

Fairfield County Fair Housing Analysis of Impediments



FAIRFIELD
COUNTY
REGIONAL PLANNING COMMISSION



June 2019



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- A Steering Committee
- B Fair Housing Impediments Survey Results

CONSULTANT:



INTRODUCTION

The Housing and Community Development Act of 1974, as amended, requires any jurisdiction receiving Community Development Block Grant (CDBG) or HOME program funds to affirmatively further fair housing. In response, this plan has been prepared for Fairfield County (excluding Lancaster) to help identify impediments to fair housing choice.

Fair Housing choice is the ability of persons of similar income levels, regardless of race, color, religion, sex, disability, familial status, military status, or national origin, to have available to them the same housing choice. A related purpose of this document is to help community leaders identify where policies, procedures, and practices may need to be adjusted to affirmatively further fair housing.

Fairfield County presents a study in contrasts. Within the Columbus Metropolitan Statistical Area, its northwestern portion, including the City of Pickerington and Violet Township, is a suburban area near Columbus. Centrally located Lancaster, the county seat and largest city, is the governmental, service, commercial, and employment center for the county. Because Lancaster is large enough to be considered an "Entitlement" community and receive federal housing funds directly from the U.S. Department of Housing and Urban Development (HUD), its fair housing requirements, include any analysis or review of fair housing practices or impediments, are reported directly to HUD; this report focuses on the "balance of county" outside Lancaster. This portion of the county receives CDBG allocation and competitive funding from the State of Ohio's Development Services Agency (DSA).

While northwestern Fairfield County is suburban in character, the southern and eastern portions of the county are considerably more rural, viewed as the edge of southeast Ohio's Appalachian region, and via the U.S. Route 33 corridor, Fairfield County is the gateway to the popular Hocking Hills region, abounding in natural features and related activities and attractions.

The Fairfield County Regional Planning Commission (RPC) is the lead agency charged with the development of this Analysis of Impediments, with guidance from a steering committee, which in turn is a subcommittee of the County's very active Housing Coalition. (A list of 2019 members of this steering committee is provided within Appendix A of this document). The most recent Analysis of Impediments was developed in 2016. This 2019 update builds on the findings and work plan created for that analysis; assistance in completing this update was provided to the RPC and steering committee by Reveille Ltd., a planning and development consulting firm located in Bowling Green Ohio. Among other projects, Reveille coordinated the development of Fairfield County's comprehensive land use plan.

Support for the findings of this analysis was provided by members of the steering committee, many of whom offered their input through a stakeholder survey form, interviews, provision of additional information and data, and through their input offered at a steering committee meeting held in Lancaster in May, 2019. Additionally, an on-line

survey of residents was conducted to gather further input. The results of that survey are included as Appendix B.

The writers of this update wish to thank the Housing Coalition, the Fair Housing Steering Committee, those numerous individuals who were contacted for further information, and other countywide agency officials who offered their input and provided additional background information for this update. Also, thanks to the Fairfield County Regional Planning Commission and Loudan Klein (Executive Director), who served as the writers' liaison to Fairfield County.

DEMOGRAPHIC DATA

As is typical of many counties located on the fringe of a growing metropolitan area, Fairfield County has witnessed significant recent growth – with population increasing 23% between 2000 and 2015. The research arm of the Ohio Development Services Agency projects this growth trend will continue, which will put a strain on the county's housing supply, and which could subsequently drive up housing values and constrain affordability for those with low and moderate incomes.

U.S. Route 33 bisects the county from northeast to southwest, providing highway access to Lancaster from Columbus, the I-70 and I-71 corridors, and the I-270 "beltway" ringing Columbus. This location within the Interstate and U.S. transportation systems has resulted in development pressure and demographic changes. As the northwest area including Pickerington and Violet Township continues to suburbanize, it is experiencing an increase in minority populations, more closely resembling the demographic characteristics of other Central Ohio suburban communities.

As of the 2010 Census, there were 146,156 people, 54,310 households, and 39,846 families residing in Fairfield County. There were 58,687 housing units. The racial makeup of the county was 90.2% white, 6.0% black/African American, 1.1% Asian, 0.2% American Indian, 0.6% of other races, and 1.9% of two or more races. Those of Hispanic or Latino ethnicity made up 1.7% of the population.

Of the 54,310 households, 37.3% had children under the age of 18 living with them, 57.3% were married couples living together, 11.2% had a female householder with no husband present, 26.6% were non-families, and 21.9% of households were made up of individuals. The average household size was 2.64 and the average family size was 3.07. Median age was 38.2.

The largest subdivisions in Fairfield County as of the 2013-2017 American Community Survey of the U.S. Census were Lancaster, with 40,280 residents; Pickerington, with an in-county population of 20,319; Violet Township, with 19,902; and a portion of the City of Columbus, with 10,518. The next six most populous subdivisions were all townships; in order, they were Bloom (7,390), Pleasant (5,685), Greenfield (5,390), Hocking (5,263), Liberty (5,235), and Walnut (4,973) Townships.

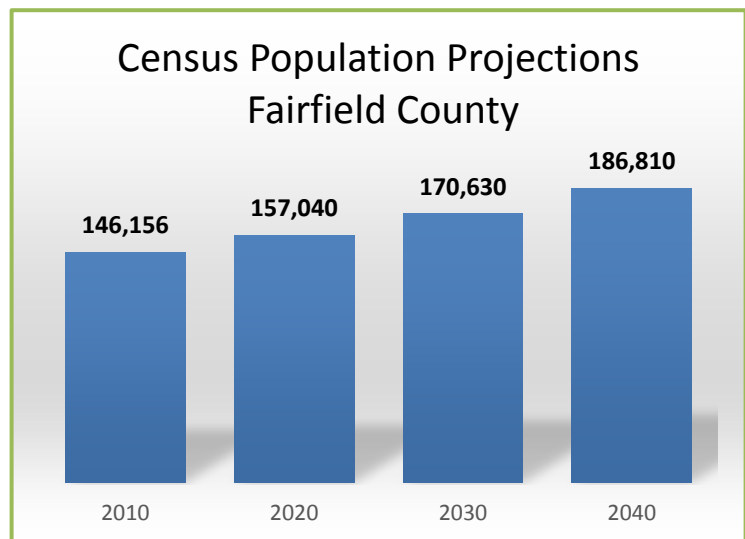
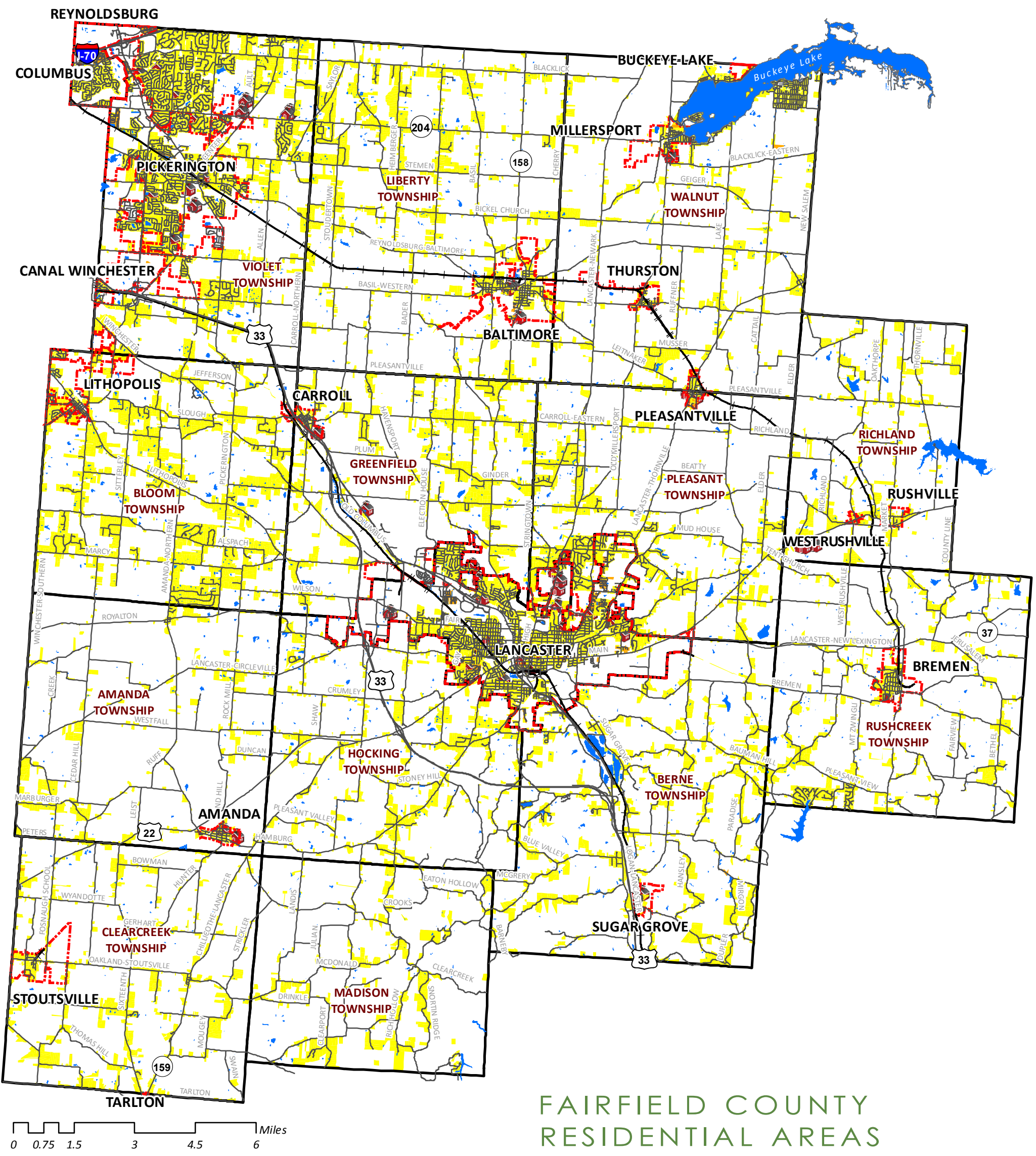


Table 1: Characteristics of Fairfield County Municipalities

Municipality	Population	Median Age	Median Household Income	Housing Units	Median Value-Owner Occupied	% Occupied Units Rented
Fairfield Co	151,526	39.2	63,424	60,202	168,500	28
Amanda	801	38.4	54,188	310	109,500	29
Baltimore	2,963	37.2	42,386	1,302	126,100	36
Bremen	1,589	35.1	53,145	597	109,100	24
Carroll	405	42.5	62,708	205	108,800	36
Lancaster	39,732	39.0	40,235	17,901	118,100	47
Lithopolis	1,545	36.4	61,550	555	188,900	27
Millersport	1,220	35.8	65,795	522	154,100	31
Pickerington	19,634	35.1	85,320	7,113	193,500	28
Pleasantville	1,168	32.4	34,167	511	94,500	50
Rushville	412	32.0	42,292	140	122,200	34
Stoutsville	554	35.5	50,625	196	105,400	21
Sugar Grove	485	36.2	53,333	197	92,800	42
Thurston	578	35.5	42,596	216	97,500	45
W. Rushville	228	32.1	51,786	72	86,100	27
<i>2013-2017 American Community Survey</i>						

Fairfield County includes two larger cities, Lancaster and Pickerington, and twelve smaller villages ranging from 228 to 2,963 people. Lancaster and Pickerington differ significantly, with Lancaster's median household income at less than half of that for the more suburban and affluent Pickerington. Median values of owner-occupied homes also diverge greatly among these communities, with higher values in the suburban growth area to the northwest, and lower values in the smaller, more rural areas.

The following map depicts residential areas throughout Fairfield County. As indicated on the Residential Areas Map, residential areas and opportunities are dispersed and, aside from urban areas of Lancaster and Pickerington/Violet Township, are somewhat decentralized throughout the county's townships and smaller incorporated villages.



FAIRFIELD COUNTY
RESIDENTIAL AREAS

Legend

- Open Water / Hydrography
- Roads
- Railroads
- Municipalities
- Townships
- Schools
- Residential
- Multi-Family Residential



Source: Fairfield County Regional Planning Commission,
Fairfield County Auditor, US Census (ACS-2017)
Reville

Fairfield County Fair Housing Analysis of Impediments

The thirteen unincorporated townships also diverge in terms of income and housing values, with median household incomes ranging from \$49,484 in Clearcreek Township to over \$93,000 in Bloom and Violet Townships. This variation in the price of real estate and household income presents challenges for lower income households to gain access to property in the more logistically preferable areas within shorter commuting radii of Columbus area employers, services, and commerce, while more accessible, affordable housing tends to be located among the older housing stock in the more rural portions of the county, which are farther from the Columbus area.

Table 2: Characteristics of Fairfield County's Townships

Township	Population	Median Age	Median Household Income	Housing Units	Median Value-Owner Occupied	% Occupied Units Rented
Amanda	2,763	43.2	61,650	1,088	161,400	21
Berne	5,190	40.3	57,344	2,011	141,000	15
Bloom	8,977	42.4	94,195	3,332	223,000	8
Clearcreek	4,093	34.7	49,484	1,457	136,800	31
Greenfield	5,762	44.7	64,348	2,314	164,300	12
Hocking	5,214	36.3	70,307	1,384	177,200	15
Liberty	8,080	39.7	65,923	3,177	180,900	23
Madison	1,836	43.2	62,125	761	158,400	12
Pleasant	6,174	45.1	67,167	2,457	175,100	17
Richland	2,096	39.8	54,405	913	136,800	18
Rush Creek	3,972	42.2	70,000	1,565	123,700	18
Violet	40,458	37.8	93,653	14,730	210,400	20
Walnut	6,944	45.2	64,255	3,326	155,800	21
2013-2017 American Community Survey						

Minority Population

The following information compares countywide and state data with that of the two cities, Lancaster and Pickerington. Overall, the Black/African American population makes up 7.2% of the county's population, and over half of that population (5,781) resides in Violet Township. Violet Township's Asian population is 1,161 (of 2,381 total for the county), and those of Hispanic or Latino heritage total 834 in the township (of 3,072 total), with another 815 in Lancaster and 594 in Pickerington. Another 628 African Americans reside in Hocking Township. Thus minority populations are somewhat concentrated in a few specific subdivisions within the county.

Additional work was needed in developing methods to address those with Limited English Proficiency in reaching them with fair housing and housing accessibility information. This is an area where action steps can be taken, including making available Spanish-language fair housing information. Partnerships or arrangements should also be made to provide access to interpreters who can converse in Spanish,

Fairfield County Fair Housing Analysis of Impediments

through the Ohio Hispanic Coalition, and also with the Deaf Services Center for those with a hearing disability.

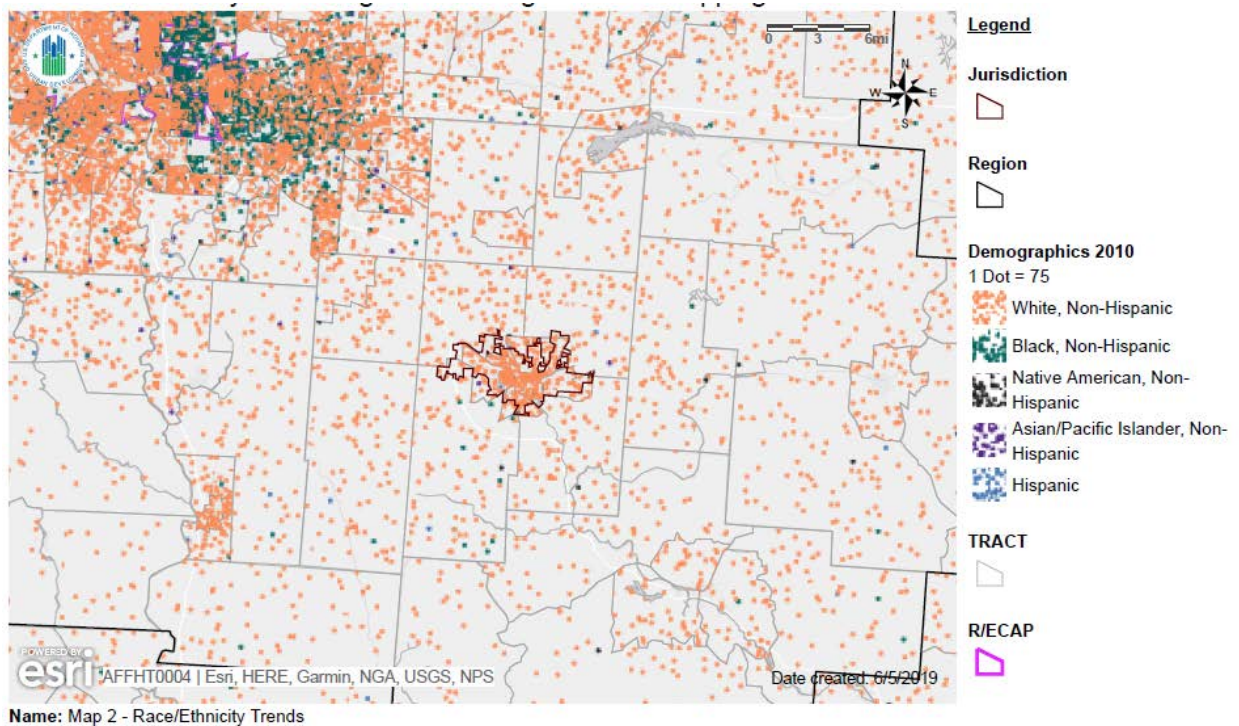
Table 3: Population by Race and Ethnicity (Hispanic/Latino)

	Fairfield County		Lancaster		Pickerington		Ohio
	#	%	#	%	#	%	%
Total Population	151,526	100.0	39,732	100.0	19,634	100.0	100.0
White	133,813	88.3	37,615	94.7	14,119	71.9	81.9
Black/AA	10,851	7.2	764	1.9	3,815	19.4	12.3
American Indian	197	0.1	94	0.2	6	0.0	0.2
Asian	2,381	1.6	171	0.4	799	4.1	2.0
Native Hawaiian	38	0.0	0	0.0	21	0.1	0.0
Some other Race	844	0.6	100	0.3	382	1.9	0.9
2 or more races	3,392	2.2	988	2.5	492	2.5	2.7
Hispanic/ Latino	3,072	2.0	815	2.1	594	3.0	3.6

2013-2017 American Community Survey

Race/Ethnicity Trends

The following map indicates that concentrations of minorities are not pronounced throughout the county, although there is some concentration in the municipalities of Lancaster and Pickerington, as well as in the northwestern portion of the county nearest Columbus.



Elderly Population

The 2013-2017 American Community Survey found Fairfield County's population aged 65 and over comprised 14.8% of the total population (for Ohio, the proportion is 15.9%). This percentage varies, with a higher percentage concentrated in Lancaster, and a notably smaller one in Pickerington. (Both Pickerington and Violet Township are included in the "balance of county" totals). The County's median age, at 39.2, is very close to the state median of 39.3. The overall picture for Fairfield County is of an elderly population of over 22,000 people, nearly seven in ten (15,546) of whom reside outside the city of Lancaster.

Table 4: Fairfield County's Elderly Population

	Fairfield Co.	Lancaster	Balance of County	Pickerington	Violet Twp.
Total Pop.	151,526	39,732	111,794	19,634	40,458
65-74	9,460	2,341	7,119	908	2,438
75-84	13,260	3,768	9,492	951	2,885
85+	6,658	2,218	4,440	532	1,273
65+	22,383	6,837	15,546	1,908	4,822
% 65+	14.8	17.2	13.9	9.7	11.9
Median Age	39.2	39.0	--	35.1	37.8
2013-2017 American Community Survey					

Disabled Population

The American Community Survey includes data regarding the disabled population of any surveyed geographic area. Because an individual can have more than one disability, the total number of disabled persons is less than the total of the persons having each of the specific listed disabilities. The total number identifies some 19,844 disabled persons county-wide, of which 12,571 reside in the "balance of county" outside Lancaster. This means some 13.3% of county residents have at least one disability, and a similar portion (11.4%) is disabled throughout the balance of county. Several of the above subcategories, such as ambulatory, self-care, and independent living difficulties, have implications regarding the need for housing which can accommodate the challenges and barriers, including mobility issues, which accompany these disabilities.

Table 5: Fairfield County's Disabled Population

	Fairfield County	Lancaster	Balance of County
Population	148,789	38,944	109,845
Total with a Disability	19,844	7,273	12,571
Hearing Disability	5,053	1,524	3,529
65+	3,038	897	2,141

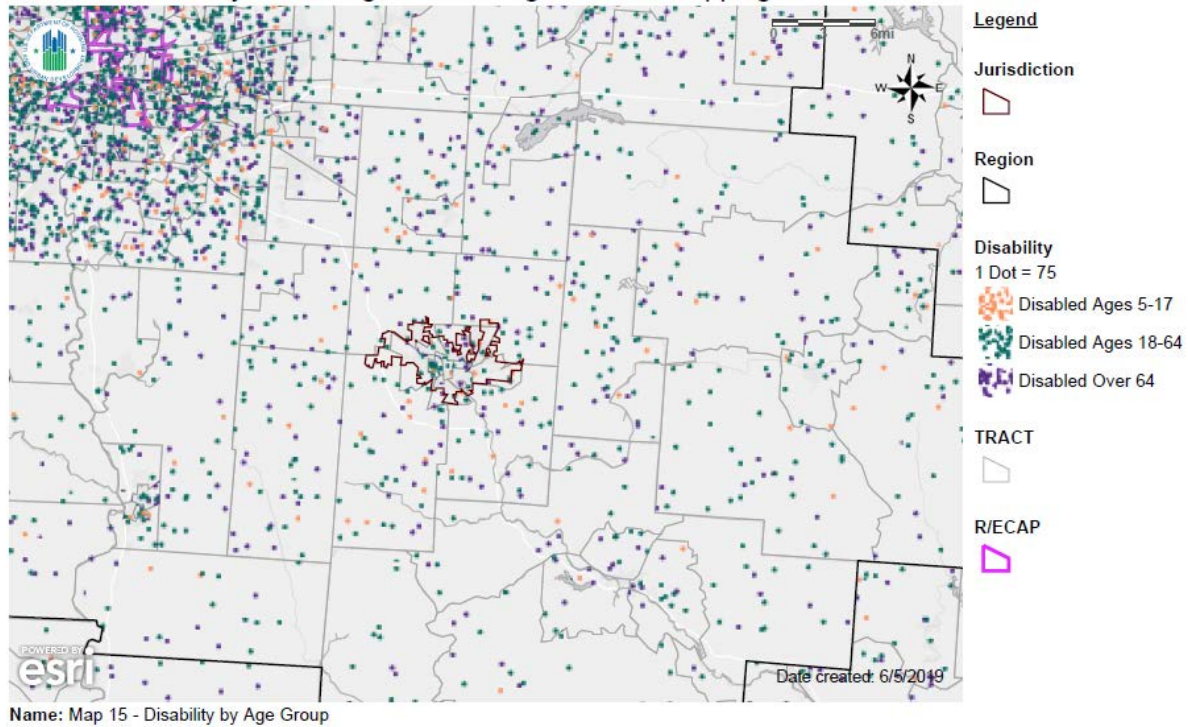
Fairfield County Fair Housing Analysis of Impediments

	Fairfield County	Lancaster	Balance of County
Population	148,789	38,944	109,845
Vision Difficulty	3,562	1,373	2,189
65+	1,434	584	850
Cognitive Difficulty	7,532	3,242	4,290
65+	1,772	701	1,071
Ambulatory Difficulty	10,246	3,832	6,414
65+	4,940	1,821	3,119
Self-Care Difficulty	3,910	1,426	2,484
65+	1,823	641	1,182
Independent Living Difficulty	7,632	2,666	4,966
65+	3,419	1,156	2,263
<i>2013-2017 American Community Survey, Table S1810</i>			

Several stakeholders in the 2016 analysis expressed a concern with the lack of accessible units that were available to the disabled population. Low income disabled families struggle to not only locate housing, but then to maintain their housing. In many cases, their only income source is SSI, currently at \$773 monthly. A rent level that is affordable to someone receiving SSI is \$220 per month. There are currently 278 disabled families on the Housing Choice Voucher Program (Section 8) waiting list. Also, sometimes landlords do not distinguish between a service animal and a pet. Continued education is needed on this matter.

Disability by Age Group

The following map depicts a concentration of disabled persons in the northwest portion of the county, where the general population is also somewhat concentrated due to proximity to Columbus, as well as recent development trends in that portion of the county. However, disabled persons are also dispersed to some extent throughout all portions of the county.



Income and Poverty

While the incidence of poverty is somewhat lower within the balance of Fairfield County outside Lancaster, there is still a significant number of families and individuals in poverty, with roughly one in ten individuals and one in fourteen families in poverty. Countywide, there were 14,776 persons found to be in poverty, of which over half (7,622) resided in Lancaster. Poverty rates were somewhat higher among minority groups (African American: 11.6%; Hispanic/Latino: 17.0%).

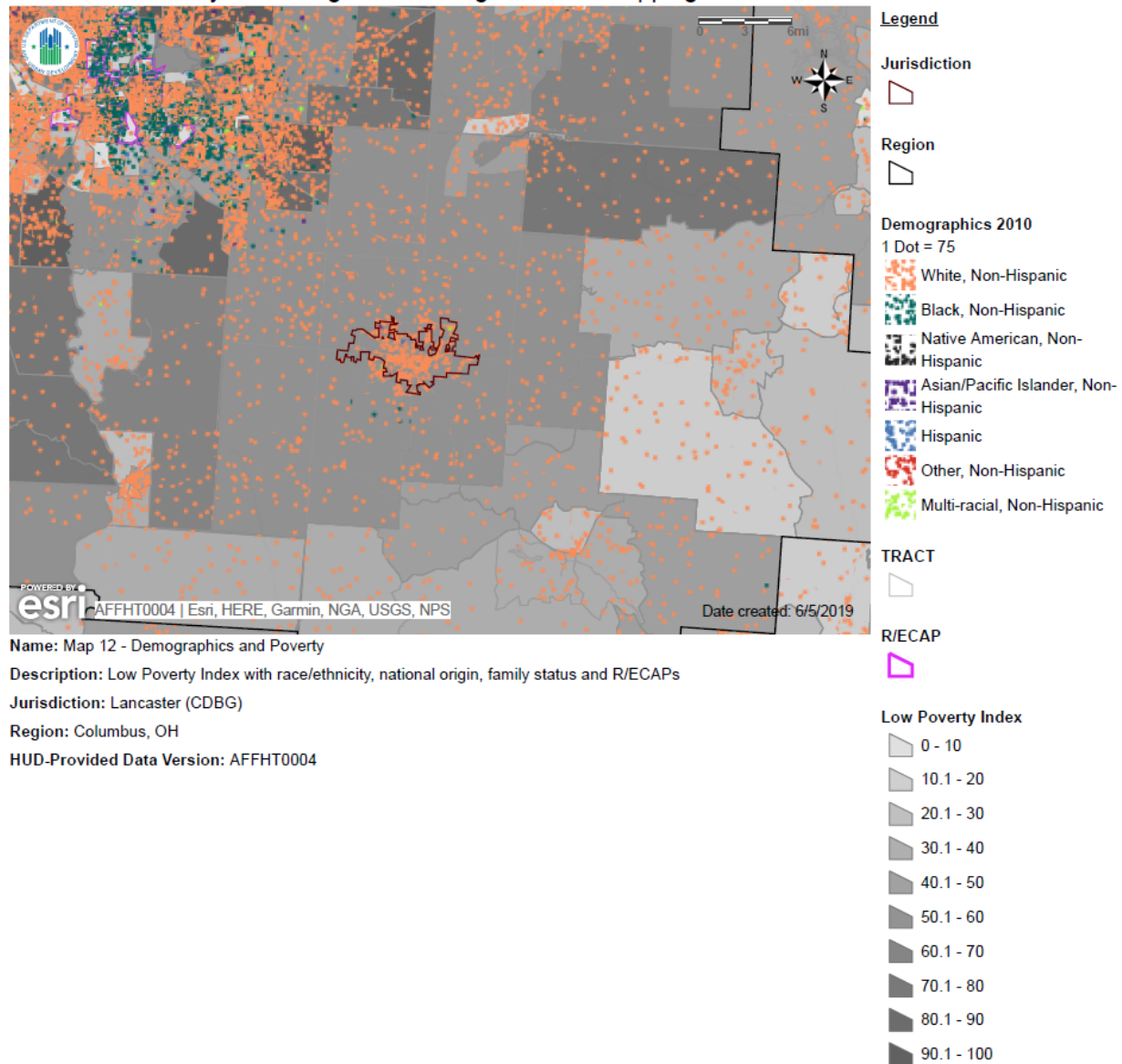
Table 6: Income and Poverty in Ohio and Fairfield County

	Ohio	Fairfield County	Lancaster
Median household income	\$52,407	\$63,424	\$40,235
Median Family Income	\$66,885	\$76,051	\$53,739
Per Capita Income	\$29,011	\$29,582	\$22,334
% Families in Poverty	10.8	7.2	15.9
% Individuals in Poverty	14.9	9.9	19.6
2013-2017 American Community Survey			

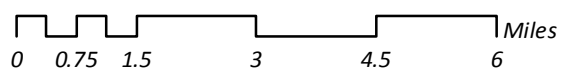
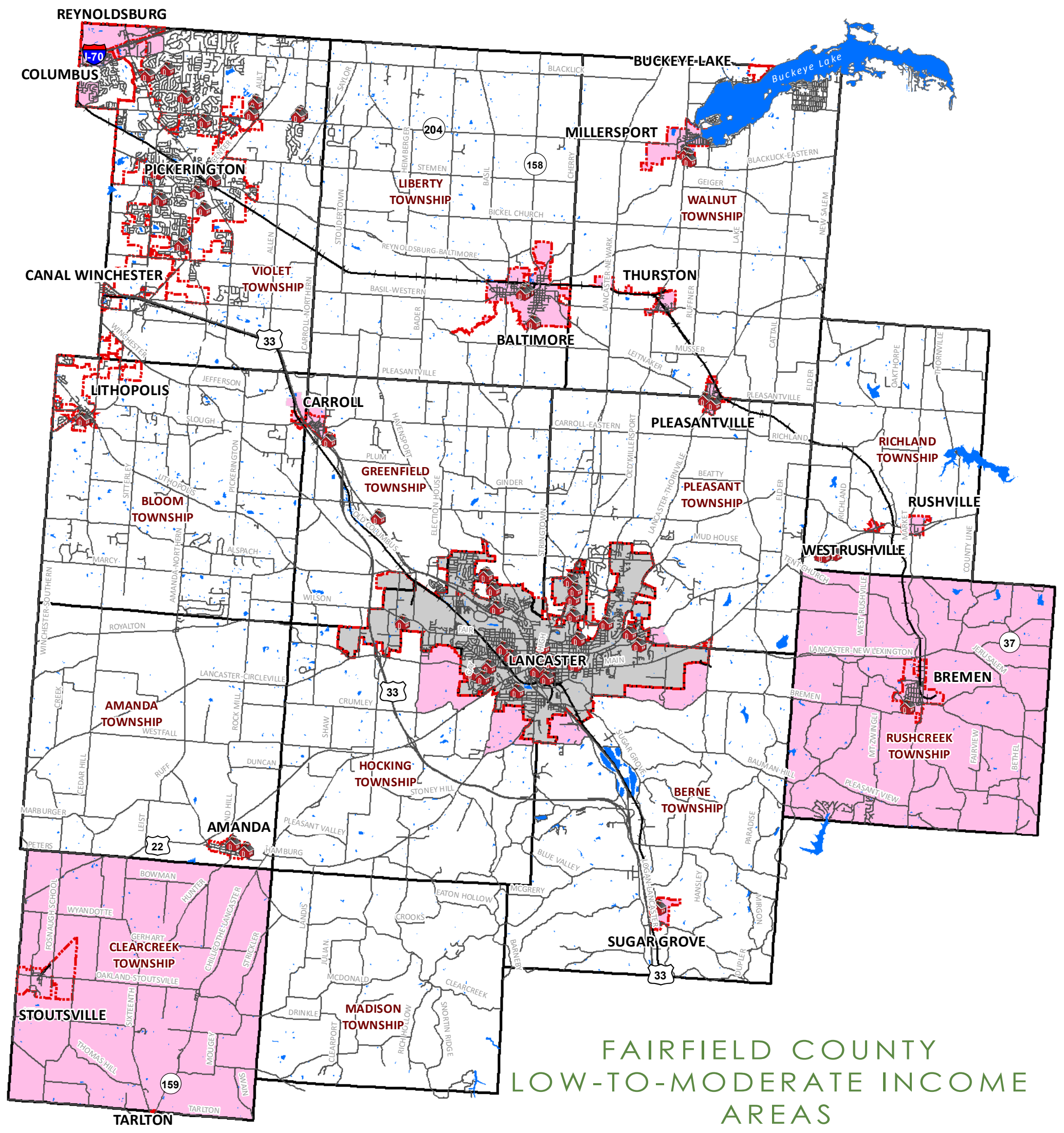
Demographics and Poverty

The following map depicts the varying degrees of poverty, with darker shaded areas showing a higher index (percentage) of poverty.

Fairfield County Fair Housing Analysis of Impediments



The map on the following page indicates that areas with higher concentrations of low and moderate income households include the extreme northwest portion of the county in Columbus, Clearcreek and Rushcreek townships, the City of Lancaster, and several of the smaller villages, such as Carroll, Rushville, and Millersport.



Note: The City of Lancaster is not included in this study area.



Legend

- Schools
- Open Water / Hydrography
- Roads
- Railroads
- Municipalities
- Townships
- Lancaster (Not included in Study Area)
- Low to Moderate Income Areas

Employment

The 2013-2017 American Community Survey found that of the workforce aged 16 years and over county-wide, totaling 70,025, 29,784 (42.5%) worked within Fairfield County, and 40,241 (57.5%) worked outside the county. Of Lancaster's resident workforce of 16,695, nearly two thirds (63.4%) worked in the county while 26.6% commuted out. These percentages were roughly reversed for the balance of the county, where, for a workforce of 53,333, 36.0% (19,204) worked in Fairfield County and 64.0% (34,126) worked outside the county.

Major employment generators include institutions such as school districts, which are dispersed throughout the county, the Fairfield Medical Center (the county's largest employer), and a correctional institution in Lancaster, as well as county offices, which are concentrated in Lancaster, the county seat. Many of the largest manufacturers are located in and around Lancaster, although some notable employers exist in outlying communities such as Canal Winchester (NIFCO, Diley Ridge Medical Center), Bremen (Worthington Industries), Amanda (Midwest Fabricating), Baltimore (Ohio Paperboard), and Carroll (Bobby Layman).

PUBLIC PARTICIPATION

Fair Housing Impediments Survey

A survey was developed and administered during one month between May and June 2019 as part of this study to capture additional comments and issues pertaining to any impediments and/or obstacles relating to housing choices in the Study Area. While the study area consists of all political subdivisions in Fairfield County, minus entitlement community Lancaster, city residents were able to participate in the survey.

Characteristics of Respondents

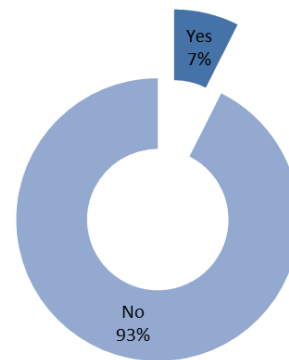
Over the month long survey, Lancaster residents represented approximately 37% or more of the survey respondents, while Sugar Grove (32.50%) and Pickerington (10%) rounded out the top three communities. Baltimore, Canal Winchester, Millersport, and Rushville/West Rushville residents also participated but comprised less than 5% each. No other community was represented in the survey.

All respondents were over the age of 21, with the majority of respondents (85%) being over 36 years of age. Over 90% of respondents were white, not of Hispanic or Latino origin. The largest age group represented was the 36-55 age group (46.3%). A majority of these respondents were married without children under 18 (42%), while 21% were married with children under 18. Single females with and without children represented roughly 23% of survey respondents. Roughly 76% of respondents indicated not currently receiving federal, state or monetary assistance. Of those respondents receiving assistance, a majority of the sources of assistance included food stamps and SSI/disability.

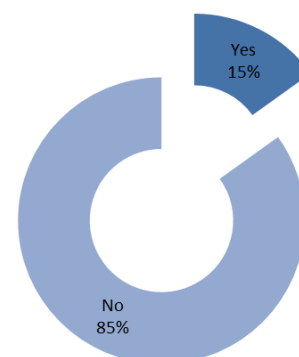
Issues with Impediments

A vast majority of respondents (93%) indicated to never experiencing difficulty or discrimination in purchasing a home in Fairfield County, while 85% indicated never experiencing an issue renting a house or apartment. Of the 15% or less of respondents that noted experiencing issues, family status, disability, and race/color were noted as potential reasons as to why. Less than 10% of respondents with a disability noted an issue where the landlord did not make reasonable accommodations.

Have you ever experienced difficulty (discrimination in purchasing a home in Fairfield County?



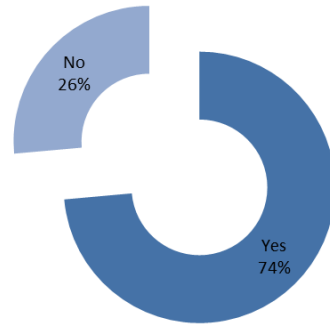
Have you experienced difficulty (discrimination) in renting a house or apartment in Fairfield County?



Affordability

Housing affordability was not an issue with the respondents: over 74% of respondents noted that they were able to purchase or rent a home/apartment within their budget and below the normal housing burden threshold of 30% or less of household gross monthly income.

Were you able to find housing that is within your affordability range (costing 30% or less of household gross monthly income payments)



Awareness

A majority of the respondents (78%) stated that they were aware of the basic fair housing requirements that prohibit discrimination in buying, selling, renting and/or leasing a home based upon race, color, religion, disability, nationality, etc.

While a vast majority of respondents indicated never experiencing housing discrimination (93%), over a quarter of respondents (28%) believed that housing discrimination is an issue in Fairfield County.

Action

When asked what they would do if they ever encountered housing discrimination, over 60% of respondents said that they would report it, while 28% indicated that they would not know what to do. Five percent of respondents indicated that they would do nothing and seek other housing options or make the person aware of their discriminating actions.

See Appendix B for a comprehensive understanding of the survey results.

HOUSING CHARACTERISTICS

The following table presents a summary of the countywide housing stock, with data broken out, where possible, for Lancaster and the remainder of the county.

Table 7: Selected Housing Characteristics for Fairfield County

	Ohio	Fairfield County		Lancaster		Balance of County	
Total Units	5,174,838	60,202	---	17,901	---	42,301	---
Vacant	10.5	4,653	7.7	1,696	9.5	2,957	7.0
Median Rooms	5.9	6.2	---	5.3	---	---	---
Owner occupied	66.1	39,788	71.6	8,585	53.0	31,206	79.3
Renter occupied	33.9	15,761	28.4	7,620	47.0	8,141	20.7
Average household size – owner	2.54	2.77	---	2.52	---	---	---
Average household size- renter	2.25	2.43	---	2.26	---	---	---
Median Value, Owner occ.	135,100	168,500	---	118,100	---	---	---
Paying 35% or more for housing costs	17.2	4,607	16.7	1,252	22.4	3,355	10.8
Median gross rent	764	836		766		---	---
Paying 35% or more for gross rent	38.1	5,868	39.6	3,433	47.6	2,435	29.9
2013-2017 American Community Survey							

Vacancy rates in the county are somewhat lower than the statewide figure, and housing size as determined by the median number of rooms, especially outside Lancaster, is slightly larger on average than statewide. This corresponds to the data showing that household size countywide, and again especially outside Lancaster, is somewhat larger than the statewide average. The tables on the following pages indicate the areas where vacant housing units are more concentrated. These areas include Millersport/Buckeye Lake, where there are a larger number of seasonal and vacation homes, as well as Pickerington, where new development is occurring, Richland and Rushcreek Townships to the east, and Hocking and Madison Township in the south central portion of the county.

Rental housing vacancies are more predominant in a portion of the Pickerington area, as well as in Lancaster, Lithopolis, Millersport/Buckeye Lake, and the three central townships (Greenfield, Hocking, and Madison).

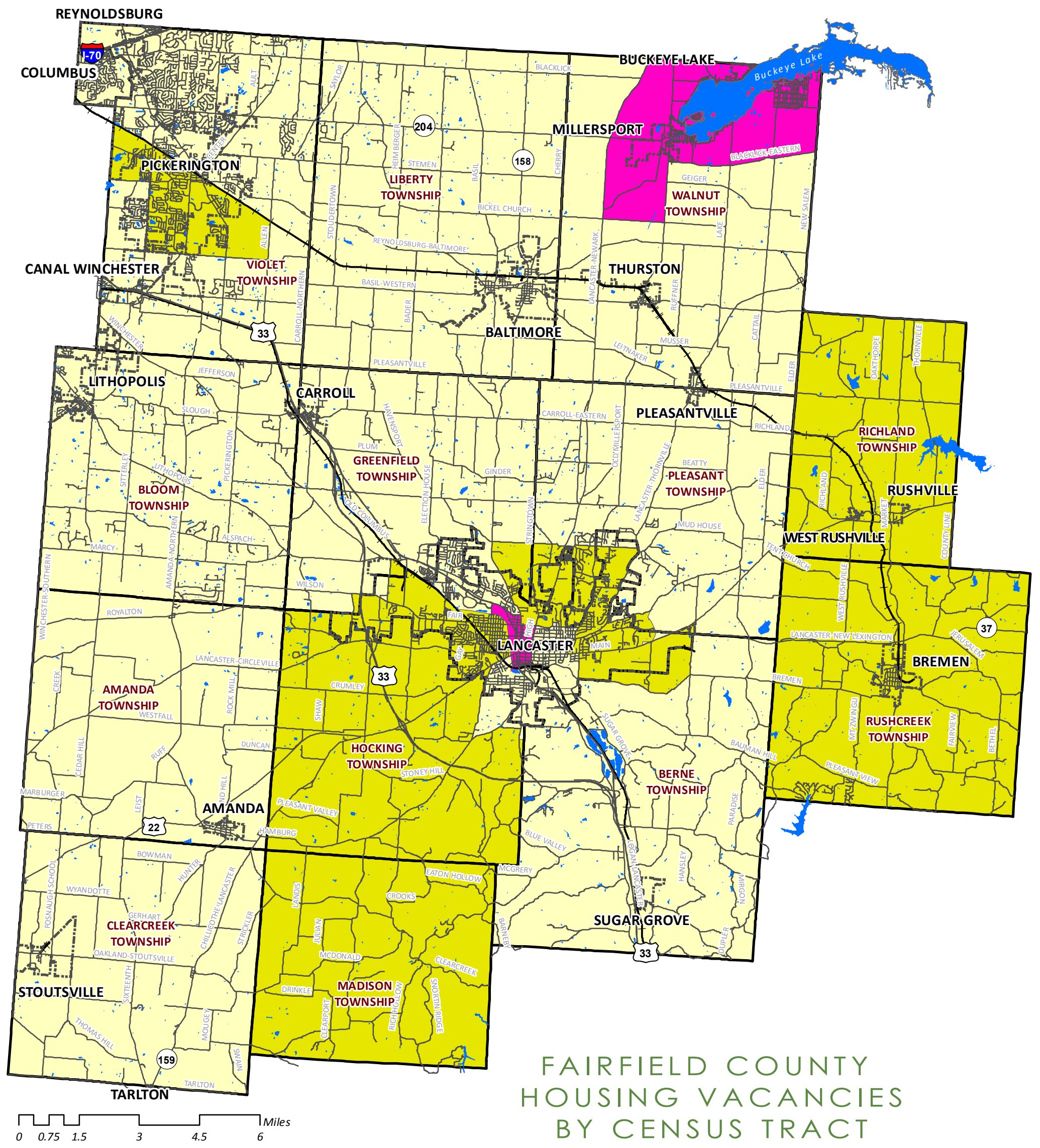
While rental housing makes up nearly half of the housing supply in Lancaster, it is a much smaller percentage of overall housing (20.7%) outside Lancaster, with relatively fewer opportunities outside the County seat for those seeking rental housing.

The cost of housing, on average, is higher in Fairfield County than it is statewide, with a median value of owner-occupied housing at \$168,500, and a median gross monthly rent of \$836. With corresponding numbers for Lancaster being lower, the median housing costs is thus even higher in the balance of the county.

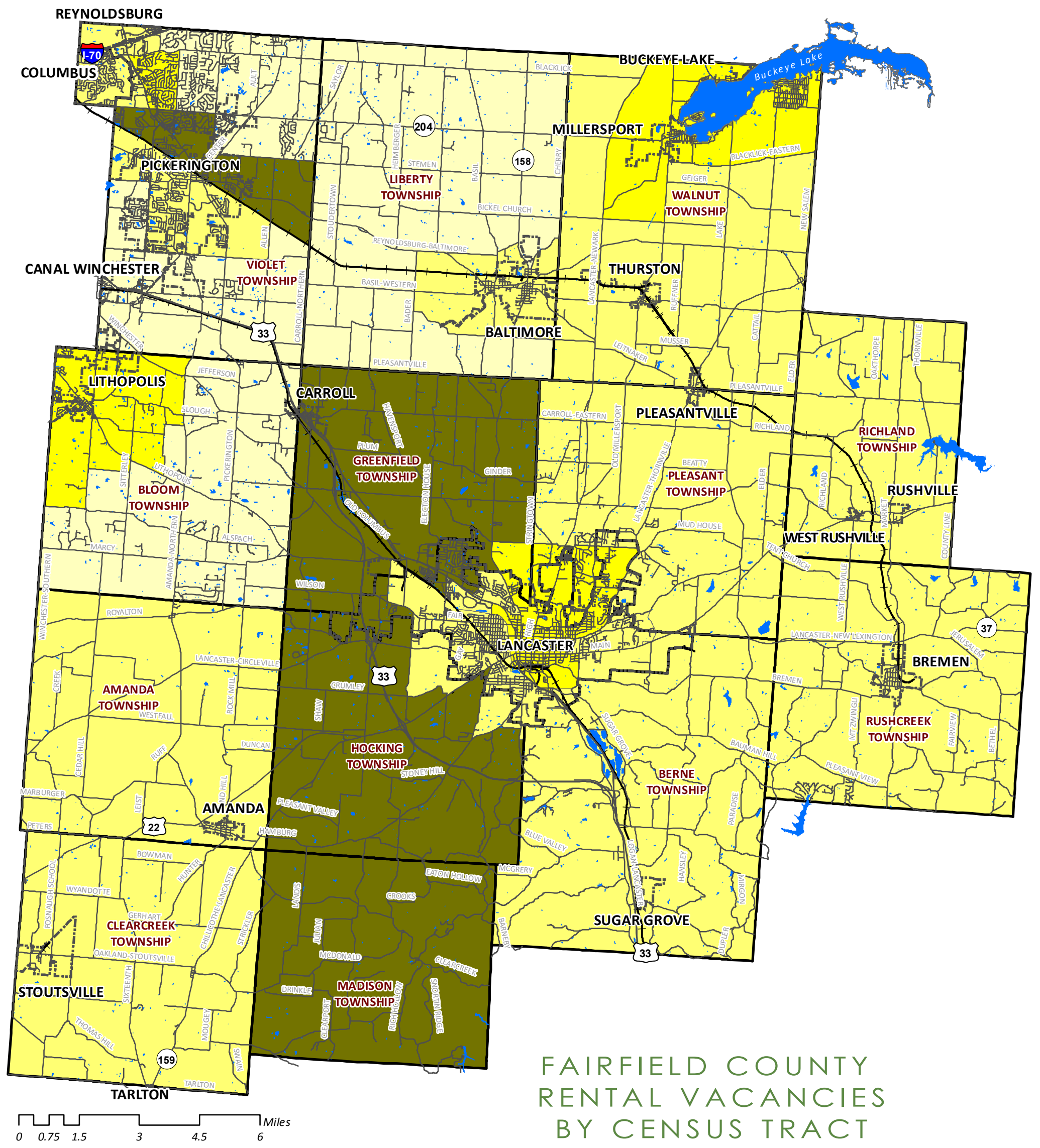
The cost burden for housing affects a large percentage of county residents, with 16.7% of homeowners paying more than 35% of their income on housing costs, and nearly four in ten renters paying 35% or more of their income in gross rent. These proportions are significantly lower in the portion of the county outside Lancaster where cost burdens are especially high.

The map which follows on page 20 depicts areas of highest concentration of households that are cost burdened. Several such areas are shown in the more rural, eastern area of the county, as well as in the northwestern portion near Pickerington, where development pressure has likely inflated housing costs in recent years.

One notable deficiency throughout the County is that larger families often have a difficult time in identifying and accessing safe, affordable housing. Many agencies indicated in the 2016 plan that they have seen an increase in overcrowded housing conditions due to a shortage of rental units with three or more bedrooms. Additionally, there are relatively few homeless shelter units for families to utilize, thus contributing to these overcrowded conditions when households are “doubled up”. The family shelter at Lancaster-Fairfield Community Action Agency, with four units, is the only 24-hour family shelter, and shelter operation funds are extremely limited. In addition, two permanent supportive housing complexes for homeless families with disabilities opened in 2014 to address the issue of family homelessness. As noted elsewhere in this document, Pearl House has 21 units for homeless families in recovery, and Rutherford House has 16 units for homeless families with one or more family members having a disability.



Source: Fairfield County Regional Planning Commission,
Fairfield County Auditor, US Census (ACS-2017)
Reveille



FAIRFIELD COUNTY
RENTAL VACANCIES
BY CENSUS TRACT

Legend

- Open Water / Hydrography
- Roads
- Railroads
- Municipalities
- Townships

Rental Vacancies

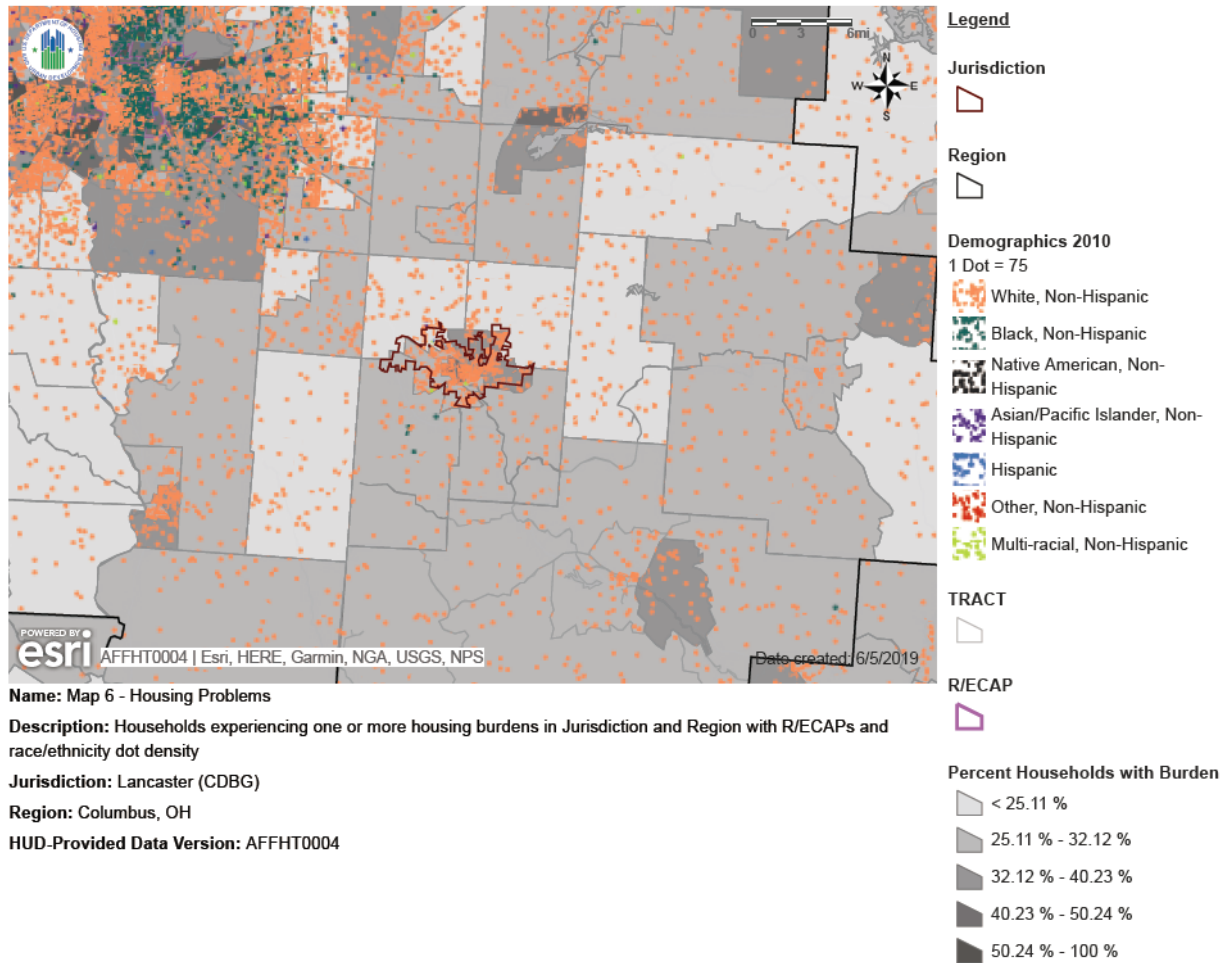
- 4% or less
- 4-8%
- 8-12%
- 12-16%



Source: Fairfield County Regional Planning Commission,
Fairfield County Auditor, US Census (ACS-2017)
Reveille

Housing Problems

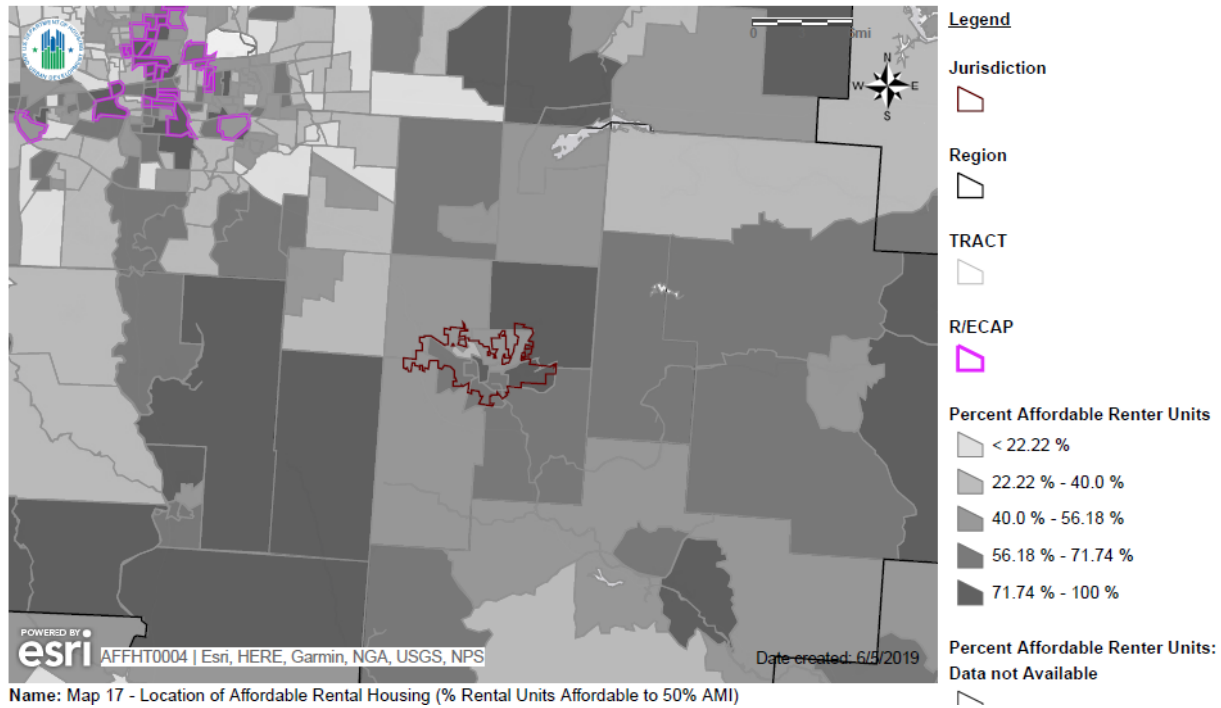
The map on page 21 indicates areas with higher incidences of affordable housing availability. Many of these areas, such as the several Census tracts shown in the southwest portion of the county, do not always correspond with the best logistic locations for housing, in order to be in close proximity to employment, shopping, and needed services.



Location of Affordable Rental Housing

Continued pressure to suburbanize from Columbus will likely result in growth within the northwestern jurisdictions of Fairfield County, with growth in minority populations and among the protected classes of race, color, and national origin. This growth is likely throughout Violet Township, in addition to Pickerington, and in Bloom Township and Canal Winchester as well. It does appear that minority populations are well distributed within the northwestern communities where they are more frequently represented.

Fairfield County Fair Housing Analysis of Impediments



This suburban growth has not reached the more rural, southern areas of the county, which is the reason for the notable distribution of these protected groups. Further, large lots and a lack of central utilities in these more rural areas limits the number of housing units in such areas and contributes to their lack of diversity. Also, some communities include minimum housing unit sizes within their zoning codes, which can also be a contributing factor. Planning staff discourages this use of minimum housing unit size.

SALE OF HOUSING

No evidence of discrimination in the sale of housing could be found for this analysis, although the resident survey produced isolated incidents alleging possible discrimination. An official of the Lancaster Board of Realtors, which covers all of Fairfield County among others, was not aware of any discriminatory practices. The Board of Realtors assists county Realtors in fulfilling their continuing education requirements by providing training and educational programming for credit on topics including Fair Housing. The official was asked where, throughout the county, a first time or lower income homebuyer could find an affordable property, and she suggested that affordable properties could be found throughout Fairfield County, with the possible exception of much of the Pickerington/Violet Township area, where development pressures have driven housing prices (and property taxes) upward.

A representative of Fairfield County's Minority Interest Group was contacted to determine if any discriminatory practices had been identified, and at the time in June 2019, she was unaware of any specific instances in the recent past.

Regional Planning staff reviewed all restrictive covenants for the 2016 Analysis, and found some questionable restrictions that could exclude a sale to, or occupancy by, a particular group of potential buyers or renters based on membership in a protected class. These covenants involve lot sizes and other matters that can be discriminatory regarding affordability in a certain area.

There have been no records of incidents of negative community attitudes regarding moves of minority households into previously non-minority neighborhoods, nor are there incidents of racial steering or illegal manipulation of the market place. There is no knowledge of any real estate company refusing to accept listings or show homes outside of a niche market.

Affordable housing opportunities are provided to qualifying households by the Fairfield County chapter of Habitat for Humanity. This organization has made possible the construction of 37 new housing units in the county, with 35 in Lancaster and two in Pleasantville. New homes are built at a rate of approximately two per year. Among the current occupants (as of June 2019), two are minority households, four are elderly, and four have at least one disabled household member. The Habitat Executive Director noted that there has been an increasing need for handicap-accessible homes as the population ages.

ADVERTISING

A review of local real estate and rental housing in classified advertisements in the Lancaster Gazette found no evidence of exclusionary or discriminatory language in the advertising, revealing that the newspaper is aware of fair housing law requirements for advertising. The Lancaster Eagle-Gazette posted the fair housing logo and information for compliance in their housing classified advertising section. One advertisement stated “no metro”. Advertisements reach a wide variety of applicants. The Lancaster paper covers virtually the entire county, and Pickerington classified advertising is carried throughout the Columbus metro area.

The Internet has become an increasingly popular way to advertise rental unit availability. It is more difficult to monitor these advertisements and web sites. As stated in the 2016 analysis, Fairfield County should continue to increase its efforts to monitor these Internet-based advertisements.

AFFIRMATIVE MARKETING

Developers have attempted to reach those persons least likely to apply for their housing through coordination with the Fairfield Metropolitan Housing Authority (FMHA), which makes applicants aware of available housing developments and developers/landlords. Developers also typically market their properties on the Internet, and through the Housing Locator website provided by the Ohio Housing Finance Agency (OHFA). Many of the developments include in their public relations, publicity, and advertising, statements that they offer barrier-free housing for those with disabilities. County officials are not aware of any Community Development Corporations in the county with rental or residential properties. However, the Lancaster-Fairfield Community Action Agency has trained staff who recognize and report fair lending or insurance issues that may be experienced during any phase of development of a project.

INSURANCE

The Steering Committee members were not aware of any age restrictions, exclusionary insurance policies that would avoid coverage within specific neighborhoods, policies that prohibit the writing of replacement or guaranteed replacement cost coverage for homes with market values that fall below the estimated cost to replace the home, or difficulties for low to moderate income residents to obtain reasonable insurance coverage.

HOUSING BROKERAGE SERVICES

As noted in 2016, a decrease in coordination between real estate brokers and mortgage lenders has been noted, as homebuyers shop for their own financing. As mentioned previously, mandatory Fair Housing training is provided to Realtors by the Board of Realtors. No cases of exclusion across any of the protected classes could be identified by members of the Steering Committee, or a minority interest group within the county which was contacted. However, a resident survey conducted for this Analysis found a small number of individuals (many who reside in Lancaster, outside the purview of this analysis) who alleged that they experienced or were aware of incidents involving discrimination; thus, county officials must continue to monitor complaint contacts and follow up on allegations. County officials were aware that some brokers in the county are signatory to a voluntary affirmative marketing agreement, and there is no evidence that minority persons, disabled individuals, or women participants in real estate are excluded or restricted from board membership, industry activities, or participation in their career.

APPRAISAL PRACTICES

Appraisal firms are accessible to all within Fairfield County, and lenders use appraisers who are familiar with evaluating property within settings such as that of Fairfield County. Local financial institutions have reported that they review the appraisals they receive; there are federal regulations that are requiring more monitoring to ensure appraisal policies and procedures are being adhered to.

FORECLOSURES

The Fairfield County Land Bank reviews the impact of foreclosures on the community. However, the Land Bank does not typically perform a review if these foreclosures were due to faulty, discriminatory appraisal practices.

The Land Bank oversees the demolition of dilapidated properties in cases of foreclosure. They have acquired foreclosed properties and improved them for reuse or resale, and there is a need to sell some of their properties in order to raise funding for future activities.

The 2019 Community Housing Impact and Preservation (CHIP) application showed the following numbers of foreclosures, as reported by the County Sheriff's office, beginning with 2009. These include completed filings and Sheriff's sales by year.

Year	Foreclosures
2009	1,017
2010	963
2011	767
2012	1,019
2013	868
2014	575
2015	463
2016	224
2017	191
<i>Fairfield County Sheriff's Office</i>	

Foreclosures that were specifically filed on behalf of the County Treasurer, in most cases involving properties for which the Land Bank will assume ownership, have been increasing, with 18 in 2015, 25 in 2016, 59 in 2017, and 72 in 2018. Most or all of these are likely included in the Sheriff's totals presented above.

FINANCIAL ASSISTANCE FOR DWELLINGS

Local financial institutions report that they receive numerous trainings to address the danger of differential treatment based on race and ethnicity. Some report that they also have to complete an on-line American Banker's Association training and that they have a specific time frame in which to complete the training. Local financial institutions report that they regularly review all policies regarding loan processing, assessing borrower credit worthiness, appraising collateral value, underwriting decisions, and mortgage insurance provision, to ensure they are current and comply with fair housing requirements and anti-discriminatory practices.

Fairfield County is served by a number of banks and mortgage lending institutions. There is one locally-based bank, Fairfield National Bank, with branches in Lancaster, Pickerington, Canal Winchester, and Baltimore, which examines their mortgage loan and other product profiles to determine whether there are neighborhoods that are under-represented. The program is called REACH, and it encompasses all of the bank's efforts to extend their products and services and advance their style of community banking into neighborhoods and communities within their footprint. Among other efforts, they participate in the Fairfield County Housing Coalition, they service Habitat for Humanity mortgage accounts free of charge, staff members volunteer for a number of charitable programs, and they coordinate with the Lancaster Board of Realtors as members, sponsoring instructors for continuing education, and offering first time homebuyer and down payment loan programs.

Regional and national banks with a presence in Fairfield County, and with branches in Lancaster and Pickerington, as well as other nearby communities in some cases, include PNC Bank, Huntington Bank, and Chase Bank. Banking facilities are well situated within the population centers of Lancaster and Pickerington, with nearby branches in Reynoldsburg, Canal Winchester, and other larger communities. All three banks promote and utilize programs to assist low and moderate income households through lower down payments, reduced closing costs, or more affordable interest rates. Marketing is conducted and loans are made throughout the entire community. One institution indicated in the 2016 analysis that they had completed some specific targeting to the low and moderate income population, with limited results.

Federally-based mortgage programs, offered by all three banks as well as Fairfield National Bank, include:

1. FHA loans insured by the Federal Housing Administration (FHA), with 3.5% down payments, provisions for the seller to assist with up to 6% of the price toward closing costs, more flexible credit requirements, and a provision where down payment and closing costs can be paid as a gift from another party.
2. Veterans Administration (VA) loans, with mortgage guaranteed by the U.S. Office of Veteran Affairs. These offer potentially better rates, low or no down payment, and fewer credit restrictions.
3. U.S. Department of Agriculture (USDA) loans. No down payment, and low to moderate income families in rural and suburban areas may be eligible.

Area banks also include links to mortgage products offered through the Ohio Housing Finance Agency (OHFA, accessed at www.myohiohome.org). Buyers can add one or more OHFA option to an OHFA FHA, VA, USDA or conventional mortgage loan. These options include “Your Choice!” down payment assistance, of either 2.5 or 5.0% of the home’s purchase price, which can be applied to the down payment, closing cost, or other pre-closing expenses. OHFA also has a tax credit of up to 40% (\$2,000 maximum) of annual mortgage interest when using an OHFA mortgage loan.

Subprime and predatory lenders do exist in Fairfield County, as they have become ubiquitous throughout the state, but their activities are addressed only when Housing Coalition members identify a specific problem. While the housing crisis of over a decade ago led to an increase in the foreclosure rate, that rate has dissipated somewhat, and the county has created a Land Bank, which has targeted neighborhoods with high foreclosure rates as areas in which to demolish vacant, dilapidated and blighted houses and prepare for redevelopment, to increase surrounding property values and stabilize these neighborhoods.

Fairfield County goes out for bids for banking services. The funds are placed in the local financial institution which provides the county with the most competitive rates and the lowest banking fees. Fairfield County is largely served by prime lending institutions, with very few mortgage brokers of which officials are aware.

A lack of funding has limited the availability of programs providing outreach and educational information to the public regarding mortgage fraud, housing counseling, and foreclosure prevention. However, the county has a strong and active Housing Coalition, within which the Fair Housing steering committee utilized for this analysis operates. This committee is comprised of local government agencies, including the housing authority, housing shelter operators, the Lancaster Fairfield Community Action Agency, and private sector concerns including banks. This coalition serves as a forum to discuss these policies and practices, and to determine future education efforts to reduce housing discrimination. Additionally, Habitat for Humanity educates clients on these matters, and in conjunction with the CHIP program, Lancaster-Fairfield Community Action Agency (LFCAA) provides all homeownership clients with information about predatory lending. LFCAA counsels home buyers to first seek financing options from traditional banks, which are prime lenders.

It has been noted that one area for potential improvement is to establish better and stronger cooperation with neighboring counties and communities. One suggestion was to work with the Coalition on Homelessness and Housing in Ohio (COHHIO); another regional entity of potential benefit is the Mid-Ohio Regional Planning Commission (MORPC), which has some staff dedicated to fair housing.

HOUSING PROGRAMS

Housing projects and programs, including CHIP programs, the Rutherford House and Pearl House, and related future projects, are all examined based on community integration factors, enhancement of opportunity, mobility, and affirmative fair housing measures, by utilizing Census tract data and profiles.

The CHIP program is offered on a first come, first serve basis serving households at or below 80% of the area mean income, so it is not as closely examined, although sometimes certain areas are selected as targets. There has also been an increase in social service programs and the goal is to promote renters to homeowners. There is still a need for housing counseling and life skills training to provide individuals with the proper knowledge to care for and maintain their residence. Fair housing implementation plans are developed for all assisted housing projects and activities, to ensure that units will be equally accessible to individuals and families across the covered characteristics.

CDBG/HOME (CHIP) FUNDED PROGRAMS

Fairfield County outside Lancaster participates in a CDBG/HOME-funded program offering owner-occupied housing rehab and repairs to income-qualifying, low to moderate income households. It is one of a number of housing-related programs offered through the Lancaster-Fairfield Community Action Agency. The following is a summary of programs available to qualifying households:

- **Emergency Family Shelter:** The only family homeless shelter in Fairfield County is on the LFCAA campus. While clients receive this temporary emergency housing (and prior to entering the shelter), they meet with case managers who assist with resource-building so families can exit the shelter as soon as possible for permanent supporting housing or other stable housing as appropriate.
- **Rutherford House:** Located on the LFCAA campus, Rutherford House is 16 units of permanent supportive housing for homeless and disabled individuals and/or families.
- **Pearl House:** Pearl House is 21 units of permanent supportive housing for families in active recovery from addiction. LFCAA worked with partners to create Pearl House and continues to provide administrative and case management support and operates Early Childhood Programs on site to best serve preschool age children and younger who live there.
- **Community Housing Impact and Preservation (CHIP):** Homeowners with low-to-moderate income can receive home repairs or renovations, and individuals may attain homeownership through the Community Housing Impact and Preservation Program. Repairs and renovations completed through CHIP improve residents' health and safety. Projects also are aimed at increasing energy efficiency to lower heating and cooling costs. A summary of program outcomes is presented below.
- **Homeless Crisis Response and Prevention (HCRP):** LFCAA is the state-appointed lead agency for homelessness reduction and prevention in a five-county region which includes Fairfield, Licking, Knox, Coshocton and Holmes counties. LFCAA facilitates collaboration among homeless services providers. Efforts are focused on achievement of high performance standards that result in shorter stays in homeless shelters, rapid placement into permanent housing, and reduced recidivism. Rental assistance is provided to those who meet program guidelines.
- **Housing Opportunities for Persons with AIDS (HOPWA):** Rental assistance, and short-term rental assistance, mortgage assistance and utility assistance is provided to income-eligible individuals with AIDS.
- **Supportive Housing:** Grant funds provide permanent supportive housing for homeless persons with a disability and household income at or below 35% of the area median income.
- **Housing Assistance:** Home repair projects are completed to promote positive health and safety outcomes for income-eligible households.

- **Home Weatherization Assistance Program:** Emergency home repairs and handicapped accessibility modifications are provided for homeowners who are at or below 50% of the Fairfield County AMI.
- **Neighborhood Initiative Program:** Through the Neighborhood Initiative Program (NIP), blighted single-family residential structures are demolished, and the decline in neighboring property values is reduced. Fairfield County Land Reutilization Corporation (FCLRC) contracted with LFCAA for administration assistance with the program. Experience with Moving Ohio Forward and the Neighborhood Stabilization Program positioned LFCAA to support FCLRC in achieving the objectives of the NIP in Fairfield County. In 2018, 17 demolition projects were completed through NIP funding, and in 2019, an additional 10 blighted properties are slated for demolition.
- A variety of other programs are available through LFCAA to help income-eligible individuals meet heating and cooling costs and other household expenses. Regarding discrimination, LFCAA staff are sometimes aware of clients and former clients who lose their housing vouchers because they have failed to comply with requirements – such as submitting/updating documentation or breaking rules. When this happens, those individuals often consider themselves to have been discriminated against.

With regard to the HOME/CDBG funded CHIP program, which is funded over two-year program periods, the following is beneficiary data on the projects funded during the two most recent programs, in FY 2014 and FY 2016.

FY 2014

- 16 repairs, including 4 in Lancaster area (2 in Berne Twp., 1 in Pleasant Twp., 1 in Greenfield Twp.); 2 each in Amanda, Millersport, Baltimore, and Carroll; and one apiece in Canal Winchester, Stoutsville, Pickerington, and Thurston.
- 6 rehabs, including two in Baltimore, and one each in: Bremen, Sugar Grove, Thornville, and Lancaster area (Rushcreek Township)
- 3 projects involving Home Ownership assistance coupled with rehabs: one apiece in Pleasantville, Thornville, and Pleasant Township.

FY 2016

- 12 repairs, including 7 in Lancaster area (4 in Greenfield Twp., 2 in Berne, 1 in Pleasant); and one apiece in Thornville, Thurston, Rushville, Pleasantville, and Carroll.
- 5 rehabs, including one each in: Berne Twp., Stoutsville, Bremen, Sugar Grove, and Thornville.
- 2 home ownership/rehab projects in Pleasantville and Stoutsville
- With regard to the race/ethnicity of the beneficiaries, the FY 2016 project benefitted 73 people, including 59 identifying as White/Hispanic, 2 as

Black/African American, 8 identified as Black/African American and White/Hispanic, and 4 identified as Asian and White/Hispanic.

- There were 33 beneficiaries of the FY 2016 project, all identifying as White/Hispanic.

INFORMATION PROGRAMS

In conjunction with the CHIP program and HUD funding, Fairfield County provides information in the form of handout brochures, and training sessions around the county, to disseminate information on fair housing law, households' rights under the law, and procedures for reporting and recourse. Local administrative staff members, as well as FMHA staff, attend fair housing training to remain current and knowledgeable on the subject. The FMHA holds landlord seminars and also invites Realtors and the general public. Many local landlords take advantage of this training.

The County, through its CDBG contract, intends to provide trainings on fair housing during 2019 in a Regional Planning Commission meeting (which reaches a large number of local officials), Millersport, Pleasantville, a County Commissioners Roundtable, and a County Commissioners formal meeting. In 2020, additional trainings are scheduled for the Regional Planning Commission, the Lancaster Landlord Association, the Fairfield County Housing Coalition, Meals on Wheels staff, Lancaster-Fairfield CAA, and the Fairfield County Family Adult and Children First Council. Intended topics include fair housing rights and the complaint process, and housing for persons with disabilities and the elderly. Brochures are also made available to the public in a number of locations throughout the county.

RENTAL HOUSING

Steering Committee members and county officials were not aware of rental complexes or landlords with policies that unduly restrict access to the rental and enjoyment of housing for any protected class, including racial or ethnic minorities, those with disabilities, or the elderly. In the 2016 analysis, the RPC office identified some newspaper advertisements that limited occupancy to adults. They notified the landlord, provided brochures and education, and ensured that the advertisement had been removed and changed for future publication. The RPC office was also made aware of a rental agency indicating no children were allowed. After investigation by COHHIO, a complaint was filed and the matter was resolved through mediation. While there is no county-wide effort to obtain summary data from landlords on racial, ethnic, gender, and familial and disability status of tenants and applicants, the FMHA does maintain such data pertaining to applicants and participating tenants, and current data from FMHA are included in this analysis.

Fairfield Metropolitan Housing Authority (FMHA)

The FMHA is dedicated to serving the needs of low and moderate income families in Fairfield County and to increase the availability of decent, safe, sanitary, and affordable housing in our community; ensure equal opportunity in housing; promote self-sufficiency and asset development of families; and improve community-wide quality of life and economic vitality in cooperation with other agencies, developers, and individuals. It approaches this mission with several programs.

The Housing Choice Voucher (HCV) Program provides rental assistance to help low income persons obtain decent, safe and affordable housing. HCV Programs are funded by the Department of Housing and Urban Development (HUD), and administered in Fairfield County by the FMHA.

The HCV Program comprises the majority of the FMHA's Section 8 rental assistance programs. FMHA administered vouchers help eligible families pay their rent each month; eligibility is based on a family's household income. The voucher covers a portion of the rent and the tenant is expected to pay the balance. The tenant's share is an affordable percentage of their income, generally calculated to be 30% of their monthly adjusted gross income for rent and utilities.

The voucher recipient searches for housing in the private market. Eligible housing units for the program include single family dwellings, town houses, apartments and mobile homes. When the recipient finds a unit from a landlord who accepts the voucher, FMHA determines if the family financially qualifies using a guideline where the tenant portion of rent and utilities must not exceed 40% of the family monthly adjusted income. FMHA then inspects the rental unit to ensure it meets housing quality standards (HQS) for the program. If the unit passes the standards for health and safety and the requested rent is deemed appropriate for comparable rents for that size unit, the family and the landlord may execute a lease agreement. The family pays the difference between the actual rent charge by the landlord and the amount subsidized by the program. Landlords must

comply with the lease agreement signed with the tenant and the HAP contract signed with the FMHA.

The family is required to comply with the lease and Section 8 program requirements, pay its share of the rent on time, maintain the unit in good condition and notify the Housing Authority of any changes in their family composition or income. A family can move and continue its participation in the program as long as they notify the Housing Authority ahead of time, follow the "moving" process and terminate the existing lease within the lease provisions. The family is then free to seek another housing unit in Fairfield County or the family may exercise the portability option and move outside of FMHA's jurisdiction.

The Shelter Plus Care (S+C) program was developed specifically for housing assistance to the disabled homeless population, by providing rental assistance for a variety of housing choices, accompanied by a range of supportive services funded by other sources. Veteran's Administration Supportive Housing (HUD-VASH) Program is a joint effort between HUD and VA to move Veterans and their families out of homelessness and into permanent housing. HUD provides housing assistance through its Section 8 that allows homeless Veterans to rent privately owned housing.

Dragonfly Dreams Housing, formally Public Housing, is a non-profit entity that provides safe, decent and affordable housing to eligible tenants in the form of a Project Based Voucher. FMHA serves as the Property Management Company for this entity. FMHA manages ninety-six (96) three bedroom homes in seven scattered sites throughout Lancaster.

FMHA's Family Self-Sufficiency (FSS) program helps eligible individuals acquire the skills and experience they need to obtain employment that earns income, and offers them a unique savings opportunity as their earnings increase. The program features goal setting, mentoring and financial incentives to empower families to make positive life changes. Participants enter into a five-year contract with FMHA that identifies their educational, personal and professional goals. The FSS Coordinator then assists the head of household develop a plan of action that outlines specific activities and services needed to achieve their goals.

Rutherford House is a 16-unit supportive housing project in Lancaster with one, two, and three bedroom furnished apartments, for homeless families with disabilities. A comprehensive range of supportive services are available on the campus including early childhood programs, adult education, individualized case management, food pantry, utility assistance, and connections to specialized health and recovery services. Pearl House serves the community as a special place where homeless families suffering from addiction can heal and rebuild a healthy and productive lifestyle together. Residents receive convenient access to an array of services that allow them to focus on recovery as a whole. On-site case management, treatment, and counseling is provided in housing that is safe and secure in this 21-unit project. Residents work with staff members of the Recovery Center, located adjacent to Pearl House.

Aside from the above properties, the following are multi-unit subsidized housing properties for which FMHA has contact information. These are properties which accept Section 8 vouchers and in which income-eligible multifamily, senior, and/or disabled tenants can live under an FMHA program.

Fairfield Metropolitan Housing Authority

315 N. Columbus Street, Suite 200

Lancaster, OH 43130

Phone: 740-653-6618 Fax: 740-653-7600

TTY& Ohio Relay Callers: 740-653-2653

Housing Choice Voucher: families & individuals- wait list currently closed for voucher program

Project Based Voucher Housing: for 3 bedroom eligible families (to apply go to:

www.fairfieldmha.org)

Subsidized

Gorsuch Management Conventional Apartments

Community Manager: Evelyn Martin

Phone: 740-687-1314 (Elderly)

Phone: 740-681-4364 (Family)

Hunterwood Park Apartments

330 & 332 Trace Drive

Lancaster, OH 43130

One bedroom apartments for senior/disabled

Two/Three/Four bedroom units for family housing

Subsidized; Housing Choice Vouchers not accepted

Barclay Manor Apartments

351 Fairview Avenue

Baltimore, OH 43105

Phone: 740-862-8945

TTY: 419-526-0466

One/Two/Three bedroom apartments

Families & individuals

Subsidized; Accepts Housing Choice Vouchers

Lakeland Town Homes

2121 Refugee Road

Millersport, OH 43046

Phone: 740-467-2784

Two bedroom apartments

Families & individuals

Subsidized

Accepts Housing Choice Vouchers

Pleasantville Commons

3610 Richland Road

Pleasantville, OH 43148

Phone: 740-468-3575

One/Two/Three bedroom apartments

Families & Individuals

Subsidized; Accepts Housing Choice Vouchers

Thornville Manor

60 Granview Drive

Thornville, OH 43076

740-246-5050

One bedroom apartments

Senior/disabled

Subsidized; Accept Housing Choice Vouchers

Walnut Creek Village

105 S. Main Street

Baltimore, OH 43105

Phone: 740-862-6570

One bedroom for senior/disabled

Subsidized; Does not accept Housing Choice Vouchers

Mt. Pleasant Place

963 Prestige Blvd.
Lancaster, OH 43130
Phone: 740-681-9659
One bedroom housing for senior/disabled
Subsidized
Does not accept Housing Choice Vouchers

Lancaster Club Apartments

180 Sells Road
Lancaster, OH 43130
Phone: 740-653-3616
Two/Three bedroom apartments for families
Subsidized; Does not accept Housing Choice Vouchers

Pleasantview Apartments

114 Academy
Pleasantville, OH 43148
Phone: 740-468-3495
One bedroom housing for 62 or disabled
Subsidized; Does not accept Housing Choice Vouchers

Windsor Place

141 Graceland Drive
Lancaster, OH 43130
Phone: 740-687-1664
One bedroom apartments
Senior/disabled
Subsidized; Does not accept Housing Choice Vouchers

Seton Lancaster

232 Gay Street
Lancaster, OH 43130
Phone: 740-681-1403
One bedroom apartments
55+ or disabled
Subsidized; Does not accept Housing Choice Vouchers

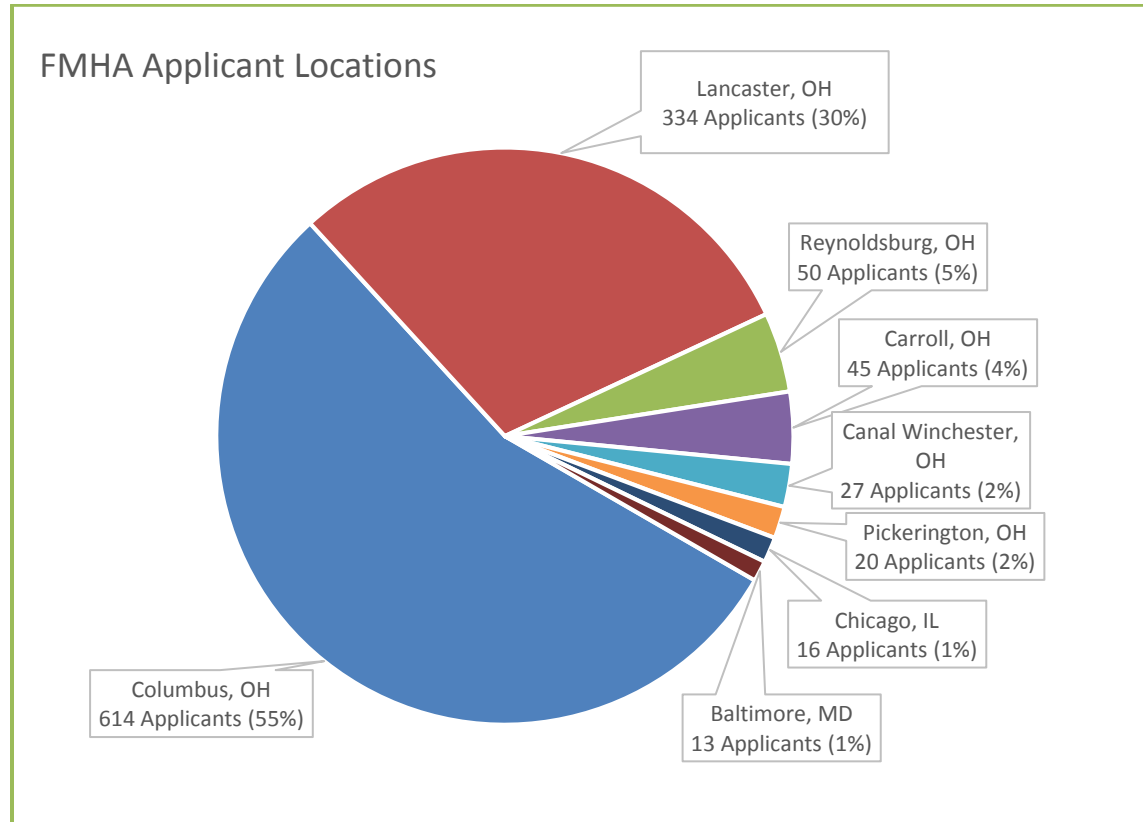
In early June, 2019, the FMHA has a waiting list of 1,266 households hoping for an opportunity to occupy subsidized housing. This list includes 278 households with a disabled householder, and 988 households that are not disabled. Applicants were categorized by race as follows:

FMHA Waiting List Race Categories	Households on Waiting List
African American	733
African American/Asian	1
African American/Pacific Islander	1
Caucasian	477
Caucasian/African American	39
Caucasian/Asian	1
Pacific Islander	1

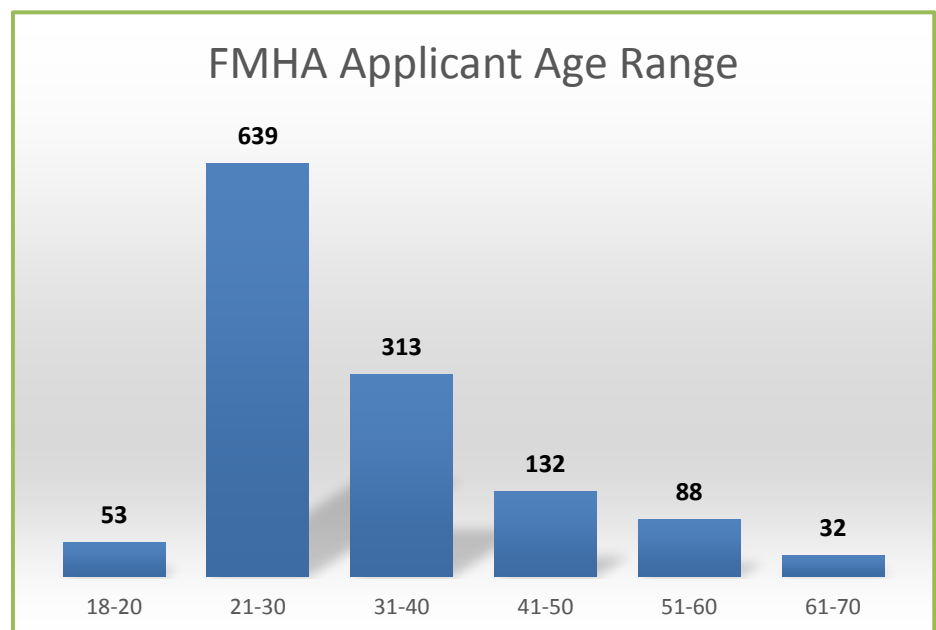
Applicants come from a large number of communities within and outside Fairfield County. Residency within the county is not a requirement for applying for rent assistance in the county.

Fairfield County Fair Housing Analysis of Impediments

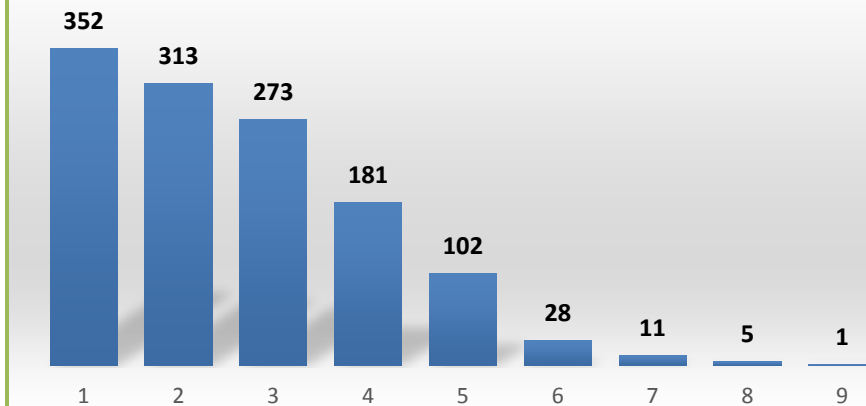
The most common current addresses of applicants on the waiting list, and the number of applicants from each, are as follows. Columbus was the most common current place of residence for applicants, reflecting the large demand for public housing within that city, followed by Lancaster. In addition to dozens of Ohio communities, there were applicants from nine states outside Ohio.



FMHA applicants represented all age groups, with the most common age range being 21-30.



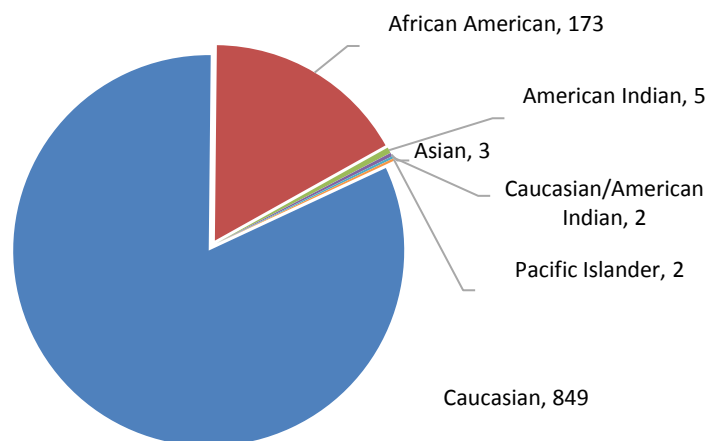
Household Size



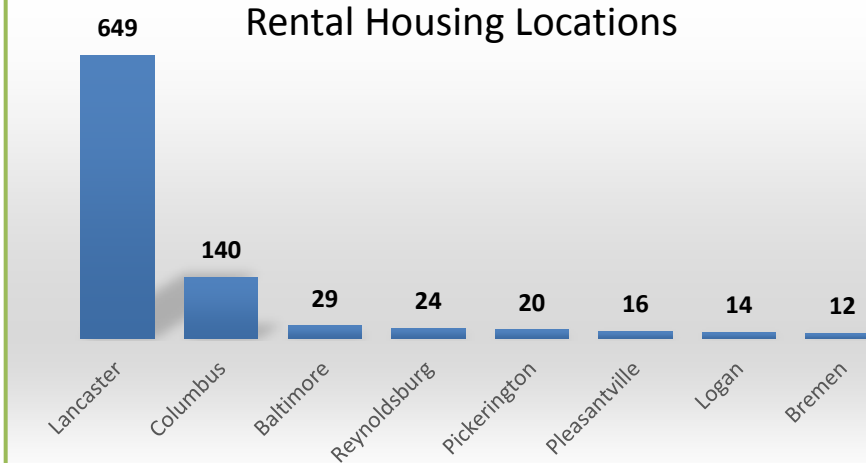
By household size, the applicants broke down as follows. While smaller households were most common, with single-person applicants being most common, there were 328 households with four or more people.

Data were also provided for the 1,035 active current participating tenants receiving rental assistance from FMHA. These tenants included 18 Hispanic families. They fell into the following racial categories:

Current FMHA Tenants

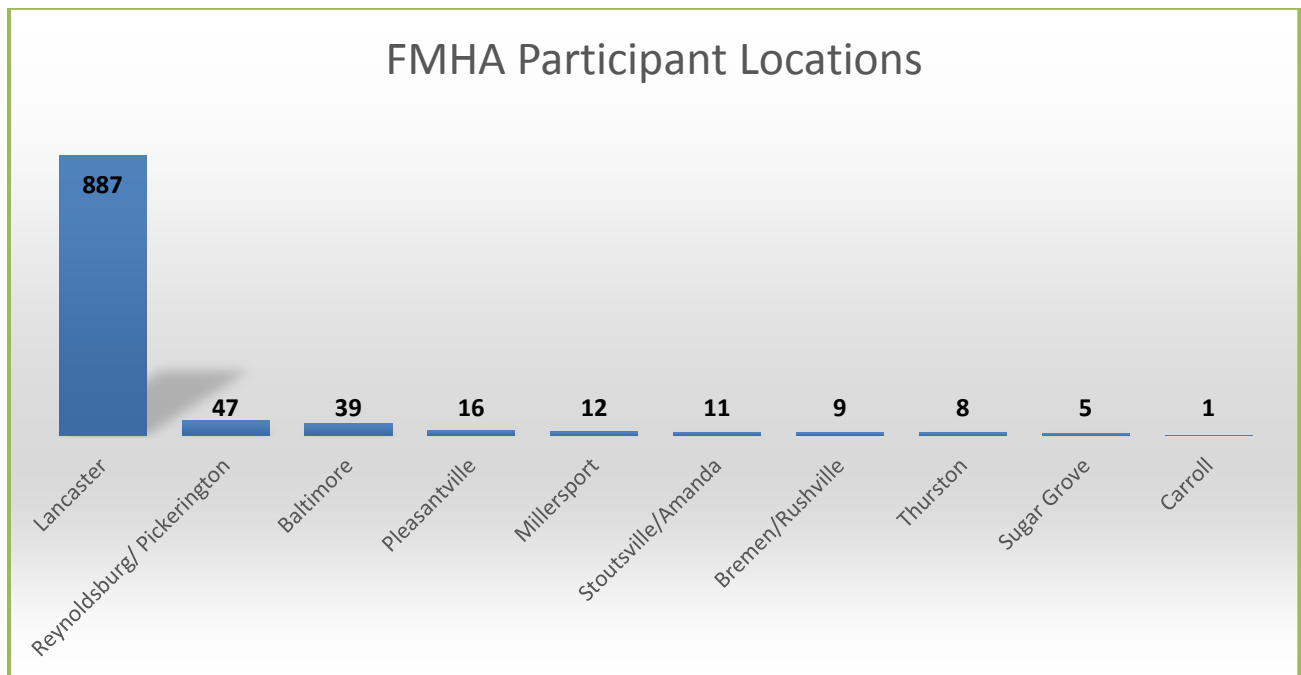


Rental Housing Locations



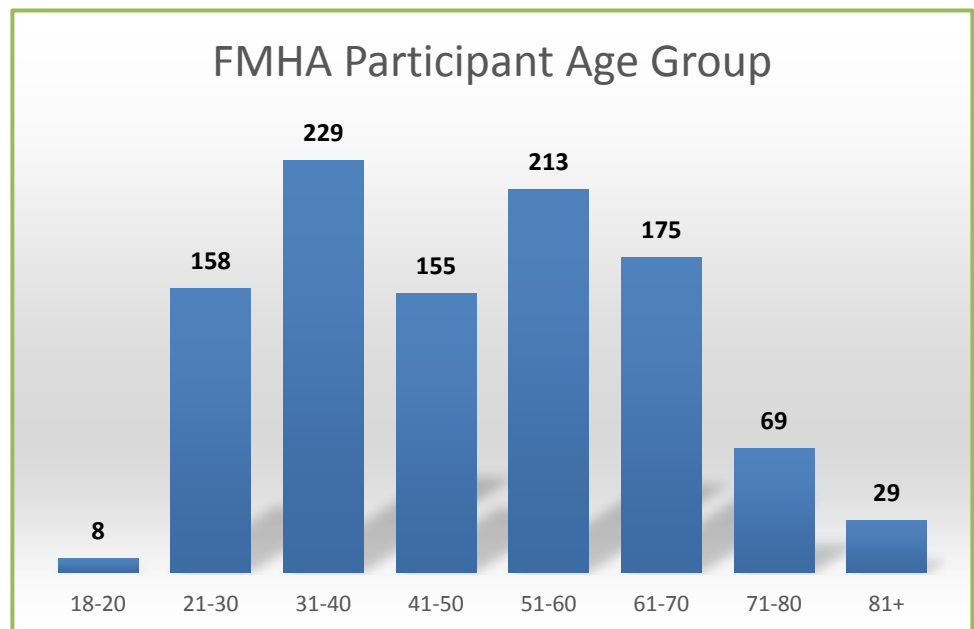
The most common rental housing locations before being leased up, with at least ten former households, were as follows:

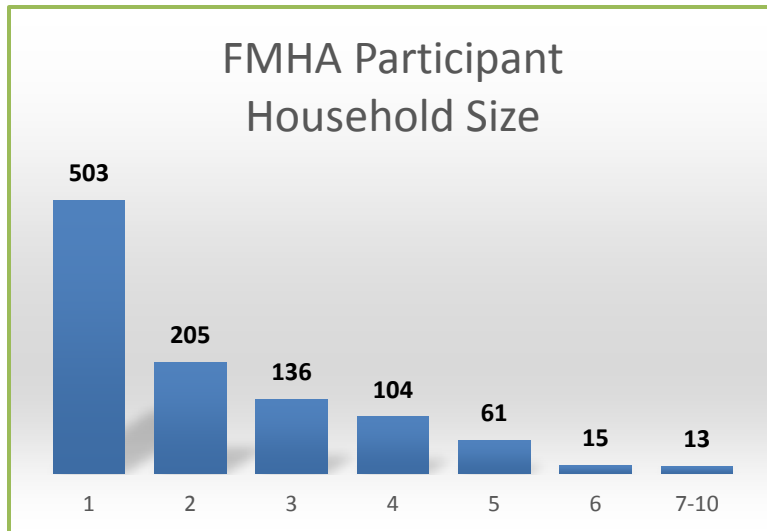
After being leased up, the vast majority of renters being provided assistance from FMHA were located in Lancaster. The number of participant households by location, as of early June, 2019, were as follows:



Note: Section 8 vouchers can be used in counties outside Fairfield County, thus some communities outside the county are listed above.

Participating households categorized by age group yielded the following totals (at right).





The participant list represents a wide variety of age groups, with 273 households where the householder is aged 61 or more. There was also a variety of household sizes, although smaller households with one or two persons appeared to predominate:

Trends and issues noted by FMHA leadership included the existence of an influx of applicants from the Franklin County area, coupled with a lack of affordable housing in general in the communities bordering Franklin County, such as Pickerington, Reynoldsburg, Millersport, Lithopolis, and Canal Winchester. Although there is significant rental activity in the city of Lancaster, there appears to be a lack of larger units for rent, with three to five bedrooms, to accommodate larger households.

Based on conversations with Columbus (Franklin County) MHA staff for the 2016 Analysis, they found that they, as well, were lacking in affordable housing, thus most likely driving applicants Franklin County. Additionally, once a family that was not a resident of Fairfield County has resided in the county for one year, they may port, or transfer, their voucher to another county, giving them the opportunity to move back to the county in which they lived originally.

FMHA staff note that the biggest complaint they have received from tenants and clients is in regard to discrimination based on race. Further, FMHA has had landlords that were upset because the applicant seeking an apartment was not from Fairfield County; staff have explained that it is a Housing Choice Voucher, and FMHA must assist anyone who applies and qualifies under program rules, regardless of current residency. In the past, before this issue became predominant, the primary complaint was typically for the accommodation of service/companion animals. Once staff has had an opportunity to explain Fair Housing to the landlord, things seem to turn around, with no further issue.

No discriminatory practices are evident in the operation of programming by the MHA. As noted in the previous analysis of impediments, persons with disabilities, Veterans, and persons aging out of foster care are given preference. There is no location pattern or concentration of minority or non-minority populations in Fairfield County. As noted above, participants select their location, dependent on the landlord's willingness to participate, and holders must live in Fairfield County for one year, after which they may port the voucher to another geographic location. Those who receive vouchers from another public housing authority are treated in the same fashion as those from the local

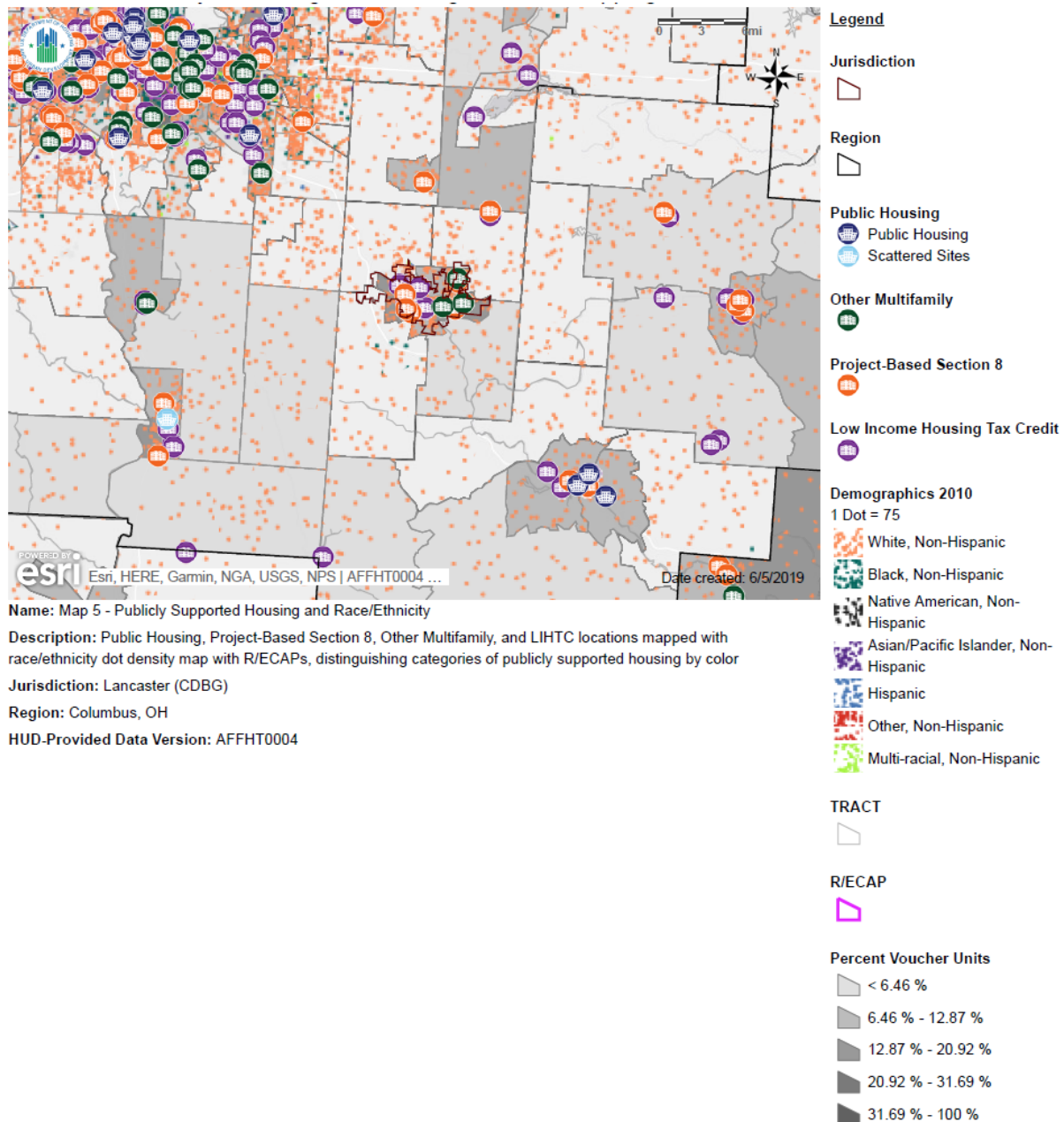
jurisdiction. Information about available properties is provided to all population groups requesting it, and voucher holders are encouraged to seek housing outside the areas of concentration of low income and minority households. They are encouraged to make choices based on the best proximity to family self-sufficiency considerations such as employment location, schools, and support services needed.

At least 10% of units available are handicapped/vision/hearing impaired accessible. All tax credit projects either built or rehabbed since 1990 are in compliance. There are supports for individuals with mobility, vision, hearing, and mental health handicaps. Strong partnerships within the social services community exist to foster the best possible access to these services and support for affordable housing for these targeted groups. The FMHA applied for and has been awarded funding for the Shelter Plus Care program, which provides a housing subsidy for homeless and disabled families. The FMHA provides information to all participants on housing rights, grievance procedures, and requesting assistance. Grievance procedures are reviewed frequently, and scheduled meetings are held to address any grievance issues as they arise. Legal questions are referred to the legal community. The FMHA reviews admissions and continued occupancy policies constantly, referring to federal law updates. Further, the FMHA mandates that officials of the local program attend fair housing training annually, and they hold landlord seminars and invite Realtors and the general public to these training events. Further, FMHA staff attends Ohio Housing Authorities conferences on a semi-annual basis, where Fair Housing topics are always covered.

In the event that a property opts out of participation, the FMHA prefers to take ownership of it. Failing that, they are prepared to administer the opt-out vouchers and relocate the affected families in accordance with HUD regulations. Further, the FMHA monitors any local determinations to be able to undertake responsive and timely programs to educate officials and employees. Recent such determinations have dealt with service animals and reasonable accommodations in parking. Such efforts are typically carried out by a collaboration of local agencies, most within the county's active housing coalition, and including the FMHA.

The following map indicates the location of rental housing complexes and developments throughout Fairfield County, including those funded or financially assisted through HUD, the U.S. Department of Agriculture, or low income housing tax credits offered through the Ohio Housing Finance Authority (OHFA).

Publically Supported Housing and Race/Ethnicity



Development is clearly concentrated in the population and business centers of Lancaster and the Columbus suburbs in the northwestern portion of the county. However, there are a number of additional, more rural-oriented developments scattered among several communities throughout the county. Many of these were listed previously as being actively involved with the FMHA's programs. Additional ones which were not mentioned above include the following:

- Pickfair Square, 310 Jericho Road, Pickerington: Elderly housing; 8 efficiencies, 25-1 bedroom.

- Orchard Place, 1524 Monmouth, Lancaster: Elderly housing; 8- 1 bedroom.
- River Valley Apartments, 2039 Farmview Drive, Lancaster: 24-1 BR, 88-2BR, 32-3 bedroom (LIHTC)
- Muirwood Village Phase 2, 721 Scotland Place, Lancaster (LIHTC)
- Pershing House, 1549 N. Columbus Street, Lancaster; 33 1-bedroom, 7-2 bedroom (LIHTC)
- Hunters Hill Apts., 857 Elizabeth Drive, Lancaster: 20-1 bedroom, 56-2 bedroom, 20-3+ bedroom, LIHTC, vouchers accepted
- Lupher Rentals, 703 W. Mulberry, Lancaster: LIHTC
- Canal Place, 107 S. Columbus Street, Lancaster: 23-1 bedroom, 10-2 bedroom, 1-3 bedroom; LIHTC
- Cherry Gardens, 132 N. Cherry Street, Lancaster: 7-1 bedroom (811 disabled supportive housing)
- Ault Manor, 188 Sells Road, Lancaster: 8-1 bedroom (elderly/disabled)
- Grand Haven Commons, 7500 Tussing Road: senior housing, 49 1- bedroom apartments
- Sells Road LLC, 161 Sells Road, Lancaster: 16-2 bedroom family, vouchers
- Timber Creek, 154 Little Brook Drive, Lancaster: 34-1 bedroom, 56-2 bedroom, 10-3+ bedroom.
- Baltimore Manor, 301 Kellner, Baltimore: 42-1 bedroom units, seniors, vouchers accepted
- Hunterwood Park East, 330 Trace Drive, Lancaster; 50-1 bedroom, senior apartments
- Livingston Arms Apts., 207 S. Livingston Avenue, Lancaster; 9-1 bedroom, 24-2 bedroom, -3+ bedroom, senior apartments

While there is an expected concentration of rental housing choices in the population centers of Lancaster and, to a lesser degree, Pickerington, where proximity to employment, schools, services, and shopping make these choices preferable to isolated locations, there has been an effort to locate multifamily and senior housing choices in some of the smaller communities, where families can self-select more rural locations, and local seniors have the option to age in place.

SUPPORT FOR DISABLED

There is an interagency commitment to have housing options for all community members. A Fairfield County Board of Developmental Disabilities (DD Board) staff member attends county Housing Coalition meetings. The DD Board has a contract with an outside contractor, Hocking Metropolitan, to find housing options for persons in their county, and they have used state and federal funds to assist their contractor in purchasing thirteen housing units in Fairfield County.

A DD Board official observes that it seems to take individuals longer to find housing than it did a few years ago. However, they have experienced an increase in the number of individuals who have gotten vouchers for rent assistance from the FMHA. The same official is also aware of cases of overcrowding, with multiple family members or extended groups of “friends” living together in small homes and apartments, including small children. Another noted challenge is that it is harder to find housing options that meet needs or can be modified to accommodate persons using a wheelchair. There is a waiting list for such housing. One potential solution could be to obtain and use more 811 funds to have more accessible units available, and for continued county collaboration specific to accessible, affordable housing for all populations.

Thirteen homes have been purchased using Community Capital Assistance funding from the Ohio Department of Developmental Disabilities with the DD Board’s housing contractor, Hocking Metropolitan Housing. Twelve are located in Lancaster, with one in Pickerington, and they are spread out within the community. In addition, seven homes are owned by an agency that provides direct supports to persons in the county with disabilities, and there are intermediate care facilities in Fairfield County that are owned by a corporation (with three 6-bed homes and two 5-bed homes, both licensed intermediate care facilities).

The FMHA gives priority to persons with disabilities, and many of the county’s rental housing developments are designed to accommodate persons with disabilities. At least 10% of the units are handicapped/vision/hearing impaired accessible; also, under these guidelines, all the tax credit projects are in compliance if built or rehabbed since 1990. There are supports for individuals with mobility, vision, hearing, and mental health handicaps. Strong partnerships within the social services community exist to foster the best possible access to these services and supports for affordable housing for the targeted groups. The FMHA also has S+C grants that provide Section 8 assistance along with mental health care for homeless and disabled families. The PHA has also received Veterans and Family Unification vouchers, as well as vouchers for households working with Child Protective Services.

With regard to accessibility being incorporated in facility and building design, developments in unincorporated areas that are subject to Fairfield County Subdivision Regulations are submitted to the Fairfield County Regional Planning Commission. Sidewalk and curb ramp portions of the plans are reviewed by the RPC and the Fairfield County Engineer’s office and inspected by the Engineer’s office to ensure compliance with ADA requirements. Non-residential buildings must also receive approval from the Fairfield County Commercial Building Department, which ensures compliance with ADA

regulations. The County has a process for on-site review of during construction to ensure compliance with accessibility designs as submitted, if the development is subject to the subdivision regulations.

Fair Housing Act compliance reviews are conducted by the RPC when the development is subject to the county subdivision regulations. The county Building Department will review non-residential buildings in unincorporated areas, except for Violet Township, where their Building Department would conduct the review. Accessible units are included in projects developed by the FMHA, Community Action Agency, and other related organizations. An organization which is active in Fairfield County, Southeast Ohio Center for Independent Living (SOCIL), advocates for universally designed housing. The Fairfield County Fair Housing Office housed at the RPC works very closely with SOCIL, the Fairfield County Board of Developmental Disabilities, and other agencies to provide services to people with disabilities. These agencies continually analyze and solicit input on the needs of people with disabilities. A citizen survey was conducted for this update, and its results are included in an appendix of this document. Unfortunately, it is common to receive comments that persons with disabilities feel they are discriminated against in trying to obtain housing. As a result, brochures and trainings were focused on the disabled population, and a training was conducted in 2014 covering zoning laws for persons with disabilities, reasonable accommodations, and zoning affecting group homes. Despite this action, continued efforts are needed to properly represent the needs of this group.

Fairfield County have used their CDBG allocation funds in recent years to build handicap access ramps, elevators, and sidewalk ramps for public use. These funds have also been used as matching funds for the purchase of ADA accessible vans for the Lancaster Public Transit System.

SUPPORT FOR VETERANS

Fairfield County has resources to assist military veterans with housing, aside from VA mortgage loans provided through local banks. Veterans are given priority on the Section 8 voucher waiting list, and their waiting time recently has averaged a month and a half.

The veterans facing the hardest challenge in obtaining housing are those with felonies or past evictions on their record. The VA office works with a number of veterans to overcome these challenges. One other common barrier to obtaining housing is an income that is too low to support minimal rent requirements; monthly payments provided by the VA are often inadequate to support minimum rents. For example, the monthly VA payment is less than rent typically charged at Low Income Housing Tax Credit apartment units.

The VA office works with Lutheran Social Services, which manages two facilities for veterans who need rehabilitation services. One is a ten-bed short-term facility for 60 to 90 day occupancy, and the other is a fourteen-bed facility where residents can stay up to two years. Both are in Lancaster. The long term facility is offered along with needed clinical treatment.

FAIR HOUSING COMPLAINT PROFILE

Fair Housing complaints are processed through the Fairfield County Regional Planning Commission, where complaints are received and referred to the proper authority, which is typically the Ohio Civil Rights Commission. Officials are not aware of any private lawsuits filed challenging discriminatory practices, and governmental agencies have not brought any actions against any entity doing business in the balance of county outside Lancaster. Fairfield County has a policy regarding doing business with entities that have been found to have violated the fair housing laws.

A review of the logs summarizing complaints received in 2016, 2017, 2018, and 2019 to date indicates that most complaints received did not involve allegations of discrimination against any of the protected classes, but were more accurately categorized as landlord/tenant complaints. The following is a brief summary of the complaints received:

2016

In all, there were 25 landlord-tenant complaints and two fair housing complaints in 2016.

Twenty-five complaints were classified as landlord/tenant. The nature of the complaints included questions about the eviction process, health concerns about apartment conditions, a need for repairs, a threat by the landlord to turn the tenant's water off, failure by a landlord to make repairs needed for an apartment to be considered habitable by local authorities, a landlord requiring a tenant to pay for damages that existed prior to her moving in, complaints of mold and a leaking ceiling, questions about termination of a lease, and the tenant's versus landlord's responsibility in replacing a furnace.

Two complaints were deemed to be related to fair housing issues. In the first case, a tenant with a disability living in a two-bedroom second floor apartment requested to move to a first floor two bedroom unit that was vacant. The landlord told her she would have to move into a one bedroom apartment on the first floor. The tenant was told to request a reasonable accommodation in writing, and if it is denied, she was given the Ohio Civil Rights Commission's contact information to determine whether there is just cause.

The second case was in regard to the caller's concerns about lack of housing for registered sex offenders. The caller was told that sex offenders were not a protected class, but perhaps there could be a need to address this on a regional level.

2017

The log shows two fair housing complaints and seven landlord-tenant related complaints in 2017. Landlord tenant complaints involved such topics as failure to repair a leaky toilet or faulty electrical system, leaking ceiling, bed bugs, a frozen water line, and charging late fees not expressed in the lease.

One fair housing complaint involved the prospective tenant being told they would not show an apartment because it was three bedrooms and they were a seven person family. The caller was told that landlords could enforce occupancy standards. Rather, there is guidance from HUD stating that two person per bedroom is acceptable, but it is only general guidance, and all factors must be assessed. The caller was encouraged to call the Civil Rights Commissioner if they felt discriminated against.

The second case involved a renter now being required to pay rent online for a \$35 fee. The caller was told that this was most likely a civil matter and not a fair housing issue.

2018

The fair housing officials logged five landlord/tenant issues, involving failure to make needed repairs, the presence of mold, eviction without following procedures, and a questionable escrow process.

There were two cases determined to be related to fair housing. The first involved a landlord refuting a doctor's note for a service animal for a disabled tenant. This case was referred to the Ohio Civil Rights Commission and Legal Aid.

The second case involved a landlord requiring a tenant to remove their dogs after having them for years. The caller was told that it was likely to be landlord's decision to make, and the caller was advised to contact legal aid to pursue this as a legal issue.

2019 to Date

As of May 6, 2019, there had been four landlord/tenant related cases, and one fair housing related case. The landlord/tenant cases involved such issues as failure to repair heating or air conditioning, the eviction process, issues with the lease and water bill, and a threat by a landlord to turn off the water.

The single fair housing case to date involved the caller's daughter, who had been seeking a property to rent with a Section 8 voucher around the county, who felt she was being turned away due to being an African-American. The caller was directed to call the Ohio Civil Rights Commission, as race is a protected class. The outcome of this complaint is unknown as this Analysis is being completed.

An official of the Black Interest Group who was contacted for this analysis was not aware of any recent incidents or allegations of discrimination by landlords or in the selling or marketing of any homes.

TRANSPORTATION

Federal transportation funds are used in Fairfield County to increase access for low and moderate income persons, people with disabilities, and people of color, to locations where jobs are available and where affordable housing exists. Lancaster-Fairfield Public Transit provides on-demand, door to door service county-wide at an affordable cost to low-income customers. This allows access to transportation for low income or disabled individuals in need of transportation to employment. The Transit service has also developed five fixed “loop” routes, with four in Lancaster and a new one in Pickerington. These loops have been designed to incorporate residential areas where low income residents predominate, rental complexes, service, medical, and retail centers, and employment centers such as an industrial park. Loop fares are only fifty cents, with transfers for ten cents. Mobility-impaired and elderly (65 and over) passengers can ride for twenty-five cents. Transit is available from 6 a.m. to 6 p.m. Monday through Friday, and 7 a.m. to 5 p.m. on Saturday. There has been some concern that there is a need to extend hours into the evening to accommodate retail closing times and employer shift changes. In-county demand response rides cost two dollars when reserved in advance, or only one dollar under the mobility program.

Lancaster-Fairfield Public Transit, the county’s transit provider, works with the Developmental Disabilities board to provide transit service to an adult day care center, and to worksites for disabled participants (mainly in Lancaster and Pickerington, but the participants live and are picked up from their homes throughout the county). Worksites range from the Hocking Hills area to the Rickenbacker airfield near Columbus. School districts also contract with the transit authority for students to obtain transportation to soft skill training sites and to work experience sites as well. For example, several disabled students are transported to the Fairfield Medical Center, where they hold jobs in the culinary, housekeeping, and other departments. The broader low and moderate income community is served through loops and demand response rides from low income housing facilities to employment destinations. The transit authority coordinates with the county economic development office to coordinate rides to the most active employers.

In some cases, a parent will ride with a child to day care, where the child is transported, and then the parent continues on to their job. The child rides for half price from age 5 to 14, and for free if under 5. Additionally, those age 18 and under ride for free on the loops, and can ride for free to the library, to free lunch sites, or to the community pools.

The transit service accommodates the needs of the elderly for transportation through a half-price ride structure, supported by a portion of older adult levy funds. The fixed loop routes were designed with the needs of elderly for shopping, medical appointments, and other destinations in mind. Special trips for seniors are also offered from time to time.

While the county’s Department of Job and Family Services operates its own transportation department, they do coordinate with Lancaster-Fairfield Transit, using their services when needed, and purchasing loop passes for their clients.

Public Sector Services and Planning

Specific low income communities and neighborhoods have been targeted in the past for assistance. These include Pleasantville, Carroll, and Baltimore under the Neighborhood Revitalization Program and CHIP housing dollars, as well as Millersport, Baltimore and other areas more recently.

In 2018, the County received Allocation CDBG funding and it was used for sidewalk improvements in Pleasantville, parent education, Meals on Wheels facility accessibility improvements, and matching funds for two community projects: a critical infrastructure project improving a wastewater treatment facility in Sugar Grove and a Neighborhood Revitalization grant for Millersport that includes road improvements, sidewalks, flood and drainage improvements, and recreation facility improvements. CDBG resources also provide funding for the county's Fair Housing program, which involves attending and holding meetings throughout the county to present information on fair housing laws, publishing news articles concerning fair housing, and distributing fair housing brochures, as well as overseeing and facilitating the fair housing complaint process.

Housing needs for underserved groups have also been identified and documented in the Fairfield County Continuum of Care plan. As a result, shelter and transitional housing opportunities have been increased, with the addition of the Rutherford House, with supportive housing for homeless families with disabilities, and the Pearl House, with supportive housing for homeless families suffering from addiction, among other projects.

Private developers have been involved with the use of low income housing tax credits (LIHTC) throughout the county. The Fairfield County Land Bank created Target Area Plans for the Neighborhood Initiative Program, and now creates redevelopment plans in neighborhoods throughout the county involving remediation of demolished properties and reuse of restored properties. Local banks and Habitat for Humanity also develop plans for services in neighborhoods in which they operate. All the agencies mentioned participate in the housing Coalition, where planning can be coordinated and aligned county-wide.

EMPLOYMENT SERVICES

Entities such as the county government, the Community Action Agency, and the Developmental Disabilities Board continue to partner and coordinate to find job opportunities for the disabled and remove barriers to employment, including transportation, housing, and life skills and soft skills counseling. There are 185 adults who have received employment support in the form of education and/or navigation in 2018 through the Fairfield Board of DD.

In addition, the FMHA has a Self-Sufficiency program, to allow participating families to increase earned income, reduce the need for welfare assistance, and make progress toward achieving economic independence and housing self-sufficiency. Linked services include education, job procurement, budgeting skills, obtaining a mortgage, and linking to other services as needed in an individual basis.

As one example of assisting a specific need, the community formed a Blind Literacy Group that engaged community partners in creating an inventory of resources and processes through which people with vision impairments may be linked to these resources. In another case, SOCIL is actively involved in advocacy for employment and housing initiatives for people with disabilities.

The Housing Coalition and its members coordinate with the county and municipal economic development offices in an effort to place housing in strategic locations in relation to accessibility to appropriate employers.

LAND USE, ZONING AND BUILDING CODES

Some township zoning codes include language that could potentially limit the placement of group homes in their communities. RPC staff has advised these communities to provide a reasonable accommodation to allow the group homes to be placed in their township until the codes can be amended.

Though discouraged by the RPC, some townships have increased the minimum standards for house size in their zoning codes. The RPC has also worked with several townships to incorporate multi-family zoning districts into their codes, and also to incorporate flexible zoning districts into their codes to help reduce lot sizes and broaden the housing choices in the county.

In the more rural townships, the lack of a central water or sewer source makes it difficult to provide the more affordable, higher density housing. However, there are some flexible zoning techniques that could be incorporated into zoning codes to address this issue. Some townships have adopted these flexible zoning districts. The RPC will continue to work with the other townships on this matter.

With regard to building codes, the Residential Rehabilitation Standards (RRS) issued in 2008 and subsequently amended by the Ohio Development Services Agency provides the quality standard for all Fairfield County CHIP projects. Also, some townships and villages have adopted the state residential building codes. The RPC has also worked with all the townships to incorporate language pertaining to permitting manufactured (HUD code) housing in residential districts and zoning classifications in which similar site-building housing is permitted, subject to design, density, building size, foundation requirements, and other restrictions.

The Housing Coalition will continue to identify these issues and work together to find solutions to help foster inclusion and change the course of local actions that limit the supply of genuinely open housing.

CONCLUSION: IMPEDIMENTS TO FAIR HOUSING

While the County appears to be well aligned internally through the active use of a Housing Coalition made up of strong local agencies, there are a number of real or potential impediments that should continue to be addressed. Among them are the following, based on the foregoing analysis and research, and supported in part by interviews with local officials and a survey of residents and stakeholder organizations.

1. There is a continued consensus among many that there is an **inadequate supply of safe, affordable housing and shelter space** in Fairfield County. This continued perception may be reinforced by suburban growth pressures in the northwest portion of the county, which has had the effect of raising property values, and with demand for affordable housing from county residents as well as from those outside the county who are seeking affordable housing. Stringent credit requirements can also pose a barrier for those who hope to rent.

One specific case where the housing supply appears insufficient is that of housing for larger households (of three or more children). Families with multiple children have an especially difficult time securing housing because of the number of bedrooms needed.

Elsewhere, in the more rural portions of the county, an aging and deteriorating housing stock has rendered many properties undesirable, if not uninhabitable. This has been addressed by the creation of a county Land Bank, but the issue is likely to be of a greater scale than the pool of resources available to address it.

2. Another area of need is for housing for **disabled and elderly persons** who may wish to “age in place” in their home communities, but who require accessible housing for those with disabilities. The cost to adapt a housing unit to accommodate disabilities can become prohibitive. Further, the stock of available housing vouchers is limited.
3. There is a need for a number of county residents to be able to overcome **personal barriers set by previous felony convictions, or evictions** from former residences. These can be challenging to overcome, limiting new housing options as well as employment opportunities. (These challenges were noted among the military veteran population).
4. Ancillary services, or their lack, can also provide an impediment. A gap in **transportation** for those in the less dense, rural portions of the county can present a hardship. A lack of alternative solutions to **financial issues** in paying rent or mortgage payments, or a lack of knowledge concerning available alternatives, can present an impediment and lead to financial hardship, or even foreclosure.
5. There is always a need to improve in **disseminating information** to those who need it most, including the protected classes under state and federal fair housing law, and especially for those who do not speak or read English, concerning rights and responsibilities on behalf of landlords, Realtors, lending institutions, insurers, and others involved in the provision of housing. Other topics to better convey to the public and to protected population groups include education on disadvantageous mortgage schemes and subprime lending,

avoiding predatory lenders, and accessing programs and counseling that can assist homebuyers.

6. Some **specific topics regarding housing impediments** have emerged which should be targeted, acknowledged, and addressed in the near future. These include the right to possess a service animal (and the true definition and qualifications for a service animal), education for landlords (and extended outreach to engage with more of the county's large number of landlords) on fair housing law and their responsibilities, as well as the benefits and realities of participating in the Section 8 voucher program, and better and increased use of social media to provide information, publicize available housing, and disseminate information about available housing programs.

Action Planning

Fortunately, Fairfield County has a number of active and mission-driven entities, which are aligned and coordinated to address housing and fair housing issues throughout the county. The Fairfield County Housing Coalition provides a unified approach toward sustaining and improving local housing services for the homeless and the low-income population. Membership on the coalition, which meets on a regular basis, includes service providers and community leaders that collaborate to strengthen the system of care that serves the homeless and those at risk of homelessness. The Fair Housing steering committee which met to assist in the development of this updated analysis is a subset and outgrowth of that coalition, which provides fair housing outreach and training, collectively and through its individual members.

The following table provides an updated list of recommended action steps to follow in the coming years to reinforce, enhance, and prioritize fair housing efforts.

Action Planning Strategy and Timeline 2019-2024

Impediment or Issue	Strategy	Timeline
Disabilities	Increase training regarding housing needs of disabled. Advocate for more housing choice for the disabled. Deploy targeted training on housing rights for the disabled, including training on use and accommodation of service animals.	Ongoing
	Separate training for tenants and landlords.	Landlord training 2019, 2021, 2023 Tenant training 2020, 2022, 2024

Fairfield County Fair Housing Analysis of Impediments

Impediment or Issue	Strategy	Timeline
Familial status	Continue to increase local fair housing training and outreach efforts to include agencies representing families.	Ongoing
	Conduct targeted training on housing rights for families with children. Separate training for landlords and children.	Landlord training 2019, 2021, 2023 Tenant training 2020, 2022, 2024
Transportation	Continue to seek funding sources to extend hours of operation of LFPTS to accommodate workers in evening hours and weekends.	Ongoing
	Continue to align transportation opportunities with neighborhoods and housing developments with greater proportion of low income, minority, disabled, or elderly persons.	Ongoing
Overcoming foreclosure and financial impediments	Identify resources to support increased counseling and educational outreach efforts regarding first time homeownership, financial resources and programs (both at local lending institutions and at state/federal level).	2019-2021 to identify and obtain resources
	Continue to partner with Fairfield County Land Banks and others to plan revitalization of at risk neighborhoods (including use of CDBG and related funding).	Ongoing
	Seek resources that will pay for building repairs and modifications, as well as new construction and adaptive reuse of buildings to residential use.	Ongoing
Increased Housing Choice	Advocate with federal and state funding entities, and with private developers, to continue to develop new housing options and opportunities for low income, minorities, disabled, veterans, elderly, and to allow residents to remain in their community.	Ongoing
	Research data base of landlords to provide information and training, and to recruit for Section 8 Voucher program.	Begin 2019
	Seek incentives for landlords to keep units in good repair.	Ongoing
	Promote walkable communities, uses for spare bedrooms in elderly homes (perhaps housing for students/young adults), and other methods to allow elderly to age in place as long as possible	Ongoing

Fairfield County Fair Housing Analysis of Impediments

Impediment or Issue	Strategy	Timeline
Education and Outreach Regarding Fair Housing	Continue dissemination of pamphlets/ literature – including Spanish version.	Annually
	Continue educational outreach meetings throughout the County, including Housing Coalition member agencies	Annually
	Consider use of social media and Internet to provide information to the public and to targeted groups	Begin consideration in 2019
	Seek ways to strengthen the approach through partnership and cooperative efforts with neighboring jurisdictions and counties, and regional organizations such as COHHIO and MORPC.	Begin consideration in 2019

SIGNATURE PAGE

The 2019 update to the 2016 Fairfield County Analysis of Impediments to Fair Housing has been reviewed and is hereby accepted by:

President, Fairfield County Board of Commissioners

CDBG Program Administrator

Chairperson, Fairfield County Housing Coalition

Fairfield County Housing Program Administrator

Appendix A

Steering Committee

Appendix A Steering Committee

The following persons were invited to participate in the Steering Committee to guide the development of the Analysis of Impediments to Fair Housing. Persons denoted with an * either attended the steering committee meetings or provided input throughout the process.

Dan Bates, Fairfield National Bank *

Donn Borah, Bartlett Benner Realty

Carri Brown, County Administrator *

Heather Cagg, Fairfield Metropolitan Housing Authority *

Paul Carbol

Zack DeLeon, Realtor

Brian Darfus, Rise Realty

Donna Fox-Moore, Family Adult and Children First Council *

Stephanie Hightower, Columbus Urban League

Michael Kaper, Fairfield County Land Bank *

Carrie Long, Fairfield Metropolitan Housing Authority *

Patti Morrow, Information and Referral – 211 *

Anna Marie Qualls, Vinton County Bank

Patrick O'Malia, Fairfield County Economic Development Agency *

Pam Patula, Southeastern Ohio Center for Independent Living *

Eddie Rapp, Fairhaven Transitional Living

Eddie Payne, Fairfield Center for Disabilities

Wendy Ricker, Fairfield County Board of Developmental Disabilities *

C.J. Roberts, Lancaster-Fairfield Community Action *

Alice Saunders, Black Interest Group *

Brenda Shamblin, Fairfield National Bank *

Noah Smitt, Chillicothe VA Medical Center *

Mary Jo Smith, City of Lancaster *

Anna Tobin, Meals on Wheels *

John Watson, Habitat for Humanity *

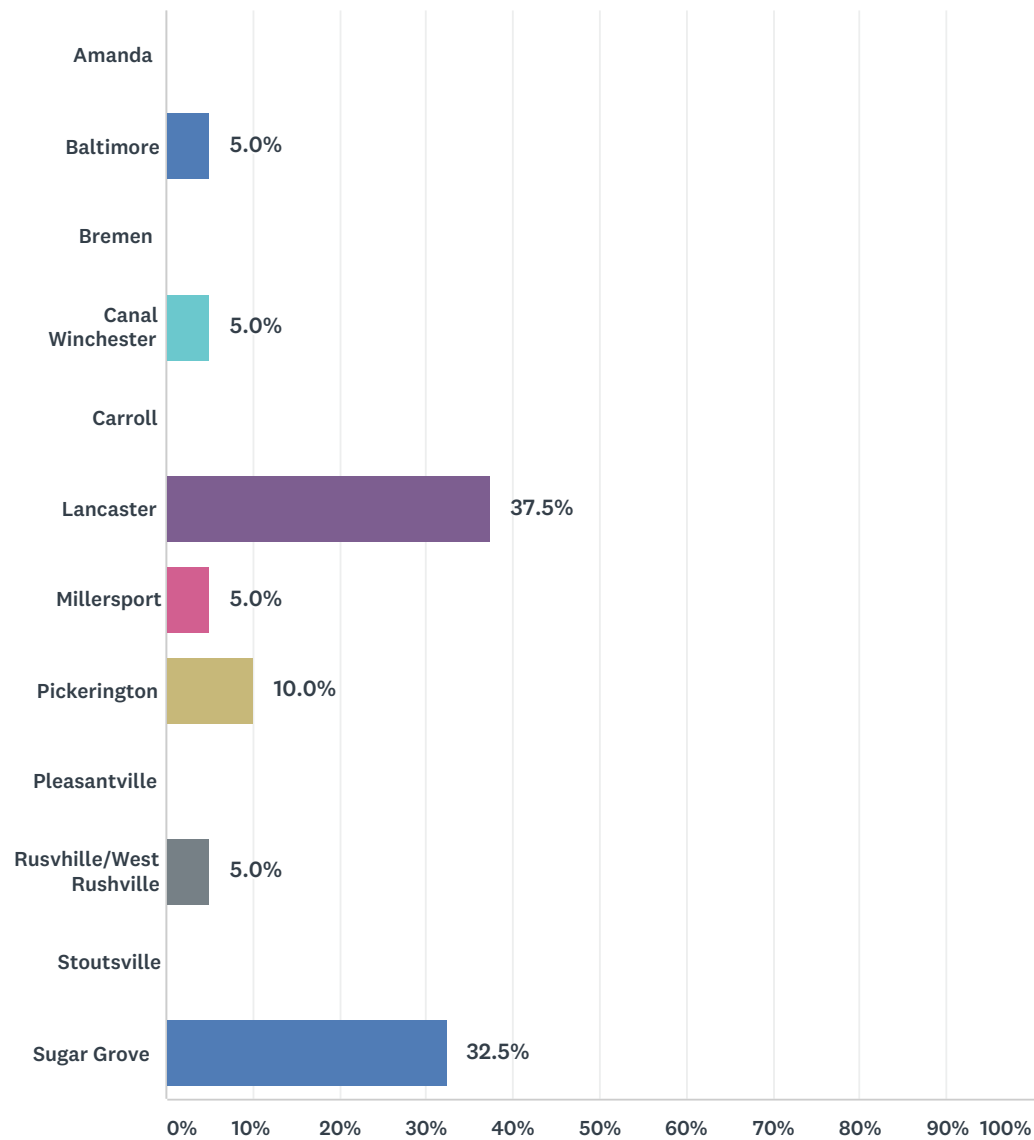
Carrie Woody, Lancaster Fairfield Public Transit *

Appendix B

Fair Housing Impediments Survey Results

Q1 In which community do you live?

Answered: 40 Skipped: 14

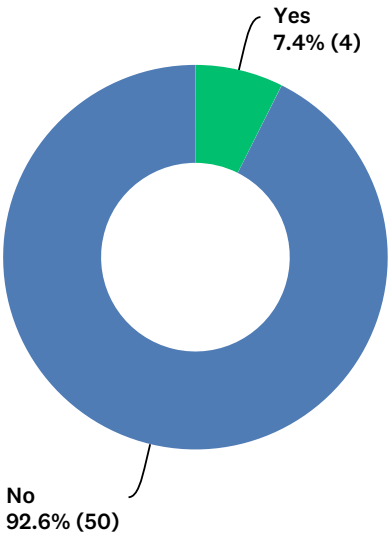


ANSWER CHOICES	RESPONSES	
Amanda	0.0%	0
Baltimore	5.0%	2
Bremen	0.0%	0
Canal Winchester	5.0%	2
Carroll	0.0%	0
Lancaster	37.5%	15
Millersport	5.0%	2
Pickerington	10.0%	4

Pleasantville	0.0%	0
Rusvhille/West Rushville	5.0%	2
Stoutsville	0.0%	0
Sugar Grove	32.5%	13
TOTAL		40

Q2 Have you ever experienced difficulty (discrimination in purchasing a home in Fairfield County?

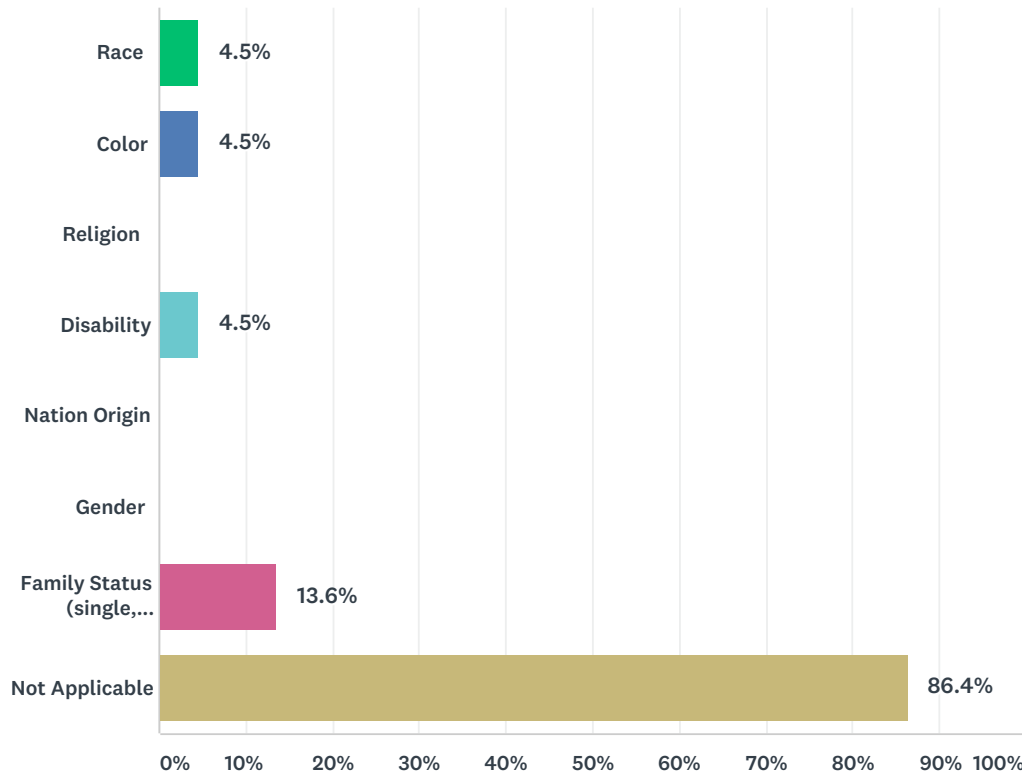
Answered: 54 Skipped: 0



ANSWER CHOICES		RESPONSES	
Yes		7.4%	4
No		92.6%	50
TOTAL			54

Q3 If you answered yes to question #2, on what basis do you believe you were discriminated against (select all that apply)? If you selected no, please proceed to question #4.

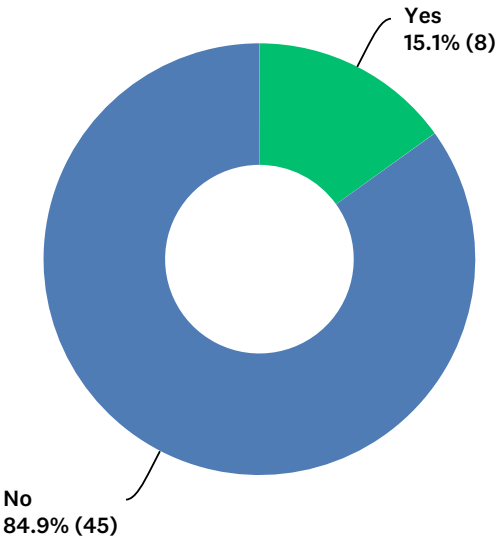
Answered: 22 Skipped: 32



ANSWER CHOICES	RESPONSES	
Race	4.5%	1
Color	4.5%	1
Religion	0.0%	0
Disability	4.5%	1
Nation Origin	0.0%	0
Gender	0.0%	0
Family Status (single, divorced, children, expecting a child)	13.6%	3
Not Applicable	86.4%	19
Total Respondents: 22		

Q4 Have you experienced difficulty (discrimination) in renting a house or apartment in Fairfield County?

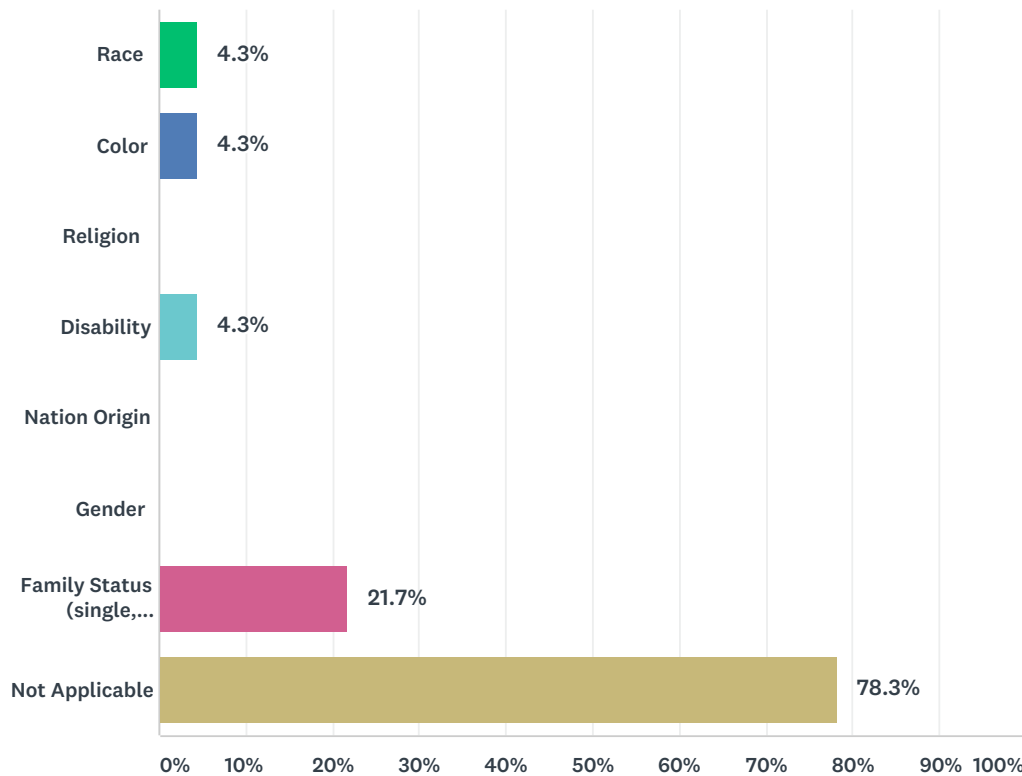
Answered: 53 Skipped: 1



ANSWER CHOICES		RESPONSES	
Yes		15.1%	8
No		84.9%	45
TOTAL			53

Q5 If you answered yes to question #4, on what basis do you believe you were discriminated against (select all that apply)? If you selected no, please proceed to question #6.

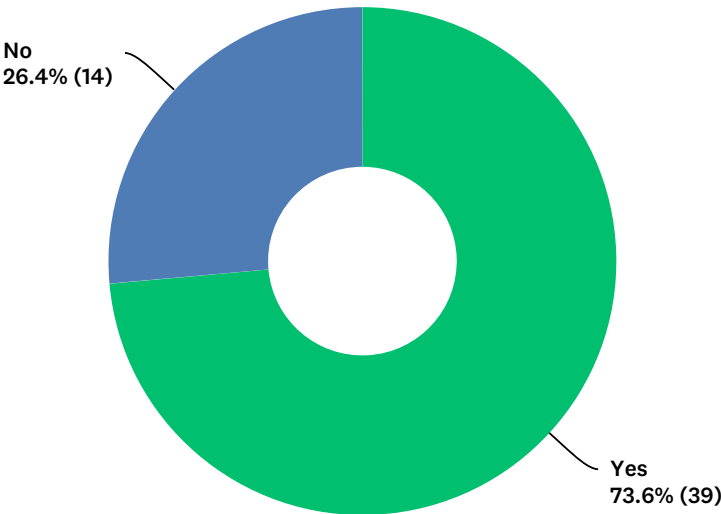
Answered: 23 Skipped: 31



ANSWER CHOICES	RESPONSES	
Race	4.3%	1
Color	4.3%	1
Religion	0.0%	0
Disability	4.3%	1
Nation Origin	0.0%	0
Gender	0.0%	0
Family Status (single, divorced, children, expecting a child)	21.7%	5
Not Applicable	78.3%	18
Total Respondents: 23		

Q6 If you purchased or rented a home/apartment, were you able to find a selection of available housing that is within your affordability range (costing 30% or less of household gross monthly income payments, and including taxes, insurance, and utility costs as well as rent or mortgage payment)?

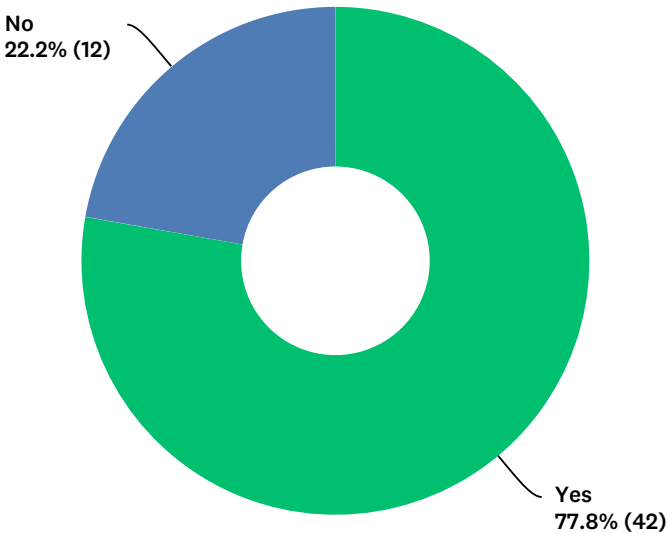
Answered: 53 Skipped: 1



ANSWER CHOICES		RESPONSES	
Yes		73.6%	39
No		26.4%	14
TOTAL			53

Q7 Are you aware of the "basic" Fair Housing requirements (which prohibit discrimination in buying, selling, renting, or lending based on race, color, religion, and nationality)?

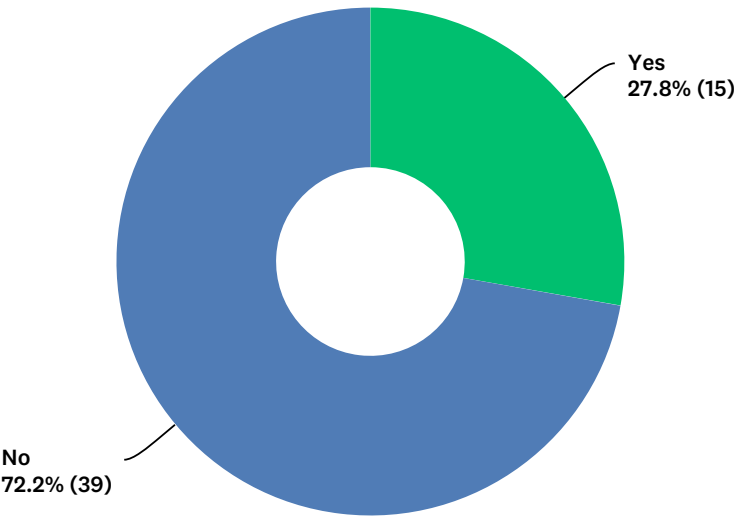
Answered: 54 Skipped: 0



ANSWER CHOICES		RESPONSES	
Yes		77.8%	42
No		22.2%	12
TOTAL			54

Q8 Do you believe housing discrimination is an issue in Fairfield County?

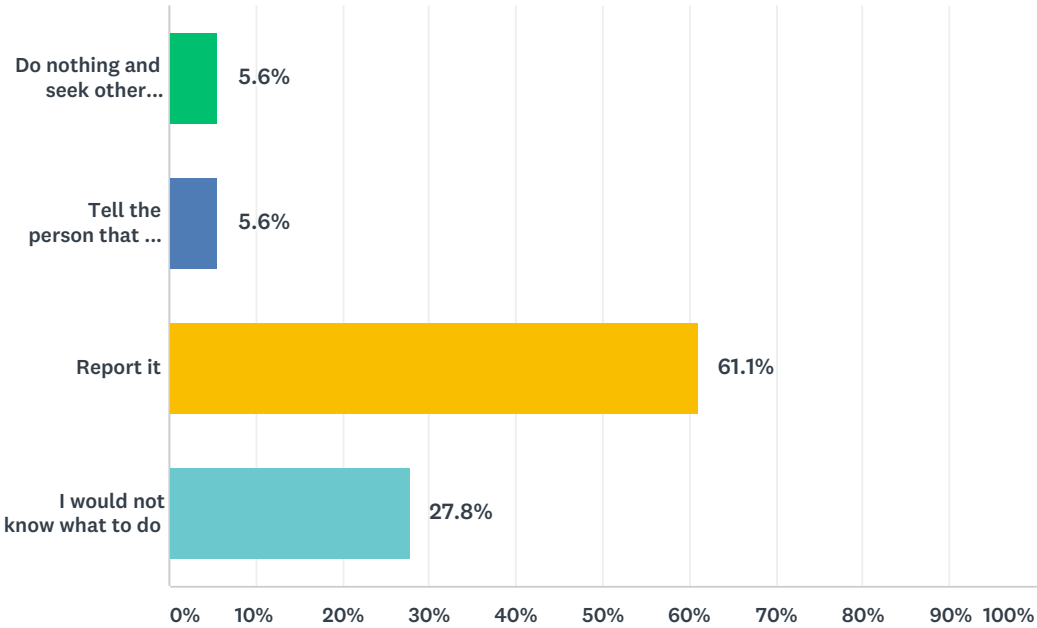
Answered: 54 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	27.8%	15
No	72.2%	39
TOTAL		54

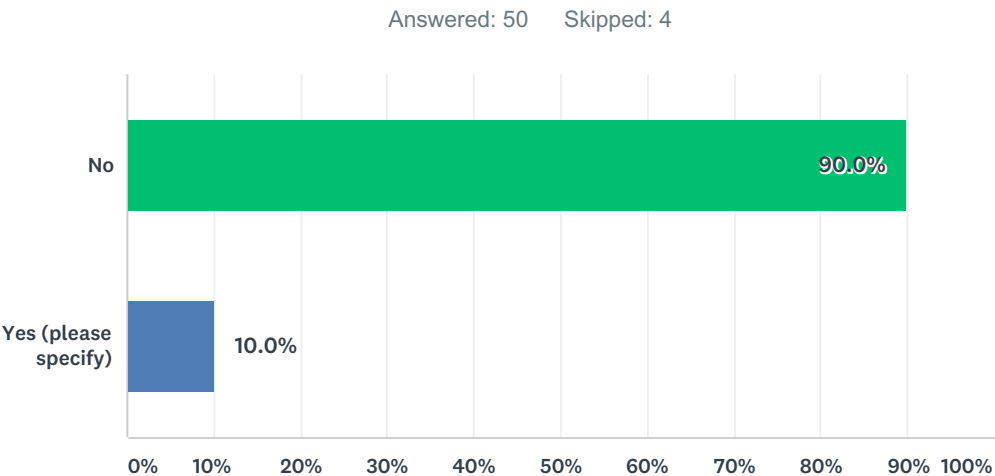
Q9 What would you do if you encountered housing discrimination?

Answered: 54 Skipped: 0



ANSWER CHOICES	RESPONSES	
Do nothing and seek other options	5.6%	3
Tell the person that you believe they are discriminating	5.6%	3
Report it	61.1%	33
I would not know what to do	27.8%	15
TOTAL		54

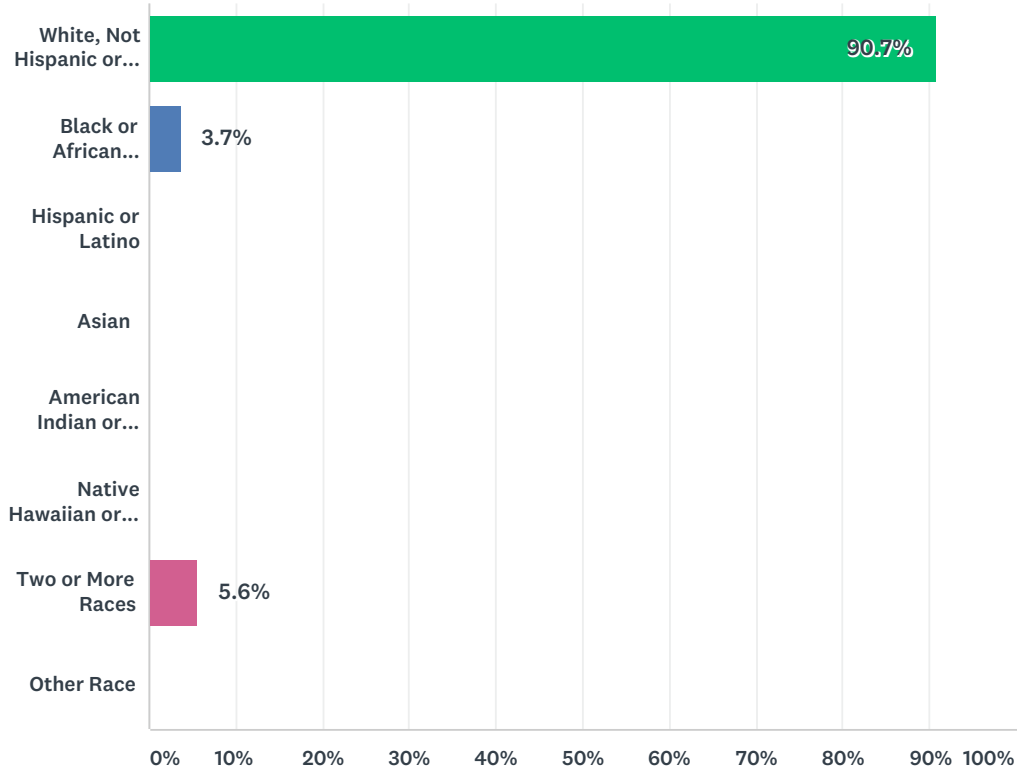
Q10 If you or a household member has a disability and you have rented a home in Fairfield County, have you ever encountered an issue where the landlord would not make reasonable improvements or changes to accommodate your disability?



ANSWER CHOICES	RESPONSES	
No	90.0%	45
Yes (please specify)	10.0%	5
TOTAL		50

Q11 What race/ethnicity do you identify with?

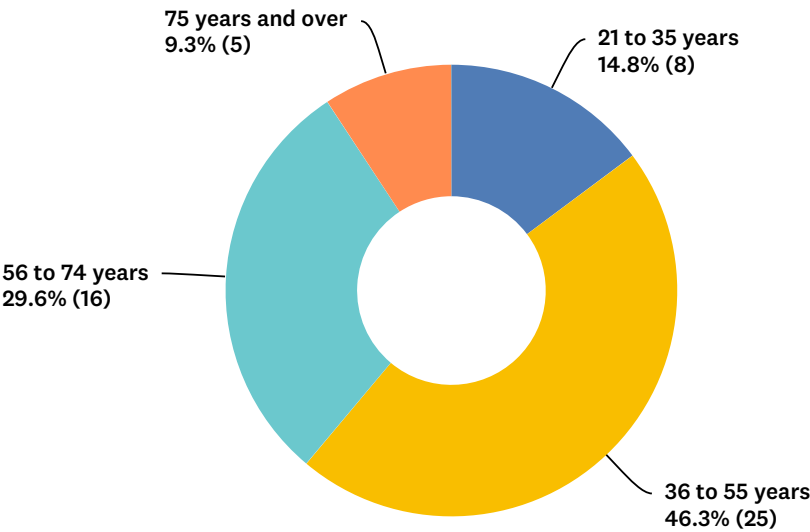
Answered: 54 Skipped: 0



ANSWER CHOICES	RESPONSES	
White, Not Hispanic or Latino	90.7%	49
Black or African American	3.7%	2
Hispanic or Latino	0.0%	0
Asian	0.0%	0
American Indian or Alaska Native	0.0%	0
Native Hawaiian or other Pacific Islander	0.0%	0
Two or More Races	5.6%	3
Other Race	0.0%	0
Total Respondents: 54		

Q12 What is your age?

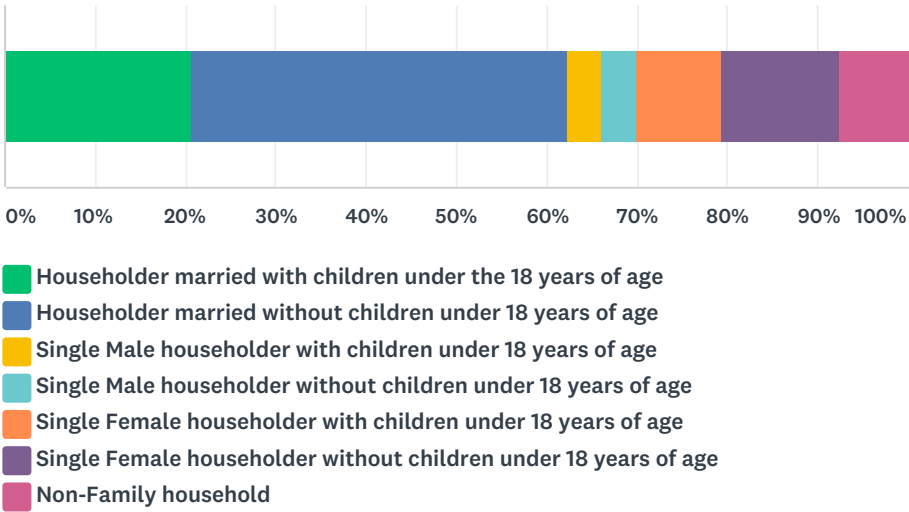
Answered: 54 Skipped: 0



ANSWER CHOICES	RESPONSES	
Less than 21 years old	0.0%	0
21 to 35 years	14.8%	8
36 to 55 years	46.3%	25
56 to 74 years	29.6%	16
75 years and over	9.3%	5
TOTAL		54

Q13 Check which best describes you and your household:

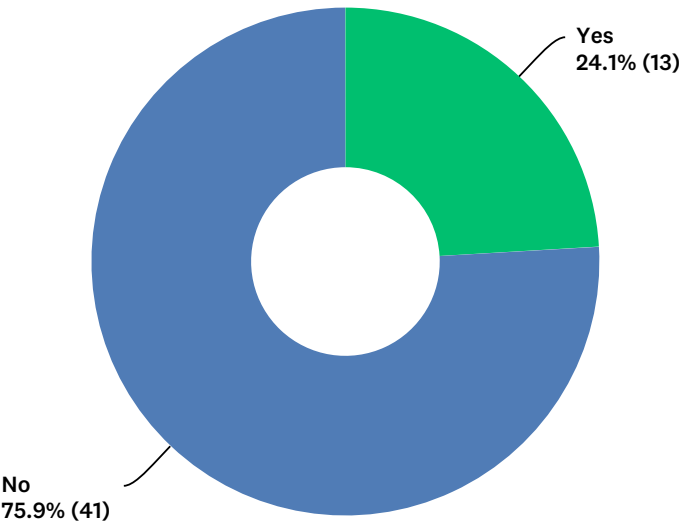
Answered: 53 Skipped: 1



ANSWER CHOICES	RESPONSES	
Householder married with children under the 18 years of age	20.8%	11
Householder married without children under 18 years of age	41.5%	22
Single Male householder with children under 18 years of age	3.8%	2
Single Male householder without children under 18 years of age	3.8%	2
Single Female householder with children under 18 years of age	9.4%	5
Single Female householder without children under 18 years of age	13.2%	7
Non-Family household	7.5%	4
TOTAL		53

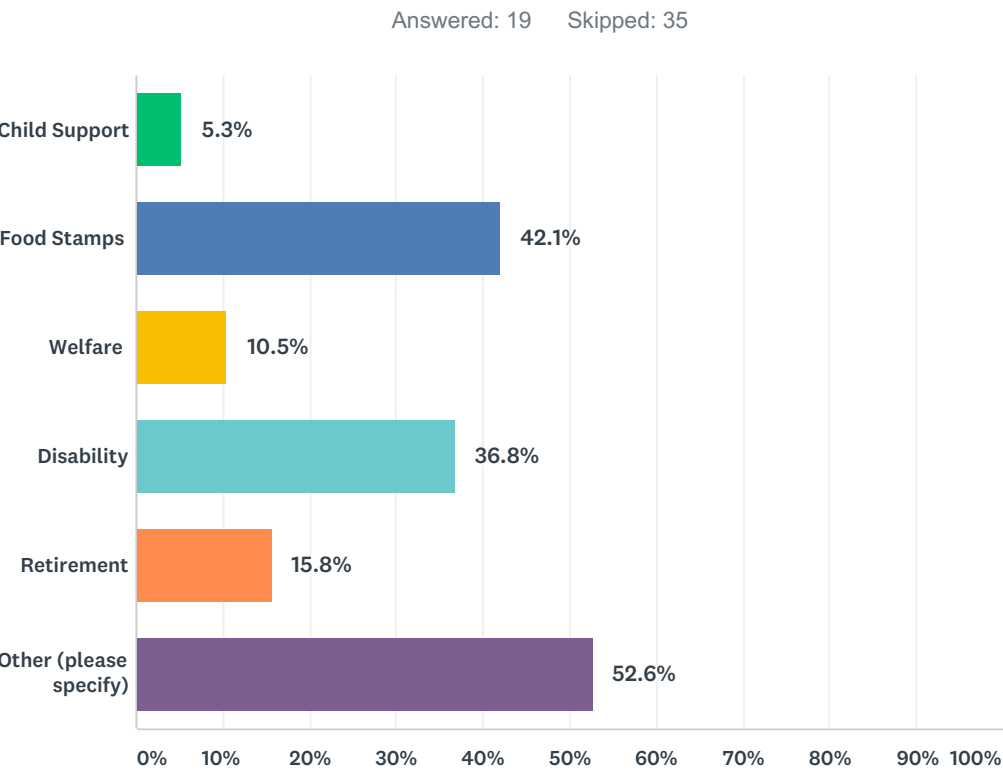
Q14 Are you receiving any federal, state, or monetary assistance?

Answered: 54 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	24.1%	13
No	75.9%	41
TOTAL		54

Q15 If you answered yes to question #14, what types?



ANSWER CHOICES	RESPONSES	
Child Support	5.3%	1
Food Stamps	42.1%	8
Welfare	10.5%	2
Disability	36.8%	7
Retirement	15.8%	3
Other (please specify)	52.6%	10
Total Respondents: 19		