

CHAPTER 3: **HOUSING**

I. INTRODUCTION

Housing is one of the distinctive physical aspects of a community. Housing combines to form neighborhoods and neighborhoods combine with other uses to form the community.

The housing element provides a framework that the City of Fairfield can use as a guide in providing adequate and appropriate housing for existing and future residents. It considers the inventory and condition of the existing housing stock and future housing needs. It addresses the provision of housing types to accommodate the lifestyles and economic needs of the community.

The housing chapter is integrally related to other components of the comprehensive plan. The land use element recommends where housing should be located. The thoroughfare, utilities and facilities chapters serve to guide where and how public services will be provided to support future housing development.

II. BACKGROUND

Housing in Fairfield is primarily single-family residential. Figure 3.1 is a map of all of the existing residential land use by type throughout the City. The northern section consists primarily of older homes built prior to incorporation. As the City began to grow in the 1970s southward towards I-275, large farms were transformed into single-family subdivisions. During the 1970s the housing market saw an increase in multi-family complexes as a result of the economic conditions, high interest rates and market demand. Fairfield became inundated with apartments as large tracts of land were rezoned to multi-family zoning districts.

The majority of the large scale apartment complexes are located near the Route 4 corridor, which allows for easy access to I-275. In addition, Route 4 is a major commercial corridor that provides destination places for those residents. There is also a concentration of multi-family units in the downtown. This allows for easy access to shopping and restaurants. Scattered throughout the northern section of the City are five mobile home parks that house over 300 mobile homes.

In addition to apartment complexes, there are many condominiums that have been constructed as well. Most developments are located in the southern half of the City with easy access to I-275. Many of the condominium units are nestled among single-family houses creating inviting mixed neighborhoods.

III. DEMOGRAPHIC AND HOUSING DATA

1.0 Population

The population for the City of Fairfield has increased minimally in the last ten years. According to the 2000 U.S. Census, there were 42,097 people residing in Fairfield. In 2006, the estimated population was 42,386. The City saw its largest increase in population during the 1970s when the total population more than doubled to 33,777 by 1980. After growing at a rate of 129% during the 1970s, the City's population increased at a much slower rate, 5.02% in the 1990s. Projected population figures suggest a very minimal rate of growth, which is a reflection of a mature city that has little undeveloped land remaining for new residential units. The population is projected to increase by just over 400 people by 2011 or a 1.01% growth rate (Claritas, Inc., 2006). Figure 3.2 illustrates the City's growth from 1955 (incorporation) to 2000 with projected growth to 2011.

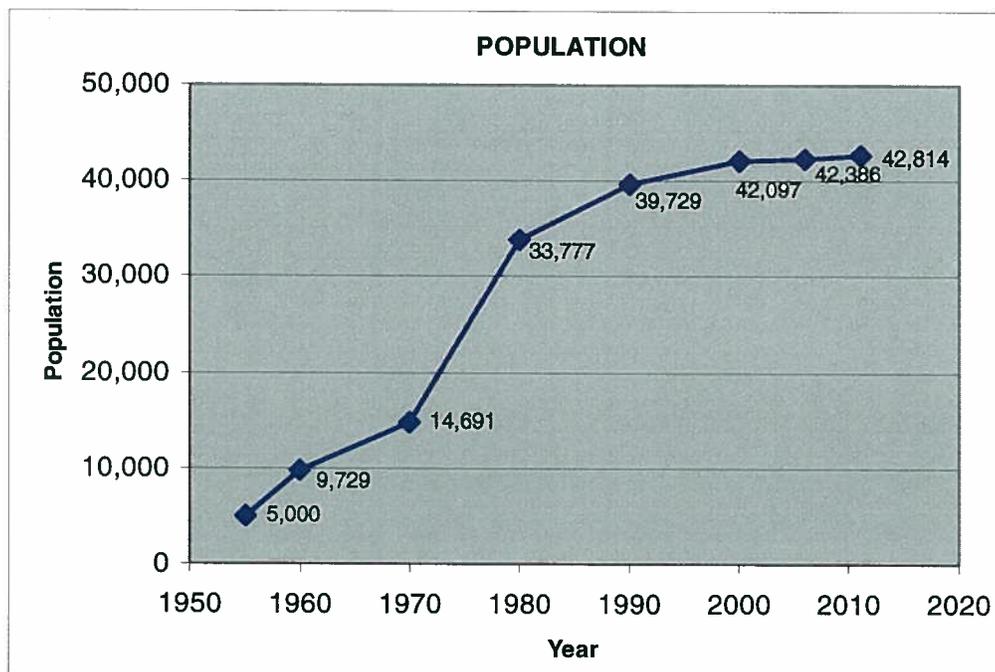


Figure 3.1

In 2006, it was estimated that 77% of the population in Fairfield was 18 years old or older (Claritas, Inc., 2006). This figure reflects a small young population (under 18 years old). While the City does not have a large young population, it does not have a large elderly population either. Only 11% of the population is comprised of people 65 years old or older. The median age is 35 years old.



**EXISTING
RESIDENTIAL BY
TYPE (2010)**

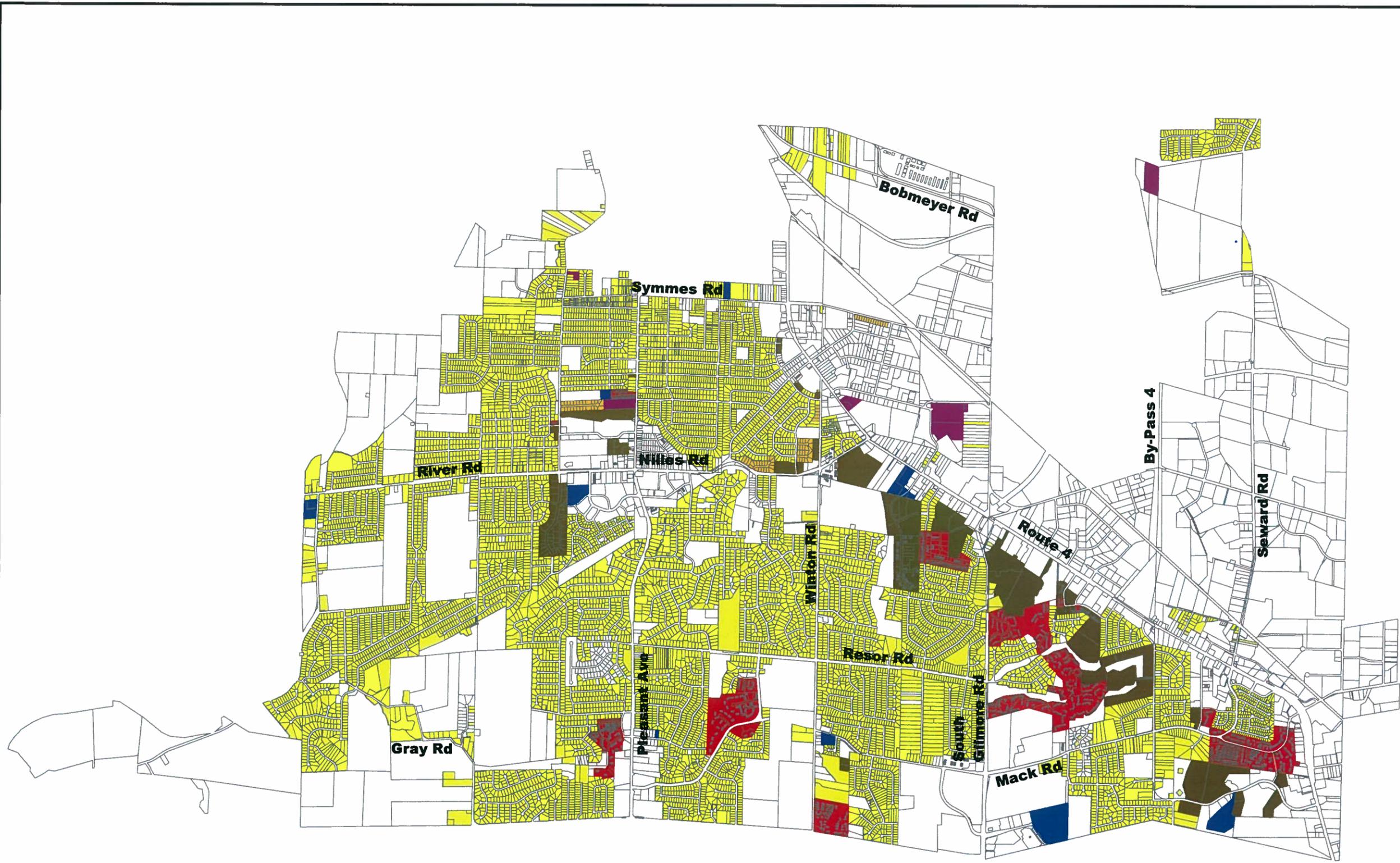
Legend

-  SINGLE FAMILY
-  TWO FAMILY
-  CONDOMINIUM
-  APARTMENT
-  MOBILE HOME PARK
-  ASSISTED LIVING FACILITY



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COMPREHENSIVE PLAN



2.0 Housing Units

It was estimated in 2006 that there were over 18,150 housing units, 360 more than what was stated in the 2000 U.S. Census (Claritas, Inc., 2006). Figure 3.3 illustrates the breakdown of housing type in the City in 2006. As shown, single-family houses depict the most common housing type with multi-family (apartments and condominiums) second. An objective from the Land Use Plan is a housing mix ratio of 70% housing units from R-0 and R-1 single-family zoning districts and 30% housing units from R-2, R-3 and R-4 multi-family zoning districts. In 2006, it was estimated that there was a 62%/38% split between single-family houses and multi-family units (Claritas, Inc., 2006). The single-family housing percentage has slowly been increasing since the mid-1980s. It is anticipated to continue to increase due to the lack of multi-family zoned land available.

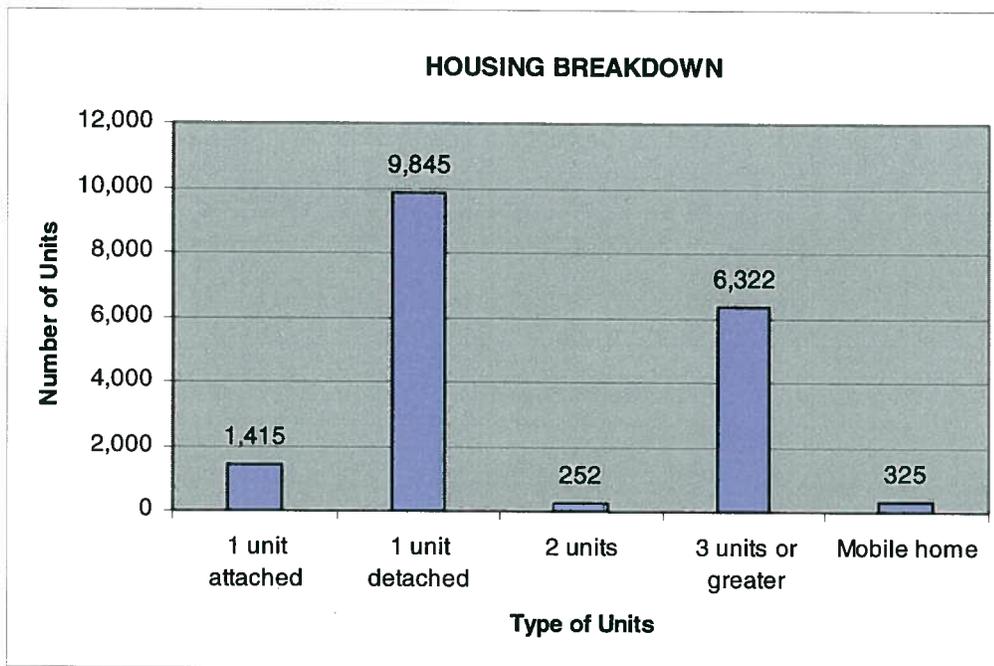


Figure 3.3

It was estimated that in 2006, the City's population lived in 17,320 occupied housing units, up 360 units from the 2000 U.S. Census (Claritas, Inc., 2006). Of those occupied housing units, 11,414 or 66% were owner occupied and 5,906 or 34% were renter occupied (U.S. Census, 2000). The rate of owner occupied housing in Fairfield is slightly lower than in Butler County and in the State of Ohio. This lower rate is likely the result of the high number of multi-family units built in the City.

3.0 Household Size

Decrease or increase in household size will impact the need for future housing numbers and types. If size is decreasing, it may be a sign of an aging population and will need to provide housing for the elderly population. According to the 2000 U.S. Census, there were just over 4,880 households with the age of the householder 55 years or older. In addition, there were 3,585 households where the age of the householder was at the end of the baby boom population – those born between 1946-1965. As this baby boom population enters retirement age, adequate housing needs to be available to meet their needs. Currently Fairfield has a mix of duplexes, ranch-style condominiums and single family homes on small lots, but not many developments aimed towards young active senior adults.

4.0 Housing Density

The City has approximately 4,200 acres of land devoted to single-family housing and 785 acres of land developed as multi-family units. An additional 655 acres are available for future single-family development. In single-family zoning districts, housing densities cannot exceed 3.63 dwelling units per acre. However, in some Planned Unit Developments (PUD) the density has been increased. In high density multi-family zoning districts, the maximum density is eight (8) units per acre.

Prior to 1993, the maximum density was 14.5 units per acre in multi-family zoning districts. In the 1970s and 1980s a large number of apartment and condominium complexes were constructed. By the late 1980s Fairfield had become oversaturated and in 1993 a policy was approved to reduce future multi-family densities. This is when legislation was adopted to limit multi-family density to a maximum of eight (8) units per acre.

5.0 Age of Housing Stock

The age of the housing stock in a community is one measure of quality, although it must not be assumed that as the age of a home increases, its quality declines. Age of a structure only suggests that as a home gets older it may be necessary to spend more time and money on upkeep and maintenance. Figure 3.4 illustrates the breakdown of the number of housing units built each decade from prior to incorporation to present day. The figure reflects what has been previously stated in this chapter that the housing boom in Fairfield was during the 1970s and 1980s. This is a correlation to the amount of land that was available for development, the growing population and the state of the economy. This has slowed down as less land became available for residential development.

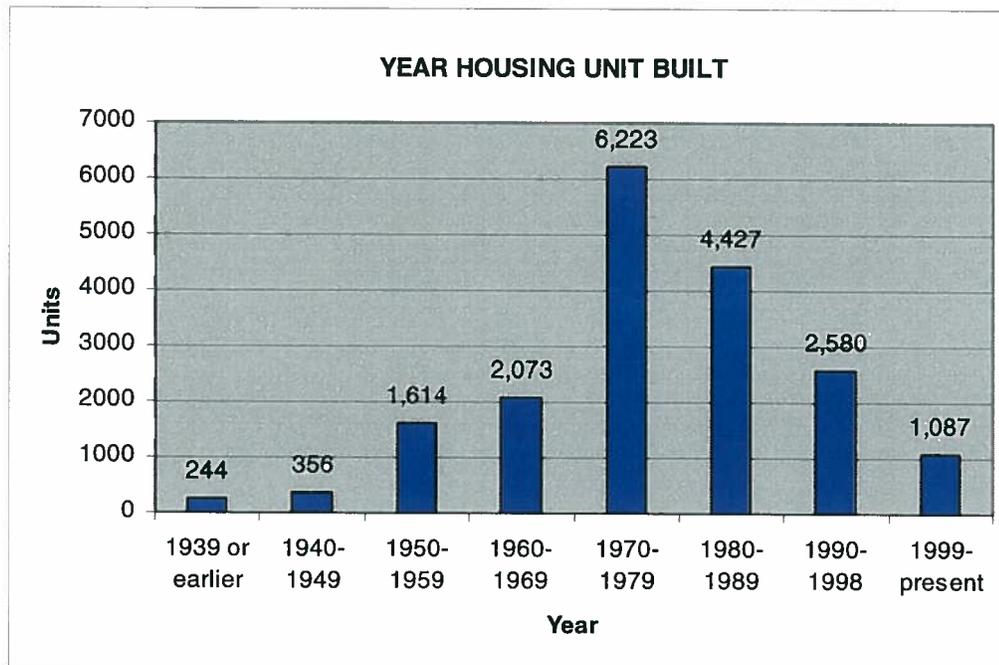


Figure 3.4

IV. PROPERTY MAINTENANCE

Much of the housing stock in Fairfield is in the mature stage. This means many of the houses that were built prior to 1980 are showing their age in terms of maintenance, style and appearance. Due to this fact, property maintenance has become a top priority in the City.

The purpose of a property maintenance code is to protect properties in residential neighborhoods by establishing minimum maintenance standards. The maintenance standards are designed to maintain a healthy, safe and clean environment; maintain or increase property values; and encourage quality development and preserve quality of life. Fairfield has adopted the 2006 International Property Maintenance Code. It regulates and governs the conditions and maintenance of all property, buildings and structures.

Situations occur when property owners have allowed their dwelling to fall into disrepair, creating a blight in the neighborhood. This lack of upkeep can occur when owners no longer occupy the premise, lose their income or are unable to physically make the repairs. The above reasons have compounded in the last couple of years due to a downward shift in the economy, which has seen an increase in foreclosures, vacancies and job losses. Fairfield has instituted several property maintenance programs, with the goal of working with property owners to make necessary improvements.

1.0 *Current Initiatives*

1.1 Landlord Property Maintenance Guide

In 2007 the City created a document referred to as the “Landlord Property Maintenance Guide” that was aimed at the owners of rental property, both multi-family units and single-family homes. The document is a guide to keep property in compliance with the property maintenance ordinance that is in effect throughout the City.

1.2 Zoning Enforcement

The City hired an additional zoning inspector in 2008 to bring the total to three full-time inspectors and one part-time inspector who take both a “reactive” and “pro-active” approach. Reactive enforcement is done on behalf of a tax payer or tenant who has lodged a complaint with their premise or other property. Pro-active enforcement entails canvassing various sections of the community to discover if any violations exist. The theory behind proactive enforcement is to preserve neighborhoods before property maintenance issues arise and disinvestment becomes common place in a particular neighborhood.

1.3 Multi-family Zoning Inspector

In 2006, the City hired a zoning inspector to concentrate solely on inspecting multi-family structures. The goal was to address property maintenance issues in complexes before the entire development became a blight in the community. As noted previously, most of the multi-family structures are over 30 years old and are experiencing issues related to upkeep and maintenance. There are two approaches the City takes in these types of inspections: pro-active and reactive. The pro-active approach is a systematic method whereby each building exterior is inspected at least every two to three years. The theory behind this is that if the exterior is structurally sound and the premise clean, then blighting influences are not present. The reactive approach is tenant initiated and the City will work to help resolve individual unit issues. This periodically requires coordination with the Butler County Health Department.

1.4 Home Improvement Expo

The Home Improvement Expo is an annual event sponsored by the City of Fairfield and local businesses that is held in the spring and is extremely popular with residents. The event features a variety of contractors, vendors and city departments eager to share their knowledge to assist residents with home improvements both large and small.

1.5 Beautiful Fairfield Campaign

The Beautiful Fairfield Campaign is an annual five month long contest that awards residential property owners for improvements made to their homes. There are two categories, which are for the best remodeling project (interior or exterior) and for the best landscape improvement project. Winners receive a gift certificate donated by a local business and a decorative yard sign designating their project as the winner of the contest. The goal of the campaign is to encourage homeowners to take pride in their property by encouraging them to make upgrades and improvements to their houses and yards, which benefit the overall neighborhood.

1.6 Neighborhood Enhancement Action Team (NEAT)

The Neighborhood Enhancement Action Team (NEAT) is a pro-active program to assist in the preservation of property values within the City. The team consists of City personnel from the Departments of Development Services, Public Works, Public Utilities and Police who visit neighborhoods to inspect for property maintenance violations such as high weeds and inoperable vehicles, and repairs that need to occur within the right-of-way such as street sign replacement. The goal is to visit eight to ten neighborhoods a year and to visit each neighborhood once every four to five years. It is hopeful that this program encourages individual residents to be responsible for their own property maintenance, therefore preserving their property values and contributing to the overall appearance of their neighborhood.

1.7 Home Rehabilitation Program

The goal of the Home Rehabilitation Program is to correct property code and property maintenance violations cited against single-family homes that are owned and occupied by either disabled and/or elderly people who qualify as having a low to moderate income as defined by the U.S. Department of Housing and Urban Development (HUD). The City obtained a Community Development Block Grant in 2009 to initiate this program.

2.0 *Potential Initiative*

2.1 Neighborhood Stabilization Program

The Neighborhood Stabilization Program (NSP) provides grants to local governments to purchase foreclosed or abandoned homes at discounted prices and then to rehabilitate, resell or redevelop these homes in order to prevent them from becoming a source of blight within the community and to stem the decline of property values of neighboring homes. The program is funded through HUD's Community Development Block Grant program under the Housing and Economic Recovery Act of 2008 as a response to the effects of high foreclosures and administered by Butler County. The grant can be used to acquire land and property, establish land banks, demolition, redevelopment and financial assistance.

V. **GOALS, OBJECTIVES AND POLICIES**

The following goals, objectives and policies provide a basic framework for all housing decisions.

1.0 **Goal: Ensure adequate housing stock for all current and future residents of Fairfield by achieving and maintaining a high quality residential housing variety.**

Objectives and Policies for Housing

Objective 1: Encourage the preservation, maintenance and improvement of existing housing stock.

Policy 1: Preserve the City's existing housing through code enforcement and participation in rehabilitation programs.

Objective 2: Promote strong residential neighborhoods through public investments in physical improvements and through public policy decisions intended to protect and preserve existing neighborhoods.

Policy 1: Maintain infrastructure in residential areas to preserve the character and vitality of existing neighborhoods.

Policy 2: Undertake redevelopment plans to focus on specific areas of the City.

Policy 3: Create plans for unused and underutilized land within the City and promote infill development.

Policy 4: Consider acquiring strategic assets that are nuisances to the community.

Objective 3: Ensure that an adequate supply of housing is available to meet the needs, preferences and financial capabilities of Fairfield's households now and in the future.

Policy 1: Promote a higher level of owner occupied housing compared to renter occupied housing units.

Objective 4: Encourage housing that supports sustainable development patterns by promoting the efficient use of building material and technology.

Policy 1: Encourage and promote resource efficient technologies and materials in housing construction that increase the useful life of new and existing housing.

Objective 5: This chapter shall be used to assist in determining the funding priority for code enforcement and property maintenance programs that are necessary to keep housing housing values from deteriorating.

Policy 1: Improvements, based on their priority, shall be included in the five year Capital Improvement Plan.

Objective 6: Continue to maintain inter-governmental coordination with Butler County Department of Development. In addition, extend open communications with all surrounding jurisdictions, government agencies and non-profit organizations.