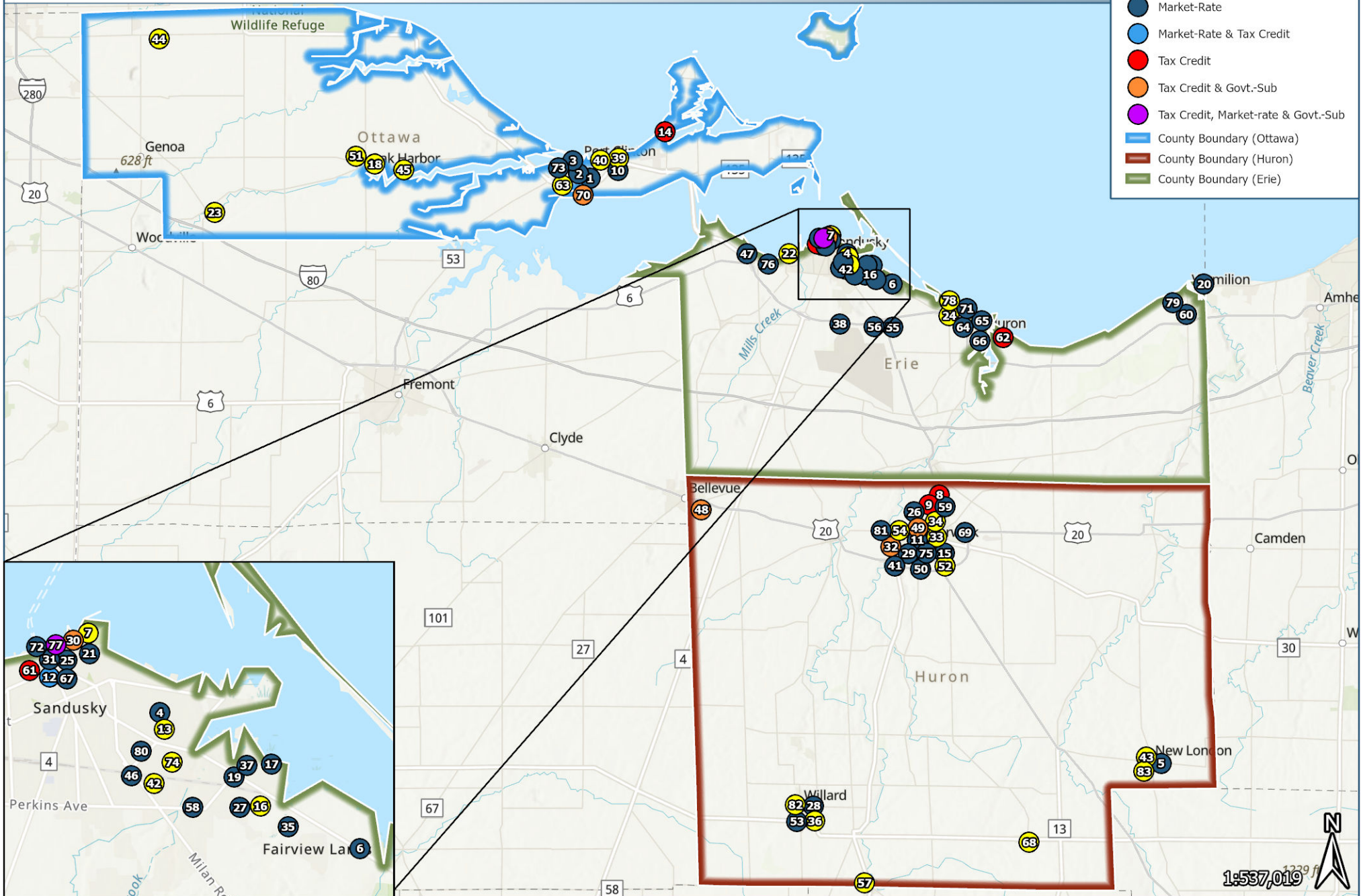


ADDENDUM A:

FIELD SURVEY OF
CONVENTIONAL RENTALS

Apartment Type

- Government-Subsidized
- Market-Rate
- Market-Rate & Tax Credit
- Tax Credit
- Tax Credit & Govt.-Sub
- Tax Credit, Market-rate & Govt.-Sub
- County Boundary (Ottawa)
- County Boundary (Huron)
- County Boundary (Erie)



0 2.5 5 7.5 10
Miles

Esri, NASA, NGA, USGS, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, USDA, Esri, CGIAR, USGS, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS
Additional Source(s): Bowen National Research

Map ID	Property	Prop Type	Quality Rating	Year Built	Total Units	Vacant	Occ. Rate
1	12th Street Apts.	MRR	B	1979	8	0	100.0%
2	12th Street Townhomes	MRR	B+	1968	21	1	95.2%
3	630 W. 6th Street	MRR	B-	1972	12	2	83.3%
4	Arbor Arms	MRR	B	1979	24	0	100.0%
5	Aster Court	MRR	C+	1975	34	0	100.0%
6	Bardshar Apts.	MRR	C+	1996	26	0	100.0%
7	Bayshore Tower	GSS	B-	1968	135	0	100.0%
8	Bennett Pointe I	TAX	B+	2008	40	0	100.0%
9	Bennett Pointe II	TAX	B+	2007	60	0	100.0%
10	Buckeye Bend Apts.	MRR	B+	1992	48	0	100.0%
11	Colinwood Apartments	MRR	C+	1970	47	0	100.0%
12	Columbus Avenue Lofts	MRT	B+	1876	18	0	100.0%
13	Community Plaza	GSS	B	1994	29	0	100.0%
14	Concord Apts.	TAX	B+	1994	40	0	100.0%
15	Concord Court Apts.	MRR	C	1972	84	0	100.0%
16	Corason Place	GSS	B+	2008	15	0	100.0%
17	Country Set	MRR	B	1972	60	0	100.0%
18	Covenant Harbor I & II	GSS	B+	2005	48	0	100.0%
19	Crossings at Remington	MRR	C	1970	42	3	92.9%
20	Crystal Shores West	MRR	B-	1972	103	0	100.0%
21	Eagle's Pine Apts.	MRR	C	1974	32	0	100.0%
22	Echo Duplexes	GSS	B-	1960	11	0	100.0%
23	Elmore Retirement Village	GSS	B-	1980	60	0	100.0%
24	Erie Village	GSS	C+	1994	46	0	100.0%
25	Falcon Point Lofts	MRR	B+	2020	80	7	91.3%
26	Fireland's Village	MRR	C+	1975	65	0	100.0%
27	Foxborough Commons	MRR	B-	1974	180	2	98.9%
28	Garden Court	MRR	B-	1972	60	0	100.0%
29	Garfield Apts.	MRR	C+	1960	24	0	100.0%
30	Harborview	TGS	B	1980	100	0	100.0%
31	Hogrefe Apts.	MRR	B	1870	11	0	100.0%
32	Homestead Estate Apts.	TGS	B	2004	24	0	100.0%
33	Homestead Villa I	GSS	B	1987	40	0	100.0%
34	Homestead Villa II	GSS	B	1988	24	0	100.0%
35	Hunter's Marsh Villas	MRR	A-	2005	200	0	100.0%
36	Huron Manor	GSS	B-	1994	44	1	97.7%






✓ Comparable Property	(MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	(TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
◆ Senior Restricted	(TAX) Tax Credit	(INR) Income-Restricted (not LIHTC)
■ (MRR) Market-Rate	(TGS) Tax Credit & Government-Subsidized	(ING) Income-Restricted (not LIHTC) & Government-Subsidized
■ (MRT) Market-Rate & Tax Credit	(TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	(GSS) Government-Subsidized
■ (MRG) Market-Rate & Government-Subsidized	(TIN) Tax Credit & Income-Restricted (not LIHTC)	(ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
■ (MIN) Market-Rate & Income-Restricted (not LIHTC)	(TMG) Tax Credit, Market-Rate & Government-Subsidized	


















Map ID	Property	Prop Type	Quality Rating	Year Built	Total Units	Vacant	Occ. Rate
37	Lake Point	MRR	C+	1974	128	0	100.0%
38	Lake Pointe Townhomes	MRR	A-	2007	21	0	100.0%
39	Lakeview Estates (family)	GSS	B-	1978	60	0	100.0%
40	Lakeview Estates (Senior)	GSS	B-	1981	45	0	100.0%
41	Lee Manor	MRR	B-	1979	20	0	100.0%
42	Leisure Apts.	GSS	C+	1978	40	0	100.0%
43	Londontown Apts	GSS	C+	1975	40	0	100.0%
44	Mercy Outreach Ministries II	GSS	B	1953	3	0	100.0%
45	Mercy Outreach Ministries III	GSS	B	2008	3	0	100.0%
46	Monticello Arms	MRR	B-	1965	74	1	98.6%
47	Muirwood Village	MRR	B+	1990	200	3	98.5%
48	Nickel Plate Plaza	TGS	B-	1979	48	0	100.0%
49	Norwalk North Apts.	TGS	C	1983	72	0	100.0%
50	Norwood Villas	MRR	B-	1979	17	0	100.0%
51	Oakwood Manor Apts.	GSS	B	1988	24	1	95.8%
52	Parkside Place	GSS	C+	1986	40	0	100.0%
53	Pin Oak Apts.	MRR	B-	1980	50	0	100.0%
54	Pleasant Pine Apts.	GSS	B-	1986	24	0	100.0%
55	Plum Brook East	MRR	B+	1994	88	0	100.0%
56	Plum Brook West	MRR	B+	1995	92	0	100.0%
57	Plymouth Villa Apt	GSS	C+	1979	32	0	100.0%
58	Ranchview Garden Apts.	MRR	C+	1973	90	3	96.7%
59	Redwood Norwalk	MRR	A	2008	104	1	99.0%
60	Redwood Vermillion	MRR	B+	2011	54	0	100.0%
61	Reiger Place	TAX	B	1912	37	0	100.0%
62	Reserve at Lakeview Landing	TAX	B	2013	43	0	100.0%
63	Rose Acre Manor	GSS	A-	2004	10	0	100.0%
64	Sandpiper Cove I	MRR	B-	1978	24	0	100.0%
65	Sandpiper Cove II	MRR	B-	1978	106	1	99.1%
66	Sandpiper Cove III	MRR	B-	1978	24	2	91.7%
67	Schmidt Apts.	MRR	B-	1925	8	0	100.0%
68	Settler Mills Apts.	GSS	C+	1992	36	0	100.0%
69	Shaker Village of Whitefield	MRR	B	1999	172	0	100.0%
70	Shepard Crossing Apts.	TGS	B+	2019	50	0	100.0%
71	Shore Club Apartments East	MRR	B	1992	84	0	100.0%
72	Shoreline Apts.	MRR	B	1870	7	0	100.0%






✓ Comparable Property	(MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	(TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
◆ Senior Restricted	(TAX) Tax Credit	(INR) Income-Restricted (not LIHTC)
■ (MRR) Market-Rate	(TGS) Tax Credit & Government-Subsidized	(ING) Income-Restricted (not LIHTC) & Government-Subsidized
■ (MRT) Market-Rate & Tax Credit	(TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	(GSS) Government-Subsidized
■ (MRG) Market-Rate & Government-Subsidized	(TIN) Tax Credit & Income-Restricted (not LIHTC)	(ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
■ (MIN) Market-Rate & Income-Restricted (not LIHTC)	(TMG) Tax Credit, Market-Rate & Government-Subsidized	


















Map ID	Property	Prop Type	Quality Rating	Year Built	Total Units	Vacant	Occ. Rate
73	Stadium Apts.	MRR	B-	1972	24	0	100.0%
74	Sunnyside Acres	GSS	B-	1980	30	0	100.0%
75	Sycamore Apts.	MRR	C+	1984	60	0	100.0%
76	Venice Heights	MRR	B-	1994	40	0	100.0%
77	Viewpoint Apts.	TMG	B	1969	117	0	100.0%
78	Villa on the Lake	GSS	C+	1994	26	0	100.0%
79	Village of Edson Creek	MRR	B	1999	298	0	100.0%
80	Village Square	MRR	B-	1974	105	2	98.1%
81	Washington Manor	MRR	C+	1977	56	0	100.0%
82	Willard Villa Apts.	GSS	C+	1987	40	0	100.0%
83	Windy Acres	GSS	B-	1996	36	0	100.0%






✓ Comparable Property	(MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	(TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
◆ Senior Restricted	(TAX) Tax Credit	(INR) Income-Restricted (not LIHTC)
(MRR) Market-Rate	(TGS) Tax Credit & Government-Subsidized	(ING) Income-Restricted (not LIHTC) & Government-Subsidized
(MRT) Market-Rate & Tax Credit	(TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	(GSS) Government-Subsidized
(MRG) Market-Rate & Government-Subsidized	(TIN) Tax Credit & Income-Restricted (not LIHTC)	(ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
(MIN) Market-Rate & Income-Restricted (not LIHTC)	(TMG) Tax Credit, Market-Rate & Government-Subsidized	


















1	12th Street Apts. 124 E 12th St, Port Clinton, OH 43452	Contact: Judith Phone: (419) 307-5500
	Total Units: 8 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1979 BR: 2 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	
2	12th Street Townhomes 107- 119 E. 12th St., Port Clinton, OH 43452	Contact: Ben Phone: (419) 797-2099
	Total Units: 21 UC: 0 Occupancy: 95.2% Stories: 2 Year Built: 1968 BR: 2 Vacant Units: 1 Waitlist: None AR Year: Target Population: Family Yr Renovated: 2003 Rent Special: None Notes: Rent range for renovated units	
3	630 W. 6th Street 630 W. 6th St., Port Clinton, OH 43452	Contact: Drew Phone: (419) 357-1013
	Total Units: 12 UC: 0 Occupancy: 83.3% Stories: 2.5 Year Built: 1972 BR: 1 Vacant Units: 2 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	
4	Arbor Arms 1145-1147 McKinley St., Sandusky, OH 44871	Contact: Amber Phone: (419) 502-1260
	Total Units: 24 UC: 0 Occupancy: 100.0% Stories: 2.5 Year Built: 1979 BR: 2 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family Yr Renovated: 2004 Rent Special: None Notes:	
5	Aster Court 26 Aster Ct, New London, OH 44851	Contact: Joy Phone: (419) 929-8226
	Total Units: 34 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1975 BR: 0, 1 Vacant Units: 0 Waitlist: 40 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	






 Comparable Property	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income-Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Government-Subsidized	 (ING) Income-Restricted (not LIHTC) & Government-Subsidized
 (MRT) Market-Rate & Tax Credit	 (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	 (GSS) Government-Subsidized
 (MRG) Market-Rate & Government-Subsidized	 (TIN) Tax Credit & Income-Restricted (not LIHTC)	 (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
 (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (TMG) Tax Credit, Market-Rate & Government-Subsidized	


















6	Bardshar Apts. 3208 Cleveland Rd. W, Huron, OH 44839	Contact: Dan Phone: (419) 433-7229
	Total Units: 26 UC: 0 Occupancy: 100.0% Stories: 2,3 Year Built: 1996 BR: 2 Vacant Units: 0 Waitlist: 7 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Does not accept HCV; Larger units have finished basements	
7	Bayshore Tower 128 Perry St., Sandusky, OH 44870	Contact: LaToya Phone: (419) 625-3361
	Total Units: 135 UC: 0 Occupancy: 100.0% Stories: 12 w/Elevator Year Built: 1968 BR: 0, 1, 2 Vacant Units: 0 Waitlist: None AR Year: Target Population: Senior 55+ Yr Renovated: 2004 Rent Special: None Notes: Public Housing	
8	Bennett Pointe I 11 Bennett Ln., Norwalk, OH 44857	Contact: Theresa Phone: (419) 668-1496
	Total Units: 40 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 2008 BR: 2 Vacant Units: 0 Waitlist: 40 HH AR Year: Target Population: Senior 55+ Yr Renovated: Rent Special: None Notes: Tax Credit	
9	Bennett Pointe II 11 Bennett Ln., Norwalk, OH 44857	Contact: Theresa Phone: (419) 668-1496
	Total Units: 60 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 2007 BR: 2 Vacant Units: 0 Waitlist: 40 HH AR Year: Target Population: Senior 55+ Yr Renovated: Rent Special: None Notes: Tax Credit	
10	Buckeye Bend Apts. 301 Bette Ln., Port Clinton, OH 43452	Contact: Linda Phone: (419) 734-7422
	Total Units: 48 UC: 0 Occupancy: 100.0% Stories: 2,2.5 Year Built: 1992 BR: 1, 2 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	






 Comparable Property  Senior Restricted  (MRR) Market-Rate  (MRT) Market-Rate & Tax Credit  (MRG) Market-Rate & Government-Subsidized  (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized  (TAX) Tax Credit  (TGS) Tax Credit & Government-Subsidized  (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)  (TIN) Tax Credit & Income-Restricted (not LIHTC)  (TMG) Tax Credit, Market-Rate & Government-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized  (INR) Income-Restricted (not LIHTC)  (ING) Income-Restricted (not LIHTC) & Government-Subsidized  (GSS) Government-Subsidized  (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
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11	Colinwood Apartments 57 Baker St., Norwalk, OH 44857	Contact: Sherry Phone: (419) 668-4663
	Total Units: 47 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1970 BR: 0, 1 Vacant Units: 0 Waitlist: 3 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	
12	Columbus Avenue Lofts 238 Columbus Ave, Sandusky, OH 44870	Contact: Karen Phone: (419) 366-1316
	Total Units: 18 UC: 0 Occupancy: 100.0% Stories: 4 w/Elevator Year Built: 1876 BR: 0, 1, 2 Vacant Units: 0 Waitlist: None AR Year: 2019 Target Population: Family Yr Renovated: Rent Special: None Notes: Waiting List- 0 HH; 4 Tax Credit units; Pre-leasing info UNK	
13	Community Plaza 1211 McKinley St., Sandusky, OH 44870	Contact: Katie Phone: (419) 625-0262
	Total Units: 29 UC: 0 Occupancy: 100.0% Stories: 3 w/Elevator Year Built: 1994 BR: 1 Vacant Units: 0 Waitlist: 18 HH AR Year: Target Population: Senior 62+ Yr Renovated: Rent Special: None Notes: HUD Section 202 PRAC	
14	Concord Apts. 3700 E. Vineyard Village Dr., Port Clinton, OH 43452	Contact: Paul Phone: (419) 797-3100
	Total Units: 40 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1994 BR: 1, 2 Vacant Units: 0 Waitlist: 10 HH AR Year: Target Population: Senior 55+ Yr Renovated: Rent Special: None Notes: Tax Credit; HOME Funds (7 units)	
15	Concord Court Apts. 232 Concord Ct., Norwalk, OH 44857	Contact: Karen Phone: (419) 668-7608
	Total Units: 84 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1972 BR: 0, 1, 2 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family Yr Renovated: 2003 Rent Special: None Notes:	






 Comparable Property  Senior Restricted  (MRR) Market-Rate  (MRT) Market-Rate & Tax Credit  (MRG) Market-Rate & Government-Subsidized  (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized  (TAX) Tax Credit  (TGS) Tax Credit & Government-Subsidized  (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)  (TIN) Tax Credit & Income-Restricted (not LIHTC)  (TMG) Tax Credit, Market-Rate & Government-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized  (INR) Income-Restricted (not LIHTC)  (ING) Income-Restricted (not LIHTC) & Government-Subsidized  (GSS) Government-Subsidized  (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
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








16	Corason Place 2028 Foxborough Cir., Sandusky, OH 44870	Contact: Joy Phone: (419) 355-0206
	Total Units: 15 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 2008 BR: 1, 2 Vacant Units: 0 Waitlist: 25 HH AR Year: Target Population: Disabled Yr Renovated: Rent Special: None Notes: HUD Section 811 PRAC; 100% physically disabled	
17	Country Set 1813-1825 E. Shoreway Dr., Sandusky, OH 44871	Contact: Zach Phone: (419) 502-1260
	Total Units: 60 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1972 BR: 1, 2, 3 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	
18	Covenant Harbor I & II 234 Finke Rd, Oak Harbor, OH 43449	Contact: Sue Phone: (419) 898-6460
	Total Units: 48 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 2005 BR: 1 Vacant Units: 0 Waitlist: None AR Year: Target Population: Senior 62+ Yr Renovated: Rent Special: None Notes: HUD Section 202	
19	Crossings at Remington 1832-1840 Remington Ave., Sandusky, OH 44871	Contact: Amber Phone: (419) 502-1260
	Total Units: 42 UC: 0 Occupancy: 92.9% Stories: 2, 2.5 Year Built: 1970 BR: 1, 2, 3, 4 Vacant Units: 3 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: If you move into a vacant 1- or 4-BR unit within 72 hours of approval, receive \$300 off move-in costs Notes:	
20	Crystal Shores West 385 Nantucket Pl., Vermilion, OH 44089	Contact: Tina Phone: (440) 967-6992
	Total Units: 103 UC: 0 Occupancy: 100.0% Stories: 2.5 Year Built: 1972 BR: 1, 2, 3 Vacant Units: 0 Waitlist: 100 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Rent range due to units that utilities are included	





 Comparable Property  Senior Restricted  (MRR) Market-Rate  (MRT) Market-Rate & Tax Credit  (MRG) Market-Rate & Government-Subsidized  (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized  (TAX) Tax Credit  (TGS) Tax Credit & Government-Subsidized  (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)  (TIN) Tax Credit & Income-Restricted (not LIHTC)  (TMG) Tax Credit, Market-Rate & Government-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized  (INR) Income-Restricted (not LIHTC)  (ING) Income-Restricted (not LIHTC) & Government-Subsidized  (GSS) Government-Subsidized  (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
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21	Eagle's Pine Apts. 208 Perry St, Sandusky, OH 44870	Contact: Not given Phone: (567) 866-0550
	Total Units: 32 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1974 BR: 1 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Rent range patio	
22	Echo Duplexes 511 Carroll St, Sandusky, OH 44870	Contact: Katie Phone: (419) 625-0262
	Total Units: 11 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1960 BR: 2 Vacant Units: 0 Waitlist: 1 HH AR Year: Target Population: Disabled Yr Renovated: Rent Special: None Notes: WL is kept through Ability Works agency; Year built est. by contact	
23	Elmore Retirement Village 633 State St, Elmore, OH 43416	Contact: Rodger Phone: (419) 862-2408
	Total Units: 60 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1980 BR: 1, 2 Vacant Units: 0 Waitlist: None AR Year: Target Population: Senior 62+, Disabled Yr Renovated: Rent Special: None Notes: RD 515, has RA (50 units)	
24	Erie Village 221 Rye Beach Rd., Huron, OH 44839	Contact: Valerie Phone: (419) 433-5575
	Total Units: 46 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1994 BR: 2, 3 Vacant Units: 0 Waitlist: 40 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: HUD Section 8 & RD 515, no RA	
25	Falcon Point Lofts 225 Hancock St, Sandusky, OH 44870	Contact: Karen Phone: (419) 366-1316
	Total Units: 80 UC: 0 Occupancy: 91.3% Stories: 5 w/Elevator Year Built: 2020 BR: 0, 2 Vacant Units: 7 Waitlist: 5 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	






 Comparable Property	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income-Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Government-Subsidized	 (ING) Income-Restricted (not LIHTC) & Government-Subsidized
 (MRT) Market-Rate & Tax Credit	 (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	 (GSS) Government-Subsidized
 (MRG) Market-Rate & Government-Subsidized	 (TIN) Tax Credit & Income-Restricted (not LIHTC)	 (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
 (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (TMG) Tax Credit, Market-Rate & Government-Subsidized	

26	Fireland's Village 26 Spring St., Norwalk, OH 44857	Contact: Sherry Phone: (419) 668-4663
	Total Units: 65 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1975 BR: 1 Vacant Units: 0 Waitlist: Yes AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	
27	Foxborough Commons 2424 Pioneer Trl., Sandusky, OH 44871	Contact: Zach Phone: (419) 502-1260
	Total Units: 180 UC: 0 Occupancy: 98.9% Stories: 2,2.5 Year Built: 1974 BR: 1, 2, 3 Vacant Units: 2 Waitlist: None AR Year: Target Population: Family Yr Renovated: 2000 Rent Special: None Notes: Townhomes have w/d hookups; 2nd & 3rd floor units have balcony; Rent range based on floor level; Vacancies attributed to age of property	
28	Garden Court 757 S Conwell Ave, Willard, OH 44890	Contact: Bernie Phone: (740) 485-7144
	Total Units: 60 UC: 0 Occupancy: 100.0% Stories: 1, 2 Year Built: 1972 BR: 2, 3 Vacant Units: 0 Waitlist: 30 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	
29	Garfield Apts. 154 W. Main St., Norwalk, OH 44857	Contact: Pat Phone: (419) 677-9445
	Total Units: 24 UC: 0 Occupancy: 100.0% Stories: 2.5 Year Built: 1960 BR: 2 Vacant Units: 0 Waitlist: 3 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Month-to-month leases only	
30	Harborview 115 Franklin St., Sandusky, OH 44870	Contact: Dawn Pruitt Phone: (419) 627-0544
	Total Units: 100 UC: 0 Occupancy: 100.0% Stories: 9 w/Elevator Year Built: 1980 BR: 1, 2 Vacant Units: 0 Waitlist: Mostly under 62 and disabled; 12 AR Year: Target Population: Senior 62+ Yr Renovated: 2006 Rent Special: None Notes: 60% AMHI, Tax Credit bond; HUD Section 8; HUD-insured project	






 Comparable Property	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income-Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Government-Subsidized	 (ING) Income-Restricted (not LIHTC) & Government-Subsidized
 (MRT) Market-Rate & Tax Credit	 (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	 (GSS) Government-Subsidized
 (MRG) Market-Rate & Government-Subsidized	 (TIN) Tax Credit & Income-Restricted (not LIHTC)	 (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
 (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (TMG) Tax Credit, Market-Rate & Government-Subsidized	


















31	Hogrefe Apts. 156 Columbus Ave, Sandusky, OH 44870	Contact: Sharon Phone: (419) 502-0200
	Total Units: 11 UC: 0 Occupancy: 100.0% Stories: 3 Year Built: 1870 BR: 1 Vacant Units: 0 Waitlist: Yes AR Year: 2022 Target Population: Family Rent Special: None Notes:	Yr Renovated:
32	Homestead Estate Apts. 55 N. West St., Norwalk, OH 44857	Contact: Samantha Phone: (419) 660-9889
	Total Units: 24 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 2004 BR: 1, 2 Vacant Units: 0 Waitlist: 35 HH AR Year: Target Population: Family Rent Special: None Notes: 60% AMHI; RD 515	Yr Renovated:
33	Homestead Villa I 41 E. Washington St., Norwalk, OH 44857	Contact: Dawn Herner Phone: (419) 668-2786
	Total Units: 40 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1987 BR: 1, 2 Vacant Units: 0 Waitlist: 13-36 mos AR Year: Target Population: Senior 62+, Disabled Rent Special: None Notes: RD 515, has RA (16 units)	Yr Renovated:
34	Homestead Villa II 41 E Washington St, Norwalk, OH 44857	Contact: Dawn Herner Phone: (419) 668-2786
Picture Not Available	Total Units: 24 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1988 BR: 1 Vacant Units: 0 Waitlist: 12 mos AR Year: Target Population: Senior 62+, Disabled Rent Special: None Notes: RD 515, has RA (9 units)	Yr Renovated:
35	Hunter's Marsh Villas 2800 Mall Dr N, Sandusky, OH 44870	Contact: Debbie Phone: (419) 557-9355
	Total Units: 200 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 2005 BR: 2 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family Rent Special: None Notes:	Yr Renovated:






✓ Comparable Property	(MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	(TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
◆ Senior Restricted	(TAX) Tax Credit	(INR) Income-Restricted (not LIHTC)
■ (MRR) Market-Rate	(TGS) Tax Credit & Government-Subsidized	(ING) Income-Restricted (not LIHTC) & Government-Subsidized
■ (MRT) Market-Rate & Tax Credit	(TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	(GSS) Government-Subsidized
■ (MRG) Market-Rate & Government-Subsidized	(TIN) Tax Credit & Income-Restricted (not LIHTC)	(ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
■ (MIN) Market-Rate & Income-Restricted (not LIHTC)	(TMG) Tax Credit, Market-Rate & Government-Subsidized	


















36	<div>Huron Manor</div> <div>1000 Maplewood St, Willard, OH 44890</div>	<div>Contact: Shirley</div> <div>Phone: (419) 935-8602</div>
	<div>Total Units: 44 UC: 0 Occupancy: 97.7% Stories: 2 w/Elevator Year Built: 1994</div> <div>BR: 1, 2 Vacant Units: 1 Waitlist: None AR Year:</div> <div>Target Population: Senior 62+ Yr Renovated:</div> <div>Rent Special: None</div> <div>Notes: RD 515, has RA (31 units)</div>	
37	<div>Lake Point</div> <div>1618 Remington St., Sandusky, OH 44870</div>	<div>Contact: Zach</div> <div>Phone: (419) 502-1260</div>
	<div>Total Units: 128 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1974</div> <div>BR: 0, 1, 2 Vacant Units: 0 Waitlist: None AR Year:</div> <div>Target Population: Family Yr Renovated:</div> <div>Rent Special: None</div> <div>Notes:</div>	
38	<div>Lake Pointe Townhomes</div> <div>4810 Lake Ct., Sandusky, OH 44870</div>	<div>Contact: Mike</div> <div>Phone: (419) 503-5505</div>
	<div>Total Units: 21 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 2007</div> <div>BR: 2 Vacant Units: 0 Waitlist: 7 HH AR Year:</div> <div>Target Population: Family Yr Renovated:</div> <div>Rent Special: None</div> <div>Notes: Located within established condominium community; Features granite countertops & high-end finishes</div>	
39	<div>Lakeview Estates (family)</div> <div>217 Buckeye Blvd, Port Clinton, OH 43452</div>	<div>Contact: Lauri</div> <div>Phone: (419) 732-0385</div>
	<div>Total Units: 60 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1978</div> <div>BR: 2, 3 Vacant Units: 0 Waitlist: 12-24 mos AR Year:</div> <div>Target Population: Family Yr Renovated:</div> <div>Rent Special: None</div> <div>Notes: HUD Section 8</div>	
40	<div>Lakeview Estates (Senior)</div> <div>205 Buckeye Blvd., Port Clinton, OH 43452</div>	<div>Contact: Lauri</div> <div>Phone: (419) 732-0385</div>
	<div>Total Units: 45 UC: 0 Occupancy: 100.0% Stories: 4 w/Elevator Year Built: 1981</div> <div>BR: 1, 2 Vacant Units: 0 Waitlist: 6-12 mos AR Year:</div> <div>Target Population: Senior 62+, Disabled Yr Renovated:</div> <div>Rent Special: None</div> <div>Notes: HUD Section 8</div>	






✓ Comparable Property ♦ Senior Restricted ■ (MRR) Market-Rate ■ (MRT) Market-Rate & Tax Credit ■ (MRG) Market-Rate & Government-Subsidized ■ (MIN) Market-Rate & Income-Restricted (not LIHTC)	■ (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized ■ (TAX) Tax Credit ■ (TGS) Tax Credit & Government-Subsidized ■ (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC) ■ (TIN) Tax Credit & Income-Restricted (not LIHTC) ■ (TMG) Tax Credit, Market-Rate & Government-Subsidized	■ (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized ■ (INR) Income-Restricted (not LIHTC) ■ (ING) Income-Restricted (not LIHTC) & Government-Subsidized ■ (GSS) Government-Subsidized ■ (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
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41	Lee Manor 246 W. Main St., Norwalk, OH 44857	Contact: Brad Phone: (419) 954-0337
	Total Units: 20 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1979 BR: 2 Vacant Units: 0 Waitlist: Yes AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	
42	Leisure Apts. 2400 Milan Rd., Sandusky, OH 44870	Contact: Zach Phone: (419) 502-1260
	Total Units: 40 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1978 BR: 1 Vacant Units: 0 Waitlist: 2 HH AR Year: Target Population: Senior 62+ Yr Renovated: Rent Special: None Notes: HUD Section 202; Information as of 11/29/2007; One 2-BR non-revenue unit not included in total, now used for storage by mgmt	
43	Londontown Apts 125 Pearl St, New London, OH 44851	Contact: Ron Phone: (419) 929-8302
	Total Units: 40 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1975 BR: 1, 2 Vacant Units: 0 Waitlist: Yes AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	
44	Mercy Outreach Ministries II 5810 N Main St, Williston, OH 43445	Contact: Sue Tate Phone: (419) 972-4346
	Total Units: 3 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1953 BR: 4 Vacant Units: 0 Waitlist: Yes AR Year: Target Population: Disabled Yr Renovated: Rent Special: None Notes: HUD Section 811	
45	Mercy Outreach Ministries III 9129 W State Rte 163, Oak Harbor, OH 43449	Contact: Sue Tate Phone: (419) 972-4346
	Total Units: 3 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 2008 BR: 4 Vacant Units: 0 Waitlist: None AR Year: Target Population: Disabled Yr Renovated: Rent Special: None Notes: HUD Section 811	




 Comparable Property  Senior Restricted  (MRR) Market-Rate  (MRT) Market-Rate & Tax Credit  (MRG) Market-Rate & Government-Subsidized  (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized  (TAX) Tax Credit  (TGS) Tax Credit & Government-Subsidized  (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)  (TIN) Tax Credit & Income-Restricted (not LIHTC)  (TMG) Tax Credit, Market-Rate & Government-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized  (INR) Income-Restricted (not LIHTC)  (ING) Income-Restricted (not LIHTC) & Government-Subsidized  (GSS) Government-Subsidized  (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
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46	Monticello Arms 2121-2203 Milan Rd., Sandusky, OH 44871	Contact: Zach Phone: (419) 502-1260
	Total Units: 74 UC: 0 Occupancy: 98.6% Stories: 2,2.5 Year Built: 1965 BR: 1, 2, 3 Vacant Units: 1 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Townhomes have washer/dryer hookups, central A/C & patio/deck/balcony	
47	Muirwood Village 101 Landsrush St, Sandusky, OH 44870	Contact: Sara Phone: (419) 627-2447
	Total Units: 200 UC: 0 Occupancy: 98.5% Stories: 1 Year Built: 1990 BR: 1, 2 Vacant Units: 3 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: fka Sandusky Housing; 1-br units have detached garages; 2-br units have attached garages & rents range based on floor plan	
48	Nickel Plate Plaza 975 Monroe St., Bellevue, OH 44811	Contact: Samantha Phone: (419) 483-4358
	Total Units: 48 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 1979 BR: 1, 2 Vacant Units: 0 Waitlist: 1br: 10 HH; 2br: 20 HH AR Year: Target Population: Family Yr Renovated: 2015 Rent Special: None Notes: Government-subsidized, RD 515; Accepts RA (24 units)	
49	Norwalk North Apts. 25 Bouscay Ave., Norwalk, OH 44857	Contact: Christina Phone: (419) 668-8868
	Total Units: 72 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1983 BR: 1, 2, 3 Vacant Units: 0 Waitlist: 22 HH AR Year: Target Population: Family Yr Renovated: 2007 Rent Special: None Notes: Tax Credit; HUD Section 8	
50	Norwood Villas 80 Norwood Ave., Norwalk, OH 44857	Contact: Pat Phone: (419) 677-9445
	Total Units: 17 UC: 0 Occupancy: 100.0% Stories: 1, 2 Year Built: 1979 BR: 1, 2 Vacant Units: 0 Waitlist: Yes AR Year: Target Population: Family Yr Renovated: 2005 Rent Special: None Notes: 2005: New roof & parking lot	

 Comparable Property	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income-Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Government-Subsidized	 (ING) Income-Restricted (not LIHTC) & Government-Subsidized
 (MRT) Market-Rate & Tax Credit	 (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	 (GSS) Government-Subsidized
 (MRG) Market-Rate & Government-Subsidized	 (TIN) Tax Credit & Income-Restricted (not LIHTC)	 (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
 (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (TMG) Tax Credit, Market-Rate & Government-Subsidized	

51	Oakwood Manor Apts. 524 N Benton St, Oak Harbor, OH 43449	Contact: Jackie Phone: (419) 898-0107
	Total Units: 24 UC: 0 Occupancy: 95.8% Stories: 1 Year Built: 1988 BR: 1 Vacant Units: 1 Waitlist: None AR Year: Target Population: Senior 62+, Disabled Yr Renovated: Rent Special: None Notes: RD 515, has RA (19 units)	
52	Parkside Place 408 Old State Rd. S., Norwalk, OH 44857	Contact: Samantha Phone: (567) 743-9541
	Total Units: 40 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 1986 BR: 1, 2 Vacant Units: 0 Waitlist: 1br: 10 HH; 2br: 10-12 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Government-subsidized, RD 515; Accepts RA (24 units)	
53	Pin Oak Apts. 109 Walton St W, Willard, OH 44890	Contact: Michelle Phone: (419) 935-2141
	Total Units: 50 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1980 BR: 1, 2 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	
54	Pleasant Pine Apts. 120 N. Pleasant St., Norwalk, OH 44857	Contact: Dawn Herner Phone: (419) 668-2786
	Total Units: 24 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1986 BR: 1, 2 Vacant Units: 0 Waitlist: 12 mos AR Year: Target Population: Family, Senior, Disabled Yr Renovated: Rent Special: None Notes: RD 515, has RA (4 units)	
55	Plum Brook East 1500 E. Bogart Rd., Sandusky, OH 44870	Contact: Debbie Phone: (419) 557-9355
	Total Units: 88 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1994 BR: 1, 2 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Does not accept HCV; 1-br units have detached 1-car garage, skylight & wall A/C; 2-br units have attached 2-car garage & central A/C	






 Comparable Property  Senior Restricted  (MRR) Market-Rate  (MRT) Market-Rate & Tax Credit  (MRG) Market-Rate & Government-Subsidized  (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized  (TAX) Tax Credit  (TGS) Tax Credit & Government-Subsidized  (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)  (TIN) Tax Credit & Income-Restricted (not LIHTC)  (TMG) Tax Credit, Market-Rate & Government-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized  (INR) Income-Restricted (not LIHTC)  (ING) Income-Restricted (not LIHTC) & Government-Subsidized  (GSS) Government-Subsidized  (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
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








56	Plum Brook West 1007 E. Bogart Rd., Sandusky, OH 44870	Contact: Debbie Phone: (419) 557-9355
	Total Units: 92 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1995 BR: 1, 2 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Does not accept HCV; 1-br units have detached 1-car garage, skylight & wall A/C; 2-br units have attached 2-car garage & central A/C; Unit mix estimated; Rent range floor plan	
57	Plymouth Villa Apt 135 Park Ave, Plymouth, OH 44865	Contact: N/A Phone: (419) 687-3775
	Total Units: 32 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1979 BR: 1, 2 Vacant Units: 0 Waitlist: Yes AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	
58	Ranchview Garden Apts. 1219 E. Perkins Ave., Sandusky, OH 44871	Contact: Zach Phone: (419) 502-1260
	Total Units: 90 UC: 0 Occupancy: 96.7% Stories: 1 Year Built: 1973 BR: 1, 2, 3 Vacant Units: 3 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	
59	Redwood Norwalk 230 Stower Ln., Norwalk, OH 44857	Contact: Cindy Phone: (833) 473-2914
	Total Units: 104 UC: 0 Occupancy: 99.0% Stories: 1 Year Built: 2008 BR: 2 Vacant Units: 1 Waitlist: Yes AR Year: Target Population: Family Yr Renovated: Rent Special: Veterans/fire/police discount: no admin, app., security deposit, or pet fees; Also has preferred employers Notes: Rent range based on 1- or 2-car garage; Preleasing began 9/2008; Opened 11/2008; Reached 100% occupancy 8/2009	
60	Redwood Vermillion 911 Wine St., Vermillion, OH 44089	Contact: Shannon Phone: (833) 890-5280
	Total Units: 54 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 2011 BR: 2 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Keeps a WL as needed: 0 HH	






 Comparable Property	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income-Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Government-Subsidized	 (ING) Income-Restricted (not LIHTC) & Government-Subsidized
 (MRT) Market-Rate & Tax Credit	 (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	 (GSS) Government-Subsidized
 (MRG) Market-Rate & Government-Subsidized	 (TIN) Tax Credit & Income-Restricted (not LIHTC)	 (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
 (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (TMG) Tax Credit, Market-Rate & Government-Subsidized	


















61	Reiger Place 232 Jackson St, Sandusky, OH 44870	Contact: Linda Phone: (419) 502-0220
	Total Units: 37 UC: 0 Occupancy: 100.0% Stories: 6 w/Elevator Year Built: 1912 BR: 1, 2 Vacant Units: 0 Waitlist: Yes--"Several months" AR Year: 2013 Target Population: Senior 55+ Yr Renovated: Rent Special: None Notes: SF est. by contact; Parking garage next door belongs to city	
62	Reserve at Lakeview Landing 512 Berlin Rd., Huron, OH 44839	Contact: Amy Phone: (419) 616-6019
	Total Units: 43 UC: 0 Occupancy: 100.0% Stories: 1,3 w/Elevator Year Built: 2013 BR: 1, 2 Vacant Units: 0 Waitlist: 10 HH AR Year: Target Population: Senior 55+ Yr Renovated: Rent Special: None Notes: Tax Credit; 13 units are rent restricted at 50% AMHI; 2-br 1.5 ba are villas; Villas opened 6/2013, 3-story building opened 11/2013; Began preleasing 3/2013	
63	Rose Acre Manor 110 E 12th St, Port Clinton, OH 43452	Contact: Todd Bickly Phone: (419) 734-7622
	Total Units: 10 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 2004 BR: 1, 2 Vacant Units: 0 Waitlist: 24-36 mos AR Year: Target Population: Disabled Yr Renovated: Rent Special: None Notes: HUD Section 811	
64	Sandpiper Cove I 729 Cleveland Rd W, Huron, OH 44839	Contact: Zach Phone: (419) 502-1260
	Total Units: 24 UC: 0 Occupancy: 100.0% Stories: 2.5 Year Built: 1978 BR: 1, 2 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Square footage & year built estimated;	
65	Sandpiper Cove II 535-551 Cleveland Rd. W, Huron, OH 44839	Contact: Zach Phone: (419) 502-1260
	Total Units: 106 UC: 0 Occupancy: 99.1% Stories: 2.5 Year Built: 1978 BR: 0, 1, 2 Vacant Units: 1 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Square footage & year built estimated;	






✓	Comparable Property	■	(MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	■	(TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
◆	Senior Restricted	■	(TAX) Tax Credit	■	(INR) Income-Restricted (not LIHTC)
■	(MRR) Market-Rate	■	(TGS) Tax Credit & Government-Subsidized	■	(ING) Income-Restricted (not LIHTC) & Government-Subsidized
■	(MRT) Market-Rate & Tax Credit	■	(TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	■	(GSS) Government-Subsidized
■	(MRG) Market-Rate & Government-Subsidized	■	(TIN) Tax Credit & Income-Restricted (not LIHTC)	■	(ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
■	(MIN) Market-Rate & Income-Restricted (not LIHTC)	■	(TMG) Tax Credit, Market-Rate & Government-Subsidized		

66	Sandpiper Cove III 443 Cleveland Rd W, Huron, OH 44839	Contact: Zach Phone: (419) 502-1260
	Total Units: 24 UC: 0 Occupancy: 91.7% Stories: 2.5 Year Built: 1978 BR: 1, 2, 3 Vacant Units: 2 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Square footage & year built estimated;	
67	Schmidt Apts. 246 E Market St, Sandusky, OH 44870	Contact: Sharon Phone: (419) 502-0200
	Total Units: 8 UC: 0 Occupancy: 100.0% Stories: 3 Year Built: 1925 BR: 2 Vacant Units: 0 Waitlist: Yes AR Year: 2018 Target Population: Family Yr Renovated: Rent Special: None Notes:	
68	Settler Mills Apts. 8 Senior Dr., Greenwich, OH 44837	Contact: Tonya Phone: (419) 752-9281
	Total Units: 36 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1992 BR: 1, 2 Vacant Units: 0 Waitlist: 8 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: 60% AMHI; RD 515, has RA (32 units)	
69	Shaker Village of Whitefield 394 Cleveland Rd., Norwalk, OH 44857	Contact: Jody Phone: (419) 621-8200
	Total Units: 172 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1999 BR: 1, 2 Vacant Units: 0 Waitlist: Yes AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	
70	Shepard Crossing Apts. 985 Madison St, Port Clinton, OH 43452	Contact: Beverly Patrone Phone: (419) 301-4500
	Total Units: 50 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 2019 BR: 2 Vacant Units: 0 Waitlist: 20 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Tax Credit; RD 538	

 Comparable Property  Senior Restricted  (MRR) Market-Rate  (MRT) Market-Rate & Tax Credit  (MRG) Market-Rate & Government-Subsidized  (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized  (TAX) Tax Credit  (TGS) Tax Credit & Government-Subsidized  (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)  (TIN) Tax Credit & Income-Restricted (not LIHTC)  (TMG) Tax Credit, Market-Rate & Government-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized  (INR) Income-Restricted (not LIHTC)  (ING) Income-Restricted (not LIHTC) & Government-Subsidized  (GSS) Government-Subsidized  (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
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71	Shore Club Apartments East 1375 Cleveland Rd. W, Huron, OH 44839	Contact: David Phone: (419) 433-5441
	Total Units: 84 UC: 0 Occupancy: 100.0% Stories: 2, 2.5 Year Built: 1992 BR: 2, 3 Vacant Units: 0 Waitlist: 3 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Does not accept HCV; Lg. 2-br & all 3-br units have washer/dryer hookups; 3-br rent range based on floor level	
72	Shoreline Apts. 222 W Shoreline Dr, Sandusky, OH 44870	Contact: Sharon Phone: (419) 502-0200
	Total Units: 7 UC: 0 Occupancy: 100.0% Stories: 4 Year Built: 1870 BR: 2 Vacant Units: 0 Waitlist: Yes AR Year: 2007 Target Population: Family Yr Renovated: Rent Special: None Notes:	
73	Stadium Apts. 615 Fremont Rd., Port Clinton, OH 43452	Contact: Scott Phone: (419) 262-4351
	Total Units: 24 UC: 0 Occupancy: 100.0% Stories: 2.5 Year Built: 1972 BR: 1, 2 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	
74	Sunnyside Acres 1440 Judy Ln, Sandusky, OH 44870	Contact: Amber Phone: (419) 502-1260
	Total Units: 30 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1980 BR: 2, 3, 4 Vacant Units: 0 Waitlist: 9 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	
75	Sycamore Apts. 72 W. Chestnut St., Norwalk, OH 44857	Contact: Jennifer Phone: (419) 402-8171
	Total Units: 60 UC: 0 Occupancy: 100.0% Stories: 2.5 Year Built: 1984 BR: 1, 2 Vacant Units: 0 Waitlist: 27 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	

 Comparable Property	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income-Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Government-Subsidized	 (ING) Income-Restricted (not LIHTC) & Government-Subsidized
 (MRT) Market-Rate & Tax Credit	 (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	 (GSS) Government-Subsidized
 (MRG) Market-Rate & Government-Subsidized	 (TIN) Tax Credit & Income-Restricted (not LIHTC)	 (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
 (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (TMG) Tax Credit, Market-Rate & Government-Subsidized	

76	Venice Heights 4512 Venice Heights Blvd., Sandusky, OH 44870	Contact: Amber Phone: (419) 502-1260
	Total Units: 40 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1994 BR: 1, 2 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: 1-br have wall A/C units; Lg. 2-br have washer/dryer hookups	
77	Viewpoint Apts. 215 E. Shoreline Dr., Sandusky, OH 44870	Contact: Heather Phone: (419) 625-1101
	Total Units: 117 UC: 0 Occupancy: 100.0% Stories: 10 w/Elevator Year Built: 1969 BR: 0, 1 Vacant Units: 0 Waitlist: 11 HH AR Year: Target Population: Senior 55+ Yr Renovated: 2007 Rent Special: None Notes: 50% & 60% AMHI (103 units); HCV (19 units); Market-rate (5 units); HUD Section 8 (9 units)	
78	Villa on the Lake 201 Rye Beach Rd., Huron, OH 44839	Contact: Valerie Phone: (419) 526-0466
	Total Units: 26 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1994 BR: 1 Vacant Units: 0 Waitlist: 29 HH AR Year: Target Population: Senior 62+ Yr Renovated: Rent Special: None Notes: RD 515, has RA (23 units)	
79	Village of Edson Creek 1401 Portside Dr., Vermilion, OH 44089	Contact: Barb Phone: (440) 967-9526
	Total Units: 298 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 1999 BR: 1, 2, 3 Vacant Units: 0 Waitlist: 200 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Does not accept HCV; 1 manager unit not included in total units; 1-br & 2-br/1-bath units have 1-car garage, all others have 2-car garage; Unit mix estimated	
80	Village Square 1227 Avondale St., Sandusky, OH 44870	Contact: Debbie Phone: (419) 627-9767
	Total Units: 105 UC: 0 Occupancy: 98.1% Stories: 3 Year Built: 1974 BR: 1, 2 Vacant Units: 2 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Rent range due to unit amenities	

✓ Comparable Property

◆ Senior Restricted

■ (MRR) Market-Rate

■ (MRT) Market-Rate & Tax Credit

■ (MRG) Market-Rate & Government-Subsidized

■ (MIN) Market-Rate & Income-Restricted (not LIHTC)

■ (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized

■ (TAX) Tax Credit

■ (TGS) Tax Credit & Government-Subsidized

■ (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)

■ (TIN) Tax Credit & Income-Restricted (not LIHTC)

■ (TMG) Tax Credit, Market-Rate & Government-Subsidized




■ (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized

■ (INR) Income-Restricted (not LIHTC)

■ (ING) Income-Restricted (not LIHTC) & Government-Subsidized

■ (GSS) Government-Subsidized

■ (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted

81	Washington Manor 135 N. Pleasant St., Norwalk, OH 44857	Contact: Sherry Phone: (419) 668-4663
	Total Units: 56 UC: 0 Occupancy: 100.0% Stories: 1.5 Year Built: 1977 BR: 2, 3 Vacant Units: 0 Waitlist: Yes AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	
82	Willard Villa Apts. 206 Rae Ct, Willard, OH 44890	Contact: Connie Phone: (419) 935-1007
	Total Units: 40 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 1987 BR: 1, 2 Vacant Units: 0 Waitlist: 10 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: RD 515, has RA (28 units)	
83	Windy Acres 96 Clifton St, New London, OH 44851	Contact: Elizabeth Phone: (419) 929-3018
	Total Units: 36 UC: 0 Occupancy: 100.0% Stories: 2 w/Elevator Year Built: 1996 BR: 1 Vacant Units: 0 Waitlist: 1 HH AR Year: Target Population: Senior 62+ Yr Renovated: Rent Special: None Notes:	

✓	Comparable Property	■	(MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	■	(TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
◆	Senior Restricted	■	(TAX) Tax Credit	■	(INR) Income-Restricted (not LIHTC)
■	(MRR) Market-Rate	■	(TGS) Tax Credit & Government-Subsidized	■	(ING) Income-Restricted (not LIHTC) & Government-Subsidized
■	(MRT) Market-Rate & Tax Credit	■	(TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	■	(GSS) Government-Subsidized
■	(MRG) Market-Rate & Government-Subsidized	■	(TIN) Tax Credit & Income-Restricted (not LIHTC)	■	(ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
■	(MIN) Market-Rate & Income-Restricted (not LIHTC)	■	(TMG) Tax Credit, Market-Rate & Government-Subsidized		

ADDENDUM B:

NON-CONVENTIONAL RENTALS &
VACATION RENTAL SURVEYS

Non-Conventional Rentals (Erie County)

Address	City	Type	Price	Square Feet	Price Per Square Feet	Bed	Bath	Year Built	Source
105 West Shoreway Drive	Sandusky	Manufactured Home	\$950	960	\$0.99	2	2.0	2023	Zillow
802 Wayne Street	Sandusky	Apartment	\$800	-	-	1	1.0	1949	Zillow
3018 Hull Road	Huron	Single-family	\$1,600	1,300	\$1.23	3	2.0	-	Zillow
3307 Columbus Avenue	Sandusky	Apartment	\$1,300	1,100	\$1.18	2	1.0	1955	Apartmenthomeliving
115 Adams Street	Castalia	Apartment	\$575	900	\$0.64	2	1.0	1961	Apartmenthomeliving
1502 Central Avenue	Sandusky	Single-family	\$1,150	1,200	\$0.96	2	1.0	1915	Apartmenthomeliving
437 Cove Street	Sandusky	Single-family	\$900	1,000	\$0.90	2	1.0	1920	Apartmenthomeliving
424 Perry Street	Sandusky	Single-family	\$800	1,200	\$0.67	1	1.0	1925	Apt.com
512 Hancock Street	Sandusky	Single-family	\$1,500	1,635	\$0.92	3	2.5	1930	Apt.com
3818 Joti Avenue	Huron	Single-family	\$1,800	2,064	\$0.87	3	2.0	1970	Apt.com
119 Miami Place	Huron	Single-family	\$1,695	936	\$1.81	3	1.0	1966	Trulia
19 Overlook Drive	Vermillion	Single-family	\$2,500	800	\$3.13	2	1.0	1940	Trulia
60 Center Road	Vermillion	Single-family	\$3,000	1,500	\$2.00	3	2.0	1940	Trulia
645 Osborne Street	Sandusky	Single-family	\$1,285	650	\$1.98	2	1.0	1906	Trulia
216 Walnut Street	Castalia	Single-family	\$1,150	1,026	\$1.12	3	1.0	1975	Apartmenthomeliving
808 Fulton Street	Sandusky	Single-family	\$1,350	1,200	\$1.13	4	1.0	1906	Rent.com
222 Doerzbach Avenue	Sandusky	Single-family	\$850	768	\$1.11	3	1.0	1954	Rent.com
721 West Osborne Street	Sandusky	Apartment	\$1,277	1,096	\$1.17	3	1.0	1930	Apartmenthomeliving
1511 Columbus Avenue	Sandusky	Apartment	\$1,075	1,000	\$1.08	3	1.0	1900	Apartmenthomeliving
511 West Washington Street	Sandusky	Apartment	\$650	500	\$1.30	0	1.0	1900	Apartmenthomeliving
401 West Shoreline Drive	Sandusky	Condominium	\$1,500	814	\$1.84	1	1.0	2007	Apts.com
401 West Shoreline Drive	Sandusky	Condominium	\$1,500	763	\$1.97	1	1.0	2007	Apts.com
1425 Hayes Avenue	Sandusky	Apartment	\$850	725	\$1.17	2	1.0	-	Apartmentguide
2117 East Forest Drive	Sandusky	Apartment	\$750	925	\$0.81	2	1.0	-	Zillow

(Continued)

Non-Conventional Rentals (Erie County)									
Address	City	Type	Price	Square Feet	Price Per Square Feet	Bed	Bath	Year Built	Source
311 Fulton Street	Sandusky	Apartment	\$925	-	-	3	1.0	1906	Apartmentguide
1632 Oakmont Lane	Sandusky	Single-family	\$1,500	975	\$1.54	4	2.0	1958	Facebook
1204 Susan Lane	Sandusky	Single-family	\$1,000	1,176	\$0.85	4	1.0	1971	Facebook
607 Bimini Drive	Sandusky	Townhome	\$1,800	1,156	\$1.56	2	1.0	1974	Facebook
1750 Mills Street	Sandusky	Single-family	\$1,600	2,500	\$0.64	4	1.5	1903	Facebook
324 Camp Street	Sandusky	Apartment	\$825	-	-	1	1.0	1930	Facebook
1711 North Forest Drive	Sandusky	Single-family	\$1,250	1,205	\$1.04	4	1.0	1961	Facebook
1620 Forest Drive	Sandusky	Single-family	\$750	600	\$1.25	2	1.0	-	Facebook
2020 Campbell Street	Sandusky	Single-family	\$950	1,800	\$0.53	3	2.0	-	Facebook
Peterson Lane	Sandusky	Apartment	\$1,500	-	-	3	1.0	-	Facebook
Cleveland Road West	Huron	Apartment	\$804	-	-	1	1.0	-	Facebook
208 Perry Street	Sandusky	Apartment	\$775	500	\$1.55	1	1.0	1980	Rentals.com
2420 OH-269	Castalia	Single-family	\$1,350	1,205	\$1.12	3	1.0	-	Apts.com
1517 Columbus Avenue	Sandusky	Apartment	\$1,050	1,050	\$1.00	3	1.0	1900	Facebook
2289 Fallen Timber Drive	Sandusky	Townhome	\$875	1,100	\$0.80	2	1.0	1972	Facebook

Vacation Rentals (Erie County)							
Address	City	Nightly Rate	Monthly*	Bed	Bath	Sleeps**	Source
Jackson Street	Sandusky	\$125	\$3,802	1	1.0	4	Airbnb
Decatur Street	Sandusky	\$125	\$3,802	1	1.0	4	Airbnb
Decatur Street	Sandusky	\$160	\$4,867	2	1.0	6	Airbnb
Lawrence Street	Sandusky	\$130	\$3,954	1	1.0	5	Airbnb
Central Avenue	Sandusky	\$311	\$9,460	3	2.0	6	Airbnb (Downtown)
West Adams Street	Sandusky	\$311	\$9,460	2	2.0	6	Airbnb (Downtown)
McDonough Street	Sandusky	\$137	\$4,167	1	1.0	4	Airbnb
West Boalt Street	Sandusky	\$198	\$6,023	3	1.0	9	Airbnb
Shelby Street	Sandusky	\$295	\$8,973	4	2.0	16	Airbnb Entire Home
Hancock Street	Sandusky	\$164	\$4,988	2	1.0	4	Airbnb Apartment
Billman Drive	Sandusky	\$150	\$4,563	2	3.0	4	Airbnb
Wayne Street	Sandusky	\$164	\$4,988	2	1.0	4	Airbnb
East Washington Street	Sandusky	\$120	\$3,650	3	1.0	10	Airbnb
East Market Street	Sandusky	\$164	\$4,988	2	1.0	4	Airbnb
Hancock Street	Sandusky	\$164	\$4,988	2	1.0	4	Not a duplicate
Hancock Street	Sandusky	\$170	\$5,171	1	2.0	4	Not a duplicate
Billman Drive	Sandusky	\$145	\$4,410	3	2.0	8	Airbnb
Dutch Lane	Sandusky	\$228	\$6,935	4	1.0	9	Airbnb
Dutch Lane	Sandusky	\$171	\$5,201	3	2.0	9	Airbnb
Meigs Street	Sandusky	\$175	\$5,323	3	2.0	8	Airbnb
Anderson Street	Sandusky	\$165	\$5,019	2	1.0	7	Airbnb
East Madison Street	Sandusky	\$112	\$3,407	1	1.0	4	Airbnb
Columbus Avenue	Sandusky	\$134	\$4,076	1	1.0	4	Airbnb

*Based on 30-day month

**Maximum number of people allowed

(Continued)

Vacation Rentals (Erie County)							
Address	City	Nightly Rate	Monthly*	Bed	Bath	Sleeps**	Source
401 West Shoreline Drive	Sandusky	\$277	\$8,425	2	2.0	5	Chesapeake Lofts
401 West Shoreline Drive	Sandusky	\$179	\$5,445	3	2.0	6	Chesapeake Lofts
401 West Shoreline Drive	Sandusky	\$168	\$5,110	2	2.0	4	Chesapeake Lofts
401 West Shoreline Drive	Sandusky	\$105	\$3,194	2	2.5	6	Chesapeake Lofts
401 West Shoreline Drive	Sandusky	\$225	\$6,844	1	1.0	4	Chesapeake Lofts
401 West Shoreline Drive	Sandusky	\$180	\$5,475	3	2.0	8	Chesapeake Lofts
401 West Shoreline Drive	Sandusky	\$225	\$6,844	2	1.0	6	Chesapeake Lofts
West Shoreline Drive	Sandusky	\$267	\$8,121	2	1.0	6	Not a duplicate
West Shoreline Drive	Sandusky	\$202	\$6,144	1	1.0	4	By water not a duplicate
West Shoreline Drive	Sandusky	\$159	\$4,836	2	2.0	4	Airbnb
Carr Street	Sandusky	\$119	\$3,620	3	2.5	10	Airbnb
Camp Street	Sandusky	\$145	\$4,410	2	2.0	6	Airbnb
Maple Avenue	Sandusky	\$162	\$4,928	3	1.0	6	Airbnb
North Depot	Sandusky	\$154	\$4,684	1	1.0	4	Airbnb
Columbus Avenue	Sandusky	\$150	\$4,563	3	1.0	8	Airbnb
5th Street	Sandusky	\$171	\$5,201	3	1.0	6	Airbnb
South Larchmont Drive	Sandusky	\$320	\$9,733	4	1.5	10	Airbnb
Cedar Point Drive	Sandusky	\$185	\$5,627	3	1.5	6	Airbnb
Northview Place	Huron	\$128	\$3,893	4	3.0	10	Airbnb
High Street	Huron	\$158	\$4,806	4	2.0	11	Airbnb
Atwood Place	Huron	\$185	\$5,627	4	1.0	10	Airbnb
High Street	Huron	\$195	\$5,931	3	2.5	8	Airbnb
Atwood Place	Huron	\$150	\$4,563	3	1.0	8	Not a duplicate
Atwood Place	Huron	\$199	\$6,053	4	2.0	12	Not a duplicate

*Based on 30-day month

**Maximum number of people allowed

(Continued)

Vacation Rentals (Erie County)							
Address	City	Nightly Rate	Monthly*	Bed	Bath	Sleeps**	Source
Richland Avenue	Huron	\$250	\$7,604	4	3.0	11	Airbnb
Oakwood Avenue	Huron	\$175	\$5,323	3	2.0	9	Airbnb
Michigan Avenue	Huron	\$110	\$3,346	3	2.0	8	Airbnb
Rose Avenue	Huron	\$246	\$7,483	4	2.0	8	Airbnb
Silvern Street	Huron	\$189	\$5,749	4	2.5	12	Airbnb
Michigan Avenue	Huron	\$163	\$4,958	3	2.0	11	Not a duplicate
Cleveland Road West	Huron	\$135	\$4,106	2	2.0	7	Airbnb
Orangewood Road	Huron	\$250	\$7,604	4	2.5	12	Airbnb
Martha Drive	Huron	\$245	\$7,452	2	1.5	9	Airbnb
Rye Beach Road	Huron	\$139	\$4,228	3	1.5	8	Airbnb
Swanson Street	Huron	\$143	\$4,350	3	2.0	6	Airbnb
Wilbor Avenue	Huron	\$249	\$7,574	4	2.0	13	Airbnb
North Port Lane	Huron	\$283	\$8,608	4	2.0	8	Airbnb
Berlin Road	Huron	\$225	\$6,844	4	2.0	8	Airbnb
Berlin Road	Huron	\$217	\$6,600	4	2.0	11	Airbnb
Freeman Lane	Huron	\$279	\$8,486	4	2.0	9	Airbnb
South Edison Drive	Milan	\$150	\$4,563	4	1.5	6	Airbnb
East Judson Street	Milan	\$110	\$3,346	3	1.5	6	Airbnb
Old US-250	Milan	\$75	\$2,281	2	1.0	7	Airbnb
Washington Avenue	Huron	\$140	\$4,258	3	2.0	6	Airbnb
3005 Bardshar Road	Sandusky	\$300	\$9,125	3	2.0	12	VRBO
3006 Bardshar Road	Sandusky	\$175	\$5,323	1	1.0	4	VRBO
Silvern Street	Huron	\$163	\$4,958	3	2.0	11	VRBO not a duplicate
State Route 6	Huron	\$184	\$5,597	2	2.0	7	VRBO

*Based on 30-day month

**Maximum number of people allowed

Non-Conventional Rentals (Huron County)

Address	City	Type	Price	Square Feet	Price Per Square Feet	Bed	Bath	Year Built	Source
529 Theo Moll Drive	Willard	Apartment	\$899	-	-	3	1.5	2000	Zillow
520 Milan Avenue	Norwalk	Mobile Home	\$895	900	\$0.99	2	1.0	2000	Zillow
216 East Tiffin Street	Willard	Apartment	\$875	1,200	\$0.73	3	1.0	1900	Zillow
214 East Tiffin Street	Willard	Apartment	\$875	1,200	\$0.73	3	1.0	1924	Zillow
4256 Postema Court	Willard	Duplex	\$1,075	900	\$1.19	3	1.0	-	Rentals.com
4252 Postema Court	Willard	Duplex	\$1,075	900	\$1.19	3	1.0	1975	Rent.com
108 Dale Avenue	Willard	Apartment	\$700	-	-	1	1.0	-	Alpha & Omega Real Estate Group
9 Gifford Street	Greenwich	Duplex	\$725	-	-	2	1.5	2004	Bauer Management Realty
4336 Harland Center Road	Collins	Apartment	\$720	850	\$0.85	2	1.0	1890	Zumper
4336 Harland Center Road	Collins	Apartment	\$950	-	-	3	1.0	1890	Zumper
4336 Harland Center Road	Collins	Apartment	\$510	-	-	1	1.0	1890	Zumper
1894 OH-18	Wakeman	Townhome	\$775	-	-	2	1.5	1979	Rentals.com
33 Main Street	Greenwich	Apartment	\$825	1,200	\$0.69	2	1.0	1890	Apts.com
87 New Street	Greenwich	Duplex	\$725	-	-	2	1.0	1993	Bauer Management Realty
87 New Street	Greenwich	Duplex	\$725	-	-	2	1.0	1993	Bauer Management Realty
Main Street	Monroeville	Apartment	\$600	-	-	2	1.0	-	Facebook
26 West Main Street	Norwalk	Apartment	\$1,500	1,300	\$1.15	0	1.0	1945	Facebook
17 South Pleasant Street	Wakeman	Duplex	\$1,009	1,500	\$0.67	3	1.0	1900	Facebook
17 South Pleasant Street	Wakeman	Duplex	\$1,100	2,000	\$0.55	3	1.0	1990	Facebook
Surrey Court	Monroeville	Apartment	\$775	-	-	2	1.0	-	Apartment Home Living

Vacation Rentals (Huron County)

Address	City	Nightly Rate	Monthly*	Bed	Bath	Sleeps**	Source
Cortland Street	Norwalk	\$59	\$1,795	1	1.0	4	Airbnb
Jefferson Street	Norwalk	\$89	\$2,707	3	1.0	9	Airbnb
Jackson Street	Norwalk	\$199	\$6,053	3	1.0	10	Airbnb
St. Marys Street	Norwalk	\$89	\$2,707	2	1.0	7	Airbnb
Milan Avenue	Norwalk	\$82	\$2,494	2	1.0	9	Airbnb
Longview Drive	Norwalk	\$129	\$3,924	3	2.0	7	Airbnb
Deepdale Drive	Norwalk	\$79	\$2,403	3	2.0	8	Airbnb
North Edgewood Drive	Norwalk	\$129	\$3,924	3	2.0	7	Airbnb
State Route 61	Norwalk	\$159	\$4,836	2	1.0	10	Airbnb

*Based on 30-day month

**Maximum number of people allowed

Non-Conventional Rentals (Ottawa County)

Address	City	Type	Price	Square Feet	Price Per Square Feet	Bed	Bath	Year Built	Source
512 Madison Street	Port Clinton	Apartment	\$750	1,000	\$0.75	2	1.0	1913	Zillow
156 Clinton Reef Drive	Port Clinton	Condominium	\$950	888	\$1.07	2	1.0	1988	Zillow
246 West Lakeshore Drive	Port Clinton	Condominium	\$1,400	740	\$1.89	1	1.0	1983	Zillow
8971 West Canada Goose Court	Oak Harbor	Apartment	\$2,000	998	\$2.00	2	2.0	1998	Zillow
537 South Toledo Street	Elmore	Single-family	\$1,650	1,244	\$1.33	3	3.0	-	Zillow
408 1/2 West Main Street	Genoa	Apartment	\$875	675	\$1.30	2	1.0	1930	Zillow
1923 Yacht Port Beach Road	Port Clinton	Apartment	\$1,500	750	\$2.00	1	1.0	1987	Zillow
529 Fulton Street	Port Clinton	Single-family	\$2,200	1,572	\$1.40	4	1.5	1937	Rentals.com
225 Jefferson Street	Port Clinton	Apartment	\$795	765	\$1.04	2	1.0	-	Rentals.com
707 Lincoln Court	Port Clinton	Apartment	\$675	550	\$1.23	1	1.0	1974	Rentals.com

Vacation Rentals (Ottawa County)

Address	City	Nightly Rate	Monthly*	Bed	Bath	Sleeps**	Source
Fulton Street	Port Clinton	\$212	\$6,448	3	1.0	6	Airbnb
Washington Sstreet	Port Clinton	\$100	\$3,042	3	1.0	6	Airbnb
East 7th Street	Port Clinton	\$180	\$5,475	4	1.5	12	Airbnb
Jefferson Street	Port Clinton	\$125	\$3,802	1	1.0	2	Airbnb
East 10th Street	Port Clinton	\$137	\$4,167	3	1.0	10	Airbnb
East 5th Street	Port Clinton	\$119	\$3,620	3	2.0	8	Airbnb
South Railroad Street	Port Clinton	\$165	\$5,019	2	1.0	8	Airbnb
East Helmsman Drive	Port Clinton	\$225	\$6,844	3	2.0	6	Airbnb
Northwest Catawba Road	Port Clinton	\$200	\$6,083	2	2.0	8	Airbnb
East Washburn Drive	Port Clinton	\$119	\$3,620	2	1.0	6	Airbnb
East Marina Avenue	Port Clinton	\$169	\$5,140	2	2.0	4	Airbnb
West State Route 163	Port Clinton	\$219	\$6,661	0	1.0	2	Airbnb (Room within B&B)
West State Route 163	Port Clinton	\$219	\$6,661	1	1.0	1	Airbnb (Room within B&B)
West State Route 163	Port Clinton	\$186	\$5,658	1	1.0	2	Airbnb (Room within B&B)
West State Route 163	Port Clinton	\$186	\$5,658	0	1.0	2	Airbnb (Room within B&B)
West State Route 163	Port Clinton	\$186	\$5,658	1	1.0	2	Airbnb (Room within B&B)
West State Route 163	Port Clinton	\$186	\$5,658	1	1.0	2	Airbnb (Room within B&B)
Harbor Winds Mhp	Port Clinton	\$113	\$3,437	1	1.0	4	Airbnb Rock Harbor Cottages
Harbor Winds Mhp	Port Clinton	\$119	\$3,620	2	1.0	7	Airbnb Rock Harbor Cottages
Northview Drive	Port Clinton	\$125	\$3,802	1	1.0	2	Airbnb
North Shore Boulevard	Port Clinton	\$537	\$16,334	4	3.0	15	Airbnb
Erie Beach Road	Port Clinton	\$185	\$5,627	3	2.0	10	Airbnb
Cedar Avenue	Port Clinton	\$168	\$5,110	3	2.0	10	Airbnb
Jasmine Avenue	Port Clinton	\$275	\$8,365	4	2.0	7	Airbnb

*Based on 30-day month

**Maximum number of people allowed

(Continued)

Vacation Rentals (Ottawa County)							
Address	City	Nightly Rate	Monthly*	Bed	Bath	Sleeps**	Source
Peach Street	Port Clinton	\$245	\$7,452	3	1.0	6	Airbnb
West State Route 163	Port Clinton	\$132	\$4,015	2	2.0	6	Airbnb
Cherry Avenue	Port Clinton	\$159	\$4,836	2	1.0	6	Airbnb
Vine Street	Port Clinton	\$375	\$11,406	4	2.0	13	Airbnb
East State Road	Port Clinton	\$180	\$5,475	1	1.0	2	Airbnb
Port Clinton Eastern Road	Port Clinton	\$125	\$3,802	3	1.5	8	Airbnb
South Thomas Drive	Port Clinton	\$115	\$3,498	3	1.0	7	Airbnb
South Thomas Drive	Port Clinton	\$248	\$7,543	3	2.5	8	Airbnb
West Lakeshore Drive	Port Clinton	\$285	\$8,669	3	2.0	8	Airbnb
West Janes Road	Port Clinton	\$300	\$9,125	4	2.5	8	Airbnb
Clinton Reef Drive	Port Clinton	\$100	\$3,042	1	1.0	4	Airbnb
Clinton Reef Drive	Port Clinton	\$180	\$5,475	1	1.0	4	Airbnb
Clinton Reef Drive	Port Clinton	\$120	\$3,650	2	1.0	6	Airbnb
Portage View Mhp	Port Clinton	\$175	\$5,323	3	1.0	6	Airbnb
North Toussaint South Road	Port Clinton	\$175	\$5,323	2	1.0	6	Airbnb
Skipper Road	Port Clinton	\$200	\$6,083	3	1.5	8	Airbnb
Harris Harbour Drive	Port Clinton	\$90	\$2,738	1	1.0	4	Airbnb
Pickerel Pike	Port Clinton	\$225	\$6,844	2	1.0	6	Airbnb
Canada Goose Court	Port Clinton	\$139	\$4,228	3	3.0	6	Airbnb
Canada Goose Court	Port Clinton	\$95	\$2,890	1	1.0	4	Airbnb
Canada Goose Court	Port Clinton	\$109	\$3,315	1	1.0	6	Airbnb
Teal Bend	Port Clinton	\$110	\$3,346	1	1.0	3	Airbnb
Teal Bend	Port Clinton	\$149	\$4,532	1	1.0	2	Airbnb

*Based on 30-day month

**Maximum number of people allowed

(Continued)

Vacation Rentals (Ottawa County)							
Address	City	Nightly Rate	Monthly*	Bed	Bath	Sleeps**	Source
Canada Goose Court	Port Clinton	\$225	\$6,844	2	1.0	6	Airbnb
Harris Harbor Drive	Port Clinton	\$132	\$4,015	2	2.0	6	Airbnb
Teal Bend	Port Clinton	\$120	\$3,650	2	1.5	6	Airbnb
Teal Bend	Port Clinton	\$150	\$4,563	2	2.0	8	Airbnb
Sand Beach Road	Port Clinton	\$258	\$7,848	4	1.0	11	Airbnb
2nd Street	Oak Harbour	\$186	\$5,658	2	1.0	9	Airbnb
Division Street	Oak Harbour	\$221	\$6,722	4	1.5	11	Airbnb
Division Street	Oak Harbour	\$242	\$7,361	4	1.5	14	Airbnb
Division Street	Oak Harbour	\$250	\$7,604	4	2.5	12	Airbnb
Division Street	Oak Harbour	\$249	\$7,574	4	2.0	8	Airbnb
Division Street	Oak Harbour	\$86	\$2,616	1	1.0	4	Airbnb
Harris Harbor Drive	Oak Harbour	\$89	\$2,707	1	1.0	4	Airbnb
Teal Bend	Oak Harbour	\$89	\$2,707	1	1.0	4	Airbnb
Long Beach Boulevard	Oak Harbour	\$125	\$3,802	3	3.0	8	Airbnb
Collingwood Boulevard	Oak Harbour	\$220	\$6,692	2	1.0	6	Airbnb
North Wayne Avenue	Oak Harbour	\$220	\$6,692	2	1.0	5	Airbnb
Locust Point Road	Oak Harbour	\$250	\$7,604	4	2.0	13	Airbnb
Collingwood Boulevard	Oak Harbour	\$125	\$3,802	2	1.0	6	Airbnb
West Lake Avenue	Oak Harbour	\$125	\$3,802	3	1.0	12	Airbnb
OH-2	Oak Harbour	\$225	\$6,844	2	2.0	6	Airbnb
OH-3	Oak Harbour	\$200	\$6,083	3	1.5	8	Airbnb
Prospect Street	Oak Harbour	\$100	\$3,042	1	1.0	2	Airbnb
Mill Street	Oak Harbour	\$120	\$3,650	3	2.0	4	Airbnb

*Based on 30-day month

**Maximum number of people allowed

(Continued)

Vacation Rentals (Ottawa County)							
Address	City	Nightly Rate	Monthly*	Bed	Bath	Sleeps**	Source
Harris Street	Elmore	\$145	\$4,410	2	1.0	8	Airbnb
Rice Street	Elmore	\$110	\$3,346	1	1.0	6	Airbnb
Maple Street	Elmore	\$100	\$3,042	1	1.0	4	Airbnb
Winter Street	Elmore	\$105	\$3,194	2	2.0	4	Airbnb

*Based on 30-day month

**Maximum number of people allowed

ADDENDUM C:

COMMUNITY INPUT RESULTS

STAKEHOLDER SURVEY

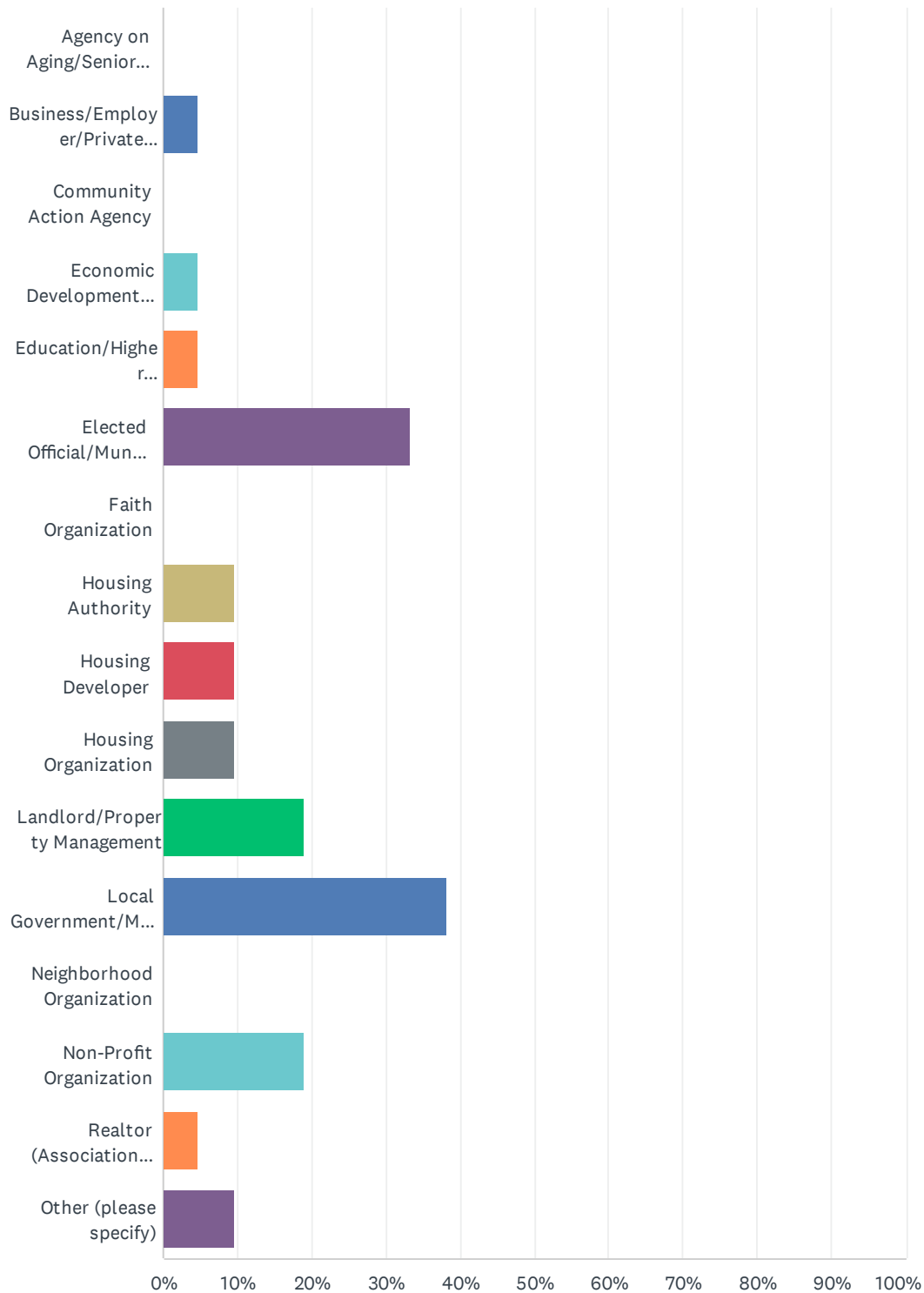
Q1 Please provide your contact information, should we need to follow-up with this response.

Answered: 22 Skipped: 0

ANSWER CHOICES	RESPONSES	
Name	100.00%	22
Organization	100.00%	22
Email Address	100.00%	22
Phone Number	100.00%	22

Q2 What type of organization do you represent? (select all that apply)

Answered: 21 Skipped: 1

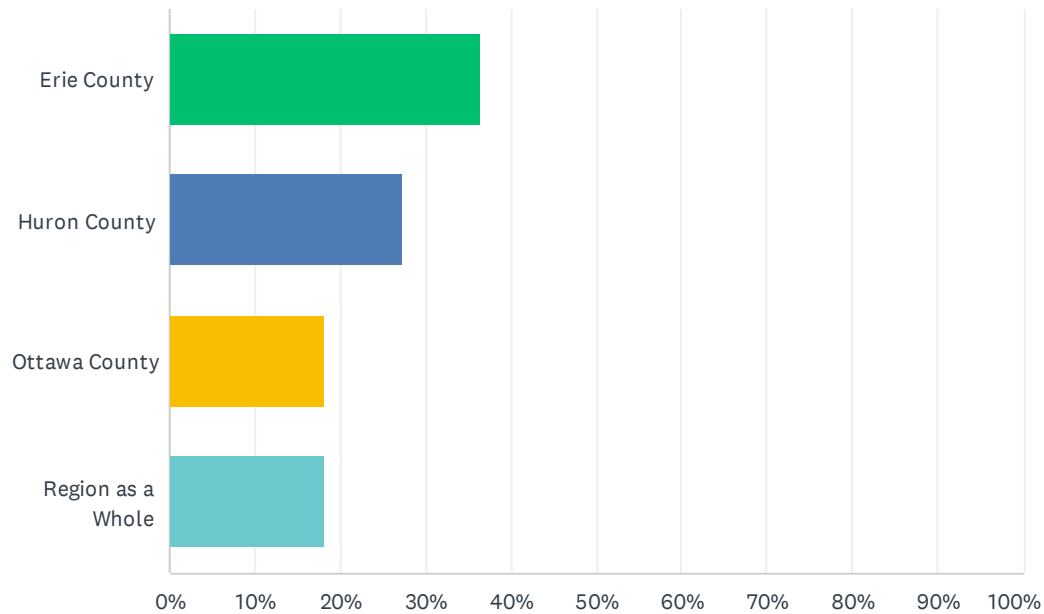


Firelands Region of Ohio Stakeholder Survey

ANSWER CHOICES	RESPONSES	
Agency on Aging/Senior Services	0.00%	0
Business/Employer/Private Sector	4.76%	1
Community Action Agency	0.00%	0
Economic Development Organizations	4.76%	1
Education/Higher Education/University	4.76%	1
Elected Official/Municipal Contact	33.33%	7
Faith Organization	0.00%	0
Housing Authority	9.52%	2
Housing Developer	9.52%	2
Housing Organization	9.52%	2
Landlord/Property Management	19.05%	4
Local Government/Municipal Official	38.10%	8
Neighborhood Organization	0.00%	0
Non-Profit Organization	19.05%	4
Realtor (Association/Board of Realtors/Etc.)	4.76%	1
Other (please specify)	9.52%	2
Total Respondents: 21		

Q3 Which county do you serve and/or are knowledgeable of?

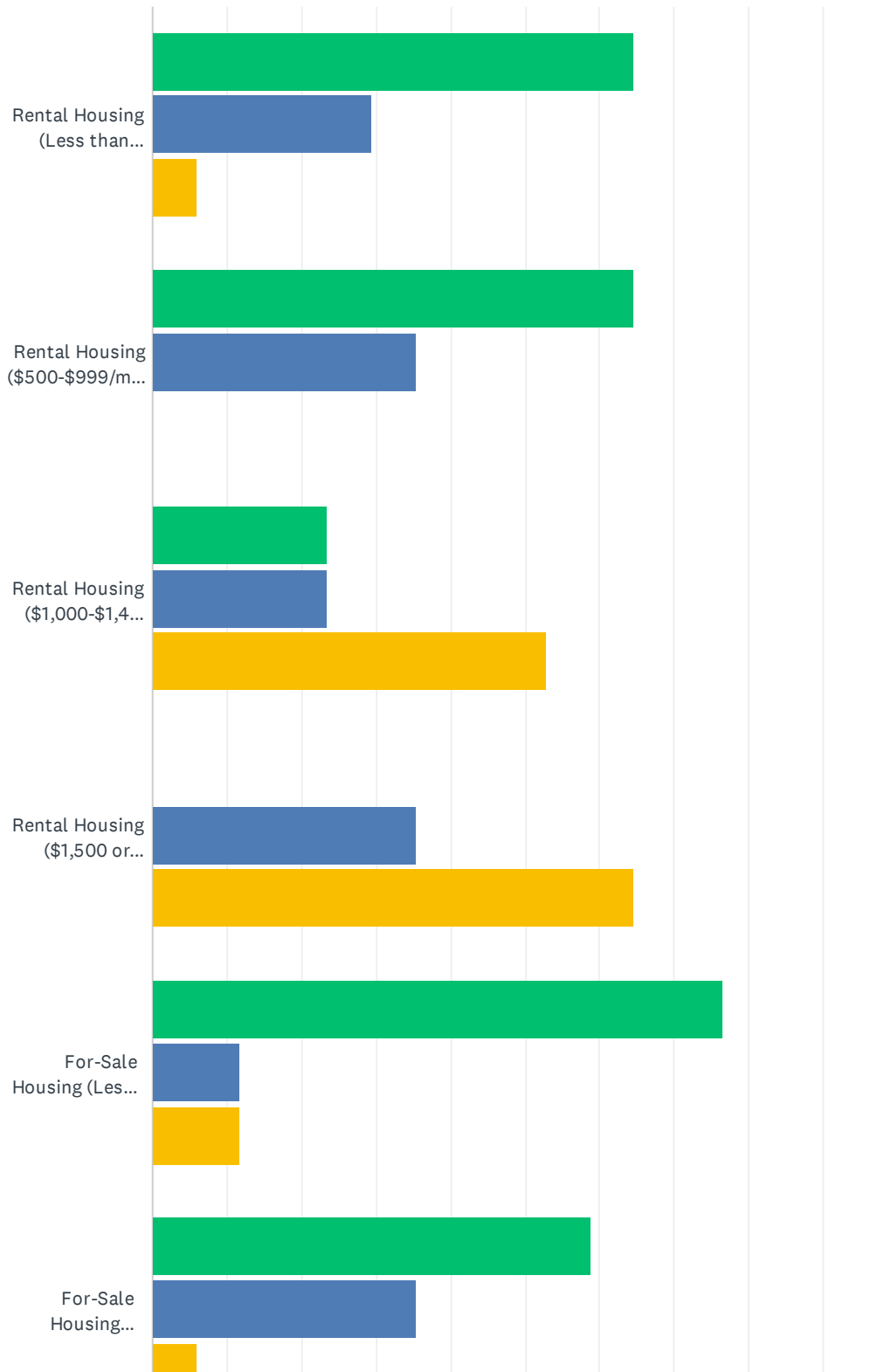
Answered: 22 Skipped: 0



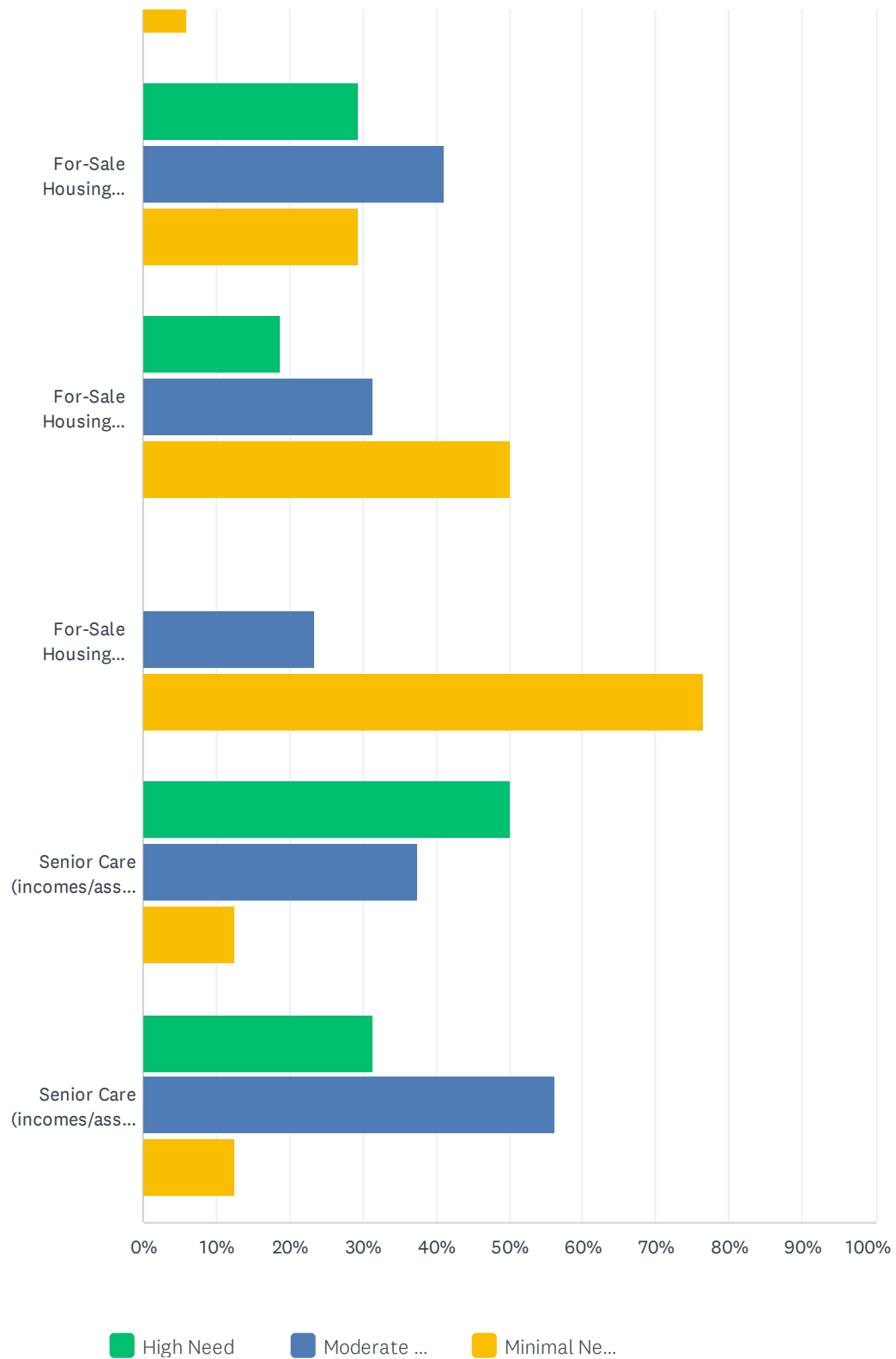
ANSWER CHOICES	RESPONSES	
Erie County	36.36%	8
Huron County	27.27%	6
Ottawa County	18.18%	4
Region as a Whole	18.18%	4
TOTAL		22

Q4 To what degree are each of the following housing types needed by price point in the area you serve? (Note: Senior care reflects household income/assets as opposed to rents/fees)

Answered: 17 Skipped: 5



Firelands Region of Ohio Stakeholder Survey

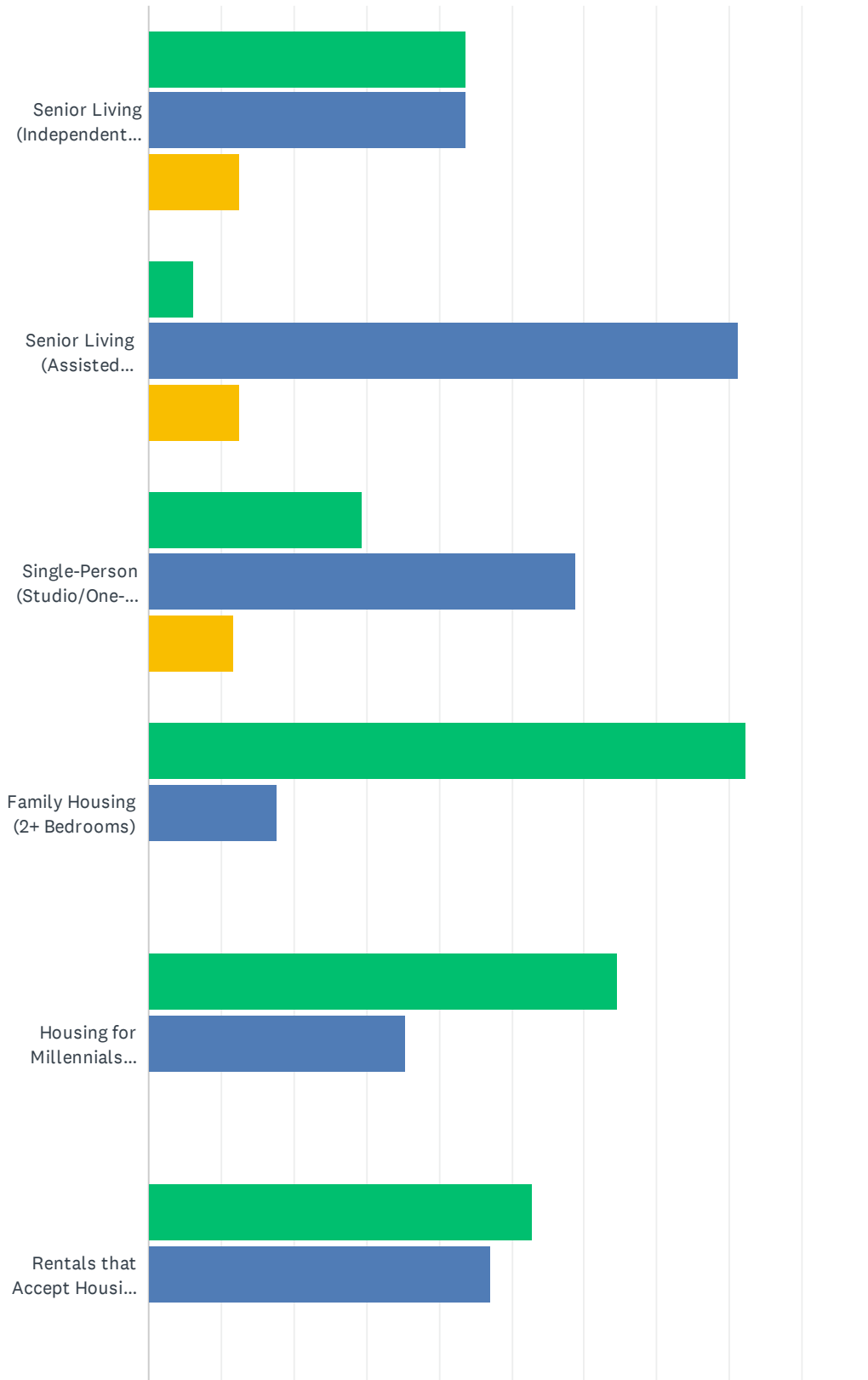


Firelands Region of Ohio Stakeholder Survey

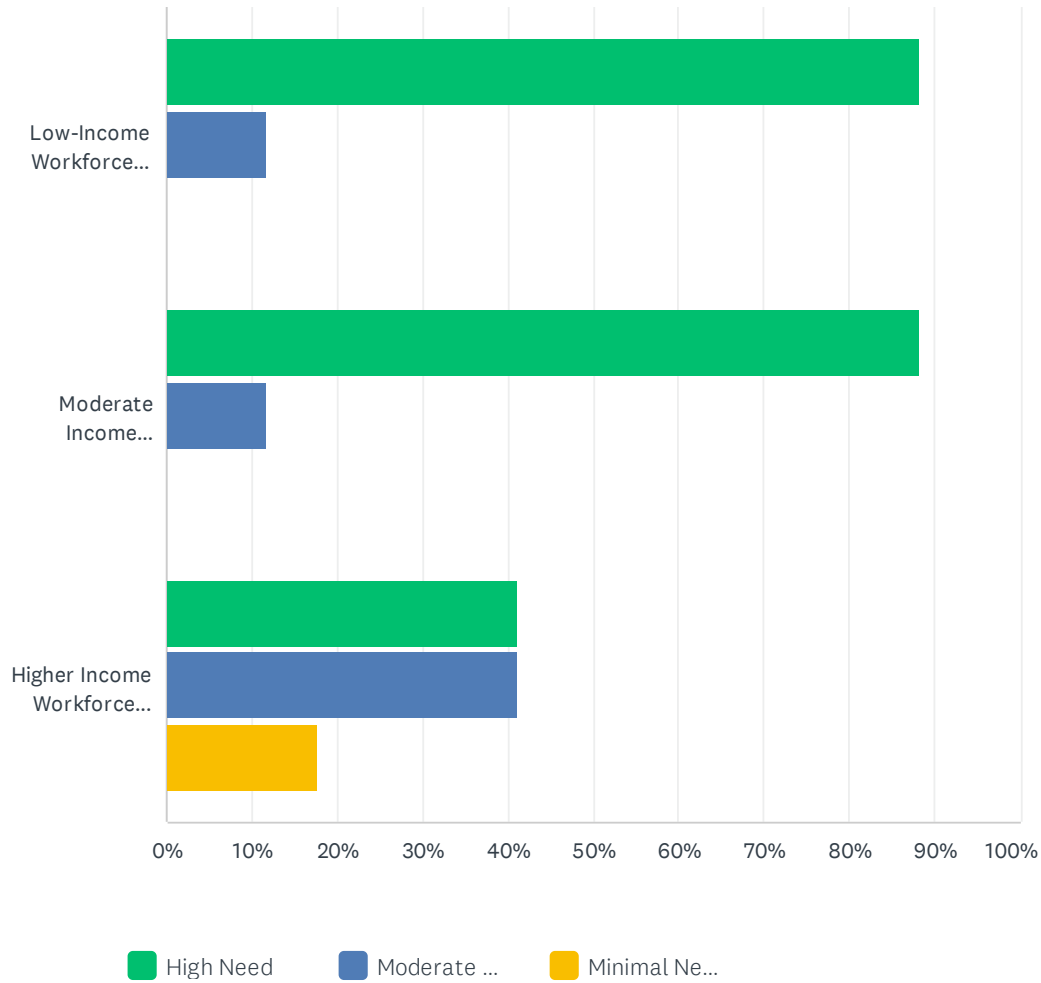
	HIGH NEED	MODERATE NEED	MINIMAL NEED	TOTAL	WEIGHTED AVERAGE
Rental Housing (Less than \$500/month)	64.71% 11	29.41% 5	5.88% 1	17	1.41
Rental Housing (\$500-\$999/month)	64.71% 11	35.29% 6	0.00% 0	17	1.35
Rental Housing (\$1,000-\$1,499/month)	23.53% 4	23.53% 4	52.94% 9	17	2.29
Rental Housing (\$1,500 or more/month)	0.00% 0	35.29% 6	64.71% 11	17	2.65
For-Sale Housing (Less than \$150,000)	76.47% 13	11.76% 2	11.76% 2	17	1.35
For-Sale Housing (\$150,000-\$199,999)	58.82% 10	35.29% 6	5.88% 1	17	1.47
For-Sale Housing (\$200,000-\$249,999)	29.41% 5	41.18% 7	29.41% 5	17	2.00
For-Sale Housing (\$250,000-\$349,999)	18.75% 3	31.25% 5	50.00% 8	16	2.31
For-Sale Housing (\$350,000 or more)	0.00% 0	23.53% 4	76.47% 13	17	2.76
Senior Care (incomes/assets <\$25,000)	50.00% 8	37.50% 6	12.50% 2	16	1.63
Senior Care (incomes/assets >\$25,000)	31.25% 5	56.25% 9	12.50% 2	16	1.81

Q5 What is the need for housing by each of the following populations in the area you serve?

Answered: 17 Skipped: 5



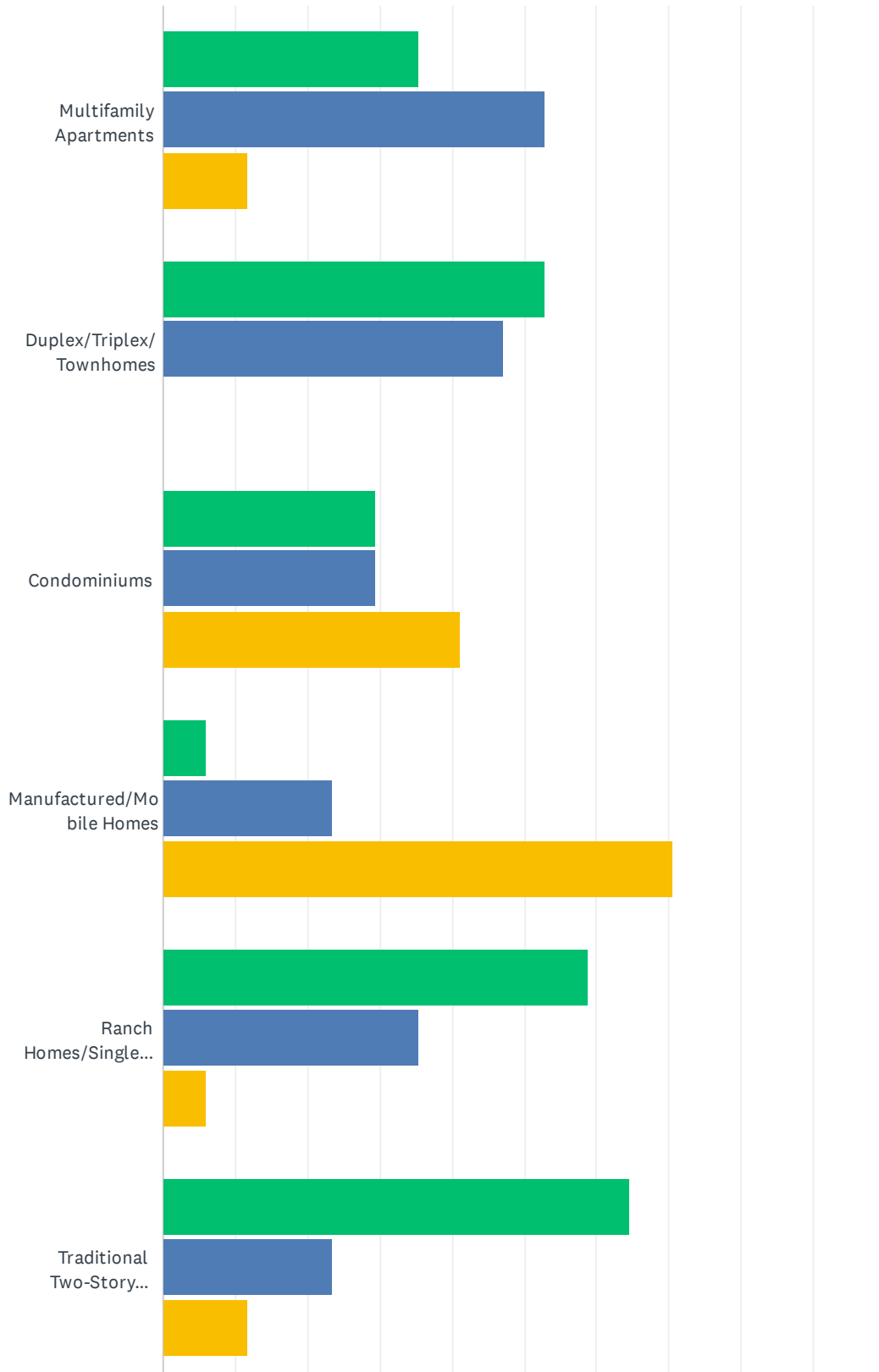
Firelands Region of Ohio Stakeholder Survey



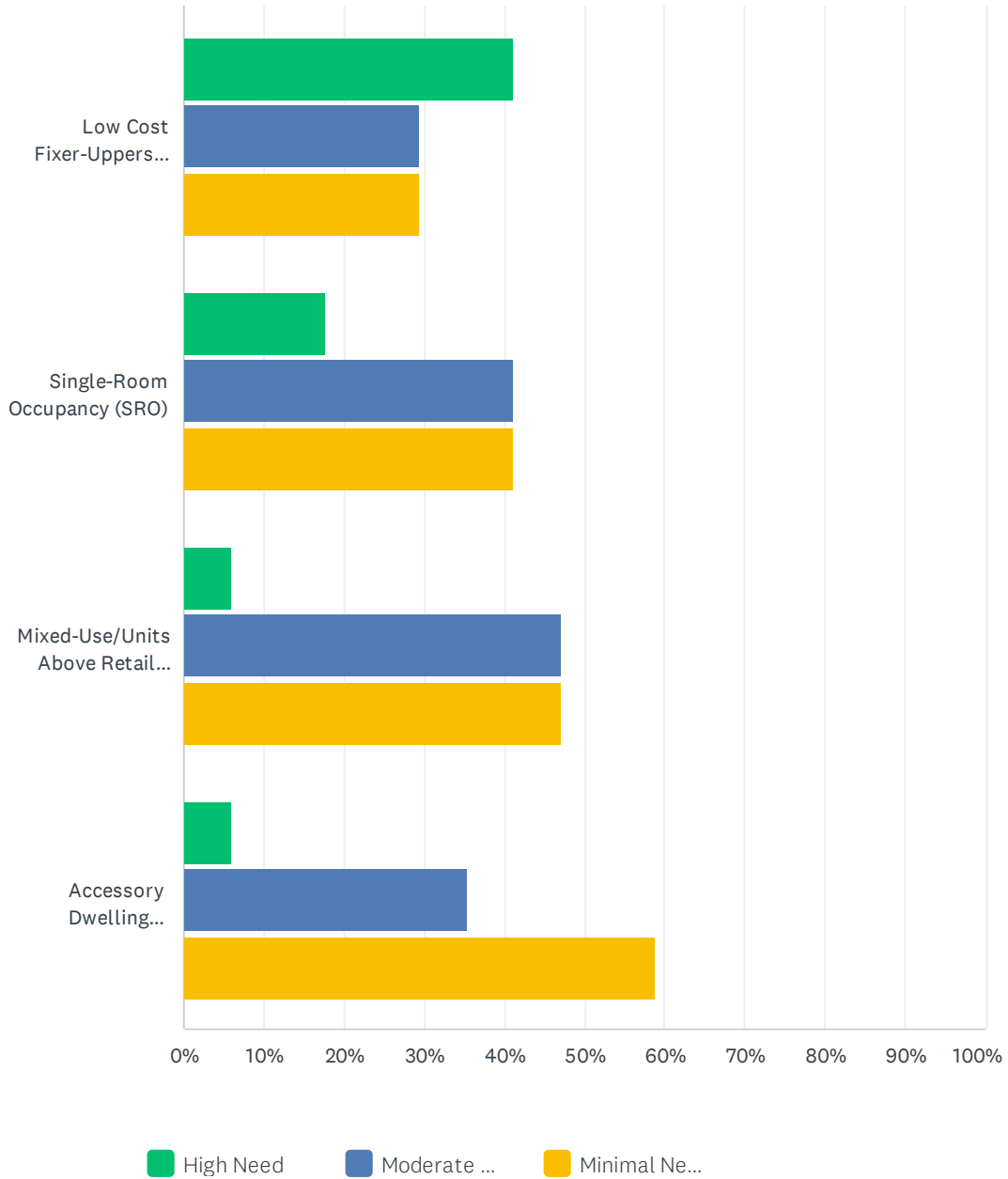
	HIGH NEED	MODERATE NEED	MINIMAL NEED	TOTAL	WEIGHTED AVERAGE
Senior Living (Independent Living)	43.75% 7	43.75% 7	12.50% 2	16	1.69
Senior Living (Assisted Living, Nursing Care)	6.25% 1	81.25% 13	12.50% 2	16	2.06
Single-Person (Studio/One-Bedroom)	29.41% 5	58.82% 10	11.76% 2	17	1.82
Family Housing (2+ Bedrooms)	82.35% 14	17.65% 3	0.00% 0	17	1.18
Housing for Millennials (Ages 25-39)	64.71% 11	35.29% 6	0.00% 0	17	1.35
Rentals that Accept Housing Choice Voucher Holders	52.94% 9	47.06% 8	0.00% 0	17	1.47
Low-Income Workforce (<\$30k)	88.24% 15	11.76% 2	0.00% 0	17	1.12
Moderate Income Workforce (\$30k-\$60k)	88.24% 15	11.76% 2	0.00% 0	17	1.12
Higher Income Workforce (\$60k+)	41.18% 7	41.18% 7	17.65% 3	17	1.76

Q6 What is the demand for each of the following housing styles in the area you serve?

Answered: 17 Skipped: 5



Firelands Region of Ohio Stakeholder Survey

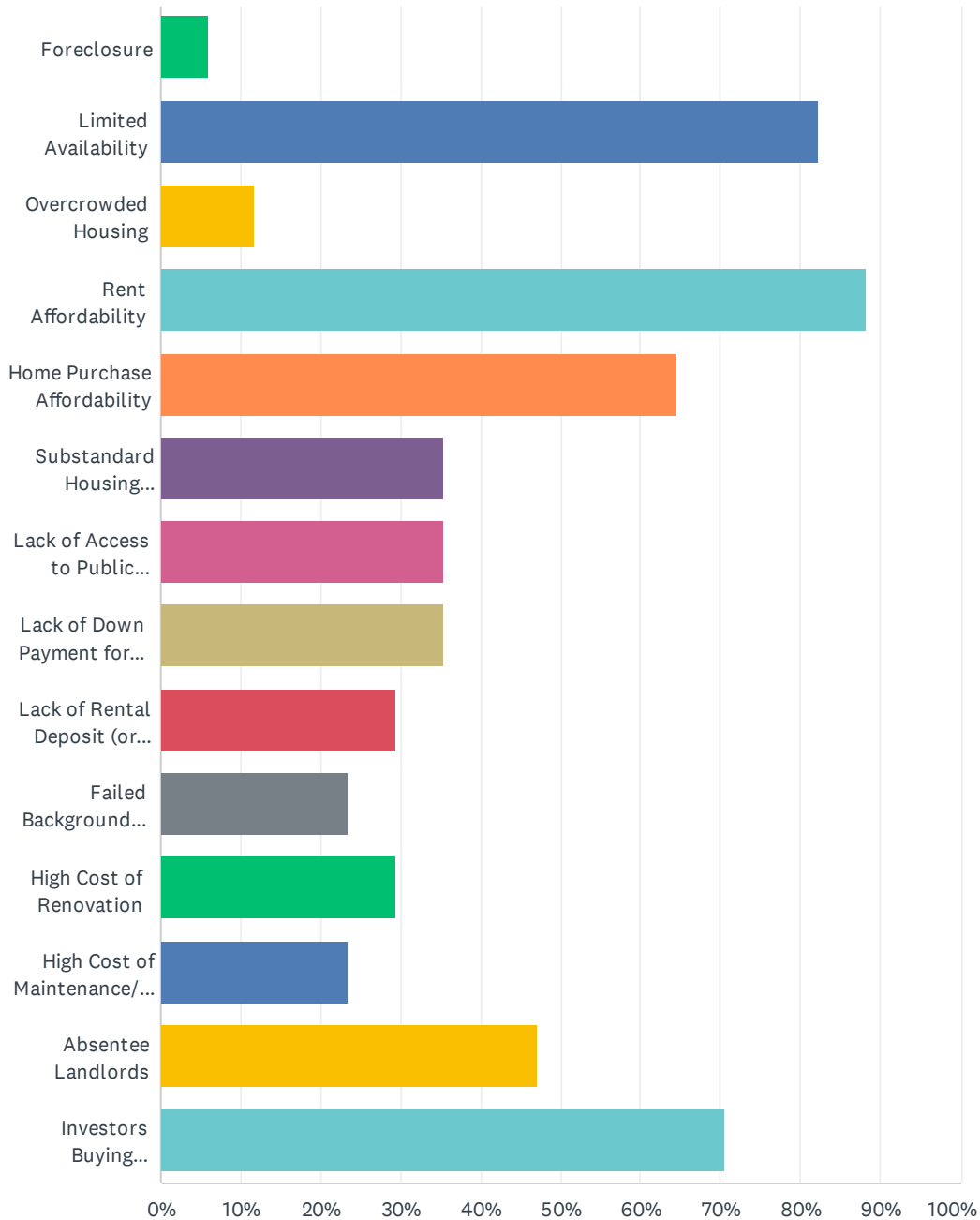


Firelands Region of Ohio Stakeholder Survey

	HIGH NEED	MODERATE NEED	MINIMAL NEED	TOTAL	WEIGHTED AVERAGE
Multifamily Apartments	35.29% 6	52.94% 9	11.76% 2	17	1.76
Duplex/Triplex/Townhomes	52.94% 9	47.06% 8	0.00% 0	17	1.47
Condominiums	29.41% 5	29.41% 5	41.18% 7	17	2.12
Manufactured/Mobile Homes	5.88% 1	23.53% 4	70.59% 12	17	2.65
Ranch Homes/Single Floor Plan Units	58.82% 10	35.29% 6	5.88% 1	17	1.47
Traditional Two-Story Single-Family Homes	64.71% 11	23.53% 4	11.76% 2	17	1.47
Low Cost Fixer-Uppers (single-family homes)	41.18% 7	29.41% 5	29.41% 5	17	1.88
Single-Room Occupancy (SRO)	17.65% 3	41.18% 7	41.18% 7	17	2.24
Mixed-Use/Units Above Retail (Downtown Housing)	5.88% 1	47.06% 8	47.06% 8	17	2.41
Accessory Dwelling Units/Tiny Houses	5.88% 1	35.29% 6	58.82% 10	17	2.53

Q7 What are the five most common housing issues experienced in the area you serve?

Answered: 17 Skipped: 5

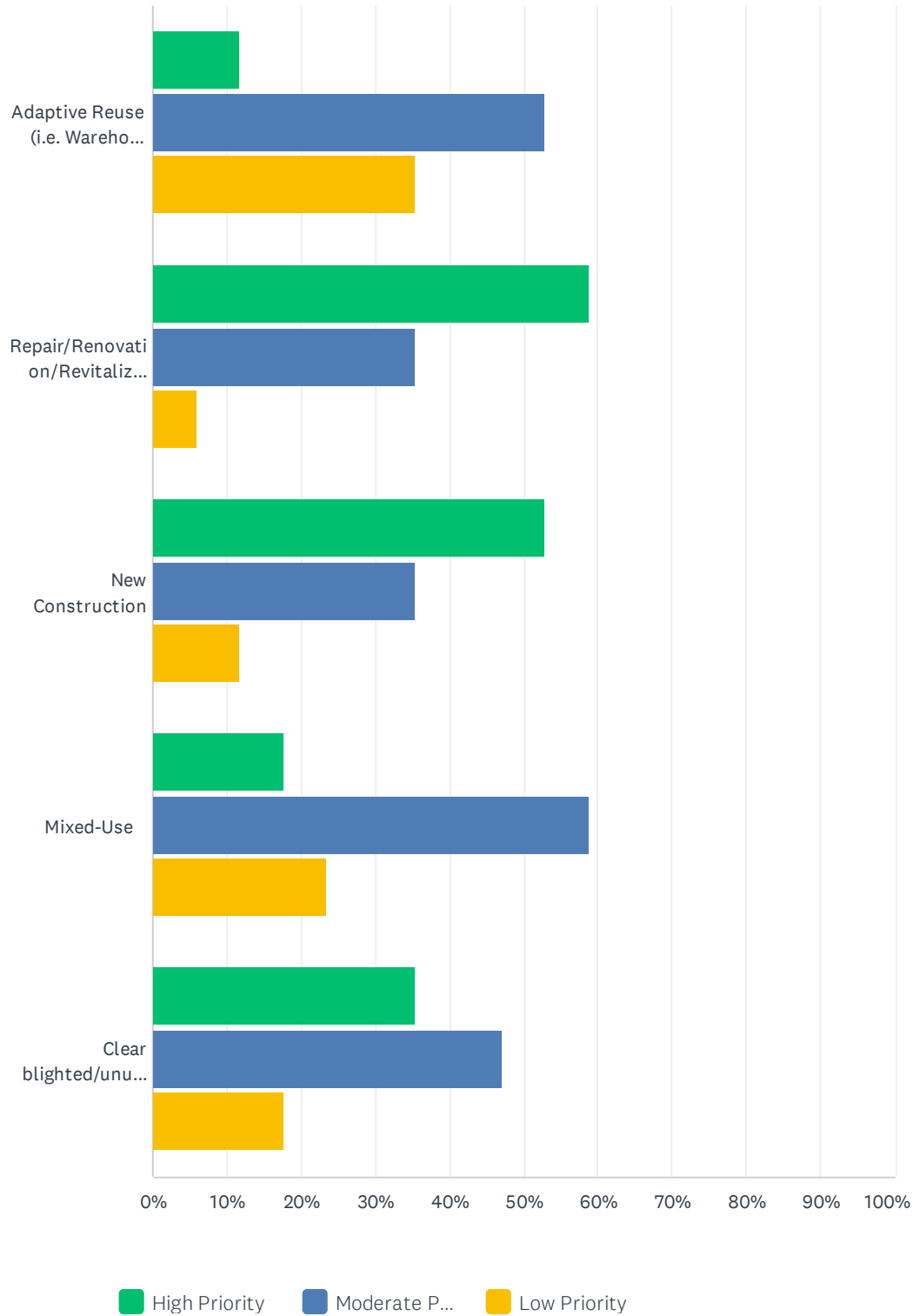


Firelands Region of Ohio Stakeholder Survey

ANSWER CHOICES	RESPONSES	
Foreclosure	5.88%	1
Limited Availability	82.35%	14
Overcrowded Housing	11.76%	2
Rent Affordability	88.24%	15
Home Purchase Affordability	64.71%	11
Substandard Housing (quality/condition)	35.29%	6
Lack of Access to Public Transportation	35.29%	6
Lack of Down Payment for Purchase	35.29%	6
Lack of Rental Deposit (or First/Last Month Rent)	29.41%	5
Failed Background Checks	23.53%	4
High Cost of Renovation	29.41%	5
High Cost of Maintenance/Upkeep	23.53%	4
Absentee Landlords	47.06%	8
Investors Buying Properties and Increasing Rents/Prices	70.59%	12
Total Respondents: 17		

Q8 What priority should be given to each of the following construction types of housing in the area you serve?

Answered: 17 Skipped: 5

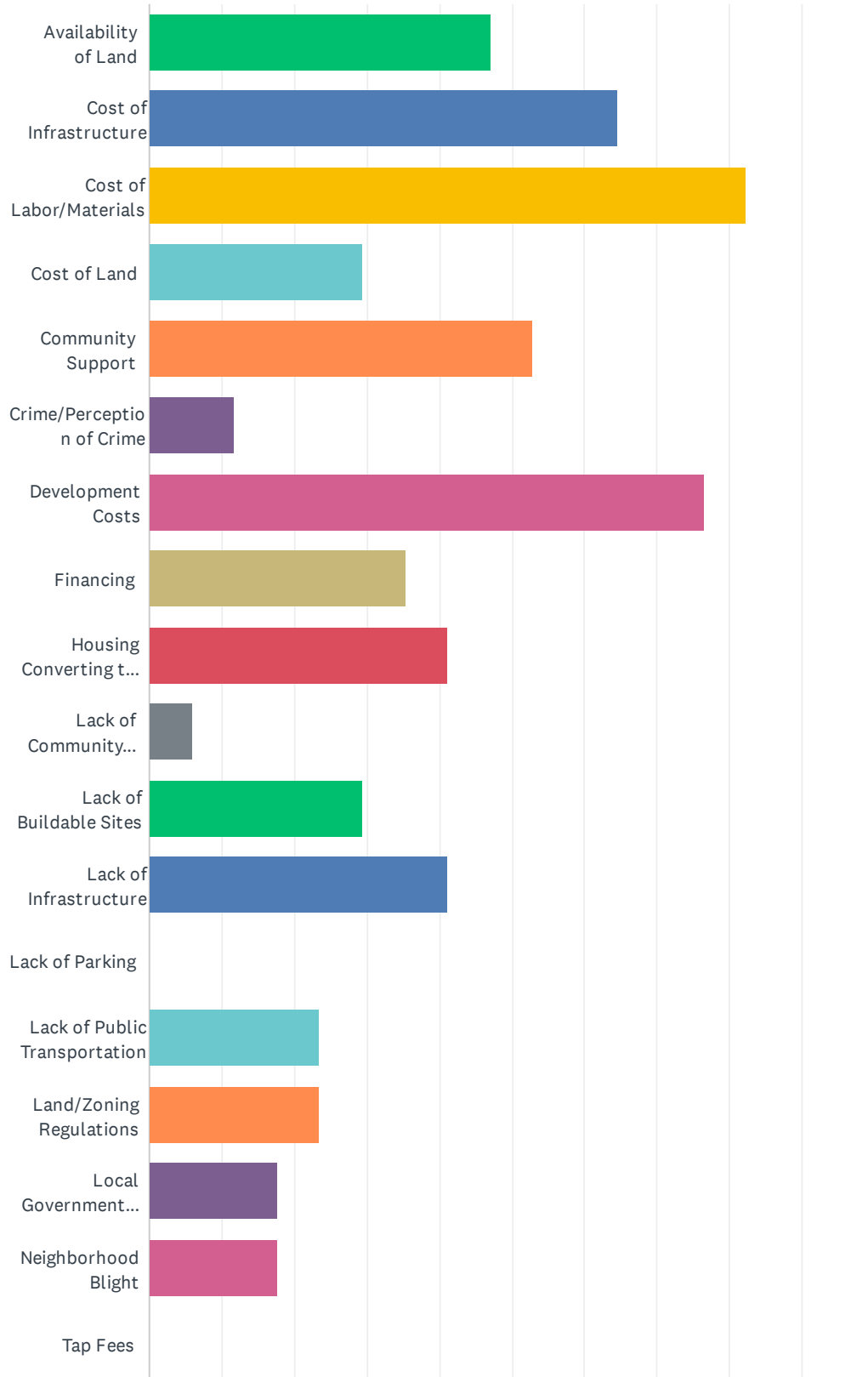


Firelands Region of Ohio Stakeholder Survey

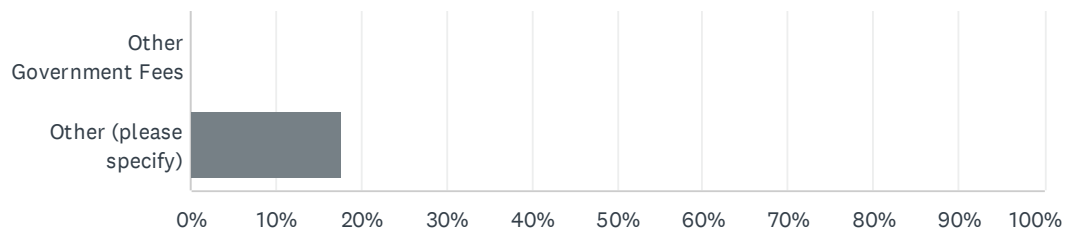
	HIGH PRIORITY	MODERATE PRIORITY	LOW PRIORITY	TOTAL	WEIGHTED AVERAGE
Adaptive Reuse (i.e. Warehouse Conversion to Residential)	11.76% 2	52.94% 9	35.29% 6	17	2.24
Repair/Renovation/Revitalization of Existing Housing	58.82% 10	35.29% 6	5.88% 1	17	1.47
New Construction	52.94% 9	35.29% 6	11.76% 2	17	1.59
Mixed-Use	17.65% 3	58.82% 10	23.53% 4	17	2.06
Clear blighted/unused structures to create land for new development	35.29% 6	47.06% 8	17.65% 3	17	1.82

Q9 What common barriers or obstacles exist in the area you serve that you believe limit residential development? (select all that apply)

Answered: 17 Skipped: 5



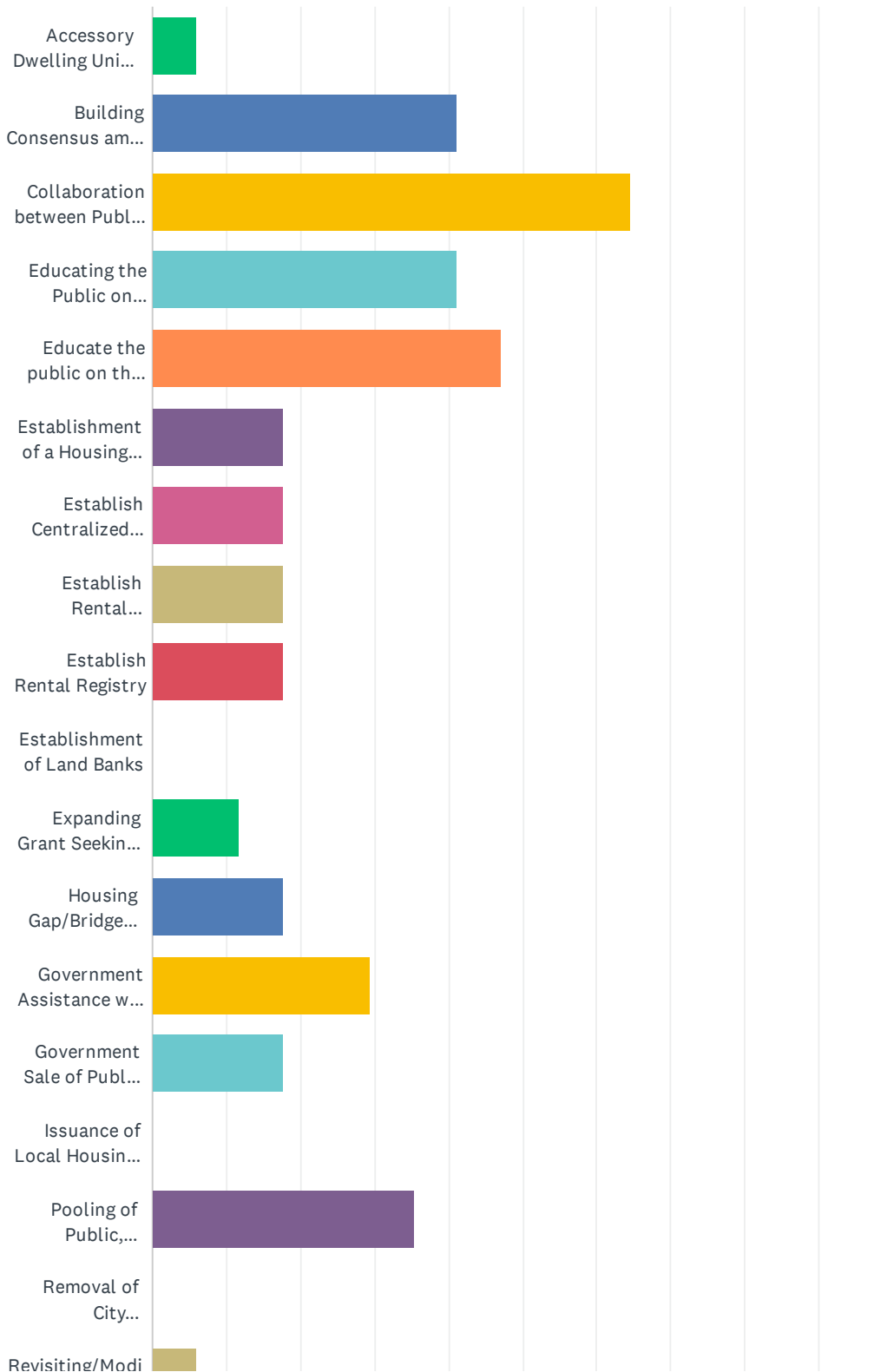
Firelands Region of Ohio Stakeholder Survey



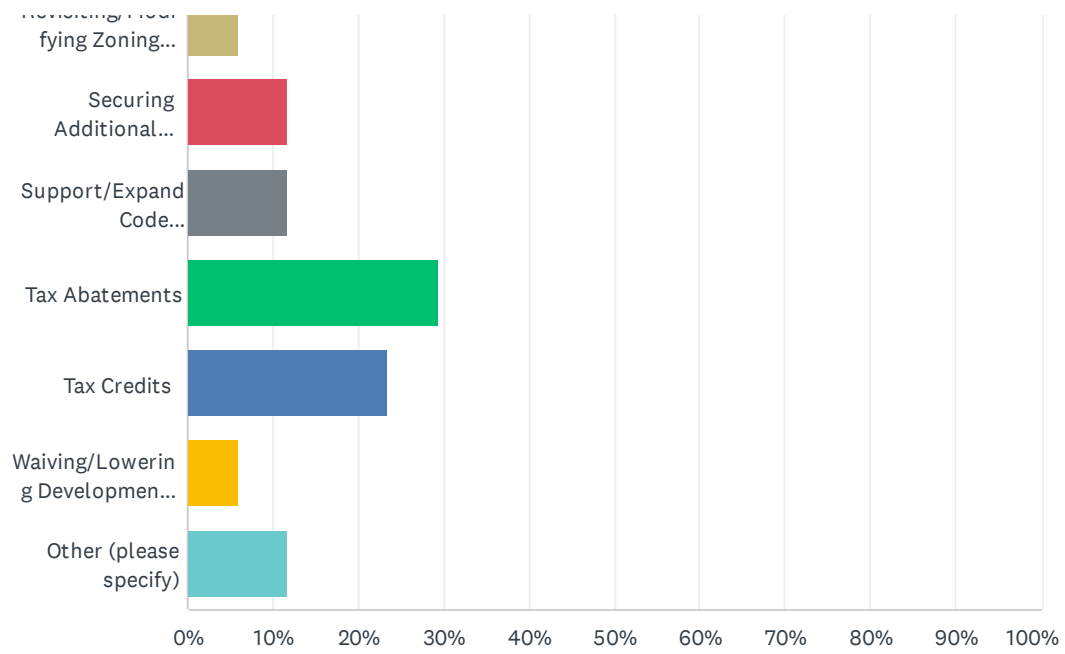
ANSWER CHOICES	RESPONSES	
Availability of Land	47.06%	8
Cost of Infrastructure	64.71%	11
Cost of Labor/Materials	82.35%	14
Cost of Land	29.41%	5
Community Support	52.94%	9
Crime/Perception of Crime	11.76%	2
Development Costs	76.47%	13
Financing	35.29%	6
Housing Converting to Short-Term/Vacation Rentals	41.18%	7
Lack of Community Services	5.88%	1
Lack of Buildable Sites	29.41%	5
Lack of Infrastructure	41.18%	7
Lack of Parking	0.00%	0
Lack of Public Transportation	23.53%	4
Land/Zoning Regulations	23.53%	4
Local Government Regulations ("red tape")	17.65%	3
Neighborhood Blight	17.65%	3
Tap Fees	0.00%	0
Other Government Fees	0.00%	0
Other (please specify)	17.65%	3
Total Respondents: 17		

Q10 Which of the following represent the best options to reduce or eliminate the area's greatest obstacles (barriers to residential development)? (Select up to 5)

Answered: 17 Skipped: 5



Firelands Region of Ohio Stakeholder Survey

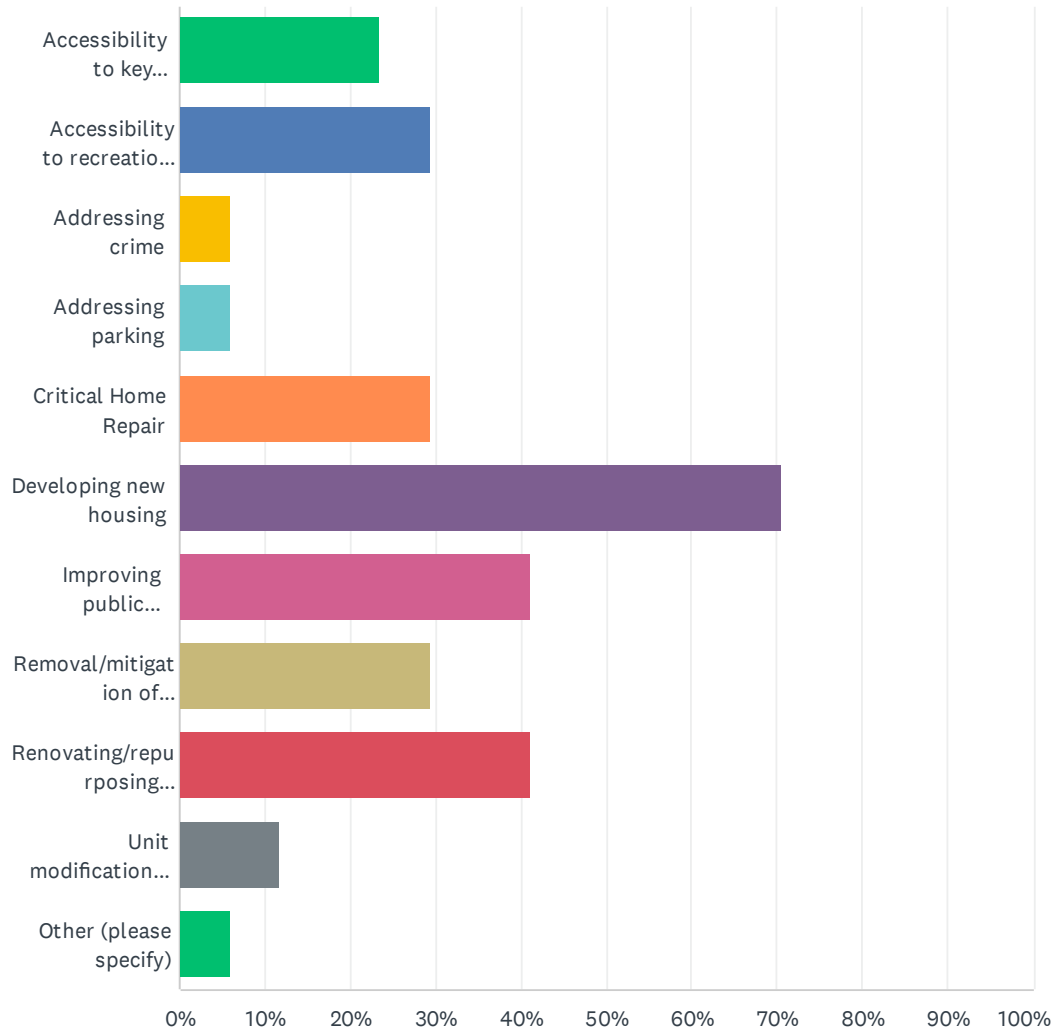


Firelands Region of Ohio Stakeholder Survey

ANSWER CHOICES	RESPONSES	
Accessory Dwelling Unit Opportunities	5.88%	1
Building Consensus among Communities/Advocates	41.18%	7
Collaboration between Public and Private Sectors	64.71%	11
Educating the Public on Importance of Housing	41.18%	7
Educate the public on the importance of different types of housing	47.06%	8
Establishment of a Housing Trust Fund (focuses on preservation/development of affordable housing)	17.65%	3
Establish Centralized Developer/Builder Resource Center	17.65%	3
Establish Rental Inspection Program	17.65%	3
Establish Rental Registry	17.65%	3
Establishment of Land Banks	0.00%	0
Expanding Grant Seeking Efforts	11.76%	2
Housing Gap/Bridge Financing	17.65%	3
Government Assistance with Infrastructure	29.41%	5
Government Sale of Public Land/Buildings at Discount or Donated	17.65%	3
Issuance of Local Housing Bond	0.00%	0
Pooling of Public, Philanthropic, and Private Resources	35.29%	6
Removal of City Fines/Fees/Liens on Existing Homes to Encourage Transactions	0.00%	0
Revisiting/Modifying Zoning (e.g., density, setbacks, etc.)	5.88%	1
Securing Additional Housing Choice Vouchers	11.76%	2
Support/Expand Code Enforcement	11.76%	2
Tax Abatements	29.41%	5
Tax Credits	23.53%	4
Waiving/Lowering Development Fees	5.88%	1
Other (please specify)	11.76%	2
Total Respondents: 17		

Q11 Of the following, which three items below should be areas of focus in the area you serve? (select up to three)

Answered: 17 Skipped: 5

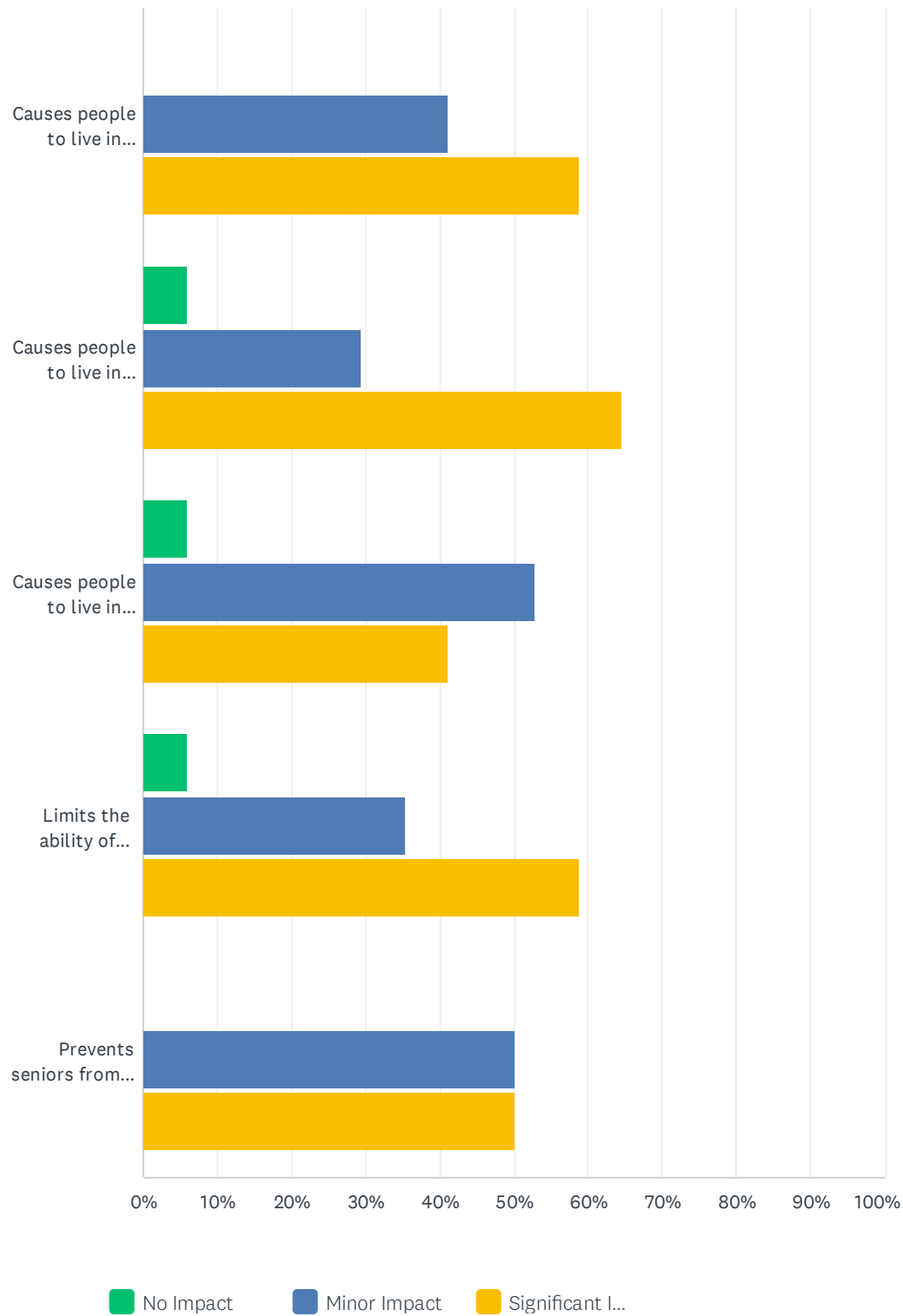


Firelands Region of Ohio Stakeholder Survey

ANSWER CHOICES	RESPONSES	
Accessibility to key community services (e.g. Healthcare, childcare, etc.)	23.53%	4
Accessibility to recreational amenities	29.41%	5
Addressing crime	5.88%	1
Addressing parking	5.88%	1
Critical Home Repair	29.41%	5
Developing new housing	70.59%	12
Improving public transportation	41.18%	7
Removal/mitigation of residential blight	29.41%	5
Renovating/repurposing buildings for housing	41.18%	7
Unit modifications to allow aging in place	11.76%	2
Other (please specify)	5.88%	1
Total Respondents: 17		

Q12 To what degree do you believe housing impacts local residents?

Answered: 17 Skipped: 5

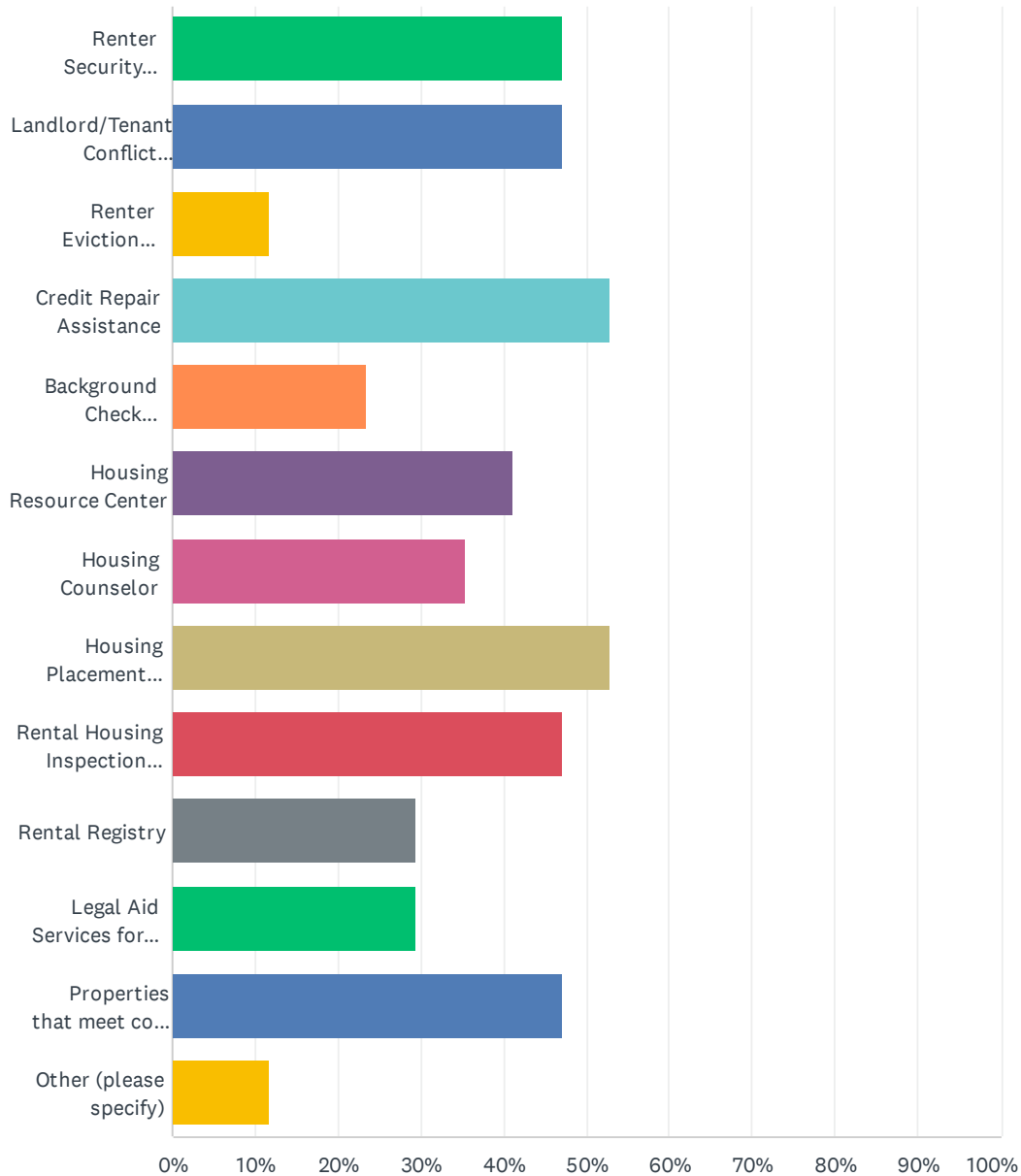


Firelands Region of Ohio Stakeholder Survey

	NO IMPACT	MINOR IMPACT	SIGNIFICANT IMPACT	TOTAL	WEIGHTED AVERAGE
Causes people to live in housing they cannot afford	0.00% 0	41.18% 7	58.82% 10	17	2.59
Causes people to live in substandard housing	5.88% 1	29.41% 5	64.71% 11	17	2.59
Causes people to live in unsafe housing or neighborhoods	5.88% 1	52.94% 9	41.18% 7	17	2.35
Limits the ability of families to grow/thrive	5.88% 1	35.29% 6	58.82% 10	17	2.53
Prevents seniors from living in housing that fits their needs	0.00% 0	50.00% 8	50.00% 8	16	2.50

Q13 Which of the following options do you believe should become priorities to assist renters in the area? (select up to five)

Answered: 17 Skipped: 5

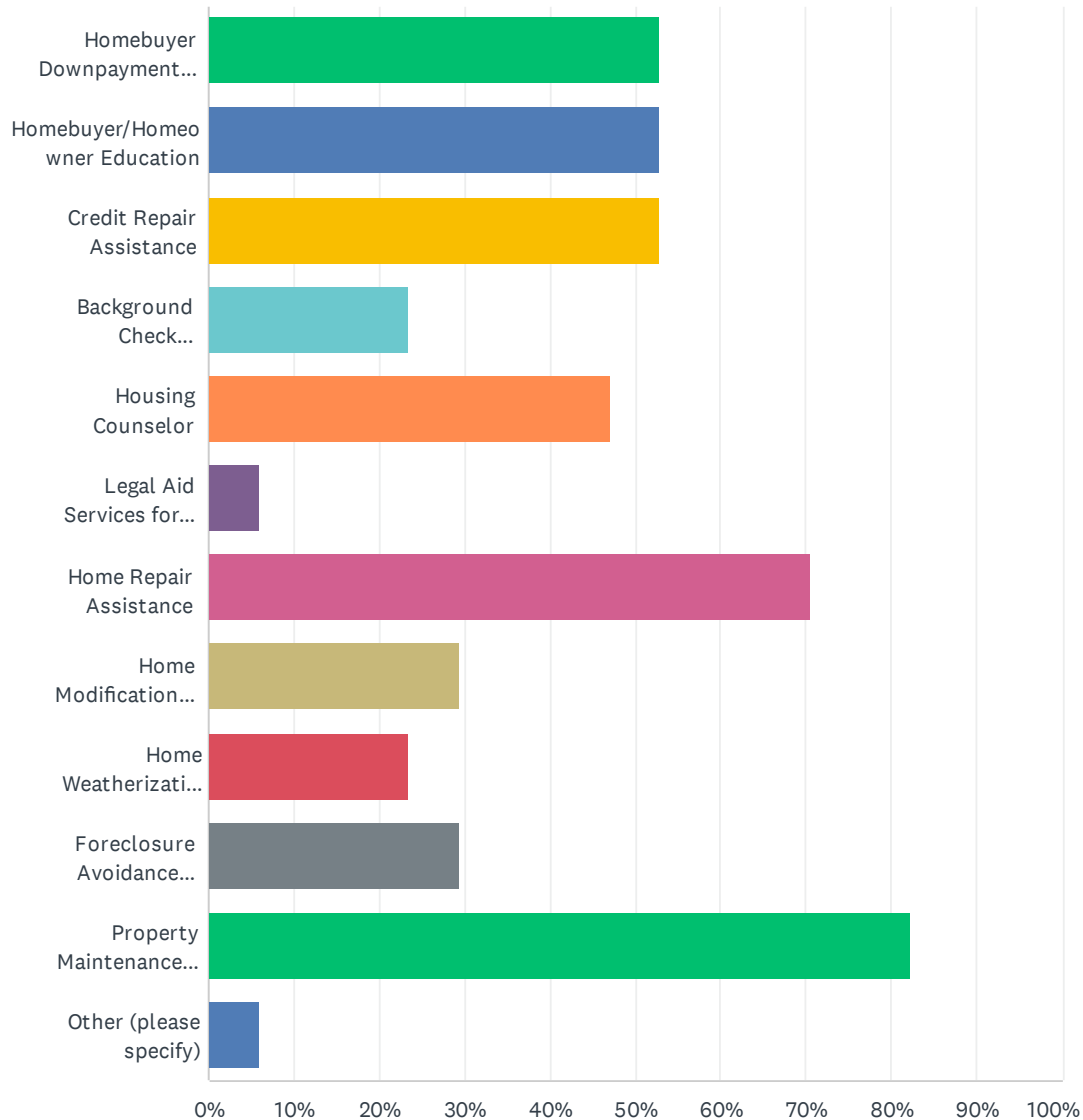


Firelands Region of Ohio Stakeholder Survey

ANSWER CHOICES	RESPONSES	
Renter Security Deposit Assistance	47.06%	8
Landlord/Tenant Conflict Resolution	47.06%	8
Renter Eviction Prevention	11.76%	2
Credit Repair Assistance	52.94%	9
Background Check Resolution	23.53%	4
Housing Resource Center	41.18%	7
Housing Counselor	35.29%	6
Housing Placement Service	52.94%	9
Rental Housing Inspection Program	47.06%	8
Rental Registry	29.41%	5
Legal Aid Services for Housing	29.41%	5
Properties that meet code/ life safety compliance	47.06%	8
Other (please specify)	11.76%	2
Total Respondents: 17		

Q14 Which of the following options do you believe should become priorities to assist homeowners/buyers in the area? (select up to five)

Answered: 17 Skipped: 5



Firelands Region of Ohio Stakeholder Survey

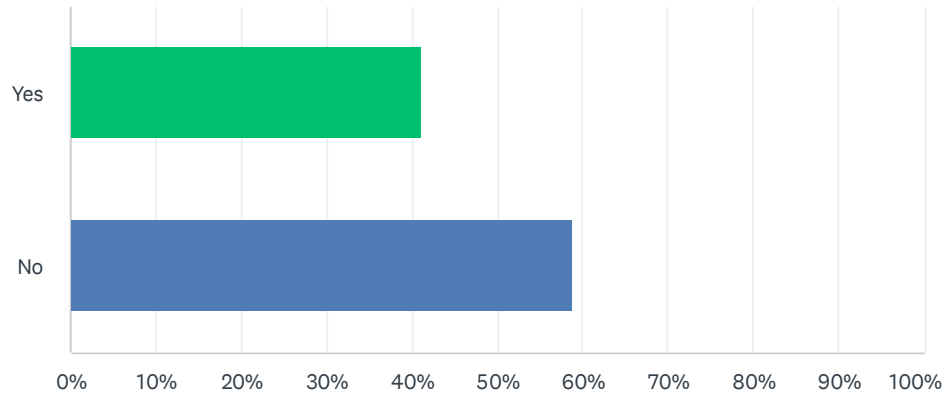
ANSWER CHOICES	RESPONSES	
Homebuyer Downpayment Assistance	52.94%	9
Homebuyer/Homeowner Education	52.94%	9
Credit Repair Assistance	52.94%	9
Background Check Resolution	23.53%	4
Housing Counselor	47.06%	8
Legal Aid Services for Housing	5.88%	1
Home Repair Assistance	70.59%	12
Home Modification Assistance	29.41%	5
Home Weatherization Assistance	23.53%	4
Foreclosure Avoidance Education	29.41%	5
Property Maintenance Education	82.35%	14
Other (please specify)	5.88%	1
Total Respondents: 17		

Q15 Is there anything else you would like to share about housing challenges in the area?

Answered: 6 Skipped: 16

Q16 Are you knowledgeable of the homeless and/or special needs populations and their housing needs in the area?

Answered: 17 Skipped: 5



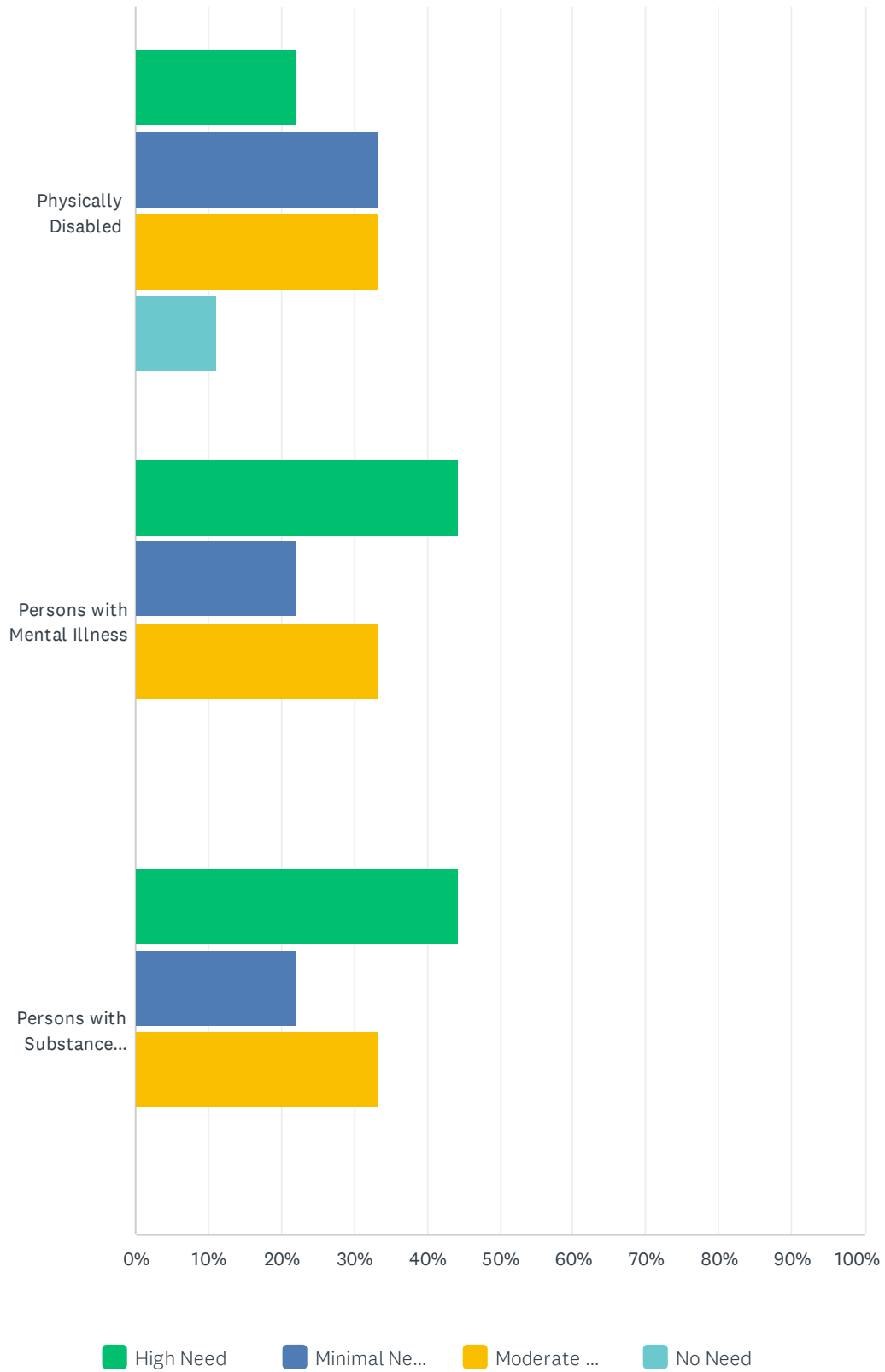
ANSWER CHOICES	RESPONSES	
Yes	41.18%	7
No	58.82%	10
TOTAL		17

Q17 Rank the level of need for various housing types for each population target.

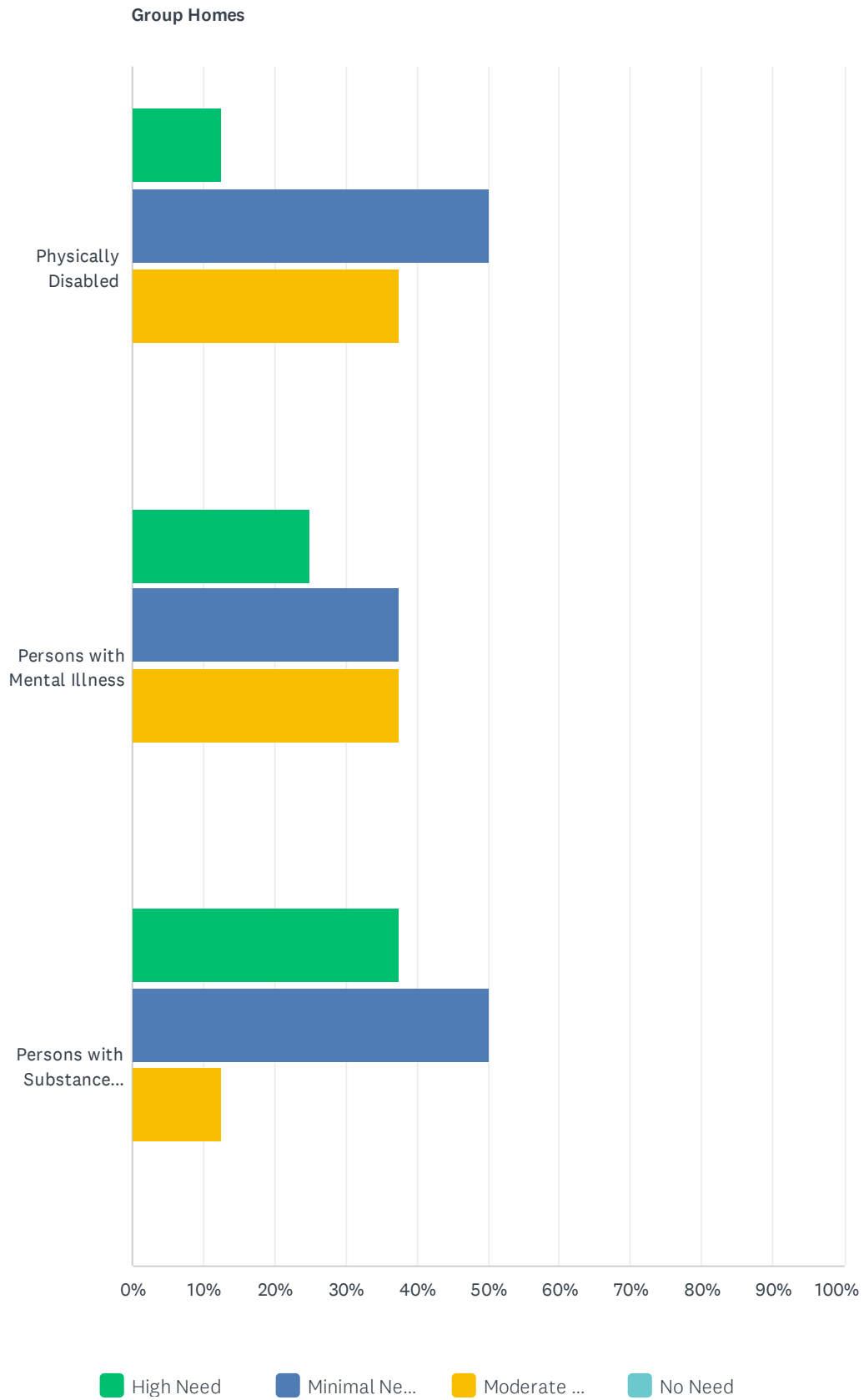
Answered: 9 Skipped: 13

Firelands Region of Ohio Stakeholder Survey

Emergency Shelter

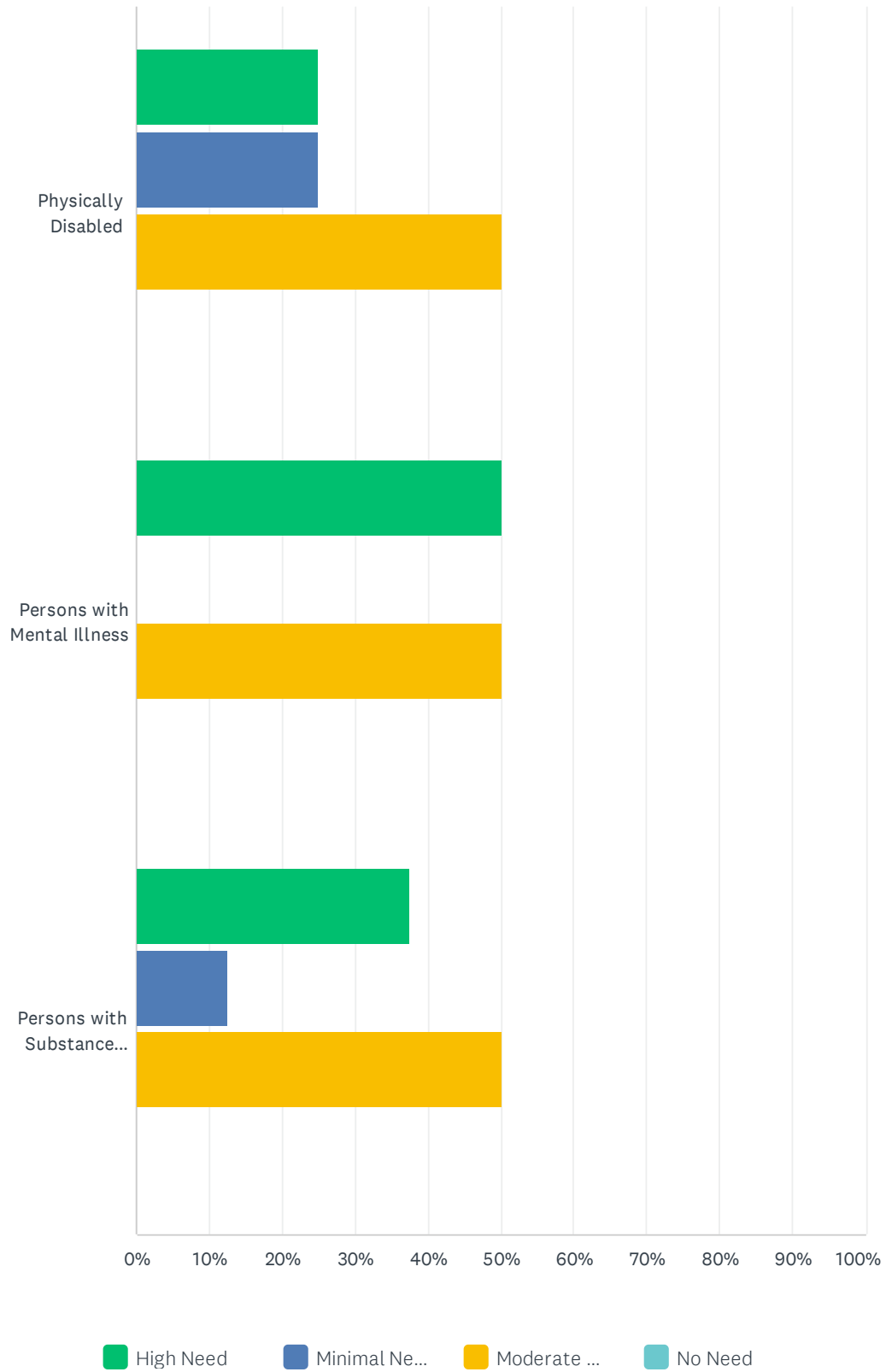


Firelands Region of Ohio Stakeholder Survey



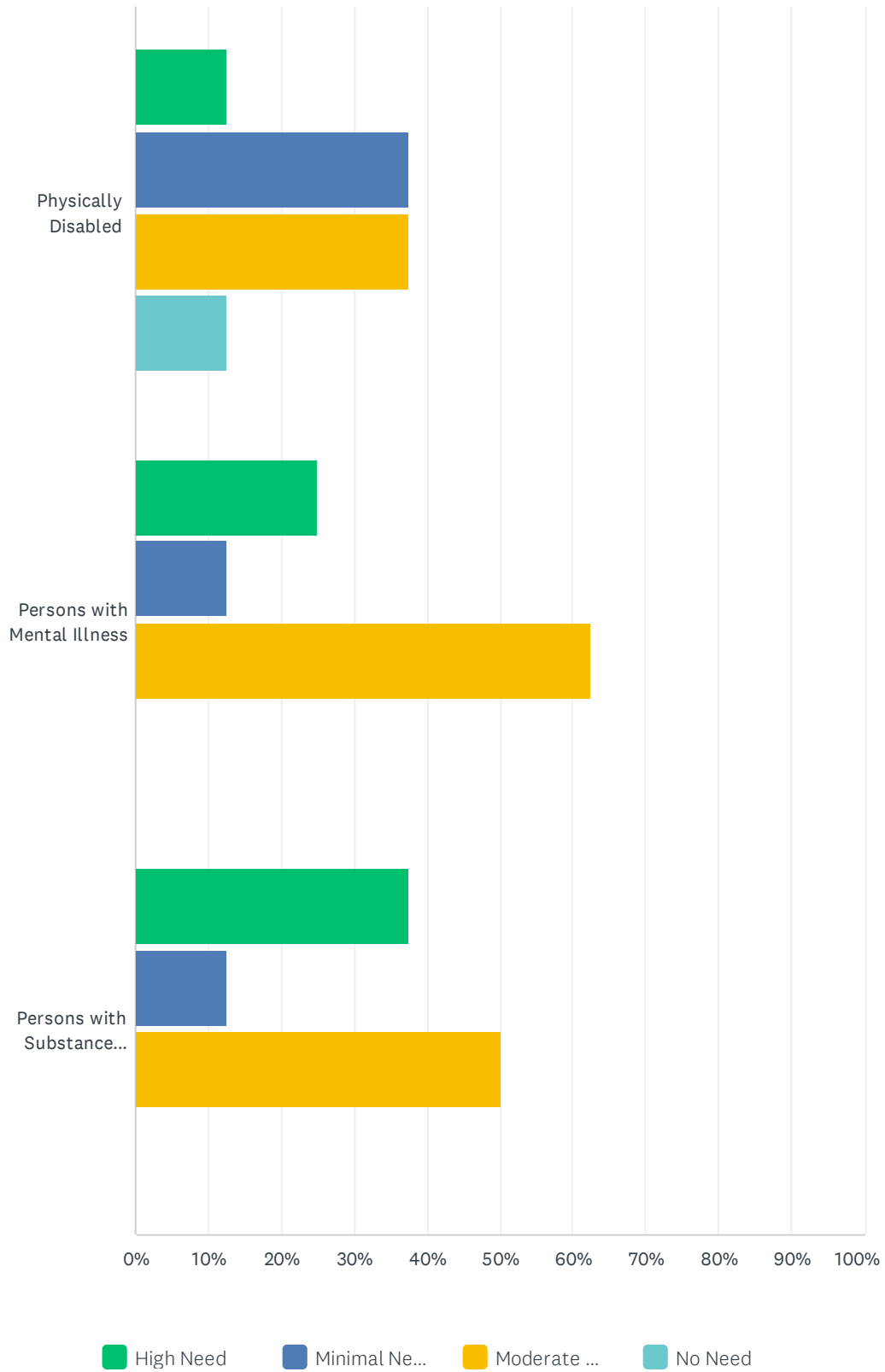
Firelands Region of Ohio Stakeholder Survey

Permanent Supportive Housing



Firelands Region of Ohio Stakeholder Survey

Transitional Housing



Firelands Region of Ohio Stakeholder Survey

Emergency Shelter					
	HIGH NEED	MINIMAL NEED	MODERATE NEED	NO NEED	TOTAL
Physically Disabled	22.22% 2	33.33% 3	33.33% 3	11.11% 1	9
Persons with Mental Illness	44.44% 4	22.22% 2	33.33% 3	0.00% 0	9
Persons with Substance Abuse/Addictions	44.44% 4	22.22% 2	33.33% 3	0.00% 0	9
Group Homes					
	HIGH NEED	MINIMAL NEED	MODERATE NEED	NO NEED	TOTAL
Physically Disabled	12.50% 1	50.00% 4	37.50% 3	0.00% 0	8
Persons with Mental Illness	25.00% 2	37.50% 3	37.50% 3	0.00% 0	8
Persons with Substance Abuse/Addictions	37.50% 3	50.00% 4	12.50% 1	0.00% 0	8
Permanent Supportive Housing					
	HIGH NEED	MINIMAL NEED	MODERATE NEED	NO NEED	TOTAL
Physically Disabled	25.00% 2	25.00% 2	50.00% 4	0.00% 0	8
Persons with Mental Illness	50.00% 4	0.00% 0	50.00% 4	0.00% 0	8
Persons with Substance Abuse/Addictions	37.50% 3	12.50% 1	50.00% 4	0.00% 0	8
Transitional Housing					
	HIGH NEED	MINIMAL NEED	MODERATE NEED	NO NEED	TOTAL
Physically Disabled	12.50% 1	37.50% 3	37.50% 3	12.50% 1	8
Persons with Mental Illness	25.00% 2	12.50% 1	62.50% 5	0.00% 0	8
Persons with Substance Abuse/Addictions	37.50% 3	12.50% 1	50.00% 4	0.00% 0	8

Q18 What are the obstacles to the development of housing for the above-mentioned special needs populations in the area?

Answered: 9 Skipped: 13

Q19 Provide any recommendations on ways to address the needs of the above-mentioned special needs populations in the area?

Answered: 7 Skipped: 15

EMPLOYER SURVEY

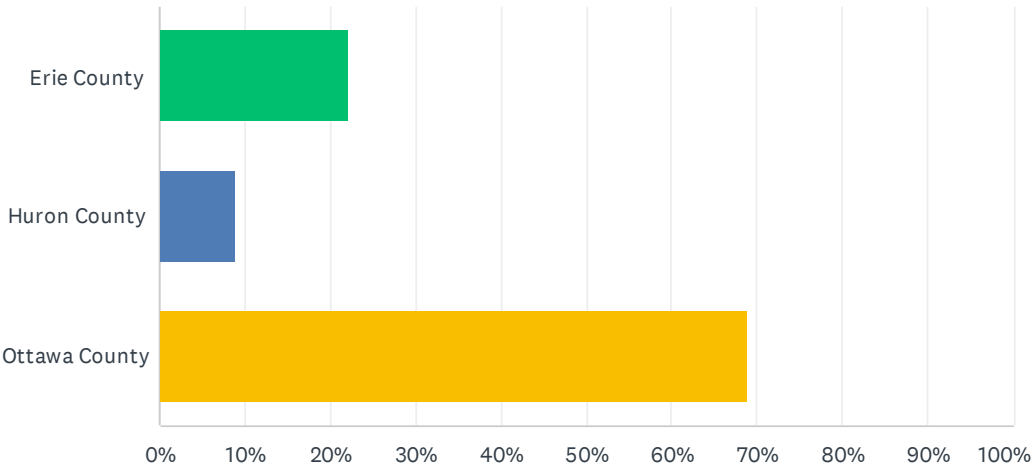
Q1 Provide Your Contact Information

Answered: 45 Skipped: 0

ANSWER CHOICES	RESPONSES	
Name	100.00%	45
Company	100.00%	45
Address	0.00%	0
Address 2	0.00%	0
City/Town	0.00%	0
State/Province	0.00%	0
ZIP/Postal Code	0.00%	0
Country	0.00%	0
Email Address	100.00%	45
Phone Number	100.00%	45

Q2 What county is your primary place of business located in?

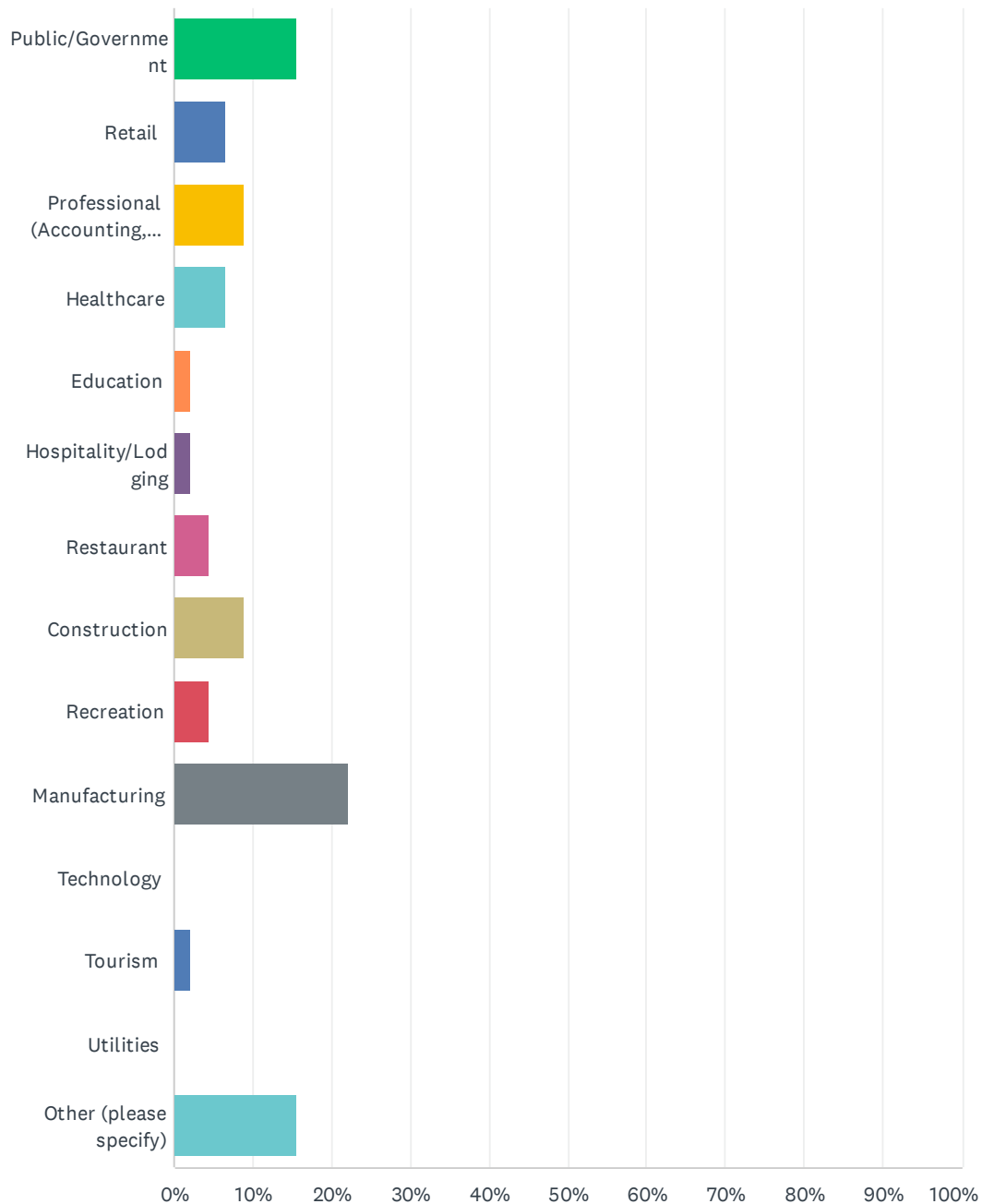
Answered: 45 Skipped: 0



ANSWER CHOICES		RESPONSES	
Erie County		22.22%	10
Huron County		8.89%	4
Ottawa County		68.89%	31
TOTAL			45

Q3 Describe the primary type of company you represent.

Answered: 45 Skipped: 0



Firelands Region of Ohio Employer Survey

ANSWER CHOICES	RESPONSES	
Public/Government	15.56%	7
Retail	6.67%	3
Professional (Accounting, Legal, Etc.)	8.89%	4
Healthcare	6.67%	3
Education	2.22%	1
Hospitality/Lodging	2.22%	1
Restaurant	4.44%	2
Construction	8.89%	4
Recreation	4.44%	2
Manufacturing	22.22%	10
Technology	0.00%	0
Tourism	2.22%	1
Utilities	0.00%	0
Other (please specify)	15.56%	7
TOTAL		45

Q4 Approximately how many people do you employ locally?

Answered: 44 Skipped: 1

Q5 Approximately what number of your local employees are part-time, full-time and seasonal?

Answered: 45 Skipped: 0

ANSWER CHOICES	RESPONSES	
Part-Time	66.67%	30
Full-Time	93.33%	42
Seasonal	60.00%	27

Q6 Approximately what percentage of your local employees live in each county?

Answered: 45 Skipped: 0

ANSWER CHOICES	RESPONSES	
Erie County	82.22%	37
Huron County	73.33%	33
Ottawa County	88.89%	40

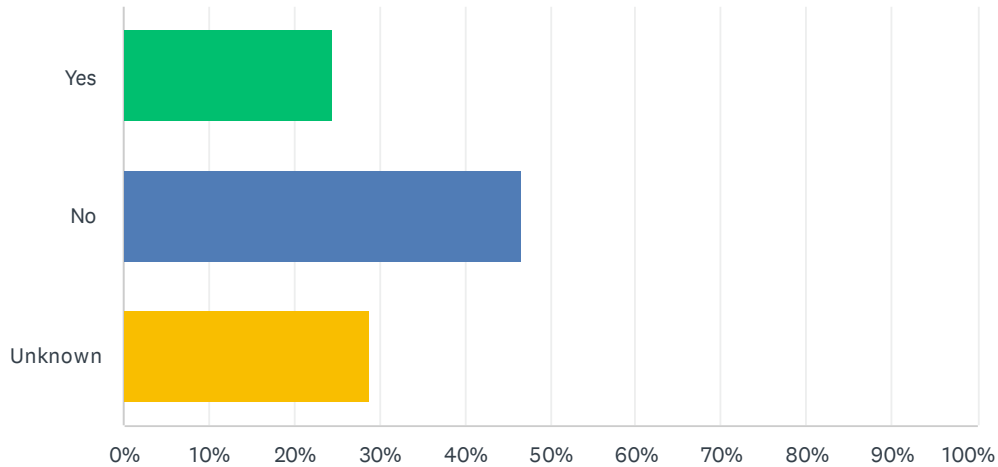
Q7 Approximate the number of jobs that the company may create over the next three years by annual wage?

Answered: 37 Skipped: 8

ANSWER CHOICES	RESPONSES	
Less than \$25,000	48.65%	18
\$25,000 - \$50,000	70.27%	26
\$51,000 - \$75,000	62.16%	23
\$76,000 - \$100,000	43.24%	16
More than \$100,000	40.54%	15

Q8 Have you had difficulty attracting or retaining employees due to housing related issues in the past couple of years?

Answered: 45 Skipped: 0

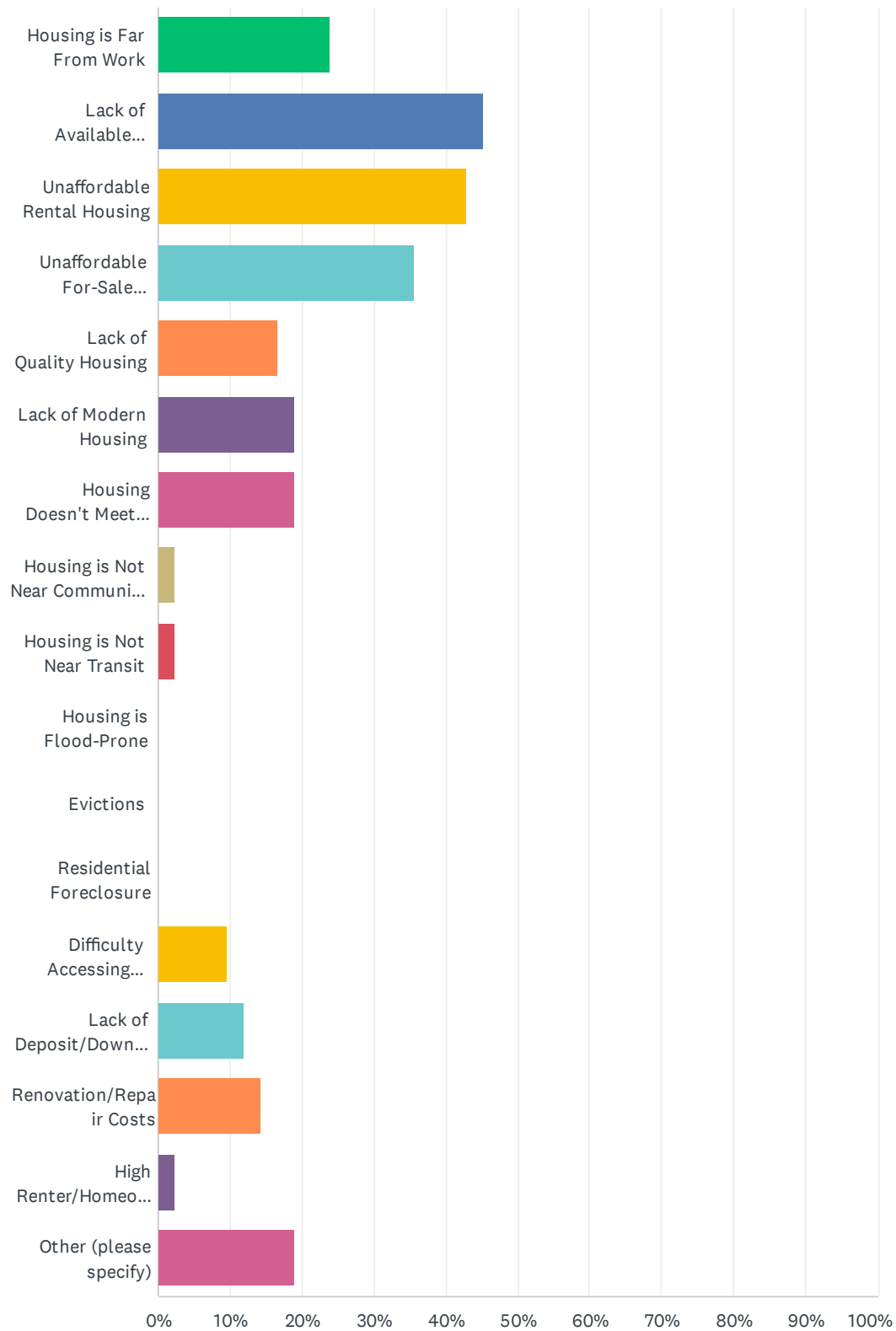


ANSWER CHOICES	RESPONSES	
Yes	24.44%	11
No	46.67%	21
Unknown	28.89%	13
TOTAL		45

Q9 What are the three most common housing issues/challenges experienced by your employees:

Answered: 42 Skipped: 3

Firelands Region of Ohio Employer Survey

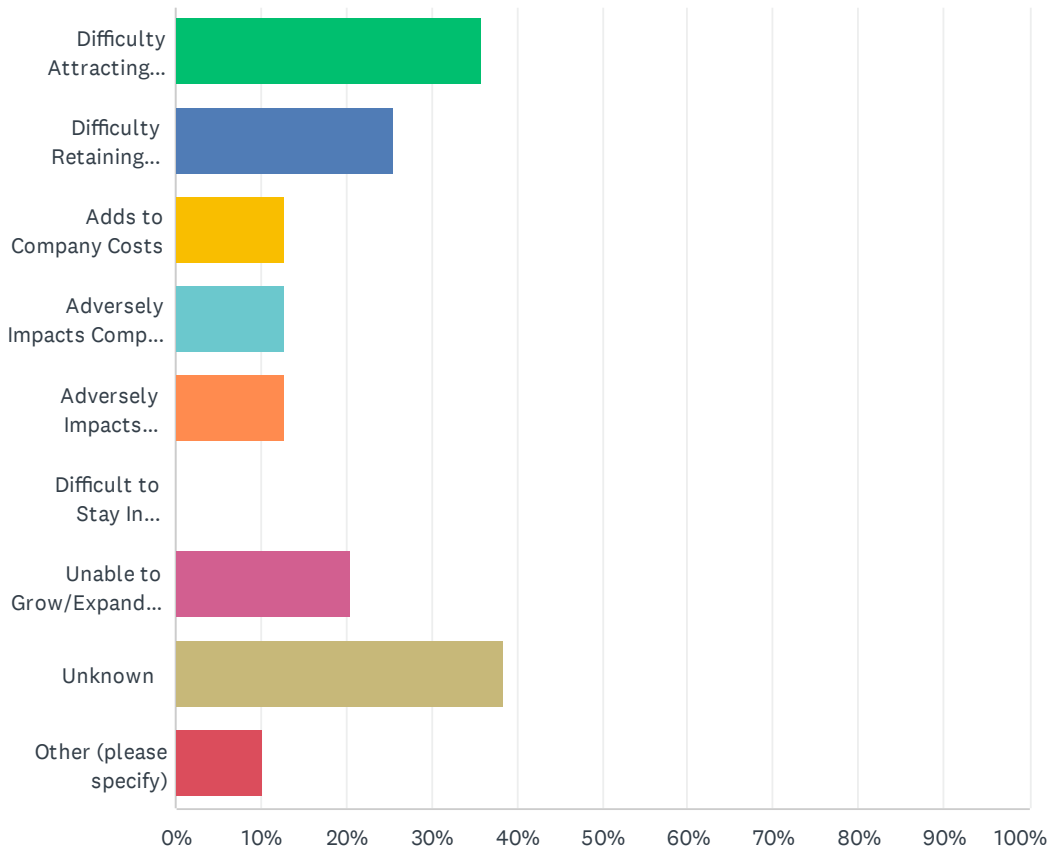


Firelands Region of Ohio Employer Survey

ANSWER CHOICES	RESPONSES	
Housing is Far From Work	23.81%	10
Lack of Available Housing	45.24%	19
Unaffordable Rental Housing	42.86%	18
Unaffordable For-Sale Housing	35.71%	15
Lack of Quality Housing	16.67%	7
Lack of Modern Housing	19.05%	8
Housing Doesn't Meet Employee's Needs	19.05%	8
Housing is Not Near Community Services	2.38%	1
Housing is Not Near Transit	2.38%	1
Housing is Flood-Prone	0.00%	0
Evictions	0.00%	0
Residential Foreclosure	0.00%	0
Difficulty Accessing Financing/Credit	9.52%	4
Lack of Deposit/Down Payment	11.90%	5
Renovation/Repair Costs	14.29%	6
High Renter/Homeowner Insurance Costs	2.38%	1
Other (please specify)	19.05%	8
Total Respondents: 42		

Q10 In what ways, if any, are the housing issues that your employees or prospective employees face impacting your company? (Select all that apply)

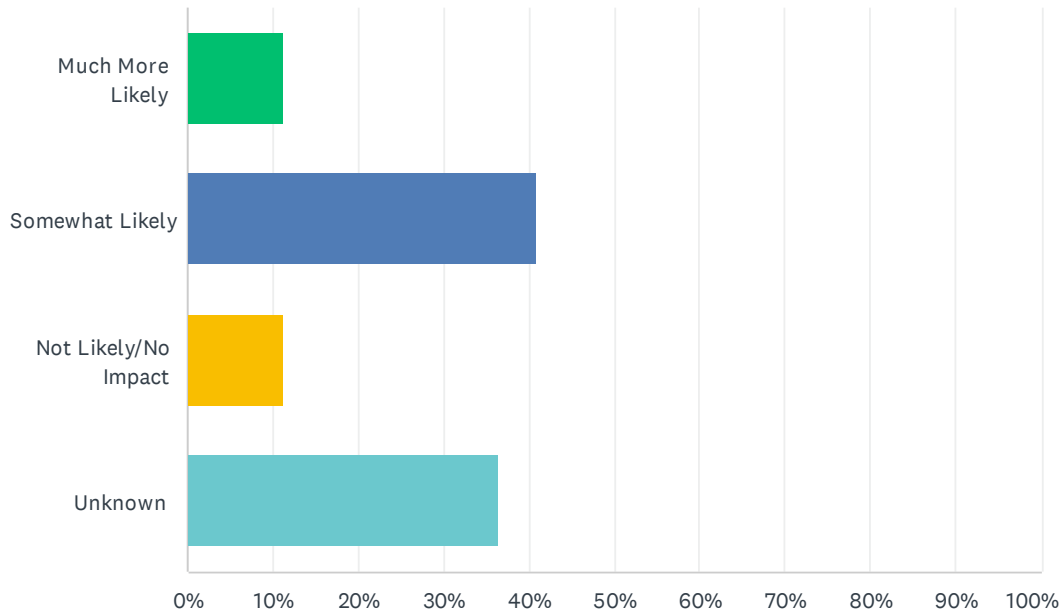
Answered: 39 Skipped: 6



ANSWER CHOICES	RESPONSES	
Difficulty Attracting Employees	35.90%	14
Difficulty Retaining Employees	25.64%	10
Adds to Company Costs	12.82%	5
Adversely Impacts Company Morale	12.82%	5
Adversely Impacts Productivity	12.82%	5
Difficult to Stay In Business	0.00%	0
Unable to Grow/Expand Business	20.51%	8
Unknown	38.46%	15
Other (please specify)	10.26%	4
Total Respondents: 39		

Q11 If additional housing was provided in the region that adequately served the needs of employees, to what degree would this increase the likelihood that your company would employ more people in the next three years?

Answered: 44 Skipped: 1



ANSWER CHOICES	RESPONSES	
Much More Likely	11.36%	5
Somewhat Likely	40.91%	18
Not Likely/No Impact	11.36%	5
Unknown	36.36%	16
TOTAL		44

Q12 If housing was not an issue in hiring, how many additional employees would you hire in the next three years? (If you don't know, please state "don't know")

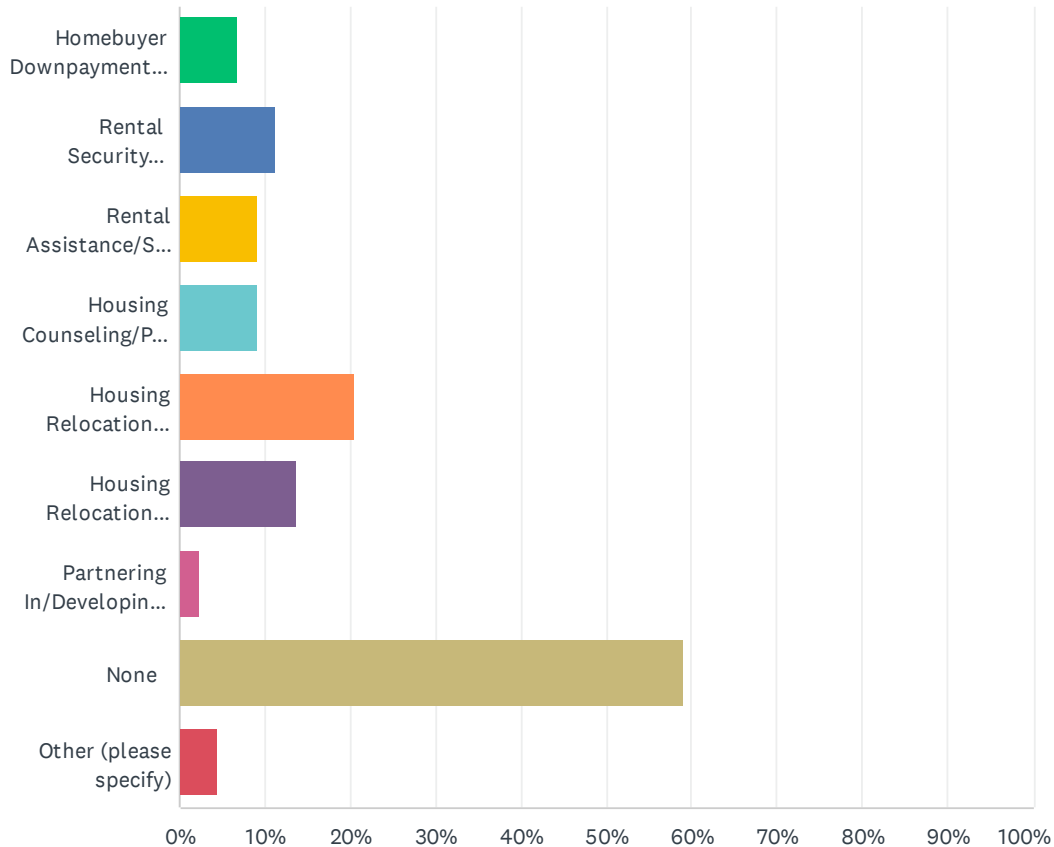
Answered: 45 Skipped: 0

Q13 Describe any type of housing assistance your company offers to its employees (e.g. down payment assistance, housing subsidy, workforce housing, etc.). If none are offered, please state “none”.

Answered: 45 Skipped: 0

Q14 What type of assistance, if any, would you consider providing to your employees to assist them with housing? (Select all that apply)

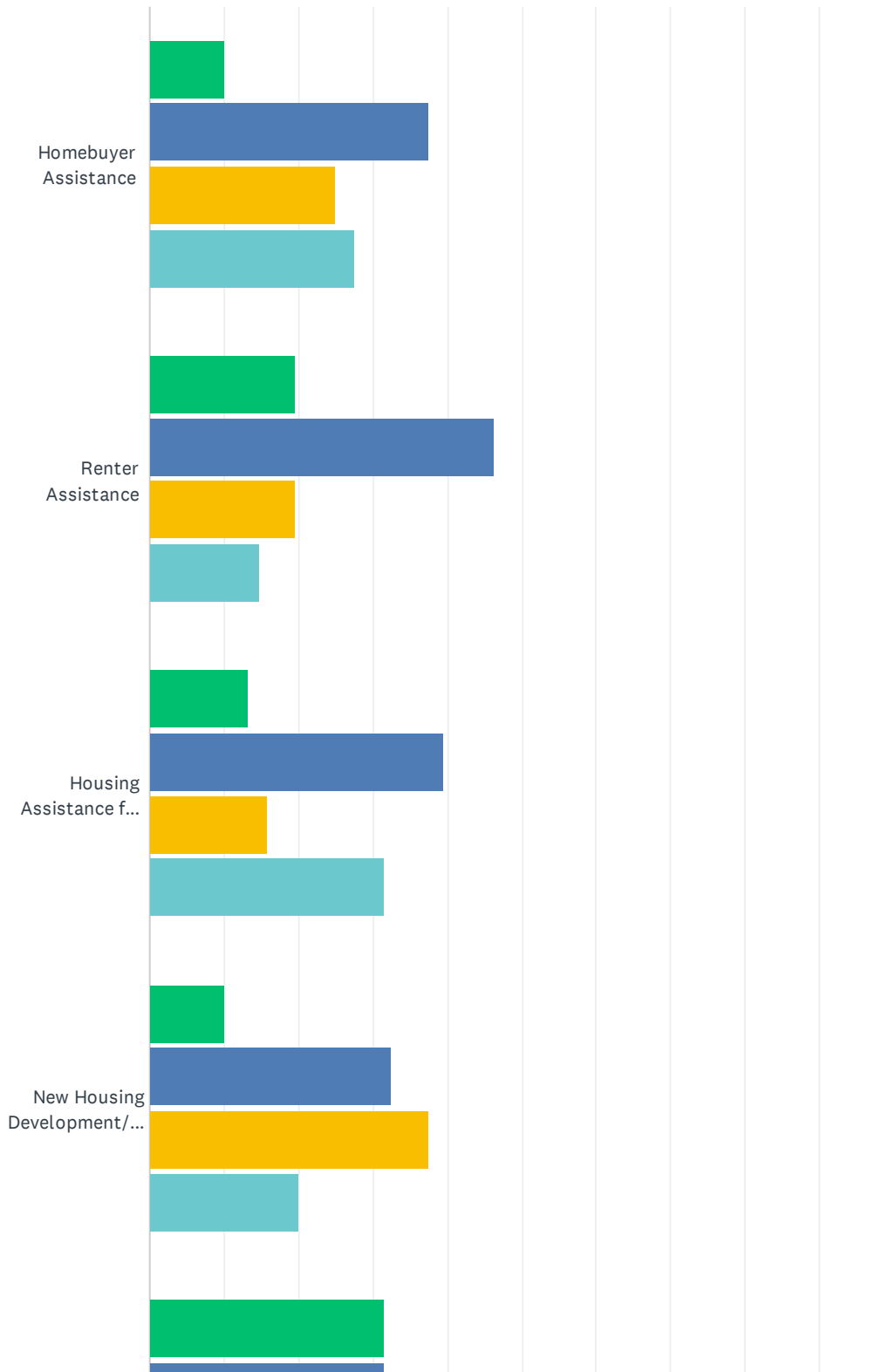
Answered: 44 Skipped: 1



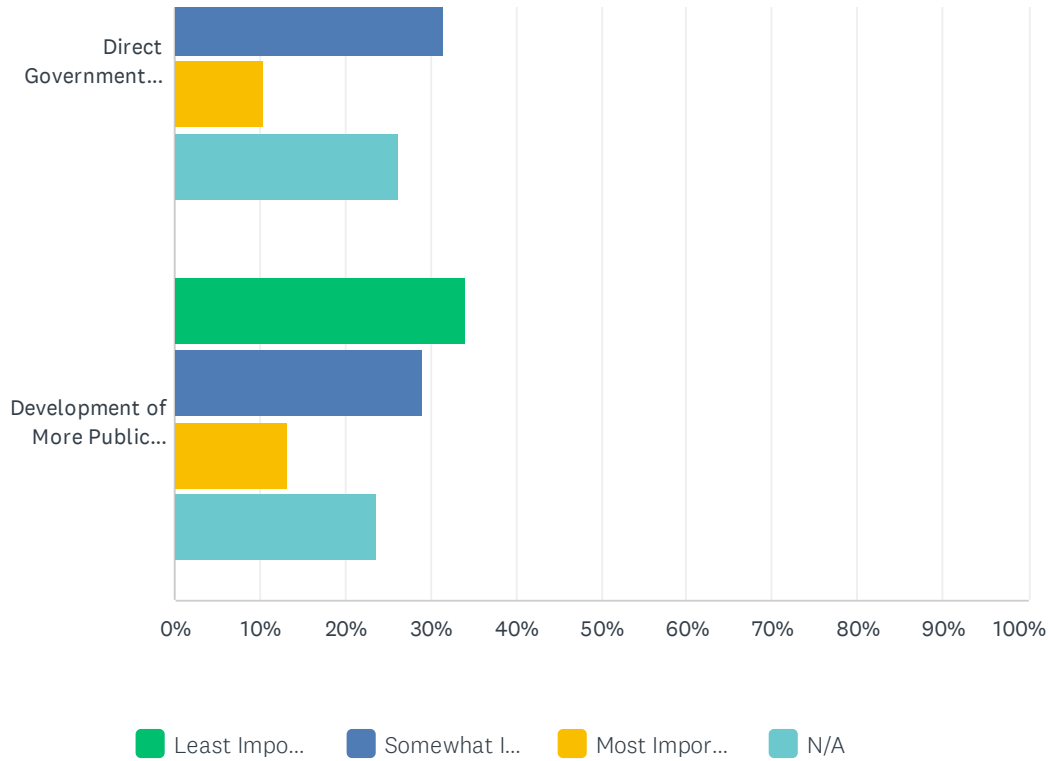
ANSWER CHOICES	RESPONSES	
Homebuyer Downpayment Assistance	6.82%	3
Rental Security Deposit Assistance	11.36%	5
Rental Assistance/Subsidy	9.09%	4
Housing Counseling/Placement Services	9.09%	4
Housing Relocation Services/Assistance	20.45%	9
Housing Relocation Reimbursement	13.64%	6
Partnering In/Developing Employee Housing	2.27%	1
None	59.09%	26
Other (please specify)	4.55%	2
Total Respondents: 44		

Q15 What is the level of importance of any future government housing programs, policies or incentives that could be implemented to assist employees with housing or addressing the market's housing issues?

Answered: 41 Skipped: 4



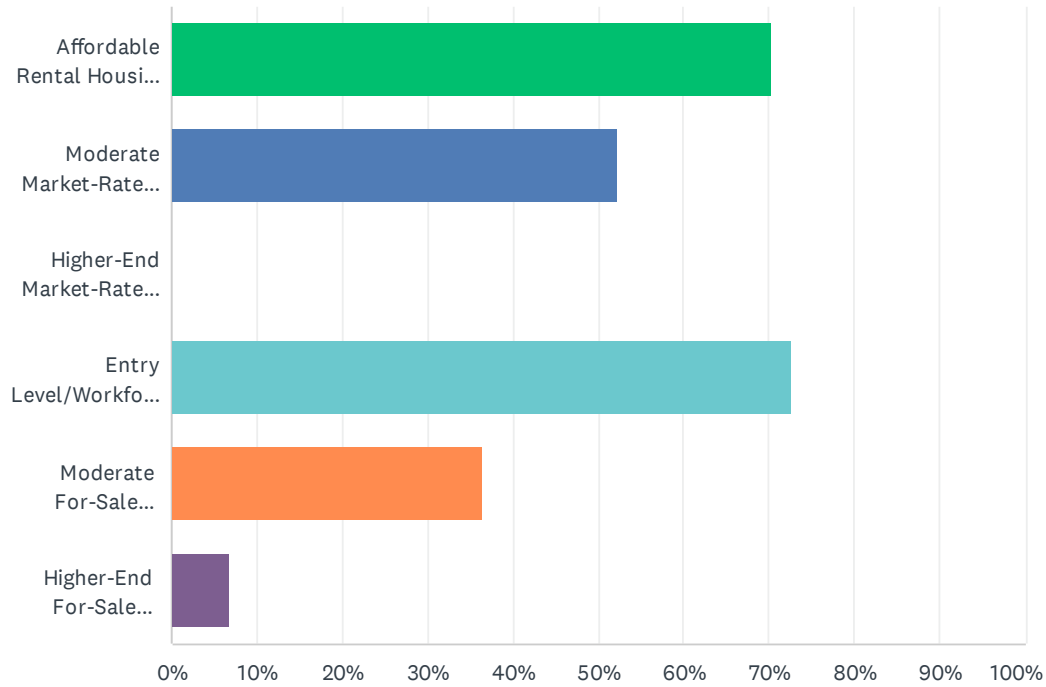
Firelands Region of Ohio Employer Survey



	LEAST IMPORTANT	SOMEWHAT IMPORTANT	MOST IMPORTANT	N/A	TOTAL	WEIGHTED AVERAGE
Homebuyer Assistance	10.00% 4	37.50% 15	25.00% 10	27.50% 11	40	2.21
Renter Assistance	19.51% 8	46.34% 19	19.51% 8	14.63% 6	41	2.00
Housing Assistance for Public Employees (Police, Fire, Teachers, Etc.)	13.16% 5	39.47% 15	15.79% 6	31.58% 12	38	2.04
New Housing Development/ Redevelopment	10.00% 4	32.50% 13	37.50% 15	20.00% 8	40	2.34
Direct Government Investment in Land for Workforce Housing (Land Banking)	31.58% 12	31.58% 12	10.53% 4	26.32% 10	38	1.71
Development of More Public Housing	34.21% 13	28.95% 11	13.16% 5	23.68% 9	38	1.72

Q16 In terms of product pricing, what are the three most-needed housing price-points for your employees?

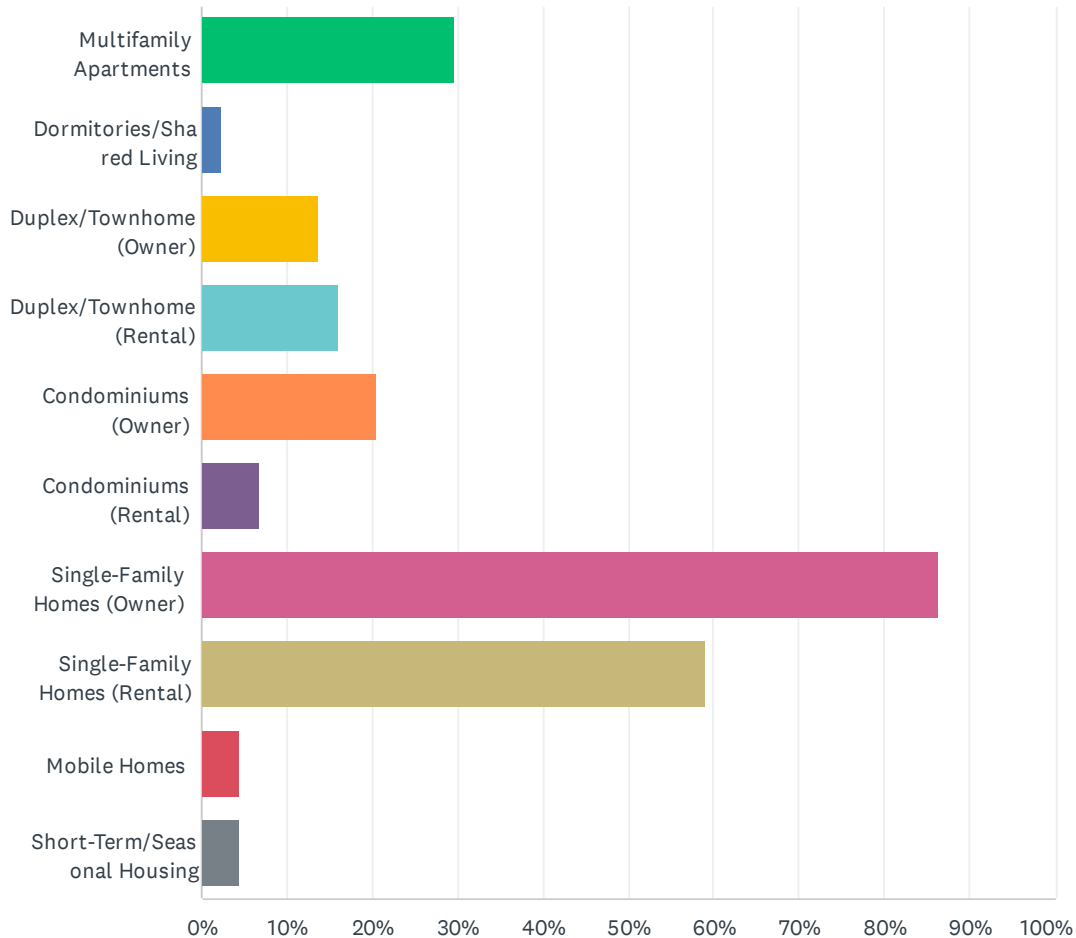
Answered: 44 Skipped: 1



ANSWER CHOICES	RESPONSES	
Affordable Rental Housing (Under \$750/month)	70.45%	31
Moderate Market-Rate Rental Housing (\$750-\$1,250/month)	52.27%	23
Higher-End Market-Rate Rental Housing (Above \$1,250/month)	0.00%	0
Entry Level/Workforce For-Sale Housing (Below \$200,000)	72.73%	32
Moderate For-Sale Housing (\$200,000-\$300,000)	36.36%	16
Higher-End For-Sale Housing (Above \$300,000)	6.82%	3
Total Respondents: 44		

Q17 In terms of product type, what are the three most-needed types of housing for your employees?

Answered: 44 Skipped: 1



Firelands Region of Ohio Employer Survey

ANSWER CHOICES	RESPONSES	
Multifamily Apartments	29.55%	13
Dormitories/Shared Living	2.27%	1
Duplex/Townhome (Owner)	13.64%	6
Duplex/Townhome (Rental)	15.91%	7
Condominiums (Owner)	20.45%	9
Condominiums (Rental)	6.82%	3
Single-Family Homes (Owner)	86.36%	38
Single-Family Homes (Rental)	59.09%	26
Mobile Homes	4.55%	2
Short-Term/Seasonal Housing	4.55%	2
Total Respondents: 44		

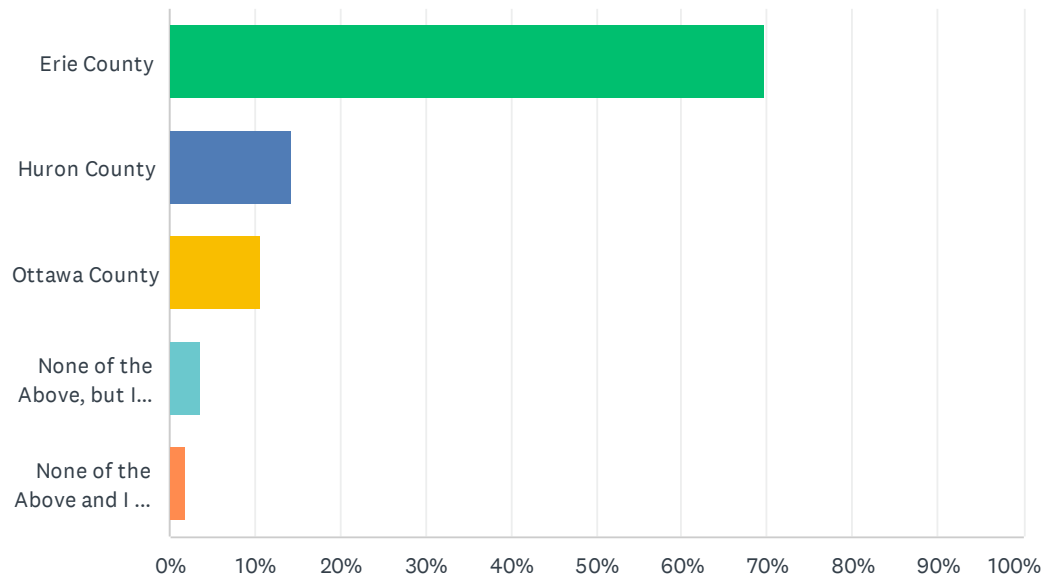
Q18 Do you have any additional comments regarding housing issues and needs that impact employees within the tri-county area?

Answered: 13 Skipped: 32

RESIDENT/COMMUTER SURVEY

Q1 Which county do you currently live in?

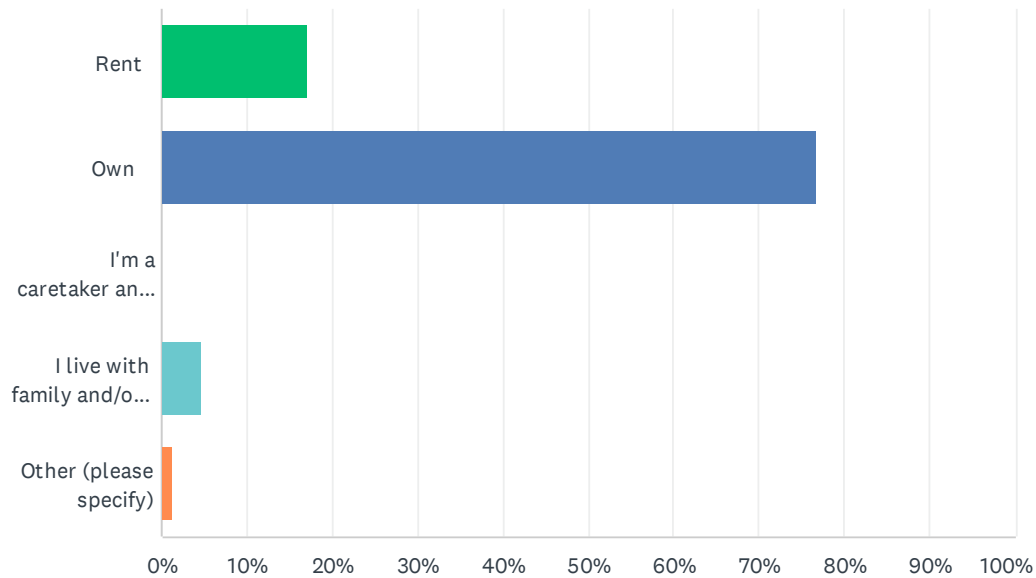
Answered: 590 Skipped: 0



ANSWER CHOICES	RESPONSES	
Erie County	69.66%	411
Huron County	14.24%	84
Ottawa County	10.68%	63
None of the Above, but I Commute to One of the Listed Counties for Work	3.56%	21
None of the Above and I Do Not Work In Any of the Listed Counties	1.86%	11
TOTAL		590

Q2 Do you rent or own the place where you live?

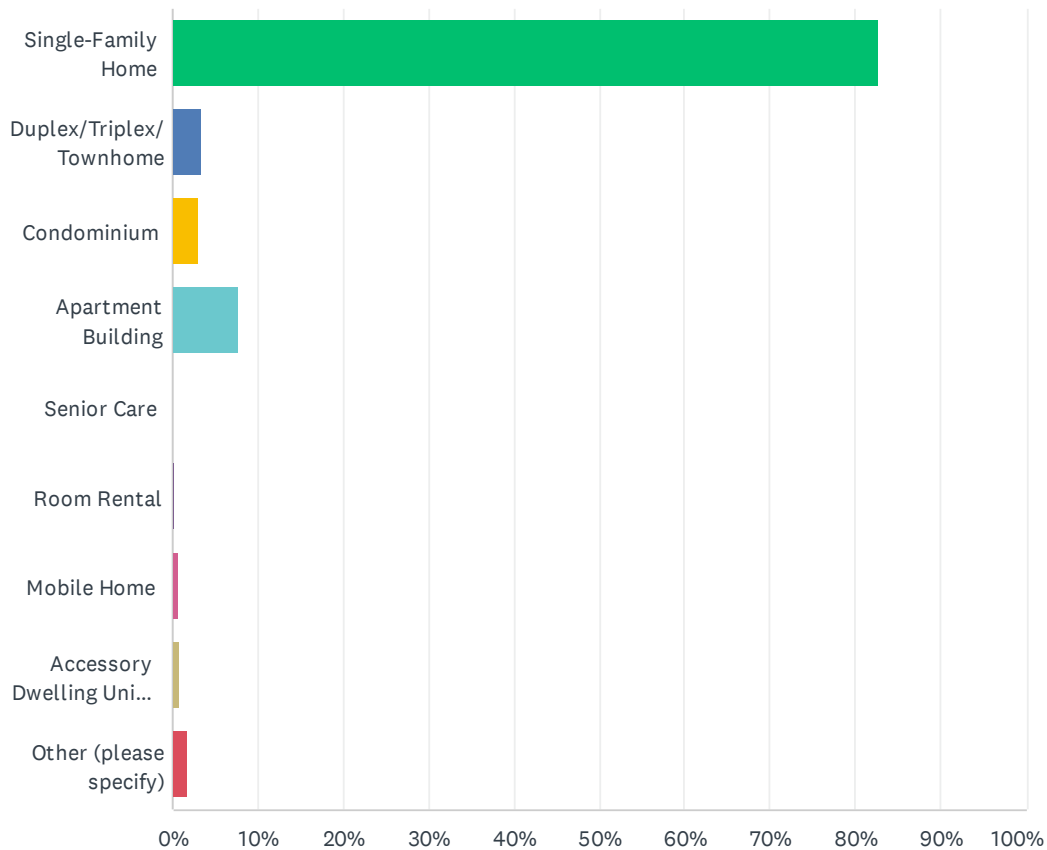
Answered: 514 Skipped: 76



ANSWER CHOICES	RESPONSES	
Rent	17.12%	88
Own	76.85%	395
I'm a caretaker and do not pay rent	0.00%	0
I live with family and/or friends	4.67%	24
Other (please specify)	1.36%	7
TOTAL		514

Q3 Which of the following best describes your current residence?

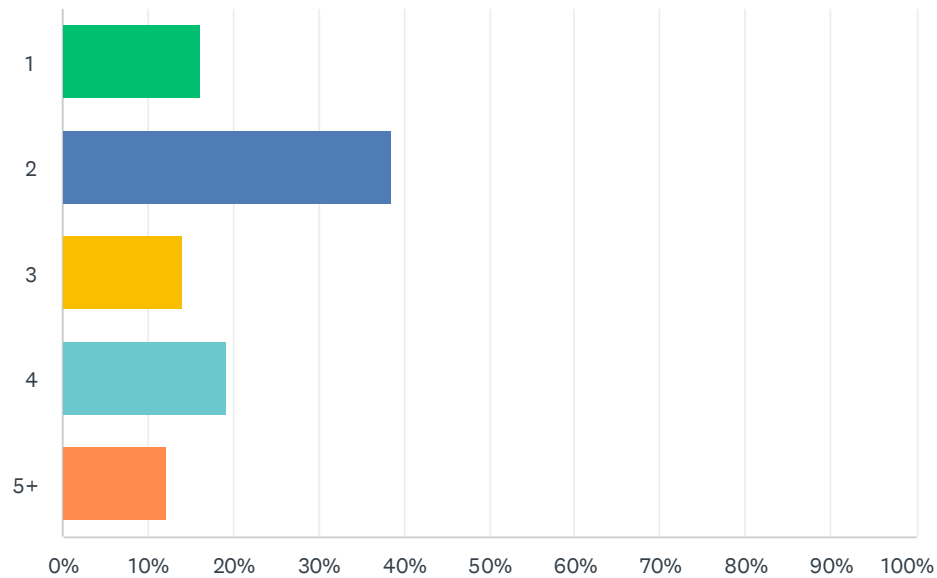
Answered: 514 Skipped: 76



ANSWER CHOICES	RESPONSES	
Single-Family Home	82.68%	425
Duplex/Triplex/Townhome	3.50%	18
Condominium	2.92%	15
Apartment Building	7.59%	39
Senior Care	0.00%	0
Room Rental	0.19%	1
Mobile Home	0.58%	3
Accessory Dwelling Unit (such as unit over garage)	0.78%	4
Other (please specify)	1.75%	9
TOTAL		514

Q4 Including yourself, how many people live in your current residence?

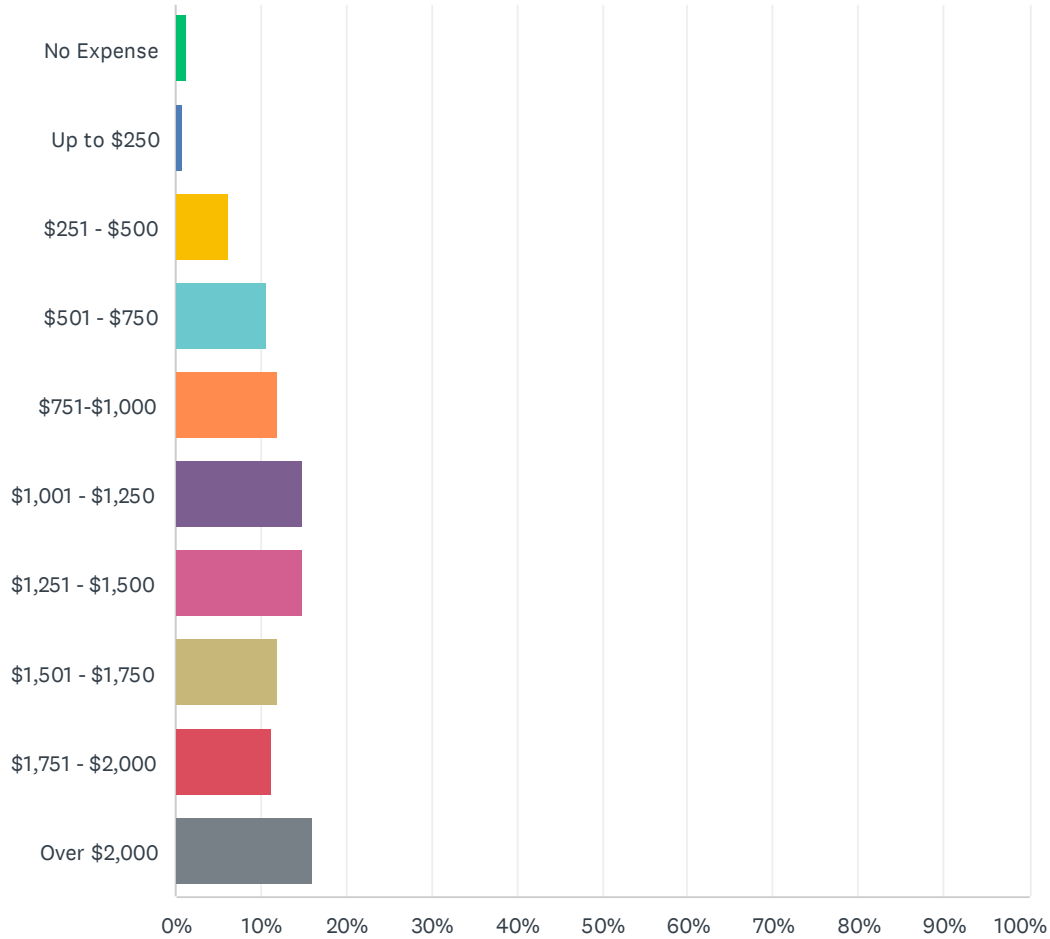
Answered: 514 Skipped: 76



ANSWER CHOICES	RESPONSES	
1	16.15%	83
2	38.52%	198
3	14.01%	72
4	19.26%	99
5+	12.06%	62
TOTAL		514

Q5 What is your approximate total monthly housing expense including rent/mortgage costs, utilities, taxes, insurance, etc.?

Answered: 514 Skipped: 76

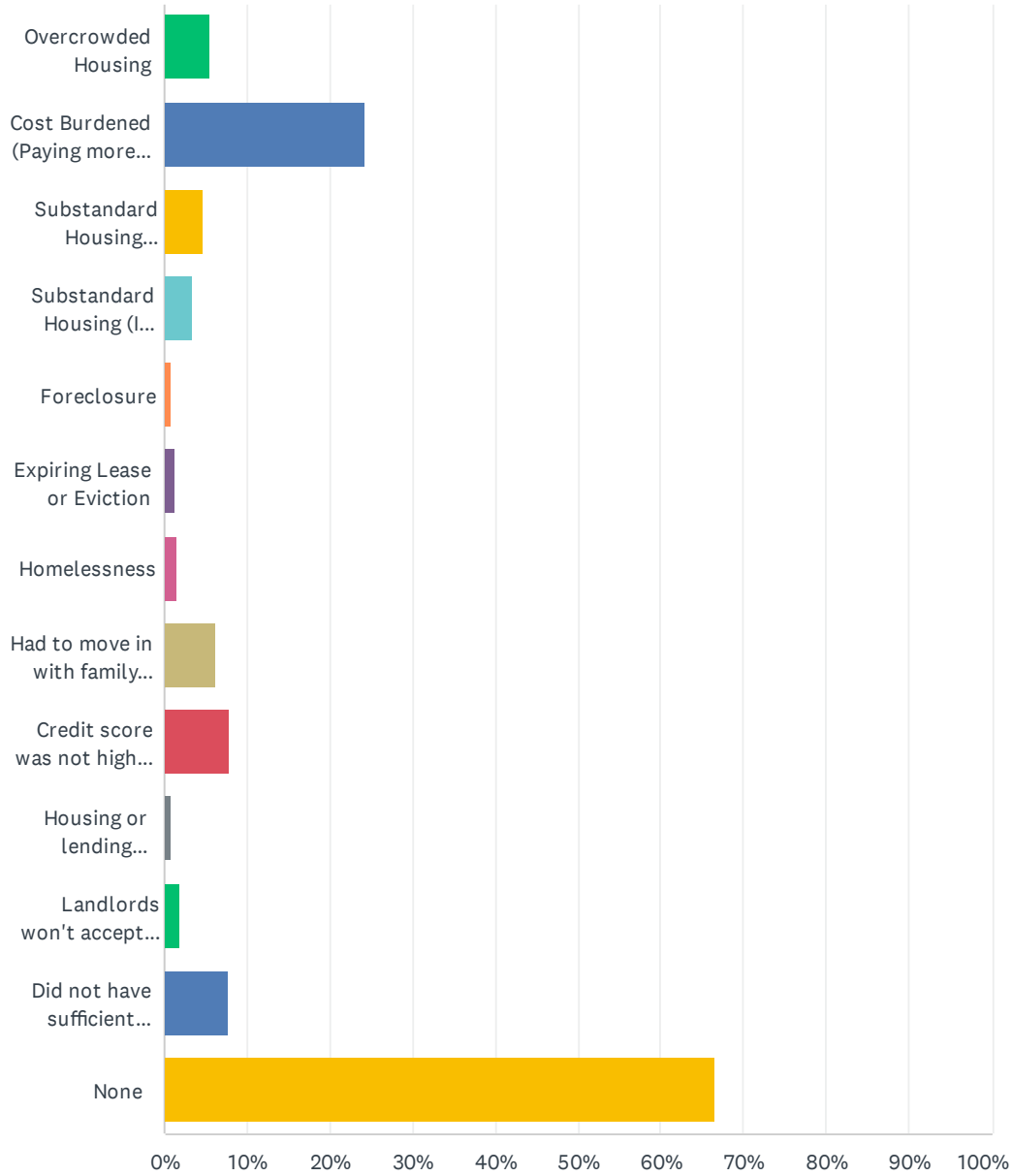


Firelands Region of Ohio Resident Housing Survey

ANSWER CHOICES	RESPONSES	
No Expense	1.36%	7
Up to \$250	0.78%	4
\$251 - \$500	6.23%	32
\$501 - \$750	10.70%	55
\$751-\$1,000	11.87%	61
\$1,001 - \$1,250	14.98%	77
\$1,251 - \$1,500	14.98%	77
\$1,501 - \$1,750	11.87%	61
\$1,751 - \$2,000	11.28%	58
Over \$2,000	15.95%	82
TOTAL		514

Q6 Have you experienced, or are you currently experiencing any of the following as it relates to your place of residence? (check all that apply)

Answered: 514 Skipped: 76

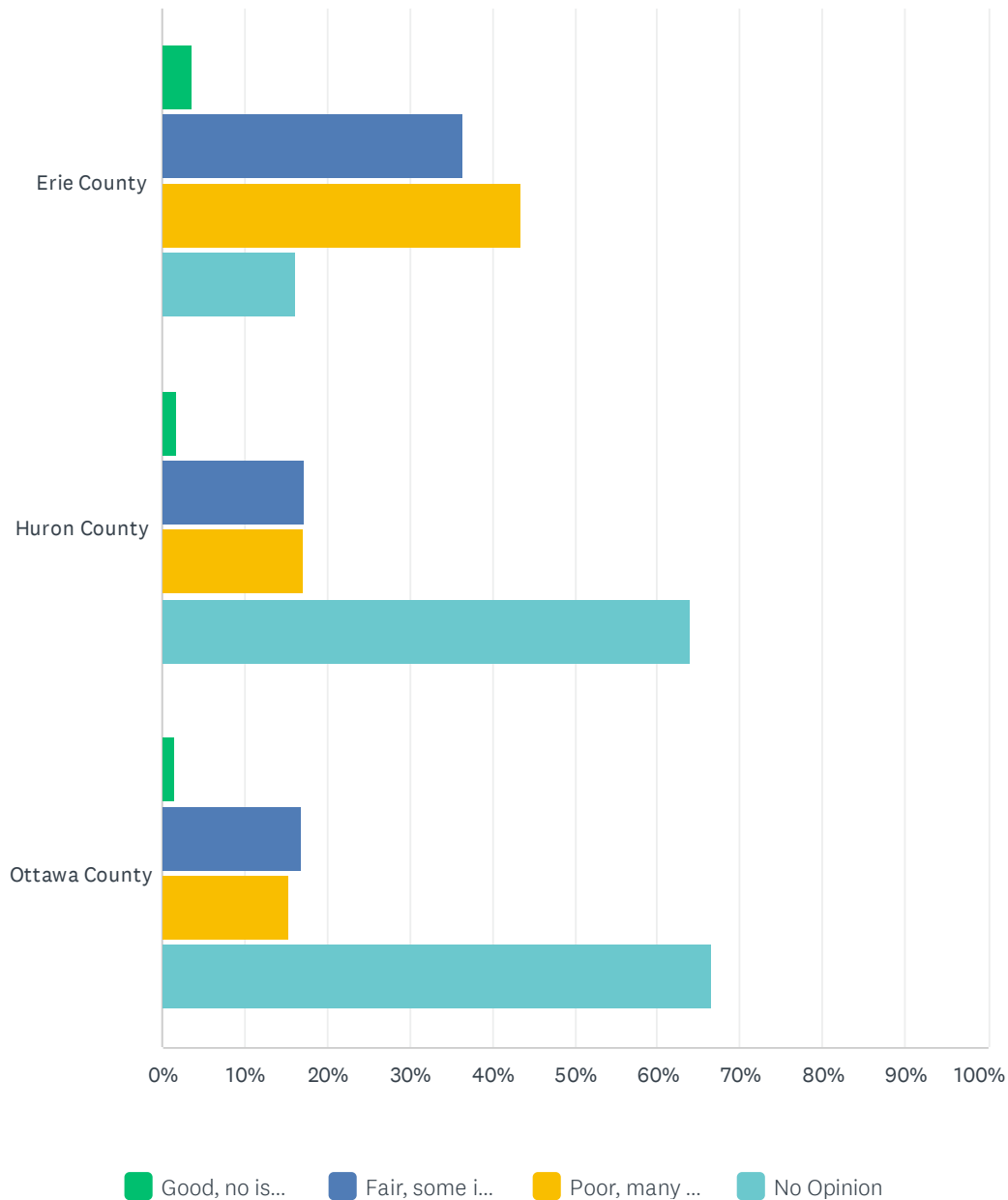


Firelands Region of Ohio Resident Housing Survey

ANSWER CHOICES	RESPONSES	
Overcrowded Housing	5.64%	29
Cost Burdened (Paying more than 30% of your income toward housing cost)	24.32%	125
Substandard Housing (landlord did not maintain)	4.67%	24
Substandard Housing (I couldn't afford to maintain)	3.31%	17
Foreclosure	0.78%	4
Expiring Lease or Eviction	1.36%	7
Homelessness	1.56%	8
Had to move in with family and/or friends	6.23%	32
Credit score was not high enough for a lease and/or mortgage	7.98%	41
Housing or lending discrimination	0.78%	4
Landlords won't accept Housing Choice Vouchers	1.95%	10
Did not have sufficient deposit or down payment	7.59%	39
None	66.54%	342
Total Respondents: 514		

Q7 How would you describe the overall housing market in each county?

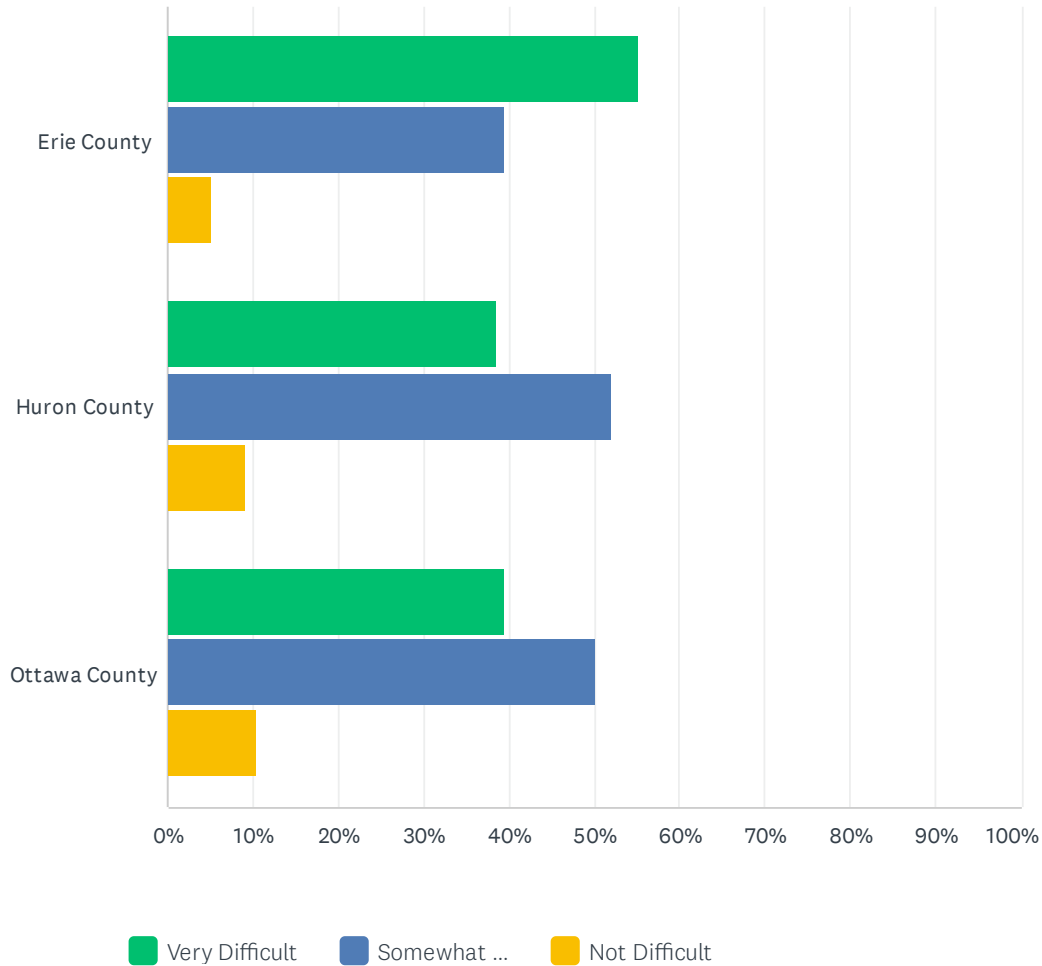
Answered: 398 Skipped: 192



	GOOD, NO ISSUES	FAIR, SOME ISSUES	POOR, MANY ISSUES	NO OPINION	TOTAL	WEIGHTED AVERAGE
Erie County	3.66% 14	36.55% 140	43.60% 167	16.19% 62	383	2.72
Huron County	1.73% 6	17.34% 60	17.05% 59	63.87% 221	346	3.43
Ottawa County	1.45% 5	16.76% 58	15.32% 53	66.47% 230	346	3.47

Q8 How difficult do you believe is it for people to find suitable housing in each county?

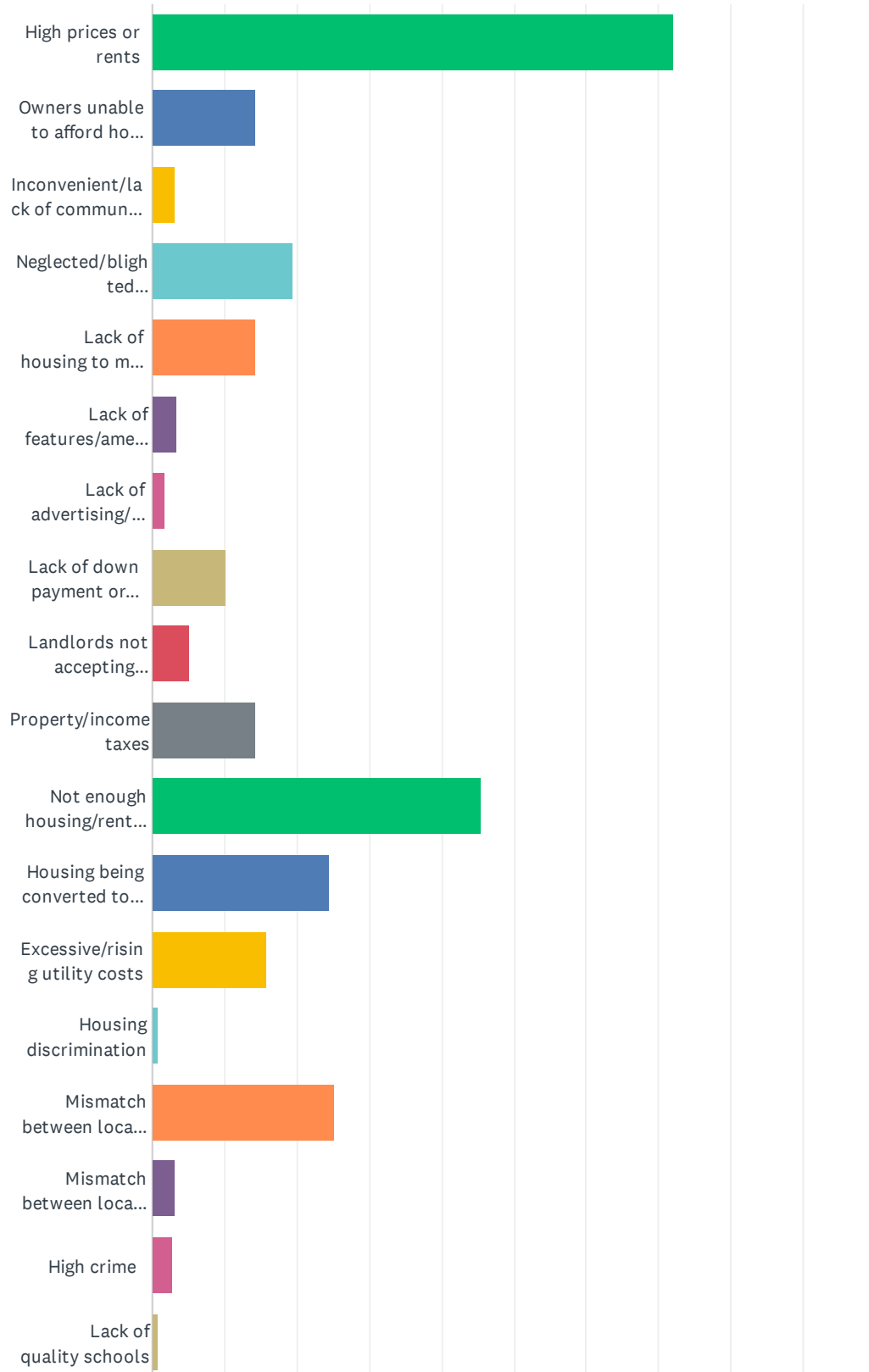
Answered: 398 Skipped: 192



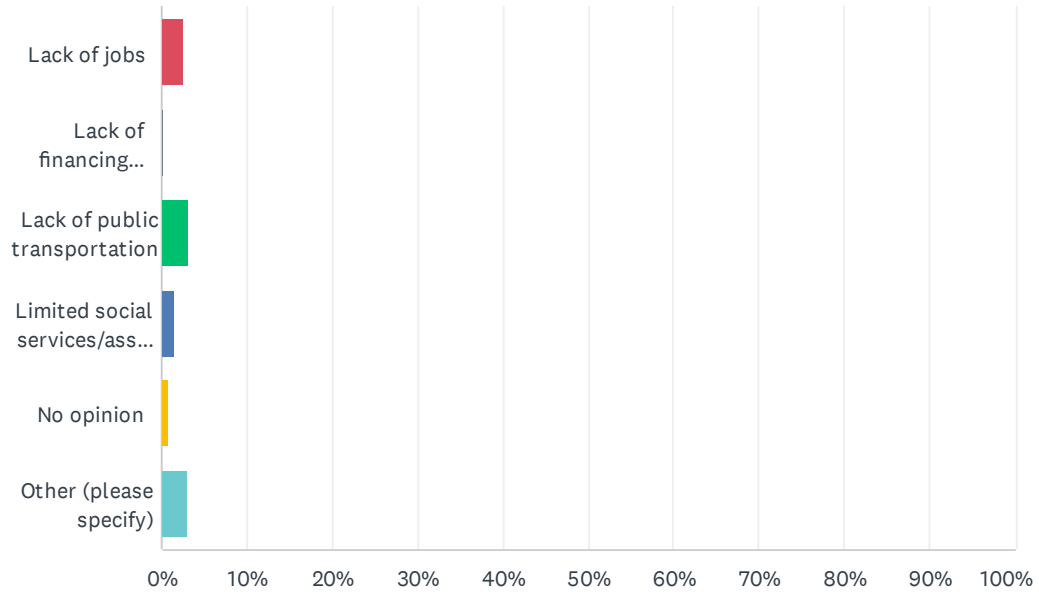
	VERY DIFFICULT	SOMEWHAT DIFFICULT	NOT DIFFICULT	TOTAL	WEIGHTED AVERAGE
Erie County	55.31% 203	39.51% 145	5.18% 19	367	1.50
Huron County	38.65% 109	52.13% 147	9.22% 26	282	1.71
Ottawa County	39.51% 113	50.00% 143	10.49% 30	286	1.71

Q9 Based on your county of residence, what are the top three issues negatively impacting your county's housing market?

Answered: 398 Skipped: 192



Firelands Region of Ohio Resident Housing Survey



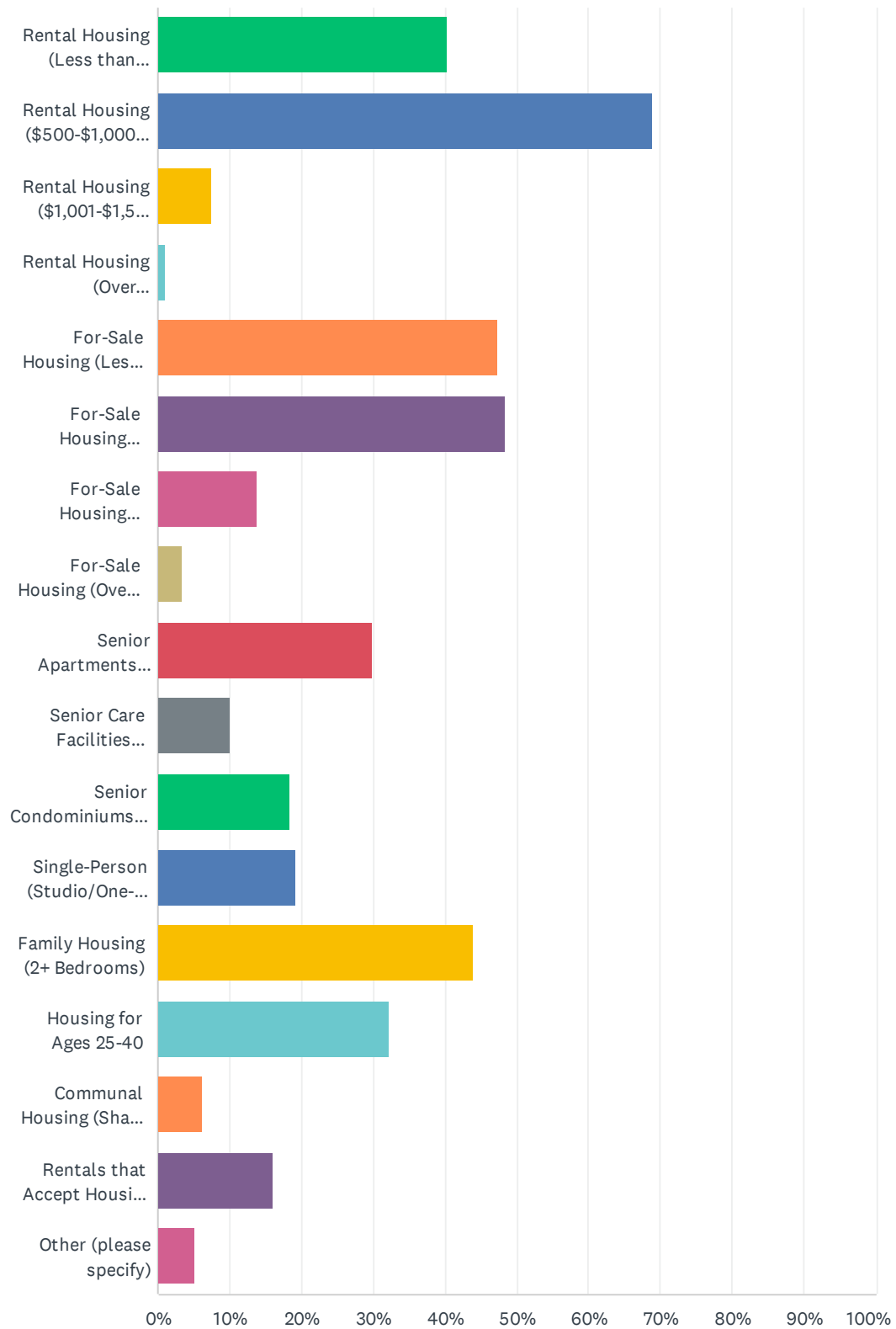
Firelands Region of Ohio Resident Housing Survey

ANSWER CHOICES	RESPONSES	
High prices or rents	72.11%	287
Owners unable to afford home maintenance/upkeep	14.32%	57
Inconvenient/lack of community services (healthcare, pharmacies, shopping, etc.)	3.27%	13
Neglected/blighted properties/neighborhood (poor condition)	19.35%	77
Lack of housing to meet specific needs (beds, baths, etc.)	14.32%	57
Lack of features/amenities (playground, street trees, well-maintained sidewalks, etc.)	3.52%	14
Lack of advertising/resources to find available housing	1.76%	7
Lack of down payment or rental deposit	10.30%	41
Landlords not accepting Housing Choice Vouchers (Section 8)	5.03%	20
Property/income taxes	14.32%	57
Not enough housing/rental options (few vacancies)	45.48%	181
Housing being converted to short-term/vacation rentals	24.62%	98
Excessive/rising utility costs	15.83%	63
Housing discrimination	0.75%	3
Mismatch between local jobs/wages and housing costs	25.13%	100
Mismatch between local jobs and location of housing	3.27%	13
High crime	2.76%	11
Lack of quality schools	0.75%	3
Lack of jobs	2.51%	10
Lack of financing options	0.25%	1
Lack of public transportation	3.27%	13
Limited social services/assistance programs	1.51%	6
No opinion	0.75%	3
Other (please specify)	3.02%	12
Total Respondents: 398		

Q10 Based on your county of residence, what are the top five housing types most needed in your county?

Answered: 389 Skipped: 201

Firelands Region of Ohio Resident Housing Survey

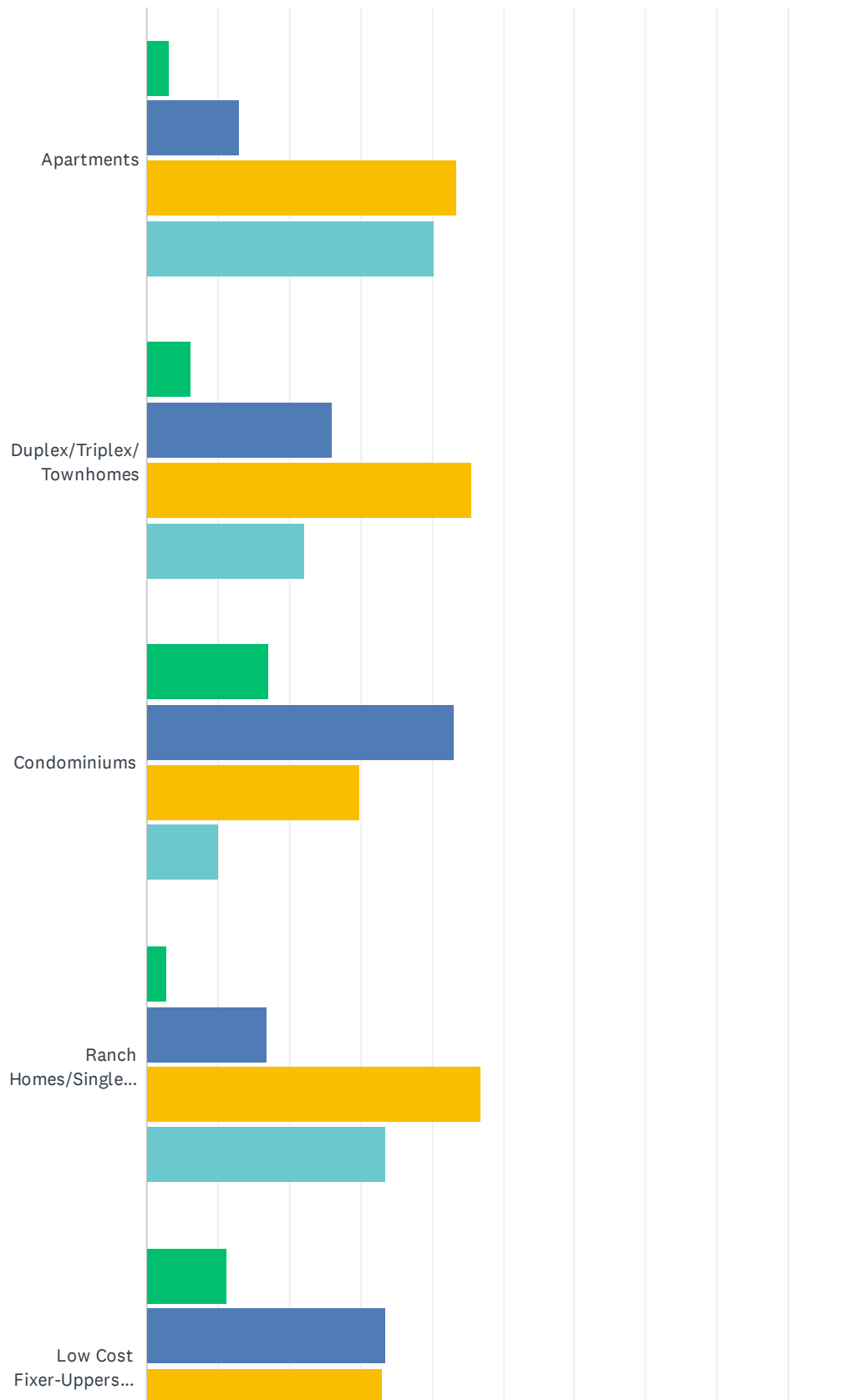


Firelands Region of Ohio Resident Housing Survey

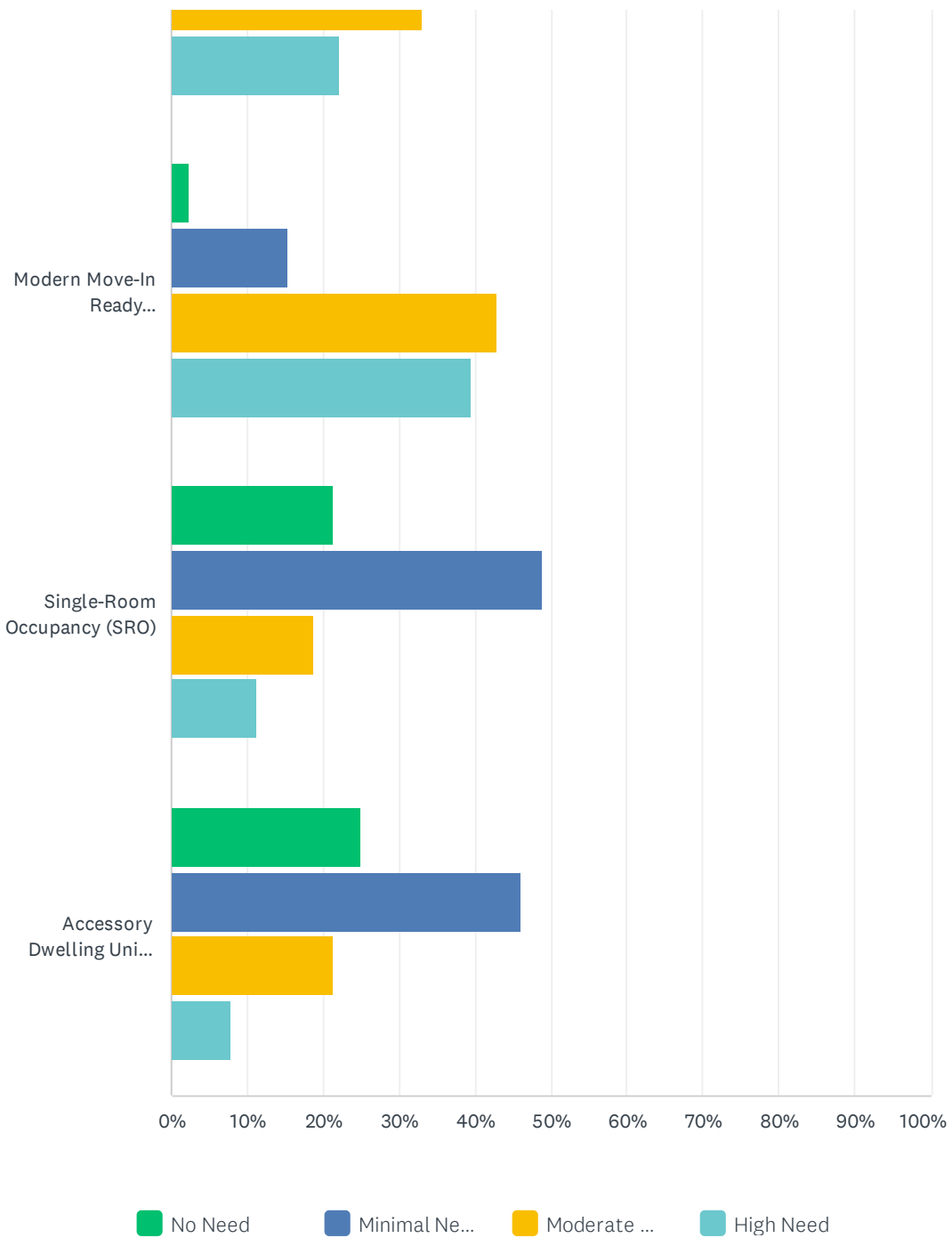
ANSWER CHOICES	RESPONSES	
Rental Housing (Less than \$500/month)	40.36%	157
Rental Housing (\$500-\$1,000/month)	68.89%	268
Rental Housing (\$1,001-\$1,500/month)	7.46%	29
Rental Housing (Over \$1,500/month)	1.03%	4
For-Sale Housing (Less than \$100,000)	47.30%	184
For-Sale Housing (\$100,000-\$200,000)	48.33%	188
For-Sale Housing (\$201,000-\$300,000)	13.88%	54
For-Sale Housing (Over \$300,000)	3.34%	13
Senior Apartments (Independent Living)	29.82%	116
Senior Care Facilities (Assisted Living/Nursing Care)	10.03%	39
Senior Condominiums (For-Sale Housing)	18.25%	71
Single-Person (Studio/One-Bedroom)	19.28%	75
Family Housing (2+ Bedrooms)	43.96%	171
Housing for Ages 25-40	32.13%	125
Communal Housing (Shared Living Space)	6.17%	24
Rentals that Accept Housing Choice Vouchers	15.94%	62
Other (please specify)	5.14%	20
Total Respondents: 389		

Q11 What is the need for each of the below housing styles in your county?

Answered: 388 Skipped: 202



Firelands Region of Ohio Resident Housing Survey



Firelands Region of Ohio Resident Housing Survey

	NO NEED	MINIMAL NEED	MODERATE NEED	HIGH NEED	TOTAL	WEIGHTED AVERAGE
Apartments	3.14% 12	13.09% 50	43.46% 166	40.31% 154	382	3.21
Duplex/Triplex/Townhomes	6.15% 23	25.94% 97	45.72% 171	22.19% 83	374	2.84
Condominiums	17.16% 64	43.16% 161	29.76% 111	9.92% 37	373	2.32
Ranch Homes/Single Floor Plan Units	2.68% 10	16.89% 63	46.92% 175	33.51% 125	373	3.11
Low Cost Fixer-Uppers (single-family homes)	11.32% 42	33.42% 124	33.15% 123	22.10% 82	371	2.66
Modern Move-In Ready Single-Family Homes	2.41% 9	15.28% 57	42.90% 160	39.41% 147	373	3.19
Single-Room Occupancy (SRO)	21.25% 75	48.73% 172	18.70% 66	11.33% 40	353	2.20
Accessory Dwelling Unit (Above Garage, Income Suite, Etc.)	24.86% 89	46.09% 165	21.23% 76	7.82% 28	358	2.12

Q12 In your opinion, what is the most significant housing issue facing each county today?

Answered: 308 Skipped: 282

ANSWER CHOICES	RESPONSES	
Erie County	84.42%	260
Huron County	40.91%	126
Ottawa County	43.51%	134
Region as a Whole	47.73%	147

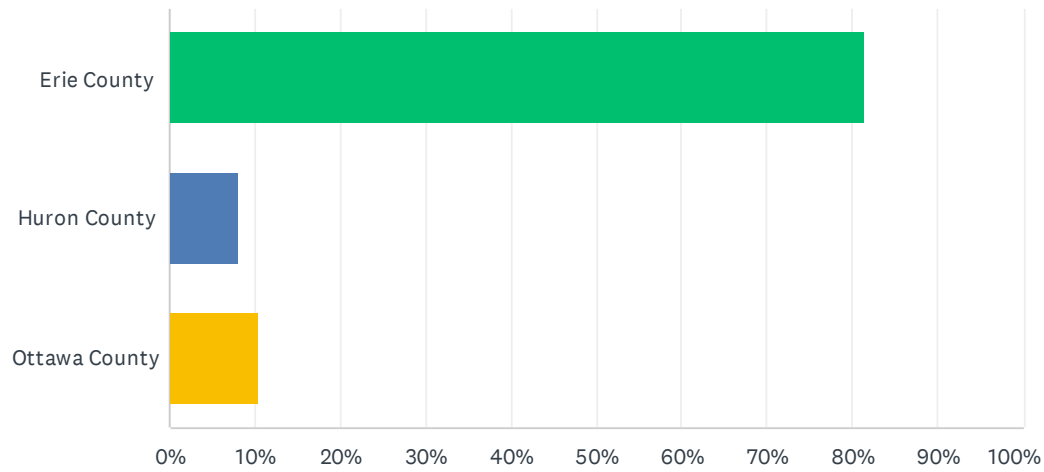
Q13 Please share any other comments/concerns about housing in each county.

Answered: 138 Skipped: 452

ANSWER CHOICES	RESPONSES	
Erie County	78.26%	108
Huron County	33.33%	46
Ottawa County	36.96%	51
Region as a Whole	36.23%	50

Q14 To which county do you commute for work?

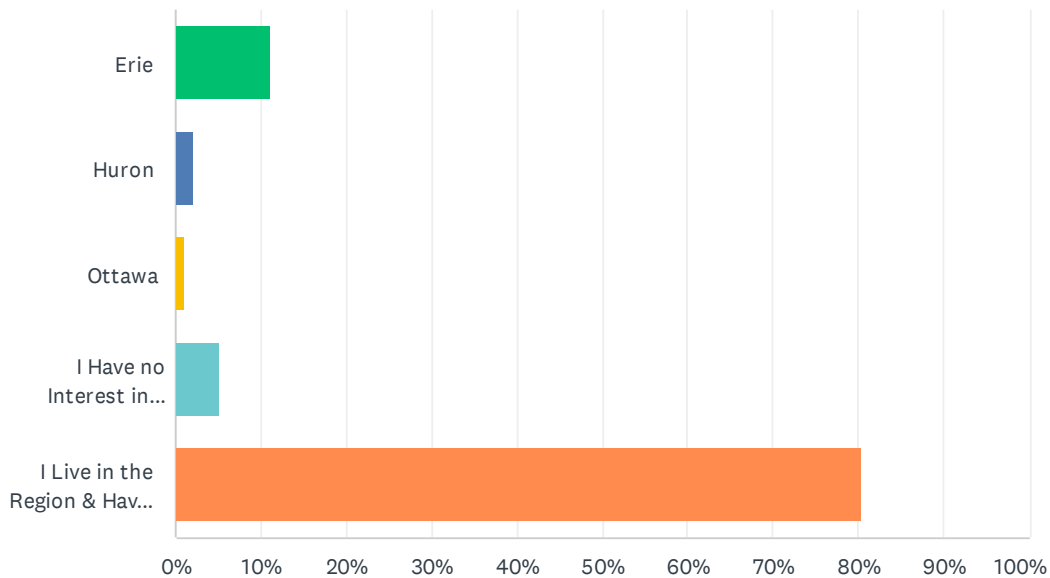
Answered: 361 Skipped: 229



ANSWER CHOICES	RESPONSES	
Erie County	81.44%	294
Huron County	8.03%	29
Ottawa County	10.53%	38
TOTAL		361

Q15 If you do not currently live in Erie, Huron or Ottawa counties, what county would you be most interested in moving to, should housing be available?

Answered: 358 Skipped: 232



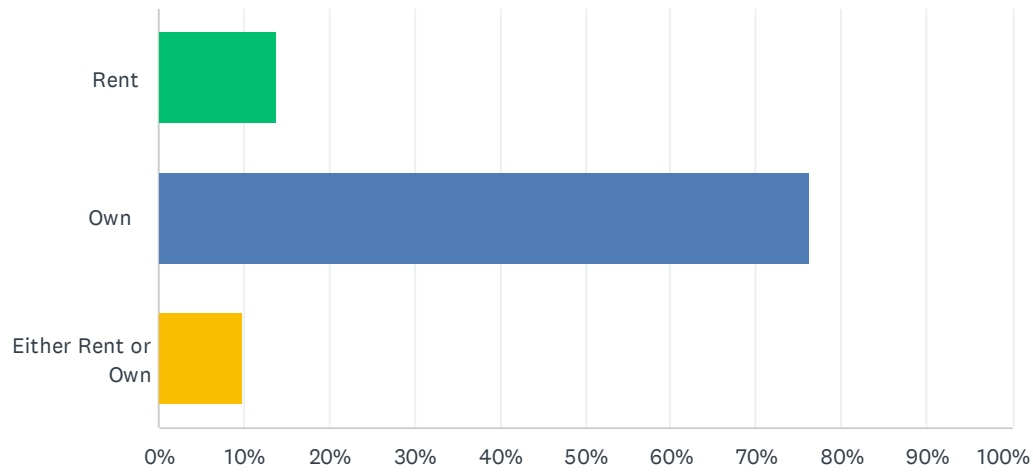
ANSWER CHOICES	RESPONSES	
Erie	11.17%	40
Huron	2.23%	8
Ottawa	1.12%	4
I Have no Interest in Moving to the Region	5.03%	18
I Live in the Region & Have No Interest in Moving	80.45%	288
TOTAL		358

Q16 Please provide the zip code of your current residence.

Answered: 104 Skipped: 486

Q17 Would you prefer to rent or own housing in the region?

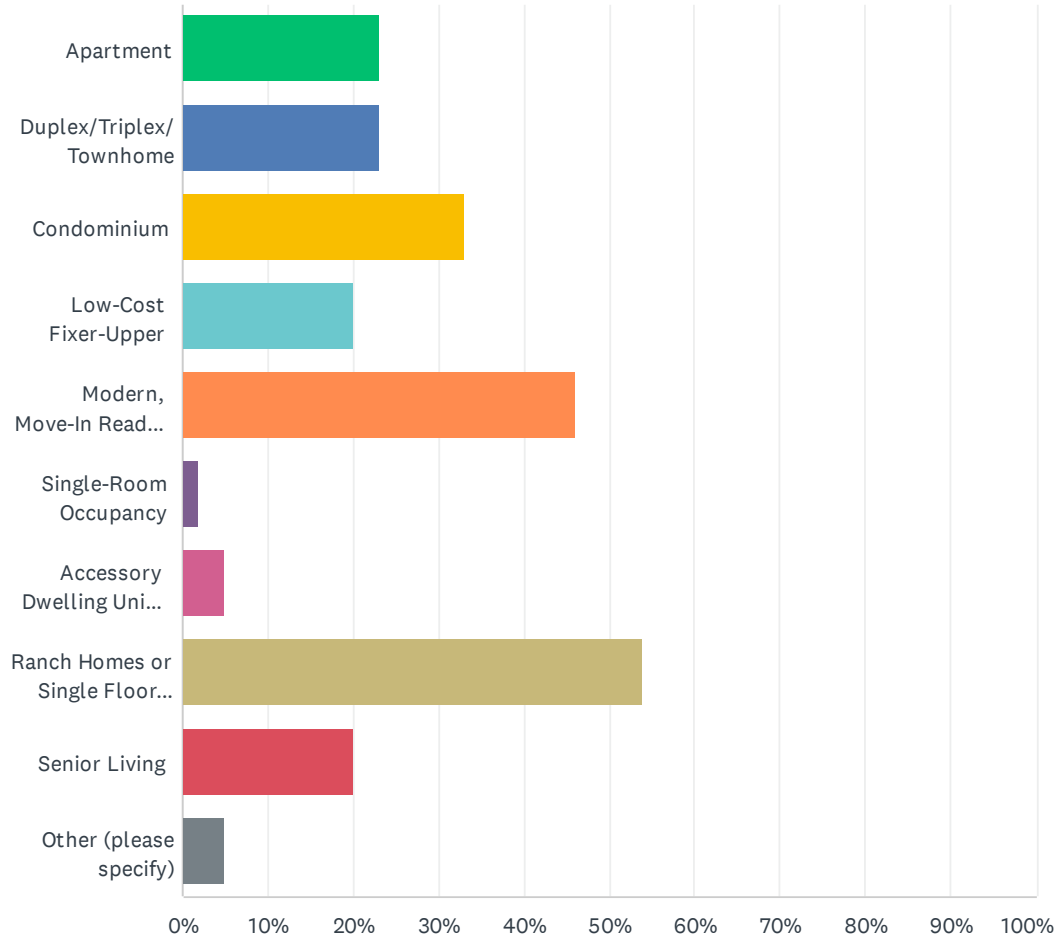
Answered: 101 Skipped: 489



ANSWER CHOICES	RESPONSES	
Rent	13.86%	14
Own	76.24%	77
Either Rent or Own	9.90%	10
TOTAL		101

Q18 What style of housing would you be interested in living in within the region? (check all that apply)

Answered: 100 Skipped: 490

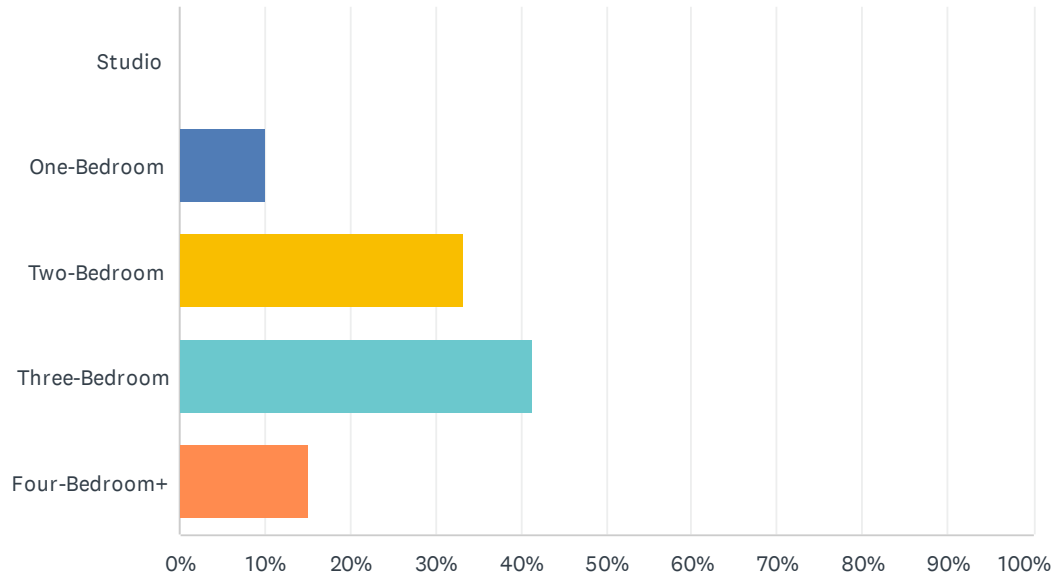


Firelands Region of Ohio Resident Housing Survey

ANSWER CHOICES	RESPONSES	
Apartment	23.00%	23
Duplex/Triplex/Townhome	23.00%	23
Condominium	33.00%	33
Low-Cost Fixer-Upper	20.00%	20
Modern, Move-In Ready Single-Family Home	46.00%	46
Single-Room Occupancy	2.00%	2
Accessory Dwelling Unit (income suite)	5.00%	5
Ranch Homes or Single Floor Plan Unit	54.00%	54
Senior Living	20.00%	20
Other (please specify)	5.00%	5
Total Respondents: 100		

Q19 How many bedrooms would you require if you were to live in the region?

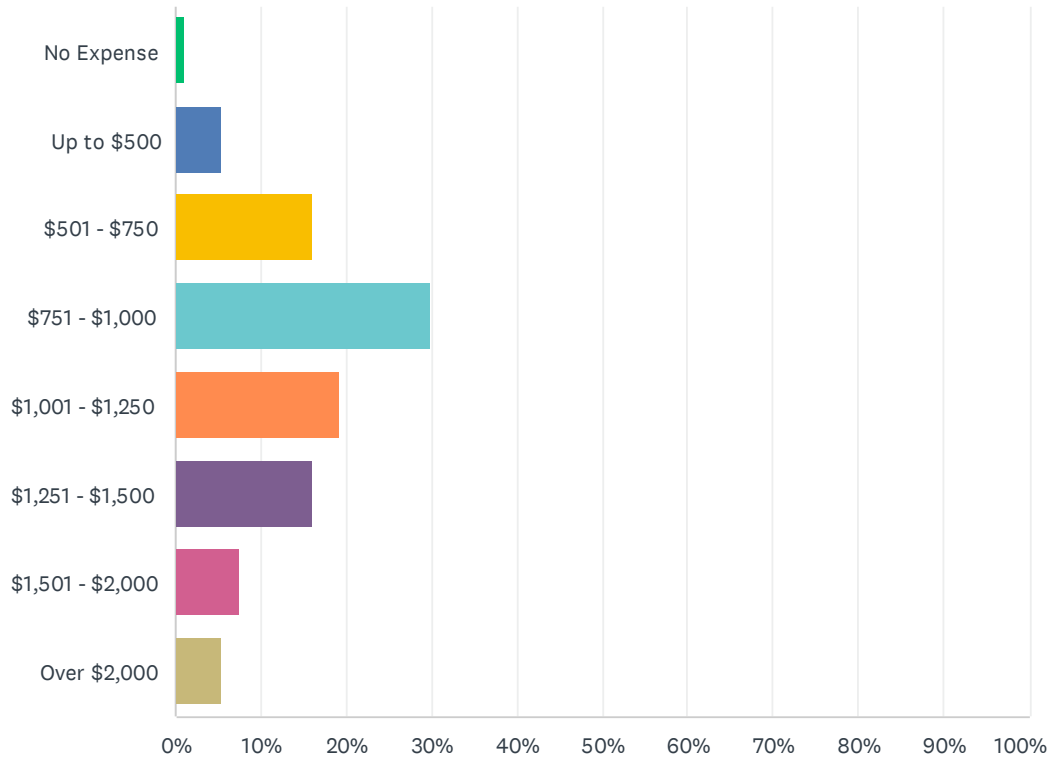
Answered: 99 Skipped: 491



ANSWER CHOICES	RESPONSES	
Studio	0.00%	0
One-Bedroom	10.10%	10
Two-Bedroom	33.33%	33
Three-Bedroom	41.41%	41
Four-Bedroom+	15.15%	15
TOTAL		99

Q20 What would you be willing to pay per month, including all utility costs, to live in the region?

Answered: 94 Skipped: 496



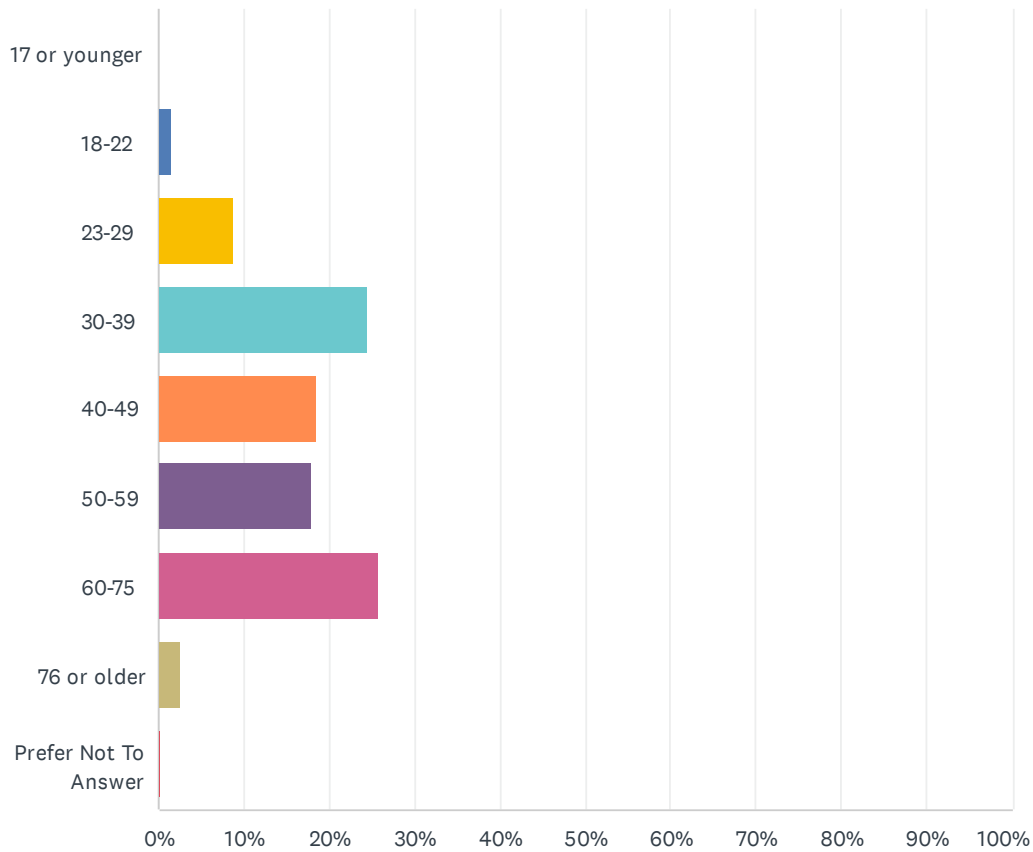
ANSWER CHOICES	RESPONSES	
No Expense	1.06%	1
Up to \$500	5.32%	5
\$501 - \$750	15.96%	15
\$751 - \$1,000	29.79%	28
\$1,001 - \$1,250	19.15%	18
\$1,251 - \$1,500	15.96%	15
\$1,501 - \$2,000	7.45%	7
Over \$2,000	5.32%	5
TOTAL		94

Q21 Is there anything besides housing that could be addressed, added or changed in the region that would increase the likelihood that you would move (such as better schools, more/better employment opportunities, more restaurants, etc.)?

Answered: 32 Skipped: 558

Q22 What is your age?

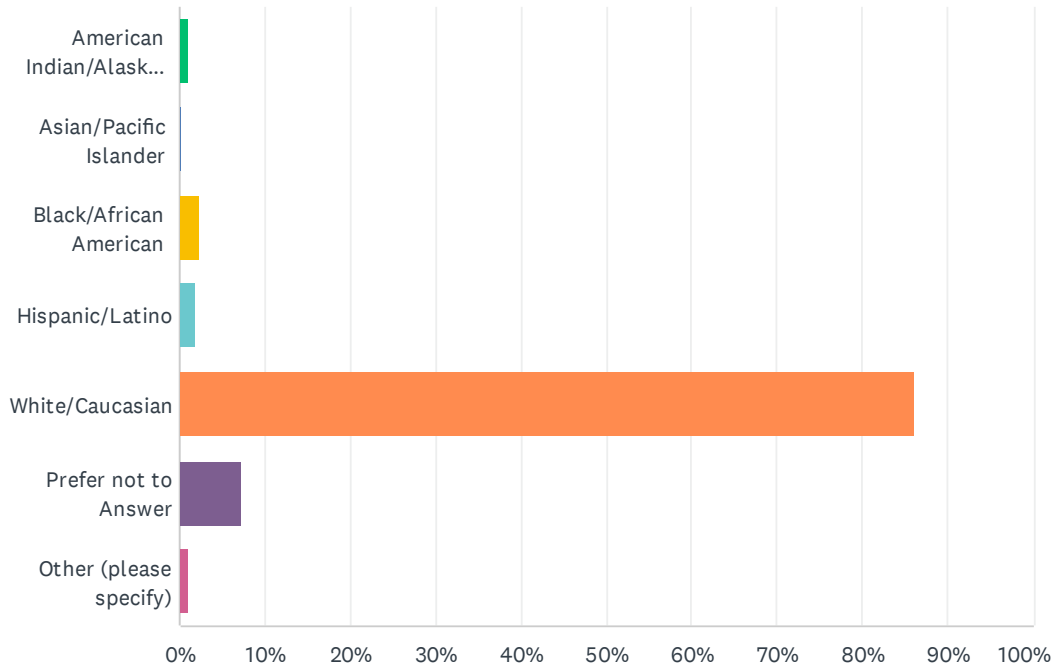
Answered: 387 Skipped: 203



ANSWER CHOICES	RESPONSES	
17 or younger	0.00%	0
18-22	1.55%	6
23-29	8.79%	34
30-39	24.55%	95
40-49	18.60%	72
50-59	17.83%	69
60-75	25.84%	100
76 or older	2.58%	10
Prefer Not To Answer	0.26%	1
TOTAL		387

Q23 What is your ethnicity?

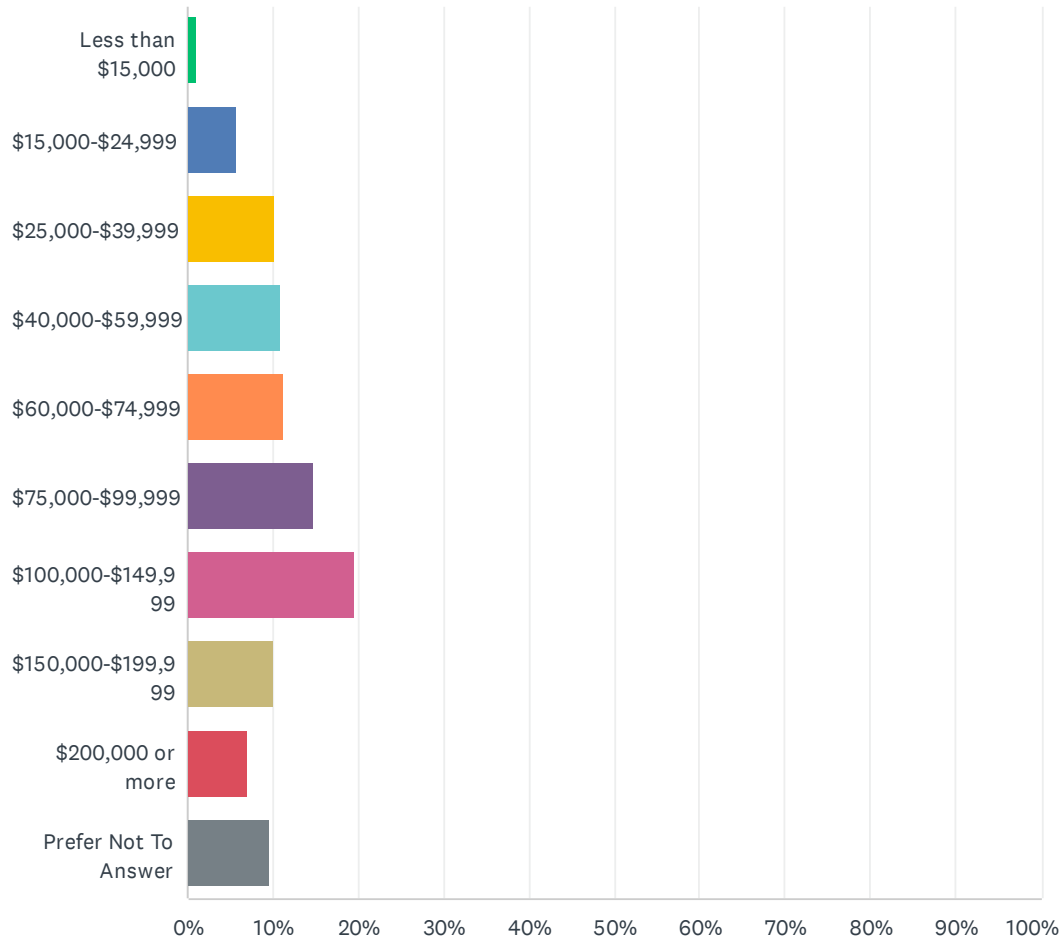
Answered: 385 Skipped: 205



ANSWER CHOICES	RESPONSES	
American Indian/Alaskan Native	1.04%	4
Asian/Pacific Islander	0.26%	1
Black/African American	2.34%	9
Hispanic/Latino	1.82%	7
White/Caucasian	86.23%	332
Prefer not to Answer	7.27%	28
Other (please specify)	1.04%	4
TOTAL		385

Q24 What is the estimated gross annual income of all residents living in your household?

Answered: 388 Skipped: 202



Firelands Region of Ohio Resident Housing Survey

ANSWER CHOICES	RESPONSES	
Less than \$15,000	1.03%	4
\$15,000-\$24,999	5.67%	22
\$25,000-\$39,999	10.31%	40
\$40,000-\$59,999	10.82%	42
\$60,000-\$74,999	11.34%	44
\$75,000-\$99,999	14.69%	57
\$100,000-\$149,999	19.59%	76
\$150,000-\$199,999	10.05%	39
\$200,000 or more	6.96%	27
Prefer Not To Answer	9.54%	37
TOTAL		388

ADDENDUM D: ERIE COUNTY OVERVIEW

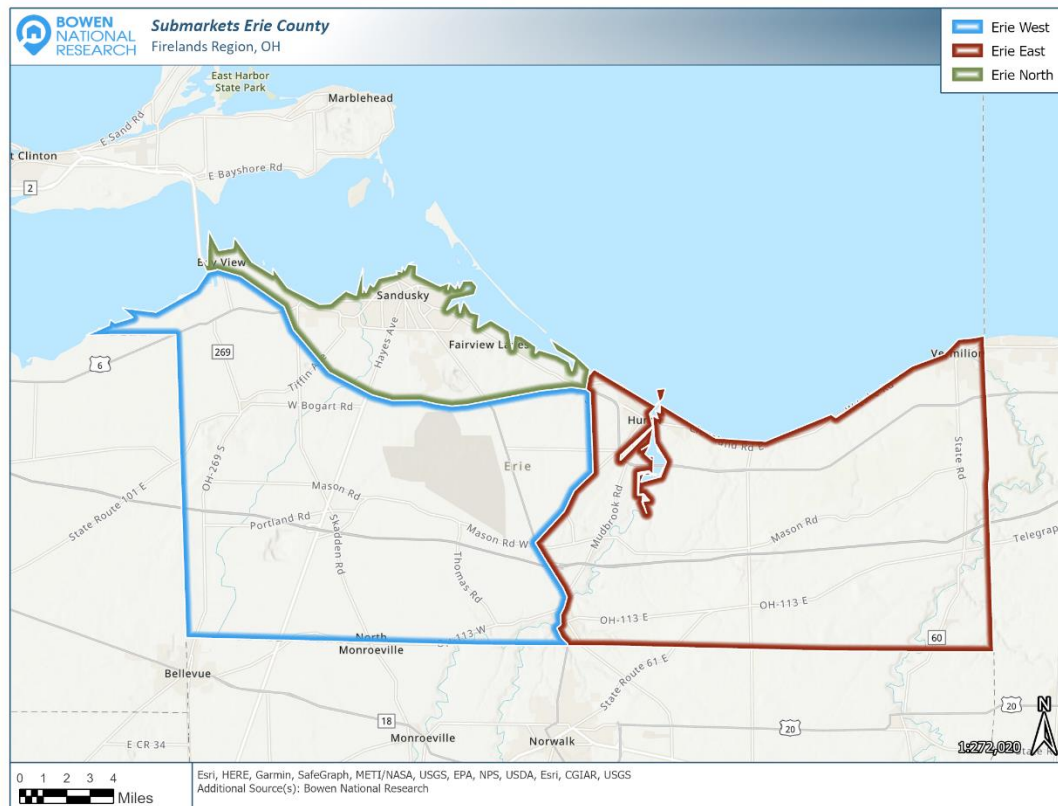
While the primary focus of this Housing Needs Assessment is on the Firelands Region, this section of the report includes a cursory overview of demographic and housing metrics of Erie County, as well as the three submarkets within Erie County (Erie North, Erie East, and Erie West).

The analyses on the following pages provide overviews of key demographic data, summaries of the multifamily rental market and for-sale housing supply, and general conclusions on the housing needs of each area. It is important to note that the demographic projections included in this section assume no significant government policies, programs or incentives are enacted that would drastically alter residential development or economic activity.

A. INTRODUCTION

Erie County, one of the three counties that comprise the Firelands Region, is located in the north central region of Ohio and lies on the shoreline of Lake Erie. Erie County contains approximately 251 square miles and has an estimated population of 74,753 people. The city of Sandusky serves as the county seat and is a leading port on the Great Lakes. Some of the major arterials that serve the county include Interstate 80/90 (Ohio Turnpike), U.S. Highways 6 and 250, and State Routes 2, 4, 60, 61, 113 and 269. Notable waterways include Lake Erie and its various tributaries.

A map illustrating Erie County and its three submarkets is below.



B. DEMOGRAPHICS

This section of the report evaluates key demographic characteristics for Erie County. Note that a portion of Erie County (Kelley's Island) is included within Ottawa County for the purposes of this study.

Population by numbers and percent change (growth or decline) for selected years is shown in the following table. It should be noted that some total numbers and percentages may not match the totals within or between tables in this section due to rounding.

	Total Population									
	2010 Census	2020 Census	Change 2010-2020		2022 Estimated	Change 2020-2022		2027 Projected	Change 2022-2027	
			Number	Percent		Number	Percent		Number	Percent
Erie North	37,857	37,375	-482	-1.3%	36,975	-400	-1.1%	36,452	-523	-1.4%
Erie East	27,394	26,744	-650	-2.4%	26,507	-237	-0.9%	26,043	-464	-1.8%
Erie West	11,491	11,247	-244	-2.1%	11,271	24	0.2%	11,197	-74	-0.7%
Erie County	76,742	75,366	-1,376	-1.8%	74,753	-613	-0.8%	73,692	-1,061	-1.4%
Firelands Region	178,108	174,551	-3,557	-2.0%	173,055	-1,496	-0.9%	171,010	-2,045	-1.2%
Ohio	11,536,479	11,799,423	262,944	2.3%	11,820,882	21,459	0.2%	11,829,060	8,178	0.1%

Source: 2010, 2020 Census; ESRI; Urban Decision Group; Bowen National Research

Between 2010 and 2020, the population within Erie County decreased by 1,376 (1.8%). This decline in population for Erie County contrasts the 2.3% population growth within the state of Ohio during this time period. In 2022, the estimated total population of Erie County is 74,753, which represents a 0.8% decrease in population from 2020. Between 2022 and 2027, the population of Erie County is projected to decline by an additional 1,061 people, or 1.4%, at which time the estimated total population of Erie County will be 73,692. This 1.4% decrease in population for Erie County over the next five years contrasts the slight 0.1% increase in population for the state during this time period. It is critical to point out that *household* changes, as opposed to population, are more material in assessing housing needs and opportunities. As illustrated later in this section, Erie County and all its respective submarkets experienced positive *household* growth between 2010 and 2020, despite population declines during this time period.

Within the individual submarkets of Erie County, the largest population decrease between 2010 and 2020 occurred within the Erie East Submarket (2.4%). Between 2022 and 2027, the largest decline by *percentage* is projected to occur in the Erie East Submarket (1.8%).

Other notable population statistics for Erie County include the following:

- Minorities comprise 17.9% of the county's population, which is lower than the state's share of 23.0%.
- Married persons represent 52.0% of the adult population, which is slightly above the state average of 49.6%.
- The adult population without a high school diploma is 7.1%, which is slightly below the state average of 8.2%.
- Approximately 12.0% of the population lives in poverty, which is slightly below the state average of 13.6%.
- The annual movership rate (population moving within or to Erie County) is 11.0%, which is lower than the state average of 14.0%.

Households by numbers and percent change (growth or decline) for selected years are shown in the following table. Note that declines are illustrated in **red** text, while increases are illustrated in **green** text:

	Total Households									
	2010 Census	2020 Census	Change 2010-2020		2022 Estimated	Change 2020-2022		2027 Projected	Change 2022-2027	
			Number	Percent		Number	Percent		Number	Percent
Erie North	15,882	15,999	117	0.7%	15,948	-51	-0.3%	15,825	-123	-0.8%
Erie East	11,123	11,444	321	2.9%	11,382	-62	-0.5%	11,269	-113	-1.0%
Erie West	4,683	4,778	95	2.0%	4,792	14	0.3%	4,784	-8	-0.2%
Erie County	31,688	32,221	533	1.7%	32,121	-100	-0.3%	31,879	-242	-0.8%
Firelands Region	72,164	73,514	1,350	1.9%	73,251	-263	-0.4%	72,948	-303	-0.4%
Ohio	4,603,431	4,808,766	205,335	4.5%	4,831,456	22,690	0.5%	4,856,138	24,682	0.5%

Source: 2010, 2020 Census; ESRI; Urban Decision Group; Bowen National Research

Between 2010 and 2020, the number of households within Erie County increased by 533 (1.7%), which represents a smaller rate of increase compared to the state (4.5%). In 2022, there is an estimated total of 32,121 households in Erie County, which represents a slight decrease of 0.3% in households compared to 2020. Between 2022 and 2027, the number of households in Erie County is projected to decrease by 242 (0.8%), at which time the estimated total number of households will be 31,879. The projected decrease in households for Erie County over the next five years contrasts the 0.5% increase in households for the state during this time period.

Within all Erie County submarkets, the number of households increased between 2010 and 2020. The largest increase occurred in the Erie East Submarket (2.9%). Between 2020 and 2022, the Erie West Submarket was the only submarket that increased in households by 0.3%, while the remaining submarkets experienced household declines. Between 2022 and 2027, all Erie County submarkets are projected to experience a decline in households ranging between 0.2% (Erie West) and 1.0% (Erie East).

It should be noted that household growth alone does not dictate the total housing needs of a market. Factors such as households living in substandard or cost-burdened housing, people commuting into the county for work, pent-up demand, availability of existing housing, and product in the development pipeline all affect housing needs. These factors are addressed throughout this report.

Household heads by age cohorts for selected years are shown in the following table.
Note that five-year declines are in **red**, while increases are in **green**:

		Household Heads by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
Erie North	2010	754 (4.7%)	2,216 (14.0%)	2,358 (14.8%)	3,334 (21.0%)	3,145 (19.8%)	1,994 (12.6%)	2,080 (13.1%)
	2022	613 (3.8%)	2,279 (14.3%)	2,286 (14.3%)	2,381 (14.9%)	3,205 (20.1%)	2,949 (18.5%)	2,235 (14.0%)
	2027	609 (3.8%)	2,110 (13.3%)	2,391 (15.1%)	2,350 (14.8%)	2,728 (17.2%)	3,086 (19.5%)	2,551 (16.1%)
	Change 2022-2027	-4 (-0.7%)	-169 (-7.4%)	105 (4.6%)	-31 (-1.3%)	-477 (-14.9%)	137 (4.6%)	316 (14.1%)
Erie East	2010	239 (2.1%)	1,052 (9.5%)	1,802 (16.2%)	2,461 (22.1%)	2,565 (23.1%)	1,704 (15.3%)	1,300 (11.7%)
	2022	221 (1.9%)	1,192 (10.5%)	1,522 (13.4%)	1,840 (16.2%)	2,442 (21.5%)	2,390 (21.0%)	1,775 (15.6%)
	2027	185 (1.6%)	1,127 (10.0%)	1,542 (13.7%)	1,673 (14.8%)	2,156 (19.1%)	2,386 (21.2%)	2,200 (19.5%)
	Change 2022-2027	-36 (-16.3%)	-65 (-5.5%)	20 (1.3%)	-167 (-9.1%)	-286 (-11.7%)	-4 (-0.2%)	425 (23.9%)
Erie West	2010	99 (2.1%)	435 (9.3%)	737 (15.7%)	1,047 (22.4%)	1,030 (22.0%)	685 (14.6%)	650 (13.9%)
	2022	78 (1.6%)	496 (10.4%)	607 (12.7%)	732 (15.3%)	1,077 (22.5%)	988 (20.6%)	814 (17.0%)
	2027	66 (1.4%)	459 (9.6%)	656 (13.7%)	672 (14.0%)	921 (19.3%)	1,055 (22.1%)	955 (20.0%)
	Change 2022-2027	-12 (-15.4%)	-37 (-7.5%)	49 (8.1%)	-60 (-8.2%)	-156 (-14.5%)	67 (6.8%)	141 (17.3%)
Erie County	2010	1,091 (3.4%)	3,704 (11.7%)	4,893 (15.4%)	6,845 (21.6%)	6,740 (21.3%)	4,385 (13.8%)	4,028 (12.7%)
	2022	911 (2.8%)	3,967 (12.4%)	4,415 (13.7%)	4,953 (15.4%)	6,724 (20.9%)	6,327 (19.7%)	4,824 (15.0%)
	2027	861 (2.7%)	3,696 (11.6%)	4,589 (14.4%)	4,695 (14.7%)	5,805 (18.2%)	6,527 (20.5%)	5,706 (17.9%)
	Change 2022-2027	-50 (-5.5%)	-271 (-6.8%)	174 (3.9%)	-258 (-5.2%)	-919 (-13.7%)	200 (3.2%)	882 (18.3%)
Firelands Region	2010	2,389 (3.3%)	8,571 (11.9%)	11,502 (15.9%)	15,705 (21.8%)	14,978 (20.8%)	10,042 (13.9%)	8,977 (12.4%)
	2022	1,976 (2.7%)	9,226 (12.6%)	10,217 (13.9%)	11,649 (15.9%)	15,442 (21.1%)	14,221 (19.4%)	10,520 (14.4%)
	2027	1,853 (2.5%)	8,560 (11.7%)	10,537 (14.4%)	11,043 (15.1%)	13,577 (18.6%)	14,934 (20.5%)	12,444 (17.1%)
	Change 2022-2027	-123 (-6.2%)	-666 (-7.2%)	320 (3.1%)	-606 (-5.2%)	-1,865 (-12.1%)	713 (5.0%)	1,924 (18.3%)
Ohio	2010	216,123 (4.7%)	669,041 (14.5%)	795,398 (17.3%)	984,274 (21.4%)	870,285 (18.9%)	542,408 (11.8%)	525,902 (11.4%)
	2022	191,243 (4.0%)	709,733 (14.7%)	766,915 (15.9%)	790,852 (16.4%)	944,600 (19.6%)	807,474 (16.7%)	620,639 (12.8%)
	2027	188,142 (3.9%)	676,611 (13.9%)	788,330 (16.2%)	762,358 (15.7%)	849,534 (17.5%)	864,932 (17.8%)	726,231 (15.0%)
	Change 2022-2027	-3,101 (-1.6%)	-33,122 (-4.7%)	21,415 (2.8%)	-28,494 (-3.6%)	-95,066 (-10.1%)	57,458 (7.1%)	105,592 (17.0%)

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2022, household heads between the ages of 55 and 64 within Erie County comprise the largest share of all households (20.9%). Household heads between the ages of 65 and 74 (19.7%) and those between the ages of 45 and 54 (15.4%) comprise the next largest shares of the total households in Erie County. As a result, senior households (age 55 and older) constitute well over half (55.6%) of all households within Erie County. This represents a larger overall share of senior households when compared to the state (49.1%). Household heads under the age of 35, which are typically more likely to be renters or first-time homebuyers, comprise 15.2% of Erie County households, which represents a slightly smaller share of such households when compared to the state (18.7%). Between 2022 and 2027, household growth within Erie County is projected to occur among the age cohorts of 35 to 44 years and 65 years and older. The most significant growth will occur among households ages 75 and older, with Erie County experiencing an 18.3% increase within this age cohort. Households under the age of 35 and between the ages of 45 and 64 are projected to decline over the next five years, with the largest percentage decline of 13.7% projected for the age cohort of 55 to 64 years.

Within the individual Erie County submarkets in 2022, the largest share of senior households (ages 55 and older) is within the Erie West Submarket (60.1%), while the largest share of households under the age of 35 is within the Erie North Submarket (18.1%). Between 2022 and 2027, nearly all submarkets in Erie County are projected to experience growth in the age cohorts of 35 to 44 years and 65 and older, with the exception of the Erie East Submarket which has a moderate projected decline of 0.2% for the age cohort of 65 to 74 years. It is notable, however, that this submarket has the largest projected growth (23.9%) among households age 75 and older. The largest growth over the next five years among households between the ages of 35 and 44 is projected to occur within the Erie North Submarket (105 households, 4.6%). Overall, the considerable growth among senior households (age 65 and older) and the more moderate growth among middle-aged households (between the ages of 35 and 44) will likely have an effect on demand in the Erie County housing market.

Households by tenure for selected years are shown in the following table. Note that 2027 numbers which represent a decrease from 2022 are illustrated in **red** text, while increases are illustrated in **green** text:

	Households by Tenure								
	Household Type	2000		2010		2022		2027	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent
Erie North	Owner-Occupied	10,204	64.3%	9,778	61.6%	10,445	65.5%	10,511	66.4%
	Renter-Occupied	5,678	35.7%	6,103	38.4%	5,503	34.5%	5,314	33.6%
	Total	15,882	100.0%	15,881	100.0%	15,948	100.0%	15,825	100.0%
Erie East	Owner-Occupied	8,884	79.9%	8,667	77.9%	9,285	81.6%	9,277	82.3%
	Renter-Occupied	2,239	20.1%	2,456	22.1%	2,097	18.4%	1,993	17.7%
	Total	11,123	100.0%	11,123	100.0%	11,382	100.0%	11,270	100.0%
Erie West	Owner-Occupied	3,828	81.7%	3,685	78.7%	3,942	82.3%	3,977	83.1%
	Renter-Occupied	855	18.3%	998	21.3%	849	17.7%	807	16.9%
	Total	4,683	100.0%	4,683	100.0%	4,791	100.0%	4,784	100.0%
Erie County	Owner-Occupied	22,800	72.0%	22,130	69.8%	23,672	73.7%	23,765	74.5%
	Renter-Occupied	8,888	28.0%	9,557	30.2%	8,449	26.3%	8,114	25.5%
	Total	31,688	100.0%	31,687	100.0%	32,121	100.0%	31,879	100.0%
Firelands Region	Owner-Occupied	53,455	74.1%	52,391	72.6%	54,667	74.6%	54,910	75.3%
	Renter-Occupied	18,709	25.9%	19,773	27.4%	18,584	25.4%	18,038	24.7%
	Total	72,164	100.0%	72,164	100.0%	73,251	100.0%	72,948	100.0%
Ohio	Owner-Occupied	3,181,484	69.1%	3,111,051	67.6%	3,239,799	67.1%	3,289,904	67.7%
	Renter-Occupied	1,421,947	30.9%	1,492,380	32.4%	1,591,657	32.9%	1,566,233	32.3%
	Total	4,603,431	100.0%	4,603,431	100.0%	4,831,456	100.0%	4,856,137	100.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2022, Erie County has a 73.7% share of owner households and a 26.3% share of renter households. Between 2022 and 2027, the number of owner households is projected to increase by 93 households (0.4%), while the number of renter households is projected to decrease by 335 households (4.0%). The increase among owner households in Erie County will likely contribute to an increase in demand within the for-sale housing market over the next five years. Home mortgage interest rates have slowed recent home sales and should be monitored for continued changes.

Among the Erie County submarkets, the shares of owner households that exceed four-fifths of the total households in 2022 include the Erie East (81.6%) and Erie West (82.3%) submarkets. By contrast, over one-third (34.5%) of households in the Erie North Submarket are renter households in 2022. Between 2022 and 2027, the number of owner households is projected to increase in the Erie North Submarket (66 households, or 0.6%) and the Erie West Submarket (35 households, or 0.9%). A decline in owner households over the next five years is projected in the Erie East Submarket (less than 0.1%). Although the number of renter households in all Erie County submarkets is projected to decrease over the next five years, the largest decrease in *number* is projected in the Erie North Submarket (189 households), while the largest *percentage* decrease (5.0%) is projected in the Erie East Submarket. These changes are likely influenced by renters converting to homeownership. These aforementioned changes of households by tenure in each submarket should be considered when evaluating new housing developments within each respective submarket in the future.

The distribution of households by income is illustrated in the following table. Note that declines between 2022 and 2027 are in **red**, while increases are in **green**:

		Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
Erie North	2010	1,619 (10.2%)	2,692 (17.0%)	1,912 (12.0%)	2,066 (13.0%)	1,887 (11.9%)	1,082 (6.8%)	2,888 (18.2%)	1,735 (10.9%)
	2022	1,293 (8.1%)	1,329 (8.3%)	1,503 (9.4%)	1,566 (9.8%)	1,667 (10.4%)	1,218 (7.6%)	4,227 (26.5%)	3,151 (19.8%)
	2027	1,118 (7.1%)	912 (5.8%)	1,330 (8.4%)	1,414 (8.9%)	1,609 (10.2%)	1,120 (7.1%)	4,471 (28.3%)	3,851 (24.3%)
	Change 2022-2027	-175 (-13.5%)	-417 (-31.4%)	-173 (-11.5%)	-152 (-9.7%)	-58 (-3.5%)	-98 (-8.0%)	244 (5.8%)	700 (22.2%)
Erie East	2010	600 (5.4%)	1,091 (9.8%)	944 (8.5%)	1,282 (11.5%)	1,271 (11.4%)	1,055 (9.5%)	2,909 (26.2%)	1,971 (17.7%)
	2022	368 (3.2%)	403 (3.5%)	529 (4.6%)	732 (6.4%)	967 (8.5%)	908 (8.0%)	3,212 (28.2%)	4,265 (37.5%)
	2027	280 (2.5%)	236 (2.1%)	386 (3.4%)	482 (4.3%)	718 (6.4%)	758 (6.7%)	3,283 (29.1%)	5,127 (45.5%)
	Change 2022-2027	-88 (-23.9%)	-167 (-41.4%)	-143 (-27.0%)	-250 (-34.2%)	-249 (-25.7%)	-150 (-16.5%)	71 (2.2%)	862 (20.2%)
Erie West	2010	259 (5.5%)	481 (10.3%)	409 (8.7%)	487 (10.4%)	449 (9.6%)	438 (9.4%)	1,327 (28.3%)	833 (17.8%)
	2022	139 (2.9%)	163 (3.4%)	252 (5.3%)	305 (6.4%)	370 (7.7%)	427 (8.9%)	1,465 (30.6%)	1,670 (34.9%)
	2027	110 (2.3%)	106 (2.2%)	187 (3.9%)	197 (4.1%)	306 (6.4%)	395 (8.3%)	1,519 (31.7%)	1,965 (41.1%)
	Change 2022-2027	-29 (-20.9%)	-57 (-35.0%)	-65 (-25.8%)	-108 (-35.4%)	-64 (-17.3%)	-32 (-7.5%)	54 (3.7%)	295 (17.7%)
Erie County	2010	2,466 (7.8%)	4,252 (13.4%)	3,255 (10.3%)	3,835 (12.1%)	3,605 (11.4%)	2,580 (8.1%)	7,141 (22.5%)	4,552 (14.4%)
	2022	1,796 (5.6%)	1,897 (5.9%)	2,284 (7.1%)	2,602 (8.1%)	3,000 (9.3%)	2,552 (7.9%)	8,904 (27.7%)	9,086 (28.3%)
	2027	1,507 (4.7%)	1,255 (3.9%)	1,901 (6.0%)	2,097 (6.6%)	2,632 (8.3%)	2,271 (7.1%)	9,273 (29.1%)	10,943 (34.3%)
	Change 2022-2027	-289 (-16.1%)	-642 (-33.8%)	-383 (-16.8%)	-505 (-19.4%)	-368 (-12.3%)	-281 (-11.0%)	369 (4.1%)	1,857 (20.4%)
Firelands Region	2010	4,654 (6.4%)	10,042 (13.9%)	7,588 (10.5%)	8,542 (11.8%)	7,686 (10.7%)	6,267 (8.7%)	16,776 (23.2%)	10,609 (14.7%)
	2022	3,741 (5.1%)	4,616 (6.3%)	6,077 (8.3%)	6,016 (8.2%)	7,232 (9.9%)	6,399 (8.7%)	19,174 (26.2%)	19,996 (27.3%)
	2027	3,179 (4.4%)	3,238 (4.4%)	5,119 (7.0%)	4,774 (6.5%)	6,417 (8.8%)	6,145 (8.4%)	19,820 (27.2%)	24,256 (33.3%)
	Change 2022-2027	-562 (-15.0%)	-1,378 (-29.9%)	-958 (-15.8%)	-1,242 (-20.6%)	-815 (-11.3%)	-254 (-4.0%)	646 (3.4%)	4,260 (21.3%)
Ohio	2010	401,424 (8.7%)	581,493 (12.6%)	541,222 (11.8%)	516,170 (11.2%)	467,337 (10.2%)	394,335 (8.6%)	988,852 (21.5%)	712,598 (15.5%)
	2022	268,157 (5.6%)	378,111 (7.8%)	422,929 (8.8%)	422,788 (8.8%)	391,246 (8.1%)	392,143 (8.1%)	1,157,297 (24.0%)	1,398,785 (29.0%)
	2027	208,244 (4.3%)	291,792 (6.0%)	357,595 (7.4%)	368,287 (7.6%)	353,206 (7.3%)	381,728 (7.9%)	1,190,398 (24.5%)	1,704,887 (35.1%)
	Change 2022-2027	-59,913 (-22.3%)	-86,319 (-22.8%)	-65,334 (-15.4%)	-54,501 (-12.9%)	-38,040 (-9.7%)	-10,415 (-2.7%)	33,101 (2.9%)	306,102 (21.9%)

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2022, Erie County has a 56.0% share of households earning \$60,000 or more annually and 18.6% of households earning less than \$30,000 annually. Projections indicate growth of 12.4% in Erie County among households earning \$60,000 or more between 2022 and 2027; however, all income cohorts earning less than \$60,000 annually are projected to decline. While this may signal a shift in housing oriented toward higher-income households over the next five years in Erie County, the need for affordable housing will remain critical as approximately 4,663 households will continue to earn less than \$30,000 annually in 2027.

Median household income for selected years is shown in the following table:

	Median Household Income				
	2010 Census	2022 Estimated	% Change 2010-2022	2027 Projected	% Change 2022-2027
Erie North	\$38,313	\$55,082	43.8%	\$63,764	15.8%
Erie East	\$53,540	\$82,154	53.4%	\$94,088	14.5%
Erie West	\$55,856	\$79,529	42.4%	\$88,396	11.1%
Erie County	\$45,645	\$68,370	49.8%	\$78,853	15.3%
Firelands Region	\$46,838	\$64,741	38.2%	\$74,796	15.5%
Ohio	\$45,594	\$64,148	40.7%	\$73,834	15.1%

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2022, the estimated median household income in Erie County is \$68,370. Between 2010 and 2022, Erie County experienced a significant increase (49.8%) in median household income. The increase in Erie County was greater than the increase for the state of Ohio (40.7%). The median household income is projected to increase by an additional 15.3% between 2022 and 2027, resulting in a projected median income of \$78,853 in 2027.

While the median household income in 2022 in the Erie East (\$82,154) and Erie West (\$79,529) submarkets is considerably more than that of Erie County (\$68,370), the median household income in the Erie North Submarket (\$55,082) is notably less than that of Erie County. Between 2010 and 2022, the largest increase in median household income occurred in the Erie East Submarket (53.4%), while the smallest increase was within the Erie West Submarket (42.4%). Projections between 2022 and 2027 indicate median household income growth in the Erie County submarkets range between 11.1% (Erie West) and 15.8% (Erie North). The changes in the median household income for each submarket, and Erie County as a whole, over the next five years illustrate the continued importance of having an adequate supply of income-appropriate rental and for-sale housing available to allow for residential mobility.

Labor Force

Erie County has an employment base of approximately 58,117 individuals within a broad range of employment sectors. The labor force is based primarily in the sectors of Accommodation & Food Services (29.8%) and Arts, Entertainment & Recreation (16.6%). These two sectors comprise 46.4% of the labor force in Erie County.

From 2012 to 2019, the employment base in Erie County increased by 228 employees, or 0.6%, which was significantly less than the state increase 6.3%. In 2020, which was largely impacted by the economic effects related to COVID-19, total employment decreased in Erie County by 8.7%. In 2021, total employment for Erie County increased by 6.9% and an additional 1.4% year over year as of November 2022. The significant increases in total employment over the last two years are a positive sign that the local economy is recovering from the effects of the COVID-19 pandemic. While total employment still remains below the 2019 level, Erie County has recovered to within 98.9% of the total employment in 2019, which represents a recovery rate above that for the state of Ohio (98.2%).

Commuting Data

Within Erie County, 93.5% of commuters either drive alone or carpool to work, 1.1% of commuters utilize public transportation, and 3.0% work from home. Generally, commute times to work in Erie County are shorter than those on the statewide level. Erie County has a 75.5% share of workers with commute times less than 30 minutes. According to 2019 U.S. Census Longitudinal Origin-Destination Employment Statistics (LODES), of the 34,292 employed residents of Erie County, 17,306 (50.5%) are employed within the county, while the remaining 16,986 (49.5%) are employed outside of Erie County. In addition, 17,535 people commute into Erie County from surrounding areas for employment. These 17,535 non-residents account for slightly over half (50.3%) of the people employed in the county and represent a notable base of potential support for future residential development.

C. HOUSING METRICS

The estimated distribution of the area housing stock by tenure for Erie County for 2022 is summarized in the following table:

		Occupied and Vacant Housing Units by Tenure 2022 Estimates				
		Total Occupied	Owner Occupied	Renter Occupied	Vacant	Total
Erie North	Number	15,948	10,445	5,503	2,734	18,682
	Percent	85.4%	65.5%	34.5%	14.6%	100.0%
Erie East	Number	11,382	9,285	2,097	2,257	13,639
	Percent	83.5%	81.6%	18.4%	16.5%	100.0%
Erie West	Number	4,792	3,942	849	384	5,176
	Percent	92.6%	82.3%	17.7%	7.4%	100.0%
Erie County	Number	32,121	23,672	8,449	5,375	37,496
	Percent	85.7%	73.7%	26.3%	14.3%	100.0%
Firelands Region	Number	73,251	54,667	18,584	19,437	92,688
	Percent	79.0%	74.6%	25.4%	21.0%	100.0%
Ohio	Number	4,831,456	3,239,799	1,591,657	444,008	5,275,464
	Percent	91.6%	67.1%	32.9%	8.4%	100.0%

Source: 2020 Census; ESRI; Urban Decision Group; Bowen National Research

In total, there are an estimated 37,496 housing units within Erie County in 2022. Based on ESRI estimates and 2020 Census data, of the 32,121 total *occupied* housing units in Erie County, 73.7% are owner occupied, while the remaining 26.3% are renter occupied. As such, Erie County has a higher share of owner-occupied housing units when compared to the state (67.1%). Approximately 14.3% of the housing units within Erie County are classified as vacant, which represents a higher share than that of the state (8.4%). Vacant units are comprised of a variety of units including abandoned properties, unoccupied rentals, for-sale homes, and seasonal housing units.

The following table compares key housing age and conditions based on 2016-2020 American Community Survey data. Housing units built over 50 years ago (pre-1970), overcrowded housing (1.01+ persons per room), or housing that lacks complete indoor kitchens or bathroom plumbing are illustrated by tenure. It is important to note that some occupied housing units may have more than one housing issue.

Housing Age and Conditions												
Pre-1970 Product					Overcrowded				Incomplete Plumbing or Kitchen			
Renter		Owner			Renter		Owner		Renter		Owner	
Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent	Number	Percent
Erie North	4,012	64.3%	6,506	66.5%	12	0.2%	13	0.1%	12	0.2%	110	1.1%
Erie East	1,042	44.4%	4,110	48.5%	31	1.3%	121	1.4%	64	2.7%	110	1.3%
Erie West	323	40.1%	1,670	47.4%	10	1.2%	62	1.8%	0	0.0%	23	0.7%
Erie County	5,377	57.3%	12,287	56.4%	53	0.6%	197	0.9%	76	0.8%	244	1.1%
Firelands Region	10,284	52.0%	29,317	55.4%	182	0.9%	469	0.9%	372	1.9%	426	0.8%
Ohio	816,653	51.4%	1,586,092	50.7%	40,729	2.6%	23,672	0.8%	37,171	2.3%	21,941	0.7%

Source: American Community Survey (2016-2020); ESRI; Urban Decision Group; Bowen National Research

In Erie County, over half of the renter-occupied (57.3%) and owner-occupied (56.4%) housing units were built prior to 1970. The housing stock in Erie County appears to be slightly older than housing within the state, where 51.4% of the renter-occupied housing units and 50.7% of the owner-occupied units were built prior to 1970. While the share of renter households in Erie County that experience overcrowding (0.6%) is considerably less than that of the state (2.6%), the share of overcrowded owner households (0.9%) in Erie County is slightly greater than the state (0.8%). The share of renter households in Erie County with incomplete plumbing or kitchens (0.8%) is less than that of the state (2.3%), while the share of owner households (1.1%) in Erie County experiencing these issues are higher than the state (0.7%).

Notable age and condition issues that exist within Erie County submarkets include the share of renter-occupied housing built prior to 1970 in the Erie North Submarket (64.3%), the share of owner-occupied housing built prior to 1970 in the Erie North Submarket (66.5%), and the share of overcrowded owner-occupied housing in the Erie West Submarket (1.8%).

The following table compares key household income, housing cost, and housing affordability metrics. It should be noted that cost burdened households pay over 30% of income toward housing costs, while severe cost burdened households pay over 50% of income toward housing.

	Household Income, Housing Costs and Affordability						
	Median Household Income	Estimated Median Home Value	Average Gross Rent	Share of Cost Burdened Households*		Share of Severe Cost Burdened Households**	
				Renter	Owner	Renter	Owner
Erie North	\$55,082	\$141,021	\$775	45.1%	15.4%	26.3%	7.2%
Erie East	\$82,154	\$195,481	\$900	22.7%	13.1%	11.9%	5.4%
Erie West	\$79,529	\$188,925	\$896	39.2%	14.6%	25.7%	4.1%
Erie County	\$68,370	\$174,158	\$816	39.0%	14.4%	22.7%	6.0%
Firelands Region	\$64,741	\$172,235	\$776	37.2%	15.0%	19.1%	6.1%
Ohio	\$64,148	\$189,226	\$889	40.9%	17.4%	20.3%	6.6%

Source: American Community Survey (2016-2020); ESRI; Urban Decision Group; Bowen National Research

*Paying more than 30% of income toward housing costs

**Paying more than 50% of income toward housing costs

The median household income of \$68,370 within Erie County is slightly higher than the median household income for the state (\$64,148). The estimated median home value in Erie County of \$174,158 is 8.7% lower than the median home value for the state (\$189,226). The average gross rent in Erie County (\$816) is 8.9% lower than average gross rent for the state (\$889). The higher median household income of Erie County, combined with a lower median home value and lower average gross rent, results in lower shares of cost burdened households in Erie County compared to the state. Regardless, nearly two-fifths (39.0%) of renter households in Erie County are cost burdened, while 14.4% of owner households are cost burdened. Overall, Erie County has an estimated 3,661 renter households and 3,126 owner households that are housing cost burdened. As such, affordable housing alternatives should be part of future housing solutions.

Rental Housing

A field survey of conventional apartment properties was conducted as part of this Housing Needs Assessment. The following table summarizes the county's surveyed multifamily rental supply.

Multifamily Supply by Product Type				
Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Erie County				
Market-Rate	27	2,201	24	98.9%
Market-Rate/Tax Credit	1	18	0	100.0%
Tax Credit	2	80	0	100.0%
Tax Credit/Government-Subsidized	1	100	0	100.0%
Market-Rate/Tax Credit/Government-Subsidized	1	117	0	100.0%
Government-Subsidized	8	332	0	100.0%
Total	40	2,848	24	99.2%

In Erie County, a total of 40 apartment properties were surveyed, which were comprised of a total of 2,848 units. The overall occupancy rate of 99.2% is high and indicative of a strong market for apartments. It is worth pointing out that none of the affordable (Tax Credit or government-subsidized) units are available to rent and many properties have wait lists, reflective of pent-up demand for such housing.

Non-Conventional Rental Housing

Non-conventional rentals are considered rental units typically consisting of single-family homes, duplexes, units over store fronts, mobile homes, etc. and account for 70.8% of the total rental units in Erie County. Bowen National Research conducted an online survey during January and February 2023 and identified 39 non-conventional rentals that were listed as *available* for rent in Erie County. While these rentals do not represent all non-conventional rentals, they are representative of common characteristics of the various non-conventional rental alternatives available in the market. As a result, these rentals provide a good baseline to compare the rental rates, number of bedrooms, number of bathrooms, and other characteristics of non-conventional rentals.

The following table summarizes the sample survey of *available* non-conventional rentals identified in Erie County.

Surveyed Non-Conventional Rental Supply				
Bedroom	Vacant Units	Rent Range	Median Rent	Median Rent Per Square Foot
Erie County				
Studio	1	\$650	\$650	\$1.30
One-Bedroom	7	\$775 - \$1,500	\$804	\$1.70
Two-Bedroom	12	\$575 - \$2,500	\$925	\$1.08
Three-Bedroom	14	\$850 - \$3,000	\$1,314	\$1.11
Four-Bedroom+	5	\$1,000 - \$1,600	\$1,350	\$1.04
Total	39			

Source: Zillow; Apartmenthomeliving; Apt.com; Trulia; Rent.com; Facebook; Apartmentguide

When compared with all non-conventional rentals, the 39 available rentals represent an occupancy rate of 99.4%. This is an extremely high occupancy rate. The identified non-conventional rentals in Erie County primarily consist of two-bedroom and three-bedroom units. Overall, median rents for the surveyed non-conventional units range from \$650 to \$1,350 in Erie County. When typical tenant utility costs (at least \$200, conservatively) are also considered, the inventoried non-conventional units have a gross rent range of approximately \$850 to \$1,550. These rents are not affordable to a large number of renters in the market.

Vacation Rentals

Erie County is a popular tourist destination due to the proximity to Lake Erie as well as other regional attractions. As a result, short-term vacation rentals and second homes comprise a significant share of the overall housing market. In 2021, 8.1% of the total housing units in Erie County were classified as seasonal/recreational. From 2011 to 2021, the number of seasonal/recreational units in Erie County increased by 23.0%, or 583 housing units. Given that the total overall housing units in the county only increased by 377, it is clear that seasonal/recreational units have absorbed some of the housing inventory available for permanent occupancy.

Bowen National Research conducted a review of *advertised* vacation rentals that were listed as *available* at points in time during January and February of 2023. It is important to keep in mind that the number of listings provided at specific times fluctuates throughout the year, as do their rates. This analysis provides a snapshot of products available during winter 2023. It should be noted that, based on historical data, the peak season for vacation rentals in Erie County typically runs from June through August each year, during which time the daily rates are typically much higher. Through this research, we identified 71 available and marketed vacation rentals through services such as Airbnb and Vrbo.

The following table illustrates the equivalent *monthly* rent ranges and median rents by *number of bedrooms* for the surveyed vacation units.

Surveyed Vacation Rental Supply by Bedroom Type (January 2023 and February 2023)			
Bedroom	Vacant Units	Rent Range	Median Rent
Erie County			
Studio	0	-	-
One-Bedroom	11	\$3,407 - \$6,844	\$4,167
Two-Bedroom	19	\$2,281 - \$9,460	\$4,988
Three-Bedroom	24	\$3,346 - \$9,460	\$4,958
Four-Bedroom+	17	\$3,893 - \$9,733	\$6,935
Total	71		

Source: Airbnb

The preceding table illustrates that vacation rentals do not represent a viable or affordable permanent housing option for most households. These rates do, however, illustrate the premiums that such rentals can achieve and indicate the likely motivation to build vacation rentals and/or convert existing housing stock into a vacation rental. This is not unusual for a market that is heavily influenced by tourism like Erie County.

For-Sale Housing

The following table summarizes the available (as of January 2023) and recently sold (between January 2019 and December 2022) housing stock for Erie County.

Sold/Currently Available For-Sale Housing Supply		
Status	Homes	Median Price
Erie County		
Sold*	3,117	\$159,900
Available**	71	\$170,000

Source: MLS (Multiple Listing Service)/Realtor.com & Bowen National Research

*Sales from Jan. 1, 2019 to Dec. 14, 2022

**As of Jan. 27, 2023

The available for-sale housing stock in Erie County as of January 2023 consists of 71 total units with a median list price of \$170,000. Historical sales ranging from January 2019 to December 2022 consisted of 3,117 homes and had a median sale price of \$159,900. The 71 available homes represent only 0.3% of the estimated 23,672 owner-occupied units in Erie County. Typically, in healthy, well-balanced markets, approximately 2% to 3% of the for-sale housing stock should be available for purchase to allow for inner-market mobility and to enable the market to attract households. Erie County appears to have a disproportionately low number of housing units available to purchase.

The following table illustrates the annual sales activity from 2019 to 2022 for Erie County.

Sales History by Year (January 1, 2019 through December 14, 2022)				
Year	Number Sold	Percent Change	Median Sale Price	Percent Change
Erie County				
2019	756	-	\$135,000	-
2020	809	7.0%	\$159,000	17.8%
2021	862	6.6%	\$165,000	3.8%
2022*	690 (722)	(-16.2%)	\$182,000	10.3%

Source: MLS (Multiple Listing Service)

*As of Dec. 14, 2022

2022 figures in parenthesis reflect projections for entire year

After two consecutive years of increases, the volume of home sales declined by 16.2% between 2021 and 2022. The median sale price increased in each of the past three years, with an overall increase of \$47,000 since 2019, representing an increase of 34.8%. This is considered a rapid increase.

The following table summarizes the distribution of available for-sale residential units by *price point* for Erie County:

Available For-Sale Housing by Price (As of January 27, 2023)			
List Price	Number Available	Percent of Supply	Average Days on Market
Erie County			
Up to \$99,999	15	21.1%	134
\$100,000 to \$149,999	16	22.5%	77
\$150,000 to \$199,999	9	12.7%	61
\$200,000 to \$249,999	6	8.5%	50
\$250,000 to \$299,999	6	8.5%	59
\$300,000+	19	26.8%	79
Total	71	100.0%	84

Source: Realtor.com & Bowen National Research

The largest share (26.8%) of available housing units in Erie County is priced at \$300,000 or above. These higher-priced homes have been on the market for an average of 79 days. Erie County also has a notable share (43.6%) of homes priced below \$150,000. There appears to be a shortage of homes priced between \$200,000 and \$300,000, a price point typically in demand by middle-class households. Available housing units between \$200,000 and \$300,000 only accounted for 17.0% of all housing units in Erie County. While 43.6% of available homes are priced under \$150,000, many of these homes are well over 70 years old and likely require additional costs for repairs, weatherization and modernization.

D. HOUSING GAP

The county has an overall housing gap of 4,371 units, with a gap of 1,637 rental units and a gap of 2,734 for-sale units. The following tables summarize the rental and for-sale housing gaps by income and affordability levels for Erie County. Details of the methodology used in this analysis are provided in Section VIII of this report.

Erie County, Ohio						
Rental Housing Gap Estimates (2022-2027)						
Percent of Median Income	≤ 30%	31%-50%	51%-80%	81%-100%	101%-120%	121%+
Household Income Range	≤\$23,490	\$23,491-\$39,150	\$39,151-\$62,640	\$62,641-\$78,300	\$78,301-\$93,960	\$93,961+
Monthly Rent Range	≤\$587	\$588-\$979	\$980-\$1,566	\$1,567-\$1,958	\$1,959-\$2,349	\$2,350+
Household Growth	-556	-234	-25	101	100	279
Balanced Market*	128	46	78	28	33	46
Replacement Housing**	61	30	23	4	2	1
External Market Support^	279	181	212	109	108	158
Severe Cost Burdened^^	384	230	153	0	0	0
Step-Down Support	51	82	-60	74	145	-291
Less Pipeline Units	0	-5	-50	-193	-75	0
Overall Units Needed	347	330	331	123	313	193

*Based on Bowen National Research's survey of area rentals

**Based on ESRI/ACS estimates of units lacking complete indoor plumbing or are overcrowded

^Based on Bowen National Research proprietary research and ACS migration patterns for each county

^^Based on ACS estimates of households paying in excess of 50% of income towards housing costs

Erie County, Ohio						
For-Sale Housing Gap Estimates (2022-2027)						
Percent of Median Income	≤ 30%	31%-50%	51%-80%	81%-100%	101%-120%	121%+
Household Income Range	≤\$23,490	\$23,491-\$39,150	\$39,151-\$62,640	\$62,641-\$78,300	\$78,301-\$93,960	\$93,961+
Price Point	≤\$78,300	\$78,301-\$130,500	\$130,501-\$208,800	\$208,801-\$261,000	\$261,001-\$313,200	\$313,201+
Household Growth	-509	-477	-642	44	44	1,633
Balanced Market*	47	53	115	78	81	265
Replacement Housing**	116	99	132	42	21	35
External Market Support^	158	181	362	154	77	129
Severe Cost Burdened^^	293	234	59	0	0	0
Step-Down Support	9	-1	87	668	485	-1,238
Less Pipeline Units	0	0	0	0	-4	-96
Overall Units Needed	114	89	113	986	704	728

*Based on Bowen National Research's survey of area rentals

**Based on ESRI/ACS estimates of units lacking complete indoor plumbing or are overcrowded

^Based on Bowen National Research proprietary research and ACS migration patterns for each county

^^Based on ACS estimates of households paying in excess of 50% of income towards housing costs

As the preceding tables illustrate, the projected housing gaps over the next five years cover a variety of affordability levels for both rental and for-sale housing product. Development within Erie County should be prioritized to the housing product showing the greatest gaps.

ADDENDUM E: HURON COUNTY OVERVIEW

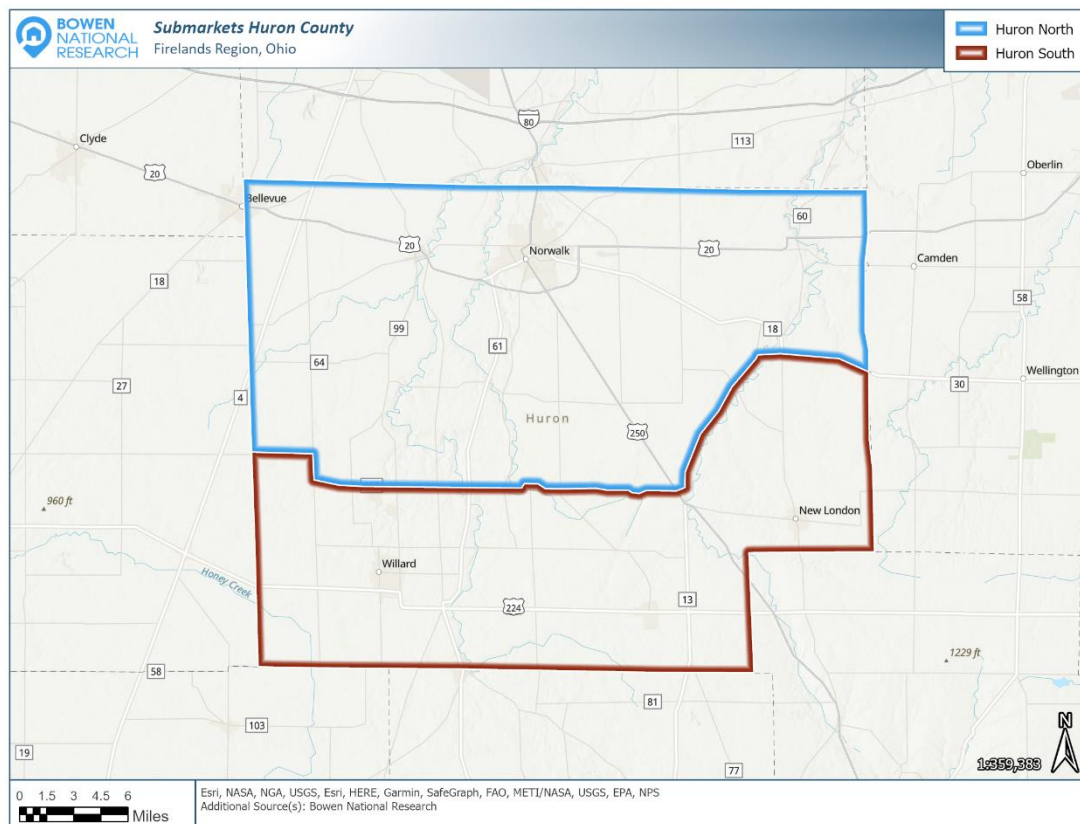
While the primary focus of this Housing Needs Assessment is on the Firelands Region, this section of the report includes a cursory overview of demographic and housing metrics of Huron County, as well as the two submarkets within Huron County (Huron North and Huron South).

The analyses on the following pages provide overviews of key demographic data, summaries of the multifamily rental market and for-sale housing supply, and general conclusions on the housing needs of each area. It is important to note that the demographic projections included in this section assume no significant government policies, programs or incentives are enacted that would drastically alter residential development or economic activity.

A. INTRODUCTION

Huron County, one of the three counties that comprise the Firelands Region, is located in the north central region of Ohio and lies directly south of Erie County. Huron County contains approximately 495 square miles and has an estimated population of 58,139 people. The city of Norwalk serves as the county seat. Some of the major arterials that serve the county include U.S. Highways 20, 224 and 250, and State Routes 4, 13, 18, 60 & 61.

A map illustrating Huron County and its two submarkets is below.



B. DEMOGRAPHICS

This section of the report evaluates key demographic characteristics for Huron County.

Population by numbers and percent change (growth or decline) for selected years is shown in the following table. It should be noted that some total numbers and percentages may not match the totals within or between tables in this section due to rounding.

	Total Population									
	2010 Census	2020 Census	Change 2010-2020		2022 Estimated	Change 2020-2022		2027 Projected	Change 2022-2027	
			Number	Percent		Number	Percent		Number	Percent
Huron North	38,843	38,395	-448	-1.2%	38,073	-322	-0.8%	37,798	-275	-0.7%
Huron South	20,783	20,170	-613	-2.9%	20,066	-104	-0.5%	19,926	-140	-0.7%
Huron County	59,626	58,565	-1,061	-1.8%	58,139	-426	-0.7%	57,724	-415	-0.7%
Firelands Region	178,108	174,551	-3,557	-2.0%	173,055	-1,496	-0.9%	171,010	-2,045	-1.2%
Ohio	11,536,479	11,799,423	262,944	2.3%	11,820,882	21,459	0.2%	11,829,060	8,178	0.1%

Source: 2010, 2020 Census; ESRI; Urban Decision Group; Bowen National Research

Between 2010 and 2020, the population within Huron County decreased by 1,061 (1.8%). This decline in population for Huron County contrasts the 2.3% population growth within the state of Ohio during this time period. In 2022, the estimated total population of Huron County is 58,139, which represents a 0.7% decrease in population from 2020. Between 2022 and 2027, the population of Huron County is projected to decline by an additional 415 people, or 0.7%, at which time the estimated total population of Huron County will be 57,724. This 0.7% decrease in population for Huron County over the next five years contrasts the slight 0.1% increase in population for the state during this time period. It is critical to point out that *household* changes, as opposed to population, are more material in assessing housing needs and opportunities. As illustrated later in this section, Huron County and its respective submarkets experienced positive *household* growth between 2010 and 2020, despite population declines during this time period.

Other notable population statistics for Huron County include the following:

- Minorities comprise 10.5% of the county's population, which is lower than the state's share of 23.0%.
- Married persons represent 54.9% of the adult population, which is above the state average of 49.6%.
- The adult population without a high school diploma is 10.0%, which is above the state average of 8.2%.
- Approximately 12.0% of the population lives in poverty, which is slightly below the state average of 13.6%.
- The annual movership rate (population moving within or to Huron County) is 10.4%, which is lower than the state average of 14.0%.

Households by numbers and percent change (growth or decline) for selected years are shown in the following table. Note that declines are illustrated in **red** text, while increases are illustrated in **green** text:

	Total Households									
	2010 Census	2020 Census	Change 2010-2020		2022 Estimated	Change 2020-2022		2027 Projected	Change 2022-2027	
			Number	Percent		Number	Percent		Number	Percent
Huron North	15,044	15,608	564	3.7%	15,584	-24	-0.2%	15,609	25	0.2%
Huron South	7,776	7,798	22	0.3%	7,780	-18	-0.2%	7,787	7	0.1%
Huron County	22,820	23,406	586	2.6%	23,364	-42	-0.2%	23,396	32	0.1%
Firelands Region	72,164	73,514	1,350	1.9%	73,251	-263	-0.4%	72,948	-303	-0.4%
Ohio	4,603,431	4,808,766	205,335	4.5%	4,831,456	22,690	0.5%	4,856,138	24,682	0.5%

Source: 2010, 2020 Census; ESRI; Urban Decision Group; Bowen National Research

Between 2010 and 2020, the number of households within Huron County increased by 586 (2.6%). This represents a smaller rate of increase compared to the state of Ohio (4.5%) during this time period. In 2022, there is an estimated total of 23,364 households in Huron County, which represents a slight decrease of 0.2% in the number of households compared to 2020. Between 2022 and 2027, the number of households in Huron County is projected to increase by 32 (0.1%), at which time the estimated total number of households will be 23,396. The projected increase in households for Huron County over the next five years is slightly less than the 0.5% increase in households for the state during this time period.

Between 2010 and 2020, the largest increase in households occurred in the Huron North Submarket (3.7%). Over the next five years, the Huron North and Huron South submarkets are projected to increase by 0.2% and 0.1%, respectively.

It should be noted that household growth alone does not dictate the total housing needs of a market. Factors such as households living in substandard or cost-burdened housing, people commuting into the county for work, pent-up demand, availability of existing housing, and product in the development pipeline all affect housing needs. These factors are addressed throughout this report.

Household heads by age cohorts for selected years are shown in the following table.
Note that five-year declines are in **red**, while increases are in **green**:

		Household Heads by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
Huron North	2010	599 (4.0%)	2,127 (14.1%)	2,718 (18.1%)	3,288 (21.9%)	2,846 (18.9%)	1,818 (12.1%)	1,648 (11.0%)
	2022	486 (3.1%)	2,278 (14.6%)	2,457 (15.8%)	2,664 (17.1%)	3,079 (19.8%)	2,709 (17.4%)	1,911 (12.3%)
	2027	470 (3.0%)	2,139 (13.7%)	2,478 (15.9%)	2,486 (15.9%)	2,825 (18.1%)	2,918 (18.7%)	2,293 (14.7%)
	Change 2022-2027	-16 (-3.3%)	-139 (-6.1%)	21 (0.9%)	-178 (-6.7%)	-254 (-8.2%)	209 (7.7%)	382 (20.0%)
Huron South	2010	278 (3.6%)	1,059 (13.6%)	1,367 (17.6%)	1,704 (21.9%)	1,506 (19.4%)	1,021 (13.1%)	841 (10.8%)
	2022	246 (3.2%)	1,121 (14.4%)	1,199 (15.4%)	1,280 (16.5%)	1,569 (20.2%)	1,364 (17.5%)	1,001 (12.9%)
	2027	225 (2.9%)	1,064 (13.7%)	1,183 (15.2%)	1,281 (16.5%)	1,418 (18.2%)	1,438 (18.5%)	1,178 (15.1%)
	Change 2022-2027	-21 (-8.5%)	-57 (-5.1%)	-16 (-1.3%)	1 (0.1%)	-151 (-9.6%)	74 (5.4%)	177 (17.7%)
Huron County	2010	879 (3.9%)	3,185 (14.0%)	4,085 (17.9%)	4,998 (21.9%)	4,347 (19.0%)	2,837 (12.4%)	2,489 (10.9%)
	2022	732 (3.1%)	3,399 (14.5%)	3,656 (15.6%)	3,944 (16.9%)	4,648 (19.9%)	4,073 (17.4%)	2,912 (12.5%)
	2027	695 (3.0%)	3,203 (13.7%)	3,661 (15.6%)	3,767 (16.1%)	4,243 (18.1%)	4,356 (18.6%)	3,471 (14.8%)
	Change 2022-2027	-37 (-5.1%)	-196 (-5.8%)	5 (0.1%)	-177 (-4.5%)	-405 (-8.7%)	283 (6.9%)	559 (19.2%)
Firelands Region	2010	2,389 (3.3%)	8,571 (11.9%)	11,502 (15.9%)	15,705 (21.8%)	14,978 (20.8%)	10,042 (13.9%)	8,977 (12.4%)
	2022	1,976 (2.7%)	9,226 (12.6%)	10,217 (13.9%)	11,649 (15.9%)	15,442 (21.1%)	14,221 (19.4%)	10,520 (14.4%)
	2027	1,853 (2.5%)	8,560 (11.7%)	10,537 (14.4%)	11,043 (15.1%)	13,577 (18.6%)	14,934 (20.5%)	12,444 (17.1%)
	Change 2022-2027	-123 (-6.2%)	-666 (-7.2%)	320 (3.1%)	-606 (-5.2%)	-1,865 (-12.1%)	713 (5.0%)	1,924 (18.3%)
Ohio	2010	216,123 (4.7%)	669,041 (14.5%)	795,398 (17.3%)	984,274 (21.4%)	870,285 (18.9%)	542,408 (11.8%)	525,902 (11.4%)
	2022	191,243 (4.0%)	709,733 (14.7%)	766,915 (15.9%)	790,852 (16.4%)	944,600 (19.6%)	807,474 (16.7%)	620,639 (12.8%)
	2027	188,142 (3.9%)	676,611 (13.9%)	788,330 (16.2%)	762,358 (15.7%)	849,534 (17.5%)	864,932 (17.8%)	726,231 (15.0%)
	Change 2022-2027	-3,101 (-1.6%)	-33,122 (-4.7%)	21,415 (2.8%)	-28,494 (-3.6%)	-95,066 (-10.1%)	57,458 (7.1%)	105,592 (17.0%)

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2022, household heads between the ages of 55 and 64 within Huron County comprise the largest share of all households (19.9%). Household heads between the ages of 65 and 74 (17.4%) and those between the ages of 45 and 54 (16.9%) comprise the next largest shares of the total households in Huron County. Senior households (age 55 and older) constitute nearly half (49.8%) of all households within Huron County. This represents a slightly larger overall share of senior households when compared to the state (49.1%). Household heads under the age of 35, which are typically more likely to be renters or first-time homebuyers, comprise 17.6% of Huron

County households, which represents a slightly smaller share of such households when compared to the state (18.7%). Between 2022 and 2027, household growth within Huron County is projected to occur among the age cohorts of 35 to 44 years and 65 years and older. The most significant growth will occur among households ages 75 and older, with Huron County experiencing a 19.2% increase within this age cohort. Households under the age of 35 and between the ages of 45 and 64 are projected to decline over the next five years, with the largest percentage decline of 8.7% projected for the age cohort of 55 to 64 years.

Within the individual Huron County submarkets in 2022, the largest share of senior households (ages 55 and older) is within the Huron South Submarket (50.6%) and the largest share of households under the age of 35 is within the Huron North Submarket (17.7%). Between 2022 and 2027, only the Huron North Submarket is projected to experience growth (0.9%) in the age cohort of 35 to 44 years, while the Huron South Submarket is projected to decline (1.3%). All age cohorts 65 and older in Huron County submarkets are projected to increase. Overall, the considerable growth among senior households (age 65 and older) will likely have an effect on demand in the Huron County housing market.

Households by tenure for selected years are shown in the following table. Note that 2027 numbers which represent a decrease from 2022 are illustrated in **red** text, while increases are illustrated in **green** text:

	Households by Tenure								
	Household Type	2000		2010		2022		2027	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent
Huron North	Owner-Occupied	10,831	72.0%	10,618	70.6%	11,160	71.6%	11,257	72.1%
	Renter-Occupied	4,213	28.0%	4,426	29.4%	4,424	28.4%	4,352	27.9%
	Total	15,044	100.0%	15,044	100.0%	15,584	100.0%	15,609	100.0%
Huron South	Owner-Occupied	5,635	72.5%	5,563	71.5%	5,639	72.5%	5,691	73.1%
	Renter-Occupied	2,141	27.5%	2,213	28.5%	2,141	27.5%	2,096	26.9%
	Total	7,776	100.0%	7,776	100.0%	7,780	100.0%	7,787	100.0%
Huron County	Owner-Occupied	16,468	72.2%	16,181	70.9%	16,799	71.9%	16,948	72.4%
	Renter-Occupied	6,352	27.8%	6,639	29.1%	6,565	28.1%	6,448	27.6%
	Total	22,820	100.0%	22,820	100.0%	23,364	100.0%	23,396	100.0%
Firelands Region	Owner-Occupied	53,455	74.1%	52,391	72.6%	54,667	74.6%	54,910	75.3%
	Renter-Occupied	18,709	25.9%	19,773	27.4%	18,584	25.4%	18,038	24.7%
	Total	72,164	100.0%	72,164	100.0%	73,251	100.0%	72,948	100.0%
Ohio	Owner-Occupied	3,181,484	69.1%	3,111,051	67.6%	3,239,799	67.1%	3,289,904	67.7%
	Renter-Occupied	1,421,947	30.9%	1,492,380	32.4%	1,591,657	32.9%	1,566,233	32.3%
	Total	4,603,431	100.0%	4,603,431	100.0%	4,831,456	100.0%	4,856,137	100.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2022, Huron County has a 71.9% share of owner households and a 28.1% share of renter households. Between 2022 and 2027, the number of owner households is projected to increase by 149 households (0.9%), while the number of renter households is projected to decrease by 117 households (1.8%). Home mortgage rates have slowed recent home sales and should be monitored for continued changes.

The distribution of households by income is illustrated in the following table. Note that declines between 2022 and 2027 are in **red**, while increases are in **green**:

		Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
Huron North	2010	823 (5.5%)	1,833 (12.2%)	1,854 (12.3%)	1,809 (12.0%)	1,552 (10.3%)	1,482 (9.9%)	3,685 (24.5%)	2,006 (13.3%)
	2022	687 (4.4%)	1,058 (6.8%)	1,216 (7.8%)	1,433 (9.2%)	1,580 (10.1%)	1,599 (10.3%)	4,140 (26.6%)	3,871 (24.8%)
	2027	560 (3.6%)	801 (5.1%)	973 (6.2%)	1,250 (8.0%)	1,278 (8.2%)	1,607 (10.3%)	4,479 (28.7%)	4,661 (29.9%)
	Change 2022-2027	-127 (-18.5%)	-257 (-24.3%)	-243 (-20.0%)	-183 (-12.8%)	-302 (-19.1%)	8 (0.5%)	339 (8.2%)	790 (20.4%)
Huron South	2010	617 (7.9%)	1,205 (15.5%)	1,029 (13.2%)	952 (12.2%)	819 (10.5%)	734 (9.4%)	1,801 (23.2%)	619 (8.0%)
	2022	430 (5.5%)	614 (7.9%)	677 (8.7%)	762 (9.8%)	812 (10.4%)	760 (9.8%)	2,005 (25.8%)	1,722 (22.1%)
	2027	355 (4.6%)	455 (5.8%)	551 (7.1%)	705 (9.1%)	713 (9.2%)	711 (9.1%)	2,080 (26.7%)	2,219 (28.5%)
	Change 2022-2027	-75 (-17.4%)	-159 (-25.9%)	-126 (-18.6%)	-57 (-7.5%)	-99 (-12.2%)	-49 (-6.4%)	75 (3.7%)	497 (28.9%)
Huron County	2010	1,434 (6.3%)	3,034 (13.3%)	2,882 (12.6%)	2,764 (12.1%)	2,368 (10.4%)	2,217 (9.7%)	5,490 (24.1%)	2,631 (11.5%)
	2022	1,117 (4.8%)	1,672 (7.2%)	1,891 (8.1%)	2,198 (9.4%)	2,391 (10.2%)	2,360 (10.1%)	6,142 (26.3%)	5,593 (23.9%)
	2027	914 (3.9%)	1,258 (5.4%)	1,524 (6.5%)	1,955 (8.4%)	1,990 (8.5%)	2,316 (9.9%)	6,559 (28.0%)	6,880 (29.4%)
	Change 2022-2027	-203 (-18.2%)	-414 (-24.8%)	-367 (-19.4%)	-243 (-11.1%)	-401 (-16.8%)	-44 (-1.9%)	417 (6.8%)	1,287 (23.0%)
Firelands Region	2010	4,654 (6.4%)	10,042 (13.9%)	7,588 (10.5%)	8,542 (11.8%)	7,686 (10.7%)	6,267 (8.7%)	16,776 (23.2%)	10,609 (14.7%)
	2022	3,741 (5.1%)	4,616 (6.3%)	6,077 (8.3%)	6,016 (8.2%)	7,232 (9.9%)	6,399 (8.7%)	19,174 (26.2%)	19,996 (27.3%)
	2027	3,179 (4.4%)	3,238 (4.4%)	5,119 (7.0%)	4,774 (6.5%)	6,417 (8.8%)	6,145 (8.4%)	19,820 (27.2%)	24,256 (33.3%)
	Change 2022-2027	-562 (-15.0%)	-1,378 (-29.9%)	-958 (-15.8%)	-1,242 (-20.6%)	-815 (-11.3%)	-254 (-4.0%)	646 (3.4%)	4,260 (21.3%)
Ohio	2010	401,424 (8.7%)	581,493 (12.6%)	541,222 (11.8%)	516,170 (11.2%)	467,337 (10.2%)	394,335 (8.6%)	988,852 (21.5%)	712,598 (15.5%)
	2022	268,157 (5.6%)	378,111 (7.8%)	422,929 (8.8%)	422,788 (8.8%)	391,246 (8.1%)	392,143 (8.1%)	1,157,297 (24.0%)	1,398,785 (29.0%)
	2027	208,244 (4.3%)	291,792 (6.0%)	357,595 (7.4%)	368,287 (7.6%)	353,206 (7.3%)	381,728 (7.9%)	1,190,398 (24.5%)	1,704,887 (35.1%)
	Change 2022-2027	-59,913 (-22.3%)	-86,319 (-22.8%)	-65,334 (-15.4%)	-54,501 (-12.9%)	-38,040 (-9.7%)	-10,415 (-2.7%)	33,101 (2.9%)	306,102 (21.9%)

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2022, Huron County has a 50.2% share of households earning \$60,000 or more annually and 20.1% of households earning less than \$30,000 annually. Projections indicate growth of 14.5% in Huron County among households earning \$60,000 or more between 2022 and 2027; however, all income cohorts earning less than \$60,000 annually are projected to decline. While this may signal a shift in housing oriented toward higher-income households over the next five years in Huron County, the need for affordable housing will remain critical as approximately 3,696 households will continue to earn less than \$30,000 annually in 2027.

Median household income for selected years is shown in the following table:

	Median Household Income				
	2010 Census	2022 Estimated	% Change 2010-2022	2027 Projected	% Change 2022-2027
Huron North	\$47,751	\$61,804	29.4%	\$70,965	14.8%
Huron South	\$41,038	\$57,842	40.9%	\$67,749	17.1%
Huron County	\$45,473	\$60,297	32.6%	\$70,006	16.1%
Firelands Region	\$46,838	\$64,741	38.2%	\$74,796	15.5%
Ohio	\$45,594	\$64,148	40.7%	\$73,834	15.1%

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2022, the estimated median household income in Huron County is \$60,297. Between 2010 and 2022, Huron County experienced a notable increase (32.6%) in median household income, although it was less than the increase for the state of Ohio (40.7%). The median household income is projected to increase by 16.1% between 2022 and 2027, at which time the median household income in Huron County will be \$70,006.

While the estimated median household income in 2022 in the Huron South Submarket (\$57,842) is notably less than that of Huron County, the median income in the Huron North Submarket (\$61,804) is slightly more than that of Huron County. Projections between 2022 and 2027 indicate median household income growth in the submarkets range between 14.8% (Huron North) and 17.1% (Huron South). The changes in the median household income for each submarket, and the county as a whole, over the next five years illustrate the continued importance of having an adequate supply of income-appropriate rental and for-sale housing available to allow for residential mobility.

Labor Force

Huron County has an employment base of approximately 24,541 individuals within a broad range of employment sectors. The labor force is based primarily in the sectors of Manufacturing (22.0%), Health Care and Social Assistance (12.8%) and Retail Trade (10.6%). These three sectors comprise 45.4% of the labor force in Huron County.

From 2012 to 2019, the employment base in Huron County increased by 486 employees, or 1.9%, which was significantly less than the state increase (6.3%). In 2020, which was largely impacted by the economic effects related to COVID-19, total employment decreased in Huron County by 6.4%. In 2021, total employment for Huron County increased by 4.9% and an additional 1.6% year over year as of November 2022. The significant increases in total employment in Huron County over the last two years are a positive sign that the local economy is recovering from the effects of the COVID-19 pandemic. While total employment still remains below the respective 2019 level, Huron County has recovered to within 99.8% of the total employment in 2019, which represents a recovery rate above that for the state of Ohio (98.2%).

Commuting Data

Within Huron County, 93.7% of commuters either drive alone or carpool to work, 0.3% of commuters utilize public transportation, and 3.0% work from home. Generally, commute times to work in Huron County are shorter than those on the statewide level. Huron County has a 67.0% share of workers with commute times less than 30 minutes. According to 2019 U.S. Census Longitudinal Origin-Destination Employment Statistics (LODES), of the 26,434 employed residents of Huron County, 10,737 (40.6%) are employed within the county, while nearly two-thirds (59.4%), or 15,697 individuals, are employed outside Huron County. In addition, 10,221 people commute into Huron County from surrounding counties for employment. These 10,221 non-residents account for nearly half (48.8%) of the people employed in the county and represent a notable base of potential support for future residential development.

C. HOUSING METRICS

The estimated distribution of the area housing stock by tenure for Huron County for 2022 is summarized in the following table:

		Occupied and Vacant Housing Units by Tenure 2022 Estimates				
		Total Occupied	Owner Occupied	Renter Occupied	Vacant	Total
Huron North	Number	15,584	11,160	4,424	1,225	16,809
	Percent	92.7%	71.6%	28.4%	7.3%	100.0%
Huron South	Number	7,780	5,639	2,141	922	8,702
	Percent	89.4%	72.5%	27.5%	10.6%	100.0%
Huron County	Number	23,364	16,799	6,565	2,147	25,511
	Percent	91.6%	71.9%	28.1%	8.4%	100.0%
Firelands Region	Number	73,251	54,667	18,584	19,437	92,688
	Percent	79.0%	74.6%	25.4%	21.0%	100.0%
Ohio	Number	4,831,456	3,239,799	1,591,657	444,008	5,275,464
	Percent	91.6%	67.1%	32.9%	8.4%	100.0%

Source: 2020 Census; ESRI; Urban Decision Group; Bowen National Research

In total, there are an estimated 25,511 housing units within Huron County in 2022. Based on ESRI estimates and 2020 Census data, of the 23,364 total *occupied* housing units in Huron County, 71.9% are owner occupied, while the remaining 28.1% are renter occupied. Huron County has a higher share of owner-occupied housing units when compared to the state (67.1%). Approximately 8.4% of the housing units within Huron County are classified as vacant, which represents an equal share to that of the state. Vacant units are comprised of a variety of units including abandoned properties, unoccupied rentals, for-sale homes, and seasonal housing units.

The following table compares key housing age and conditions based on 2016-2020 American Community Survey (ACS) data. Housing units built over 50 years ago (pre-1970), overcrowded housing (1.01+ persons per room), or housing that lacks complete indoor kitchens or bathroom plumbing are illustrated by tenure. It is important to note that some occupied housing units may have more than one housing issue.

Housing Age and Conditions												
Pre-1970 Product					Overcrowded				Incomplete Plumbing or Kitchen			
Renter		Owner			Renter		Owner		Renter		Owner	
Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent	Number	Percent
Huron North	2,080	44.5%	5,631	51.6%	76	1.6%	109	1.0%	73	1.6%	30	0.3%
Huron South	952	51.5%	3,741	66.5%	27	1.5%	51	0.9%	20	1.1%	41	0.7%
Huron County	3,032	46.5%	9,372	56.7%	103	1.6%	160	1.0%	93	1.4%	71	0.4%
Firelands Region	10,284	52.0%	29,317	55.4%	182	0.9%	469	0.9%	372	1.9%	426	0.8%
Ohio	816,653	51.4%	1,586,092	50.7%	40,729	2.6%	23,672	0.8%	37,171	2.3%	21,941	0.7%

Source: American Community Survey (2016-2020); ESRI; Urban Decision Group; Bowen National Research

In Huron County, 46.5% of the renter-occupied housing units and more than half (56.7%) of owner-occupied housing units were built prior to 1970. As such, the owner housing stock in Huron County appears to be slightly older than the state where 50.7% of the owner-occupied units were built prior to 1970. While the share of renter households in Huron County that experience overcrowding (1.6%) is considerably less than that of the state (2.6%), the share of overcrowded owner households (1.0%) in Huron County is slightly greater than the state (0.8%). The shares of renter households (1.4%) and owner households (0.4%) in Huron County with incomplete plumbing or kitchens are less than those of the state (2.3% and 0.7%, respectively).

A notable age condition issue that exists within Huron County submarkets includes the share of owner-occupied housing built prior to 1970 in the Huron South Submarket (66.5%).

The following table compares key household income, housing cost, and housing affordability metrics. It should be noted that cost burdened households pay over 30% of income toward housing costs, while severe cost burdened households pay over 50% of income toward housing.

	Household Income, Housing Costs and Affordability						
	Median Household Income	Estimated Median Home Value	Average Gross Rent	Share of Cost Burdened Households*		Share of Severe Cost Burdened Households**	
				Renter	Owner	Renter	Owner
Huron North	\$61,804	\$166,485	\$729	36.6%	15.8%	15.9%	6.5%
Huron South	\$57,842	\$142,867	\$717	32.7%	16.4%	13.3%	8.4%
Huron County	\$60,297	\$159,696	\$726	35.5%	16.0%	15.2%	7.1%
Firelands Region	\$64,741	\$172,235	\$776	37.2%	15.0%	19.1%	6.1%
Ohio	\$64,148	\$189,226	\$889	40.9%	17.4%	20.3%	6.6%

Source: American Community Survey (2016-2020); ESRI; Urban Decision Group; Bowen National Research

*Paying more than 30% of income toward housing costs

**Paying more than 50% of income toward housing costs

The median household income of \$60,297 within Huron County is lower than the median household income for the state (\$64,148). The estimated median home value in Huron County of \$159,696 is 18.5% lower than the median home value for the state (\$189,226). The average gross rent in Huron County (\$726) is 22.5% lower than average gross rent for the state (\$889). The lower median home value and lower average gross rent results in lower shares of cost burdened households in Huron County compared to the state. Regardless, 35.5% of renter households in Huron County are cost burdened, while 16.0% of owner households are cost burdened. Overall, Huron County has an estimated 2,315 renter households and 2,648 owner households that are housing cost burdened. As such, affordable housing alternatives should be part of future housing solutions.

Rental Housing

A field survey of conventional apartment properties was conducted as part of this Housing Needs Assessment. The following table summarizes the county's surveyed multifamily rental supply in Huron County.

Multifamily Supply by Product Type				
Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Huron County				
Market-Rate	13	793	1	99.9%
Tax Credit	2	100	0	100.0%
Tax Credit/Government-Subsidized	3	144	0	100.0%
Government-Subsidized	10	356	1	99.7%
Total	28	1,393	2	99.9%

In Huron County, a total of 28 apartment properties were surveyed, which comprised a total of 1,393 units. Huron County has a very high occupancy rate (99.9%) and only two vacancies which suggests that housing options are in extremely high demand in the Huron County.

Non-Conventional Rental Housing

Non-conventional rentals are considered rental units typically consisting of single-family homes, duplexes, units over store fronts, mobile homes, etc. and account for 75.8% of the total rental units in Huron County. Bowen National Research conducted an online survey during January and February 2023 and identified 20 non-conventional rentals that were listed as *available* for rent in Huron County. While these rentals do not represent all non-conventional rentals, they are representative of common characteristics of the various non-conventional rental alternatives available in the market. As a result, these rentals provide a good baseline to compare the rental rates, number of bedrooms, number of bathrooms, and other characteristics of non-conventional rentals.

The following table summarizes the sample survey of *available* non-conventional rentals identified in Huron County.

Surveyed Non-Conventional Rental Supply				
Bedroom	Vacant Units	Rent Range	Median Rent	Median Rent Per Square Foot
Huron County				
Studio	1	\$1,500	\$1,500	\$1.15
One-Bedroom	2	\$510 - \$700	\$605	\$0.76
Two-Bedroom	9	\$600 - \$895	\$725	\$0.85
Three-Bedroom	8	\$875 - \$1,100	\$980	\$0.73
Four-Bedroom+	0	-	-	-
Total	20			

Source: Zillow; Apartmenthomeliving; Apt.com; Trulia; Rent.com; Facebook; Apartmentguide

When compared with all non-conventional rentals, the 20 available rentals represent an occupancy rate of 99.6%. This is an extremely high occupancy rate. The identified non-conventional rentals in Huron County primarily consist of two-bedroom and three-bedroom units. Overall, median rents for the surveyed non-conventional units range from \$605 to \$1,500 in Huron County. When typical tenant utility costs (at least \$200, conservatively) are also considered, the inventoried non-conventional units have a gross rent range of approximately \$805 to \$1,700. Such rents are not affordable to a large number of renters in the area.

Vacation Rentals

While Erie and Ottawa counties are popular tourist destinations in the Firelands Region, Huron County's housing supply does not comprise a significant share of vacation/seasonal housing. In 2021, only 0.5% of the total housing units in Huron County were classified as seasonal/recreational units, which represents the smallest share of such homes among the three counties of the Firelands Region. From 2011 to 2021, the number of seasonal/recreational units in Huron County decreased by 33.2%, or 63 units.

Bowen National Research conducted a review of *advertised* vacation rentals that were listed as *available* at points in time during January and February of 2023 and only identified nine such rental units in Huron County. The following table illustrates the equivalent *monthly* rent ranges and median rents by *number of bedrooms* for the surveyed vacation units.

Surveyed Vacation Rental Supply by Bedroom Type (January 2023 and February 2023)			
Bedroom	Vacant Units	Rent Range	Median Rent
Huron County			
Studio	0	-	-
One-Bedroom	1	\$1,795 - \$1,795	\$1,795
Two-Bedroom	3	\$2,494 - \$4,836	\$2,707
Three-Bedroom	5	\$2,403 - \$6,053	\$3,924
Four-Bedroom+	0	-	-
Total	9		

Source: Airbnb

The preceding table illustrates that vacation rentals do not represent a viable or affordable permanent housing option for most households. These rates do, however, illustrate the premiums that such rentals can achieve and indicate the likely motivation to build vacation rentals and/or convert existing housing stock into a vacation rental.

For-Sale Housing

The following table summarizes the available (as of January 2023) and recently sold (between January 2019 and December 2022) housing stock for Huron County.

Sold/Currently Available For-Sale Housing Supply		
Status	Homes	Median Price
Huron County		
Sold*	2,070	\$139,000
Available**	54	\$177,400

Source: MLS (Multiple Listing Service)/Realtor.com & Bowen National Research

*Sales from Jan. 1, 2019 to Dec. 14, 2022

**As of Jan. 27, 2023

The available for-sale housing stock in Huron County as of January 2023 consists of 54 total units with a median list price of \$177,400. Historical sales ranging from January 2019 to December 2022 consisted of 2,070 homes and had a median sale price of \$139,000. The 54 available homes represent only 0.3% of the estimated 16,799 owner-occupied units in Huron County. Typically, in healthy, well-balanced markets, approximately 2% to 3% of the for-sale housing stock should be available for purchase to allow for inner-market mobility and to enable the market to attract households. Huron County appears to have a disproportionately low number of housing units available to purchase.

The following table illustrates the annual sales activity from 2019 to 2022 for Huron County.

Sales History by Year (January 1, 2019 through December 14, 2022)				
Year	Number Sold	Percent Change	Median Sale Price	Percent Change
Huron County				
2019	528	-	\$123,355	-
2020	580	9.8%	\$134,000	8.6%
2021	535	-7.8%	\$149,000	11.2%
2022*	427 (446)	(-24.2%)	\$155,000	4.0%

Source: MLS (Multiple Listing Service)

*As of Dec. 14, 2022

2022 figures in parenthesis reflect projections for entire year

The volume of home sales within Huron County decreased in each of the past two years. Despite the overall decrease in home sales, median sale prices in Huron County have continued to increase. Since 2019, the median sale price increased by \$31,645, or by 25.7%. This is considered a rapid increase.

The following table summarizes the distribution of available for-sale residential units by *price point* for Huron County:

Available For-Sale Housing by Price (As of January 27, 2023)			
List Price	Number Available	Percent of Supply	Average Days on Market
Huron County			
Up to \$99,999	13	24.1%	93
\$100,000 to \$149,999	10	18.5%	53
\$150,000 to \$199,999	7	13.0%	79
\$200,000 to \$249,999	7	13.0%	94
\$250,000 to \$299,999	7	13.0%	60
\$300,000+	10	18.5%	110
Total	54	100.0%	83

Source: Realtor.com & Bowen National Research

The largest share (42.6%) of available housing units in Huron County is priced at less than \$150,000. While these lower priced units may be affordable to some low- and moderate-income households, many of these homes were built well over 70 years ago and likely require additional costs for repairs, weatherization and modernization. The remaining share of available homes are generally evenly distributed among the price ranges. Regardless, there is very limited available inventory among all price points.

D. HOUSING GAP

The county has an overall housing gap of 3,793 units, with a gap of 1,699 rental units and 2,094 for-sale units. The following tables summarize the rental and for-sale housing gaps by income and affordability levels for Huron County. Details of the methodology used in this analysis are provided in Section VIII of this report.

	Huron County, Ohio					
	Rental Housing Gap Estimates (2022-2027)					
Percent of Median Income	≤ 30%	31%-50%	51%-80%	81%-100%	101%-120%	121%+
Household Income Range	≤\$22,230	\$22,231-\$37,050	\$37,051-\$59,280	\$59,281-\$74,100	\$74,101-\$88,920	\$88,921+
Monthly Rent Range	≤\$556	\$557-\$926	\$927-\$1,482	\$1,483-\$1,853	\$1,854-\$2,223	\$2,224+
Household Growth	-334	-114	28	48	45	209
Balanced Market*	87	51	82	22	20	43
Replacement Housing**	213	117	104	14	6	7
External Market Support^	156	114	152	59	56	114
Severe Cost Burdened^^	200	120	80	0	0	0
Step-Down Support	58	76	-91	34	147	-224
Less Pipeline Units	0	0	0	0	0	0
Overall Units Needed	380	364	355	177	274	149

*Based on Bowen National Research's survey of area rentals

**Based on ESRI/ACS estimates of units lacking complete indoor plumbing or are overcrowded

^Based on Bowen National Research proprietary research and ACS migration patterns for each county

^^Based on ACS estimates of households paying in excess of 50% of income towards housing costs

Huron County, Ohio						
For-Sale Housing Gap Estimates (2022-2027)						
Percent of Median Income	≤ 30%	31%-50%	51%-80%	81%-100%	101%-120%	121%+
Household Income Range	≤\$22,230	\$22,231-\$37,050	\$37,051-\$59,280	\$59,281-\$74,100	\$74,101-\$88,920	\$88,921+
Price Point	≤\$74,100	\$74,101-\$123,500	\$123,501-\$197,600	\$197,601-\$247,000	\$247,001-\$296,400	\$296,401+
Household Growth	-364	-345	-539	95	110	1,193
Balanced Market*	38	43	89	50	48	182
Replacement Housing**	80	72	98	26	13	23
External Market Support^	125	150	305	82	40	70
Severe Cost Burdened^^	205	123	82	0	0	0
Step-Down Support	4	-4	76	491	314	-881
Less Pipeline Units	0	0	0	0	0	0
Overall Units Needed	88	39	111	744	525	587

*Based on Bowen National Research's survey of area rentals

**Based on ESRI/ACS estimates of units lacking complete indoor plumbing or are overcrowded

^Based on Bowen National Research proprietary research and ACS migration patterns for each county

^^Based on ACS estimates of households paying in excess of 50% of income towards housing costs

As the preceding tables illustrate, the projected housing gaps over the next five years cover a variety of affordability levels for both rental and for-sale housing product. Development within Huron County should be prioritized to the housing product showing the greatest gaps.

ADDENDUM F: OTTAWA COUNTY OVERVIEW

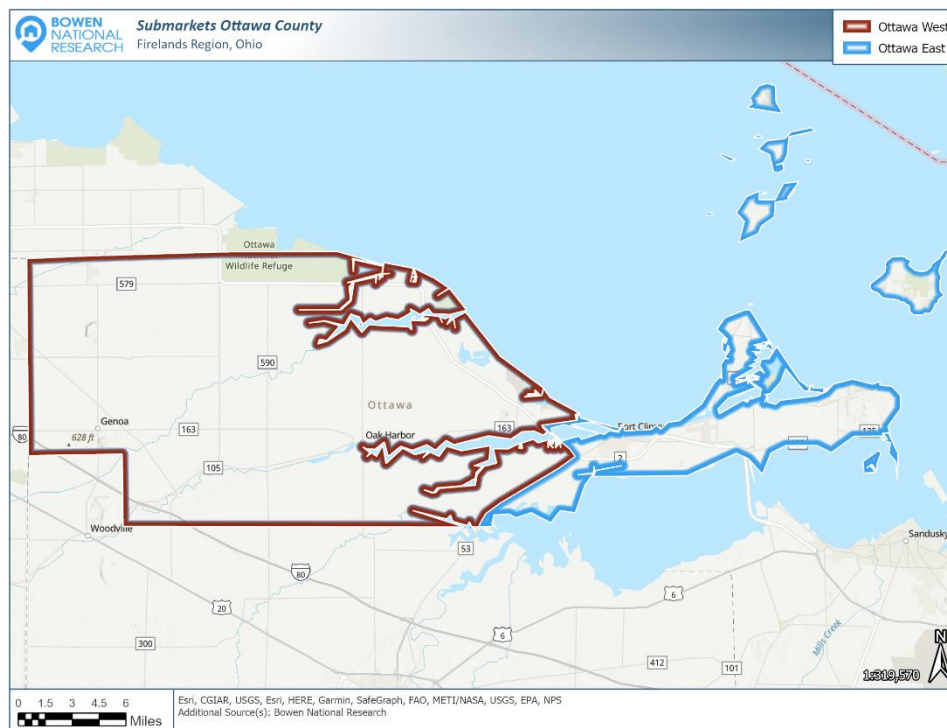
While the primary focus of this Housing Needs Assessment is on the Firelands Region, this section of the report includes a cursory overview of demographic and housing metrics of Ottawa County, as well as the two submarkets within Ottawa County (Ottawa East and Ottawa West).

The analyses on the following pages provide overviews of key demographic data, summaries of the multifamily rental market and for-sale housing supply, and general conclusions on the housing needs of each area. It is important to note that the demographic projections included in this section assume no significant government policies, programs or incentives are enacted that would drastically alter residential development or economic activity.

A. INTRODUCTION

Ottawa County, one of the three counties that comprise the Firelands Region, is located in the north central region of Ohio and lies on the shoreline of Lake Erie. Ottawa County contains approximately 361 square miles and has an estimated population of 40,163 people. The city of Port Clinton, also known as the Walleye Capital of the World, serves as the county seat and as a tourist destination for vacationers. Port Clinton is located between Toledo and Cleveland and offers the appeal of a shoreline community while also allowing access to bigger city amenities. Some of the major arterials that serve the county include Interstate 80/90 (Ohio Turnpike), and State Routes 2, 51 and 163. Notable waterways include Lake Erie and its various tributaries.

A map illustrating Ottawa County and its two submarkets is below.



B. DEMOGRAPHICS

This section of the report evaluates key demographic characteristics for Ottawa County. Note that a portion of Erie County (Kelley's Island) is included within Ottawa County for the purposes of this study.

Population by numbers and percent change (growth or decline) for selected years is shown in the following table. It should be noted that some total numbers and percentages may not match the totals within or between tables in this section due to rounding.

	Total Population									
	2010 Census	2020 Census	Change 2010-2020		2022 Estimated	Change 2020-2022		2027 Projected	Change 2022-2027	
			Number	Percent		Number	Percent		Number	Percent
Ottawa East	17,727	17,287	-440	-2.5%	17,147	-140	-0.8%	16,975	-172	-1.0%
Ottawa West	24,013	23,333	-680	-2.8%	23,016	-317	-1.4%	22,619	-397	-1.7%
Ottawa County	41,740	40,620	-1,120	-2.7%	40,163	-457	-1.1%	39,594	-569	-1.4%
Firelands Region	178,108	174,551	-3,557	-2.0%	173,055	-1,496	-0.9%	171,010	-2,045	-1.2%
Ohio	11,536,479	11,799,423	262,944	2.3%	11,820,882	21,459	0.2%	11,829,060	8,178	0.1%

Source: 2010, 2020 Census; ESRI; Urban Decision Group; Bowen National Research

Between 2010 and 2020, the population within Ottawa County decreased by 1,120 (2.7%). This decline in population for Ottawa County contrasts the 2.3% population growth within the state of Ohio during this time period. In 2022, the estimated total population of Ottawa County is 40,163, which represents a 1.1% decrease in population from 2020. Between 2022 and 2027, the population of Ottawa County is projected to decline by an additional 569 people, or 1.4%, at which time the estimated total population of Ottawa County will be 39,594. This 1.4% decrease in population for Ottawa County over the next five years contrasts the slight 0.1% increase in population for the state during this time period. It is critical to point out that *household* changes, as opposed to population, are more material in assessing housing needs and opportunities. As illustrated later in this section, Ottawa County and its respective submarkets experienced positive *household* growth between 2010 and 2020, despite population declines during this time period.

Within the individual submarkets of Ottawa County, the largest population decrease between 2010 and 2020 occurred within the Ottawa West Submarket (2.8%). Between 2022 and 2027, the largest decline by *percentage* is also projected to occur in the Ottawa West Submarket (1.7%).

Other notable population statistics for Ottawa County include the following:

- Minorities comprise 7.6% of the county's population, which is lower than the state's share of 23.0%.
- Married persons represent 58.5% of the adult population, which is above the state average of 49.6%.
- The adult population without a high school diploma is 7.1%, which is slightly below the state average of 8.2%.
- Approximately 8.8% of the population lives in poverty, which is below the state average of 13.6%.
- The annual movership rate (population moving within or to Ottawa County) is 9.6%, which is lower than the state average of 14.0%.

Households by numbers and percent change (growth or decline) for selected years are shown in the following table. Note that declines are illustrated in **red** text, while increases are illustrated in **green** text:

	Total Households									
	2010	2020	Change 2010-2020		2022	Change 2020-2022		2027	Change 2022-2027	
	Census	Census	Number	Percent	Estimated	Number	Percent	Projected	Number	Percent
Ottawa East	8,116	8,267	151	1.9%	8,230	-37	-0.4%	8,207	-23	-0.3%
Ottawa West	9,540	9,620	80	0.8%	9,536	-84	-0.9%	9,466	-70	-0.7%
Ottawa County	17,657	17,887	230	1.3%	17,766	-121	-0.7%	17,673	-93	-0.5%
Firelands Region	72,164	73,514	1,350	1.9%	73,251	-263	-0.4%	72,948	-303	-0.4%
Ohio	4,603,431	4,808,766	205,335	4.5%	4,831,456	22,690	0.5%	4,856,138	24,682	0.5%

Source: 2010, 2020 Census; ESRI; Urban Decision Group; Bowen National Research

Between 2010 and 2020, the number of households within Ottawa County increased by 230 (1.3%), which represents a smaller rate of increase compared to the state (4.5%). In 2022, there is an estimated total of 17,766 households in Ottawa County, which represents a slight decrease of 0.7% in households compared to 2020. Between 2022 and 2027, the number of households in Ottawa County is projected to decrease by 93 (0.5%), at which time the estimated total number of households will be 17,673. The projected decrease in households for Ottawa County over the next five years contrasts the 0.5% increase in households for the state during this time period.

Within the Ottawa County submarkets, the number of households increased between 2010 and 2020. The largest increase occurred in the Ottawa East Submarket (1.9%). Between 2020 and 2022, the Ottawa East and Ottawa West submarkets both experienced household declines of 0.4% and 0.9%, respectively. Between 2022 and 2027, Ottawa County submarkets are projected to continue to decline in households ranging between 0.3% (Ottawa East) and 0.7% (Ottawa West).

It should be noted that household growth alone does not dictate the total housing needs of a market. Factors such as households living in substandard or cost-burdened housing, people commuting into the county for work, pent-up demand, availability of existing housing, and product in the development pipeline all affect housing needs. These factors are addressed throughout this report.

Household heads by age cohorts for selected years are shown in the following table.
Note that five-year declines are in **red**, while increases are in **green**:

		Household Heads by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
Ottawa East	2010	220 (2.7%)	700 (8.6%)	977 (12.0%)	1,570 (19.3%)	1,920 (23.7%)	1,459 (18.0%)	1,270 (15.6%)
	2022	174 (2.1%)	708 (8.6%)	868 (10.5%)	1,164 (14.1%)	1,920 (23.3%)	1,982 (24.1%)	1,414 (17.2%)
	2027	163 (2.0%)	665 (8.1%)	894 (10.9%)	1,121 (13.7%)	1,690 (20.6%)	2,023 (24.6%)	1,651 (20.1%)
	Change 2022-2027	-11 (-6.3%)	-43 (-6.1%)	26 (3.0%)	-43 (-3.7%)	-230 (-12.0%)	41 (2.1%)	237 (16.8%)
Ottawa West	2010	197 (2.1%)	980 (10.3%)	1,545 (16.2%)	2,300 (24.1%)	1,968 (20.6%)	1,363 (14.3%)	1,188 (12.5%)
	2022	159 (1.7%)	1,152 (12.1%)	1,278 (13.4%)	1,588 (16.7%)	2,150 (22.5%)	1,839 (19.3%)	1,370 (14.4%)
	2027	134 (1.4%)	996 (10.5%)	1,393 (14.7%)	1,460 (15.4%)	1,839 (19.4%)	2,028 (21.4%)	1,616 (17.1%)
	Change 2022-2027	-25 (-15.7%)	-156 (-13.5%)	115 (9.0%)	-128 (-8.1%)	-311 (-14.5%)	189 (10.3%)	246 (18.0%)
Ottawa County	2010	416 (2.4%)	1,681 (9.5%)	2,522 (14.3%)	3,871 (21.9%)	3,884 (22.0%)	2,822 (16.0%)	2,461 (13.9%)
	2022	333 (1.9%)	1,860 (10.5%)	2,146 (12.1%)	2,752 (15.5%)	4,070 (22.9%)	3,821 (21.5%)	2,784 (15.7%)
	2027	297 (1.7%)	1,661 (9.4%)	2,287 (12.9%)	2,581 (14.6%)	3,529 (20.0%)	4,051 (22.9%)	3,267 (18.5%)
	Change 2022-2027	-36 (-10.8%)	-199 (-10.7%)	141 (6.6%)	-171 (-6.2%)	-541 (-13.3%)	230 (6.0%)	483 (17.3%)
Firelands Region	2010	2,389 (3.3%)	8,571 (11.9%)	11,502 (15.9%)	15,705 (21.8%)	14,978 (20.8%)	10,042 (13.9%)	8,977 (12.4%)
	2022	1,976 (2.7%)	9,226 (12.6%)	10,217 (13.9%)	11,649 (15.9%)	15,442 (21.1%)	14,221 (19.4%)	10,520 (14.4%)
	2027	1,853 (2.5%)	8,560 (11.7%)	10,537 (14.4%)	11,043 (15.1%)	13,577 (18.6%)	14,934 (20.5%)	12,444 (17.1%)
	Change 2022-2027	-123 (-6.2%)	-666 (-7.2%)	320 (3.1%)	-606 (-5.2%)	-1,865 (-12.1%)	713 (5.0%)	1,924 (18.3%)
Ohio	2010	216,123 (4.7%)	669,041 (14.5%)	795,398 (17.3%)	984,274 (21.4%)	870,285 (18.9%)	542,408 (11.8%)	525,902 (11.4%)
	2022	191,243 (4.0%)	709,733 (14.7%)	766,915 (15.9%)	790,852 (16.4%)	944,600 (19.6%)	807,474 (16.7%)	620,639 (12.8%)
	2027	188,142 (3.9%)	676,611 (13.9%)	788,330 (16.2%)	762,358 (15.7%)	849,534 (17.5%)	864,932 (17.8%)	726,231 (15.0%)
	Change 2022-2027	-3,101 (-1.6%)	-33,122 (-4.7%)	21,415 (2.8%)	-28,494 (-3.6%)	-95,066 (-10.1%)	57,458 (7.1%)	105,592 (17.0%)

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2022, household heads between the ages of 55 and 64 within Ottawa County comprise the largest share of all households (22.9%). Household heads between the ages of 65 and 74 (21.5%) and those ages 75 and older (15.7%) comprise the next largest shares of the total households in Ottawa County. Senior households (age 55 and older) constitute three-fifths (60.1%) of all households within Ottawa County. This represents a notably larger overall share of senior households when compared to the state (49.1%). Household heads under the age of 35, which are typically more likely to be renters or first-time homebuyers, comprise 12.4% of Ottawa County

households, which represents a smaller share of such households when compared to the state (18.7%). Between 2022 and 2027, household growth within Ottawa County is projected to occur among the age cohorts of 35 to 44 years and 65 years and older. The most significant growth will occur among households ages 75 and older, with Ottawa County experiencing a 17.3% increase within this age cohort. Households under the age of 35 and between the ages of 45 and 64 are projected to decline over the next five years, with the largest percentage decline of 13.3% projected for the age cohort of 55 to 64 years.

Within the individual Ottawa County submarkets in 2022, the largest share of senior households (ages 55 and older) is within the Ottawa East Submarket (64.6%), while the largest share of households under the age of 35 is within the Ottawa West Submarket (13.8%). Between 2022 and 2027, all Ottawa County submarkets are projected to experience growth in the age cohorts of 35 to 44 years and 65 and older. The Ottawa West Submarket is expected to experience an increase of 435 households ages 65 and older. The largest growth over the next five years among households between the ages of 35 and 44 is projected to occur within the Ottawa West Submarket (9.0%). Overall, the considerable growth among senior households (age 65 and older) and the more moderate growth among middle-aged households (between the ages of 35 and 44) will likely have an effect on demand in the Ottawa County housing market.

Households by tenure for selected years are shown in the following table. Note that 2027 numbers which represent a decrease from 2022 are illustrated in **red** text, while increases are illustrated in **green** text:

	Household Type	Households by Tenure							
		2000		2010		2022		2027	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent
Ottawa East	Owner-Occupied	6,251	77.0%	6,190	76.3%	6,398	77.7%	6,424	78.3%
	Renter-Occupied	1,865	23.0%	1,926	23.7%	1,833	22.3%	1,783	21.7%
	Total	8,116	100.0%	8,116	100.0%	8,231	100.0%	8,207	100.0%
Ottawa West	Owner-Occupied	7,988	83.7%	7,890	82.7%	7,798	81.8%	7,773	82.1%
	Renter-Occupied	1,552	16.3%	1,651	17.3%	1,737	18.2%	1,693	17.9%
	Total	9,540	100.0%	9,541	100.0%	9,535	100.0%	9,466	100.0%
Ottawa County	Owner-Occupied	14,241	80.7%	14,080	79.7%	14,196	79.9%	14,197	80.3%
	Renter-Occupied	3,416	19.3%	3,577	20.3%	3,570	20.1%	3,476	19.7%
	Total	17,657	100.0%	17,657	100.0%	17,766	100.0%	17,673	100.0%
Firelands Region	Owner-Occupied	53,455	74.1%	52,391	72.6%	54,667	74.6%	54,910	75.3%
	Renter-Occupied	18,709	25.9%	19,773	27.4%	18,584	25.4%	18,038	24.7%
	Total	72,164	100.0%	72,164	100.0%	73,251	100.0%	72,948	100.0%
Ohio	Owner-Occupied	3,181,484	69.1%	3,111,051	67.6%	3,239,799	67.1%	3,289,904	67.7%
	Renter-Occupied	1,421,947	30.9%	1,492,380	32.4%	1,591,657	32.9%	1,566,233	32.3%
	Total	4,603,431	100.0%	4,603,431	100.0%	4,831,456	100.0%	4,856,137	100.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2022, Ottawa County has a 79.9% share of owner households and a 20.1% share of renter households. Between 2022 and 2027, the number of owner households is projected to increase by one household (less than 0.1%), while the number of renter households is projected to decrease by 94 households (2.7%). Home mortgage interest rates have slowed recent home sales and should be monitored for continued changes.

The Ottawa East Submarket is expected to experience modest owner household growth of 26 households over the next five years, while renter households are expected to decline. Both renter and owner households are expected to decline in the Ottawa West Submarket.

The distribution of households by income is illustrated in the following table. Note that declines between 2022 and 2027 are in **red**, while increases are in **green**:

		Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
Ottawa East	2010	670 (8.3%)	1,120 (13.8%)	930 (11.5%)	888 (10.9%)	760 (9.4%)	721 (8.9%)	1,602 (19.7%)	1,425 (17.6%)
	2022	341 (4.1%)	613 (7.4%)	786 (9.5%)	862 (10.5%)	903 (11.0%)	694 (8.4%)	1,751 (21.3%)	2,281 (27.7%)
	2027	288 (3.5%)	503 (6.1%)	599 (7.3%)	734 (8.9%)	821 (10.0%)	711 (8.7%)	1,782 (21.7%)	2,769 (33.7%)
	Change 2022-2027	-53 (-15.5%)	-110 (-17.9%)	-187 (-23.8%)	-128 (-14.8%)	-82 (-9.1%)	17 (2.4%)	31 (1.8%)	488 (21.4%)
Ottawa West	2010	563 (5.9%)	964 (10.1%)	847 (8.9%)	950 (10.0%)	924 (9.7%)	914 (9.6%)	2,382 (25.0%)	1,997 (20.9%)
	2022	290 (3.0%)	564 (5.9%)	796 (8.3%)	863 (9.1%)	816 (8.6%)	914 (9.6%)	2,256 (23.7%)	3,036 (31.8%)
	2027	238 (2.5%)	427 (4.5%)	589 (6.2%)	742 (7.8%)	753 (7.9%)	903 (9.5%)	2,157 (22.8%)	3,664 (38.7%)
	Change 2022-2027	-52 (-17.9%)	-137 (-24.3%)	-207 (-26.0%)	-121 (-14.0%)	-63 (-7.7%)	-11 (-1.2%)	-99 (-4.4%)	628 (20.7%)
Ottawa County	2010	1,233 (7.0%)	2,083 (11.8%)	1,774 (10.0%)	1,836 (10.4%)	1,684 (9.5%)	1,633 (9.2%)	3,986 (22.6%)	3,428 (19.4%)
	2022	630 (3.5%)	1,178 (6.6%)	1,586 (8.9%)	1,722 (9.7%)	1,717 (9.7%)	1,607 (9.0%)	4,009 (22.6%)	5,317 (29.9%)
	2027	528 (3.0%)	931 (5.3%)	1,186 (6.7%)	1,475 (8.3%)	1,574 (8.9%)	1,612 (9.1%)	3,934 (22.3%)	6,433 (36.4%)
	Change 2022-2027	-102 (-16.2%)	-247 (-21.0%)	-400 (-25.2%)	-247 (-14.3%)	-143 (-8.3%)	5 (0.3%)	-75 (-1.9%)	1,116 (21.0%)
Firelands Region	2010	4,654 (6.4%)	10,042 (13.9%)	7,588 (10.5%)	8,542 (11.8%)	7,686 (10.7%)	6,267 (8.7%)	16,776 (23.2%)	10,609 (14.7%)
	2022	3,741 (5.1%)	4,616 (6.3%)	6,077 (8.3%)	6,016 (8.2%)	7,232 (9.9%)	6,399 (8.7%)	19,174 (26.2%)	19,996 (27.3%)
	2027	3,179 (4.4%)	3,238 (4.4%)	5,119 (7.0%)	4,774 (6.5%)	6,417 (8.8%)	6,145 (8.4%)	19,820 (27.2%)	24,256 (33.3%)
	Change 2022-2027	-562 (-15.0%)	-1,378 (-29.9%)	-958 (-15.8%)	-1,242 (-20.6%)	-815 (-11.3%)	-254 (-4.0%)	646 (3.4%)	4,260 (21.3%)
Ohio	2010	401,424 (8.7%)	581,493 (12.6%)	541,222 (11.8%)	516,170 (11.2%)	467,337 (10.2%)	394,335 (8.6%)	988,852 (21.5%)	712,598 (15.5%)
	2022	268,157 (5.6%)	378,111 (7.8%)	422,929 (8.8%)	422,788 (8.8%)	391,246 (8.1%)	392,143 (8.1%)	1,157,297 (24.0%)	1,398,785 (29.0%)
	2027	208,244 (4.3%)	291,792 (6.0%)	357,595 (7.4%)	368,287 (7.6%)	353,206 (7.3%)	381,728 (7.9%)	1,190,398 (24.5%)	1,704,887 (35.1%)
	Change 2022-2027	-59,913 (-22.3%)	-86,319 (-22.8%)	-65,334 (-15.4%)	-54,501 (-12.9%)	-38,040 (-9.7%)	-10,415 (-2.7%)	33,101 (2.9%)	306,102 (21.9%)

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2022, Ottawa County has a 52.5% share of households earning \$60,000 or more annually and 19.0% of households earning less than \$30,000 annually. Between 2022 and 2027, projections indicate growth of 21.0% in Ottawa County among households earning \$100,000 or more and moderate growth of 0.3% in households earning \$50,000 to \$59,999. However, all income cohorts earning less than \$50,000 annually and households earning between \$60,000 and \$99,999 are projected to decline. While this may signal a shift in housing oriented toward higher-income households over the next five years in Ottawa County, the need for affordable housing will remain critical as approximately 2,645 households will continue to earn less than \$30,000 annually in 2027.

Median household income for selected years is shown in the following table:

	Median Household Income				
	2010 Census	2022 Estimated	% Change 2010-2022	2027 Projected	% Change 2022-2027
Ottawa East	\$45,921	\$58,797	28.0%	\$69,083	17.5%
Ottawa West	\$55,717	\$67,609	21.3%	\$77,914	15.2%
Ottawa County	\$51,338	\$63,700	24.1%	\$73,690	15.7%
Firelands Region	\$46,838	\$64,741	38.2%	\$74,796	15.5%
Ohio	\$45,594	\$64,148	40.7%	\$73,834	15.1%

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2022, the estimated median household income in Ottawa County is \$63,700. Between 2010 and 2022, Ottawa County experienced an increase (24.1%) in median household income, which was notably less than the increase for the state of Ohio (40.7%). The median household income is projected to increase by an additional 15.7% between 2022 and 2027, at which time the median household income in Ottawa County will be \$73,690.

The estimated median household income in 2022 in the Ottawa East Submarket (\$58,797) is less than that of Ottawa County, the Firelands Region, and the state of Ohio. Conversely, the median income in the Ottawa West Submarket (\$67,609) is higher than the county, region, and state. Projections between 2022 and 2027 indicate median household income growth in the Ottawa County submarkets ranges between 15.2% (Ottawa West) and 17.5% (Ottawa East). The changes in the median household income for each submarket, and the county as a whole, over the next five years illustrate the continued importance of having an adequate supply of income-appropriate rental and for-sale housing available to allow for residential mobility.

Labor Force

Ottawa County has an employment base of approximately 17,294 individuals within a broad range of employment sectors. The labor force is based primarily in the sectors of Accommodation & Food Services (16.3%), Retail Trade (12.9%), and Public Administration (12.8%). These three sectors comprise 42.0% of the labor force in Ottawa County.

From 2012 to 2019, the employment base in Ottawa County increased by 81 employees, or 0.4%, which was significantly less than the state increase of 6.3%. In 2020, which was largely impacted by the economic effects related to COVID-19, total employment decreased in Ottawa County by 6.5%. In 2021, total employment for Ottawa County increased by 3.6% and an additional 1.7% year over year as of November 2022. The increases in total employment in Ottawa County over the last two years are a positive sign that the local economy is recovering from the effects of the COVID-19 pandemic. While total employment still remains below the respective 2019 levels, Ottawa County has recovered to within 98.6% of the total employment in 2019, which represents a recovery rate above that for the state of Ohio (98.2%).

Commuting Data

Within Ottawa County, 91.9% of commuters either drive alone or carpool to work, 0.8% of commuters utilize public transportation, and 4.0% work from home. Generally, commute times to work are comparable to those on the statewide level as 65.0% of workers in Ottawa County and 64.7% of workers in Ohio have commute times of less than 30 minutes. According to 2019 U.S. Census Longitudinal Origin-Destination Employment Statistics (LODES), of the 18,662 employed residents of Ottawa County, 12,465 (66.8%) are employed outside the county, while the remaining 6,197 (33.2%) are employed within Ottawa County. In addition, 6,240 people commute into Ottawa County from the surrounding counties for employment. These 6,240 non-residents account for slightly over half (50.2%) of the people employed in the county and represent a notable base of potential support for future residential development.

C. HOUSING METRICS

The estimated distribution of the area housing stock by tenure for Ottawa County for 2022 is summarized in the following table:

		Occupied and Vacant Housing Units by Tenure 2022 Estimates				
		Total Occupied	Owner Occupied	Renter Occupied	Vacant	Total
Ottawa East	Number	8,230	6,398	1,833	9,949	18,179
	Percent	45.3%	77.7%	22.3%	54.7%	100.0%
Ottawa West	Number	9,536	7,798	1,737	1,966	11,502
	Percent	82.9%	81.8%	18.2%	17.1%	100.0%
Ottawa County	Number	17,766	14,196	3,570	11,915	29,681
	Percent	59.9%	79.9%	20.1%	40.1%	100.0%
Firelands Region	Number	73,251	54,667	18,584	19,437	92,688
	Percent	79.0%	74.6%	25.4%	21.0%	100.0%
Ohio	Number	4,831,456	3,239,799	1,591,657	444,008	5,275,464
	Percent	91.6%	67.1%	32.9%	8.4%	100.0%

Source: 2020 Census; ESRI; Urban Decision Group; Bowen National Research

In total, there are an estimated 29,681 housing units within Ottawa County in 2022. Based on ESRI estimates and 2020 Census data, of the 17,766 total *occupied* housing units in Ottawa County, 79.9% are owner occupied, while the remaining 20.1% are renter occupied. Ottawa County has a higher share of owner-occupied housing units when compared to the state (67.1%). Approximately 40.1% of the housing units within Ottawa County are classified as vacant, which represents a significantly higher share than that of the state (8.4%). Vacant units are comprised of a variety of units including abandoned properties, unoccupied rentals, for-sale homes, and seasonal housing units. Given the influence the tourism industry has had on Ottawa County, it is not surprising that the county has many vacant units that consist of seasonal/recreational housing units. These housing units are discussed briefly later in this section.

The Ottawa East Submarket contains the largest total number of housing units in Ottawa County (18,179) and has the highest share of vacant housing units (54.7%). This extraordinarily high share of vacant housing units is likely due to the number of seasonal/recreational units present within Ottawa County, which is analyzed in greater detail in Section VI of this report.

The following table compares key housing age and conditions based on 2016-2020 American Community Survey (ACS) data. Housing units built over 50 years ago (pre-1970), overcrowded housing (1.01+ persons per room), or housing that lacks complete indoor kitchens or bathroom plumbing are illustrated by tenure. It is important to note that some occupied housing units may have more than one housing issue.

	Housing Age and Conditions											
	Pre-1970 Product				Overcrowded				Incomplete Plumbing or Kitchen			
	Renter		Owner		Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Ottawa East	855	48.6%	3,483	50.9%	16	0.9%	38	0.6%	84	4.8%	35	0.5%
Ottawa West	1,021	48.7%	4,174	54.3%	10	0.5%	74	1.0%	119	5.7%	76	1.0%
Ottawa County	1,875	48.6%	7,658	52.7%	26	0.7%	112	0.8%	203	5.3%	111	0.8%
Firelands Region	10,284	52.0%	29,317	55.4%	182	0.9%	469	0.9%	372	1.9%	426	0.8%
Ohio	816,653	51.4%	1,586,092	50.7%	40,729	2.6%	23,672	0.8%	37,171	2.3%	21,941	0.7%

Source: American Community Survey (2016-2020); ESRI; Urban Decision Group; Bowen National Research

In Ottawa County, 48.6% of the renter-occupied housing units and more than half (52.7%) of owner-occupied housing units were built prior to 1970. As such, the owner housing stock in Ottawa County appears to be slightly older than the state where 50.7% of the owner-occupied housing units were built prior to 1970. While the share of renter households in Ottawa County that experience overcrowding (0.7%) is considerably less than that of the state (2.6%), the share of overcrowded owner households (0.8%) in Ottawa County is equivalent to the state. Other than the share of renter-occupied housing in Ottawa County with incomplete plumbing or kitchens (5.3%), which is considerably higher than the share for the state (2.3%), the prevalence of housing conditions in Ottawa County are reasonably comparable to the conditions within the state.

The following table compares key household income, housing cost, and housing affordability metrics. It should be noted that cost burdened households pay over 30% of income toward housing costs, while severe cost burdened households pay over 50% of income toward housing.

	Household Income, Housing Costs and Affordability						
	Median Household Income	Estimated Median Home Value	Average Gross Rent	Share of Cost Burdened Households*		Share of Severe Cost Burdened Households**	
				Renter	Owner	Renter	Owner
Ottawa East	\$58,797	\$211,686	\$749	36.5%	15.6%	25.7%	5.8%
Ottawa West	\$67,609	\$168,784	\$773	35.1%	14.0%	10.2%	4.6%
Ottawa County	\$63,700	\$185,870	\$762	35.8%	14.8%	17.3%	5.2%
Firelands Region	\$64,741	\$172,235	\$776	37.2%	15.0%	19.1%	6.1%
Ohio	\$64,148	\$189,226	\$889	40.9%	17.4%	20.3%	6.6%

Source: American Community Survey (2016-2020); ESRI; Urban Decision Group; Bowen National Research

*Paying more than 30% of income toward housing costs

**Paying more than 50% of income toward housing costs

The median household income of \$63,700 within Ottawa County is slightly lower than the median household income for the state (\$64,148). The estimated median home value in Ottawa County of \$185,870 is 1.8% lower than the median home value for the state (\$189,226). The average gross rent in Ottawa County (\$762) is 16.7% lower than average gross rent for the state (\$889). The lower median home value and lower average gross rent results in lower shares of cost burdened households in Ottawa County compared to the state. Regardless, 35.8% of renter households in Ottawa County are cost burdened, while 14.8% of owner households are cost burdened.

Overall, Ottawa County has an estimated 1,380 renter households and 2,144 owner households that are housing cost burdened. Given the number of cost burdened households, affordable housing alternatives should be part of future housing solutions.

Rental Housing

A field survey of conventional apartment properties was conducted as part of this Housing Needs Assessment. The following table summarizes the county's surveyed multifamily rental supply.

Multifamily Supply by Product Type				
Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Ottawa County				
Market-Rate	5	113	3	97.3%
Tax Credit	1	40	0	100.0%
Tax Credit/Government-Subsidized	1	50	0	100.0%
Government-Subsidized	8	253	1	99.6%
Total	15	456	4	99.1%

In Ottawa County, a total of 15 apartment properties were surveyed, which comprised a total of 456 units. The overall occupancy rate of 99.1% is high and indicative of a strong market for apartments.

Non-Conventional Rental Housing

Non-conventional rentals are considered rental units typically consisting of single-family homes, duplexes, units over store fronts, mobile homes, etc. and account for 79.5% of the total rental units in Ottawa County. Bowen National Research conducted an online survey during January and February 2023 and identified 10 non-conventional rentals that were listed as *available* for rent in Ottawa County. While these rentals do not represent all non-conventional rentals, they are representative of common characteristics of the various non-conventional rental alternatives available in the market. As a result, these rentals provide a good baseline to compare the rental rates, number of bedrooms, number of bathrooms, and other characteristics of non-conventional rentals.

The following table summarizes the sample survey of *available* non-conventional rentals identified in Ottawa County.

Surveyed Non-Conventional Rental Supply				
Bedroom	Vacant Units	Rent Range	Median Rent	Median Rent Per Square Foot
Ottawa County				
Studio	0	-	-	-
One-Bedroom	3	\$675 - \$1,500	\$1,400	\$1.89
Two-Bedroom	5	\$750 - \$2,000	\$875	\$1.07
Three-Bedroom	1	\$1,650	\$1,650	\$1.33
Four-Bedroom+	1	\$2,200	\$2,200	\$1.40
Total	10			

Source: Zillow; Apartmenthomeliving; Apt.com; Trulia; Rent.com; Facebook; Apartmentguide

When compared with all non-conventional rentals, the 10 available rentals represent an occupancy rate of 99.7%. This is considered an extremely high occupancy rate. The identified non-conventional rentals in Ottawa County primarily consist of two-bedroom units. Overall, median rents for the surveyed non-conventional units range from \$875 to \$2,200 in Ottawa County. When typical tenant utility costs (at least \$200, conservatively) are also considered, the inventoried non-conventional units have a gross rent range of approximately \$1,075 to \$2,400. These are relatively high rents and are not affordable to a large portion of the area's renter households.

Vacation Rentals

Ottawa County is a popular tourist destination due to the proximity to Lake Erie as well as other regional attractions. As a result, short-term vacation rentals and second homes comprise a significant share of the overall housing market. In 2021, nearly one-third (32.2%) of the total housing units in Ottawa County were classified as seasonal/recreational. From 2011 to 2021, the number of seasonal/recreational units in Ottawa County increased by 12.8%, or 1,039 housing units. Given that the total overall housing units in the county only increased by 733, it is clear that seasonal/recreational units have absorbed some of the housing inventory available for permanent occupancy.

Bowen National Research conducted a review of *advertised* vacation rentals that were listed as *available* at points in time during January and February of 2023. It is important to keep in mind that the number of listings provided at specific times fluctuates throughout the year, as do their rates. This analysis provides a snapshot of products available during winter 2023. It should be noted that, based on historical data, the peak season for vacation rentals in Ottawa County typically runs from June through August each year, during which time the daily rates are typically much higher. Through this research, we identified 74 available and marketed vacation rentals through services such as Airbnb and Vrbo.

The following table illustrates the equivalent *monthly* rent ranges and median rents by *number of bedrooms* for the surveyed vacation units.

Surveyed Vacation Rental Supply by Bedroom Type (January 2023 and February 2023)			
Bedroom	Vacant Units	Rent Range	Median Rent
Ottawa County			
Studio	2	\$5,658 - \$6,661	\$6,159
One-Bedroom	21	\$2,616 - \$6,661	\$3,346
Two-Bedroom	21	\$3,194 - \$6,844	\$4,836
Three-Bedroom	19	\$3,042 - \$8,669	\$5,110
Four-Bedroom+	11	\$5,475 - \$16,334	\$7,604
Total	74		

Source: Airbnb

The preceding table illustrates that vacation rentals do not represent a viable or affordable permanent housing option for most households. These rates do, however, illustrate the premiums that such rentals can achieve and indicate the likely motivation to build vacation rentals and/or convert existing housing stock into a vacation rental. This is not unusual for a market that is heavily influenced by tourism like Ottawa County.

For-Sale Housing

The following table summarizes the available (as of January 2023) and recently sold (between January 2019 and December 2022) housing stock for Ottawa County.

Sold/Currently Available For-Sale Housing Supply		
Status	Homes	Median Price
Ottawa County		
Sold*	2,429	\$210,000
Available**	92	\$409,000

Source: MLS (Multiple Listing Service)/Realtor.com & Bowen National Research

*Sales from Jan. 1, 2019 to Dec. 14, 2022

**As of Jan. 27, 2023

The available for-sale housing stock in Ottawa County as of January 2023 consists of 92 total units with a median list price of \$409,000. Historical sales ranging from January 2019 to December 2022 consisted of 2,429 homes and had a median sale price of \$210,000. The 92 available homes represent only 0.6% of the estimated 14,196 owner-occupied units in Ottawa County. Typically, in healthy, well-balanced markets, approximately 2% to 3% of the for-sale housing stock should be available for purchase to allow for inner-market mobility and to enable the market to attract households. Ottawa County appears to have a disproportionately low number of housing units available to purchase.

The following table illustrates the annual sales activity from 2019 to 2022 for Ottawa County.

Sales History by Year (January 1, 2019 through December 14, 2022)				
Year	Number Sold	Percent Change	Median Sale Price	Percent Change
Ottawa County				
2019	581	-	\$172,000	-
2020	681	17.2%	\$198,000	15.1%
2021	635	-6.8%	\$217,500	9.8%
2022*	532 (557)	(-18.5%)	\$260,000	19.5%

Source: MLS (Multiple Listing Service)

*As of Dec. 14, 2022

2022 figures in parenthesis reflect projections for entire year

The volume of home sales within Ottawa County decreased in each of the past two years. Despite the overall decrease in home sales, median sale prices in Ottawa County have continued to increase. Between 2019 and 2022, the median sale price increased by \$88,000, or by 51.2%. This is a very rapid increase.

The following table summarizes the distribution of available for-sale residential units by *price point* for Ottawa County:

Available For-Sale Housing by Price (As of January 27, 2023)			
List Price	Number Available	Percent of Supply	Average Days on Market
Ottawa County			
Up to \$99,999	13	14.1%	90
\$100,000 to \$149,999	7	7.6%	53
\$150,000 to \$199,999	11	12.0%	53
\$200,000 to \$249,999	8	8.7%	58
\$250,000 to \$299,999	2	2.2%	37
\$300,000+	51	55.4%	143
Total	92	100.0%	108

Source: Realtor.com & Bowen National Research

More than half (55.4%) of available housing units in Ottawa County are priced at \$300,000 or above. These higher-priced homes have been on the market for an average of 143 days. While 21.7% of all available homes in the county are priced below \$150,000 and could be affordable to many low- and moderate-income households, many of these homes are more than 70 years old and likely require additional costs for repairs, weatherization, and modernization. There appears to be a shortage of homes priced between \$200,000 and \$300,000, a price point typically in demand by middle-class households. Available housing units between \$200,000 and \$300,000 only accounted for 10.9% of all housing units in Ottawa County.

D. HOUSING GAP

The county has an overall housing gap of 2,264 units, with a rental gap of 830 units and a for-sale gap of 1,434 units. The following tables summarize the rental and for-sale housing gaps by income and affordability levels for Ottawa County. Details of the methodology used in this analysis are provided in Section VIII of this report.

Ottawa County, Ohio						
Rental Housing Gap Estimates (2022-2027)						
Percent of Median Income	≤ 30%	31%-50%	51%-80%	81%-100%	101%-120%	121%+
Household Income Range	≤\$25,470	\$25,471-\$42,450	\$42,451-\$67,920	\$67,921-\$84,900	\$84,901-\$101,880	\$101,881+
Monthly Rent Range	≤\$637	\$638-\$1,061	\$1,062-\$1,698	\$1,699-\$2,123	\$2,124-\$2,547	\$2,548+
Household Growth	-215	-62	40	21	7	116
Balanced Market*	54	38	37	18	5	12
Replacement Housing**	98	67	47	17	3	3
External Market Support^	76	66	57	40	12	26
Severe Cost Burdened^^	124	74	49	0	0	0
Step-Down Support	37	32	-40	-18	68	-79
Less Pipeline Units	0	0	0	0	0	0
Overall Units Needed	174	215	190	78	95	78

*Based on Bowen National Research's survey of area rentals

**Based on ESRI/ACS estimates of units lacking complete indoor plumbing or are overcrowded

^Based on Bowen National Research proprietary research and ACS migration patterns for each county

^^Based on ACS estimates of households paying in excess of 50% of income towards housing costs

Ottawa County, Ohio						
For-Sale Housing Gap Estimates (2022-2027)						
Percent of Median Income	≤ 30%	31%-50%	51%-80%	81%-100%	101%-120%	121%+
Household Income Range	≤\$25,470	\$25,471-\$42,450	\$42,451-\$67,920	\$67,921-\$84,900	\$84,901-\$101,880	\$101,881+
Price Point	≤\$84,900	\$84,901-\$141,500	\$141,501-\$226,400	\$226,401-\$283,000	\$283,001-\$339,600	\$339,601+
Household Growth	-353	-401	-158	-46	-21	978
Balanced Market*	40	47	73	36	38	100
Replacement Housing**	64	58	58	14	7	12
External Market Support^	112	135	152	51	24	44
Severe Cost Burdened^^	185	111	74	0	0	0
Step-Down Support	-5	85	-63	352	311	-680
Less Pipeline Units	0	0	0	0	0	0
Overall Units Needed	43	35	136	407	359	454

*Based on Bowen National Research's survey of area rentals

**Based on ESRI/ACS estimates of units lacking complete indoor plumbing or are overcrowded

^Based on Bowen National Research proprietary research and ACS migration patterns for each county

^^Based on ACS estimates of households paying in excess of 50% of income towards housing costs

As the preceding tables illustrate, the projected housing gaps over the next five years cover a variety of affordability levels for both rental and for-sale housing product. Development within Ottawa County should be prioritized to the housing product showing the greatest gaps.

ADDENDUM G: QUALIFICATIONS

The Company

Bowen National Research employs an expert staff to ensure that each market study includes the highest standards. Each staff member has hands-on experience evaluating sites and comparable properties, analyzing market characteristics and trends, and providing realistic recommendations and conclusions. The Bowen National Research staff has national experience and knowledge to assist in evaluating a variety of product types and markets.

Primary Contact and Report Author



Patrick Bowen, President of Bowen National Research, has conducted numerous housing needs assessments and provided consulting services to city, county and state development entities as it relates to residential development, including affordable and market-rate housing, for both rental and for-sale housing, and retail development opportunities. He has also prepared and supervised thousands of market feasibility studies for all types of real estate products, including housing, retail, office, industrial and mixed-use developments, since 1996. Mr. Bowen has worked closely with many state

and federal housing agencies to assist them with their market study guidelines. Mr. Bowen has his bachelor's degree in legal administration (with emphasis on business and law) from the University of West Florida and currently serves as Trustee of the National Council of Housing Market Analysts (NCHMA).

Housing Needs Assessment Experience		
Location	Client	Completion Year
Dublin, GA	City of Dublin Purchasing Departments	2018
Evansville, IN	City of Evansville, IN - Department of Metropolitan Development	2018
Beaufort County, SC	Beaufort County	2018
Burke County, NC	Burke County Board of REALTORS	2018
Ottawa County, MI	HOUSING NEXT	2018
Bowling Green, KY	City of Bowling Green Kentucky	2019
Evansville, IN	City of Evansville, IN - Department of Metropolitan Development	2019
Zanesville, OH	City of Zanesville Department of Community Development	2019
Buncombe County, NC	City of Asheville Community and Economic Development Department	2019
Cleveland County, NC	Cleveland County Government	2019
Frankstown Twp., PA	Woda Cooper Companies, Inc.	2019
Taylor County, WV	Taylor County Development Authority	2019
Lac Courte Oreilles Reservation, WI	Lac Courte Oreilles Ojibwa Community College	2019
Owensboro, KY	City of Owensboro	2019
Asheville, NC	City of Asheville Community and Economic Development Department	2020
Evansville, IN	City of Evansville, IN - Department of Metropolitan Development	2020

(Continued)

Housing Needs Assessment Experience		
Location	Client	Completion Year
Youngstown, OH	Youngstown Neighborhood Development Corporation (YNDC)	2020
Richlands, VA	Town of Richlands, Virginia	2020
Elkin, NC	Elkin Economic Development Department	2020
Grand Rapids, MI	Grand Rapids Area Chamber of Commerce	2020
Morgantown, WV	City of Morgantown	2020
Erwin, TN	Unicoi County Economic Development Board	2020
Ferrum, VA	County of Franklin (Virginia)	2020
Charleston, WV	Charleston Area Alliance	2020
Wilkes County, NC	Wilkes Economic Development Corporation	2020
Oxford, OH	City of Oxford - Community Development Department	2020
New Hanover County, NC	New Hanover County Finance Department	2020
Ann Arbor, MI	Smith Group, Inc.	2020
Austin, IN	Austin Redevelopment Commission	2020
Evansville, IN	City of Evansville, IN - Department of Metropolitan Development	2021
Giddings, TX	Giddings Economic Development Corporation	2021
Georgetown County, SC	Georgetown County	2021
Western North Carolina (18 Counties)	Dogwood Health Trust	2021
Carteret County, NC	Carteret County Economic Development Foundation	2021
Ottawa County, MI	HOUSING NEXT	2021
Dayton, OH	Miami Valley Nonprofit Housing Collaborative	2021
High Country, NC (4 Counties)	NC REALTORS	2022
Evansville, IN	City of Evansville, IN - Department of Metropolitan Development	2022
Barren County, KY	The Barren County Economic Authority	2022
Kirksville, MO	City of Kirksville	2022
Rutherfordton, NC	Town of Rutherfordton	2022
Spindale, NC	Town of Spindale	2022
Wood County, WV	Wood County Development Authority & Parkersburg-Wood County Area Development Corporation	2022
Yancey County, NC	Yancey County	2022
Cherokee County, NC	Economic and Workforce Development, Tri-County Community College	2022
Rowan County, KY	Morehead-Rowan County Economic Development Council	2022
Avery County, NC	Avery County	2022
Muskegon, MI	City of Muskegon	2023

The following individuals provided research and analysis assistance:

Christopher Bunch, Market Analyst, has more than a decade of experience in conducting both site-specific market feasibility studies and broader housing needs assessments. He has conducted on-site market research of a variety of housing product, conducted stakeholder interviews and completed specialized research on housing market attributes including the impact of military personnel, heirs and estates and other unique factors that impact housing needs.

Desireé Johnson is the Director of Operations for Bowen National Research. Ms. Johnson is responsible for all client relations, the procurement of work contracts, and the overall supervision and day-to-day operations of the company. Ms. Johnson also coordinates and oversees research staff and activities. She has been involved in the real estate market research industry since 2006. Ms. Johnson has an Associate of Applied Science in Office Administration from Columbus State Community College.

Pat McDavid, Research Specialist, has conducted housing research for housing needs assessments completed throughout the country. Additionally, he is experienced in analyzing demographic and economic data in rural, suburban and metropolitan communities. Mr. McDavid has been a part of the development of market strategies, operational and fiscal performance analysis, and commercial, industrial and government (local, state, and federal) client consultation within the construction and manufacturing industries. He holds a bachelor's degree in Secondary Earth Science from Western Governors University.

Gregory Piduch, Market Analyst, has conducted site-specific analyses in both metropolitan and rural areas throughout the country. He is familiar with multiple types of rental housing programs, the day-to-day interaction with property managers and leasing agents and the collection of pertinent property details. Mr. Piduch holds a Bachelor of Arts in Communication and Rhetoric from the University of Albany, State University of New York and a Master of Professional Studies in Sports Industry Management from Georgetown University.

Jody LaCava, Research Specialist, has nearly a decade of real estate research experience. She has extensive experience in surveying a variety of housing alternatives, including rental, for-sale, and senior housing. She has experience in conducting on-site research of real estate, evaluating existing housing properties, conducting interviews, and evaluating community services. She has been involved in industry leading case studies, door-to-door resident surveys and special needs housing research.

In-House Researchers – Bowen National Research employs a staff of in-house researchers who are experienced in the surveying and evaluation of all rental and for-sale housing types, as well as in conducting interviews and surveys with city officials, economic development offices and chambers of commerce, housing authorities and residents.

No subconsultants were used as part of this assessment.

ADDENDUM H: GLOSSARY

Various key terms associated with issues and topics evaluated in this report are used throughout this document. The following provides a summary of the definitions for these key terms. It is important to note that the definitions cited below include the source of the definition, when applicable. Those definitions that were not cited originated from the National Council of Housing Market Analysts (NCHMA).

Area Median Household Income (AMHI) is the median income for families in metropolitan and non-metropolitan areas, used to calculate income limits for eligibility in a variety of housing programs. HUD estimates the median family income for an area in the current year and adjusts that amount for different family sizes so that family incomes may be expressed as a percentage of the area median income. For example, a family's income may equal 80% of the area median income, a common maximum income level for participation in HUD programs. (Bowen National Research, Various Sources)

Available rental housing is any rental product that is currently available for rent. This includes any units identified through Bowen National Research survey of affordable rental properties identified in the study areas, published listings of available rentals, and rentals disclosed by local realtors or management companies.

Basic Rent is the minimum monthly rent that tenants who do not have rental assistance pay to lease units developed through the USDA-RD Section 515 Program, the HUD Section 236 Program and the HUD Section 223 (d) (3) Below Market Interest Rate Program. The Basic Rent is calculated as the amount of rent required to operate the property, maintain debt service on a subsidized mortgage with a below-market interest rate, and provide a return on equity to the developer in accordance with the regulatory documents governing the property.

Contract Rent is (1) the actual monthly rent payable by the tenant, including any rent subsidy paid on behalf of the tenant, to the owner, inclusive of all terms of the lease (HUD & RD) or (2) the monthly rent agreed to between a tenant and a landlord (Census).

Cost overburdened households are households that pay more than 30% or 35% (depending upon source) of their annual household income toward housing costs. Typically, such households will choose a comparable property (including new affordable housing product) if it is less of a cost burden.

Elderly Person is a person who is at least 62 years of age as defined by HUD.

Elderly or Senior Housing is housing where (1) all the units in the property are restricted for occupancy by persons 62 years of age or older or (2) at least 80% of the units in each building are restricted for occupancy by households where at least one household member is 55 years of age or older and the housing is designed with amenities and facilities designed to meet the needs of senior citizens.

Extremely low-income is a person or household with income below 30% of Area Median Income adjusted for household size.

Fair Market Rent (FMR) are the estimates established by HUD of the gross rents (contract rent plus tenant paid utilities) needed to obtain modest rental units in acceptable condition in a specific county or metropolitan statistical area. HUD generally sets FMR so that 40% of the rental units have rents below the FMR. In rental markets with a shortage of lower priced rental units HUD may approve the use of Fair Market Rents that are as high as the 50th percentile of rents.

Frail Elderly is a person who is at least 62 years of age and is unable to perform at least three “activities of daily living” comprising of eating, bathing, grooming, dressing or home management activities as defined by HUD.

Garden apartments are apartments in low-rise buildings (typically two to four stories) that feature low density, ample open space around buildings, and on-site parking.

Gross Rent is the monthly housing cost to a tenant which equals the Contract Rent provided for in the lease plus the estimated cost of all tenant paid utilities.

Household is one or more people who occupy a housing unit as their usual place of residence.

Housing Choice Voucher (Section 8 Program) is a federal rent subsidy program under Section 8 of the U.S. Housing Act, which issues rent vouchers to eligible households to use in the housing of their choice. The voucher payment subsidizes the difference between the Gross Rent and the tenant’s contribution of 30% of adjusted gross income, (or 10% of gross income, whichever is greater). In cases where 30% of the tenant’s income is less than the utility allowance, the tenant will receive an assistance payment. In other cases, the tenant is responsible for paying his share of the rent each month.

Housing unit is a house, apartment, mobile home, or group of rooms used as a separate living quarters by a single household.

HUD Section 8 Program is a federal program that provides project based rental assistance. Under the program HUD contracts directly with the owner for the payment of the difference between the Contract Rent and a specified percentage of tenants’ adjusted income.

HUD Section 202 Program is a federal program, which provides direct capital assistance (i.e., grant) and operating or rental assistance to finance housing designed for occupancy by elderly households who have income not exceeding 50% of the Area Median Income. The program is limited to housing owned by 501(c)(3) nonprofit organizations or by limited partnerships where the sole general partner is a 501(c)(3) nonprofit organization. Units receive HUD project based rental assistance that enables tenants to occupy units at rents based on 30% of tenant income.

HUD Section 236 Program is a federal program which provides interest reduction payments for loans which finance housing targeted to households with income not exceeding 80% of Area Median Income who pay rent equal to the greater of Basic Rent or 30% of their adjusted income. All rents are capped at a HUD approved market rent.

HUD Section 811 Program is a federal program, which provides direct capital assistance and operating or rental assistance to finance housing designed for occupancy by persons with disabilities who have income not exceeding 50% of Area Median Income. The program is limited to housing owned by 501(c)(3) nonprofit organizations or by limited partnerships where the sole general partner is a 501(c)(3) nonprofit organization.

Income Limits are the Maximum Household Income by county or Metropolitan Statistical Area, adjusted for household size and expressed as a percentage of the Area Median Income (AMI) for the purpose of establishing an upper limit for eligibility for a specific housing program. Income Limits for federal, state and local rental housing programs typically are established at 30%, 50%, 60% or 80% of AMI.

Low-Income Household is a person or household with gross household income between 50% and 80% of Area Median Income adjusted for household size.

Low-Income Housing Tax Credit is a program to generate equity for investment in affordable rental housing authorized pursuant to Section 42 of the Internal Revenue Code, as amended. The program requires that a certain percentage of units built be restricted for occupancy to households earning 80% or less of Area Median Income, and that the rents on these units be restricted accordingly.

Market vacancy rate (physical) is the average number of apartment units in any market which are unoccupied divided by the total number of apartment units in the same market, excluding units in properties which are in the lease-up stage. Bowen National Research considers only these vacant units in its rental housing survey.

Mixed income property is an apartment property containing (1) both income restricted and unrestricted units or (2) units restricted at two or more income limits (i.e., low-income Tax Credit property with income limits of 30%, 50% and 60%).

Moderate Income is a person or household with gross household income between 40% and 60% of Area Median Income adjusted for household size.

Multifamily are structures that contain more than two housing units.

New owner-occupied household growth within a market is a primary demand component for new for-sale housing. For the purposes of this analysis, we have evaluated growth between 2022 and 2027. The 2022 households by income level are based on ESRI estimates that account for 2020 Census counts of total households for each study area. The 2022 and 2027 estimates are also based on growth projections by income level by ESRI. The difference between the two household estimates represents the new owner-occupied households that are projected to be added to a study area between 2022 and 2027. These estimates of growth are provided by each income level and corresponding price point that can be afforded.

Non-Conventional Rentals are structures with four or fewer rental units.

Overcrowded housing is often considered housing units with 1.01 or more persons per room. These units are often occupied by multi-generational families or large families that are in need of more appropriately sized and affordable housing units. For the purposes of this analysis, we have used the share of overcrowded housing from the American Community Survey.

Pipeline housing is housing that is currently under construction or is planned or proposed for development. We identified pipeline housing during our telephone interviews with local and county planning departments and through a review of published listings from housing finance entities such as NCHFA, HUD and USDA.

Population trends are changes in population levels for a particular area over a specific period of time which is a function of the level of births, deaths, and net migration.

Potential support is the equivalent to the *housing gap* referenced in this report. The *housing gap* is the total demand from eligible households that live in certain housing conditions (described in Section VIII of this report) less the available or planned housing stock that was inventoried within each study area.

Project-based rent assistance is rental assistance from any source that is allocated to the property or a specific number of units in the property and is available to each income eligible tenant of the property or an assisted unit.

Public Housing or Low-Income Conventional Public Housing is a HUD program administered by local (or regional) Housing Authorities which serves Low- and Very Low-Income households with rent based on the same formula used for HUD Section 8 assistance.

Rent burden is gross rent divided by adjusted monthly household income.

Rent burdened households are households with rent burden above the level determined by the lender, investor, or public program to be an acceptable rent-to-income ratio.

Replacement of functionally obsolete housing is a demand consideration in most established markets. Given the limited development of new housing units in the study area, homebuyers are often limited to choosing from the established housing stock, much of which is considered old and/or often in disrepair and/or functionally obsolete. There are a variety of ways to measure functionally obsolete housing and to determine the number of units that should be replaced. For the purposes of this analysis, we have applied the highest share of any of the following three metrics: cost burdened households, units lacking complete plumbing facilities, and overcrowded units. This resulting housing replacement ratio is then applied to the existing (2022) owner-occupied housing stock to estimate the number of for-sale units that should be replaced in the study areas.

Restricted rent is the rent charged under the restrictions of a specific housing program or subsidy.

Single-Family Housing is a dwelling unit, either attached or detached, designed for use by one household and with direct access to a street. It does not share heating facilities or other essential building facilities with any other dwelling.

Standard Condition: A housing unit that meets HUD's Section 8 Housing Quality Standards.

Subsidized Housing is housing that operates with a government subsidy often requiring tenants to pay up to 30% of their adjusted gross income toward rent and often limiting eligibility to households with incomes of up to 50% or 80% of the Area Median Household Income. (Bowen National Research)

Subsidy is monthly income received by a tenant or by an owner on behalf of a tenant to pay the difference between the apartment's contract rent and the amount paid by the tenant toward rent.

Substandard housing is typically considered product that lacks complete indoor plumbing facilities. Such housing is often considered to be of such poor quality and in disrepair that it should be replaced. For the purposes of this analysis, we have used the share of households living in substandard housing from the American Community Survey.

Substandard conditions are housing conditions that are conventionally considered unacceptable which may be defined in terms of lacking plumbing facilities, one or more major systems not functioning properly, or overcrowded conditions.

Tenant is one who rents real property from another.

Tenant paid utilities are the cost of utilities (not including cable, telephone, or internet) necessary for the habitation of a dwelling unit, which are paid by the tenant.

Tenure is the distinction between owner-occupied and renter-occupied housing units.

Townhouse (or Row House) is a single-family attached residence separated from another by party walls, usually on a narrow lot offering small front and back-yards; also called a row house.

Vacancy Rate – Economic Vacancy Rate (physical) is the maximum potential revenue less actual rent revenue divided by maximum potential rent revenue. The number of total habitable units that are vacant divided by the total number of units in the property.

Very Low-Income Household is a person or household with gross household income between 30% and 50% of Area Median Income adjusted for household size.

Windshield Survey references an on-site observation of a physical property or area that considers only the perspective viewed from the "windshield" of a vehicle. Such a survey does not include interior inspections or evaluations of physical structures.

ADDENDUM I: SOURCES

Bowen National Research uses various sources to gather and confirm data used in each analysis. These sources include the following:

- 2000 and 2010 U.S. Census
- AllTheRooms
- American Community Survey
- Apartments.com
- Bowling Green State University Firelands
- Centers for Disease Control and Prevention
- Enrichment Center for Huron County
- Erie County Auditor
- Erie County Treasurer
- ESRI Demographics
- Firelands Counseling and Recovery Services
- Firelands Forward
- HUDUser.gov Assistance & Section 8 Contracts Database
- Huron County Auditor
- Huron County Treasurer
- Loopnet.com
- Management for each property included in the survey
- MIT Living Wage Model created by Dr. Amy K. Glasmeier
- Multiple Listing Service
- Norwalk Economic Development Corporation
- OCTA Public Transit
- Ohio Department of Commerce
- Ohio Department of Job and Family Services
- Ohio Department of Taxation
- Ottawa County Auditor
- Ottawa County Improvement Corporation
- Ottawa County Treasurer
- Planning Representatives
- Priced Out - Technical Assistance Collaborative
- Public Utilities Commission of Ohio
- Realtor.com
- Ribbon Demographics HISTA Data
- Sandusky Transit System
- SOCDS Building Permits Database
- Sperling's Best Places
- Substance Abuse and Mental Health Services Administration
- Team NEO, D&B Hoovers
- U.S. Census Longitudinal Origin-Destination Employment Statistics
- U.S. Department of Housing and Urban Development (HUD)
- U.S. Department of Labor, Bureau of Labor Statistics
- Urban Decision Group (UDG)
- Various City, Town and Township Websites
- Various Stakeholders
- WalkScore.com
- Zillow.com