

## 4. Housing

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### **A. Overview**

Piqua has many qualities that make it a great place to live, work and raise a family. The Community has a wealth of parks, a regional trail system, an abundance of local festivals, and the presence of the Great Miami River. All of these attributes over the years have attracted families and professionals working in the manufacturing, transportation and light industry sectors that have defined Piqua.

Today the economic and demographic conditions are changing, and the City will face new challenges to provide housing options that meet changing economic and demographic shifts. The ability of Piqua to offer a range of housing types is important if the City is to attract industry, attract and retain young professionals, and provide opportunities for aging residents. The traditional family (households headed by two-parents) is a shrinking demographic. Conversely, singles without children and empty nesters are a growing segment of the population. Singles and empty nesters have distinctively different housing needs than families with children. They require units with convenience, easy maintenance, and immediate access to goods and services. They are also interested in neighborhoods that provide a wide range of housing and other amenities, allowing them to move up or down in housing type and size without moving out of the neighborhood to find suitable housing. Whether or not new housing options are provided for these demographic sectors will have profound impacts on the future Piqua.

Housing is also a key component of how the Community is perceived. Piqua’s image has been characterized by the perception that the City has a high percentage of affordable housing. It is true that a considerable amount of this housing is over 50 years old, which is often difficult and sometimes costly to maintain. The fact that a growing percentage of this housing is now renter vs. owner occupied has made code enforcement even more challenging. The City is already working towards improving its older housing stock through better enforcement of regulations and redevelopment efforts. This is a fundamental issue that needs to continuously be addressed. It is important to note that affordable housing options will continue to be an important component of the available housing stock. It should, however, take the shape of new housing types (both multi-family and single-family) in targeted infill and greenfield locations in a pattern that will create high quality neighborhoods.

This chapter outlines the recommendations for addressing these and other housing related issues. The remaining sections of this chapter include:

- B. Housing Goal
- C. Key Findings
- D. Principles
- E. Objective and Strategies

**B. Housing Goal**

The goal for Housing is provided below. The goal was developed by the Steering Committee based on citizen’s input.

*Promote a diverse and quality housing stock to meet the needs of all residents, and enhance the housing supply through programs and policies that encourage homeownership, promote home maintenance, and support the responsible upkeep of all properties.*

**C. Key Findings**

As part of this planning process, an extensive analysis of existing conditions and trends was conducted. Listed below are a summary of the primary key findings related to housing in Piqua. For a more detailed explanation of these findings, see the Housing Chapter in the Existing Conditions report.

**A significant portion of rental housing is located in older single-family neighborhoods near the downtown, which is creating some maintenance and neighborhood appearance issues:** A substantial share of Piqua’s rental housing (35%) is located in older, single-family detached homes in neighborhoods surrounding the core. A large number of these rental units are located in aging structures which, in some cases, are deteriorating and difficult to maintain. This, in turn, is driving up vacancy rates and contributing to a negative image of some areas in the Community.

All of the key findings are addressed in the objectives and strategies section of the report.

Nearly 40% of Piqua’s housing was built prior to 1939, with a median age of 50 years.

**Piqua’s lower incomes and higher poverty rate have an impact on the housing market:** Housing values in Piqua were lower than in nearby communities in 2000, while the poverty rates were higher than in surrounding cities. Residents and stakeholders in the Community questioned whether the availability of low-income housing resources in Piqua has helped attract low-income residents from other parts of the region, thus creating a cycle that further concentrates low-income housing in Piqua. According to City staff, the large number of rental units in aging single-family housing has led to code-enforcement issues and may contribute to a concentration of poverty in these neighborhoods. This is especially true of large older single-family homes that have been converted to multi-family units.

Piqua has accounted for an increasing share of the county’s housing sales, from 27.1% in 2001 up to 33.6% by 2006. Overall, Piqua has accounted for an average of 29.1% of Miami County housing sales, but only 14.6% of Miami County’s new housing construction.

Executive housing is housing that is usually priced above the median home value in a region, and is marketed toward white collar professionals. It is important for Piqua to have an adequate supply of executive style housing to attract new businesses and industries to the area.

**Piqua has not captured its “fair share” of new residential construction in the region:** Miami County saw an average of about 325 housing units permitted since 2000. The number of residential building permits increased since 2000 but has begun to level off. Almost all of these permits were for single-family dwelling units. Piqua permitted 94 units during 2004-05, for an average of 47 per year. This represents about 14.6% of the average number of units permitted in the County but only 72% of Piqua’s share of the County’s overall housing stock. Thus, the City did not capture its “fair share” of the County’s residential construction for the last few years.

One area of the housing market Piqua could expand is in executive housing. For Piqua to expand its share of the area’s executive housing market, new housing would have to compete with developments in nearby communities. To differentiate its product, Piqua would need to create more amenity value associated with its housing stock and influence perceptions about the quality of life in the City.

**Piqua’s demand for new housing is limited:** Piqua’s population base is stable (See Housing Chapter of the Existing Conditions Report), but its household base is slightly increasing due to a continued decrease in average household size. The current trend of a stable population, coupled with a continued but slowing decrease in average household size, will result in the addition of about 100 more households (1.1% increase) by 2011. These households translate into an expected demand of approximately 230 housing units by 2011, including 180 for-sale units and 50 to 60 rental units. The forecasts are based in part on the assumption that Piqua can work pro-actively to reduce the vacancy rate in both for-sale and rental housing.

**The housing market in Piqua is driven by people moving up and down in the Community:** It is estimated that approximately 60% of housing sales have been driven by “move-ups,” or existing residents who are moving out of rental properties, parent’s homes, or smaller homes into their own house. About 30% of the market seems to be driven by “move-downs” or

those who have downsized due to retirement, empty nest, divorce, lifestyle choices, and other reasons. Not more than 10% of housing sales appear to be driven by relocations to Piqua from other markets. Thus, the market is attracting relatively little in-flow for work or lifestyle reasons. Brokers also estimate that less than 5% of the homes they sell are occupied by people who commute to Dayton or other surrounding communities for work.

**Piqua has captured an increasing share of housing sales in the region, but its prices have remained relatively stagnant as compared with neighboring communities:** The flat median sale prices in Piqua are cause for concern, especially in light of the national and regional ramp-up in housing prices over the last decade. Again, one reason for Piqua's stagnant housing prices is the age of the housing stock and limited new construction as compared with nearby cities. The pace of construction has been slow, but there are several high-quality developments, and attractive housing stock in suburban neighborhoods.

#### **D. Principles**

The full list of principles that describe the direction and form of future development and revitalization efforts in Piqua are listed in the Land Use Chapter. These principles focus on the quality, pattern, form, character, and organization of development and address a desire to strengthen the quality of the physical environment. They were developed through extensive consultations with the public and City staff. Many of these principles relate to housing and neighborhoods and were utilized in formulating the objectives and strategies of this chapter. Please refer to the Land Use Chapter for the complete list.

#### **E. Objectives and Strategies**

Outlined below are objectives and strategies to guide decisions related to housing based on the findings from the assessment of existing housing conditions, and demand for new housing in Piqua. The intent of these objectives and strategies is to achieve the Housing Goal and continue to make Piqua an attractive and desirable place to live, work and play.

##### **Objective X**

##### **Promote the enhancement and redevelopment of existing neighborhoods.**

Residents of Piqua are interested in creating and maintaining attractive neighborhoods that they can take pride in. The public meetings held as part of this Comprehensive Plan update revealed residents place a high priority on community appearance.

A number of neighborhoods have been identified as needing improvements, especially concerning property maintenance issues. When



These images are examples of how warehouses (similar to those in Piqua) have been converted into residential or mixed use structures.

Adaptive reuse can be challenging in and around the central city or core. Suburban storm water standards are often unnecessarily applied to urban developments as they are part of the zoning or development regulations.

properties are cleaned up, it is less likely to lead to further deterioration in the neighborhood. To improve the appearance of properties requires the ongoing efforts of local area residents, businesses and civic groups. The focus should be on redevelopment, enforcement, education, clean-up, and beautification projects. The following strategies suggest tools and programs which should be considered as part of the implementation of this objective.

**Strategies**

**HX.X Stabilize existing neighborhoods and districts:** By reinvesting in the downtown and older surrounding neighborhoods Piqua can reinvigorate the core and begin to reverse the development trends that contribute towards deteriorating neighborhoods.

**HX.X Identify appropriate locations for compatible infill housing to replace vacant or underutilized sites in existing neighborhoods.**

Architecturally compatible infill housing provides communities with an alternative to continually growing outward. By focusing investment and energy on the downtown and older neighborhoods, infill developments can catalyze revitalization in neglected or abandoned sites and structures. Several strategies should be used to spur infill development, including upgrading core infrastructure and amenities (such as parks and community centers); and modifying zoning standards to permit mixed-use development at higher densities.

**HX.X Develop standards to allow for residential adaptive reuse in existing neighborhoods.**

By encouraging residential adaptive reuse through more flexible zoning regulations, jurisdictions can generate more housing, diversify housing stock, offer compatible mixed-use opportunities, preserve historic character, and restore underutilized or deteriorating buildings to a useful purpose.

Many redevelopment projects would require development/zoning standards to be modified. Typically, the same standards that apply to suburban lots/development also apply to urban lots/development. This makes it difficult to redevelop these areas without development waivers that create time consuming and costly obstacles for would be developers. . Many different kinds of buildings in Piqua can be converted to a residential use. Examples from other communities include old school buildings, hotels, hospitals, warehouses, and factories. Historic preservation tax credits and programs should be considered to help fund conversions of historical or architecturally significant buildings.

**HX.X Continue to develop tools and establish standards to ensure new development compliments existing neighborhood character and creates an accessible, pedestrian friendly environment.**

Tools such as architectural design guidelines serve to preserve small-town character, ensure that new development compliments historic buildings, and create an accessible, pedestrian-friendly environment. Besides addressing fundamental issues such as building height, width, and setbacks, design guidelines can also focus on elements such as signage, materials selection, streetscape improvements, public spaces and landscaping.

**HX.X Market local neighborhood improvement successes stories and communicate techniques.**

By publicizing and promoting neighborhood success stories, Piqua can recognize local leaders and encourage continued revitalization efforts. Recognizing local successes is also a way to share local expertise and innovations with the public and development community.

**HX.X Continue to promote street tree plantings, as well as community gardens, and similar public landscape features.**

Greening efforts can have profound and positive impacts on a community and the environment. Tree planting improves public spaces and increases property values, while providing shade and reducing water runoff. Pocket parks and community gardens can transform vacant lots into community assets, offering green space and recreational opportunities for neighborhood residents.

**HX.X Promote beautification efforts to define streetscapes in order to create a distinct sense of place and destination within communities and neighborhoods.**

The establishment of streetscape guidelines and beautification programs can help communities maintain a distinct character, and ensure that new development respects existing historic and natural elements. Regulations regarding building scale and design, sidewalk and bike lane specifications, street lighting, landscaping, public art, and placement of utilities can also help a community define its corridors and create a unique sense of place.

**Objective HX**

**Support homeownership by initiating and supporting public communication and education outreach programs.**

Part of the challenge to increasing homeownership rates is access to knowledge concerning “how to” purchase property efficiently and effectively. Public outreach and educational seminars that address housing options and opportunities would help inform residents about residential opportunities. Outreach efforts need to address how to access incentives, not just fiscal incentives but also technical assistance and reduced closing costs for homeowners and buyers.

**Strategies****HX.X Organize community forums to address housing strategies and opportunities.**

Community forums would provide an excellent opportunity for education and information-sharing regarding programs, policies, and trends that address a diverse housing market. Forums also spur collaboration among stakeholders that are involved in the sale and marketing of housing in the Community to come up with new ideas to enhance the local housing market.

**HX.X Provide ongoing educational outreach regarding housing market and development trends.**

Piqua can play an important role in creating public awareness about national trends that may impact the local housing market. This can also apply to the development community, with an emphasis on housing trends that take advantage of urban living and city and town lifestyles. An emphasis should be placed on managing growth and the benefits of promoting infill and redevelopment of underutilized sites in existing neighborhoods.

**HX.X Sponsor homebuyer assistance programs**

Homebuyers sometimes need education and assistance in order to obtain financing to meet their needs. By creating and/or supporting specific financial incentives, such as low interest loans for investment in redeveloped properties, homeownership rates can increase and help revitalize neighborhoods.

**Objective HX****Provide a variety of housing choices.**

As demographics shift and family structures change, communities need housing options that can accommodate a variety of household sizes and types. Housing choices should be available in a range of locations, types, and prices that meet the needs of all local residents. The following strategies suggest providing a variety of housing types in order to diversify the local housing stock to compliment the demographic trends in the Community.

**Strategies****HX.X Create programs which provide incentives to developments which provide a diverse supply of housing.**

Communities should encourage diverse housing development. A diversity of housing types include new and rehabilitated detached and attached single family, duplexes, multiple family, cooperatives and condominiums. Incentives can be used to target specific types of development and enhance housing options in many communities. Certain incentives may include density bonuses, fee waivers, and a streamlined approval process.

**HX.X Explore options for allowing accessory dwelling units.**

Many terms are used to refer to accessory dwelling units – granny flats, garage apartments, carriage house apartments, and ancillary dwelling units (ADU). Accessory apartments and additional single family structures can take a variety of physical forms and offer many benefits. Existing and proposed neighborhoods and zoning districts should be reviewed for the appropriateness of incorporating ADU’s as a permitted or conditional uses. This too, may require a modification to the current codes to permit this accessory use type in the residential districts.



The image above is of Sandal Subdivision, a relatively new development off of North CR 25-A in northeast Piqua. While the design needs improvement, the product type is an example of an existing “move down” option that is available. The image below is an example of an executive housing option that exist at The Greens of Springcreek, a new development underway off of Hertzler Road north of Piqua.

**HX.X Expand housing options for “move downs”.**

A variety of senior housing options will become more important as the baby boomers age and change the demographic makeup. About 30% of the market in Piqua is driven by “move-downs” or those who have downsized due to retirement, empty nest, divorce, lifestyle choices, and other reasons. It is important that there are a variety of housing types available to this portion of the market to prevent residents from “moving out” to find desirable housing that meets their needs.

**HX. Ensure an adequate supply of executive housing exists to attract new businesses and industries.**

As noted in the market assessment, Piqua will generate demand for some higher-income housing over the next five years and it is assumed that homebuilders will step forward to meet that demand. From an economic development perspective the City should ensure that the housing follows the executives, not the other way around. The City should support new developments that are inline with the Land Use Principles and provide new housing options for the higher-income market.

**Objective HX****Maintain and improve older housing stock.**

Several issues related to Piqua’s older housing stock are impacting the overall image and marketability of existing neighborhoods. Among these issues are the age and design of the housing stock, the high percentage of single-family homes (a number of which have been converted to multi-family) used as rentals (with resulting management and maintenance issues), relatively high rental vacancy rates in older housing, and an overall concentration of poverty in older housing stock.

**Strategies****HX.X Improve single-family rental housing.**

A large percentage of the rental housing stock (approx. 35%) is single-family homes in single-family neighborhoods. A number of these properties

have fallen into disrepair and create areas that appear abandoned, neglected and can create public safety issues. There is currently an ongoing effort to work with property owners and neighborhood residents to address this problem. These efforts should continue.

**HX.X Evaluate the impacts of current code enforcement policies and practices on neighborhood stabilization.**

The City should annually review their code enforcement policies and practices. In doing so, successful policies can be identified and promoted as well as pinpointing problem areas where code enforcement needs to be reassessed or reinforced.

**HX.X Support neighborhood policing.**

Neighborhood or community policing means being committed to broadly focused, problem-oriented policing and requires that police be responsive to citizen demands when they identify local problems. It is most effective when combined with community development programs.

A Community Oriented Policing program that attempts to empower and encourage citizen participation would be a good example of such a program.. This type of program is typically supported by the local policing authority who assigns personnel to provide community oriented policing in their designated neighborhoods and business districts.

**HX.X Make infrastructure improvements in older neighborhoods.**

Public investment in neighborhoods experiencing physical deterioration can often spur private investment. This includes everything from the resurfacing of streets, providing curbs and gutters, improving sewer and water lines, and providing landscape/beautification improvements. Improving the appearance of neighborhood streets will enhance the overall image of a particular neighborhood.

**HX.X Create Neighborhood Improvement Districts (NID)**

Within several targeted older residential sections of Piqua, there is the need to encourage pro-active re-investment in housing for homeownership. A Neighborhood Improvement District (NID) initiative is recommended to accomplish this through stronger regulation and enforcement, as well as through financial and other incentives. The NID is aimed at strengthening, not replacing, existing City staff efforts to improve code enforcement and housing quality in central city neighborhoods.

**HX.X Develop a rental licensing program.**

Code enforcement and other regulatory tools are being applied to the extent possible within targeted neighborhoods in Piqua. In addition to stronger code enforcement, there is the opportunity to develop a rental

licensing program that requires landlords to meet certain standards in order to receive renewals on their licensing for rental property. Such programs require landlords to register and obtain a license for their rental units. This allows for better tracking and verification of rental properties. The property is treated as a business enterprise and is therefore subjected to standards that can be imposed by the City in order for landlords to obtain or renew a license.

**HX.X Regularly track the licensing program.**

Once a licensing program has been instituted, the City should create a database of rental properties (included those whose households are receiving housing assistance) and track their locations, condition, incentives, and enforcement issues. A portion of the license fee can be used for this purpose, while other portions of the fee may be used to fund a “Paint and Porch Program” (see below) or interim enforcement activities.

**Objective HX**

**Initiate marketing strategies to attract and retain homeowners.**

It is important for Piqua to diversify the housing mix and capture a diverse group of residents needed to support the local economic demands. Outlined below in this section are a number of strategies that look at how to effectively promote the Piqua housing market in a regional context.

**Strategies**

**HX.X Develop a marketing committee to promote the residential market potential in Piqua**

It is recommended that Piqua encourage the creation of an informal housing marketing committee to work with brokers and property owners and increase the visibility and enhance the image of the City in the local and regional market.

The Committee can work to improve or create marketing materials that are targeted to a regional Miami Valley audience. The committee can also work with the media to ensure that information is made available on progress that the City is making on numerous fronts as well as housing incentives that may be available. Among the items that the committee might address or use to help change perceptions of Piqua in the regional market are improved school performance (see Economic Development Chapter in Existing Conditions Report), new industries, redevelopment efforts, new housing product, etc.

**HX.X Promote home tours and shows in Piqua.**

A marketing committee may work on establishing or expanding annual home tours for new and historic homes in the Piqua area to attract prospective home buyers from other parts of the region. Agents and brokers along with developers and builders would team with the committee to establish or

broaden the home tour. The tour should include the historic core and newly developed projects that meet the intent of the Land Use Principles.

**HX.X Work with local business to create relocation home packages.**

A marketing committee might also work with the Chamber of Commerce to package new homes with job offers to relocating professionals. Special builder incentives might be offered to professionals who are relocating from outside of the area. The incentives might be packaged with the benefits offered by the local companies.

**HX.X Enhance and create local amenities.**

As noted in the Housing Chapter of the Existing Conditions Report, there is a need to increase the amenity value of housing and neighborhoods if the City is to attract industry and professional workers. The City does have recreational amenities, which are already used to some extent by brokers as part of their marketing efforts. However, these recreation amenities are not “packaged” and marketed in a comprehensive way (such as through golf club discounts to new homeowners) to appeal to homebuyers. The amenity “package” should also be expanded to include more cultural and entertainment activities that enhance the quality of life for existing and incoming residents.

The market for additional cultural venues, programs, and for downtown retail should be explored further. As discussed in the Economic Development Chapter in Existing Conditions Report such amenities are also important for attracting business and for retaining the City’s “home-grown” professional labor force.