

### 3. **Housing.**

Even though the Village of Peninsula is a small community, it contains a relatively wide variety of housing types:

- **Historic:** including dwellings in a variety of sizes and styles built prior to 1940; in a variety of stages of maintenance and repair; and located mostly (but not always) on smaller parcels in or near the center of the Village;
- **Mid-century:** including dwellings in a variety of sizes and styles built between 1940 and 1980; and located mostly (but not always) on larger parcels outside the center of the Village; and
- **Newer:** including dwellings in a variety of sizes and styles built after 1980; and located both on larger parcels tracts outside the center of the Village and on smaller infill parcels in or near the center of the Village.

According to the 2016 U.S. Census estimate, there are 266 housing units in the Village, of which 250 are occupied. The occupancy rate of housing in the Village has remained fairly stable over the last 15 years. Table 10 shows that almost 83% of all occupied housing units in Peninsula are owner-occupied. This is higher than State and County averages, which are both approximately 70%. The Village has seen an increase in owner occupied housing over the last 15 years.

Table 10

#### **Housing Units by Occupancy 2000 to 2016**

<i>Category</i>	<i>Village of Peninsula</i>			<i>Summit County</i>			<i>State of Ohio</i>		
	<b>2000</b>	<b>2010</b>	<b>2016</b>	<b>2000</b>	<b>2010</b>	<b>2016</b>	<b>2000</b>	<b>2010</b>	<b>2016</b>
<b>Total Housing Units</b>	254	261	266	230,880	245,109	245,164	4,783,051	5,127,508	5,146,944
<b>Occupied Units</b>	240	237	250	217,788	222,781	221,8879	4,445,773	4,603,435	4,601,449
<b>% Occupancy</b>	95.5	90.8	94	94.3	90.9	90.5	92.9	89.8	89.4
<b>Owner Occupied Units</b>	190	185	207	152,974	151,134	145,616	3,072,522	3,111,054	3,035,485
<b>% of all occupied units</b>	79.2	78.1	82.8	70.2	67.8	65.6	69.1	67.6	66.0

<i>Average Household Size</i>	2.47	2.53	2.55	2.58	2.49	2.5	2.62	2.54	2.55
<i>Vacancy Rate</i>	1.0	0	1.0	1.4	2.5	1.9	1.6	2.4	1.8
<b><i>Renter Occupied Units</i></b>	50	52	43	64,814	71,647	76,271	1,373,251	1,492,381	1,565,964
<i>% of all occupied units</i>	20.8	21.9	17.2	29.8	32.2	34.4	30.9	32.4	34.0
<i>Average Household Size</i>	2.1	1.87	2.05	2.14	2.18	2.21	2.19	2.24	2.27
<i>Vacancy Rate</i>	9.1	7.1	0	8.1	9.8	6.7	8.3	10.9	6.0

Source: U.S. Census

High rates of home ownership are generally considered to be a positive aspect of a community, because it implies that the residents have a greater personal stake in the appearance, safety, and quality of life of the neighborhood in which they live.

Following is an analysis of trends and existing conditions for housing in the Peninsula:

a. Age and Condition. Housing age statistics reveal that the majority of the Village's housing stock was built before 1940. More than half of all housing units in Peninsula were built prior to this year, compared to roughly 1/4 for both the County and State.

Nearly 90% of housing units in the Village are close to 30 years old. Housing at this age typically requires major repairs and/or replacement. Thus, maintenance of the housing stock has been an important consideration for Village residents for many years. Much of this older housing stock is located in the downtown area, is on smaller lots and in the historic district. A review of the housing values in the community indicate that the value of homes in this area is almost half the value of a home in the outer areas of the community. Creating opportunity and incentives for reinvestment and updating of this housing stock should be a priority. This housing stock may also provide an opportunity to encourage younger families to relocate to the Village.

Table 11

**Housing Units by Year Structure Built**

<i>Construction Period</i>	<i>Village of Peninsula %</i>	<i>Summit County %</i>	<i>State of Ohio %</i>
2014 or Later	0	.1	.2
2010-2013	5.3	.7	1.1
2000-2009	3.4	7.9	9.8
1990-1999	13.9	11.7	11.8
1980-1989	2.6	8.3	9.0
1970-1979	7.1	12.9	14.3
1960-1969	5.6	13.1	12.3
1940-1959	14.6	24.9	20.7
1939 or Earlier	47.4	20.3	20.7

Source: U.S. Census

b. Housing Size and Density. Housing size in the Village of Peninsula, based on the number of bedrooms per housing unit, is on average larger than that of Summit County. As indicated in Table 12, only 1.5% of the housing units in Peninsula have three or fewer rooms. In comparison, there are substantially higher numbers of these smaller housing units in the County and the State, roughly 10% in both cases. Permitting and/or encouraging smaller units may assist in diversifying the population in both age and socio-economic status.

Table 12

**Size of Housing Units through 2016**

<i>No. Rooms</i>	<i>Village of Peninsula</i>		<i>Summit County Percent</i>	<i>State of Ohio Percent</i>
	<i>No. Units</i>	<i>Percent</i>		
3 or less	4	1.5	9.4	9.7
4	19	7.1	12.3	13.7
5	24	9.0	18.7	19.4
6	52	19.5	21.2	20.0
7	60	22.6	15.0	14.3
8 or more	107	26.7	23.3	22.9

Source: U.S. Census

c. Projected Long Term Housing Demand. The population of the Village is expected to remain relatively flat over this planning period. Contrary to the estimates in the 2003 Long Range Plan the population of the Village has decreased in the last 15 years. Therefore, additional demand for housing appears unlikely. However, as noted in the Population chapter, there continues to be a significant loss of the over 65 population. Finding options to keep that population in the Village should be a consideration. Also as the population continues to grow older the Village should look for opportunities to entice younger families into the community to maintain a vital and vibrant community. The percentage of renter occupied housing has continued to decline since the 2003 Long Range Plan.

d. Analysis of Multi-family Housing Needs. Table 13 shows that the Village continues to have few multi-family housing structures with five or more units. This is significantly lower than the housing stock of the State and County, respectively, which both consist of roughly 15% multi-family housing structures of five or more units. In fact, just over 2% of all the housing units in the Village are found in buildings with three (3) or more units. The Village’s housing stock has historically been and continues to be predominately single family which reinforces the “small town” character of the community. Large housing and apartment complexes would be out of character and would dramatically change the Village’s environment as well as placing an increased burden on local services.

Table 13

### Housing Units by Type 2000 and 2016

Structure Type	Village of Peninsula		Summit County		State of Ohio			
	2000 No. Structures	2000 %	2016 No. Structures	2016 %	2000 %	2016 %		
Single Detached	208	92.9	262	98.5	71.0	70.7	67.4	68.4
Single Attached	7	3.1	NA	NA	4.4	5.3	3.8	4.5
2 unit	4	1.8	NA	NA	5.4	4.6	5.2	4.4
3-4 unit	2	0.9	NA	NA	3.7	3.8	4.8	4.9
5 or more unit	3	1.3	NA	NA	14.7	14.7	14.2	14.2

<i>Mobile Home</i>	0	0.0	NA	NA	1.1	0.9	4.6	3.8
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Source: U. S. Census

While Multi-family housing can meet housing needs for some elderly residents, empty nesters, as well as young singles, couples, and even small families, it must be designed and constructed to retain the desired small town character of the Village. Smaller buildings with 4 units or less located near the center of the Village and subject to specific design and development guidelines would offer the most protection to the Village in the implementation of this option. This option may only be viable should central sewer and water service become available in the area.

e. Analysis of Affordable Housing Needs. The Village is a small community covering a small area with a small population. As previously stated the housing values in the community vary greatly but continue to increase. Working toward providing affordable housing can support the diversification of the population base. Typically younger families and young professionals are first time home buyers and have limited resources for the home purchase. The Village may promote the older housing stock and the historic area as an ideal first home investment. The area has many of the characteristics desirable to the younger buyer, walkability, close to restaurants and night life; has a unique character and design and is located in a historic district. Many of the homes in the historic district are valued in the range of \$100,000 to \$150,000, based on the Summit County Auditor's information. This is considered affordable in today's market. The support of the housing in this area through the establishment of housing assistance programs to maintain and upgrade the structures would not only entice buyers but also help preserve the historic housing stock.

Housing affordability may also be addressed through the minimum house square footage, lot size and design standards establish in the Zoning Ordinance. Allowing smaller homes on infill lots in the areas adjacent to the downtown could assist in creating affordable housing options. This provision may only be viable should limited sanitary sewer capacity become available in this area. Other options that may be explored are allowing accessory dwellings, or "granny flats", to be constructed on parcels with principal dwellings; allowing secondary second-floor multifamily use of buildings with first-floor retail commercial uses; and/or allowing conversions of nonresidential buildings meeting certain requirements for multifamily rental or condominium use.

Achieving a balance of housing types and values will be important for the Village in the future, but the balance should be limited and proportional to the Village's small size and population.

f. Analysis of Single Family Housing Needs. Based on housing sales data provided by the Summit County Auditor, the overall value of the Village's single family housing stock has steadily risen over the past decade. Since there has been little new construction in the Village since 1970, the majority of home sales in Peninsula are existing homes.

As will be discussed later under Land Ownership, only a few large parcels offer the potential for anything more than small and incremental development and redevelopment. Since the 2003 Long Range Plan the only significant new residential development has occurred on the Bender property. The other large parcels identified in the 2003 Plan as potential development sites, the Bishop (unencumbered portion), and Brandywine parcels continue to offer potential locations for future residential development. However, Federal government actions (land acquisition) may also impact their potential. In the future, and on these parcels in particular, the quality, density, and intensity of development will depend upon close coordination between land development (zoning and subdivision) requirements and the availability of central water and - especially - sanitary sewer services.

g. Need for a Variety of Housing Types. In the future Village residents may desire a wider range of housing type choices due to changing demographics and lifestyles. With a median age of 47.3 years, the population is older than the population of both the County and State. In addition, the Village population is getting older, with the greatest population gain occurring in the 45 to 64 year-old, or mature families age bracket. However the 2010 Census saw a decline in the population over 65 which is contrary to regional and national trends. While many larger communities provide opportunities for senior housing within their boundaries, the Village should seek to provide aging residents with support services necessary to allow them to remain in their homes as long as desired. Further senior housing in the Village should be considered as recommended under Population.

h. Need for High Quality Residential Design. If new residential development is proposed in Peninsula in the future, the Village should look at the quality and variety of housing types and designs both available and offered. High quality residential design should be strongly encouraged, as should variety in design and appearance. Emphasizing and requiring quality in design and appearance will help to increase the overall value of Peninsula's housing stock and will contribute to the Village's fiscal health.

Methods to require high quality residential design would include but not be limited to general residential design standards, as well as specific design standards pertaining to historic structures, to be discussed in further detail below.

i. Historic Preservation. This Long Range Plan recognizes the importance of historic preservation not only as a concept, but also as a means of helping to protect the unique character of the Village. Historic structures and the properties on which they are located should be preserved.

Already the Village has in place a National Register Historic District, which is demarcated by signage and the result of considerable past study and analysis. This district was expanded in 2017 resulting in a boundary increase that encompasses a number of the side streets along Main Street, Riverview Road, and Locust Street, and includes Bronson Avenue, Center Street, Canal Street, Church Street, Parker Court, and Orchard Street. The boundary increase also includes additional properties at the west end of Main Street, the north end of Riverview Road, and the north and south ends of Locust Street within the village. A map of the Historic District is found below.



To achieve the greater protection of structures and properties sought by this Plan, however, the Village should consider establishment of a local historic district; the establishment of design and maintenance standards for the area; and the creation of a local reviewing body to oversee changes in that district. Such could be accomplished through an amendment to the Village Zoning Ordinance, or through adoption of a separate Village ordinance. Because of the size of the Village and the challenge of seeking volunteers, the Planning Commission or a committee thereof could serve as the reviewing body in the administration of such requirements. The Zoning Ordinance was amended after the creation of the 2003 Long Range Plan to provide a process for the review of site plans for new uses or construction, the change of use of a land or structure. However, the current site regulations do not require site plan review for single family or two-family homes. To preserve the historic character of the properties in the historic district a review process for those properties should be established. This process may be a streamlined version of the existing site plan review process so as not to be overly burdensome to the homeowners. The review process would allow the Village to address issues of quality of residential design previously discussed in this chapter.

J. Summary: Housing Policies.

- i. Acknowledge that housing in the Village is generally older and larger than housing in the County and the State. In addition, a greater percentage of housing in the Village is owner-occupied and single family detached than in the County in the State. These characteristics place added responsibility on homeowners to maintain the Village's aging housing stock.
- ii. Ensure continuance of past trends. Without proper planning, past trends may not be a valid indicator of future conditions. Because many past trends coincide with Long Range Plan general goals, proper planning should be geared toward ensuring continuance of past trends and minimization of significant future changes.
- iii. Require new single family housing to be compatible with surrounding neighborhoods, housing types, and densities; and require high quality development through adoption of residential design standards.
- iv. Establish a local historic district and local reviewing body, to protect historic structures and the properties on which they are located.
- v. Encourage reinvestment in existing housing stock through home improvement and first time home buyer programs.
- vi. Evaluate the modification of current zoning requirements for housing to encourage more affordable housing options such as smaller housing sizes, housing above commercial uses and "granny flats".
- vii. Consider zoning modifications that establish criteria for multi-family developments to be consistent with the small town character, limiting the scale to smaller buildings, and maintaining densities that will not burden community services.

Table 17  
 Village of Peninsula Revenues and Expenses (All Funds) 2013 - 2017

	2003	2013	2014	2015	2016	2017
<b>Revenues</b>						
Property Taxes	\$332,721	\$ 101,835	\$ 113,872	\$ 106,202	\$ 105,856	\$ 117,122
Income Tax/IEDD	\$ 0	\$ 300,541	\$ 485,832	\$ 526,294	\$ 496,608	\$ 508,707
Intergovernmental	\$207,608	\$ 173,572	\$ 108,707	\$ 103,783	\$ 112,297	\$ 125,755
Charges for Services	\$ 6,834	\$ 232,367	\$ 234,903	\$ 237,799	\$ 253,953	\$ 250,684
Fines	\$79,835	\$ 33,931	\$ 36,210	\$ 48,876	\$ 48,814	\$ 50,787
Miscellaneous	\$23,916	\$ 35,607	\$ 47,347	\$ 54,574	\$ 30,796	\$ 171,913
<b>Total Revenues</b>	\$650,374	\$ 877,853	\$ 1,026,871	\$ 1,077,528	\$ 1,048,324	\$ 1,224,968
<b>Expenses</b>						
<b>Current</b>						
Security of Persons & Property	\$301,775	\$ 453,820	\$ 450,343	\$ 477,575	\$ 469,210	\$ 478,922
Public Health Services	\$10,245	\$ 7,195	\$ 7,103	\$ 7,379	\$ 7,449	\$ 8,000
Transportation	\$112,383	\$ 174,138	\$ 165,088	\$ 117,563	\$ 129,827	\$ 139,211
General Government	\$231,513	\$ 187,360	\$ 237,220	\$ 243,951	\$ 242,579	\$ 274,767
Capital Outlay	\$133,130	\$ 46,190	\$ 18,800	\$ 42,000	\$ 6,579	\$ 268,201
Debt Service	\$ 0	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total Expenses</b>	\$789,046	\$ 868,703	\$ 878,554	\$ 888,468	\$ 855,644	\$ 1,169,101
<b>Total Revenues</b>						
<b>Over/(Under) Expenses</b>	(\$138,672)	\$ 9,150	\$ 148,317	\$ 189,060	\$ 192,680	\$ 55,687

\* For 2003 Local Taxes includes Income Tax, Property Tax and Tangible Property Tax

SOURCE: Village Fiscal Officer

Table 18  
Village of Peninsula Revenues and Expenses (General Fund Only) 2013 - 2017

	2003	2013	2014	2015	2016	2017
<b>Revenues</b>						
Property Taxes	\$ 266,935 *	\$ 12,476	\$ 12,818	\$ 11,536	\$ 11,615	\$ 10,888
Income Tax/JEDD	\$ 0	\$ 300,541	\$ 485,832	\$ 526,294	\$ 496,608	\$ 508,707
Intergovernmental	\$153,939	\$ 72,457	\$ 66,092	\$ 76,325	\$ 78,834	\$ 91,318
Charges for Services	\$6,563	\$ 230,492	\$ 232,419	\$ 248,988	\$ 260,777	\$ 270,684
Fines	\$71,791	\$ 37,513	\$ 34,865	\$ 48,726	\$ 48,619	\$ 50,449
Miscellaneous	\$22,622	\$ 24,260	\$ 33,036	\$ 43,435	\$ 20,583	\$ 145,140
<b>Total Revenues</b>	<b>\$521,850</b>	<b>\$ 677,739</b>	<b>\$ 865,062</b>	<b>\$ 955,304</b>	<b>\$ 917,036</b>	<b>\$ 1,077,186</b>
<b>Expenses</b>						
<b>Current</b>						
Security of Persons & Property	\$ 269,974	\$ 408,425	\$ 420,904	\$ 457,302	\$ 408,860	\$ 421,958
Public Health Services	\$9,315	\$ 7,195	\$ 7,103	\$ 7,379	\$ 7,449	\$ 8,000
Transportation	\$34,249	\$ 93,041	\$ 88,942	\$ 69,925	\$ 63,671	\$ 90,266
General Government	\$223,296	\$ 184,887	\$ 212,486	\$ 213,556	\$ 247,237	\$ 280,581
Capital Outlay	\$107,628			\$ 42,000	\$ 8,899	\$ 196,729
Debt Service						
<b>Total Expenses</b>	<b>\$644,462</b>	<b>\$ 693,548</b>	<b>\$ 729,435</b>	<b>\$ 790,162</b>	<b>\$ 736,116</b>	<b>\$ 997,534</b>
<b>Total Revenues</b>						
<b>Over/(Under) Expenses</b>	<b>(\$122,612)</b>	<b>\$ (15,809)</b>	<b>\$ 135,627</b>	<b>\$ 165,142</b>	<b>\$ 180,920</b>	<b>\$ 79,652</b>

\* For 2003 Property Tax includes Income Tax, Property Tax and Tangible Personal Property Tax

SOURCE: Village Fiscal Officer

Table 19  
 Village of Peninsula Local Tax Revenue Breakdown (General Fund Only) 2013 - 2017

Local Tax Revenue Category	2003	2013	2014	2015	2016	20107
General Property (Real Estate)	\$10,019*	\$ 11,061	\$ 10,797	\$ 10,837	\$ 10,915	\$ 10,888
Municipal Income Tax/JEDD	\$251,578**	\$ 300,541	\$ 485,832	\$ 526,294	\$ 496,608	\$ 508,777
Other Local Taxes	\$5,338	\$ 9,629	\$ 2,076	\$ 699	\$ 737	\$ 38
<b>Total Local Taxes</b>	<b>\$266,935</b>	<b>\$ 321,231</b>	<b>\$ 498,705</b>	<b>\$ 537,830</b>	<b>\$ 508,260</b>	<b>\$ 519,703</b>

\* Includes Tangible Personal Property Tax which is no longer collected  
 \*\* JEDD was not in existence in 2003

SOURCE: Village Fiscal Officer

Table 20  
 Village of Peninsular General Fund Cash Balance 2013 - 2017

Cash Balance	2003	2013	2014	2015	2016	2017
As of January 12	\$338,581 *	\$ 46,733	\$ 30,964	\$ 166,592	\$ 331,733	\$ 512,653
Net Change	(\$127,864)	\$ (15,809)	\$ 135,628	\$ 165,141	\$ 180,920	\$ 55,687
As of December 31	\$210,717	\$ 30,964	\$ 166,592	\$ 331,733	\$ 512,653	\$ 568,340

\* As of January 1, 2003

SOURCE: Village Fiscal Officer