

6 Housing

6.1 Introduction

Even as the population of the Cleveland area has leveled off, the number of people living in Madison Township has increased gradually since World War II. As the popularity of exurban living continues to grow, so will the number of new residents in the township. With growth comes certain community needs, including housing.

As of 2000, the US Census Bureau estimates the population of Madison Township (excluding Madison Village) at 15,494 residents, living in 6,347 housing units. At the end of 2005, there is an estimated 6,797 housing units in the township. The bulk are located either in the older North Madison area, or on narrow, long lots divided with minimal review from larger farm parcels, fronting arterial roads. Several large mobile home parks are also located in the township. There are also suburban-style subdivisions in the township.

To maintain a healthy, diverse community that appeals to a wide range of lifestyles, it is necessary to ensure that a diverse range of housing options exist. Existing housing must remain well-maintained and nuisances must be controlled, to preserve property values and offer prospective Madisonians a positive impression of the community. Zoning regulations should not stifle but encourage redevelopment opportunities.

The housing element discusses the existing conditions and the factors that affect the housing market in the township, and establishes policy to guide development, maintenance, and redevelopment of housing resources.

The housing element is closely tied to other elements of the comprehensive plan. All of the elements touch on factors contributing to the quality of life of in the Township. More in-depth analysis and discussion of land use, transportation, public service delivery, and recreational needs can be found in other plan elements. Issues regarding location and form of residential development are in the land use element.

6.2 1996 Comprehensive Plan

The 1996 Madison Township Comprehensive Plan did not include a housing chapter, and had no long-range goals or policies related specifically to housing. Residential development was briefly addressed in a section regarding residential land use and zoning, stating the need for site development plans for higher density development.

6.3 Housing issues

SLOW REGIONAL POPULATION GROWTH

Compared to previous generations, Cleveland area residents are now spread thinner among far more housing units, on lots that are much larger, located further afield from the region's core. Many communities in Lake County stake their growth on attracting married couples with children, but such families are a shrinking percentage of all households.

While the popular perception that eastern Lake County is growing rapidly is not true, the pace of housing construction and resulting urban sprawl give the impression that the post-WWII population boom continues to this day. The population of Madison Township is growing

slowly, but many other communities in the region are facing a stagnant or declining population, even those where vacant land is plentiful and housing construction continues.

SENIOR CITIZENS

The fastest growing segment of the population is senior citizens. The number of Lake County residents that are 65 or older is expected to rise from 29,900 (13.6% of the county population) in 2000 to 35,600 (15.8%) in 2015.

There may be an increased demand for senior-friendly housing – maintenance-free patio homes, townhouses, condominiums in multi-family buildings, and independent and assisted living centers – in convenient locations that reduces the need to drive for day-to-day needs. The low density zoning in the township limits the potential for building housing that would appeal to seniors; townhouses and patio homes. Although retail development is growing in the township, but the services many senior citizens depend on are a long drive away. As seniors age, they may be less able to maintain large houses on large lots.



NORTH MADISON

Residential areas in North Madison, originally founded as a seasonal community, were platted in the 1920s. Almost all housing units in North Madison are now occupied throughout the year. Many of these houses are small, winterized cottages originally built only for summer use.

MANUFACTURED HOUSING

Manufactured housing comprises a larger portion of the township's housing stock than any other community in Lake County; 15.3%, compared to 2.5% for the county as a whole.

Newer manufactured homes tend to be built to much higher standards than their predecessors, and meet local building codes. However, most manufactured homes in Madison Township are smaller single-wides, usually with less than 1000 square feet of floor space. Many manufactured homes in the township are bare aluminum-skinned single-wide trailers, built before the 1976 Federal Manufactured Home Construction and Safety Standards Acts (HUD code) was enacted. There are few larger manufactured or modular houses in the township.

PROPERTY MAINTENANCE AND CODE ENFORCEMENT

In semi-rural communities such as Madison Township, many residents will engage in hobbies or home-based businesses that would either be considered nuisances, or violate zoning rules for permitted uses in residential zoning districts. Unregistered and inoperable vehicles, commercial vehicles and heavy equipment, compulsive collecting, poorly maintained or overgrown yards, and peeling paint are common problems in many areas. In 2001, the State of Ohio has enacted legislation to permit townships to provide for the abatement, control or removal of nuisances.

6.4 Housing inventory

Madison Township had 6,347 housing units in 2000, according to Census data. The population of the township rose by only 24% during the same time. Declining household and family size accounts for the difference in population and housing growth rates; the same number of people occupies more housing units now than in the past. (Table 6.1)

Table 6.1
Housing units 1970-2005
 Madison Township

<i>Year</i>	<i>Housing units</i>	<i>Change from previous decade</i>	<i>Δ% from previous decade</i>
1970	3,693	n/a	n/a
1980	5,204	+1,511	+40.9%
1990	5,673	+469	+11.9%
2000	6,347	+584	+11.9%
2005	6,797	+450	+7.8%

Includes a very small number of seasonal housing units.
 (US Census Bureau)

HOUSING STOCK AGE

Despite being a growing exurban community with signs of residential construction throughout, housing in Madison Township tends to be slightly older than in surrounding communities. Rental housing units tend to be older than owner-occupied units. (Table 6.2)

Table 6.2
Housing age: median year housing built 2000
 Madison Township; comparison to other communities

<i>Community</i>	<i>Median year housing built</i>		
	<i>Owner occupied units</i>	<i>Rental units</i>	<i>All occupied units</i>
Madison Township	1969	1965	1968
Madison Village	1973	1970	1972
Perry Township	1970	1967	1970
Geneva Township	1957	1959	1958
Harpersfield Township	1973	1965	1972
Thompson Township	1977	1946	1974
Lake County	1971	1969	1970

(US Census Bureau)

The high median age of housing in Madison Township is due to the large number of cottages in North Madison that were built before and just after World War II. In Tract 2057.2 (Northwest), which includes much of North Madison, the median age for a house was 36 years at the time of Census 2000. (Table 6.3)

Table 6.3
Housing age: median year housing built 2000
Madison Township and Census tracts

Community	Median year housing built		
	Owner occupied units	Rental units	All occupied units
Madison Township	1969	1965	1968
2057.1 (West)	1977	1972	1976
2057.2 (Northwest)	1964	1961	1963
2058 (Southwest)	1971	1940	1969
2059 (Southeast)	1956	1970	1958
2060 (Northeast)	1967	1964	1966
(US Census Bureau)			

The boom years for Madison Township were between 1940 and 1959, when almost half of all housing units in the community were built. A higher portion of the township’s housing stock was built between 1940 and 1959 than in all surrounding communities. (Table 6.4)

Table 6.4
Housing age: year housing unit built
Madison Township; comparison to other communities

Community	< 1939		1940-1949		1950-1959		1960-1969		1970-1979		1980-1989		1990-1999		2000-2005	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Madison Township	763	8.1%	1,526	16.2%	3,052	32.5%	851	9.0%	1,342	14.3%	526	5.6%	874	9.3%	470	5.0%
Madison Village	254	20.3%	17	1.4%	83	6.6%	135	10.8%	255	20.4%	98	7.8%	265	21.2%	145	11.6%
Perry Township	254	7.6%	508	15.1%	1,016	30.2%	407	12.1%	350	10.4%	161	4.8%	507	15.1%	159	4.7%
Geneva Township*	1,935	35.6%	589	10.8%	959	17.7%	581	10.7%	819	15.1%	460	8.5%	629	11.6%	n/a	n/a
Harpersfield Township*	189	18.5%	82	8.0%	65	6.3%	106	10.4%	346	33.8%	85	8.3%	151	14.7%	n/a	n/a
Thompson Township*	180	19.9%	54	6.0%	54	6.0%	143	15.8%	98	10.8%	148	16.3%	229	25.3%	n/a	n/a
Lake County	9,930	9.9%	8,528	8.5%	23,172	23.0%	15,296	15.2%	16,837	16.7%	10,050	10.0%	11,843	11.8%	5,082	5.0%

* Ashtabula and Geauga county township percentages before 2000 only.
 ↳ 1939-1999 data – US Census Bureau. 2000-2005 data – Lake County Planning Commission.
 LCPC data may vary from Census data. Data in this table may vary from other tables in this element.

Housing built between 1990 and 2000 makes up a larger percentage of the western and southern ends of the township than in the northwest and northeast. 62% of all housing built after 1980 are located in tract 2057.1 (west). The bulk of these units are likely to be single-wide mobile homes replacing older units at mobile home parks. (Table 6.3). Only 31% of all housing built between 1990 and 2000 was in North Madison (tracts 2057.2 and 2060), the most urbanized area of the township. (Table 6.5)

Table 6.5
Housing age: year housing unit built
Madison Township and Census tracts

Community	< 1939		1940-1949		1950-1959		1960-1969		1970-1979		1980-1989		1990-1999		2000-2005	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Madison Township	763	8.1%	1,526	16.2%	3,052	32.5%	851	9.0%	1,342	14.3%	526	5.6%	874	9.3%	470	5.0%
2057.1 (West)	142	7.2%	57	2.9%	286	14.5%	206	10.5%	415	21.1%	345	17.5%	520	26.4%	n/a	n/a
2057.2 (Northwest)	142	12.2%	106	9.1%	278	23.9%	215	18.5%	285	24.5%	69	5.9%	70	6.0%	n/a	n/a
2058 (Southwest)	103	22.0%	39	8.3%	57	12.2%	39	8.3%	99	21.2%	28	6.0%	103	22.0%	n/a	n/a
2059 (Southeast)	138	37.5%	16	4.3%	35	9.5%	23	6.3%	66	17.9%	9	2.4%	81	22.0%	n/a	n/a
2060 (Northeast)	313	14.0%	179	8.0%	384	17.1%	436	19.5%	557	24.9%	173	7.7%	199	8.9%	n/a	n/a

LCPC data may vary from Census data. Data in this table may vary from other tables in this element.

HOUSING TYPE

Compared to surrounding communities and the county, the housing inventory of Madison Township contains a disproportionately large number of mobile homes; more than 15% of the housing stock. Only about 6% of all site-built houses in Lake County are located in Madison Township, but 41% of all mobile homes in the county are located there. The percentage of

mobile homes is comparable to adjacent exurban communities beyond the Lake County boundary. (Table 6.5)

Table 6.5
Units in structure 2000
 Madison Township; comparison to other communities

Community	Total housing units		1-unit detached		1-unit attached		2 units		3-4 units		5-9 units		10-19 units		20+ units		Mobile home		Boat, RV, van, other	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Madison Township	6,213		4,777	76.9%	97	1.6%	66	1.1%	122	2.0%	57	0.9%	48	0.8%	95	1.5%	951	15.3%	0	0.0%
Madison Village	1,171		892	76.2%	98	8.4%	52	4.4%	51	4.4%	57	4.9%	0	0.0%	18	1.5%	3	0.3%	0	0.0%
Perry Township	6,114		4,332	70.9%	785	12.8%	107	1.8%	112	1.8%	262	4.3%	197	3.2%	58	0.9%	261	4.3%	0	0.0%
Geneva Township	5,432		3,555	65.4%	68	1.3%	301	5.5%	323	5.9%	230	4.2%	141	2.6%	47	0.9%	729	13.4%	21	0.4%
Harpersfield Township	1,024		806	78.7%	6	0.6%	16	1.6%	6	0.6%	26	2.5%	14	1.4%	0	0.0%	150	14.6%	0	0.0%
Thompson Township	906		713	78.7%	0	0.0%	15	1.7%	30	3.3%	0	0.0%	0	0.0%	0	0.0%	142	15.7%	0	0.0%
Lake County	93,487		68,094	72.8%	5,849	6.3%	1,573	1.7%	2,194	2.3%	3,875	4.1%	3,575	3.8%	5,989	6.4%	2,329	2.5%	9	-0.1%

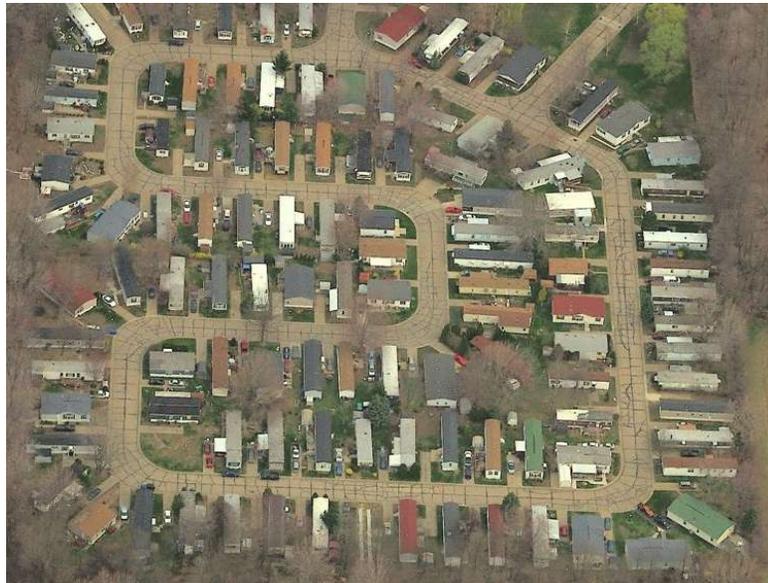
Annual data for new housing units does not include mobile homes. LCPC data may vary from Census data. (Lake County Planning Commission)

75% of all mobile homes in Madison Township are located in tract 2071.1 (West), where they make up about 70% of all housing units. Slightly more than 50% of all housing units in tract 2060 (Northeast) are mobile homes. (Table 6.6)

Table 6.6
Units in structure 2000
 Madison Township and Census tracts

Community	Total housing units		1-unit detached		1-unit attached		2 units		3-4 units		5-9 units		10-19 units		20+ units		Mobile home		Boat, RV, van, other	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
Madison Township	6,213		4,777	76.9%	97	1.6%	66	1.1%	122	2.0%	57	0.9%	48	0.8%	95	1.5%	951	15.3%	0	0.0%
2057.1 (West)	1,024		806	78.7%	6	0.6%	16	1.6%	6	0.6%	26	2.5%	14	1.4%	31	1.6%	715	36.3%	0	0.0%
2057.2 (Northwest)	906		713	78.7%	0	0.0%	15	1.7%	30	3.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
2058 (Southwest)	1,971		1,123	57.0%	25	1.3%	7	0.4%	18	0.9%	42	2.1%	10	0.5%	14	3.0%	0	0.0%	0	0.0%
2059 (Southeast)	1,165		1,146	98.4%	4	0.3%	6	0.5%	9	0.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
2060 (Northeast)	468		444	94.9%	7	1.5%	3	0.6%	0	0.0%	0	0.0%	0	0.0%	50	2.2%	236	10.5%	0	0.0%

Annual data for new housing units does not include mobile homes. LCPC data may vary from Census data. (Lake County Planning Commission)



HOUSING SIZE

The decennial Census does not collect data for house square footage. Instead, the Census counts the number of rooms (living rooms, family rooms, bedrooms, kitchens, dining rooms, but not “three season rooms”, bathrooms or closets) in a house.

The median number of rooms in the typical Madison Township home (6.1 rooms) is the same as those in the township and the county as a whole (6.1 rooms), but smaller than Madison Village and Perry Township. In 2000, 41% of township housing units had five or fewer rooms, compared to 30% of Madison Village, 25% of Perry Township, and 38% of the county as a whole. (Table 6.7)

Table 6.7
Rooms per unit 2000
 Madison Township; comparison to other communities

Community	1-3 rooms		4 rooms		5 rooms		6 rooms		7 rooms		8 rooms		9+ rooms		Median rooms
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	
Madison Township	338	5.4%	753	12.1%	1,480	23.8%	1,314	21.1%	1,043	16.8%	624	10.0%	661	10.6%	6.1
Madison Village	87	7.4%	102	8.7%	158	13.5%	330	28.2%	208	17.8%	157	13.4%	129	11.0%	6.3
Perry Township	60	2.0%	238	8.1%	437	14.8%	615	20.9%	578	19.6%	576	19.6%	439	14.9%	6.8
Geneva Township	737	13.6%	980	18.0%	1,071	19.7%	1,181	21.7%	709	13.0%	455	8.4%	299	5.5%	5.4
Harpersfield Township	43	4.2%	160	15.6%	165	16.1%	173	16.9%	145	14.2%	148	14.5%	190	18.6%	6.3
Thompson Township	56	5.7%	101	11.7%	223	24.6%	231	25.5%	116	12.8%	84	9.3%	95	10.5%	5.8
Lake County	6,857	7.3%	10,660	11.4%	18,369	19.6%	21,000	22.5%	15,876	17.0%	11,430	12.2%	9,295	9.9%	6.1

For each unit, rooms include living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches suitable for year-round use, and lodgers' rooms. Excluded are strip or pullman kitchens, bathrooms, open porches, balconies, halls or foyers, half-rooms, utility rooms, unfinished attics or basements, or other unfinished space used for storage. A partially divided room is a separate room only if there is a partition from floor to ceiling, but not if the partition consists solely of shelves or cabinets.
 (US Census Bureau)

The largest homes in Madison Township can be found in tracts 2058 (southwest) and 2059 (southeast). Less than 3% of homes in those tracts have four or fewer rooms, compared to 17.5% in tract 2057.1 (west) and 23% in tract 2060 (northeast). (Table 6.8)

Table 6.8
Rooms per unit 2000
 Madison Township and Census tracts

Community	1-3 rooms		4 rooms		5 rooms		6 rooms		7 rooms		8 rooms		9+ rooms		Median rooms
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	
Madison Township	338	5.4%	753	12.1%	1,480	23.8%	1,314	21.1%	1,043	16.8%	624	10.0%	661	10.6%	6.1
2057.1 (West)	112	5.7%	357	18.1%	506	25.7%	263	13.3%	305	15.5%	185	9.4%	243	12.3%	5.5
2057.2 (Northwest)	5	0.4%	77	6.6%	233	20.0%	309	26.5%	266	22.8%	174	14.9%	101	8.7%	6.4
2058 (Southwest)	4	0.9%	6	1.3%	119	25.4%	85	18.2%	102	21.8%	64	13.7%	88	18.8%	6.7
2059 (Southeast)	7	1.9%	3	0.8%	52	14.1%	123	33.4%	77	20.9%	35	9.5%	71	19.3%	6.5
2060 (Northeast)	210	9.4%	310	13.8%	570	25.4%	534	23.8%	293	13.1%	166	7.4%	158	7.1%	5.6

For each unit, rooms include living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches suitable for year-round use, and lodgers' rooms. Excluded are strip or pullman kitchens, bathrooms, open porches, balconies, halls or foyers, half-rooms, utility rooms, unfinished attics or basements, or other unfinished space used for storage. A partially divided room is a separate room only if there is a partition from floor to ceiling, but not if the partition consists solely of shelves or cabinets.
 (US Census Bureau)

The median number of bedrooms for a house in Madison Township is 2.8; lower than its neighbors (except Geneva Township) and the county as a whole. The township has a higher percentage of units with only two bedrooms than units in surrounding communities (except Geneva Township) and the county. (Table 6.9)

**Table 6.9
Bedrooms per unit
Madison Township; comparison to other communities**

Community	No bedrooms		1 bedroom		2 bedrooms		3 bedrooms		4 bedrooms		5+ bedrooms		Median BRs
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	
Madison Township	66	1.1%	297	4.8%	1,491	24.0%	3,182	51.2%	1,010	16.3%	167	2.7%	2.8
Madison Village	0	0.0%	11	3.5%	48	15.2%	163	51.6%	76	24.1%	18	5.7%	3.1
Perry Township	0	0.0%	55	2.5%	375	17.1%	1,103	50.4%	550	25.1%	106	4.8%	3.1
Geneva Township	86	1.6%	775	14.3%	1,647	30.0%	2,147	39.5%	601	11.1%	176	3.2%	2.5
Harpersfield Township	0	0.0%	44	4.3%	234	22.9%	453	44.2%	232	22.7%	61	6.0%	3.0
Thompson Township	0	0.0%	48	5.3%	155	17.1%	514	56.7%	151	16.7%	38	4.2%	3.0
Lake County	775	0.8%	6,913	7.4%	20,708	22.2%	44,626	47.7%	17,877	19.1%	2,588	2.8%	2.9

(US Census Bureau)

The highest percentage of housing units with two or fewer bedrooms can be found in tracts 2057.1 (west) and 2060 (northeast). This may be due to the large number of mobile homes and older cottages in those tracts. (Table 6.10)

**Table 6.10
Bedrooms per unit
Madison Township and Census tracts**

Community	No bedrooms		1 bedroom		2 bedrooms		3 bedrooms		4 bedrooms		5+ bedrooms		Median BRs
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	
Madison Township	66	1.1%	297	4.8%	1,491	24.0%	3,182	51.2%	1,010	16.3%	167	2.7%	2.8
2057.1 (West)	26	1.3%	104	5.3%	529	26.8%	881	44.7%	387	19.6%	44	2.2%	2.8
2057.2 (Northwest)	0	0.0%	15	1.3%	220	18.9%	670	57.5%	233	20.0%	27	2.3%	3.0
2058 (Southwest)	0	0.0%	4	0.9%	77	16.5%	249	53.2%	109	23.3%	29	6.2%	3.2
2059 (Southeast)	7	1.9%	13	3.5%	30	8.2%	228	62.0%	68	18.5%	22	6.0%	3.1
2060 (Northeast)	33	1.5%	161	7.2%	635	28.3%	1,154	51.5%	213	9.5%	45	2.0%	2.7

(US Census Bureau)

HEATING FUEL

Most housing units in Madison Township are heated with natural gas (72%) or electricity (18%). An increasing number of housing units are heated with bottled gas, which indicates an increase in the number of mobile homes, and residential construction in rural areas with no gas service. Only 136 houses are heated through alternative means such as wood or fuel oil. (Table 6.11)

**Table 6.11
Heating fuel used 1990-2000
Madison Township**

Fuel	1990		2000	
	Units	%	Units	%
Utility gas	3663	69.8%	4775	71.9%
Bottled, tank or LP gas	77	1.5%	135	2.0%
Electricity	602	11.5%	1182	17.8%
Fuel oil or kerosene	734	14.0%	409	6.2%
Coal or coke	18	0.3%	0	0.0%
Wood	102	1.9%	75	1.1%
Solar	0	0.0%	0	0.0%
Other fuel	43	0.8%	61	0.9%
No fuel	7	0.1%	0	0.0%

(US Census Bureau)

PLUMBING AND KITCHEN FACILITIES

170 housing units in Lake County do not have complete plumbing facilities, and 233 units do not have complete kitchen facilities. 11 units in the township lack complete plumbing facilities, and 15 lack complete kitchen facilities; most are renter-occupied units. (Table 6.12)

Table 6.12

Kitchen and plumbing facilities 2000

Madison Township

<i>Tenure</i>	<i>Total units</i>	<i>Units w/ complete plumbing</i>	<i>% lacking complete plumbing</i>	<i>Units w/ complete kitchen</i>	<i>% lacking complete kitchen</i>
Owner	4,766	4,762	0.1%	4,766	0.0%
Renter	927	920	0.1%	912	1.6%
Total units	5,693	5,682	0.1%	5,678	0.3%

Occupied housing units only.
(US Census Bureau)

WATER AND SEWER

About 93% of all dwelling in Lake County are supplied with water from a public or private water utility. The rest are served by wells or another source; usually delivered by truck. About 75% of housing units in Madison Township are served by a public water system.

84% of all dwellings in the county are served by a public sewer system, with most others using a septic system or cesspool. 66% of housing units in Madison Township are connected to the municipally controlled sewer system; all others rely on septic systems for wastewater disposal. (Table 6.13)

Table 6.13

Source of water and sewage disposal 1990

Madison Township

<i>Water source</i>	<i>Units</i>	<i>%</i>
Public water system or private company	4239	74.7%
Individual well: drilled	666	11.7%
Individual well: dug	733	12.9%
Other source	34	0.6%
<i>Sewage disposal</i>	<i>Units</i>	<i>%</i>
Public sewer	3728	65.7%
Septic tank or cesspool	1892	33.4%
Other means	52	0.9%

Statistics may or may not consider sewer systems limited to a subdivision
(US Census Bureau)

6.5 Home ownership and rental trends**TENURE AND OCCUPANCY**

The percentage of owner-occupied housing units has risen gradually since 1970, making up 84% of all units in the township in 2000. (Table 6.14)

Table 6.14

Tenure of occupied housing units 1970-2000

Madison Township

<i>Year</i>	<i>Occupied units</i>	<i>Owner occupied</i>		<i>Renter occupied</i>	
		<i>Units</i>	<i>%</i>	<i>Units</i>	<i>%</i>
1970	3,314	2,596	78.3%	718	21.7%
1980	4,714	3,809	80.8%	905	19.2%
1990	5,246	4,174	79.6%	1,072	20.4%
2000	5,827	4,766	83.7%	927	16.3%

Does not include seasonal housing (6 units).
(US Census Bureau)

The percentage of owner-occupied housing units in Madison Township is comparable to neighboring communities, and slightly higher than the county as a whole. (Table 6.15)

Table 6.15
Housing tenure 2000
Madison Township; comparison to other communities

Community	Owner occupied		Renter occupied	
	Units	%	Units	%
Madison Township	4,766	83.7%	927	16.3%
Madison Village	848	76.6%	259	23.4%
Perry Township	1,934	91.3%	184	8.7%
Geneva Township	3,188	68.2%	1,484	31.8%
Harpersfield Township	853	87.0%	127	13.0%
Thompson Township	790	90.6%	82	9.4%
Lake County	69,502	77.5%	20,198	22.5%

Includes seasonal housing.
(US Census Bureau)

Tracts 2057.1 (west) and 2060 (northeast) contain the highest percentage of renter-occupied housing units in the township. The large percentage of rental units in tract 2060 may be attributed to the large stock of older cottages. In the township’s mobile home parks, residents normally own their dwellings, but rent the land they sit on. (Table 6.16)

Table 6.16
Housing tenure 2000
Madison Township and Census tracts

Community	Owner occupied		Renter occupied	
	Units	%	Units	%
Madison Township	4,766	83.7%	927	16.3%
2057.1 (West)	1,544	85.5%	261	14.5%
2057.2 (Northwest)	941	88.2%	126	11.8%
2058 (Southwest)	419	92.9%	32	7.1%
2059 (Southeast)	319	88.9%	40	11.1%
2060 (Northeast)	1,543	76.7%	468	23.3%

Includes seasonal housing.
(US Census Bureau)

Table 6.17
Housing vacancy 2000
Madison Township; comparison to other communities

Community	Occupied units		Vacant units	
	Units	%	Units	%
Madison Township	5,693	91.6%	520	8.4%
Madison Village	1,107	94.8%	64	5.2%
Perry Township	2,118	96.8%	71	3.2%
Geneva Township	4,672	86.0%	760	14.0%
Harpersfield Township	970	93.6%	66	6.4%
Thompson Township	866	95.6%	40	4.4%
Lake County	89,700	95.9%	3,787	4.1%

Includes seasonal housing.
(US Census Bureau)

The vacancy rate among owner-occupied units (2.0%) is much lower than for renter-occupied units (31.3%). (Table 6.18).

Table 6.18
Vacancy of housing units 2000
 Madison Township

Community	All units			Owner occupied units			Renter occupied units		
	Total	Vacant	% vacant	Total	Vacant	% vacant	Total	Vacant	% vacant
Madison Township	6,347	520	8.40%	4,864	98	2.0%	1,349	422	31.3%
2057.1 (West)	1,971	166	8.40%	1,576	32	2.0%	395	134	33.9%
2057.2 (Northwest)	1,165	98	8.40%	962	21	2.2%	203	77	37.9%
2058 (Southwest)	468	17	3.60%	429	10	2.3%	39	7	17.9%
2059 (Southeast)	368	9	2.40%	319	0	0.0%	49	9	18.4%
2060 (Northeast)	2,241	230	10.30%	1,578	35	2.2%	663	195	29.4%

Does not include seasonal housing.
 (US Census Bureau)

The housing vacancy rate of Madison Township in 2000 was higher (8.4%) than Madison Village Perry Township, Perry Village, and the county as a whole. (Table 6.16)

Table 6.19
Housing vacancy 2000
 Madison Township and Census tracts

Community	Occupied units		Vacant units	
	Units	%	Units	%
Madison Township	5,693	91.6%	520	8.4%
2057.1 (West)	1,805	91.6%	166	8.4%
2057.2 (Northwest)	1,067	91.6%	98	8.4%
2058 (Southwest)	451	96.4%	17	3.6%
2059 (Southeast)	359	97.6%	9	2.4%
2060 (Northeast)	2,011	89.7%	230	10.3%

Includes seasonal housing.
 (US Census Bureau)



HOMEOWNER EXPERIENCE

US Census statistics, as used in this element, tend to underestimate the price of real estate in a community. Respondents will often state the value of their property as the original list price from years ago, or else they are unaware of market conditions affecting the value of their property.

The median home price in Madison Township (\$134,915 in 2006) is lower than most surrounding communities. (Table 6.20)

Table 6.20
Median home prices 1990-2000
 Madison Township; comparison to other communities

<i>Community</i>	<i>1990</i>	<i>2000</i>	<i>Δ% 1990- 2000</i>	<i>2006 estimate (2000+21%)</i>
Madison Township	\$64,065	\$111,500	74.0%	\$134,915
Madison Village	\$70,000	\$125,000	78.6%	\$151,250
Perry Township	\$66,198	\$144,100	117.7%	\$174,361
Geneva Township	\$46,600	\$88,700	90.3%	\$107,327
Harpersfield Township	\$68,900	\$132,000	91.5%	\$159,720
Thompson Township	\$71,600	\$134,500	87.8%	\$162,745
Lake County	\$73,900	\$127,900	73.1%	\$154,759

Owner-occupied housing only
 (US Census Bureau)

Table 6.21
Median home prices 1990-2000
 Madison Township and Census tracts

<i>Community</i>	<i>1990</i>	<i>2000</i>	<i>Δ% 1990- 2000</i>	<i>2006 estimate (2000+21%)</i>
Madison Township	\$64,065	\$111,500	74.0%	\$134,915
2057.1 (West)	\$57,400	\$90,300	57.3%	\$109,263
2057.2 (Northwest)	\$67,300	\$97,000	44.1%	\$117,370
2058 (Southwest)	\$74,900	\$141,500	88.9%	\$171,215
2059 (Southeast)	\$71,300	\$130,800	83.5%	\$158,268
2060 (Northeast)	\$59,400	\$99,600	67.7%	\$120,516

* The boundary between tracts 2057.1 and 2057.2 changed slightly between 1990 and 2000.
 Owner-occupied housing only
 (US Census Bureau)

Madison Township contains relatively little high-end housing – units priced at \$200,000 or more in 2000 (7.9%) – compared to Lake County as a whole (15.3%).

Table 6.22
Value for specified owner-occupied housing units 1990-2000
 Madison Township

<i>Value of unit</i>	<i>1990</i>				<i>2000</i>			
	<i>Madison Township</i>		<i>Lake County</i>		<i>Madison Township</i>		<i>Lake County</i>	
	<i>Units</i>	<i>% of units</i>	<i>Units</i>	<i>% of units</i>	<i>Units</i>	<i>% of units</i>	<i>Units</i>	<i>% of units</i>
≤\$59,999	1406	46.0%	13,763	25.3%	101	2.8%	1,198	1.9%
\$60,000-\$99,999	1282	42.0%	27,964	51.4%	1474	41.0%	14,727	23.3%
\$100,000-\$124,999	184	6.0%	5,348	9.8%	777	21.6%	14,430	22.8%
\$125,000-\$149,999	88	2.9%	3,563	6.6%	525	14.6%	11,403	18.0%
\$150,000-\$174,999	52	1.7%	1,595	2.9%	243	6.8%	6,887	10.9%
\$175,000-\$199,999	19	0.6%	826	1.5%	197	5.5%	5,031	7.9%
\$200,000-\$249,999	12	0.4%	720	1.3%	146	4.1%	4,976	7.9%
\$250,000-\$299,999	5	0.2%	279	0.5%	63	1.8%	2,314	3.7%
\$300,000+	8	0.3%	323	0.6%	71	2.0%	2,348	3.7%
Total	3,056	n/a	54,381	n/a	3597	n/a	63,314	n/a

(US Census Bureau)

The number of housing units in Madison Township without mortgages remained the same between 1990 and 2000, while those with mortgages rose. This is a result of the influx of new homeowners into the village. (Table 6.23)

Table 6.23

Mortgage status 1990-2000

Madison Township

<i>Mortgage status</i>	<i>1990 units</i>	<i>2000 units</i>
Total	3,092	3,597
With a mortgage	2,351	2,790
2nd mortgage or home equity loan, not both	n/a	388
No 2nd mortgage and no home equity loan	n/a	473
Without a mortgage	741	1,926

(US Census Bureau)

The rising cost of housing, exceeding the rate of inflation and wage increases, is reflected in the growing percentage of homeowners who pay more than 20% of their household income in mortgage costs; 46% in 1990 to 61% in 2000. (Table 6.24)

Table 6.24

Mortgage status by selected monthly owner costs 1990-2000

Madison Township

<i>Percentage of household income</i>	<i>Units with mortgage</i>				<i>Units without mortgage</i>			
	<i>1990</i>	<i>%</i>	<i>2000</i>	<i>%</i>	<i>1990</i>	<i>%</i>	<i>2000</i>	<i>%</i>
<20%	1,310	55.7%	1,186	34.7%	579	78.1%	658	73.2%
20%-24%	386	16.4%	769	22.5%	58	7.8%	140	15.6%
25%-29%	248	10.5%	810	23.7%	29	3.9%	12	1.3%
30%-34% (unaffordable)	123	5.2%	284	8.3%	13	1.8%	56	6.2%
35%+ (unaffordable)	284	12.1%	370	10.8%	53	7.2%	33	3.7%
Not computed	0	0.0%	0	0.0%	9	1.2%	0	0.0%

(US Census Bureau)

RENTER EXPERIENCE

As expected, median gross rent rose from \$279 in 1990 to \$599 in 2000. The data in Table 6.25 shows that rental housing is available at a wide range of prices, with no disproportionate availability of low-end or high-end units.

Contract rent in Madison Township is slightly lower than Perry Township, Perry Village and Lake County as a whole. (Table 6.23)

Table 6.25

Gross rent 1980-2000

Madison Township

<i>Rent</i>	<i>Madison Township</i>		<i>2057.1 (West)</i>		<i>2057.2 (Northwest)</i>		<i>2058 (Southwest)</i>		<i>2059 (Southeast)</i>		<i>2060 (Northeast)</i>	
	<i>Units</i>	<i>%</i>	<i>Units</i>	<i>%</i>	<i>Units</i>	<i>%</i>	<i>Units</i>	<i>%</i>	<i>Units</i>	<i>%</i>	<i>Units</i>	<i>%</i>
With cash rent	837	96.6%	244	97.2%	98	82.4%	27	100.0%	16	59.3%	452	96.6%
<\$500	324	32.7%	124	49.4%	27	22.7%	20	74.1%	0	0.0%	153	32.7%
\$500-\$549	85	12.0%	24	9.6%	5	4.2%	0	0.0%	0	0.0%	56	12.0%
\$550-\$599	58	7.7%	15	6.0%	4	3.4%	0	0.0%	3	11.1%	36	7.7%
\$600-\$649	100	14.3%	12	4.8%	21	17.6%	0	0.0%	0	0.0%	67	14.3%
\$650-\$699	78	8.8%	26	10.4%	4	3.4%	7	25.9%	0	0.0%	41	8.8%
\$700-\$749	53	6.2%	14	5.6%	4	3.4%	0	0.0%	6	22.2%	29	6.2%
\$750-\$999	85	12.0%	23	9.2%	28	23.5%	0	0.0%	7	25.9%	70	15.0%
≥\$1,000	11	0.0%	6	2.4%	5	4.2%	0	0.0%	0	0.0%	0	0.0%
No cash rent	55	3.4%	7	2.8%	21	17.6%	0	0.0%	11	40.7%	16	3.4%
Median gross rent (\$)	\$525		\$496		\$631		\$285		\$742		\$574	

(US Census Bureau)

Table 6.26
Contract rent 2000
 Madison Township; comparison to other communities

Community	under \$200		\$200-\$299		\$300-\$499		\$500-\$749		\$750-\$999		\$1000-\$1499		\$1500+		No cash rent		Median rent
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	
Madison Township	51	5.7%	111	12.4%	344	38.6%	302	33.9%	29	3.3%	0	0.0%	0	0.0%	55	6.2%	\$445
Madison Village	14	5.5%	41	16.1%	82	32.2%	98	38.4%	8	3.1%	0	0.0%	0	0.0%	12	4.7%	\$476
Perry Township	4	2.3%	7	4.0%	48	27.6%	71	40.8%	9	5.2%	0	0.0%	0	0.0%	35	20.1%	\$502
Geneva Township	108	12.2%	260	17.6%	856	57.9%	159	10.8%	12	0.8%	10	0.7%	0	4.9%	73	4.9%	\$382
Harpersfield Township	0	0.0%	13	11.0%	80	67.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	25	21.2%	\$387
Thompson Township	0	0.0%	7	10.4%	46	68.7%	14	20.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	\$425
Lake County	763	3.8%	737	3.7%	5,659	28.3%	10,077	50.3%	1,651	8.2%	106	0.5%	182	0.9%	849	4.2%	\$553

(US Census Bureau)

Table 6.27
Contract rent 2000
 Madison Township and Census tracts

Community	under \$200		\$200-\$299		\$300-\$499		\$500-\$749		\$750-\$999		\$1000-\$1499		\$1500+		No cash rent		Median rent
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%	
Madison Township	51	5.7%	111	12.4%	344	38.6%	302	33.9%	29	3.3%	0	0.0%	0	0.0%	55	6.2%	\$445
2057.1 (West)	24	9.6%	62	24.7%	81	32.3%	69	27.5%	8	3.2%	0	0.0%	0	0.0%	7	2.8%	\$426
2057.2 (Northwest)	5	4.2%	0	0.0%	46	38.7%	41	34.5%	6	5.0%	0	0.0%	0	0.0%	21	17.6%	\$494
2058 (Southwest)	14	51.9%	6	22.2%	0	0.0%	7	25.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	n/a
2059 (Southeast)	0	0.0%	0	0.0%	9	33.3%	7	25.9%	0	0.0%	0	0.0%	0	0.0%	11	40.7%	\$494
2060 (Northeast)	8	1.7%	43	9.2%	208	44.4%	178	38.0%	15	3.2%	0	0.0%	0	0.0%	16	3.4%	\$484

(US Census Bureau)

Table 6.28
Gross rent as a percentage of household income 1999
 Madison Township; comparison to other communities

Community	< 15%		15% -19.9%		20% -24.9%		25% -29.9%		30% -34.9%		35% +		Not computed	
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
Madison Township	149	16.7%	149	16.7%	109	12.2%	95	10.7%	40	4.5%	198	22.2%	78	8.7%
Madison Village	26	10.2%	26	10.2%	46	18.0%	46	18.0%	29	11.4%	48	18.8%	12	4.7%
Perry Township	31	17.8%	31	17.8%	26	14.9%	8	4.6%	9	5.2%	34	19.5%	35	20.1%
Geneva Township	358	24.2%	233	15.7%	227	15.3%	96	6.5%	112	7.6%	348	23.5%	104	7.0%
Harpersfield Township	48	40.7%	7	5.9%	13	11.0%	6	5.1%	7	5.9%	12	10.2%	26	21.2%
Thompson Township	16	23.9%	9	13.4%	28	41.8%	14	20.9%	0	0.0%	0	0.0%	0	0.0%
Lake County	3,465	17.3%	3,465	17.3%	2,958	14.8%	2,127	10.6%	1,381	6.9%	5,279	26.4%	1,073	5.4%

(US Census Bureau)

Table 6.29
Gross rent as a percentage of household income 1999
 Madison Township and Census tracts

Community	< 15%		15% -19.9%		20% -24.9%		25% -29.9%		30% -34.9%		35% +		Not computed	
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
Madison Township	149	16.7%	149	16.7%	109	12.2%	95	10.7%	40	4.5%	198	22.2%	78	8.7%
2057.1 (West)	52	20.7%	48	19.1%	36	14.3%	27	10.8%	14	5.6%	60	23.9%	14	5.6%
2057.2 (Northwest)	27	22.7%	9	7.6%	9	7.6%	15	12.6%	8	6.7%	21	17.6%	30	25.2%
2058 (Southwest)	14	51.9%	6	22.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	7	25.9%
2059 (Southeast)	7	25.9%	0	0.0%	0	0.0%	6	22.2%	3	11.1%	0	0.0%	11	40.7%
2060 (Northeast)	123	26.3%	86	18.4%	64	13.7%	47	10.0%	15	3.2%	117	25.0%	16	3.4%

(US Census Bureau)

6.6 Construction, demand and trends

RECENT CONSTRUCTION ACTIVITY

About 57% of all housing units built between 1990 and 2005 in Lake County were in the eastern end of the county: Painesville, Concord Township, and communities to the east.

For several decades, the rate of housing construction in Madison Township has exceeded the county as a whole. Between 1990 and 2000, the number of housing units in the township increased by 12% (5,673 to 6,347), a rate below Madison Village and Perry Township, but generally comparable with Lake County. From 2000 to 2005, the housing inventory rose by 7.1%, with 450 new units built in the township during that time. (Table 6.30)

Table 6.30
Housing units 1990-2005
Madison Township; comparison to other communities

Community	1990 units	2000 units	Δ% 1990-2000	2005 units	Δ% 2000-2005
Madison Township	5,673	6,347	11.9%	6,797	7.1%
Madison Village	896	1,165	30.0%	1,302	11.8%
Perry Township	1,707	2,259	32.3%	2,406	6.5%
Geneva Township	5,116	5,432	6.1%	n/a	n/a
Harpersfield Township	919	1,024	11.4%	n/a	n/a
Thompson Township	806	906	12.4%	n/a	n/a
Lake County	84,658	94,856	12.0%	99,387	4.8%

(US Census Bureau)

Table 6.31
Housing units 1990-2005
Madison Township and Census tracts

Community	1990 units	2000 units	Δ% 1990-2000	2005 units	Δ% 2000-2005
Madison Township	5,673	6,347	11.9%	6,797	7.1%
2057.1 (West)					
2057.2 (Northwest)*	2,797	3,136	12.2%	n/a	n/a
2058 (Southwest)	393	468	19.1%	n/a	n/a
2059 (Southeast)	316	368	16.5%	n/a	n/a
2060 (Northeast)	2,166	2,241	3.46%	n/a	n/a

* The boundary between tracts 2057.1 and 2057.2 changed slightly between 1990 and 2000.
(US Census Bureau)

An average of about 65 housing units were built every year between 1990 and 2005 in Madison Township. About one in 14 (7.4%) of all new housing units in Lake County since 1990 were built in Madison Township. More new housing units are built in Madison Township than any of its neighboring communities. (Table 6.32) The jump in new housing units in 2001 is due to the completion of several small subdivisions and condominium complexes, and the expansion of a mobile home park.

Table 6.32
New housing units 1990-2005
 Madison Township; comparison to other communities

<i>Community</i>	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	1995 2005	Total units
Madison Township	48	33	58	50	71	59	80	93	56	28	38	193	56	76	62	45	1,046	6,797
Madison Village	13	19	34	21	27	26	16	23	31	16	28	25	23	23	25	21	371	1,302
Perry Township	19	19	39	65	88	62	77	37	62	38	26	30	19	24	32	28	665	2,406
Geneva Township*	n/a	43	31	30	13	16	n/a	5,574										
Harpersfield Township*	n/a	15	12	13	7	8	n/a	1,095										
Thompson Township*	n/a	16	11	8	16	18	n/a	970										
Lake County	1,004	743	1,047	924	1,001	1,441	859	785	937	382	654	812	689	853	1,007	1,067	14,205	99,387

* Limited building permit data available for townships outside of Lake County.
 Annual data for new housing units does not include mobile homes. LCPC data may vary from Census data.
 (Lake County Planning Commission)

TEARDOWN AND REDEVELOPMENT OF EXISTING HOUSING

According to housing-industry economists, the housing stock of the United States is in the process of being rebuilt, as aging houses are torn down to make room for newer homes. The average age of an American home is about 33 years, older than any previous time in U.S. history. In Madison Township, the average housing unit is about 34 years old. As the housing stock ages, construction activity will be elevated, to replace housing stock which is wearing out.

The forces driving “teardowns” in many other cities – a rapidly growing population, high land values, and the revitalization and increasing desirability of central cities and inner ring suburbs – are absent in the Cleveland area. Teardowns are taking place in some lakefront cottage communities in Willoughby and Eastlake, where older cottages are replaced with larger homes.

With a large supply of raw land, it is unlikely that structurally sound houses will be replaced with larger houses. Teardowns may grow increasingly common in North Madison, particularly on lakefront parcels and sites occupied by very small cottages. In any case, zoning should ensure older non-conforming lots remain buildable.

FUTURE DEMAND

If future development patterns and land use policy remain unchanged from today, the majority of new housing units will probably be built in the villages and unincorporated townships in eastern Lake County, with an ever-growing percentage in once-rural exurban areas. According to data from the Housing Research Policy Institute at Cleveland State University, in 1997 and 1998 81% of suburban Cleveland households that moved relocated further out from the central city. 80% of those that moved bought a more expensive house, with a median move-up price of 57%.

Average household size is likely to continue shrinking; from 2.5 people per household in the county in 2000 to 2.26 in 2010 and 2.03 in 2020. According to Ohio Department of Development and NOACA calculations, the population of Lake County is expected to peak at 234,524 residents in 2020, and drop to 232,345 residents in 2030. New housing will be driven by shrinking family sizes and a growing number of households, not raw population growth.

Exurban communities throughout the country are growing, but they are susceptible to increased energy costs – gasoline for travel and lot maintenance, and natural gas and electricity for heat – and an aging population that is less able to maintain a large home on a large lot.

6.7 Public and affordable housing

Madison Township has no public housing. The infrastructure needed to support public housing and the needs of those living there, both physical (utilities, fixed route public transportation) and social (public agencies, nearby employment, retail and personal services), are not available in or near the township.

The cost of maintaining a large house on a large lot – mowing and landscaping, snow clearing and exterior maintenance – is a burden to seniors who want to remain in their homes through their golden years. Permitting a wider variety of housing options to be built, and encouraging the nearby location of convenient medical and retail services, will keep the Township attractive and affordable to aging residents.

6.8 Goals and policies

Each primary paragraph (**in bold type**) is a statement of a goal. The subparagraphs are policies for implementing the goal. Each primary paragraph (in bold type) is a statement of a goal. Many goals and policies related to housing can be found in the Land Use element and throughout the plan.

- HS-1 The range of housing available in Madison Township should be diversified, but in a manner that preserves the semi-rural and predominantly single family character of the community.**
- HS-1-p1 Permit scattered, limited accessory dwelling units and two-family houses on lots served by public sewer and water service in the North Madison areas.
- HS-1-p2 Allow for a variety of housing sizes and price ranges, to permit elderly residents to stay in the community as they age, young adults to live in the town as they start off their careers, and also provide move-up housing in a small town setting. Consider a design formbook and voluntary residential design guidelines for the North Madison area.
- HS-1-p3 Encourage honest, quality home design that reflects and respects the semi-rural character of the township, and the architectural heritage of the region.
- HS-1-p4 Ensure that nonconforming lots can be developed for housing that conforms to the character of the area surrounding the site.
- HS-1-p5 Prohibit the construction of new mobile home parks.