UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

SECTION VII – SIGNATURE PAGE

Miami County "Analysis of Impediments to Fair Housing Choice (AI)"
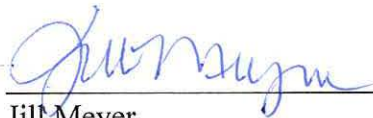## (Update of the PY 2016 Miami County AI)
June 2019
<u>Signature Page</u>

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APPENDICES

SECTION 1 – INTRODUCTION

Source: The Ohio Development Services Agency's *"How to Analyze Impediments to Fair Housing and Develop a Plan"* (October 2018)

Background

Title VIII of the Civil Rights Act of 1968, as amended (the Fair Housing Act), prohibits discrimination in housing-related activities on the basis of race, color, religion, sex, national origin, familial status (number and age of children), and disability (handicap). The Act further requires that all federal executive departments and agencies administer their programs and activities relating to housing and urban development in a manner affirmatively to further fair housing (42 U.S.C. section 3608(d)). Section 808(e)(5) of the Fair Housing Act requires the Secretary of the Department of Housing and Urban Development (HUD) to administer the housing and community development programs in a manner to affirmatively further fair housing (AFFH). This duty also applies to state and local recipients of federal funds. Community Development Program grantees are required by Section 104(b)(2) of the Housing and Community Development Act of 1974, as amended, and Section 105(b)(3) of the National Affordable Housing Act (NAHA) of 1990 to certify that they will affirmatively further fair housing.

The regulations at 24 CFR 570.487 and 24 CFR 91.325 include the affirmatively furthering fair housing requirements of the Fair Housing Act that apply to the Community Development Program. They specify that the affirmatively furthering fair housing certification requires grantees to engage in fair housing planning by conducting an analysis of impediments to fair housing choice within its jurisdiction, taking appropriate actions to overcome the effects of identified impediments, and maintaining records to document the analysis and actions taken.

An Analysis of Impediments to Fair Housing Choice (AI) should identify existing conditions or barriers that limit housing choice within the community. In its simplest form, an AI addresses the question: "Do all residents and potential residents of this jurisdiction have equal access and choice to housing regardless of their race, color, religion, sex, national origin, disability, or familial status? If not, why?"

SECTION II – OVERVIEW OF THE CURRENT FAIR HOUSING REQUIREMENTS

Source: The Ohio Development Services Agency's *"How to Analyze Impediments to Fair Housing and Develop a Plan"* (October 2018)

The Ohio Development Services Agency, Office of Community Development (OCD) requires all communities who receive federal financial assistance to administer their programs and activities related to housing and community development in a manner affirmatively to further the purposes

of the Fair Housing Act, 42 U.S.C. Section 3601-3610, and consistent with other applicable provisions ensuring equal opportunity and freedom from discrimination.

OCD grant recipients sign certifications as a part of every grant agreement. These certifications include the requirement that each recipient's programs and activities will be conducted and administered in conformity with all civil rights provisions including Title VI of the Civil Rights Act of 1964, Title VIII of the Civil Rights Act of 1968, and the Housing and Community Development Act.

Since 1968, the U.S Department of Housing and Urban Development has been under an obligation to "affirmatively advance fair housing in the programs it administers." In 1996, HUD officials advised:

> "The Department believes that the principles embodied in the concept of fair housing are fundamental to healthy communities, and that communities must be encouraged and supported to include real, effective, fair housing strategies in their overall planning and development process, not only because it is the law, but because it is the right thing to do."

HUD officials have determined that "Local communities will meet this obligation by performing an Analysis of Impediments to Fair Housing Choice within their communities and developing (and implementing) strategies and actions to overcome these barriers based on their history, circumstances, and experiences." In order to maintain high ethical standards, communities are encouraged by HUD to contract with an outside fair housing consultant to conduct this analysis under the valid belief that it would be a conflict of interest for a recipient of CDBG funds to conduct the analysis itself.

The Housing and Community Development Act, as amended, and the Community Development Block Grant Program (CDBG) regulations establish performance standards for affirmatively furthering fair housing which apply to entitlement communities, states and state program grantees. This includes CDBG, Home Investment Partnership (HOME), and Neighborhood Stabilization Program (NSP) grantees. The development of an Analysis of Impediments to Fair Housing Choice is a required component of a program to "affirmatively furthering fair housing."

Beginning 1993, the state of Ohio required all CDBG and HOME grantees to conduct a fair housing program with standard features. Some of the features of the state's standard program include designation of a local fair housing contact, and fair housing education and outreach activities. In addition, grantees were required to have an on-going process for identifying new fair housing concerns or issues and analyzing their efforts in mitigating or remedying previously identified problems.

Ohio Fair Housing Law

The Ohio Fair Housing Law (Ohio Revised Code 4112.02(h)) gives all persons in the federally protected classes the right to live wherever they can afford to buy a home or rent an apartment. The Ohio law also adds two additional protected classes: ancestry and military status. According to Ohio law, it is unlawful, on the basis of race, color, religion, sex, national origin, ancestry, military status, disability, or familial status to:
• Refuse to rent, sell, finance, or insure housing accommodations or residential property
 • Represent to any person that housing accommodations are not available for inspection, sale, rental, or lease
• Refuse to lend money for the purchase, construction, repair, rehabilitation, or maintenance of housing accommodations or rental property
• Discriminate against any person in the purchase, renewal, or terms and conditions of fire, extended coverage, of homeowners or renter's insurance
• Refuse to consider without prejudice the combined income of both spouses
• Print, publish, or circulate any statement or advertisement which would indicate a preference or limitation
• Deny any person membership in any multiple listing services or real estate broker's organization

No one may take any of the following actions based on race, color, national origin, religion, sex, familial status, or disability:
• Refuse to make a mortgage loan
• Fail to provide information regarding loans
• Deny or make different terms for home loans, such as different interest rates, points, or fees
• Discriminate in appraising the property
• Refuse to purchase the loan or set different terms or conditions for purchasing a loan.

In addition, it is illegal for anyone to:
• Coerce, intimidate, threaten, or interfere with anyone exercising their rights granted under the Fair Housing Act or assisting others who are exercising that right
• Make, print, publish, or post statements or advertisements that a house or an apartment is available only to persons of a certain race, color, religion, sex, familial status, or disability

In Ohio, the Ohio Civil Rights Commission enforces state laws against discrimination. The Commission receives and investigates discrimination charges – on the basis of protected class – in the areas of employment, public accommodation, housing, credit and disability in higher education.

Federal Fair Housing Law

Title VIII of the Civil Rights Act of 1968, and amended in 1988, is also known as The Fair Housing Act. The Act prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and disability.

The Fair Housing Act covers most housing. In some situations, owner-occupied buildings with up to four units, single-family housing sales or rentals that did not use a real estate agent or broker and housing operated by private clubs and organizations that only allow members to occupy units are exempt from the law.

The U. S. Department of Housing and Urban Development (HUD) is the federal agency charged with enforcing the Fair Housing Act. When an individual files a complaint, HUD will notify the complainant and will also: • Notify the alleged violator of the complaint and allow the party to submit a response • Investigate the complaint and determine whether there is reasonable cause to believe a violation occurred • Notify the complainant if HUD cannot complete an investigation within 100 days of receiving the complaint.

HUD will try to reach an agreement with the alleged violator (respondent). The conciliation agreement must protect both the complainant and the public interest. If the respondent signs a conciliation agreement, HUD will take no further action on the complaint. If, however, HUD has reasonable cause to believe that the respondent breached the conciliation agreement, it will recommend that the U.S. Attorney General file suit.

SECTION III – GENERAL SUMMARY OF ANALYSIS

Who Conducted the Analysis of Impediments

This update of the PY 2016 Miami County Analysis of Impediments to Fair Housing Choice (AI) was conducted by Nikki Reese, owner of Nicole (Nikki) B. Reese Grant Consulting. The PY 2016 Miami County AI was prepared by Phil Snider of Phil Snider LLC.

Jill Meyer of the Miami County DOD serves as Miami County's fair housing coordinator and provided valuable background information for the AI analysis process. The Miami County DOD (Jill Meyer) also serves as the City of Troy's fair housing coordinator for the purposes of carrying out the standard fair housing requirements.

As part of the AI process, a meeting of the Miami County CHIP Program Housing Advisory Committee was held on February 15, 2019 to discuss impediments to fair housing choice and to request local data and input from the HAC members. In 2015, the Miami County Fair Housing

Advisory Committee, which was established many years ago as part of the County's affirmative action efforts respecting landlord-tenant disputes and cases of potential housing discrimination was consolidated into the HAC Committee to encompass not only fair housing issues but housing impacts as a whole in Miami County. The roster of member is provided in Appendix A – Miami County Housing Advisory Committee Members.

On March 13, 2019, the Miami County Department of Development conducted their Community Development Implementation Strategy (CDIS) meeting and the fair housing requirements were discussed. Committee members were informed that an update to the PY 2016 AI was being prepared this year. The purpose of the AI was discussed at this meeting and attendees were informed that they may be contacted to assist with the preparation of this update.

Methodology Used

The process for the Analysis of Impediments to Fair Housing Choice (AI) is a comprehensive examination of data related to housing, affirmatively furthering fair housing, housing transactions/conditions and the fair housing program's delivery system. The main sources of data for this report includes US Census (American FactFinder) 2010 Demographic Profile Data; 2017 Community Needs Assessment, Miami County, Ohio; 2011-2015 American Community Survey data; 2007-2011 American Community Survey 5 year estimates data; and data collected from state and local agencies that relate to demographic and housing characteristics within Miami County, Ohio. In addition to analyzing the data sources above, the following methodologies were used to update the 2019 Miami County AI included the following:

- A review of the PY 2016 Analysis of Impediments to Fair Housing Choice (AI) for applicability to current circumstances,

- A review of the PY 2011 Analysis of Impediments to Fair Housing Choice (AI) for applicability to current circumstances,

- A review of the PY 2006 Analysis of Impediments to Fair Housing Choice (AI) for applicability to current circumstances,

- The gathering of local data to confirm the number and type of potential fair housing discriminations over the past five years,

- The incorporation of data and information from a variety of sources to establish the current context locally and nationally for affirmatively further fair housing, and,

- The Ohio Development Services Agency's *"How to Analyze Impediments to Fair Housing and Develop a Plan"* (October 2018) was used as a guide in the preparation of the *"Miami County Update of the PY 2016 Analysis of the Impediments to Fair Housing Choice (AI)"* (June 2019).

AI Funding

Miami County Board of Commissioners funded the preparation of the *"Miami County Update of the PY 2016 Analysis of the Impediments to Fair Housing Choice (AI)"* (June 2019) with CDBG/HOME general administration funds secured from the ODSA as part of the County's PY 2017 Community Housing Impact and Preservation (CHIP) Program grant.

Local staff support of the Miami County DOD was provided by the Miami County Board of Commissioners as an in-kind contribution.

Findings and Actions Needed

The AI analysis findings are summarized as follows:
1. There is a lack of knowledge of existing fair housing laws, especially concerning the State of Ohio's (aka the Ohio Revised Code) fair housing laws.
2. There is a lack of knowledge on housing financing, especially for first-time homebuyers.
3. Lack of knowledge of available assistance on housing repair programs for low-income individuals.
4. Lack of transportation available and affordable transportation for low income individuals.
5. Lack of affordable, accessible housing for disabled individuals.

There were three "new" impediments to fair housing choice identified (summarized in Section VII Conclusions and Recommendations), and

Two of the three impediments identified in the PY 2016 AI continue to need to be addressed (summarized in Section VII Conclusions and Recommendations).

The actions needed to address the identified impediments are shown in Section VII - Conclusions and Recommendations – Five-Year Action Plan and Timetable.

Conclusions

The conclusions reached as a result of the AI are summarized in Section VII – Conclusions and Recommendations.

SECTION IV – JURISDICTIONAL BACKGROUND DATA

Map 1 – Location of Miami County, Ohio

Demographic Data

The number and percentage of persons in the Miami County, Ohio by race, color, sex, national origin, age, disability and familial status is provided in Appendix B – ODSA's Community Profile for Miami County, Ohio (Source: Ohio Office of Policy, Research and Strategic Planning); Appendix C is 2011-2015 LMI Summary Data for Ohio Non-Entitlement Counties and Places – Miami County (Source: https://www.hudexchange.info/programs/acs-low-mod-summary-data/); Appendix D is 2011-2015 LMI Census and Block Group Data for Ohio Non-Entitlement Counties – Miami County (Source: https://www.hudexchange.info/programs/acs-low-mod-summary-data/); and Appendix E -US Census Bureau 2010 Demographic Profile Data – American FactFinder (Source: https://miamicac.org/new/community-statistics/).

Income Characteristics

Income characteristics for Miami County, Ohio (including a breakdown by villages and cities) is provided in Appendix F – Miami County (Cities and Villages) – 2010 Census Data – Source: https://miamicac.org/new/community-statistics/ and in Appendix G is 2019 HUD Income Limits – Miami County (Source: https://www.huduser.gov/portal/datasets/il.html#2019_data.)

According to *"2017 Community Needs Assessment for Miami County, Ohio"*, 28,831 Miami County residents met guidelines to qualify for many Federal Low-Income Assistance programs (i.e., food and nutrition assistance programs, home energy assistance programs, and low-income Medicaid coverage, etc.). Income eligibility to qualify for these program benefits is based on poverty levels between 125% to around the 185% poverty rate. Based upon this, 28.2% of Miami County residents were considered to be low income.
Source: *"2017 Community Needs Assessment for Miami County, Ohio"*, Miami County Community Action Council.
https://miamicac.org/new/wp-content/uploads/2017/08/Community%20Needs%20Assessment.pdf

Employment and Transportation Profile

Employment – Miami County, Ohio
Table 1 lists the largest employers in Miami County and estimated employment:
Source: https://www.co.miami.oh.us/429/Largest-Employers

TABLE 1 – Largest Employers in Miami County and Estimated Employment

Employer	City	Industry	Estimated Employment
Upper Valley Medical Center	Troy	Healthcare	1,600
Clopay Building Products	Troy	Manufacturing	935
F&P America	Troy	Manufacturing	920
UTC Aerospace Systems	Troy	Manufacturing	814
Meijer Distribution Center	Tipp City	Logistics	800
ConAgra Foods	Troy	Manufacturing	734
American Honda	Troy	Logistics	631
Hobart Brothers	Troy	Manufacturing	568
Industry Products	Piqua	Manufacturing	440
ITW Food Equipment Group	Troy	Manufacturing	320

Table 2 lists Employment by Industry
Source: https://www.miamicountyohio.gov/504/Employment-by-Industry

TABLE 2 – Employment by Industry – Miami County, Ohio

Sector	NAICS	Employment	Avg. Annual Wage
Construction	23	1,422	$40,874
Manufacturing	31-33	9,296	$50,742
Wholesale Trade	42	1,879	$51,959
Retail Trade	44-45	4,646	$23,537
Information	51	221	$28,746
Finance & Insurance	52	745	$41,074
Real Estate	53	309	$34,232
Administrative	56	2,029	$21,362
Healthcare	62	4,167	$36,627
Arts & Recreation	71	246	$13,056
Hospitality	72	3,586	$12,744
Other	81	1,238	$20,662

Source: Quarterly Census of Employment and Wages, 2013

Appendix H provides a summary of employment in Miami County, Ohio. (Source: US Census – American FactFinder – 2007-2011 American Community Survey 5-year Estimates – Selected Economic Characteristics.)
https://miamicac.org/new/wp-content/uploads/2017/08/ExtractedCensusData.pdf

Appendix I – Home Destination Report – Where Workers Live Who are Employed in Selection Area – by Places (Cities, CDPs, etc).

Map 2 – Ohio 2019 Unemployment Rates
Map 3 – Ohio – Priority Investment Areas for 2019

Transportation – Miami County, Ohio

According to *"2017 Community Needs Assessment for Miami County, Ohio"*, completed by Miami County Community Action Council, 94.8% of working individuals have a car or truck for transportation. However, there are both working and non-working individuals that require public assistance with transportation.

Miami County, Ohio has a county-wide transit system to assist who are unable to afford their own transportation or they are unable to drive. The Miami County Board of Commissioners is committed to the concept of providing a quality, efficient, safe and reliable transportation program for the citizens of our county. The program's flexible service hours, fare and fees have been established to benefit individuals, groups and community service organizations with transportation to shopping, scheduled appointments and entertainment. The following website provides scheduling information and fare assistance programs: https://www.co.miami.oh.us/187/Transit.

Miami County Continuum of Care provides transportation to individuals who need to get to work or a health care provider. Through the Rides to Work Program, individuals are provided transportation to and from work or appointments with health care professionals. The individuals that are served are those that are in recovery and live and work in southern Miami County.

Miami County Continuum of Care is also conducting a study on transportation needs impacting employment and daycare. This study will be completed this year. The need for this study was initiated by members of the Miami County Continuum of Care who have been contacted by residents of Miami County and human service organizations expressing their concern that transportation is limited in Miami County for individuals who have a family to support and can only find employment on restricted hours due to daycare hours.

Map 4 – Miami County Highway Map

Map 5 – Miami County Air Map

Map 6 – Miami County Railroad Map

Source: Maps 4-6 - https://www.miamicountyohio.gov/523/Access-to-Markets-Logistics

Appendix J – Miami County Commute Patterns
Source: https://www.miamicountyohio.gov/517/Labor-Shed

Housing Profile

Appendix K provides a summary of housing characteristics t in Miami County, Ohio. (Source: US Census – American FactFinder – 2007-2011 American Community Survey 5-year Estimates – Selected Housing Characteristics.)
https://miamicac.org/new/wp-content/uploads/2017/08/ExtractedCensusData.pdf

Appendix L – provides a real estate market overview for Miami County, Ohio.

Source: Zillow – Market Overview Real Estate – May 2019 and Miami County Home Prices & Values.

Appendix M – WRIST – 2018 Home Sales Statistics.

Appendix N – provides a rental market overview for Miami County, Ohio.
Source: Zillow – Market Overview Rentals – May 2019

> "Housing Costs remain a main focus of necessity in the community whether it is rental assistance, funds towards maintaining a home or energy assistance. There are programs available; however, as presented in the statistics more individuals are below the level to meet their needs than are being serviced. Many agencies including the MMHA have waiting lists as there is not an adequate amount of funding for vouchers and public housing to meet the community's needs."
> Source: *"2017 Community Needs Assessment for Miami County, Ohio"*, Miami County Community Action Council.
> https://miamicac.org/new/wp-content/uploads/2017/08/Community%20Needs%20Assessment.pdf

Jessica Knupp, Service and Support Administration Director with Miami County Riverside Developmental Disabilities was interviewed for the AI and was asked the question "Does Miami County lack housing that meets the needs of individuals with disabilities?" Below is her response:

> *"Yes, Miami County lacks housing that meets the needs of individuals with disabilities. The biggest barriers include:*
> - *Housing that is affordable and is also adequate – often, affordable housing is in a questionable condition, repairs needed, lack of landlord involvement, etc.*
> - *Accessibility – not all individuals with disabilities have the same disability and accessibility doesn't mean the same thing to each person.*
> - *Education about what accessibility is would be great for landlords that advertise "accessible units"."*

Brenda Blair, Executive Officer for Midwestern Ohio Association of Realtors, was interviewed for the AI. She works with local lenders, realtors, and brokerage companies. She was asked several questions outlined in the Ohio Development Services Agency's *"How to Analyze Impediments to Fair Housing and Develop a Plan"* (October 2018). In her opinion, local lenders, realtors, and brokerage companies do an excellent job affirmatively furthering fair housing. She stated that the biggest impediment with Miami County's real estate market is that homes sell quickly and first-time home buyers do not have adequate knowledge when purchasing a home and they end up missing out buying a home.

Midwestern Ohio Association of Realtors host various fair housing workshops throughout the year. Ms. Blair also stated that local realtors include the fair housing logo on their materials.

Just recently, Habitat for Humanity of Miami & Shelby Counties, OH had a news release announcing they have joined a national advocacy campaign aimed at improving home affordability. More information on this initiative can be obtained at www.habitat.org/costofhome.

SECTION V – EVALUATION OF JURISDICTION'S CURRENT FAIR HOUSING PROFILE

Analysis of the types and number of complaints that have been filed alleging discrimination in housing in the grantee's community, including those in which the Secretary of HUD has issued a charge of discrimination or suit has been filed by the Department of Justice.

The types and number of complaints that have been filed alleging discrimination in Miami County is summarized in Appendix O.

Based on the number of potential Housing Discrimination and Landlord-Tenant Dispute inquiries fielded by Miami County's Department of Development staff and its Fair Housing Coordinator, the county's fair housing profile is healthy.

Between January 2011 and May 2019, Miami County has received a total of 351 fair housing inquiries.

The majority (67%) of the fair housing inquiries/contacts were from residents of the City of Piqua (85/ 24%) and City of Troy (150 / 43%). This is not surprising since Piqua and Troy are the two largest cities in Miami County. Of the 351 inquiries, 341(97 % of the total) were determined to be of alleged Landlord-Tenant Disputes. The other 10 inquiries (3 % of the total) were determined to be of alleged Housing Discrimination. Thus, Miami County is receiving, on average, less than two alleged Housing Discrimination inquiries/contacts per year. However, the County is receiving, on average, nearly four (4) alleged Landlord-Tenant Dispute inquiries/contacts per month.

In the category of "Unknown/Other Location" of the inquiry/contact, 19% of the persons contacting Miami County were in this category, but none were alleged Housing Discrimination inquiries/contacts.

Identification of other fair housing concerns or problems.

Miami County has identified no other local fair concerns or problems. In Appendix O is a listing of Miami County's Fair Housing Outreach Materials Distribution over the past eight years.

SECTION VI – IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Sale or Rental of Housing

The median price of a new home – the point at which half of homes were sold above and half sold below – rose to $321,000 in April 2016. That was up 9.7% from a year earlier and highest level on record (Source WSJ, May 25, 2016). However, newly built homes make up just 10% of all home purchases.

Stats: The percentage of income spent on mortgage payments or rent in the fourth quarter of 2015 was 15.1% for mortgages and 29.8% for rent (national averages).

Landlord's use of electronic criminal-background checks to reject prospective renters, some with only minor blemishes, may be a potential violation of housing discrimination laws. Need to review the recently released (April 2016) HUD guidance on the issue. HUD says the practice of excluding tenants based on their criminal or arrest records could violate the Fair Housing Act where it has disproportionate impact on blacks and Hispanics. In response, the National Multifamily Housing Council maintains that "it is critical to balance the housing needs for everybody with providing a safe and secure community."

Eviction is a cause, not just a condition, of poverty. Source: Matthew Desmond in "Evicted: Poverty and Profit in the American City". Eviction is a much more frequent event than has been thought and has long-term consequences for the health and stability of families. Fact – some people are unemployed and others homeless precisely because there is no profit in hiring or housing them. If we are going to house most low-income families in the private rental market, the market must remain profitable.

Student loans are often blamed for the record-low homeownership rate among young adults. But new research suggests that young people without a college diploma face especially big hurdles to owning a home. College graduates age 18 to 34 without student debt will need just over five years of additional savings to afford a 20% downpayment for a starter home, defined as the median home at the bottom third of the market, according to research released in May 2016 by Apartment List, rental listing website. In comparison, it takes college grads with student loans about 10 years. For those who have not graduated from college, the wait to buy a home swells to nearly 15.5 years. A National Association of Realtors survey of recent home buyers found that debt of all types adds three years to the time it takes millennials to buy homes.

Provision of Housing Brokerage Services

In terms of Jumbo loans" – there is little evidence of definitely knowing whether a bank's lending will trigger fair-lending violations. To avoid trouble, banks must not egregiously ignore minority or low-income borrowers. Source: Ken Thomas, Fair-Lending Consultant, Miami, Florida.

Provision of Financing Assistance for Dwellings

Huntington Bancshares has announced a community development plan that will begin in 2017 and will include mortgage and small business lending in low- and moderate-income communities.

Wells Fargo is rolling out a new mortgage for borrowers making minimal down payments, a financing offering that could allow the bank to step back significantly from a controversial Federal Housing Administration program. FHA insures mortgages made to buyers who would otherwise have a hard time getting loans, but it has been shunned by banks following a wave of lawsuits by the Justice Department that alleged poor underwriting. Wells Fargo's new mortgage allows borrowers with credit scores as low as 620 on scale of 300 to 850 to make down payments as little as 3%, while also allowing them to use income from family members or renters to qualify. The requirements do not represent a significant expansion of mortgage access, but it will allow Wells Fargo to make more loans to low- and middle-income borrowers without going through the FHA. Wells Fargo, which made $6.3 billion in FHA-backed loans in 2015, is the only mainstream bank in the FHA's top 20 loan originators, according to the trade publication Inside Mortgage Finance.

Public Policies and Actions Affecting the Approval of Sites and Other Building Requirements Used in the Approval Process for the Construction of Publicly Assisted Housing

Zoning Amortization is relatively new public policy that is affecting the approval of sites and other building requirements relative to the approval process for the construction of housing, including publicly assisted housing. The legal term is "amortization", in which communities use zoning laws to strip property owners of the right to use their land as they wish. The property owners are typically given a period to 'recoup' their investment before having to shut down. Unlike eminent domain actions that undergo legal review and must compensate property owners, the amortization and zoning ploys legislate away property rights without compensation.

The Administrative Policies Concerning Community Development and Housing activities such as HOME, Neighborhood Stabilization Program (NSP), Multifamily Rehabilitation, and Activities Causing Displacement which Affect Opportunities of Minority Households to select Housing Inside or Outside Areas of Minority Concentration

For the first time in the modern era, young adults are more likely to live their parents than with a spouse or partner, according to a study by the Pew Research Center. The report released May 24, 2016 using U.S. Census data reveals the share of young adults living with their parents hit 32.1% in 2014, passing the 31.6% who lived with a spouse or partner in a separate household (the rest lived alone, with roommates or other family members, or as single parents). According to Pew Research, in 1960, a peak of 62% of 18-34-year-olds lived as part of romantic couple in their own households, and only 20% lived with their parents. The year 2014 appears to be milestone because living with parents passed living with a romantic partner as the dominate arrangement for young adults for the first time since 1880.

Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing within a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to help remedy the discriminatory condition, including actions involving the expenditure of HUD funds the grantee has received.

Class differences still take children down separate life paths. Performance gaps continue to emerge very early in life and even widen during the school years, a "trajectory of disadvantage" that American researchers have confirmed repeatedly. Still, the notion that low-income children are "born to fail" turns out to be false. Over and over again, the cohort studies found that parents with high aspirations for their children "offer the first and strongest buffer against disadvantage". As Helen Pearson writes. Providing a good learning environment at home – reading to a child, singing songs, teaching the alphabet and numbers – was more significant than "the parents' job, education or income." Cohort studies for 70 years in Great Britain from 1946 to 2016.

Assessment of Current Public and Private Fair Housing Programs/Activities in the Jurisdiction

Miami County is in compliance with the ODSA-required Standard Fair Housing requirements for affirmatively furthering fair housing and documenting actions and compliance.

Miami County continues to carry out training activities and provide educational materials to residents of project/activity areas, or targeted special populations, in which CDBG or HOME activities are planned to be undertaken. This includes both the County's CDBG Community Development Allocation Program and the CHIP Program.

Miami County continues to develop and distribute fair housing information and materials (e.g. brochures, pamphlets, posters, and other informational materials) quarterly throughout each calendar year to a minimum of ten public events, agencies or organizations. See Appendix O – Fair Housing Outreach Materials Distribution.

Miami County obtained real estate transfers data from the Miami County Recorder's Office to analyze whether any patterns developed over the past five years in terms of the prevalence of land contract transfers. Land contracts are a potential source of fair housing and fair lending discrimination.

Between January 2011 and May 2016 (65 months), Miami County has seen a total 294 land contract real estate transfers, which is an average of 4.5 per month. In calendar years 2012 and 2013, still in the midst of the housing recession, land contract transfers peaked at 65 and 67 respectively, but then declined in 2014 to 51, and to 41 in 2015. Through May 2016, there have been 23 land contract transfers, which is at pace for 55 for the year (or an average of 4.6 per month – close to the average since 2011.

SECTION VII – CONCLUSIONS AND RECOMMENDATIONS

Impediments, Fair Housing Concerns or Problems

First, HUD does not provide a definition of impediment in the regulations. The definition of impediment per the dictionary is as follows: Impediment is a noun meaning 1) something that impedes; especially an organic obstruction to speech, and 2) a bar or hindrance (as lack of sufficient age) to a lawful marriage.

The definition of impede per the dictionary is as follows: Impede is a verb transitive meaning to interfere with or slow the progress of. Impede is synonymous with the verb hinder, which means 1) to make slow or difficult the progress of, as in hamper, and 2) to hold back, as in check or to delay, impede or prevent action.

Second, it is the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States. Fair Housing Act of 1968. An "Aggrieved person" includes any person who (1) claims to have been injured by a discriminatory housing practice; or (2) believes that such person will be injured by a discriminatory housing practice that is about to occur.

Third, the Federal Reserve has kept interest rates near zero for more than seven years. This policy is toxic for financial stability. It forces retired people to curtail spending and discourage the young from saving for retirement. It forces people into making risky investments and does not stimulate economic growth. Worse, it gradually undermines personal responsibility and ensures that future generations are more dependent on government programs. Experts generally recommend that U.S. households accumulate savings sufficient for 25 years of spending at 80% of earnings by the year before retirement. Some savings will be in the form of Social Security benefits, but unconventional monetary policies are making it nearly impossible for most households to achieve the rest. Source: Paul Kupiec, Resident Scholar, American Enterprise Institute. A recent report by GOBankingRates estimates that 33% of Americans have no retirement savings, including 24% of those over age 55. Over time, if a majority of voters lack retirement and precautionary savings or insurance, politicians will be only too happy to introduce new government programs to fill the void. Widespread expectations of government transfers subvert the responsibility to live more prudently and save. The anemic growth of the past seven years has revealed the ineffectiveness of ultralow interest rates. A return to more normal interest rates is essential if Americans are going to maintain the strong household balance sheets that are vital for weathering financial storms and saving for retirement.

Fourth, according to John Cochrane, Senior Fellow, Stanford University's Hoover Institution the U.S. economy needs a dramatic legal and regulatory simplification, restoring the rule of law. Middle-aged America is living in a hoarder's house of a legal system. State and local impediments such as occupational licensing and zoning are also part of the problem. The U.S. economy is simply overrun by an out-of-control and increasingly politicized regulatory state. If it takes years to get permits to start projects and mountains of paper to hire people, if every step risks a new criminal investigation, people do not invest, hire or innovate. America needs simple, common-sense, Adam Smith policies.

Fifth, according to Beryl Satter, as the continuing subprime mortgage crisis demonstrates all too well, the long-term effects of what happened in Lawndale and other black communities a half-century ago are still very much with us. Today we have too many mortgages rather than too few. But the underlying realities of a nation plagued by chronic debt and persistent racial inequality remain the same. A cautionary tale of governmental complicity, "Family Properties" follows the social historian's dictum of "asking big questions in small places." It reminds us that history and memory are essential tools for anyone pondering our current predicament.

Changes or Remedies Needed Overcome Identified Impediments

A) Make Housing Affordable. "If you ask mayors across the country, their No. 1 problem is affordable housing" says Svenja Gudell, Chief Economist for Zillow.

Some ways to make housing affordable include:

- Rely on more than direct intervention. Cities have long leaned on policies that address affordability head on. Vouchers, rent control and requirements for builders to supply affordable units are all tools that continued to be used. But planner and academics warn that such approaches have their limits. Housing assistance programs often help the neediest, while leaving a large swath of the population shut out.
- Nothing beats an increased supply of housing. Demand is growing for units in more-urban, walkable neighborhoods that are close to jobs and amenities.
- Variety, variety, variety. Need more options between single-family homes and high-rise developments. Townhouses, duplexes and courtyard apartments al can provide more-affordable options, avoiding costs that come with building on single-family lots or building higher.
- Schools and technology. Improving schools is an affordable housing strategy says Joel Kotkin, Presidential Fellow in Urban Affairs, Chapman University. Mr. Kotkin postulates that if the quality of individual schools becomes more equal across a community, the community will not see prices continue to rise in some neighborhoods while stagnating in others – at least not to the extremes of recent years.

B) Employer Lending. Employees could take advantage of low-cost borrowing options offered by their employer. Some firms could offer seminars about the importance of saving, budgeting and debt. Many employees live paycheck to paycheck. According to the Society for Human Resource Management, currently 6% of companies offer loans, which has remained a steady percentage. One advantage is that if the employee does not stay current on the loan, the employer can do payroll deductions.

C) Copy Canada. Where homeownership is concerned, Americans have fallen behind their northern neighbor Canada. In 2011 the rate of homeownership in Canada overtook that of the U.S. (66%) for first time in more than four decades. Evidence suggests Canada's rate has held steady, but the U.S. Rate fell to 64% in 2015. An average Canadian now has about 74% of his home's value in equity, compared with 50% for an average American. And the number of mortgages in arrears is nearly eight times lower in Canada than in the U.S. How

did this happen? The U.S. Tax code allows homeowners to deduct interest paid on their mortgages, which encourages borrowing and debt. The Canadian system has no such deduction, but fully exempts capital gains on one's principal residence, which rewards the accumulation of equity. Washington would be wise to take a look at what's working in Ottawa. Virtually every country in the Western world uses public policy – tax incentives, direct financial support and government-backed mortgages – to promote homeownership. And for good reason. Owning a home promotes social mobility, and neighborhoods are the basic building blocks of strong, safe and dynamic communities. Leading thinkers such as Harvard's Edward Glaeser have found that homeownership is linked to less crime, better health, greater educational attainment, more civic participation and, perhaps most crucial, wealth accumulation. One study found that owning a home is consistently associated with increases of roughly $9,000 to $10,000 in net wealth per year. However, encouraging homeownership fueled by debt rather than equity makes buying a house a source of instability and thus not the foundation of the middle-class. Our federal government has effectively turned homes into ATM's, because for the everyday American, it is the only form of borrowing for which the interest expense is deductible. And because the deduction applies to as much as one million dollars in mortgage debt, it skews toward high income earners. It also costs the government about $75 billion in forgone revenue each year, according to the congressional Joint Committee on Taxation. Canada's approach of eliminating capital-gains taxes on primary residences is the better plan. While U.S. tax law allows for a "home sale exclusion' up to a fixed amount ($250,000 for single, or $500,000 for couples), Canada's exemption is not capped. This tax treatment recognizes that the home provides basic shelter and a nest egg for the future. Most important, the Canadian policy rewards families for building up the equity in their homes rather than accumulating debt. The tax benefit also arrives precisely when it is most valuable – at the end of a person's working life when he downsizes for retirement. Restoring the conditions for upward mobility in America ought to be the top focus of policy makers in Washington. Homeownership can contribute to social mobility and a family's long-term financial security. Reforming federal support for it to encourage equity rather than debt, as the Canadian experience shows, would be a good start. (Source: Brian Lee Crowley and Sean Speer of the Macdonald-Laurier Institute).

D) Credit Education. "Economics in One Lesson" by Henry Hazlitt in 1946 remains applicable today. Says Mr. Hazlitt, "There is a strange idea abroad, held by all monetary cranks, that credit is something a banker gives to a person. Credit, on the contrary, is something a person already has. A person has credit because he already has marketable assets of greater cash value than the loan for which he is asking. Or the person has it because his character and past record have earned it. He brings it to the bank with him. That is why the banker makes him a loan. The banker is not giving something for nothing. The banker feels assured of repayment. However, the government goes into the lending business in a charitable frame of mind because it is worried about certain persons who cannot get a mortgage or other loans from private lenders because they do not have credit with them. They have no savings, they have no impressive record, or they are on government relief. The advocates of government credit say why not make those persons useful and productive members of society by lending them enough to purchase a home, or start a business. Perhaps in a few individual cases it may work out all right. But it is obvious that in general the people selected by these government standards will be poorer risks than the people selected by private standards. In

the long run, more money will be lost on loans to persons that are poor credit risks. The recipients of government credit will get their houses or other assets at the expense of what otherwise would have been the recipients of private credit."

E) Tweak Public-Assistance Program. The Meyer-Mittag Study that shows public-assistance programs are far more effective in alleviating poverty than many government statistics suggest. This is because the government has long been known to underestimate income sources and material well-being in low-income households (by not including capital gains or noncash benefits – such as public housing, Medicaid and food stamps).

F) Adult Dorms. Explore the future viability of adult dorms, which are essentially an upscale college dorm or a retirement home for the young (a form of 'co-living' that involves tiny apartments, shared kitchens and lounges, and a communal atmosphere). At the present time, the market for adult dorms is centered on the biggest U.S. cities experiencing the most-acute problems with housing affordability (San Francisco where rent as a percentage of income for people age 22 to 34 is 78%; New York City where rent as a percentage of income for people age 22 to 34 is 65%; and Seattle where rent as a percentage of income for people age 22 to 34 is 46%). The typical renter between 22 and 34 years old and living alone would have to spend 53% of his or her income to pay the median apartment rent in the U.S. according to real-estate research company Zillow. Spending 30% of one's income on rent is considered financially sustainable.

G) Aging in Place. "Aging in place" is the current hot topic. The following three resources can help a great deal:

- "Housing America's Older Adults: Meeting the Needs of an Aging Population", Joint Center for Housing Studies, Harvard University. Identifies five features that make for safe and accessible homes: no-step entries, single-floor living, switches and outlets reachable at any height, extra-wide hallways and doors, and lever-style door and faucet handles. Almost 90% of existing homes have at least one of these features, but only 57% have more than one feature.
- National Association of Home Builders and its "Aging-in-Place Remodeling Checklist.

- "HomeFit Guide" from AARP. A 26-page report filled with diagrams explains how to create a "lifelong home" and one that is suitable for anyone, regardless of age or physical ability.

H) Credit Unions and Mission-Oriented Community Development Groups. Some people may be able to turn to credit unions and mission-oriented community development groups to get a loan for a real estate purchase. Wright-Patt Credit Union (WPCU), Fifth-Third Bank and Wesbanco are among financial institutions in the region that offer smaller loans and try to support underserved markets. WPCU in 2015 helped nearly 1,600 consumers purchase a home, and about 8% of the loans were for home in which the loan amount was $50,000 or less.

Another avenue is to Partner with the HomeOwnership Center of Greater Dayton on loans.

I) Find Them. If one makes a concerted effort to target all communities and all groups of potential fair housing discrimination and lack of access to opportunity, one can find them.

J) Guaranteed Income for Every American. A guaranteed income for all is perhaps the best route to eliminating impediments to fair housing. Replacing the welfare state with an annual grant for every U.S. adult is the best way to cope with job displacement and to revive our civic culture (Source: Charles Murray, W.H. Brady Scholar, American Enterprise Institute). This is needed due to the coming labor market unlike any in human history (fewer and fewer human labor jobs per capita).

The concept is Universal Basic Income (UBI). The UBI would replace all other transfer payments and the bureaucracies that oversee them. If the UBI is simply an add-on the existing system, then it will be as destructive as the current system.

UBI would be provided in an amount of $13,000 to every American citizen age 21 and older through an annual grant deposited electronically into a bank account in monthly installments. Of this amount, $3,000 must be used for health insurance. The remaining $10,000 would be pure disposable annual income for the rest of each person's life.

Each adult could then make up to $30,000 in earned income without losing a penny of the UBI grant. After $30,000, a graduated surtax reimburses part of the grant, which would drop to $6,500, but no lower, when an individual reaches $60,000 of earned income. Adults making "good incomes" get to retain a part of their UBI because they will be losing Social Security and Medicare, thus they need to be compensated.

The UBI would be financed by eliminating of Social Security, Medicare, Medicaid, food stamps, Supplemental Security Income (SSI), housing subsidies, welfare for single women, and every other kind of welfare and social-services programs, as well as agricultural subsidies and corporate welfare. As of 2014, the annual cost of the UBI would have been $200 billion less expensive than the current system. By the year 2020, it would be nearly a trillion dollars cheaper.

Finally, some people will idle away their lives under the UBI plan. But that is already a problem. As of 2015, the Current Population Survey tells us that 18% of unmarried males and 23% of unmarried woman age 25 through 54 – people of prime working age – were not even in the labor force. Just about all of them were already living off other people's money (i.e., government funded welfare programs / transfer of tax dollars programs). The question is not whether the UBI will discourage work, but whether it will make the existing problem significantly worse.

It boils down to this – a person with known resources cannot make excuses. The UBI would present the most disadvantaged among us with an open road to the middle class, if they put their minds to it. It would say to people who have never had a reason to believe it before: "Your future is in your hands." And that would be the truth.

All in all, what has come over time – slowly, imperfectly – has been equality. That is equality before the law and equality of social dignity. It has made people bold to pursue betterments on their own account. Or, as Adam Smith puts it, "allow every person to pursue their own interests their own way, upon the liberal plan of equality, liberty and justice."

Plan of Action with a Timetable or Schedule

The AI analysis findings are summarized as follows:

1. There is a lack of knowledge of existing fair housing laws, especially concerning the State of Ohio's (aka the Ohio Revised Code) fair housing laws.
2. There is a lack of knowledge on housing financing, especially for first-time homebuyers.
3. Lack of knowledge of available assistance on housing repair programs for low income individuals.
4. Lack of transportation available and affordable transportation for low income individuals.
5. Lack of affordable, accessible housing for disabled individuals.

See next pages for the Action Plan and Timetable.

MIAMI COUNTY – FAIR HOUSING ACTION PLAN for CALENDAR YEAR 2020
(Previous Impediments – Continuing Actions)

Previous Impediments from PY 2016 AI	Action(s) for Calendar Year 2020
1) There is an overall general lack of knowledge of existing fair housing laws, especially concerning the State of Ohio's (aka the Ohio Revised Code) fair housing laws.	1) Develop additional training programs that target the rental market, including both landlords and tenants; and target advocates and agencies that promote the rights of the disabled. 2) Develop an additional training program specifically addressing the State of Ohio's fair housing laws and regulations. 3) Conduct an annual review of the fair housing program to assess the effectiveness of the program.
2) Accessibility in terms of the Fair Housing Act protected class of Disability	1) Develop additional training programs that focus on the protected class of Disability. Disability refers to both physical and mental disabilities. Examples are not allowing a disabled individual to have a service animal in his or her apartment, or not allowing renters with drug or alcohol addictions. 2) Promote housing that is physically accessible to, and usable by, all persons, particularly persons with disabilities. 3) Work closely with Riverside Miami County to stay well-informed of housing issues impacting disabled individuals.

MIAMI COUNTY – FAIR HOUSING ACTION PLAN for CALENDAR YEAR 2020
(New Impediments 2019 – Continuing Actions)

New Impediments from PY 2019 AI (2019-2023)	Action(s) for Calendar Year 2020 Timetable for Implementation
1. There is a lack of knowledge on housing financing, especially for first-time homebuyers.	1) Develop a partnership with Midwestern Ohio Association of Realtors, Miami County Community Action Council, USDA, OHFA, and local lenders to evaluate the available financing for homebuyers and renters. 2) Hold several meetings with this partnership to develop a strategy to disseminate financing information that is easily accessible for housing for homebuyers and renters.
2. Lack of transportation available and affordable transportation for low income individuals.	1) Contact the Executive Director of Miami County Continuum of Care to ensure that Miami County Department of Development staff is being notified of meetings. 2) Regularly attend the Miami County Continuum of Care meetings to stay on top of current housing issues in Miami County i.e. lack of transportation.
3. Lack of knowledge of available assistance on housing repair programs for low income individuals.	1) Research various social media types and determine which one is mostly used by residents of Miami County. 2) Research various community service organizations that offer funding assistance for home repairs for low income residents in Miami County.

(continued on next page)

MIAMI COUNTY – FAIR HOUSING ACTION PLAN for CALENDAR YEAR 2021

Impediments from PY 2019 AI (PY AI 2019-2023)	Action(s) for Calendar Year 2021 Timetable for Implementation
1) There is an overall general lack of knowledge of existing fair housing laws, especially concerning the State of Ohio's (aka the Ohio Revised Code) fair housing laws.	1) At the annual HAC meeting hold a discussion on the current fair housing materials and evaluate if the information is adequate. 2) Update all of Miami County's fair housing materials that are available for distribution to the public. 3) Review the current fair housing distribution list at the HAC meeting to ensure that Miami County Fair Housing is capturing the appropriate community service agencies.
2) Accessibility in terms of the Fair Housing Act protected class of Disability	1) Continue to work closely with Riverside Miami County to stay well-informed on housing issues impacting disabled individuals. 2) Meet with Miami County Building Regulation staff and share with them the accessibility issues that Riverside Miami County has encountered.
3) There is a lack of knowledge on housing financing, especially for first-time homebuyers.	1) Determine who should host the "One Stop Shop" web page with housing financing available. 2) Develop a check list that first-time homebuyers can use when buying a house. This tool will be extremely beneficial to them so they do not miss the opportunity to buy a house. Miami County homes for sale sell quickly in real estate market.
4) Lack of transportation available and affordable transportation for low income individuals.	1) Continue to regularly attend the Miami County Continuum of Care meetings to stay on top of current housing issues in Miami County i.e. lack of transportation. 2) Meet with Miami County Transit staff to discuss current transportation issues they encounter
5) Lack of knowledge of available assistance on housing repair programs for low income individuals.	1) Contact various community service organizations and request if you can put available the CHIP information on their social media site and/or hard copy in their office for distribution.

(continued on next page)

MIAMI COUNTY – FAIR HOUSING ACTION PLAN and TIMETABLE

Impediments from PY 2019 AI (PY AI 2019-2023)	Action(s) for Calendar Year 2022 Timetable for Implementation
1) There is an overall general lack of knowledge of existing fair housing laws, especially concerning the State of Ohio's (aka the Ohio Revised Code) fair housing laws.	1) Reach out to Miami County Housing Advisory Committee (HAC) members via email requesting current housing issues impacting low income residents. 2) Work with Miami Valley Fair Housing to develop a video on "What is Fair Housing?" 3) Contact the local Public Access TV Stations and ask to broadcast the fair housing video.
2) Accessibility in terms of the Fair Housing Act protected class of Disability	1) Continue to work closely with Riverside Miami County to stay well-informed on housing issues impacting disabled individuals. 2) Host a presentation at Riverside Miami County on fair housing and accessibility regulations for clients of Riverside. 3) Hold an educational workshop for landlords on accessibility regulations.
3) There is a lack of knowledge on housing financing, especially for first-time homebuyers.	1) Develop the "One Time Stop" web page for homebuyers and renters in Miami County.
4) Lack of transportation available and affordable transportation for low income individuals.	1) Continue to regularly attend the Miami County Continuum of Care meetings to stay on top of current housing issues in Miami County i.e. lack of transportation. 2) Continue to meet with Miami County Transit staff to discuss current transportation issues they encounter
5) Lack of knowledge of available assistance on housing repair programs for low income individuals.	1) Contact various community service organizations and request if you can put available the CHIP information on their social media site and/or hard copy in their office for distribution.

(continued on next page)

MIAMI COUNTY – FAIR HOUSING ACTION PLAN and TIMETABLE

Impediments from PY 2019 AI (PY AI 2019-2023)	Action(s) for Calendar Year 2023 Timetable for Implementation
1) There is an overall general lack of knowledge of existing fair housing laws, especially concerning the State of Ohio's (aka the Ohio Revised Code) fair housing laws.	1) Attend Miami County Housing Advisory Committee (HAC) meetings to specifically assist the County with affirmatively furthering fair housing at least twice per year. 2) Update Miami County's Fair Housing Posters 3) Update Miami County's primary Fair Housing Brochure 4) Update Miami County's 'Children and Housing' Brochure
2) Accessibility in terms of the Fair Housing Act protected class of Disability	1) Continue to work closely with Riverside Miami County to stay well-informed on housing issues impacting disabled individuals. 2) Host a presentation at Riverside Miami County on fair housing and accessibility regulations.
3) There is a lack of knowledge on housing financing, especially for first-time homebuyers.	1) Continue to update the "One Time Stop" web page for homebuyers and renters in Miami County to ensure the information on the web page is current. 2) Advertise to local realtors, lenders, and brokers that this web page is available.
4) Lack of transportation available and affordable transportation for low income individuals.	1) Continue to regularly attend the Miami County Continuum of Care meetings to stay on top of current housing issues in Miami County i.e. lack of transportation. 2) Continue to meet with Miami County Transit staff to discuss current transportation issues they encounter
5) Lack of knowledge of available assistance on housing repair programs for low income individuals.	1) Continue to communicate with various community service organizations that are disseminating the CHIP information.

UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

MAP 1

MIAMI COUNTY, OHIO

MAP 1 – Miami County, Ohio
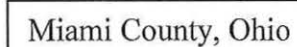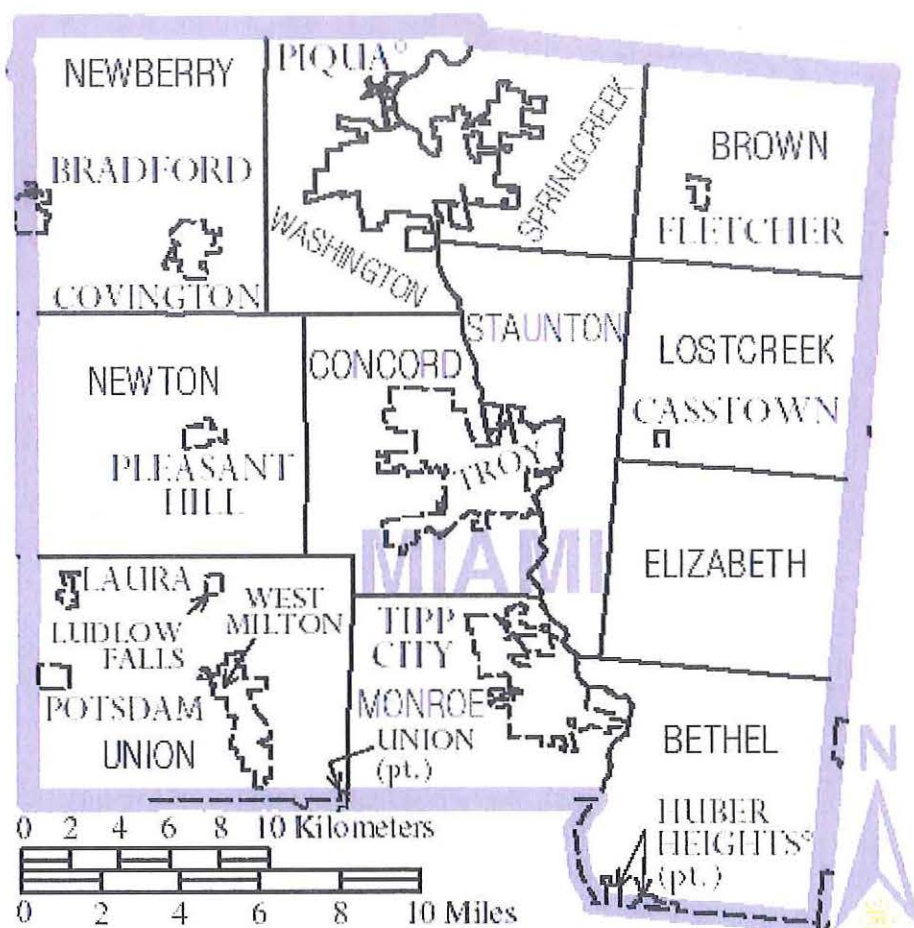
UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

MAP 2

OHIO 2019 UNEMPLOYMENT RATES

Ohio Unemployment Rates
April 2019
(Not Seasonally Adjusted)

Williams 2.5
Fulton 3.2
Lucas 3.7
Ottawa 4.8
Lake 3.4
Ashtabula 3.9
Geauga 3.3
Defiance 3.2
Henry 3.9
Wood 2.9
Sandusky 3.5
Erie 4.3
Lorain 3.9
Cuyahoga 4.0
Trumbull 5.3
Paulding 2.7
Putnam 2.5
Seneca 3.1
Huron 4.2
Medina 3.1
Summit 3.4
Portage 3.3
Mahoning 4.9
Van Wert 2.5
Allen 3.0
Hancock 2.4
Wyandot 2.2
Crawford 3.5
Ashland 3.2
Wayne 2.4
Stark 3.6
Columbiana 3.8
Richland 3.4
Mercer 1.9
Auglaize 2.3
Hardin 3.0
Marion 3.2
Morrow 3.1
Knox 3.0
Holmes 2.1
Carroll 3.9
Tuscarawas 3.4
Jefferson 4.6
Shelby 2.7
Logan 2.7
Union 2.3
Delaware 2.3
Coshocton 4.3
Harrison 3.8
Darke 2.8
Champaign 2.7
Miami 2.9
Clark 3.2
Licking 2.8
Guernsey 4.4
Belmont 4.3
Franklin 2.7
Muskingum 4.0
Madison 2.7
Preble 2.8
Montgomery 3.2
Greene 2.8
Fairfield 2.9
Perry 4.1
Noble 5.3
Monroe 6.9
Pickaway 3.1
Morgan 5.0
Fayette 2.8
Hocking 3.6
Washington 4.3
Butler 2.8
Warren 2.7
Clinton 3.6
Ross 3.3
Vinton 4.5
Athens 3.6
Hamilton 2.9
Highland 3.8
Pike 4.8
Jackson 4.8
Meigs 5.5
Clermont 2.8
Brown 3.7
Adams 5.3
Scioto 4.8
Gallia 3.9
Lawrence 4.0

Legend:
3.3% or Lower
3.4% to 5.0%
5.1% or Higher

April Unemployment Rates
(Not Seasonally Adjusted)
United States 3.3%
Ohio 3.3%

Ohio Department of Job and Family Services
Office of Workforce Development - Bureau of Labor Market Information

Mike DeWine, Governor

Kimberly Hall, Director

UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

MAP 3

OHIO PRIORITY INVESTMENT AREAS FOR 2019

Priority Investment Areas for 2019
(Distressed - Labor Surplus - Inner City - Situational Distress)

Ohio
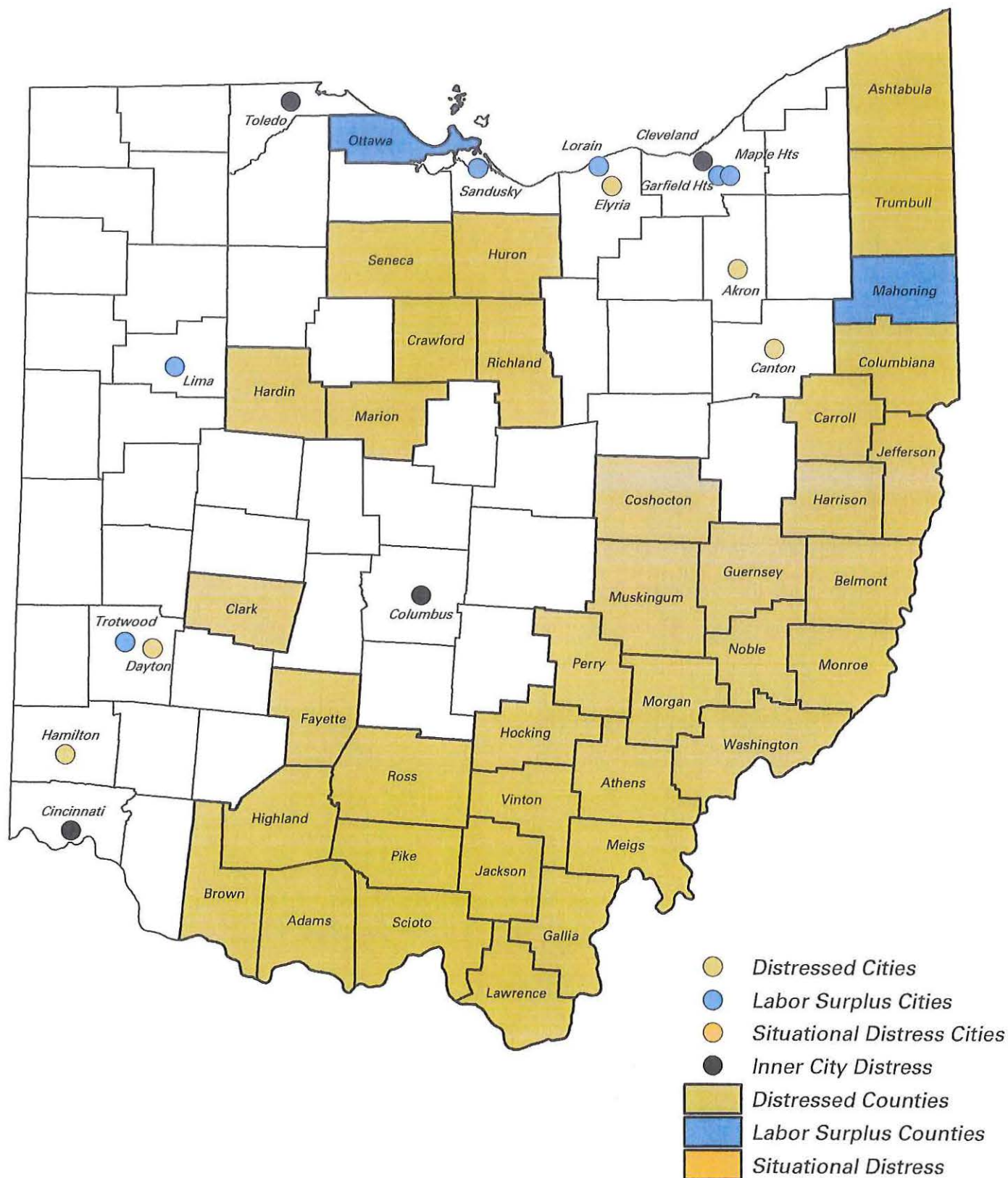
○	Distressed Cities
○	Labor Surplus Cities
○	Situational Distress Cities
●	Inner City Distress
�	Distressed Counties
	Labor Surplus Counties
	Situational Distress

UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

MAP 4

MIAMI COUNTY, OHIO

HIGHWAYS

Miami County sits at the intersection of Interstate 75 and 70, providing access to 60% of manufacturing facilities in North America and 53% of the North American population.
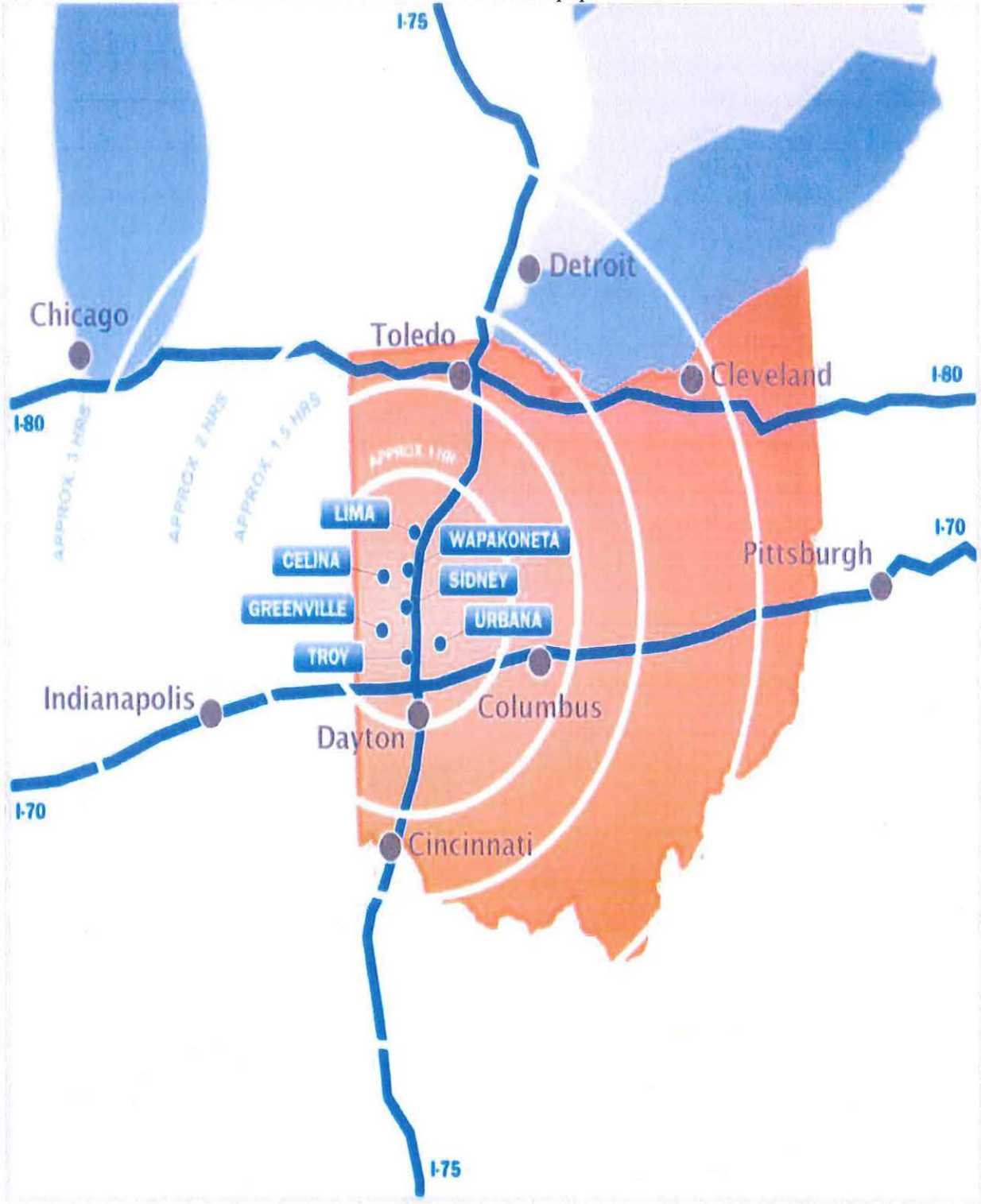
UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR
HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

MAP 5

MIAMI COUNTY, OHIO

AIRPORTS

600 MILES
300 MILES

Dayton's 90-Minute Air Market:

- Reaches over 137 million people, 75% of U.S. workers within 600 miles.
- Reaches over half of the combined population of the U.S. and Canada enabling twice-a-day service to 5 metro areas, plus 300 towns and large cities.
- Offers one of the top surface transport markets in the U.S., reaching 51.8 million households within a 36-hour truck delivery.

DISTANCE (IN MILES)		FLIGHT TIMES (MIN)	
Atlanta	536	Atlanta	90
Chicago	295	Charlotte	76
Cincinnati	52	Dallas	160
Cleveland	217	Detroit	67
Columbus	71	Minneapolis	118
Detroit	213	Newark	115
Indianapolis	112	New York City	101
Lexington	134	Pittsburgh	55
Louisville	154	Philadelphia	82
Pittsburgh	263	St. Louis	84
St. Louis	356	Washington DC	70
Washington DC	470		
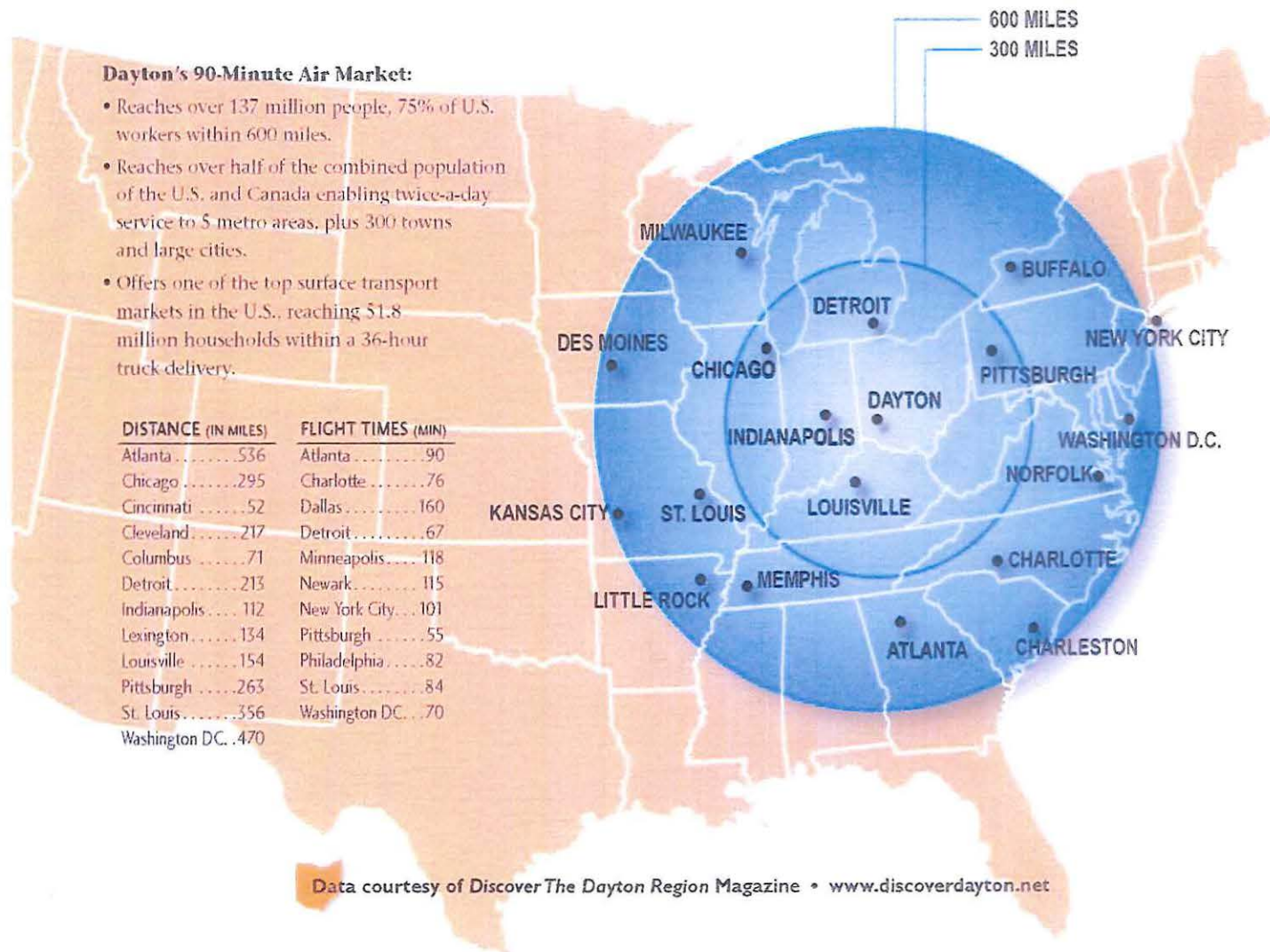
MILWAUKEE
BUFFALO
DETROIT
DES MOINES
NEW YORK CITY
CHICAGO
PITTSBURGH
DAYTON
INDIANAPOLIS
WASHINGTON D.C.
NORFOLK
KANSAS CITY
ST. LOUIS
LOUISVILLE
CHARLOTTE
LITTLE ROCK
MEMPHIS
ATLANTA
CHARLESTON

UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR
HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

MAP 6

MIAMI COUNTY, OHIO

RAILWAYS

Ohio - State Rail Plan

Railroad Operators

Railroad Operators
— Norfolk Southern Corporation
— CSX Transportation, Inc.
— Others
Source: ODOT TeleAtlas, ESRI, and WSA

WilburSmith
ASSOCIATES
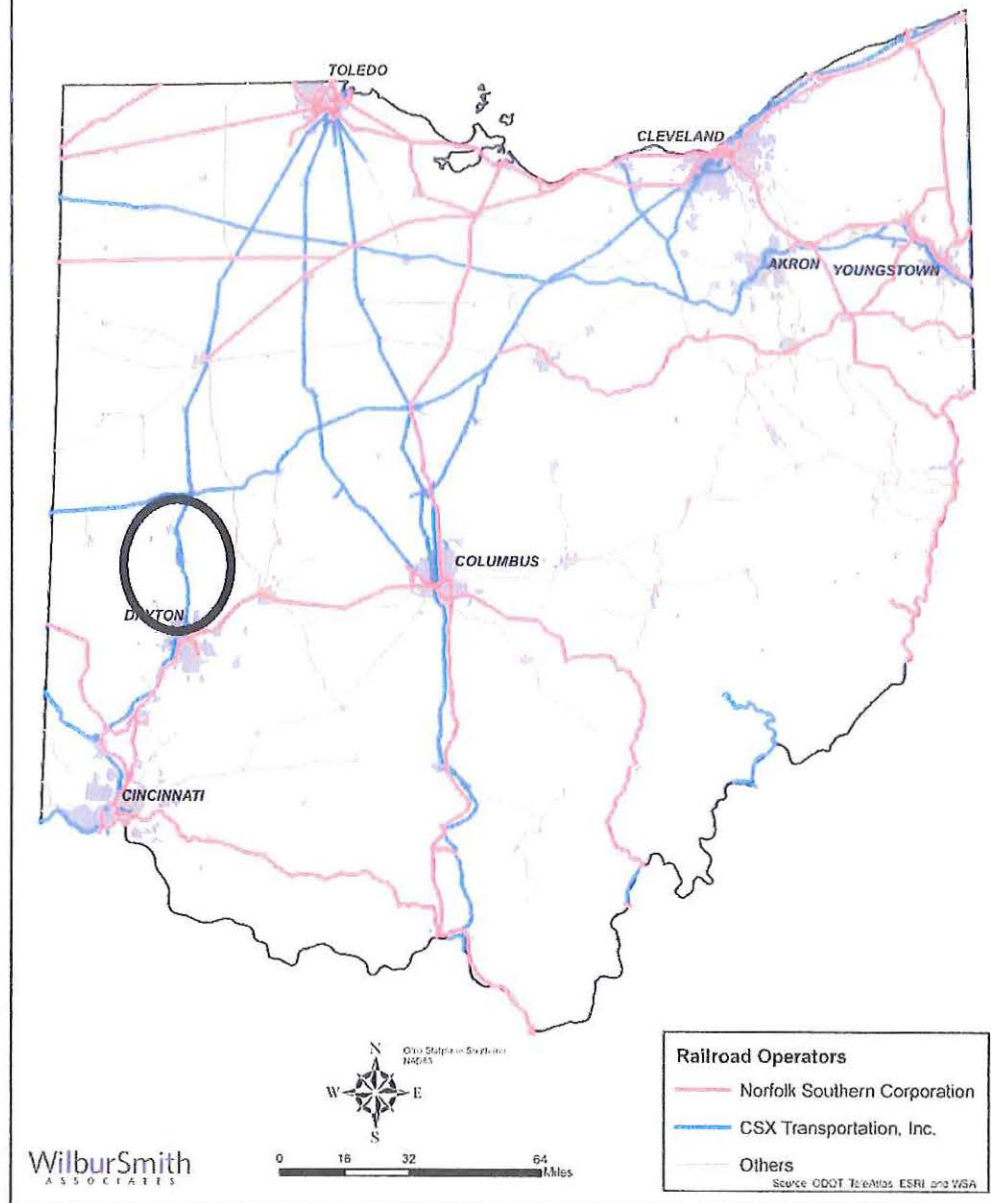
Miami County is serviced by CSX. Miami County is centrally located between two CSX intermodal facilities and one Norfolk Southern intermodal

UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

APPENDIX 1

MIAMI COUNTY

HOUSING ADVISORY COMMITTEE MEMBERS

PY 2019 Miami County Housing Advisory Committee (HAC) Members

It was recommended by the State of Ohio that the local HAC have representation from the following sectors:

Local Government Staff	Public Housing Authority
Community Action Agency	Fair Housing Representative
Community Development Staff	Area Agency on Aging.
Homeless Shelter Agency	MR/DD Organization
Habitat for Humanity Affiliate	Substance Abuse Counseling Agency
Jobs & Family Services Agency	Domestic Violence Shelter
Local Health Department	Landlord Association or Local Landlord
Local Continuum of Care Representative	

The Board of Miami County Commissioners appointed the following individuals to the Miami County Housing Advisory Committee.

Name, Organization/Sector
Gregory A Simmons, Miami County Commissioner/ Local Government Staff
Timothy Glisson, Miami County Department of Development/Community Development Staff
Janel Ranley, City of Piqua, Community Development Staff/Local Government Staff
Jack Baird, Miami County Community Action Council and Community Housing
Inc./Community Action Agency and Public Housing Authority
Thom Grim, Miami County Recovery Council/Substance Abuse Counseling Agency
Mike Bessler, Miami County Recovery Council
Phil Sullenberger, Miami County Landlord/Landlord Association or Local Landlord
Teresa Brubaker, Jobs & Family Services Agency
Barbara LeFevre, Troy Concern
William Horstman, Miami County Habitat for Humanity
Evelyn Axt, Area Agency on Aging, PSA 2
Jessica Knupp, Riverside of Miami County/DD Organization
Barbara Holman, Family Abuse Shelter of Miami County/Domestic Violence Shelter/Homeless
Shelter Agency/ Local Continuum of Care Representative
Therese Tyson, Miami County Health Department/Local Health Department
Chris Boeke, City of Piqua /Local Health Department
Matt Spring, City of Tipp City/Local Government Staff
Jim Dando, City of Troy/Local Government Staff
Dorothy Crusoe, Mental Health and Addictions
Brad Vath, City of Tipp City/Local Government Staff
Selena Lloyd – MC Veterans
Bill Lutz – New Path
Barry Strayhorn – MVCAP
Stephanie Silk – Dental Clinic
Sue Parker – Continuum Of Care

UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

APPENDIX B

COMMUNITY PROFILE

MIAMI COUNTY, OHIO

Ohio County Profiles

Prepared by the Office of Research

Ohio

Miami County

Established:	Act - March 1, 1807
2017 Population:	105,122
Land Area:	407.0 square miles
County Seat:	Troy City
Named for:	Miami Native American Tribe
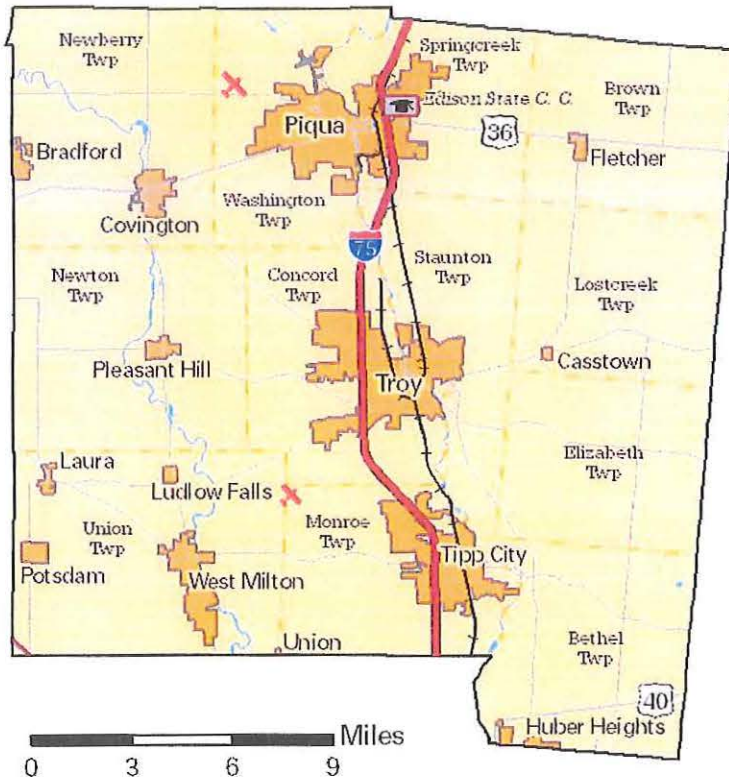
Taxes

Taxable value of real property	$2,201,940,990
Residential	$1,593,858,940
Agriculture	$217,481,160
Industrial	$135,668,050
Commercial	$254,932,840
Mineral	$0
Ohio income tax liability	$60,174,843
Average per return	$1,253.46

Land Use/Land Cover

	Percent
Developed, Lower Intensity	11.72%
Developed, Higher Intensity	2.08%
Barren (strip mines, gravel pits, etc.)	0.07%
Forest	7.19%
Shrub/Scrub and Grasslands	1.58%
Pasture/Hay	5.73%
Cultivated Crops	70.60%
Wetlands	0.39%
Open Water	0.64%

Largest Places

	Est. 2017	Census 2010
Troy city	25,865	25,058
Piqua city	20,987	20,522
Tipp City city	9,956	9,689
Monroe twp UB	6,025	5,864
Concord twp UB	5,446	5,393
Bethel twp UB	4,973	4,843
West Milton vlg	4,746	4,630
Union twp UB	4,382	4,271
Newberry twp UB	2,840	2,788
Covington vlg	2,658	2,584

UB: Unincorporated balance.

Total Population

Census				Estimated	
1800		**1910**	45,047	**2012**	102,908
1810	3,941	**1920**	48,428	**2013**	103,174
1820	8,851	**1930**	51,301	**2014**	103,776
1830	12,807	**1940**	52,632	**2015**	103,953
1840	19,688	**1950**	61,309	**2016**	104,382
1850	24,999	**1960**	72,901	**2017**	105,122
1860	29,959	**1970**	84,342		
1870	32,740	**1980**	90,381	**Projected**	
1880	36,158	**1990**	93,182	**2020**	102,590
1890	39,754	**2000**	98,868	**2030**	103,500
1900	43,105	**2010**	102,506	**2040**	103,990
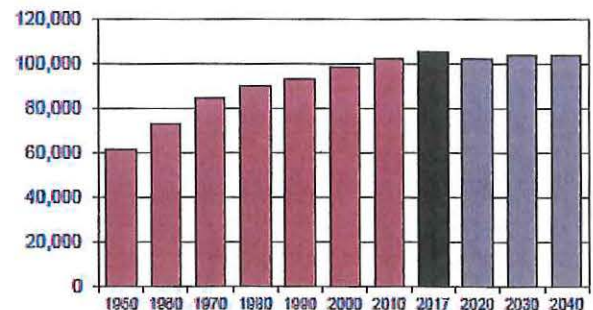
Population by Race

	Number	Percent
ACS Total Population	103,864	100.0%
White	97,723	94.1%
African-American	2,058	2.0%
Native American	117	0.1%
Asian	1,303	1.3%
Pacific Islander	21	0.0%
Other	322	0.3%
Two or More Races	2,320	2.2%
Hispanic (may be of any race)	1,574	1.5%
Total Minority	7,281	7.0%

Educational Attainment

	Number	Percent
Persons 25 years and over	71,649	100.0%
No high school diploma	7,819	10.9%
High school graduate	25,821	36.0%
Some college, no degree	16,018	22.4%
Associate degree	6,899	9.6%
Bachelor's degree	9,739	13.6%
Master's degree or higher	5,353	7.5%

Family Type by Employment Status

	Number	Percent
Total Families	27,206	100.0%
Married couple, husband and wife in labor force	11,555	42.5%
Married couple, husband in labor force, wife not	4,462	16.4%
Married couple, wife in labor force, husband not	1,401	5.1%
Married couple, husband and wife not in labor force	3,848	14.1%
Male householder, in labor force	1,689	6.2%
Male householder, not in labor force	421	1.5%
Female householder, in labor force	2,730	10.0%
Female householder, not in labor force	1,100	4.0%

Household Income

	Number	Percent
Total Households	41,106	100.0%
Less than $10,000	1,970	4.8%
$10,000 to $19,999	4,475	10.9%
$20,000 to $29,999	4,148	10.1%
$30,000 to $39,999	4,485	10.9%
$40,000 to $49,999	4,206	10.2%
$50,000 to $59,999	3,510	8.5%
$60,000 to $74,999	4,756	11.6%
$75,000 to $99,999	5,638	13.7%
$100,000 to $149,999	5,410	13.2%
$150,000 to $199,999	1,489	3.6%
$200,000 or more	1,019	2.5%
Median household income	$53,432	

Population by Age

	Number	Percent
ACS Total Population	103,864	100.0%
Under 5 years	6,091	5.9%
5 to 17 years	17,976	17.3%
18 to 24 years	8,148	7.8%
25 to 44 years	24,612	23.7%
45 to 64 years	29,124	28.0%
65 years and more	17,913	17.2%
Median Age	41.4	

Family Type by Presence of Own Children Under 18

	Number	Percent
Total Families	27,237	100.0%
Married-couple families with own children	7,377	27.1%
Male householder, no wife present, with own children	1,316	4.8%
Female householder, no husband present, with own children	2,310	8.5%
Families with no own children	16,234	59.6%

Poverty Status of Families By Family Type by Presence Of Related Children

	Number	Percent
Total Families	27,237	100.0%
Family income above poverty level	24,991	91.8%
Family income below poverty level	2,246	8.2%
Married couple, with related children	458	1.7%
Male householder, no wife present, with related children	204	0.7%
Female householder, no husband present, with related children	1,098	4.0%
Families with no related children	486	1.8%

Ratio of Income To Poverty Level

	Number	Percent
Population for whom poverty status is determined	102,555	100.0%
Below 50% of poverty level	4,553	4.4%
50% to 99% of poverty level	6,821	6.7%
100% to 124% of poverty level	4,479	4.4%
125% to 149% of poverty level	5,525	5.4%
150% to 184% of poverty level	6,043	5.9%
185% to 199% of poverty level	2,447	2.4%
200% of poverty level or more	72,687	70.9%

Geographical Mobility

	Number	Percent
Population aged 1 year and older	102,596	100.0%
Same house as previous year	86,975	84.8%
Different house, same county	10,460	10.2%
Different county, same state	3,637	3.5%
Different state	1,143	1.1%
Abroad	381	0.4%

Percentages may not sum to 100% due to rounding.

Travel Time To Work

	Number	Percent
Workers 16 years and over	47,810	100.0%
Less than 15 minutes	17,611	36.8%
15 to 29 minutes	18,024	37.7%
30 to 44 minutes	8,490	17.8%
45 to 59 minutes	1,974	4.1%
60 minutes or more	1,711	3.6%
Mean travel time	20.8 minutes	

Housing Units

	Number	Percent
Total housing units	44,178	100.0%
Occupied housing units	41,106	93.0%
Owner occupied	28,744	69.9%
Renter occupied	12,362	30.1%
Vacant housing units	3,072	7.0%

Year Structure Built

	Number	Percent
Total housing units	44,178	100.0%
Built 2014 or later	201	0.5%
Built 2010 to 2013	547	1.2%
Built 2000 to 2009	4,218	9.5%
Built 1990 to 1999	5,102	11.5%
Built 1980 to 1989	2,789	6.3%
Built 1970 to 1979	7,311	16.5%
Built 1960 to 1969	5,637	12.8%
Built 1950 to 1959	5,803	13.1%
Built 1940 to 1949	2,152	4.9%
Built 1939 or earlier	10,418	23.6%
Median year built	1967	

Value for Specified Owner-Occupied Housing Units

	Number	Percent
Specified owner-occupied housing units	28,744	100.0%
Less than $20,000	682	2.4%
$20,000 to $39,999	442	1.5%
$40,000 to $59,999	875	3.0%
$60,000 to $79,999	2,794	9.7%
$80,000 to $99,999	4,379	15.2%
$100,000 to $124,999	3,629	12.6%
$125,000 to $149,999	3,125	10.9%
$150,000 to $199,999	5,607	19.5%
$200,000 to $299,999	4,920	17.1%
$300,000 to $499,999	1,818	6.3%
$500,000 to $999,999	336	1.2%
$1,000,000 or more	137	0.5%
Median value	$137,600	

House Heating Fuel

	Number	Percent
Occupied housing units	41,106	100.0%
Utility gas	23,198	56.4%
Bottled, tank or LP gas	3,196	7.8%
Electricity	11,681	28.4%
Fuel oil, kerosene, etc	1,493	3.6%
Coal, coke or wood	924	2.2%
Solar energy or other fuel	465	1.1%
No fuel used	149	0.4%

Percentages may not sum to 100% due to rounding.

Gross Rent

	Number	Percent
Specified renter-occupied housing units	12,362	100.0%
Less than $100	10	0.1%
$100 to $199	262	2.1%
$200 to $299	491	4.0%
$300 to $399	494	4.0%
$400 to $499	817	6.6%
$500 to $599	1,514	12.2%
$600 to $699	1,694	13.7%
$700 to $799	2,017	16.3%
$800 to $899	1,456	11.8%
$900 to $999	1,558	12.6%
$1,000 to $1,499	1,450	11.7%
$1,500 or more	147	1.2%
No cash rent	452	3.7%
Median gross rent	$734	

Median gross rent as a percentage of household income	26.1

Selected Monthly Owner Costs for Specified Owner-Occupied Housing Units

	Number	Percent
Specified owner-occupied housing units with a mortgage	19,255	100.0%
Less than $400	129	0.7%
$400 to $599	988	5.1%
$600 to $799	2,487	12.9%
$800 to $999	3,195	16.6%
$1,000 to $1,249	4,380	22.7%
$1,250 to $1,499	2,929	15.2%
$1,500 to $1,999	3,351	17.4%
$2,000 to $2,999	1,539	8.0%
$3,000 or more	257	1.3%
Median monthly owners cost	$1,161	

Median monthly owners cost as a percentage of household income	19.7

Vital Statistics

	Number	Rate
Births / rate per 1,000 women aged 15 to 44	1,229	67.5
Teen births / rate per 1,000 females 15-19	72	23.0
Deaths / rate per 100,000 population	1,170	1,117.7

Migration
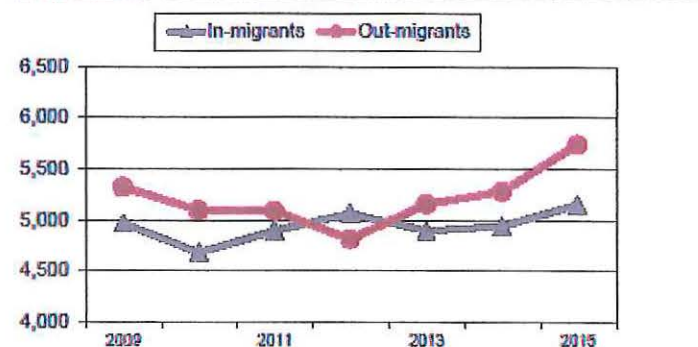
Agriculture

Land in farms (acres)	184,233
Number of farms	1,068
Average size (acres)	173
Total cash receipts	$110,002,000
Per farm	$102,998
Receipts for crops	$101,093,000
Receipts for livestock/products	$8,909,000

Education

Public schools buildings	37
Students (Average Daily Membership)	16,544
Teachers (Full Time Equivalent)	966.3
Expenditures per student	$11,511
Graduation rate	94.4
Non-public schools	7
Students	1,084
4-year public universites	0
Branches	0
2-year public colleges/satellites	1
Private universities and colleges	0
Public libraries (Districts / Facilities)	6 / 8

Transportation

Registered motor vehicles	129,891
Passenger cars	82,220
Noncommercial trucks	20,234
Total license revenue	$3,450,094.71
Permissive tax revenue	$1,971,995.00
Interstate highway miles	19.95
Turnpike miles	0.00
U.S. highway miles	28.33
State highway miles	152.08
County, township, and municipal road miles	1,011.29
Commercial airports	2

Health Care

Physicians (MDs & DOs)	124
Registered hospitals	1
Number of beds	182
Licensed nursing homes	6
Number of beds	729
Licensed residential care	6
Number of beds	452
Persons with health insurance (Aged 0 to 64)	93.1%
Adults with insurance (Aged 18 to 64)	92.1%
Children with insurance (Aged Under 19)	95.6%

Voting

Number of registered voters	72,257
Voted in 2016 election	53,567
Percent turnout	74.1%

Communications

Television stations	0
Radio stations	1
Daily newspapers	2
Circulation	9,834
Weekly newspapers	1
Circulation	2,617

Crime

Total crimes reported in Uniform Crime Report	2,334
Violent crime	97
Property crime	2,221
Arson	16

Finance

FDIC insured financial institutions (HQs)	2
Assets (000)	$164,542
Branch offices	34
Institutions represented	15

Transfer Payments

Total transfer payments	$892,188,000
Payments to individuals	$865,952,000
Retirement and disability	$364,711,000
Medical payments	$388,662,000
Income maintenance (Supplemental SSI, family assistance, food stamps, etc)	$55,409,000
Unemployment benefits	$7,638,000
Veterans benefits	$25,642,000
Federal education and training assistance	$14,850,000
Other payments to individuals	$9,040,000
Total personal income	$4,499,586,000
Depedency ratio	19.8%
(Percent of income from transfer payments)	

State Parks, Forests, Nature Preserves, Scenic Waterways, And Wildlife Areas

Areas/Facilities	3
Acreage	134.89

Per Capita Personal Income

Ohio County Profiles

Miami County

Civilian Labor Force
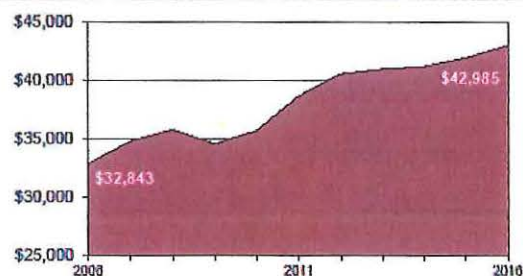
Civilian Labor Force	2017	2016	2015	2014	2013
Civilian labor force	53,700	52,600	52,400	52,000	51,900
Employed	51,400	50,300	50,100	49,200	48,200
Unemployed	2,300	2,300	2,300	2,800	3,700
Unemployment rate	4.2	4.3	4.4	5.4	7.2

Establishments, Employment, and Wages by Sector: 2016

Industrial Sector	Number of Establishments	Average Employment	Total Wages	Average Weekly Wage
Private Sector	2,133	35,626	$1,428,805,063	$771
Goods-Producing	440	12,286	$630,545,603	$987
Natural Resources and Mining	14	178	$5,508,468	$597
Constuction	209	1,558	$79,148,240	$977
Manufacturing	217	10,551	$545,888,895	$995
Service-Providing	1,693	23,339	$798,259,460	$658
Trade, Transportation and Utilities	519	8,844	$337,315,975	$733
Information	18	104	$2,987,655	$554
Financial Services	212	987	$47,189,808	$919
Professional and Business Services	314	3,762	$145,251,874	$742
Education and Health Services	213	4,308	$170,879,854	$763
Leisure and Hospitality	218	4,072	$60,838,181	$287
Other Services	196	1,260	$33,481,952	$511
Federal Government		187	$10,313,429	$1,062
State Government		123	$7,550,775	$1,180
Local Government		4,484	$190,056,076	$815

Private Sector total includes Unclassified establishments not shown.

Change Since 2011

Private Sector	1.8%	7.2%	19.1%	11.1%
Goods-Producing	-6.2%	12.5%	17.9%	4.8%
Natural Resources and Mining	-12.5%	-10.6%	12.3%	26.2%
Construction	-9.9%	9.6%	36.2%	24.3%
Manufacturing	-1.8%	13.5%	15.7%	1.9%
Service-Producing	4.1%	4.6%	20.1%	14.8%
Trade, Transportation and Utilities	1.6%	7.4%	25.6%	16.9%
Information	-33.3%	-52.9%	-52.9%	0.2%
Financial Services	1.9%	-6.4%	14.6%	22.4%
Professional and Business Services	11.3%	9.8%	23.5%	12.3%
Education and Health Services	12.7%	0.0%	9.6%	9.6%
Leisure and Hospitality	4.8%	6.3%	24.4%	17.1%
Other Services	-1.5%	1.8%	30.9%	28.7%
Federal Government		-2.6%	0.0%	2.8%
State Government		-12.8%	-7.9%	5.5%
Local Government		-1.5%	5.3%	6.8%

Residential Construction

	2013	2014	2015	2016	2017
Total units	116	148	151	153	186
Total valuation (000)	$33,702	$38,356	$38,826	$47,601	$59,521
Total single-unit bldgs	116	138	141	153	186
Average cost per unit	$290,530	$270,911	$269,513	$311,119	$320,005
Total multi-unit bldg units	0	10	10	0	0
Average cost per unit	$0	$97,000	$82,500	$0	$0

Major & Notable Employers

Employer	
AO Smith	Mfg
ConAgra Inc	Mfg
Crane Co	Mfg
F-Tech Inc/F&P America	Mfg
Goodrich Corp	Mfg
Hartzell Propeller	Mfg
ITW Food Equipment/Hobart	Mfg
Meijer Inc	Trade
Piqua City Schools	Govt
Troy City Schools	Govt
Upper Valley Medical Center	Serv

UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR
HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

APPENDIX C

2011-2015 LMI SUMMARY DATA FOR OHIO

NON-ENTITLEMENT COUNTIES & PLACES –

MIAMI COUNTY

2011-2015 Low-Moderate-Income Summary Data for Ohio Non-Entitlement Counties and Places

Area	Low Pop	Low-Mod Pop	LMI Universe	LMI Percent	Margin of Error***
Miami County	**20,865**	**38,570**	**102,545**	**37.61%**	
Bethel Township	650	1,275	4,895	26.05%	
Bradford Village*	340	750	1,715	43.73%	+/-7.00
Brown Township	150	350	1,330	26.32%	
Casstown Village	80	145	275	52.73%	+/-17.00
Concord Township	6,325	11,205	30,170	37.14%	
Covington Village	660	1,220	2,535	48.13%	+/-7.90
Elizabeth Township	155	610	1,500	40.67%	
Fletcher Village	35	140	430	32.56%	+/-11.20
Laura Village	115	180	425	42.35%	+/-12.70
Lostcreek Township	265	525	1,680	31.25%	
Ludlow Falls Village	65	160	255	62.75%	+/-15.10
Monroe Township	1,740	3,795	15,635	24.27%	
Newberry Township	1,395	2,695	6,420	41.98%	
Newton Township	420	1,110	3,425	32.41%	
Piqua City	6,820	11,170	20,435	54.66%	+/-4.20
Pleasant Hill Village	165	440	1,165	37.77%	+/-9.20
Potsdam Village	100	150	325	46.15%	+/-17.00
Springcreek Township	335	595	1,915	31.07%	
Staunton Township	165	525	2,170	24.19%	
Tipp City City	1,190	2,860	9,700	29.48%	+/-6.50
Troy City	5,945	10,355	25,065	41.31%	+/-4.50
Union Township	1,790	3,790	9,960	38.05%	
Washington Township	255	430	1,240	34.68%	
West Milton Village	935	2,175	4,680	46.47%	+/-8.50

Source: https://www.hudexchange.info/programs/acs-low-mod-summary-data/
*Place located in multiple counties, which has historically had the largest proportion of population in the county it's listed under.
These places will only be eligible for CDBG funds directly from the county it's listed under.
**Place with contract that assigns the CBDG Allocation administration to the County it is listed under.
***Margin of Error provided by HUD for Places and CDP's only.

UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR
HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

APPENDIX D

2011-2015 LMI CENSUS & BLOCK GROUP DATA FOR
OHIO

NON-ENTITLEMENT COUNTIES & PLACES –

MIAMI COUNTY

2011-2015 LMI Census Tract and Block Group Data for Ohio Non-Entitlement Counties

Area	Low Pop	Low-Mod Pop	LMI Universe	LMI Percent	Margin of Error
Miami County					
Census Tract 3001	**1,040**	**2,115**	**4,300**	**49.19%**	
Block Group 1	200	395	875	45.14%	+/-18.74
Block Group 2	605	1,275	2,635	48.39%	+/-11.84
Block Group 3	235	445	790	56.33%	+/-22.66
Census Tract 3150.01	**350**	**1,020**	**3,690**	**27.64%**	
Block Group 1	175	725	2,325	31.18%	+/-8.95
Block Group 2	175	295	1,365	21.61%	+/-7.99
Census Tract 3150.02	**1,605**	**2,695**	**4,795**	**56.20%**	
Block Group 1	360	545	770	70.78%	+/-25.19
Block Group 2	195	560	1,010	55.45%	+/-23.96
Block Group 3	185	265	700	37.86%	+/-19.86
Block Group 4	490	805	1,440	55.90%	+/-18.75
Block Group 5	375	520	875	59.43%	+/-29.83
Census Tract 3151	**2,230**	**3,405**	**5,795**	**58.76%**	
Block Group 1	325	665	1,270	52.36%	+/-20.87
Block Group 2	165	285	595	47.90%	+/-29.58
Block Group 3	125	250	415	60.24%	+/-35.42
Block Group 4	350	555	1,095	50.68%	+/-24.38
Block Group 5	765	880	1,175	74.89%	+/-30.55
Block Group 6	125	125	400	31.25%	+/-20.00
Block Group 7	375	645	845	76.33%	+/-42.01
Census Tract 3153	**2,195**	**2,970**	**5,010**	**59.28%**	
Block Group 1	320	575	1,115	51.57%	+/-32.47
Block Group 2	690	755	1,505	50.17%	+/-34.09
Block Group 3	280	415	660	62.88%	+/-27.88
Block Group 4	335	455	685	66.42%	+/-33.14
Block Group 5	370	405	590	68.64%	+/-37.46
Block Group 6	200	365	455	80.22%	+/-41.76
Census Tract 3201	**675**	**1,375**	**3,645**	**37.72%**	
Block Group 1	140	375	1,680	22.32%	+/-13.04
Block Group 2	265	600	1,155	51.95%	+/-13.68
Block Group 3	270	400	810	49.38%	+/-20.86
Census Tract 3250	**725**	**1,320**	**2,775**	**47.57%**	
Block Group 1	205	295	725	40.69%	+/-18.21
Block Group 2	520	1,025	2,050	50.00%	+/-9.85
Census Tract 3301	**420**	**1,110**	**3,425**	**32.41%**	
Block Group 1	40	150	855	17.54%	+/-7.25
Block Group 2	140	540	1,365	39.56%	+/-12.23
Block Group 3	240	420	1,205	34.85%	+/-12.53

https://www.hudexchange.info/programs/acs-low-mod-summary-data/

2011-2015 LMI Census Tract and Block Group Data for Ohio Non-Entitlement Counties

Area	Low Pop	Low-Mod Pop	LMI Universe	LMI Percent	Margin of Error
Miami County					
Census Tract 3401	**860**	**1,605**	**5,175**	**31.01%**	
Block Group 1	325	440	1,270	34.65%	+/-12.05
Block Group 2	105	335	840	39.88%	+/-20.83
Block Group 3	85	300	660	45.45%	+/-15.30
Block Group 4	190	280	1,345	20.82%	+/-9.59
Block Group 5	155	250	1,060	23.58%	+/-19.15
Census Tract 3450	**935**	**2,180**	**4,815**	**45.28%**	
Block Group 1	145	370	790	46.84%	+/-26.46
Block Group 2	105	325	625	52.00%	+/-29.60
Block Group 3	165	475	1,085	43.78%	+/-28.76
Block Group 4	520	1,010	2,315	43.63%	+/-11.40
Census Tract 3501	**585**	**1,340**	**7,845**	**17.08%**	
Block Group 1	110	485	1,880	25.80%	+/-19.68
Block Group 2	10	150	1,410	10.64%	+/-13.69
Block Group 3	60	75	1,590	4.72%	+/-3.96
Block Group 4	100	230	710	32.39%	+/-25.77
Block Group 5	125	205	1,470	13.95%	+/-10.48
Block Group 6	180	195	785	24.84%	+/-13.76
Census Tract 3550.01	**1,025**	**1,980**	**6,055**	**32.70%**	
Block Group 1	375	645	2,730	23.63%	+/-8.57
Block Group 2	480	550	1,590	34.59%	+/-18.93
Block Group 3	55	640	980	65.31%	+/-43.88
Block Group 4	115	145	755	19.21%	+/-7.55
Census Tract 3550.02	**135**	**475**	**1,690**	**28.11%**	
Block Group 1	95	270	700	38.57%	+/-14.57
Block Group 2	40	205	990	20.71%	+/-9.29
Census Tract 3650	**1,490**	**3,105**	**8,830**	**35.16%**	
Block Group 1	305	570	1,530	37.25%	+/-12.68
Block Group 2	490	1,120	4,060	27.59%	+/-12.46
Block Group 3	55	195	675	28.89%	+/-13.93
Block Group 4	75	410	1,010	40.59%	+/-25.45
Block Group 5	430	535	610	87.70%	+/-47.05
Block Group 6	135	275	945	29.10%	+/-15.77
Census Tract 3651.01	**485**	**1,060**	**3,890**	**27.25%**	
Block Group 1	30	110	985	11.17%	+/-7.92
Block Group 2	90	450	1,580	28.48%	+/-18.54
Block Group 3	365	500	1,325	37.74%	+/-13.06
Census Tract 3651.02	**1,235**	**2,210**	**5,030**	**43.94%**	
Block Group 1	70	210	1,035	20.29%	+/-14.78
Block Group 2	395	535	845	63.31%	+/-33.25
Block Group 3	0	120	335	35.82%	+/-36.42
Block Group 4	770	1,345	2,815	47.78%	+/-13.71

2011-2015 LMI Census Tract and Block Group Data for Ohio Non-Entitlement Counties

Area	Low Pop	Low-Mod Pop	LMI Universe	LMI Percent	Margin of Error
Miami County					
Census Tract 3652	**1,080**	**1,895**	**3,485**	**54.38%**	
Block Group 1	105	130	435	29.89%	+/-17.93
Block Group 2	115	145	260	55.77%	+/-23.85
Block Group 3	145	365	775	47.10%	+/-26.32
Block Group 4	615	920	1,190	77.31%	+/-23.36
Block Group 5	100	335	825	40.61%	+/-19.76
Census Tract 3653.01	**1,660**	**2,265**	**5,440**	**41.64%**	
Block Group 1	195	240	1,535	15.64%	+/-11.86
Block Group 2	530	800	1,400	57.14%	+/-17.57
Block Group 3	75	270	675	40.00%	+/-40.74
Block Group 4	420	505	1,175	42.98%	+/-25.70
Block Group 5	440	450	655	68.70%	+/-53.13
Census Tract 3653.02	**540**	**1,205**	**5,710**	**21.10%**	
Block Group 1	145	320	2,355	13.59%	+/-7.13
Block Group 2	290	505	1,000	50.50%	+/-34.30
Block Group 3	105	380	2,355	16.14%	+/-10.91
Census Tract 3801	**1,050**	**1,770**	**6,635**	**26.68%**	
Block Group 1	30	180	1,080	16.67%	+/-11.85
Block Group 2	100	355	1,505	23.59%	+/-10.96
Block Group 3	395	450	1,010	44.55%	+/-34.46
Block Group 4	525	785	3,040	25.82%	+/-12.20
Census Tract 3901	**565**	**1,490**	**4,505**	**33.07%**	
Block Group 1	75	175	795	22.01%	+/-8.43
Block Group 2	85	325	995	32.66%	+/-12.76
Block Group 3	295	535	1,795	29.81%	+/-12.70
Block Group 4	110	455	920	49.46%	+/-20.33

UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR
HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

APPENDIX E

US CENSUS BUREAU – 2010 DEMOGRAPHIC PROFILE
DATA – MIAMI COUNTY, OHIO

DP-1	Profile of General Population and Housing Characteristics: 2010
	2010 Demographic Profile Data

NOTE: For more information on confidentiality protection, nonsampling error, and definitions, see http://www.census.gov/prod/cen2010/doc/dpsf.pdf.

Geography: Miami County, Ohio

Subject	Number	Percent
SEX AND AGE		
Total population	102,506	100.0
Under 5 years	6,315	6.2
5 to 9 years	6,872	6.7
10 to 14 years	7,099	6.9
15 to 19 years	6,977	6.8
20 to 24 years	5,228	5.1
25 to 29 years	5,675	5.5
30 to 34 years	5,694	5.6
35 to 39 years	6,488	6.3
40 to 44 years	6,894	6.7
45 to 49 years	7,745	7.6
50 to 54 years	7,996	7.8
55 to 59 years	7,212	7.0
60 to 64 years	6,580	6.4
65 to 69 years	4,909	4.8
70 to 74 years	3,827	3.7
75 to 79 years	2,834	2.8
80 to 84 years	2,161	2.1
85 years and over	2,000	2.0
Median age (years)	40.6	(X)
16 years and over	80,708	78.7
18 years and over	77,738	75.8
21 years and over	74,239	72.4
62 years and over	19,590	19.1
65 years and over	15,731	15.3
Male population	50,386	49.2
Under 5 years	3,276	3.2
5 to 9 years	3,486	3.4
10 to 14 years	3,650	3.6
15 to 19 years	3,685	3.6
20 to 24 years	2,669	2.6
25 to 29 years	2,849	2.8
30 to 34 years	2,817	2.7
35 to 39 years	3,200	3.1
40 to 44 years	3,473	3.4
45 to 49 years	3,809	3.7
50 to 54 years	3,926	3.8
55 to 59 years	3,558	3.5
60 to 64 years	3,127	3.1
65 to 69 years	2,378	2.3
70 to 74 years	1,748	1.7

Subject	Number	Percent
75 to 79 years	1,268	1.2
80 to 84 years	854	0.8
85 years and over	613	0.6
Median age (years)	39.4	(X)
16 years and over	39,184	38.2
18 years and over	37,629	36.7
21 years and over	35,757	34.9
62 years and over	8,730	8.5
65 years and over	6,861	6.7
Female population	52,120	50.8
Under 5 years	3,039	3.0
5 to 9 years	3,386	3.3
10 to 14 years	3,449	3.4
15 to 19 years	3,292	3.2
20 to 24 years	2,559	2.5
25 to 29 years	2,826	2.8
30 to 34 years	2,877	2.8
35 to 39 years	3,288	3.2
40 to 44 years	3,421	3.3
45 to 49 years	3,936	3.8
50 to 54 years	4,070	4.0
55 to 59 years	3,654	3.6
60 to 64 years	3,453	3.4
65 to 69 years	2,531	2.5
70 to 74 years	2,079	2.0
75 to 79 years	1,566	1.5
80 to 84 years	1,307	1.3
85 years and over	1,387	1.4
Median age (years)	41.9	(X)
16 years and over	41,524	40.5
18 years and over	40,109	39.1
21 years and over	38,482	37.5
62 years and over	10,860	10.6
65 years and over	8,870	8.7
RACE		
Total population	102,506	100.0
One Race	100,696	98.2
White	96,722	94.4
Black or African American	2,084	2.0
American Indian and Alaska Native	189	0.2
Asian	1,218	1.2
Asian Indian	334	0.3
Chinese	180	0.2
Filipino	147	0.1
Japanese	324	0.3
Korean	74	0.1
Vietnamese	64	0.1
Other Asian [1]	95	0.1
Native Hawaiian and Other Pacific Islander	15	0.0
Native Hawaiian	5	0.0
Guamanian or Chamorro	3	0.0
Samoan	1	0.0
Other Pacific Islander [2]	6	0.0
Some Other Race	468	0.5

Subject	Number	Percent
Two or More Races	1,810	1.8
White; American Indian and Alaska Native [3]	373	0.4
White; Asian [3]	221	0.2
White; Black or African American [3]	943	0.9
White; Some Other Race [3]	93	0.1
Race alone or in combination with one or more other races: [4]		
White	98,447	96.0
Black or African American	3,137	3.1
American Indian and Alaska Native	665	0.6
Asian	1,494	1.5
Native Hawaiian and Other Pacific Islander	42	0.0
Some Other Race	615	0.6
HISPANIC OR LATINO		
Total population	102,506	100.0
Hispanic or Latino (of any race)	1,341	1.3
Mexican	855	0.8
Puerto Rican	130	0.1
Cuban	33	0.0
Other Hispanic or Latino [5]	323	0.3
Not Hispanic or Latino	101,165	98.7
HISPANIC OR LATINO AND RACE		
Total population	102,506	100.0
Hispanic or Latino	1,341	1.3
White alone	814	0.8
Black or African American alone	21	0.0
American Indian and Alaska Native alone	16	0.0
Asian alone	5	0.0
Native Hawaiian and Other Pacific Islander alone	2	0.0
Some Other Race alone	358	0.3
Two or More Races	125	0.1
Not Hispanic or Latino	101,165	98.7
White alone	95,908	93.6
Black or African American alone	2,063	2.0
American Indian and Alaska Native alone	173	0.2
Asian alone	1,213	1.2
Native Hawaiian and Other Pacific Islander alone	13	0.0
Some Other Race alone	110	0.1
Two or More Races	1,685	1.6
RELATIONSHIP		
Total population	102,506	100.0
In households	101,451	99.0
Householder	40,917	39.9
Spouse [6]	22,395	21.8
Child	29,314	28.6
Own child under 18 years	22,203	21.7
Other relatives	4,183	4.1
Under 18 years	1,891	1.8
65 years and over	659	0.6
Nonrelatives	4,642	4.5
Under 18 years	587	0.6
65 years and over	184	0.2
Unmarried partner	2,681	2.6
In group quarters	1,055	1.0
Institutionalized population	797	0.8
Male	294	0.3

Subject	Number	Percent
Female	503	0.5
Noninstitutionalized population	258	0.3
Male	147	0.1
Female	111	0.1
HOUSEHOLDS BY TYPE		
Total households	40,917	100.0
Family households (families) [7]	28,626	70.0
With own children under 18 years	11,918	29.1
Husband-wife family	22,395	54.7
With own children under 18 years	8,247	20.2
Male householder, no wife present	1,915	4.7
With own children under 18 years	1,123	2.7
Female householder, no husband present	4,316	10.5
With own children under 18 years	2,548	6.2
Nonfamily households [7]	12,291	30.0
Householder living alone	10,357	25.3
Male	4,614	11.3
65 years and over	1,162	2.8
Female	5,743	14.0
65 years and over	3,085	7.5
Households with individuals under 18 years	13,203	32.3
Households with individuals 65 years and over	11,004	26.9
Average household size	2.48	(X)
Average family size [7]	2.95	(X)
HOUSING OCCUPANCY		
Total housing units	44,256	100.0
Occupied housing units	40,917	92.5
Vacant housing units	3,339	7.5
For rent	1,327	3.0
Rented, not occupied	40	0.1
For sale only	697	1.6
Sold, not occupied	127	0.3
For seasonal, recreational, or occasional use	196	0.4
All other vacants	952	2.2
Homeowner vacancy rate (percent) [8]	2.3	(X)
Rental vacancy rate (percent) [9]	10.2	(X)
HOUSING TENURE		
Occupied housing units	40,917	100.0
Owner-occupied housing units	29,231	71.4
Population in owner-occupied housing units	74,087	(X)
Average household size of owner-occupied units	2.53	(X)
Renter-occupied housing units	11,686	28.6
Population in renter-occupied housing units	27,364	(X)
Average household size of renter-occupied units	2.34	(X)

X Not applicable.

[1] Other Asian alone, or two or more Asian categories.

[2] Other Pacific Islander alone, or two or more Native Hawaiian and Other Pacific Islander categories.

[3] One of the four most commonly reported multiple-race combinations nationwide in Census 2000.

[4] In combination with one or more of the other races listed. The six numbers may add to more than the total population, and the six percentages may add to more than 100 percent because individuals may report more than one race.

[5] This category is composed of people whose origins are from the Dominican Republic, Spain, and Spanish-speaking Central or South

UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

APPENDIX F

MIAMI COUNTY, OHIO

2010 CENSUS DATA

CITIES/VILLAGES

Miami County
2010 Census Data
(Selected Items)

Item	Miami County
POPULATION	102,506
Age: under 19 years	27,340
Above 62 years	34,369
Median age (years)	40.4
Male	50,533
Female	51,954
RACE	
White	97,164
Black	2,397
Other	2,629
Hispanic	1,361
HOUSEHOLDS	
Average Size	2.45
FAMILIES	
Average Size	2.94
HOUSING UNITS	44,051
Owner Occupied	29,302
Renter Occupied	12,062
Pre 1979	75,366
Lacking complete plumbing facilities	379
Lacking complete kitchen facilities	536
LABOR FORCE	52,814
Employed	48,866
Unemployed	3,810
COMMUTING	
No vehicle	1,164
With vehicle	45,560
Public	117
INCOME	
Median household (dollars)	51,438
Mean household (dollars)	61,613
Median family (dollars)	61,058
Mean family (dollars)	70,682
Per capita (dollars)	25,079
POVERTY	
Families	8.4%
Individuals	11.3%
INCOME SOURCE	
With Earnings	32,056
Mean (dollars)	62,061
With Social Security Income	12,666
Mean (dollars)	16,511
With Retirement Income	9,420
Mean (dollars)	21,277
With Supplemental Security Income	1,437
Mean (dollars)	9,044
With Public Assistance Income	774
Mean (dollars)	3,885

Miami County
2010 Census Data
(Selected Items)

Item	Miami County
POPULATION	102,506
Age: under 19 years	27,340
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Mean (dollars)	16,511
With Retirement Income	9,420
Mean (dollars)	21,277
With Supplemental Security Income	1,437
Mean (dollars)	9,044
With Public Assistance Income	774
Mean (dollars)	3,885

Miami County - Villages
2010 Census Data
(Selected Items)

Item	Bradford	Casstown	Covington Village
POPULATION	1,842	267	2,584
Age: under 19 years	576	74	707
Above 62 years	563	78	1,044
Median age (years)	35.6	36.8	38.7
Male	880	125	1,249
Female	962	142	1,335
RACE			
White	1,821	267	2,534
Black	4	0	8
Other	15	0	10
Hispanic	17	0	16
HOUSEHOLDS			
Average Size	2.72	2.36	2.42
FAMILIES			
Average Size	3.14	3.07	2.93
HOUSING UNITS	750	122	1,156
Owner Occupied	495	81	723
Renter Occupied	181	32	314
Pre 1979	671	167	932
Lacking complete plumbing facilities	12	0	14
Lacking complete kitchen facilities	12	10	5
LABOR FORCE	998	263	1,275
Employed	918	253	1,205
Unemployed	78	10	70
COMMUTING			
No vehicle	25	0	27
With vehicle	875	247	1,142
Public	0	0	0
INCOME			
Median household (dollars)	48,938	62,250	41,219
Mean household (dollars)	50,605	66,817	53,718
Median family (dollars)	52,262	72,679	54,063
Mean family (dollars)	53,864	76,407	61,469
Per capita (dollars)	18,465	27,997	21,425
POVERTY			
Families	9.7%	10.7%	9.9%
Individuals	12.5%	11.7%	11.7%
INCOME SOURCE			
With Earnings	579	145	799
Mean (dollars)	48,789	68,806	53,298
With Social Security Income	272	33	347
Mean (dollars)	15,456	16,591	15,382
With Retirement Income	147	16	256
Mean (dollars)	13,716	8,544	13,530
With Supplemental Security Income	17	5	28
Mean (dollars)	7,771	9,860	4,729
With Public Assistance Income	5	1	49
Mean (dollars)	380	5,200	3,178

Miami County - Villages
2010 Census Data
(Selected Items)

Item	Fletcher	Laura	Ludlow Falls
POPULATION	473	474	208
Age: under 19 years	141	126	65
Above 62 years	133	130	36
Median age (years)	36.0	38.0	34.0
Male	244	236	109
Female	229	238	99
RACE			
White	459	458	208
Black	0	8	0
Other	4	7	0
Hispanic	4	7	1
HOUSEHOLDS			
Average Size	2.70	2.72	2.57
FAMILIES			
Average Size	3.06	3.19	3.04
HOUSING UNITS	197	185	86
Owner Occupied	143	133	57
Renter Occupied	32	41	24
Pre 1979	187	194	89
Lacking complete plumbing facilities	4	0	8
Lacking complete kitchen facilities	4	0	7
LABOR FORCE	304	309	120
Employed	286	295	102
Unemployed	18	14	18
COMMUTING			
No vehicle	3	4	8
With vehicle	270	282	84
Public	0	0	1
INCOME			
Median household (dollars)	55,694	54,250	34,375
Mean household (dollars)	60,298	67,175	35,310
Median family (dollars)	59,821	54,063	40,938
Mean family (dollars)	67,627	68,242	39,602
Per capita (dollars)	21,403	25,457	15,708
POVERTY			
Families	3.4%	1.2%	21.2%
Individuals	3.0%	3.8%	12.3%
INCOME SOURCE			
With Earnings	160	191	75
Mean (dollars)	59,185	66,921	37,849
With Social Security Income	69	39	13
Mean (dollars)	17,097	15,041	18,546
With Retirement Income	39	50	27
Mean (dollars)	12,923	10,340	12,485
With Supplemental Security Income	5	0	8
Mean (dollars)	7,180	0	5,875
With Public Assistance Income	0	1	0
Mean (dollars)	0	100	0

rev:7/30/2015

Miami County - Villages
2010 Census Data
(Selected Items)

Item	Pleasant Hill	Potsdam	West Milton
POPULATION	1,200	288	4,630
Age: under 19 years	359	85	1,272
Above 62 years	373	80	1,685
Median age (years)	35.7	37.5	39.3
Male	581	150	2,199
Female	619	138	2,431
RACE			
White	1,184	277	4,510
Black	3	0	23
Other	9	4	42
Hispanic	23	0	37
HOUSEHOLDS			
Average Size	2.62	2.82	2.35
FAMILIES			
Average Size	3.15	3.24	2.89
HOUSING UNITS	498	104	2,102
Owner Occupied	348	83	1,268
Renter Occupied	110	19	705
Pre 1979	442	105	1,532
Lacking complete plumbing facilities	38	0	15
Lacking complete kitchen facilities	26	0	26
LABOR FORCE	655	92	2,240
Employed	618	92	2,109
Unemployed	37	0	115
COMMUTING			
No vehicle	7	0	73
With vehicle	582	88	2,021
Public	0	1	0
INCOME			
Median household (dollars)	46,905	32,273	50,112
Mean household (dollars)	53,439	50,535	52,240
Median family (dollars)	50,795	35,673	52,118
	58,770	60,899	57,914
	22,118	15,394	22,068
POVERTY			
Families	8.0%	1.4%	8.8%
Individuals	7.2%	7.5%	11.2%
INCOME SOURCE			
With Earnings	397	72	1,483
Mean (dollars)	52,640	57,882	54,905
With Social Security Income	147	12	510
Mean (dollars)	13,937	20,758	18,276
With Retirement Income	98	22	366
Mean (dollars)	16,078	19,059	17,732
With Supplemental Security Income	3	9	176
Mean (dollars)	8,533	9,033	11,347
With Public Assistance Income	3	0	61
Mean (dollars)	967	0	4,320

Item	Troy	Piqua	Tipp City
POPULATION	25,058	20,522	9,689
Age: under 19 years	6,891	5,620	2,764
Above 62 years	7,383	6,698	3,253
Median age (years)	36.9	38.1	40.3
Male	12,202	9,842	4,673
Female	12,856	10,680	5,016
RACE			
White	22,579	18,958	9,291
Black	1,057	684	54
Other	1,434	415	370
Hispanic	455	278	151
HOUSEHOLDS	10,353	8,318	3,861
Average Size	2.38	2.44	2.48
FAMILIES			
Average Size	2.95	2.96	3.01
HOUSING UNITS	11,166	9,311	4,285
Owner Occupied	6,127	8,318	2,674
Renter Occupied	4,226	3,238	1,187
Pre 1979	7,049	7,431	2,347
Lacking complete plumbing facilities	100	89	0
Lacking complete kitchen facilities	214	111	0
LABOR FORCE	13,063	10,306	4,722
Employed	12,155	9,298	4,423
Unemployed	844	979	299
COMMUTING			
No vehicle	250	384	101
With vehicle	11,438	8,661	4,246
Public	13	34	2
INCOME			
Median household (dollars)	48,450	38,064	54,155
Mean household (dollars)	55,589	46,269	71,403
Median family (dollars)	59,891	45,729	69,854
Mean family (dollars)	65,027	51,792	86,492
Per capita (dollars)	23,869	19,591	29,627
POVERTY			
Families	12.1%	14.30%	5.60%
Individuals	15.4%	18.10%	6.60%
INCOME SOURCE			
With Earnings	8,234	6,442	3,029
Mean (dollars)	57,222	45,474	74,291
With Social Security Income	2,869	2,845	1,315
Mean (dollars)	15,553	15,156	16,198
With Retirement Income	2,021	1,905	923
Mean (dollars)	19,443	15,164	24,545
With Supplemental Security Income	450	339	95
Mean (dollars)	8,623	7,650	8,420
With Public Assistance Income	216	208	51
Mean (dollars)	3,154	3,028	7,961

rev:7/30/2015

UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR
HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

APPENDIX G

2019 HUD INCOME LIMITS – MIAMI COUNTY, OHIO

2019 HUD Income Limits

County	MSA or HMFA (HUD Metro FMR) Area (if indicated)	Income Category	Household Size (for >8, add 8% of the 4-person limit to the 8-person limit for each addtional person)							
			1	2	3	4	5	6	7	8
Licking County	Columbus, OH HUD Metro FMR Area	Low-Income (80%)	$43,700	$49,950	$56,200	$62,400	$67,400	$72,400	$77,400	$82,400
		Very Low-Income (50%)	$27,300	$31,200	$35,100	$39,000	$42,150	$45,250	$48,400	$51,500
		Extremely Low-Income (30%)	$16,400	$18,750	$21,100	$23,400	$25,300	$27,150	$29,050	$30,900
Logan County	Logan County, OH	Low-Income (80%)	$36,800	$42,050	$47,300	$52,550	$56,800	$61,000	$65,200	$69,400
		Very Low-Income (50%)	$23,000	$26,300	$29,600	$32,850	$35,500	$38,150	$40,750	$43,400
		Extremely Low-Income (30%)	$13,800	$15,800	$17,750	$19,700	$21,300	$22,900	$24,450	$26,050
Lorain County	Cleveland-Elyria, OH MSA	Low-Income (80%)	$41,300	$47,200	$53,100	$58,950	$63,700	$68,400	$73,100	$77,850
		Very Low-Income (50%)	$25,800	$29,500	$33,200	$36,850	$39,800	$42,750	$45,700	$48,650
		Extremely Low-Income (30%)	$15,500	$17,700	$19,900	$22,100	$23,900	$25,650	$27,450	$29,200
Lucas County	Toledo, OH MSA	Low-Income (80%)	$38,600	$44,100	$49,600	$55,100	$59,550	$63,950	$68,350	$72,750
		Very Low-Income (50%)	$24,150	$27,600	$31,050	$34,450	$37,250	$40,000	$42,750	$45,500
		Extremely Low-Income (30%)	$14,500	$16,550	$18,600	$20,650	$22,350	$24,000	$25,650	$27,300
Madison County	Columbus, OH HUD Metro FMR Area	Low-Income (80%)	$43,700	$49,950	$56,200	$62,400	$67,400	$72,400	$77,400	$82,400
		Very Low-Income (50%)	$27,300	$31,200	$35,100	$39,000	$42,150	$45,250	$48,400	$51,500
		Extremely Low-Income (30%)	$16,400	$18,750	$21,100	$23,400	$25,300	$27,150	$29,050	$30,900
Mahoning County	Youngstown-Warren-Boardman, OH HUD Metro FMR Area	Low-Income (80%)	$36,650	$41,850	$47,100	$52,300	$56,500	$60,700	$64,900	$69,050
		Very Low-Income (50%)	$22,900	$26,200	$29,450	$32,700	$35,350	$37,950	$40,550	$43,200
		Extremely Low-Income (30%)	$13,750	$15,700	$17,650	$19,600	$21,200	$22,750	$24,350	$25,900
Marion County	Marion County, OH	Low-Income (80%)	$36,650	$41,850	$47,100	$52,300	$56,500	$60,700	$64,900	$69,050
		Very Low-Income (50%)	$22,900	$26,200	$29,450	$32,700	$35,350	$37,950	$40,550	$43,200
		Extremely Low-Income (30%)	$13,750	$15,700	$17,650	$19,600	$21,200	$22,750	$24,350	$25,900
Medina County	Cleveland-Elyria, OH MSA	Low-Income (80%)	$41,300	$47,200	$53,100	$58,950	$63,700	$68,400	$73,100	$77,850
		Very Low-Income (50%)	$25,800	$29,500	$33,200	$36,850	$39,800	$42,750	$45,700	$48,650
		Extremely Low-Income (30%)	$15,500	$17,700	$19,900	$22,100	$23,900	$25,650	$27,450	$29,200
Meigs County	Meigs County, OH	Low-Income (80%)	$36,650	$41,850	$47,100	$52,300	$56,500	$60,700	$64,900	$69,050
		Very Low-Income (50%)	$22,900	$26,200	$29,450	$32,700	$35,350	$37,950	$40,550	$43,200
		Extremely Low-Income (30%)	$13,750	$15,700	$17,650	$19,600	$21,200	$22,750	$24,350	$25,900
Mercer County	Mercer County, OH	Low-Income (80%)	$40,950	$46,800	$52,650	$58,500	$63,200	$67,900	$72,550	$77,250
		Very Low-Income (50%)	$25,600	$29,250	$32,900	$36,550	$39,500	$42,400	$45,350	$48,250
		Extremely Low-Income (30%)	$15,400	$17,600	$19,800	$21,950	$23,750	$25,500	$27,250	$29,000
Miami County	Dayton, OH MSA	Low-Income (80%)	$39,550	$45,200	$50,850	$56,500	$61,050	$65,550	$70,100	$74,600
		Very Low-Income (50%)	$24,750	$28,250	$31,800	$35,300	$38,150	$40,950	$43,800	$46,600
		Extremely Low-Income (30%)	$14,850	$17,000	$19,100	$21,200	$22,900	$24,600	$26,300	$28,000

Source: https://www.huduser.gov/portal/datasets/il.html#2019_data

UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR
HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

APPENDIX H

US CENSUS BUREAU – FACTFINDER – 2007-2011 ACS-5
YEAR ESTIMATES – SELECTED ECONOMIC
CHARACTERISTICS – MIAMI COUNTY, OHIO

FactFinder 🔍

DP03	SELECTED ECONOMIC CHARACTERISTICS

2007-2011 American Community Survey 5-Year Estimates

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Data and Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states and counties.

Subject	Miami County, Ohio			
	Estimate	Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	80,702	+/-176	80,702	(X)
In labor force	52,814	+/-754	65.4%	+/-0.9
Civilian labor force	52,676	+/-756	65.3%	+/-0.9
Employed	48,866	+/-843	60.6%	+/-1.0
Unemployed	3,810	+/-464	4.7%	+/-0.6
Armed Forces	138	+/-71	0.2%	+/-0.1
Not in labor force	27,888	+/-738	34.6%	+/-0.9
Civilian labor force	52,676	+/-756	52,676	(X)
Percent Unemployed	(X)	(X)	7.2%	+/-0.9
Females 16 years and over	41,516	+/-173	41,516	(X)
In labor force	24,954	+/-481	60.1%	+/-1.2
Civilian labor force	24,923	+/-481	60.0%	+/-1.2
Employed	23,238	+/-514	56.0%	+/-1.2
Own children under 6 years	7,328	+/-314	7,328	(X)
All parents in family in labor force	5,191	+/-367	70.8%	+/-4.4
Own children 6 to 17 years	16,143	+/-330	16,143	(X)
All parents in family in labor force	12,258	+/-542	75.9%	+/-3.4
COMMUTING TO WORK				
Workers 16 years and over	48,153	+/-841	48,153	(X)
Car, truck, or van -- drove alone	40,987	+/-852	85.1%	+/-1.1
Car, truck, or van -- carpooled	4,573	+/-548	9.5%	+/-1.1
Public transportation (excluding taxicab)	117	+/-78	0.2%	+/-0.2
Walked	876	+/-243	1.8%	+/-0.5
Other means	288	+/-98	0.6%	+/-0.2
Worked at home	1,312	+/-217	2.7%	+/-0.5
Mean travel time to work (minutes)	20.8	+/-0.6	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	48,866	+/-843	48,866	(X)

Subject	Miami County, Ohio			
	Estimate	Margin of Error	Percent	Percent Margin of Error
Divorced	4,445	+/-363	11.1%	+/-0.9
Females 15 years and over	42,174	+/-141	42,174	(X)
Never married	8,176	+/-399	19.4%	+/-0.9
Now married, except separated	23,023	+/-663	54.6%	+/-1.6
Separated	793	+/-208	1.9%	+/-0.5
Widowed	4,343	+/-272	10.3%	+/-0.6
Divorced	5,839	+/-488	13.8%	+/-1.2
FERTILITY				
Number of women 15 to 50 years old who had a birth in the past 12 months	1,045	+/-206	1,045	(X)
Unmarried women (widowed, divorced, and never married)	237	+/-116	22.7%	+/-9.8
Per 1,000 unmarried women	22	+/-11	(X)	(X)
Per 1,000 women 15 to 50 years old	45	+/-9	(X)	(X)
Per 1,000 women 15 to 19 years old	7	+/-9	(X)	(X)
Per 1,000 women 20 to 34 years old	101	+/-22	(X)	(X)
Per 1,000 women 35 to 50 years old	16	+/-7	(X)	(X)
GRANDPARENTS				
Number of grandparents living with own grandchildren under 18 years	2,001	+/-338	2,001	(X)
Responsible for grandchildren	1,001	+/-254	50.0%	+/-7.8
Years responsible for grandchildren				
Less than 1 year	178	+/-92	8.9%	+/-4.5
1 or 2 years	293	+/-142	14.6%	+/-6.5
3 or 4 years	134	+/-93	6.7%	+/-4.5
5 or more years	396	+/-168	19.8%	+/-7.2
Number of grandparents responsible for own grandchildren under 18 years	1,001	+/-254	1,001	(X)
Who are female	595	+/-157	59.4%	+/-6.5
Who are married	779	+/-228	77.8%	+/-9.7
SCHOOL ENROLLMENT				
Population 3 years and over enrolled in school	24,888	+/-519	24,888	(X)
Nursery school, preschool	1,651	+/-257	6.6%	+/-1.0
Kindergarten	1,135	+/-237	4.6%	+/-0.9
Elementary school (grades 1-8)	11,588	+/-304	46.6%	+/-1.5
High school (grades 9-12)	5,849	+/-292	23.5%	+/-1.3
College or graduate school	4,665	+/-499	18.7%	+/-1.7
EDUCATIONAL ATTAINMENT				
Population 25 years and over	69,903	+/-112	69,903	(X)
Less than 9th grade	1,695	+/-231	2.4%	+/-0.3
9th to 12th grade, no diploma	7,036	+/-508	10.1%	+/-0.7
High school graduate (includes equivalency)	26,980	+/-914	38.6%	+/-1.3
Some college, no degree	14,697	+/-621	21.0%	+/-0.9
Associate's degree	5,710	+/-425	8.2%	+/-0.6
Bachelor's degree	8,717	+/-568	12.5%	+/-0.8
Graduate or professional degree	5,068	+/-529	7.3%	+/-0.8
Percent high school graduate or higher	(X)	(X)	87.5%	+/-0.8
Percent bachelor's degree or higher	(X)	(X)	19.7%	+/-1.1
VETERAN STATUS				
Civilian population 18 years and over	77,461	+/-95	77,461	(X)
Civilian veterans	9,431	+/-485	12.2%	+/-0.6

07/30/2015

Subject	Miami County, Ohio			
	Estimate	Margin of Error	Percent	Percent Margin of Error
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION				
Total Civilian Noninstitutionalized Population	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)
Under 18 years	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)
18 to 64 years	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)
65 years and over	(X)	(X)	(X)	(X)
With a disability	(X)	(X)	(X)	(X)
RESIDENCE 1 YEAR AGO				
Population 1 year and over	101,387	+/-183	101,387	(X)
Same house	86,958	+/-1,405	85.8%	+/-1.4
Different house in the U.S.	14,221	+/-1,385	14.0%	+/-1.4
Same county	9,538	+/-1,113	9.4%	+/-1.1
Different county	4,683	+/-695	4.6%	+/-0.7
Same state	3,100	+/-538	3.1%	+/-0.5
Different state	1,583	+/-464	1.6%	+/-0.5
Abroad	208	+/-79	0.2%	+/-0.1
PLACE OF BIRTH				
Total population	102,487	*****	102,487	(X)
Native	100,575	+/-229	98.1%	+/-0.2
Born in United States	100,065	+/-275	97.6%	+/-0.3
State of residence	80,028	+/-954	78.1%	+/-0.9
Different state	20,037	+/-941	19.6%	+/-0.9
Born in Puerto Rico, U.S. Island areas, or born abroad to American parent(s)	510	+/-149	0.5%	+/-0.1
Foreign born	1,912	+/-229	1.9%	+/-0.2
U.S. CITIZENSHIP STATUS				
Foreign-born population	1,912	+/-229	1,912	(X)
Naturalized U.S. citizen	938	+/-201	49.1%	+/-10.2
Not a U.S. citizen	974	+/-250	50.9%	+/-10.2
YEAR OF ENTRY				
Population born outside the United States	2,422	+/-275	2,422	(X)
Native	510	+/-149	510	(X)
Entered 2000 or later	53	+/-61	10.4%	+/-11.1
Entered before 2000	457	+/-137	89.6%	+/-11.1
Foreign born	1,912	+/-229	1,912	(X)
Entered 2000 or later	764	+/-206	40.0%	+/-8.9
Entered before 2000	1,148	+/-199	60.0%	+/-8.9
WORLD REGION OF BIRTH OF FOREIGN BORN				
Foreign-born population, excluding population born at sea	1,912	+/-229	1,912	(X)
Europe	330	+/-118	17.3%	+/-5.3
Asia	1,006	+/-137	52.6%	+/-6.4
Africa	78	+/-61	4.1%	+/-3.2
Oceania	14	+/-22	0.7%	+/-1.1
Latin America	409	+/-126	21.4%	+/-5.5
Northern America	75	+/-46	3.9%	+/-2.4

07/30/2015

Subject	Number	Percent
Female	503	0.5
Noninstitutionalized population	258	0.3
Male	147	0.1
Female	111	0.1
HOUSEHOLDS BY TYPE		
Total households	40,917	100.0
Family households (families) [7]	28,626	70.0
With own children under 18 years	11,918	29.1
Husband-wife family	22,395	54.7
With own children under 18 years	8,247	20.2
Male householder, no wife present	1,915	4.7
With own children under 18 years	1,123	2.7
Female householder, no husband present	4,316	10.5
With own children under 18 years	2,548	6.2
Nonfamily households [7]	12,291	30.0
Householder living alone	10,357	25.3
Male	4,614	11.3
65 years and over	1,162	2.8
Female	5,743	14.0
65 years and over	3,085	7.5
Households with individuals under 18 years	13,203	32.3
Households with individuals 65 years and over	11,004	26.9
Average household size	2.48	(X)
Average family size [7]	2.95	(X)
HOUSING OCCUPANCY		
Total housing units	44,256	100.0
Occupied housing units	40,917	92.5
Vacant housing units	3,339	7.5
For rent	1,327	3.0
Rented, not occupied	40	0.1
For sale only	697	1.6
Sold, not occupied	127	0.3
For seasonal, recreational, or occasional use	196	0.4
All other vacants	952	2.2
Homeowner vacancy rate (percent) [8]	2.3	(X)
Rental vacancy rate (percent) [9]	10.2	(X)
HOUSING TENURE		
Occupied housing units	40,917	100.0
Owner-occupied housing units	29,231	71.4
Population in owner-occupied housing units	74,087	(X)
Average household size of owner-occupied units	2.53	(X)
Renter-occupied housing units	11,686	28.6
Population in renter-occupied housing units	27,364	(X)
Average household size of renter-occupied units	2.34	(X)

X Not applicable.

[1] Other Asian alone, or two or more Asian categories.

[2] Other Pacific Islander alone, or two or more Native Hawaiian and Other Pacific Islander categories.

[3] One of the four most commonly reported multiple-race combinations nationwide in Census 2000.

[4] In combination with one or more of the other races listed. The six numbers may add to more than the total population, and the six percentages may add to more than 100 percent because individuals may report more than one race.

[5] This category is composed of people whose origins are from the Dominican Republic, Spain, and Spanish-speaking Central or South
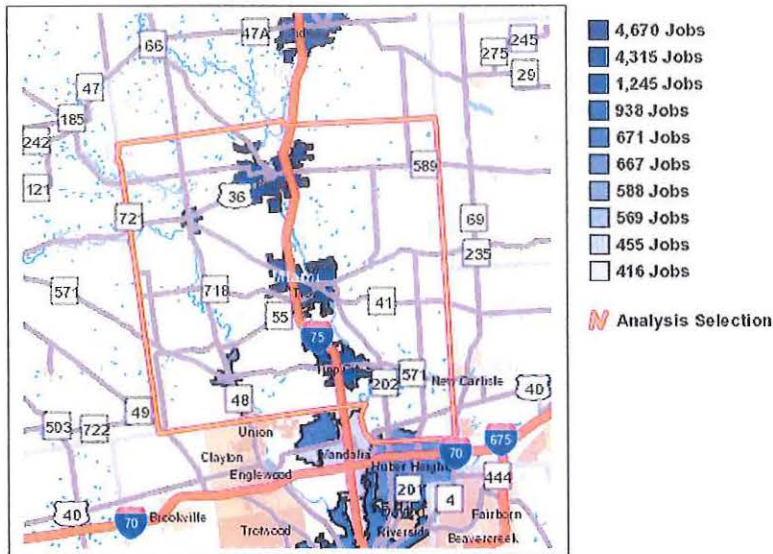
UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR
HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

APPENDIX I

HOME DESTINATION REPORT – WHERE WORKERS
LIVE WHO ARE EMPLOYED IN SELECTION AREA –
BY PLACES – MIAMI COUNTY, OHIO

Home Destination Report - Where Workers Live Who are Employed in the Selection Area - by Places (Cities, CDPs, etc.)

Legend:
- 4,670 Jobs
- 4,315 Jobs
- 1,245 Jobs
- 938 Jobs
- 671 Jobs
- 667 Jobs
- 588 Jobs
- 569 Jobs
- 455 Jobs
- 416 Jobs

N Analysis Selection

Job Counts by Home Places (Cities, CDPs, etc.) in 2010 All Workers

12.9%
1.9%
1.1%
1.3%
1.6%
1.6%
1.8%
1.9%
2.6%
3.4%

Note: Jobs in All Other Locations (59.9%) are not shown in chart.

Jobs Counts by Places (Cities, CDPs, etc.) Where Workers Live - Primary Jobs

	2010	
	Count	Share
All Places (Cities, CDPs, etc.)	36,230	100.0%
Troy city, OH	4,670	12.9%
Piqua city, OH	4,315	11.9%
Tipp City city, OH	1,245	3.4%
Sidney city, OH	938	2.6%
Dayton city, OH	671	1.9%
Huber Heights city, OH	667	1.8%
West Milton village, OH	588	1.6%
Covington village, OH	569	1.6%
Vandalia city, OH	455	1.3%
Greenville city, OH	416	1.1%
All Other Locations	21,696	59.9%

UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

APPENDIX J

MIAMI COUNTY, OHIO

COMMUTE PATTERNS

Miami

Number of workers 16+ years of age living in Miami County		49,799
Commute Out To	Number	Percent
Montgomery Co. OH	11,368	22.8%
Shelby Co. OH	2,438	4.9%
Greene Co. OH	1,514	3.0%
Clark Co. OH	882	1.8%
Darke Co. OH	813	1.6%
Champaign Co. OH	426	0.9%
Hamilton Co. OH	142	0.3%
Preble Co. OH	130	0.3%
Auglaize Co. OH	126	0.3%
Butler Co. OH	95	0.2%

Percent is of workers living in county.

Number of workers 16+ years of age working in Miami County		44,378
Commute In From	Number	Percent
Montgomery Co. OH	4,722	10.6%
Darke Co. OH	2,429	5.5%
Shelby Co. OH	1,902	4.3%
Clark Co. OH	1,240	2.8%
Champaign Co. OH	827	1.9%
Greene Co. OH	522	1.2%
Auglaize Co. OH	200	0.5%
Preble Co. OH	182	0.4%
Hamilton Co. OH	120	0.3%
Logan Co. OH	117	0.3%

Percent is of workers working in county.

UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR
HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

APPENDIX K

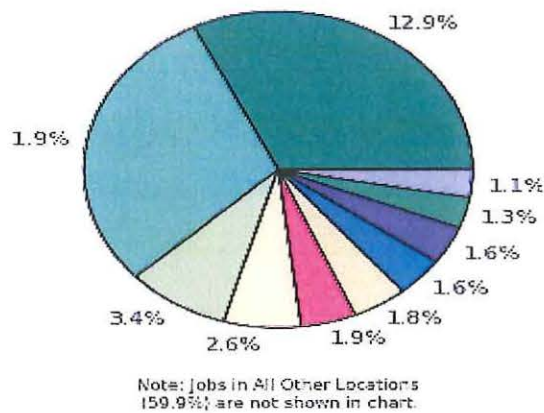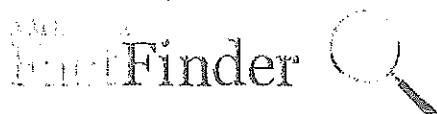US CENSUS BUREAU – FACTFINDER – 2007-2011 ACS-5
YEAR ESTIMATES – SELECTED HOUSING
CHARACTERISTICS – MIAMI COUNTY, OHIO

FactFinder

DP04	SELECTED HOUSING CHARACTERISTICS
	2007-2011 American Community Survey 5-Year Estimates

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Subject	Miami County, Ohio			
	Estimate	Margin of Error	Percent	Percent Margin of Error
HOUSING OCCUPANCY				
Total housing units	44,051	+/-109	44,051	(X)
Occupied housing units	41,364	+/-448	93.9%	+/-1.0
Vacant housing units	2,687	+/-423	6.1%	+/-1.0
Homeowner vacancy rate	1.5	+/-0.6	(X)	(X)
Rental vacancy rate	7.3	+/-2.3	(X)	(X)
UNITS IN STRUCTURE				
Total housing units	44,051	+/-109	44,051	(X)
1-unit, detached	34,509	+/-561	78.3%	+/-1.2
1-unit, attached	1,038	+/-188	2.4%	+/-0.4
2 units	1,957	+/-327	4.4%	+/-0.7
3 or 4 units	2,622	+/-294	6.0%	+/-0.7
5 to 9 units	1,702	+/-258	3.9%	+/-0.6
10 to 19 units	686	+/-233	1.6%	+/-0.5
20 or more units	661	+/-131	1.5%	+/-0.3
Mobile home	869	+/-193	2.0%	+/-0.4
Boat, RV, van, etc.	7	+/-12	0.0%	+/-0.1
YEAR STRUCTURE BUILT				
Total housing units	44,051	+/-109	44,051	(X)
Built 2005 or later	1,551	+/-265	3.5%	+/-0.6
Built 2000 to 2004	2,484	+/-270	5.6%	+/-0.6
Built 1990 to 1999	5,393	+/-433	12.2%	+/-1.0
Built 1980 to 1989	3,628	+/-422	8.2%	+/-1.0
Built 1970 to 1979	6,318	+/-453	14.3%	+/-1.0
Built 1960 to 1969	5,996	+/-419	13.6%	+/-1.0
Built 1950 to 1959	5,238	+/-362	11.9%	+/-0.8
Built 1940 to 1949	3,131	+/-350	7.1%	+/-0.8
Built 1939 or earlier	10,312	+/-446	23.4%	+/-1.0
ROOMS				
Total housing units	44,051	+/-109	44,051	(X)
1 room	343	+/-166	0.8%	+/-0.4
2 rooms	490	+/-174	1.1%	+/-0.4

Subject	Miami County, Ohio			
	Estimate	Margin of Error	Percent	Percent Margin of Error
3 rooms	1,736	+/-259	3.9%	+/-0.6
4 rooms	5,491	+/-398	12.5%	+/-0.9
5 rooms	8,651	+/-539	19.6%	+/-1.2
6 rooms	10,051	+/-523	22.8%	+/-1.2
7 rooms	7,317	+/-440	16.6%	+/-1.0
8 rooms	4,816	+/-422	10.9%	+/-1.0
9 rooms or more	5,156	+/-350	11.7%	+/-0.8
Median rooms	6.0	+/-0.1	(X)	(X)
BEDROOMS				
Total housing units	44,051	+/-109	44,051	(X)
No bedroom	406	+/-172	0.9%	+/-0.4
1 bedroom	2,837	+/-342	6.4%	+/-0.8
2 bedrooms	11,326	+/-555	25.7%	+/-1.3
3 bedrooms	20,721	+/-605	47.0%	+/-1.4
4 bedrooms	7,466	+/-428	16.9%	+/-1.0
5 or more bedrooms	1,295	+/-197	2.9%	+/-0.4
HOUSING TENURE				
Occupied housing units	41,364	+/-448	41,364	(X)
Owner-occupied	29,302	+/-596	70.8%	+/-1.3
Renter-occupied	12,062	+/-581	29.2%	+/-1.3
Average household size of owner-occupied unit	2.54	+/-0.03	(X)	(X)
Average household size of renter-occupied unit	2.22	+/-0.08	(X)	(X)
YEAR HOUSEHOLDER MOVED INTO UNIT				
Occupied housing units	41,364	+/-448	41,364	(X)
Moved in 2005 or later	14,905	+/-720	36.0%	+/-1.6
Moved in 2000 to 2004	7,721	+/-443	18.7%	+/-1.1
Moved in 1990 to 1999	8,884	+/-487	21.5%	+/-1.1
Moved in 1980 to 1989	3,851	+/-317	9.3%	+/-0.8
Moved in 1970 to 1979	3,258	+/-235	7.9%	+/-0.6
Moved in 1969 or earlier	2,745	+/-253	6.6%	+/-0.6
VEHICLES AVAILABLE				
Occupied housing units	41,364	+/-448	41,364	(X)
No vehicles available	2,266	+/-323	5.5%	+/-0.8
1 vehicle available	11,932	+/-610	28.8%	+/-1.4
2 vehicles available	16,548	+/-620	40.0%	+/-1.5
3 or more vehicles available	10,618	+/-455	25.7%	+/-1.1
HOUSE HEATING FUEL				
Occupied housing units	41,364	+/-448	41,364	(X)
Utility gas	23,334	+/-553	56.4%	+/-1.2
Bottled, tank, or LP gas	4,137	+/-354	10.0%	+/-0.8
Electricity	10,462	+/-604	25.3%	+/-1.4
Fuel oil, kerosene, etc.	1,908	+/-239	4.6%	+/-0.6
Coal or coke	0	+/-89	0.0%	+/-0.1
Wood	925	+/-175	2.2%	+/-0.4
Solar energy	24	+/-22	0.1%	+/-0.1
Other fuel	413	+/-100	1.0%	+/-0.2
No fuel used	161	+/-85	0.4%	+/-0.2
SELECTED CHARACTERISTICS				
Occupied housing units	41,364	+/-448	41,364	(X)
Lacking complete plumbing facilities	379	+/-161	0.9%	+/-0.4
Lacking complete kitchen facilities	536	+/-162	1.3%	+/-0.4
No telephone service available	1,229	+/-240	3.0%	+/-0.6

07/30/2015

Subject	Miami County, Ohio			
	Estimate	Margin of Error	Percent	Percent Margin of Error
OCCUPANTS PER ROOM				
Occupied housing units	41,364	+/-448	41,364	(X)
1.00 or less	41,011	+/-467	99.1%	+/-0.3
1.01 to 1.50	302	+/-131	0.7%	+/-0.3
1.51 or more	51	+/-45	0.1%	+/-0.1
VALUE				
Owner-occupied units	29,302	+/-596	29,302	(X)
Less than $50,000	1,185	+/-211	4.0%	+/-0.7
$50,000 to $99,999	7,226	+/-430	24.7%	+/-1.4
$100,000 to $149,999	8,153	+/-478	27.8%	+/-1.5
$150,000 to $199,999	6,148	+/-456	21.0%	+/-1.5
$200,000 to $299,999	4,536	+/-329	15.5%	+/-1.1
$300,000 to $499,999	1,638	+/-203	5.6%	+/-0.7
$500,000 to $999,999	344	+/-107	1.2%	+/-0.4
$1,000,000 or more	72	+/-49	0.2%	+/-0.2
Median (dollars)	137,900	+/-2,370	(X)	(X)
MORTGAGE STATUS				
Owner-occupied units	29,302	+/-596	29,302	(X)
Housing units with a mortgage	20,526	+/-626	70.0%	+/-1.4
Housing units without a mortgage	8,776	+/-420	30.0%	+/-1.4
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage	20,526	+/-626	20,526	(X)
Less than $300	76	+/-42	0.4%	+/-0.2
$300 to $499	476	+/-108	2.3%	+/-0.5
$500 to $699	1,248	+/-188	6.1%	+/-0.9
$700 to $999	4,716	+/-310	23.0%	+/-1.4
$1,000 to $1,499	7,883	+/-468	38.4%	+/-1.8
$1,500 to $1,999	3,645	+/-268	17.8%	+/-1.4
$2,000 or more	2,482	+/-263	12.1%	+/-1.2
Median (dollars)	1,217	+/-22	(X)	(X)
Housing units without a mortgage	8,776	+/-420	8,776	(X)
Less than $100	76	+/-61	0.9%	+/-0.7
$100 to $199	264	+/-85	3.0%	+/-1.0
$200 to $299	1,577	+/-202	18.0%	+/-2.3
$300 to $399	2,447	+/-248	27.9%	+/-2.6
$400 or more	4,412	+/-384	50.3%	+/-3.2
Median (dollars)	401	+/-13	(X)	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)				
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	20,480	+/-630	20,480	(X)
Less than 20.0 percent	8,462	+/-522	41.3%	+/-2.3
20.0 to 24.9 percent	3,963	+/-407	19.4%	+/-1.9
25.0 to 29.9 percent	2,343	+/-353	11.4%	+/-1.6
30.0 to 34.9 percent	1,715	+/-247	8.4%	+/-1.2
35.0 percent or more	3,997	+/-419	19.5%	+/-2.0
Not computed	46	+/-48	(X)	(X)
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	8,671	+/-413	8,671	(X)
Less than 10.0 percent	3,475	+/-290	40.1%	+/-3.0
10.0 to 14.9 percent	2,015	+/-227	23.2%	+/-2.3
15.0 to 19.9 percent	1,124	+/-217	13.0%	+/-2.4

Subject	Miami County, Ohio			
	Estimate	Margin of Error	Percent	Percent Margin of Error
20.0 to 24.9 percent	655	+/-137	7.6%	+/-1.6
25.0 to 29.9 percent	461	+/-131	5.3%	+/-1.5
30.0 to 34.9 percent	213	+/-70	2.5%	+/-0.8
35.0 percent or more	728	+/-175	8.4%	+/-1.9
Not computed	105	+/-85	(X)	(X)
GROSS RENT				
Occupied units paying rent	11,560	+/-581	11,560	(X)
Less than $200	153	+/-72	1.3%	+/-0.6
$200 to $299	301	+/-101	2.6%	+/-0.9
$300 to $499	1,227	+/-193	10.6%	+/-1.6
$500 to $749	5,129	+/-530	44.4%	+/-4.0
$750 to $999	3,400	+/-418	29.4%	+/-3.2
$1,000 to $1,499	1,163	+/-234	10.1%	+/-2.0
$1,500 or more	187	+/-85	1.6%	+/-0.7
Median (dollars)	692	+/-15	(X)	(X)
No rent paid	502	+/-135	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	11,522	+/-575	11,522	(X)
Less than 15.0 percent	1,644	+/-300	14.3%	+/-2.5
15.0 to 19.9 percent	2,007	+/-304	17.4%	+/-2.5
20.0 to 24.9 percent	1,621	+/-289	14.1%	+/-2.5
25.0 to 29.9 percent	1,209	+/-223	10.5%	+/-1.9
30.0 to 34.9 percent	672	+/-181	5.8%	+/-1.5
35.0 percent or more	4,369	+/-478	37.9%	+/-3.4
Not computed	540	+/-137	(X)	(X)

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

The median gross rent excludes no cash renters.

In prior years, the universe included all owner-occupied units with a mortgage. It is now restricted to include only those units where SMOCAPI is computed, that is, SMOC and household income are valid values.

In prior years, the universe included all owner-occupied units without a mortgage. It is now restricted to include only those units where SMOCAPI is computed, that is, SMOC and household income are valid values.

In prior years, the universe included all renter-occupied units. It is now restricted to include only those units where GRAPI is computed, that is, gross rent and household income are valid values.

The 2007, 2008, 2009, 2010, and 2011 plumbing data for Puerto Rico will not be shown. Research indicates that the questions on plumbing facilities that were introduced in 2008 in the stateside American Community Survey and the 2008 Puerto Rico Community Survey may not have been appropriate for Puerto Rico.

Median calculations for base table sourcing VAL, MHC, SMOC, and TAX should exclude zero values.

While the 2007-2011 American Community Survey (ACS) data generally reflect the December 2009 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic

07/30/2015

Subject	Miami County, Ohio			
	Estimate	Margin of Error	Percent	Percent Margin of Error
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	(X)	8.4%	+/-1.1
With related children under 18 years	(X)	(X)	15.9%	+/-2.0
With related children under 5 years only	(X)	(X)	17.9%	+/-6.8
Married couple families	(X)	(X)	3.3%	+/-0.7
With related children under 18 years	(X)	(X)	5.7%	+/-1.6
With related children under 5 years only	(X)	(X)	5.5%	+/-4.0
Families with female householder, no husband present	(X)	(X)	33.2%	+/-5.0
With related children under 18 years	(X)	(X)	45.8%	+/-6.2
With related children under 5 years only	(X)	(X)	44.9%	+/-17.6
All people	(X)	(X)	11.3%	+/-1.2
Under 18 years	(X)	(X)	17.8%	+/-2.6
Related children under 18 years	(X)	(X)	17.6%	+/-2.6
Related children under 5 years	(X)	(X)	22.0%	+/-5.6
Related children 5 to 17 years	(X)	(X)	16.0%	+/-2.3
18 years and over	(X)	(X)	9.2%	+/-1.0
18 to 64 years	(X)	(X)	10.2%	+/-1.2
65 years and over	(X)	(X)	5.1%	+/-1.0
People in families	(X)	(X)	9.4%	+/-1.3
Unrelated individuals 15 years and over	(X)	(X)	20.4%	+/-2.4

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Industry codes are 4-digit codes and are based on the North American Industry Classification System 2007. The Industry categories adhere to the guidelines issued in Clarification Memorandum No. 2, "NAICS Alternate Aggregation Structure for Use By U.S. Statistical Agencies," issued by the Office of Management and Budget.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2007-2011 and 2009-2011 tables, occupation data in the multiyear files (2007-2011 and 2009-2011) were recoded to 2011 Census occupation codes. We recommend using caution when comparing data coded using 2011 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at http://www.census.gov/hhes/www/ioindex/.

While the 2007-2011 American Community Survey (ACS) data generally reflect the December 2009 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2000 data. Boundaries for urban areas have not been updated since Census 2000. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2007-2011 American Community Survey

07/30/2015

entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2000 data. Boundaries for urban areas have not been updated since Census 2000. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2007-2011 American Community Survey

Explanation of Symbols:

1. An '**' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.

2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.

3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.

4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.

5. An '***' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.

6. An '******' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.

7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.

8. An '(X)' means that the estimate is not applicable or not available.

UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

APPENDIX L

ZILLOW – MARKET OVERVIEW REAL ESTATE – MAY 2019 (MIAMI COUNTY) AND MIAMI COUNTY HOME PRICES & VALUES

MAY2019   **Dayton Metro**

National Home Values

Current:	$226,800
Monthly Change:	-0.1%
Quarterly Change:	-0.1%
Annual Change:	5.4%
Negative Equity*:	8.2%

Dayton Home Values

Current:	$123,800
Monthly Change:	-0.4%
Quarterly Change:	-1%
Annual Change:	6.8%
Negative Equity*:	12.2%

Home Values Forecast

(next 12 months)

National:	2.5%
Dayton Metro:	2.3%

City ZHVI Year-over-Year

-5.2%	-5.1% – -0.2%	0.3% - 1.7%	1.8% - 4.8%	4.9% - 6.6%	6.7% - 10.3%	10.4% - 16.4%
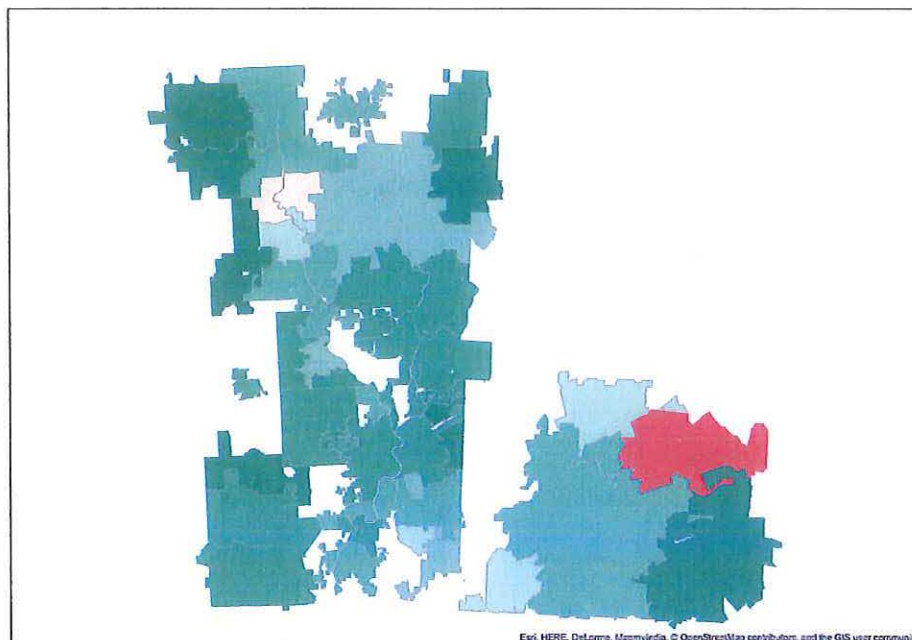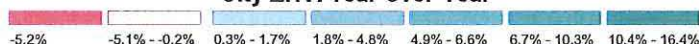
Major Cities - Home Values

Dayton

Current:	$50,500
Monthly Change:	-1.9%
Annual Change:	8.4%

Kettering

Current:	$142,800
Monthly Change:	0.1%
Annual Change:	5.4%

Xenia

Current:	$122,800
Monthly Change:	-1%
Annual Change:	5.8%

Miamisburg

Current:	$157,900
Monthly Change:	0.5%
Annual Change:	6.1%

Huber Heights

Current:	$114,400
Monthly Change:	-0.3%
Annual Change:	8.2%

Home Values (ZHVI)

Increasing Values:	–%
Decreasing Values:	–%
Fall From Peak:	-1%
Peak ZHVI Date:	2019-02
Peak ZHVI:	$125,000

Sales

Median Sale Price:	$–
Monthly Change:	–%
Annual Change:	–%
Sale Price/Sq. Ft.:	$–
Sale-to-list Price Ratio:	–
Sold for a Loss/Gain:	–%/–%

Foreclosures

Homes Foreclosed:	–/10, 000
Monthly Change:	–
Annual Change:	–
Foreclosure Resales:	–%
Monthly Change:	–pp
Annual Change:	–pp

Rent

Zillow Rent Index:	$1,023
Monthly Change:	1.2%
Annual Change:	7.3%
Rent List Price:	$940
Rent List/Sq. Ft.:	$0.8

Listings

Median List Price:	$147,500
Monthly Change:	1.7%
Annual Change:	5.4%
List Price/Sq. Ft.:	$96
Listings with Price Cut:	11.1%
Amount of Price Cut:	2.9%

How do we track home values? To track home values, we use the Zillow Home Value Index (ZHVI). The ZHVI is the mid-point of estimated home values for the area. Half the estimated home values are above this number and half are below.

* Negative equity data is from 2018Q2.

MAY 2019

Largest Cities Covered by Zillow

	Home Values- ZHVI ($)	ZHVI MoM (%)	ZHVI QoQ (%)	ZHVI YoY (%)	ZHVI Peak ($)	Peak Month	Change from Peak (%)	Rents- ZRI ($)	ZRI MoM (%)	ZRI QoQ (%)	ZRI YoY (%)	Forecast YoY (%)	Negative Equity (%)
Beavercreek								1,514	0.3	0.3	3.9		8.9
Centerville	195,900	0.6	0.5	3.8	195,900	2019-05	0	1,465	0.6	0.9	-0.3	2.4	6.3
Clayton	145,100	-0.1	-0.3	7.6	145,600	2019-03	-0.3	1,257	0.2	0.5	-0.3	3.5	13.7
Dayton	50,500	-1.9	-4.7	8.4	74,300	2006-01	-32	742	0	0.3	3.6	-1.7	27.6
Englewood	131,900	-0.2	-1.1	4.4	133,400	2018-12	-1.1	1,188	-0.1	-0.3	2.5	0.5	9.4
Fairborn								987	2.1	4.1	6.8		12.9
Germantown	147,600	0.4	0.8	10.3	147,600	2019-05	0	1,185	-1.1	-2.5	-4.9	6	11.6
Huber Heights	114,400	-0.3	-0.8	8.2	115,300	2019-03	-0.8	985	1.2	2	3.8	3.1	12.4
Kettering	142,800	0.1	-0.3	5.4	143,300	2019-02	-0.3	1,230	-0.2	0	4.7	2.2	6.4
Miamisburg	157,900	0.5	1.2	6.1	157,900	2019-05	0	1,256	0	-0.2	-2	4.2	7.2
Oakwood	275,600	0.1	0.5	4.6	275,600	2019-05	0	1,776	1	1.8	1.3	2.3	9.6
Piqua	82,600	-1.5	-1.8	6	86,000	2007-04	-4	823	1.5	2.5	1.7	0.7	13.4
Riverside	89,500	0.6	1.2	11.2	94,100	2007-03	-4.9	876	0.1	0.6	3.4	6.3	
Shiloh	70,200	0	0.1	5.2	94,200	2006-02	-25.5	849	-0.1	0.4	1	1.7	
Tipp City	187,500	-0.1	1.5	8.2	187,700	2019-04	-0.1					4.9	7.8
Trotwood	59,900	-0.7	-2.8	8.5	84,100	2005-11	-28.8	802	-0.2	0.4	1.1	0.5	30.9
Troy	151,300	-1.2	-1.4	4.8	154,100	2019-03	-1.8					-0.1	7.3
Vandalia	136,100	0.5	0.7	8.2	136,100	2019-05	0	1,166	-0.2	0.3	8.2	3.8	8
West Carrollton	102,900	-0.3	0.2	9.4	105,500	2007-09	-2.5	911	0	0.6	1.7	5.1	12.1
Xenia	122,800	-1	-3.4	5.8	127,100	2019-02	-3.4	1,068	1.9	4	15.1	-0.4	8.8

Largest Counties Covered by Zillow

	Home Values- ZHVI ($)	ZHVI MoM (%)	ZHVI QoQ (%)	ZHVI YoY (%)	ZHVI Peak ($)	Peak Month	Change from Peak (%)	Rents- ZRI ($)	ZRI MoM (%)	ZRI QoQ (%)	ZRI YoY (%)	Forecast YoY (%)	Negative Equity (%)
Greene County								1,284	-0.9	-1.4	2.9		
Miami County	141,500	-1	-0.7	5.8	143,400	2019-03	-1.3					1.3	
Montgomery County	109,000	0	0	9.7	109,200	2019-03	-0.2	939	0.8	1.6	4.4	4.3	

*The top 20 largest cities and top 10 (or all) counties within the metro are listed. Additional counties, cities, neighborhoods and ZIP codes may be available online at www.zillow.com/research/data by emailing press@zillow.com

Zillow Research:

Zillow® is the leading real estate and rental marketplace dedicated to empowering consumers with data, inspiration and knowledge around the place they call home, and connecting them with the best local professionals who can help. In addition, Zillow operates an industry-leading economics and analytics bureau led by Zillow's Chief Economist Dr. Svenja Gudell. Dr. Gudell and her team of economists and data analysts produce extensive housing data and research covering more than 450 markets at Zillow Real Estate Research. Zillow also sponsors the quarterly Zillow Home Price Expectations Survey, which asks more than 100 leading economists, real estate experts and investment and market strategists to predict the path of the Zillow Home Value Index over the next five years. Zillow also sponsors the bi-annual Zillow Housing Confidence Index (ZHCI) which measures consumer confidence in local housing markets, both currently and over time. Launched in 2006, Zillow is owned and operated by Zillow Group (NASDAQ: Z), and headquartered in Seattle.

Miami County Home Prices & Values

ZILLOW HOME VALUE INDEX ?

$141,500
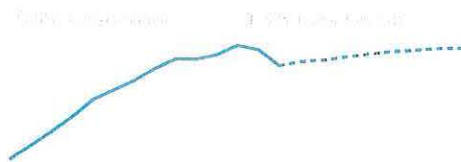
MARKET TEMPERATURE ?

## Very Hot

Buyers' Market   Sellers' Market

The median home value in Miami County is $141,500. Miami County home values have gone up 5.8% over the past year and Zillow predicts they will rise 1.3% within the next year. The median list price per square foot in Miami County is $103, which is higher than the Dayton Metro average of $96. The median price of homes currently listed in Miami County is $184,900 while the median price of homes that sold is $147,300.

Read more
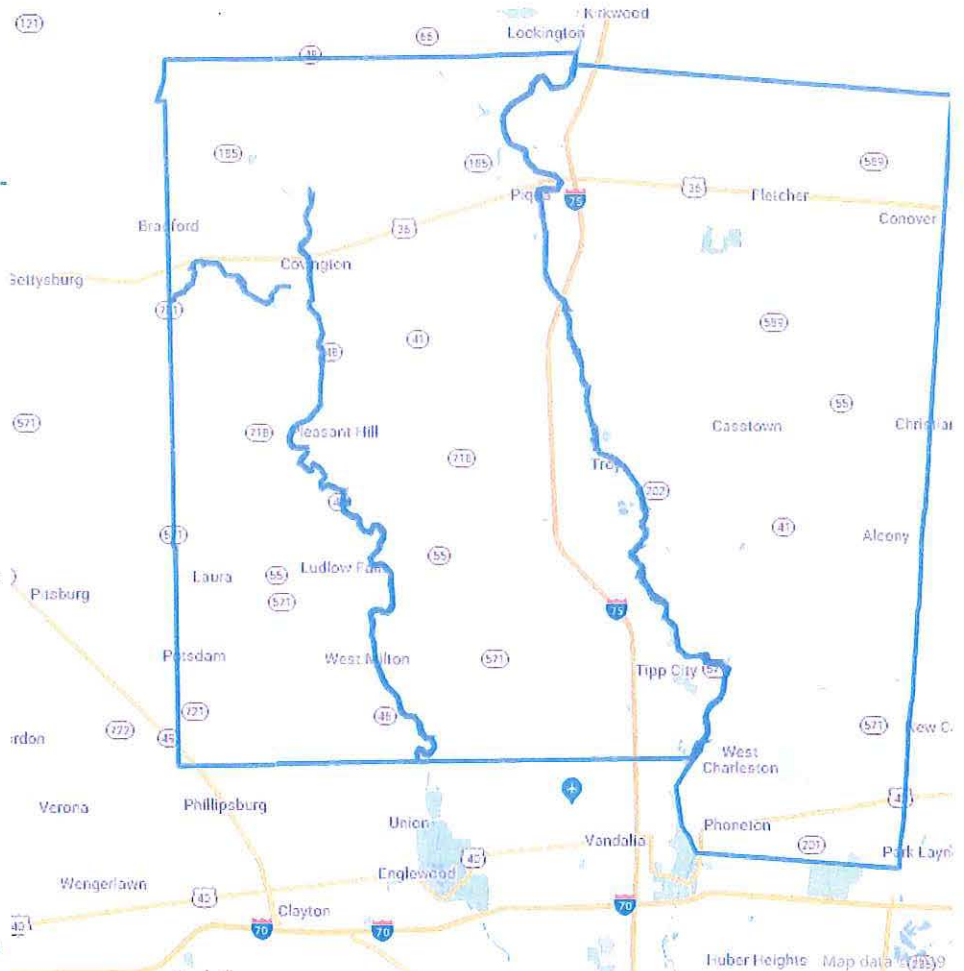
Miami County Market Overview

Data through May 31, 2019

$141,500 ZHVI ?

⬆ **1.3%** 1-yr forecast ? (May 31, 2020)

$184,900 Median listing price

$147,300 Median sale price

| Zillow Home Value Index | | All homes | | 1-yr 5-yr **Max** |

May 2020   Miami County $143K

Current | Forec
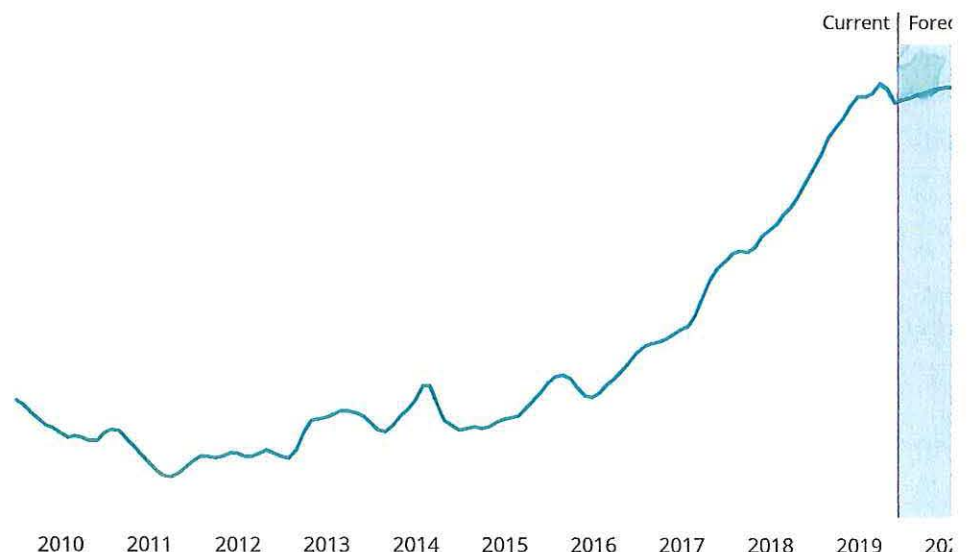
2010   2011   2012   2013   2014   2015   2016   2017   2018   2019   20

Miami County Market Health

Data through Apr 30, 2019

68 Average days on Zillow

10.0% Homes with negative equity (8.2% US Avg)
(Jun 30, 2018)

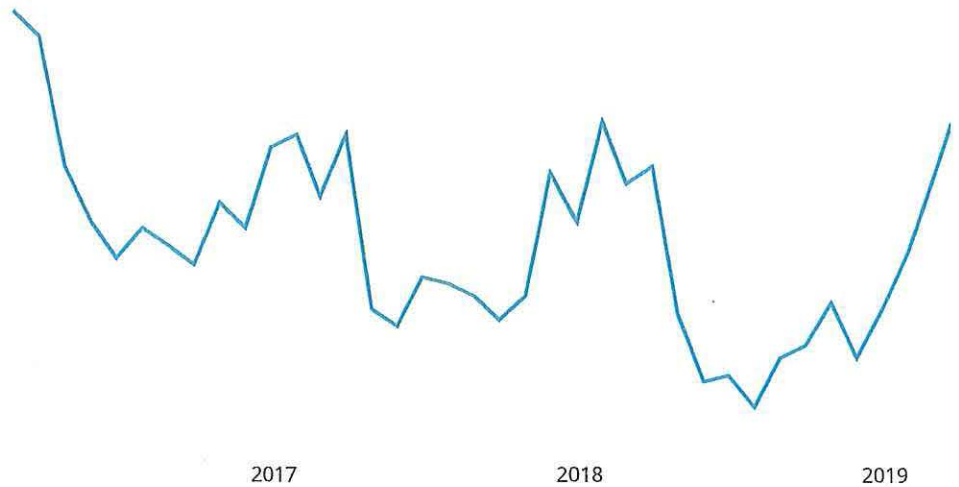**0.9%** Delinquent on mortgage (1.1% US Avg)
(Jun 30, 2018)

| Average days on Zillow | All homes | 1-yr Max |

Apr 2019   Miami County 68

2017   2018   2019

| Compare | Submit |

Cities in Miami County

NAME	MEDIAN ZHVI	NAME	MEDIAN ZHVI	NAME	MEDIAN ZHVI
Casstown	$167,600	Laura	$137,400	Covington	$114,900
Tipp City	$162,300	Pleasant Hill	$125,900	Fletcher	$112,300
Troy	$141,300	West Milton	$121,800	Piqua	$78,400

Listings & Sales

Data through May 31, 2019

$103 Median list price / sq ft

No recent data Median sale price / sq ft

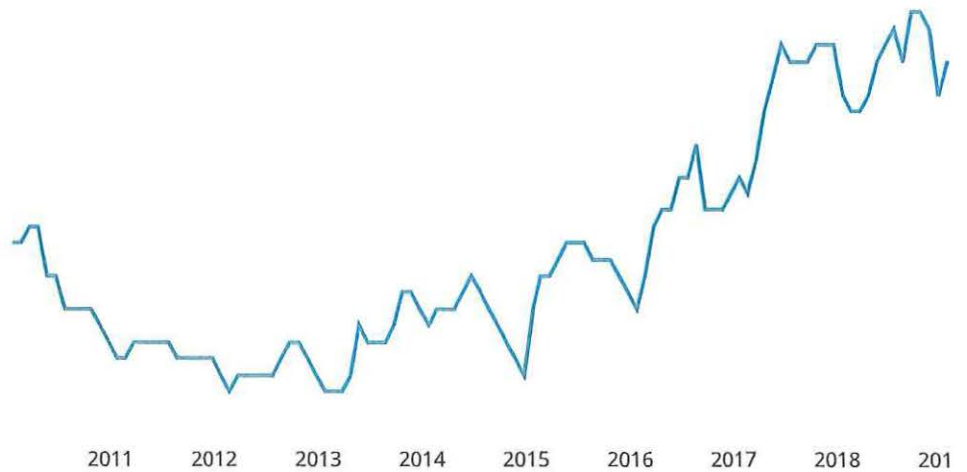**10.6%** Listings with price cut

| Median list price / sq ft | All homes | 1-yr 5-yr Max |

May 2019   Miami County $103

| | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 201 |

Compare   Submit

View Data Table

Miami County For Sale Listings

FOR SALE
$139,900
3 bed, 2.0 bath, 1,744 sqft
114 S Wall St Covington, O...

FOR SALE
$142,500
4 bed, 2.0 bath, 1,982 sqft
908 W Race St Troy, OH 45...

FOR SALE
$145,000
3 bed, 2.0 bath, 1,400 sqft
1917 Beckert Dr Piqua, O...

View Miami County Listings

Miami County Rentals
Data through May 31, 2019

ZILLOW RENT INDEX

$1,488
$1,060

Dayton Metro   United States

2.1 Breakeven horizon (Mar 31, 2018)

No data Rent list price

$0.81 Rent list price / sq ft

Zillow Rent Index   1 bedroom   1-yr 5-yr Max

May 2019   Miami County $732/mo

| | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 201! |
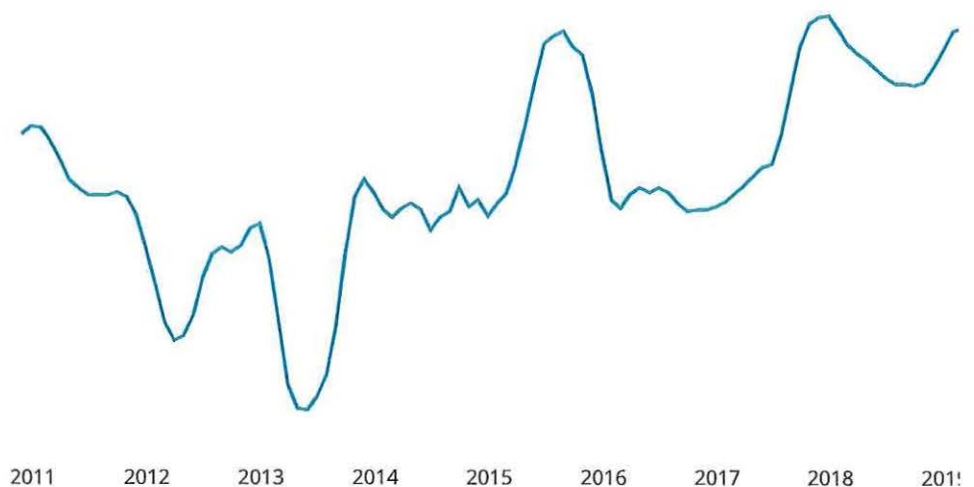
Compare   Submit

UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

APPENDIX M

WRIST 2018 HOME SALES STATISTICS

2018 Home Sales Statistics

2018 Statistics by County
February 1, 2019

The statistics have been broken down by individual counties within the WRIST area. They compare January through December totals from 2011 through 2018. Residential and Condo property types are included.

Download 2018 Statistics by County

Data Subject to Errors, Omissions, Revisions - Not Warranted.
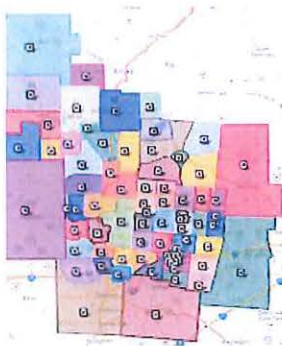
2018 Statistics by Area
February 1, 2019

The statistics have been broken down by individual area codes within the WRIST area. They compare January through December totals from 2011 through 2018. Residential and Condo property types are included.

Download 2018 Statistics by Area (areas 013-195)

Download 2018 Statistics by Area (areas 200-320)

Download 2018 Statistics by Area (areas 600-3060)

Click here for more information

Data Subject to Errors, Omissions, Revisions - Not Warranted.

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Miami County

WRIST Inc. Housing Statistics

	2011	2012	2013	2014	2015	2016	2017	2018
Number Sold	681	856	954	951	1015	1038	1033	984
Average Sold Price	$116,644	$129,059	$128,353	$138,536	$141,856	$146,829	$157,818	$165,438
Total Sold Volume	$79,434,498	$110,474,403	$122,449,162	$131,748,109	$143,984,101	$152,408,408	$163,025,769	$162,790,770
Average CDOM	141	126	120	108	99	91	98	95
Average Original LP	$130,926	$141,348	$138,238	$148,487	$149,797	$156,101	$165,721	$173,569
Average LP/SP Ratio	89.09%	91.31%	92.85%	93.30%	94.70%	94.06%	95.23%	95.32%

Number Sold
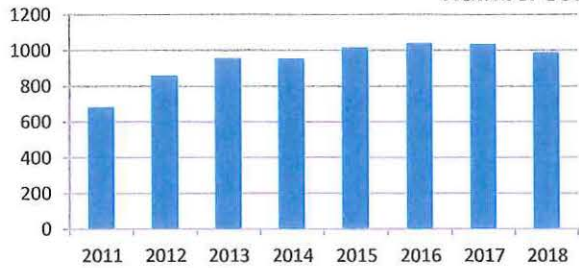
Total Sold Volume

Average Sold Price
Average Original LP
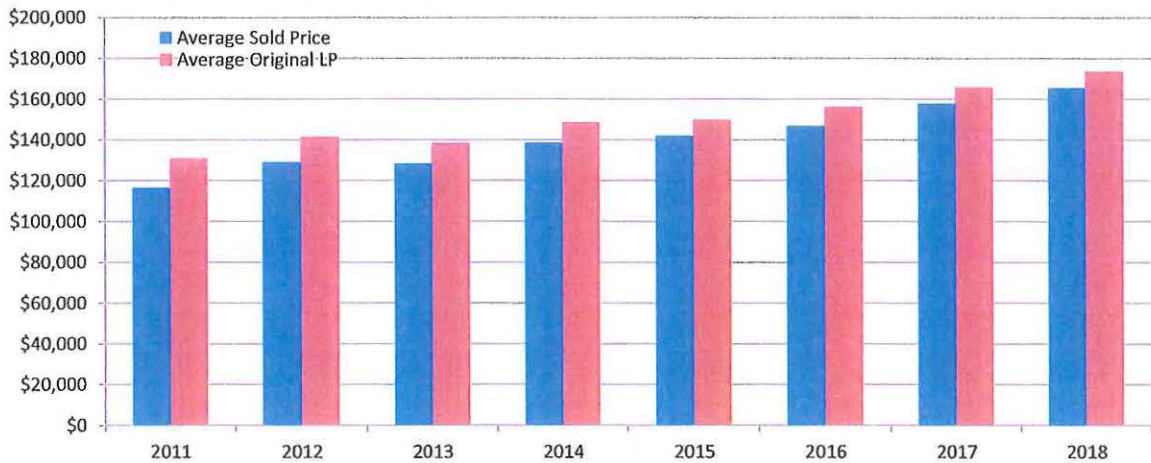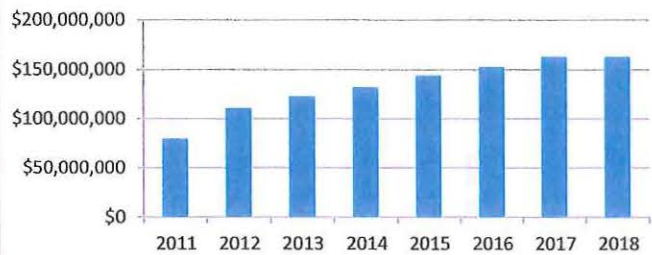
Average CDOM
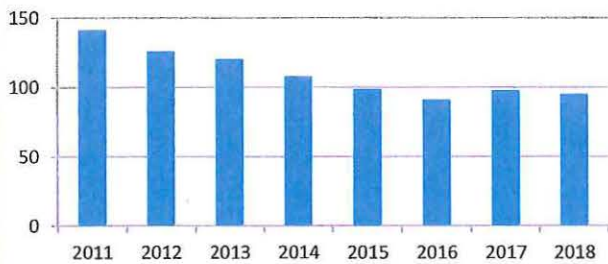
Average LP/SP Ratio
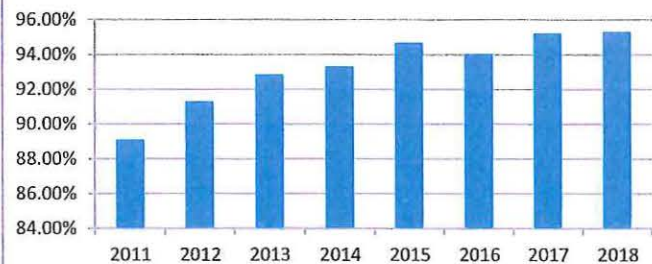
Miami County

WRIST Inc. Housing Statistics

Total Sold Volume By Month

	January	February	March	April	May	June	July	August	September	October	November	December
2013	$6,375,209	$6,819,508	$9,345,111	$12,201,955	$9,043,005	$13,651,375	$12,791,309	$13,297,289	$9,293,257	$10,369,734	$10,256,507	$9,004,903
2014	$6,836,008	$8,798,999	$7,366,419	$8,433,039	$10,786,067	$15,583,243	$11,520,090	$15,790,471	$13,154,378	$12,973,751	$9,544,861	$10,960,783
2015	$8,129,830	$7,297,493	$9,235,061	$11,435,307	$13,931,408	$14,527,401	$16,749,582	$15,925,229	$14,110,250	$13,427,567	$10,293,644	$8,921,329
2016	$6,104,125	$6,679,299	$12,436,180	$10,543,089	$16,838,808	$17,225,963	$14,089,063	$17,126,704	$12,027,576	$16,462,240	$12,270,939	$10,604,422
2017	$9,375,364	$9,038,954	$13,343,587	$15,283,174	$14,871,230	$16,578,374	$17,527,143	$19,267,777	$11,181,919	$14,629,816	$12,866,171	$9,062,260
2018	$8,726,803	$8,297,328	$13,883,216	$13,604,970	$15,547,831	$17,268,705	$12,821,777	$15,858,140	$12,234,200	$17,766,907	$16,084,720	$10,696,173

Total Sold Volume
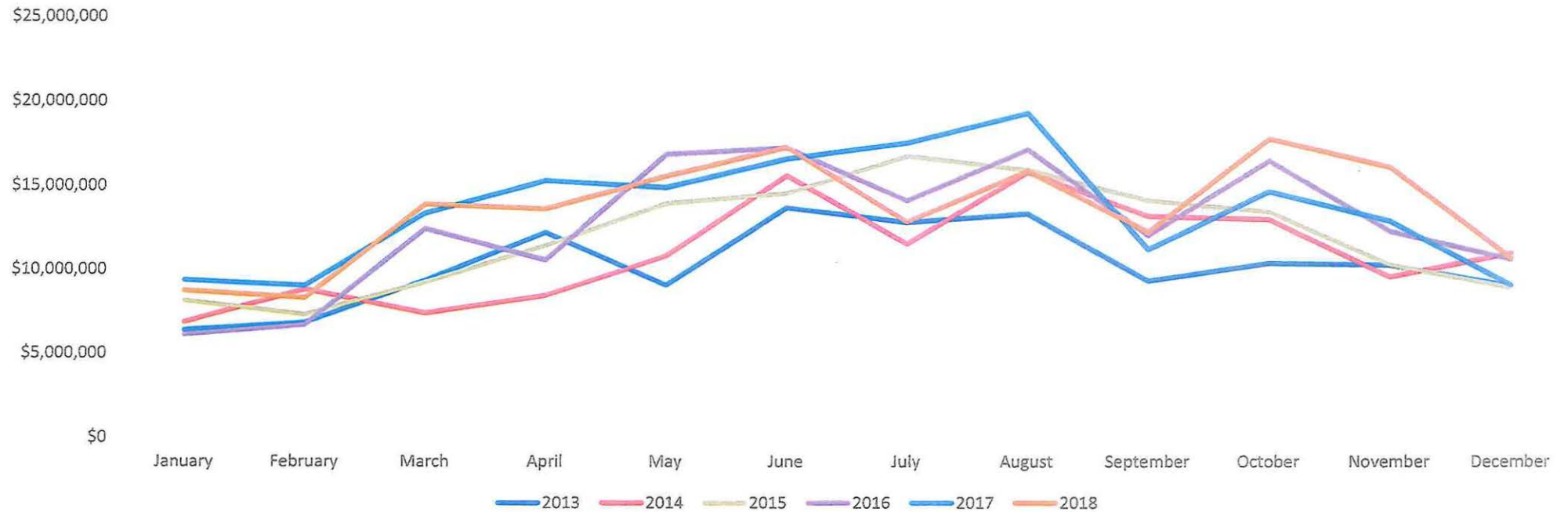
UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR
HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

APPENDIX N

ZILLOW – MARKET OVERVIEW RENTALS – MAY
2019 (MIAMI COUNTY)

MAY 2019   **Dayton Metro**

National Rents
Current:	$1,479
Monthly Change:	0.1%
Annual Change:	2.7%

Dayton Metro Rents
Current:	$1,023
Monthly Change:	1.2%
Annual Change:	7.3%

Breakeven Horizon
1.6 years

Major Cities - Rents

Dayton
Current:	$742
Monthly Change:	0%
Annual Change:	3.6%
Breakeven Horizon:	—

Kettering
Current:	$1,230
Monthly Change:	-0.2%
Annual Change:	4.7%
Breakeven Horizon:	1.8 years

Beavercreek
Current:	$1,514
Monthly Change:	0.3%
Annual Change:	3.9%
Breakeven Horizon:	2.2 years

Xenia
Current:	$1,068
Monthly Change:	1.9%
Annual Change:	15.1%
Breakeven Horizon:	1.6 years

Fairborn
Current:	$987
Monthly Change:	2.1%
Annual Change:	6.8%
Breakeven Horizon:	1.6 years

Esri, HERE, DeLorme, MapmyIndia, © OpenStreetMap contributors, and the GIS user community

City ZRI Year-over-Year

-6.9%	-6.8% - -4.6%	-4.5% - -2.0%	-1.9% - -0.3%	0.2% - 1.3%	1.4% - 3.0%	3.1% - 4.8%	4.9% - 11.5%	11.6% - 15.1%
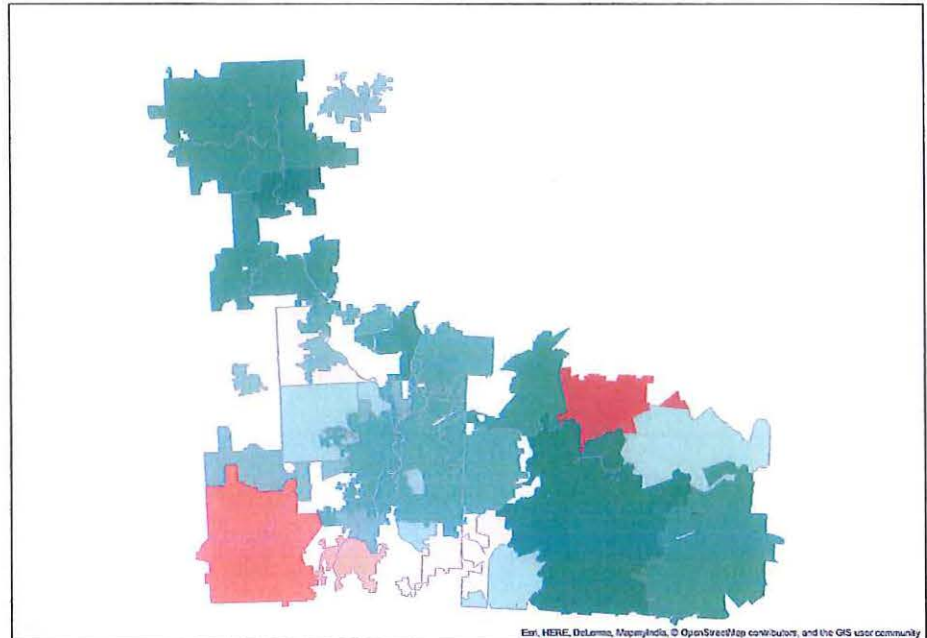
Metro Cities: Top/Bottom by Annual Rent Appreciation

Top:		**Bottom:**	
Xenia	15.1%	Yellow Springs	-6.9%
Pleasant Hill	14.9%	Germantown	-4.9%
Jamestown	11.5%	Farmersville	-4.6%
West Milton	10.2%	Miamisburg	-2%
Laura	9.6%	Bellbrook	-0.9%

Metro Neighborhoods: Top/Bottom by Annual Rent Appreciation

Top:		**Bottom:**	
Eastern Hills	6.5%	Shroyer Park	-5.6%
Hearthstone	5.9%	South Park	-4.2%
Forest Ridge-Quail H	5.6%	Northridge Estates	-2.3%
Highview Hills	5.5%	Five Oaks	-0.1%
Wright View	5%	Southern Dayton View	1%

How do we measure rents? To track rents, we use the Zillow Rent Index (ZRI). The ZRI is the midpoint of estimated rents in a given region. Half the estimated rental prices are above this number and half are below.

What is the Breakeven Horizon? The Breakeven Horizon in the number of years you must live in a home before owning the same home becomes more financially advantageous than renting the home. For example, if 'City X' had a Breakeven Horizon of 5.5 years, it is financially better for you to rent in 'City X' unless you plan on living there for more than 5.5 years.

MAY 2019

Largest Cities Covered by Zillow

	Breakeven Horizon (yrs)	Rents (ZRI) All Homes ($)	Rents (ZRI) YoY (%)	Median rent list price ($)	Rent estimate/sq. ft. ($)
Beavercreek	2.2	1,514	3.9		0.9
Cedarville	2.2	1,229	0.5		0.8
Centerville	1.8	1,465	-0.3		0.9
Clayton	1.6	1,257	-0.3		0.8
Covington	1.7	981	9.2		0.7
Dayton		742	3.6	780	0.7
Englewood	1.6	1,188	2.5		0.7
Fairborn	1.6	987	6.8	860	0.8
Germantown	1.6	1,185	-4.9		0.8
Huber Heights	1.5	985	3.8	1,010	0.7
Jamestown	1.9	1,148	11.5		0.8
Kettering	1.8	1,230	4.7	1,070	0.9
Miamisburg	1.8	1,256	-2		0.8
Moraine	1.2	836	4.8		0.8
New Lebanon	1.4	906	1.8		0.7

	Breakeven Horizon (yrs)	Rents (ZRI) All Homes ($)	Rents (ZRI) YoY (%)	Median rent list price ($)	Rent estimate/sq. ft. ($)
Northridge		705	2.2		0.7
Oakwood	2.2	1,776	1.3		1.1
Piqua	1.2	823	1.7		0.7
Riverside	1.3	876	3.4		0.8
Shiloh	1.1	849	1		0.6
Trotwood	0.7	802	1.1	820	0.7
Union	1.6	974	3.4		0.8
Vandalia	1.9	1,166	8.2		0.8
West Carrollton	1.4	911	1.7		0.8
West Milton	1.9	1,039	10.2		0.8
Woodbourne-Hyde Park	2	1,725	0.2		0.8
Xenia	1.6	1,068	15.1		0.8
Yellow Springs	2.6	1,449	-6.9		0.9

Largest Neighborhoods Covered by Zillow

	Breakeven Horizon (yrs)	Rents (ZRI) All Homes ($)	Rents (ZRI) YoY (%)	Median rent list price ($)	Rent estimate/sq. ft. ($)
Belmont	1.1	802	3.8		0.8
Burkhardt		673	3.4		0.5
Eastern Hills		750	6.5		0.8
Eastmont	1.3	827	3.5		0.8
Five Oaks		746	-0.1		0.4
Forest Ridge	1.8	1,396	5.6		0.8
Greenwich Village		680	3.3		0.7
Hillcrest		759	2.2		0.6
Historic Inner East		732	1.9		0.5
Linden Heights		781	4.7		0.6

	Breakeven Horizon (yrs)	Rents (ZRI) All Homes ($)	Rents (ZRI) YoY (%)	Median rent list price ($)	Rent estimate/sq. ft. ($)
North Riverdale		709	2.8		0.6
Northridge Estates	1.3	1,018	-2.3		0.7
Old North Dayton		678	3.2		0.6
Pheasant Hill	1.9	1,518	4.6		0.8
Residence Park		672	4.8		0.7
Springfield		674	3.2		0.5
Twin Towers		694	2.7		0.5
Walnut Hills		774	4.2		0.6
West Wood		661	4.6		0.7
Wright View		729	5		0.7

*Top cities and neighborhoods by size within the metro are listed. Additional counties, cities, neighborhoods and zip codes may be available online at www.zillow.com/research/data or by emailing press@zillow.com

Zillow Research:

Zillow® is the leading real estate and rental marketplace dedicated to empowering consumers with data, inspiration and knowledge around the place they call home, and connecting them with the best local professionals who can help. In addition, Zillow operates an industry-leading economics and analytics bureau led by Zillow's Chief Economist Dr. Svenja Gudell. Dr. Gudell and her team of economists and data analysts produce extensive housing data and research covering more than 450 markets at Zillow Real Estate Research. Zillow also sponsors the quarterly Zillow Home Price Expectations Survey, which asks more than 100 leading economists, real estate experts and investment and market strategists to predict the path of the Zillow Home Value Index over the next five years. Zillow also sponsors the bi-annual Zillow Housing Confidence Index (ZHCI) which measures consumer confidence in local housing markets, both currently and over time. Launched in 2006, Zillow is owned and operated by Zillow Group (NASDAQ: Z), and headquartered in Seattle.

UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

APPENDIX O

MIAMI COUNTY FAIR HOUSING CALL LOGS / FAIR HOUSING INFORMATION DISTRIBUTION

FAIR HOUSING OUTREACH - MATERIALS DISTRIBUTED (2011-20119)

Items Distributed:	2011	2012	2013	2014	2015	2016	2017	2018	2019
Fair Housing Brochure	471	390	350	610	485	495	475	350	425
Fair Housing Poster	4	14	0	16	13	0	0	0	0
Children & Housing Brochure	75	10	20	265	160	100	225	150	175
Landlord Tenant Booklet	371	496	271	310	330	200	500	320	125
Hish School Senior Booklet	428	30	30	165	110	45	33	38	33
Totals:	1384	940	671	1366	1098	840	1233	858	758
*January-May 2019									
	TOTAL DISTRIBUTION OF FAIR HOUSING INFORMATION								
	MIAMI COUNTY 2011-2019			9148					

MIAMI COUNTY, OHIO

MONTH	# of CALLS	City of Troy	City of Piqua	City of Tipp City	Village of Covington	Village of West Milton	Unknown	L/T	Disc.
January	3	1				1	1	3	
February	2	2						2	
March	1		1					1	
April	2	2						2	
May	4	1					3	4	
June									
July									
August									
September									
October									
November									
December									
Total	12	5	1	#N/A	0	1	4	12	0
2019									

Miami County Fair Housing
January, 2019

Date	Location	Number	Caller	Purpose	Rec'd
01/17/19	?	(419) 250-4330	heather	Mobile home - she has a problem with the water. I gave her the mha number.	JM
01/24/19	Troy	(253) 652-4930	Cherlyn	Her LL said she was going to be evicted because she brought bedbugs in. I gave her legal aids number.	JM
01/24/19	WM	?	Amanda	Their refrigerator went out and she wanted to know whose responsibility it was to replace it. I gave her legal aids number and told her to check her lease.	JM

Miami County Fair Housing
February, 2019

Date	Location	Number	Caller	Purpose	Rec'd
02/08/19	Troy	?	Lynn	Wants to report Terrace Ridge apts. Trying to evict her because they say she owes money when she says she is up to date. I gave her the Ohio Civil Rights Comm. Phone number.	JM
02/12/19	Troy	524-1197	Tom	LL wants him to move out because he wants to turn the apt into Metro housing. No notification through the court. I gave him the number to legal aid to find out his rights.	JM

Miami County Fair Housing
March, 2019

Date	Location	Number	Caller	Purpose	Rec'd
03/04/19	Piqua	266-4421	Bob	Questions about if someone wants to rent from him with a service animal. I gave him legal aid's number to find out the information and laws.	JM

Miami County Fair Housing
April, 2019

Date	Location	Number	Caller	Purpose	Rec'd
04/09/19	Troy	?	?	Wanted to know what she could do about getting rid of bed bugs. I gave her the Health dept phone number.	JM
04/17/19	Troy	668-2594	Jean	Garden Manor apts - she thinks there are too many people living in one apt and she believes drugs are being done there. I gave her the Health dept phone number. She was contacting the police as well.	JM

Miami County Fair Housing
May, 2019

Date	Location	Number	Caller	Purpose	Rec'd
05/06/19	Greenville	459-2306	?	LL turned off electic. I gave her legal aid's number.	JM
05/08/19	Troy	Corey	516-1131	LL not fixing things, mold and bad electric. Told him to call MC Health Dept to get an inspector in there.	JM
05/17/19	?	(567) 395-2156	?	She was a landlord. Left a message on vm	JM
05/20/19	?	524-8907	Helena	Returned her call but no call back	JM

MONTH	# of CALLS	City of Troy	City of Piqua	City of Tipp City	Village of Covington	Village of West Milton	Unknown	L/T	Disc.
January	1	1						1	
February	2	1			1			2	
March	1		1					1	
April	3	2					1	3	
May	6	4			1		1	6	
June	4	3				1		4	
July	1	1						1	
August	3	1		1			1	3	
September	2		2					2	
October	2						2	2	
November	4		1			2	1	4	
December	2		2					2	
Total	31	12	6	1	2	3	6	31	0

2018

MONTH	# of CALLS	City of Troy	City of Piqua	City of Tipp City	Village of Covington	Village of West Milton	Unknown	L/T	Disc.
January	5	3	2					5	0
February	3	1	2					3	0
March	0							0	0
April	5	4	1					5	0
May	3	2	1					3	0
June	4	3					1	4	0
July	2		2					2	0
August	3		2	1				3	0
September	1	1						1	0
October	5	3	1				1	5	0
November	6	4	1				1	6	0
December	1	1						1	0
Total	38	19	12	1	0	0	3	38	0

2017

YEARLY NUMBER OF FAIR HOUSING CALLS   6/24/2019

MONTH	# of CALLS	City of Troy	City of Piqua	City of Tipp City	Village of Covington	Village of West Milton	Unknown	L/T	Disc.
January	3			1			2	3	0
February	1	1						1	0
March	2						2	2	0
April	3					2	1	3	0
May	5	2				2	1	5	0
June	3		2			1		3	0
July	3	1	1			1		3	0
August	5	3	2					5	0
September	2	1	1					2	0
October	2		1				1	2	0
November	5	3	2					5	0
December	0							0	0
Total	34	11	9	#N/A	0	6	7	34	0

2016

TABLE 3
FAIR HOUSING CALLS - 2015

MONTH	City of Piqua	City of Tipp City	City of Troy	Village of Covington	Village of West Milton	Unknown	TOTAL CALLS
January - Landlord-Tenant Dispute				1			1
January - Housing Discrimination							0
February - Landlord-Tenant Dispute	2						2
February - Housing Discrimination							0
March - Landlord-Tenant Dispute	2			1		1	4
March - Housing Discrimination							0
April - Landlord-Tenant Dispute	4		2			2	8
April - Housing Discrimination							0
May - Landlord-Tenant Dispute	1		6		1		8
May - Housing Discrimination							0
June - Landlord-Tenant Dispute	2	1	2			2	7
June- Housing Discrimination			2			0	2
July - Landlord-Tenant Dispute	3		3		2	4	12
July - Housing Discrimination							0
August - Landlord-Tenant Dispute	2		2			1	5
August - Housing Discrimination							0
September - Landlord-Tenant Dispute	1	2	2		1		6
September - Housing Discrimination							0
October - Landlord-Tenant Dispute			3		2		5
October - Housing Discrimination							0
November - Landlord-Tenant Dispute			1		1	1	3
November - Housing Discrimination							0
December - Landlord-Tenant Dispute	1		2	1			4
December - Housing Discrimination							0
Totals:	18	3	25	3	7	11	67
Housing Discrimination: 2 on basis of Familial Status (Troy, Troy)				Landlord-Tenant Dispute Sub-Totals:			65
				Housing Discrimination Sub-Totals:			2

TABLE 4
NUMBER OF FAIR HOUSING CALLS - 2014

MONTH	City of Piqua	City of Tipp City	City of Troy	Village of Covington	Village of West Milton	Uniontown	TOTAL CALLS
January - Landlord-Tenant Dispute			2		1		3
January - Housing Discrimination							0
February - Landlord-Tenant Dispute			2		1		3
February - Housing Discrimination							0
March - Landlord-Tenant Dispute			1				1
March - Housing Discrimination							0
April - Landlord-Tenant Dispute			3			3	6
April - Housing Discrimination							0
May - Landlord-Tenant Dispute	1	1	5				7
May - Housing Discrimination							0
June - Landlord-Tenant Dispute	3		2			1	6
June- Housing Discrimination							0
July - Landlord-Tenant Dispute	1					3	4
July - Housing Discrimination							0
August - Landlord-Tenant Dispute			1			2	3
August - Housing Discrimination							0
September - Landlord-Tenant Dispute			4				4
September - Housing Discrimination							0
October - Landlord-Tenant Dispute	1						1
October - Housing Discrimination							0
November - Landlord-Tenant Dispute			2				2
November - Housing Discrimination							0
December - Landlord-Tenant Dispute	1		4				5
December - Housing Discrimination							0
Totals:	7	1	26	0	2	9	45
Housing Discrimination: None in 2014					Landlord-Tenant Dispute Sub-Totals:		45
					Housing Discrimination Sub-Totals:		0

TABLE 5
NUMBER OF FAIR HOUSING CALLS - 2013

MONTH	City of Piqua	City of Tipp City	City of Troy	Village of Covington	Village of West Milton	Unknown	TOTAL CALLS
January - Landlord-Tenant Dispute			3		1	1	5
January - Housing Discrimination							0
February - Landlord-Tenant Dispute			3				3
February - Housing Discrimination							0
March - Landlord-Tenant Dispute	5		1			2	8
March - Housing Discrimination							0
April - Landlord-Tenant Dispute	2						2
April - Housing Discrimination							0
May - Landlord-Tenant Dispute			1				1
May - Housing Discrimination		1					1
June - Landlord-Tenant Dispute			1			1	2
June- Housing Discrimination							0
July - Landlord-Tenant Dispute	1		4			5	10
July - Housing Discrimination							0
August - Landlord-Tenant Dispute	1		1			1	3
August - Housing Discrimination							0
September - Landlord-Tenant Dispute		1	2				3
September - Housing Discrimination							0
October - Landlord-Tenant Dispute	1	1				2	4
October - Housing Discrimination		1					1
November - Landlord-Tenant Dispute	2						2
November - Housing Discrimination							0
December - Landlord-Tenant Dispute							0
December - Housing Discrimination							0
Totals:	12	4	16	0	1	12	45
Housing Discrimination: 1 on basis of Disability (Tipp City)					**Landlord-Tenant Dispute Sub-Totals:**		43
Housing Discrimination: 1 on basis of Familial Status (Troy)					**Housing Discrimination Sub-Totals:**		2

TABLE 6
NUMBER OF FAIR HOUSING CALLS - 2012

MONTH	City of Piqua	City of Tipp City	City of Troy	Village of Covington	Village of West Milton	Unknown	TOTAL CALLS
January - Landlord-Tenant Dispute	0	0	0	0	0	2	2
January - Housing Discrimination	0	0	0	0	0	0	0
February - Landlord-Tenant Dispute	1	0	0	0	0	2	3
February - Housing Discrimination	0	0	0	0	0	0	0
March - Landlord-Tenant Dispute	1	1	2	0	0	0	4
March - Housing Discrimination	0	0	0	0	0	0	0
April - Landlord-Tenant Dispute	0	0	1	0	0	0	1
April - Housing Discrimination	0	0	0	0	0	0	0
May - Landlord-Tenant Dispute	0	0	0	0	1	0	1
May - Housing Discrimination	1	0	0	0	0	0	1
June - Landlord-Tenant Dispute	0	0	2	0	0	0	2
June- Housing Discrimination	0	0	0	0	0	0	0
July - Landlord-Tenant Dispute	0	1	4	0	0	1	6
July - Housing Discrimination	1	0	0	0	0	0	1
August - Landlord-Tenant Dispute	4	0	2	0	0	0	6
August - Housing Discrimination	0	0	0	0	0	0	0
September - Landlord-Tenant Dispute	0	0	5	0	0	0	5
September - Housing Discrimination	0	0	0	0	0	0	0
October - Landlord-Tenant Dispute	4	0	1	0	0	0	5
October - Housing Discrimination	0	0	0	0	0	0	0
November - Landlord-Tenant Dispute	0	0	2	0	0	0	2
November - Housing Discrimination	0	0	0	0	0	0	0
December - Landlord-Tenant Dispute	1	0	1	0	0	0	2
December - Housing Discrimination	0	0	0	0	0	0	0
Totals:	13	2	20	0	1	5	41
Housing Discrimination: 1 on basis of Race (Piqua)				Landlord-Tenant Dispute Sub-Totals:			39
Housing Discrimination: 1 on basis of Familial Status (Piqua)				Housing Discrimination Sub-Totals:			2

TABLE 7
NUMBER OF FAIR HOUSING CALLS - 2011

MONTH	City of Piqua	City of Tipp City	City of Troy	Village of Covington	Village of West Milton	Unknown	TOTAL CALLS
January - Landlord-Tenant Dispute	0	0	1	0	0	0	1
January - Housing Discrimination	0	0	0	0	0	0	0
February - Landlord-Tenant Dispute	0	0	0	0	0	0	0
February - Housing Discrimination	0	0	1	0	1	0	2
March - Landlord-Tenant Dispute	3	0	1	0	0	1	5
March - Housing Discrimination	0	0	0	0	0	0	0
April - Landlord-Tenant Dispute	2	0	1	0	0	0	3
April - Housing Discrimination	0	0	0	0	0	0	0
May - Landlord-Tenant Dispute	1	0	0	0	0	1	2
May - Housing Discrimination	0	0	1	0	0	0	1
June - Landlord-Tenant Dispute	1	0	4	0	0	2	7
June- Housing Discrimination	0	0	0	0	0	0	0
July - Landlord-Tenant Dispute	0	0	2	0	0	2	4
July - Housing Discrimination	0	0	0	0	0	0	0
August - Landlord-Tenant Dispute	0	1	2	0	0	1	4
August - Housing Discrimination	0	0	1	0	0	0	1
September - Landlord-Tenant Dispute	0	0	1	0	0	2	3
September - Housing Discrimination	0	0	0	0	0	0	0
October - Landlord-Tenant Dispute	0	0	1	0	0	0	1
October - Housing Discrimination	0	0	0	0	0	0	0
November - Landlord-Tenant Dispute	0	1	0	0	0	1	2
November - Housing Discrimination	0	0	0	0	0	0	0
December - Landlord-Tenant Dispute	0	2	0	0	0	0	2
December - Housing Discrimination	0	0	0	0	0	0	0
Totals:	7	4	16	0	1	10	38
Housing Discrimination: 3 on basis of Disability (Troy, Troy, West Milton)				Landlord-Tenant Dispute Sub-Totals:			34
Housing Discrimination: 1 on basis of Familial Status (Troy)				Housing Discrimination Sub-Totals:			4

UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

APPENDIX P

MIAMI COUNTY LOW-INCOME HOUSING WEBSITES

MIAMI COUNTY COMMUNITY ACTION COUNCIL

Under: Referral - All Services (https://miamicac.org/new/category/referral-services/), Utility Assistance (https://miamicac.org/new/category/utility-assistance/)

General Services:
Case Management, Information and Referral
Specific Services:
Emergency Utility Bill Assistance (HEAP) (Summer and Winter), Percent of Income Payment Plan (PIPP), Referral Services/Human Services Directory, Limited Emergency Grants

<div align="center">

Community Services Center
1695 Troy-Sidney Road
Troy, Ohio 45373-9794

</div>

PHONE: (937) 335-7921 (TDD Capacity Available)

FAX: (937) 339-8905
WEBSITE: www.miamicac.org
SERVICE AREA: Miami County Residents
OFFICE HOURS: 8:00 a.m. to 4:30 p.m.
OFFICE DAYS: Monday through Friday
ELIGIBILITY: All Services:
• Resident of Miami County
• Citizen
General Services:
• Income Below 125% of Poverty Index
Utility Assistance:
• Income Below 175% of Poverty Index
DOCUMENTS NEEDED: All Services:

- Certified Birth Certificate (Family)
- Proof of Family Income
- Social Security Cards (Family)
- Driver's License(s)

RESTRICTIONS: N/A

HOW TO USE: 1. Call for an appointment, is best.

2. Walk-ins will be served as staff is available.

FEE POLICY: None

Search

Search...   ➡

Categories

> "Step Up To Quality" (https://miamicac.org/new/category/step-up-to-quality/)

> Abortion (https://miamicac.org/new/category/abortion/)

> Abuse Awareness/Prevention/Response (https://miamicac.org/new/category/abuse-awarenesspreventionresponse/)

> Addiction (https://miamicac.org/new/category/addiction/)

> Adult Day Service (https://miamicac.org/new/category/adult-day-service/)

> Adult Education (https://miamicac.org/new/category/adult-education/)

> After School Programs (https://miamicac.org/new/category/after-school-programs/)

> Alcoholism (https://miamicac.org/new/category/alcoholism/)

> Alzheimers (https://miamicac.org/new/category/alzheimers/)

> Audiology (https://miamicac.org/new/category/audiology/)

> Auto Repair (https://miamicac.org/new/category/auto-repair/)

> Bereavement Support (https://miamicac.org/new/category/bereavement-support/)

> Career Services (https://miamicac.org/new/category/career-services/)

> Career Training (https://miamicac.org/new/category/career-training/)

> Charter School (https://miamicac.org/new/category/charter-school/)

> Chemotherapy Coping (https://miamicac.org/new/category/chemotherapy-coping/)

> Child care (https://miamicac.org/new/category/child-care/)

> Childcare and Parenting Training (https://miamicac.org/new/category/childcare-and-parenting-training/)

METROPOLITAN HOUSING AUTHORITY

Under: Public Housing (https://miamicac.org/new/category/public-housing/), Rent Assistance (https://miamicac.org/new/category/rent-assistance/), Utility Assistance (https://miamicac.org/new/category/utility-assistance/)

Generally participant pays 30% of income for rent/utilities. Balance is subsidized.

Rental assistance payments (Housing Choice Voucher)

Public Housing- Morris House (Elderly); Floral View & Washington Commons (Family)

Community Services Center

1695 Troy-Sidney Road

Troy, Ohio 45373-9794

PHONE:	(937) 335-7921 (TTY Capacity Available/ Relay)
FAX:	(937) 339-8905
WEBSITE:	miamicac.org (https://miamicac.org)
SERVICE AREA:	Miami County
OFFICE HOURS:	8:00 a.m. to 4:30 p.m.
OFFICE DAYS:	Monday through Friday
ELIGIBILITY:	1. Housing Choice Voucher: Below 50% of Median Income 2. Public Housing: Below 80% of Median Income
DOCUMENTS NEEDED:	Social Security Cards for all family members Driver's License(s) Rental History (list of landlords past 5 years) Permanent Resident Card (Non-Citizen)
RESTRICTIONS:	Application must be complete.
HOW TO USE:	Applications are available at the office from 8:00 a.m. to 3:00 p.m.

The Ohio Housing Finance Agency (OHFA) offers several affordable loan options to help you achieve your dream of homeownership. OHFA offers 30-year, fixed-rate FHA, VA, USDA-RD and conventional mortgage loans with generous income and purchase price limits designed especially for homebuyers with low- and moderate-incomes.

If you are not a first-time homebuyer, click here to learn more about OHFA's Next Home program.

How Do I Apply for an OHFA Loan?

OHFA loans do not come directly from OHFA. We work with lenders, credit unions and mortgage companies across the state to offer loans to qualified borrowers. Find an OHFA-approved lender in your area, along with tips to help you with the application process, or call us toll-free at 888.362.6432.

Am I Eligible?

You may qualify for an OHFA first-time homebuyer program if you meet one of the following criteria:

- You have not had an ownership interest in your primary residence in the last three years.
- You are an honorably discharged veteran.
- You are purchasing a home in a target area.

Please view a complete list of eligibility criteria.

Which OHFA Loans are Right for Me?

Buyers can add one or more of the following options to an OHFA FHA, VA, USDA-RD or conventional mortgage loan:

- Your Choice! Down Payment Assistance
- Ohio Heroes
- Grants for Grads
- Mortgage Tax Credit
- OHFA Advantage
- Target Area Loan
- RenovateOhio

Homebuyer Education

Qualified buyers are required to complete free homebuyer education. OHFA's streamlined education program allows you to complete a course offered by any U.S. Department of Housing and Urban Development (HUD) approved counseling agency in Ohio. Please note, OHFA homebuyer education is not completed until after homebuyer has submitted their loan application with their loan officer. Homebuyer Education is not required for borrowers who are only registered for our MTC Basic program.

With an OHFA Loan:

RELATED LINKS

First-Time Homebuyer

YourChoice! Down Payment Assistance

OHFA Advantage

Grants for Grads

Ohio Heroes

Mortgage Tax Credit

Target Area Loan

Next Home

RenovateOhio

Combining OHFA Programs

Previous MTC Holders

CONNECT WITH US

LIBERTY COMMONS LTD.

Under: Disability Education and Services (https://miamicac.org/new/category/disability-education-and-services/), Housing Assistance (https://miamicac.org/new/category/housing-assistance/), Low-income Support Services (https://miamicac.org/new/category/low-income-support-services/), Public Housing (https://miamicac.org/new/category/public-housing/), Rent Assistance (https://miamicac.org/new/category/rent-assistance/)

Apartment rentals for elderly and/or disabled.

101 Rohrer
Tipp City, Ohio 45371

PHONE: (937) 667-3650

SERVICE AREA: Miami County, etc.

OFFICE HOURS: 9:00 a.m. to 1:00 p.m.
Message may be left on answering machine after hours

OFFICE DAYS: Monday through Friday

OTHER SERVICES:
Service Coordinator on site Mon – Friday, 8:30 a.m. – 4:30 p.m.
Phone (937) 667-9810

ELIGIBILITY: 62 years or older, disabled, or handicapped.

DOCUMENTS NEEDED: Driver's License or Photo I.D., Social Security card, birth certificate.

RESTRICTIONS: N/A

HOW TO USE: Call office for appointment.

GARDEN MANOR APARTMENTS

Under: Housing Assistance (https://miamicac.org/new/category/housing-assistance/), Public Housing
(https://miamicac.org/new/category/public-housing/), Rent Assistance (https://miamicac.org/new/category/rent-assistance/)

Apartment rentals for those individuals and families with low incomes.

505 Crescent Drive, Bldg. #7
Troy, Ohio 45373

PHONE: (937) 335-4027

FAX: (937) 335-3827

E-MAIL: **wpi0866@wallickcos.com (mailto:wpi0866@wallickcos.com)**

SERVICE AREA: Miami County and surrounding areas

OFFICE HOURS: M, T, Th – 8:00 a.m. to 4:00 p.m.
                    Wed ONLY – 8:00 a.m. – noon
                    Closed Friday

ELIGIBILITY: Income limits per household composition

DOCUMENTS NEEDED: Proof of income, birth certificate, Social Security card

RESTRICTIONS: No pets

HOW TO USE: To receive an application, contact the Site Office during regular office hours.

FEE POLICY: None

Troy, OH Low Income Housing

We list 10 Low Income Apartment complexes in or near Troy, OH

Our listings include:
1. Privately owned subsidized housing apartments.
2. Public Housing apartments. These are owned by the state. They are affordable rentals for families who are low income, seniors, or disabled. We list the local housing authorities. They may have information on how to help you with your rental payments.
3. Housing Choice Voucher aka Section 8 listings. Contact your public housing authority to apply. Note: Most of these Section 8 lists are closed or have extended waiting lists.

We display monthly rates for the apartments when possible. Most of subsidized apartments base the rent on income, therefore, you will need to contact the apartment directly for rates. We list all pertinent contact information.

Less than 1/4 of all HUD eligible households receive housing due to the current shortage of available housing. *2013 Harvard's Joint Center for Housing*

▷ ✕

Nearby Cities

Bradford
Casstown
Conover
Covington
Fletcher
Laura
Ludlow Falls
Piqua
Pleasant Hill
Potsdam
Tipp City
Troy
West Milton

Apartment Check

Check For Waiting Lists
Most apartments have waiting
Search early and do not just se
one apartment choice.

Contact Your Local Housing Authority
Housing authorities have many
opportunities. Many do have c
waiting lists, but they may be a
provide other public housing
resources.

Check The Federal Poverty Sli Scale Guidelines
Check to see if you qualify for l
or free housing by comparing t
guidelines to your income recc

HUD Fair Market Rent For Troy, Ohio - Miami County

Studio Apartments	One Bedroom Apartments	Two Bedroom Apartments	Three Bedroom Apartments
$599	$788	$1053	$1189

There are 10 Affordable Apartments in or near Troy, OH

Staunton Commons II Senior Affordable Apartments - Troy

500 Staunton Commons Dr
Troy, OH - 45373
(937) 339-2893
Email

staunton commons ii senior affordable apartments offers 29 low income one bedroom units. This is a low income housing tax credit community and will have rent and income restrictions based on the area median income.given the demand for low income hous

Staunton Commons Apartments I - Troy

505 ~~~~~~ ~~~~~~~~ Dr
Troy, OH - 45373
(937) 339-2893
Email

staunton commons apartments i offers 35 low income two, three and four bedroom units. This is a low income housing tax credit community and will have rent and income restrictions based on the area median income.given the demand for low income housing

View Full Details

Laurel Creek Apartments & Townhomes - Troy

~~~~~~~~~~~~~~~~~~~~~~
Troy, OH - 45373
937-335-5223
Email   Website

laurel creek rental apartments - 2 bedroom ranch style apartments and 2 & 3 bedroom townhomes rentals in troy, ohio welcome to laurel creek, troy's finest upscale apartment and townhome community. Located just minutes from shopping, restaurants

View Full Details

Garden Manor Apartments - Low Income - Troy

505 ~~~~~~~ Dr
Troy, OH - 45373
(937) 335-4027
Email   Website

garden manor apartments is a family low income housing apartment subsidized by the federal governments hud (housing and urban development division). Contact garden manor apartments for complete details on the current vacancies and housing applicat

View Full Details

Terrace Ridge - Troy

~~~~~~~~~~~~~~~~~~~
Troy, OH - 45373
818-808-0600 x4
Email

Terrace ridge is a family low income housing apartment subsidized by the federal governments hud (housing and urban development division). Contact terrace ridge for complete details on the current vacancies and housing applications.

View Full Details

Liberty Commons - Tipp City

101 ~~~~~~ Dr
Tipp City, OH - 45371
(937)667-3650
Listing Location: 5.82 miles from Troy

Email

Liberty Commons is a senior low income housing apartment subsidized by the federal governments HUD (Housing and Urban Development Division). Contact Liberty Commons for complete details on the current vacancies and housing applications....

Search by zip code

Enter a Zip code

Roosevelt Manor - Low Income Apartments - Piqua

500 S. Roosevelt Ave
Piqua, OH - 45356
(937) 778-8037
Listing Location: 7.14 miles from Troy

Email   Website

Roosevelt Manor is a senior low income housing apartment subsidized by the federal governments HUD (Housing and Urban Development Division). Contact Roosevelt Manor for complete details on the current vacancies and housing applications.Amen...

Sunset Square Senior Apartments - Piqua

1701 W Greene St
Piqua, OH - 45356
(937) 778-0806
Listing Location: 7.44 miles from Troy

Email

Sunset Square is a senior low income housing apartment subsidized by the federal governments HUD (Housing and Urban Development Division). Contact Sunset Square for complete details on the current vacancies and housing applications....

Piqua Village Apartments - Piqua

1349 Covington Ave
Piqua, OH - 45356
937-773-9537
Listing Location: 7.53 miles from Troy

Email

Piqua Village Apartments is a senior low income housing apartment subsidized by the federal governments HUD (Housing and Urban Development Division). Contact Piqua Village Apartments for complete details on the current vacancies and housing applicati...

Mckinley Commons - West Milton

240 S Main St
West Milton, OH - 45383
(937) 698-3456
Listing Location: 8.47 miles from Troy

Email

Mckinley Commons offers 33 low income one and two bedroom units. This is a Low Income Housing Tax Credit community and will have rent and income restrictions based on the Area Median Income.Given the demand for low income housing, there may...

Back to Results (https://www.google.com/)   Select City, State or Zip   Q

Home (http://www.rentalhousingdeals.com/) >> OH (/OH) >> Troy (/OH/Troy)

$0 [_____] $5000   Section 8 Housing   Sort : Default   **Search**

For Rent   Senior Housing   Section 8 Housing   View Local Info

318 Section 8 Housing in/near Troy, OH

Staunton Commons II (/OH/Troy/Staunton-Commons-II)

500 Staunton Commons Dr. | Troy, OH, 45373

1 bedroom affordable housing apartments

🅑 🅒 🕐 62+

(/OH/Troy/Staunton-Commons-II)

Call Now: (937) 339-2893

Save   *Premium*

Affordable Housing Subsidized Rent SPECIALS 1 BR | 1 BA [Check Availability] (/index.php/propertysearch/checkavailability?property_id=16846&rentalDeals=1)

Staunton Commons I (/OH/Troy/Staunton-Commons-I)

500 Staunton Commons Dr. | Troy, OH, 45373

2 to 4 bedroom affordable housing apartments

🅑 🅒

(/OH/Troy/Staunton-Commons-I)

Call Now: (937) 339-2893

Save   *Premium*

Affordable Housing Subsidized Rent SPECIALS 2 BR | 1.5 BA

[Check Availability] (/index.php/propertysearch/checkavailability?property_id=34885&rentalDeals=1)

Traditions at Troy (/OH/Troy/Traditions-at-Troy)

701 South Stanfield Rd. | Troy, OH, 45373

2 to 3 bedroom affordable housing apartments

🅑 🅒

(/OH/Troy/Traditions-at-Troy)

Call Now: (937) 335-3500

Save   *Premium*

Affordable Housing $ 635 2 BR | 1 BA [Check Availability] (/index.php/propertysearch/checkavailability?property_id=35597&rentalDeals=1)

Mckinley Commons (/OH/West-Milton/Mckinley-Commons)

240 South Main St. | West Milton, OH, 45383

1 to 2 bedroom affordable housing apartments from $490 up to $600

🅑 🅒 🕐 62+

(/OH/West-Milton/Mckinley-Commons)

Call Now: (937) 698-3456

Save   *Premium*

UPDATE OF THE PY 2016 ANALYSIS OF THE IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)

MIAMI COUNTY, OHIO
JUNE 2019

APPENDIX Q

MIAMI COUNTY HUMAN SERVICES WEBSITES

Home

...to the Miami County, Ohio, "Human Services Directory"

Published by the Community Action Council
(https://miamicac.org/new/miami-county-community-action-council/) and
the Metropolitan Housing Authority
(https://miamicac.org/new/metropolitan-housing-authority/)

Community Services Center
1695 Troy-Sidney Road
Troy, OH 45373

Phone: (937) 335-7921
(TDD Capacity Available)

FEE POLICY: None

Search

Search... →

Categories

- "Step Up To Quality" (https://miamicac.org/new/category/step-up-to-quality/)
- Abortion (https://miamicac.org/new/category/abortion/)
- Abuse Awareness/Prevention/Response (https://miamicac.org/new/category/abuse-awarenesspreventionresponse/)
- Addiction (https://miamicac.org/new/category/addiction/)
- Adult Day Service (https://miamicac.org/new/category/adult-day-service/)
- Adult Education (https://miamicac.org/new/category/adult-education/)
- After School Programs (https://miamicac.org/new/category/after-school-programs/)
- Alcoholism (https://miamicac.org/new/category/alcoholism/)
- Alzheimers (https://miamicac.org/new/category/alzheimers/)
- Audiology (https://miamicac.org/new/category/audiology/)
- Auto Repair (https://miamicac.org/new/category/auto-repair/)
- Bereavement Support (https://miamicac.org/new/category/bereavement-support/)
- Career Services (https://miamicac.org/new/category/career-services/)
- Career Training (https://miamicac.org/new/category/career-training/)
- Charter School (https://miamicac.org/new/category/charter-school/)
- Chemotherapy Coping (https://miamicac.org/new/category/chemotherapy-coping/)
- Child care (https://miamicac.org/new/category/child-care/)
- Childcare and Parenting Training (https://miamicac.org/new/category/childcare-and-parenting-training/)
- Classes (https://miamicac.org/new/category/classes/)
- Clothing (https://miamicac.org/new/category/clothing/)
- Community Planning/Zoning/Bldg Regulations (https://miamicac.org/new/category/community-planningzoningbldg-regulations/)
- Correctional Rehabilitation (https://miamicac.org/new/category/correct%c2%adional-rehabili%c2%adtation/)
- Counseling Services (https://miamicac.org/new/category/counseling-services/)
- Court Services (https://miamicac.org/new/category/court-services/)
- Disability Education and Services (https://miamicac.org/new/category/disability-education-and-services/)
- Discounted Food and Services (https://miamicac.org/new/category/discounted-food-and-services/)

- Educational Services (https://miamicac.org/new/category/educational-services/)
- Elderly Care (https://miamicac.org/new/category/elderly-care/)
- Emergency Needs (https://miamicac.org/new/category/emergency-needs/)
- Emergency Services & Disaster Relief (https://miamicac.org/new/category/emergency-services-disaster-relief/)
- Emergency Transportation (https://miamicac.org/new/category/emergency-transportation/)
- Employment Assistance (https://miamicac.org/new/category/employment-assistance/)
- Estates and Guardianships (https://miamicac.org/new/category/estates-and-guardianships/)
- Family/Adoption Planning (https://miamicac.org/new/category/familyadoption-planning/)
- Financial Aid / Counseling (https://miamicac.org/new/category/financial-aid-counseling/)
- Fitness Programs (https://miamicac.org/new/category/fitness-programs/)
- Food/Health Inspection (https://miamicac.org/new/category/foodhealth-inspection/)
- Food/Meals/WIC/Milk Vouchers (https://miamicac.org/new/category/foodmeals/)
- Foster Care Services (https://miamicac.org/new/category/foster-care-services/)
- Funerals (https://miamicac.org/new/category/funerals/)
- Furniture/Household Goods and Supplies (https://miamicac.org/new/category/furniturehousehold-goods-and-supplies/)
- GED & ESOL Classes (https://miamicac.org/new/category/ged-esol-classes/)
- Group and Family Counseling (https://miamicac.org/new/category/group-and-family-counseli%c2%adng/)
- Handicapped (https://miamicac.org/new/category/handicapped/)
- Heart Disease & Stroke (https://miamicac.org/new/category/heart-disease-stroke/)
- Hospice (https://miamicac.org/new/category/hospice/)
- Housing Assistance (https://miamicac.org/new/category/housing-assistance/)
- Housing Discrimination (https://miamicac.org/new/category/housing-discrimination/)
- Human Trafficking Awareness (https://miamicac.org/new/category/human-trafficking-awareness/)
- Incarceration/Release Services (https://miamicac.org/new/category/incarcerationrelease-services/)
- Independent Living Skills (https://miamicac.org/new/category/independent-living-skil%c2%adls/)
- Indigent Services (https://miamicac.org/new/category/indigent-services/)
- Juvenile Detention (https://miamicac.org/new/category/juvenile-detention/)
- Legal Services – Adults (https://miamicac.org/new/category/legal-services-adults/)
- Legal Services – Juveniles (https://miamicac.org/new/category/legal-services-juveniles/)
- Licensing/Permits/Vital Statistics (https://miamicac.org/new/category/licensingpermitsvital-statistics/)
- Low-income Support Services (https://miamicac.org/new/category/low-income-support-services/)
- Medical Services (https://miamicac.org/new/category/medical-services/)
- Medical Supplies/Equipment (https://miamicac.org/new/category/medical-suppliesequipment/)
- Mental Health (https://miamicac.org/new/category/mental-health/)
- Nutrition Education (https://miamicac.org/new/category/nutrition-education/)
- Outpatient Counseling (https://miamicac.org/new/category/outpatient-counseling/)
- Prescription Services (https://miamicac.org/new/category/prescription-services/)
- Public Housing (https://miamicac.org/new/category/public-housing/)
- Recovery Assistance (https://miamicac.org/new/category/recovery-assistance/)
- Referral – All Services (https://miamicac.org/new/category/referral-services/)

- Referral – Cancer (https://miamicac.org/new/category/referral-cancer/)
- Referral – Childcare (https://miamicac.org/new/category/childcare-referral/)
- Referral – Home Health/Nursing (https://miamicac.org/new/category/referral-home-healthnursing/)
- Rehabilitation Services (https://miamicac.org/new/category/rehabilitation-services/)
- Religious Services (https://miamicac.org/new/category/religious-services/)
- Rent Assistance (https://miamicac.org/new/category/rent-assistance/)
- Residential Placement (https://miamicac.org/new/category/residential-placement/)
- Residential Services (https://miamicac.org/new/category/residential-services/)
- Scholarship Programs (https://miamicac.org/new/category/scholarship-programs/)
- School Supplies (https://miamicac.org/new/category/school-supplies/)
- Senior Citizens Programs (https://miamicac.org/new/category/senior-citizens-programs/)
- Speech/Language Pathology (https://miamicac.org/new/category/speechlanguage-pathology/)
- Toys for Children (https://miamicac.org/new/category/toys-for-children/)
- Training – CPR/First Aid/Safety (https://miamicac.org/new/category/training-cpr/)
- Transportation Services (https://miamicac.org/new/category/transportation-services/)
- Tutoring (https://miamicac.org/new/category/tutoring/)
- Uncategorized (https://miamicac.org/new/category/uncategorized/)
- Unemployment Claims (https://miamicac.org/new/category/unemployment-claims/)
- Utility Assistance (https://miamicac.org/new/category/utility-assistance/)
- Veteran Services (https://miamicac.org/new/category/veteran-services/)
- Victim Awareness (https://miamicac.org/new/category/victim-awar%c2%adeness/)
- Vocational Services (https://miamicac.org/new/category/vocational-services/)
- Voter Education (https://miamicac.org/new/category/voter-education/)
- Women's Fitness (https://miamicac.org/new/category/womens-fitness/)
- Youth Mentoring (https://miamicac.org/new/category/youth-mentoring/)

Home (https://miamicac.org/new/)   Search (https://miamicac.org/new/categories/)

 (https://miamicac.org/new/golden-buckeye-card/)   Food (https://miamicac.org/new/food-pantry-resources/)

Clothing (https://miamicac.org/new/clothing-resources/)   Shelter (https://miamicac.org/new/subsidized-housing/)

Daycare (https://miamicac.org/new/child-adult-daycare-providers/)

Emergency/Crisis Services (https://miamicac.org/new/emergencycrisis-services/)

COMMUNITY SERVICES FOR PROTECTED CLASSES

Miami County Riverside Developmental Disabilities
http://www.riversidedd.org
As Miami County's local board of developmental disabilities, Riverside serves nearly 950 people in Miami County. Riverside's mission is to empower people with developmental disabilities to live, work and play as full members of our community. Riverside's vision is to build a community that supports and values people of ALL abilities. The organization provides service coordination and funding for residential care, adult day services and job training to many individuals served by the program. Riverside also offers case management, early intervention, physical/occupational and speech therapies, recreational activities, Special Olympics programs, community housing coordination and other valuable services to people of all ages who have developmental disabilities.

Miami County Continuum of Care
https://miamicountycoc.org/

MISSION: To provide for increased communication and coordination of care among social service providers in Miami County; To increase funding for needed services through grants, gifts, collaborations and other resources; and to help meet the human needs of the most vulnerable in Miami County including housing, transportation, health, education and more

Miami County Community Action Council
https://miamicac.org/new/
https://miamicac.org/new/community-statistics/

Miami County Family Abuse Shelter
https://familyabuseshelterofmiamicounty.org/

Miami County Veterans Services
https://www.co.miami.oh.us/562/Veterans-Services

HOUSING INFORMATION / FINANCIAL ASSISTANCE

Ohio Housing Finance Agency (OHFA)
First Time Homebuyer Program
https://myohiohome.org/firsttimehomebuyer.aspx
The Ohio Housing Finance Agency (OHFA) offers several affordable loan options to help you achieve your dream of homeownership. OHFA offers 30-year, fixed-rate FHA, VA, USDA-RD and conventional mortgage loans with generous income and purchase price limits designed especially for homebuyers with low- and moderate-incomes.

Miami County Metropolitan Housing
https://miamicac.org/new/miami-metropolitan-housing-authority/

Midwestern Ohio Association of Realtors
https://www.moarrealtors.org/

Miami County Department of Development
https://co.miami.oh.us/136/Department-of-Development

Economic Development - https://co.miami.oh.us/140/Economic-Development
- Demographics
- Incentives
- Site Selection
- Workforce

Building Regulations - https://co.miami.oh.us/137/Building-Regulations
- Building Code Regulations
- Commercial Building Permits
- Residential Building Permits

Community Development - https://co.miami.oh.us/139/Community-Development
- Community Housing Improvement Program (CHIP)
- Community Development Block Grant (CDBG) Projects
- Fair Housing

Planning & Zoning - https://co.miami.oh.us/146/Planning-Zoning
- County Administered Zoning
- Comprehensive Plan
- Flood Damage Reduction Resolutions
- Subdivision Regulations

FAIR HOUSING INFORMATION

Miami Valley Fair Housing Center
http://www.mvfairhousing.com
The mission of the Miami Valley Fair Housing Center (MVFHC) is to eliminate housing discrimination and ensure equal housing opportunity for all people in our region, the State of Ohio, and nationally.

Miami County Fair Housing
https://www.miamicountyohio.gov/265/Fair-Housing

Ohio Civil Rights Commission
https://crc.ohio.gov/

United States Department of Housing and Urban Development
https://www.hud.gov/program_offices/fair_housing_equal_opp