

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING PLAN

FAIRFIELD
COUNTY



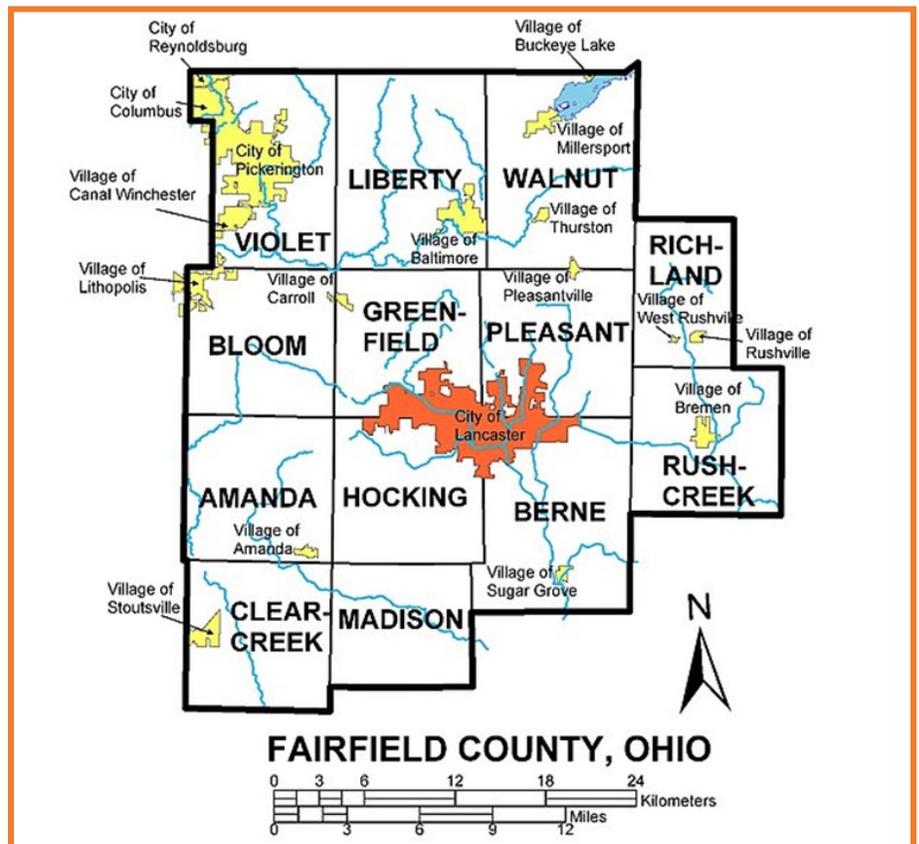
INTRODUCTION

The Housing and Community Development Act of 1974, as amended requires that any jurisdiction receiving funds from the Community Development Block Grant (CDBG) or HOME program must actively promote fair housing. In adherence to this requirement, this plan has been developed for Fairfield County, excluding Lancaster, aimed to identify impediments for fair housing choice. Fair housing choice, defined as the equal availability of housing options for individuals with similar income levels, irrespective of race, color, religion, sex, disability, familial status, military status, or national origin, is a fundamental goal. This plan also serves to assist community leaders in finding areas where policies, procedures, and practices may need adjustments to affirmatively further fair housing.

Fairfield County is marked by its diverse characteristics. The northwestern part, including the City of Pickerington and Violet Township, is a suburban area near Columbus. Meanwhile, Lancaster, centrally located as the county seat and largest city, serves as the governmental, service, commercial, and employment center. As an "Entitlement" community, Lancaster receives federal housing funds directly from the U.S. Department of Housing and Urban Development (HUD), reporting fair housing requirements directly to HUD. This report, however, focuses on the "balance of county" outside the City of Lancaster, which receives funding from the State of Ohio's Department of Development (ODOD).

While the northwestern part is suburban, the southern, eastern, and southwestern portions of the county are distinctly rural, representing the edge of southeast Ohio's Appalachian region. The U.S. Route 33 corridor runs from the northwest around Lancaster to the southeast and is the major highway in the County. Fairfield County serves as the gateway to the popular Hocking Hills region, rich in natural features and attractions.

This Project is led by The Fairfield County Regional Planning Commission (RPC) to develop this Analysis of Impediments, guided by the Fairfield County Housing Coalition. Additionally, the 2024 update builds upon the 2019 analysis, incorporating findings and work plans from that period. The analysis's credibility is reinforced by the input gathered through stakeholder correspondence and interviews, additional information and data provision, and input from the Housing Coalition during its meetings in May and June of 2024. An online survey of residents was also conducted. A summary of these results can be found in "Public Participation" section.



Map 1

DEMOGRAPHIC DATA

As is typical of many counties located on the fringe of a growing metropolitan area, Fairfield County has witnessed significant, yet steady, recent growth. The population increased from 146,156 in 2010 to 158,921 in 2020, which is an 8.7% increase (U.S. Census Bureau, n.d.). Fairfield County has benefited from the steady population growth. According to the Fairfield County Comprehensive plan and the 2020 Annual Report of the Fairfield County Regional Planning Commission, the population in Fairfield County is expected to grow to 170,630 residents in 2030 and possibly up to 214,900 by 2050 as shown in Figure 1. (Fairfield County; Fairfield County Regional Planning Commission). In addition, even though Fairfield County's population has and will continue to grow, its rate has not been consistent, as shown in Figure 2. Since 2010, the rate the population has grown has slowed, from a 19.1% growth rate between 2000 and 2010 to a projected increase of 7.4% growth rate between 2020-2030. The Great Recession of 2008-2009 likely influenced this trend by affecting the housing market. However, the rate is expected to rise to a 15% increase between 2040-2050, likely due to the current and future economic development in Central Ohio, especially because of projects, such as Intel, that are in neighboring Licking County.

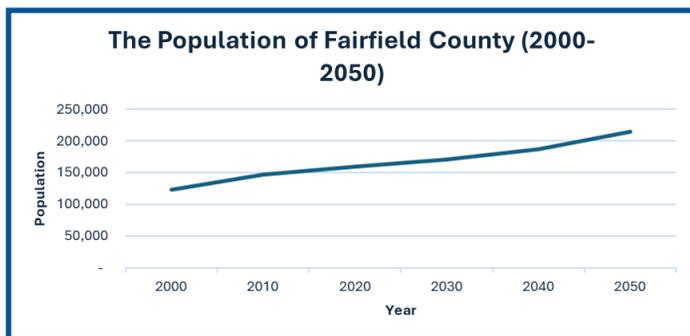


Figure 1

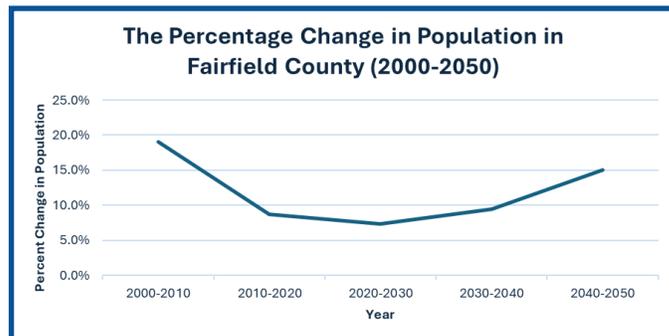


Figure 2

Research from ODOD projects that this growth trend will continue, putting a strain on the county's housing supply and potentially driving up housing values, thereby constraining affordability for those with low- and moderate-income. This matter is worsened through the number of housing permits in Central Ohio, which is not keeping up with the demand for residential construction to meet the growing population in recent years (Vogt Strategic Insights, II-2). The BIA has also stated that Fairfield County has "the need [to construct] between 843 and 947 housing units per year, or upwards of 9,470 units total to reach 71,000 units," by 2032 (Fairfield County, 35).

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" around Columbus. This location within the Interstate and U.S. transportation systems has led to 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 2020 Census, Fairfield County's population was 158,921. The racial makeup of the county was 131,676 white, 13,484 Black/African American, 3,093 Asian, 378 American Indian and Alaska Native, 35 Native Hawaiian and Other Pacific Islander, 8,630 of two or more races, and 1,625 of Some Other Race. Those of Hispanic or Latino ethnicity made up 4,021 of the population.

Per the 2022 ACS 5-Year Estimate there are a total of 58,723 households in Fairfield County. Of these households, 20,670 had children under the age of 18 living in the household, 32,848 were married

couples living together, 13,537 had a female householder with no husband present, and 12,425 of households were made up of individuals. The average household size was 2.64, and the average family size was 3.12. The median age was 39.6.

The largest communities within Fairfield County, as of the ACS 2022, were Violet Township with 46,095 residents (of which 23,094 live within the City of Pickerington), Lancaster with 40,556 residents, and a portion of the City of Columbus with 10,849 residents. The next six most populous subdivisions, in order, were Bloom Township, Canal Winchester, Liberty Township, Walnut Township, Pleasant Township, and Greenfield Township.

Fairfield County includes two larger cities (Lancaster and Pickerington), thirteen townships, and twelve smaller villages. 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. These statistics have not changed much from the previous Housing Impediments Plan from 2019.

CHARACTERISTICS OF FAIRFIELD COUNTY MUNICIPALITIES						
Municipality	Population*	Median Age	Median Household Income	Housing Units	Median Value-Owner Occupied	% Occupied Units Rented
Fairfield Co	158,921	39.6	\$ 82,486	64,207	\$ 279,400	26.8%
Amanda	673	39.3	\$ 47,313	319	\$ 122,300	30.2%
Baltimore	2,981	33.4	\$ 55,121	1,316	\$ 180,900	55.1%
Bremen	1,479	36.5	\$ 69,583	648	\$ 142,300	22.9%
Carroll	501	46.7	\$ 63,235	196	\$ 192,000	33.3%
Lancaster	40,556	38.4	\$ 52,638	18,404	\$ 163,800	42.6%
Lithopolis	2,134	34.2	\$ 103,315	842	\$ 289,900	13.0%
Millersport	978	43.9	\$ 69,063	474	\$ 216,300	22.1%
Pickerington	23,094	35.1	\$ 114,573	8,409	\$ 286,200	20.4%
Pleasantville	934	39.6	\$ 53,750	296	\$ 140,600	36.1%
Rushville	304	41	\$ 67,723	130	\$ 160,800	14.8%
Stoutsville	579	31.8	\$ 64,688	241	\$ 170,600	11.9%
Sugar Grove	429	40.5	\$ 64,167	157	\$ 168,300	20.3%
Thurston	603	36.5	\$ 45,833	217	\$ 138,300	31.6%
W. Rushville	166	20.6	\$ 59,444	72	\$ 176,900	36.1%

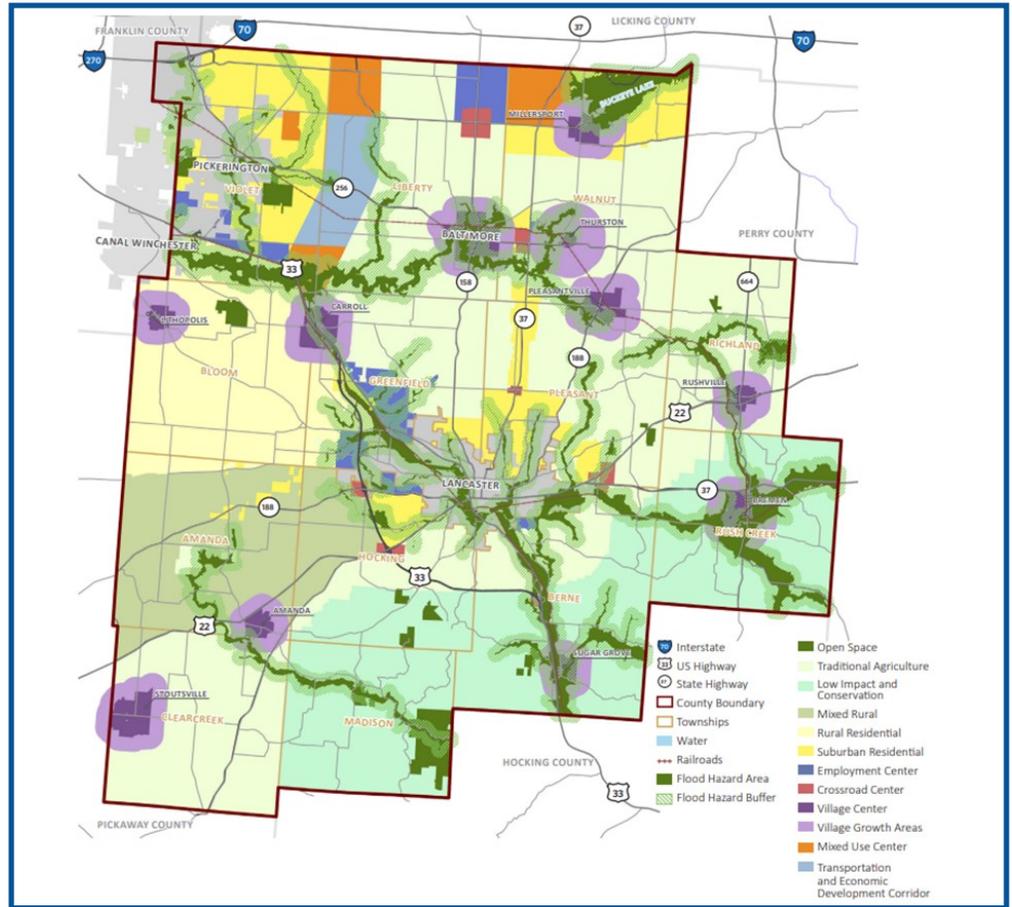
*Population is from 2020 Census

TABLE 1 (2022 5-Year Estimates)

Existing residential areas and opportunities are dispersed and, aside from the urban areas of Lancaster and Pickerington/Violet Township, are somewhat decentralized throughout the county's townships and smaller incorporated villages, most notably north of Lancaster. Aside from Lancaster, the northwest is the most populous area of the county, with Pickerington, Violet Township, Canal Winchester, and Columbus in close proximity. Residential areas in this portion of the county are predominately suburban. Most employment centers are south of Pickerington and northwest of Lancaster along the US 33 corridor. The following map depicts a future land use map of Fairfield County from the county's 2024 Comprehensive Plan, where it is recommended that future development be clustered around the villages. This is to bring future housing units and businesses close to each other and reduce sprawl.

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 8.5% of the County's Population. Of this demographic, around half of the County's Black/African American population (51.2%) reside in Violet Township (including Pickerington). The Asian population makes up 1.9% of the County's population. Of this demographic, around half of the County's Asian (50.8%) also live in Violet Township (including Pickerington). Residents of Hispanic or Latino heritage total 2.5% of the County. Of them, 19.5% of those with Hispanic of Latino heritage live in Lancaster and 42.9% live in Violet Township (including Pickerington). Therefore, the minority populations are somewhat concentrated in a few specific areas of the County.



Map 2

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 housing information materials available in Spanish. Partnerships or arrangements should also be made to provide access to interpreters who can converse in Spanish, through the Ohio Hispanic Coalition, and also with the Deaf Services Center for those with a hearing disability.

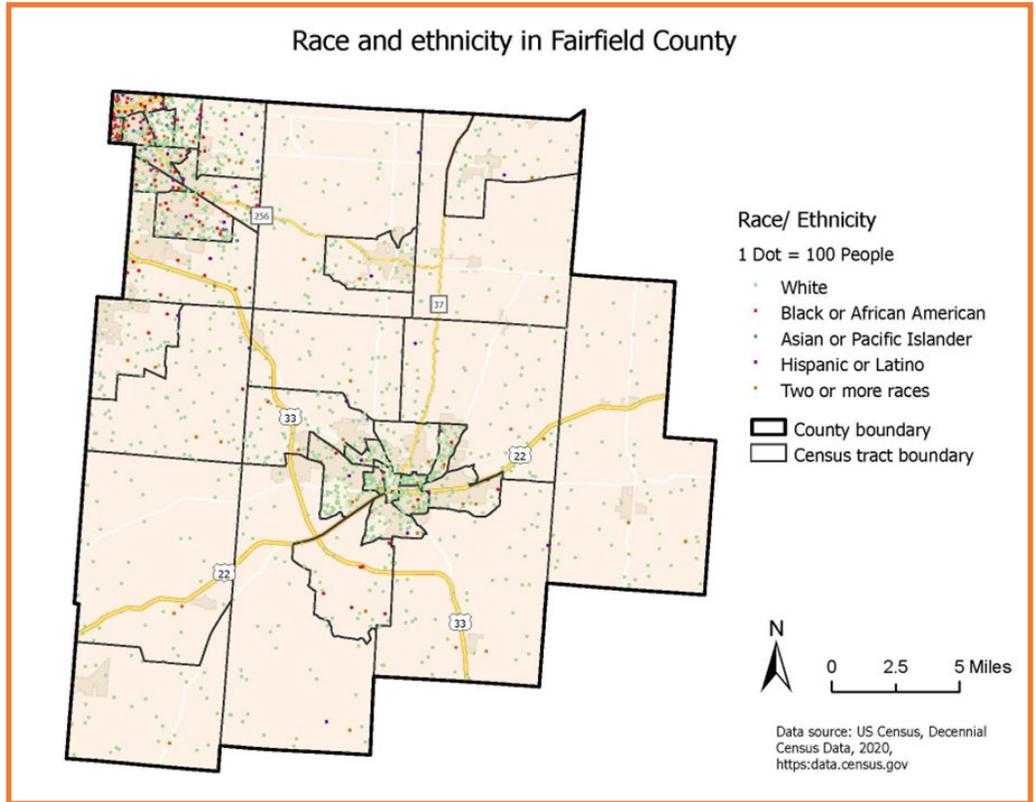
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2020 Census	Ohio		Fairfield County		Lancaster		Violet Township (Including Pickerington)	
	#	%	#	%	#	%	#	%
Total Population	11,799,448	100.0%	158,921	100.0%	40,552	100.0%	45,785	100.0%
White	9,080,688	77.0%	131,676	82.9%	36,978	91.2%	33,521	73.2%
Black/AA	1,478,781	12.5%	13,484	8.5%	817	2.0%	6,908	15.1%
American Indian	30,720	0.3%	378	0.2%	103	0.3%	126	0.3%
Asian	298,509	2.5%	3,093	1.9%	244	0.6%	1,571	3.4%
Native Hawaiian	5,034	0.0%	35	0.0%	5	0.0%	13	0.0%
Two or More Races	681,372	5.8%	8,630	5.4%	2,077	5.1%	3,043	6.6%
Some Other Race	224,344	1.9%	1,625	1.0%	305	0.8%	603	1.3%
Hispanic/Latino	521,308	4.4%	4,021	2.5%	784	1.9%	1,726	3.8%

Table 2

Race/ Ethnicity Trends

Map 3 shows the dispersion of minority populations in the County suggests a diverse geographical distribution, with varying concentrations across different municipalities. While the municipalities of Lancaster and Pickerington exhibit noticeable minority concentrations, other areas in the County appear to have a more evenly distributed demographic landscape. Furthermore, the northwestern part of the County and its proximity to Columbus also show an increased presence of minority populations, possibly



Map 3

influenced by factors such as urbanization and economic opportunities in the nearby metropolitan area. Understanding these demographic patterns is essential for policymakers, as it can inform decisions related to resource allocation, community development, and identifying barriers to upward mobility. The observed trends in minority concentrations may be reflective of historical settlement patterns, socio-economic factors, or the availability of housing, amenities, and services in different parts of the County.

2022 ACS 5-Year Estimate	Ohio	Fairfield Co.	Lancaster	Violet Township (including Pickerington)
Total Pop.*	11,799,448	158,921	40,552	45,785
65-74	1,225,285	15,123	3,830	3,536
75-84	717,284	7,764	2,430	1,777
85+	249,294	2,948	1,215	596
65+	2,191,863	25,835	7,475	5,909
%65+	18.6%	16.3%	18.4%	12.9%
Median Age	39.6	39.5	38.4	37.9

*Total Population from 2020 Census

Elderly Population

There are around 25 nursing homes and assisted living facilities in and around Fairfield County. The 2022 American Community Survey (5 Year Estimate) found Fairfield County's population aged 65 and over comprised 16.2% of the total population (for Ohio, the proportion is 17.6%). This percentage varies, with a higher percentage

Table 3

concentrated in Lancaster, and a notably smaller one in Violet Township (Including Pickerington). The County's median age, at 39.5, is very close to the state median of 39.6. The overall picture for Fairfield County is of an elderly population of over 25,000 people, nearly seven in ten (71.1%) reside outside the city of Lancaster.

Disabled Population

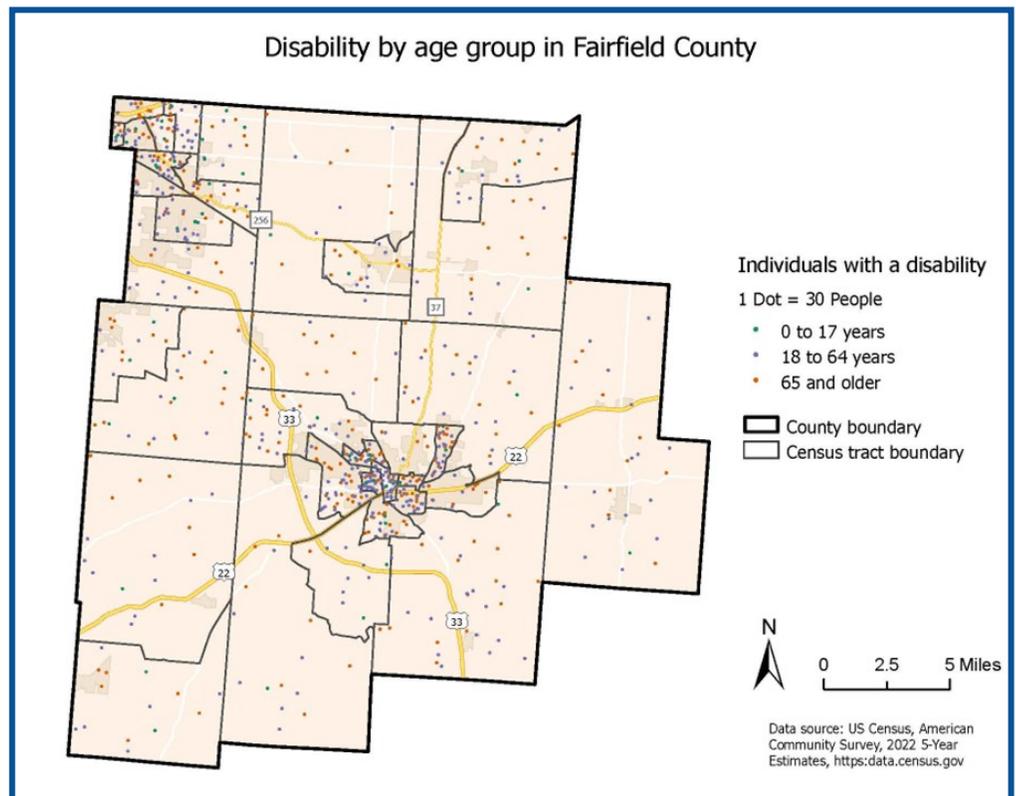
The American Community Survey includes data regarding the disabled population of any surveyed geographic area. Because an individual can have more than one disability, the total number of disabled persons is less than the total of the persons having each of the specific listed disabilities. The total number identifies some 22,234 disabled persons county-wide or 14.0% of its total population. 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. In addition, most of these subcategories have at least half of residents within the 65+ age range.

2022 ACS 5-Year Estimate	Ohio		Fairfield County		Lancaster		Violet Township (Including Pickerington)	
	#	%	#	%	#	%	#	%
Total Population*	11,799,448	100.0%	158,921	100.0%	40,552	100.0%	45,785	100.0%
Total with a Disability	1,635,891	13.9%	22,234	14.0%	8,142	20.1%	4,750	10.4%
Hearing Disability	431,123	3.7%	6,312	4.0%	2,081	5.1%	1,387	3.0%
65+	269,974	2.3%	3,619	2.3%	1,265	3.1%	884	1.9%
Vision Difficulty	274,624	2.3%	3,800	2.4%	1,196	2.9%	883	1.9%
65+	114,263	1.0%	1,724	1.1%	554	1.4%	318	0.7%
Cognitive Difficulty	649,524	5.5%	8,900	5.6%	3,661	9.0%	2,031	4.4%
65+	150,715	1.3%	2,058	1.3%	761	1.9%	390	0.9%
Ambulatory Difficulty	796,662	6.8%	10,729	6.8%	3,803	9.4%	1,849	4.0%
65+	416,060	3.5%	6,205	3.9%	2,203	5.4%	1,125	2.5%
Self-Care Difficulty	283,009	2.4%	3,588	2.3%	1,042	2.6%	729	1.6%
65+	133,038	1.1%	1,820	1.1%	673	1.7%	420	0.9%
Independent Living Difficulty	554,061	4.7%	7,402	4.7%	3,018	7.4%	1,392	3.0%
65+	257,977	2.2%	3,533	2.2%	1,380	3.4%	689	1.5%

*Total Population from 2020 Census

Table 4

Most residents with disabilities in Fairfield County are within the center of Lancaster, where most of these residents are between the ages 18-64. In addition, a greater portion of Lancaster residents have at least one disability when compared to the rates of Fairfield County and Ohio, whereas Violet Township (Including Pickerington) has a smaller rate when compared to the larger groups. Residents with disabilities that live within the rural areas of the County are more likely to be over 65.



Map 4

Several stakeholders in past 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. Also, sometimes landlords do not distinguish between a service animal and a pet. Continued education is needed on this matter. In addition, arranging discussions and plans with the Ohio Department of Development Disabilities (DODD), including its regional branch (the Fairfield County Board of Developmental Disabilities), can be useful for Fairfield County, especially regarding increasing services for people with disabilities in the more rural areas of the County. In addition, Fairfield County can also work with non-profit organizations such as the Fairfield Center for Independence, where the County can help expand their services providing assistance and accessibility to disabled residents.

Income and Poverty

Across Fairfield County, 13,579 residents (8.7%) live below the poverty line, which is a lower rate than Ohio (13.3%). Within Fairfield County, 6,068 (44.7%) of residents in poverty live in Lancaster, which makes the city's poverty rate (15.4%) slightly higher than Ohio's rate.

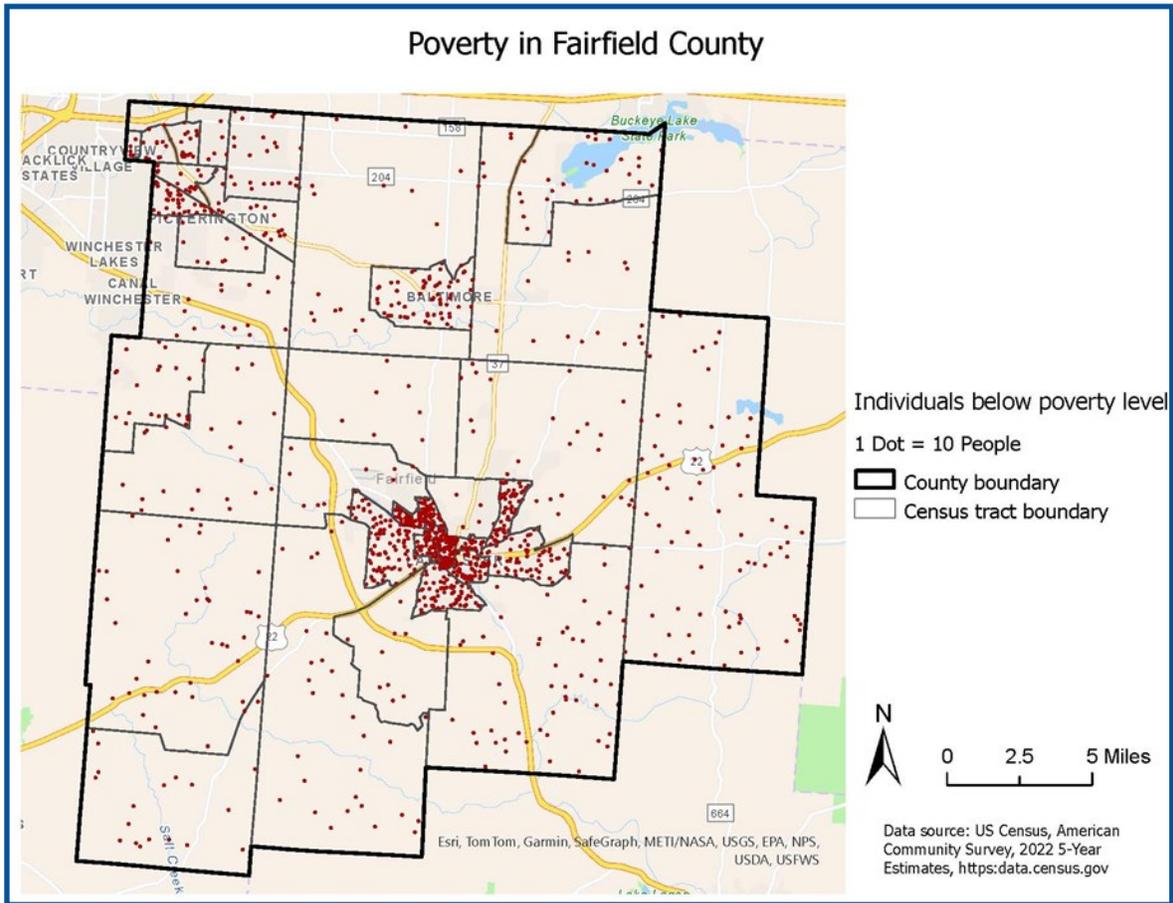
Poverty rates are generally higher among minority groups than the white population in Fairfield County. The one exception to this trend is the "Two or More Races" population, where the poverty rates within Fairfield County are lower than statewide rates. As shown in Map 5, poverty is concentrated within Lancaster with residents identifying as African American, American Indian and Asian having the highest concentrations within Lancaster. Residents living in poverty across the county are of various descents as shown in Table 5.

2022 ACS 5-Year Estimate	Ohio	Fairfield Co.	Lancaster	Violet Township (including Pickerington)
Median Household Income	\$ 66,990	\$ 82,969	\$ 52,716	\$ 118,474
Median Family Income	\$ 86,508	\$ 101,069	\$ 72,500	\$ 129,632
Per Capita Income	\$ 90,958	\$ 102,535	\$ 71,154	\$ 137,231
# Individuals in Poverty	1,526,507	13,579	6,068	2,334
% Individuals in Poverty	13.3%	8.7%	15.4%	5.1%
% Individuals in Poverty by Race	Ohio	Fairfield Co.	Lancaster	Violet Township (including Pickerington)
White	10.5%	8.4%	15.3%	3.4%
Black/AA	27.3%	12.0%	29.4%	12.9%
American Indian	26.1%	14.1%	100.0%	0.0%
Asian	11.3%	5.0%	64.9%	0.5%
Native Hawaiian	35.2%	65.7%	0.0%	0.0%
Two or More Races	20.8%	5.9%	8.1%	3.8%
Some Other Race	24.0%	21.0%	6.4%	14.9%
Hispanic/Latino	22.5%	13.8%	10.1%	7.8%

Table 5

Demographics and Poverty

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



Map 5

EMPLOYMENT

The ACS 2022 5-Year Estimate found that of the workforce aged 16 years and over county-wide, totaling 78,317, 44.9% worked inside Fairfield County, and 54.6% worked outside the County. Of Lancaster's resident workforce of 18,558, 60.2% worked inside Fairfield County while 38.9% commuted outside of the County. Violet Township (Including Pickerington) has a reversed ratio, where 35.0%

residents work inside the County while 64.4% work outside. Extensive economic development projects throughout the Columbus

2022 ACS 5-Year Estimate	Ohio	Fairfield Co.	Lancaster	Violet Township (Including Pickerington)
Civilians employed population 16 years and over	5,686,919	78,317	18,558	23,669
Inside County of Residence	70.9%	44.9%	60.2%	35.0%
Outside County of Residence	26.5%	54.6%	38.9%	64.4%

Table 6

Metropolitan Area in recent years likely explains the significant number of Fairfield County residents who work outside of the County.

Major employment generators inside Fairfield County 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 employers are located in Lancaster, including Claypool Electric, Google, Magna, Mid-West Fabricating Co., and TreeHouse.¹ Still, 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).

The US 33 Alliance is a group of public and private entities dedicated to promoting economic development in Fairfield County, providing services and information to attract businesses and employees to the County. Example efforts include Career Readiness Programs (such as summer camps for students and information newsletters) and assistance in finding labor and incentives.

PUBLIC PARTICIPATION

Introduction

From April 23 to June 3, 2024, Fairfield County conducted a survey for residents to identify any impediments to fair housing choice, meaning that residents of same income levels have a similar choice of housing regardless of their race, color, national origin, religion, gender, familial status, disability, and military status (in Ohio). Residents who could not obtain access to the internet were given the opportunity to complete a paper copy of the survey. Various social service agencies promoted this survey with their clients and assisted them with completing hard copies of the survey. Fairfield County manually entered the data from the hard copies to ensure these responses were included in the data analysis. At the end of the survey period, Fairfield County received responses from 116 individuals.

Survey - Demographics

Around half of the respondents are resident homeowners, while a fifth are resident renters. Another fifth listed themselves as "other," while a handful are service providers.

Most respondents are middle-aged, either between the ages of 35-49 or 50-64. Less than one-tenth of the respondents were between the ages of 64-80, and no respondent was over the age of 80. When considering the demographics of Fairfield County, the survey results are under-representative toward senior residents, especially those over the age of 80.

An overwhelming majority of the respondents (nine-tenths) identify as white, with only a handful identifying with another race. Of these, American Indian or Alaska Native received the most responses at three. The respondents' demographics are over-representative toward residents who identify as white when compared to Fairfield County as a whole, which is closer to four-fifths of the population. The nonwhite population appears to be underrepresented in this survey.

Most respondents live with at least one other person, while only one-fifth of the respondents live alone. About a third of the respondents live with one other person, while another third live with three or more other persons.

¹ [Fairfield County Demographic, Workforce & Education Data | Columbus Region](#)

The annual household income (of all family members) among the respondents is spread-out. Most notably, one-fifth of the respondents have an annual household income of less than \$15,000. When compared to Fairfield County overall, the under \$15,000 per year group may be over-representative among the respondents. However, many service providers assisted with the promotion of the survey to their clients who fall within this demographic, because it is important to reach out and listen to the most vulnerable in our community. In addition, the other respondents' annual household incomes match Fairfield County overall, where the median income is \$82,969 (ACS 2022 5-Year).

About half of the respondents are married, with this half being evenly divided between partners with and without children under the age of 18 living at home. Single or separated adults, with and without children under the age of 18 living at home, are one-fifth of the respondents. The remaining 30% chose "other." The majority of the respondents who chose "other" indicated they were homeless. This question should be revised in future surveys to provide a "homeless" option to better represent this population.

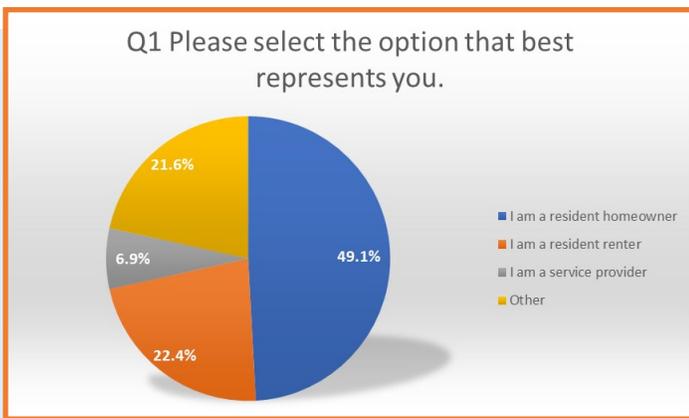


Figure 3

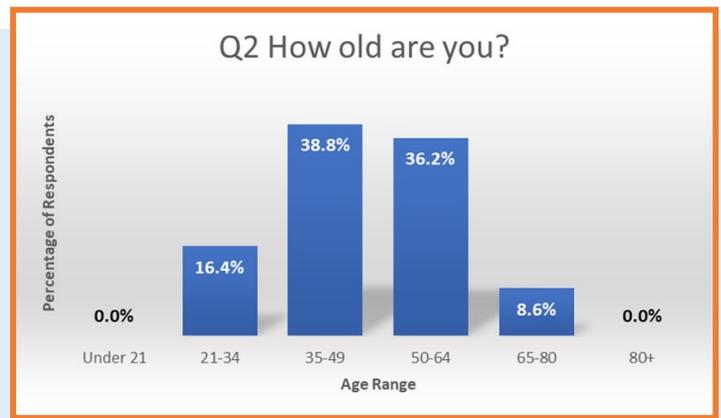


Figure 4

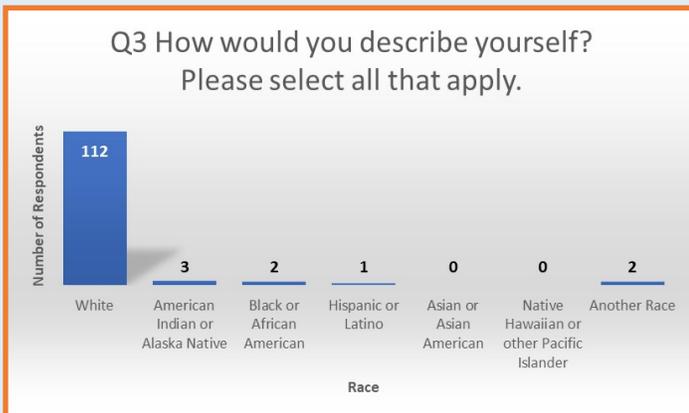


Figure 5

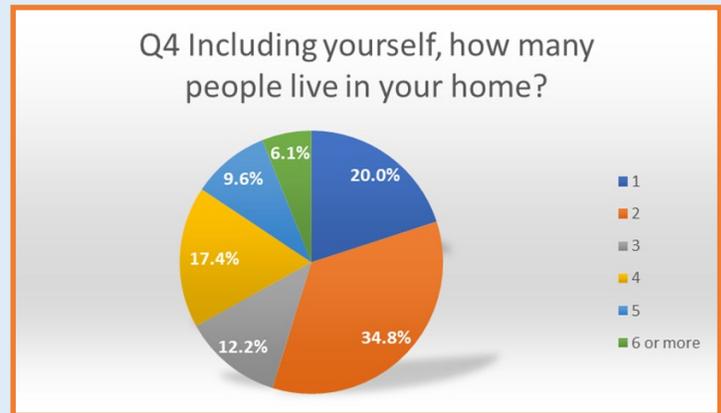


Figure 6

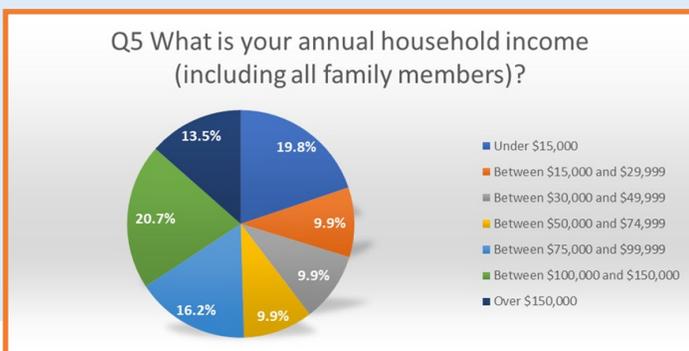


Figure 7

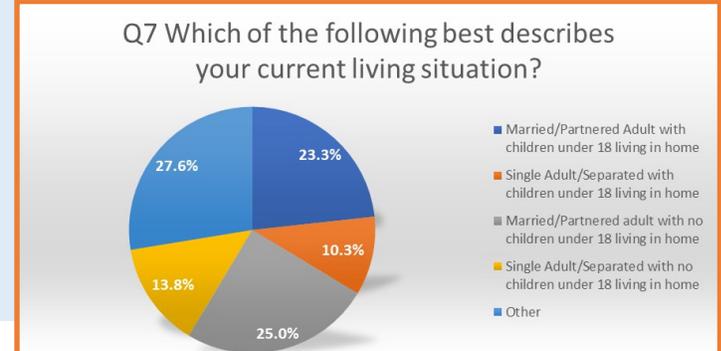


Figure 8

Survey – Housing Aid and Conditions

Only a tenth of the respondents currently receive Federal or State monetary assistance (such as TANF, rental assistance). Given the yearly income statistics, with nearly 20% living with an annual household income of less than \$15,000, this shows that there may be a sizable portion of the respondents who may qualify for assistance but are not receiving any aid.

Around half of the respondents rate their current living conditions as a 5, meaning totally adequate. Around a tenth of the respondents rated their current living conditions as a 1, meaning totally inadequate. Most of the remaining respondents counted their living conditions as either a 4 or 3, with only a handful selecting a 2 for their rating.

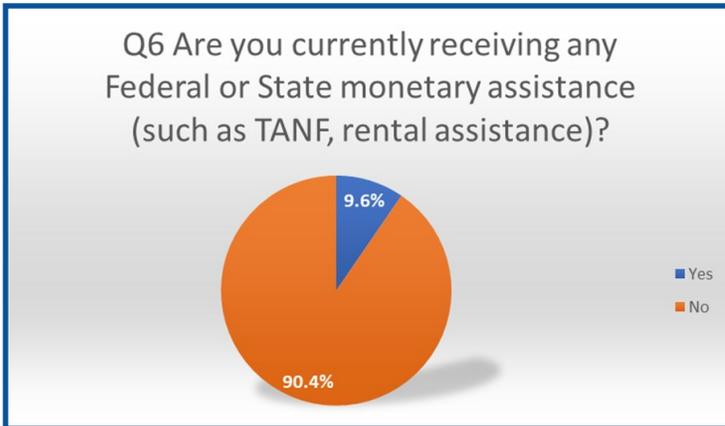


Figure 9

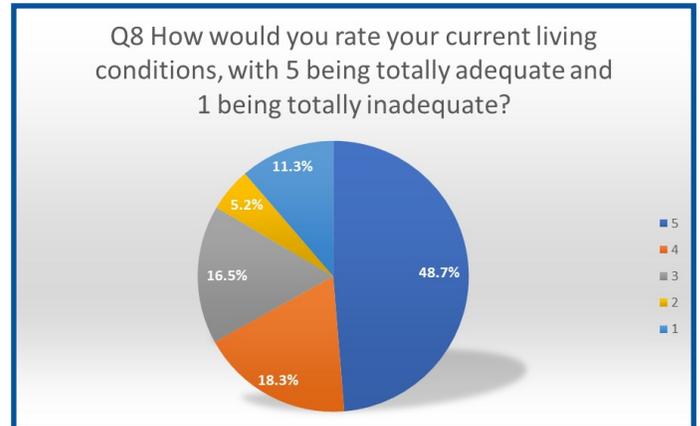


Figure 10

Survey – Housing Discrimination

The federal Fair Housing Act prohibits discrimination in the sale, rental, and financing of housing based on race, color, national origin, religion, sex, familial status, and disability. Of these housing discrimination types, respondents chose disability as the most prevalent factor in housing discrimination in the Fairfield County region. However, the choice respondents selected the most was “other,” albeit surpassing disability by only two responses. Of the “other” responses, a recurrent theme involved economic and financial status, which are not protected classes. As non-white respondents were under-represented in the survey when compared to the County’s overall demographics, we recommend that in the future County and service providers should try to target these populations when obtaining survey results to better understand their perspectives on these pressing matters.

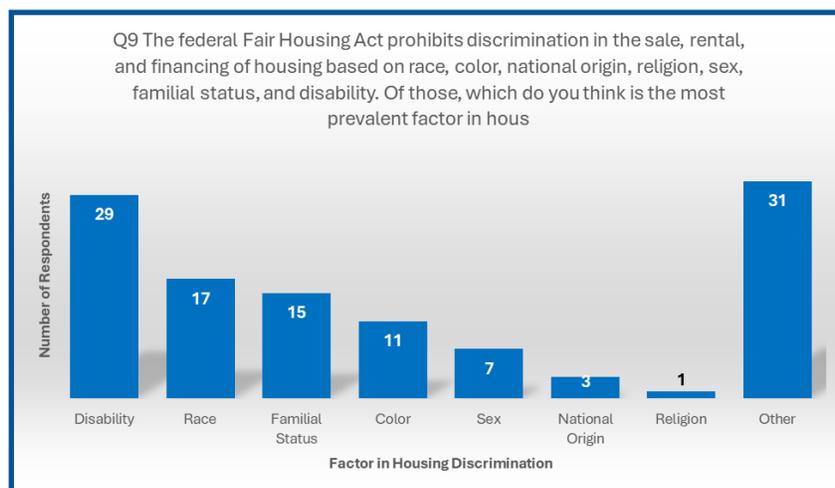


Figure 11

Most of the respondents believe they have average knowledge of housing discrimination laws. Most of the respondents have not, nor do not know someone who has faced housing discrimination. Among the respondents who have faced or know someone who has faced housing discrimination, renting an apartment is the most common discrimination area, followed by obtaining reasonable accommodations for a disability and buying a home. Only five of these respondents reported discrimination. The lack of reporting could be due to several factors, most likely a combination of the respondents not having a full understanding the resources available to assist with the potential discrimination or having the proof to report that discrimination took place. Fairfield County should work to find ways to increase residents' knowledge on fair housing laws and the resources available to assist residents with potential discrimination claims.

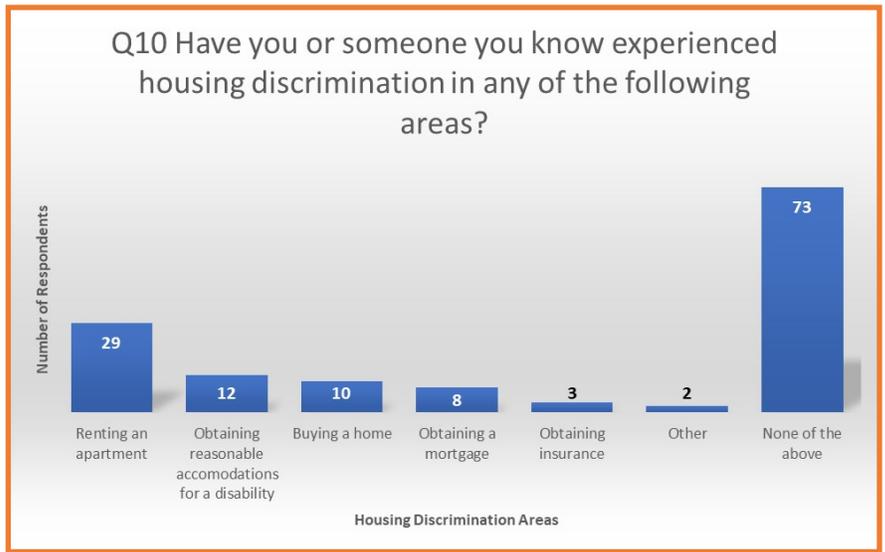


Figure 12

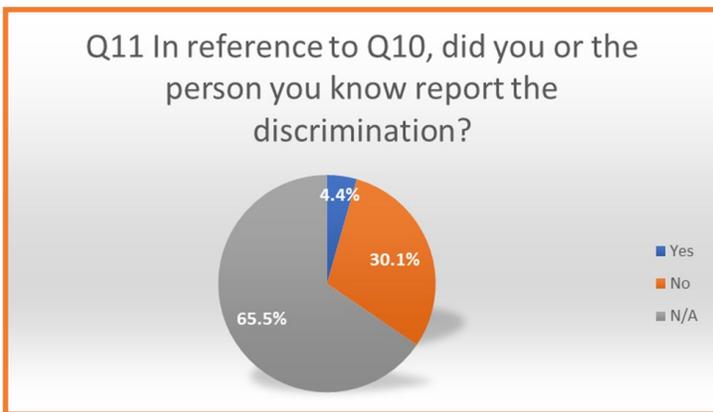


Figure 13

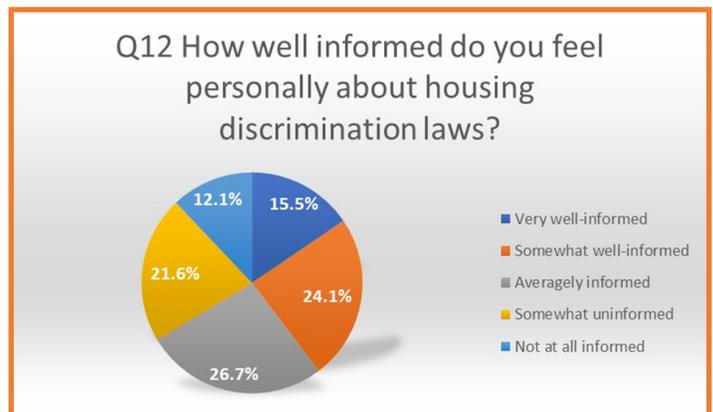


Figure 14

Survey – Challenges and Issues

The final section of the survey asked the respondents if they, or someone they know, have faced any housing-related challenges and for the top three housing issues that deserve the most attention. "Housing is too expensive," followed by "I wanted to buy a home but can't afford it," are the most common housing-related challenges among the respondents and the people they know. Challenges regarding having poor credit, finding a landlord that would rent to them, homelessness, and not finding adequate shelter are also common challenges.

Affordable rental housing is the top issue that the respondents believe deserves the most attention. Other prominent issues include affordable home ownership, temporary housing, and rental assistance. Foreclosure prevention, lead and other toxins, and "other" are the issues that the respondents believe are the least pressing. The responses to these questions demonstrate that homelessness and the cost of housing are the most significant housing-related challenges and issues for Fairfield County.

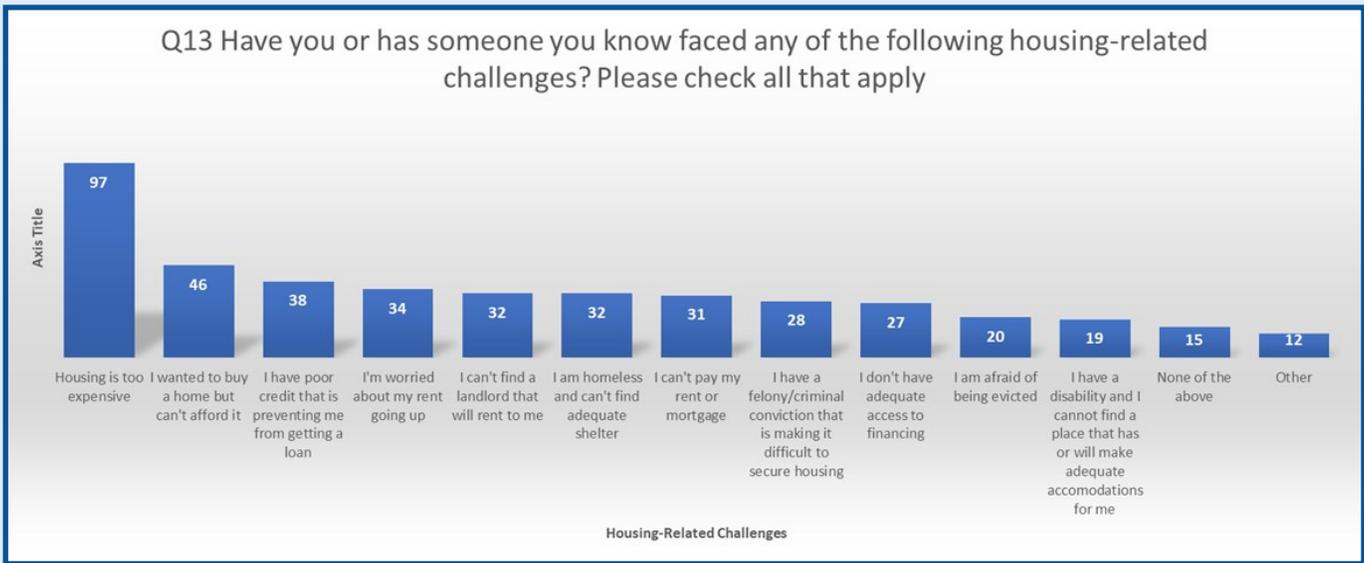


Figure 15

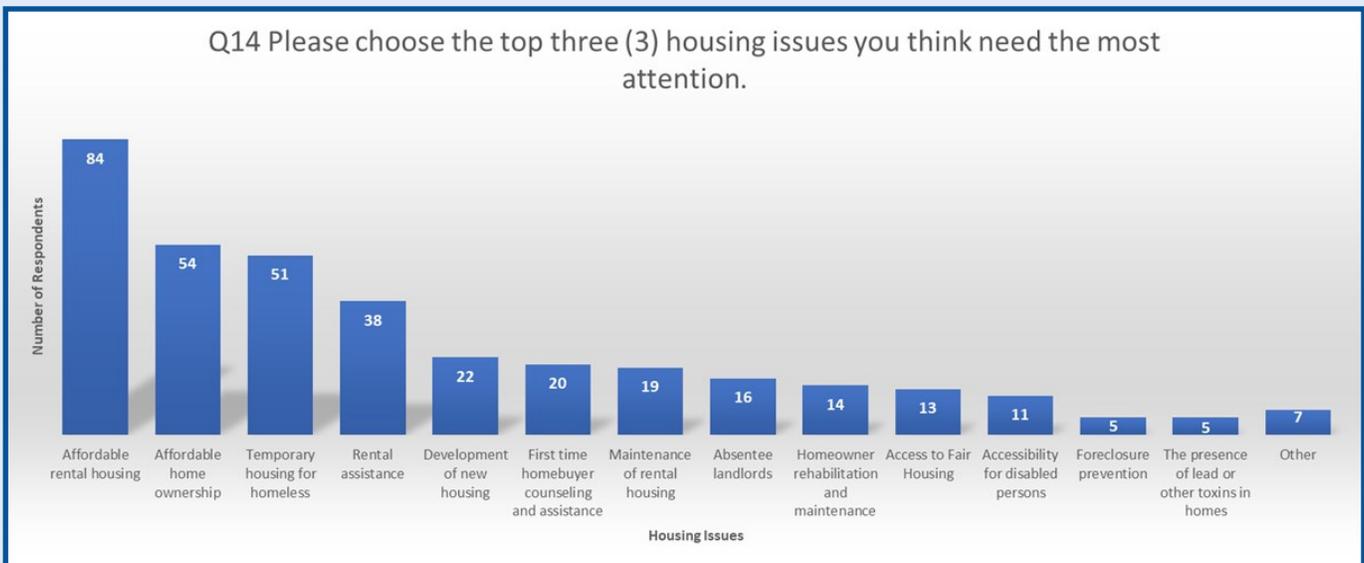


Figure 16

Survey Conclusion

The purpose of this survey is to identify any impediments to fair housing choice, meaning that residents of same income levels have a similar choice of housing regardless of their race, color, national origin, religion, gender, familial status, disability, and military status (in Ohio). This survey identifies housing affordability, both rental and ownership, as a prominent challenge for residents in Fairfield County across all populations, not just the protected classes. Housing affordability remains a challenge not only in Fairfield County but across the Columbus region. The solution to increase affordable housing is being deliberated across local, regional and state platforms.

Fairfield County should ensure that residents have a fair choice of housing as new housing becomes available. This survey illustrates that most respondents believe they have an average knowledge of the fair housing laws. On the flip side, when respondents either experience housing discrimination themselves or know someone who is faced with potential housing discrimination, the cases aren't being reported. Further investigation should be completed to help understand the disconnect between the perception of discrimination and the reporting of it.

This survey shows that disability is the most notable area of potential discrimination. Fairfield County should continue to work with the Housing Coalition, SOCIL, and other organizations that assist the disabled population to help residents better understand their rights to fair housing choice.

It also appears that the non-white population may be underrepresented in this survey. Further surveys should be conducted and targeted toward the non-white population to better understand any potential housing discrimination due to race.

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.

2022 ACS 5-Year Estimate	Ohio		Fairfield Co.		Lancaster		Violet Township (Including Pickerington)	
TOTAL UNITS	5,251,209	100.0%	62,743	100.0%	18,422	100.0%	16,306	100.0%
Vacant	461,801	8.8%	4,020	6.4%	1,628	8.8%	826	5.1%
Median Rooms	5.9		6.4		5.5		7.7	
Owner occupied units	3,200,314	60.9%	43,974	70.1%	9,644	52.4%	12,933	79.3%
Renter occupied units	1,589,094	30.3%	14,749	23.5%	7,150	38.8%	2,547	15.6%
Average household size - owner	2.52		2.8		2.5		3	
Average household size - renter	2.15		2.3		2.2		2.6	
Median Value, Owner occ.	\$183,300		\$247,800		163,900		\$297,800	
Paying 35% or more for housing costs	409,522	24.3%	5,743	23.6%	1,313	25.0%	1,325	18.7%
Median gross rent	\$945		\$1,042		\$950		\$1,528	
Paying 35% or more for gross rent	530,325	36.1%	5,276	38.3%	2,698	39.9%	1,150	46.0%

Table 7

For the County as a whole, vacancy rates are somewhat lower than the statewide figure, and housing size (as determined by the median number of rooms) is slightly larger on average than statewide. The vacancy rate for Lancaster is about equal to the state's rate, while the rate for Violet Township (Including Pickerington) is much lower. In addition, the median number of rooms for a unit in Violet Township (Including Pickerington) is much higher than the median throughout the County.

Lancaster has a greater percentage of rental units than the state, and a much greater percentage than Fairfield County as a whole. Violet Township has the lower rate of rental units. The median cost of an owner-occupied house, on average, is higher in Fairfield County and Violet Township (Including Pickerington) than it is statewide, though it is lower in Lancaster.

Fairfield County's and Lancaster's rate of homeowners and renters paying 35% or more for housing costs is similar to the statewide and County rate. Violet Township (Including Pickerington) has a lower rate of homeowners paying for 35% or more for their unit, but the corresponding rate for renters is higher. The median gross rent in Lancaster and Fairfield County is also closer to the state's median than the higher cost of Violet Township's rent.

SALE OF HOUSING

No evidence of discrimination in the sale of housing was found for the 2019 plan or for this updated analysis. However, the resident survey for the 2019 plan 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 when inquired for the 2019 plan. 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.

Regional Planning staff reviewed all restrictive covenants and deeds between June 1, 2019, and May 30, 2024, for this update, 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 could have a desperate impact on protected classes.

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 marketplace. There is no knowledge of any real estate company refusing to accept listings or show homes outside of a niche market.

ADVERTISING

This analysis focused on a review of internet advertisements for local real estate and rental housing because this is now the primary method for renters to find available units. This review found a couple of examples of exclusionary or discriminatory language in the advertising toward renters based on membership in a protected class, notably for persons with disabilities. The RPC will be following up with those placing the ads to ensure that they are aware of the fair housing laws.

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 both the 2016 and 2019 analyses, Fairfield County should continue to increase its efforts to monitor these Internet-based advertisements.

AFFIRMATIVE MARKETING

As reported in 2019, 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.

INSURANCE

The County is 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 previous analysis, 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. County officials previously noted that they 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 in a department independent from their lending team. There are federal regulations that are requiring more monitoring to ensure appraisal policies and procedures are being adhered to.

FORECLOSURE

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.

Year	Foreclosures	Sheriff's Sales
2018	56	15
2019	57	14
2020	19	20
2021	47	26
2022	36	28
2023	40	22
<i>Fairfield County Land Bank</i>		

The following table provides the number of foreclosures filed by the County Treasurer's office for each year indicated. It also shows the number of properties offered at Sheriff sale for the year indicated. The County does not track the number of mortgage foreclosures.

Foreclosures that were specifically filed on behalf of the County Treasurer, in most cases involving properties for which the Land Bank will assume ownership, saw a sharp decrease in 2020. The following year, the number of

Table 8

foreclosures filings increased and remained steady, though not reaching the number of filings in 2019. The number of Sheriff's sales, however, has increased during this period, reaching a height in 2022, though with a decline the following year.

FINANCIAL ASSISTANCE

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 must complete an on-line American Bankers' 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, mortgage insurance provision, and mandatory training requirements for all mortgage lenders throughout the year 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, Park National Bank, with Fairfield County branches in Lancaster and Baltimore, which examines their mortgage loan and other product profiles to determine whether there are neighborhoods that are under-represented. Their Fair Banking program encompasses 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, 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. The 2019 plan reported that 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 Park 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 options 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.

According to the 2019 analysis, 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.

In 2019, it was 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. The County should continue to pursue these partnerships.

HOUSING PROGRAMS

The Housing Department at Lancaster-Fairfield Community Action Agency administers federal Home Repair and Home Rehabilitation programs, including the Community Housing Impact and Preservation (CHIP) program and Lead Remediation and HUD funded Healthy Homes programs, which addressed air quality, mold, and radon remediation. The Department also coordinates the Balance of State Continuum of Care (BoSCoC) Homeless Planning in Region 9, as well as the Housing Assistance & Supports For Youth (HASFY) program funded through the Homeless Youth/ Homeless Pregnant Youth program of the Ohio Department of Health.

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 has 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 six-county region which includes Fairfield, Licking, Knox, Coshocton, Holmes, and Muskingum 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.
- 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.

Regarding the HOME/CDBG funded CHIP program, which is funded over two-year program periods, the following is beneficiary data on the projects funded during Program Year 2021.

Program Year 2021:

- **6 repairs;** 2 in Pickerington, 1 in Berne Township, 1 in Stoutsville, 1 in Millersport, and 1 in Baltimore.
- **1 New Construction;** 1 in Pleasantville.
- **4 rehabs;** 1 in Carroll, 1 in Canal Winchester, 1 in Thurston, and 1 in Baltimore.
- **Regarding the race/ethnicity of the beneficiaries;** The PY 21 project benefitted 27 people, including 26 that identified as White/non-Hispanic and 1 as Black/African American.

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 at the following events between 2025 and 2026:

- A Village of Bremen Council Meeting
- A Village of Rushville Council Meeting
- A Village of Amanda Council Meeting
- A Walnut Township Trustee Meeting
- A Fairfield County Landlord Association Monthly Meeting
- A Board of Fairfield County Commissioners Weekly Meeting
- A Regional Planning Commission Monthly Meeting
- A Fairfield County Housing Coalition Monthly Meeting
- A Fairfield County Land Bank Monthly Meeting
- A Fairfield County Metropolitan Housing Authority Meeting

The Regional Planning Commission also intends to distribute Fair Housing Brochures to all of these entities on a quarterly basis:

- Village of Bremen
- Village of Rushville
- Village of Amanda
- Walnut Township
- Fairfield County Metropolitan Housing Authority
- Fairfield County 211
- Lancaster Fairfield Community Action Agency
- Lancaster Fairfield Public Transit
- Southeast Ohio Center for Independent Living

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.

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

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

Pleasantville Commons

3610 Richland Road

Pleasantville, OH 43148

Phone: 740-468-3575

One/Two/Three bedroom apartments Families
& Individuals

Subsidized; Accepts Housing Choice Vouchers

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

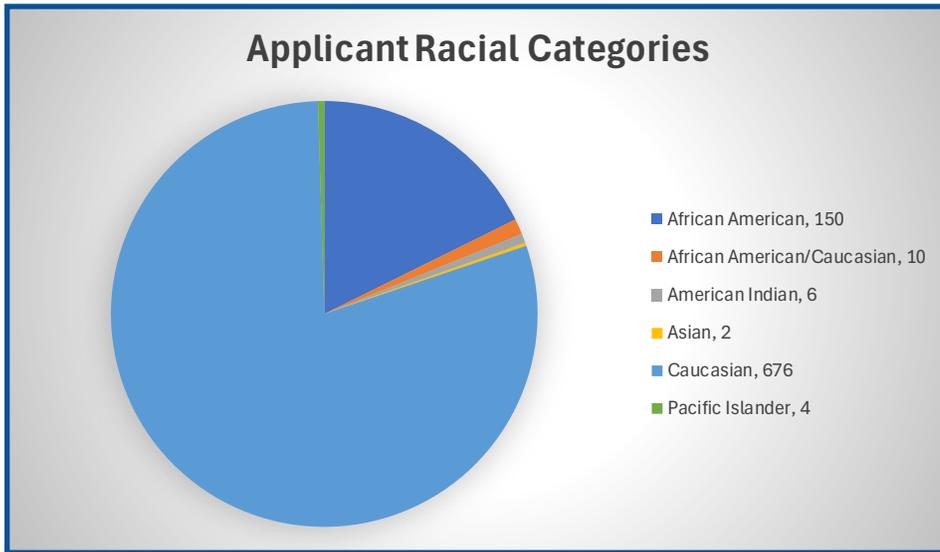
Lancaster, OH 43130

Phone: 740-681-1403

One bedroom apartments 55+ or
disabled

Subsidized; Does not accept Housing Choice
Vouchers

On April 30, 2023 FMHA closed its' Housing Choice Voucher Waiting List after receiving 820 applications. This list includes 203 households with a disabled householder, 407 families with children, and 63 elderly. As of June 1, 2023, 122 applicants remain on the waiting list. The remaining Applicants are categorized by race as follows:



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.

Figure 17

The most common current addresses of applicants on the waiting list, and the number of applicants from each, are as follows. Columbus and Lancaster were the most common current place of residence for applicants, reflecting the large demand for public housing within those cities.

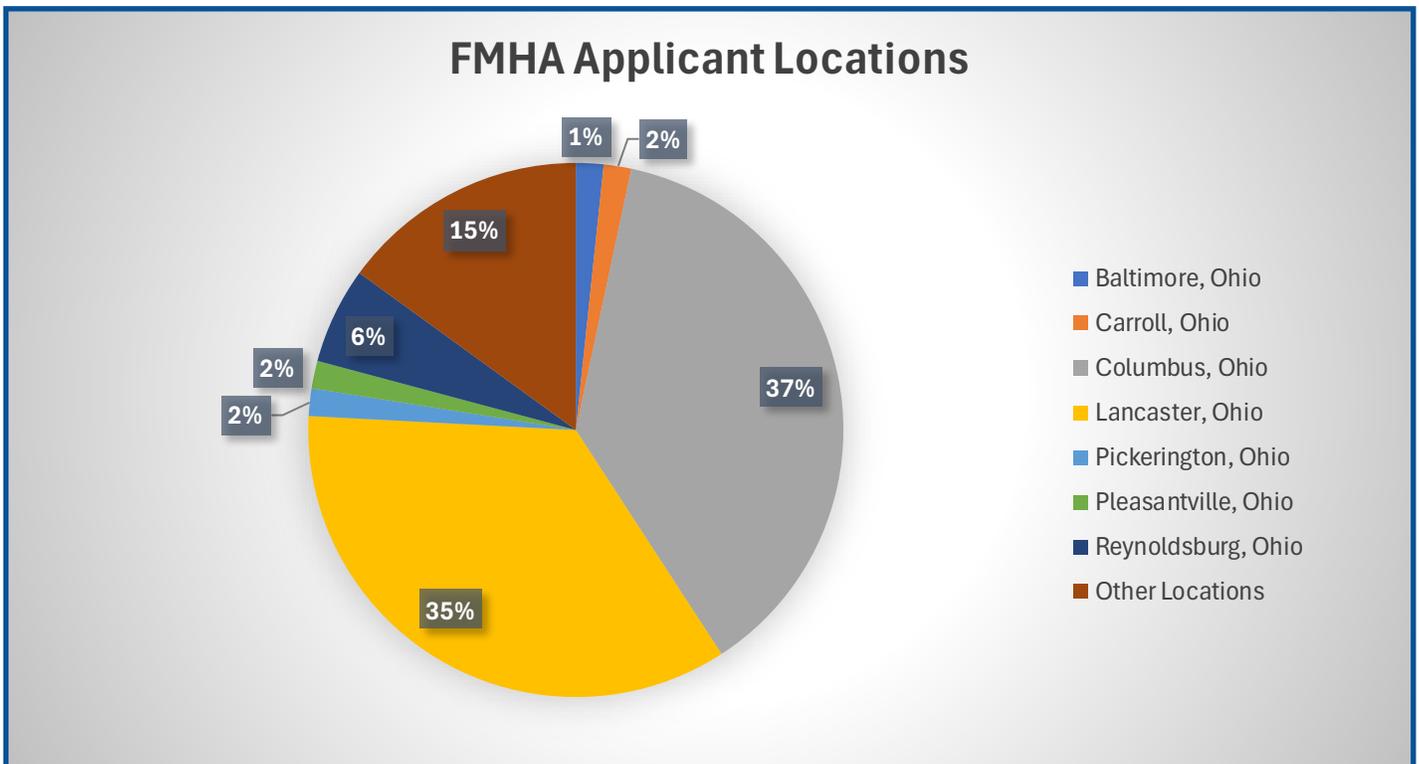


Figure 18

FMHA applicants represented all age groups, with the most common age range being 21-30 and 31-40. By household size, the applicants broke down as follows. While smaller households were most common, with single-person applicants being most common, there were 27 households with four or more people.

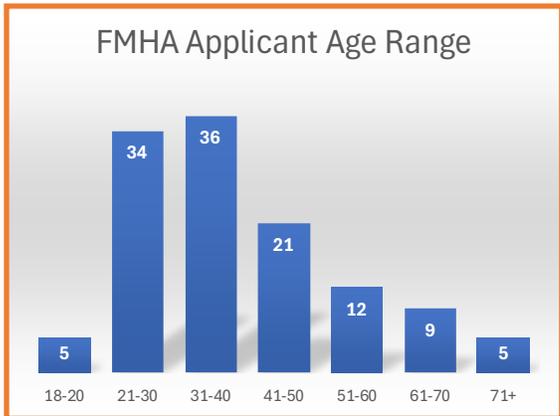


Figure 19

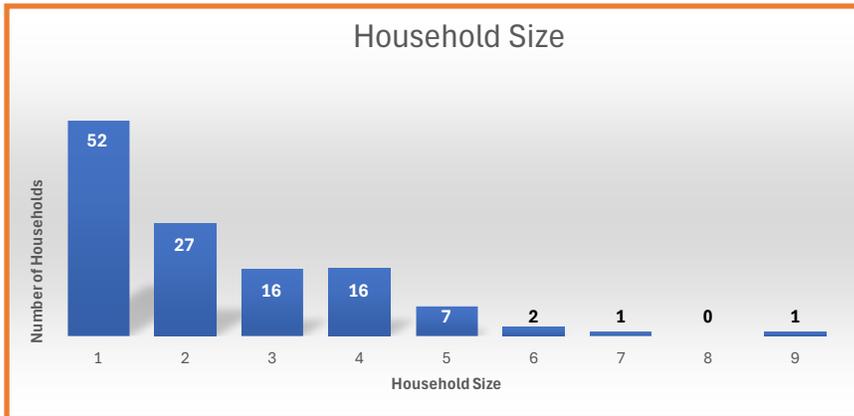


Figure 20

Data were also provided for the 848 active current participating tenants receiving rental assistance from FMHA. They fell into the following racial categories:

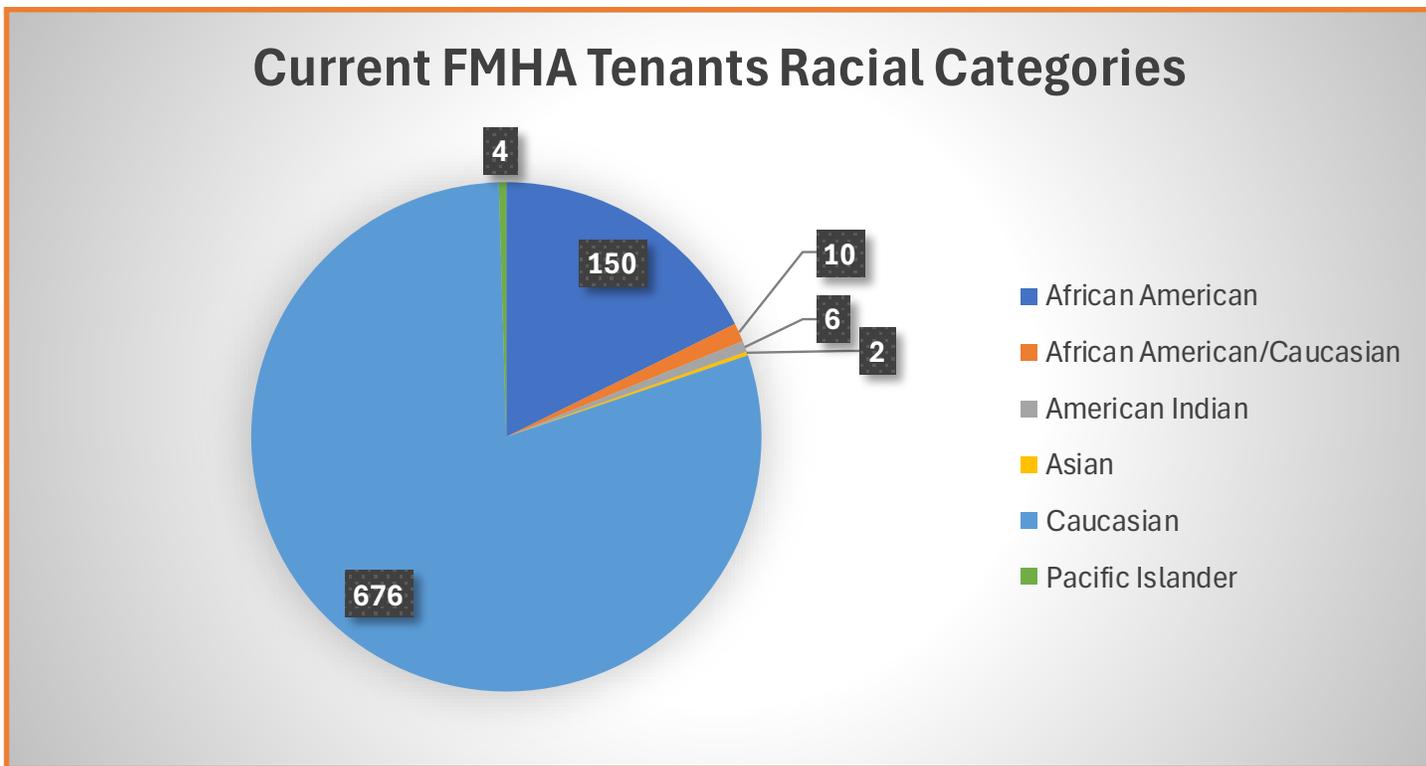


Figure 21

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 1, 2024, were as follows:

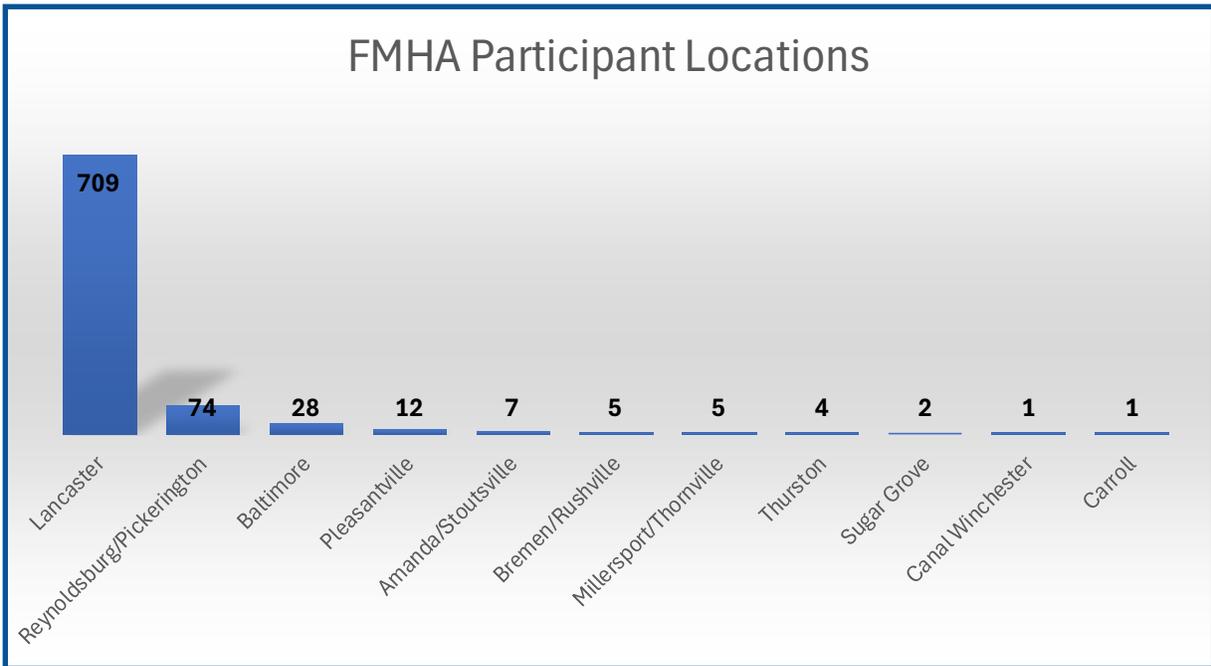


Figure 22

Note: Section 8 vouchers can be used in counties outside Fairfield County, thus some participating households categorized by age group yielded the following totals (at right).

The participant list represents a wide variety of age groups, with 254 households where the householder is aged 61 or more. There was also a variety of household sizes, although smaller households with one person appeared to predominate.

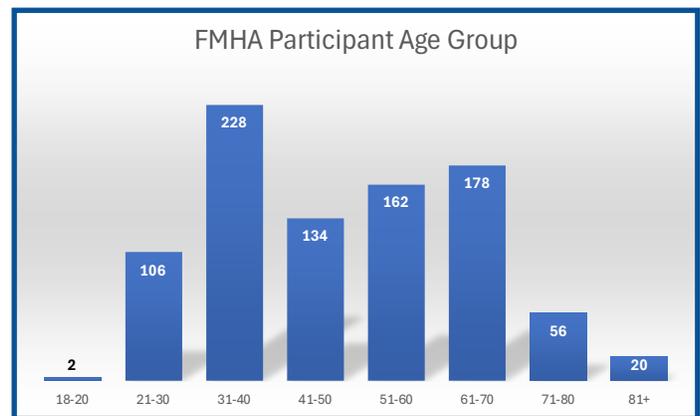


Figure 23



Figure 24

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 the number of application and current addresses of applicants from April 2023, FMHA staff found that there is a lack of affordable housing in both Fairfield and Franklin County. Applicants do not reside in Fairfield County at the time of application must reside in Fairfield County for one year, then 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 is the lack of affordable housing and landlords willing to accept the Housing Choice Voucher. FMHA staff have continued to explain the importance of affordable housing and landlord participation.

There is not 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.

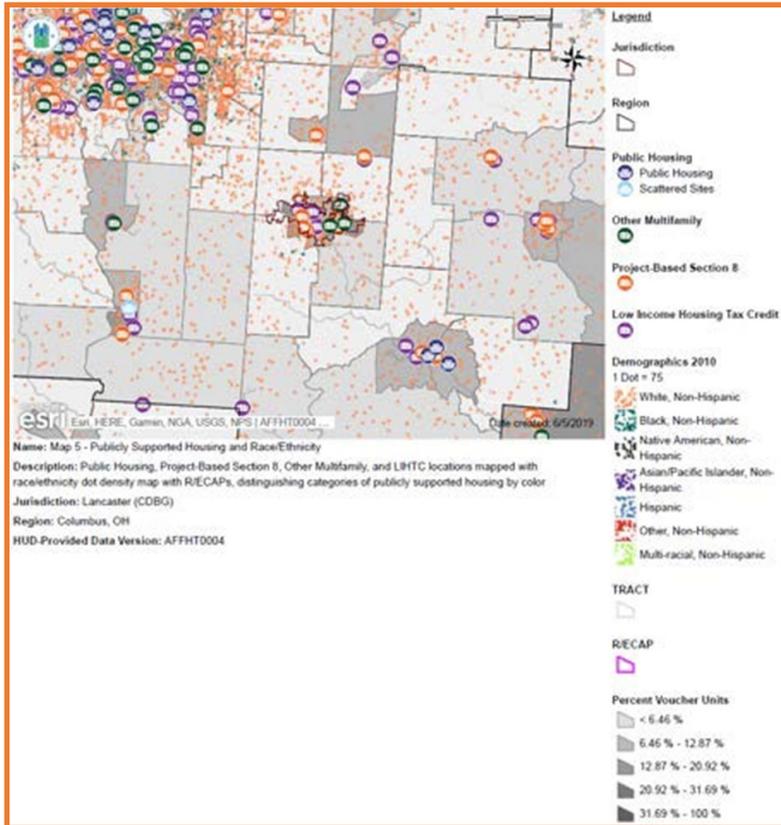
In the event that a property opts out of participation, the FMHA prefers to take ownership of it. Failing that, they are prepared to administer the opt-out vouchers and relocate the affected families in accordance with HUD regulations. Further, the FMHA monitors any local determinations to be able to 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).

Publicly 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



Map 6

- 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
- 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
- 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 THE 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 fifteen housing units in Fairfield County.

Fifteen 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. Fourteen are located in Lancaster, with one in Pickerington, and they are spread out within the community. DD Board contracts with another property management company for two additional properties in Pickerington. In addition, five DODD licensed homes are owned by three separate agencies who provide 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).

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.

Regarding 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.

Fairfield County has 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

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

Fair Housing complaints are processed through the Fairfield County Regional Planning Commission (RPC), where complaints are received and referred to the proper authority, which is typically the Ohio Civil Rights Commission, Legal Aid South, East, and Central Ohio, or the Lancaster Community Action Program.

A review of the logs summarizing complaints received, indicates that the majority of the complaints received by RPC staff could be accurately categorized as landlord/tenant complaints. On average, the RPC office receives about twelve complaints per year; ten of which are landlord/tenant related complaints, and two of which are discrimination or fair housing complaints.

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 six fixed "loop" routes, with five in Lancaster. Some of the Lancaster routes extend beyond the city's boundaries to key destinations such as the Fairfield County Workforce Center and Meijer, just north of the City. There is an additional route running from the Jobs and Family Service building in Lancaster to the City of Pickerington with a stop at Benson Park in the Village of Carroll.

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. 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 and this challenge continues to be identified as a need in this 2024 updated plan.

The Lancaster-Fairfield Public Transit has previously partnered with various entities such as the Developmental Disabilities Board to provide transportation to some of their clients. The Department of Job and Family Services operates its own transportation department, but they have also coordinated with Lancaster-Fairfield Transit in the past, using their services when needed, and purchasing loop passes for their clients.

Since 2019, Fairfield County has recognized the need for expanding services transportation services to growing areas to meet community needs. In 2024, the County began discussions to transition the Lancaster – Fairfield County Transit System from Lancaster to the County. It is anticipated that this transition will be effective on July 1, 2024.

This transition includes the development of a Lancaster – Fairfield Transit Development Plan. This plan is being prepared by Benesch and includes several public outreach activities. This plan is expected to be completed in summer of 2024 and expected to include recommendations for service enhancements, technology/operational changes, and marketing policies. The recommendations will be key to improving the public transit system and helping to meet the growing community demands for increase transit opportunities.

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 2022, the County received Allocation CDBG funding that was used for parent education, waterlines in the Village of Baltimore, and park improvements in the Village of Pleasantville, which were designated as matching for a Neighborhood Revitalization Grant (NRG) in Pleasantville. The NRG improvements included various upgrades to several park and recreation facilities as well as road and drainage improvements within Pleasantville.

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.

In the 2019 analysis, housing needs for underserved groups were 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

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.

Additionally, 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 on an individual basis.

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

LAND USE, ZONING, AND BUILDING CODES

Fairfield County recently adopted the 2024 Comprehensive Plan, which recommends increased residential densities within village growth areas to help address housing demands in Fairfield County. The County is currently completing a Model Zoning Code that the townships and villages will be able to utilize, which will include various housing options, such as duplexes, triplexes, and multi-family dwellings. In the more rural townships, the lack of a central water or sewer source makes it difficult to provide more affordable, higher density housing. However, there are some flexible zoning techniques that could be incorporated into zoning codes to address this issue. The Model Zoning Code will also include these flexible zoning districts that could be adopted by the more rural townships to help reduce lot sizes and broaden the housing choices in the county.

In the 2019 housing impediments plan, RPC staff identified a need for townships to revise their zoning codes to provide reasonable accommodations to allow group homes in their communities. The Model Zoning Code will also include the most up to date definitions for group homes and other supportive housing options so that townships can easily incorporate these uses into their zoning code, thereby helping to reduce the barriers to these services.

Regarding 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.

CONCLUSIONS, 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 increased demand for housing and suburban growth pressures in Lancaster and the northwest portion of the county. This has had the effect of raising property values along 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.

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.

Fairfield County has recently updated its Comprehensive Plan with a focus on increasing densities within village growth areas. The County is also in the process of creating a Model Zoning Code that the townships and villages can use to implement the recommendations of this plan to help increase densities to help promote affordability.

The City of Lancaster has also recently updated a new zoning code to provide a variety of housing options. It also includes new definitions for various types of supportive housing and ensures these housing types are listed in the permitted and conditional uses in the appropriate zoning districts.

The County should track the number of residential units constructed over the next several years to determine if there is any impact from these new policies and regulations taking effect.

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. It is anticipated that the Lancaster Fairfield Public Transit System will become a county agency effective July 1, 2024. This transition is an effort to help expand services to meet growing demands for the county. 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.

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 of 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 2024 - 2029

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 2025 – 2026 Tenant training

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 Tenant training
Transportation	Work with the newly formed Fairfield County Transit Department to implement the strategies identified in the Transit Development Plan.	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).	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
	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
	Monitor the number and type of housing units constructed each year to determine the impact of newly adopted plans, policies and zoning codes. Identify trends in types of units constructed in addition to the number.	Yearly

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
	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
	To provide additional outreach to minority and other marginalized groups.	Ongoing

Table 9

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SIGNATURE PAGE

The 2024 update to the 2019 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