



Housing Needs and Changing Demographics

Zoning Commission Work Session

February 4, 2020



Agenda

- Understanding Housing Trends
- Changing Demographics
- Using existing housing to meet demand
- New construction to meet demands: case studies



Importance of Housing

- Basic human need
- Important role in shaping our neighborhoods and communities, and reaching social, economic and cultural needs
- Housing makes up 20% of GDP in a healthy economy
- Historically, it's the greatest source of wealth & savings



Changes in People – Households – Housing Units

- People living alone (single women, divorcees, seniors)
- Unrelated housemates
- Couples without children (before kids, never had kids, after kids)
- Couples with children
- Single-parent families
- Multi-generational families

Evolution of Housing Styles 1920s – 1930s

Youngstown, Akron, Cleveland Area

Characteristics

- 45% homeownership rate
- Small lots
- Often located close to the street with front porches
- Carriage house
- Small closets with built-in storage
- Small kitchens
- Larger families – kids shared bedroom
- Denser neighborhoods – before autos were commonplace



Evolution of Housing Styles 1940s – 1970s

Post War Boom

Youngstown, Akron, Cleveland Area

Characteristics

- Rapid growth in US population; spike in homeownership rate (60%+)
- Housing development shifted to suburbs with boom in car sales; ads emphasize garages & driveways
- Increased modern conveniences: central heating, AC
- New styles: bungalows, single-story ranches, bi-level, split level
- Houses built n 1940-1950 smaller (on avg) than those built any other decade
- Often multi-generational households
- 1960s – first time housing was targeted to retirees; homeowners who no longer needed a big home, and also enjoyed living in a community geared toward meeting the needs of their age group.



Evolution of Housing Styles 1980s – 2000s

Youngstown, Akron, Cleveland Area

Characteristics

- Declining/stagnant growth in NEO
- Population shifts to outer suburbs and exurban
- 1980s – Big homes on small lots
- 1990s – Bigger homes on larger lots with bigger master suites
- Zoning requires minimum floor area – restricts/prohibits apartments
- Pricy new construction caters to move up housing (median listing price of homes built in 2010 is >2x homes built in the 1900s, 1910s, and 1940s)



Impact of 2008 Crash

Nationally & NEO

- Biggest disruption to housing market since great depression
- Housing markets with larger spikes in foreclosures had higher jump in renter households
- Older millennials (26-34) buying at slower rate than counterparts 10 years ago
- Women rent at a higher rate than males
- Wealthy households – steepest decline in homeownership (down to 80%), but higher than median (~59%)
- Rental rates up 22.3% vs. income down 5.8%





Demographic Trends

Fewer Families with Children

- 20% of Households are families with children (once was the dominate household type)
 - Women having fewer children, and later in life
 - Fertility rates reaching record lows
 - **Smaller families need fewer bedrooms**



Demographic Trends

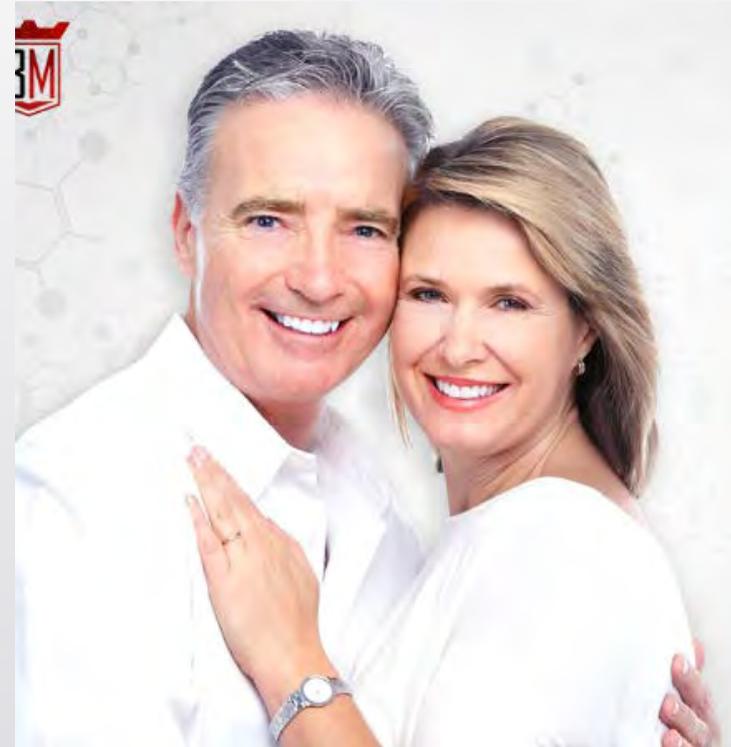
Millennials and Boomers Dominate Living Trends

- 79.8 Million Millennials are U.S.A.'s largest living generation
 - Ages 18-35
 - In 2014, for the first time in more than 130 years, young adults were **more likely to be living in their parents' home** than in any other living arrangement.
 - The millennial population is expected to continue growing as a result of immigration.
- 34% of Homebuyers were Millennials (2017)
 - **66% are expected to buy homes in the next five years.**
 - Looking for newly constructed entry-level homes, yet average home value is "far too expensive" for many of today's millennials.
 - Ideal location: Millennials want a home close to work so they don't have to waste money on gas. Likely to walk/bike to work.

Demographic Trends

Millennials and Boomers Dominate Living Trends

- 74.1 Million Boomers are the U.S.'s Second Biggest Generation
 - Ages 52-70
 - The most influential generation of our time will be retiring over the next 15 years.
 - As they become empty nesters, Boomers are relocating and **often are looking for first floor master living within their own communities.**



Demographic Trends

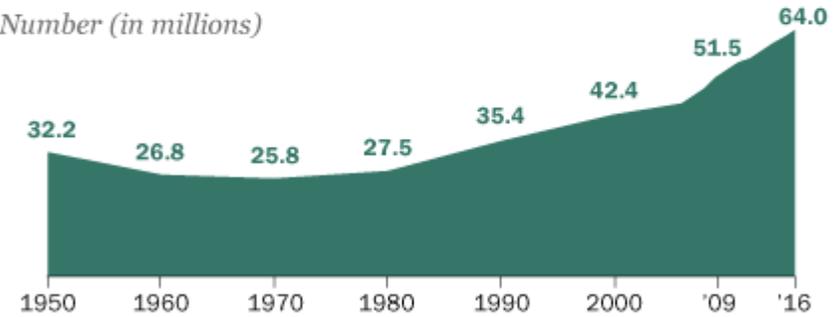
Multigenerational Living

- 64 million American lives in intergenerational households
 - 1 in 5 Americans
 - Households with at least 2 adult generations or grandparents and grandchildren younger than 25.
 - Growing racial and ethnic diversity in the U.S., and high cost of senior housing helps explain some of the rise in multigenerational living.

% of population in multigenerational households



Number (in millions)



Note: Multigenerational households include at least two adult generations or grandparents and grandchildren younger than 25.
Source: Pew Research Center analysis of 1950-2000 decennial censuses and 2006-2016 American Community Survey (IPUMS).

PEW RESEARCH CENTER



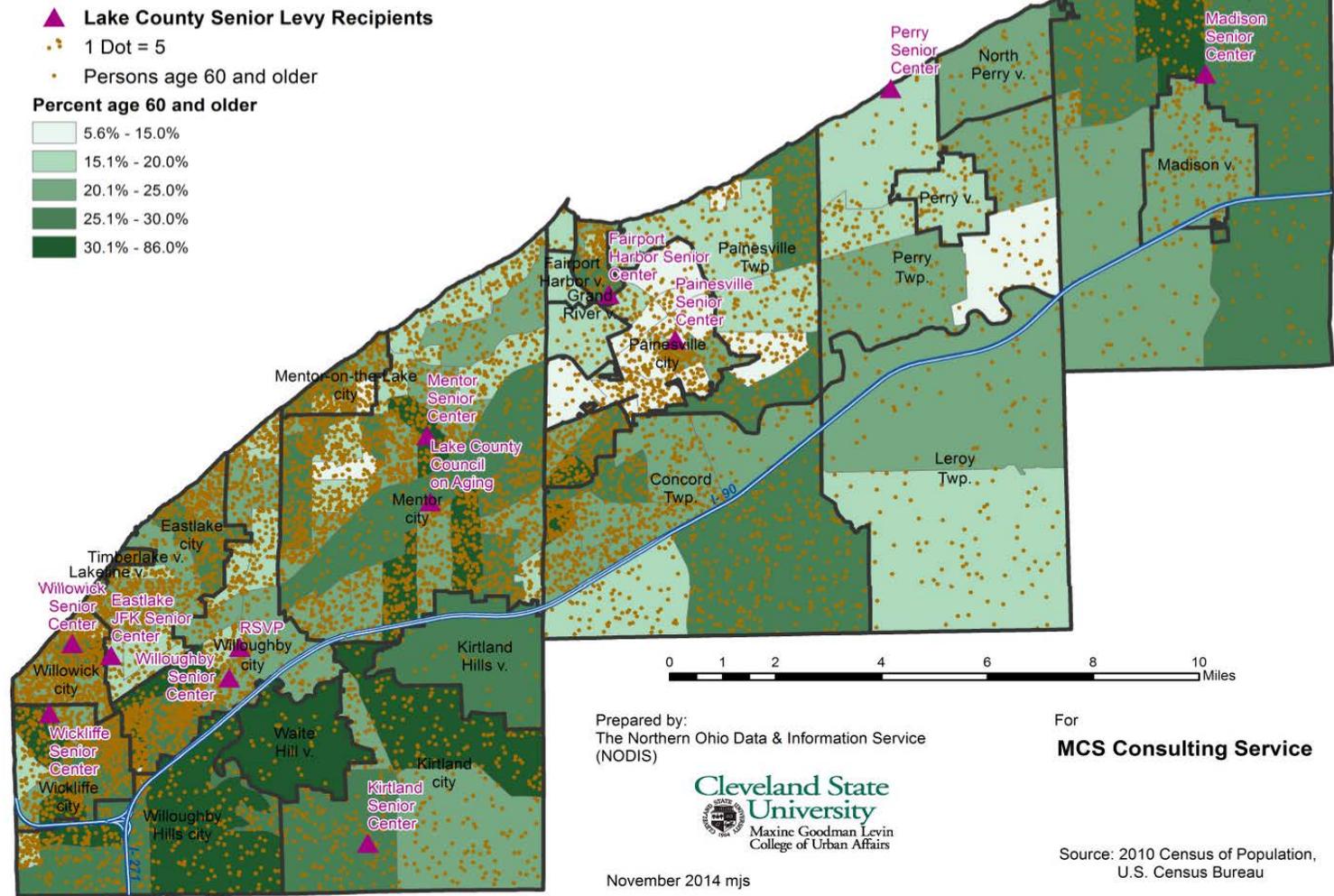
Profile of 60+ Population, 2000; 2010, LAKE COUNTY

	2000	2010	Change 2000 to 2010
POPULATION			
Total Population	227,511	230,041	1.1%
Total Population, 60+	41,892	51,488	22.9%
Percent of County Population, Age 60+	18.4%	22.4%	4.0%
INCOME/EDUCATION			
Median Income, 60+	\$17,500	\$22,158	26.6%
At or Below Poverty	7.8%	6.5%	-1.3%
High School Diploma or Higher Education	71.8%	82.7%	10.9%

U.S. Census 2010, 60+ as Percent of Population of Lake County Jurisdictions

Jurisdiction	Total Pop	60+	% Pop	
Waite Hill Village	471	181	38.4%	Above County Avg
Timberlake Village	675	203	30.1%	
Wickliffe City	12,750	3,421	26.8%	
Kirtland City	6,866	1,810	26.4%	
Willoughby Hills	9,485	2,380	25.1%	
Kirtland Hills Village	646	162	25.1%	
Willoughby City	22,268	5,576	25.0%	
Concord Township	18,201	4,467	24.5%	
Willowick City	14,171	3,383	23.9%	
Mentor City	47,159	11,071	23.5%	

Persons Age 60+, Lake County, Ohio, 2010



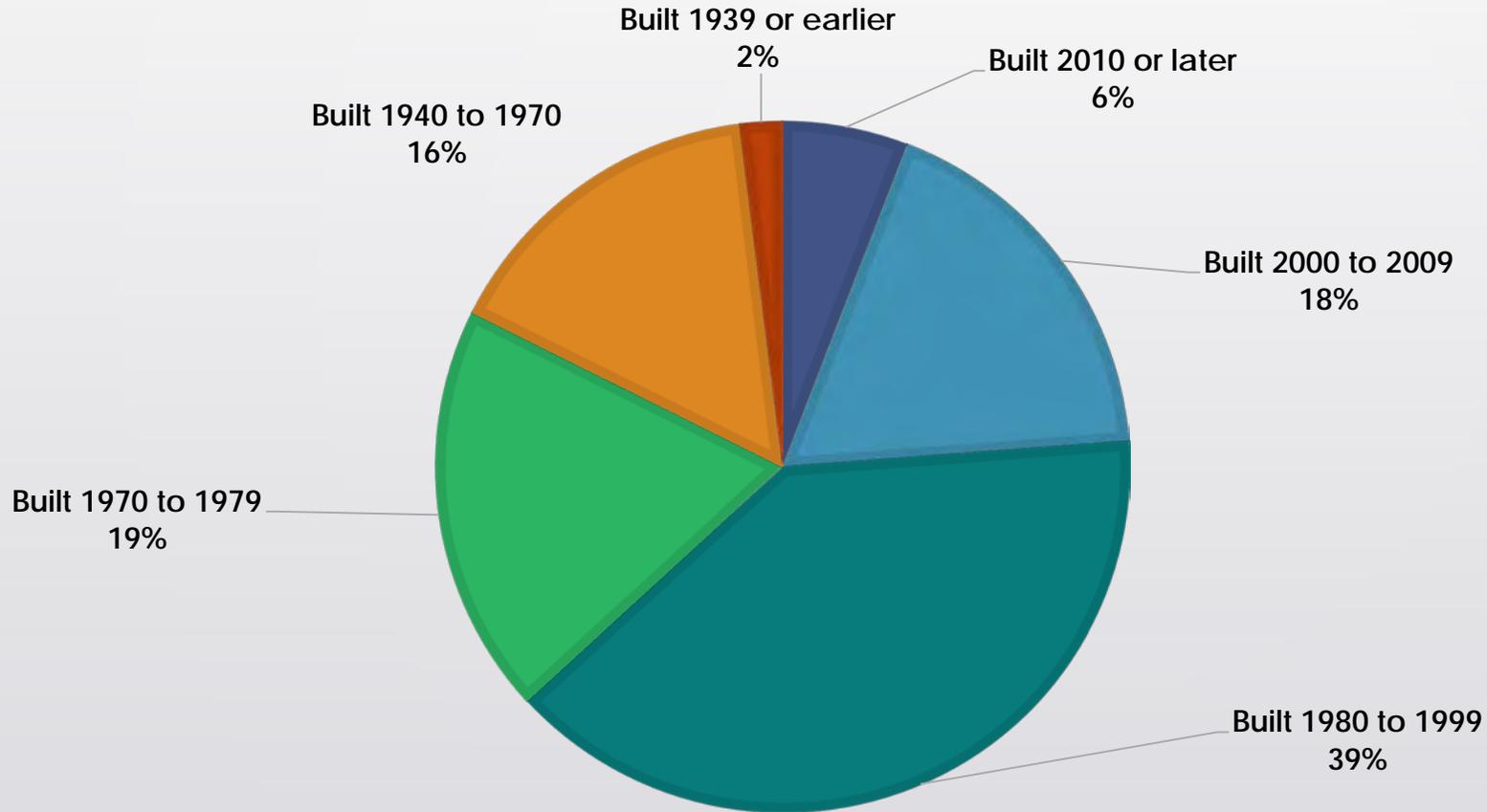
Projected Change in 60+ Population by Lake County Jurisdictions, 2010 to 2030

Jurisdiction	CENSUS	PROJECTED		CHANGE #		CHANGE %	
	2010	2020	2030	2010 to 2020	2010 to 2030	2010 to 2020	2010 to 2030
	60+	60+	60+	60+	60+	60+	60+
Mentor	11,071	14,325	14,780	3,254	3,709	29.4%	33.5%
Concord Twp.	4,467	6,493	7,828	2,026	3,361	45.3%	75.2%
Painesville Twp.	3,603	5,028	5,886	1,425	2,283	39.6%	63.4%
Willoughby	5,576	6,783	7,398	1,207	1,822	21.7%	32.7%
Madison Twp.	3,311	4,314	4,893	1,003	1,582	30.3%	47.8%
Painesville	2,493	3,242	3,712	749	1,219	30.0%	48.9%
Lake County	51,488	65,296	70,781	13,808	19,293	26.8%	37.5%

Data Source: U.S. Census 2010; projections by Northern Ohio Data Information Services, Cleveland State University

Housing Units, Year Constructed

Concord Township



	# of Units	Percent of Total
Built 2010 or later	442	6%
Built 2000 to 2009	1,356	18%
Built 1980 to 1999	2,973	39%
Built 1970 to 1979	1,451	19%
Built 1940 to 1970	1,182	16%
Built 1939 or earlier	148	2%
Total Housing Units	7,552	100%



Existing Housing Units

Concord Township

Housing	2000	% of Total	2010	% of Total	2020*	% of Total
1-unit, detached	4,450	75.5%	5,838	80.6%	6,427	82.0%
1-unit attached	964	16.4%	958	13.2%	958	12.2%
2-4 units	143	2.4%	132	1.8%	132	1.7%
5+ units	337	5.7%	317	4.4%	317	4.0%
Mobile home	2	0.0%	0	0.0%	0	0.0%
Total units	5,896		7,245		7,834	

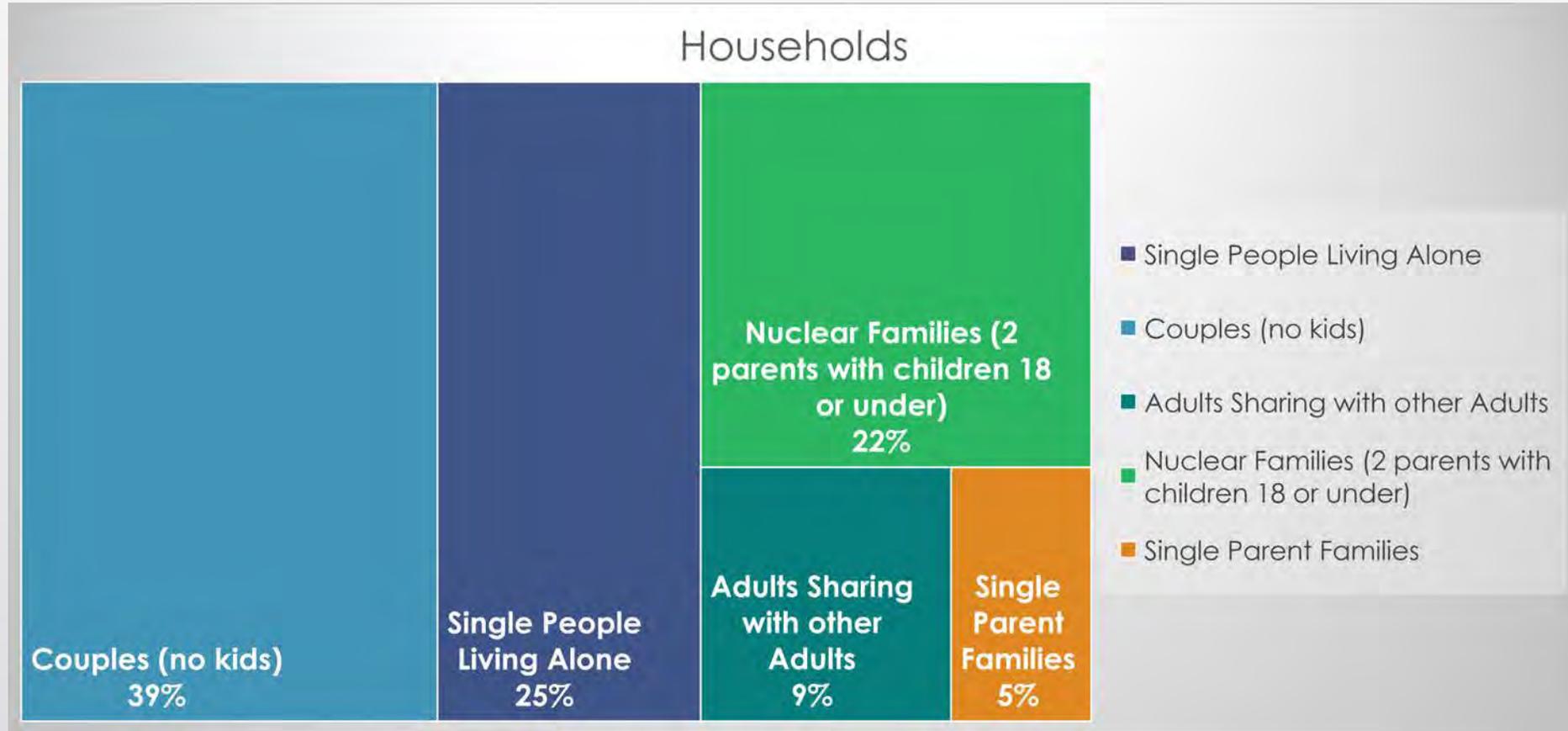
2020 Estimate based on 589 new detached single family houses built between 2010 and 2019.

Concord Housing Stock by Number of Bedrooms



Source: U.S. Census Bureau, 2014-2018, ACS Estimates

Concord Households by the Numbers



Source: U.S. Census Bureau, 2014-2018, ACS Estimates



Concord Township, Households, 2018 Estimates

- Average household size is 2.49, and has been declining since 1980 where it was 3.4
- 29% of households have children under 18 years old
- 49% of households have one or more people 60 years and over
- 24.6% of householders live alone
- Estimated Median Age 47.3 in 2018 (Up from 41.4 in 2000)

2019 Home Buyers and Sellers Generational Trends Report

National Association of REALTORS®
Research Group

April, 2019

IT'S A GENERATIONAL THING

Examining the behaviors, motivations and financial situations of recent home buyers and sellers.



MILLENNIALS*
Are the largest generation of buyers

GEN XERS
Purchased the largest homes
MEDIAN SQ.FT. **2,100**



GEN XERS & OLDER MILLENNIALS
Buyers carry the highest median student debt balances **\$30,000**



25% **SILENT GENERATION & YOUNGER BOOMERS**
Buyers who were single females

52% of **GEN XERS**
who bought a multi-generational home did so because adult children moved back home or never left



	Year Born:	Age in 2019:
Gen Zers:	1991 and after	20 years & younger
Younger Gen Y/Millennials:	1990-1998	21 to 28
Older Gen Y/Millennials:	1980-1989	29 to 38
Gen Xers:	1965-1979	39 to 53
Younger Boomers:	1955-1964	54 to 63
Older Boomers:	1946-1954	64 to 72
Silent Generation:	1925-1945	73 to 93



2020's Top Home Trends

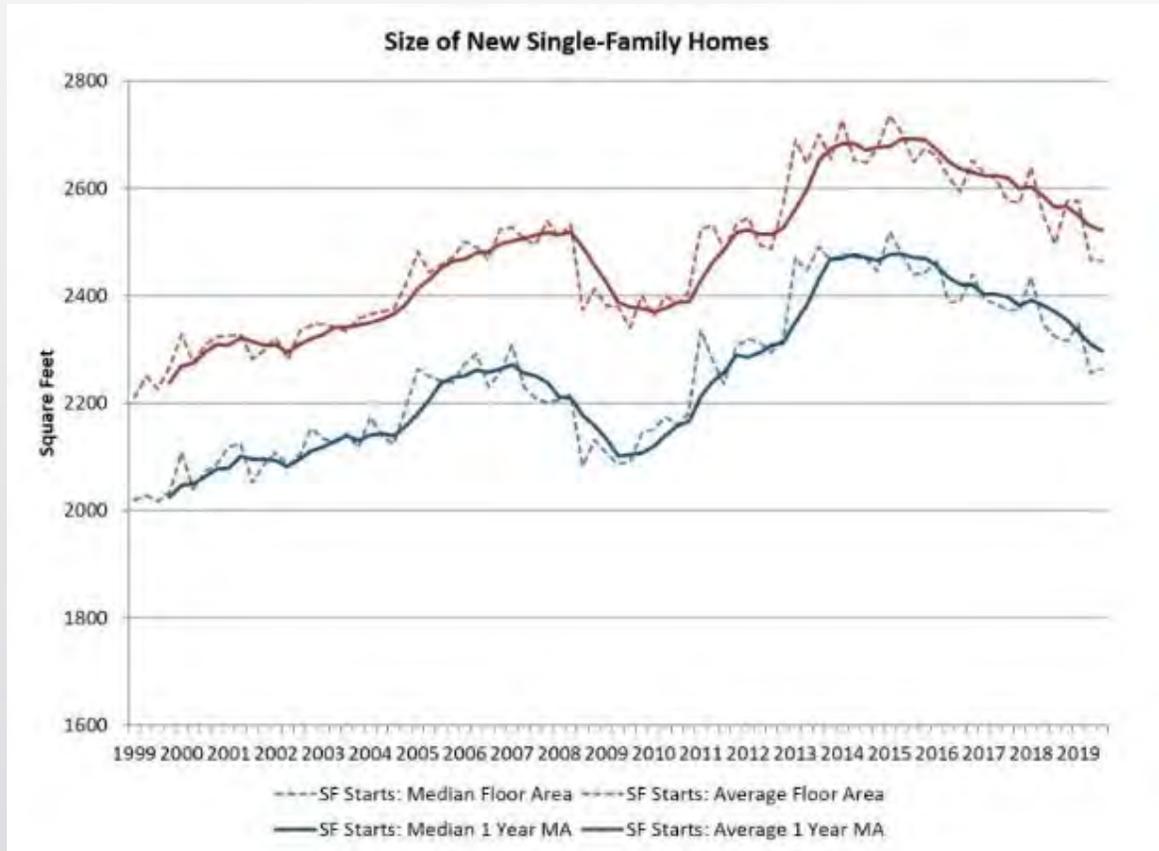
National

- Single Family Homes still the most popular being built despite the affordability issue
 - Followed by townhomes, condos and co-ops, and manufactured homes.
- Homes are getting smaller (Ave. 2,520 SF)
- First time buyers more likely to purchase existing home, versus repeat buyers purchase new.

"Builders respond to demand out there in the market, and the demand right now is mostly from entry-level buyers and first-time buyers," says Quint. "They're responding to the affordability crisis by shifting their product to smaller, more affordable homes."

Large Homes being Constructed

Despite demand for smaller units

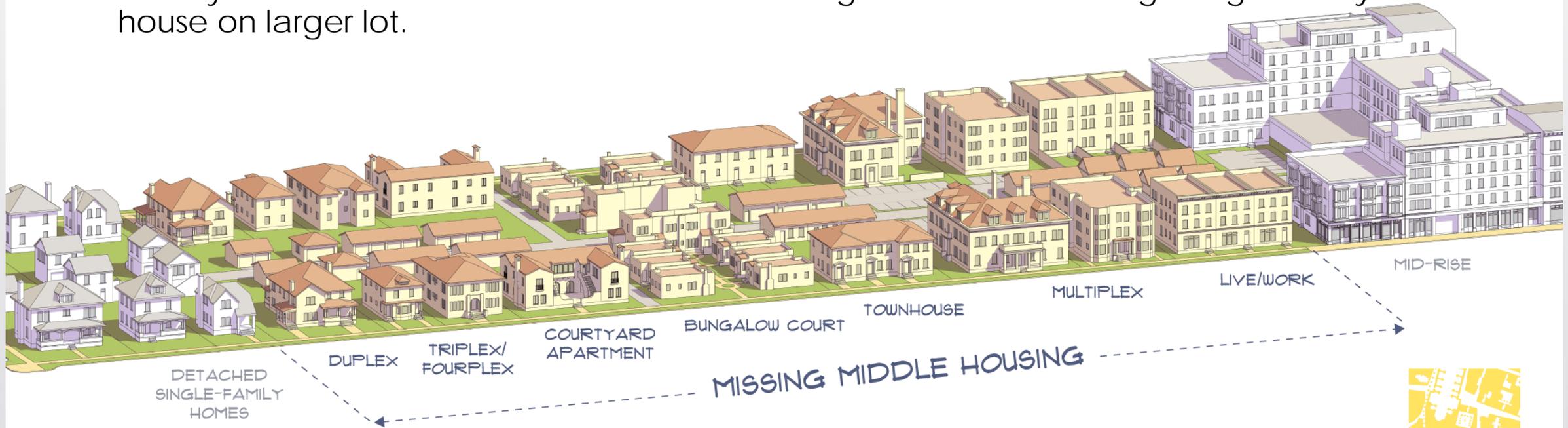


- Median single-family square floor area ticked up to 2,264 square feet.
- Average (mean) square footage for new single-family homes declined to 2,464 square feet.
- Size will trend lower as builders add more entry-level homes

Need for a Wider Range of Housing Options

One of the biggest constraints on the housing market is tight supply.

Variety often difficult to achieve because zoning that mandates large single family house on larger lot.



Using Existing Housing to Meet Demand

Accessory Dwelling Units

- Separate living unit with provisions for sleeping, cooking, and sanitation,
 - Either attached or detached from primary dwelling
 - But on the same parcel of land
- Also referred to as:
 - Granny-flats
 - In-law apartments
 - Backyard cottages



Accessory Dwelling Units

Who Lives in ADU?

- Millennials with student debt, who can't afford a house close to work and with good schools for young families.
- Boomers who want to stay in their community but are on fixed incomes, and may not be able to afford living alone.
- Enables elderly parents to live close while still maintaining privacy and independence.



Accessory Dwelling Units

Typical Regulations

- Require the primary homeowner to live in one of the two units
- Restrict the min. and max. size of units
- Limit the number of bedrooms in the ADU
- Prohibit separate exterior entrance to ADU
- Only allowed on lots that meet certain min. sizes and/or limited to certain zoning districts.
- Remains as an accessory use/structure to the main dwelling, can not be sold separately.





New Construction to Meet Demand

- Case Studies
 - In-fill developments
 - Mixed-Use
 - Senior Housing

McKinley Place

Lakewood, Ohio

- The former McKinley Elementary School in Lakewood has been demolished, making way for a new **40 unit townhouse development offering housing opportunities for empty nesters as well as millennials.**
- This public/private partnership with the City of Lakewood is historic as the City actively works to replace their aging housing stock with new, contemporary housing options.



Concord Township

New Town Center



Concord Township New Town Center

Legend

- ① Mixed Use Retail + Mixed Use Office
- ② Dwellings Multi-Family
- ③ Dwellings Townhomes
- ④ Community Recreation Center
- ⑤ Concord Ellison Creek Preserve
- ⑥ Wetlands
- ⑦ Athletic Facilities
- ⑧ Outdoor Aquatic Center
- ⑨ Outdoor Amphitheater
- ⑩ Market Square/Green
- ⑪ Gateway
- ⑫ Proposed Roadways
- ⑬ Proposed Below Grade Parking
- ⑭ Existing Roadways
- ⑮ Existing Concord Continuing Care
- ⑯ Vista Springs Assisted Living Coming in 2016
- P Proposed Surface Parking
- Future Office + Professional with Retail + Entertainment/Recreation
- M Future Mixed Use Retail + Mixed Use Office



Notre Dame Village Senior Living

Munson Township



Residences include cottage homes, independent living apartments, and memory care assisted living

Vista Springs, Assisted Living



- All-inclusive rate provides three meals, housekeeping, maintenance, and a pendant to press for help at any time.
- 94 units
- Studios to 2-bedroom units
- Built in 2016

Hygrove Villas Condominiums

- 51 units, began construction 2019
- One-story and Two-story units available; 1,686 sq. ft. to 2,665 sq. ft.
- Freestanding condominium home sites that offer a low maintenance alternative to single-family homes





Now what?

Ideas to Consider

- Do we have development regulations in place that would allow for new housing or expanded housing units to meet the needs of our changing households?
 - Do we need something new?
 - Capital District – Innovative Site/PD or R-3, or R-2, PUD
- Can the R-3 District be a tool to permit smaller housing units? Senior Housing? If so, where? Does the current purpose statement need revised?
- What about accessory dwelling units?