2020  
(percent of total households)  
Source: 2020 ACS 5-Year Estimates



## The state of homeownership in Golf Manor

Homeowners in Golf Manor (77%) were more likely to have a mortgage compared with Hamilton County (68%). Homeowners with a mortgage had higher monthly housing costs. 35% of homeowners with a mortgage had monthly housing costs of between \$500 to \$999. 55% of homeowners with a mortgage had monthly housing costs of between \$1,000 to \$1,499. In comparison, nearly 60% of homeowners without a mortgage had monthly housing costs of less than \$600.

Owners were more likely to be long-time Golf Manor residents: more than 40% of owners moved into their homes in 1999 or earlier.

Households headed by a householder aged 45 to 54 were most likely to be homeowners in Golf Manor (74% homeownership rate). Homeownership rates for households headed by a householder over age 55 declined to about 50% (depending on age). The homeownership rate for householders age 85 and over was only 11%.

There were 83 total loans in Golf Manor in 2020. Just under 60% of all loans were for the purpose of purchasing a home in 2020. Just over 40% of all loans were for the purpose of refinancing a home in 2020.

There were 48 home purchase loans originated in Golf Manor in 2020. This was the highest number of home purchase loans originated in the past 12 years. The median purchase loan amount was \$145,000 in 2020, an increase from \$125,000 in 2019. The median refinance loan amount was \$105,000.

Just over one in four home purchase loans originated in Golf Manor in 2020 were government-issued (27%), slightly lower than in Ohio overall (30%). 25% of home purchase loans in Golf Manor were FHA purchase loans in 2020.

One in five loan applications in Golf Manor were denied in 2020 (20%), a higher rate than in Hamilton County (13% denied). Loan applications were for purchase or refinance of an owner-occupied, one-to-four family dwelling. Due to the small number of loans made each year in Golf Manor, this equates to 21 home loan applications denied in 2020.

Nearly one in five borrowers in Golf Manor had an income of less than 50% AMI (less than \$43,150 for a family of four) (18%), compared with less than one in 10 in Ohio (8%). Just over two in five borrowers in Golf Manor had an income between 50 - 80% of AMI (\$43,150 - \$69,040 for a family of four).

In 2020, 7% of loans originated in Golf Manor were high-cost loans. This is significantly lower than prior years: 19% in 2019, 20% in 2018, and 26% in 2017.

As compared with renters, owners are significantly less likely to be cost-burdened. See **Cost-burdened Households** section for more detail.

*Information on purchase and refinance loans is from PolicyMap and FFIEC. Unless otherwise noted, all loan information is for 2020.*

# Housing Stock

## Golf Manor has 1,714 housing units

The number of housing units in Golf Manor decreased between 2000 (1,840 units) and 2020 (1,714).

In 2020, the rental vacancy rate in Golf Manor was 11.4%. The homeowner vacancy rate was 2.9%.

More than half of Golf Manor's housing stock is single-family homes (56%, both detached and attached units), slightly lower than the share in Hamilton County (63%).

More than a quarter of housing units in Golf Manor are in buildings with 3 to 4 units (26%), significantly higher than the share in Hamilton County (7%). Only 3% of housing units in Golf Manor are in buildings with more than 20 units, lower than the share in Hamilton County (9%).

Nearly a quarter of units in Golf Manor have just one bedroom and nearly all of those units are located in renter-occupied units. 22% of housing units have 2-bedrooms; 35% have 3-bedrooms.

As compared with Hamilton County, Golf Manor has a slightly lower share of single-family homes and a much higher share of units in buildings with 3 to 4 units.

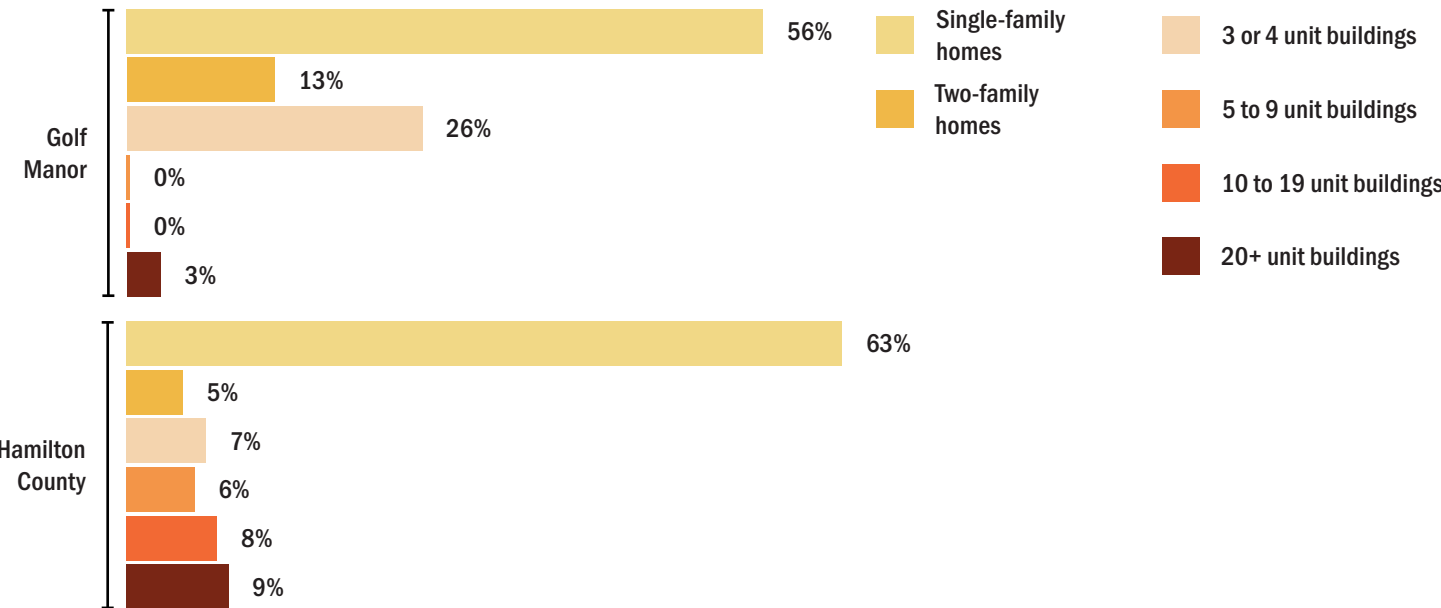
The median year built for homes in Golf Manor was 1951, compared to 1962 in Hamilton County. 37% of housing units in Golf Manor were built in the 1940s; 26% were built in the 1950s. In Golf Manor, just 2% of housing units were built in the last 20 years between 2000 and 2020. In Hamilton County, 8% of housing units were built in the last 20 years.

In 2021, the median single-family home sale price in Golf Manor was \$157,125 (reflecting 40 home sales). In 2014, the median single-family home sale price was just \$39,900 (reflecting 35 home sales). Source: Multiple Listing Service (MLS) of Greater Cincinnati, Inc.

2020 ACS 5-Year estimates from the Census can be used to compare median home values for all owner-occupied housing units. In Golf Manor, the median home value was \$99,700 in 2020, compared with \$163,000 in Hamilton County.

### Housing Unit Building Type

(number of units in building)  
Source: 2020 ACS 5-Year Estimates



# Publicly Supported Housing

There are two primary forms of public subsidy that create affordable housing: public subsidy of housing units and vouchers for very low-income households to help them afford housing.

## Housing choice vouchers

Housing Choice Vouchers help some very-low income households afford housing through a program allowing participants to rent units from participating landlords with the assistance of a voucher. In 2021, there were 334 Housing Choice Vouchers (HCV) used by households in Golf Manor (Source: PolicyMap with data from the Department of Housing and Urban Redevelopment). These 334 households taking advantage of HCVs represent 21% of all Golf Manor households (1,573 households). Between 2009 and 2021, Golf Manor lost more than 200 vouchers (553 HCV in 2019).

The Housing Choice Voucher program is a federal government program that assists very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Because housing assistance is provided on behalf of a household, participants must find a unit and a landlord willing to accept a voucher. The income of households using a voucher may not exceed 50% of the area median income (AMI), which varies by household size. In 2022, for a single-person, 50% of AMI would be \$33,450. For a family of three, 50% of AMI would be \$43,000. By law, 75% of vouchers must go to applicants whose incomes do not exceed 30% of AMI. For a single-person, 30% of AMI would be \$20,100. For a family of three, 30% of AMI would be \$25,800.

## Public subsidized housing units

Public subsidy of housing units means that there are affordability thresholds attached to housing units. The degree and length of subsidy is dependent on the funding source. The National Housing Preservation Database is a source for comprehensive data on the publicly supported housing property inventory. According to the Database, there were no housing projects in Golf Manor (September 2022).

# Cost-burdened Households

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

The following pages will detail how Golf Manor 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 such as 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**.

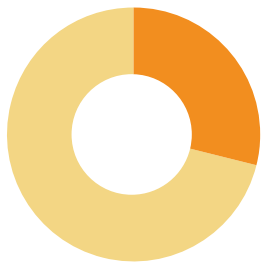


## 35% of all households in Golf Manor are cost-burdened

546 of 1,573 households spend more than 30% of income on housing:

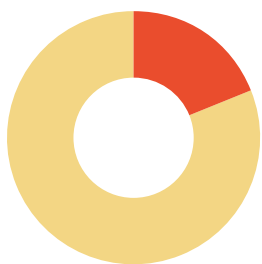
- **42% of Golf Manor renters are cost-burdened**  
313 of 738 renters spend more than 30% of income on housing
- **28% of Golf Manor owners are cost-burdened**  
233 of 835 owners spend more than 30% of income on housing

55% of cost-burdened households in Golf Manor have an income of less than \$20,000; higher than in Hamilton County where 45% of cost-burdened households have an income of less than \$20,000.



## 29% of all households in Hamilton County are cost-burdened

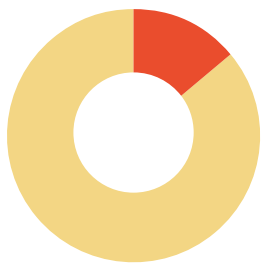
- **42% of Hamilton County renters are cost-burdened**
- **19% of Hamilton County owners are cost-burdened**



## 19% of all households in Golf Manor are severely cost-burdened

297 of 1,573 households spend more than 50% of income on housing:

- **33% of Golf Manor renters are severely cost-burdened**  
243 of 738 renters spend more than 50% of income on housing
- **6% of Golf Manor owners are severely cost-burdened**  
54 of 835 owners spend more than 50% of income on housing



## 14% of all households in Hamilton County are severely cost-burdened

- **22% of Hamilton County renters are severely cost-burdened**
- **8% of Hamilton County owners are severely cost-burdened**

# Recommendations

- Rec 1** Provide consistent code enforcement to maintain stable housing stock.
- Rec 2** Provide tools to encourage housing renovations and additions.
- Rec 3** Consider infill locations for new housing development.

# Recommendations

## Rec 1

### **Provide consistent code enforcement to maintain stable housing stock.**

- Provide technical and financial resources for owner-occupants who need support
- Communicate Village quality standards to rental property owners
- Work with County on code compliance for commercial (REIT) owners
- Protect low-income tenants from eviction
- Ensure four-family housing and small multi-family buildings stay in good condition and to continue to provide naturally occurring affordable housing

## Rec 2

### **Provide tools to encourage housing renovations and additions.**

- Partner with banks to provide purchase-rehab loan products
- Develop a Pattern Book that highlights best practice examples
- Showcase current owners making improvements

## Rec 3

### **Consider infill locations for new housing development.**

- Expand the types of housing available in the community
- Project opportunity areas (including North Wiehe and Stover Avenue)