

CITY OF CLYDE, OHIO



COMMUNITY REINVESTMENT AREA HOUSING SURVEY

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COMMUNITY REINVESTMENT AREA

Housing Survey

PURPOSE AND SCOPE

The purpose of this report is to determine whether the area shown in Appendix A/B (Sandusky County 2020 Auditor's G.I.S Report) should be designated as a Community Reinvestment Area (CRA) as defined by the Ohio Revised Code (ORC) Sections 3735.65-3735.70. The survey area is made up largely from the 2010 to 2019 census and U.S. Census Bureau American Fact Finder.

The proposed CRA location represents the entire City of Clyde which has 2,482 total housing units according to the U.S. Census Bureau American Fact Finder (2013-2017). In order to meet the CRA criteria for eligibility, the area must consist of "housing facilities or structures of historical significance and new housing construction and repair of existing facilities or structures are discouraged." By establishing a city-wide CRA program, the City of Clyde would be better able to encourage development and improvement throughout the community.

GENERAL DESCRIPTION OF CLYDE, OHIO

The City of Clyde is located 8 miles east of Fremont, the Sandusky County Seat, and 6 miles west of Bellevue, both of which currently operate with a city wide CRA. Clyde has a diverse base of employers but has not been able to attract new manufacturing, commercial or retail in recent years.

Overall trends for Clyde during the 2000s and the most recent U.S. Census data demonstrate the proposed CRA, in comparison to Sandusky County and the State of Ohio overall, continues to have a declining population, lower median household income and lower median value of housing units.

GENERAL DEMOGRAPHIC CHARACTERISTICS

The best indicators to use to describe and identify past conditions and trends in the community are the demographic and socio-economic characteristics provided by the U.S. Census Bureau. The statistical information provided in this section, unless noted, was derived from census reports published by the U.S. Census Bureau. Errors in the data are possible based on the way census data is collected. In addition to errors occurring during collection, much of the data presented in the reports are based on sample data rather than 100% reporting and is, therefore, subject to sampling error. Because of sampling and non-sampling errors, there may be discrepancies in the reporting of similar types of data. However, the discrepancies will not negate the usefulness of the census data to conduct the analysis.

Population

The City of Clyde's population is declining. The following population changes have occurred between 2010 and 2019:

Population				
	2010 Population	2019 Population	Change	
			Amount	Percent
Clyde	6,325	6,146	(179)	-2.8%
Sandusky County	61,792	60,944	(848)	-1.4%
Ohio	11,353,140	11,536,504	183,364	+1.6%

Source: U.S. Census Bureau

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According to the 2010 U.S. Census, although the median age of city residents has remained consistent at 37.4 years through 2019, the make-up by percentages have changed. Current city residents ages under 18 is 26.3%, 18-44 is 33.8%, 45-64 is 26.1% 65 and over is 13.8%.

By creating an incentive for families and new home buyers to build and renovate the current housing stock, the city has the potential to reverse the recent negative trends of population, median household incomes and median home values.

Low to Moderate Income Households

Below is a schedule of median household incomes for Clyde, Sandusky County and the State of Ohio for 2019:

Median Household Income						
	2019	vs. the state of Ohio	Clyde			
			Under 50k	50-100k	100-200k	200k +
Clyde	\$50,240	-\$14,423/28.7%	46%	43%	10%	1%
Sandusky Co.	\$50,370	-\$14,239/28.5%				
Ohio	\$64,663	100%				

Source: U.S. Census Bureau, 2010-2019

However, the percent of households below the poverty level in Clyde is 14.6% of the total population (American Community Survey 2013-2017). According to HUD, family income levels can be categorized as extremely low, very low and low. In Sandusky County, these categories were associated with the following median family income (MFI) dollar ranges for a family of four persons:

- Extremely Low Income (0-30% MFI): up to \$24,300
- Very Low Income (31-50% MFI): \$24,301 to \$29,050
- Low Income (51-80% MFI): \$29,051 to \$46,500

General Housing Stock Information

The proposed CRA contains housing stock that is in need of considerable repair. In some instances, demolition and redevelopment may be the most appropriate (appendixes - pictures). According to the U.S. Census American Fact Finder, there are 2,482 housing units within the proposed CRA.

COMMUNITY REINVESTMENT AREA Housing Survey

The table below shows housing tenure information from the 2010 Census. The table shows the City has a low percent of occupied housing units being owner occupied as compared to Sandusky County and the State of Ohio.

Housing Tenure					
	Occupied Units	Owner Occupied	Owner Occupied Percent	Renter Occupied	Renter Occupied Percent
Clyde	2,482	1,699	68.4%	783	31.5%
Sandusky County	24,182	17,866	73.9%	6,316	26.1%
Ohio	4,603,435	3,111,054	67.6%	1,492,381	32.4%

Source: U.S. Census Bureau

Age of Housing Stock

The age of housing stock is a useful measurement of potential historic significance as well as whether new construction has been “discouraged.” The majority of housing units (per 20 years) in the proposed CRA were built prior to 1939 and the least amount since 2000 (see table below). As such, 40.2% of these homes are more than 60 years old and thus are potentially historic.

Year Structure Built						
	Clyde		Sandusky County		State of Ohio	
	Number of Units	Percent	Number of Units	Percent	Number of Units	Percent
Pre 1939	730	29.4%	7,489	31.7%	884,921	19.3%
1940-1959	411	16.6%	4,938	20.9%	958,283	20.9%
1960-1979	452	18.2%	4,772	20.2%	1,233,388	26.9%
1980-1999	529	21.3%	4,111	17.4%	985,793	21.5%
2000 or later	360	14.5%	2,316	9.8%	522,699	11.4%

Source: U.S. Census Bureau

Housing Stock Values

The median value of an owner-occupied housing unit in the City of Clyde is \$97,700 (U.S. Census Bureau American Fact Finder). In contrast, the median values of owner-occupied housing units in Sandusky County and the State of Ohio are \$110,100 and \$129,900 respectively. In order to improve housing values there needs to be new construction and renovation of properties within the City of Clyde.

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The following table lists the number of permits issued by the City's Zoning Department from January 2017 thru December 2019. "Building permits" include such things as additions, pools, decks, sheds, garages, etc.

Permits Issued			
	2017	2018	2019
Building permits	125	115	153
New Residential (included in building permits)	10	12	16
Removal/Demo	2	4	1
Commercial	1	1	2
Industrial (additions)	2	2	2

Source: City Zoning Department

The total estimated value of the projects related to the residential building permits issued were \$2,172,000 (2017), \$2,261,014 (2018) and \$3,636,614 (2019). Regarding the building permits associated with commercial and/or industrial projects, the total estimated value of those projects were \$2,845,000 (2017), \$1,898,000 (2018) and \$11,499,543 (2019).

Vacancy Information and Rates

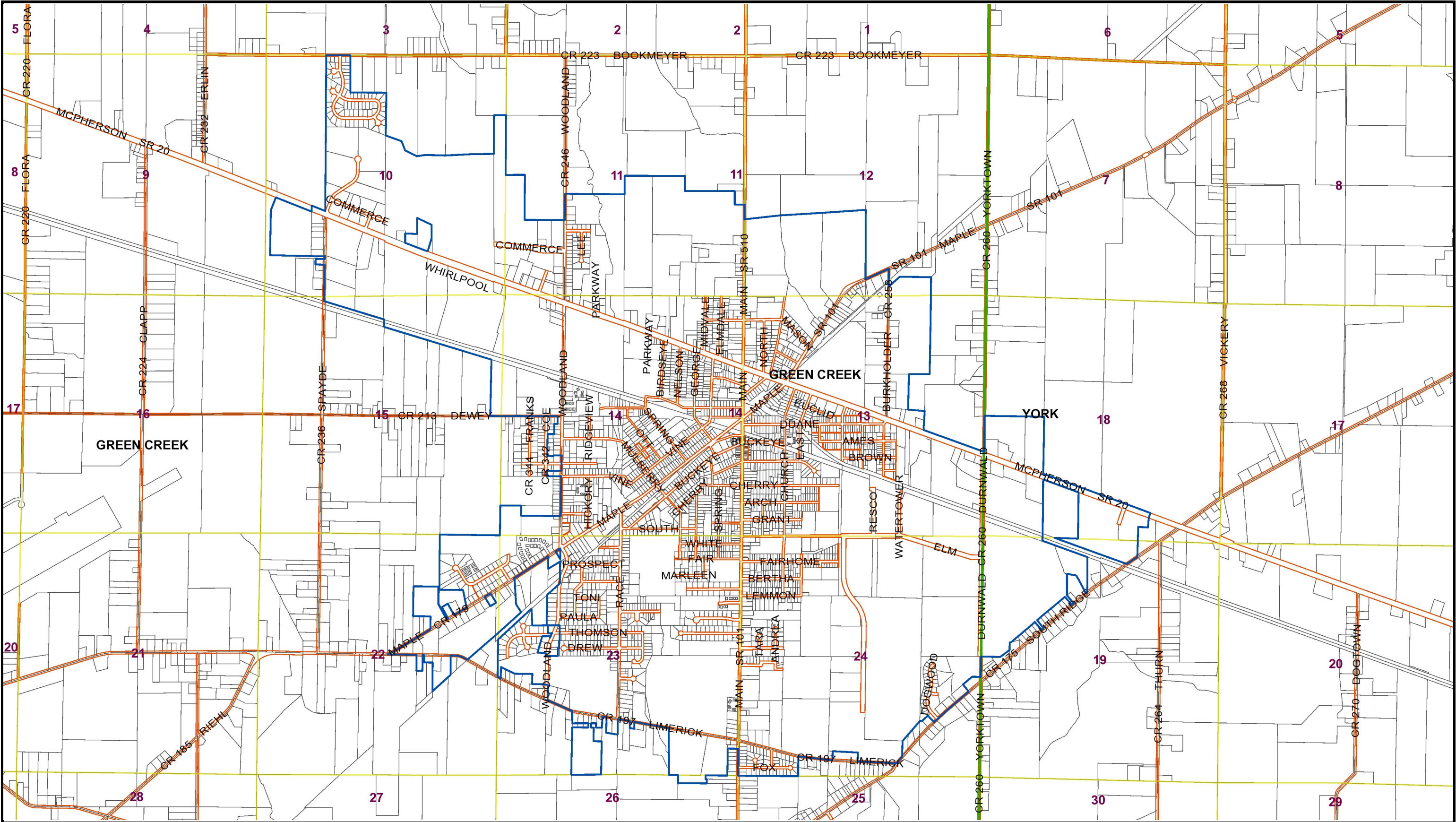
Within the proposed CRA, the 2019 Housing Market Data Census Reporter has the overall vacancy rate of the City of Clyde at 56 housing units, or 15%, as compared to Sandusky County at 8.4% and the State of Ohio at 10.2%.

CONCLUSIONS

The data provided within this report suggests the proposed CRA is an area that has significantly older housing, higher rates of vacancy, are showing signs of deterioration, experiencing lower housing values and have seen little reinvestment. The data further reflects the proposed CRA contains:

- Designated historic districts and structures
- Approximately 61% of the housing units were constructed prior to 1980
- Housing unit vacancy is 15%
- Median housing values is \$97,700 which is \$12,400 less than the county average

Therefore, the proposed CRA meets the criteria for a Community Reinvestment Area as defined by Ohio Revised Code as "one in which housing facilities or structures of historical significance are located and new housing construction and repair of existing facilities or structures are discouraged."



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