Open for Business:

Comprehensive Housing Market Analysis for Champaign County, Ohio

Greater Ohio Policy Center

December 2019

"Working Together for Success"

CHAMPAIGN ECONOMIC PARTNERSHIP

Dear Champaign Co. Housing Stakeholders:

The Champaign Economic Partnership is pleased to release *Open for Business: Comprehensive Housing Market Analysis for Champaign County, Ohio*, completed by the Greater Ohio Policy Center (GOPC) in early 2020.

The study provides an analysis of market rate and affordable housing markets in Champaign County and its four largest communities: the City of Urbana and the Villages of Mechanicsburg, North Lewisburg, and St. Paris. The study concludes with a slate of thoughtful policy recommendations that can guide local leaders in their efforts to enhance community housing markets.

Since this study was drafted, Champaign County, along with the rest of the state, has entered into an unprecedented period of emergency which has disrupted many facets on individual and community life. As the state experiences and recovers from the COVID-19 Crisis, I firmly believe that the recommendations from this report will help our municipalities support and improve their housing markets and rally stakeholders. Housing impacts economic and community development efforts, and as the community progresses through these extraordinary times, county and local leaders will be able to utilize this report to support housing needs of Champaign County.

This study captures the intrinsic values of Champaign County: family-friendly communities, open space and natural amenities, and vibrant, affordable downtowns and main streets. An explicit goal of this research was to find recommendations that build on existing assets in order to attract and retain more residents. Much of the data analyzed as part of this report will remain relevant, and its distribution can provide value for our communities today.

Throughout the study period, GOPC was guided by a multi-sector Advisory Committee representing government and private sector leaders from each of the four focus areas. In the final stages before publishing, CEP hosted a series of public presentations to county government officials and interested community members. These were held in the County Government offices on February 14 and March 2, 2020, where over 60 unique individuals reviewed study findings and recommendations for Champaign County community. These final documents reflect the content and commentary from those public meetings.

While we are in uncertain times now, they will not last forever. And when we emerge on the other side, I know that I and all residents of Champaign Co. will be eager to continue our work in making Champaign Co. the best place to live in the state.

Be well and I look forward to working with each and every one of you on this important work.

Sincerely,

Marcia Bailey

Marcia Bailey
Executive Director
Champaign Economic Partnership

P: 937.653.7200 www.cepohio.com 3 Monument Sq. • Urbana, OH 43078

Executive Summary

This Comprehensive Housing Market Analysis is intended to provide community leaders in Champaign County with a resource to complement housing conversations and policy initiatives already underway, and serve as a touchstone to guide local leaders in their continued efforts to address the housing needs of the county. Housing policies adopted over the past few years in Champaign County, as well as the convened conversations of community leaders, effectively positions the county and its municipalities to ensure housing options and stability for all current and future residents.

To complete this Comprehensive Housing Market Analysis, GOPC segmented the research into five sections corresponding with the geography of the county and the four focus areas of: Mechanicsburg, North Lewisburg, St. Paris, and Urbana. Each section examines the demographics and market conditions of the geographies; the section on Champaign County examines conditions of affordability in addition to the market rate analysis. The main findings from each are below, with an overview of GOPC's policy recommendations to encourage residential development in Champaign County.

Main Findings

Demographic Overview

- **The county population has been growing steadily since 1950; population growth has slowed in recent years. Total population is growing at a much slower pace in the four focus areas.** From 2000-2019, Champaign County saw a 2.9% growth in total population, matching similar growth rates in peer counties. In recent years, the total population has held steady around 40,000 residents.
- **Champaign County closely resembles its peers and the state in median household earnings; median household earnings in the three villages are higher than the county median.** The median household income in Champaign County is $55,463, and an estimated 18% of households make $100,000 or more annually.
- **Over half of the jobs in Champaign County are held by someone living outside of the county.** In 2017, there were 10,740 jobs in Champaign County, and 55% of those jobs were filled by someone who commuted into the county for work. This segment of the workforce has familiarity with the county and could be attracted to relocate if they are provided with attractive housing options. **More than one third of Champaign County jobs are in the manufacturing sector.**
- **The population of homeowners in the county has decreased slightly since 2000, but homeowners still outnumber renters nearly 3 to 1.**

Affordable Housing Analysis

- **There is a significant gap between workforce earnings and median rent.** For a minimum-wage earner to afford a 2-bedroom apartment at fair market rate (FMR), a Champaign County resident would have to work 66 hours per week. Nearly 17% of households in the county earned less than $25,000, which is below the affordable housing wage of $27,280.
- **There is a shortage of housing units affordable to extremely low-income (ELI) renters** (households with an income at or below 30% of the Area Median Income). In 2015, there was a shortage of 345 rental units for the 875 ELI renter households in Champaign County.
- **Contracts for a third of federally subsidized rental units in the county will expire by 2030.** While property owners often maintain affordability parameters for residents after the end of the contract, that is not always guaranteed, or may come at the cost of ongoing, quality maintenance.
- **The number of owner-occupied households earning 0-30% of area median income has decreased over time, but the proportion of extremely low income (ELI) owners' in the county who are burdened by housing costs has increased.** Champaign County has fewer households earning less than $21,330 (e.g. 0-30% area median income) in 2016 as compared to 2010. However, more of those extremely low income households are paying more than 30% of their income to housing as compared to a decade ago.

Market Rate Housing Analysis

- **Champaign County exhibits healthy, but modest sales prices for single family residential homes.** On average, median sales prices for single family residential homes in Champaign County are 11.3% below the state's median sale price. Median sale prices in Champaign County increased by roughly $32,300 between 2013 and 2019, keeping pace with the state's increases.
- **There has been limited new residential construction in Champaign County.** In the past decade, there have only been 324 new single-family homes built in the county and only a few multi-family developments that produced less than 75 units total. Interviews indicate that the single-family homes those homes are largely one-off projects by custom homebuilders; and the recently constructed townhomes and apartments are mostly senior, income-restricted, housing. **Approximately 80% of new homes constructed since 2010 in the county have been built outside of existing municipal boundaries.**
- **Champaign County communities already use a variety of tools for growth.** The City of Urbana and the Villages of Mechanicsburg, North Lewisburg, and St. Paris have policies and programs currently in place that facilitate development agreements and contribute to quality neighborhoods. Tools include zoning overlays, vacant property registries, and active main street organizations.

Recommendations

GOPC offers policy recommendations to assist Champaign County and the four focus areas of Mechanicsburg, North Lewisburg, St. Paris, and Urbana, in their residential housing policy implementation. These recommendations were established from GOPC's policy expertise, data collection, and interviews with developers and expert stakeholders. Specific policy recommendations are identified later in the report, the main findings include:

Rally Stakeholders and Sustain Commitment

Champaign County leaders have identified housing as a key community priority for retaining and attracting jobs, talent, and residents. Bringing together a coordinated, multi-sector group of community leaders can enable communities in Champaign County to accomplish strategic priorities around housing market issues, and can signal competency and seriousness to builders and developers outside of the community. A standing consortium on housing issues can also act as an intermediary between current residents and developers from outside of the county, communicating the visions of existing communities to match with anticipated housing products. A body of local leaders will best be able to assess the needs of the county and present an accurate narrative to attract new development.

Prioritize Downtowns and Main Streets

The communities in Champaign County all have intact historic downtowns and main streets, and many of the buildings in these districts are occupied. Vibrant downtowns become economic and civic centers whose success often attracts new housing investments and increased commercial traffic throughout a municipality. Champaign communities have a tight network of engaged residents, and many local property owners are involved in ongoing downtown revitalization efforts, like the Cobblestone Hotel and the Gloria Theater restoration projects. Municipalities can take additional steps to market their downtowns as entertainment destinations and support existing civic groups and downtown advocates in their programming.

Open for Business: Ensure Local Governments are Strong Partners to Development

The costs of construction have risen sharply in recent years, a fact which has made non-local developers hesitant to enter into new or unproven markets. There is a variety of ways that municipalities and public sector partners can help to mitigate the risks associated with new development. The City of Urbana and the Village of St. Paris currently manage CRA agreements and TIF districts for commercial activity. These tools tap into a municipality's tax authority, and can be utilized to support smalltime developers looking to scale up, or to attract new development from outside the county.

Protect Existing Stock and Prevent It from Declining

Champaign County exhibits consistent property values, healthy resale prices, and low rates of tax delinquency and vacancy. However, much of the county housing stock was constructed before 2000, and many interviewees noted infrequent, but persistent, problem properties that affect nearby housing values. The combination of older housing stock and junk properties can threaten the market health of the whole municipality should additional properties fall into disrepair. Protecting existing housing stock can be achieved through enforcement and support. Establishing programs to track code compliance and property ownership, like vacant or rental property registries, can help to contain blight to keep the value of adjacent property, while repair and rehab programs for historic homes can support homeowners and preserve the charm of Champaign County.

Tap Into Creative, Patient, Financing Strategies

Creative financing and funding strategies can help bring new housing products to market. City leaders and local investors first came together in 2018 to finance the construction of the forthcoming Cobblestone Hotel in Urbana through a 10 member investment committee. Innovative financing strategies like this can overcome challenges to funding context-specific housing projects through a traditional bank. “Patient” financing strategies, meaning there is a longer timeline for loan repayment, give new developments time to build momentum and generate the needed capital, a strategy which could address specific employer or student housing needs.

Maintain Affordability

A point of attraction for Champaign County is its relative affordability compared to other nearby markets. Champaign County presents high quality of life with more agreeable home sales prices and tax rates over more urban counties. However, there are housing unit gaps for low income renters and homeowners, and the rate of housing cost-burden has increased across the county. Champaign County communities have an abundance of naturally occurring affordable housing (NOAH). Preserving NOAH is integral to establishing mixed-income communities and marketing Champaign County as an affordable alternative to young families.

Introduction

Champaign County exists on the periphery of the Dayton, Springfield, and Columbus MSAs, making it accessible to several significant hubs of population and employment. Despite its proximity to growing metros, Champaign County and its incorporated communities haven't experienced significant population growth. There is a strong concentration of employers within the county, and rates of both employment and homeownership are high. Lack of new development in the county's communities is beginning to affect economic development and quality of life for existing residents, while inhibiting the potential of the county to attract new residents.

The long-term health of a community is tied to its ability to attract and retain residents. A challenging task at hand, Champaign County's communities must be equipped to serve residents of broad socioeconomic demographics, age groups, family sizes, backgrounds, and needs. This Comprehensive Housing Market Analysis intends to serve as a resource for community leaders as they implement thoughtful policies for the housing needs of Champaign County.

Report Structure:

- A **demographic overview** that discusses Champaign County's current conditions with regard to its population. This section includes a breakdown for households and family structure, educational statistics, workforce/income and earnings, and housing tenure in the city.
- An **affordable housing analysis** of current demographic, socioeconomic, and housing market trends. This section includes the supply and demand for affordable housing for the general population and for special subpopulations in the county.
- A **market rate housing analysis** provides a data-driven analysis of Champaign County and its four largest incorporated territories to identify areas of strength for future investments.
- A review of **developer and stakeholder interview themes** provides qualitative perspectives on trends in the Champaign County market. Feedback from one-on-one interviews with real estate developers and homebuilders who have worked in, and adjacent to, the county provides a resource to identify challenges and opportunities for growth.
- **Policy recommendations** for community leaders based on GOPC's policy expertise, feedback from local developers, and data collection. These recommendations include "best practices" established by cities similar to Springfield. The policy recommendations thoughtfully balance market demand for new housing, while addressing affordable housing needs.

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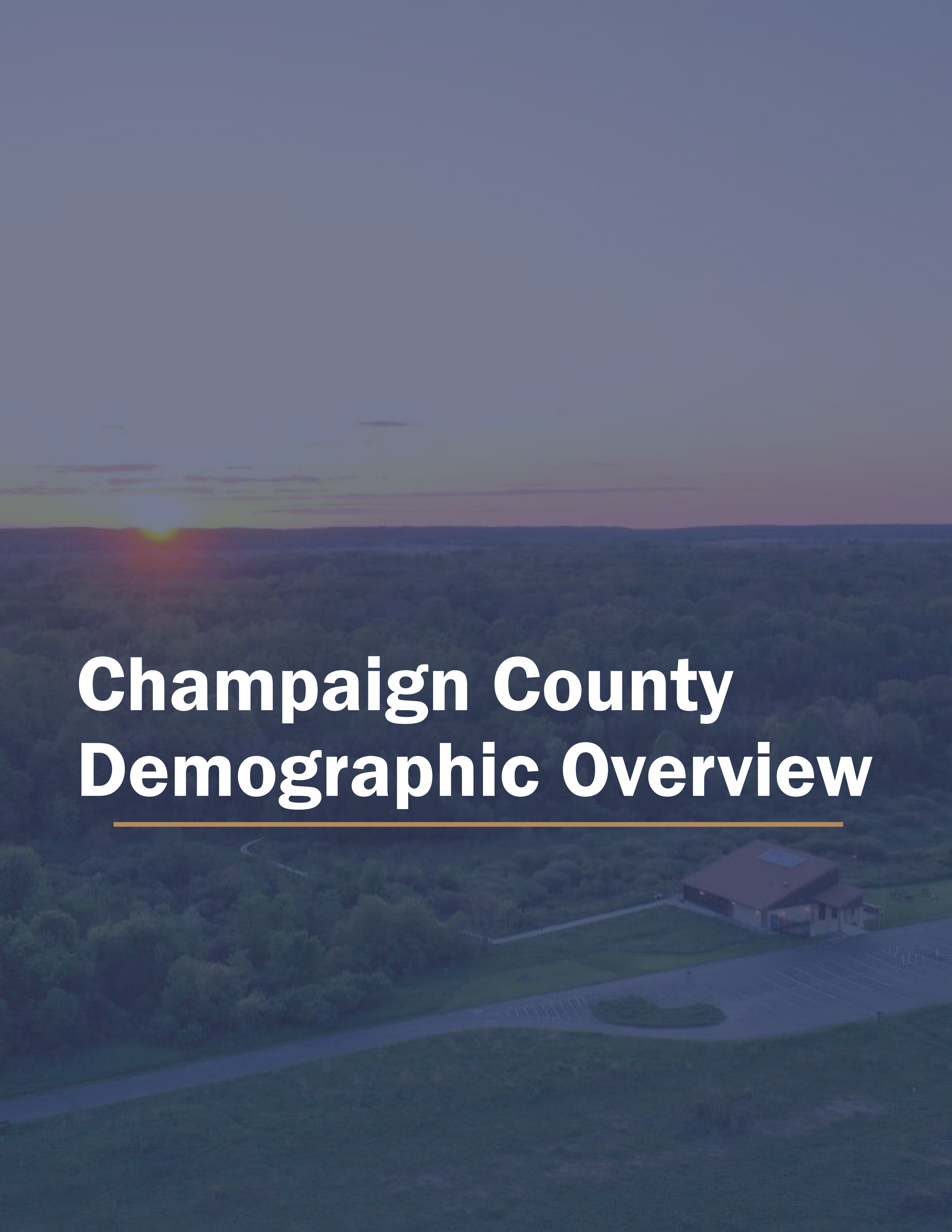
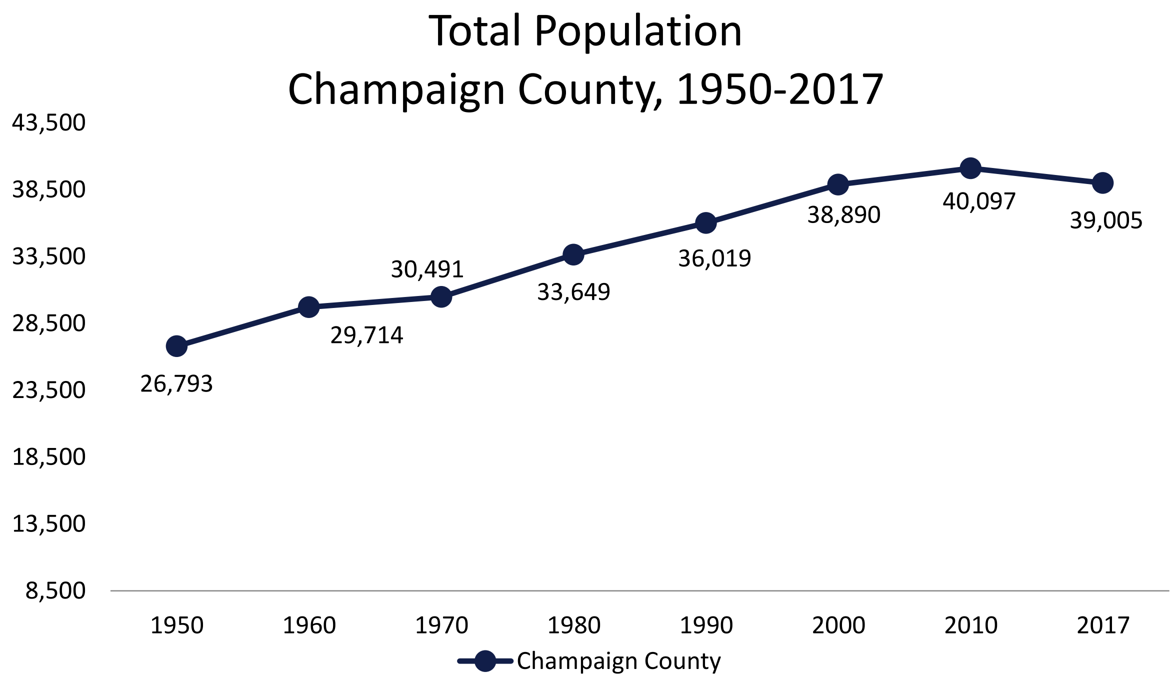


Champaign County Demographic Overview

Demographic Overview

Population

The population of Champaign County has been growing gradually since 1950; in recent decades, population has held steady around 40,000 residents. This is similar to surrounding counties in the western half of the state. Estimates indicate in 2024, Champaign County will have approximately 39,671 residents. **As housing needs and preferences change, a strategic plan to encourage market-rate housing could suit the needs of the county's existing population and potentially attract new residents.**



Source: ODSA Historic Census Populations of All Incorporated Ohio Places, 1900 to 2010; U.S. Dept. of Commerce, U.S. Census Bureau, Decennial Censuses of Population and Housing; American Community Survey 2013-2017

Total Population and Future Projections for Champaign and Peer Counties

Total Population, 2010-2024					
	2000	**2010**	**2019**	**2024**	**2000-2019**
Champaign County	38,890	40,097	40,002	39,671	+2.9%
Logan County	46,005	45,858	46,211	46,207	+0.45%
Mercer County	40,924	40,814	41,376	41,884	+1.1%
Miami County	98,868	102,506	107,973	110,853	+9.2%
Seneca County	58,683	56,745	56,253	55,819	-4.1%
Shelby County	47,910	49,423	49,676	49,913	+3.7%
Ohio	11,353,140	11,526,504	11,805,053	11,955,872	+5.3%

Source: ESRI Demographic Data; U.S. Census Bureau, Decennial Census

As of 2019, Baby Boomers (those born between 1946 and 1964) are the largest generation in Champaign County, followed closely by Gen X and Millennial generations. In the upcoming decades, the county will continue to age. The county should plan to provide opportunities for a growing senior population to allow residents to age in place, while also maintaining options for the subsequent generations entering into homeownership, some of whom will have children that are part of the Alpha Generation.

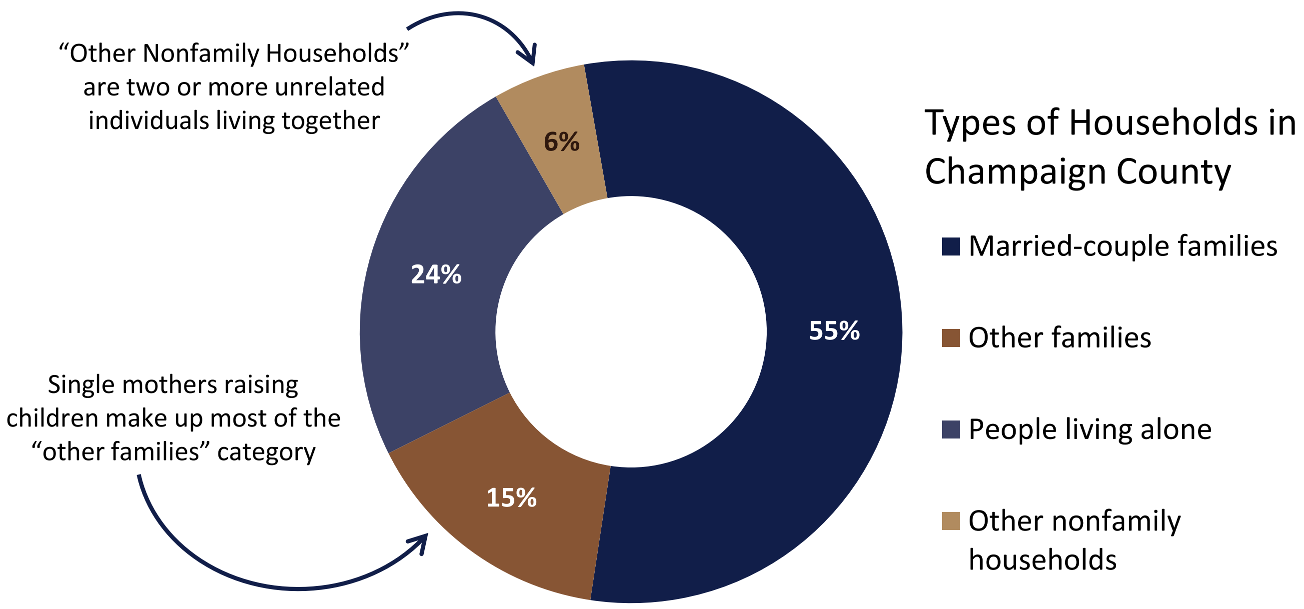
Champaign County Population and Future Projections by Generation

Share of Population by Generation, 2019		
	2019	**2024**
Alpha (born 2017 or later)	3%	9%
Z (born 1999 to 2016)	22%	21%
Millennial (born 1981 to 1998)	21%	21%
Gen X (born 1965 to 1980)	21%	21%
Baby Boomer (born 1946 to 1964)	25%	23%
Silent & Greatest generations (born 1945 and earlier)	8%	5%

Source: ESRI Demographic Data

Households and Families

In 2017, there were 15,274 households in Champaign County, Ohio. Married-couple families made up 55% of the households in the county. People living alone accounted for 24% of all households. Other families and other nonfamily households made up 15% and 6% of all households in the county, respectively. Of the 15,274 households in the county, 32% had one or more people under the age of 18, while 41% of all households had one or more people 60 years and over.



A "nonfamily household" refers an individual living alone, or sharing their residence with one or more unrelated individuals. Single mothers raising children make up the majority of the "Other Family" category of households. Unmarried partner households can be family or nonfamily households, depending on the relationship of others in the household to the householder.

Education

In 2019, 90% of Champaign County residents 25 years and over had attained a high school diploma or GED, and 17% of the population had a bachelor's degree or higher. According to estimates of the county's 3+ population, 13% were enrolled in preschool or kindergarten, 66% were enrolled in grade school/high school, and 21% were enrolled in college/graduate school.

Educational Attainment for Residents of Champaign and Peer Counties (age 25+)

Educational Attainment, 2019							
	Champaign County	Logan County	Mercer County	Miami County	Seneca County	Shelby County	Ohio
Less than 9th grade	3%	3%	2%	2%	2%	3%	3%
9-12th Grade/No Diploma	7%	6%	5%	8%	6%	6%	7%
High School Diploma	41%	44%	45%	33%	41%	37%	29%
GED/Alternative Credential	6%	5%	3%	4%	5%	5%	4%
Some College/No Degree	18%	18%	17%	21%	19%	19%	20%
Associate's Degree	8%	8%	11%	10%	11%	12%	9%
Bachelor's Degree	11%	11%	10%	14%	10%	11%	17%
Graduate/Professional Degree	6%	5%	7%	8%	6%	7%	11%

Source: ESRI Demographic Data

Educational Enrollment for Residents of Champaign County

Educational Enrollment, 2017		
	Champaign County	Ohio
Preschool / Kindergarten	13%	11%
Enrolled in Grade School	66%	62%
Enrolled in College / Graduate School	21%	27%

Source: American Community Survey 2013-2017

Champaign County resembles its peers in educational attainment, and surpasses the state in rates of enrollment for early childhood and primary education. However, the county lags the state slightly in rates of post-secondary and post-graduate attainment. Urbana University is the only post-secondary institution located physically within the county, with a current enrollment of over 1,800 students in undergraduate and graduate programs. A variety of 4-year and 2-year institutions are accessible to Champaign County residents in adjacent counties. Two technical/trade schools, Ohio Hi-Point Career Center and Tolles Tech, are located in nearby Logan and Madison counties.

Income and Earnings

The median household income in Champaign County is $55,463. An estimated 8% of households have an income below $15,000 a year, and an estimated 18% of households have an income of $100,000 or more a year. Champaign County closely resembles its peers and the state in median household earnings.

Household Income in Champaign and Peer Counties

Household Income Distribution, 2019							
	Champaign County	Logan County	Mercer County	Miami County	Seneca County	Shelby County	Ohio
less than $15,000	8%	12%	7%	6%	10%	7%	11%
$15,000-$24,999	9%	9%	10%	9%	10%	8%	10%
$25,000-$34,999	12%	11%	9%	10%	12%	10%	10%
$35,000-$49,999	14%	14%	16%	13%	17%	16%	14%
$50,000-$74,999	23%	20%	21%	20%	20%	20%	18%
$75,000-$99,999	16%	15%	15%	16%	15%	16%	13%
$100,000-$149,000	12%	14%	16%	16%	11%	14%	14%
$150,000-$199,999	4%	3%	3%	6%	3%	5%	5%
$200,000 or greater	2%	2%	3%	4%	2%	3%	5%
Median	**$55,463**	**$54,300**	**$57,251**	**$61,371**	**$50,689**	**$58,457**	**$54,966**

Source: ESRI Income Data

Workforce

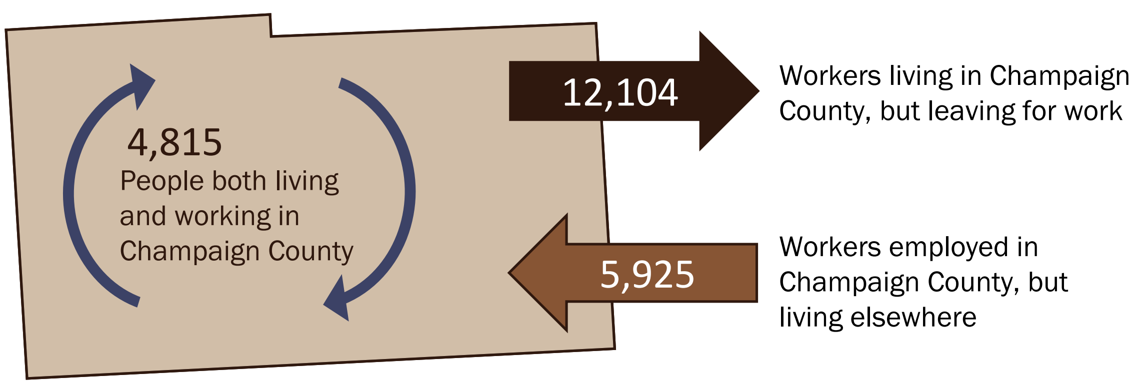
In Champaign County, 58% of residents over the age of 16 are employed, and 4.5% of residents are unemployed. 37.5% of residents over the age of 16 are not currently participating in the labor force. Over one third of the jobs in Champaign County are in the manufacturing sector, with another 15% associated with educational services.

Top Employment Sectors in Champaign County

Jobs by NAICS (Top 10 Industry Sectors), 2017		
	Count	Share
Manufacturing	3,849	35.8%
Educational Services	1,534	14.3%
Retail Trade	994	9.3%
Health Care and Social Assistance	900	8.4%
Accommodation and Food Services	634	5.9%
Public Administration	385	3.6%
Other Services (excluding Public Administration)	356	3.3%
Administration & Support, Waste Management and Remediation	330	3.1%
Construction	300	2.8%
Transportation and Warehousing	297	2.8%

Source: U.S. Census/OnTheMap

In 2017, there were 10,740 jobs in Champaign County. 6,971 (65%) of those jobs were located within the city of Urbana, making it the primary employment center in the county. While nearly 45% of the jobs in Champaign County are held by a Champaign County resident, the majority of the jobs are held by someone commuting in from another county. In 2017, there were 16,919 workers who lived in Champaign County. Considering that there are more workers living in the county than jobs, it is not surprising that nearly three-quarters (72%) of workers leave the county to get to work.



Commuter Shares for Champaign County Residents and Workers (age 16+)

Inflow/Outflow Job Counts (All Jobs in 2017)		
Employed in Champaign County	**10,740**	**100.0%**
Employed in Champaign county, but living outside the county	5,925	55.2%
Employed in county and living in county	4,815	44.8%
Workers Living in Champaign County	**16,919**	**100.0%**
Workers living in Champaign County, but employed outside the county	12,104	71.8%
Workers living in county and employed in county	4,815	28.5%

Source: U.S. Census/OnTheMap

The table below begins to break down where those who live in Champaign County work, and where those who work in Champaign County live. The left side of the table shows the top 10 destination places (cities, towns, or villages) where Champaign County residents are employed, and the right side shows the top ten destination places where workers of Champaign County live.

Commute Patterns for Champaign County Residents/Workers, by Destination

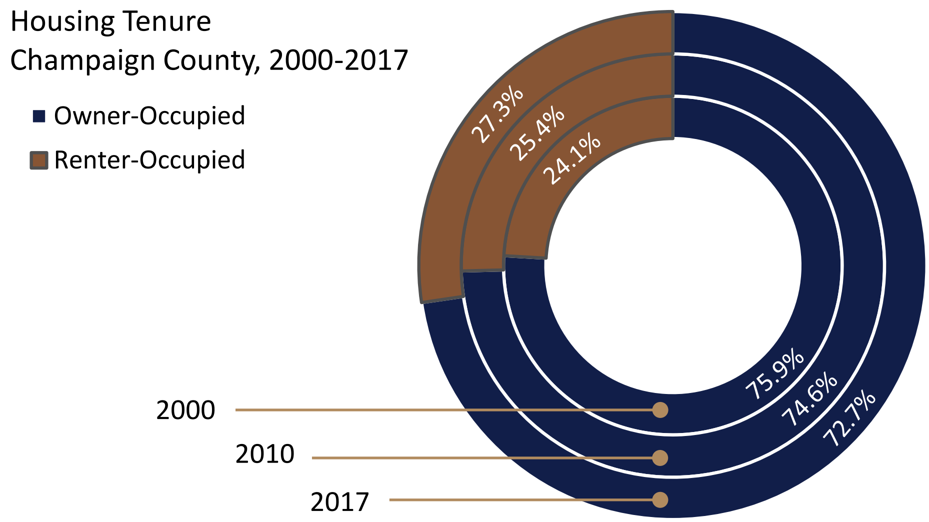
Where Champaign County Residents Work (Places) [of 16,919 working residents]			Where Champaign County Workers Live (Places) [of 10,740 jobs]		
Location	**Count**	**Share**	**Location**	**Count**	**Share**
Urbana	3,036	17.9%	Urbana	1,871	17.4%
Springfield	1,532	9.1%	Springfield	850	7.9%
Columbus	736	4.4%	St. Paris	213	2.0%
Marysville	692	4.1%	Columbus	203	1.9%
Bellefontaine	536	3.2%	Northridge	183	1.7%
Troy	261	1.5%	Bellefontaine	179	1.7%
Findlay	254	1.5%	Mechanicsburg	141	1.3%
Mechanicsburg	244	1.4%	Sidney	117	1.1%
Dublin	242	1.4%	Troy	108	1.0%
St. Paris	224	1.3%	Piqua	104	1.0%

Source: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2017).

The population of workers who currently work in Champaign County but live outside the county are a key demographic to target when considering a comprehensive housing strategy. These 5,925 workers are familiar with the county and could be attracted to relocate within the county if they are provided with attractive housing options.

Housing Tenure

The ratio of renters to homeowners has shifted over the past 20 years in cities across the country, reflecting changes in consumer preference for housing options and the increased difficulty Americans experience when trying to buy a home. In Champaign County, individual municipalities have experienced modest changes in housing tenure, with each of them seeing more renters in 2017 than in 2010. However, in all four municipalities analyzed for this study, there are more homeowners than renters. There have been few multi-family developments in the county, which may also contribute to the low numbers of renters. In many communities around the country, multi-family housing provides options to homeowners wishing to downsize.



Source: American Community Survey 2013-2017

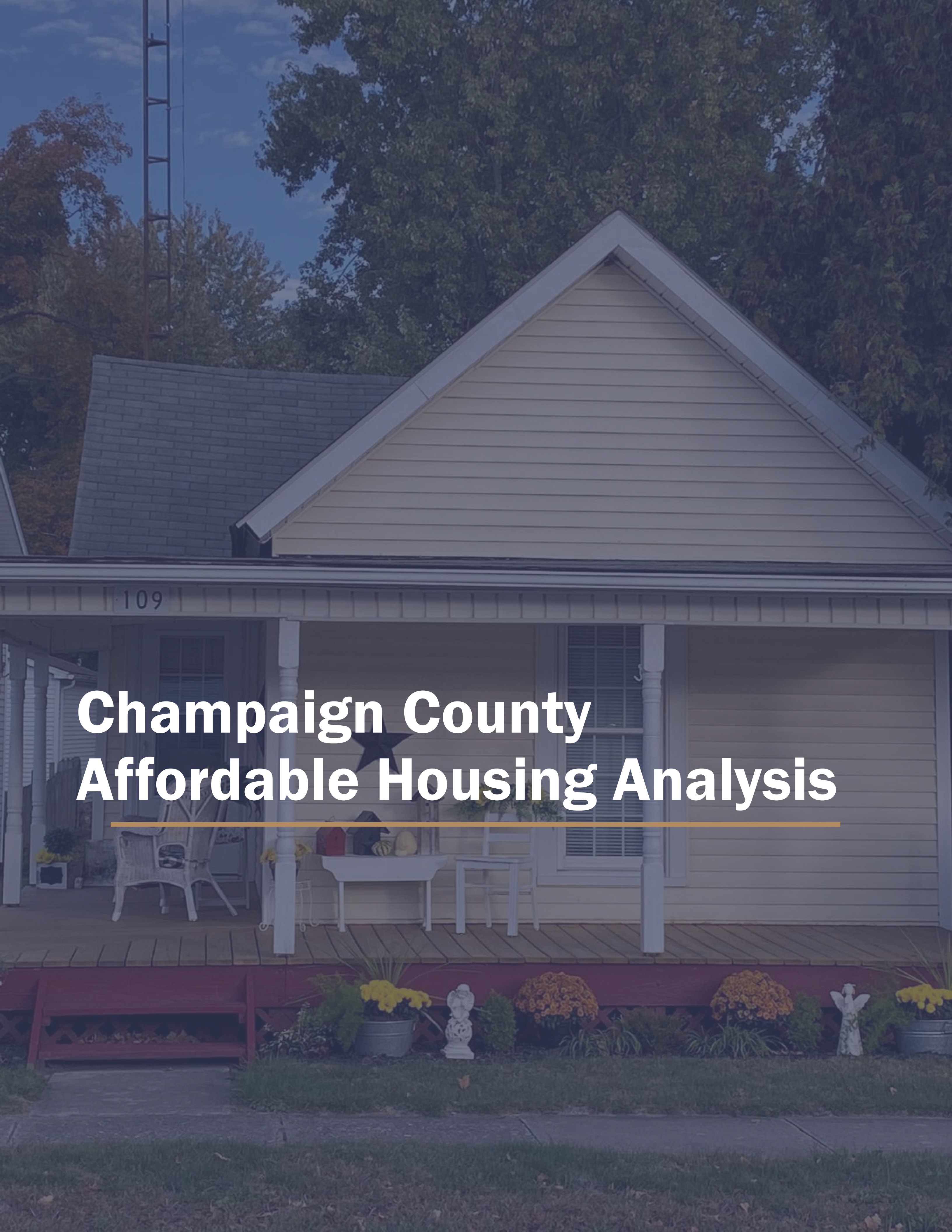
A community's renter population creates a pipeline for potential new homeowners when coupled with policies that focus on affordability and residential development incentives. Families new to the area may look to rent for a year before they decide on where to buy a house, and existing renters may wish to purchase homes that are not cost-burdensome. Additionally, supporting a diverse stock of housing options for both ownership and rental can attract and meet a variety of needs for an incoming population, including university students or employees on temporary contracts.

Crime Rates

In 2018, there were 27 violent crimes and 180 property crimes reported to the Champaign County Sheriff's Office. Property crimes can include reports of arson, larceny theft, motor vehicle theft, and burglary.

For the state as a whole, Ohio's violent crime rates were 2.80 crimes per 1,000 general population and 21.77 property crimes per 1,000 general population in 2018. In Champaign County, the rate of violent crime was 1.13 per 1,000 general population, and the rate of property crime was 7.57 per 1,000 general population. Incidents of violent crime have generally held steady in the county, while property crime has gradually decreased over the past decade.[1-1] Compared to the rest of the state, Champaign County reports significantly lower rates of violent and property crimes, reflecting on the safety of the community for potential residents and developers entering into business in the county.

[1-1] The data is sourced from the National Incident-Based Reporting System (NIBRS), the FBI's incident-based reporting system for crimes known to law enforcement. Reports are voluntarily provided by local, state, and federal law enforcement agencies; Little or no data may be the result of an agency not participating, reporting zero incidents, changes in reporting, or being "covered by" another agency. In addition, classification, organization, and the hierarchy of agencies can vary by state.



Champaign County Affordable Housing Analysis

Affordable Housing Analysis

The Importance of Affordable Housing in a Community

By federal standards, housing is affordable if rent/mortgage and utilities cost a household 30% or less of their overall income. Above 30%, a household becomes more susceptible to the risk of eviction or foreclosure, job loss, unaddressed medical concerns, poor performance in school for children, and an overall increase in stress and instability.

Affordable housing ensures healthy neighborhoods, enhances economic development, and contributes to community sustainability; the absence of which can lead to negative impacts on residents, employers, and the community at large.

Terms and Definitions

Affordable housing and housing cost burden

A household is cost-burdened if they pay more than 30% of their income for housing (rent/mortgage and utilities). A family is severely housing cost-burdened if they spend more than 50% of their income on housing (rent/mortgage and utilities). Low-income individuals and households are susceptible to these affordability thresholds.

Household income categories

Annually, the United States Department of Housing and Urban Development (HUD) issues an Income Limits document, which is used to determine eligibility for HUD housing programs. The chart below shows the 2018 3-person household income limits for Champaign County. Please note that these figures are provided by HUD to determine income limits, and diverge from the median household income numbers reported by the U.S. Census, which GOPC uses in this report.

Income Category	% Area Median Income	Income Limit for 3-person household
Area Median Income (AMI)	-	$67,500
Extremely Low Income (ELI)	0-30%	$21,330
Very Low Income (VLI)	31-50%	$30,400
Low Income (LI)	51-80%	$48,600

Poverty level

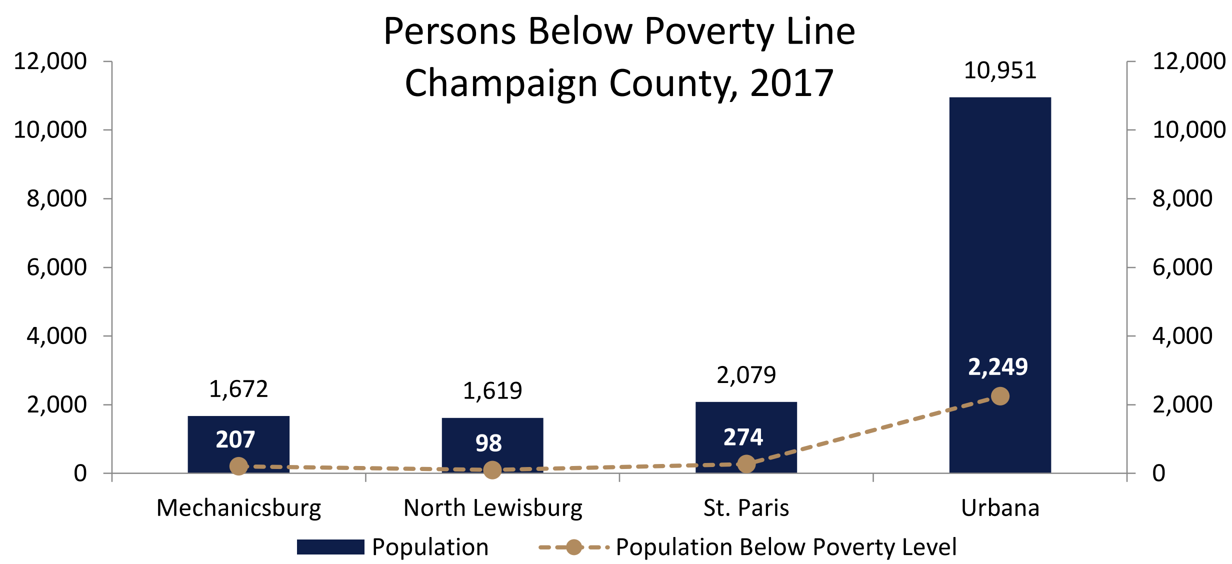
The United States Department of Health and Human Services issues the Federal Poverty Level Chart annually, which determines eligibility for many federal, state, and local programs. There is one national poverty level for the 48 contiguous states, and in 2018, 100% of the Federal Poverty Level for a 3-person household was $20,780. This federal poverty level is only slightly lower than Champaign County's extremely low-income (ELI) income limit.

Household types

Federal databases define a "family household" as one with two or more individuals who are related by birth, marriage, or adoption. A family household may also contain people not related to the householder. A "nonfamily household" consists of people who live alone or share their residence with unrelated relatives. Unmarried partner households can be family or nonfamily households, depending on the relationship of others in the home to the householder. "Elderly householder" is federally defined as a person aged 62 or older.

Poverty and Community Demographics

Drastic decreases and increases in the overall population can severely impact a community's housing market. From 2010 to 2017, Champaign County saw a slight reduction in population. However, the county has generally experienced a steady increase in population since 1950. Residents at or below the federal poverty level has also increased over time. According to 2017 ACS estimates, 11.1% of county residents were living in poverty in 2017, compared to 7.6% in 2000. The poverty rate in Mechanicsburg, St. Paris, and Urbana exceeds the county average.



Source: ACS 5-Year Estimates 2013-2017; Poverty Status in the past 12 months

The senior demographic in Champaign County increased by 6.8% from 2000 to 2017, with 23.9% of the population over the age of 60. Residents aged 25 to 59 saw a 4.6% decline; however, the non-senior population still comprises the most substantial portion of Champaign County's population at 76.1%. These two demographics are essential groups to consider when making policy decisions related to both affordable and market-rate housing. Seniors often comprise a large portion of affordable housing needs and market-rate housing. Additionally, appropriate housing for residents aged 25 to 59 is necessary for attaining and retaining a healthy workforce.

The Housing Wage

In Champaign County, for a household to afford a 2-bedroom apartment at the 2019 Fair Market Rent (FMR) of $682 per month, and not be cost burdened, they must earn $13.12 an hour at a full-time job or $27,280 annually. According to 2017, 5-year, ACS estimates, 19.2% of Champaign County households were earning less than $25,000 per year and 31.3% were earning less than $35,000 per year.

There is a significant gap between the affordable cost of rent to an ELI household and the market rent for a basic apartment. A full-time worker at minimum wage can afford an apartment at $408 per month. The fair market rate for a 1-bedroom apartment in 2019 was $543 in Champaign County. To afford a fair market rate (FMR), 2-bedroom apartment, a minimum wage worker would have to work 66 hours per week.

These numbers represent averages for rent across all of Champaign County. Local FMRs may vary higher or lower within each focus area.

Affordable Housing Rental Supply

To quantify the affordable housing need in a community, we analyze the current affordable housing supply and demand by utilizing HUD's Comprehensive Housing Affordability Strategy (CHAS) data.

Although CHAS data is the best for this type of analysis, there are limitations to the data. The rent and housing values estimates are based on self-reported data from the ACS sample survey, and do not distinguish between market-rate and rent- and income-restricted units. Additionally, the data do not show the distributions of income within an income group or the distribution of cost of affordable units to each income group. Therefore, it is possible that not every household in an income bracket can afford every unit that is designated as affordable for that group. CHAS data also does not reveal in great detail the quality of the housing affordable to each income bracket, either.

Units Affordable to Lowest-Income Renters			
Extremely Low Income Renters (0-30% AMI)			
Households	**Affordable Units**	**Net Supply**	
875	530	-345	
Very Low Income Renters (31-50% AMI)			
Households	**Affordable Units**	**Net Supply**	**Carry Over**
985	2,125	1,140	795
Low-Income Renters (51-80% AMI)			
Households	**Affordable Units**	**Net Supply**	**Carry Over**
685	1,400	715	1,510

Source: HUD CHAS data; 2012-2016 period

Subsidized Rental Housing

HUD-funded programs provide affordable housing to extremely low-income, senior, and disabled households. In Champaign County, there are 157 units actively subsidized directly through HUD, as shown below. These subsidized units are intended to serve the most vulnerable populations in Champaign County.

HUD-Subsidized Housing Units, Champaign County 2019	
Direct HUD Subsidy	
HOME Units	5
HUD Insured Units	152
Total HUD Subsidized Housing	157
MHA-Administered	
Housing Choice Vouchers (HCV)	283*
Mainstream Non-Elderly Disabled Vouchers	-
Mainstream 5 (Section 8) Units	249
Rural Rental Housing (Section 515) Units	143
Project-Based Housing	-
Low-Income Public Housing (LIPH)	86*
Total Subsidized Housing through MHA	761

Source: National Housing Preservation Database (NHPD)
**Source: Logan County Metropolitan Housing Authority*

Champaign County is not directly served by a local housing authority. Regarding Housing Choice Vouchers, neighboring housing authorities, like in Clark and Logan Counties, issue vouchers with residential preference, i.e. an applicant has to live in the county issuing the voucher in order to be eligible. As a result, there are no rental housing vouchers directly available to Champaign County residents. After an applicant has received a voucher in a neighboring county, and has lived in that county for an established period of time, the voucher can be transferred to a unit in Champaign County, but the voucher continues to be managed by the original issuer. There are efforts to establish an official metropolitan housing authority in Champaign County, but at the time of publication, this authority is awaiting HUD authorization to manage and administer new housing vouchers.

Low-Income Housing Tax Credit Units (LIHTC)

The Low-Income Housing Tax Credit (LIHTC) has financed the development of 12 projects comprised of 400 units in Champaign County. LIHTC units are likely not all net additional units in the county's affordable housing inventory, as LIHTC is often combined with other forms of housing subsidy.

Expiring Rent Subsidies and Affordability Requirements

According to data from the National Housing Preservation Database (NHPD), there are 813 actively federally-subsidized rental units in Champaign County. These units include LIHTC, HUD Multifamily Assistance and Section 8 contracts, Rural Rental Housing (Section 515), and the HOME program. Of the 813 actively subsidized rental units in Champaign County, 116 are set to expire in the next 5 years by January 1, 2025 or earlier; an additional 163 units are set to expire in the next 10 years by 2030 or earlier. 34% of the federally subsidized rental units in Champaign County will expire over the next 10 years.

When a rent subsidy expires, the property owner may make units market rate or maintain their affordability. Usually, though not always, the units remain affordably-priced, but they also may experience deferred maintenance and other cost-containing measures to remain affordable.

Housing Cost Burden

Cost-Burdened Rental Households

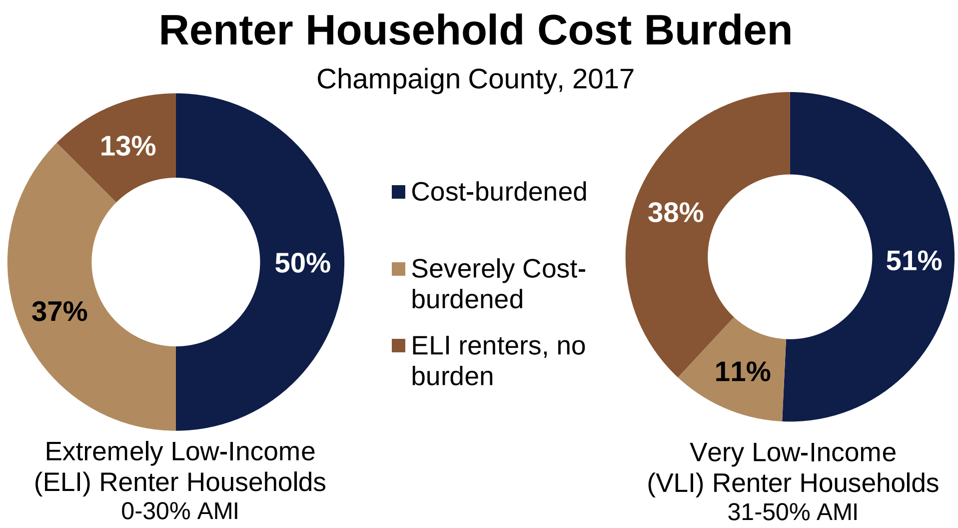
In 2016, CHAS estimated that a total of 1,504 rental households were cost-burdened in Champaign County. This number represents close to 37% of the total rental households. The renters who were severely cost-burdened (paying more than 50% of income on housing) in 2016 was estimated to be 639, or nearly 16% of rental households. As shown in the chart below, very low-income renters (VLI) accounted for nearly 41% of the cost-burdened rental households, and ELI renters accounted for 82% of the severely cost-burdened rental households.

Cost-Burdened Rental Households in Champaign County, 2016			
	ELI (0-30% AMI)	VLI (31-50% AMI)	Total*
Cost Burdened (>30%)	700	610	1,504
Severely Cost Burdened (>50%)	525	110	639
		Total Renter Households	4,075
		Percentage of total renters who are cost burdened	37%

Source: HUD CHAS data; 2012-2016 period

*Totals also include the renter population who are making >50% HUD Area Median Family Income

Champaign County has a total of 985 VLI renter households. The majority of VLI renters are spending between 31% and 50% of their income on housing, but 11% are spending more than 50%. 23% of the county's VLI renter households are elderly with at least one resident who is 62 years of age or older; nearly 39% of these VLI, elderly renter households are cost burdened. Of Champaign County's 875 ELI rental households, 20% are spending between 31% and 50% of their income on housing; the majority are severely cost-burdened and spending more than 50%. 17% of Champaign County's ELI rental households are elderly; nearly 67% of these elderly renters are cost burdened.



Source: HUD CHAS data, 2012-2016 period

Trends in Rental Housing Cost Burden

The number of ELI rental households has decreased over time, while the rate of ELI renters' burdened by housing costs has increased. According to CHAS, Champaign County had 1,100 ELI renting households in 2010; 795 of those households were cost burdened. In 2016, Champaign County had 875 ELI renting households; 700 of those households were cost burdened. In 2010, 72% of ELI rental households were cost burdened compared to 80% in 2016.

Cost-Burdened Owner Households

HUD defines a low-income homeowner as someone who pays more than 30% of their income on mortgage and utilities as housing cost-burdened. HUD defines severely cost-burdened as paying more than 50% of a household's income on mortgage and utilities. Of the 11,085 owner-occupied households in Champaign County, 1,900 (17%) are cost-burdened. Of the cost-burdened owner households, 590 (31%) households are severely cost-burdened. Owners who are cost-burdened may struggle to maintain insurance and keep up with property taxes. A severely cost-burdened home is at risk for foreclosure and likely unable to afford household maintenance.

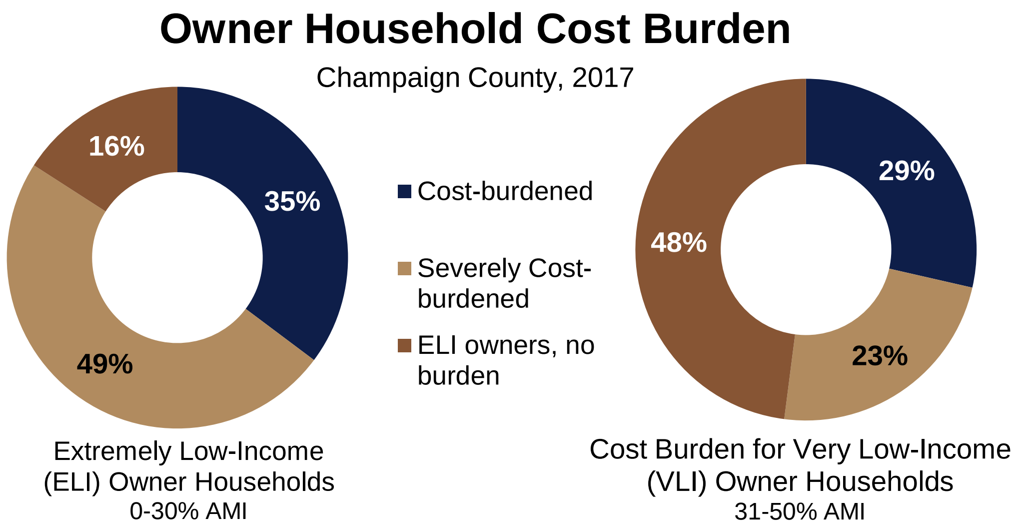
Cost-Burdened Owner Households in Champaign County, 2016			
	ELI (0-30% AMI)	VLI (31-50% AMI)	Total*
Cost Burdened (>30%)	370	510	1,900
Severely Cost Burdened (>50%)	215	230	590
Total Owner Households			11,085
Percentage of total owner households who are cost burdened			17%

Source: HUD CHAS data; 2012-2016 period

*Totals also include the homeowner population who are making >50% HUD Area Median Family Income

Champaign County has a total of 980 VLI owner households. 29% of VLI owners are spending between 31% and 50% of their income on housing, but 23% are spending more than 50%. Of Champaign County's VLI owner households, the majority (nearly 64%) are elderly households with at least one resident who is 62 years of age or older; 46% of these VLI, elderly households are cost burdened.

Of Champaign County's 440 ELI owner households, 25% are spending between 31% and 50% of their income on housing; 49% are severely cost-burdened and spending more than 50%. The majority (60%) of ELI owner households are elderly households; nearly 85% of these ELI elderly households are cost burdened.



Source: HUD CHAS data, 2012-2016 period

Trends in Owner-occupied Housing Cost Burden

The number of ELI owner-occupied households has decreased over time, while the rate of ELI owners' burdened by housing costs has increased. According to CHAS, Champaign County had 605 ELI owner-occupied households in 2010; 420 of those households were cost burdened. In 2016, Champaign County had 440 ELI owner-occupied households; 370 of those households were cost burdened. In 2010, 69% of ELI owner households were cost burdened compared to 84% in 2016.

Other Indicators of Housing Instability and Housing Need

Housing cost-burden and housing supply shortages indicate the severity of housing instability for low-income households in a community. Other indicators such as evictions and foreclosures can fill in the gaps and provide a better insight into the vulnerable populations of a community, and help to paint a broader picture of housing instability and need in a community.

Evictions

Eviction filings in Champaign County remained relatively steady from 2010 to 2016. In 2011, Champaign County saw the highest number of evictions (147); the lowest number of evictions (90) took place in 2015. The county's eviction rate, representing the number of evictions per 100 renter homes, in 2016 was 2.36%. This is comparable to the United States average of 2.34%. Champaign County's eviction rate is lower than the state as a whole; Ohio's eviction rate is 4.02%.

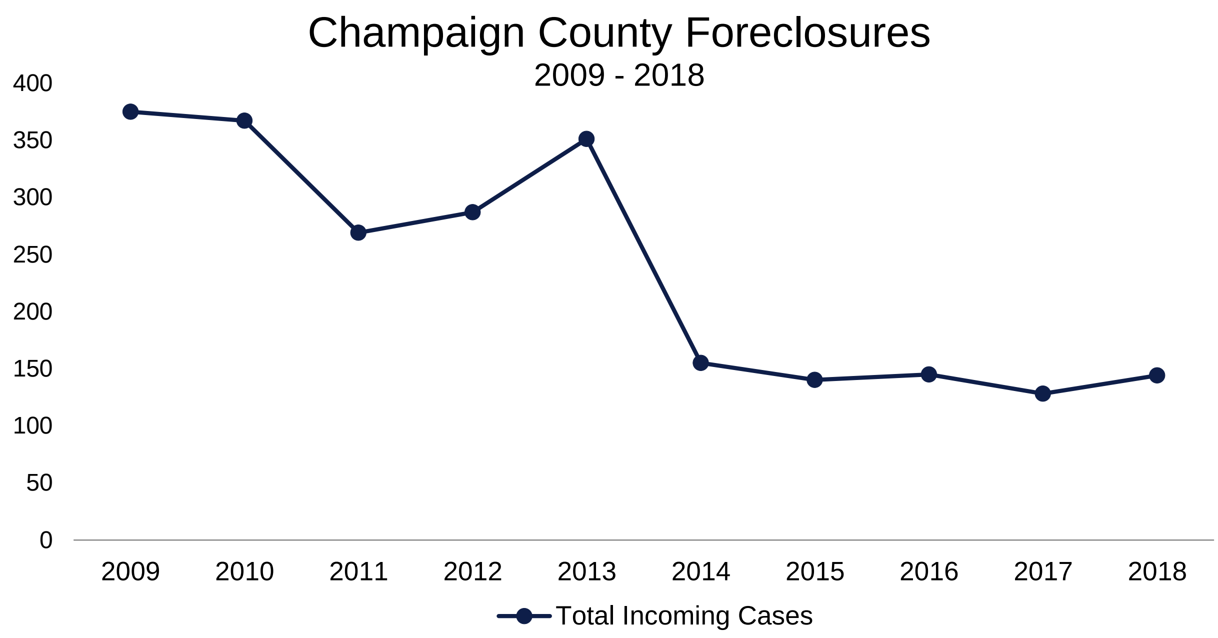
Evictions in Champaign County, 2009-2016				
Year	**Eviction Filings**	**Eviction Filling Rate**	**Evictions**	**Eviction Rate**
2010	194	4.98	100	2.57
2011	239	6.03	147	3.71
2012	184	4.56	124	3.07
2013	174	4.24	122	2.97
2014	192	4.59	114	2.73
2015	136	3.2	90	2.12
2016	151	3.49	102	2.36

Source: Eviction Lab, 2010-2016

The rate of informal evictions is notoriously difficult to track; experts agree that the true number of evictions in any community is underreported. Informal evictions mean the renter has been "encouraged" or compelled to leave without access to due process as provided by the courts.

Foreclosures

The following chart provides an overview for incoming foreclosure filings in Champaign County from 2009 through 2018. Champaign County has seen new foreclosure filings remain steady from 2015 to 2019, hovering around 140 annual filings. Since 2009, Champaign County has seen a significant drop in new foreclosure filings; the 144 incoming foreclosure cases in 2018 represent a 62% decrease from the 375 filings in 2009. While this drop is significant, the high foreclosure filings earlier in the decade have likely contributed to an increase in the number of renters in the county and/or the decline in population. Federal Reserve Board researchers indicate that roughly 40% of families who go through a foreclosure process leave the county as a result.[1-2]



Source: State of Ohio Courts of Common Pleas, General Division

Housing Needs for Special Populations

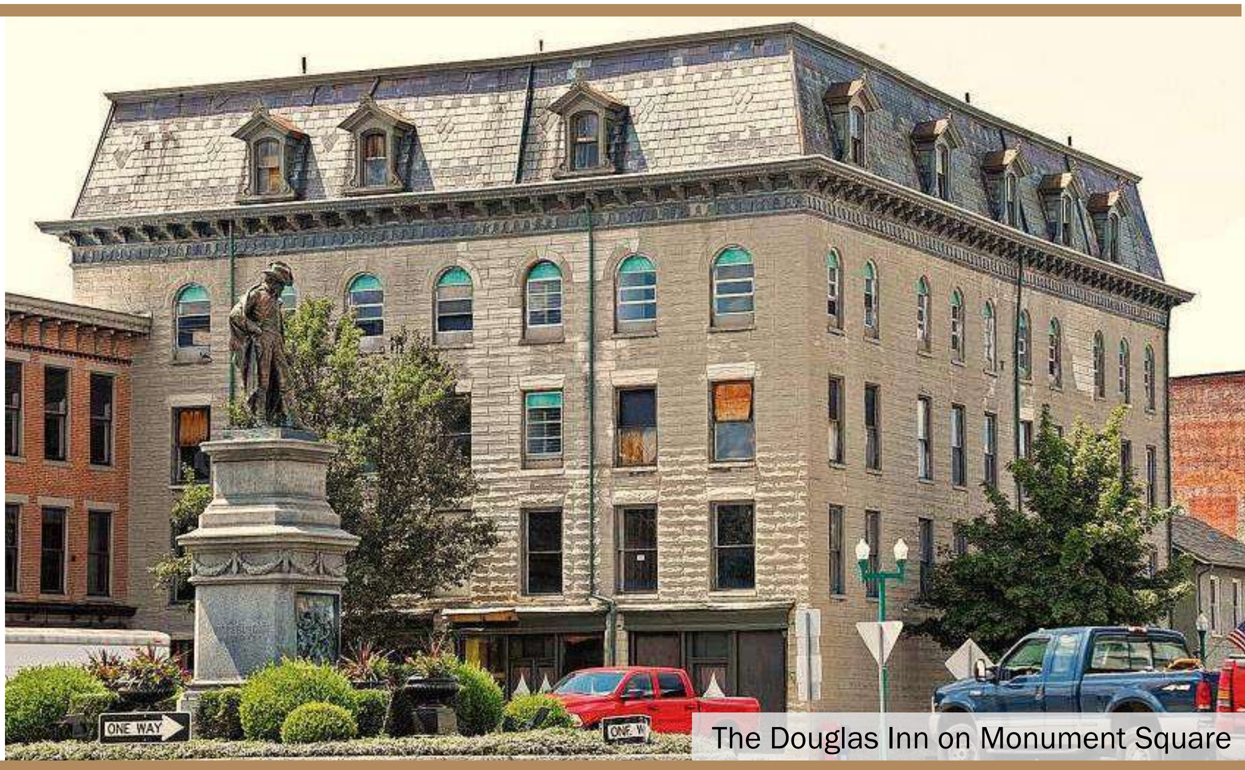
There are subpopulations in Champaign County that have specialized housing needs beyond, and in addition to, the barriers that low-income households face in securing safe, affordable housing. Specific policy recommendations for these populations are beyond the scope of this housing study, but it is important for local policymakers and community leaders to take into consideration the needs of persons with disabilities, behavioral health disabilities, developmental disabilities, reentry population, and seniors.

[1-2] Molloy, Raven and Shan, Hui, The Post-Foreclosure Experience of US Households in the Current Housing Market Downturn. 46th Annual AREUEA Conference Paper. Available at SSRN: https://ssrn.com/abstract=1717027

Disabled and Senior Population

According to 2017 ACS 5-year estimates, there were 6,227 persons living in Champaign County with a disability. Based on this estimate, this represented 16% of the county's total population. In 2017, there were 6,725 persons living in Champaign County aged 65 years or older. This represented 17% of the population for the entire county. Of those 6,725 persons aged 65 years or older, 2,177 (32%) were living with a disability. Households with a disabled member often pay more than 30% of their income on housing, which increases the need for housing assistance among these households. Nationally, in 2016, nearly 55% of all housing complaints were made regarding access issues for disabled persons.

Recently, the City of Urbana entered into an agreement with a multifamily property development company to redevelop the Douglas Inn, as well as the former North and South Elementary Schools, into affordable senior apartments. The future Legacy Place community will be for residents 55 or older making 60% or less of the municipal area median income ($24,000 - $25,000/year). The project will produce 51 units of affordable housing, including 20 in the Douglas Inn, located in the heart of Urbana's downtown. Developers are expected to close on all three properties in early 2020, with construction to follow immediately.[1-3] The Legacy Place project helps fulfill a housing need for the community and demonstrates creative repurposing of vacant buildings in the downtown core.



The Douglas Inn on Monument Square

[1-3] http://www.cepohio.com/news/legacy-place-senior-housing-project-in-urbana-secures-key-funding

Housing Conditions

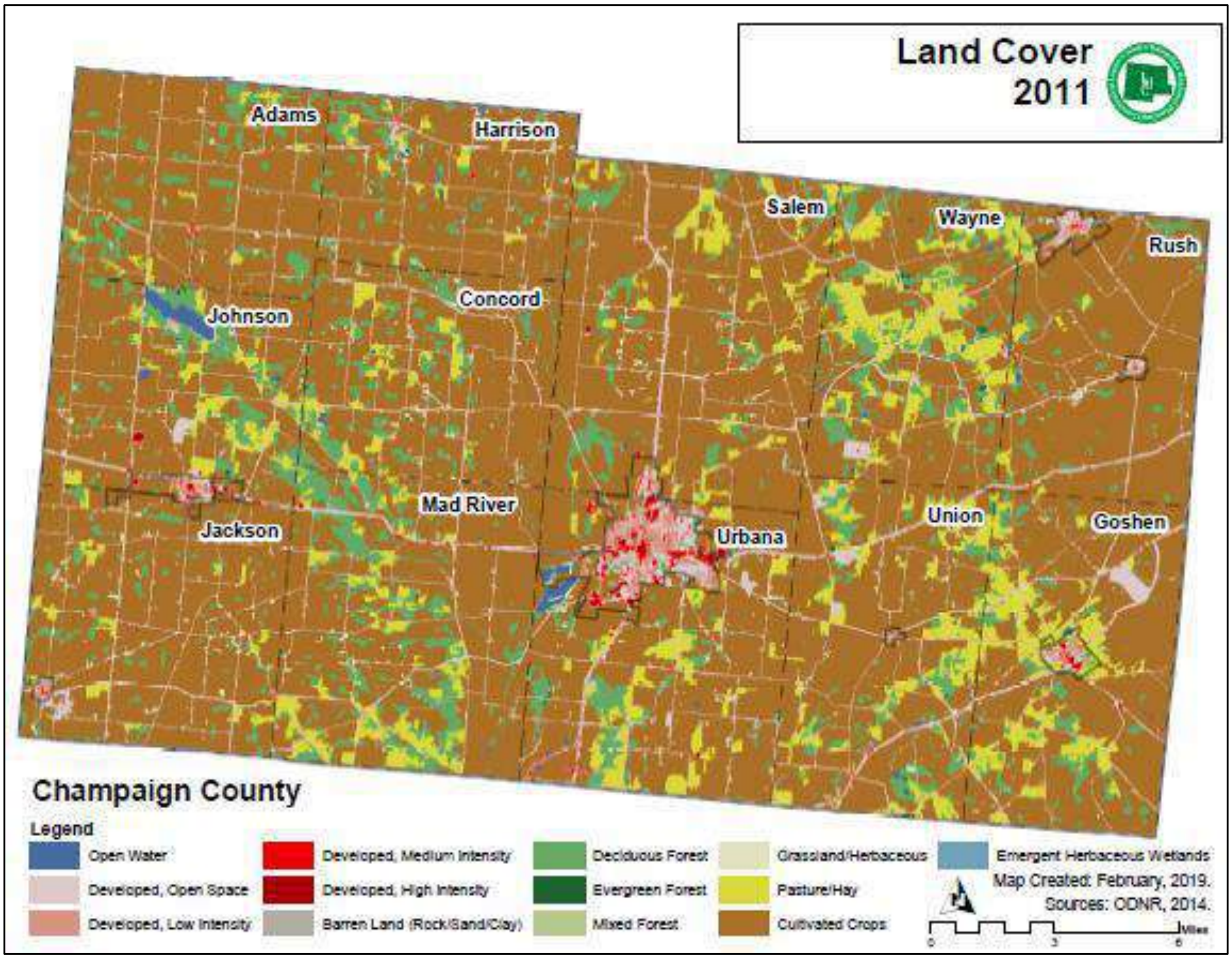
Of Champaign County's housing stock, 33% was built before 1950 and over 75% was built before 1990. According to 2016 CHAS estimates, for all residents, regardless of income, 80 renter households and 39 homeowners were living in a household that lacked complete plumbing or kitchen facilities.

Champaign County Market Rate Analysis

Market Rate Analysis

Land Use

Before identifying development potential, it is critical to understand the underlying land use and existing conditions across the county. Champaign County does not have county zoning, though all municipalities and townships in the county have effective zoning codes. The map below shows land cover for Champaign County in 2011. While dated, this land use and development patterns in the county likely have not changed in the past 10 years. The majority of land is dedicated to cultivated crops and pastureland, reflecting the active ties to agriculture present throughout the county. The majority of developed land is at either low or medium intensity, and development is still largely concentrated in incorporated territories. Some development exists in unincorporated territory across the county, often adjacent to state and national routeways. GOPC recommends that this development pattern be limited, as it places greater burdens on public utilities and impends the preservation of open space and farmland.

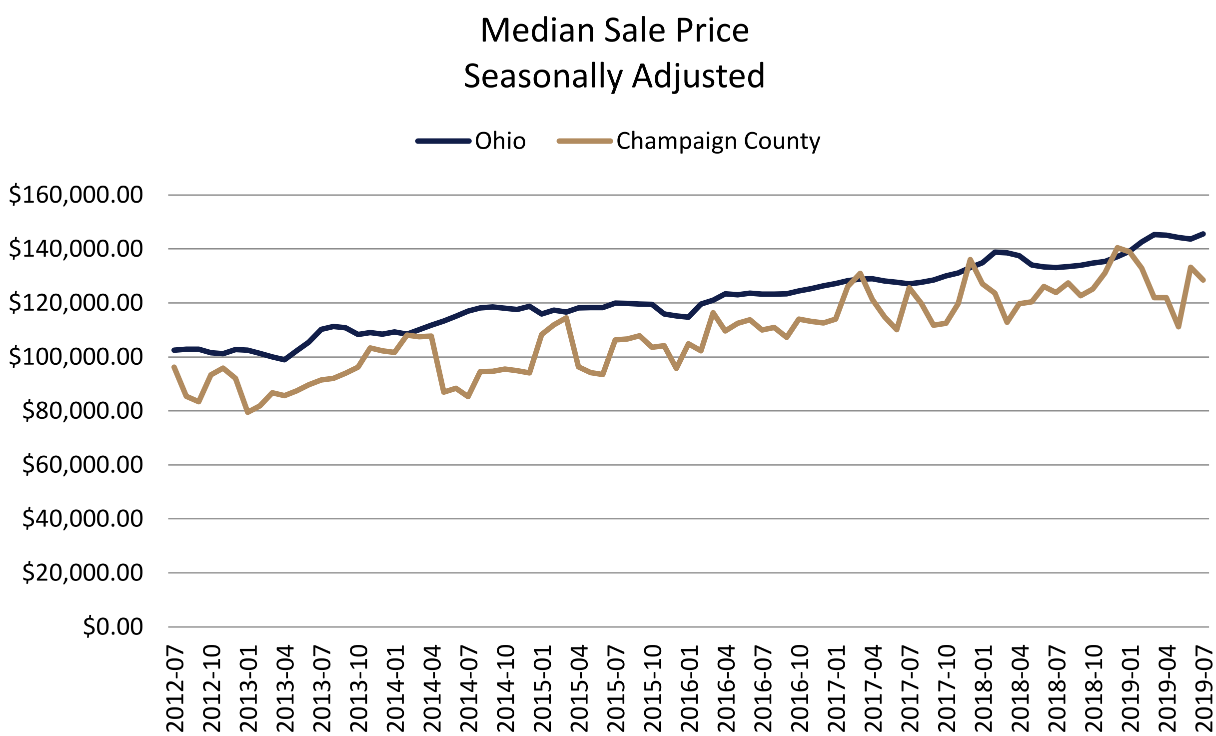


Source: Logan-Union-Champaign Regional Planning Commission, 2019

Residential Sales Prices

On average, median sales prices for single family residential homes in Champaign County are 11.3% below the state's median sale price. Median sale prices in Champaign County increased by roughly $32,300 between 2013 and 2019, keeping pace with the state's increases. The chart below shows the monthly median sale prices for Champaign County and Ohio from July 2013 to July 2019. All prices have been seasonally adjusted.

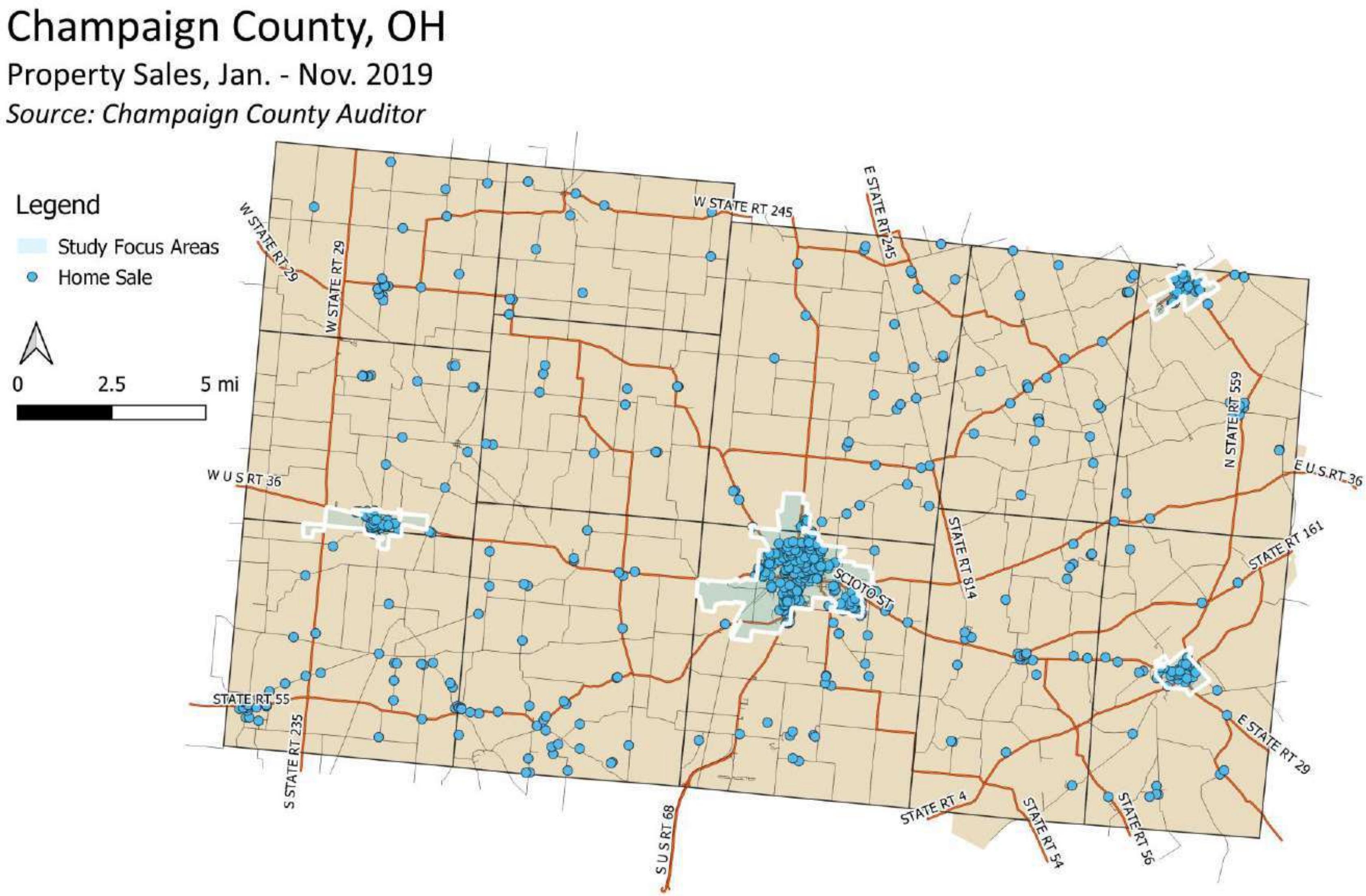
Median sale price varies greatly across the county, where some areas exhibit lower values and resale, and others present significant pockets of residential areas that have median sale prices that would support new development.



Source: Zillow Market Research

The map on the following page provide spatial context for where home sales are occurring in the county. This data is for all single-family home sales between January 2019 and November 2019. These exclude purchases below $2,000. In 2018, there were 973 single family residential home sales in Champaign County; 38% of those sales occurred in one of the four focus areas. The median sale price for a single-family home in 2018 was $107,500. In the first 11 months of 2019, there have been 732 single-family residential home sales, with 58% of those sales occurring in one of the four focus areas. The median sale price for a single-family home in the first 11 months of 2019 was $115,500 across the county.

GOPC has been told that housing availability is very limited in the county, which is likely suppressing the true number of potential homebuyers or home sellers.


Champaign County, OH
Property Sales, Jan. - Nov. 2019
Source: Champaign County Auditor
Legend
Study Focus Areas
Home Sale
0
2.5
5 mi
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W U S RT 36
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N STATE RT 559
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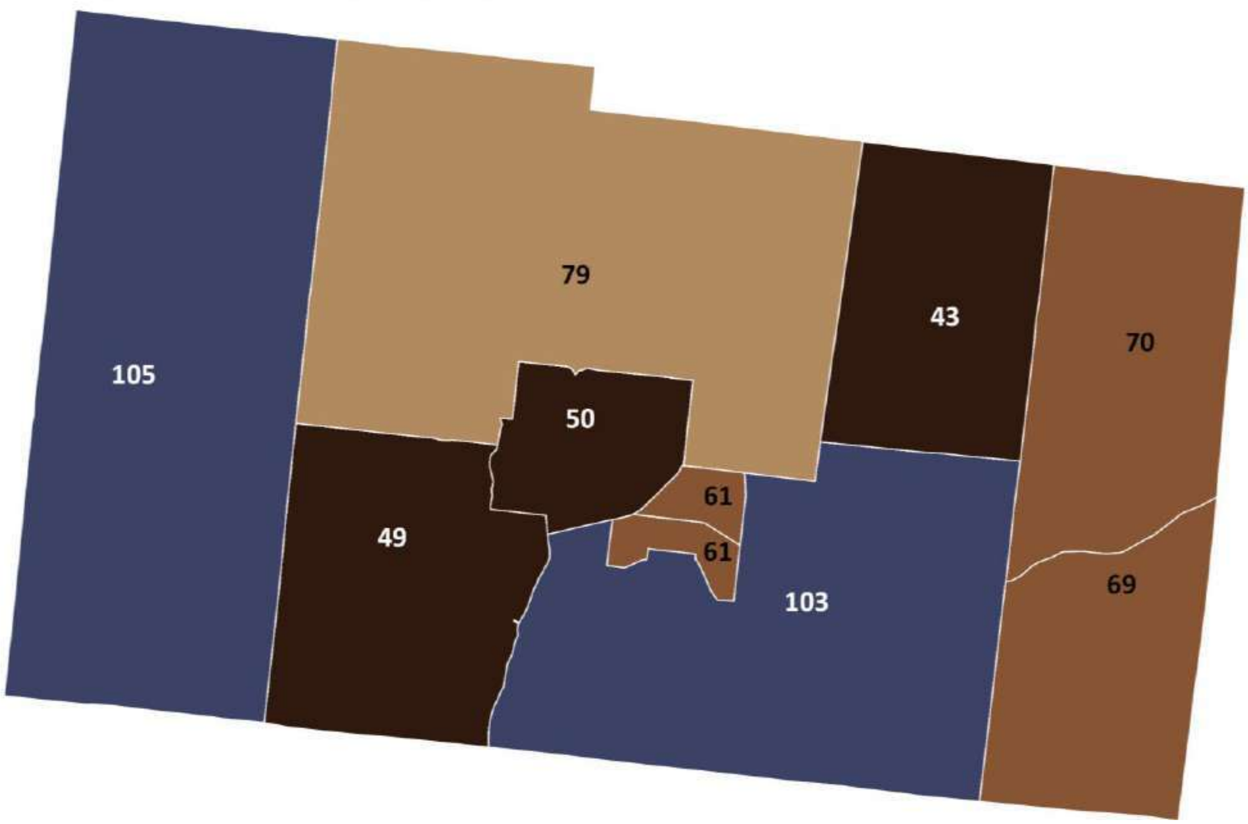
STATE RT 161
STATE RT 55
S STATE RT 235
S U S RT 68
STATE RT 4
STATE RT 54
STATE RT 56
E STATE RT 29

Mortgage Originations

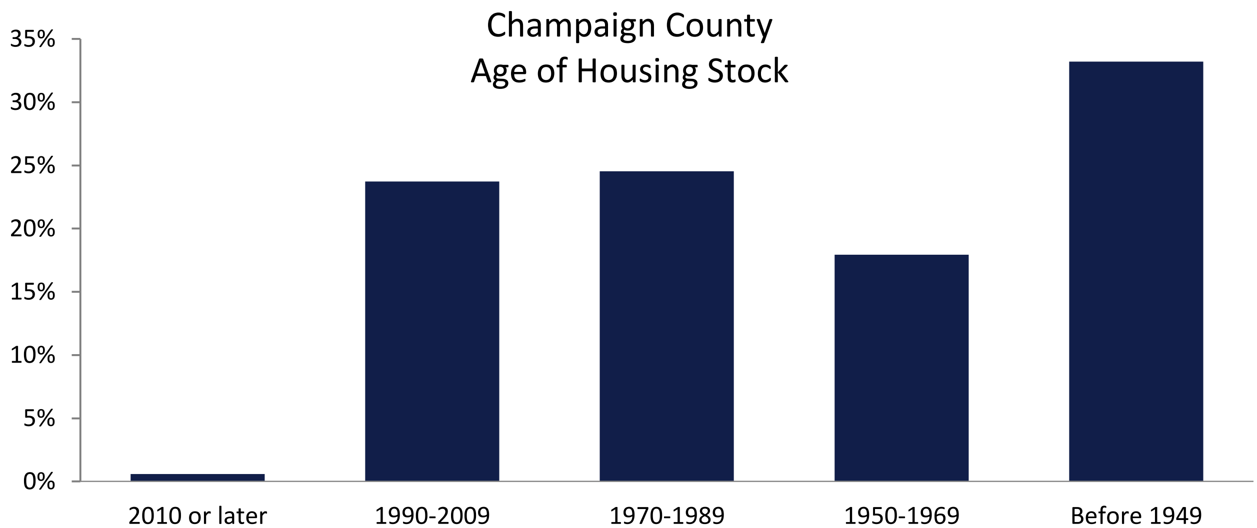
In 2017, Champaign County had 690 mortgage originations. This includes refinancing, mortgages for home improvement, and mortgages for home purchase. The map below demonstrates the number of mortgage originations by census tract. While all tracts have experienced new mortgage originations, some tracts have nearly double the mortgages of their peers. However, there doesn't seem to be a relationship between the amount of mortgage originations and the presence of a municipality within the census tract. Transactions of homes selling for extremely low sale prices and are not captured in HMDA reporting sources. These are likely purchased with cash or financed from non-HMDA reporting sources, which typically mean properties are being purchased by real estate investors and not owner-occupants. In higher income census tracts, mortgages as a percentage of sales is often much higher than that of lower income census tracts.

Total Mortgage Originations, 2017
Champaign County, OH
Source: Consumer Protection Finance Bureau, HMDA



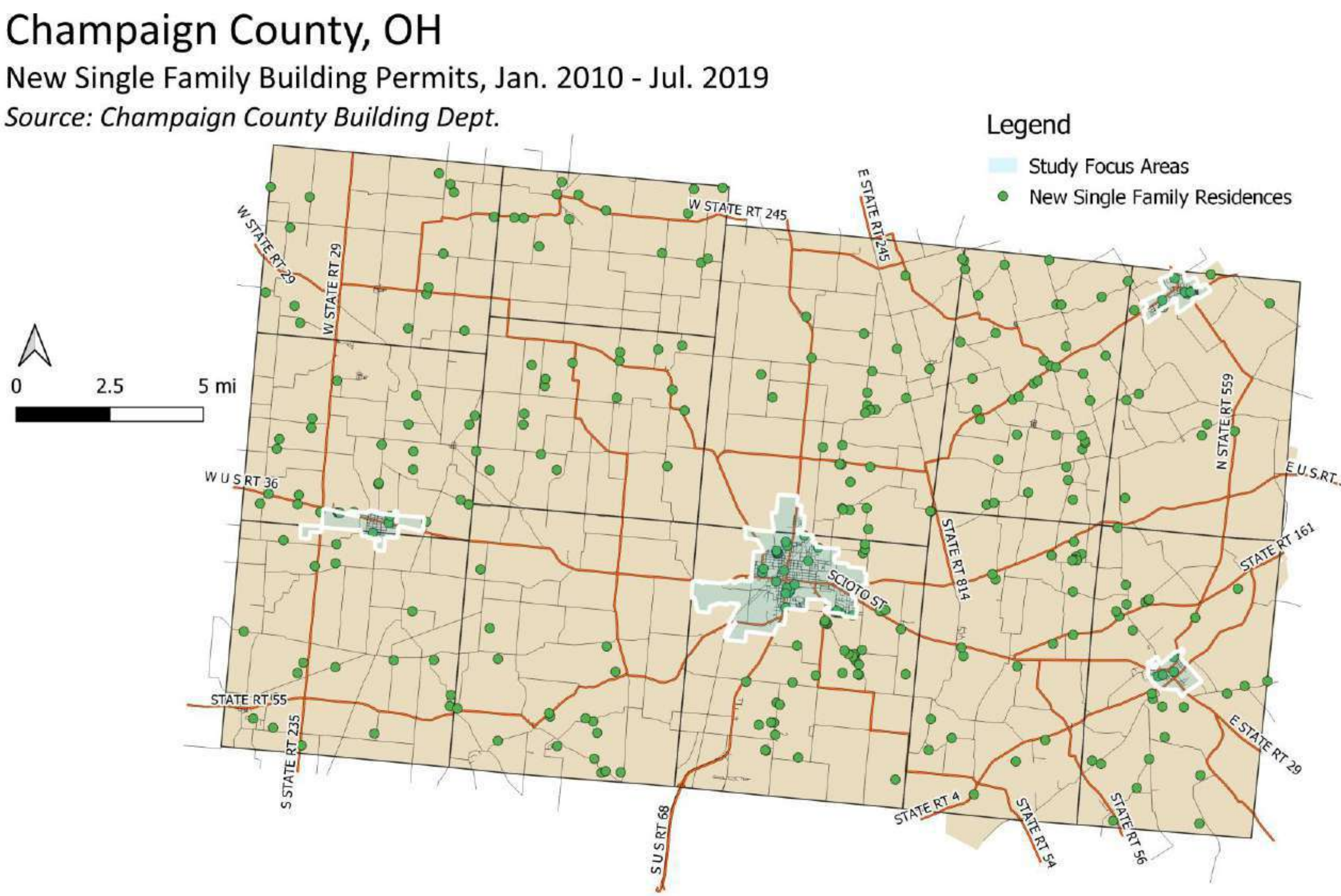
New Construction

Of Champaign County's housing stock, 33% was built before 1950 and over 75% was built before 1990. The share of houses built before 1950 is higher in all but one of the four focus areas. Consumer preference for housing has changed significantly since 1950, while cost to maintain an older home can quickly overwhelm the average homeowner. This puts Champaign County communities at a disadvantage when attracting new residents to current housing stock.



Source: 2013-2017 ACS 5-Year Estimates; Year Structure Built

There has been limited amounts of new residential construction in Champaign County since 2010. Permit data from the Champaign County Building Department indicates that since January of 2010, there have only been 324 permits for new single-family residences. The map on the following page provides spatial context for where new construction is occurring in the county. Approximately 80% of new homes in the county have been built outside of existing municipal boundaries. In the past decade, builders in Champaign County have constructed an average of 32 homes per year, though two-thirds of all new homes were built in just the last 5 years. The average cost of construction for a new single-family home is $199,930.

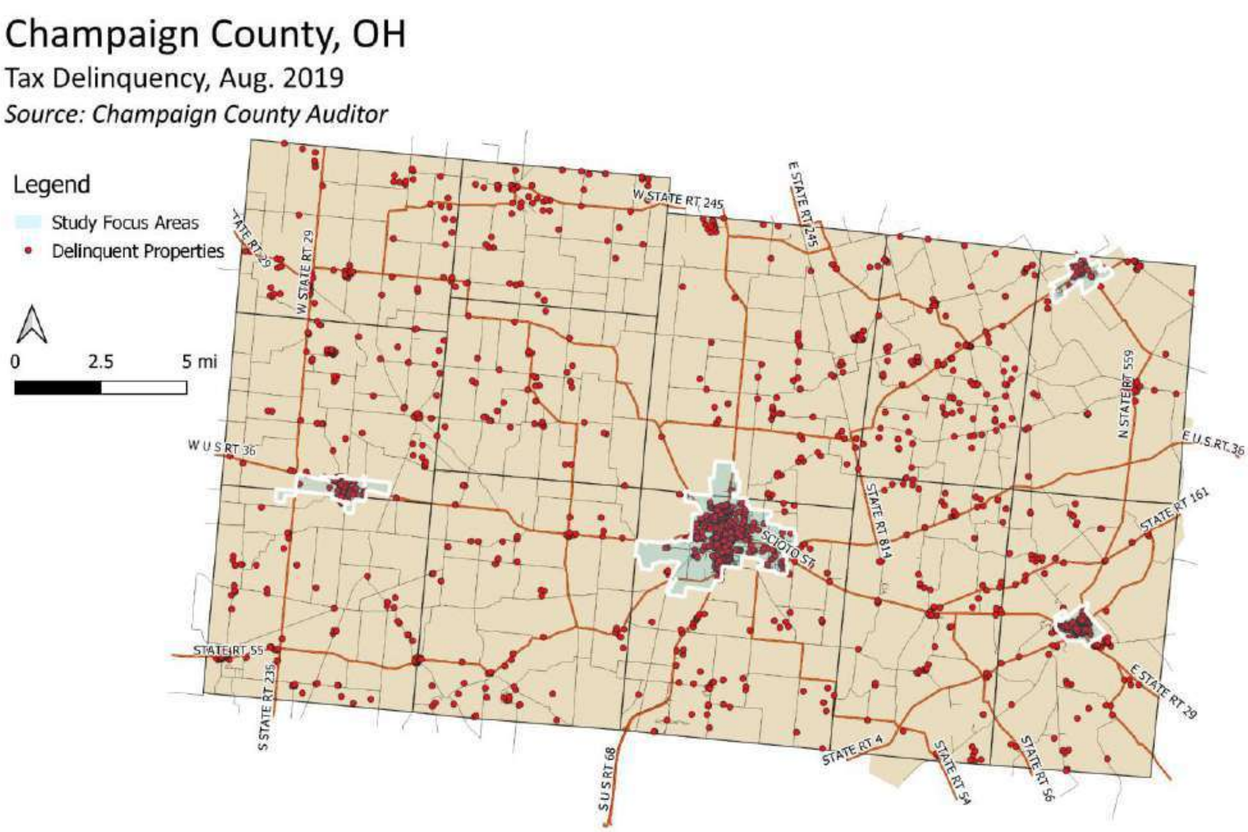


The Champaign County Building Department does not oversee permits filed within the villages of Woodstock, Mutual, and Christiansburg. The above map represents permits filed for new construction in the City of Urbana, the villages of Mechanicsburg, North Lewisburg, and St. Paris, and all other unincorporated territory in Champaign County.

Tax Delinquency

As of August 2019, there were 1,608 parcels which were delinquent on either real or special taxes, resulting in $2.15 million in unpaid taxes on residential, commercial/industrial, and agricultural property. In 2019, the county collected $1,399,443.61 from delinquent taxes. This figure includes properties on payment plans, in bankruptcy, or going through the foreclosure process. Champaign County is below both the state average ($19.9 million), and state median ($4.6 million) amounts of delinquent property taxes for all 88 counties.[1-4] Over one third of delinquent property across the county is located in one of the four focus areas. 82.7% of all delinquent property is residential, with delinquency rates split evenly between single-family and multi-family residential property. According to the Champaign County Treasurer's Department, nearly 42% of delinquent property owners are on a repayment plan with their office.

Tax delinquency can be a sign of an unhealthy housing market. The county has recently had success collecting back taxes. Continued diligent collection enforcement could result in even more revenue for property tax jurisdictions, including the five school districts in Champaign County. Alternatively, some properties may be opportunities for intervention through tax foreclosure to resell or return problem property back to productive use. The map below illustrates the location of delinquent properties across the county.

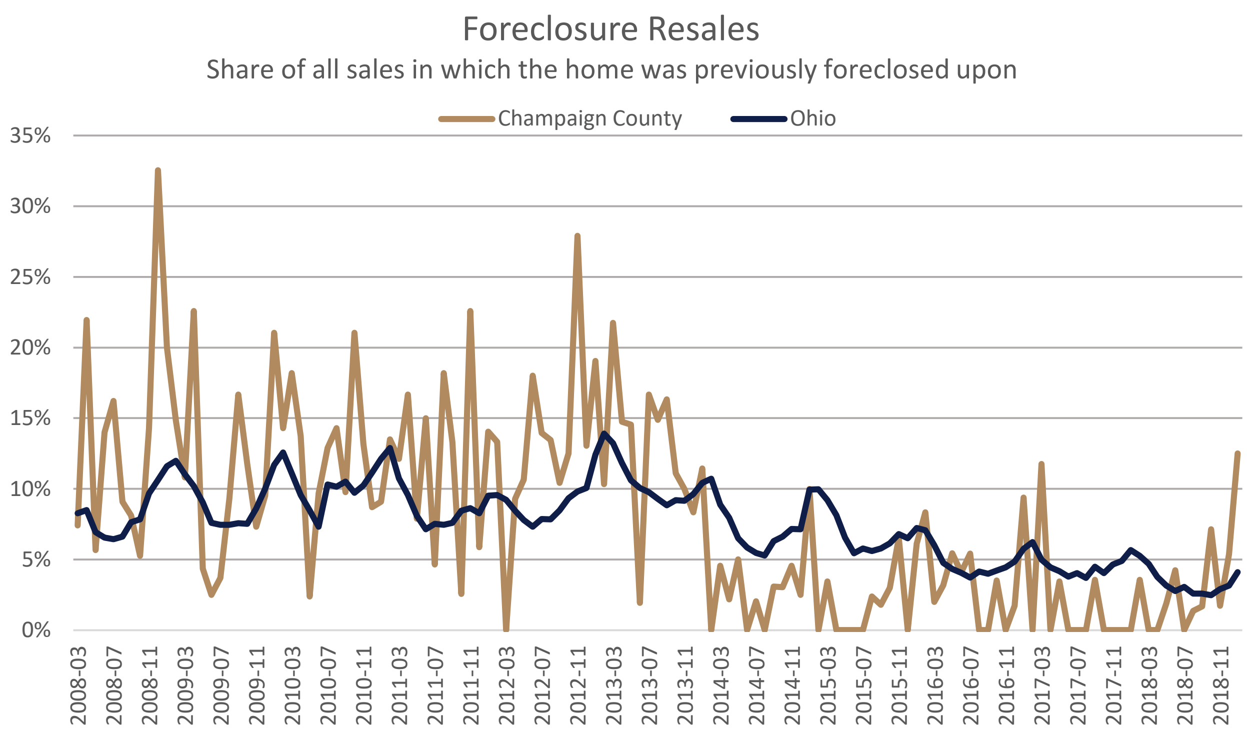


[1-4] Data obtained from the Ohio Department of Taxation, Table TD-1 for tax year 2017
https://www.tax.ohio.gov/tax_analysis/tax_data_series/publications_tds_property/TD1TY17.aspx

Note: delinquency data was obtained shortly after the biannual collection period for property taxes. This may have affected total number of properties listed delinquent and displayed on the map above.

Foreclosures

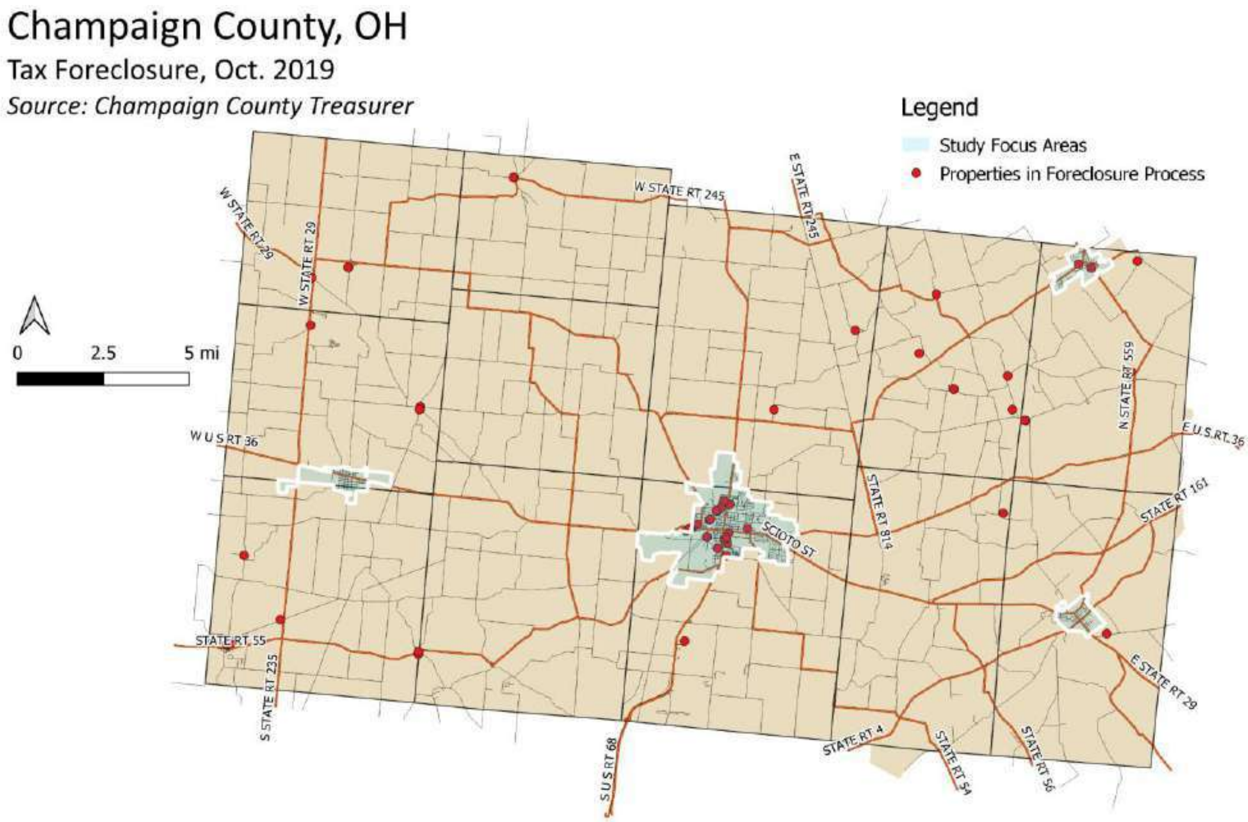
Foreclosure is a quintessential indicator of housing market distress. Foreclosures negatively affect the neighborhood surrounding them and can depress housing prices in the area. In Champaign County, the number of foreclosure resales has declined since 2009, and has largely been below state levels of foreclosure resale since 2015. Zillow market research data indicates that an average of 2% of home sales were foreclosed resales in 2018, which is on par with Ohio's average.



Source: Zillow Market Research

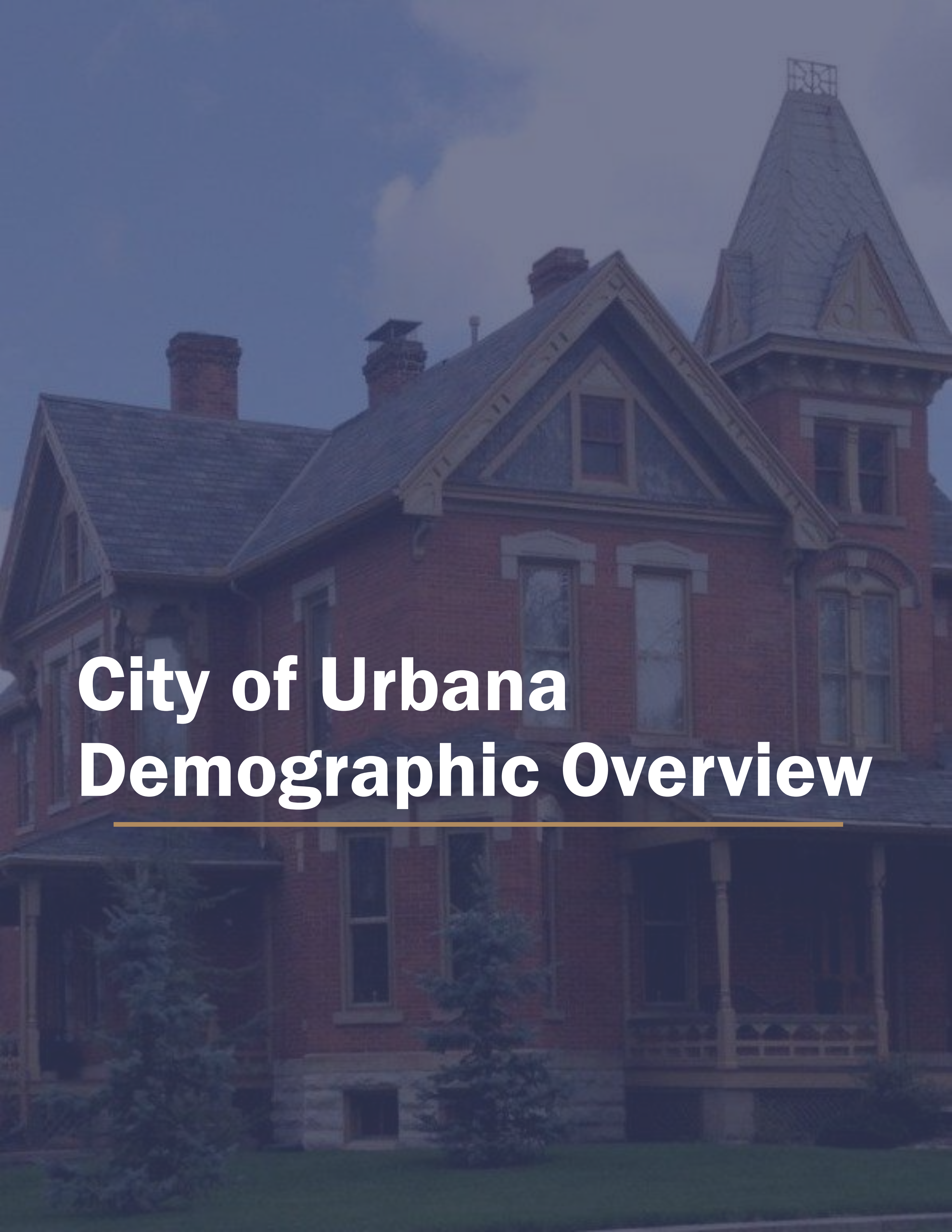
The map on the following page shows the location of properties that are in the process of tax foreclosure. From January 2018 through October 2019, there were 56 filings of tax foreclosure in the county, nearly half of them in the City of Urbana. In the same time period, 92 properties underwent bank/mortgage foreclosure throughout the county. Spatial data was unavailable for mortgage foreclosure filings at the time of publication.

Recently, the county has experienced success in reselling foreclosed properties through state-mandated sheriff and forfeited land sales, though properties are often sold for less than the outstanding delinquent taxes. In 2019, the County Treasurer and Prosecutor's Office successfully sold 60 properties through sheriff sale or forfeited land sale, with many properties later rehabbed and resold.



Conclusion

Housing sales prices are stable, but new construction throughout Champaign County has been depressed in recent decades. Of the little residential development that has happened, more of it has occurred in unincorporated territories than in incorporated communities. Limited housing supply coupled with high demand for particular product types has created a tight market, which can be suppressing the number of sales that would otherwise occur in Champaign County. The county doesn't exhibit signals of market distress; delinquency and foreclosure rates are low, and county population growth has remained stable. However, indicators of market distress are higher in four focus areas than throughout the rest of the county. In addition to guiding new development back into incorporated communities, focusing resources to address issues like foreclosure and vacancy at a local level can help strengthen the micro-market conditions in the four focus areas, and further elevate the county's positive indicators. There is a significant opportunity to position some Champaign County villages as bedroom communities to nearby employment centers, in addition to capturing commuters already working in the county.

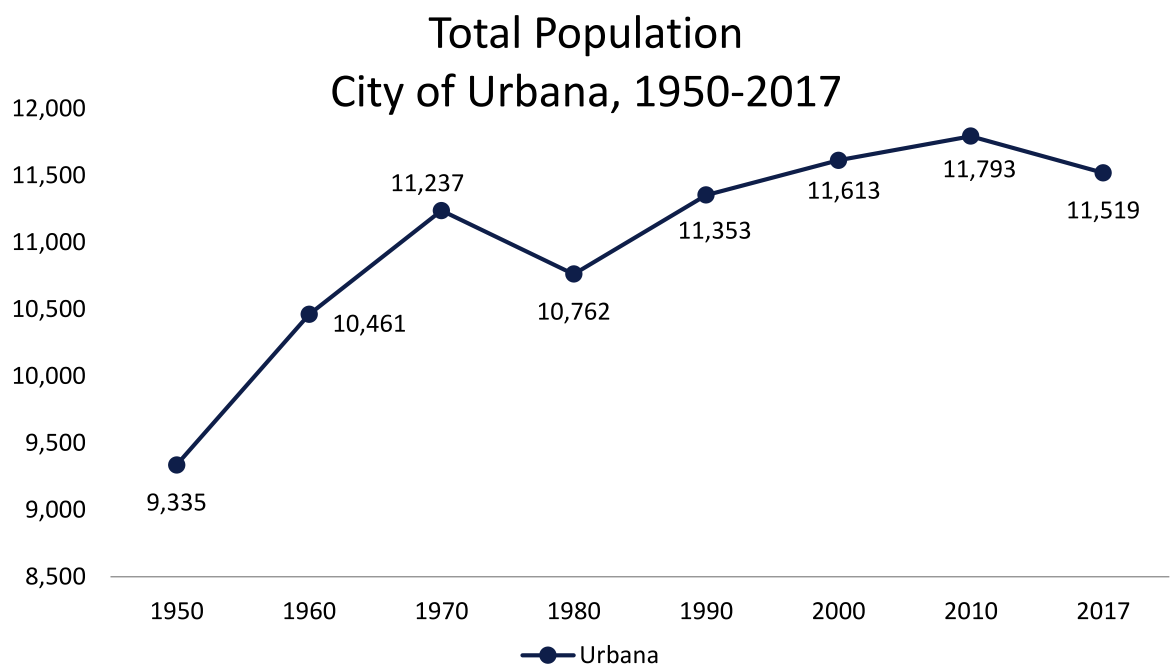


City of Urbana Demographic Overview

Demographic Overview

Population

The population of the City of Urbana has held fairly steady since 1970; in recent decades, the total population of the city has remained between 11,000 and 11,500 with slight fluctuations. Rates of population growth in Urbana are similar to its peer cities in adjacent counties. Urbana is within a 60 minute commute of some larger metros, including Dayton, Springfield, and the western half of Columbus. Estimates indicate in 2024, the City of Urbana will have approximately 11,721 residents, representing a 1.6% increase since 2000. Comparatively, both the city and county have experienced minimal growth in the past two decades, though the county is growing at a slightly faster rate than the county seat. **As housing needs and preferences change, a thoughtful plan to encourage market-rate housing could suit the needs of the county's existing population and potentially attract new residents.**



Source: ODSA Historic Census Populations of All Incorporated Ohio Places, 1900 to 2010; U.S. Dept. of Commerce, U.S. Census Bureau, Decennial Censuses of Population and Housing; American Community Survey 2013-2017

Total Population and Future Projections for Urbana and Peer Cities

Total Population, 2010-2024					
	2000	2010	2019	2024	2000-2019
Urbana	11,613	11,793	11,799	11,721	+1.6%
Bellefontaine	13,069	13,370	13,488	13,483	+3.2%
Celina	10,303	10,400	10,404	10,474	+1.0%
Tiffin	18,135	17,963	18,017	17,932	-0.6%
Tipp City	9,221	9,689	10,149	10,394	+10%
Troy	21,999	25,058	26,339	26,956	+19%
Ohio	11,353,140	11,526,504	11,805,053	11,955,872	+5.3%

Source: ESRI Demographic Data; U.S. Census Bureau, Decennial Census

As of 2019, Millennials (those born between 1981 and 1998) are the largest generation in the City of Urbana, followed closely by Baby Boomer and Z generations. Compared to the county, population composition in the City of Urbana is slightly younger, presenting new needs and opportunities for in housing product demand. The number of both Millennials and Baby Boomers living in the city expected to decrease by 2024, while the population of individuals in generation Alpha (born after 2017) is expected to increase significantly. **Providing opportunities for those in the Millennial generation (with their Alpha generation children) to stay in Urbana will be key to revitalization and attraction efforts.**

Urbana City Population and Future Projections by Generation

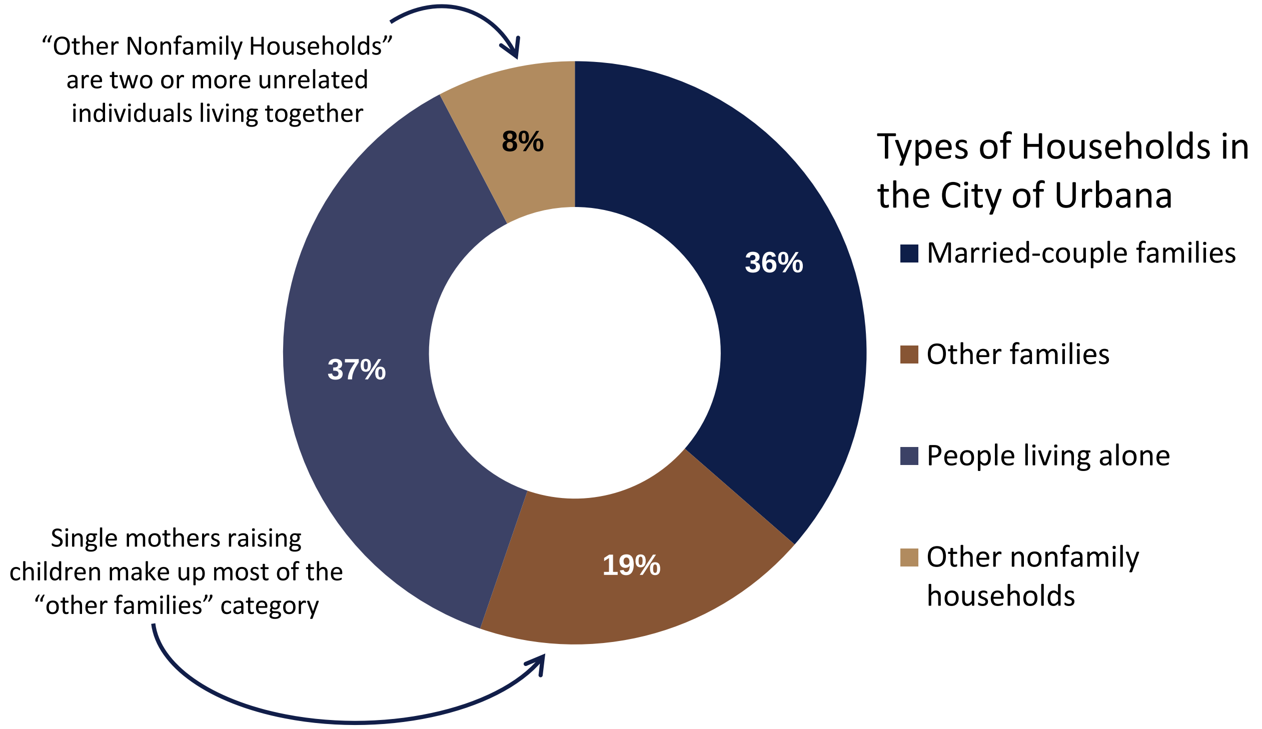
Share of Population by Generation, City of Urbana 2019		
	2019	2024
Alpha (born 2017 or later)	4%	10%
Z (born 1999 to 2016)	22%	23%
Millennial (born 1981 to 1998)	24%	22%
Gen X (born 1965 to 1980)	18%	18%
Baby Boomer (born 1946 to 1964)	23%	21%
Silent & Greatest generations (born 1945 and earlier)	10%	6%

Source: ESRI Demographic Data

Households and Families

In 2017, there were 4,940 households in the City of Urbana. Married-couple families and people living alone each made up over one third of the households in the city. Other families and other nonfamily households made up 19% and 7% of all households in the county, respectively. Of the 4,940 households in the city, 30% had one or more people under the age of 18, while 39% of all households had one or more people 60 years and over.

A “nonfamily household” refers to an individual living alone, or sharing their residence with one or more unrelated individuals. Single mothers raising children make up the majority of the “Other Family” category of households. Unmarried partner households can be family or nonfamily households, depending on the relationship of others in the household to the householder.



Education

In 2019, 88% of Urbana residents 25 years and over had attained a high school diploma or GED, and 16% of the population had a bachelor’s degree or higher. According to estimates of the city’s 3+ population, 13% were enrolled in preschool or kindergarten, 55% were enrolled in grade school/high school, and 32% were enrolled in college/graduate school.

Educational Attainment for Residents of Urbana and Peer Cities (age 25+)

Educational Attainment, 2019							
	Urbana	**Bellefontaine**	**Celina**	**Tiffin**	**Tipp City**	**Troy**	**Ohio**
Less than 9th grade	3%	2%	2%	2%	2%	2%	3%
9-12th Grade/No Diploma	9%	7%	5%	6%	5%	8%	7%
High School Diploma	41%	42%	42%	37%	26%	30%	29%
GED/Alternative Credential	9%	7%	4%	4%	3%	4%	4%
Some College/No Degree	18%	17%	21%	21%	25%	23%	20%
Associate’s Degree	6%	8%	9%	10%	8%	9%	9%
Bachelor’s Degree	9%	12%	9%	11%	18%	16%	17%
Graduate/Professional Degree	6%	4%	8%	8%	13%	9%	11%

Source: ESRI Demographic Data

The City of Urbana resembles its peers in educational attainment, but similar to the county, falls behind in rates of post-secondary and post-graduate attainment. The city has higher rates of enrollment in college and graduate school than both the county and the state, likely due to the presence of Urbana University. Urbana University is the only post-secondary institution located physically within the county, with a current enrollment of over 1,800 students in undergraduate and graduate programs. Urbana University is a critical asset to the Urbana community and should be leveraged when considering a comprehensive housing strategy.

Educational Enrollment of Urbana Residents

Educational Enrollment, 2017			
	Urbana	Champaign County	Ohio
Preschool / Kindergarten	13%	13%	11%
Enrolled in Grade School	55%	66%	62%
Enrolled in College / Graduate School	32%	21%	27%

Source: American Community Survey 2013-2017

Income and Earnings

The median household income in the City of Urbana is $42,903. An estimated 13% of households have an income below $15,000 a year, and an estimated 10% of households have an income of $100,000 or more a year. The city resembles many of its peers in household earnings.

Household Income in Urbana and Peer Cities

Household Income Distribution, 2019							
	Urbana	Bellefontaine	Celina	Tiffin	Tipp City	Troy	Ohio
less than $15,000	13%	17%	8%	11%	4%	8%	11%
$15,000-$24,999	12%	9%	14%	13%	10%	10%	10%
$25,000-$34,999	17%	13%	12%	15%	7%	11%	10%
$35,000-$49,999	13%	15%	18%	18%	12%	14%	14%
$50,000-$74,999	21%	20%	20%	19%	18%	20%	18%
$75,000-$99,999	14%	10%	14%	13%	18%	15%	13%
$100,000-$149,000	6%	12%	10%	7%	19%	15%	14%
$150,000-$199,999	3%	2%	2%	3%	7%	4%	5%
$200,000 or greater	1%	2%	2%	1%	5%	3%	5%
Median	**$42,903**	**$45,666**	**$47,208**	**$42,968**	**$73,176**	**$57,743**	**$54,966**

Source: ESRI Income Data

Workforce

In the City of Urbana, 52% of residents over the age of 16 are employed, and 5.2% of residents are unemployed. 43% of residents over the age of 16 are not currently participating in the labor force. In 2017, there were a total of 6,971 jobs in the city. The majority (80%) of jobs in the city are held by someone commuting in from another community. In 2017, there were 5,126 workers who lived in the City of Urbana. The majority (71%) of workers that live in Urbana commute outside city limits for a job. These figures include both private and public sector jobs.

Commuter Shares for Urbana Residents and Workers (age 16+)

Inflow/Outflow Job Counts (All Jobs in 2017) for the City of Urbana		
Employed in Urbana	**6,971**	**100.00%**
Employed in Urbana, but living outside the city	5,501	78.9%
Employed in Urbana and living in city	1,470	21.1%
Workers Living in Urbana	**5,126**	**100.00%**
Workers living in Urbana, but employed outside the city	3,656	71.3%
Workers living in Urbana and employed in city	1,470	28.7%

Source: U.S. Census/OnTheMap

The table below begins to break down where those who live in Urbana work, and where those who work in Urbana live. The left side of the table shows the top ten destination places (cities, towns, or villages) where Urbana residents are employed, and the right side shows the top ten destination places where workers of Urbana live.

Commute Patterns for Urbana Residents/Workers, by Destination

Where Urbana Residents Work (Places) [of 5,126 working residents]			Where Urbana Workers Live (Places) [of 6,971 jobs]		
Location	**Count**	**Share**	**Location**	**Count**	**Share**
Urbana city, OH	1,470	28.7%	Urbana city, OH	1,170	21.1%
Springfield city, OH	550	10.7%	Springfield city, OH	611	8.8%
Columbus city, OH	210	4.1%	Columbus city, OH	149	2.1%
Bellefontaine city, OH	168	3.3%	Northridge CDP, OH	138	2.0%
Marysville city, OH	148	2.9%	Bellefontaine city, OH	99	1.4%
London city, OH	67	1.3%	St. Paris village, OH	68	1.0%
Findlay city, OH	64	1.2%	Mechanicsburg village, OH	63	0.9%
Dublin city, OH	56	1.1%	New Carlisle city, OH	44	0.6%
Piqua city, OH	50	1.0%	West Liberty village, OH	43	0.6%
Troy city, OH	45	0.9%	Sidney city, OH	43	0.6%

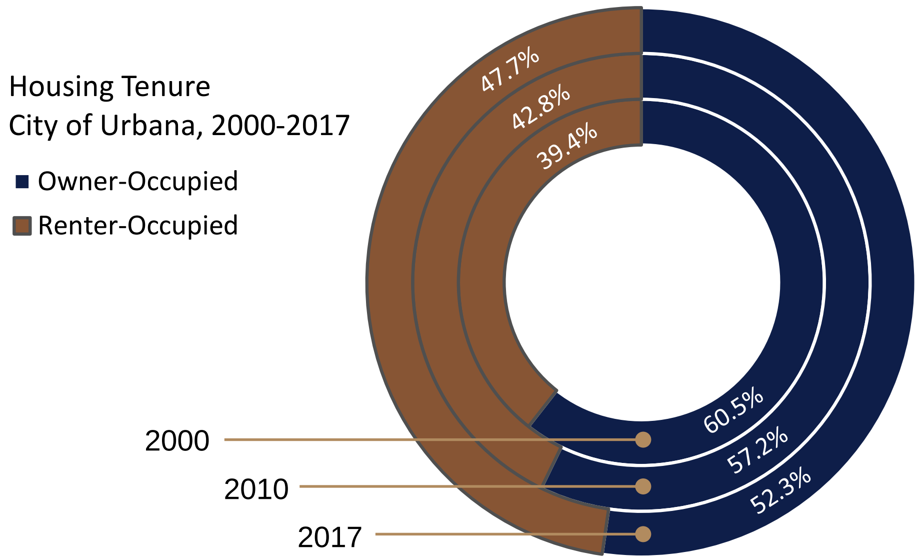
Source: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2017).

The population of workers who currently work in the City of Urbana but live outside the city are key demographic to target when considering a comprehensive housing strategy. This segment of the population has familiarity with the city and could be attracted to relocate within the city (or county) if they are provided with attractive housing options.

Additionally, there is a significant population of individuals who live in Urbana and commute to other cities for employment. In 2017, there were 550 Urbana residents who commuted to Springfield and 210 who commuted to Columbus for work, according to the Center for Economic Studies at the U.S. Census Bureau. By providing appropriate housing products and amenities, an opportunity exists to expand this population of commuters.

Housing Tenure

The ratio of renters to homeowners has shifted over the past 20 years in cities across the country, reflecting changes in consumer preference for housing options and increased difficulty Americans experience when trying to buy a home. In 2017, the majority of households in the City of Urbana were homeowners, but the ratio of renters to owners has shifted; the percentage of renters in the city has increased by 8.3 percentage points since 2000, or a 20% rise in the number of renter households. Nearly 48% of all households in Urbana were renters in 2017.



A community's renter population creates a pipeline for potential new homeowners when coupled with policies that focus on affordability and residential development incentives. Families new to the area may look to rent for a year before they decide on where to buy a house, and existing renters may wish to purchase homes that are not cost-burdensome. Additionally, supporting a diverse stock of housing options for both ownership and rental can meet a variety of needs for an incoming population, including university students or employees on temporary contracts.

Crime Rates

Incidents of property crime have been decreasing in the city since 2015, with 367 property crimes (32.4 per 1,000 general population) reported to the Urbana Police Department in 2018. Property crimes can include reports of arson, larceny theft, motor vehicle theft, and burglary. Incidents of property crime have been decreasing in the city since 2015.

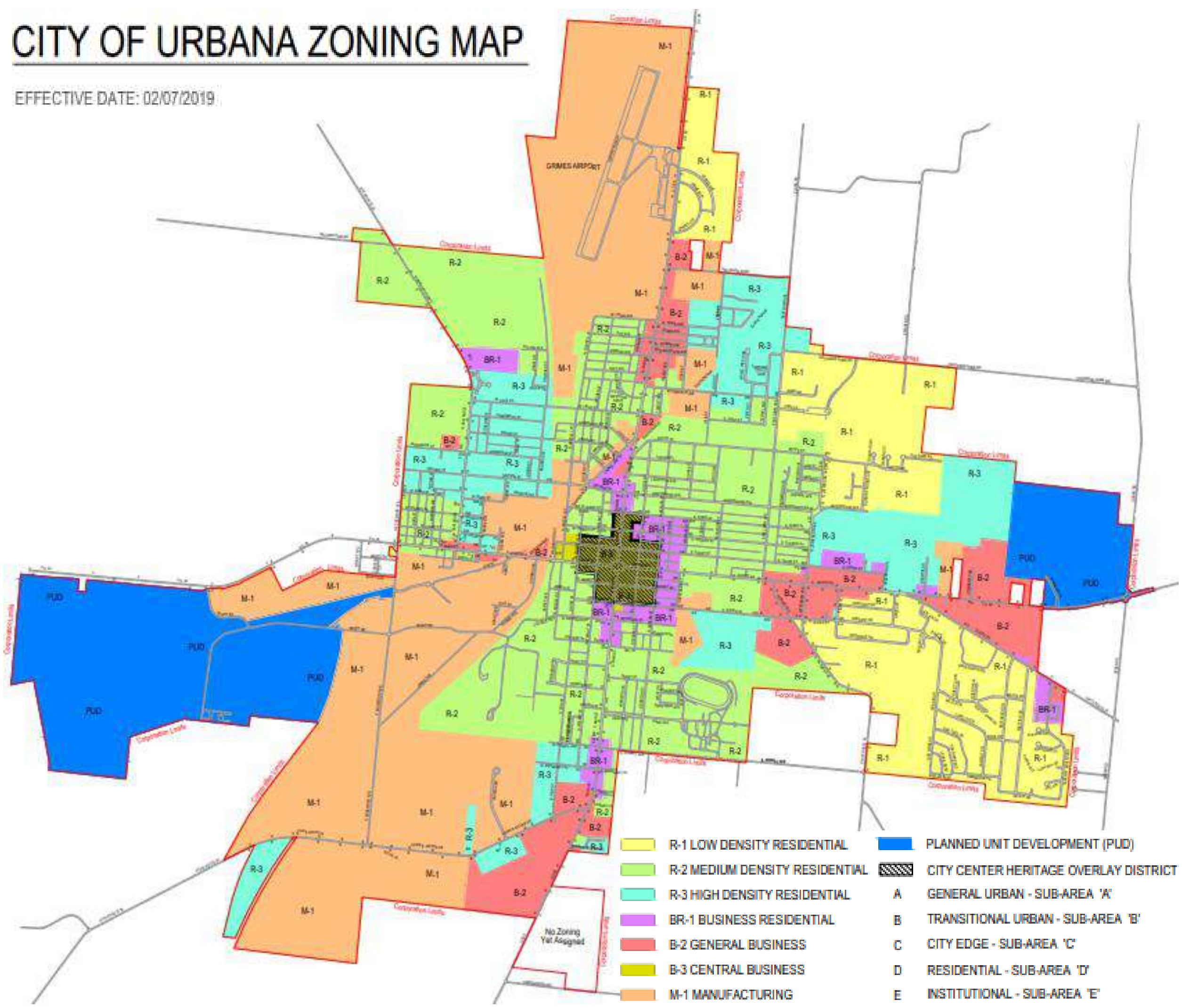
For the state as a whole, Ohio's violent crime rates were 2.80 crimes per 1,000 general population and 21.77 property crimes per 1,000 general population in 2018. Urbana had equal amounts of violent crime and higher property crime as compared to the overall state rates.

City of Urbana Market Rate Analysis

Market Rate Analysis

Land Use

Before identifying potential areas for development, it is critical to understand the underlying land use across the city. The map below shows the various land uses for the City of Urbana. The City of Urbana has two active historic districts: Scioto Street Historic District, and the Urbana Monument Square Historic District. The City has additionally created a historic overlay in the Monument Square District, affecting land use and design decisions for new development there. Of note, the city has two large collections of undeveloped land under Planned Unit Developments (PUD) zoning, which allows commercial densities up to 10,000sq. ft per acre.



Residential Sales Prices

The map on the following page provides spatial context for where home sales are occurring in the city. This data is for all single-family home sales between January 2018 and November 2019. These exclude purchases below $2,000. In 2018, there were 270 single-family residential home sales in the City of Urbana. The median sale price for a single-family home in 2018 was $93,950. In the first 11 months of 2019, there have been 303 single-family residential home sales. The median sale price for a single-family home in the first 11 months of 2019 was $105,000 in the city.

Stakeholders in Urbana have noticed a trend of resale and conversion of single-family residential to rental units. This trend is of concern to some in the city, as converted rentals occupy a product type that could otherwise go to a first-time homebuyer households. This trend could be a demand indicator for more new rental housing products.

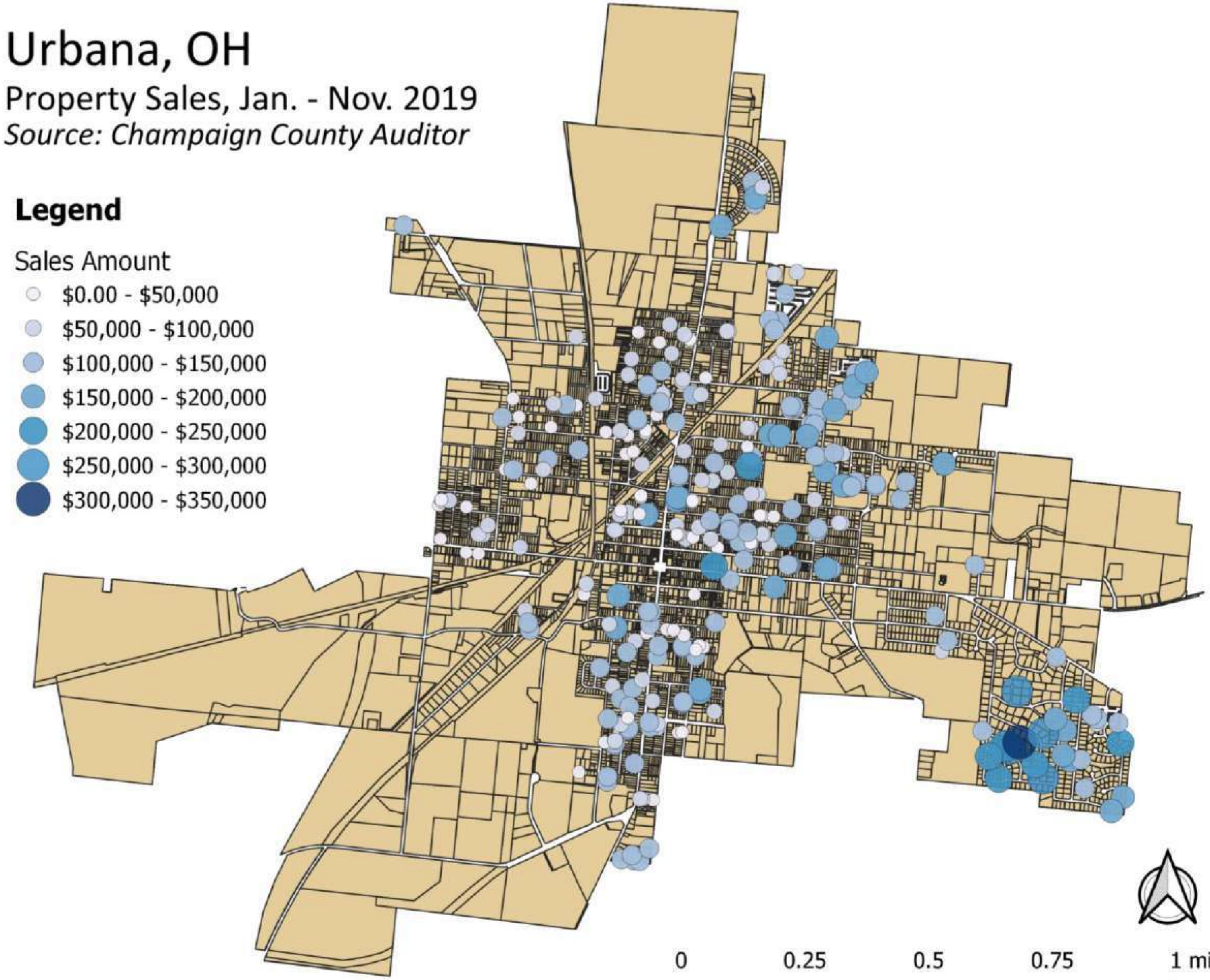
Instances of property sale, and sale prices, were provided by the Champaign County Auditor. Municipal sales were approximated by filtering taxing districts from the countywide lists. For Urbana, those include all parcels categorized as K48- and I49-.

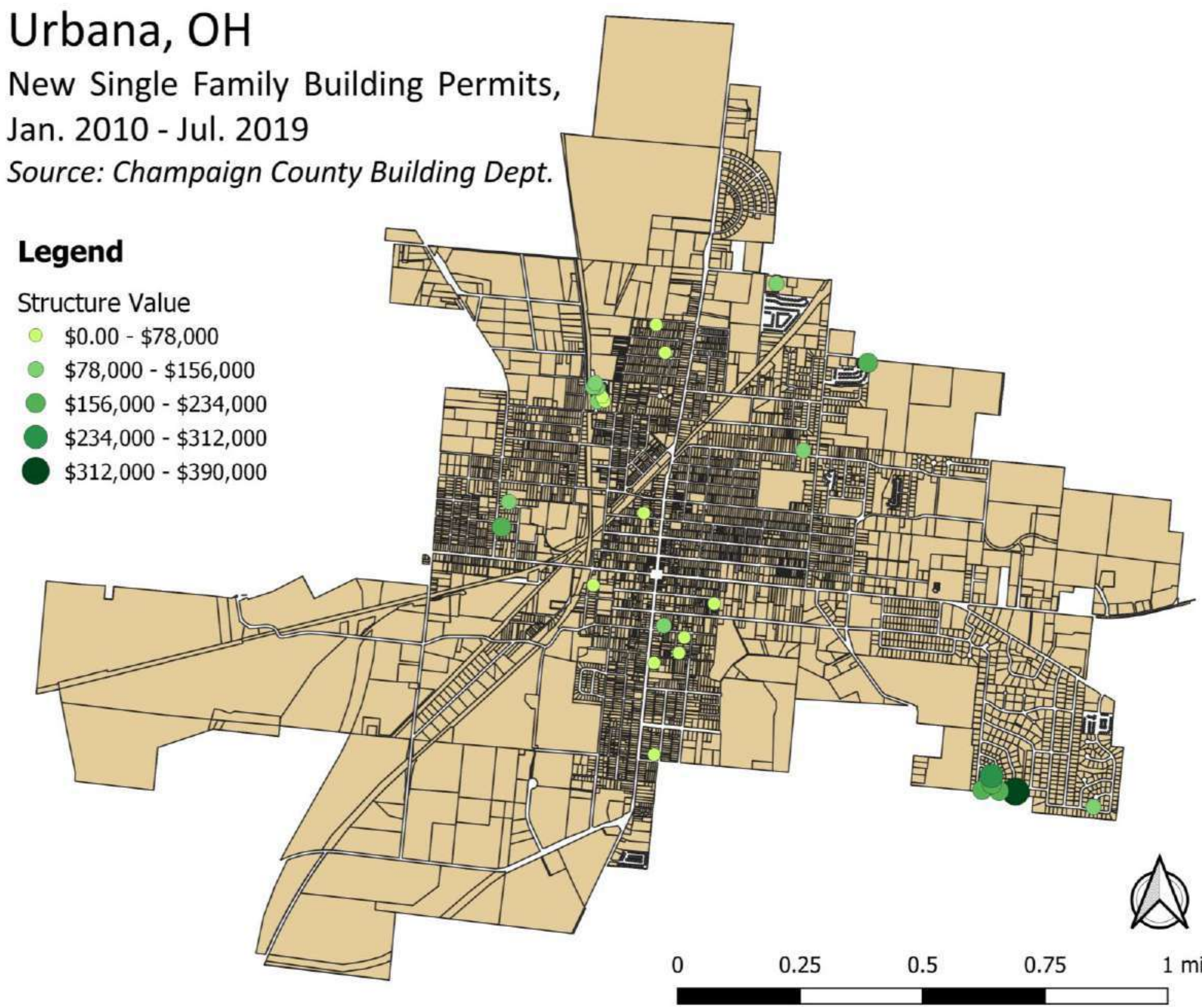
New Construction

Of Urbana’s housing stock, 39% was built before 1950, and 84% was built before 1990. While older housing stock contributes to the identity of the city, consumer preference for housing has changed significantly since 1950. Cost to maintain an older home can increase.

There has been limited amounts of new residential construction in the City of Urbana since 2010. Permit data from the Champaign County Building Department indicates that since January of 2010, there have only been 28 permits for new single-family residences within city boundaries. Local real estate experts estimate less than 75 units of rental housing have been constructed since 2005. The map on the following pages provides spatial context for where new construction is occurring in the city. Two-thirds of all new homes in the city were built in just the last 5 years. The average cost of construction for a new single-family home constructed between 2010 and 2019 was $106,817.

Large tracts of land are available immediately outside the corporate limits that could be annexed under the right circumstances. These tracts are likely unprepared, requiring connections to utilities.


Urbana, OH
Property Sales, Jan. - Nov. 2019
Source: Champaign County Auditor
Legend
Sales Amount
$0.00 - $50,000
$50,000 - $100,000
$100,000 - $150,000
$150,000 - $200,000
$200,000 - $250,000
$250,000 - $300,000
$300,000 - $350,000
0
0.25
0.5
0.75
1 mi


Urbana, OH
New Single Family Building Permits,
Jan. 2010 - Jul. 2019
Source: Champaign County Building Dept.
Legend
Structure Value
$0.00 - $78,000
$78,000 - $156,000
$156,000 - $234,000
$234,000 - $312,000
$312,000 - $390,000
0
0.25
0.5
0.75
1 mi

Commercial and Residential Vacancy

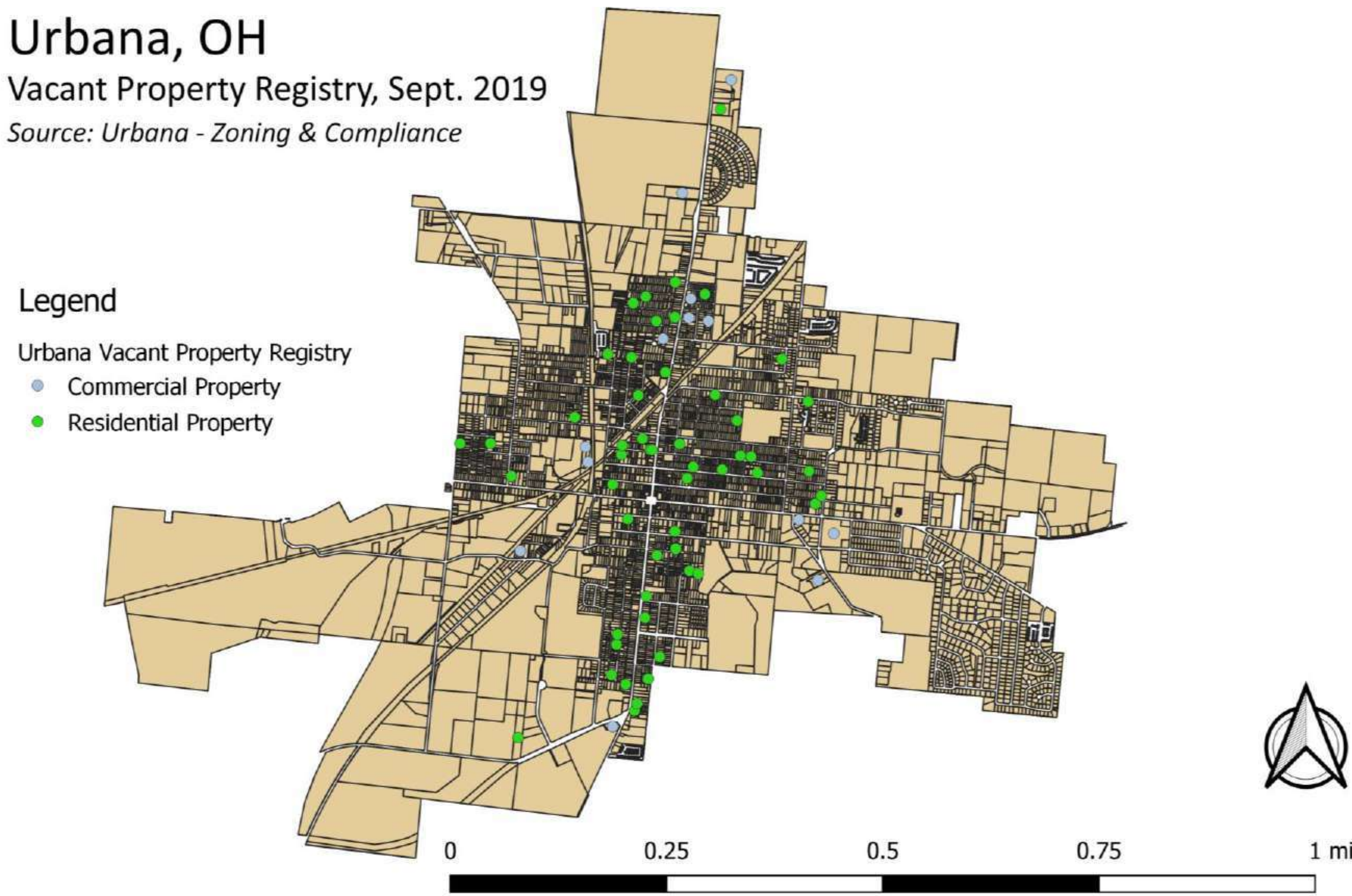
Vacancy rates increased as a result of the foreclosure crisis in 2008/2009, which impacted homeowners across the country. Vacant properties attract crime, pose public safety risks, reduce property values, and negatively impact the economic viability of a community. The City of Urbana tracks commercial and residential vacancy through a Vacant Building Registration Program. The city currently has 66 properties included in their vacant registry, the majority of which are residential buildings. Vacancy in the City of Urbana does not appear to be concentrated in any particular area of the city or in any distinct clusters.

Market Distress Signals

GOPC examined instances of code violations, tax delinquency, and foreclosure as indicators of market distress. High rates of any or all of these distress signals can weaken a local market by reducing property values and discouraging investment. Below is a review of the market distress signals in the City of Urbana.

- **Code violation:** Problematic properties can impact property values and contribute to neighborhood blight. As of October 2019, the Urbana Zoning Department noted 241 noncompliant properties throughout the city. Nuisance violations are more prevalent on the west side of the city, though noncompliant properties aren't concentrated in any particular neighborhood. Prevalence of code violations coincide with streets that have exhibited low-resale value on homes in the past 18 months.
- **Tax delinquency:** As of August 2019, there were 421 properties which were delinquent on either real or special taxes, resulting in $692,145 in unpaid taxes on residential, commercial/industrial, and agricultural property. 90% of all tax delinquent properties were residential, resulting in an overall delinquency rate of 7.68% on residential property. Stricter collection enforcement could result in more revenue for property tax jurisdictions, including the Urbana City School District. Alternatively, these properties may be opportunities for intervention through tax foreclosure, an action commonly taken by county land banks to take control of problem properties and return them to productive use.
- **Foreclosure:** Foreclosures negatively affect the neighborhood surrounding them and can depress housing prices in the area. From January 2018 through October 2019, there were 40 filings of tax foreclosure in the City of Urbana. Less than 1% of all residential properties in the city are in tax foreclosure.

Urbana's rates of code violations, tax delinquencies, and foreclosures are not at critical levels, and there are no apparent concentrations of property distress. This suggests that Urbana's housing market has been steady and that the city is responsive to addressing problem properties when they arise. Urbana will want to continue to closely monitor these market distress indicators to ensure they remain at low levels.


Urbana, OH
Vacant Property Registry, Sept. 2019
Source: Urbana - Zoning & Compliance
Legend
Urbana Vacant Property Registry
Commercial Property
Residential Property
0
0.25
0.5
0.75
1 mi

Existing Tools for Revitalization

Commercial Corridor Overlays

The gateways into Urbana – Route 29, Route 54, Route 55, U.S. Highway 36, U.S. Highway 68 – are specially zoned under the Urbana Corridor Overlay. This overlay was established to improve standards of development and design for properties along the city's gateway corridors, creating active and vibrant entries into the city. Generally, any exterior changes to properties along state routes and U.S. highways in the city are subject to review by the Zoning Administrator and the Planning Commission.

Community Reinvestment Area (CRA)

The City of Urbana currently has three active CRA agreements, one of which will be expiring within the next 2 years. All three of these agreements are managed by the Champaign Economic Partnership for the purposes of economic development. The Urbana CRA also offers assistance for residential property owners who carry forward significant rehabilitation of their property. Though not related to new residential development, maintaining an active CRA indicates that the city has experience running abatement agreements with developers, and has the expertise to create a new area to support residential property tax abatements on substantial rehabs/new development.

Downtown City Center Heritage Overlay District

The Downtown City Center Heritage Overlay District was established by the City of Urbana to provide development standards which are consistent and compatible with the established character of downtown. The Overlay District is governed by the Downtown Design Review Board, which reviews and acts on applications for development, redevelopment, or alterations in the downtown Overlay District. This overlay district is serving as an additional method of oversight to preserve the character of historic downtown districts and is maintaining design consistency in the urban core.

Enterprise Zone (EZ)

Enterprise Zones are designated areas of land in which businesses can receive tax incentives in the form of tax exemptions on eligible new investments. The Urbana City Council established an Enterprise Zone in 1993. EZ law permits municipalities to offer the following incentives: exemption of real and/or personal property assessed values on investments in buildings, machinery/equipment and inventory and improvements to existing land and buildings for a specific project. While EZ agreements are not directed to support residential development, employing this tool indicates that leadership is willing to utilize tax incentives and that the village is able to negotiate deals to back new development.

Existing Tools for Revitalization

Tax Increment Financing (TIF)

TIF Districts are created to support capital improvements and infrastructure on new developments over a 30-year period. Infrastructure is paid for by diverting the increase in property taxes as a result of new development. The City of Urbana currently maintains 8 active TIF agreements. All TIF agreements are located on the east side of Urbana, along US 36/SR 29.

Vacant Property Registration Program (VBR)

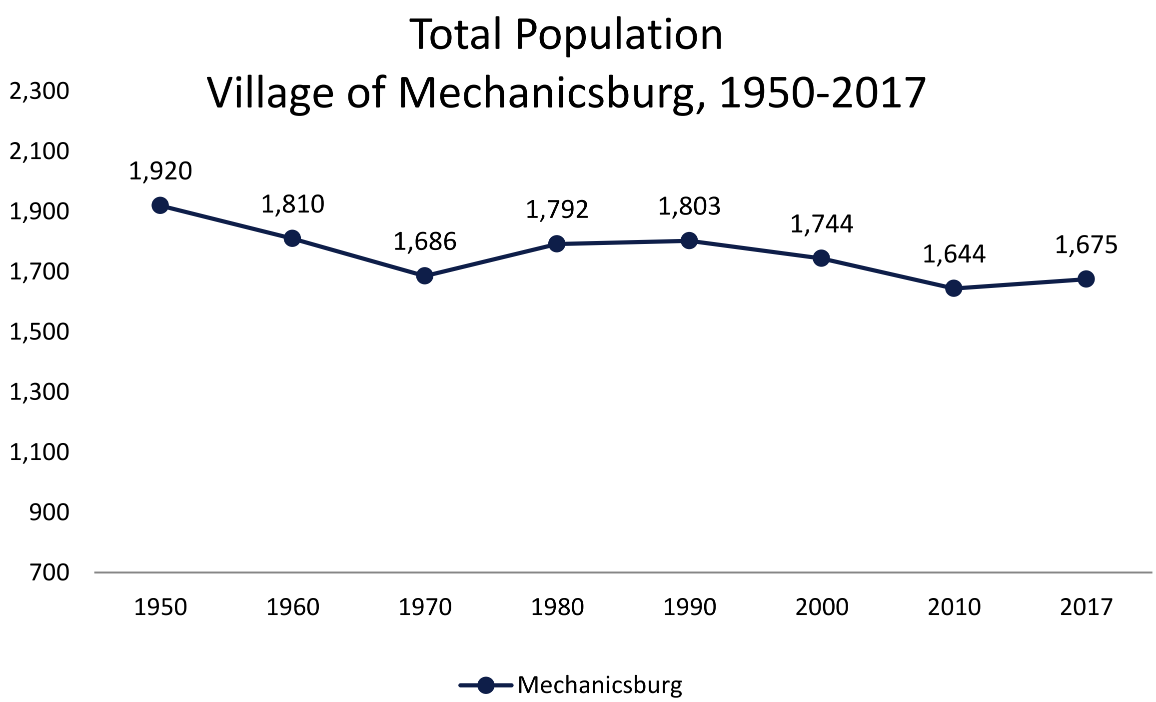
The City of Urbana tracks commercial and residential vacancy through a Vacant Building Registration Program. The program, which was created in 2017, incorporates a fee structure which penalizes properties left vacant for extended periods of time, with fees increasing annually up to $3,200 after the fourth year. The city began enforcing regulations of the VBR Program in March 2019. Proactive programs like the VBR establish strategies for identifying vacant structures and incentivizing the return of said structures to productive use.

Village of Mechanicsburg Demographic Overview

Demographic Overview

Population

The population of the Village of Mechanicsburg has held steady, hovering around 1,600 residents in recent decades. Estimates indicate that in 2024, Mechanicsburg will have approximately 1,575 residents. As housing needs and preferences change, a strategic plan to encourage market-rate housing is one way to retain existing village residents and potentially grow the population. A talented workforce requires housing stock with a variety of options.



Source: ODSA Historic Census Populations of All Incorporated Ohio Places, 1900 to 2010; U.S. Dept. of Commerce, U.S. Census Bureau, Decennial Censuses of Population and Housing; American Community Survey 2013-2017

Mechanicsburg Total Population, 2010-2024

Total Population, 2010-2024					
	2000	**2010**	**2019**	**2024**	**2000-2019**
Mechanicsburg	1,744	1,644	1,595	1,575	-8.5%
Champaign County	38,890	40,097	40,002	39,671	+2.9%
Ohio	11,353,140	11,526,504	11,805,053	11,955,872	+5.3%

Source: ESRI Demographic Data

As of 2019, Millennials (those born between 1981 and 1998) comprised the largest generation in the Village of Mechanicsburg. Generational estimates for 2024 indicate an increase in the population share of generation Alpha, with a slight decrease in the Baby Boomer and Gen X populations. Providing homes that allow residents to “age in place” may help to retain households from older generations in the near future.

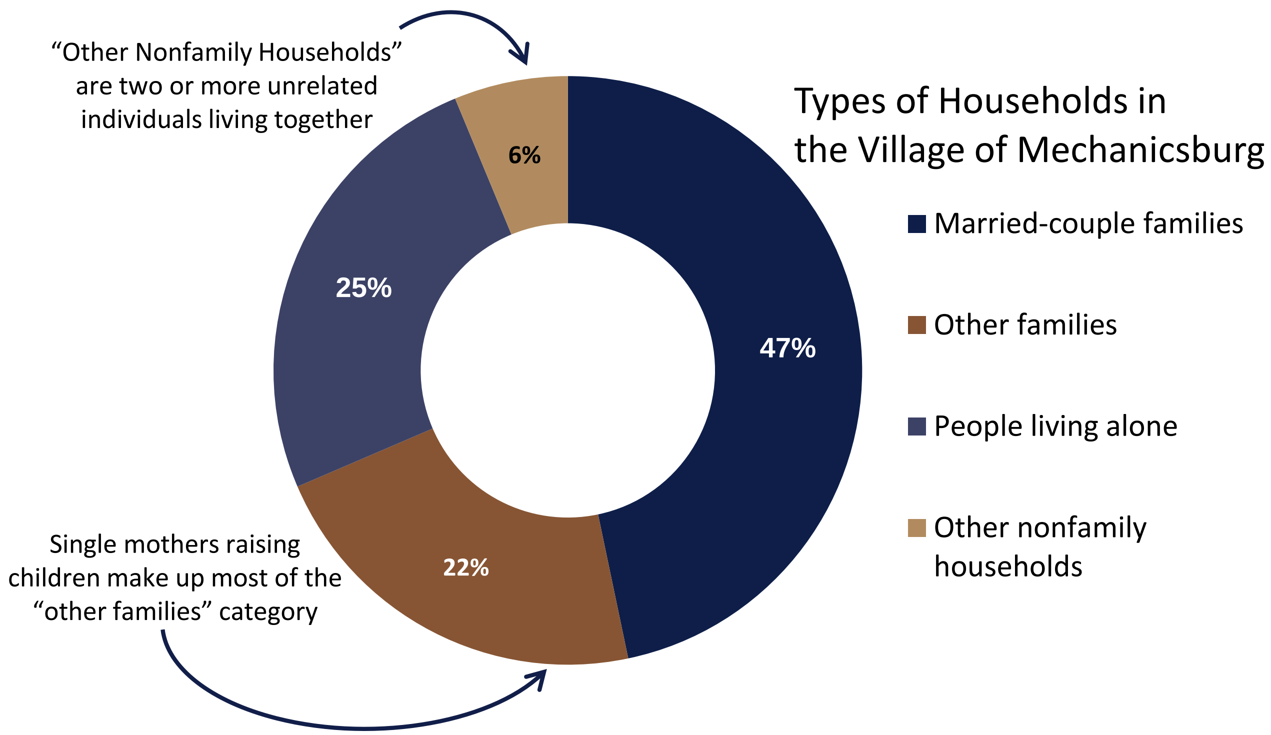
Mechanicsburg Population and Future Projections by Generation

Share of Population by Generation, Village of Mechanicsburg 2019		
	2019	2024
Alpha (born 2017 or later)	3%	8%
Z (born 1999 to 2016)	21%	21%
Millennial (born 1981 to 1998)	25%	25%
Gen X (born 1965 to 1980)	21%	20%
Baby Boomer (born 1946 to 1964)	22%	20%
Silent & Greatest generations (born 1945 and earlier)	8%	5%

Source: ESRI Demographic Data

Households and Families

In 2017, there were 623 households in the Village of Mechanicsburg. Married-couple families made up 47% of the households in the village. People living alone accounted for 25% of all households, while other families made up another 22% of all households. Of the 623 households in the village, 39% had one or more people under the age of 18, and 32% of all households had one or more people 60 years and older.



A "nonfamily household" refers an individual living alone, or sharing their residence with one or more unrelated individuals. Single mothers raising children make up the majority of the "Other Family" category of households. Unmarried partner households can be family or nonfamily households, depending on the relationship of others in the household to the householder.

Education

In 2019, 83% of Mechanicsburg residents aged 25 years and over had attained a high school diploma or GED, and 14% of the population had a bachelor's degree or higher. According to estimates of the village's 3+ population, 9% were enrolled in preschool or kindergarten, 75% were enrolled in grade school/high school, and 16% were enrolled in college/graduate school.

Educational Attainment of Mechanicsburg Residents (age 25+)

Educational Attainment, 2019		
	Mechanicsburg	**Ohio**
Less than 9th grade	4%	3%
9-12th Grade/No Diploma	13%	7%
High School Diploma	36%	29%
GED/Alternative Credential	5%	4%
Some College/No Degree	21%	20%
Associate's Degree	8%	9%
Bachelor's Degree	9%	17%
Graduate/Professional Degree	5%	11%

Source: ESRI Demographic Data

The Mechanicsburg Exempted Village School District serves a total of 815 students from elementary through high school. The district has a 100.0% graduation rate and is rated by the Ohio Department of Education as a B-level school district. Districts and schools report information for the Ohio School Report Cards on specific marks of performance, called measures, within broad categories called components. They receive grades for up to 10 measures and 6 components.

Educational Enrollment of Mechanicsburg Residents

Educational Enrollment, 2017		
	Mechanicsburg	**Ohio**
Preschool / Kindergarten	9%	11%
Enrolled in Grade School	75%	62%
Enrolled in College / Graduate School	16%	27%

Source: American Community Survey 2013-2017

Income and Earnings

The median household income in the Village of Mechanicsburg is $57,910. As estimated 9% of households have an income below $15,000 a year, and an estimated 19% of households have an income of $100,000 or more a year.

Mechanicsburg Household Income

Household Income Distribution, 2019			
	Mechanicsburg	**Champaign County**	**Ohio**
less than $15,000	9%	8%	11%
$15,000-$24,999	6%	9%	10%
$25,000-$34,999	10%	12%	10%
$35,000-$49,999	15%	14%	14%
$50,000-$74,999	24%	23%	18%
$75,000-$99,999	17%	16%	13%
$100,000-$149,000	9%	12%	14%
$150,000-$199,999	7%	4%	5%
$200,000 or greater	3%	2%	5%
Median	**$57,910**	**$55,463**	**$54,966**

Source: ESRI Income Data

Workforce

In the Village of Mechanicsburg, 61% of residents over the age of 16 are employed, and 2.9% of residents are unemployed. 37% of residents over the age of 16 are not currently participating in the labor force. In 2017, there were a total of 395 jobs in the village. The majority (86%) of jobs in the village are held by someone commuting in from another community. In 2017, there were 631 workers who lived in the Village of Mechanicsburg. The majority (91%) of workers that live in Mechanicsburg commute outside village limits for a job. These figures include both private and public sector jobs.

Commuter Shares for Mechanicsburg Residents and Workers (age 16+)

Inflow/Outflow Job Counts (All Jobs in 2017) for the Village of Mechanicsburg		
Employed in Mechanicsburg	**395**	**100.0%**
Employed in Mechanicsburg, but living outside the village	341	86.3%
Employed in Mechanicsburg and living in village	54	13.7%
Workers Living in Mechanicsburg	**631**	**100.0%**
Workers living in Mechanicsburg, but employed outside the village	577	91.4%
Workers living in Mechanicsburg and employed in village	54	8.6%

Source: U.S. Census / OnTheMap

The table below begins to break down where those who live in Mechanicsburg work, and where those who work in Mechanicsburg live. The left side of the table shows the top 10 destination places (cities, towns, or villages) where Mechanicsburg residents are employed, and the right side shows the top 10 destination places where workers of Mechanicsburg live.

Commute Patterns for Mechanicsburg Residents/Workers by Destination

Where Mechanicsburg Residents Work (Places) [of 631 working residents]			Where Mechanicsburg Workers Live (Places) [of 395 jobs]		
Location	**Count**	**Share**	**Location**	**Count**	**Share**
Urbana city, OH	63	10.0%	Mechanicsburg village, OH	54	13.7%
Mechanicsburg village, OH	54	8.6%	Urbana city, OH	37	9.4%
Marysville city, OH	43	6.8%	Springfield city, OH	16	4.1%
Columbus city, OH	42	6.7%	Columbus city, OH	11	2.8%
Springfield city, OH	38	6.0%	Marysville city, OH	10	2.5%
London city, OH	25	4.0%	North Lewisburg village, OH	9	2.3%
Dublin city, OH	21	3.3%	London city, OH	7	1.8%
West Jefferson village, OH	17	2.7%	Bellefontaine city, OH	3	0.8%
Findlay city, OH	12	1.9%	Northridge CDP, OH	3	0.8%
Troy city, OH	8	1.3%	Troy city, OH	3	0.8%

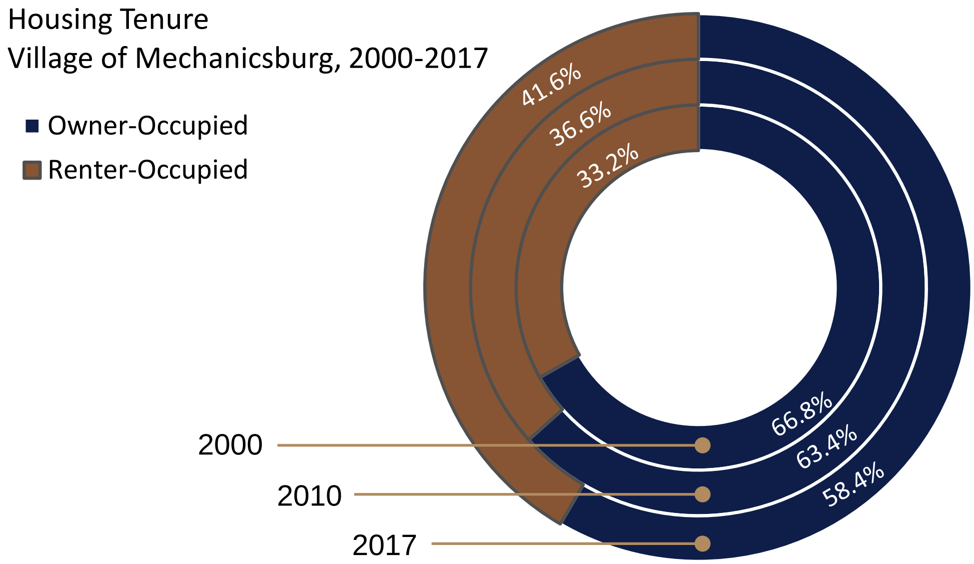
Source: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2017.

Mechanicsburg is located within a 60 minute drive from Dayton, Columbus, Springfield, Piqua and other employment hubs. 91% of village residents work outside the village, including in the nearby cities of London (4%) and Marysville (7%), and the Village of West Jefferson (3%). Mechanicsburg can position itself as a bedroom community to those locations and focus on recruiting the co-workers of current Mechanicsburg residents to move to the village.

Housing Tenure

The ratio of renters to homeowners has shifted over the past 20 years in cities across the country, reflecting changes in consumer preference for housing options and an increased difficulty Americans experience when trying to buy a home. In 2017, the majority of households in the Village of Mechanicsburg were homeowners, but the ratio of renters to owners has shifted in recent decades; the percentage of renters in the city has increased by 8.4 percentage points since 2000, or a 25% increase in renter households. 41% of all households in Mechanicsburg are now renting.

A community's renter population creates a pipeline for potential new homeowners when coupled with policies that focus on affordability and residential development incentives. Families new to the area may look to rent for a year before they decide on where to buy a house, and existing renters may wish to purchase homes that are not cost-burdensome. Additionally, renting is becoming an increasingly attractive option for seniors looking to move into maintenance-free housing options as they age in place.



Crime Rates

In 2018, there were no reported violent crimes and 20 property crimes reported to the Mechanicsburg Police Department. Property crimes can include reports of arson, larceny theft, motor vehicle theft, and burglary; violent crimes include homicide, rape, robbery, and aggravated assault. The charts below show rates of both violent and nonviolent crimes between 2008 and 2018 compared to figures from the Champaign County Sheriff's Department.

For the state as a whole, Ohio's violent crime rates were 2.80 crimes per 1,000 general population and 21.77 property crimes per 1,000 general population in 2018. In Mechanicsburg, the rate of property crime was 12.58 per 1,000 general population, 53% lower than crime rates for the state. Incidents of property crime have varied widely over the last decade in the village, though generally, crime rate has been rising.

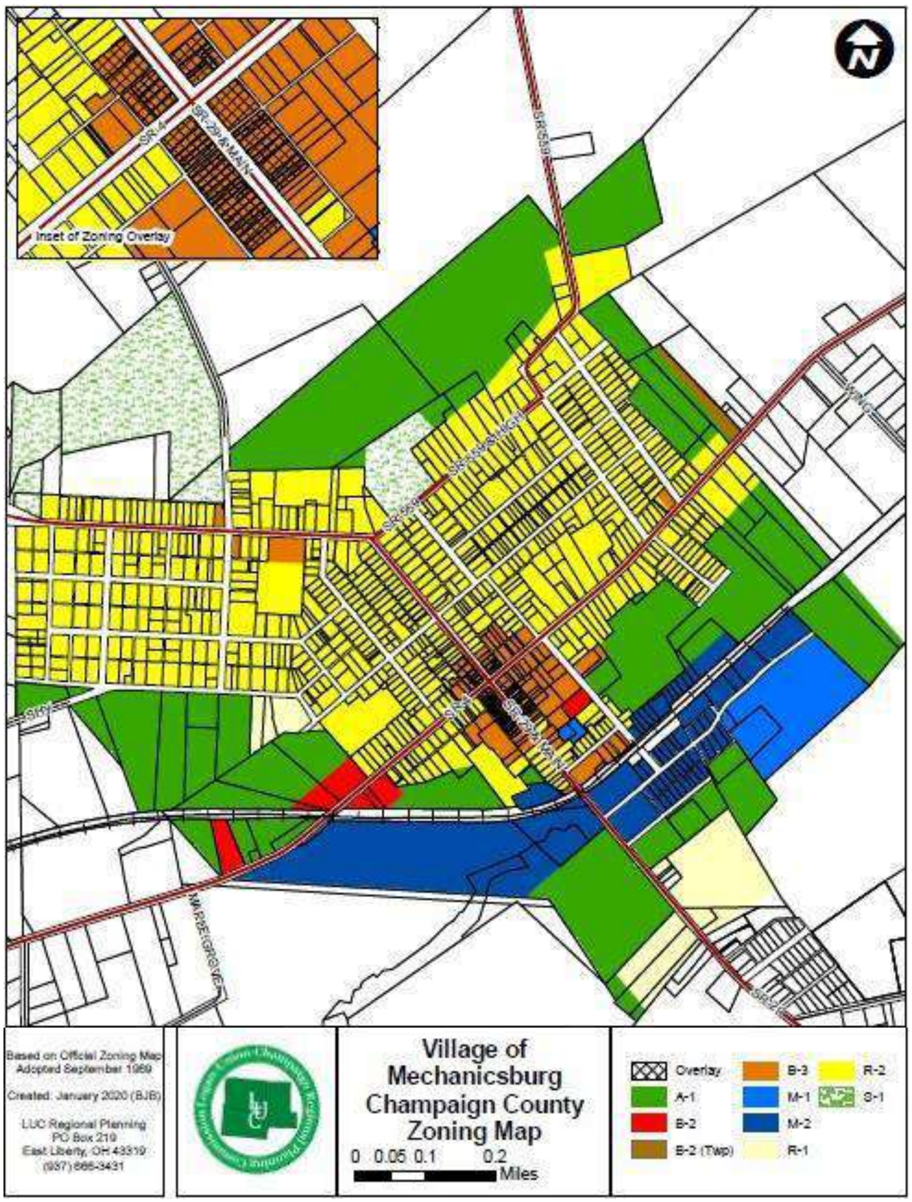
The data is sourced from the National Incident-Based Reporting System (NIBRS), the FBI's incident-based reporting system for crimes known to law enforcement. Reports are voluntarily provided by local, state, and federal law enforcement agencies, which means that some data may be under or over reported.

Village of Mechanicsburg Market Rate Analysis

Market Rate Analysis

Land Use

Before identifying potential areas for development, it is critical to understand the underlying land use across the city. Much of the village is zoned for medium-density (R-2) use, which allows for single-family housing units with a minimum lot size of 15,000 sq. ft per housing unit. Multi-family housing will only be allowed in R-2 districts with the issuance of a Conditional Use Permit. The Village of Mechanicsburg has one active historic district, the Mechanicsburg Commercial Historic District, which covers several buildings along Main Street in the village center (Central Business District, B-3). The village zoning code/map was last updated in 2019. The map below was provided by the LUC Regional Planning Commission and is current as of Jan. 5, 2020.



Residential Sales Prices

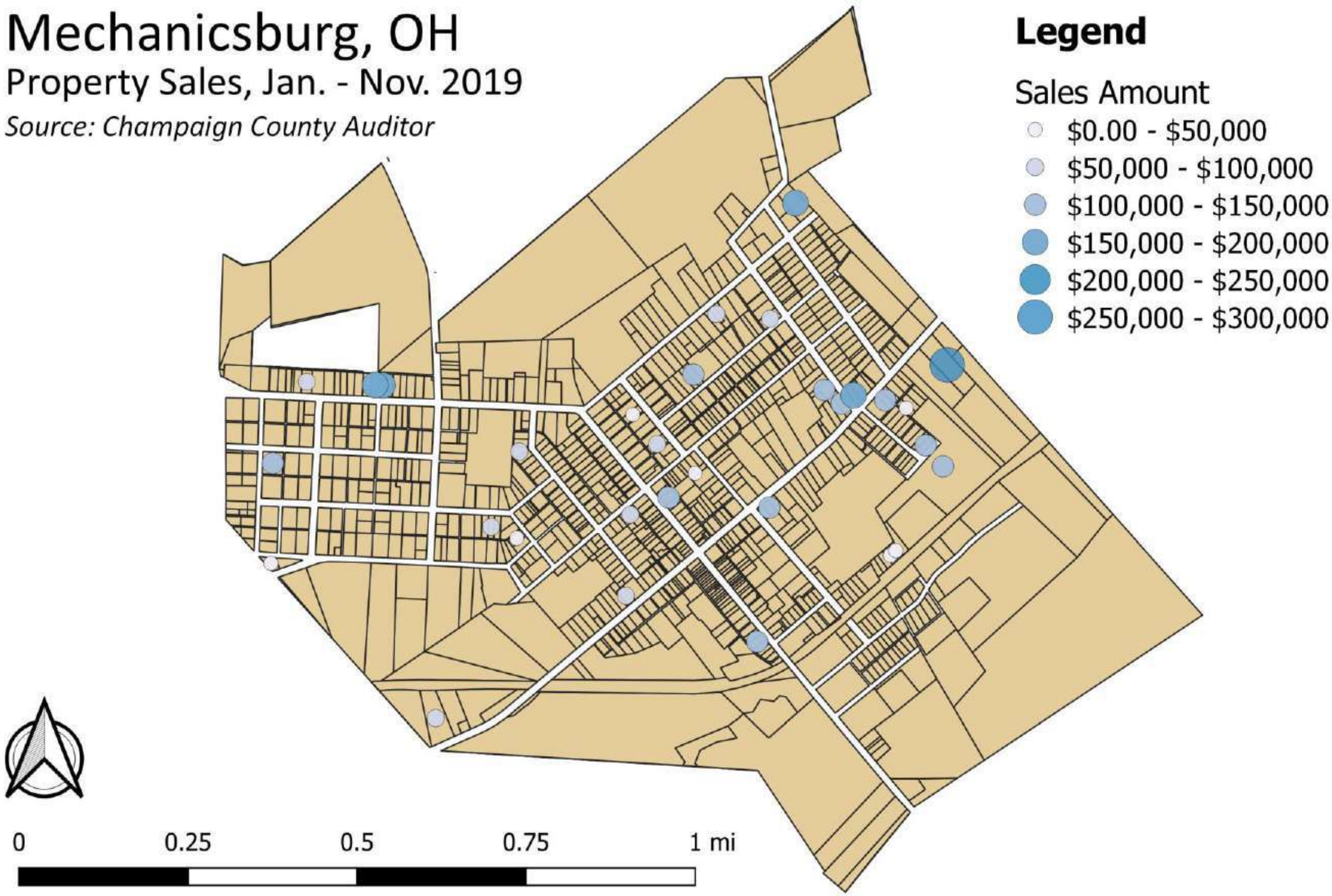
The map on the following page provide spatial context for where home sales are occurring in the village. This data is for all single-family home sales between January 2018 and November 2019. These exclude purchases below $2,000. In 2018, there were 60 single-family residential home sales in the Village of Mechanicsburg. The median sale price for a single-family home in 2018 was $117,450. In the first 11 months of 2019 , there have been 37 single-family residential home sales. The median sale price for a single-family home in the first 11 months of 2019 was $113,000.

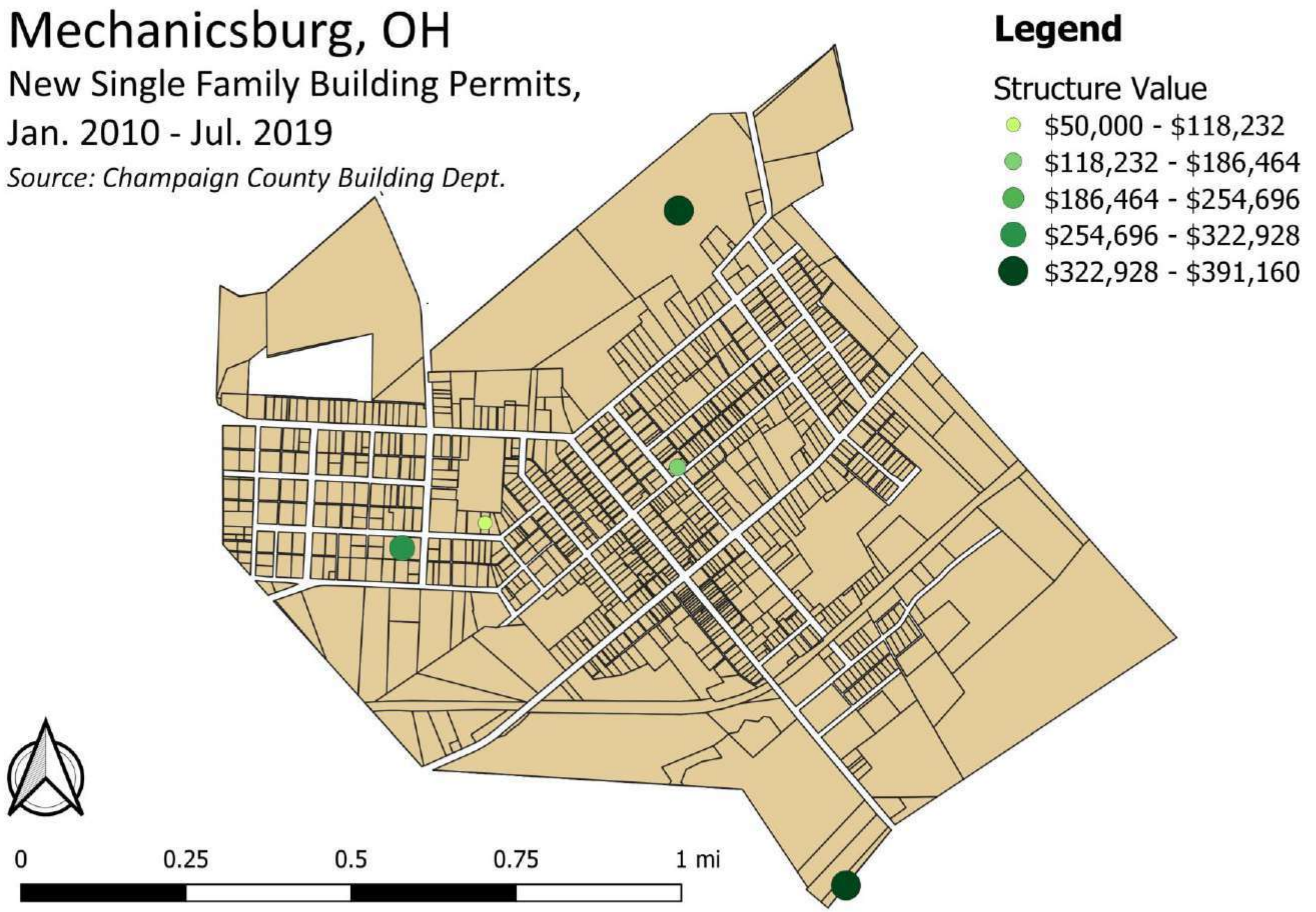
Instances of property sale, and sale prices, were provided by the Champaign County Auditor. Municipal sales were approximated by filtering taxing districts from the countywide lists. For Mechanicsburg, those include all parcels categorized as C07-.

New Construction

Of the Village of Mechanicsburg's housing stock, 78% was built before 1950, and 93% was built before 1990. While older housing stock contributes to the identity of the city, consumer preference for housing has changed significantly since 1950, while costs to maintain an older home tend to increase.

There has been limited amounts of new residential construction in the Village of Mechanicsburg since 2010. Permit data from the Champaign County Building Department indicates that since January of 2010, there have only been 4 permits for new single-family residences within village boundaries. There have been no new rental units constructed in the village in the past 20 years. These new homes have been mostly built on the peripheries of the village. However, there is a large 80-acre tract of land immediately adjacent to the village that could be annexed and provided utilities under the right circumstances. The map on the following pages provides spatial context for where new construction is occurring in the village. Only one new single-family home constructed in the village was built in the last 5 years. The average cost of construction for a new single-family home constructed between 2010 and 2019 was $200,750.


Mechanicsburg, OH
Property Sales, Jan. - Nov. 2019
Source: Champaign County Auditor
Legend
Sales Amount
$0.00 - $50,000
$50,000 - $100,000
$100,000 - $150,000
$150,000 - $200,000
$200,000 - $250,000
$250,000 - $300,000
0
0.25
0.5
0.75
1 mi


Mechanicsburg, OH
New Single Family Building Permits,
Jan. 2010 - Jul. 2019
Source: Champaign County Building Dept.
Legend
Structure Value
$50,000 - $118,232
$118,232 - $186,464
$186,464 - $254,696
$254,696 - $322,928
$322,928 - $391,160
0
0.25
0.5
0.75
1 mi

Commercial and Residential Vacancy

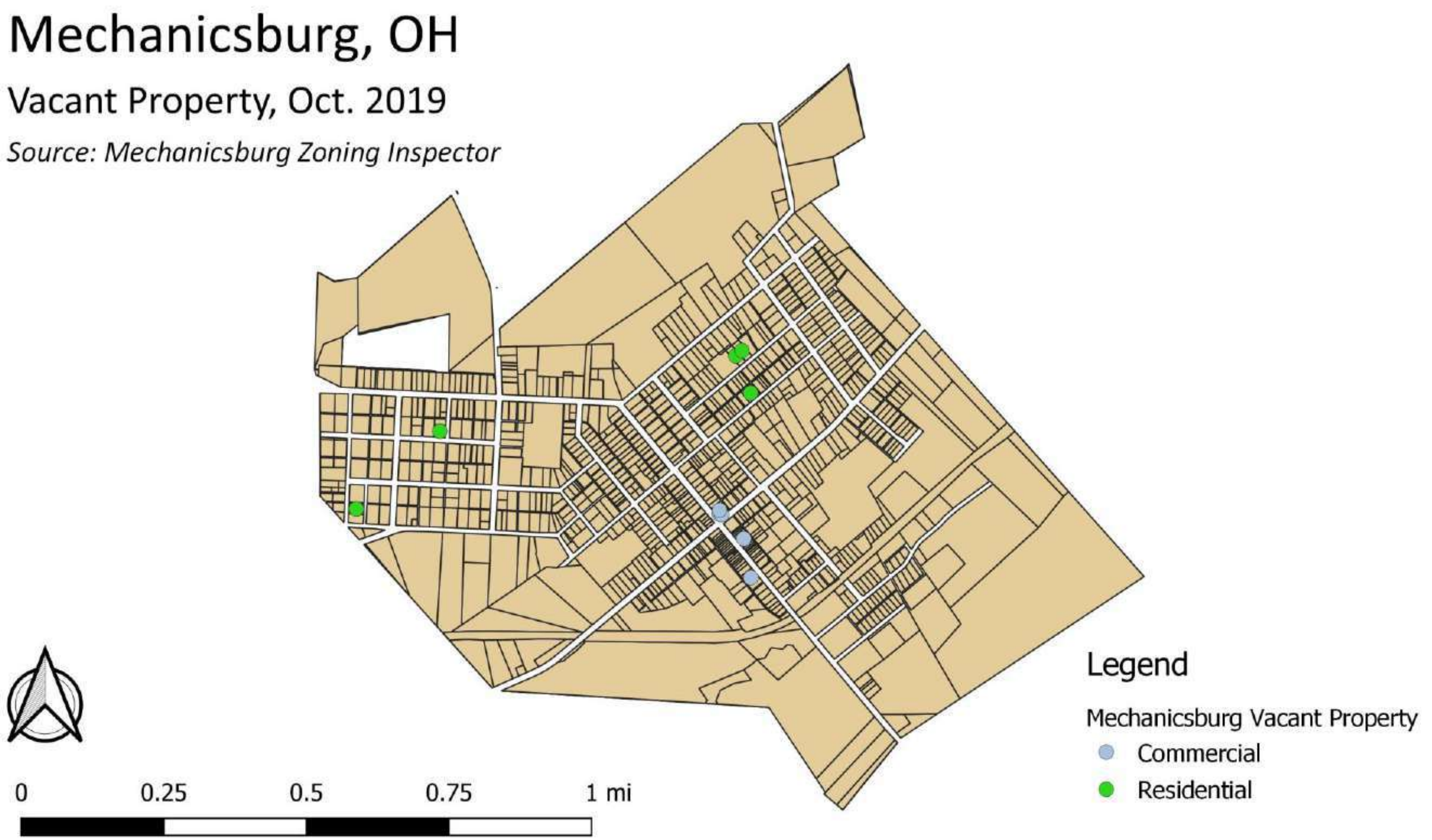
Vacancy rates increased as a result of the foreclosure crisis in 2008/2009, which impacted homeowners across the country. Vacant properties attract crime, pose public safety risks, reduce property values, and negatively impact the economic viability of a community. The village currently has 9 properties included in their vacant registry, the majority of which are commercial buildings. The Village of Mechanicsburg has a residential vacancy rate of less than 0.5%.

Market Distress Signals

GOPC examined instances of code violations, tax delinquency, and foreclosure as indicators of market distress. High rates of any or all of these distress signals cane weaken a local market by reducing property values and discouraging investment. Below is a review of market distress signals in the Village of Mechanicsburg.

- **Code violation:** Problematic properties can impact property values and contribute to neighborhood blight. As of October 2019, the Mechanicsburg Village Administrator noted 17 noncompliant properties. Violations are more prevalent in sections of the village north of OH State Route 4, though noncompliant properties aren't clustered in any particular neighborhood. The majority of infractions relate to junk or mowing violations.
- **Tax delinquency:** As of August 2019, there were 99 properties which were delinquent on either real or special taxes, resulting in $84,160 in unpaid taxes on residential, commercial/industrial, and agricultural property. 96% of all tax delinquent properties were residential, resulting in an overall delinquency rate of 12% on residential property.
- **Foreclosure:** There were no tax foreclosure filings on properties in the Village of Mechanicsburg from January 2018 through October 2019.

Rates of tax delinquency are higher in Mechanicsburg than in the other focus areas, though the overall rate is not critical, and the low rates of other distress indicators do not point towards a weakened market. There are no apparent concentrations of property distress. This suggests that Mechanicsburg's housing market has been steady and that the village is responsive to addressing problem properties when they arise. Mechanicsburg will want to continue to closely monitor these market distress indicators to ensure they remain at low levels.


Mechanicsburg, OH
Vacant Property, Oct. 2019
Source: Mechanicsburg Zoning Inspector
Legend
Mechanicsburg Vacant Property
Commercial
Residential
0
0.25
0.5
0.75
1 mi

Existing Tools for Revitalization

Historic Main Street Zoning Overlay District

The Historic Main Street Zoning Overlay District was established by the Village of Mechanicsburg to guide public and private actions within the Overlay in terms of redevelopment and re-use of existing land structures, new development, and the preservation of the area's historic character and architecturally significant structures. Whenever any property owner proposes any new construction or significant rehab within the Overlay, the owner must obtain a Certificate of Appropriateness from the Planning Commission, prior to the issuance of a zoning certificate/permit from the Village Zoning Inspector and/or a certificate of occupancy/building permit from the County Building Official. The supplemental regulations applied within the district are meant to assist property owners to rehabilitate their property and receive tax credits, encourage a compatible mix of land uses, and enhance the character of the Village's Central Business District.

Vacant Building Registration Program (VBR)

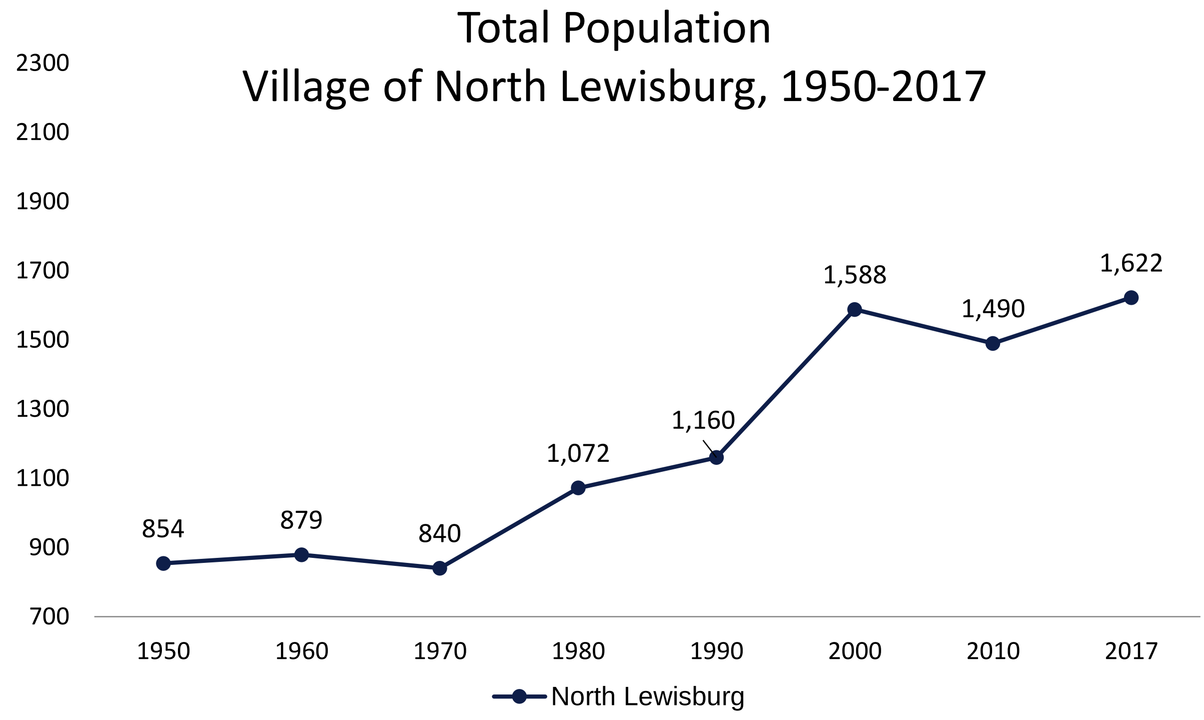
The Village of Mechanicsburg tracks commercial and residential property vacancy through a Vacant Building Registration program. The program, which began enforcement in 2018, incorporates a fee structure which penalizes properties left vacant for extended periods of time, with fees increasing annually up to $3,200 after the fifth year. The annually increased fee amounts are intended to absorb the costs incurred by the Village for demolition and hazard abatement of or repairs to vacant buildings, as well as the costs to administer the program. Proactive programs, like vacant property registries, establish strategies for identifying vacant structures and incentivizing the return of said structures to productive use.

Village of North Lewisburg Demographic Overview

Demographic Overview

Population

The population of the Village of North Lewisburg has been growing steadily since 1950, with substantial growth between 1990 and 2000. Estimates indicate that in 2024, North Lewisburg will have approximately 1,552 residents. A talented workforce requires housing stock with a variety of options.



Source: ODSA Historic Census Populations of All Incorporated Ohio Places, 1900 to 2010; U.S. Dept. of Commerce, U.S. Census Bureau, Decennial Censuses of Population and Housing; American Community Survey 2013-2017

North Lewisburg Total Population, 2010-2024

Total Population, 2010-2024					
	2000	**2010**	**2019**	**2024**	**2000-2019**
North Lewisburg	1,588	1,490	1,551	1,552	-2.3%
Champaign County	38,890	40,097	40,002	39,671	+2.9%
Ohio	11,353,140	11,526,504	11,805,053	11,955,872	+5.3%

Source: ESRI Demographic Data

As of 2019, Baby Boomers, Gen X, and Millennials all comprised the largest population clusters in North Lewisburg. Generational estimates for 2024 indicate an increase in the population share of generation Alpha, with a slight decrease in the Baby Boomer population.

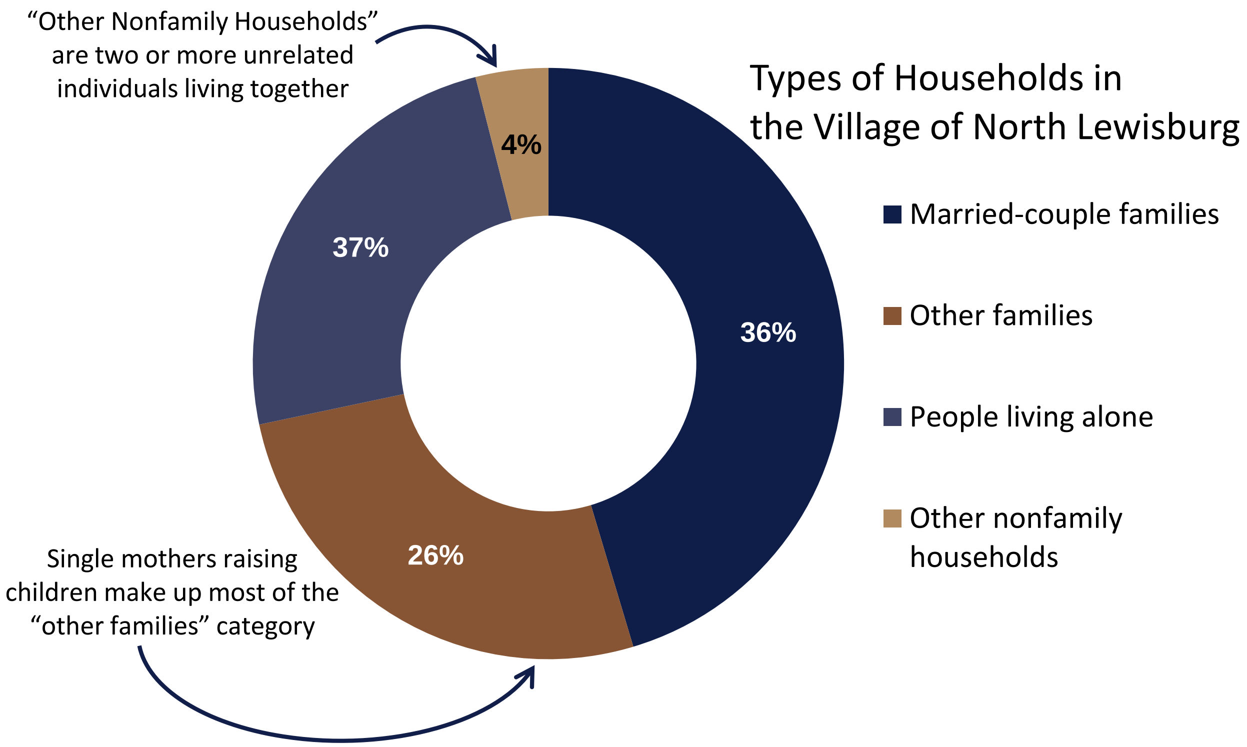
North Lewisburg Population and Future Projections by Generation

Share of Population by Generation, Village of North Lewisburg 2019		
	2019	**2024**
Alpha (born 2017 or later)	3%	9%
Z (born 1999 to 2016)	22%	21%
Millennial (born 1981 to 1998)	23%	23%
Gen X (born 1965 to 1980)	23%	23%
Baby Boomer (born 1946 to 1964)	23%	21%
Silent & Greatest generations (born 1945 and earlier)	6%	4%

Source: ESRI Demographic Data

Households and Families

In 2017, there were 604 households in the Village of North Lewisburg. Married-couple families made up 36% of the households in the village. People living alone accounted for 37% of all households, while other families made up another 26% of all households. Of the 604 households in the village, 44% had one or more people under the age of 18, and 30% of all households had one or more people 60 years and older.



A "nonfamily household" refers an individual living alone, or sharing their residence with one or more unrelated individuals. Single mothers raising children make up the majority of the "Other Family" category of households. Unmarried partner households can be family or nonfamily households, depending on the relationship of others in the household to the householder.

Education

In 2019, 91% of North Lewisburg residents aged 25 years and over had attained a high school diploma or GED, and 10% of the population had a bachelor's degree or higher. According to estimates of the village's 3+ population, 10% were enrolled in preschool or kindergarten, 80% were enrolled in grade school/high school, and 10% were enrolled in college/graduate school.

Educational Attainment of North Lewisburg Residents (age 25+)

Educational Attainment, 2019		
	North Lewisburg	Ohio
Less than 9th grade	2%	3%
9-12th Grade/No Diploma	7%	7%
High School Diploma	46%	29%
GED/Alternative Credential	7%	4%
Some College/No Degree	17%	20%
Associate's Degree	11%	9%
Bachelor's Degree	9%	17%
Graduate/Professional Degree	1%	11%

Source: ESRI Demographic Data

Triad Local School District serves a total of 794 students from elementary through high school. The district has a 93.6% graduation rate and is rated by the Ohio Department of Education as a C-level school district. Districts and schools report information for the Ohio School Report Cards on specific marks of performance, called measures, within broad categories called components. They receive grades for up to 10 measures and 6 components.

Educational Enrollment of North Lewisburg Residents

Educational Enrollment, 2017		
	North Lewisburg	Ohio
Preschool / Kindergarten	10%	11%
Enrolled in Grade School	80%	62%
Enrolled in College / Graduate School	10%	27%

Source: American Community Survey 2013-2017

Income and Earnings

The median household income in the Village of North Lewisburg is $56,342. As estimated 9% of households have an income below $15,000 a year, and an estimated 19% of households have an income of $100,000 or more a year.

North Lewisburg Household Income

Household Income Distribution, 2019			
	North Lewisburg	Champaign County	Ohio
less than $15,000	9%	8%	11%
$15,000-$24,999	8%	9%	10%
$25,000-$34,999	8%	12%	10%
$35,000-$49,999	18%	14%	14%
$50,000-$74,999	21%	23%	18%
$75,000-$99,999	18%	16%	13%
$100,000-$149,000	15%	12%	14%
$150,000-$199,999	3%	4%	5%
$200,000 or greater	0.3%	2%	5%
Median	**$56,342**	**$55,463**	**$54,966**

Source: ESRI Income Data

Workforce

In the Village of North Lewisburg, 70% of residents over the age of 16 are employed, and 3.4% of residents are unemployed. 37% of residents over the age of 16 are not currently participating in the labor force. In 2017, there were a total of 65 jobs in the village. The majority (87%) of jobs in the village are held by someone commuting in from another community. In 2017, there were 576 workers who lived in the Village of North Lewisburg. The vast majority (98%) of workers that live in North Lewisburg commute outside village limits for a job. These figures include both private and public sector jobs.

Commuter Shares for North Lewisburg Residents and Workers (age 16+)

Inflow/Outflow Job Counts (All Jobs in 2017) for the Village of North Lewisburg		
Employed in North Lewisburg	**65**	**100.0%**
Employed in North Lewisburg, but living outside the village	56	86.2%
Employed in North Lewisburg and living in village	9	13.8%
Workers Living in North Lewisburg	**576**	**100.0%**
Workers living in North Lewisburg, but employed outside the village	567	98.4%
Workers living in North Lewisburg and employed in village	9	1.6%

Source: U.S. Census / OnTheMap

The table below begins to break down where those who work in the Village of North Lewisburg live. The left side of the table shows the top 10 destination counties for workers, and the right side shows the top 10 destination places (cities, towns, or villages) for workers.

Commute Patterns for North Lewisburg Residents/Workers by Destination

Where North Lewisburg Residents Work (Counties) [of 576 working residents]			Where North Lewisburg Workers Live (Places) [of 65 jobs]		
Location	**Count**	**Share**	**Location**	**Count**	**Share**
Marysville city, OH	76	13.2%	North Lewisburg village, OH	9	13.8%
Urbana city, OH	39	6.8%	Bellefontaine city, OH	3	4.6%
Columbus city, OH	26	4.5%	Springfield city, OH	3	4.6%
Dublin city, OH	19	3.3%	London city, OH	2	3.1%
Bellefontaine city, OH	16	2.8%	Troy city, OH	2	3.1%
Springfield city, OH	16	2.8%	Urbana city, OH	2	3.1%
Findlay city, OH	12	2.1%	Woodstock village, OH	2	3.1%
Mechanicsburg village, OH	9	1.6%	Northville city, MI	1	1.5%
North Lewisburg village, OH	9	1.6%	De Graff village, OH	1	1.5%
Delaware city, OH	8	1.4%	Delaware city, OH	1	1.5%

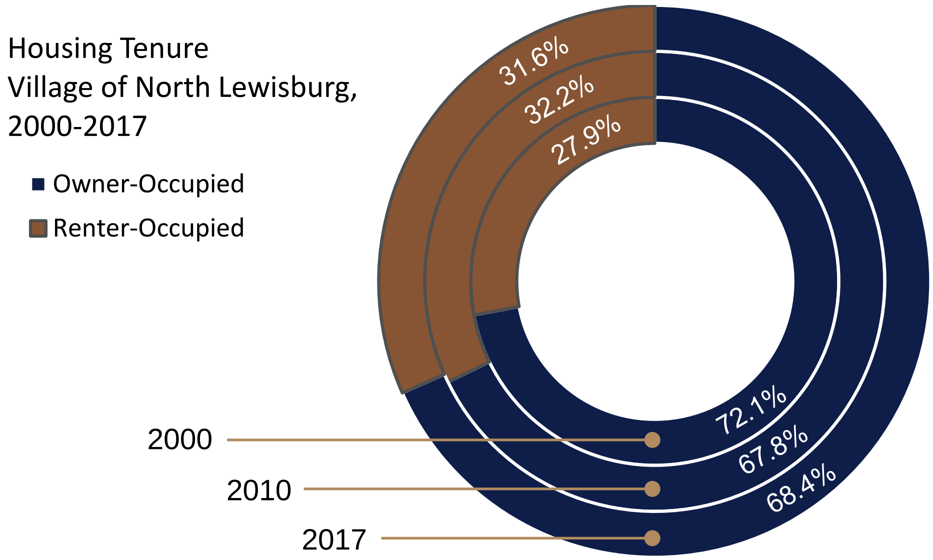
Source: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2017).

North Lewisburg has the largest share of residents working outside of Champaign County of the four focus areas; only 13.9% of village residents work somewhere within the county, whereas that share is between 22%-36% in Mechanicsburg, St. Paris, and Urbana. Located on the northeast border of the county, the village is able to attract workers from the Marysville employment hub. North Lewisburg is well positioned to market itself as a bedroom community to nearby employment centers and target the co-workers of existing village residents.

Housing Tenure

The ratio of renters to homeowners has shifted dramatically over the past 20 years in cities across the country, reflecting changes in consumer preference for housing options and increased difficulty Americans experience when trying to buy a home. These shifts have not presented themselves in the Village of North Lewisburg; the share of households in the county who rent has only increased by 3 percentage points since 2000, or a 13% increase in renter households. Homeowners still comprise 68% of all households in North Lewisburg.

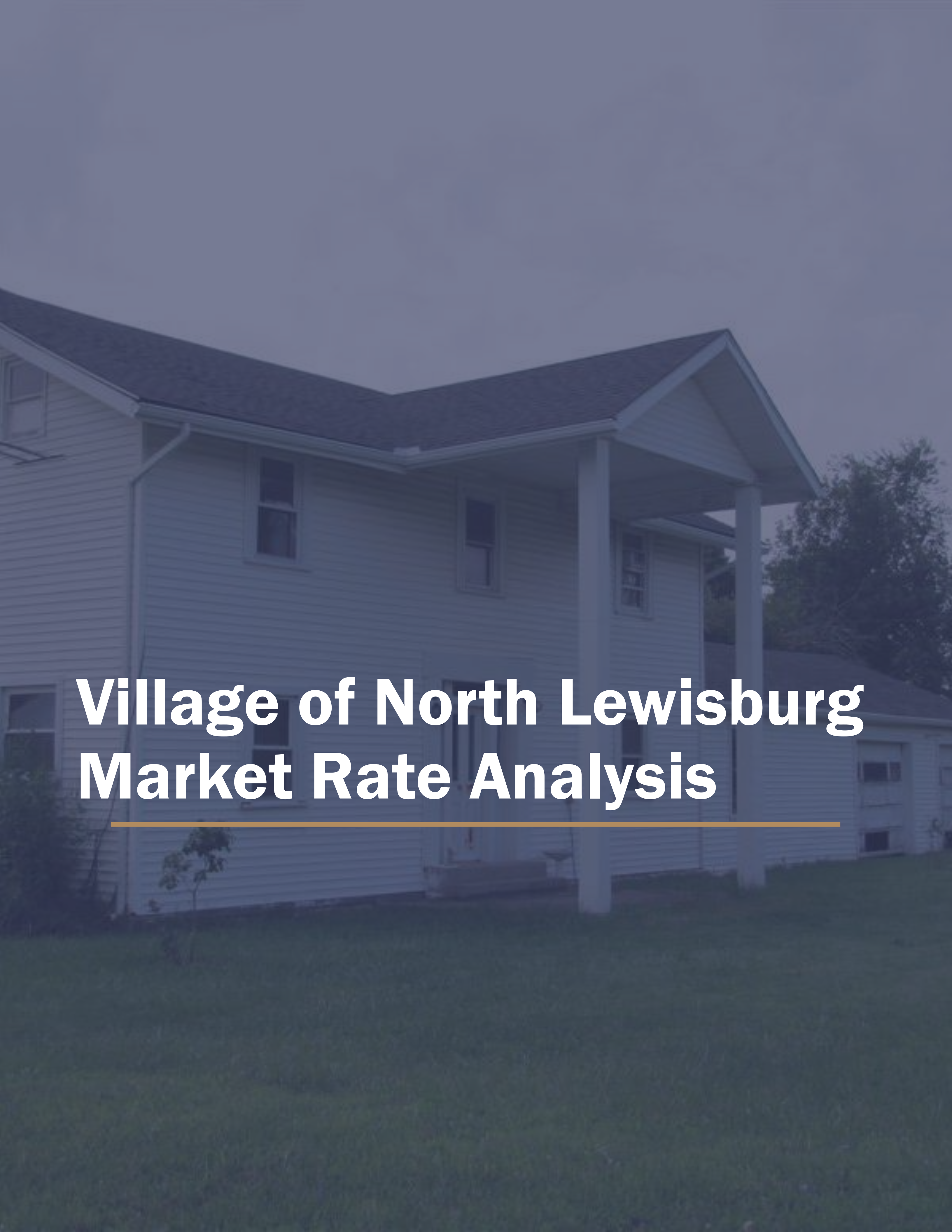
A community's renter population creates a pipeline for potential new homeowners when coupled with policies that focus on affordability and residential development incentives. Families new to the area may look to rent for a year before they decide on where to buy a house, and existing renters may wish to purchase homes that are not cost-burdensome. Additionally, renting is becoming an increasingly attractive option for seniors looking to move into maintenance-free housing options as they age in place.



Source: American Community Survey 2013-2017

Crime Rates

Village specific crime data could not be obtained for North Lewisburg.

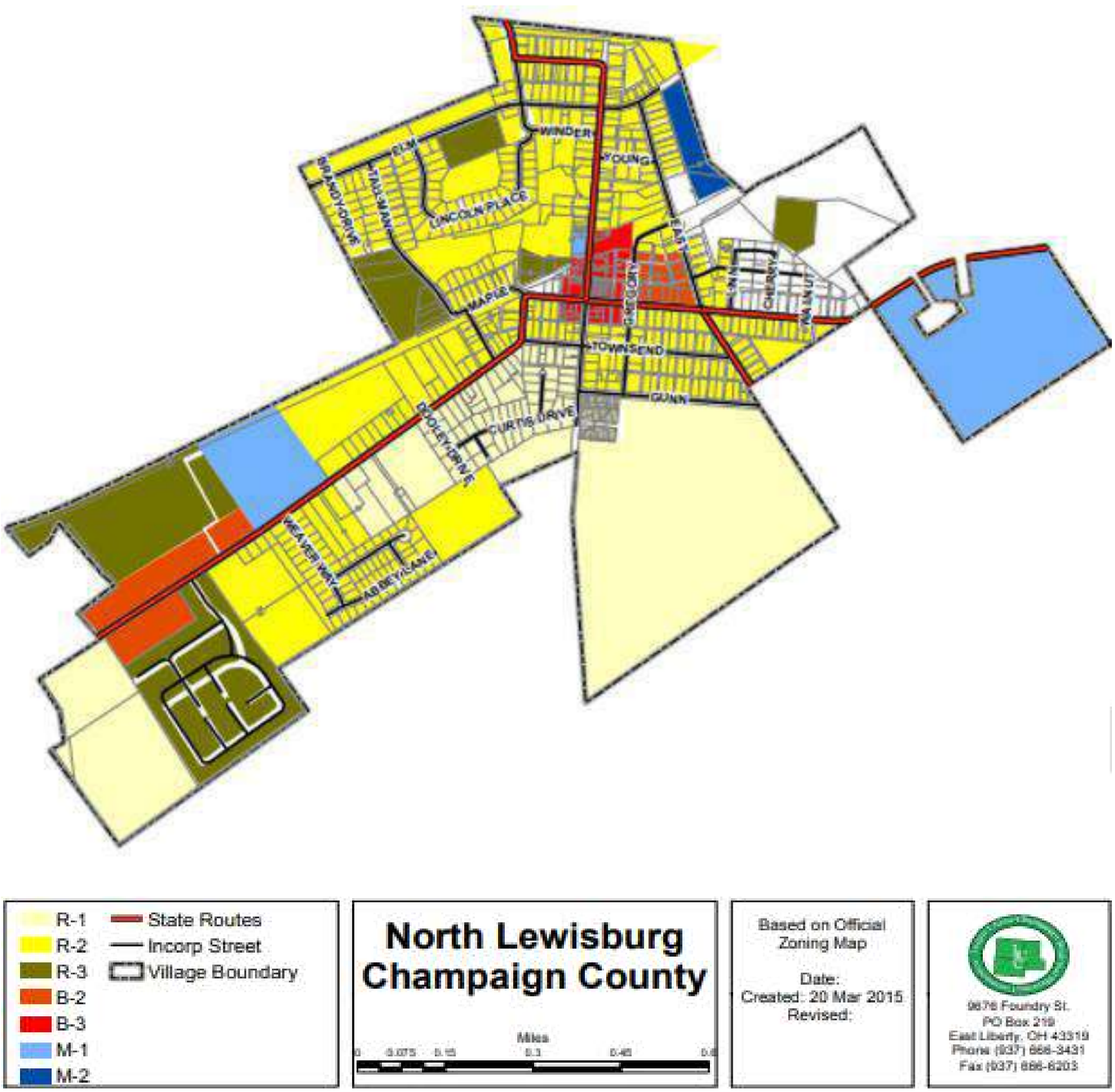


Village of North Lewisburg Market Rate Analysis

Market Rate Analysis

Land Use

Before identifying development potential, it is critical to understand the underlying land use across the city. The map below shows the various land uses for the Village of North Lewisburg. Much of the village is zoned for medium-density (R-2) use, which allows for densities up to 8 dwelling units per acre. The North Lewisburg zoning code was last updated in 2015.



Residential Sales Prices

The map on the following pages provide spatial context for where home sales are occurring in the city. This data is for all single-family home sales between January 2018 and November 2019. These exclude purchases below $2,000. In 2018, there were 38 single-family residential home sales in the Village of North Lewisburg. The median sale price for a single-family home in 2018 was $122,000. In the first eleven months of 2019, there have been 36 single-family residential home sales. The median sale price for a single-family home in the first eleven months of 2019 was $109,000.

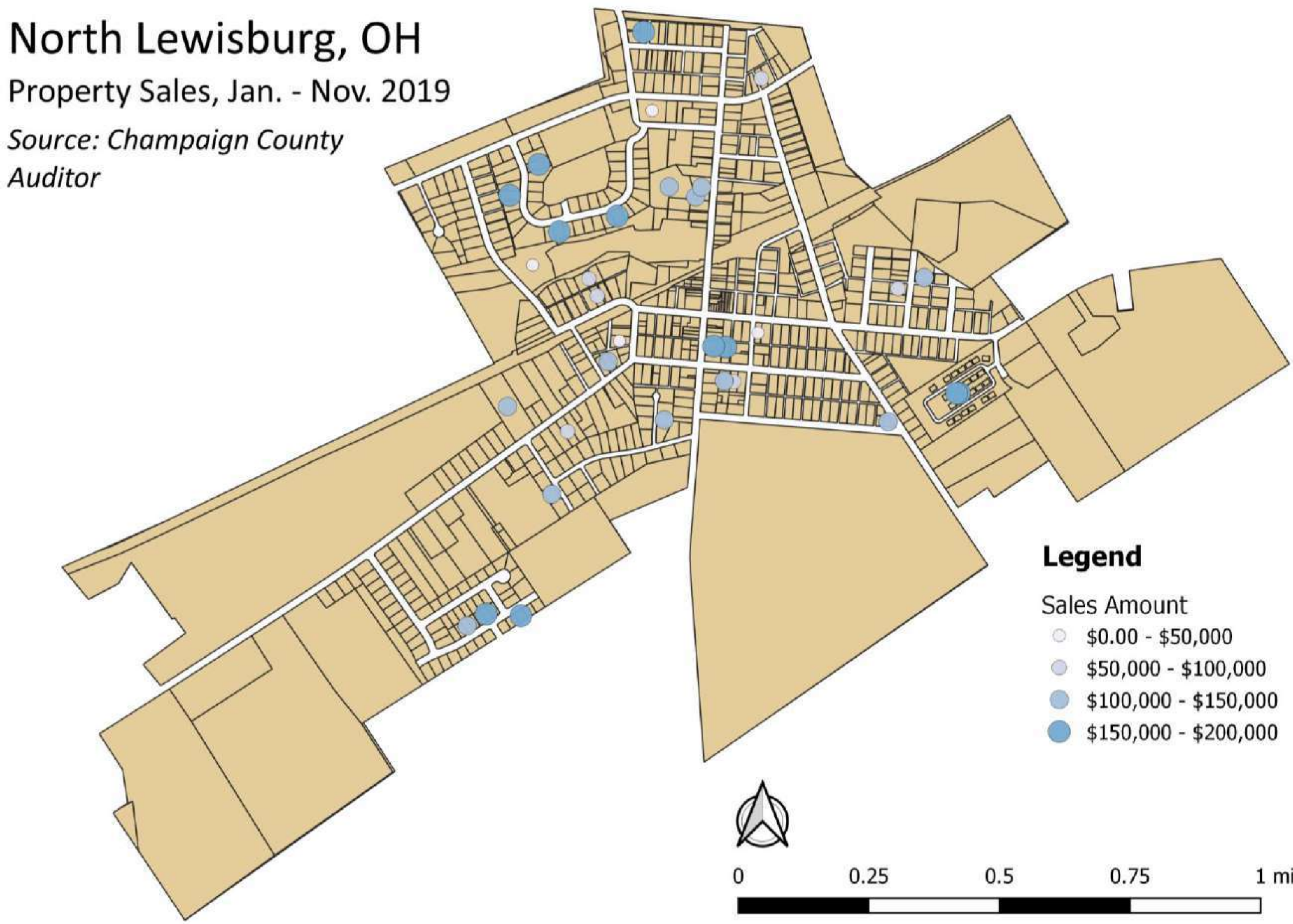
Property sales and prices were provided by the Champaign County Auditor. Municipal sales were approximated by filtering taxing districts from the countywide lists. For North Lewisburg, those include all parcels categorized as H28-.

New Construction

Of the Village of North Lewisburg's housing stock, 36% was build before 1950, and 56% was built before 1990. Compared to the other focus areas examined in this study, North Lewisburg has the youngest housing stock, with nearly 45% of all existing homes built in the past 30 years.

There has been limited amounts of new construction in the Village of North Lewisburg since 2010. Permit data from the Champaign County Building Department indicates that, since January of 2010, there have been 24 permits for new single-family residences within village boundaries. The most recent multifamily residential structure in the village was built in 1990. The map on the following page provides spatial context for where new construction is occurring in the village. Nearly all new homes in the village were built in just the last 5 years. The average cost of construction for a new single-family home built between 2010 and 2019 was $118,044.

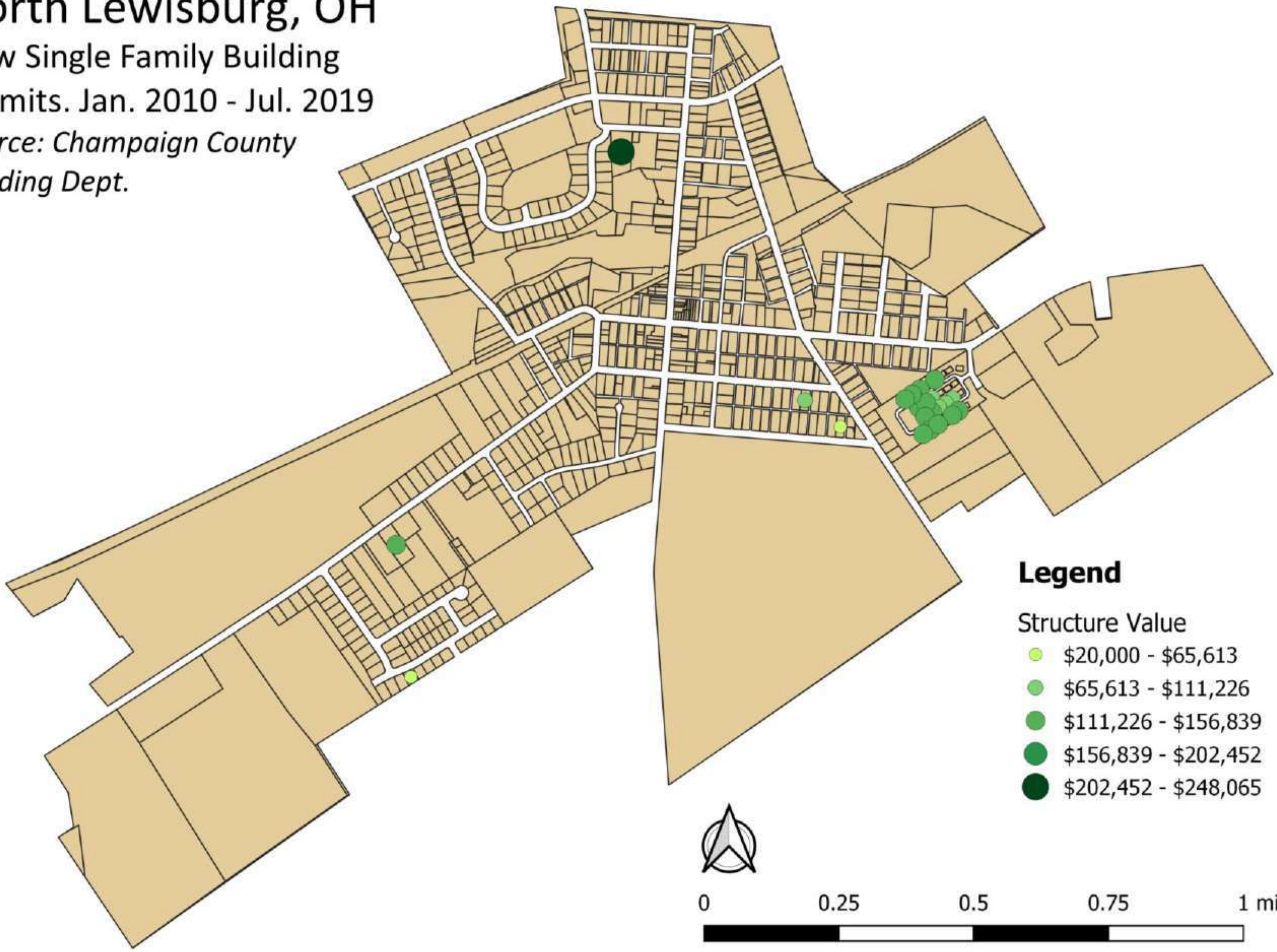
Nearly all new single-family construction has occurred around Coates Court in the southeastern portion of the village. Land along the street is owned and being developed into for-sale condos by a single builder/developer. Construction began in 2005, with the first unit completed in 2006. The property is divided into 38 lots, with many units already completed. The builder has completed up to 7 or 8 units at a time, with some built for specific buyers and some developed speculatively.


North Lewisburg, OH
Property Sales, Jan. - Nov. 2019
Source: Champaign County Auditor
Legend
Sales Amount
$0.00 - $50,000
$50,000 - $100,000
$100,000 - $150,000
$150,000 - $200,000
0
0.25
0.5
0.75
1 mi

North Lewisburg, OH

New Single Family Building Permits. Jan. 2010 - Jul. 2019

Source: Champaign County Building Dept.



Commercial and Residential Vacancy

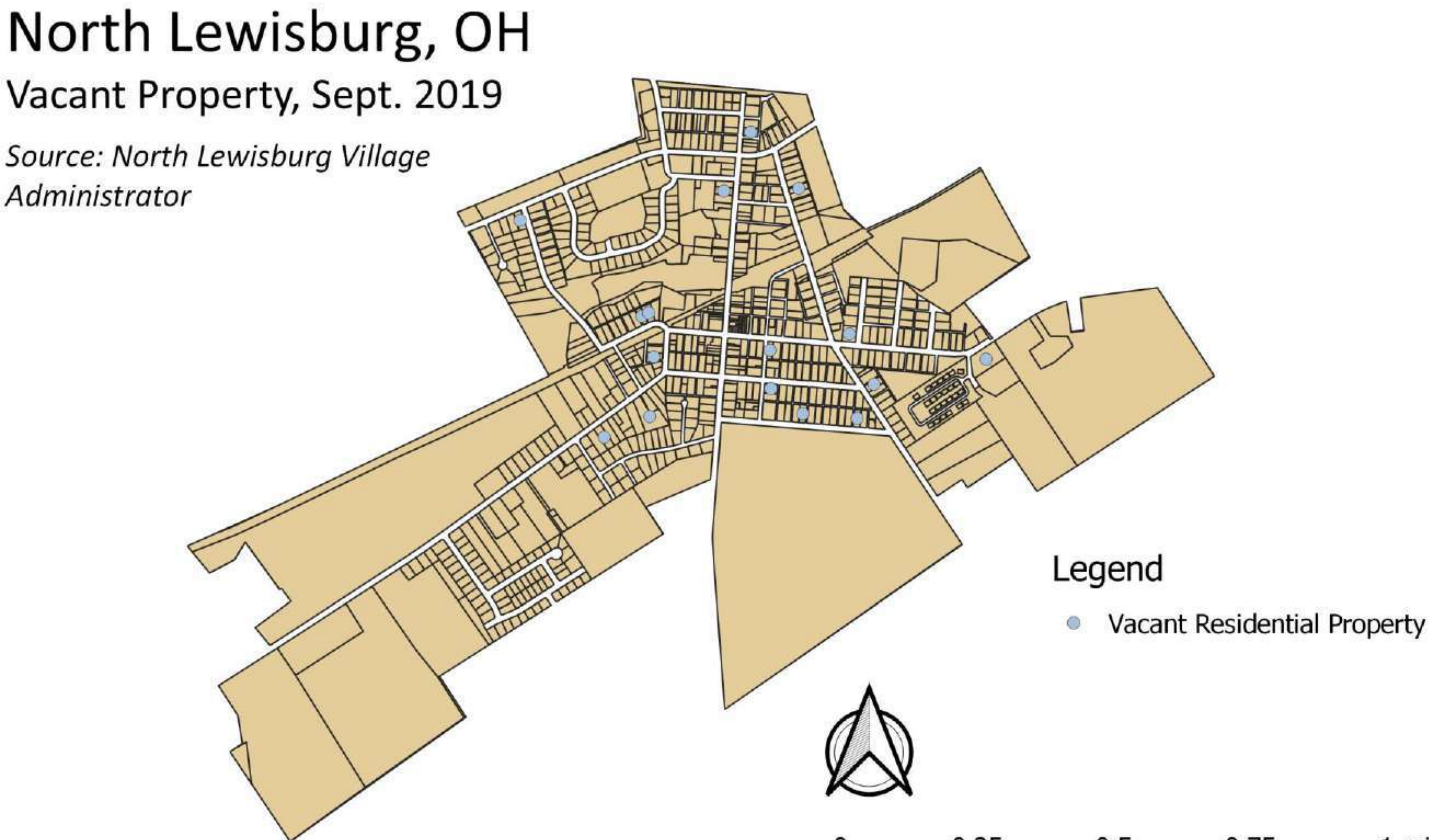
Vacancy rates increased as a result of the foreclosure crisis in 2008/2009, which impacted homeowners across the country. Vacant properties attract crime, pose public safety risks, reduce property values, and negatively impact the economic viability of a community. The village currently has 16 properties listed vacant, including 5 in remediation.

Market Distress Signals

GOPC examined instances of code violations, tax delinquency, and foreclosure as indicators of market distress. High rates of any or all of these distress signals can weaken a local market by reducing property values and discouraging investment. Below is a review of market distress signals in the Village of North Lewisburg.

- **Code violation:** The Village of North Lewisburg does not track or keep records of code violations at the time of publication.
- **Tax delinquency:** As of August 2019, there were 32 properties which were delinquent on either real or special taxes, resulting in $49,756 in unpaid taxes on residential, commercial/industrial, and agricultural property. 93% of all tax delinquent properties were residential, resulting in an overall delinquency rate of 4.65% on residential property.
- **Foreclosure:** Foreclosures negatively affect the neighborhood surrounding them and can depress housing prices in the area. From January 2018 through October 2019, there were 4 filings of tax foreclosure in the Village of North Lewisburg. Less than 1% of all residential properties in the village are in tax foreclosure.

Indicators of market distress are low in the Village of North Lewisburg, with tax delinquency and foreclosure rates well below county rates. Instances of delinquency and foreclosure are not concentrated in any section of the village. This suggests that North Lewisburg’s housing market has been steady. It is not possible to comment on the impact of code violations within the village at the time of publication. North Lewisburg will want to continue to closely monitor these market distress indicators to ensure they remain at low levels.

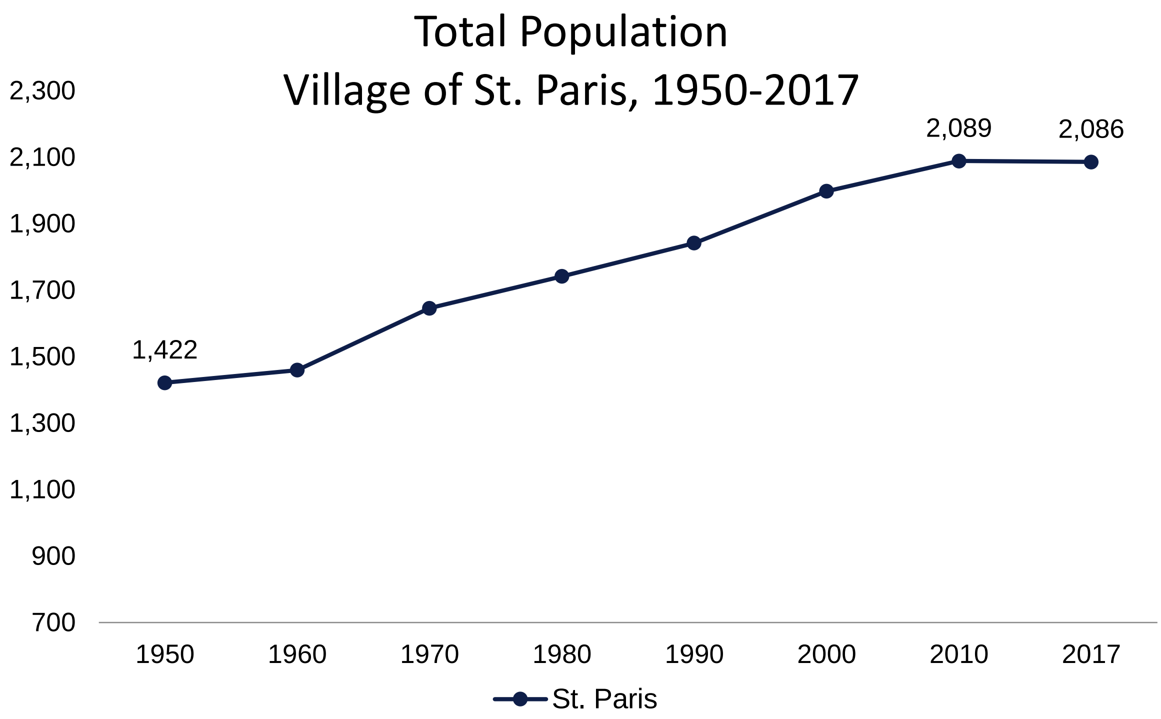

North Lewisburg, OH
Vacant Property, Sept. 2019
Source: North Lewisburg Village Administrator
Legend
Vacant Residential Property
0
0.25
0.5
0.75
1 mi

Village of St. Paris Demographic Overview

Demographic Overview

Population

The population of the Village of St. Paris has been growing since 1950; in recent decades, the population has hovered around 2,000 residents. Estimates indicate that in 2024, St. Paris will have approximately 1,982 residents, representing a 1.8% decline from 2019 estimates. As housing needs and preferences change, a strategic plan to encourage market-rate housing is one way to retain existing village residents and potentially grow the population. A talented workforce requires housing stock with a variety of options.



Source: ODSA Historic Census Populations of All Incorporated Ohio Places, 1900 to 2010; U.S. Dept. of Commerce, U.S. Census Bureau, Decennial Censuses of Population and Housing; American Community Survey 2013-2017

St. Paris Total Population, 2010-2024

Total Population, 2010-2024					
	2000	**2010**	**2019**	**2024**	**2000-2019**
St. Paris	1,998	2,089	2,018	1,982	+1.0%
Champaign County	38,890	40,097	40,002	39,671	+2.9%
Ohio	11,353,140	11,526,504	11,805,053	11,955,872	+5.3%

Source: ESRI Demographic Data

As of 2019, Baby Boomers (those born between 1946 and 1964) and Generation Z (those born between 1999 and 2016) comprised the two largest generations in the Village of St. Paris. Generational estimates for 2024 indicate an increase in the population share of younger generations, with slight decreases in Gen X and Baby Boomer populations.

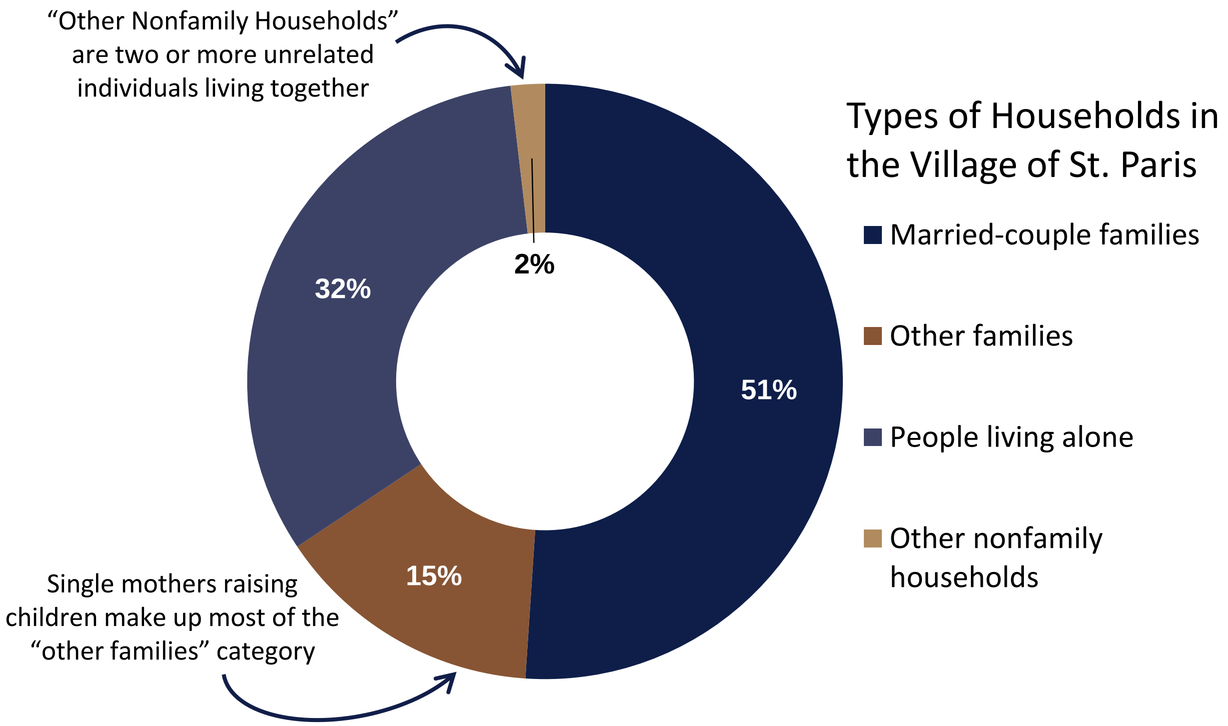
St. Paris Population and Future Projections by Generation

Share of Population by Generation, Village of St. Paris 2019		
	2019	**2024**
Alpha (born 2017 or later)	4%	10%
Z (born 1999 to 2016)	24%	23%
Millennial (born 1981 to 1998)	22%	22%
Gen X (born 1965 to 1980)	20%	18%
Baby Boomer (born 1946 to 1964)	23%	21%
Silent & Greatest Generations (born 1945 and earlier)	7%	6%

Source: ESRI Demographic Data

Households and Families

In 2017, there were 809 households in the Village of St. Paris. Married-couple families made up 51% of the households in the village. People living alone accounted for another third of all households. Of the 809 households in the village, 36% had one or more people under the age of 18, and 35% of all households had one or more people 60 years and older.



A "nonfamily household" refers an individual living alone, or sharing their residence with one or more unrelated individuals. Single mothers raising children make up the majority of the "Other Family" category of households. Unmarried partner households can be family or nonfamily households, depending on the relationship of others in the household to the householder.

Education

In 2019, 91% of St. Paris residents aged 25 years and over had attained a high school diploma or GED, and 14% of the population had a bachelor's degree or higher. According to estimates of the village's 3+ population, 11% were enrolled in preschool or kindergarten, 72% were enrolled in grade school/high school, and 17% were enrolled in college/graduate school.

Educational Attainment of St. Paris Residents (age 25+)

Educational Attainment, 2019		
	St. Paris	Ohio
Less than 9th grade	3%	3%
9-12th Grade/No Diploma	6%	7%
High School Diploma	45%	29%
GED/Alternative Credential	4%	4%
Some College/No Degree	17%	20%
Associate's Degree	11%	9%
Bachelor's Degree	9%	17%
Graduate/Professional Degree	5%	11%

Source: ESRI Demographic Data

Graham Local School District serves a total of 1,717 students from elementary through high school. The district has a 93.3% graduation rate and is rated by the Ohio Department of Education as a C-level school district. Districts and schools report information for the Ohio School Report Cards on specific marks of performance, called measures, within broad categories called components. They receive grades for up to 10 measures and 6 components.

Educational Enrollment of St. Paris Residents

Educational Enrollment, 2017		
	St. Paris	Ohio
Preschool / Kindergarten	11%	11%
Enrolled in Grade School	71.8%	62%
Enrolled in College / Graduate School	17.2%	27%

Source: American Community Survey 2013-2017

Income and Earnings

The median household income in the Village of St. Paris is $58,389. As estimated 6% of households have an income below $15,000 a year, and an estimated 21% of households have an income of $100,000 or more a year. Median household income in St. Paris is higher than county and state medians.

St. Paris Household Income

Household Income Distribution, 2019			
	St. Paris	**Champaign County**	**Ohio**
less than $15,000	6%	8%	11%
$15,000-$24,999	11%	9%	10%
$25,000-$34,999	6%	12%	10%
$35,000-$49,999	16%	14%	14%
$50,000-$74,999	25%	23%	18%
$75,000-$99,999	16%	16%	13%
$100,000-$149,000	16%	12%	14%
$150,000-$199,999	5%	4%	5%
$200,000 or greater	0.3%	2%	5%
Median	**$58,389**	**$55,463**	**$54,966**

Source: ESRI Income Data

Workforce

In the Village of St. Paris, 63% of residents over the age of 16 are employed, and 2.1% of residents are unemployed. 35% of residents over the age of 16 are not currently participating in the labor force. In 2017, there were a total of 365 jobs in the village. The majority (87%) of jobs in the city are held by someone commuting in from another community. In 2017, there were 795 workers who lived in the Village of St. Paris. The majority (94%) of workers that live in St. Paris commute outside village limits for a job. These figures include both private and public sector jobs.

Commuter Shares for St. Paris Residents and Workers (age 16+)

Inflow/Outflow Job Counts (All Jobs in 2017) for the Village of St. Paris		
Employed in St. Paris	**365**	**100.0%**
Employed in St. Paris, but living outside the village	317	86.8%
Employed in St. Paris and living in village	48	13.2%
Workers Living in St. Paris	**795**	**100.0%**
Workers living in St. Paris, but employed outside the village	747	94.0%
Workers living in St. Paris and employed in village	48	6.0%

Source: U.S. Census / OnTheMap

The table below begins to break down where those who live in St. Paris work, and where those who work in St. Paris live. The left side of the table shows the top 10 destination places (cities, towns, or villages) where St. Paris residents are employed, and the right side shows the top 10 destination places where workers of St. Paris live.

Commute Patterns for St. Paris Residents/Workers by Destination

Where St. Paris Residents Work (Places) [of 795 working residents]			Where St. Paris Workers Live (Places) [of 365 jobs]		
Location	**Count**	**Share**	**Location**	**Count**	**Share**
Urbana city, OH	68	8.6%	St. Paris village, OH	48	13.2%
Springfield city, OH	51	6.4%	Urbana city, OH	16	4.4%
St. Paris village, OH	48	6.0%	Christiansburg village, OH	10	2.7%
Sidney city, OH	38	4.8%	Sidney city, OH	8	2.2%
Columbus city, OH	32	4.0%	Piqua city, OH	7	1.9%
Piqua city, OH	32	4.0%	Rosewood CDP, OH	7	1.9%
Troy city, OH	28	3.5%	Springfield city, OH	7	1.9%
Bellefontaine city, OH	24	3.0%	New Carlisle city, OH	5	1.4%
Tipp City city, OH	15	1.9%	Northridge CDP, OH	5	1.4%
Findlay city, OH	12	1.5%	Mechanicsburg village, OH	4	1.1%

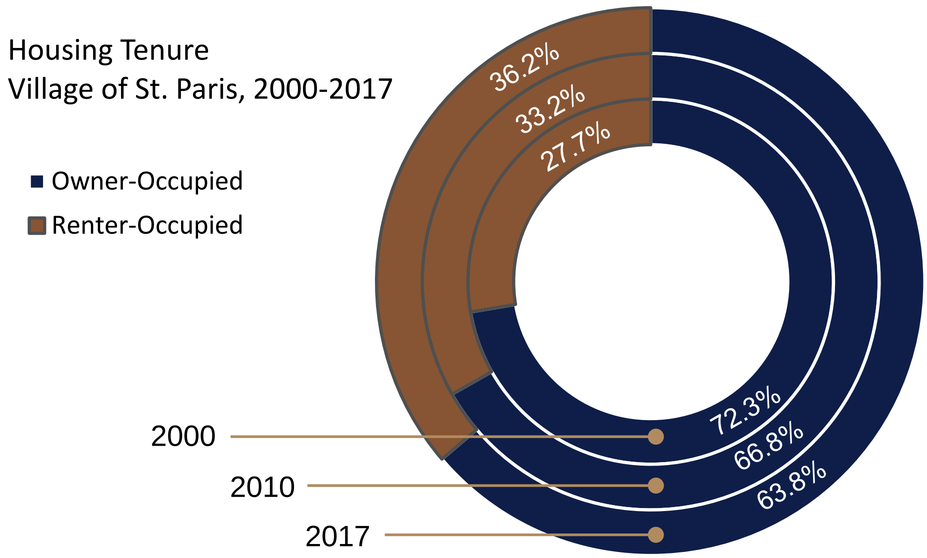
Source: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2017).

While over a quarter of village residents work somewhere within Champaign County, there is a significant population of St. Paris residents that commute to other cities for work. In 2017, 13% of St. Paris residents commuted to Miami County for work, traveling to cities like Troy, Piqua, and Tipp City. An additional 13% of village residents work somewhere in Clark County, including 51 residents who work in Springfield. Given cheaper housing prices, St. Paris has an opportunity to play to its assets and position itself as a bedroom community by recruiting the co-workers of current village residents to relocate.

Housing Tenure

The ratio of renters to homeowners has shifted over the past 20 years across the country, reflecting changes in consumer preference for housing options and the increased difficulty Americans experience when trying to buy a home. In 2017, the majority of households in the Village of St. Paris were homeowners, but the ratio of renters to owners has shifted in recent decades; the percentage of renters in the city has increased by 8.5 percentage points since 2000, or a 30% rise in the number of renter households. 36% of all households in St. Paris are now renting.

A community's renter population creates a pipeline for potential new homeowners when coupled with policies that focus on affordability and residential development incentives. Families new to the area may look to rent for a year before they decide on where to buy a house, and existing renters may wish to purchase homes that are not cost-burdensome. Additionally, renting is becoming an increasingly attractive option for seniors looking to move into maintenance-free housing options as they age in place.



Source: American Community Survey 2013-2017

Crime Rates

In 2018, there were 3 violent crimes and 4 property crimes reported to the St. Paris Police Department. Property crimes can include reports of arson, larceny theft, motor vehicle theft, and burglary.

For the state as a whole, Ohio's violent crime rates were 2.80 crimes per 1,000 general population and 21.77 property crimes per 1,000 general population in 2018. In 2018, the rate of violent crime in the Village of St. Paris was 1.49 per 1,000 general population, 60% lower than rates for the state. The rate of property crime was 1.99 per 1,000 general population, 116% lower than crime rates for the state. Incidents of property crime have been steadily decreasing over the last decade in the village.

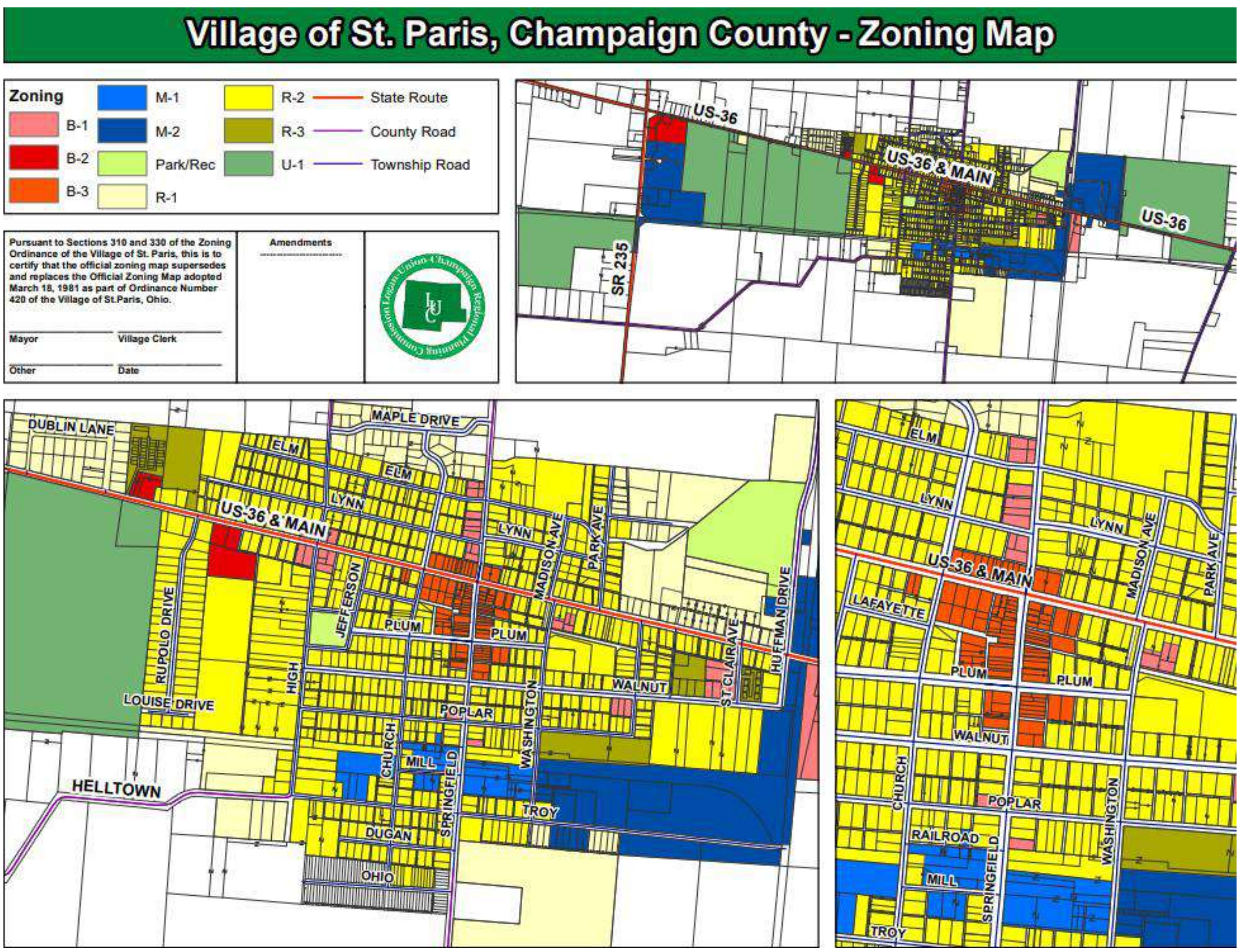
The data is sourced from the National Incident-Based Reporting System (NIBRS), the FBI's incident-based reporting system for crimes known to law enforcement. Reports are voluntarily provided by local, state, and federal law enforcement agencies, which means that some data may be under or over reported.

Village of St. Paris
Market Rate Analysis

Market Rate Analysis

Land Use

Before identifying potential areas for development, it is critical to understand the underlying land use across the city. The map below shows the various land uses for the Village of St. Paris. The majority of the village is zoned for medium density residential (R-2) uses, which allows for densities up to 6 units per acre. There are several large parcels within municipal boundaries that are currently used for agricultural (U-1) purposes. The village zoning map was last updated in 2009. At the time of publication, the Logan-Union-Champaign Regional Planning Commission was in the process of developing an updated zoning map on behalf of the village.



Residential Sales Prices

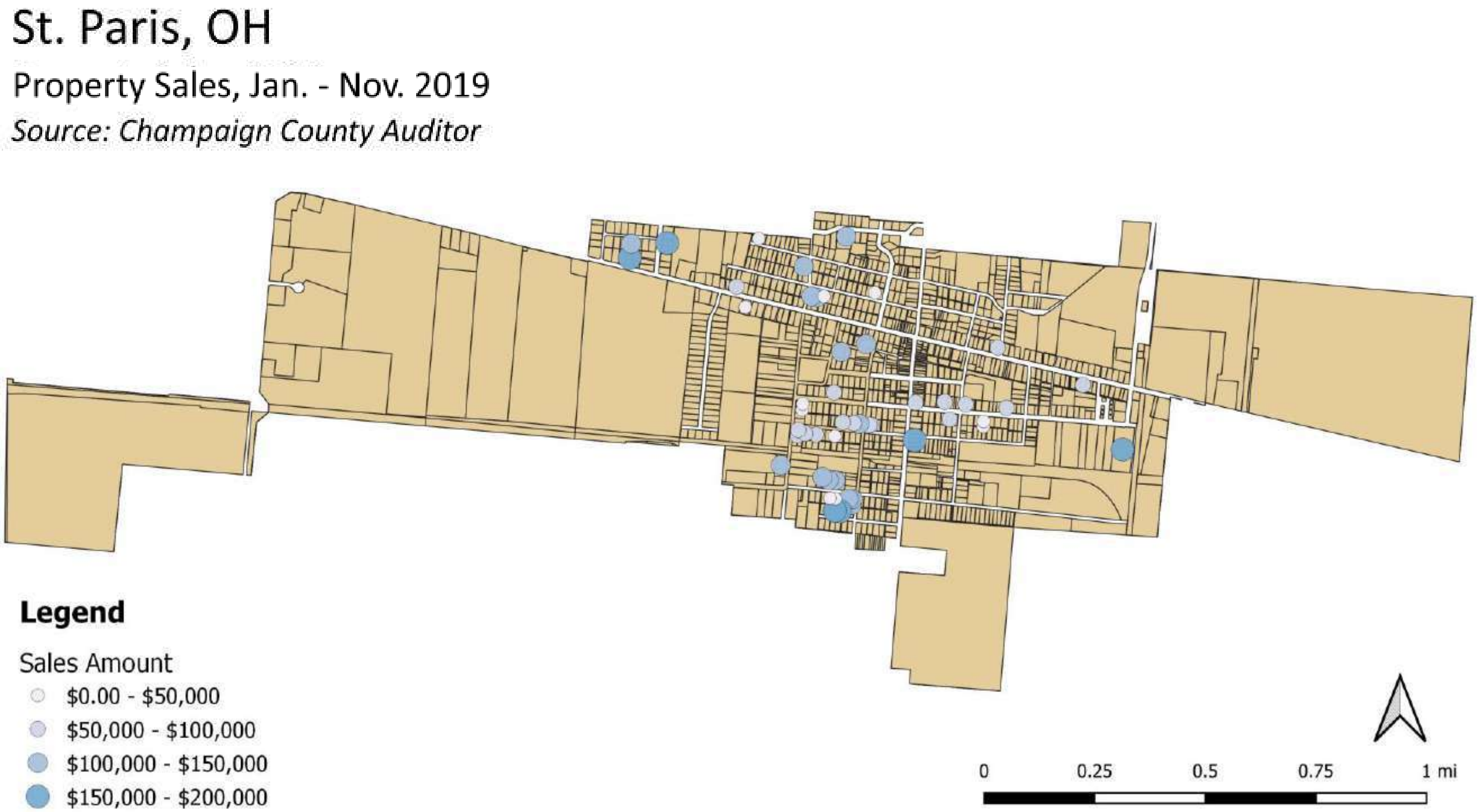
The maps on the following pages provide spatial context for where home sales are occurring in the village. This data is for all single-family home sales between January 2018 and November 2019. These exclude purchases below $2,000. In 2018, there were 56 single-family residential home sales in the Village of St. Paris. The median sale price for a single-family home in 2018 was $90,500. In the first 11 months of 2019, there have been 52 single-family home sales. The median sale price for a single-family home in the first 11 months of 2019 was $92,400 in the village.

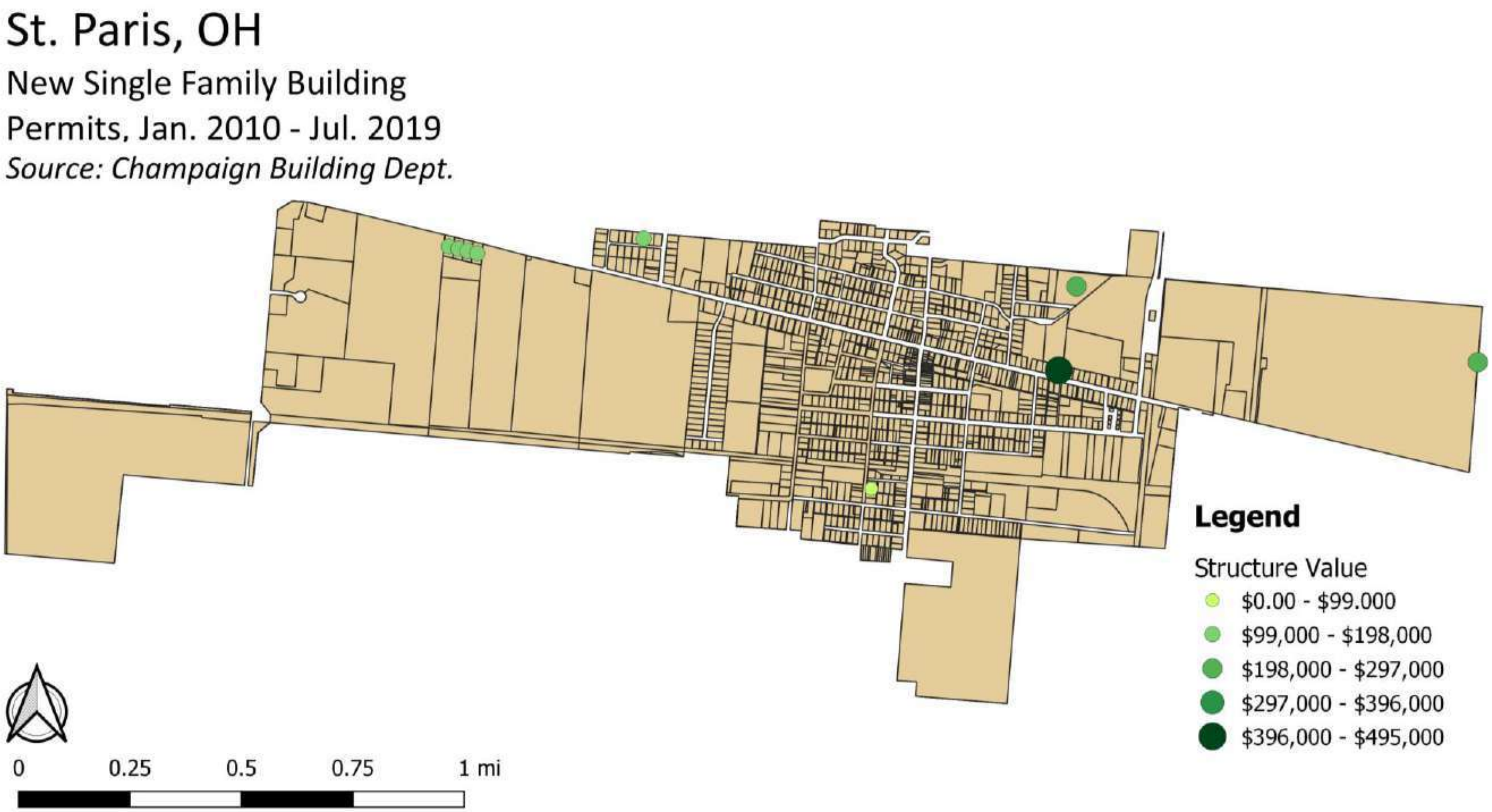
Instances of property sale, and sale prices, were provided by the Champaign County Auditor. Municipal sales were approximated by filtering taxing districts from the countywide lists. For St. Paris, those include all parcels classified as F20- and E15-.

New Construction

Of the Village of St. Paris' housing stock, 49% was build before 1950, and 75% was built before 1990. While older housing stock contributes to the identify of the village, consumer preference for housing has changed significantly since 1950, while costs to maintain an older home tend to increase.

There has been limited amounts of new construction in the Village of St. Paris since 2010. Permit data from the Champaign County Building Department indicates that since January of 2010, there have only been 8 permits for new single-family residences within village boundaries. The most recent multifamily residential structure in the village was built in 1991, though one 4-unit complex was remodeled in 2014. The map on the following page provides spatial context for where new construction is occurring in the village. All of the new construction took place in the last 5 years. The average cost of construction for a new single-family home constructed between 2010 and 2019 was $170,625.


St. Paris, OH
Property Sales, Jan. - Nov. 2019
Source: Champaign County Auditor
Legend
Sales Amount
$0.00 - $50,000
$50,000 - $100,000
$100,000 - $150,000
$150,000 - $200,000
0
0.25
0.5
0.75
1 mi


St. Paris, OH
New Single Family Building
Permits, Jan. 2010 - Jul. 2019
Source: Champaign Building Dept.
Legend
Structure Value
$0.00 - $99.000
$99,000 - $198,000
$198,000 - $297,000
$297,000 - $396,000
$396,000 - $495,000
0
0.25
0.5
0.75
1 mi

Commercial and Residential Vacancy

The Village of St. Paris does not actively track vacancy, though GOPC received an approximation of vacant commercial and residential properties based on water usage records from the Village Administrator. The village likely has 24 vacant buildings, 13 of which are residential properties. This represents vacancy in 1.2% of all residential properties in St. Paris.

Market Distress Signals

GOPC examined instances of code violations, tax delinquency, and foreclosure as indicators of market distress. High rates of any or all of these distress signals can weaken a local market by reducing property values and discouraging investment. Below is a review of market distress signals in the Village of St. Paris.

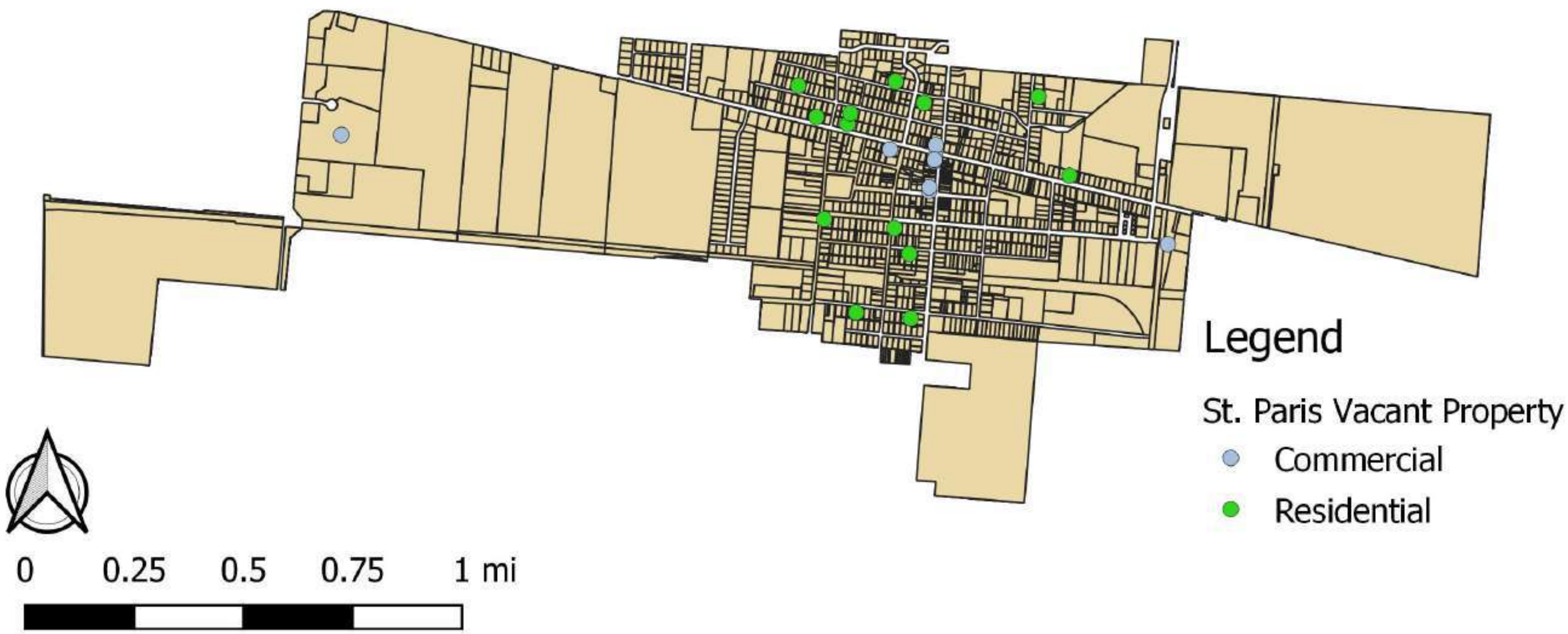
- **Code violation:** Problematic properties can impact property values and contribute to neighborhood blight. As of October 2019, the St. Paris Village Administrator noted 38 noncompliant properties. Violations are more prevalent south of U.S. Highway 36, though noncompliant properties aren't concentrated in any particular neighborhood. The majority of violations are for junk cars, followed by nuisance infractions, such as noise, junk, accumulation of rodents and/or insects, or the proliferation of debris, rubbish, and refuse on the property.
- **Tax delinquency:** As of August 2019, there were 51 properties which were delinquent on either real or special taxes, resulting in $65,137 in unpaid taxes on residential, commercial/industrial, and agricultural property. 80% of all tax delinquent properties were residential, resulting in an overall delinquency rate of 3.9% on residential property.
- **Foreclosure:** There were no tax foreclosure filings on properties in the Village of St. Paris from January 2018 through October 2019.

St. Paris does not exhibit critical levels of market distress, with instances of tax delinquency and foreclosure below the county rates. Code violations are not concentrated in any particular area of the village, indicating that there are no evident pockets of disinvestment. This suggests that St. Paris' housing market has been steady and that the village is responsive to addressing problem properties when they arise. St. Paris will want to continue to closely monitor these market distress indicators.

St. Paris, OH

Vacant Property, Oct. 2019

Source: St. Paris Village Administrator



Existing Tools for Revitalization

Community Reinvestment Area (CRA)

Johnson Township has one active CRA agreement, which extends into the Village of St. Paris. The agreement is managed by the Champaign Economic Partnership for the purposes of economic development. The Johnson Township CRA also offers assistance for residential property owners who carry forward significant rehabilitation of their property. Though not related to new residential development, maintaining an active CRA indicates that the village has experience entering into abatement agreements with developers, and could potentially expand or create a new area to support residential property tax abatements on substantial rehabs or new development.

Enterprise Zone (EZ)

Enterprise Zones are designated areas of land in which businesses can receive tax incentives in the form of tax exemptions on eligible new investments. The St. Paris Village Council established an Enterprise Zone in 2009. EZ law permits municipalities to offer the following incentives: exemption of real and/or personal property assessed values on investments in buildings, machinery/equipment and inventory and improvements to existing land and buildings for a specific project. While EZ agreements are not directed to support residential development, employing this tool indicates that leadership is willing to utilize tax incentives and that the village is able to negotiate deals to back new development.

Developer and Stakeholder Interview Themes

Developer and Stakeholder Interview Themes

GOPC interviewed 9 real estate experts to learn about their work in Champaign County and the central Ohio region. GOPC solicited their suggestions for increasing residential development and redevelopment in the county and the four focus areas of Mechanicsburg, North Lewisburg, St. Paris, and Urbana. Interviewees included developers, builders, and real estate experts whose project focus is mainly single family homes, rental rehabs, and smaller multifamily developments. GOPC also interviewed 3 community stakeholders who shared insights on trends in workforce and economic development. All interviewees had either completed projects in Champaign County, or worked in other counties in Central Ohio.

The following themes emerged during these interviews.

Increased Construction Costs

Interviewees involved in the development and construction of new housing repeatedly noted that the minimum cost of building a single family home in Ohio, currently, is $130,000-$170,000. This amount exceeds the median property values in Champaign County. Developers explained that this price differential makes them nervous—they feel it would be hard to compete against more modestly priced housing stock. Industry experts estimate the cost for construction supplies has increased nationally by 24% since 2004, with an 11% increase occurring in the past ten years.

Additionally, the cost of land acquisition and utilities could make many new, detached single family developments cost prohibitive in the Champaign County market. Although home values have been increasing and median sales prices are on pace with the state figures, the cost of new construction and low population densities are hurdles to developers from outside the county who could potentially “pioneer” in Champaign County.

There is a Regional Shortage of Subcontractor Labor

Developers working both in and outside of Champaign County repeatedly mentioned the undersupply of contractor and subcontractor labor. An insufficient ecosystem of subcontractors increases costs, but also limits the pipeline of potential subcontractors that could become general contractors, general contractors who could become builders, and builders who could become developers. Many builders working primarily with rehabbing properties noted that they can keep costs down by keeping much of the labor in-house and taking on many of the subcontractor roles themselves. However, larger projects (such as mixed-used buildings or multifamily properties) require commercially licensed contractors. Outside developers may not be able to easily tap into existing local networks. Many developers who are unfamiliar with the county expressed concern about the potential to find high-quality subcontractors given the county’s small population base. All developers and builders noted that bringing in sub-contractors from the Dayton or Columbus markets will add costs.

It Feels Financially Risky to Build in Champaign County

Larger-scale developers who were interviewed noted that the average cost to prepare a site for a new subdivision development is about $40,000 per lot, and that it would be unlikely that the cost of building new housing on that lot would come out to less than $200,000. Larger developers look for communities that meet certain parameters, including total population, prevailing rent, and median household income, when deciding whether or not to enter into a new market. For the large, multi-market companies (especially if they are multi-state), local sales offices must report these demographic/market data to the corporate office, as evidence that they will be able to meet certain sales quotas annually in that community. Median home values and prevailing rents are lower than state averages across Champaign County and even lower in the four focus areas. Given these numbers, many larger-scale developers said they were not confident that they could make their numbers work in the Champaign County markets and indicated that they would be unlikely to take on the risk in current conditions.

There are several small-scale builders who construct new homes at the $300,000 price point around the county. However, these builders are often one to three-person operations with a comparatively low production rate, between 3 to 12 homes annually. Many local custom builders aren’t interested in scaling up production, either due to personal preference or an unwillingness to undertake the risk that comes with speculative construction. Builders accustomed to building one home on one site likely won’t have previous experience working on infrastructure, like roads and intersections, at the scale necessary for a subdivision project.

Nuisance Properties Affect Willingness to Enter the Market

There is a perception that code enforcement is laxly enforced within the four focus areas, which is a known deterrent to new development. Nuisance properties weaken surrounding property values, contributing to low per-square-footage rate and depressed resale values; nuisance properties also negatively affect neighborhood pride. Potential builders or rehabbers in any market worry that investments they make in existing neighborhoods will not be adequately protected against these negative externalities. Though not pervasive across Urbana and the three villages, problem properties can present a challenge to recuperating the value of new development or resales. All four focus areas actively issue citations to properties that are noncompliant with current codes. Some stakeholders have commented that the breakdown in addressing nuisance properties occurs when noncompliant property owners are sentenced in the judicial system; often, the punishment for noncompliance does not present a sufficient incentive to remediate the property.

Lack of a Unified, Countywide Vision could Dampen Momentum

Champaign County has a proud agricultural heritage, and residents are vocal about their preference for their rural lifestyles. However, maintaining this development context comes with concessions regarding growth. Many stakeholders interviewed from Champaign County noted that total supply of housing in the county is insufficient to meet latent demand. This pro-growth, pro-development position directly conflicts with sentiments over preservation of open space and demands for densities low enough to not impact the rural context. Regardless, to expand existing workforces, attract new employers and retailers, and increase local tax bases, the county will need more people, and more people will require more housing. Without a unifying vision that outlines where growth should be anticipated and at what intended levels, all new development will be seen as contentious. This could slow the sale of available tracts of developable land and limit redevelopment efforts in village centers.

Given the rising costs of land and construction, developers and builders are increasingly concerned with project density as a means to control costs. One developer mentioned that to meet starter home pricing of $195,000 to $275,000, new development would need to allow for minimum densities of 4 to 5 units per acre.[6-1] While this mode may not be applicable for all markets and product types, developers entering new markets want to know that there will not be wide scale opposition to new, higher-density projects. As one interviewee summarized: “no developer wants to be where they aren’t wanted.” A proactive community vision addressing growth may help to accommodate the need for new housing stock for a larger population base while mitigating concerns regarding denser development. A proactive vision would also manage expectations for developers and builders new to Champaign markets and ensure that products delivered by these parties would meet the desires of county residents. Existing materials, like the 2019 County Comprehensive Plan update, provide a basis for a vision, as they outline official development patterns and resident desires.

[6-1] The City of Columbus features a working document on their website to help residents visualize density requirements by dwelling units per acre. To view the document, visit: https://www.columbus.gov/WorkArea/DownloadAsset.aspx?id=79904

There is a Shortage of Development Across all Product Types and Price Points in the County

Community stakeholders familiar with the county noted that there has been a shortage of new development for the past two decades in both single family and multifamily products. New development in the county has stalled, particularly for larger subdivision projects without designated buyers. Options for ownership in the $185,000 to $300,000 range are missing, and there is also a severe lack of available rental property, especially high-quality rental properties. Rental vacancy rates across the county are below 5% and the relatively low cost of housing means that homes usually enter and leave the resale market within days. In the southeast corner of the county, which includes the Village of Mechanicsburg and roughly 4,000 residents, there are currently only 6 active listings for home sales. The lack of housing supply is affecting residents' ability to move and sell current homes. This isn't to say that the market isn't functioning in the county, but that total market activity is limited by the volume of supply. Residents who would want to sell their homes and remain in the county will be discouraged from selling if there is nowhere to move into.

Additionally, lack of new housing products has begun to affect workforce and economic development. Local employers expressed concern that the lack of safe and accessible housing is affecting the performance of their entry-level workforce and the ability of the company to attract qualified skilled labor. The housing shortage in Champaign County is affecting workforce retention across wage levels as well.

Local Champions Help Developers Navigate New Markets

Real estate professionals told GOPC that they are always nervous entering a new market. Those projects that move from concept to construction almost always have a local champion. A local champion can point to available land, connect builders and developers to available resources, and communicate a vision for development in the community that can catalyze attraction and new development. Partners in the public sector can focus on policies that demonstrate the community is open for business, and connect developers to resources like abatements or TIF districts. Private sector partners can connect developers to local labor networks, amplifying grassroots outreach to local pools of talent. Developers need champions who can persuade community members of the importance of the project and helps orient the developer.

Policy & Strategy Recommendations

Policy Recommendations

Greater Ohio Policy Center offers recommendations for Champaign County and its municipalities to jumpstart market-rate housing development. These recommendations draw on GOPC's policy expertise, developer and stakeholder interviews, and data collection.

It is important to note that many of these recommendations involve public, nonprofit, and private sector stakeholders, which include the county, city, and villages; Chamber of Commerce and economic development officials; anchor institutions; local schools; businesses; and financial institutions. The collaboration and integration of these stakeholders will be vital to successfully strengthening the housing market in Champaign County.

Rally Stakeholders and Sustain Commitment

Champaign County leaders have identified housing as a key community priority for retaining and attracting jobs, talent, and residents. Expanding the circle of leaders and residents who are committed to this priority will create the conditions to strengthen the current housing market and build opportunities for new investments.

Establish a Standing Consortium on Housing Issues

Establishing a dedicated Committee or Consortium to adopt the following recommendations their priority to implement ensures cohesive, comprehensive, and strategic interventions in Champaign County's housing market. This Consortium should build upon the full Advisory Committee that is guiding this study and continue to recruit leaders from all sectors-- education, philanthropy, social services, manufacturing, economic development, downtown advocates, the metropolitan housing authority, market-rate builders, local government leaders, etc.

GOPC's experience in other communities is that multi-sector Consortiums are effective in accomplishing key strategic priorities because all parties are "rowing in the same direction towards the same goal."

Realistically, a smaller "Executive Committee"-like subset of the Consortium could be responsible for keeping the full Consortium moving forward. This group may meet monthly while the full Consortium may meet quarterly or biannually.

The presence of a coordinated, multi-sector body focused on housing market issues signals competency and seriousness to residents within the community and to potential developers and builders outside the community.

Create Pro-Active Visions for the Four Municipalities that Clearly Outline the Type of Housing Products that help Achieve these Visions

As population centers in a rural county, Urbana, Mechanicsburg, North Lewisburg and St. Paris are important locations for commerce, amenities and housing. However, to someone unfamiliar to the area, the county's demographic information paints the entire area as rural and low-population density. Leaders and residents in each of the four municipalities can help potential builders and developers understand what housing products are most desired and needed by putting the housing "in context."

Mechanicsburg may decide it wants to position itself as a bedroom community to Columbus. Urbana may decide its vision is to become a community of choice for the white collared professionals working at the local manufacturing plants, university, school districts and medical center. North Lewisburg may decide it wants to offer a "small town" feel within a 15 minute drive to Marysville and the Honda plant. St. Paris may want to position itself as a welcoming community with amenities for the western half of the county. Whatever the vision each community has for itself, this vision needs to be vetted with local residents and then clearly communicated externally. While a full-blown consultant-led visioning process is possible, there are plenty of resources available to guide a more "do-it-yourself" approach.[7-1] This visioning work is an appropriate first project for the Housing Consortium, and is something that the planners at LUC may be able to assist with.

Developers seek the path of least resistance: if they know Urbana wants to attract and retain white collar professionals, then they will expect the zoning department and residents will be open to townhouses, apartments, and other denser development, and will prioritize complementary development that supports this type of housing product (ex: cafe, farm-to-table restaurant, active event programming in the downtown and city parks). A community with a present and future vision can begin to organize resource and policy decisions around this vision and clearly communicate it to builders, developers, and potential residents.

[7-1] see Municipal Research and Services Center (MRSC) "Strategic Planning Resources" or Green, Haines, and Helebsky (1996) Guide to Community Visioning

Create Marketing Collateral to Attract Developers to Champaign County's Communities

Champaign County is, essentially, a new and unproven market for high-volume, outside developers. As such, Champaign County leaders have to be able to communicate the benefits and opportunities available for development in Champaign County. The four focus areas, Mechanicsburg, North Lewisburg, St. Paris, and Urbana, should put together marketing materials or prospectuses for development attraction. These "look books" will communicate the vision each community has established for itself. More practically, the "look books" would prime a full market study and aim to capture developer interest for a particular market share. Marketing material should include:

- 1-pager overview of the community, its vision for itself, glossy attractive pictures of the community and notable data points. If a corporate executive is going to read only one thing, make sure it is this document.
- This GOPC Housing Study, including relevant demographic and market rate information.
- Logan-Union-Champaign (LUC) Planning Commission-preparred County Comprehensive Plan Update, particularly the Land Use, Services and Housing, and Utilities sections.
- A housing market demand forecast
- Data on significant employers, including local wages, jobs, population counts within commuting radius.
- An employer survey (distributed through the employer, more below); as previously mentioned, it should demonstrate the needs and wants of the county workforce in regards to housing.
- Clear list of development tools that the city or village has enacted, like existing CRAs or TIF districts, historic districts or zoning overlays, abatements, or other incentive programs.
- An inventory of shovel-ready sites advantageous to the municipalities. This could include sites within existing city or village boundaries, and available sites adjacent to city boundaries that could be annexed into the municipality. This list would ideally note which sites have utilities present and the capacity of the utilities (e.g. gallons/day; fiber optic speed, energy availability, etc.), current taxing districts, key transportation options, acreage size of the parcel, and other notable amenities accessible to the tracts.
- An outline of permitting and construction processes in Champaign County. Clearly communicating the process and requirements to developers will set expectations and limit surprises down the road.
- Information about the local K-12 schools (public and private), including the quality of academics and quality of athletics

Several stakeholders have commented on the unmet demand for new housing product across the county, however, there are no sources that point to the scale or the full range of market products that could satisfy this demand. To aid in planning for new development, GOPC recommends that the four focus areas engage a real estate consultancy firm[7-2] to conduct a forecast analysis for housing demand. A forecast analysis could determine what types of market products (condos, duplexes, detached single-family homes, etc.), and at what number, are needed in each particular community. Particularly in the near future, new (local) development will have to be successful to prove the market in Champaign County, and additional planning will help to bolster early successes.

Outside, high-volume developers noted the above information would be useful to them when weighing whether to enter into a new market. By preparing marketing materials, making them readily available on municipal, county, and CEP's websites, municipalities will present themselves as sophisticated partners and signal that they are open and ready for development. Urbana University students seeking internship opportunities is one economical way to collect and compile the information identified above.

Employer Survey

Developers indicated that surveys of residents and employees in the county could help them better anticipate market demands and product types before entering into the Champaign County market. More specifically, a survey focusing on quality of life and preferences for Champaign County employees/workers, including those that commute into the county from other communities, can help prove demand to attract outside developers. Often called an "employer survey," the employer distributes to and collects the survey from its employees. Participation by the employer in co-managing this process with an organization, like CEP, demonstrates employers' commitment and interest in attracting new development to the area.

Developers want to understand if the community would be open to the types of products they build (especially if the housing product are condos or apartments) and who are their target markets (e.g. baby boomers, millennials, etc.). As quoted above, "developers don't want to work where they aren't welcomed."

LUC Planning Commission, on behalf of Champaign County, recently distributed and analyzed a survey of county residents as a part of the Champaign County Comprehensive Plan Update. Over 700 residents responded to the questions about demographic, quality of life, and future investment data points. Results from this survey could be repurposed for marketing materials that target developers, or Champaign leaders could issue another survey for that specific purpose. Over 700 respondents is a significant response rate for a county the size of Champaign and Champaign leaders would want to strive for similar participation rates in any new survey.

[7-2] GOPC has previously worked with DiSalvo Development Advisors; DDA has been providing market research analysis, strategic planning, and development consultation for over 20 years. They have experience advising small and mid-sized cities across Ohio; see: http://ddadvise.com/services.html

Build a Pipeline of Local Builders/Developers

Champaign County residents can immerse themselves in vibrant small communities surrounded by a wealth of natural amenities. While this can be a major point of attraction for future residents, geographic context comes with its limitations. Developers working outside of the county noted that there may be potential difficulties in finding high-skilled talent to work on large subdivisions or multifamily projects. Noting the distance between Champaign County and larger real estate markets, outsourcing contractor or subcontractor labor would prove cumbersome and costly, deterring new development at either scale or accessible price points in untested territory.

As part of a long term strategy, local leaders need to nurture ‘home grown’ talent. This includes growing the ecosystem of local developers, builders, general contractors and subcontractors. Partnering with local technical schools, trade unions, high schools, and/or community colleges can create opportunities to support subcontractors in expanding their expertise so they may take on more systems in building or rehabbing properties. Additionally, this network of highly skilled tradespeople could be an asset to outside developers who may have apprehensions in sourcing local sub-contractors. Champaign County has a number of existing programs for workforce development and training, through educational partnerships with public school districts and local institutions to prepare students for career opportunities in manufacturing. County officials can also tap into existing pools of funding for worker retraining to address economic development goals while filling the shortage in trade labor. Programs meant to support returning citizens, or individuals going through addiction counseling through retraining can add construction trade education to existing curriculums. Building off of these existing programs by integrating trade skills on top of manufacturing education can help create a pool of talent to supply the property development industry.

With additional support, local builders and developers who currently work in the county could increase their yearly output, or expand beyond the custom market. In Cleveland, Village Capital Corporation (VCC), a community development finance institution (CDFI), is supporting very small-scale, non-traditional rehabbers in increasing their output. Through their “Contractors on the Rise” program, VCC is providing financial literacy training, access to legal counsel and accounting expertise, and extending lines of credit to a cohort of 8-10 rehabbers, with the goal to provide financial and business resources that will allow them to successfully do more rehabs. In Champaign County, a similar program could involve philanthropic foundations, financial institutions, major employers, and other partners to give favorable financing and grants to existing builders to help them manage risk and potentially increase their total output.

Prioritize Downtown and Main Streets

The commercial/retail center of the community is its front door and where momentum for the rest of the municipality is generated. The success of the housing markets in Champaign County will depend on the vibrancy of its downtowns and Main Streets. The four municipalities that are the focus of this study are fortunate that their downtowns are architecturally intact, for the most part, and many buildings are occupied. These are two factors of strength that the municipalities can continue to build on.

Support Downtown Groups

Each community has a set of residents who take responsibility for their downtowns. Like the role of the GrandWorks Foundation for the Gloria Theatre, these community-based volunteer groups enrich the local fabric of a downtown and take on transformative projects. They should be supported symbolically and financially, if possible. In some cases, they may need direction from the local government on what activities would be most beneficial to downtown (weekly trash pickups? programming concerts in the park the first Friday of every summer month?). In other cases, the downtown advocates may be well organized and simply need support to encourage them to do the good work they are already doing. Downtown groups will likely play a role in the success of community visions, contributing to the completion of strategic goals.

Municipal government cannot be the only entity responsible for the upkeep of their downtowns. The Housing Consortium should tap into residents' "hometown pride" and willingness to volunteer on clear, discrete tasks to build pride in Main Street districts and transform them into attractive destinations for others outside of the community.

Concentrate on Making Downtown Attractive for Property Owners and Renters by Building Up Amenities

Champaign County's incorporated communities are hubs of economic and commercial activity. Downtown Urbana and village main streets are walkable with charming historic buildings and retail amenities. The four focus areas examined in this study all have civic groups that work on village/city improvement projects and host festivals throughout the year. Civic groups are an invaluable partner for communities and can champion revitalization efforts. There's an opportunity to build capacity and enhance the work of these groups to provide more services, such as event planning, streetscaping, and beautification. This community asset-building work can increase the attractiveness of downtowns and main streets, and can support repopulation efforts. Rebuilding the downtown retail and commercial markets often go hand-in-hand with rental housing market recovery in downtown cores. Tiffin, Wooster, and Hamilton (among many others) are proving that rebuilding the downtown core attracts new housing investments, as well as more retail and commercial traffic, creating a virtuous cycle of development.

In all three cities cited above, and in nearly every community across Ohio, local property owners are “the first ones in” in downtown redevelopment. If locals are unwilling to take on downtown or center-square buildings, it’s unlikely that outsiders will contemplate the risk.

Champaign County’s Community Improvement Corporation (CIC) is managed by Champaign Economic Partnership. The CIC, by state statute, has the power to borrow and make loans, and buy, hold, and manage property. The CIC could consider providing financing to local downtown property owners who will improve their properties. The CIC could also consider acquiring and holding key buildings if they come up for sale or are tax foreclosed. Site control is critical for creating conducive conditions for development, this includes downtown.

Municipalities can take additional steps to market their downtowns as entertainment destinations. For example, municipalities are authorized to create Downtown Revitalization Districts under section 4301.81 of the Ohio Revised Code, which can capture growing demand for mixed-use living and entertainment districts. These districts have been established in peer cities such as Bellefontaine, Sidney, Wooster, and Medina in recent years, and there is interest in establishing a district within Urbana. Vibrant downtowns operate on an 18-hour cycle, extending activities beyond conventional business hours to make districts ideal places to live, work, and entertain. Providing a “cluster” of businesses that offer food and destination retail adjacent to anchor tenants and professional services attracts both visitors and locals to a downtown/main street.[7-3]

Increase Rents in Downtown

Rents across Champaign County are incredibly modest. In most cases, this below-market pricing feels appropriate considering the age of rental stock and previous levels of investment; however, the result on the going rate per square foot of residential real estate could limit investment in substantial rehab or new construction in the county’s communities. Without the ability to collect rent in proportion to the full value of investment, builders and rehabbers will be dissuaded from entering into Champaign County communities and updating or creating new rental stock.

Lois Fischer of Lois J. Fischer and Associates[7-4] has been redeveloping buildings in downtown Marion for the past 30 years, creating loft living spaces and reinventing historic first-floor retail into workable space for office suites, storefronts, and restaurants. The renovated loft apartments in Downtown Marion feature high ceilings, large windows, hardwood floors and new appliances; with all of these amenities, the apartments can charge $200-$300 over the median gross rent for the city and still maintain high occupancy rates. Rental property owners creating significant investment in their properties should be encouraged to charge

[7-3] For more information on downtown redevelopment strategies, see the University of Wisconsin “Downtown and Business District Economic Development.” https://cced.ces.uwex.edu/downtown-and-business-district-economic-development/; see also Roger Brooks International, “20 Ingredients to an Outstanding Downtown.” http://mainstreetmomence.com/Documents/20%20Ingredients%20of%20an%20Outstanding%20Downtown%20(1).pdf

[7-4] “Tour Reveals Surprising Downtown Marion Apartments” *Marion Star*. https://www.marionstar.com/story/news/local/rebuilding-marion/2015/07/17/tour-reveals-surprising-downtown-marion-apartments/30318009/

higher rents to recoup the value of their investment and contribute to further development, and the efforts of current downtown rehabbers should be supported. Interviewees indicated that there is an unmet need for high-quality rental housing in the county's downtowns and main streets. GOPC recommends to not only invest in that level of quality, but to charge for it as well.

Open for Business: County and Municipal Governments are Strong Partners to Development

Several developers interviewed commented on the rising costs of construction as a deterrent to pioneering in new markets, and some indicated that local governments need to take on some of the financial risk associated with new development. There are a variety of tools which are available to local governments in order to attract development and jumpstart markets. These existing tools allow municipalities to tap into their taxing authority to support new development and alleviate some of the risk placed on builders. Harnessing these tools can put Champaign County communities at a competitive advantage to their peers in attracting new developments.

Ensure Zoning is workable for today's developers

Due to increasing land, labor, and supply costs, developers that were interviewed indicated that there would need to be a minimum of 4 to 5 units per acre to make new development in the county financially sustainable. Local city and village zoning codes should allow flexibility for residential density among single family and multi-family housing. Increasing the allowable density levels in some districts would not mean that all new development everywhere would have to conform to higher levels. However, zoning more areas for denser development would allow developers who are interested in entering Champaign County communities to bring new products, like townhomes, to market. Adjusting zoning codes will signal to outside developers that communities in the county are ready for new products and are open to working with the developer to ensure the projects would be financially feasible and sustainable while slotting into that community's vision for growth.

Ensure County Operations are Accessible

Some developers and builders recommended the county provide support for navigating county code and permit regulations, especially for historic and older properties that were not built to today's standards. Others have noted that inconsistent training for building inspectors at the county complicate rehab projects and makes working with the county department unpredictable. Additionally, some homeowners indicated they had difficulty when dealing with city departments regarding additions or remodeling of their property. Ensuring there is priority placed on customer-service when municipalities and the county interact with residents will help retain current owners. Particularly when addressing concerns of builders who are new to working in the Champaign market, creating open lines of communication and providing materials to guide developers and rehabbers through the project pipeline can foster a culture of being “open for business” at the county and local levels. While developers identify monetary incentives as an important part of the solution, it is just as important for them to feel the municipality has a culture of working with builders and owners and is pro-development.

Establish Residential CRA Districts in all Four Focus Areas

In relatively inactive markets, Community Reinvestment Areas (CRAs) can help to jumpstart market rate development. With school district support, CRAs abate a portion of property taxes for a period between 15 to 30 years on new development or substantial property rehab within a designated area. There are methods to tweak CRA rules to support broader regional goals, like development density, affordability, or energy efficiency standards, but generally, CRAs help to alleviate some of the cost burden on new construction for developers. CRA abatements can also support homeowners who want to make substantial improvements to their property, or encourage new buyers to enter into the market with the promise of reduced property taxes through the first few years of ownership. All four focus areas analyzed in this report should consider either establishing new CRAs or expanding current districts to support new development. Additionally, new residential CRAs could be set up to be noncompetitive between the four focus areas, to encourage development within existing municipal and village boundaries without forcing abatement competition between the sites.

CRAs provide benefit to developers and homeowners by lowering property tax bills. CRAs do reduce the amount of property tax the county and school districts (which are the political jurisdictions most dependent on property taxes) can collect on improved properties. The amount of taxes foregone and the length of time property tax on improvements is foregone, is set by the municipality. Given the effect of CRAs on local taxing jurisdictions, abatements should be established in consultation with all impacted political jurisdictions.

Utilize TIFs as Appropriate

Tax Increment Financing (TIF) Districts are another tool which local governments can utilize to support new development. A TIF District diverts the increase in property taxes on new development and uses them to pay for new infrastructure within the designated geography. TIF districts, similar to CRAs, require the support of the local school district to divert property taxes from new development. TIF Districts last for periods of either 15 or 30 years, and finance supportive investments in roadway, water, and sewer infrastructure needed for the new development. A new TIF district cannot be enacted over an existing district. Property taxes are an important source of revenue for local governments, so tools which abate, defer, or divert that revenue should be used only where appropriate. Nonetheless, the use of these tools can send positive signals to developers and builders that the local government is willing to work with them to ensure the success of future projects.

Mitigate Impact Fees

Impact fees collected by local governments on new development often factor into the fixed costs for a project. Champaign County communities need to make sure that the impact fees imposed on development remain competitive for their market and don't put them at a disadvantage to other nearby communities. Impact fees should still be able to cover the costs of the capital facilities needed to support community growth without being restrictive on new development. The City of Roswell, GA offers waiver or reduction of impact fees to eligible businesses, including those which align with the goals in the city's Comprehensive Plan, as part of its municipal economic development strategy.[7-5] Impact fees are another tool which local authorities possess to leverage the competitiveness of their community.

Protect Existing Stock and Prevent It from Declining

New development depends on a stable existing housing market. Because high-volume development may not happen immediately, it is essential that the existing housing stock remain in good repair and high quality. There are several different strategies and policy interventions that the four municipalities and county can take to protect against degrading housing stock.

Establish a County Land Bank

County land banks are quasi-governmental organizations with the public purpose of reclaiming, rehabilitating and reutilizing economically non-productive land. In Champaign County, a land bank could be particularly useful for land assembly and preparation. Land banks can also aid in blight mitigation, providing communities with a useful tool to manage nuisance properties. State legislation does not prescribe land banks programming or priorities, which would allow Champaign County leaders to deploy the land bank in service of community priorities.

If new housing is the highest priority for the County, then the landbank might prioritize land assemblage and land holding, so that it can deliver 5+acre lots ready for redevelopment, or it might hold commercial and mixed-used properties in downtowns and key commercial areas until an appropriate redeveloper is secured. If new housing is the highest priority, then the land bank board may make blighted properties scattered around the county a lower priority for the land bank, so that limited resources can focused on its top priority.

[7-5] "Fee Reduction Incentives." City of Roswell. https://www.roswellgov.com/business/business-incentives-assistance/fee-reduction-incentives

Shore Up Existing Housing Stock

Though the shares vary from village to village, the majority of housing stock in Champaign County was built before the year 2000. While historic homes add character to communities, maintaining an aging home can be a challenge and financial burden on homeowners. The county and local officials should support homeowners through rehabilitation and maintenance programs that protect the existing stock of housing throughout the county. Maintaining these existing properties will allow for diversity in housing pricing options should new stock enter the market, and will aid in preserving the charm of Champaign County. Cities across the state deploy a variety of programs to help homeowners maintain existing properties.

In Cleveland, the Cleveland Restoration Society runs the Heritage Home Program. This program offers homeowners living in homes that are 50 years or older low interest loans and technical assistance around older home maintenance. The low interest loan product is financed through Key Bank and Third Federal Savings & Loan. The technical assistance teaches homeowners how to preserve the unique characteristics of their older home, which will help keep its value steady. In Champaign County, local financial institutions can create a similar financing product to support homeowners in existing historic districts in the county. Cleveland Restoration Society may advise, for a fee, on the technical aspects of establishing a program.

Since 1999, the City of Urbana and Champaign County have operated a Community Housing Impact and Preservation Program (CHIP), which provides home repair/rehab assistance to eligible low-income owners. In FY2019, $700,000 will be used towards owner-occupied rehabs and repairs, including $300,000 in the City of Urbana. This program is funded through CDBG and HOME funds awarded to the State of Ohio. This program operates with a waiting list and the qualifications for assistance are based on income. Expanding existing programs can help to further maintain housing stock within Champaign County communities.

In many counties, land banks play a role in stabilizing and rehabbing existing homes that have experienced deferred maintenance. The Lucas County Land Bank administers the Heritage Home Program, a free renovation advice and low-interest loan program for homeowners, similar to the Heritage Home Program in Cleveland. The Land Bank finances low-interest loans through partnership with local lenders. The Central Ohio Community Improvement Corporation, Franklin County's land bank, administers the Responsible Landlord Program, a loan program that provides to landlords below market financing to help acquire and rehabilitate substandard or distressed property in strategically targeted neighborhoods.

Bolster Existing Code Enforcement Efforts

Properties that are noncompliant with current zoning and code standards can negatively impact adjacent property values and reduce the attractiveness of a neighborhood. All four focus areas currently track and issue citations to noncompliant properties, however, a handful of repeat offenders never enter remediation. If the current enforcement system isn't adequately motivating problem property owners, then Champaign County municipalities can attempt to approach code enforcement through different systems. Municipal corporations and villages can issue special assessment delinquencies on noncompliant properties. If these special assessments go unpaid, the municipalities can place those as liens against the property and foreclose upon the lien.

Establish Residential and Commercial Vacant Property Registries

In Ohio, 115 municipalities have vacant property registries. These registries allow local government officials to monitor vacancy patterns, maintain a record of parties responsible for vacant properties, ensure owners of vacant properties are aware of their obligations of ownership under relevant city codes and regulations, and ensure property owners maintain a minimum standard of maintenance of their properties.[7-6]

Many incorporated communities in Champaign County already track vacancy on some level. The creation of a vacant property registry at the municipal level would more formally track vacant commercial property, while funds generated through the registry cover the costs of code enforcement personnel. A vacant property registry is an important asset to police and fire personnel, as the registry provides these agencies with a detailed understanding of the conditions of a property prior to their entry. For property owners uninterested in making the investments needed to bring their vacant property back to productive use, the county and local governments need to offer them pathways to dispose of the property –either by assisting with a sale to another private owner or a transfer to a county land bank.

Establish Rental Property Registries

Similar to a vacant property registry, a rental property registry enables local officials to collect basic contact information from owners of rental property and utilize this information in cases of code violations. Registries also allow local officials to track properties that receive multiple complaints and identify inattentive landlords. The registry establishes a channel of communication between the city and property owners. Like a vacant property registry, rental property owners who maintain code compliance rarely have to commit to more than an initial inspection and an annual registration renewal fee. Oftentimes, communities with rental property registries find they can offer incentives to property owners who maintain good standing with their rentals, such as deferring annual inspections or fees.

In both property registries, the intention of the ordinances is to protect properties in code compliance and contain the negative impacts of properties that are noncompliant. These protective benefits extend to homeowners and other nearby property owners. A rental property registry will protect Champaign County's good landlords and encourage inattentive landlords to give more attention to their investments. Typically, the rental property registry is established at the municipal level through an ordinance which outlines registration and fee structures, inspections, and schedules for renewal.[7-7]

[7-6] Greater Ohio Policy Center Blog "Myths About Vacant Property Registries"
[7-7] Greater Ohio Policy Center Blog "Rental Registries as a Blight Mitigation Tactic"

Tap Into Creative, Patient, Financing Strategies

The types of housing development projects that Champaign County communities need and desire may not meet a traditional bank's underwriting standards. That should not deter Champaign County leaders; many communities across Ohio and beyond have developed creative financing and funding strategies to bring hew housing products to market. In nearly every financing case, the capital is "patient," meaning there is a longer timeline for repayment. This flexibility in repayment terms will give new developments time to build momentum and generate the rents needed.

Some communities underwrite key components of the development process to close gaps in appraisals between the new housing product and existing stock. Local governments, private sector partners, or philanthropy will do this with an eye on the larger picture: small subsidies will catalyze new development activity.

Local Investment Pool

Communities across the state are spurring development by providing below-market financing and grants to kickstart the market. The Tiffin Community Reinvestment Group, LLC (TCRG), is a "for profit organization made up of community minded shareholders." While the three dozen or so local shareholders expect a small profit from their investments, they are more focused on "encourag[ing] and promot[ing] downtown business."[7-8] The TCRG made its first major investments in a three story shopping arcade, which now has 10-12 residential units on the upper floors and nearly a dozen businesses on the first and second floors. The floor space for many of the food, health/beauty, and retail businesses are compact and small (possibly the state's smallest brewery is tucked away in one corner [7-9]). In the early years of the building, TCRG held a contest for business ideas: the winning business received guaranteed free or discounted rent for a year. TCRG has also given small grants to help improve nearby structures and greenspace. The mix of tenants has made the building sustainable and the shareholders are, presumably, making small profits on their patient capital.

Urbana is already familiar with building investment pools for development, as evidenced by the Cobblestone Hotel. Another investment pool of patient, local dollars, could partially or completely underwrite a new multi-family development as a 'proof of concept.' The investment pool would want to assess rents that are more competitive to demonstrate to private builders that the market will meet these higher rates.

[7-8] https://www.facebook.com/TiffinCommunityReinvestmentGroup/posts
[7-9] https://thelairdarcadebrewery.com/

Employer Sponsored Development or Financing

There are several large manufacturing companies in Urbana (and the villages) that struggle with employee attraction, and find it extremely hard to find housing for these long-term employees, as well as their 6 month to 2 year contract employees. These companies could pool their resources and finance or build the housing product they desire. Aimed at providing housing options to full time or limited-contract employees, this model can help guarantee loans or provide other financing capital. The most economical format would be multi-family housing (e.g. apartments or townhouses). Additionally, a multi-donor fund could support employees interested in becoming first-time homebuyers by providing down payment assistance.

While property development and ownership is likely outside the core functions of these companies, there are plenty of examples across Ohio (and beyond) where corporations enter into real estate in service of employee retention and attraction.

Large corporations, like Marathon Oil in Findlay, OH, will buy houses and give them or rent them to one-to-three year contract employees. The city of Hamilton, OH purchased a property in partnership with several other investors in the early 2010s and then housed city interns in the property as part of the yearlong internship package. Two years ago, economic development professionals in a small weak-market Ohio city were close to convincing a critical mass of employers to guarantee rent for seven to ten years on apartments that would have been part of a redevelopment project.

Employer sponsored development or financing will probably not be able to address the lack of workforce housing, which interviewees voiced as a major concern in the county. However, the higher end housing will help bring confidence to the market, which in turn, may induce more developers to consider developing workforce housing.

Community Development Financial Institutions

Ohio has a robust ecosystem of community development financial institutions (CDFIs [7-10]). CDFIs provide financing and lending on real estate projects and to small businesses that are too risky for traditional banks to underwrite. CDFIs have been instrumental in turning around Main Streets and downtowns across the state (Over-the-Rhine in Cincinnati, Henville in Toledo, etc.).

None of Ohio's statewide CDFIs finance single family homes, but they do finance historic building redevelopments, apartment building rehabilitations, and new and redeveloped mixed use developments. Additionally, CDFI staff often provide a lot of technical assistance and guidance on projects–much more than a typical bank usually offers. As the four municipalities think through their visions for themselves and the type of physical environment that those visions require, CDFIs can be key resources.

[7-10] https://www.greaterohio.org/cdfi-network

Site Preparation Underwritten by Municipalities

The City of Moraine, a 6,000 person suburb of Dayton, was also frustrated with the lack of new development. In 2017, city council decided to rezone 110 acres of land it owned to residential and allocated $3 million to prepare half the site for development. The city's $3 million cleared the land of trees and brush, installed utilities, streets, street lights, storm water mitigation systems, and other infrastructure. Ryan Homes has an exclusive partnership with the city to build 110 homes on the lot as new residents are secured.[7-11]

Moraine financed the first $3 million, and expects that investment will be repaid through special assessments on residents who move into the development. Those returned dollars will recycle back into the project to finance land development of Phase II.

Before taking this approach, municipalities in Champaign County will want to do more extensive due diligence. This is where the Housing Consortium, with its members' range of expertise, can be valuable in providing expert advice to the municipality and connecting municipal leaders to appropriate consultants who can inform the due diligence process.

Transferring development costs entirely to the municipality is, admittedly, risky, but lowering risk for builders (from within and outside the county) will help in attracting new investments.

Maintain Affordability

A point of attraction for Champaign County is its relative affordability compared to nearby and adjacent markets. Home sale prices and tax rates are more agreeable than in larger counties, without reducing quality of life. Though the primary focus of the above recommendations centers on ways to attract and improve market rate conditions, Champaign County communities have an abundance of naturally occurring affordable housing (NOAH). Preserving NOAH is integral to establishing mixed-income communities and marketing Champaign County as an affordable alternative to young families. As Champaign communities work to increase amenities and development throughout the county, efforts should also be made to maintain affordability.

A multisector approach, like the one seen in Urbana's Legacy Place project, could lend itself to the preservation of affordable housing. Social service or religious partners can aid in financing and construction of new affordable units. The Bridges Community Action Partnership can continue to help by providing grant programs for home mechanical repairs, roof repair, and other maintenance needs, on top of existing weatherization grant programs, that will impact a homeowner's ability to stay in their property. The county's CHIP program is also an important tool to help homeowners cover maintenance costs, and preserve naturally affordable older housing stock.

[7-11] https://www.daytondailynews.com/news/45m-housing-plan-things-know-about-moraine-proposal/DI4UKHJjWIfX15xrp7W4MK/ ; https://www.daytondailynews.com/news/demand-here-for-new-homes-drawing-new-families-with-45m-plan/42G6f7HqOO3Hx5RFwj3pII/

Conclusion

Through the Comprehensive Housing Analysis, Champaign County is strategically positioning itself to address the housing needs for its residents. Through a combination of strategic rehabilitation, new construction, and a focused effort on affordable housing, community leaders can revitalize Champaign County's communities as responsive to current residents and competitive to attracting new residents. The county's engagement in multiple housing studies and the collaboration amongst community leaders will assist in thoughtful policy implementation for Champaign County's housing needs. As well, the current development underway holds the possibility to serve as a catalyst for further residential development.

Though rehab development and market-rate building is occurring in Champaign County's communities, this Comprehensive Housing Analysis provides recommendation for how the county can further incentivize development and building at greater scale. The county cannot take this task on alone, and the goals cannot be achieved in a short amount of time.

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This report was researched and written by Maria Walliser-Wejebe, GOPC Research Associate and Alison Goebel, GOPC Executive Director.

Appendix

Frequently Used Acronyms

ACS — American Community Survey

AHS — American Housing Survey

AMI — Area Median Income

CoC — Continuum of Care

CDBG — Community Development Block Grant

CHAS — Comprehensive Housing Affordability Strategy

ELI — Extremely Low-Income

FMR — Fair market rent

HUD — U.S. Department of Housing and Urban Development

LI — Low-Income

LIHTC — Low-Income Housing Tax Credit

MSA — Metropolitan Statistical Area

NLIHC — National Low Income Housing Coalition

OHFA — Ohio Housing Finance Agency

VLI — Very Low-Income

ESRI Tapestry Segmentation

GOPC utilizes ESRI Demographics, a proprietary database, for demographic analyses. ESRI Demographics provides a Tapestry Segmentation for different markets throughout the country. Tapestry Segmentation classifies neighborhoods into 67 unique segments based not only on demographics but also on socioeconomic characteristics. Below are the descriptions of the top five segmentations that make up Champaign County's population. ESRI's tapestry descriptions are from the *national viewpoint and not specific to Champaign County*.

Salt of the Earth

Salt of the Earth residents are entrenched in their traditional, rural lifestyles. Citizens here are older, and many have grown children that have moved away. They still cherish family time and also tending to their vegetable gardens and preparing homemade meals. Residents embrace the outdoors; they spend most of their free time preparing for their next fishing, boating, or camping trip. The majority has at least a high school diploma or some college education; many have expanded their skill set during their years of employment in the manufacturing and related industries. They may be experts with DIY projects, but the latest technology is not their forte. They use it when absolutely necessary, but seek face-to-face contact in their routine activities.

Heartland Communities

Well settled and close-knit, Heartland Communities are semi-rural and semi-retired. These older householders are primarily homeowners, and many have paid off their mortgages. Their children have moved away, but they have no plans to leave their homes. Their hearts are with the country; they embrace the slower pace of life here but actively participate in outdoor activities and community events.

Green Acres

The Green Acres lifestyle features country living and self-reliance. They are avid do-it-yourselfers, maintaining and remodeling their homes, with all the necessary power tools to accomplish the jobs. Gardening, especially growing vegetables, is also a priority, again with the right tools, tillers, tractors, and riding mowers. Outdoor living also features a variety of sports: hunting and fishing, motorcycling, hiking and camping, and even golf. Self-described conservatives, residents of Green Acres remain pessimistic about the near future yet are heavily invested in it.

Small Town Simplicity

Small Town Simplicity includes young families and senior householders that are bound by community ties. The lifestyle is down-to-earth and semirural, with television for entertainment and news, and emphasis on convenience for both young parents and senior citizens. Residents embark on pursuits including online computer games, renting movies, indoor gardening, and rural activities like hunting and fishing. Since 1 in 4 households is below poverty level, residents also keep their finances simple—paying bills in person and avoiding debt.

Midlife Constants

Midlife Constants residents are seniors, at or approaching retirement, with below average labor force participation and above average net worth. Although located in predominantly metropolitan areas, they live outside the central cities, in smaller communities. Their lifestyle is more country than urban.

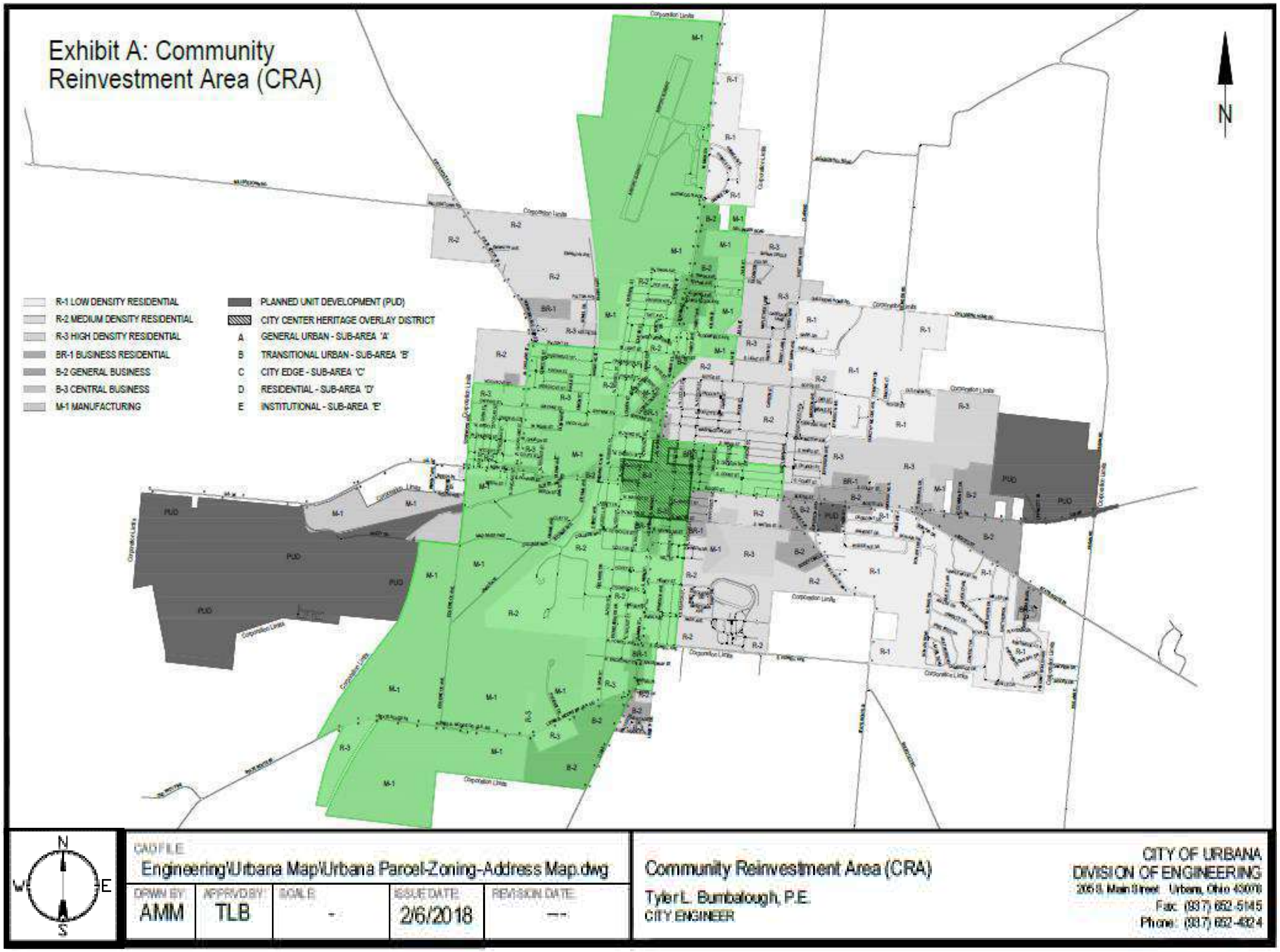
ESRI Tapestry Segmentation

2019 Households

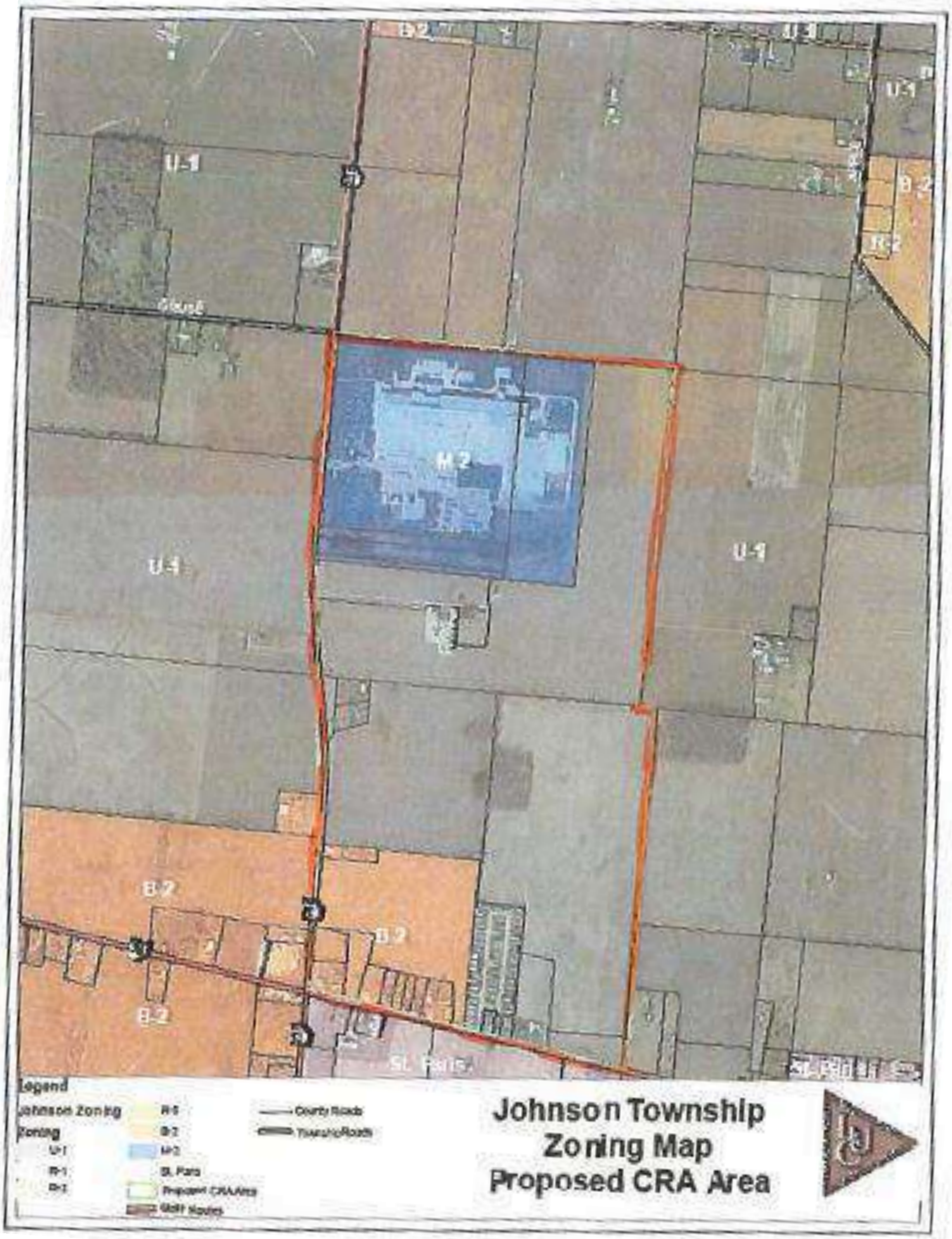
Rank	Tapestry Segment	Percent	Cumulative Percent
1	Salt of the Earth (6B)	32.1%	32.1%
2	Heartland Communities (6F)	16.3%	48.4%
3	Green Acres (6A)	13.5%	61.9%
4	Small Town Simplicity (12C)	12.2%	74.1%
5	Midlife Constants (5E)	8.2%	82.3%
	Subtotal	**82.3%**	
6	Southern Satellites (10A)	5.2%	87.5%
7	Hardscrabble Road (8G)	3.2%	90.7%
8	Comfortable Empty Nesters (5A)	3.0%	93.7%
9	Front Porches (8E)	2.4%	96.1%
10	Traditional Living (12B)	2.0%	98.1%
	Subtotal	**15.8%**	
11	Senior Escapes (9D)	1.9%	100.0%
	Subtotal	**1.9%**	

Information about segmentations can be found at https://doc.arcgis.com/en/esri-demographics/data/tapestry-segmentation.htm

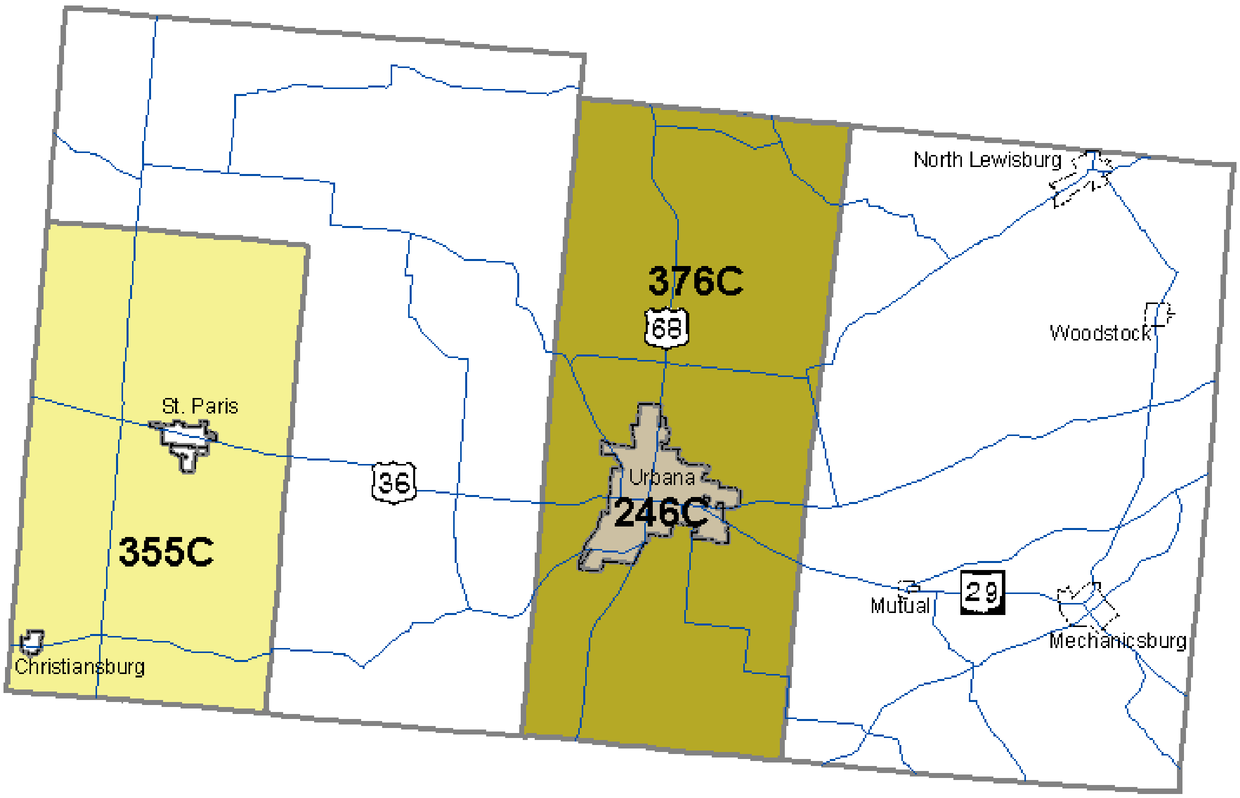
City of Urbana CRA est. 2010



Johnson Township CRA est. 2013



Designated Enterprise Zones in Champaign County



Enterprise Zone Map Codes:

A. MSA principal city or urban cluster city distressed based zone (full authority).

B. MSA principal city or urban cluster city non-distressed based zone (limited authority).

C. County designated non-distressed based zone (limited authority).

D. County designated distressed based zone (full authority).

Regions in Zone #246	CITY OF URBANA
Regions in Zone #355	JACKSON TOWNSHIP, JOHNSON TOWNSHIP
Regions in Zone #376	URBANA TOWNSHIP
Regions in Zone #409	St. Paris

Source: Ohio Development Services Agency, Active Enterprise Zone Agreement Information.
https://development.ohio.gov/OTEISearch/ez/selection.aspx?County=Champaign

The Greater Ohio Policy Center (GOPC) is a statewide non-profit organization with a mission to improve Ohio's communities through smart growth strategies and research. Our vision is a revitalized Ohio. GOPC is highly respected for its data-driven, nonpartisan policy analysis, research expertise, and policy development, and regularly provides expert analyses to public, private and nonprofit leaders at the local, state and national level.