

CITY OF FREMONT, OHIO



COMMUNITY REINVESTMENT AREA HOUSING SURVEY

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COMMUNITY REINVESTMENT AREA Housing Survey

PURPOSE AND SCOPE

The purpose of this report is to determine whether the area shown in Appendix A should be designated as a Community Reinvestment Area (CRA) as defined by the Ohio Revised Code (ORC) Sections 3735.65-3735.70. The survey area is entirely made up of census tracts 9608, 9609 and 9613-9618. The proposed CRA location represents the entire City of Fremont which has 7,541 total housing units according to the U.S. Census Bureau. In order to meet the CRA criteria for eligibility, the area must consist of “housing facilities or structures of historical significance are located and new housing construction and repair of existing facilities or structures are discouraged.” By establishing a city-wide CRA program, the City of Fremont would be better able to encourage development and improvement throughout the community.

GENERAL DESCRIPTION OF FREMONT, OHIO

The City of Fremont is the county seat for Sandusky County and located in the center the county. The City has a diverse based of employers but has suffered the loss of several manufacturing companies.

Overall trends for Fremont during the 2000s and the most recent U.S. Census data demonstrate the proposed CRA continues to have declining population, low median household income, low median value of housing units, low owner-occupied housing tenure and old housing stock.

GENERAL DEMOGRAPHIC CHARACTERISTICS

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

Population

The City of Fremont’s population is declining. The following population changes have occurred between 2000 and 2010:

Population				
	2000	2010	Change	
	Population	Population	Amount	Percent
Fremont	17,375	16,734	(641)	-3.7%
Sandusky County	61,792	60,944	(848)	-1.4%
Ohio	11,353,140	11,536,504	183,364	1.6%

Source: U.S. Census Bureau

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According to the 2010 U.S. Census, the median age of City residents has increased from 33.8 years in 2000 to 35.3 years in 2010. The percentage of City residents over the age of 60 years is 18.8% and the percentage of residents over the age of 35 is 50.3%.

The City of Fremont knows that by creating an incentive for families and new home buyers to build and renovate the housing stock, the City has the potential to reverse the recent negative trends of in population, median household incomes and median home values.

Low to Moderate Income Households

The most recent median household income in the City of Fremont is \$33,147. The percent of individuals with incomes below the poverty level is 26.2% of the total population. Below is a schedule of median household incomes for the City, Sandusky County and the State for 2010 and 2015:

Median Household Income				
	2010	2015	Change	
			Amount	Percent
Fremont	\$39,398	\$33,147	(\$6,251)	-15.9%
Sandusky County	\$48,056	\$47,209	(\$847)	-1.8%
Ohio	\$47,358	\$49,429	\$2,071	4.4%

Source: U.S. Census Bureau, 2010-2014 and 2006-2010 American Community Surveys

According to HUD, family income levels can be categorized as extremely low, very low and low. In Sandusky County, these categories were associated with the following median family income (MFI) dollar ranges for a family of four persons:

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

Places in the City that have 51.0% or higher low/moderate income persons are eligible for Community Development Block Grant (CDBG) area benefit activities. In Fremont, nine of the twenty-two block groups within the City fall into this category.

General Housing Stock Information

The proposed CRA contains housing stock that is in need of considerable repair. In some instances, demolition and redevelopment may be the most appropriate. According to the 2010 U.S. Census, there are 7,541 housing units within the proposed CRA.

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

Housing Tenure					
	Occupied Units	Owner Occupied	Owner Occupied Percent	Renter Occupied	Renter Occupied Percent
Fremont	6,745	3,919	58.1%	2,826	41.9%
Sandusky County	24,182	17,866	73.9%	6,316	26.1%
Ohio	4,603,435	3,111,054	67.6%	1,492,381	32.4%

Source: U.S. Census Bureau

Age of Housing Stock

The age of housing stock is useful measure of potential historic significance as well as whether new construction has been “discouraged.” The majority of housing units in the proposed CRA were build prior to 1939, see table below. As such these homes are more than 60 years old and thus are potentially historic.

Year Structure Built						
	Fremont		Sandusky County		State of Ohio	
	Number of Units	Percent	Number of Units	Percent	Number of Units	Percent
Pre 1939	3,021	45.7%	7,489	31.7%	884,921	19.3%
1940-1959	1,692	25.6%	4,938	20.9%	958,283	20.9%
1960-1979	906	13.7%	4,772	20.2%	1,233,388	26.9%
1980-1999	648	9.8%	4,111	17.4%	985,793	21.5%
2000 or later	344	5.2%	2,316	9.8%	522,699	11.4%

Source: U.S. Census Bureau

Housing Sock Values

The median value of an owner-occupied housing unit in the City of Fremont is \$81,100. In contrast the median values of owner-occupied housing units in Sandusky County and the State of Ohio are \$110,100 and \$129,900, respectively. In order to improve housing values there needs to be new construction and renovation of properties in the City.

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The following table lists the number of permits issued by the City's Engineering and Zoning Departments in 2013-2015.

Permits Issued			
	2013	2014	2015
Building			
Residential	49	49	74
Commercial/Industrial	1	7	6
Fence	28	43	41
Pool	6	8	8
Removal/Demo	10	7	4

Source: City Engineer and Zoning Departments

The total estimated value of the projects related to the residential building permits issued were \$1,245,635 (2013), \$1,027,238 (2014) and \$1,428,087 (2015). Regarding the building permits associated with commercial or industrial projects, the total estimated value of those projects were \$6,250,000 (2013), \$1,769,300 (2014) and \$17,619,000 (2015).

Vacancy Information and Rates

The 2010 census data has the overall vacancy rate of the City of Fremont at 10.6% which is an increase from the 2000 census where the rate was 6.9%. Within the proposed CRA a total of 796 housing units are listed as vacant. The table below details the occupancy status of the housing units in the City of Fremont, Sandusky County and the State of Ohio from the 2010 Census.

2010									
	Total Housing Units	Occupied	Vacant						
			For Rent	Rented, Not Occupied	For Sale Only	Sold, Not Occupied	Seasonal, Recreational, or Occasional Use	Migratory Workers	Other Vacant
Fremont	100.0%	89.4%	4.4%	0.2%	1.3%	0.3%	0.6%	0.1%	3.7%
Sandusky County	100.0%	91.6%	2.3%	0.1%	1.5%	0.5%	1.1%	0.0%	2.9%
Ohio	100.0%	89.8%	3.6%	0.2%	1.5%	0.4%	1.1%	0.0%	3.4%

Source: U.S. Census Bureau

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CONCLUSIONS

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

- Designated historic districts and structures
- Approximately 70% of the housing units were constructed prior to 1960
- Housing unit vacancy over 10%
- Median housing values of \$81,100 which is \$29,000 less than the county average

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