

Oberlin Housing Study Steering Committee Meeting Opportunities and Recommendations

December 1, 2016

Revised December 6, 2016

Cleveland State University
Center for Community Planning and Development

Maxine Goodman Levin College of Urban Affairs



Recap:

Purpose of the Study

- Provide data and analysis to support future housing decision-making and planning
- Develop a steering committee and public who can offer informed feedback on housing issues in Oberlin
- Not a decision-making or policy-making process!



Today's Meeting



- Review and focus on housing market and scenarios
- Programs and opportunities for housing in Oberlin, including code review results
- Recommendations
- Questions and discussion
- Review next steps

Study Process

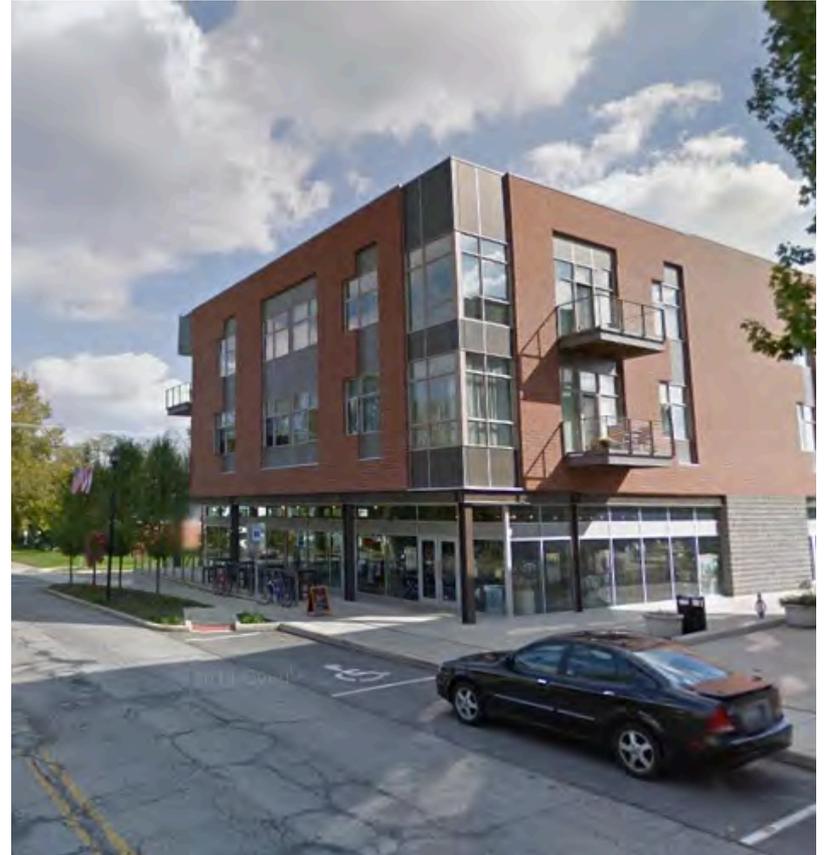
- **Steering Committee meeting 1** – May 2016 – Startup/orientation/ issues identification
- **SC Meeting 2** - Halfway data review – August 2016 - demographics/ housing condition/supply
- **Community open house**, September 2016 – community input
- **SC Meeting 3** – Market data review/ analysis
- **SC Meeting 4** – today – programs, code review, summary report
- **Finalize Report** – December/January



Recommendations: The Market

Key: “The Oberlin Lifestyle”: small, friendly, progressive, walkable, sustainable, convenient, high culture

- People who grew up in Oberlin
- Oberlin College grads (all ages)
- Oberlin College faculty/staff, current and retiring
- People who work here
- Outside “globals” and empty nesters
- Possibly mainstream families in growth area to the south, willing to commute in exchange for lifestyle (will demand return over time?)(can Oberlin lifestyle be provided?)



Recommendations: Broad Action Steps

- Provide infill small and mainstream housing, ranch and bungalow preferred (one story) – custom at first
- Provide affordable multi-family rental housing for seniors and families
- Provide new affordable small homes as infill on a pilot basis: tiny homes, cottage clusters, townhomes, co-housing, intergenerational housing – custom at first
- Adopt aggressive policies and programs to support (and/or require) home and apartment maintenance and renovation, improvements for energy efficiency, sustainability
- Improve connections, street safety to enlarge the area that is safely walkable/ bikeable, particularly to the south – continue to work on transportation options
- Engage in visioning/comprehensive planning to understand how much Oberlin would like to/needs to grow
- Update codes and explore incentives to encourage the above
- Develop marketing/communications to promote vision/Oberlin lifestyle/ amenities

Market recap: Foreclosures and Vacancies

OBERLIN'S SHARE OF LORAIN COUNTY HOUSING, VACANCY AND FORECLOSURE

	Oberlin	Amherst Village	Avon	Elyria	Lorain	Lorain County	Oberlin Share	Lorain/Elyria share
Total Housing Units	2,686	4,761	8,179	24,824	29,745	127,901	2.1%	42.7%
Occupied Housing Units	2,524	4,568	7,953	22,646	25,562	117,134	2.2%	41.2%
Vacant Housing Units	162	193	226	2,178	4,183	10,767	1.5%	59.1%
Vacancy rate	6.0%	4.1%	2.8%	8.8%	14.1%	8.4%		
Sheriff's Sales, 2013-2015	75	98	57	621	759	2,425	3.1%	56.9%
Avg annual foreclosure rate	1.0%	0.7%	0.2%	0.9%	1.0%	0.7%		
Foreclosures initiated, 2013-2015	115	166	99	878	1,071	3,543	3.2%	55.0%

Source: Lorain County Sheriff's Office; ACS 2010-2014 5-year estimates; CCPD

- Oberlin's share of sheriff's sales and initiated foreclosures is higher than its share of Lorain County's housing stock
- Oberlin still has a very low share of overall Lorain County housing stock, foreclosures and sheriff's sales
- Oberlin's vacancy rate falls in the mid-range for cities compared, lower than the County as a whole (note vacancy includes both rental and owner-occupied units)

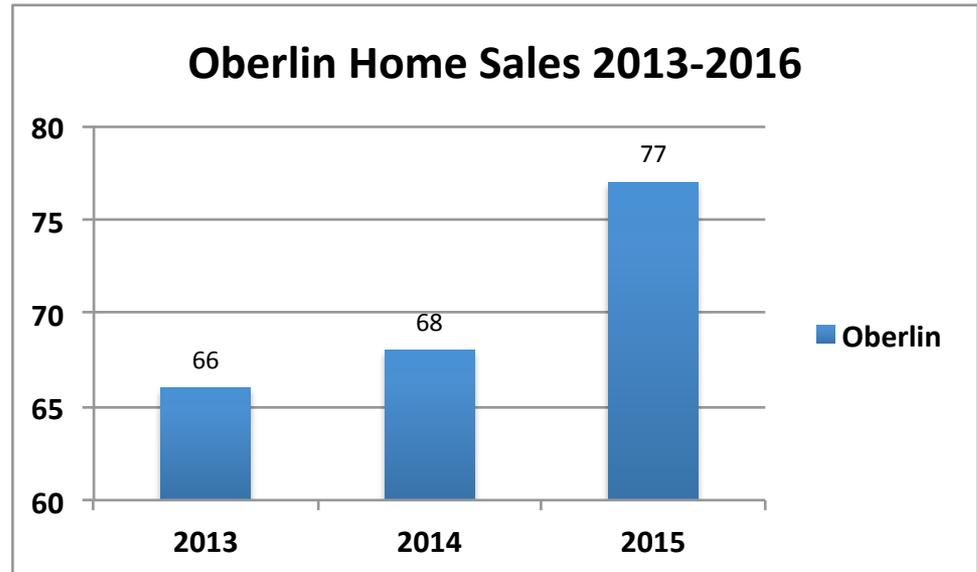
Market recap: Sales Trends

TOTAL SINGLE FAMILY HOME SALES, 2013-2016*

	2013-2016	
	No. sales	Percent of Lorain County Sales
Oberlin	249	2.1%
Amherst	697	6.0%
Avon	1,104	9.5%
Elyria	2,176	18.7%
Lakewood	1,652	
Lorain	1,925	16.5%
Lorain County Total	11,639	100.0%

Source: *NORMLS, CCPD*

Note: 2016 is through August 2016



- Oberlin's sales are in line with its share of Lorain County housing (2%)
- Sales were increasing through 2015

Market Recap: Overall For-Sale Housing

HOUSING NICHE ANALYSIS - FOR SALE HOUSING BY PRICE POINT

Owner-Occupied Household Income		Total HH in Range	SUPPLY - CITY		Gap (Surplus)	HOUSING PRICES (inflated values 2016)	
Low	High		Owner Occ Units, City	Vacant Units, calculated		LOW	HIGH
		1,471					
0	\$4,999	12	18	1	-7	\$ -	\$ 15,254
\$ 5,000	\$ 9,999	10	10	0	0	\$ 15,255	\$ 22,883
\$ 10,000	\$ 14,999	30	0	0	30	\$ 22,883	\$ 30,509
\$ 15,000	\$ 19,999	82	39	2	41	\$ 30,510	\$ 50,849
\$ 20,000	\$ 24,999	26	12	0	14	\$ 50,850	\$ 61,019
\$ 25,000	\$ 34,999	127	122	5	0	\$ 61,020	\$ 81,359
\$ 35,000	\$ 49,999	248	106	4	138	\$ 81,360	\$ 101,699
\$ 50,000	\$ 74,999	324	610	24	-310	\$ 101,700	\$ 152,549
\$ 75,000	\$ 99,999	217	216	9	-8	\$ 152,550	\$ 203,399
\$ 100,000	\$ 149,999	264	246	10	8	\$ 203,400	\$ 305,099
\$ 150,000	\$ -	131	77	3	51	\$ 305,100	\$ 508,499
			15	1	-16	\$ 508,500	\$ -
		1,471	1,471	59	59		

Source: ACS 2010-2014 5-year estimates; CCPD

Note: Assumes 2.25 x income affordability threshold

- “Take with a grain of salt” – wide variation in owner choice
- Reflects the large proportion of housing in the \$100K-150K price range – likely owners of lower incomes than affordability threshold
- Does indicate possible small gaps at high and low-moderate ends

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Market Recap: Overall For-Rent Housing

HOUSING NICHE ANALYSIS BY PRICE POINT - RENTALS

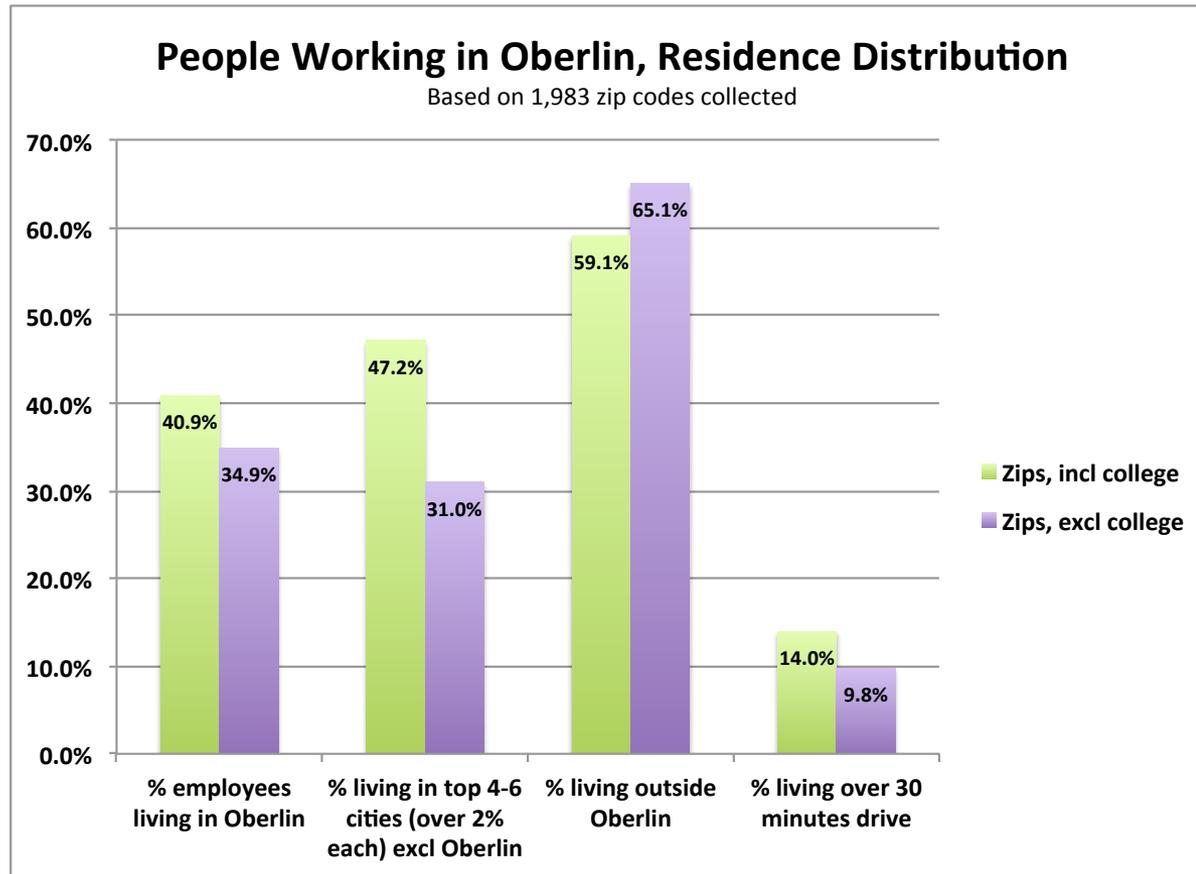
Renter-occupied Household income			Rental Unit Supply in City			Rents Inflated 2016		
Low	High	No. Renter HH in City	No. Units	Calculated Vacant Rental Units	Gap (Surplus)	LOW	HIGH	
Total		1053	1053					
	0	\$4,999	151	90	5	56	\$ -	\$ 102
\$	5,000	\$ 9,999	75	60	4	11	\$ 102	\$ 253
\$	10,000	\$ 14,999	47	59	4	-16	\$ 254	\$ 356
\$	15,000	\$ 19,999	143	61	4	78	\$ 356	\$ 509
\$	20,000	\$ 24,999	83	113	7	-37	\$ 509	\$ 610
\$	25,000	\$ 30,000	42	251	15	-224	\$ 610	\$ 763
\$	30,000	\$ 34,999	41	203	12	-174	\$ 763	\$ 915
\$	35,000	\$ 49,999	91	97	6	-12	\$ 915	\$ 1,270
\$	50,000	\$ 74,999	192	35	2	155	\$ 1,271	\$ 1,524
\$	75,000	\$ 99,999	21	11	1	9	\$ 1,526	\$ 2,033
\$	100,000	\$ 149,999	142	73	4	65	\$ 2,034	\$ -
\$	150,000	\$ -	25			25	\$ -	
			1053	1053	63	-63		

Source: ACS 2010-2014 5-year estimates; CSU CCPD calculations

NOTE: Assumes affordability threshold at 30% monthly income

- “Take with a grain of salt” – wide variation in household choice
- Reflects a large proportion of housing in the \$600-900 price range – likely renters of lower and higher incomes than affordability threshold (30% of income)
- Indicates gaps at low and high ends

Market Recap: Employees



- Using these percentages, 10% of employees in the top 17 businesses who are living outside of Oberlin now would be 250 employees (and their households).

HUD Income Limits and Fair Market Rent

2014 HUD INCOME LIMITS, CLEVELAND-ELYRIA-MENTOR AREA

Area Median Income	FY 2014 Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
\$ 62,600	Extremely Low (30% AMI)	\$ 13,200	\$ 15,730	\$ 19,790	\$ 23,850	\$ 27,910	\$ 31,970	\$ 36,030	\$ 40,090
	Very Low (50% AMI)	\$ 21,950	\$ 25,050	\$ 28,200	\$ 31,300	\$ 33,850	\$ 36,350	\$ 38,850	\$ 41,350
	Low (80% AMI)	\$ 35,100	\$ 40,100	\$ 45,100	\$ 50,100	\$ 54,150	\$ 58,150	\$ 62,150	\$ 66,150

Source: US Dept of HUD

Area Median Income (AMI) is basis for eligibility for Section 8 vouchers

2014/2016 HUD FAIR MARKET RENTS, CLEVELAND-ELYRIA-MENTOR AREA

Year	Type				
	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
2014	\$ 493	\$ 592	\$ 750	\$ 1,005	\$ 1,037
2016	\$ 499	\$ 614	\$ 773	\$ 1,017	\$ 1,073

Source: US Dept of HUD

Fair Market Rent (FMR) is the amount HUD will pay for housing voucher support.



Market Recap:

Low income non-senior households

NON-SENIOR LOW INCOME HOUSING NICHE

Item	Count	Source/Comments
DEMAND		
Non-senior Renter Households	468	HH with less than 60% AMI (2014); ACS 2010-2014 5-year estimates; approx. \$37,560
Non-senior Owner Households	258	
Households receiving SNAP	279	ACS 2010-2014 5-year estimates
Unique households participating in food programs	533	100% Oberlin Community Svcs
Senior households	110	21% CCPD Estimate
Non-senior households	423	79% CCPD Estimate
SUPPLY		
Available subsidized housing for families	53	LMHA
Oberlin college village homes (single family)	59	Oberlin College

Source: As noted

- “Senior” is over 65 for ACS, over 60 for OCS
- Margins of error are of course in effect
- Section 8 limits are 50% of AMI; Low Income Housing Tax Credit set at 60% AMI
- 39 Section 8 vouchers also in use

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Market Recap:

Low Income Senior Households

SENIOR LOW INCOME HOUSING NICHE

Item	Count	Source/Comments
Senior RENTERS HH below 60% Area Median Income (AMI)	225	HH with less than 60% AMI (2014); ACS 2010-2014 5-year estimates; approx. \$37,560
Senior OWNERS HH below 60% AMI	209	
Available subsidized housing for seniors	101	LMHA
Unique households participating in food programs	533	100% OCS
Senior households	110	21% CCPD Estimate
Non-senior households	423	79% CCPD Estimate

Source: As noted

- Low Income Housing Tax Credit financing set at 60% AMI (Area Median Income for Cleveland-Elyria-Mentor)

Market Recap: Mid- and High-Income Seniors

MIDDLE AND HIGH-INCOME SENIORS

Demand/Supply	Count	Comments
Senior-led HH Renters in higher price range	39	Over \$100,000/year
Senior-led HH Owners in higher price range	91	
Kendal units available	223	Includes continuous care
Senior-led HH Renters in mid-range	116	Moderate income - \$37,560-100,000
Senior-led HH Owners in mid-range	301	

ACS 2010-2014 5-year estimates; CCPD

- Note that only about 25% of Kendal residents come from Northeast Ohio, less from Oberlin
- Mid-range are opportunity for “empty nester” housing
- Note Kendal at Home serves 50 Oberlin residents

Market recap: Rehabilitation Needed

AGING OF EXISTING HOUSING STOCK

YEAR STRUCTURE BUILT		2010 age in years	Add	2020 age in years	Add	2030 age in years	Add	2040 age in years
All housing units	2,686							
Built 2010 or later	28					10		20
Built 2000 to 2009	181			10		20		30
Built 1990 to 1999	267	10		20		30		40
Built 1980 to 1989	46	20		30		40		50
Built 1970 to 1979	423	30		40		50		60
Built 1960 to 1969	386	40		50		60		70
Built 1950 to 1959	194	50		60		70		80
Built 1940 to 1949	186	60		70		80		90
Built 1939 or earlier	975	70		80		90		100
Total units over 50 years		1,355	386	1,741	423	2,164	46	2,210
% housing units over 50 years		50.4%		64.8%		80.6%		82.3%

Source: ACS 2010-2014 5-year estimates, CCPD

- 50.4% were over 50 years old in 2010 (1355 units)
- 36.3% were built before 1939 (975 units)

Market recap: Rehabilitation Needed

WRLC RESIDENTIAL PROPERTY CONDITION

Residential Property Condition	Total Weighted Rating*	Count
F	0.0%	-
D	1.3%	35
C	5.2%	140
B	20.8%	558
A	72.7%	1,953
TOTAL	100.0%	2,686
Total B-F	27.3%	733
Total C-F	6.5%	174

Source: WRLC 2013, CCPD

*Note: 23% unrated properties were prorated

- 50.4% were over 50 years old in 2010 (1355 units)
- 27% were “grade B or worse” per WRLC in 2013 (733 units, prorated)
- 6.5% were “grade C or worse” per WRLC in 2013 (174 units, prorated)
- Can we say the grade B’s likely would need new kitchens/baths/attention in the next few years?

Market recap: Building Permit History

CITY OF OBERLIN RESIDENTIAL BUILDING PERMIT ACTIVITY 2004-2015

Year	Number of Permits for New Single-Family Homes	Number of Permits for New Two-Family Units	Number of Permits for New Multi-Family Units	Valuation of Permits	Avg Permit Value	Number of Demolitions
2004	16	0	3	\$ 340,000.00	\$ 113,333	0
2005	9	2	3	\$ 2,509,900.00	\$ 209,158	0
2006	9	0	0	\$ 1,745,470.00	\$ 193,941	0
2007	4	0	0	\$ 925,000.00	\$ 231,250	3
2008	3	0	0	\$ 630,000.00	\$ 210,000	0
2009	2	0	0	\$ 464,200.00	\$ 232,100	6
2010	2	0	0	\$ 765,000.00	\$ 382,500	2
2011	1	0	0	\$ 434,600.00	\$ 434,600	4
2012	1	0	0	\$ 415,000.00	\$ 415,000	1
2013	2	0	0	\$ 320,000.00	\$ 320,000	0
2014	4	0	0	\$ 794,250.00	\$ 198,563	0
2015	4	0	0	\$ 967,471.00	\$ 241,868	1
TOTAL	57	2	6	\$ 9,970,891.00		17
TOTAL 2010-2015	14	0	0		\$ 332,088	

Source: City of Oberlin, CCPD

NOTE: Some years permit values only available for a portion of the total permits; average adjusted accordingly

- 14 units built since 2010 were all single family, all higher-end “mainstream”

Market recap:

Supply and Demand Summary

HOUSING SUPPLY AND DEMAND BY TYPE OF HOUSING

TOTAL DEMAND BY TYPE	No. Units
Affordable nonsenior housing (rental)	468
Affordable nonsenior housing (for sale)	258
Senior housing - lower income (rental)	209
Senior housing - lower income (for sale)	115
Senior housing - middle income (rental)	116
Senior housing - middle income (for sale)	301
Senior housing - higher income (rental)	39
Senior housing - higher income (for sale)	91
New Mainstream housing (for sale)	42
New Higher-end housing (for sale)	42
Total excluding Blue highlights	955
TOTAL SUPPLY BY TYPE	
Market Rate Rentals	355
College Housing	60
LMHA for Seniors	51
Section 8 Project-Based for Seniors (Concord Manor)	50
LMHA for families	50
Homes under \$60,000	79
Homes under \$80,000	201
Total excluding blue highlights	211

Source: ACS 2010-2014 5-year estimates; CCPD

QUESTIONS:

- How much demand will be met by renovation of existing housing?
- How many seniors will want to stay in their existing homes?
- How many people will come from outside?
- Blue highlights: existing homes likely to be renovated
- Mainstream housing based on current absorption

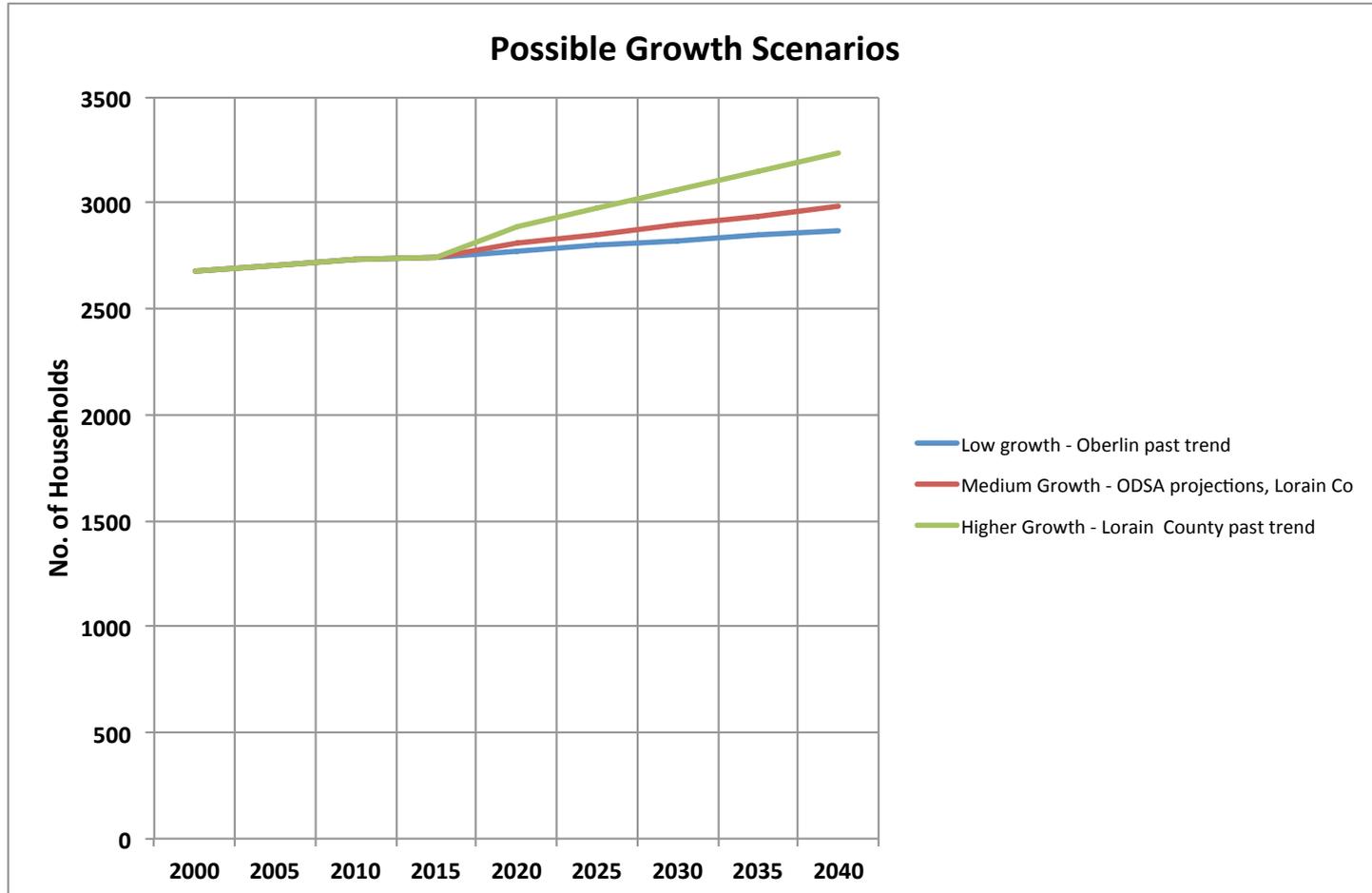
Market recap: Projections

FUTURE HOUSEHOLD AND HOUSING SCENARIOS

Growth Scenarios	EXISTING 2010	Added						TOTAL ADDED	TOTAL 2040
		2010- 2015	2015- 2020	2020- 2025	2025- 2030	2030- 2035	2035- 2040		
Low growth - Oberlin past trend	2,730	14	32	23	23	24	24	140	2,870
Medium Growth - ODSA projections, Lorain Co	2,730	14	67	42	42	43	43	251	2,981
Higher Growth - Lorain County past trend	2,730	14	146	85	85	90	90	510	3,240

Source: US Census, CCPD projections

Market recap: Projections



One Low Growth Scenario

FUTURE HOUSEHOLD AND HOUSING SCENARIOS

Growth Scenarios	Added						TOTAL ADDED	TOTAL 2040
	2010-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040		
Low growth - Oberlin past trend	14	32	23	23	24	24	140	2,870
Existing renovations -- backlog		367	366				733	
Additional renovations			213	213	23	23	472	
Affordable family housing (rental)								
Senior housing - affordable (rental)		6	5	5	5	5	26	
Affordable family housing (for sale)								
Senior housing - middle income (for sale)		7	7	7	7	7	35	
Senior housing - higher income (for sale)		3	3	3	3	3	15	
Mainstream housing (for sale)	7	5	5	5	5	5	32	
Higher-end mainstream housing (for sale)	7	5	5	5	5	5	32	

- Emphasizes senior housing; assumes for-sale and for-rent family affordable housing will be met by renovated existing homes and multi-family buildings
- Rehab assumes WRLC “Grade B” or worse – researching better data
- Assumes demand for mainstream housing will continue

One High Growth Scenario

FUTURE HOUSEHOLD AND HOUSING SCENARIOS

Growth Scenarios	Added						TOTAL ADDED	TOTAL 2040
	2010-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040		
Higher Growth - Lorain County past trend	14	146	85	85	90	90	510	3,240
Existing renovations - backlog		367	366				733	
Additional renovations			213	213	23	23	472	
Affordable family housing (rental)		35	35	35	35	35	175	
Senior housing - affordable (rental)		12	12	12	12	12	60	
Affordable housing (for sale)		10	10	10	10	10	50	
Senior housing - middle income (for sale)		25	25	25	25	25	125	
Senior housing - higher income (for sale)		4	3	3	3	3	16	
Mainstream housing (for sale)	7	7	7	7	7	7	42	
Higher-end mainstream housing (for sale)	7	7	7	7	7	7	42	
TOTAL NEW UNITS	14	100	99	99	99	99	510	

Source: US Census, CCPD projections

- Still relies on rehab to meet lower cost for-rent and for-sale housing demand
- Continues to prioritize senior housing
- Includes some higher-end senior housing

Aspirations: Comparative Cities

COLLEGE TOWN COMPARISON - FOCUS CITIES - BASIC POPULATION

LOCATION	COLLEGE/UNIVERSITY	POPULATION	Number of Students Enrolled	Pop Not in Group Quarters	Overall proportion of student population(1)	% WHITE	% BLACK	% OTHER	% SENIORS OVER 65
Oberlin, OH	Oberlin College	8,368	2,900	5,919	34.7%	68.1%	17.7%	5.1%	14.4%
Middlebury, VT	Middlebury College	6,713	2,450	4,144	36.5%	89.8%	1.1%	5.8%	16.0%
Ithaca, NY	Ithaca College, Cornell University	20,141	28,582	12,216	141.9%	74.2%	5.7%	18.3%	13.3%
Hanover, NH	Dartmouth College	11,311	6,298	7,170	55.7%	85.2%	2.7%	10.9%	11.9%
Tuskegee City, AL	Tuskegee University	9,435	3,156	7,368	33.4%	3.8%	94.8%	0.5%	12.9%
Lexington, VA	Washington and Lee University	7,114	2,172	3,614	30.5%	84.7%	6.4%	5.2%	12.1%
Grove City, PA	Grove City College	8,242	2,500	5,677	30.3%	96.0%	1.0%	1.6%	13.7%

Source: ACS 2010-2014 5-year estimate; city and college web sites; US HUD

Notes:

(1) Negative percents, or numbers over 100%, reflect college populations which are substantially housed outside city limits

- Ithaca was largest, entitled, and had a large university as a partner: and had the most robust affordable housing solutions
- All other cities were not entitled, handled affordable housing at the county or regional level
- Several cities had some creative rehabilitation ideas
- Three of them had rental registration, three did not
- All cities and colleges varied in sustainability efforts – some creativity!

RECOMMENDATIONS

1. Over the next 20 years, aggressively promote maintenance and rehabilitation of housing stock
2. Explore ways to put in place a robust nonprofit organization, Community Development Corporation, or other, scaled appropriately – Zion CDC a starting point
3. Do a well-discussed community comprehensive plan that sets goals for growth overall
4. Supplement rehabilitated housing with a range of rentals and for-sale homes to meet lower-income family needs
5. Provide senior housing for moderate- and middle-income households
6. Enhance Oberlin's lifestyle with good design, green design, connectivity, and community-building
7. Update codes and ordinances to allow a range of alternative housing choice and green solutions, and provide ease and consistency of review
8. Promote Oberlin, its lifestyle, and schools to workers, retirees, Oberlin faculty staff and graduates, the region as a whole, and even nationally

Ideas: Housing Maintenance

- Funding to support a comprehensive program
- Rental registration
- Periodic exterior inspections
- Landlord agent designation
- Foreclosure and vacancy registration
- Workshops and how-tos, repair cafes
- Volunteers for senior maintenance help
- “Grandma’s front porch” funds for small repairs
- Tenants education and advocacy



Ideas: Housing Rehabilitation



- Continue and expand current rehabilitation programs
- Cleveland Restoration Society Heritage Home Program
- CDC-led rehab and resell programs
- Oberlin's share of county programs
- “Brag Your Rehab”, social events, social media
- Tool lending libraries, workshops and how-tos

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Ideas: Alternative Housing Models

- “Granny pods” or “Med-cottages”: temporary accessory dwelling units for family members
- Community land trust
- Co-housing
- Limited equity cooperatives
- Cottage development or pocket neighborhoods
- Tiny homes clusters (on permanent foundations)



Ideas: Codes and Ordinances

- PUD codes for specific uses
- Incentives for green building
- Choosing a green building standard
- Urban agriculture and composting
- Natural meadow “tweaks”
- Provisions for small solar, small wind, and small geothermal
- Encouraging Green Infrastructure



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Ideas: Codes and Ordinances



- Ensuring long term tree canopy
- Stream and wetlands setbacks
- Floodplain regulations with higher standards
- Comprehensive planning process to look at appropriate densities to support walkability
- Reduced parking ratios based on use studies
- Design guidelines



Next Steps



- Draft report: Summarize key elements of the discussion and recommendations
- Steering Committee review process?

CAVEATS!

- Data for small populations has large margins of error
- Peoples' choices vary, and cannot be absolutely predicted, only estimated
- Growth scenarios vary and can be greatly affected by the larger regional economy, which can be unpredictable
- Housing and real estate is cyclical



Questions?

Kirby Date, AICP, k.date@csuohio.edu,
216-687-5477

Kathryn Hexter

k.hexter@csuohio.edu, 216-687-6941

Maxine Goodman Levin College of Urban Affairs

