



Bellville Housing Needs Assessment



Deer Ridge Golf Club
Bellville, OH



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Bellville Housing Needs Assessment

Introduction

This document provides a Housing Needs Assessment for the Village of Bellville. The Housing Needs Assessment reviews information presented in other portions of the *Richland County Housing Needs Assessment and Action Plan*, as well as presenting analysis unique to Bellville regarding its housing market, land uses, zoning, and site suitability. The report concludes by identifying recommendations to strengthen Bellville’s housing market and encourage development of affordable, attainable, and market-rate housing.

Throughout the broader *Richland County Housing Needs Assessment and Action Plan*, we have divided the housing market into three tiers: affordable, attainable, and market-rate.

- **Market-rate housing** comprises housing for households earning above 120 percent of area median income, or over \$62,280 for a single-person household or \$88,920 for a family of four. Households in this income category are seeking a higher-end housing product with amenities like more square footage, a larger yard, pool, finished basement, or other comforts. For Richland County, we define market-rate homeownership as homes selling for over \$200,000. For market-rate rental housing, we define it as rental properties with rents that exceed \$1.00 per square foot.
- **Attainable housing** comprises housing for households earning between 80–120 percent of Area Median Income. Per HUD’s 2022 income limits, this comprises single person households earning between \$41,550–\$62,280 a year and four-person households earning between \$59,300–\$88,920 a year. Households in this income category earn too much to qualify for federal rental assistance, and they are often in the market for ‘starter’ or entry-level homes. For Richland County, we define ‘attainable’ homeownership as houses in good condition that are available for \$100,000-\$200,000, and attainable rental housing as unsubsidized units that rent for between \$0.70 and \$0.99 per square foot.
- **Affordable housing** comprises housing for households earning below 80 percent of the Area Media Income (AMI). For 2022, this amount is \$41,550 for a single-person household and \$59,300 for a family of four in Richland County. While not all households earning below those amounts reside in subsidized housing—in fact, the vast majority do not—80% AMI is typically

the limit for most subsidized housing programs. For this study, we define affordable homeownership as houses in good condition that are available for under \$100,000, and affordable rental housing as either subsidized rentals or any unit that rents for under \$450 per month.

We have created a Richland County Housing Needs Assessment map [at this link](#) (this link is customized to Bellville and the map automatically opens to Bellville, but the user can pan and zoom to other portions of the county). All of the mapped data collected through this project will be mapped at that link. We have created a short 'how to' video of how to use the map [here](#).

Housing Data Review

This first section reviews key data points related to Bellville's housing market. It first summarizes the node's demographic data before discussing housing tenure, cost burdens, and the node's affordable housing inventory. Note that the data presented here are sourced from the American Community Survey 2016–2020 estimates, and that we have interpolated Census tract data to Bellville. We discuss this method in more detail in the Housing Inventory Report.

Demographics. Compared to Richland County as a whole, Bellville's population is more likely to identify as non-Hispanic White (98% vs. 85% of the county's population) and is slightly more likely to have attended college (56% of the population vs. 51% for all of Richland County). Among all the nodes, Bellville has one of the highest proportions with an associate's (11%) or bachelor's (18%) degree.

In terms of age distribution, Bellville's population is more likely to be older—25 percent of the population is over the age of 65, compared to 20 percent of Richland County's population. In comparison, Bellville has fewer young adults (those age 20–45) than Richland County as a whole (25% of Bellville's population vs. 30% for Richland County). For the other two age demographics—those under age 20 and those aged 45–64—Bellville's population is comparable to the rest of Richland County, with about 25 percent of the population under age 20 and about 25 percent of the population age 45–64.

For special housing populations, Bellville's poverty rate of 5 percent is well below the county's poverty rate of 14 percent, and as expected there are no tracts of concentrated poverty in Bellville. However, 13 percent of Bellville's population has at least one disability, and the most common disabilities among residents include ambulatory (6% of the population), cognitive (5%), hearing (5%) and independent living (4% of the population).

Housing tenure and demographics. Per the most recent U.S. Census, about 77 percent of housing units in Bellville are owned while another 21 percent are rented. This means that Bellville's homeownership rate is slightly higher than the county's overall homeownership rate

(which is 67%), and that Bellville has the third-highest homeownership rate of any node in the county (after Ontario and the rural townships). Postal service vacancy data indicates that only one percent of residential units in Bellville are vacant and that the node's low vacancy rate has remained about the same since 2012.

As one would expect given the node's age breakdown, Bellville has the highest proportion of older homeowners in Richland County—42 percent of homeowners are over the age of 65, while 46 percent are age 35–64. This suggests a substantial proportion of the population is either currently or will very soon be looking for senior housing units that will allow them to age in place. New senior housing could also capitalize on Bellville's walkable downtown and proximity to new development along Interstate 71.

Housing cost burden. Thirty-one percent of renters in Bellville are cost-burdened, meaning they pay over 30 percent of their income toward housing costs (including rent and utilities). Of those, 8 percent are severely cost-burdened, meaning they pay over 50 percent of their income toward housing costs. While there are relatively few cost-burdened renters in Bellville, these numbers still suggest that some renter households are paying a disproportionate amount of their income toward rent, and would benefit from expanding the number of affordable housing units in Bellville. In addition, 17 percent of Bellville's homeowners are cost-burdened, meaning they pay over 30 percent of their income toward mortgages and other housing costs.

Housing inventory. The majority of housing units in Bellville are single-family detached (83%), which exceeds the county-wide figure of 73 percent. Across all the nodes, Bellville has the highest proportion of single-family detached housing units (tied with the rural townships). As expected, there are relatively few multifamily units in Bellville. Further, there are relatively few mobile homes in Bellville as well. Very few housing units in Bellville suffer from any serious housing problems (such as lacking plumbing or kitchen facilities or being overcrowded).

Affordable housing inventory. We have mapped affordable housing developments across Richland County at [this link](#). As of Summer 2022, there are 25 affordable units in Bellville at the Village View Apartments. These units are subsidized through the USDA's Rural Housing (Section 515) program. These units have a subsidy expiration date that is not until August 2035.

Metro Housing has issued approximately 1,900 Housing Choice Vouchers (HCV) to households in Richland County, and we have mapped the location of those voucher holders at the Census tract level [at this link](#). These data are at the Census tract level, so we are unable to directly identify how many HCV households reside in Bellville. However, across the three Census tracts that Bellville intersects (Tracts 20, 21.02, and 30.01), there are a total of 10 HCV families. Further, across those tracts, Bellville only comprises a small portion, so it's likely that very few (if any) Metro Housing clients live in Bellville.

Summing it up. Overall, Bellville’s current housing and demographic conditions suggest a housing inventory heavily oriented toward single-family homes occupied by well-educated young and middle-aged adults. The node’s poverty rate is exceptionally low, and while there are a number of Bellville residents with a disability, this figure is comparable to or lower than other nodes in the county. There are relatively few multifamily units in the node and very few mobile homes in the node. Nevertheless, given Bellville’s relatively low population, there are a substantial number of subsidized housing units in the node, through many of Bellville’s renters still pay a disproportionate amount of their income toward rent.

Housing Market Analysis

This next section provides an overview of Bellville’s housing market. It first reviews residential permitting in the node over the past twenty years before reviewing home sales in the node over the last 10 years.

Permitting data

Unfortunately, the Village of Bellville does not track residential permitting data, so we are unable to analyze the number of residential units permitted in the node. We have visualized residential permitting in Richland County [at this link](#), and we have mapped residential permits on the Housing Needs Assessment online map ([link here](#)).

Sales data

We have created a data visualization of home sales by quarter in Bellville going back to January 2012 [at this link](#). While Bellville has the fewest number of sales for any node, we are still able to discern certain patterns in the node’s housing market over this period.

First, the number of low-priced home sales—those under \$100,000—has decreased dramatically over the time span presented. Since January 2021, only four homes have sold in Bellville for under \$100,000, while prior to 2019 there were at least one house sold in this price range in every quarter (in fact, in certain quarters, the *only* house sold in Bellville sold for under \$100,000).

Second, there has also been an increase in sales in higher price tiers (those exceeding \$150,000) since early 2021, including some sales in very high price ranges (those above \$250,000). Since 2017, the most common price range for sales in Bellville has increased from the \$50,000–\$100,000 range to the \$150,000–\$200,000 range, suggesting rapid price appreciation from buyers who appreciate Bellville’s walkability and proximity to amenities.

Overall, then, we find that the sales data in Bellville indicates:

- Increasing demand overall for housing in the node as evidence by increasing home sale prices.

- Appreciation of the lowest-priced housing (under \$100,000 and increasingly under \$150,000) into relatively higher sales bands
- While most homes sold in Bellville are in the 'attainable' housing category, there are increasingly large numbers that are sold in the 'market-rate' category.

We have also mapped house sales from 2021 at the Housing Needs Assessment online mapping tool ([link here](#)).

Tax Delinquencies and Demolitions

Tax delinquencies and demolitions can signal either neighborhoods at risk of decline (tax delinquencies) or neighborhoods in significant decline but with land available for redevelopment (demolitions).

Tax delinquencies

As of Summer 2022, there are six tax delinquent properties in Bellville, for a delinquency rate of 0.5% (one of the lowest among the nodes) (see map [here](#)). Here, we define tax delinquent properties are at least two years delinquent on their taxes. With such a low delinquency rate, we do not see the potential for wide-scale tax foreclosures in the near term in Bellville.

Demolitions

According to the Richland County Land Bank, as of Summer 2022, they have not conducted any demolitions in Bellville.

Zoning Analysis

This next section provides an overview of land use and zoning in the Village of Bellville. It first reviews the city's zoning map before moving to an analysis of the city's zoning codes.

Zoning Map

As noted in the following section, Bellville has only two exclusive residential zoning districts, R1 and R2. The vast majority of land in Bellville that is zoned for residential use is zoned for R1 (see zoning map [here](#)). A small portion of the southern part of the village (along OH-13) is zoned for R2. However, as noted in the following section, both Bellville's R1 and R2 zoning districts allow for one- and two-unit dwellings, though the R2 zoning allows for higher densities and allows for multifamily and townhouse dwellings as a conditional use.

Zoning codes

We have summarized Bellville's zoning code [at this link](#) and have summarized all residential zoning codes in the county (except for those in the rural townships) [at this link](#). Like many of the township zoning codes, Bellville's R1 zoning allows for one- and two-family dwellings by-right. However, compared to other nodes, Bellville's R1 zoning requires the widest lots (90') and some of the largest minimum floor areas per unit (1200 ft² for one-family units and 1000 ft² for two-family dwellings).

While the zoning code does not mandate a maximum unit density per acre, functionally developers would be limited to 3.7 units per acre for single-family and 7.4 units per acre for two-family dwelling units. Note that this density is quite a bit lower than the density of most of the Village of Bellville, so any new construction in the R1 zones would not match the Village's small-town character.

One thing to note, though, is that for R1-zoned land without city sewer, Bellville mandates one-acre minimum lot sizes with similar lot width and minimum floor area restrictions. There are no conditional uses permitted in Bellville's R1 zoning district.

Bellville's R2 zoning district also allows for one- and two-family dwellings by right, though it also allows for multifamily and townhouse dwelling units as a conditional use. For single- and two-family dwellings, restrictions are similar to the R1 zoning code (including for lots without city sewer). For multifamily dwelling units, the zoning code mandates very wide lots (at least 200') and at least a half-acre lot size. Further, the maximum density allowed is 10 units per acre, and townhouse developments can provide a maximum of four dwellings in a group. Finally, the maximum height of any building is 25'. Thus, any multifamily development in Bellville would be more suburban in character given the need for such a wide lot frontage.

Unlike other nodes in the county, Bellville does not have a R3 district for multifamily housing—instead, multifamily housing is only allowed (as a conditional use) in the R2 district.

Finally, Bellville has several additional zoning districts that also allow for housing. These include:

- The PR (Planned Residence) District allows for one-family and multifamily dwelling by right, with a maximum density of two units per acre for one-family dwellings and 6 units per acre for multifamily dwellings.
- The B1 (Neighborhood Business District) and B2 (General Business District) zones allow for one- and two-family dwellings attached to businesses uses. They also allow for one-family dwellings that are subject the same requirements as the R2 zoning code.
- Finally, the PC (Planned Commercial and Office) District allows for apartments by-right provided they do not exceed 10 percent of the gross are of development. Unlike the R2

zoning district, this district allows for building heights of up to 40'. This district and the PR district are the only zoning districts in Bellville that allow for multifamily development by-right.

Housing Development and Site Suitability Analysis

This section presents a housing development and site suitability analysis for the Village of Bellville. It first details opportunities to encourage the development of market-rate housing and identifies one location in the village where our team believes that market-rate rental housing could be developed. The section then discusses the suitability of developing affordable housing either through the competitive tax credit program or through other programs.

Market-rate housing

Given its proximity to Interstate 71 and Columbus, and the unique charm of its downtown (plus recent investments in parks near downtown), Bellville is one of the more attractive housing markets in Richland County. Given this and that the land surrounding Bellville in Jefferson Township is not zoned, the village may consider annexing portions of both Jefferson and Washington Townships. While Washington Township does have zoning, all of the township's land surrounding Bellville is zoned for low-density residential. As such, the development patterns of any township land that does get developed there would not fit within the existing 'small town' character of Bellville.

Second, and relatedly, portions of Bellville near the I-71/OH-97 interchange will also likely see substantial development pressures in the coming years, possibly for suburban-style apartment complexes catering to those commuting to Delaware County or Columbus. Currently, those parts of Bellville are zoned B3, or Highway Service Business District. This zoning does not allow for residential development by-right. The village may consider amending its B3 zoning to allow for multifamily residential development, similar to how many other commercial zoning codes in the county allow for this type of development.

A particular location that might suit for market-rate rental development is the intersection of Comfort Plaza Dr and OH-97 near the OH-97 and Interstate 71 interchange (see image below in Exhibit 1). This site is only an approximately 40-minute drive to the Columbus suburbs (specifically the Polaris Parkway exit) and is less than an hour drive to New Albany, in addition to its proximity to the amenities that Richland County offers.

Exhibit 1: Multifamily development opportunity in Bellville



This site is approximately 11.25 acres stretched across two parcels. The site is currently zoned B3 (Highway Service Business District), which as noted above does not allow for residential development. The site has Bellville city sewer, is serviced by AEP Ohio, and is located in the Clear Fork Valley School District.

The type of development that this site could support would likely be a market-rate apartment complex that appeals to young professionals (including single adults, young couples, and young families with children) who appreciate the proximity to Columbus but prefer a lower price point

compared to the apartment complexes in Columbus and Delaware County. It may also appeal to couples where one person works in Delaware County or the northern Columbus suburbs and another works in Richland or a surrounding county.

An example of the type of apartment development that the site could support would be the District at Ashland, which is a contemporary, market-rate development with amenities like a pool, dog park, professional property management, and many outdoor amenities. This development has achieved rents well in excess of \$1.50 per square foot, which is generally the threshold for profitable multifamily development in today's cost environment. It's possible that, given the proximity of this site to the Columbus suburbs, rents for the development could be in excess of the District at Ashland.

As noted above, Bellville's zoning code is not conducive to multi-family development, as the maximum allowable units per acre in its R2 zone is 10 and in its Planned Residential zone is 6 units per acre for multifamily housing. A contemporary garden apartment style development (two- to three-stories, walk up, with surface parking) typically achieves a density of approximately 20 units per acre (see [this site](#) for a reference guide for density of various types of housing). A townhouse-style development can typically achieve 12–18 units per acre.

To meet the density threshold of Bellville's R2 zoning (10 units per acre), the developer would have to dedicate approximately 50% of the acreage to green space. For this reason, Bellville may consider amending its zoning code to allow for higher density residential development, especially if the village were to consider adding multifamily residential as a by-right or conditional use in its B3 zoning districts.

Affordable housing

The largest affordable housing program in the U.S. is the Low-Income Housing Tax Credit program, or LIHTC. LIHTC programs are administered by the Ohio Housing Finance Agency (OHFA). There are two types of tax credits available through LIHTC—competitive (9%) tax credits and non-competitive (4%) tax credits. The allocation process for both types of tax credits is governed by a Qualified Action Plan (QAP), which OHFA produces once every two years.

As expected given their name, there is strong demand for receiving competitive tax credits, and the QAP sets out the criteria by which OHFA will award those tax credits to developments. To minimize the amount of discretionary review of tax credits, OHFA has adopted (in both its current QAP and in prior ones) strict geographic criteria that award 'points' to tax credit proposals under the title of 'New Affordability Pool Priorities.' Given the incredibly competitive nature of these proposals, it's crucial that proposed developments be located in the highest-scoring areas. In fact, missing out on even a single point means that projects may not be funded.

One unique aspect of how OHFA awards tax credits is that it has classified every Census tract in the state as central city, metro/suburban, and rural. OHFA then awards tax credits to developments in each of these 'pools,' so that a disproportionate number of tax credit developments are not awarded to, say, central city tracts. Bellville is somewhat unique in that the Village, despite its small size, intersects three Census tracts (20, 21.02, and 30.01) and that two of those tracts (20 and 30.01) are classified by OHFA as 'rural' while 21.02 is classified as metro/suburban.

OHFA has created an interactive map [here](#) for rural tracts and [here](#) for metro/suburban tracts with the various geographic criteria it considers when awarding competitive tax credits for new construction. In terms of the Census tracts which comprise Bellville, developments would receive points for these criteria:

- Transit access: For the rural tracts (20 and 30.01), no points *unless* the development provided transportation (3 points), or an on-demand service (coordinated by the property) was available (5 points). For tract 21,02, developments would receive 0 points.
- Number of bedrooms: developments can receive 5 points if 15 percent or more of units are three or more bedrooms
- Amenity proximity: developments in Bellville would receive points for proximity to the following amenities
 - Supermarket: 3 points (tracts 20 and 30.01), 0 points (tract 21.02)
 - Pharmacy: 2 points (tracts 20 and 30.01), 0 points (tract 21.02)
 - Medical clinic: 0 points
 - Public park: the only part of Bellville that would receive points would be the portion along OH-97 extending from Field of Dream Park to I-71)
 - Public library: 1 point (tracts 20 and 30.01), 0 points (tract 21.02)
 - Public school: 1 point (tracts 20 and 30.01), 0 points (tract 21.02)
- Low poverty area: any development in Bellville would receive the maximum of 5 points
- Job access: any development in Bellville would receive the maximum of 5 points
- Neighborhood revitalization: These points are available to only family (i.e., non-senior) developments. There are three ways to earn points under this category.
- Nearby real estate investment: developments can earn 5 points if they're located within "two miles of real estate and/or community development investments of at least \$10,000,000" completed in 2019–2021 or planned for 2022–2024
- Revitalization plan: developments can earn 5 points if they are in the area of a revitalization plan dated within the past 10 years,
- Neighborhood opportunity: any development in Bellville would earn 3 out of a possible 5 points

- Senior center (senior developments only): any development tract 21.02 would earn 0 points (out of a maximum of 5 points). Any development in another part of Bellville would earn the full 5 points *if* it were located within 5 miles of the Lexington Senior Civic Center (downtown Bellville is almost exactly 5 miles from it, so any development north and west of there).

In conclusion, LIHTC developments in the two 'rural' Bellville tracts (20 and 30.01) would earn many points on the LIHTC scoring system, while developments in the metro/suburban tract (21.02) would miss most of the points. However, because of the competitive nature of LIHTC applications, is it not likely that any competitive tax credit proposal from Bellville would be awarded tax credits under the current QAP.

Despite that, there are opportunities for affordable developments in Bellville using non-competitive tax credits or through other means. In fact, given the many opportunities in Bellville (good schools, access to employment, relatively low crime), developing additional affordable housing in Bellville would greatly benefit the lives of those who would live there. Further, it would provide a nearby workforce for many of the service-sector businesses that are located in the node.

Identifying Housing Needs and Recommendations

This document has provided a Housing Needs Assessment for the Village of Bellville. Based on the findings presented in this document, we make the following recommendations to address Bellville's housing needs and to strengthen its housing market.

Consider allowing for greater density in the R1 and R2 zones. As noted earlier, Bellville's R1 and R2 zoning code mandate a minimum lot size of approximately quarter acre with a 90' minimum lot width for any new development. While typical for a suburban-style housing development, this size of lot is not compatible with the existing small town land use of Bellville, specifically in the portions of the Village closer to downtown. The Village could consider allowing for greater density. Given that Bellville's small-town character will be a major selling point to future housing development, the Village should consider allowing for density that better mimics the existing development patterns in Bellville.

Consider multifamily zoning near the Interstate 71 and OH-97 interchange. Given current development patterns and the upcoming Intel development in Columbus, it is likely that the area around this interchange will experience significant development pressure in the coming years. Currently, the area is only zoned for highway commercial business use, but it is likely that the area could support a major multifamily housing development for those interested in commuting to Delaware County or Columbus. Alternatively, the Village could consider allowing for multifamily housing as a by-right or conditional use in its highway business zoning districts.

Identify ways to track permit applications. As noted earlier, Bellville is the only jurisdiction in the county that does not track permit applications. Going forward, as the Village seeks to understand its housing production and to meet housing production goals, village staff should consider ways to implement a permit data collection system. This will be especially important as Bellville will likely experience significant development pressure in the coming years.