

2020 MUSKINGUM COUNTY COMPREHENSIVE PLAN

Compiled by: Muskingum County Planning Commission

Residential Report

Housing & Residential Development Report

The Housing and Urban Development committee was tasked with the goal of detailing where we would like the County to be in 10 years as it relates to Housing and Rural Development as well as illuminating a pathway to how we as a County arrive at that destination.

The committee envisions our County with multiple subdivisions made up of cost-efficient housing and unique neighborhood attributes within each subdivision. Communities that attract both our children to remain within and for families who reside outside of the County to relocate to.

Throughout this report we urge the County to incentivize construction of new housing units through tax abatements while utilizing subdivision regulations to protect the long-term value of the real estate and to educate the general population on the benefits of homeownership.

Inventory and analysis

1.1 Existing Inventory

Population. Muskingum County Covers 664.4 Square miles, we are the 4th largest county in Ohio by landmass. The Population of Muskingum County Ohio is approximately 86,215.¹ There are approximately 33,878 households² within Muskingum County, with approximately 2.48 persons per household.

Housing Units. There were 37,956 housing units³ in Muskingum County in 2019. 69% of the housing units are owner-occupied.⁴ The median value of these owner-occupied housing units is \$131,700.⁵

¹ United States Census Bureau, Muskingum County, OH (V2019).

² Per the US Census Bureau, a household includes all the persons who occupy a housing unit as their usual place of residence. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements. (People not living in households are classified as living in group quarters.)

³ The US Census Bureau defines a housing unit as: a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from the outside of the building or through a common hall.

⁴ United States Census Bureau, Muskingum County, OH (V2019).

⁵ Id.

HOUSING OCCUPANCY (V2019)		
Total housing units	37,960	37,960
Occupied housing units	33,342	87.8%
Vacant housing units	4,618	12.2%
Homeowner vacancy rate	0.0	(X)
Rental vacancy rate	5.4	(X)

YEAR STRUCTURE BUILT (V2019)	HOUSING UNITS	PERCENT
Total housing units	37,960	37,960
Built 2014 or later	499	1.3%
Built 2010 to 2013	244	0.6%
Built 2000 to 2009	5,305	14.0%
Built 1990 to 1999	4,519	11.9%
Built 1980 to 1989	2,525	6.7%
Built 1970 to 1979	6,028	15.9%
Built 1960 to 1969	4,736	12.5%
Built 1950 to 1959	3,714	9.8%
Built 1940 to 1949	2,752	7.2%
Built 1939 or earlier	7,638	20.1%

YEAR STRUCTURE BUILT (V2010)	COUNT	% of TOTAL
Total housing units	38,060	38,060
Built 2005 or later	2,079	5.50%
Built 2000 to 2004	2,828	7.40%
Built 1990 to 1999	4,539	11.90%
Built 1980 to 1989	3,730	9.80%
Built 1970 to 1979	4,082	10.70%
Built 1960 to 1969	4,051	10.60%
Built 1950 to 1959	3,417	9.00%
Built 1940 to 1949	1,859	4.90%
Built 1939 or earlier	11,475	30.10%

Since 2010 Muskingum County has sustained a net loss of 100 total housing units. That number by itself is not alarming, but the trend is cause for concern. From 2000 to 2019 we lost approximately 3,837 housing units that were built in 1939 or earlier. This loss was made up for in the 2000-2009 era where the County added 5,305 housing units. Since that time from 2010 through 2019 we have only added approximately 1000 housing units to the County. That is the slowest housing unit growth on the books. The housing units built prior to 1949 will no doubt continue to diminish but we as a County need to be extremely cautious and thoughtful when choosing to demolish existing housing units. The elimination of these housing units will be addressed in Goal 2.

If the trends continue at the same pace, we will lose the 3,837 housing units in the next 10 years, and only replace approximately 1000 of them. Even if we can curb the loss of the older houses, it is also necessary to examine what the County's role can be in encouraging the construction of new housing units. Muskingum County's population has remained in the 83,000 to 86,000 range since the 1980's so a housing unit loss of anywhere near 3000 units is far from optimal. This examination will take place in Goal 1.

To reach these goals we ask the County to explore incentivizing builders to construct housing units using tax incentives, educating our population on the benefits of home ownership and enforce subdivision regulation to ensure the property values are stable.

1.2.1 Affordability

Per the U.S. Census Bureau (V2019) the median home value within Muskingum County was \$131,700.00 with median monthly owner costs of \$1,143.00. Housing is typically considered "affordable" if the total of all housing costs, including taxes, insurance and utilities do not exceed 30% of a household's gross income. The median income for a household in Muskingum County is \$47,254, bringing the median monthly owner costs of \$1,143.00 in at 29% of the median household income. These numbers seem to flow through to the average value of an owner-occupied home, with nearly 50% of owner occupied houses valued between \$50,000 and \$150,000.

VALUE	HOUSING UNITS	PERCENT
Owner-occupied units	23,611	23,611
Less than \$50,000	2,437	10.3%
\$50,000 to \$99,999	5,525	23.4%
\$100,000 to \$149,999	5,856	24.8%
\$150,000 to \$199,999	4,073	17.3%
\$200,000 to \$299,999	3,836	16.2%
\$300,000 to \$499,999	1,424	6.0%
\$500,000 to \$999,999	389	1.6%
\$1,000,000 or more	71	0.3%
Median (dollars)	131,700	(X)

SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)	HOUSEHOLD UNITS	PERCENT
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	13,512	13,512
Less than 20.0 percent	7,371	54.6%
20.0 to 24.9 percent	1,859	13.8%
25.0 to 29.9 percent	1,033	7.6%
30.0 to 34.9 percent	724	5.4%
35.0 percent or more	2,525	18.7%
Not computed	35	(X)
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	9,885	9,885
Less than 10.0 percent	5,210	52.7%
10.0 to 14.9 percent	2,220	22.5%
15.0 to 19.9 percent	707	7.2%
20.0 to 24.9 percent	614	6.2%
25.0 to 29.9 percent	396	4.0%
30.0 to 34.9 percent	217	2.2%
35.0 percent or more	521	5.3%
Not computed	179	(X)

When the rental market goes under the same scrutiny, the renter's numbers do not fare as well, showing that 40.7% of renters are expending 35% or more of their household income on rent payments. Couple that with the fact that the renters gain no equity via their rent payment it is certainly an area that deserves more focus on. This concern will be the focus of the Education Goal later in this report.

GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)	OCCUPIED UNITS	PERCENT
Occupied units paying rent (excluding units where GRAPI cannot be computed)	9,212	9,212
Less than 15.0 percent	1,475	16.0%
15.0 to 19.9 percent	2,039	22.1%
20.0 to 24.9 percent	719	7.8%
25.0 to 29.9 percent	694	7.5%
30.0 to 34.9 percent	536	5.8%
35.0 percent or more	3,749	40.7%
Not computed	519	(X)
SELECTED MONTHLY OWNER COSTS (SMOC)	HOUSING UNITS	PERCENT
Housing units with a mortgage	13,547	13,547
Less than \$500	191	1.4%
\$500 to \$999	5,112	37.7%
\$1,000 to \$1,499	4,772	35.2%
\$1,500 to \$1,999	2,287	16.9%
\$2,000 to \$2,499	791	5.8%
\$2,500 to \$2,999	243	1.8%
\$3,000 or more	151	1.1%
Median (dollars)	1,143	(X)
Housing units without a mortgage	10,064	10,064
Less than \$250	1,778	17.7%
\$250 to \$399	3,306	32.8%
\$400 to \$599	3,257	32.4%
\$600 to \$799	1,440	14.3%
\$800 to \$999	122	1.2%
\$1,000 or more	161	1.6%

Median (dollars)	399	(X)
HOUSING TENURE	HOUSING UNITS	PERCENT
Occupied housing units	33,342	33,342
Owner-occupied	23,611	70.8%
Renter-occupied	9,731	29.2%
Average household size of owner-occupied unit	2.59	(X)
Average household size of renter-occupied unit	2.37	(X)
YEAR HOUSEHOLDER MOVED INTO UNIT		
Occupied housing units	33,342	33,342
Moved in 2017 or later	7,830	23.5%
Moved in 2015 to 2016	3,486	10.5%
Moved in 2010 to 2014	4,660	14.0%
Moved in 2000 to 2009	7,335	22.0%
Moved in 1990 to 1999	4,752	14.3%
Moved in 1989 and earlier	5,279	15.8%

YEAR STRUCTURE BUILT (V2010)		
Total housing units	38,060	38,060
Built 2005 or later	2,079	5.50%
Built 2000 to 2004	2,828	7.40%
Built 1990 to 1999	4,539	11.90%
Built 1980 to 1989	3,730	9.80%
Built 1970 to 1979	4,082	10.70%
Built 1960 to 1969	4,051	10.60%
Built 1950 to 1959	3,417	9.00%
Built 1940 to 1949	1,859	4.90%
Built 1939 or earlier	11,475	30.10%

Label	Households Estimate	Families Estimate	Married-couple Families Estimate	Nonfamily Households Estimate
Total	33,342	21,489	N	11,853
Less than \$10,000	7.1%	2.8%	N	15.6%
\$10,000 to \$14,999	5.0%	5.3%	N	6.1%
\$15,000 to \$24,999	10.3%	7.6%	N	18.8%
\$25,000 to \$34,999	13.6%	11.3%	N	15.3%
\$35,000 to \$49,999	12.7%	12.0%	N	14.0%
\$50,000 to \$74,999	19.2%	19.9%	N	16.6%
\$75,000 to \$99,999	14.2%	14.7%	N	12.2%
\$100,000 to \$149,999	11.3%	16.5%	N	1.4%
\$150,000 to \$199,999	4.3%	6.4%	N	0.0%
\$200,000 or more	2.3%	3.5%	N	0.0%
Median income (dollars)	51,844	65,352	77,891	29,844
Mean income (dollars)	65,255	78,549	N	38,413
PERCENT ALLOCATED				
Household income in the past 12 months	40.9%	(x)	(X)	IXJ
Family income in the past 12 months	(X)	37.9%	(X)	(X)
Nonfamily income in the past 12 months	(X)	(X)	(X)	45.2%

The Muskingum County Land Use Plan completed in 2012 identifies preferable real estate to be used for residential housing units. Further the plan gives a list of goals to adhere to when adding housing units:

- i. Keep as high of density as is manageable for a particular area
- ii. Proximity to existing public infrastructure
- iii. Access to economic/cultural centers
- iv. Appropriate Soils
- v. Outside FEMA 100 Year Flood Plain
- vi. Encourage residential infill and cluster housing through tax incentives, fee breaks and other modes of assistance.
- vii. Enact Access Management

viii. More Restrictive Flood Plain Administration

Keeping with those goals, the Plan sets out preferred residential development as shown in the map 2019 Taxable Landuse.

The results have been somewhat scattered as shown in the below map depicting new housing units added to Muskingum County between 2008 and 2018.

Goal 1: Encourage Construction of Housing Units within the boundaries proposed 2012 Land Use Plan in a manner that is conducive to overall County prosperity.

The problems facing this goal:

1. Builders cannot build subdivisions and then sell units at \$150,000.00 and make a profit⁶;
2. The county has no zoning to designate where subdivisions are allowed to be built and where they are not allowed to be built;
3. The county has no zoning to allow for enforcement of upkeep on residential units.

Possible solutions:

The \$150,000 price point is not possible for a builder alone to fund and sell housing units. One possible solution to this dilemma would be to use Tax Increment Financing to fund infrastructure costs (roads, water lines, sewer lines, gas etc.). Tax Increment Financing (“TIF”) basically allows for government entities to designate a particular area a TIF zone where a builder could obtain funding up front through the issuance of bonds. The funds would then be used to insert the needed infrastructure (roads, water lines, sewer lines etc.) into the subdivision. Once the subdivision⁷ is constructed the real estate will increase in value and therefore generate more tax dollars. The bond holders are reimbursed using the increased difference in tax revenue. Once the bonds are reimbursed the increased tax revenue is realized by the county, school districts, townships etc.

If a TIF method is used the taxing entity is essentially encouraging growth within its district by delaying the benefit of receiving tax dollars that would be realized from the increase in value to the real estate. The delayed benefit should be hedged by placing subdivision regulations

⁶ Drawing from the Affordability section above it would appear to be wise to encourage the housing units to range from \$75,000 to \$150,000 price range in order to place the price at a range that keeps the buyer in the 30% of gross income.

⁷ We use the term subdivision loosely here. The construction of housing units could take any form, housing units, apartment complexes, condominiums etc.

and high standards on infrastructure. To further benefit the county population as a whole prior to entering into a TIF agreement the county should:

1. set standards in price per housing unit;
2. enact subdivision regulations⁸ that would be enforceable by any home-owner within the subdivision, or by Muskingum County;
3. set the location of the subdivision pursuant to previously identified locations in the 2012 Land Use Plan;
4. set standards for length of time new home-owner will hold title;

To further incentivize the construction of new housing units the Muskingum County Community Foundation and/or should be approached with the idea of financing the purchase money for these newly created units. Similar programs have in the past been focused on downtown district revitalization (Van Wert Community Foundation). These programs focus should be at assisting new homeownership within the county and specifically targeting the newly created subdivisions.

Action Steps:

- Create a committee to research & explore subdivision construction with TIF backing.
 - o Obtain a strong understanding of the process and of what entities (villages, townships, school districts, and county commissioners) will need to approve of such a process. There are law firms that specialize in this process and most are willing to meet with parties for no charge on an initial consultation. If TIF is not available for this project meet with County Officials to see what can be done in regards to financing the infrastructure for such a project. For years the County has been caught on the reverse side of this problem where roads are in need of repair due to inadequate construction, the County repairs the road and then the property owners repay through a tax assessment. This should be completed in 6 months.
 - o Locate the real estate from within the designated areas on the Land Use Plan map. Take into consideration the first subdivision is going to be within the sub \$150,000 sales price range.
 - o Locate a builder (also contact Habitat for Humanity to explore possibilities) who is competent and can work within the guidelines and capable of building and selling at the agreed upon price point and still make a profit. Some loose subdivision

⁸ In reality at the \$150,000 price point it is more likely that we end up with condominiums, but the same goal can be accomplished via condominium by-laws.

- regulations/condominium by-laws should also be discussed with the builder as well as the TIF. This should be completed in 1 year.
 - Meet with necessary government entities (keeping in mind the location of the real estate described in the 2012 Land Use Plan) and secure commitments for a TIF.
 - A continuous level of oversight of the project and enforcement of the subdivision regulations/condominium by-laws will need to occur for eternity.
- Team with Muskingum-Guernsey Board of realtors to market Muskingum County to potential homebuilders- price per acre, lower taxes, school systems, local colleges etc. – If the initial subdivision is successful there is no reason the same plan cannot be duplicated at multiple different price levels. Allowing realtors to market to a vast array of potential home buyers from inside and outside of the County.
- Put in place sub-division regulations to keep property values from diminishing, make the regulations enforceable by anyone owning real estate in the subdivision and a Muskingum County Office. Enforce the subdivision regulations when needed.
- Create space within subdivision, allowing for green space, subdivision marketplaces and other facilities that add to overall enjoyment and value of the subdivisions.

Goal 2: Curb the destruction of existing housing units.

As noted above, we as a county are losing existing housing units at a rate much greater than we are building them. Granted, some housing units will continue to age out but we need a concerted effort to curb the destruction of existing housing units.

Action Steps:

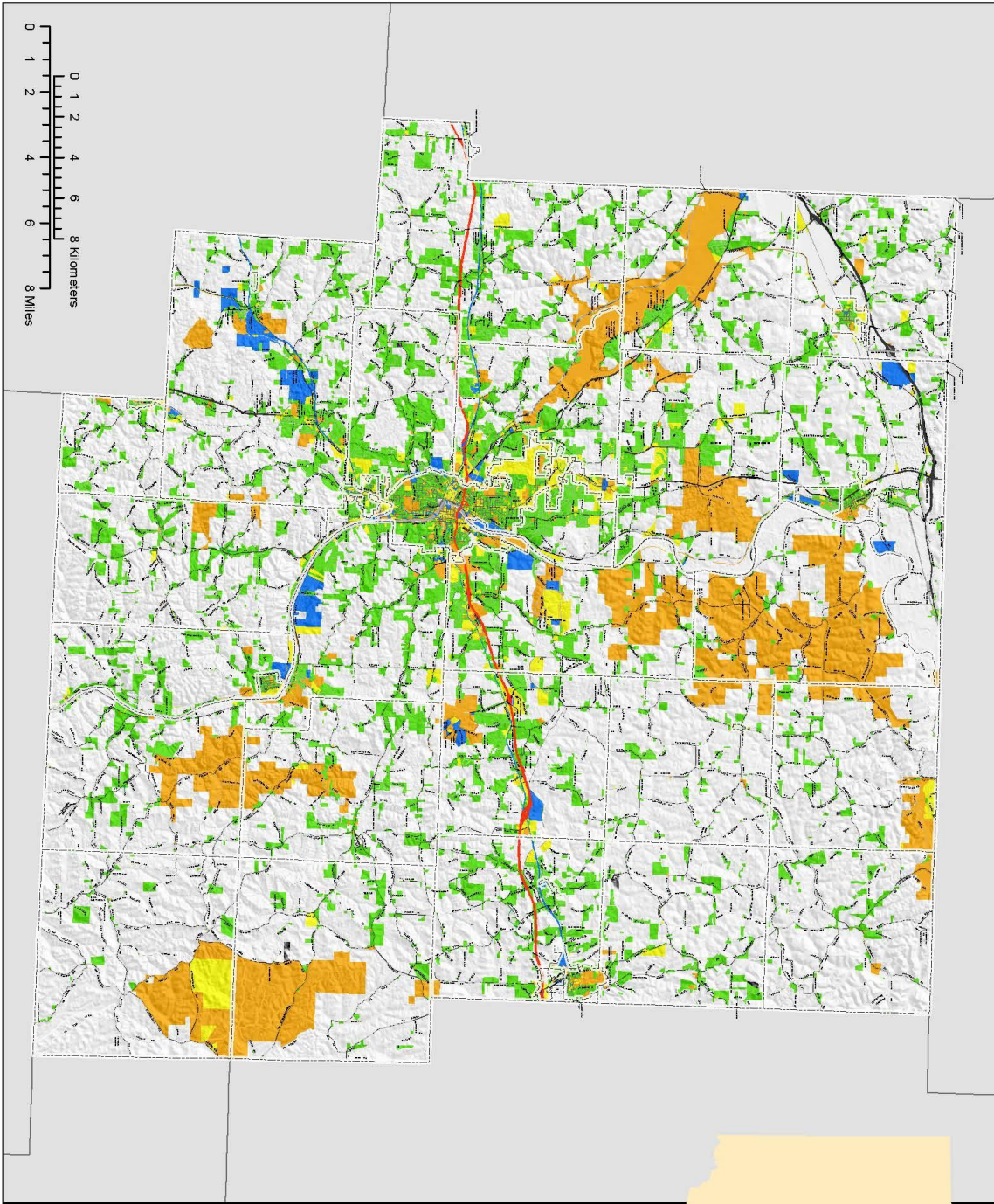
1. If there is necessity in the County to demolish housing units, we should look to replace the housing units that are being demolished and encourage private industry to do the same;
2. If there is a way to relocate the housing unit structure, as opposed to demolishing the unit, we should encourage that to be done by using resources at Habitat for Humanity and other community resources.
3. The 2019 US Census reports that 12.2% of the housing units are vacant. The County needs to assign labor to locating and form a strong understanding of the status of the 12.2% (4,618) vacant housing units. Upon locating these vacant housing units, the county should attempt to funnel these units into the Muskingum County Land Reutilization Corporation, or another entity dedicated to converting the units into the public sector as an occupied housing units.

Goal 3: Educate:

Approximately 15% of the population of Muskingum County lives at or below the poverty level. We as a county need to create a committee with the goal of using homeownership as a mechanism to lift citizens out of poverty. This committee will actively reach out to the public and educate them on the benefits of homeownership versus renting. This committee could be compiled cost free by local lenders (include lenders who offer conventional loans, FHA loans, USDA loans), realtors and attorneys. Schedule meetings with high school classes, vocational schools, and local universities. Increase awareness of the benefits of homeownership and encourage buying early and responsibly. These seminars could be held on a biannual basis.

Have committee contact the Zanesville Metropolitan Housing Authority (the ZMHA) to develop a program to lead people off of government assisted housing and into homeownership. The goal of this program would be to use homeownership as a steppingstone out of poverty and reliance on government housing. The committee would be tasked with identifying programs and loans specifically designed to accomplish the goal of placing lower income individuals into homeownership. FHA loans, Ohio Housing Finance Agency Homebuyer Programs and multiple other programs are designed specifically to reach these goals. Relay the underwriting criteria for the specific loan and grant programs to the ZMHA and request they distribute the information to relevant individuals with the time and place for the committee to present the information in person. These meetings could also be held on a biannual basis. The overall goal would be intended to reach individuals who are currently qualified and assist them into homeownership, as well as to educate individuals as to the criteria (credit score, down payment, income qualifications) needed so that they can set personal goals of reaching that criteria.

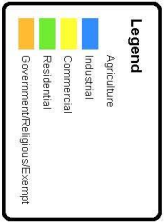
In conclusion and moving to place these ideas into action, we encourage the County to incentivize the construction of housing units through temporary tax abatement programs such as tax increment financing; protect the investment that the county is making in those housing units through subdivision regulations; take an active role in planning out the subdivisions to create small sub communities throughout Muskingum County; and to Educate those who currently qualify for homeownership as well as our youth in the pathway to homeownership.

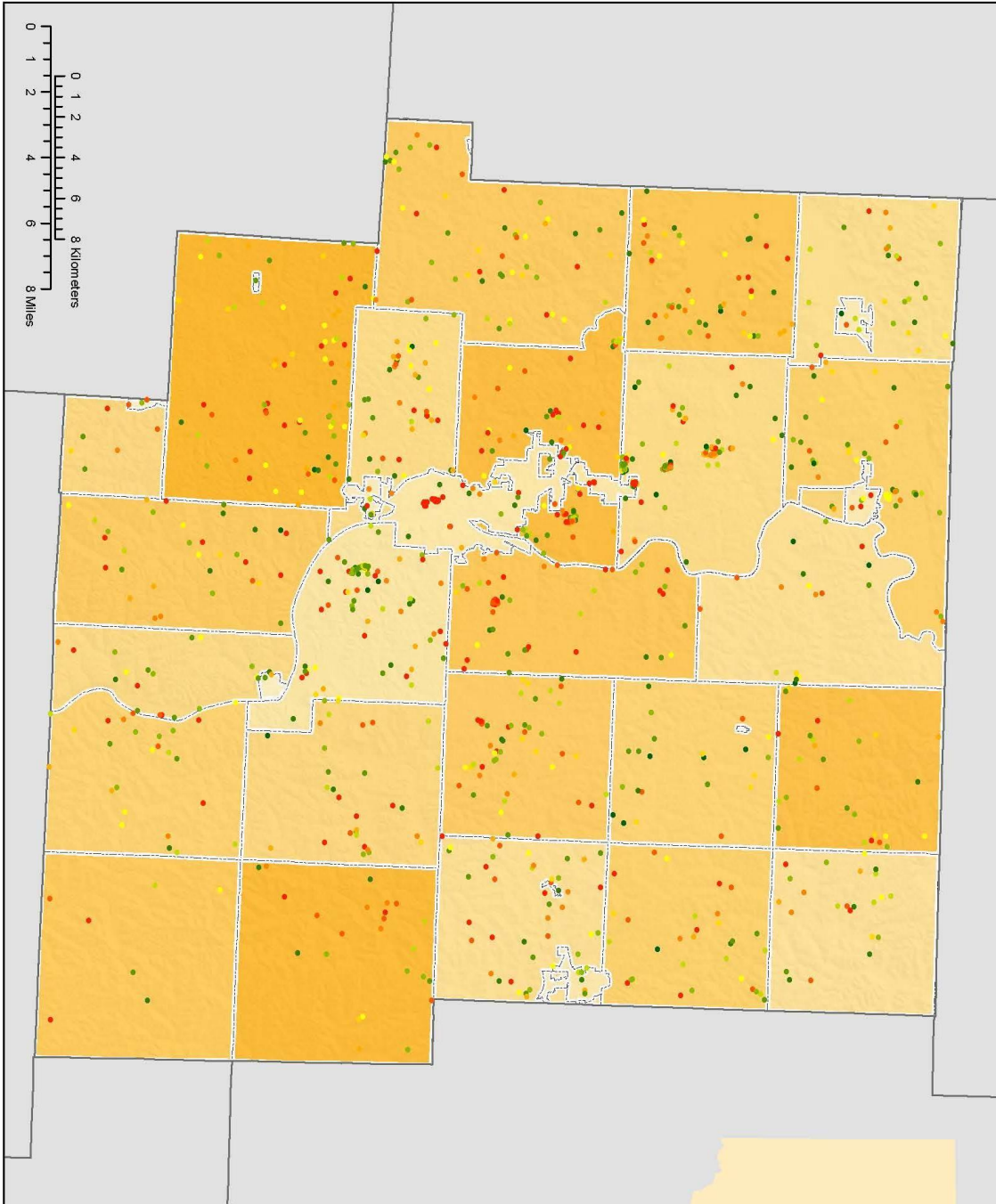


MUSKINGUM COUNTY, OHIO

2019 TAXABLE LANDUSE

Muskingum County
Planning Commission

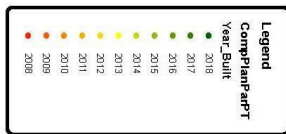


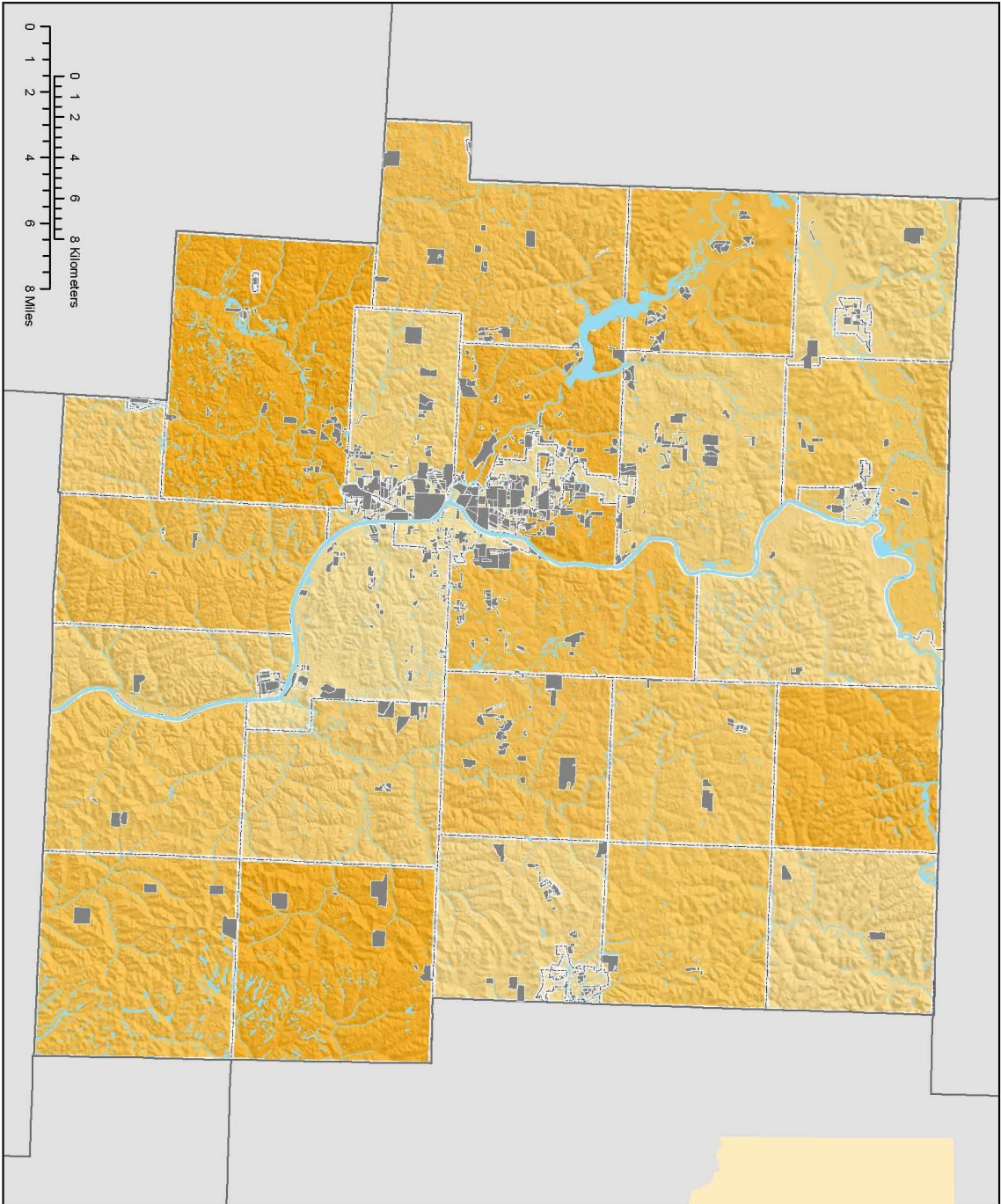


MUSKINGUM COUNTY, OHIO

NEW HOMES BUILT 2008-2018

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MUSKINGUM COUNTY, OHIO

MAJOR SUBDIVISIONS

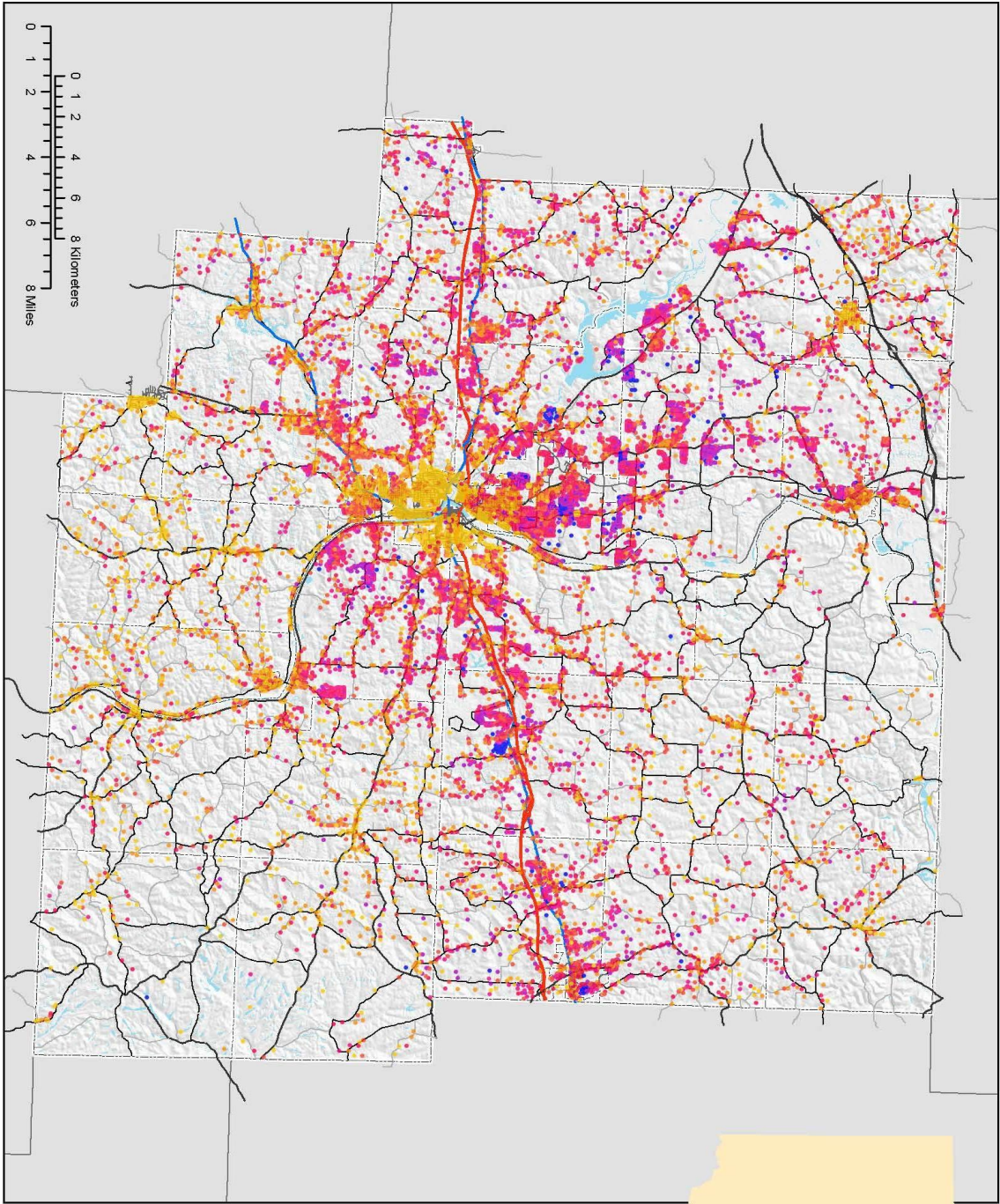


Muskingum County
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Legend

- subdivisions
- WATER BODIES



MUSKINGUM COUNTY, OHIO

HOME VALUES 2019



Muskingum County
Planning Commission



Legend	
Home Value	
●	\$0.01 - \$50,000.00
●	\$50,000.01 - \$75,000.00
●	\$75,000.01 - \$100,000.00
●	\$100,000.01 - \$150,000.00
●	\$150,000.01 - \$200,000.00
●	\$200,000.01 - \$250,000.00
●	\$250,000.01 - \$500,000.00
●	\$500,000.01 - \$5,000,000.00