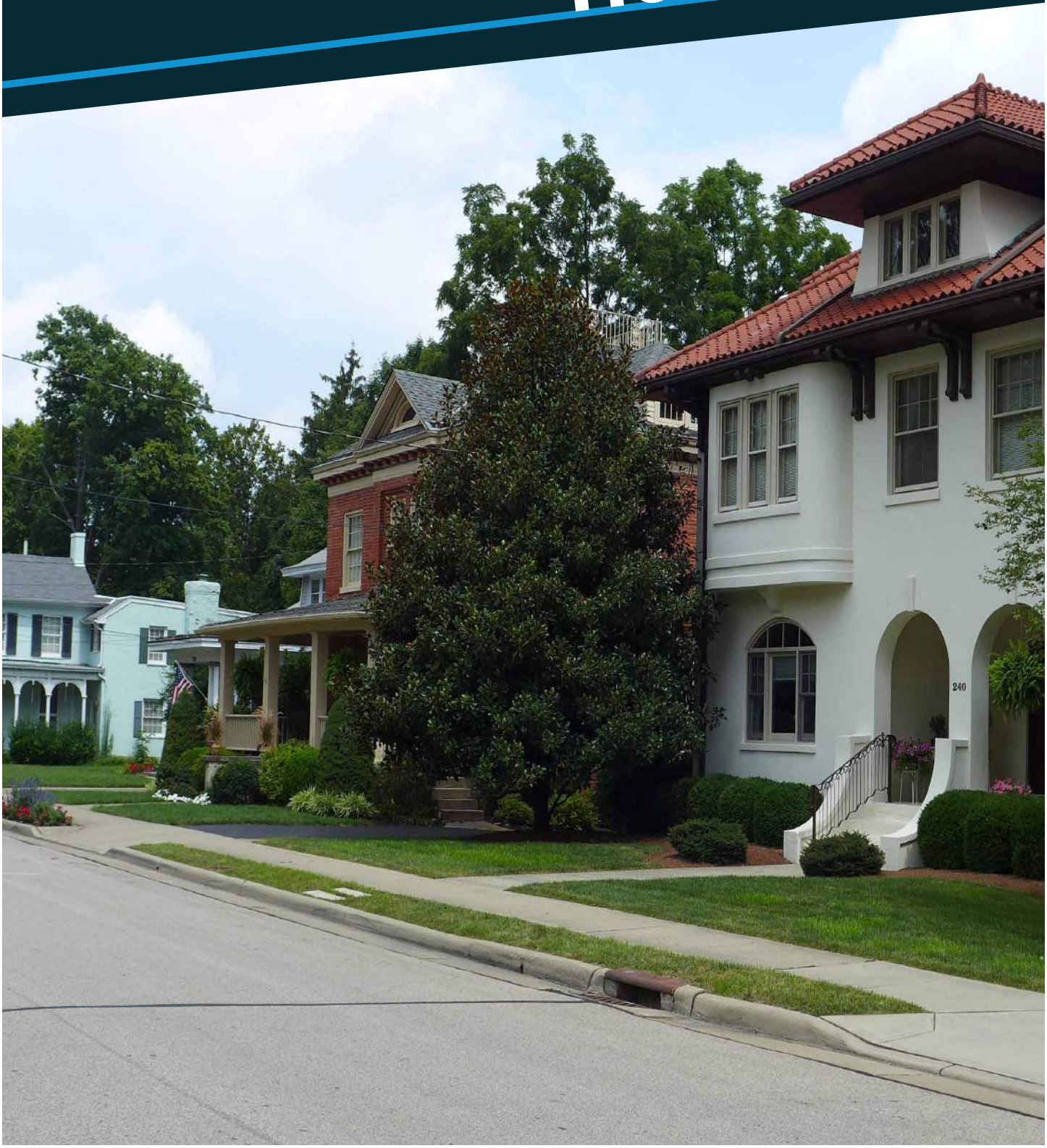
CLERMONT COUNTY OHIO

Housing



Introduction & Purpose

The Housing Element of the comprehensive plan encourages providing affordable, safe, and various housing types to meet the needs of Clermont County's diverse population. Residential growth in the County cannot be addressed without considering other planning factors such as transportation, public infrastructure, parks and recreation, as well as others that affect quality of life.

Neighborhoods play an important part in determining the vitality, stability, and quality of life within our communities. A stable community is one that offers a variety of housing units that will appeal to a wide range of age groups, income levels, and family sizes. A mix of different housing types that accommodate different lifestyles is essential to the development of a well-balanced community.

Housing refers to traditional single-family detached residential structures, as well as multi-family units (including duplexes and townhouses), manufactured homes, and accessory apartments. The term refers to owner-occupied units, as well as rental, cooperative, and condominium ownership arrangements.

The U.S. Census Bureau was used to obtain information such as population, housing and demographics for communities around the nation that can be used to evaluate historical trends and to project future needs.

In addition, building permit data and other sources were used from data collected by Clermont County's Community and Economic Development Department over the years to provide insight into population growth, as well as various types of housing and building permits that have been processed.

Dimmitt Woods - Senior Housing Facility

Clermont County Housing Programs

Clermont Metropolitan Housing Authority
Established in 1967, the Authority seeks to assist low-income families, including those who are elderly or disabled with safe, decent, and affordable housing opportunities as they strive to achieve self-sufficiency and improve the quality of their lives.

The Authority currently maintains 219 public housing units and administers 891 Section 8 units throughout Clermont County. The Authority owns and manages 1 senior citizen complex, 1 complex for disabled persons, 2 family developments and 80 single-family units scattered throughout Clermont County. A percentage of the units meet the requirements for accessible housing.

The Section 8 Program allows families to live in houses and apartments that are privately owned. Rents are based on comparable units in the county, with amenities and utilities taken into account. This is accomplished through a contract between the Authority and the owner which subsidizes the rent that the Section 8 tenant pays. Families, elderly, disabled people and single people may be eligible for housing. Families under the Section 8 Program are also eligible to participate in the Family Self-Sufficiency Program.

Family Self-Sufficiency
The Family Self-Sufficiency Program (FSS) is a voluntary Section 8 housing program designed to assist families in becoming independent of public assistance. FSS participants achieve economic independence and self-sufficiency through education, job training, supportive services and employment. With the support of local programs and agencies, FSS combines case management and advocacy with the FSS participant's individual plan for education, job training and employment.

Clermont Senior Services
Clermont Senior Services is a private, nonprofit organization dedicated to serving older adults. They provide services for seniors, age 60 and over, who live in Clermont County. For over forty years, they have been providing and coordinating in-home and community based services, which enable older adults to live independently for as long as possible. They also serve as an information and referral source for seniors, as well as their families and caregivers.

Habitat for Humanity
The homeownership program seeks to partner with families in need in order to provide simple, decent and affordable housing with the goal of building a sense of community. Partnering families invest hundreds of hours of sweat equity into building the home and are willing to make monthly mortgage payments.

Dimmitt Woods Senior Housing
Facility Opening - Batavia Township

Clermont Metropolitan
http://www.clermontmha.org/
Phone: 513-732-6010
65 South Market St.
Batavia, OH 45103

Clermont County Senior Services
http://www.clermontseniors.com/
Phone: 513-724-1255
2085 James E. Sauls Sr. Dr.
Batavia, OH 45103

Habitat for Humanity Cincinnati
http://habitatcincinnati.org/
Phone: 513-621-4147
4910 Para Drive
Cincinnati, OH 45237

Fair Housing

Housing elements of comprehensive plans typically evaluate housing needs based on population characteristics of a community's present population, with some regional considerations and a projection of population growth. Fair housing considerations have not been a prominent element of comprehensive plans, and protected classes were often underrepresented in the planning process. Comprehensive plans can evolve with outreach to protected classes and the use of assessment tools and data reviewed in assessment for disparate impact analysis.

Since the 1990s, the Analysis of Impediments to Fair Housing Choice (AIs) has been a document required by HUD for fair housing planning at the local and state level. Some AIs identified housing needs by protected classes. The recommendations generated in AIs were rarely considered in the comprehensive planning processes. Instead, the recognized place for AI recommendations has been in the Consolidated Plan (ConPlan), a HUD requirement for planning use of community development, HOME and other HUD funds. The ConPlan details the use of HUD funds for neighborhood redevelopment and activities by non-profits to support that work. Community development at the community level can support fair housing through fair housing counseling and education.

Reasons to Support

As long as discriminatory practices continue, society will continue to pay the costs associated with the spatial separation of whole classes of people, great opportunities will be lost, and the full potential of our nation will be unrealized. Traditional zoning and planning and other land use controls may limit the supply and availability of affordable housing, thereby, raising housing prices. The regulatory environment plays a crucial role in housing production. Large lot zoning, restrictive single family definitions, minimum square footage for single family homes, housing location policies, expensive subdivision design standards, prohibitions against manufactured housing, time-consuming permitting and approval processes are some examples of policies and regulations that constrict the development of affordable and supportive housing.

Demographic trends such as an aging baby boomer generation, an increase in minority households, and the changing composition of households will drive the need for new housing configurations.

Affordable housing and supportive housing need to be viewed as integral components of a comprehensive region-wide housing policy and strategy to optimize the potential impact of local housing programs and ensure their effectiveness. Regulatory policies should be reassessed to ensure that they reflect a range of housing choices — a priority to develop more affordable housing linked with essential supportive services.

EQUAL HOUSING OPPORTUNITY

Fair Housing: http://portal.hud.gov

US Census Definitions

Household: A household consists of all the people who occupy a housing unit. A house, an apartment or other group of rooms, or a single room, is regarded as a housing unit when it is occupied or intended for occupancy as separate living quarters; that is, when the occupants do not live with any other persons in the structure and there is direct access from the outside or through a common hall.

A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters. There are two major categories of households, "family" and "non-family". (See definitions of Family household and Non-family household).

Size of Household: The term "size of household" includes all the people occupying a housing unit. "Size of family" includes the family householder and all other people in the living quarters that are related to the householder by birth, marriage, or adoption. "Size of related subfamily" includes the husband and wife or the lone parent and their never-married sons and daughters less than 18 years of age. "Size of unrelated subfamily" includes the reference person and all other members related to the reference person. If a family has a related subfamily among its members, the size of the family includes the members of the related subfamily.

Household Non-Family: A non-family household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related.

Householder: The householder refers to the person (or one of the people) in whose name the housing unit is owned or rented (maintained) or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. If the house is owned or rented jointly by a married couple, the householder may be either the husband or the wife. The person designated as the householder is the "reference person" to whom the relationship of all other household members, if any, is recorded.

The number of householders is equal to the number of households. Also, the number of family householders is equal to the number of families.

Clermont Metropolitan Housing Authority Featured Family

US Census Definitions:
http://www.census.gov/main/www/glossary.html

Current Housing Conditions in Clermont County

Clermont County Households by Size and Type

Table H-1: Clermont County 2010 Household Sizes

Total	**66, 013**
1 Person Household	21%
2 Person Household	32.9 %
3 Person Household	18.8 %
4 Person Household	16.9 %
5 Person Household	7.4 %
6 Person Household	2.2 %
7+ Person Household	0.9 %

Table H-2: Clermont County Households by Type

Total	74,828
Family Households	71.9 %
With Related Children Under 18 Years Old	32.3 %
Husband-Wife Family With Related Children Under 18 Years Old	58.1 % 23.4 %
Male Householder, No Wife With Own Children Under 18 Years Old	4.9 % 2.7 %
Female Householder, No Husband	10.9 %
With Own Children Under 18 Years Old	6.1 % 28.1 %
Householder Living Alone	22.5 %
Male	10.2 %
66 Years Old and Over	2.2 %

Information assembled and analyzed from the 2010 U.S. Census indicates that the average household sizes and types in Clermont County (Tables H-1 and H-2) differ moderately from the state and national statistical household means.

According to the data collected, the average household size of a Clermont County residence is 2.71 persons per household, a figure that is slightly higher than the state and national average household sizes (which are 2.53 for the former and 2.59 for the latter). By comparison, the average family size of a Clermont County residence is 2.66 persons per dwelling unit, which is similar to the national average household size of 2.46 persons.

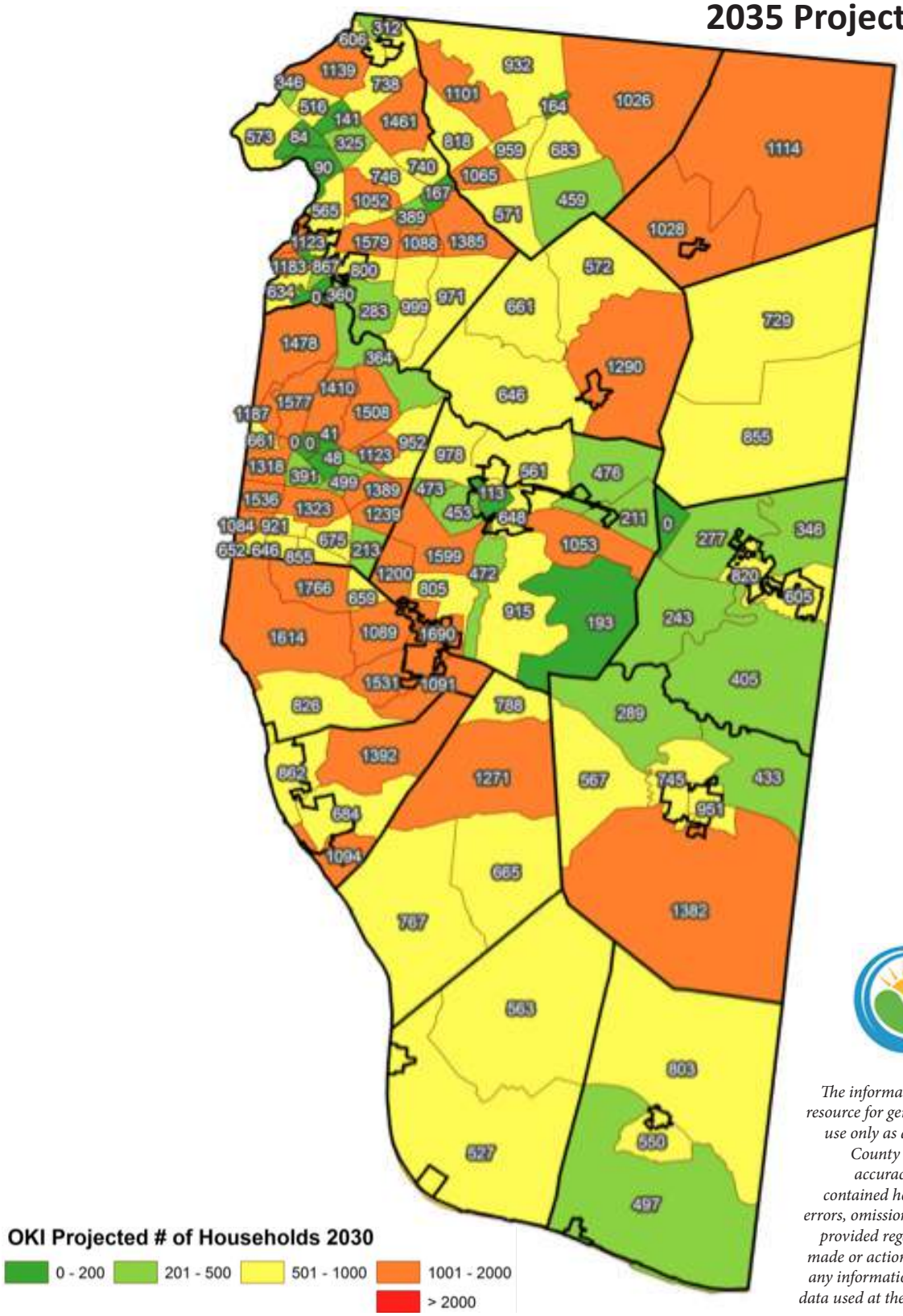
The majority of the citizens in the county can be classified as living within family households, the greater portion of which are situated within a married-couple family residence (71.9%). This statistical representation of the county indicates that there is a significantly higher proportion of people who live in these types of households compared to state of Ohio statistics.

Housing Data: U.S. Census Bureau

Table H-3: Clermont County Population & Household Increases 2000 to 2025					
Clermont County Communities	**2000 Population**	**2000 Households**	**2025 Population**	**2025 Households**	**Household Increase**
CITIES					
City of Loveland	2,035	757	2,174	818	61
City of Milford	6,251	2,998	6,653	4,093	1,095
VILLAGES					
Amelia	2,728	1,051	2,754	1,064	11
Batavia	1,644	861	1,821	938	77
Bethel	2,593	993	2,761	1,066	73
Chilo	91	36	94	37	1
Felicity	879	335	893	341	6
Moscow	261	94	328	123	29
Neville	134	45	164	58	13
New Richmond	2,138	776	2,679	1,012	236
Newtonsville	415	151	418	152	1
Owensville	819	363	847	375	12
Williamsburg	2,321	917	3,871	1,593	676
TOWNSHIPS					
Batavia Township	15,851	5,377	30,168	11,623	6,246
Franklin Township	3,397	1,159	3,446	1,180	21
Goshen Township	13,694	4,852	14,234	7,222	2,370
Jackson Township	2,567	905	3,817	1,450	545
Miami Township	36,398	12,773	42,191	15,300	2,527
Monroe Township	8,236	2,843	9,258	3,289	446
Ohio Township	3,116	1,049	4,423	1,619	570
Pierce Township	9,498	3,605	15,084	6,042	2,437
Stonelick Township	4,997	1,772	10,164	4,026	2,254
Tate Township	6,342	2,211	8,674	3,228	1,017
Union Township	42,333	16,906	56,584	23,123	6,217
Washington Township	1,937	668	2,394	867	199
Wayne Township	4,618	1,573	4,664	1,593	20
Williamsburg Township	2,684	943	4,272	1636	693
Total	**177,977**	**66,013**	**234,830**	**93,866**	**27,853**

Table information from: ACCESS CLERMONT - TAZ - Traffic Analysis Zones

2035 Projected Households



CLERMONT COUNTY OHIO

Map Created By: Ashley Combs

The information contained in this map is a public resource for general information and is provided for use only as a graphical representation. Clermont County makes no warranty as to the content, accuracy, or completeness of the information contained herein and assumes no liability for any errors, omissions, or inaccuracies in the information provided regardless of how caused or any decision made or action taken by the user in a reliance upon any information furnished hereunder. Most current data used at the time of map creation, October 2013.

Existing House Ages in Clermont County

The existing housing ages in Table H-4 for Clermont County are determined by the percentage of homes that were built using the ranges that were determined by the U.S. Census Bureau.

The data for the characteristics and qualities of the housing stock in Clermont County used was gathered from the 2010 U.S. Census. Table H-4 indicates that the median year built of the housing stock in Clermont County is 1978.

Table H-4: Year Homes Built in Clermont County vs. State of Ohio

Year Built	State of Ohio		Clermont County	
	Estimate	Percent	Estimate	Percent
Total Housing Units	5,119,693	100 %	80,316	100 %
Built 2005-Later	154,123	3.0 %	4,430	5.5 %
Built 2000 to 2004	332,532	6.5 %	9,029	11.2 %
Built 1990 to 1999	595,508	11.6 %	16,736	20.8 %
Built 1980 to 1989	459,107	9.0 %	11,760	14.6 %
Built 1970 to 1979	731,872	14.3 %	14,545	18.1 %
Built 1960 to 1969	636,012	12.4 %	6,854	8.5 %
Built 1950 to 1959	753,975	14.7 %	8,600	10.7 %
Built 1940 to 1949	353,870	6.9 %	2,773	3.5 %
Built 1939 or Older	1,102,694	21.5 %	5,589	7.0 %

Pictures: http://www.fischerhomes.com
Lexington Run, Batavia Township

Existing Household Types

The majority of the housing stock in Clermont County is classified as detached, single-unit housing at 69.7% compared to the State of Ohio being 68.5%. This statistical representation of the county indicates that there is a relatively similar proportion of the population living in this type of housing when compared to state and national trends.

Table H-5: Housing Types in Clermont County vs. State of Ohio

Number of Housing Types	State of Ohio		Clermont County	
	Estimate	Percent	Estimate	Percent
Total Housing Units	5,119,693	100 %	80,316	100 %
1-Unit, Detached	3,505,082	68.5 %	55,996	5.5 %
1-Unit, Attached	286,810	4.6 %	3,727	11.2 %
2 Units	229,970	11.6 %	762	20.8 %
3 or 4 Units	230,504	4.5 %	1,426	14.6 %
5 to 9 Units	243,077	4.7 %	4,032	18.1 %
10 to 19 Units	203,574	4.0 %	6,197	8.5 %
20 or More Units	265,770	5.2 %	2,738	10.7 %
Mobile Home	203,654	4.0 %	5,426	3.5 %
Boat, RV, Van, Etc.	1,252	0.1 %	12	7.0 %

Pictures: http://www.capreit.com/AshtonPointe/
Ashton Pointe Apartments - Batavia Township

Existing Housing Values

There are several relevant factors that can be utilized to identify the monetary values of the existing county housing stock. These factors are the monetary value of each housing unit, the selected monthly costs of owning, renting, and maintaining a housing unit in regards to the percentage of monthly household income accrued for the same time period, and the gross rent that is assessed to each housing unit.

Table H-6 depicts the monetary value of the county's existing owner- occupied housing in comparison to state and national data trends. This figure appears to indicate that Clermont County has significantly fewer affordable housing opportunities when compared to state and national proportions of the housing market that are valued at $49,999 or less and $50,000 to $99,999.

In contrast, the county has a much higher share of housing stock valued between the ranges of $100,000 to $149,999 and $150,000 and $199,999 when compared to the statewide and national housing stock figures. The county's median housing unit value of $160,500 is significantly higher than the state median housing unit values of $135,600.

Table H-6: Existing Housing Values in Clermont County vs. State of Ohio

Existing Housing Values	State of Ohio		Clermont County	
	Estimate	Percent	Estimate	Percent
Owner-Occupied Units	3,126,406	100 %	56,331	100 %
Less than $50,000	250,807	8.0 %	3,386	6.0 %
$50,000 to $99,999	722,447	23.1 %	7,381	13.1 %
$100,000 to $149,999	807,682	25.8 %	14,552	25.8 %
$150,000 to $199,999	581,341	18.6 %	11,852	21.0 %
$200,000 to $299,999	473,275	15.1 %	11,789	20.9 %
$300,000 to $499,999	214,698	6.9 %	5,711	10.1 %
$500,000 to $999,999	60,668	1.9 %	1,266	2.2 %
$1,000,000 or More	15,488	0.5 %	394	0.7 %
Median Value (Dollars)	$135,600	(X)	$160,500	(X)

Pictures: http://www.dixonbuilders.com: Whitegate Farm & Deerfield Pointe Subdivisions, Miami Township

Owner and Renter Occupancy Trends

The homeowner vacancy rate is the proportion of the homeowner inventory that is vacant "for sale." It is computed by dividing the total number of vacant units "for sale only" by the sum of owner-occupied units, vacant units that are "for sale only," and vacant units that have been sold but not yet occupied; and then multiplying by 100.

The rental vacancy rate is the proportion of the rental inventory that is vacant "for rent." It is computed by dividing the total number of vacant units "for rent" by the sum of the renter-occupied units, vacant units that are "for rent," and vacant units that have been rented but not yet occupied; and then multiplying by 100.

Table H-7: Owner vs. Renter Occupancy in Clermont County (2010)

Type	Number	Percent
Occupied Housing Units	74,828	100 %
Owner-Occupied Housing Units	55,801	74.6 %
Population in Owner-Occupied Units	151,496	(X)
Average Household Size of Owner-Occupied Units	2.71	(X)
Renter-Occupied Housing Units	19,027	25.4 %
Population in Renter-Occupied Housing Units	44,150	(X)
Average Household Size of Renter-Occupied Units	2.32	(X)

Pictures: http://edwardrose.com : LakePointe Apartments, Batavia & Union Township

Mortgage Costs

Table H-8 illustrates mortgage status and selected monthly owner costs for the county. The majority of the county's owner-occupied housing units (with existing mortgages) pay between $1,400 and $2,000 in mortgage payments each month.

This statistical representation of the county seems to indicate that there are significantly higher proportion of county residents making higher payments than their average state and nationwide counterparts.

The median monthly mortgage payment made by the average county resident is approximately $1,471 per month. The median monthly mortgage payment made by the average state resident is $1,308.

Table H-8: Mortgage Costs in Clermont County vs. State of Ohio

Mortgage Costs	State of Ohio		Clermont County	
	Estimate	Percent	Estimate	Percent
Housing Units with Mortgage	2,135,194	100 %	41,266	100 %
Less than $300	5,148	0.2 %	54	0.1 %
$300 to $499	45,644	2.1 %	444	1.1 %
$500 to $699	132,463	6.2 %	1,148	2.8 %
$700 to $999	401,154	18.8 %	5,139	12.5 %
$1,000 to $1,499	751,495	35.2 %	14,706	35.6 %
$1,500 to $1,999	436,570	20.4 %	10,505	25.5 %
$2,000 or More	362,720	17.0 %	9,720	22.5 %
Median Cost (Dollars)	$1,308	(X)	$1,471	(X)

Pictures: http://LegendaryRun.com
Golf Course Community, Pierce Township

Renter Costs

Table H-9 represents the gross rent tendencies of the housing units in Clermont County in comparison to state trends. Approximately 11.7 percent of the residents renting in the county pay monthly rents of $499 or less; however, the majority of renters in the county (37.9%) owe between $500 and $749 in monthly gross rent.

In comparison to state statistics, the county appears to offer fewer rental property opportunities that are below $300 in monthly gross rent. There is also a significantly higher proportion of higher cost rental property opportunities in the county that range from $500 to $1,500 plus in monthly gross rent when compared to state figures.

Overall, this trend can be supported by examining the median gross rent of the county, which is $846 per month, and by comparing it to statewide median gross rent statistics, which is $697.

Table H-9: Renting Costs in Clermont County vs. State of Ohio

Gross Renting Costs	State of Ohio		Clermont County	
	Estimate	Percent	Estimate	Percent
Occupied Units Paying	1,349,313	100 %	16,156	100 %
Less than $200	50,359	3.7 %	367	2.3 %
$200 to $299	47,047	3.5 %	401	2.5 %
$300 to $499	183,883	13.6 %	1,885	11.7 %
$500 to $749	497,671	36.9 %	6,123	37.9 %
$750 to $999	345,834	25.6 %	4,179	25.9 %
$1,000 to $1,499	182,183	13.5 %	2,705	16.7 %
$1,500 or More	42,336	3.1 %	722	3.1 %
Median Cost (Dollars)	$697	(X)	$846	(X)

Pictures: http://www.steeplechaseapt.net/
Golf Course Community, Pierce Township

Home Occupancy Trends

When evaluating housing trends in Table H-10, vacancy rates are important indicators of the stability of the housing market. There were 5,828 vacant housing units located within Clermont County in 2010, which is only 7.2% of the total of units available.

Table H-10: Home Occupancy Trends in Clermont County

Type	Number	Percent
Total Housing Units	80,656	100 %
Occupied Housing	74,828	92.8 %
Vacant Housing Units	5,828	7.2 %
For Rent	2,219	2.8 %
Rented, Not Occupied	115	0.1 %
For Sale Only	1,199	1.5 %
Sold, Not Occupied	293	0.4 %
For Seasonal, Recreational or Occasional Use	413	0.5 %
All Other Vacant	1,589	2.0 %

Picture: http://www.expertsrealty.net/
Farm Land, Franklin Township

Goals & Objectives

1. New Housing Developments

A. Encourage housing developments in areas where water facilities (quantity, pressures, or quality) are sufficient to provide demanded levels of service.

B. Encourage housing developments in areas where adequate systems of sewage collection and treatment are available and planned.

C. Direct major housing developments into areas where existing and planned capacities of police, fire protection, and solid waste disposal can accommodate growth demands.

D. Encourage strategies to ensure conservation and rehabilitation of historically significant structures in neighborhoods.

E. Work closely with all Clermont County townships to assure that sufficient housing opportunities are provided in all communities.

2. Supply and Access to Housing

A. Encourage a mixture of all types of residential units and provide a choice of residential types within each neighborhood as opposed to single housing type neighborhoods.

B. Encourage opportunities for an adequate supply of all housing types in appropriate locations for all Clermont County residents with an emphasis on the needs of the financially disadvantaged and the special needs populations.

3. Planning and Zoning

A. Encourage residential development at a variety of scales including the range from single-family subdivisions to medium and high density developments.

B. Encourage housing preservation and improvement programs to areas where there is a full range of housing types.

C. Encourage public amenities such as parks; public plazas; street trees; street lights; community centers; and pedestrian and bicycle connections to the retail centers, water, and nearby trails.

4. Aging Residents / Housing Assistance

A. Encourage opportunities for housing near developed areas for amenities in close proximity.

B. Encourage housing opportunities for low- and low-moderate-income households in County.