

ROSS COUNTY: AFFORDABLE HOUSING ASSESSMENT

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Submitted to:
**Ross County Community Action
Committee Hope Partnership and Adena
Health System**

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Submitted by:



TABLE OF CONTENTS

Introduction	4
Project Scope	4
Project Area	4
Project Goals	4
Process and Methodology	5
Defining Affordable Housing	5
Executive Summary	6
Summary of Findings	6
Demographic and Socioeconomic Key Findings	6
Key Findings Related to Housing Availability	7
Key Findings Related to Housing Affordability	8
Key Recommendations	8
Goals	8
Quantitative Data Analysis	10
Socio-Economic Overview	10
Introduction	10
General Population Statistics (Historical)	10
Population Projections	11
Population Trend by Age	12
Demographics	13
Health and Well-Being	14
Industry	15
Employment	17
Educational Attainment	17
Household Income and Earnings	18
Housing Market Analysis	20
Housing Unit Summary	20
Public Housing	23
Owner-Occupied Home Values	24
Renter-Occupied Monthly Rents	26
Housing Cost Burden Analysis	28
Tax Delinquency, Eviction, and Foreclosure Rates	31

Neighborhood Walkability Analysis	33
Commuting and Traffic Patterns	34
Market Rate and Rental Housing Demand Analysis	37
Housing Demand Analysis	38
Analysis of Market Rate Housing	39
Analysis of Affordable Rate Housing	39
Demand for Housing Stock Across Various Price Points	41
Demand for Housing Type.....	44
Tapestry Demand Model.....	45
Median Home Value and Healthcare Provider Map	48
Qualitative Research and Analysis.....	48
Historical Plan and Document Review.....	48
Document Review Findings and Key Themes.....	49
Stakeholder Engagement Findings	50
Stakeholder Engagement Summary and Key Findings	51
Housing Development Issues and Considerations	52
Geographic and Topographic Factors	52
Development and Construction Considerations	53
School Locations and Ratings	53
Affordable Housing Strategy & Action Plan	58
Summary of Significant Findings.....	58
Demographic and Socioeconomic Key Findings	58
Key Findings Related to Housing Availability	59
Key Findings Related to Housing Affordability	59
Summary of Recommendations	60
Goals, Strategies, and Tactics Overview.....	61
Goal 1: Stabilize the Existing Housing Stock.....	61
Goal 2: Develop for the Future	68
Other Considerations.....	76

INTRODUCTION

Project Scope

On January 1st, 2021, Ross County Community Action Commission, in partnership with the Hope Partnership Project and Adena Health System, released a professional service request for proposals (RFP). The RFP solicited applications from professional firms to conduct an assessment and evaluation of the City of Chillicothe's and Ross County's current inventory of affordable and special housing. The requested scope of work also included an assessment of housing gaps and an analysis of socio-economic conditions that contribute to housing challenges in the region. Additionally, the firm asked to perform the evaluation was asked to conduct a market analysis, including analyzing poverty rates, evictions, foreclosures, tax delinquency and other housing related metrics. The RFP requested firms with the ability to conduct the analysis and recommend areas of needs to address gaps, including laws, zoning, programs, and processes. The project is funded through a grant, the Human Resource Services Administration Rural Community Opioid Response Program, administered by Adena Health System. On <DATA>, Ross County Community Action Committee and its partners (Housing Assessment Team) selected Thomas P. Miller and Associates, based out of Indianapolis, Indiana to conduct the housing analysis.

Project Area

The designated project area is Ross County, Ohio. Ross County, covering almost 700 square miles, is in the southern and Appalachian region of Ohio. The City of Chillicothe, the county seat of Ross County and former capital of Ohio, was identified as a key focus area of the study. Located on the Scioto River and covering 11 square miles, Chillicothe is the epicenter of a region known for its natural beauty, outdoor recreation, abundance of historic sites and heritage, and burgeoning scene of local retail and restaurants options for residents and visitors.

Project Goals

Outlined in the RFP, the Housing Assessment Team's goals for the project include an assessment and evaluation of the City and County's current inventory of affordable and special housing, the populations' needs for housing, and an understanding of what is currently being done to impact housing gaps. The Housing Assessment Team is also looking to gain an understanding of the community's climate for expansions in targeted housing platforms, recommendations to improve the areas of need, such as laws, zoning, and programs and processes. The proposed scope of service, outlined in the RFP, includes:

- Review of Ross County's Population Demographics
- Affordable Housing Analysis
- Market Analysis of Ross County
- Assessment of Policy and Legislative Ordinances and Policies

This plan is considered the final deliverable to the Housing Assessment Team and includes an evaluation of current and projected population demographics in Ross County and Chillicothe, an evaluation of current and projected affordable housing stock and availability, an evaluation of current and projected market conditions, and a set of recommendations, strategies and action steps Ross County and Chillicothe stakeholders can take to address housing gaps and inequities.

Process and Methodology

Thomas P. Miller and Associates (TPMA) commenced the project in May 2021 with a project launch call with the Housing Assessment Team. The launch call enabled TPMA and the Housing Assessment Team to coordinate a communication schedule, discuss and clarify project clarifications, and outline subsequent project steps and methodology. TPMA developed the following project plan, which will be outlined in more detail in subsequent sections of the plan.

- Existing Housing Inventory and Trend Analysis
 - Historical Document Review
 - Desktop Research
 - Socio-Economic Overview
 - Housing Market Research
- Stakeholder Engagement
 - Housing Assessment Team Interviews
 - Stakeholder Engagement Sessions and Focus Groups
- Market Rate and Rental Housing Demand Analysis
- Strategy Development
- Affordable Housing Assessment and Final Project Delivery and Presentation

Defining Affordable Housing

According to the federal Department of Housing and Urban Development (HUD), affordable housing is generally defined as “housing in which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.” Families that pay more, are considered by HUD to be cost burdened. Other definitions assert that affordable housing is housing that a household can pay for, while still having money left over for other necessities like food, transportation, childcare, and healthcare. However, these definitions are oftentimes subjective and vary across households and across regions. No matter the definition of affordable housing, there’s no question that access to affordable and suitable long-term housing is a necessity for individuals, families, and communities to thrive.

At its most basic level, housing affordability relates partly to the cost of housing and partly to household income. Market forces can drive housing prices upward, putting pressure on home buyers and renters. Further, low levels of household income can make housing, whether it be purchase or rent payments, out of reach for families not earning enough income to secure suitable housing. To understand housing affordability in a market, it’s important to view the market through these two lenses. To do this, a region must conduct quantitative analysis to

understand the demographic, social, and economic context. In addition, qualitative analysis, conducted by engaging residents and key stakeholders can add additional context, allowing public sector actors in partnership with the private sector to develop an affordable housing strategy to meet the needs of the community.

EXECUTIVE SUMMARY

Summary of Findings

The project team has summarized significant findings into three key categories. The key findings are based on both the quantitative and qualitative analysis conducted earlier in the report. Significant findings informed the goals and strategies outlined below.

Demographic and Socioeconomic Key Findings

Some of the findings in the demographic and socioeconomic investigation provide clues to some of the more prominent housing challenges across Ross County and Chillicothe. First, both populations in Chillicothe and Ross County are expected to fall in the next five years, albeit by relatively small margins. Population decline is a metric that can indicate decreased investment and economic growth in a region. Stagnant economic growth can contribute to a community's deteriorating and undervalued housing market. Further, demographic findings show that Ross County has an aging population. The population above 65 years old increased from 2010 to 2021 and is expected to continue its increase in the next five years. An aging population is an indicator that more specialized housing might be needed in the future to accommodate seniors on fixed-incomes and with specific health-related needs.

When analyzing the economy, the findings are a bit complicated. Business applications have increased steadily over the last five years, indicating an improving business climate across the county. However, while conducting stakeholder interviews, the project team learned that new business startups most often employed less than 5 people. While incredibly important to a local economy, small business startups alone will not provide ample economic opportunities for residents. Further, wage and employment data show that workers across the county are employed in mostly low-skilled occupations and earning lower annual wages when compared to the state of Ohio and national averages. Low wages are a clear obstacle for residents looking to participate in the housing market, and their housing options are drastically fewer than individuals and families earning higher wages. Exacerbating this problem, the county is a heavily car reliant community, forcing individuals to own automobiles, raising their basic costs to obtain and keep family sustaining jobs in the county.

In addition, lack of economic opportunity is apparent when analyzing commuting rate. The net number of commuters who travel into the region for work is -651. In other words, after accounting for the number of workers who travel into the county for work, 651 workers are

lost to employers outside of the county. This indicates lost economic productivity in Ross County.

Lastly, when analyzing aggregate health related data points, Ross County and Chillicothe fall well below state and national averages. Ross County has a greater obesity rate, smoker population, and diabetic population than Ohio and the rest of the United States. An unhealthy population is an indicator of low economic productivity. Further, individuals with health problems will require various forms of specialized care and housing. Ross County and Chillicothe will need to consider developing and redeveloping housing to suit the needs of this population.

Key Findings Related to Housing Availability

Overwhelmingly across all stakeholder interviews, participants expressed a county-wide need for housing at all price points. Stakeholders indicated a need for affordable, middle, high-end, and specialized housing across the city and county. The data provides further contextual information. For example, the data shows that 47% of the population can afford rental units priced above \$900 per month. However, only 5% of the rental units available in the market are priced at or above that figure. The project team infers that this is creating downward pressure on lower income individuals and families, and that due to the limited supply of higher-end rental units, renters with higher incomes are occupying cheaper units, reducing the number of options for individuals whose budget allows only for low-cost units. As residents earning annual wages at or above \$50,000 are forced to rent cheaper units than they can afford, the supply of housing is reduced at every price point. A similar phenomenon occurs with owner-occupied homes. Increasing availability of higher priced housing units will in turn increase affordable and livable homes and more completely meet the community's housing needs.

Additionally, by analyzing the data and speaking with key stakeholders, the project team also suggests that a large portion of the housing stock is underutilized, or worse, uninhabitable without significant reinvestment. The age of the housing stock supports this inference; more than 32% of the homes in the city were built before 1940. Many of these homes are likely in disrepair and in need of significant renovation. The moderately high vacancy rates, between 10-12% further strengthen this assertion. To stabilize existing housing units in the area, their condition must be improved. Deferred maintenance will compound the issue, and without support from the public sector, the existing housing stock will reduce an already limited supply of affordable housing units.

Finally, it's apparent Ross County and Chillicothe need more specialized housing options. This includes emergency, recovery, transitional, supportive, and senior housing. While most residents understand and acknowledge the need for these housing developments, few could identify suitable locations. As indicated in the demographic report, the population has diverse needs, and those should be proactively addressed in the housing development strategy.

Key Findings Related to Housing Affordability

When analyzing the quantitative data, Ross County and Chillicothe are both generally seen as 'affordable' housing markets. However, further analysis is required to understand the full picture - including understanding the qualitative findings of our stakeholder interviews and historical document review.

The median household income in Ross County and Chillicothe equals about 36-37% of the cost of a median-priced home; nationally, the median household income is worth only 25% of a median-priced home. By this metric, housing is affordable in Ross County. There are many contributing factors to affordability, however, and the issue cannot simply be measured by income and home values. The lack of diverse housing options affects affordability, as do the auxiliary costs of living, like those associated with transportation or home repairs and maintenance.

Another contributing factor to the unaffordability of housing is the limited financial ability of the population. Many residents work in low-skill, low-earning occupations, and a low annual income limits their purchasing power. In Ross County, about 46% of households fall below the \$50,000 annual income threshold. Perhaps more concerningly, 15.4% and 13.6% of households earn less than \$15,000 annually in Chillicothe and Ross County, respectively. The community's limited financial ability is a part of the housing affordability problem, and one that needs to be addressed moving forward. It's interesting to note that no households which earn more than \$50,000 per year in Ross County are considered cost burdened. A more highly educated, skilled, and financially secure population will have greater access to housing options.

Finally, strategic development of housing across various price points can help increase affordability. As referenced in the previous section, downward pressure affects the housing market when an inadequate supply of higher-end homes is available. The solution to the housing affordability problem must be multi-faceted and comprehensive, and the strategies and goals outlined below can help inform the development of an appropriate strategy.

Key Recommendations

Goals

Housing is a complicated and complex issue for any community. Many factors and variables contribute to housing market dynamics. The project team could list a litany of admirable and aspirational goals to improve the housing market in Ross County and Chillicothe. However, to address community housing needs, the project team outlined two high-level goals, and recommends that county leaders focus on the following: 1) *Stabilize the Existing Housing Stock* and 2) *Develop a Vision for Future Development*.

The goals and subsequent strategies and tactics are outlined below:

Goal 1: Stabilize the Existing Housing Stock

- a. Strategy 1: Create a Regional Housing Task Force
- b. Strategy 2: Develop a Comprehensive Homeowner Support Program

- i. Tactic 1: Utilize Homeowner Rehabilitation Incentives and Increase Funding Support
 - ii. Tactic 2: Create a Housing Information Hub
 - iii. Tactic 3: Start a Tool Lending Library
 - c. Strategy 3: Focus on Supporting Both Landlords and Tenants
 - i. Tactic 1: Create a Landlord Support Program
 - ii. Tactic 2: Concentrate on Prevention of Displacement and Poor Living Conditions
 - iii. Tactic 3: Develop a Renters Rights and Responsibilities Program
 - d. Strategy 4: Address Vacant, Abandoned and Housing Units in Disrepair
 - i. Tactic 1: Embrace Cooperative Code Enforcement
 - ii. Tactic 2: Clear Titles of Dilapidated Properties
 - iii. Tactic 3: Dedicate Resources to the Ross County Land Bank
 - iv. Tactic 4: Build Coalitions with Existing Private Organizations

Goal 2: Develop a Vision for Future Development

- a. Strategy 1: Utilize Federal and State Funding Sources to Address Infrastructure and Housing Needs
 - i. Tactic 1: Catalog and Understand Federal and State Funding Opportunities
 - ii. Tactic 2: Build Professional Capacity in Key Housing Organizations
- b. Strategy 2: Plan to Develop Specialized Housing
 - i. Tactic 1: Supportive Housing
 - ii. Tactic 2: Transitional Housing
 - iii. Tactic 3: Emergency Housing
 - iv. Tactic 4: Senior Living
 - v. Tactic 5: Housing for the Disabled
 - vi. Tactic 6: Employer-Assisted Housing
 - vii. Tactic 7: Higher-End Housing
- c. Strategy 3: Embrace Innovative Housing Solutions
 - i. Tactic 1: Explore the Potential for Tiny Homes
 - ii. Tactic 2: Consider a Community Land Trust
 - iii. Tactic 3: Organize a Neighborhood-Based Community Development Corporation

The project team also outlines other factors the county and city should consider, including strategies to address community health, economic development, and quality of place. Those considerations are listed at the end of this document.

Other Considerations

- a. Strategy 1: Continue to Focus on Community Health
 - i. Tactic 1: Designate Chillicothe as a Blue Zone
 - ii. Tactic 2: Focus on Financial Independence and Wealth Creation Education

- b. Strategy 2: Enhance Quality of Place and Focus on Community and Resident Connection
 - i. Tactic 1: Activate the Arts
 - ii. Tactic 2: Sponsor a National Night Out
- c. Strategy 3: Foster an Environment for Economic Growth
 - i. Tactic 1: Develop an Economic Development Strategic Plan

QUANTITATIVE DATA ANALYSIS

Data can be helpful for revealing trends or patterns that might not normally be apparent in the community of focus. The data presented in this report, when paired with qualitative research and stakeholder feedback, provide an additional layer of context which can be used to inform rational, justifiable decisions. Whenever possible, the analyses below have been performed for both Chillicothe and Ross County in order to provide a fuller perspective of the conditions within the study area.

Socio-Economic Overview

Introduction

To assess the housing market in Ross County, it is important to first understand the broader context within which that housing market operates. Below, socio-economic data, including population, income, health, occupation, demographic, employment, and education data have been provided. The population’s housing needs can only be met if those needs are clearly understood. This overview highlights some of the community’s defining characteristics.

General Population Statistics (Historical)

The table below compares Chillicothe and Ross County population and income statistics to the state of Ohio and the rest of the United States. While the median household income in Chillicothe is much lower than that of the United States, the median home value is also much lower in Chillicothe. In fact, the median household income in Chillicothe equals about 36% of the cost of a median-priced home. Nationally, the median household income is worth only 25% of a median-priced home. Although income is lower in Ross County, housing affordability in 2021 is greater than in the rest of the United States; the general standard of living could very well be lower, though, as indicated by lower income levels.

	Chillicothe	Ross County	Ohio	U.S.
	Median Household Income	Median Household Income	Median Household Income	Median Household Income

2010	\$38,431	\$42,626	\$47,358	\$50,046
2021	\$44,581	\$54,494	\$57,725	\$64,730
2026	\$50,399	\$60,030	\$63,217	\$72,932
	Median Home Value	Median Home Value	Median Home Value	Median Home Value
2010	\$106,300	\$117,300	\$134,400	\$179,900
2021	\$124,597	\$144,369	\$175,857	\$264,021
2026	\$147,393	\$169,238	\$216,545	\$313,022
	Median Age	Median Age	Median Age	Median Age
2010	41.6	39.0	38.3	37.2
2021	41.4	41.8	40.5	38.8
2026	41.8	42.7	41.2	39.5

Table 1: General Population Statistics, Historical and Projected. Source: U.S. Census Bureau, 2021

Population Projections

The City of Chillicothe comprises approximately 28% of Ross County’s population. Chillicothe saw an increase in total population from 2010 to 2021 while Ross County saw a slight decrease. Both populations are expected to fall in the next 5 years, albeit by relatively small margins.

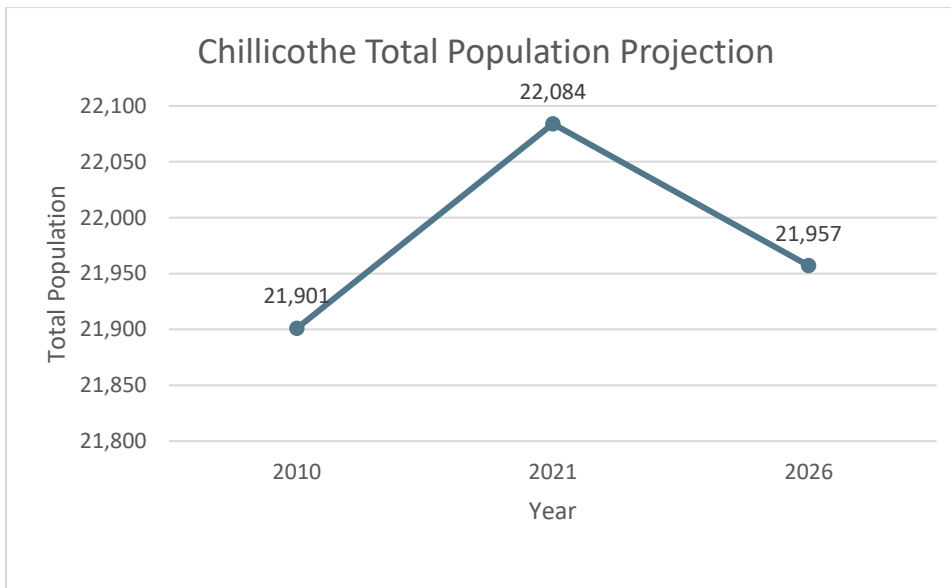


Figure 1: Chillicothe Total Population Projection. Source: EMSI 2021

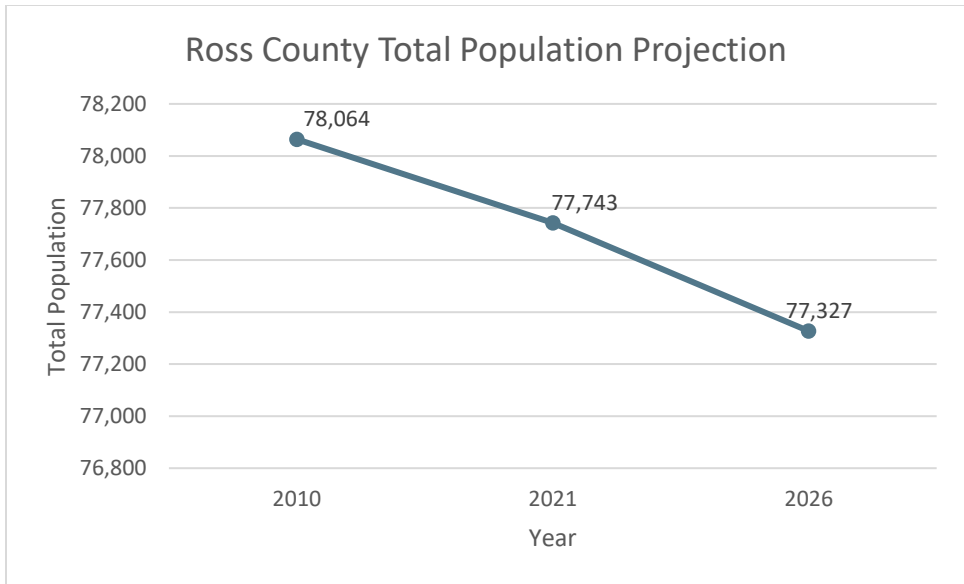


Figure 2: Ross County Total Population Projection. Source: EMSI 2021

Population Trend by Age

The age distributions of Chillicothe and Ross County are similar; in 2021, the 55–64-year-old age group was the most populous. In 2021, Approximately 41% of Ross County’s population was younger than 35. However, both charts below show an aging population; the population above 65 years old increased from 2010 to 2021 and is expected to continue its increase in the next 5 years. The aging population will have unique housing needs and should be taken into consideration when planning future housing developments.

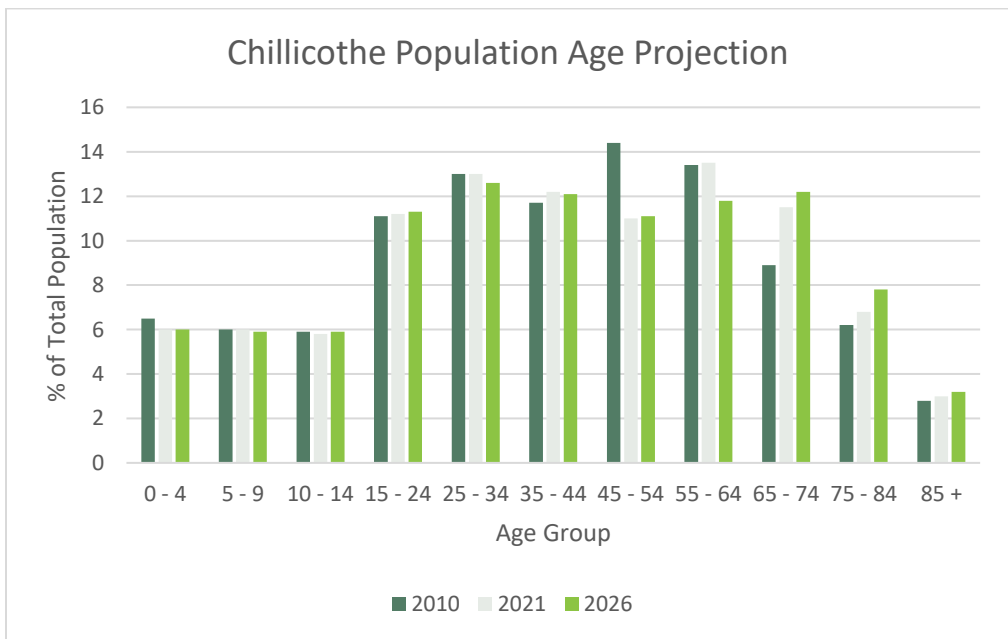


Figure 3: Chillicothe Total Population Projection. Source: EMSI 2021

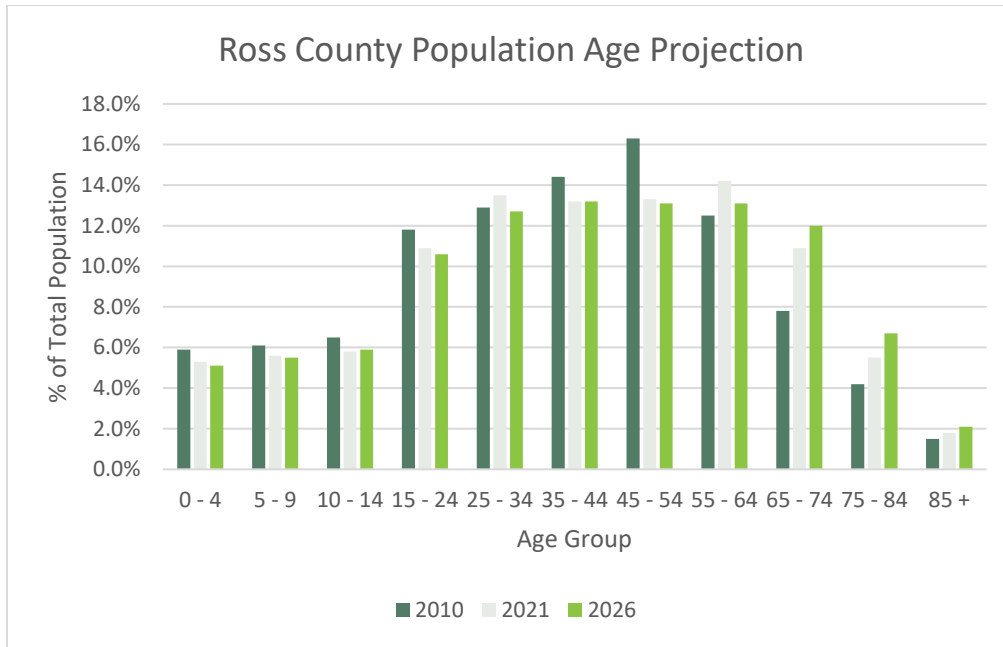


Figure 4: Ross County Population Projection by age. Source: EMSI 2021

Demographics

The population demographics of Chillicothe and Ross County are comparable; both populations are predominantly white. Approximately 7% and 6.2% of the population is black in Chillicothe and Ross County, respectively. In Chillicothe, a mixture of American Indian, Asian, Pacific Islander, and other races comprise about 7% of the total population; in Ross County, they comprise about 3% of the population.

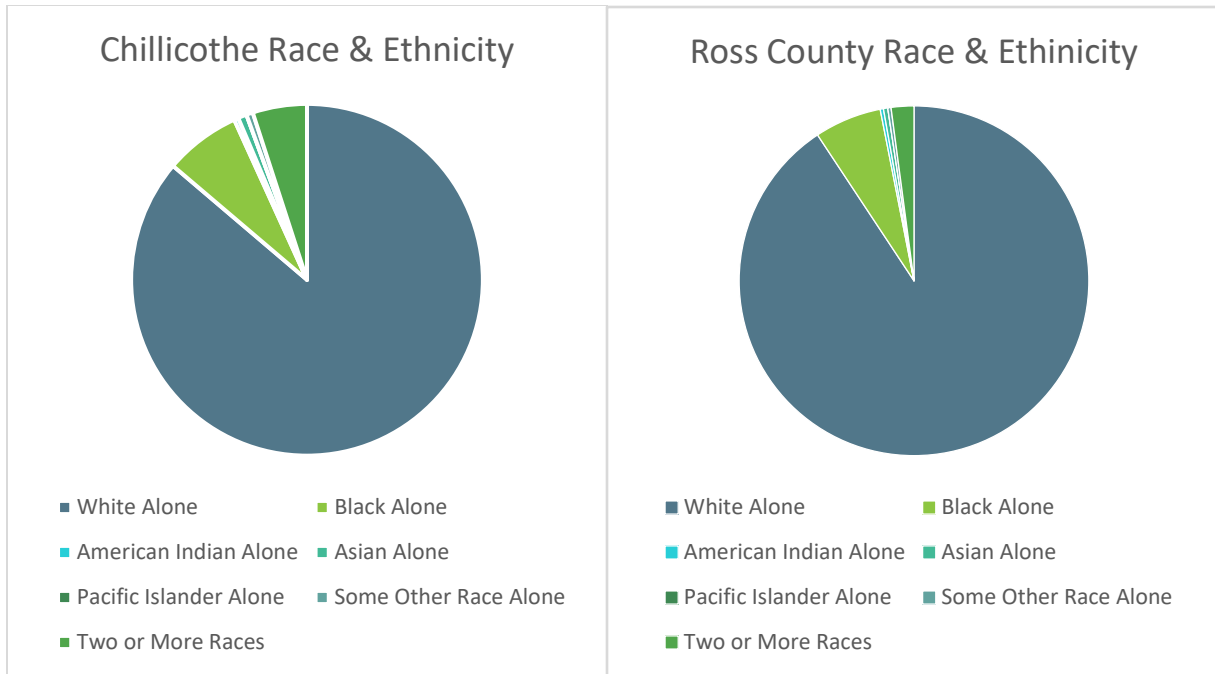


Figure 5: Chillicothe and Ross County by Race & Ethnicity. Source: EMSI, 2021

Race & Ethnicity		
	Chillicothe	Ross County
White Alone	90.7%	86.3%
Black Alone	6.2%	7.0%
American Indian Alone	0.3%	0.4%
Asian Alone	0.4%	0.8%
Pacific Islander Alone	0.0%	0.0%
Some Other Race Alone	0.3%	0.6%
Two or More Races	2.1%	5.0%

Health and Well-Being

The health statistics for the county can be helpful in determining the services that need to be provided for the local population and can also provide some insight into future housing needs. An unhealthy population will likely require assisted or healthcare-related living facilities at a younger age than healthier populations. Ross County has a greater obesity rate, smoker population, and diabetic population as a percentage of the whole than both Ohio and the rest of the United States. Life expectancies are lower within the county, as well. Heart disease and stroke death rates are comparable to the state and national rates, but the hypertension death rate is substantially higher.

AFFORDABLE HOUSING ASSESSMENT
SUBMITTED BY THOMAS P. MILLER & ASSOCIATES, LLC

Health Metric	Ross County	Ohio	United States
Average Male Life Expectancy	73.59	75.2	76.3
Average Female Life Expectancy	78.4	80.19	81.3
Obesity Population Percentage (2015)	38.50%	30.40%	42.40%
Smoking Population Percentage (2018)	25.80%	20.50%	14%
Diabetes Population Percentage (2019)	13.30%	11%	10.50%
Heart Disease Death Rate per 100,000 (2017-19)	353	365.3	317.4
Stroke Death Rate per 100,000 (2017-19)	79.1	82.4	72.3
Hypertension Death Rate per 100,000 (2017-19)	320.3	267.1	241.2

Industry

The graph below presents the top ten occupations in Ross County by total number of jobs. Registered nurses are the most common workers within the county, with nearly 1,200 workers in the occupation. On average, a registered nurse earns just under \$70,000 per year. The remaining nine occupations in the county’s top ten, however, earn less than \$35,000 annually. All the low-earning occupations presented in the graph, such as cashiers, fast-food and counter workers, stockers, and salespersons, are low-skilled occupations and require very little, if any, educational qualification. The low earnings of workers in these occupations are a limiting factor in their participation in the housing market; with a low annual income, the purchasing power of the individual is reduced, and their housing options are necessarily fewer than other high-earning community members.

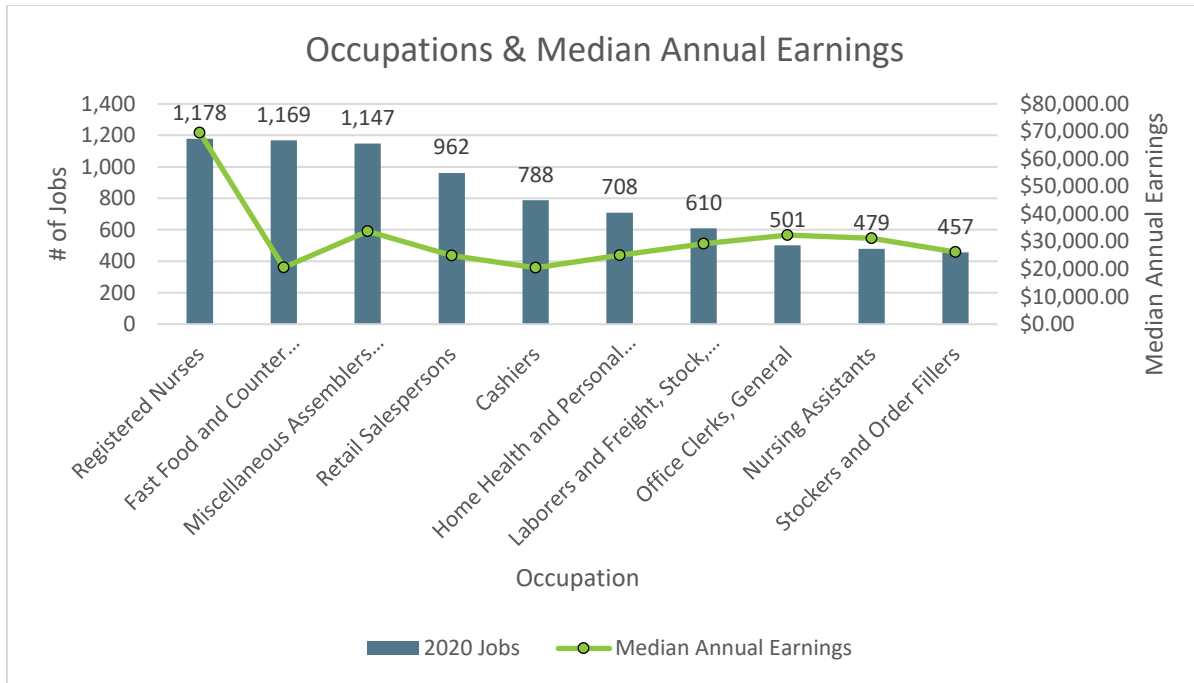


Figure 6: Occupations and Median Annual Earnings in Ross County. Source: EMSI, 2021

Business applications can be helpful for measuring the health of the local business environment. The number of business applications filed between 2016 and 2020 is presented in the graph below. In 2016, 273 applications were filed. That annual value has increased steadily over the last five years and jumped to 401 in 2020. This growth indicates an improving business economy within the county.

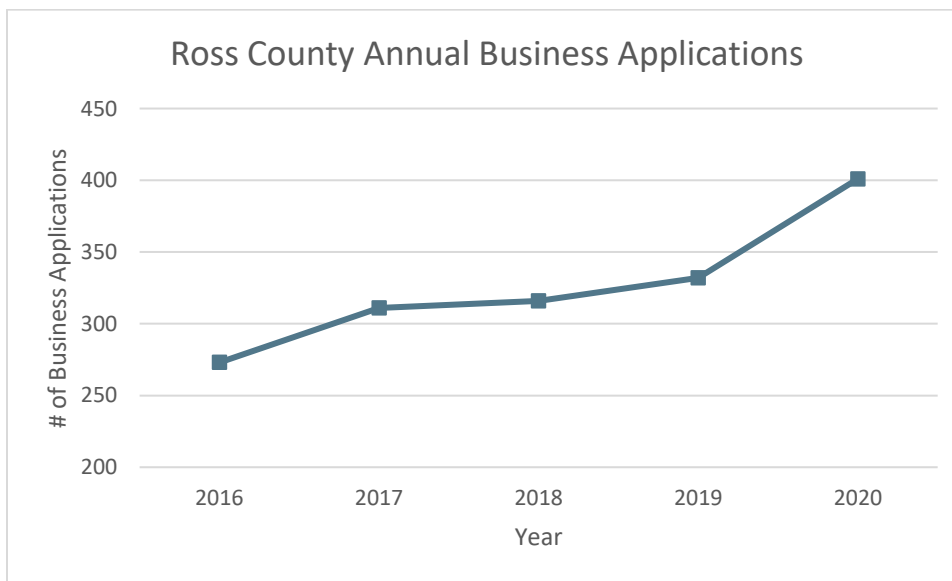


Figure 7: Business Formation Statistics. Source: U.S. Census Bureau, 2020

Employment

Unemployment rates are another metric for determining the financial wellbeing of the population. These rates fluctuate from month-to-month and are often measured annually as a monthly average. Below, the 2020 unemployment rate averages for Ross County, Ohio, and the United States are compared. Unemployment was lower in 2020, on average, than in both Ohio and the rest of the United States. This information does not necessarily indicate a healthy economy; because of the COVID-19 pandemic, some occupations saw a greater demand for workers while others saw a decreased demand. Lower unemployment in Ross County could indicate a higher concentration of jobs deemed ‘essential’ throughout the pandemic.

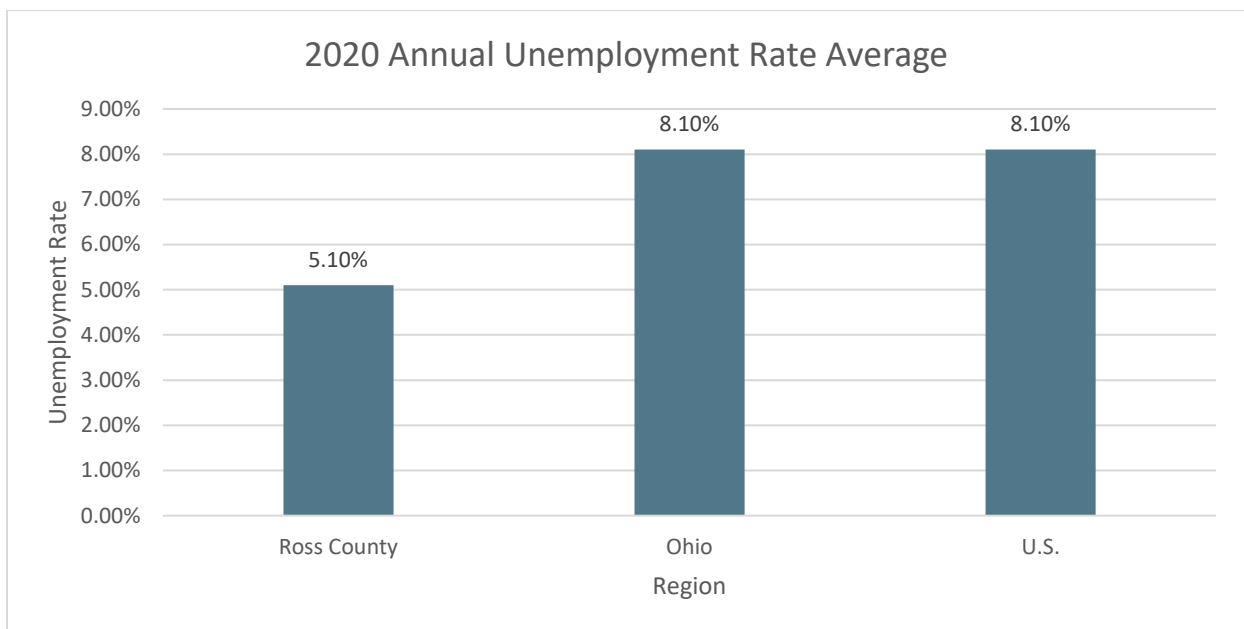


Figure 8: Unemployment Rates. Source: Bureau of Labor Statistics, 2021

Educational Attainment

Educational attainment is another useful tool for measuring the employability of a population; it is generally the case that individuals with more formal education have greater job opportunities, and earn more income, than those with less. In Ross County, approximately 12% of the population is without a high school degree or equivalent. The percentage of the population with a bachelor’s degree or higher (16.8%) is low; in Ohio and the United States, 29.7% and 33.6% of the population have bachelor’s degrees, respectively. There are, of course, other technical certifications that are not included in the graph below that could qualify community members for high-paying jobs. However, low educational attainment is likely a contributing factor to low-income levels within the county.

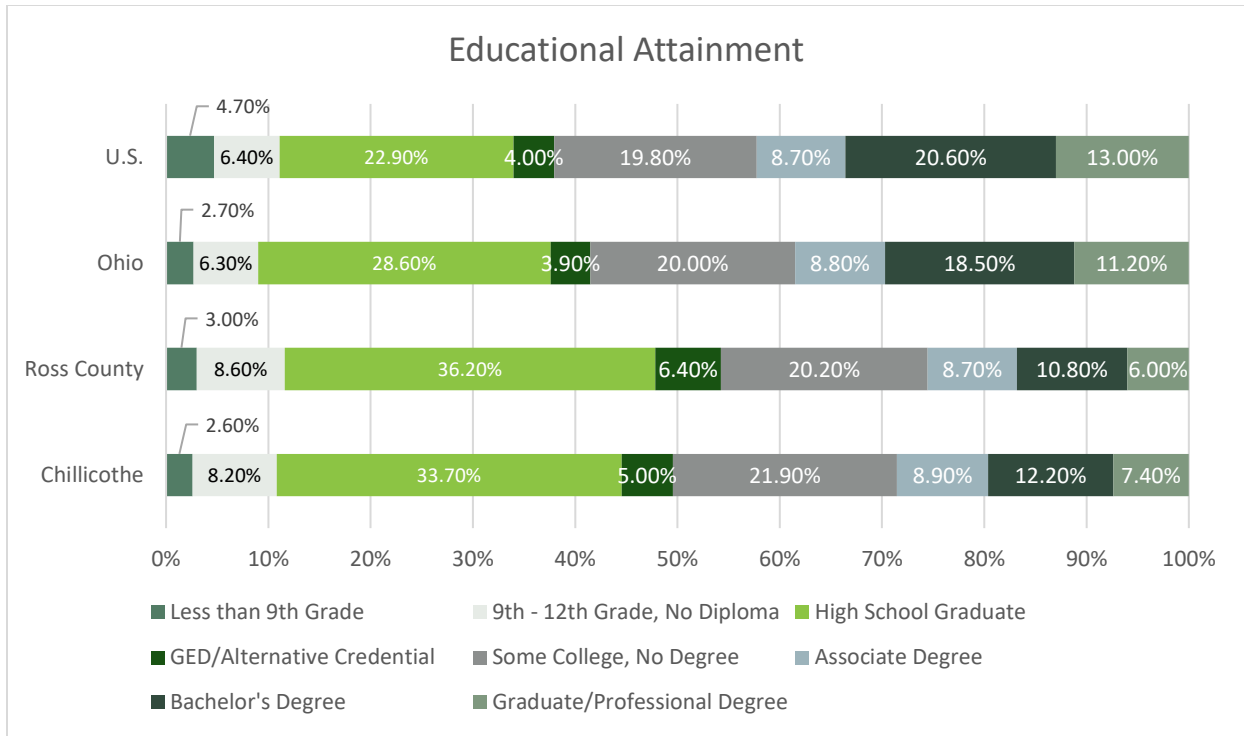


Figure 9: Educational Attainment. Source: Esri, 2021

Household Income and Earnings

Below, household incomes in Chillicothe and Ross County are measured in 2021 and projected for 2026. In Chillicothe in 2021, roughly 53% of households were earning less than \$50,000 per year; that percentage is expected to fall slightly in the next five years. In Ross County, about 46% of households fall below the \$50,000 annual income threshold. Perhaps more concerning, 15.4% and 13.6% of households earn less than \$15,000 annually in Chillicothe and Ross County, respectively. While a significant percentage of households earn so little, there is also a part of the population which earns more than \$150,000 per year, and the housing needs of these tenants need to be considered in a housing plan, as well.

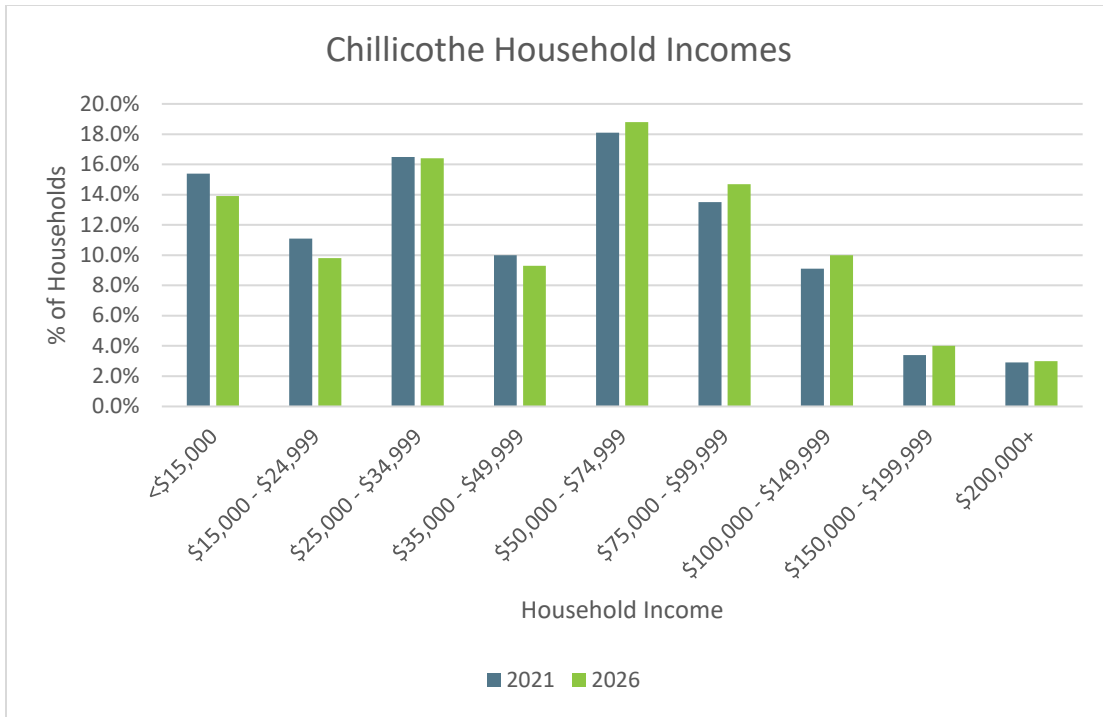


Figure 10: Chillicothe Household Income. Source: Esri, 2021

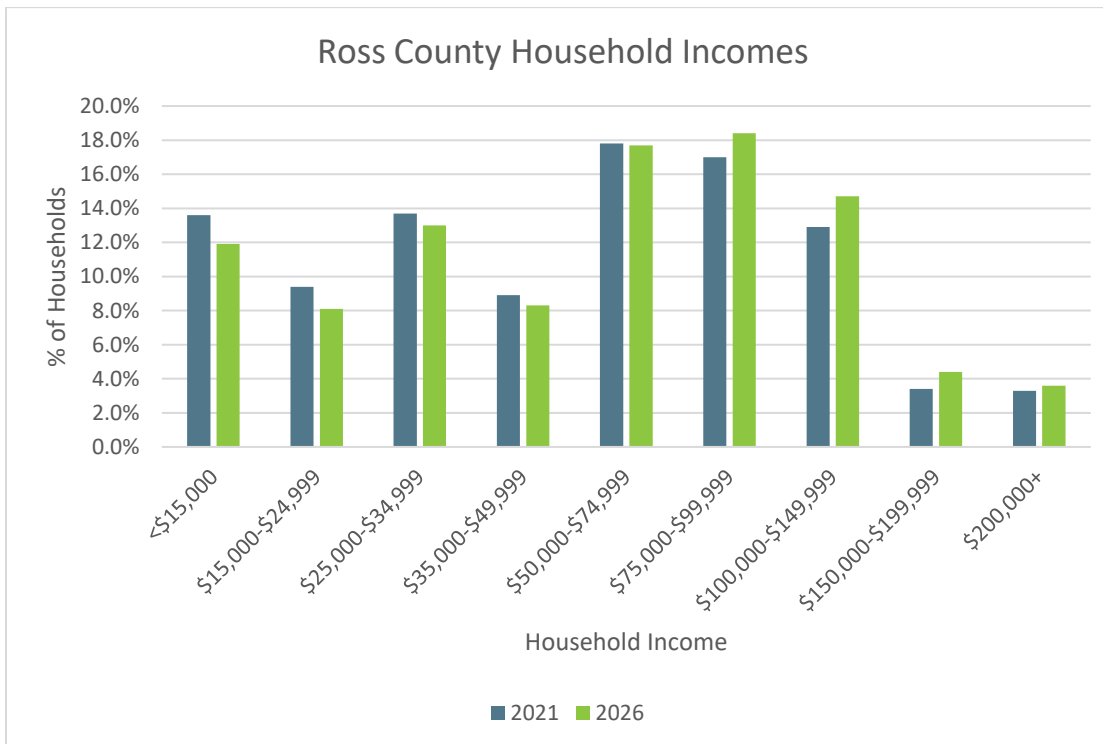


Figure 11: Ross County Household Income. Source: Esri, 2021

Housing Market Analysis

After analyzing the socio-economic data, the next step is to review housing-related data for Ross County and Chillicothe. In this section of the report, a closer look will be taken at housing age, tenancy, vacancies, and costs of renting and owning within the study areas. In addition, data on cost-burden, walkability, eviction rates, tax delinquency, commuting patterns, and transportation infrastructure have been included to inform a more comprehensive understanding of the housing environment within the study area. As in the previous section, data for both Chillicothe and Ross County have been provided whenever possible.

Housing Unit Summary

Housing by Year Built

As the charts below demonstrate, Ross County, and especially Chillicothe, have an exceptionally high number of old homes built before 1940. Conversely, the number of homes built after 2010 is very low. Aging housing often sells for a lower rate than newly developed housing, but the maintenance and upkeep costs are considerably higher for older homes. These costs affect affordability, and the aging housing stock in Chillicothe and Ross County should be accounted for in a housing plan.

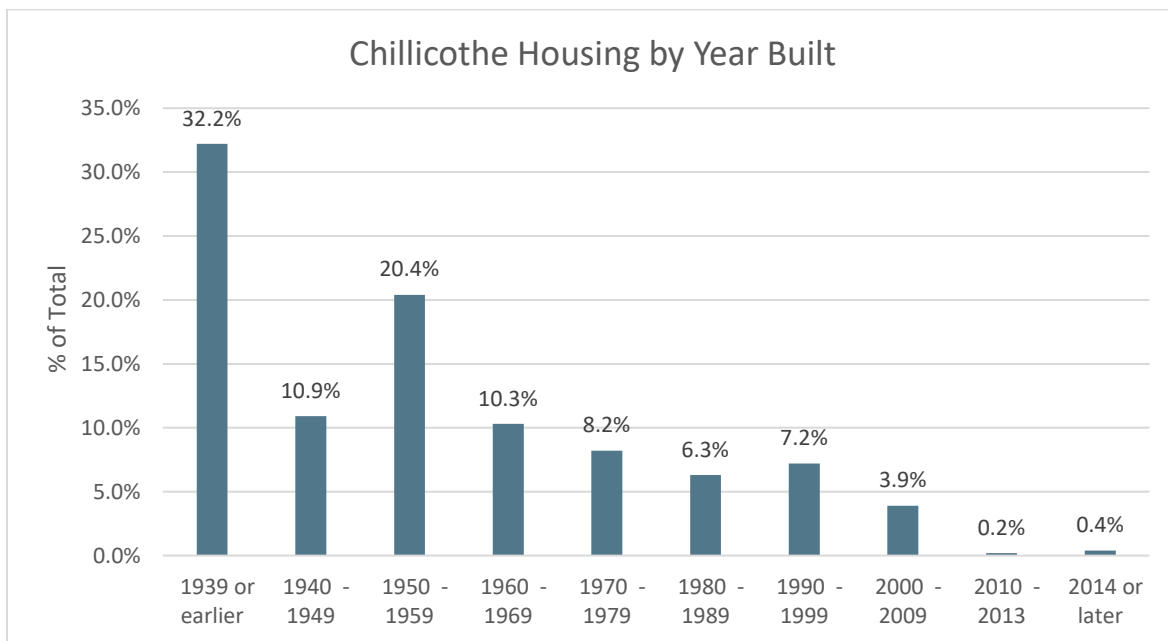


Figure 12: Chillicothe Housing by Year Built. Source: Esri, 2021

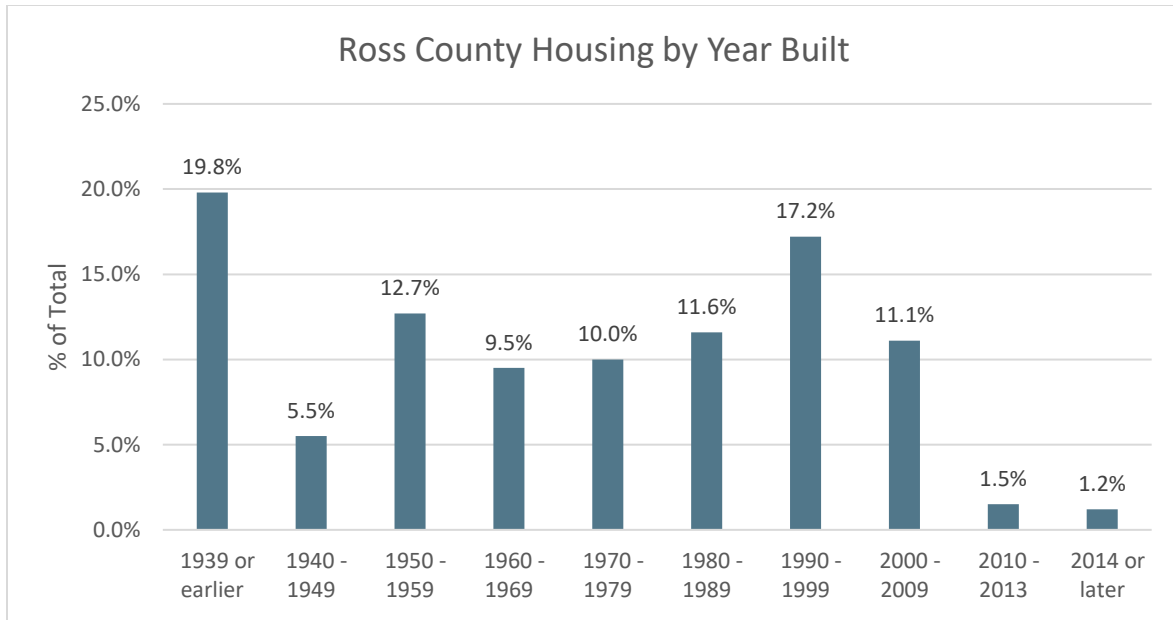


Figure 13: Ross County Housing by Year Built. Source: Esri, 2021

Occupancy and Vacancy Rates

The charts below provide occupancy and vacancy rates within Ross County and Chillicothe between 2010 and 2021 and forecasted to 2026. Vacancy rates declined or remained constant from 2010 to 2021 but are expected to increase slightly in the next 5 years. The vacancy rates in rates in Ross County are not unlike those for the rest of Ohio and the United States; ultimately the vacancy rate of 10-12% indicates that there is existing, underutilized, or uninhabitable housing within the county that could be revitalized, demolished and redeveloped and used to address growing housing needs.

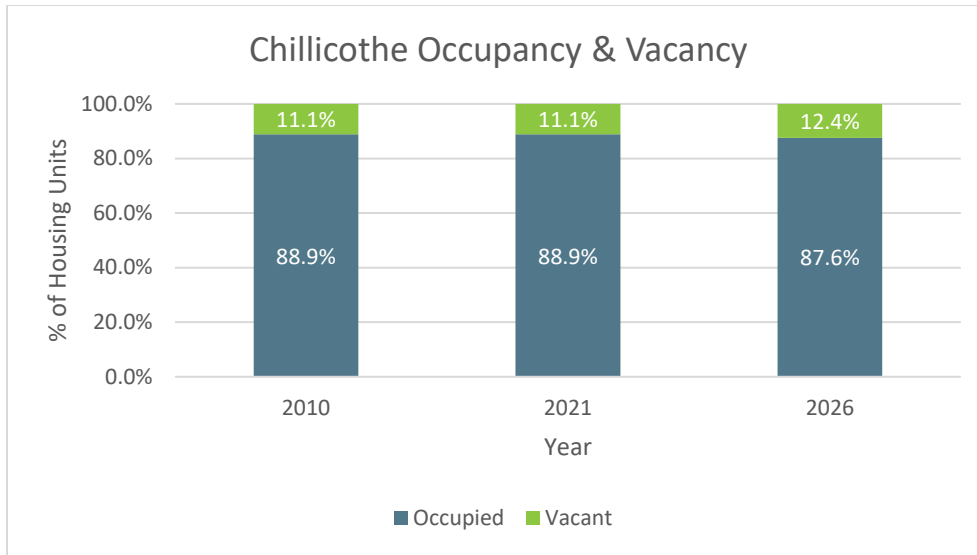


Figure 14: Chillicothe Vacancy Rates. Source: Esri, 2021

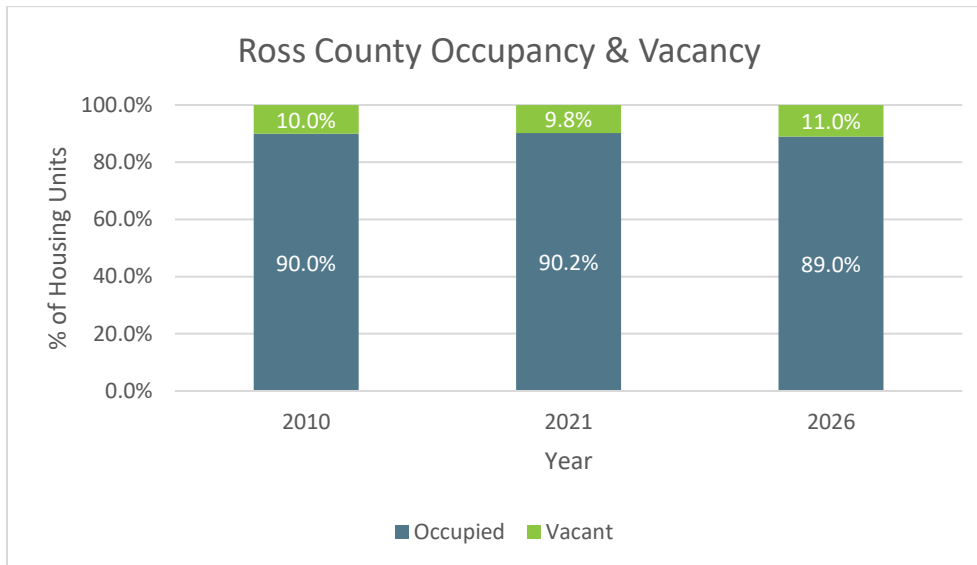


Figure 15: Ross County Vacancy Rates. Source: Esri, 2021

Owner vs. Renter Occupancy (Housing Tenure)

Renter and occupancy rates within the county are expected to remain relatively constant in the next 5 years, as they have in the last 10. While the percentage of renter-occupied housing units at the county level is lower than the national rate, the percentage of renter-occupied housing within Chillicothe is higher than the national rate. The percentage of housing that is renter occupied in Chillicothe is greater than in the entirety of Ross County; the need for high-density housing is generally greater in cities than in rural areas. There could exist more potential for multi-unit development in Chillicothe as much of the population depends upon it for their housing needs.

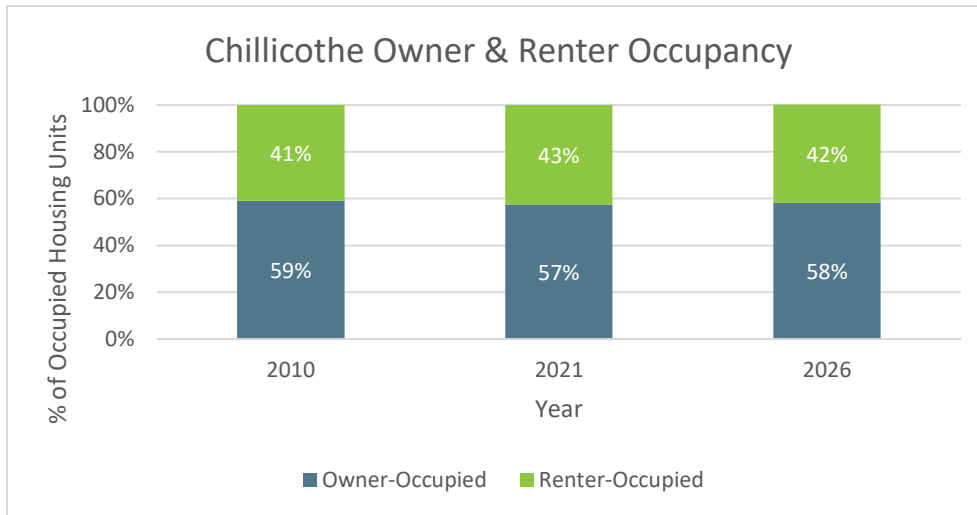


Figure 16: Chillicothe Housing Tenure. Source: Esri, 2021

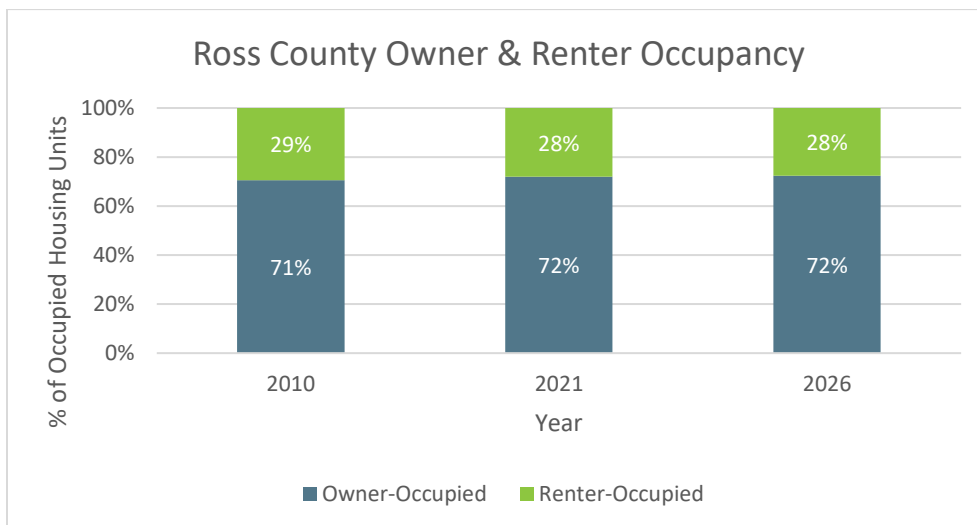


Figure 17: Ross County Housing Tenure. Source: Esri, 2021

Public Housing

Records show the Chillicothe Metropolitan Housing Authority (CHMA) was created in 1965 to 'promote adequate and affordable housing, economic opportunity and a suitable environment free from discrimination.' The CHMA website indicates that the organization operates subsidized housing and administers programs of housing assistance, primarily relying on funding from the Department of Housing and Urban Development (HUD). Currently records indicate that the CHMA is responsible for:

- 387 units of subsidized public housing
- 530 rental assistance housing vouchers

- 31 project-based vouchers
- Managing a Family Self Sufficiency program for both voucher and public housing participants

The website further outlines that public housing is limited to low-income families and individuals. Eligibility requirements include annual gross income tests, family status and proof of US citizenship or eligible immigration status.

Owner-Occupied Home Values

The graphs below illustrate the distribution of owner-occupied housing at different price points in both Chillicothe and Ross County. As was presented earlier in the report in the median home value comparisons, the data below shows that the average home value in Ross County is relatively inexpensive. In 2021, nearly 55% of Chillicothe homes cost less than \$125,000. Fewer than 11% of homes cost more than \$250,000. In Ross County, about 60% of homes cost less than \$150,000, 28% cost between \$150,000 and \$250,000, and 12% are worth more than \$250,000.

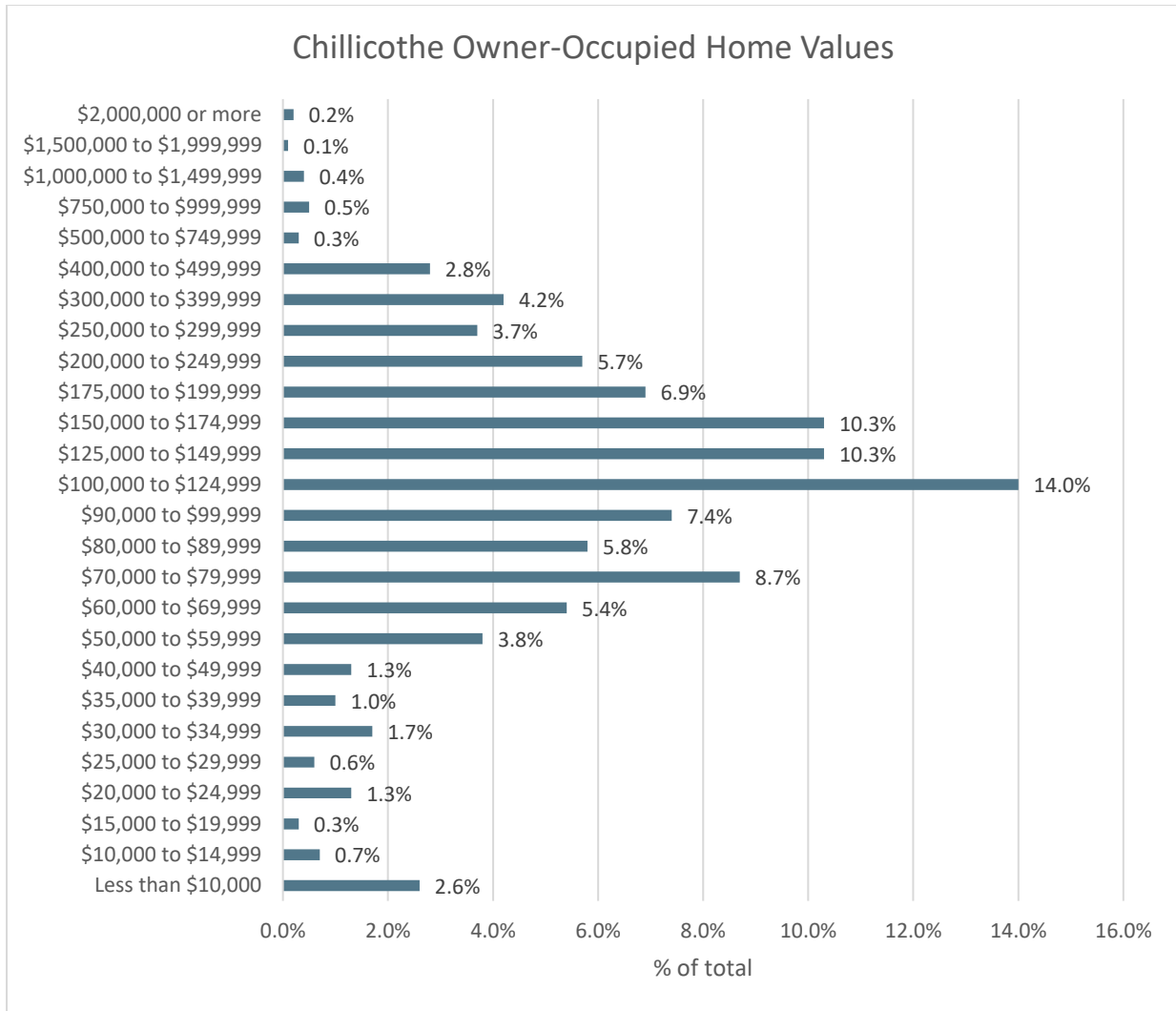


Figure 18: Chillicothe Owner-Occupied Home Values. Source: Esri 2021

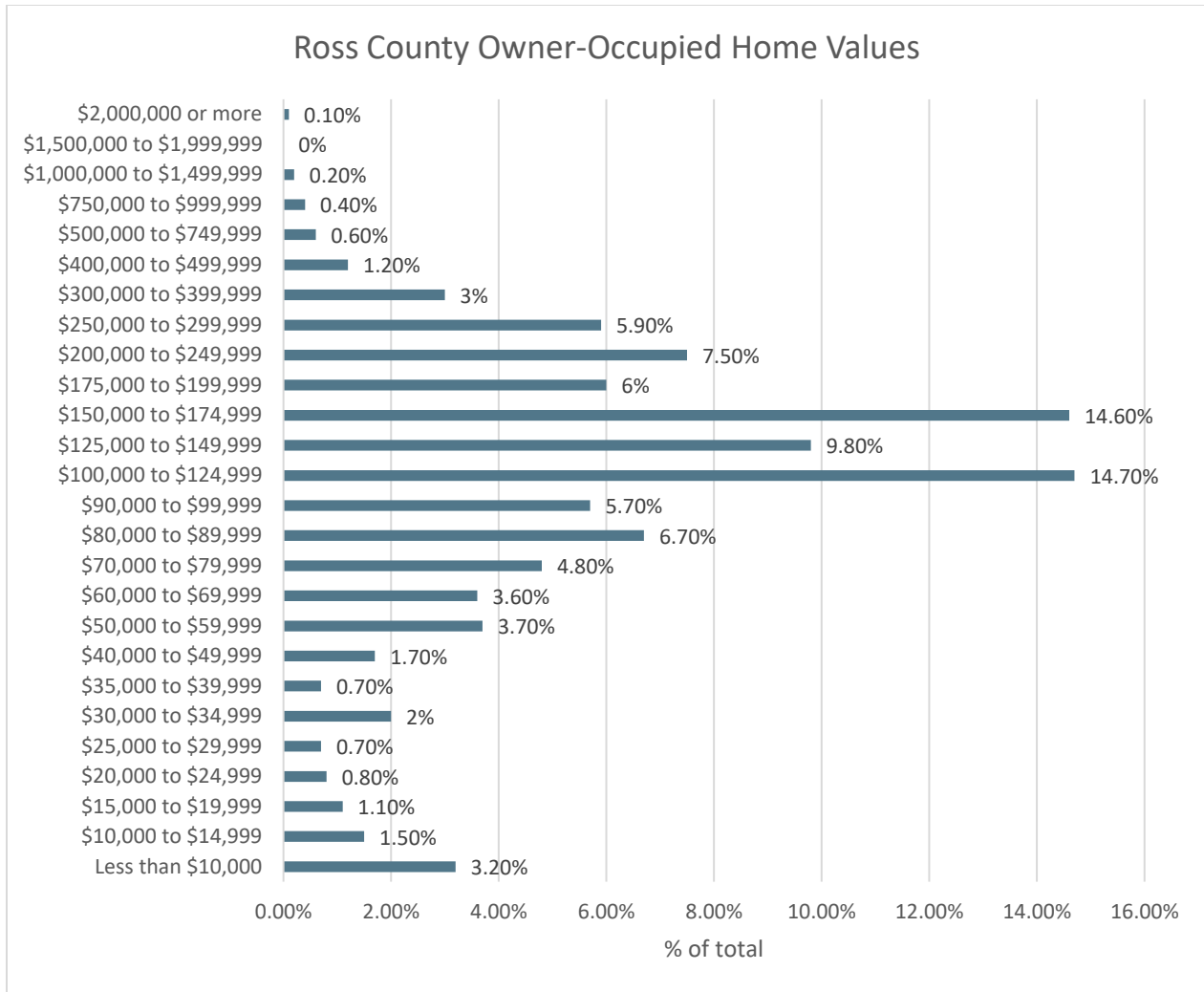


Figure 19: Ross County Owner-Occupied Home Values. Source: Esri 2021

Renter-Occupied Monthly Rents

As was the case with owner-occupied housing, the average monthly rent for a unit in Ross County is relatively low; the average rent is between \$600 and \$650 per month. About 80% of the rental units in Chillicothe cost less than \$700 per month, with 31% costing less than \$500 per month. About 7% of units rent for more than \$800 per month. The rates of Ross County apartments are comparable to those within Chillicothe.

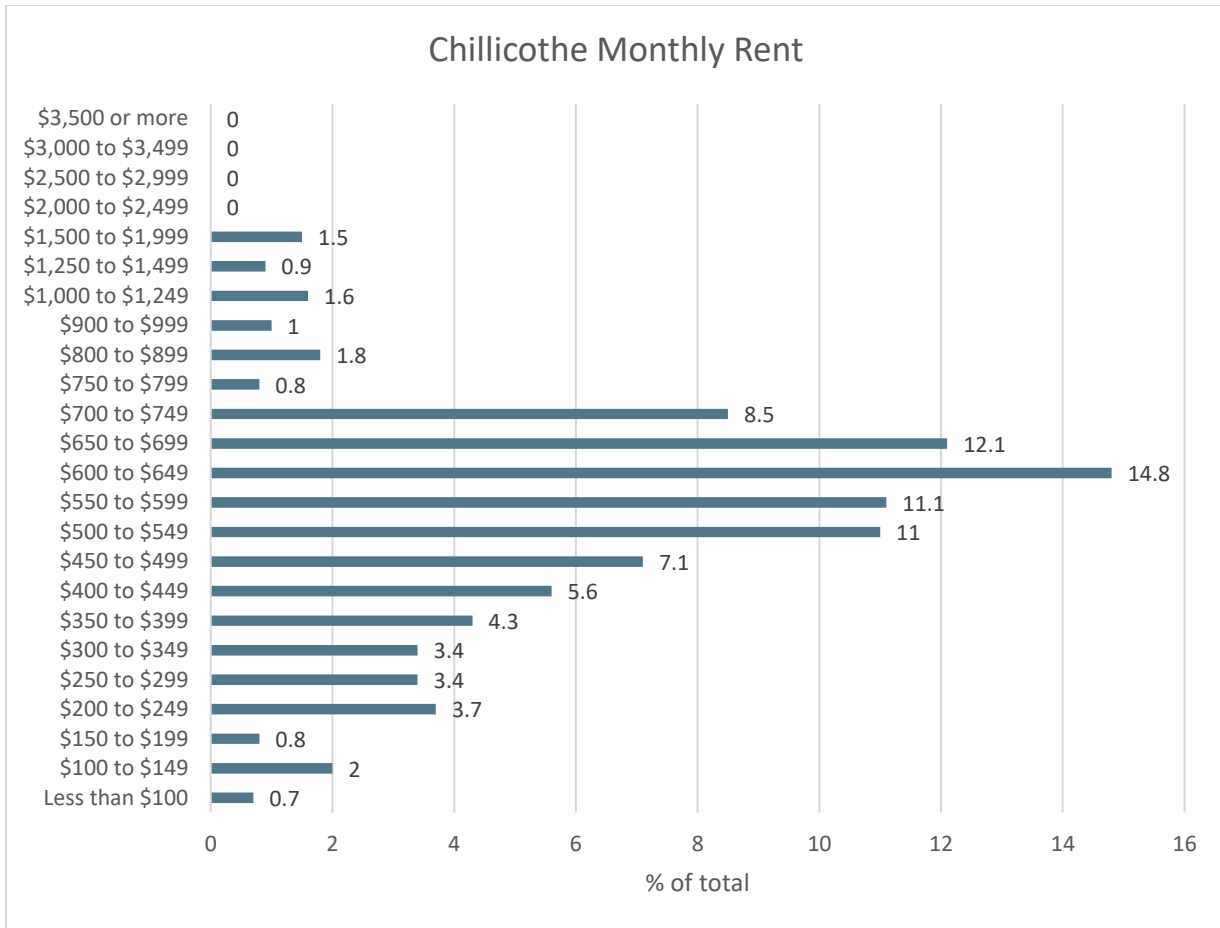


Figure 20: Chillicothe Renter-Occupied Housing Unit Values. Source: Esri, 2021

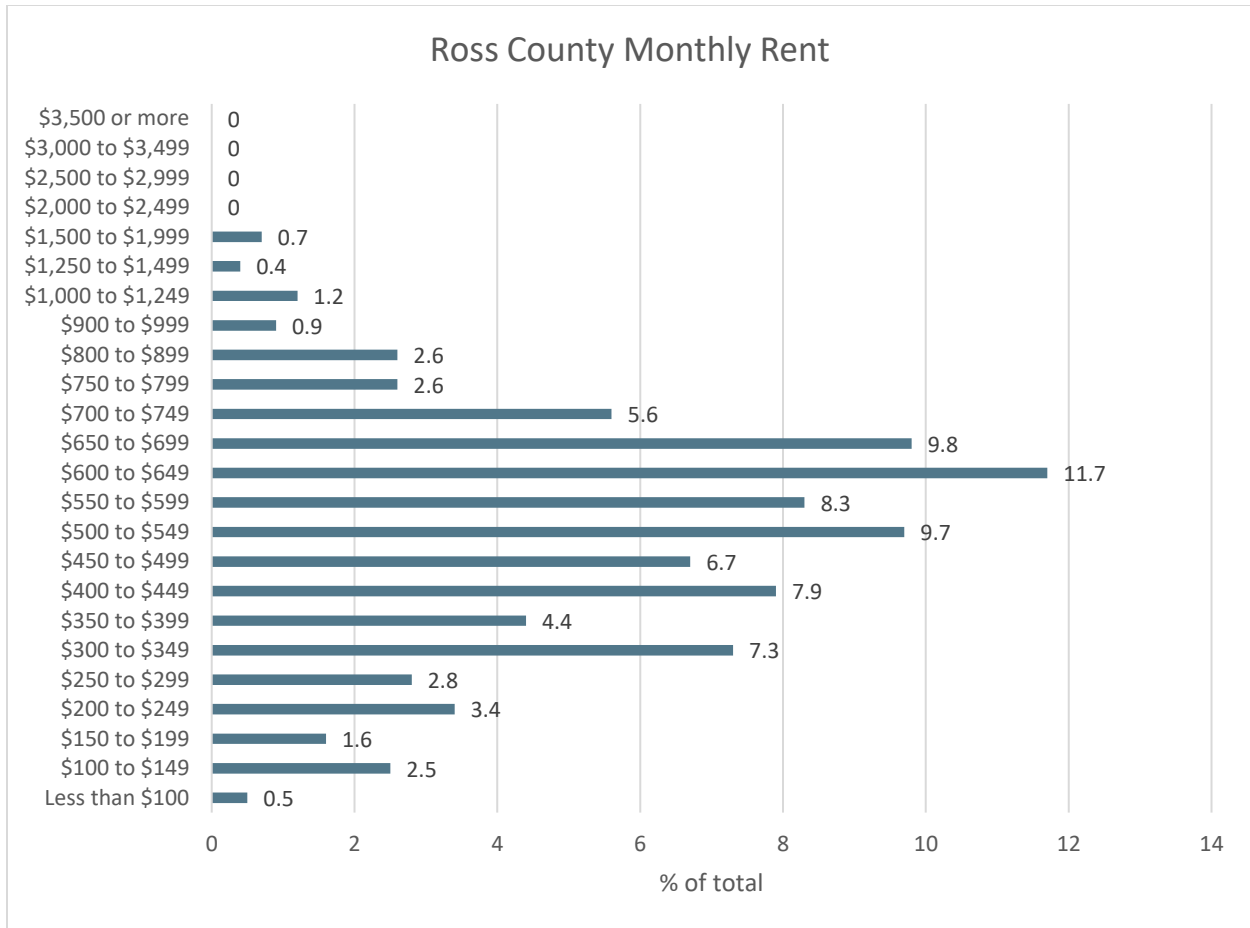


Figure 21: Ross County Renter-Occupied Housing Unit Values. Source: Esri, 2021

Housing Cost Burden Analysis

HUD defines a household as being moderately cost-burdened if between 30% and 50% of their household income is spent on housing. If more than 50% of the household’s income is spent on housing, it is considered to be severely cost-burdened. Between 2014 and 2019, Ross County saw a decrease in the share of owner households that were moderately or severely cost burdened from 21.7% to 17.9%. This share is lower than the United States’ share of cost-burdened households, which was equal to 22.3% in 2019.

There are a couple of limitations with this data that are worth noting. First, the cost-burdened percentage of U.S. households is not necessarily a suitable comparison group for Ross County and Chillicothe; the national housing market behaves much differently than the local housing market, and the demographics of each region are much different. Thus, the overall health of one housing market cannot necessarily be gleaned from a comparison to another dissimilar region. Second, the most recent data available are from 2019; in 2020, the COVID-19 pandemic had a significant impact on the housing market. It is likely that the cost-burdened share of

households in Ross County is much greater in 2021 than in 2019, but there are no data yet to show it.

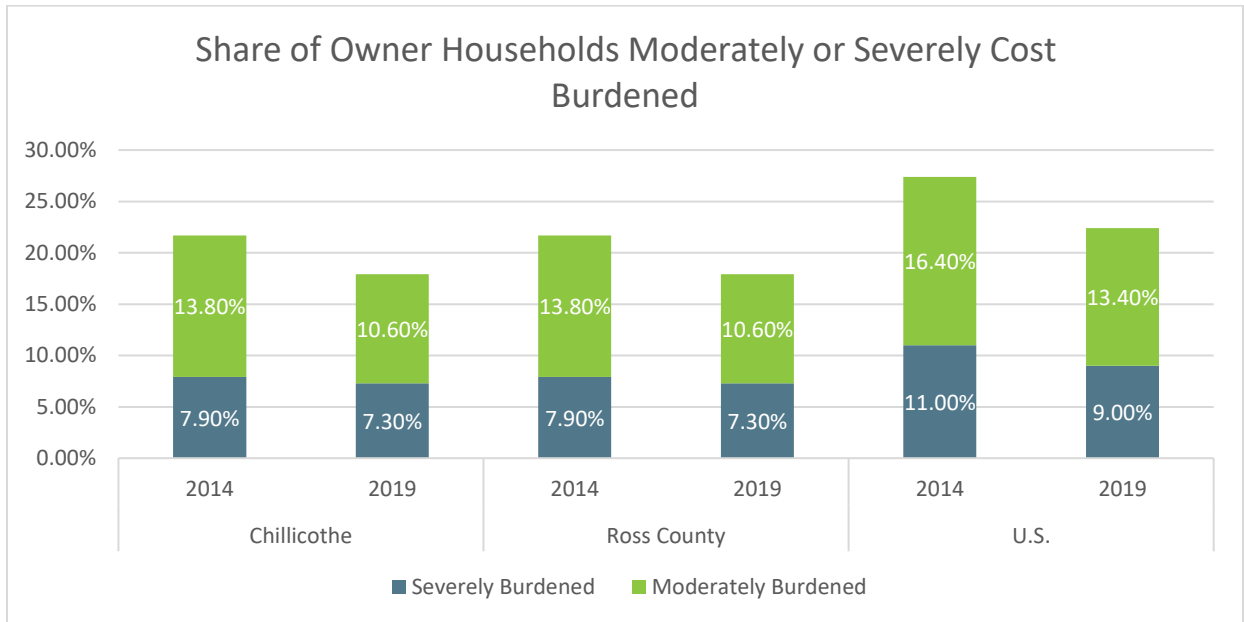


Figure 22: Owner Household Cost Burden. Source: Policy Map, 2021

As the graph below indicates, the incidence of housing cost burden in Ross County and Chillicothe is higher among renter households than among owner households. The lowest-earning part of the population generally rents, and as is depicted in the following graph, low-income households are the most cost-burdened. While the share of moderately cost-burdened households increased from 2014 to 2019, the share of severely cost-burdened households decreased.

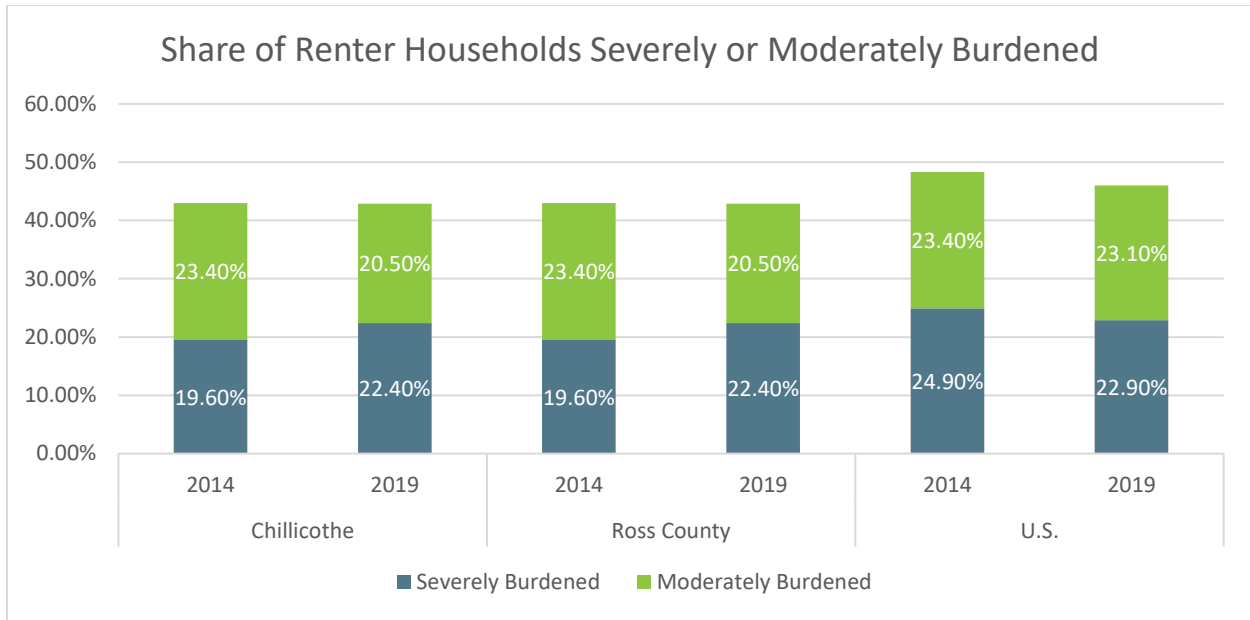


Figure 23: Renter Household Cost Burden. Source: American Community Survey, 2015-2019

Below, the distribution of cost-burdened households among income levels is provided for 2014 and 2019. As one might expect, the most cost-burdened households are those which earn less than \$20,000 per year; it is difficult to find housing which requires less than 30% of a household’s income if that income is less than \$20,000. Approximately 72% of households below that income threshold were cost burdened in 2019. The share of cost-burdened households decreases as the income levels of each category increase. Interestingly, no percentage of households which earn more than \$50,000 annually are cost burdened.

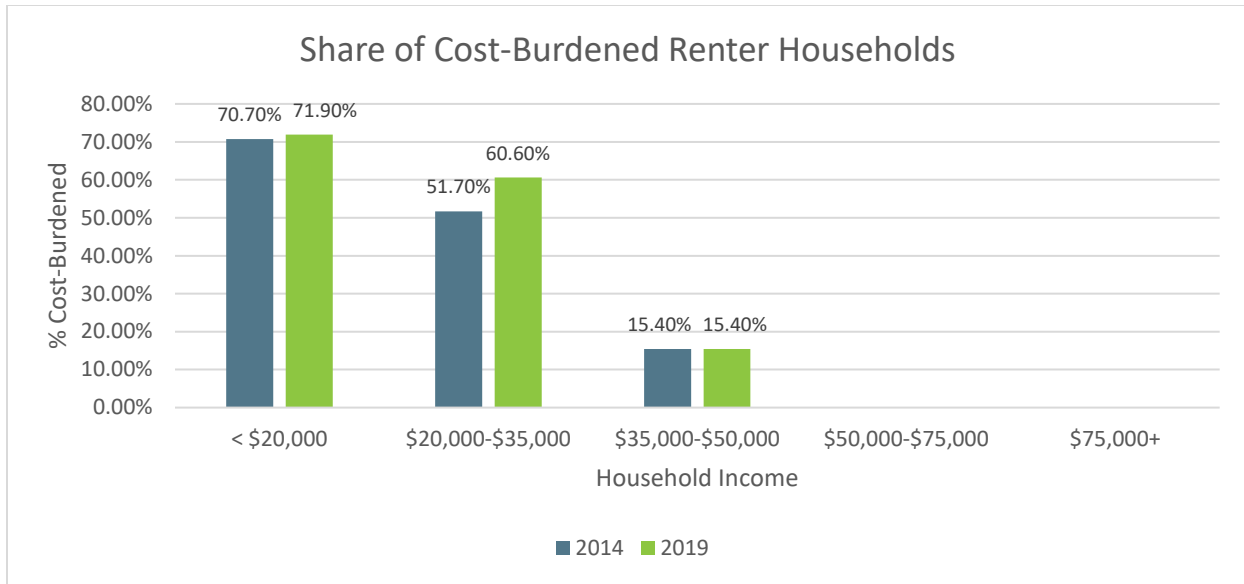


Figure 24: Cost Burdened Households by Income. Source: American Community Survey, 2015-2019

Tax Delinquency, Eviction, and Foreclosure Rates

Tax Delinquency

As of October 2021, 6.5% of real estate parcels had a delinquent tax balance; 30.6% of manufactured or mobile homes had a delinquent tax balance. Tax delinquency can be helpful for gauging the proportion of the population that is under significant financial stress. Due to high financial stress, the risk of home seizure or foreclosure could be greater. Foreclosure, or even general financial stress, can lead to property blight and lower neighborhood quality.

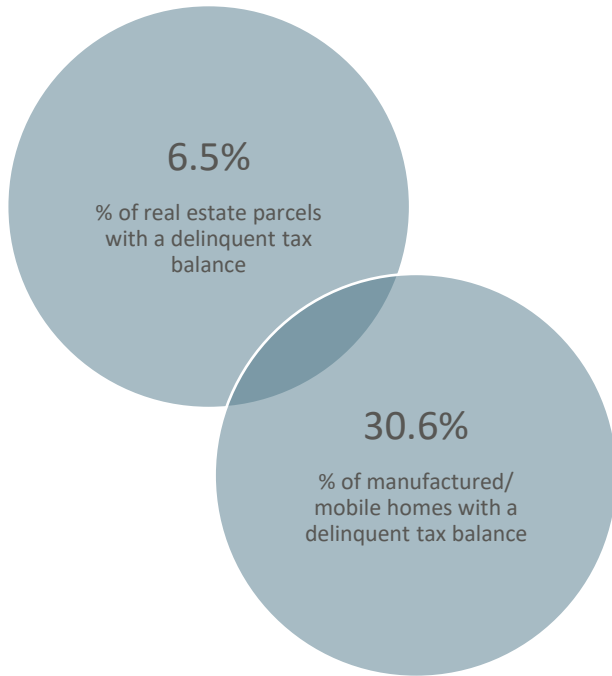


Figure 25: Tax Delinquency. Source: Ross County Treasury, 2021.

Eviction Rates

Eviction rates, like tax delinquency rates, can help measure the population's ability, or lack thereof, to manage their financial expenses. In 2016, both Ross County and Chillicothe had lower eviction rates than Ohio. Chillicothe's eviction rate was greater than Ross County's; a greater percentage of Chillicothe residents are renters, and low-income renters are more likely to be evicted than homeowners. Eviction rates in 2021 are likely higher than in 2016 due to the impacts of the COVID-19 pandemic.

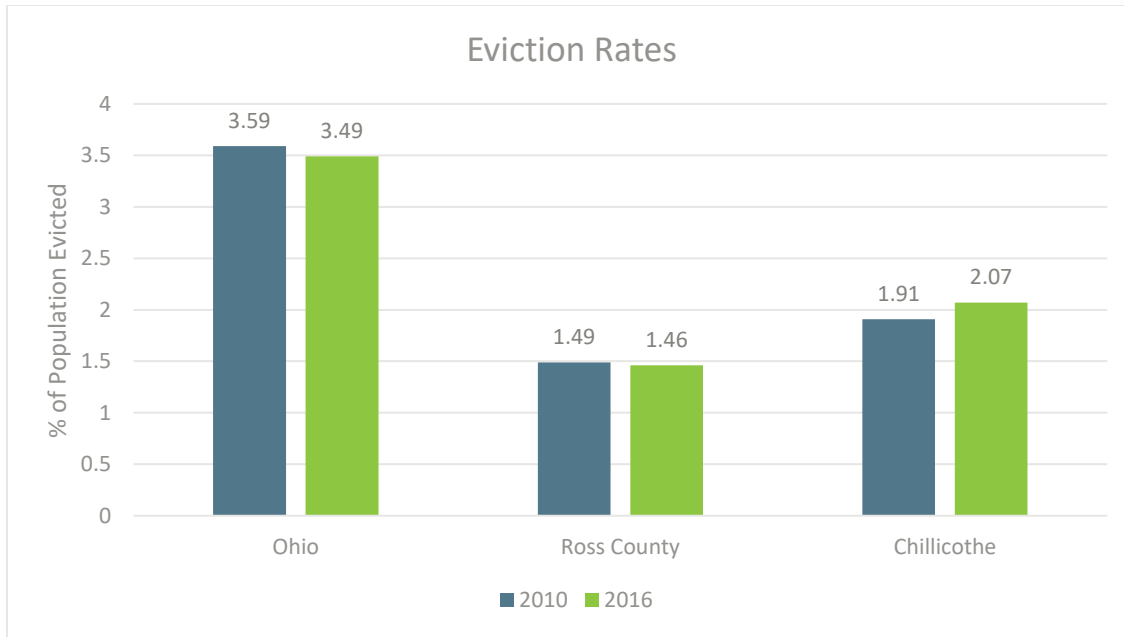


Figure 26: Eviction Rates. Source: Eviction Lab, 2016

Neighborhood Walkability Analysis

According to Walkscore.com, Chillicothe is a car-dependent city; most residents will require vehicular transportation in their daily routines. When developing a housing strategy, it is important to consider the supporting transportation system for any housing developments; transportation costs contribute to an area’s general cost of living, and measures taken to reduce transportation costs or increase accessibility within the region could increase affordability.

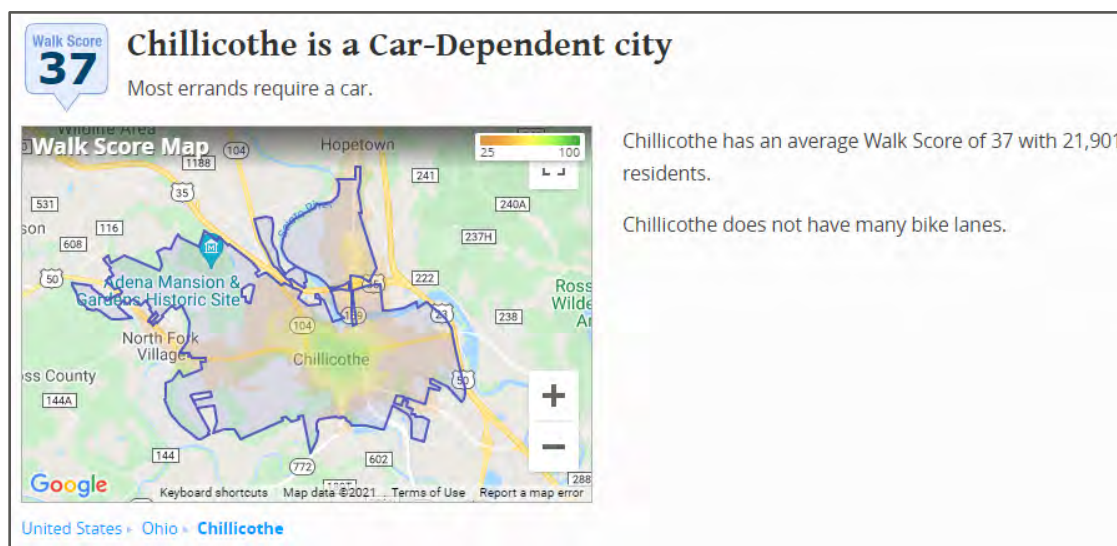


Figure 27: Neighborhood Walkability Analysis. Source: Walkscore.com, 2021

Commuting and Traffic Patterns

As the graph below illustrates, slightly more than 14,000 resident workers are employed outside of Ross County and must commute beyond its limits for work. Conversely, about 13,500 workers live outside of the county and travel into it for work. The net number of commuters who travel into the region for work is -651. In other words, after accounting for the number of workers who travel into the county for work, 651 workers are lost to employers outside of the county. This indicates lost economic productivity in Ross County. Approximately 14,500 people both live and work within the region.

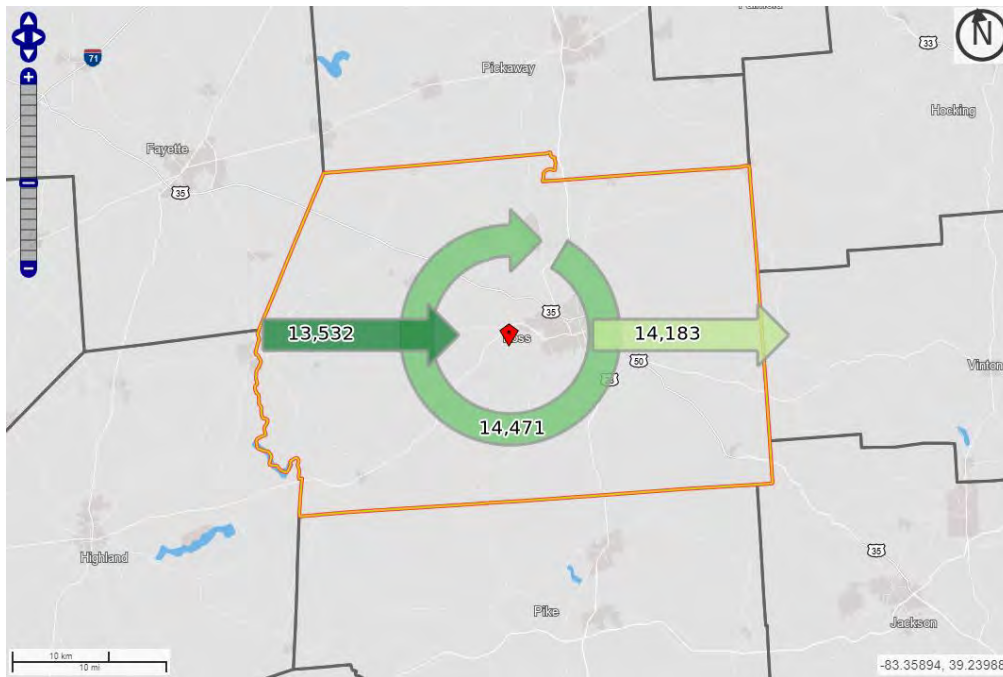


Figure 28: Ross County Commuting Patterns. Source: OnTheMap Census, 2021

Chillicothe, however, observes different commuting patterns. The illustration below shows that 10,547 workers travel into the city for work while 5,760 travel out of it. There are, understandably, more work opportunities within the city than throughout the rest of the county. So, with a narrower focus on Chillicothe City, the net number of commuters who travel into the city for work is 4,787; after accounting for the number of workers who travel out of the city for work, 4,787 workers come from outside of city limits to work within the city. Approximately 2,500 workers both live and work within the city.

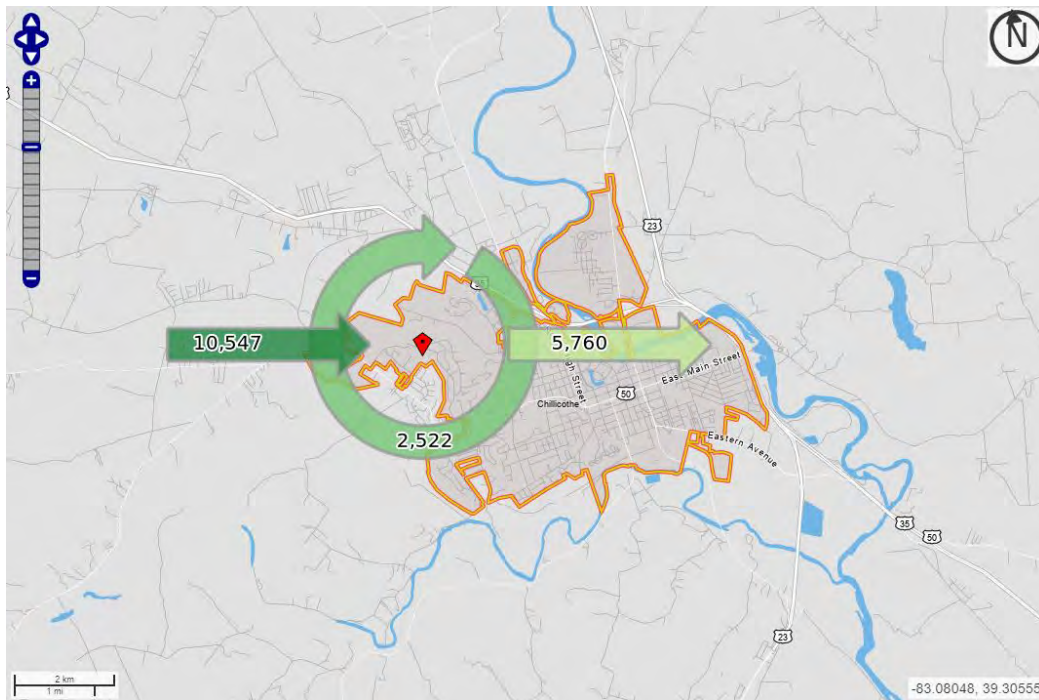


Figure 29: Chillicothe Commuting Patterns. Source: OntheMap Census, 2021

The images below display traffic patterns for Ross County and Chillicothe City, respectively. At the county level, U.S. Route 23 sees the most traffic with 15,000-50,000 vehicles traveling along it daily. As it approaches Chillicothe, U.S. Route 35 also sees a considerable amount of traffic, with volume levels similar to those seen on U.S. 23.

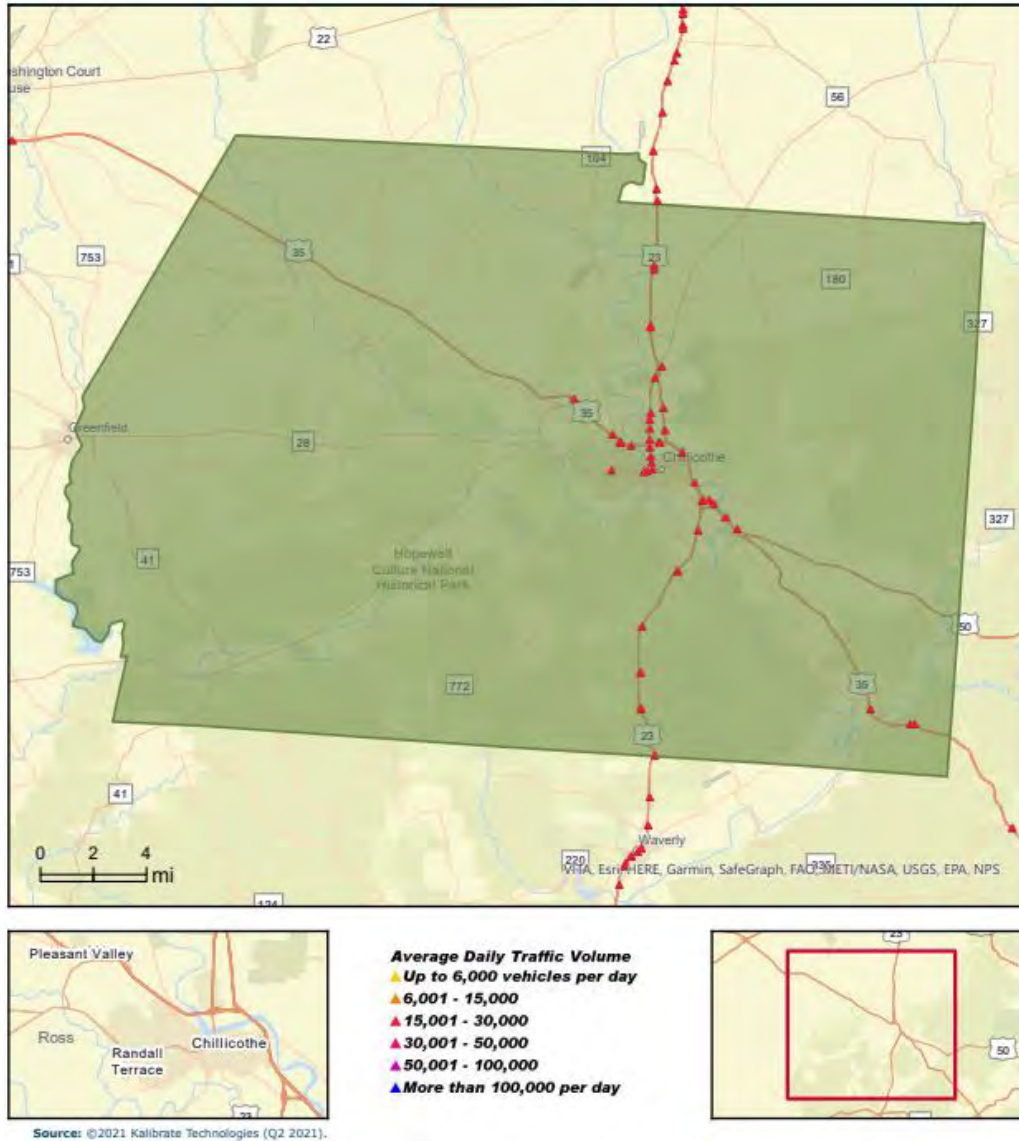
Within Chillicothe City, the most heavily traveled roads are S Bridge Street, Mainstreet/Western Avenue, and U.S. 35. In the image of Chillicothe's traffic patterns, daily vehicle volumes can be seen at different points along each of the roads. The major roads listed above generally accommodate 15,000-50,000 vehicles daily, depending on the proximity to the city's downtown area. Many of the smaller streets within Chillicothe see 6,000-15,000 vehicles traveling along them daily.



Average Daily Traffic Volume
 ▲ Up to 6,000 vehicles per day
 ▲ 6,001 - 15,000
 ▲ 15,001 - 30,000
 ▲ 30,001 - 50,000
 ▲ 50,001 - 100,000
 ▲ More than 100,000 per day



Source: ©2021 Kalibrate Technologies (Q2 2021).



Market Rate and Rental Housing Demand Analysis

In the following section, housing supply and demand at different price points are analyzed, as is available affordable and market rate housing stock within the county. In addition, a tapestry segmentation analysis is provided, which helps describe the county’s demographics and population needs. This section aims to highlight gaps in the existing housing market, which can help inform housing strategies.

Housing Demand Analysis

A housing demand model for Ross County forecasts and quantifies annual demand over a five-year period. The Housing Demand Model reflects ESRI business analyst data that includes US Census data and forecasts population statistics. Using this data, TPMA created the housing demand model for the region’s estimated population through 2026. Once persons living in group quarters are removed from the population projection, then an estimate for the population living in households can be made.

The data shows that housing unit occupancy rates have remained consistent at around 89%. The projected number of vacant homes is expected to fluctuate between 3,300 and 3,700 between 2021 and 2026. To calculate housing demand over the next five years, vacancy and demolition rates are factored into the estimate of new housing development. Using population growth statistics, the net increase in housing units can be estimated.

Based on current estimates, Ross County will need an additional 597 housing units between 2021 and 2026 to accommodate for changing population needs. Annually, this equates to the addition of 119 units between 2021 and 2026.

Demand for New Units	2010	2021	2026
Total Based on Household Growth	2,405	463	294
Total New Units Needed (Including Units Lost)	2,993	1,061	597
Annualized Demand	299	106	119

Between 2021 and 2026, an estimated 597 housing units will be required to keep up with Ross County’s growth. Considering current rental and ownership trends within the region, the expectation is that 430 of those units (72%) would be for sale while 167 units (28%) would be for rent.

Unit Type	2021-2026 Annual Total	2021-2026 5-Year Total
Own	86	430
Rent	33	167
Total Units	119	597

The same calculations have been made for Chillicothe below. Housing unit occupancy rates, like the rest of Ross County, have remained consistent at approximately 89%. The projected number of vacant units will increase from 1,107 to 1,205 between 2021 and 2026.

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Based on current estimates, Chillicothe will need an additional 63 housing units by 2026 to accommodate population growth. This equates to the addition of about 13 units, annually, between 2021 and 2026.

Demand for New Units	2010	2021	2026
Total Based on Household Growth	-147	120	-37
Total New Units Needed (Including Units Lost)	47	317	63
Annualized Demand	5	32	13

Owner and renter rates are different in Chillicothe than throughout the rest of the county. The percentages of owner-occupied housing units and renter-occupied housing units are 57% and 43%, respectively. Thus, we can predict that of the 63 units required in the next 5 years, 36 of those units would be for sale while 27 units would be for rent.

Unit Type	2021-2026 Annual Total	2021-2026 5-Year Total
Own	7	36
Rent	5	27
Total Units	12	63

Analysis of Market Rate Housing

Fair Market Rent

In the table below, the fair market rates for efficiency, one-bedroom, two-bedroom, three-bedroom, and four-bedroom apartments are presented for Ross County.

Final FY 2022 & Final FY 2021 FMRs By Unit Bedrooms					
Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2022 FMR	\$572	\$617	\$784	\$969	\$1,063
FY 2021 FMR	\$616	\$623	\$792	\$985	\$1,074

Table 2: Fair Market Rent. Source: HUD User FY 2022 Fair Market Rent Documentation System, 2021.

Analysis of Affordable Rate Housing

Affordable Rental Housing

Affordable rate housing caters to low-income population. As defined by HUD, low-income households earn less than 80% of the annual median household income. Each of the apartments listed below offers low-income housing, or housing affordable for households that earn less than 80% of the annual median household income; the number of units available in

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each is listed on the right-hand side of the table. In total, 589 low-income units are available. All of the apartments in this list offer 1–3-bedroom units.

Project Name:	Project Address:	Project City:	Project State:	Project ZIP Code:	Total Number of Units:	Total Number of Low-Income Units
Kingston Senior Village	8 E Ing St	Kingston	OH	45644	36	36
Tanglewood Apartments	440 N Main St	Frankfort	OH	45628	36	36
Bainbridge Manor Apartments	200 Shawnee St	Bainbridge	OH	45612	48	48
North Creek Apartments	176 Clinton Rd	Chillicothe	OH	45601	40	40
Scioto Woods Apartments	1957 Western Ave	Chillicothe	OH	45601	72	72
Bridge Street Landing Apartments	1920 N Bridge St	Chillicothe	OH	45601	84	51
Scioto Woods Apartments	2097 Western Ave	Chillicothe	OH	45601	84	72
Frankfort Place	243 Maple Dr	Frankfort	OH	45628	20	20
Ardmore Crossing	2251 Anderson Station Rd	Chillicothe	OH	45601	50	50
Freedom's Path at Chillicothe	17273 State Route 104	Chillicothe	OH	45601-9718	60	60
Quinn Court	960 Columbus Street	Chillicothe	OH	45601	32	32
Cross Creek Meadows	103 Larry Cox Dr	Chillicothe	OH	45601	32	32
Tiffin Estates	2125 Anderson Station Rd	Chillicothe	OH	45601	40	40

Table 3: Affordable Rental Housing in Ross County. Source: U.S. Department of Housing and Urban Development, 2021

Affordable Owned Housing

	Median Household Income	Low-Income Affordable Housing Ceiling	% of Units Below Affordability Ceiling
Chillicothe	\$44,581.00	\$106,994.40	40.60%
Ross County	\$54,494.00	\$130,785.60	50.90%

Table 4: Affordable Owned Housing in Ross County. Source: U.S. Department of Housing and Urban Development, 2021

Demand for Housing Stock Across Various Price Points

To measure the supply and demand for housing at different price points, the population was first divided into six categories; each category comprises the percentage of the population that can afford a monthly rent within the range indicated for each category. The percentage of the population that can afford housing at each price point is the 'demand' for housing at that level. Then, the percentage of housing units at each price point were divided into each of the six categories; these percentages are the 'supply' of housing at each level.

The graph below demonstrates that, with one exception, the relatively low-cost units (those which cost less than \$900/month) are in greater supply than demand. In other words, there are more units available at those price points than there are people to live in them. The exception is the lowest rent category; since a significant percentage of Chillicothe and Ross County earn extremely low incomes, there is slightly greater demand for very low-cost rental units than supply of those units

The largest supply gap exists for more expensive rental units. About 47% of the population can afford rental units which cost more than \$900 per month; only 5% of rental units, however, are priced above \$900 per month. Due to the limited supply of high-end rental units, renters with high incomes must occupy cheaper units, which reduces the number of options for individuals whose budget allows only for low-cost units. As residents are forced to rent cheaper units than they can afford, the supply of housing is reduced at every price point. The result is that the low-income population is left without any housing options; all the low-cost housing units will have been taken by higher-earning individuals who could not find higher-end housing and were forced to settle for low-cost options.

A shortage of affordable housing is not necessarily a result of limited low-cost housing options; the data below indicates that a contributing factor to the affordability issue in Chillicothe and Ross County is likely a result, in part, of an insufficient supply of housing at higher price points.

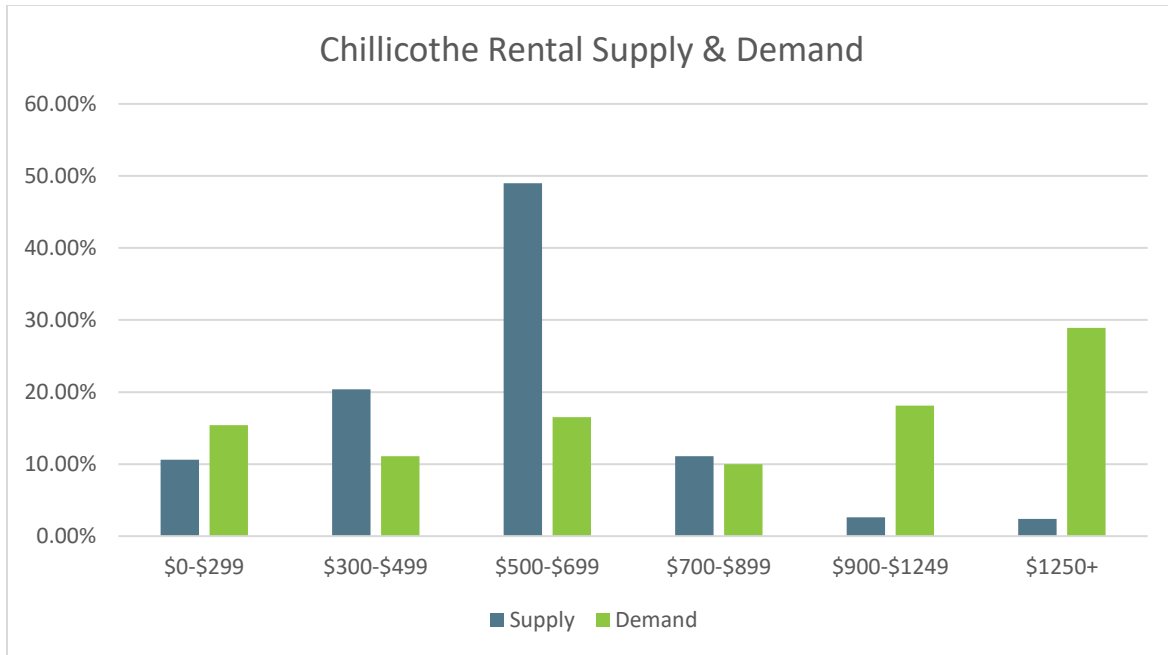


Figure 30: Chillicothe Rental Supply & Demand. Source: Esri, 2021

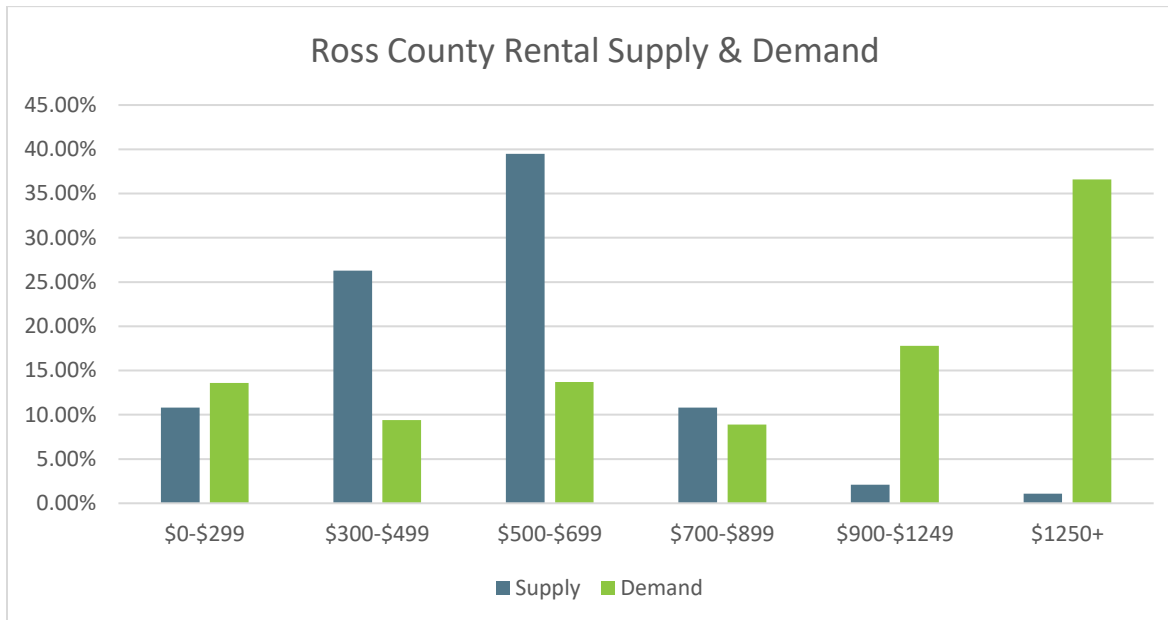


Figure 31: Ross County Rental Supply & Demand. Source: Esri, 2021

In the graphs below, a similar trend can be observed for owner-occupied housing in Chillicothe and Ross County. There is, however, a greater supply gap at the lowest-cost housing category. This gap doesn't necessarily indicate the need for more housing units below the \$50,000 threshold. The percentage of the population which cannot afford a house that costs more than \$50,000 is not likely in the market for a house at all; they're more likely to occupy for-rent units.

As with for-rent units, the demand for for-sale housing units in the highest category (\$250,000+) is greater than the supply. Any shortage at higher price points pushes buyers in the market into lower-cost markets, which can exacerbate supply gaps at lower price points.

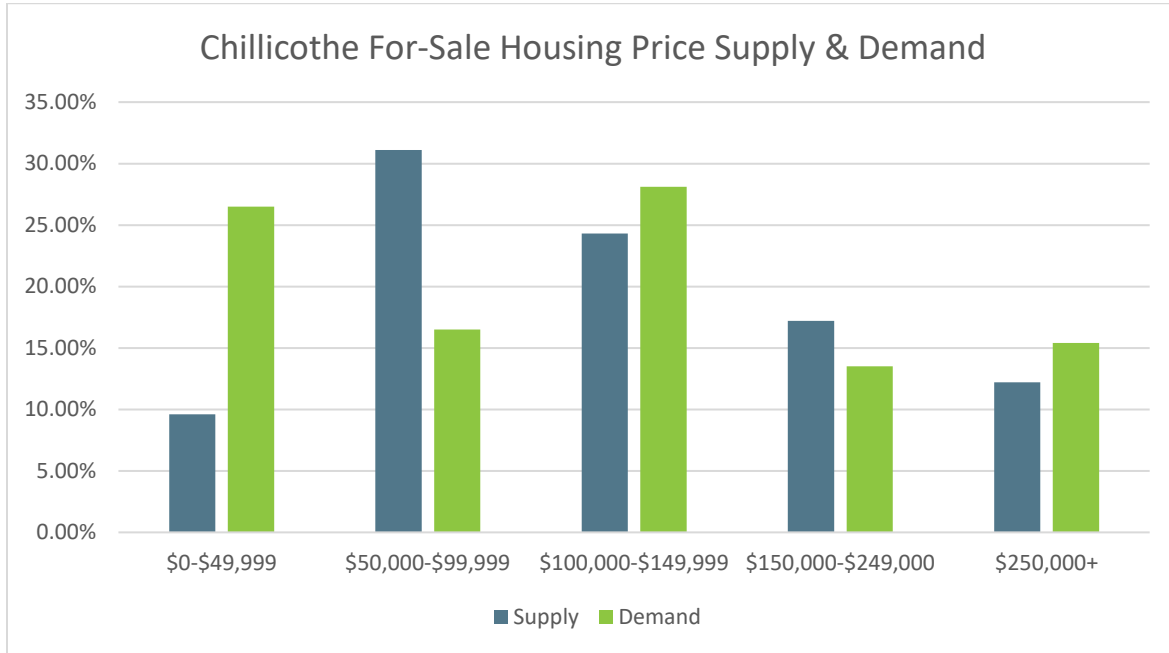


Figure 32: Chillicothe For-Sale Housing Supply & Demand. Source: Esri, 2021

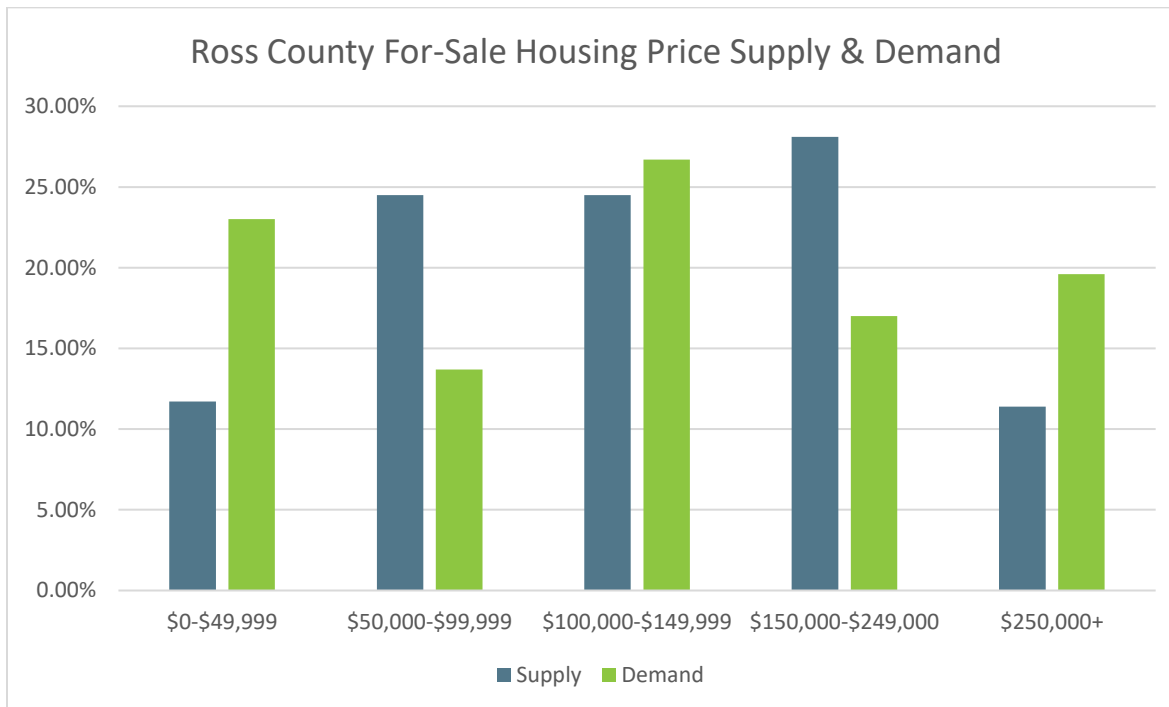


Figure 33: Ross County For-Sale Housing Supply & Demand. Source: Esri, 2021

Demand for Housing Type

Using tapestry information provided in the following section, the demand for rental and for-sale units can be calculated and compared to the actual supply of each in Chillicothe and Ross County. As the graphs below indicate, the mix of rental and for-sale units at both the city and county level are almost exactly aligned with the population’s needs, as measured by the tapestry demand model.

In Chillicothe, approximately 42% of the population demands for-rent housing; 43% of housing units in the city are for rent. 58% of the population desires for-sale housing, which constitutes 57% of the existing housing stock. In Ross County, about 28% of the population demands for-rent housing, which matches the supply. The demand for for-sale housing matches the supply, as well.

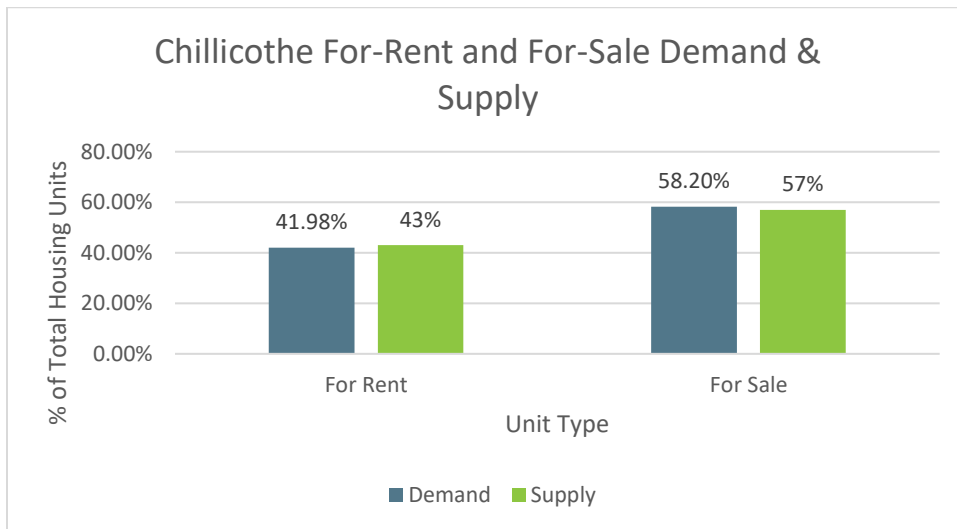


Figure 34: Chillicothe Housing Tenure Supply & Demand. Source: Esri, 2021

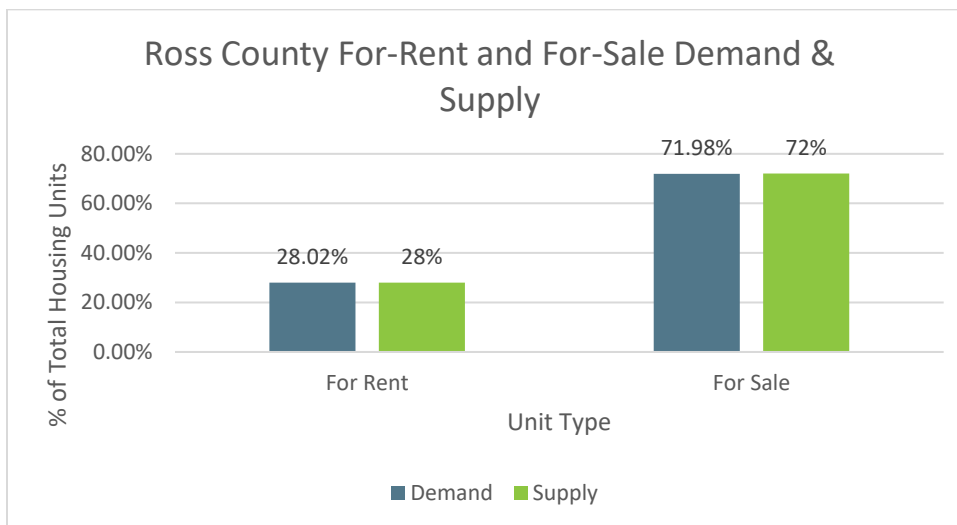


Figure 35: Ross County Housing Tenure Supply & Demand. Source: Esri, 2021

Tapestry Demand Model

Esri's Tapestry Market Segmentation characterizes and measures an area's population based on income, age, and general lifestyles. The tapestry segmentation for Chillicothe and Ross County can be helpful for understanding the needs and habits of the population, which can inform a housing strategy. Below, each of the tapestries present in the study area are briefly defined; full descriptions of each of the tapestries can be found on [this webpage](#). In the tables that follow, the percentage of the population constituted by each tapestry is given, as well as general statistics for each group.

Tapestry Descriptions

Down the Road is a unique segment in the sense that nearly half of households live in mobile homes. Workers of this group are often employed in the service, retail trade, manufacturing, and construction industries. They're a slightly younger group but earn low household incomes.

Golden Years households are an older group; the median age of the segment is 52.9 years. Household incomes within this group are high – approximately \$72,000. Many are out of the workforce and can spend their time pursuing leisure interests. Most households are without children.

Green Acres is another middle-aged group, but one which earns a high median household income of nearly \$77,000. Members of this group are cautious consumers, and focus on quality, durable housing. Nearly 90% of these households own their housing, and the median house value is \$235,000 for the group.

Heartland Communities are not projected to grow, but to remain constant in their percentage of the population. Households in this segment generally have a high preference for home ownership and are likely to have younger children; the median age of group members is about 42 years. This group earns an average median household income.

In Style is the fastest-growing segment, with a distinct preference for home ownership. This segment has some of the greatest purchasing power of the group, as the median household income is about \$73,000. Most members of this group are professional singles or couples without children.

Middleburg members are often young couples, many of which have young children. This group has a strong preference for home ownership. They're traditional, family-oriented consumers who earn a median household income of approximately \$60,000.

Midlife Constants have a strong preference for home ownership over rental units, high median household incomes and high median age. As some of the highest earners in the tapestry demand model, members of this segment have most flexibility in choosing housing at various price points. However, they are growing relatively slowly.

Old and Newcomers are often singles or married couples with no children; they are city-dwellers in transition. This segment has some of the highest growth potential of all the

featured segments. Although the preference isn't a strong one, Old and Newcomers are generally more inclined to inhabit for-rent spaces than for-sale homes.

Rural Bypass members prefer undeveloped, rural, farmland spaces. The group is slightly older and is generally comprised of married couples without children and single households. Nearly a quarter of this group is without a high school degree; only 11% hold a bachelor's degree or higher. Thus, their median household income is only \$33,000.

Rustbelt Traditions members are often married-couple families or singles who live in older, single-family homes. There is some variation in the work that this segment performs, but many members are white-collar, skilled workers in the manufacturing, health care, or retail trade industries.

Salt of the Earth is a segment that overwhelmingly prefers home ownership to short-term rentals. On average, a household within this segment contains 2-3 people, and makes approximately \$56,000 annually. This is another young- or middle-aged segment with members in their early- or mid-forties.

Set to Impress comprises young, often single-person households. Their occupations do not require advanced skillsets, and the median household income is about \$33,000. This group has a strong preference for rental units.

Small Town Simplicity is the slowest growing segment in the model; these residents have no clear preference for rental or homeownership when considering households. Households in this segment earn the lowest median household income and have very limited purchasing power. Many families within this segment are bound to the area by community ties.

Southern Satellites is a segment characterized by middle-aged, married-couple families who have a strong preference for home ownership. Median household income is relatively low for this group, though, which limits their flexibility in purchasing homes at different price points. These families normally settle in rural areas.

Traditional Living has one of the smallest projected growths among the dominant tapestries. This segment demonstrates an inclination for home ownership. The presence of slightly larger household size suggests that many households within this segment have children. This indicates a high likelihood for the need of multiple bedrooms and makes high-quality school districts more important to this group. Traditional Living segment has a relatively low median household income.

Chillicothe Tapestries

Chillicothe Tapestries	Percentage of Chillicothe Households	Expected Population Growth	Own	Rent	Median Age	Household Size	Median Household Income	Max House Price	Max Monthly Rent
Old and Newcomers	25.8%	0.70%	45%	55%	39.4	2.12	\$44,900	\$134,700	\$935

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Traditional Living	19.3%	0.20%	59%	41%	35.5	2.51	\$39,300	\$117,900	\$819
Midlife Constants	14.9%	0.30%	73%	27%	47.0	2.41	\$53,200	\$159,600	\$1,108
Small Town Simplicity	7.1%	0.10%	50%	50%	40.8	2.26	\$31,500	\$94,500	\$656
Heartland Communities	6.5%	0.00%	69%	31%	42.3	2.39	\$42,400	\$127,200	\$883
In Style	5.6%	0.80%	68%	32%	42.0	2.35	\$73,000	\$219,000	\$1,521
Set to Impress	5.2%	0.60%	28%	72%	33.9	2.12	\$32,800	\$98,400	\$683
Golden Years	4.6%	0.80%	63%	37%	52.3	2.06	\$71,700	\$215,100	\$1,494
Salt of the Earth	4.4%	0.30%	83%	17%	44.1	2.59	\$56,300	\$168,900	\$1,173
Rustbelt Traditions	3.6%	0.30%	71%	29%	39.0	2.47	\$51,800	\$155,400	\$1,079

Table 5: Chillicothe Tapestry Market Segmentation. Source: Esri, 2021

Ross County Tapestries

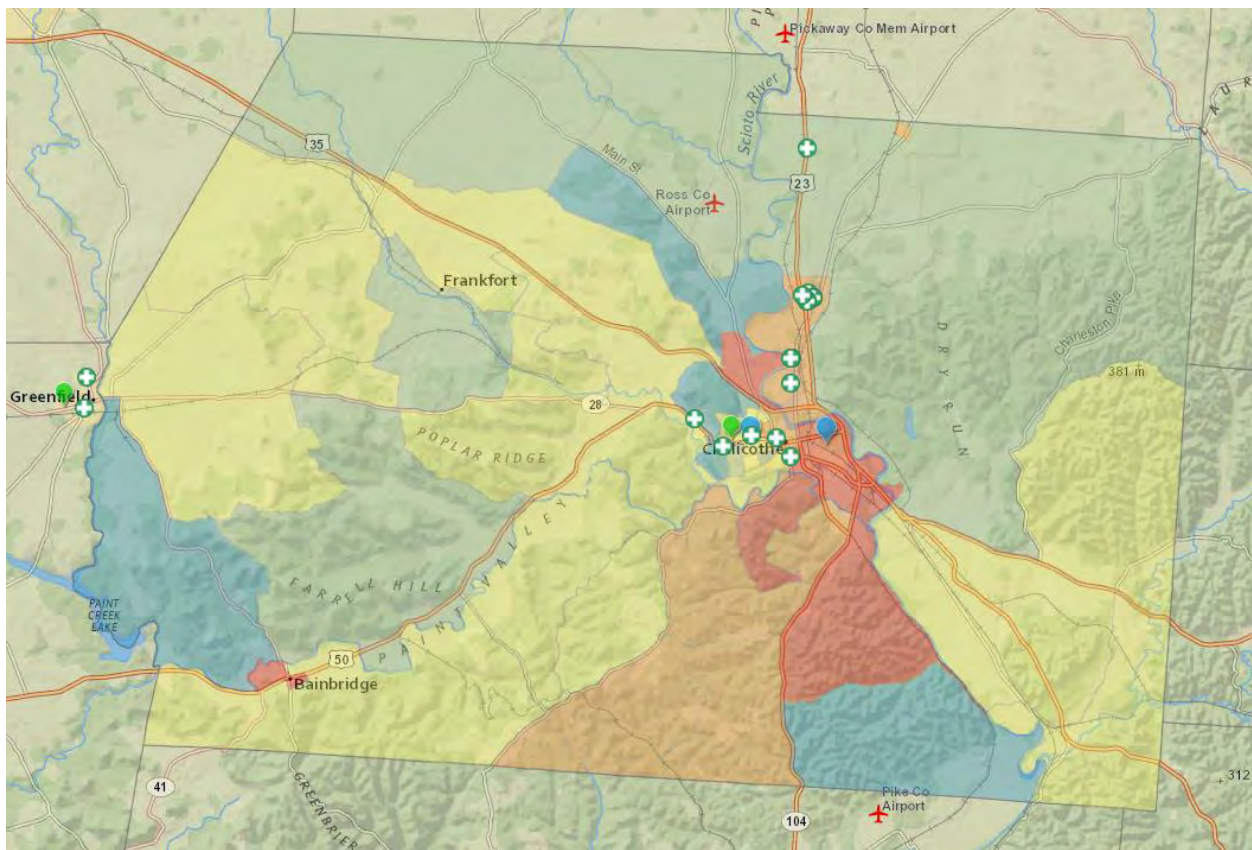
Ross County Tapestries	Percentage of Chillicothe Households	Expected Population Growth	Own	Rent	Median Age	Household Size	Median Household Income	Max House Price	Max Monthly Rent
Salt of the Earth	21.3%	0.30%	83%	17%	44.1	2.59	\$56,300	\$168,900	\$1,173
Southern Satellites	19.9%	0.70%	78%	22%	40.3	2.67	\$47,800	\$143,400	\$996
Old and Newcomers	11.3%	0.70%	45%	55%	39.4	2.12	\$44,900	\$134,700	\$935
Heartland Communities	7.1%	0.00%	69%	31%	42.3	2.39	\$42,400	\$127,200	\$883
Traditional Living	6.4%	0.20%	59%	41%	35.5	2.51	\$39,300	\$117,900	\$819
Midlife Constants	5.7%	0.30%	73%	27%	47.0	2.41	\$53,200	\$159,600	\$1,108
Green Acres	4.9%	0.90%	86%	14%	43.9	2.70	\$76,800	\$230,400	\$1,600
Middleburg	4.1%	1.40%	73%	27%	36.1	2.75	\$59,800	\$179,400	\$1,246
Down the Road	2.8%	0.90%	65%	35%	35.0	2.76	\$38,700	\$116,100	\$806
Rural Bypass	2.5%	0.00%	70%	30%	40.4	2.55	\$33,000	\$99,000	\$688

Table 6: Ross County Tapestry Market Segmentation. Source: Esri, 2021

Median Home Value and Healthcare Provider Map

A geographic display of economic-related data can be helpful for understanding housing patterns and neighborhood affluence, as well as for identifying development opportunities. The map below charts 2010 Census Blocks and color-codes them by median home value. The interactive map can be accessed through this [link](#).

The median home values of each neighborhood can indicate the economic state of the area. Some neighborhoods have median home values as low as \$42,000; these areas are likely in serious need of redevelopment and could be rehabilitated to better serve the community’s housing needs. Other areas of the county are more affluent and see higher home values and are more likely to be the location of higher-end development. In addition to median home values, the map provides the locations of some of the major healthcare providers in the area. Any gaps identified in the map could indicate potential for future expansion.



QUALITATIVE RESEARCH AND ANALYSIS

Historical Plan and Document Review

A key component of the project methodology for the housing market analysis, the project team conducted a document review by examining various historical planning documents and studies.

The analysis provided the project team with insights into the demographic, social, and economic conditions of the region. In addition, the review and analysis of various plans helped inform the project team of previous and existing housing related goal, strategies, and action plans. Further, the analysis was performed to ensure the project team did not replicate or duplicate existing efforts. Thus, this analysis will position the project team to build upon existing efforts and earlier analysis to develop a contemporary study with appropriate goals, strategies, and action steps. The following plans were reviewed:

- Community Health Needs Assessment, Partners for a Healthier Ross County, 2019
- Analysis of Impediments to Fair Housing Choice, Ross County and City of Chillicothe, 2016
- Strategic Workforce Analysis, Ross County, 2021
- Economic Prosperity Plan, An Economic Development Strategy for the APEG Region, Ohio Southeast Economic Development, 2019
- Ross County 2019 Community Health Needs Assessment, Implementation Strategies, Adena Health System, 2019
- Ross County Relocation Guide, Chillicothe/Ross County Chamber of Commerce, 2021

Document Review Findings and Key Themes

Key findings and themes from the document review include:

- Ross County and Chillicothe measure low on several health-related metrics including life expectancy, obesity, hypertension, and substance abuse disorder. Common environmental factors are cited as contributing to these metrics, including lack of employment opportunities, crime and violence, air quality, and access to basic needs such as housing, food, and transportation.
- There is wide agreement that Ross County and Chillicothe possess several valued community assets including natural assets, cultural capital, social assistance programs, political leadership, and a historic built environment.
- The Southeast East Ohio Appalachian region, including Ross County, demonstrates a shortage of affordable rental homes for extremely low-income households, whose incomes are at or below the poverty guideline or 30% of area median income.
- There is a lack of diverse realtors in the area, resulting in many prospective minority homebuyers feeling uncomfortable working with realtors who don't share common life experiences.
- Most residents understand and acknowledge the need for assisted housing units for the disabled, for victims of domestic violence, shelters for the homeless, specialized housing for individuals suffering from substance abuse disorder, and suitable housing for low to moderate incomes, however, they still do not want these housing units near their property.
- Data indicates an abundance of housing options at affordable price points; however, it is understood that a large percentage of these houses will require substantial improvement and upkeep costs, affecting the actual affordability of the units.
- Inadequate public transportation is cited across numerous plans as an impediment to both housing and employment.

Stakeholder Engagement Findings

An additional key component to the project methodology, stakeholder engagement and outreach, allowed the project team to collect and analyze qualitative information and contextual insights into the housing needs in Ross County and the City of Chillicothe. The project team organized twelve stakeholder interviews and gathered information on for-sale, rental, and special housing needs. In addition, questions were posed in interviews to seek context regarding major obstacles to housing development, mobility, infrastructure, and commuting patterns. Further, interview questions were designed to better understand the impact of housing on the business community and overall quality of life for residents. Interviews were conducted over Zoom, and each lasted approximately 30 minutes. The project team recorded and took verbatim notes to eliminate the possibility of bias when reviewing, synthesizing, and using the feedback to inform strategy. The following set of questions were used in stakeholder interviews.

- In what ways is housing particularly relevant to your organization/business?
- In your opinion, what are the most significant needs for the area housing market?
- Are there any aspects of the area housing market you think are underserved?
- What demographic groups are most affected by these issues?
- What are the root causes of these affects?
- What economic and demographic factors do you think are contributing to the key housing issues that you have noted?
- When you think about your community, what do you consider to be its defining characteristics?
- How does housing relate to those characteristics?
- Does the community have room to improve its housing stock to live up to those characteristics?
- What are the common themes that are emerging in area housing?
- How does housing impact the business community?

Stakeholders from the following organizations were interviewed as part of the stakeholder engagement execution:

- Chillicothe City Government
- Chillicothe Metropolitan Housing Authority
- Ross County Government
- Ross County Community Action Committee

- Adena Regional Medical Center
- Chillicothe Ross County Chamber of Commerce
- Southeastern Ohio Legal Services
- Greater Chillicothe and Ross County Ohio Development
- Scioto Valley Association of Realtors
- Private developers and small business owners

Stakeholder Engagement Summary and Key Findings

Key findings and themes from the stakeholder interviews include:

- The consensus from participants indicated a perception that there was a lack of housing stock across various price points.
- Participants cited the following housing type needs:
 - Special Housing (Emergency, Recovery, Transitional, Supportive Services, Senior Housing)
 - Market rate, multi-unit rental
 - Affordable rate, multi-unit rental
 - Market rate, single-family rental
 - Affordable rate, single-family rental
 - Market rate, owner occupied
 - Affordable rate, owner occupied
- Participants recognized the community has a high level of poverty. Participants recognized that escaping poverty begins with suitable, long-term housing opportunities for residents.
- Participants recognized that the quality of many privately owned affordable units were mostly unsuitable for habitation. In addition, there was a recognition that many rental units may not be up to housing code.
- Several participants suggest that many landlords are unwilling to accept Section 8 vouchers from potential tenants.
- Several participants suggest that some major employers have trouble attracting administrative and leadership talent to the region due to a lack of higher-priced housing options.
- Participants noted that new housing developments are very rare in the area, occurring once every decade at most. They cite lack of suitable infrastructure as one contributing factor, specifically water, sewer, and natural gas infrastructure.
- Several participants cited frustration with the pace of government services. Some claim that laborious and onerous government process impedes growth in some development and rehabilitation efforts.
- Several participants noted the lack of a public residential development authority as an impediment to affordable housing rehabilitation and development.
- Participants identified the following positive community characteristics:
 - Optimism about ongoing revitalization and growth in downtown Chillicothe

- Recognition that Ross County and Chillicothe serve as a regional epicenter and cited the advantages of being in proximity to Columbus, Ohio
- Appreciation for the small-town vibe, walkable downtown, and abundance of history and historical assets
- Appreciation for the rural lifestyle afforded across Ross County with an abundance of natural assets and outdoor recreation opportunities
- Optimism about civic and business leadership and encouraged about increasing collaboration across the public, private, and philanthropic sectors
- Participants identified the following negative community characteristics:
 - Concern about low education attainment, low wages, and lack of economic opportunity for residents
 - Recognition that substance abuse disorder and other associated mental health challenges has had a detrimental effect on a percentage of the residents in the community
 - Recognition that residents perceive ‘two-sides of the tracks’ in Chillicothe, with some neighborhoods demonstrating high levels of poverty, crime, and homelessness
 - Concern about the lack of diversity in the community

Housing Development Issues and Considerations

Geographic and Topographic Factors

In developing a housing strategy for Chillicothe and Ross County, an understanding of geographic and topographic factors is critical. The region’s terrain and connectivity to other important regions are two primary considerations to be made in planning future development within the county.

The northern side of Ross County, as well as the northwestern corner, are mostly flat, rural farmland plots that will lend themselves nicely to development; there are no significant topographic challenges that would impede development. In the south and southeastern parts of the county, the terrain is a little more rugged; rolling hills and woodland environments might make new construction more complicated. These features should be included and accounted for in future plans. It is important to note that while rugged terrain can be a challenge for development, it is also an attraction. Tar Hollow State Forest is located within the county and can be marketed as an asset for homebuyers or builders who are looking to settle in the area.

Similarly, the county’s connectivity to the rest of Ohio and neighboring states is important for new development. Housing sites or subdivisions can be strategically placed along highly travelled corridors that connect residents to work and leisure opportunities. As mentioned previously in this report, US Route 23 and US Route 35 both see high traffic levels on a daily basis, and housing developments with easy access to those roads could increase accessibility for workers within the county.

Development and Construction Considerations

A shortage of affordable housing often solicits a response in developers and planners to increase housing supply; new housing reduces the price of existing housing and makes it more accessible for underserved populations. However, there are important building cost considerations to be made prior to committing to such a response.

As the effects of the COVID-19 pandemic continue to ripple through the community, the costs of building materials remain exceptionally high. According to the National Association of Home Builders, steel mill product and softwood lumber product prices have increased by 108.6% and 101.4%, respectively, since the start of the pandemic. BuildingJournal.com estimates the building costs of a standard, 2,500 square-foot single-family home in the region to be around \$166,500. At that cost, less than 35% of the population could afford to live in a new home of that size. If low-cost housing which is affordable for low-earning demographic groups is the priority, the high cost of building materials in today's market makes new development an uncertain investment.

There is, however, unmet demand for more expensive housing options in Ross County. For developers, building homes for the more affluent community members is a safer investment. High-end housing for high-earning populations could free up low-cost units and increase the housing stock available for low-earning populations.

The data indicates that there is existing, under-utilized housing within the area that can also be capitalized upon. Much of the housing (~20%) is more than 80 years old and could be renovated to provide additional living space. In addition, approximately 10% of housing units in the county are currently vacant. Renovation and rehabilitation projects could be more cost-effective options for increasing the housing stock in the area.

Finally, there are other obstacles associated with the development process that can unnecessarily increase costs. For example, one stakeholder cited water and sewer regulations to be a complicating factor in building multi-family homes in the county. Unreasonable infrastructure requirements, like those which might require a greater water or sewer capacity than is needed for a housing structure, discourage development and hinder growth. An effort to explore and reduce unnecessary regulatory obstacles could improve the development conditions.

School Locations and Ratings

There are 9 public school districts which serve Ross County: Chillicothe City, Adena Local, Huntington Local, Paint Valley Local, Southeastern Local, Union-Scioto Local, Zane Trace Local, Greenway Exempted Village, and Waverly City. In addition to the public districts listed above, there are two faith-based private schools in the county: Bishop Flaget School and the Ross County Christian Academy. Finally, the Pickaway-Ross Career & Technology Center provides career training for high school juniors and seniors, as well as adult learners. The map below shows the geographic area served by each of the public school districts. Quality public school systems are essential for attracting residents to the area, as well as for increasing overall living

affordability. If no suitable public school options are available for local families, many will opt for paid private school access, which contributes to total living costs.

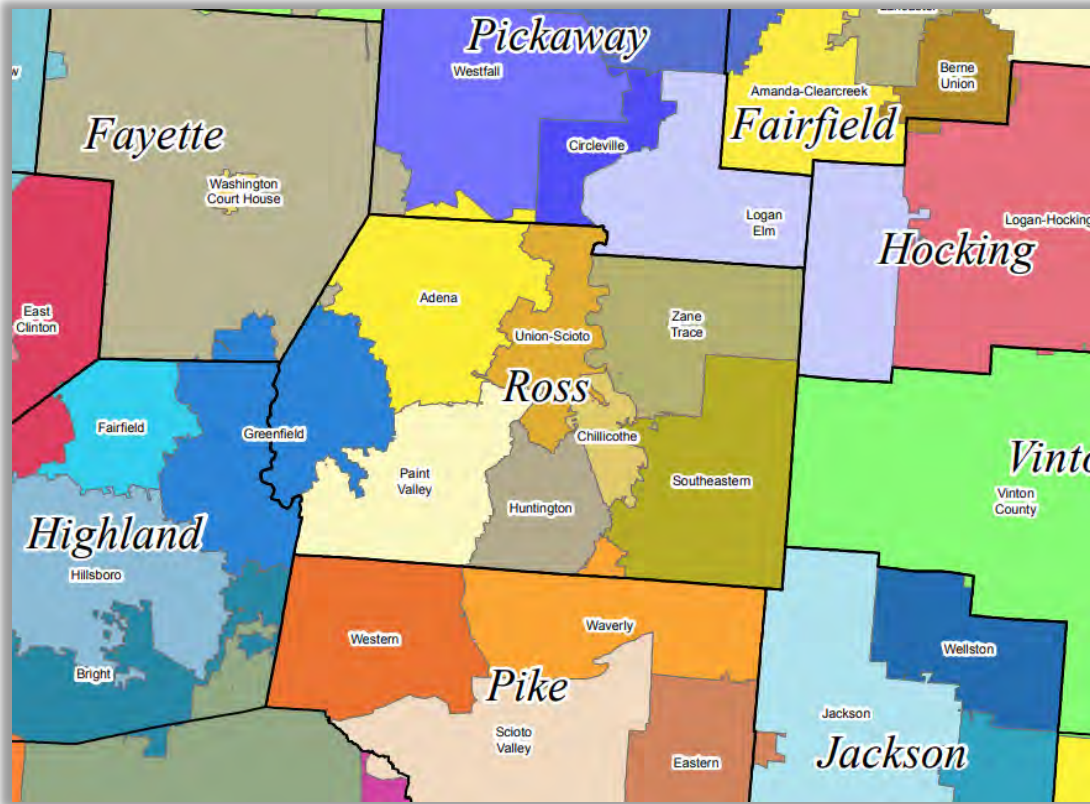


Figure 36: Ross County and Surrounding Area School Districts. Source: Ohio Department of Education, 2021

Chillicothe City: Seven schools fall within the Chillicothe City school district, providing instruction for Pre-Kindergarten through 12th grade levels. In total, 2,753 students are educated here. Of the schools that have been rated, 67% are categorized as “Below Average” when compared to other school districts within the state. 33% are categorized as “Average”. None are categorized as “Above Average”.

School Name	Grades	Enrollment	Rating
Worthington Elementary School	PK-6	368	N/A
Chillicothe Primary School	K-2	588	N/A
Allen Elementary School	PK-6	426	N/A
Mt. Logan Early Childhood Center	PK	113	N/A
Chillicothe Intermediate School	3-6	790	2/10
Chillicothe Middle School	7-8	417	5/10
Chillicothe High School	9-12	845	3/10

AFFORDABLE HOUSING ASSESSMENT
SUBMITTED BY THOMAS P. MILLER & ASSOCIATES, LLC

Table 7: Chillicothe City Schools. Source: Greatschools.org, 2021

Adena Local: Four schools fall within the Adena Local school district, providing instruction for Pre-Kindergarten through 12th grade levels. In total, 1,232 students are educated here. Of the schools that have been rated, 33% are categorized as “Below Average” when compared to other school districts within the state. 33% are categorized as “Average”, and 33% are categorized as “Above Average”.

School Name	Grades	Enrollment	Rating
Adena Pre-School	PK	33	N/A
Adena Elementary School	PK-4	514	7/10
Adena Middle School	5-8	393	5/10
Adena High School	9-12	325	3/10

Table 8: Adena Local Schools. Source: Greatschools.org, 2021

Huntington Local: Three schools fall within the Huntington Local school district, providing instruction for kindergarten through 12th grade levels. In total, 1,076 students are educated here. Only one of the schools in the district has been rated and is categorized as “Below Average”.

School Name	Grades	Enrollment	Rating
Huntington Elementary School	K-4	417	3/10
Huntington Middle School	5-8	382	4/10
Huntington High School	9-12	277	3/10

Table 9: Huntington Local Schools. Source: Greatschools.org, 2021

Paint Valley Local: Three schools fall within the Paint Valley Local school district, providing instruction for Pre-Kindergarten through 12th grade levels. In total, 861 students are educated here. All three of the schools that have been rated; 33% are categorized as “Below Average” when compared to other school districts within the state. 67% are categorized as “Average”, and none are categorized as “Above Average”.

School Name	Grades	Enrollment	Rating
Paint Valley Elementary	PK-5	397	5/10
Paint Valley Middle School	6-8	397	6/10
Paint Valley High School	9-12	270	4/10

Table 10: Paint Valley Local Schools. Source: Greatschools.org, 2021

Southeastern Local: Three schools fall within the Southeastern Local school district, providing instruction for kindergarten through 12th grade levels. In total, 1,039 students are educated here. All three of the schools that have been rated; 67% are categorized as “Below Average” when compared to other school districts within the state. None are categorized as “Average”, and 33% are categorized as “Above Average”.

School Name	Grades	Enrollment	Rating
Miami View Elementary School	PK-6	419	7/10
Southeastern Jr. High School	7-8	127	8/10
Southeastern Sr. High School	9-12	197	6/10

Table 11: Southeastern Local Schools. Source: Greatschools.org, 2021

Union-Scioto Local: Three schools fall within the Union-Scioto Local school district, providing instruction for Pre-Kindergarten through 12th grade levels. In total, 2,159 students are educated here. Only one of the schools has been rated; it has been categorized as “Average” when compared to other school districts within the state.

School Name	Grades	Enrollment	Rating
Unioto Elementary	PK-5	1,095	6/10
Unioto Middle School	6-8	523	5/10
Unioto High School	9-12	541	5/10

Table 12: Union-Scioto Schools. Source: Greatschools.org, 2021

Zane Trace Local: Three schools fall within the Zane Trace Local school district, providing instruction for kindergarten through 12th grade levels. In total, 1,306 students are educated here. All three of the schools that have been rated; 67% are categorized as “Below Average” when compared to other school districts within the state. 33% are categorized as “Average”, and none are categorized as “Above Average”.

School Name	Grades	Enrollment	Rating
Zane Trace Elementary School	K-4	467	4/10
Zane Trace Middle School	5-8	444	5/10
Zane Trace High School	9-12	395	3/10

Table 13: Zane Trace Local Schools. Source: Greatschools.org, 2021

Greenfield Exempted Village: Five schools fall within the Greenfield Exempted Village school district, providing instruction for Pre-Kindergarten through 12th grade levels. In total, 1,925 students are educated here. All five of the schools that have been rated; 20% are categorized as “Below Average” when compared to other school districts within the state. 80% are categorized as “Average”, and none are categorized as “Above Average”.

School Name	Grades	Enrollment	Rating
Buckskin Elementary School	K-5	199	6/10
Greenfield Elementary School	PK-5	543	6/10
Rainsboro Elementary School	PK-5	185	5/10

Greenfield Middle School	6-8	449	6/10
McClain High School	9-12	549	4/10

Table 14: Greenfield Exempted Village Schools. Source: Greatschools.org, 2021

Waverly City: Four schools fall within the Greenway Exempted Village school district, providing instruction for Pre-Kindergarten through 12th grade levels. In total, 1,826 students are educated here. Three of the schools that have been rated; 67% are categorized as “Below Average” when compared to other school districts within the state. None are categorized as “Average”, and 33% are categorized as “Above Average”.

School Name	Grades	Enrollment	Rating
Waverly Primary School	PK-2	446	N/A
Waverly Intermediate School	3-5	430	7/10
Waverly Junior High School	6-8	454	4/10
Waverly High School	9-12	496	2/10

Table 15: Waverly City Schools. Source: Greatschools.org, 2021

Bishop Flaget School: Bishop Flaget School is one of the faith-based private schools within Ross County. The school serves students in Pre-Kindergarten through 8th grade and has a total enrollment of 182. There are no ratings provided for private schools.

Ross County Christian Academy: Ross County Christian Academy is another one of the faith-based private schools within Ross County. The school serves students in Pre-Kindergarten through 8th grade and has a total enrollment of 49. There are no ratings provided for private schools.

Pickaway-Ross Career & Technology Center: The Pickaway-Ross Career & Technology Center provides professional, career, or technical training to high school juniors and seniors, as well as adult learners. About 600 students attend classes on the career center’s campus; in the 2019-2020 academic year, 333 adult learners were enrolled.

AFFORDABLE HOUSING STRATEGY & ACTION PLAN

Summary of Significant Findings

The project team has summarized significant findings into three key categories. The key findings are based on both the quantitative and qualitative analysis conducted earlier in the report. Significant findings informed the goals and strategies outlined below.

Demographic and Socioeconomic Key Findings

Some of the findings in the demographic and socioeconomic investigation provide clues to some of the more prominent housing challenges across Ross County and Chillicothe. First, both populations in Chillicothe and Ross County are expected to fall in the next five years, albeit by relatively small margins. Population decline is a metric that can indicate decreased investment and economic growth in a region. Stagnant economic growth can contribute to a community's deteriorating and undervalued housing market. Further, demographic findings show that Ross County has an aging population. The population above 65 years old increased from 2010 to 2021 and is expected to continue its increase in the next five years. An aging population is an indicator that more specialized housing might be needed in the future to accommodate seniors on fixed-incomes and with specific health-related needs.

When analyzing the economy, the findings are a bit complicated. Business applications have increased steadily over the last five years, indicating an improving business climate across the county. However, while conducting stakeholder interviews, the project team learned that new business startups most often employed less than 5 people. While incredibly important to a local economy, small business startups alone will not provide ample economic opportunities for residents. Further, wage and employment data show that workers across the county are employed in mostly low-skilled occupations and earning lower annual wages when compared to the state of Ohio and national averages. Low wages are a clear obstacle for residents looking to participate in the housing market, and their housing options are drastically fewer than individuals and families earning higher wages. Exacerbating this problem, the county is a heavily car reliant community, forcing individuals to own automobiles, raising their basic costs to obtain and keep family sustaining jobs in the county.

In addition, lack of economic opportunity is apparent when analyzing commuting rate. The net number of commuters who travel into the region for work is -651. In other words, after accounting for the number of workers who travel into the county for work, 651 workers are lost to employers outside of the county. This indicates lost economic productivity in Ross County.

Lastly, when analyzing aggregate health related data points, Ross County and Chillicothe fall well below state and national averages. Ross County has a greater obesity rate, smoker population, and diabetic population than Ohio and the rest of the United States. An unhealthy population is an indicator of low economic productivity. Further, individuals with health problems will require various forms of specialized care and housing. Ross County and

Chillicothe will need to consider developing and redeveloping housing to suit the needs of this population.

Key Findings Related to Housing Availability

Overwhelmingly across all stakeholder interviews, participants expressed a countywide need for housing at all price points. Stakeholders indicated a need for affordable, middle, high-end, and specialized housing across the city and county. The data provides further contextual information. For example, the data shows that 47% of the population can afford rental units priced above \$900 per month. However, only 5% of the rental units available in the market are priced at or above that figure. The project team infers that this is creating downward pressure on lower income individuals and families, and that due to the limited supply of higher-end rental units, renters with higher incomes are occupying cheaper units, reducing the number of options for individuals whose budget allows only for low-cost units. As residents earning annual wages at or above \$50,000 are forced to rent cheaper units than they can afford, the supply of housing is reduced at every price point. A similar phenomenon occurs with owner-occupied homes. Increasing availability of higher priced housing units will in turn increase affordable and livable homes and more completely meet the community's housing needs.

Additionally, by analyzing the data and speaking with key stakeholders, the project team also suggests that a large portion of the housing stock is underutilized, or worse, uninhabitable without significant reinvestment. The age of the housing stock supports this inference; more than 32% of the homes in the city were built before 1940. Many of these homes are likely in disrepair and in need of significant renovation. The moderately high vacancy rates, between 10-12% further strengthen this assertion. To stabilize existing housing units in the area, their condition must be improved. Deferred maintenance will compound the issue, and without support from the public sector, the existing housing stock will reduce an already limited supply of affordable housing units.

Finally, it's apparent Ross County and Chillicothe need more specialized housing options. This includes emergency, recovery, transitional, supportive, and senior housing. While most residents understand and acknowledge the need for these housing developments, few could identify suitable locations. As indicated in the demographic report, the population has diverse needs, and those should be proactively addressed in the housing development strategy.

Key Findings Related to Housing Affordability

When analyzing the quantitative data, Ross County and Chillicothe are both generally seen as 'affordable' housing markets. However, further analysis is required to understand the full picture - including understanding the qualitative findings of our stakeholder interviews and historical document review.

The median household income in Ross County and Chillicothe equals about 36-37% of the cost of a median-priced home; nationally, the median household income is worth only 25% of a median-priced home. By this metric, housing is affordable in Ross County. There are many

contributing factors to affordability, however, and the issue cannot simply be measured by income and home values. The lack of diverse housing options affects affordability, as do the auxiliary costs of living, like those associated with transportation or home repairs and maintenance.

Another contributing factor to the unaffordability of housing is the limited financial ability of the population. Many residents work in low-skill, low-earning occupations, and a low annual income limits their purchasing power. In Ross County, about 46% of households fall below the \$50,000 annual income threshold. Perhaps more concerningly, 15.4% and 13.6% of households earn less than \$15,000 annually in Chillicothe and Ross County, respectively. The community's limited financial ability is a part of the housing affordability problem, and one that needs to be addressed moving forward. It's interesting to note that no households which earn more than \$50,000 per year in Ross County are considered cost burdened. A more highly educated, skilled, and financially secure population will have greater access to housing options.

Finally, strategic development of housing across various price points can help increase affordability. As referenced in the previous section, downward pressure affects the housing market when an inadequate supply of higher-end homes is available. The solution to the housing affordability problem must be multi-faceted and comprehensive, and the strategies and goals outlined below can help inform the development of an appropriate strategy.

Summary of Recommendations

Housing is a complicated and complex issue for any community. Many factors and variables contribute to housing market dynamics. The project team could list a litany of admirable and aspirational goals to improve the housing market in Ross County and Chillicothe. However, to address community housing needs, the project team outlined two high-level goals, and recommends that county leaders focus on the following: 1) *Stabilize the Existing Housing Stock* and 2) *Develop a Vision for Future Development*.

The goals and subsequent strategies and tactics are outlined below:

Goal 1: Stabilize the Existing Housing Stock

- e. Strategy 1: Create a Regional Housing Task Force
- f. Strategy 2: Develop a Comprehensive Homeowner Support Program
 - i. Tactic 1: Utilize Homeowner Rehabilitation Incentives and Increase Funding Support
 - ii. Tactic 2: Create a Housing Information Hub
 - iii. Tactic 3: Start a Tool Lending Library
- g. Strategy 3: Focus on Supporting Both Landlords and Tenants
 - i. Tactic 1: Create a Landlord Support Program
 - ii. Tactic 2: Concentrate on Prevention of Displacement and Poor Living Conditions
 - iii. Tactic 3: Develop a Renters Rights and Responsibilities Program
- h. Strategy 4: Address Vacant, Abandoned and Housing Units in Disrepair
 - i. Tactic 1: Embrace Cooperative Code Enforcement

- ii. Tactic 2: Clear Titles of Dilapidated Properties
- iii. Tactic 3: Dedicate Resources to the Ross County Land Bank
- iv. Tactic 4: Build Coalitions with Existing Private Organizations

Goal 2: Develop a Vision for Future Development

- d. Strategy 1: Utilize Federal and State Funding Sources to Address Infrastructure and Housing Needs
 - i. Tactic 1: Catalog and Understand Federal and State Funding Opportunities
 - ii. Tactic 2: Build Professional Capacity in Key Housing Organizations
- e. Strategy 2: Plan to Develop Specialized Housing
 - i. Tactic 1: Supportive Housing
 - ii. Tactic 2: Transitional Housing
 - iii. Tactic 3: Emergency Housing
 - iv. Tactic 4: Senior Living
 - v. Tactic 5: Housing for the Disabled
 - vi. Tactic 6: Employer-Assisted Housing
 - vii. Tactic 7: Higher-End Housing
- f. Strategy 3: Embrace Innovative Housing Solutions
 - i. Tactic 1: Explore the Potential for Tiny Homes
 - ii. Tactic 2: Consider a Community Land Trust
 - iii. Tactic 3: Organize a Neighborhood-Based Community Development Corporation

The project team also outlines other factors the county and city should consider, including strategies to address community health, economic development, and quality of place. Those considerations are listed at the end of this document.

Other Considerations

- d. Strategy 1: Continue to Focus on Community Health
 - i. Tactic 1: Designate Chillicothe as a Blue Zone
 - ii. Tactic 2: Focus on Financial Independence and Wealth Creation Education
- e. Strategy 2: Enhance Quality of Place and Focus on Community and Resident Connection
 - i. Tactic 1: Activate the Arts
 - ii. Tactic 2: Sponsor a National Night Out
- f. Strategy 3: Foster an Environment for Economic Growth
 - i. Tactic 1: Develop an Economic Development Strategic Plan

Goals, Strategies, and Tactics Overview

Goal 1: Stabilize the Existing Housing Stock

Based on the quantitative and qualitative research and analysis in this report, the project team believes leadership should focus first on stabilizing the existing housing stock across Chillicothe

and Ross County. Based on the age of the housing stock, where many homes were built before 1940, the project team infers that a substantial amount of housing stock is in need of reinvestment and rehabilitation. Further, a projected increase in vacancy rates indicates that a large portion of the existing stock is in distress or disrepair. The project team outlines several strategies that leadership across the county should consider to catalyze investment and enhance home values and the overall quality of housing stock.

Strategy 1: Create a Regional Housing Task Force

To activate this plan and facilitate housing production and preservation, mitigate displacement, foster housing discussions, and other important approaches to addressing housing needs and demands, the project team strongly recommends that Ross County and Chillicothe create a regional Housing Task Force. Housing challenges within a region are felt across all sectors and segments of the community and to address these challenges an integrated approach is required. A Housing Task Force, charged with implementing the recommendations in this plan, needs to include representation from the government, business, healthcare, social service, philanthropic, and faith-based community. More importantly, purposeful, and intentional engagement with residents should be paramount while evaluating and implementing recommendations to stabilize the existing housing stock and facilitating new residential development. Direct involvement of key residents will improve the likelihood that key information is disseminated to the community as well as the likelihood that the community supports proposed home improvement programs and plans. Too often plans fail at the implementation stage because residents were not engaged early in the process to provide critical, practical feedback on community needs. The project team recommends that residents need to be in key positions of leadership to give to the people on the task force important and needed feedback.

Strategy 2: Develop a Comprehensive Homeowner Support Program

Tactic 1: Utilize Homeowner Rehabilitation Incentives and Increase Funding Support

To stabilize the existing housing stock in Chillicothe and Ross County, a market that demonstrates some instability, local government should think about providing incentives to facilitate investment. One way to incentivize investment is with a residential tax abatement program. Residential tax abatement is a property tax incentive that local governments can issue to reduce or eliminate real estate taxes in a geographic location. Abatements are used to encourage the construction or rehabilitation of real property. If a property owner decides to invest in existing or new property, the increased assessed value resulting from the investment is excluded from property tax calculations for a defined period.

While tax abatement can be a powerful tool to incentivize investment in a soft real estate market, it should be implemented with careful consideration. A tax abatement program should strive to address local housing issues, but also ensure jurisdictions are still able to fund other essential services. This includes essential services offered by local government, county government, and the public-school districts. The size of the benefit and the duration of the abatement should be carefully considered, and the Housing Task Force and government actors should work closely with the appropriate tax collection offices to model out the likely impact of various approaches.

In addition, the city and county should consider developing a Homeowner Rehabilitation Assistance Program that provides a suite of additional funding resources. This Homeowner Rehabilitation Assistance Program should be created to provide owner-occupants funding to repair and rehabilitate their homes. Funding allows homeowners to address deferred maintenance, ensuring a safe and healthy living environment. Increased investment and increased property values will also help individuals and families create sustainable wealth through increased homeowners' equity.

Several funding sources should be considered to fund Homeowner Rehabilitation Assistance Programs. Chillicothe and Ross County should look at Community Development Block Grant funding through the Department of Housing and Urban Development (HUD). The city could also consider using allotted funds from another HUD program, the Home Investment Partnership program. Funds can be capitalized and deployed via grants, low or no-interest loans, in-kind assistance, or through a deferred repayment structure. Additionally, American Rescue Plan Act funding and potential future federal and state funding should be evaluated and considered as a funding source to capitalize new programs considered by the city.

The city and county should be thoughtful about who will be eligible for Rehabilitation Assistance Funds. Eligibility requirements can include income tests, clean titles, up-to-date property tax payments, inspection requirements, or target individuals of specific demographic characteristics like seniors, individuals with disabilities, or targeted neighborhoods.

Best practices and resources:

- [Local Economic Revitalization Tax Abatement | Erie, Pennsylvania](#)
- [Rural Nevada Development Corporation Housing and Homeowner Rehabilitation Program](#)
- [City of Iowa City Housing Rehab](#)
- [Rebuilding Together](#)

Tactic 2: Create a Housing Information Hub

A prominent barrier individuals face when seeking suitable and long-term housing is the lack of access to relevant information and resources. The Housing Task Force should consider creating a centralized clearinghouse with information for current and prospective homeowners and renters. There are many opportunities and financial resources that homeowners and renters can take advantage of to improve their housing situation. Creating a Housing Information Hub in a centralized location that individuals can visit is a key step in expanding access to information. To encourage residents to visit the hub, creating and executing a marketing plan may be necessary to publicize the available materials. This Housing Information Hub would likely take the form of a webpage. However, given that not all individuals may have internet capabilities, a hardcopy version would be beneficial as well. This would expand access to seniors not as familiar with online tools and individuals without internet access.

Potential resources could include:

- [YourChoice! Down Payment Assistance](#)
- [Ohio Heroes](#)

- [Grants for Grads](#)
- [Mortgage Tax Credit](#)
- [Next Home](#)
- [Section 502 Direct Loan Program](#)
- [Section 504 Home Repair Program](#)
- [Rental Help Ohio](#)
- [Utility Assistance](#)
- [Homebuyer Education](#)

Tactic 3: Start a Tool Lending Library

One innovative approach the Housing Task Force could implement is the creation of a Tool Lending Library. Tool lending libraries are usually organized at the neighborhood level and offer no or low-cost access to home and garden tools for residents. By offering tools to residents in a neighborhood, you reduce cost-related barriers to home improvement and foster a sense of community sharing and investment. Modeled like a traditional public library, tool lending libraries can be administered as a program of local government, an existing non-profit organization or neighborhood center, or as a new stand-alone non-profit organization. The Housing Task Force can promote, fund, and support the Tool Lending Library.

Best practice and resources:

- [The Tool Library](#)

Strategy 3: Focus on Supporting Both Landlords and Tenants

Tactic 1: Create a Landlord Support Program

In addition to supporting owner-occupied property owners, Chillicothe and Ross County should consider programs and funding to support landlords and multi-unit property owners. Studies show that inexperience and lack of resources can result in poor maintenance and physical deterioration of rental units in a community. Deferred maintenance of rental properties can compound the destabilizing effect on a community and should be avoided through better cooperation and collaboration between property owners and local government actors. Without support from local government, rental properties can fall into disrepair, blight, and vacancy.

The county should consider offering both technical support and financial support to cooperative rental property owners. Some technical support considerations include the creation of a Landlord Ambassador Program and offering landlord training and technical assistance. The City should consider offering financial incentives to landlords who participate in newly created programs, including potential property tax exemptions or offering reduced or exemptions of fees and permitting costs, and risk mitigation funds.

Best practices and resources:

- [Conversations with Landlords](#)
- [Risk Mitigation Funds](#)
- [Landlord Outreach and Recruitment](#)

Tactic 2: Concentrate on Prevention of Displacement and Poor Living Conditions

Through stakeholder interviews and market analysis, the project team learned there is a widely held concern about the condition of some rental units in the city and county. The aging housing stock is an indicator that pockets of properties have deferred maintenance and require investment to ensure rental units are habitable and safe for current and potential tenants. While incentivizing investment is one strategy, preventing poor living conditions and displacement can also be addressed through local strategy and policy. The Housing Task Force should consider several policies to ensure adequate and safe rental stock across Chillicothe and Ross County.

First, the Housing Task Force should continue to build strong partnerships with Southeastern Ohio Legal Services and other law offices that focus on housing rights. Through stakeholder engagement sessions, the project team learned that Southeastern Ohio Legal Services provides legal support to renters on issues of leases, eviction prevention programs, and provides legal assistance for at-risk renters. Further, by engaging legal professionals, the city and county can explore potential policies such as just-cause eviction policies and rent regulation. Further, the Housing Task Force should examine current housing and building codes and look for policy changes that can prevent property from falling into disrepair. Current lead abatement funding should be continued, and the task force should also consider weatherization assistance.

Best practices and resources:

- [Just Shelter](#)
- [National Center for Healthy Housing](#)

Tactic 3: Develop a Renters Rights and Responsibilities Program

Renting a home or an apartment is a responsibility. However, tenants often don't recognize the rights they have and the resources available to them. With a population increasingly relying on rental housing, specifically in Chillicothe, the project team recommends the Housing Task Force develops a Renters Rights and Responsibilities Program. Much like the Housing Information Hub outline above, the Renters Rights and Responsibilities program should serve as a central clearinghouse of information for current and potential renters. In order for the program to be successful, a strategic and intentional marketing effort needs to compliment the program, increasing accessibility and awareness. The Renters Rights and Responsibilities Program should focus on Fair Housing Laws, information about rental applications, information on lease agreements, appropriate procedures before moving into a property, renters' insurance, security deposits, utility shut offs, and eviction procedures and laws. The goal of the program should be to foster stronger relationships between landlords and tenants. Additionally, the Renters Rights and Responsibilities Program should make tenants aware of various funding sources available to them.

Best practices and resources:

- [Housing Equality Center of Pennsylvania](#)
- [Tenant Rights, Laws and Protections: Ohio](#)

Strategy 4: Address Vacant, Abandoned and Housing Units in Disrepair

Tactic 1: Embrace Cooperative Code Enforcement

To strengthen partnerships and collaboration with local landlords and property owners, the City of Chillicothe should review current code enforcement policies and consider adopting a Cooperative Code Enforcement Model. In a Cooperative Code Enforcement Model, code enforcement officers take a proactive approach to help property owners bring households and rental units into compliance. A cooperative approach is less adversarial than traditional models and will increase cooperation between the private sector and local government, likely leading to increased maintenance and investment of property.

A Cooperative Code Enforcement Model can include newly trained code enforcement officers, additional and accessible educational resources, financing mechanisms to incentivize repairs, and it demonstrates a more customer-service centric approach to engagement. Additional funding to review and improve code enforcement practices can be pulled from HUD funds or newly allocated American Rescue Plan funding.

Best practices and resources:

- [Healthy Housing Laws that Work](#)
- [Alameda County, California](#)

Tactic 2: Clear Titles of Dilapidated Properties

One reason homes fall into disrepair is lack of a clear title. This can happen in generational housing where children live in a deceased family member's home who passed without a will. Without a clear title, financial resources are unavailable for needed improvements. The project team recommends the City of Chillicothe work directly with a local legal services office to provide residents with free will preparation to help prevent this from happening.

In situations where the title is already cloudy, the Land Bank Authority can serve as an intermediary, taking property purchased by the City through property tax sales or eminent domain, and make the property available again for purchase. To prevent gentrification, the project team recommends the Land Bank Authority commit to offering legal heirs the opportunity to purchase the property for six months after acquiring the title. This enables legal heirs to purchase the property with a clear title, which they are typically unable to do on their own, which gives them access to financial resources to either make renovations to the home or build new housing on the property.

Tax delinquent properties acquired at In Rem tax sales pose a great opportunity to clear a cloudy title. In Rem sales result in a property having clear title 60 days after the tax sale. With these acquisitions, the Land Bank Authority can provide the same six-month window for legal heirs to purchase the property to renovate or build a home for themselves, their family, or persons needing affordable housing.

Best practices and resources:

- [Housing Savannah Action Plan](#)

Tactic 3: Dedicate Resources to the Ross County Land Bank

A land bank is an organization – often a non-profit – which is created to acquire, organize, and redevelop properties within the specified region to maximize efficient land use. In effect, land banks can allow the region to collect and combine parcels that are tax delinquent, abandoned, or otherwise dysfunctional, and redevelop them to meet the community’s needs. Owned properties could be used for the development of (sustainably) affordable housing, green space, parks, or even commercial space, if appropriate.

The Ross County Land Bank (Ross County Land Reutilization Corporation) was created in 2016 with the objective of reducing the number of vacant and blighted properties within the county. Any foreclosing or vacant properties are acquired by the land bank and eventually rehabilitated. There are currently six members on the Board of Directors, including the Mayor of Chillicothe; thirteen projects have been completed by the land bank, and all units are now owned by the City of Chillicothe.

The Ross County Land Bank can be expanded as a tool for acquiring and organizing empty or foreclosed properties. HOME funds, which are provided through the Department of Housing and Urban Development (HUD), are intended to be used for addressing local housing needs. Community Development Block Grant (CDBG) funds, also provided through HUD, can support housing developments which address a community need. Both funding sources could be used to support the expansion of land bank-owned properties. Similarly, American Rescue Plan Act (ARPA) funds are available for community development purposes and could be set aside for the land bank. A more sustainable funding option is the revenue generated by delinquent tax assessment collections; the collections could be recycled into the land bank to support the acquisition of more underutilized properties in the area, which would eventually be rehabilitated to address community housing needs.

Best practices and resources:

- [Little Rock Land Bank Commission](#)
- [Cuyahoga Land Bank](#)
- [Land Bank Authorities, A Guide for the Creation and Operation of Local Land Banks](#)

Tactic 4: Build Coalitions with Existing Private Organizations

In addition to public funding resources for home renovation and revitalization, gaps can be met through engaging with local businesses and private organizations with a shared vision of improving quality of life for residents in Chillicothe and Ross County. The project team recommends the city, county, and Housing Task Force engage local businesses in public-private partnerships on target areas to improve housing. For example, the Tool Lending Library could be stocked with donations from local hardware stores, or even through Walmart/Sam’s Club’s local community grants. Larger corporations are excellent candidates for larger projects that the company can use to promote their community engagement on their social media platforms. Smaller, local businesses can benefit from partnerships coordinated through the city, offering consultations to residents or discounted rates on neighborhood projects.

Local Businesses:

- [Walmart/Sam's Club](#)
- [Lowe's Foundation](#)
- Menard's
- Central Center Hardware
- Eastern Avenue Lumber
- Harbor Freight Tools
- Modern Builders Supply
- Carter Lumber
- Ollie's Bargain Outlet

Goal 2: Develop for the Future

Introduction

As is demonstrated in much of the data provided in the report, the demographics and population characteristics of Ross County are changing; the population is aging, existing housing is increasingly in disrepair, and land availability is declining. To address current gaps in the housing environment, as well as prepare for expected changes in the community, the Housing Task Force should strategically plan future developments. In investigating funding sources, identifying distressed neighborhoods, and exploring best practices for housing development, the task force can ensure the county is well-prepared to meet the community's needs for generations to come.

Strategy 1: Utilize Federal and State Funding Sources to Address Infrastructure and Housing Needs

Tactic 1: Catalog and Understand Federal and State Funding Opportunities

While interviewing key stakeholders, the project team learned that new residential developments have been few and far between in Ross County over the years. Each participant cited the lack of appropriate infrastructure as one impediment to new residential growth. Specifically, inadequate water, sewer, gas, electric, and broadband connectivity. The federal and state governments have recently passed major legislation, funding new and existing programs to enable communities to address infrastructure and development needs. Further, additional spending plans are currently being debated in Washington DC and in Columbus. The project team recommends that the Housing Task Force takes intentional steps to catalog and understand the multitude of funding sources available to address development issues in the city and county. Some of those opportunities and funding sources are outlined below.

It is important to remember that consistent and intentional communication with state and federal lawmakers is necessary in procuring both formula and competitive funding sources. The project team recommends that the Housing Task Force, along with the city and county, develop a government affairs strategy to build strong relationships with elected officials, their staff, and develop standing meetings to ensure that lawmakers at the federal and state level are aware of community priorities, and can advocate for funding for the community.

ARPA Funding

The American Rescue Plan Act (ARPA) was signed into law in March of 2021 and promised to provide relief for communities struggling with the impacts of the COVID-19 pandemic. The funds can be used to support affordable housing development and are intended (in the affordable housing context) to make homes “affordable, accessible, and available to the lowest-income renters.” Of the \$350 billion allocated in ARPA funds, nearly \$40 billion are committed to addressing housing-related needs.¹ In addition to low-income populations, the funds can be used to provide housing for populations that are historically marginalized or disadvantaged, such as ethnic minorities, disabled populations, or immigrants. Furthermore, much of the ARPA funds can be dedicated to addressing infrastructure needs in the community, like roadwork, broadband, or water access, all of which are important pieces of the affordable housing puzzle.

Metropolitan cities receive ARPA funds directly from the U.S. Department of Treasury, and non-entitlement units of local government receive the federal funds through the state. Any funds received through ARPA do not have to be obligated until December 31, 2024.²

Infrastructure Bill

Another source of public funding which will be available to Ross County, and to the rest of the United States, is that which is promised in the H.R.3684 Infrastructure Investment and Jobs Act. The \$1 trillion bill was created to create jobs and support efforts to increase and improve infrastructure throughout the country. The infrastructure projects to be funded vary greatly; road systems, rail systems, water access, and broadband access are among the many areas promised funding. Importantly for Ross County, more than \$150 billion of the bill is committed to increasing the affordability of housing throughout the nation.³

The funds will be invested in HUD programs which will address a variety of housing needs; the replacement of lead pipes and removal of lead-based paints, preservation and expansion of public housing, and provision of senior housing options are all mentioned as objectives of the programs. As funds become available to municipalities through grants or other programs, Ross County should be proactive in identifying opportunities to demonstrate the need for federal investment into local housing infrastructure.

Potential funding sources:

- [CDBG Entitlement Program](#)
- [Choice Neighborhood Program](#)
- [Hope VI Main Street Program](#)
- [Housing Trust Fund](#)
- [HOME Investment Partnerships Program](#)

¹ National Low Income Housing Coalition

² National League of Cities

³ Navigate Affordable Housing Partners

- [Neighborhood Stabilization Program](#)
- [Rental Assistance Demonstration](#)
- [Rural Capacity Building for Community Development and Affordable Housing Program](#)
- [Section 108 Loan Guarantee Program](#)
- [Section 202 Supportive Housing for the Elderly](#)
- [Broadband Infrastructure Program](#)
- [Economic Adjustment Assistance Programs](#)
- [Low-Income Housing Tax Credit Program](#)
- [New Markets Tax Credit Program](#)

State Funding Sources

In addition to the funding options provided above, there are a variety of state funding options available to Ross County and Chillicothe. The programs listed below provide short- and long-term loans, grants, and bonds. Many options are offered through the Ohio Housing Financing Agency (OHFA), which was created to “facilitate the development, rehabilitation and financing of low- to moderate-income housing.” Programs offered through the OHFA are specifically tailored to meet the needs of specific populations, like first-time homebuyers or senior citizens. They are intended to incentivize developers to undertake projects that address a community need, but which might not be profitable without outside financial support.

Other Ohio programs, like the Ohio Community Reinvestment Area program or the Ohio Preservation Tax Credit program, are designed to support specific areas or properties within a community. For example, funding is available through the latter program to preserve historic buildings on Main Streets. These programs allow local communities to target specific community needs and should be explored and fit into a more comprehensive redevelopment plan.

Potential funding sources include:

- [Housing Assistance Grant Program](#)
- [Housing Development Gap Financing & Loan Program](#)
- [Housing Tax Credit Financing Program](#)
- [Multifamily Bond Program](#)
- [Multifamily Lending Program](#)
- [Ohio Community Reinvestment Area](#)
- [Ohio Preservation Tax Credit Program](#)
- [Residential Public Infrastructure Program](#)
- [Transformational Mixed Use Development Tax Credit](#)

Tactic 2: Build Professional Capacity in Key Housing Organizations

To catalyze new residential development, community stakeholders need to utilize all the financial resources available to them. Hundreds of capital programs exist at the federal, state,

and local levels. The current administration in DC continues to propose legislation that will increase funding to states and localities so communities can address the fallout from COVID-19 and address long-standing community challenges related to housing and infrastructure. The Housing Task Force should ensure that key city and county organizations are prepared to take full advantage of funding opportunities and have the financial and administrative capacity to procure and manage funding sources to jumpstart infrastructure and development projects. The project team recommends that the Housing Task Force, city, and county are focused on providing professional development opportunities for new and existing staff members to ensure key organizations have the wherewithal to not only identify funding sources but work with federal and state agencies and private developers to best utilize and leverage funding sources to maximize impact and attract complimentary private capital.

For example, with a dedicated and trained team, the City and County could explore the opportunity for a targeted Tax Increment Financing (TIF) approach to fund infrastructure improvements to incentivize a higher-end housing development. Chillicothe and Ross County's lack of housing for higher wage earners indicates that private developers do not see an opportunity to develop in the area. For this development strategy to be successful, however, expertise in bond financing is necessary as well as personnel available to reach out to and work with real estate developers.

Another opportunity to help achieve the housing initiatives outlined by the project team include investing staff time and resources to establish public-private partnerships. As one would expect, this is a time-intensive strategy that requires fostering personal relationships with local companies and finding areas where private and public interests are in alignment and the two can work together to help the community in a mutually beneficial fashion.

Best practices and resources:

- [Council of Development Finance Agencies | Certified Economic Development Professional Curriculum](#)

Strategy 2: Plan to Develop Specialized Housing

An important theme of stakeholder engagements was the need for housing at a variety of different price points; this is demonstrated in the Tapestry Segmentation profiles above, as well. Ross County's diverse population will require a multifaceted approach to meet their housing needs. Residents of different age groups, financial ability, health, and physical ability will find some housing options more suitable than others, and a housing plan should account for that variation in need. More specifically, housing options should be made available for special populations that require unique housing support. After identifying gaps in the existing housing stock, and in recognizing the need for more specialized housing, Ross County should be prepared to tailor future development efforts to fill those gaps.

In the sections below, seven specialized housing options are presented for consideration: supportive housing, transitional housing, emergency housing, senior living, housing for the disabled, employer-assisted housing, and higher-end housing. Each of these can, in part,

contribute to the creation of an inclusive housing environment which adequately supports the entirety of the population.

Tactic 1: Supportive Housing

Supportive housing is perhaps the broadest form of specialized housing; generally, supportive housing is intended for community members that struggle with homelessness, physical health issues, substance abuse, mental illness, or domestic abuse. The housing structures which provide for these individuals should be permanent developments that provide long-term housing for the targeted populations.

These housing units can be linked to on-site or off-site services that can assist residents in health and wellness maintenance, job searching, recovery, and daily lifestyle activities. The support services provided to tenants can help them reintegrate back into the community, and eventually transition into more independent housing options. It is often the case that supportive housing programs are at least partially funded publicly; the public funds listed above, amongst other federal- and state-funded programs, can support more local efforts to provide funds for developers or owners who are interested in providing the supportive housing.

Tactic 2: Transitional Housing

Transitional housing, as the name implies, is intended to be more transitory and temporary than general supportive housing. Typically housed in apartment-like units, transitional housing programs can support a variety of community members as they reintegrate back into the community after a financial, personal, or health-related setback. Rental costs are kept low for tenants and are often covered by public programs or insurance.

It is the hope that the temporary pause in housing payments will allow tenants to establish a stronger financial base from which they can build; through the acquisition of a career, a support system, and stronger financial habits, participants in this program will eventually vacate the transitional housing units and attain longer-term, more independent housing. Tenants are typically required to vacate the transitional housing unit after a pre-determined period of time – six months to a year is standard. As tenants often have little or no rent obligation, Ross County should be prepared to explore public funding opportunities to support the development and maintenance of these units.

Tactic 3: Emergency Housing

Emergency housing is another important piece of a comprehensive housing plan. Like transitional housing, emergency housing is temporary by nature and can support individuals struggling with a variety of issues. Community members who require emergency housing could be recently homeless, or fleeing domestic violence, stalking, or human trafficking. This type of housing provides a safe, stable environment while tenants recover and explore longer-term, independent housing options.

The public funding options listed above can be helpful for supporting an effort to develop emergency housing in Ross County. In addition, the Emergency Housing Voucher (EHV) program is available through the American Rescue Plan Act (ARPA). This program provides 70,000 housing vouchers to local public housing authorities to assist individuals who require housing as a necessity of emergency. Ross County should explore both as funding options for emergency housing developments and conversions.

Tactic 4: Senior Living

Senior housing is in increasingly high demand throughout the country; as middle-aged populations are aging, their need for more expansive, at-home services is growing. Senior housing is not intended for families with children but is exclusively for individuals or couples who are older than a specified age limit; the standard minimum age for a senior living resident is 55 years old.

While some senior living centers advertise mostly independent living for residents, many offer in-unit services that help provide for the seniors' needs. These services can include help with basic hygiene, simple medical support, social support, and more; each community provides unique services, and each appeal to a different part of the elderly population.

While some senior or assisted living programs are publicly funded, most are privately owned and operated. There are, however, some public funds which are available to support private developers in providing assisted living units for the elderly population. The Assisted Living Conversion Program (ALCP) offered through HUD provides grants for owners of private developments who convert some or all the dwelling units in the facility into assisted living or service-enriched housing units. The County and City can be proactive in identifying housing developments that have potential for use as an assisted living facility and connect the owners to programs like the ALCP.

Tactic 5: Housing for the Disabled

Disabled populations are often faced with many obstacles in obtaining housing; accessibility and affordability are two of the most common. Disabled individuals might encounter more challenges in finding and maintaining employment and are therefore more susceptible to financial instability. Moreover, their housing needs are likely to be more particular than those of the rest of the population. General accessibility and proximity to support services are essential components of a housing facility intended for disabled populations.

As indicated by the health metrics presented earlier in the report, Ross County and Chillicothe are home to an unhealthier population than that of the rest of the United States, and even the rest of Ohio. Therefore, a greater percentage of the population will live with health-related disabilities. This part of the population should have access to housing that adequately meets their living needs and supports their unique lifestyle requirements, and Ross County and Chillicothe should be proactive in ensuring the housing plan will meet those needs.

Tactic 6: Employer-Assisted Housing

Lastly, employer-assisted housing programs can serve as great tools for building a qualified workforce and addressing housing needs. Employer-assisted housing (EAH) programs allow employers an opportunity to help their employees cover their housing costs, be those costs associated with rental units or owned homes. Employer assistance can come in the form of down payment grants, loans, financial counseling programs, or rental subsidies. The employee will sometimes be required to repay the employer's investment in their housing, but more commonly will be expected to fulfill some work-related obligation. For example, an employee who has received the benefits of an EAH program might be required to work for 3-5 years for the paying employer in order to avoid repaying the housing costs which were initially covered by the employer.⁴

In the public sector, EAH programs are often used to attract in-demand workers with rare skillsets. This tactic is not limited to use in the public sector, however; the creation of such a program in the public sector would help support public employees but could also encourage private-sector business owners to implement similar practices, if successful.

Tactic 7: Higher-End Housing

Just as housing units that cater to the needs of low-income or disadvantaged populations are important, so are high-end, more expensive homes. A significant part of Ross County's population (20%) can afford homes worth \$250,000 or more. If insufficient options exist above this price point for high-earning households, they'll occupy the middle- or low-cost housing occupations that are intended for different, lower-earning populations. This downward pressure ultimately results in the lowest-earning households being pushed out of the housing market. To minimize downward pressure, the Housing Task Force should ensure high-end homes are included in a strategy to address affordability within the County.

Strategy 3: Embrace Innovative Housing Solutions

Tactic 1: Explore the Potential for Tiny Homes

Ross County and the City of Chillicothe should consider novel and innovative approaches to future residential development. One such approach is the development of tiny homes and tiny home communities. Tiny homes are single-family units that meet building and design codes while making a very small geographic footprint. They're designed to be efficient, economical units that are compact and affordable. These homes are typically 500 square feet or smaller and can be suitable housing options for 1-2-person households with low incomes. In addition, tiny homes can be great options for formerly homeless, financially unstable, or recovering occupants, as the financial and general upkeep requirements for the homes are relatively low.

The benefits of creating a tiny home community are many. As stated previously, they are a great option for low-income or financially unstable occupants. Additionally, they are an extremely efficient use of land and can provide a community with limited land availability a

⁴ Local Housing Solutions

high-density, single-family home option; in many rural communities, tiny homes are a preferable high-density option to apartments. They're environmentally friendly, require minimal upkeep, and can be mobilized to adapt to changing community needs.

An obstacle in developing tiny home communities can be the navigation of zoning or building requirements; the mobility of some tiny homes, especially those on wheels, can restrict their permissibility in some areas. Should Ross County decide to pursue a tiny home community opportunity, it should be proactive in identifying regulatory obstacles and ensuring processes exist for overcoming them.

Best practices and resources:

- [Savannah Tiny House Project](#)
- [Nashville Micro Home Community](#)
- [Cedar Springs Tiny Village](#)
- [Tiny Homes Detroit](#)
- [Quixote Village – Olympia, WA](#)
- [Escalante Village – Durango, CO](#)
- [Delta Bay – Isleton, CA](#)

Tactic 2: Consider a Community Land Trust

Another innovative residential development model the Housing Task Force should consider is the creation of a Community Land Trust. Community land trusts, much like land banks, are tools for using underutilized land to provide the population with affordable housing options. They're different, however, in the sense that they're normally private nonprofits with a board of lessees, community members, and public officials. These trusts can be useful for regulating the prices of properties and homes. Whereas, land banks typically rehabilitate and sell their properties, limiting their ability to ensure affordable housing over the long-term. Trusts are permanent owners that lease parcels for long periods of time to owners or renters. Community Land Trusts have the explicit goal of promoting affordable housing and contain legal provisions governing ownership and transfer to keep units affordable in perpetuity. This dual ownership model, which separates the cost of the land from the cost of the buildings, makes ownership more accessible to low- and moderate-income families.

Land trusts often receive their land as donations from the local government. This allows the trust to minimize up-front costs which will ultimately benefit the community. Properties rehabilitated by the Ross County Land Bank could be donated to a land trust, or public funding sources could be used to fund purchases on behalf of the land trust. In expanding the property owned by the land trust, Ross County could invest in a long-term provider of affordable, community needs-sensitive housing options.

Best practices and resources:

- [Greater Ohio CLT](#)
- [First Homes](#)
- [Genesee County Land Bank Authority](#)

Tactic 3: Organize a Neighborhood-Based Community Development Corporation

To stabilize the housing stock and facilitate future development across Chillicothe, the Housing Task Force should explore the potential for a Community Development Corporation (CDC). CDCs are “non-profit, community-based organizations focused on revitalizing the areas in which they are located, typically low-income, underserved neighborhoods that have experienced disinvestment.” The Housing Task Force can identify key neighborhoods using the maps of median house values provided in this report. While a primary objective of a neighborhood CDC is to assist property owners with property rehabilitation and developing affordable housing, CDCs are also involved with neighborhood economic development, small-business support, streetscaping, neighborhood planning projects, education, and social service delivery.

Typically, a CDC’s Board of Directors are comprised of community residents, allowing grassroots participation and localized decision making. Board members can include homeowner, landlords and property owners, faith-leaders, civic leaders, business owners, and other neighborhood-based stakeholders. Oftentimes, CDCs are capitalized and supported by neighborhood or community anchor institutions, including major employers, health systems, and colleges and universities.

The Housing Task Force should form an exploratory committee to better understand if a neighborhood-based CDC is a good fit for the community. First steps include identifying a target area, recruiting volunteers, establishing a Board of Directors, creating a mission statement, filing tax documents, and opening a bank account. The Housing Task Force can look to numerous models across the country for inspiration and guidance. The Housing Task Force should also build a relationship with the Ohio CDC Association.

Best practices and resources:

- [Our West Bayfront in Erie, Pennsylvania](#)
- [Rural CDCs: Building the Capacity for Success](#)
- [Southwest Minnesota Housing Partnership](#)

Other Considerations

Strategy 1: Continue to Focus on Community Health

Tactic 1: Designate Chillicothe as a Blue Zone

In a review of previous plans, health-related data analysis, and in interviews with key stakeholders, it’s clear that Ross County faces several health-related challenges. The project team believes that these challenges are contributing directly to the various housing challenges faced by the community. According to the Blue Zones website, “for over 20 years Blue Zones have been on the ground in hundreds of American cities co-creating and implementing evidence-informed Community Well-Being programs to create sustainable, system-level solutions that improve population health and economic vitality.” Research indicates that people who live in blue zones tend to live longer lives, eat healthier, and have a decrease in

health risks associated with age and longevity. Improved community health will reduce stress on housing and housing providers. The project team recommends that the Housing Task Force form an exploratory committee and partner with Blue Zones to conduct a Phase I readiness assessment.

Best practices and resources:

- [Blue Zones](#)
- [Corry, Pennsylvania](#)

Tactic 2: Focus on Financial Independence and Wealth Creation Education

Financial Literacy

The process of buying a home can be intimidating for first time buyers. Financial planning can be overwhelming and confusing. By providing the community with financial literacy education, Ross County can cultivate the next generation of responsible homeowners. Classes in debt management, savings, property acquisitions, loan repayment programs, and other essential financial planning strategies can be hosted through a variety of existing organizations. Resources like Ross County Salvation Army can assist in executing these initiatives throughout the communities by donating time, materials, and resources. Partnering with the City of Chillicothe to host homeowner educational programs such as budgeting and financial counseling is also a feasible solution to educate individuals and families in the community. Some communities are incorporating this in existing curriculum in high schools, and/or hosting training through school districts that are willing to help. The earlier this education is taught, the easier it is for communities to try to work with community members.

First-Time Homebuyers Program

Frontier Community Services is a local housing organization located in Chillicothe, Ohio, which provides multi-family communities designed for all ages. They cater to one-, two-, and three-bedroom units with attached garages along with other amenities. Frontier Community Services offers other forms of housing such as senior living communities, homemaker services, and supported living. They specialize in other forms of personal care to people who qualify for Individual Options Waiver, SELF Waiver, Level One Waiver, and eligibility for Supported Living. There may be several other organizations that offer this kind of assistance for people who are interested in purchasing a home for the first time. The process can be overwhelming and discouraging without providing help. Getting a few first-time homebuyer programs to partner with Ross County can also help spread awareness in financial literacy.

Best practices and resources:

- [My Ohio Home](#)
- [Southwest Minnesota Housing Partnership](#)

Strategy 2: Enhance Quality of Place and Focus on Community and Resident Connection

Tactic 1: Activate the Arts

Art enriches communities and improves overall quality-of-place; an appropriate arts activation strategy could make Ross County and Chillicothe more easily marketable as a desirable living destination and enhance connections between residents and their community.

One option to activate the arts is to partner with the Ohio Arts Council. The Ohio Arts Council is a state agency that “funds and supports arts experiences to strengthen Ohio communities culturally, educationally, and economically.”⁵ The organization offers a variety of grants that can help contribute to operating support, project support, arts learning, or individual artists deemed to be valuable community arts assets. In addition, the Council’s website offers access to programs, data, and other resources that are intended to assist local communities in building out their arts scene.

Best practices and resources:

- [Ohio Arts Council](#)

Tactic 2: Sponsor a National Night Out

National Night Out is a national community-building campaign that promotes police-community partnerships. Millions of residents across thousands of communities participate each year, hosting block parties, cookouts, seminars, athletic events and more. The project team recommends that Chillicothe consider sponsoring National Night Out events to build neighborhood cohesion, cooperation, and camaraderie.

Best practices and resources:

- [National Night Out](#)

Strategy 3: Foster an Environment for Economic Growth

Tactic 1: Develop an Economic Development Strategic Plan

As can be seen throughout the entirety of this report, housing is but a piece of the larger, more complicated puzzle of local economic development. While solutions that relate directly to housing can be helpful for addressing some short-term affordability issues, Ross County and Chillicothe must be intentional in moving the entire local economy forward. To ensure continued growth and prosperity, it is recommended that the county create an Economic Development Strategic Plan (EDSP).

An EDSP combines existing plans, reliable data, and community input into a clear, actionable document. It will identify population, education, industry, occupation, and workforce trends and formulate a single, coherent strategy that can unify the efforts of public officials, private business owners, and community members alike. As Ross County’s development continues, and as obstacles to development and growth continue to present themselves, a streamlined strategy is essential for coordinating the efforts of local actors. The community’s future is

⁵ Ohio Arts Council

determined in large part by its plan; if the priority of Ross County and Chillicothe is sustainable, high-quality growth, an investment in an EDSP is a necessity.

Best practices and resources:

- [Allegany County, Maryland | Economic Development Strategic Plan](#)
- [Association of Central Oklahoma's Governments | Comprehensive Economic Development Strategy](#)