

**Section II: Housing And Community Development Needs Summary**

**A: Population and Income Characteristics Of Sandusky**

This section titled, “Housing and Community Development Needs Summary” describes current conditions and quantifies community needs. It is divided into three subsections, “Population and Income Characteristics of Sandusky”, “Overview of the Sandusky Housing Market”, and “Overview of the Local Economy and Community Development Needs”. This is the first step in developing a Consolidated Plan strategy and action plan to address the needs that are demonstrated.

Information has been gathered from the 2000 U.S. Census, which is now four years old, and from other sources to provide a better qualitative understanding of Sandusky’s housing and economy as of this writing in early 2004. Still most of the numerical data in the profile is taken from the 2000 U.S. Census, with some retrospective looks at the 1990 U.S. Census.

Most of the U.S. Census data has been obtained from their web site. In some cases, there will be slight differences in data that the reader may see reported elsewhere resulting from the fact that the Census Bureau reports total population in files P1 (1) as 28,000 and in P3(1) “100% Counts” as 27,844. In most cases where the populations have been broken out according to various criteria, the “Total Universe” of 28,000 is reported in the Census Table, and thus is has been used for calculations using data from those tables.

**Population**

*Notes*

- Sandusky's population decreased slightly from 29,764 in 1990 to 27,844 in 2000.
- The proportion of the population 18 years old and younger, represents 27.1% of the total population
- The elderly population, age 65 and older, represents 14.9% of the total population.
- By 2000, Sandusky’s minority population represented 25.8 % of its total. A greater number of minorities live throughout the rest of Erie County, though there they represent only an 11.5% proportion
- Of the 29 Census Block Groups in Sandusky, those containing the highest proportion of minorities are CT 412 (BG3) with 79.9%, CT 410 (BG3) with 72.9% and CT 412 (BG2) with 62.5%; the “Areas of Minority Concentration”.

Like many older industrial cities, Sandusky's population has decreased during the 1990s from 29,764 persons to 28,000 (-5.9%) (i). Surrounding Erie County has experienced a 3.5% population increase in that time period, though the total population of Erie County appears to

have remained about the same. Thus, it would appear that Sandusky's lost population has not left the region but may have tended to move to newer housing outside the City limits. Sandusky continues to be hit by industrial closings and relocations throughout the 1990's and into the 2000's. This hurts the economy in that though some jobs have been replaced in new industries, there have not been such high paying replacement jobs for those with limited educations. Competition from the surrounding County in housing and job generators has stifled opportunities for growth within Sandusky. On average, Sandusky's population continues to have lower incomes and have older housing stock of lower value than the surrounding region. As a consequence, housing and community development needs are greater in within the City of Sandusky. The "Housing and Community Development Needs Summary" attempts to describe and quantify these needs. This is the first step in developing a strategy and action plan to address the needs.

### **Age and Gender**

Examining the age and gender distribution of the population provides insight into housing and social service needs that may be anticipated in Sandusky's future (See Figure 1). Based upon the 2000 U.S. Census the number of young people aged 18 years and younger is approximately 7,583, or 27.1% of Sandusky's population. This is a significant proportion, indicating the needs of children should still be important to Sandusky's leaders.

Those in the 25-44 age group, the most productive working years, declined from 9,082 in 1990 to 7,934 in 2000, a 12.6% decline. This may be evidence of seeking jobs elsewhere. This age group are the most likely to have school age children in the household. Therefore, they may be motivated to move to different nearby school districts without changing jobs or leaving the general area.

The 55-64 age group is somewhat transitional, with some early retirees and others continuing to work. This is an age group where the death rate becomes more significant. They represented 2,293 of Sanduskians, or 8.2% of the population.

In 2000, the 65 and older age group are more highly represented in Sandusky, at 4,181 persons, or 14.9% of the population, compared to 12.4% of the national population, and 13.3% of Ohioans. Those aged 75+, more likely to have greater frailties, have increased 12.5% in Sandusky since 1990. Furthermore, females aged 65 and up outnumber males by a ratio of 3 to 2. Females in that age group are less likely to have the skills and physical constitution for home maintenance. As their proportions increase dramatically as they reach more advanced ages than their male counterparts, they are likely to need assistance with daily personal care and management of personal affairs. Increasingly elderly populations are also more likely to need transportation assistance if they are to remain in homes they have occupied for a great number of years. The mid-west tends to be reliant on automobile transportation. Some women, currently in their elderly years, never learned to drive at all, though younger women are more likely to have been drivers. There is currently no definitive age at which a person's capacities diminish to where

they must abandon driving, so while recognizing this as a growing issue, it is also difficult to quantify the numbers of people that will require other transportation options at any point in time. To some degree, different housing options and locations can help to place the frail elderly closer to the services and shopping they require.

Such trends in the population put strain on the local economy. The elderly tend to require more health and social services, while they contribute proportionately less to the tax base. With some young people leaving the City, the tax base is further weakened. Consequently, the City's tax burden has grown while its tax base has shrunk, leaving the City in a difficult financial situation.

**Racial Composition**

Sandusky is fortunate to enjoy harmonious racial relations. Previous community planning does not articulate community needs based upon racial considerations. The City elects all its Commissioners on an at-large basis, rather than by Wards or Precincts. This contributes to the community's sense of unity and all concerns are the concerns of the community as a whole. Unfortunately, as Sandusky loses population and its supply of manufacturing jobs, it may begin to see greater disparities between the races, particularly in terms of economic condition. It may also begin to see areas that become more segregated because of population attrition. Therefore, the Consolidated Plan will document areas where these disparities may be starting to occur.

By 2000, Sandusky's minority population represented 25.8 % of its total. A greater number of minorities live throughout the rest of Erie County, though there they represent only an 11.5% proportion (See Table 1). Of the 30 Census Block Groups in Sandusky, those containing the highest proportion of minorities are CT 412 (BG3) with 79.9%, CT 410 (BG3) with 72.9% and CT 412 (BG2) with 62.5%. The "Areas of Minority Concentration", those with more than 30% Minority population are shown in Figure 2 and encompass a greater portion of the City. These three block groups are also areas that are predominantly Low-Moderate Income, with Tract 410 (BG3) being income "Distressed"; more than 79% of its households below 80% of the area median income. Indeed, Sandusky's minorities tend to have lower incomes and higher rates of poverty rates than the white, non-Hispanic population (i). For further discussion refer to the following section titled, "Income".

**Sandusky's Racial Composition**

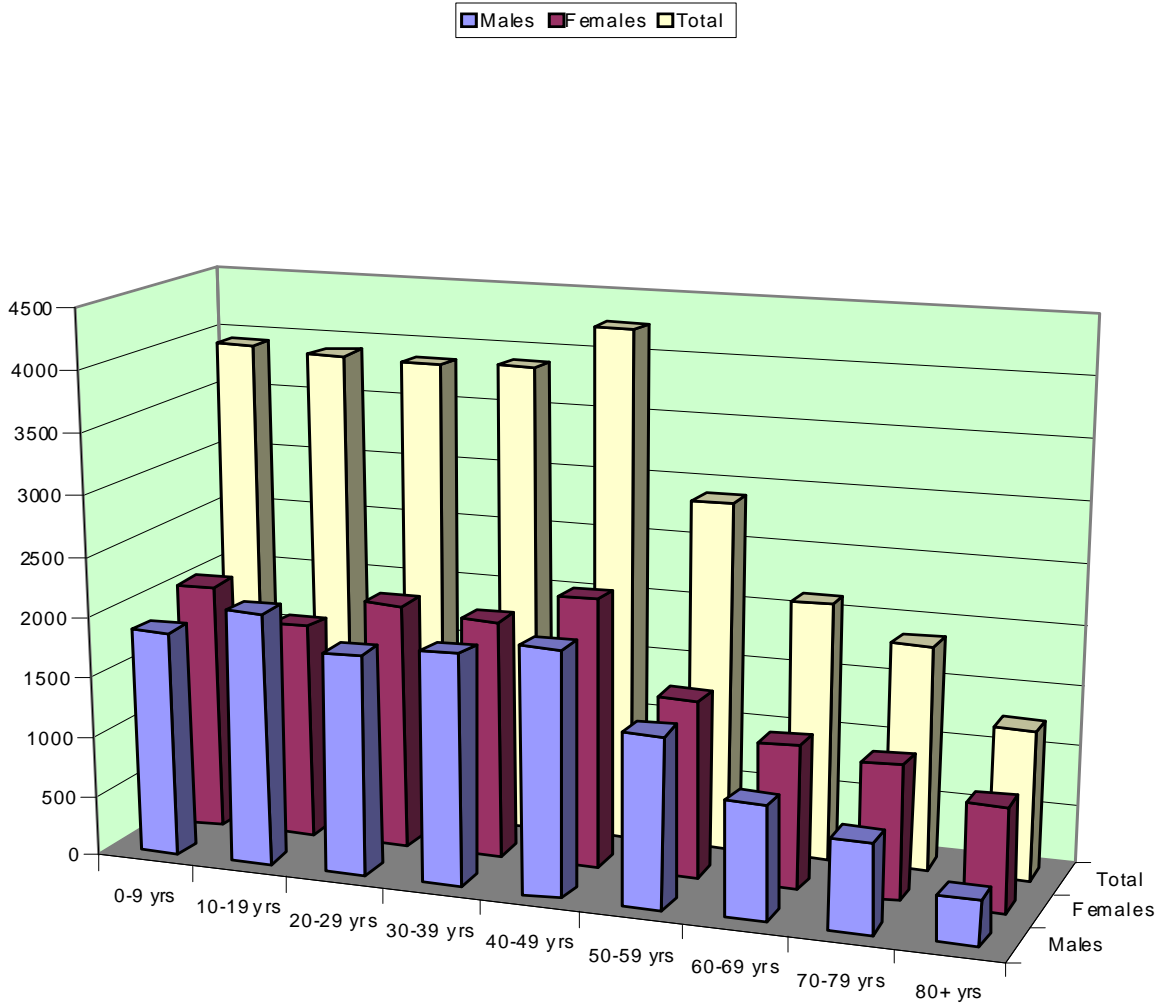
Table 1

Source: 2000 U.S. Census

	<b>Total</b>	<b>White</b>	<b>African-</b>	<b>American</b>	<b>Asian</b>	<b>Native</b>	<b>Other</b>	<b>2 or</b>
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		<b>alone</b>	<b>American alone</b>	<b>Indian/Alaska Native alone</b>	<b>alone</b>	<b>Hawaiian/ Pacific Islander alone</b>	<b>alone</b>	<b>more races</b>
<b>Sandusky</b>	28,000	20,789	5,924	71	83	6	332	795
<b>Erie Co.</b>	79,551	70,427	6,863	163	332	6	441	1,319

Age & Gender Distribution 2000



	0-9 yrs	10-19 yrs	20-29 yrs	30-39 yrs	40-49 yrs	50-59 yrs	60-69 yrs	70-79 yrs	80+ yrs
Males	1871	2100	1830	1915	2029	1416	950	744	384
Females	2062	1801	2040	1978	2230	1481	1185	1119	865
Total	3933	3901	3870	3893	4259	2897	2135	1863	1249

Figure 1

Source: 2000 U.S. Census

### Household Characteristics

*Notes*

- Sandusky's average household size is 2.4 persons per household.
- The number of single-headed households, both male and female increased during the 1990s to 33.9% of all households.
- Of the 4,029 persons living alone in 2000, more than half, 2,241 were female.
- Married couple families decreased by 14.9%, to 4,871.
- The number of people residing in non-family households represented 19.3% of the population.
- Of the 4,029 persons that lived alone in 2000, almost 40% (1,529) were over age 65.
- 316 individuals lived in institutions. Another 253 lived in other types of group quarters.
- Grandparents cared for grandchildren in 606 households.
- 132 householders cared for a parent in their home.

The total number of households in Sandusky decreased slightly from 1990 to 11,884 households in 2000. The number of non-family households increased while family households decreased. This means that the average household size declined to under 2.4 persons per household.

The census looks at two types of households; family and non-family. Families are defined as a group of individuals, of which at least two are related to one another by birth, adoption, or marriage, living together in a housing unit. About 79.6% of all persons in Sandusky were part of family households, while 19.3% were part of non-family households, and less than 1.7% lived in institutions and other group quarters. Male householders living with their own minor children represented 307 households, while Female householders living with their own minor children represented 1,263 households. Consequently, 2,699 children are in single parent homes. In addition, in 606 households, there are grandparents raising grandchildren. This is a situation that is on the rise nationally, and gives rise to questions as to whether the grandparents will be able to raise the children to adulthood and adequately provide for their own retirement. In addition, there are 132 households that are caring for parents in their home. These households, though relatively few, may face a range of issues depending on the age and health of the parents being cared for.

Of the 4,029 people that lived alone in 2000, 1,529 (40%) were age 65 or over. As noted above, there are many households where grandparents raise grandchildren. What is not well determined is the actual age of the grandparents, which could range from the early 40's to well into retirement. The needs of these single elderly persons are varied, but may include the following: small, affordable, handicapped accessible housing; convenient access to shopping and health and social services; home health care; housework assistance; home maintenance; etc. and may increasingly include child care and other child raising assistance.

Any increase in children being raised in one or no parent households is very significant. On average, women and the elderly have lower incomes than men. Two parent households are far

more likely to have higher incomes and the social resources to devote attention to children and their performance in school. Female-headed families and elderly households are more likely to be in poverty, especially those with young children. As a result, many single parent families have several special needs that must be met: safe, affordable housing; convenient access to work and schools; affordable child care; etc.

### Population and Household Projections

Population and household projections are performed based on a set of assumptions, which may (or may not) ultimately hold true for a community. For that reason, different household projection methods are utilized, to produce a range, high and low estimates based on differing scenarios. Since counts of households for Sandusky were last done in 1999-2000, and since so many factors can alter a population trend unexpectedly, it is not possible to give a meaningful single number as a population projection for any point in the future. However, knowledge of the community can help to decide if a projected range might be valid.

Projections were developed for households and by household type to give some indicator of the types and levels of housing and services that may be in demand in the future. Income groups are also projected to provide information of potential need for affordable housing and will be presented in the overview of housing market section.

#### Trends and Forecasts

*Historic population trends are used to estimate future population. By estimating future population, the City will be able ensure that public facilities and services and transportation systems can accommodate future needs. Table 2 below illustrates the historic population trends from 1950 to 2000.*

Table 2 Population Trends

Year	Population	Change	Percent
1950	29,375	n/a	n/a
1960	31,989	2,614	9%
1970	32,674	685	2%
1980	31,360	-1,314	-4%
1990	29,764	-1,596	-5%
2000	27,844	-1,920	-6%

*Population forecasts are used to estimate future population in order for the City to adequately plan future growth areas and avoid undue expenditures related to public services. A variety of methodologies are used to create population forecasts. They may be based on a ten-year population rate, proportion of the county's population or a development activity rate. The following population forecasts have been prepared using a variety of methodologies.*

The 1990-2000 decade rate is based upon the difference in population between the beginning and end of the last decade as report by the U.S. Census Bureau. According the Table 2 above, the City of Sandusky’s population decreased by 6 percent during that decade. A disadvantage of this method is that is does not include a broader historical perspective. Applying the 1990-2000 rate results in the following forecast for Sandusky:

Table 3 1990-2000 Rate Forecast

<b>Year</b>	<b>Population</b>	<b>Change</b>	<b>Percent</b>
2000	27,844	n/a	n/a
2010	26,173	-1,671	-6%
2020	24,603	-1,570	-6%
2030	23,127	-1,476	-6%

1960 - 2000 Rate

*The 1960-2000 rate is the average decade rate of change during these four decades. Using populations for the past forty years, this rate incorporates a broader historical perspective. Applying the forty year average decade rate of change results in the following forecast for Sandusky:*

Table 4 1960-2000 Rate Forecast

<b>Year</b>	<b>Population</b>	<b>Change</b>	<b>Percent</b>
2000	27,844	n/a	n/a
2010	26,910	-934	-3%
2020	26,007	-903	-3%
2030	25,134	-873	-3%

Proportional Forecast

*County level population forecasts are prepared by ODOD through 2030. The County level forecast accounts for birth and death rates and well as in migration and out migration statistics. In 2000, Sandusky was 35 percent of Erie County’s total population of 79,551. Applying this same percentage to the Erie County population forecasts results in the following:*

Table 5 Proportional Forecast

<b>Year</b>	<b>County Population</b>	<b>Sandusky Population</b>
2010	81,424	28,498
2020	82,404	28,841
2030	83,061	29,071

*The proportional forecast shows an increase in the City’s population over the next three decades. However, historically the City’s population has been decreasing while the County’s*

*population has been increasing.*

Using these three methods, Sandusky's population in 2010 (six years from now) might be expected to range from a continued population loss to an estimate of 26,173 to a more optimistic 28,498. Many factors can ultimately influence the direction of change, if any. For the purposes of this first Consolidated Plan, conservative estimates will be used as the basis for other projections. These estimates of minor population loss (loss of 3%) by 2010 will be used, or an estimated population of 26,910 by 2010.

Methods of projection are based upon rates of change in population trends seen in the last two Censuses, will of necessity yield a continuing decline in population. Continuing declines in birth rates as seen nationally support a hypothesis of continuing population decline. A significant in-migration to the City would reverse this trend. Although there is no indication that a substantial reorientation toward central cities, including Sandusky, is occurring, Sandusky does hold the potential for a significant renaissance due to its highly desirable waterfront and supply of historic buildings. It also does not appear that the City will be engaging in any annexations that would result in large population increases for Sandusky, at least in the near future. (See Overview of the Sandusky Housing Market).

By contrast, Erie County projects that the total County population will grow to 82,404 by 2020. With upswings in the economy and successful economic development efforts, the City of Sandusky might reasonably be able to slow its population loss, or even share in the County's growth over the next ten years.

*Notes*

- The 1999 median household income for the City of Sandusky was \$31,133, well below that of Ohio’s \$50,037 median income and Erie County’s \$42,746 median.
- In 1999, 11% (1,309) of all households earned under \$10,000. These households may be at particular risk of becoming homeless.
- Of the 30 Census Block Groups in Sandusky, only 9 are not predominantly Low-Moderate Income. Nine (9) others are considered economically distressed, with more than 60% Low-Moderate Income households, and 11 additional are predominantly Low-Moderate Income, having between 50% and 60% of households.
- The "Income Distressed Areas" are Census Tract –Block Groups where more than 60% of all households are under 80% of the median family income.
- The "Areas of Low Income Concentration" are defined by the City as Census Tracts and Block Groups where more than 50% of all households are below 80% of the median family income.

In this document several terms are used for assessments of needs according to income ranges, as follows:

- “Low Income” means household's income < than 80% of the area’s median ( or less than \$29,524)
- “Moderate Income” means household income is between 81-95% of the area’s median
- “Very Low Income” means household income < 50% of the area median income
- “Extremely Low Income” means household income < 30% of the area median

Throughout the document, the term, “low to moderate income (LMI) refers to all households making less than 80% of the area median income. In 1999, the year for which the 2000 Census measured incomes, these income ranges were as depicted in the following table:

**Table 6 1999 HUD Income Definitions for Erie County Area, based upon Median Household Income, Not Adjusted for Household Size**

Based on Household Income	% of Area Median HHLID Income	\$ Dollars of Income	*Approximate # of HHLDS in This Income Range in Sandusky
Area Median Income	100%	\$42,746	
*	95% or Higher	\$40,609 +	4553
Middle Income	81-95%	\$34,196-\$40,608	923
Low Income	51%-80%	\$21,373-\$34,195	2551
Very Low Income	31%-50%	\$12,823-\$21,372	1874
Extremely Low Income	0-30%	\$ 0 -\$12,822	1982

\*Because the Census does not produce counts of households at incomes that equate to the ELI, VLI, LI, and MI definitions, the numbers of households within a Census income range was approximated as a percentage equal to the percentage of the income range that the dollar limit for the category represented. Therefore, \$21,373 was

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estimated to be 28% of \$25,000, and therefore of 1250 households earning between \$20,000 and \$24,999, 28% or 350, were estimated to earn \$21,373 or less, etc.

HUD annually updates income estimates for all regions, and issues new income limits for its various programs. The income limits for eligibility for programs are adjusted for household size. Furthermore, in 2004, HUD is reporting these limits based upon median family income (MFI) instead of median household size. The 2004 Section 8 income limits for Erie County can be found in the Appendix.

Although it can be assumed that there has also been some increase in incomes for Sandusky's population since 2000, there is not corresponding data on the income distribution for the population since then. Therefore, for most purposes of this analysis, when defined income ranges are referred to they will reflect those appropriate to the year 2000 as seen in Table 6 above, in order to be consistent with the incomes and geographic demographics reported in the Census.

The *median family* income in Sandusky is significantly lower than that of Erie County and the State. Incomes also vary widely among household types within Sandusky, as family households have much higher incomes than non-family households. The median family income of \$37,749 is 78% higher than the median non-family income of \$21,193. The median household income is \$31,133. The median represents the income that half of households are above and half are below. Some of the disparity between City and County incomes may be due to the higher proportions of non-family households within the City versus the rest of Erie County. Much of the data presented here is relative to household incomes.

Table 7, below, shows the distribution of income ranges by the numbers of households in that range for the City of Sandusky in 1999. The far right column marks the range in which the household median income falls for both the City and the area (all of Erie County).

**Table 7: 1999 Household Income Distribution in Sandusky**

Source: 2000 U.S. Census

	# HHLDS	% of Total	
Total	11,884	100%	
Less than \$10,000	1,309	11.0	
\$10,000-\$14,999	1,162	9.8	
\$15,000-\$19,999	1,035	8.7	
\$20,000-\$24,999	1,250	10.5	
\$25,000-\$29,999	1,017	8.60	
\$30,000-\$34,999	774	6.5	City Median HHL D Income = \$31,133
\$35,000-\$39,999	745	6.3	
\$40,000-\$44,999	655	5.5	Area Median HHL D Income = \$42,746
\$45,000-\$49,999	654	5.5	
\$50,000-\$59,999	1,025	8.6	
\$60,000-\$74,999	914	7.7	
\$75,000-\$99,999	863	7.3	
\$100,000-\$124,999	219	11.6	
\$125,000-\$149,999	79	0.7	

\$150,000-\$199,999	59	0.5	
\$200,000 or more	124	1.0	

Among Sandusky Census Tracts, those that are Income Distressed (more than 60% of households earning less than 80% of the median income) are CT 407 BG1 (84.9%), CT 408 BG1 (84.9%), CT 408 BG 2 (77.6%), CT 408 BG3 (75.4%), CT 408 BG 5 (61.4%), CT 409 BG4 (77.8%), CT 410 BG2 (69.5%), CT 410 BG 3(79%), CT 411 BG1 (67.4%), CT 411BG4 (61.9%), CT411 BG5 (61.4%) and CT 412 BG1 (68%).

Census Tracts that are eligible investment areas, that is where between 50% and 60% of the households earn less than 80% of the area median income, are CT 407 BG4 (55.1%), CT408 BG4 (53.4%), CT409 BG2 (56.4%), CT409 BG3 (59.5%), CT410 BG1 (56.3%), CT411 BG3(50.3%), CT412 BG2 (58.5%), CT412 BG3 (56.5%) and CT413 BG1 (51.1%). Figure 3 shows Sandusky Census Tracts with concentrations of LMI households indicated.

More than 11% of Sandusky's households have incomes under \$10,000. These households are most likely to have severe housing problems and are at greater risk of becoming homeless. Two wage earners at minimum wage, full time, can expect an income of just \$21,424 per year. Approximately 29.5% of Sandusky's households made less than that amount in 1999, and many of these were likely to be those on fixed incomes. Notably, those on fixed incomes, usually the elderly and disabled, are more likely to be adversely affected by future inflation in housing and other costs than the employed. The median income of a Sandusky household in which the householder is between age 65 and 74 is only \$24,761, and that median declines to \$19,028 when the householder is over age 74.

There is some income disparity between the two major racial groups in Sandusky. White household median income in 1999 was \$33,315, but African-American median household income was significantly less at \$24,358. While 58.4% of African-American households earn less than the City's aggregate median (\$31,133), only 45.7% of white households earn less than this amount.

The fact that in the majority of Sandusky Census Block Groups a majority of households are LMI is significant. LMI households tend to have greater housing and community development needs than non-LMI households, because they do not possess as many resources to address housing problems as non-LMI households. At the same time, a community with a high percentage of LMI households receives less tax revenues but is required to provide more housing, community development and other city services than communities with lower percentages of LMI households. This is why it becomes so important for other levels of government to provide assistance to the community in meeting its housing and community development needs.

### Poverty Status of the Population

*Notes*

- In 1999, 15.3% of Sandusky's population lived in poverty.
- 12.2% of all families lived in poverty.
- Female-headed families with children were 58.9% of all families in poverty. Married-couple families with children were 27.5% of all families in poverty and male-headed families with children made up 8.4% of all families in poverty
- There are 395 elderly (age 65 and over) persons living in poverty, 1.4% of all persons .
- Of the 852 families in living in poverty, nearly half were white and half were black.
- Similarly, female headed households with children made up 79.4% of white families living in poverty and 80.6% of African-American families living in poverty.

The poverty level is determined by the U.S. Census based on answers to income questions. The poverty thresholds vary depending on three criteria: size of household, number of children, and age of the head of the household. Poverty thresholds were applied on a national basis and were not adjusted for regional, state, or local variations. All poverty statistics in this section are based on the Sandusky population for which poverty status was determined during the 2000 Census, which is 27,503 rather than the actual population of Sandusky, 28,000, which is used in many other calculations.

Poverty rates:

According to the 2000 Census, 15.3% of Sandusky's residents (4,201 persons) lived below the poverty level (i). More than 90% of all Sandusky households experiencing poverty also have dependent children present: nearly 60% of all families living in poverty have a single-parent, female head of household with children; slightly more than one-third of all families in poverty are married couple families with children, and more than 8% of all families experiencing poverty are single male heads of households with children.

The face of poverty in Sandusky tends to be equally represented by African American families as white families. This is true of the total population living in poverty as well as the proportions of female single heads of household with children in poverty. However, poverty impacts a higher proportion of all African American families in Sandusky.

Figure 4 shows concentrations of elderly households that live below the poverty line. Anti-poverty programs are implemented by the Department of Jobs and Family Services at the County level including the City.

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i 11% of persons for whom poverty status is determined, not of the entire Sandusky population, U.S. Census

**Section II Housing And Community Development Needs**

**B. Overview Of The Sandusky Housing Market:**

This section begins with a general picture of the City of Sandusky's housing market, especially regarding factors related to owner occupied, renter occupied and assisted housing segments of the market. Factors examined include growth or change in individual markets, vacancy rates, price ranges and housing quality. The issue of housing affordability and gaps in affordability are examined in greater detail in separate discussions of the rental market and of the owner market. The section will then address community resources that provide housing, particularly public housing and housing for special needs groups. Issues regarding barriers to affordable housing and the magnitude of the problem of lead based paint in housing in Sandusky will close the section. Some data will seem inconsistent related to total numbers of units. The variations are a result of use of a number of Census tables that use different "universes" in some cases, or variations in use of 100% counts in some cases, sampling in other cases and sometimes due to exclusion of specified data. Source information and methodologies will be provided to assist the reader.

*Notes*

- The total number of housing units in Sandusky decreased from 13,416 in 1990 to 13,323 in 2000 ( loss of 204 units, -1.7%). Meanwhile, Erie County experienced an increase from 32,827 units to 35,909 units respectively
- The total number of occupied housing units in Sandusky decreased from 12,059 in 1990 to 11,855 in 2000 (loss of 204 units, -1.7%).
- Of the 1,475 vacant units, 505 (34%) were listed as for seasonal use.
- The homeowner vacancy rate was only 2.6%, while the rental vacancy rate was 10%
- More than half of all Sandusky's housing was built prior to 1950.
- Prior to 1960, production of owner housing was far greater than that of renter housing. But by the decade of the 1970's, production of renter housing was almost double that of owner housing. By the 1990's, production of all housing was the lowest ever, reflecting the shift of demand away from the City.
- At this time in early 2004, the City has approved plans for two new residential developments totaling 150 units, consisting of a mix of single family and condominium units. These will be market rate, but expected to be relatively moderately priced at under \$200,000.

***Housing Supply:***

The total number of dwelling units within the city limits decreased by 204 units, or -1.7%, during the 1990s, in contrast to the growth in housing occurring outside the city limits for Erie County. With the corresponding population loss (see Section II A., Social Characteristics) and the trend

to smaller households, the City’s housing market has yielded a rather low owner vacancy rate of only 2.6%. Units available for rental represented nearly half of all housing, and had a much higher vacancy rate of 10% at the time of the 2000 Census. Some observers believe the rental vacancy rate may be approaching 15% in early 2004. There is some indication that with the low owner vacancy rate, demand for ownership housing may begin to stabilize or even increase. In fact, though only 173 ownership units were built during the relatively prosperous 1990’s, the City expects construction to begin on two privately funded developments totaling 150 units in 2004.

The homes in the proposed new developments will be market rate, but relatively moderately priced at \$150,000 to \$200,000. In 2000, vacant houses listed for sale in the city were all priced between \$35,000 to \$125,000, with more than half priced between \$50,000 to \$80,000. The median value of all owner occupied homes was \$75,400.

*Condition of Housing Stock*

No information collected by the Census clearly indicates the condition of housing in Sandusky. Census information indicates that the number of units without complete plumbing or kitchen facilities is not significant, 0.5% and 0.4% respectively. Most housing uses natural gas or electricity for heating, and have City water and sewer services. Even in terms of overcrowding, only 191 households, or 1.6%, were subject to overcrowding, with more than 1.0 occupants per room. This would be logical given the average household size continues to decline.

The age of housing units offers some insight into housing quality. The age of a housing unit tends to negatively correlate with housing condition. Particularly with age of the occupant, or lack of financial resources, as a housing unit increases in age, the condition of the unit will tend to deteriorate. As seen in Table 8 below, more than half of the housing in Sandusky was built prior to 1950, and thus is more than 50 years old in 2004. In fact, 2,941 occupied units (24.8% of all) were built in 1939 or earlier. Any housing that is over 30 years old is likely to need new roofs, furnaces, hot water heaters, wiring, plumbing, windows, and insulation. Approximately 9,381 units in Sandusky were more than 30 years old in 2000.

**Table 8**  
**Sandusky Age of Occupied Housing**

U.S. Census 2000 HCT23 SF3

<b>Built</b>	<b>Owners</b>	<b>Renter</b>	<b>Total per period</b>
<b>Built in 1990-March 2000</b>	173	222	395
<b>Built in 1980 – 1989</b>	328	428	395
<b>Built in 1970-1979</b>	455	868	790
<b>Built in 1960-1969</b>	779	785	1564
<b>Built in 1950-1959</b>	1172	646	1818
<b>Built in 1940-1949</b>	843	560	1403
<b>Built 1939 or earlier</b>	2941	1655	4596
<b>Subtotal by tenure</b>	6691	5164	

<b>Total Housing</b>			11855
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The U.S. Census produced a data table (Table 9, below) showing occupancy type and the numbers experiencing physical and financial “conditions” or problems, without defining these “conditions”. This table may also provide some estimate of the degree of structural rehabilitation needed in the City.

Table 9

**Tenure by Selected Physical and Financial Conditions: Universe Occupied Housing Units**

U. S. Census 2000 HCT 28:

	Owner Occupied	Renter Occupied
Total	6691	5164
With one selected condition	1344	1683
With two selected conditions	6	38
With three selected conditions	0	9
With four selected conditions	0	0
No selected conditions	5341	3434

***Annexation and Housing:***

The City of Sandusky does not foresee significant opportunities to expand its boundaries through annexations. It is ringed in by development that does not have any incentive to annex to the City.

There is a limited amount of land available to develop within the City, and some of that is planned to accommodate residential use. The greatest opportunity for the City in terms of increasing the supply of housing will be through renovation of existing housing, infill development and adaptive re-use of older commercial and manufacturing sites that are no longer useful for modern technologies or directly accessible to transportation.

***Tenure:***

There were 1,475 vacant housing units in Sandusky in 2000, for an overall vacancy rate of 11%. Of all the vacant units in Sandusky, more than a third (34% or 505 units) are for seasonal use. The majority of all housing is of single-family configuration.

Approximately 55% of Sandusky’s residents lived in the same house in 2000 as they did in 1995. Almost 32% lived in a different house in the same county, but the Census does not define for us whether or not they moved within Sandusky’s boundaries. About 13% of its residents moved to Sandusky from outside of Erie County. Although it is estimated that the average family moves about every five years, frequent moving, which often occurs with renter families, can be a destabilizing influence on children’s educational attainment.

The rate of home ownership, as reported as owner occupied units, within the city has been declining steadily over the past few decades. In 2000, 56.4 % of Sandusky’s occupied housing units, or 6,691 units, were owner-occupied, decreasing from 6,931 units in 1990.

In *Updating the Dream*, Wittenberg University's Urban Studies Team discussed a concept they called "filtering". This is a process whereby as new housing becomes available, higher income households tend to move to the newer, higher cost housing. At the lower end of the process, homeowner units convert to rentals and lower quality rentals become abandoned. The Team concluded that when rapid home building expansion occurs outside the city limits of a town like Sandusky where population loss has also been a factor, vacancy rates and need for demolition will increase. Where the number of households stays stable, the homeowner units in danger of converting to rentals become a potential source of starter housing for first time homebuyers, if homeownership initiatives are successful.

In 2000 there were 519 vacant units available for rent, indicating a rental vacancy rate of 10%, a rather non-competitive rental market. Some members of the Housing Strategy Workgroup estimate rental vacancies to be approaching 15% in early 2004. A high vacancy rate usually indicates that there is a choice of housing units available to renters. However, no accurate information is available at this time detailing the condition of these vacant units. The market may very well be quite tight for good quality (decent) rental units. There were only 177 vacant units for sale, indicating an owner vacancy rate of 2.6%. This suggests that the market for owner-occupied housing was very tight in 2000. A small number of Sandusky's vacant units (13.4%, 197 units) were not for rent, for sale, or held for occasional use. The status of these other vacant units cannot be directly determined from the Census, but it is possible that many of them are abandoned structures with significant rehabilitation needs, possibly requiring demolition.

### ***Housing Cost Burden***

The problem of housing cost burden may be found among both owners and renters. Housing cost burden prevents households from being able to properly maintain their properties, as well as meet their non-housing needs. The U.S. Department of Housing and Urban Development (HUD) defines affordable housing as that in which no more than 30% of gross monthly household income is required for housing expenses (i.e. total of rent or mortgage, insurance, utility payments). Therefore, a household is considered to have a housing *cost burden* when it must pay more than 30% of its gross monthly income for housing expenses and households which pay more than 50% of income for housing expenses are considered to be *severely cost burdened*.

Therefore, household income plays a significant role in the type, cost and location of housing available to a household. Higher income households are sometimes found to expend more than 30% of their income for housing, but by virtue of having more income, do not experience the same level of burden as lower income households. In markets where housing values are depressed, the higher income household will sometimes benefit by paying much less than 30% of their income for housing. When there is a lack of affordable, quality units available, households usually are forced into higher cost housing and attempting to cope with the resulting cost burden. The U.S. Census 2000 indicates that the median contract rent in Sandusky was \$387 per month.

A household must have an annual income of \$15,480 to afford the median rent of \$387 per month, that is, to not be cost burdened. To achieve an annual income of \$15,480, a worker must

receive \$7.44 per hour on a 40 hour per week basis. At the upper income limit for the ELI, LI and LMI categories, the affordable housing costs in 2000 were as follows in Table 10 below:

Table 10  
**Determination of Affordable Housing by Income Category**  
 Based upon 1999 Area Median Income reported in 2000 U. S. Census

<b>1999 Area Median Income</b> <b>\$ 42,746</b>	<b>Upper Limit of Income</b> <b>Range</b>	<b>Upper Limit of Affordability</b> <b>(30%)</b>
<b>ELI= Extremely Low</b> <b>Income</b> <b>0-30% of Median Income</b>	\$12,822	\$320.55 / month
<b>LI= Low Income</b> <b>31-50% of Median Income</b>	\$21,372	\$534.30 / month
<b>LMI= Low Moderate</b> <b>Income</b> <b>51-80% of Median Income</b>	\$34,195	\$854.87 / month

Approximately 6,593 low income households (earning less than 80% of Area Median Household Income) met this definition of cost burdened in 2000. This is 55.5% of all households in Sandusky. More discussion about cost burden as it applies to renter households and to owner households will be found in the next sections, “Rental Housing Market Conditions and Need” and “Owner Housing Market Conditions and Need”.

**Rental Housing Market Conditions and Need**

<p><i>Notes</i></p> <ul style="list-style-type: none"> <li>• There were 5,164 occupied renter housing units in Sandusky in 2000.</li> <li>• The 2000 median gross rent was \$387.</li> <li>• Almost 33% of Sandusky’s renter households would be considered cost burdened due to rent payments alone.</li> <li>• The rental vacancy rate was 10% in 2000.</li> </ul>
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**Renter Housing General Needs Summary**

- There is a need for rental housing rehabilitation to make units safe, decent and sanitary for LMI households.
- There is a need for energy efficiency improvements to lower utility costs of LMI cost burdened renters
- There is a need for code enforcement to make necessary repairs to ensure health and safety
- There is a need for demolition and clearance of abandoned, structurally unsound units
- There is a need for rental assistance for cost burdened LMI tenants.
- There is a need for downpayment/closing cost assistance for LMI renters to become

There are 5,164 renter-occupied housing units in Sandusky, representing 43% of the city's occupied housing stock. This is an unusually high rate. As mentioned earlier, the rental vacancy rate in 2000 was 10%. While affordability in general is a problem for Sandusky's renters, there appears to be a more than adequate supply of rental units of all sizes to adequately house families of all sizes. Such a high vacancy rate along with the large proportion of rental units implies that there are in fact too many dwellings in use for rental purposes. This might be addressed on the supply side if landlords were encouraged to sell off some units, and on the demand side by encouraging homeownership for current renters of sufficient incomes.

Most of the city's occupied rental units are in single-family or two to four-family structures. In 2000 the median gross rent in Sandusky was \$387. This means that half of renter households paid more than \$387 per month and half paid less. Contract rent is the rent payment agreed on to the landlord, gross rent, used in some Census tables, includes utility payments as well as the contract rent.

The following Table 11 displays selected characteristics of renter households. Elderly households comprised a slightly higher proportion of renter households than of the overall population of Sandusky. About three-fourths of the elderly renters are living alone.

This probably reflects a willingness of Sandusky residents to forego homeownership and the burdens of home maintenance when faced with loss of a spouse or advancing age. Smaller, 0 to 1 bedroom units are usually adequate for this population. About 573, or 11% of renter households have five (5) or more members. These households need larger units with three (3) or more bedrooms in order to be adequately housed. The remaining three-fourths of renter households can be appropriately housed in 1 to 2 bedroom units. Table 13 farther below shows the number of units available to rent according to price range and bedroom size.

**Table 11 Renters by Household Characteristics**

Source: U. S. Census Tables H15, H 17, H51; SF 3

	<b>Number Renter Households</b>	<b>Percent</b>
<b>Total</b>	5164	100%
<b>Elderly (age 65 or more)</b>	871	16.87%
<b>Elderly Living Alone</b>	651	12.61%
<b>Large Households (5 or more)</b>	573	11.10%
<b>Small Related Households (2-4)</b>	2054	40%
<b>Unit Built Pre- 1939</b>	1,655	32.05%
<b>Lacking Complete Kitchen</b>	38	0.74%
<b>Lacking Complete Plumbing</b>	55	1.07%

*Renter Cost Burden:*

33% of all renter households were determined to be housing cost burdened in 2000 and nearly half of these, 14.83 % of all renters in Sandusky were severely cost burdened. This contrasts with the fact that only 18.6% of all homeowners were housing cost burdened. Please see Table 12 and Table 16. As shown below, the elderly experiencing housing cost burden make up about 6% of all renters. African American renter households experience a disproportionate level of severe housing cost burden, nearly equal in numbers to white households with severe housing cost burden. Extremely Low Income (ELI) renter households (less than 30% of Area Median Income) make up three times the number of Low Income (LI) households (between 51% and 80% of Area Median Income) that experience some level of housing cost burden. Therefore, housing affordable at this income level is greatly needed.

**Table 12**  
**Housing Burden among Renter Households:** U.S.Census 2000 Table H69, H71, HCT39A, HCT39B;SF3

	<b>Housing Burdened</b>	<b>Housing Cost Burdened as Percent of All Renters</b>	<b>Severely Housing Burdened</b>	<b>Severely Housing Cost Burdened as Percent of All Renters</b>
<b>All Renters= 5,164 HHL D</b>	1702	33%	766	14.83%
<b>Elderly</b>	306	5.93%		
<b>Whites</b>	641	12.41%	410	7.94%
<b>Blacks</b>	235	4.55%	329	6.37%
<b>Extremely Low Income</b>	798	15.45%		
<b>Very Low Income</b>	602	11.66%		
<b>Low Income</b>	259	5.02%		

There are some rental units available that are affordable to LMI households, as shown by Table 13 below. For example, 18% of 3-Bedroom units and 38% of 2-Bedroom units are affordable to households earning 80% or less of the median household income. Only 749 units or 15%, are affordable to extremely low income households.

**Table 13 Gross Rents by Bedroom Size** U.S. Census Table H67, SF3

<b>Rent</b>	<b>0 BR</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR or more</b>	<b>Total in Price Range</b>
<b>&lt;\$200</b>	34	232	40	30	336
<b>\$200- \$299</b>	153	169	64	27	413
<b>\$300- \$499</b>	64	880	951	337	2232
<b>\$500- \$749</b>	6	122	888	529	1545
<b>\$750 -\$999</b>	0	0	74	213	287
<b>\$1,000 +</b>	12	55	0	19	86
<b>No Cash Rent</b>	8	33	96	119	256
<b>Total of BR Size</b>	277	1491	2113	1274	5155

**Table 14**  
**Approximate Number of Units Affordable to Low Income Tenants by BR Size:**

	0 BR			1 BR			2 BR			3 BR		
	ELI: <\$320	VLI: <534	LI: <854	ELI: <\$320	VLI: <534	LI: <854	ELI: <\$320	VLI: <534	LI: <854	ELI: <\$320	VLI: <534	LI: <854
Total Occupied Units 5155										0		
Estimated # Units	187	251	257	401	1281	1403	104	1055	1943	57	394	923
% of All Occupied Units	4%	5%	5%	8%	25%	27%	2%	20%	38%	1%	8%	18%

*\* This table was created using the data in Table 10 above. Actual maximum affordable rents are displayed in the second row. The approximations used for rents under \$320 for ELI households is the cumulative total of units under \$299, under \$499 for VLI households and under \$749 for LI households.*

**Renter Housing Conditions:**

Renter households may occupy a proportionately smaller level of Sandusky’s oldest housing stock. This is partially due to the greater levels of construction of apartment buildings and complexes compared to single family homes over the more recent thirty years. Although the lack of complete kitchen or plumbing facilities is not a large problem in Sandusky now, most of the few incidences reported occur in rental units. Renters are not responsible for maintenance of their homes, and the City has experienced some difficulty with enforcement of housing maintenance codes in the past. In early 2004 the City Commission passed a new ordinance pertaining to the rental housing certification process that will strengthen the enforcement of these codes.

**Owner Housing Market Conditions and Need**

<p><i>Notes:</i></p> <ul style="list-style-type: none"> <li>• In 2000, 56% of Sandusky’s occupied housing stock was for owner use.</li> <li>• In 2000 there were 6,692 owner-occupied housing units in Sandusky, down from 6,931 units in 1990.</li> <li>• The median value of owner-occupied housing was \$75,400, while that of Erie County was \$ 109,800.</li> </ul>
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**Owner General Housing Needs Summary:**

- There is a need for new construction for owner occupancy at all income ranges, including LMI home buyers

- There is a need for emergency utility assistance payments to elderly homeowners
- There is a need for energy efficiency improvements to lower housing costs of cost burdened LMI homeowners
- There is a need for rehabilitation of LMI owner-occupied housing units.
- There is a need for code enforcement to ensure health, safety and neighborhood stability
- There is a need for demolition of abandoned, structurally unsound units

Sandusky's housing market is unbalanced due to an exceptionally low rate of homeownership. According to the 2000 Census, there were 6,692 (about 56%) owner-occupied housing units in the City of Sandusky, a decrease of 239 units from 1990. Correspondingly, from 1990 to 2000, the homeownership rate decreased by 1% while renters increased by 1%. In contrast, the ownership rate nationally is the highest ever at about 68% in 2004. There has been very little new home construction for owners in Sandusky for a number of years, so the range of options for potential owners has been somewhat limited.

The most common barrier that LMI households face in achieving homeownership is saving up the down payment, a direct result of the fact of being low income. Since required down payments are based on a percentage of the appraised price, as property values increase, the amount of down payment needed to acquire a home becomes more out of reach for the LMI household.

Another common barrier to LMI households achieving homeownership is a lack of understanding of budgeting and use of credit. Community education programs regarding these and maintenance topics, as well as assistance with credit repair and budgeting can help LMI households develop the skills to become successful homeowners.

The majority (57.0%, or 7,610 units) of all housing units are single family detached units with another 3.6%, or 482 units classified as single family-attached units. Duplexes account for another 11.2% (1,496) of owner units (i). These are the primary forms of homeownership units. More than half (3,418) of owner occupied units have 3 bedrooms, About one-fourth (1,712) of owner housing have 2 bedrooms and about 17% (1,189) have 4 bedrooms. Of all owner units, only 11 units were reported to have incomplete kitchen facilities and 12 were reported to have incomplete plumbing facilities.

The 2000 median owner housing value in Sandusky was \$75,400, well below that of Erie County (\$109,800). Therefore there is an ample supply of units that are affordable to low and moderate income households within the City. However, the owner vacancy rate was only 2.6% in 2000, indicating that not many homes are available for purchase at this time. There will be approximately 150 new homes beginning construction in 2004, some of which will be affordable to low income households. Habitat for Humanity of Northwest Ohio and the Bay Area Neighborhood Development (BAND) Corporation are developing the capacity to undertake a few units of new construction on infill lots within the City. Also, with "move up" newer housing

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i U.S. Census

available to higher income households, other older homes will become available to lower income buyers as well. The demand side of the market will have to increase significantly to motivate landlords to sell units and to have buyers consider them for their own housing.

To demonstrate, 13 % (747 units) of owner occupied housing was valued at less than \$50,000 in Sandusky in 2000, an amount that should be affordable to a household earning about \$16,000 annually, which is about \$8.00 per hour on a full time basis. In Sandusky, this income range lies between 51% and 80% of the Area Median Household Income. However, 3,838 units or 66% were valued between \$50,000 and \$100,000, with another 773 units, or 13% valued between \$100,000 and \$149,000, an amount that would be affordable to households earning near the 80% of Area Median Income level. The 2004 FHA Mortgage Limit for a one-family home in Erie County \$160,176. So with down payment assistance, careful budgeting and debt management, many of Sandusky’s renter households could afford to become homeowners. Nevertheless, very few opportunities for homeownership exist in the City for extremely low income households (<30% median income) (i).

**Table 15  
Owners by Household Characteristics**

Source: U. S. Census Tables H36,H 15, H 17, H51;

SF 3

	<b>Number Owner Households</b>	<b>Percent</b>
<b>Total</b>	6,692	100%
<b>Elderly (age 65 or more)</b>	2,101	31.40%
<b>Elderly Living Alone</b>	903	13.49%
<b>Large Households (5 or more)</b>	573	8.56%
<b>Unit Built Pre- 1939</b>	2,941	43.95%
<b>Lacking Complete Kitchen</b>	11	0.16%
<b>Lacking Complete Plumbing</b>	12	0.18%

Cost burden is also a problem for homeowners, although the problem is not as widespread as among renters. Approximately 18.6% of all owners were housing cost burdened, and those with a mortgage were more than twice as likely to be cost burdened as those without a mortgage. Notably, those without a mortgage that were severely cost burdened made up 7% of all owners, most likely due to utility, insurance and tax expenses. Among owners the elderly are the most likely to experience housing cost burdens. Proportionately more whites are cost burdened compared to blacks, however this seems directly attributable to the disproportionately low ownership rate among blacks. Among the different income levels, ELI and VLI households are nearly equal, with their respective numbers of households having cost burdens at 4.75% of all owner households. Those at the LI level with cost burden were slightly less at 3.56% of all owners. See Table 16 below.

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i U.S. Census

**Table 16**  
**Housing Cost Burden Among Owner Households**  
 H94, H96; SF3 HCT 47 A&B HCT 18

U.S. Census 2000 Tables H43,

	<b>Owners with Housing Cost Burden</b>	<b>Percent of All Owners with Housing Cost Burden</b>	<b>Owners with Severe Housing Burden</b>	<b>Percent of All Owners with Severe Housing Cost Burden</b>
<b>Total Owners=5751</b>	1072	18.64%	421	7.32%
<b>Elderly</b>	297	5.16%		
<b>Whites</b>	282	4.90%	335	5.83%
<b>Blacks</b>	66	1.15%	86	1.50%
<b>Extremely Low Income</b>	273	4.75%		
<b>Very Low Income</b>	225	4.75%		
<b>Low Income</b>	205	3.56%		

**Public Housing Needs**

<p><i>Notes</i></p> <ul style="list-style-type: none"> <li>• There are currently 1,007 households receiving Tenant Based Assistance from Erie Metropolitan Housing Agency.</li> <li>• EMHA operates 315 units of public housing, mostly in scattered sites or small projects.</li> <li>• There is overwhelming need for additional Tenant Based Assistance Vouchers; over 600 on the waiting list.</li> <li>• There is modest need for 2 and 3 bedroom units operated by EMHA; the waiting lists are 87 and 41 respectively.</li> <li>• The new Family Self Sufficiency Program began with 35 participants in early 2004.</li> <li>• The Homeownership Section 8 Program has 5 participants in early 2004.</li> </ul>
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The Erie Metropolitan Housing Agency (EMHA) provides Section 8 housing vouchers and certificates to low income clients along with leasing units in public housing developments. As of 2004, 1,007 households were using these vouchers/certificates (i). This program allows the tenant to lease a privately owned unit and pay a fixed proportion of his/her income (30%) for

housing. Such programs increase housing choice for households who choose not to live in public housing developments. EMHA reports that the number of households needing assistance has grown over the past 5-10 years but there is little turn-over of units or vouchers. The waiting lists have recently been closed, as the length of time an applicant must wait is so great as to be irrelevant to their needs. The Housing Authority also oversees 315 public housing units in the City of Sandusky. The Housing Authority finds that landlords outside the city are unwilling to participate in the voucher program. As a practical matter, most services needed by public housing customers are located within the City, so the housing is most convenient if located in the City also. The Executive Director provided the following information in Table 17, an inventory of Sandusky's public housing units by type and development name.

**Table 17  
Sandusky Public Housing Inventory** Source EMHA

<b>Name of Development</b>	<b>Type of Units</b>	<b># Units</b>
Harbortown Estates	Elderly	25
Bayshore Tower	Elderly	158
Foxborough Commons	Family	37
Foxborough Trail	Family	9
Western Reserve	Family / Scattered Site/ SF	24
Erie Estates	Family / SF	28
Olganta	Duplexes & SF	14
Community Plaza	Elderly / Project Based	29

Erie Metropolitan Housing is under a relatively new administration. It is developing partnerships with other community organizations, and the Executive Director serves on the Job and Family Services Workforce Investment Board in addition to the City's Housing Strategy Workgroup. In addition, the Director has worked with the South Bay Landlord Association and the Lake Erie Landlord Association to educate and recruit landlords to participate in the Tenant Based Assistance programs by accepting vouchers for payment. The Bay Area Neighborhood Development Corporation (BAND) has agreed to provide homeownership counseling in connection with the Homeownership Section 8 Program. Some of the new initiatives undertaken for public housing clients include:

- Family Self Sufficiency: a new program, starting up with 35 participants
- Resident Opportunity Grant: the Resident Advisory Council has been formed for one development and has applied for operating funds
- Homeownership Section 8 Program: five households in process
- Modernization efforts underway: renovations of units are eliminating vacancies

The Executive Director notes that the Homeownership Section 8 Program has been a difficult one to implement. The applicant must be able to obtain private financing for the home purchase, but with a commitment of only 15 years of Section 8 vouchers, lenders tend to be reluctant to commit to the loan.

The Housing Authority has also been challenged to stimulate the formation of Resident Advisory Councils. Tenants do not have confidence in their leadership skills, and the elderly must overcome a tendency to isolate themselves, avoiding contact with people who are not already familiar to them.

The most important concerns of the Metropolitan Housing Authority are ongoing concerns about having enough assistance to serve the needs of the community, reductions for HUD funding at the Federal level and concerns about the potential impacts of proposed changes to the Tenant Based Assistance voucher programs.

See **HUD Consolidated Plan Table 4** for more Public Housing information.

### **Homeless Needs**

*Notes*

- The Crossroads facility, Sandusky's primary overnight homeless shelter, provided emergency shelter for 3,091 bed days in 2003, serving 344 individuals.
- Those most likely to become homeless include low-income renters with severe cost burden, the mentally ill, those addicted to drugs and alcohol, victims of domestic violence and evicted renters.
- Utility costs and resulting shut offs are a major contributing cause of homelessness in Sandusky.

### **Homeless Needs Summary**

- The greatest need is for more affordable housing and higher incomes
- There is great need for reductions in utility costs; whether by increasing energy efficiency of homes and appliances, or reductions in costs of service, and short term assistance with utility payments.
- There is a need for transitional housing with supportive services for the formerly homeless.
- There is a need for long-term supportive housing for the formerly homeless which results in permanent self-sufficiency.
- There is a need for supportive services for both the homeless and the at-risk homeless.

Sandusky has one major provider of a range of housing and services to homeless individuals. The Volunteers of America (VOA) has centralized programs that serve as emergency shelter, and

move clients through transitional housing and assist with placements in permanent housing, in its “Crossroads” facility. Several other providers are available for limited housing, counseling and other support of the homeless or those at risk of homelessness.

Providers estimate that Sandusky has approximately 100 individuals that suffer a chronic state of homelessness, but perhaps only a few families that are chronically homeless. The more common situation in Sandusky is that families or individuals suffer some crisis; loss of a job, high utility expenses in a season, or health crises that make it impossible to pay for or “keep” their housing. With some time of receiving assistance and stabilization most are able to re-access more permanent housing, though some will cycle in and out of various housing situations on a regular basis.

Providers point out that quantifying the problem is difficult as many of the homeless, depending on weather or sporadic opportunities to shelter elsewhere, do not regularly choose to stay in the shelter or access other available services. Likewise, most transitional housing programs require the client to commit to meeting self sufficiency goals that clients sometimes have trouble meeting, or even committing to. Agency owned permanent housing is much less available. There seems to be a good supply of rental housing in the community, so that it is not too difficult to access the generally available housing, provided the client has now progressed to an appropriate state of self-sufficiency.

In general it has always been difficult to quantify the number of homeless people residing in a community. The number of homeless people is always changing, and the homeless are also quite mobile, moving to areas where assistance is readily available. Attempts are made during the Census to count the homeless in shelters and on the streets, but these figures have been called very unreliable. It is nearly impossible to locate all places where homeless people might stay. Some homeless people choose not to go to shelters, and not consistently. Homeless people sometimes "double up" with other households for brief periods of time and are usually not counted. There is evidence that many families experience some degree of housing crisis for short periods of time but do not access the network of services that have been developed, and thus their crisis is not documented.

The City conducted a “point in time” count of the homeless in early March of 2004 *HUD Consolidate Plan Table 1 A* and its Narrative describe this process. Upon provider review and comment it was decided that the count may not present a true picture of homelessness in Sandusky and the problems that the providers witness on a daily basis. It was decided that Table 1A would contain data utilizing a method to estimate daily needs. All methods have some shortcomings, but the effort illustrates the complexity of the problem of homelessness and the many factors that contribute to homelessness. These factors were considered when determining community priorities and goals for addressing homelessness and the prevention of homelessness.

Some homeless individuals and families suffer with the additional burden of mental disability or substance dependency but economic problems remain the major contributor to homelessness. In a

1993 study at the Ohio State University College of Social Work, it was found that, “one out of two homeless persons in the sample identified economic factors such as unemployment and problems paying rent, as the reason for their homelessness. Family conflicts were cited by three of ten homeless persons. About one of eight persons felt that he or she was homeless due to alcohol or drug problems” (i). Thus the issue of homelessness prevention has been recognized to require strategies to identify those “at risk of homelessness” that might benefit from interventions. In Sandusky, a basic network of programs have evolved to begin to address the immediate housing emergency of the homeless and also the failed systems that precipitate homelessness.

Therefore, it is slightly easier to estimate people at risk of becoming homeless. A U.S. Department of Health and Human Services study estimated that from “2.3 to 4.4% of the adult population has been homeless at some point in the five year period of 1985-1990. Households are involuntarily doubled up with friends and relatives and those who pay more than 50% of their income” are extremely vulnerable (ii). If the U.S. HHS estimate of 2.3%-4.4% of the adult population holds true in Sandusky, between 644 and 1,232 adults might be expected to experience homelessness at least once in a five-year period, or from 124 to 246 per year. These estimates correlate well with the number of clients seen by Sandusky’s providers of housing and services.

Households earning 30% or less than the median income (ELI) have extremely limited resources. Any emergency, such as a health crisis, can easily lead to homelessness. Census data for 2000 indicates that nearly 17% (1,990) of all households in Sandusky have incomes 30% or less than the Area Median Household income. In addition, households with severe housing cost burden (paying more than 50% of their income for housing) numbered 1,187, almost 10% of all households.

At the end of this Section II, is HUD Consolidated Plan Table 1A and its narrative from last year’s *Continuum of Care* Application, describing the interworkings of the housing and service delivery system.

The following is a brief listing of the major providers at work in the city to assist the homeless. Information was gathered through telephone interview or faxed survey forms. Much of the information has been used throughout the Consolidated Plan analysis to illustrate various issues. Sandusky is currently served by one emergency homeless shelter, operated by the Volunteers of America (VOA), at the Crossroads facility. Crossroads is a single facility that incorporates several distinct programs. In 2003, 344 homeless persons were served by this agency, counted without duplication for a total of 3,091 bed days. There is no established waiting list. Clients are served on a first-come, first-serve basis. **HUD Consolidated Plan Tables 1 A, 1 B, and 1 C summarize Sandusky’s Homeless and Special Needs Populations and plans.**

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i Toomey, Beverly; Richard First, and Joh C Rife. The Ohio State University College of Social Work. Rural Homelessness in Ohio, draft, March 1993. Chapter 2, p.7 and Chapter 3, p.3.

ii U.S. Department of Health and Human Services, “Priority Home!: The Federal Plan to Break the Cycle of Homelessness: pages 17-36, March 1994.

The VOA reports that the agency's clients include males and females, Veterans, and working poor families who can no longer make ends meet. The facility has 120 dormitory rooms and turns away someone every day.

They operate another facility for Homeless Chemically Dependent called Serenity House. Serenity House provides housing for a long term during treatment. It served 33 individuals for 5,928 bed days in 2003. This includes six family apartments that have beds for other family members while the householder undergoes treatment. Serenity House has a waiting list of about 5-6 at any given time.

The VOA also operates transitional housing programs. One is for Veterans, with 8 rooms, serving 45 individuals in a year. It is a voluntary program that requires a self-sufficiency strategy and referral by the County Veterans Administration. There is a 24 bed SRO (single room occupancy) Transitional for single adults. It takes walk-ins and the service is day-to-day and served 220 different individuals in 2003. The Family Transitional facility consists of 6 apartments (24 beds) to appropriately serve the special functioning of families with children. In 2003 this facility served 55 different families with 103 children.

The VOA provides a homelessness prevention program. With the acquisition of some Ohio Housing Trust Fund money, they have been able to assist with arrearages on rent and security deposits for new housing for 125 families (including 165 adults and 162 children). Through this program they also provide phone referrals to other agencies and education, serving 305 families (427 adults and 351 children) last year.

Other services for the homeless or at-risk homeless include Serving Our Seniors, helping elderly households with utility payment assistance. The demand for this service is greatest in the fall and in the spring. They assisted 9 households in the last quarter of 2003 (having not had funds for an entire fiscal year). Serving Our Seniors has other programs that will be addressed under the later topic of Special Needs.

Victory Kitchen is a feeding program that provides mid-day hot meals Monday through Friday throughout the year. They serve an average of 1,600 meals per month. They serve anyone who arrives and have not had to turn away any. They serve single adults, families and children after school and in the summer. They observe that demand is slower at the beginning of the month, when assistance payments first come out, and picks up toward the end of the month. There is also some decline in tax season, presumably as refunds make more cash available to their usual clients. They see more school age children (unaccompanied by an adult) for lunch in the summer. Often their diners have access to food stamps, but are still unable to store food or prepare meals at their home due to utility shut offs. Thus it appears that they do not serve a large number of chronically homeless, but serve a larger population that is at-risk of homelessness.

Agape House, run by the Sandusky-Marion Aids Task Force, is also discussed at greater length in

the topic of Special Needs. However, the organization operates a home that is available to house people with AIDS that have become homeless. Usually there are only 1 or 2 individuals residing there at any given time. The most common problem for AIDS patients in the City of Sandusky is that as the disease progresses and they are no longer able to work, there is a period of time where they have no income while waiting for approval for disability payments. The incidence of the disease is far greater, but most are cared for by other means during this time. Agape House provides housing for those that have no other alternatives.

In conclusion, it appears that the greatest needs of the homeless in Sandusky are for affordable, safe housing, transitional housing, assistance with utility payments, and more capacity to provide supportive services to ensure self-sufficiency. This is particularly true for mental health services and chemical dependency treatment.

### **Continuum of Care System**

Source: *2004 City of Sandusky CHIS*

The description of the community's approach to Continuum of Care is drawn from the narratives from a recent application for funding under the Continuum of Care program.

Sandusky has one major provider of a range of housing and services to homeless individuals. The Volunteers of America (VOA) has centralized programs that serve as emergency shelter, and move clients through transitional housing and assist with placements in permanent housing, in its "Crossroads" facility. Several other providers are available for limited housing, counseling and other support of the homeless or those at risk of homelessness.

The City of Sandusky will ensure their activities undertaken utilizing the Community Housing Improvement Program will coordinate with the existing continuum of care through the continuation of the Housing Strategy Workgroup. The meetings of the Housing Strategy Workgroup bring together various agencies that deal with housing and housing related issues in the city. Working together alleviates duplication of services and allows for cooperative planning and development for the existing resources. The HSW also gives agencies the chance to discover new opportunities available and to identify gaps in the existing housing delivery system.

The Volunteers of America of Northwest Ohio (VOA) is the leads agency in managing the continuum of care process. The Volunteers of America movement was organized to reach out and provide education and support to all people. Volunteers of America measure its success in positive change in the lives of individuals and the community as a whole. They provide transitional housing for homeless men, women and families at the Crossroads facility in Sandusky. Participants in the Crossroads project can stay up to 24 months and are given access to support services that include; case management, employment training//support, nursing clinic, nutrition counseling, money management, transportation, meals and links to other support services. They also manage the Serenity House facility that provides transitional housing for homeless men and women. VOA served a total of 712 persons at both facilities in 2003.

Homeless persons move through the continuum of care system by:

1. seeking emergency shelter or services
2. obtaining referrals for appropriate services
3. moving into permanent housing or transitional housing
4. receiving follow-up services

Families with low household income and higher housing costs are at risk of becoming homeless. There is a continued need for homelessness prevention programs that provide the emergency assistance to families during periods of financial crisis. The Care and Share Program of Sandusky provides emergency assistance for rent, utilities, and medicine as a last resort for those individuals in a critical situation. The Erie County Department of Job and Family Services provides grants for housing related costs in emergency situations to veterans and their dependents. Victims of domestic violence can receive temporary shelter from the Safe Harbor Shelter.

The City of Sandusky has supported the efforts of homelessness prevention and serving the needs of the homeless population by providing Community Development Block Grant funds to Volunteers of America. These funds are important to the continuum of care for the homeless population. The residents of the various shelters in Sandusky are provided access to counseling programs, life skills classes and job training. These are important as they transition to becoming viable community members and continue down the path toward self-sufficiency. Chemical dependency programs are also required, as it is a major contributor to individuals and families becoming homeless.

An additional member of the homelessness prevention team is Erie Residential Living, Inc. This private non-profit corporation provides supported living in two 8-person units in Sandusky. The residents are developmentally disabled and receive support services with the aim to provide the tools needed for greater independence.

### **Housing Needs of Special Needs Populations**

*Notes*

- The U.S. Census tallied 9,723 incidents of a disability in Sandusky in 2000.
- There are 2,160 persons in Sandusky who are prevented from working due to a disability.
- According the Ohio Department of Health, there were 45 people in Sandusky living with HIV /AIDS in 2001.
- There were approximately 420 elderly households and 628 frail elderly households that were housing cost burdened.

Populations which may have special housing needs include the physically and developmentally

disabled, the mentally ill, people living with HIV and AIDS, the elderly and frail elderly, battered women, and alcohol and drug addicted persons. There is at least one agency operating in Sandusky to provide services for each special need and a limited amount of supportive housing. The community has developed a comprehensive index of service providers, sorted by service type, which has been published and distributed to assist in linking services to those in need by referrals. Please refer to the Resources section of the Housing and Community Development 3-5 Year Strategy for a complete listing of these agencies and services. The following information consists of highlights from key person interviews and Census data that have implications for the housing needs of special needs populations. It is important to note that not all service providers have been interviewed.

#### *Physical & Sensory Disabilities*

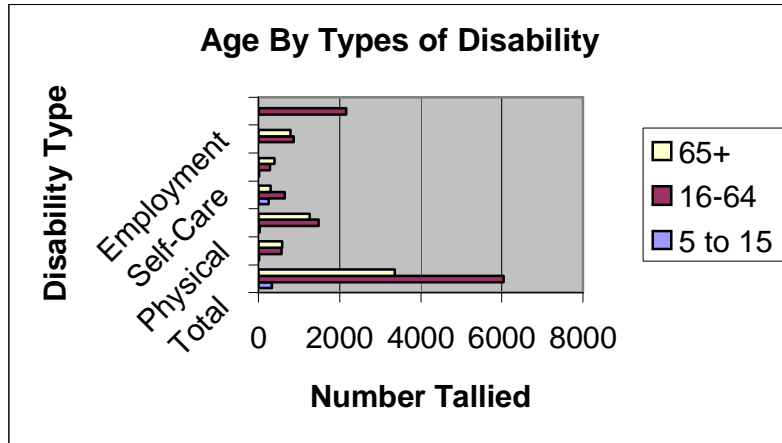
According to the 2000 Census, 9,723 incidents of various disabilities (in the non-institutionalized population) were tallied. It is reasonable to assume that some people are afflicted with multiple forms of disability in Sandusky. Of these, 2,160 are categorized as employment disabilities, preventing a person from working due to their disability. This assessment was used only for those of age to participate in the labor force, i.e. 16-64 years of age. Without regular employment, these persons are likely to be severely cost burdened and/or threatened with homelessness.

In the adult population, physical followed by “go-outside-the-home” disabilities represent the largest set of disabilities. In the labor force age group, mental disabilities represent the third largest problem (656 persons) while for the elderly sensory disabilities represent the third largest issue (590 persons). Figure 5 below, shows the proportions of various disability types affecting various age groups. Community providers stated that additional supportive housing for the mentally disabled is a great need in Sandusky. The largest need expected in the future will be for handicapped accessible modifications to existing housing to enable the growing population of the elderly to “age in place”.

Children aged 5-15 years old total 333 disabilities, with the vast majority, 253, being mental disabilities which is most likely attributable to increased diagnosis of attention deficit disorders.

#### Figure 5

Source U.S. Census 2000, Table P41



In 2000, the Census determined that 469 individuals lived in group quarters, with 316 of these being institutionalized versus only 153 non-institutionalized within the city.

*HIV/AIDS*

It is difficult to determine the total number of persons living with HIV and AIDS in Sandusky. Ohio Department of Health only keeps statistics at the county level. Compounding this is the fact that it is common for someone who suspects they are affected to travel to another county to be tested and diagnosed. The Ohio Department of Health (ODH) reported in 2001 that there were 47 people living with either HIV infection or AIDS disease in Erie County. For the period 1998-2000 they reported a total of 11 new diagnosis of HIV infection and 10 diagnosis of AIDS disease, roughly 2 of each per year. In a planning document for the rural parts of Ohio (which includes Erie County), updated in 2003, ODH concluded that minority males are disproportionately affected by the disease and the females are one of the faster growing groups for infection. Those most males are diagnosed later, between the ages of 25-39, between 12% and 19% of males are diagnosed between the ages of 13 and 24, indicating infection occurring in their teens. Intravenous drug use accounts for about 10% of all infections in the rural planning area.

Although it does not appear that there is a strong need for additional HIV/AIDS specific housing in Sandusky at the present time (see the earlier discussion of homelessness), Agape provides many other supportive services for those affected by HIV/AIDS. The need for housing may increase in the future if more people continue to become affected by the disease.

Agape House staffers find the greatest need regarding HIV/AIDS is a renewed public information and outreach campaign. Since the disease no longer receives a lot of media attention, information and awareness is not as good as in the past, particularly for teens. This is causing serious delays in prevention, diagnosis and treatment.

*Elderly*

It has been noted by a number of elderly service providers and nursing home administrators that

there are a number of changes in that industry that have taken place during the last decade. One change is the increased usage of assisted living facilities. These are less expensive facilities than the standard nursing home, and allow more freedom and independence for the residents. Unfortunately, these facilities are limited in function as they can only help residents who do not need full time care and they are not supported by Medicaid. The second recent change is the use of nursing homes as temporary housing. As advances in medical care improve the life-span and quality of life of the elderly, nursing homes have become a form of rehabilitation housing to aid the elderly in the recover of a severe illness or injury. This has increased the overall occupancy of nursing homes, yet has shortened the stay of the average resident. Nevertheless, as larger numbers of the population continues to age, there will be an increased need for housing and supportive services for the elderly.

### *Chemical Dependency*

Substance abuse is a problem that is also seen in Sandusky. Schools, parents and the police are cooperating with prevention programs directed at children. It was also noted that residential drug treatment programs needed to be expanded that can accommodate individuals and families. The greater employment opportunities and social/recreational facilities for teens can help to counteract the drug problem.

Serenity House, operated by the VOA, provides residential treatment for chemically dependent adults, and houses their families if needed. In 2003 they served 33 persons, with 5,928 bed-days of service (including family residents). They have 6 apartments with 14 beds, and another 9 individual beds. Though the prescribed treatment would keep clients in treatment for 24 months, the average stay is 8-10 months. They currently have 6 persons on their waiting list.

### **Lead-Based Paint Needs**

#### *Notes*

- There are an *estimated* 613 rental units and 556 owner occupied units that are occupied by low and moderate income households that have lead based paint or hazards. The most serious threat is for low income renters with small children in the household.
- The Ohio Department of Health recorded 113 incidents of elevated blood lead levels in 2002.
- 79.4% of occupied housing units in Sandusky may have lead based paint present.

According to a report prepared by the Legislative Subcommittee of the Ohio Childhood Lead Poisoning Prevention Program Advisory Committee, "lead poisoning is the most common childhood environmental health issue in the State of Ohio." A variety of studies have shown that children are more susceptible to the debilitating consequences that develop from lead poisoning

and exposure. Research shows that children absorb twice as much lead through their respiratory tract and six to nine times more through their digestive tract than adults do.

Blood-lead levels are measured by blood testing and, measurements are expressed in micrograms of lead per deciliter ( $\mu\text{g}/\text{dL}$ ) of blood. It has been known for some time that high blood-lead levels can harm the nervous system, kidneys, liver, the process by which blood is formed, as well as the reproductive, cardiovascular, immune, and gastrointestinal systems. Part of the difficulty in assessing the risk from lead exposure is that its effects, particularly at lower levels, are subtle. Just a decade ago, "low exposure" levels and low blood-lead levels were not considered to be harmful. Long-term scientific studies are the only way that these effects can be accurately measured, and only recently have several of these been completed. These studies indicate that even low blood-lead levels of 10-15  $\mu\text{g}/\text{dL}$  can cause reduced gestational age and reduced weight at birth, as well as reduced growth rates for children up to seven to eight years of age. Also, the odds of dropping out of high school are seven times higher and the incidences of reading disabilities are six times higher for children exposed to moderate lead levels. In addition, these children have lower class standings, increased absenteeism and lower vocabulary and grammatical-reading scores, even after discounting other factors. As a result of the findings made by these studies, the Center for Disease Control and Prevention (CDC) has established a level of 1.0  $\mu\text{g}/\text{dL}$  as the level above which permanent neurological effects may occur in children.

Title X of the Housing and Community Development Act of 1992 which addressed lead-based paint, though delayed, is now fully applicable. The HUD Office of Lead Hazard Control published a final rule for 24 CFR part 35 sections 1012 and 113 on September 15, 1999. The rule, titled *Requirements for Notification, Evaluation and Reduction of Lead Based Paint in Federally Owned Residential Property and Housing Receiving Federal Assistance* became effective in September of 2000. These requirements apply to housing built before 1978. The regulation may substantially impact City housing programs and non-profits engaging in any housing activity that is funded with federal dollars. They provide detailed, comprehensive, technical information on how to identify lead-based paint hazards in housing and how to control such hazards. The goal of the publication is to help property owners, private contractors, and government agencies sharply reduce children's exposure to lead.

In 1978 the use of lead in household paint was outlawed, so those houses built prior to 1978 are considered at most risk for lead based paint hazards. But in fact, many paint manufactures voluntarily began eliminating lead from their paint formulae in the late 1960's when more cost effective alternative materials came into common use. In the past, one of the problems in addressing the lead-based paint issue has been the lack of information on the extent of the problem. To address the issue, HUD developed estimates based upon their housing and demographic information. HUD estimates that 90% of pre-1940 housing has lead-based paint, and that 80% of housing built from 1940-1959 has lead-based paint and that 62% of housing built from 1960-1979 has lead-based paint. These estimates are used in the calculations found in Table

18. We must assume that the probability of encountering lead based paint hazards is greater in the older neighborhoods of the city.

Today the major sources of lead exposure are from dust and soil contaminated by lead-based paint and lead containing exhaust from automotive traffic, as well as, drinking water contaminated by lead pipes. Sporadic problems are also found with lead containing paints and dyes on toys and items manufactured outside the U.S. and contact with lead used for various sporting activities, such as fishing sinkers and buckshot. Lead fumes have been found to be released in the burning of candles that sometimes have tin wire threaded in the wicks, again usually found in foreign imports.

With the elimination of lead-based paints and leaded gasoline, there is less exposure to lead and in fact, blood-lead levels in the general population have been decreasing. Unfortunately, as discussed above, even moderate levels can be harmful, and any exposure through deteriorated lead-based paint is of concern, particularly in areas with older and deteriorating housing stock. Children can ingest paint chips directly, but also are exposed through playing in contaminated soil and from food or toys contaminated by dust from interior surfaces. Therefore, the possibility of exposure to lead-based paint becomes of more concern with respect to public and private housing rehabilitation activities, which can generate dust and paint scrapings.

Using the ratios provided by HUD (above), the City prepared an estimate of the number of housing units affected by lead-based paint. This information is displayed in the table titled, Number of Units Affected by Lead-Based Paint, Table 18. It is estimated that the number of units with lead-based paint is 8,503, or 79.4% of all residential units in the City of Sandusky. Lacking a detailed survey of the City's level of hazard regarding LBP, for the purposes of estimation, this document relies on a methodology provided by HUD.

HUD's methodology assumes that newer units have less LBP in their construction, and that all older units are subject to having had some previous renovations that may have already removed some of those hazards. The fourth and sixth columns (shaded) of the table below use multipliers suggested by HUD to adjust for potential renovations. The resulting calculations of units affected by lead are multiplied by the percentage of LMI households living in housing of that age (from the Census). Based on HUD's methodology, this would indicate that LMI persons inhabit 47.6% of the units thought to contain a lead-based paint *hazard*, but many more, live in housing with a potential hazard, based upon age of the units. LMI households, having less income available for home renovations, and perhaps less aware of the dangers of LBP, may be of significant concern in addressing this problem. The same is true of renters, and Sandusky has a higher proportion of renters than most other communities. The table below demonstrates the potential number of units with lead-based paint that are occupied by low or moderate-income families and distinctions made for owners and renters. Furthermore, these figures indicate the number of units that may have significant lead paint hazards, with no calculation of the number of children that may be affected.

There have been 113 incidents of elevated blood levels with the City of Sandusky, based on the information reported to the Ohio Department of Health. This number of incidents discovered varies yearly by the frequency with which ODH has provided funds to run testing clinics in the various jurisdictions.

**Table 18 Number of Units Affected by Lead Based Paint**  
 Sandusky

Source: 2004 CHIS, City of

Year Constructed	Tenure	Total Occupied Units	Percent Total Units with Lead Paint	Number Occupied Units with Lead Paint	Percent Occupied Units with Lead Hazard	Number Occupied units with Lead Hazard	Percent Units with Hazard Occupied by LMI HHLDS	Number Units with Hazard Occupied by LMI HHLDS
<b>Prior to 1940</b>	Owner	2941	90.0%	2647	44.0%	1165	37.4%	436
	Renter	1655	90.0%	1490	44.0%	655	66.5%	436
<b>1940-1959</b>	Owner	2015	80.0%	1612	18.0%	290	35.1%	102
	Renter	1206	80.0%	965	18.0%	174	64.4%	112
<b>1960-1979</b>	Owner	1234	62.0%	765	9.5%	73	25.0%	18
	Renter	1653	62.0%	1025	9.5%	97	67.2%	65
	Total Owner			5025		1528		556
	Total Renter			3480		926		613
	Total			8503		2454		1169
	Percent of Total			79.4%		22.9%		10.9%

**Fair Housing Barriers to the Production and Consumption of Affordable Housing**

Fair housing opportunity is an important concern in all communities. The National Fair Housing Law (Title VIII of the Civil Rights Act of 1968, as amended) states that there shall be no discrimination in housing on the basis of race, color, national origin, sex, religion, or familial status.

In Sandusky, the fair housing program is administered by the City within the Human Relations Commission and the Community Development Department. The City distributes its Equal Housing Opportunity policy and other fair housing information through a variety of media. The City also provides literature about fair housing rights and tenant-landlord law.

The following list of economic, social and policy related barriers to the production and consumption of affordable housing was compiled from key person interviews during the Consolidated Plan Process:

- Lack of enough transitional housing

- Delays in initial assessments and treatments for severely mentally disabled
- Potential first time homebuyers lack good credit and an understanding of how to use credit responsibly
- More housing vouchers are needed to serve the extensive waiting list
- Code enforcement must continue to be emphasized to keep housing stock usable and to maintain neighborhood integrity

The City of Sandusky completed a study of Fair Housing Barriers titled, *Analysis of Impediments to Fair Housing Choice*, in June of 2003. In this study the City concluded that fair housing barriers to production and consumption of affordable housing in Sandusky fell into four major categories as described below:

### **1. Education**

Individuals often times lack information on fair housing, specifically regarding their rights and their responsibilities on housing issues. Many impediments to fair housing could be addressed with education and outreach activities.

### **2. Historic Isolation**

The pattern of higher income populations migrating to the suburbs has left lower income households left behind in older but more affordable housing in the City. Modern higher cost housing developments locating in suburban locations has effectively segregated families by income between the City and the County locations, but to some extent within the City of Sandusky as well. The median year of construction of housing stock of Sandusky was 1949. Thus the City's stock remains older, higher density and lower in homeownership than that found outside the city limits in the rest of Erie County. Most public housing is located within the city limits and most new residential development is occurring outside the city limits. Furthermore, though some new housing is planned, the City has a limited amount of land that can be used to develop new housing.

### **3. Accessibility**

The economic feasibility of retrofitting existing apartment buildings for accessibility can be seen as an impediment to fair housing choice in the community. Consistent integration of accessibility enhancements in newly constructed rental housing is important to fair housing choice, and required by law.

### **4. Housing Cost**

While the cost of construction and/or rising costs of housing rehabilitation tend to limit housing choices, the manner in which subdivisions are developed also has an impact on the cost of housing and segregation of individuals by income. The creation of a variety of types of lots for residential development is the first step in facilitating construction of new affordable housing, which has a direct impact on the community's ability to develop diversity within its neighborhoods.

### **Actions to Address Impediments to Fair Housing Choice**

In response to these conclusions, the City developed an action plan to address the impediments described. This action plan will be carried out as an ongoing part of the CDBG general administration activity. See the *1 Year Action Plan* for 2004 at the end of the *Consolidated Plan*. In addition to the programs described in *Section III, Five Year Strategic Plan*, intergovernmental cooperative efforts facilitated by the City are addressing fair housing issues. Generally the City's approach is to recognize that barriers to fair housing continue to exist. Therefore the City's strategies will be to continue to "affirmatively further fair housing choice."

#### **1. Fair Housing Education and Awareness**

The City will continue to support consumer education programs within its first time homebuyer programs and through regularly scheduled fair housing presentations and training. It will continue distributing information regarding its housing programs, tenant-landlord law and fair housing on the City website, brochures, newsletters and public events. The City will continue to support agencies that assist the homeless and Fair Housing Month activities. The City Development Department will maintain ongoing cooperative arrangements with the City Human Relations Commission and the local ADA Board. In addition, the City will evaluate instituting a testing program if sufficient funding can be secured.

#### **2. Neighborhood Diversity**

The City will attempt to overcome the effects of historic patterns of low-income isolation by encouraging residential development across a broader price spectrum and a program of neighborhood enhancements. These efforts will include actions that will promote housing maintenance and stabilization of property values, encourage neighborhood identity through the Pride Award program, continuance of a housing code enforcement program and actions to promote neighborhood security.

#### **3. Accessible Housing**

The City adopted a program to provide assistance with the installation of handicap ramps for eligible households and will monitor renovation and construction projects for compliance with Section 504 accessibility requirements. The City's outreach efforts stress that reasonable accessibility accommodations are a right under fair housing law. The City will continue to study the costs of making homes accessible and new technological approaches to accessibility modifications.

#### **4. Affordability**

The City's approach to addressing housing costs will combine careful consideration of the regulatory environment and coordination of partnerships with state, regional and local governments through programs and policies. At the regulatory end, the City will review taxation policies, zoning policies, building codes and inspection policies to identify adverse impacts on housing affordability or neighborhood development. The Community

Development Department has undertaken a homebuyer assistance program, new home construction, home maintenance programs and neighborhood facility enhancements to halt the decline of housing and neighborhoods that result from insufficient incomes. The Economic Development Division has the sole objective of promoting the development of greater employment opportunities, and thus income enhancement for the City's residents.

## **Section II: Housing and Community Development Needs Summary**

### **C: Overview of the Local Economy and Community Development Needs**

*Notes:*

- The community feels that the city needs to increase the number of higher paying jobs available.
- In 2000, 27.1% of Sandusky's labor force was in occupations of production, transportation and material moving and 24.9% were in sales and office occupations. 21.1% listed themselves in service occupations and 7.8% held construction related occupations. 19% of Sandusky's labor force held managerial or professional occupations.
- The 2000 unemployment rate in Sandusky was 4.3%. Among persons 16-19 without high school diplomas who were not enrolled in school, the unemployment rate was 30%.
- By January of 2004, Erie County's unemployment rate had climbed to 8.6%.

In many ways, Sandusky's loss of population mirrors the loss of jobs available in manufacturing and related sectors between 1990 and 2000. The City still remains stronger than many others in these sectors, which have been important sources of higher paying jobs and benefits for persons without higher education. The 1997 Economic Census showed Manufacturing, with only 66 firms located in Sandusky, to provide 36% (5,206) of the jobs available within the City (see Table 19, below). Yet 27% of the citizens were in production and related occupations. Within the City itself, retail trade, with some 224 businesses, employed the second greatest number of people, 3,016, or 21% of the available jobs. The so called "new economy" sectors of information, finance, scientific, professional have not taken a strong hold here. Even the category of public administration represents only 4% of (citizen) employment by sector in a city that also holds its County Seat (see Table 19).

The City appears to be a slight jobs importer, as its population labor force (age 16 and over) is just 13,954 (i), while the available jobs in the economic census total approximately 14,300, especially when the unemployment of 4.3% of the labor force at the time is accounted for. Indeed, it is likely that with the large population in Erie and nearby counties, and a good highway system, there are probably commuters in both directions, into and out of the City.

To illustrate the impact of the issue of wages, we examine the housing situation of an employee earning near the minimum wage, for example, \$ 5.15 to \$7.50 per hour. This employee has a difficult time affording a typical home in today's market, even in Sandusky. This person, working full time (160 hours per month) at \$5.50 per hour earns \$880 per month gross. This person would have to pay 53 % of their income to rent an apartment at the 2000 median rent of \$468 per month. The person making \$7.50 per hour grosses just \$1,200 per month. Their "affordable"

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i U.S. Census 2000, Population P43 , SF3 files

range of housing costs is still only \$400 per month. This illustrates that even employed individuals and even two-earner families can be significantly cost burdened with their housing, that is to say, they do not have affordable housing.

The City still ranks well as an excellent location for industrial locations with available workforce and a multi-modal transportation network available. Although century old buildings are no longer attractive to industrial businesses, the City's more modernly appointed industrial park is nearly at capacity. Community leaders are exploring the feasibility of facilitating a second, even more modern industrial park, and believe that the space is needed to accommodate new economic growth. One particular challenge in the manufacturing sector is the trend for the suppliers to these industries to close their operations in or near Sandusky.

Members of the community are frustrated with the numbers of jobs that are available only seasonally, and which are often filled with transient workers instead of those who are local and unemployed. There appear to be institutionalized factors to these observations; loss of medical benefits if one leaves public assistance and the amount of paperwork involved in moving back and forth from temporary work assignments to public assistance. In addition, in the early 1990's when unemployment was very low, the seasonal employers were no doubt forced to look outside the community for a dependable source of labor to operate their businesses. This method is now entrenched in their operations.

The City school system, the regional vocational school (EHOVE) and local businesses have formed partnerships to respond to workforce training issues. In this way, employers anticipating needs for workers with new skill sets are able to work with the schools to design programs that yield precisely the needed workers. Some employers have observed to the City's Economic Development Coordinator that many young people entering the workforce, while technically proficient, often lack basic workplace behaviors and now need to spend more time in teaching them workplace rules, communication and etiquette, and performance expectations. One such effort is the "Character Counts" program.

The City and County are proactive in linking businesses with State level programs, incentives and assistance. The City believes that the revolving loan program (RLF) funded from CDBG funds, if marketed more extensively, might be more utilized to help with modernization costs.

Table 19 below outlines the distribution of employment by industrial sector for Sandusky's residents at the time of the 2000 Census.

		Source: U.S. Census 2000 DP 3 SF3	
<b>Table 19 City of Sandusky Employment By Industry</b>			
	TOTAL	Percent	
Employed persons 16 years and over	13,954	100.0%	
Agriculture, forestry, fisheries & mining	84	0.6%	
Construction	562	4.3%	
Manufacturing	3,233	24.9%	
Transportation	420	3.2%	
Information	397	3.1%	
Wholesale trade	376	2.9%	
Retail trade	1,653	12.7%	
Finance, insurance, & real estate	519	4.0%	
Professional, scientific, management, administrative & waste management services	694	5.3%	
Arts, entertainment, recreation, accommodation & food services	1,659	12.8%	
Education, health & social services	2,227	17.1%	
Other professional & related services	621	4.8%	
Public administration	556	4.3%	

Because there are also employment opportunities outside the City limits, it is also important to look at the jobs that actually exist within the City. This table shows the manufacturing sector to be a much larger contributor to the City's economy. Table 20, below shows the distribution of the approximately 14,300 jobs available in the City at the time of the 1997 Economic Census.

**Table 20 Sandusky Industries**  
Census

Source: 1997 Economic

NAICS Codes	Industry	Number of establishments	Number employees	Annual Payroll (\$1,000)	Sales/Recpts (\$1,000)
31-33	Manufacturing	66	5,206	223,405	798,992
42	Wholesale	47	498	15,110	147,786
44-45	Retail	224	3,016	43,351	419,714
53	Real estate & rental & leasing	37	165	2,691	13,722
54	Professional, scientific, technical	62	336	13,641	26,879
56	Administrative, support & waste management	37	729	11,692	32,083
61	Education services	5	* < 20	*	*
62	Health care, & social services	119	877	31,901	62,167
71	Arts, entertainment, & recreation	18	* 100-249	*	*
72	Accommodation & foodservice	123	2,853	28,798	104,935
81	Other services, not public administration	73	384	5,172	16,023

\*data withheld to avoid disclosure of individual company information

At the time of the 2000 Census, the overall unemployment rate for the City of Sandusky was just 4.3%. This rate was relatively low and is within a few percentage points of what economists consider "full-employment", and was typical of most areas at the time. Among persons 16-19 who were not high school graduates or enrolled in school, the unemployment rate was 30.4%, demonstrating that lack of basic education is an ever more important barrier to employment and economic security.

Since 2000, the Erie County unemployment rate has increased to 8.6% in January of 2004. Although this information is not available for Sandusky itself, it can be assumed that the City shares in this down-turn proportionately.

In addition to actively trying to recruit and grow new industries in the city, the current economic

development focus for the City includes assisting retention and expansion. The current national trend is that most job growth occurs within existing businesses can be more important than attracting new business. Redevelopment through adaptive re-use of waterfront warehouses and factories and capitalizing on tourism are features of the City's economic development strategies.

### **Overview of Labor Force**

*Notes*

- In 2000, 13,954 persons, or 64.7% of the population over 16, participated in the labor force.
- More than half of all families with children under age 6 (67.9%) have all parents working.
- Approximately 20% of persons 25 and older had not graduated from high school in 2000
- Only 11% of the population over 25 had a bachelor's degree or higher in 2000.

In 2000, the majority of people over age 16 (13,954 persons, or 64.7%) participated in the labor force. While this figure does not say much, examining labor force participation rates of families with young children is useful. Single parents and two-earner households are more likely to be in need of child care, either full-day or before and after school. In 2000, the majority of families with children under age 6, 67.9% had all parents participating in the labor force. This last group is most likely to need childcare, as most of these children are not yet in school. Such information indicates the necessity of childcare and after school programs for youth. Often, an LMI household will decide that it is their economic interest for the mother not to work, because childcare is so expensive.

In general, the educational level of the labor force in Sandusky is slightly lower than for Erie County at large. Approximately 20% of persons 25 years and older had not graduated from high school in 2000. Additionally, only 11% had a bachelor's degree or higher. Industries have been proactive in partnering with the schools to insure that the workforce is trained in the technical skills needed for their businesses. However, with generally lower educational attainment, the City will be at a disadvantage for recruiting firms in the information, scientific and professional sectors. At the same time, this sets the stage for "brain drain" as the City's youth, when pursuing higher education will find it difficult to find suitable employment in their hometown and likely will not have an incentive to stay.

### **Land Market and Development**

*Notes*

- The City of Sandusky contains 5,835 acres of land area and 3,700 acres of water.
- Almost all new housing construction occurs outside the City Limits
- In its most recent land use plan, the City set aside a significant portion of undeveloped land to the west for industrial development
- There is also space for new residential development to the west.
- The downtown and waterfront present opportunities for new mixed use housing and business uses

There is a significant amount of development occurring outside of Sandusky's city limits. The City is fortunate to have open land available to the west, and it is closely guarding space for industrial development to support its tax base.

According to community leaders, most housing growth is occurring in neighboring townships, and the homes being built tend to be "move up" housing rather than affordable or "starter" homes. Thus, with its slightly depressed housing values, the City represents the most affordable housing options for first-time homebuyers or LMI families.

The City aims to stimulate more homeownership, converting much of its single family housing stock from rental to owner. It also is setting course to revitalize the community as an attractive location in which to live, reversing its population decline. These goals relate a great deal to the community development needs identified below.

**Economic Development Needs:**

The City of Sandusky though suffering significant job losses in the manufacturing sector has retained a measure of competitive advantage for manufacturing jobs. The large scale employers are much less significant than smaller manufacturing companies now. The City believes that it is more critical to grow entrepreneurial companies and enable existing companies to grow than it is to spend a lot of resources on recruitment of new companies. The following is a summary of the economic development needs that have been identified through key person interviews, the Housing Strategy Workgroup meetings, and review of Census data and reports:

- **Business Retention/Expansion Program:** The Business Retention/Expansion Program is meant to encourage established business in the City of Sandusky to remain in the City and expand their operations. The Program will provide linkage to financial and technical assistance to businesses through the City's Economic Development Specialist. The City will explore more aggressive marketing of its revolving loan (RLF) program to foster business expansions and modernizations. The RLF was previously funded with CDBG funds, but new infusions of capital are not necessary at present.

- **Brownfield Clean Up and Redevelopment:** The City has fourteen old factories that have been identified as attractive locations for redevelopment if “Brownfield” level contamination can be identified and remediated. The City has obtained a \$3 million Clean Ohio Grant to undertake these studies for one project, and needs to develop a plan for addressing the remaining thirteen. Fortunately none of these properties are thought to be so contaminated as to qualify as Superfund sites. In addition to accessing these grant funds, the City intends to pursue clean up funds from the original polluters of the sites where known and still in operation.
- **Completion of the Second Industrial/ Office Park:** Sandusky has one industrial park which is nearly at its capacity of 45 sites, and expecting continued demand for modern facilities for industrial and office use has set aside land with the expectation of developing a second park of about the same size. It hopes to be able to utilize Tax Increment Financing (TIF’s) and State economic development programs to fund the improvements.
- **Workforce Development:** While the community recognizes a need for continual evolution of workforce development programs especially for youth, the effort seems rather well coordinated between local businesses and existing educational institutions. The City’s educational resources include the Sandusky City Schools, the Erie-Huron-Ottawa Vocational (EHOV) School, and the Huron branch of Bowling Green State University, which now offers a four-year degree program. Generally, more students are pursuing college preparatory tracks in high school, which may be a problem if the available workforce declines for the manufacturing sector. The City’s high drop out rate points to a source of labor that could continue to fill the manufacturing occupations, if the students can be persuaded to remain in school.
- **Neighborhood Revitalization:** Economic development efforts are also enhanced when neighborhoods are clean, revitalized and attractive. Quality housing and neighborhoods signify to a company that this is a safe community to invest in and one in which workers will be able to live comfortably. Neighborhood revitalization includes activities to revitalize, maintain and enhance neighborhoods. Such activities include community planning, economic assistance, rehabilitation, infrastructure improvements, etc. The decay of the local housing stock was mentioned as one of the highest priorities in one focus group.

Please refer to *HUD Consolidated Plan Table 2, Priority Needs*, for a summary of economic development needs.

#### Community Development Needs:

Community development needs are harder to understand from looking at the Census. The following is a summary of the community development needs that have been identified through key person interviews, meetings with the Housing Strategy Workgroup, and review of the City’s

comprehensive plan and update:

- **Infrastructure:** As in most older cities, much of Sandusky's infrastructure is in need of regular maintenance. The City follows a regular Capital Improvements Program that invests in neighborhood needs as well as infrastructure to support economic activity. The Consolidated Plan identifies improvements to streets in the LMI neighborhoods and separation of combined sanitary and storm sewers as priorities to increase the livability of LMI neighborhoods. As plans for the second industrial park are completed, provision of transportation enhancements as well as basic utilities may be required for the creation of additional jobs. Capacities of the water and sewer treatment facilities are adequate for the foreseeable future.

**Public Services:** Public services include any service provided to LMI households, homeless persons, or persons with special needs which help them obtain self-sufficiency. Examples include health care, education programs, public safety services, etc. Up to 15% of a community's CDBG allocation can be used to develop new services or supplement an existing service.

- A need for programs and services for senior citizens were noted by focus group respondents. Indeed, a number of respondents mentioned that lack of proper transportation for elderly, financial assistance to allow the elderly to stay in their homes, especially with utility bills, and a reduction in funding, mostly at the federal level, for other elderly support services as a challenge for serving the elderly.
- The Volunteers of America (VOA) is the major provider of homeless and transitional housing in Sandusky. They contract with outside providers for social services. They note that the individuals and families they serve experience long delays for services to begin. Bayshore Counseling, one such provider may take weeks to get services started while some assessment should be done within 24 hours. VOA has plans to construct 15 units available to the disabled on Foxborough Rd.
- Victory Kitchen, an open feeding center, notes that they serve a lot of children after school and mid-day through the summer. They also see a lot of individuals that are not homeless and may even receive food stamps, but have had utilities shut off, and can no longer store or cook food. This indicates a need for utility assistance and nutrition programs for children who are not in day care when parents are working.
- More funds for supportive services are needed. VOA experiences high staff turnover due to the low salaries they offer. HUD grants for supportive housing have limited budgets for supportive services, even though there is great need for additional services.
- Serenity House, permanent supportive housing for individuals with severe mental disability (SMD) consistently has waiting lists. Their clients are referred from Firelands Hospital, and

cannot be discharged until adequate housing is found. That program does have funded services. However, at the homeless shelter, these individuals often do not mix well with other tenants of a facility when the underlying disability remains untreated.

- Although far fewer individuals living with AIDS experience housing and assistance problems, the major need is for additional outreach and education. Agape House, the major provider of services and support to individuals with HIV and AIDS note that when those with the disease become disabled and can no longer work, they experience long delays in the processing of their disability applications. This creates a financial burden that can affect their ability to remain housed, at a time when they are not able to cope with a housing crisis. They observe that HIV/AIDS no longer receives the national attention it once did and irresponsible marketing of treatments by drug companies imply that the disease is not disabling. There is concern that young people no longer take precautions and in denial, delay seeking treatment. Additional outreach is needed to prevent a large scale problem emerging in the near future.
- Services for those with developmental disabilities are largely provided to clients in their own homes, though there are limited group homes available for adults. Erie Residential Living notes that they have lots of capacity for serving additional clients, but that the Erie Board of MRDD is very conservative in approving applicants to receive their services. They also note that they have capacity to serve children but do not have any child clients. They believe that parents of minors with developmental disabilities receive services from other sources.

**Public Facilities:** "Public facilities" describes a variety of facility types that provide services and meet needs in the community. HUD categorizes senior centers, youth centers, neighborhood facilities, parks and recreational facilities, child care facilities, health facilities and parking facilities as "public facilities." Sandusky has particular concerns with youth centers, parking and recreation. Though no one identified access to or cost of health care as a major issue in Sandusky, several providers had anecdotes to relate about households that had fallen into chronic homelessness or other chronic problems related to costs of treating severe health problems, and making tough choices between keeping housing and "keeping alive."

- In the earlier discussion of needed social services, Victory Kitchen mentioned that they feed a number of children in summers and after school, which leads to the conjecture that there may need to be more structure activities for older children, and child care for younger ones as more and more single parent households and two-earner households make it impossible for parents to supervise their children when out of school. The specific facilities and programs probably need lunch programs as well.
- The Boys and Girls Club of Sandusky uses a facility rented from a local church. Sometimes the Club's activities are canceled due to a church function. At an annual membership of 780 and average usage of 60 students a day, the facility is getting crowded. As such the Club does not actively recruit for new members. The director believes that more children and teens

would utilize the facility and their services if more room were available. The Boys and Girls Club provide recreation, homework assistance, youth development (social skills, life skills, arts) in a disciplined but non-intimidating setting.

- In interviews, respondents note that the City recreation leagues provide good services, but may be somewhat expensive for some. The school system is believed to provide good opportunities, though not so many for younger children. The need for youth centers and child care centers was also mentioned as being important to provide young people with positive alternatives to gangs and crime
- The YMCA also provides programming for all ages. They have particular concerns in that they need accessibility repairs, especially for senior citizens to access their programs.
- The City Planning Division believes there is a need for greater citizen participation and neighborhood empowerment. They suggest that the City help to rebuild and reactivate some of the neighborhood associations that have lost their momentum.

**Parks/Recreation Services:** The need for parks and recreation facilities was noted by several interviewees and focus group respondents.

- Specifically, the need was noted to create more access to the bike path and the Bay Front Corridor that ties these facilities directly to the neighborhoods. The Comprehensive Plan also calls for additional neighborhood parks in eight locations to increase the livability of all neighborhoods.
- Several members of the public attended a Consolidated Plan public hearing to make the case for the need for a Community Center. They stated that this has been a concern of theirs for a long time, and that newly elected members of the City Commission were supportive of the idea. There is a citizens committee formed to study the idea. However, at this time, there does not seem to be a consensus as to what should be the focus, mission and programming for the facility, or even if the need could be met through increased funding to existing recreational facilities and agencies, like the YMCA and Boys and Girls Clubs.

**Transportation Services:** Many respondents noted that ideally public transportation services for various users would be expanded. The City owns the current bus system, and operates it within the Community Development Department. The current system is a demand response system. Some seniors' apartment complexes provide some transportation for shopping and entertainment for their residents. Specific gaps in services included getting children to and from after school programs and lack of regularity for workers needing transportation, especially along the commercial corridor just outside of the City, and for irregular shifts. In the future, a growing elderly population that may be inclined to remain in their family homes may have difficulty getting to medical appointments and basic shopping needs.

The City has plans to increase the services of the transit system, and is exploring adding some fixed route services in a couple major corridors. It has been fortunate to obtain some special transit grants and will fund its expansions with those funds.

**Public Safety and Crime Awareness:** Neither the members of the Housing Strategy Workgroup or other providers interviewed mentioned public safety nor crime issues as priority concerns. Groups providing services to youth are aware of a gang element trying to get a foothold in the schools. However, it was noted that the schools, parents and City Police with Dare and Cops in Schools programs are working to reduce this threat.

- The City Fire Department employed 57 full time employees in 1997 with three stations. Stations 3 and 7 need some improvements and vehicle replacements are needed at all three stations. The Chief estimates needing \$1.8 million for vehicles and \$1.3 million for station improvements. These needs are expected to be met with funds other than CDBG.
- The Police Department listed in its 1995 report having 81 personnel, comprised of 53 officers, 21 part time reservists and 7 support persons. The department annually replaces some of its cruisers. In 2 years they will need to upgrade the MOT and in 3 yrs plan to replace the main radio transmitter. The 1997 Comprehensive Plan called for instituting community policing for Hancock Street, Foxboro Commons and South Side Neighborhood. This plan is being implemented and uses neighborhood volunteers. These plans are expected to be met with funds other than CDBG.

**Neighborhood Empowerment:** Organized neighborhoods and their citizens generally have better access to community amenities, the political system and social service delivery systems. Neighborhood empowerment involves many things and can mean different things to different people. City leadership is responsive to citizen concerns. The City's Human Relations Commission is charged with promoting harmony, eliminating discrimination, and advocacy for improved relationships between the City and its citizens. Neighborhood empowerment also did not emerge as a priority in the Consolidated Planning process, but was mentioned as a method to instill a sense of community pride and security in neighborhood residents. This renewed pride and security was felt to be important to the success of initiatives to increase homeownership. Citizens believe that a community center could serve as a focal point for community activities in the neighborhoods.

**Strategic Alliances:** Strategic alliances are public/private cooperation and partnerships that advance the implementation of community development strategies and proposals and identify and access financial and technical resources for community development. Members of the community and Housing Strategy Workgroup frequently mention examples of partnerships that have already been formed with the goals of avoiding duplication of efforts and achieving more efficient utilization of resources. Most groups, while open to further use of such alliances, are also sensitive to issues relating to ownership of certain functions and concerned that in adopting new

programs or forming partnerships that they not appear to be “taking over” functions or clientele already being served. No priority strategies regarding the use of alliances have been developed at this time.

**Please refer to HUD Consolidated Plan Table 2, Priority Needs, for a summary of priority community development needs.**