

**Fayette County**  
**2011**  
**CDBG Small Cities**  
**Fair Housing Analysis**

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## **ANALYSIS OF IMPEDIMENTS**

**DECEMBER 2011**

The mission of the Fayette County Fair Housing Program is to promote and ensure equal housing opportunities to all residents of the County of Fayette. Our goals are to inform housing consumers that housing markets are open to all without bias and assist consumers in securing fair housing rights when they experience housing discrimination. We work with area real estate and lending providers to ensure that housing markets are open to all without bias. Another aspect of the Fayette County Fair Housing Program is the extensive analysis of impediments to fair housing in Fayette County, Ohio and the developments of plans to overcome any impediments identified in various circumstances. We also provide information and referral for landlord-tenant issues.

### **INTRODUCTION**

Fayette County's population is 29,030. The County is located in central Ohio with industrial and service sectors that reflect greater diversity than the industries of decades past. It has received community development block grants (CDBG) and Community Home Improvement Program (CHIP) or HOME grants from federal sources through the Ohio Department of Development. The CDBG grant for Fayette County is about \$50,000 per year and the CHIP or HOME grant is \$250,000 per year (\$500,000 per two-year cycle). The Fayette County Community Action Organization (CAC) is very active in creating housing choices for low and moderate income families by building new affordable homes. The CAC participates in Rural Development's Self Help Program where future homeowners assist with the building of their home. To fulfill our requirements under these grants, and to further the mission of providing decent housing to all, the county established a fair housing committee to conduct an analysis of impediments to fair housing, and to write this report.

### **DEMOGRAPHICS DATA AND INCOME CHARACTERISTICS**

***Population change:*** The population for Fayette County has grown by 2.1% between 2000 and 2010 showing a total increase from 28,433 to 29,030 persons. The Hispanic or Latino population realized a small increase of 1.8 %while the Black or African American population remained around 2% of the total population. In-migration has occurred principally because of Fayette County's proximity to the greater Columbus area. As Columbus's ring of development has expanded outward, workers have followed business and people have moved to nearby counties to be close to work. Other reasons for its growth rate are lower property taxes, affordable land and quality of life. The population

and development growth has occurred due to the county's proximity to St.Rt. 62 and I-71.

***Population with respect to age:*** There were no real net changes of the population cohorts from 1990 to 2000. Some household's types by age did show increases. Households with 25-34 year olds increased from 1990 to 2000 by 6.2% and for the 45-54 year bracket, an increase of 5% was realized. The elderly population is dispersed throughout the county but a high concentration of elderly below the poverty line exists in the upper central part of the county in census tracts 985900-2, 985800-3, 986100-2, and 986100-1, which includes the Villages of Jeffersonville and Bloomingburg.

***Family composition:*** Family composition in Fayette County remains traditional. The largest household groups are a married couples with children under 18 and married couples with no children under 18. Although there was a slight decrease from 1990 to 2000 for married couples with children, there was an increase of married couples with no children under 18. This conforms to the national trend of baby boomer households becoming empty nesters. Other data reveals that female head of households with children have increased slightly from 1990, and that the married couples without children represent 78% of all married couple families. As this group grows, it will have an impact on local policy decisions.

***Disability Population:*** As expected for both males and females, older age groups have more disabilities. For males between the ages of 21 to 64 years of age, 20% of the population set has disabilities; the percentage increases to 44.8% for males over 65. For women the proportions are slightly lower; 17.3% of the 21 to 64 year olds have disabilities, while women 65 and older with disabilities comprise 43.2 % of the population. As the population ages, there will be an increase in disabilities for both men and women 65 and over. Persons over 65 with disabilities are located throughout the county, but higher concentrations live in the Village of Jeffersonville and in census tracts around the City of Washington.

The nature of the disabilities varies. As expected, there are a higher percentage of physical disabilities for ages 65 and older. Of the 148 children 5 to 15 years of age with disabilities, 68.2% have a mental disability. All disabilities for age groups have increased slightly since 1990.

***LMI Concentrations:*** There is a high concentration of low and moderate-income families who comprise 51%-60% of the population in the census tracts near the Villages of Jeffersonville and Bloomingburg. In census tract 986100, block 1 and 2, which are north of the City of Washington and contiguous to the Village of Bloomingburg, another concentration is identified. Of the 1,285 people in the Village of Jeffersonville, 21% have incomes between 0 and 30%, 13% between 30% and 50% and 19% between 50% and 80% of the county median income. The Village of Bloomingburg is similarly comprised of low and moderate-income people; 60% of the residents have incomes below 80% of the county median. In Union Township, which is located just outside the City of Washington, the census tract 986100 population is over 50% low and-moderate income.

***Income:*** The median household income for 2000 is \$36,735 up from \$22,704 in 1990. The 2000 per capita income is \$18,063.00. (Ohio's is \$21,003.) The number of LMI families living below the poverty line has significantly decreased since 1990. For married couple families under 65 years of age, there were 646 families below the poverty line. In 1990 there were 1,828 families. Female householders with no husband present, who were under 65 years of age, also fared better. In 2000 there were 272 female householders under age 65; in 1990, there were 354 households.

***Nature of the Housing Inventory:*** There are 6,398 occupied housing units in the county of which 4,957 are owner occupied and 1,441 are renter occupied. Owner occupied units increased by 329 while rentals decreased by 42 units. Homeownership in Fayette County is at 77.5%, a 1.7% increase over 1990. The Census reports that in the 15 months before the census, 132 new housing units were constructed in Fayette County, Ohio, about 1.7% of the housing stock. 2,678 Fayette County residents live in non-family households. The census reported a total of 7,338 occupied housing units, and 458 vacant housing units, of which 23 are seasonal, recreational or for occasional use. We believe the census report of vacant housing units is overstated. We believe a significant portion of these households are actually occupied, but the occupants were not registered with the census, perhaps because of language differences, or incomplete census taking.

***Changes between 1990 and 2000:*** The total number of housing stock increased by 493 units. Of those occupied units in 2000 (5,556), a small increase was realized. Vacant units increased during this time from 288 in 1990 to 359 in 2000. Vacant units now comprise 6.1% of all housing stock. Vacant units for sale increased by 68 units or a change of 17.1% between 1990 and 2000; of these 27 were available in 1990 while 95 are for sale in 2000. Of the vacant units for rent, 69 units were available in 1990 while in 2000 there were 104. Any neighborhood strategy would need to take the vacancies into account and develop opportunities for occupation.

***Vacancy:*** Both rental and owner vacancy rates have increased. The rental vacancy rate has increased from 4.5% in 1990, to 7.3% in 2000 while the owner vacancy rate has increased from 0.7% to 2.2% over the same period. There is some evidence to suggest that during this time, some single-family rental units were converted to homeownership. During the latter part of the 1990's, owner occupied units increased by 565 units. This could be due to the low interest rates. However, even with this increase in owner occupied units, the vacancy rate for owners increased during the same time.

***Distribution of Units:*** The distribution of units with respect to bedroom size for owner occupied units has increased for three, four and five bedroom units. Rental units also increased by number of bedrooms. An increase of 40 2-bedroom units was realized between 1990 and 2000. For rentals with 5 or more bedrooms, a decrease from 63 units in 1990 to 16 units in 2000 occurred. These units may have been converted to homeownership or taken off the market. The housing stock is appropriate for the population and overcrowding is rare. The majority of rental units on the market are 2 and 3 bedroom units with most rentals having .50 or fewer occupants per room.

***Affordability:*** Generally, the housing stock in Fayette County is becoming more affordable but the housing stock is deteriorating. In other words, there seems to be an ample supply of affordable housing but often the condition of the units are poor. For renters, the median gross rent in 2000 is \$489.00, an increase from \$316 in 1990. Although, the percentage of rental household income expended on housing has decreased from 25.5% to 23.5% in 2000, it is difficult to find affordable rentals. This is demonstrated by the fact that the housing authority pays up to 110% of the fair market rent for Section 8 clients. Rents are higher than what people can afford. For owners, affordable housing is becoming more difficult to manage. Seventeen percent (17%) of homeowners with mortgages are paying more than 30% of their household income for housing and the median value of owner occupied housing has doubled from \$43,100 in 1990 to \$87,000 in 2000.

***Private Market Response:*** The private market has been slow to respond to the needs of affordable housing. Local builders are erecting homes in the \$130,000 range for clients who own their own land but there are no local builders who are targeting affordable housing in in-fill areas or subdivisions. The reasons for this are numerous. Low and moderate-income families often lack the credit and buying power in the private market. Credit problems and employment records often curtail any hope of borrowing funds for homeownership. Another factor is that they often lack property to build a new house. Private lenders, although eager to lend funds, have stricter underwriting criteria than USDA Rural Development, which many low and moderate-income families cannot meet. However, the Fayette Community Action Commission has begun building homes funded with Rural Development's Self-help program and plans to build 40 homes for low and moderate-income families.

There are gaps for low and moderate-income families who wish to finance homeownership. They may qualify for \$30,000 to \$40,000, but existing homes may cost up to \$80,000 and new construction up to \$110,000. There are several resources that may fill this gap. The Fayette County CHIP program is studying ways to increase affordable housing in addition to its down payment assistance/rehabilitation programs, which assist with the down payment, closing and rehabilitation costs. Rural Development has also participated by taking first position for many projects. Another resource is the Fayette Metropolitan Housing Authority, which has started a homeownership program utilizing Section 8 vouchers. This program would allow Section 8 voucher clients to use their voucher as a payment towards a home.

***Vacancy Rates in Assisted Housing:*** There are no vacancies in assisted housing in Fayette County. Turnover occurs rapidly; as one tenant moves out another moves in often within a couple of weeks. The lack of vacancies suggests there is a need for more affordable units in the county. For all subsidized housing including HUD and Rural Developments projects, there is demand for placements as evidenced by the long waiting lists. The housing authority takes up to four hundred names on their list, which has a yearlong wait. The subsidized housing projects are located in the Village of Jeffersonville, which are close to interstate 71. Others are located in the City of

Washington. Additional areas could be potential sites for more rental-assisted housing if the infrastructure was in place. Bloomingburg is a small village located near the City of Washington, which has realized some homeownership opportunities, but there are no plans for any rental developments. It has water and sewer capabilities to support development but currently there are no plans. Affordable housing opportunities are needed in other areas but the lack of infrastructure delays development.

**Housing status:** Quality, affordable housing is limited or non-existent in many areas, particularly in the more rural areas of the county. There are many programs available to assist potential homeowners in purchasing a home, however no program is a quick fix for homeownership. Housing stock is limited and renting of substandard houses (except Section 8) or apartments is the only alternative for some families even though they are capable of purchasing a home. Approximately 18% of homeowners' families pay more than 30% of their income for housing. There are several reasons for this condition. Although owner occupied housing is moderately priced, it is not affordable to many low and moderate-income families. The median asking price in Fayette County was \$65,600 in 2000 with a median value of \$87,000. While housing values are rising, 42% of all owners live in units valued between \$50,000 and \$89,000. What is available to low and moderate-income families are older homes in need of rehabilitation valued between \$30,000 and \$59,000. These homes often lack updated housing systems such as heating, electrical, structural, energy conservation, roofing and plumbing. Inefficient heating systems cost more to operate while deteriorated water supply systems often leak causing water damage and high utility bills. There are many homes available for sale throughout the county. Almost 20% of the vacant homes are for sale but may not be affordable to low and moderate-income families without rehabilitation and downpayment assistance.

The type and condition of existing housing stock for LMI households are mixed. There are many units for sale in fair condition while others need thousands of dollars of rehabilitation. Many are larger older units lacking upgrades and amenities, but are available with 3-4 bedrooms which would meet family size requirements. In other words, housing is available but costly to heat and occupy. For LMI renters who are looking to become homeowners, there are ample units available to meet their needs. Coupled with down payment assistance, rehabilitation and local and rural development financing, LMI renters could afford to purchase and occupy existing units.

Over the last twenty years, Fayette County experienced an increase of housing development but few were built for low and moderate-income families. Other than the Self-help Program in Bloomingburg where 40 homes were built, there have been no market rate homes since then that have been affordable to low and moderate-income families. Although the land is relatively flat and some areas prone to flooding, development costs for affordable housing would be minimal. However, Fayette County is primarily agricultural county and farms are rarely split for developmental purposes. There is a need for additional affordable units to fill the gap. In-fill homes where lots have water and sewer would be optimal for low and moderate-income families and with the Fayette County Metropolitan Housing Authority participating in the U.S. Department of Housing and Urban Development's homeownership program, tenants with Section 8



vouchers could be viable candidates for new construction activities. Almost 21.4% of owner occupied housing was built before 1949 while 41.9% of rentals are pre-1949. The census reported a homeowner vacancy rate of 2.1%, and a rental vacancy rate of 6.6%. The median rent in Fayette County was \$494.00. 594 persons had a gross rent that exceeded 30% of their gross income. 829 households had a monthly rent greater than \$500. Only 68 households had a monthly rent in excess of \$750 per month.

## **ASSESSMENT OF HOUSING POLICIES**

After reviewing our area advertising, we found no advertisements using photos for which ethnic backgrounds could be determined. We have no local media in any language other than English, language barriers would exist and pose a problem for those who are not fluent in the English language.

## **ACCESSIBILITY FOR PERSONS WITH DISABILITIES**

Fayette County coordinates with the Passport organization in assisting folks with modification of entryways to their homes in order for them to be more easily accessible. In some cases where funding is available we have utilized our program income or CHIP funds to modify homes for this reason.

The Fayette County Rural Transit Program provides low cost transportation to persons with disabilities. The Fayette County Department of Job and Family Services coordinates with the Fayette County Senior Center in order to provide adequate transportation to assist many older persons with disabilities.

## **ASSESSMENTS OF HOUSING POLICIES**

Each time the county applies for housing grants, it convenes a committee to discuss the needs and strategies for the county. The Fayette Housing Advisory Committee (HAC) with title companies and their personnel who reported that the only restrictive covenants in Fayette County deeds relate to lot usage. The committee remains unaware of any covenants making unlawful restrictions on the basis of race, family status, or other protected classes. Fayette County does not currently monitor data from lenders, brokers, or realtors about mortgage loans or purchases. Further, the county does not investigate market practices on racial steering or redlining.

The HAC committee's experience reflects that local real estate companies accept listings regardless of the value of the home. The committee remains unaware of any realtor that attempts to limit a practice to any geographic area or type of real estate. Realtors tend to be eager to receive business of any type or location within the county.

There is no local media in any language other than English, and language barriers remain a problem for those who are not fluent in English. None of the advertisements for newly constructed units advertise that they are "barrier free." The local newspaper does use a non-discrimination disclaimer in its advertising section, and reports familiarity with fair housing law requirements for advertising. The newspaper reports that it monitors incoming ads itself, and those ads are also monitored regularly by area realtors.

The Fair Housing Committee did not detect any reports of age restrictions for insurance policies, nor any redlining of insurance policies.

### ***Considerations for low-income housing***

The Fair Housing Committee considered the lack of affordable lots for new construction in Fayette County. Almost all new construction is occurring in single family home subdivisions. Few affordable parcels are available for construction in the county. However, with the Neighborhood Stabilization Program (NSP) ending, there may be some available lots in both the county and the city for low and moderate income housing. The county's habitat affiliate has received some lots through this program.

## **EMPLOYMENT STATUS**

The 2000 census made an unemployment report of 10%. The mean commute time to work is 23.7 minutes. The median family income is \$40,249.00. The median earnings for full time year round male employees is \$34,250.00. For full time year round female employees, the median income was \$26,086. There are 1006 families living below the poverty line. Forty percent of total families consist of a working couple. The majority of the employment opportunities in Fayette County are private sector jobs earning approximately \$550.00 per week.

## **DATA COLLECTION**

Fayette County does not have a regular program to collect summary data on rental practices. However, the fair housing officer receives inquiries from the housing authority, building department and CHIP office.



## **AREAS ANALYZED**

The following areas were reviewed for unlawful practices:

### ***Financing assistance***

Discrimination has not been a factor regarding persons seeking any financial assistance for residential property purchases, construction, improvements, repair, or maintenance of a dwelling. There have been no reports or complaints to the Fair Housing Committee.

### ***Rental of units***

During the last several years, several reported incidences of renters claiming discrimination have been reported. They included both minority and disabled populations. The Fair Housing Officer would report these to the Civil Rights Commission. For several cases, a mediator worked with the tenant and landlord in negotiating a successful outcome.

### ***Advertising***

With respect to sales or rental of housing, there has been no obvious listing or ad that would be considered discriminatory or unlawful

### ***Realtors Practices***

During the last several years, there were no formal complaints against realtors regarding unlawful practices that would result in restricting or limiting housing choices.

### ***Appraisal Practices***

During the last several years, there were no formal complaints against appraisers regarding unlawful practices that would result in restricting or limiting housing choices.

### ***Access to multiple-listing***

The Fair Housing Office has received no complaints regarding access to listings, real estate organizations and facilities that would restrict or limit housing choices for persons of similar income, race, color, sex, national origin, religion, familial status or handicap.

### ***Administrative policies***

After evaluating community development and housing policies in Fayette County, it appears that the policies do not restrict but encourage housing options for low and moderate income families.

## **IMPEDIMENTS NOTED**

A couple of housing initiatives are in the works. An assisted living complex is being built in Washington Courthouse which will consist of a nursing home and assisted living units. In the planning stages is a low moderate income elderly complex located in downtown Washington Courthouse. However there is still a need for adequate available low income housing within other areas of the County. There is a shortage of low income housing and the available low income housing has disproportionate substandard quality.

## **ACTIONS TO ELIMINATE IMPEDIMENTS**

We propose that the following actions continue:

1. Dissemination of fair housing informational brochures at the local libraries, schools, public offices, area churches and community organizations and other pre-designated areas.
2. Continuation of the CHIP Program to provide subsidies for improvements and continued coordination with the Fayette MHA for Tenant Based Rental Assistance.
3. Dissemination of information about fair housing rights and responsibilities through the county's webpage, and the collection of complaints through the webpage.
4. Dissemination of fair housing information through organizations from the minority and disability community, including the NAACP, Local Ministries, the Society for Equal Access, and Central Ohio Legal Services.
5. We agreed that the county needed to publicize the legal protections available to families with children.
6. The County will continue to reach out to victims of ethnic and racial intimidation, investigate such crimes and prosecute offenders. This County wants persons of all races and ethnicities to find County services equally available and to feel welcomed by the County's administration.

## **CONCLUSION**

Fayette County exemplifies the state of housing in rural Ohio. They have a predominately older housing stock, with some new construction primarily for affluent families. The most important housing need in the community is for improved quality and affordability in the low income market. The local CAC has made some progress in this area with the development of a low moderate income subdivision partly financed through Rural Development. The county and city CHIP programs have designed DPA/rehab and New Construction programs with some success. Five new affordable units will be constructed in the county and city. It is our hope that the CHIP program will build on this early success. All units will be available to low and moderate income families.

A housing map of Fayette County shows that the relatively small minority population is dispersed throughout the county, without any particular concentration by neighborhood.

Through this report, the county reaffirms its commitment to accomplish fair housing, and continue its programs to assist in home improvements, collecting complaints, and distributing information about the rights and responsibilities of all parties in the consumer housing market.

The Fayette County CHIP staff, through this report reaffirms to continue the CHIP program to assist in home improvements, collecting complaints and distributing information about the rights and responsibilities with regard to fair housing.