



# Richland County Housing Needs Assessment and Action Plan





# Acknowledgements

First and foremost, we'd like to thank Jotika Shetty and Jessica Gribben for their assistance and oversight in this project. Their guidance, feedback, and assistance were invaluable as our team were introduced to Richland County and its communities. They continuously pushed the project in directions that will be crucial in informing the county's housing efforts going forward.

We'd also like to thank members of the Housing Steering Committee for their review and guidance on the project's deliverables: Adrian Ackerman, Steve Andrews, Kelly Blankenship, Terry Carter, Amy Hamrick, Alan Mitchell, Rebecca Owens, Duana Patton, Jodie Perry, Allie Watson, and Mike Whisler.

Many others were invaluable in providing access to local data and troubleshooting any issues we had with the data. We would especially like to thank Kara Russell at the Richland County Building Department and Marc Milliron at the City of Mansfield Building Codes and Permit Department for their help in securing permitting data. In addition, we'd like to thank Sherri Heyde, Amy Huff, and Patrick Dropsey at the Richland County Auditor's Office and Wendy Hunt at the Mansfield Association of Realtors for their help in accessing local sales data. We'd also like to thank Jean Taddie and David Gentile at the Richland County Regional Planning Commission for their help in accessing transit and GIS data.

We'd also like to thank Duana Patton, Michelle Deskins, and Nicole Williams for graciously allowing us to use their space at the Area Agency on Aging for our stakeholder meetings. We'd also like to thank Allie Watson and Brady Groves at the Richland County Foundation for hosting our strategy meetings.

Funding for this project was graciously provided by Richland County, the City of Mansfield, the City of Ontario, the City of Shelby, the Village of Bellville, and the Village of Lexington

At Community Science, we'd like to thank Letia Brown and Kate Williams for their behind-the-scenes project management oversight, Dillon Nguyen for his diligent notetaking and plan review, and Gregory Mitchell for his assistance with mapping and creating the permitting dashboard.

Finally, we extend our thanks to the dozens of stakeholders who participated in our three in-person meetings and the strategy sessions and to the clients of the Mansfield Metropolitan Housing Authority who shared their experiences seeking affordable housing in Richland County. Their participation and feedback were crucial in crafting this document.

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# Executive Summary

This **Richland County Housing Needs Assessment and Action Plan** is the product of over 10 months of data analysis and community conversations regarding the Richland County housing market and how it can be strengthened going forward. Drawing on public and secondary data, interviews and focus groups with stakeholders, and market research, it presents a comprehensive picture of Richland County’s current housing market, identifies housing needs and opportunities for housing development, and presents strategies for the county to pursue to strengthen its housing market.

The document contains five chapters. These include...

- The **Baseline Housing Inventory Report** provides a review of housing plans, programs, stakeholders, and collaborations in Richland County. It also analyzes housing services available to Richland County residents while identifying areas where service provision could be improved through collaboration or technical assistance.
- The **Housing Data Inventory Report** presents a housing data inventory for Richland County. Using a node-based interpolation method, it presents Census and other data for each of the analysis nodes in the county.
- The **Market Analysis** includes information on permitting activity and the county’s real estate market, including analysis of home sales within each node. It also identifies opportunities for market-rate, attainable, and affordable housing development.
- The **Housing Needs Assessment** analyzes land use and zoning across the county, and project’s the county’s housing needs in terms of owner-occupied, rental, and affordable units through 2032. It also includes an analysis of the economic impacts of developing housing as well as identifying the top three housing needs for the county going forward.
- Finally, the **Strategy Guide and Action Plan** identifies eight strategies that Richland County stakeholders can pursue to strengthen the county’s development capacity, streamlining zoning and permitting processes in the county to promote housing development (especially of attainable housing), and expand the number of housing opportunities available for low-income and vulnerable populations. For each strategy, the chapter both identifies key action

steps for the county to pursue and presents examples that other communities have developed in pursuing similar strategies.

Two aspects of this report make it especially unique relative to other county-wide housing market analysis. The first is that we've divided the analysis into three broad market segments: market-rate, attainable, and affordable. To summarize:

- **Affordable housing** comprises housing for households earning below 80 percent of the Area Median Income (AMI). For 2022 is \$41,550 for a single-person household and \$59,300 for a family of four in Richland County. While not all households earning below those amounts reside in subsidized housing, 80% of AMI is typically the limit for most subsidized housing programs. Within this category, HUD has developed several additional housing categories, including 'Extremely low-income' (below 30% of AMI), 'Very low-income' (below 50% of AMI), and Low-income (below 80% of AMI).
- **Attainable housing** comprises housing for households earning between 80–120 percent of Area Median Income. Per HUD's 2022 income limits, this comprises single person households earning between \$41,550–\$62,280 a year and four-person households earning between \$59,300–\$88,920 a year. Households in this income category earn too much to qualify for federal rental assistance, and they are often in the market for 'starter' or entry-level homes.
- **Market-rate housing** comprises housing for households earning above 120 percent of area median income, or over \$62,280 for a single-person household or \$88,920 for a family of four. Households in this income category are seeking a higher-end housing product with amenities like more square footage, a larger yard, pool, finished basement, or other comforts. The majority of households seeking market-rate housing have two incomes.

The second unique aspect of this project is that it divides Richland County into seven analysis nodes: Bellville, Lexington, Mansfield, Ontario, Shelby, and the urban<sup>1</sup> and rural<sup>2</sup> townships. Where available and appropriate, we've divided the analysis in this report by nodes.

Key findings identified in this report, organized by chapter, include the following.

## Baseline Housing Initiatives Report

**A SWOT Analysis of Richland County's housing market shows both incredible pride in the community and many emerging opportunities for housing development.** Drawing on a series of focus groups with local stakeholders, the Community Science team identified several

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<sup>1</sup> These include Madison, Mifflin, Springfield, and Washington Townships

<sup>2</sup> Bellville, Bloominggrove, Butler, Cass, Franklin, Jackson, Monroe, Perry, Plymouth, Sandusky, Sharon, Troy, Weller, and Worthington Townships

strengths and opportunities in Richland County’s housing market. Strengths included incredible pride in the community among stakeholders and the diversity of the different communities across Richland County. Both recent investments in the county and the recent reversal of its decades-long population decline also have contributed to a sense of momentum, which fuels opportunities for housing development. Other opportunities for housing development residential development to capture commuters to the Intel facility currently under construction in Licking County, as well as the large amount of vacant land in Mansfield’s inner-city neighborhoods that is available for development.

**Analysis of housing services offered shows that most services are available in Richland County, and that there are few redundancies in service delivery.** As noted by one stakeholder, Richland County has “everything you need, but nothing more.” Nevertheless, the analysis of current housing services noted two gaps in service delivery: transportation assistance and housing assistance for low- to moderate-income households (e.g., those who earn too much to qualify for certain programs but who still face significant housing needs). This latter group comprises many older households who reside in older homes in the county with significant maintenance needs. The services analysis also identified two redundancies in service delivery, in rental assistance and utility assistance. However, those redundancies largely seem to be a product of agencies utilizing different funding sources, though the report calls for greater collaboration in delivering those services.

**A lack of housing development capacity in the county fuels the weaknesses to the county’s housing market as well as the county’s pressing technical assistance needs.** Focus group participants identified the county’s lack of development, construction, architecture, and contractor expertise as the greatest weakness in the county’s housing market. At the affordable housing level, the lack of a Community Housing Development Organization (CHDO) was also identified as a key weakness to developing affordable housing, and for attainable housing, the lack of expertise in rehabilitating older housing was also cited as such. For these reasons, the two primary technical assistance needs identified for the county included (i) affordable housing financing and development and (ii) development, contracting, and architecture services.

## **Housing Inventory Report**

**In terms of demographics, Richland County has a rapidly aging population that has important impacts on housing development.** Per recent Census data, 20 percent of the county’s population are currently seniors, and another 14 percent are near seniors (age 55–64). In the next 10 years, the county will need to expand the number of senior-friendly units available so that these residents can age in place, such as condos or senior-only communities. Aging in place may also require an expansion of home modification efforts, especially for seniors living in

the county's older housing stock (which tends to not be accessible, with stairs and often only one bathroom on the second floor).

**Census data confirm that Richland County has an older housing stock, and that very few units have been constructed within the last 20 years.** About 20 percent of the county's housing units were built before 1939, and another 55 percent were constructed between 1940–1979. Certain nodes, though, have a much older housing stock—in Shelby, for instance, nearly a third of housing units were built before 1939, and the comparable figure in Mansfield is 25 percent. In site visits to the county and in conversations with stakeholders, many of these older homes have not been substantially rehabbed, and many pose safety risks to their occupants (e.g., knob and tube wiring, asbestos, lead paint).

Relatedly, only about 9.5 percent of the county's housing stock has been built in the last 20 years, and very few units (well under 1,000) have been built in the past 10 years. This lack of new construction has negative impacts on local development capacity (as people leave for 'hotter' housing markets), the tax base (as wealthier households desiring new housing locate to other communities), and economic development activity (as companies looking to locate to the county get the sense that the county is not growing or developing).

**Richland County contains a large stock of mobile homes, which has unique impacts on the county's housing market.** Per Census data, there are over 2,000 mobile homes in Richland County. In several of the nodes—especially the urban and rural townships—mobile homes comprise over 5 percent of their housing stocks, respectively. On the one hand, they are a valuable source of affordable housing, and their residents typically appreciate the independence that comes from owning the unit that one lives in. On the other hand, mobile homeowners are vulnerable to changes in park ownership, as moving their homes entails a substantial cost (in the thousands of dollars) that many cannot afford. Mobile homes, especially older ones, are also more vulnerable to destruction due to fires or tornadoes.

**Despite the low cost of rental housing in Richland County, many of the county's renters are cost burdened.** While most rental opportunities in the county have contract rents under \$700 a month (which is well below national figures), at least 40 percent of renters in each node (except for Bellville) are cost-burdened—meaning they spend over 30 percent of their income toward rent and utilities. Additionally, over one-in-five renters in the county spend over 50 percent of their income toward rent and utilities. Looking across the nodes, both Mansfield and Shelby have the highest rates of cost-burdened renters. These high rates of cost-burdened renters suggests the need for additional affordable housing in the county, as well as additional rent supports (such as housing vouchers).

## Market Analysis

**Permitting in the county declined dramatically during the Great Recession and has only begun to recover, though it remains well below pre-2007 trends.** From 2002–2007, there were at least 100 permits filed in Richland County in every year,<sup>3</sup> and in several of those years there were over 200 permits filed. However, since then, there have yet to be 100 permits filed in any year in Richland County (excluding Mansfield). In recent years, though, the number of permits filed has begun to approach 100, and it may exceed this figure in 2022 or 2023. In Mansfield, permitting activity has increased in recent years, with 22 permits filed in 2020 and 20 filed in 2021 (compared to no more than 10 permits filed in any year from 2011–2019).

**The majority of new permits filed in the last 10 years have been for single-family homes in unincorporated parts of the county.** Since 2012, nearly 60 percent of all new single family permits have been filed in the rural townships, and an additional 22 percent have been filed in the urban townships. In terms of multifamily permitting in the last 10 years, nearly all of these permits have been filed in Ontario, and the maximum number filed in any given year since 2016 is 13 permits (in 2018).

**Richland County’s market trends suggest a tight housing market that is pushing prices higher.** While units sold have been relatively flat the last five years (averaging about 125–150 homes sold every month), average prices have increased dramatically—from \$100,000 in January 2017 to nearly \$175,000 today. Given how little housing has been built in the county over that period, this suggests dramatic appreciation of existing inventory. This is further confirmed by the days-to-pending data—over the last 3.5 years, this has gone from a median of 30 days to a median of less than 10 days.

**While house prices have increased throughout the county, they have had different impacts in the markets in each node.** For lower-cost nodes like Mansfield and Shelby, the proportion of houses selling for under \$100,000 has decreased, though both nodes still appear to contain many opportunities for attainable homeownership. For more expensive nodes like Ontario and Lexington, the availability of attainable homeownership opportunities has almost completely evaporated as sales prices now increasingly push into the \$300,000+ range.

**Richland County’s most pressing short- to mid-term housing needs include around the development of attainable housing, housing for seniors, and affordable housing.** Key market gaps identified include:

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<sup>3</sup> Due to data limitations, we do not have permitting data for Mansfield before 2011, so the findings in this paragraph all pertain to portions of the county outside of Mansfield. In addition, we do not have permitting data for Bellville in any year.

- Development of new owners-occupied housing in the upper attainable and lower market-rate categories (roughly the \$150,000–\$225,000 price range). Given current construction costs, it is unfeasible to develop new, unsubsidized, stick-built (i.e., non-modular) single family home construction at this price point. Thus, the county should prioritize the development of condos, zero-lot line homes, townhomes, and small multifamily (duplexes, triplexes, and quadplexes) housing.
- Rehabilitation of older housing into affordable and attainable homeownership opportunities.
- New market-rate housing construction specifically targeted toward seniors.
- Market-rate rental housing with contemporary amenities.
- Affordable housing, especially units targeted those who are currently unhoused or at risk of becoming unhoused.

## Housing Needs Assessment

Note: In addition to this report, we have produced a Housing Needs Assessment for each of the seven nodes.

**Overall, zoning in Richland County is complicated, and makes the development of attainable housing difficult.** Nearly every jurisdiction in the county has its own zoning code (the exception being some of the rural townships), and each code has its own mix of districts with their own by-right and conditional uses, parameters (setbacks and minimum lot sizes), and restrictions. Furthermore, the zoning map of nearly every node is heavily weighted toward R1 (single family only) zones, making attainable housing development challenging. Also making attainable housing development challenging is that the county’s zoning codes require relatively large lots, even for higher-density residential uses, and are very restrictive on multifamily housing development. As we note in the report, jurisdictions in the county may consider adopting Shelby’s small lot R1A and R2A zoning districts to promote the development of attainable housing.

**Based on trends in the past 10 years, we project that Richland County will need to add 2,475 owner-occupied units and 3,364 renter-occupied units by 2032 to sustain its growth.** Breaking down these housing needs by age group, growth in Richland County households will be concentrated in two areas. The first will be senior households, and this is where the majority of households growth in Richland County will occur. The second area of growth is in younger adult households, commonly known as ‘Gen Z.’ The growth in these households will primarily occur in the rental market, but there will also be some growth in the number of homeowners in this age cohort as well.

**In addition to constructing new units, the county will need to prioritize preventing older units from becoming dilapidated and bringing currently vacant units back online.** Based on data from 2010–2021, we project that Richland County will lose approximately 1,700 housing

units to dilapidation by 2032. However, investing in a county-wide rehabilitation program could prevent some of those units from exiting the housing stock. In addition, the US Postal Service currently estimates that there are approximately 2,500 vacant units in Richland County. Returning half of those units to a habitable state would address nearly 20 percent of the county's housing needs in the next 10 years.

**We project that Richland County will need approximately 2,700 additional affordable rental units by 2032, though the county will also have a surplus of affordable owner-occupied units at that time.** Using HUD data, we project that a plurality of those affordable units will need to be one-bedroom (1,255 units), with additional 3+ bedroom (969) and 2-bedroom (463) units needed. All of these units will need to be affordable to households earning less than \$20,000 annually. However, by 2032, we project that the county will have a surplus of over 5,000 deeply-affordable owner-occupied units (those affordable to those earning less than \$20,000). While many of these units likely require substantial rehabilitation work, this is a unique opportunity for the county to move lower-income households into homeownership.

**Meeting the county's housing needs would have strong economic development impacts.** Using a formula developed by the National Association of Homebuilders, we estimate that constructing 100 new single-family homes would contribute to nearly \$28.7 million in the local economy in the first year and will provide an additional \$4 million in local income annually, in addition to supporting 69 local jobs following construction. Similarly, developing 100 near rental apartments would provide over \$11.5 million in local income in the first year and over \$2.5 million in local income annually going forward.

## Strategy Guide and Action Plan

**Strategies related to improving funding and capacity for housing development center on both developing local capacity and Richland County 'on the radar' of out-of-town developers.** Specific strategies identified include promoting the county to outside developers through a website and Requests for Proposals (RFPs) for specific sites; building the capacity of a local organization to serve as a CHDO and identifying capacity to facilitate downtown housing development and rehabilitation of distressed housing. We also recommend that county stakeholders create and fund a 'Housing Coordinator' position to coordinate housing efforts both within this topic and other topics.

**Permitting and zoning reforms can promote housing development throughout the county, especially the development of attainable housing.** Stakeholders and developers have consistently cited codes and permits as a barrier to new housing development in the county, and aligning and streamlining permitting processes both within and across jurisdictions—such as by creating a 'one stop shop'—can ameliorate those challenges. Additionally, aligning and simplifying

zoning both within and across jurisdictions can reduce some of the complexity associated with development in the county, as developers must learn the ins and outs of each jurisdiction's zoning code. Finally, as noted in the housing needs assessments, the zoning maps and codes of each jurisdiction are weighted toward single-family, large lot zoning. Adopting small lot zoning and simplifying the rules for multifamily development can promote the development of attainable and affordable housing.

**To increase the availability of affordable and transitional housing, stakeholders should prioritize opportunities for affordable homeownership and increasing housing for vulnerable populations.** As noted in the Housing Needs Assessment, Richland County has a surplus of affordable owner-occupied units, and local stakeholders can leverage that surplus to create homeownership opportunities for low-income households. To do so, though, they will need to expand the county's capacity to rehabilitate those homes and to provide services and homeownership education to low-income households, as many will be first-time buyers. Expanding the number of units to vulnerable populations (such as the unhoused and those leaving the justice system) will require investments in local service providers as well as innovative partnerships between service providers and other groups (such as Metro Housing).

# Introduction

This is an exciting time for the housing market in Richland County, Ohio. Through leadership, creative partners, and new investments, the county is on a path to revitalization following decades of job losses and declining population.

In partnership with the Housing Development Steering Committee, Community Science has developed this *Housing Needs Assessment and Action Plan* to benchmark Richland County's current housing market, understand its current and project housing needs, and develop strategies for county stakeholders to meet those needs in the coming year.

The plan is organized into five chapters. These include:

- The **Baseline Housing Inventory Report** provides a review of housing plans, programs, stakeholders, and collaborations in Richland County. It also analyzes housing services available to Richland County residents while identifying areas where service provision could be improved through collaboration or technical assistance.
- The **Housing Data Inventory Report** presents a housing data inventory for Richland County. Using a node-based interpolation method, it presents Census and other data for each of the analysis nodes in the county. The chapter also includes a series of static maps showing demographic and housing characteristics across the county's Census tracts.
- The **Market Analysis** includes information on permitting activity and the county's real estate market, including analysis of home sales within each node. It also identifies opportunities for market-rate, attainable, and affordable housing development.
- The **Housing Needs Assessment** analyzes land use and zoning across the county, and project's the county's housing needs in terms of owner-occupied, rental, and affordable units through 2032. It also includes an analysis of the economic impacts of developing housing as well as identifying the top three housing needs for the county going forward.
- Finally, the **Strategy Guide and Action Plan** identifies eight strategies that Richland County stakeholders can pursue to strengthen the county's development capacity, streamlining zoning and permitting processes in the county to promote housing development (especially of attainable housing), and expand the number of housing opportunities available for low-

income and vulnerable populations. For each strategy, the chapter both identifies key action steps for the county to pursue and presents examples that other communities have developed in pursuing similar strategies.

## Types of Housing Considered

Given the breadth of the housing market and the desire of community stakeholders for this report to address the totality of Richland County’s housing market, the Community Science team divided Richland County’s housing market into three segments: affordable, attainable, and market-rate. These include:

- **Affordable housing** comprises housing for households earning below 80 percent of the Area Median Income (AMI). For 2022, the 80 percent AMI threshold was \$41,550 for a single-person household and \$59,300 for a family of four in Richland County. Many households in this range qualify for federally subsidized housing, though relatively few receive it.
- **Attainable housing** comprises housing for households earning between 80–120 percent of AMI. Using 2022 income limits, this single person households earning between \$41,550–\$62,280 a year and four-person households earning between \$59,300–\$88,920 a year. These households are typically interested in ‘starter’ or entry-level homes, and can generally afford homes priced under \$200,000.
- **Market-rate housing** comprises housing for households earning above 120 percent of area median income, or over \$62,280 for a single-person household or \$88,920 for a family of four. Households seeking market-rate housing are typically seeking a higher-end housing product and can generally afford houses priced over \$200,000.

We provide greater detail on these types of housing, and the household types associated with each, in Chapter 1.

## Nodes

Another characteristic which makes this *Housing Needs Assessment* unique is that it not only considers Richland County as a whole, but also analyzes housing market conditions in specific ‘nodes’ of Richland County. These nodes include the five largest municipalities in Richland County, as well as two classifications for the remainder of the county (including its townships and relatively small municipalities of Butler, Shiloh, and Plymouth). These nodes include:

- City of Mansfield
- City of Ontario
- City of Shelby

- Village of Lexington
- Village of Bellville
- Urban townships of Richland County (Madison, Mifflin, Springfield, and Washington)
- Rural townships of Richland County (Plymouth, Cass, Blooming Grove, Butler, Sharon, Jackson, Franklin, Sandusky, Troy, Monroe, Perry, Bellville, Weller, Worthington)

We provide greater detail on these nodes, as well as a map, in Chapter 1.

## Data Sources

In developing this document, the Community Science team has relied on the quantitative and qualitative analysis of both primary and secondary data. Key data sources used include:

- Qualitative data
  - Three focus groups, held in April and May 2022, with Richland County stakeholders
  - Semi-structured interviews with approximately 40 stakeholders regarding Richland County’s housing conditions
  - Interviews with approximately five Mansfield Metropolitan Housing Authority clients regarding their experiences seeking affordable housing
  - Feedback gathered through three community meetings with Richland County housing stakeholders (approximately 50 stakeholders in attendance at each meeting)
  - Three strategy sessions (funding and capacity, development, and affordable and transitional housing, respectively) with approximately 10 stakeholders attending each session.
- Quantitative data
  - American Community Survey demographic and housing estimates
  - Comprehensive Housing Affordability Strategy (CHAS) data
  - Fannie Mae’s Housing Price Index
  - Historic housing counts (HHUUD10)
  - Home Mortgage Disclosure Act (HMDA) mortgage data
  - Ohio Housing Finance Agency’s USR (Urban-Suburban-Rural) indicators data
  - Ohio Association of Realtors market sales data
  - Richland County Auditor sales data
  - Longitudinal Employer-Household Dynamics commuting and industry data
  - HMIS (Homeless Management Information System) data
  - Ohio Department of Development population projections
  - Opportunity Insight’s Opportunity Atlas
  - Permitting data from Richland County and the City of Mansfield
  - Zillow Research housing data

These data sources are discussed in greater detail when utilized or analyzed throughout this report.



## Chapter 1

# Baseline Housing Initiatives Overview

Richland County Housing Needs Assessment and Action Plan



# Baseline Housing Initiatives Report

## Introduction

This **Baseline Housing Initiatives Report** provides a review of housing plans, programs, stakeholders, and collaborations in Richland County. It also analyzes housing services available to Richland County residents while identifying areas where service provision could be improved through collaboration or technical assistance.

Throughout this chapter and the broader *Housing Needs Assessment and Action Plan*, we'll refer to three specific types of housing: affordable, attainable, and market-rate. We have illustrated these housing types in Exhibit 1.<sup>4</sup> To summarize:

**Affordable housing** comprises housing for households earning below 80 percent of the Area Median Income (AMI). For 2022, the 80 percent AMI threshold was \$41,550 for a single-person household and \$59,300 for a family of four in Richland County. While not all households earning below those amounts reside in subsidized housing, 80% of AMI is typically the limit for most subsidized housing programs. Within this category, HUD has developed several additional housing categories, including 'Extremely low-income' (below 30% of AMI), 'Very low-income' (below 50% of AMI), and 'Low-income' (below 80% of AMI).

The types of households seeking affordable housing are incredibly varied. At the lowest income levels, they include households unable to work who rely solely on SSI disability income. These also include households in food service and hospitality occupations who earn Ohio's minimum wage of \$9.30 an hour or slightly above, and service-sector workers like those in office and administrative support.

**Attainable housing** comprises housing for households earning between 80–120 percent of Area Median Income. Per HUD's 2022 income limits, this comprises single person households earning between \$41,550–\$62,280 a year and four-person households earning between \$59,300–\$88,920

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<sup>4</sup> Occupation wage data in those tables are sourced from Indeed.com and from local hiring materials.

a year. Households in this income category earn too much to qualify for federal rental assistance and are often in the market for 'starter' or entry-level homes.

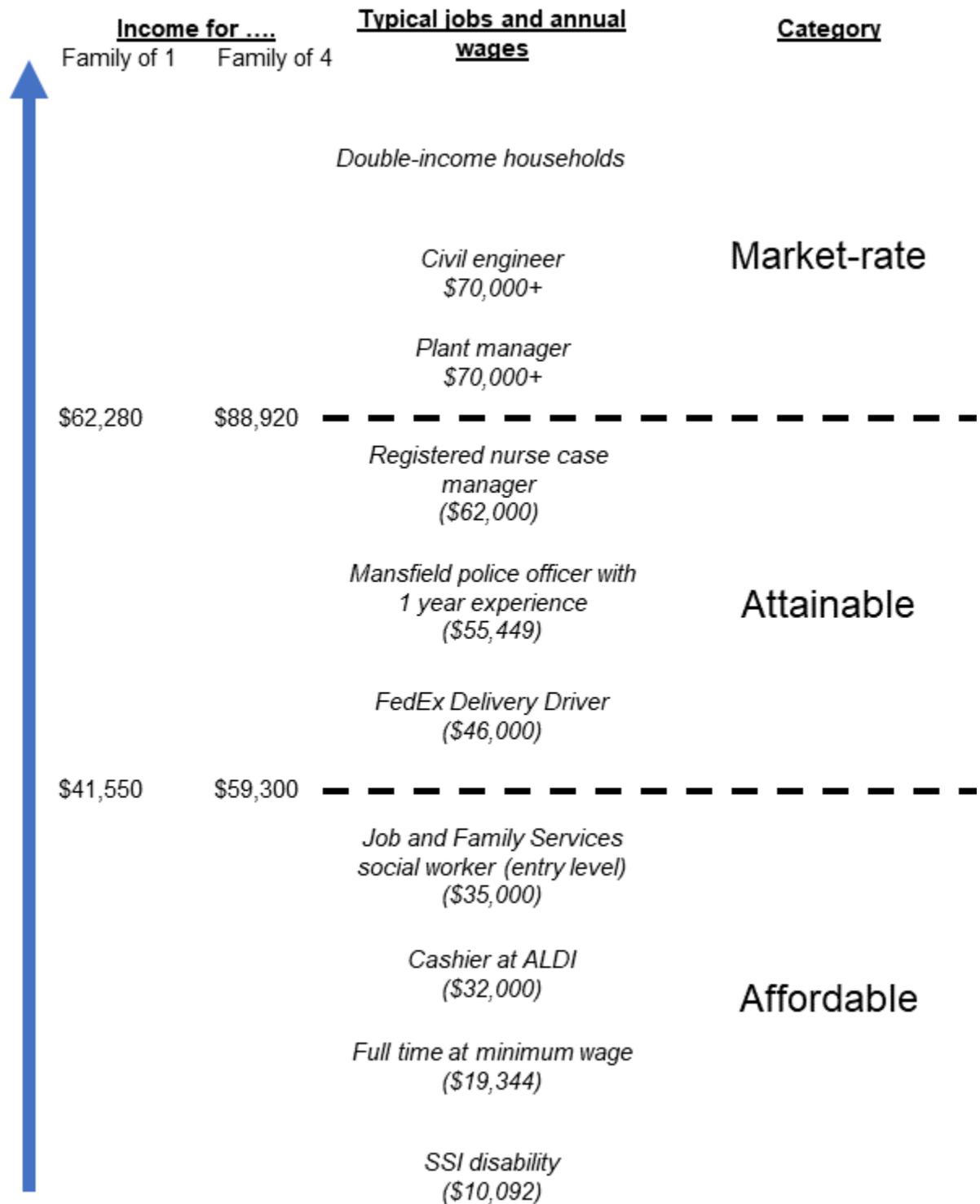
The types of households seeking attainable housing include a single person working in transportation, law enforcement, or firefighting. They also includes dual-income households who, individually, would be seeking 'affordable' housing but who together would be seeking attainable housing (e.g., an administrative assistant and a food service manager).

Finally, **market-rate housing** comprises housing for households earning above 120 percent of area median income, or over \$62,280 for a single-person household or \$88,920 for a family of four. Households in this income category are seeking a higher-end housing product with amenities like more square footage, a larger yard, pool, finished basement, or other comforts. The majority of households seeking market-rate housing have two incomes or a single high-paying job like in the engineering field. These households also include managers at firms who have worked their way into a higher-paying position.

The remainder of this report includes the following topics:

- The following section summarizes a review of existing housing and related plans for Richland County. It includes a discussion identifying stakeholders, programs and initiatives, and challenges and successes identified in those plans.
- Next, the report discusses stakeholder feedback from the focus groups and kick-off meeting held in Ontario on April 29, 2022. The focus group analysis employs a SWOT (Strengths, Weaknesses, Opportunities, and Threats) framework to summarize feedback. The kick-off meeting feedback presents summaries from responses to questions posed during the meeting using the Mentimeter platform.
- The report then analyzes housing services and programs offered in the county. It presents a summary of current services before analyzing those services in terms of (i) gaps in service delivery, (ii) technical assistance needs, (iii) redundancies in services, and (iv) opportunities for collaboration.
- Finally, the report concludes by identifying nodes for future analysis.

Exhibit 1: Summary of housing categories



## Plan Review

The first step in developing this report was to review various housing-related plans that have been completed for Richland County and its municipalities. The goal of this review was to better acquaint the Community Science team with stakeholders, programs and initiatives, challenges, successes, and goals related to Richland County's housing market. In addition to reviewing over a dozen plans for Richland County, the Community Science team selected several plans for deeper analysis. These include:

- City of Mansfield 2020 Analysis of Impediments to Fair Housing
- Richland County 2019 Analysis of Impediments to Fair Housing
- Mansfield Rising Downtown Investment Plan 2019
- North End Community Improvement Corporation (NECIC) 2017 Economic Development Plan
- Mansfield West End Neighborhood Plan 2020
- Downtown Mansfield Housing Plan
- Lexington 2035 Comprehensive Plan
- City of Shelby Strategic Plan 2010–2030
- NECIC Senior Housing Development Feasibility Analysis (published April 2019)

### Programs, Initiatives, and Opportunities

The plan analysis identified several programs, initiatives, and opportunities throughout the county. These include:

- The Richland County Land Bank has acquired many blighted and vacant properties throughout the county but especially in the neighborhoods surrounding downtown Mansfield. This has left many of these neighborhoods with a considerable amount of developable land. Local stakeholders can take advantage of different funding streams to develop affordable and attainable housing on those lots.
- Given the age of the county's housing stock, many of the county's homes (especially in Mansfield, Shelby, and Bellville) are of a historic character and could appeal to younger, 'millennial' homebuyers who are interested in rehabbing them (if they have not been maintained).
- In terms of development, several studies have identified types of development that are economically feasible. For downtown Mansfield, there exists a market for small (11-unit) market-rate apartments. Demand for these apartments would be fueled by the growth of higher-income households in the community. In Ontario, creating a mixed-use town center district near the OSU-Mansfield and North Central Community College area could facilitate vibrant development.
- Richland County communities outside of Mansfield and Ontario also have a number of amenities that can be leveraged to support additional housing development. Lexington's parks

and recreation opportunities are an asset for the community to promote in securing additional residential, commercial, and industrial development.

- The Mansfield Rising Initiative, in partnership with Downtown Mansfield, Inc. and other local stakeholders, has successfully reinvigorated many of the commercial spaces in downtown Mansfield. The Richland County Foundation has recently pledged money to help return the spaces above downtown Mansfield's storefronts to residential use.

## Challenges

Analysis of these plans identified these cross-cutting challenges across Richland County. These include:

- While recently reversed, the county experienced population loss for several decades and was hit hard by the foreclosure crisis in the late 2000s. This has left the county with a large number of abandoned homes. While the Land Bank and city governments have aggressively demolished a large number of these abandoned homes, many still remain.
- Much of the county's housing stock is quite old and, in addition to lacking modern amenities, is also not accessible to elderly or disabled residents. This is especially a concern in the North End of Mansfield, where many of the houses have obsolete systems, are in poor condition, and have multiple stories (and thus not accessible to the elderly/disabled without modifications). There are also concerns that many of these older properties suffer from lead paint contamination.
- Overall, there are concerns about the quality of rental housing in Richland County, especially in Mansfield. Many rental properties, while affordable, are in a significantly degraded condition and contribute to a sense of blight in certain neighborhoods. Landlords for these properties are often located out of state and are unwilling to engage in local planning efforts.
- Despite the county's seemingly affordable housing stock, wages in the area are often not enough for households to reside in the county without being cost-burdened. This results in many households residing in sub-standard housing that, nevertheless, they can afford.
- Many of the smaller communities in the county struggle to attract commercial businesses to their communities. These local businesses are crucial for improving livability and enticing residential development.
- The topography of Richland County makes many lots undevelopable. Flooding is a concern in many parts of the county, especially in Shelby. The topography also increases the price of providing utilities, especially sewer lines, to undeveloped lots. This, when combined with the relatively lower cost of housing in the county, makes housing development more difficult, as developers are unable to recoup the cost of providing utilities by increasing the pricing of housing. It also points to the need for innovative partnerships for providing utilities for new developments.

## Stakeholder Feedback

In developing the *Baseline Housing Initiatives Report*, the Community Science team provided three opportunities for community input. First, we held a series of three focus groups in mid-April 2022, with approximately 20 community stakeholders. Second, we hosted a kick-off meeting in Ontario on April 29 that was attended by over 40 stakeholders. In addition to these opportunities for community input, the Community Science team also conducted one-on-one interviews with both stakeholders and service providers. Results from these interviews are summarized in the following section.

### Focus Groups

The Community Science team held three focus groups with local stakeholders in mid-April 2022. Invitations to these focus groups were included in the invite to the kick-off meeting and interested individuals could sign up to participate. In total, 17 individuals participated in these focus groups, including representatives from

- Local government, including both elected officials and civil servants;
- Economic development;
- Real estate and property investing;
- Social service providers;
- Key local 'anchor' institutions.

We have summarized focus group feedback below using the SWOT (Strengths, Weaknesses, Opportunities, and Threats) paradigm below.

### Community Strengths

As expected, focus group participants expressed an incredible amount of pride about Richland County. One described it as "amazingly livable," while another noted that it has "everything you need, but nothing more." Participants were prideful not only of the community they called home, but of the entire county as a whole. There was a palpable sense that the county had weathered the storm of economic disinvestment and that brighter days are ahead.

Another strength of Richland County is the diversity of its communities, which was highlighted across all focus groups. There are both extremely rural parts of the county, as well as quite urban parts of Mansfield. The county also has several small towns which offer unique living environments somewhere between rurality and urbanity. This diversity of communities, particularly the presence of a larger city like Mansfield, sets Richland County apart from many of its surrounding communities and is an asset to be leveraged.

Finally, there was a sense of positive momentum in the county resulting from both ongoing investments and, for the first time in decades, increased population based on the most recent

Census. This positive momentum has changed the mindset of many stakeholders from being a 'shrinking' community to a 'growing' community.

### Community Weaknesses

The greatest challenge identified across all three focus groups was the lack of housing supply across the affordability spectrum—affordable, attainable, and market rate.

At the **affordable housing level**, stakeholders identified that while a substantial number of units exist (especially in Mansfield), many are lower quality and landlords are often unwilling to rent to individuals with housing vouchers or with incomplete or negative rental histories. Demand for these units is often high as well, allowing landlords to be 'choosy' with who they rent to. Many property owners are not located in the area, making them unwilling to engage with local housing efforts. Some participants noted that 'tiny homes' could be an attractive way to create new affordable housing stock, but it appears that current zoning regulations preclude their development.

Related to the lack of affordable housing supply is the county's lack of a Community Housing Development Organization, or CHDO,<sup>5</sup> though it has had them in the past (including the North End Community Improvement Collaborative). Lacking a CHDO means that Richland County misses out on a portion of the state's HOME funds that are set aside to help CHDOs develop affordable housing. High-capacity CHDOs can also serve as both (i) experts in affordable housing development and navigating the guidelines needed to develop affordable housing; and (ii) conveners of stakeholders to support high-quality affordable housing development (e.g., developers, contractors, government officials, service providers, etc.).

Another weakness related to affordable housing is the supply of deeply affordable, rapid rehousing, supportive housing for those currently unhoused or at risk of becoming unhoused. While the county has two shelter facilities (Harmony House and The DV Shelter) and the Mental Health Board, Catalyst, and the Pediatric Development Center all either own or operate supportive housing facilities, there is a general recognition that (i) the county lacks a sufficient number of these units; and that (ii) better coordination between these agencies (in addition to other stakeholders, like Metro Housing) is needed. There also appears to exist a need for additional staffing, technical assistance, and capacity building among service providers for the unhoused in the county (discussed in greater detail later in this report).

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At the **attainable housing level**, participants noted that current construction costs make developing new housing product at this level virtually unfeasible without some type of subsidy.<sup>6</sup> Given the income restrictions on many different types of housing subsidy—as well as pressing need to dedicate funding to create affordable housing—there are few opportunities to subsidize this type of development.

One way to develop attainable housing would be to renovate the older housing stock in the county into an attainably-priced housing product. Yet lead, asbestos, accessibility, and other issues typical of older housing stock (e.g., knob and tube wiring) often make renovations financially prohibitive, and many of the funds available for home renovations are limited to special populations (e.g., the elderly and/or those with very low incomes).

At the **market rate housing level**, lack of local development, construction, and contractor expertise were cited at the greatest barrier to expanding the housing stock. Given the region's multi-decade period of population decline—and the county's high rate of vacant housing following the Great Recession—many developers and contractors left for faster-growing and more expensive housing markets, including Columbus.

Beyond the lack of contractors and development expertise, another identified weakness for market-rate housing development was the county's lack of development-ready land. While Richland County certainly has ample open space that could be developed, according to focus participants many hurdles exist to developing that land. One is utilities (or lack thereof), particularly sewer lines, to which many undeveloped properties lack access. Local governments have often not extended this access for housing development and given both (i) the hilly terrain of much of Richland County and (ii) the county's overall lower-priced housing, having to provide sewer access may make many housing developments economically unfeasible.

A third weakness identified was the bureaucracy associated with developing market-rate housing across Richland County. This was noted across all focus groups, with the county's codes and permitting process (managed through a multi-county consortium) mentioned as being particularly onerous and time-consuming. Additionally, many focus group participants believed that the zoning for many areas does not reflect the most appropriate and most economically feasible type of development.

The lack of new market-rate development inhibits the formation of housing chains, thus exacerbating shortages of attainable and (non-subsidized) affordable housing. A housing chain

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<sup>6</sup> This is not a challenge unique to Richland County, and is instead faced by communities across the U.S.; see <https://www.realtor.com/news/trends/death-of-the-starter-home-where-have-all-the-small-houses-gone/>. A key focus of this report will be to identify sustainable models for developing attainable housing through new construction and rehabilitation of existing properties.

occurs when a new, market-rate housing unit becomes available and is occupied by a local resident. The unit that the resident leaves can then ‘filter’ down to a household at a lower income level. Thus, lack of development of market-rate housing negatively impacts the stock of attainable and affordable housing.

### Community Opportunities

Focus group stakeholders identified several opportunities to create shared prosperity in the Richland County housing market. Overall, there was a sense of momentum in the county creating opportunities that have not been seen in decades, if ever. Specific projects mentioned include the North End community center in Mansfield, work to improve flooding throughout the county, as well as a pipeline of business attraction and expansion projects.

However, by far the most-cited opportunity for Richland County was the Intel facility that will be opening in Licking County, just outside Columbus, in the coming years.<sup>7</sup> While the facility is expected to employ approximately 3,000 workers, there will likely be multiples more workers drawn to the area to work for suppliers and for industries supporting employees at the facility (education, hospitality, etc.).

Another opportunity identified was that, due to aggressive demolitions of vacant and abandoned property, there is a substantial amount of vacant land in Mansfield’s inner-city neighborhoods available for development. Many of these parcels are owned by the Richland County Land Bank, which can strategically divest these properties to support affordable, attainable, and market-rate housing development.

### Community Threats

While Richland County is currently enjoying a plethora of opportunities, with those come threats to creating shared prosperity for current and future generations. Broadly, these threats often fell under the category of fears that the county will fail to “seize the moment” and capitalize on the opportunities that present themselves.

A commonly expressed sentiment across the focus groups was that stakeholders and leadership need to think creatively and ‘outside the box’ to address the area’s housing needs. For many housing development opportunities, Richland County is in competition—for better or worse—with surrounding counties which, while lacking some of the amenities that Richland enjoys, can also offer abundant land for development.

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<sup>7</sup> <https://www.dispatch.com/story/business/information-technology/2022/01/14/intel-near-columbus-ohio-what-know-site-factory-project/6514569001/>

Related to this threat was the need for dynamic leadership, which was identified as a need across multiple focus groups. While the community's leaders have initiated a successful effort in setting up Richland County to meet the present opportunities described in the previous section, there was a sense that more individuals from younger generations, and those who relocated to Richland County as adults, should be encouraged to seek elected office.

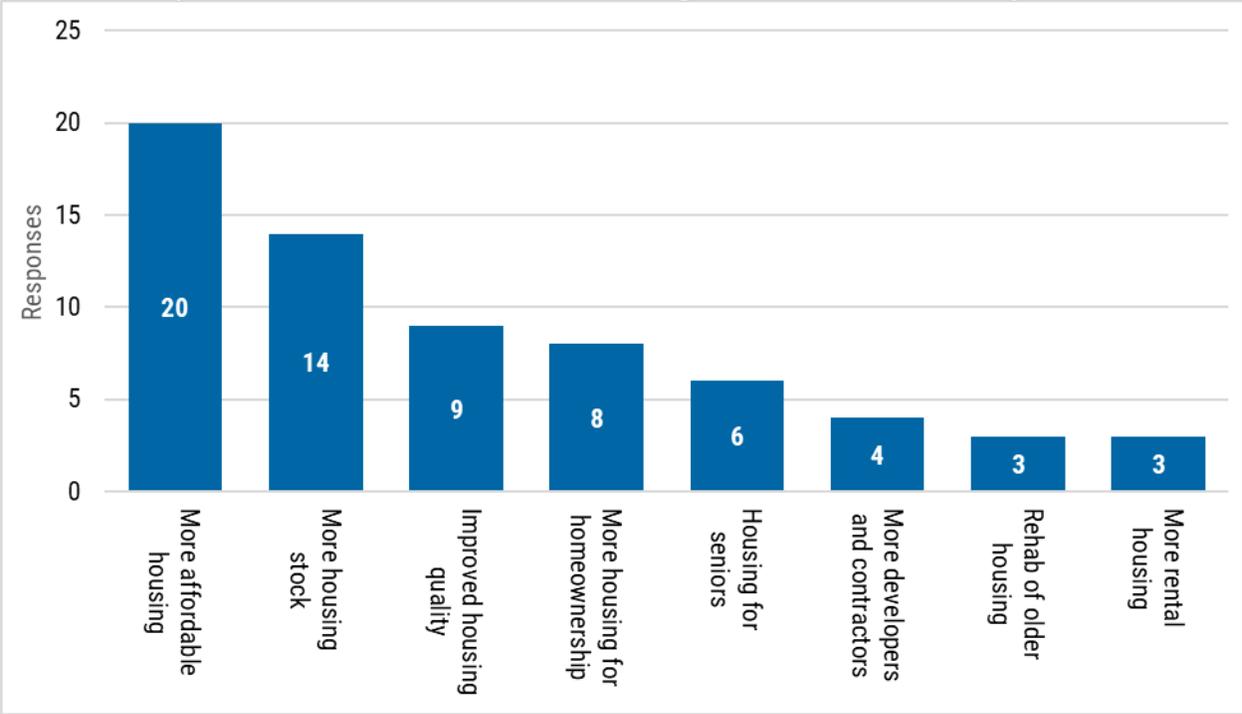
Ultimately, failing to capitalize on the current moment will mean that Richland County's opportunities will flow to other, surrounding counties. Several of these counties are arguably ahead of the curve in terms of planning for housing growth, with market-rate development occurring in Galion's downtown and high-end rental units in Ashland.

### Kick-off Meeting

With assistance from the Housing Development Steering Committee, the Community Science team hosted a kick-off meeting for local stakeholders at the Area Office on Aging on April 29, 2022. Over 40 stakeholders—representing government, development, housing service providers, and other interested agencies—attended the kick-off meeting. Following a short presentation about the project, the Community Science team collected participant feedback through the Mentimeter platform.

The second feedback question asked, "What do you see as the greatest housing need in your community?" Individuals could provide up to three responses. A total of 40 respondents answered this question, recording 52 total responses. These responses are categorized in Exhibit 2 (note that responses could 'fit' into multiple categories, so the sum is greater than 52).

*Exhibit 2: Responses to 'What is the Greatest Housing Need in Your Community?'*



The greatest housing need identified was more affordable housing, which was noted by half of all respondents. Particularly noteworthy responses here include:

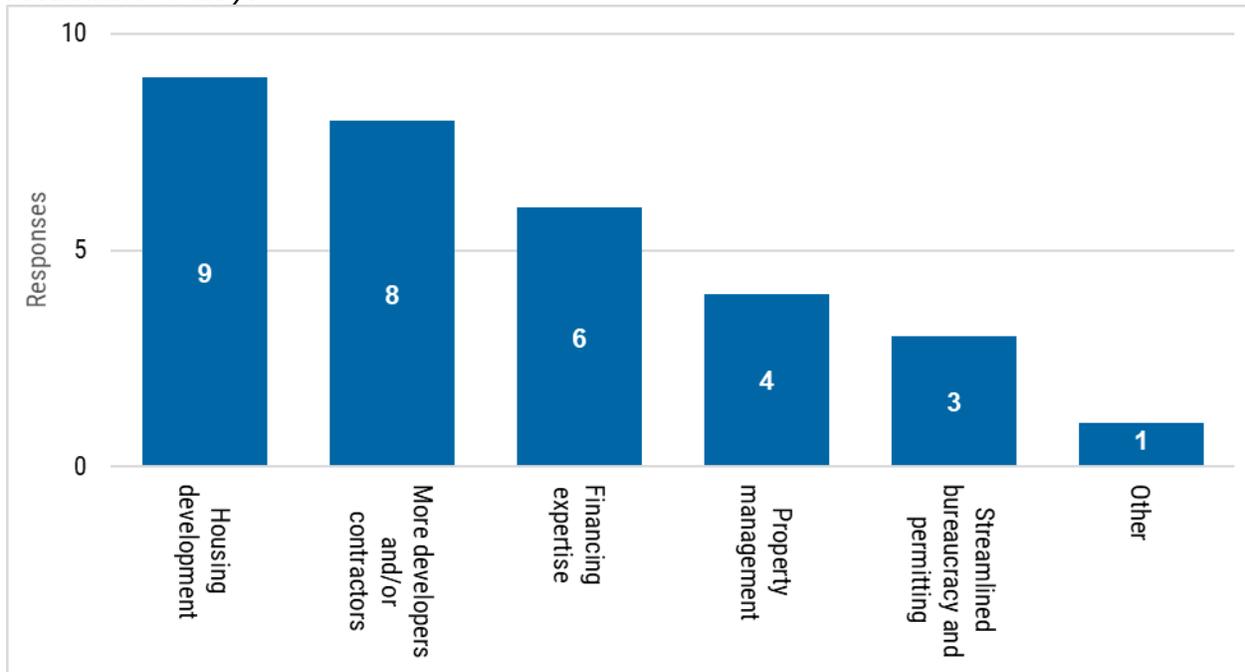
- Clean, safe housing available to home buyers and renters of all incomes in all our communities
- More affordable inventory
- Safe, affordable housing to meet the needs of the current and growing population mix

Closely behind—and closely related—was the need for more housing stock in general, including affordable, attainable, and market-rate units. Additional respondents touched on improving the quality of housing available in Richland County (nine responses); expanding opportunities for homeownership (eight responses), seniors (six responses), and renters (three responses); and expanding the pool of developers and contractors in Richland County (four responses). Exemplary comments for these categories include:

- Need new housing stock ranging from apartments, affordable housing, “starter” houses, and custom houses
- Local contractors for construction and repair
- Fix up or replace dilapidated housing
- Homes that people can buy someday, not just to rent forever
- Updated, new construction at affordable pricing

The third and final feedback question asked respondents “What do you see as the housing-related capacity that could be improved in Richland County?” Thirty-two participants provided responses to this question, which are summarized in Exhibit 3.

*Exhibit 3: Responses to “What do you see as the housing-related capacity that could be improved in Richland County?”*



Related to the previous question, the two most-common responses relate to capacity to develop housing and attracting more developers and/or contractors to Richland County. Within the ‘housing development’ category, responses include both general capacity and the capacity to achieve certain types of development, such as:

- Need more homes developed (general)
- Collaborative development (general)
- Start building on land bank property (specific)
- Conversion of downtown older buildings into condos (specific)
- More sustainable, energy-efficient homes/rehabs (specific)

Less frequent but still noteworthy responses to this question include expanding financing expertise (six responses), improving property management capacity (four responses), and streamlining bureaucracy and permitting (three responses). Within those categories, responses include:

- Comprehensive knowledge about putting [together] deals and packages to build required housing (financing)
- Developer friendly focus from governmental departments (bureaucracy and permitting)

- Property upkeep (property management)

## Housing Services and Programs Offered

This final section summarizes housing services available in Richland County. It first provides a summary of existing services in the county. The second section analyzes current services and presents gaps in service delivery, technical assistance needs, and collaboration needs.

Data from this section comes from analysis of existing planning documents (summarized in the above section) as well as feedback received from stakeholders in the focus groups and in one-on-one interviews. Especially helpful in developing the summary of existing services was the Shelby CHIP (Community Housing Investment Program) Community Services Resource Guide.

### Gaps in service delivery

In general, stakeholders have not identified any significant gaps in services for Richland County residents—as noted earlier, one focus group participant noted that the county has “everything you need, but nothing more.” Nonetheless, two service areas have been consistently noted as either missing in the county or lacking.

The first is **transportation assistance**. Like many smaller communities, Richland County’s public transit service is nearly exclusively limited to the largest city and operates on limited hours (especially during the evenings and weekends). Limited public transit service restricts the neighborhoods where those who rely on public transit can live, and limits the jobs they can seek. Stakeholders especially noted that the lack of late-night transit service complicates those seeking 2<sup>nd</sup> shift (can’t get home) and 3<sup>rd</sup> shift (can’t get to work).

Another gap in service delivery was **housing assistance for low- to moderate-income households** who may earn too much to qualify for programs targeting low-income households but who still face significant housing needs. This especially includes households residing in older homes throughout the county who are looking to respond to maintenance issues and to invest in their property. These services could likely need to be funded through local organizations.

## Technical assistance needs

Analysis of services, as well as the various forms of community input, have identified the following areas where technical assistance could improve the provision of housing-related services in the county.

**Affordable housing financing and development.** As noted earlier, a key weakness in Richland County's housing market is the lack of a Community Housing Development Organization, or CHDO. A key challenge in identifying a CHDO is that, per regulations, the organization must have "the capacity to own, develop, or sponsor ... HOME-assisted housing."<sup>8</sup> This creates a Catch-22 situation where an organization cannot become a CHDO without that capacity, but it cannot gain that capacity without becoming a CHDO. CHDO regulations are also especially strict in terms of board composition, which prevents many organizations from successfully becoming one.

The competitive nature of LIHTC (Low Income Housing Tax Credit) allocations underscores the need for a CHDO and additional technical expertise around LIHTC applications in Richland County. First, under Qualified Action Plan (QAP) rules, Richland County is only eligible to receive one award per year. Thus, it is crucial that applications from the county be as competitive as possible, since the county cannot 'make up' several years of not receiving awards by, for example, getting three awards in a single year.

Second, per the QAP, LIHTC funding is allocated to various "pools" which includes Census tracts classified as 'Central city,' 'Metro/Suburban,' and 'Rural.' In Richland County, most of Mansfield's urban neighborhoods are considered 'central city' while the remainder of Mansfield, most of Ontario, and some of Lexington are classified as 'Metro/suburban' (see [this map](#) for tract classifications in Richland County and [this map](#) for all Ohio tract classifications). As a result, projects in those tracts must compete against (in all likelihood) much more sophisticated projects submitted from Columbus, Cleveland, Cincinnati, and their surrounding suburban communities. This further underscores the point that applications from Richland County must score highly in order to receive funding.

More broadly from establishing a CHDO, there appears a demonstrated need for technical assistance around affordable housing development. One such need is to expand the capacity and seek additional funding options for existing affordable housing providers in the community. Like many communities, many of the affordable housing providers in Richland County struggle for funds to construct new housing units or to expand services for their clients, especially while juggling existing service delivery. Technical assistance could offer organizations like Harmony

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<sup>8</sup> Ohio Housing Finance Agency regulations, <https://ohiohome.org/ppd/chdo.aspx>

House, Habitat for Humanity, and others with the expertise to bring additional, affordable housing units on-line.

A second technical assistance need in this area includes, more broadly, the expertise to assemble capital stacks to develop affordable housing, and to develop competitive applications for Low Income Housing Tax Credit properties. Financing mixed-income and affordable housing development is an extremely complex process and requires expertise across various federal, state, and local housing programs. Given Richland County's relatively small size, it is not surprising that housing providers in the county lack this expertise.

A third need for technical assistance appears to be navigating the often-complex regulations around using affordable housing funds, especially those subject to HUD rules. Unfortunately, government regulations prevent the streamlining of much of this assistance, and several stakeholders noted that they are completely bewildered by the various reporting rules and regulations of programs like CDBG and HOME. Technical assistance in this area could help agencies better understand the reporting and compliance requirements of HUD assistance, thus making them more willing to seek federal dollars to support housing projects.

**Development, contracting, and architecture services.** As noted above, Richland County faces a substantial gap of developers and contractors, especially quality contractors who are certified to work on HOME and other HUD-funded projects. Technical assistance in this area could prioritize three aspects. First, it could conduct outreach to developers and contractors in other Ohio communities to invest in Richland County. This outreach could highlight the benefits of working in the county as well as its recent population and economic growth and ability to support higher housing prices. Second, it could identify quality developers and (especially) contractors who are willing to partner with Richland County housing providers to expand the county's housing stock. Third, this technical assistance could identify local actors who could, with training, serve as certified contractors on HOME and HUD-funded projects. It could also assist existing contractors with expanding their workforce.

Separately, another identified need for technical assistance in this area is for architecture services specifically. Like developers and contractors, these services may need to be acquired through identifying quality organizations outside Richland County who can be attracted to work in the county. Technical assistance here could also assist agencies in Richland County seeking architectural services to find quality providers elsewhere in Ohio or surrounding states.

#### Redundancies in services

In general, community input has not identified significant redundancies in service delivery, with two notable exceptions.

The first is that several agencies in the county offer **rental assistance** to low-income households. This includes the Mansfield Metropolitan Housing Authority, which runs the local Housing Choice Voucher program, but also Harmony House, Community Action, Catholic Charities, and the Salvation Army. While a community cannot provide *too* much rental assistance to low-income households, there may be opportunities for these organizations to collaborate in the future to streamline service delivery.

The second is that several agencies also offer **utility assistance** to low-income households, and that requirements between different programs (especially PIPP—Percentage of Income Payment Plan—and HEAP—Home Energy Assistance Program) often make compliance difficult. Greater coordination across these programs, as well as other agencies that provide utility assistance, could make the process of receiving these services simpler for clients.

### Opportunities for collaboration

As noted earlier, focus group participants believe that collaboration in the county—across local governments, between local governments and service providers, and among service providers—is generally good and has improved in recent years. This sentiment seemed especially strong among those who were not Richland County natives and had instead moved to the county as adults—compared to where they had lived previously.

Two areas were noted by several focus group and interview participants as areas where Richland County stands above its peers in terms of collaboration. The first is in terms of economic development, where the county is currently collaborating with several surrounding counties on an economic development plan for the US 30 corridor.

A second area where stakeholders believe Richland County collaborates better than its peers is between municipalities. Several stakeholders noted that the various municipalities in the county see each other not as competitors, but instead as collaborators in creating shared prosperity in the county. This certainly stands apart from most counties in the state, where many municipalities perceive economic development as a zero-sum game and are in fierce competition with other jurisdictions in their county.

Despite this, the focus groups and interviews yielded numerous opportunities to improve stakeholder collaboration. These are elaborated in the following paragraphs.

**Opportunities for collaboration among existing stakeholders.** As noted earlier, while few redundancies in service providers exist, interviews and analysis of services have thus far identified two redundancies: among those providing rental assistance and those providing utility assistance to low-income households (though keep in mind that there is overlap between the two categories;

i.e., some agencies provide both types of assistance). Collaboration among these service providers could lead to more efficient service delivery and could assist clients in receiving services.

Another identified opportunity for collaboration is among affordable housing providers themselves. As noted above, there are several needs for technical assistance in the Richland County community to support the creation of new affordable housing stock, including around creating a CHDO and assembling capital stacks for affordable housing development. However, in conjunction with that technical assistance, it appears that affordable housing providers themselves could better collaborate to enhance their capacity together to develop affordable housing. This could include stakeholders like the Mansfield Metropolitan Housing Authority, Habitat for Humanity, Harmony House, and the North End Community Improvement Collaborative, among others. Collaboration could allow these agencies to develop their capacity together and to better leverage (admittedly limited) resources to produce affordable housing.

Finally, greater alignment across jurisdiction's coding and permitting regulations could benefit the Richland County housing market. While code and permit applications in Richland County are administered by a multi-county consortium, each jurisdiction has its own individual regulations to which housing providers must adhere. Simplifying or aligning these regulations could facilitate more housing development in Richland County. There also exist opportunities here to collaborate to address issues related to substandard housing.

**Opportunities for collaboration for stakeholders not at the table.** Aside from improving collaboration among existing stakeholders, it appears that some potential stakeholders are not as engaged as they could be in Richland County's housing market. One such stakeholder identified in the focus groups is Mansfield City Schools. Like many urban school districts, Mansfield City Schools offers a great education for students but faces challenges—both real and perceived—that manifest as low scores on State Report Cards and a negative reputation in the community. Given the closely intertwined nature of school quality and housing demand, involving school districts in housing planning efforts is crucial.

Further stakeholders who could be more involved are those who deal with zoning, codes, and permits. As noted earlier, many participants have identified regulations like zoning and codes/permits as a weakness in the county and a factor inhibiting housing development in the Richland County community. Greater involvement from agency staff in the housing conversations happening in the community could, ideally, surface issues that supply-side actors (like developers and affordable housing providers) face and could lead to positive resolutions regarding issues faced.

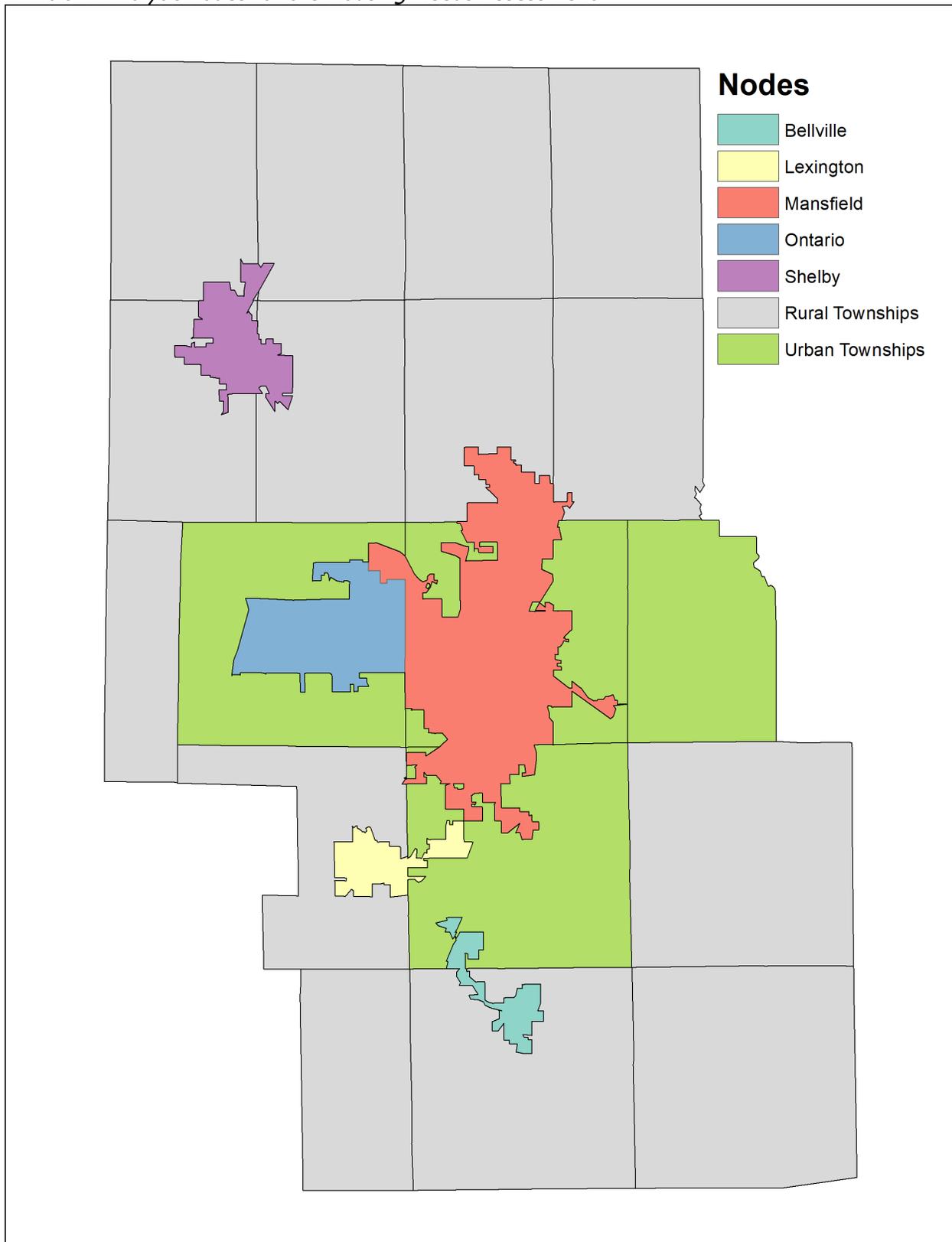
## Identifying Nodes

Given the diversity of Richland County's communities, this report adopts an innovative approach analyzing housing markets across Richland County and in specific 'nodes.' Each node will receive its own market analysis, housing needs assessment, and recommendations, with the understanding that there will be overlap across the nodes. When this overlap occurs, the report notes it.

In consultation with the Housing Development Steering Committee, we have identified the following seven nodes, mapped below in Exhibit 4.

- City of Mansfield
- City of Ontario
- City of Shelby
- Village of Lexington
- Village of Bellville
- Urban townships of Richland County (Madison, Mifflin, Springfield, and Washington)
- Rural townships of Richland County (Plymouth, Cass, Blooming Grove, Butler, Sharon, Jackson, Franklin, Sandusky, Troy, Monroe, Perry, Bellville, Weller, Worthington)

Exhibit 4: Analytic nodes for the Housing Needs Assessment





*Chapter 2*

# Housing Data Inventory

*Richland County Housing Needs Assessment and Action Plan*



# Chapter 3: Housing Data Inventory

## Introduction and Methods

This chapter presents a housing data inventory for Richland County. It includes various data sources that the Community Science team has collected regarding Richland County’s housing market, though please note that the data presented here is not an exhaustive list of *all* data that the team collected. The following *Market Analysis* chapter also contains additional data on Richland County’s housing market.

At the conclusion of this chapter, we have included a series of static maps illustrating many of the data points discussed throughout the chapter. We have also produced an interactive map that showcases many of the data analyzed in both this and subsequent chapters [at this link](#). We have created a short ‘how to’ video of how to use the map [here](#).

### Methodology Note

An innovative approach that the *Housing Needs Assessment and Action Plan* will take is to analyze Richland County’s housing market across seven ‘nodes.’<sup>9</sup> Unfortunately, those nodes do not necessarily align with the geographies for which various data sources—especially the Census Bureau—reports data. In general, the research team has collected data at the finest level of geographic detail, which for Census data is typically the Census tract.

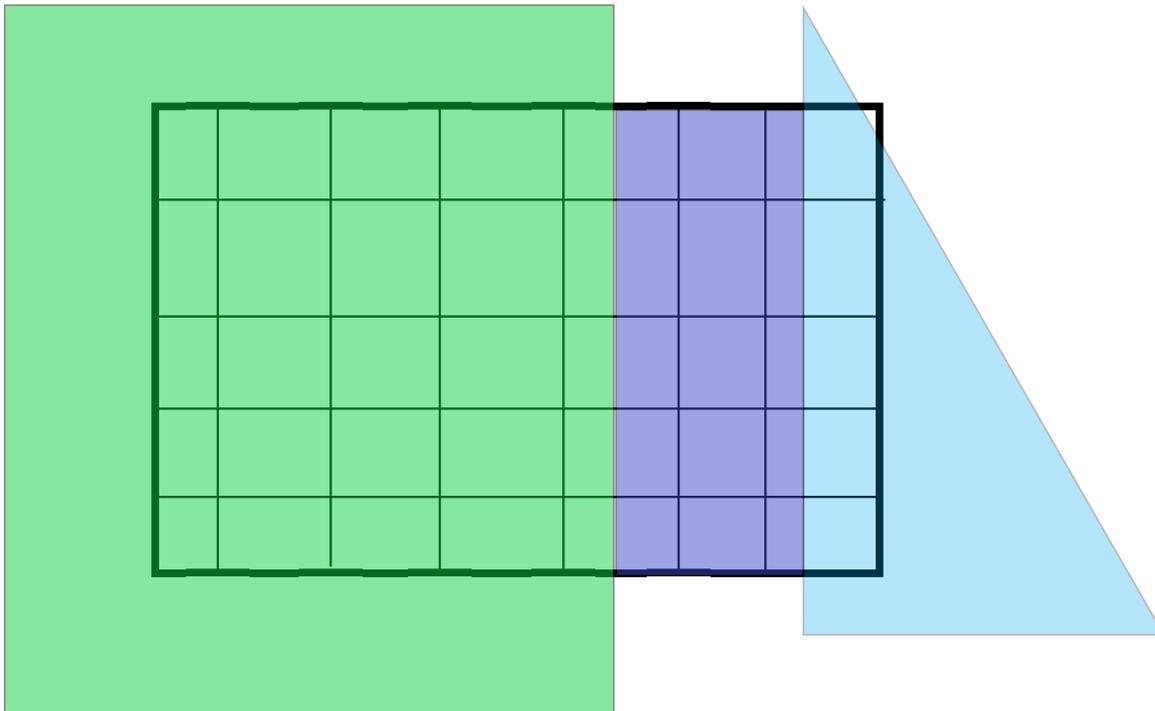
To aggregate tract-level data to the nodes, the research team has employed an interpolation method that assigns tract-level data to nodes based on the length of roads within each tract that fall within a node. In short, for Census tracts that fall into multiple nodes, we’ve attributed the amount of road length within the tract to each intersecting node, and then apportioned the tract data of those nodes.

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<sup>9</sup> These include the municipalities of Bellville, Lexington, Mansfield, Ontario, and Shelby, in addition to the rural and urban townships of Richland County.

The method used to interpolate tract-level data to the analysis nodes relies on the proportion of road length of a tract that falls within a node. In Exhibit 5, we have provided an example of a tract (thick outline rectangle) that is crossed by three nodes (green, purple, and blue shapes).

*Exhibit 5: Interpolation example*



Say that there is 10 miles of road length within this tract, and 60% of it (6 miles) falls in the green node, 30% of it (3 miles) falls in the purple node, and 10% (1 mile) falls in the light blue node. Now let's say that there are 100 homes in the tract, and 60 of them are owner-occupied and 40 of them are renter occupied. The interpolation for homeownership are shown in Exhibit 6. Put simply, the values in the node interpolation columns are calculated by multiplying the proportion of road length within the tract by the total tract values.

*Exhibit 6: Example interpolation data*

Node	Proportion of road length	Tract Totals			Node interpolation		
		Housing units	Owner occupied	Renter occupied	Housing units	Owner occupied	Renter occupied
Green	60%	100	60	40	60	36	24
Purple	30%	100	60	40	30	18	12
Blue	10%	100	60	40	10	6	4

The advantages of interpolating is that, most obviously, it allows the research team to attribute tract-level data to the analysis nodes, which often do not overlap with Census tract boundaries. Interpolating by road length and not, for example, area also allows the research team to better

estimate the proportion of population within the tract that falls within each node. If the team interpolated by area, nodes with a large amount of rural land (e.g., the townships) would have a disproportionately high amount of data attributed to them while nodes that are more developed (e.g., the municipalities) would have less data attributed to them.

In Exhibit 7, we have included the interpolation percentages by Census tract for each node.

*Exhibit 7: Node interpolation by Census tract*

Tract	Bellville	Lexington	Mansfield	Ontario	Rural Townships	Shelby	Urban Townships
Census tract 4	0%	0%	100%	0%	0%	0%	0%
Census tract 5	0%	0%	100%	0%	0%	0%	0%
Census tract 6	0%	0%	100%	0%	0%	0%	0%
Census tract 7	0%	0%	100%	0%	0%	0%	0%
Census tract 8	0%	0%	76%	0%	0%	0%	24%
Census tract 9	0%	0%	17%	0%	0%	0%	83%
Census tract 10	0%	0%	68%	0%	0%	0%	32%
Census tract 11	0%	0%	100%	0%	0%	0%	0%
Census tract 12	0%	0%	92%	0%	0%	0%	8%
Census tract 13	0%	0%	100%	0%	0%	0%	0%
Census tract 14	0%	0%	100%	0%	0%	0%	0%
Census tract 15	0%	0%	61%	0%	0%	0%	39%
Census tract 16	0%	0%	65%	0%	0%	0%	35%
Census tract 17	0%	0%	82%	0%	5%	0%	13%
Census tract 18	0%	0%	3%	0%	0%	0%	97%
Census tract 19	0%	0%	0%	0%	0%	0%	100%
Census tract 20	2%	0%	1%	0%	56%	0%	42%
Census tract 21.01	0%	0%	83%	0%	0%	0%	17%
Census tract 21.02	2%	6%	20%	0%	0%	0%	72%
Census tract 22	0%	20%	0%	0%	80%	0%	0%
Census tract 23	0%	0%	3%	7%	30%	0%	61%
Census tract 24	0%	0%	0%	89%	0%	0%	11%
Census tract 25	0%	0%	0%	0%	78%	22%	0%
Census tract 26	0%	0%	0%	0%	8%	92%	0%
Census tract 27	0%	0%	3%	0%	92%	6%	0%
Census tract 28	0%	0%	0%	0%	97%	3%	0%
Census tract 29	0%	0%	0%	0%	100%	0%	0%
Census tract 30.01	9%	0%	0%	0%	91%	0%	0%
Census tract 30.02	0%	0%	0%	0%	100%	0%	0%
Census tract 31	0%	0%	100%	0%	0%	0%	0%

In a more practical instance, Census tract 1 in Richland County stretches across Mansfield and Madison Township (the urban townships node). Within the Census tract there are 10 miles of roads, and of that 6 miles (60% of the road distance) are in Mansfield and 4 miles (40% of the road distance) are in Madison Township. If there are 100 people in poverty in this Census tract, the interpolation method would assign 60 of them to Mansfield (100 \* 60%) and 40 of them to Madison Township (100 \* 40%).

## Population Projections

Key to any housing planning efforts is understanding the population growth of a place. The Ohio Department of Development (ODOD) produces population projections for all of Ohio’s 88 counties, including Richland. These projections estimated that Richland County would lose 3.4 percent of its population between the 2010–2020 Censuses (see Exhibit 8). ODOD’s population projections anticipate that Richland County will continue to lose population in the coming decades, though the rate of decline will slow into 2050.

*Exhibit 8: Richland County population projections*

Year	ODOD		Steady state		Error correction	
	Projection	Change	Projection	Change	Projection	Change
2010*	124,475	-	124,475	-	124,475	-
2020**	120,200	-3.4%	124,936	0.4%	124,936	0.4%
2030	116,640	-3.0%	125,399	0.4%	125,989	0.8%
2040	115,160	-1.3%	125,863	0.4%	129,184	2.5%
2050	114,810	-0.3%	126,329	0.4%	133,707	3.5%

\*2010 represents actual population figures all models

\*\*2020 represents actual population figures for 'steady state' and 'error correction' model. ODOD projections used for ODOD model.

Data source: Community Science analysis of Census and ODOD population data.

However, on the 2020 Census, Richland County’s population actually increased a marginal amount (0.4%). Thus, this project has developed two alternative population projections for the county. The first is that Richland County maintains the same growth rate as it did through the 2010–2020 period. This projection anticipates that the county’s population increases very marginally, to 126,329, by 2050.

The second projection is an ‘error correction’ model that, essentially, adds the difference between Richland County’s actual 2010–2020 population growth and ODOD’s projected growth in that period to all of ODOD’s subsequent population projections.<sup>10</sup> This model projects that the county’s

<sup>10</sup> For reference, this difference is 3.8 percent.

population grows modestly through 2030, then increases more substantially through 2050 to 133,707 residents.

Of course, all population projects are fraught and those presented here should just be considered estimates, not final numbers. In general, though, they estimate that the county’s population will not change substantially (more than a 10 percent decrease or increase) by 2050. However, of course, these projections cannot anticipate exogenous events, like the opening of a large manufacturing facility or a major natural disaster.

## Census Demographic Data

### Racial Composition

Exhibit 8 presents the racial and ethnic composition of each node in Richland County. For all nodes except Mansfield, at least 90 percent of the population considers itself non-Hispanic white. For Mansfield, 70 percent of the city’s population considers itself non-Hispanic White, while 20 percent considers itself non-Hispanic African American. The proportion in each node identifying as any other race (or as two or more races) is below 6 percent for all other races. We have mapped the predominant racial/ethnic group in each Richland County Census tract in Exhibit 49.

*Exhibit 9: Racial composition by node*

Node	White # (%)	African- American # (%)	Hispanic or Latino # (%)	Asian # (%)	Some other race # (%)	Two or more races # (%)
Bellville	697 (98%)	3 (0%)	1 (0%)	2 (0%)	0 (0%)	5 (1%)
Lexington	1534 (93%)	48 (3%)	31 (2%)	3 (0%)	19 (1%)	17 (1%)
Mansfield	30945 (70%)	8598 (20%)	1215 (3%)	298 (1%)	313 (1%)	2577 (6%)
Ontario	4937 (91%)	130 (2%)	25 (0%)	205 (4%)	79 (1%)	25 (0%)
Rural Townships	33473 (96%)	398 (1%)	590 (2%)	90 (0%)	105 (0%)	288 (1%)
Shelby	5219 (96%)	12 (0%)	162 (3%)	19 (0%)	2 (0%)	6 (0%)
Urban Townships	26083 (90%)	1159 (4%)	401 (1%)	285 (1%)	315 (1%)	731 (3%)
<b>Total</b>	<b>102888 (85%)</b>	<b>10348 (9%)</b>	<b>2425 (2%)</b>	<b>902 (1%)</b>	<b>833 (1%)</b>	<b>3649 (3%)</b>

Note: all races are the proportion of that race that identifies as non-Hispanic (except for, obviously, Hispanic or Latino)

Data source: Community Science analysis of 2016–2020 Census tract-level American Community Survey data.

### Educational Attainment

Exhibit 10 displays educational attainment (among those age 25 or older) across the analysis nodes. In each node, a plurality of residents’ highest educational attainment is a high school diploma or equivalent (such as a GED). With the exception of Lexington, the next-highest educational attainment level is some college; for Lexington, it’s having a Bachelor’s degree. For most of the nodes, relatively few residents lack a high school diploma or equivalency; the

exception is Mansfield where 12 percent of residents do not hold such a qualification. We have mapped the proportion of the population with a Bachelor’s degree in Exhibit 50.

*Exhibit 10: Educational attainment by node*

<b>Node</b>	<b>No HS Diploma # (%)</b>	<b>HS Diploma or Equivalent # (%)</b>	<b>Some college, no degree # (%)</b>	<b>Associates Degree # (%)</b>	<b>Bachelors Degree # (%)</b>	<b>Graduate Degree # (%)</b>
Bellville	20 (4%)	184 (40%)	94 (20%)	49 (11%)	86 (18%)	32 (7%)
Lexington	73 (6%)	340 (29%)	230 (20%)	165 (14%)	245 (21%)	117 (10%)
Mansfield	3508 (12%)	12090 (41%)	6667 (23%)	2528 (9%)	3353 (11%)	1281 (4%)
Ontario	175 (4%)	1353 (35%)	1026 (26%)	390 (10%)	542 (14%)	435 (11%)
Rural Townships	1601 (7%)	10036 (43%)	4303 (19%)	2334 (10%)	3126 (14%)	1715 (7%)
Shelby	325 (9%)	1697 (48%)	715 (20%)	304 (9%)	336 (10%)	144 (4%)
Urban Townships	1589 (8%)	8570 (43%)	4356 (22%)	1915 (10%)	2266 (11%)	1381 (7%)
<b>Total</b>	<b>7291 (9%)</b>	<b>34270 (42%)</b>	<b>17391 (21%)</b>	<b>7685 (9%)</b>	<b>9954 (12%)</b>	<b>5105 (6%)</b>

Data source: Community Science analysis of 2016–2020 Census tract-level American Community Survey data.

## Age

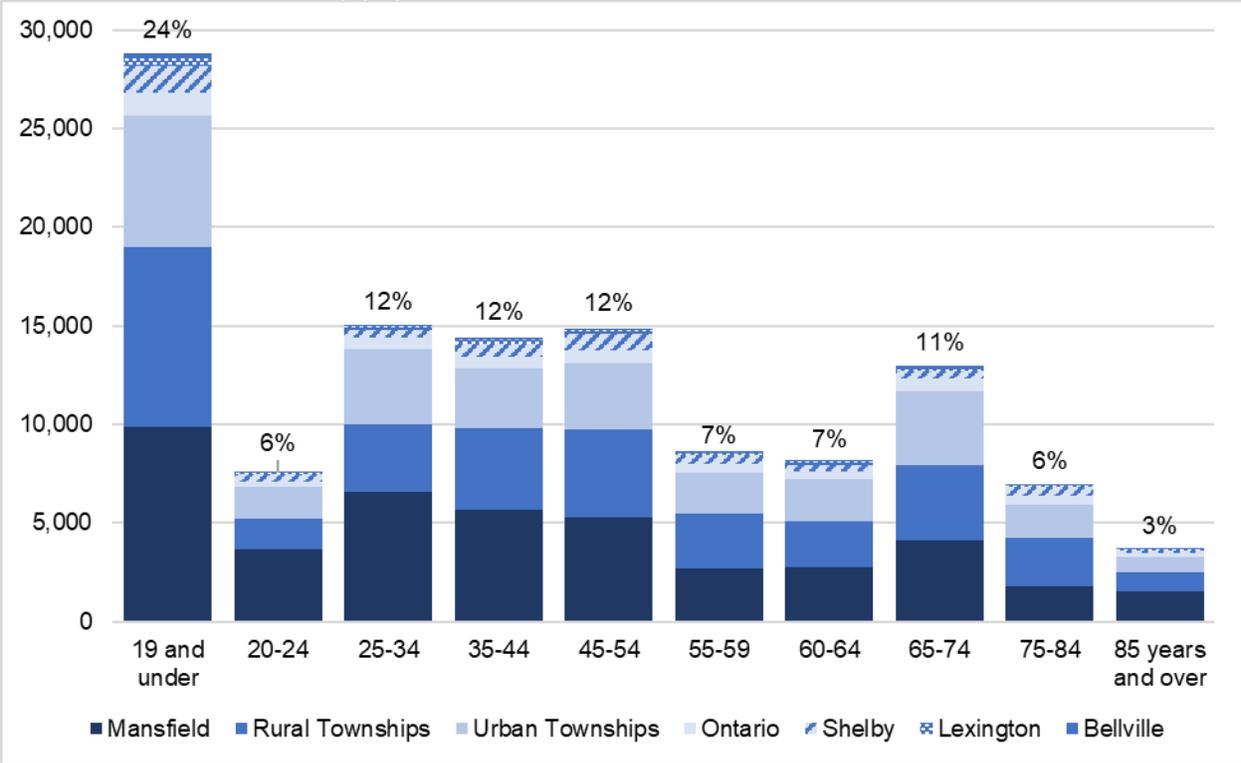
Exhibit 11 presents an age breakdown by node. By and large, the age distribution for each node is relatively similar, with between 21–26 percent of residents being under age 20 and 17–25 percent being age 65 and older. We have mapped the proportion of the population age 65 and older in Exhibit 51.

*Exhibit 11: Age by node*

Node	Age: 19 and under # (%)	20-24 # (%)	25-34 # (%)	35-44 # (%)	45-54 # (%)	55-59 # (%)	60-64 # (%)	65-74 # (%)	75-84 # (%)	85 and over # (%)
Bellville	175 (25%)	40 (6%)	65 (9%)	64 (9%)	81 (11%)	60 (8%)	46 (6%)	91 (13%)	70 (10%)	16 (2%)
Lexington	422 (26%)	39 (2%)	180 (11%)	255 (15%)	173 (10%)	160 (10%)	144 (9%)	164 (10%)	85 (5%)	30 (2%)
Mansfield	9852 (22%)	3630 (8%)	6589 (15%)	5696 (13%)	5279 (12%)	2712 (6%)	2764 (6%)	4142 (9%)	1771 (4%)	1511 (3%)
Ontario	1153 (21%)	264 (5%)	578 (11%)	608 (11%)	691 (13%)	448 (8%)	447 (8%)	617 (11%)	438 (8%)	156 (3%)
Rural Townships	9159 (26%)	1565 (4%)	3400 (10%)	4097 (12%)	4452 (13%)	2738 (8%)	2316 (7%)	3802 (11%)	2457 (7%)	958 (3%)
Shelby	1376 (25%)	384 (7%)	439 (8%)	630 (12%)	805 (15%)	422 (8%)	325 (6%)	426 (8%)	440 (8%)	173 (3%)
Urban Townships	6653 (23%)	1645 (6%)	3805 (13%)	3049 (11%)	3356 (12%)	2103 (7%)	2106 (7%)	3731 (13%)	1704 (6%)	821 (3%)
<b>Total</b>	<b>28790 (24%)</b>	<b>7567 (6%)</b>	<b>15056 (12%)</b>	<b>14399 (12%)</b>	<b>14837 (12%)</b>	<b>8643 (7%)</b>	<b>8148 (7%)</b>	<b>12973 (11%)</b>	<b>6965 (6%)</b>	<b>3665 (3%)</b>

Data source: Community Science analysis of 2016–2020 Census tract-level American Community Survey data.

Exhibit 12: Richland County population distribution



Data source: Community Science analysis of 2016–2020 Census tract-level American Community Survey data.

Poverty Status

Exhibit 13 charts poverty status across the analysis nodes, as well as providing figures for individuals living in concentrated poverty tracts (tracts with a poverty rate of 30% or above). By and large, poverty in the county is concentrated in Mansfield, with almost 60 percent of individuals in poverty living within the city. Mansfield is also home to the only Census tracts within the county that are considered to be “concentrated poverty;” over 10 percent of Mansfield residents reside in such tracts. We have mapped the poverty rate across Census tracts and highlighted tracts of concentrated poverty in Exhibit 52.

*Exhibit 13: Poverty status*

Node	Below poverty level	In tracts of concentrated poverty
	# (%)	# (%)
Bellville	38 (5%)	0 (0%)
Lexington	86 (5%)	0 (0%)
Mansfield	9222 (24%)	4681 (12%)
Ontario	179 (3%)	0 (0%)
Rural Townships	2284 (7%)	0 (0%)
Shelby	763 (14%)	0 (0%)
Urban Townships	2971 (11%)	0 (0%)
<b>Total</b>	<b>15543 (14%)</b>	<b>4681 (4%)</b>

Data source: Community Science analysis of 2016–2020 Census tract-level American Community Survey data.

Disabled Population

Exhibit 14 describes the disabled population within each node, dividing this population between individuals with only one disability and individuals with two or more disabilities (see Exhibit 15 for the types of disabilities included in the Census).<sup>11</sup> For both groups, figures across the nodes are relatively similar, with 6–11 percent of the population reporting one disability and 5–10 percent of the population reporting two or more disabilities. In total, the population reporting *at least one* disability in each node varies from 12 percent in Bellville to 21 percent in Mansfield. We have mapped the proportion of Richland County’s population with a disability by Census tract in Exhibit 53.

*Exhibit 14: Population with a disability*

Node	One disability	Two or more disabilities
	# (%)	# (%)
Bellville	41 (6%)	51 (7%)
Lexington	112 (7%)	76 (5%)
Mansfield	4120 (11%)	4073 (10%)
Ontario	453 (8%)	424 (8%)
Rural Townships	2346 (7%)	2223 (6%)
Shelby	368 (7%)	444 (8%)
Urban Townships	2509 (9%)	2149 (8%)

Data source: Community Science analysis of 2016–2020 Census tract-level American Community Survey data.

Exhibit 15 breaks down the disabilities reported in the Census by type of disability; note that individuals could report more than one type of disability. The most common type of disability

<sup>11</sup> Also note that these figures are only for the non-institutionalized population.

reported is ambulatory, with between 5–11 percent of the population across the nodes reporting difficulty moving. The next most common types of disability are cognitive and independent living (six percent each of the county’s total population) and hearing disabilities (five percent of the total population).

*Exhibit 15: Population with a disability by type of disability*

Node	Hearing # (%)	Vision # (%)	Cognitive # (%)	Ambulatory # (%)	Self-Care # (%)	Independent Living # (%)
Bellville	32 (5%)	10 (1%)	32 (5%)	42 (6%)	27 (4%)	30 (4%)
Lexington	73 (4%)	32 (2%)	74 (5%)	76 (5%)	21 (1%)	53 (3%)
Mansfield	1916 (5%)	1765 (5%)	3364 (9%)	4132 (11%)	1642 (4%)	2866 (7%)
Ontario	265 (5%)	328 (6%)	332 (6%)	345 (6%)	83 (2%)	191 (4%)
Rural Townships	1683 (5%)	712 (2%)	1549 (5%)	2105 (6%)	1004 (3%)	1638 (5%)
Shelby	284 (5%)	110 (2%)	292 (5%)	390 (7%)	190 (4%)	311 (6%)
Urban Townships	1312 (5%)	766 (3%)	1756 (6%)	2249 (8%)	831 (3%)	1482 (5%)
<b>Total</b>	<b>5565 (5%)</b>	<b>3723 (3%)</b>	<b>7399 (6%)</b>	<b>9339 (8%)</b>	<b>3798 (3%)</b>	<b>6571 (6%)</b>

Data source: Community Science analysis of 2016–2020 Census tract-level American Community Survey data.

**Summing it up.** Richland County’s demographics have numerous impacts on housing planning for the county. The county’s population is aging rapidly—already, 20 percent of the county’s residents are senior citizens (age 65 or older), and another 14 percent are near-seniors (age 55–64). These residents will need housing options to age in place, such as condos or senior apartment complexes. They may also desire modifications to their homes so they can continue to live in them into their older years.

Furthermore, another 12 percent of the county’s population is in the age 45–54 age range, making them prime candidates for wanting to downsize households in the next 10 years as their children move out of the household (if they haven’t done so already). These households may also prefer some lower-maintenance living options, such as condos. They may also appreciate smaller housing options close to neighbors and amenities that they have come to enjoy.

Related to Richland County’s rapidly-aging population is that a substantial proportion of the population—almost 17 percent—has a disability of some sort. The most common types of disabilities reported are ambulatory, cognitive, and independent living. For ambulatory and independent living disabilities, depending on the severity, many of the housing types that suit aging in place are also appropriate for those with this disability, with the household potentially requiring some additional supports (such as a visiting nurse or aide).

Concentrated poverty is an issue that afflicts cities across the U.S., and Mansfield is no exception. In fact, 12 percent of the city’s population lives in tracts of concentrated poverty, meaning they

have a poverty rate of over 30 percent. Placing additional affordable housing in these tracts is a two-edged sword. On the one hand, new affordable housing in these neighborhoods would involve a substantial upgrade in quality from the existing housing stock and would allow those in poverty to remain in neighborhoods where they have already built social networks. It would also allow those in poverty to live closer to service providers in and around downtown Mansfield.

On the other hand, it is crucial that affordable housing be spread throughout the county, including in so-called neighborhoods of opportunity with good schools and lower crime rates. It is also imperative to avoid any additional concentrations of poverty in these neighborhoods, as research over the years has shown that concentrated poverty can have strongly negative effects on neighborhood residents. Mixed-income development (which combines affordable and market-rate units, likely at an attainable price point) may be the most appropriate type of development in these neighborhoods, though developing and financing mixed-income development can be especially challenging.

## Census Housing Data

As described earlier, all Census data rely on the interpolations of tract data into the nodes. All data presented here rely on 2016–2020 American Community Survey 5-year estimates.

### Housing Counts and Tenure

Exhibit 16 charts housing counts across the nodes in Richland County. As expected, Mansfield has the largest number of housing units, followed by the rural and urban townships, respectively. Ontario and Shelby have roughly similar numbers of housing units, with Lexington and Bellville having the fewest number of housing units across the seven nodes. We have mapped the proportion of owner-occupied units (homeownership rate) across Census tracts in Exhibit 54.

*Exhibit 16: Housing counts and tenure*

Node	Total housing units	Occupied housing units	Owner-occupied	Renter-occupied
		# (%)	# (%)	# (%)
Bellville	310	287 (93%)	220 (77%)	67 (23%)
Lexington	716	693 (97%)	524 (76%)	169 (24%)
Mansfield	20,453	17,718 (87%)	9,053 (51%)	8,666 (49%)
Ontario	2,331	2,171 (93%)	1,724 (79%)	447 (21%)
Rural Townships	14,761	13,708 (93%)	10,891 (79%)	2,816 (21%)
Shelby	2,619	2,452 (94%)	1,424 (58%)	1,028 (42%)
Urban Townships	12,959	11,938 (92%)	8,926 (75%)	3,012 (25%)
<b>Total</b>	<b>54,149</b>	<b>48,967 (90%)</b>	<b>32,762 (67%)</b>	<b>16,205 (33%)</b>

Data source: Community Science analysis of 2016–2020 Census tract-level American Community Survey data.

The Census divides all housing units into 'occupied' and 'vacant,' and all occupied units are considered either owner- or renter-occupied.<sup>12</sup> Across the nodes, Mansfield has the lowest percentage of occupied housing units, and it also has the lowest proportion of owner-occupied units (approximately half of all occupied units). The townships, Bellville, Lexington, and Shelby all have over 75 percent of their occupied units as owner-occupied. Shelby has a relatively smaller proportion (58%) of owner-occupied units.

## Units in Structure

Exhibit 17 charts the type of housing units across the seven nodes in Richland County. In each of the nodes, a strong majority of housing units are in one-unit detached (i.e., single-family residential) structures; this figure ranges from 64 percent in Mansfield to 83 percent in Bellville and the rural townships. Ontario has a substantial portion of units (14%) in attached buildings; these are most often rowhouses or townhouses. Shelby has a sizeable portion (18%) of units in structures with 2–4 housing units. Roughly 10 percent of housing units in Mansfield are in larger apartment buildings with 10 or more units. We have mapped the proportion of one-unit detached homes in Exhibit 55 and have mapped the density of mobile homes in Exhibit 56.

*Exhibit 17: Units in structure*

Node	1 unit, detached # (%)	1 unit, attached # (%)	2-4 units # (%)	5-9 units # (%)	10 or more units # (%)	Mobile homes # (%)
Bellville	256 (83%)	10 (3%)	19 (6%)	5 (2%)	12 (4%)	8 (3%)
Lexington	560 (78%)	39 (5%)	52 (7%)	15 (2%)	51 (7%)	0 (0%)
Mansfield	13011 (64%)	1144 (6%)	2518 (12%)	1182 (6%)	2003 (10%)	595 (3%)
Ontario	1624 (70%)	321 (14%)	232 (10%)	87 (4%)	61 (3%)	6 (0%)
Rural Townships	12279 (83%)	356 (2%)	1011 (7%)	147 (1%)	320 (2%)	648 (4%)
Shelby	1736 (66%)	61 (2%)	461 (18%)	94 (4%)	128 (5%)	139 (5%)
Urban Townships	9936 (77%)	426 (3%)	725 (6%)	438 (3%)	658 (5%)	775 (6%)
<b>Total</b>	<b>39402 (73%)</b>	<b>2357 (4%)</b>	<b>5018 (9%)</b>	<b>1968 (4%)</b>	<b>3233 (6%)</b>	<b>2171 (4%)</b>

Data source: Community Science analysis of 2016–2020 Census tract-level American Community Survey data.

## House Size

Exhibit 18 charts the size of housing units across the seven nodes in Richland County. Across each of the nodes, a plurality of housing units have three bedrooms; this amount ranges from 39 percent in Mansfield to 57 percent in Bellville. For each node, the second most-common house size is two bedrooms, ranging from 20 percent in Bellville to 35 percent in Mansfield.

<sup>12</sup> The report considers vacant units later using a more rigorous data source.

*Exhibit 18: Size of housing unit*

Node	No (0)	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5 or more bedrooms
	# (%)	# (%)	# (%)	# (%)	# (%)	# (%)
Bellville	19 (6%)	19 (6%)	63 (20%)	177 (57%)	38 (12%)	12 (4%)
Lexington	5 (1%)	18 (3%)	187 (26%)	324 (45%)	139 (19%)	43 (6%)
Mansfield	478 (2%)	2418 (12%)	7234 (35%)	7992 (39%)	1977 (10%)	354 (2%)
Ontario	1 (0%)	204 (9%)	560 (24%)	1258 (54%)	255 (11%)	52 (2%)
Rural Townships	87 (1%)	659 (4%)	3342 (23%)	7847 (53%)	2109 (14%)	718 (5%)
Shelby	1 (0%)	312 (12%)	802 (31%)	1185 (45%)	271 (10%)	49 (2%)
Urban Townships	54 (0%)	782 (6%)	3311 (26%)	6913 (53%)	1597 (12%)	301 (2%)

Data source: Community Science analysis of 2016–2020 Census tract-level American Community Survey data.

### Year Built

Exhibit 19 presents the year built of housing units in Richland County. In general, both Mansfield and Shelby have the oldest housing stocks across the nodes, with over half of their housing units having been built before 1960. In comparison, Bellville, Ontario, and Lexington have some of the newest housing stocks in the county. The rural townships have an extremely varied housing stock, with at least 15 percent of their housing stock being built in each period. The urban townships have a housing stock that was mostly constructed in the 1940–1999 period, with few very old or very new homes. We have mapped the predominant year built of housing in each Richland County Census tract in Exhibit 57.

*Exhibit 19: Year built*

Node	Built 2000 or later	Built 1980-1999	Built 1960-1979	Built 1940-1959	Built 1939 or earlier
	# (%)	# (%)	# (%)	# (%)	# (%)
Bellville	53 (17%)	64 (21%)	92 (30%)	55 (18%)	47 (15%)
Lexington	132 (18%)	102 (14%)	273 (38%)	130 (18%)	79 (11%)
Mansfield	1216 (6%)	2336 (11%)	5614 (27%)	6133 (30%)	5153 (25%)
Ontario	350 (15%)	563 (24%)	747 (32%)	581 (25%)	91 (4%)
Rural Townships	2200 (15%)	2368 (16%)	4080 (28%)	2862 (19%)	3251 (22%)
Shelby	114 (4%)	351 (13%)	489 (19%)	882 (34%)	784 (30%)
Urban Townships	1028 (8%)	2624 (20%)	4584 (35%)	3503 (27%)	1221 (9%)

Data source: Community Science analysis of 2016–2020 Census tract-level American Community Survey data.

### Year Moved In

Exhibit 20 charts the year that residents moved into their current housing unit. For nearly all nodes, a plurality of residents moved into their housing unit sometime after 2015; this figure varies from 23 percent in the rural townships to 38 percent in Mansfield. In general, approximately 15–20 percent of residents moved into their housing unit between 2010–2014 and about 20–30

percent moved in between 2000 and 2009. Bellville (22%) and the rural (22%) and urban (20%) townships have a large proportion of longer-term residents who moved into their unit before 1990.

*Exhibit 20: Year residents moved into their housing unit*

Node	Moved in after 2015 # (%)	Moved in 2010 to 2014 # (%)	Moved in 2000 to 2009 # (%)	Moved in 1990 to 1999 # (%)	Moved in 1989 or earlier # (%)
Bellville	82 (29%)	41 (14%)	58 (20%)	42 (15%)	64 (22%)
Lexington	192 (28%)	140 (20%)	157 (23%)	95 (14%)	109 (16%)
Mansfield	6713 (38%)	3548 (20%)	3456 (20%)	1929 (11%)	2072 (12%)
Ontario	731 (34%)	393 (18%)	380 (17%)	367 (17%)	301 (14%)
Rural Townships	3123 (23%)	2251 (16%)	3265 (24%)	2079 (15%)	2989 (22%)
Shelby	708 (29%)	454 (19%)	757 (31%)	145 (6%)	388 (16%)
Urban Townships	3690 (31%)	1920 (16%)	2322 (19%)	1582 (13%)	2424 (20%)

Data source: Community Science analysis of 2016–2020 Census tract-level American Community Survey data.

## Contract Rent

Contract rent represents the ‘rent asked’ of a unit. Exhibit 21 charts the number of rental units in various contract rent bands across the analysis nodes. For most of the nodes, the most common rent band is the \$500–650 rent band, with between 23–53 percent of rental units falling within this band. Fewer units fall within the next lower rent band (\$350–\$500), though note that this range has the largest number of rental units for both Bellville (35%) and Mansfield (36%). We have mapped median contract rent by Census tract in Exhibit 58.

*Exhibit 21: Contract rent*

Node	Under \$350 # (%)	\$350-500 # (%)	\$500-650 # (%)	\$650-800 # (%)	\$800-1000 # (%)	Over \$1000 # (%)
Bellville	14 (23%)	22 (35%)	14 (23%)	6 (10%)	5 (8%)	1 (2%)
Lexington	15 (9%)	23 (14%)	68 (42%)	20 (12%)	31 (19%)	4 (2%)
Mansfield	1215 (14%)	3084 (36%)	2721 (32%)	938 (11%)	332 (4%)	175 (2%)
Ontario	0 (0%)	30 (8%)	183 (46%)	130 (33%)	48 (12%)	7 (2%)
Rural Townships	416 (16%)	828 (32%)	843 (33%)	261 (10%)	220 (9%)	14 (1%)
Shelby	136 (14%)	287 (29%)	514 (53%)	39 (4%)	1 (0%)	0 (0%)
Urban Townships	276 (10%)	805 (28%)	1049 (36%)	443 (15%)	233 (8%)	94 (3%)

Data source: Community Science analysis of 2016–2020 Census tract-level American Community Survey data.

## Housing Problems

While they have become rare, the Census continues to track several indicators of substandard housing, including (i) lack of plumbing, (ii) lack of complete kitchen facilities, (iii) no telephone service available, and (iv) overcrowding (more than 1 person per room) (see Exhibit 22). In

general, incidence of these housing problems is low across the seven nodes, with lack of telephone service being the most common. It does appear, though, that rates of overcrowding are higher in Mansfield, Shelby, and the townships.

One should note, though, that in conversations with local stakeholders, many believe that the Census data *undercounts* housing problems, and that many more homes in the county are considered substandard relative to the reported data from the Census.

*Exhibit 22: Housing problems by node*

Node	Lacking complete plumbing facilities # (%)	Lacking complete kitchen facilities # (%)	No telephone service available # (%)	Overcrowded # (%)
Bellville	6 (2.1%)	5 (1.7%)	7 (2.4%)	3 (1%)
Lexington	3 (0.4%)	4 (0.6%)	15 (2.2%)	0 (0%)
Mansfield	45 (0.3%)	204 (1.2%)	320 (1.8%)	295 (1.7%)
Ontario	0 (0%)	4 (0.2%)	29 (1.3%)	1 (0%)
Rural Townships	140 (1%)	140 (1%)	372 (2.7%)	198 (1.4%)
Shelby	0 (0%)	0 (0%)	30 (1.2%)	27 (1.1%)
Urban Townships	1 (0%)	58 (0.5%)	192 (1.6%)	179 (1.5%)

Data source: Community Science analysis of 2016–2020 Census tract-level American Community Survey data.

## Housing Cost Burden

Housing cost burden represents a situation where homeowners or renters pay a disproportionate (typically 30% or more) of their income toward housing costs. Census data contains data on housing cost burden for both renters and owners. For renters, the Census contains information on gross rent as a percentage of income (GRAPI).<sup>13</sup> Renters are considered ‘cost burdened’ if their GRAPI exceeds 30 percent of their income and ‘extremely cost burdened’ if it exceeds 50 percent of their income. We have mapped the proportion of the population paying over 30% of their income toward gross rent in Exhibit 59.

Exhibit 23 depicts gross rent as a percentage of total income for households (GRAPI) across the seven nodes. In Mansfield, Shelby, and the urban townships, nearly 50 percent of all renters are considered cost burdened. Furthermore, in Mansfield, Shelby, and Lexington, nearly a quarter of renters are considered extremely cost-burdened (though note that, in absolute terms, the figure for Lexington is rather low). Rates of renters being cost burdened are lower in Bellville, Ontario,

<sup>13</sup> Gross rent represents the cost of rent and utilities that the tenant is required to pay. It is meant to equalize differences in what tenants are required to pay across leases (e.g., in some instances, the rent asked—i.e., the contract rent—will include either some or all utilities).

and the rural townships. One should also note that the figures presented here are averages from 2016–2020, and do not fully capture recent rent increases that have occurred since 2020.

*Exhibit 23: Gross rent as a percent of income*

Node	Under 30%	30-40%	40-50%	Over 50%
	# (%)	# (%)	# (%)	# (%)
Bellville	43 (69%)	9 (15%)	5 (8%)	5 (8%)
Lexington	98 (61%)	18 (11%)	7 (4%)	38 (24%)
Mansfield	4323 (52%)	1200 (15%)	780 (9%)	1943 (24%)
Ontario	269 (68%)	57 (14%)	13 (3%)	59 (15%)
Rural Townships	1628 (63%)	324 (13%)	183 (7%)	440 (17%)
Shelby	512 (52%)	56 (6%)	173 (18%)	237 (24%)
Urban Townships	1662 (58%)	513 (18%)	214 (7%)	468 (16%)
<b>Total</b>	<b>8535 (56%)</b>	<b>2177 (14%)</b>	<b>1375 (9%)</b>	<b>3190 (21%)</b>

Data source: Community Science analysis of 2016–2020 Census tract-level American Community Survey data.

The second data point on cost burden that the Census collects is for homeowners and is called Selected Monthly Homeownership Costs as a Percent of Household Income, or SMOCAPI. SMOCAPI includes the cost of a mortgage as well as other home-related costs like insurance, property taxes, and Homeowners Association or condo fees.

Exhibit 24 charts SMOCAPI across the analysis nodes. In general, rates of homeowners being cost burdened are much lower than rates of renters being cost burdened.<sup>14</sup> However, over a quarter of Mansfield homeowners and nearly a quarter of homeowners in the urban townships are cost-burdened, as are nearly 20 percent of homeowners in the rural townships. In contrast to rates of renters being cost-burdened, homeowners in Shelby have some of the lowest rates of cost burden across the nodes.

*Exhibit 24: Selected Monthly Homeownership Costs as a Percent of Household Income (SMOCAPI)*

Node	SMOCAPI over 30%
Bellville	24 (17%)
Lexington	41 (12%)
Mansfield	1356 (27%)
Ontario	179 (17%)
Rural Townships	1271 (19%)
Shelby	127 (16%)
Urban Townships	1094 (23%)
<b>Total</b>	<b>4092 (23%)</b>

<sup>14</sup> This is true in most other areas of the country as well.

Data source: Community Science analysis of 2016–2020 Census tract-level American Community Survey data.

### Age of homeowners and renters

Exhibit 25 and Exhibit 26 show the breakdown of homeowners and renters by age. Residents ages 35 to 64 represent the largest group of homeowners and renters in Richland County. Young adults (ages 15-34) make up only a small proportion of homeowners and instead make up a much larger proportion of rental housing units.

*Exhibit 25: Owner-occupied units by age*

Node	15-34 y/o	35-64 y/o	65+ y/o
	# (%)	# (%)	# (%)
Bellville	27 (12%)	101 (46%)	92 (42%)
Lexington	64 (12%)	328 (63%)	132 (25%)
Mansfield	662 (7%)	5121 (57%)	3270 (36%)
Ontario	153 (9%)	974 (56%)	597 (35%)
Rural Townships	1173 (11%)	6008 (55%)	3711 (34%)
Shelby	163 (11%)	733 (52%)	528 (37%)
Urban Townships	919 (10%)	4683 (52%)	3325 (37%)

Data source: Community Science analysis of 2016–2020 Census tract-level American Community Survey data.

*Exhibit 26: Renter-occupied units by age*

Node	15-34 y/o	35-64 y/o	65+ y/o
	# (%)	# (%)	# (%)
Bellville	14 (20%)	43 (63%)	11 (16%)
Lexington	43 (25%)	92 (55%)	34 (20%)
Mansfield	3184 (37%)	3900 (45%)	1581 (18%)
Ontario	98 (22%)	218 (49%)	131 (29%)
Rural Townships	776 (28%)	1463 (52%)	577 (20%)
Shelby	312 (30%)	552 (54%)	164 (16%)
Urban Townships	1244 (41%)	1242 (41%)	526 (17%)

Data source: Community Science analysis of 2016–2020 Census tract-level American Community Survey data.

### Occupied housing units with own children

Across the analysis nodes, no more than about 25% of owner- and renter-occupied households have their own children residing in the housing unit with them (Exhibit 27). The one exception is the urban townships, where over a third of renting households have children. While a relatively small proportion of households had children in Mansfield, most of the households with children lived in rental housing. This differs from most of the other nodes, where a larger proportion of owner-occupants have their own children living with them compared to renter-occupants.

*Exhibit 27: Share of owner- and renter-occupied households with own children in housing unit*

Node	Owner-occupied	Renter-Occupied
	# (%)	# (%)
Bellville	56 (25%)	12 (18%)
Lexington	134 (25%)	26 (16%)
Mansfield	1498 (17%)	2205 (25%)
Ontario	445 (26%)	75 (17%)
Rural Townships	2707 (25%)	672 (24%)
Shelby	308 (22%)	215 (21%)
Urban Townships	1622 (18%)	1037 (34%)

Data source: Community Science analysis of 2016–2020 Census tract-level American Community Survey data.

**Summing it up.** The Census holds a wealth of housing data that can inform the Housing Needs Assessment for Richland County. In reviewing the data presented above, a few points are especially noteworthy.

First, Richland County’s housing stock is quite old. About 20 percent of housing units were built before World War II, and another 55 percent were built between 1940–1979. Asbestos was not banned entirely in construction until 1978, so homes built before then are likely to have asbestos issues. Older homes (those built before 1939) that have not been updated may also have knob and tube wiring, which poses safety risks to their occupants. More broadly, though, the county’s old housing stock will continue to require substantial rehab work in the coming years. On the other hand, there are ample opportunities for developers to rehabilitate these properties and to sell them to buyers who desire a historic home.

A related point is that very little housing has been built in the county in the last 20 years—only about 9.5 percent of the total housing stock—and even less has been built in the last 10 years. This lack of development can have several negative impacts on the housing market. First, it indicates that the local capacity to build (developers, contractors, carpenters, electricians, architects) has been diminished, as individuals in those trades have likely left for hotter construction markets. Second, the lack of new housing can have negative effects on the tax base, as wealthier households who would prefer new housing relocate to surrounding counties. Third, the lack of new housing can have negative effects on economic development activities, as companies looking to locate to Richland get the sense that the county is not growing or developing.

Moving beyond housing age, the vast majority of housing units in the county (72%) are single family detached homes, and the majority of multifamily units (most of which are rented) are located in Mansfield. Beyond Mansfield, though, there is a lack of units in larger multifamily developments. This may present an opportunity for new construction, particularly in the southern

nodes of Bellville and Lexington with their proximity to I-71 and Columbus. There may also be opportunities for these units in Ontario as short-term housing for hospital workers.

The contract rent data show that Richland County has many inexpensive (relative to national figures) rental housing opportunities, with the majority of rentals priced under \$650 a month (though note that ACS data averages data from 2016–2020 and thus does not fully capture recent rent increases). These data can lead to two conclusions (among others). First, there is a lack of middle-to high-quality rental housing in the county which could command higher rents. Second—and relatedly—there is an uncertain *market* for that type of housing, since—somewhat intuitively—if that market existed, the units would exist also. Thus, a key element of this study going forward will be understanding to what extent a market for higher-priced rental housing exists in the county, and if it does, where it would best be situated.

Another critical housing issue in the county are mobile homes—according to the Census, there are over 2,000 mobile homes in the county, and they comprise a substantial portion of the housing stock in several nodes (including over 5% of the housing stock in the townships). Mobile homes present unique challenges and opportunities for a housing market. On the one hand, they are a valuable source of affordable housing, and their residents typically appreciate the independence that comes from ownership. On the other hand, mobile homeowners are vulnerable to changes in park ownership, as moving their homes entails a substantial cost (in the thousands of dollars) that many cannot afford. Mobile homes, especially older ones, are also more vulnerable to destruction from fires or tornadoes.

The final key housing data point identified here are housing problems, including cost burden. Despite the relatively low cost of rental housing, in all nodes except Bellville, at least 40 percent of renters are cost-burdened—meaning they spend over 30 percent of their income toward rent and utilities. This suggests the need for additional rent supports, such as housing vouchers, and other financial interventions such as Individual Development Accounts, or IDAs. It also suggests the need for more subsidized, affordable housing development. While not a panacea to the issue, financial literacy counseling can also help households who are cost-burdened to budget their expenses

## Vacancy Data

Vacancy data are sourced from the US Postal Service, which collects data on vacant addresses and shares that information to the Department of Housing and Urban Development (HUD). Data in the table below reflect vacant residential addresses identified in the fourth quarter of each year. Similar to the Census data, these data are reported at the tract level and are interpolated to the nodes.

*Exhibit 28: Residential vacant units and vacancy rates*

Node	Vacancy 2012	Vacancy 2015	Vacancy 2018	Vacancy 2021
	# (%)	# (%)	# (%)	# (%)
Bellville	4 (1.4%)	3 (1%)	3 (1%)	3 (1%)
Lexington	17 (2.3%)	11 (1.5%)	3 (0.4%)	6 (0.8%)
Mansfield	2278 (9.5%)	2085 (8.8%)	1781 (7.6%)	1700 (7.2%)
Ontario	49 (1.9%)	25 (0.9%)	22 (0.8%)	23 (0.8%)
Rural Townships	225 (1.5%)	189 (1.3%)	144 (1%)	164 (1.1%)
Shelby	165 (6.1%)	140 (5.2%)	123 (4.6%)	167 (6.2%)
Urban Townships	455 (3.4%)	447 (3.3%)	353 (2.7%)	375 (2.8%)
<b>Total</b>	<b>3193 (5.4%)</b>	<b>2900 (5%)</b>	<b>2429 (4.2%)</b>	<b>2438 (4.1%)</b>

Data source: Community Science analysis of U.S. Postal Service vacancy data.

In general, Mansfield has the highest residential vacancy rates across the time periods, while Bellville, Lexington, and Ontario have the lowest residential vacancy rates. Mansfield’s residential vacancy rate decreased modestly from 2012–2021 while the residential vacancy rates for the other nodes stayed relatively the same.

### Subsidized Housing Units

The National Housing Preservation Database (NHPD) tracks subsidized housing developments across the U.S. The table below counts the number of units in actively subsidized developments across Richland County by the type of subsidy. These include:

- HOME program
- HUD-insured (commonly known as HUD Multifamily)
- Low-income housing tax credits (LIHTC)
- Rural housing programs (including USDA Section 515)
- Section 202 (subsidized housing for the elderly)
- Project-based Section 8<sup>15</sup>

Note that, unlike the tract-level data reported elsewhere in this report, the NHPD has address-level data for all developments, and we can geocode each development to a particular node in the county.

<sup>15</sup> These units are in HUD’s Project-based Section 8 program and are *not* units where households with a Housing Choice Voucher (also commonly referred to as Section 8) reside.

Exhibit 29: Subsidized units by node

Node	HOME	HUD Insured	LIHTC	Rural housing	Project-based Section 8	Section 202	Section 811	Housing Choice Vouchers	Total
Bellville				25					25
Lexington	9		85	44					138
Mansfield	52	190	424		343	134	72		1,215
Ontario	5		88						93
Shelby	8		71	189	50				318
Urban Townships			4				18		22
Richland County								1,806*	1,806
<b>Grand Total</b>	<b>74</b>	<b>190</b>	<b>672</b>	<b>258</b>	<b>393</b>	<b>134</b>	<b>90</b>	<b>1,806</b>	<b>3,617</b>

Data source: National Housing Preservation Database, Mansfield Metropolitan Housing Authority.

\* Housing Choice Vouchers (HCVs) administered by the Mansfield Metropolitan Housing Authority. HCVs allow households with a voucher to choose the rental unit they would like to live in, provided the landlord agrees to accept the vouchers and the unit meets program guidelines. HCV tenants may reside in units with other federal subsidies—for example, a household with a voucher may choose to live in a LIHTC property.

Unsurprisingly, the majority (67%) of subsidized units are in Mansfield, with smaller numbers in Shelby, Lexington, and Ontario. Despite their proximity to Mansfield and relatively large population, very few subsidized units are in the urban townships. The largest federal subsidized unit subsidy program in Richland County is the LIHTC program with approximately 672 subsidized units, followed by the project-based Section 8 program with 393 units.

Aside from subsidized units, the Mansfield Metropolitan Housing Authority has 1,806 Housing Choice Voucher (HCV, commonly known as 'Section 8') clients in Richland County. Housing Choice Vouchers allow clients to choose where they can live in the county, provided (i) the landlord agrees to accept the voucher and (ii) the unit meets the program’s rent and safety guidelines. While HCVs are intended to allow clients a broader range of choices of where to live, in practice most Metro Housing HCV clients live in neighborhoods on the north and east sides of Mansfield.

### Historic Housing Unit Counts

The HHUUD10 (Historic Housing and Unit and Urbanization Database) tracks the number of housing units by Census tract at each decennial Census from 1940 to the present. Unlike the year-built data presented earlier, this represents the actual count of housing units at each Census, though obviously there is some overlap between the two data sources.

Exhibit 30 presents the historic housing count data as a table, and we’ve also included charts for the data in Exhibit 31 (larger population nodes) and Exhibit 32 (smaller population nodes). Exhibit 31 illustrates that Mansfield added a substantial number of housing units through the 1980 Census, though it has seen a decrease in housing units since that time. Both the urban and rural

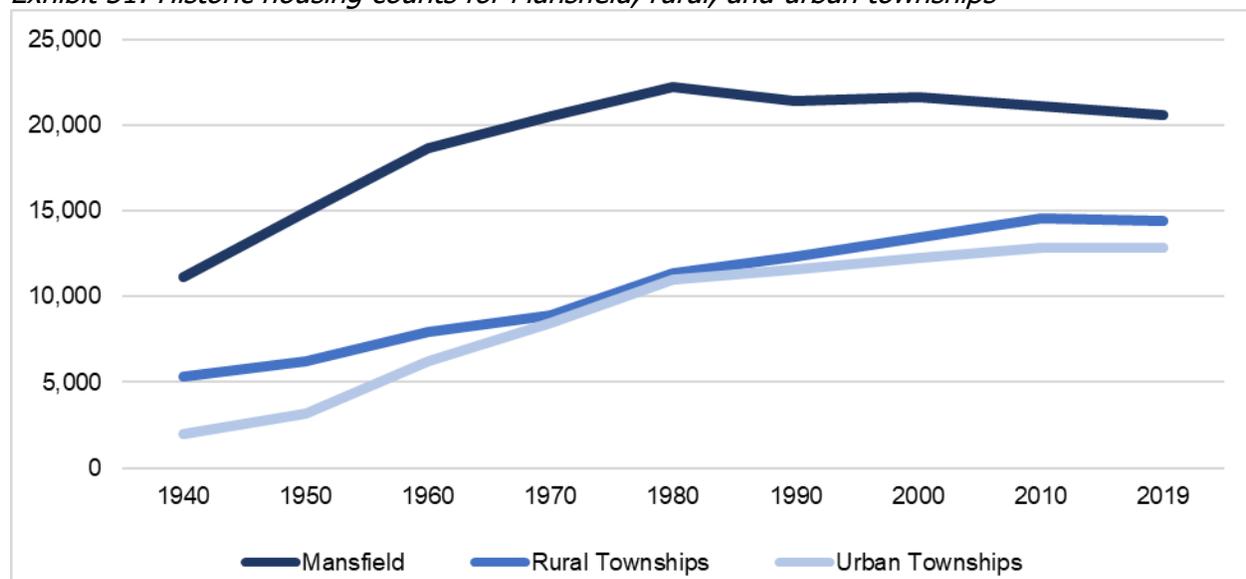
townships have witnessed slow but steady growth in housing units across the period for which data is available, though that growth appears to have slowed since 2010.

*Exhibit 30: Historic housing unit counts by node*

Year	Bellville	Lexington	Mansfield	Ontario	Rural Townships	Shelby	Urban Townships
1940	86	95	11,176	244	5,348	1,670	1,993
1950	97	111	14,969	388	6,215	2,165	3,184
1960	130	214	18,661	921	7,970	2,473	6,212
1970	155	327	20,561	2,342	8,886	2,256	8,496
1980	210	495	22,239	1,543	11,351	2,415	10,981
1990	235	548	21,391	1,734	12,323	2,538	11,582
2000	264	619	21,639	2,107	13,487	2,674	12,273
2010	290	706	21,097	2,430	14,545	2,672	12,860
2019	311	714	20,598	2,457	14,461	2,766	12,883

Data source: Community Science analysis of HHUUD10 data.

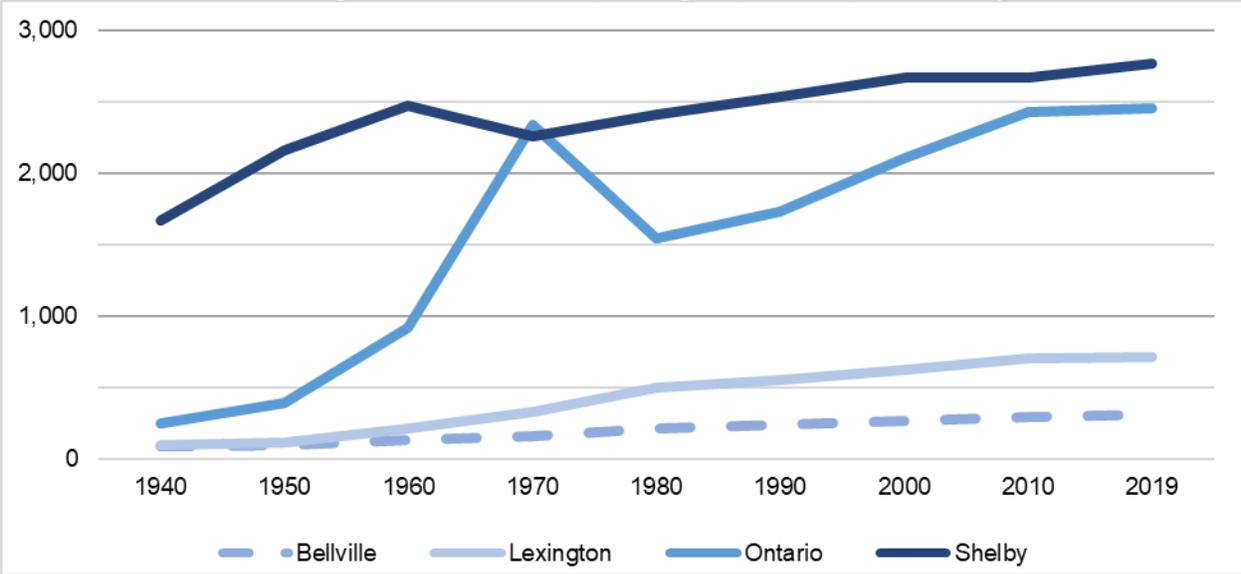
*Exhibit 31: Historic housing counts for Mansfield, rural, and urban townships*



Data source: Community Science analysis of HHUUD10 data.

For the less populous nodes, both Bellville and Lexington have also seen slow but steady growth in the number of housing units since 1940. Shelby experienced a rapid growth in housing until 1960 but has only experienced modest growth since then. The number of housing units in Ontario spiked between 1950 and 1970 but has also only modestly increased since then.

Exhibit 32: Historic housing counts for Bellville, Lexington, Ontario, and Shelby



Data source: Community Science analysis of HHUUD10 data.

### Mortgage, Home Sales, and Inventory Data

#### Mortgage Data (HMDA)

The Consumer Financial Protection Bureau collects data on home mortgage applications and loans through the auspices of the Home Mortgage Disclosure Act, commonly known as HMDA. Data presented in this table are for (i) first-lien, (ii) non-commercial, (iii) site-built (i.e., not manufactured), (iv) non-reverse mortgage loans that were (v) originated. Average value is calculated by taking the aggregate loan amount for each node and then dividing it by the number of loans originated for that node.

Exhibit 33: Relevant HMDA data

Node	2021		2020		2019		2018	
	Loans	Average value						
Bellville	9	\$199,178	9	\$186,899	10	\$153,111	9	\$157,280
Lexington	30	\$205,846	28	\$188,288	31	\$161,120	31	\$165,825
Mansfield	481	\$128,227	414	\$117,681	371	\$103,342	382	\$94,882
Ontario	115	\$198,695	106	\$166,404	97	\$168,968	84	\$138,874
Rural Townships	487	\$184,009	425	\$172,079	422	\$156,483	412	\$154,456
Shelby	81	\$127,081	62	\$99,052	57	\$103,941	67	\$87,137
Urban Townships	415	\$167,010	399	\$152,538	371	\$137,706	365	\$126,587

Data source: Community Science analysis of Home Mortgage Disclosure Act (HMDA) data.

In general, it appears that the number of loans originated across the nodes increased over the 2018–2021 period, as did the average value of those loans. In fact, the average value of originated loans increased over 25 percent across the four-year period for many of the nodes. This reflects information shared in the project’s qualitative data collection regarding recent

substantial increases in home prices across Richland County as well as the Zillow data presented below.

### Zillow Home Value and Inventory Data

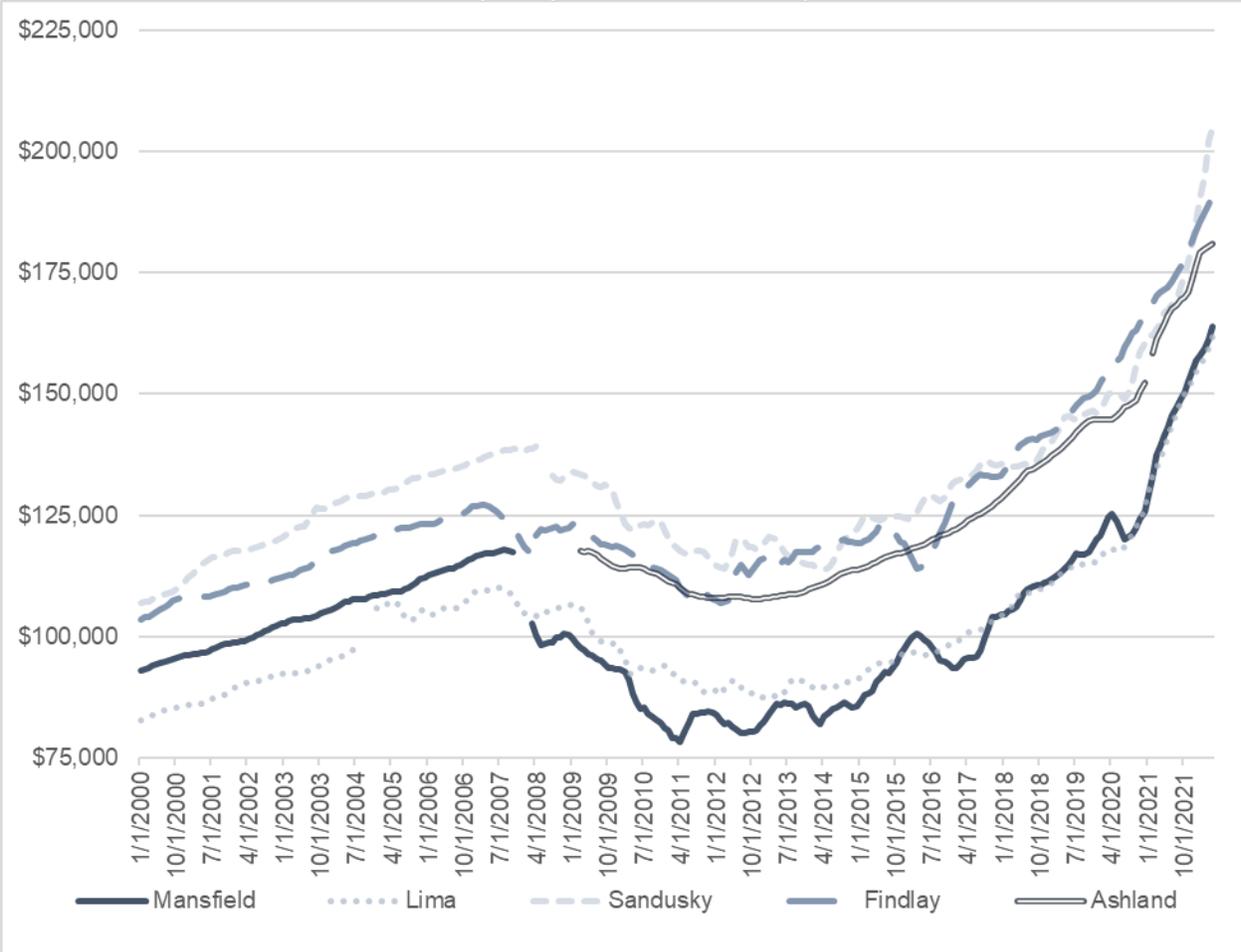
The real estate website Zillow.com has a robust data inventory on various housing characteristics. Unfortunately, though, coverage of Zillow data is limited, and for many data points it only covers the largest U.S. cities and counties.

However, there are two data fields for which Zillow has data on Richland County: home values and inventories. For home values (see Exhibit 34), data are collected monthly (though not available every month, hence the gaps in the graph) and represent smoothed, seasonally-adjusted values for the Zillow Home Value Index (ZHVI).<sup>16</sup> Data are collected for MSAs, and we have included a set of 'peer' MSAs for comparison. Note that all the peer MSAs included here are single-county MSAs.

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<sup>16</sup> The ZHVI represents the typical value of a home between the 35<sup>th</sup> and 65<sup>th</sup> percentile. See <https://www.zillow.com/research/zhvi-methodology-2019-highlights-26221/> for more information on the ZHVI.

Exhibit 34: Zillow Home Value Index (ZHVI) for Mansfield and peer MSAs

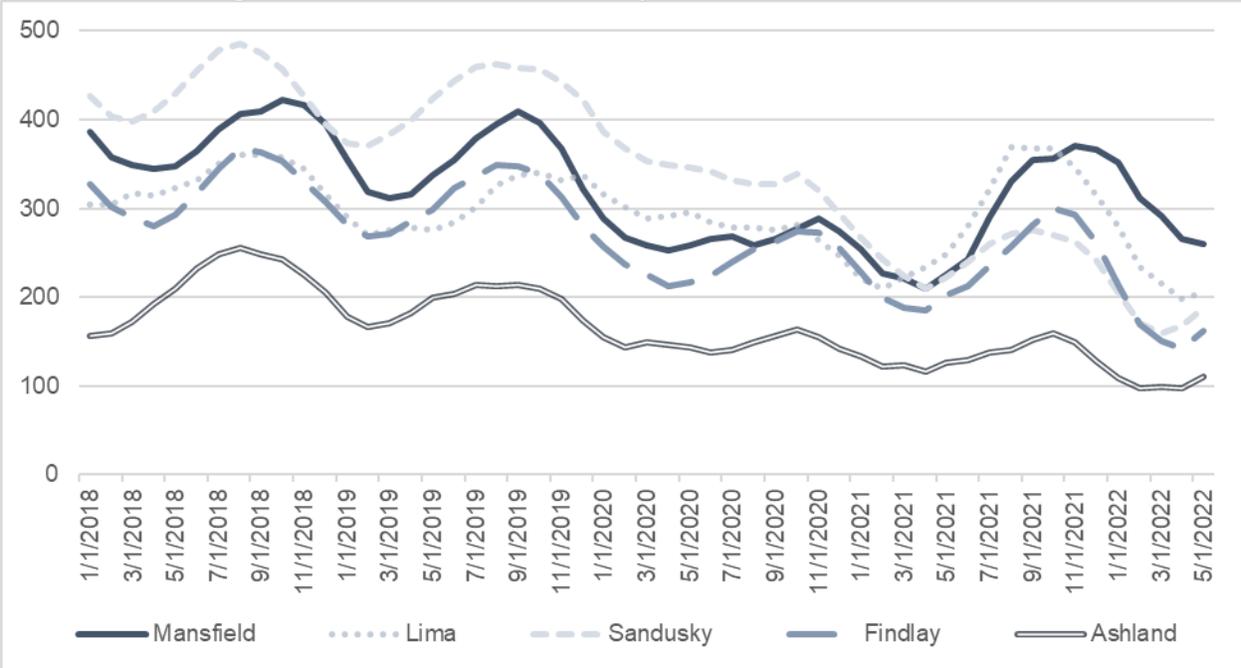


Data source: Zillow Home Value Index data.

In general, home prices in the Mansfield MSA have tracked those of peer MSAs, with the closest comparison being Lima. It appears that home values in the Mansfield MSA were the most heavily affected by the Great Recession and stayed low during the early 2010s (likely due, at least in part, to factory closures). In recent years, though, home values in the Mansfield MSA have risen sharply, as they have in peer MSAs.

The second data point that Zillow collects is a smoothed inventory of all homes listed for sale, shown in Exhibit 35. These figures are influenced by the size of the MSA, so patterns here are more important than raw numbers. In general, it appears that the housing inventory for the Mansfield MSA has decreased in recent years as it has in peer MSAs, with peak annual housing inventories in 2020 and 2021 being much lower than peak inventories in 2018 and 2019. However, one should note that the Mansfield MSA’s annual inventory floor has not decreased as much as it has in the peer MSAs of Sandusky, Findlay, and to a lesser extent Lima.

Exhibit 35: Housing inventories for Mansfield and peer MSAs



Data source: Zillow housing inventory data.

**Summing it up.** Both the HMDA and Zillow data show that sales prices of homes throughout Richland County have risen dramatically in the last five years, as they have done so throughout the U.S. The Zillow data—which stretches back further—shows dramatic increases beginning in 2015, with an especially sharp rise beginning in early 2020. The HMDA data—which is broken down by node—shows that average sales prices for all nodes have increased dramatically, with increases ranging from 30 percent to nearly 50 percent from 2018–2021. One should note, though, that the HMDA data does not control for house quality (as is the case for the Zillow data).

What does the sales data say about Richland County’s housing market? For one, the recent house price increases have provided substantial equity to long-term homeowners. Second, demand exists for housing in the county and suggests the need for new housing development. Third, there is a clear need for additional attainable housing in the county, as recent price increases have likely priced out many moderate- to lower-income homebuyers. Additionally, market-rate priced housing can also expand the supply of attainable housing through the filtering down of existing housing—i.e., as new market-rate units come online, this allows owners of existing market-rate units to purchase them and for their previous units to become occupied by owners of attainable housing units moving up the housing ladder.

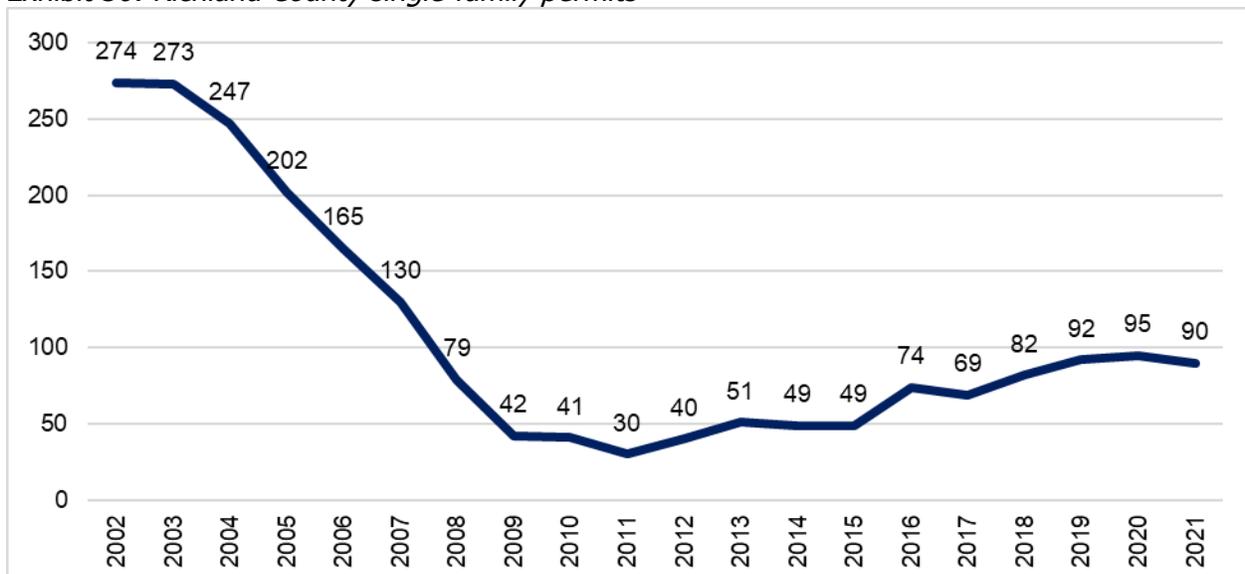
Additionally, the recent increases in home prices suggest the need for outreach to out-of-county developers who may have older perceptions of the county’s housing market. It was not long ago—per the Zillow data, about five years ago—when the median home in the county was selling for under \$100,000. Today, the median home in the county is selling for about \$165,000, and

newer homes in higher quality neighborhoods are selling for double that amount. Yet it is likely that many developers continue to perceive Richland County’s housing market as stale and one where a developer cannot sell a house to make a profit.

## Permitting Data

Permitting data are maintained by both Richland County and the City of Mansfield.<sup>17</sup> Looking first at single-family permits for Richland County dating back to 2002 (Exhibit 36), these begin quite high (approximately 275 per year) before falling precipitously during the Great Recession. Permitting has only recovered modestly since then, with approximately 70–95 permits being issued in each year since 2016.

*Exhibit 36: Richland County single-family permits*



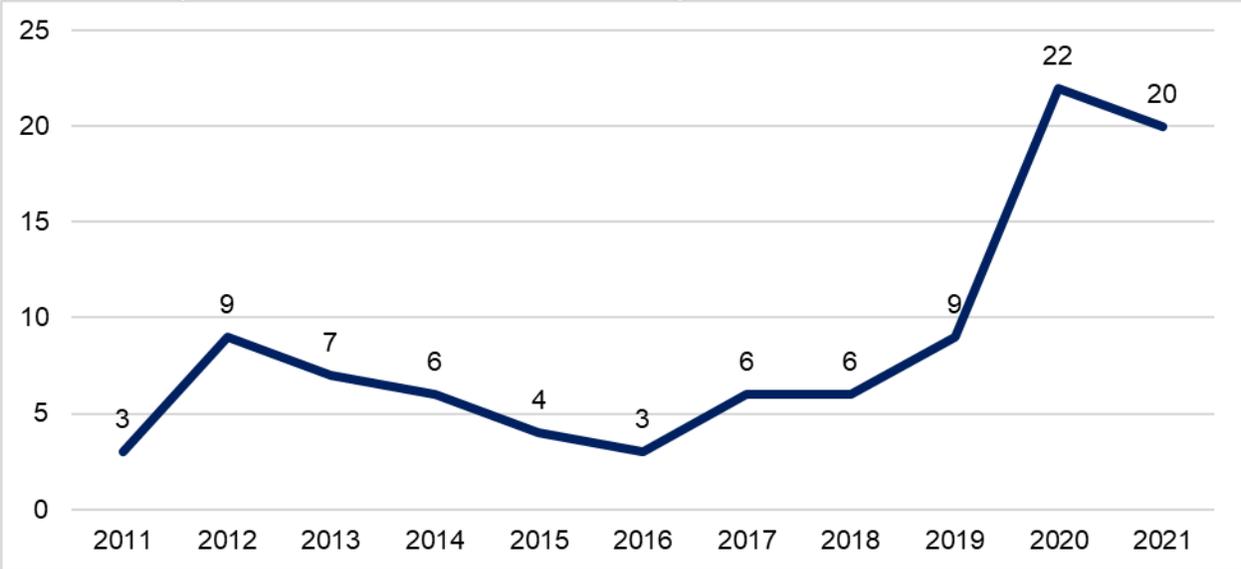
Data source: Richland County permitting records.

In the Market Analysis chapter, the Community Science team provides greater analysis of the permitting records across Richland County.

In comparison to Richland County, the City of Mansfield has issued significantly fewer permits for new home construction (see Exhibit 37). Throughout the 2011–2019 period, the City issued fewer than 10 permits each year, though this increased to 22 and 20 permits, respectively, in 2020 and 2021.

<sup>17</sup> Note that Richland County data does not include permits in Bellville, which does not maintain any permitting data.

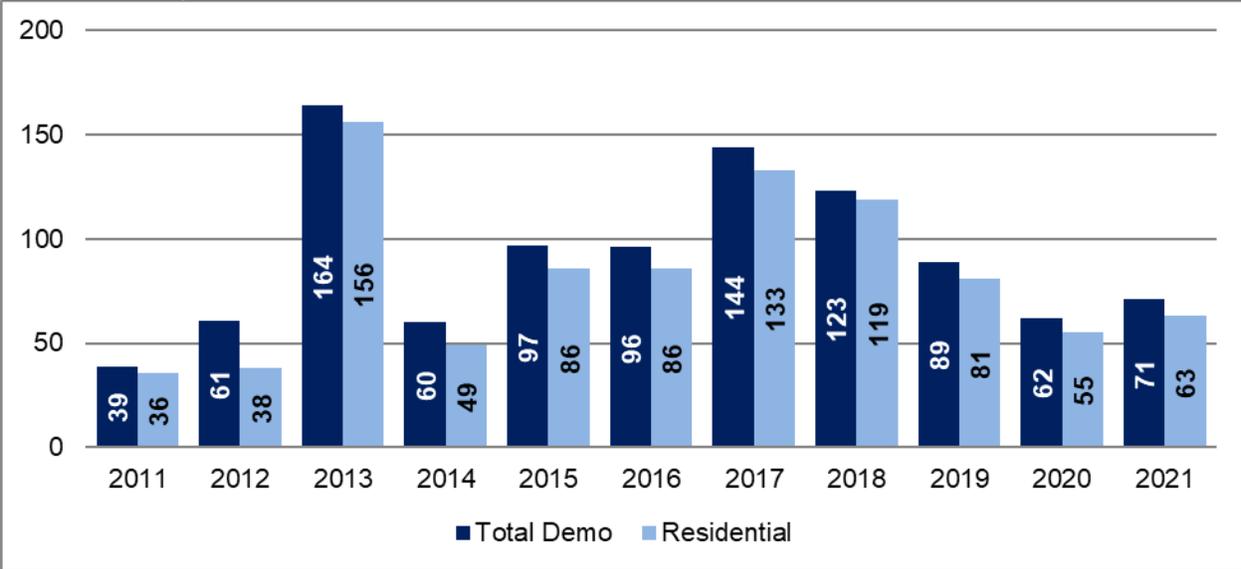
*Exhibit 37: City of Mansfield new home construction permits*



Data source: City of Mansfield permitting records.

The City of Mansfield also maintains data on demolitions conducted in the city Exhibit 38. The number of properties demolished in a given year varies substantially, from a low of 39 in 2011 to a high of 164 in 2013. In recent years, the city has demolished between 62 and 123 properties. However, in every given year, a majority of properties demolished were residential in terms of land use.

*Exhibit 38: City of Mansfield demolition data*



Data source: City of Mansfield demolition data.

**Summing it up.** The construction permit data here reinforces the Census data presented above—that very few new residential units have been built in Richland County in the last 20 years.

However, by presenting data in a year-by-year format, we can see that new permitting in the county cratered during the Great Recession and has not recovered. The data also show how few permits have been issued in the City of Mansfield since 2011—fewer than 100 units in a 10-year period. Overall, the data further highlight the needs identified earlier—with so little local construction occurring, it is unsurprising that there remains a dearth of local talent related to the construction trades.

The demolition data show the extent of demolitions done throughout the City of Mansfield—nearly 1,000 properties over the last 10 years. These demolitions have resulted in many vacant yet developable lots in Mansfield, particularly in the north end. To the extent that these lots are owned by the City or the Land Bank, they present an opportunity for low-income and attainable housing development in neighborhoods that are near many service providers. Unfortunately, given the prevailing house prices in the neighborhoods where most demolitions have likely occurred, there is little opportunity for market-rate housing development.

## **Employment and Commuting Data**

The Census Bureau’s Longitudinal Employer-Household Dynamics (LEHD) program maintains a rich dataset of employment-related information down to very specific geographies. In terms of housing planning, two types of data are particularly relevant: commuting and job/worker characteristics.

### Commuting Data

Looking first at the commuting patterns of Richland County residents, the proportion of county residents who also work in the county has fallen from 59.9% in 2004 to 52.9% in 2019 (see Exhibit 39). In that same time period, the proportion of county residents commuting to work in Franklin, Ashland, and Crawford Counties has increased noticeably.

*Exhibit 39: Richland County residents commuting to work (commute out)*

Destination	2019	2014	2009	2004
Richland County	52.9%	57.6%	59.4%	59.9%
Franklin County	9.0%	6.5%	6.0%	8.2%
Ashland County	5.6%	5.0%	3.9%	4.0%
Crawford County	3.5%	3.2%	2.5%	2.5%
Cuyahoga County	3.3%	3.2%	3.5%	3.3%
Huron County	2.3%	2.2%	2.4%	2.2%
Knox County	2.1%	2.0%	2.0%	1.4%
Summit County	1.8%	1.8%	1.8%	1.7%
Delaware County	1.4%	1.0%	0.9%	0.9%
Stark County	1.3%	1.2%	1.2%	1.1%
Wayne County	1.0%	1.0%	0.8%	1.1%
Marion County	1.0%	1.0%	1.0%	0.9%
All Other Locations	14.8%	14.3%	14.6%	12.8%

Data source: Longitudinal Employer-Household Dynamics data.

Turning our attention to those who *work* in Richland County, the proportion of workers who are also Richland County residents has remained relatively stable since 2004 at approximately 55–56 percent (see Exhibit 40). Somewhat interestingly, the proportion of Richland County employees who commute *in* from Ashland and Franklin Counties has increased in this time period.

*Exhibit 40: Where workers in Richland County reside (commute in)*

Destination	2019	2014	2009	2004
Richland County	55.4%	55.8%	54.2%	56.8%
Crawford County	5.7%	5.7%	5.1%	5.4%
Ashland County	5.0%	5.1%	4.5%	4.3%
Huron County	2.6%	2.8%	2.4%	2.3%
Franklin County	2.5%	2.4%	2.5%	1.1%
Morrow County	2.3%	2.4%	2.2%	2.1%
Knox County	1.9%	1.8%	1.7%	1.9%
Cuyahoga County	1.8%	1.7%	1.8%	2.0%
Marion County	1.2%	1.3%	1.0%	1.1%
Summit County	1.2%	1.1%	1.4%	1.4%
Lorain County	1.2%	1.1%	1.0%	0.9%
Wayne County	1.1%	1.0%	0.8%	0.7%
Stark County	1.0%	1.0%	1.1%	1.1%
Lucas County	1.0%	0.9%	1.2%	1.2%
All Other Locations	15.9%	15.7%	19.2%	17.5%

Data source: Longitudinal Employer-Household Dynamics data.

## Home Area Profiles

In addition to commuting data, the LEHD also maintains rich employment data on both those who reside and work in specific geographies. Unlike the Census data described above, these data are available at the Census block level, which allows the research team to be more specific in allocating data to the nodes of analysis. Given this finer level of geography, we have interpolated Census block-level data to the nodes based on the node in which the block centroid falls.

This first section inventories LEHD home area profiles. These profiles analyze the characteristics of those who *reside* in each node.<sup>18</sup> The subsequent section analyzes worker area profiles, categorizing those who *work* in each node.

In terms of the age of residents, characteristics are remarkably stable across the various nodes in the county (see Exhibit 41). Approximately 50% of employed residents are between the ages of 30–54, with approximately a quarter over age 55 and between 20–25% under age 30.

*Exhibit 41: Home area profile: age*

Node	Total workers	Under age 30	Age 30–54	Age 55 or older
Bellville	839	182 (22%)	437 (52%)	220 (26%)
Lexington	2,106	446 (21%)	1106 (53%)	554 (26%)
Mansfield	18,199	4593 (25%)	9040 (50%)	4566 (25%)
Ontario	2,555	528 (21%)	1356 (53%)	671 (26%)
Rural Townships	10,762	2406 (22%)	5498 (51%)	2858 (27%)
Shelby	4,102	1003 (24%)	2092 (51%)	1007 (25%)
Urban Townships	11,797	2709 (23%)	5967 (51%)	3121 (26%)

Data source: Longitudinal Employer-Household Dynamics data.

In terms of earnings, it appears that Mansfield residents in general earn slightly less than residents of the county's other nodes. A plurality of Mansfield residents earn between \$1,250–\$3,333 per month, while a plurality of residents in each of the other nodes earns over \$3,333 per month. Relatively fewer residents of each node earn less than \$1,250 per month.

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<sup>18</sup> Unlike Census demographic information, though, the characteristics presented here are for those individuals who reside in a node and are employed somewhere (which could be in the node, elsewhere in Richland County, or somewhere else).

*Exhibit 42: Home area profile: earnings*

<b>Node</b>	<b>Earnings of \$1250/mo or less</b>	<b>Earnings of \$1251–3333/mo</b>	<b>Earnings over \$3333/mo</b>
Bellville	214 (26%)	281 (33%)	344 (41%)
Lexington	490 (23%)	681 (32%)	935 (44%)
Mansfield	4890 (27%)	7235 (40%)	6074 (33%)
Ontario	608 (24%)	801 (31%)	1146 (45%)
Rural Townships	2498 (23%)	3553 (33%)	4711 (44%)
Shelby	977 (24%)	1450 (35%)	1675 (41%)
Urban Townships	2891 (25%)	4247 (36%)	4659 (39%)

Data source: Longitudinal Employer-Household Dynamics data.

Educational attainment among residents is also fairly consistent across the nodes (see Exhibit 43). Approximately a third of residents have only a high school diploma or GED, while another third have attended some college or hold an Associate’s degree. Roughly 20–30 percent have a Bachelor’s degree or higher, while 10 percent or fewer do not hold a high school diploma or GED.

*Exhibit 43: Home area profile: educational attainment*

<b>Node</b>	<b>Less than high school</b>	<b>High school diploma or GED</b>	<b>Some college or Associate degree</b>	<b>Bachelor’s degree or higher</b>
Bellville	47 (7%)	221 (34%)	202 (31%)	187 (28%)
Lexington	168 (10%)	537 (32%)	539 (32%)	416 (25%)
Mansfield	1554 (11%)	4686 (34%)	4522 (33%)	2844 (21%)
Ontario	182 (9%)	679 (33%)	639 (32%)	527 (26%)
Rural Townships	806 (10%)	2874 (34%)	2790 (33%)	1886 (23%)
Shelby	285 (9%)	1147 (37%)	1015 (33%)	652 (21%)
Urban Townships	849 (9%)	3173 (35%)	2990 (33%)	2076 (23%)

Data source: Longitudinal Employer-Household Dynamics data.

Finally, turning to the industry in which residents of each node are employed, there are once again substantial similarities across the nodes (see Exhibit 44). For each node, a plurality of residents are employed either in manufacturing or in health care services. Other industries that employ a substantial number of Richland County residents include retail trade, education, and hospitality/food service.

*Exhibit 44: Home area profile: industry*

Industry	Bellville	Lexington	Mansfield	Ontario	Rural Townships	Shelby	Urban Townships
Agriculture, Forestry, Fishing and Hunting	5 (1%)	5 (0%)	50 (0%)	4 (0%)	55 (1%)	28 (1%)	41 (0%)
Mining, Quarrying, and Oil and Gas Extraction	0 (0%)	4 (0%)	11 (0%)	2 (0%)	13 (0%)	0 (0%)	12 (0%)
Utilities	3 (0%)	11 (1%)	91 (1%)	16 (1%)	54 (1%)	21 (1%)	79 (1%)
Construction	55 (7%)	84 (4%)	641 (4%)	110 (4%)	592 (6%)	189 (5%)	618 (5%)
Manufacturing	143 (17%)	330 (16%)	3405 (19%)	459 (18%)	2419 (22%)	1027 (25%)	2399 (20%)
Wholesale Trade	26 (3%)	83 (4%)	574 (3%)	100 (4%)	344 (3%)	146 (4%)	430 (4%)
Retail Trade	99 (12%)	223 (11%)	1976 (11%)	303 (12%)	1152 (11%)	443 (11%)	1200 (10%)
Transportation and Warehousing	20 (2%)	52 (2%)	587 (3%)	78 (3%)	315 (3%)	127 (3%)	351 (3%)
Information	12 (1%)	40 (2%)	283 (2%)	23 (1%)	133 (1%)	56 (1%)	149 (1%)
Finance and Insurance	20 (2%)	55 (3%)	493 (3%)	74 (3%)	264 (2%)	117 (3%)	309 (3%)
Real Estate and Rental and Leasing	3 (0%)	19 (1%)	150 (1%)	21 (1%)	83 (1%)	25 (1%)	92 (1%)
Professional, Scientific, and Technical Services	32 (4%)	85 (4%)	559 (3%)	86 (3%)	327 (3%)	102 (2%)	411 (3%)
Management of Companies and Enterprises	13 (2%)	32 (2%)	226 (1%)	33 (1%)	156 (1%)	45 (1%)	126 (1%)
Administrative and Support and Waste Management and Remediation Services	40 (5%)	114 (5%)	1533 (8%)	150 (6%)	543 (5%)	228 (6%)	736 (6%)
Educational Services	87 (10%)	223 (11%)	1286 (7%)	212 (8%)	1059 (10%)	342 (8%)	942 (8%)
Health Care and Social Assistance	131 (16%)	361 (17%)	3049 (17%)	419 (16%)	1449 (13%)	546 (13%)	1792 (15%)
Arts, Entertainment, and Recreation	7 (1%)	37 (2%)	199 (1%)	28 (1%)	104 (1%)	29 (1%)	131 (1%)
Accommodation and Food Services	79 (9%)	177 (8%)	1834 (10%)	228 (9%)	910 (8%)	366 (9%)	1062 (9%)
Other Services [except Public Administration]	24 (3%)	58 (3%)	560 (3%)	70 (3%)	308 (3%)	131 (3%)	351 (3%)
Public Administration	40 (5%)	113 (5%)	692 (4%)	139 (5%)	482 (4%)	134 (3%)	566 (5%)

Data source: Longitudinal Employer-Household Dynamics data.

### Work Area Profiles

As mentioned earlier, the other way that LEHD presents data is on those who work in each node (these are called 'work area profiles' in the LEHD's parlance). As shown in the tables below, there are substantial differences in the characteristics of those who work in each node.

In terms of the age of workers in each of the nodes, again we see a plurality in each is between the ages of 30–54 (see Exhibit 45). However, in Bellville and Ontario, over a third of workers are under age 30, and both Lexington and the urban townships also have relatively large proportions of younger workers. In contrast, the workers in both Mansfield and Shelby skew older into the 55 and older cohort.

*Exhibit 45: Work area profile: age*

Node	Total workers	Under age 30	Age 30–54	Age 55 or older
Bellville	933	349 (37%)	387 (41%)	197 (21%)
Lexington	2,671	670 (25%)	1310 (49%)	691 (26%)
Mansfield	24,258	4915 (20%)	12570 (52%)	6773 (28%)
Ontario	8,123	2835 (35%)	3620 (45%)	1668 (21%)
Rural Townships	3,362	768 (23%)	1778 (53%)	816 (24%)
Shelby	3,662	740 (20%)	1908 (52%)	1014 (28%)
Urban Townships	5,044	1354 (27%)	2402 (48%)	1288 (26%)

Data source: Longitudinal Employer-Household Dynamics data.

Earnings across workers in each of the nodes varies substantially, as shown in Exhibit 46. In Bellville, a majority of workers earn \$1,250 a month or less, while roughly half of workers in Shelby and the rural townships earn over \$3,333 a month. Workers in both Lexington and Mansfield are also more likely to earn in the higher income cohorts as well.

*Exhibit 46: Work area profile: earnings*

Node	Earnings of \$1250/mo or less	Earnings of \$1251–3333/mo	Earnings over \$3333/mo
Bellville	480 (51%)	297 (32%)	156 (17%)
Lexington	499 (19%)	987 (37%)	1185 (44%)
Mansfield	5385 (22%)	9009 (37%)	9864 (41%)
Ontario	3008 (37%)	3221 (40%)	1894 (23%)
Rural Townships	797 (24%)	964 (29%)	1601 (48%)
Shelby	781 (21%)	1069 (29%)	1812 (49%)
Urban Townships	1515 (30%)	2035 (40%)	1494 (30%)

Data source: Longitudinal Employer-Household Dynamics data.

Interestingly, the patterns for work area educational attainment do not necessarily follow that of income (see Exhibit 47)—for instance, the educational attainment of Bellville workers is comparable to those of the other nodes, while the earnings of its workers (see Exhibit 46) are much less. In fact, the educational attainment of workers across all the nodes is very comparable, with about a third of workers holding only a diploma or GED, a third having some college or an Associate’s degree, roughly one-fifth having a Bachelor’s degree or higher, and about 10 percent having less than a high school diploma.

Exhibit 47: Work area profile: educational attainment

Node	Less than high school	High school diploma or GED	Some college or Associate degree	Bachelor's degree or higher
Bellville	63 (11%)	218 (37%)	193 (33%)	110 (19%)
Lexington	212 (11%)	712 (36%)	654 (33%)	423 (21%)
Mansfield	1898 (10%)	6749 (35%)	6452 (33%)	4244 (22%)
Ontario	597 (11%)	1841 (35%)	1846 (35%)	1004 (19%)
Rural Townships	252 (10%)	982 (38%)	860 (33%)	500 (19%)
Shelby	287 (10%)	1106 (38%)	946 (32%)	583 (20%)
Urban Townships	452 (12%)	1368 (37%)	1177 (32%)	693 (19%)

Data source: Longitudinal Employer-Household Dynamics data.

Earlier, the report noted that the industry of employment for *residents* across the nodes was quite similar (see Exhibit 44). However, in looking at the industry in which *workers* in the various nodes are employed, we see substantial differences across the nodes (see Exhibit 48). In terms of manufacturing employment, over half (54%) of Lexington workers are employed in this industry, while nearly half (43%) of Shelby workers are as well. In Bellville, meanwhile, nearly half (49%) of workers are employed in the accommodation and food service industries. For Mansfield, a relatively large proportion (17%) of workers are in the health care and social assistance industry, while Ontario has a disproportionate number of workers in the administrative and support services industry (17%).

**Summing it up.** The commuting data show that nearly half (45%) of all Richland County workers commute into the county for work, and that those commuters represent a mix of nearby counties (Crawford, Ashland, Morrow) and ones that are further afield (Franklin, Cuyahoga, Marion). While this figure is not atypical compared to other similar counties (for instance, 49% of workers commute into Allen County), those commuters are an easy market for any new housing development, especially with today’s high gas prices, as they might be looking to reside closer to their jobs.

The industry work area profiles also show how the economies of the analysis nodes are segmented, with some leaning heavily on manufacturing (Lexington and Shelby), accommodation and food services (Bellville), health care (Mansfield), and professional services (Ontario). While individuals can certainly commute between nodes, those economic bases suggest a market for certain housing types in and around those nodes. For instance, the heavy lean of Bellville’s economy toward typically lower-paid service jobs suggests the need for affordable and attainable housing—especially given the relative lack of affordable housing developments in the node. Meanwhile, Mansfield and Ontario likely have a market for short-term, market-rate rental housing for nurses or other traveling professionals.

Exhibit 48: Work area profile: industry

Industry	Bellville	Lexington	Mansfield	Ontario	Rural Townships	Shelby	Urban Townships
Agriculture, Forestry, Fishing and Hunting	3 (0%)	3 (0%)	0 (0%)	0 (0%)	38 (1%)	27 (1%)	37 (1%)
Mining, Quarrying, and Oil and Gas Extraction	0 (0%)	0 (0%)	0 (0%)	0 (0%)	4 (0%)	0 (0%)	2 (0%)
Utilities	0 (0%)	0 (0%)	152 (1%)	0 (0%)	0 (0%)	31 (1%)	73 (1%)
Construction	54 (6%)	63 (2%)	797 (3%)	196 (2%)	622 (19%)	73 (2%)	491 (10%)
Manufacturing	46 (5%)	1433 (54%)	5285 (22%)	400 (5%)	755 (22%)	1559 (43%)	431 (9%)
Wholesale Trade	22 (2%)	59 (2%)	1101 (5%)	379 (5%)	82 (2%)	14 (0%)	213 (4%)
Retail Trade	153 (16%)	114 (4%)	1903 (8%)	2264 (28%)	357 (11%)	339 (9%)	1291 (26%)
Transportation and Warehousing	0 (0%)	32 (1%)	667 (3%)	61 (1%)	64 (2%)	146 (4%)	215 (4%)
Information	0 (0%)	7 (0%)	510 (2%)	118 (1%)	2 (0%)	66 (2%)	5 (0%)
Finance and Insurance	20 (2%)	51 (2%)	591 (2%)	124 (2%)	47 (1%)	64 (2%)	90 (2%)
Real Estate and Rental and Leasing	4 (0%)	7 (0%)	197 (1%)	55 (1%)	7 (0%)	16 (0%)	17 (0%)
Professional, Scientific, and Technical Services	13 (1%)	8 (0%)	565 (2%)	141 (2%)	39 (1%)	37 (1%)	118 (2%)
Management of Companies and Enterprises	0 (0%)	15 (1%)	71 (0%)	0 (0%)	0 (0%)	0 (0%)	1 (0%)
Administrative and Support and Waste Management and Remediation Services	9 (1%)	26 (1%)	1895 (8%)	1395 (17%)	193 (6%)	45 (1%)	220 (4%)
Educational Services	57 (6%)	348 (13%)	1782 (7%)	352 (4%)	492 (15%)	496 (14%)	522 (10%)
Health Care and Social Assistance	1 (0%)	222 (8%)	4099 (17%)	843 (10%)	277 (8%)	345 (9%)	430 (9%)
Arts, Entertainment, and Recreation	42 (5%)	18 (1%)	212 (1%)	23 (0%)	23 (1%)	1 (0%)	111 (2%)
Accommodation and Food Services	460 (49%)	196 (7%)	1630 (7%)	1416 (17%)	167 (5%)	238 (6%)	564 (11%)
Other Services [except Public Administration]	24 (3%)	25 (1%)	825 (3%)	183 (2%)	98 (3%)	106 (3%)	134 (3%)
Public Administration	25 (3%)	44 (2%)	1976 (8%)	173 (2%)	95 (3%)	59 (2%)	79 (2%)

Data source: Longitudinal Employer-Household Dynamics data.

## Static Maps

Exhibit 49: Predominant racial/ethnic group by Census tract (map)

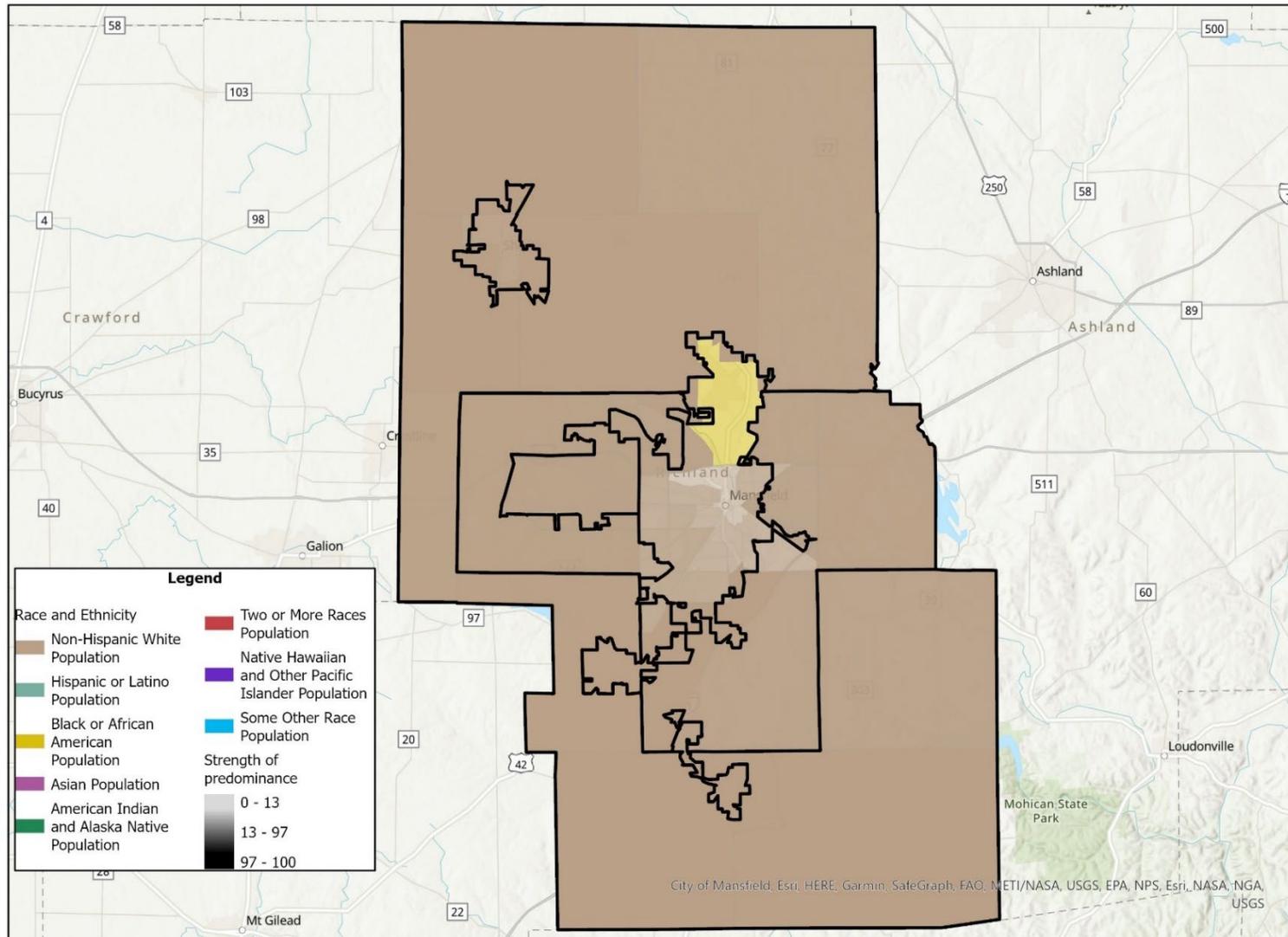


Exhibit 50: Percent of population with a Bachelor's degree (map)

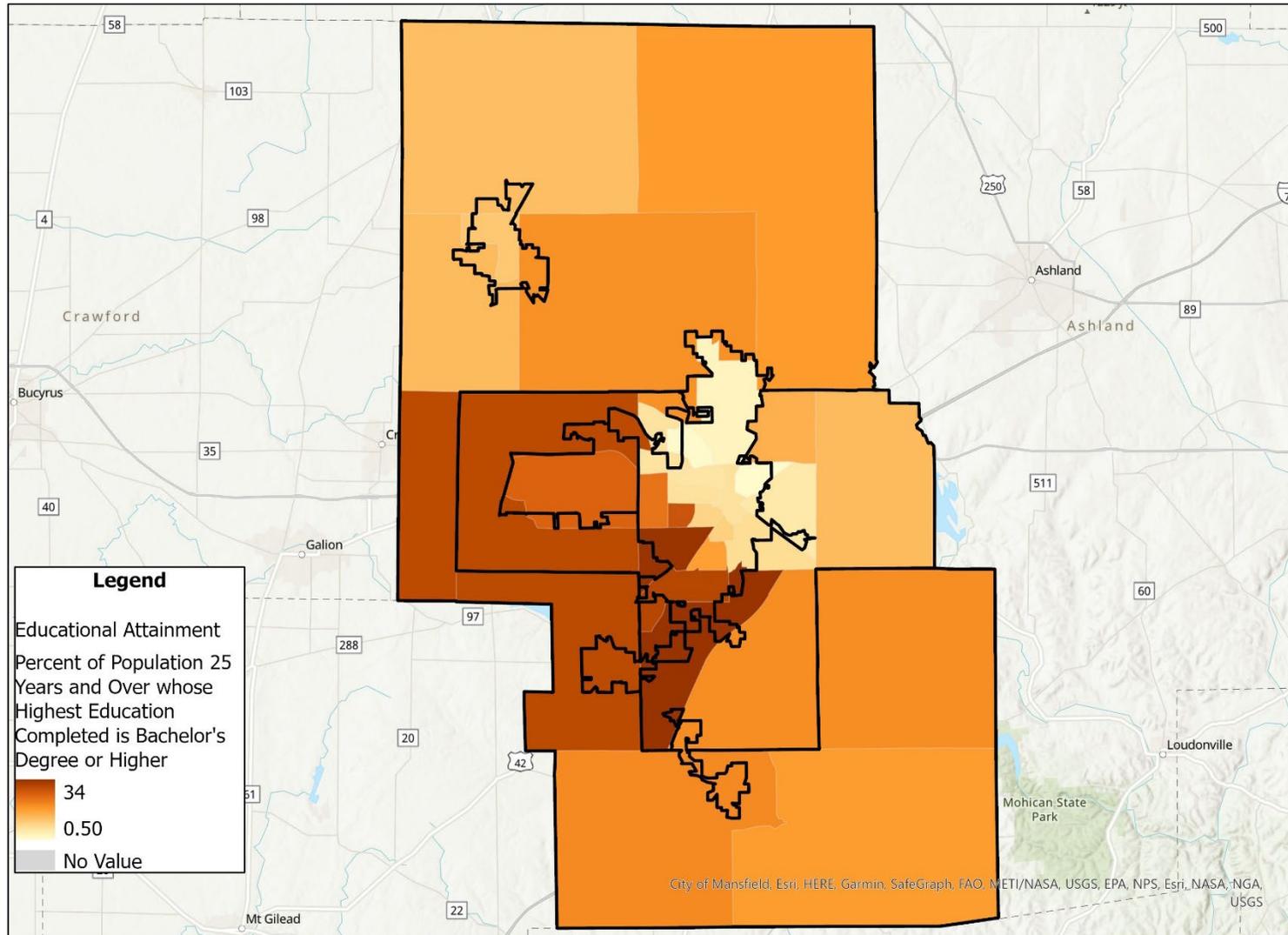


Exhibit 51: Percent of population age 65 and older (map)

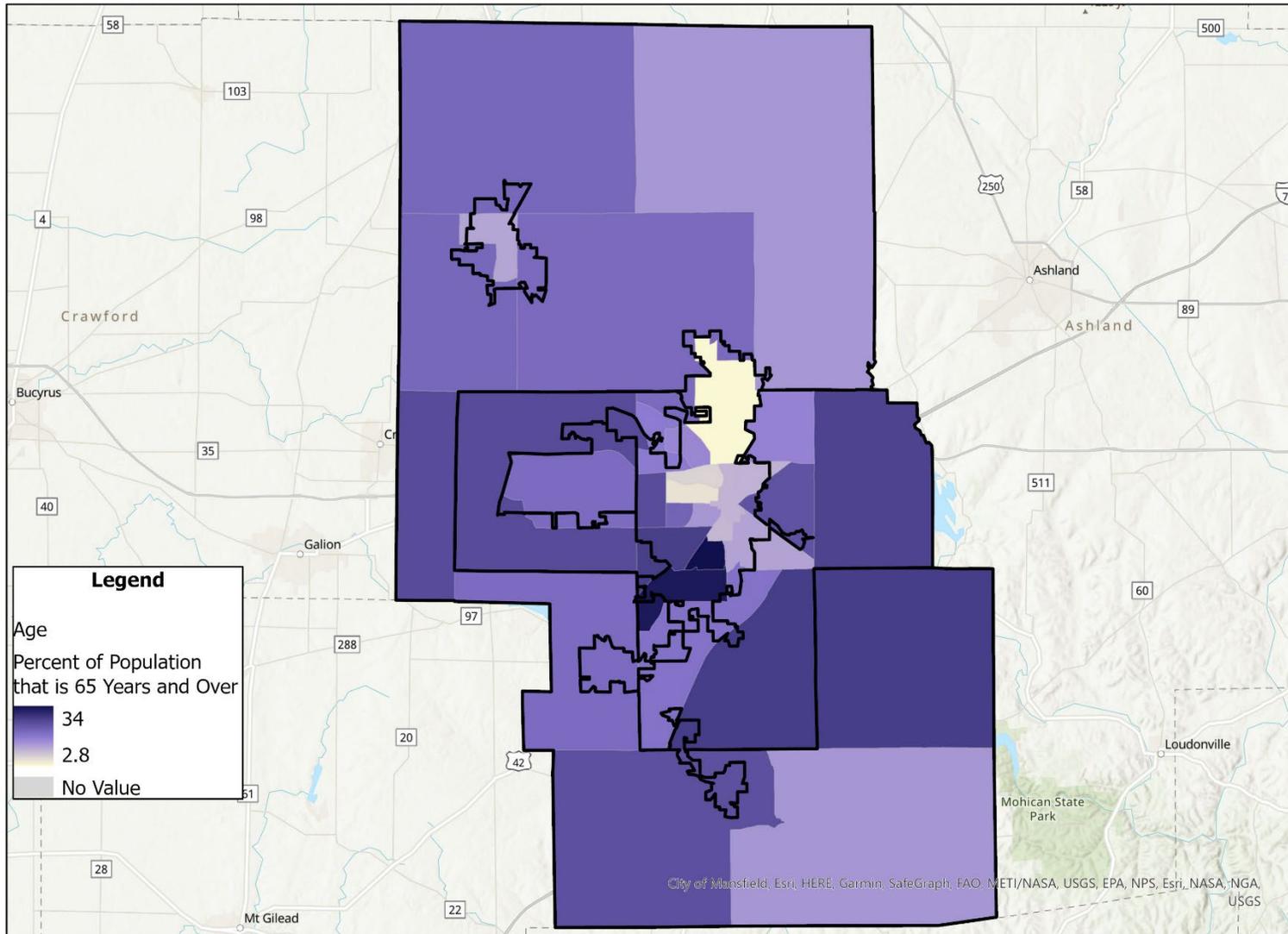


Exhibit 52: Poverty rate and tracts of concentrated poverty (map)

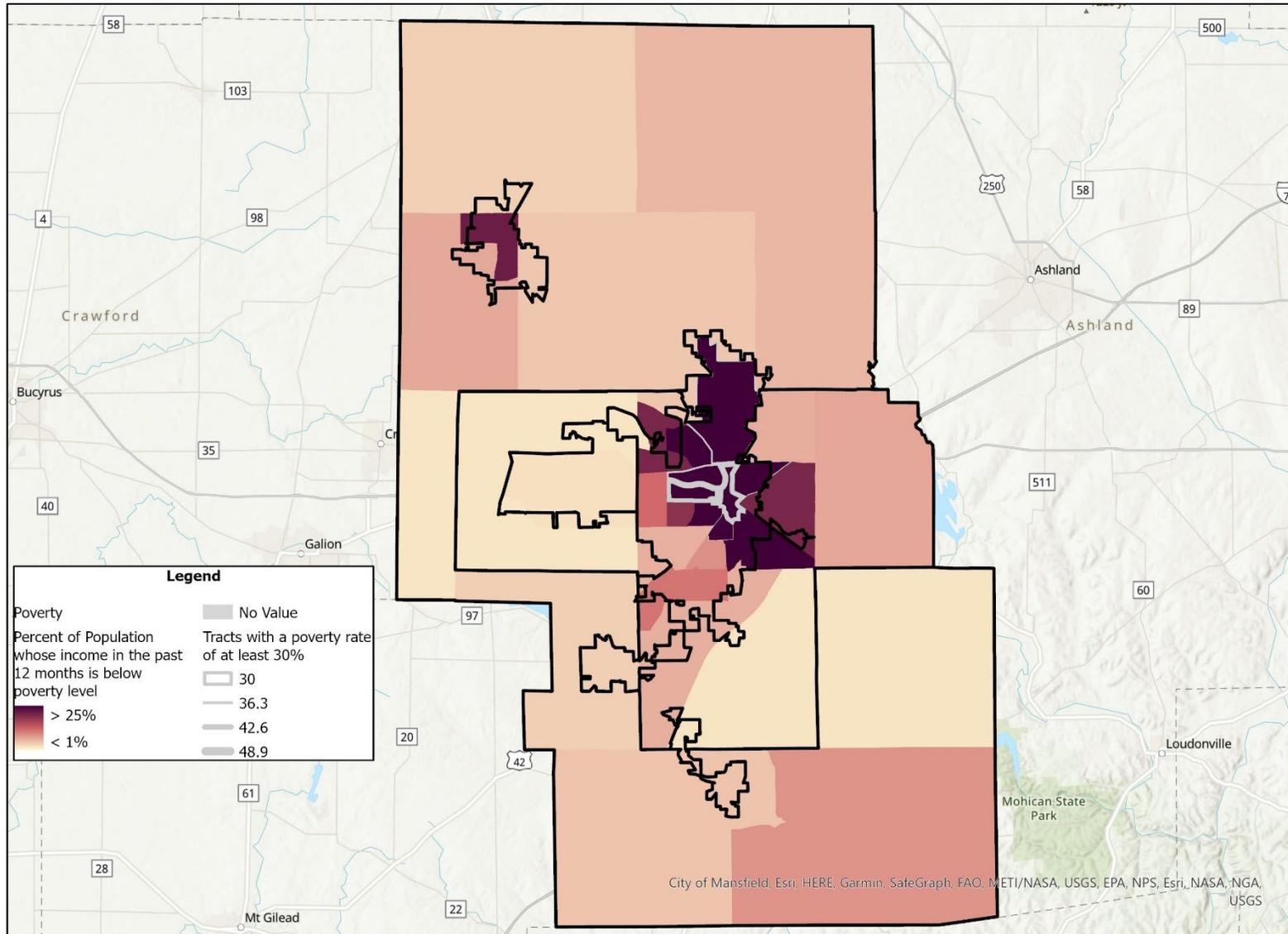


Exhibit 53: Percent of population with a disability (map)

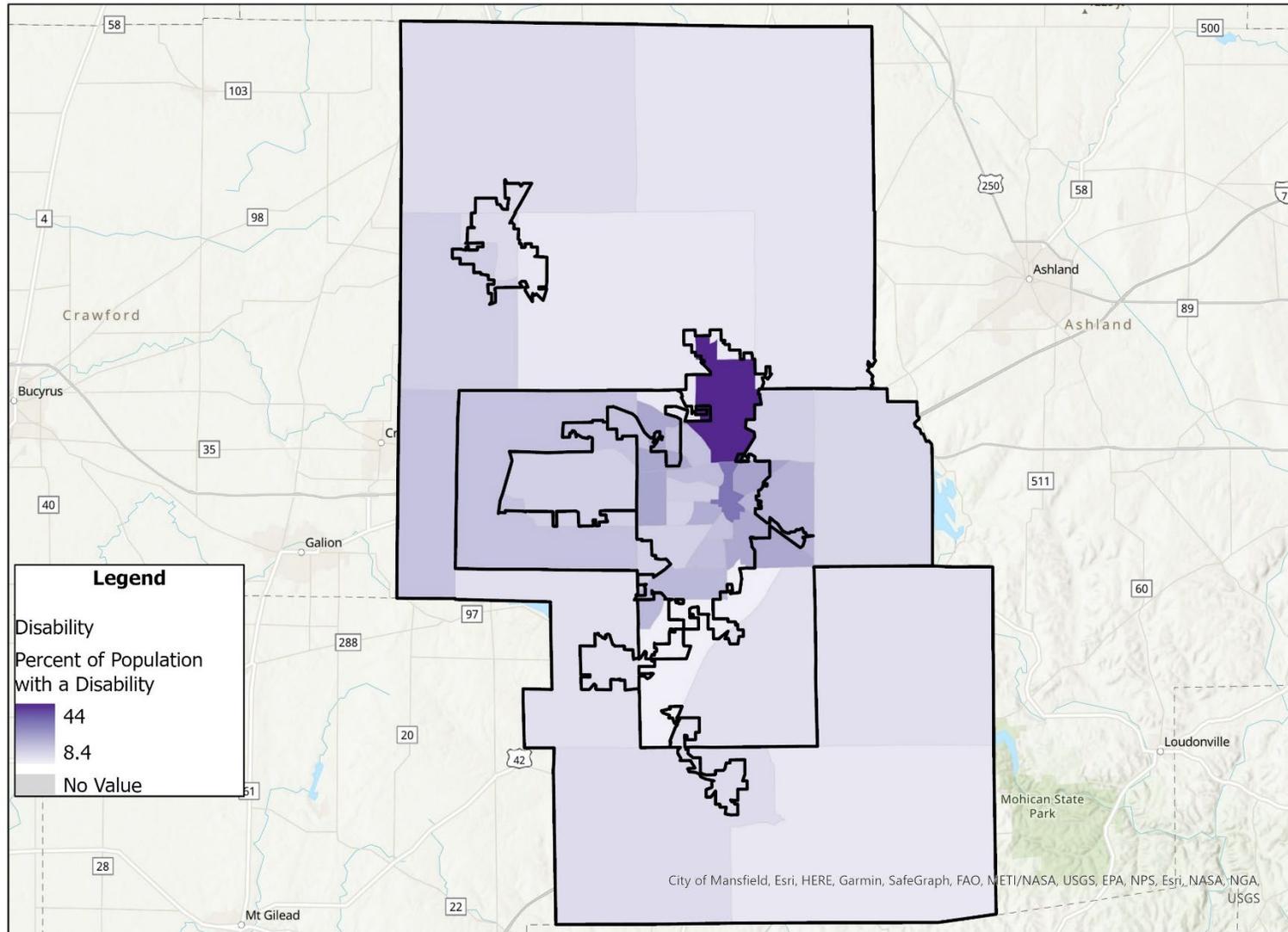


Exhibit 54: Homeownership rate (map)

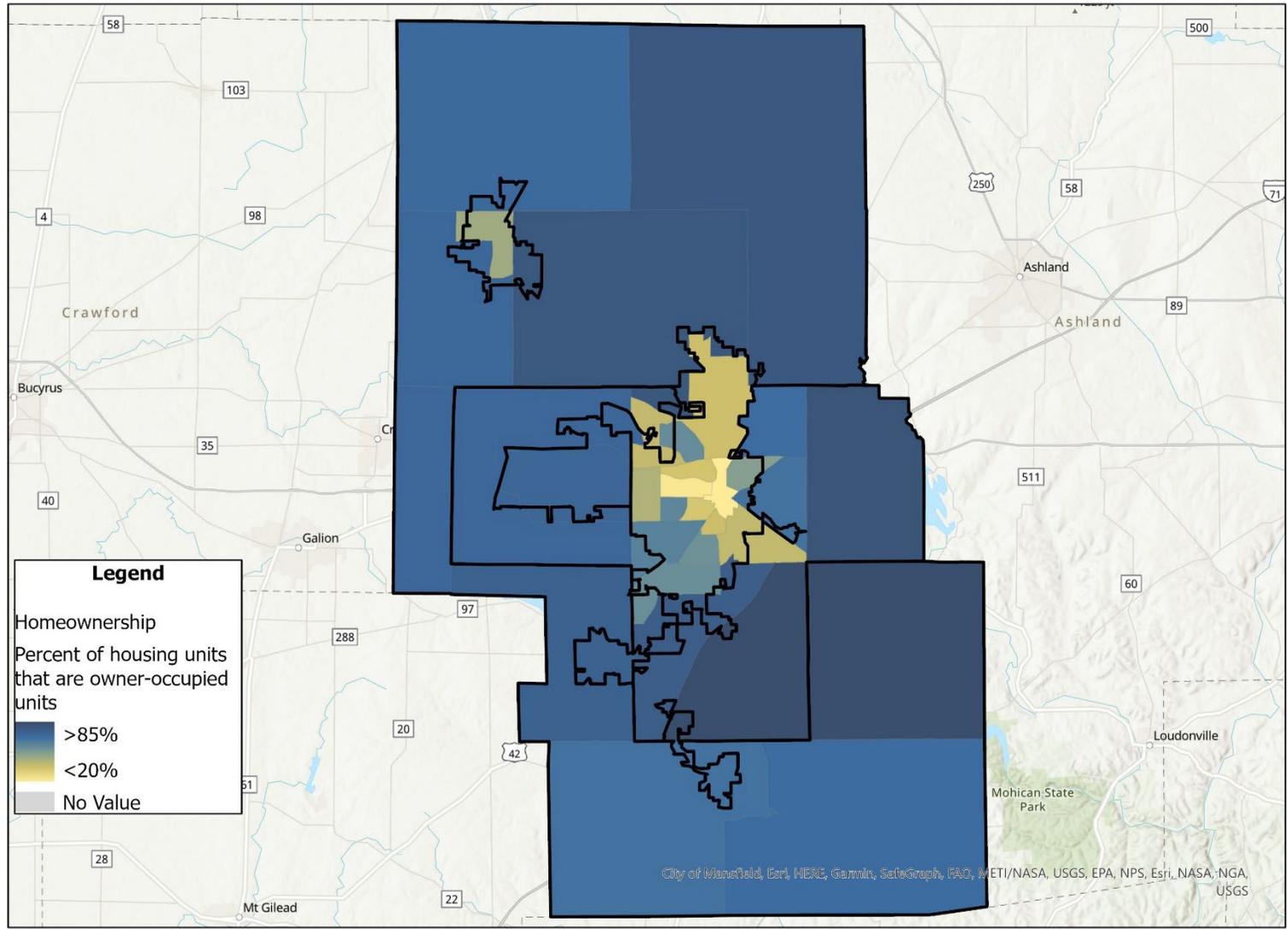


Exhibit 55: Percent of housing units that are single-family detached homes (map)

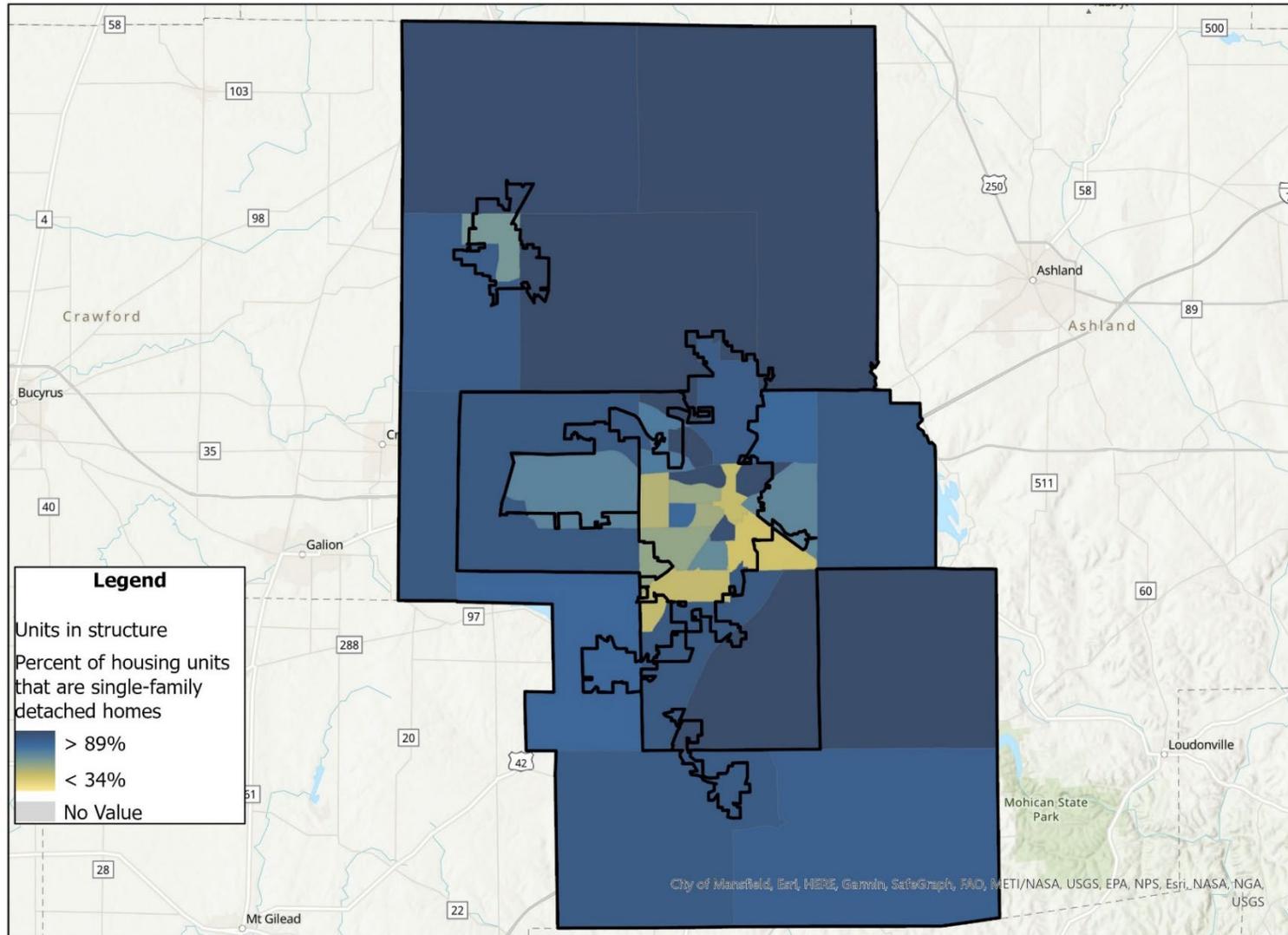
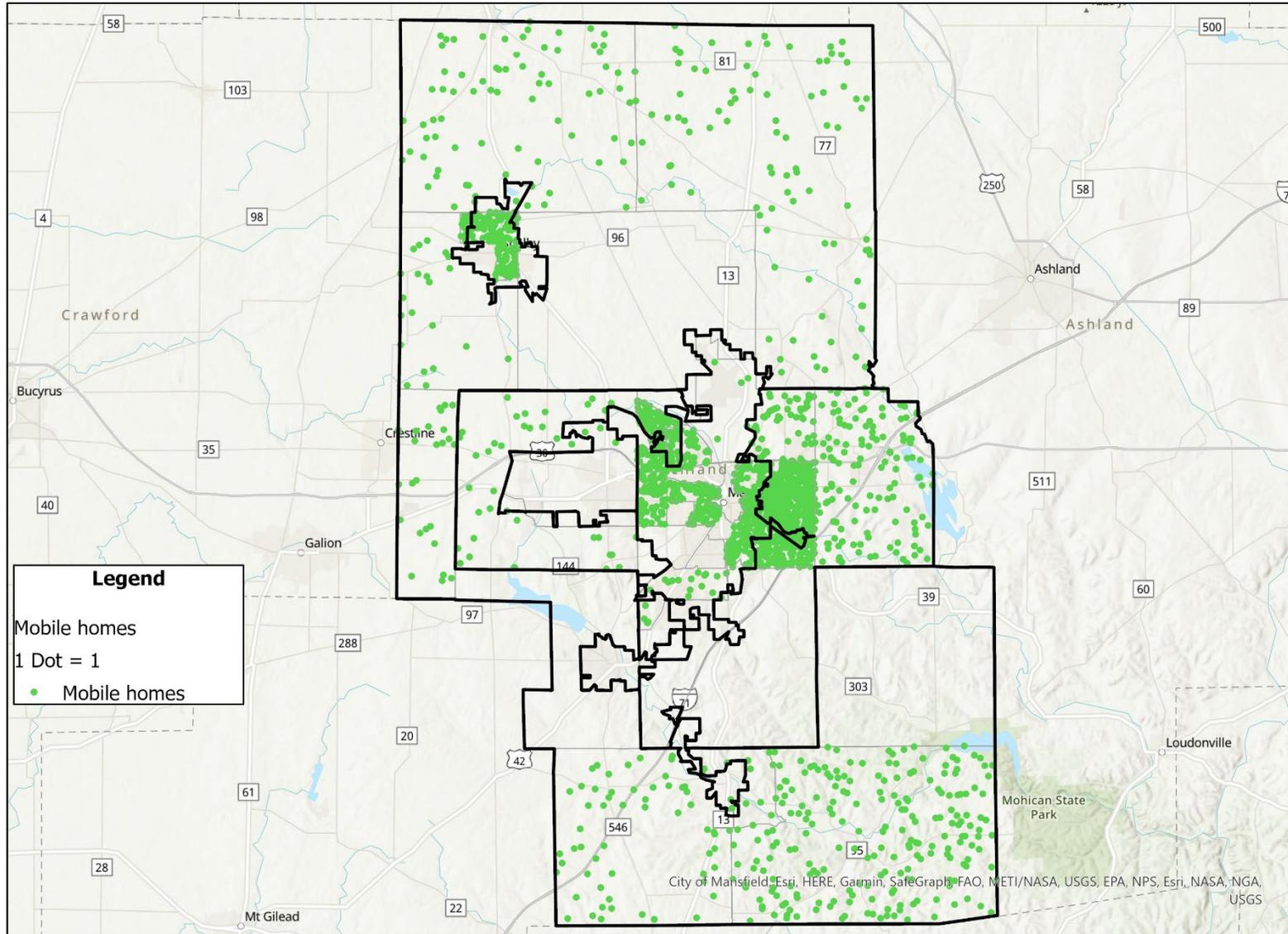


Exhibit 56: Density of mobile homes by Census tract (map)



Note: dots do not correspond to actual locations of mobile homes, just the density of mobile homes within each Census tract.

Exhibit 57: Predominant year built of housing units by Census tract (map)

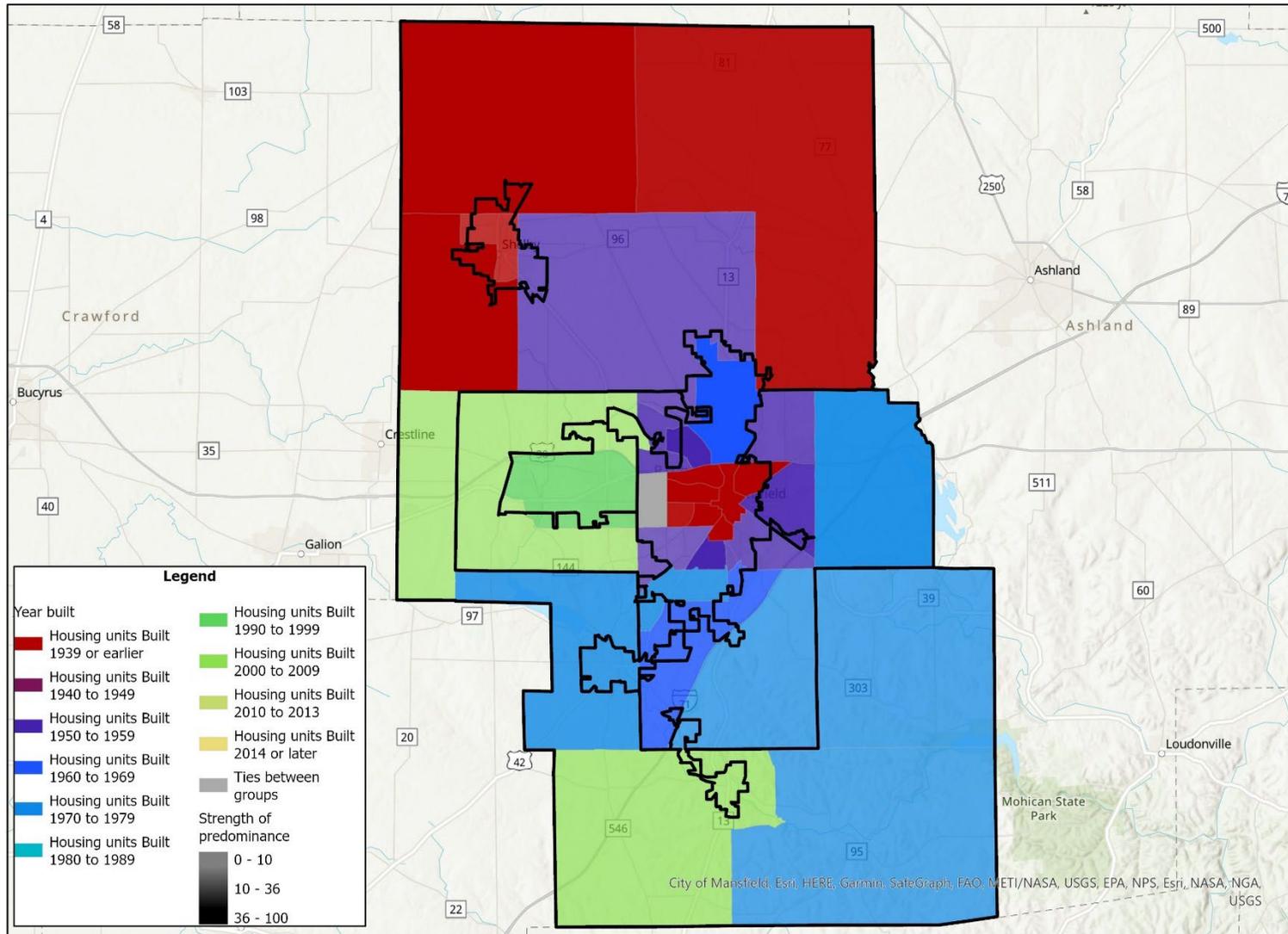


Exhibit 58: Median contract rent (map)

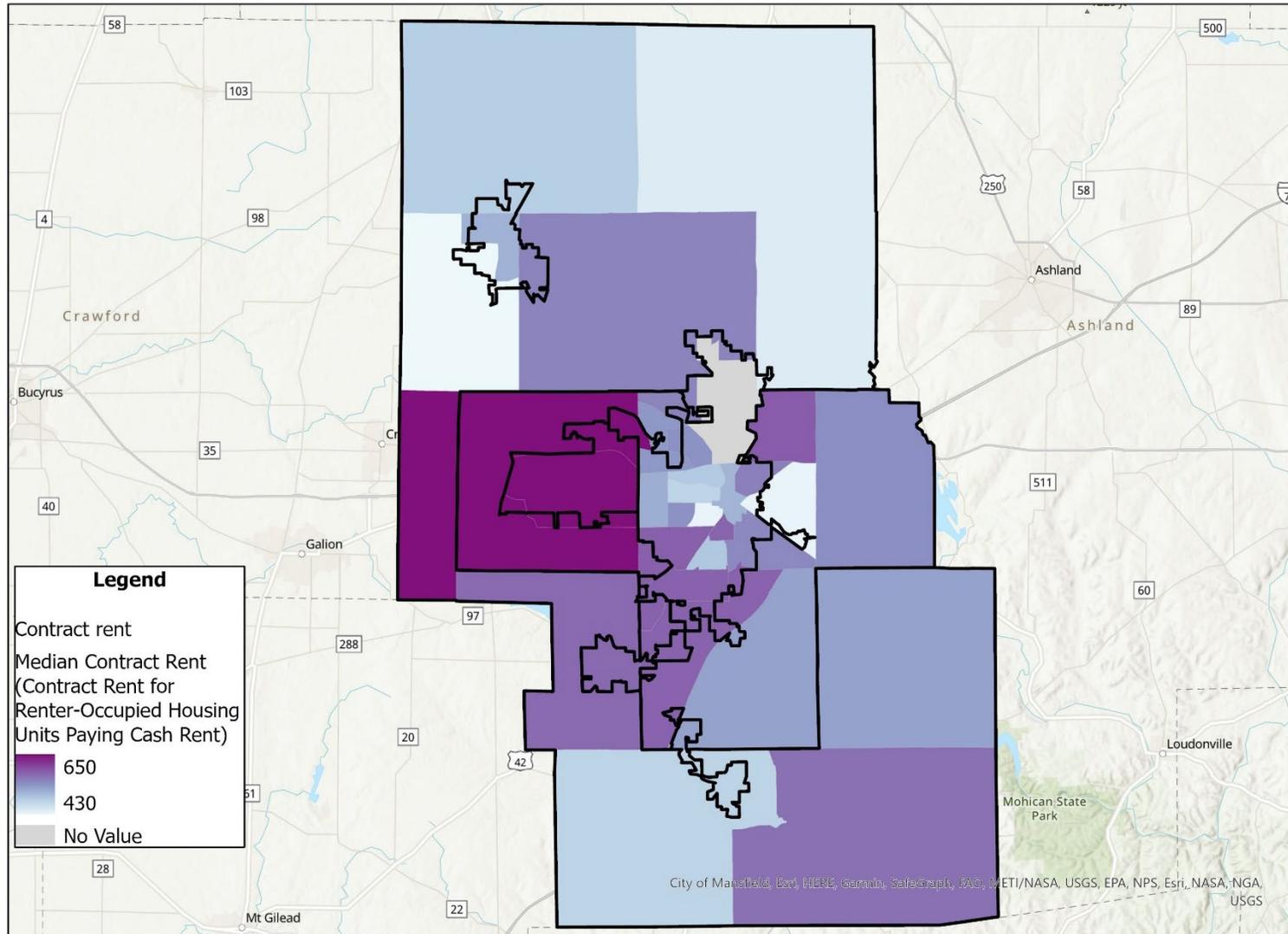
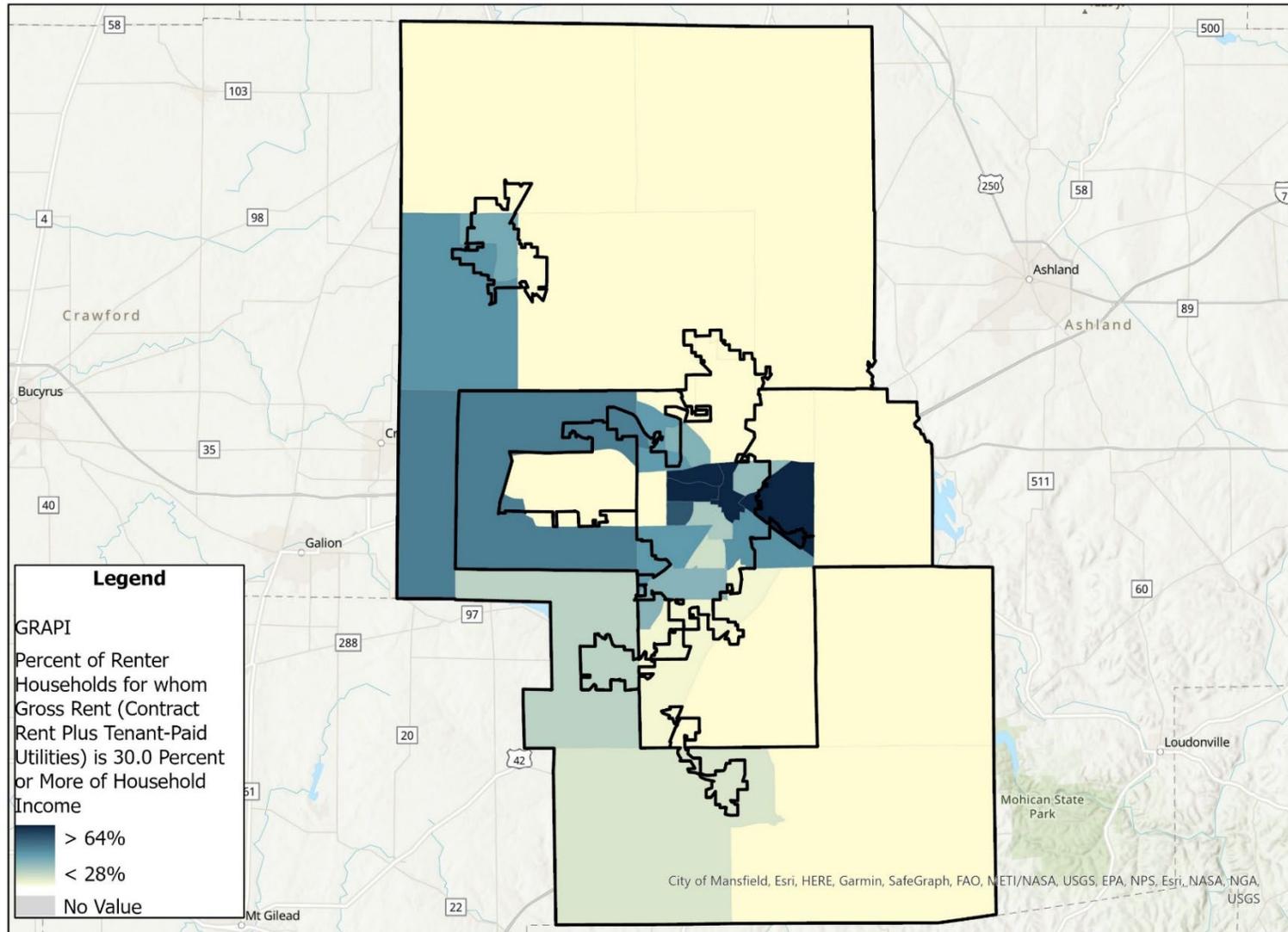


Exhibit 59: Percent of renter households paying over 30% of their income toward rent and utilities (map)





*Chapter 3*

# Market Analysis

*Richland County Housing Needs Assessment and Action Plan*



# Chapter 3: Market Analysis

## Introduction

This **Market Analysis** chapter presents a holistic overview of Richland County's owner-occupied and rental housing market. Drawing on data and interviews with key stakeholders, it analyzes the county's current housing market and trends and identifies opportunities for development in the short- and medium-term for affordable, attainable, and market-rate housing.

Guiding the analysis presented here are the following three questions. In the final section of this report, the report will return to these questions to organize key findings.

- What does our current market look like with respect to prices and target groups?
- Based on market information, what is the nature and extent of short-to-mid-term housing needs in our community?
- Is there a market for unsubsidized, market-rate housing, and what communities can support this type of housing?

As noted in the previous chapter, we have also produced an interactive map that showcases many of the data analyzed in both this and subsequent chapters [at this link](#). We have created a short 'how to' video of how to use the map [here](#). In addition, we have created several data visualizations of sales and permitting data; these are linked at relevant points throughout this chapter.

## Data Sources

In developing the market analysis, our team has relied on multiple data sources which have allowed us to develop a holistic picture of Richland County's market-rate, attainable, and affordable housing markets. Quantitative data sources utilized in this report include:

- Ohio Association of Realtors monthly market updates (which utilize MLS data)
- Zillow research data
- Richland County Auditor sales transactions

- Permitting data from Richland County and the City of Mansfield
- American Community Survey data estimates
- National Housing Preservation Database information on federally subsidized rental properties
- Department of Housing and Urban Development's Picture of Subsidized Households (POSH) for information on Housing Choice Voucher clients of the Mansfield Metropolitan Housing Authority
- HMIS (Homeless Management Information System) data for clients at Harmony House

In addition, over the last three months, our team has conducted interviews with over 30 real estate stakeholders in Richland County and beyond to better understand the county's current housing market and opportunities for new housing development. These interviews have been conducted with real estate agents and developers, bankers, affordable housing providers, agency representatives, development consultants, and government staffers, among many others. Our team thanks these individuals for generously sharing their time and wisdom throughout the development of this report.

## Overall Real Estate Trends

Our market analysis begins by presenting county-wide information on Richland County's housing market. This section of the report first reviews housing construction in the county before discussing sales prices and volumes.

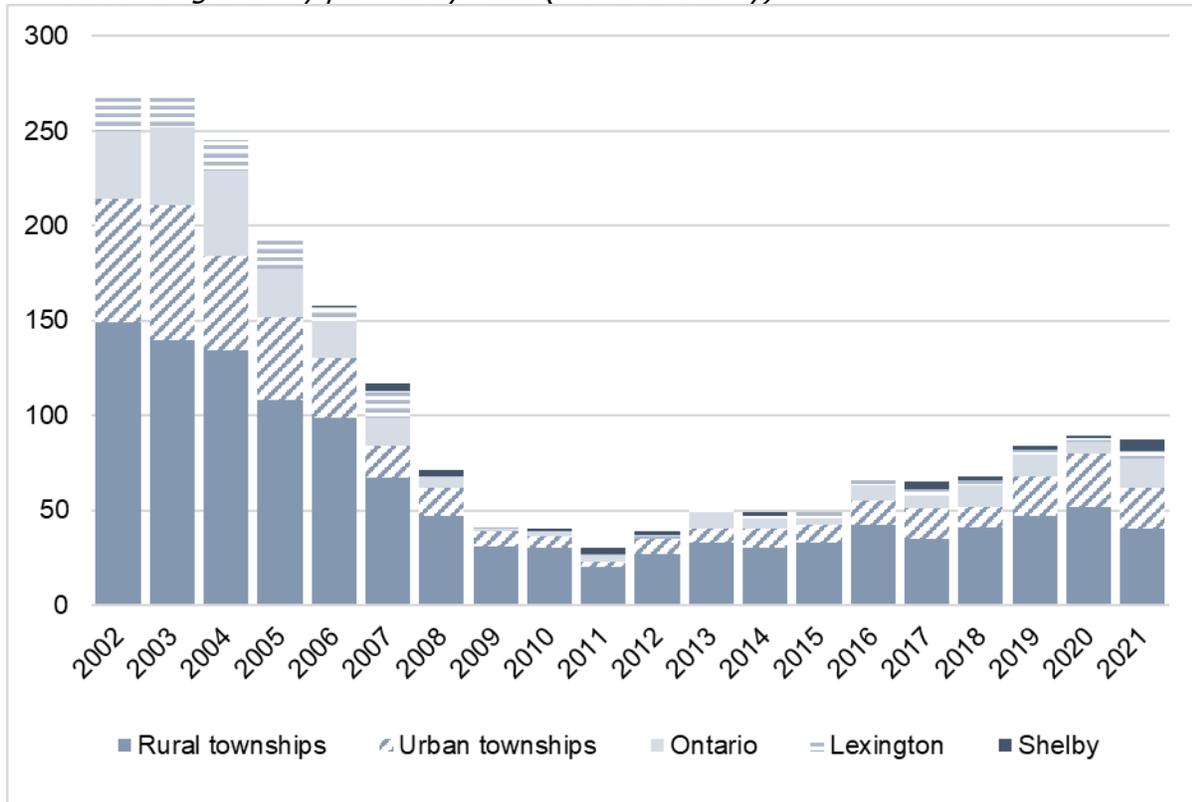
### Home permitting

Understanding a county's housing market relies on both analysis of sales and rents as well as analysis of new home construction trends. Regarding the latter, as previously shown in this project, very few homes have been built in Richland County since the Great Recession began in 2007. Exhibit 60 shows single-family home permits filed by node in Richland County (excluding Mansfield and Bellville) and show the steep dive in new home construction beginning in 2006. In fact, since 2008, no more than 100 new single-family home permits have been filed in the county in a given year.

What new homes have been built have largely been developed in the unincorporated portions of the county, especially the rural townships. In fact, since 2012, nearly 60 percent of all new single family home permits have been filed in the rural townships, with an additional 22 percent being filed in the urban townships. Within the municipalities covered by these data, Ontario has had the largest number of single-family home permits, followed by Lexington and Shelby, respectively. We've created a Tableau visualization of these data [at this link](#).

We have mapped permits filed over the last three years (going back to June 13, 2019) at [this link](#). These represent approximately 250 permits filed over that period. Note that this map includes both single-family and duplex/triplex permits.

*Exhibit 60: Single-family permits by node (Richland County)*



Data source: Richland County permitting records.

Breaking down the single-family permit data even further, the townships with the greatest number of permits filed in the 2012–2021 period include Jefferson (54), Springfield (53), Troy (52), Washington (46), and Worthington (45).

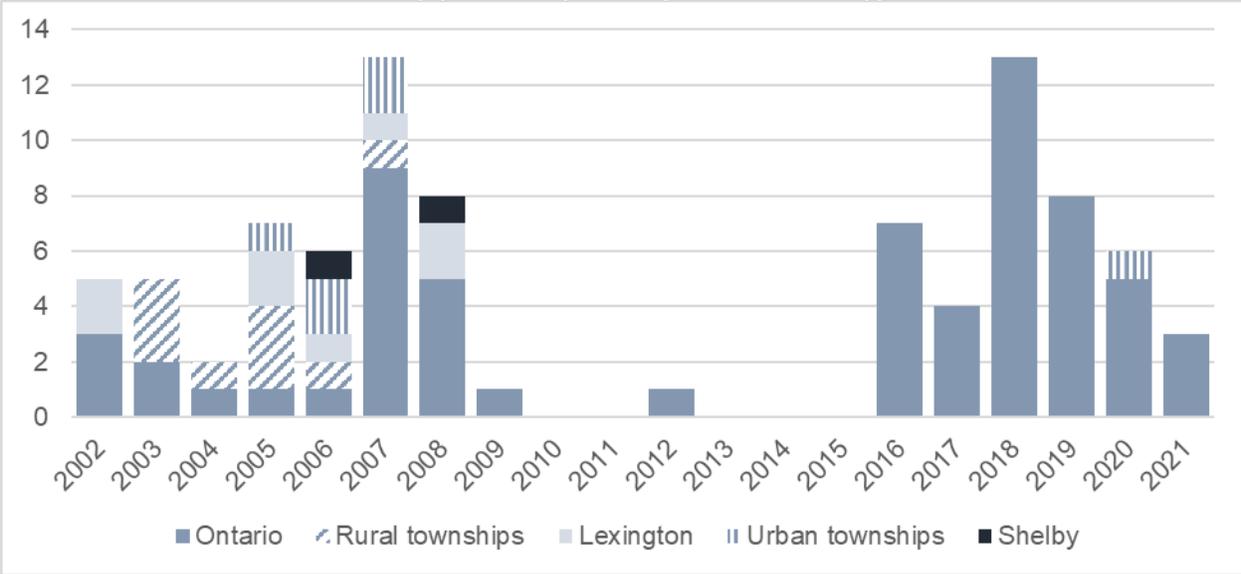
*Exhibit 61: Single-family permits by jurisdiction, 2012–2021*

Row Labels	Permits	Note
Ontario	120	N/A
Jefferson	54	Rural
Springfield	53	Urban
Troy	52	Rural
Washington	46	Urban
Worthington	45	Rural
Monroe	39	Rural
Weller	33	Rural
Mifflin	30	Urban
Lexington	28	N/A
Plymouth	27	Rural
Madison	24	Urban
Franklin	23	Rural
Perry	23	Rural
Bloomington	21	Rural
Cass	20	Rural
Shelby	19	N/A
Butler	17	Rural
Jackson	12	Rural
Sharon	11	Rural
Sandusky	10	Rural
Shiloh	3	Rural
Lucas	2	Rural

Data source: Richland County permitting records.

Compared to single-family permits, relatively fewer permits for two- and three-dwelling unit construction have been filed in the county since 2002 (see Exhibit 62). For all of the nodes except Ontario, virtually no permits have been filed for these types of dwellings since 2008. However, in Ontario, these types of permits have exploded (relatively speaking) since 2008, with up to 13 being filed in any given year.

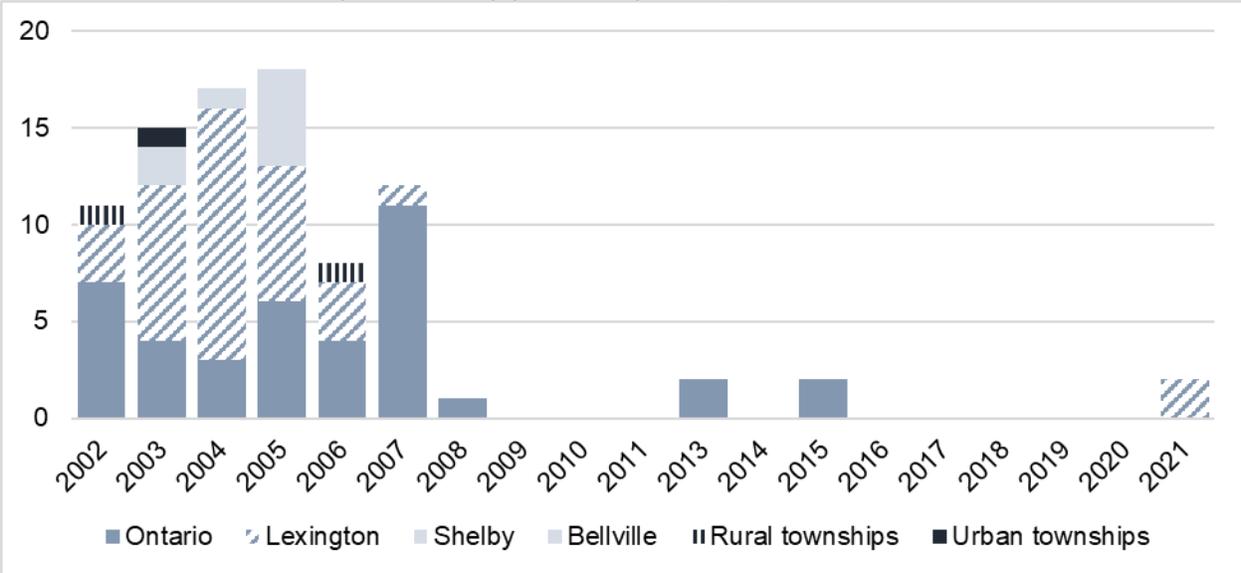
*Exhibit 62: Two- and three-family permits by node (Richland County)*



Data source: Richland County permitting records.

Like single-unit and two-/three-unit dwellings, the multifamily construction market in Richland County also slowed abruptly during the Great Recession and has yet to recover (see Exhibit 63). Before 2007, there were typically 10–17 multifamily permits filed in the county in a given year; however, since 2009, there have only been six such permits filed in the entire county over that timespan—two in 2013, two in 2015, and two in 2021. Of those six, four were in Ontario and two were in Lexington.

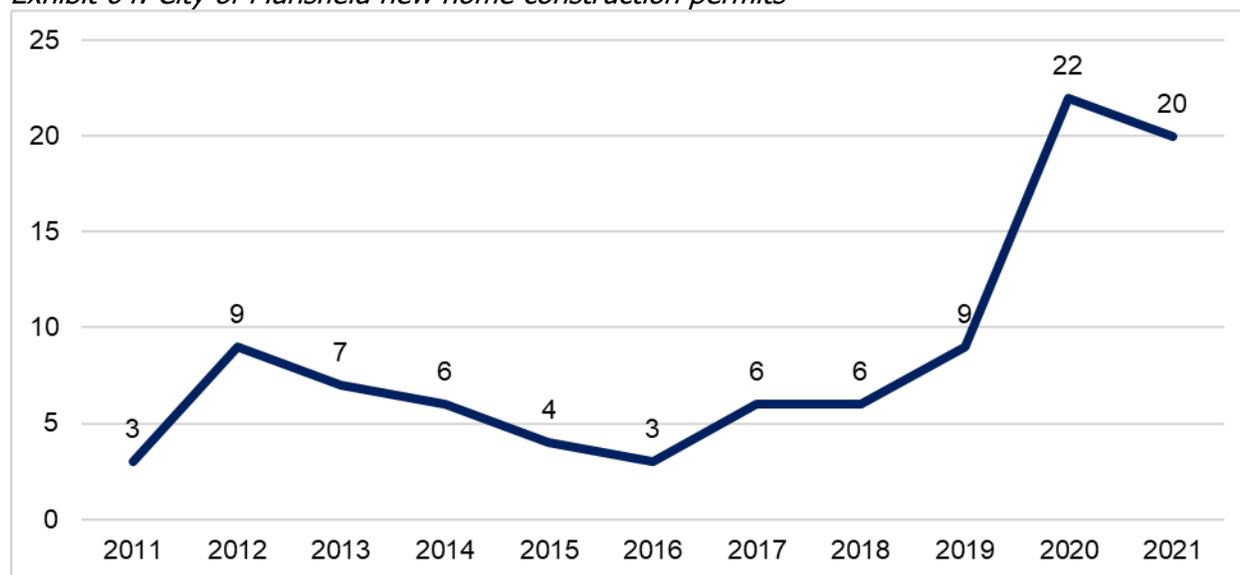
*Exhibit 63: Richland County multifamily permits by node, 2002–2021*



Data source: Richland County permitting records.

Relative to Richland County, the City of Mansfield has issued significantly fewer permits for new home construction (see Exhibit 37). Throughout the 2011–2019 period, fewer than 10 permits were issued in the city each year, though this increased to 22 and 20 permits, respectively, in 2020 and 2021.

*Exhibit 64: City of Mansfield new home construction permits*



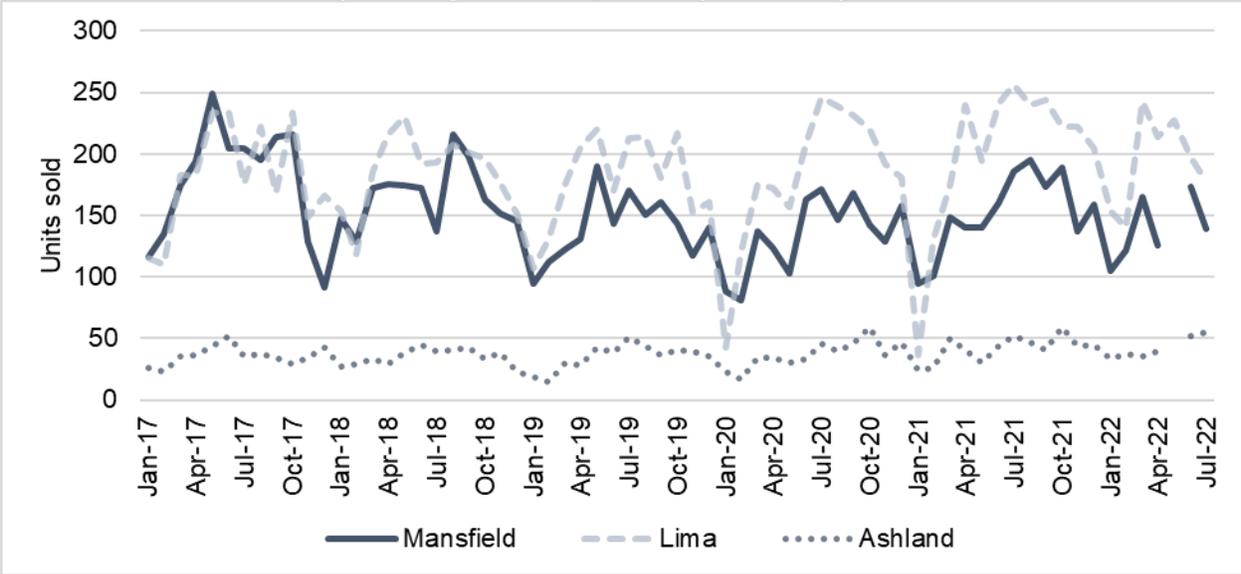
Data source: City of Mansfield permitting records.

### Overall Home Sales Data

To provide greater context for the analysis that follows, we first provide some county-wide real estate information that highlights (i) units sold, (ii) average sales prices, and (iii) total sales volume. Data here are sourced from the Ohio Association of Realtors and include the Mansfield market (Richland County) as well as a comparable market (Lima) and one nearby, albeit smaller market (Ashland).

In terms of overall units sold by month, data show that the Mansfield market (Richland County) has held relatively steady in terms of sales volume going back to 2017, with about 150 units sold on average per month (see Exhibit 65). There is some evidence of a slight uptick in sales in mid-2021, though this is only a modest increase over mid-2020 figures (approximately a 10% gain). Sales trends for the two comparable markets (Lima and Ashland) are also relatively flat over this time period.

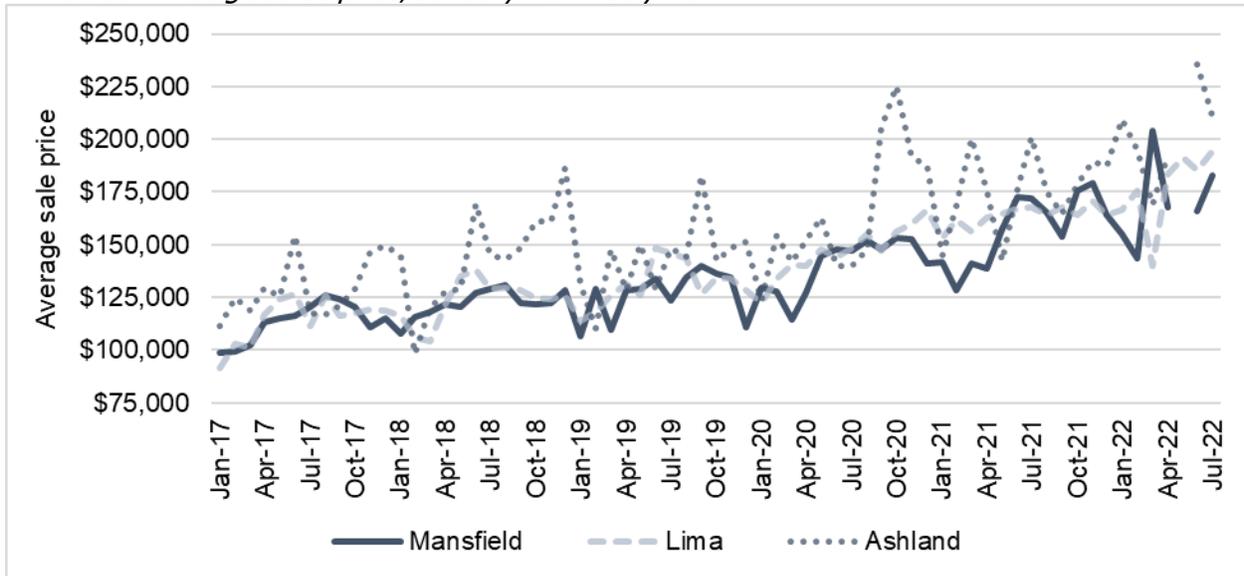
Exhibit 65: Richland County housing units sold, January 2017–July 2022



Data source: Ohio Association of Realtors. Note: the Mansfield market includes Richland County, the Lima market includes Allen, Hardin, and Van Wert Counties, the Ashland market includes Ashland County. Mansfield and Ashland markets are missing data for May 2022.

The sales price data, however, show a much different trend, with Richland County’s average sales price nearly doubling over the January 2017–July 2022 period (see Exhibit 66). Back in January 2017, the average price for a home sold in Richland County was slightly less than \$100,000, but today the average home sold in the county is fetching over \$175,000. Building on the prior discussion of permitting, given the low rates of new construction in the county, this increase in sales prices is undoubtedly due to appreciation of the existing stock rather than new construction. In general, sales prices in Richland County are comparable to those in the Lima market and somewhat less than those in the Ashland market.

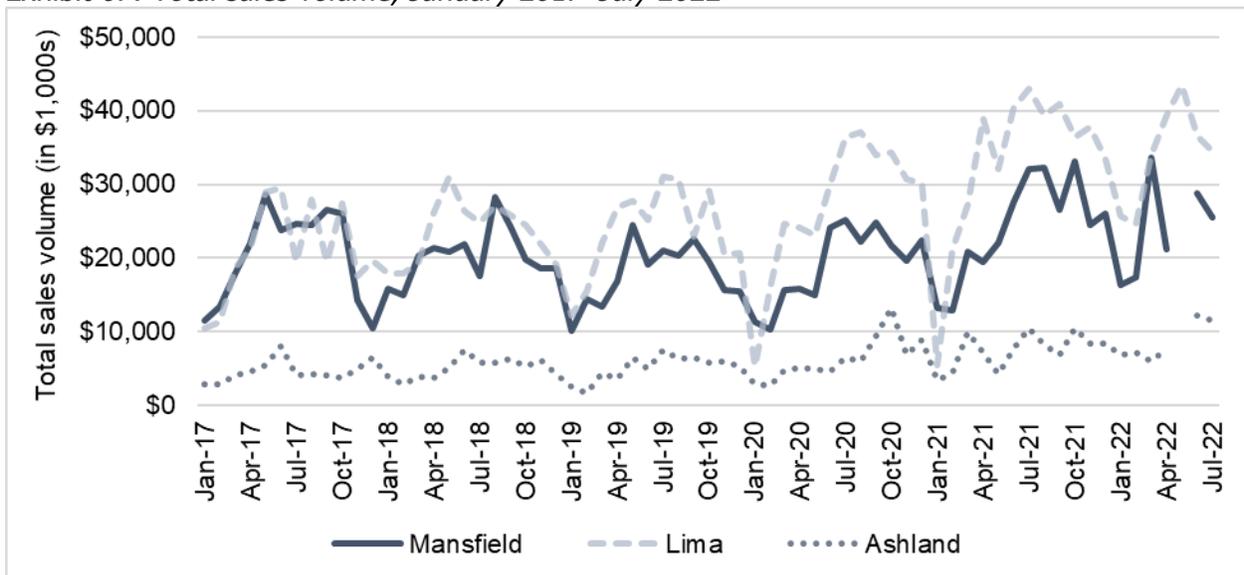
Exhibit 66: Average sales price, January 2017–July 2022



Data source: Ohio Association of Realtors. Note: the Mansfield market includes Richland County, the Lima market includes Allen, Hardin, and Van Wert Counties, the Ashland market includes Ashland County. Mansfield and Ashland markets are missing data for May 2022.

Finally, the total sales volume for Richland County reflects the simple calculation of units sold multiplied by sales price and shows that overall volumes increased in mid-2021 that corresponds to the increase in sales prices shown earlier (see Exhibit 67).

Exhibit 67: Total sales volume, January 2017–July 2022



Data source: Ohio Association of Realtors. Note: the Mansfield market includes Richland County, the Lima market includes Allen, Hardin, and Van Wert Counties, the Ashland market includes Ashland County. Mansfield and Ashland markets are missing data for May 2022.

## For-sale inventory and time to sale

In general, the county's for-sale inventory has only decreased slightly over the past four and a half years and shows the seasonality typical of real estate listings (see Exhibit 68). The peak (mid/late summer) inventory amounts have decreased modestly, from roughly 415 units in summer 2018 to about 370 units in summer (about a 10% decrease). The number of new listings by month has remained relatively steady from a low of about 80 in the winter months to a high of about 170 in the summer months.

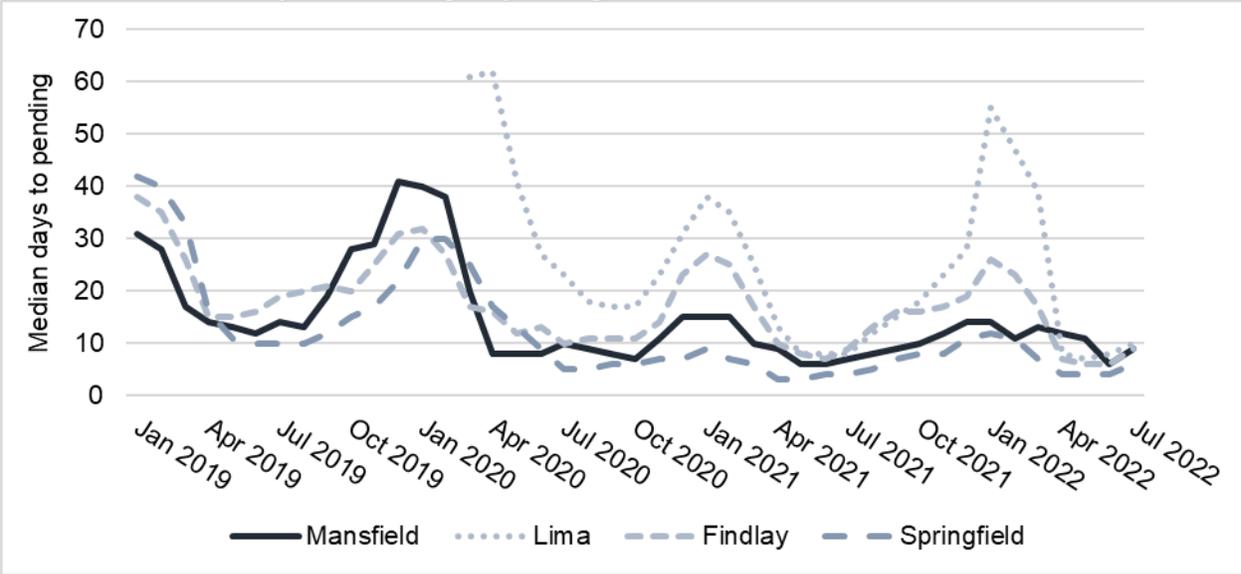
*Exhibit 68: New listings and for-sale inventory, January 2018–July 2022:*



Data source: Zillow Research

Evidence of the continued demand for housing is further provided by median days to pending data (see Exhibit 69). These data plot the median amount of time (on a monthly basis) from when a home is listed on Zillow to when a sale goes pending (typically when an initial offer is accepted pending inspections or other contingencies). For Richland County (Mansfield MSA), this figure has decreased from 30 days in January 2019 to less than 10 days in the three most recent months. This is comparable to other similar markets in Ohio.

Exhibit 69: Median days from listing to pending



Data source: Zillow Research

**Summing it up.** This section has set the stage, so to speak, for the market analysis that follows by reviewing both construction and overall real estate trends across Richland County. In sum, very few homes have been permitted within the county since 2007, and what homes have been permitted tend to be in the unincorporated portions of the county, especially the rural townships. Thus, any changes in house prices over the last 15 years are the result of appreciation of existing inventory, not the contribution of new inventory to the housing stock.

Overall, the market trends for Richland County suggest a tight housing market that is pushing prices higher. While units sold have been relatively flat the last five years (averaging about 125–150 homes sold every month), average prices have increased dramatically—from \$100,000 in January 2017 to nearly \$175,000 today. Given how little housing has been built in the county over that period, this suggests dramatic appreciation of existing inventory. This is further confirmed by the days-to-pending data—over the last 3.5 years, this has gone from a median of 30 days to a median of less than 10 days.

**Market Rate Housing**

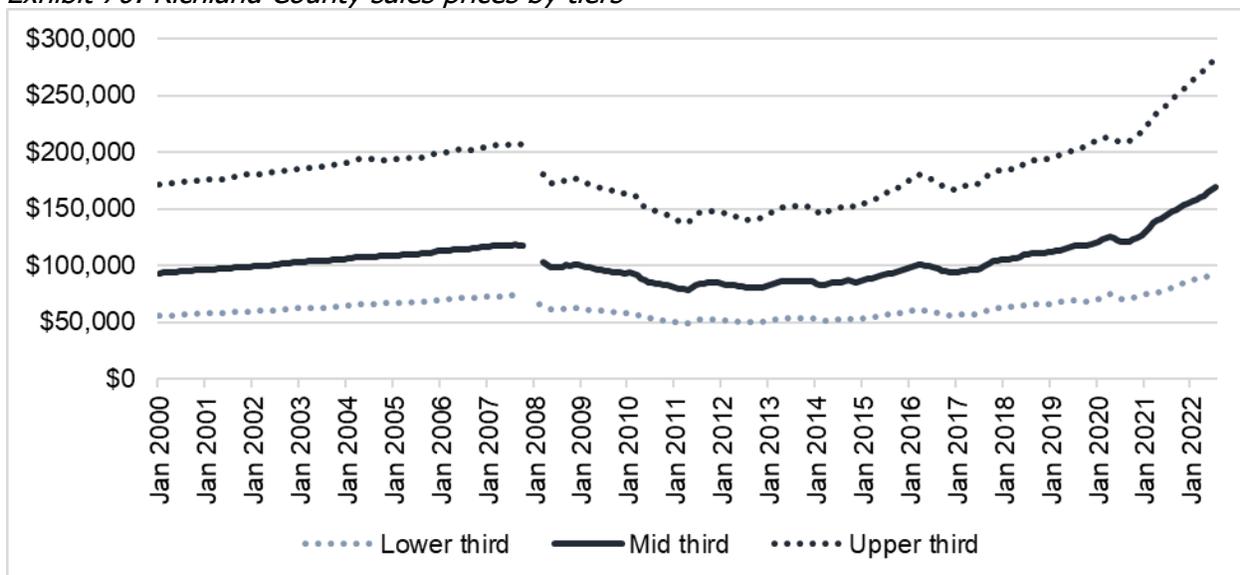
This section describes Richland County’s market-rate owner-occupied housing and rental market. To avoid repeating the analysis, the section discusses all house sales in the county (including in the attainable and affordable ranges). The following sections will further discuss sales in those price ranges. For the rental housing analysis, the section only discusses those opportunities in the market-rate range.

## Sales trends by tiers

Zillow research provides sales data for Richland County going back to January 2000 divided by tiers—average price for the lower third of the market, the middle third of the market, and the upper third of the market (see [this link](#) for a Tableau visualization of the data).

Overall, the trends for Richland County can be divided into three parts. Before the Great Recession (2000–2007), the county experienced modest though steady price growth. During the Great Recession and in the following years (2008–2017), the county saw home prices first decline and then modestly increase, through sales prices did not rebound to their January 2007 peak until mid-2019.

*Exhibit 70: Richland County sales prices by tiers*

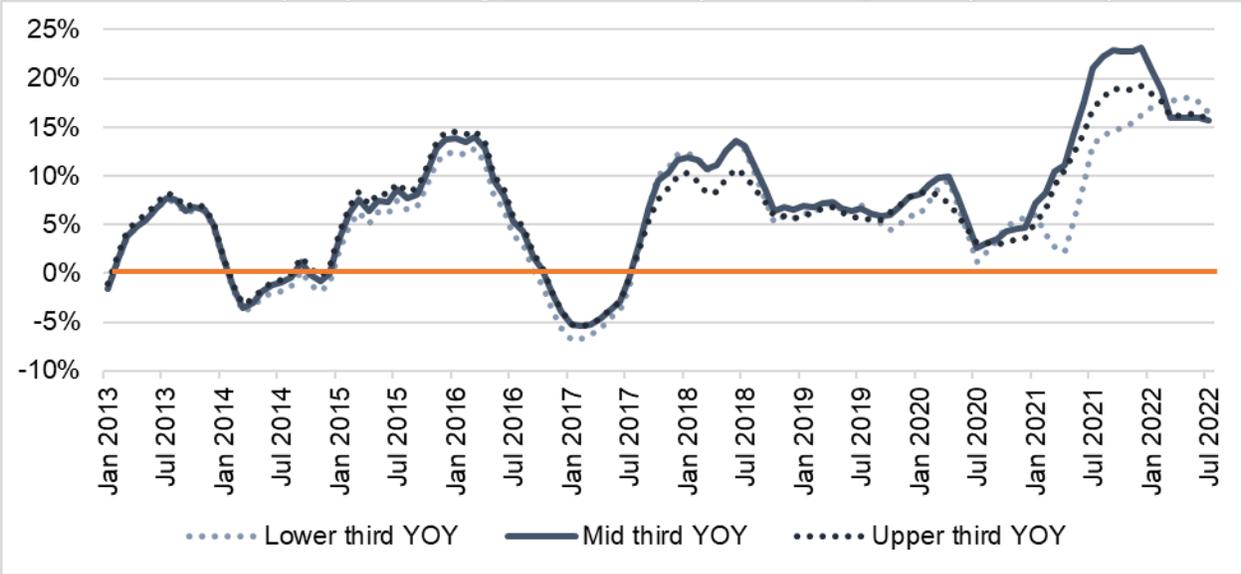


Data source: Zillow Research

Zeroing in on data from the last 10 years, we can see slow but steady increases in sales prices from January 2012–January 2020, followed by dramatic increase through the present day. Home price growth for the upper third of the market in the last two years has been stronger (in absolute terms) relative to the lower two tiers, with the upper tier now pushing nearly \$300,000. Homes in the lower tier of the market are still selling, on average, for below \$100,000.

The year-over-year market trends confirm the data presented in the previous two charts—that house prices have increased by at least 5 percent annually dating back to mid-2017 and have increased at over a 15 percent clip since mid-2021 (see Exhibit 71). Interestingly, price increases have been strongest in the middle of the market in recent years, topping out at nearly 25 percent year-over-year in mid- to late 2021. See [this link](#) for a Tableau visualization of this exhibit going back to 2001.

Exhibit 71: Year-over-year price change, home sales by market tier, January 2013–July 2022

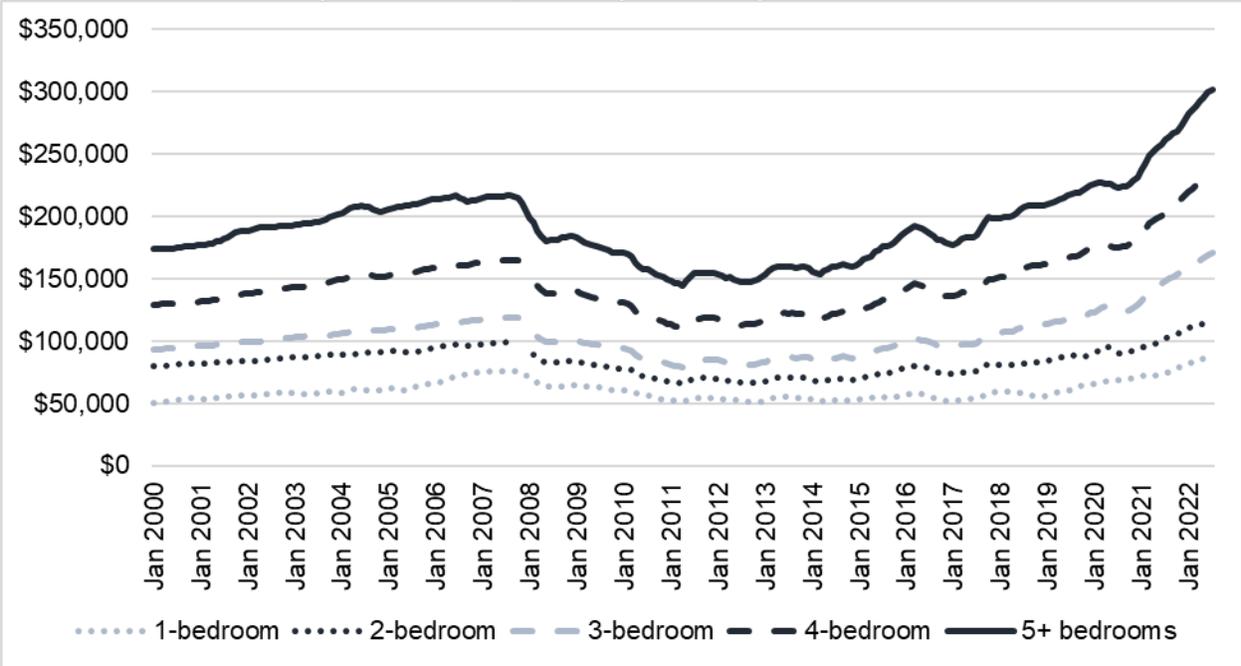


Data source: Zillow Research

Returning back to those market segments, the middle of the market housing stock whose price has increased so dramatically in recent years are homes that, pre-pandemic, would have sold in the \$100,000–\$125,000 range, but are now selling for closer to \$175,000. That places them firmly in the attainable housing category, pointing to a shrinkage of the attainable housing stock in the county. Interviews with real estate stakeholders support this point: that the inventory of quality attainable housing in the county has shrunk dramatically as prices have increased. The report will return to this point in the following section.

Looking at the housing market through the lens of housing size (number of bedrooms), again, the trends here are similar to those presented in the earlier analysis: larger homes (those of five or more bedrooms) beginning to push the \$300,000 price range while smaller homes remain closer to the \$100,000 price range.

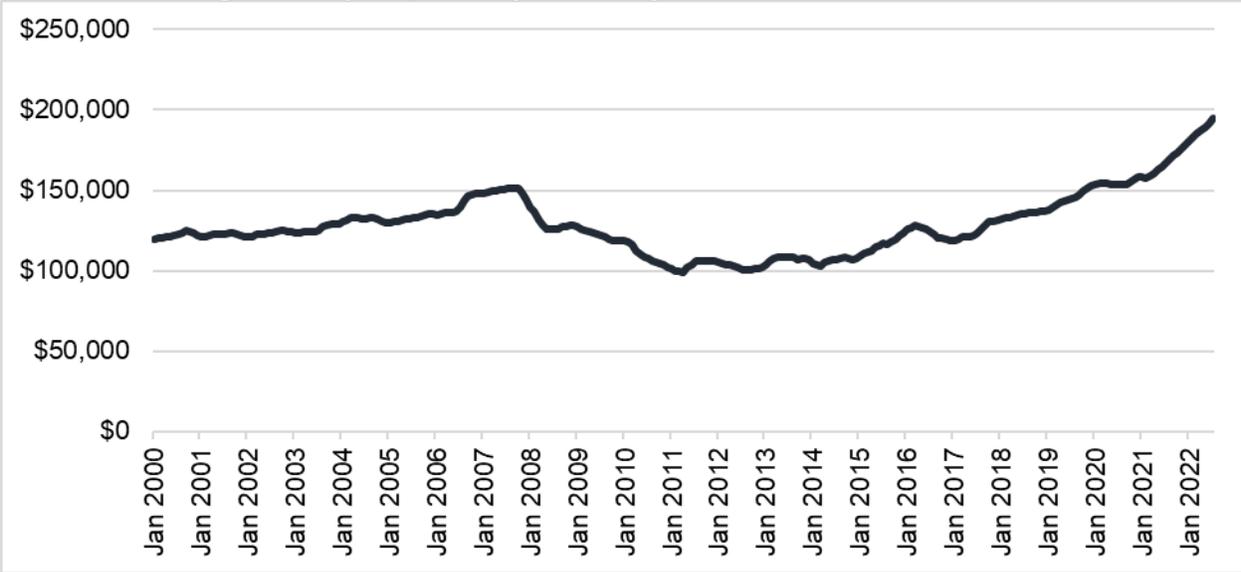
Exhibit 72: Home sales by bedroom size, January 2000–July 2022



Data source: Zillow Research

As a market segment, condos in Richland County have primarily been built more recently (within the last 20 or so years), and many either implicitly or explicitly target the senior citizen market. Despite often being smaller housing units, they can attract a premium relative to single-family housing options in Richland County (see Exhibit 73). In fact, the average condo in Richland County is now fetching nearly \$200,000, and the condo market has experienced year-over-year gains of over 10 percent dating back to mid-2021. See [this link](#) for a Tableau visualization of this exhibit (for comparison, the visualization also includes the middle and upper tier sales prices from Exhibit 70)

Exhibit 73: Average condo price, January 2000–July 2022



Data source: Zillow Research

Sales trends by node

To better understand market trends by node, our team has analyzed Richland County Auditor sales data for real estate transactions over the past 10 years (since January 2012). Given the inherent messiness of analyzing these data, we’ve limited the analysis to (i) parcels whose land use was considered single family by the Auditor; that (ii) sold for over \$10,000; and (iii) were transferred using any type of warranty deed.

One shortcoming of this analysis is that it is unable to account for housing quality. That is, we are unable to tell whether the homes sold are in pristine condition, are somewhat flawed, or have serious defects. To account for seriously deteriorated structures, we’ve excluded all home sales below \$10,000. However, especially for certain nodes, one may interpret sales under \$50,000 as homes that would require substantial investment to be habitable.

We’ve compiled the sales data into quarters and have divided them within price ranges of \$50,000. All figures here are linked to Tableau sheets. In each respective node’s *Housing Needs Assessment*, we have provided greater detail and commentary on sales figures in the node.

Bellville

As the smallest node, Bellville also has some of the lowest home sales volumes, and in some quarters the village only experienced five or fewer home sales. Relatively speaking, Bellville has some of the highest-priced home sales in the county, with very few homes sold recently for less than \$150,000. While the most common range of home sales in the node is currently \$150,000–\$200,000, the village also has seen several sales exceeding \$300,000 in the past year.

### [Mansfield](#)

As expected, Mansfield generally has the highest sales volume relative to the other nodes, and also has some of the lowest-priced housing among the nodes. Prior to 2021, the majority of home sales in Mansfield were under \$100,000. However, beginning in the first quarter of 2021, the number of sales in the \$100,000–\$200,000 ranges begin to increase substantially, pointing to an increase in home values given the lack of new construction in the city. These home prices, though, still fall within the ‘attainable’ market category (discussed in the following section).

### [Lexington](#)

Lexington has some of the highest sales prices in the county, owing to both a robust market for higher-cost homes and a lack of affordable and attainable housing. Over the last year, virtually no homes have sold in Lexington for less than \$150,000, and the node has seen a substantial increase in homes selling for over \$300,000 (with several fetching over \$400,000 this year).

### [Ontario](#)

Like Lexington, Ontario also has some of the highest sales prices in the county, with virtually no sales below \$100,000 in the past year. In recent quarters, the number of sales in Ontario below \$150,000 has also dwindled, and many home sales in the county are now occurring in the \$200,000–\$300,000 ranges. Also like Lexington, Ontario has seen a number of sales exceeding \$300,000 in recent quarters.

### [Shelby](#)

The recent increases in home prices in Richland county can also be seen in Shelby, where the number of sales in the \$100,000–\$150,000 and \$150,000–\$200,000 categories has increased appreciably since January 2021, and the node is increasingly seeing some home sales in the \$250,000–\$300,000 range. The number of home sales in Shelby for under \$100,000 has dropped during this period as well. Shelby has also, overall, seen an increase in homes sales volume since the mid-2010s.

### [Rural townships](#)

Richland County’s rural townships cover the largest geographic area of any nodes, and as highlighted earlier, they have seen the bulk of new home construction in the county in the last 10 years. Sales prices in the rural townships are generally higher than in the incorporated nodes, with roughly a third to a half of all sales in the past year exceeding \$200,000. While relatively small in amount, the rural townships have also seen a number of sales in the highest categories (those exceeding \$300,000) in the past two to three years.

One caveat of analyzing sales prices in rural townships is that many houses also sell with a considerable amount of land, often many acres. This can cause the sale price to inflate relative to other jurisdictions where most homes do not sell with a substantial amount of land.

### Urban townships

Second to Mansfield, the urban townships of Richland County have some of the highest sales volumes in the county. Like many of the other nodes, the increase in home sales prices can also be seen in the urban townships, with the number of homes selling for under \$100,000 decreasing in recent years. At the same time, the urban townships have seen an increase in homes selling in the \$150,000-\$200,000 and \$200,000-\$250,000 categories. Additionally, the urban townships have seen an increase in homes selling at even higher price points (those exceeding \$300,000) in the past year.

### Price per square foot

To standardize sales prices across the nodes, we've separately charted the price per square foot of sales by month for each node. While the month-to-month data are inherently messy (use the 'filter' feature on the visualization to isolate prices for a single node or selected nodes), they point to the overall trend of increasing sales prices in the county across all of the analysis nodes. In recent months, the average price per square foot of sales in the higher-cost nodes of Bellville, Lexington, Ontario, and both the urban and rural townships has approached if not exceeded \$130 per square foot.<sup>19</sup> For the lower cost nodes of Mansfield and Shelby, the average price per square foot of home sales has also increased, but they are more typically in the \$90-\$100 range.

### Market rate rental housing

Market-rate housing includes not only homes for sale, but also rental housing that appeals to individuals who earn enough to afford market-rate housing but would prefer not to purchase. This housing can include young professionals, those on short-term or temporary job assignments, or those who just generally prefer to rent instead of own. To appeal to this market, the housing must include contemporary finishes but also amenities like community rooms, gyms, exterior facilities like tennis or basketball courts, and a professional property management office.

As part of this project, we have compiled a tracking sheet of rental opportunities in Richland County [at this link](#). In developing this tracking sheet, we've primarily relied on Apartments.com, which in our experience largely caters to a market-rate rental housing market. We do not intend for this tracking sheet to be an inventory of all rental properties in Richland County, but instead to provide a glimpse of properties located in the middle and upper parts of the rental market.

In general, the Richland County market lacks any of this type of market-rate rental housing, with a handful of exceptions. One is the Buckeye Village apartment complex near the OSU-Mansfield campus, which offers a fitness center, clubhouse, business center, and a basketball court as on-site amenities in addition to in-unit washer/dryers and modern appliances. While initially intended

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<sup>19</sup> See previous caveat about analyzing the sales prices of homes in the rural townships.

only for the OSU-Mansfield student market, the complex has expanded its tenants to include other young professionals who appreciate the amenities it offers and its proximity to shopping and dining. Currently, the complex is able to achieve rents per square foot of \$1.14–\$1.82 depending on bedroom size, which are the highest figures for traditional apartment complexes in the Richland County market.

Another exception is the Redwood development, which recently opened between Lexington and Mansfield. The development is quite different from Buckeye Village as it offers relatively low-density, ranch-style housing without substantial community amenities. It does, however, offer the convenience and privacy of single-floor living as well as attached two-car garages for each unit. Currently, rents for the Redwood development are within the \$1.30–\$1.40 per square foot range for a 12-month lease.

Aside from those two large complexes, the only other market-rate rental opportunities (aside from single-family homes for rent) are a handful of apartments available in downtown Mansfield, in both the Voegele Historic Lofts building and 46 Park Avenue West. These buildings are recently renovated properties that could also appeal to this market segment, especially those within that segment who would appreciate downtown living.

Compared to the surrounding counties of Crawford and Ashland, Richland County lacks comparable mid- to high-end market rate rental housing. In Ashland County, both the Latitude 40 Flats and the District at Ashland are asking rents in excess of \$1.00 a square foot, with studios at the District at Ashland fetching over \$2.00 per square foot. Both of these developments are recently built and offer community amenities like a pool, fitness center, game room, and grill/picnic area, and the District also offers a dog park. In Crawford County, the Carter Crossing Apartments are also fetching between \$1.05–\$1.23 per square foot. Likewise recently built, this complex lacks any substantial community amenities, perhaps due to the developer’s opinion that the market in Crawford County could not support the higher rents needed to support those amenities.

### Opportunities for market-rate housing development

Real estate and development professionals interviewed for this project largely confirmed what the data have shown: that housing prices have dramatically increased in recent years, especially in the attainable tier (quality homes that would sell for \$125,000–\$200,000). This shortage was highlighted earlier in this chapter in the node-level sales analysis: many of the nodes have seen a dramatic decrease in home sales below \$150,000, and many have also seen many more home sales in the \$300,000+ range as well

The real estate and development professionals highlighted three markets, in particular, that appear ripe for additional market-rate housing investment. These include:

**Senior housing.** As noted in the Data Inventory Report, Richland County has a large population of seniors, and a substantial portion of the county’s population will become seniors in the next decade. Allowing those households to age in place within the community is key, and senior-friendly developments can achieve a price premium relative to other developments. When combined with the lower construction costs of small, single-family, condo-style development, there appears to be demand for this housing type through the \$225,000–\$250,000 price point, with the price potentially pushing higher if located in a desirable location with community amenities.

**Condos and zero-lot line developments.** Related to the need for additional senior housing is the need for condo- and zero-lot line developments that minimize homeowner responsibility while still allowing the benefits of homeownership. This ownership model is especially well-suited for senior citizens and those looking to downsize from a larger, suburban home while remaining in the community. The data presented in Exhibit 73 show that condos, despite a typically smaller footprint, enjoy a price premium relative to the overall housing market, likely due to their newer construction. Given the lower cost of condo construction, these units could also be profitably built in Richland County given the county’s relatively lower housing prices.

**Mid-tier market rate rental housing.** The data presented above show that Richland County lacks any meaningful market-rate rental housing, especially housing with amenities that one would find in apartment complexes in larger cities. Many of the stakeholders interviewed believed that such a market exists in the county, especially given the ongoing construction of market-rate rentals in surrounding counties like Ashland and Crawford and strong demand at Buckeye Village, the only comparable apartment development in the county. While prevailing rents mean that such a complex might not be as high-end as developments in cities like Columbus, such a development could include amenities like a small gym, basketball or tennis courts, and a professional property management office. Given the rents currently being achieved in Ashland, one could expect that a development with community amenities could achieve rents of approximately \$1.50–\$1.75 per square foot.

One area of recent weakness in the county’s housing market, according to stakeholders interviewed, is the higher end of the market-rate homeownership segment—namely, homes in the \$300,00–\$400,000 range. According to those interviewed, recent increases in interest rates have pinched buyers seeking homes in this range, as many were looking to ‘move up’ in terms of their housing quality.

Unfortunately, given today’s input cost environment, this price range (approximately \$300,000–\$350,000) is some of the lowest prices where developers can profitably develop single-family housing. This means that, until this market segment recovers or the input cost environment changes, it does not appear that new single-family home construction (at least at an appreciable

scale) would be profitable in Richland County in the short-term. This forecast could change if demand in this segment recovers (either through lower interest rates, appreciation of existing homes, or increased external demand from, for example, Intel workers) or the input cost environment changes (particularly through lower construction costs).

## Attainable Housing Analysis

As discussed in the introduction, attainable housing—sometimes known as ‘workforce’ housing—includes housing targeting households earning between 80 and 120 percent of Area Median Income (AMI). Per HUD’s 2022 income limits, this comprises single person households earning between \$41,550–\$62,280 a year and four-person households earning between \$59,300–\$88,920 a year. Households in this income category earn too much to qualify for federal rental assistance, and they are often in the market for ‘starter’ or entry-level homes. To simplify the analysis presented here, we generally consider attainable homeownership to be in the \$100,000–\$200,000 price range.<sup>20</sup>

In terms of attainable rental housing, this targets a somewhat different market segment than market-rate rental housing. Attainable rental housing includes generally older apartment complexes that are still in good condition, though they might be showing some signs of age. They might lack modern appliances and community facilities, though they may offer some limited amenities both within the apartment (like a dishwasher or in-unit washer/dryer) or in the community (outdoor recreation like basketball courts). The price point of these rental opportunities is generally below \$1.00 per square foot.

### Attainable housing sales trends

As noted in the market rate trends by nodes above, many of the nodes (essentially all of them except for Mansfield) have seen fewer sales within the ‘attainable’ housing category in the past two years, especially at the lower end of the attainable category (the \$100,000–\$150,000 range). This decrease has been especially noticeable in the high-demand nodes of Lexington and Ontario, as well as in the two township nodes.

For those homes selling within the lower end of the attainable housing range, real estate and development stakeholders have highlighted that those properties often have significant defects that would require substantial remediation—not necessarily to bring the house up to code, but to

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<sup>20</sup> A four-person household earning 120% of AMI, the monthly payment on a \$200,000 mortgage at 5.7% interest rates, assuming 20% down and a 30-year fixed mortgage (including taxes and PMI) would be roughly 30% of their post-tax income. Conversely, for a single-person household earning 80% AMI and only putting 10% down, their monthly payment on a \$100,000 home would be roughly 30% of their post-tax income.

make the property attractive for owner-occupancy. Thus, while both Mansfield and Shelby still appear to have a robust housing market at the lower attainable range, the sales price fails to capture any required rehabilitation. In fact, many (if not most) of those houses may be selling for renter-occupancy, with the higher sales prices undoubtedly resulting in higher rents (discussed in the following section).

### Attainable rental housing

Unlike market-rate rental housing, Richland County has a considerable amount of what could be called 'attainable' rental market housing ([see tracking sheet here](#)). This market segment includes unsubsidized rental housing (that is, not income restricted) that targets a lower-income population relative to market-rate housing. Across Richland County, many of these apartment complexes were built between the late 1960s and mid-1980s. Today, they can achieve rents in the range of \$0.65 to \$0.90 per square foot.<sup>21</sup> The higher end of that range includes apartments in this market segment that nevertheless offer amenities like in-unit dishwashers.

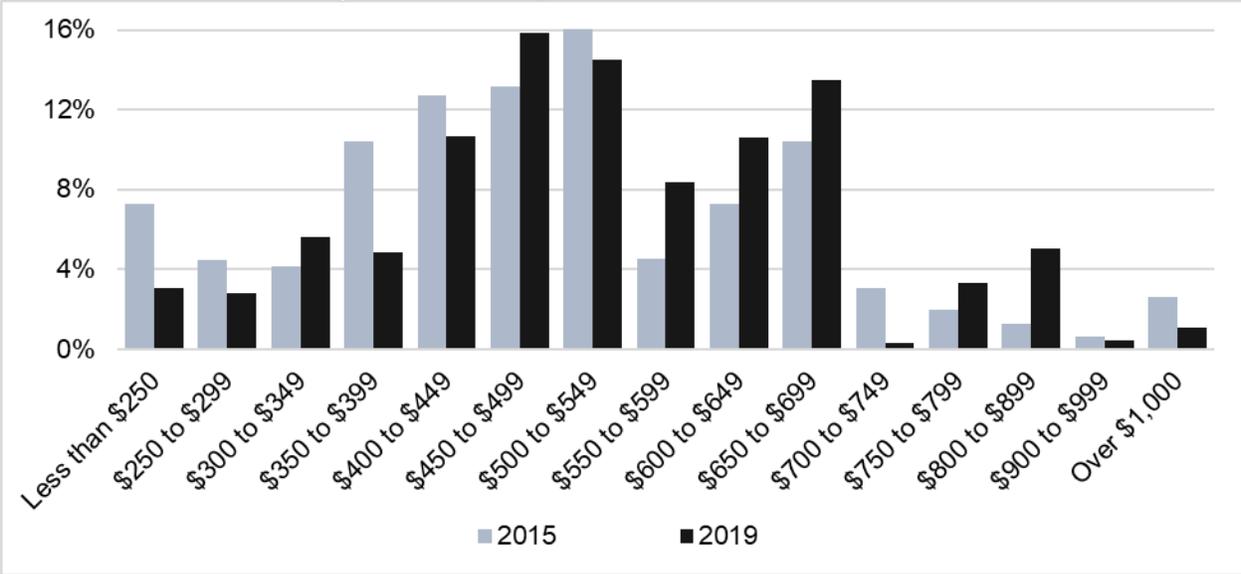
Like the owner-occupied housing stock, Richland County has also seen an increase in rents within this market segment over the past five years, which we've visualized using one-year American Community Survey estimates on contract rents in Exhibit 74. The advantage of the one-year estimates is that they do not average data across multiple years. However, the disadvantages include that (i) we are not able to analyze them across nodes and (ii) the most recent data available is from 2019.

Nevertheless, the data clearly show how the proportion of rental housing within Richland County that rents for under \$450 decreased substantially from 2015–2019, while the proportion with rents exceeding \$550 increased correspondingly over that period. This was echoed throughout interviews with both housing providers and social service agencies, who noted that higher rents have squeezed the budgets of those seeking both attainable and affordable rental housing.

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<sup>21</sup> For a typical 2-bedroom apartment, this translates to roughly a rent of \$600–\$800.

Exhibit 74: Richland County contract rents, 2015 and 2019



Data source: American Community Survey one-year estimates.

Opportunities for attainable housing development

Across the U.S., [cities are struggling with the loss of attainable or workforce housing](#), and the challenges faced by communities in Richland County are not unique. Unfortunately, today’s input cost environment (construction and labor) has made development of attainable housing challenging for most communities in the U.S. This challenge is especially acute in communities with lower priced housing like Richland County, as construction costs remain high and labor costs are only marginally less than they would be in a larger, higher-cost city.

Nevertheless, there appear to be several opportunities for attainable housing development or otherwise expanding the stock of attainable housing. These include:

**Development of duplex and triplex housing, especially in nodes with lower land costs.** As noted in the previous section, there is strong demand in the county for condo and zero-lot line developments. On the development side, this housing type can be developed more cheaply, and could arguably be developed profitably given Richland County’s prevailing housing costs and a sale price of \$175,000–\$200,000. If developed in some of the nodes in the county with lower land costs (such as the townships, Mansfield, or Shelby), this housing could meet the need for attainable housing (conversely, in the higher-cost nodes, it would likely target the market-rate segment).

**Strategic use of properties acquired through the land bank.** The Richland County Land Bank has acquired a number of parcels throughout Richland County, but especially in Mansfield. While land costs are not a substantial component of development costs in neighborhoods where the land bank has acquired properties, the conveyance of those properties to a for- or non-profit

developer to build housing targeting the attainable market could expand the stock of quality, attainable housing in those neighborhoods. The conveyance of these properties could restrict the income of the homebuyer to below a certain percentage of AMI to ensure that they contribute to the attainable housing stock. If combined with the lower cost of duplex/triplex construction, this strategy could provide needed quality attainable housing stock.

**Rehabilitation of existing housing stock.** Mansfield and Shelby both have a substantial stock of older housing that, while in need of some rehabilitation, could be brought to an owner-occupancy standard through rehabilitation. While both municipalities have programs to support homebuyers who are interested in purchasing and rehabbing properties, expanding these programs exploring ways to standardize and incentivize them (e.g., lists of preferred contractors, expedited permit approvals) could result in more rehabilitations being completed. There is also potentially a market for developing incentives for developers/contractors to renovate houses 'on spec' (i.e., without a confirmed buyer of the home) through similar incentives.

**Filtering of existing housing stock.** Beyond developing new housing targeting the attainable market category, new development in the market-rate category can, through the [process of filtering](#), expand the amount of housing in the attainable category. Filtering refers to the process that, over time, housing becomes aged and depreciates to attract a relatively lower-income homebuyer. In fact, (arguably) the majority of attainable/workforce housing was not built to specifically target this segment, but instead filtered down to a price point that placed it within the 'attainable' category. Should the input cost environment shift to a point where development of market-rate housing in Richland County is more financially feasible, we would expect to see the stock of attainable housing increase merely through the filtering process.

## Affordable Housing Analysis

For this report, the affordable housing market includes housing opportunities that are available to those earning below 80 percent of AMI. For 2022, this amount is \$41,550 for a single-person household and \$59,300 for a family of four in Richland County. While nearly all households in this income category qualify for some type of subsidized housing, many are unable to access this type of housing.

### Affordable homeownership opportunities

Given the relatively low prices of Richland County's housing market, homeownership could be attainable for certain households earning below 80 percent AMI, especially if they have a relatively high credit score and stable employment. However, as shown in the node analysis above, the number of homes in the county selling for under \$100,000 has decreased to virtually nothing outside of Mansfield. Furthermore, many of the homes in Mansfield selling for under \$100,000 are in substantial need of repair.

Nonetheless, those low-price homes may serve as an opportunity to provide low-income households in Richland County with homeownership opportunities. As noted in the previous section, there appears to be a viable market for repair and rehabilitation programs of older, dilapidated homes, transitioning them to an attainable housing stock. When combined with additional incentives (or perhaps with federal subsidies like the HOME program), these rehabilitated properties could also be sold to those earning below 80 percent AMI. Given both the opportunities and challenges associated with homeownership, any efforts to increase homeownership among low-income households should be paired with financial education, credit counseling, and similar services.

### Current affordable housing rental inventory

Despite the potential availability of affordable homeownership opportunities, renting is the most financially feasible and sensible decision for many, if not the majority of, low-income households. This section discusses rental housing opportunities for those earning below 80 percent AMI in Richland County, first by reviewing the unsubsidized affordable inventory before discussing subsidized and supportive housing.

#### Unsubsidized affordable rental inventory

While the bulk of this section discusses subsidized rental housing available to low-income households, one should remember that the vast majority of low-income families—[up to 75 percent in some estimates](#)—do not receive housing subsidies nor do they reside in a subsidized unit. Thus, no analysis of the affordable rental inventory is complete without first looking at unsubsidized rental properties.

As shown above in Exhibit 74, the number of rentals available for under \$500 per month in the county decreased dramatically from 2015–2019, and interviews with stakeholders and rental housing seekers indicate that this trend has only continued since 2019. In particular, interviewees have highlighted that the lowest-cost rental housing in the county—typically located in older homes in Mansfield that have been subdivided into apartments—has risen in recent years as those properties have turned over. While the rent increases associated with this turnover may appear modest—often only \$50–\$100, though some interviewees have noted up to \$200 increases in some instances—they represent a substantial increase to the low-income households who reside in these units.

#### Federally subsidized units

Across Richland County, there are 1,811 federally subsidized affordable housing units, with an additional 1,903 Housing Choice Vouchers administered by the Mansfield Metropolitan Housing Authority in Richland County (see Exhibit 75). Of those units, the majority are located in Mansfield,

and a majority of voucher holders reside in Mansfield as well (discussed later in this section). See [this link](#) for a map of subsidized developments across the county.

*Exhibit 75: Federally subsidized housing inventory by node*

Node	HUD			Rural housing	Project-based Section 8	Section 202	Section 811	Housing Choice Vouchers	Total
	HOME	Insured	LIHTC						
Bellville				25					25
Lexington	9		85	44					138
Mansfield	52	190	424		343	134	72		1,215
Ontario	5		88						93
Shelby	8		71	189	50				318
Urban Townships			4				18		22
Richland County								1,903*	1,806
<b>Grand Total</b>	<b>74</b>	<b>190</b>	<b>672</b>	<b>258</b>	<b>393</b>	<b>134</b>	<b>90</b>	<b>1,903</b>	<b>3,714</b>

Data source: National Housing Preservation Database.

\* Housing Choice Vouchers (HCVs) administered by the Mansfield Metropolitan Housing Authority. HCVs allow households with a voucher to choose the rental unit they would like to live in, provided the landlord agrees to accept the vouchers and the unit meets program guidelines. HCV tenants may reside in units with other federal subsidies—for example, a household with a voucher may choose to live in a LIHTC property.

Many of these affordable housing units target a specific population, either because of program guidelines (for example, Section 202 units for elderly households) or because the landlord chooses to target them to a certain population. Of the federally subsidized units in Richland County, only about 500 are *not* reserved for either the elderly or disabled (see Exhibit 76). Of the remainder, about 1,200 units are reserved for the elderly and about 572 are reserved for the disabled (note that 460 units are reserved for the elderly *or* disabled and are included in both of those counts).

*Exhibit 76: Assisted units by targeted population*

Population	Assisted units
No targeting	498
Disabled	112
Elderly	741
Elderly or disabled	460
<b>Total</b>	<b>1,811</b>

Data source: National Housing Preservation Database.

One challenge with federally subsidized units is that the subsidies have contractual end dates, and while operators are typically able to renew the subsidies, they may choose not to at that time. We have charted when the subsidized units in Richland County are set to have their subsidies expire [on this visualization](#). In general, Richland County will see between 20–70 subsidized units sunset every year through 2030. Between 2030–2040, the number of subsidized

units expiring annually increases, from 90–170 (with a few exceptions with dramatically fewer units expiring).

As noted in the table above, Metro Housing administers 1,904 Housing Choice Vouchers. These vouchers allow households to choose a rental unit to live in, provided the landlord agrees to accept the voucher, the unit's rent is below federal guidelines, and the unit passes a safety inspection. Despite this choice, in practice the vast majority of Met housing voucher holders reside within the city of Mansfield, especially neighborhoods in north and east Mansfield (mapped [at this link](#)).

#### Supportive housing units

Beyond those federally subsidized units, a number of additional supportive housing units exist within Richland County. While there are federal subsidies attached to some of these units, they typically include robust services for tenants and are reserved for special populations, including those who are currently unhoused and those in a drug/alcohol treatment program.

**Emergency Shelter units.** There are currently 100 year-round emergency shelter beds in Richland County. This includes 54 at Harmony House and 46 at the Domestic Violence Shelter. The latter shelter only serves survivors of domestic violence (both individuals and families), while Harmony House serves all drop-in clients.

**Permanent supportive and rapid rehousing units.** Both permanent supportive housing and rapid rehousing are designed to help those who are currently unhoused stabilize their housing situation as quickly as possible. Permanent supportive housing (PSH) offers long-term housing for unhoused persons with disabilities, including severe mental illness or severe addiction.<sup>22</sup> In contrast, rapid rehousing provides a short-term, stable housing opportunity that allows households to become connected with services and support.

PSH and rapid rehousing units available in the county include:

- Permanent supportive housing units:
  - Owned by the Mental Health Board and operated by Catalyst: 32 units. Twelve of these units are reserved for those with severe mental illness or severe addiction;
  - HUD-funded and owned and operated by Catalyst: 24 units;
  - Funded through the Ohio Department of Development and operated by Great Lakes Community Action Program and its subrecipients: 29 units.
- Rapid rehousing units:

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<sup>22</sup> See <https://mha.ohio.gov/supporting-providers/housing-providers/resources/permanent-supportive-housing> for more information on PSH.

- o Funded through the Ohio Department of Development and operated by Great Lakes Community Action Program and its subrecipients: 58 units

**Transitional housing and recovery beds.** In addition to these units, Mansfield UMADAOP (Urban Minority Alcoholism and Drug Abuse Outreach Program) operates eight transitional housing units for youth aged 18–21. These apartments are owned by the Mental Health Board. Mansfield UMADAOP also owns six recovery houses with 23 beds (12 for men and 11 for women) that are targeted at those experiencing severe addiction.

### Estimating affordable housing needs

While housing costs in Richland County are generally lower than the national average, this does not mean there is a surplus of affordable housing in the county. In fact, the data suggest the opposite: that there is strong demand for additional affordable units. Three data points are especially relevant here.

**Housing cost burden.** The first is household cost burden: that is, the proportion of renters paying over 30% or even over half of their income toward rent. Across Richland County, approximately 3,190 renter households are paying over half of their income toward rent (see Exhibit 77). While 60 percent of these households are in Mansfield, a substantial proportion are in other nodes in the county, including well over 100 such households in Shelby and both the urban and rural townships.

*Exhibit 77: Gross rent as a percent of household income for renters in Richland County, by node*

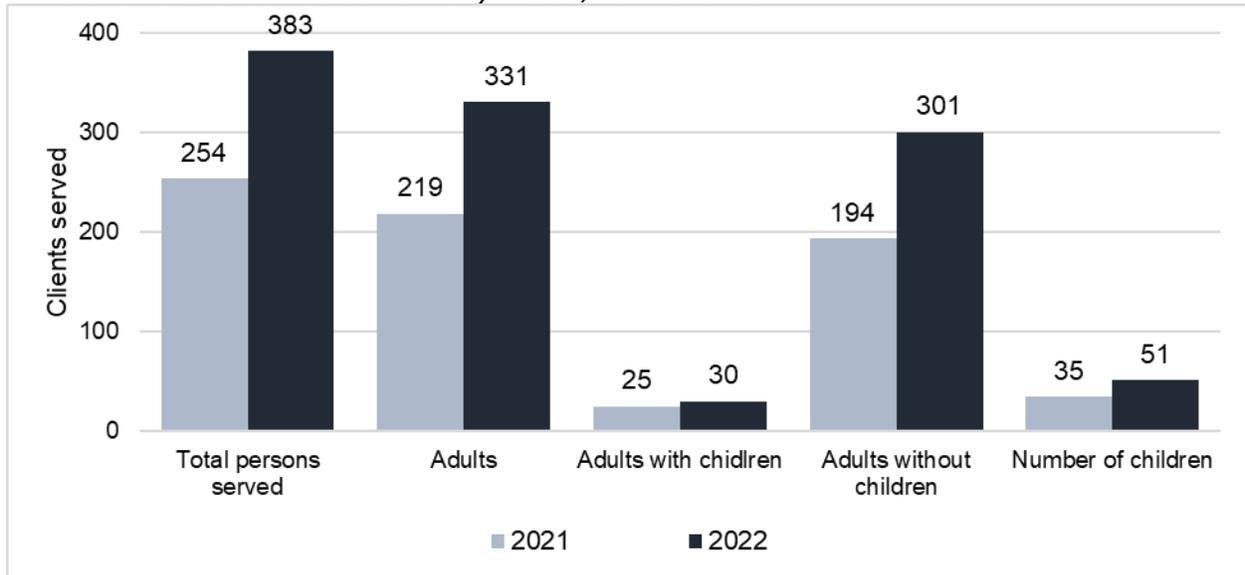
Node	Under 30% #(%)	30-40% #(%)	40-50% #(%)	Over 50% #(%)
Bellville	43 (64%)	9 (14%)	5 (7%)	5 (7%)
Lexington	98 (58%)	18 (11%)	7 (4%)	38 (23%)
Mansfield	4323 (50%)	1200 (14%)	780 (9%)	1943 (22%)
Ontario	269 (60%)	57 (13%)	13 (3%)	59 (13%)
Rural Townships	1628 (58%)	324 (11%)	183 (7%)	440 (16%)
Shelby	512 (50%)	56 (5%)	173 (17%)	237 (23%)
Urban Townships	1662 (55%)	513 (17%)	214 (7%)	468 (16%)

Data source: 2016–2020 American Community Survey estimates

**Clients served at Harmony House.** A second data point supporting the need for additional affordable housing is the increasing volume of clients that Harmony House served in 2022 relative to 2021 (see Exhibit 78). As the community’s drop-in shelter, Harmony House can serve as a barometer for Richland County’s current population of unhoused persons. In the first seven months of both years, the number of clients that Harmony House served increased by 50 percent, from 254 to 383. The number of children served across those periods also increased nearly 50 percent, from 35 to 51.

One should note, though, that in 2021 Harmony House was still abiding by COVID protocols and had reduced the number of shelter beds it offered. Thus, the increase seen over the 2021–2022 period may be both a function of increasing demand for services as well as Harmony House increasing its capacity to serve more clients.

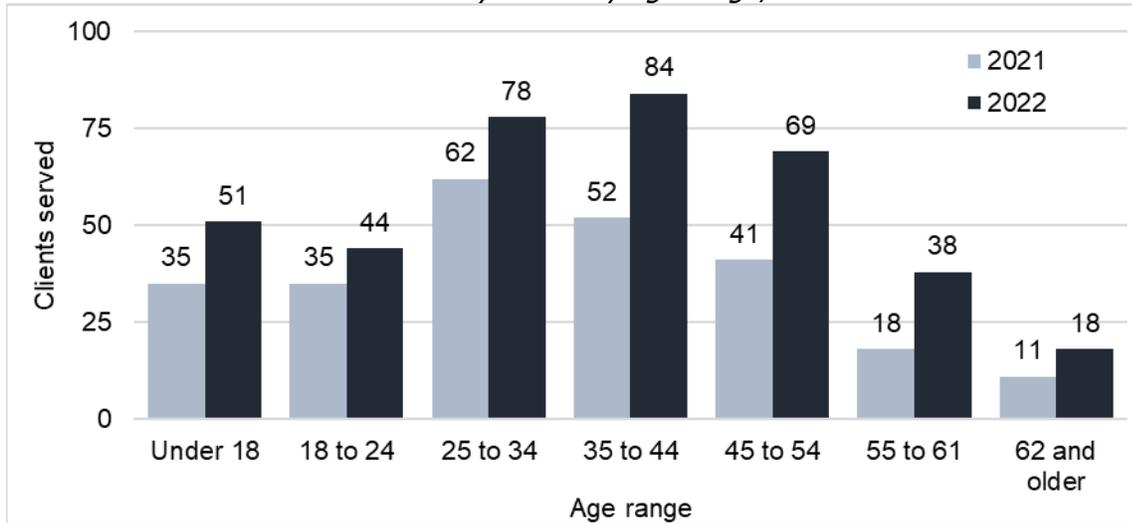
*Exhibit 78: Clients served at Harmony House, 2021 and 2022.*



Data source: Harmony House HMIS data. Both year’s records only include January 1–July 27 in each year for comparability.

Digging deeper into this increase, while the proportion of clients served by Harmony House increased for all age ranges, the increase was especially prevalent for non-elderly adults (see Exhibit 79). This suggests the need for affordable housing units that do *not* target the elderly, as the majority of clients served by Harmony House are in the 25–54 age range.

*Exhibit 79: Clients served at Harmony House by age range, 2021 and 2022*



Source: Harmony House HMIS data. Both year's records only include January 1–July 27 in each year for comparability.

Another marker of the lack of affordable housing units is the proportion of households with Housing Choice Vouchers (commonly known as Section 8) who are 'on the street'—meaning they are searching for a rental unit that will accept their voucher and which meets the program regulations.<sup>23</sup> Per Metro Housing, approximately 150 of the households it provides with vouchers—nearly 10 percent—are currently searching for housing. This provides further evidence that the supply of affordable housing—especially the supply of housing that is accessible to those with Housing Choice Vouchers—is limited in Richland County.

### Affordable housing development opportunities

The data presented here point to a substantial need for additional affordable housing units in Richland County. While the specific opportunities for affordable housing development will be discussed in future deliverables, the data point to three especially important opportunities for affordable housing development.

**Units targeting non-elderly adults.** As noted in Exhibit 76, the majority of federally subsidized affordable units in Richland County are reserved for either the elderly or disabled, and a plurality of those are reserved exclusively for the elderly. However, the majority of clients served at Harmony House are non-elderly adults, suggesting a need for more affordable housing units that welcome this population.

**Additional permanent supportive housing and rapid re-housing units.** The increase in Harmony House clients also points to the need for additional permanent supportive housing and rapid re-housing units. While there are a number of such units in the county, this number has decreased in recent years as a 10-unit PSH development closed. Expanding the capacity of local providers to administer PSH will be crucial for the county to receive additional PSH awards in the coming years.

**Expanded affordable housing units outside of Mansfield.** While the need for affordable housing units in Mansfield is arguably the greatest in the county, there are still many households outside of Mansfield that are paying over half of their income toward rent. Given the distribution of cost-burdened renters across Richland County, it appears these affordable units would be best placed in Shelby or in the townships. The need for affordable housing outside Mansfield is

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<sup>23</sup> For a voucher to be 'on the street' does not necessarily mean the household is unhoused. They may be staying with family or in some other accommodation (like a motel) until they are able to secure a place to live.

especially acute as many of the existing affordable units subsidized through the rural housing program are set to expire in the next 10 years.

## Conclusions and Summary

This *Richland County Housing Market Analysis* has presented a holistic overview of Richland County's owner-occupied and rental housing market. Drawing on data and interviews with key stakeholders, it analyzes the county's current housing market and trends and identifies opportunities for development.

In this final section, we summarize key findings along the three broad questions posed in the introduction to identify the current state of Richland County's housing market as well as market-rate and subsidized development opportunities in the short- and medium-term.

**What does our current market look like with respect to prices and target groups?** Overall, Richland County's housing market has experienced substantial price growth in recent years, with year-over-year home prices increasing by over 20 percent in certain months. The strongest price growth in this period has occurred in [the middle of the market](#), with the average house price increasing from about \$100,000 in mid-2000 [to almost \\$170,000 today](#).

While house prices have increased throughout the county, they have had different impacts on the markets in each node. For lower-cost nodes like [Mansfield](#) and [Shelby](#), the proportion of houses selling for under \$100,000 has decreased, though both nodes still appear to contain many opportunities for attainable homeownership. For more expensive nodes like [Ontario](#) and [Lexington](#), the availability of attainable homeownership opportunities has almost completely evaporated as sales prices now increasingly push into the \$300,000+ range.

While Richland County does not have a substantial stock of condos and zero-lot line developments, it appears that these properties are able to [attract a price premium](#), especially given their often smaller size. Many of these developments are relatively newer, and target (either explicitly or implicitly) a senior population.

In terms of rental housing, most opportunities in the county fall within the attainable and affordable categories, and most advertised apartment communities are currently renting in the \$0.70–\$0.90 per square foot range (approximately \$600–\$800 for a typical two-bedroom apartment). In contrast to surrounding counties, there has not been development of much higher-end rental housing in Richland County, especially housing that contains community amenities.

**Based on market information, what is the nature and extent of short-to-mid-term housing needs in our community?** Given the market information provided in this report, the county's most pressing short- to mid-term housing needs include the following.

- Development of new owner-occupied housing in the upper attainable and lower market rate categories—that is, housing that can sell in the \$150,000–\$225,000 price range. While this housing is needed throughout the county, given current land costs, it is probably most feasible to develop it in the lower-cost nodes of the county (i.e., not Ontario, Lexington, or to a certain extent Bellville). Furthermore, given input (construction and labor costs), it is most feasible to develop this housing as condo or zero-lot line developments. These allow developers to minimize construction costs relative to single-family home construction.
- Rehabilitation of existing housing into affordable and attainable homeownership opportunities. Given the county’s large older housing stock and its relatively low home prices, there exists an opportunity to rehabilitate existing homes beyond merely complying with housing codes but to a homeownership standard. Should these rehabilitations comply with the program guidelines for HOME, they could be accomplished using ARPA funding.
- New market-rate housing construction specifically targeted toward seniors. As Richland County’s population ages, there is a market for condo and zero-lot line construction that specifically targets seniors (ages 55 and older) looking to downsize but still live in the area. The county’s recent housing price increases means that this type of housing can likely attract a premium, as those looking to downsize will be able to sell their previous home at a higher price, which they can then use (in theory) to purchase a higher-quality condo or one with more community amenities. Interviews and data suggest that, if located in a desirable location and if sufficient community amenities are provided, condos in this market category could potentially fetch up to \$250,000 if not more.
- Market rate rental housing with contemporary amenities. Richland County currently lacks many mid- to high-tier rental opportunities that provide amenities like a fitness center, professional property management, and other community facilities. In recent years, both Crawford and Ashland County have seen new apartment complexes developed that are currently renting in the \$1.50–\$2.00 per square foot price range, suggesting that demand exists for such a product in this region. To maximize rents, this housing should likely be located between Lexington and Bellville with easy access to Interstate 71 or between Lexington and Ontario to benefit from proximity to shopping and entertainment.
- Affordable housing, especially units targeting those currently unhoused or at risk of becoming unhoused. As noted in the affordable housing analysis, the proportion of the county’s unhoused population experiencing has increased dramatically in the past year or two and has risen to the [forefront of community conversations](#). This momentum can provide an opportunity to expand the supply of permanent supportive housing and rapid rehousing that is available in the county, as well as to invest in additional affordable housing that does not necessarily target those currently unhoused. Given that an eligible use of ARPA funding is affordable housing development, these funds could be used and leveraged strategically to expand the county’s affordable housing stock.

**Is there a market for unsubsidized, market-rate housing, and what communities can support this type of housing?** Given the recent increases in sales prices and the short listing-to-pending time, the data show that there is a robust demand for unsubsidized market-rate housing, both on a homeownership and a rental model. However, the challenge for Richland County is that, even with the recent house price increases, it does not appear that a substantial portion of the market can support the current cost of new single-family home construction.

Where opportunities exist for new construction is in the upper portion of the attainable and the lower portion of the market-rate housing market. With today's input cost environment, these units would either have to be (i) renovations of existing housing stock or (ii) duplex or triplex construction, either through a condo or zero-lot line ownership model. There also seems to be evidence of demand for this type of rental housing stock given the success of the Redwood development.

Given prevailing condo prices in the county (see Exhibit 73) and a premium placed on new construction, these units could potentially sell for \$250,000 or higher if the condos provided substantial amenities and were in a high-demand location. This makes such development financially feasible in today's input cost environment (and certainly more feasible than new single-family construction). If located in a relatively lower-demand community with cheaper land costs (such as Mansfield, Shelby, or the urban townships), this housing type could also fulfill the demand for 'attainable' home ownership opportunities that the county is currently sorely lacking.

A second opportunity for unsubsidized, market-rate housing is in the rental market, particularly a mid-tier rental housing product that appeals to young professionals saving up for a down payment and short-term residents who may only be living in Richland County for a job engagement (e.g., traveling nurses). Based on demand in surrounding counties, it appears that a high-amenity apartment community in Richland County could fetch rents up to \$1.50–\$2.00 per square foot. Possible locations for this community would be between Bellville and Lexington with easy access to Interstate 71 or somewhere in Ontario or between Ontario and Lexington.

There may also exist an opportunity for smaller market-rate apartment communities near either downtown Mansfield or downtown Shelby. These communities may not be able to offer the same level of amenities nor have the same number of units but could nonetheless appeal to young professionals who prefer an 'urban' lifestyle. Currently, apartments in downtown Mansfield are fetching approximately \$1.00 per square foot in rent. While that rent level would not typically support new market-rate construction, it's possible that a higher-amenity product could rent for closer to \$1.35 per square foot, which could be financially feasible with community subsidies (e.g., a below-market rate ground lease).



*Chapter 4*

# Housing Needs Assessment

*Richland County Housing Needs Assessment and Action Plan*



## Introduction

This chapter provides a Housing Needs Assessment for Richland County. The purpose of this chapter is to evaluate Richland County's current and future housing needs over a 10-year horizon. In doing so, it reviews current market conditions, land use, and zoning; projects total and affordable housing needs for Richland County through 2032; estimates the economic impacts of addressing housing needs; and makes recommendations to meet those needs.

Our team has also prepared separate housing needs assessments for each of the seven nodes of Richland County analyzed in this project—Bellville, Lexington, Mansfield, Ontario, Shelby, the rural townships, and the urban townships.

As with the prior chapter, to the extent possible, we identify key housing needs for Richland County's affordable, attainable, and market rate housing markets.

We have created a Richland County Housing Needs Assessment map [at this link](#). All the mapped data collected through this project will be mapped at that link. We have created a short 'how to' video of how to use the map [here](#).

## Tax Delinquencies and Demolitions

Tax delinquencies and demolitions can signal either neighborhoods at risk of decline (tax delinquencies) or neighborhoods in significant decline but with land available for redevelopment (demolitions).

### Tax Delinquencies

As of Summer 2022, the Richland County Treasurer reports that there are 2,476 parcels in Richland County that are at least two years delinquent on their taxes (mapped [here](#)). This represents approximately 3.3 percent of all parcels in Richland County. While delinquent parcels are spread throughout the county, it appears the greatest concentrations are in Mansfield (especially the north end, Madison Township, and Shelby). Greater detail on each node's tax delinquent properties is provided in their respective *Housing Needs Assessment* documents.

### Demolitions

According to the Richland County Land Bank, they have conducted demolition on 619 properties in Richland County (mapped [here](#)). Most of these demolitions have been done in Mansfield, especially the north end. There have also been a handful of demolitions in Shelby. Greater detail on each node's demolished properties is provided in their respective *Housing Needs Assessment* documents.

## Land Use and Zoning

We have mapped Richland County's land use and zoning [at this link](#).

### Land Use

In terms of land use in Richland County, we note the following patterns:

- The vast majority of the land in the rural townships is used for agricultural use, though there is a considerable amount of low-density residential use as well, particularly in the southern half of the county.
- The largest concentrations of commercial land use are in Mansfield and Ontario, especially the Park Avenue West corridor.
- As expected, given the large number of single-family homes in the county, most of the land use devoted to residential uses is for single-unit residential, though there are pockets of more dense residential uses, especially in Mansfield and Madison Township, in addition to some parts of Ontario.

### Zoning

The link above also maps residential zoning across the county. In each node's respective Housing Needs Assessment, we have included a discussion of each node's zoning map.

#### Zoning overview

In this county overview, we note the following county-wide patterns:

- The majority of Richland County has zoning, except for a few rural townships. Within those townships, though, municipalities tend to have zoning e.g., (Bellville, Butler, and Lucas). Most rural townships with zoning tend to have very large lot zoning requirements.
- Except for Mansfield and Shelby, most of the land in most of the municipalities in the county is zoned R1 (single-unit residential). As noted in several of the node reports, there is a mismatch between where several of these jurisdictions have zoned for single-family residential and where development stakeholders have suggested that higher-density residential development is feasible.
- Shelby is the only node to have separate 'small lot' zoning, which it has for both its R1 and R2 zones. Its small lot zoning regulations are known as R1A and R2A, respectively. These small lot zones could serve as examples to other nodes that are seeking to promote attainable housing development, as allowing developments on smaller lots can reduce the cost of development.
- Compared to the other nodes, Shelby, Mansfield, and Madison Township have a larger proportion of their land zoned for higher-density residential.

- One noteworthy discrepancy between zoning and land use is in the rural townships. As discussed in the previous section, as expected most of the land in the rural townships is devoted to agriculture and extraction uses; however, most of the land in the rural townships is zoned for low-density residential. As a result of this zoning practice, it is possible to develop low-density residential housing throughout the rural townships of Richland County.

### Zoning analysis

We have summarized the zoning codes of the nodes (with the exception of the rural townships) [at this link](#). Again, in each node report, we provide a detailed analysis of the node's zoning code, but we note the following county-side patterns.

Overall, zoning in Richland County is *complicated*. Each jurisdiction—including each municipality and nearly every township—has its own zoning code with unique by-right and conditional uses, parameters (e.g., setbacks and minimum lot sizes), and restrictions. Even beyond the standard residential zones, each node also allows residential uses in other nodes (e.g., office services zones), but these often have their own restrictions and unique parameters.

In general, the zoning codes require relatively large lots, even for higher-density residential uses. For instance, most nodes' R2 zoning mandates minimum lot sizes of at least 8,000 ft<sup>2</sup> (about a fifth of an acre). For comparison, in Tacoma, WA, a recent zoning code re-write allows for lot sizes of 5,000 ft<sup>2</sup> in 'standard' R2 lots and lots of as small as 3,000 ft<sup>2</sup> in dedicated 'small lot' zones.<sup>24</sup> Shelby, in its R2A (small lot R2) zoning, allows for a minimum lot size of 4,900 ft<sup>2</sup> for two-family dwelling units. As we note above, adopting this small lot zoning code may be replicable in other nodes to promote attainable housing development.

Mandating such large lots makes it uneconomical to develop attainable housing in most situations. While land in Richland County is typically affordable, many of the development stakeholders interviewed for this project noted that acquiring land is often difficult. Allowing for smaller lot development would encourage housing development by allowing developers to build more units in a given plot of land.

While we would appreciate every node replacing its R2 zoning with Shelby's R2A zone, we realize that this may not be politically feasible. Instead, communities may identify areas where smaller lots would be appropriate (e.g., areas of already-existing density) and strategically zone those areas to promote housing development.

Another factor that makes the development of attainable housing difficult is how the zoning codes treat multifamily housing. The zoning codes, with no exceptions, do not treat small multifamily

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<sup>24</sup> We discuss Tacoma in greater detail in the Strategy Guide and Action Plan

units (three-plexes and four-plexes) as distinct housing types. Instead, these units are lumped into the zoning codes' 'multifamily' housing types. The exception to this is that some zoning codes do consider townhouses as a distinct use with their own zoning requirements. However, with only a few exceptions, townhouses are limited to the R3 (multifamily) zones.

A second factor related to making attainable housing difficult is that, with few exceptions, the zoning codes mandate extensive landscaping and site improvements to multifamily development. For example, Shelby's R3 zoning mandates a 25' buffer between any multifamily development and a one- or two-family residential district, and Lexington's code requires screen plantings of 'at least six feet' tall surrounding a parking lot in this situation. These requirements often make small-scale multifamily development impractical given the necessary site improvements and the inability to use large portions of the lot. Instead, multifamily development is pushed toward larger, suburban-style apartment complexes, similar to what you might find in the Columbus suburbs.

## Projecting Housing Needs

The report now turns to projecting Richland County's total and affordable housing needs through 2032 (ten years from when this report was written). For both projections, we use steady-state analysis: that is, we assume that trends from the most recent decade will continue. In other words, to project housing needs for the next 10 years (through 2032), we rely on data from the previous 11 years (namely 2010–2021).

What these projections don't consider are external events that could impact the county's housing market both positively and negatively. Certainly, the Intel development in Columbus (and the expectation of additional development to support the facility) could impact these projections by increasing demand for new housing in Richland County. Also, it's unclear how the shift to virtual employment and telework, which will likely continue in the next 10 years, will impact a low-cost place like Richland County, as it's possible that more people will be interested in moving to the county so they can purchase a larger house than they could for the same price in, say, Columbus.

Conversely, it is possible that the Intel project is cancelled, or that major employers in Richland County close or decide to relocate, which could reduce the number of new housing units needed in the county. Thus, there is risk that the projections are either too high or too low, though we believe that it is more likely that the projections are too low rather than too high.

### Projecting total housing needs

We begin the housing projections by estimating the total number of housing units that Richland County will need to sustain its growth in the next 10 years. In general, our method for estimating housing needs is as follows:

- For background: the unit of analysis is households in Richland County who (i) are homeowners and (ii) are renters. To better understand the demographics of Richland County’s housing needs, we break down households by the age categories. All data are sourced from the U.S. Census.
- To establish a baseline growth rate, we compare the number of renter and owner households by age category in the 2010 U.S. Census and the 2021 American Community Survey one-year estimates.
- To project household growth, we extend those growth rates to 2032. Because the baseline growth rates encompass 11 years and end in 2021, these estimates apply to the total housing units that Richland County will need by 2032.

Given that these estimates are being done in 2022, we considered modifying the 11-year baseline growth rates (2010–2021) to account for the 10-year period from 2022–2032. However, given the relatively few housing units that have been produced in Richland County in 2022, we decided against it, as the figures presented here still reflect the number of housing units that the county will need by 2032.

We also decided against doing so because we feel that, in general, the estimates presented here are conservative relative to the number of housing units that the county will need in the next 10 years. As noted in the Baseline Housing Initiatives, we believe that Richland County is poised for growth given the Intel facility being built near Columbus and because of the economic development pipeline that the Richland County Chamber has put together. Thus, the figures here should be seen as conservative estimates for the number of housing units that the county will need by 2032.

#### Projecting household growth

As described in the second bullet above, Exhibit 80 charts the baseline growth rate for Richland County and projects the county’s housing needs through 2032. **We project that by 2032, Richland County will need an additional 2,475 owner-occupied units and 3,364 renter-occupied units.**

*Exhibit 80: Changes in Richland County homeowners and renters by age*

Age	Homeowners				Renters			
	2010	2021	2032	Net	2010	2021	2032	Net
Under 24 years	322	530	872	+342	1,343	1,164	1,009	-155
25-34 years	2,972	3,662	4,512	+850	3,303	4,236	5,433	+1197
35-44 years	4,330	4,561	4,804	+243	2,384	1,832	1,408	-424
45-54 years	7,509	5,132	3,507	-1625	3,286	2,274	1,574	-700
55-59 years	3,649	3,022	2,503	-519	1,166	1,132	1,099	-33
60-64 years	4,019	4,501	5,041	+540	627	962	1,476	+514
65-74 years	5,565	7,003	8,813	+1810	1,011	1,995	3,937	+1942
75-84 years	3,462	4,113	4,886	+773	944	1,526	2,467	+941
85 years and over	1,323	1,381	1,442	+61	439	510	592	+82
<b>Total</b>	<b>33,151</b>	<b>33,905</b>	<b>36,380</b>	<b>+2475</b>	<b>14,503</b>	<b>15,631</b>	<b>18,995</b>	<b>+3364</b>

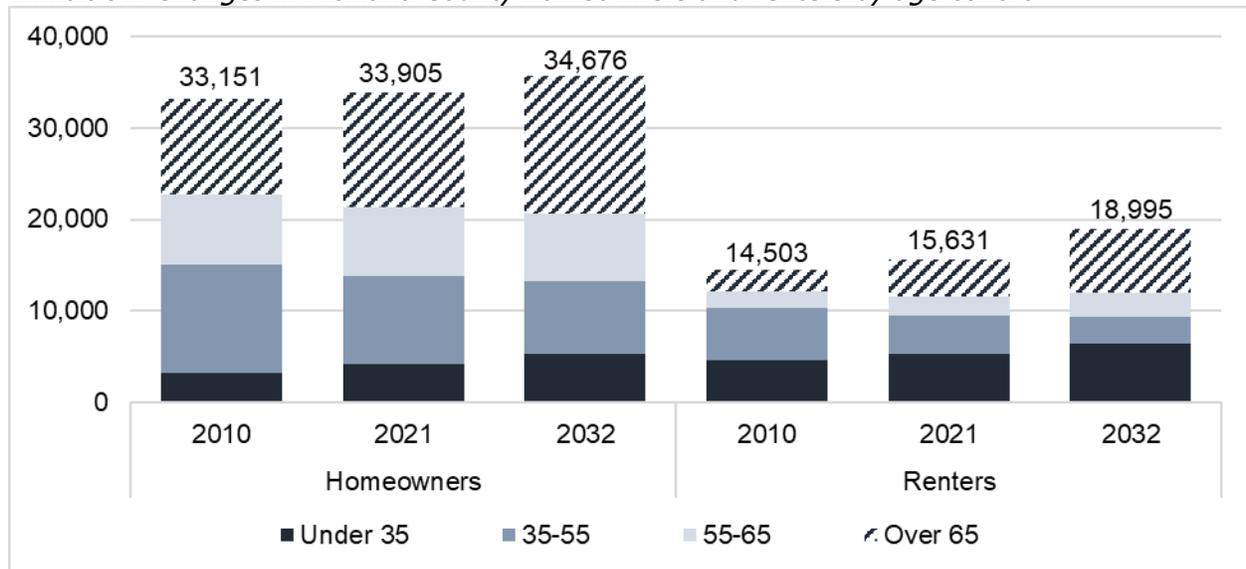
Source: Projections based on 2010 U.S. Census data and 2021 American Community Survey one-year estimates

Breaking those housing needs down by age group, we see that the growth in Richland County households will be concentrated within two distinct age bands.

- The larger of these will be **senior households**, as it appears the county’s senior population will grow dramatically in that period. In fact, the strongest area of growth among any age band will be those in the 65–74 age cohort.
- The second area of increased growth will be in **younger adult households** (those aged 25–34) as “Gen Z” comes of age and begins to form their own households. In particular, we project strong growth in the 25–34 age cohort (for both owners and renters) and in the 35–44 age cohort (for owners only).

We have aggregated these results into the bar graph below in Exhibit 81. This exhibit more clearly shows how Richland County’s senior population is projected to grow dramatically in the next 10 years, with additional strong growth in the number of young adults (i.e., “Gen Z”) in that period

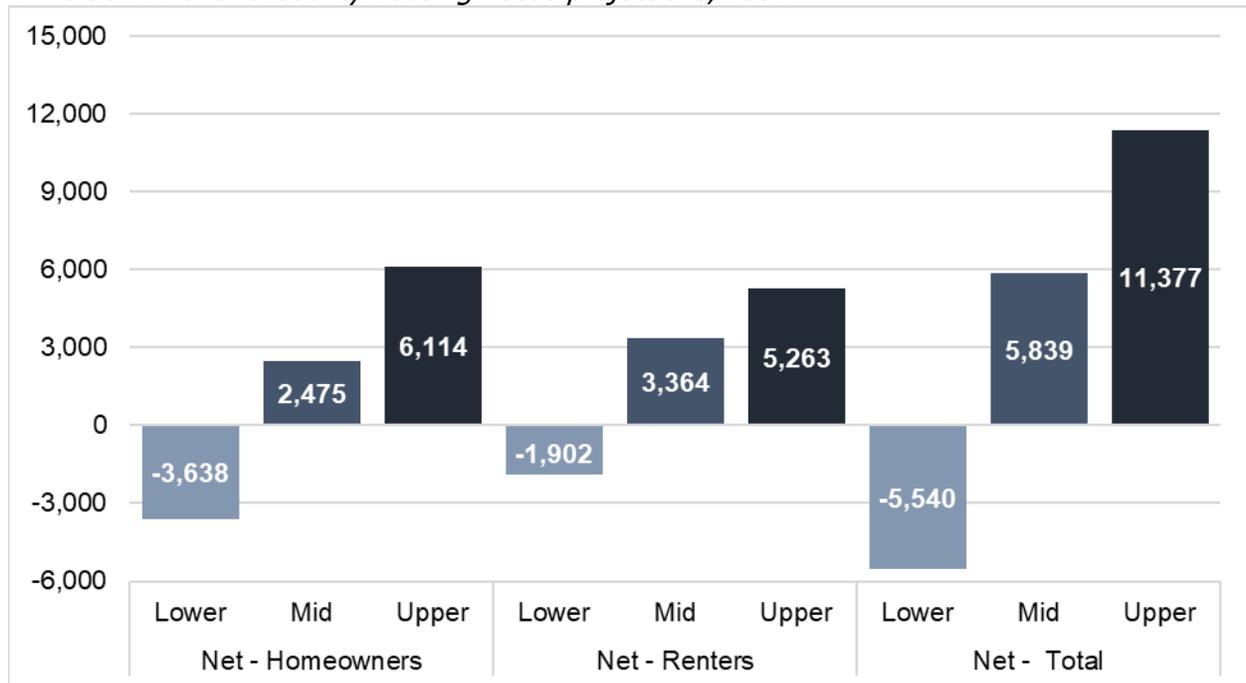
*Exhibit 81: Changes in Richland County homeowners and renters by age cohort*



Data source: Projections based on 2010 U.S. Census data and 2021 American Community Survey one-year estimates

To develop the final housing projects, we took this analysis and added a 10 percent margin of error in either direction (see Exhibit 82). The purpose of this margin is to consider the contingencies discussed at the beginning of this section. For each projection, the 'lower' projection decreases Richland County's household growth by 10 percent, while the 'upper' projection increases Richland County's household growth by 10 percent.

*Exhibit 82: Richland County housing needs projections, 2032*



Data source: Projections based on 2010 U.S. Census data and 2021 American Community Survey one-year estimates

What these projections show is how a relatively slight variation in housing projections can result in dramatically different housing needs. For the lower projection, we would expect Richland County to need more than 5,000 fewer housing units than it has today. On the other hand, a 10 percent increase in the housing projections would mean that Richland County would need more than 10,000 new housing units in the next 10 years (for reference, in recent years, there have only been about 100 permits filed in a given year).

These projections also show how failing to address barriers to housing development in the county could impact the county's future housing development. It would be quite easy for developers to choose to build in surrounding counties should the barriers to housing development in Richland County persist in the future—and in fact, given recent developments in Ashland and Galion, it appears that many developers are choosing surrounding counties over Richland. Thus, it is crucial that stakeholders continue to work collaboratively to address the barriers to housing development that have been noted in this report.

#### Projecting loss of units

The second data point that housing needs projections rely on is the loss of housing units through demolitions or obsolescence. To estimate the number of housing units that Richland County will lose in the next 10 years, we analyze the number of housing units by year built from Census data. More specifically, we analyze the number of housing units built before 1999 in both the 2010 and 2021 Census data (the latter from the American Community Survey).

In 2010, there were approximately 49,963 housing units in Richland County that had been constructed before 2000, per Census data. However, by 2021, that number had fallen to 48,210 units. That change corresponds to a decrease of 1,753 units. Projecting those changes going forward, **we estimate that Richland County will lose 1,694 units prior to 2032**. This loss of units is not reflected in the preceding housing projections.

One note of caution in interpreting these data, however: the period analyzed here (2010–2021) corresponds to the period immediately following the foreclosure crisis and Great Recession. This period saw extensive demolitions of housing units, thus exacerbating the loss of housing units. It is not likely that Richland County will see such a large amount of housing unit losses in the next 10 years. Nevertheless, they do show how important maintaining Richland County's rapidly aging housing stock is to meet the county's housing needs.

#### Meeting future housing needs

The housing projections here suggest that, in the next 10 years, Richland County may have to build upwards of 7,000 housing units when population growth and deterioration of existing units

is taken into consideration. This represents a significant increase in the county's recent building trajectory, as in the past few years only 100–120 new permits have been filed in the county. One should note that these projections also do not consider the impact of new development, including Intel, as well as how the shift to remote work will impact low-cost places like Richland County.

Beyond meeting these housing needs through new construction, stakeholders may also consider the following methods to boost the number of available housing units in the county:

- **Prevention of units from becoming dilapidated:** We estimate that, in the last 10 years, approximately 1,700 units in Richland County were demolished or otherwise came out of the housing stock. Preventing half of those units from becoming uninhabitable in the next 10 years would meet approximately 15 percent of Richland County's projected housing needs.
- **Making vacant units inhabitable:** Per recent Postal Service vacancy data, there are approximately 2,500 vacant residential units in Richland County. Returning half of those units to a habitable state would address approximately 21 percent of Richland County's projected housing needs in the next 10 years.

Ultimately, then, without even building a single new unit, preserving half of the units that would become dilapidated and making half of Richland County's vacant units habitable would address nearly a third of the county's housing needs in the next 10 years.

In terms of the estimated mix of new housing units (e.g., affordable, market-rate, and attainable), the following section projects affordable housing needs. In terms of the needed number of attainable and market rate units, we note that the [majority](#) of home sales in Richland County are still in the 'affordable' and 'attainable' market tiers, with relatively fewer sales in the market-rate tier (i.e., above \$200,000). It is likely that, as Richland County becomes a more desirable location and sees an influx of commuters to Delaware County and Columbus, home prices will continue to rise, necessitating additional market-rate construction. This construction, in turn, can lead to filtering of existing market-rate homes into the attainable price tier, and of homes that are currently attainable into the affordable price tier.

This filtering, though, depends on robust market-rate construction that will prevent the 'bidding up' of attainable housing into the market-rate tier, which appears to have occurred at a large scale in the county recently (especially in the in-demand nodes of Ontario, Lexington, and Bellville). If there are not enough housing units built in the county, then the need for attainable housing will be greater, as fewer units will be filtering down to the attainable housing category.

### Projecting affordable housing needs

To identify affordable housing needs for Richland County, our team relied on a methodology that had previously been utilized by the St. Louis [Affordable Housing Report Card](#). These projections

rely on special tabulations created for HUD’s CHAS (Comprehensive Housing Affordability Strategy) data, which allow us to estimate the number of households in Richland County at various housing levels by household size.

The affordable housing need projections were calculated for renters and homeowners separately. Relying on Census housing data from 2010 to 2021, we estimated the potential demand and supply for rental units and homes in 2032.<sup>25</sup> Specifically for renters, we estimated the number of households by size and the number of rental units by rent level and number of available bedrooms. One challenge with the CHAS data, however, is that they do not contain information on the size of owner-occupied units. For those, we are unable to estimate affordable housing needs by bedroom size and instead must analyze them in the aggregate.

Projecting affordable housing supply

The first step in estimating affordable housing needs is to project Richland County’s affordable housing supply in 2032. For this analysis, we assumed a steady state of changes in the housing supply, so whatever changes occurred in the 2010–2020 period would continue to occur through 2032. This approach has the same strengths and weaknesses of the steady-state approach used to estimate the county’s overall housing needs.

Exhibit 83 projects Richland County’s rental housing supply in 2032 by bedroom size and rent charged. Compared to today’s rents, there will be fewer units with rents under \$500, especially for larger bedroom sizes. In contrast, there will be strong growth in units with rents over \$1,000 a month, especially for larger units (those with two or more bedrooms).

*Exhibit 83: Projected rental housing supply by rent, 2032*

Size	Less than \$300	\$300 to \$499	\$500 to \$749	\$750 to \$999	\$1,000 or more
0 bedroom	8	907	16	0	0
1 bedroom	150	910	2,368	2,484	134
2 bedrooms	328	485	5,222	3,044	752
3+ bedrooms	54	171	1,344	3,438	2,068
<b>Total</b>	<b>541</b>	<b>2,473</b>	<b>8,950</b>	<b>8,967</b>	<b>2,954</b>

Data source: Projections based on HUD Comprehensive Housing Affordability Strategy (CHAS) data

Exhibit 84 projects Richland County’s owner-occupied housing stock in 2032 by monthly mortgage costs. Unlike the rental analysis, we are unable to project differences in housing costs by size of the housing unit. Nevertheless, we project that most housing units in Richland County will have

<sup>25</sup> Like the estimation of total housing units, this estimation assumes steady-state growth.

monthly mortgage costs of \$500–\$900, with somewhat fewer having mortgage costs of \$900 or more per month.

*Exhibit 84: Projected owner-occupied housing supply by mortgage costs, 2032*

Mortgage costs	Housing units
Less than \$500	7,699
Less than \$900	32,316
\$900 or more	20,592
<b>Total</b>	<b>60,607</b>

Data source: Projections based on HUD Comprehensive Housing Affordability Strategy (CHAS) data

#### Projecting affordable housing demand

To estimate demand for affordable housing, we first had to estimate the number of renter and owner households at various income levels, and then calculate the maximum monthly housing cost that would constitute 30 percent of their household income. In Exhibit 85 and Exhibit 86, we have estimated these data for both renters and owners in Richland County, as well as the maximum monthly housing cost that households of that income category could afford and remain not cost-burdened.

*Exhibit 85: Estimates of income and household size for renter households in Richland County, 2032*

Income level (renters)	Total	1-person	2-persons	3-persons	4+ persons	Maximum monthly housing cost
Less than \$19,999	<b>5,507</b>	3,230	1,277	621	573	\$500
\$20,000 - \$34,999	<b>3,567</b>	1,956	1,422	265	355	\$875
\$35,000 - \$59,999	<b>5,728</b>	3,134	2,022	1,144	1,037	\$1,500
\$60,000 - \$74,999	<b>1,635</b>	274	1,235	34	730	\$1,875
\$75,000 - \$99,999	<b>1,660</b>	165	738	125	800	\$2,500
More than \$100,000	<b>2,275</b>	27	614	2,025	696	\$5,000
<b>Total</b>	<b>20,372</b>	<b>8,786</b>	<b>7,309</b>	<b>4,216</b>	<b>4,189</b>	-

Data source: Projections based on HUD Comprehensive Housing Affordability Strategy (CHAS) data

*Exhibit 86: Estimates of income and household size for owner households, 2032*

Income level (owners)	Total	1-person	2-persons	3-persons	4+ persons	Maximum monthly housing cost
Less than \$19,999	<b>2,558</b>	1,778	688	341	58	\$500
\$20,000 - \$34,999	<b>3,665</b>	2,694	1,080	187	136	\$875
\$35,000 - \$59,999	<b>6,748</b>	3,192	3,180	597	488	\$1,500
\$60,000 - \$74,999	<b>4,126</b>	1,624	2,441	323	509	\$1,875
\$75,000 - \$99,999	<b>5,890</b>	948	3,676	487	1,283	\$2,500
More than \$100,000	<b>10,076</b>	159	5,486	1,956	3,186	\$5,000
<b>Total</b>	<b>33,063</b>	<b>10,395</b>	<b>16,550</b>	<b>3,892</b>	<b>5,661</b>	-

Data source: Projections based on HUD Comprehensive Housing Affordability Strategy (CHAS) data

In general, these projections highlight the extent to which affordable housing in Richland County is primarily a renter issue. Despite the county having fewer renters than owners, the lower end of the income spectrum is heavily tilted toward those who own rather than rent. What's also noteworthy about these projections is, while there are very few large owner households, there are a number of larger renter households (those with 3+ persons). This suggests the need for larger affordable housing units.

#### Projecting affordable housing needs

To understand Richland County's future affordable housing needs, we combine the affordable housing supply and demand projections to understand the 'gap' between what households will be able to afford and what units will be available (and at what sizes and price points those units will be).

Before we begin the analysis, one limitation is that the data presented only factor in housing unit cost (rent or ownership costs) and not quality. Given our knowledge of 'affordable' housing units in Richland County, it is likely that many of these units would require substantial investments to bring them into a livable standard. However, one should note that Richland County is unique in that, especially for homeownership, the county does have ample supply of potentially affordable units that, with funding for rehabilitation, could be leveraged to move lower-income households into homeownership.

Beginning with renter households, by 2032 we estimate that Richland County will need an additional 2,687 deeply affordable units (those with rents under \$500) (see Exhibit 87)<sup>26</sup> Among those units, approximately half will need to target one-person households, while about a third will need to target households with three or more persons. This suggests a strong need for affordable housing units with larger number of bedrooms, as well as units that are specifically targeted to seniors (since senior households are typically much smaller).

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<sup>26</sup> For this model, we assumed that 1-person households would be willing to live in studios and one-bedrooms, and households of larger sizes would seek apartments with several bedrooms equal to the size of their household. For reference, the Census reported that over 96% of renter-occupied units has an equal number of bedrooms and household members.

Exhibit 87: Projecting Richland County affordable housing needs for renter households, 2032

1-person	Income bracket	Maximum monthly payment	Demand	Supply	Need
	Less than \$19,999	\$500	3,230	1,975	1,255
\$20,000 - \$34,999	\$875	1,956	4,360	-2,404	
More than \$35,000	More than \$875	3,600	6,978	-3,378	
2-person	Income bracket	Maximum monthly payment	Demand	Supply	Need
	Less than \$19,999	\$500	1,277	813	463
\$20,000 - \$34,999	\$875	1,422	6,035	-4,613	
More than \$35,000	More than \$875	4,610	9,831	-5,221	
3+ persons	Income bracket	Maximum monthly payment	Demand	Supply	Need
	Less than \$19,999	\$500	1,194	225	969
\$20,000 - \$34,999	\$875	620	1,569	-948	
More than \$35,000	More than \$875	6,591	7,075	-484	
Total	Income bracket	Maximum monthly payment	Demand	Supply	Need
	Less than \$19,999	\$500	5,700	3,013	2,687
\$20,000 - \$34,999	\$875	3,999	11,964	-7,965	
More than \$35,000	More than \$875	14,800	23,884	-9,084	

Data source: Projections based on HUD Comprehensive Housing Affordability Strategy (CHAS) data

One noteworthy aspect of this analysis, though, is that it shows that Richland County will not have a shortage of somewhat more expensive apartments in 2032. This suggests that one way that the county could address affordable housing needs is through demand-side subsidies, like housing vouchers. Based on the household size analysis, demand-side subsidies may be most appropriate for 2-person households, as we project a large surplus of 2-bedroom units at modestly higher price points for that cohort.

In contrast, we do not project that Richland County will have a shortage of affordable homeownership opportunities in 2032, and in fact will have a healthy surplus of affordable homes (see Exhibit 88).<sup>27</sup> This suggests another avenue for alleviating the affordable housing gap for the county may be to encourage low-income households to move to homeownership. Given that homes are typically larger than apartments, these affordable ownership opportunities may especially appropriate for larger households in need of affordable housing.

<sup>27</sup> Note again, though, that this analysis does not consider housing quality. Nevertheless, though, this stock of affordable owner-occupied housing units does present a noteworthy stock of potentially-affordable homes

*Exhibit 88: Projecting Richland County affordable housing needs for owner households, 2032*

Income bracket	Maximum monthly payment	Demand	Supply	Need
Less than \$19,999	\$500	2,558	7,699	-5,142
\$20,000 - \$34,999	\$875	3,665	37,280	-33,615
More than \$35,000	More than \$875	26,840	57,872	-31,032

Data source: Projections based on HUD Comprehensive Housing Affordability Strategy (CHAS) data

### Estimating Economic Development Impacts of Addressing Housing Needs

The economic development impact of housing development extends beyond the dollars and cents spent specifically on construction. For instance, a family that moves to Richland County (instead of, say, Ashland County) because of a new housing development will pay taxes to local jurisdictions and is more likely to patronize local businesses. Those businesses, in turn, may then choose to reinvest the additional money they earn by hiring additional workers or adding shifts.

To analyze these cyclical impacts, researchers often use what are known as 'input/output' models, which use 'inputs' like construction costs and units built to measure economic development 'outputs.' In short, input/output models suppose that investments—such as building housing—have economic impacts beyond the dollars invested in them.

Broadly, we can describe the economic development impacts of housing construction and rehabilitation into three 'phases.' Phase I comprises the construction process itself. Phase II comprises the trickle-down economic impacts of Phase I (the construction process). Phase III includes the economic impacts of the families who have moved into the newly constructed units.

We have summarized these phases, and their employment impacts, below.

- Phase I: Jobs created directly by housing construction or rehabilitation, primarily in construction, the trades, architecture, and engineering. These are sometimes referred to as 'direct effects' because they directly occur because of housing construction.
- Phase II: Jobs created by the spending of wages earned through Phase I. For example, if a plumber takes his family out to eat because of wages he or she earned as a result of housing construction, and the restaurant decides to hire more to support this extra business, this is a Phase II impact.
- Phase III: Jobs supported by the families that live in the newly constructed housing units. Unlike the impacts of Phase II, these impacts are ongoing and accrue to the area if the unit is occupied.

In addition to the employment impacts of housing construction, the construction and rehabilitation of housing also impacts local government revenues across each of these phases:

- Phase I: Construction-related fees paid for permitting, utility access, and other fees. This represents a one-time fiscal benefit.
- Phase II: Taxes paid by wages earned through housing construction. This also represents a one-time fiscal benefit.
- Phase III: taxes paid by families that reside in the constructed or rehabilitated housing. This fiscal benefit accrues as long as the housing is occupied.

The National Association of Home Builders (NAHB) has developed several ‘typical case’ models to estimate the employment and fiscal effects of housing construction and rehabilitation across those three phases. Given the scale of the housing needs in Richland County identified earlier in this report, we have elected to use a model developed in 2015 by NAHB that estimates the impacts of constructing 100 single-family homes and 100 multifamily units in a metro area, in addition to \$1 million spend on residential remodeling.<sup>28</sup> We note two aspects of these models:

- Given the substantial rehabilitation needs of many older houses in Richland County, it may be more appropriate to utilize the new construction models instead of the rehabilitation model for those units that require substantial rehabilitation, especially those units where rehabilitation is transforming a vacant unit into an occupied unit.
- Since these models were developed in 2015, the Consumer Price Index (CPI) has increased by roughly 25%. We continue to use the estimates developed in 2015 to develop ‘conservative’ estimates, but note that, to adjust for inflation, economic impacts should be increased by 25 percent.<sup>29</sup>

### Economic impact of constructing 100 new single-family homes

Exhibit 89 charts the economic impacts of constructing 100 new single-family homes across the three phases discussed earlier. It estimates that the one-year impact of constructing these units would be approximately \$28,671,000 in local income and approximately \$3.3 million in local taxes and fees. In addition, it would support nearly 400 jobs in that year.

Going forward, having 100 additional single-family units being occupied would also have substantial economic impacts on the Richland County community. The NAHB estimates that these

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<sup>28</sup> Additional information on these models is available in [this report](https://www.nahb.org/-/media/NAHB/news-and-economics/docs/housing-economics/economic-impact/economic-impact-local-area-2015.pdf) (direct link: <https://www.nahb.org/-/media/NAHB/news-and-economics/docs/housing-economics/economic-impact/economic-impact-local-area-2015.pdf>)

<sup>29</sup> One reason why we have chosen not to incorporate inflation into these models is that increases in online shopping has decreased the amount of local spending that occurs in a community, thus reducing the total local income generated. Thus, we hope that by omitting inflation but not considering increases in online shopping, the estimates will still ring true.

units will create over \$4 million annually in total local income and about \$1 million annually in local taxes and fees in addition to supporting 69 local jobs.

*Exhibit 89: Economic impact of building 100 new single-family homes*

Economic impact	Phase I	Phase II	Phase I + II	Phase III
<i>Timeframe:</i>	One-year	One-year	One-year	Annual, ongoing
Total local Income	\$19,204,100	\$9,466,700	\$28,670,800	\$4,091,900
<i>Business owners' income</i>	\$6,526,750	\$2,079,400	\$8,606,150	\$922,500
<i>Local wages and salaries</i>	\$12,677,350	\$7,387,300	\$20,064,650	\$3,169,400
Local taxes and fees	\$2,152,500	\$1,206,100	\$3,358,600	\$1,014,800
Local jobs supported	237	157	394	69

Data source: NAHB impact models

Economic impact of constructing 100 rental apartments

Exhibit 90 presents the impacts of constructing 100 rental apartments per the NAHB model. While the per-unit impacts of constructing one rental unit is less than the impact of constructing one single-family house, the model still shows substantial economic and tax impacts from multi-family construction. Of note, in the first year of construction, the Phase I and II impacts total over \$11.5 million in local income and over \$2 million in local taxes and fees, in addition to 161 local jobs supported.

Beyond the first year, the economic impacts of housing 100 households in rental units are also substantial, contributing over \$2.6 million in local income to the economy and over half a million in local taxes, as well as supporting 44 local jobs.

*Exhibit 90: Economic impact of building 100 rental apartments*

Economic impact	Phase I	Phase II	Phase I + II	Phase III
<i>Timeframe:</i>	One-year	One-year	One-year	Annual, ongoing
Total local Income	\$7,403,300	\$4,289,700	\$11,693,000	\$2,640,600
<i>Business owners' income</i>	\$2,750,550	\$870,100	\$3,620,650	\$623,600
<i>Local wages and salaries</i>	\$4,652,750	\$3,419,600	\$8,072,350	\$2,017,000
Local taxes and fees	\$1,699,600	\$511,600	\$2,211,200	\$503,500
Local jobs supported	90	71	161	44

Data source: NAHB impact models

Economic impact of residential remodeling

The final NAHB model concerns the impact of \$1 million spent on residential remodeling. As noted above, these figures would only apply when the remodeling occurs in an already-occupied unit. For when the remodeling either brings a vacant unit to an occupancy standard or prevents a unit from becoming vacant, the two prior models would be more appropriate (depending on whether the units were single-family or multifamily).

Unexpectedly, the economic impacts of home remodeling are less than the construction of new units, and they primarily occur in Phases I and II (the year in which a unit is remodeled). Approximately 84% of the cost of remodeling is returned to the local economy (a contribution of \$841,000 out of every \$1 million spend), in addition to contributing to nearly \$71,000 in local taxes and fees. Beyond the Phase I and II impacts, though, the effect of remodeling is much more minimal, with an estimated increase of \$11,200 in local taxes and fees annually.

*Exhibit 91: Economic impact of spending \$1 million in home remodeling*

Economic impact	Phase I	Phase II	Phase I + II	Phase III
<i>Timeframe:</i>	One-year	One-year	One-year	Annual, ongoing
Total local Income	\$577,200	\$263,600	\$840,800	-
<i>Business owners' income</i>	\$194,500	\$60,300	\$254,800	-
<i>Local wages and salaries</i>	\$382,400	\$203,100	\$585,500	-
Local taxes and fees	\$36,000	\$34,700	\$70,700	\$11,200
Local jobs supported	7.2	4.4	11.6	-

Data source: NAHB impact models

In summary, the models presented here show that the impacts of housing construction and remodeling are substantial and go well beyond the dollars and cents associated with the construction process itself. Importantly, many of these impacts—those discussed in Phase III of each model—accrue annually once the housing is constructed and occupied.

## Identifying Housing Needs and Recommendations

This chapter, along with the companion reports for each node, have provided a Housing Needs Assessment for Richland County and the jurisdictions within it. For each of the nodes, we have identified 3–4 key recommendations for strengthening their housing market. Here, we note a few recommendations that apply to all of Richland County. In the project’s subsequent recommendations and implementation plan, we will identify ‘best practices’ for addressing these housing needs.

**Simplify zoning codes and make zoning more friendly to small-scale multifamily development.** As noted earlier, zoning in Richland County varies substantially across jurisdictions, with virtually every jurisdiction (save for a few of the townships) having its own unique zoning code with its own allowed uses and parameters. Having to learn so many different zoning codes adds complexity and cost to any housing development in the county. Key stakeholders should explore adding commonality to zoning codes across the county, even if they only pertain to by-right uses (for instance, allowing two-unit dwellings in every R1 zone by-right).

An additional challenge of the zoning codes in the county is that they are unfriendly to small-scale multifamily developments, such as three- and four-plexes and townhouses, that can serve as attainable housing. Most of the zoning codes treat these uses as multifamily and require

extensive setbacks and landscaping to separate them from single- and two-family residential uses. While these setbacks may be appropriate for large, suburban-style apartment complexes, they make the development of small-scale multifamily unprofitable.

**Expand efforts to rehabilitate vacant housing units and units at risk of becoming dilapidated.** Our projections show that Richland County will need approximately 6,000 new housing units in the next 10 years, notwithstanding any units that will leave the housing stock in that time (e.g., by being demolished). Given the number of vacant units in the county, though, bringing half of those units to a livable standard could address over 20 percent of the county's housing needs in the next 10 years. Additionally, preventing half of the units that would have become dilapidated could address another 15 percent of the county's housing needs.

**Build capacity to develop affordable housing, especially family-sized affordable rentals.** The affordable housing projections suggest that Richland County will need approximately 2,687 deeply affordable rental units (i.e., affordable to those earning less than \$20,000 annually) by 2032. Most of those units will need to either be for single-person households or for families of three persons or more. Conversations with stakeholders have indicated that there is currently a lack of capacity to build affordable housing in Richland County, though it appears that may soon be changing with the Ritters Run and Turtle Creek developments. Addressing these affordable housing needs will require this capacity in the county, and developers of affordable housing should take note of the anticipated shortage of large affordable rental units.

For affordable homeownership, the projections above show that Richland County will have a surplus of affordable owner-occupied units in 2032, but those projections do not consider housing quality. Many of those units will likely require substantial investment to turn them into a desirable property. Thus, it is crucial that the county identify funding and capacity partners to rehabilitate affordable homeownership opportunities and to provide homebuyer education, low-cost financing, and continued support for those purchasing these homes. These homebuyers will likely have been renters previously, and [studies have shown](#) that homebuyer education allows lower-income purchasers to sustainably own a home and to benefit from increases in asset value.



*Chapter 5*

# Strategy Guide and Action Plan

*Richland County Housing Needs Assessment and Action Plan*



# Chapter 5: Strategy Guide and Action Plan

## Introduction

This chapter provides the *Strategy and Action Plan* for the Richland County Housing Needs Assessment. As the final chapter in the plan, it summarizes the challenges to Richland County's housing market that have been identified in previous documents while identifying potential policies, programs, and practices that have been adopted in communities similar to Richland County.

The chapter is organized into challenges and potential solutions related to three broad categories that have been identified as challenges in previous chapters:

- Funding and capacity for housing development
- Crafting policies that encourage housing development
- Increasing development of affordable and transitional housing

Within each section, we first outline specific challenges that have been identified over the course of the Housing Needs Assessment. Then, we outline a series of action steps that Richland County stakeholders can undertake to address these challenges. To the extent possible, these action steps are presented in a way

Each section then describes policies, programs, and practices that other jurisdictions have adopted to address similar challenges in their own communities. We have identified these policies through internet searches, interviews with key stakeholders, and review of planning documents.

In identifying these examples, we have prioritized communities similar to Richland County, especially communities in Ohio. However, some are from places quite differed from Richland County but are included here because we feel that are especially worth considering.

For each example, we have classified them as an easy win, medium-term, and long-term. In developing these definitions, we have not only focused on the expected time for each to come to fruition, but what it would take from the Richland County community to implement them. We define these as the following:

- Easy win strategies are those that could be adopted either without a policy change action or with a small amount of community input. In general, these strategies could potentially be accomplished within a 24-month period should Richland County or its communities decide to pursue them.
- Medium-term strategies are those that would require a policy change within a single jurisdiction, or which would require dedicated funding for a single program. Should Richland County or its communities decide to pursue these strategies, we anticipate that they could be achieved within a 2–5 year period.
- Longer-term or aspirational strategies are those that would require collaboration across jurisdictions, would require substantial funding likely involving both public and private/non-profit actors, or which would require actual development to materialize. We anticipate that these would take longer than 5 years to achieve, though many have short-term or intermediate steps that stakeholders in Richland County could begin pursuing now to achieve these longer-term goals.

## Funding and Capacity for Housing Development

Like many small communities across the country, Richland County and its constituent jurisdictions struggle with having the capacity to support housing development in terms of both *funding* development and having the *technical know-how* to support development.

In the Baseline Housing Initiatives Report, our team identified several funding and capacity-related technical assistance needs in the county. These include:

- Funding, knowledge, and capacity related to affordable housing financing and development
- Development, contracting, and architecture services for both market-rate and affordable housing

This section provides an overview of challenges noted in Richland County related to funding and capacity, as well as strategies to combat these challenges.

### Strategy 1: Promote Richland County to outside developers

Related to the lack of development activity in Richland County is that the county is not 'on the radar' of out-of-town housing developers. In conversations with developers in Columbus and elsewhere, none of them mentioned Richland County as a potential target for them. Reasons given primarily related to the county's low housing prices, slow population growth, and the opportunity cost of not developing in a 'hotter' market like Delaware County.

However, recent population growth and the county's economic development pipeline show that Richland County is primed for growth in the coming decade, and the Housing Needs Assessment has shown that the county will need over 5,000 housing units in the coming decade to meet

population growth. In addition, recent increases in home prices (as shown in the Market Analysis), especially in the condo market, suggest that housing can be developed profitably in Richland County in today's cost environment.

Across the strategies contained in this report, promoting Richland County to outside developers is probably one of, if not the lowest-hanging fruit and the easiest to achieve. Many of the action steps described below could be accomplished within a year and would not require substantial investment. Others, such as creating a Housing Coordinator position, might require greater coordination, especially around funding.

#### Action steps

Specific action steps to guide this strategy include:

- Convene a multi-jurisdictional and multi-sector working group to identify how best to promote Richland County to outside developers. Ideally, this working group would include representatives from each municipality in Richland County, housing development stakeholders like developers and bankers, representatives from the Convention and Visitor's Bureau, and other key representatives. This working group could be an outgrowth of the current Housing Steering Committee.
- Contract with a professional website developer to stand up a website that includes relevant information on housing development in Richland County, including development incentives, taxes, school district information, proximity to markets, and contact information.
- Explore creating a 'Housing Coordinator' position to market the county to outside developers. This position would ideally be a county-wide position and could be housed either in the Richland County Foundation, the Richland Chamber, or potentially county government.
- Identify a site within the county to market as through an RFP (Request for Proposals) process. With the upcoming demolition of the Ocie Hill School site, which may serve as a worthwhile 'test case' for such an RFP. The RFP should include information on the site, the type of development desired, and whatever incentives the county/city are willing to commit to the development.
- The 'Housing Coordinator' position could work with local governments and other stakeholders to coordinate future RFPs. Other potential sites for a development RFP include the municipal lot in downtown Mansfield and vacant shopping centers along Park Avenue W.

#### Website to promote the community to outside developers

- Category: Easy win
- City implemented: Zanesville, OH
- Dates implemented: unknown

**Summary of program:** The City of Zanesville contracted with a website developer to launch [buildzanesville.com](http://buildzanesville.com), which showcases various information about developing housing or commercial land in Zanesville. Information presented includes Community Reinvestment Areas (CRAs), Opportunity Zones, amenities, cost of living, taxes, utility cost analysis, and other pertinent information. The site also includes some model floor plans which would conform to zoning on city lots.

**Accomplishments:** According to city staff, the website has led to more developers reaching out to the city to express interest in developing housing.

**How it could be adopted to Richland County:** It would be an easy win for a similar site to be developed for all of Richland County with similar information. Alternatively, such a site could be developed by any of the communities in Richland County.

**Additional resources:** [Buildzanesville.com](http://Buildzanesville.com) has contact information for officials in the city.

#### Using RFPs to market sites for affordable housing development

- Category: Easy win
- Cities implemented: Many, including Zanesville
- Dates implemented: N/A

**Summary of program:** Many cities have used RFPs and RFQs to attract interest in developing affordable housing on publicly owned land, including larger lots owned by land banks. These RFPs are some fancy, involved thing, and often just include information about the site (acreage, proximity to amenities, sewer and utilities) and any potential incentives that the city could commit. As noted above in Strategy 1b, these RFPs could mandate that an out-of-town developer partner with a local organization to develop their expertise and capacity to build affordable housing.

**Accomplishments:** An RFP for a demolished school site (owned by the local land bank) was recently used by the City of Zanesville to develop affordable housing through the non-competitive tax credit program. A Columbus-based developer responded to the RFP and was recently awarded tax credits to build affordable housing on the site. Interviews with Zanesville stakeholders indicate that they put together simple RFP and emailed it to developers who had recently won tax credit projects to see if any expressed interest.

**How it could be adopted to Richland County:** There are many vacant former school sites in Richland County, and many (if not all) of those sites are controlled by the land bank or another public entity. Any of those sites could serve as a 'test case' for such an RFP. Even if a project didn't come to fruition, the RFP would get the county on the radar of housing developers in other communities.

**Additional resources:** News article on the Zanesville affordable housing project is available [here](#).

#### Housing Steering Committee to Guide Development

- Category: Easy win
- City implemented: Laramie, WY
- Dates implemented: 2019–present

**Summary of program:** As part of the City of Laramie’s *Thrive Laramie* 10-year economic development plan, a group of stakeholders came together to hold monthly meetings on housing-related issues and how those would impact Laramie’s growth moving forward.

**Accomplishments:** While in name an economic development plan, *Thrive Laramie* included a robust housing element and, at least partially because of the work of its housing development roundtable, the plan resulted in the City of Laramie allowing for Accessory Dwelling Units (ADUs) in all residential zones and in shrinking the minimum lot size for nearly all residential zones. Such actions will increase the availability of affordable housing in Laramie.

**How it could be adopted to Richland County:** The Housing Development Committee could continue holding regular meetings to discuss housing-related issues in the county and how those could be addressed in a collaborative manner across jurisdictions.

**Additional resources:** More information about Thrive Laramie’s housing element [here](#).

#### Strategy 2: Build local capacity for market-rate and affordable housing development

As noted in the *Baseline Housing Initiatives Report*, there is little public- and private-market capacity in Richland County to support housing development. By and large, this is a function of the lack of recent development activity in the county—developers and contractors are very footloose and migrate to markets where building activity is happening. With so much construction happening within an hour of Richland County both to the north (Cleveland suburbs) and especially the south (Columbus suburbs), many housing professionals have migrated to those markets.

As noted in the *Housing Needs Assessment*, Richland County needs to add over 5,000 housing units in the next decade to sustain its population growth and to lay the groundwork for future economic development needs. Key to developing those units is to enhance local capacity to develop market-rate and affordable housing in Richland County by identifying, leveraging, and strengthening local resources. Such resources include non-profits that have previous housing development expertise as well as local educational institutions that can expand the number of construction professionals and those in the trades.

Another major capacity challenge for Richland County is the lack of a Community Housing Development Organization, or CHDO. While less important than they once were due to changes in regulations in 2011, CHDOs still provide both tangible and intangible benefits to affordable housing development. Tangibly, the presence of a CHDO on a tax credit application means the development is eligible for a boost in funding. Intangibly, CHDOs can help to coordinate affordable housing development both inside and outside the tax credit program as well as galvanizing community support for affordable housing development.

#### Action steps

Specific action steps to guide this strategy include:

- Convene a community conversation to identify what organizations, if any, could serve as a CHDO for Richland County. In determining such an organization, the county should prioritize those groups that have previous housing development experience and the willingness to serve the entire county. If no such organization exists, identify local funders that could commit to funding the creation of a CHDO.
- To build the capacity of a CHDO, identify ways to partner with for-profit developers on housing. This could be achieved through the RFP process (discussed above) by including a clause in the RFP the whatever developer is selected must work with the local CHDO. As one of the qualifications to become a CHDO is demonstrated capacity to develop housing, these partnerships can give local organizations that experience.
- To broaden the county's capacity to develop both market-rate and affordable housing, create partnerships between local developers and technical/vocational schools to increase the number of students enrolling in and completing training programs for construction and related trades (electricians, plumbers, carpenters, etc.). County stakeholders (including the potential Housing Coordinator noted in the previous section) can also conduct outreach to local four-year universities to identify potential partnerships for architectural services (e.g., internships and student projects).

#### Developing a CHDO through partnerships with for-profit developers

- Category: Easy win/Medium-term
- City implemented: Lima, OH
- Dates implemented: 2000-present

**Summary of program:** New Lima – Housing For the Future was incorporated in December 2000 and, over the last 22 years, has developed several affordable housing projects in both Lima and in other locations in western Ohio. Key to their ability to develop affordable housing (especially in the early years of the organization) has been ongoing partnerships with private-market developers, including the Miller-Valentine Group. Now, New Lima can develop affordable housing without such partnerships.

Apart from its property development activities, New Lima also provides down payment assistance and property maintenance training to low- and moderate-income households.

**Accomplishments:** New Lima has developed five affordable housing complexes. Four of these are in Lima while another is in Montgomery County (Dayton).

**How it could be adopted to Richland County:** An organization prepared to become a CHDO (such as NECIC) could identify private-market developers with which to partner to develop affordable housing, potentially using non-competitive tax credits. In the affordable housing development section of this chapter, we include some strategies for how to solicit developers to express interest in developing affordable housing in Richland County. As part of those solicitations, a condition could be that a non-profit in Richland County partner with the developer to gain the necessary expertise to operate as a CHDO in the future.

**Additional resources:** New Lima – Housing for the Future [website](#). Promotional [video](#) created to showcase New Lima’s first housing development and its partnership with the Miller-Valentine Group.

Major investment to support a CHDO

- Category: Long-term/aspirational
- City implemented: Youngstown, OH
- Dates implemented: 2009-present

**Summary of program:** The Youngstown Neighborhood Development Corporation was launched in 2009 to catalyze strategic neighborhood reinvestments throughout Youngstown. Originally funded through the City of Youngstown and a local foundation, today the YNDC receives funding from various foundations, local corporate giving, federal funds, and city funding.

Activities undertaken by YNDC include:

- Renovations of vacant homes resold to low-income buyers at an affordable price
- HUD-approved housing counseling services
- No-cost home repairs, including no-cost roof repairs

**Accomplishments:** Since 2020, YNDC has demolished 770 blighted properties; renovated 133 vacant units; completed 69 emergency home repairs, 286 home repair projects, and 63 full home rehabs. Overall, these projects have generated over \$3 million in infrastructure reinvestment.

**How it could be adopted to Richland County:** Unlike the Lima example above, this strategy would require much more substantial coordination between the public sector and a foundation to launch a new organization as a CHDO in Richland County. It’s possible, though, that the strategy

could be modified to support an existing organization (such as NECIC) with financial backing from both the public sector and foundations to greatly expand its housing-related activities.

**Additional resources:** YNDC [website](#); YNDC [strategic plan](#) which includes many accomplishments.

Strategy 3: Identify local and out-of-town capacity and resources to facilitate downtown housing development, infill housing, and rehabilitation of distressed housing

As shown throughout the Housing Needs Assessment, Richland County has a rapidly aging housing stock, and many older homes face substantial physical rehabilitation needs to keep them habitable in the years to come. Keeping older housing units from becoming uninhabitable will be key for Richland County to meet its future housing needs. However, many stakeholders have suggested that there's a lack of capacity in the county to renovate older housing units at scale.

Additionally, while there have been many recent investments in the downtowns of Richland County—especially Mansfield and Shelby—most of those investments have been in commercial spaces, and there are relatively few residential units in either city's downtown. Interviews with stakeholders across the county have indicated a desire to expand residential units in these downtowns, but that there's a lack of capacity to bring downtown buildings to a residential standard.

Because the development of downtown housing and the rehabilitation of older homes requires a unique development skill set, it is possible (if not likely) that the capacity to achieve this type of development does not currently exist in Richland County. For that reason, we have highlighted examples below of smaller communities reaching out to out-of-town developers to achieve this type of development. However, this does not rule out the possibility that local organizations could partner with out-of-town developers to enhance their own capacity to conduct this type of development. In fact, we would recommend this strategy, similar to the CHDO strategy discussed in Strategy 1.2 above.

We should note, here, that many communities have already developed programs to promote neighborhood and downtown revitalization. For instance, Shelby has developed some housing incentives through its CRA, and Downtown Mansfield Inc. and the Richland County Foundation both have crafted incentives to promote housing development in downtown Mansfield. However, there is concern that (i) some of these CRA incentives are not well marketed and (ii) there is a lack of local capacity to take advantage of these incentives. The action steps and examples discussed below are designed to complement, rather than replace, these existing efforts.

### Action steps

- Municipalities can examine their CRA strategies to see if they promote housing development. If not, they may engage in a community conversation with key stakeholders (residents, school officials, developers, and others) to understand if their communities support promoting housing through their CRAs and how best to do that. Those communities that already promote housing through their CRAs may also engage in a similar planning process to see if their incentives are 'moving the needle' on housing development.
- To promote neighborhood revitalization and to target resources (which are always limited), cities may consider developing area or neighborhood plans to guide revitalization activity into certain areas. To save money in developing these plans, leaders may consider reaching out to planning schools in Ohio to gauge interest in having students complete a plan as part of a class project.
- In cities that struggle with large amounts of vacant and substandard rental housing, leaders may consider developing a rental and vacant housing registry. Developing such a registry can help with code enforcement and legal issues where the parcel ownership is unclear. In creating a registry, city officials should hold conversations with local property managers to ensure that the fees associated with registering a property are not #
- To promote the development of downtown housing and the redevelopment of vacant commercial spaces, city and county officials (including, potentially, the Housing Coordinator described above) could conduct outreach to developers who have successfully revitalized downtown and vacant commercial spaces, especially in Ohio. This outreach could gauge developers' interest in working in Richland County. These conversations can also identify what incentives can best 'move the needle' for outside developers to come work in Richland County.

### Using CRA to promote housing development

- Category: Easy win
- Cities implemented: Ashland, Sandusky, Zanesville, others in Ohio
- Dates implemented: N/A

**Summary of program:** Many other 'competitor' communities to Richland County are using their Community Reinvestment Areas to aggressively promote housing development and/or rehabilitation. Ashland's CRA provides a 100% abatement for 10 years or a 75% abatement for 15 years. Sandusky's CRA provides a 75% abatement for 10 years. While communities in Richland County also have CRAs, these appear to be more oriented toward commercial or industrial development and/or their housing-related components are not well promoted.

**Accomplishments:** Interviews with Ashland stakeholders indicate that their CRA has resulted in substantial housing production, including the development of a new multifamily development.

**How it could be adopted to Richland County:** Every municipality in Richland County has a CRA; the incentives in these could be modified to support housing construction, though these changes might need to be negotiated with local school districts. Should this change occur, it would be crucial for communities to market the change to developers.

**Additional resources:** N/A

Local fund to support housing development and beautification

- Category: Medium-term
- City implemented: Sandusky, OH
- Dates implemented: 2016–present

**Summary of program:** Sandusky has dedicated revenue from a recent income tax increase to provide grants for substantial redevelopment, exterior home repairs, and home purchase assistance. Unlike many federally funded programs, these incentives are not income restricted. The amount of each incentive is as follows:

- Substantial redevelopment: \$5,000 grants for any project over \$20,000 or \$7,500 grants for new home construction
- Exterior repairs: 50% of project costs up to \$3,000
- Home purchase assistance: \$5,000 for eligible home purchases (must be owner-occupied and must occupy the home for at least three years)

The budget for the program varies from \$200,000 to \$400,000 per year.

**Accomplishments:** Per City of Sandusky data, the program leveraged almost \$3 million in private-market activity in 2021 alone. Over the 2016–2021 period, the City has committed about \$1.7 million to the program, which has funded 79 substantial redevelopment grants, 516 exterior repairs grants, 22 landscape grants, and 218 home purchase assistance grants. The \$1.7 million commitment from the city has leveraged over \$34 million in private investment.

**How it could be adopted to Richland County:** While communities in Richland County may not be able to commit the same resources as Sandusky (which has funded their program largely through an income tax increase), a similar (though scaled back) program could generate private investment in older neighborhoods throughout the county. In particular, it appears that the substantial redevelopment and home purchase assistance programs have been the most successful in leveraging public dollars for private investment.

**Additional resources:** Link to more information about Sandusky’s program [here](#).

### Creating a rental and vacant housing registry and licensing

- Category: Medium-term
- Cities implemented: Several in Ohio, including Youngstown. Springfield is currently considering adopting a registry as well.
- Dates implemented: N/A

**Summary of program:** Several cities in Ohio have developed registries for rental housing properties and/or vacant properties. The fees for these programs are typically minimal – for instance, in Youngstown, the annual fee is \$40 for a single-unit property and \$40 for the first unit and \$25 for additional units for a multi-unit property. Youngstown’s vacant unit registry fee is \$100 for a residential property and \$250 for commercial/industrial property.

**Accomplishments:** The goal of these registries is not so much to generate municipal revenue but instead to disentangle the often-confusing ownership structure of rental properties. This, in turn, makes code enforcement and other actions easier for municipalities.

**How it could be adopted to Richland County:** For communities in Richland County that have many rental properties and/or struggle with vacant properties, a registry might be a worthwhile investment to assist with code enforcement and communication with property owners. In adopting a registry, cities should be sure to communicate with the larger landlords in the community to ensure that the fees and procedures are not overly onerous.

**Additional resources:** More information about Youngtown’s rental housing registry [here](#).

### Encouraging downtown residential development

- Category: Long-term<sup>30</sup>
- City implemented: Wooster, Ohio
- Dates implemented: Early 2000s–present

**Summary of program:** Main Street Wooster was founded in 1985 to revitalize Wooster’s downtown. While the organization primarily focused on streetscape and landscape improvements and filling vacant commercial spaces in its early years, it then pivoted to focus on adding residential units (primarily over storefronts) to Wooster’s downtown. To do so, it reached out to a housing developer (Rose Properties) who had previous experience developing downtown housing in Medina.

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<sup>30</sup> Certainly, jurisdictions could begin reaching out to developers in the short-term and could potentially have a developer partner identified in the medium-term, but any substantial downtown residential development would not occur for a number of years.

**Accomplishments:** From an initial project of five apartments, Rose Properties has now developed 145 apartments and 10 condos in downtown Wooster, with strong demand for all of them. Due in part to the added residences, downtown Wooster now has a 100% retail occupancy rate with a waiting list of storefronts. Stakeholders in Wooster report that its revitalized downtown, including the presence of housing downtown, is now a recruitment tool for economic development.

**How it could be adopted to Richland County:** Representatives from Mansfield, Shelby, or another municipality could reach out to developers who have successfully rehabilitated downtown housing in other communities in Ohio. The residential incentives recently announced by the Richland County Foundation might be enough to attract a developer to come to Mansfield (or another community in Richland County) to develop downtown housing.

**Additional resources:** More information about Main Street Wooster [here](#).

#### Mixed-use redevelopment of vacant malls and shopping centers

- Category: Long-term
- Cities implemented: Aiken, SC and Woburn, MA (among many others).
- Dates implemented: 2021-present

**Summary of program:** Like many malls around the country, the Aiken Mall had seen increasing vacancies and less traffic in recent years as more shoppers move online. The mall was recently purchased by a developer who is currently redeveloping it into a mixed-use center with apartments, retail, a hotel, and public space.

Woburn, Massachusetts also had a dying shopping mall. There, the city partnered with the developer on a major redevelopment with commercial space and 350 housing units, 25% of which are affordable. While the development took advantage of a unique Massachusetts program that incentivize smart growth, many of the lessons learned could apply to Richland County, including the importance of partnerships between the public sector and developers as well as strategic incentives to encourage development.

**Accomplishments:** In Aiken, the development is currently ongoing, and the mall is being redeveloped in phases. In the first phase, part of the mall will be redeveloped as market-rate apartments. In future stages, development will include a public park, retail, and a hotel. In Woburn, the redeveloped site was completed in Summer 2022.

**How it could be adopted to Richland County:** There have been recent news stories about the vacant Richland County Mall and vacant shopping centers along Park Avenue West. Rezoning these as high-density residential or as PUDs (Planned Unit Developments) may encourage developers to build housing on these properties or to convert them to a mixed-use development

(this could be an 'easy win'). Once rezoned, the county or the individual jurisdictions then can promote these sites as development opportunities (medium-term/long-term).

**Additional resources:** News article about the Aiken Mall redevelopment [here](#) and about the Woburn Mall redevelopment [here](#). Developer's summary of the Aiken redevelopment is available [here](#). Story map summarizing the Woburn Mall redevelopment [here](#). List of shopping mall redevelopment and re-use projects available [here](#).

## Crafting Policies that Promote Housing Development

Beyond funding and capacity issues, many of the policies and procedures in Richland County are not conducive to housing development. As noted in the Housing Needs Assessment, there are many jurisdictions in the county, and each jurisdiction has its own zoning and permitting rules and processes. In addition to this complexity, stakeholders have noted that many of these rules and processes are not friendly to housing development, especially the development of attainable housing that the county sorely needs.

Beyond codes and permits, the county also has a very fragmented zoning code, and many of the regulations around zoning are not conducive to housing development. Many of these issues are also discussed in detail in the Housing Needs Assessment. For instance, nearly every jurisdiction in the county has its own zoning code, and each of these zoning codes has its own unique by-right and conditional uses, parameters (e.g., set-backs and minimum densities), and processes for variances.

Furthermore, zoning across the county generally does not support the types of housing that can be built in Richland County profitably in today's cost environment. As noted in the Market Analysis, the opportunities for housing development in Richland County today primarily center on the development of condos and small multifamily properties (duplexes, triplexes, and fourplexes), as well as market-rate rental housing. However, the vast majority of land in the county is zoned for single-family residential, and many zoning codes have onerous restrictions for the development of multifamily housing (e.g., excessive setbacks, required landscaping, screening fences, etc.).

### Strategy 4: Streamline and align permitting processes across jurisdictions

As noted in the Baseline Housing Initiatives Report and the Housing Needs Assessment, public-sector officials, non-profits, and private-market developers all noted that codes and permits were frequently seen as a barrier to housing development. Challenges related to codes and permits include confusion about rules across jurisdictions, arbitrary application of rules, and seeing approval processes as taking too long.

Despite these challenges, we do note that there are several initiatives occurring within the county to address these issues. For one, the county is currently moving to an electronic process to improve the codes and permits process. Additionally, the Richland County Chamber has convened a 'Build Richland' group to better understand how codes and permits are a barrier to housing development and how those barriers can be addressed.

#### Action steps

Specific action steps to guide this strategy include:

- Continue the Build Richland conversations regarding how to streamline permitting processes in the county. To the extent possible, these conversations should involve developers, codes and permits staff, elected officials from jurisdictions across the county, and other key stakeholders.
- To the extent possible, county stakeholders should develop metrics for how best to evaluate the work that codes and permits is doing and identify goals for how to improve those metrics. Key metrics can include the time it takes to move paperwork through the system, time it takes to conduct a physical inspection, and time to communicate the results of that inspection.
- The Build Richland group should seriously consider how best to align permitting processes across the county. We have included some examples below of how other communities have done so. Key activities can include (i) how to reduce the burden of filing a permit in Richland County and (ii) how to align permitting rules across jurisdictions to eliminate confusion.

#### Creating a 'one stop shop' and merging county and city permitting departments

- Category: Medium-term (one stop shop) and Long-term (merging departments)
- Cities implemented: Allen County and Ft. Wayne, IN
- Dates implemented: early 2000s-present

**Summary of program:** In the first stage of this program, the City of Fort Wayne and Allen County streamlined each of their permitting processes across multiple departments by using a 'one stop shop' approach centered around a common software platform. The 'one stop shop' approach eliminated the need for developers to go to multiple city/county agencies to submit forms for approval. In the second stage of this program, the City and County merged their land use, planning, and zoning departments into a single department.

**Accomplishments:** City and county staff note that the 'one stop shop' approach streamlined the permit routing process and information sharing across departments.

**How it could be adopted to Richland County:** County departments that must approve permits could identify ways to streamline the permit filing and approval process. City and County officials

could also start discussions about ways to align permitting rules and procedures across jurisdictions.

**Additional resources:** Allen County/Ft. Wayne’s permitting website is [here](#). Their efforts are discussed in greater detail on page 8 [of this report](#) (which also includes many other examples of ways to streamline permitting processes).

#### Aligning building codes and plan review across jurisdictions

- Category: Long-term
- City implemented: Maricopa County, AZ
- Dates implemented: 2005-present

**Summary of program:** In Maricopa County, several jurisdictions formed the Regional Plan Review Group. As a result of this collaboration, the participating jurisdictions adopted identical building codes and plan review checklists, assuring builders that plans that passed review in one jurisdiction would be acceptable to all others as well. This, in turn, saved developers money because they were assured that a plan that was approved in one jurisdiction did not need to go through the approval process again.

**Accomplishments:** In addition to the efficiencies discussed in the previous section, city officials noted that they often consult with each other about how to interpret building codes. This results in improved consistency in enforcement and reduced uncertainty for developers.

**How it could be adopted to Richland County:** It seems that aligning building codes and plan review checklists would be especially beneficial for the townships of Richland County, as it would potentially allow the county to assume a larger role and would minimize the burden on townships, who often only have a part-time building inspector position.

**Additional resources:** Maricopa County is discussed in greater detail on pages 10 and 11 [of this report](#). The Center for Housing Policy also has more information on streamlining permitting processes [at this link](#).

#### Expedited permit review for affordable housing

- Category: Easy win
- Cities implemented: Pinellas County, FL
- Dates implemented: N/A

**Summary of program:** To incentivize the development of affordable housing, Pinellas County adopted an expedited permit review process for affordable housing projects. This process prioritizes the review of affordable housing projects, essentially moving them to the top of the review queue. In addition to expedited review, Pinellas County has also adopted several other

incentives for affordable housing development, including review fee relief, reduced parking requirements, density bonuses, and reduced setback requirements.

**Accomplishments:** Unknown.

**How it could be adopted to Richland County:** An 'easy win' for streamlining permitting could be prioritizing the review of affordable housing or other desirable housing projects.

**Additional resources:** Pinellas County is discussed in greater detail on page 31 [of this report](#).

### Strategy 5: Align and simplify zoning across jurisdictions

As noted both in the *Richland County Housing Needs Assessment* and it's the Housing Needs Assessments for each node, despite its small size, Richland County has more than a dozen different zoning codes. Each of these codes has its own districts, parameters (e.g., setbacks, minimum lot sizes), by-right, and conditional uses. Furthermore, within each jurisdiction's zoning codes, there are numerous exceptions, footnotes, and other restrictions.

This zoning complexity is a deterrent to housing development in the county, as developers must navigate the many different zoning codes to develop housing in the county. Even within a single jurisdiction, the zoning rules can be quite complicated and overly prescriptive, thus forcing developers to rely on variances and rezonings.

#### Action steps

Specific action steps to guide this strategy include:

- Individual jurisdictions, potentially with assistance from the Housing Coordinator, can convene a local working group to examine their zoning code with an eye toward simplifying zoning rules. In particular, jurisdictions could consider minimizing the number of conditional uses within a zone (by making conditional uses by-right), minimizing the number of non-parameter requirements (e.g., landscaping requirements for multifamily developments), or potentially merging or eliminating zoning districts (e.g., merging R1 and R2 districts).
- Neighboring or similar jurisdictions may consider a cross-jurisdictional effort to align zoning codes across their jurisdictions. For instance, it may be appropriate for multiple townships to align their zoning codes, or similarly situated municipalities (e.g., Lexington and Bellville). These collaborations could serve as a baseline for potentially a larger effort across the county as discussed in the next bullet point.
- On a longer time frame, representatives from each jurisdiction and from the county government can explore ways to potentially craft a Unified Development Ordinance (UDO) for the county. This would be a much heavier lift both politically and funding-wise, as a consultant would need to be engaged to craft the UDO. In all likelihood, a UDO would not be appropriate until some of the smaller zoning alignments take place across the county (as

described in the bullet point above). If those alignments are successful, county officials should consider the feasibility of a UDO. Obviously, the Housing Coordinator role would be crucial in both beginning conversations around a UDO and then shepherding one through the approval process.

#### Unified Development Ordinance (UDO)

- Category: Long-term
- City implemented: Chatham County, NC (among others)
- Dates implemented: Planning process ongoing

**Summary of program:** Chatham County, NC is currently in the process of developing and adopting a Unified Development Ordinance (UDO) through a planning process known as “Recode Chatham.” The UDO seeks to simplify the county’s existing zoning and permitting processes by creating user-friendly development standards and review processes. The UDO will also guide future land use in the county by prioritizes the preservation of agricultural lands while balancing economic, housing, and infrastructure needs. Once completed, the UDO will be adopted by Chatham County and its two constituent municipalities (Siler City and Pittsboro).

**Accomplishments:** N/A

**How it could be adopted to Richland County:** While a county-wide UDO process would be a substantial investment in both time and money, individual jurisdictions in the county could explore ways to align their zoning and permitting processes, especially across the townships. In addition, jurisdictions in Richland County could adopt the spirit of a UDO by examining their existing zoning and permitting rules to identify how they could be made more user-friendly.

**Additional resources:** Recode Chatham planning process website is [located here](#). A recent news article on the planning process can be found [here](#).

#### Simplifying zoning through regional zoning ordinances

- Category: Long-term
- City implemented: Lancaster County, PA
- Dates implemented: Plan adopted in 2018

**Summary of program:** As part of its Places 2040 comprehensive plan, Lancaster County sought to guide its future planning priorities away from sprawl and toward denser development. The county also sought to streamline the planning process. The plan review process found that Lancaster County contained over 500 zoning districts across 60 municipalities and sought to streamline these districts into “character zones” to simplify zoning and permitting.

Noting that a single zoning ordinance might not be feasible, the plan instead called for the creation of regional zoning ordinances across similar jurisdictions. The goal of these regional zoning ordinances is to minimize the discretionary review process and to simplify zoning overall.

**Accomplishments:** The plan was adopted in 2018. Lancaster County is still exploring ways to operationalize the regional zoning concept and has prioritized a rural zoning ordinance that encourages farmland preservation.

**How it could be adopted to Richland County:** Given that adopting a UDO might be a politically fraught process, jurisdictions in the county could explore adopting simplified zoning ordinances that stretch across communities. For instance, several townships could come together to align their RR (rural residential) and R1 zoning ordinances. Similar communities (such as Lexington and Bellville) could also explore ways to align their zoning ordinances.

**Additional resources:** Links to the Plan 2040 [executive summary](#) (page 6 discusses simplifying zoning) and the [full plan](#). The [Lancaster County Planning 2021 Annual Report](#) has additional details on implementation progress.

#### Strategy 6: Modify zoning ordinances to promote attainable housing development

As noted in the Market Analysis and Housing Needs Assessment, house prices in Richland County are not high enough to support single-family residential development at scale in today's cost environment. However, there does appear to be opportunities to profitably develop 'missing middle' or attainable housing, including duplexes, triplexes, and small multifamily developments like townhomes.

Unfortunately, though, the county's existing zoning ordinances generally make it quite difficult to develop this type of housing. Very few of the zoning codes allow for two-family units in R1 zones, and many of the zoning codes do not treat townhomes as separate from other multifamily buildings. Furthermore, the rules for multifamily development are written for large apartment complexes and typically require costly things like greenbelts and obscuring fences for parking lots.

More broadly, the county's zoning ordinances require large lots that do not allow for the density necessary to make attainable housing development feasible in today's cost environment. For instance, all the county's zoning codes mandate at least a quarter-acre lot in their R1 zones, and some require much larger lots. Mandating these large lot sizes drives up the cost of development and makes the development of attainable housing virtually infeasible given Richland County's prevailing housing prices.

### Action steps

Specific action steps to guide this strategy include:

- As part of each jurisdiction’s zoning review (as noted in Strategy 5 above), communities can also audit their zoning codes and maps for how they can be altered to promote attainable housing development. In this review, the strategies noted below could serve as examples. The Housing Coordinator role would be crucial in guiding communities through this review and in bringing together other stakeholders (developers, residents) to participate in review sessions.
- Community officials and the Housing Coordinator could reach out to the Ohio Housing Finance Agency to explore ways to fund and support the development of attainable housing in Richland County. The example below from Zanesville could inform these efforts—either by directly copying their efforts to build modular housing on city-owned lots, or through a similar program.

### Allowing small multifamily units in R1 zones

- Category: Medium-term
- City implemented: Gainesville, FL
- Dates implemented: Adopted October 2022

**Summary of program:** In response to decreasing amounts of attainable and affordable housing, the City of Gainesville reformed its zoning code earlier in 2022 to allow for duplexes, triplexes, and quadplexes to be built by-right in the city’s R1 zones. As part of this change, though, the City did not modify other aspects of the zoning code, such as minimum lot sizes and density restrictions.

**Accomplishments:** N/A as the zoning change was only adopted in October 2022. The change did attract substantial controversy, though, and several local politicians have promised to run for city council to overturn the ordinance. As a result, developers may be hesitant to propose projects for fear that an incoming council may rescind the ordinance.

**How it could be adopted to Richland County:** Several jurisdictions in Richland County already allow two-family dwellings by-right in R1 zones, including Bellville, Madison Township, Mifflin Township, and Springfield Township. Of those, though, only Mifflin Township allows for additional density for two-family dwelling units compared to one-family units. Allowing for two-family units in other jurisdiction’s R1 zones could promote the development of attainable housing in those communities.

**Additional resources:** News articles on Gainesville’s zoning reform can be found [here](#), [here](#), and [here](#).

### Encouraging 'missing middle' housing through zoning reform

- Category: Medium-term
- City implemented: Tacoma, WA
- Dates implemented: Planning process ongoing

**Summary of program:** The *Home in Tacoma* Planning process is designed to recommend changes in policy given Tacoma's expected population growth and the decline in affordable and attainable housing in the city. To promote 'missing middle' (attainable) housing development, the city streamlined its residential zoning code to two zones: "low-scale residential" and "mid-scale residential." Low-scale residential zones allow for one-family dwellings, duplexes, triplexes, and in some cases small multi-family buildings. Mid-scale residential zones allow for everything in low-scale zones in addition to apartment complexes. This zoning district is limited to areas that are close to shopping areas and already-density neighborhoods in Tacoma.

**Accomplishments:** Phase 1 of the planning process (the proposed zoning changes) were completed in December 2021. Phase 2 of the planning process (implementation) is currently ongoing.

**How it could be adopted to Richland County:** There are two lessons learned from Tacoma's planning process for communities in Richland County. First, and similar to the Gainesville example above, the planning process promotes the development of attainable housing (duplexes, triplexes) in its least dense residential zones (R1). Second, Tacoma has greatly streamlined its zoning codes from several different zones to only two, one of which is relatively low density while the other allows for greater density. Simplifying zoning will only encourage housing development as it will be easier for developers to understand the allowable uses within a zone.

**Additional resources:** Link to the Home in Tacoma planning process is [here](#). A news article on the planning process can be found [here](#).

### Using zoning to encourage infill attainable housing development

- Category: Medium-term
- City implemented: Yellow Springs, OH
- Dates implemented: 2020-present

**Summary of program:** As part of their *Sustainable Yellow Springs* comprehensive planning process, Yellow Springs identified that infill development and "missing middle" (i.e., attainable) housing were crucial needs for the village, and that encouraging this type of development could promote economic development in the village. As a result of this plan, the village identified several strategies to achieve these goals, including marketing village-owned lots for residential development, developing a 'how to' guide for residents to construct Accessory Dwelling Units

(ADUs), and undertaking a development code and zoning audit to identify policies that inhibit housing development.

**Accomplishments:** The plan was adopted in 2020 and implementation is currently ongoing.

**How it could be adopted to Richland County:** Many of the strategies that Yellow Springs adopted are included elsewhere in this report and show the usefulness of these strategies to small- and mid-sized communities across Ohio.

**Additional resources:** List of implementation strategies and progress meeting those is available [here](#).

#### Small lot zoning

- Category: Medium-term
- City implemented: Asheville, NC
- Dates implemented: 2017-present

**Summary of program:** In reviewing their zoning code, Asheville officials realized that it would not allow development in some of the city's oldest and most beloved neighborhoods. In short, many of lots in those neighborhoods were non-conforming with the current zoning because (i) the lots were too small for the current zoning or (ii) the mandatory setbacks would make development infeasible. In response, the city reduced minimum lot widths in each zone by 20% and reduced minimum lot sizes for multifamily developments in multifamily zones.

**Accomplishments:** The zoning change was adopted in 2017.

**How it could be adopted to Richland County:** As noted in one of the strategy sessions, many lots in Mansfield are non-conforming with the existing zoning, thus requiring developers to either combine lots into a single lot or to seek variances for each unit they develop. The variance process adds uncertainty and time to the development process, both of which drive up the cost of whatever housing is developed. By altering its zoning to better account for the existing parcel landscape, Mansfield could encourage housing development by streamlining the development process.

**Additional resources:** Information about Asheville's zoning and development department is available [here](#). A presentation the planning department gave to city council describing these changes is available [here](#).

#### Modular housing on infill lots

- Category: Medium-term/Long-term
- City implemented: Zanesville, OH

- Dates implemented: 2022-present

**Summary of program:** Zanesville pitched to the Ohio Housing Finance Agency (OHFA) a pilot program to construct 10 modular homes on infill lots in the city owned by their land bank. OHFA provided the development team with a loan that covers the cost of purchasing and installing the modular homes; the city contributed land and site work. Even if the homes are sold at cost (~\$175,000), they will still be affordable to a family of four earning below 80% of Area Median Income.

**Accomplishments:** The city selected Clayton Homes as the modular housing vendor and is currently conducting site work on the properties.

**How it could be adopted to Richland County:** Given the number of vacant lots in Mansfield, modular housing could be an attractive way to develop housing at an attainable price point. As noted above, this is a pilot program for OHFA, and if Zanesville’s experience is positive, they may be open to expanding the program to other communities. However, one item noted in Zanesville’s application is that the city has experience supporting this type of development, and it is unclear whether this experience exists in Richland County.

**Additional resources:** Information about Clayton Homes is available [here](#). Zanesville officials are available to answer additional questions about the program ([see here](#)).

## Increasing the Availability of Affordable and Transitional Housing

Like virtually every county in the U.S., Richland County does not have enough affordable housing to meet the needs of its low-income residents. Metro Housing has nearly 1,800 households on its waiting list to receive a Housing Choice Voucher (i.e., Section 8), and nearly half of the renters in the county are considered cost-burdened—meaning they pay over 50% of their income toward rent. Per estimates in the Housing Needs Assessment, Richland County will need an additional 2,687 affordable rental housing units by 2032.

Strengthening capacities within the county to develop affordable and transitional housing is crucial to addressing Richland County’s affordable housing needs. As noted in the *Baseline Housing Inventory Report*, there is little capacity to develop affordable housing in the county, and the county does not currently have a CHDO (Community Housing Development Organization). Additionally, the county lacks enough permanent supportive housing (PSH) and rapid rehousing units to meet the needs of the unhoused and other vulnerable populations. Finally, arguably the largest source of affordable housing in the county—mobile homes—are under development pressure as mobile home parks can be profitably developed for a more expensive housing product.

## Strategy 7: Increase opportunities for affordable homeownership

As noted in the *Market Analysis* report, Richland County's prevailing home prices are rather low, and the county has a substantial number of older homes priced well under \$100,000. In the *Housing Needs Assessment*, our team forecasted that, by 2032, Richland County will have a surplus of affordable owner-occupied homes (those affordable to those earning less than \$35,000 annually) of nearly 33,000 homes. This makes Richland County unique in that homeownership can be affordable for many low-income households.

While many of these homes would require significant renovation to bring them to an owner-occupancy standard, they do present an opportunity to build wealth for low-income households and to build community in historic neighborhoods. To do so, though, Richland County must prioritize must both (i) identify ways to promote the rehabilitation of its older housing stock (discussed above in Strategy 3) and (ii) build up both existing and new organizations to work with low-income households to ensure that they can sustainably purchase a home.

Mobile homes also present an opportunity for sustainable homeownership. While the model of mobile home ownership does not present the financial benefits of traditional (fee simple) homeownership, many mobile home owners appreciate being able to own their own 'home.' However, mobile home parks across the country are under strong development pressure, with buyers purchasing parks and either raising lot rents dramatically or closing the parks and redeveloping them as another residential use (this is discussed in several of the nodes' *Housing Needs Assessments*). Thus, it is crucial that Richland County—and especially those jurisdictions with a large number of mobile homes, like the townships—identify ways to protect existing mobile home park residents from displacement.

### Action steps

- Note: See the action steps above in Strategy 3 (especially the Sandusky example) for how to promote home rehabilitation that can drive sustainable, affordable homeownership.
- Identify local organizations that would be willing to pursue a sustainable lease-purchase program for Richland County. Ideally, this program would be based on best practices (such as in the CHN Housing Partners example below) so that it can make homeownership a reality for low-income households.
- Identify funding opportunities that can be used to invest in local organizations already doing home rehabilitation work, such as Habitat for Humanity.
- Promote partnerships between these organizations and other groups in the county that can contribute to sustainable homeownership—such as local banks and those buying homebuyer education. Studies have consistently shown that affordable mortgages and homebuyer education can make homeownership more sustainable (i.e., keeping homebuyers in their homes and current on their mortgage payments) for low-income households.

- Convene a group of stakeholders to examine issues around mobile home parks in the county and how to mitigate the negative impacts of displacement on mobile home park residents.

Lease-purchase program to provide affordable homeownership

- Category: Medium-term
- City implemented: Cleveland, OH
- Dates implemented: 1987-present

**Summary of program:** CHN Housing Partners (formerly known as Cleveland Housing Network) operates a lease purchase program that has led them to become the largest single-family affordable housing developer in the U.S. CHN uses the tax credit program to purchase and rehabilitate single-family homes. Under their model, families rent the homes for 15 years then have the option to buy the house for the outstanding debt (typically about \$20,000). Families receive housing counseling throughout the 15-year lease period, but the counseling is much more intensive in the year prior to buying the house. CHN works with banks to ensure that the mortgages that purchasers receive a loan that is affordable to them.

**Accomplishments:** CHN has moved over 1,000 families into homeownership since the program launched.

**How it could be adopted to Richland County:** While CHN is not interested in moving into the Richland County market, lessons learned from their program could be adopted to the Richland County context. Funding could either come from the tax credit program, other federal incentive programs (e.g., HOME funding), or low-cost loan products offered by Community Development Financial Institutions (CDFI). Interviews with representatives from FFI (a CDFI based in Columbus) indicates that they are very interested in funding projects in Richland County. CHN also offers consulting services to other organizations to help them develop their own lease purchase programs.

**Additional resources:** More information on CHN’s lease purchase program is available [here](#), and a magazine article on their program is available [here](#).

Investing in Habitat for Humanity

- Category: Medium-term
- City implemented: Many
- Dates implemented: N/A

**Summary of program:** Another model for promoting affordable homeownership comes from Habitat for Humanity, where homebuyers put ‘sweat equity’ into a house before purchasing it. Unlike a lease-purchase program, the homeowner owns the home outright without having to

lease it before owning. Many local Habitat for Humanity affiliates work closely with local banks and homeownership education providers to (i) ensure that buyers have access to an affordable and sustainable loan product and (ii) make sure that homebuyers are well educated on both the homebuying process and home maintenance.

While Richland County has its own Habitat affiliate (Habitat for Humanity of Richland and Crawford Counties), the agency struggles with the capacity to do many home renovations or new home construction. Investing in the affiliate

**Accomplishments:** CHN has moved over 1,000 families into homeownership since the program launched.

**How it could be adopted to Richland County:** While CHN is not interested in moving into the Richland County market, lessons learned from their program could be adopted to the Richland County context. Funding could either come from the tax credit program, other federal incentive programs (e.g., HOME funding), or low-cost loan products offered by Community Development Financial Institutions (CDFI). Interviews with representatives from FFI (a CDFI based in Columbus) indicates that they are very interested in funding projects in Richland County. CHN also offers consulting services to other organizations to help them develop their own lease purchase programs.

**Additional resources:** More information on CHN’s lease purchase program is available [here](#), and a magazine article on their program is available [here](#).

#### Protecting mobile home residents from displacement

- Category: Medium-term/Long-term
- City implemented: Fort Collins, CO
- Dates implemented: 2019-present

**Summary of program:** In response to the closing of multiple mobile home parks in Fort Collins—which exacerbated the city’s existing shortage of affordable housing—city officials came together to develop policies and programs to both preserve existing mobile home parks and mitigate the negative effects of residents being displaced when mobile home parks close.

In terms of *preserving* mobile home parks, they created a specific mobile home park zoning district, offered financial incentives to park owners to keep their parks open, and passed a municipal ordinance giving mobile home park HOAs first right to purchase the parks when they went for sale.

In terms of *mitigating* the negative effects of displacement, the city required additional notice of park closure be provided to tenants before the park closed, required payment of tenants’

relocation costs, and required a relocation report be submitted to the city following park closure showing where displaced residents moved to following the park closing.

**Accomplishments:** Efforts in Fort Collins recently served as an example for a bill passed by the Colorado legislature expanding many of these protections state-wide. A mobile home park in Fort Collins recently became one of the first to be purchased by its residents.

**How it could be adopted to Richland County:** While mobile homes are typically not what people think of when they mention affordable housing, they serve as a valuable source of affordable housing in Richland County—in fact, there are more mobile homes in the county than there are vouchers administered by Metro Housing or housing units subsidized through other programs. While some of the elements of Fort Collins’s law may not be possible in Ohio (especially related to preservation), expanding protections for mobile home park residents will help ensure that residents are not made unhoused if and when their parks are redeveloped.

**Additional resources:** City of Fort Collins information on [mobile home redevelopment services](#) and more general resources on [mobile homes](#). [News article](#) on efforts to protect mobile home park residents in Fort Collins.

#### Strategy 8: Expanding housing options for the unhoused and vulnerable populations

The rates of individuals being unhoused across Ohio has increased dramatically in recent years, and this past year saw the largest number of unsheltered unhoused recorded on record. Richland County has also seen an increase in the number of residents using the county’s emergency drop-in shelter.

Exacerbating this increase, the county does not have enough permanent-supportive housing and rapid rehousing units to meet demand, and there does not appear to be the capacity within the county to operate additional units. Not only does this lack of units impact those who are currently unhoused, but it also negatively impacts other vulnerable populations, including the disabled and those leaving the justice system.

Even more so than the other strategies mentioned in this chapter, action steps related to expanding housing options for vulnerable populations are highly contingent on funding. However, building the capacity of local organizations serving these populations can enable those organizations to have the space to pursue additional funding opportunities. Thus, it may be necessary to provide short-term, ‘seed’ funding for a development director position who can then fundraise so that these groups can continue to sustain themselves.

### Action steps

- Identify funders who can support local organizations in developing their capacity. As noted above, this funding could support a 'development director' type position who could fundraise for local organizations so that any funding would not need to be permanent. The goal of funding a development director would be to ensure the sustainability of local organizations so that local funders would not permanently be funding staff time at these organizations.
- Craft partnerships between local organizations to support the development of housing for the unhoused and other vulnerable populations, such as those leaving the justice system. This task could potentially be undertaken by the Housing Coordinator position above.
- Build capacity to utilize the funding opportunities provided by the Ohio Department of Development (ODOD) and other state agencies to develop housing for vulnerable populations. As part of this project, our team has created a document of available funding opportunities offered by ODOD that is available on the shared Google Drive. Once the capacity of local organizations to utilize these funding opportunities has been bolstered, the county may engage consultants to understand which programs are best suited to address the county's housing needs.

### Building capacity to operate PSH and rapid rehousing units

- Category: Medium-term
- Cities implemented: Many
- Dates implemented: N/A

**Summary of program:** In conversations with both local stakeholders and those from outside Richland County, increasing the capacity of local service providers to operate additional PSH and rapid rehousing units was cited as a crucial need for the county. As part of the balance of state Continuum of Care, COHHIO can provide technical assistance to local organizations looking to develop and operate PSH and rapid rehousing units. The challenge for these local organizations, though, is having the capacity and time to build capacity.

**Accomplishments:** N/A.

**How it could be adopted to Richland County:** Interviews with both COHHIO and other technical service providers suggest that funding for pre-capacity building—i.e., getting local organizations stabilized so that they have the time and energy to commit to capacity building activities—will need to come from local sources, such as foundations and other grant-makers. While COHHIO can provide some targeted technical assistance, because it oversees the entire balance of state Continuum of Care (essentially all unhoused services agencies outside of the state's largest cities), its ability to provide this targeted TA is limited.

**Additional resources:** More information on COHHIO is available [here](#).

### Using Housing Choice Vouchers to develop permanent supportive housing units

- Category: Long-term
- City implemented: Butler, OH
- Dates implemented: Ongoing

**Summary of program:** The Butler Metropolitan Housing Authority (BMHA) has recently deepened its relationship with its local unhoused service providers. In response to a shortage of permanently supportive housing units in the county, BMHA is dedicating 45 Housing Choice Vouchers to a PSH development under construction in the county. Supportive services will be provided by local service providers.

**Accomplishments:** The development is currently under construction.

**How it could be adopted to Richland County:** In an interview with the Executive Director of BMHA, he noted that traditionally the housing authority and unhoused service providers in Butler County were very siloed. However, over the past few years, they began a collaboration that has led to the construction of the PSH development. This project could be an example of a potential collaboration between Metro Housing and unhoused service providers in Richland County, where Metro Housing could project-base some of its voucher in a PSH complex while other local agencies provide services.

**Additional resources:** More information on BMHA is available [here](#).

### Collaboration to reduce recidivism and promote reentry housing

- Category: Easy win
- City implemented: Burlington, VT
- Dates implemented: Ongoing

**Summary of program:** To reduce recidivism among those leaving the justice system, an advisory committee was formed in Burlington to increase the availability of housing for people released from jail. Members of this advisory committee include the state Department of Corrections, the Burlington Housing Authority, property owners, and local elected officials.

**Accomplishments:** As a result of this committee, more local property owners are willing to rent to those leaving the justice system with the assurance that the corrections department will provide follow-up support and housing retention services. The housing authority has also created a dedicated housing specialist position that assists those leaving prison local housing. The housing authority and local service providers have developed a program to offer life skills classes (budgeting, relationship building, crisis prevention) to participants.

**How it could be adopted to Richland County:** While there are already existing collaborations and meetings around unhoused issues in Richland County, these could be expanded to include (i) a focus on reentry housing and (ii) increased participation from landlords who would be interested in renting to those leaving the justice system. Metro Housing or another local service provider could dedicate a staff member to work with reentry housing issues.

**Additional resources:** More information on Burlington and other promising practices in reentry housing is available [here](#).

## Summary and Conclusions

This chapter has provided eight strategies to improve and strengthen Richland County's housing market. Within each strategy, we have included a series of action steps and examples from other communities that have pursued such a strategy. In identifying those communities, we have prioritized communities most similar to Richland County.

Based on our understanding of interest and capacity in the county, we have divided the examples into easy wins, medium-term, and long-term. Easy wins include those that could be accomplished through a rules change or which would otherwise not require a policy change or collaboration across jurisdictions. For that reason, we believe they could be accomplished within two years should Richland County choose to pursue any of them. These include:

- Developing a website to promote the community to outside developers
- Adopting additional CRA incentives to promote housing development
- Continuing and expanding the Housing Development Steering Group
- Expediting permit review of affordable housing projects
- Using an RFP to market sites for affordable housing development
- Collaboration to reduce recidivism and promote reentry housing

Medium-term strategies are those that, in general, would require a policy change within a single jurisdiction or would require a dedicated funding source for a single program. We anticipate that, should the communities in Richland County decide to pursue any of these, they could be achieved within a 2–5 year time frame. These include:

- Developing a CHDO through partnerships with private market developers
- Establishing a local fund to support housing development and beautification
- Creating a rental and vacant housing registry
- Establishing a 'one-stop shop' approach to filing permits
- Zoning reforms, including:
  - Allowing small multifamily developments in R1 zones
  - Encouraging 'missing middle' /attainable housing through zoning reform

- Using zoning to encourage infill attainable housing development
- Small lot zoning to promote infill development
- Building local capacity to operate permanent supportive housing and rapid rehousing units
- Establishing policies to protect mobile home park residents

Long-term strategies are either those that we anticipate taking over three years to implement. These largely require collaboration across jurisdictions, would involve a substantial local investment, or which entail a specific type of housing development that would take several years to materialize. These include:

- Major public and/or philanthropic investment to support a CHDO
- Encouraging downtown residential development
- Mixed-use redevelopment of vacant malls and shopping centers
- Various collaborative zoning and permitting actions, including:
  - Merging planning and zoning departments across jurisdictions
  - Aligning building codes and plan review across jurisdictions
  - Establishing a Unified Development Ordinance
  - Simplifying zoning through regional zoning ordinances
- Establishing a lease-purchase program to provide affordable homeownership
- Using Housing Choice Vouchers to develop permanent supportive housing units

Importantly, though, many of these long-term strategies have intermediate steps that could be achieved in the short- and medium-terms. For instance, communities could start laying the groundwork for encouraging downtown residential development by reaching out to developers to gauge interest in working in Richland County. To promote the redevelopment of vacant shopping centers, communities could strategically re-zone these for mixed-use development and could begin reaching out to developers to gauge interest in these sites. Thus, to address the county's long-term housing needs, there are steps that stakeholders could take right now to achieve those goals.