

Summary

Because homeownership, housing quality, and affordable housing are important issues in defining quality of life in any community, it is very important that public and private officials, in unison with Federal, state and county housing-related agencies, take the necessary steps in promoting housing issues.

Rural housing prices rose faster than housing prices in metro areas during the 1990s. Between 1989 and 1999, the median price of owner-occupied homes increased by 59% in nonmetropolitan areas compared with 39% in metropolitan areas. Net migration and household income growth drove the rapid growth of nonmetropolitan housing prices. This national trend is also apparent in Sandusky County.

As with Ohio as a whole, housing affordability in Sandusky County has been affected by population trends, national economic shifts, including such things as the growing deficit, high unemployment and inflation, changes in interest rates, and social factors. Local factors have had significant effects on the cost and availability of housing as well.

Planning Issues

There are several new housing issues that have developed in Sandusky County since the last decennial census. Median home values have increased in the State of Ohio (29%) and in Sandusky County (23.1%), raising economic livelihood of homeowners and raising the importance of homeownership. Sandusky County median rent costs in 2000 were \$462 monthly, approximately 1% less than rent costs noted in 1990. Rent costs in the State of Ohio were up 6.4% since 1990. Median monthly homeownership costs (mortgage) have increased in the State of Ohio (20.5) and in Sandusky County (12.2%) since 1990.

Other Sandusky County housing issues that should receive special planning attention and priority are the needs to provide or pursue:

- ✓ Downpayment assistance grants or loans and promoting homebuyer counseling
- ✓ Housing rehabilitation grants and loan assistance including lead hazard reduction
- ✓ Financial assistance to eliminate emergency health and safety-related problems
- ✓ More affordable unit production (with appropriate evidence of demand)
- ✓ Rental rehabilitation assistance for landlords
- ✓ Affordable elderly housing
- ✓ Creative approaches to development.
- ✓ The possible development of a residential building and plumbing codes

Goals and Objectives

Housing Goal: To ensure an adequate supply of housing to meet the diverse needs of Sandusky County households, including housing size, amenities, location, accessibility, and affordability, by:

Objectives:

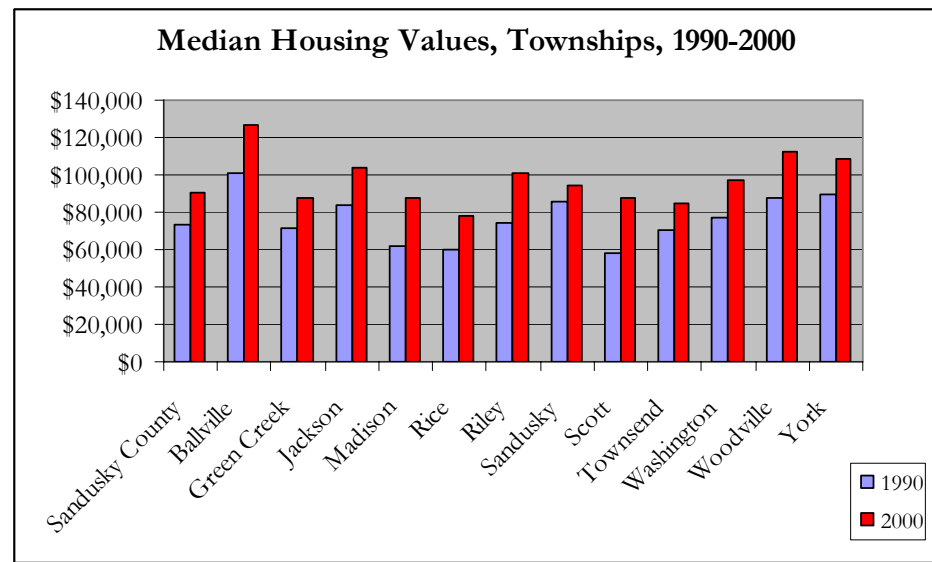
1. Provide housing alternatives to meet the needs of all segments of the population, particularly the elderly and LMI residents.
2. Promote housing developments in a safe, quiet environment that is healthy, convenient, attractive, ensures stable property values, and affords opportunities for all citizens.
3. Support the innovative re-use of vacant or under-utilized buildings for housing alternatives.
4. Utilize and periodically update the Sandusky County Community Housing Investment Strategy

Existing Conditions and Trends

Market Trends and Data

As indicated elsewhere, the decade of the 1990's has been an average one in Sandusky County in terms of housing construction. Likewise, sales of residential units have proved variable. Median home values for Sandusky County increased at an average rate compared to surrounding counties, based on a comparison of 1990 and 2000 census numbers. The county value rose from a median of \$73,209 in 1990 to \$90,100 in 2000. This represents an overall increase of approximately 23.1%. Median home values between 1980 and 1990 increased 35% however.

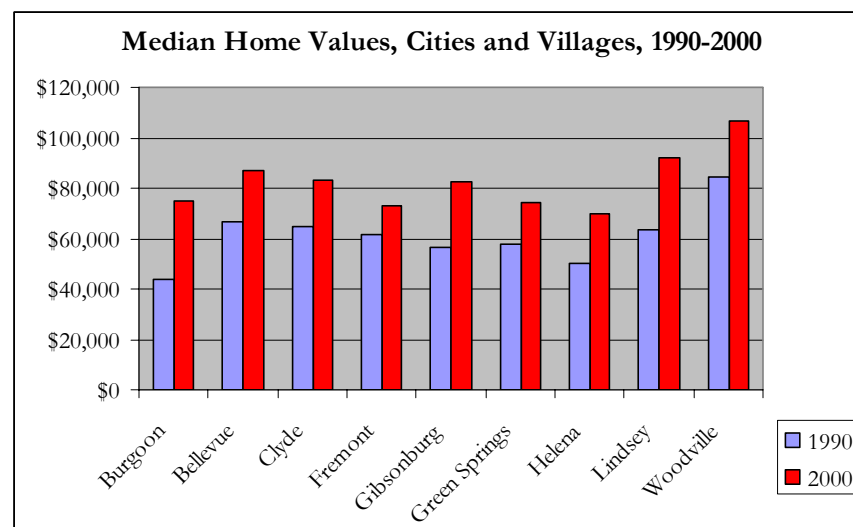
The townships of Ballville (\$126,800), Woodville (\$112,100), and York (\$108,500) have the highest township median homes values. The townships of Townsend (\$84,400), Madison and Scott (\$87,300), and Green Creek



(87,700) had the lowest median home values, as noted in the 2000 Census. However, both Madison and Scott townships recorded the highest percentage increase in home values since 1990 (40.3% and 50.2%, respectively). The smallest increase in median home value was in Sandusky Township, where homes increased in value- on average- only 10.3% since 1990.

A community comparison of home values indicates that Woodville (\$106,600), Lindsey (\$92,100), and Bellevue (\$87,100) have the highest median values among incorporated areas.

By contrast, Helena (\$69,600), Fremont (\$72,900), and Green Springs (\$74,310) were noted on the 2000 Census to have the lowest median home values. However, median home prices since 1990 have increased the greatest in the villages of Burgoon (70.6%), Gibsonburg (45.4%), and Lindsey (44.5%).



Age of Units

The median age, the housing type, and the vacancy status of Sandusky County housing stock are all effected by characteristics of the county's rural Northern Ohio location. The following list compares these characteristics for Sandusky County to the State of Ohio.

	Ohio	Sandusky County	Sandusky Co (-Fremont)
Median Yr. Built	1959	1952	N/A
Vacancy Rate, all units	6.5%	5.4%	5.6%
Single Family detached rate	66.1%	74%	77.6%

This profile reveals that Sandusky's housing stock is older than that of the State, with a higher rate of single-family homes. The figures without Fremont indicate that this trend is even stronger for the area, but with a marginally higher vacancy rate. As indicated, the median year built for all of Sandusky County's housing (1952) is 7 years older than the state as a whole. Examining the information for the area, 41.7% of all occupied units are more than 40 years old. This includes 6,392 built before 1940 and 1,264 built between 1940 and 1949. The median year built for communities are listed below, along with the number of 40 yr. old and older units and the number built before 1940.

Lindsey (79.7%), Burgoon (71.1%), and Helena (67%) have the greatest ratio of units more than 40 years old, followed by the remaining villages and the two cities (Bellevue at 53% and Clyde at 50.5%), while Madison (55.9%), Woodville (51.7%), and Riley (51.1%) Townships

have significant numbers of pre-1940 units, as well. Rice (1971), York (1966) and Ballville (1963) Townships, on average, have the newest homes in the county.

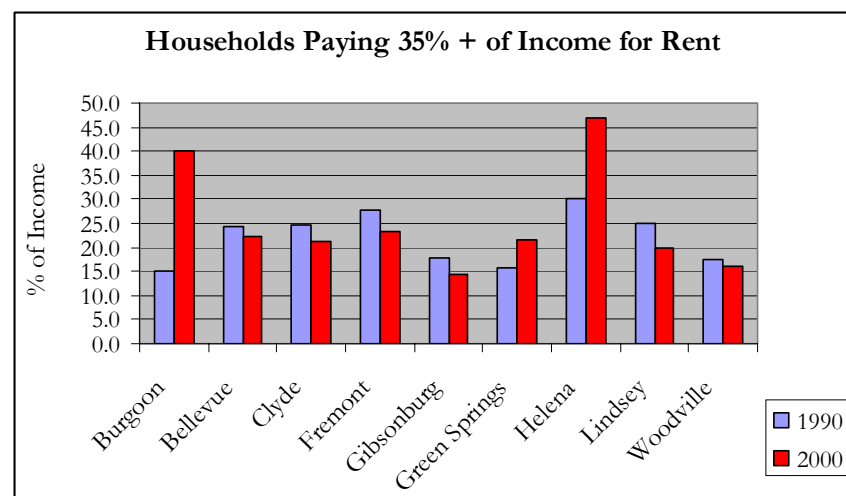
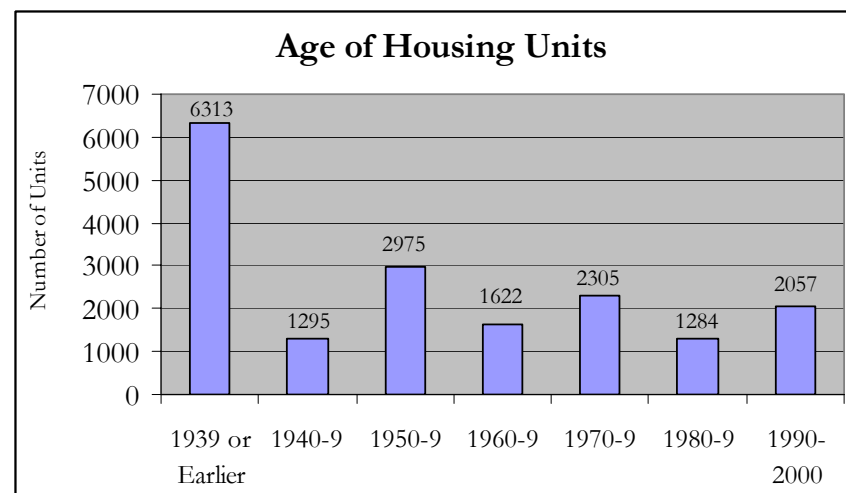
Single Family Building Permits

Sandusky County has no building department or residential building code, so local building permit data cannot be attained. However, the Ohio Department of Development has tracked building permits across the state by county. Although the accuracy of this data can be questioned, particularly for a county such as Sandusky with no local building department, it can serve as a relative barometer of construction activity.

The Sandusky County ODOD numbers, beginning in 1995, indicate that 868 single family building permits were issued over the six year period. The numbers show that the peak occurred in 1995 and 1997, when 152 permits were issued. The average of all permits issued during this period was 145 permits. This data indicates a fairly steady residential construction picture throughout the county, and the average construction costs per single family unit have increased 25.5% since 1995 (\$114,758).

Rental Environment

The rental environment, insofar as rental costs are concerned, have improved for Sandusky County renters since 1990 with average rent costs in 2000 dropping .9%. Renters are now paying less of their household income for rent in the communities of Bellevue, Clyde, Fremont, Gibsonburg, Lindsey, and Woodville. Renters in the county's smaller communities however are paying more of their household income for rent. The renters in Green Springs are paying 21.6% more in rents since 1990, whereas renters in Burgoon and Helena are paying 40 % and 47%, respectively, more in rents since 1990.



Countywide, 20.5% of renters in Sandusky County are paying 35% or more of their household incomes for rent in 2000. This percentage is lower than the State of Ohio (24.2%) and nationally (25.5%). Regionally, only renters in Ottawa County (20.4%) have a lower cost burden (Huron- 21.2%; Seneca- 21.4%; and Wood- 24.9%).

Substandard Housing

The discussions on housing need present data on inadequate housing, a census data derived figure that compares units by age and percentage of median rent or median house value. However, this figure does not adequately present localized figures for housing units that fail to meet the local or state standard for minimum housing quality.

Typically, in Ohio's Community Development Block Grant funded housing rehabilitation program, substandard housing is identified and quantified using physical surveys of actual housing stock in targeted neighborhoods or villages. On the basis of census data, discussions with public officials, lenders, building department staff, health department inspectors and others knowledgeable of local housing stock conditions, areas of concentrated Low-Moderate income households and/or significant violations of minimum housing standards have been identified. Exterior only Surveys were conducted in the Village of Helena, and the unincorporated areas of Vickery, Millersville, Rollersville, Wightmans Grove, and the "Muncie Hollow/Shannon" area around the Sandusky River north of Fremont

The rate of substandard dwellings in need of rehabilitation, predominantly owner-occupied, is high in these areas. There are isolated pockets of need in other parts of Sandusky County, as well as relatively lower rates of substandard dwellings, in other villages and neighborhoods. The attached map indicates clusters of substandard homes (groups of three or more) identified by the Sandusky County Health Department sanitarian, based on inspection and/or complaint response. These areas have not changed since the writing of the original CHIS. The Sandusky County Health Department indicates that these clusters previously identified remain a concern.

In some cases discussed above, the need in these areas for rehabilitation is of low enough concentration that it could be addressed as part of a scattered site approach. However, the concurrent need for with the septic/sewage problem, suggests a targeted housing effort might be appropriate in certain areas.

Subsidized Housing in Sandusky County

The Sandusky County CHIS Area has a modest inventory of subsidized housing units. The Metropolitan Housing Authority in Sandusky County currently administers 30 Section 8 rental vouchers or certificates in Sandusky County outside of Fremont. The households served with Section 8 are not evenly dispersed throughout Sandusky County, however. Of these 30 units, 25 are currently being used in the City of Clyde.

A total of 254 project-based subsidy units are located in seven complexes in Sandusky County. Five of these are Rural Development funded, with rental assistance often attached to only a percentage of the total units in each project. In addition, some of these projects are

also funded through the Low Income Housing Tax Credit program (now called the Housing Credit). 114 of these units are available for families, with 140 for elderly.

Environmental Hazards

Sandusky County is concerned about environmental hazards in its housing stock, particularly lead-based paint. The Sandusky County Health Department, along with the WSOS Community Action Commission, Inc., have recently joined an informal consortium which includes the additional three health departments in the WSOS service area, to attempt to better define and prepare a strategy to deal with, lead paint hazards on local housing.

Preliminary estimates by the Ohio Department of Health itself indicate that between 30 and 35% of Sandusky County households are potentially at risk for exposure to lead paint. This is the second highest level of risk of four categories for which counties are rated. Estimates of hazard exposure are, for the most part, based on demographic projections. There is little empirical evidence available in Sandusky County to verify the actual incidence of lead poisoning due to housing conditions. The efforts that have been launched to increase blood lead screening, seek abatement funds, and provide for increased education of residents and training of inspectors and abatement workers, should be continued.

Strategies and Recommendations

Improve the Housing Environment for LMI Owners

Meets Housing Objectives: 1,4

Both rehab and repairs emerged as priorities in terms of an analysis of need, an assessment of structural conditions, the prioritizing by CHIS (Comprehensive Housing Improvement Strategy) committee members, and supported by members of the Sandusky Housing Collaborative.

Sandusky County should continue to encourage rehabilitate and repair activities countywide via CHIP (Comprehensive Housing Improvement Program) funds (if awarded by the Ohio Community and Housing Partnership). In addition, rehab and repairs should be targeted to key geographic locations, including Wightmans Grove, the Whites Landing area and north to Fremont along the river, the “Barrio” area east of Gibsonburg, the “Wild Cat Stand” area of Clyde, northwest of Woodville around Rodriguez Street, and the Hessville area.

To the extent that HUD allows, priority should be given to elderly homeowners. This targeting will help to preserve homeownership for those who are aging and who face the possibility of having to give up their homes. CHIP funds should also be used to deal with lead-based paint abatement. The county will implement these activities in compliance with emerging HUD regulations and with State of Ohio lead paint regs.

In the past, the Sandusky County CHIS has included an annual supplement of CHIP funds to enhance existing energy conservation projects and to reach the many applicants who are slightly above the HWAP and Columbia Gas income qualifications but still face significant energy costs. Continuing this process should help to further reduce housing cost burden due to energy, and hopefully help to reduce the number of Sandusky County households requiring HEAP assistance.

Increase New Homeownership Through Downpayment Assistance Programs and Housing Counseling

Meets Housing Objectives: 1,4

In order to address the concern of increasing cost of new homeownership, Sandusky County should encourage programs that assist low-income renters to become owners. The Sandusky County CHIP program currently offers downpayment assistance loans and grants, along with closing cost assistance and principle reduction loans, where needed, to low income renters with good credit, but who lack sufficient downpayment and closing costs. This program will continue to work directly with Sandusky County mortgage lenders in order to increase the impact and cost effectiveness of certain housing and CDBG funds.

Loan and grant criteria will be developed so that it will be flexible enough to work with as many interested lenders as possible. Lenders who have indicated an interest in such a project include, Croghan Colonial Bank, National City Bank, Key Bank, and Fifth Third. Homeownership counseling should be provided to consumers wishing to purchase homes with low downpayment. Additionally, counseling and information on basic homeowner concepts such as regular maintenance, and home budgeting, should be included. This service should be provided by trained housing counselors who have also received certification as Family Development Specialists. Lender participation in funding this effort should be included and other possible resources should be pursued to expand and develop the counseling activities.

Promote New Construction of Affordable Single-Family Units

Meets Housing Objectives: 1,2,3,4

Sandusky County should encourage efforts to build new affordable single-family homes. CHIP funds should be requested for specific projects that would result in affordable new homes. The involvement of both private and non-profit developers will be needed to further this objective. Other funds should be identified by specific developers, for which CHIP funds should be sought when the project has an identified funding gap.

Resources that may be sought for this objective include Housing Trust Funds, HOME CHDO set-aside funds (under the HDAP Program), Affordable Housing Program funds from the Federal Home Loan Bank, and loan funds enhanced by benevolent deposits through the Community Development Finance Fund.

Promote Opportunities for Rental Housing

Meets Housing Objectives: 1,4

Various resources should be sought to produce more affordable units for low-income families. An obvious resource is the Housing Tax Credit program, which was currently used to build an elderly complex for Clyde, a family complex addition to an existing Gibsonburg site, and a single-family lease/purchase project in Sandusky Township. Appropriate market data should also be used to support any proposed new rental developments.

A rental rehabilitation project should be available county-wide and target areas for the Sandusky County Rental Rehabilitation program should be targeted to areas of Clyde, Bellevue, and Whites Landing, where low-income rentals are more concentrated. HOME funds are one source that is available for new unit construction. Sandusky County housing-related agencies and private organizations should also promote financial incentives for landlords that improve their properties and maintain affordable rent levels.

Develop Housing Strategies for “Special Needs” Groups

Meets Housing Objectives: 1,4

- ✓ Promoting elderly-assisted living should be a priority. The recommendation is to support the development of additional such facilities with HUD funds specifically aimed at such elderly apartments. This would include the HUD Sec 202 Program. Development should be limited to demonstrated need. Support for a proposed Tax Credit project in Clyde has been given.
- ✓ Physically disabled clients should be targeted within other services. For example, rehabilitation and repair funds should be prioritized for owners who have physically disabled household members and should include improvements such as access ramps, rails, accessible door handles, door opening modifications to accommodate wheelchairs, kitchen and bath modifications, and other recognized accessibility improvements. Outreach and marketing should target physically disabled clients as well
- ✓ Promoting congregate facilities for special needs populations should be a continuing topic of discussion with housing professionals involved in the provision of services to MRDD and mental health clients indicate that the emphasis in serving those clients has shifted to emphasizing independent living options. It is recognized that specific service organizations may identify a need for this approach to meeting client needs at some point in the future. This might include such programs as the HUD Sec 811 Program, Supportive Housing for Persons with Disabilities, which provides for both capital advances and project rental assistance, or the Shelter Plus Care Program, which aims to serve the disabled homeless.
- ✓ Independent living for MRDD clients, mental health clients, and the physically disabled should also be supported. This should involve support for the existing MRDD network and the mental health community to continue to access resources available for acquisition through the Community Capital Assistance Grants for Housing Program. In order to enhance the potential for keeping rents low for MRDD/mental health clients in rental properties acquired by the local agency, or cooperating landlords, CHIP funds for rental rehab should be prioritized for use on properties acquired and in need of renovation. This would help those MRDD and mental health clients who are on fixed incomes or who work part-time and/or at low paying jobs to live independently with reduced housing cost burden.
- ✓ Transitional homeless needs could be better met by continued support for current efforts. The Ottawa Co. Transitional Housing offers shelter to Sandusky Co. families victimized by Domestic Violence. The same HUD grant that supports OTH provides for the rental of 4 Transitional housing units for homeless families in Sandusky Co. WSOS operates 5 single family homes, also with HUD funds, for transitional homeless and the Housing Authority offers 6 apartments in Fremont for the same population. Operated by WSOS, this project provides rental assistance and family development support.

- ✓ Migrant Housing issues are a factor in Sandusky County as well. The primary means of addressing unmet housing quality issues is through the State funded Migrant Labor Camp Improvement Program. WSOS staff in its Community and Economic Development department has provided technical assistance to Ohio vegetable growers, many located in Sandusky and the immediately surrounding counties, since the Migrant Labor Camp Improvement Program ended in 2001. When state or federal funding for this activity resumes, the County should take the necessary steps to participate again.

Promote Housing Code Enforcement Strategies

Meets Housing Objectives: 2,3,4

The various housing-related organizations in Sandusky County should provide appropriate support to local governments should they attempt to implement a housing code and inspection program. Such code programs would complement any Rental Rehab activity under CHIP, and potentially increase the unit goals of that activity. Funding support for target area LMI unit inspections would also be considered as a CHIP funded activity.

Previous CHIP programs have promoted demolition activities in target areas. The Sandusky County Health Department should continue to identify needed demolition, and this activity should be elevated to higher importance in the future, as units are identified. Target areas could include the areas along the Sandusky River from Whites Landing to Fremont, the Wightmans Grove area, and the eastern edge of Gibsonburg in the Yeasting/Rodriguez Street area.

Increase Client Services and Housing Counseling

Meets Housing Objectives: 1,4

There is a need for counseling for potential homebuyers, new homebuyers, and those low income households facing a housing crisis who need both financial and personal assistance to deal with their crisis situation. A variety of organizations exist throughout Sandusky County and the region that assist in housing-related issues. These organizations include Sandusky Metro Housing, the County's Health Department, WSOS Community Action Commission, and Homes Casas.

Promote and Encourage Traditional Neighborhood Developments

Meets Housing Objectives: 1,2

Traditional Neighborhood Design (TND) is a planning concept that calls for residential neighborhoods to be designed in the format of small, early 20th century villages and neighborhoods. Those traditional formats were characterized by one-family and two-family homes on small lots, narrow front yards with front porches and gardens, detached garages in the backyard, walkable “Main Street” commercial areas with shops lining the sidewalk, and public parks, town greens, or village squares. TND is intended to provide an alternative to bland subdivisions and suburban sprawl.

Most contemporary development is characterized by an orientation to the automobile, separation of land uses, and low intensities. In contrast, TND calls for compact, pedestrian-oriented neighborhoods with a mix of commercial and residential uses, a variety of housing types, and public places where people have opportunities to socialize and engage in civic life. The automobile is still accommodated, with ample parking and efficient circulation, but it no longer dominates the landscape.



Traditional Neighborhood Development (TND) review criteria¹ could include some of the following standards:

Size: A TND should be designed at a walkable scale – considered to be approximately a 5 to 10 minute walk from core to edge, or a 1/4 to 1/3 mile maximum distance. All or most residential development must fall within this range. The proposed development should be a minimum of 40 acres and a maximum of 125 acres.

Composition: There is a discernable community center or core area. The proposed development must have a mixture of residential and non-residential land uses, with at least 10% of the developed area consisting of non-residential uses. Most non-residential uses are located within the community core area. Within the core area, a minimum of 15% of floor area must be devoted to commercial uses oriented

¹ Because TND is directly related to transportation, it is recommended that these criteria do not conflict with the transportation network, the access management plan, subdivision regulations or any local standards that may be in place.

towards TND residents. Elementary schools are an important community element. Public structures, such as schools, churches and civic buildings, and public open spaces, such as squares, parks, playgrounds and greenways, shall be integrated into the neighborhood pattern.

Density and Intensity: Residential densities, lot sizes and housing types may be varied, but the average gross density of the developed area should be at least 8 units per acre. Higher densities, often involving multi-family or attached dwelling units, are generally proposed in, adjacent to or within close proximity to the core area. Lower densities, usually detached single family dwellings, are generally located towards the edges. Non-residential development intensities should be sufficient to encourage and promote pedestrian access. Development intensities of non-residential buildings should generally be such that buildings emphasize street frontages, sidewalks and paths, and transit stops. Regardless, the intensity of non-residential development should be compatible with and reflective of surrounding residential development patterns.

Street Network: All or most streets within the proposed network must be part of a dense, interconnected pattern. TND streets should connect with adjacent street networks as much as possible. The degree of interconnectivity should be assessed by its ability to permit multiple routes, to diffuse traffic and to shorten walking distances. Most TND streets are designed to minimize through traffic. Streets are relatively narrow and often shaded by rows of trees. Alleys may be used to provide site access. Larger vehicular corridors are usually, although not exclusively, found within the core area and near the perimeter of the proposed development.

Block Length: All or most low speed, low volume streets should have short block lengths of between 250 and 500 feet. Exceptions may be needed due to topography, environmental protection, preservation of cultural resources, and similar considerations.

Rights-of-Way: Within a TND, the right-of-way is an important design element of the public space or “streetscape.” The right-of-way width should be the minimum needed to accommodate the street, median, planting strips, sidewalks, utilities, and maintenance considerations. The right-of-way width should be appropriate for adjacent land uses and building types. Planting strips between curb and sidewalk may be used to provide sufficient space for street trees. Use of alleys and other alternate access or easements for utilities and maintenance vehicles should be taken into account when determining sizes of rights-of-way.

Relationship of Buildings to Street: Buildings are oriented toward the street. Buildings within the core area are placed close to the street. All lots and sites must have pedestrian connections and the core area must be fully accessible to pedestrians. Parking lots and garages rarely face the street. Off-street parking may be located to the side or behind buildings but not in front of buildings or in such a manner as to interfere with pedestrian access.

Sidewalks: To comply with the Americans with Disabilities Act, sidewalks are a minimum of 5 feet wide and should be wider in commercial or higher intensity areas, when directly abutting curbs without a planting strip or parked cars, or when adjacent to walls or

other built elements which reduce usable width. Sidewalks should be on both sides of the street. Wherever possible, there should be a continuous pedestrian network adjacent to the streets. Curb cuts should be minimized to reduce conflicts with pedestrians.

Pedestrian Street Crossing: Street crossings must not be longer than are actually necessary. The needs of pedestrians should be balanced with the needs of vehicular traffic. Mid-block crossings, bulb-outs, raised crosswalks and similar techniques are commonly used to accommodate pedestrians when appropriate for traffic conditions and site specific situations.

On-Street Parking: Many streets have on-street parking. On-street parking is a common traffic calming element of a TND, in that it slows vehicular traffic while providing a buffer between street and sidewalk.

Curb Cuts: Curb cuts should be minimized to reduce effects on on-street parking, conflicts with pedestrians and cyclists, and interruptions of traffic flow.

Highways and Large Through Corridors: The proposed development cannot be penetrated by arterial highways, major collector roads and other corridors with peak hourly traffic flows of 1,200 vehicles, or average daily traffic volumes of 15,000 or more vehicles. Such corridors can only be located at the edge of a TND.

Identify Potential Areas for Traditional Neighborhood Design Developments

Meets Housing Objectives: 1,2

TND's need not be superimposed on all parts of a city or village. These established areas could benefit from having a range of different living and shopping environments that capture different segments of the real estate and retail markets. While compact housing in a TND setting may appeal to seniors, singles, and young couples, low-density single-family homes should still be provided elsewhere, as they tend to be the housing of choice for families with young children. While there are market niches that are well-suited to a "Main Street" environment (antiques, restaurants, cultural activities), there is still a place for auto-oriented commercial development. In addition, the lack of infrastructure (i.e., water or sewer) might make compact TND-style development difficult or impossible. Thus, the first step must be to identify areas where TND might be appropriate.