



Sandusky County, Ohio Housing Opportunity Analysis

Prepared For:

SANDUSKY COUNTY
Economic Development Corporation



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I. Executive Summary

This report represents a housing market assessment identifying market-supported opportunities in Sandusky County, Ohio. The following summarizes the key findings and conclusions contained within the market analysis.

It is DDA's opinion that within the next five years, a market exists for up to 1,000 new housing units in Sandusky County. A distribution of housing support by development type is included in the following table:

Market-Supported New Housing Development
Five-Year Projection
Sandusky County, Ohio

Housing Demand by Type				
	For-Sale Housing	Rental Housing	Memory Care	Total
5-Year Total	460 - 478	375 – 400	85 - 118	920 - 996

Optimal market support assumes a variety of housing types, price points, and locations.

There is a limited base of modern housing alternatives in Sandusky County. Housing development simply is not keeping pace with household demand.

- Single-family homes with just a single bathroom accounted for 37.3% of the home sales in Sandusky County since 2020.
- The median year built of homes sold in 2024 was 1949, ranging from 1920 in the Gibsonburg Exempted Village School District to 1969 in a small portion of the Margaretta Local School District within the county corporate limits.
- From 2022 through 2024, fewer than 30 single-family building permits have been issued each year, compared to 42 to 52 from 2017 to 2021.
- More than three-fourths (78.7%) of the market-rate rental housing in Sandusky County was built in the 1960s or 1970s.

The lack of modern housing options in Sandusky County has significantly affected the area's demographics and hindered its ability to attract new workers.

- Sandusky County had the largest decline in population of the surrounding counties and tied for the least household growth during this period at 1.1% (tied with Seneca County).
- Sandusky County residents remain in their homes longer than those in the region and statewide. Less mobility in an area is often indicative of markets with limited housing availability and/or variety.
- Sandusky County has the highest in-commute rates for local workers among the surrounding four non-metropolitan counties.

For-Sale Housing

Accounting for current housing gaps and a continued rate of single-family building activity of approximately 85 homes, DDA estimates market support for 460 to 478 homes within the next five years. A distribution of projected for-sale housing market support by price point follows.

New Home Price Range	Price Range	Total For-Sale Demand
Low-to-Moderate	\$250,000 to \$299,999	200 - 210
Moderate	\$300,000 to \$349,999	114 - 118
Moderate-to-High	\$350,000 to \$399,999	102 - 104
High	\$400,000 and Higher	44 - 46
<i>5-Year Projected Total</i>		<i>460 - 478</i>

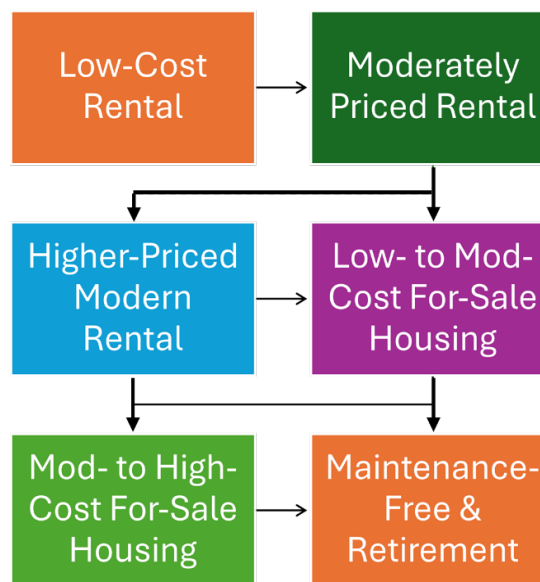
An estimated 15% to 20% of the for-sale demand, or 69 to 96 units, is anticipated for condominiums, villas, or patio homes. The number of attainable maintenance-free housing units can be increased by offering a product with lower monthly Homeowner Association (HOA) fees. A lower HOA fee of approximately \$100, limited to lawn and snow removal costs, could be an attractive incentive for potential buyers.

As a percentage, the most significant housing gap is in for-sale housing priced between \$150,000 and \$250,000, a range that generally exceeds current construction costs. Numerous stakeholders indicated that this is the most needed price point for for-sale housing. And while builders can't afford to build and sell homes at this price point, increasing the availability of existing homes in this price range can be addressed by offering a balanced housing continuum.

Housing Continuum

People move an average of nine times throughout their lifetimes. As household dynamics change over time, so do families' needs for different types and prices of housing. A balanced housing continuum is one in which a variety of housing options are available to accommodate a household's housing preferences. The availability of housing options in a community, or lack thereof, can significantly shape its demographics and business profile.

One way to increase the availability of lower-priced housing is to offer more maintenance-free housing to older adults who are more likely to want to downsize and reduce maintenance. Another indirect way to increase availability in the \$200,000 to \$250,000 price point is to offer homeowners more modern, larger homes in the \$250,000 to \$350,000 range.



A balanced rental housing market is also essential, serving as a feeder for first-time homebuyers, affordable housing for workers and families, and a place for households that choose to rent rather than own.

Rental Housing

The current rental housing market conditions, area demographics, and area employment dynamics support up to 400 total units within the next five years.

Rental Housing Type	Total Market-Supported Units	Collected Base Rent by Bedroom Type		
		One-Bedroom	Two-Bedroom	Three-Bedroom
Low- to Moderate	104 – 115	<\$900	<\$1,200	<\$1,500
Market-Rate Housing	271 – 285	\$900+	\$1,200+	\$1,400+
Total	375 - 400			

There are nearly 2,000 renter households in Sandusky County who can afford the market-rate rent listed in the table above. These renters earn more than 75% of Area Median Income (AMI), ranging from a one-person household earning \$46,000 or more a year to a three-person family earning \$60,000 or more a year. Higher rent levels are attainable in larger-scale projects of approximately 100 units that offer a comprehensive amenities package.

Achieving development for lower-income housing is predicated on a competitive application process with limited funding pools. DDA estimates that the attainable low-income housing development threshold is likely 65 total units per project, given the current OHFA application scoring.

HUD's Section 202 program, a low-income senior program, can potentially provide the remaining support for low-income housing.

Senior Care Housing

The assisted-living or residential care sector appears to be accommodated with the current inventory, especially with the planned reopening of the former Randall Residence of Fremont facility as The Woodlands of Fremont.

However, there is market support for more specialized memory care units/facilities. Based on current market conditions and senior affliction rates, two more memory care facilities can be added to Sandusky County over the next five years.

Type of Housing	Monthly Base Rate	Unit Demand Projection
Memory Care	\$6,500	85 - 118

The projected demand is for facilities that are solely memory care or have a designated wing within an assisted-living facility.

Designated memory care areas or facilities are unique from standard assisted-living facilities, often offering sensory therapy using a variety of activities to stimulate the senses and enhance cognitive function.



Barriers to Housing Development – Possible Solutions

Infrastructure and housing costs have limited housing development in Sandusky County. A more detailed discussion of these problems and possible solutions follows.

1. Cost of Infrastructure

Local stakeholders cited the cost of infrastructure as the single most significant limitation on housing development in Sandusky County. This is a common issue throughout Ohio. We are aware of several developments in Sandusky County that have stalled due to projected infrastructure costs. To further illustrate this issue, DDA has provided a pro forma example below of the calculated costs, financing, and return on investment related to the development of a small-scale subdivision using conventional financing. The example assumes development costs associated with 36 lots on a 10-acre tract. DDA interviewed local and regional builders and lenders for key data inputs.

Development Costs Example: 36-Lot Subdivision

Acreage	10
Market Value	\$202,500
Total Lots	36
Average Lot Dimension	75' x 130'
Lot Acreage	8.14
Infrastructure Estimated Lineal Feet	1,350'
Right-of-Way (ROW) - Double-loaded Street	60'
ROW Acres	1.86
Estimated Infrastructure per Lineal Foot Cost	\$533
Gross Infrastructure cost	\$720,000
Private lot prep for builder (est +20%)	\$180,000
<i>Estimated total land development costs</i>	<i>\$900,000</i>

The market value of the land is based on the average transitional farmland value in Northwest Ohio (source: The Ohio State University, Western Ohio Cropland Values).

Applying a lineal cost per foot of \$533 to an estimated 1,350 lineal feet of infrastructure yields a total infrastructure cost of \$720,000. An additional 20% was estimated to grade and prepare the lot for a homebuilder.

Financing and Property Taxes Example: 36-Lot Subdivision

Private Construction Loan Amount	\$585,000
Loan Equity (35%)	\$315,000
Principal Payments (yrs 2 through 5)	\$34,664
Interest Carry (yrs 1 through 5)	\$204,750
Remaining Principle on Loan	\$550,336
Property Value at Time of Acquisition	\$202,500
Property Taxes	\$85,191
Total Developer Expenses	\$1,392,441
Total Revenue	\$1,422,900
Profit	\$30,459
Return on Investment	2.2%

DDA did not finance the acquisition of the land, conservatively assuming it was either free and clear or paid in cash.

Loan payments were based on a 7% interest rate and a 25-year term, with the first-year interest-only payments.

The total revenue is based on lot sales prices starting at \$37,500 with annual increases of 3%. Assuming the developer can sell the lots within five

years is considered somewhat aggressive, but it is used to show the necessary risks associated with the development. Based on the example, the potential return on investment (ROI) for a developer is 2.2%. This is considered an extremely low ROI and generally not worth the risk to most developers. Developers typically need a 10% or higher ROI to risk subdivision development.

a. Tax Increment Financing (TIF)

Residential TIFs have been successful in Ohio in funding residential development. The nearby community of Wauseon, in Fulton County, Ohio, successfully used a TIF to add 13 lots to a residential subdivision, Arrowhead Trail. Another Residential TIF was used recently in Dover, Ohio, for a 30-lot subdivision, Crimson Cove.

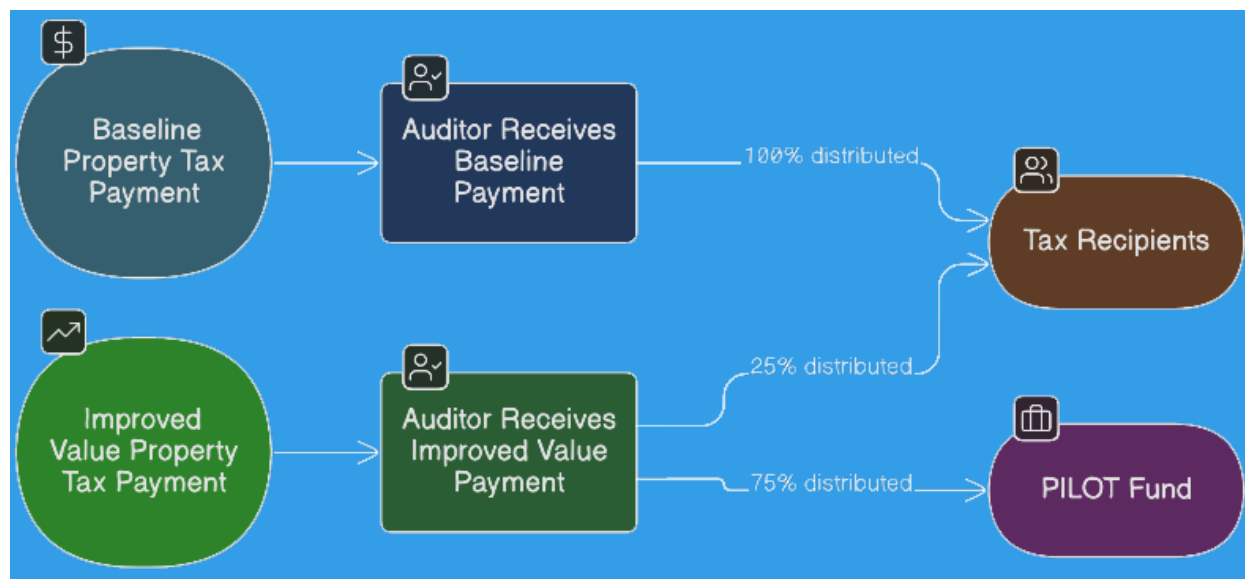
Ohio legislation allows a maximum TIF term of 30 years, with possible extensions. The maximum term that does not require local school board approval is 10 years, with a 75% exemption. TIFs lasting more than 10 years, or exempting more than 75% of property taxes, require approval or an alternative compensatory agreement from the local school district. A 30-year non-school TIF is the exception.

10-Year TIF

The 10-year TIF typically provides a 75% exemption from property taxes on improvements in value. These exempt property taxes are still paid to the county auditor, but the funds are diverted to a PILOT fund for later reimbursement of the developer's eligible infrastructure costs. Property taxes on the current value of the property (baseline) plus the remaining 25% of property taxes on the improved value are distributed to the following tax recipients.

Property Tax Recipients	
911 Service	Parks District
City/Village	School of Hope
County general fund	School District
Drug Task Force	Senior Citizen Levies
Health	Township
Libraries	Vocational School
Mental Health	Seneca County Ambulance (Green Springs only)

The illustration below shows the distribution of property taxes under the TIF program.



Using the development example on Page 4, cumulative property taxes on improved value have been calculated over a 10-year TIF period. Based on lot prices of \$37,500 and home prices of \$275,000, the estimated cumulative property tax on improved value is nearly \$1 million. The \$744,310 taxes diverted via PILOT cover the estimated cost of infrastructure (\$720,000).

Improvement Type	Estimated Cumulative Property Taxes		75% PILOT Fund	25% Tax Recipients
	Baseline	Improved Value		
Lots	\$78,638	\$356,492	\$267,369	\$89,123
Homes	-	\$635,921	\$476,941	\$158,980
Total	\$78,638	\$992,413	\$744,310	\$248,103
Assumptions: Annual home sales are limited to six homes spread over seven years. The county's 2024 median total millage rate of 68.4 was used to calculate property taxes. Tax collections occur a year after valuation, so in this example, infrastructure construction starts in year one, and the valuation is in year two. Therefore, the improved values do not begin until year three. Projected annual increases in lot and home, and property taxes were not included in this analysis.				

Not only does the TIF help cover infrastructure costs, but the development also brings three times more tax dollars to schools and other tax recipients than if the property were not developed.

To further incentivize developers' use of the Residential TIF program, communities should work with the developer to secure funding from the Ohio Department of Development's new Residential Development Revolving Loan Program. This program is available to counties with a population of fewer than 75,000, such as Sandusky. The allowable loan limit amount is the lesser of 50% of the cost of infrastructure or \$30,000 per single-family dwelling served by the infrastructure. The loan rate is set at the federal rate, currently 4.0%, which is well below conventional financing rates.

More Aggressive TIF Scenarios

Communities and Port Authorities can offer developers lower lending rates through bond issuance. Some communities have reservations about this tactic, but developer guarantees can reduce investment risk.

A 30-year TIF District can encompass 300 contiguous acres and allow developers to fund the program for use in other developments. The school board and individual property owners will need to agree to the creation of the TIF District. We recognize that there are different variations of a TIF program that may be explored, such as grouping individual parcels under a larger Parcel TIF.

b. Community Reinvestment Acts (CRA)

The Community Reinvestment Area (CRA) Program is a direct tax-exemption incentive benefiting property owners who renovate existing buildings or construct new ones. This program permits municipalities or counties to designate areas where investment has been discouraged as a CRA to encourage revitalization of the existing housing stock and the development of new structures (source ODOD).

There are two CRA types: Pre-July 1, 1994, and Post-July 1, 1994. The Pre-1994 CRA allows a 100% property tax exemption for anything built within the designated area. Post-1994 CRAs allow a 100% exemption for residential (structures with fewer than four units), but require owners of commercial

and industrial construction to negotiate a share of tax exemption or abide by a lower pre-approved tax exemption in a CRA agreement. For example, in the City of Bellevue's five Post-1994 CRAs, commercial projects, including residential of four or more units, have to pay a service payment annually of 25% to Bellevue City Schools and 1.5% to EHOVE Career Center in lieu of taxes.

The City of Bellevue has Pre- and Post-94 CRAs, the City of Fremont has Pre-94 CRAs, and the City of Clyde has a Post-94 CRA.

Residential - Single-Family Development Benefit

There are single-family subdivision developers who are currently using CRAs, lowering their tax liabilities and enabling 15-year abatements to homeowners. While the tax abatement is a tremendous savings to the homebuyer, the value to the developer is more modest. Applying the CRA to the 36-lot development example would yield approximately \$45,000 in savings and increase the ROI to 5.7%, which is an improvement but still considered a relatively low return.

Commercial- Rental Housing Development Benefit

CRAs are among the most popular incentives for multifamily housing builders, especially those established before July 1, 1994, because of the 100% exemption.

Without a CRA, a newly built \$10 million large-scale apartment development in the Fremont City School District would require the developer/owner to pay approximately \$155,000 in property taxes annually, equating to more than \$2.3 million over 15 years.

Tax abatements are now expected for new multifamily development. The Pre-1994 CRA for Fremont is based on corporate limits as of 2019. Pre-94 CRAs can be revised or expanded twice and still retain the 100% exemption. It is our understanding that the City of Fremont may alter its CRA one more time. We recommend that any further expansion include parcels on the west side of Fangboner Road north of US-20.

c. Capital Lease Program – Sales Tax Exemption

The Capital Lease Program is a public-private partnership that provides sales tax exemptions for developers on materials used in the development's construction. We encourage communities to work with the Erie County Port Authority to add a sales tax exemption option for developers of eligible multifamily projects.

The value of the sales tax exemption is for larger-scale projects with a single ownership group and lender. The sales tax benefits for the infrastructure of single-family subdivisions are insufficient to cover the program's expenses (legal and organizational fees). For this reason, we recommend promoting the program for multifamily development.

d. Residential Economic Development District Program (REDD)

The Ohio Department of Development's (ODOD) newest grant program, REDD, provides funds to communities to support the creation of workforce housing near major economic development projects throughout the state. The program is competitive with approximately \$10 million in funds for

the first award round. Eligible projects must be within a 20-mile radius of major economic development, as defined by ODO. Only projects in the western portion of the county (the Gibsonburg and Woodville areas) are within the 20-mile radius and are considered eligible for the program. There are other requirements and scoring for the program that, in our opinion, effectively limit opportunities for Sandusky County. Specifically, projects must be at least 100 units, and the highest-density projects score the most points.

2. Cost of For-Sale Housing Higher Than Greatest Demand

The permitted building values have escalated post-COVID, increasing from an average of \$216,555 in 2019 to \$340,556 in 2024, a 57.3% increase. Because of rising material and labor costs, on-site stick-built custom home builders are at a disadvantage in addressing Sandusky County's most significant price-point need: housing under \$300,000. Three lower-cost building concepts can address this housing issue.

a. *Produce more attached one-story single-family housing.* Developers can typically lower per-unit costs and sale prices with attached housing due to shared walls and roofing, as well as cost savings from landscaping and driveway construction. Blue Heron Villas is a good example of this type of development. While it is a rental development, this design is also a proven market-accepted for-sale housing concept.



Blue Heron Villas (Rentals)

b. *Modular homes provide the opportunity to provide quality housing priced in the \$200,000s.* Modular homes are prebuilt in a factory and assembled on-site on a foundation. Within the past decade, designs have become indistinguishable from the conventional built-on-site single-family home.



Carlisle Model - JDM Homes

c. *Jump into the development business.* Williams County Port Authority has built and sold 14 workforce homes, with two currently for sale and another under construction, bringing the total to 17. They have several approved floor plans and bid the construction out to independent contractors. Like a bank, they provide construction draws or monies to contractors based on work completed.



Williams County Port Authority home for sale - Montpelier, OH

The port authority works with the local land bank to acquire lots at below market prices. Homes are priced under \$200,000. A house in Montpelier, Ohio (see photo on the right) has a \$180,000 contingent sale price for a three-bedroom/two-bath home of 1,040 square feet (source: Realtor.com).

Summary

Sandusky County has all the underlying demand components to realize new housing development: a stable employment base, low crime, affordability, and above-average-rated school districts. However, the area currently has limited housing options, especially modern housing. The result has been that Sandusky County is retaining and attracting fewer residents than the outlying counties.

To change this dynamic and attract local and out-of-market developers to the area, it will be essential to employ the Residential TIF program and the Sales Tax Exemption Program, and to adopt some pro-housing actions to facilitate development.

Finally, achieving optimal development of the projected housing demand requires a variety of products, locations, and price points. It will be important for government officials to proactively communicate the desire for new housing development in their community, including rental and for-sale units, and, even more importantly, to implement pro-housing development actions to attract developers and facilitate development.

Following is a list of examples of ways to promote housing production (source: Ohio Department of Development).

- Increasing the rate at which permits for housing are reviewed.
- Expediting the review of permits for a diverse range of housing developers.
- Subsidizing or decreasing costs related to water or sewer connections and extensions for major workforce housing projects.
- Acquiring or readying sites that are ready to be financed and built upon by developers.
- Reducing or eliminating impact, inspections, and plan review fees for housing developers.
- Adopting a zoning plan that includes promoting higher density, smaller lot size, and minimum setback requirements.
- Developing a comprehensive plan that promotes diverse residential development options.
- Having no or minimal parking requirements for developments that include residential units.
- Conducting a traffic study, improving water or sewer infrastructure, improving roads, or permitting both rigid and flexible paving types.
- Developing partnerships to expand the provision of sewer and water services to new areas.
- Promoting the use of non-traditional building structures such as modular or manufactured homes.

Potential Housing Development Site Example

DDA has provided examples of development sites for a variety of housing products throughout Sandusky County. Based on our preliminary research, all sites appear proximate to utilities. Further research should be conducted to assess the availability and connectivity of utilities. Site examples that are available for purchase will be noted. Not all property owners were contacted regarding the status of their properties. Therefore, the inclusion of their properties in the list is for example purposes only.

Three development type examples are included:

1. For-sale housing extension from existing infrastructure.
2. Legacy infill sites
3. Multifamily rental sites

Projected housing demand is provided countywide; for each example, key school district demographic and economic data are included for context.

Below are the example types provided by the community and the school district.

Community/School District (SD)	For-Sale Extension	Legacy Infill	Multifamily Rental
Bellevue/Bellevue City SD	X		
Clyde/Clyde-Green Springs EVSD	X		X
Fremont/Fremont City SD	X	X	X
Gibsonburg/Gibsonburg EVSD	X	X	
Woodville/Woodmore Local SD	X		

1. For-Sale Housing Development Scenario – Extending from existing infrastructure/roadways

Bellevue, Ohio – Bellevue City School District

2025 School District Demographics	
Total Population	13,029
Total Households	5,373
% Change 2020-2025	+0.5%
Average Household Size	2.39
Homeowner %	72.8%
Renter %	27.2%
Median Income	\$66,056
Median Age	41.7

Employment Trends	
Total Local Employees	4,658
In-Commuters	3,400
Live/Work Residents	1,258
Resident Out-Commuters	5,029
White Collar Occupation	49.4%
Blue Collar Occupation	36.5%
Services Occupation	14.1%

Sources: ESRI Incorporated and 2022 Census' Longitudinal Employer-Household Dynamics (LEHD)

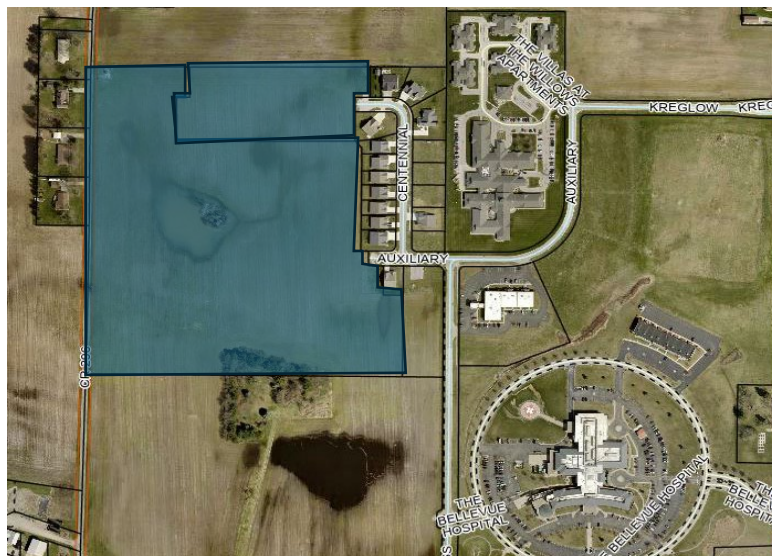


Example of attached and detached for-sale housing development opportunity.

The example parcel is adjacent the new Prairie Ridge development including maintenance-free patio homes and detached single-family homes and lots. The site, finished lots, and other tracts are currently listed for sale.

Owner: Bellevue Hospital
Parcel ID: 03-60-00-0150-01
Acres: 26.75
Listed for sale: \$400,000 (source: Realtor.com)

Owner: Prairie Ridge LLC
Parcel ID: 03-60-00-0150-05
Acres: 4.74
Not listed for sale.

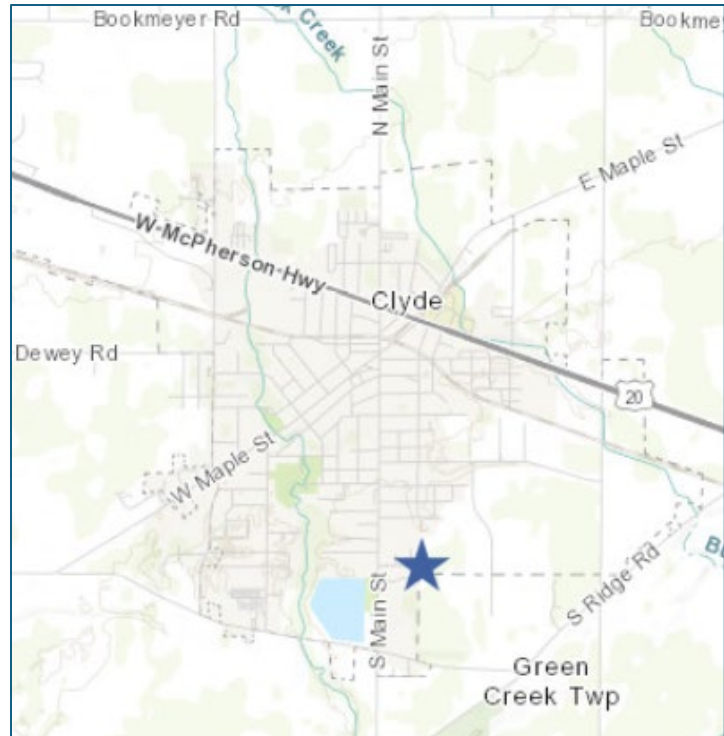


Clyde, Ohio – Clyde-Green Springs Local School District

2025 Demographics	
Total Population	12,277
Total Households	5,025
% Change 2020-2025	+0.5%
Average Household Size	2.40
Homeowner %	78.7%
Renter %	22.3%
Median Income	\$62,631
Median Age	43.2

Employment Trends	
Total Local Employees	7,050
In-Commuters	5,702
Live/Work Residents	1,348
Resident Out-Commuters	4,721
White Collar Occupation	49.2%
Blue Collar Occupation	39.2%
Services Occupation	11.6%

Sources: ESRI Incorporated and 2022 Census'
Longitudinal Employer-Household Dynamics (LEHD)



Owner: Wilson/Warnecke, LLC

Parcel IDs: 32-60-00-0050-00; 32-60-00-0051-00; 32-60-00-0053-00

Acres: 2.85; 4.08; 20.29

Not listed for sale.

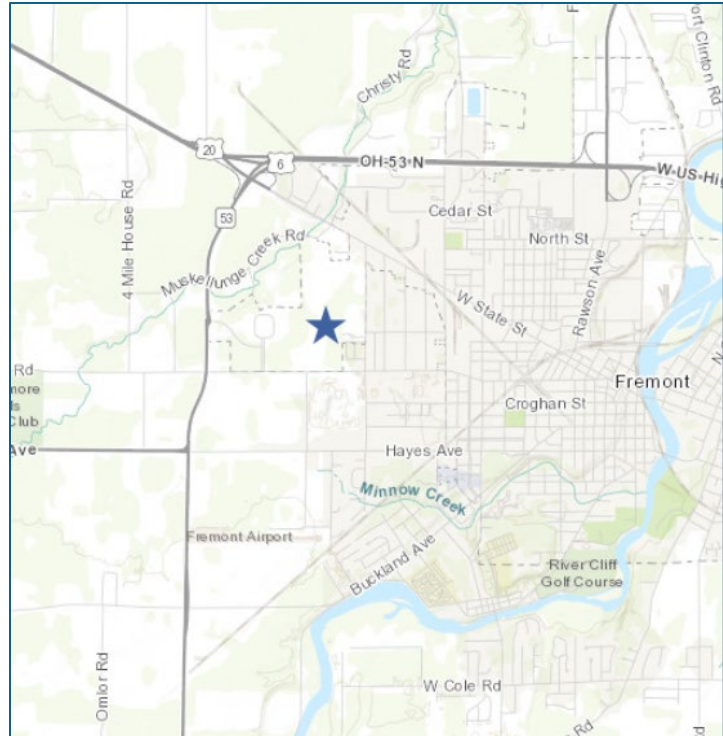


Fremont, Ohio – Fremont City School District

2025 Demographics	
Total Population	28,417
Total Households	12,360
% Change 2020-2025	+0.7%
Average Household Size	2.27
Homeowner %	69.9%
Renter %	30.1%
Median Income	\$60,406
Median Age	43.8

Employment Trends	
Total Local Employees	14,131
In-Commuters	9,188
Live/Work Residents	4,493
Resident Out-Commuters	8,696
White Collar Occupation	46.5%
Blue Collar Occupation	36.8%
Services Occupation	16.8%

Sources: ESRI Incorporated and 2022 Census' Longitudinal Employer-Household Dynamics (LEHD)



Owner: Genzman Enterprises of OH

Parcel ID: 32-60-00-0399-00

Acres: 100.62

Not listed for sale. Adjacent Terra State Community College and existing Kemp Street stub, new 16-lot subdivision, Cross Creek.

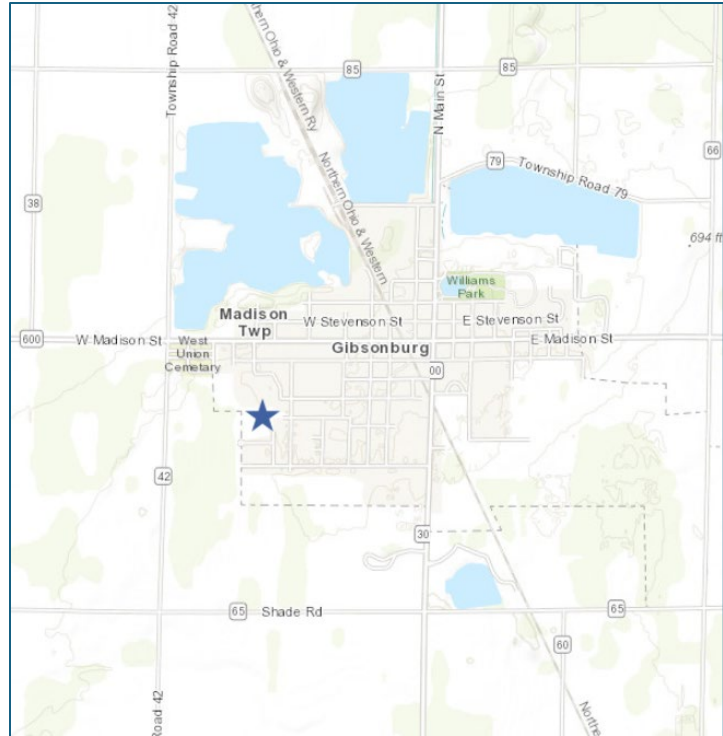


Gibsonburg/Madison Twp, Ohio – Gibsonburg Ex. Vlg. School District

2025 Demographics	
Total Population	5,016
Total Households	2,059
% Change 2020-2025	+0.1%
Average Household Size	2.41
Homeowner %	78.3%
Renter %	21.7%
Median Income	\$78,748
Median Age	44.6

Employment Trends	
Total Local Employees	926
In-Commuters	654
Live/Work Residents	272
Resident Out-Commuters	2,309
White Collar Occupation	49.6%
Blue Collar Occupation	33.8%
Services Occupation	16.7%

Sources: ESRI Incorporated and 2022 Census'
Longitudinal Employer-Household Dynamics (LEHD)



Owner: Gibsonburg Exempted Village School District

Parcel IDs: 25-23-00-0024-01 (parcel is in unincorporated Madison Township, but between Gibsonburg Village parcels)

Acres: 10.0

Not listed for sale.

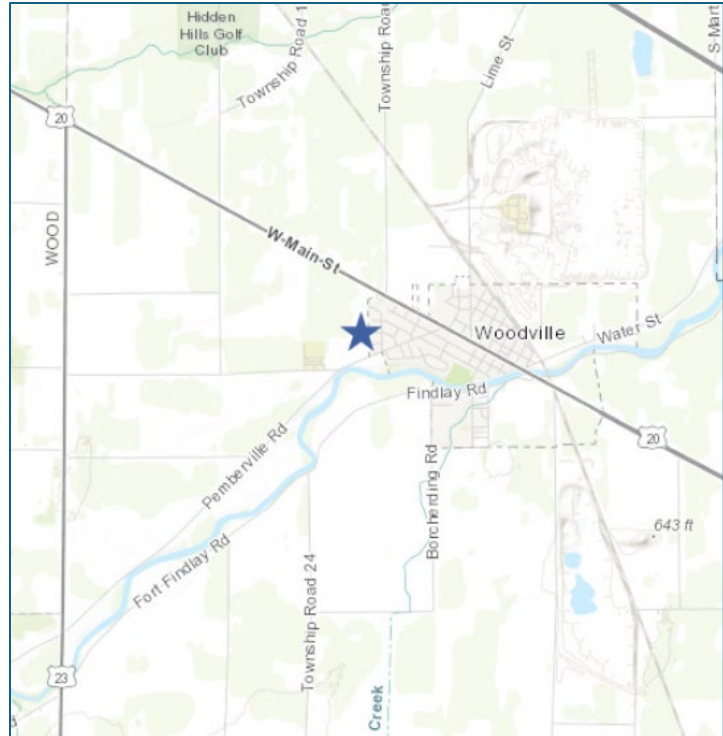


Woodville, Ohio – Woodmore Local School District

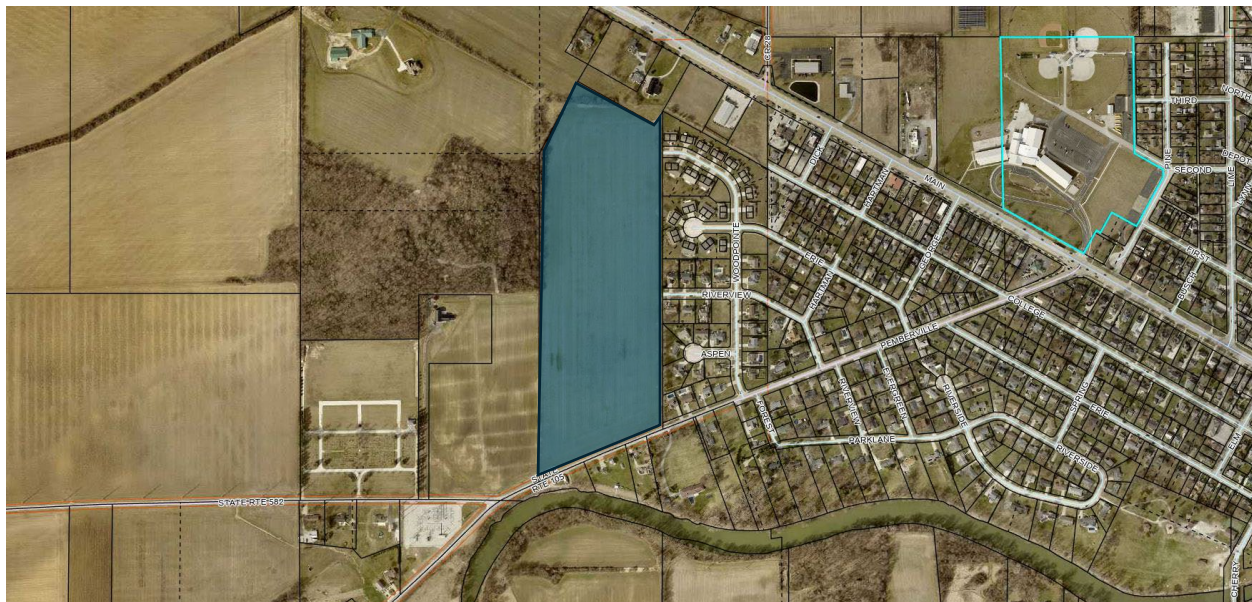
2025 Demographics	
Total Population	6,358
Total Households	2,652
% Change 2020-2025	+0.1%
Average Household Size	2.40
Homeowner %	81.7%
Renter %	18.3%
Median Income	\$85,339
Median Age	43.8

Employment Trends	
Total Local Employees	1,802
In-Commuters	1,544
Live/Work Residents	258
Resident Out-Commuters	2,767
White Collar Occupation	63.5%
Blue Collar Occupation	22.3%
Services Occupation	14.2%

Sources: ESRI Incorporated and 2022 Census'
Longitudinal Employer-Household Dynamics (LEHD)



Owner: Davies, R. Nigel & Trudy E Trustees
Parcel IDs: 30-60-00-0029-00
Acres: 33.69



2. Legacy Infill Sites

Several legacy infill sites have been vacant for years. In Fremont, although the general areas are positively perceived, the sites are small, and most of the outlying homes have low property values, likely deterring for-sale home builders. DDA recommends packaging the two Fremont sites together and allowing higher-density housing development, or improving the parcels into an attractive park with pathways, amenities, and seating to positively impact the values of surrounding homes.

Hayes School Site

Owner: Fremont City School District BOE
Parcel Numbers: 34-50-00-1418-00;
34-50-00-1427-00
Acreage: 2.72 total, not including utility and
right-of-way easement, splitting the two parcels



Clauss Cutler Site

Owner: City of Fremont
Parcel Number: 34-50-00-3200-00
Acreage: 3.14



The former Gibsonburg High School site presents an opportunity for single-family home development, however, roadway extensions through the site could be challenging. Consideration should be given to a cul-de-sac or courtyard development surrounded by maintenance-free housing.

Former Gibsonburg High School Site

Owner: Golden Bear Estates, LLC
Parcel Number: 27-23-00-0012-00
Acreage: 10.88



3. Multifamily Development

Fremont

The north end of Fremont along the State Route 53 corridor has a variety of resident amenities and has ease of access that will appeal to multifamily renters. The area's newest rentals, Blue Heron Villas is along this corridor.

This area also scores the highest in the county with the Ohio Housing Finance Agency (OHFA).

Owner: Shields, Linda L Trustee

Parcel IDs: 34-60-00-043-00

Acres: 27.78

Owner: Baker, Michael T & Jodi A/Surv.

Parcel IDs: 13-22-00-0006-00

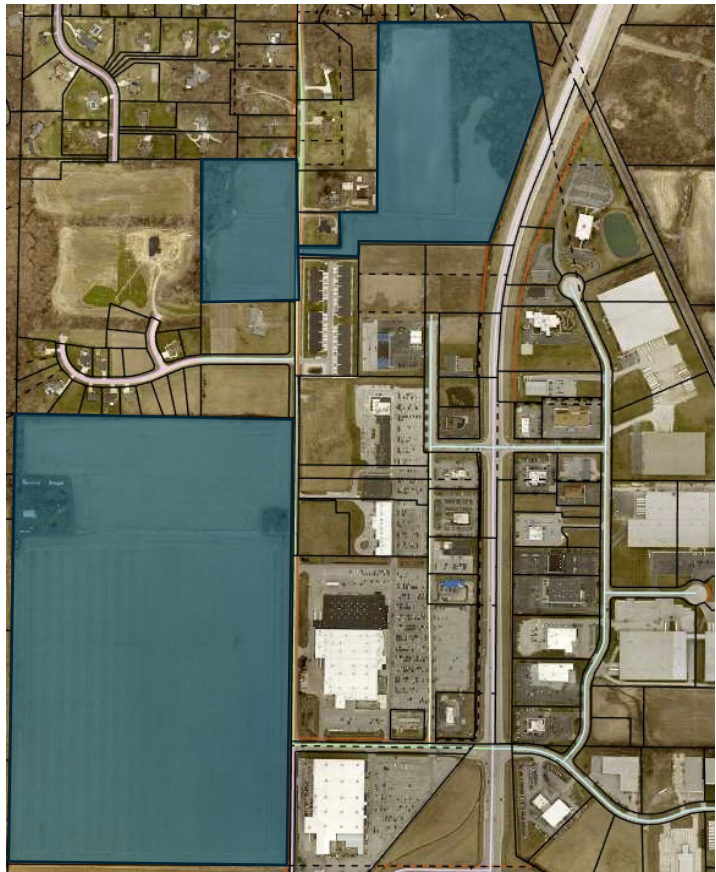
Acres: 10.0 (likely requires annexation)

Owner: Schlegel, Howard N.

Parcel IDs: 13-22-00-0005-00

Acres: 96.0 (likely requires annexation)

This area offers an excellent opportunity to develop a large-scale, market-rate apartment complex with approximately 100 units. Typically, at least 100 units are needed to justify the cost of amenities such as a pool, clubhouse, and exercise room.



Clyde

An opportunity exists for a modest rental development, similar to Blue Heron Villas, on the West McPherson Highway corridor near Whirlpool and a variety of restaurants and services.

Owner: Lantz Family AG Holdings LLC

Parcel IDs: 32-60-00-0176-07 & 32-60-0176-02

Acres: 5.93



Uses, Applications and Assumptions

Although this report represents the best available attempt to identify the current market status and future market trends, it is important to note that most markets are continually affected by demographic, economic and developmental changes.

This analysis also has been conducted with respect to a particular client's development objectives, and consequently has been developed to determine the current market's ability to support those particular objectives. For these reasons, the conclusions and recommendations in this study are applicable only to Sandusky County, Ohio.

This study represents a compilation of data gathered from various sources, including the properties surveyed, local records and interviews with local officials, real estate professionals and major employers and the use of secondary demographic material. Although we judge these sources to be reliable, it is impossible to authenticate all data. The analyst does not guarantee the data and assumes no liability for any errors in fact, analysis or judgment. The conclusions contained in this report are based on the best judgments of the analysts; we make no guarantees or assurances that the projections or conclusions will be realized as stated.

II. Introduction

Objective

DiSalvo Development Advisors, LLC (DDA) has analyzed the housing gaps and market-supported development opportunities for housing development in Sandusky County, Ohio.

Methodology

DDA's conclusions related to market-supported opportunities for housing in Sandusky County are based on analyses of housing market conditions and demographic and economic factors. A summary of the key issues considered in the analyses follows.

1. Stakeholder Interviews
 - Each stakeholder was asked what type of housing, if any, they believe is needed
 - Stakeholders were asked to identify any issues impacting housing development
 - Other items related to housing
2. Identification of Housing Market Conditions
 - For-Sale Housing - Annual for-sale housing sales trend data have been analyzed to assess the depth of the for-sale housing market.
 - Rental Housing – Rental data for conventional apartment properties were surveyed by telephone and in person.
 - Senior-Care Housing – Occupancy and rent data for senior care housing was analyzed with the senior housing population.
3. Demographic and Economic Summary
 - Household trends have been analyzed, including increases/decreases in households, incomes and tenures (owner/renter).
 - A review of major employers, labor force, unemployment rate and distribution of employees by industry type will be provided.
4. Housing Affordability
 - Comparison of cost-burdened households in Sandusky County with the region.
 - Local wages and occupations have been analyzed to assess housing affordability for the labor force.
5. Demand & Gap Analysis
 - Historic absorption/sales rates of rental and for-sale housing within the county.
 - Internal support – Demand from all households within Sandusky County.
 - External support – Demand from employees in Sandusky County residing outside Sandusky County.
 - Optimal absorption – Total achievable housing based on the experience of similar-sized markets.
 - Housing gaps in the county based on a comparison of area demographics/economics and the existing housing stock and market conditions.

III. Stakeholder Interview Summary

Stakeholder interviews started early in the process to inform DDA of issues, perceptions, and experiences with the local housing market and community. A total of 25 stakeholders were individually interviewed by Pete DiSalvo, DDA's President. A summary of key issues identified in the interviews follows.

Housing Need

Stakeholders cited a housing need across the board, except senior-care housing (i.e. assisted-living). The term affordable housing was commonly used.

- “Affordable” single-family for-sale housing with \$150,000 - \$250,000 indicated as the most needed price point
- Beginner homes, priced from \$150,000 and below
- All home prices needed
- Lowest-priced new build today is probably \$250,000 to \$275,000
- Need upscale rental housing, nowhere for young professionals, 20s and 30s to live
- Workforce housing, roommate situations, missing-middle, \$700 to \$1,200/month
- Single-story attached senior housing, maintenance-free, for rent or for sale

Housing Development Limitations/Hurdles/Obstacles

The cost of infrastructure was the consensus item noted as the single largest limitation on housing development in Sandusky County.

- Cost of infrastructure is too high
- Too expensive to extend water/sewer, cost of septic is high
- Lack of utility infrastructure in townships, can find land, but without utilities
- Can't sell a lot at \$37,500 because of infrastructure costs

The higher cost of other items was also noted as a factor:

- Rising cost of materials/labor
- Lack of available lots, especially reasonably priced (\$15,000 to \$20,000)
- Rising cost of homeowner association fees and insurance
- Interest rates on mortgages are so high that it's dissuading people from buying and selling
- New commission rule for realtors puts burden on homebuyers

Other issues that are noted as limiting housing development include:

- Low quality of life, “not a lot of stuff close by”
- Lack of a grocery store in the Woodville area
- Bad perception of apartment dwellers, including single-parents and young couples
- Nearly all foreclosures received by the Land Bank need to be demolished
- Small markets are not a priority for developers
- Farmers are not selling land

IV. Housing Market Conditions

This section includes a comprehensive countywide housing supply analysis, encompassing identification of housing stock and market conditions for for-sale, rental, and senior care housing.

1. Housing Types – Sandusky County

A review of parcel data shows that the share of single-family homes in each school district is within 10% of the countywide average. The share of condominiums is highest in the Woodmore Local and Fremont City School Districts, and nonexistent or nearly nonexistent in four of the county's school districts (shown in red in the table below).

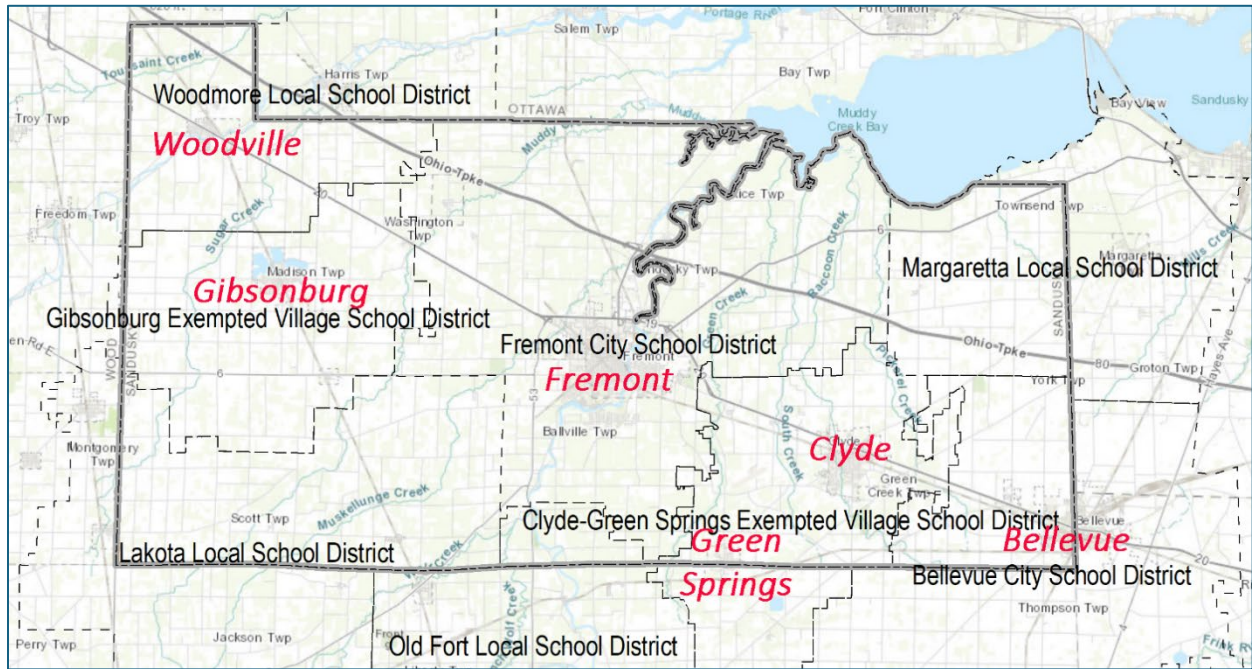
Manufactured housing (MH) accounts for nearly 10% of the county's housing stock. MH on temporary foundations, including mobile homes with axles and wheels, outnumber MH on fixed foundations four to one. Nearly nine of ten MHs with temporary foundations are in mobile home parks where the MH owner leases the lot, or some are on family plots likely without lease costs. The Clyde-Green Springs and Margaretta Local School Districts have significantly higher shares of this type of housing (shown in green in the table below) and higher shares of single-family homes outside of platted subdivisions. A summary of the total number of dwellings by type and school district follows.

Home Type	Sandusky County	Total Homes by Type and School District							
		Bellevue CSD	Clyde-Green Springs EVSD	Fremont CSD	Gibsonburg EVSD	Lakota LSD	Margaretta LSD	Old Fort LSD	Woodmore LSD
Single-Family	19,007	2,041	3,247	9,485	1,679	786	528	89	1,152
Share	87.5%	90.1%	78.7%	89.5%	90.7%	88.9%	78.9%	91.8%	93.4%
In a platted Subdivision	12,692	1,432	2,017	7,371	968	119	109	0	676
Non-platted	6,315	609	1,230	2,114	711	667	419	89	476
Condominium	603	62	98	371	17	0	0	0	55
Share	2.8%	2.7%	2.4%	3.5%	0.9%	0.0%	0.0%	0.0%	4.5%
MH-Fixed Foundation	405	44	94	141	47	28	34	2	15
Share	1.9%	1.9%	2.3%	1.3%	2.5%	3.2%	5.1%	2.1%	1.2%
In a platted Subdivision	120	25	31	51	1	2	8	0	2
Non-platted, 0-9 Acres	285	19	63	90	46	26	26	2	13
MH-Temp. Foundation	1,714	119	688	604	108	70	107	6	12
Share	7.9%	5.3%	16.7%	5.7%	5.8%	7.9%	16.0%	6.2%	1.0%
Own Land	225	25	49	62	33	26	26	2	2
Not Owned Land	1,489	94	639	542	75	44	81	4	10
Total	21,729	2,266	4,127	10,601	1,851	884	669	97	1,234
Share	100%	10.4%	19.0%	48.8%	8.5%	4.1%	3.1%	0.4%	5.7%

Sources: Sandusky County Auditor and DDA

Note: Farmhouses and multi-unit non-condominium structures were not included in this analysis.

The Fremont City School District is the only school district entirely within Sandusky County. The other school districts extend outside the county; however, housing outside of Sandusky County was not considered in this section of the report.



There are 106 parcels within Sandusky County with housing structures of four or more units, of which nearly 70% are within the Fremont City School District. The Clyde-Green Springs Exempted Village School District has the highest share of duplexes and triplexes, as shown below.

Home Type	Sandusky County	Total Parcels by Type and School District							
		Bellevue CSD	Clyde-Green Springs EVSD	Fremont CSD	Gibsonburg EVSD	Lakota LSD	Margaretta LSD	Old Fort LSD	Woodmore LSD
Apartment Building	106	14	13	73	3	0	0	0	3
Share of Apt Buildings	100%	13.2%	12.3%	68.9%	2.8%	0.0%	0.0%	0.0%	2.8%
4 to 19 Units	63	7	6	48	1	0	0	0	1
20 to 39 units	18	3	5	8	1	0	0	0	1
40 or more units	25	4	2	17	1	0	0	0	1
Duplex and Tri-Plex	843	105	148	486	48	3	3	0	29
Share of Duplex/Tri-Plex	100%	12.5%	17.6%	57.7%	5.7%	0.4%	0.4%	0.0%	3.4%
Duplex	676	81	122	382	40	2	3	0	25
Tri-Plex	167	24	26	104	8	1	0	0	4

Sources: Sandusky County Auditor and DDA

Owner-occupancy in Sandusky was primarily within single-family homes (93.2%), followed by mobile homes (6.0%). Statewide, owner-occupied single-family homes represent 93.9%, and mobile homes account for 3.5%. The share of two- to four-unit owner-occupied housing in Sandusky is 0.7%, half the statewide share. A distribution of occupied units by number of units in structure, tenure, and age built follows.

Units in Structure by Tenure	Built 2000 to 2019:	Built 1980 to 1999:	Built from 1960 to 1979:	Built 1940 to 1959:	Built 1939 or earlier:	Total Units	Share of Bldg. Types
OWNER-OCCUPIED							
1, detached or attached	1,656	2,789	3,402	4,064	5,006	16,917	93.2%
2 to 4	0	34	0	30	61	125	0.7%
5 to 19	0	0	0	0	0	0	0.0%
20 to 49	0	0	5	0	17	22	0.1%
50 or more	0	0	0	0	0	0	0.0%
Mobile home, boat, RV, van, etc.	255	493	300	24	16	1,088	6.0%
RENTER-OCCUPIED							
1, detached or attached	93	188	763	671	1,032	2,747	43.7%
2 to 4	61	601	454	242	603	1,961	31.2%
5 to 19	41	168	347	119	135	810	12.9%
20 to 49	6	359	70	0	20	455	7.2%
50 or more	50	18	92	0	0	160	2.5%
Mobile home, boat, RV, van, etc.	7	85	54	0	0	146	2.3%

Source: American Community Survey 2019-2023; Table B25127

More than half of the single-family homes (53.6%) were built pre-1960, 14.1 percentage points higher than the statewide average (39.5%). Owner-occupied housing built since 2020 was excluded because the American Community Survey estimated just 15 owner-occupied homes built since 2020, while the Census reports 172 single-family homes permitted during this period.

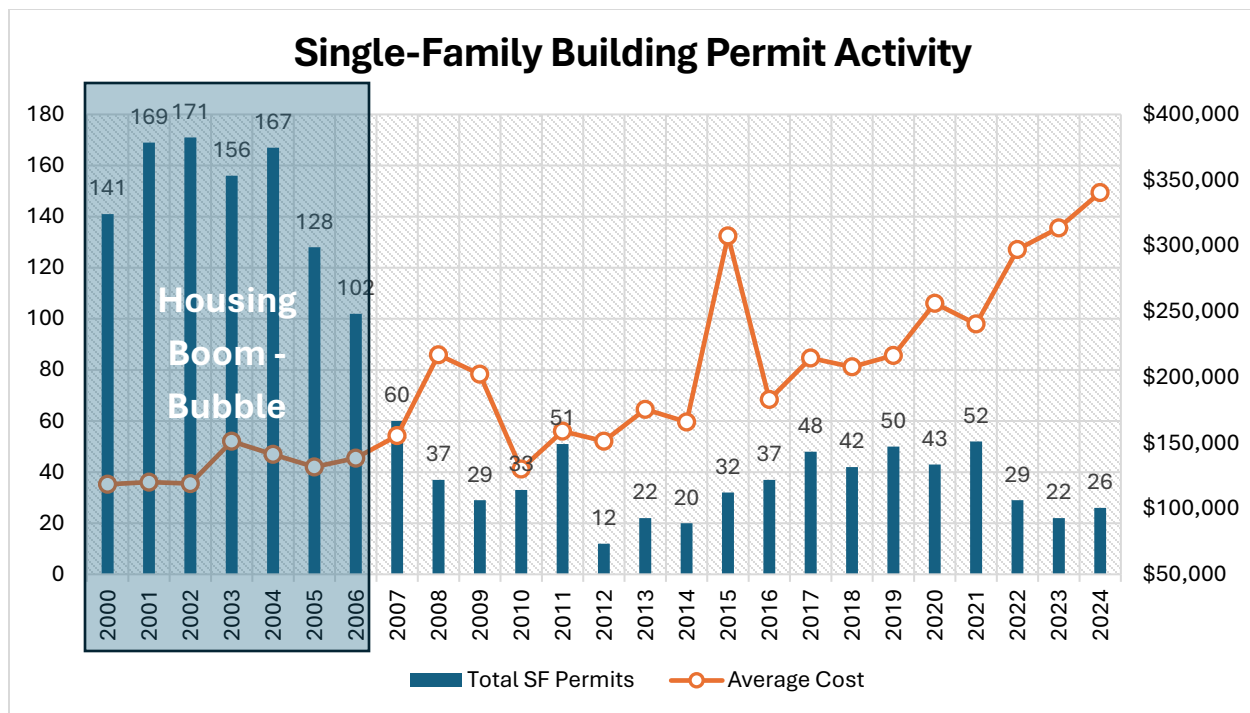
2. For-Sale Housing

a. Single-Family Building Permits

Following the national housing boom, single-family permitting in Sandusky County ranged from a high of 60 homes in 2007 to a low of 12 homes in 2012. From 2020 to 2024, the average annual permitting rate was 34 homes in Sandusky County. The permitted building values have escalated post-COVID, increasing from an average of \$216,555 in 2019 to \$340,556 in 2024, a 57.3% increase.

The City of Clyde has reported 32 single-family permits from 2020 to 2024, the highest among municipalities in Sandusky County. The City of Fremont reports the next highest permit activity, closely followed by the City of Bellevue, as well as Sandusky, Green Creek, and Woodville Townships.

A chart illustrating single-family building permit activity and average building costs (excluding lot costs) from 2000 to 2024 is provided on the following page.



Source: Census' Building Permit Survey (BMP)

Estimated average building values in the City of Fremont are \$218,182, markedly lower than other areas of Sandusky County. Bellevue has the highest average estimated building value of \$330,968, in part due to the new condominiums and patio homes built at Prairie Ridge.

Reporting Municipality	2020 to 2024 Building Permits by Reporting Municipality		
	Total Permits	Permit Building Value	Annualized Permitting
Clyde	32	\$261,497	6.4
Fremont	22	\$218,182	4.4
Sandusky township	21	\$280,785	4.2
Green Creek township	19	\$277,197	3.8
Woodville township	19	\$279,327	3.8
Bellevue	19	\$330,968	3.8
Gibsonburg village	9	\$238,889	1.8
Scott township	6	\$262,321	1.2
Ballville township	6	\$264,232	1.2
Jackson township	6	\$286,035	1.2
Green Springs village	6	\$326,980	1.2
Rice township	4	\$261,842	0.8
Lindsey village	3	\$237,744	0.6
Riley township	2	\$259,044	0.4

Source: Census' Building Permit Survey (BMP)

b. Single-Family Plats

There have been only three single-family subdivisions platted in Sandusky County in the past ten years. The following is a summary of the three subdivisions.

Subdivision/Community	Total Lots	Plat Date	Status
Sunset Meadows/Fremont: Phase I	38	7/13/2021	31 lots sold
Phase II	49	2/15/2024	No lots sold or homes built yet
Dannick/Gibsonburg	9	4/29/2022	1 lot available; 1 lot/home available
Cross Creek Estates/Fremont	16	6/3/2025	Infrastructure in place; scheduled to start sales soon

Sunset Meadows - KF Ventures is the developer and home builder of Sunset Meadows. From 2021 through 2023, home sales were seven to eight per year. Total sales in 2024 consisted of just four homes. There are three recorded homes for 2025, along with a few other recent sales that have not been published yet by the County Recorder.

As of the date of this report, two newly constructed three-bedroom/two-bath homes are available for purchase, ranging in size from 1,440 to 1,560 square feet, with purchase prices of \$259,900 and \$290,000, respectively. Owners must pay a \$40 monthly association fee to maintain the retention pond easement. A third phase of Sunset Meadows is planned, adding 43 lots, for a total of 130 homes.

Dannick Subdivision – Red Fox Custom Homes has a new spec home, totaling 1,985 square feet, available for \$469,000. A 0.212-acre lot in the subdivision is listed at \$51,900. In 2024, four of the lots sold for \$32,500 to \$51,500. The total price for both properties, including the lot and home, was \$380,000 to \$403,000.

c. Single-Family Lot Prices

There is a wide range of available lot sizes throughout Sandusky County, from the smaller infill lots in Fremont and Gibsonburg with 45' to 50' frontage to the larger farmland sites and cul-de-sac lots in Clyde and Fremont. Lots within newer subdivisions are generally priced from \$30,000, while smaller infill lots, located in established residential areas of the city, are priced from \$17,000 to \$25,000. A summary of lots by type, city, lot size, and lot price is provided below (source: www.Realtors.com).

Lot Type	City (Subdivision)	Lot Size	Lot Price
Infill lot	Fremont	0.19	\$17,000
	Fremont	0.17	\$20,000
	Gibsonburg	0.17	\$25,000
	Fremont	0.17	\$25,000
Large lot, farmland	Fremont	2.19	\$44,900
	Clyde	2.50	\$79,000
New subdivision lot	Bellevue (Prairie Ridge)	0.26	\$29,900
	Fremont (Fairway Vistas)	0.32	\$36,000
	Clyde (Camelot)	1.29	\$39,000
	Clyde (Camelot)	1.04	\$39,900
	Gibsonburg (Dannick)	0.21	\$51,900
	Gibsonburg (Woods Edge Estates)	0.61	\$55,000

d. Single-Family Home Sales

Home sales data was obtained from the Sandusky County Auditor. Based on our research, homes priced below \$75,000 are commonly purchased by investors for rental or for-sale “flip” and have substantial renovation needs. For this reason, we have focused the single-family sales analysis on homes priced above \$75,000.

The median home sale price remained relatively stable from 2020 through 2022, then increased by 10% from 2022 to 2023/2024, and 8.6% from 2024 through September 2025.

Sale Price Range	2020	2021	2022	2023	2024	2025*
\$75,000 to \$99,999	125	158	100	78	70	38
\$100,000 to \$149,999	258	238	273	177	196	135
\$150,000 to \$199,999	164	210	171	157	179	140
\$200,000 to \$249,999	63	62	64	74	73	75
\$250,000 to \$299,999	33	41	50	49	47	48
\$300,000 to \$349,999	8	22	31	27	32	29
\$350,000 to \$399,999	8	9	14	12	19	19
\$400,000 and higher	3	9	11	19	17	16
Total	662	749	714	593	633	500
Median	\$140,000	\$145,000	\$145,000	\$159,975	\$160,000	\$173,750

*January through September

Note: Recent sales

In 2020, 82.7% of home sales were priced below \$200,000. Through September 2025, the share of homes sold below \$200,000 was 62.6%, a 20.1 percentage point decline. The highest share of home sales from 2020 to 2024 was between \$100,000 and \$150,000. However, in 2025, there was a slightly higher share of homes sold between \$150,000 and \$200,000. Nearly one-fourth of homes sold in 2025 were priced above \$250,000.

Sale Price Range	2020	2021	2022	2023	2024	2025*
\$75,000 to \$99,999	18.9%	21.1%	14.0%	13.2%	11.1%	7.6%
\$100,000 to \$149,999	39.0%	31.8%	38.2%	29.8%	31.0%	27.0%
\$150,000 to \$199,999	24.8%	28.0%	23.9%	26.5%	28.3%	28.0%
\$200,000 to \$249,999	9.5%	8.3%	9.0%	12.5%	11.5%	15.0%
\$250,000 to \$299,999	5.0%	5.5%	7.0%	8.3%	7.4%	9.6%
\$300,000 to \$349,999	1.2%	2.9%	4.3%	4.6%	5.1%	5.8%
\$350,000 to \$399,999	1.2%	1.2%	2.0%	2.0%	3.0%	3.8%
\$400,000 and higher	0.5%	1.2%	1.5%	3.2%	2.7%	3.2%

Total single-family home sales in Sandusky County peaked in 2021 at 749. The lowest full-year count was 593 homes in 2023, coinciding with the highest mortgage rates (7.79% in October of that year). In September 2022, the average fixed-rate mortgage reached 6% for the first time in nearly 14 years, with interest rates more than doubling those of 2020 and 2021 (source: Federal Reserve Bank of St. Louis).

In 2020, the lowest 30-year fixed-mortgage rate of 2.67% equated to the affordability of a \$250,000 home for a household with a \$ 40,000 income (assuming a 10% down payment). A \$250,000 home

at the peak interest rate of 7.79% in 2023 was affordable for households with an income greater than \$70,000, a \$30,000 income difference.

Single-family homes with just a single bathroom accounted for 37.3% of the home sales in Sandusky County since 2020. These homes were among the oldest in the area, with the median year built of the largest four- and five-bedroom/one-bath homes exceeding 100 years.

Forty percent of single-family home sales were within three-bedroom homes with 1.5 or more bathrooms. The median sale price of these homes reached \$206,500 in 2025, an 8.7% increase from 2024. Four-plus-bedroom, 1.5-plus-bath homes represented 15% of sales within the county in 2025, with a median sale price of \$220,000, 13.6% higher than in 2024.

A distribution of home sales by bedroom/bath type and year follows.

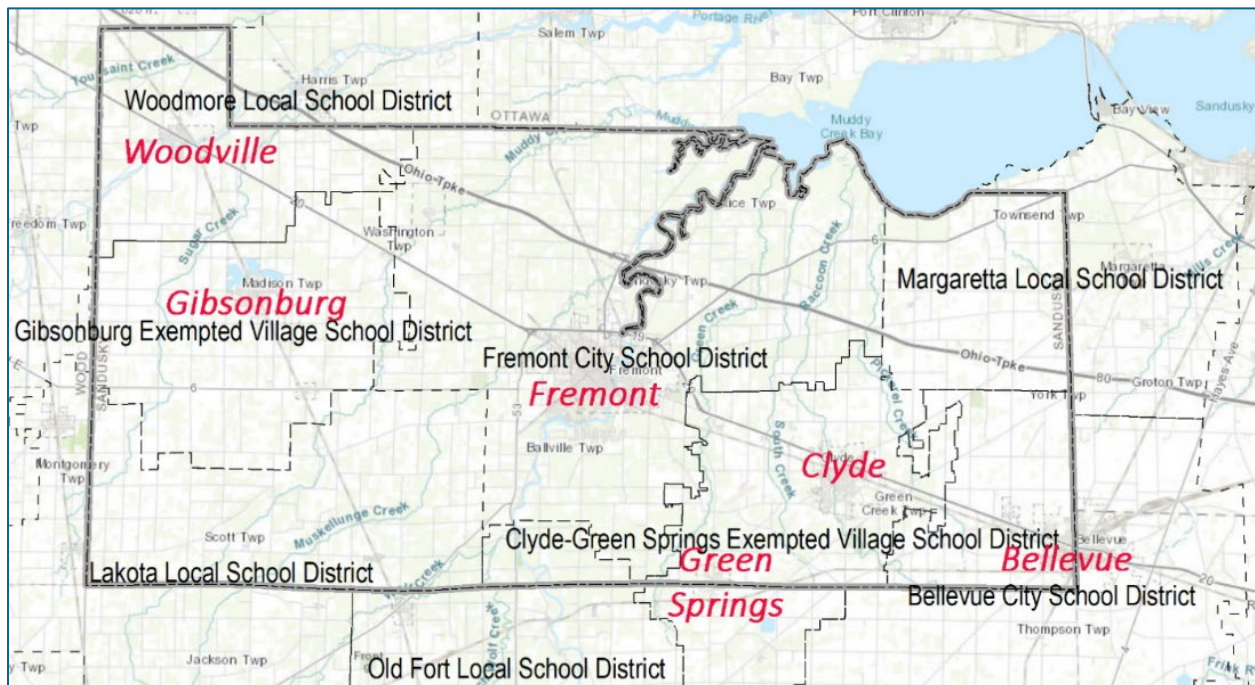
Bedroom/Bath Type	2020	2021	2022	2023	2024	2025*
One & Two-Bedroom/1 BA						
Total Sales	65	83	84	89	91	71
Median Year Built	1944	1950	1935	1946	1949	1937
Median Sale Price	\$102,250	\$99,000	\$106,820	\$129,900	\$122,000	\$129,000
Median Square Feet	1,120	1,114	1,088	1,085	984	996
Two-Bedroom/1.5+BA						
Total Sales	56	49	67	36	45	39
Median Year Built	1957	1956	1958	1963	1963	1962
Median Sale Price	\$133,250	\$153,500	\$142,000	\$172,500	\$170,000	\$190,000
Median Square Feet	1,519	1,408	1,440	1,524	1,397	1,481
Three-Bedroom/1 BA						
Total Sales	111	168	142	139	130	112
Median Year Built	1946	1943	1944	1920	1918	1944
Median Sale Price	\$105,000	\$115,750	\$130,000	\$131,500	\$135,000	\$142,275
Median Square Feet	1,248	1,283	1,332	1,257	1,224	1,260
Three-Bedroom/1.5+BA						
Total Sales	288	304	291	205	236	227
Median Year Built	1960	1959	1960	1963	1957	1962
Median Sale Price	\$152,000	\$165,500	\$178,000	\$190,500	\$190,000	\$206,500
Median Square Feet	1,662	1,662	1,664	1,618	1,635	1,634
Four-Bedroom & Five-Bedroom/1 BA						
Total Sales	17	26	32	27	29	26
Median Year Built	1900	1900	1900	1900	1900	1900
Median Sale Price	\$110,000	\$119,900	\$131,000	\$122,000	\$154,250	\$143,750
Median Square Feet	1,541	1,613	1,725	1,529	1,628	1,570
Four-Bedroom+/1.5+BA						
Total Sales	124	117	93	94	100	53
Median Year Built	1952	1926	1950	1950	1928	1935
Median Sale Price	\$166,500	\$171,200	\$175,000	\$215,000	\$193,635	\$220,000
Median Square Feet	2,128	2,124	2,090	2,242	1,963	2,065

Note: The totals may not equal the prior year totals because some bedroom/bath data was unavailable.

2024 Home Sales by School District and Municipality

Home sales within Sandusky County were identified for each school district and municipality. The median year built of homes sold in 2024 ranges from 1920 in the Gibsonburg Exempted Village School District to 1969 in a small portion of the Margaretta Local School District within the county corporate limits. The Fremont City School District includes the smallest homes in the county, at a median of 1,380 square feet. A summary of homes within the school districts and municipalities follows.

Area	Total Sales	Year Built	Sale Price	Square Feet
Bellevue City SD (pt.)	81	1950	\$165,000	1,619
City of Bellevue (pt.)	65	1950	\$165,000	1,590
Clyde-Green Springs Exempt Village SD (pt.)	109	1950	\$160,200	1,528
City of Clyde	85	1935	\$160,000	1,450
Village of Green Springs (pt.)	3	1956	\$225,000	2,335
Fremont City SD	318	1949	\$150,000	1,380
City of Fremont	184	1926	\$137,750	1,270
Village of Lindsey	4	1954	\$229,000	2,115
Gibsonburg Exempted Village SD (pt.)	52	1920	\$183,500	1,610
Village of Gibsonburg	31	1900	\$157,900	1,539
Village of Helena	2	1920	\$132,500	1,604
Lakota Local SD (pt.)	19	1958	\$190,000	1,600
Village of Burgoon	1	1920	\$155,000	1,226
Margaretta Local SD (pt.)	11	1969	\$180,000	1,784
Old Fort Local SD (pt.)	2	1928	\$146,000	1,660
Woodmore Local SD (pt.)	41	1948	\$189,995	1,780
Village of Woodville	32	1940	\$189,948	1,572
All	633	1949	\$160,000	1,493



2024 Home Sales by Bedroom/Bathrooms, School District, and Municipality

Nearly half (45.4%) of the homes sold in cities and villages in 2024 included just one bathroom, compared to 25% in townships/unincorporated areas of Sandusky County. The City of Fremont has the highest share of homes featuring one bathroom, at 55%, which contributes to the lower median home sale price in the area.

Area	Total Sales (2024)	One-Bathroom Homes			1.5+ Bathroom Homes		
		One & Two-Bedroom	Three-Bedroom	Four-Bedroom +	Two-Bedroom	Three-Bedroom	Four-Bedroom+
Bellevue City SD	81	12	12	3	8	29	17
City of Bellevue	65	11	10	3	5	24	12
Clyde-Green Springs Exempt Village SD	109	8	22	6	8	48	17
City of Clyde	85	5	18	4	8	38	12
Village of Green Springs	3	1	0	0	0	0	2
Fremont City SD	315	55	70	9	22	112	47
City of Fremont	184	37	58	6	8	50	25
Village of Lindsey	4	1	0	0	0	2	1
Gibsonburg Exempted Village SD	52	3	14	4	4	23	4
Village of Gibsonburg	31	1	12	1	2	14	1
Village of Helena	2	0	1	0	0	0	1
Lakota Local SD	19	3	5	0	3	6	2
Village of Burgoon	1	0	1	0	0	0	0
Margaretta Local SD	11	1	5	0	0	2	3
Old Fort Local SD	2	0	0	1	0	1	0
Woodmore Local SD	41	9	2	6	0	15	9
Village of Woodville	32	8	2	4	0	12	6
All	630*	91	130	29	45	236	99
Countywide Distribution		14.4%	20.6%	4.6%	7.1%	37.5%	15.7%
Municipalities	403	63	102	18	23	138	59
Municipal Distribution		15.6%	25.3%	4.5%	5.7%	34.2%	14.6%
Townships/Unincorporated Areas	227	28	28	11	22	98	40
Township Distribution		10.1%	10.1%	4.8%	9.7%	43.2%	17.6%

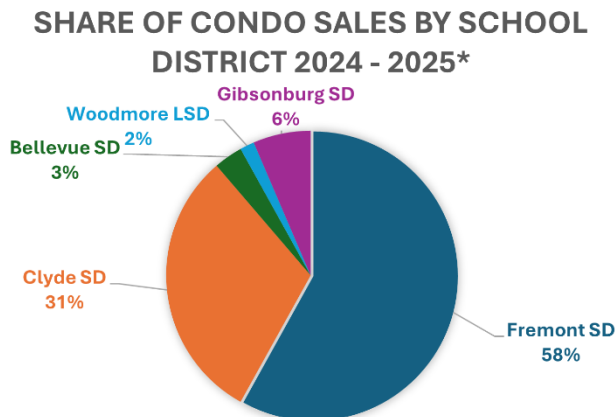
e. Condominium

Condominium sales in Sandusky ranged from as low as 4.6% of all for-sale housing sales in the first three quarters of 2025, up to 6.3% in 2021, a relatively low range of overall sales.

Sale Price	2020	2021	2022	2023	2024	2025*
\$75,000 to \$99,999	7	6	2	1	-	-
\$100,000 to \$149,999	13	13	19	7	11	7
\$150,000 to \$199,999	20	18	9	14	14	6
\$200,000 to \$249,999	2	4	12	10	8	5
\$250,000 to \$299,999	-	-	6	3	4	5
\$300,000 to \$349,999	-	-	-	-	-	1
\$350,000 to \$399,999	-	-	-	1	1	-
\$400,000 and higher	-	-	-	-	-	-
Total	42	41	48	36	37	24
Median	\$150,000	\$154,900	\$170,555	\$188,750	\$180,000	\$186,950

* Through September

Source: Sandusky County Auditor



The county's newest condominium development, Meadow Creek, with 46 units built, had a builder-to-homeowner sale in August 2025, for a three-bedroom/two-bath 1,462-square-foot unit priced at \$245,000. A plat amendment for the final lot in the second phase of the development was recorded on September 29, 2025. A third phase, comprising 52 units, along with a pool and shelter house, is planned (see the blue highlighted area on the right), but has yet to be formally recorded.



Of the 46 units built, 15 are currently owned by the builder, with an unknown number serving as rentals.

We are unaware of any other newly recorded condominium developments in Sandusky County.



Meadow Creek

Available Condominiums – Mid-October 2025

There were nine total condominium units listed for sale in mid-October 2025 on Realtors.com. A total of five units were contingently sold, and another listing was forthcoming. Two of the listings, which are not contingent or pending sales, are within larger, multi-story units. A summary of the available condominium listings is provided below.

Community	Development	Year Built	Stories	Beds/ Baths	Listing Price	Square Feet	Monthly HOA \$	Sale Status
Bellevue	Hartland Center	2000	Single	2/2	\$152,000	1,192	\$160	Contingent
	Prairie Ridge	2022	Single	3/2	\$350,000	1,898	\$275	Contingent
Clyde	Camelot	2005	Single	2/2	\$159,500	1,234	\$245	Contingent
Fremont	River Run	1980	Multi	2/2.5	\$182,500	1,914	\$250	55 days listed
	Cottage Grove	1987	Single	2/2	\$189,500	1,524	\$191	Contingent
	Sun Valley	2001	Single	3/2	\$235,500	1,884	\$208	Listing coming
	Brookview	1986	Single	2/2	\$239,900	1,391	\$315	4 days listed
	Briarwood	1992	Single	3/2	\$259,900	1,716	\$330	Contingent
	Golf View	1980	Multi	2/2.5	\$319,900	2,694	\$150	42 days listed

Condominiums available in Sandusky County range in price from \$152,000 (Hartland Center) to \$350,000 (Prairie Ridge). The three condominiums in Bellevue and Clyde have contingent sales, and there are two contingent sales for condominiums in Fremont.

Monthly homeowner association fees among available units range from \$150 at Golf View to \$330 at Briarwood. The median monthly HOA fee from condominiums sold within the past year was \$285 (source: Redfin). Among recently sold condominiums, monthly HOA fees range from \$75 at the 9-unit Church Street Condominiums (Clyde) up to \$370 at Ridgeview (Fremont).

f. Manufactured Housing

Under Ohio law, “manufactured home” means a building unit or assembly of closed construction that is fabricated in an off-site facility and constructed in conformance with the federal construction and safety standards established by the Secretary of Housing and Urban Development pursuant to the "Manufactured Housing Construction and Safety Standards Act of 1974. These standards apply to all homes built since 1976, regardless of whether the home is placed on permanent foundations or remains on axles and wheels, with temporary foundations.

In Ohio, a “Mobile Home” is a home that is fabricated in an off-site facility, is more than thirty-five body feet in length or, when erected on site, is three hundred twenty or more square feet, is built on a permanent chassis, is transportable in one or more sections, and was built before June of 1976.

DDA has differentiated manufactured housing based on whether the home is on a fixed or permanent foundation, as opposed to a temporary foundation commonly used with homes that retain their axles and wheels.

Homeowners of manufactured homes on a permanent or fixed foundation typically own their lot and the home, and the land value is assessed as “real property” like other for-sale housing. Most homeowners with manufactured homes/mobile homes with temporary foundations typically lease the land and pay separate taxes for their homes, based on the home's purchase price and depreciation value.

Fixed-Foundation

There are a few resales annually of manufactured housing on permanent foundations. The median manufactured home on a fixed foundation was built in the 1990s. The median size of the homes ranges from mid-1,300 to high 1,400 square feet in total.

Sale Price	2020	2021	2022	2023	2024	2025*
\$25,000 to \$49,999	6	2	0	1	1	1
\$50,000 to \$74,999	2	5	5	4	3	2
\$75,000 to \$99,999	3	2	2	1	3	0
\$100,000 to \$149,999	8	3	3	1	4	6
\$150,000 to \$199,999	1	3	2	1	2	0
\$200,000 to \$249,999	0	0	0	1	2	0
\$250,000 to \$300,000	0	1	1	0	1	0
Total	20	16	13	9	16	9
Median	\$92,500	\$88,500	\$90,000	\$73,000	\$107,000	\$135,000

* Through September

Aside from a drop in median sale price in 2023, median sales prices were stable from 2020 to 2022 and increased in 2024 and 2025. The increase in the sale price is primarily attributed to the appreciation of land.

Temporary Foundation

It is important to note that sale prices for manufactured homes without fixed foundations are self-reported to the Sandusky County Auditor based on their claimed home purchase price.

Sale Price	2020	2021	2022	2023	2024	2025*
Less than \$25,000	85	103	103	79	64	42
\$25,000 to \$49,999	15	12	15	22	22	16
\$50,000 to \$74,999	0	5	5	3	7	4
\$75,000 to \$100,000	0	1	0	1	2	2
Total	100	121	123	105	95	64
Median	\$8,000	\$8,000	\$5,000	\$8,500	\$10,814	\$8,000

* Through September

The majority of manufactured homes on temporary foundations are sold for less than \$25,000. This is mainly attributable to the older age and condition of many of these housing units.

Nearly one-third of mobile homes in Sandusky County are estimated to have been built before 1980 (source: American Community Survey). Homes built before 1976 are considered “mobile homes” and are difficult to finance because many were built before safety and construction standards were established.

Unlike manufactured homes on fixed foundations, those on temporary foundations, including mobile homes, generally do not show a trend of home appreciation.

Many of the lowest-priced homes are not on a formal Multiple Listing Service. According to realtor.com, the following five manufactured homes are available for sale.

Mobile Home Park	Year Built	Bedroom/ Baths	Listing Price	Square Feet	HOA/Lot Monthly Fee
Indian Springs	2017	3/2	\$59,000	1,140	Not Listed
Fremont Mobile	1982	1/1	\$38,000	728	\$415
	1994	3/2	\$39,900	924	Not Listed
BrightStar	1998	2/1	\$14,999	980	\$410
	2021	2/2	\$59,999	1,301	\$430

In total, DDA estimates that there are 977 manufactured homes in mobile home parks in Sandusky County. Published monthly HOA/Lot rental fees range from the low \$200s up to the low \$400s. At least 15% of manufactured homes in mobile home parks are owned by businesses or investors and rented out to tenants. BrightStar Fremont (formerly Apollo Mobile Home Park) has the highest share of business-owned lots, nearly all of which are from park ownership.

A summary of mobile home parks within Sandusky County follows.

School District	Park Name	Total Homes	Business/ Investor- Owned	Published Monthly HOA Fee
Bellevue City	Mt. Pleasant	2	1	
	Westview Estates	39	4	
Margaretta Local	Winding Lake	26	3	
Clyde-Green Springs	Bower's	17	4	
	Cherry Knoll	41	0	
	Clydesdale Manor	11	1	\$320
	Emerald Estates	60	3	\$410
	Indian Springs	95	3	\$305 - \$335
	Mid City Mobile Homes	155	4	\$240
	Shady Acres	52	17	
	Teas Clyde	51	6	\$220
	Town & Country RV MH Park	38	3	
Fremont City	BrightStar Fremont	63	55	\$430
	Fremont Mobile Home Park	54	4	\$270 - \$415
	Fremont Trailer Park	7	7	
	Golden Gate Estates*	52	3	
	Great Lakes	27	3	\$325
	Mill Mobile Home Park	15	2	\$230
	Park View	37	8	
	Riviera Mobile Manor	65	1	
	Young's Colonial Acres*	70	12	
Total		977	144	

*Age 55 and older

3. Rental Housing

a. Rental Inventory (Properties with 9+ units)

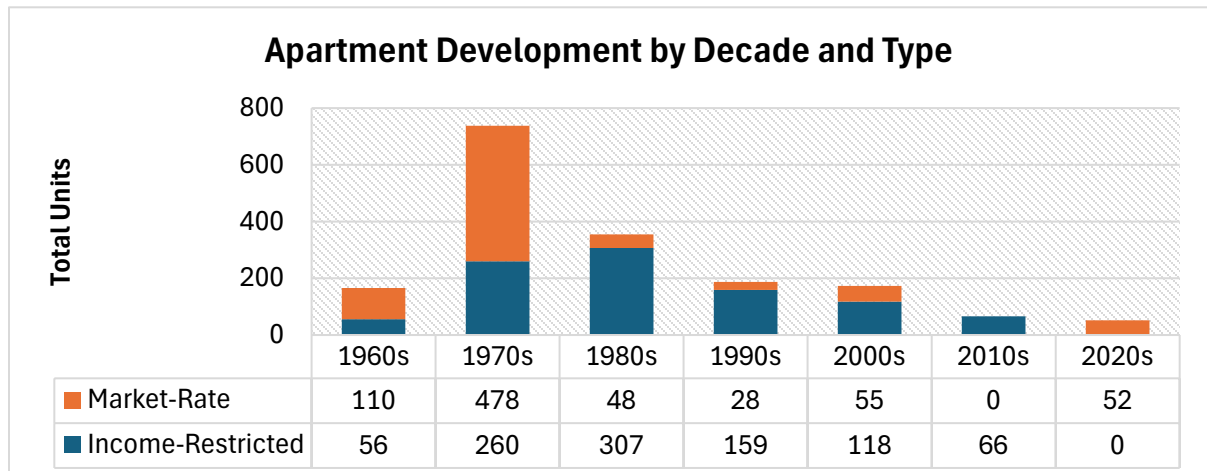
DDA staff identified 44 rental properties of 9 or more units in Sandusky County, totaling 1,737 units. Approximately 1,000 units are within income-restricted properties, including Public Housing, HUD, Rural Development, and Low-Income Housing Tax Credit properties. A summary of the rental housing stock by community, including the total number of units and various apartment types, is provided below.

Community	Total Properties	Total Units by Property Type	
		Income-Restricted	Market-Rate
Bellevue	5	120	76
Clyde	8	154	75
Fremont	26	585	587
Gibsonburg	2	87	-
Woodville	3	20	33
All	44	966	771

Half the rental properties identified in Sandusky County operated within income-restricted programs. DDA was able to obtain rental data for all properties except four, which were managed by WODA Cooper Companies, who elected not to participate in the survey. All income-restricted properties were either 100% occupied or had vacancies that were immediately filled from a waiting list.

DDA obtained rental data for 634 (88.9%) of the 713 market-rate units identified. A total of eight readily available vacant units were identified in Sandusky County, a 1.3% vacancy rate. This is considered an extremely low vacancy rate. A healthy rental market has a 5% vacancy rate, allowing for both internal and external mobility.

More than three-fourths (78.7%) of the market-rate rental housing in Sandusky County was built in the 1960s or 1970s. The newest market-rate property is Blue Heron Villas on the north side of Fremont. The property totals 34 attached two-bedroom/two-bath ranch homes with 1,318 square feet of living space and a two-car attached garage. A distribution of market-rate and income-restricted apartment units by decade built follows.



A summary of multifamily rental properties identified in Sandusky County follows.

Community	Apartment Property	Year Built/ Renovated	Total Units	Project Type
Bellevue	Bellevue Garden	1960	40	Market-Rate
	Bryn Mawr	1973	80	RD Section 515
	Hamilton Cove	1977	24	Market-Rate
	Hickory Green	1972	12	Market-Rate
	Rotary Commons	1984	40	HUD Section 8
Clyde	110-150 Gregory Court	1982	11	Market-Rate
	Laurel Green	2005	40	LIHTC, eight market-rate units
	Laurel Terrace	2005	10	Market-Rate
	Laurelhurst	2003	44	LIHTC; 8 market-rate units, Age 55+
	Park Place	1993	38	LIHTC
	Quail Creek	1999	28	Market-Rate
	Somerton	1972/1990	48	RD Section 515; LIHTC
	Turning Leaf	2020-2022	10	Market-Rate
Fremont	1000 Croghan Street	1972	24	Market-Rate
	1448 Knobby Drive	2003	15	Market-Rate
	1957 Glen Springs	1968	24	Market-Rate
	306 High Street	1965	19	Market-Rate
	407 & 419 Maike Place	1981	11	Market-Rate
	Bethesda View	1995	20	HUD Section 202, Age 62+
	Blue Heron Villas	2022-2023	34	Market-Rate
	Casa Nueva	1978	64	HUD 62+/-Disabled; LIHTC
	Colony Court Condominiums	1980	26	Market-Rate
	Commons at Little Bark Creek	2016	66	LIHTC, Age 55+*
	Day Woods	1985	48	Public Housing
	Delaware Acres	1972	68	HUD Section 8
	Eagle Manor	1997	43	LIHTC, Families
	Fort Stephenson House	1966/1977	56	HUD 62+/-Disabled
	Fremont Manor	1994	38	LIHTC
	Fremont Rental LTD	1976-1980	27	Market-Rate
	Hayes Manor	1982/2015	40	HUD 62+/-Disabled
	Hayes Meadow	1986/2015	60	HUD Section 8; LIHTC
	Janel Terrace	1987	50	HUD Section 202, Age 62+
	Laurel Court	1977-1978	70	Market-Rate
	Leewood Place	2004	40	Single-family, LIHTC; 8 market-rate units
	Marvin Street	1974	60	Market-Rate
	Meadow Creek Condominiums	2006-2024	14**	Market-Rate
	Moore Street	1966	27	Market-Rate
	Ross Park	1977	120	Market-Rate
	Speigel Manor	1970/2015	60	Market-Rate
	Westside Manor	1970	48	Market-Rate
Gibsonburg	Lutheran Meadow Senior	1985	45	HUD Section 202, Age 62+
	Quarry Village I & II	1986 & 2004	42	LIHTC, General Occupancy
Woodville	Bruning Apartments	1970	9	Market-Rate
	Tanglewood Landings	1991	20	HUD 62+/-Disabled
	Woodville Manor	1971	24	Market-Rate

*Six units are designated for multi-generational families; **Estimated based on the number of builder-owned condominiums
LIHTC – Low-Income Housing Tax Credit; HUD – Housing and Urban Development; RD – Rural Development

a. Rent Levels

Monthly rents are presented at three levels: net, net-plus, and net with attached garage.

Net Rent: Typical net rent includes water/sewer and trash removal costs. Standard amenities in the market, found in at least 2/3rds of properties, include a range, refrigerator, patio, and a common-area laundry room. The higher end of the rent range represents properties that have been recently renovated and include additional amenities, such as disposals, central air conditioning, and picnic and playground areas.

Net-Plus Rent: A fair share of professionally managed rental housing includes the cost of cable/internet in the rent, and several properties also cover other utilities.

Net Rent with Attached Garage: Typical rent includes water/sewer and trash removal costs. Rents within select properties with attached garages, which include additional utilities, were adjusted to reflect the net rent.

Bedroom Type	Median Square Feet	Net Rent	Net-Plus Rent	Net Rent with Attached Garage
One-Bedroom	620	\$550 - \$750	\$750 - \$880	-
Two-Bedroom/1ba	810	\$500 - \$900	\$700 - \$980	\$800 - \$950 (1-car)
Two-Bedroom/1.5+ba	1,134	\$750 - \$933	\$950 - \$1000	\$1,500 - \$1,700 (2-car)
Three-Bedroom	1,050	\$800 - \$959	\$1,000 - \$1,200	Not available

Average annual rents among Fremont's largest apartment communities since a 2021 survey have increased from 6.9% to 9.8%. However, a few properties have since added the cost of internet/cable to the rent. Nonetheless, the annual average increase is significantly higher than the statewide average of 4.4% (source: OHFA FY26 Housing Needs Assessment). The higher-than-typical rent increase is an indicator that demand is far exceeding the supply of rental housing.

b. Other Rentals

A total of eight additional rental units were identified, including single-family homes, mobile homes, and small apartment buildings with no more than four units. None of the houses listed below has attached garages.

Community	Total	Bed/Bath	Rent	Square Feet	Year Built
Fremont	Triplex – Flats	1/1	\$695	495	Pre-war
	Fourplex - Flats	1/1	\$695	600	Pre-war
	Downtown Apt.	1/1	\$690	650	Pre-war
	Row Townhouse	2/1.5	\$1,015	1,008	1991
	Manuf. Home (2)	2/2	\$1,050-\$1,100	1,056	2020
	House	3/1.5	\$1,500	1,760	Pre-war
Bellevue	House	3/1	\$1,200	888	1961
Clyde	Downtown Apt.	3/2	\$1,375	1,400	1940

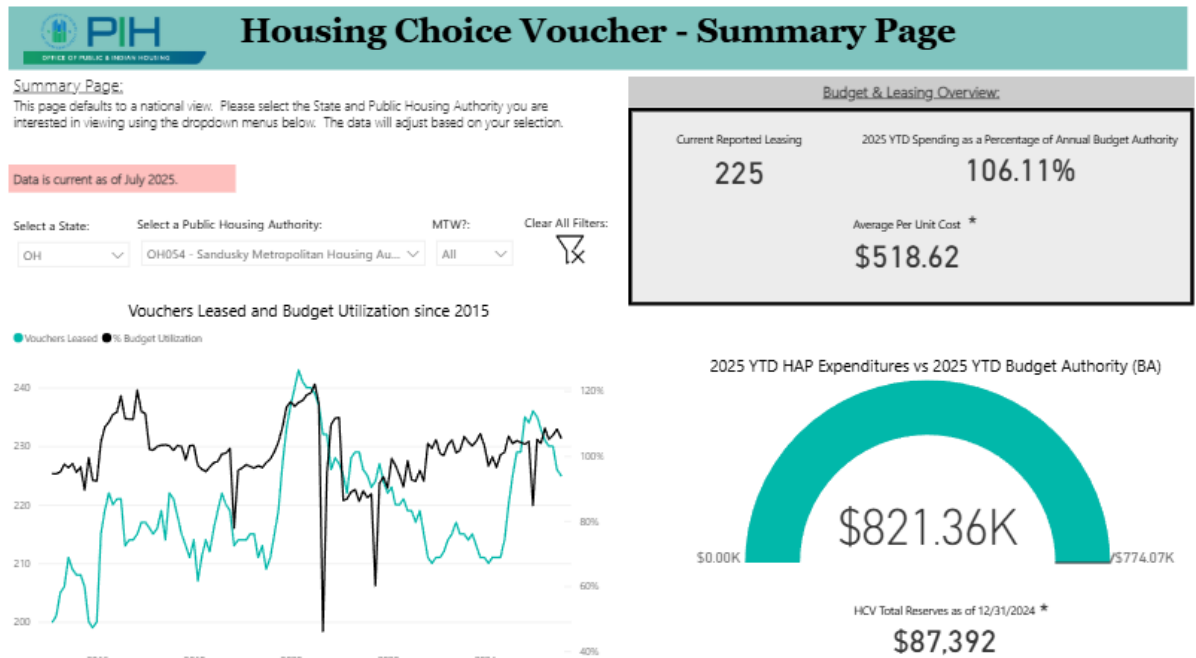
The one-bedroom rents of the other rentals are within the range achieved at larger apartment properties. The rents for the newer two manufactured homes at BrightStar Fremont Park are higher than those for apartments.

c. Housing Choice Voucher Program

The Sandusky Metropolitan Housing Authority is responsible for operating the Housing Choice Voucher (HCV) Program for Sandusky and Ottawa County, Ohio. An HCV allows low-income residents to receive rental subsidies for housing costs (including utilities) exceeding 30% of their adjusted household income. The maximum subsidy per unit is as follows:

Bedroom Type	HUD's Payment Standards – Sandusky County, Ohio	
	2025	2026
One-Bedroom	\$770	\$855
Two-Bedroom	\$946	\$1,041
Three-Bedroom	\$1,249	\$1,299

Note: Payment standards are set at 107% of the area's Fair Market Rent.



According to HUD's Office of Public & Indian Housing, there are 225 HCVs issued from the SMHA for Sandusky and Ottawa County as of July 2025. Further, HUD's Office of Policy Development and Research indicates that 127 of the HCVs are in use in Sandusky County, all within the Fremont area. There is a waiting list of 780 people for HCVs, which is currently closed. Based on our prior surveys, HCV recipients live in low-income, low-cost market-rate properties in Sandusky County. In addition, 12 landlords in Sandusky County are listed with the SMHA as accepting HCV recipients. All but one of the landlords on the SMHA website lists a single housing unit.

4. Senior Care Housing

Most seniors choose to age in place in their homes with the support of family caregivers and/or home healthcare providers. However, senior care housing options remain popular for many as they can provide an increase in the quality of life for residents and often offer 24-hour professional healthcare that may be necessary for those with one or more health afflictions.

a. Assisted Living Facilities

Assisted Living Facilities are licensed Residential Care Facilities (RCFs) that offer residents assistance with Activities of Daily Living (ADLs), including personal hygiene, dressing, eating, maintaining continence, and mobility.

There are six active assisted-living facilities in Sandusky County, with a licensed capacity of 374 residents, and a seventh facility, The Woodlands of Fremont, is pending licensure. The Woodland of Fremont operator has applied for certification to reopen the former 39-unit (45-bed capacity) Randall Residence of Fremont.

Community	Nursing Home Facility	Year Open	Bed Capacity
Bellevue	Orchard Grove	1998	89
	Willows at Bellevue*	2008	35
Clyde	Trustwell Living at Clyde Gardens Place	1995	40
Fremont	Alpine House of Fremont	2014	42
	Elmwood Assisted-Living & Skilled Nursing	1998	130
	Valley View Health Campus	2017	38
	The Woodlands of Fremont	Pending	45
Total			419

Three of the six active facilities have a total of 43 dedicated memory care units, which account for 11.5% of the total assisted-living units. DDA was able to obtain occupancy data for assisted-living and memory care units from all but one of the active facilities. The overall occupancy level of assisted-living facilities is estimated at 91.8%, which is considered slightly above average and an indication of a relatively healthy market.

Residential Care Facility Occupancy*		
Assisted-Living Units	Memory Care Units	All Units Within Facility
90.6%	97.7%	91.8%

*Excluding one non-participating operator

Monthly assisted-living fees range from approximately \$5,000 to \$6,500 per month, depending on the level of care required. Memory care rates vary from roughly \$6,500 to \$8,000 per month.

The base assisted-living monthly rates well exceed the current Medicaid Waiver program reimbursement rates (\$130/day for assisted living and \$155/day for memory care), which discourages facilities from admitting Medicaid/means-tested seniors. However, many facilities will accept waivers if the resident qualifies for private pay upon admission.

A summary of Medicaid Waiver reimbursement rates by type of Residential Care Facility follows.

Level of Care	Daily Assisted Living Waiver Reimbursement Rates by Year
	2025 – 2026 Daily Rates
Base Assisted-Living	\$130.00 x 30.4 average days per month = \$3,952
Memory Care Assisted Living	\$155.00 x 30.4 days per month = \$4,712

Alpine House of Fremont and Valley View Health Campus offer independent living in their assisted-living facilities at reduced rates, ranging from approximately \$2,000 to \$3,000 per month, which includes utilities, meals, and basic services.

The Willows at Bellevue is the only senior care facility within Sandusky County that includes a dedicated independent living section. The property, known as The Villas, comprised of 24 attached two-bedroom/two-bath patio homes, has a published rent of \$2,049 per month. The rent includes utilities, housekeeping, linen services, meals, and other optional services at an additional cost.



The Villas at Willows at Bellevue

b. Nursing Homes

Nursing Homes provide nursing care and related services for individuals who require nursing, medical, rehabilitation, or other specialized care. The state licenses these facilities and may be certified to participate in the Medicaid and/or Medicare programs. Certain nursing homes may also meet specific standards for sub-acute care or dementia care.

There are nine nursing home facilities with a capacity for 667 beds. Of the 667 beds, 81.9% were occupied. This is comparable to the statewide occupancy level (82.4%). Nursing home occupancy levels are high in the communities of Bellevue and Fremont at 92.7% and 90.8%, respectively.

Community	Nursing Home Facility	Licensed Bed Capacity	September 2025 Occupancy
Bellevue	Bellevue Care Center	63	92.1%
	Willows at Bellevue	60	95.0%
Clyde	Majestic Care of Clyde	74	73.0%
Gibsonburg	Windsor Lane Healthcare Center	89	74.2%
Green Springs	Spring Creek Nursing and Rehab	120	61.7%
Fremont	Bethesda Care Center	79	89.9%
	Countryside Manor	82	90.2%
	Parkview Care Center	40	90.0%
	Valley View Health Campus	60	93.3%
Total		667	81.9%

Source: Ohio Department of Health and Centers for Medicaid & Medicare

Note: Occupancy levels may be slightly understated as operators do not always utilize the licensed bed capacity.

V. Demographic Analysis

1. Population and Household Trends – 2010 and 2020 Census

From 2010 to 2020, Sandusky County's population declined by 2,048 or 3.4%. Sandusky County is one of 55 of Ohio's 88 counties that experienced decennial population declines. Household sizes continue to decline nationwide, further contributing to declining populations in many areas of Ohio.

Below is a summary of population and household trends for Sandusky County followed by regional and statewide demographic trends

Year	Sandusky County Population			Sandusky Households	Average Household Size
	Total	In Households	Group Quarters		
2010	60,944	60,043	901	24,182	2.48
2020	58,896	58,023	873	24,444	2.37
2010 – 2020 Change #	-2,048	-2,020	-28	+262	-0.11
2010 – 2020 Change %	-3.4%	-3.4%	-3.1%	+1.1%	-4.4%

Percent Change 2010 – 2020 Region and Statewide					
Area	Population			Households	Average HH Size 2020 (% change)
	Total	In Households	Group Quarters		
Statewide Average	+2.3%	+2.4%	-2.2%	+4.5%	2.39 (-2.0%)
Surrounding Counties					
Erie	-1.9%	-2.3%	-18.2%	+1.6%	2.28 (-3.8%)
Huron	-1.8%	-1.7%	-24.2%	+2.6%	2.48 (-4.2%)
Ottawa	-2.6%	-2.6%	+1.6%	+1.4%	2.25 (-3.8%)
Seneca	-3.0%	-2.9%	-4.1%	+1.1%	2.39 (-4.0%)
Wood	+5.4%	+5.4%	+6.0%	+8.5%	2.36 (-2.9%)

HH = Household

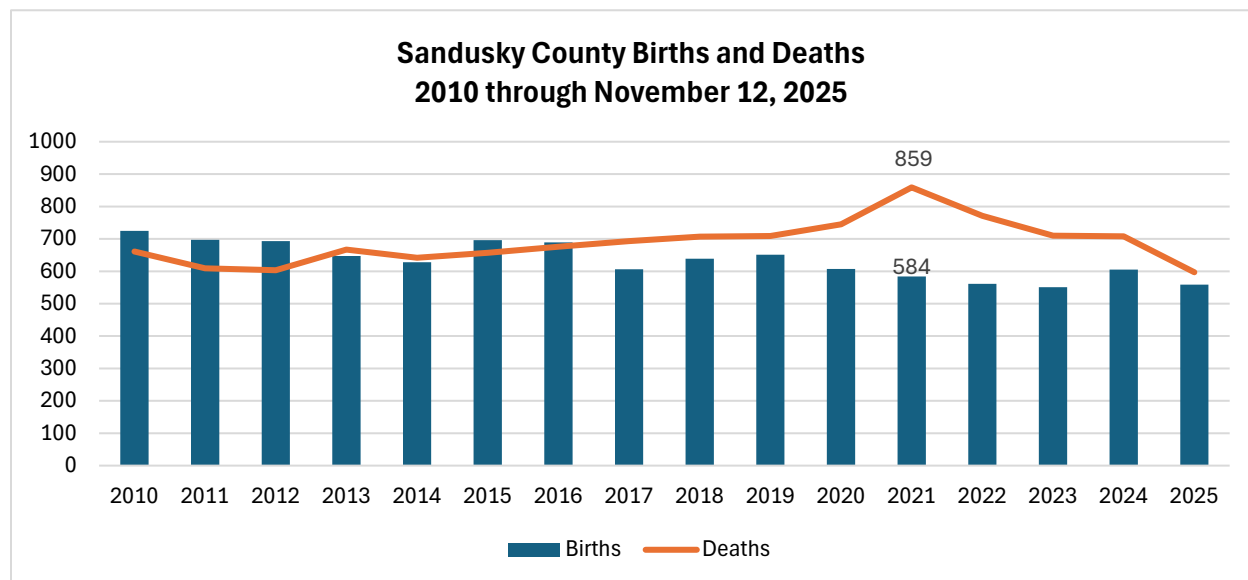
Note: Group quarters include people living in college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, and workers' dormitories.

Sandusky County had the most decline in population of the surrounding counties and tied for the least household growth during this period at 1.1% (tied with Seneca County). Four of the five surrounding counties had population declines.

Wood County had population and household gains above the decennial statewide averages. Unlike the five other counties, Wood County is part of the Toledo Metropolitan Statistical Area and benefits from proximity to its high concentrations of major employment and shopping. For this reason, we have omitted Wood County from further regional or surrounding county comparisons.



COVID exacerbated the population decline, with deaths exceeding births by 275 people in 2021. The number of deaths has exceeded total births each year since 2017. However, as the table below illustrates, there were just 38 more deaths than births from January through November 12, 2025, representing the smallest gap since 2016.



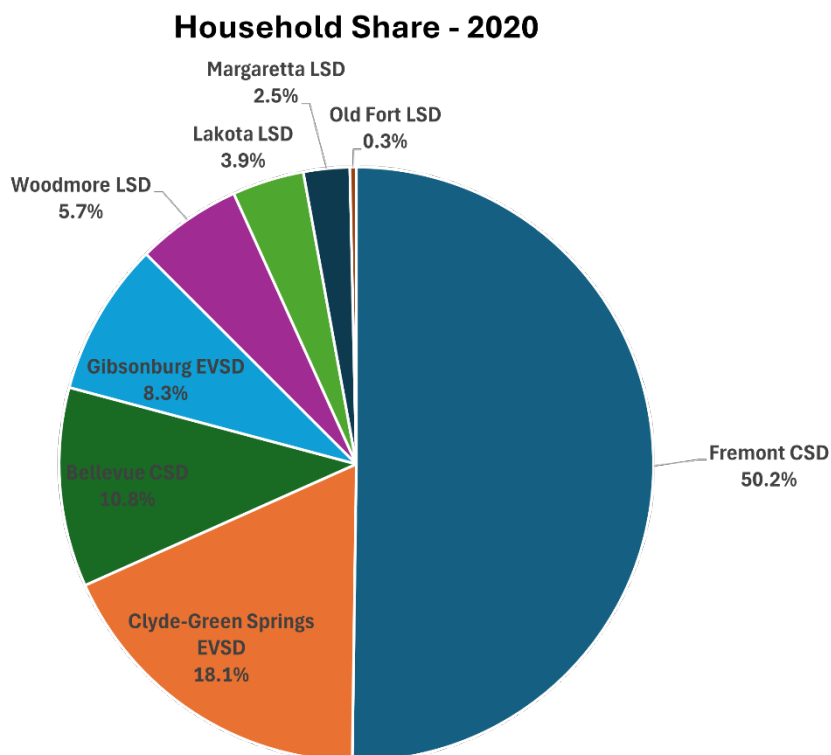
Note: 2024 and 2025 data are preliminary
Source: Ohio Department of Health

School Districts

All the school districts in Sandusky County extend outside of the county limits, except for the Fremont City School District (CSD).

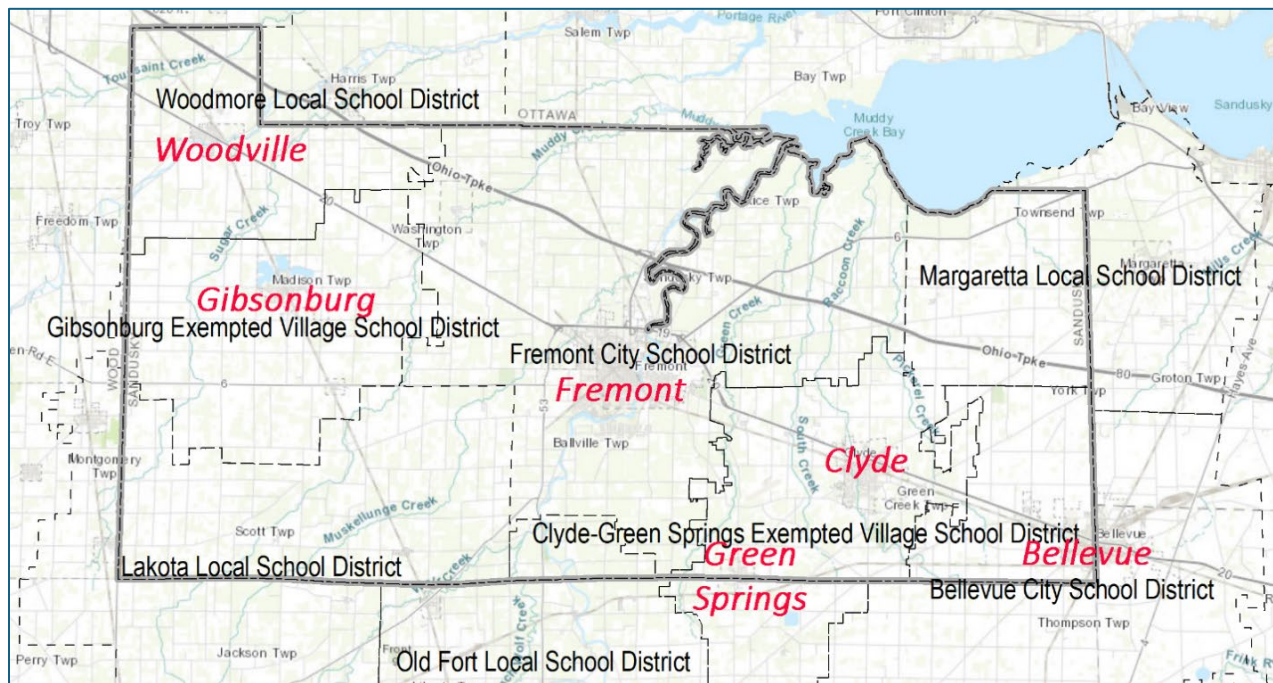
In 2020, half the households in the county resided within the Fremont CSD, followed by 18.1% who lived in the Clyde-Green Springs Exempted Village School District (EVSD) and Bellevue CSD.

A summary of population and household decennial changes and a reference map for all school district areas within Sandusky County is on the following page.



The largest percentage increase in households was within the Bellevue CSD portion of the county while the biggest gains in household counts occurred within the Fremont CSD.

School District	Census – Population			Census – Households		
	2010	2020	% Change	2010	2020	% Change
Bellevue City	6,585	6,540	-0.7%	2,565	2,652	3.4%
Clyde-Green Springs Exempt	11,321	10,937	-3.4%	4,338	4,422	1.9%
Fremont City School District	29,725	28,689	-3.5%	12,170	12,277	0.9%
Gibsonburg Exempt Village	5,407	5,096	-5.8%	2,055	2,040	-0.7%
Lokota Local	2,438	2,411	-1.1%	946	955	1.0%
Margaretta Local	1,633	1,511	-7.5%	621	614	-1.1%
Old Fort Local	218	208	-4.6%	84	85	1.2%
Woodmore Local	3,596	3,515	-2.3%	1,374	1,402	2.0%



Municipalities

Household shares by city/village corporate limits are similar to the school districts with half the City of Fremont residents comprising 49.4% of households within municipalities, followed by the next highest shares within the communities Clyde and Bellevue.

The small villages of Burgoon, Helena, and Lindsey were the only municipalities with declining household bases. A summary of population and household trends by municipality follows.

Municipalities	Census – Population			Census - Households		
	2010	2020	% Change	2010	2020	% Change
Bellevue	4,533	4,595	1.4%	1,814	1,891	4.2%
Burgoon	180	183	1.7%	71	66	-7.0%
Clyde	6,554	6,418	-2.1%	2,571	2,596	1.0%
Fremont	16,729	15,930	-4.8%	6,744	6,768	0.4%
Gibsonburg	2,607	2,447	-6.1%	989	1,005	1.6%
Green Springs	738	588	-20.3%	237	249	5.1%
Helena	224	211	-5.8%	97	92	-5.2%
Lindsey	446	457	2.5%	187	178	-4.8%
Woodville	2,135	2,006	-6.0%	850	854	0.5%
Total Cities/Villages*	34,146	32,835	-3.8%	13,560	13,699	1.0%

*Total represents areas within Sandusky County corporate limits

The significant decline in population in Green Springs is attributable to a significant decline reported within group quarters in the 2020 Census. The Census Bureau undercounted many group quarter populations during COVID, such as nursing home residents.

Unincorporated Areas/Townships

Households living in unincorporated areas of Sandusky County comprise 40% of the countywide household base. The overall household growth in unincorporated areas is slightly above that of municipalities.

Unincorporated Areas	Census – Population			Census - Households		
	2010	2020	% Change	2010	2020	% Change
Ballville Township	5,986	6,042	0.9%	2,579	2,664	+3.3%
Green Creek Township	3,416	3,265	-4.4%	1,319	1,350	+2.4%
Jackson Township*	1,428	1,427	-0.1%	545	554	+1.7%
Madison Township	1,243	1,140	-8.3%	468	453	-3.2%
Rice Township	1,370	1,143	-16.6%	511	531	3.9%
Riley Township	1,226	1,214	-1.0%	496	472	-4.8%
Sandusky Township	3,623	3,551	-2.0%	1,505	1,501	-0.3%
Scott Township	1,437	1,333	-7.2%	538	534	-0.7%
Townsend Township	1,620	1,523	-6.0%	621	617	-0.6%
Washington Township*	1,886	1,858	-1.5%	717	708	-1.3%
Woodville Township	1,260	1,297	2.9%	471	483	+2.5%
York Township	2,527	2,479	-1.9%	949	971	+2.3%
Total Unincorporated	26,798	26,061	-2.8%	10,622	10,745	+1.2%

*Includes portion of the Village of Helena

The top household growth in unincorporated areas of Sandusky is within Ballville Township adjacent Fremont.

Household Tenure

Nearly three of four (73.9%) Sandusky County households are homeowners, 2.1 percentage points higher than the four-county region and 8.1 percentage points above the statewide average. Over the past decade, household growth in Sandusky County was approximately 60% renter and 40% owner. The largest household increase was among one-person households regardless of tenure. Table summaries of households by tenure and size for 2010 and 2020 follow. The “Region” column includes shares from the surrounding counties excluding Wood.

Household Size	2010		2020		Owner % Change		Renter % Change	
	Own	Rent	Own	Rent	County	Region	County	Region
1	3,995	2,356	4,427	2,712	10.8%	11.3%	15.1%	16.7%
2	7,159	1,533	7,312	1,695	2.1%	0.3%	10.6%	9.0%
3	2,747	1,034	2,588	858	-5.8%	-9.0%	-17.0%	-6.1%
4	2,364	761	2,096	660	-11.3%	-9.5%	-13.3%	-4.0%
5	1,024	380	1,004	313	-2.0%	-9.1%	-17.6%	-5.7%
6	385	159	356	155	-7.5%	-4.7%	-2.5%	-3.1%
7+	192	93	192	76	0.0%	16.3%	-18.3%	11.1%
Total	17,866	6,316	17,975	6,469	0.6%	-0.3%	2.4%	7.0%
Share	73.9%	26.1%	73.5%	26.5%				

In 2020, Sandusky County had a slightly lower share of renter households (26.5%) than the surrounding counties (28.6%), but 8.1 percentage points below the statewide share (34.6%)

The high regional Growth of large renter families reflects an increase of just 37 households.

The share of renters in the municipalities, 36.2%, is slightly below that of similar-sized communities in nonmetropolitan regions of Ohio (40.1%). Nearly all renter household gain was in City of Fremont (147), followed by the portion of Bellevue in Sandusky County (32).

The largest gains by homeowners in municipalities was in Clyde (55) and Bellevue (45). Conversely, the number of residents declined by 123 households within the City of Fremont.

Areas of County	Homeowners				Renters			
	2010 Census	2020 Census	# Change	% Change	2010 Census	2020 Census	# Change	% Change
Municipalities	8,746	8,737	-9	-0.1%	4,814	4,962	+148	+3.1%
Unincorporated	9,120	9,238	+118	1.3%	1,502	1,507	+5	+0.3%

Tenure within the unincorporated areas of Sandusky County is predominantly homeownership at a share of 86% of occupied housing.

York Township experienced the greatest percentage increase in homeowners at 4.7% (+36) and Ballville Township had the greatest total homeowner count increase of 75 households (3.3%).

Rice Township experienced the greatest renter increase of 32 households, attributable to the new manufactured rental homes at BrightStar Fremont.

Household Age

From 2010 to 2020, Sandusky County had more household increases among homeowner householders ages 15 to 24 and 60 to 64 than the surrounding counties. Conversely, the area lost more renter householders in the 25 to 44 age group, most of whom were Millennials.

Householder Age	2010		2020		Owner % Change		Renter % Change	
	Own	Rent	Own	Rent	County	Region	County	Region
15 – 24	234	602	266	497	13.7%	10.7%	-17.4%	-13.2%
25 – 34	1,745	1,469	1,638	1,275	-6.1%	-7.2%	-13.2%	2.6%
35 – 44	2,779	1,244	2,516	1,167	-9.5%	-15.8%	-6.2%	0.7%
45 – 54	4,221	1,133	3,043	1,095	-27.9%	-26.1%	-3.4%	-13.0%
55 – 59	2,072	423	1,995	542	-3.7%	-6.9%	28.1%	22.1%
60 – 64	1,836	343	2,241	550	22.1%	11.5%	60.3%	53.9%
65 – 74	2,604	459	3,662	769	40.6%	40.2%	67.5%	65.0%
75 – 84	1,724	368	1,868	380	8.4%	11.6%	3.3%	16.1%
85+	651	275	746	194	14.6%	15.4%	-29.5%	-12.9%
Total	17,866	6,316	17,975	6,469	0.6%	-0.3%	2.4%	7.0%

A comparison of householder age distribution shows that Sandusky County has relatively comparable shares of owners and renters with the region and state, with a slight exception of a smaller share of renters ages 15 to 34, when compared to Ohio.

Householder Age	Owner (2020 Census)			Renter (2020 Census)		
	Sandusky County	Region	Ohio	Sandusky County	Region	Ohio
15 – 24	1.5%	1.2%	1.1%	7.7%	8.2%	9.9%
25 – 34	9.1%	8.0%	9.6%	19.7%	21.1%	24.3%
35 – 44	14.0%	12.6%	14.8%	18.0%	17.3%	17.7%
45 – 54	16.9%	16.8%	18.0%	16.9%	15.5%	14.9%
55 – 59	11.1%	11.3%	11.1%	8.4%	8.4%	7.7%
60 – 64	12.5%	12.5%	11.8%	8.5%	8.4%	7.5%
65 – 74	20.4%	22.0%	19.7%	11.9%	11.7%	10.3%
75 – 84	10.4%	11.4%	10.2%	5.9%	6.3%	5.0%
85+	4.2%	4.1%	3.7%	3.0%	3.1%	2.8%

2. Domestic Inbound and Outbound Migration 2021–2022

From 2021 to 2022, nearly 200 more people are moving into Sandusky County than leaving. The table below shows that Sandusky County's inbound and outbound migration is most significant among adjacent counties. The largest net gain in migration is 109 persons from Ottawa County.

Geography & Migration Type	2021 to 2022		
	Inflow	Outflow	Net Change
Sandusky County Total Migration-Same State	1,784	1,637	+147
Seneca County	295	306	-11
Erie County	221	215	+6
Ottawa County	295	186	+109
Lucas County	182	185	-3
Wood County	197	147	+50
Huron County	237	203	+34
Franklin County	51	51	0
Cuyahoga County	38	42	-4
Hancock County	63	44	+19
Other Counties in Ohio	205	258	-53
Sandusky County Total Migration-Different State	503*	456*	+47*
West Region	Not disclosed	Not disclosed	-
Midwest Region	173	135	+38
Northeast Region	278	254	+24
South Region	52	67	-15

*Does not include West Region

Source: Internal Revenue Service (IRS) Statistics of Income (SOI) Division

The United States' South Region is the only reported area of net negative migration, albeit minimal, with 15 persons.

Sandusky County residents remain in their homes longer than those in the region and statewide. Locally and regionally, the population moving from one place to another within the same county is low relative to the state average. Less mobility in an area can be indicative of markets with limited housing availability and/or variety.

A table of inflow and outflow as a percentage of the population follows.

Geographic Mobility Within the Past Year	Sandusky County	Region	Ohio
Same house 1 year ago:	92.3%	91.5%	88.5%
Moved within same county:	4.3%	4.4%	6.9%
Moved from different county within same state:	2.8%	3.3%	2.8%
Moved from different state:	0.3%	0.7%	1.5%
Moved from abroad:	0.3%	0.2%	0.4%

Source: Population estimates based on ACS Table B07013, 2019-2023

3. Primary Reasons for Moving

The US Census estimates that 18-year-olds can expect to move 9.1 times in their lifetimes, but by age 45, the expected number of moves drops to 2.7.

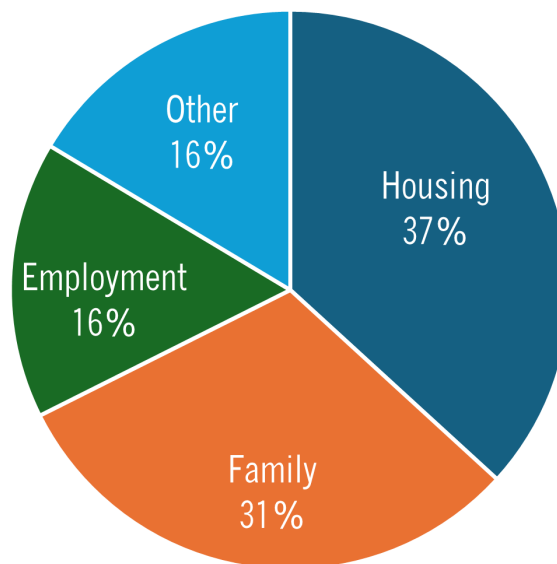
Understanding why people move provides insight into household migration, housing demand, and housing gaps.

The Current Population Survey Annual Social and Economic Supplement (CPS ASEC) categorized 20 reasons for moving into four categories: Housing, Demographics (Families), Employment, and Other.

Note: The Census Bureau appears to have included the primary reason of “Wanted better neighborhood/less crime” in the housing category. DDA moved this reason to “Other.”

A summary of the 20 specific primary reasons for moving by category follows.

Primary Reason for Moving



Category	Primary reason for moving	Rank	2022
Housing	Wanted a newer/better/larger house or apartment	1	14.4%
	Wanted to own a home, not rent	5	8.5%
	Cheaper housing	6	7.7%
	Other housing-related	9	5.5%
	Foreclosure/eviction	18	0.7%
Family	To establish one's household	2	11.2%
	Other family-related	3	9.2%
	Change in marital status	7	6.0%
	Relationship with unmarried partner	11	4.4%
Employment	New job or job transfer	3	9.2%
	To be closer to work/easier commute	12	4.2%
	Looking for work or have lost a job	15	1.3%
	Retired	17	0.8%
	Other job-related	19	0.5%
Other	All other reasons	8	5.8%
	Wanted a better neighborhood/less crime	10	4.7%
	To attend or leave college	13	2.9%
	Health reasons	14	1.5%
	Change of climate	16	0.9%
	Natural Disaster	20	0.3%
	Residual, No classification	-	0.3%

DDA has measured some of the primary reasons for moving as one of the gauges of housing demand. A summary of select reasons and how they relate to Sandusky County follows.

a. Family Reasons

Establishing one's own household is the second-ranked reason people cited for moving. Sandusky County has the highest share of married couples compared to the region and Ohio and comparable share of those 18 to 34 is two percentage points below the statewide average. These factors indicate that there is a strong basis for internal household growth and subsequent demand for housing. As noted, however, the high inflow migration lessens this factor.

HOUSEHOLDS BY TYPE	Sandusky County	Surrounding Counties	Ohio
Married couple household	47.9%	46.9%	44.7%
With children under 18	15.4%	14.7%	16.4%
Cohabiting couple household	7.5%	7.9%	7.7%
With children under 18	3.4%	2.9%	2.5%
Householder, no partner	44.6%	45.3%	47.6%
With children under 18	5.7%	6.3%	6.5%
HHs with persons under 18	28.3%	26.7%	28.3%
Child of householder, 18 to 34 years and older*	8.0%	7.8%	8.1%

Source: ACS 2019-2023, Table DP02

*Share of population; ACS Table B09021

The National Association of Realtors (NAR) Research Group indicated that 12% of homebuyers previously lived with parents, friends, or relatives (source: 2024 Home Buyers and Sellers Generational Trends Report).

One in ten people responding to the CPS cited a change in marital status or the relationship with an unmarried partner as the primary reason for moving.

In comparison to Ohio, Sandusky County has an above-average share of married and widowed people. The county has lower shares of persons never married and those separated, but not officially divorced.

County	15 Years and Older Population					
	Never married	Now married, except separated	Unmarried partner	Separated	Widowed	Divorced
Sandusky County	29.0%	50.7%	3.3%	1.2%	7.1%	12.0%
Region	29.0%	49.8%	3.4%	1.5%	7.4%	12.4%
Ohio	33.3%	47.1%	3.3%	1.5%	6.2%	11.9%

Source: ACS 2019-2023, Table DP02

Note: Percentages do not equal 100% because Unmarried Partner totals overlap with other categories.

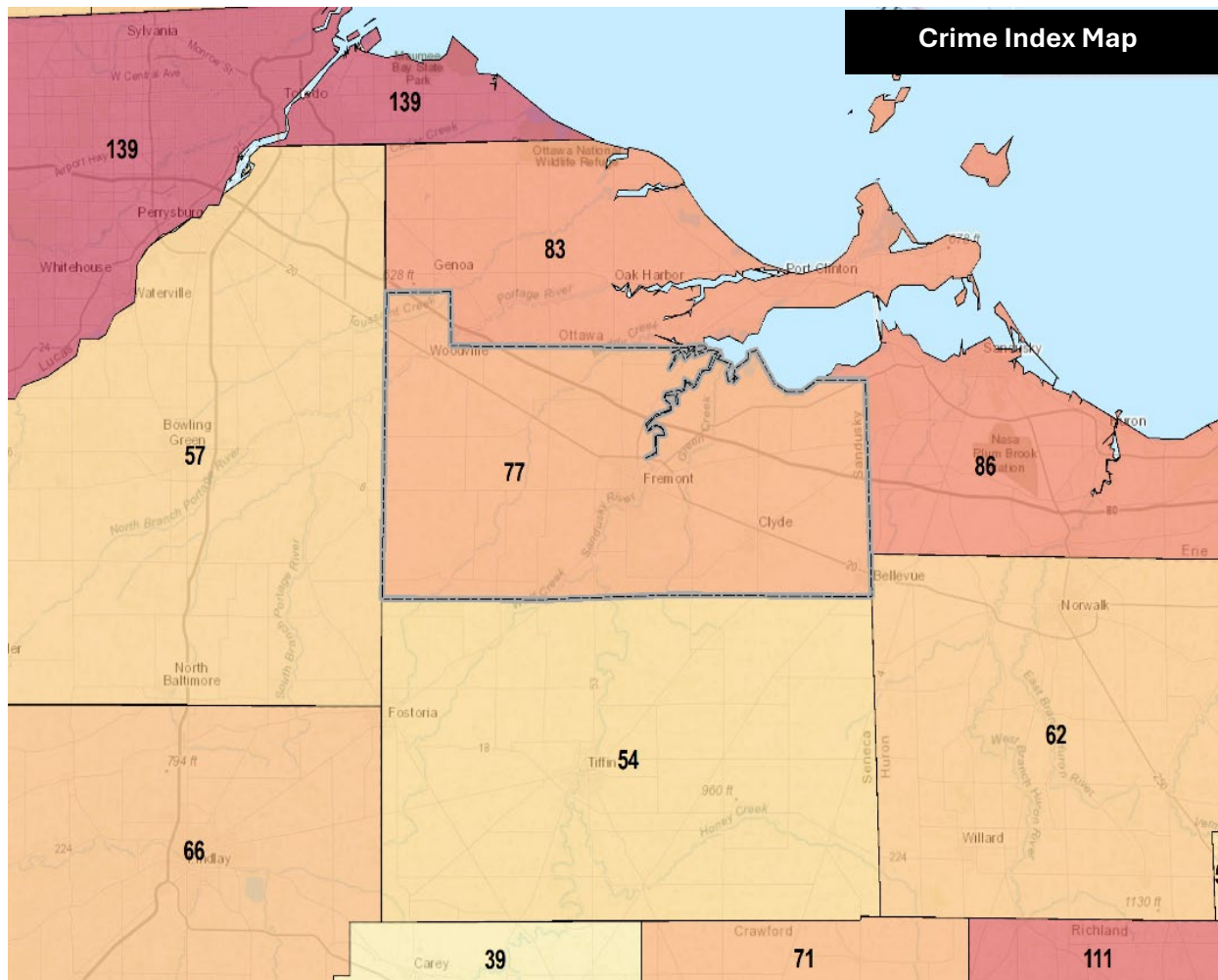
b. Other, Less Crime

Approximately 5% of persons indicated they moved primarily because they wanted a “better” neighborhood with less crime. A crime index was used to assess the level of crime. ESRI provides the following explanation of the crime index:

The Crime Index is an indication of the relative risk of a crime occurring and is measured against the overall risk at a national level. Values above 100 indicate the area has an above average risk of occurring compared to the US. Values below 100 indicate the area has a below average risk of occurring compared to the US. The Crime Indexes provides an assessment of the relative risk... It is modeled using data from the FBI Uniform Crime Report and demographic data from the U.S. Census and Applied Geographic Solutions (AGS).

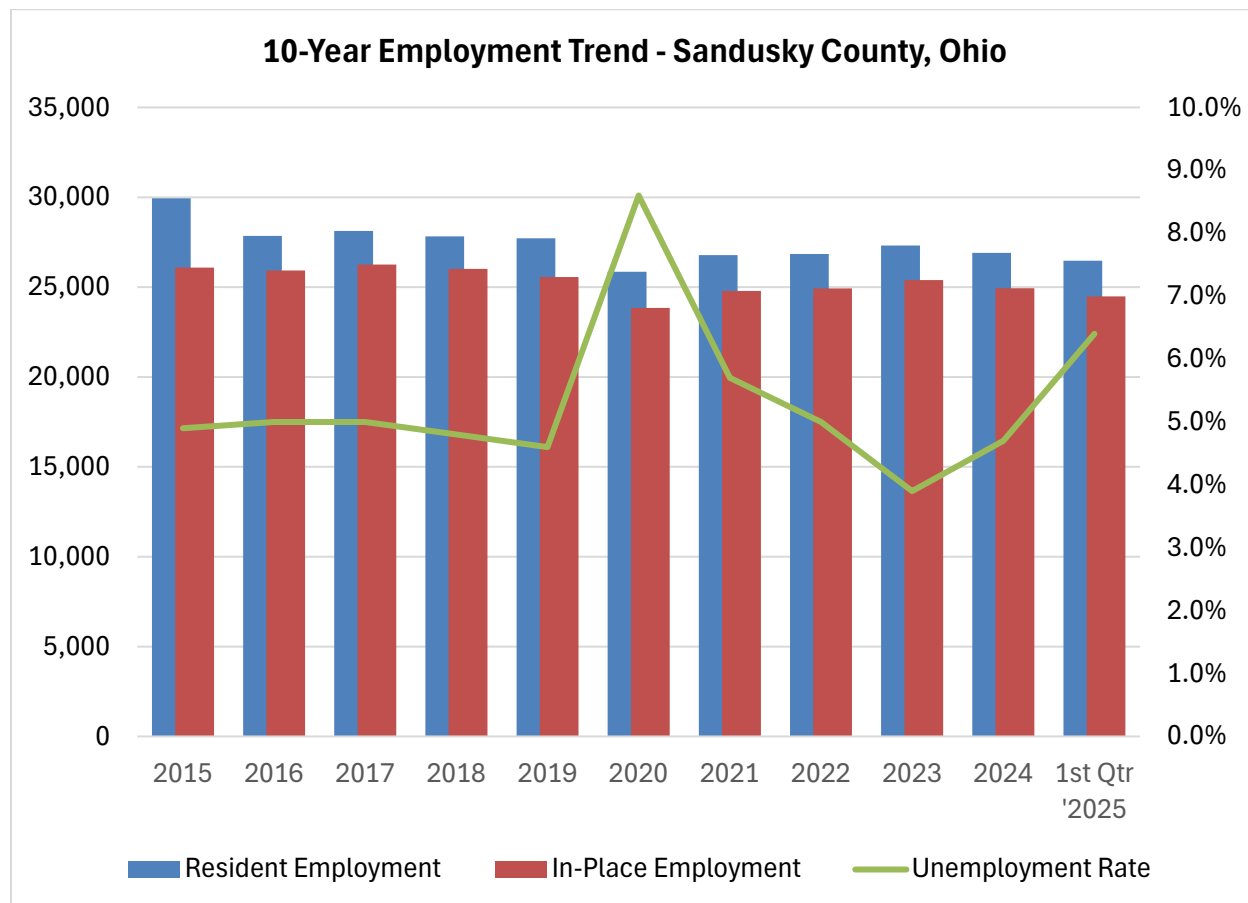
Sandusky County has an overall low crime index of 77, approximately two-thirds of the United States (100). As the thematic map shows, Sandusky County and the surrounding counties all have lower crime indexes promoting the area as a safe place to live.

Crime Indexes	
Total Crime	77
Personal Crime	30
Property Crime	85
Motor Vehicle Theft	21



c. Employment

A new job or job transfer is the third most popular reason people move. Employment at local businesses has remained relatively stable over the last ten years, with the highest fluctuation during COVID. In-place employment in 2024 was 97.5% of 2019, pre-COVID levels.



Source: Bureau of Labor Statistics; 2025 data is preliminary

The 2024 unemployment rate of Sandusky County residents was relatively low at 4.7%, with only Seneca County having lower unemployment. The preliminary first quarter 2025 unemployment rate of 6.4% is markedly higher and attributed in large part to the closing of the ABC Inoac Exterior Systems facility. The surrounding counties have a 1.15 resident-to-in place employment ratio compared to a lower 1.08 ratio for Sandusky County.

Employment Statistics – 2024 (Annual Average)			
Geography	In-Place Employment	Resident Employment	Unemployment Rate
Sandusky	24,936	26,907	4.7%
Erie	36,283	35,665	4.8%
Huron	24,414	27,339	5.2%
Ottawa	14,146	18,986	6.0%
Seneca	19,092	25,617	4.4%

Major Employers

The employment base is essential to generating demand for housing, especially among those desiring to reside closer to work. Sandusky County has 13 employers, each with 250 or more employees.

Whirlpool is the area's largest employer and the 36th largest employer in Ohio. On October 15, 2025 Whirlpool announced it will be investing \$300 million in two of its Ohio plants: Clyde and Marion. The investment is expected to create 400 to 600 jobs. Clyde is the largest washing machine plant in the world and Marion is one of Whirlpool's dryer plants.

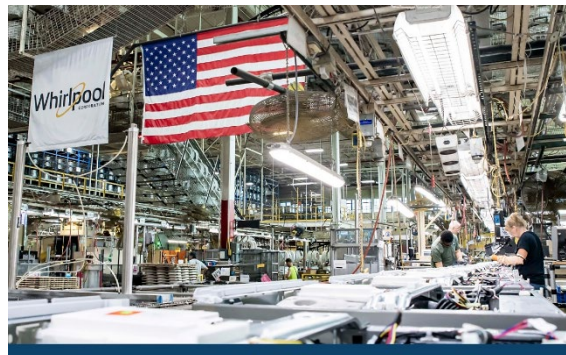


Photo source: Whirlpoolcorp.com

A summary of employers in Sandusky County with 250 or more employees follows.

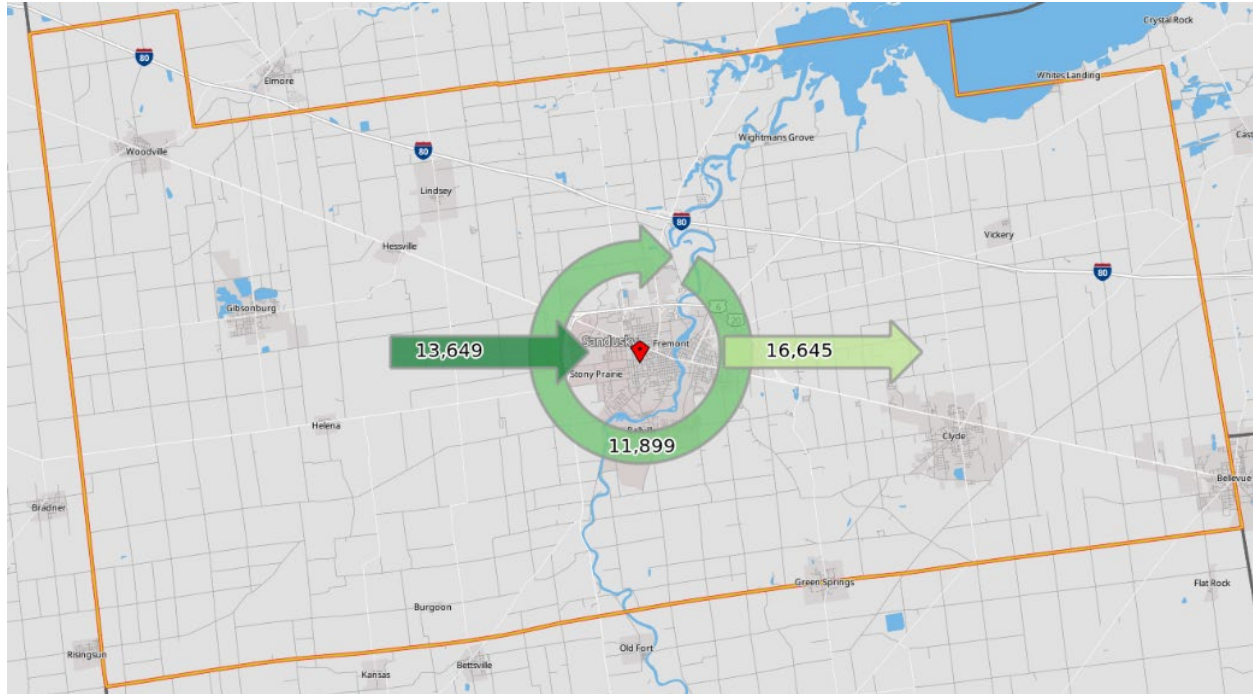
Company	Number of Employees	Product Type
Whirlpool	2,000 and higher	Kitchen & Laundry Appliances & Products
City of Fremont	500 to 1,000	Local Government
Crown Battery		Storage Batteries (wet cell)
Revere Plastics		Plastic parts, Plastic Injection, Molding
Sandusky County		County Government
Amcor, Fremont Division	250 to 500	Flexible Packaging
Auria Fremont		Automotive Acoustics
Autokinton		Automotive structural components
Firelands Health The Bellevue Hospital		General Hospital
Fremont City Schools		K-12 Education
Kraft Heinz		Ketchup, BBQ Sauce
ProMedica Memorial Hospital		General Hospital
Style Crest Products		Fiberglass Steps, Vinyl Siding

One of the former major employers, ABC Inoac Exterior Systems, recently closed, a layoff tolling nearly 500 employees. However, Engineer Plastics Components (EPC), a Whirlpool subcontractor, is expanding from its Bellevue location into the former ABC Inoac space, expecting to create 150 new jobs.

A new 132-acre industrial park, HP Young Industrial, just had the last utility expansion to the site in November 2025. The park is estimated to eventually bring 850 to 1,000 jobs to the area similar to the established Bark Creek Industrial Park.

Labor Force Commuting Patterns

Being closer to work and having an easier commute was the second most popular employment-based reason for moving (new job or transfer is most popular). In 2022, nearly 14,000 local workers commute from other counties to work in Sandusky County. Since 2010, there has been an increase of 1,000 persons commuting into Sandusky County for work, while the number of residents who live and work in the county declined by 512 (source: Census on the Map).



As the table below shows, Sandusky County has higher in-commute rates than the surrounding counties. This represents a significant demand for additional housing to recapture local workers. A distribution of workers by county and place of work follows.

County	In-Commute		Live/Work		Out-Commute	
	Total	Share	Total	Share	Total	Share*
Sandusky	13,649	53.4%	11,899	46.6%	16,645	58.3%
Erie	17,007	50.8%	16,489	49.2%	16,663	50.3%
Huron	10,794	50.9%	10,406	49.1%	15,777	60.3%
Ottawa	6,272	51.5%	5,898	48.5%	12,036	67.1%
Seneca	8,917	47.9%	9,690	52.1%	15,472	61.5%

*Share of resident employment

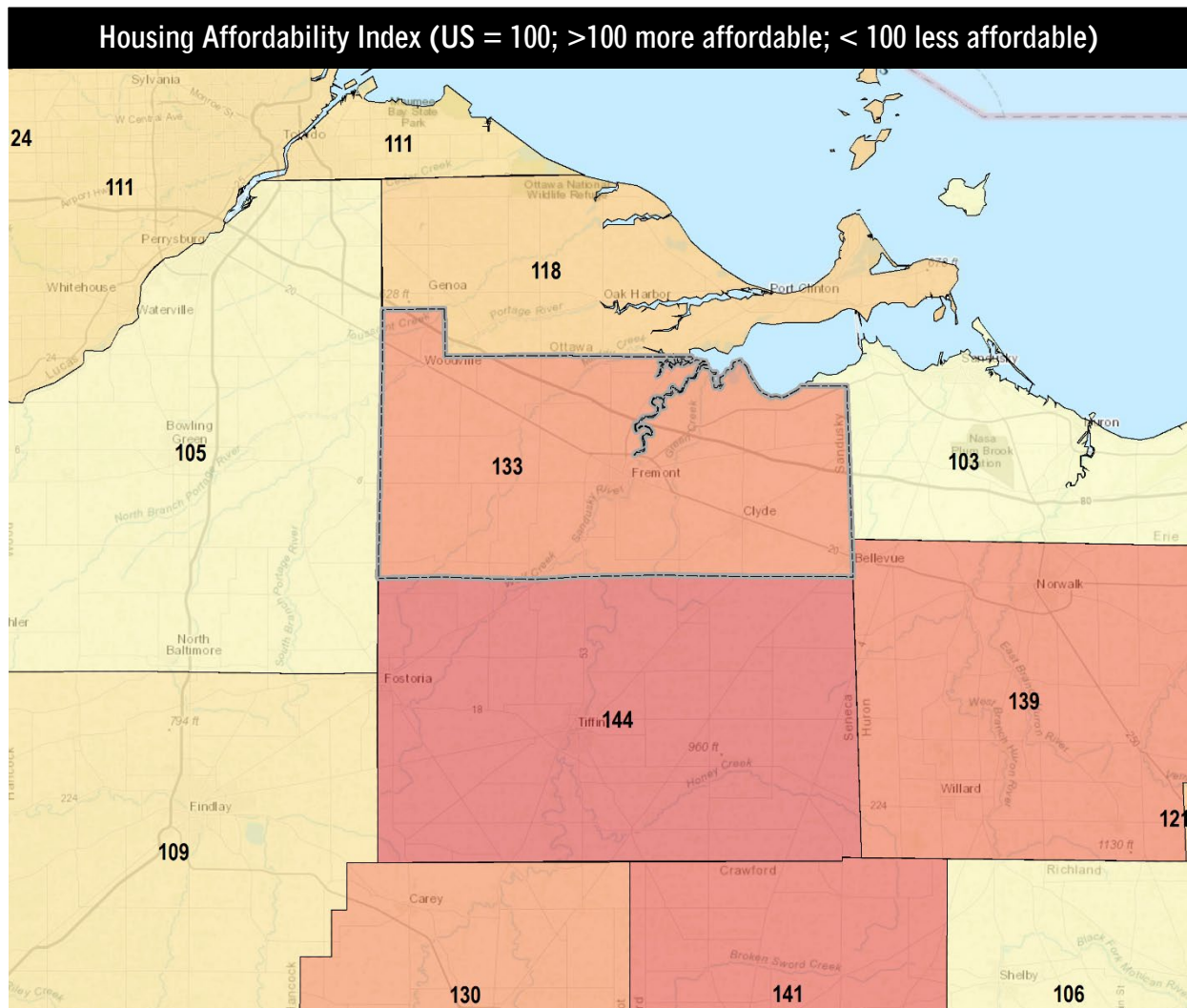
VI. Housing Affordability

Regardless of a person's primary reason for moving housing affordability is a key issue. A Housing Affordability Index (HAI) was used to measure Sandusky County's housing affordability to its residents compared to the region.

1. Housing Affordability Index

ESRI provides the following explanation of the HAI:

The index has a base of 100, representing an area where the median income is sufficient to qualify for a loan on a home valued at the median home price and not be cost-burdened. We use a common measure where a household is considered cost-burdened if they spend more than 30 percent of their income on housing-related costs.



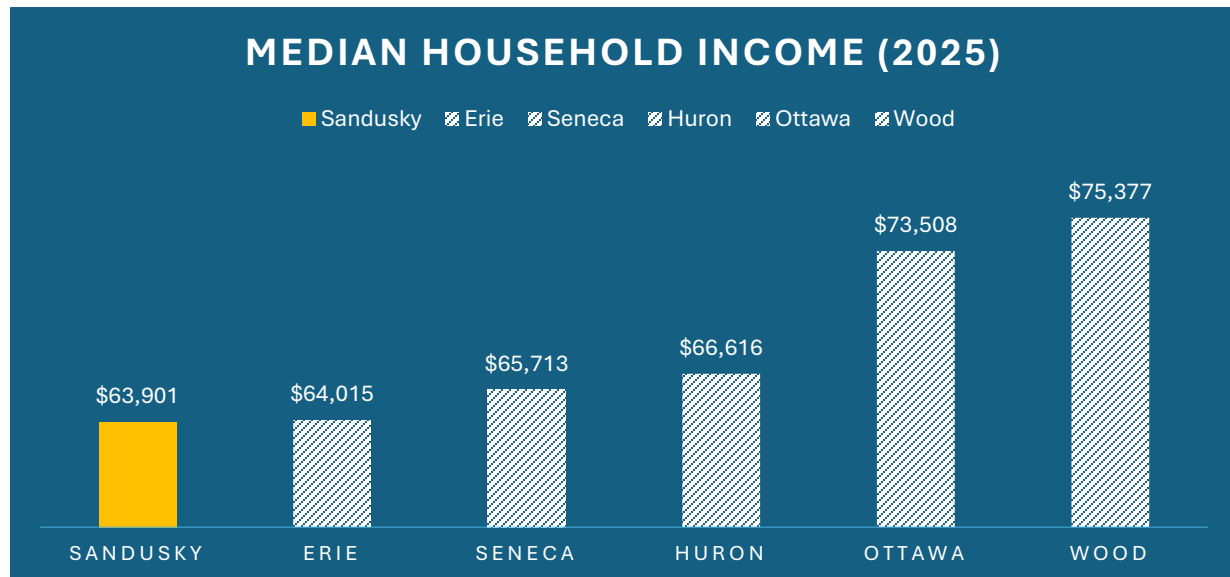
An index greater than 100 references areas where homes are affordable. An HAI less than 100 indicates areas where homes are less affordable and where median income is not high enough to purchase a median valued home.

Based solely on the HAI, Sandusky County has relatively affordable housing, as well as several of the six surrounding counties.

While this bodes well for the region, it is important to note that housing affordability does not consider the age and quality of housing stock. For example, Sandusky County has the region's oldest housing stock, contributing to the higher affordability index.

2. Household Income Trends

Housing costs are one part of the HAI, and median incomes are the other. Sandusky County represents the region's lowest median housing income, but within 5% of the median income of three of the surrounding counties.



ESRI estimates that Sandusky County's median household income is \$63,901, and it is projected to increase 10.9% within the next five years to \$70,886.

The share of households with incomes below \$75,000 is projected to decrease by seven percentage points during this period, with declines of 0.4 to 1.3 percentage points among all other income groups of less than \$75,000. DDA has seen this income trend for many of the markets projected by ESRI. A distribution of household income by total households in Sandusky for 2025 and 2030 follows.

Household Income	2025 (Estimated)		2030 (Projected)	
	Number	Percent	Number	Percent
Less Than \$15,000	2,253	9.2%	1,995	8.1%
\$15,000 - \$24,999	2,012	8.2%	1,738	7.0%
\$25,000 - \$34,999	1,418	5.8%	1,217	4.9%
\$35,000 - \$49,999	3,476	14.1%	3,151	12.8%
\$50,000 - \$74,999	4,963	20.2%	4,836	19.6%
\$75,000 - \$99,999	2,923	11.9%	2,844	11.5%
\$100,000 - \$149,999	4,299	17.5%	4,657	18.9%
\$150,000 - \$199,999	1,950	7.9%	2,472	10.0%
\$200,000 and Higher	1,312	5.3%	1,769	7.2%
Total	24,606	100.0%	24,679	100.0%
County Median	\$63,901		\$70,886	

a. Household by Income and Age

Householders aged 55 and older are estimated to represent more than half of Sandusky County residents (53.8%), exceeding the statewide share (49.1%).

As the table below shows, household incomes peak in householders ages 35 to 54, with the most significant decline occurring in the typical retirement ages (65 and older).

Household Income	Households by Income and Age (2025)						
	<25	25-34	35-44	45-54	55-64	65-74	75+
Less Than \$15,000	131	200	168	281	443	532	498
\$15,000 - \$24,999	91	143	152	154	318	532	622
\$25,000 - \$34,999	59	139	131	127	193	309	460
\$35,000 - \$49,999	127	419	408	433	529	815	745
\$50,000 - \$74,999	151	664	768	723	906	1,162	589
\$75,000 - \$99,999	84	410	496	534	539	550	310
\$100,000 - \$149,999	81	601	907	975	895	550	290
\$150,000 - \$199,999	18	261	353	450	416	302	150
\$200,000 and Higher	5	104	309	323	302	200	69
Total	747	2,941	3,692	4,000	4,541	4,952	3,733
Median	\$44,853	\$70,042	\$84,344	\$86,473	\$70,501	\$54,262	\$39,460

b. Owner Households by Income and Household Size

A distribution of households by household size, income, and tenure for Sandusky County follows.

Owner Households by Income and Household Size (2025)					
Income	1-Person	2-Person	3-Person	4+ Persons	Total
Less than \$15,000	538	322	25	200	1,085
\$15,000 - \$24,999	461	450	30	61	1,002
\$25,000 - \$34,999	318	358	41	90	807
\$35,000 - \$39,999	365	354	55	151	926
\$40,000 - \$44,999	232	225	35	96	588
\$45,000 - \$49,999	236	228	36	97	597
\$50,000 to \$59,999	728	648	61	389	1,827
\$60,000 to \$74,999	825	733	69	441	2,067
\$75,000 - \$99,999	194	1,204	362	735	2,495
\$100,000 - \$149,999	277	1,500	1,277	840	3,894
\$150,000 or more	332	1,421	643	613	3,010
Total	4,506	7,443	2,634	3,713	18,297

Sources: HUD Special Tabulations; 2020 Census; ACS 2019-2023; ESRI, and DDA

Most homeowners in Sandusky County have annual incomes exceeding \$50,000. Approximately 2,500 homeowners aged 62 and older had incomes above \$75,000. These households represent a significant source of support for the development of new maintenance-free housing, such as condominiums and patio homes.

Householders aged 62 and older account for a significant portion of the lowest income groups, with 1,500 older adult households earning less than \$30,000 a year (source: HUD's 2023 Special Tabulations). The downsizing of some of these older adult households into smaller, lower-cost housing could help reduce property taxes, utilities, and maintenance costs.

c. Renter Households by Income and Household Size

Renter households do not have the benefit of building up equity like homeowners, and their housing choices are almost exclusively based on annual income, with most remaining in rental housing and a small group transitioning to homeownership. The distribution of Area Median Income (AMI) by household sizes below illustrates three tiers of income groups and choices:

- 30% AMI: Households typically require housing assistance or rent substandard housing.
- 50% AMI: Households may receive rental assistance and/or rent low-cost housing.
- 60% AMI: Households can afford modest rents of older rental housing throughout the county.
- 75%+ AMI: Households can afford new modern rentals, and some transition to homeownership

Area Median Income	1-phh	2-phh	3-phh	4-phh
30%	\$18,390	\$21,000	\$23,640	\$26,250
50%	\$30,650	\$35,000	\$39,400	\$43,750
60%	\$36,780	\$42,000	\$47,280	\$52,500
≥75%	\$45,975+	\$52,500+	\$59,100+	\$65,625+

The distribution of estimated renter households by income and household size is shown below.

Renter Households by Income and Household Size (2025)					
Income	1-Person	2-Person	3-Person	4+ Persons	Total
Less than \$15,000	642	232	53	241	1,168
\$15,000 - \$24,999	550	324	62	74	1,010
\$25,000 - \$34,999	279	190	62	80	611
\$35,000 - \$39,999	264	155	70	110	599
\$40,000 - \$44,999	168	98	45	70	380
\$45,000 - \$49,999	171	100	45	71	386
\$50,000 to \$59,999	226	121	33	121	501
\$60,000 to \$74,999	255	138	38	137	568
\$75,000 - \$99,999	36	135	119	138	428
\$100,000 - \$149,999	26	86	213	80	405
\$150,000 or more	28	74	97	53	252
Total	2,645	1,653	837	1,174	6,309

Sources: HUD Special Tabulations; 2020 Census; ACS 2019-2023; ESRI, and DDA

Note: A four-person income limit is illustrated for households of four or more people.

The Low-Income Housing Tax Credit (LIHTC) program generally caters to households with incomes between 30% and 60% AMI, with a small percentage of units available to households with incomes up to 80% AMI. In 2025, there are 2,905 renter households in Sandusky County with incomes between 30% and 60% AMI. This means nearly half the renters in the county are eligible for the Low-Income Housing Tax Credit program.

Area Median Income	1-Person	2-Person	3-Person	4+ Persons*	Total
≤30%	828	194	45	358	1,425
30% - 50%	522	552	193	256	1,523
50% - 60%	586	383	129	284	1,382
≥75%	709	524	470	276	1,979

* The 4+Person household estimates assume an additional 10% of households above the four-person income limit for the lower AMIs.

According to HUD's 2023 Special Tabulations, an estimated 860 renters aged 62 and older earn less than \$20,000 a year, representing 60% of the estimated renters earning less than 30% AMI in 2025.

Renters typically transition to homeownership at higher income levels. With nearly 2,000 renters in Sandusky County earning incomes above 75% AMI, many are likely to be able to afford the transition to ownership.

3. Housing Affordability to Labor Force

Nearly half of the labor force in Sandusky works in manufacturing and healthcare.



Sources: Bureau of Labor Statistics' Quarterly Census of Employment and Wages; and Axle Data

- Manufacturing employment has an employment location quotient of 4.12, indicating an employment share four times the national average. The average annual wage in manufacturing was \$65,416 in the first quarter of 2025. The average income alone can support high-end rentals and homes priced upwards of \$265,000 (assuming 10% down, 6.35% 30-year mortgage).
- Educational employment is above average with a location quotient of 1.30, attributed, in part, to the presence of Terra State Community College. The education sector had a more moderate annual average income of \$48,620. This income is sufficient to support the rents associated with the cost of new construction and a \$200,000 home.
- The average annual wage of people working in accommodation and food services and retail is low, at \$19,760 and \$36,400, respectively. These incomes alone are eligible for the Low-Income Housing Tax Credit program.

A summary of employment by sector in Sandusky County follows.

		First Quarter 2025			
NAICS Sector		Total Establishments	Total Employment	Average Annual Wages	Employment Location Quotient
22 Utilities	Private	2	ND	ND	ND
	Local government	6	74	\$66,404	1.81
23 Construction		150	975	\$72,020	0.77
31-33 Manufacturing		112	8,218	\$65,416	4.12
42 Wholesale trade		52	738*	ND	ND
44-45 Retail trade		198	2,474	\$36,400	1.02
48-49 Transportation and warehousing		54	632	\$59,904	0.61
51 Information		16	134	\$57,460	0.30
52 Finance and insurance		63	491	\$70,304	0.49
53 Real estate and rental and leasing		44	259	\$54,288	0.69
54 Professional, scientific, and technical services		94	554	\$52,416	0.33
55 Management of companies and enterprises		13	280	\$104,884	0.68
56 Admin support/waste mgmt & remediation		77	807	\$43,888	0.58
61 Educational services	Local government	22	1,734	\$48,620	1.30
	Private	10	593*	ND	ND
62 Health care & social assistance	Local government	170	3,992*	ND	ND
	Private	2	187	\$60,580	1.22
71 Arts, entertainment, and recreation		20	189	\$24,336	0.48
72 Accommodation and food services		131	2,010	\$18,616	0.92
81 Other services (except public administration)		110	677	\$30,836	0.92
92 Public administration (Local government)		46	535	\$57,096	0.79
11 Agriculture, forestry, fishing and hunting		25	78*	ND	ND
21 Mining, quarrying, and oil and gas extraction		2	52*	ND	ND

ND – Not Disclosed; **Sources:** Bureau of Labor Statistics' Quarterly Census of Employment and Wages; and Axle Data*

Note: Government employment of less than 100 employees in a single category was omitted from the table. Average annual wages are based on weekly average wages multiplied by 52.

VII. Housing Demand Analysis

This section includes a housing demand analysis for for-sale, rental, and senior-care housing in Sandusky County.

A. For-Sale Housing

The demand for for-sale housing is based on the following core factors:

- Enough available for-sale housing to support median turnover rates
- Demand from first-time homebuyers
- Demand from local workers who commute into the area for work and job growth

1. Existing Homeowner Turnover

As the median homeowner moves 11.8 years after purchasing their first home, available for-sale housing alternatives is essential to the community. If an inadequate supply exists, homeowners may leave the market to find their next home or choose to remain in their home longer, limiting opportunities for first-time homebuyers. Other families looking to move into the area may opt to live outside the community to find a home that accommodates their needs.

Approximately 400 home sales of \$150,000 and higher occurred in 2024, representing 3.6% to 5.9% of the owner-occupied housing stock in Sandusky County. Based on median turnover rates of existing homeowners, there is a housing gap of 208 for-sale homes priced from \$200,000 and higher.

Home Sale Price	Homes Sold 2024	Total Homes by Value*	Sales to Inventory %	Median Annual Turnover	Current Housing Gap
\$150,000 - \$199,999	195	4,235	4.6%	8.5%	165
\$200,000 - \$249,999	83	2,285	3.6%		111
\$250,000 to \$299,999	52	1,181	4.4%		48
\$300,000 to \$349,999	32	583	5.5%		18
\$350,000 to \$399,999	20	341	5.9%		9
\$400,000 and Higher	17	338	5.0%		12

*Based on 2024 market values per Sandusky County Auditor

The lowest sales-to-inventory ratio is 3.6% for homes priced between \$200,000 and \$250,000, indicating the greatest imbalance in the market. The reality is that new homes cannot typically be delivered in this price range.

2. First-Time Homebuyer

In 2019, first-time home buyers comprised one-third of home sales nationwide (source: National Association of Realtors, NAR). From January through November 2025, first-time buyers accounted for just 21% of the market share, the lowest share since NAR began collecting data in 1981. We attribute the low first-time homebuyer share, in large part, to the steep increase in mortgage interest rates. The doubling of interest rates, in some instances, meant the household that could afford a \$200,000 home in 2020 had to earn nearly \$20,000 more a year in 2024. Additionally, a household

earning \$55,000 a year in 2020 could afford a \$350,000 home; today, the home-buying power for the same income is approximately \$230,000. A summary of monthly mortgage payments and household income thresholds by sale price and year follows.

Year	Interest Rate	Monthly Mortgage Payment by Home Sale Price				Household Income Threshold by Home Price			
		\$200,000	\$250,000	\$300,000	\$350,000	\$200,000	\$250,000	\$300,000	\$350,000
2019	3.78%	\$837	\$1,046	\$1,255	\$1,464	\$35,858	\$44,822	\$53,786	\$62,751
2020	2.67%	\$727	\$909	\$1,091	\$1,273	\$31,167	\$38,959	\$46,750	\$54,542
2021	3.01%	\$760	\$950	\$1,140	\$1,330	\$32,565	\$40,707	\$48,848	\$56,989
2022	6.29%	\$1,113	\$1,391	\$1,669	\$1,948	\$47,699	\$59,624	\$71,549	\$83,473
2023	7.79%	\$1,295	\$1,618	\$1,942	\$2,265	\$55,479	\$69,349	\$83,219	\$97,089
2024	6.72%	\$1,164	\$1,455	\$1,746	\$2,037	\$49,881	\$62,351	\$74,821	\$87,292
2025	6.24%	\$1,107	\$1,384	\$1,661	\$1,937	\$47,448	\$59,310	\$71,172	\$83,034

Assumptions: 10% down-payment for a 30-year fixed-rate mortgage; income-to-mortgage cap of 28%

Sources: Freddie Mac and DDA

In 2025, there are an estimated 2,099 renter households within Sandusky County who have incomes that can afford home prices of more than \$200,000. Converting 8.5% of these renters to homeowners equates to 178 new first-time homeowner households. Below is a distribution of renter-to-owner households by home sale price.

Home Sale Price	Base Renter Income	Total Renter Households	Renter-to-Owner Conversion (8.5%)*
\$200,000 - \$249,999	\$47,448	663	56
\$250,000 to \$299,999	\$59,310	458	39
\$300,000 to \$349,999	\$71,172	282	24
\$350,000 to \$400,000	\$83,034	696	59
Total		2,099	178

*Source: Current Population Survey Annual Social and Economic Supplement (CPS ASEC)

3. Worker Demand (current and future employment)

In 2022, 13,649 people commuted into Sandusky County for work, 53.4% of the local workforce. This in-commute rate is 1.9 percentage points higher than the highest rate of the surrounding counties, excluding Wood County, the only one within the Toledo Metropolitan Statistical Area. Bringing the in-commute rate in line with the 51.2% average equates to 562 additional employees living in Sandusky County. Assuming a similar ratio for the 350 to 450 new jobs coming into the market from the expansion of Whirlpool and EPC, there is support for an additional 179 to 230 workers in Sandusky County.

Housing Type	Total Worker Support	Owner Tenure Factor	Workers-to-Household Ratio*	Unit Demand From Workers
For-Sale Housing	741 – 792	65%	1.34	359 - 384

*Source – American Community Survey, Table B08202

We anticipate that 75% of the for-sale housing demand from workers will be for housing priced below \$250,000 because entry-level production employees are not expected to earn \$60,000.

4. Summary For-Sale Housing Support

The five-year projected demand for for-sale housing is 669 homes, of which 460 to 478 are homes priced at \$250,000 and higher, and the most likely home price candidate for new construction. Of the new home demand, we anticipate 368 to 406 as single-family home construction. This yields 74 to 81 homes annually, well above the peak of 52 single-family homes permitted in the county in the last five years.

Home Sale Price	Turnover Factor	First-Time Homebuyers	Worker Demand	Current Permit 5-Year Activity*	Total For-Sale Demand
\$200,000 to \$249,999	111	56	20 – 24	-	187 - 191
\$250,000 to \$299,999	48	39	43 - 53	70	200 - 210
\$300,000 to \$349,999	18	24	16 – 20	56	114 - 118
\$350,000 to \$399,999	9	59	8 - 10	26	102 - 104
\$400,000 and Higher	12	-	12 - 14	20	44 - 46
Total	198	178	99 - 121	172	647 - 669

*Based on building permit data trends

An estimated 15% to 20% of the for-sale demand, or 100 to 134 units, is anticipated for condominiums, villas, or patio homes.

B. Rental Housing Demand

The demand for rental housing is based on the following core factors:

- More units are needed to bring the apartment market up to a healthy vacancy rate of 5%
- Pent-up demand exists from residents for a new modern rental housing
 - Some prospective renters/employees have opted to live elsewhere because of a lack of modern housing alternatives
- Demand from local workers who commute into the area for work and job growth

1. Vacancy Factor

With occupancy rates above 98%, an increase in rental housing is needed. As family dynamics change, more apartments will provide more alternatives for local households looking to move into other housing choices.

To calculate the number of units needed to balance the market, DDA has applied vacancy factors of 3.7% to 5.0% to bring the market to an overall 95.0% occupancy level.

Housing Type	Occupied Rental Housing	Vacancy Factor	Internal Demand
Low-Income Housing	966	4.0% to 5.0%	38 - 48
Market-Rate Housing	763	3.7%	28
Total			66 – 76

*Housing in Low-Income Housing programs, excluding RD rental-assistance units.

2. Turn Away and Pent-Up Demand Factors for Modern Market-Rate Housing

The lack of modern rental housing has likely turned away many prospective renters from living in the area. Other market-rate renter households living in the area but able to afford higher rents have settled for outdated apartments with limited amenities or rented a single-family home or condominium.

A conservative 6% factor (4% pent-up demand, 2% turn away) to estimate additional support for market-rate one-, two- and three-person renter households. Larger renter households will likely continue to choose larger single-family homes, which offer three or more bedrooms.

Target Market HHs	Pent-up Demand	Turn Away Factor	Unmet Demand (Units)
1,979	4%	2%	118

HH- Households

3. Worker Demand (current and future employment)

As earlier noted, the in-commute rate for Sandusky County is 1.9 percentage points higher than the highest rate in the region. Considering tenure and households with multiple workers, 125 to 139 market-rate units and 68 low-income housing units are supported.

Housing Type	Total Worker Support	Renter Tenure Factor	Multiple Earner Factor	Unit Demand From Workers
Low-Income Housing	261	35%	1.34	68
Market-Rate Housing	480 – 531	35%	1.34	125 - 139
Total				193 - 207

• Summary Rental Housing Support

There is projected market support for an additional 375 to 400 rental units over the next five years. It is important to note that achieving development for lower-income housing is predicated on a competitive application process with limited funding pools.

Housing Type	Vacancy Factor	Pent-Up Demand/ Turn Away	Unmet Demand for Workers	Total Rental Housing Demand (Units)
Low-Income Housing	38 – 48	-	66 - 67	104 – 115
Market-Rate Housing	28	118	125 - 139	271 – 285
Total	66 – 76	118	193 - 207	375 - 400

C. Senior Housing

DDA derived potential senior housing needs in Sandusky County for each senior care housing alternative. Ratios from the National Health Interview Survey and the Alzheimer's Association were used to calculate the senior population requiring assistance with Activities of Daily Living (ADLs); Instrumental Activities of Daily Living (IADLs); and Dementia/Alzheimer's to establish the likely number of seniors for residency at each facility type.

The State of Ohio effectively has a cap on the number of nursing home beds, with any expansion or new facilities only allowed to replace existing beds. For this reason, and because there does not appear to be a shortage of available beds in nursing homes in Sandusky County, a demand calculation for this development type has been omitted.

Residential Care Facilities – Assisted-Living and Memory Care

By 2030, there will be an additional 122 seniors requiring assistance with one ADL (91 with two or more) and 188 seniors needing care for Dementia/Alzheimer's.

Afflicted Senior Population – Assistance Needs									
Age Group	1 or more ADLs			2 or more ADLs			Dementia/Alzheimer's		
	2025	2030	Change	2025	2030	Change	2025	2030	Change
65 – 74	305	303	-2	236	234	-2	401	399	-2
75 - 84	643	767	124	482	575	93	545	654	109
85+							472	553	81
Total	948	1,070	122	718	809	91	1,418	1,606	188

The 376 assisted-living beds in the market provide an alternative for 35% of the projected affected senior population, a high percentage indicating a sufficient supply of assisted-living units in the marketplace. Notably, several assisted-living facilities have the flexibility to increase assisted-living demand if market conditions dictate. The 43 dedicated memory care units represent an alternative to 2.7% of the afflicted population. This is considered a low capture rate, which potentially indicates that additional memory care units would be readily absorbed in the market. At a low penetration rate of 7% to 8%, there is an opportunity to add 69 to 85 memory care units. Many well-developed markets have reached a 20% penetration rate; however, more conservative ratios were used, given the potential for existing assisted-living facilities in Sandusky County to convert a grouping of their assisted-living units into a dedicated area of their facility as well as other options available in the market.

A variety of long-term care services cater to people with Alzheimer's Dementia. According to the National Center for Health Statistics, the percentage of persons/patients/residents among long-term care service providers ranges from 35.6% with home health agencies to 45.6% at nursing homes.

Share of Dementia Patients by Facility Type

- Adult day services centers – 24.7%
- **Residential care communities – 41.2%**
- Home health agencies – 35.6%
- Hospice patients – 45.2%
- Nursing home residents – 45.6%
- Inpatient rehabilitation facilities – 36.7%
- Long-term care hospital – 45.3%

Based on the price of memory care, we estimate that a household would need to earn \$100,000 or more annually or have net worth more than \$250,000 to afford to live in the facility. In Sandusky County, there are more than 1,500 households, age 65 and older, with incomes above \$100,000, and more than 5,000 households with net worth exceeding \$250,000. This is a sufficient base of income- and asset-qualified households to afford the potential additional memory care units.