

CITY OF WESTERVILLE

ATTAINABLE HOUSING STUDY

an executive summary

BACKGROUND

In 2021-2022, Mosaic Community Planning collaborated with the City of Westerville to complete a study of the City's current housing stock with a focus on assessing current and future attainability of housing in Westerville and the potential for improving such attainability. Data shows that Westerville is growing, and the city will need to accommodate this rise in population through careful planning of housing and services. Choosing not to grow is not an option for any vibrant, healthy city. Rather, Westerville's choice is in how to accommodate growth while maintaining its unique identity and enhancing the quality of life that makes the city such an appealing place to live.

This study includes data from sources such as the US Census, the American Community Survey, the national Comprehensive Housing Affordability Strategy Database, City of Westerville Building Permits, and other local or regional sources. Most importantly, it also includes the voices of Westerville residents. From September through December 2021, Mosaic Community Planning conducted an electronic community survey to receive input from Westerville residents and interested members of the wider community on the housing study. The 24-question survey received 553 responses and asked a range of questions regarding housing types, needs, and attainability in Westerville. Additionally, Mosaic conducted and participated in stakeholder interviews, focus groups, and community presentations.

By synthesizing demographic and housing market research with resident feedback, Westerville has the opportunity to plan for its future in a way that is fair and equitable to all. The following pages contain a summary of findings from both data and community input processes as well as resident priorities for future housing development in the city of Westerville.

WHAT IS ATTAINABLE HOUSING?

Attainable housing has no set definition and can mean different things to different communities. That's why we synthesized 553 community survey responses along with multiple interview, focus group, and community presentation responses to gain a broader and more in depth understanding of housing types, needs, and attainability in Westerville.

In Westerville's own words, attainable housing is...

AFFORDABLE

59.8% of residents said cost of for-sale units most limits housing choice. 70.4% of residents said high housing costs are a barrier to their ability to find housing within Westerville.

SUITABLE

Many residents described a lack of modest, working-class homes available in Westerville. Residents expressed a need for there to be move-up options for families growing out of their homes as well as downsizing options for empty-nesters, and starter homes for young people. 66.6% of residents said Westerville most lacks housing in the \$150,000 to \$249,999 range.

SAFE

Almost three-quarters of the housing stock in Westerville was built between 1960 and 1999. Aged housing may be more likely to require major repairs and less likely to comply with local building codes, have a potable water supply, a sanitary wastewater drainage system, and energy available for cooking, heating and lighting.

FULL OF FEATURES & AMENITIES NEEDED TO THRIVE

47.6% of residents somewhat disagree or strongly disagree that seniors can find appropriate housing they can afford in Westerville. 50.8% said some more or much more accessible housing or assisted housing for people with disabilities is needed. Some participants pointed out that the city's older housing stock tends not to be accessible, thus creating a barrier for people with disabilities. Participants pointed out that housing options may not be viable for some seniors and other vulnerable populations without access to transportation. The importance of nearby shopping, healthcare, and entertainment amenities and the transit services to access them was mentioned by several respondents.

EASY TO FIND & SECURE

56.9% of residents strongly agree or somewhat agree that Westerville needs a greater variety in terms of housing types and prices. 73% said some more or much more smaller houses, cottages, or townhomes on smaller lots are needed.

WHO LIVES IN WESTERVILLE?

Different communities have different housing needs, making it important to understand community demographics when considering housing adjustments. The US Census and American Community Survey provide insight into Westerville's demographic trends, informing future housing decisions.

BACKGROUND

The city of Westerville has experienced significant growth recently, and that growth is expected to continue into the future. **The city of Westerville grew by approximately 8.4% between 2010 and 2020**, reaching a total population of 39,190. The Mid-Ohio Regional Planning Commission (MORPC), expects Westerville will add another 8,190 residents by 2030, and **by 2050, MORPC forecasts the city will contain 35% more residents than it has today.**

AGING POPULATION

The number of Americans of retirement age will increase significantly by the year 2030 as all baby boomers surpass 65 years old. According to a Census report, seniors' share of the U.S. population will grow from about 15% in 2016 to nearly a quarter of the population in 2060. The number of residents 85 and over is projected to almost double by the 2035 and nearly triple by 2060. This growth will change housing and service needs across the country, as seniors require smaller, more affordable units and additional services such as adult recreation centers, healthcare facilities, and transportation.

Westerville's population's composition by age is changing in alignment with national and state trends. The working population, people ages 15 – 64, has begun to shrink from about 68% in 2010 to about 62% in 2019, while the share of residents 65 and over has increased from 13.5% to **19.4%** in same time period. **In Westerville, more than one third of the city's 14,566 households has one or more people that are 65 or older.**

About 20% of seniors between the ages of 65 and 74, and about half of Westerville's residents over the age of 75, have some type of disability. Disabilities may include hearing or vision difficulties, cognitive or ambulatory difficulties, and difficulties with self-care and independent living. As of 2019, **5.4% of Westerville residents had independent living difficulties.** As the city's population ages, the share of residents with disabilities will grow and appropriate housing, as well as specialized services, will be required.

OTHER DEMOGRAPHICS

White residents make up most of Westerville's population at 82%. Black or African American residents make up 7% of the city's population, and 6% of residents identify with two or more races. In 2020, approximately 3% of Westerville's residents of various races identified as Hispanic or Latino, a small increase from the 2010 rate of 1.9%.

Westerville has high educational attainment rates compared to the surrounding counties and the state. In 2019, 97.4% of adults over the age of 25 had a high school degree or higher, 52.4% had a bachelor's degree or higher, and 21.5% had a graduate or professional degree. This educational attainment rate corresponds with a median household income of \$93,717, approximately 48% higher than the of the Columbus MSA's median household income of \$65,150.

THE AVERAGE WESTERVILLE HOME IS...

To understand how the city's housing supply can become more attainable in the future, it is important to understand the characteristics of Westerville's current housing stock. Below is some information on the average, or most common existing type, of Westerville residence.



A SINGLE FAMILY STRUCTURE

82.7% of Westerville homes are single family residences. 4% of homes are in 2-4 unit buildings (like duplexes, triplexes, and quadplexes), and 13% are in buildings with 5 or more units (typically apartment complexes).



OWNER-OCCUPIED

77.6% of Westerville residents own the home they live in, while 22.4% rent their homes. Nearly all owner occupied homes (96.5%) are single family structures. In contrast, the majority of rented homes (51.6%) are in 5+ unit structures, with single unit being the second most common rental type at 34.7%. The average Westerville household has 2.6 people.

3 TO 4

BEDROOMS

64.2% of homes in Westerville are owner occupied with 3 or 4 bedrooms. The next largest demographic is rented homes with 2 bedrooms at 10.3%, followed by owned homes with 2 bedrooms at 9.8%. Only 6.3% of all Westerville homes are studio or 1-bed, and only 3.5% have 5 or more bedrooms.

50

YEARS OLD

Westerville's largest housing age group is 1960-1979, with 37.9% of all homes built in this time frame. Nearly 75% of all Westerville homes were built between 1960 and 1999, and fewer than 2% of all homes are newer than 10 years old.

WESTERVILLE HOUSING BARRIERS

Many previously mentioned factors contribute to housing barriers that Westerville residents may face. In addition, many residents mentioned potentially less visible factors in the community survey. The following factors were considered most relevant:

Cost Burden

A household is **cost burdened** if monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income. If monthly housing cost exceeds 50% of monthly income, this is severe cost burden. **In Westerville, 65.5% of all renters are cost burdened to some degree, with 22.9% being severely cost burdened.** Rates are lower for homeowners, with **21.4% of homeowners being cost burdened and 5.6% severely cost burdened.** Home sale prices in Westerville have increased 72.8-76.1% in the last decade, depending on unit type. This presents a significant and widespread barrier to attainable housing in Westerville, with 85% of survey respondents noting high cost of housing as their main barrier.

Lack of Appropriate Housing Types

Appropriate Pricing

One way to assess whether available housing meets a population's specific needs is the **job to housing ratio**. This compares the number of jobs in an area to the number of housing units available. If this number is higher than 1, there are more jobs than housing units, meaning the area may be experiencing a housing shortage. Westerville's overall jobs to housing ratio is 2.33, meaning there are more than twice as many jobs in Westerville as there are available housing units. This is significantly higher than the jobs to housing ratio within the city's laborshed, defined as Delaware, Fairfield, Franklin, Knox, and Licking counties, of 1.21.

The job to housing ratio can also be used to assess whether the housing available in an area is affordable to the people working jobs in the same area by comparing the number of jobs within a certain salary range to the number of housing units considered affordable, or less than 30% monthly income, to people working those jobs. In Westerville, the job to housing ratio for jobs paying \$40,000 per year is 7.79. This means that there are nearly eight times more low wage positions in Westerville than there are housing units affordable to people working such jobs, indicating that workers of low wage jobs may have extreme difficulty in finding affordable housing. This is also reflected in the high percentage of cost burdened renters discussed in the above section.

Appropriate Accessibility

As previously discussed, the population of Westerville is aging. This will impact what types of housing and resources are appropriate for development. Seniors typically require smaller, more affordable units and additional services such as adult recreation centers, healthcare facilities, and transportation. Participants in the Westerville community survey pointed out that otherwise suitable housing options may not be viable for some seniors and other vulnerable populations without access to transportation. The importance of nearby shopping, healthcare, and entertainment amenities and the transit services to access them was mentioned by several respondents.

HOUSING BARRIERS CONTINUED

Appropriate Variety

In addition to housing appropriate for seniors, Westerville also lacks housing specifically suited to families. Housing characteristics important to young families may include proximity to desirable schools and parks, proximity to (or distance from) busy roadways, neighborhood safety, and home size and affordability. 52.5% of community survey respondents somewhat disagree or strongly disagree that young families can find appropriate housing they can afford in Westerville.

56.9% of community survey participants strongly agree or somewhat agree that Westerville needs a greater variety in terms of housing types and prices. 64.3% said Westerville needs more smaller houses or cottages; 36.3% said more larger single-family homes; 31.7% said more townhouses or rowhouses; 27.4% said mixed use with retail on ground floor. 73% said some more or much more smaller houses, cottages, or townhomes on smaller lots are needed, while 66.6% there was a shortage in homes priced \$150,000 to \$249,999 and 48% said homes less than \$150,000. In comparison to the average Westerville home described on page 3, it is clear that Westerville residents see a clear need for greater variety in housing types.

Housing Stock Condition

As previously discussed, nearly 75% of Westerville homes were built between 1960 and 1999, making them 23 to 63 years old. Aged housing may be more likely to require major repairs in order to comply with local building codes and meet safety standards that include having a potable water supply, a sanitary wastewater drainage system, and energy available for cooking, heating and lighting.

Westerville residents as a whole support the development of new housing, with 60.9% of survey respondents saying new housing would be most appropriate on vacant or underdeveloped commercial land; 51.4% saying vacant residential land; 39.9% saying it should fill in gaps in older neighborhoods. When discussing priorities in new housing development, 58.9% said new housing should prioritize being respectful of neighborhood context; 53.7% said accessibility to young families, seniors, and students would be most important; 50.4% would prioritize providing a variety of housing types, styles, and price points.



LOOKING TO THE FUTURE

Specific Goals

By synthesizing demographic and housing market research with resident input and previously established community goals, Westerville has the opportunity to plan for its future in a way that equitably accommodates future growth while striving to maintain the city's distinctive character. The plan is already in progress - The Imagine Westerville Community Plan adopted in July 2016 has a clear vision for the city that includes "increased housing options and neighborhood settings for all ages, while maintaining the current housing stock and neighborhoods." In addition, the Comprehensive Community Plan seeks to ensure continued growth and development by recognizing the need to accommodate a growing population and workforce. The goal is to usher subtle changes in current neighborhoods while stimulating development in strategic locations and infill to meet the demand for "a mix of housing products, price points, and occupancy types". These goals align well with resident feedback and give the City an excellent foundation on which to build a more specific and detailed plan for improved housing options.

According to the 2016 Comprehensive Community Plan, the community's preferred scenario for future housing options includes 4,190 new residential units by the year 2035. Of these new units, 30% are to be single family units, and 70% attached units. This new number of residential units will accommodate the projected 3,780 new households, most of which are predicted to be single-person households.

To stay on pace with this goal, Westerville needs to build a total of 210 residential units annually (or 1,260 units since 2016). Of these new residential units, 147 should be attached or multi-family units and 63 single family units. Westerville has had 892 housing units permitted since 2016, with 273 of them being detached housing units and 620 being attached or multi-family units.

Resident Priorities

Westerville Housing Survey participants were also given an opportunity to prioritize aspects of future housing development in the city. The top three priorities, each identified by more than 50% of participants, were:

- 1) Well-designed buildings respectful of neighborhood context
- 2) Housing accessible to young families, seniors, and students
- 3) A variety of housing types, styles, and price points

Connectivity also ranks highly among participants. Respondents highly prioritize housing that is integrated into walkable neighborhoods (46%), allows seniors and persons with disabilities to walk or take transit to resources (40%), or is well-connected to trail networks and parks (40%).

Respondents placed a lower priority status on several items, including mixed uses (selected by 29%), housing for Westerville workers (27%), accessibility features for persons with disabilities (24%), access to transit (19%), smart parking options (18%), or proximity to amenities (17%). Only 11% of respondents prioritized proximity to employment or housing separated from other housing types and other uses.