Housing in the Champion City

Comprehensive Housing Market Analysis for Springfield, Ohio

Greater Ohio Policy Center

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Table of Contents

Executive Summary

This Comprehensive Housing Market Analysis is intended to provide community leaders in Springfield with a resource to complement housing conversations and policy initiatives already underway, and serve as a touchstone to guide local policy decisions in their continued efforts to address the housing needs of the city. Housing policies adopted over the past few years in Springfield, as well as the convened conversations of community leaders, effectively positions the city to ensure housing options and stability for all current and future residents. The establishment of a multi-sector housing consortium is an essential part of Springfield's recent momentum in addressing the city's housing needs. The continued efforts of these stakeholders to address the current and future housing needs in Springfield will be a vital component to policy decisions undertaken.

To complete this Comprehensive Housing Market Analysis, GOPC segmented the research into three sections: an overview of Springfield's demographics, an affordable housing analysis, and a market-rate housing analysis. The main findings from each are below, with an overview of GOPC's policy recommendations to encourage residential development in Springfield.

Main Findings

Demographic Overview

- **Since 1970, Springfield's population has declined. Since 2013, the number of people living in poverty has also declined.** From 2000 to 2018, Springfield saw a 10.6% decline in its total population. Since a recent peak in 2013, the number of persons in poverty has continued to decline. However, in 2017, nearly one in four residents were still living in poverty in Springfield.
- **36% of Springfield's population earned less than $25,000 in 2017,** which is well below the affordable housing wage of $29,240. **An estimated 11% of households have an income of $100,000 or more a year**.
- **The population of homeowners has declined since 2013, as the ratio of renters to homeowners has shifted following the Great Recession.** In 2007, Springfield's population was 58% homeowners; in 2017, 52% of the population were renters. This shift is likely due to the effects of the Great Recession and shifting preferences of consumers.

Affordable Housing Analysis

- **A gap exists between workforce earnings and median rent**. For a minimum-wage earner to afford a 2-bedroom apartment at fair market rate (FMR), they would have to work 68 hours per week.

- **There is a shortage of housing units affordable to extremely low-income renters (households with an income at or below 30% of the AMI).** In 2015, there was a shortage of 2,585 rental units for the 3,805 extremely low-income renters.

- **22.7% (444 of the 1,952) federally subsidized units in Springfield have contracts that will expire in the next three years.** Over the next ten years, nearly 37% of Springfield's existing federally subsidized rental units will come to the end of their contracts.

- **39% of renters were cost-burdened in 2015 (4,820 of the 12,275 households).** During the 2010 to 2015 period, the total population in Springfield declined 2.4% (-1,491) while the number of cost-burdened ELI rental households grew 5.3% (+155).

- **Nearly 10% of homeowners were cost-burdened in 2015 (1,234 of the 12,285 households).**

Market Rate Housing Analysis

Considering factors such as housing values, rents, incomes, homeownership, and foreclosures, GOPC identified the following market types in Springfield:

- **Market Ready**: Current rents and home values in these areas will support new market-rate development.

- **Poised for Growth:** These areas may have slightly lower housing values but their proximity to employment clusters and market ready neighborhoods suggest new development could be offered at market rates.

- **Middle Neighborhoods:** These neighborhoods are well below market-rate, but show signs of stability. These markets have relatively higher incomes and homeownership.

- **Emerging Markets:** These places are a subset of the middle neighborhoods category. Social and physical assets in the neighborhood mean bold, large-scale projects could transform the neighborhood.
- **Distressed**: These neighborhoods are currently too distressed for market-rate development without substantial subsidies. Stabilization and revitalization in these neighborhoods is important.
- **Downtown:** Downtown Springfield warrants its own designation. This area allows for "urban" living due to its walkability and proximity to jobs and businesses. Continued investment in downtown is likely to encourage residential development.

GOPC firmly believe new market rate housing is needed and will be purchased in Springfield, if the new housing is available at a range of price points, particularly "starter home" prices of $175,000-$250,000.

Recommendations

GOPC has laid forth a list of policy recommendations for the city of Springfield's consideration in their residential housing policy implementation. These recommendations were established from GOPC's policy expertise, data collection, and developer interviews. Specific policy recommendations are identified later in the report. The main findings include:

Play to Springfield's Assets

Springfield is rich with anchor institutions, which serve as economic engines of the city. These anchor institutions are Springfield's educational facilities, which include high schools, career centers, and higher educational institutions; medical facilities; and banking institutions. Springfield is in prime position to leverage these anchor institutions to the city's benefit to create a pipeline of skilled workers, as well as incentivize homeownership through direct investments and programs.

Springfield's proximity to neighboring communities and major metropolitan areas, such as Columbus, is an asset the city can use to its advantage to increase homeownership.

Continue Focusing on Downtown Revitalization

Community leaders have taken great stride in recent months to unlock the potential of Springfield's downtown, which serves as a catalyst for revitalization across the city. In addition to serving as a job center for the county, Downtown Springfield has the strong potential to provide mixed-used living that both older and younger generations could enjoy. Currently, residential development projects are underway for condos and rental units. The city's continued commitment to enhance the housing stock in downtown Springfield is a crucial component to further unlocking the potential of downtown. Community Development Financial Institutions (CDFIs) and SpringForward are catalytic pieces to revitalizing Springfield's downtown, and the city's support of these private and nonprofit efforts can position everyone for success.

Support Ongoing and Future Development Projects

Residential development projects underway through Ryan Homes, and the Center Street townhomes in downtown will serve as a barometer for new development in the area. The projected 250 new homes through Ryan Homes and 34 condos in downtown Springfield are being watched by local developers, as well as developers from outside the area. The city's seamless efforts to support these developments, as well as other development underway in the city, holds the potential to encourage new development.

Continue Efforts to Lower Financial Risk

The city's recent expansion of the Community Reinvestment Area (CRA) to nearly half of the city shows the city's commitment to being pro-development. In the future, the city should consider expanding the CRA to the entire city to encourage development in all parts of the city. The city has also utilized Tax Increment Financing (TIF) as an effective tool to encourage development, and should continue to utilize TIF when appropriate.

Protect Housing Investments

The city of Springfield has an alarmingly high number of tax delinquent properties – which are mostly renter-occupied. Nuisance properties and unenforced violations in the neighborhoods discourage investment because of the concern that new development and rehab in properties will not be adequately protected. Establishing a rental property registry and a vacant property registry can help mitigate these concerns. The county Treasurer should also start foreclosing on tax-delinquent problem properties.

The small investment in these registries will be more than paid back in the assurances they provide to developers who rehab or build new property, as shown in other communities similar to Springfield. These registries can also assist the city in efforts to effectively enforce code and act upon nuisance properties.

Encourage More Rehab of Existing Stock

Rehab development can be risky due to the appraisal gap and lack of contractors and developers engaged in rehab in Springfield. The land bank is an essential partner for land acquisition and can expand to the realm of rehabilitation as well. Additionally, resources to maintain and rehab older homes can help homeowners address code violations and improve the value of their properties. Furthermore, policies that continue to the pipeline of contractors and rehabbers are essential to increasing the number of individuals working to rehab older homes.

Introduction

Springfield, like many other smaller legacy cities in Ohio, is challenged with maintaining an adequate supply of housing options that meets its residents' needs. Similar to its counterparts, Springfield has an aged housing market. Since the 1970s, population has shrunk. Following national trends, Springfield's renting population has surpassed its homeowner population following the 2008 recession. Simultaneously, the supply of adequate affordable housing has not kept pace with the needs of Springfield's vulnerable population.

The long-term health of a city is tied to its ability to attract and retain residents while also supporting its current and vulnerable residents. A challenging task at hand, cities must be equipped to serve residents of broad socioeconomic demographics, age groups, family sizes, backgrounds, and needs. This **Comprehensive Housing Market Analysis** intends to serve as a resource as community leaders implement thoughtful policies for the housing needs in Springfield.

The report is structured as follows:

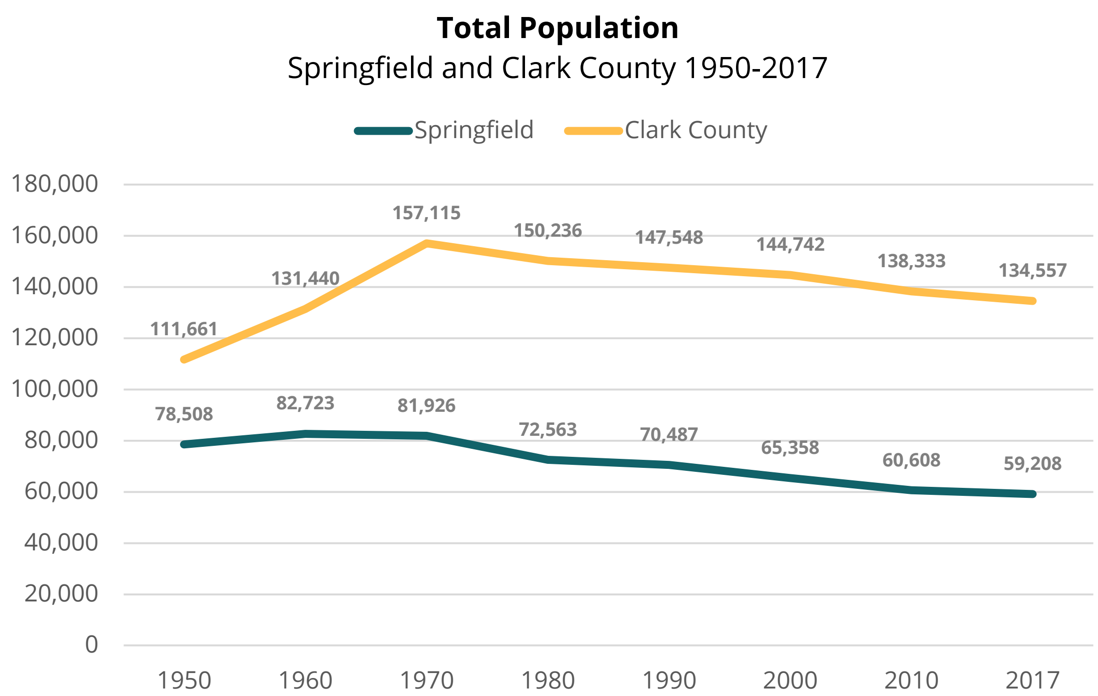
- A **demographic overview** that touches on Springfield's current conditions with regard to its population. This section includes a breakdown for households and family structure, educational statistics, workforce/income and earnings, and housing tenure in the city.
- An **affordable housing analysis** of current demographic, socioeconomic, and housing market trends. This section includes the supply and demand for affordable housing for the general population and for special subpopulations in Springfield.
- A **market rate housing analysis** provides a data-driven analysis of Springfield's neighborhoods to identify areas of strength for future investments.
- **Policy recommendations** for community leaders based on GOPC's policy expertise, feedback from local developers, and data collection. These recommendations include "best practices" established by cities similar to Springfield. The policy recommendations thoughtfully balance market demand for new housing, while addressing affordable housing needs.

Demographic Overview

Demographic Overview

Population

The City of Springfield's population has been declining since the late 1960s. Between 2000 and 2018, the City of Springfield lost an estimated 10.5% of its population. This is similar to other small legacy cities in Ohio, such as Mansfield. According to demographic trends, Springfield is expected to continue losing population. Estimates indicate in 2023 Springfield will have approximately 57,900 residents. **A strategic plan to encourage market-rate housing is one way to stabilize and potentially grow Springfield's population.** A talented workforce requires a housing stock with a variety of options.



Total Population, 2010-2023					
	2000	**2010**	**2018**	**2023**	**2000-2018**
Springfield	66,213	60,611	59,201	57,915	-10.59%
Mansfield	52,355	47,821	46,708	46,084	-10.79%
Hamilton	60,872	62,310	64,042	65,543	5.21%
Clark County	144,988	138,333	135,021	132,129	-6.87%
Ohio	11,353,140	11,536,504	11,772,676	11,919,504	3.70%

As of 2018, Millennials (those born between 1981 and 1998) are the largest generation in Springfield. The number of millennials living in Springfield is expected to decrease by 2023, replaced by their successors, Generation Z (those born between 1999 and 2016). **Providing opportunities for those in the Millennial generation to stay in Springfield will be key to revitalization efforts.**

Share of Population by Generation, City of Springfield 2018		
	2018	**2023**
Alpha (Born 2017 or Later)	3%	9%
Z (Born 1999 to 2016)	24%	25%
Millennial (Born 1981 to 1998)	25%	22%
Gen X Population (Born 1965 to 1980)	19%	17%
Baby Boomer (Born 1946 to 1964)	21%	20%
Silent & Greatest (Born 1945/Earlier)	8%	6%

Source: ESRI Demographic Data

Households and Families

In 2017, there were 24,531 households in Springfield city, Ohio. Families made up 57.5% of the households in Springfield. Single-mother households were 11.7% of all households. Nonfamily households made up 42.5% of all households. 29.6% of all households had one or more people under the age of 18, while 29.2% of all households had one or more people 65 years and over.

A “nonfamily household” consists of people who live alone or share their residence with unrelated relatives. Unmarried partner households can be family or nonfamily households, depending on the relationship of others in the household to the householder.

Education

In 2018, 84% of Springfield residents 25 years and over had at least graduated from high school and 15.4% had a bachelor's degree or higher. An estimated 16% did not complete high school.

According to estimates of Springfield’s 3+ population, 3% were enrolled in preschool or kindergarten, 16.2% were enrolled in grade school/high school and 7.4% were enrolled in college/graduate school.

Springfield has a higher college enrollment than its peer cities. The presence of Wittenberg University and Clark State Community College and their nearly 8,000 students contribute to this number. **These educational institutions are a critical asset to the Springfield community and should be leveraged when considering a comprehensive housing strategy.**

Educational Attainment, 2018				
	Springfield	**Mansfield**	**Hamilton**	**Ohio**
Less than 9th grade	3.1%	3.3%	3.6%	2.7%
9-2th Grade / No Diploma	12.8%	11.6%	10.8%	7.0%
High School Diploma	30.5%	31.7%	35.5%	29.2%
GED / Alternative Credential	7.1%	7.9%	6.6%	3.9%
Some College / No Degree	22.6%	23.0%	20.6%	20.6%
Associate's Degree	8.5%	8.6%	7.0%	8.7%
Bachelor's Degree	9.7%	9.7%	11.0%	17.5%
Graduate / Professional Degree	5.7%	4.3%	4.8%	10.5%

Source: ESRI

Educational Enrollment, 2016				
	Springfield	**Mansfield**	**Hamilton**	**Ohio**
Preschool / Kindergarten	3.2%	3.1%	2.4%	2.9%
Enrolled in Grade School	16.2%	14.9%	16.1%	16.1%
Enrolled in College / Graduate School	7.4%	4.7%	5.0%	7.2%

Source: American Community Survey 2012-2016

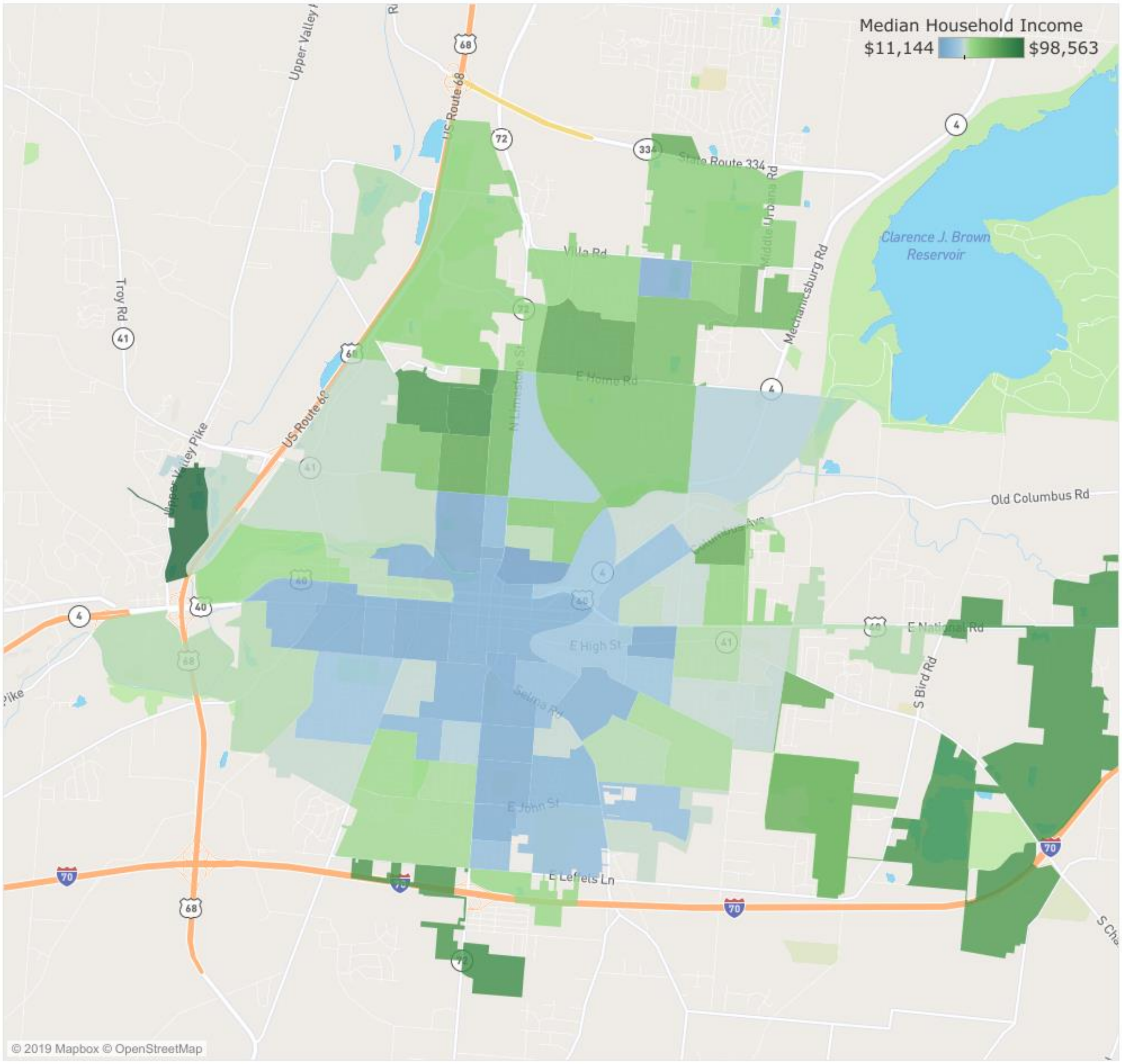
Income and Earnings

The median income of households in Springfield, Ohio is $37,002. **An estimated 20% of households have an income below $15,000 a year. An estimated 11% of households have an income of $100,000 or more a year**. An estimated 69% of the households received earnings and 22% received retirement income other than Social Security. An estimated 34% of households receive Social Security. The average income from Social Security was $15,261, in 2018. These income sources are not mutually exclusive; that is, some households received income from more than one source. The table below shows the income distribution of Springfield compared to other geographies. The map illustrates the median household income for the city’s census block groups (red shading indicates the median household income in the census block group is less than that of the citywide median).

Household Income Distribution, 2018					
	Springfield	Mansfield	Hamilton	Clark County[1]	Ohio
less than $15,000	20%	18%	16%	13%	12%
$15,000-$24,999	15%	15%	14%	12%	10%
$25,000-$34,999	12%	14%	12%	11%	10%
$35,000-$49,999	17%	16%	16%	16%	14%
$50,000-$74,999	17%	16%	20%	19%	19%
$75,000-$99,999	9%	10%	10%	12%	13%
$100,000-$149,999	7%	7%	8%	11%	13%
$150,000-$199,999	2%	1%	2%	3%	5%
$200,000 or greater	2%	2%	1%	2%	4%
Median	$37,002	$36,588	$41,259	$47,155	$53,378

Source: ESRI

Median Household Income, Springfield 2018
Source: ESRI, based on census block groups



1. All data throughout the analysis collected for Clark County includes the city of Springfield.

Workforce

In Springfield, 52% of the population 16 years and over were employed; 41% were not currently in the labor force. An estimated 84% of the people employed were private wage and salary workers; 11% were federal, state, or local government workers; and 4% were self-employed in their own (not incorporated) business.

In 2015, there were a total of 48,944 jobs in Clark County. 31,845 (65%) of those jobs were within the City of Springfield. Top employment centers for the county were in Census Tract 19 Block 2 (Commercial Circle Industrial Park), Census Tract 34 Block 3 (Downtown Springfield), Census Tract 22 Block 5 (Prime Ohio Corporate Park), and Census Tract 22 Block 3 (Far South Springfield). Many of the jobs within the City of Springfield, however, are held by individuals who do not live in the City of Springfield. More than two-thirds of the jobs in Springfield are held by someone who commutes into the city for work. Additionally, more than half the workers that live in Springfield commute outside city limits for a job.

Inflow/Outflow Job Counts (All Jobs in 2015) for City of Springfield		
Employed in Springfield	**31,845**	**100%**
Employed in Springfield, but Living Outside	22,346	70.20%
Employed in Springfield and Living in Springfield	9,499	29.80%
Workers Living In Springfield	**23,951**	**100%**
Workers Living in Springfield but Employed Outside	14,452	60.30%
Workers Living and Employed in Springfield	9,499	39.70%

Source: US Census / OnTheMap

The table below begins to break down where those who work in the City of Springfield live. The left side of the table shows the top ten destination counties for workers , and the right side shows the top ten destination places (cities/towns/villages) for workers. This only includes “primary jobs” or the highest paying job a worker has.

Where Springfield Workers Live (Counties)			Where Springfield Workers Live (Places)		
Location	**Count**	**Share**	**Location**	**Count**	**Share**
Clark County, OH	16,468	55.2%	Springfield	8,941	29.9%
Montgomery County, OH	2,101	7.0%	Northridge	1,001	3.4%
Greene County, OH	1,751	5.9%	Columbus	697	2.3%
Champaign County, OH	1,341	4.5%	Fairborn	511	1.7%
Franklin County, OH	1,101	3.7%	Dayton	502	1.7%
Miami County, OH	756	2.5%	Urbana	425	1.4%
Hamilton County, OH	426	1.4%	Beavercreek	329	1.1%
Butler County, OH	359	1.2%	Xenia	281	0.9%
Logan County, OH	311	1.0%	Huber Heights	271	0.9%
Warren County, OH	285	1.0%	New Carlisle	203	0.7%

Source: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2015).

The population of workers who currently work in Springfield but live outside the city are key demographic to target when considering a comprehensive housing strategy. This segment of the population could be convinced to reside inside the city if they are provided with attractive housing options.

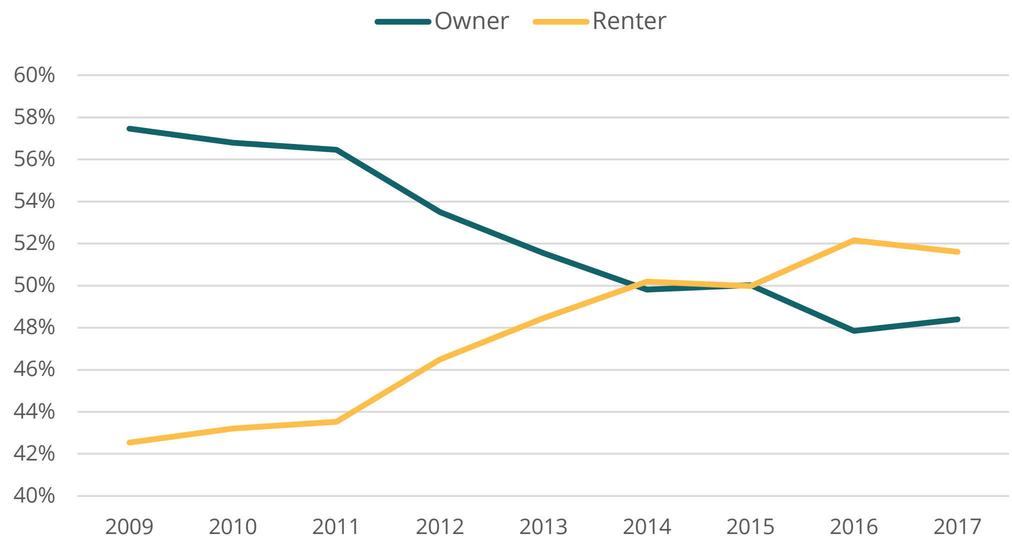
Additionally, there is a significant population of individuals who live in Springfield and commute to larger cities for employment. In 2015, 1,127 Springfield residents commuted to Columbus for work and 706 commuted to Dayton for work, according to the Center for Economic Studies at the US Census Bureau. **An opportunity exists to expand this population of commuters.**

Housing Tenure

The ratio of renters to homeowners has shifted dramatically over the past 10 years, reflecting a trend that is being experienced across the country in other cities. In 2007, 58% of all Springfield families were homeowners; by 2017, 48% were homeowners and 52% were renters. While part of this may be due to the increased difficulty Americans experience when trying to buy a home, it should also be noted that renting can be a preference choice for some consumers.

A community's renter population creates a pipeline for potential new homeowners when coupled with policies that focus on affordability and residential development incentives. Families new to the area may look to rent for a year before they decide on where to buy a house, and existing renters may wish to purchase homes that are not cost-burdensome.

Housing Tenure of Occupied Units
Springfield 2009-2017



Source: Census Bureau, American Community Survey 1-Year Estimates, 2007-2017

ESRI Demographic Tapestry Segmentation

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

Traditional Living

Residents in this segment live primarily in low-density, settled neighborhoods in the Midwest. The households are a mix of married-couple families and singles. Many families encompass two generations who have lived and worked in the community; their children are likely to follow suit.

The manufacturing, retail trade, and healthcare sectors are the primary sources of employment for these residents. This is a younger market—beginning householders who are juggling the responsibilities of living on their own or a new marriage, while retaining their youthful interests in style and fun.

Hardscrabble Road

This slightly smaller market is primarily a family market, married couples (with and without children) and single parents. Younger, highly diverse (with higher proportions of black, multiracial, and Hispanic populations), and less educated, they work mainly in service, manufacturing, and retail trade industries. Unemployment is high (almost twice the national rate), and median household income is half the national median. Almost 1 in 3 households have income below the poverty level. 60% of householders are renters, living primarily in single-family homes, with a higher proportion of dwellings in 2–4 unit buildings. This market is struggling to get by.

Old and Newcomers

This market features singles' lifestyles, on a budget. The focus is more on convenience than consumerism, economy over acquisition. Old and Newcomers is composed of neighborhoods in transition, populated by renters who are just beginning their careers or retiring.

Heartland Communities

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

Midlife Constants

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

Affordable Housing Analysis

Affordable Housing Analysis

The Importance of Affordable Housing in a Community

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

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

Terms and Definitions

Affordable housing and housing cost burden

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

Household income categories

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

Income Category	% Area Median Income	Income Limit for 3-person household
Area Median Income (AMI)	-	$65,300
Extremely Low Income (ELI)	0-30%	$20,780
Very Low Income (VLI)	31-50%	$28,900
Low Income (LI)	51-80%	$46,250

Poverty Level

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

Household Types

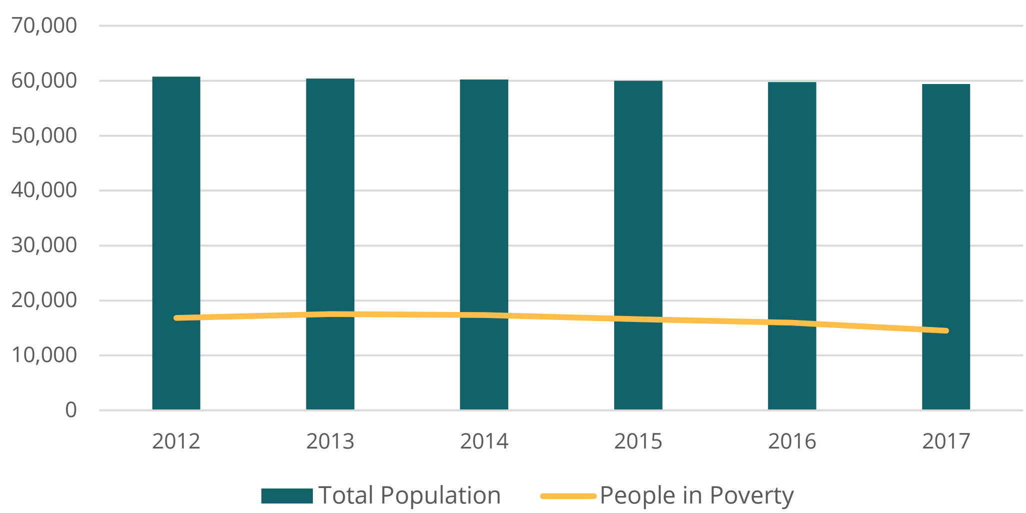
Federal databases define a "family household" as one with two or more individuals who are related by birth, marriage, or adoption. A family household may also contain people not related to the householder. A "nonfamily household" consists of people who live alone or share their residence with unrelated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

Poverty and Community Demographics

Drastic decreases and increases in overall population can severely impact a community's housing market. Springfield has experienced steady decline in population since its peak in the 1960s, though the decline has leveled off over the past two decades. Springfield's population of residents at or below the federal poverty level has remained steady. According to 2017 ACS estimates, 14,486 residents were living in poverty in 2017. This represents 24% of the city's population. It is encouraging to note the actual number of residents in poverty has declined since 2013.

Total Population vs Persons in Poverty

City of Springfield, 2012-2017



Source: Census Bureau, American Community Survey 5-year estimates, 2008-2012 and 2013-2017

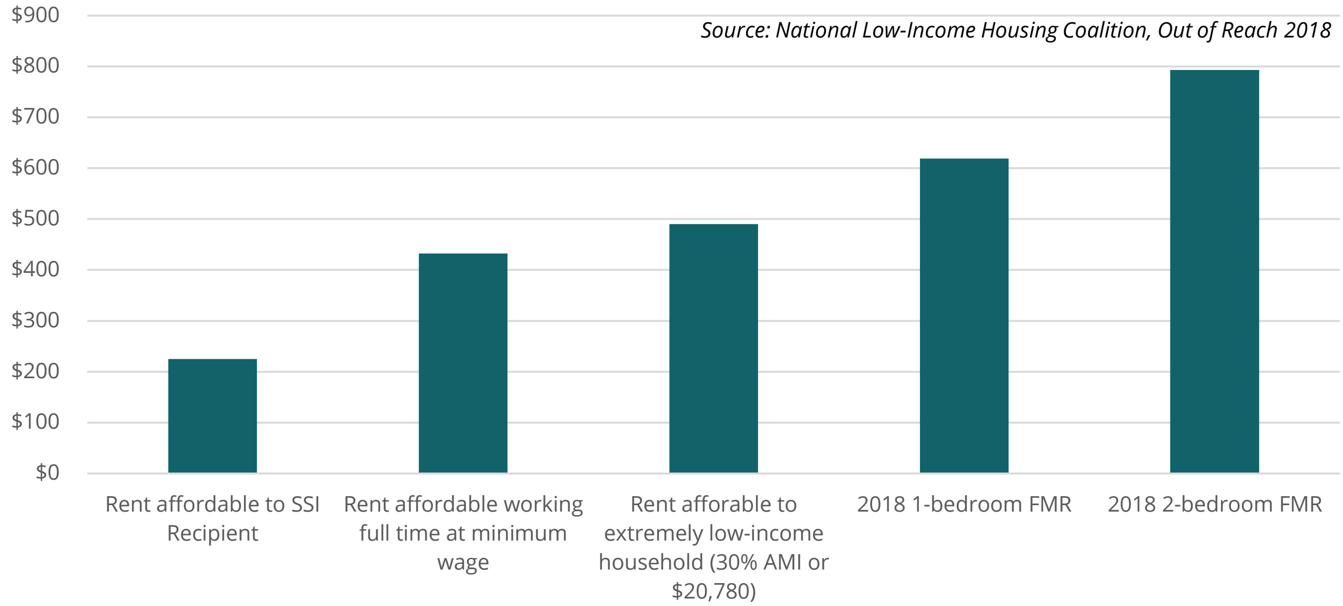
The Black/African American population in Springfield, which makes up 17% of the city's population, experienced the greatest population decline between 2012 and 2017. In those five years, the number of Black individuals in Springfield decreased by 1,343 persons, which is a 12.6% decrease. By comparison, the White population makes up nearly 75% of Springfield's total population. Between 2012 and 2017, the White population decreased by 935 persons, or 2.16%. In 2017, 30.6% of the Black population was below the poverty line, while 23.5% of the White population was below the poverty line. The percentage of African Americans in poverty is higher when compared to the White population. The Hispanic population declined by less than one percent, and 31.7% of the Hispanic/Latino population were below poverty level in 2017. The Hispanic population is slightly over 3% of the total population, and accounts for 3.85% of the poverty population. **Table 1** in the Appendix shows poverty in relation to race.

The senior demographic in Springfield increased 3.1% from 2012 to 2017, with 22.9% of the population over the age of 60. The population of residents aged 25 to 59 saw a 1.2% decline; however, the non-senior population still comprises the largest portion of Springfield's population at 42%. These two demographics are important groups to consider when making policy decisions related to both affordable and market-rate housing. Seniors often comprise a large portion of affordable housing needs and market-rate housing. Additionally, appropriate housing for residents aged 25 to 59 is necessary for attaining and retaining a strong workforce.

The Housing Wage

In Springfield, for a household to afford a two-bedroom apartment at Fair Market Rent (FMR) of $793 per month, and not be cost burdened, they must earn $14.06 an hour at a full-time job or $29,240 annually. According to 2017, 5-year, ACS estimates, 36% of Springfield residents were earning less than $25,000 per year and 50% were earning less than $35,000 per year.

There is a significant gap between the affordable cost of rent to an extremely low-income household and the market rent for a basic apartment. As shown below, a full-time worker at minimum wage can afford an apartment at $432. The fair market rate for a 1-bedroom apartment in 2018 was $619 in Springfield. To afford a fair market rate (FMR), 2-bedroom apartment, a minimum wage worker would have to work 68 hours per week.



Affordable Housing Rental Supply

To quantify the affordable housing need in a community, we analyze current affordable housing supply and demand by utilizing HUD's Comprehensive Housing Affordability Strategy (CHAS) data.[2]

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

Units Affordable to Lowest-Income Renters			
Extremely Low Income Renters (0-30% AMI)			
Households	**Affordable Units**	**Net Supply**	
3805	1220	-2585	
Very Low Income Renters (31-50% AMI)			
Households	**Affordable Units**	**Net Supply**	**Carry Over**
2395	3725	1330	-1255
Low-Income Renters (51-80% AMI)			
Households	**Affordable Units**	**Net Supply**	**Carry Over**
2670	7964	5669	4414

Source: HUD CHAS data 2011-2015

2. CHAS combines the American Community Survey microdata with HUD-adjusted median family incomes (HAMFI) to estimate the number of households that would qualify for HUD assistance. As well, CHAS data quantifies the number of households in income categories, broken into: extremely low-income, very low-income, low-income, and moderate-income. The 2018 HUD adjusted area median family income for Springfield was $65,300 based on a family of three.

Subsidized Rental Housing

HUD-funded programs provide affordable housing to extremely low-income, senior, and disabled households. In Springfield, there are 1,122 units subsidized directly through HUD, as shown below. There are 2,370 rental units subsidized through HUD and administered by Springfield Metropolitan Housing Authority (SMHA). These subsidized units are intended to serve the most vulnerable populations in Springfield.

HUD-Subsidized Housing Units, Springfield 2019	
Direct HUD Subsidy	
202/811 Units (Elderly & Disabled)	149
HUD Financed Subsidized Units	973
Total HUD Subsidized Housing	1,122
SMHA-Administered	
Housing Choice Vouchers (HCV)	1,299
Mainstream Non-Elderly Disabled Vouchers	200
Mainstream 5 (Section 8)	50
Project-Based Housing	32
Low-Income Public Housing (LIPH)	789
Total Subsidized Housing through SMHA	2,370

Source: HUD Multifamily Assistance and Section 8 Contracts Database; GOPC email communication with SMHA staff (April 15, 2019)

The City of Springfield also funds eight rental units in conjunction with Project Woman through HOME funds. Project Woman is an organization dedicated to providing services for domestic violence and sexual assault survivors. The city of Springfield provides grants for rental subsidies for homeless disabled households, with a target of supporting 25 units per year.

Low-Income Housing Tax Credit Units (LIHTC)

In the past 30 years, the Low-Income Housing Tax Credit (LIHTC) has financed the development of 18 projects comprised of 859 units in the City of Springfield. The LIHTC units include family, senior, and permanent supportive housing. There are currently no LIHTC projects under development in Springfield. LIHTC units are likely not all net additional units in the city's affordable housing inventory, as LIHTC is often combined with other forms of housing subsidy. Two of the 18 projects, totaling 120 units, are no longer in compliance or monitored by OHFA but are likely still providing affordably-priced housing.

In addition, three projects representing 94 units received a grant or loan for construction financing from OHFA in the last thirty years. Of these 94 units, one project comprising six units is no longer under OHFA monitoring. There are no other non-LIHTC projects under development with OHFA, according to OHFA, as of February 2019.

Expiring Rent Subsidies and Affordability Requirements

According to data from the National Housing Preservation Database (NHPD), there are 1,952 federally subsidized rental units in Springfield. These units include LIHTC, HUD Multifamily Assistance and Section 8 contracts, and the HOME program. Of the 1,952 subsidized rental units in Springfield, 444 are set to expire in the next five years (by January 1, 2024), and an additional 270 units are set to expire in the next ten years. This represents 37% of the federally subsidized rental units in Springfield over the next ten years that will expire.

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

Housing Cost Burden

Cost-Burdened Rental Households

In 2015, CHAS estimated that 1,690 rental households were cost-burdened and extremely low-income or very low-income in Springfield. This number represents close to 14% of the total rental population. The rental population who were severely cost-burdened (paying more than 50% of income on housing) in 2015 was estimated to be 3,130, or nearly 25% of the rental population. Altogether in 2015, 39% of the rental population in Springfield was considered cost-burdened. As shown in the chart below, very low-income rental households accounted for nearly 76% of the cost-burdened renters, and extremely low-income renters accounted for 80% of the severely cost-burdened rental households.

Cost-Burdened Rental Households in Springfield, 2015			
	ELI (0-30%AMI)	VLI (31-50% AMI)	Total
Cost Burdened (>30 to 50%)	400	1,290	1,690
Severely Cost Burdened (>50%)	2,510	620	3,130
Total Cost Burdened			4,820
Total Renting Population			12,275
Percentage of renters who are cost burdened			39.27%

Source: American Community Survey, 5-Year Estimates 2011-2015

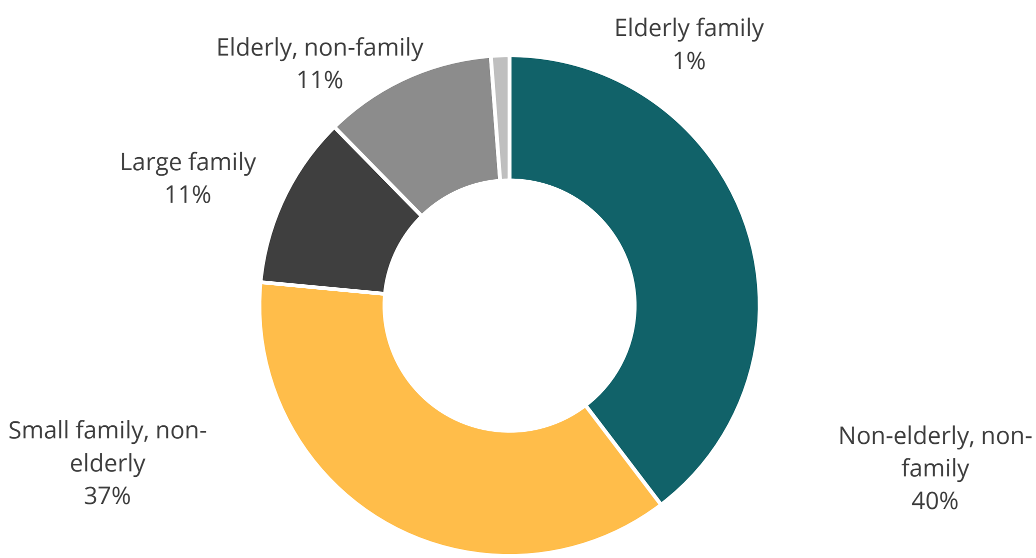
Table 2 in the Appendix breaks down the severely cost burdened rental households by race. As the chart shows, the White population comprises the majority of severely cost burdened households; however, the Black and Hispanic populations have a higher percentage of their renter populations that are severely cost burdened.

Trends in Rental Housing Cost Burden

Between 2010 and 2015, fluctuation in the number of extremely low-income (ELI) rental households has occurred, with a recent uptrend. During the 2010 to 2015 period, the total population in Springfield declined 2.4% (-1,491) while the number of cost-burdened ELI rental households grew 5.3% (+155). (See **Table 2** in the Appendix).

More than three-quarters (76%) of the extremely low-income, severely cost-burdened households are either non-elderly, non-family (39.6%) or small family, non-elderly (36.9%). Non-family (non-elderly) could be an individual living alone or two otherwise unrelated persons below 62 years old living together. Group homes can be considered non-family living establishments. The chart below graphically represents the extremely low income severely cost burdened renters in Springfield.

Extremely Low Income Renters with Severe Cost Burden (n=2510)
City of Springfield, 2015



Source: HUD CHAS data, 2011-2015

Cost-Burdened Owner Households

HUD defines a low-income homeowner who pays more than 30% of their income on mortgage and utilities as housing cost-burdened. HUD defines severe cost-burden as paying more than 50% of a household's income on mortgage and utilities.

Of the 12,285 owner-occupied households in Springfield, 1,234 (10%) are cost-burdened. Of the 1,234 cost-burdened owner households, 60% (740) households are severely cost-burdened. A severely cost-burdened home is at risk for foreclosure, and are likely unable to afford household maintenance. Owners who are cost-burdened may struggle to maintain insurance and keep up with property taxes.

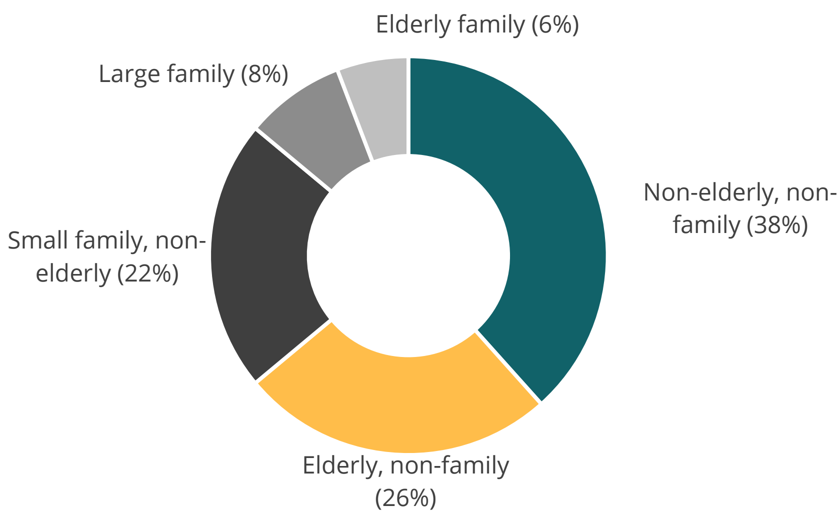
Cost-Burdened Owner Households in Springfield, 2015	
Cost Burdened (>30 to 50%)	494
Severely Cost Burdened (>50%)	740
Total Cost Burdened	1,234
Total Owning Population	12,285
Percentage of Owners who are cost burdened	10%

Source: HUD CHAS data 2011-2015

Household types of ELI owners with severe cost burden

More than one-third (38.4%) of Springfield's homeowners with severe cost burden are non-family (non-elderly) households (165 households), and nearly one-quarter (25.6%) are elderly (non-family) (110 households).

Extremely Low Income Homeowners with Severe Cost Burden
City of Springfield, 2015



Source: HUD CHAS data 2011-2015

Other Indicators of Housing Instability and Housing Need

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

Evictions

Eviction filings in Springfield have fluctuated between 2010 and 2016, with 2016 hitting a seven-year high at 1155 filings (9.35% of all units). Over this six year period, 2011 saw the lowest number of eviction filings at 618 (5.28%). It is important to note that these numbers indicate eviction filings, and do not indicate if a formal eviction occurred through court process.

Evictions in City of Springfield, 2009-2016			
Year	**Eviction Filings**	**As % of Rental Units (Springfield)**	**As % of Rental Units (Ohio)**
2009	728	6.41%	7.20%
2010	797	7.01%	7.12%
2011	757	6.56%	7.35%
2012	618	5.28%	7.08%
2013	660	5.55%	6.93%
2014	807	6.71%	6.08%
2015	702	5.76%	6.43%
2016	1155	9.35%	6.19%

Source: Eviction Lab, 2010-2016

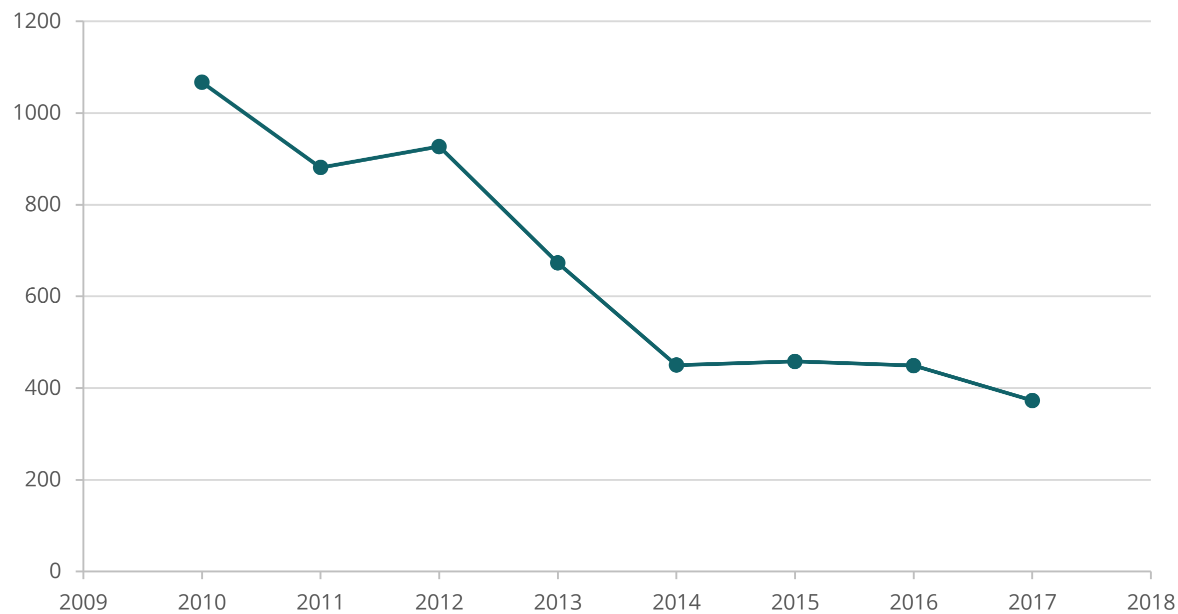
Comparatively, Springfield’s eviction filing rate is lower than cities of similar size, such as Lima and Mansfield. Aside from the recent increase in 2016, Springfield’s eviction filing rate has remained below 7% since 2010. In Lima, the rate of eviction filings has remained above 8% in the same time period; in Mansfield, the rate has remained above 7% between 2010 and 2016. Springfield’s eviction filing rate remains relatively consistent with the state’s average.

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

Foreclosures

The following chart provides an overview for the foreclosure filings in Clark County from 2010 to 2017. Recent data for Springfield-specific foreclosures was unavailable at the time of publication. Clark County has seen a significant drop in foreclosure filings from 2010 to 2017, from 1,067 to 373. This represents a 181% decline in the seven-year period. While this drop is significant, the high foreclosure filings earlier in the decade have likely contributed to the increased number of renters in the city and/or the decline in population for the area.

Clark County Foreclosures
2010-2018



Source: Clark County Clerk of Courts; Ohio Supreme Court

Housing Needs for Special Populations

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

Disabled Population

According to 2017 ACS 5-year estimates, there were 10,799 persons living in the city of Springfield with a hearing, vision, cognitive, ambulatory, self-care, and/or independent living disability. Based on this estimate, this represented 18.6% of the total population. Households with a disabled member often pay more than 30% of their income on housing, which increases the need for housing assistance among these households. Nationally, in 2016, 54.84% of all housing complaints were made regarding access issues for disabled persons.

Cost Burdened and Disabled Seniors

According to the 2017 ACS 5-year estimates, there were 9,040 persons living in Springfield aged 65 years or older. This represented 15.6% of the population for the entire city. Of those 9,040 persons, 3,666 (40.6%) were living with a hearing, vision, cognitive, ambulatory, self-care, and/or independent living disability. 53.9% of the population aged 75 years or older was living with a disability, while 30% of the senior population between 65-74 years of age was living with a disability. (See **Table 4** in the Appendix for additional data regarding cost-burdened seniors).

Housing Conditions

According to 2015 CHAS estimates, for all residents, regardless of income, 425 renter households (3.5% of all renters) and 105 homeowners (0.9% of all owners) were living in a household that lacked complete plumbing or kitchen facilities. During this report's publication, the city of Springfield began the process of completing a city housing survey. The findings for this survey were not completed in time for the publication of this report. This survey will be a helpful tool for community leaders to assess housing conditions, including habitability and blight in the city.

Market Rate Analysis

Market Rate Analysis

The City of Springfield has experienced decades of population decline. Efforts have been made by public and private leaders to regrow the city and to attract new residents. The city's housing stock continues to be a barrier to revitalization efforts. The city has seen new attractions downtown, a spirit of entrepreneurship, and new manufacturing employers – however, the production of new market rate housing has been nearly non-existent for many years.

The housing stock in Springfield is old. Nearly 50% of housing units were built before 1949. Comparatively, only 33% of housing units in Clark County were built before 1949 and only 17% of housing units in Columbus were built before 1949. Many of these older homes require maintenance or do not have the amenities that modern homebuyers are looking for.

Housing is a critical component of revitalization in smaller legacy cities. While efforts should be made to ensure vulnerable populations have access to safe and affordable housing, efforts should also be made to ensure owning a home in Springfield is an investment in the future.

Determining Market Types

In order to provide the City of Springfield with a comprehensive housing strategy for market rate housing, GOPC analyzed various data indicators to assess the health of Springfield's different residential areas. This analysis was conducted at the census block group and focuses on locations of relative strength or weakness. Ultimately, GOPC categorized the city's census block groups into six market types:

- **Market Ready**
- **Poised for Growth**
- **Middle Neighborhood**
- **Emerging Markets**
- **Distressed**
- **Downtown**

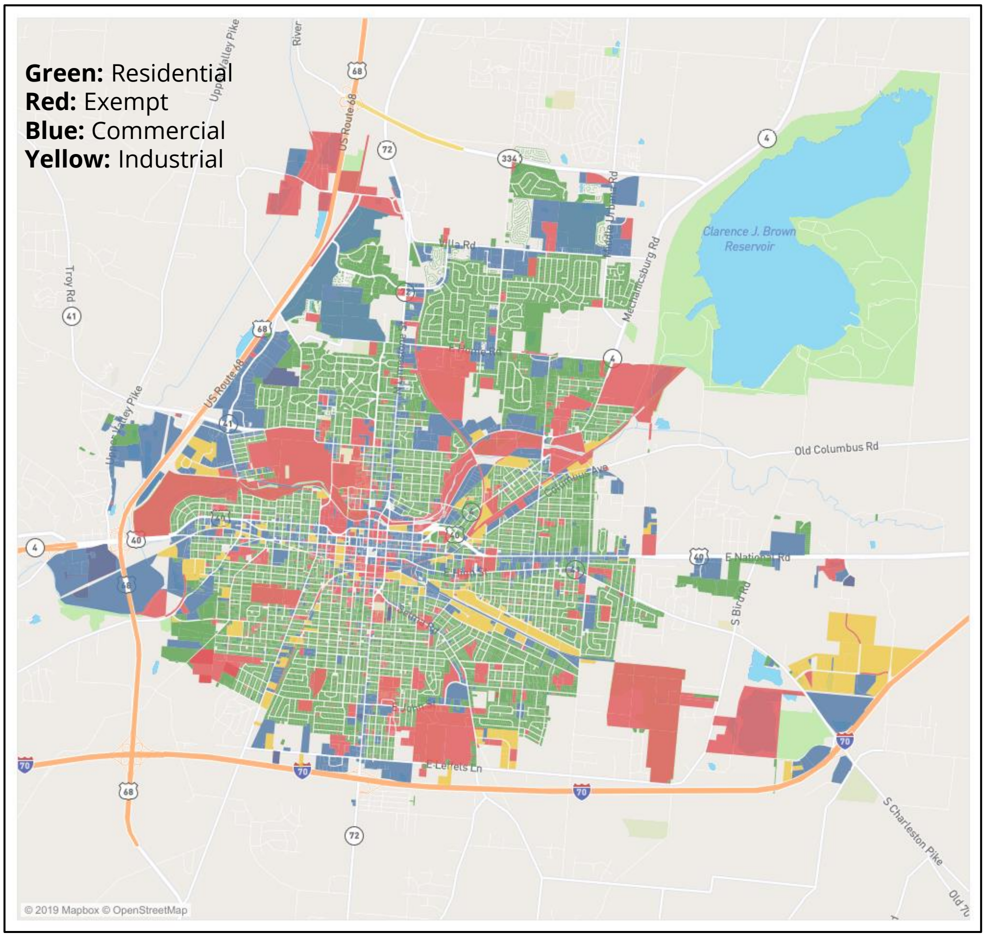
The sections below go into further detail on each of the indicators that were analyzed to develop the market value map and about the characteristics of the different market types.

Land Use

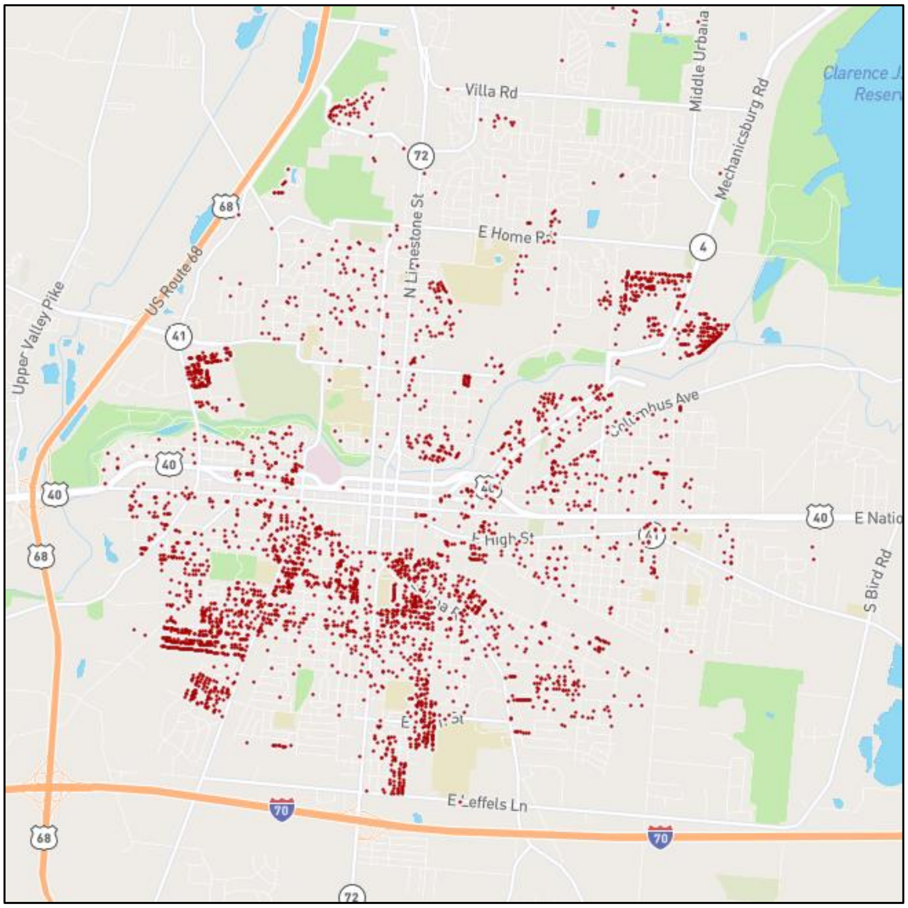
Before identifying housing market potential, it is critical to understand the underlying land use across the city. The map below shows the various land uses for parcels in the City of Springfield. Green indicates residential land use, blue indicates commercial land use, red indicates institutional uses, and yellow indicates industrial use. By mapping out parcel land uses, one can see the areas of residential development, commercial corridors, and public/educational land.

Additionally, it is valuable to know locations of vacant land that are currently designated as "platted vacant residential land." The map below is of all the parcels that are coded by the Clark County Auditor as "residential vacant land". A closer look at this map indicates that there is a large amount of undeveloped or underdeveloped land *within* the City of Springfield. While some of these sites are scattered, there are opportunities where there are contiguous parcels of vacant residential land.

Lastly, the third map shows the population density, or population per square kilometer. This illustrates which areas are more densely populated and which areas are more rural or sparsely populated. This density should be considered when interpreting other indicators and the market designations.



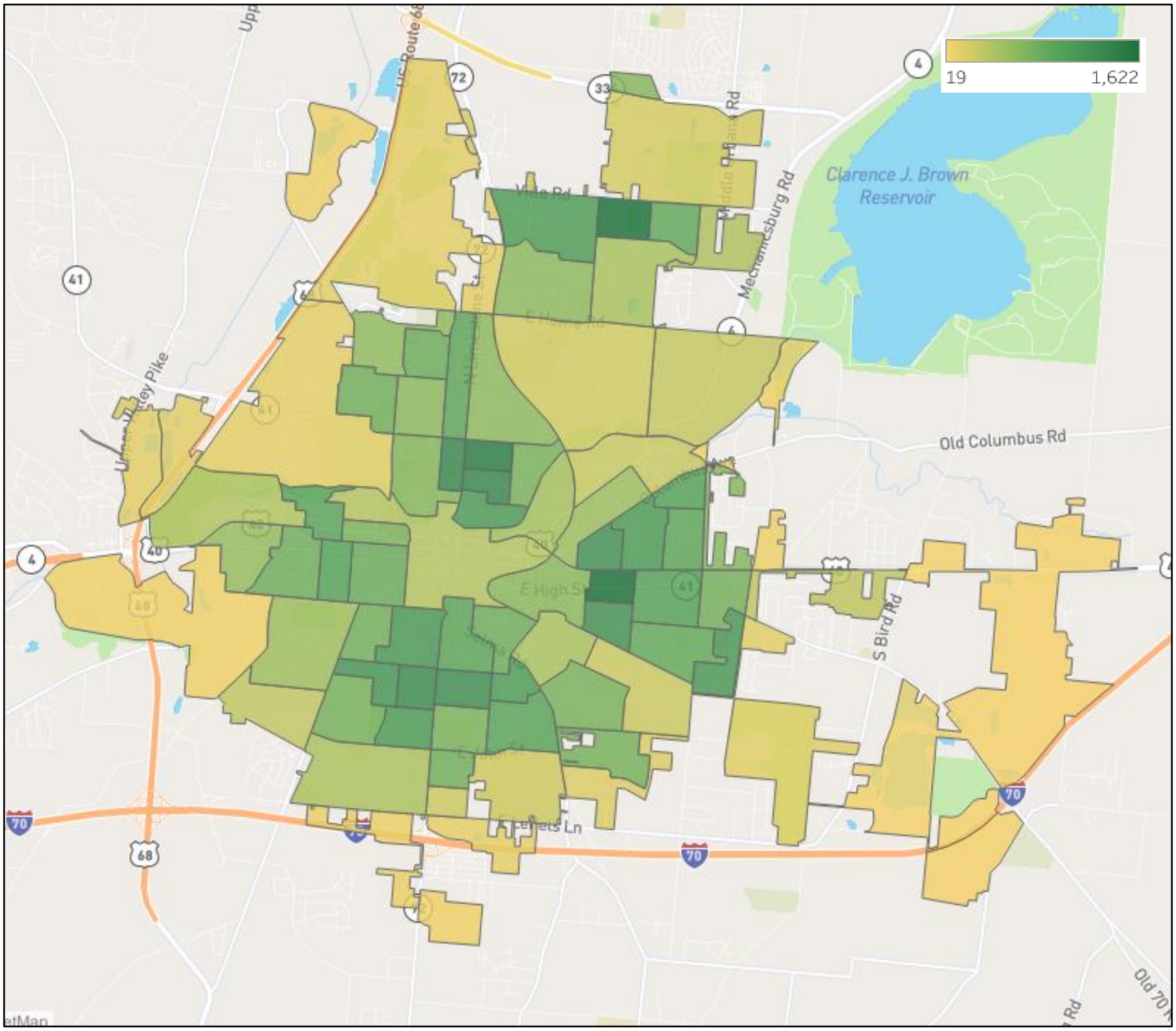
Clark County Parcel Classes
Source: Landgrid.com



Location of Vacant Platted Residential Parcels
Source: LandGrid.com

Population Density, 2018

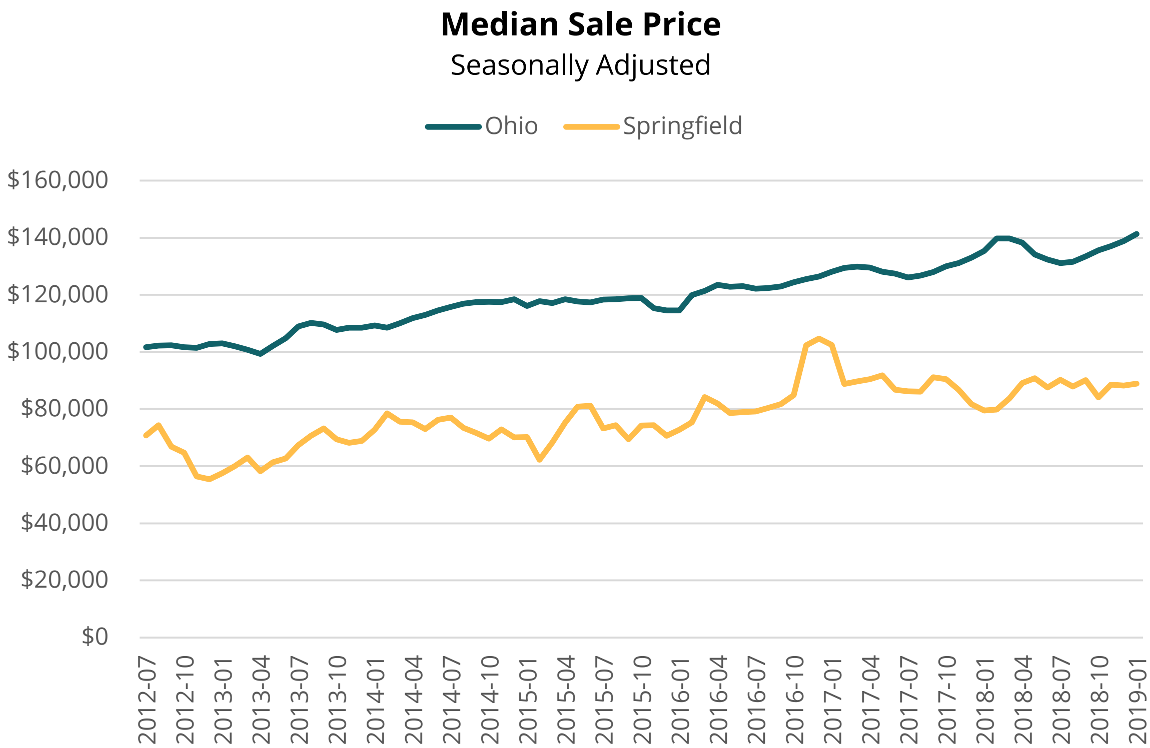
Source: ESRI, population per square kilometer



Sale Prices

On average, median sale prices for single family residential homes in Springfield are 30% below the state's median sale price for single family residential homes. Median sale prices in Springfield increased by roughly $10,000 between 2013 and 2019, keeping pace with the state's increases. The chart below shows the monthly median sale prices for Springfield and Ohio from January 2013 to January 2019. All prices have been seasonally adjusted.

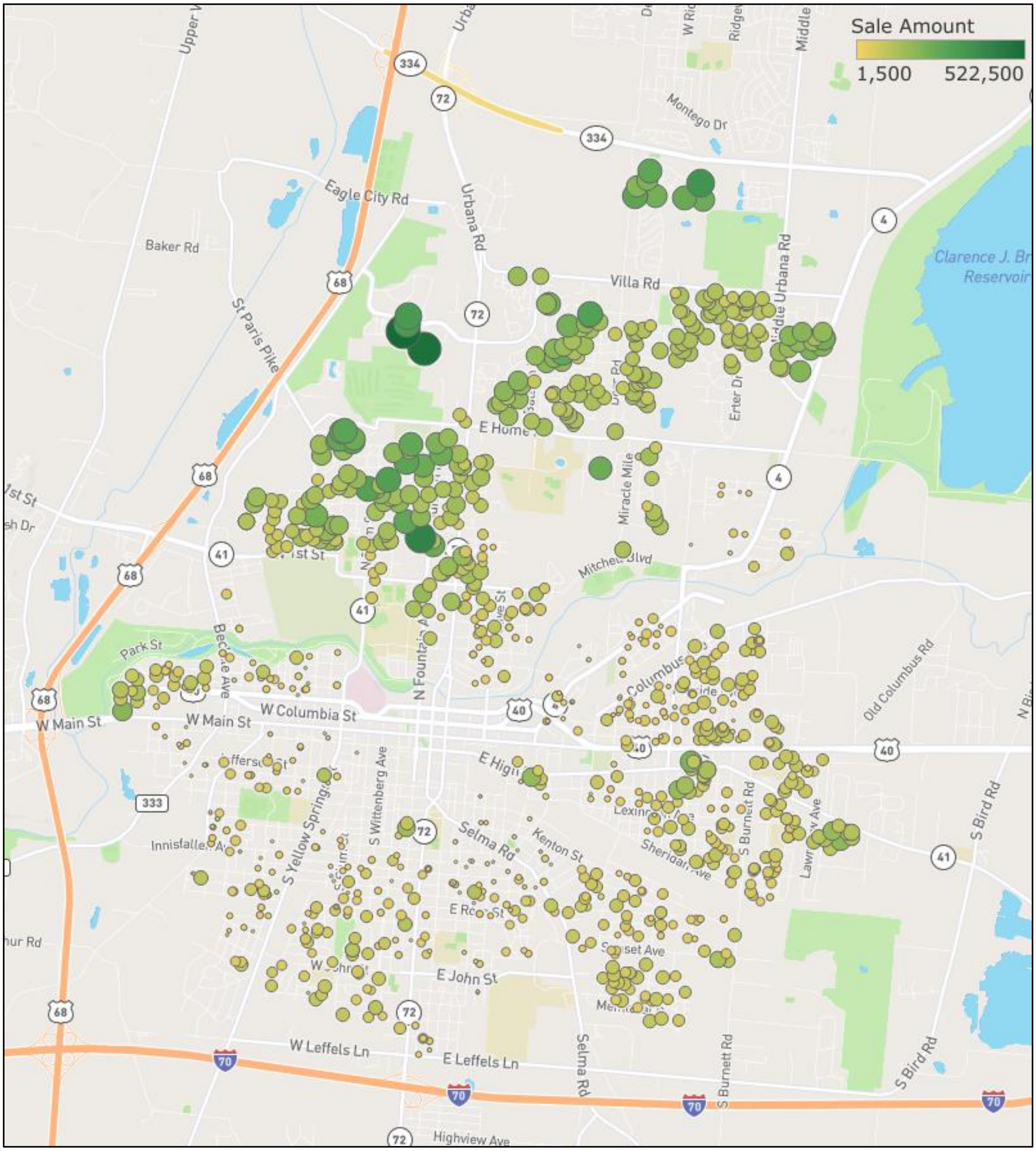
Although the median sale price is lower in Springfield as a whole, there are still significant pockets of residential areas that have median sale prices that are higher and would support new development.



Source: Zillow

The map on the following page provides spatial context for where home sales are occurring and at what prices homes are selling. This data is for all single-family home sales between January 2019 and May 2019. It excludes purchases below $2,000 and above $500,000. Home sale prices in the northern half of the city are at prices that could support new, market-rate development. Home sales on the eastern part of the city and along I-70 are slightly lower and may require incentives to make new development feasible.

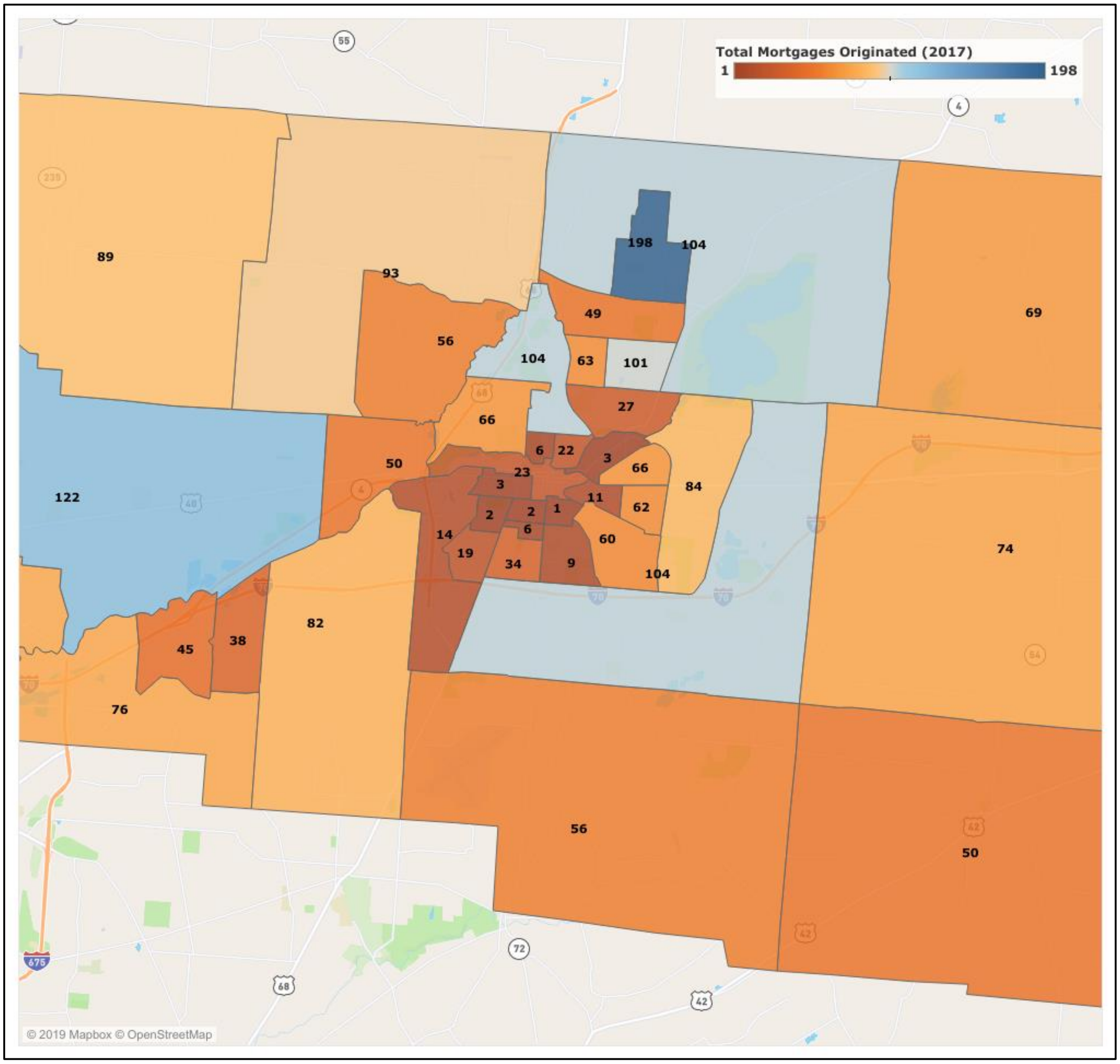
Single-Family Residential Home Sales
January – May 2019
Source: Clark County Auditor



Mortgage Originations

In 2017, Clark County had 2,384 mortgage originations. This includes refinancing, mortgages for home improvement, and mortgages for home purchase. The map below highlights that some neighborhoods have experienced little to no activity in the mortgage market. These same neighborhoods also have extremely low sale prices and homes are likely purchased with cash or financed from non-HMDA reporting sources. Cash or non-mortgaged transactions typically mean properties are being purchased by real estate investors and not owner-occupants. In higher income census tracts, mortgages as a percentage of sales is often much higher than that of lower income census tracts.

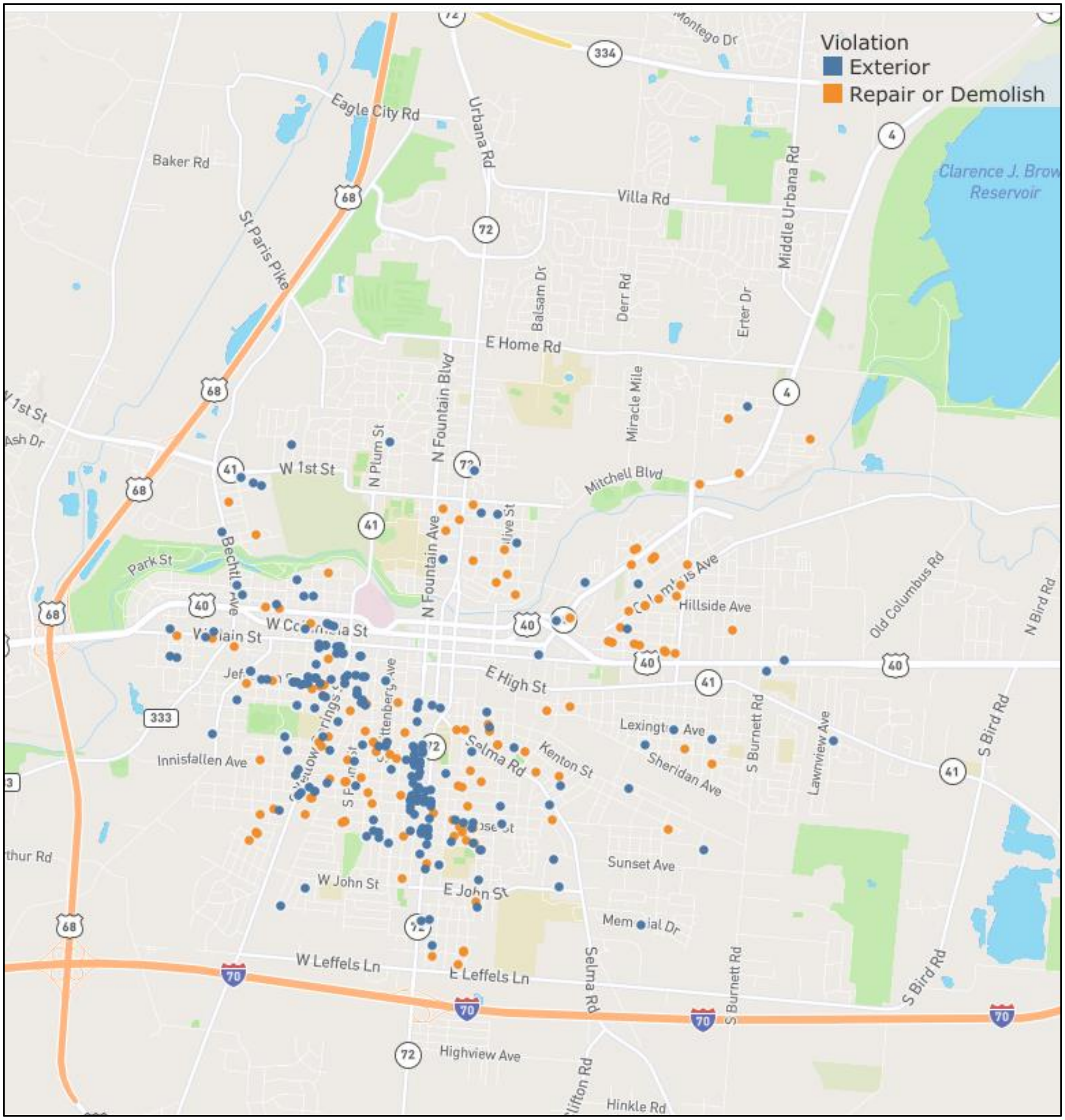
Total Mortgage Originations, 2017
Source: Consumer Protection Finance Bureau, HMDA



Code Violations

The maps below display code violations issued by the City of Springfield. The highest concentration of violations is in the southwest quadrant of the city, especially along historic South Fountain Avenue. Additionally, the residential area east of Wittenberg University and the residential area in East Springfield north of Route 40 are home to higher rates of code violations.

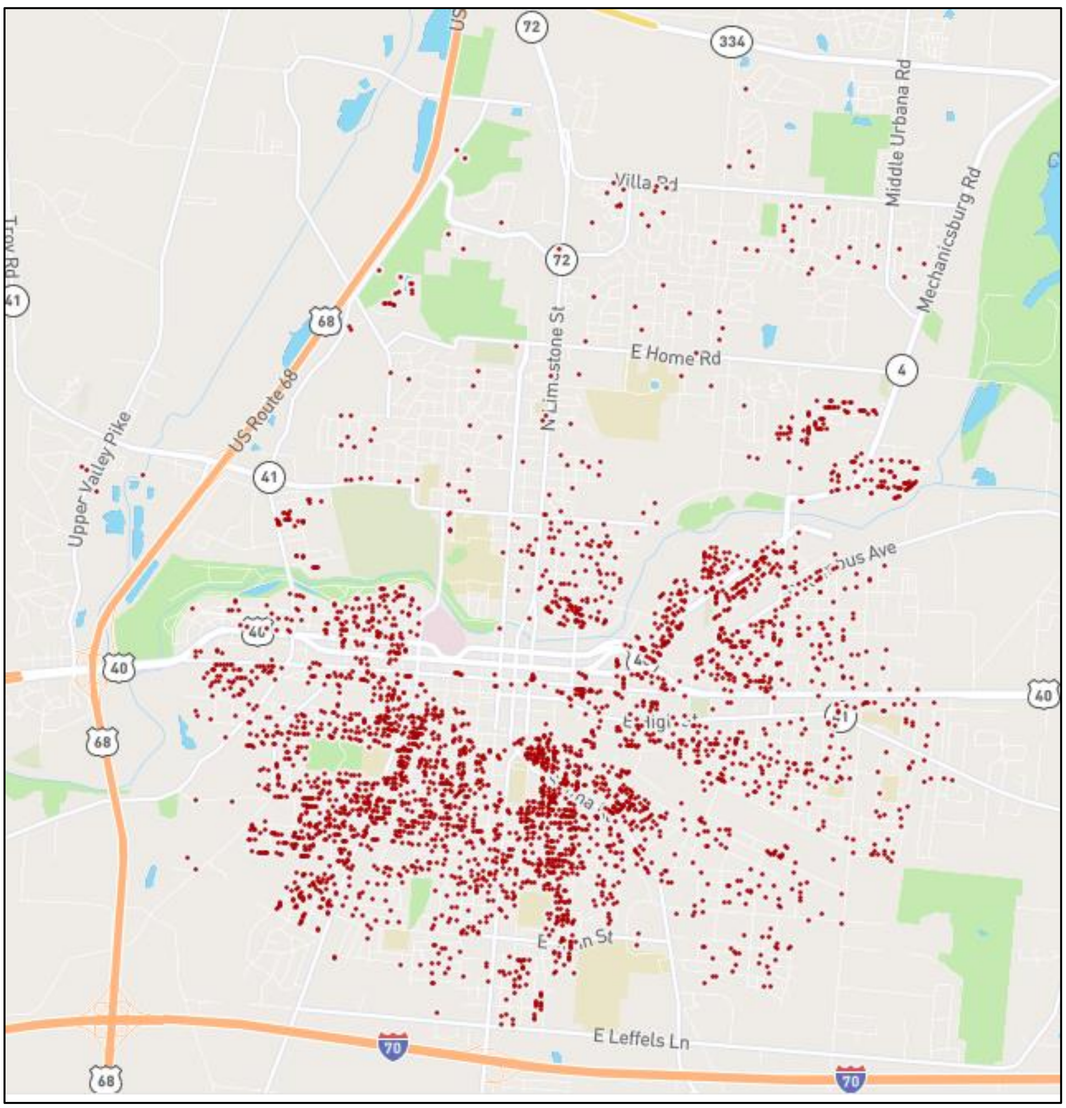
Code Enforcement Violations, 2018
Source: City of Springfield Code Enforcement



Property Tax Delinquency

The City of Springfield has an alarming amount of tax delinquent residential properties across the city, heavily concentrated again in the southern half of the city. Further analysis by GOPC uncovered that many of the tax delinquent properties are renter-occupied units. Tax delinquency can be a sign of an unhealthy housing market. Stricter collection enforcement could result in more revenue for property tax jurisdictions, including Springfield City School District. Alternatively, these properties may be opportunities for land bank intervention through tax foreclosure. It is important to note that the revenue generated from property tax delinquency is unrelated to the city's levy on income tax.[3] Only a small portion of collected property taxes go to the city. However, collection of both property taxes and income taxes are essential to the city's revenue and functioning.

Tax Delinquent Properties, 2018
Source: Clark County Auditor



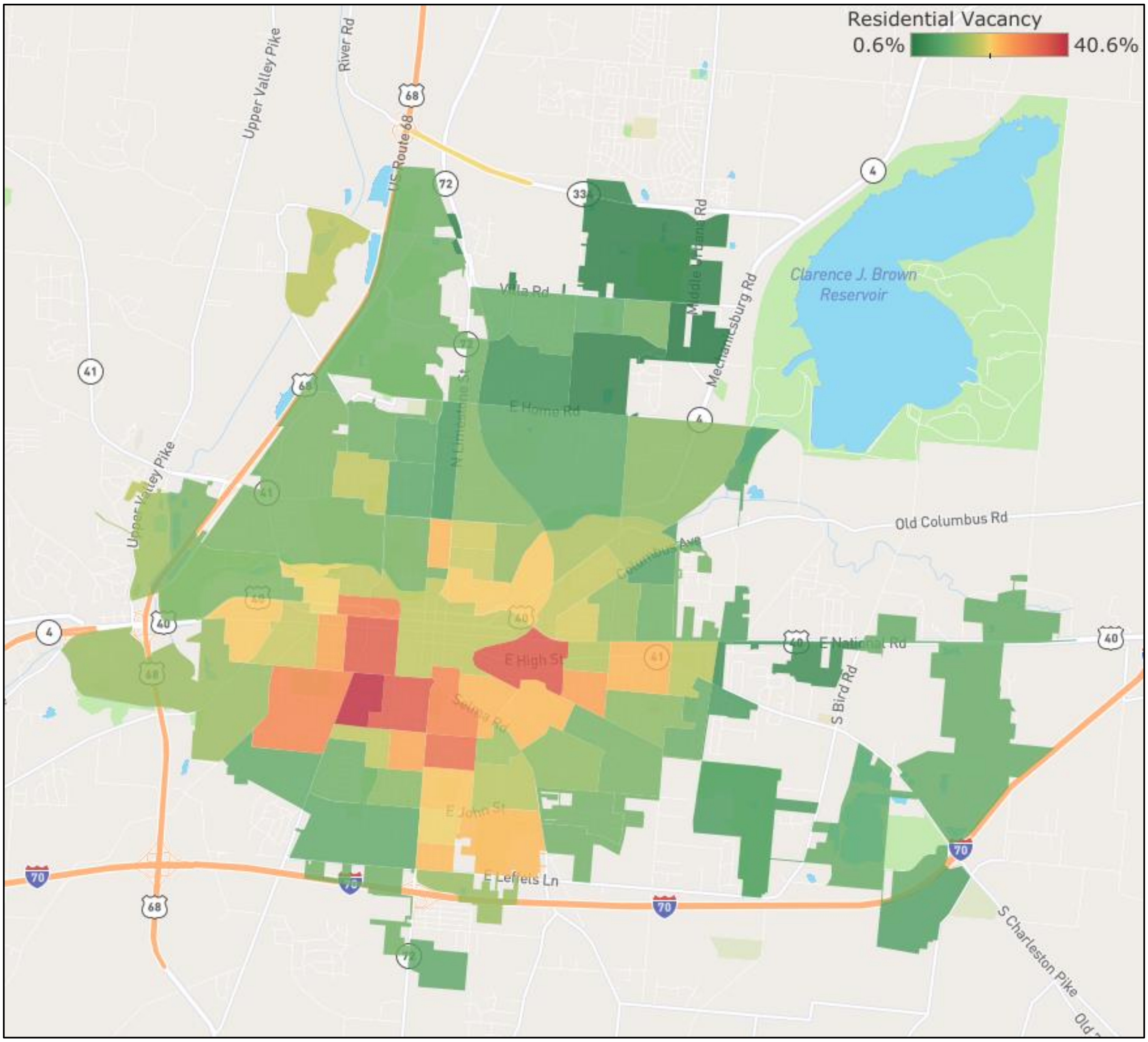
3. https://springfieldohio.gov/earned-income-tax/

Vacant Housing

Springfield, like many of its peers, suffered from the foreclosure crisis that swept the nation in 2008 and still feels its effects more than a decade later. In the southern half of the city, there are still large amounts of vacant and abandoned homes that are exerting negative externalities on the surrounding homes and those who live in them. The map below highlights housing vacancy is worst in the area immediately southwest of downtown.

Residential Vacancy Rate, 2018

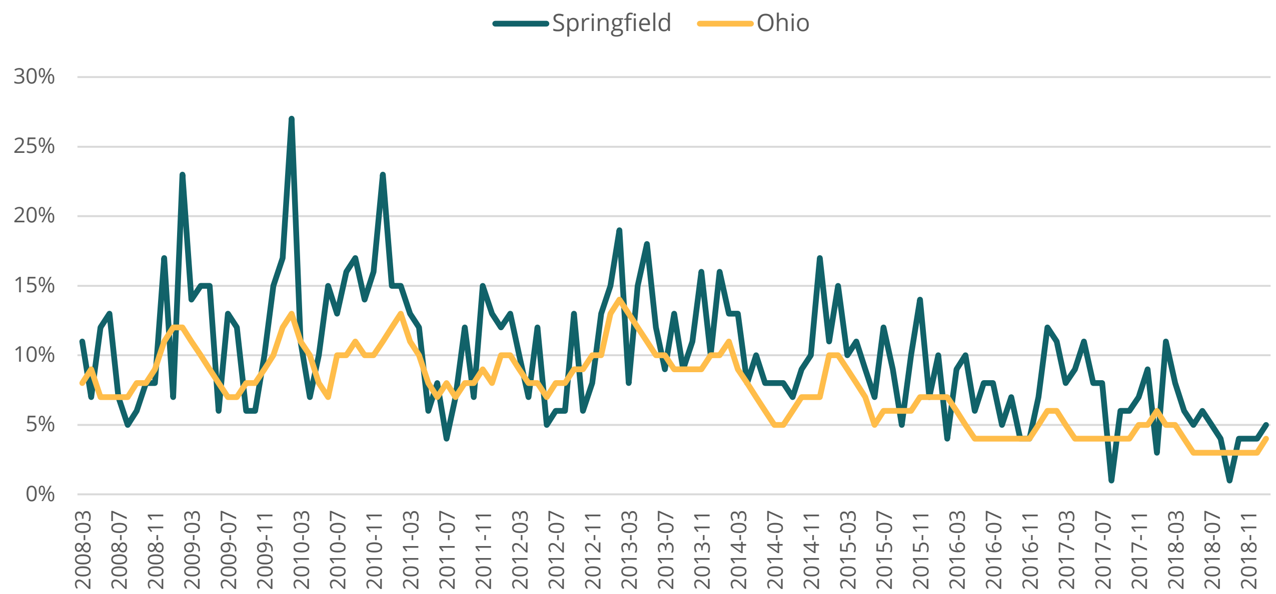
Source: ESRI (based on census block groups)



Foreclosures

Foreclosure is a quintessential indicator of housing market distress. Foreclosures negatively affect the neighborhood surrounding them and can depress housing prices in the area. In Springfield, the number of foreclosure resales has declined since 2010 when it was not unusual for nearly 30% of home sales to be foreclosure resales. The most recent data from Zillow market research indicates that only 5% of home sales are foreclosure resales, which is on par with Ohio's average.

Foreclosure Resales
Share of all sales in which the home was previously foreclosed upon
Source: Zillow Market Research



The map on the following page shows the location of properties that were on the "in remediation" lists between 2017 and 2019. Properties in remediation have begun the process of foreclosure.

Properties in Remediation, 2017-2019

Source: City of Springfield

Market Types

The market types designated below are a result of an in-depth analysis and interpretation of the indicators explored above. It is important to note that these market types are broad and conditions are always in flux. These market types can be used to tailor the City of Springfield's housing strategy. (Home sale information below was taken from Zillow.com.)

Market Ready

This category represents neighborhoods that have the highest housing sale prices, highest rates of homeownership, and the lowest amount of negative housing indicators such as foreclosures and tax delinquency. Prevailing rent and home values in these neighborhoods will support new market-rate development. This market type can support higher-end, custom homes.

- Neighborhoods north of Home Road
- Neighborhoods surrounding the country club
- Homes in this market type often sell for more than $300,000 and are similar to this one on Southwood Drive that recently sold for $284,000

Poised for Growth

This market type may have housing values and prices that are slightly lower than what may be considered market ready but their proximity to market ready neighborhoods, job centers, anchor institutions, and amenities suggest developers could offer housing options at market rate in these areas. These markets are prime opportunities to build starter homes available at $150,000-$250,000.

- Neighborhoods surrounding Springfield High School
- Neighborhoods near Commercial Circle Industrial Park and Springfield Commons
- Homes are similar to this one on Miracle Mile that sold for $115,000.

Middle Neighborhood

While values in these neighborhood are below the market, they are also relatively stable. These neighborhoods have relatively higher owner-occupancy rates and household incomes that prevent them from experiencing extreme distress.

- Neighborhoods in Southwest Springfield such as Perrin Woods, Southgate, and Sunnyland
- East Springfield
- This home in southeast Springfield sold for $63,000.

Emerging Markets

This market type is a subset of the middle neighborhood designation. These places have housing values that may not support new development but they possess certain characteristics that suggest they could support new development with care and consideration. These markets have unique assets or location that makes them attractive development opportunities, which includes historic areas such as High Street and South Fountain, which hold a unique subset of development for the city of Springfield.

- Area east of Wittenberg University
- South Fountain Historic District
- West of Downtown Springfield along Buck Creek and Snyder Park
- This house just east of Wittenberg University recently sold to an owner-occupant for $50,000 but is in a location that developers have identified as a potential hotspot for future development. Tools like the CRA would make rehabs of properties like this one more feasible.

Distressed

These neighborhoods are likely too distressed for market-rate development without significant subsidy. There should be an effort to rebuild these markets with neighborhood stabilization methods and a focus on improving amenities and services.

- Many of the neighborhoods south and west of Downtown Springfield
- It is not unusual to see homes like this in a distressed neighborhood that sold for just under $7,000 recently.

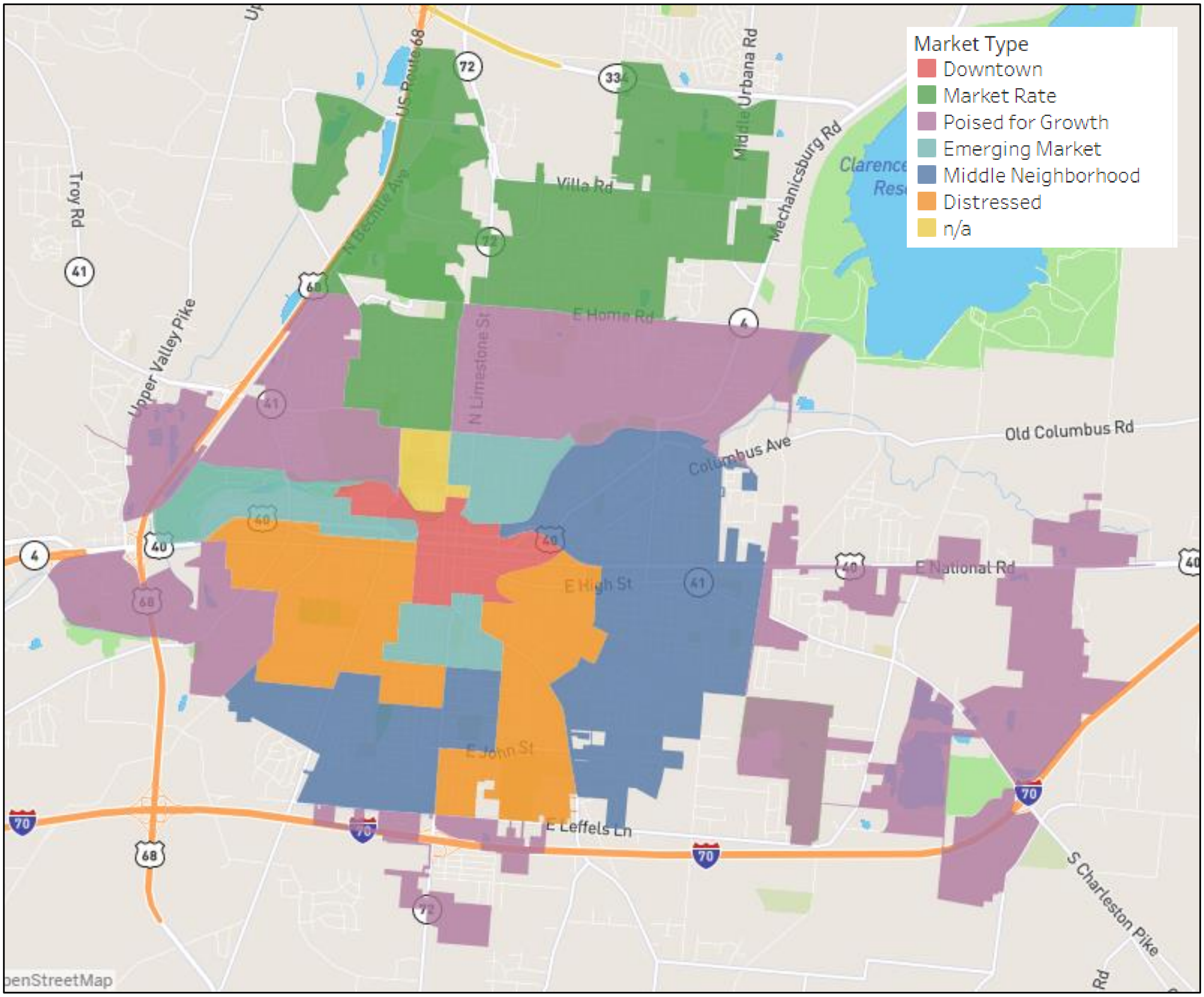
Downtown

The census tract covering Downtown Springfield warrants a market designation of its own. The market types described above do not accurately describe the downtown market. Downtowns in small legacy cities like Springfield allow options for more “urban” living situations where amenities abound. The type of consumers attracted to downtown living depends on the quality and quantity of amenities available to them. In poor commercial environments, the downtown housing market may only be attractive to urban pioneers and artists who appreciate the historic urban environment. Healthier commercial environments attract young professionals, entrepreneurs, and empty-nesters.[4]

Both a condominium project and rental unit project are currently underway in Downtown Springfield. If successful, which GOPC believes they will be, they can be the signal necessary to attract other developers.

4. These observations were reported by DiSalvo Development Advisors who recently conducted a Center City Springfield Market Brief in 2015

Housing Market Designations
Source: Greater Ohio Policy Center



Note: the area labeled "n/a" is completely covered by Wittenberg University and is not part of the housing analysis.

Developer Feedback and Observations

GOPC interviewed developers and builders to learn about their work in the city and solicit their suggestions for increasing residential development and redevelopment in Springfield. Interviewees included developers, builders, and real estate experts whose project focus is mainly single-family homes and smaller multifamily developments. All interviewees were from Clark County and had previously built in the City of Springfield.

Increased Construction Costs

Interviewees repeatedly noted that supply costs have increased at the same time home values in Springfield have declined. Industry experts estimate the cost for construction supplies has increased nationally 24% since 2004, with an 11% increase occurring in the past ten years. Interviewees regularly reminded GOPC of the context of Springfield: that increased construction costs are occurring on the heels of population contraction and decreased property values.

It Feels Financially Risky to Build or Rehab in Springfield, Especially Middle Market, In-fill Housing (price range: $150,000-$250,000)

The modest housing values in Springfield make it hard to finance in-fill new builds or rehabs that will likely require more investment than the value of nearby home values. For example, a house may require $80,000 of rehab or $200,000 to build new; however, nearby homes are valued at $65,000. After the rehab or new build, the home may appraise higher than $65,000 but not as high as the amount put into the property. The “appraisal gap” is a challenge in all legacy cities, especially smaller legacy cities.

There are several small scale builders who build new homes at the $300,000 price point in the Springfield area. However, these builders are often one to three person operations with a production rate of two to four homes a year, and these homes are typically on the edge of the city in market-rate neighborhoods. Supply costs are increasing and land acquisition costs can be high. These small-sized builders are reluctant to build more than their current output because the amount of time it would take them to recoup costs, and the perceived risk of building in an environment of such significant appraisal gaps. This is especially a concern in the emerging markets and poised for growth neighborhoods.

It Feels Financially Risky to Build New Subdivisions (price range: $300,000+)

Larger-scale developers who were interviewed noted the average cost to prepare a site for a new subdivision development is about $40,000 per lot, and that it would be unlikely that the cost of building new housing on that lot would be less than $250,000. Larger, local developers pointed to subdivisions from the early 2000s that never advanced beyond their early phases of building as evidence that there is a limited market for housing priced at $300,000+. Surrounding communities are selling new homes priced at or above $300,000 in subdivisions, so there may be more opportunities than local developers believe.

The Ryan Homes Subdivision is an Important Barometer for Market Possibilities

The national housing developer, Ryan Homes, will bring more than 250 homes to Springfield's east side over the next few years. This is the largest residential development in at least 15 years and local developers and builders are closely monitoring its progress.

Ryan Homes could be a sign of returning market confidence, and if Ryan Homes quickly and successfully sells its inventory, local developers and builders may feel more comfortable working at-scale in the Springfield market.

GOPC interviewed developers before the 34 new condominium units in downtown were announced. That said, interviews made it clear that developers and builders will carefully watch any new for-sale or rental developments in downtown to future market possibilities. GOPC's broader small legacy city research confirms that efforts in downtown revitalization are proven catalysts for more development in and beyond a city's core.

Nuisance Properties Increase Risk and Dampen Willingness to Enter Distressed and Middle Neighborhood Markets

The City of Springfield has a high number of nuisance properties with code violations, many of which are tax delinquent rental properties. Interviewees identified the lack of actively enforcing codes or prosecuting nuisance property owners as a deterrent to new development. Not only do nuisance properties depress surrounding property values, which contributes to the appraisal gap, they are also perceived to be magnets for crime and illicit activity. Potential builders and rehabbers worry that any investments they make in poised for growth, distressed, or middle neighborhood markets will not be adequately protected against these negative externalities.

Builders and developers identified neighborhoods north of Wittenberg University and South Fountain as areas that should sustain market rate housing, but they were concerned that nuisance properties in those areas were contributing to an appraisal gap they could not overcome.

The City of Springfield Could Help Manage Risk

As described above, first and foremost, the city can more aggressively focus on nuisance properties. Enforcing code and abating nuisances will give developers, builders, and individual homeowners more assurances that housing investments will be protected. The city may work with the land bank to eliminate nuisance properties, or convey them to responsible end users.

Beyond code enforcement, developers noted that the recently established Community Reinvestment Area (CRA) designation should be applied city-wide eventually. Interviewees felt that a city-wide assurance of tax abatements may get builders and developers off the sidelines and/or into neighborhoods that they perceive as being risky.

Similarly, nearly every developer commented on the importance of Tax Increment Financing (TIF) as an important tool to contain development costs. Many developers noted neighboring areas have cheaper land and more favorable tax climates. They stressed the importance of TIF in helping them compete against Beavercreek and other nearby regions. Developers confirmed the city has generally been a good partner and encouraged the city to continue to offer TIF financing.

Customer Service at the City is Uneven

While some of the builder issues identified at City Hall are out of the city's control, such as international and federal building codes, other issues were described as a disconnect between builders and city administrative staff. Interviewees identified some departments within city hall as easier to work with, while some lack the customer-service builders desire. For instance, the Building Regulations Division was recognized as a willing partner to builders, while the Engineering Department was described as reluctant to assist.

GOPC asked if a builder "navigator" or designated point person would be helpful, as developers in other cities have requested. Interviewees did not think the city needed to hire more staff. Local developers and builders felt they had good, productive, working relationships with the city, and described it more as challenging personalities than inefficient systems.

Rehab is More of A Niche, than Mainstream, Real Estate Investment Strategy

Interviewees described Springfield's housing stock as "well built homes with deferred maintenance issues," and retrofitting older buildings to today's building code standards is expensive.

That said, there are a few real estate investors in Springfield who purchase existing homes and rehab them to minimum, no-frills, standards of habitability. They report they are able to make a profit through rental and sales income. However at the moment, this business model appears to be more niche than mainstream in Springfield. Given the housing stock in Springfield, there are likely opportunities for others to get into this field.

Springfield Lacks Sufficient Subcontractors

One reason rehab may still be a niche, despite the current housing inventory in Springfield, is that there appears to be an undersupply of local subcontractors. Many established builders and developers utilize subcontractors who are based outside the city. One or two builders suggested that key trades, such as dry walling, do not even exist within Clark County. An insufficient ecosystem of subcontractors increases costs, but also limits the pipeline of potential subcontractors that could become general contractors.

Small business development entities across the country are seeing promising results from trainings and support they are providing to talented sub-contractors who are interested in becoming general contractors. In many cases, these programs generate additional jobs and stabilize distressed markets where the profit margins are acceptable to individuals who are "upskilling" from their original trade.

Photo: Jens Behrmann

Policy Recommendations

Policy Recommendations

Greater Ohio Policy Center offers recommendations for the Springfield community to jumpstart the city's market-rate housing market. These recommendations draw on GOPC's policy expertise, developer interviews, and data collection.

It is important to note that many of these recommendations involve public, nonprofit, and private sector stakeholders, which include the city, community and family foundations, Chamber of Commerce, anchor institutions, businesses, and financial institutions. The collaboration and integration of these stakeholders will be vital to successfully strengthen the housing market in Springfield.

Play to Springfield's Assets

Anchor Institutions

Springfield is rich with anchor institutions, such as educational facilities and medical facilities. Not only are these economic engines of the city, they are some of the largest employers. A common strategy in legacy cities of all sizes is for anchor institutions to offer homeownership programs in coordination with strong, effective city policies, such as heightened code enforcement on nuisance properties, and increased public safety presence in targeted neighborhoods.

For example, a mortgage down payment program offered by Wittenberg University or Mercy Health could offer assistance to employees who purchase a home within designated areas (such as a half-mile radius around the university or hospital). Even a $5,000 grant per household has been shown to increase employees' interest and ability to purchase a home in areas around an anchor institution. The increased homeownership by anchor institution staff will attract homebuyers not affiliated with the anchor institution who want to benefit from the anchor's commitment to the area. Successful examples include: Dayton's Miami Valley Hospital, Ohio State University's Campus Partners, and Nationwide Children's Hospital in Columbus.

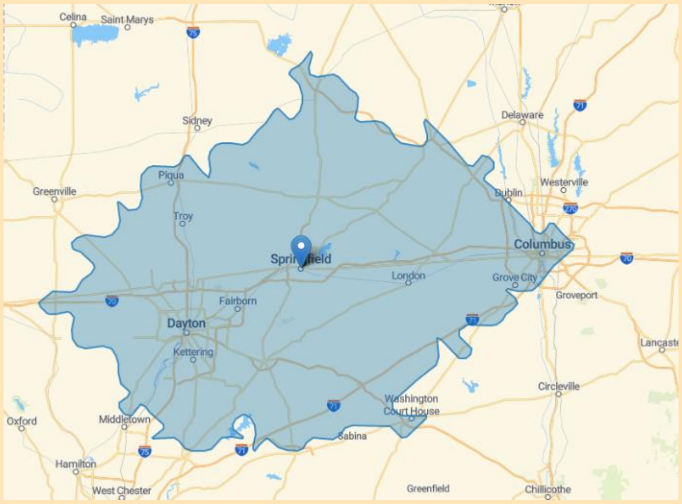
Similarly, banking institutions in cities across Ohio and throughout the United States are beginning to offer low-interest, neighborhood-specific loans to enhance homeownership in defined areas. For the best results, the City of Springfield should support neighborhood-specific loans and grants (from banks or anchor institutions) with increased blight mitigation, increased security presence and other visible signs of commitment to the neighborhood's success.

Anchors need not always be large institutional partners. Youngstown Neighborhood Development Corporation (YNDC) uses their "mini-anchor" framework to build "microplans" off small nodes of strength.[5] Rather than working at the neighborhood level, a microplan only looks at the two-to-three block radius around the community asset like a school, church, or community gathering place. For example, the market analysis indicates places around the Global Impact STEM academy are areas of relative strength. Focusing code enforcement, demolition, and investment in these areas can lead to incremental progress. These microplans can also lead to increased community engagement.

Relevant neighborhood types: Emerging Markets, Poised for Growth, Market Ready

Capitalize on Springfield's Proximity to Neighboring Communities

Springfield's geographic location and proximity to major interstates enhances its positioning to further become a commuter city to surrounding areas. This positioning extends to Clark and Greene Counties, and also beyond the Springfield-area to major metropolitan areas, such as Columbus. As home prices continue to rise in Columbus, Columbus buyers are seeking communities where they can purchase a home and raise families at a cheaper cost – while still commuting to work in minimal time. Springfield is less than a one hour drive from Columbus, and given increasing commuting times within the Columbus-region, this timing is similar to commutes from within the Columbus suburbs. Areas of Springfield directly adjacent to I-70 serve as an opportunity for the city to expand home building and attract residents from outside of Clark County. The map below shows areas within an hour drive of Downtown Springfield.



Source: www.oalley.com

5. *Small Scale, Big Results: Asset-Based Micro Planning in Youngstown, OH*

Continue to Focus on Downtown

Concentrate on Making Downtown Attractive for Owners and Renters

In addition to still being a major hub for jobs in Clark County, Downtown Springfield is walkable with charming historic buildings, and amenities such as coffee shops and a microbrewery. Springfield has taken great stride in making downtown an entertainment destination, with the recent approval of an Entertainment District and the creation of Designated Outdoor Refreshment Areas (DORA) on multiple blocks. There is a growing demand for this kind of mixed-use living among both younger and older generations alike. An explicit focus on revitalizing Downtown Springfield is a major key in unlocking the housing market potential pent up in the city. Rebuilding the downtown rental market has been a proven strategy for new housing investments citywide in Ohio's cities such as Hamilton, Wooster, and Akron, as well as in Lancaster, Pennsylvania and elsewhere.

A recent rental housing survey completed by DiSalvo Development Advisors indicated that the overall occupancy rate of 21 market-rate apartment properties within downtown Springfield was 96.3%. This survey indicates Springfield has an opportunity to build more market-rate housing on upper floors of historic buildings.

Creating opportunities for market rate rentals in downtown can also create a pipeline of individuals for future home ownership within the City. GOPC affirms the recommendations made by DiSalvo Development Advisors on how to improve the health of the downtown core. These include encouraging more amenities and restaurants as well as creating a unified vision for the urban core.

Support SpringForward

SpringForward, a 501c3 modeled after a successful program in Hamilton, Ohio, can be a key player in revitalizing downtown. SpringForward provides financial incentives to investors seeking to redevelop buildings in Downtown Springfield. Reviving downtown structures and generating enough return on investment can be hard. Programs like SpringForward can make revitalization financially feasible for interested developers.

GOPC supports and encourages efforts to develop gap financing options through SpringForward or other programs.

Partner with Community Development Financial Institutions

CDFIs provide lending to people and in places where conventional lending is scarce. CDFIs can provide pre-development, acquisition, construction, mini-perm real estate loans, and small business lending, and often work hand-in-hand with traditional financial institutions to serve as one of several financiers in a major capital stack.

In conjunction or coordination with Springfield's SpringForward program, CDFI lending can finance rehab and conversion of downtown commercial buildings. CDFI lending can also help underwrite needed amenities in residential neighborhoods, such as a new grocery store, daycare facility, or restaurant, and CDFIs can help finance the small business owners who will fill these newly developed or redeveloped spaces. CDFI lending can also help finance affordable housing development. Ohio's CDFIs do not offer consumer mortgages but they can extend credit to rehabbers and builders who bring residential stock back online.

CDFIs are geographically chartered, with the following eligible to work in Springfield: Cincinnati Development Fund (mixed use and commercial real estate); Economic Community Development Institute (micro and small business lending); Finance Fund Capital Corporation (multi-family development, commercial, mixed used, industrial/manufacturing real estate lending); IFF (similar portfolio to Finance Fund); Ohio Capital Finance Corporation (affordable housing). Finance Fund is also the state's designated administrator of a program that helps bring healthy food facilities, such as grocery stores, to underserved areas.

Relevant neighborhood types: Poised for Growth, Middle Neighborhood, Distressed, Emerging Markets

Support Ongoing and New Development

Ryan Homes and Center Street Townhomes

Because the Ryan Homes development on the east side and the Center Street townhomes in downtown are being watched so closely by local developers, and likely developers from outside of the Springfield-area, the city has a real opportunity to demonstrate it is a strong, responsive partner. Doing everything within the city's power to ensure a smooth, efficient, and quick development process will build confidence among developers and builders that the city is pro-development.

The city can ensure permitting, inspections, and other administrative functions are completed quickly and with unwavering consistency. The city can also treat the new area as a priority neighborhood and ensure that utility infrastructure is up to current standards, the streets are well paved, appropriately lit, and tastefully streetscaped.

If long-time residents express concerns about the new development receiving "special treatment," the Housing Consortium members should defend the city. The members should explain the city's attention to this new project is to show that Springfield is open for more business, and that this business benefits the entire community through rising property values, new residents, and increased sales taxes. One of the fastest ways to restart and regrow market rate housing in Springfield is to ensure the success of Ryan Homes and Center Street townhomes.

Customer-Service of City Departments

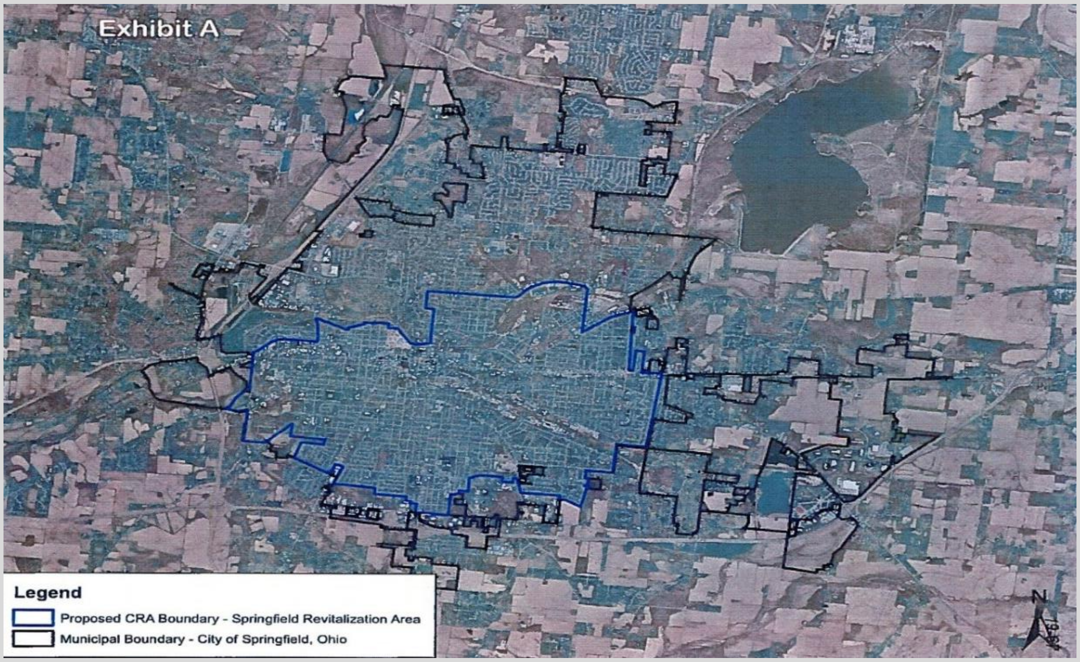
Some developers and builders recommended the city provide support for navigating complex building codes, especially for historic and older properties that were not built to today's standards. While more staff is not necessary for the Engineering Department and the Building Regulations Division, accessible customer service and tools were identified as a priority. During the interviews, the developers emphasized an open line of communication with the city as necessary to encourage development and understand the complex codes. While the developers identify monetary incentives as an important part of solution, it is just as important for them to feel the city has a culture of being "open for business" and pro-development.

Photo: Cindy Funk

Lower Financial Risk

Expand the CRA

The city of Springfield recently established more than half of the city as Community Reinvestment Areas (CRA). This expansion of the CRA shows the city's growing commitment to being pro-development. As laid out in the mapping, the city has areas at a tipping point for redevelopment and some that require more assistance. During the interviews, developers noted parts of the city, such as north of Wittenberg University and South Fountain, are ripe for development. The expansion of the CRA will likely assist in pushing these areas over the tipping point.



The current extent of the CRA

The CRA is a program authorized by the state that allows governments to provide real property tax exemptions for property owners who renovate existing or construct new buildings. Currently, close to half the city is covered under the CRA; however, the remainder of the city would still benefit from a CRA designation.

GOPC recommends expanding the CRA to all of the city at some point in the future, so as to encourage residential development and rehab citywide and to further signal that the city is pro-development and open for business.

Relevant neighborhood types: Market Ready, Poised for Growth, Middle Neighborhood, Distressed, Emerging Markets

Tax Increment Financing

Tax Increment Financing (TIF) mitigates the increased cost of land development by capturing property tax increases and uses the increment to repay pre-development costs, such as grading and platting, adding sidewalks, extending utilities, and improving roads. The city has done a good job offering TIF to developers in the past and should continue to in the future.

Relevant Neighborhood Types: Market Ready, Poised for Growth

Protect Investments

Effectively Enforce Code and Focus on Nuisance Properties

The city should focus on abating nuisance properties, especially tax delinquent rental properties. Increased code enforcement and nuisance abatement should be done thoughtfully. Other cities have found "at all costs" aggressive code enforcement can increase the risk of making low income renters homeless (landlords find it cheaper to evict than fix their property). However, the property values in the city are severely depressed due to these properties. The high number of tax delinquent rental properties, which most likely have serious safety and structural deficits, must be contained for individual homeowners or real estate developers to feel confidence in the market.

The City of Dayton began a neighbor-to-neighbor code enforcement program nearly a decade ago. Neighbors who are concerned by overgrown yards, sagging roofs, or accumulating trash can leave door hangers on the offending property and record this outreach to the city. The city follows up if the complaint is not addressed.[6]

Some cities will announce priority neighborhoods that will experience heightened code enforcement. This enforcement is often paired with other programs, such as new street paving or a newly launched mortgage assistance program. This announced code enforcement puts property owners on notice that the enforcement is coming and signals to the broader community that the City is going to fight to turn around the neighborhood. Typically heightened code enforcement is limited to sub-areas within a neighborhoods, to ensure limited city resources are utilized to have the greatest visible impact.

The city, in partnership with the county land bank, must make it clear that substandard housing is unacceptable. Targeting tax delinquent rental properties is legally easiest and is likely

6. https://www.daytonohio.gov/235/Neighborhood-Yard-Standards

to have significant impact given the strong relationship between tax delinquency, code violations, and rental status.

Relevant neighborhood types: Distressed, Emerging Markets, Middle Neighborhood, Poised for Growth

Establish a Vacant Property Registry

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

Given the vacancy trends and risk of vacancy (based on the rates of tax delinquency), a vacant property registry will provide the city with information it and the county needs to mitigate potential nuisance properties. A vacant property registry is an important asset for a city's safety forces, such as police and fire, as the registry provides these agencies with a detailed understanding for the conditions of a home prior to their entry. Additionally, consistent and ongoing enforcement of an vacant property registry ordinance will communicate to property owners that the city is serious about managing blight. For property owners uninterested in making the investments needed to bring their vacant property back to productive use, the city and county need to offer them pathways to dispose of the property—either by assisting with a sale to another private owner or a transfer to the county land bank.

Relevant neighborhood types: Distressed, Emerging Markets, Middle Neighborhood, Poised for Growth

Establish a Rental Property Registry

Similar to a vacant property registry, a rental property registry enables city officials to collect basic contact information for the owners of rental property and utilize this information in cases of code violations.[8] The registry establishes a channel of communication between the city and property owners. Like a vacant property registry, property owners who maintain code compliant property rarely have to do more than do an initial inspection, then annually register and pay a small fee.

7. Greater Ohio Policy Center Blog "Myths About Vacant Property Registries"
8. Greater Ohio Policy Center Blog "Rental Registries as a Blight Mitigation Tactic"

Oftentimes, communities with rental property registries find they can offer incentives to property owners who remain in good standing with their rentals, such as an inspection every few years and not paying an annual fee, but rather a fee every few years.

In both vacant and rental registries, the intention of the registry is to protect properties in compliance and contain the negative impact of properties out of code compliance. These protective benefits extend to homeowners and other nearby property owners. A rental property registry will protect Springfield's good landlords and encourage inattentive landlords to give more attention to their investments.

Relevant neighborhood types: Distressed, Emerging Markets, Middle Neighborhood, Poised for Growth

Foreclose on Tax Delinquent Problem Properties

Springfield has a high number of tax delinquent properties, many of which are concentrated in the Southside. As noted earlier, a disproportionately large amount of these properties are renter-occupied, meaning they are real estate investments and not occupied by a cost-burdened homeowner. Additionally, the neighborhoods in which these properties are located have elevated rates of code violations, with a tax delinquency and code violations often occurring in the same properties.

The county Treasurer should, with ongoing input from the city and county land bank, start more aggressively foreclosing on tax delinquent properties, especially problem properties like rental units with code violations.

The city should also continue to track costs associated with mitigating code violations (ex: cutting overgrown grass) and place liens for costs-due on the extremely problematic properties. These liens can be foreclosed upon, too.

These problem properties pose health and safety hazards to the community, and are usually eyesores that undermine confidence in the market. Such properties are common in legacy cities, small and large. Springfield would be joining a number of other communities in mitigating blight by more actively foreclosing on delinquent taxes or city-liens.

Relevant neighborhood types: Distressed, Emerging Markets, Middle Neighborhood, Poised for Growth

9. Documenting Slavic Village Recovery, Greater Ohio Policy Center

Encourage More Rehab of Existing Stock

Engage County Land Bank to Underwrite Rehab

The county land bank can play an important role in underwriting rehab in emerging markets by working with the city to define clear target areas at the block level. The Hamilton County Land Bank has had great success in accelerating market revival through their "Rehab Across Cincinnati & Hamilton County" (REACH) program. Through their REACH Evanston program, the land bank acquired more than 40 vacant homes through foreclosure, rehabbed 19 properties, built 4 new homes on vacant lots, and established a revolving loan fund for more further housing stabilization in the target areas. By the 7th house, the land bank was realizing profits on the housing sales and private buyers were returning to the neighborhood.

The Hamilton County land bank is now working in Walnut Hills and rehabbing homes with more modest features and selling at more accessible prices. Again, the neighborhood is seeing the private market return due to the land bank's investments in the area. The housing stock in both these neighborhoods is very similar to South Fountain in Springfield.

Similarly, in Cleveland, the Slavic Village Rediscovered project is rehabbing homes to no-frills standards. Average cost of a rehab is $40,000, with sale prices typically less than $70,000.[7] Youngstown Neighborhood Development Corporation is also doing block-level targeting and rebuilding of the Idora neighborhood.

In all cases, the rehabs occur close to each other to help establish new comparable sales that capture the increasing market value of the neighborhood, opening the door for more redevelopment to occur. The land bank is an essential partner for land acquisition, and the land bank and housing nonprofits are critical for contracting rehabbers or doing the work themselves.

For the land bank to take on this role (and, really, to fully access all the powers of the land bank), its DTAC revenues should be the full 5%, as authorized by state statute. Currently the land bank receives only 2.5% of delinquent tax collections (DTAC) and has a modest budget as result.

Relevant neighborhood types: Distressed, Emerging Markets, Middle Neighborhood, Poised for Growth

Provide Resources for Rehab of Historical Homes

During the developer interviews, Springfield's housing stock was described as "good build quality with deferred maintenance". In reality, maintaining an aging home can be a challenge and financial burden to homeowners.

In Cleveland, the Cleveland Restoration Society runs the Heritage Home Program. This program offers loans and technical assistance in participating communities for homes that are 50 years old or older. The low interest loan product is financed through Key Bank and Third Federal Savings & Loan. The fixed-interest rates can be as low as 1.4%. Additionally, loan clients have access to written construction specifications for exterior projects, locating qualified contractors and project guidance.

The Heritage Home Program also provides technical assistance on providing free (for participating locations), impartial advice on home improvement and maintenance projects. Programs like this can help homeowners take on the daunting task of maintaining a older property while also preserving its unique characteristics, thus increasing the property value.

As shown earlier in the report, the South Fountain Avenue Historic District has one of the highest concentrations of code violations in the city. As such, the district could be a prime pilot location for such a program.

Relevant neighborhood types: Distressed, Emerging Markets, Middle Neighborhood

Build Pipeline of Local Builders/Developers

For legacy cities, waiting for companies from the outside—whether manufacturing or real estate development—can be an exercise in disappointment. The City of Springfield and its Housing Consortium partners should do all they can to make the city an attractive place for outside investors. Simultaneously, local leaders need to nurture 'home grown' talent. As a long term strategy, this includes growing the ecosystem of local developers, builders, general contractors and subcontractors.

As discussed in the Developers Insights section above, a growing trend in economic and community development is to support subcontractors in expanding their expertise so they may take on more systems in building or rehabbing a residence. In Springfield this likely means working with area trades unions, high schools, technical schools, and/or community colleges to train a larger pool of subcontractors.

In Cleveland, Village Capital Corporation (VCC), a community development finance institution (CDFI), is supporting very small-scale, non-traditional rehabbers in increasing their output (typically one to two per year). Through their “Contractors on the Rise” program, VCC is providing financial literacy training, access to legal counsel and accounting expertise, and extending lines of credit to a cohort of 8-10 rehabbers. The goal is to give them the financial and business resources that will allow them to successfully rehab more homes. The output of this cohort will never be to commercial standards, but they are residents of the city, working in more modestly priced neighborhoods. A similar program could be fostered in Springfield through the collaboration of the foundations, banks, SpringForward, and other private, nonprofit, and philanthropic partners.

Conclusion

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

Though rehab development and market-rate building is occurring in Springfield, this Comprehensive Housing Analysis provides recommendation for how the City can further incentivize development and building at greater scale and across more neighborhoods of the city. The city cannot take this task on alone, and the goals cannot be achieved in a short amount of time. The established housing consortium of public, private, nonprofit, and philanthropic stakeholders will be vital in ensuring the shared vision for Springfield's future housing policy is achieved.

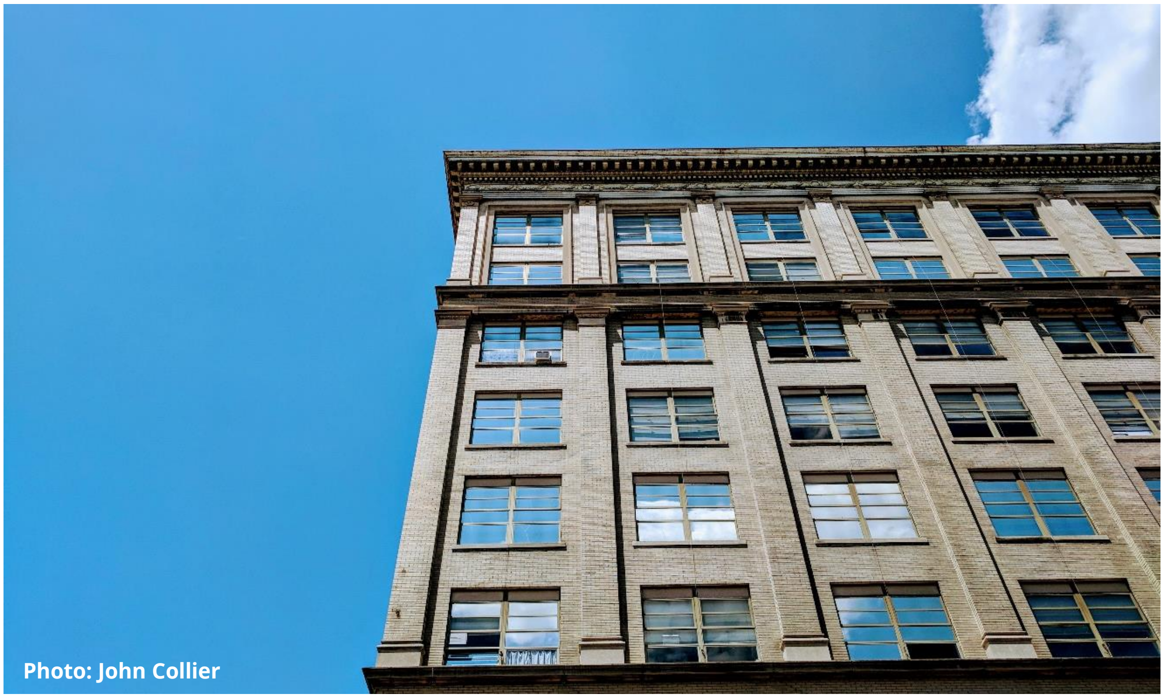


Photo: John Collier

Appendix

Frequently Used Acronyms

ACS — American Community Survey

AHS — American Housing Survey

AMI — Area Median Income

CoC — Continuum of Care

CDBG — Community Development Block Grant

CHAS — Comprehensive Housing Affordability Strategy

ELI — Extremely Low-Income

FMR — Fair market rent

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

LI — Low-Income

LIHTC — Low-Income Housing Tax Credit

MSA — Metropolitan Statistical Area

NLIHC — National Low Income Housing Coalition

OHFA — Ohio Housing Finance Agency

VLI — Very Low-Income

Table 1: Race and Ethnicity Poverty Characteristics

Race/Ethnicity and Poverty, City of Springfield 2017			
Race/Ethnicity	**Percent Below Poverty Level**	**Race as a % of Total Population in Poverty**	**Race as a Total % of Population**
Hispanic/Latino	31.70%	3.85%	3.11%
Black	30.60%	20.50%	17.19%
White	23.50%	68.80%	74.89%

Source: Census Bureau, American Community Survey 5-Year Estimates, 2013-2017

Table 2: Cost-Burdened Rental Households by Race

As noted above, 25.5% of all rental households in Springfield are considered severely cost burdened. The chart below breaks down the severely cost burdened rental households by race. As the chart shows, the White population comprises the majority of severely cost burdened households; however, the Black and Hispanic populations have a higher percentage of their renter populations that are severely cost burdened.

Number and Rate of Renters with Severe Cost Burden by Race, Springfield			
	Severely Cost Burdened Renters	**Total Renting Population**	**% of Renters Severely Cost Burdened by Race**
White	2,331	8,635	27%
Black	886	2,770	32%
Asian	4	25	16%
Hispanic	136	425	32%
All Renters	3,130	12,275	25%

Source: HUD CHAS data 2011-2015

Table 3: Changes in ELI Severely Cost-Burdened Renters vs Population

Changes in ELI Severely Cost-Burdened Renters vs. Population				
Year	Extremely Low-Income Severely Cost-Burdened Renters	Annual Percentage Change	Change in Springfield Population	Annual Percentage Change
2010	2,785		61,498	
2011	2,815	+1.08%	61,067	-0.70%
2012	2,825	+0.36%	60,728	-0.56%
2013	2,450	-13.27%	60,423	-0.50%
2014	2,570	+4.90%	60,216	-0.34%
2015	2,940	+14.40%	60,007	-0.35%

Source: Census Bureau, American Community Survey, 5-Year Estimates 2006-2010 and 2011-2015; HUD CHAS data 2006-2010 through 2011-2015

Table 4: Housing Cost-Burdened Elderly Households

Housing Cost-Burdened Elderly Households (Age 62+), Springfield 2016				
	Homeowners		**Renters**	
Cost Burdened	**ELI (0-30% AMI)**	**VLI (31-50% AMI)**	**ELI (0-30% AMI)**	**VLI (31-50% AMI)**
Elderly family (2 persons)	10	25	0	30
Elderly non family (1-2 persons)	55	140	50	165
Total	***65***	***165***	***50***	***195***
	Homeowners		**Renters**	
Severely Cost Burdened	**ELI (0-30% AMI)**	**VLI (31-50% AMI)**	**ELI (0-30% AMI)**	**VLI (31-50% AMI)**
Elderly Family (2 persons)	25	40	30	45
Elderly non-family (1-2 persons)	110	115	280	175
Total	***135***	***155***	***310***	***220***

Source: HUD CHAS data, 2011-2015

CHAS definitions: 1) Elderly Family Household: 2 persons, with either or both age 62 or older; 2) Elderly Non-Family Household: 1- or 2-person, non-family (unrelated persons living together) household with either person age 62+ (1) The cost-burdened elderly households in Figure 20 are also included in the numbers of cost burdened households in Figures 10 (renters) and 15 (owners).

Table 5: Tapestry Segmentation

Rank	Tapestry Segment	2018 Households Percent	Cumulative Percent
1	Traditional Living (12B)	23.3%	23.3%
2	Hardscrabble Road (8G)	14.4%	37.7%
3	Old and Newcomers (8F)	8.2%	45.9%
4	Heartland Communities (6F)	7.3%	53.2%
5	Midlife Constants (5E)	7.2%	60.4%
	Subtotal	**60.4%**	
6	City Commons (11E)	7.0%	67.4%
7	Small Town Simplicity (12C)	6.6%	74.0%
8	Retirement Communities (9E)	5.1%	79.1%
9	Modest Income Homes (12D)	4.4%	83.5%
10	Social Security Set (9F)	3.4%	86.9%
	Subtotal	**26.5%**	
11	Comfortable Empty Nesters (5A)	2.9%	89.8%
12	Rustbelt Traditions (5D)	2.8%	92.6%
13	Salt of the Earth (6B)	1.9%	94.5%
14	Family Foundations (12A)	1.7%	96.2%
15	Dorms to Diplomas (14C)	1.5%	97.7%
	Subtotal	**10.8%**	

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