

Housing

6.1 Introduction

As of 2013, the United States Census Bureau estimates the population of Leroy Township at 3,053 residents, distributed amongst 1,212 housing units. Most housing units in the Township are large, single-family houses, located on large lots that were formerly occupied by farmland and woodland. With large lot sizes required by the Leroy Township Zoning Resolution, as well as rising real estate values, Leroy Township is likely a “move-up community”



for some residents. Some homeowners move from smaller houses in suburban and urban areas to Leroy Township. It may be predicted that many young adults who grew up in Leroy Township will be unable to afford to return and buy a house. Additionally, senior citizens on fixed incomes may have difficulty maintaining big houses on large lots. Some residents search for smaller houses that require less maintenance, and leave Leroy Township. To maintain a community with a variety of age groups, it is necessary to ensure adequate and affordable housing opportunities are provided for residents of all socioeconomic backgrounds.

The Housing element discusses the existing conditions and the factors that affect the housing market in the Township. Discussion of the housing market centers on the major variables affecting housing demand, including: the existing housing stock, household size, household income, housing costs and housing preferences.

The data presented in this section is primarily from the United States Census Bureau, and consists of figures for Leroy Township, as well as nearby communities. When analyzing the housing within the Township, it is useful to reference the Demographics element for additional insight on these matters.

6.2 Housing Inventory

As of 2013, Leroy Township has approximately 1,212 housing units, according to data from the United States Census Bureau. From 1970 to 2013, the quantity of housing units increased by 718 units, equating to a 145.34% increase. The 1970s and the 2000s were the most active decades, as housing units increased by 63.6% and 24.72% respectively. While the increase in housing units is significant for the Township, it represents only a very small percentage of the units added in Lake County during the same time period.

	Housing units	Δ from previous decade	%Δ from previous decade
1970	494	(x)	(x)
1980	808	314	63.56%
1990	886	78	9.65%
2000	1,105	219	24.72%
2010	1,259	154	13.94%
2013	1,212	-47	-3.73%

(United States Census Bureau, 1970-2013)

The Township continues to exhibit comparatively low density for population and housing unit concentration. The 1984 Leroy Township Comprehensive Plan notes “the Township contains over 11% of the total land in Lake County, yet accounts for slightly more than 1% (2,505 residents) of the population, providing the lowest density (99 persons per square mile) in the County.” The low density development pattern remains relatively unchanged, with an overall population density of 128.1 persons per square mile (49.4 persons per square kilometer), compared with 235 persons per square mile (90.7 persons per square kilometer) in Lake County.

As of 2013, the 91.88% owner occupancy rate in the Township is comparable to that of Concord Township, at 91.87% and significantly higher than that of the County and other neighboring communities. The owner occupancy rate is 74.96% in Lake County, 73.11% in Madison Township and 77.47% in Painesville Township. The proportion of owner-occupied units has remained consistent over the last few decades.

	Occupied Units	Owner-occupied		Renter-occupied	
		#	%	#	%
1970	465	421	90.54%	29	6.24%
1980	762	684	89.76%	46	6.04%
1990	847	809	95.51%	39	4.60%
2000	1,079	1,025	95.00%	26	2.41%
2010	1,235	1,200	97.17%	35	2.83%
2013	1,194	1,097	91.88%	97	8.12%

(United States Census Bureau, 1970-2013)

Leroy Township has experienced occupancy rates greater than 93% since the 1970 Census. As of 2013, the vacancy rate in the Township is only 1.49%, compared with 7.08% for Lake County. The vacancy rate is 8.77% in Madison Township, 6.18% in

Painesville Township, and 5.50% in Concord Township. Vacant units primarily consist of units that are sold and not occupied, for rent or for sale.

Table 6.3			
Vacant Units: 2013			
Leroy Township and Nearby Communities			
	# of total units	# of vacant units	% of units
Leroy Township	1,212	18	1.49%
Concord Township	7,368	405	5.50%
Madison Township	7,925	695	8.77%
Perry Township	3,524	256	7.26%
Painesville Township	8,719	539	6.18%
Lake County	101,218	7,170	7.08%
(United States Census Bureau, 2013)			
*Data for Perry Village contains Perry Village and North Perry Village.			
*Data for Painesville Township includes Grand River Village and Fairport Harbor Village.			

6.3 Housing Trends

Most new houses in Leroy Township are built outside of subdivision developments and are located on individually created lots resulting from the gradual outparceling of former farms and woodlots. Unlike a subdivision, houses built on such sites are usually not “spec homes” built in anticipation of prospective buyers. They are typically custom built by small, locally owned independent homebuilders.

Table 6.4				
Year Structure Built: 2000 to 2013				
Leroy Township				
	2000		2013	
	# of units	%	# of units	%
≤1939	186	16.83%	133	10.97%
1940 to 1949	46	4.16%	34	2.81%
1950 to 1959	138	12.49%	68	5.61%
1960 to 1969	68	6.15%	77	6.35%
1970 to 1979	291	26.33%	382	31.52%
1980 to 1989	84	7.60%	80	6.60%
1990 to 1999	292	26.43%	307	25.33%
2000 to 2009	(x)	(x)	123	10.15%
≥2010	(x)	(x)	8	0.66%
Total housing units	1105	(x)	1212	(x)
(United States Census Bureau, 2000-2013)				

The demand for the size, type and density of housing in Leroy Township remains consistent to what was experienced and reported in the 1990s. In the 2000 Census, 60.36% of the homes were less than thirty years old. As of 2013, approximately 42.08% are less than thirty years old.

Table 6.5 reflects a continued demand to move into available housing units in Leroy Township. In 2000, 49.03% of residents moved into their houses from 1990 to 1999, and in 2013, 42.72% moved into their houses in 2000 or after.

Table 6.5 Year Householder Moved into Unit Leroy Township				
Year	2000		2013	
	# of units	%	# of units	%
≤1969	104	9.64%	42	3.52%
1970 to 1979	219	20.30%	209	17.50%
1980 to 1989	227	21.04%	105	8.79%
1990 to 1999	529	49.03%	328	27.47%
2000 to 2009	(x)	(x)	428	35.85%
≥2010	(x)	(x)	82	6.87%
Total occupied housing units	1,079	(x)	1,194	(x)
(United States Census Bureau, 2000-2013)				

Table 6.6 Units in Structure: 2013		
	# of units	%
1 unit, detached	1,194	98.51%
1 unit, attached	18	1.49%
2 units	0	0.00%
3 or 4 units	0	0.00%
5 to 9 units	0	0.00%
10 to 19 units	0	0.00%
≥20 units	0	0.00%
Mobile home	0	0.00%
Boat, RV, van, etc.	0	0.00%
Total housing units	1,212	(x)
(United States Census Bureau, 2013)		

Single-family residences dominate the housing market in Leroy Township. 98.51% of all housing units in the Township are single-family houses, while 1.49% of units are attached dwellings.

Tables 6.7 and 6.8 reflect the slightly increasing house size in the Township. In 1990, 80.37% of houses in the Township had six rooms or more. In 2000, this figure rose to 80.90% and in 2013, this figure increased to 81.61%.

In 2000, 2010 and 2013, three-bedroom houses were most prevalent. In 2010, they represented 65.37% of the market, compared with 56.29% in the previous decade. As of 2013, the quantity of three-bedroom houses has decreased, in comparison to previous years, but is still most prevalent. The quantity of houses with four bedrooms increased over the last few decades. In 2000, 27.42% of houses had four bedrooms, while 30.28% of houses have four bedrooms, as of 2013.

Table 6.7								
Number of Rooms per Unit: 1990 to 2013								
Leroy Township								
	1990		2000		2010		2013	
	# of units	%	# of units	%	# of units	%	# of units	%
1 room	6	0.68%	0	0.00%	0	0.00%	23	1.90%
2 rooms	3	0.34%	19	1.72%	8	0.64%	0	0.00%
3 rooms	9	1.02%	17	1.54%	0	0.00%	0	0.00%
4 rooms	28	3.16%	23	2.08%	42	3.34%	45	3.71%
5 rooms	128	14.45%	152	13.76%	216	17.16%	156	12.87%
6 rooms	187	21.11%	226	20.45%	365	28.99%	165	13.61%
7 rooms	229	25.85%	248	22.44%	204	16.20%	276	22.77%
8 rooms	178	20.09%	209	18.91%	235	18.67%	295	24.34%
9 rooms	118	13.32%	211	19.10%	189	15.01%	252	20.79%
Total housing units	886	(x)	1,105	(x)	1,259	(x)	1212	(x)

(United States Census Bureau, 1990 to 2013)

Table 6.8					
Number of Bedrooms per Unit: 2000 to 2013					
Leroy Township					
	2000		2013		2000 to 2013
	# of units	%	# of units	%	
No bedrooms	0	0.00%	23	1.90%	0.00%
1 bedroom	36	3.26%	0	0.00%	-44.44%
2 bedrooms	81	7.33%	88	7.26%	40.74%
3 bedrooms	622	56.29%	679	56.02%	32.32%
4 bedrooms	303	27.42%	367	30.28%	-15.18%
≥5 bedrooms	63	5.70%	55	4.54%	-28.57%
Total housing units	1,105	(x)	1,212	(x)	(x)

(United States Census Bureau, 2000-2013)

The presence of certain desired amenities also increases demand for housing in a community. As of 2013, 32.50% of houses were heated with gas supplied from a central utility in 2010, compared to 27.99% in 2000. The quantity and proportion of houses heated by fuel oil, coal or LP gas has remained relatively stable. Solar heating is nonexistent according to data from the United States Census Bureau.

As of 2013, all houses within the Township have complete kitchen and plumbing facilities.

As stated throughout the Plan, the lack of available public water and sewer may have a limiting effect on development, but encourages development on large lots by those drawn to the rural environment of the Township.

Table 6.9 Heating Fuel Used: 2000 to 2013 Leroy Township						
	2000		2010		2013	
	# of units	%	# of units	%	# of units	%
Utility gas	302	27.99%	461	37.33%	388	32.50%
Bottled, tank, or LP gas	140	12.97%	117	9.47%	144	12.06%
Electricity	239	22.15%	297	24.05%	367	30.74%
Fuel oil, kerosene, etc.	319	29.56%	281	22.75%	184	15.41%
Coal or coke	0	0.00%	8	0.65%	13	1.09%
Wood	54	5.00%	71	5.75%	79	6.62%
Solar energy	0	0.00%	0	0.00%	0	0.00%
Other fuel	17	1.58%	0	0.00%	19	1.59%
No fuel used	8	0.74%	0	0.00%	0	0.00%
Total occupied housing units	1079	(x)	1235	(x)	1194	(x)

(United States Census Bureau, 2000 to 2013)

6.4 The Homeowner Experience

The proportion of households in Leroy Township that own their own residence rose from 1970 to 2010, from 90.54% to 97.17%. In 2010, 97.17% of units were owner occupied, but in 2013 this number decreased to 91.88%. The initial increase could be attributed to the decrease in mortgage interest rates from 1990 to 2010, but the recent decrease may be a result of the lasting effects of the subprime mortgage crisis of 2007 and recession or differences in data collection for each year.

Housing Values

Leroy Township and all surrounding communities experienced an increase in the median value of housing from 2000 to 2013. The highest increase, in comparison to adjacent communities within Lake County, was experienced by Leroy Township, with an increase of \$165,000 to \$215,000, or 30.30%. The lowest increase occurred in Madison Township, as median home values increased from \$125,300 to \$129,400, which equates to a 3.27% increase. From 2010 to 2013, Leroy Township and surrounding communities all experienced a decrease in the median value of housing, except for Leroy Township. Madison Township experienced the largest decrease, from \$142,800 to \$129,400, which equates to a 9.38% decrease. The smallest decrease occurred in

Concord Township, from \$230,700 to \$224,900, a 2.51% decrease. The median value of housing units increased from \$200,000 to \$215,000 in Leroy Township, which equates to a 7.50% increase.

	2000	2010	2013	%Δ 2000 to 2013	%Δ 2010 to 2013
Leroy Township	\$165,000	\$200,000	\$215,000	30.30%	7.50%
Concord Township	\$179,600	\$230,700	\$224,900	25.22%	-2.51%
Madison Township	\$125,300	\$142,800	\$129,400	3.27%	-9.38%
Perry Township	\$144,100	\$180,100	\$169,400	17.56%	-5.94%
Lake County	\$127,900	\$152,600	\$149,200	16.65%	-2.23%

(United States Census Bureau, 2000 to 2013)

The value of owner-occupied housing for Lake County is lower in comparison to Leroy Township. As of 2013, the Township has a higher percentage of units valued over \$200,000 in comparison to Lake County, as 57.06% of all housing units within the Township are valued at \$200,000 or above, while the same is only true for 28.08% of the housing units in Lake County.

	Leroy Township				Lake County			
	2000		2013		2000		2013	
	# of units	% of units	# of units	% of units	# of units	% of units	# of units	% of units
<\$50,000	0	0.00%	19	1.73%	649	1.03%	3,229	4.58%
\$50,000 - \$99,999	90	11.41%	17	1.55%	15,276	24.13%	9,610	13.63%
\$100,000 to \$149,999	229	29.02%	196	17.87%	25,833	40.80%	21,911	31.08%
\$150,000 to \$199,999	253	32.07%	239	21.79%	11,918	18.82%	15,954	22.63%
\$200,000 to \$299,999	217	27.50%	442	40.29%	7,290	11.51%	13,684	19.41%
\$300,000 to \$499,999	0	0.00%	137	12.49%	1,943	3.07%	4,900	6.95%
\$500,000 to \$999,999	0	0.00%	47	4.28%	372	0.59%	1,043	1.48%
≥1,000,000	0	0.00%	0	0.00%	33	0.05%	166	0.24%
Total Units	789	(x)	1,097	(x)	63,314	(x)	70,497	(x)

*Data from 2000 includes specified owner-occupied units
(United States Census Bureau, 2000-2013)

The range of values for owner-occupied housing units in Leroy Township shifted from 27.50% being over \$200,000 in 2000, to 57.06% in 2013. U.S. Census data from 2013 indicates that the quantity of housing valued below \$100,000 has continued to decrease from 11.41% in 2000 to 3.28% in 2013.

Homeowner Costs

In Leroy Township, 65.63% of units have a mortgage, contract to purchase, or similar debt. 24.70% have either a second mortgage or home equity loan, 2.01% have both a second mortgage and home equity loan, and 34.37% of units do not have a mortgage.

Table 6.12 Mortgage Status: 2013 Leroy Township		
	# of units	% of units
With a mortgage, contract to purchase, or similar debt	720	65.63%
With either a second mortgage or home equity loan, but not both	271	24.70%
<i>Second mortgage only</i>	62	5.65%
<i>Home equity loan only</i>	209	19.05%
Both second mortgage and home equity loan	22	2.01%
No second mortgage and no home equity loan	427	38.92%
Housing units without a mortgage	377	34.37%
Total occupied units	1,097	(x)
(United States Census Bureau, 2013)		

As of 2013, 46.53% of homeowners with a mortgage are paying less than 20% of the household income monthly, 23.61% are paying 20% to 29%, and 29.86% are paying over 30%.

Table 6.13 Mortgage Status by Selected Monthly Owner Costs: 2000-2013 Leroy Township								
Percentage of household income	2000				2013			
	Units with mortgage	%	Units without mortgage	%	Units with mortgage	%	Units without mortgage	%
<20%	225	36.23%	132	78.57%	335	46.53%	229	60.74%
20-29%	275	44.28%	15	8.93%	170	23.61%	84	22.28%
≥30%	121	19.48%	11	6.55%	215	29.86%	64	16.98%
Not computed	0	0.00%	10	5.95%	0	0.00%	0	0.00%
Total housing units	621	(x)	168	(x)	720	(x)	377	(x)
(United States Census Bureau, 2000-2013)								

Table 6.14								
Household Income by Selected Monthly Owner Costs as a Percentage of Household Income: 2000-2013								
Leroy Township								
Percentage of household income	Less than \$20,000		\$20,000 to \$34,999		\$35,000 to \$49,999		\$50,000 and up	
	hh	% of hh	hh	% of hh	hh	% of hh	hh	% of hh
2000								
<30%	10	1.27%	28	3.55%	87	11.03%	522	66.16%
≥30%	39	4.94%	31	3.93%	17	2.15%	45	5.70%
Not computed	10	1.27%	0	0.00%	0	0.00%	0	0.00%
Total	59	(x)	59	(x)	104	(x)	567	(x)
2010								
<30%	13	1.08%	26	2.17%	52	4.33%	716	59.67%
≥30%	35	2.92%	163	13.58%	42	3.50%	153	12.75%
Not computed	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	48	(x)	189	(x)	94	(x)	869	(x)
2013								
<30%	9	0.82%	77	7.02%	63	5.74%	669	60.98%
≥30%	78	7.11%	78	7.11%	38	3.46%	85	7.75%
Not computed	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	87	(x)	155	(x)	101	(x)	754	(x)
(United States Census Bureau, 2000-2013)								

6.5 The Renter Experience

There are no apartment buildings in Leroy Township, and two-family residences are rare. The plan does not inventory housing units that are illegal under the Township Zoning Resolution, such as accessory units in converted freestanding garages, or recreational vehicles parked in a driveway and occupied year round. Census data and statistics may consider housing units that are otherwise considered illegal.

Renter households in Leroy tend to be low income as defined by HUD, with over a third of them (35%) experiencing cost burden. The data also reflects that most of the renter households live in housing built before 1960, and pay a median rent of \$1,125 a month. In 1990, of the 28 renter households in the Township, all of them paid extra for one or more utilities. In 2000, there were 42 such renter households, of whom only 19 paid toward their utility use and 23 paid nothing toward it; possibly the same 23 who paid no cash rent.

Table 6.15 HUD Housing Affordability: 2007-2011 Leroy Township										
Household income level	Renter households					Owner households				
	Total units	Cost burdened		Severely cost burdened		Total units	Cost burdened		Severely cost burdened	
		hh	% of HIL group	hh	% of HIL group		hh	% of HIL group	hh	% of HIL group
0% to 30% AMI	14	0	0.00%	4	29.00%	23	0	0.00%	8	35.00%
<30% to ≤50% AMI	0	0	0.00%	0	0.00%	57	8	14.00%	35	61.00%
>50% to ≤80% AMI	26	10	38.00%	0	0.00%	86	40	47.00%	8	14.00%
0% to 80% AMI	40	10	25.00%	4	10.00%	166	48	29.00%	51	31.00%
>80% AMI	8	0	0.00%	0	0.00%	837	58	7.00%	0	0.00%

AMI = annual median income HIL – household income level
(United States Department of Housing and Urban Development, 2007-2011)

The median rent in 2010 was \$1,125, 31.6% higher than the 2000 median rent of \$855. The increasing size of houses in the township (Table 6.7 and 6.8), along with the sharp rise in real estate prices during the late 1990s, can account for much of this increase.

Table 6.17 Gross Rent: 2000 to 2013 Leroy Township				
	2000		2013	
	# of units	% of units	# of units	% of units
With cash rent	19	45.24%	64	65.98%
<\$500	0	0.00%	10	10.31%
\$500 to \$549	0	0.00%	0	0.00%
\$550 to \$599	0	0.00%	0	0.00%
\$600 to \$649	0	0.00%	0	0.00%
\$650 to \$699	4	9.52%	37	38.14%
\$700 to \$749	0	0.00%	0	0.00%
\$750 to \$999	10	23.81%	8	8.25%
≥\$1,000	5	11.90%	9	9.28%
No cash rent	23	54.76%	33	34.02%
Total units	42	(x)	97	(x)
Median Gross Rent	\$855		\$680	

(United States Census Bureau, 2000-2013)

Accessory dwelling units are illegal according to the Township Zoning Resolution. However, they can provide some affordable housing, while at the same time subsidizing a mortgage payment for the homeowner. The major barrier to permitting accessory housing units is the lack of sewer service in the township. The space needed for a

drainfield is increased when there are two dwelling units feeding it. Smaller lots may not be able to accommodate a drainfield for two dwelling units.

Accessory dwelling units, designed and sited in such a way that they do not compromise the single-family appearance of a house or lot should be considered in the Five Points Roundabout area, if the area becomes sewered and develops as a traditional town center. The elderly can live close to their adult children in an accessory dwelling unit, or the rent from a unit can contribute to mortgage payments, allowing homebuyers to buy larger houses than they normally could afford.

In communities that permit accessory dwelling units, the following standards usually apply.

- Only one accessory dwelling unit is allowed on a lot. It cannot be subdivided from the property.
- An accessory dwelling unit must be designed so that the appearance of the primary or host building on the site remains that of a single family dwelling.
- Accessory dwelling unit must be small; a maximum size of 40% of the primary or host dwelling unit or 700-800 square feet (65-75 square meters) maximum, whatever is smaller, with no more than one or two bedrooms.
- Accessory dwelling units cannot be located in basements or attics.
- One additional off street parking space is required. The occupant of an accessory dwelling unit should be able to park their vehicle where it would not interfere with parking for the occupant of the primary dwelling unit.
- Accessory dwelling units cannot be mobile homes or recreational vehicles.
- The lot size cannot be nonconforming; it must conform to minimum lot size requirements in the underlying zoning district. Permitting accessory dwelling units on a nonconforming lot exacerbates the nonconformity.

Some communities limit occupancy of accessory dwelling units to blood relatives.

6.6 Affordable Housing

Leroy Township has no public housing. The infrastructure needed to support public housing and the needs of those living there, both physical (utilities, fixed route public transportation) and social (public agencies, nearby employment, retail and personal services), are not available in or near the Township.

There are 1,003 homeownership households in Leroy Township, of which 166 (16.5%) are low income. Of the low-income owner households in the township, 60% are “cost burdened,” spending more than 30% of their income on housing.

The cost of maintaining a large house on a large lot – heating, electricity, mowing and landscaping, snow clearing and exterior maintenance – is a burden to seniors who want to “age in place,” staying in their homes through their golden years. According to statistics from the 2010 Census, only 12% of Leroy Township residents are 65 years of age or older, compared to 16.1% for Lake County and 12% for the Cleveland PMSA. Permitting a wider variety of housing options, and the presence of convenient medical and retail services, must be made available to keep Leroy Township attractive and affordable to aging residents.

6.7 Architectural Control

In 2004, state law was amended, allowing townships to use architectural review boards to review and approve the architectural design of new residential structures. Most new houses in Leroy are custom built by small builders or developer, and there have been no recorded complaints about the appearance of new houses in Leroy Township. Architectural styles are varied, ranging from log homes and contemporary interpretations of traditional architectural styles to opulent, multi-gabled “McMansions.”

In resident surveys, there were no comments regarding residential architectural style. However, it is a small but integral element to creating and maintaining a distinct community identity. Township leaders should consider whether some contemporary residential architectural styles are appropriate and/or desired, and implement an architectural review board to ensure that the design of new houses respects and reinforces the rural character of the community.

HS-1 The Township will continue to move forward in its effort to improve the aging housing stock and properties impacted by foreclosure.

HS-1-01 Evaluate abandoned houses to determine a course of action for either rehabilitation or demolition.

HS-1-02 Use government and non-profit housing improvement programs to extend the lifespan and increase the value of housing units by addressing functional obsolescence, as well as basic structural, exterior, climate control and energy efficiency issues.

HS-1-03 Continue to provide the tools, personnel and support needed to aggressively enforce land use regulations, including but not limited to: property maintenance, home occupations, outdoor storage, junk vehicles, use of accessory structures or recreational vehicles as housing and visible evidence of obsessive hoarding.

HS-1-04 Conduct frequent but random code enforcement sweeps. Conduct regular field surveys to find violations that have the potential of growing into larger problems, such as junked vehicles and outdoor storage.