

Housing

Summary

Housing plays an important role in defining Wayne County's quality of life and housing availability is directly linked to the County's ability to attract employers and provide homes for employees. The largest issue facing the County today is a lack of moderately-priced new construction housing. In addition the Housing Element places emphasis on issues regarding affordable housing options, special population housing needs, new development and neighborhood revitalization.

Planning Issues

*The following is an overview of housing-related planning issues. For a detailed discussion, please refer to the report **Planning Issues**.*

With affordability the central focus of housing issues, a number of key issues should be addressed if the County is to provide for residents' needs. These issues include demographic groups with special housing needs, the provision of affordable housing to enhance the local labor supply and the need to encourage affordable housing development in suitable, well-serviced areas.

The provision of affordable housing can be used as a land use tool in the encouragement of various types of residential development in appropriate areas and the discouragement of urban sprawl. The collaboration of local authorities and utility companies to ensure development occurs in areas of the County supplied with the appropriate services would prove beneficial.

Affordable housing is of great concern to the residents of Wayne County, as there is a lack of new construction single family housing affordable to middle- and lower-income households. The availability of affordable housing plays a role in diversifying the work force, thereby enhancing local economic development. The development of affordable housing may promote growth in appropriate locations while encouraging integration of subsidized housing in areas other than those that are economically depressed. The potential need for additional housing services for the elderly population of Wayne County is another issue.

Existing Conditions and Trends

*The following is an overview of existing conditions and trends. For a detailed discussion, please refer to the report **Existing Conditions and Trends**.*

Data used for the completion of this assessment included U.S. Census of Population and Housing, the County's Community Housing Improvement Strategy (CHIS) and interviews with local realtors and builders regarding the housing market. Housing is an important element of the economic, social and physical environment of Wayne County. The ratio of housing costs to household income affects the community, as does the physical condition of the housing stock. Furthermore, the availability of community facilities and services plays a role in the pattern of residential development. Existing housing conditions and trends have been studied in regard to general characteristics, value and cost, market trends, construction trends and the CHIS.

General Characteristics

As reported by the 1990 U.S. Census, a total of 37,036 housing units were located in Wayne County. Ninety-six percent were occupied. Nearly three-quarters of the occupied units were owner-occupied. Those units characterized as single unit, detached and

attached, accounted for 70 percent of the housing stock and three percent consisted of 10 or more units (multi-family buildings). Between 1970 and March, 1990, approximately 40 percent of total housing units were constructed. Twenty-five percent were built prior to 1940. Eighty percent of Wayne County housing units were occupied by new households between 1970 and March, 1990.

Housing Value and Cost

Housing values in the County tend to be moderate. Close to 90 percent of owner-occupied housing units, as reported by the 1990 U.S. Census, were characterized by housing values of less than \$100,000. Specifically, over 25 percent reported values of less than \$50,000 and over 61 percent reported values between \$50,000 and \$99,999. Three percent had values of \$150,000 or greater. The median housing value of Wayne County in 1990 was \$65,700.

Local real estate organizations have noted several important market trends during the 1990's. Demand exists for typical quality starter homes (\$50,000 to \$85,000), newly constructed homes and existing homes without need of renovation or rehabilitation, however the supply of such homes is lower than the demand. The cost of new homes has been increasing to over \$150,000, unaffordable to many homebuyers. The number of subdivisions has increased as well, particularly in outlying areas despite soil constraints. Developers have been seeking alternative housing designs (such as modular units) due to increasing costs of land and infrastructure.

Of the 9,439 renter-occupied units reported in the 1990 U.S. Census, 55 percent had a gross rent value of \$300 to \$499 per month. Under 14 percent were valued at \$500 or more and 26 percent had costs of less than \$300 per month. The median gross rent value in 1990 was \$367 per month.

Housing owner costs and gross rent (as a percentage of household income) are indicators of housing affordability. Based on the commonly accepted standard of 25 percent or less of yearly household income, 79 percent of owners and 52 percent of renters reported costs of less than 25 percent of the 1989 household income. Twelve percent of owners reported costs greater than 30 percent of the 1989 income, compared with one-third of the renters.

Recent Residential Construction

Between 1990 and 1995 residential construction has been strong with over 3,000 permits issued for new single-family homes. This increase represents a nearly 10 percent expansion of the housing stock. Of the single family construction permits issued, two-thirds were located in the Central and Northeast planning areas (with 37 percent located in the City of Wooster). The Northeast Planning Area, including the cities of Orrville and Rittman and Chippewa Township, accounted for over 27 percent.

Community Housing Improvement Strategy

The 1994 CHIS addresses housing needs and market conditions, presents a strategy for addressing needs and conditions, resources and an investment plan with measurable goals. The evaluation of housing needs revealed a lack of affordable housing, particularly for renters. The typical starter home - that valued between \$50,000 and \$75,000 - had been in great demand, yet more recently developed homes were valued at \$100,000 or greater. Financing was an additional factor associated with affordability.

Several solutions were offered including rental rehabilitation programs, stricter housing code enforcement and down payment assistance programs. The CHIS also addressed preventing homelessness by increasing the number of emergency housing facilities, providing financial assistance to prevent and reduce eviction, supportive housing for

special populations, neighborhood revitalization and reducing lead-based paint in housing structures. An implementation process is underway, including a Comprehensive Housing Improvement Plan (CHIP).

Goals, Objectives and Strategies

Policies are the basis of the **Comprehensive Plan** and this section presents the Housing Goal and two objectives. Together these policies are the driving force behind the Housing Element. The Implementation section presents actions for each objective. The Housing Goal is:

Housing opportunities to be expanded, with emphasis on affordability, quality and revitalization of neighborhoods.

The objectives and their respective strategies are:

Objective 1 - Housing Affordability - Increase stock of and opportunities for the construction of affordable housing, by:

- 1.1 Targeting government programs that encourage the construction of affordable housing or provide assistance to homeowners to increase homeownership.
- 1.2 Providing financial assistance to potential homebuyers.
- 1.3 Targeting local incentives to encourage affordable housing construction.
- 1.4 Facilitating an annual coordination meeting among all local jurisdictions to review housing needs and CHIS implementation.

Objective 2 - Neighborhood Revitalization - Encourage neighborhood revitalization in Wayne County's cities and villages, by:

- 2.1 Encouraging neighborhood-level planning that identifies key needs and provides strategies to guide investments.
- 2.2 Encouraging the targeting of government programs to stressed neighborhoods that provide for infrastructure improvements, parkland and housing rehabilitation.
- 2.3 Improving safety in targeted neighborhoods.

Housing Plan

Overview

The need for affordable housing is an important issue for the County. Many households experience financial difficulties and require assistance. Special populations, including the homeless, elderly and disabled are in need of accessible and affordable housing options. Housing quality and neighborhood revitalization are vital issues as well. The Housing Plan addresses these issues in an effort to improve the overall affordability and condition of housing in Wayne County.

Community Housing Improvement Strategy

Implementation of CHIS goals should continue in an effort to enhance affordable housing opportunities. The supply of affordable and quality housing can be increased through a variety of means:

- Continue to seek federal and state funds through the Ohio Department of Development and U.S. Department of Housing and Urban Development, as specified in the CHIS.
- Create a partnership between local officials, County and municipal planners, and housing groups such as the Wayne Metropolitan Housing Authority, Wayne County Housing Coalition and Wooster InterFaith Housing Corporation, for the purpose of actively implementing goals and policies as recommended in the CHIS. This partnership can serve to support existing structures and programs as well.
- Facilitate an annual coordination meeting among all local jurisdictions to review housing needs and CHIS implementation.

As per strategies put forth in the CHIS, there should be a continuing effort to investigate and seek funding to replace lead-based paint in older housing units.

Financial Assistance

Collaborative efforts should be made with governmental authorities at all levels, Wayne Development Council and local business leaders in an effort to provide financial incentives for developers who construct low- to moderate-income housing.

- **Federal Tax Credits** - One means of accomplishing this is to encourage local investors and individuals to purchase credits through the federal tax program (IRS Section 42) administered by the Ohio Housing Finance Agency. The sale of credits provides additional development capital for the construction of moderate-income housing, such as multi-family buildings and lease-to-own single-family dwellings. The additional capital encourages developers and property managers to offer lower monthly lease and rental rates.
- **Affordable Housing Program** - This program is a second method of providing financial incentives for developers. Available through the state, the program provides developers funds to lower interest on construction loans. The state deposits a large sum of money into a certificate of deposit and earned interest is used to offset or lower the interest rate on construction loans by approximately one-half, thus greatly reducing total construction costs.

The County should continue to seek assistance for first-time homebuyers with low-interest loans, minimum down-payments and down-payment assistance, as well as public and private sources for emergency rent and utility funding.

Collaboration with Wayne County social service agencies to continue building and utilizing a computerized inventory of individuals seeking housing or other types of assistance should continue. Such a method is valuable as it can prevent abuse of the system and duplication of services and funding.

Non-profit agencies should be encouraged to utilize pre-development grants to explore new affordable housing options.

Churches, charities, businesses, youth groups and civic leaders should be encouraged to become involved with community programs, such as Habitat for Humanity. The provision of labor, capital and supplies accompanying such programs keeps costs low, thereby providing more moderate housing units for families experiencing financial difficulties.

Special Needs Populations

The Wayne Metropolitan Housing Authority should continue to receive support in an effort to establish more group homes for the elderly and others with special needs. Likewise support should continue for the Wooster InterFaith Housing Corporation, which offers housing opportunities and supportive services to homeless and low-income families.

Building upon the emerging collaboration between People to People, Salvation Army and local churches and other charities, a program should be created in which the homeless are housed in church facilities. Individual churches and charities could become responsible for the room and board of homeless families for one week at a time every six to eight weeks. A shared network vehicle could provide daily transportation services to school, work and other destinations and may provide homeless individuals the opportunity to work with government job and vocational counselors and subsidized housing placement representatives.

In accordance with the Wayne County Housing Coalition's most recent housing assessment study, the public and private sectors should be encouraged to explore short- and long-term housing options for very-low income singles who are loosely connected with the workplace. This may be accomplished in two ways:

- Encourage the development of self-contained single occupancy units which offer low-cost housing for the single poor.
- Encourage the creation of traditional boarding houses in which the tenant receives room and board. Persons with mild disabilities and who are not eligible for assistance will greatly benefit from such houses.

Child care and pre-school opportunities for homeless children should be identified. This can be accomplished by working with area colleges and churches to establish child care and pre-school classes. Collaboration with area churches and charities to "sponsor a child" can result in tuition coverage for families unable to meet the financial requirements.

Revitalize Neighborhoods

Neighborhood-level planning should be encouraged in cities, villages and unincorporated areas to provide an inventory of needs and strategies that would guide investments. Government programs should be directed to stressed neighborhoods in need of infrastructure improvements, parkland and housing rehabilitation. Safety should be improved in targeted areas.

Implementation

A number of entities are active in the housing field in Wayne County, providing services to a host of clients. These various efforts should be coordinated under the County's CHIS and this Housing Plan to ensure prioritized needs are successfully addressed. The Plan opens the door to this next level of coordination.

The Plan also identifies several funding sources that should be pursued to encourage the construction of affordable housing, assist potential homeowners through mortgage assistance and otherwise facilitate housing opportunities in a variety of ways.

Expanding the availability of moderately-priced new construction housing is a desired outcome of this Element. That will require support of the private sector, particularly the building community. It appears that a significant need exists that is not addressed by the market. The County and other public entities should approach the development community, perhaps through the Home Builders Association of Wayne and Holmes Counties to establish a working group and investigate opportunities for affordable new

housing. Other communities in Ohio have already addressed this issue with varying degrees of success.

Actions

A detailed set of recommended actions follows which provide direction relative to strategies presented in this chapter. Actions are intended to be very defined steps that are necessary to implement individual strategies. Parties are identified that are responsible for implementing individual actions. Recommended timeframes are also provided to measure success. A summary of all actions presented in the **Comprehensive Plan** is provided in the Implementation Element.