GREENE COUNTY OHIO
History, Innovation & Natural Beauty

2024

Analysis of Impediments to Fair Housing Choice

GREENE COUNTY, OHIO

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SECTION I

EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

The preparation of the 2024 Analysis of Impediments (AI) – Assessment of Fair Housing (AFH) serves as a component of the County's fulfillment of the requirements of the U.S. Department of Housing and Community Development Act of 1974. The 1974 Act requires that any community receiving U.S. Department of Housing and Urban Development (HUD) Federal Entitlement funding under the Community Development Block Grant (CDBG), Home Investment Partnership (HOME), Emergency Solutions Grant (ESG), and funding provided under the Public Housing Authorities' public and assisted housing programs must certify that the jurisdiction is "affirmatively furthering fair housing choice."

The 1974 requirement is based on the Federal Fair Housing Act adopted by the U.S. Congress and signed into law by President Lyndon B. Johnson in 1968. The Federal Fair Housing Act prohibits discrimination in housing based on a person's race, color, religion, gender, disability, familial status, or national origin. People protected from discrimination by fair housing laws are called "members of the protected classes." Under the Federal Fair Housing Act, protected class members are protected based on "race/ethnicity, color, religion, sex, disability, familial status, and national origin." In addition, HUD issued a Final Rule on February 3, 2012, prohibiting entitlement communities, public housing authorities, and other recipients of federal housing resources from discriminating based on actual or perceived sexual orientation, gender identity, or marital status.

The 2024 Analysis of Impediments – Assessment of Fair Housing analyses demographic data, metrics of discrimination and disparity, local regulations and administrative policies, and procedures and practices that affect the location, availability, and accessibility of housing. The AI-AFH also assesses the conditions where housing is located, both public and private, along with public policies and regulations that affect fair housing choice.

The City of Xenia, the City of Fairborn, and Greene County follow its established citizen participation process to inform the public of available grant funding and programs to address community development, housing, and fair housing. Based on the Community Participation Plan, outreach included three workshops, Tuesday, April 9, 2024, at 6:00 p.m. at the United AME Methodist Church, 286 East Church Street, Xenia, Ohio 45385; April 10, 2024, at 10:00 a.m. at the Xenia City Administration Building, 107 E. Main Street, Xenia, Ohio 45385; and Tuesday, April 10, 2024, at 2:00 p.m. at the Abiding Christ Church, 320 East Dayton Yellow Springs Road, Fairborn, Ohio 45324. The workshops were supplemented with consultation from public and

private agencies and individuals to capture input as to impediments to fair housing or suspected violations of fair housing law. Targeted participants and persons invited included public and private agencies, citizens, neighborhood organizations, Nonprofit housing developers, Greene Metropolitan Housing Authority, Continuum of Care, Board of Realtors, Chamber of Commerce, colleges and universities, city and county staff, elected and appointed officials.

Public Forums and Stakeholders Public engagement sessions are routinely conducted as part of each jurisdiction's Annual Plan and Consolidated Plan processes. The meeting format included discussions of the communities' identification of barriers and impediments to fair housing. The Cities and Counties take actions as appropriate to encourage their citizens to participate in the development of the Analysis of Impediments, but participation is often limited. Focused outreach was also dedicated to Non-profit agencies, minorities, persons with disabilities, low-to-moderate-income individuals and any families, residents identified as living in slums and blighted conditions, and persons living in low-moderate census tracts where CDBG funds are proposed to be used.

The analyses utilized data generated during the in-person workshop and from online survey input during the research and data collection phases to supplement and document current impacts on fair housing and access to affordable housing. Conclusions and assessments that follow are also based on research tools used to supplement public input.

Remedial Actions for Identified Impediments

The recommended remedial actions and goals focus on creating public-private partnerships, identifying federal, state, and local resources, and leveraging private funding to enhance Xenia, Fairborn, GMHA, and Greene County's ability to increase the supply of affordable housing and address related impediments. Additional focus includes remedial actions, policies, and programs that have assisted other jurisdictions in meeting the needs of low- and moderate-income households and protected class members under the Fair Housing Act. Remedial actions are intended to help reverse disparate impacts of market conditions, supply of housing, and mortgage lending trends that adversely and disproportionately impact minorities and members of the protected classes under the federal Fair Housing Act. These include sub-prime lending, credit, collateral deficiencies impacting loan origination rates, poverty, unemployment, housing availability and affordability, and income. Goals developed for addressing impediments include input from the public, government, agencies, and industry.

Best practices from other jurisdictions offer exemplary remedial actions to be considered and are also summarized in Section VII. The following component of Section VIII describes identified impediments, analysis of data relative to identified impediments, remedial actions recommended, and goals for addressing identified impediments to fair housing. Greene County, Xenia, Fairborn, and GMHA have continued to address impediments identified in the previous 5-year Analysis of Impediments. The following impediments and impacts relative to fair housing should continue to be high priorities for the jurisdictions.

Impediments and Remedial Actions

- Continue to decrease and eliminate concentrated poverty, lower income, race, ethnicity, public and assisted housing (R-ECAP) Areas – High Priority.

- Identify development subsidies to lower the cost of development and increase affordability – High-Priority.

- Increase housing resources to assist lower-income, elderly, and disabled homeowners in maintaining homes and enhancing neighborhood stability – High Priority.

- Increase the supply of affordable housing, housing choice vouchers, and access to financing – High Priority.

- Increase the supply of special needs housing and services – High Priority.

- Increase homeownership among fair housing protected class members, rehabilitation of existing housing, and housing sustainability – High Priority.

- Increase outreach to developers, real estate professionals, landlords, and citizens to help expand housing and development opportunities – High Priority.

- Improve transportation and mobility for LMI populations, seniors, and disabled persons – High Priority.

- Improve housing affordability, decreased cost burden – High Priority.

SECTION II

II.I DEMOGRAPHICS AND COMMUNITY PROFILE

II.I-A: INTRODUCTION

The Community Profile reviews demographic, income, employment, and housing data gathered from the 2020 Census estimates, 2021 - 2022 American Community Survey (ACS) 5-year estimates, 2022 ACS 1-year estimate, 2010 U.S. Census, and data available from other sources. ESRI GIS mapping data has been incorporated into maps and other graphics. The following sections provide data and analysis summarizing the status of fair and affordable housing based on the following:

Demographics - details the basic structure of the community in terms of racial diversity, population growth, and family structure.

Income - analyzes income sources, the distribution of income across income class, and poverty.

Employment - examines employment and unemployment rates, occupation trends, and major employers.

Public Transportation - analyzes access and availability of public transit systems. Alternative access to transportation other than public transit is also evaluated.

Housing - examines data on housing stock, with particular attention to the age of housing, condition, vacancy rates, tenure, cost, and cost burdens.

Detailed analyses and data concentrate on the three major ethnic groups: White, African American, and Hispanic. All other ethnic groups are smaller in number and percentages, so data are not presented in as much detail in this report. It is noteworthy that Asian populations are among the fastest growing populations and were therefore considered as well. The profiles include tables and maps as reference materials. Most data presented in the tables and maps are summarized in the text. In some cases, additional information was included in the maps and graphics for the reader's benefit, though not explicitly noted in the text.
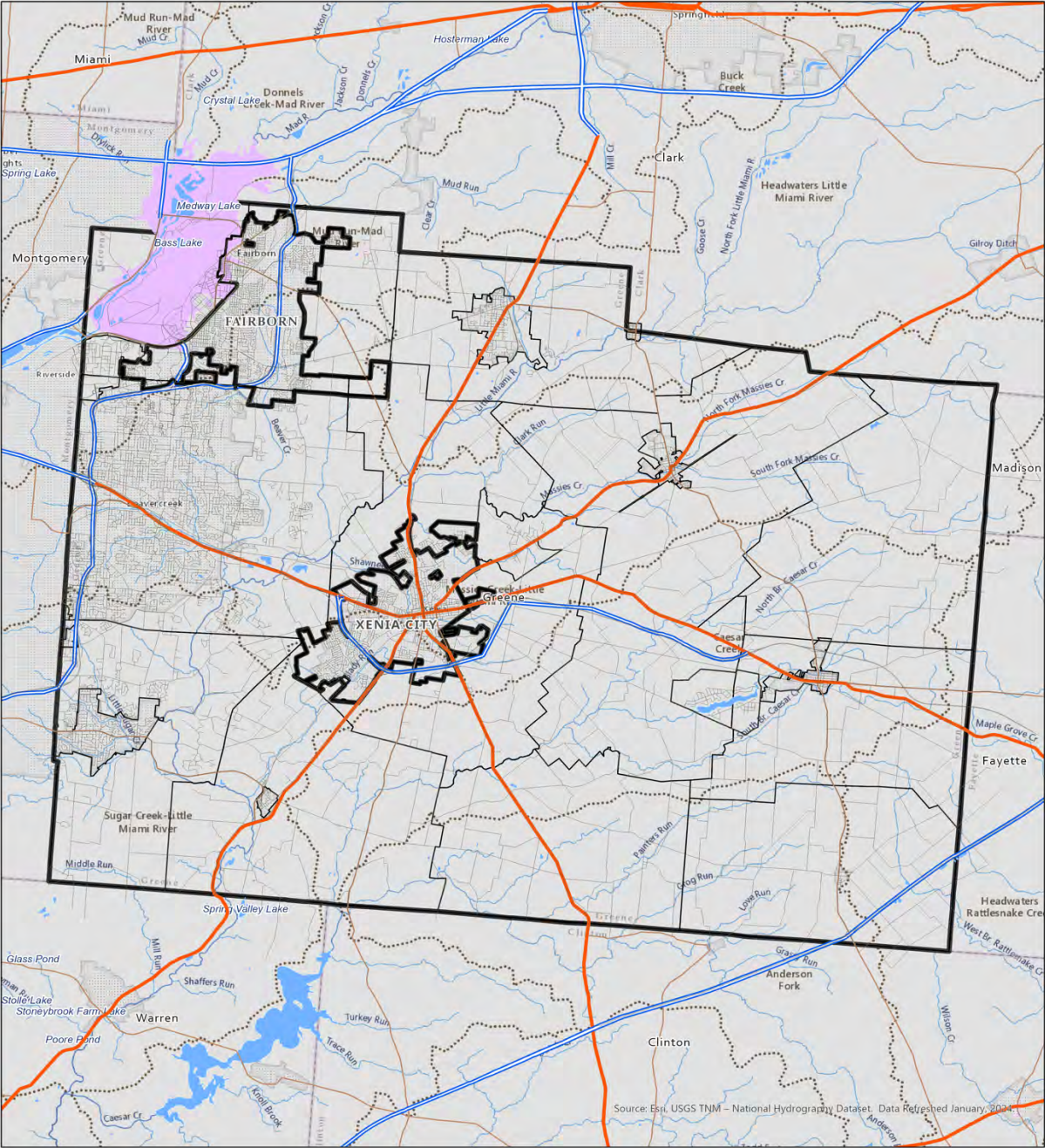
II.I-B: DEMOGRAPHICS

The demographic analysis concentrates on the population's magnitude, composition, and changes between 2010 and 2023. The Study Area map on the following page visually represents the study area boundaries.

The detailed outputs of the analysis concentrate on the three major ethnic groups: White, African, and Hispanic. Some groups, smaller in number and percentage, were not presented in as much detail in this report. The profiles include tables and maps as reference materials. Most data presented in the tables and maps are summarized in the text. In some cases, additional information was included in the maps and graphics for the reader's benefit, though not explicitly noted in the text.

II.I-C: DEMOGRAPHIC PATTERNS

This section follows the framework recommended in the U.S. Department of Housing and Urban Development's Analysis of Impediments to Fair Housing Choice (A.I.) guidebook. It also incorporates the most current approach to analyzing the demographic data indicative of housing barriers, partly borrowed from the Assessment of Fair Housing (AFH) template.

Map II.1: Study Area

Legend

Ohio County Boundaries

☐ Ohio County Boundaries

Fairborn

☐ Fairborn

Xenia

☐ Xenia

N

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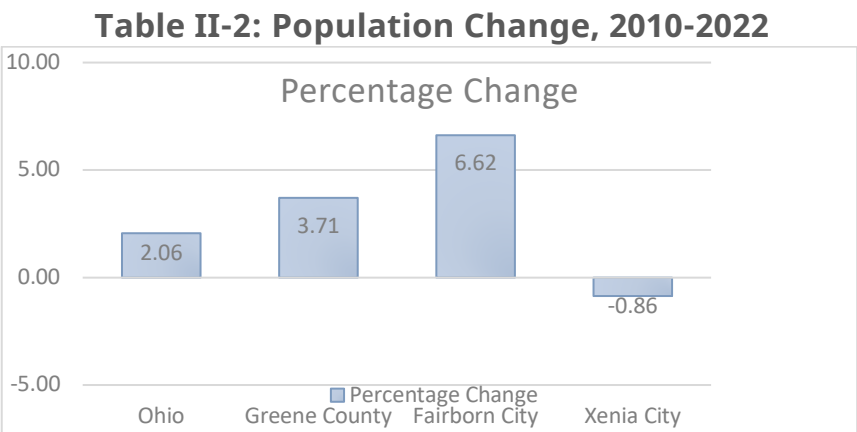*Source: 2022 ACS 5-year Estimate, ESRI, USA Major Highways*

II.I-D: DEMOGRAPHIC CONTEXT

Between 2010 and 2022, Greene County's population increased by 4%, reaching 167,567 residents. This growth rate is almost double the 2% increase in Ohio's statewide population over the same period. The White population in Greene County showed a marginal increase to 137,829, maintaining its majority at 82.3% of its total population. The Black population experienced a decline to 10,477, now representing 6.3% of the County's residents.

Within Greene County, Fairborn experienced a 7% increase in its population, now totaling 34,494. The White population remained relatively stable at 27,016, accounting for 78.3% of the residents. The Black population in Fairborn increased to 3,118, comprising 9.0%. The Hispanic population grew significantly, making up 4% of the residents, at 1,396 individuals.

Xenia's population decreased slightly by 1% to 25,499. The White population slightly declined to 20,692, 81.1% of the population. The Black population dropped to 2,445, now making up 9.6%. The Hispanic population grew to 687, accounting for 2.7% of Xenia's residents.

Regarding smaller racial groups, Asian populations and those identifying with two or more races have increased across the state. In Greene County, the Asian population increased to 4,890 residents, now making up 2.9% of the County's population. Those identifying with two or more races also saw a rise to 7,945 individuals, 4.7% of the population. Despite these increases, these smaller racial groups still represent a relatively minor proportion of the population.

Table II-2: Population Change, 2010-2022

Source: 2022 ACS 5-year Estimate, 2010 Decennial Census.

Table II-3: Population By Race, 2010 – 2022

	2010 % of Population	2022 % of Population		2010 % of Population	2022 % of Population
Ohio			Fairborn		
Total population	100%	100.0%		100%	100.0%
White	81%	78.8%		83%	78.3%
Black or African American	12%	12.4%		8%	9.0%
American Indian and Alaska Native	0%	0.1%		0%	0.0%
Asian	2%	2.4%		3%	1.3%
Native Hawaiian and Other Pacific Islander	0%	0.0%		0%	0.0%
Some other race	0%	0.3%		0%	0.3%
Two or more races	2%	3.7%		3%	7.0%
Hispanic or Latino (of any race)	3%	4.3%		2%	4.0%
Greene County			Xenia		
Total population	100%	100.0%		100%	100.0%
White	85%	82.3%		81%	81.1%
Black or African American	7%	6.3%		13%	9.6%
American Indian and Alaska Native	0%	0.1%		0%	0.1%
Asian	3%	2.9%		0%	0.7%
Native Hawaiian and Other Pacific Islander	0%	0.1%		0%	0.2%
Some other race	0%	0.6%		0%	0.8%
Two or more races	2%	4.7%		3%	4.8%
Hispanic or Latino (of any race)	**2%**	3.1%		2%	2.7%

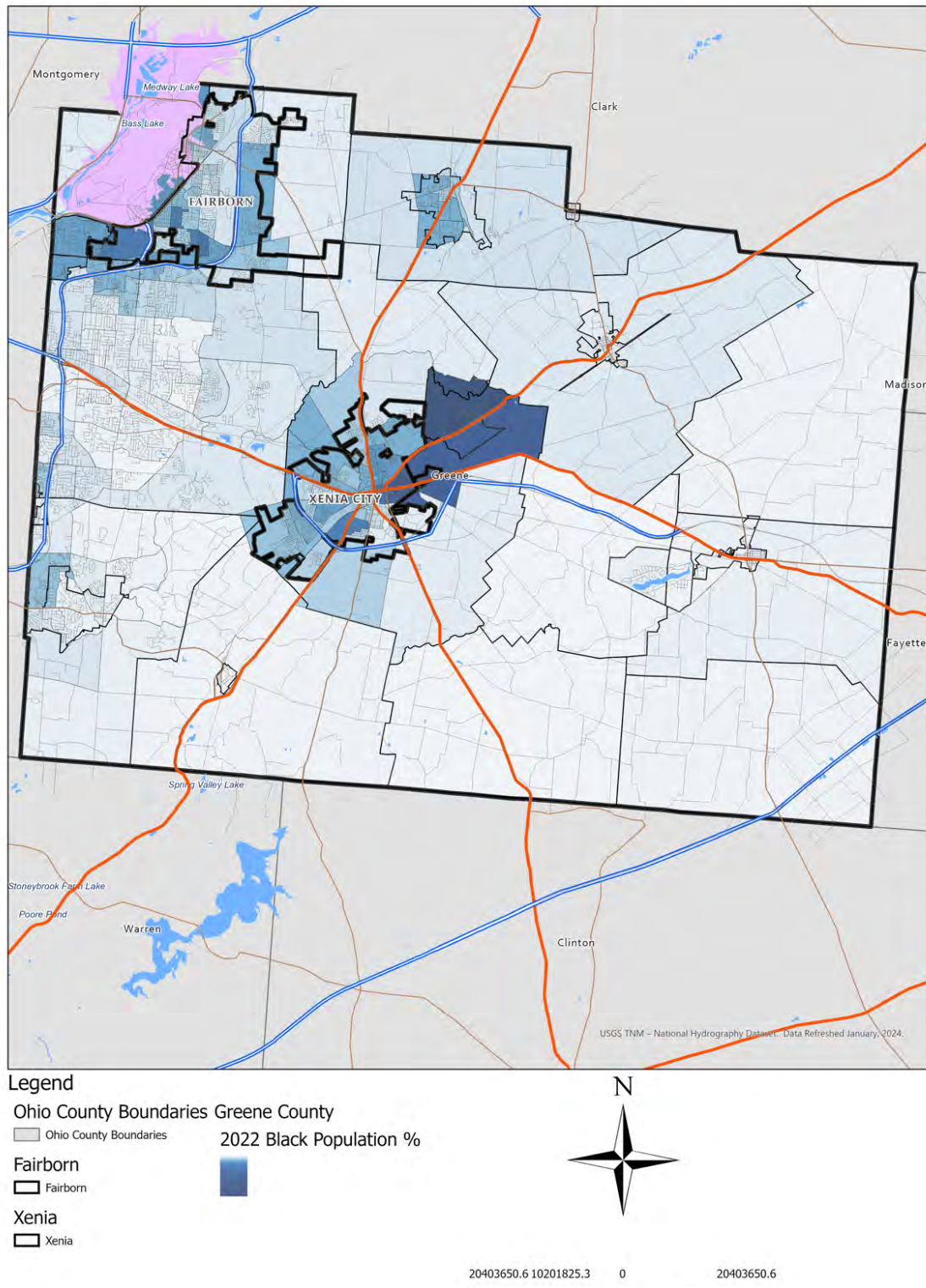*Source: 2022 ACS 5-year Estimate*

Table II-4: Percentage Change Population, 2010 - 2022

|	2010 Population	2022 Population	2010 - 2022 % Change	2010 Population	2022 Population	2010 - 2022 % Change
Ohio				Fairborn		
Total population	11,536,504	11,774,683	2.06%	32,352	34,494	6.62%
White	9,359,263	9,094,774	-2.83%	26,978	27,016	0.14%
Black or African American	1,389,115	1,431,238	3.03%	2,468	3,118	26.34%
American Indian and Alaska Native	20,906	9,032	-56.80%	88	9	-89.77%
Asian	190,765	281,238	47.43%	1,009	455	-54.91%
Native Hawaiian and Other Pacific Islander	3,400	3,574	5.12%	37	-	-100.00%
Some other race	15,158	37,838	149.62%	68	88	29.41%
Two or more races	203,223	422,364	107.83%	926	2,412	160.48%
Hispanic or Latino (of any race)	354,674	494,625	39.46%	778	1,396	79.43%
Greene County				Xenia		
Total population	161,573	167,567	3.7%	25,719	25,499	-0.86%
White	137,440	137,829	0.3%	20,866	20,692	-0.83%
Black or African American	11,506	10,477	-8.9%	3,412	2,445	-28.34%
American Indian and Alaska Native	367	93	-74.7%	87	26	-70.11%
Asian	4,663	4,890	4.9%	115	171	48.70%
Native Hawaiian and Other Pacific Islander	81	124	53.1%	10	50	400.00%
Some other race	261	949	263.6%	46	201	336.96%
Two or more races	3,816	7,945	108.2%	757	1,227	62.09%

Source: 2022 ACS 5-year Estimate

Map II.2: % Black or African American Population

Source: 2022 ACS 5-year Estimate, ESRI, USA Major Highways
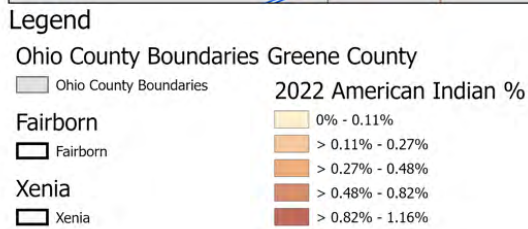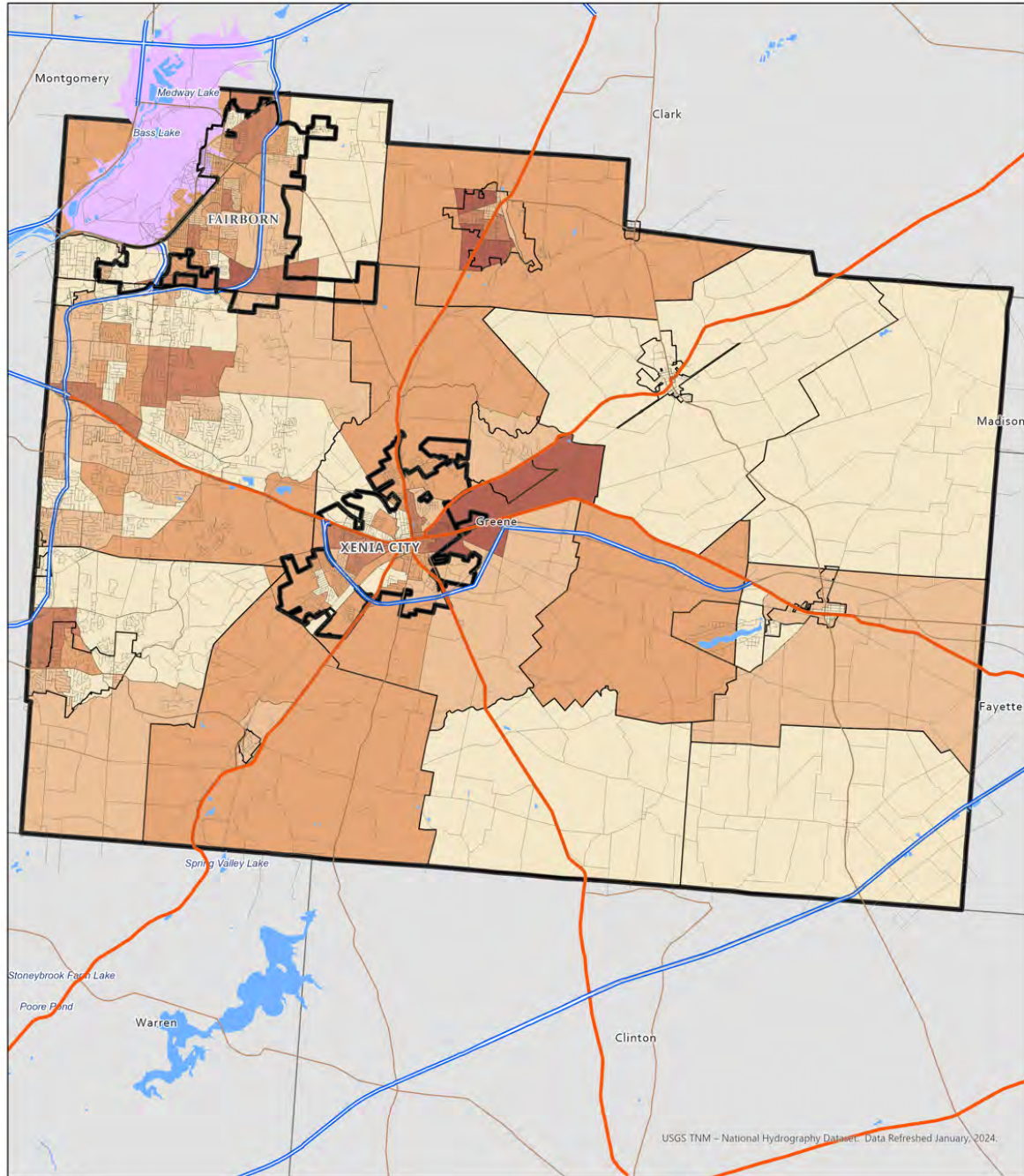
Map II.3: % Hispanic Population by Census Tract
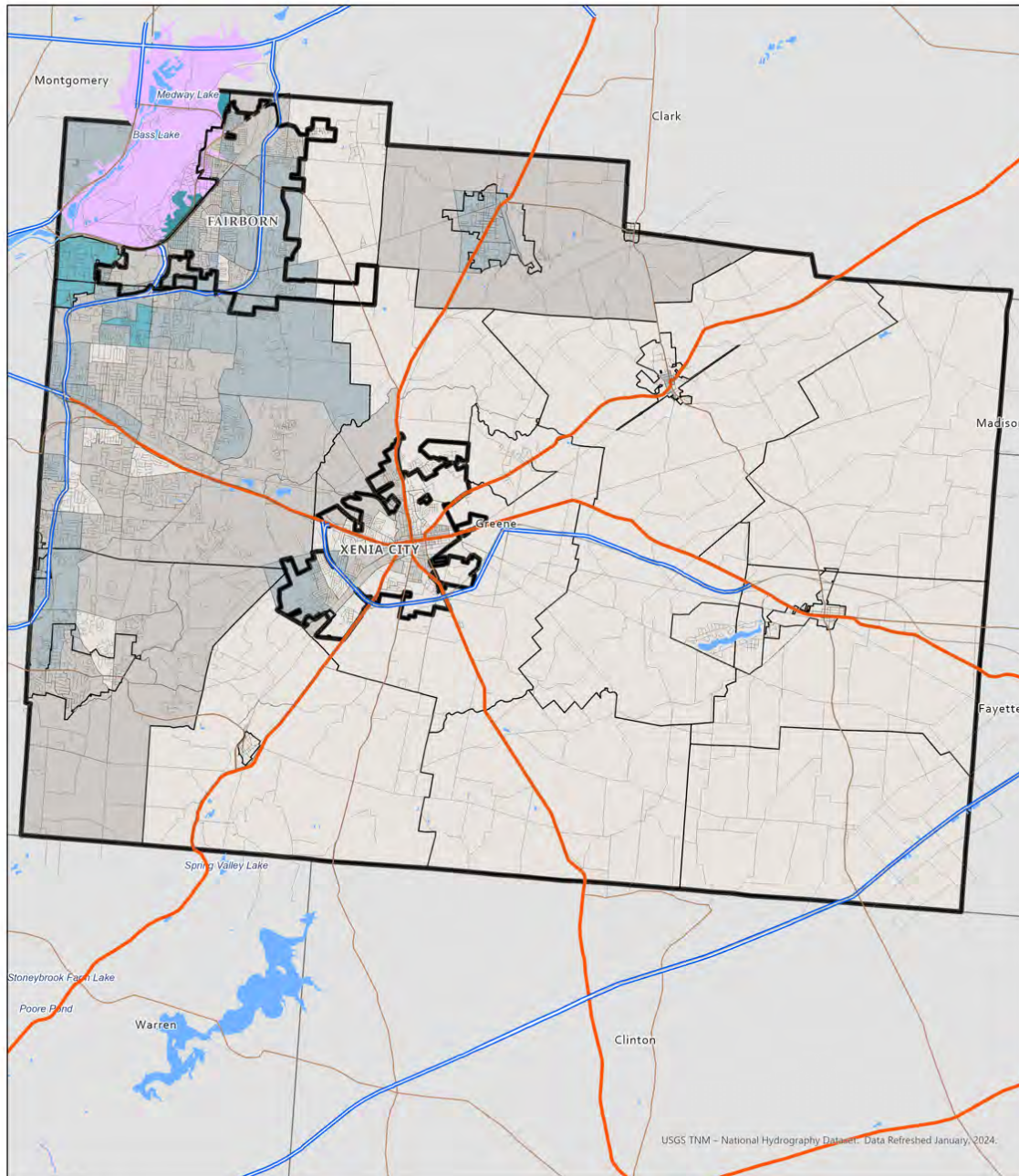
Legend

Ohio County Boundaries Greene County

☐ Ohio County Boundaries

Fairborn

☐ Fairborn

Xenia

☐ Xenia

2022 Hispanic

☐ 0.22% - 2.37%
☐ > 2.37% - 4%
☐ > 4% - 6.83%
☐ > 6.83% - 11.58%
☐ > 11.58% - 14.31%

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Source: 2022 ACS 5-year Estimate, ESRI, USA Major Highways

Map II.4: % American Indian Alaskan Native Population

Legend

Ohio County Boundaries Greene County

Ohio County Boundaries

Fairborn

☐ Fairborn

Xenia

☐ Xenia

2022 American Indian %

☐ 0% - 0.11%
☐ > 0.11% - 0.27%
☐ > 0.27% - 0.48%
☐ > 0.48% - 0.82%
☐ > 0.82% - 1.16%

N

20403650.6 10201825.3 0 20403650.6

Source: 2022 5-Year ACS Estimates

Map II.5: % Asian and Native Hawaiian Pacific Population
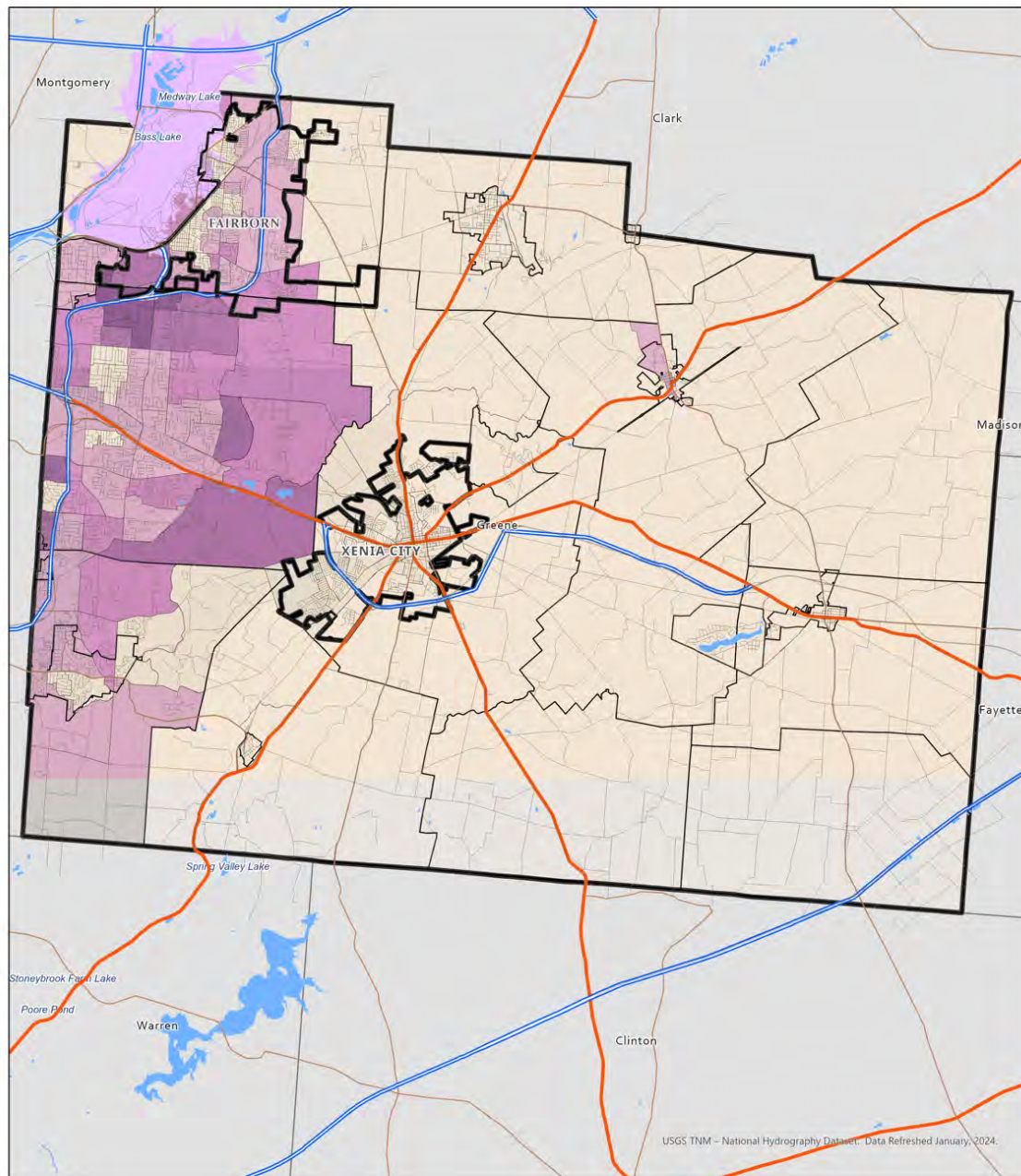
Legend

Ohio County Boundaries
Greene County

☐ Ohio County Boundaries

2022 Hispanic

☐	0.22% - 2.37%
☐	> 2.37% - 4%
☐	> 4% - 6.83%
☐	> 6.83% - 11.58%
☐	> 11.58% - 14.31%

Fairborn

☐ Fairborn

Xenia

☐ Xenia

N

20403650.6 10201825.3 0 20403650.6

Source: 2022 ACS 5-year Estimate, ESRI, USA Major Highways

II.I-E: DISSIMILARITY INDEX (DI)

The Dissimilarity Index (DI) is a number from 0 to 100 that shows how spread out two groups are across different neighborhoods. If the DI is 0, the groups are perfectly mixed, like a community with an equal number of White and Black residents, and each neighborhood has a 50-50 mix. If the DI is 100, the groups are entirely separated—like if all neighborhoods are all White or all Black. For example, Greene County's DI shows an index of 39.9 for the Black populations, which means 43.2% of the Black or White residents would need to move to other neighborhoods to make every neighborhood have the same mix of Black and White residents as the whole community. In 2017, the DI for the Black population was 43.2, with 11,175 people representing 6.8% of the overall population. By 2022, this DI decreased to 39.9, while the Black population saw a slight decrease to 10,477, making up 6.3% of the total. The Hispanic population had a DI of 30.2 in 2017, with 4,450 individuals, or 2.7% of the total. By 2022, the Hispanic DI rose to 32.8, increasing to 5,260, constituting 3.1% of the total population. Meanwhile, the White population decreased from 138,758 (84.2%) in 2017 to 137,829 (82.3%) in 2022. These numbers reflect shifts in the population counts and the County's residential segregation levels.

Table II-5: Dissimilarity Index

Race	2017 DI with White Population	2017 Population	% of 2017 Total	2022 DI with White Population	2022 Population	% of 2022 Total
White	-	138,758	84. 2%		137,829	82.3%
Black	43.2	11,175	6. 8%	39.9	10,477	6.3%
Hispanic*	30.2	4,450	2. 7%	32.8	5,260	3.1%

Source: 2022 5-Year ACS Estimates

II.I-F: AT-RISK POPULATION

In Greene County, ambulatory disabilities are most common at 7.0%, followed by independent living and cognitive disabilities at 5.7% and 5.1%, respectively, among the total population. Fairborn shows higher percentages across all disability types compared to Greene County, with the most significant being ambulatory disabilities at 8.4% and independent living at 7.9%. Xenia reports the highest percentages in all categories, notably ambulatory disabilities at 12.1% and independent living at 8.3%. When analyzing disability by sex, females in Xenia have the highest reported disability rate at 21.50%, while males in Greene County have the lowest at 12.70%. Across the board, females report higher disability rates than males in their respective areas. This data indicates a gradation in reported disability prevalence, with Xenia

being the highest and Greene County the lowest. Comparatively, these figures could reflect upon the fair housing challenges identified in the 2019 report, which emphasized the need for accessible housing options tailored to those with disabilities.

Table II-6: Disability By Type

Type	Greene County		Fairborn		Xenia	
	disability	Percent disability	disability	Percent disability	disability	Percent disability
Hearing	6,156	3.8%	1,307	3.9%	1,111	4.5%
Vision	4,060	2.5%	1,133	3.4%	1,070	4.3%
Cognitive	7,963	5.1%	2,286	7.3%	1,878	8.0%
Ambulatory	10,793	7.0%	2,637	8.4%	2,828	12.1%
Self-care	3,726	2.4%	992	3.2%	948	4.1%
Independent living	7,329	5.7%	2,147	7.9%	1,592	8.3%

Source: 2022 5-Year ACS Estimates

Table II-7: Disability By Sex

	Greene County		Fairborn		Xenia	
	disability	% disability	disability	% disability	disability	% disability
Total Population	22,355	13.60%	5,872	17.50%	4,866	19.60%
Male	10,270	12.70%	2,919	17.30%	2,036	17.40%
Female	12,085	14.60%	2,953	17.70%	2,830	21.50%

Source: 2022 5-Year ACS Estimates

For racial and ethnic groups, White residents have a disability prevalence of 14.30% in Greene County, 19.20% in Fairborn, and 20.40% in Xenia. Black or African American individuals have lower disability rates in Greene County (12.50%) and Fairborn (10.00%) but a higher rate in Xenia (17.10%). Notably, American Indian and Alaska Native individuals show a markedly high disability rate in Fairborn at 75.00%, whereas Asian individuals report no disabilities in Xenia. Individuals of two or more races have a disability prevalence ranging from 11.10% in Greene County to 17.20% in Xenia.

Table II-8: Disability By Race and Ethnic

	Greene County		Fairborn		Xenia	
	Disability	Percent Disability	Disability	Percent Disability	Disability	Percent Disability
RACE AND HISPANIC OR LATINO ORIGIN						
White alone	19,569	14.30%	5,099	18.90%	4,175	20.50%
Black or African American alone	1,302	12.50%	308	10.00%	411	17.10%
American Indian and Alaska Native alone	36	22.50%	24	75.00%	12	35.30%
Asian alone	277	5.70%	37	8.10%	0	0.00%
Native Hawaiian and Other Pacific Islander alone	7	5.30%	0	-	0	0.00%
Some other race alone	113	6.70%	50	18.70%	26	6.30%
Two or more races	1,051	11.10%	354	12.90%	242	17.20%
White alone, not Hispanic or Latino	19,326	14.30%	5,066	19.20%	4,117	20.40%
Hispanic or Latino (of any race)	472	9.30%	106	7.90%	63	9.40%

Source: 2022 5-Year ACS Estimates

Disability by age: the highest disability rates are among the older populations, with those 75 years and over experiencing the highest prevalence, reaching 46.50% in Greene County, 50.50% in Fairborn, and 57.90% in Xenia. Conversely, the youngest age groups (under five years) show the lowest disability rates, with Greene County at 0.70% and Fairborn at 0.60%, while Xenia reports no disabilities in this age group. The data indicates an increase in disability rates correlating with age across all three regions, with a particularly steep rise for those aged 65 and above.

Table II-9: Disability By Age

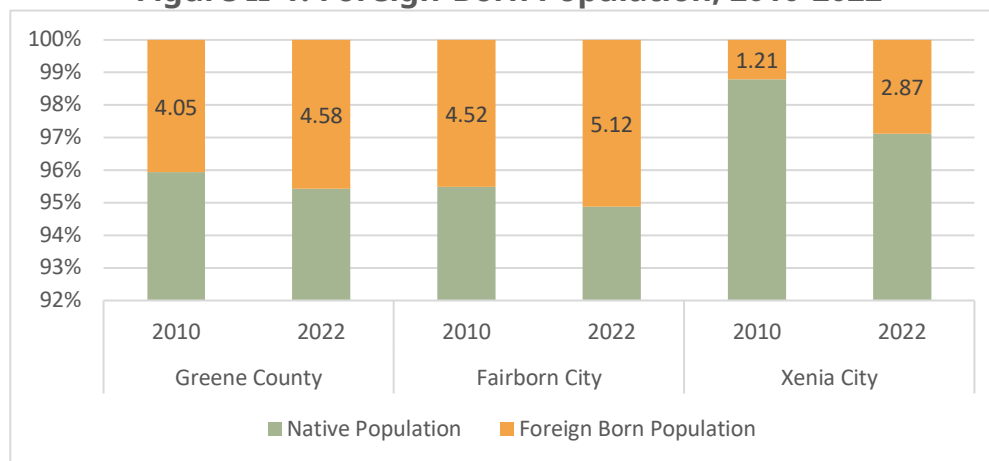|	Greene County		Fairborn		Xenia	
AGE	disability	% disability	disability	% disability	disability	% disability
Under 5 years	64	0.70%	14	0.60%	0	0.00%
5 to 17 years	1,690	6.60%	425	10.10%	496	11.70%
18 to 34 years	2,508	6.30%	676	6.70%	486	8.50%
35 to 64 years	8,593	14.20%	2,704	22.80%	1,920	21.90%
65 to 74 years	4,161	23.70%	769	29.80%	907	32.20%
75 years and over	5,339	46.50%	1,284	50.50%	1,057	57.90%

Source: 2022 5-Year ACS Estimates

KEY TAKEAWAYS: Disability prevalence varies significantly by race and location, with American Indian and Alaska Native individuals experiencing the highest disability rate in Fairborn at 75.00%, while Asian individuals report no disabilities in Xenia. Additionally, disability rates generally increase with age across all three regions, with those 75 years and over having the highest prevalence, reaching up to 57.90% in Xenia.

II.I-G: FOREIGN-BORN POPULATION

Figure I-1 below compares the number of persons born domestically to those born in foreign countries. From 2010 to 2022, the foreign-born population in Greene County, Ohio, increased from 6,479 to 7,667, raising their total population percentage from 4.05% to 4.58%. Fairborn grew from 1,452 to 1,767 in its foreign-born population, a percentage of the total population growing from 4.52% to 5.12%. In Xenia, the foreign-born population rose from 310 to 732, with their share of the total population increasing from 1.21% to 2.87%. Overall, the data show a steady increase in the proportion of foreign-born residents in each area.

Figure II-1: Foreign-Born Population, 2010-2022

Source: 2022 5-Year ACS Estimates

II.I-H: LOW TO MODERATE (LOWMOD) INCOME POPULATION

Table II-10: Low-Mod Income Population

NAME	LOW	LOWMOD	LMMI	LOWMOD %
Greene County	30,905	48,750	73,395	31.47
Fairborn	10,860	15,200	21,535	46.65
Xenia	8,555	13,090	17,235	52.67

Source: 2022 5-Year ACS Estimates

In Greene County, there are 30,905 "Low" income households, 48,750 "LowMod" income households, and 73,395 "LMMI" income households. In Fairborn, there are 10,860 "Low" households, 15,200 "LowMod" households, and 21,535 "LMMI" households, with LowMod households making up 46.65% of the total. In Xenia, there are 8,555 "Low" households, 13,090 "LowMod" households, and 17,235 "LMMI" households, with a LowMod percentage of 52.67%. Fairborn and Xenia have more lower-income households than the rest of Greene County, indicating greater housing challenges in these cities.

II.I-I: AREAS OF CONCENTRATED POVERTY AND RACIAL / ETHNIC CONCENTRATION AND SEGREGATION (R/ECAP)

The U. S. Department of HUD has defined "Areas of Poverty, Racial and Ethnic Concentration and Segregation (R/ECAP) – as areas or census tracts within a jurisdiction comprised of 50% or higher minority population, three times or more the poverty level of the MSA, concentrated public and assisted housing, and areas generally lacking the necessary amenities and failing to provide a quality of life expected and desired for any location within the County.

The goal of de-concentration would be to achieve minority concentrations and poverty levels less than defined by R/ECAP and to transform these areas of concentration into "Opportunity Areas." Opportunity Areas offer access to quality goods and services, exemplary schools, health care, housing, transportation to employment and service centers, adequate public infrastructure, utilities, and recess 1-6. The pages depict the census tracts with high concentrations of poverty and minorities.

The County does not have any census tracts that meet the criteria for Areas of Poverty, Racial and Ethnic Concentration, and Segregation (RCAP/ECAP) as defined by the U.S. Department of HUD" as areas or census tracts within a jurisdiction comprised of 50% or more significant minority population and three times or more the poverty level of MSA. Therefore, the County has no census tracts characterized by concentrated poverty and racial/ethnic segregation.

HUD's definition of a R/ECAP is as follows:

- A census tract that has a Non-white population of 50 percent or more (majority-minority) or, for Non-urban areas, 20 percent, and a poverty rate of 40 percent or more; or

- A census tract has a Non-white population of 50 percent or more (majority-minority), and the poverty rate is three times the average tract poverty rate for the region, whichever is lower.

Map II.6: Areas of Concentrated Poverty and Racial / Ethnic Concentration and Segregation (RCAP/ECAP)
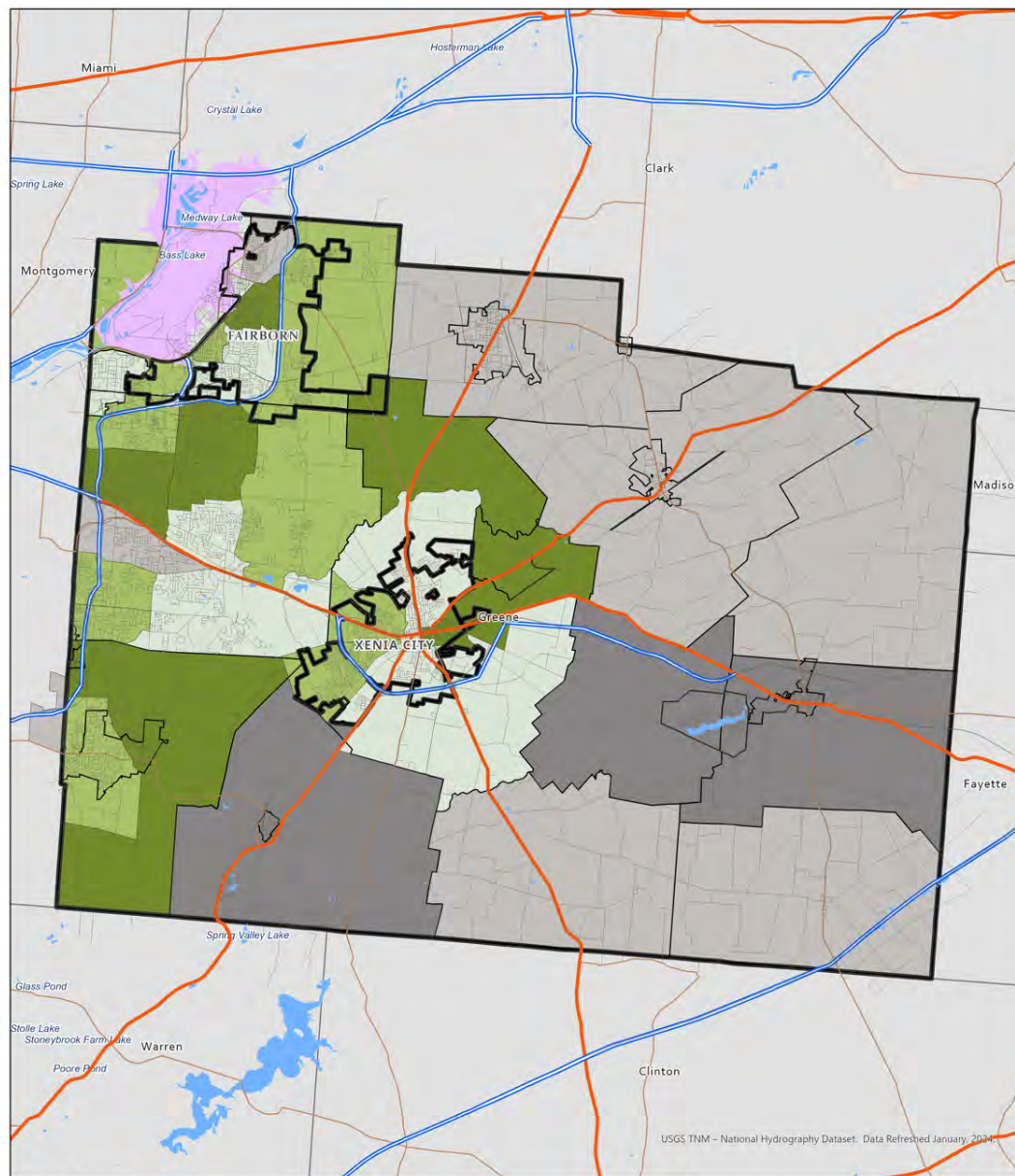
Legend

Ohio County Boundaries Greene County

☐ Ohio County Boundaries

Minority Concentration

- ☐ 28.3 - 112.59
- ☐ > 112.59 - 356.94
- ☐ > 356.94 - 491.84
- ☐ > 491.84 - 613.89
- ☐ > 613.89 - 700.1
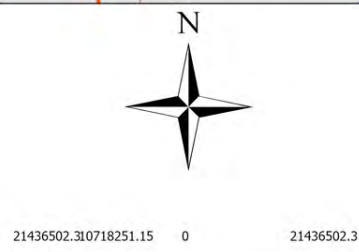
Fairborn

☐ Fairborn

Xenia

☐ Xenia

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Source: 2022 ACS 5-year Estimate, ESRI, USA Major Highways, Department of Housing Urban Development.

II.I-J: HOUSEHOLD COMPOSITION

In Greene County, from 2010 to 2022, the total number of households increased by 4.6% to 57,446. Family households experienced a slight decline from 69% to 65%, with married-couple families decreasing from 56% to 53% and other family types from 13% to 12%. Notably, male householders increased from 3% to 4%, while female householders decreased from 10% to 8%. Nonfamily households grew from 31% to 35%, particularly those living alone, which increased from 25% to 28%. The African-American demographic saw a decrease in total households by 11.8%, with family households remaining stable at 53%, but non-family households saw a significant decline from 47% to 36% in those living alone. Hispanic households increased by 126.5% to 1,758 households, with a notable rise in nonfamily households living alone from 16% to 30%.

In Fairborn, between 2010 and 2022, the total number of households grew by 14.1% to 12,879. Family households increased 4.6%, although their proportion of total households decreased from 58% to 53%. Married-couple families marginally increased, but the proportion of total households dropped from 40% to 36%. Other family households grew by 8.5% in number, yet their proportion fell from 18% to 17%. Male householders with no wife present remained stable in proportion, but female householders with no husband remained at 13% despite an 8.5% increase in number. Nonfamily households saw a significant 27.1% increase in number, and their proportion rose from 42% to 47%. Within this, those living alone increased by 19.1%, and those not living alone grew by 55.7%. The African-American population experienced a 9.2% reduction in total households, with a decrease across all household types, especially those living alone, which dropped by 33.1%. Hispanic households more than tripled in number, with a 203.9% increase and notable growth in Nonfamily households living alone at 208.3%.

In Xenia, the total number of households increased by 2.3% to 8,956 from 2010 to 2022. Family households decreased significantly by 39.7%, with married-couple families reducing by 34.5%, resulting in a drop from 66% to 42% of the total. Other family households decreased by 64%. Notably, the number of female householders with no husband increased by 226.0%. Nonfamily households grew by 188%, particularly those living alone, which saw a 5.7% increase. The African-American population declined by 43.2% in total households, with married-couple families reducing by nearly half.

Table II-11: Household Composition

Greene County	White Households					Black Households					Hispanic Households				
	2010		2022		Change	2010		2022		Change	2010		2022		Change
	#HH	%HH	#HH	%HH	% -/+	#HH	%HH	#HH	%HH	% -/+	#HH	%HH	#HH	%HH	% -/+
Family households:	37,746	69%	37,184	65%	-1.5%	2,090	53%	1,851	53%	-11.4%	566	73%	1,146	65%	102.5%
Married-couple family	30,500	56%	30,269	53%	-0.8%	951	24%	923	26%	-2.9%	419	54%	901	51%	115.0%
Other family:	7,246	13%	6,915	12%	-4.6%	1,139	29%	928	27%	-18.5%	147	19%	245	14%	66.7%
Male householder,	1,906	3%	2,247	4%	17.9%	181	5%	120	3%	-33.7%	69	9%	111	6%	60.9%
Female householder	5,340	10%	4,668	8%	-12.6%	958	24%	808	23%	-15.7%	78	10%	134	8%	71.8%
Nonfamily households:	17,160	31%	20,262	35%	18.1%	1,869	47%	1,640	47%	-12.3%	210	27%	612	35%	191.4%
Householder living alone	13,899	25%	16,060	28%	15.5%	1,654	42%	1,243	36%	-24.8%	123	16%	530	30%	330.9%
Householder not living alone	3,261	6%	4,202	7%	28.9%	215	5%	397	11%	84.7%	87	11%	82	5%	-5.7%
Total Households	54,906	100%	57,446	100%	4.6%	3,959	100%	3,491	100%	-11.8%	776	100%	1,758	100%	126.5%

Fairborn	White Households					Black Households					Hispanic Households				
	2010		2022		Change	2010		2022		Change	2010		2022		Change
	#HH	%HH	#HH	%HH	% -/+	#HH	%HH	#HH	%HH	% -/+	#HH	%HH	#HH	%HH	% -/+
Family households:	37,746	69%	37,184	65%	-1.5%	2,090	53%	1,851	53%	-11.4%	566	73%	1,146	65%	102.5%
Married-couple family	30,500	56%	30,269	53%	-0.8%	951	24%	923	26%	-2.9%	419	54%	901	51%	115.0%
Other family:	7,246	13%	6,915	12%	-4.6%	1,139	29%	928	27%	-18.5%	147	19%	245	14%	66.7%
Male householder,	1,906	3%	2,247	4%	17.9%	181	5%	120	3%	-33.7%	69	9%	111	6%	60.9%
Female householder	5,340	10%	4,668	8%	-12.6%	958	24%	808	23%	-15.7%	78	10%	134	8%	71.8%
Nonfamily households:	17,160	31%	20,262	35%	18.1%	1,869	47%	1,640	47%	-12.3%	210	27%	612	35%	191.4%
Householder living alone	13,899	25%	16,060	28%	15.5%	1,654	42%	1,243	36%	-24.8%	123	16%	530	30%	330.9%
Householder not living alone	3,261	6%	4,202	7%	28.9%	215	5%	397	11%	84.7%	87	11%	82	5%	-5.7%
Total Households	54,906	100%	57,446	100%	4.6%	3,959	100%	3,491	100%	-11.8%	776	100%	1,758	100%	126.5%

Xenia	White Households					Black Households					Hispanic Households				
	2010		2022		Change	2010		2022		Change	2010		2022		Change
	#HH	%HH	#HH	%HH	% -/+	#HH	%HH	#HH	%HH	% -/+	#HH	%HH	#HH	%HH	% -/+
Family households:	37,746	69%	37,184	65%	-1.5%	2,090	53%	1,851	53%	-11.4%	566	73%	1,146	65%	102.5%
Married-couple family	30,500	56%	30,269	53%	-0.8%	951	24%	923	26%	-2.9%	419	54%	901	51%	115.0%
Other family:	7,246	13%	6,915	12%	-4.6%	1,139	29%	928	27%	-18.5%	147	19%	245	14%	66.7%
Male householder,	1,906	3%	2,247	4%	17.9%	181	5%	120	3%	-33.7%	69	9%	111	6%	60.9%
Female householder	5,340	10%	4,668	8%	-12.6%	958	24%	808	23%	-15.7%	78	10%	134	8%	71.8%
Nonfamily households:	17,160	31%	20,262	35%	18.1%	1,869	47%	1,640	47%	-12.3%	210	27%	612	35%	191.4%
Householder living alone	13,899	25%	16,060	28%	15.5%	1,654	42%	1,243	36%	-24.8%	123	16%	530	30%	330.9%
Householder not living alone	3,261	6%	4,202	7%	28.9%	215	5%	397	11%	84.7%	87	11%	82	5%	-5.7%
Total Households	54,906	100%	57,446	100%	4.6%	3,959	100%	3,491	100%	-11.8%	776	100%	1,758	100%	126.5%

Source: 2022 ACS 5-year Estimate

Map II.7: % Female-headed households with Children Under 18
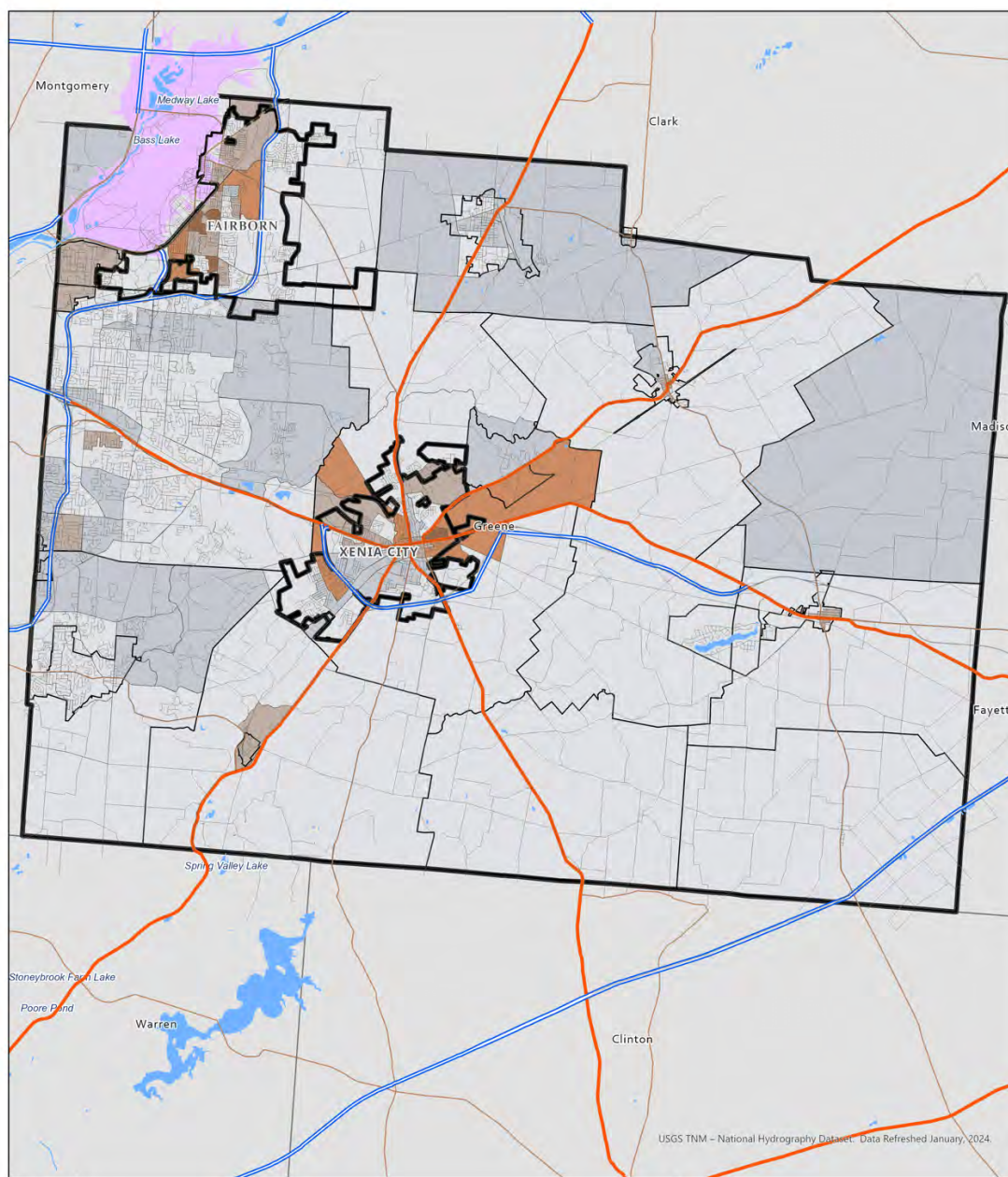
Legend

Ohio County Boundaries — Greene County

▢ Ohio County Boundaries

2022 female headed households

- ▢ 0% - 4.01%
- ▢ > 4.01% - 10.87%
- ▢ > 10.87% - 18.37%
- ▢ > 18.37% - 28.64%
- ▢ > 28.64% - 35.94%

Fairborn

▢ Fairborn

Xenia

▢ Xenia

N

20403650.6 10201825.3 0 20403650.6

Source: 2022 ACS 5-year Estimate, ESRI, USA Major Highways

II.I-K: HOUSEHOLD INCOME

Table II-12: Household Income By Race

Household Income	Total	$0 to $24,999		$25,000 to $49,999		$50,000 to $74,999		$75,000 or More	
		#	%	#	%	#	%	#	%
Greene	66,856	9,217	13.79%	11,247	16.82%	10,481	15.68%	35,911	53.71%
White Households	57,446	7,518	13.09%	9,584	16.68%	9,074	15.80%	31,270	54.43%
Black Households	3,491	723	20.71%	780	22.34%	611	17.50%	1,377	39.44%
Hispanic Households	1,758	248	14.11%	305	17.35%	163	9.27%	1,042	59.27%
Remainder of County	40,480	3,466	8.56%	4,683	11.57%	5,537	13.68%	26,794	66.19%
White Households	35,611	3,022	8.49%	4,102	11.52%	5,024	14.11%	23,463	65.89%
Black Households	1,202	118	9.82%	225	18.72%	177	14.73%	682	56.74%
Hispanic Households	1,096	177	16.15%	852	77.74%	(79)	-7.21%	(265)	-24.18%
Fairborn	15,875	3,302	20.80%	4,073	25.66%	2,889	18.20%	5,611	35.34%
White Households	12,879	2,560	19.88%	3,436	26.68%	2,245	17.43%	4,638	36.01%
Black Households	1,398	325	23.25%	275	19.67%	316	22.60%	482	34.48%
Hispanic Households	547	83	15.17%	158	28.88%	62	11.33%	244	44.61%
Xenia	10,501	2,449	23.32%	2,491	23.72%	2,055	19.57%	3,506	33.39%
White Households	8,956	1,936	21.62%	2,046	22.85%	1,805	20.15%	3,169	35.38%
Black Households	891	280	31.43%	280	31.43%	118	13.24%	213	23.91%
Hispanic Households	115	45	39.13%	32	27.83%	17	14.78%	21	18.26%

Source: 2022 5-Year ACS Estimates

In Greene County, 13.79% of households earn between $0 and $24,999, with Black households accounting for 20.71%, the highest of all racial groups.

For the income range of $25,000 to $49,999, 16.82% of Greene's total households fall into this category, with Black households showing a higher percentage at 22.34%. Hispanic households contribute 17.35%, which is relatively higher than the proportion of White households within the same income bracket.

In the $50,000 to $74,999 bracket, Greene County sees a smaller percentage of 15.68% compared to the 53.71% earning above $75,000, suggesting a sizable portion of the population earns a higher income. However, the Hispanic households in this bracket are only at 9.27%, much lower than their White and Black counterparts, indicating a gap in income distribution.

Regarding the 'Remainder of the County, which excludes Fairborn and Xenia, a significant majority of households, 66.19%, earn over $75,000. In Fairborn, 20.80% earn below $24,999, with White households slightly less represented in this lowest

income bracket at 19.88%. Conversely, African American - Black households have a higher representation of 23.25% in this bracket. The distribution across higher income brackets is more evenly spread among different racial groups, with White households slightly more represented in the highest income bracket over $75,000 at 36.01%.

Xenia shows the highest percentage of households earning between $0 and $24,999, at 23.32%, with Black and Hispanic households having a larger share in this lower-income bracket, at 31.43% and 39.13%, respectively. A similar trend is observed in higher income brackets, with White households having a smaller percentage in the lowest income bracket and a more significant percentage in the highest compared to Black and Hispanic families.

> *KEY TAKEAWAY: Greene County, Black households are disproportionately represented in the lower income brackets, with 20.71% earning between $0 and $24,999 and 22.34% earning between $25,000 and $49,999, which are the highest percentages among all racial groups in these categories. Conversely, Hispanic households have the highest representation in the highest income bracket, with 59.27% earning $75,000 or more, indicating a notable income disparity among different racial groups within the county.*

Map II.8: Median Household Income
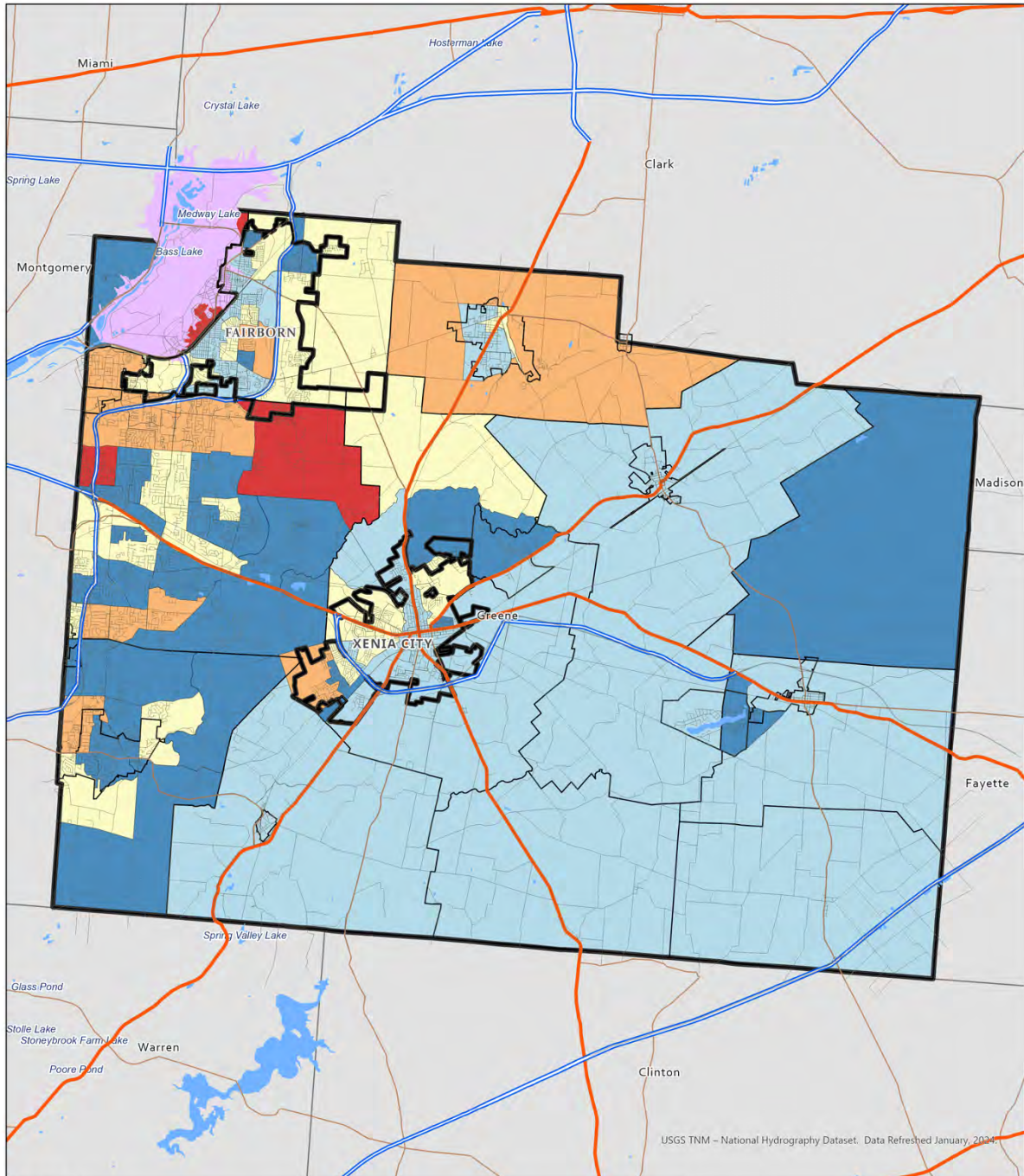
Legend

Ohio County Boundaries Greene County

Ohio County Boundaries

Fairborn

Fairborn

Xenia

Xenia

2022 Median Contract Rent

$0 - $175
> $175 - $692
> $692 - $960
> $960 - $1,444
> $1,444 - $1,694

N

21436502.310718251.15   0   21436502.3

USGS TNM – National Hydrography Dataset. Data Refreshed January, 2024.

Source: 2022 ACS 5-year Estimate, ESRI, USA Major Highways

II.I-L: POVERTY

Table II-13: Poverty By Race

	Under 6 years	6 to 11 years	12 to 17 years	18 to 59 years	60 to 74 years	75 to 84 years	Over 85	Total in Poverty	Population
Greene County									
White Non-Hispanic	1,143	843	1,041	7,358	1,581	447	210	12,623	132,999
	0.9%	0.6%	0.8%	5.5%	1.2%	0.3%	0.2%	9.5%	
African-American	192	118	76	956	150	38	32	1,562	8,394
	2.3%	1.4%	0.9%	11.4%	1.8%	0.5%	0.4%	18.6%	
Hispanic	88	143	13	298	44	17	0	603	5,032
	1.7%	2.8%	0.3%	5.9%	0.9%	0.3%	0.0%	12.0%	
Remainder of County									
White Non-Hispanic	185	212	565	2,871	799	254	61	4,947	86,247
	0.2%	0.2%	0.7%	3.3%	0.9%	0.3%	0.1%	5.7%	
African-American	82	26	0	270	26	13	0	417	2,975
	2.8%	0.9%	0.0%	9.1%	0.9%	0.4%	0.0%	14.0%	
Hispanic	88	47	13	153	16	1	0	318	2,999
	2.9%	1.6%	0.4%	5.1%	0.5%	0.0%	0.0%	10.6%	
Fairborn									
White Non-Hispanic	653	286	256	2,957	258	141	100	4,651	26,546
	2.5%	1.1%	1.0%	11.1%	1.0%	0.5%	0.4%	17.5%	
African-American	19	44	39	426	1	5	0	534	3,051
	0.6%	1.4%	1.3%	14.0%	0.0%	0.2%	0.0%	17.5%	
Hispanic	0	36	0	57	23	16	0	132	1,360
	0.0%	2.6%	0.0%	4.2%	1.7%	1.2%	0.0%	9.7%	
Xenia									
White Non-Hispanic	305	345	220	1,530	524	52	49	3,025	20,206
	1.5%	1.7%	1.1%	7.6%	2.6%	0.3%	0.2%	15.0%	
African-American	91	48	37	260	123	20	32	611	2,368
	3.8%	2.0%	1.6%	11.0%	5.2%	0.8%	1.4%	25.8%	
Hispanic	0	60	0	88	5	0	0	153	673
	0.0%	8.9%	0.0%	13.1%	0.7%	0.0%	0.0%	**22.7%**	

Source: 2022 5-Year ACS Estimates

The table above indicates disparities in poverty rates among racial groups. Specifically in Greene County, the total poverty rate among White non-Hispanic individuals stands at 9.5%, with the highest rates seen among those aged 18 to 59 years at 5.5%. The African-American population faces a substantially higher poverty rate at 18.6%, with the 18 to 59-year-old age bracket experiencing an 11.4% rate. The Hispanic population shows a poverty rate of 12.0%, with 2.8% of children aged 6 to 11 years living in poverty.

Looking at the Remainder of the County, which excludes Fairborn and Xenia, the overall poverty rate for White Non-Hispanic individuals is 5.7%, nearly half of the county average. African-American poverty is higher at 14.0%, especially among those under six years old at 2.8%. The Hispanic community experiences a 10.6% poverty rate.

In Fairborn, the data indicates that both the White Non-Hispanic and African-American populations have a poverty rate of 17.5%. Conversely, the Hispanic population in Fairborn, totaling 1,360, has a poverty rate of 9.7%, with 132 individuals living in poverty. It is noted that within this Hispanic population, there are no recorded instances of poverty among children under the age of six.

Xenia's poverty is higher for African-American residents, where the poverty rate is 25.8%, and significantly affects the 18 to 59-year-old age bracket at 11.0%. Regarding Hispanics in Xenia, the population, households, income, and poverty observed in earlier chapters reveal that Hispanic households, while experiencing substantial growth across Greene County and its cities, are significantly more economically challenged than the other racial groups. In Xenia, Hispanic households' median income is nearly $20,000 less than that of White households, indicating a sizable economic disparity. The Hispanic community also faces challenges, with a high poverty rate of 22.7%, especially among those aged 6 to 11 years at 8.9%.

> **KEY TAKEAWAY:** *In Greene County, African-American residents face significantly higher poverty rates compared to other racial groups, with an overall poverty rate of 18.6% and the highest incidence among 18 to 59-year-olds at 11.4%. This contrasts sharply with the overall poverty rate for White Non-Hispanic individuals at 9.5% and highlights the substantial economic disparities among different racial groups in the county.*

II.I-M: MEDIAN HOUSEHOLD INCOME AND POVERTY

In Greene County, from 2010 to 2022, median household income increased for all households from $63,520 to $81,243. During this period, the poverty rate initially rose from 11.40% in 2010 to 12.30% in 2017, then decreased to 10.6% by 2022. White households increased in median income from $66,177 to $82,334, with a decrease in poverty from 9.7% to 9.5%. Black household's median income rose from $24,083 to $61,034 and reduced poverty from 35.6% to 18.6%. Hispanic households median income increased from $55,887 to $89,904. However, poverty increased from 10.2% to 12.0%.

In Fairborn, median household income rose from $44,046 in 2010 to $53,783 in 2022, and the poverty rate decreased from 20.7% to 18.1%. White households in Fairborn saw a rise in median income from $47,345 to $53,690, with a significant drop in poverty from 18.6% to 5.7%. Black households experienced an increase in median income from $17,625 to $59,000, reducing poverty from 44.0% to 14.0%. Hispanic households had a rise in median income from $50,624 to $64,063 and a decrease in poverty from 18.9% to 10.6%.

Xenia's median household income increased from $44,599 in 2010 to $53,041 in 2022, while the poverty rate decreased from 19.2% to 17.4%. White households had a median income increase from $49,084 to $56,941, with poverty increasing from 15.7% to 17.5%. Black households' median income increased from $22,863 to $35,317, with poverty decreasing from 37.6% to 17.5%. Hispanic households saw a decrease in median income from $75,086 to $25,977, with poverty decreasing from 14.1% to 9.7%

Additionally, for Xenia, the rise in the median household income across all groups from 2010 to 2022 was contrasted by fluctuating poverty rates, which eventually decreased for White and Black households from 2017 to 2022 but increased for Hispanic families. Despite the rise in median household income, poverty rates may still increase due to factors like rising living costs, income inequality, underemployment, unemployment, and changes in family structure, all of which can impact financial stability independently of income growth.

Table II-14: Median Income and Poverty Change

	Median Household Income 2010	Poverty 2010	Median Household Income 2017	Poverty 2017	Median Household Income 2022	Poverty Rate 2022
Greene County	$63,520	11.40%	$65,032	12.30%	$81,243	10.6%
White Households	$66,177	9.70%	$67,060	10.90%	$82,334	9.5%
Black Households	$24,083	35.60%	$40,852	24.80%	$61,034	18.6%
Hispanic Households	$55,887	10.20%	$66,107	13.30%	$89,904	12.0%
Fairborn	$44,046	20.70%	$45,008	20.90%	$53,783	18.1%
White Households	$47,345	18.60%	$47,096	18.40%	$53,690	5.7%
Black Households	$17,625	44.00%	$33,220	36.40%	$59,000	14.0%
Hispanic Households	$50,624	18.90%	$33,929	26.00%	$64,063	10.6%
Xenia	$44,599	19.20%	$44,599	22.80%	$53,041	17.4%
White Households	$49,084	15.70%	$42,445	20.80%	$56,941	17.5%
Black Households	$22,863	37.60%	$32,401	26.70%	$35,317	17.5%
Hispanic Households	$75,086	14.10%	$26,766	8.10%	$25,977	9.7%

Source: 2022 5-Year ACS Estimates

II.I-N: HOUSEHOLD FOOD SECURITY

As defined by the United States Department of Agriculture (USDA), food security is accessible to all people at all times. It is meant to provide enough food for an active, healthy life. Within USDA Food Access Data, low-income and low-access food areas are identified. The purpose of this data is to locate geographically isolated neighborhoods and communities with limited or no access to significant chain grocery stores. The map shows the highest concentration of low-income, low-access households in the eastern and southeastern ports. Included in the map are the highest minority concentrated census tracts, which, when combined with USDA Food Access data, show a strong correlation between racially/ethically segregated neighborhoods, extreme poverty, and limited household access to food. The darker-shaded census tracts have a greater need for programs and service providers addressing food instability, such as emergency food distribution and assistance with enrollment in programs like SNAP, TANF, and CHIP.

Low-income and low-access census tract measured at 1 mile: This is defined as a low-income tract with at least five hundred people, or 33 percent of the population, living more than one mile (urban areas) or more than ten miles (rural areas) from the nearest supermarket, supercenter, or large grocery store.

Map II.9: Low Income and Low Access to Food

Legend

Ohio County Boundaries
☐ Ohio County Boundaries

Fairborn
☐ Fairborn

Xenia
☐ Xenia

Low Income and Low Access at 1 and 10 miles
■ LI and LA at 1 and 10 miles 2019 LI and LA at 1 and 10 miles 2019

Low Income and Low Access at .5 and 10 miles
■ LI and LA at 1/2 and 10 miles 2019 LI and LA at 1/2 and 10 miles 2019

Low Income and Low Access at 1 and 20 miles
■ LI and LA at 1 and 20 miles 2019 LI and LA at 1 and 20 miles 2019

Low Income and Low Access using Vehicle Access
■ LI and LA using vehicle access 2019 LI and LA using vehicle access 2019

N

19970788.8 9985394.4   0   19970788.8

Source: 2022 ACS 5-year Estimate, ESRI, USA Major Highways

III.I HOUSING MARKET ANALYSIS AND NEEDS ASSESSMENT

Housing market assessments identify how access to the housing market differs for members of protected classes—and determine if differences are related to discriminatory actions or effects. The analysis examines existing housing stock and how needs are identified and measured, focusing on cost burden and homeownership.

III.I-A: HOUSING STOCK

Greene County has 44,819 owner-occupied housing units. Of these, 44,061 are single-family units, and 392 are multifamily units, which comprise a mere 0.9% of the total. On the other hand, the County has 22,037 renter-occupied units, with a significantly higher proportion of multifamily units at 13,057, representing 59% of the total rented spaces and accounting for 19.5% of all housing units.

Fairborn has 7,708 owner-occupied units, with single-family homes accounting for 7,483 and a smaller segment of 55 multifamily units making up 0.7% of the owner-occupied category. Renter-occupied units in Fairborn stand at 8,167, of which 5,083 are multifamily units, depicting a high percentage of 62% in this category and contributing to 32.0% of the housing market.

Xenia has 6,042 owner-occupied housing units, where single-family homes are the prevalent form at 5,922, and multifamily units are at 42, constituting 0.7% of owner-occupied dwellings. There are 4,459 renter-occupied housing units, with 2,087 multifamily units representing 47% of rented units and 19.9% of the total housing units.

Over the 12 years from 2010 to 2022, Greene County experienced a slight decrease in the percentage of owned units from 67.7% to 67% and an increase in rental units from 32.3% to 33%. When broken down by race and ethnicity, the White population saw a decrease in homeownership by 1.71% and an increase in rentals by 4.11% in the county. The Black population had a homeownership increase of 5.44% and a rental reduction of 3.24%. Hispanic homeownership increased by 21.44%, with rental numbers decreasing by 21.79%.

In Fairborn, the percentage of homeowners decreased by 4.23%, and renters increased by 4.35%. Fairborn's White population decreased in homeownership by 7.68% and increased in rentals by 9.27%. The Black population increased

homeownership by 44.20% and reduced rental by 10.23%. Hispanic homeownership rose by 36.57%, with a decrease in rentals by 18.84%.

Xenia observed a decline in homeownership by 6.6% and an increase in rental by 10.58%. The White demographic in Xenia reflected a homeownership decrease of 7.29% and a rental increase of 13.91%. The Black population showed a decline in homeownership by 12.34% and an increase in rental by 8.29%. The Hispanic population saw a sharp decline in homeownership by 37.89% and a rental increase of 43.07%.

The figure below shows that while the vast majority of owner-occupied housing across Greene County, Fairborn, and Xenia are single-family, a significant portion of the rental market is made up of multifamily units, particularly in Fairborn, where they constitute the highest proportion, indicating different housing needs and preferences between homeowners and renters, with renters in Fairborn and Greene County showing a stronger preference or need for multifamily housing options.

Figure III-1 Housing Tenure

	Greene	Fairborn	Xenia
	19.5%	32.0%	19.9%
% MULTIFAMILY	59%	62%	47%
MULTI-FAMILY UNITS	13057	5083	2087
SINGLE-FAMILY	8805	3073	2353
TOTAL	22,037	8167	4459
% MULTIFAMILY	0.9%	0.7%	0.7%
MULTI-FAMILY UNITS	392	55	42
SINGLE-FAMILY	44061	7483	5922
TOTAL	44819	7708	6042
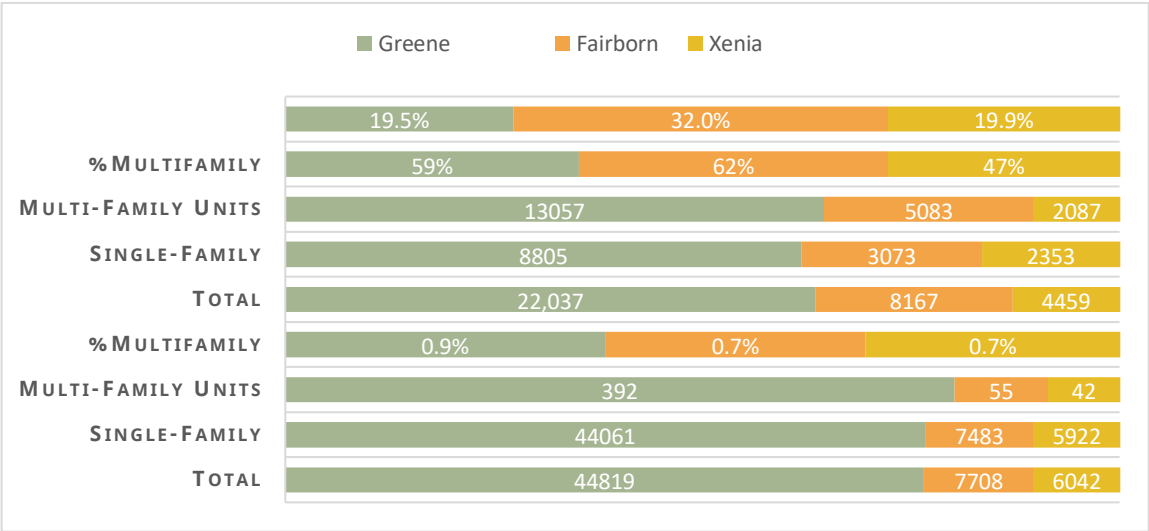
Source: 2022 ACS 5-Year Estimate

Map III.1: % Single Family Housing Units
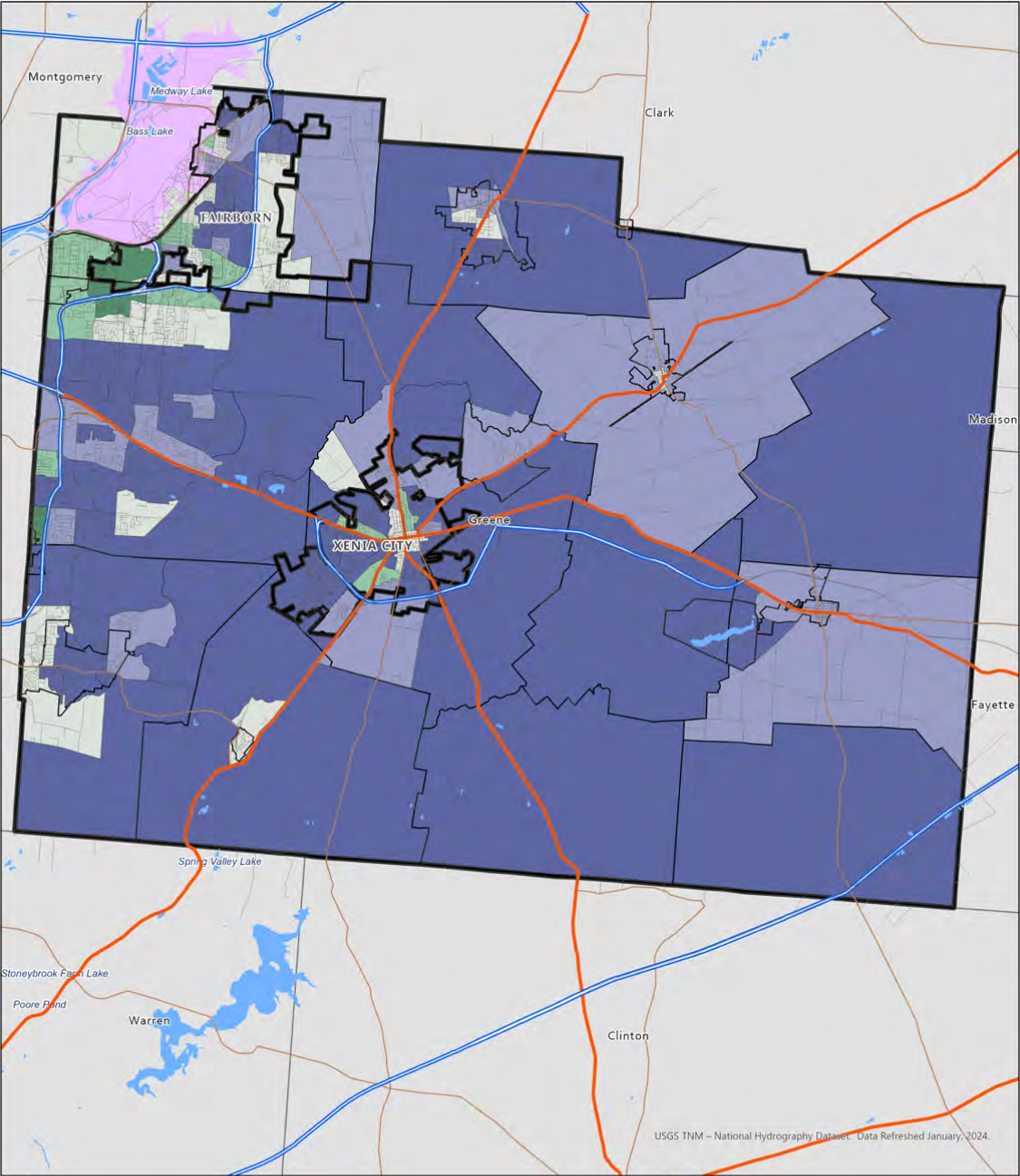
Legend

Ohio County Boundaries Greene County

☐ Ohio County Boundaries

Fairborn
☐ Fairborn

Xenia
☐ Xenia

2022 Single Family Units
- ☐ 0% - 19.15%
- ☐ > 19.15% - 47.08%
- ☐ > 47.08% - 67.56%
- ☐ > 67.56% - 85.71%
- ☐ > 85.71% - 100%

N

20403650.6 10201825.3   0   20403650.6

Source: 2022 ACS 5-year Estimate, ESRI, USA Major Highways,

Map III.2: % Multifamily Housing Units

Legend

Ohio County Boundaries Greene County
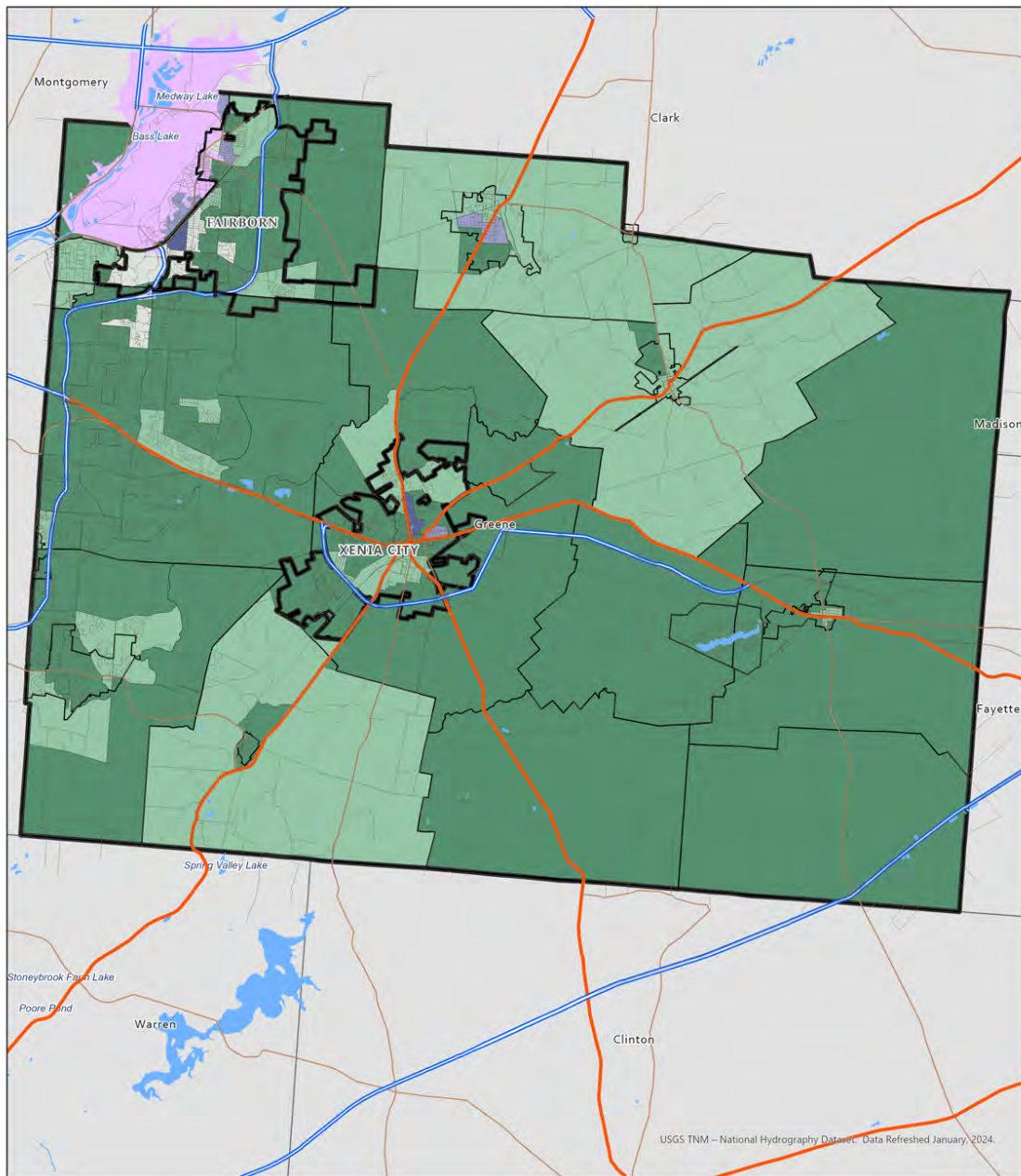
☐ Ohio County Boundaries

Fairborn

☐ Fairborn

Xenia

☐ Xenia

2022 Multi Family Units

- 0% - 1.81%
- > 1.81% - 5.86%
- > 5.86% - 13.61%
- > 13.61% - 24.82%
- > 24.82% - 28.6%

20403650.6 10201825.3   0   20403650.6

Source: 2022 ACS 5-year Estimate, ESRI, USA Major Highways

III.I-B: AGE OF HOUSING STOCK

In Greene County, the largest share of homes was built in two periods: from 1950 to 1959, accounting for 16% of the housing, and from 1970 to 1979, also making up 16%. The following significant periods are from 2000 to 2009 and 1990 to 1999, each with 14% and 13% of the housing, respectively—notably, 9% of the housing dates back to 1939 or earlier.

Fairborn has 17,067 housing units. The most common period for housing construction is from 1950 to 1959, accounting for 21% of the housing. Subsequent periods with higher construction rates are from 1960 to 1969, at 16%, and from 1990 to 1999, at 14%. A smaller proportion, 7% of the housing stock, was built from 1940 to 1949, and 5% of the homes were built in 1939 or earlier.

Xenia's housing inventory includes 11,475 units. The period with the highest construction activity was 1970 to 1979, representing 24% of the city's total housing. Following that, homes built from 1950 to 1959 make up 19%. Housing built from 2000 to 2009 represents 12% of the stock. The city has many older homes, with 17% built-in 1939 or earlier.

Comparing the percentages, Greene County and Fairborn have a relatively similar distribution of housing construction from 2010 to 2019, both at 6%. However, Fairborn had a higher percentage of homes built from 1950 to 1959, while Greene County had a more considerable portion of homes built from 1970 to 1979. Xenia distinguishes itself with a high proportion of homes from 1970 to 1979 and a significant portion of older homes built in 1939 or earlier. Since 2010, new home construction activity has significantly decreased.

> **KEY TAKEAWAY:** *In Greene County, the largest share of homes was built in the 1950s and 1970s, each accounting for 16% of the housing stock, highlighting periods of significant residential development. This trend is mirrored in Fairborn and Xenia, with Fairborn having 21% of its homes built in the 1950s and Xenia having 24% built in the 1970s. However, Xenia stands out with a notably high proportion of older homes, with 17% of its housing built in 1939 or earlier. This indicates that while there have been periods of extensive construction, a substantial portion of the housing in these areas is quite old, particularly in Xenia.*

Table III-2: Age of Housing Stock in
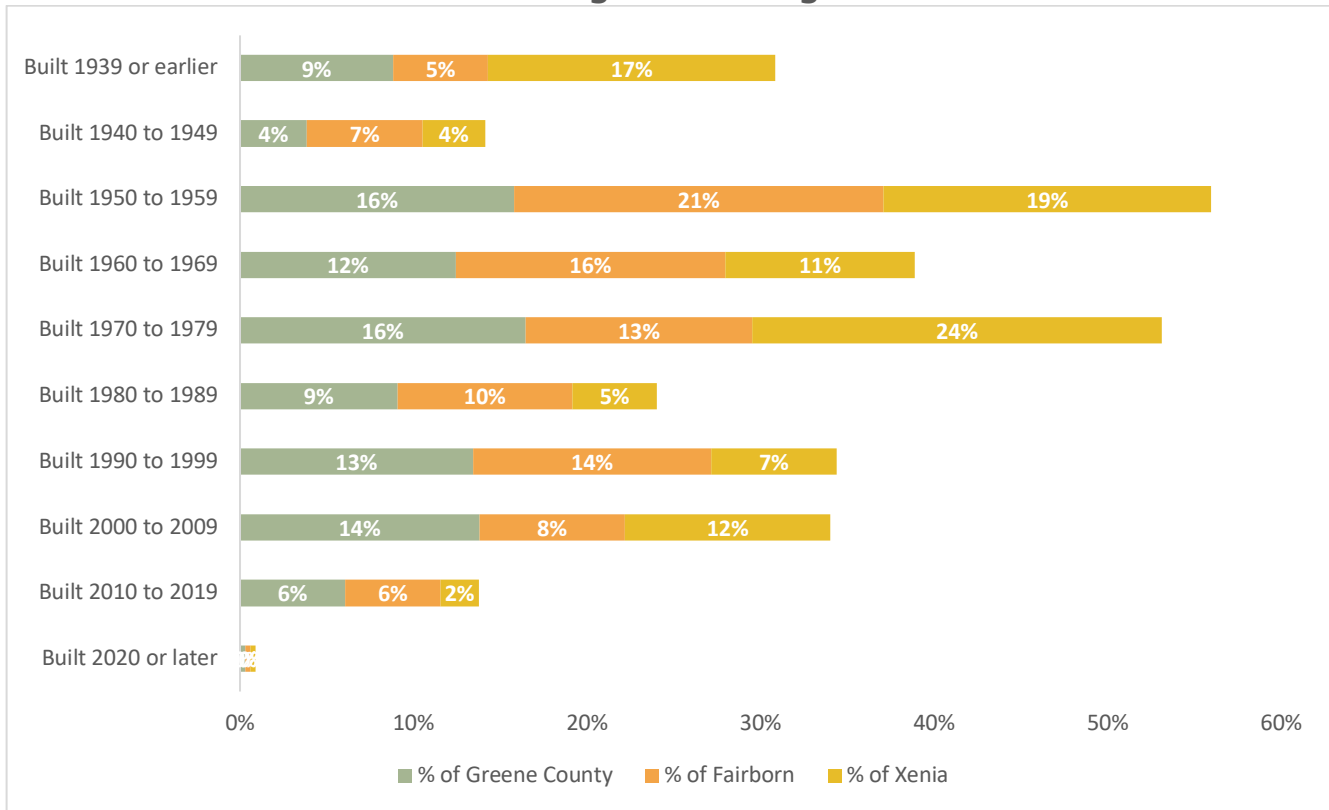
Source: 2022 ACS 5-Year Estimate

Map III.3: Age of Housing Stock
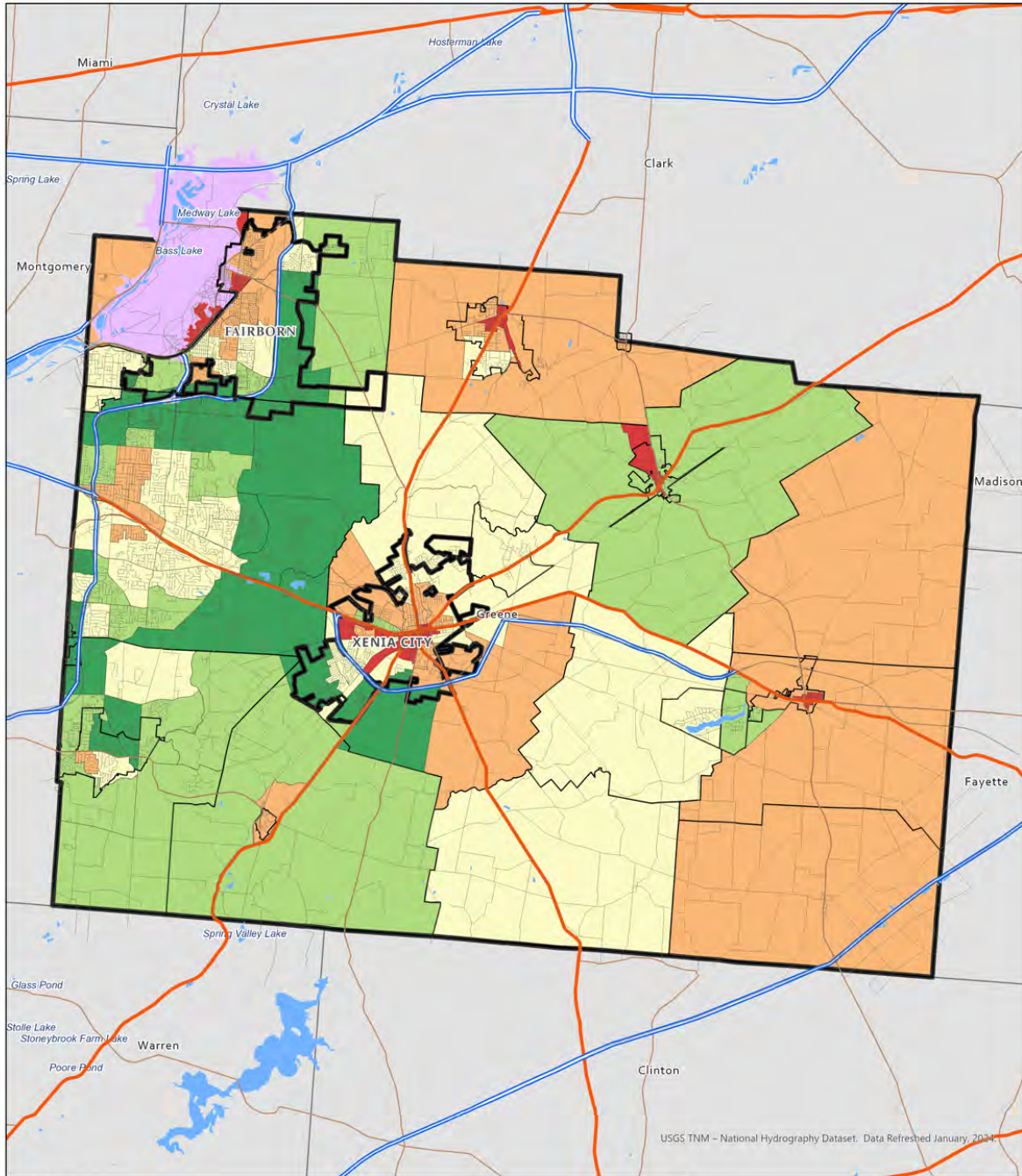
Legend

Ohio County Boundaries
- [ ] Ohio County Boundaries

Fairborn
- [ ] Fairborn

Xenia
- [ ] Xenia

N

21436502.310718251.15   0   21436502.3

Source: 2022 ACS 5-year Estimate, ESRI, USA Major Highways,

III.I-C: HOUSING COST AFFORDABILITY

In 2000, Greene County had a median housing value of $174,361, which decreased by 6.2% to $163,500 in 2017. However, from 2017 to 2022, there was a substantial increase of 36%, with the median value rising to $222,300. Median gross rent in the County increased modestly by 2.5% from $844 in 2000 to $866 in 2017, followed by a sharper rise of 19% to $1,027 by 2022. Median household income experienced a 7.1% decrease from $69,997 in 2000 to $65,032 in 2017 but saw a notable recovery with a 25% increase to $81,243.

Fairborn's median housing value stood at $132,353 in 2000 and fell by 14.6% to $113,000 in 2017. This trend reversed dramatically from 2017 to 2022, with an increase of 37% to $154,800. Median gross rent saw a 6% decrease from $824 in 2000 to $775 in 2017 and a 21% increase to $937 in 2022. For median household income, a reduction of 15.2% occurred from 2000 to 2017, followed by a 19% increase to $53,783 by 2022.

Xenia experienced a decrease in median housing value by 20.7% from $117,391 in 2000 to $93,100 in 2017. It then increased by 47% to $136,400 in 2022, the highest percentage increase among the three regions. Median gross rent remained relatively stable, with a marginal decrease of 0.3% from 2000 to 2017, but it increased by 25% to $869 by 2022. Median household income in Xenia saw a significant drop of 24.8% to $39,415 by 2017, yet recovered strongly with a 35% increase to $53,041 by 2022.

Over the two decades, all three regions faced declines in housing values and household incomes until 2017, followed by robust growth from 2017 to 2022. The percentage increase in housing values and rents from 2017 to 2022 suggests a recovering and possibly booming real estate market. Household incomes have also rebounded, indicating economic recovery and growth in the region. Xenia, in particular, exhibited the highest growth rate in housing value, suggesting a significant shift in the housing market dynamics of the area.

Table III-3: Median Housing Value, Rent & Income 2010-2022

Year	Median Housing Value	Median Gross Rent	Median Household Income
2000			
Greene County	$174,361	$844	$69,997
City of Fairborn	$132,353	$824	$53,069
City of Xenia	$117,391	$695	$52,448
2010			
Greene County	$179,310	$858	$63,520
City of Fairborn	$125,293	$793	$44,046
City of Xenia	$110,612	$735	$44,599
2017			
Greene County	$163,500	$866	$65,032
City of Fairborn	$113,000	$775	$45,008
City of Xenia	$93,100	$693	$39,415
2022			
Greene County	$222,300	$1,027	$81,243
City of Fairborn	$154,800	$937	$53,783
City of Xenia	$136,400	$869	$53,041
% Change From 2000 - 2017			
Greene County	-6.2%	2.5%	-7.1%
City of Fairborn	-14.6%	-6.0%	-15.2%
City of Xenia	-20.7%	-0.3%	-24.8%
% Change From 2017 - 2022			
Greene County	36%	19%	25%
City of Fairborn	37%	21%	19%
City of Xenia	47%	25%	35%

III.I-D: HOUSING COST BURDENED

Approximately 16.26% of Homeowners in Greene County spend over 30% of their income on housing, and 5.31% pay over 50%. In Fairborn, the numbers are slightly higher, with 17.81% spending over 30% and 7.01% over 50% of their income on housing. Xenia shows a similar trend, with 18.40% spending over 30% of their income on housing, though a lower percentage (4.27%) spend over 50% in Xenia.

The disparity is more pronounced for renters. In Greene County, 37.41% of renters spend over 30% of their income on rent, and 18.01% pay over 50%. Fairborn renters face the highest burden, with 45.77% spending over 30% and 21.24% spending over 50% of their income on rent. Xenia's renters also face a significant burden, with 41.09% spending over 30% and 20.90% spending over 50% of their income on housing costs.

Fairborn and Xenia renters have a higher housing cost burden than the county average, with Fairborn being the highest. Homeowners and renters in Xenia have a lower percentage of individuals spending over 50% of their income on housing costs.

Table III-4: Cost Burdened Renters
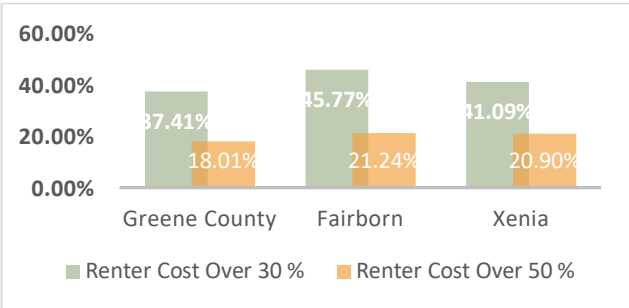
Source: 2022 ACS 5-Year Estimate

Table III-5: Cost Burdened Owners
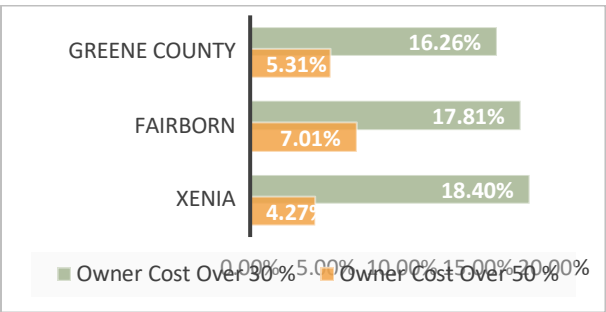
Source: 2022 ACS 5-Year Estimate

III.I-E: HOMEOWNERSHIP RATES

The overall homeownership rate remained stable at 67% from 2010 to 2022. The homeownership rate for Whites decreased from 71% to 69% over the 12 years, while Blacks declined in 2017 and then increased to 39% in 2022, up from 37% in 2010. Hispanics experienced a significant increase, rising from 50% in 2010 to 61% in 2022. In Greene County, the minority homeownership rates collectively increased more rapidly than both White homeownership and overall county homeownership rates over the one year.

Figure III-2: Greene County Homeownership Rate
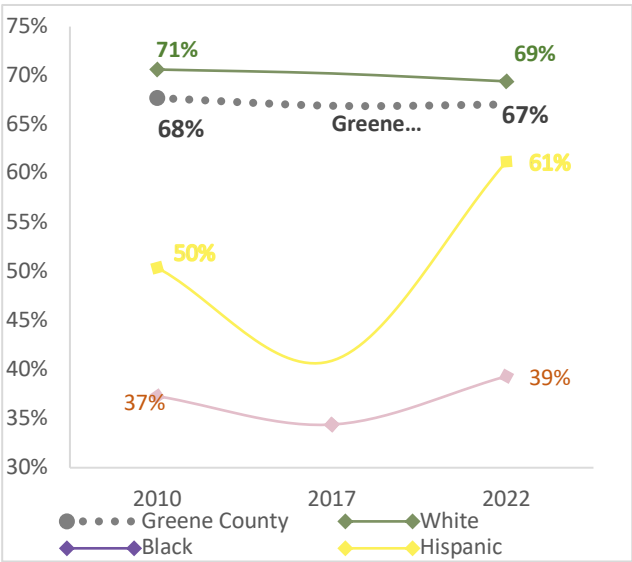
Source: 2022 ACS 5 Year Estimate

Figure III-3: Fairborn Homeownership Rate
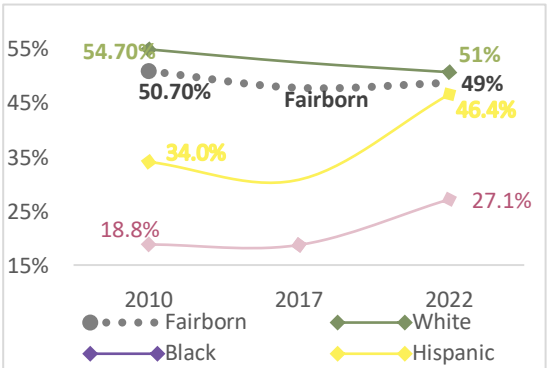
Source: 2022 ACS 5 Year Estimate

In Fairborn, homeownership decreased from 50.7% in 2010 to 47.6% in 2017 and then recovered to 49% in 2022. White homeownership declined from 54.7% to 51% over the 12 years. Black homeownership remained relatively stable from 2017 until 2022, increasing to 27%, up from 18.7%. Hispanic homeownership started at 34%, decreased to 30.7%, and then experienced a substantial rise to 46% in 2022.

In Xenia, minority homeownership rates collectively declined over the 12 years, with Hispanics showing the most significant fluctuation. This contrasts Greene County, where minority homeownership rates, particularly for Hispanic residents, increased over the same period.

Figure III-4: Xenia Homeownership Rate

Source: 2022 ACS 5-Year Estimate

III.I-F: HOUSING MARKET PROJECTIONS AND ANALYSIS

Since 2010, Greene County, Fairborn, and Xenia have seen their populations grow and diversify, impacting the housing market considerably. Greene County's population increased by 4% from 2010 to 2017. Fairborn has experienced a 7% increase in population, while Xenia has slightly declined. Both cities have a significant proportion of mid-20th-century housing. Specifically, 17% of homes in Xenia were constructed in 1939 or earlier. Median household incomes across these areas increased by 2022, with Greene County's median reaching $81,243. Concurrently, housing values and rents escalated from 2017 to 2022, potentially outpacing income growth and affecting housing affordability.

In Greene County, homeownership rates held at 67% through 2022. In contrast, Fairborn and Xenia experienced fluctuations, especially among minority groups. Notably, Xenia witnessed substantial declines in minority homeownership, with the Hispanic population seeing a stark drop from 53.2% in 2010 to 33% in 2022. The economic backdrop to these trends includes stagnant or declining real incomes and a heightened poverty rate among minorities, hinting at a pressing need for affordable housing solutions, particularly for lower-income and minority demographics.

The Balanced Housing Model, through a mathematical approach, determines the number of housing units needed by the projected growth of households at each income level. Assumptions about the future are based on examining past trends, as well as judgments about how the future is likely to deviate from these trends as a result of social and economic factors, the age and composition of the housing stock, expected immigration, and expected changes in the size and age distribution of the adult population. Although several intermediate calculations are performed, The Balanced Housing Model's housing projection are summed as follows:

1. Establish the forecasted number of housing units needed by 2035 using census data, population projections, and key indicators.

2. Subtract the County's existing number of housing units from the County's 2035 projected housing units.

As of the 2022 5-Year ACS Estimate, the population of Greene County is 167,567, with 66,856 households and an average of 2.41 persons per household. The housing vacancy rate is 7%, with 4,615 vacant units out of 71,471 dwelling units. By 2035, the population is projected to increase to 171,918, with the number of households rising to 68,612, while the average household size is projected to remain stable at 2.41 persons per household.

Renter Housing Demand:

Renter households are projected to decrease from 22,037 to 21,195 by 2035, indicating a slight decrease in demand for rental housing. It is estimated that an additional 1,131 rental units will be needed by 2035. On an annual basis, this translates to a requirement of approximately 113 new rental units.
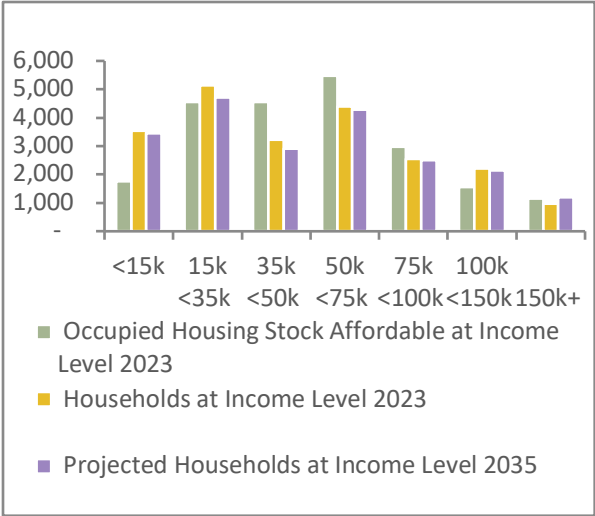
Source: 2022 ACS 5-Year Estimate

Owner Housing

Greene County's projections indicate a nuanced need for owner-occupied housing across various income levels by 2035. The demand for owner units will increase to 48,358, up from 44,819 available in 2023. To meet this demand, the county will need to replace 1,497 obsolete units, and a targeted 5,036 units will be required to satisfy the projected demand by income.

Specifically, at the lower income levels (<$15k), an increase from the current 2,293 to 2,801 units is needed, along with 86 units to replace obsolete additional 594 units to meet projected demand. Interestingly, for the $15k-$35k income bracket, no extra units beyond the forecasted need are indicated, as the current stock already exceeds the projected households for 2035.

In the higher income brackets ($50k-$75k and $75k-$100k), the current housing stock meets the present demand but will require an increase to 6,874 and 7,459 units, respectively, to accommodate future needs. This includes 213 and 232 units to replace outdated stock and an additional 2,045 and 2,649 units, respectively, to meet the projected demand based on income.

For the highest income brackets ($100k-$150k and $150k+), the County will see an increase in needed housing units to 7,875 and 9,019, respectively. This is coupled with a need to replace 243 and 280 obsolete units and an additional demand for 434 and 332 new units to keep pace with economic growth.
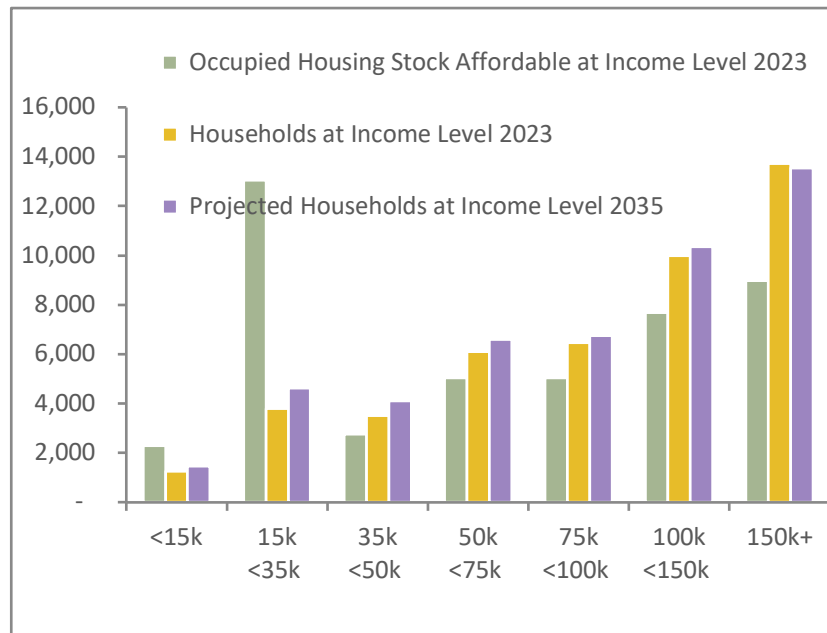
In summary, Greene County must expand its owner-occupied housing stock considerably by 2035, focusing on replacing obsolete units and adding new housing to match income-based demand. This will ensure that homeownership remains within reach for its diverse income brackets.

The Balanced Housing Projection Model takes into account current demographic trends, such as birth rates, death rates, and migration patterns, to predict future population changes; however, unexpected shifts in these trends or economic conditions could impact the reliability of the housing needs projections for 2035. Housing projections for Fairborn and Xenia, when aligned with Greene County's overall forecasts, show a nuanced future need across various income levels by 2035. Fairborn is expected to add approximately 4875 new households, with an additional 260 units needed to address demands, most prominently in the lower (<15k) and middle (75k<100k and 100k<150k) income brackets. Xenia is projected to have a demand for approximately 3179 new households, with around 170 additional units needed, again with the greatest needs in the lowest (<15k) income bracket and moderate-income brackets (75k<100k and 100k<150k). Interestingly, both cities show a surplus in the 35k<50k and 50k<75k income brackets, indicating no additional units are needed for these ranges. Projections underline the importance of focused housing development strategies that cater to the specific income-related gaps in the housing market within these two key regions of Greene County.

III.I-G: HOUSING AUTHORITY

The Greene Metropolitan Housing Authority (GMHA) faces several critical challenges and needs, which were highlighted in a consultation with the director. These include an open waiting list for housing assistance, a pressing need for more affordable units under the Section 8 program, and the need to increase landlord participation. Landlord meetings, which had been paused, are set to restart to address these issues. However, landlords often prefer market-rate rents, presenting a significant barrier to securing affordable housing for low-income residents.

A notable demand for larger units to accommodate larger families highlights a gap in the current housing stock. Additionally, mental health issues among residents are a significant concern. The lack of sufficient mental health services exacerbates housing instability, as many mental health patients struggle to maintain their housing after initial support. There is also a critical need for foster care programs for youth aging out of foster care, who face a high risk of homelessness without adequate support.

The GMHA serves approximately 1,803 households through its Section 8 Housing Choice Voucher program and public housing units. The agency manages 1,466 Housing Choice Vouchers and 361 public housing units. The waiting list for the Section 8 program is open indefinitely, with applicants prioritized based on various preferences, such as families with children, the elderly, and individuals displaced by government action or natural disasters.

The Greene Metropolitan Housing Authority (GMHA) provides affordable housing solutions for low and moderate-income residents in Greene County, Ohio. GMHA offers the following programs:

Housing Choice Voucher (HCV) Program

The Housing Choice Voucher (HCV) program, also known as Section 8, assists eligible low-income families, the elderly, and individuals with disabilities by subsidizing a portion of their rent in privately owned rental units. Participants are able to choose their own housing, which must meet program requirements for rent reasonableness and housing quality standards. GMHA currently manages 1,466 vouchers under this program, with 1,333 currently leased.

Public Housing Program

The Greene Metropolitan Housing Authority operates 361 public housing units across Beavercreek, Cedarville, Fairborn, Xenia, and Yellow Springs. These units include a variety of housing types, such as single-family homes, townhomes, and apartments, designed to accommodate families, elderly individuals, and persons with disabilities. Tenants in these public housing units pay an average rent of $432 per month, with the average household income being $18,073.

The family units are dispersed throughout the county, including 21 units in Cedarville, 60 in Fairborn, and 72 in Xenia. These homes typically feature amenities such as washer and dryer hookups, stoves, and refrigerators, and most have yards and garages. Residents are responsible for their utilities and can pay rent based on 30% of their income or opt for a flat rent.

Project-Based Voucher (PBV) Program

In this program, vouchers are tied to specific units in certain properties, ensuring landlords have stable occupancy and offering more housing options for low-income families. Currently, there are 6 PBV units leased.

Waiting List

The Village Greene waiting list shows 98 applicants waiting for housing. Notably, 51.02% of applicants are Black/African American, and 48.98% are White. The extended average waiting time for applicants on the waiting list is 282 days.

Table III-6: Waiting List Applicants

Category	Count	Percentage
Total Applicants	98	-
Black/African American	51	51.0%
White	48	49.0%
Disabled	2	2.0%
Families	91	92.9%
Single	5	5.1%
Hispanic or Latino	1	1.0%
Not Hispanic or Latino	97	99.0%
Average Days Waiting	282 days	-
Extremely Low Income	83	84.7%
Very Low Income	13	13.3%
Low Income	2	2.0%
Handicapped or Disabled	2	2.0%

Source: GMHA

A substantial proportion of the applicants fall into the extremely low-income category (84.69%), followed by those in the very low-income (13.27%) and low-income (2.04%) categories. The data indicates that larger family units are necessary, as 92.86% of applicants are families. However, the limited availability of larger units suitable for bigger families presents another significant barrier. The mismatch between family size and available unit size can lead to overcrowding or force families to seek housing in less affordable markets, intensifying their financial strain. Mental health issues are a notable concern, with insufficient services available to support residents adequately.

IV.I HOME MORTGAGE DISCLOSURE ACT AND COMMUNITY LENDING

51

IV.I-A: INTRODUCTION

The Consumer Financial Protection Bureau (CFPB) gathers data on home mortgage activity from the federal agencies that regulate the home mortgage industry. The Federal Financial Institutions Examination Council (FFIEC) makes this data publicly available. The data contain variables that facilitate analysis of mortgage lending activity, such as race, income, census tract, loan type, and loan purpose. The FFIEC provides the Home Mortgage Disclosure Act (HMDA) databases through its website for download and analysis.

IV.I-B: LOAN ACTIVITY

White applicants lead in the number of loan originations in absolute numbers (3,797) and as a percentage of total applications (65.67%). In contrast, Black or African American applicants see a lower origination rate at 50.16% with 159 originations. Hispanic or Latino applicants, whose data was provided separately, also have a lower origination rate when compared to White applicants. These figures could reflect varying credit profile and loan size preferences or potentially highlight areas for further analysis on lending inclusivity. Different loan types show varying levels of activity. Conventional loans have the highest number of originations at 3,725, with an origination percentage of 62.21%. FHA loans show a lower origination percentage of 46.54%, suggesting that applicants seeking FHA loans face more challenges securing loan approval than conventional loans.

Loan Purpose:

The purpose of the loan also affects origination rates. Loans for home purchases have a high origination rate at 62.15%, followed by home improvements at 62.15%. Refinancing and cash-out refinancing have lower origination percentages of 56.68% and 49.85%, respectively.

For Greene County as a whole, denial rates across different racial groups and income brackets follow a trend that generally sees higher denial rates at lower income levels, with some exceptions. For example, Asian applicants have a denial rate of 27% at the lowest income level, which is comparable to the rates for Black or African American applicants in Fairborn and Xenia but higher than the Greene County average for Black or African American applicants at the same income level (47%).

In the moderate-income bracket (81-95% median), Greene County's denial rate for Black or African American applicants is 21%, which is notably lower than Fairborn's highest denial rate for this group (63% for <51% median income level) but higher than Xenia's lowest rate (13% for 96-120% median income level).

For Hispanic or Latino applicants, Greene County's denial rates are also lower than those in Fairborn and Xenia for the shallow and low-income brackets. However, it's important to note that the disparity in Xenia is quite extreme, with 100% denial rates at some income levels, suggesting a significant barrier for this group in Xenia.

White applicants in Greene County have a consistent denial rate of 10%-15% across all income levels, similar to the rates in Fairborn and Xenia. However, the volume of applications from White applicants is much higher in Greene County, indicating that while the denial rate may be similar, the absolute number of White applicants facing denials is higher in Greene County.

Table IV-2: Greene County Application By Minority and Income Level

Applicant Income		Asian	Black or African American	Race Not Available	Hispanic or Latino	White	Grand Total
<51% median (incredibly low)	Applications	15	53	123	14	669	872
	Denial Rate	27%	47%	31%	29%	28%	29%
51-80% median (low)	Applications	27	63	182	25	1204	1500
	Denial Rate	30%	27%	23%	24%	15%	17%
81-95% median (moderate)	Applications	15	43	106	15	586	763
	Denial Rate	0%	21%	14%	7%	13%	14%
96-120% median (middle)	Applications	54	40	162	22	871	1161
	Denial Rate	13%	13%	15%	9%	10%	11%
>120% median (high)	Applications	120	111	413	61	2329	3086
	Denial Rate	8%	15%	10%	10%	10%	10%

Source: HMDA, 2022

While there are disparities in Fairborn, the volume of applications is higher, especially among White applicants. This could lessen the impact of high denial rates to some extent, as the number of denied applications is a smaller proportion of a larger total. For example, while Black or African American applicants have a high denial rate at the lowest income level (63%), this is based on 16 applications, a relatively small

number compared to the White applicants' 25% denial rate based on 208 applications in the same income category.

Across all income brackets, the denial rates for Asian applicants are relatively low except for the 51-80% median income level, where it spikes to 9%. Black or African American applicants have significantly higher denial rates, especially for those earning below 51% of the median income, where it's at 63%. Applicants of an unspecified race face moderate denial rates, while Hispanic applicants have very high denial rates, hitting 100% for the lowest income level. White applicants have the lowest denial rates across all income levels, with the rate decreasing as income increases.

Table IV-3: Fairborn Application By Minority and Income Level

FAIRBORN		<51% median (very low)	51-80% median (low)	81-95% median (moderate)	96-120% median (middle)	>120% median (high)
Asian	Denial %	0%	9%	0%	14%	6%
	Applications	8	11	7	36	52
Black or African American	Denial %	63%	26%	35%	10%	14%
	Applications	16	19	17	21	59
Race Not Available	Denial %	16%	25%	24%	13%	10%
	Applications	32	67	38	48	116
Hispanic	Denial %	100%	67%	67%	67%	61%
	Applications	3	9	3	9	23
White	Denial %	25%	16%	13%	11%	9%
	Applications	208	357	172	237	612
Total	Denial %	25%	17%	16%	12%	9%
	Applications	267	461	239	356	876

Source: HMDA, 2022

Black or African American applicants in Xenia face high denial rates across all income ranges, with the lowest income bracket experiencing a 50% denial rate. Hispanic or Latino applicants also experience high denial rates, particularly at the lowest income level. White applicants have a more consistent denial rate across income levels, with the highest denial rate being 27% for the lowest income bracket and the lowest being 12% for middle-income levels.

Table IV-4: Xenia Application By Minority and Income Level

Xenia		<51% median (very low)	51-80% median (low)	81-95% median (moderate)	96-120% median (middle)	>120% median (high)
Asian	Denial %	100%	100%	0%	0%	0%
	Applications	1	1	0	2	2
Black or African American	Denial %	50%	23%	15%	13%	45%
	Applications	24	35	13	8	11
Race Not Available	Denial %	28%	22%	11%	32%	16%
	Applications	36	50	28	19	38
Hispanic	Denial %	33%	75%	67%	75%	67%
	Applications	6	4	6	4	3
White	Denial %	27%	17%	12%	12%	14%
	Applications	221	338	133	177	239
Total	Denial %	30%	18%	12%	14%	15%
	Applications	267	461	239	356	876

Source: HMDA, 2022

IV.I-C: LOAN CATEGORY

In Fairborn, 2,503 applications were submitted, with 1,438 of these resulting in origination. The majority of these loans were conventional (1,041), with fewer FHA (157) and VA (240) loans. This suggests a relatively higher economic status, as conventional loans typically require better credit scores and higher down payments.

Xenia had 1,603 applications and 887 loans originated. The number of conventional loans was notably lower (627) than Fairborn, and it had an equal number of FHA and VA loans (130 each). This equal distribution might indicate a community with more veterans or first-time homebuyers who are more likely to use FHA and VA loans due to their more favorable terms for those who qualify.

The rest of Greene County had a much higher number of applications at 4,128, with 2,482 loans originating. Like Fairborn, conventional loans dominated (2,057), but the number of VA loans was higher than FHA loans, which differs from both Fairborn and Xenia. Overall, in Greene County, out of 8,234 applications, 4,807 resulted in origination, with conventional loans (3,725) being the most common, followed by VA (637) and FHA (437) loans.

Table IV-5: Loan Origination Rate by Loan Category

	CONVENTIONAL	FHA	VA
GREENE COUNTY	62%	47%	49%
REST OF COUNTY	63%	50%	48%
XENIA	60%	43%	50%
FAIRBORN	62%	47%	50%
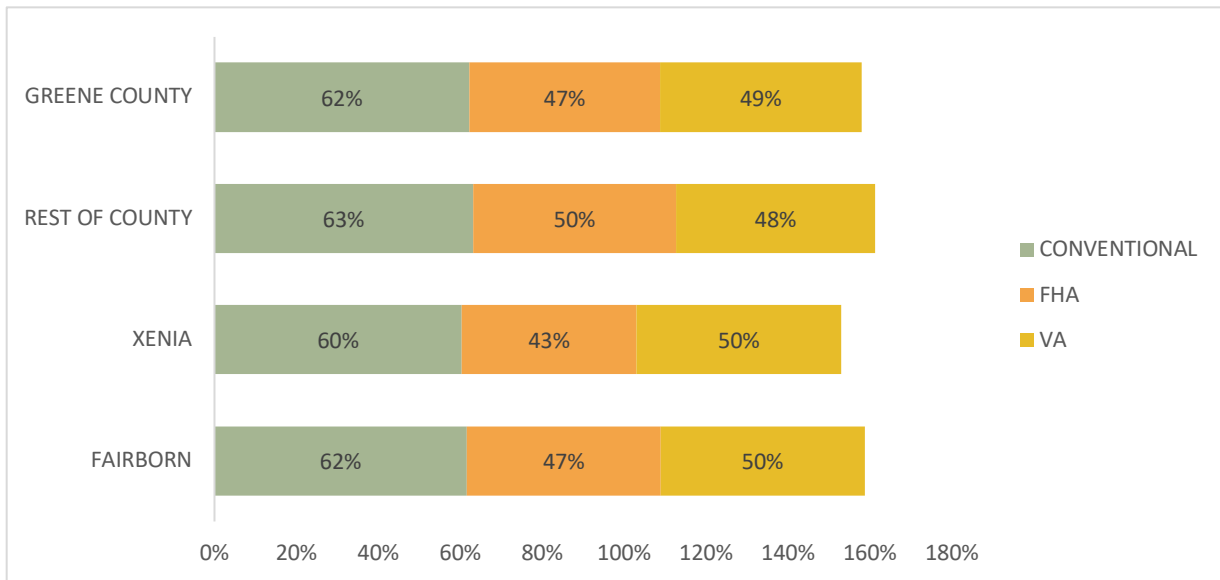
Source: HMDA, 2022

IV.I-D: LOAN PURPOSE.

Across Greene County, there were 8,234 applications, with the highest number again for purchase loans (4,024), followed by cash-out refinancing (1,372), refinancing (1,048), and home improvement (938). The countywide origination rates are consistent, with purchase and home improvement loans both at 62%, refinancing at 57%, and cash-out refinancing at 50%.

For Fairborn, out of 2,503 applications, the majority were for purchases (1,415), followed by cash-out refinancing (340), refinancing (280), and home improvement (243). The origination rates for these loans were 61% for purchases, 59% for refinancing, 58% for home improvement, and the lowest for cash-out refinancing at 46%.

In Xenia, with 1,603 applications, purchases led (735), followed by cash-out refinancing (306), refinancing (218), and home improvement (173). Origination rates in Xenia are slightly higher for purchases (63%) and cash-out refinancing (52%) than in Fairborn but lower for home improvement (55%) and refinancing (47%).

The rest of the county saw the highest number of applications (4,128), with purchase loans again being the most common (1,874), then cash-out refinancing (726), refinancing (550), and home improvement (522). The origination rates are higher across the board compared to Fairborn and Xenia, especially for home improvement loans at 66% and refinancing at 59%.

Table IV-6: Lending Activity By Loan Purpose
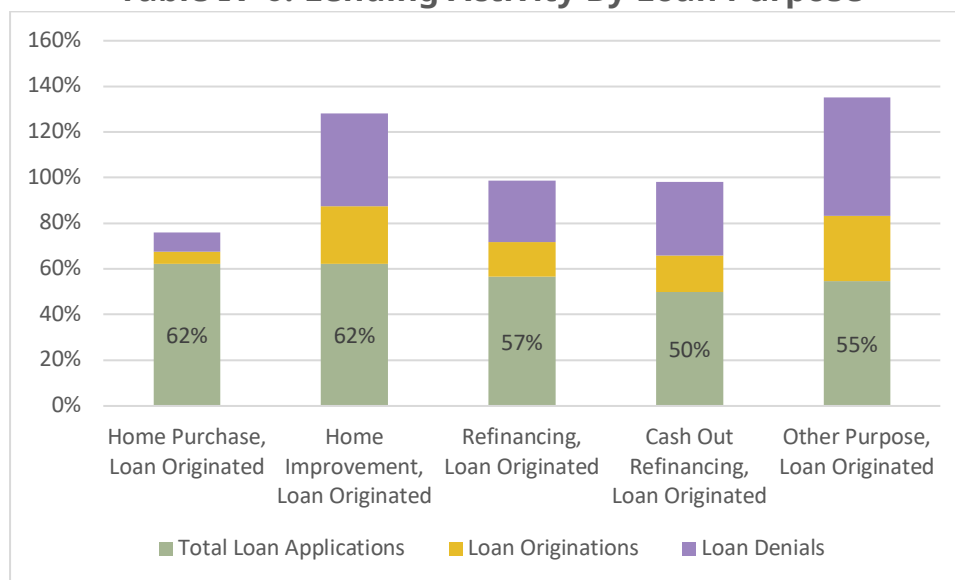
Source: HMDA, 2022

IV.I-E: LOAN DENIALS

Overall, in Greene County, 4,807 loans originated (58% origination rate), and 1,064 loans were denied (13% denial rate) out of 8,234 applications. On average, approximately four loans originated for every loan denied in Greene County.

In Fairborn, White applicants have the highest loan origination rate at 65% and a denial rate of 13% of their total applications (1,618). Asian applicants have a substantial origination rate of 59% and the lowest denial rate at 8% of their 118 applications. Black or African American applicants face more significant challenges, with a lower origination rate of 45% and the highest denial rate at 24% out of 135 applications.

Xenia follows a similar pattern, with White applicants again showing a high origination rate of 63% but with a higher denial rate of 17% compared to Fairborn. Black or African American applicants have a 52% origination rate and a high denial rate of 30% from a total of 93 applications. Asian applicants, with a small sample size of 6, show the lowest origination rate at 33% and a corresponding high denial rate, also at 33%.

Looking at the rest of Greene County, White applicants still have the highest origination rate at 67%, with a denial rate of 12% from a much larger pool of 3,034 applications. Black or African American applicants have a fairly high origination rate at 56% but also face a notable denial rate of 16% from 89 applications. Asian applicants' origination rate is 51%, with a denial rate of 15% from 112 applications.

Table IV-7: % of Originations Compared to Loan Denials

Row Labels	ORIGINATION		LOAN DENIED	
FAIRBORN				
Hispanic or Latino	31	66%	7	15%
Asian	70	59%	9	8%
Black or African American	61	45%	32	24%
Race Not Available	211	37%	52	9%
White	1056	65%	216	13%
XENIA				
Hispanic or Latino	14	61%	4	17%
Asian	2	33%	2	33%
Black or African American	48	52%	28	30%
Race Not Available	111	33%	39	12%
White	711	63%	188	17%
REST OF COUNTY				
Hispanic or Latino	38	56%	8	12%
Asian	57	51%	17	15%
Black or African American	50	56%	14	16%
Race Not Available	289	36%	78	10%
White	2030	67%	359	12%
GREENE COUNTY	4807	58%	1064	13%

Source: HMDA, 2022

In Fairborn, the primary reasons for loan denials are credit history and debt-to-income ratio, notably for Black or African American applicants, with 13 denials for credit history and five for debt-to-income ratio. White applicants also face a considerable number of denials for credit history (52) and debt-to-income ratio (47). However, they also have a notably high number of denials for mortgage insurance (51).

In Xenia, credit history is again the most significant factor in loan denials, especially for Black or African American applicants, who had 16 denials for this reason. Compared to other groups, white applicants in Xenia had the highest number of denials for credit history (58) and debt-to-income ratio (39). Insufficient cash and incomplete credit applications were also factors, but less significant compared to the primary reasons.

Across all areas, it is evident that credit history and debt-to-income ratio are the most prevalent reasons for loan denials. Black or African American applicants consistently encounter denials due to credit history, which could indicate a need for credit education and support in these communities.

In comparison, White applicants tend to have more mortgage insurance denials, suggesting that while they may have better credit histories and debt-to-income ratios, other factors, such as insurance requirements, could be barriers.

IV.I-F: CONCLUSION

Loan origination rates and denial reasons vary notably across different racial and ethnic groups, with White applicants generally experiencing higher origination rates and lower denial rates compared to Black or African American and Hispanic or Latino applicants. Denial reasons across the county consistently point to credit history and debt-to-income ratios as significant barriers, disproportionately affecting Black or African American applicants. The disparities are particularly pronounced in Xenia, where these applicants also face the highest denial rates for credit history.

The origination-to-denial ratios further highlight the challenges faced by minority groups in accessing mortgage loans. While our analysis does not provide conclusive evidence of redlining, the data suggest that some characteristics may exist and impact lending decisions and higher denial rates in some of the very low-income census tracts. Very low-income applicants are expected to have a low success rate in their loan applications; within the very low-income census tracts, even high-income applicants will show a poor success rate. Due to a deficient number of applications in the lower-income census tracts, any conclusive determination of redlining is impossible.

For potential homebuyers in Greene County, including Fairborn and Xenia, the high interest rates mean that the cost of borrowing is elevated, potentially pushing homeownership out of reach for some, especially for minority groups and those with lower incomes who are already facing higher denial rates. The impact of these rates may be more pronounced for first-time buyers or those without substantial down payments. Buyers with stronger credit profiles or the ability to put down larger down payments may find it somewhat easier to secure mortgages at these rates.

Map IV.1: Denial Rate by Census Tract,
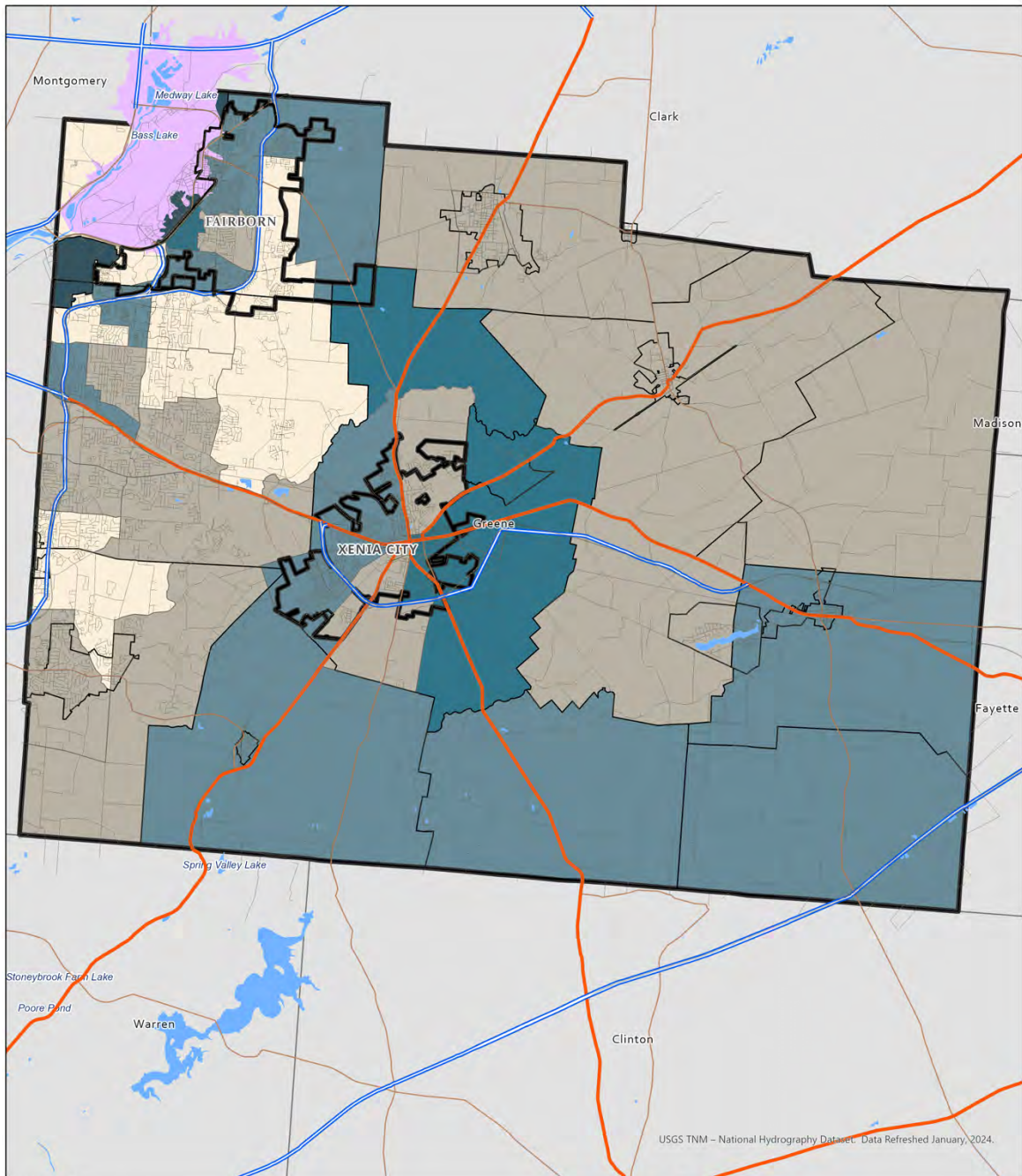
Legend

- Ohio County Boundaries
- Fairborn
- Xenia

Home Mortgage Disclosure Act

Denial Rate
- ≤0.086
- ≤0.141
- ≤0.190
- ≤0.284
- <0.500

20403650.6 10201825.3 0 20403650.6

Source: HMDA, 2022

Map IV.2: Total Applications of Loan Types
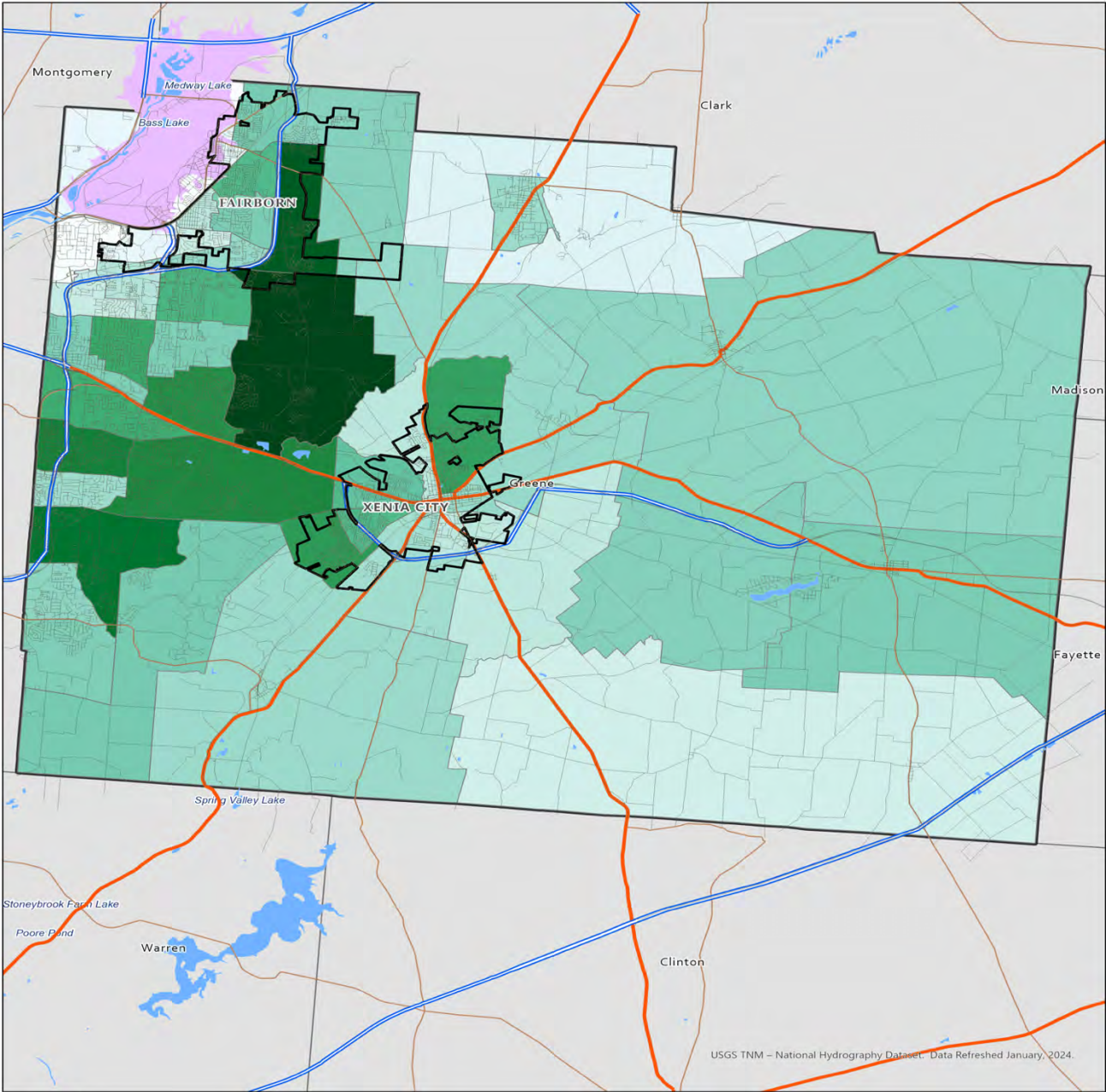
Source: HMDA, 2022

Map IV.3: Conventional Loan Denial to Origination Ratio
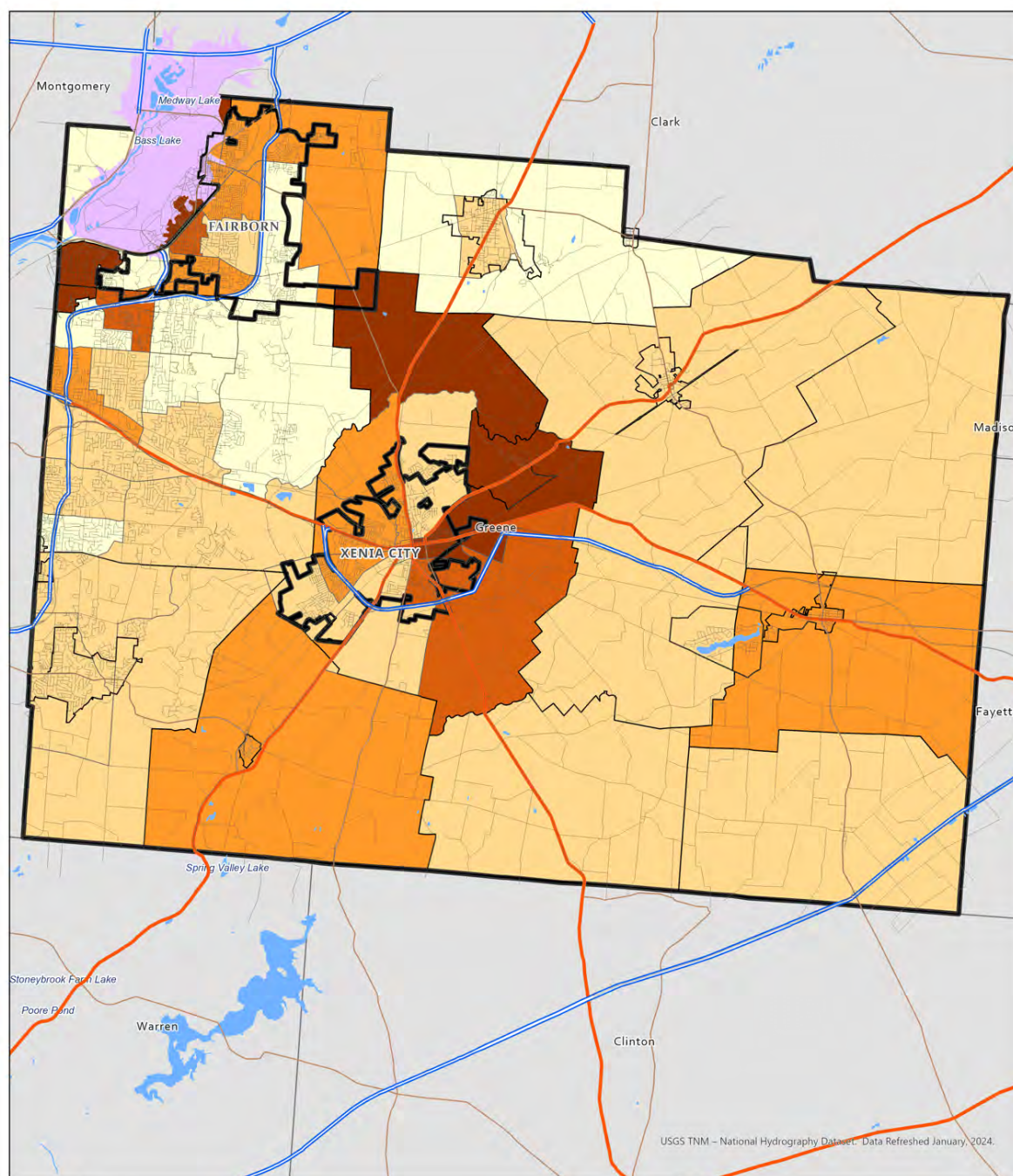
Legend

- Ohio County Boundaries
- Fairborn
- Xenia

Conventional Denials to Originations Ratio
- ≤0.146
- ≤0.255
- ≤0.378
- ≤0.519
- ≤1.000

20403650.6 10201825.3   0   20403650.6

Source: HMDA, 2022

Map IV.4: Government Loan Denial to Origination Ratio

Legend

Ohio County Boundaries
Fairborn
Xenia

Home Mortgage Disclosure Act

Goverment Ratio Denial to Originations
≤0.086351
≤0.141361
≤0.189655
≤0.283951
≤0.500000

N
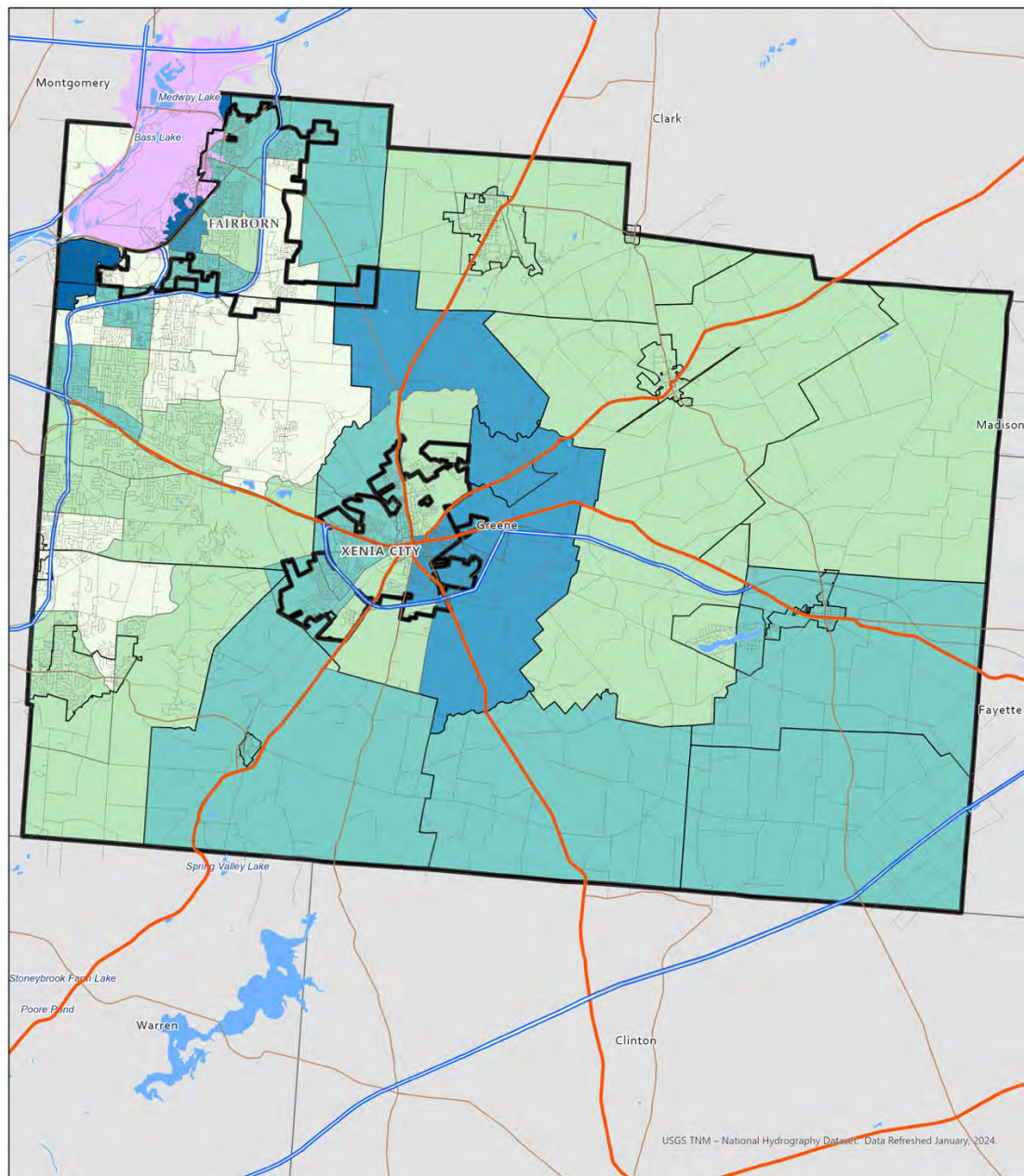
20403650.6 10201825.3   0   20403650.6

Source: HMDA, 2022

Map IV.5: Purchase Loan Denial to Origination Ratio

Legend

Ohio County Boundaries
Fairborn
Xenia

Home Mortgage
Disclosure Act

Purchase Ratio Denial to
Originations
≤0.146
≤0.238
≤0.393
≤0.667
<1.000
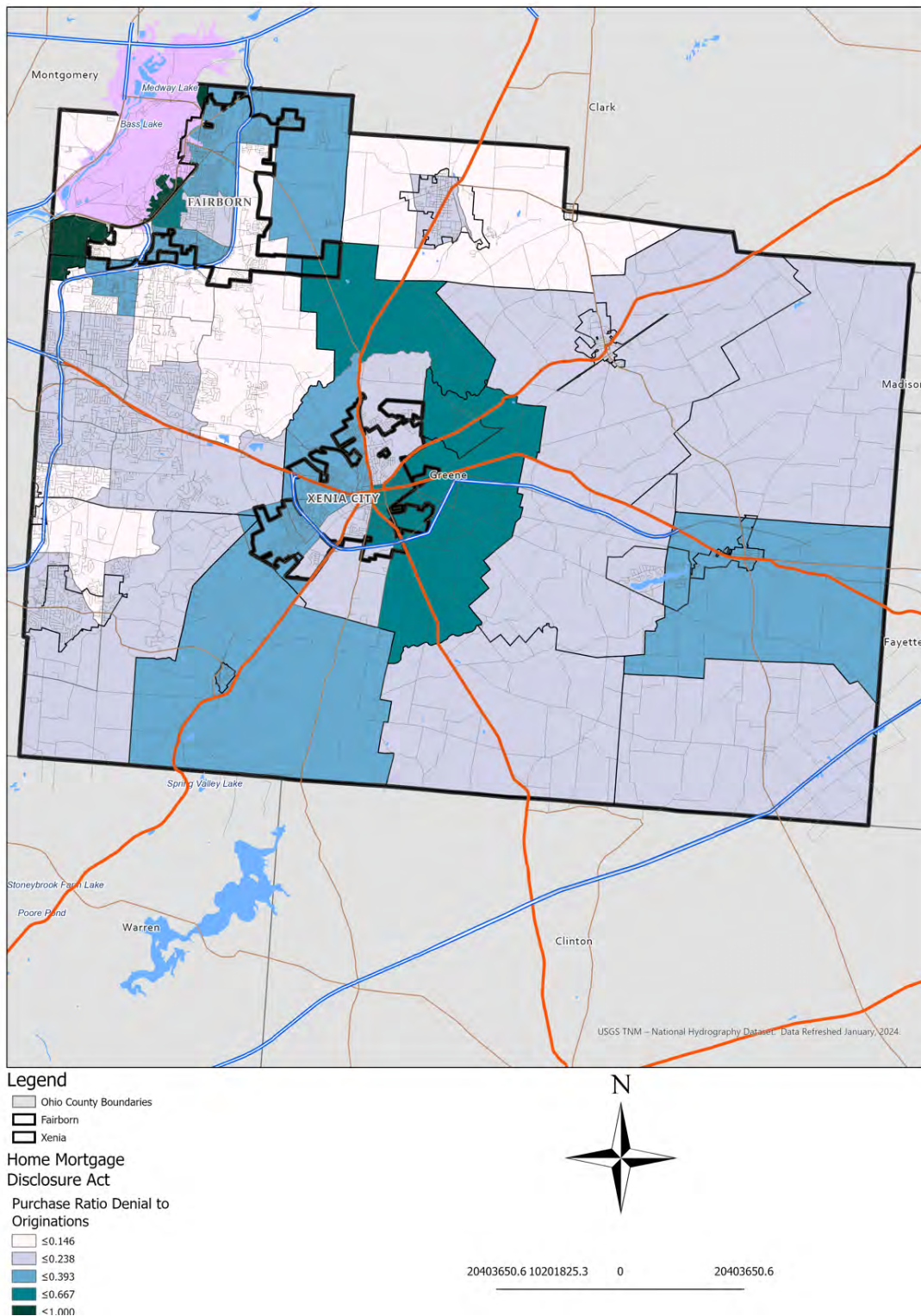
Source: HMDA, 2022

Map IV.6: Refinance Loan Denial to Origination Ratio
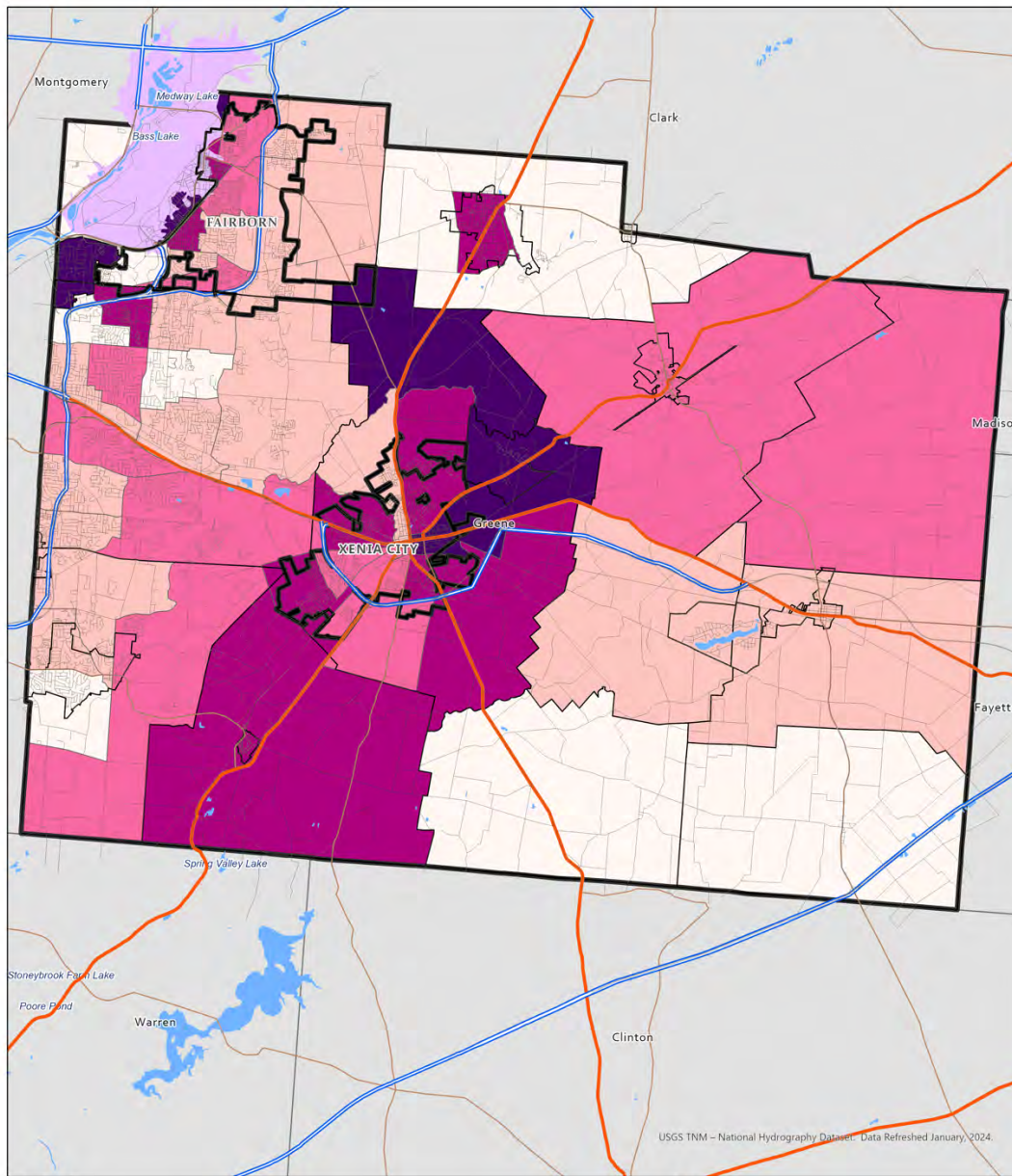
Legend

- Ohio County Boundaries
- Fairborn
- Xenia

Home Mortgage Disclosure Act

Refinance Ratio Denial to Originations
- ≤0.077
- ≤0.231
- ≤0.400
- ≤0.556
- ≤1.286

Source: HMDA, 2022

SECTION V

V.I   ACCESS TO OPPORTUNITY

Section IV - Access to Opportunity examines how protected class members experience disparities in access to opportunity based on housing opportunity indicators and measured by accessibility to quality food, education, employment, broadband, transit, and transportation.

HUD OPPORTUNITY INDICATORS

V.I-A: EDUCATION

The difference in income and unemployment rate between the three groups may be due to educational attainment. According to 2022 ACS estimates, 11.4 percent of African Americans age twenty-five and above reported less than a high school education compared to 3.8 percent of Whites and 38.7 percent of Hispanics in the same age group. As a comparison, the percentage of the population with less than a high school education was 16.6 percent during the period. Despite high school education attainment among African Americans being higher than the Hispanic population and overall population, African Americans still have the highest unemployment rate among the three major groups. It is also probable that the percentage of African Americans with a high school diploma is lower than that of the total population, and the other two groups reflect a lower percentage of African Americans as a percentage of the total population.

V.I-B: SCHOOL PROFICIENCY INDEX

The School Proficiency Index uses school-level data on the performance of fourth-grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower-performing elementary schools. The higher the index score, the higher the level of school proficiency.

V.I-C: SCHOOL PROFICIENCY INDEX BY RACE AND ETHNICITY

Table V-2:

White, Non-Hispanic	58.54
Black, Non-Hispanic	33.10
Hispanic	37.45
Asian or Pacific Islander, Non-Hispanic	57.46
Native American, Non-Hispanic	50.32
Population below the federal poverty line	
White, Non-Hispanic	47.42
Black, Non-Hispanic	25.37
Hispanic	32.76
Asian or Pacific Islander, Non-Hispanic	52.69
Native American, Non-Hispanic	37.25

Source: HUD, School Proficiency Index

There needs to be more access to proficient schools based on race and ethnicity. Blacks have a proficiency index of 33.10, and Hispanics have a rate of 37.45, meaning school-age children in this group attend elementary schools less proficient than Whites (58.54) and Asians (57.46). School Proficiency disproportion is greatly significant to the population below the federal poverty line. The School Proficiency Index of impoverished Blacks is 25.37, the lowest score among each race/ethnicity. Index scores for Hispanics (32.76) and Native Americans (37.25) are the next lowest among each race/ethnicity. Access to schools in high-proficiency areas for low to moderate-income households is restricted when affordable housing is lacking. The residency requirements of school districts may become barriers for low to moderate-income households seeking access to high-proficiency schools.

V.I-D: EMPLOYMENT AND UNEMPLOYMENT

Employment data in Table IV-3 show changes by industry within Greene County, Fairborn, and Xenia from 2010 to 2022. Agriculture in Greene County declined 29%, while in Fairborn, there was a growth of 16%, and in Xenia, there was a significant decrease of 69%. Construction jobs increased, with Xenia experiencing the highest growth at 42%. Manufacturing changed marginally. The data reveals disparities in unemployment rates across racial and ethnic groups. The labor force participation rate shows 62.4% of African Americans, 50.3% of White Non-Hispanics, and 60.0% of Hispanics were in the labor force. However, the unemployment rates show disparity among racial and ethnic groups, with 9.2% of African Americans, 7.4% of White Non-Hispanics, and 26.5% of Hispanics unemployed.

Table V-3: Occupations By Population, 2010 - 2022

Industry	Greene County			Fairborn			Xenia		
	2010	2022	% Change	2010	2022	% Change	2010	2022	% Change
Agriculture, forestry, fishing and hunting, and mining	747	528	-29%	62	72	16%	75	23	-69%
Construction	3,508	4036	15%	784	1024	31%	516	731	42%
Manufacturing	8134	8106	0%	1423	1578	11%	1169	1267	8%
Wholesale trade	1,681	1099	-35%	253	150	-41%	227	271	19%
Retail trade	8,176	8950	9%	2019	2312	15%	1236	1566	27%
Transportation and warehousing, and utilities	3098	3240	5%	595	886	49%	725	595	-18%
Information	1,764	1352	-23%	416	290	-30%	231	157	-32%
Finance and insurance, and real estate and rental and leasing	3,940	3958	0%	838	711	-15%	543	570	5%
Professional, scientific, and management, and administrative and waste management services	8,630	9979	16%	1780	1693	-5%	1004	918	-9%
Educational services, and health care and social assistance	20,407	20621	1%	3685	3721	1%	3090	2873	-7%
Arts, entertainment, and recreation, and accommodation and food services	6,961	6843	-2%	2242	1893	-16%	1063	766	-28%
Other services, except public administration	2,886	3014	4%	688	858	25%	594	451	-24%
Public administration	6356	8066	27%	983	1688	72%	668	723	8%

Source: 2022 5-Year ACS Estimates

The labor force participation and employment rates in Greene County are consistent with Ohio's averages. However, there are significant differences in unemployment rates. Compared to Ohio's overall unemployment rates of 8%, 18%, and 12%, respectively, for Whites, African-Americans, and Hispanics, Greene County has lower unemployment rates of 6%, 11%, and 8%. This indicates a better employment situation in Greene County.

However, when comparing Fairborn and Xenia to Greene County, there are noticeable differences in unemployment rates for Black or African Americans. While Fairborn has a lower unemployment rate of 5% for Black or African Americans, Xenia has a higher rate of 13%. Unemployment rates for Black or African-American in Greene County are more favorable compared to Ohio's average but vary within the region, being higher than in Fairborn but lower than in Xenia.

Table V-4: Employment Status by Race

Greene County						
Employment	**White Non-Hispanic**		**African-American**		**Hispanic**	
Status	#	%	#	%	#	%
In Labor Force:	70,153	63%	5,445	61%	1,659	70%
In Armed Forces	2,346	3%	182	3%	187	0%
Civilian	67,807	97%	5,263	97%	1,472	89%
Employed	63,560	91%	4,709	89%	1,356	92%
Unemployed	4,247	6%	554	11%	116	8%
Not in Labor Force	22,187	20%	2,579	29%	578	24%
Total	111,816	100%	8,899	100%	2,382	100%
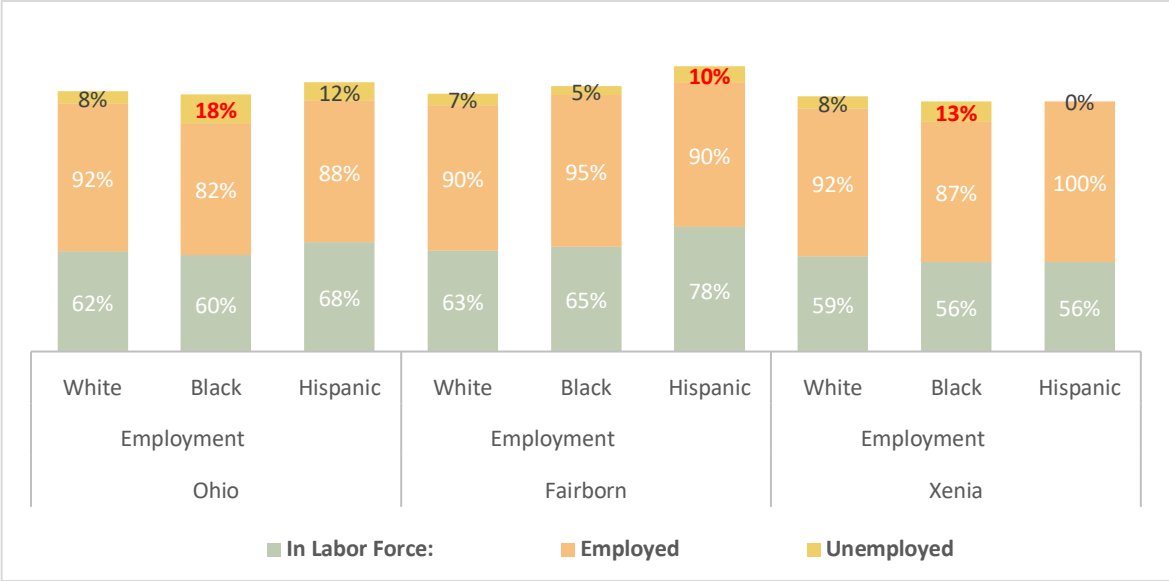
Source: 2022 5-Year ACS Estimates

Map V.1: Unemployment Rate
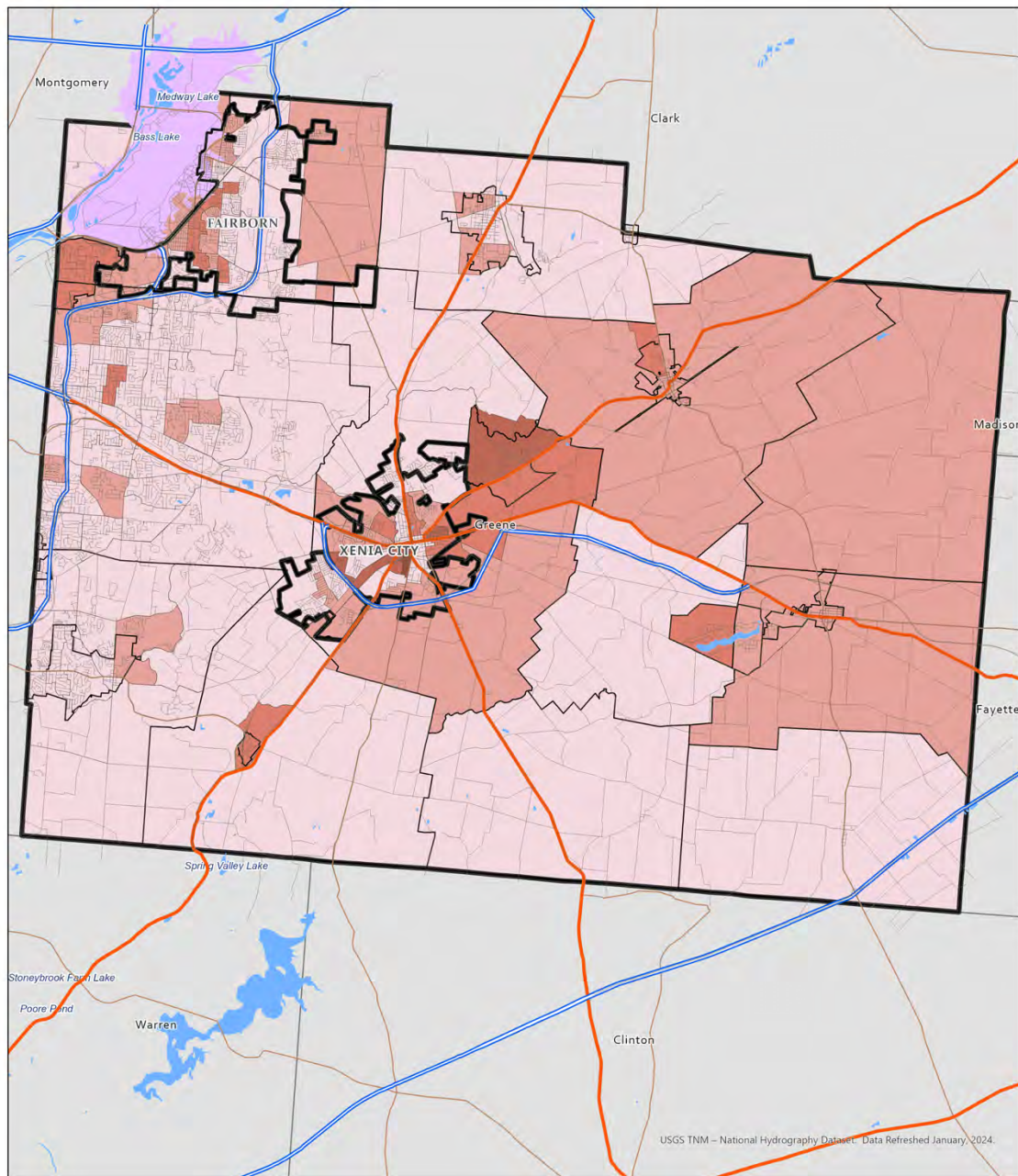
Legend

Ohio County Boundaries Greene County

☐ Ohio County Boundaries

Fairborn
☐ Fairborn

Xenia
☐ Xenia

2022 unemployment
- 0% - 3.3%
- > 3.3% - 9.1%
- > 9.1% - 16.2%
- > 16.2% - 28.5%
- > 28.5% - 33.7%

N

20403650.6 10201825.3   0   20403650.6

Source: 2022 ACS 5-year Estimate, ESRI, USA Major Highways.

V.I-E: JOB PROXIMITY

The Job Proximity Index quantifies the closeness of jobs to residential areas within a region, providing a gauge for employment accessibility. A higher index, depicted by darker blue shades on the map, indicates a dense concentration of job opportunities within convenient commuting distance. On the other hand, areas shown in yellow signify a lower index, reflecting fewer jobs in the vicinity or jobs that are less accessible to residents. This map on the following page illustrates such distribution within Greene County. Fairborn displays areas of higher job proximity and Xenia, along with broader county regions, indicating a lower availability of nearby employment opportunities.

Map V.2: Job Proximity Index
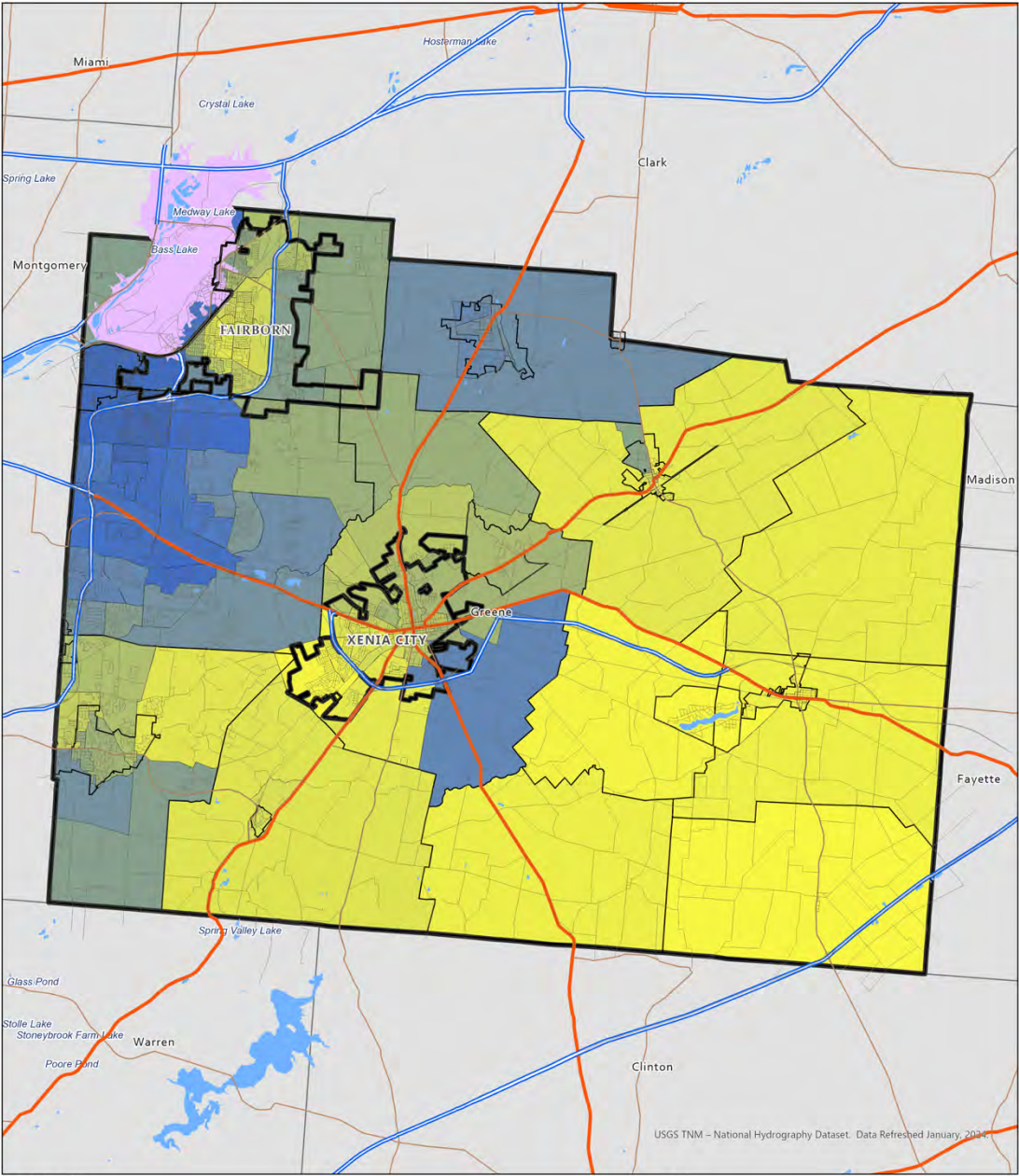
Legend

Ohio County Boundaries Greene County

☐ Ohio County Boundaries

Job Proximity Index

Fairborn

☐ Fairborn

Xenia

☐ Xenia

N

21436502.310718251.15   0   21436502.3

Source: 2022 ACS 5‑year Estimate, ESRI, USA Major Highways, Department of Housing Urban Development

V.I-F: ACCESS TO BROADBAND

Housing needs that HUD grant funds can address include new housing development, preservation of existing housing, and homebuyer assistance for low/moderate-income households. However, these services have far greater needs than the limited HUD resources can address. This section estimates the level of need for each type by comparing the total number of households in particular income categories to the total units. This plan also focuses primarily on the areas of greatest need; it covers homeowner and rental housing.

The map indicates a disparity in broadband deployment within Greene County, with Fairborn and central Xenia having better broadband scores. In contrast, rural areas, particularly to the southeast of Xenia, show significantly lower broadband scores, highlighting areas that may be underserved or lacking sufficient broadband infrastructure. This visualization can help in planning and prioritizing broadband infrastructure improvements to ensure more equitable access across the county.

Map V.3: Broadband Speed Access

Legend

Ohio County Boundaries
- ☐ Ohio County Boundaries

Fairborn
- ☐ Fairborn

Xenia
- ☐ Xenia

Broadband Deployment Summary

Blocks

Broadband Score
- 18,667
- 0
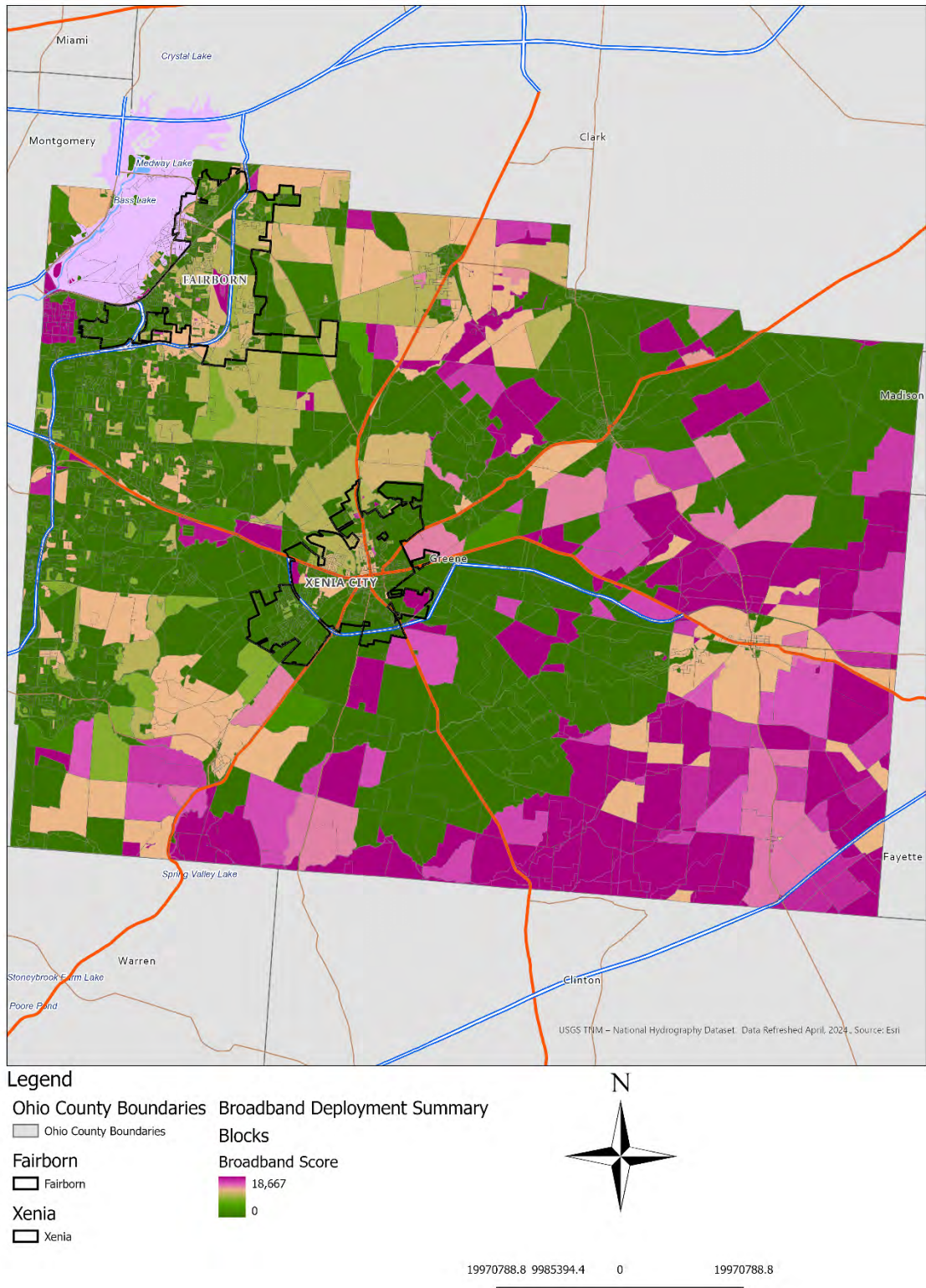
Source: FCC, ESRI, USA Major Highways, Department of Housing Urban Development

V.I-G: ACCESS TO TRANSIT

According to the 2022 ACS 5-Year Estimates, In Greene County, Fairborn, and Xenia, White residents tend to choose to drive alone more frequently (42.1%), whereas Black and Hispanic residents tend to drive alone (18.0% and 32.8%, respectively). Carpooling is more common among Hispanics (48.5%) compared to Black (17.6%) and White residents (24.1%). Black residents had the highest preference for public transportation, excluding taxicabs, at 36.6%. White residents showed the second-highest preference at 30.8%, while Hispanic residents had the lowest preference for public transportation at 22.1%.

Table V-5: Means Of Transportation to Work by Race and Ethnic

	Black or African American	Hispanic or Latino origin (of any race)	White alone, not Hispanic or Latino
Car, Truck, Or Van -- Drove Alone	18.0%	32.8%	42.1%
Car, Truck, Or Van -- Carpooled	17.6%	48.5%	24.1%
Public Transportation (Excluding Taxicab)	36.6%	22.1%	30.8%

Source: 2022 5-Year ACS Estimates

The Location Affordability Index (LAI), a joint effort between HUD and DOT, provides standardized estimates of housing and transportation costs at the neighborhood level, assisting in informed decision-making about housing options. One key variable that sheds light on transit accessibility in relation to housing affordability is the "Percent Transit Journey to Work."

The map shown on the following page displays the "Percent Transit Journey to Work" metric across Greene County, Fairborn, and Xenia. This metric indicates the percentage of individuals within each area who use public transit as their primary mode of transportation to commute to work. The darker areas, which are mostly in Xenia, represent a larger proportion of residents who rely on public transit to travel to their workplaces. The map also overlays the Greene CATS Public Transit system's Flex Route System to show the accessibility of public transit in relation to affordability. Ohio's Greene CATS Public Transit system offers the Flex Route System, a demand-response service with designated stops within the county. Passengers can schedule a pickup and drop-off within the service area an hour in advance, and the service is wheelchair accessible. The Flex Route System is ideal for those without vehicle access or who cannot use fixed-route buses, providing affordable and reliable transportation options.

Map V.4: % Journey to Work and Greene CATS Routes
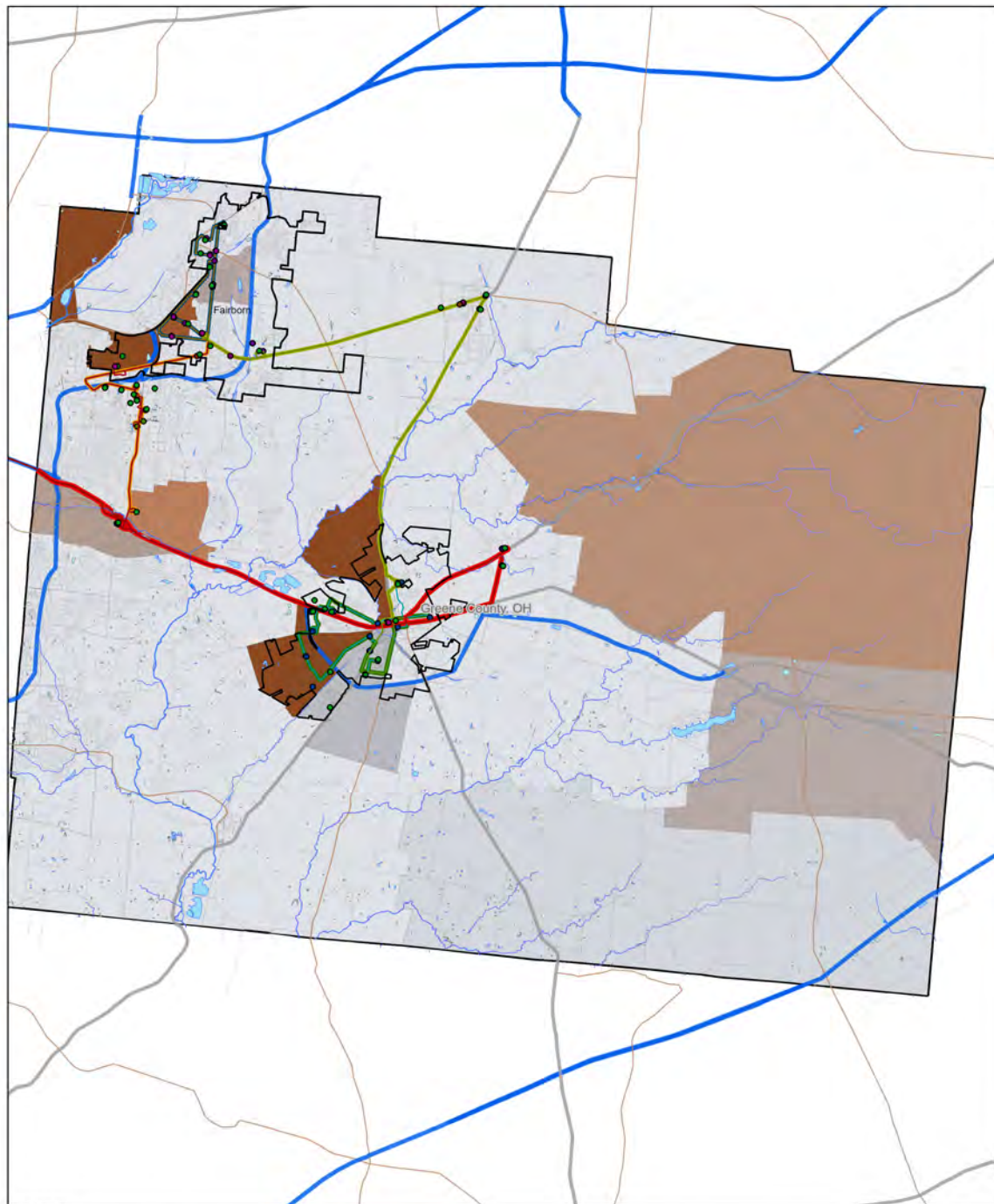
4/22/2024

XeniaBoundary	ORANGE_STOPS_WEEKEND	GREEN_LINE_WEEKEND
City Limits	ORANGE_LINE_WEEKEND	GREEN_STOPS_WtoE_WEEKEND
TRANSFER_POINTS	RED_STOPS	GREEN_STOPS_EtoW_WEEKEND
POINTS_OF_INTEREST	RED_LINE	BLUE_STOPS_REVERSE
YELLOW_STOPS	RED_STOPS_WEEKEND	BLUE_STOPS_CLOCKWISE
YELLOW_STOPS_WEEKEND	RED_LINE_WEEKEND	BLUE_REVERSE_WEEKEND
YELLOW_LINE	GREEN_STOPS_EtoW	BLUE_CLOCKWISE_WEEKEND
ORANGE_STOPS	GREEN_LINE	BLUE_LINE
ORANGE_LINE	GREEN_STOPS_WtoE	

1:148,145

0	1.75	3.5	7 mi
0	2.75	5.5	11 km
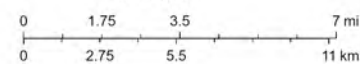
HUD Access to Opportunity Indicators

VI.I ZONING AND LAND USE

Policy Review

Greene County's land use policies and patterns are guided by the Perspectives 2040 plan, which aims to balance development, farmland preservation, and environmental protection. The county is characterized by diverse development zones ranging from urban to rural environments, each with specific land use intents and guidelines.

Land Use Zones and Characteristics:

- **Urban and Suburban Living**: These areas have higher-density residential uses with well-connected street and sidewalk networks. They include a mix of housing types and may feature small-scale commercial uses, parks, and community facilities within walking distance. Example areas include Fairborn, Xenia, and Yellow Springs.

- **Rural Living and Agriculture**: These zones are primarily agricultural, featuring low-density, single-family housing on large lots. They are typically not served by public utilities and have limited connectivity, reflecting a rural character. Example areas include Sugarcreek Township and Spring Valley Township.

- **Commercial and Employment Centers**: These zones include nodes and corridors of commercial and employment activities. The development in these areas aims to improve connectivity and walkability. Example areas include Colonel Glenn Highway and North Fairfield Road.

- **Natural and Open Space**: These areas are preserved for recreational or conservation purposes and are protected from extensive development. Examples include John Bryan State Park and Sugarcreek MetroPark.

- **Community Centers**: These traditional activity centers feature a mix of public, institutional, commercial, office, and residential uses. They are designed to be walkable, have amenities for pedestrians, and support infill development and higher density.

Impediments to Fair Housing Choice:

- **Limited Affordable Housing**: The higher costs associated with urban and suburban living areas can limit access to affordable housing. This issue is exacerbated by the preference for market-rate rents among landlords, which can make it difficult for low-income families to find affordable units.

- **Zoning and Land Use Regulations**: Zoning laws that favor large lot sizes and single-family homes can restrict the availability of affordable housing options. This is particularly evident in rural and agricultural zones where development intensity is kept low, limiting the construction of affordable multi-family units.

- **Lack of Public Utilities**: In rural living and agricultural zones, the absence of public water and sewer services can deter the development of affordable housing, which typically requires higher densities that are not feasible with septic systems.

- **Transportation and Connectivity**: Areas with limited connectivity and sparse travel networks can pose significant barriers for residents without personal vehicles. This issue is prevalent in rural and suburban zones, where public transportation options are often limited or non-existent.

- **Environmental and Land Conservation Policies**: While these policies are crucial for preserving natural resources, they can also restrict the availability of land for affordable housing development. The emphasis on preserving farmland and open spaces can limit the areas available for new housing projects, particularly those aimed at lower-income residents.

- **Economic Barriers**: The economic pressures on agricultural and rural areas, including the need to maintain viable farming operations, can conflict with affordable housing development. This tension is further complicated by the increasing demand for land for renewable energy projects, which can drive up land prices and reduce availability for residential development.

Promoting Fair Housing Choice

Zoning and land use regulations were examined for the county and cities, and they were determined to be in compliance with fair housing regulations. However, our analysis reveals additional policies and regulations may be considered to lessen regulatory impact and enhance fair housing choice.

Development Regulations - Development regulations impact the value of property based on zoning, land use restrictions, adjacent property regulations and restrictions, and resulting issues that can impact property.

Population Growth and Housing Demand - As the population grows, demand for residential units will increase. Higher-density housing types respond to changing demographic and market trends, reflecting a preference for a mix of housing types, including tiny homes, cottage homes, and modular homes.

Economic Growth - Due to continued industry and employment growth, Greene County, Fairborn, and Xenia are expected to grow significantly as major employers, including the new Honda/LG Battery Plant, located less than a half-hour drive from Xenia. The new plant is expected to create over 2,200 new jobs as well as housing, educational, and recreational needs.

Market Demand - Depending on several related variables, market demand will impact the amount and location of land uses. Reliance on current market demand can unnecessarily restrict future development.

Transportation Access and Infrastructure Availability - Land use decisions are influenced by access to transportation and public infrastructure. Despite the significance of mobility, investment in transportation infrastructure may follow land use decisions, particularly in the rural areas of the County. Coordination of future land uses and zoning districts with the "Perspective 2040 Land Use Plan" helps plan the correct location, classification, and desired capacity of roadways and support growth.

Environmental Constraints - Environmental conditions, including areas within the County most prone to flooding, threaten farming and agricultural operations, consequently limiting future development. These constraints include air pollution, floodplains, soil erosion, slopes, gas wells, odors, and noise pollution. Regulations should continue to address environmental constraints impacting land use while exploring resilient planning strategies.

Map VI.1: Greene County Zoning
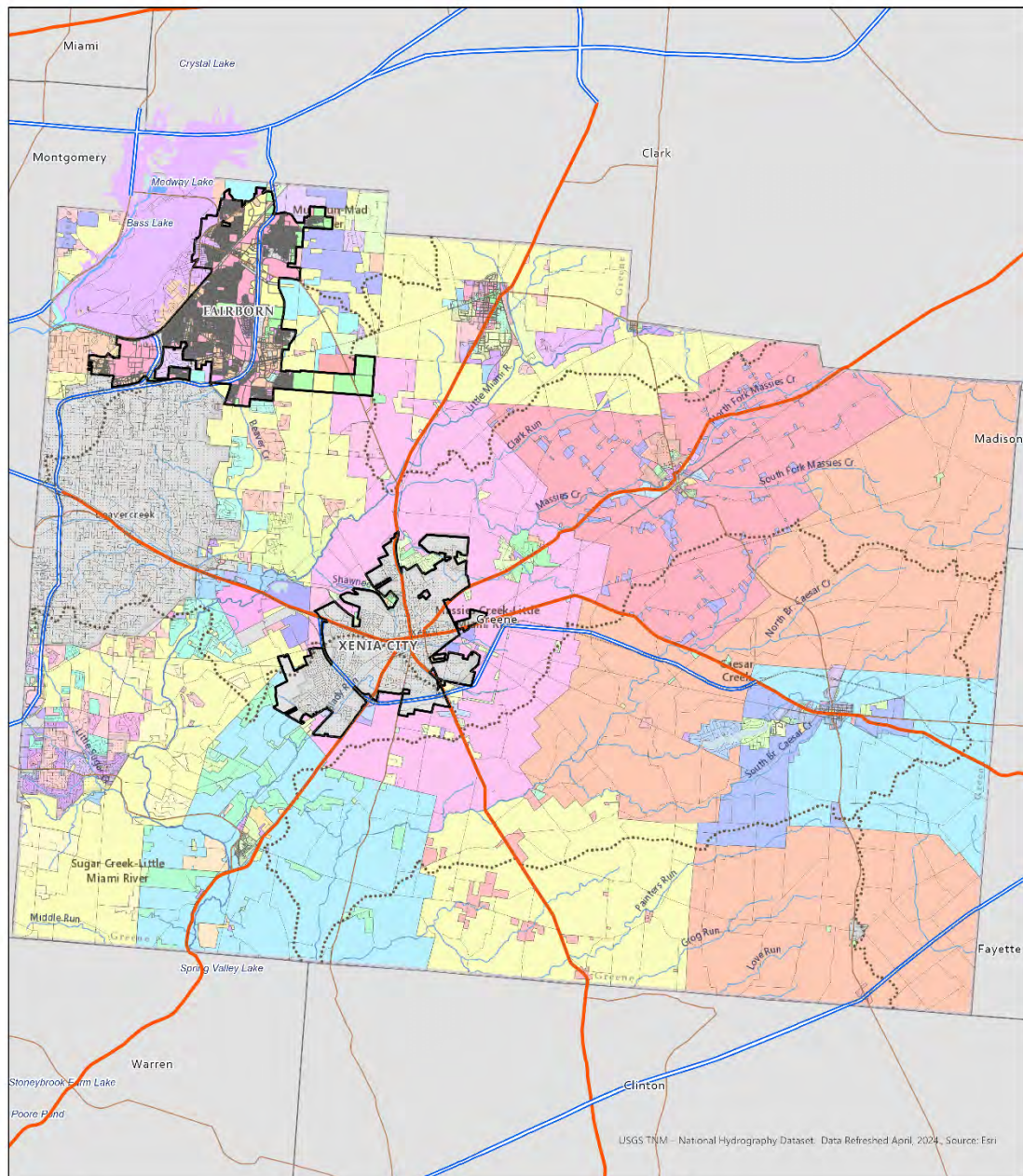
Legend

Ohio County
Boundaries
[ ] Ohio County Boundaries

Fairborn
[ ] Fairborn

Xenia
[ ] Xenia

N

19970788.8 9985394.4   0   19970788.8

Source: Greene County

SECTION VII

VII.I   IMPEDIMENTS AND REMEDIAL ACTIONS

Impediments and Remedial Actions to fair housing choice are detailed in Section VI of the Analysis of Impediments. The impediments identified draw on information collected and analyzed in other sections and provide a context for remedial actions intended as remedial action best practices to address those impediments. Impediments are related to five major factors: Real Estate Impediments. Public Policy Impediments; Neighborhood Conditions as Impediments; Banking, Finance, and Insurance Related Impediments; and Socioeconomic Impediments. For each impediment identified, issues and impacts are detailed in Section VI of the report. Section VI includes remedial actions, when appropriate, and provides examples from other jurisdictions that have successfully implemented measures to address impediments. Remedial actions also serve as conceptual frameworks for addressing the impediments. Conceptual actions and goals may require further research, analysis, and program design by the county, cities, housing authority, and private sector prior to implementation.

Goals and Remedial Activities designed to address impediments.

The focus of the recommended remedial actions and goals is to create public-private partnerships, identify federal, state, and local resources, and leverage private funding to enhance Xenia, Fairborn, GMHA, and Greene County's ability to increase the supply of affordable housing and address related impediments. Additional focus includes remedial actions, policies and programs that have assisted other jurisdictions in meeting the needs of low- and moderate-income households and protected class members under the Fair Housing Act. Remedial actions are intended to help reverse disparate impacts of market conditions, supply of housing, and mortgage lending trends that adversely and disproportionately impact minorities and members of the protected classes under the federal Fair Housing Act. These include sub-prime lending, credit, collateral deficiencies impacting loan origination rates, poverty, unemployment, housing availability and affordability, and income. Goals developed for addressing impediments include input from the public, government, agencies, and industry.

Best practices from other jurisdictions offer exemplary remedial actions to be considered and are also summarized in Section VII. The following component of Section VIII describes identified impediments, analysis of data relative to identified impediments, remedial actions recommended, and goals for addressing identified impediments to fair housing. Greene County, Xenia, Fairborn, and GMHA have

continued to address impediments identified in the previous 5-year Analysis of Impediments. The following impediments and impacts relative to fair housing should continue to be high priorities for the jurisdictions.

Impediments and Remedial Actions

- Continue to decrease and eliminate concentrated poverty, lower income, race, ethnicity, public and assisted housing (R-ECAP) Areas – High Priority.

- Identify development subsidies to lower the cost of development and increase affordability – High-Priority.

- Increase housing resources to assist low-income, elderly, and disabled homeowners in maintaining homes and enhancing neighborhood stability – High Priority.

- Increase the supply of affordable housing, housing choice vouchers, and access to financing – High Priority.

- Increase the supply of special needs housing and services – High Priority.

- Increase homeownership among fair housing protected class members, rehabilitation of existing housing, and housing sustainability – High Priority.

- Increase outreach to developers, real estate professionals, landlords, and citizens to help expand housing and development opportunities – High Priority.

- Improve transportation and mobility for LMI populations, seniors, and disabled persons – High Priority.

- Improve housing affordability, decreased cost burden – High Priority.

Impediment No. 1: De-concentration of Poverty, Race/Ethnicity, Public and Assisted Housing (R-ECAP) - Neighborhood Conditions Impediment

High Priority – The U. S. Department of HUD has defined "Areas of Poverty, Racial and Ethnic Concentration and Segregation" as areas or census tracts within the county and cities comprised of 50% or greater minority population and three (3) times or more the poverty level of the Metropolitan Statistical Area (MSA). A lack of basic amenities, neighborhood improvements, poorly maintained privately owned and rental housing, and concentrated assisted housing are contributing to reduced quality of life expected for areas within the MSA. Adverse area conditions limit housing choices, and limitations in geographical affordability contribute to the concentration of racial/ethnic populations, poverty, and LMI populations. These concentrations can result in disinvestment in areas, a decline in neighborhood conditions, and a disproportion of government-subsidized affordable housing compared to privately owned affordable housing and market-rate housing in census tracts.

Based on HUD's most recently published data (2015 – 2022 ACS data), Greene County and each of the jurisdictions do not currently have any census tracts that meet the criteria for Areas of Poverty, Racial and Ethnic Concentration, and Segregation as defined by HUD. Greene County, Xenia, and Fairborn do not have census tracts with increasing concentrated poverty and racial/ethnic segregation and areas experiencing decreasing affordability.

Consistent with R-ECAP areas, there are limited resources to assist LMI renters and to assist LMI, elderly, and disabled homeowners in maintaining their homes and stability in neighborhoods. African American and Hispanic households are disproportionately impacted by poverty, lower incomes, and housing affordability compared to other populations. In some areas, the housing stock, once in fair to good condition, is currently in the early stages of decline. In addition to the early decline, other neighborhoods are in transition, showing an advanced characteristic of declining conditions, and are likely to continue to decline if reinvestment, routine, and preventive maintenance do not occur in a timely manner.

Housing stock 30 years and older has a longer period for the effects of deferred and limited routine maintenance and disinvestment to negatively impact housing conditions. In Greene County, housing units built prior to 1980 may contain lead-

based paint or disproportionately need repairs and maintenance. In Greene County, the largest share of homes was built in two periods: from 1950 to 1959, accounting for 16% of the housing, and from 1970 to 1979, also making up 16%. The following significant periods are from 2000 to 2009 and 1990 to 1999, each with 14% and 13% of the housing, respectively, and notably, 9% of the housing construction dates to 1939 or earlier. While age does not always indicate diminished housing conditions, correlations exist. Higher-income areas with older but higher-priced housing tend to have less correlation between the age of housing and the condition of housing than lower-income areas.

Neighborhood covenants and homeowner association regulations, which are associated with higher-cost housing, also contribute to stability. The reverse occurs in housing, neighborhoods, and commercial corridors conditions that demonstrate the impact of disinvestment more than others. This supports the correlation between disinvestment, concentrated poverty, race, ethnicity, assisted housing, and areas of decline.

The HUD goal of de-concentration is to reduce minority concentrations and poverty levels less than what is defined as R-ECAP and to transform areas into "opportunity areas." Opportunity areas offer access to quality goods and services, exemplary schools, health care, housing, transportation, adequate public infrastructure, utilities, and recreation. In response, some jurisdictions are exploring a public-private partnership that creates incentives for private developers to increase housing production and affordability. Among the successes are development regulations and economic incentives that encourage developers to develop more affordable housing that does not rely solely on subsidies.

Alternative Solutions and Best Practices

Inclusionary / Incentivized zoning regulation and General Obligation Bonds for infrastructure. (example) Charleston, South Carolina GO Bond Finance.

Magnolia Point North Charleston, SC   Mixton Townhomes North Charleston, SC

Remedial Actions:

Greene County, Xenia, and Fairborn should evaluate **Inclusionary Zoning – Incentivized Zoning** as a source of funding for affordable housing and to reduce concentrations in R-ECAP-impacted areas. Inclusionary Zoning (IZ) refers to a set of strategies that aim to create balanced housing development and mixed-income communities by incentivizing a portion of new housing development to be affordable. This strategy may be appropriate to encourage a mix of incomes in Greene County, Xenia, and Fairborn, where development may create neighborhoods with homogenous home prices and residents of similar incomes. Mixed-income communities broaden access to services and jobs, as well as lower-wage openings through which lower-wage earning families can buy homes in appreciating housing markets and accumulate wealth. Inclusionary Zoning policies can be voluntary or mandatory.

More aggressive alternative approaches include Public Improvement Districts (PID) and General Obligation Bonds to support infrastructure costs for development used in Charleston, South Carolina.

Impediment No. 2: Limited development subsidies available, increasing cost of development, need for expanded housing types and locations - Neighborhood Condition, Banking and Finance, and Public Policy Impediment

High Priority – Additional resources are needed to support affordable housing development in Greene County, Xenia, and Fairborn and should be a priority need identified in the Consolidated Plan. The jurisdictions should evaluate additional resources to reduce the cost of development and address impediments that constrain new housing production and housing choice. In some areas, land available for affordable housing is further complicated by the number of vacant and obsolete properties and tax foreclosure or adjudicated properties that cannot be utilized for development due to various legal constraints and tax encumbrances. As a result, residential production on infill lots is challenging and costly. Construction is not cost-effective in some instances when developing and renovating affordable housing. Costs, including materials and labor, have increased due to market demand and natural disasters. Renovation constraints for existing multifamily development include the cost-benefit of renovation as opposed to replacement cost.

The Consolidated Plan, Needs Assessment, and Market Analysis should provide data supporting impediments and resources in the 1-year Annual Plan (AP) and 5-year Plan (SP) intended to address impacts relative to Impediment 2.

Impediments

- Expanded resources for housing development are needed.

- Expanded resources for housing assistance – rental and ownership are needed.

- Infrastructure improvements to support housing development are needed.

- Developer incentives are needed to build the type of housing desired.

Alternative Solutions and Best Practices

Workforce Housing funded with State of Texas Disaster Recovery Funding – 2021 Hurricane Replacement Housing (prototypical example) Port Arthur, TX

Affordable Housing Development and 62+ Seniors

(prototypical example) Charleston, SC

Renaissance Apartments - 920 Proctor Street, Port Arthur, Texas

Developed by (NDC) National Development Council Housing and Economic

Development Corporation, opening summer of 2024, offers 108 new workforce

housing - multifamily units, 70% of units are LMI-targeted. The Texas General Land Office provided $18,000,000 in Disaster Recovery Funding. Rental units are affordable to persons earning 80% or more of the area median income.

Seven Farms Development – Charleston, South Carolina

Humanities Foundation, based in Mount Pleasant, developed multifamily family rental housing at 306 Seven Farms Drive in Charleston, South Carolina, financed with State Tax Credits, Development Authority, Charleston Housing Authority, and other Funds. The unit rent for a 1-bedroom senior unit is available from $825 - $1008.

Impediment No. 3: Housing cost and insufficient income, and cost burden - Neighborhood Condition, Banking and Finance, and Public Policy Impediment

High Priority - Households having inadequate income to acquire housing available in the market may be the most critical impediment faced by households in Greene County. **The c**ost burden is a major concern as the 2018 - 2022 ACS estimates revealed a significant percentage of the population at all income levels are paying more than 30 percent of their income for rent and home ownership. HUD defines affordability and housing cost burden as housing costs not exceeding 30 percent of household monthly income. The analysis details the impediments and impacts relative to Impediment 3.

Impediments

- ⊹ Limited resources for housing assistance – rental and ownership

- ⊹ Limited assistance and incentives for Nonprofit housing developer

- ⊹ Expanded funding for infrastructure supporting housing development and rehabilitation.

- Expanded self-help, community faith-based, and institutional initiatives.

- Increase housing assistance for cost-burdened persons, disadvantaged populations, disparate impact on federal fair housing protected class members, and persons disproportionately impacted, including former convicted felons.

- Continue to expand job opportunities, living wages, and financial literacy.

- Crime Prevention through Environmental Design (CPTED) addresses crime and the perception of crime in older neighborhoods along commercial corridors with a collaboration between Law Enforcement entities, neighborhood residents, and commercial and institutional interests examining ways to improve crime prevention, safety, and the perception of crime in the area.

Alternative Solutions and Best Practices

- Re-entry housing, training, and employment assistance for former convicted felons - (example) Edwins Leadership and Restaurant Institute, Edwins Restaurant 13101 Shaker Square, Cleveland, Ohio.

- Increased self-help initiatives - fix-up," "paint-up," or "clean-up" campaigns, corporate and volunteer repair projects, youth build, compliance store (example) Priority Repair Program, Fort Worth, TX

- High school and community college financial literacy courses (example) State of Tennessee year 2013 passage of SB-342 legislation requiring fundamental age-appropriate financial literacy courses be included in the history-social science curriculum for kindergarten through 12th-grade education.

- Lease purchase subdivisions – Lease purchase housing finance for affordable housing (example) Shepard Place Subdivision City of Shreveport, Louisiana Community Development Department initiative.

Edwin's Institute and Restaurant – Cleveland, Ohio

Edwin's Restaurant, featured below, is the first restaurant in Cleveland, Ohio, and in the U.S. specifically created and designed to employ individuals who have been sentenced for crimes and, in most cases, served prison time. Through enrollment in Edwin's Institute, employees participate in formal culinary education programs at the institute and enroll at local colleges and technical training programs, receiving assistance with tuition, housing allowances, and counseling.
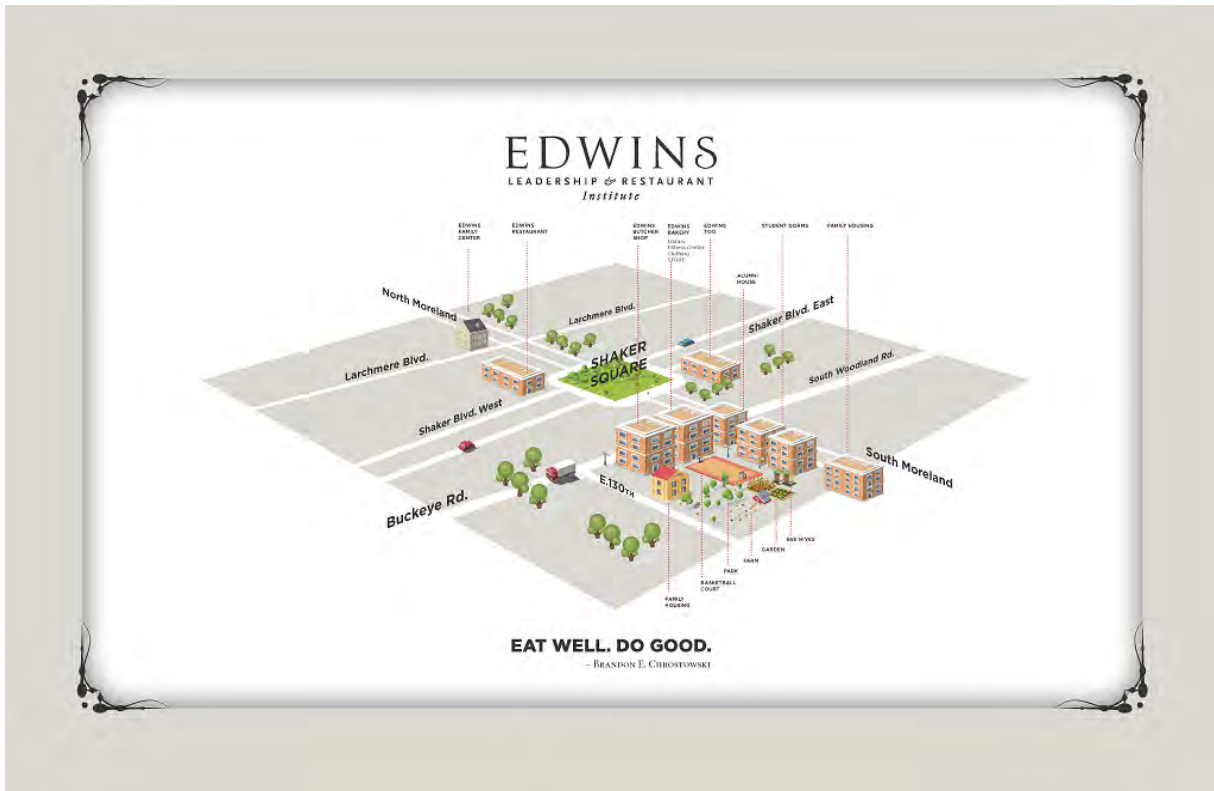
Shreveport, LA Shepard Place, and Stoner Hill Lease Purchase Housing Finance

Remedial Actions:

Financial Literacy - Considerations when attempting to increase homeownership rates should include improving buyers' financial literacy and home-buying preparedness. Banks and credit agencies collaborate with buyers to educate them on home ownership responsibilities. Homebuyer education classes are a pre-requisite for homebuyer assistance programs providing down payment assistance. The 18 to 35-year-old demographic is most impacted by financial literacy. An early start in managing personal finances can prepare individuals for those major purchases.

The jurisdictions should consider collaborations with local school districts to increase courses that provide financial literacy education for high school juniors and seniors. This includes joint ventures with local lending institutions and real estate professionals to assist in curriculum development and to provide instructors for the classes.

Impediment No. 4: Limited Housing Resources to assist lower income, elderly, and disabled homeowners in maintaining homes and enhance neighborhood stability - Neighborhood Conditions, Socio-Economic Conditions, and Public Policy Impediments.

High Priority – In general, limitations relative to fair housing choice affect housing decisions among low-income persons and special needs populations. Lower income, poverty, and limited resources to make housing affordable for LMI, minority, and senior populations are impacting fair housing choices. Overall, the income distribution data show a higher proportion of low-income households within the African American and Hispanic communities. The analysis details the following impediments and impacts relative to Impediment 4.

Impediments

- Senior and Youth housing needs
- Affordable housing needs
- Green building and energy efficiency
- Special needs housing, homeless prevention, transitional housing

Alternative Solutions and Best Practices

- Fort Worth, Texas Stop Six Choice Neighborhoods Redevelopment

- Austin Texas Tiny Homes

- Dallas, Texas Dallas Housing Authority Cluster Housing for Seniors

- Grand Parent Housing Kansas City, MO Pemberton Park

- Employer Assisted Housing, Columbus, GA Aflac EAH

- Leeds Certified Housing for Seniors, Huntsville, Alabama Housing Authority

Fort Worth Stop Six - HUD Choice Neighborhood Development

The Housing Strategy was developed through a robust, six-year planning and community engagement process, which followed the CNI model, and builds off existing investments in the community, including recent single-family residential development, transportation investments on East Rosedale Street, the establishment of a Neighborhood Empowerment Zone (NEZ), the creation of the EnVision Center, and investments in neighborhood schools and parks.

The goal is to make strategic and planned investments in new mixed-income/mixed-use housing, economic development projects, and supportive services and case management that will revitalize the neighborhood, paving the way for future investments, and create a community of Choice. The HUD Choice Neighborhood

Planning Grant of $300,000 and Implementation Grant of $ 30,000,000 are estimated to leverage $250,000,000 in public and private investment.

Tiny Homes Subdivisions Austin, TX Village Farms

Village Tiny Homes Austin, Texas

The Austin

1 bedroom 400 sq. ft.
$85,000

Cluster Housing – Dallas Housing Authority Dallas, Texas

Impediment No. 5: Expand Supply of Affordable Housing, Housing Choice, and Access to Financing Neighborhood Conditions, Banking, Finance, Regulatory – High Priority

High Priority - The housing market analysis revealed significant affordability gaps in both ownership and rental units. The housing supply and demand analysis for owner units in the city shows significant gaps in the supply within the price range of all household income categories except for moderate-income households. Affordability within the extremely low and extremely low household income categories is limited as ownership opportunities within these lower income levels are cost-prohibitive. The Home Mortgage Disclosure Act shows a large gap in the purchaser's ability to qualify for the existing supply of owner units, especially minority loan approval rates compared to Whites in LMI and Median income ranges applying for purchase of homes in the $75,000 to $150,000 and below range. The analysis details the following impediments and impacts relative to Impediment 5.

Impediments

- Lower number of loan applications and low origination rates for minority applicants.

- After rehabilitation, infill appraisal does not support mortgage loans.

- Predatory lending practices.

- Lower housing costs are needed to lower purchase prices and affordability.

- Alternative development financing and construction methods are needed to lower housing costs and increase affordability.

Alternative Solutions and Best Practices

- Lease Purchase Subdivisions – Lease Purchase Housing Finance (example) Shreveport, LA Shepard Place, and Stoner Hill

- Alternative Housing Construction – Vacant lot infill housing in existing subdivisions (example) Shreveport, LA Shepard Place, and Stoner Hill

Remedial Actions:

Modular Housing as an alternative lower cost housing product – Cities now face a crisis of affordability in the housing industry with difficulty delivering high-performance and durable buildings at an affordable cost. Modular housing is fast becoming a cost-effective alternative to traditional on-site construction. The building components transported from the factory are assembled on the lot. These industrialized buildings offer two primary advantages: predictability and time required for construction. Unlike mobile homes, modular housing buildings must meet local and national building codes. In Shreveport, Louisiana, non-profit development organizations have utilized modular housing as a means of lowering the purchase price of new housing while replicating the architectural style of the existing neighborhood and meeting local building code requirements. These units feature siding as opposed to traditional brick construction and offer the residents porches like those on units in the neighborhood. These types of units provide alternatives for affordable housing in areas throughout Greene County. Modular housing is regulated by Greene County's building codes if the construction meets building codes. Unlike mobile homes, modular housing is the same as traditional single-family housing situated on a permanent foundation. The walls and other components are constructed in factories off-site and then transported to the site for assembly. Local building officials are responsible for building permits and evaluating construction to ensure compliance with local codes.

Cottage Housing - An option for addressing the needs of elderly homeowners may include finding them more appropriate housing rental or owner housing. Elderly homeowners are over-housed once their children have left home. While this is not always a problem if a homeowner can no longer care for their larger home, something smaller and more easily cared for may be more appropriate. The major concern people in these circumstances face is separation from their familiar surroundings and social networks. Small neighborhood cottage housing developments built in existing neighborhoods can address these concerns. Instead of providing expensive repairs to an "oversized" housing unit occupied by only one or two persons, buyers can sell and purchase smaller homes, allowing them to transition to a smaller unit and relieving them of the burden of the larger home. The program would help them rehabilitate their home and sell it to a larger family through a new homebuyer program. Cottage housing, or cluster housing, is an alternative to continuing ownership of a larger unit that over-houses them or has

become too costly to maintain. It is a viable alternative to a grant-funded major rehabilitation when an elderly applicant is living in unsafe conditions and the rehabilitation costs exceed the projected value of the completed structure. There may also be applicants who, because of limited funding, will have to wait years for assistance because their application is on a long rehabilitation program waiting list.

Modular Housing Infill (example) Shreveport Queensborough Neighborhood

Impediment No. 6: Special Needs Housing and Services Socio-Economic, Banking, Finance, Regulatory, Policy – High Priority

High Priority - According to the 2018 - 2022 ACS, the population of seniors over sixty-five has significantly increased.

The analysis details the impediments and impacts relative to Impediment 6.

Impediments

- "Visitable" housing standards
- Transportation and mobility
- Accessibility for persons with disabilities

Alternative Solutions and Best Practices

- Visitable Housing (example) Atlanta, GA Habitat for Humanities
- Transportation Assistance Program (example) Desoto, TX

Impediment No. 7: Increase homeownership, increase rehabilitation Neighborhood Condition, Banking, Finance, Regulatory – High Priority

High Priority – Lack of housing affordability and households having inadequate income to acquire housing currently available in the market may be the most critical impediment. The correlation between median home values and household income underscores this issue.

Impediments

- Restoring basic attributes to LMI Areas

- Improving housing and neighborhood conditions

- Lack of vacant lot Infill Housing

- Housing demand, cost, affordability, and access to financing

- Lower number of loan applications for minorities and low origination rates

Alternative Solutions and Best Practices

- Modular Housing

     Queensborough Infill Housing, Shreveport, LA

- Lease Purchase Subdivisions – Lease Purchase Housing Finance

     Shreveport, LA Shepard Place, and Stoner Hill

Impediment No. 8: Improved Transportation and Mobility for LMI and Senior Populations, Entrepreneurial Opportunities and Commercial Corridor Revitalization Neighborhood Condition, Socio-Economic – High Priority

High Priority – Efforts to address housing, transportation, and access to essential services must be a coordinated effort. City planning includes future growth for commercial and industrial uses, employment, and amenity development. Land use planning and transportation do not always include meeting the needs of existing and future residential.

Impediments

- Limited Demand Responsive Transportation

- Transportation Affordability for seniors and LMI populations

The analysis details the impediments and impacts relative to Impediment 8.

Alternative Solutions and Best Practices

- Transportation Assistance Program - Desoto, TX

- Access Paratransit – Fort Worth, TX

Impediment No. 9: Housing affordability, meeting projected affordable housing demands, and cost burden - Neighborhood Condition, Banking and Finance, and Public Policy Impediment

Highest Priority – Housing Affordability is our most challenging impediment. In small cities and jurisdictions, economic growth has been slow, creating strong pressures on the local housing market, increasing home prices and apartment rents to the point that middle- and lower-income households often have difficulty finding quality affordable housing that meets their needs. This is particularly true for families or individuals with limited income potential, including the elderly, persons with disabilities, and lower-skilled members of the workforce.

Although federally supported and locally administered housing programs are designed to assist these populations, federal, county, and state resources are limited for addressing Greene County's growing housing affordability challenge. Greene County, GMHA, local Non-profits, private sector affordable housing developers, and

the cities of Xenia and Fairborn work together to develop effective partnerships and leverage additional resources while addressing the highest priority housing goals.

The city and county affordable housing policies and programs are primarily directed toward expanding affordable housing opportunities while serving residents with the greatest needs, including the homeless, very low-income homeowners living on fixed incomes, and lower-income renters. However, fewer resources are available to support workforce housing. Workforce housing is affordable housing for households earning between 60 – 120 percent of their median area (AMI). These households often do not qualify for federal subsidies such as Section 8 vouchers.

In 2023, Greene County had a median household income of $82,602, according to HUD ACS data, compared to $53,041 in Xenia and $53,783 in Fairborn. A household should be paying no more than 30% of household income for housing or, based on the median household income of $82,602 for Greene County, no more than $24,780 a year or $2,065 monthly for mortgage or rent plus utilities, insurance, and housing-related expenses. Comparatively, with a median income of approximately $53,000 for Xenia and Fairborn, households should be paying no more than $15,900 a year or $1,325 monthly for mortgage or rent plus utilities, insurance, and housing-related expenses. The chart below demonstrates the impact on average working wage earners, especially Xenia and Fairborn, who have median incomes of less than $54,000.

WHO NEEDS AFFORDABLE HOUSING?

Occupation	Average Annual Salary
Nursing Assistants	$29,610
Bank Tellers	$32,400
Construction Laborers	$34,390
Emergency Medical Technicians & Paramedics	$36,580
Electricians	$50,390
Postal Service Clerks	$52,410
Clergy	$53,590
Kindergarten Teachers (Except Special Education)	$55,290
Chefs and Head Cooks	$57,150
Firefighters	$60,560

The national definition of "cost-burdened" is based on the payment of no more than 30% of household income calculation for a household renter or owner. Therefore, households earning $60,000 should be paying no more than $1,500 per month for housing and related costs. Households paying more than 50% of annual household income for housing are considered "severely cost-burdened." The goal of housing assistance programs funded under the Consolidated Plan is to address those who are cost-burdened and severely cost-burdened.

Insufficient availability of affordable housing options forces individuals and families to spend a significant portion of their income on housing costs, leaving little financial cushion for other necessities and increasing the risk of eviction and homelessness. When households are burdened by high housing costs, meaning they spend a large percentage of their income on housing expenses, it leaves little room for financial stability. Any unexpected expenses or income disruptions can quickly lead to housing instability and potential homelessness. A lack of safe, decent, and affordable housing is also widely considered to be the greatest predictor of homelessness.

Living in housing with structural deficiencies, safety hazards, or poor maintenance can contribute to housing instability. Unaddressed maintenance issues or unsafe living conditions may result in evictions or the inability to maintain stable housing. The lack of access to supportive services, such as mental health resources, substance abuse treatment, or case management, can exacerbate housing instability. Even with increased housing development and expanded affordability, the ability to respond to the Balanced Housing model of projected needs of housing by income category will be challenging without the necessary resources to address underlying issues of individuals and families relative to supply and affordability.

Alternative Solutions and Best Practices

- Innovative Housing – Mixed-Use Commercial and Housing Development financed with State of Louisiana Low-Income Housing Tax Credits and HUD Choice Neighborhood Planning and Implementation Grants. (example) Shreveport, Louisiana

HUD Choice Neighborhood Planning and Implementation Grant (example) Shreveport, Louisiana - Shreveport's local strategy seeks to revitalize the Allendale, Ledbetter Heights, and West Edge communities through community-driven and responsive planning, as well as catalytic investments in housing, economic development, and supportive services. Located contiguous to downtown Shreveport, these neighborhoods have lost both population and structures over the past 30 years. The goal is to make strategic and planned investments in new mixed-income/mixed-use housing, economic development projects, and supportive services and case management that will revitalize the neighborhood, paving the way for future investments, and create affordable housing. The Bayou Grand is a mixed-income community that features 312 one, two, and three–bedroom units and 5,000 square feet of retail space. Financed in part with HUD Choice Neighborhood Grants and State of Texas Low-Income Tax Credits, it will ensure that a percentage of units will be affordable to persons paying no more than 30% of household income based on area median income. The unit rental cost ranges between $718 - $1184.

Affordability measures the extent to which enough rental housing units of different costs can provide the rental household with a unit it can afford (based on the 30-percent-of-income standard). Affordability, which is the broadest measure of the

relative supply of housing stock, addresses whether sufficient housing units would exist if allocated solely based on cost. Affordable stock includes both vacant and occupied units. Many affordable rental units that were once priced for lower-income households have been upgraded with newer amenities and priced higher to attract higher-income households. The result is more households seeking housing public assistance and households living in overcrowded.

SECTION VIII

VIII.I   COMMUNITY ENGAGEMENT

COMMUNITY ENGAGEMENT

The City of Xenia, the City of Fairborn, and Greene County follow its established citizen participation process to inform the public of available grant funding and programs to address community development, housing, and fair housing. Based on the Community Participation Plan, outreach included three workshops, Tuesday, April 9, 2024, at 6:00 p.m. at the United AME Methodist Church, 286 East Church Street, Xenia, Ohio 45385; April 10, 2024, at 10:00 a.m. at the Xenia City Administration Building, 107 E. Main Street, Xenia, Ohio 45385; and Tuesday, April 10, 2024, at 2:00 p.m. at the Abiding Christ Church, 320 East Dayton Yellow Springs Road, Fairborn, Ohio 45324. The workshops were supplemented with consultation from public and private agencies and individuals to capture input as to impediments to fair housing or suspected violations of fair housing law. Targeted participants and persons invited included public and private agencies, citizens, neighborhood organizations, Nonprofit housing developers, Greene Metropolitan Housing Authority, Continuum of Care, Board of Realtors, Chamber of Commerce, colleges and universities, city and county staff, elected and appointed officials.

Public Forums and Stakeholders Public engagement sessions are routinely conducted as part of each jurisdiction's Annual Plan and Consolidated Plan processes. The meeting format included discussions of the communities' identification of barriers and impediments to fair housing. The Cities and Counties take actions as appropriate to encourage their citizens to participate in the development of the Analysis of Impediments, but participation is often limited. Focused outreach was also dedicated to Non-profit agencies, minorities, persons with disabilities, low-to-moderate-income individuals and any families, residents identified as living in slums and blighted conditions, and persons living in low-moderate census tracts where CDBG funds are proposed to be used.

The analyses utilized data generated during the in-person workshop and from online survey input during the research and data collection phases to supplement and document current impacts on fair housing and access to affordable housing. Conclusions and assessments that follow are also based on research tools used to supplement public input.

Fair Housing Concerns and Impacts

Housing Affordability – Residents in attendance at the public engagement session and those surveyed were concerned that housing costs continue to outpace income to afford housing for renters and owners.

Social-Economic Conditions – The supply of affordable housing appears to be inadequate, and the cost of purchasing homes or renting housing continues to soar beyond the range affordable to local area residents. Poverty and the number of persons lacking sufficient income for housing are on the rise, severely impacting housing choices for the lowest-income households. Poverty and limited incomes are also having an adverse impact on the condition and quality of neighborhoods and single-family owner-occupied housing. The impacts of unemployment, lack of job opportunities, and insufficient incomes to afford decent and affordable housing are contributing factors to housing and neighborhood affordability.

Participants emphasize that priority should be placed on financial assistance to acquire housing suitable to meet the challenges of increased cost and limited supply of housing needed by the changing demographics in the city and country and to address needs faced by residents and the working poor. Increased housing counseling- pre-purchase and post-purchase support- is needed to help applicants qualify for mortgage financing and rental units and remain current with mortgage payments and home maintenance needs. Increased funding is needed to provide rental assistance for rent, utilities, and security deposits necessary to initiate a lease. There is an increasing need for utility assistance and other essential housing-related support to help people remain in the housing where they currently reside and avoid eviction and homelessness. Housing programs funded with CDBG, while successful, are experiencing difficulties in keeping pace with demands for increased assistance for increasing cost and affordability due to the cost of taxes and insurance.

Public Policy and Public Awareness of Fair Housing - Public awareness of fair housing rights is a concern. The public, in general, has limited awareness of their rights under fair housing law. The number of fair housing complaints and violations reported to HUD and cases substantiated may be much lower than the number of violations occurring. Some residents, especially renters, often fear retaliation by those who violate fair housing laws. For example, renters are reluctant to report fair

housing complaints for fear of retaliation by property owners, or if they report violations such as the housing code, city enforcement actions will result in higher rents or eviction actions taken by their landlords. Additional resources are needed to address barriers and impediments to housing choice, such as transportation, security deposits, limited maintenance, and increasing utility costs, in addition to violation of fair housing law and discrimination.

Special Needs Housing and Homelessness - Greater funding is needed for the elderly to make repairs and modifications needed to occupy the current housing they own, aging in place without caregivers, and accessing housing for those with special needs such as accessibility or disabilities. Growth among elderly populations over the next decade will elevate this problem. Housing for the homeless and those at risk of becoming homeless remains a priority that needs to be addressed. Representatives of public service agencies indicated housing for the homeless and victims of domestic violence is particularly needed due to the limited shelters, transitional and permanent housing, and services. Nonprofits reported that shelters remain full due to families displaced because of rental costs, with no place to go and limited affordable housing available.

Affordable Housing and Childcare – Affordable housing and subsidized housing are limited. Affordable housing is defined as housing for which the occupant is paying no more than 30% of gross income for housing costs, including utilities, according to HUD. Residents indicated concerns that while the cities and county can ensure it has ordinances that allow affordable housing developments, it cannot regulate developers' sales prices or force developers to build more affordable dwellings. Housing funds allocated as part of the entitlement's block grant are typically designated for owner-occupied housing, rehabilitation projects for low-income homeowners, and limited funding for rental housing rehabilitation or development. Others indicated that the cost of housing is unaffordable if you are earning minimum wage or living on a fixed income.

Transportation - Lack of transportation is also a common challenge for low-income workers and disabled and elderly residents in the city and county. Transportation is essential to get to work, access services, medical treatment, shopping, and address other needs unless you are fortunate to live somewhere that has public transportation. The region has limited public transportation to meet the public's needs. For example, transportation to counseling sessions and required post-

incarceration meetings are essential for formerly incarcerated residents and low-income caregivers. Transportation is also vital for low-income families, who need to get to work, essential services, and drop off their children at school and daycare. Transportation costs -- including auto ownership, auto use, and public transit costs -- average 26% of income. Access to most areas of the city and county is "car-dependent" with very limited or no access to public transportation." Public Transportation and Mobility **-** Limited mobility and a lack of transportation is an impediment to housing choice. Concerns including identifying alternatives to limited public transportation offered in the county. These limitations also included a concern for elderly and disabled persons in need of public transportation to access supportive services.

Diversified housing supply based on ownership vs rental. Vacancy rates are increasing. Attendees and those surveyed were concerned that an increasing number of units appear vacant or in need of renovations. Cost of housing is the most pressing concern or impediment for many. The disparity is more pronounced for renters. In Greene County, 37.41% of renters spend over 30% of their income on rent, and 18.01% pay over 50%. Fairborn renters face the highest burden, with 45.77% spending over 30% and 21.24% spending over 50% of their income on rent. Xenia's renters also face a significant burden, with 41.09% spending over 30% and 20.90% spending over 50% of their income on housing costs.

Affirmatively Furthering Fair Housing - All entitlement cities participating in the Community Development Block Grant program with the U.S. Department of Housing and Urban Development are required to conduct an analysis of barriers to housing choice at least once every five years for the Consolidated Plan and annually for each Annual Plan. The Cites of Fairborn and Xenia, as well as Greene County, must certify they are "affirmatively furthering fair housing" by taking action and submitting records of actions taken in response to fair housing violations and impediments. The goal of the fair housing assessment is to provide data that will help community members, organizations, and lawmakers identify needs and plan appropriate responses. A special thanks to all the agencies and organizations attending and contributing to the public engagement workshop.

APPENDIX

The survey, part of the Analysis of Impediments to Fair Housing in Greene County, Fairborn City, and Xenia City, OH, reveals that a significant majority of respondents (81.82%) live in single-family detached homes. Duplexes, condos/townhouses, and apartment buildings with 1-4 floors have minimal representation, with only one respondent living in "Other" types of housing.

When asked about the duration of their residence in their neighborhoods, responses were diverse:

15.15% have lived there for less than a year.

18.18% for 1-5 years.

12.12% for 6-10 years.

27.27% for 11-20 years.

18.18% for 21-30 years.

9.09% for over 30 years.

Subsidized Housing and Reasons for Choosing Neighborhoods

A substantial 90.91% of participants do not live in subsidized or assisted housing. The few who do, mostly reside in public housing or use Housing Choice Vouchers.

Reasons for choosing their neighborhoods varied:

33.33% cited proximity to family and friends.

30.30% mentioned being close to work or job opportunities.

57.58% emphasized neighborhood safety.

42.42% chose their neighborhoods for the affordability of housing.

Other notable reasons included accessibility of goods and services, nearby schools, and the fact they grew up in the area.

Community Needs and Neighborhood Improvements

When asked about the most critical community needs, "More Affordable Housing" topped the list, with 63.64% of respondents highlighting it. This was followed by "Better Jobs/More Jobs" (51.52%) and "Better Housing" (18.18%). Respondents also expressed the need for better medical services, educational opportunities, and public safety.

To improve their neighborhoods, respondents suggested:

More neighborhood communication (41.94%)

Resources to help neighbors take care of property (29.03%)

Increased neighborhood safety features (29.03%)

More walkable communities (22.58%)

Housing Costs, Satisfaction, and Loan Applications

81.82% of respondents reported an increase in overall housing costs in the past three years. Despite this, almost half (48.48%) are satisfied with the quality of their housing, while 30.30% are somewhat satisfied.

Regarding financial aspects, 30.30% had applied for a loan to purchase a home, refinance their mortgage, or take equity out of their home in the past five years. For those whose applications were not approved, reasons included low-income levels, insufficient down payment, and low credit scores.

Housing Search Challenges

In the past five years, 57.58% of respondents looked for a new place to live, with 43.75% needing help finding safe, quality, and affordable housing in desirable neighborhoods. The difficulties were attributed to various factors, including race/ethnicity, disability, sexual orientation, and source of income.

Preferred Residential Districts and Demographics

When asked about their preferred residential districts:

57.58% preferred Residential Estate/Single-Family Detached Homes.

15.15% were interested in Residential Medium Density.

Others expressed interest in Neighborhood Mixed Use Districts and Downtown Business Districts.

The demographic breakdown of respondents showed:

Majority (81.82%) were female.

93.94% did not consider themselves Hispanic, Latino, or of Spanish origin.

Most (87.88%) identified as White or Caucasian, with smaller representations from Black or African American, Asian, and other racial groups.

Employment and Perceptions of Discrimination

Employment status among respondents varied, with 57.58% employed full-time, 15.15% retired, and others either employed part-time, unemployed or students. Regarding housing discrimination, 48.48% believed it occurs in their local area, with an additional 18.18% considering it likely.

Key Insights and Community Needs from the Fair Housing Survey in Greene County, Fairborn City, and Xenia City

A significant portion of respondents reported an increase in housing costs over the past three years, with many expressing dissatisfaction or only moderate satisfaction with the quality of their current housing. Affordability and accessibility of housing remain critical issues, with a notable number of respondents experiencing difficulty finding safe and affordable housing in desired neighborhoods.

Residents identified several community needs, highlighting the demand for more affordable housing, better job opportunities, improved public safety, and enhanced neighborhood communication. Additionally, many respondents noted the necessity for better access to services, increased transportation options, and resources to help neighbors maintain their properties.

The survey also revealed perceptions of housing discrimination, with some residents believing it is likely or occurring in their local areas. These concerns were particularly pronounced among minority groups, who also reported higher rates of dissatisfaction with housing quality and availability.

Greene County, Fairborn City and Xenia City, OH Analysis of Impediments Fair Housing Survey

Friday, June 07, 2024

Powered by SurveyMonkey

33

Total Responses

Date Created: Wednesday, March 20, 2024

Complete Responses: 33

Powered by SurveyMonkey

Q1: Which of the following best describes the type of housing you currently live in? (Choose only one)

Answered: 33   Skipped: 0
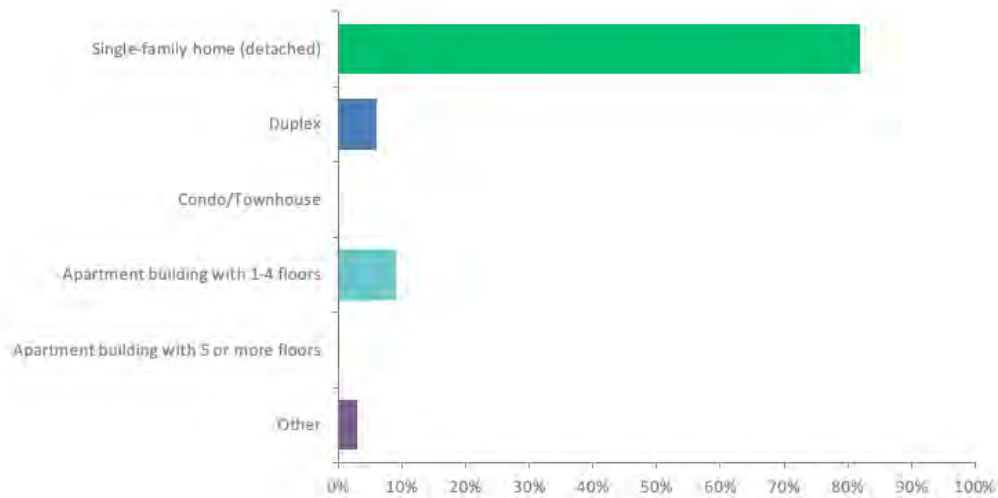
Q2: How long have you lived in your neighborhood?

Answered: 33   Skipped: 0
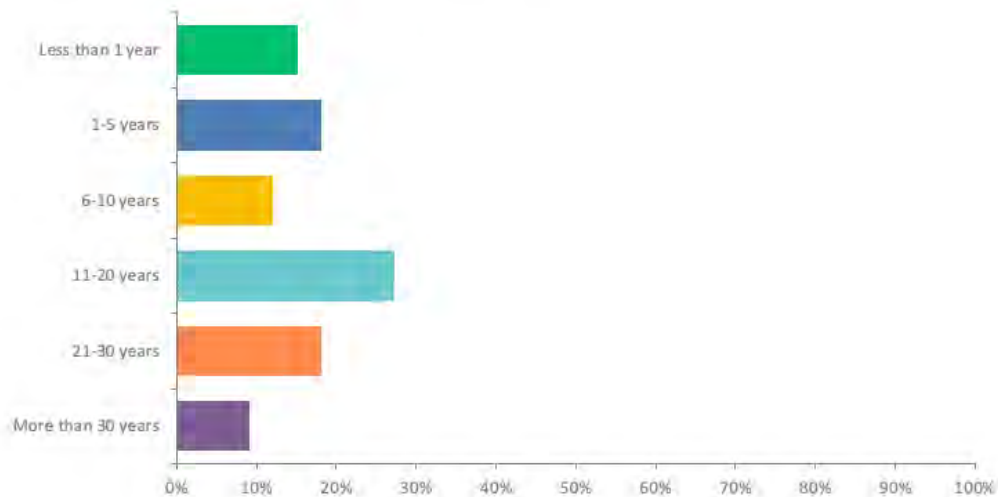
Q3: If you live in subsidized or assisted housing, please indicate what type?

Answered: 33   Skipped: 0
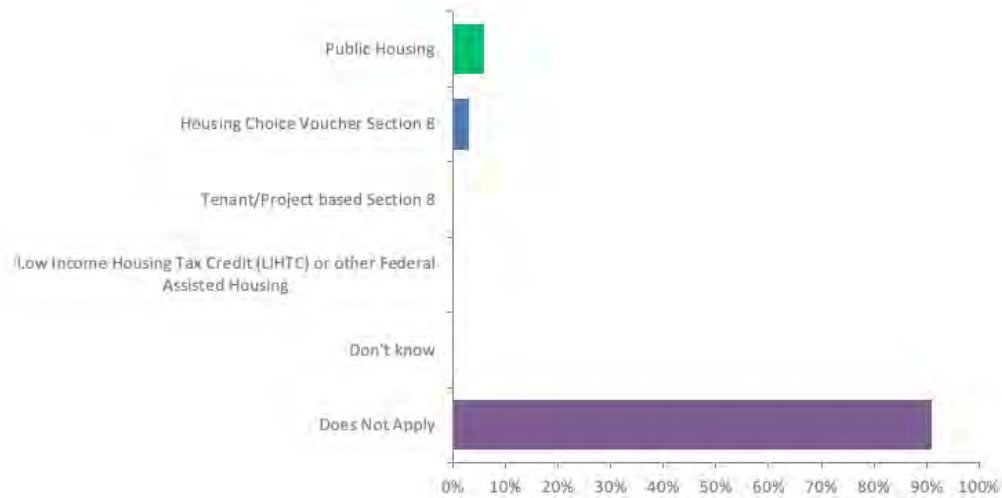
Q4: Which of the following were the most important reasons you decided to live in your neighborhood? (Check all that apply)
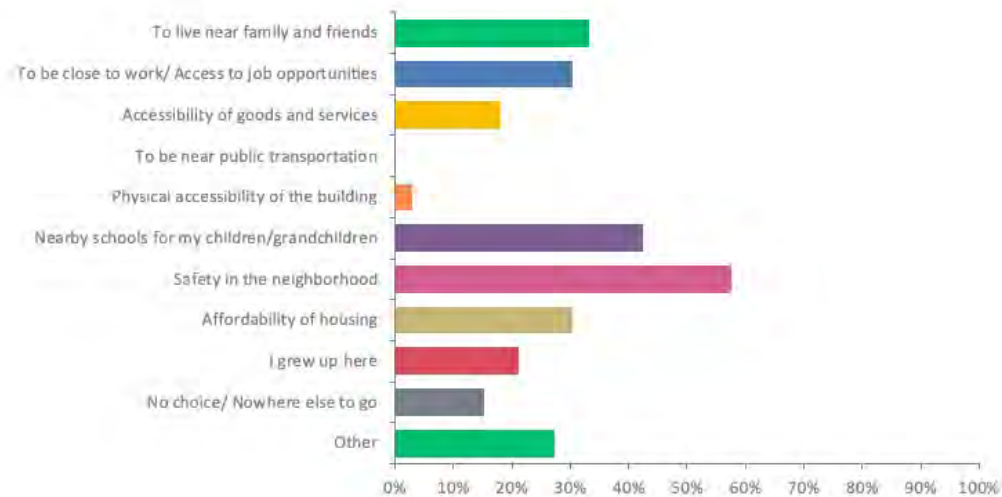
Answered: 33   Skipped: 0

Q5: What does your community need most? (Please check all that apply)
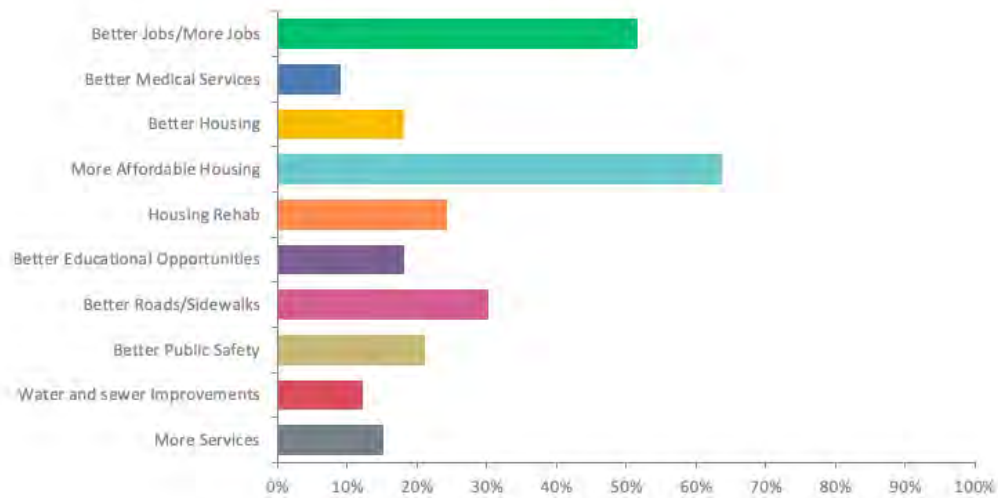
Answered: 33   Skipped: 0

Q6: What changes are needed to make your street/neighborhood a better place to live? (check all that apply)

Answered: 31   Skipped: 2
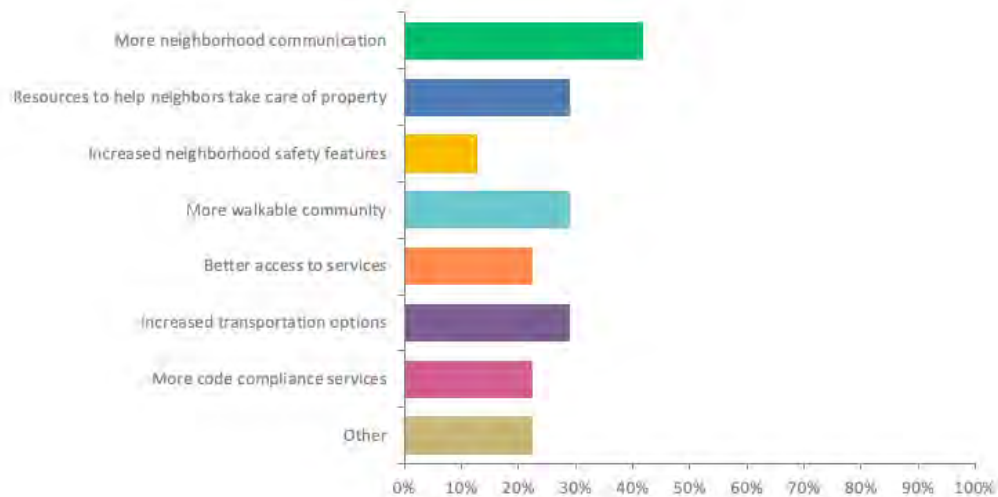
Q7: Do you currently rent your home, own your home, or something else?

Answered: 33   Skipped: 0
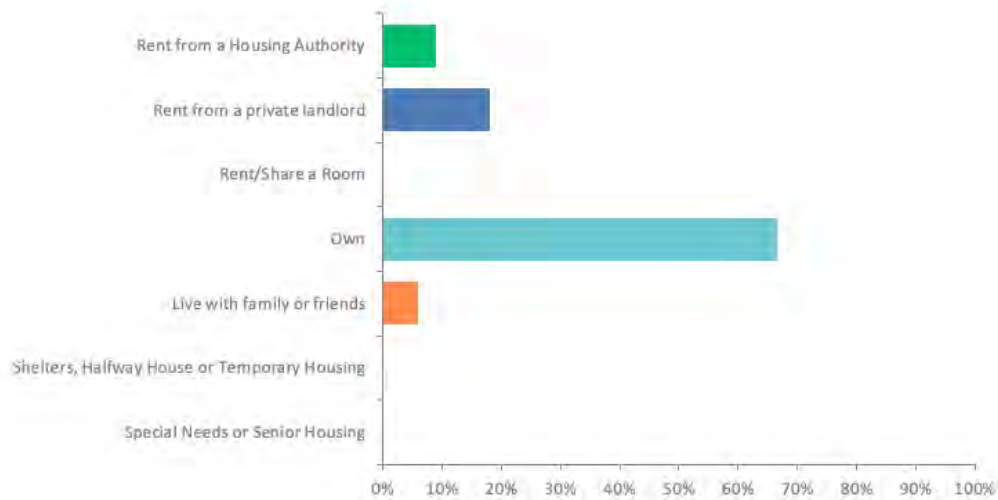
Powered by SurveyMonkey

Q8: During the past three (3) years, how have the overall housing costs for your current home changed?

Answered: 33   Skipped: 0
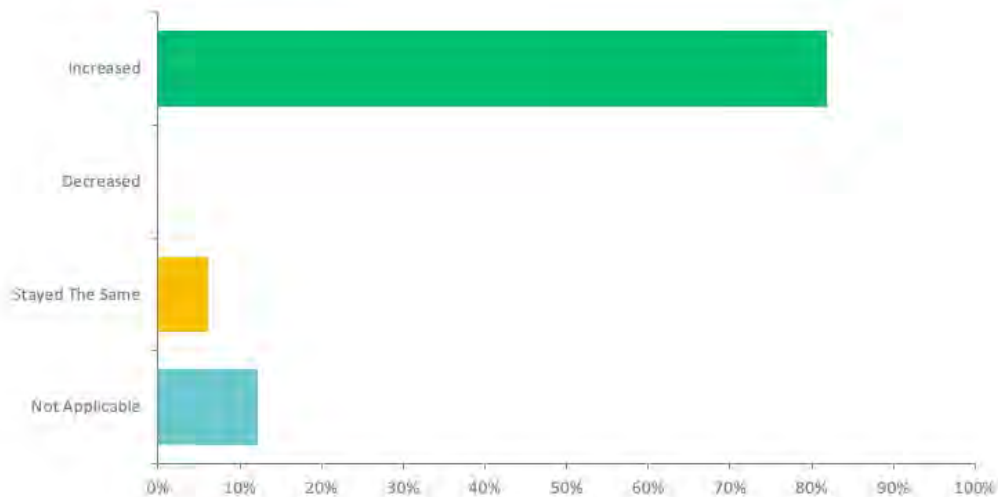
Powered by SurveyMonkey

Q9: How satisfied would you say you are with the quality of the housing you currently live in?

Answered: 33 Skipped: 0
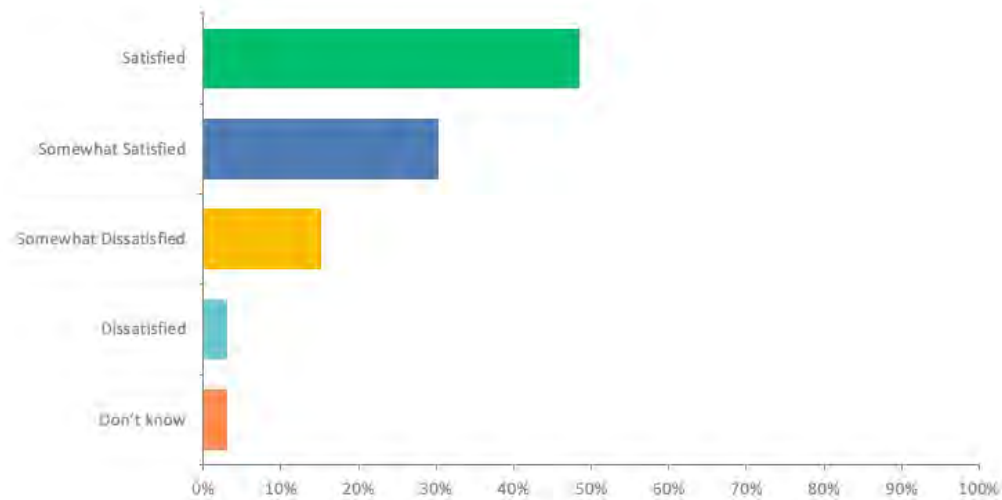
Powered by SurveyMonkey

Q10: Are you a Student? If so, which of the following best describes where you live?

Answered: 33 Skipped: 0
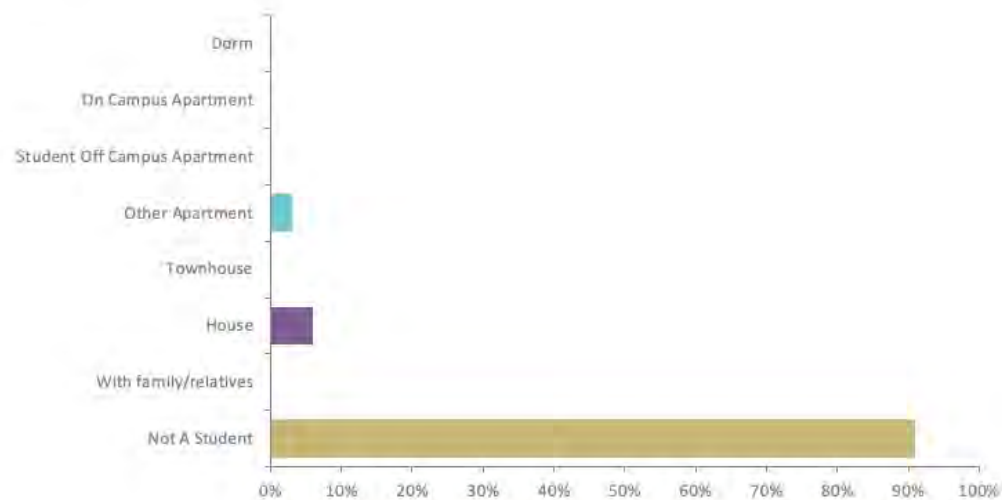
Powered by SurveyMonkey

Q11: During the past five years, have you applied for a loan to purchase a home, to refinance your mortgage, or to take equity out of your home?

Answered: 33   Skipped: 0
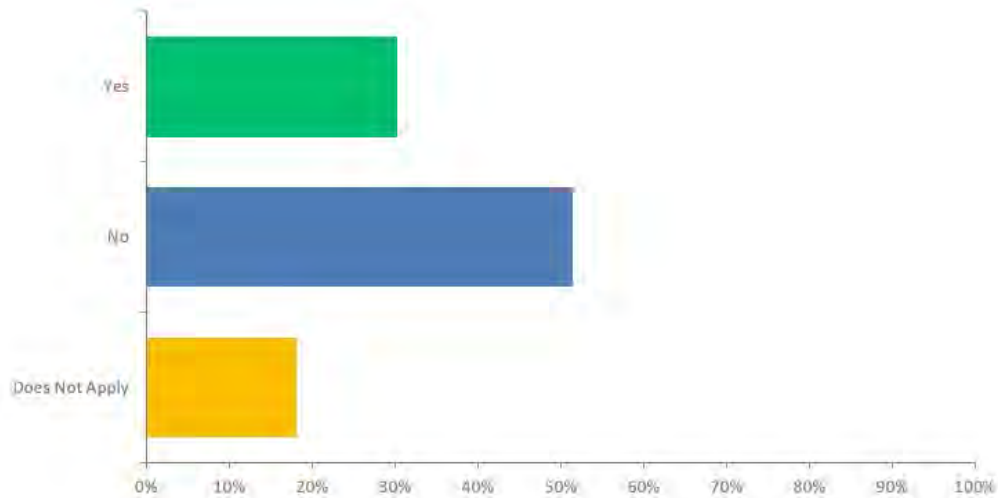
NOT approved, which of the following reasons were you given? (Check all that apply)

Answered: 11   Skipped: 22
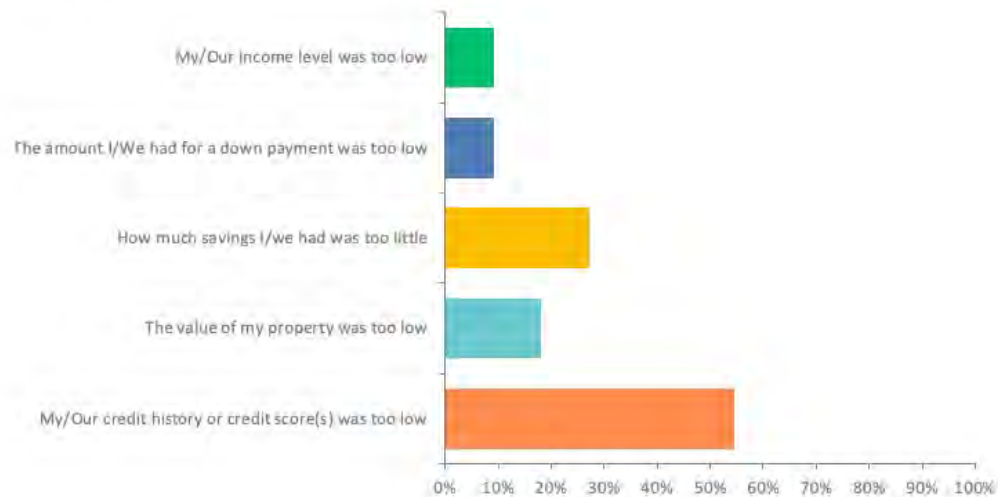
Q13: During the past five years, have you looked for a new place to live?

Answered: 33 Skipped: 0
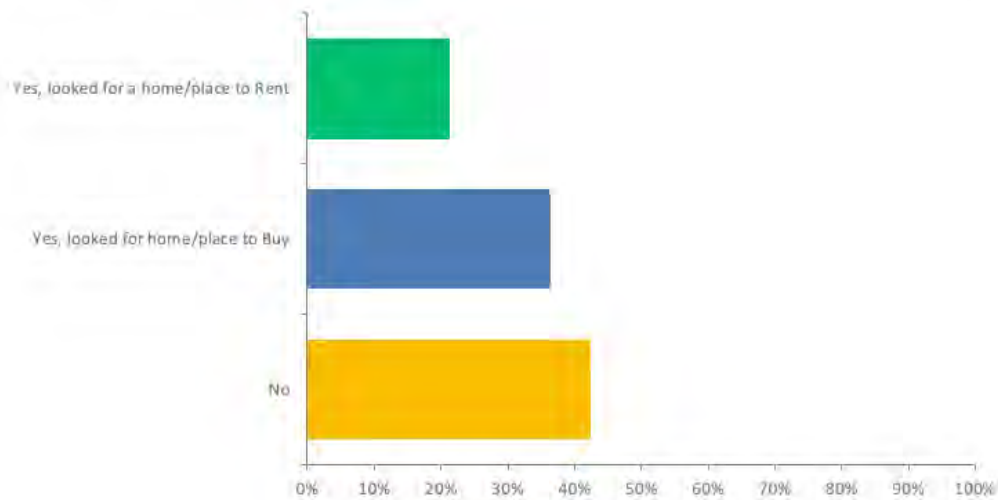
Powered by SurveyMonkey

safe, quality housing that you could afford in a neighborhood you would like to live in?

Answered: 32 Skipped: 1
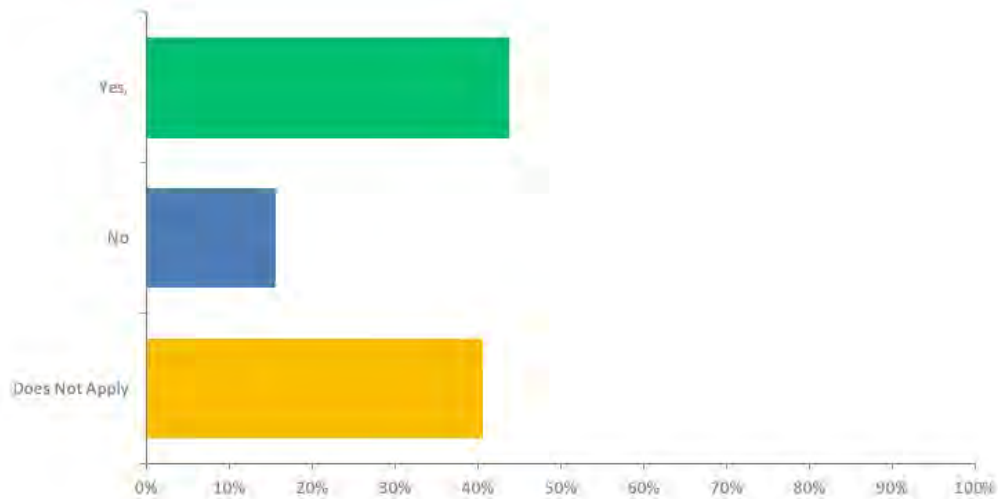
Powered by SurveyMonkey

Q15: If you answered Yes to Question 14, do you think it was because of any of the following: (Check all that apply)

Answered: 29 Skipped: 4
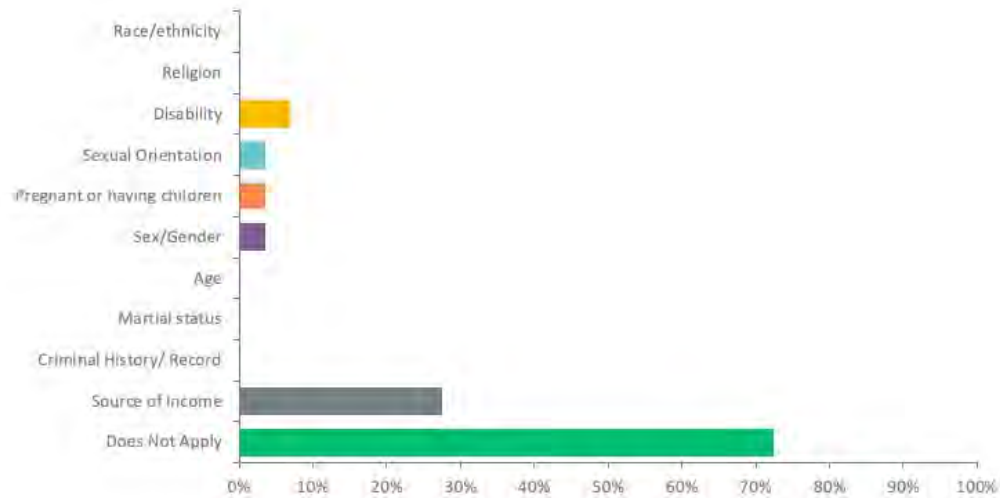
Q16: Which of the following Residential Districts would you prefer to live in?

Answered: 33 Skipped: 0
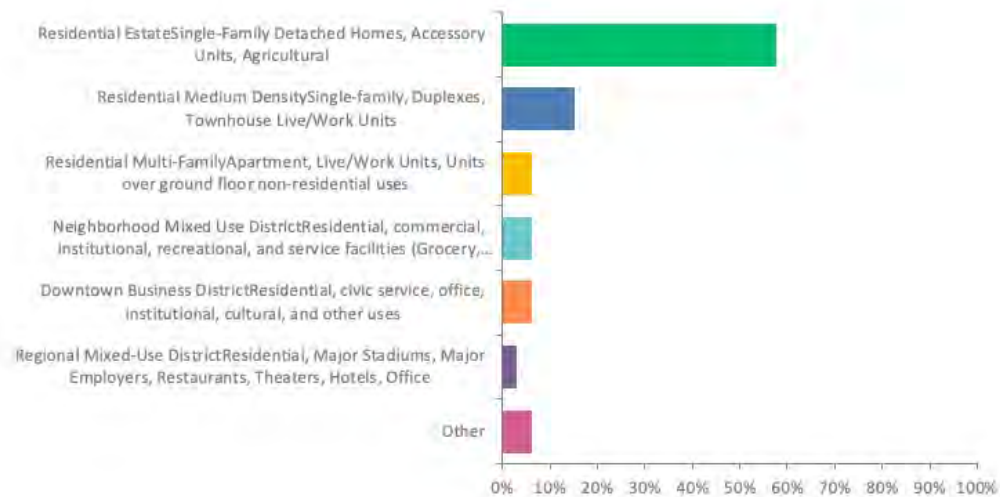
Q17: What is your income range

Answered: 33   Skipped: 0
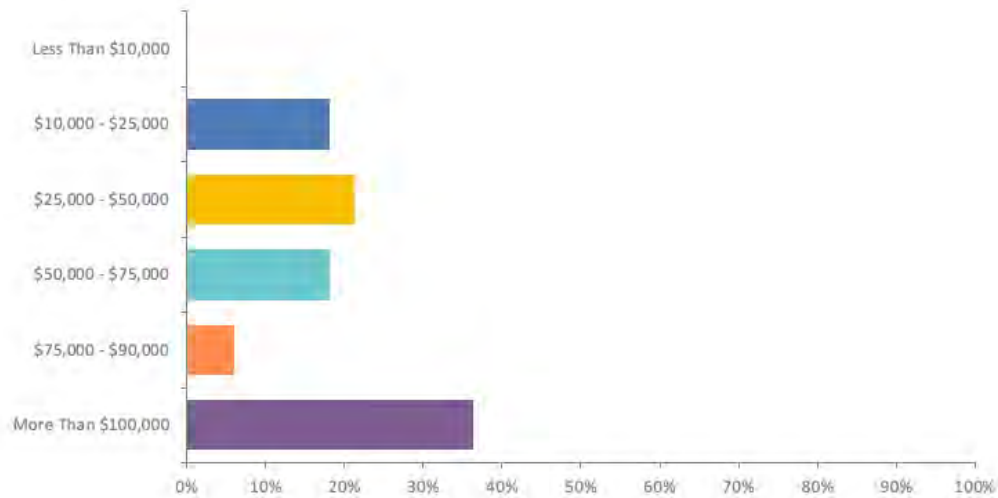
Powered by SurveyMonkey

Q18: What is your age?

Answered: 33   Skipped: 0
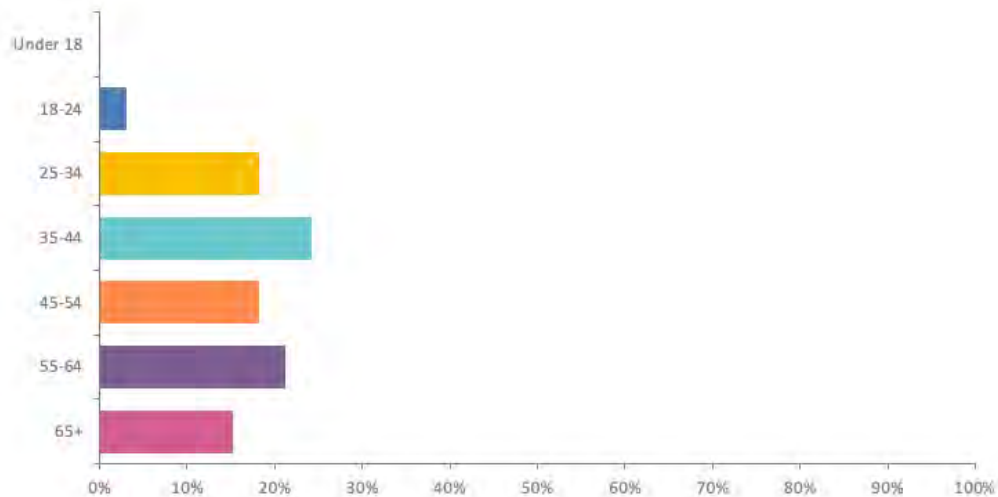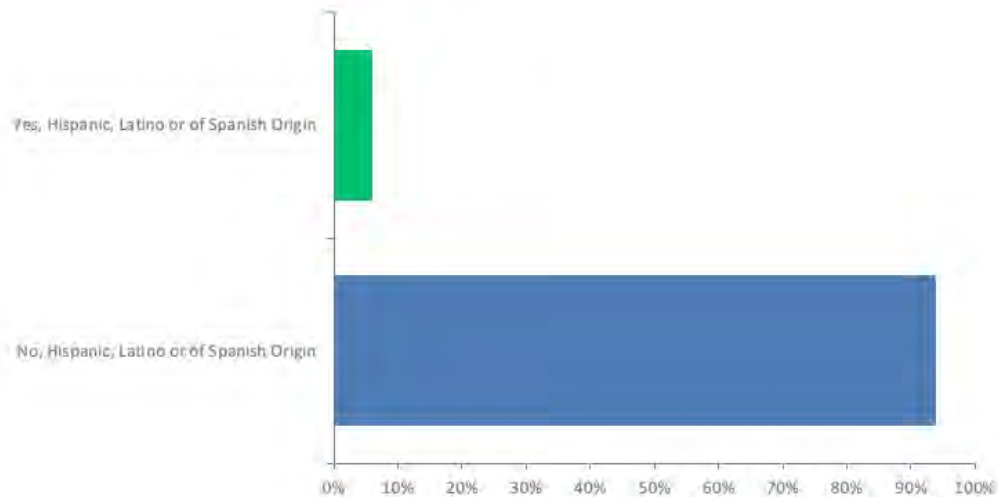

Powered by SurveyMonkey

Q19: What is your gender?

Answered: 33   Skipped: 0
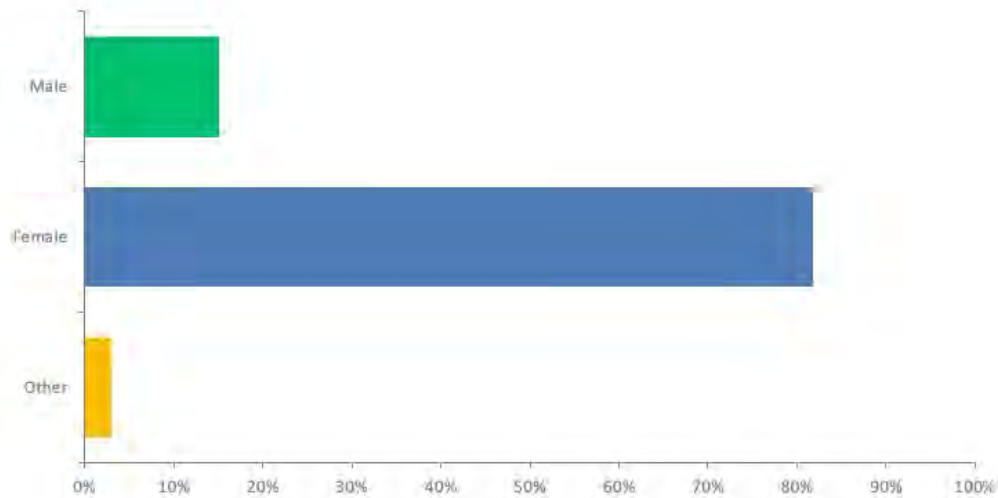
Powered by SurveyMonkey

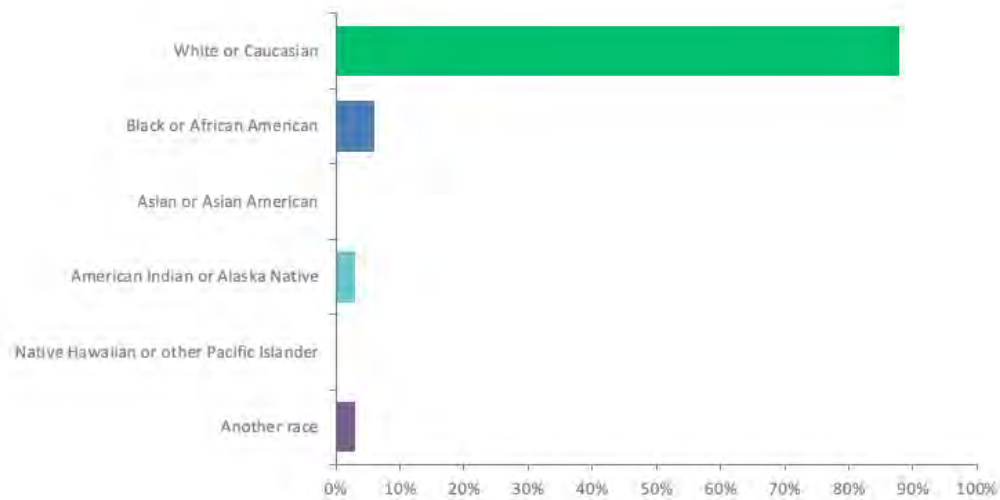## Q20: Do you consider yourself Hispanic, Latino or of Spanish Origin?

Answered: 33   Skipped: 0

Powered by SurveyMonkey

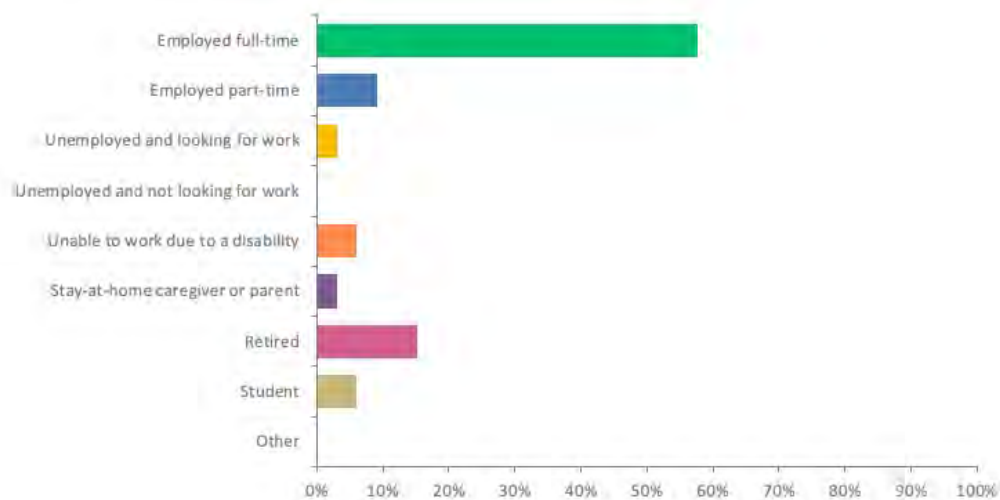## Q21: What is your race?

Answered: 33   Skipped: 0

Powered by SurveyMonkey

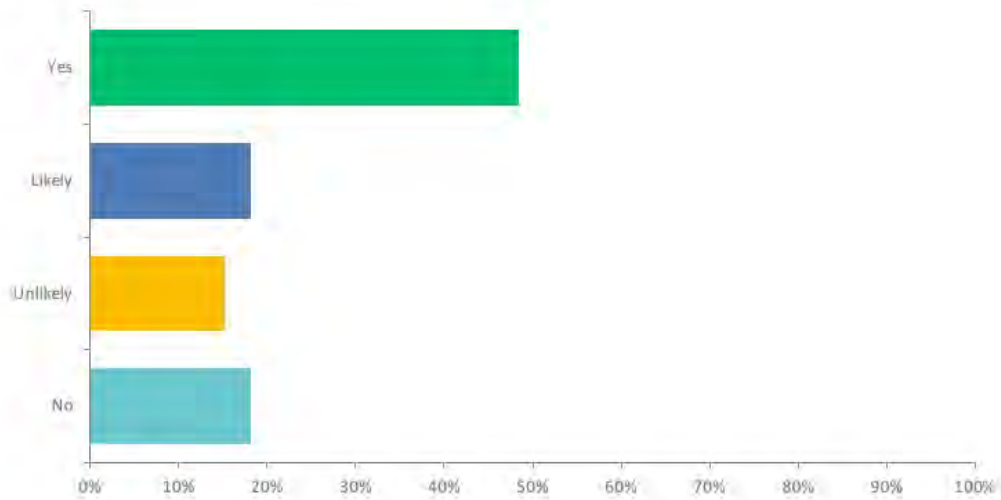## Q22: Which of the following describes your current status?

Answered: 33   Skipped: 0

Powered by SurveyMonkey

Q23: Do you believe housing discrimination occurs in your local area?

Answered: 33   Skipped: 0

Powered by SurveyMonkey

2024 Analysis of Impediments to Fair Housing Choice
(Greene County, Ohio)

ADDENDUM
9/4/2024

Per the Ohio Department of Development (ODOD), this addendum was created to address the following required actions:

1. Clearly identify impediments

2. Include a summary of Fair Housing complaints

3. Include an action plan/timetable

Each required action is addressed below for both the City of Xenia and Greene County, respectively, as they are separate state grantees that collaborated on the completion of the original 2024 Analysis of Impediments to Fair Housing Choice. The list of identified impediments is identical for both grantees.

1. CLEARLY IDENTIFY IMPEDIMENTS

Note: Impediments to Fair Housing Choice are listed on page 82 of the original analysis document.

Impediment 1: Limited Affordable Housing

The higher costs associated with urban and suburban living areas can limit access to affordable housing. This issue is exacerbated by the preference for market-rate rents among landlords, which can make it difficult for low-income families to find affordable units.

Impediment 2: Zoning and Land Use Regulations

Zoning laws that favor large lot sizes and single-family homes can restrict the availability of affordable housing options. This is particularly evident in rural and agricultural zones where development intensity is kept low, limiting the construction of affordable multi-family units.

Impediment 3: Lack of Public Utilities

In rural living, and agricultural zones, the absence of public water and sewer services can deter the development of affordable housing, which typically requires higher densities that are not feasible with septic systems.

Impediment 4: Transportation and Connectivity

Areas with limited connectivity and sparse travel networks can pose significant barriers for residents without personal vehicles. This issue is prevalent in rural and suburban zones, where public transportation options are often limited or non-existent.

Impediment 5: Environmental and Land Conservation Policies

While these policies are crucial for preserving natural resources, they can also restrict the availability of land for affordable housing development. The emphasis on preserving farmland and open spaces can limit the areas available for new housing projects, particularly those aimed at lower-income residents.

Impediment 6: Economic Barriers

The economic pressures on agricultural and rural areas, including the need to maintain viable farming operations, can conflict with affordable housing development. This tension is further complicated by the increasing demand for land for renewable energy projects, which can drive up land prices and reduce availability for residential development.

2. INCLUDE A SUMMARY OF FAIR HOUSING COMPLAINTS

City of Xenia

Complaint Summary:

The City of Xenia had zero (0) Fair Housing complaints/compliance reviews where the Secretary has issued a charge of or made a finding of discrimination. The City of Xenia had zero (0) Fair Housing discrimination suits filed by the Department of Justice or private plaintiffs.

During 2022-2023, the City of Xenia received a total of 69 phone calls regarding Fair Housing and/or landlord/tenant law. Only three (3) calls were determined to be discriminatory in nature, and the callers were referred to the Ohio Civil Rights Commission (OCRC) to file a formal Housing Discrimination Charge form. No further communication was received from the OCRC regarding those three (3) calls.

Complaint Process:

See the attached "Exhibit A" for the City of Xenia's current Fair Housing complaint process.

Greene County

Complaint Summary:

Greene County had zero (0) Fair Housing complaints/compliance reviews where the Secretary has issued a charge of or made a finding of discrimination. Greene County had zero (0) Fair Housing discrimination suits filed by the Department of Justice or private plaintiffs.

During 2022-2023, Greene County received a total of 46 phone calls and/or in-person visits regarding Fair Housing and/or landlord/tenant law. Only one (1) call was determined to discriminatory in nature, and the caller was referred to the Ohio Civil Rights Commission (OCRC) to file a formal Housing Discrimination Charge form. No further communication was received from the OCRC regarding that one (1) call.

Complaint Process:

See the attached "Exhibit B" for Greene County's current Fair Housing complaint process.

3. INCLUDE AN ACTION PLAN/TIMETABLE

City of Xenia

Number	Identified Impediment	Actions to Be Taken	Timeframe for Actions
1	**Limited Affordable Housing**	• Pursue changes to zoning code that would allow higher density units in traditional single-family only neighborhoods • Increase the footprint of the City's Community Reinvestment Area (CRA) to encourage the development of affordable housing	2024 – Ongoing 2024
2	**Zoning and Land Use Regulations**	• Implement a Home Preservation Project (HPP) aimed at acquiring distressed homes and/or vacant lots and working with investors to rehabilitate properties and/or offer lots for infill development • Pursue changes to zoning code to allow for a greater	2024 – Ongoing 2024 - Ongoing

Number	Identified Impediment	Actions to Be Taken	Timeframe for Actions
		• number of group homes for people with disabilities	
3	**Lack of Public Utilities**	• Work with developers of new housing subdivisions to ensure access to public utilities	2024 - Ongoing
4	**Transportation and Connectivity**	• Work with existing regional transportation authority to increase route flexibility and accessibility of the main hub	2024 - Ongoing
5	**Environmental and Land Conservation Policies**	• Pursue changes to zoning code that would allow higher density units in new developments currently being built on previous farmland	2024 - Ongoing
6	**Economic Barriers**	• Work with Greene Metropolitan Housing Authority (GMHA) to increase the number of units accepting housing vouchers • Continue working with Greene County to offer home repair/rehabilitation grant programs to low-income households	2024 – Ongoing 2024 - Ongoing

Greene County

Number	Identified Impediment	Actions to Be Taken	Timeframe for Actions
1	**Limited Affordable Housing**	• Increase outreach to developers, real estate professionals, landlords, and citizens to help expand housing and development opportunities	2024 - Ongoing
2	**Zoning and Land Use Regulations**	• Evaluate the desire and feasibility of creating a Greene County land bank	2024 - 2025
3	**Lack of Public Utilities**	• Work with smaller rural communities interested in tying in to the County water provision system	2024 - Ongoing

4	**Transportation and Connectivity**	• Coordinate future land uses and zoning districts with the "Perspectives 2040" land use plan to ensure the correct location, classification, and desired capacity of roadways	2024 – Ongoing
		• Continue working with connectivity providers to increase high-speed internet access to rural County areas	2024 - Ongoing
5	**Environmental and Land Conservation Policies**	• Evaluate regulations addressing environmental constraints impacting land use while exploring resilient planning strategies	2024 - Ongoing
6	**Economic Barriers**	• Continue working with existing and potential employers to increase the availability of living-wage jobs throughout the County	2024 - Ongoing

Fair Housing Complaint Process

City of Xenia

Receiving Complaints

The City of Xenia's Fair Housing Coordinator (FHC) is available Monday-Friday from approximately 8:00am to 4:00pm to receive calls from tenants, landlords, or property managers. The FHC will take a complete report from the complainant, noting any and all details that are provided. The FHC will notify the complainant that they cannot offer legal advice, but will aid the caller by explaining basic Fair Housing rights, tenant/landlord responsibilities, and will provide them contact information for any additional resources they may require. At the conclusion of the conversation, the FHC will need to determine if there is a clear Fair Housing complaint or a more common landlord-tenant dispute.

Landlord-Tenant Issue Response

If the City of Xenia's Fair Housing Coordinator (FHC) determines that the issue being reported by the complainant is a landlord-tenant issue, the following steps will be taken. The FHC will explain the tenant/landlord rights and obligations and offer to send the caller a copy of *Your Rights and Duties as a Tenant* brochure. The FHC may, on behalf of the tenant, contact the landlord, state and local agencies, or other contacts in pursuit of a solution to the tenant's issue. The FHC will also provide the complainant with any additional resources they deem helpful including contact information to other service agencies. In the event the complainant is a landlord or property manager, the FHC will explain the rights and obligations of both tenants/landlords and offer to send the caller a copy of *Your Rights and Duties as a Tenant* brochure. The FHC will follow up with the complainant as necessary to relay pertinent information or possible solution opportunities.

Civil Rights Issue Response

If the City of Xenia's Fair Housing Coordinator (FHC) determines that the issue being reported by the complainant is a Civil Rights Issue, the following steps will be taken. The FHC will recommend the complainant contact the Ohio Civil Rights Commission (OCRC) directly to file a complaint. The FHC will offer any assistance the complainant might require in order to properly file the complaint. If the situation is especially egregious, life-threatening, and/or if the caller is unable to file a complaint themselves due to an impairment issue or a limitation to computer/online access, the FHC may file the complaint with the OCRC on behalf of the complainant. With the caller's permission, the FHC will provide their email on the form so they can be informed and follow along with the progress of the complaint.

Updated

Fair Housing

Complaint Process

Greene County Fair Housing Complaints & Procedures Policy

Purpose

The Greene County Fair Housing Office serves as the administrative body for complaints of discrimination in the areas of Fair Housing. Sarah Mault has been appointed as the Fair Housing Coordinator for Greene County.

Complaints of Discrimination

Complaints of discrimination can be on the basis of race, color, religion, national origin, sex, disability, sexual orientation, age, marital status, or ancestry of birth.

Any persons believing themselves hurt by a discriminatory housing act or practice may phone (937) 562-5350 or visit the Greene County Department of Development office located at: 61 Greene Street, Xenia, Ohio 45385, to tell us the facts regarding the discriminatory complaint.

The Greene County Fair Housing procedure is administrative. The Greene County Fair Housing Office prefers to work with you to resolve any Fair Housing issue locally but reserves the right to refer complaints to the Dayton Regional Ohio Civil Rights Commission (OCRC) located at;

3055 Kettering Blvd.
Suite 111
Dayton, OH 45439
(937) 285-6500

How to File a Complaint

To file a complaint of discrimination with the Greene County Fair Housing Office, please call our office at (937) 562-5350. This line is dedicated to Fair Housing for Greene County, excluding the cities of Fairborn and Xenia as they provide their own Fair Housing services for city residents.

The Fair Housing Coordinator will assist you in writing a brief outline describing the facts on the most recent form provided by Housing and Urban Development. At this time, you would give the Commission staff person all the details and answers to all questions as fully as you can. Names, dates, places, addresses, and details of what happened should be as accurate as possible. Documented facts can help to support charges of discrimination. If you have witnesses, it is important to give full names and contact information.

Description of Complaint Intake and Referral Procedures

Fair Housing services for Greene County are provided by the Greene County Department of Development Fair Housing Coordinator, Sarah Mault. The phone line is staffed during normal business hours (Monday through Friday 7:30 AM – 4:30 PM) and has voice mail capabilities during off hours.

A written record of the call and any referral is maintained in the Fair Housing file appropriate to the caller's location and problem statement. As appropriate, the office informs the caller regarding their Fair Housing rights, offers written literature, or discusses appropriate complaint procedures. When appropriate, the caller is referred to agencies within Greene County that may provide additional assistance.

Upon the caller identifying their address, if it is determined that they live within another Fair Housing territory, they will then be referred to the appropriate provider for Fair Housing services.

In cases where it does not appear that issues can be resolved locally, the callers are referred to the Dayton Regional Office of the Ohio Civil Rights Commission (OCRC). Should the client require assistance in completing the form for the complaint and submitting to OCRC, the Fair Housing Coordinator will assist them with either or both.

Follow up will continue with OCRC or the client throughout the complaint process until resolution or dismissal is determined.