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CITY OF OBERLIN
COMPREHENSIVE
HOUSING STUDY AND
NEEDS ANALYSIS

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EXECUTIVE SUMMARY

The Center for Community Planning and Development was engaged by the City of Oberlin to develop a comprehensive housing needs assessment for the future. A fact-finding study with recommendations, it is intended to support future policy discussion and visioning as part of the City's planned comprehensive plan process in the coming year. This study was completed with input and guidance from the City and a Housing Study Steering Committee of community stakeholders, a Community Open House, and interviews with residents and business owners. However, the work was focused on fact-finding and analysis, and did not involve the setting of policy or priorities for housing.

The City of Oberlin was found to have market strengths in its inclusive, small town lifestyle, culturally diverse amenities and attractions, including Oberlin College; progressing local schools, and overall affordability, in line with the rest of Lorain County. Challenges include the aging of housing stock, and associated need for comprehensive approaches to maintenance; lack of adequate housing for middle-income seniors, low-income families, and young families seeking starter homes; and high income tax rates.

Through community input, key elements of Oberlin's market were identified as follows. The "Oberlin lifestyle" is a key ingredient in the City's attraction to these submarkets:

- People who work in Oberlin, both for the college and other employers
- People who grew up in Oberlin
- Oberlin graduates of all ages
- Retirees of the College, and from outside the City, region and even out of state
- "Globals" whose work allows them to work anywhere
- Some "mainstream" Lorain County families who are attracted to the Oberlin lifestyle

Oberlin is typical to the rest of Lorain County in many respects, including proportion of lower-income families and seniors; overall housing for sale and rent affordability; type, size and value of housing; housing sales; and foreclosure and vacancy rates. However, it is lower in the proportion of children, and the historical diversity of its population is eroding as many African American families have moved out for job and housing choice reasons. Improving housing condition is an important factor in enabling more families to choose to live in Oberlin. There is a gap in supply of rental and for-sale housing for lower-income families and middle-income seniors, as well as starter homes in good condition. While slow, the primary area of new housing development in recent years has been in "mainstream" upper-middle and higher-priced family housing, and is likely to continue at similar levels.

The City's population and number of households has been quite stable, growing at less than 2% per decade since 1990. Currently there are no apparent plans for substantial growth on the part of the school district, Oberlin College, or other employers. As part of this study, potential growth scenarios were outlined based on historic City and County growth patterns, as well as projections from the Ohio Development Services Agency. Growth for the City is projected to range from 140 new households in a low-growth scenario, to 250 in a medium-growth scenario, to 510 in a higher-growth scenario, through 2040. Possible new housing units were allocated for each of these scenarios, along with projected rehabilitation needs.

Recommendations for the City revolve around improving sustainability, meeting gaps in housing types and price ranges, and facilitating a robust maintenance and rehabilitation program. Recommendations are also given for enhancing Oberlin's marketability and competitiveness with surrounding communities.

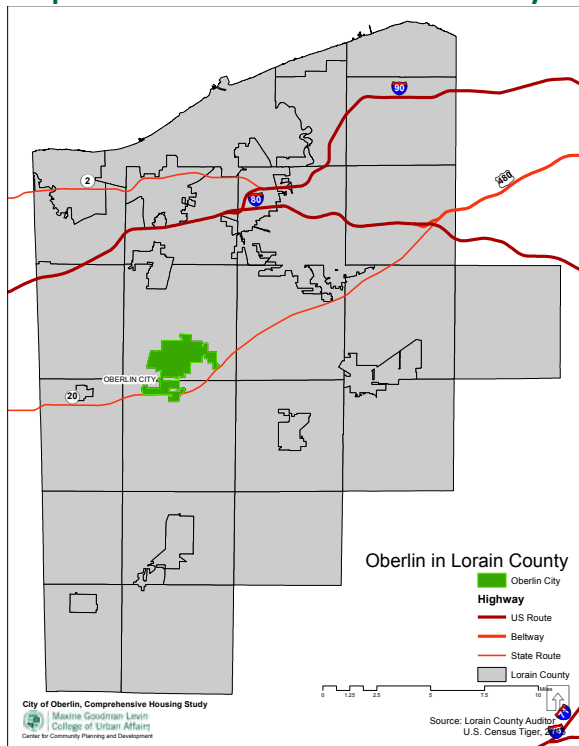
A summary of recommendations includes:

1. Establish comprehensive housing stock rehabilitation and maintenance strategies.
2. Create a robust nonprofit housing organization or collaboration.
3. Develop community consensus on growth, development, design, and connectivity.
4. Provide affordable smaller for-sale homes and multi-family rentals, while continuing to expand housing opportunities at all price levels.
5. Increase supply of housing suitable for low and middle income seniors
6. Design for quality, connectivity and community
7. Address specific zoning and development code recommendations
8. Address "green" building and development code opportunities
9. Enhance Oberlin's competitiveness for targeted markets
10. Collect and track useful data

INTRODUCTION AND BACKGROUND

The City of Oberlin is a small town with an estimated population of 8,368 people located in south central Lorain County, Ohio. The City is home to Oberlin College, a liberal arts college with a national reputation in music, environment, and the arts and sciences, and a student body of about 2,900. The College forms the center of a robust arts and intellectual environment, with a wide range of concerts, lectures, films, events, and gallery exhibits every week throughout the year. Approximately 5,700 people are employed in the City, including 1,300 at the College. The city has historic roots in the Underground Railroad, and its longtime diverse population is a source of pride and community strength. The city's small size, historic downtown and main street, tree-lined streets, historic neighborhoods, and organization around a large, traditional Ohio central green square have made it an ideal place of residence for decades for people who desire a walkable, community-oriented, inclusive environment. In recent years, it has become a residential destination for retirees, Oberlin graduates, and "globals" (people whose technology-based work allows them to live anywhere) who are looking for a culturally diverse, small town lifestyle. The Oberlin City School District has become an international baccalaureate school district, and its reputation is growing for quality primary and secondary education. The City's population is very stable, with growth less than 2% per decade since 1990.

Map 1 Oberlin Location in Lorain County



Lorain County Auditor, US Census

PURPOSE OF THE STUDY

The City's last comprehensive plan was completed in 2005, and reviewed in 2011. Since then, substantial changes in the real estate market have evolved as a result of the retirement of the baby boom generation, the coming-of-age of their millennial children, and the continued aging of housing

stock which is prevalent around Northeast Ohio. A recent housing development proposal in Oberlin that was targeted for low-income families became the focus of much discussion about the need and proper balance of rental versus owner-occupied units, and provision of low, medium and high-priced housing for seniors and families. In addition, the City's completion of a climate action plan led to questions about appropriate levels of "green" and carbon-restricted development as the City moves forward. In anticipation of a new comprehensive planning process, which is planned for the coming year, the City initiated a study of the housing market to answer these questions.

The study was conceived as a fact-finding activity which would feed into community discussion and debate that will occur as part of the comprehensive plan effort. It was not intended to provide policy decisions about housing in Oberlin, but to assist future policy decisions with facts, analysis, and the recommendations of the study's Steering Committee and its consultants.

STUDY PROCESS

The study was prepared by a team of researchers from the Center for Community Planning and Development, Levin College of Urban Affairs, Cleveland State University. It describes Oberlin's housing stock, evaluates the market, and makes recommendations about building and zoning codes, housing programs and opportunities for future reinvestment and growth. The research team was advised by the city's Housing Study Steering Committee, an ad hoc group that met four times, made up of representatives of nonprofits, citizen groups, real estate, development, City leadership, Oberlin College, Kendal at Oberlin, and county representatives. In addition, a community open house was held, and 35 interviews were conducted, to gain input from other stakeholders and citizens. A list of steering committee members and others contacted is included in the Appendix.

DATA SOURCES AND LIMITATIONS

The primary sources of data for this study were the US Census Decennial Census and American Community Survey (ACS). Additional sources included the Lorain County Auditor, the Western Reserve Land Conservancy's Oberlin Property Condition Report, and the Northeast Ohio Regional Multiple Listing Service, the US Department of Housing and Urban Development's Community Housing Assessment Strategy (CHAS) data, and the US Bureau of Labor Statistics' Consumer Expenditures Survey. (Bureau, n.d.-a); (Bureau, n.d.-b); ("CHAS Data Query Tool | HUD USER," n.d.); (Western Reserve Land Conservancy Thriving Communities Institute, 2013); ("Northern Ohio Regional Multiple Listing Service," n.d.); ("Geographic Information System," n.d.); (US Bureau of Labor Statistics, n.d.)

Due to Oberlin's small size, descriptive data for this study had its limitations. The Decennial Census of 2010 did not address housing and household questions in detail – for housing data, the research team had to turn to the American Community Survey 5-year estimates, which are based on sampling with a resultant margin of error (MOE). Smaller data sets are subject to higher margins of error, in some cases up to 50% - which are noted in the data presented. Additional data was collected from various sources as noted – most notably the Lorain County auditor, the Northern Ohio Real Estate Multiple Listing Service (NORMLS), and the Western Reserve Land Conservancy's 2013 housing condition study. It should be noted that at the time when this study's analysis was completed, the most recent American

Communities Survey 5-year estimates that were available were for 2010-2014. NORMLS and Lorain County Auditor data were collected current to July-August of 2016.

In addition, it should be noted that college towns with a high proportion of students present a unique issue in interpreting population data. In Oberlin's case, 2,900 (35%) of the City's estimated population of 8,368 are Oberlin college students. The high proportion of students has implications for descriptive data points such as the number of young people aged 18-24 in the population, median income, and proportion of other age groups. However, it is very important to note that in Oberlin, a very high percentage of students, approximately 2,600 (89% of Oberlin College enrollment) live in "group quarters", on campus and off campus, and are not included in census data on households. About 100 additional residents of skilled nursing and assisted living facilities also are not included in census household data. For this reason, many population and household analyses given in this study address the "non-student population" or "households" which would naturally exclude the living-in-group-quarters population.

PLANS AND OTHER STUDIES

The City's comprehensive plan and Climate Action Plan contain policies that affect housing in Oberlin. In addition, a recent marketing plan for the Green Acres development, prepared by Vogt Santer Insights of Columbus, was reviewed for relevance to this study.

Oberlin Comprehensive Plan

The City completed a Comprehensive Plan in 2004, and a review of that plan in 2011. The Comprehensive Plan was based on a long tradition of planning in Oberlin, including community comprehensive planning strategies in 1970 and 1991; an open space plan in 1977; downtown plans in 1981, 1998 and 2002; and a trail plan in 1997. The 2005 plan's housing policies, as part of "Becoming a Sustainable Community," focused on improving and redeveloping existing housing, providing new housing with a focus on infill and density, and enhancing neighborhoods with amenities including open space, improved pedestrian and bicycle access to schools and parks, and reducing dependence on the automobile. Preserving and continuing to enhance community character and design were priorities, as well as collaboration and partnerships. In 2004, although past population growth was acknowledged to be very small and very stable, growing less than 2% per decade, potential growth scenarios on the high end were envisioned to be much larger than they are in 2016. The Comprehensive Plan review of 2011 confirmed that the 2005 plan was still relevant in its policy, strategy and improvement action steps. (Northstar Planning and Design, 2005); (Oberlin Planning Commission, 2011)

Oberlin Climate Action Plan

The City of Oberlin demonstrated its commitment to environmental and economic sustainability for the long term with the completion of its Climate Action Plan in 2013. The plan contains a wide range of strategic actions to be implemented over time, with the goal of reducing its greenhouse gas emissions 100% by 2050. Topics covered included: Renewable Energy Generation, Energy Efficiency, Green Building, Waste Management, Transportation, Education, and Achieving Climate Positive.

The primary greenhouse gas sources associated with residential land uses include heating and electricity use, contributing 16% of the City's carbon dioxide tons in 2007. Strategies to reduce residential greenhouse gas emissions in residential land uses include use of renewable energy, switching from natural gas to electricity, and improving energy efficiency performance of housing and household systems. Improving walkability and bikeability of neighborhoods contributes to greenhouse gas reductions in the transportation system through reduced use of automobiles. While not mentioned, rehabilitation and restoration of existing housing structures indirectly benefits carbon footprint reduction by reducing the quantity of production of new materials. The plan was reviewed in 2015, with updates on progress on carbon emissions in the strategic categories. (City of Oberlin, 2013)

Vogt Santer Report

In 2014, a housing market analysis in support of a proposed development project at Oberlin Road and Lorain Street was completed by Vogt Santer Insights. While focused on a site-specific development product, rather than the comprehensive housing needs of the community overall, the study did draw some general conclusions that are useful to this comprehensive needs study. The Vogt Santer study confirmed that the primary source of tenants for multi-family housing originate from within Oberlin and a small surrounding area; a secondary market outside of the City was not considered in the analysis. It projected a larger growth in senior-led households through 2018, compared to other age groups. The study characterized overall renter growth as slow, but concludes that the demand for new construction and higher quality rentals is there, due to the aging, "functionally obsolete" rental housing existing in Oberlin currently. The study also found a very low vacancy rate among rental housing in the City, at 1.8%. Finally, the study includes a detailed inventory of multi-family rental housing in Oberlin, based on telephone survey and other data review. (Vogt Santer Insights, 2014)

CHARACTERIZING OBERLIN'S HOUSING AND RESIDENTIAL NEIGHBORHOODS

HOUSING TYPE, TENURE AND OCCUPANCY

Oberlin's housing stock is generally older, with over 35% of the homes having been built before 1939, and 50% before 1966 (50 years old). It is predominantly single family (62%), although some former single family homes have been converted into student homes or rental units. In 2010, approximately half the housing units in the city were owner-occupied, and half rental. As of the American Communities Survey 2010-2014 5-year estimate, that owner occupied ratio has risen to 60%. This is likely due to a change in Oberlin College policy around 2011, which required most students to live in College-owned housing.

Oberlin's overall housing unit vacancy rate of 6% is low, compared to the County at 8.4%, and the state at 11%. The City's 2016 estimate of single family housing vacancy is even lower, at 3%. Normally accepted rates are between 5 and 10%. When homeowner and renter vacancy rates are calculated separately by the ACS, only full-time vacancies are counted, and seasonal vacancies and other special situations are not counted. As noted in Table 3, the owner-occupied and renter estimates for Oberlin are at 0% vacancy for owner-occupied (margin of error +/- 2%), and 1% vacancy for renter-occupied

(margin of error +/-1.6%). The combined effect is that vacancy levels are extremely low in Oberlin. This is indicative of a strong market for housing and a need for additional housing units.

Table 1 Units in Structure

Subject	Oberlin city			Lorain County			Ohio		
	Estimate	Margin of Error	Percent	Estimate	Margin of Error	Percent	Estimate	Margin of Error	Percent
Total housing units	2,686	+/-231		127,901	+/-391		5,135,173	+/-623	
1-unit, detached	1,616	+/-157	60.2%	95,509	+/-822	74.7%	3,515,489	+/-6,876	68.5%
1-unit, attached	211	+/-81	7.9%	7,151	+/-540	5.6%	233,707	+/-2,666	4.6%
2 units	316	+/-107	11.8%	4,683	+/-474	3.7%	227,517	+/-2,826	4.4%
3 or 4 units	132	+/-57	4.9%	3,543	+/-471	2.8%	228,642	+/-2,924	4.5%
5 to 9 units	177	+/-85	6.6%	3,333	+/-466	2.6%	246,537	+/-2,993	4.8%
10 to 19 units	48	+/-41	1.8%	5,377	+/-479	4.2%	209,458	+/-3,223	4.1%
20 or more units	186	+/-57	6.9%	5,278	+/-495	4.1%	270,776	+/-2,416	5.3%
Mobile home	0	+/-16	0.0%	2,956	+/-283	2.3%	201,645	+/-2,940	3.9%
Boat, RV, van, etc.	0	+/-16	0.0%	71	+/-62	0.1%	1,402	+/-260	0.0%

Source: ACS 2010-2014 5-year estimates

Table 2 Oberlin Multi-Family Housing Inventory, 2016

Housing Type	Count	Units
Market Rate Rentals	384	apartments
Subsidized rentals - senior	101	units
Subsidized rentals - family	53	units
Additional family tenant vouchers	39	vouchers
Rooming houses - active	9	homes (64 beds)
Rooming houses - inactive	16	homes (114 beds)
Green homes	2	units
Group Homes	24	beds
Skilled nursing/assisted living	181	beds
Condominiums	56	units
Kendal owner cottages	223	units
College housing - dorms/programs	1956	beds
College housing - village/homes	59	homes (245 beds)
College housing - village/multi-family	227	beds (15 bldgs)
Additional single family homes rented by the bedroom	31	homes (approx 106 beds)

City of Oberlin, CCPD, Kendal, Oberlin College, LMHA, rental web sites

Map 2 Rental and Multi-Family Residential Inventory, 2016

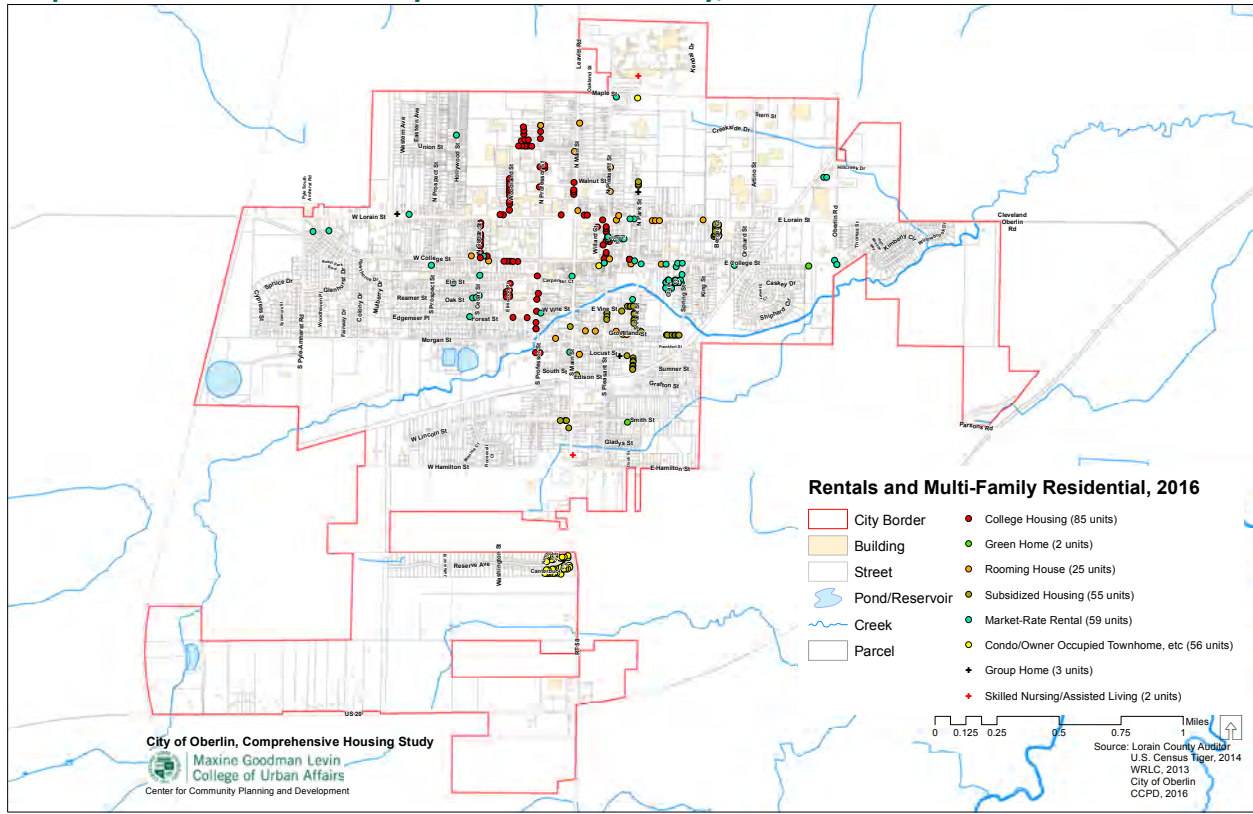


Table 3 Housing Occupancy

Subject	Oberlin city			Lorain County			Ohio		
	Estimate	Margin of Error	Percent	Estimate	Margin of Error	Percent	Estimate	Margin of Error	Percent
Total housing units	2,686	+/-231		127,901	+/-391		5,135,173	+/-623	
Occupied housing units	2,524	+/-229	94.00%	117,134	+/-799	91.60%	4,570,015	+/-10,810	89.00%
Vacant housing units	162	+/-93	6.00%	10,767	+/-705	8.40%	565,158	+/-10,573	11.00%
Homeowner vacancy rate	0	+/-2.0		1.7	+/-0.4		2	+/-0.1	
Rental vacancy rate	1	+/-1.6		5.4	+/-0.9		7.2	+/-0.2	

Source: ACS 2010-2014 5-year estimates

Table 4 Housing Tenure Trends

	Oberlin City				Lorain County	Ohio
	2000	2010	2010-2014	Margin of Error	2010-2014	2010-2014
Total Occupied	2,678	2,730	2,524	229	117,134	4,570,015
Owners	1,347	1,350	1,471	165	83,971	3,056,206
Owner Percent	50.3%	49.5%	58.3%	6.5%	71.7%	66.9%
Renters	1,331	130	1,053	156	33,163	1,513,809
Renter Percent	49.7%	50.5%	41.7%	6.2%	28.3%	33.1%

Source: US Census; ACS 2010-2014 5-year estimates

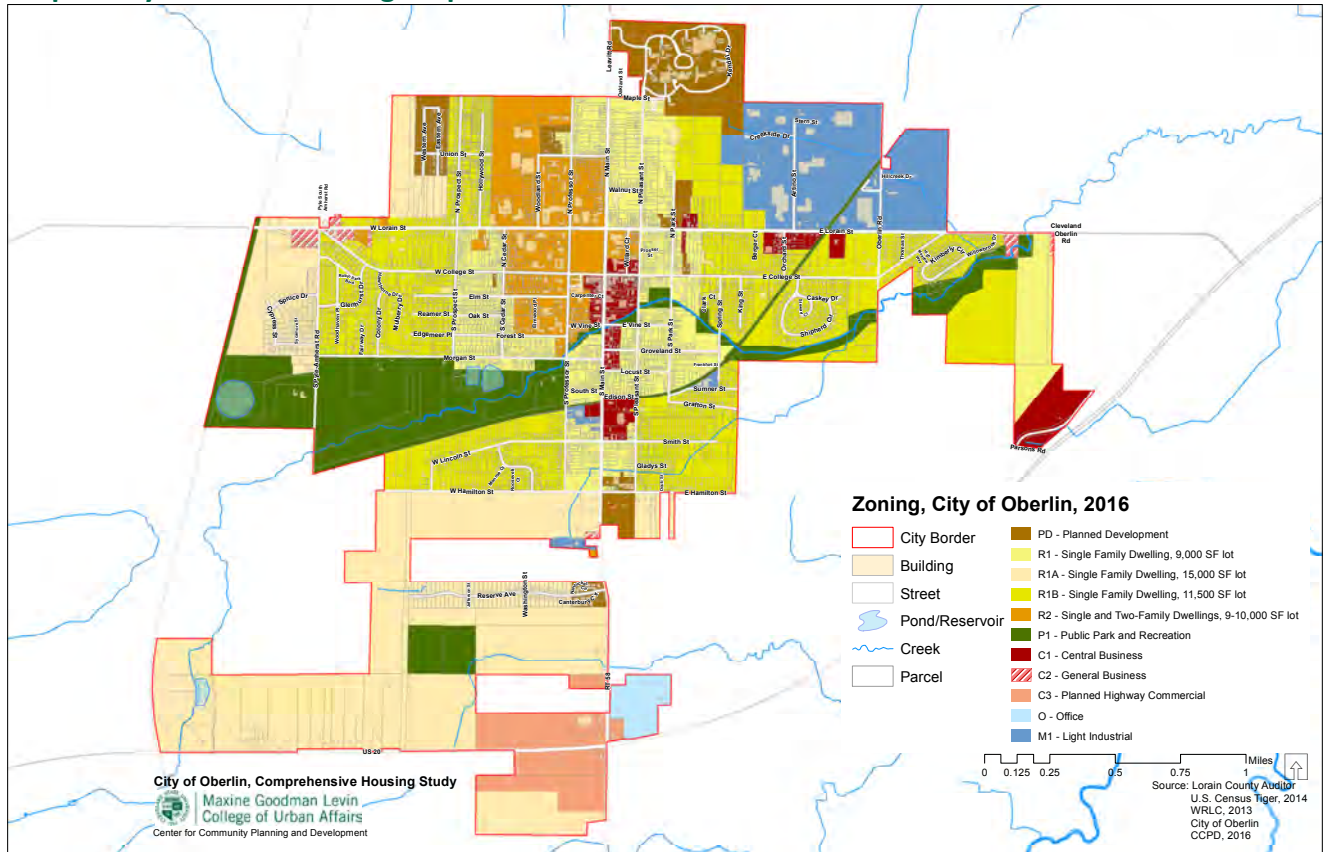
There are a relatively small number of multi-family rental apartment complexes scattered throughout the city. The Lorain Metropolitan Housing Authority owns 100 units in town, 50 in a seven-story senior high rise on Main Street, and the rest in scattered-site single-family and duplex homes throughout the southern part of the city. There are no mobile homes in the city. There is one traditional skilled nursing facility with 100 beds on the southern end of the City.

In 1993, Kendal at Oberlin, an upscale retirement community with single-story cottages, assisted living, and skilled nursing on-site, opened its doors. The community provides open space, programming, health care, and activities on site, as well as taking advantage of all that the City and College have to offer. Kendal residents buy into the Kendal community, and move up to higher-support housing as needed. Many of them participate actively in the Oberlin community, while some are only part-time residents.

Newer housing in Oberlin is clustered in four housing developments: two on the west side of town at Eastern Avenue and off Pyle-Amherst Road; one to the south, known as Reserve Square; and the last a mixed-use development downtown on East College Avenue. The East College Avenue development, with both condominiums and rentals on upper floors over first floor retail, was completed in 2010; development in the others, more traditional single family projects, slowed during the recession of 2008-2010, but Reserve Square is seeing some revival of activity in the past year. Reserve Square has condominiums clustered at the entrance to the development.

A general outline of neighborhoods and residential areas is indicated on the Zoning Map. The R-1 and R-2 districts, in yellow and gold-brown, represent the older residential neighborhoods of the city. The R-1A and R-1B neighborhoods are more recently developed or planned areas with somewhat larger lot sizes and larger homes. Commercial areas of the city are centered around Main Street and Lorain Street, running north-south and east-west and intersecting at the City's downtown park. Note Kendal at Oberlin in brown on the north end of the City.

Map 3 City of Oberlin Zoning Map



YEAR STRUCTURE BUILT

See Map 4, Year Structure Built, Residential. Property age radiates out from the center of town, with the oldest properties, in dark green (Built prior to 1939), immediately surrounding the Main Street/Lorain Street commercial areas. Properties noted in blue are behind them, built from 1940-1959. A large proportion of the City's residential housing was built from 1960-1979, shown in yellow, on the west, southwest, and eastern ends of town. A much smaller proportion of structures was built since 1980.

Table 5 compares Oberlin's housing structure age to Lorain County and Ohio, using ACS 5-year estimates. At 36% built before 1939 and 64.8% built before 1969, Oberlin's housing stock is substantially older than the typical in Lorain County (15.7% and 51.2% respectively), and the state of Ohio (20.9% and 54.3%). See the City Comparisons section for more information on housing age compared to selected Northeast Ohio cities.

Map 4 Year Structure Built

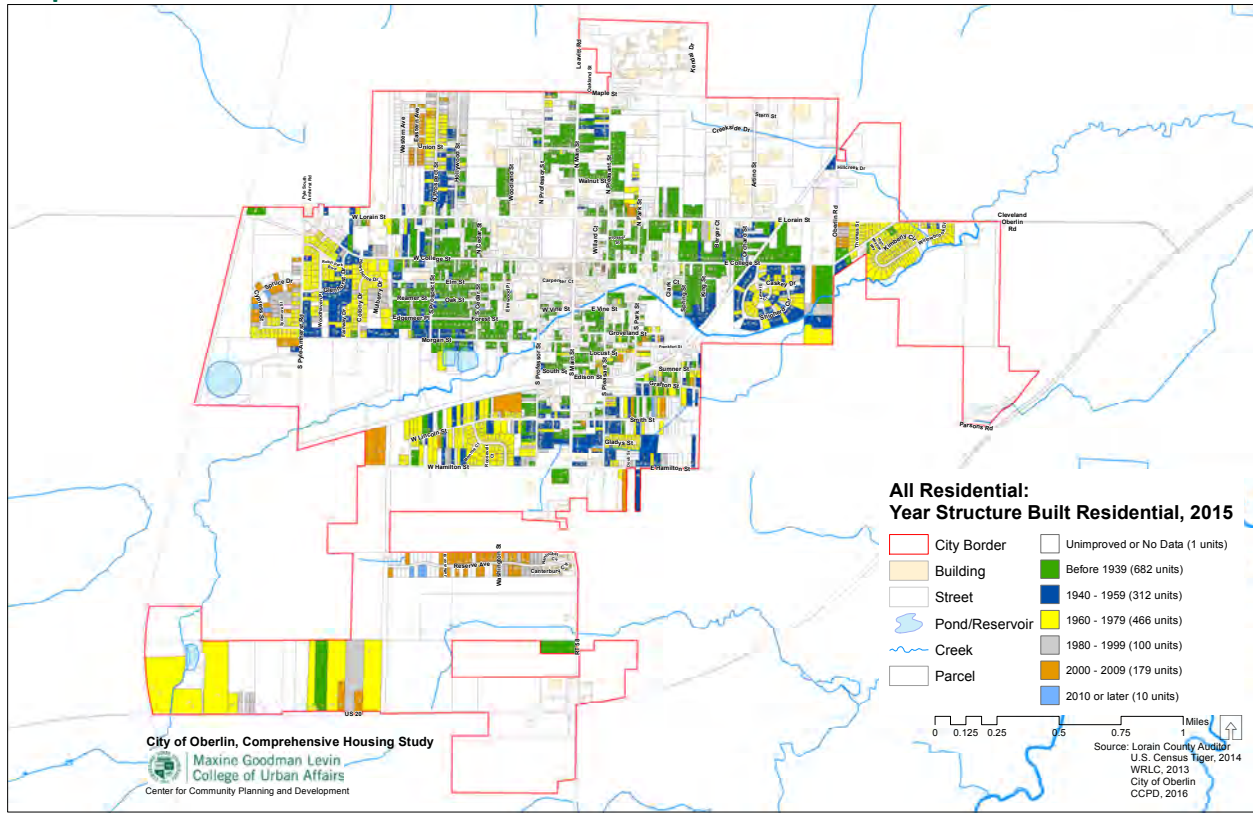


Table 5 Year Structure Built

Subject	Oberlin city			Lorain County			Ohio		
	Estimate	Margin of Error	Percent	Estimate	Margin of Error	Percent	Estimate	Margin of Error	Percent
Total housing units	2,686	+/-231		127,901	+/-391		5,135,173	+/-623	
Built 2010 or later	28	+/-20	1.0%	1,263	+/-254	1.0%	31,822	+/-1,049	0.6%
Built 2000 to 2009	181	+/-72	6.7%	17,769	+/-685	13.9%	511,778	+/-4,576	10.0%
Built 1990 to 1999	267	+/-74	9.9%	14,808	+/-660	11.6%	607,286	+/-4,610	11.8%
Built 1980 to 1989	46	+/-32	1.7%	8,125	+/-522	6.4%	466,003	+/-4,105	9.1%
Built 1970 to 1979	423	+/-114	15.7%	20,458	+/-806	16.0%	728,155	+/-5,010	14.2%
Built 1960 to 1969	386	+/-109	14.4%	16,781	+/-725	13.1%	639,021	+/-4,975	12.4%
Built 1950 to 1959	194	+/-70	7.2%	19,974	+/-761	15.6%	741,034	+/-5,353	14.4%
Built 1940 to 1949	186	+/-86	6.9%	8,650	+/-589	6.8%	336,819	+/-3,863	6.6%
Built 1939 or earlier	975	+/-175	36.3%	20,073	+/-687	15.7%	1,073,255	+/-5,124	20.9%

Source: ACS 2010-2014 5-year estimates

PROPERTY CONDITION

In the Western Reserve Land Conservancy's survey of Oberlin's property condition, done in the Summer of 2013, 94% of structures were rated "A" or "B", with only 6% rated "C" or "D". This was an exterior housing condition assessment conducted from the street; anecdotal information from residents and community input indicates that a much larger proportion of the housing stock is old and in poor condition in the interior, and needs updating.

See Map 5, Property Condition and associated Tables 6 and 7. Properties rated “C”, and “D” appear among older properties on Lorain Street, Main Street, Pleasant Street, and Professor Street. There is a loose tendency for properties of “B” and “C” ratings to cluster south of College Avenue at Pleasant and Groveland, and south of College east of Main on Professor Street. The main area where there are few or no “B” or “C” ratings is the west end of town along

Table 6 Residential Property Condition

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

Source: WRLC 2013, CCPD

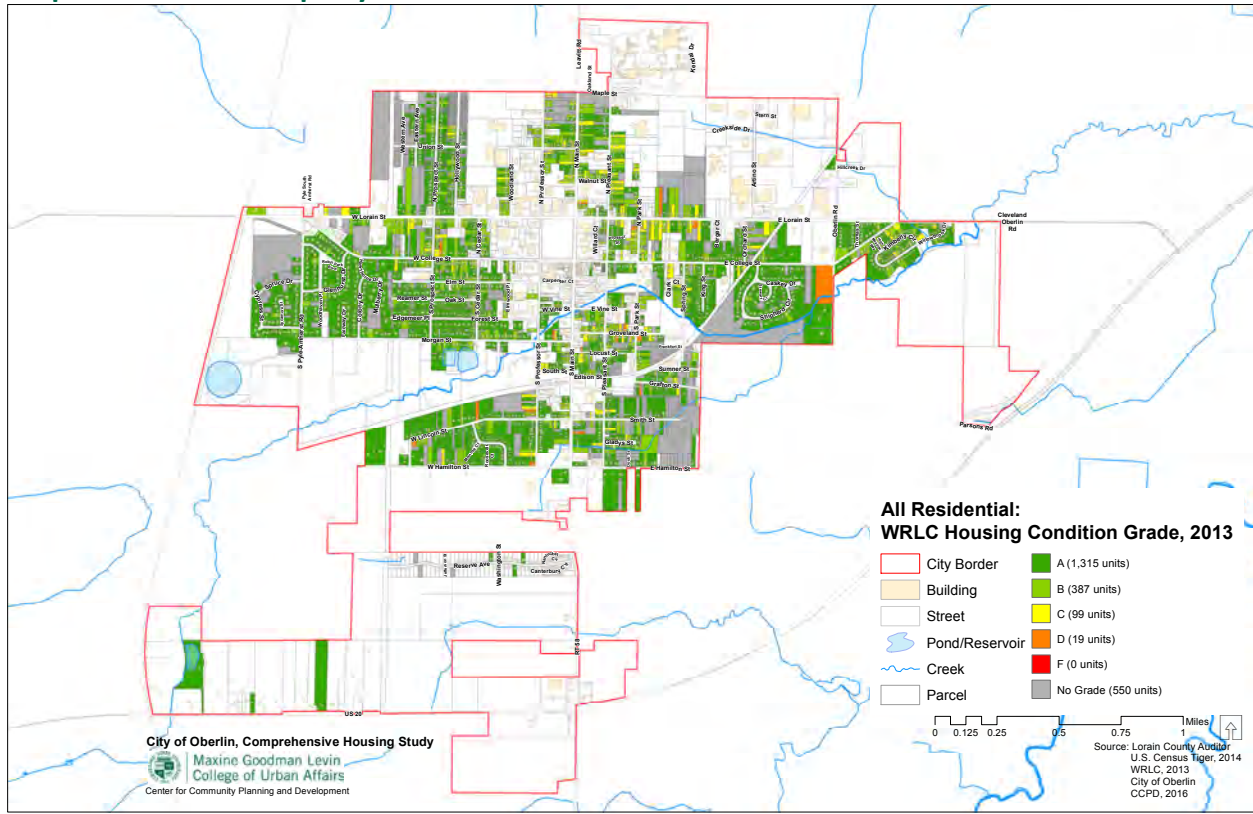
*Note: 23% unrated properties were prorated

Table 7 WRLC Property Assessment Grading Scale

Category	Description
A: Excellent	<ul style="list-style-type: none"> < No visible signs of deterioration < Well-maintained and cared for < New construction/renovation < Historic detailing. Unique
B: Good	<ul style="list-style-type: none"> < Needs basic improvements < Minor painting < Removal of weeds < Cleaning
C: Fair	<ul style="list-style-type: none"> < Some cracking of brick or wood < Major painting required < Deteriorated concrete < Crumbling concrete < Cracked windows or stairs
D: Deteriorated	<ul style="list-style-type: none"> < Major cracking of brick, wood rotting < Broken or missing windows < Missing brick and siding < Open holes
F: Unsafe/Hazard	<ul style="list-style-type: none"> < House is open and a shell < Can see through completely < House ransacked and filled with trash < In danger of collapse < Immediate safety hazard

Source: Thriving Communities Institute, Western Reserve Land Conservancy

Map 5 Residential Property Condition



HOUSING VALUE

Oberlin has a good mix of low, moderate and higher valued single family housing. 39% of Oberlin's homes are valued at less than \$100,000. Another 33% are valued between \$100,000 and \$150,000. Only 5% are valued more than \$250,000. Note that these are county auditor market values; ACS estimates vary somewhat.

In the tables below, note that the total number of homes varies slightly depending on data source.

Table 8 Single Family Residential Property Values

Value	Number	Percent
\$50,000 or less	49	3.0%
\$50,000-\$100,000	588	36.2%
\$100,000-\$150,000	531	32.7%
\$150,000-\$250,000	380	23.4%
More than \$250,000	75	4.6%
Total	1,623	100.0%

Source: Lorain County Auditor, 2016

RENT

The majority (over 50%) of rents in Oberlin fall in the \$500-\$900/month range, with 32% in the \$700-\$900 range, making rental housing generally affordable by Northeast Ohio standards. HUD's fair market rent for Lorain County is \$500 to \$1000, depending on number of bedrooms. Table 9 summarizes ACS 2010-2014 estimates for Gross rents in the City. "Gross rents" are monthly housing costs, including utilities.

Table 9 Gross Rents

Subject	Oberlin city			Lorain County			Ohio		
	Estimate	Margin of Error	Percent	Estimate	Margin of Error	Percent	Estimate	Margin of Error	Percent
Occupied units paying rent	991	+/-160		31,461	+/-1,006	31,461	1,432,383	+/-7,236	1,432,383
Less than \$200	70	+/-46	7.1%	739	+/-145	2.3%	38,370	+/-1,146	2.7%
\$200 to \$299	44	+/-41	4.4%	1,521	+/-231	4.8%	57,031	+/-1,784	4.0%
\$300 to \$499	94	+/-51	9.5%	3,011	+/-319	9.6%	164,382	+/-2,744	11.5%
\$500 to \$749	364	+/-108	36.7%	10,604	+/-588	33.7%	501,266	+/-4,525	35.0%
\$750 to \$999	247	+/-89	24.9%	8,164	+/-600	25.9%	392,222	+/-4,044	27.4%
\$1,000 to \$1,499	88	+/-46	8.9%	6,172	+/-530	19.6%	224,464	+/-3,672	15.7%
\$1,500 or more	84	+/-50	8.5%	1,250	+/-269	4.0%	54,648	+/-1,304	3.8%
No rent paid	62	+/-46		1,702	+/-304		81,426	+/-1,702	
Median rent	\$723	+/-28		\$747	+/-13		\$729	+/-3	

Source: ACS 2010-2014 5-year estimates

In addition, the research team investigated rental costs advertised in Oberlin. All rents noted excluded utilities. Studio rents advertised ranged from \$425 to \$550 per month; one-bedroom unit rents ranged from \$470 to \$650 per month; two-bedroom units ranged from \$500 to \$680 per month. Many units with 3 or more bedrooms rent on a per-bedroom basis, with the per-bedroom costs ranging from \$235 to \$425 per bedroom per month, with many falling in the \$275-\$325 range. This of course often results in a higher rent, as a 2-bedroom unit could rent for as much as \$850 per month. For the small number of units where square footage was given, square footage cost was calculated to range from \$.57 to \$.80 per square foot per month.

These rents overall corroborate the levels given in the ACS estimates, and come in at a level that is considered affordable in Northeast Ohio. According to ACS estimates, median gross rent for Oberlin is slightly lower than that of both Lorain County and the state of Ohio.

HOME SIZE AND NUMBER OF BEDROOMS

Single family homes over 1,200 square feet in size predominate, with 39% falling between 1,200 and 1,800 square feet, and another 40% over 1,200 square feet. 20% fall below 1,200 square feet. See the "Positioning Oberlin in the Northeast Ohio Housing Market" section for a comparison to other communities in the region.

Oberlin's owner-occupied housing stock is predominantly 3 and 4 bedroom (79.3%), with 12% 1 and 2 bedroom, and 8% at 5 or more bedrooms. Oberlin's rental housing stock provides a more even spread, with 63.8% at 1 or 2 bedrooms, 24% at 3 and 4 bedrooms, and 10% at 5 or more bedrooms. Only two percent are studios or efficiencies with no bedrooms. There is a good mix of housing with a range of

number of bedrooms in the city, both for rental and owner-occupied homes; however, the lowest price rentals (studios) are limited.

Table 10 Single Family Home Size

Square Feet	Units	% of Total
0-719	10	0.6%
720-999	100	6.2%
1,000-1,199	234	14.6%
1,200-1,799	620	38.6%
1,800-2,399	386	24.0%
2,400-11,388	257	16.0%
Total	1,607	100.0%

Lorain County Auditor, 2016

Note: size was not provided
for all homes in the database.

Table 11 Number of Bedrooms

	Estimate	Margin of Error	Percent
Total Occupied Housing Units:	2,524	+/-229	
Owner occupied:	1,471	+/-165	100.0%
No bedroom	0	+/-16	0.0%
1 bedroom	33	+/-35	2.2%
2 bedrooms	149	+/-82	10.1%
3 bedrooms	640	+/-132	43.5%
4 bedrooms	526	+/-102	35.8%
5 or more bedrooms	123	+/-50	8.4%
Renter occupied:	1,053	+/-156	100.0%
No bedroom	24	+/-19	2.3%
1 bedroom	285	+/-90	27.1%
2 bedrooms	386	+/-104	36.7%
3 bedrooms	192	+/-87	18.2%
4 bedrooms	61	+/-50	5.8%
5 or more bedrooms	105	+/-59	10.0%

Source: ACS 2010-2014 5-year estimates

NEW HOME CONSTRUCTION

Table 12 shows the total number of new home construction building permits that were issued by the City between 2004 and 2015, with the value of the permit. As noted, these homes were almost all single-family, and typically in the medium high to high value range, with an average construction value of \$332,088. A total of 14 permits were issued between 2010 and 2015; this contrasts with 43 between 2004 and 2009, a similar 5-year period. Of 65 total permits issued during the 11-year period, only 8 were multi-family units, which were all constructed prior to 2006.

Table 12 Building Permit Activity, 2004-2015

Year	Number of Permits for New Single-Family Homes	Number of Permits for New Two-Family Units	Number of Permits for New Multi-Family Units	Valuation of Permits	Avg Permit Value	Number of Demolitions
2004	16	0	3	\$ 340,000	\$ 113,333	0
2005	9	2	3	\$ 2,509,900	\$ 209,158	0
2006	9	0	0	\$ 1,745,470	\$ 193,941	0
2007	4	0	0	\$ 925,000	\$ 231,250	3
2008	3	0	0	\$ 630,000	\$ 210,000	0
2009	2	0	0	\$ 464,200	\$ 232,100	6
2010	2	0	0	\$ 765,000	\$ 382,500	2
2011	1	0	0	\$ 434,600	\$ 434,600	4
2012	1	0	0	\$ 415,000	\$ 415,000	1
2013	2	0	0	\$ 320,000	\$ 320,000	0
2014	4	0	0	\$ 794,250	\$ 198,563	0
2015	4	0	0	\$ 967,471	\$ 241,868	1
TOTAL	57	2	6	\$ 9,970,891		17
TOTAL 2010-2015	14	0	0		\$ 332,088	

Source: City of Oberlin, CCPD

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

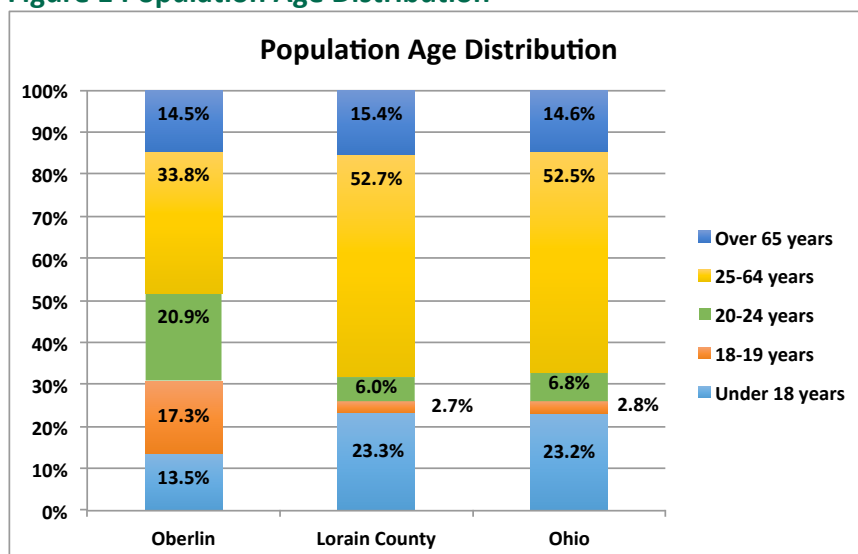
CHARACTERIZING OBERLIN'S POPULATION AND HOUSEHOLDS

POPULATION

Total population, age and sex

Oberlin's population, estimated for 2010-2014 at 8,368 by the U.S. Census, is very stable, increasing between 1 to 2% per *decade* since 1990, correcting some losses that occurred from 1970 to 1990. As noted above, students make up approximately 35% of the population. Subtracting Oberlin College's student population of 2,900 students, the resulting non-student population is about 5,468. Although population has remained relatively stable, household composition has varied widely, most likely due to smaller household sizes among the general population and the changing numbers of students who live off-campus and are counted as households if not in group quarters. Oberlin's age group makeup is also very stable, with students aged 18-24 making up 28% of the population, and seniors close to the state average at 12%. Children younger than 18 make up a much smaller proportion at about 13.5%, compared to 23% in Lorain County and statewide.

Figure 1 Population Age Distribution



Source: ACS 2010-2014 5-year estimates

Table 13 Population by Age and Sex

Subject	Oberlin		Lorain County		Ohio	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
5 to 14 years	7.8%	+/-2.5	13.2%	+/-0.1	13.0%	+/-0.1
15 to 17 years	3.0%	+/-1.2	4.3%	+/-0.1	4.1%	+/-0.1
18 to 24 years	38.2%	+/-5.0	8.7%	+/-0.1	9.6%	+/-0.1
15 to 44 years	55.1%	+/-3.9	36.8%	+/-0.1	38.5%	+/-0.1
16 years and over	88.6%	+/-2.8	79.5%	+/-0.1	79.6%	+/-0.1
18 years and over	86.5%	+/-2.8	76.7%	+/-0.1	76.9%	+/-0.1
60 years and over	19.6%	+/-2.2	21.9%	+/-0.2	20.9%	+/-0.1
62 years and over	16.4%	+/-1.8	19.1%	+/-0.2	18.3%	+/-0.1
65 years and over	14.4%	+/-1.5	15.3%	+/-0.1	14.7%	+/-0.1
75 years and over	7.9%	+/-1.8	6.8%	+/-0.1	6.8%	+/-0.1
Median age (years)	23.5	+/-2.4	40.7	+/-0.2	39.1	+/-0.1
Sex ratio (males per 100 females)	88.7	+/-11.8	96.9	+/-0.1	95.6	+/-0.1

Source: ACS 2010-2014 5-year estimates

Table 14 Population and Household Change Over Time

POPULATION AND HOUSEHOLD CHANGE OVERALL

Year	City of Oberlin				Lorain County				State of Ohio			
	Total Population	Percent Change	Total Households	Percent Change	Total Population	Percent Change	Total Households	Percent Change	Total Population	Percent Change	Total Households	Percent Change
1970	8,761		2,281		256,843		75,916		10,657,423		3,466,688	
1980	8,660	-1.15%	2,590	13.55%	274,909	7.03%	95,953	26.39%	10,797,603	1.32%	4,108,089	18.50%
1990	8,191	-5.42%	2,580	-0.39%	271,126	-1.38%	99,937	4.15%	10,847,115	0.46%	4,371,945	6.42%
2000	8,195	0.05%	2,678	3.80%	284,664	4.99%	105,836	5.90%	11,353,140	4.67%	4,445,773	1.69%
2010	8,286	1.11%	2,730	1.94%	301,356	5.86%	116,274	9.86%	11,536,504	1.62%	4,603,435	3.55%
2014*	8,368	0.99%	2,524	-7.55%	302,465	0.37%	117,134	0.74%	11,560,380	0.21%	4,570,015	-0.73%

Source: US Decennial Census; ACS 2010-2014 5-year estimates

*Note likely large margins of error for ACS estimates for City of Oberlin data

Race and Ethnicity

Oberlin's population is diverse, with an African-American population making up 14.8%, and the Asian population at 4%. However, it should be noted that there has been a marked decrease in African American population since 2000, down from 18%. Anecdotally, interviewees attribute this change to Oberlin natives leaving the city to find work and decent, affordable starter homes elsewhere. See "Positioning Oberlin in the Northeast Ohio Real Estate Market" for further information.

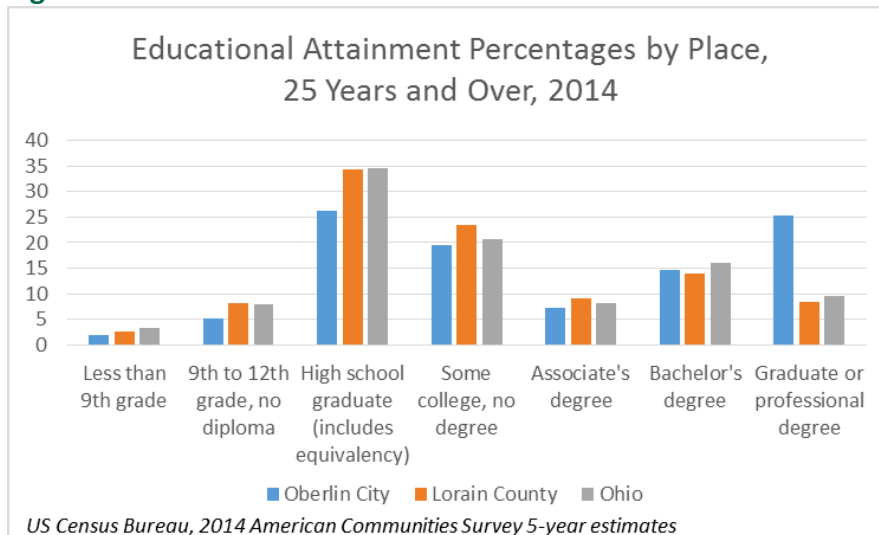
Table 15 Race and Ethnicity

Subject	2000 Census		2010 Census		
	Oberlin city, Ohio		Oberlin city, Ohio		Percent Change 2000-2010
	Number	Percent	Number	Percent	
RACE					
Total population	8,195	100	8,286	100	1.1%
One race	7,846	95.7	7,751	93.5	-1.2%
White alone	5,894	71.9	6,047	73	2.6%
Black or African American alone	1,520	18.5	1,230	14.8	-19.1%
Asian alone	279	3.4	335	4	20.1%
American Indian and Alaska Native	40	0.5	19	0.2	-52.5%
Native Hawaiian and Other Pacific Islander	14	0.2	1	0	-92.9%
Some other race	99	1.2	119	1.4	20.2%
Two or more races	349	4.3	535	6.5	53.3%
HISPANIC OR LATINO					
Total population	8,195	100	8,286	100	1.1%
Hispanic or Latino (of any race)	249	3	423	5.1	69.9%
Not Hispanic or Latino	7,946	97	7,863	94.9	-1.0%

Source: U.S. Census Bureau, Decennial Census, Years As Noted

Education Level

The City's education level is, as might be expected, substantially higher than the County or the State averages. Those with a graduate or professional degree make up 25% of the population, even considering the high proportion of undergraduate students counted. Higher education levels are generally associated with higher incomes, which translate into higher-value housing choices. This is reflected in the proportion of homes in the community over \$150,000.

Figure 2 Educational Attainment

Migration

Migration in and out of Oberlin is likely average, when the student population is accounted for. Excluding people aged 18-24, 7.6% of the population moved within the past year, compared with 7.8% of the County population. Of those who did move, 364 (4.4% of the total population) moved to Oberlin from within the county, 113 (1.4%) moved from other counties in Ohio, and 120 (1.3%) moved from outside Ohio. (Citation ACS 2010-2014)

HOUSEHOLDS

Household Type

Oberlin's estimated 2,524 households are about 54% family households, with two or more related people living together, and 46% nonfamily households, which include householders living alone, and unrelated individuals living together. This represents a higher proportion of nonfamily households than is typical for Lorain County or the State of Ohio.

Table 16 Household Type

	Ohio		Lorain County		Oberlin	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total households	4,570,015	+/-10,810	117,134	+/-799	2,524	+/-229
Average household size	2.46	+/-0.01	2.5	+/-0.01	2.35	+/-0.20
Total families	2,944,097	+/-9,414	80,072	+/-1,010	1,369	+/-167
Average family size	3.06	+/-0.01	3.03	+/-0.03	2.97	+/-0.19
% Family Households	64.4%		68.4%		54.2%	
% Single parent family households	17.3%		18.5%		14.7%	
% Nonfamily Households	35.6%		31.6%		45.8%	
Households with one or more people under 18 years	30.60%	+/-0.1	31.60%	+/-0.7	24.0%	+/-4.5
Households with one or more people 60 years and over	36.20%	+/-0.1	38.10%	+/-0.5	45.9%	+/-4.2
Householder living alone	29.80%	+/-0.1	26.90%	+/-0.8	37.0%	+/-6.1
65 years and over	11.00%	+/-0.1	10.50%	+/-0.5	17.3%	+/-4.6

Source: ACS 2010-2014 5-year estimates

Senior-led households

Oberlin's proportion of households that are led by seniors over the age of 65 is similar for owner-occupied housing, at 19.3% of all households, to that of Lorain County and Ohio. However, for renter-occupied housing, Oberlin's proportion, at 13.7%, is higher than the County and state levels of 4.7% and 5.0% respectively. The total number of households in Oberlin that are senior led is estimated at 485 in owner-occupied housing, and 343 in renter-occupied housing.

Table 17 Senior-Led Households by Tenure

	Oberlin		Percent of all Households	Lorain	Ohio
	Estimate	Margin of Error		Percent of all Households	Percent of all households
Total:	2,512	+/-249			
Owner occupied:	1,369	+/-178	54.5%	71.3%	66.3%
Householder 65 to 74 years	271	+/-85	10.8%	11.8%	10.6%
Householder 75 to 84 years	138	+/-56	5.5%	6.9%	6.3%
Householder 85 years and over	76	+/-46	3.0%	2.7%	2.4%
Householder over 65	485		19.3%	21.4%	19.3%
Renter occupied:	1,143	+/-146	45.5%	28.7%	33.7%
Householder 65 to 74 years	107	+/-43	4.3%	2.1%	2.5%
Householder 75 to 84 years	172	+/-63	6.8%	1.5%	1.5%
Householder 85 years and over	64	+/-42	2.5%	1.0%	1.0%
Householder over 65	343		13.7%	4.7%	5.0%

Source: ACS 2010-2014 5-year estimates

Household Income

Oberlin's estimated 2,524 households have a median household income that is close to that of all of Lorain County, but higher than the state median. As might be expected, owners have a higher median household income than renters. Oberlin's median household income for renters is close to the state's, but lower than Lorain County's as a whole.

Household income levels for the City are estimated with high margins of error. According to the ACS 2010-2014 estimates, somewhere between 14% and 22% of Oberlin's households fall below the federal poverty level. This represents an increase since estimates were done for 2008-2012. We also need to keep in mind that a certain percentage of counted households are made up of students living in single family housing, with likely lower reported incomes. Perhaps a better measure of poverty is the number of households receiving SNAP and other forms of assistance – these fall closer to the lower end of the estimated ranges, and are lower than the same proportions for Lorain County and the State of Ohio.

Table 18 Median Household Income and Trends

	Oberlin			Lorain County			Ohio		
	2000	2010	2010-2014*	2000	2010	2010-2014*	2000	2010	2010-2014*
All Households	\$ 39,859	\$ 47,334	\$ 52,632	\$ 44,870	\$ 52,066	\$ 52,610	\$ 40,846	\$ 47,358	\$ 48,849
Owners	\$ 57,344	\$ 60,437	\$ 65,545	\$ 53,087	\$ 63,099	\$ 64,875	\$ 50,093	\$ 60,166	\$ 62,909
Renters	\$ 22,994	\$ 38,156	\$ 26,964	\$ 24,945	\$ 24,648	\$ 27,136	\$ 25,116	\$ 25,590	\$ 26,950

Source: ACS 5-year estimates 2010-2014

*Note: 2014 estimates are adjusted for inflation to 2014 dollars

Table 19 Household Income in the Last 12 Months

	Oberlin city, Ohio			Lorain County, Ohio			Ohio		
	Estimate	Margin of Error	Percent of total	Estimate	Margin of Error	Percent of Total	Estimate	Margin of Error	Percent of Total
Total:	2,524	+/-229	100.0%	117,134	+/-799	100.0%	4,570,015	+/-10,810	100.0%
Less than \$10,000	248	+/-93	9.8%	8,110	+/-584	6.9%	372,228	+/-3,528	8.1%
\$10,000 to \$14,999	77	+/-42	3.1%	6,243	+/-480	5.3%	258,598	+/-2,728	5.7%
\$15,000 to \$19,999	225	+/-91	8.9%	6,130	+/-490	5.2%	269,030	+/-3,701	5.9%
\$20,000 to \$24,999	109	+/-53	4.3%	5,967	+/-526	5.1%	265,260	+/-3,352	5.8%
\$25,000 to \$29,999	76	+/-54	3.0%	6,247	+/-461	5.3%	250,134	+/-3,161	5.5%
\$30,000 to \$34,999	134	+/-69	5.3%	5,621	+/-462	4.8%	252,430	+/-3,070	5.5%
\$35,000 to \$39,999	145	+/-66	5.7%	6,041	+/-505	5.2%	233,986	+/-3,080	5.1%
\$40,000 to \$44,999	38	+/-48	1.5%	5,761	+/-495	4.9%	228,576	+/-3,087	5.0%
\$45,000 to \$49,999	156	+/-82	6.2%	5,698	+/-465	4.9%	199,331	+/-2,824	4.4%
\$50,000 to \$59,999	217	+/-94	8.6%	9,991	+/-676	8.5%	376,813	+/-3,729	8.2%
\$60,000 to \$74,999	299	+/-109	11.8%	12,961	+/-703	11.1%	467,336	+/-4,376	10.2%
\$75,000 to \$99,999	238	+/-69	9.4%	15,346	+/-650	13.1%	548,179	+/-4,787	12.0%
\$100,000 to \$124,999	295	+/-83	11.7%	9,520	+/-487	8.1%	336,450	+/-4,040	7.4%
\$125,000 to \$149,999	111	+/-56	4.4%	5,301	+/-425	4.5%	191,284	+/-2,696	4.2%
\$150,000 to \$199,999	113	+/-59	4.5%	4,878	+/-435	4.2%	172,489	+/-2,836	3.8%
\$200,000 or more	43	+/-29	1.7%	3,319	+/-34	2.8%	147,891	+/-1,192	3.2%
Total under \$20,000			21.8%			17.5%			19.7%
Total \$20-\$50,000			26.1%			30.2%			31.3%
Total \$50-100,000			29.9%			32.7%			30.5%
Total over \$100,000			22.3%			19.7%			18.6%
Median HH Income	\$52,632			\$52,610			\$48,849		
Mean HH income	\$63,309			\$67,033			\$65,491		
With Food Stamp/SNAP benefits			11.10%			14.40%			15%
With Social Security Income			36.70%			31.50%			30.30%
With Supp Security Income			5.60%			5.80%			5.60%
With Cash public assistance income			3.30%			2.60%			3.30%

Source: ACS 2010-2014 5-year estimates

Table 20 Poverty Status of Households by Household Type

	2010-2014 Estimates			2006-2010 estimates			2008-2012 Estimates		
	Oberlin city, Ohio			Oberlin city, Ohio			Oberlin city, Ohio		
	Estimate	Margin of Error	Percent	Estimate	Margin of Error	Percent	Estimate	Margin of Error	Percent
All Households:	2,524	+/-229	100%	2,571	+/-424	100%	2,575	+/-255	100%
Households with income in the past 12 months below poverty level:	457	+/-107	18%	425	+/-147	17%	429	+/-102	17%
Family households:	143	+/-75	6%	211	+/-97	8%	139	+/-62	5%
Nonfamily households:	314	+/-101	12%	214	+/-94	8%	290	+/-93	11%
Male householder:	149	+/-75	6%	68	+/-49	3%	156	+/-80	6%
Householder under 25 years	72	+/-59	3%	0	+/-119	0%	66	+/-58	3%
Householder 65 years and over	0	+/-16	0%	13	+/-16	1%	10	+/-15	0%
Female householder:	165	+/-79	7%	146	+/-76	6%	134	+/-65	5%
Householder under 25 years	37	+/-39	1%	46	+/-45	2%	43	+/-43	2%
Householder 65 years and over	40	+/-26	9%	19	+/-22	1%	29	+/-25	1%

Source: ACS 5-year estimates, years as noted

Table 21 Households Receiving Food Stamps/SNAP

	Oberlin 2008-2012 Estimates		Oberlin 2010-2014 Estimates		Lorain County 2010-2014 Estimates		Ohio 2010-2014 Estimates	
	Number	Margin of Error	Number	Margin of Error	Number	Margin of Error	Number	Margin of Error
All Households	2,575	255	2,524	229	117,134	799	4,570,015	10,810
Percent Households Below Poverty Level	16.70%	4.00%	18.10%	4.10%	13.50%	0.70%	15.00%	0.10%
Households Receiving SNAP	260	93	279	98	16,831	740	683,427	4,248
Percent Households Receiving SNAP	10.10%	3.60%	11.10%	3.90%	14.40%	0.60%	15.00%	0.09%

Source: ACS 5-year estimates, years as noted

Housing Cost Burden

Another way of measuring housing affordability is to evaluate the “housing cost burden” in a community. The American Communities Survey provides estimated data that show the proportion of households that are spending more than 30% of their household income on housing costs, a commonly accepted threshold. Households spending more than 30% of their household income on housing costs are considered to be “housing cost burdened”; households spending more than 50% of household income on housing costs are considered to be “severely housing cost burdened”. For owners, housing costs include mortgage, utilities, insurance, maintenance, and condo fees; for renters, housing costs include rent and utilities.

Housing cost burden is calculated by the US Department of Housing and Urban Development (HUD) for the 2009-2013 ACS 5-year estimates, as shown in Table 22. These are known as CHAS (Comprehensive Housing Affordability Strategy) data, and are used by communities, counties and states in assessing housing affordability.

Table 22 HUD CHAS Housing Cost Burden Calculations, 2009-2013 Estimates

Housing Cost Proportion of Household Income	OBERLIN				Lorain County		Ohio	
	Owner	Percent	Renter	Percent	Owner	Renter	Owner	Renter
Cost Burden <=30%	1,130	72.4%	530	50.7%	77.3%	52.5%	76.8%	52.7%
Cost Burden >30% to <=50%	275	17.6%	215	20.6%	13.8%	19.7%	14.2%	20.7%
Cost Burden >50%	135	8.7%	235	22.5%	8.3%	25.8%	8.4%	23.7%
Cost Burden not available	10	0.6%	60	5.7%	0.6%	2.1%	0.6%	2.9%
Total	1,560	100.0%	1,045	100.0%	100.0%	100.0%	100.0%	100.0%

Source: US Dept of HUD, 2009-2013 CHAS Calculations

Oberlin’s proportion of owners and renters who are not cost-burdened is somewhat lower than for Lorain County and the State. Owners who are “cost burdened” in Oberlin are at 17.6%, compared to about 14% for the County and State. Renters who are “cost burdened” are at about the same level as the County and State, around 20%. Oberlin owners who are “severely cost burdened” are at a similar level to the County and State, at 8.7%, compared to 8.3% and 8.4% respectively. Oberlin renters who are “severely cost burdened” are at a lower level than the County and State, at 22.5%, compared to 25.8% and 23.7% respectively. This assessment indicates that Oberlin is in the general range of County and State housing cost affordability levels, with some variation. Owners appear to be slightly more cost burdened and severely cost burdened than county and state levels, while renters are closer to county and state levels. This could be indicative of households stretching their income a little farther in order to afford for-sale housing in Oberlin.

Regulatory income limits

The following tables show HUD's limits on income, for eligibility for Section 8 housing, and fair market rents, showing the maximum amount HUD will provide in a Section 8 housing voucher for rent in the Cleveland-Akron-Elyria area. The base income used is Area Median Income (AMI), also known as HUD Area Median Family Income (HAMFI). It is useful to note that the Ohio Finance Agency's Low Income Housing Tax Credit (LIHTC) program targets households with incomes of 60% of Area Median Income. In Oberlin's case, for 2014, that amount would be \$37,560.

Table 25 shows the approximate number of senior and non-senior led households with incomes below the 60% AMI level. Due to margins of error and the small size of the population, these numbers were corroborated with data from Oberlin Community Services showing unique households which have participated in their food programs for 2016 to date. Based on this analysis, there are at least 400 non-senior and 100 senior households in Oberlin who are renting and who would be eligible for LIHTC housing.

These data points will be used in the market analysis section of this report.

Table 23 HUD Income Limits, 2014

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

Source: US Dept of HUD

Table 24 HUD Fair Market Rents, 2014 and 2016

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

Source: US Dept of HUD

Table 25 Households below 60% AMI

Item	Count	Source/Comments
Non-senior Renter Households	468	HH with less than 60% AMI (2014); ACS 2010-2014 5-year estimates; approx. \$37,560
Non-senior Owner Households	258	
Senior Renter Households	225	
Senior Owner Households	209	
Households receiving SNAP	279	ACS 2010-2014 5-year estimates
Unique households participating in food programs	533	100% Oberlin Community Svcs
Senior households	110	21% CCPD Estimate
Non-senior households	423	79% CCPD Estimate

Source: As noted

Household car access

Approximately 9.7% of Oberlin households have no access to a car, compared to 6.9% in Lorain County and 8.4% in Ohio. This is a reflection of the walkable character of the community, which allows more people to live comfortably without one; the likely number of households that are made up of students; and the proportion of lower-income households.

Table 26 Household Access to Vehicles

Subject	Oberlin city			Lorain County			Ohio		
	Estimate	Margin of Error	Percent	Estimate	Margin of Error	Percent	Estimate	Margin of Error	Percent
Occupied housing units	2,524	+/-229		117,134	+/-799		4,570,015	+/-10,810	
No vehicles available	246	+/-95	9.7%	8,124	+/-537	6.9%	384,271	+/-3,294	8.4%
1 vehicle available	1,180	+/-191	46.8%	38,843	+/-955	33.2%	1,549,318	+/-6,088	33.9%
2 vehicles available	794	+/-131	31.5%	46,785	+/-876	39.9%	1,724,675	+/-7,739	37.7%
3 or more vehicles available	304	+/-82	12.0%	23,382	+/-766	20.0%	911,751	+/-5,597	20.0%

Source: ACS 2010-2014 5-year estimates

EMPLOYERS, WORKERS AND COMMUTERS

Per the US Census, there are approximately 5,600 workers employed in the 44074 zip code in a range of professional, manufacturing, academic, and services jobs. In Table 26, various data sources were used to characterize the 17 largest employers in Oberlin. Together, these large employers employ approximately 4,244 workers and are listed in the following table. Highly educated workers include faculty and staff at Oberlin College, administration and medical staff at Mercy Allen Hospital, Welcome Nursing Home, and Kendal at Oberlin, and engineers and technical staff at the Federal Aviation

Administration. Further information on workers and their housing choices are included in the section “Positioning Oberlin in the Housing Market”.

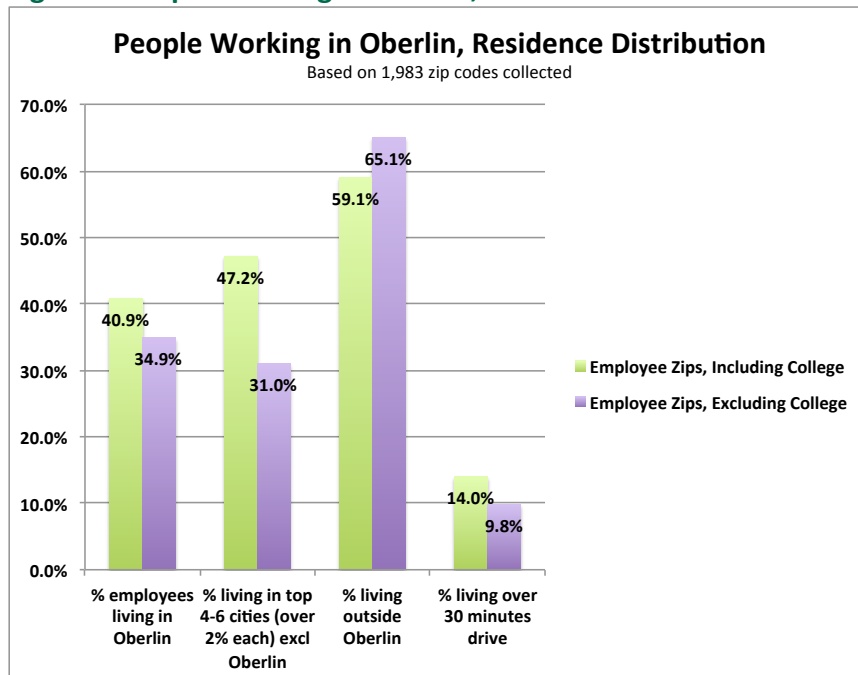
Table 27 Key Oberlin Employers

Employer	Approx. Number of Employees
Oberlin College	1,300
Green Circle Growers	500
FAA	500
Walmart Supercenter	335
Kendal at Oberlin	248
Mercy Allen Hospital	230
Oberlin School District	218
General Plug	200
Welcome Nursing Home	140
NACS	120
City of Oberlin	100
Hotel at Oberlin	75
RR Donnelley	75
Custom Cleaning Service	70
Hydro Tube Corp	65
Agrinomix	38
Synapse	30
TOTAL EMPLOYEES	4,244

Source: Oberlin Employers;

Reference USA

Figure 3 People Working in Oberlin, Residence Distribution



Source: Oberlin Employers

According to the US Census, of Oberlin residents age 16 and over who work, 64% travel less than 15 minutes to work; 16% travel over a half hour to work. Oberlin residents in general travel substantially shorter distances to work than Lorain County or Ohio residents.

Table 28 Residents' Commute Time to Work

Subject	Oberlin		Lorain County, Ohio		Ohio	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Workers 16 years and over	3,693	+/-249	134,656	+/-1,369	5,199,477	+/-10,689
Less than 10 minutes	45.0%	+/-5.1	13.0%	+/-0.7	14.7%	+/-0.1
10 to 14 minutes	19.0%	+/-4.7	14.5%	+/-0.7	15.1%	+/-0.1
15 to 19 minutes	9.1%	+/-3.1	14.6%	+/-0.7	16.2%	+/-0.1
20 to 24 minutes	7.6%	+/-2.8	15.4%	+/-0.7	16.4%	+/-0.1
25 to 29 minutes	3.6%	+/-1.6	7.9%	+/-0.5	7.7%	+/-0.1
30 to 34 minutes	6.2%	+/-2.2	13.9%	+/-0.6	12.7%	+/-0.1
35 to 44 minutes	3.7%	+/-2.0	8.2%	+/-0.5	6.4%	+/-0.1
45 to 59 minutes	3.1%	+/-1.6	8.1%	+/-0.6	6.0%	+/-0.1
60 or more minutes	2.7%	+/-1.4	4.5%	+/-0.3	5.0%	+/-0.1
Mean travel time to work (minutes)	15.1	+/-1.6	24.3	+/-0.4	23.1	+/-0.1

Source: ACS 1010-2014 5-year estimates

POPULATION AND HOUSEHOLD PROJECTIONS

The Ohio Development Services Agency (ODSA) projects that Lorain County's population will grow approximately 2.97% per decade between 2010 and 2040. This compares to Lorain County's actual change from 2000 to 2010 of 5.9%, and represents an anticipated slowdown since the 2008-2010 recession; however it does anticipate a positive rate of change, which differs from the ODSA's overall anticipated loss in population during that same time period of 1.69% per decade.

In an interview for this study, the Oberlin City School District stated that it does not project a change in school district student population for the foreseeable future. Oberlin College similarly anticipates a stable student, faculty and staff population going forward. As of fall of 2016, the City is not aware of any employers with plans for significant expansion and employee growth within the City. Parcels in the City's industrial park are largely occupied. Citation

Table 29 Ohio DSA Growth Projections

Ohio DSA Population Projections by County						Past change		Projected Change	
County	2000	2010	2020	2030	2040	2000 - 2010	Per Decade Change, 2000-2010	2010 - 2040	Per decade change, 2010-2040
Lorain	284,664	301,356	310,230	320,430	328,190	5.9%	5.86%	8.9%	2.97%
Cuyahoga	1,393,978	1,280,122	1,209,550	1,154,210	1,113,950	-8.2%	-8.17%	-13.0%	-4.33%
Medina	151,095	172,332	184,670	194,510	199,890	14.1%	14.06%	16.0%	5.33%
Summit	542,899	541,781	534,150	528,990	523,190	-0.2%	-0.21%	-3.4%	-1.14%
Portage	152,061	161,419	161,410	158,930	151,720	6.2%	6.15%	-6.0%	-2.00%
Geauga	90,895	93,389	93,510	94,930	94,710	2.7%	2.74%	1.4%	0.47%
Lake	227,511	230,041	228,600	228,380	228,060	1.1%	1.11%	-0.9%	-0.29%
North-East Ohio	2,843,103	2,780,440	2,722,120	2,680,380	2,639,710	-2.2%	-2.20%	-5.1%	-1.69%

Source: OHIO DS, CSU CCPD

Oberlin's population grew 1.67% in the decade from 2000 to 2010, and the number of households grew by 1.94%. Oberlin's average household size decreased by .27% during that time period, a negligible amount.

Table 30 Population and Household Historic Change, 1970-2010

	1970	% change	1980	% change	1990	% change	2000	% change	2010	Total % Change, 1970-2010	% Change per Decade, 1970-2010
County Population	256,843	7.0%	274,909	-1.4%	271,126	5.0%	284,664	5.86%	301,356	17.3%	4.3%
Occupied Housing Units	75,916	26.4%	95,953	4.2%	99,937	11.4%	111,368	4.41%	116,274	53.2%	13.3%
Average HH Size	3.38	-15.3%	2.87	-5.3%	2.71	-5.8%	2.56	1.40%	2.59	-23.4%	-5.8%
Oberlin Population not in Group Quarters							5,445	1.67%	5,536		
Occupied Housing Units (Households)							2,678	1.94%	2,730		
Avg HH Size							2.033	-0.27%	2.028		

Source: 1990 US Census of Population and Housing; US Census; CCPD

Using historic trends for Oberlin and Lorain County as the high and low growth scenarios, and ODSA projections for Lorain County as the medium growth scenario, along with Oberlin's household size trend, projections were made for the range of population growth in three scenarios, as shown on Table 31. In these projections, population not in group quarters was estimated using a constant number of 2750 – 2600 in college housing, and 150 in assisted living/skilled nursing. While not absolute, the projections show that Oberlin's reasonable growth patterns to be expected could range from 140 to 510 new households. A chart of household growth compares the scenarios.

Table 31 Growth Patterns and Projections

	Decade Change Rate	2000	Add	2010	Add	2020	Add	2030	Add	2040	Total New Households
Past trend - Population not in group quarters	1.67%	5,445	91	5,536							
Avg HH Size	-0.27%	2.033	2.033	2.028	2.028	2.022	2.022	2.017	2.017	2.011	
Households		2,678	45	2,730							
NEW HOUSEHOLDS											
Low growth (per Oberlin past trend)											
Population	1.67%				92	5,628	94	5,722	96	5,818	
Households					46	2,784	46	2,838	47	2,869	139
Medium growth (per ODSA Lorain Co projections)											
Population	2.97%				164	5,700	169	5,870	174	6,044	
Households					81	2,819	84	2,911	86	2,981	251
High growth (per Lorain County past trend)											
Population	5.86%				324	5,860	343	6,204	364	6,567	
Households					160	2,898	170	3,076	180	3,240	510

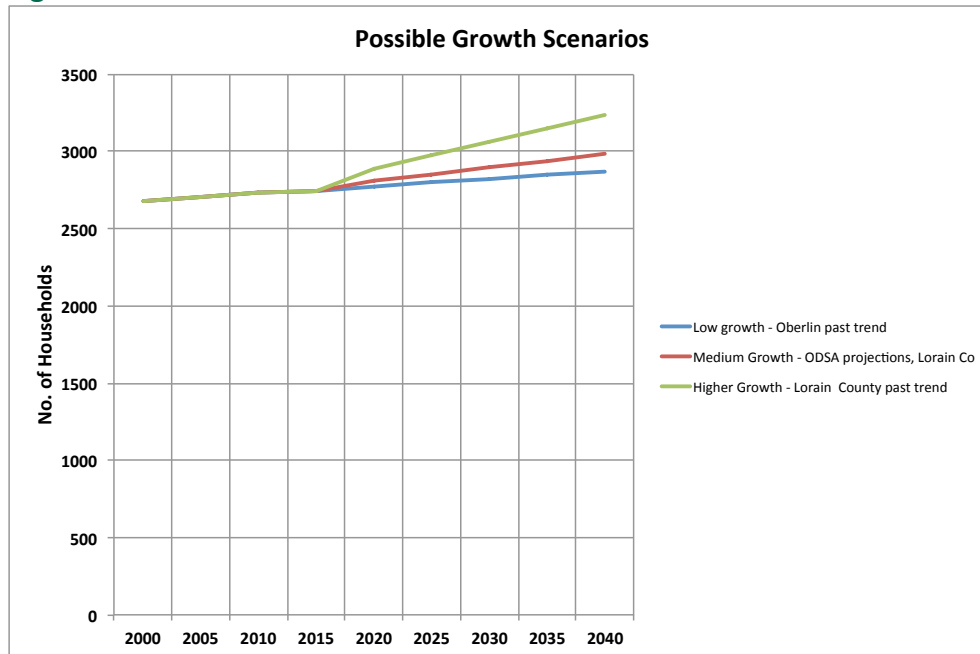
Source: CSU CCPD; ODSA; US Census; WRLC

Table 32 shows a summary of the new households for each scenario, broken down in 5-year periods. These will be used, along with past building permit history in Oberlin, and analysis of senior and low-income populations given above, to estimate the potential market for new and rehabilitated housing in Oberlin through 2040. See the market analysis section of this study.

Table 32 Future Household and Housing Scenarios

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

Source: US Census, CCPD projections

Figure 4 Possible Household Growth Scenarios

PROJECTED REHABILITATION NEEDS

Note: data from Lorain County regarding renovations in Oberlin since 1998 is pending. This section is based on housing age and the WRLC housing condition study, and will likely be updated when data is received and analyzed.

The need for rehabilitation, particularly for updating of interiors of housing units, both owner-occupied and for rent, is difficult to assess across an entire community. We can make some rough estimates using the exterior property condition report from the Western Reserve Land Conservancy, which was done from the street and did not address interiors at all. However, there are some basic assumptions we can use to assess likely need for rehabilitation:

- 1) Age of structure. We can assume for estimating purposes that a home that is over 50 years old might likely need some renovation
- 2) Exterior condition. While WRLC rated a high percentage of units as Grade A or Grade B, which only needed minor repairs, we might assume that homes that were not Grade A might indicate that the funds were less likely to be available for interior upgrades.

We projected the age of housing stock over 50 years in the following table.

Table 33 Aging of Existing Housing Stock**AGING OF EXISTING HOUSING STOCK**

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

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

Over 50% of the housing stock was over 50 years old in 2010. Furthermore, by 2040, 82% of the housing stock will be over 50 years old.

Property condition findings indicate the following:

27% were “grade B or worse” per WRLC in 2013 (733 units, prorated)

6.5% were “grade C or worse” per WRLC in 2013 (174 units, prorated)

DEVELOPMENT POTENTIAL IN OBERLIN

An analysis of vacant parcels available within the City of Oberlin shows that there is plenty of room for addition of future housing units. At least 177 smaller parcels with street frontage are available for infill in existing neighborhoods, with 9 of them large enough (1-3 acres) to be possible cottage development or pocket-neighborhood type housing. An additional 127 acres are available as infill in parcel sizes over 3 acres, with up to 350 potential units, depending on zoning and site layout. Toward the southern end of the City, in the Pittsfield Annex area, which is yet unzoned, 384 acres, or up to 1400 potential units, are available within City limits, and 461 additional acres, or up to 1259 units, in the annexation area of Pittsfield Township.

Table 34 Smaller Infill Parcels Available

Size	Street Frontage	Landlocked
.20-.5 acres	124	36
.5-1.0 acre	44	12
1.0-3.0 acre	9	4
Total lots .2-3 acres	177	52

Source: Lorain County Auditor, CCPD

Table 35 Larger Residential Development Parcels Available

Land use classification	Area (Acres)	Zoning or equivalent	Lot size (SF)	Total Potential Units
Area in the City				
Infill over 3 acres	57	R-1A	15,000	132
Infill over 3 acres	70	R-1B	11,250	217
Total Infill	127			349
Cluster residential	23	---	4,000	200
Med/high density residential	158	R-2	5,000	1,101
Low density residential	203	PUD	43,560	162
Additional Potential Acres/Units in City	384			1,464
Additional Area in Pittsfield Annexation Agreement				
Cluster residential	15	---	4,000	131
Med/high density residential	125	R-2	5,000	871
Low Density residential	321	PUD	43,560	257
Total Potential Additional Units	461			1,259

Source: Oberlin- Pittsfield Twp annexation agreement; Lorain Co auditor; CCPD

Assumes 20% inefficiency due to lot layout, roads, etc

Where areas are not zoned, lot sizes are assumed based on conventional planning densities

COMMUNITY INPUT

At a number of points during the study period, the research team sought feedback and input from the community and key stakeholders. First, the city convened an ad hoc Housing Study Steering Committee to guide the research. The committee met four times during the project and community residents were welcome to attend and offer comment. The city also hosted a Community Open House.

In addition, the research team conducted 35 interviews with key community stakeholders and informants, including the development, business and real estate community; community groups; community services providers; residents and participants in community services; employers; and workers who both live in Oberlin and live elsewhere. This effort was not a statistically calibrated survey, but a qualitative series of interviews which generated a range of ideas. Key findings were as follows:

OBERLIN'S ASSETS AND ATTRACTORS

- Culture/arts/amenities
- Quality schools – Robinson Scholars program
- Excellent preschool/daycare
- Small town lifestyle, safe, feeling that you know everyone
- Cooperative/friendly spirit
- Liberal/progressive spirit
- Walkability, bikeability, convenience

- Grew up here – family roots
- Easy access to Cleveland

OBERLIN'S CHALLENGES

- High tax burden'
- Need for starter homes and affordable rentals in good condition
- Loss of diversity, "hometowners" due to lack of lower-priced starter homes/rentals in decent condition
- Need for mid-priced homes for empty nesters
- Lack of public transportation
- Distance from "big city"
- Buyers not interested in renovating
- High starting prices for those who are willing to renovate
- Non-walkable/bikeable locations are less desirable
- Banks will not fund "speculative" construction – buyer required\
- Appraisers under-value property
- Variable city enforcement/implementation of construction, maintenance requirements, street maintenance
- Need for selection and choice in grocery, other goods

OBERLIN'S OPPORTUNITIES

- There is some interest (small market) by those interested in alternative housing: cottages, co-housing
- Everyone wants energy efficiency; some want even more "green" options: energy star and LEED
- People who grew up here really do want to return - schools, small town, roots: affordable decent starter homes; (corollary: people will live elsewhere if they have family roots there)
- Oberlin College alumni, downsizing faculty/staff want to live here: mid-sized and smaller maintenance-free homes
- Work is needed on repair of housing stock, owner-occupied and rental
- Seniors may be "sitting" on starter/family homes due to lack of alternatives: need affordable senior options
- Combination of Oberlin College and small town, yet near Cleveland, continues to attract people for culture, amenities – including "globals" - people whose web-based work allows them to live anywhere
- Kendal creates a demand for "retirement lifestyle" – Oberlin as key retirement locale at the national level
- Stable/rising property values are partially due to investors, retirees, other movers, and "globals" from outside, students willing to pay more, low vacancy rates
- Continued work on employment, downtown businesses will add to attractiveness – may need additional retail space in the long run (with rents appropriate for local business)
- There is a need for promotion of all that Oberlin has to offer: to real estate professionals, appraisers/banks, families, businesses

POSITIONING OBERLIN IN THE NORTHEAST OHIO HOUSING MARKET

In addition to the key informant interviews and community input, three data-driven approaches were taken to understand how Oberlin sits in the Northeast Ohio competitive housing market. First, recognizing that people who work in the City form a likely important part of the potential home buyer market, employee zip codes were collected from five employers, representing about 2000 employees. This helped us to identify the top five communities where Oberlin workers live, and understand how many of them live inside and outside the city. The largest number of employees live within the City itself, followed by Lorain, Elyria, Amherst, and New Russia Township.

Second, basic housing and population characteristics of these cities were compared, along with three others suggested by the Housing Study Steering Committee: Lakewood, Avon, and Hudson.

Finally, employee addresses were collected from two of the employers, representing about 1400 addresses. These were analyzed, using County auditor and NORMLS data, to identify employees' choices in housing type, price point, and amenities.

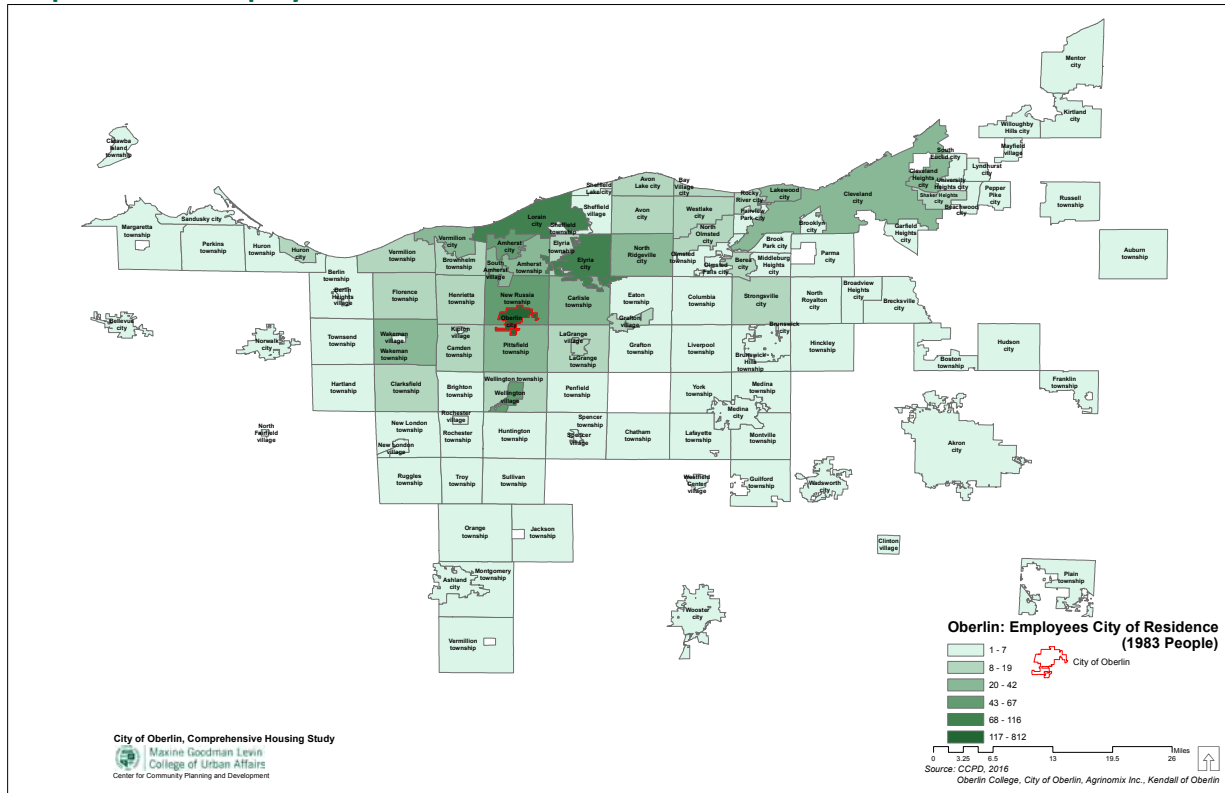
Full information on these analyses is included in the appendices. Basic information is included here.

Table 36 Top Ten Communities of Residence, Oberlin Workers

City	% including College	% excluding College	Travel time to Oberlin in mins
Oberlin city	40.9%	34.9%	10
Elyria city	5.8%	9.5%	18
Lorain city	5.8%	7.9%	23
Amherst city	3.4%	2.0%	13
Wellington village	3.0%	5.5%	18
New Russia township	2.4%	2.0%	4
Amherst township	2.1%	3.9%	8
Wakeman township	1.9%	4.2%	18
North Ridgeville city	1.8%	2.5%	18
Lakewood city	1.6%	0.6%	37
Total number in database	1,983	687	

Source: Employers, CCPD

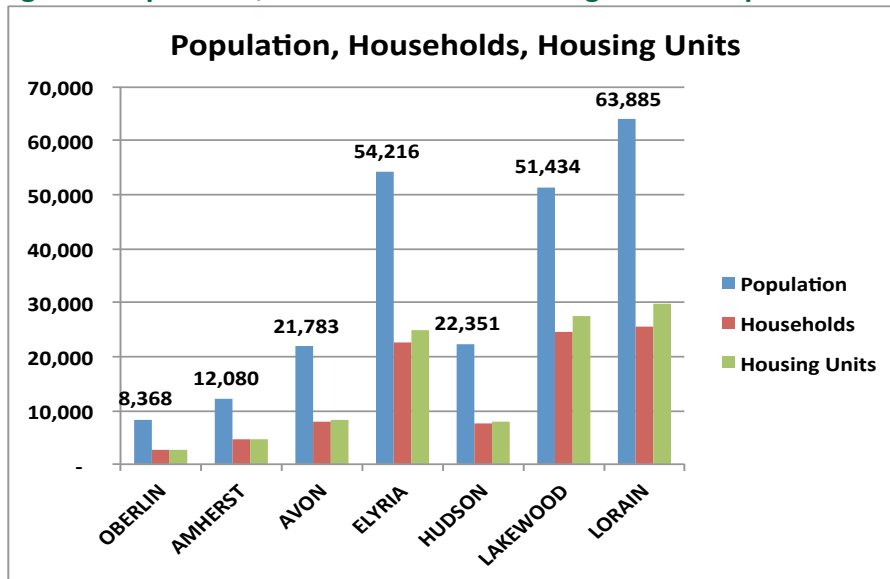
Map 6 Oberlin Employee Places of Residence



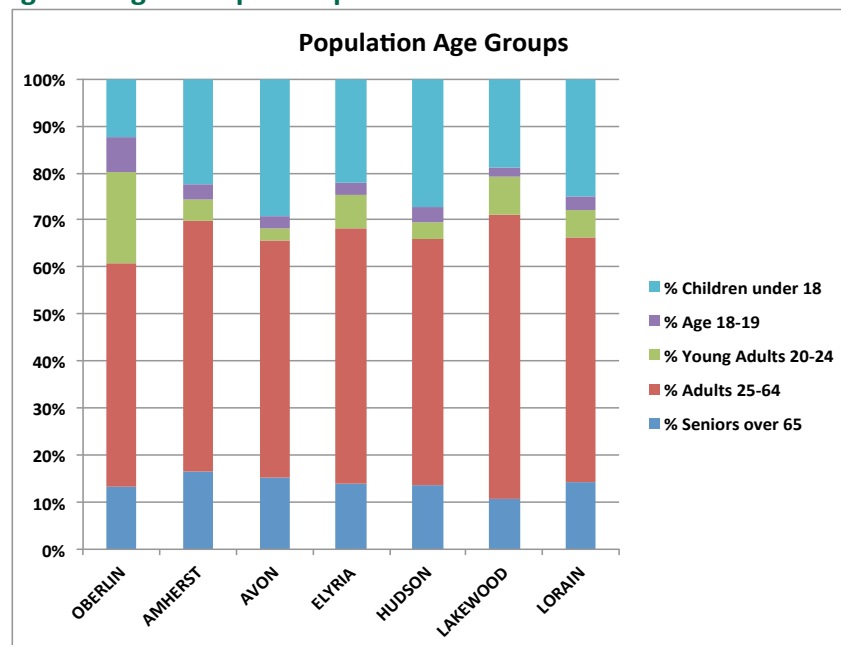
COMPARATIVE CITIES

General Characteristics

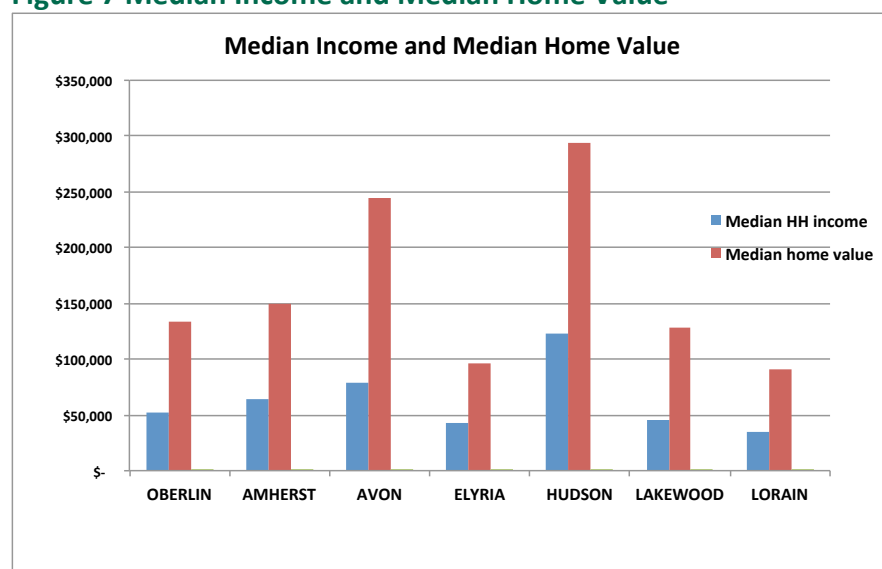
When compared to the cities identified, Oberlin is in the mid-range for many characteristics. Oberlin was the smallest of the communities compared, with the fewest number of people, households and housing units.

Figure 5 Population, Households and Housing Units Compared

Oberlin's population is heavily skewed toward young people aged 18-24; but has similar proportions of seniors and adults to the other communities. Children under age 16, however, form a much smaller proportion of Oberlin's population.

Figure 6 Age Groups Compared

Oberlin's median income and median home value fall in the mid-range for the cities compared.

Figure 7 Median Income and Median Home Value

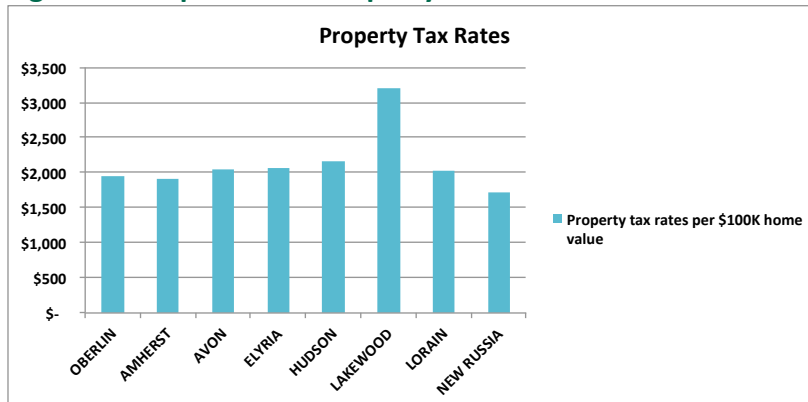
Oberlin's school district received an overall performance index of "C" on the Ohio Board of Education's report card for 2014-2015. Compared to the other cities it is in the mid-range of performance index scores. The performance scores of Lorain and Elyria, however, are lower, and indicate that other factors besides schools are driving employees' decisions to live in those cities. Amherst Village schools do have a higher "B" rating, which may explain the draw to this community. It is unknown how many Oberlin employees' children attend public schools vs private or parochial schools. (note that 2015-2016 report card ratings were not compared due to substantial changes in the rating system this year, the implications of which are not yet widely understood).

Table 37 School District Report Card Performance Ratings, 2014-2015

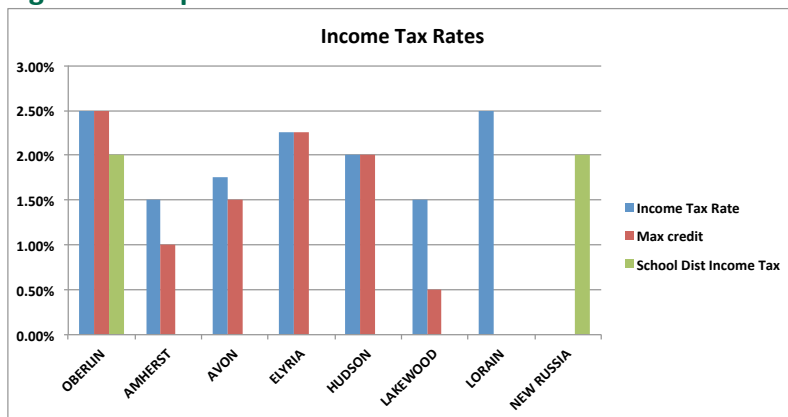
School District	Oberlin City	Amherst Exempted Village	Avon City	Elyria City	Hudson City	Lakewood City	Lorain City
Performance Index	C	B	B	D	B	C	D

Source: Ohio Board of Education

Oberlin is in the mid-range of the cities for property tax rates. However, Oberlin's 4.5% income tax, with 2.5% city tax and 2.0% school district tax, puts it at the highest level of the cities compared by about 2%. Oberlin does have a 100% credit, where residents' income tax paid to other cities is deducted from income taxes owed.

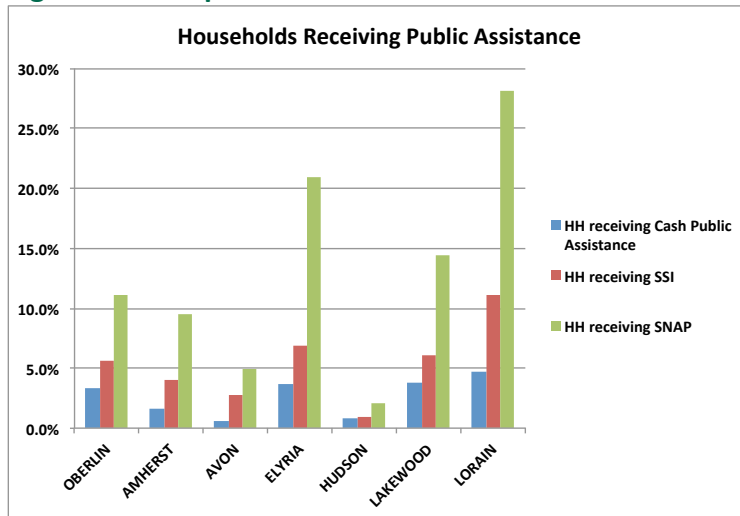
Figure 8 Comparison of Property Tax Rates

Source: State of Ohio

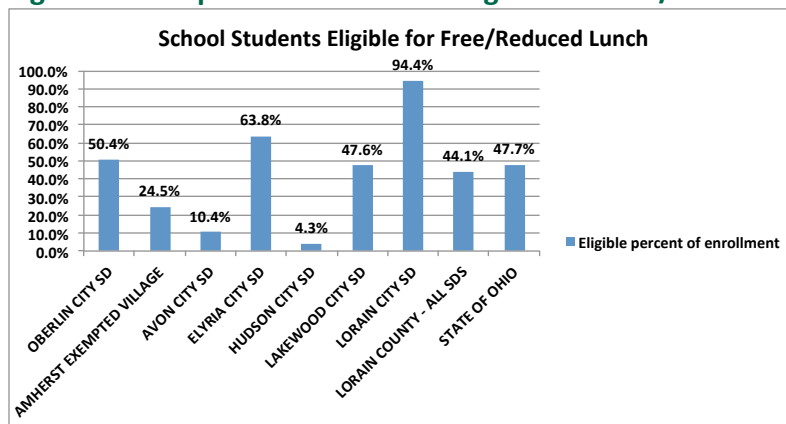
Figure 9 Comparison of Income Tax Rates

Source: Regional Income Tax Agency, Central Collection Agency

Finally, Figures 10 and 11 illustrate participation in public assistance programs in the cities compared. Oberlin falls in the mid-range for Cash Public Assistance, Supplemental Security Income, SNAP, and free school lunches for the cities compared.

Figure 10 Comparison of Public Assistance

Source: ACS 2010-2014 5-year estimates

Figure 11 Comparison – Students eligible for Free/Reduced Lunch

Source: Ohio Department of Education

Housing Characteristics

Specific home characteristics show a clear distinction between Oberlin, and Lorain and Elyria in particular. These two cities have a much larger proportion of homes in the lower price ranges. Note that condition is not a factor in these analyses, however; anecdotal evidence from community input gathered indicates that “in Elyria, Amherst and Lorain, you can find a home in much better condition for a better price.” Oberlin’s housing stock is much older than that of Elyria and Amherst, but younger than Lakewood and Lorain. Oberlin is in the mid-range for vacancy and tenure.

Table 38 Share of Lorain County Housing, Vacancy and Foreclosure

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

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

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

Figure 12 Comparison of Home Values

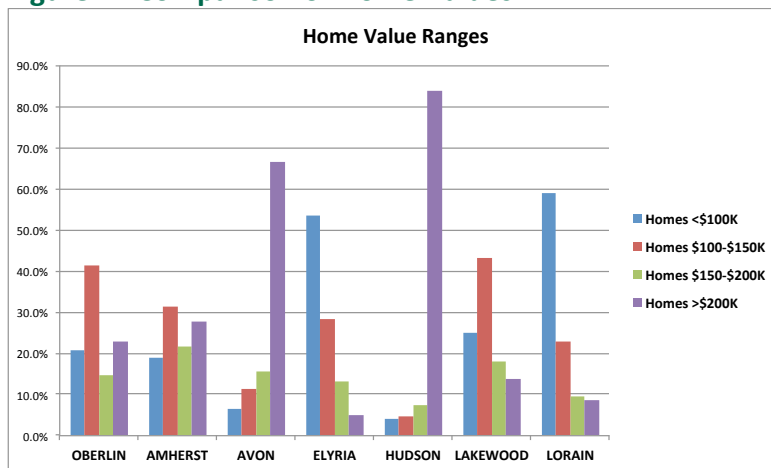
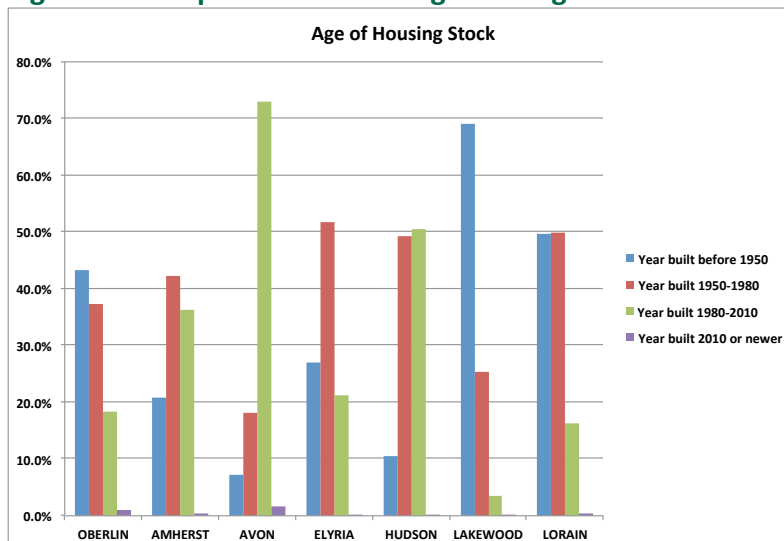


Figure 13 Comparison of Housing Stock Age



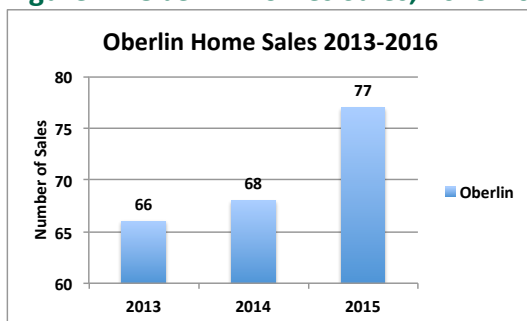
Housing Sales

To understand how Oberlin's recent home sales compare to the target cities, data from the Northeast Ohio Real Estate Multiple Listing Service (NORMLS) was used for the period 2013 through August of 2016. Oberlin's share of sales in Lorain County is in line with its share of housing stock (as determined by Lorain County Auditor data), or between 2 and 3%. At that 2% level, Oberlin's overall sales volume is very low in comparison to the other cities. Lorain and Elyria each had total sales during the time period of over 1,400 homes. Oberlin had under 100 homes sold during that period. And yet, Oberlin's sales have been growing, with increasing numbers per year from 2013 through 2015. (2016 was not included for this figure as only partial year data is available).

Median sale prices over the 3-year period are in the mid-range compared to other communities; some variation from year to year could be attributed to Oberlin's small sample size. Median days on the market over the 3-year period are similarly variable, ranging from 60 to 65 days for Oberlin.

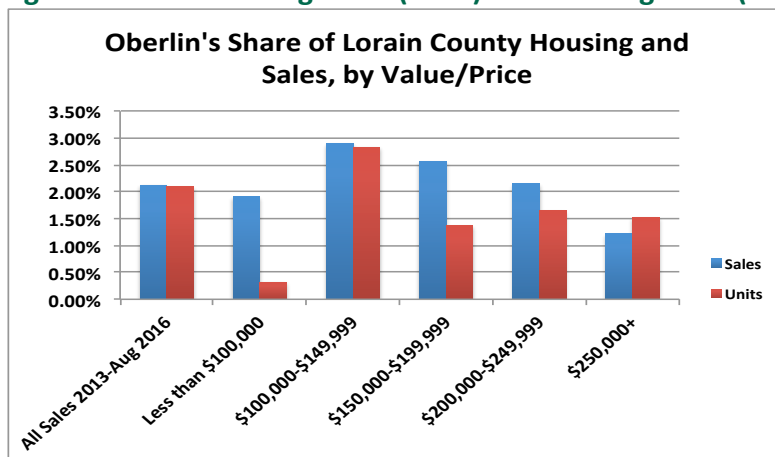
Oberlin was in the mid-range for median sale price (\$120,000); median living area (1,600 square feet) and median sale price (\$75.00/square foot), for homes sold during this time period.

Figure 14 Oberlin Homes Sales, 2013-2016



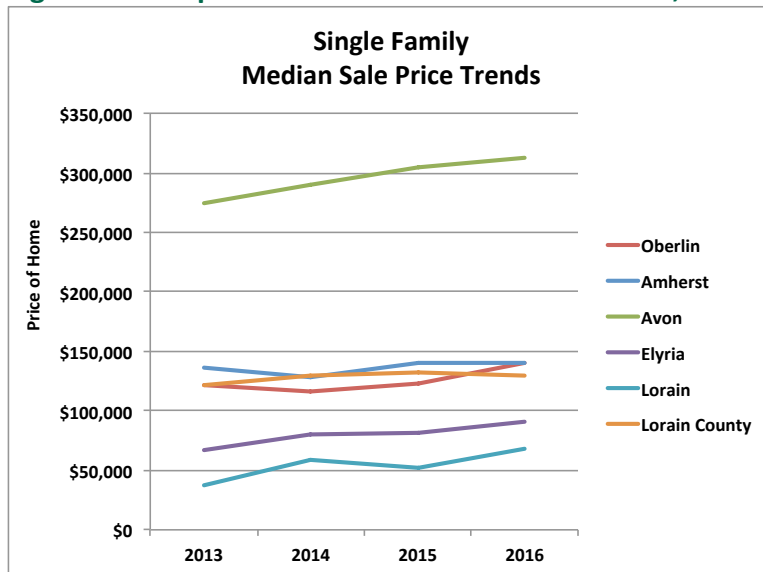
Source: NORMLS 2013-2016; CCPD

Figure 15 Total Housing Units (2016) and Housing Sales (2013-2016)



Source: Lorain County Auditor, NORMLS 2013-2016

Figure 16 Comparison of Median Sale Price Trends, 2013-2016

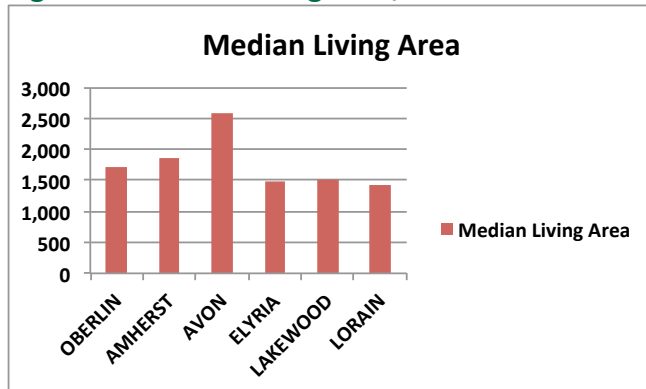


Source: NORMLS 2013-August 2016; CCPD

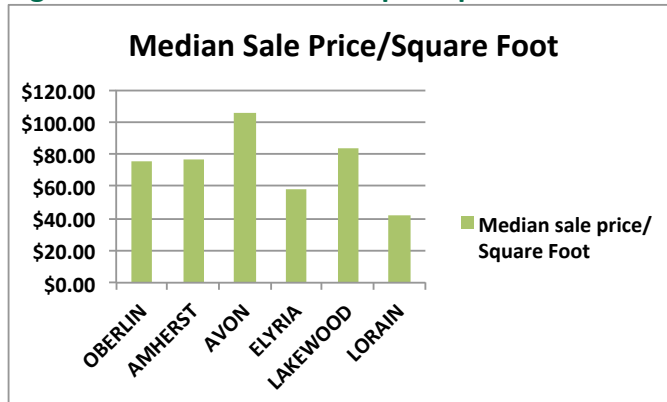
Figure 17 Median Sale Price



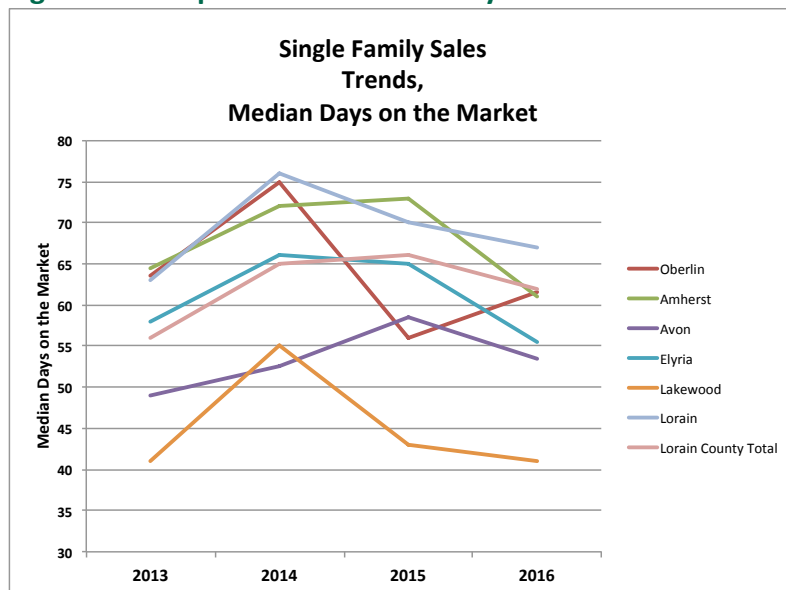
Source: NORMLS 2013-August 2016; CCPD

Figure 18 Median Living Area, Sales 2013-2016

Source: NORMLS 2013-August 2016; CCPD

Figure 19 Median Sale Price per Square Foot

Source: NORMLS 2013-August 2016; CCPD

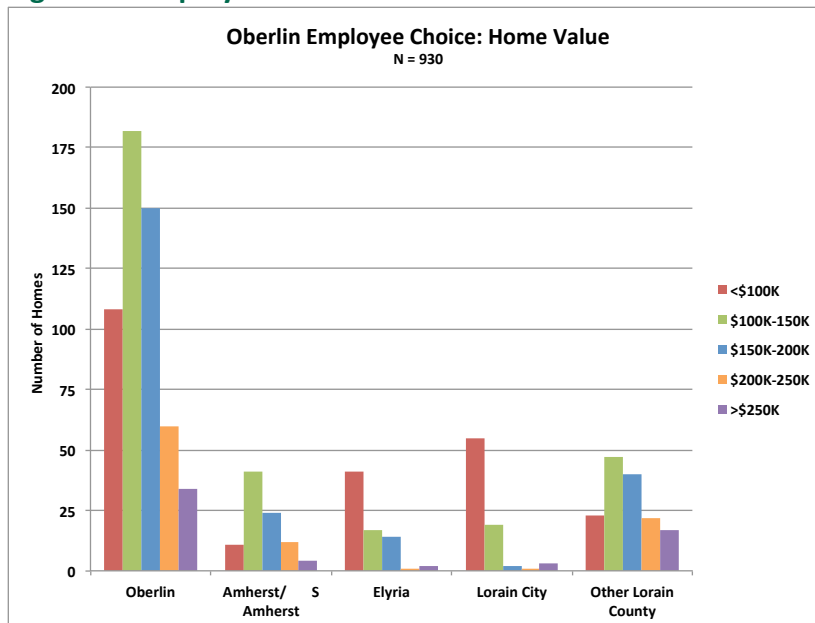
Figure 20 Comparison of Median Days on the Market

Source: NORMLS 2013-August 2016; CCPD

EMPLOYEE HOUSING CHOICE

Oberlin workers' choices concerning their homes was evaluated using County Auditor data, and employee addresses that were shared by two Oberlin employers. About 930 addresses had available data in County Auditor records. Oberlin workers' choices in home value varied by the city of residence. The largest number of homes owned in Elyria and Lorain were in the lower value range, less than \$100,000. In Oberlin, Amherst and other Lorain County communities, the lower-mid price range, at \$100,00 to \$150,000 was predominant.

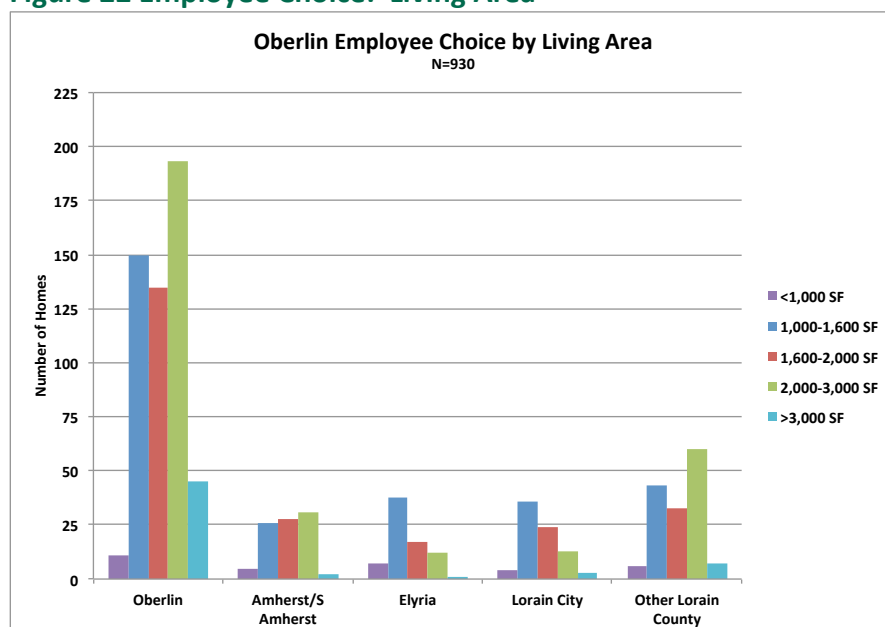
Figure 21 Employee Choice: Home Value



Source: Lorain County Auditor, Oberlin employers

In Oberlin, Amherst and other Lorain County communities, the number of workers owning homes in the 1,000-1,600, 1,600-2,000, and 2,000-3,000 square foot ranges are roughly equal, with the 2,000-3,000 square foot sizes dominating. However, in Lorain and Elyria, the 1,000 to 1,600 square foot size dominates. This confirms anecdotal community information, which tells us that people are buying homes in Lorain and Elyria because they can get better quality starter homes for their money. As we know, the majority of Oberlin's housing is over 1,200-square foot. This tells us that there is likely an unmet demand for smaller housing in the City, as well as a likely unmet demand for lower priced homes for sale.

Figure 22 Employee Choice: Living Area



Source: Lorain County Auditor

HOUSING OPPORTUNITIES

PROGRAMS AND COMPARISON CITIES SUMMARY

A detailed summary of programs, ideas and opportunities is included in the appendix. At the same time, six small cities with significant college populations were researched as case studies. These included Ithaca, New York; Middlebury, Vermont; Hanover, New Hampshire; Tuskegee, Alabama; Lexington, Virginia; and Grove City, PA. Details are also included in the appendix.

Table 39 College Town Comparison Cities

COLLEGE TOWN COMPARISON - FOCUS CITIES - BASIC POPULATION

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

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

Notes:

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

Findings of note included:

- Ithaca, New York, a much larger city than the others researched, and an entitlement city, had many more options for addressing housing challenges. These included detailed market studies, the creation of a housing trust fund, and greater city government capacity to address housing management issues. Cornell University, a large institution with 22,000 students, is able to be a substantial partner in collaborative efforts. At the same time, as the principal city in Tompkins County, the City has more influence in partnering with the County on a variety of housing-related measures.
- All of the other comparable cities, which were small towns, relied on the county or region for most of their community development and affordable housing programs, analysis and funding.
- Five of the six colleges/universities have significant sustainability efforts, with a variety of creative programs occurring. Three of the cities have sustainability efforts. The smaller towns' sustainability projects center around citizen-led volunteer corps and activities, with a focus on local foods and business development, facilitating weatherization, energy efficiency improvements and alternative energy systems on the part of residents, and community recycling.
- Three of the communities have rental registrations and regular inspections, and the others handle rental and housing management violations on a complaint basis. Fees vary widely.
- Community Development Corporations and nonprofits play a major role in facilitating a wide range of housing management issues, from affordable housing and senior housing development, to running rehabilitation programs, to worker training, to leveraging grants and loans, to tenant-landlord mediation and education. They are supported by a wide range of mechanisms including government funds, sale of rehabilitated homes, grants, donations, fundraisers and events, in-kind donations, and volunteer labor.
- Community Land Trusts, another type of nonprofit, can play a role in keeping certain types of housing affordable over the long term.
- Rehabilitation programs can be quite creative, ranging from tool lending libraries and workshops, to volunteer corps doing small repairs for seniors, to leveraging funding for rehabs for low-income families, to using social media to raise energy and interest in renovation, to training youth in construction trades and restoration skills.
- Local banks, businesses and colleges are key partners in providing low-interest loan products, grant and incentive programs, and assistance to promote affordable housing and good property maintenance. Middlebury College offers subsidies to faculty and staff in purchasing homes within 40 miles of the college. Some colleges provide education for students on tenant-landlord relations; some communities do this for all renters and landlords in general.

See the appendix for further ideas.

CODE REVIEW SUMMARY

As part of this study, a review of Oberlin's codes was done in light of housing management, green building and sustainability issues. See the appendix for a more detailed summary of the review.

Findings of note included:

- Oberlin's PDD code works as a flexible district that can be applied to many different housing situations. However, some more detail may be desirable to allow for more consistency and ease in

project review and approval, and to encourage alternative types of development. In particular, specific standards for multi-family housing, cottage development (pocket neighborhoods), co-housing and compact development are worth exploring.

- The City does not currently have a green building standard, and is exploring standards which might be applicable. However, it is important to note that it is rare for a community to make green building standards mandatory for private development; most adopt green building standards for their own facilities and projects, and create incentives to encourage property owners and developers to incorporate green building. A range of possible green building standards exist; the city should do their due diligence in choosing a certification standard that is appropriate for the market and extent of compliance cost expenditure that is tolerable. Some developers have recently noted that significant energy savings are already embodied in the updated Ohio Building Code of recent years. The City should ensure that whatever standard is chosen is commonly used, and supported by ongoing research. It is not recommended that any community develop their own standards, as the additional work involved in keeping it up to date, along with the likely inconsistency and risk to developers, could make it unsustainable over the long term.
- There are a range of sustainability codes that the city could consider, including composting and urban food production, green building, alternative energy (small solar, wind and geothermal), natural landscaping, compact development, conservation development, stream setbacks, and others.
- “Housing management codes” aggressively address issues of housing maintenance and avoiding blight. Provisions are found in housing, building, fire, and nuisance codes within a community’s codified ordinances. Many communities have mandatory rental registration and periodic inspections, funded by inspection fees. In addition, some communities institute point-of-sale and periodic renter and owner-occupied-housing inspections; and vacancy and pre-foreclosure registrations. Ithaca, NY requires all landlords who do not live in Tompkins county or adjacent counties to authorize an agent who is not the tenant and who is legally responsible for property communication, maintenance, and tenant compliance with regulations.
- In response to changing and widely varying household makeup, there are many creative types of development that are becoming more prevalent and can be facilitated by Planned Development (PD) or other types of zoning codes. Housing options include temporary “granny pod” accessory dwelling units; grandparent-led household supportive housing; tiny homes clusters; cottage home developments (“pocket neighborhoods”); co-housing; and tenant-owned cooperatives.

ANALYZING THE HOUSING MARKET

OBERLIN’S HOUSING MARKET

Based on community input, Oberlin’s housing market can be characterized in several distinct groups. The key attractor is the “Oberlin lifestyle”: small size, friendly town, progressive attitudes, walkable, sustainable, and convenient, with a high level of cultural amenities. People in Oberlin’s market are attracted to this lifestyle enough to overcome any concerns about distance from the big city, higher taxes, or fewer shopping and retail opportunities. However, community input has indicated that some

of the people in this market are either living here at a level beyond their means, or are moving elsewhere in order to find “decent, affordable housing in my price range that is of a quality in which I would like to raise my family.”

Oberlin’s housing market primarily attracts:

- People who grew up in Oberlin
- Oberlin College grads (all ages)
- Oberlin College faculty and staff, both current and retired
- People who work here
- “Globals” and empty nesters who could live anywhere, but come here from the outside
- Mainstream families in Oberlin’s growth area to the south, willing to commute to employment centers in exchange for lifestyle

Note that according to key informants, millennials (and some urban empty nesters), described as burgeoning markets elsewhere, are not seen as a major market in Oberlin, unless they are Oberlin grads, work here, and/or are specifically seeking the Oberlin lifestyle. Oberlin’s distance from urban amenities in Cleveland and its immediate suburbs, and small town life which is very different from highly vibrant urban life, are perceived to be inhibiting interest in the city for those market groups. On the other hand, the schools are perceived as a draw. Key informants cited examples of people who grew up in Oberlin and moved away for better housing choices, who are driving their children back to Oberlin for school through Lorain County’s open enrollment system. They clearly have an attachment to the City which could be transformed into action if housing of the right price, size and condition were there.

The demand generated by Oberlin college faculty, staff and graduates, and those who grew up in Oberlin, is difficult to quantify, and will likely be determined by what goals the City sets for attracting these groups, how aggressive and successful it is in reaching out to them, and the available supply of housing. Oberlin workers are more quantifiable, and an evaluation of possible demand is included below. In addition, public concern about affordable housing for low-income residents, and senior housing for both low-income and medium-income residents, led us to attempt to quantify those markets as well.

Beyond the existing market for workers, seniors, and low-income families, the other markets are harder to quantify. A lot will depend on the housing available, and how well Oberlin is able to market its unique lifestyle and amenities to the outside world. The bottom-line question is how much Oberlin wants to grow, and how much developers are able to do, given the market limitations in financing and overall risk. We attempt to illustrate the three possible growth scenarios defined earlier, and their implications for the housing market.

Finally, the market for rehabilitation in Oberlin was evaluated. Given the older character of the community, and informants’ opinion that housing in good condition is not readily available, rehabilitation is a very real issue in the City. Rehabilitating and updating housing is much less expensive overall, and more carbon-neutral, than allowing it to deteriorate to the point where it must be replaced. The analysis looks at the range of rehabilitation that might be needed in Oberlin in the coming years. *Note that additional data regarding rehabilitation in Oberlin is pending, and will be incorporated into the report as it is finalized.*

OVERALL SUPPLY AND DEMAND

One way of measuring the supply and demand for housing is a gap analysis. Housing supply in different price ranges is compared to matching income levels of households existing in the community, based on assumptions about how much households can afford. In a typical analysis, it is assumed that affordable housing costs take up no more than 30% of household income. For renters, the gross rent (including utilities, etc) is compared to 30% of monthly income. For owners, it is assumed that 23% of household income is applied to a mortgage at 4.2% interest; the remaining 7% of household income is assumed to be used for costs such as insurance, maintenance, and utilities. In the analysis, the ACS reported vacancy rate of 4% for owner-occupied households and 6% for renter units is assumed.

These analyses must be taken in context, because of the highly variable nature in which people make choices of how much they will spend on housing, and the margins of error involved in the ACS data used. The basic assumptions are given here and in the analysis, but the actual scenarios vary widely. Furthermore, this only reflects existing households, and is a starting point. Additional analysis was done to look specifically at low-income families and seniors later in this section.

Overall Owner-Occupied Housing

The niche analysis shows that there is a small gap in housing supply at the lowest (less than \$60,000) and higher ends of the housing market. A larger gap exists in the low-mid-range, \$80,000-\$100,000, which aligns with input from informants. However, there is a substantial surplus in the \$100,000-\$150,000 value range. This is likely indicative of a number of households choosing to live either above or below their ideal affordability range, given their income.

Overall Housing for Rent

Similar to housing for sale, housing for rent is shown to have gaps at the lower and upper price ranges, with surpluses in the middle ranges (\$500-\$900/month gross rent).

Table 40 Niche Analysis - For Sale Housing By Price Point**HOUSING NICHE ANALYSIS - FOR SALE HOUSING BY PRICE POINT**

Owner-Occupied Household Income			SUPPLY - CITY		Gap (Surplus)	HOUSING PRICES (inflated values 2016)	
Low	High	Total HH in Range	Owner Occ Units, City	Vacant Units, calculated		LOW	HIGH
		1,471					
0	\$4,999	12	18	1	-7	\$ -	\$ 15,254
\$ 5,000	\$ 9,999	10	10	0	0	\$ 15,255	\$ 22,883
\$ 10,000	\$ 14,999	30	0	0	30	\$ 22,883	\$ 30,509
\$ 15,000	\$ 19,999	82	39	2	41	\$ 30,510	\$ 50,849
\$ 20,000	\$ 24,999	26	12	0	14	\$ 50,850	\$ 61,019
\$ 25,000	\$ 34,999	127	122	5	0	\$ 61,020	\$ 81,359
\$ 35,000	\$ 49,999	248	106	4	138	\$ 81,360	\$ 101,699
\$ 50,000	\$ 74,999	324	610	24	-310	\$ 101,700	\$ 152,549
\$ 75,000	\$ 99,999	217	216	9	-8	\$ 152,550	\$ 203,399
\$ 100,000	\$ 149,999	264	246	10	8	\$ 203,400	\$ 305,099
\$ 150,000	\$ -	131	92	4	35	\$ 305,100	-
		1,471	1,471	59	59		

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

Table 41 Niche Analysis - For Rent Housing**HOUSING NICHE ANALYSIS BY PRICE POINT - RENTALS**

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

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

Low Income and Senior Housing

Oberlin's low income households are characterized in the Household Income section of this report, with associated information on margins of error. Summary tables here compare senior-led and non-senior-led low-income households to available housing supply using the midpoint data from the American Communities Survey. Given margins of error, household numbers were corroborated by the number of households and people participating in Oberlin Community Services' food assistance programs. Based on this analysis, there could be in the range of approximately 100 senior-led low-income renter households, and 400 non-senior-led renter households, in need of "affordable" housing. As has been outlined elsewhere, right now there are 53 units available for low-income families, and another 50 units available for low-income seniors. It should be noted that there are an additional 39 Section 8 Housing vouchers in use in Oberlin.

It is notable that there are likely approximately 400 senior-led households (100 renters and 300 owners) in the mid-range, with incomes from \$35,000 to \$100,000 a year. Many may have some assets making them ineligible for subsidized housing, but may be staying in their single family homes due to the lack of appropriate senior housing in their price range in the community. There are few apartments or for-sale housing in Oberlin that are designed and organized for seniors to easily access services and have a community in which to socialize and support each other, especially places appropriate for those with limited mobility.

An additional approximately 130 higher-income seniors are also present in Oberlin (40 renters and 90 owners), having an income over \$100,000 per year. It should be noted that Kendal is listed below as available housing, but Kendal management notes that only 25% of their residents come from Northeast Ohio, and even fewer from Oberlin itself. The greatest proportion come from outside the region and state.

Table 42 Low Income Housing, Seniors and Non-Seniors

Item	Count	Source/Comments
Non-senior Renter Households	468	HH with less than 60% AMI (2014); ACS 2010-2014 5-year estimates; approx. \$37,560
Non-senior Owner Households	258	
Senior Renter Households	225	
Senior Owner Households	209	
Households receiving SNAP	279	ACS 2010-2014 5-year estimates
Unique households participating in food programs	533	100% Oberlin Community Svcs
Senior households	110	21% CCPD Estimate
Non-senior households	423	79% CCPD Estimate

Source: As noted

Table 43 Senior household niche, middle and high income

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

ACS 2010-2014 5-year estimates; CCPD

Employees

Key facts about Oberlin's employee population found earlier in this study:

- 53% of the 1,983 employees mapped in our evaluation live outside of Oberlin (1,050 employees)
- 47% (932) live in the 6 cities around Oberlin, especially Lorain and Elyria (297 combined)
- 14% of employees mapped live more than 30 minutes away (277 employees)

If the proportion of employees living outside of Oberlin in 2016 is projected to all 4,224 estimated to be employed in the City's largest 17 employers, the result is an estimate of 2,250 employees living outside of Oberlin. 10% of those would be 225 (and their households). This gives some perspective on the projections in the following section, with regard to the potential for gaining new households in the City. For the high-growth scenario, this could be a possible target or goal for attracting new families to the City.

PROJECTING HOUSING NEEDED

Based on the household projections, rehabilitation needs, and assessment of the low-income, senior and employee markets outlined above, housing needs were mapped in 5-year intervals through 2040, for the high, medium and low-growth scenarios.

Assumptions included the following:

- The City is unaware of any substantial growth plans of current Oberlin employers
- The College states that it does not intend to grow
- Housing over 50 years old may need renovation
- Rental and owner-occupied proportions will remain the same
- Actual residential building permit history for 2000-2015 was used for units provided during that period (14 units total); it is assumed that demand for new housing in the middle and upper price ranges will continue at roughly the same pace
- Once rehabilitated, older and smaller housing can play a role in meeting affordable and starter home housing needs for families. Seniors, however, may require special housing accessibility

renovations for older housing or new single-story, clustered housing that is closer to amenities and provides maintenance-free living.

Based on the existing conditions and projections earlier in this report, and the assumptions above, the following table summarizes housing demand and supply by type in Oberlin. Unknowns include the number of seniors who would choose to stay in their homes even if alternative housing were available; and the number of Oberlin graduates, Oberlin faculty and staff who would like to retire here, and number of people who grew up in Oberlin who are still in the area and might like to move back. The City could address these questions more clearly in the future with a community and regional survey. However, it is apparent that there is a short supply of specialty housing suited to seniors and lower-income families.

“Blue highlights” in the table indicate demand that could be met by highlighted existing supply.

Table 44 Housing Supply and Demand Summary

TOTAL DEMAND BY TYPE	No. Units
Affordable nonsenior housing (rental)	468
Affordable nonsenior housing (for sale)	258
Senior housing - lower income (rental)	209
Senior housing - lower income (for sale)	115
Senior housing - middle income (rental)	116
Senior housing - middle income (for sale)	301
Senior housing - higher income (rental)	39
Senior housing - higher income (for sale)	91
New Mainstream housing (for sale)	42
New Higher-end housing (for sale)	42
Total all types	1,681
Total excluding affordable family housing - could be met by existing lower-cost homes	955
TOTAL SUPPLY BY TYPE	
Market Rate Rentals	384
Single family homes rented by the bedroom	60
LMHA for Seniors	51
Section 8 Project-Based for Seniors (Concord Manor)	50
LMHA for families	53
Homes under \$80,000 value	200
Total All Types	798
Total excluding existing lower-cost housing	214

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

Table 45 Low Growth Scenario

FUTURE HOUSEHOLD AND HOUSING SCENARIOS

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

The low-growth scenario is based on a “business as usual” very low growth rate in Oberlin, with 140 new households projected through 2040. Within that low number of units, the low-growth scenario emphasizes senior housing, given that seniors prefer specialized housing that is one-story and provides for a sense of community. It assumes that the existing demand for higher-end new housing will continue at the slow rate of 10 homes per 5-year period. Finally, it assumes that for-sale and for-rent family affordable housing will be met by renovated existing homes and multi-family buildings.

Table 46 Medium Growth Scenario

		Added							
Growth Scenarios	EXISTING 2010	2010-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040	TOTAL ADDED	TOTAL 2040
Medium Growth - ODSA projections, Lorain Co	2,730	14	67	42	42	43	43	251	2,981
Existing renovations -- backlog			362	361				723	
Additional renovations				213	213	23	23	472	
Affordable family housing (rental)			7	7	6	6	6	32	
Senior housing - affordable (rental)			6	6	6	6	6	30	
Affordable housing (for sale)			10	10	10	10	10	50	
Senior housing - middle income (for sale)			5	5	5	5	5	25	
Mainstream housing (for sale)		7	15	15	15	15	15	82	
Higher-end mainstream housing (for sale)		7	5	5	5	5	5	32	
TOTAL NEW UNITS		14	48	48	47	47	47	251	

Source: US Census, CCPD projections

The medium-growth scenario allocates 251 new housing units through 2040. It assumes a moderate increase in high-middle mainstream housing (\$150,000-\$250,000 value), while higher-end (over \$250,000) remains the same. 50 units of affordable for-sale housing and 32 units of for-rent affordable housing are provided, while 25 units of middle income senior housing and 30 units of new lower income senior rental housing are provided. Rehabilitation of existing housing still plays a major role in meeting demand for starter homes and middle-income housing.

Table 47 High Growth Scenario

Growth Scenarios	EXISTING 2010	Added		2020-2025	2025-2030	2030- 2035	2035- 2040	TOTAL ADDED	TOTAL 2040
		2010-2015	2015-2020						
Higher Growth - Lorain County past trend	2,730	14	146	85	85	90	90	510	3,240
Existing renovations - backlog			362	361				723	
Additional renovations				213	213	23	23	472	
Affordable family housing (rental)			15	15	15	15	16	76	
Senior housing - affordable (rental)			12	12	12	12	12	60	
Affordable housing (for sale)			20	20	20	20	20	100	
Senior housing - middle income (for sale)			12	12	12	12	12	60	
Mainstream housing (for sale)		7	20	20	20	20	20	107	
Higher-end mainstream housing (for sale)		7	20	20	20	20	20	107	
TOTAL NEW UNITS		14	99	99	99	99	100	510	

Source: US Census, CCPD projections

The high growth scenario allocates 510 new housing units across a range of housing types. With this level of growth, it is possible to allocate a large number of units for for-sale housing, at the affordable (under \$120,000), upper-middle mainstream (\$150,000 to \$250,000) and higher-end mainstream (over \$250,000) categories. It is assumed that existing housing in the \$120,000 to \$150,000 range is in good supply if well-maintained. Senior housing includes affordable rental, affordable for-sale, and middle income for sale housing.

RECOMMENDATIONS

Several primary recommendations come out of the analysis. See the Appendix, Opportunities, for more detailed descriptions of housing programs and opportunities outlined here.

- 1. Establish comprehensive housing stock rehabilitation and maintenance strategies.** Over the coming 20 years, the City needs to aggressively promote maintaining, updating and renovation of existing housing stock. This could be addressed through a variety of measures to assist and encourage owners of all incomes, including landlords, to enhance and maintain their investment, and improve weatherization and energy efficiency. Consideration of rental property registration, inspection, and a requirement that absentee landlords designate a legally responsible agent is strongly recommended. Engaging with the Cleveland Restoration Society and a local bank in providing technical assistance and low-interest loans for housing rehabilitation through the Heritage Home Program is encouraged.
- 2. Create a robust nonprofit housing organization or collaboration.** The City should explore the creation of a robust nonprofit organization which could play a critical role in facilitating partnerships, leveraging funding, doing community outreach, and leading programs to support housing needs. It will need to be carefully structured, in order to be appropriately scaled to Oberlin's small city capacity. The first step could be to form a task force to explore possible structures, activities, funding sources, and partnerships. Zion Community Development Corporation is a likely starting point; in some communities the nonprofit role may also be played by a faith-based or collaborative group such as a council of churches, community land trust, or "Friends of" organization. Partnership with the College, faith-based groups, real estate and development groups, banks, and business groups should be strengthened and leveraged toward maintaining and enhancing affordable, quality housing stock and neighborhoods.

- 3. Develop community consensus on growth, development, design, and connectivity.** Develop consensus in the community about strategic policy regarding desired level of growth, neighborhood densities, types and location of housing, design, and connectivity. This ideally would be accomplished through the planned comprehensive planning process, with opportunities for community engagement, development of a community vision, and weighing of priorities and tradeoffs.
- 4. Provide affordable smaller for-sale homes and multi-family rentals, while continuing to expand housing opportunities at all price levels.** Supplement rehabilitated housing stock with a range of smaller homes and multi-family rentals to meet starter family and lower-income housing needs. These could include cluster, townhome, and duplex units as well as cottage neighborhoods (pocket neighborhoods) and apartments. Continue to provide “mainstream” and upper price range housing at existing levels.
- 5. Increase supply of housing for low and middle income seniors.** Increase the supply of appropriately designed, accessible senior housing for both lower-income and middle-income households, either through retrofit of existing structures and/or the creation of new units. Design, location and layout are all important in order to provide community, safety and amenities attractive to seniors.
- 6. Design for Quality, Connectivity and Community.** Special attention should be paid to location, design, density and walk/bike connections of all new development, to ensure that it enhances Oberlin’s diversity and unique lifestyle, which are its greatest assets. Attention should be paid to ease of walkability and bikeability, encouraging community, and amenities. The City may wish to pursue definition of a local historic district, and design guidelines for development.
- 7. Address specific zoning and development code recommendations.** Consider providing more detailed criteria and standards in the Planned Development (PD) code to allow for multi-family housing, alternative housing such as co-housing, cooperatives, and pocket neighborhoods, and to provide for consistency and ease of review and administration.
- 8. Address “green” building and development code opportunities.** Explore opportunities for Oberlin codes to address sustainability and quality of life issues in the areas of green building and green site development, as outlined in this study. In particular, adoption of reasonable green building standards, and instituting incentives to encourage their use, are recommended.
- 9. Enhance Oberlin’s competitiveness for targeted markets.** Develop a promotion plan to market Oberlin to Oberlin workers, Oberlin natives who would like to live here again, Oberlin College grads, retirees, “globals”, and others who could be attracted to the Oberlin lifestyle. Key messages include inclusivity, walkability, sense of community, cultural amenities, convenience, and school quality. As part of a marketing effort, the City may wish to pursue a survey of Oberlin graduates, faculty and staff, select AARP members, employees of Oberlin businesses, and parents of children in open enrollment in the Oberlin schools, to help establish interest and demand for living in Oberlin. In the interest of making Oberlin as attractive as possible in the competitive market, continued support for school progress, and finding ways to offset higher taxes with quality services, will be important.
- 10. Collect and track useful data.** It would be advisable for the City to begin to collect and track data which could be useful in future housing assessments and analyses. Rental registration, more

detailed tracking of building permits, especially for renovation, and periodic update of county auditor and real estate sales data will allow the city to characterize trends over time. Over time, marketing efforts may benefit from tracking web hit counts of visits to pages on housing, cultural amenities, and city programs and services. Finally, those providing services to residents, such as Oberlin Community Services and Lorain Metropolitan Housing Authority, should be encouraged to keep data on unique households participating in their programs, in order to track trends in services needed over time.

CONCLUSIONS, CAVEATS AND LIMITATIONS

The City of Oberlin's high quality of life and unique lifestyle are evidenced by its walkability, small town atmosphere, cultural amenities, inclusiveness, and friendly neighborhoods. All of these are attractors to its potential market, which includes College faculty and staff and others who work in the City, College graduates, seniors and empty nesters from near and far, and "globals" whose work allows them to live anywhere. To maintain these qualities as assets, the City will need to pay attention to maintenance of its aging, but solid, housing stock, and to enhancing the quality of rental stock maintenance as well. The City should also consider the appropriate densities and design of all new development, in order to continue to enhance Oberlin's unique assets in community, quality of life, and walkability/bikeability.

Oberlin falls in the average range for Lorain County and the State of Ohio for household income, poverty levels, and many other housing and community characteristics. However, there are gaps between housing demand and supply for submarkets, including low-income families, middle-income seniors. Starter homes and rentals in decent condition to meet employee and resident demand are in short supply, and there is a small market for alternative housing such as cottage development, co-housing, and cooperative property ownership.

With development of its Climate Change Action Plan, the City has placed a high priority on ensuring that it will thrive into the long term future in a new economic era, and perhaps even be a model for sustainability and regenerativity among small towns of its size. To achieve these high standards will be a challenge, given the small size and capacity of City staff and budgets. Leveraging the goodwill of community volunteers, and the flexibility and participation of nonprofits and community partners will be important, as will keeping up with progress and opportunities in the area of green building, green site development, and housing management.

CAVEATS AND LIMITATIONS

Several questions are raised which lend uncertainty to the analysis. As noted at the beginning of this report, data used was the best available, but there were limitations and high margins of error due to Oberlin's small size and the structure of the US Census Bureau's collection of housing data through the American Communities Survey's 5-year estimates. Commercial housing databases were not relevant due to the high proportion of rental housing that is owned by local property owners who do not participate in commercial inventory surveys. While interviews and community open houses can do a good job providing a qualitative assessment of issues and markets, many aspects of the market are not

quantifiable without a statistically valid survey – which is difficult to achieve in a small community with a small population to be sampled.

Data on renovation and interior condition of existing housing stock is limited, and it is therefore difficult to project how big a role existing housing can play in meeting demand, or what the need for replacement housing will be. In addition, real estate advisors note that it is difficult to predict the proportion of seniors who will prefer to stay in their homes, even if alternatives are available. As noted earlier, household housing choice, particularly for price point and the proportion of income they will spend on housing, can be widely variable from the 30% assumed in most studies. Finally, several of the key housing markets, including Oberlin retiring faculty and staff, Oberlin alumni, “globals”, and people who grew up in Oberlin and are still living in the area, are difficult to quantify.

APPENDICES

The following information is included in Appendices in a separate document:

Appendix A. Steering Committee Members and Contacts

Appendix B. Characterizing Oberlin’s Housing
Supplemental tables, maps and information

Appendix C. Community Input Detailed Summary

Appendix D. Positioning Oberlin in the NE Ohio Housing Market
Supplemental tables and information

Appendix E. Comparison College Towns Summary

Appendix F. Summary of Programs and Opportunities

Appendix G. Code Review Summary

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