

2024 MIAMI COUNTY ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

JUNE 2024



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**MIAMI COUNTY, OHIO
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PREPARED BY:

**The Miami County Department of Development
1506 One Stop Court, Suite 6
Troy, Ohio 45373
(937) 440-8121**

**Dan Suerdieck, Planning and Zoning Manager
dsuerdieck@miamicountyohio.gov**

**Jill Meyer, Fair Housing Coordinator
jmeyer@miamicountyohio.gov**

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SECTION 1 – INTRODUCTION

Source: The Ohio Department of Development’s “*How to Analyze Impediments to Fair Housing and Develop a Plan*” (November 2023)

Background

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

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

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

The regulations require an analysis of impediments to fair housing choice, not to affordable housing. The courts have recognized that the affirmatively furthering fair housing duty requires HUD and its grantees to do more than simply not discriminate but to use the grant programs to assist in ending discrimination and segregation, to the point where the supply of genuinely open housing increases.

SECTION II – OVERVIEW OF CURRENT FAIR HOUSING REQUIREMENTS

Source: The Ohio Department of Development’s “*How to Analyze Impediments to Fair Housing and Develop a Plan*” (November 2023)

The Ohio Department of Development, Office of Community Infrastructure (OCI) requires all communities who receive federal financial assistance to administer their programs and activities related to housing and community development in a manner affirmatively to further the purposes of the Fair Housing Act, 42 U.S.C. Section 3601-3610, and consistent with other applicable provisions ensuring equal opportunity and freedom from discrimination.

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

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

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

A comprehensive AI must be completed every five years to reflect the current fair housing situation in the jurisdiction. Ohio’s Community Development Small Cities grantees were first required to conduct an AI during the FY’85 CDBG program year. Grantees must update the AI annually to reflect current market conditions or other factors related to fair housing choice. Additionally, grantees must evaluate and submit an annual report on the implementation of jurisdiction’s AI Action Plan by summarizing the identified impediments and describing the actions taken to overcome the effects of the impediments. The report should include actions the jurisdiction plans to take to overcome impediments to fair housing choice during the coming year.

Ohio Fair Housing Law

The Ohio Fair Housing Law (Ohio Revised Code 4112.02(h)) gives all persons in the federally protected classes the right to live wherever they can afford to buy a home or rent an apartment. The Ohio law also adds two additional protected classes: ancestry and military status. According to Ohio law, it is unlawful, on the basis of race, color, religion, sex, national origin, ancestry, military status, disability, or familial status to:

- Refuse to rent, sell, finance, or insure housing accommodations or residential property
- Represent to any person that housing accommodations are not available for inspection, sale, rental, or lease
- Refuse to lend money for the purchase, construction, repair, rehabilitation, or maintenance of housing accommodations or rental property
- Discriminate against any person in the purchase, renewal, or terms and conditions of fire, extended coverage, of homeowners or renter's insurance
- Refuse to consider without prejudice the combined income of both spouses
- Print, publish, or circulate any statement or advertisement which would indicate a preference or limitation
- Deny any person membership in any multiple listing services or real estate broker's organization

No one may take any of the following actions based on race, color, national origin, religion, sex, familial status, or disability:

- Refuse to make a mortgage loan
- Fail to provide information regarding loans
- Deny or make different terms for home loans, such as different interest rates, points, or fees
- Discriminate in appraising the property
- Refuse to purchase the loan or set different terms or conditions for purchasing a loan.

In addition, it is illegal for anyone to:

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

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

Federal Fair Housing Law

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

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

The U. S. Department of Housing and Urban Development (HUD) is the federal agency charged with enforcing the Fair Housing Act. When an individual files a complaint, HUD will notify the complainant and will also:

- Notify the alleged violator of the complaint and allow the party to submit a response
- Investigate the complaint and determine whether there is reasonable cause to believe a violation occurred
- Notify the complainant if HUD cannot complete an investigation within 100 days of receiving the complaint.

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

SECTION III – GENERAL SUMMARY OF ANALYSIS

Who Conducted the Analysis of Impediments

The 2024 Miami County Analysis of Impediments to Fair Housing Choice (AI) was conducted by Dan Suerdieck, Planning and Zoning Manager and Jill Meyer, Fair Housing Coordinator with the Miami County Department of Development. The 2019 Miami County AI completed by Nikki Reese and the PY 2016 Miami County AI prepared by Phil Snider were integral sources in the completion of this analysis.

Jill Meyer of the Miami County Department of Development serves as Miami County's Fair Housing Coordinator and provided valuable background information for the AI process. Jill Meyer also provides Fair Housing Services for the Cities of Piqua and Troy for the purposes of carrying out the standard fair housing requirements.

The Miami County Fair Housing Advisory Committee was established many years ago as part of the County's affirmative action efforts respecting landlord-tenant disputes and cases of potential housing discrimination. This group was consolidated into the Miami County Housing Advisory Committee (HAC) in 2006 to encompass not only fair housing issues but housing impacts as a whole in Miami County. As part of the AI process the HAC was asked to complete a short survey which outlined housing needs that their clients are facing each day, including any new impediments to fair housing that they may be seeing. The roster of member is provided in Appendix A – Miami County Housing Advisory Committee Members.

On March 8, 2023, the Miami County Department of Development conducted their Community Development Implementation Strategy (CDIS) meeting which included a Fair Housing Training component as well as a notification that an updated AI would be prepared in 2024. The purpose of the AI was discussed at this meeting and attendees were informed that they may be contacted to assist with the preparation of this update.

Methodology Used

The process for the Analysis of Impediments to Fair Housing Choice (AI) is a comprehensive examination of data related to housing, affirmatively furthering fair housing, housing transactions/conditions and the fair housing program's delivery system. The main sources of data for this report includes US Census (American FactFinder) 2020 Demographic Profile Data; Miami County, Ohio; 2011-2015 American Community Survey data; and data collected from state and local agencies that relate to demographic and housing characteristics within Miami County, Ohio. In addition to analyzing the data sources above, the following methodologies were used to update the 2024 Miami County AI:

- A review of the Miami County PY 2019 Analysis of Impediments to Fair Housing Choice (AI) for applicability to current circumstances,
- A review of the City of Piqua PY 2019 Analysis of Impediments to Fair Housing Choice (AI) for applicability to current circumstances,

- A review of the City of Troy PY 2019 Analysis of Impediments to Fair Housing Choice (AI) for applicability to current circumstances,
- A review of the Miami County PY 2016 Analysis of Impediments to Fair Housing Choice (AI) for applicability to current circumstances,
- A review of the Miami County PY 2011 Analysis of Impediments to Fair Housing Choice (AI) for applicability to current circumstances,
- A review of the Miami County Land Reutilization Corporation’s 2023 Community and Workforce Needs Assessment, completed by Measurement Resources for community its survey data and recommended actions,
- The gathering of local data to confirm the number and type of potential fair housing discriminations over the past five years,
- The incorporation of data and information from a variety of sources to establish the current context locally and nationally for affirmatively further fair housing, and,
- The Ohio Department of Development’s “*How to Analyze Impediments to Fair Housing and Develop a Plan*” (November 2023) was used as a guide in the preparation of this AI.

AI Funding

Miami County Board of Commissioners funded the preparation of the “*2024 Miami County Analysis of the Impediments to Fair Housing Choice (AI)*” (June 2024) with CDBG/HOME general administration funds secured from the Ohio Department of Development as part of the County’s PY2023 Community Development Allocation Program and PY2023 Community Housing Impact and Preservation (CHIP) Program grants.

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

SECTION IV – JURISDICTIONAL BACKGROUND DATA

Demographics

Population by Race	Number	Percent
ACS Total Population	107,899	100.0%
White	99,706	92.4%
African-American	2,199	2.0%
Native American	147	0.1%
Asian	1,654	1.5%
Pacific Islander	10	0.0%
Other	516	0.5%
Two or More Races	3,667	3.4%
Hispanic (may be of any race)	2,004	1.9%
Total Minority	9,212	8.5%

Population by Age	Number	Percent
ACS Total Population	107,899	100.0%
Under 5 years	6,277	5.8%
5 to 17 years	18,828	17.4%
18 to 24 years	7,772	7.2%
25 to 44 years	26,197	24.3%
45 to 64 years	28,772	26.7%
65 years and more	20,053	18.6%
Median Age	41.0	

Source: ODOD Office of Research: 2023 Ohio County Profiles-Miami County

Miami County's population is primarily white with small populations of those with African American, Asian and Hispanic nationalities. With relatively low racial diversity within the county it is important that the voices of these individuals are heard as part of current and future planning efforts. The county's population is also aging with 45% of residents aged 45 or older. Due to this

aging population, seniors should also be specifically targeted as part of the county’s planning efforts as they are another group who are frequently taken advantage of and/or discriminated against by unscrupulous persons. The County’s “Age Friendly Miami County” work through the American Association of Retired Persons (AARP) is a channel to continue to assist its aging population with their housing needs in the coming years.

Income Characteristics

Per ODO’s 2023 County Profile for Miami County, the county’s median income was \$66,284. This number is relatively in line with the corresponding numbers for the State of Ohio (\$67,520) and the United States as a whole (\$74,580) for 2022.

Household Income	Number	Percent
Total Households	43,279	100.0%
Less than \$10,000	1,572	3.6%
\$10,000 to \$19,999	3,300	7.6%
\$20,000 to \$29,999	3,339	7.7%
\$30,000 to \$39,999	3,652	8.4%
\$40,000 to \$49,999	3,576	8.3%
\$50,000 to \$59,999	3,729	8.6%
\$60,000 to \$74,999	4,950	11.4%
\$75,000 to \$99,999	6,185	14.3%
\$100,000 to \$149,999	7,729	17.9%
\$150,000 to \$199,999	3,084	7.1%
\$200,000 or more	2,163	5.0%
Median household income	\$66,284	

Percentages may not sum to 100% due to rounding.

Source: ODO’s Office of Research: 2023 Ohio County Profiles-Miami County

One alarming statistic when looking at income characteristics for Miami County is the number of single-mother led households which are living below the federal poverty threshold. There were 1,361 households living below the poverty level in 2023, of which 830 (or 61%) of which were single-mother led households. These single mother led households would be a good population to specifically target for future housing improvement programs (CHIP).

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

	Number	Percent
Total Families	28,689	100.0%
Family income above poverty level	27,328	95.3%
Family income below poverty level	1,361	4.7%
Married couple, with related children	214	0.7%
Male householder, no wife present, with related children	50	0.2%
Female householder, no husband present, with related children	830	2.9%
Families with no related children	267	0.9%

Source: ODOD Office of Research: 2023 Ohio County Profiles-Miami County

Employment and Transportation Profile

The numbers show that the majority of Miami County's employees travel at least 15 minutes to reach work every day. With such a high percentage of folks making a daily commute to work, the need for reliable and affordable transportation is imperative.

Travel Time To Work	Number	Percent
Workers 16 years and over	49,373	100.0%
Less than 15 minutes	17,355	35.2%
15 to 29 minutes	18,790	38.1%
30 to 44 minutes	9,172	18.6%
45 to 59 minutes	1,998	4.0%
60 minutes or more	2,058	4.2%
Mean travel time	21.6 minutes	

Source: ODOD Office of Research: 2023 Ohio County Profiles-Miami County

In 2023 the Miami County Land Reutilization Corporation (Landbank) enlisted the help of Measurement Resources Company to evaluate Transportation Affordability and Availability in regards to the County's workforce. This analysis made the following key findings:

- 1) Not having a personal vehicle in Miami County disproportionately affects younger workers' and single parents' ability to get to work on time.
- 2) There is a greater demand for public transportation options for work related purposes than what local service providers are able to supply.
- 3) A lack of public transportation is impacting older adults' and low-income households' ability to access healthcare, healthy foods, and social activities.

While Miami County Public Transit and Community Rides (Troy service only) are operating within this sphere it is important that the county and its community partners work with these entities to expand upon these services. Affordable and reliable transportation is one of the key ingredients needed to allow a person to obtain and keep employment and thus provide for themselves and their families.

Housing Profile

Housing Units	Number	Percent
Total housing units	46,510	100.0%
Occupied housing units	43,279	93.1%
Owner occupied	31,577	73.0%
Renter occupied	11,702	27.0%
Vacant housing units	3,231	6.9%

Source: ODOD Office of Research: 2023 Ohio County Profiles-Miami County

The Measurement Resources report indicated that Housing in the county is predominantly (80.4%) single-family homes (i.e., single unit detached housing). This rate is higher than both the state (70.7%) and the nation as a whole (62.9%). Buildings containing five or more apartments in the county (6.5%) are also much lower than for the state and nation (14.2% and 18.1% respectively). In surveys and focus groups, community members consistently identified the need for more apartments (at affordable prices) for younger adults, older adults, and single parents.

One- to three-bedroom units at Fair Market Rent and below are needed by older adults, young adults, and single parents. At the same time, single-family home building has outpaced multi-unit development in Miami County. In 2022, the number of permits authorized reached its highest since

2004, seeing 167 multi-family unit permits and 228 single-family home permits. However, only 104 multi-family unit permits were authorized between 2011 to 2019, compared to the 2,017 single-family permits authorized over the same period.

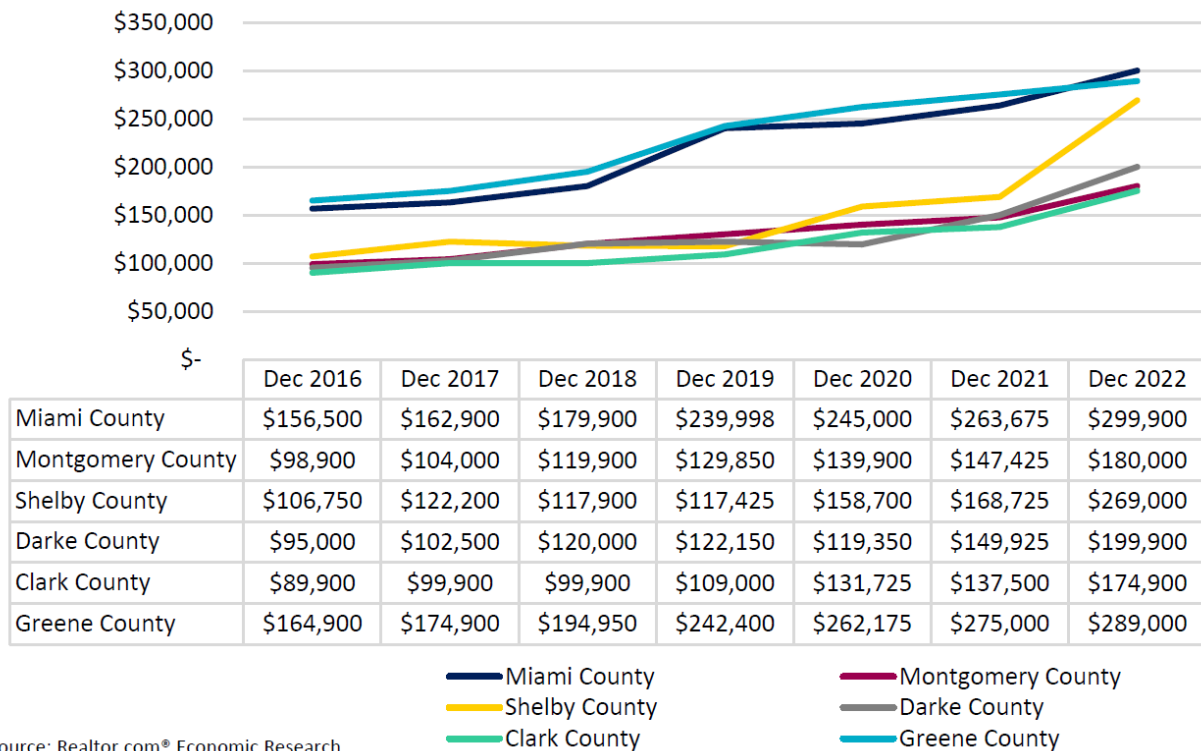
Gross Rent	Number	Percent
Specified renter-occupied housing units	11,702	100.0%
Less than \$100	52	0.4%
\$100 to \$199	44	0.4%
\$200 to \$299	463	4.0%
\$300 to \$399	362	3.1%
\$400 to \$499	412	3.5%
\$500 to \$599	454	3.9%
\$600 to \$699	1,592	13.6%
\$700 to \$799	1,647	14.1%
\$800 to \$899	1,572	13.4%
\$900 to \$999	1,324	11.3%
\$1,000 to \$1,499	2,522	21.6%
\$1,500 or more	617	5.3%
No cash rent	641	5.5%
Median gross rent	\$832	
Median gross rent as a percentage of household income	24.0	

Source: ODOD Office of Research: 2023 Ohio County Profiles-Miami County

The Measurement Resources study also revealed that renters in Miami County are more than twice as likely to be housing cost burdened than homeowners. Overall, 20.3% of all households in Miami County are considered housing cost burdened. There is a lack of affordable housing choices for much of the population in Miami County that need two or more bedrooms as well. Nearly 25% of the population cannot afford any Fair Market Rent (FMR) priced unit, and 57% of the County's households cannot afford a two-bedroom unit at FMR prices without being housing cost burdened.

Furthermore, the cost of owning one's own home has risen drastically over the past several years. As shown in the following chart, the median listing price for the sale of a single-family home has nearly doubled in the past six years within our 6 county region.

Figure E6. Median Home Listing Price 2016 to 2022



Solutions should be considered which add to both the owner occupied and rental housing inventory within Miami County in order to help reduce the cost pressures on all housing types.

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

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

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

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

Between May 2019 and May 2024, Miami County has received a total of 228 fair housing inquiries.

The majority (58%) of the fair housing inquiries/contacts were from residents of the City of Piqua (54/ 24%) and City of Troy (79 / 35%). This is not surprising since Piqua and Troy are the two largest cities in Miami County. Of the 228 inquiries, all were determined to be of alleged Landlord-Tenant Disputes. While Miami County has not received complaints of any instances of housing discrimination within the past 5 years, the county is receiving, on average, 1.3 alleged Landlord-Tenant Dispute inquiries/contacts per month.

Identification of other fair housing concerns or problems.

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

SECTION VI – IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Sale or Rental of Housing

Miami County's Fair Housing Analysis did not reveal any impediments in the realm of housing sales or rental of housing. However, affordability and availability of rental housing remains a concern. The Miami County Metropolitan Housing Authority (MMHA) reports that the standard housing choice voucher amount as determined by HUD is not enough to provide a family with safe, clean housing. That is to say that an adequate number of Fair Market Rate apartments are not available in Miami County. MMHA is authorized to issue up to 991 vouchers per year, yet rental rates in the county only allow for 861 of them to be utilized due to high rates.

Provision of Housing Brokerage Services

Miami County's Fair Housing Analysis did not reveal any impediments in the realm of housing brokerage services. Real estate listings from various online sources were reviewed and no discriminatory language or perceived practices were noted.

Provision of Financing Assistance for Dwellings

Miami County's Fair Housing Analysis did not reveal any impediments in the provision of financial assistance for dwellings. However, the cost to enter into the housing market for a first-time home owner or low-to-moderate income person is currently very high. Interest rates have risen sharply over the last several years from a low of 2.96% in 2021 to the current rate of 7.33% in 2024 (www.bankrate.com). The median listing price to purchase a home in Miami County has also risen from \$156,500 in 2016 to \$299,900 in 2023, an increase of 91% in only 6 years. Together, these factors make home ownership unobtainable for many.

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

Miami County's Fair Housing Analysis did not reveal any policies or actions specific to Miami County which impede the construction of Publicly Assisted Housing. With that said, zoning is a tool which is currently used across the United States to prohibit the construction of affordable housing. NIMBYs or "Not In My Back Yard" folks who are opposed to affordable housing in their neighborhoods often flock to public meetings where housing proposals are to be considered in an attempt to block these efforts. When NIMBYs are not successful in blocking the initial zoning change, many states including Ohio, have provisions which allow for referendums to overturn a proposed zoning change by placing the initiative on the next general election ballot.

Further education and studies are due at the state and national levels which illustrate that affordable housing, when done correctly, does not lead to decreased property values and increased crime which are frequent claims of the NIMBY crowd.

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

Miami County's Fair Housing Analysis did not reveal any impediments which would reduce the opportunities of protected classes from participating in the county's CDBG or HOME housing repair/rehabilitation programs. Demand for these programs is strong and the waiting lists for these programs is long in each participating community.

Miami County has partnered with the cities of Piqua and Troy for the past several Community Housing Impact and Preservation (CHIP) grant cycles. The county and these cities are also partnering in the current Lead Safe Ohio (LSO) grant program which makes lead safe repairs and improvements to the homes of low-to-moderate income persons. Traditionally, the biggest impediment to the county helping more folks with these programs has been a lack of contractors who hold the certifications needed to work within these programs. The ODOD has done a fantastic job of encouraging new contractor participation via training and equipment grants through the LSO Program.

A welcome benefit of more contractors working in these programs will be the county's ability to request more funding. With more funding available, the participating entities within the county will be able to work through their existing waiting lists and market these programs specifically towards folks in protected classes in the future.

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

Miami County's Fair Housing Analysis did not reveal any impediments relating to segregation or other housing discrimination. There are currently no findings of non-compliance with the various HUD programs administered through Miami County.

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

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

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

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

SECTION VII – CONCLUSIONS AND RECOMMENDATIONS

The state of fair housing in Miami County is generally “good”. There have been no validated claims of actual housing discrimination within the county for the past 5 years. With that said, the lack of validated claims does not mean that Fair Housing issues do not exist or that there are not areas which can be improved upon.

There was one “new” impediment to fair housing choice which was identified as part of reviewing the City of Piqua's PY2019 AI, that is the need for eradication of pockets of “slum and blight”. The impediments identified in Miami County's PY 2019 AI have been improved upon, but additional progress can be achieved. Each of these impediments are identified and expanded upon as part of the “Findings and Actions Needed” section of this analysis.

Findings and Actions Needed: Changes or Remedies Needed Overcome Identified Impediments

Impediment 1: *There is a lack of knowledge of existing fair housing laws.*

In reviewing Miami County's past Fair Housing Educational efforts, it appears that the majority of the County's in-person trainings have been aimed towards governmental entities who have received a portion of the county's semi-annual CDBG Allocation funding. This is a requirement of the Allocation program and should continue.

However, there would appear to be opportunities to increase Fair Housing Education by providing trainings to the various non-profit providers located throughout the county. These are the “boots on the ground” folks who directly help our residents most in need. By providing FH education to our providers, they in turn can help educate our residents. Those receiving benefits have established relationships and trust equity built with the friendly non-profit folks providing services

to them. Due to these established relationships, our residents are more likely to listen and learn important details regarding Fair Housing from them.

Impediment 2: *There is a lack of affordable, accessible housing for disabled individuals.*

Affordable housing that is accessible for individuals with disabilities is greatly needed in Miami County. As the county is able to progress through its home repair/rehabilitation program waiting lists, future promotion of these programs should be specific to individuals with disabilities who have accessibility needs. Miami County should also work with the local Habitat for Humanity chapter to help promote their Home Repair program which is specific to making accessibility improvements for folks in need.

Impediment 3: *There is a lack of transportation that is available and affordable for low income individuals.*

The need for reliable transportation alternatives for those in Miami County who cannot afford to own and drive a car has been present for many years. The noted Measurement Resources Study conducted in 2023 provides greater detail and analysis on this problem.

Miami County should work with its local non-profit and public entities which provide transportation assistance to low-to-moderate income residents and assist them in the expansion of their services. This may be in the form of applying for grants on their behalf or simply helping them to better advertise their services.

Reliable transportation is key in maintaining steady gainful employment. Increasing transportation opportunities will lead to increased income and more choices as to where one is able to live.

Impediment 4: *There is a lack of knowledge of available assistance on housing repair programs for low-income individuals.*

Miami County currently offers housing repair/rehabilitation assistance in the form of their CHIP and Lead Safe Ohio Programs. Habitat for Humanity of Miami and Shelby Counties also offers a home repair program that is available to Miami County residents. The county's CHIP rehab and repair programs are minimally advertised as the waiting lists for these programs is already long.

Through collaborations with the Ohio Department of Development as part of the Lead Safe Ohio Program, Miami County has been able to nearly quadruple its list of contractors who are licensed to perform lead safe work on homes built prior to 1979. The list has grown from 5 at the beginning of 2023 to 19 contractors currently bidding on projects. With a surplus of contractors now available, Miami County should rapidly increase its advertising efforts for these programs and plan to maximize grant requests in these programs in the future.

Impediment 5: *There are pockets located throughout the county in which Slum and Blight need to be addressed.*

The City of Piqua's PY 2019 AI states that: "In 2019, the effects of slum and blight that have resulted largely due to the real estate practices that were in place over a decade ago, that also were prolific in causing the national 2008 Economic Crisis, are evident in this community via the data presented and also upon in person observation of the community. Out of 16 Miami County Sheriff Sales of residential homes in the City of Piqua, six were cancelled prior to the sale indicating that citizens are seeking and finding relief. According to HUD, a property is "blighted" when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare. Abandoned, unsecured commercial and residential properties in the City of Piqua, especially in clusters such as in the Southview Neighborhood, are causing a significant urgent slum and blight situation. When the places where members of protected classes can afford to live are riddled with slum and blight, this becomes an urgent impediment to fair housing choice."

Miami County should work with the City of Piqua and its other governmental agencies to seek out funding to eliminate the pockets of slum and blight which exist throughout the county. Collaboration with the County's Land Reutilization Corporation (Landbank) through the ODOD's Building Demolition and Site Revitalization and Brownfield Remediation Programs would be a step towards progress in this regard.

Plan of Action with a Timetable or Schedule

See next pages for the Action Plan and Timetable.

MIAMI COUNTY – FAIR HOUSING ACTION PLAN and TIMETABLE

Impediments from PY 2024 AI	Action(s) for Calendar Year 2025 Timetable for Implementation
1) There is an overall general lack of knowledge of existing fair housing laws.	1) Review the current fair housing distribution list at the HAC meeting to ensure that Miami County Fair Housing is capturing the appropriate community service agencies. 2) Hold a HAC meeting to discuss current fair housing materials and evaluate if the information is adequate.
2) There is a lack of affordable, accessible housing for disabled individuals.	1) Meet with Needs Assessment “Housing Implementation” Group to discuss the group’s achievements and possible partnership. 2) Work closely with Riverside Miami County to stay well-informed on housing issues impacting disabled individuals.
3) Lack of transportation available and affordable transportation for low income individuals.	1) Meet with Miami County Transit staff to discuss current transportation issues they encounter and possible solutions. 2) Meet with Needs Assessment “Transportation Implementation” Group to discuss the group’s achievements and possible partnership.
4) Lack of knowledge of available assistance on housing repair programs for low income individuals.	1) Research various community service organizations that offer funding assistance for home repairs for low income residents in Miami County. 2) Contact various community service organizations and request to place CHIP information on their social media site and hard copy applications in their offices for distribution.
5) There are pockets located throughout the county in which Slum and Blight need to be addressed.	1) Meet with the City of Piqua to discuss progress since 2019’s AI and ways which we may be able to partner together. 2) Present on Slum and Blight and its effects to Miami County Council and provide strategies and funding mechanisms to reduce its impact.

(continued on next page)

MIAMI COUNTY – FAIR HOUSING ACTION PLAN and TIMETABLE

Impediments from PY 2024 AI	Action(s) for Calendar Year 2026 Timetable for Implementation
1) There is an overall general lack of knowledge of existing fair housing laws.	1) Update all of Miami County’s fair housing materials that are available for distribution to the public. 2) Attend at least one new community event this year for distribution of materials.
2) There is a lack of affordable, accessible housing for disabled individuals.	1) Host a presentation at Riverside Miami County on fair housing and accessibility regulations for clients of Riverside. 2) Meet with Miami County Building Regulation staff and share with them the accessibility issues that Riverside Miami County has encountered.
3) Lack of transportation available and affordable transportation for low income individuals.	1) Continue to regularly attend the Miami County Continuum of Care meetings to stay on top of current issues in Miami County i.e. lack of transportation. 2) Meet with Miami County CAC staff to discuss effectiveness of their vehicle repair grant program and how to grow it.
4) Lack of knowledge of available assistance on housing repair programs for low income individuals.	1) Prepare new Promotional Flyers for the County’s CHIP Partnership entities to display in their public spaces 2) Have the CHIP promotional flyer inserted into the Miami Valley Today Newspaper.
5) There are pockets located throughout the county in which Slum and Blight need to be addressed.	1) Create a list of Code Enforcement Officials complete with contact information for each jurisdiction. 2) Facilitate the creation of a Miami County Code Enforcement Officials group to facilitate information sharing.

(continued on next page)

MIAMI COUNTY – FAIR HOUSING ACTION PLAN and TIMETABLE

Impediments from PY 2024 AI	Action(s) for Calendar Year 2027 Timetable for Implementation
1) There is an overall general lack of knowledge of existing fair housing laws.	1) Work with Miami Valley Fair Housing to hold a training for Miami County’s non-profit service providers. 2) Attend and set up the Fair Housing booth at the Miami County Mental Health and Community Resource Fair.
2) There is a lack of affordable, accessible housing for disabled individuals.	1) Continue to work closely with Riverside Miami County to stay well-informed on housing issues impacting disabled individuals. 2) Hold an educational workshop for landlords on accessibility regulations.
3) Lack of transportation available and affordable transportation for low income individuals.	1) Meet with local non-profit “Community Rides” to discuss their program offerings and potential partnerships. 2) Present to Miami County Council on alternative forms of transportation and funds which are potentially available to improve sidewalks, curb ramps, bike trails etc.
4) Lack of knowledge of available assistance on housing repair programs for low income individuals.	1) Meet with the Village of Bradford (CDBG LMI eligible community) to discuss potential eligible properties and the display of materials in their public spaces. 2) Meet with the Village of Casstown (CDBG LMI eligible community) to discuss potential eligible properties and the display of materials in their public spaces.
5) There are pockets located throughout the county in which Slum and Blight need to be addressed.	1) Encourage Villages and Townships without them to pass property maintenance regulations. 2) Meet with Miami County Landbank leadership to discuss options for acquisition and rehabilitation of blighted properties.

(continued on next page)

MIAMI COUNTY – FAIR HOUSING ACTION PLAN and TIMETABLE

Impediments from PY 2024 AI	Action(s) for Calendar Year 2028 Timetable for Implementation
1) There is an overall general lack of knowledge of existing fair housing laws.	1) Attend an event at each of Miami County’s Senior Centers (Troy, Tipp City & West Milton) and distribute Fair Housing Educational Materials
2) There is a lack of affordable, accessible housing for disabled individuals.	1) Meet with Habitat for Humanity of Miami County to discuss the achievements of their Accessibility Home Repair Program and the potential for partnership. 2) Meet with and maintain relationships with the local USDA Rural Development representatives for continued work in the CHIP program.
3) Lack of transportation available and affordable transportation for low income individuals.	1) Meet with local leaders to discuss the potential to hire a “Mobility Manager” using funding from the Ohio Department of Transportation. 2) Follow-up with Needs Assessment “Transportation Implementation” Group to discuss the group’s progress toward achieving its goals and next steps in improving transportation for Miami County residents.
4) Lack of knowledge of available assistance on housing repair programs for low income individuals.	1) Meet with the Village of Pleasant Hill (CDBG LMI eligible community) to discuss potential eligible properties and the display of materials in their public spaces. 2) Meet with the Village of West Milton (largest village) to discuss potential eligible properties and the display of materials in their public spaces.
5) There are pockets located throughout the county in which Slum and Blight need to be addressed.	1) Meet with the City of Piqua to follow up on lessons learned and present the results to Miami County Council. 2) Meet with Village Officials and Township Trustees to discuss code enforcement issues that may be regressing and ways to resolve them.

SECTION VIII – SIGNATURE PAGE

Miami County “Analysis of Impediments to Fair Housing Choice (AI)”
June 2024



Gregory A. Simmons, President
Miami County Board of Commissioners



Dan Suerdieck,
Planning and Zoning Manager
Miami County Department of Development



Jill Meyer
Fair Housing Coordinator
Miami County Department of Development

MAP 1 – Miami County, Ohio



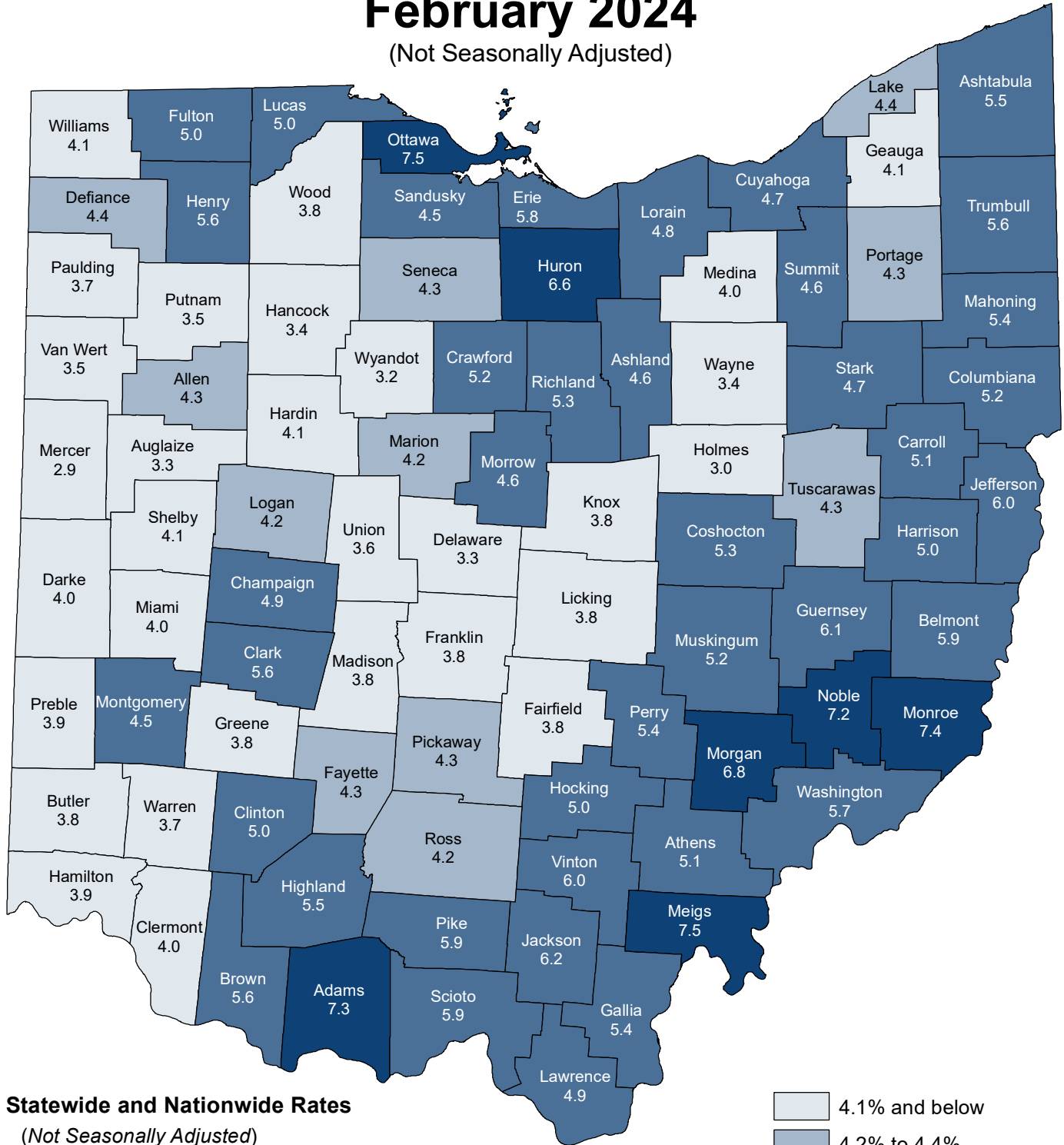
Miami County, Ohio



Map 2

Ohio Unemployment Rates February 2024

(Not Seasonally Adjusted)



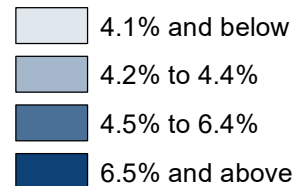
Statewide and Nationwide Rates

(Not Seasonally Adjusted)

United States 4.2%
Ohio 4.4%

(Seasonally Adjusted)

United States 3.9%
Ohio 3.7%



Data Source: <https://ohiolmi.com>
Local Area Unemployment Statistics



**Department of
Job & Family
Services**

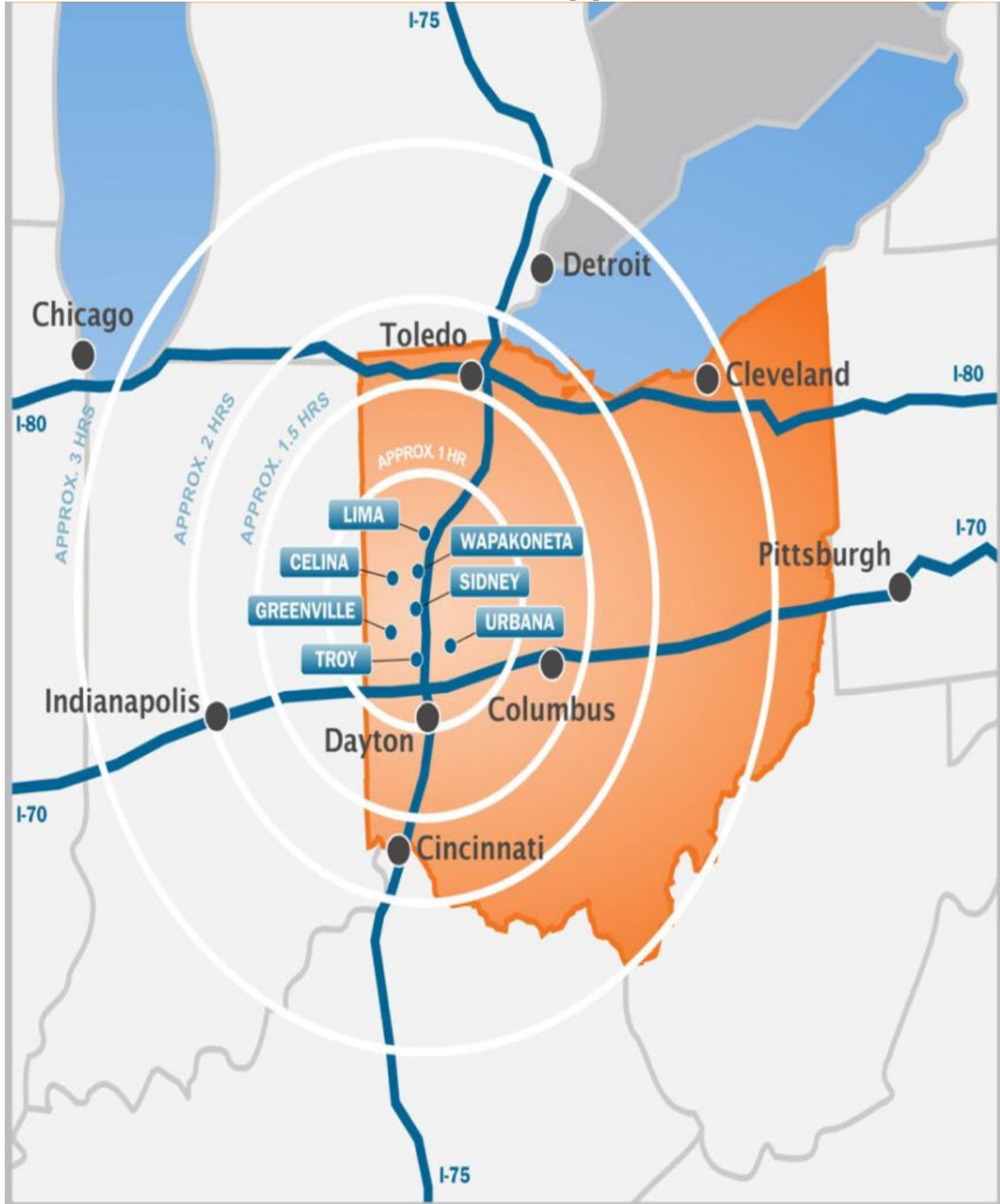
MAP 3 – State of Ohio Priority Investment Areas



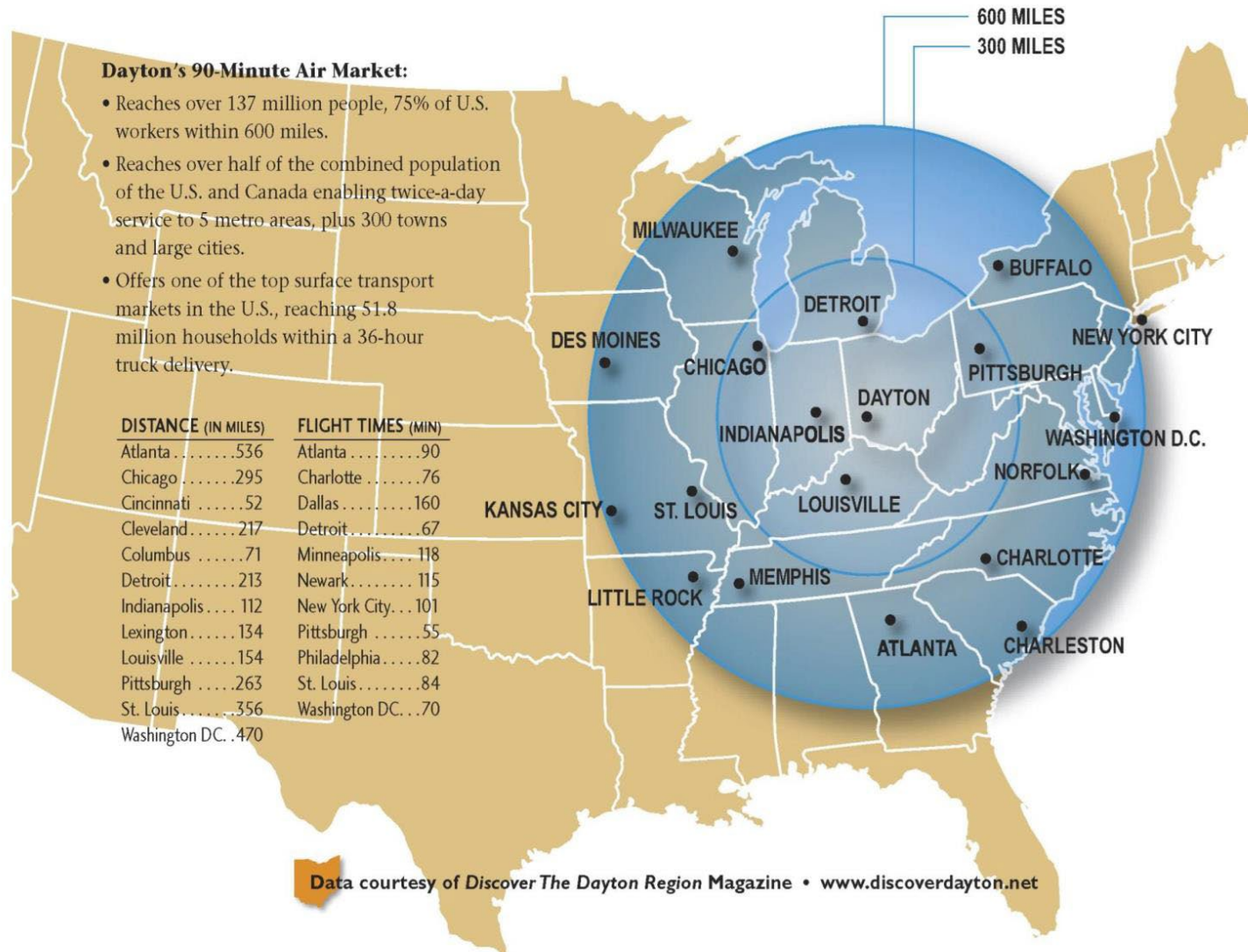
Source: <https://development.ohio.gov/about-us/research/priority-investment>

Map 4 - Miami County Interstate Map

Miami County sits at the intersection of Interstate 75 and 70, providing access to 60% of manufacturing facilities in North America and 53% of the North American population.



Map 5 - Miami County Airport Map



APPENDIX A

2024 Miami County HAC Committee Members

Appendix A

Miami County Housing Advisory Council (HAC) Members 2024

Name, Organization/Sector

Gregory A Simmons, Miami County Commissioner/ Local Government Staff

Dan Suerdieck, Miami County Department of Development/Community Development Staff

Jonna Raffel, City of Piqua, Community Development Staff/Local Government Staff

Andria Perkins, Miami County Community Action Council and Metropolitan Housing Authority

Terri Becker, Tri-County Board of Recovery & Mental Health Services

Sara Bowers, Miami County Job & Family Services Agency

Scott Barr, Miami County Habitat for Humanity

Chelsea Herdman, Area Agency on Aging, PSA 2

Becky Snell, Riverside of Miami County/DD Organization

Barbara Holman, Family Abuse Shelter of Miami County/Domestic Violence Shelter/Homeless Shelter Agency/ Local Continuum of Care Representative

Mike Bessler, Family Abuse Shelter of Miami County/Domestic Violence Shelter/Homeless Shelter Agency

Jane Tomcisin, Miami County Health Department/Local Health Department

Matt Spring, City of Tipp City/Local Government Staff

Tim Davis, City of Troy/Local Government Staff

Lambi Gersos, TCN Behavioral Health

APPENDIX B

2023 ODOD Miami County Community Profile

Ohio County Profiles

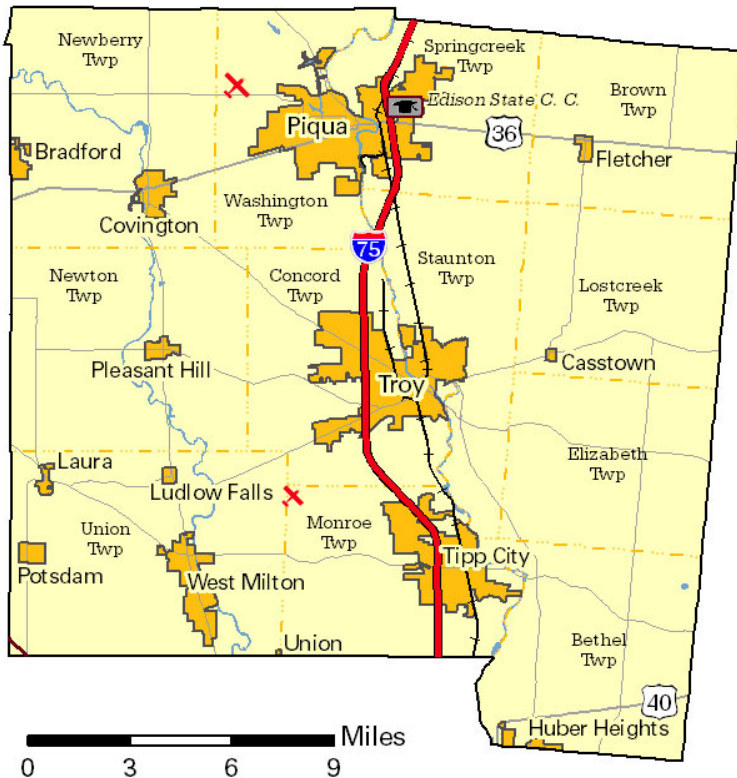
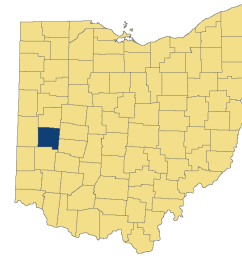
Prepared by the Office of Research

2023 Edition



Miami County

Established: Act - March 1, 1807
2022 Population: 110,247
Land Area: 407.0 square miles
County Seat: Troy City
Named for: Miami Native American Tribe



Taxes

Taxable value of real property	\$2,581,335,570
Residential	\$1,934,661,140
Agriculture	\$180,462,180
Industrial	\$157,557,770
Commercial	\$308,654,480
Mineral	\$0
Ohio income tax liability	\$73,579,274
Average per return	\$1,413.44

Land Use/Land Cover

	Percent
Developed, Lower Intensity	11.03%
Developed, Higher Intensity	3.51%
Barren (strip mines, gravel pits, etc.)	0.16%
Forest	9.28%
Shrub/Scrub and Grasslands	0.70%
Pasture/Hay	4.64%
Cultivated Crops	69.42%
Wetlands	0.48%
Open Water	0.68%

Largest Places

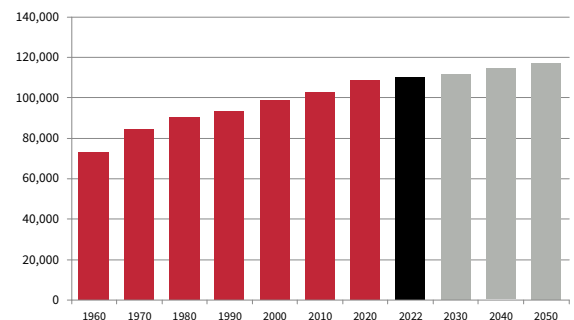
	2022	2020
Troy city	26,679	26,318
Piqua city	20,607	20,351
Tipp City city	10,424	10,280
Monroe twp UB	5,919	5,849
Huber Heights city (part)	5,718	5,645
Concord twp UB	5,645	5,580
Bethel twp UB	4,832	4,772
West Milton vil.	4,771	4,699
Union twp UB	4,134	4,084
Newberry twp UB	2,837	2,804

UB: Unincorporated balance.

Total Population

Census

1800		1910	45,047	2020	108,774
1810	3,941	1920	48,428		
1820	8,851	1930	51,301		
1830	12,807	1940	52,632	Estimate	
1840	19,688	1950	61,309	2022	110,247
1850	24,999	1960	72,901		
1860	29,959	1970	84,342		
1870	32,740	1980	90,381	Projection	
1880	36,158	1990	93,182	2030	111,669
1890	39,754	2000	98,868	2040	114,140
1900	43,105	2010	102,506	2050	116,808



Ohio County Profiles

Population by Race	Number	Percent
ACS Total Population	107,899	100.0%
White	99,706	92.4%
African-American	2,199	2.0%
Native American	147	0.1%
Asian	1,654	1.5%
Pacific Islander	10	0.0%
Other	516	0.5%
Two or More Races	3,667	3.4%
Hispanic (may be of any race)	2,004	1.9%
Total Minority	9,212	8.5%

Educational Attainment	Number	Percent
Persons 25 years and over	75,022	100.0%
No high school diploma	5,114	6.8%
High school graduate	28,342	37.8%
Some college, no degree	15,974	21.3%
Associate degree	7,357	9.8%
Bachelor's degree	11,285	15.0%
Master's degree or higher	6,950	9.3%

Family Type by Employment Status	Number	Percent
Total Families	28,599	100.0%
Married couple, husband and wife in labor force	12,575	44.0%
Married couple, husband in labor force, wife not	4,606	16.1%
Married couple, wife in labor force, husband not	1,467	5.1%
Married couple, husband and wife not in labor force	4,549	15.9%
Male householder, in labor force	1,506	5.3%
Male householder, not in labor force	200	0.7%
Female householder, in labor force	2,560	9.0%
Female householder, not in labor force	1,136	4.0%

Household Income	Number	Percent
Total Households	43,279	100.0%
Less than \$10,000	1,572	3.6%
\$10,000 to \$19,999	3,300	7.6%
\$20,000 to \$29,999	3,339	7.7%
\$30,000 to \$39,999	3,652	8.4%
\$40,000 to \$49,999	3,576	8.3%
\$50,000 to \$59,999	3,729	8.6%
\$60,000 to \$74,999	4,950	11.4%
\$75,000 to \$99,999	6,185	14.3%
\$100,000 to \$149,999	7,729	17.9%
\$150,000 to \$199,999	3,084	7.1%
\$200,000 or more	2,163	5.0%
Median household income	\$66,284	

Percentages may not sum to 100% due to rounding.

Miami County

Population by Age	Number	Percent
ACS Total Population	107,899	100.0%
Under 5 years	6,277	5.8%
5 to 17 years	18,828	17.4%
18 to 24 years	7,772	7.2%
25 to 44 years	26,197	24.3%
45 to 64 years	28,772	26.7%
65 years and more	20,053	18.6%
Median Age	41.0	

Family Type by Presence of Own Children Under 18	Number	Percent
Total Families	28,689	100.0%
Married-couple families with own children	9,057	31.6%
Male householder, no wife present, with own children	909	3.2%
Female householder, no husband present, with own children	2,064	7.2%
Families with no own children	16,659	58.1%

Poverty Status of Families By Family Type by Presence Of Related Children	Number	Percent
Total Families	28,689	100.0%
Family income above poverty level	27,328	95.3%
Family income below poverty level	1,361	4.7%
Married couple, with related children	214	0.7%
Male householder, no wife present, with related children	50	0.2%
Female householder, no husband present, with related children	830	2.9%
Families with no related children	267	0.9%

Ratio of Income To Poverty Level	Number	Percent
Population for whom poverty status is determined	106,811	100.0%
Below 50% of poverty level	3,889	3.6%
50% to 99% of poverty level	4,303	4.0%
100% to 124% of poverty level	4,062	3.8%
125% to 149% of poverty level	3,662	3.4%
150% to 184% of poverty level	5,958	5.6%
185% to 199% of poverty level	3,563	3.3%
200% of poverty level or more	81,374	76.2%

Geographical Mobility	Number	Percent
Population aged 1 year and older	106,813	100.0%
Same house as previous year	94,089	88.1%
Different house, same county	7,711	7.2%
Different county, same state	3,210	3.0%
Different state	1,561	1.5%
Abroad	242	0.2%

Ohio County Profiles

Miami County

Travel Time To Work

	Number	Percent
Workers 16 years and over	49,373	100.0%
Less than 15 minutes	17,355	35.2%
15 to 29 minutes	18,790	38.1%
30 to 44 minutes	9,172	18.6%
45 to 59 minutes	1,998	4.0%
60 minutes or more	2,058	4.2%

Mean travel time 21.6 minutes

Housing Units

	Number	Percent
Total housing units	46,510	100.0%
Occupied housing units	43,279	93.1%
Owner occupied	31,577	73.0%
Renter occupied	11,702	27.0%
Vacant housing units	3,231	6.9%

Year Structure Built

	Number	Percent
Total housing units	46,510	100.0%
Built 2020 or later	52	0.1%
Built 2010 to 2019	2,675	5.8%
Built 2000 to 2009	4,069	8.7%
Built 1990 to 1999	5,483	11.8%
Built 1980 to 1989	3,547	7.6%
Built 1970 to 1979	7,265	15.6%
Built 1960 to 1969	5,030	10.8%
Built 1950 to 1959	4,376	9.4%
Built 1940 to 1949	2,681	5.8%
Built 1939 or earlier	11,332	24.4%

Median year built 1970

Value for Specified Owner-Occupied Housing Units

	Number	Percent
Specified owner-occupied housing units	31,577	100.0%
Less than \$20,000	734	2.3%
\$20,000 to \$39,999	500	1.6%
\$40,000 to \$59,999	930	2.9%
\$60,000 to \$79,999	1,974	6.3%
\$80,000 to \$99,999	3,305	10.5%
\$100,000 to \$124,999	3,058	9.7%
\$125,000 to \$149,999	3,120	9.9%
\$150,000 to \$199,999	5,851	18.5%
\$200,000 to \$299,999	7,505	23.8%
\$300,000 to \$499,999	3,433	10.9%
\$500,000 to \$999,999	1,021	3.2%
\$1,000,000 or more	146	0.5%

Median value \$165,600

House Heating Fuel

	Number	Percent
Occupied housing units	43,279	100.0%
Utility gas	25,542	59.0%
Bottled, tank or LP gas	3,430	7.9%
Electricity	11,549	26.7%
Fuel oil, kerosene, etc	1,359	3.1%
Coal, coke or wood	843	1.9%
Solar energy or other fuel	324	0.7%
No fuel used	232	0.5%

Percentages may not sum to 100% due to rounding.

Gross Rent

	Number	Percent
Specified renter-occupied housing units	11,702	100.0%
Less than \$100	52	0.4%
\$100 to \$199	44	0.4%
\$200 to \$299	463	4.0%
\$300 to \$399	362	3.1%
\$400 to \$499	412	3.5%
\$500 to \$599	454	3.9%
\$600 to \$699	1,592	13.6%
\$700 to \$799	1,647	14.1%
\$800 to \$899	1,572	13.4%
\$900 to \$999	1,324	11.3%
\$1,000 to \$1,499	2,522	21.6%
\$1,500 or more	617	5.3%
No cash rent	641	5.5%

Median gross rent \$832

Median gross rent as a percentage of household income 24.0

Selected Monthly Owner Costs for Specified Owner-Occupied Housing Units

	Number	Percent
Specified owner-occupied housing units with a mortgage	21,385	100.0%
Less than \$400	87	0.4%
\$400 to \$599	722	3.4%
\$600 to \$799	2,087	9.8%
\$800 to \$999	3,849	18.0%
\$1,000 to \$1,249	4,149	19.4%
\$1,250 to \$1,499	3,332	15.6%
\$1,500 to \$1,999	4,204	19.7%
\$2,000 to \$2,999	2,360	11.0%
\$3,000 or more	595	2.8%

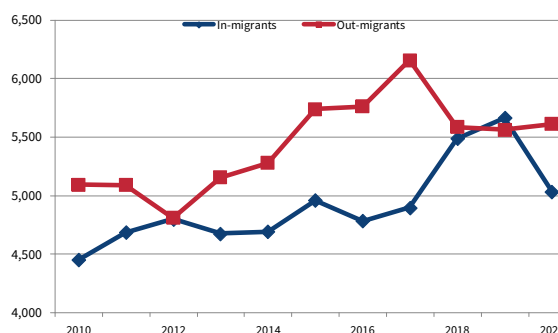
Median monthly owners cost \$1,238

Median monthly owners cost as a percentage of household income 18.2

Vital Statistics

	Number	Rate
Births / rate per 1,000 women aged 15 to 44	1,099	56.7
Teen births / rate per 1,000 females 15-19	40	12.5
Deaths / rate per 100,000 population	1,336	1,211.8

Domestic Migration



Ohio County Profiles

Miami County

Agriculture

Land in farms (acres)	173,159
Number of farms	1,037
Average size (acres)	167
Total cash receipts	\$106,696,000
Per farm	\$102,890
Receipts for crops	\$92,006,000
Receipts for livestock/products	\$14,690,000

Education

Traditional public schools buildings	34
Students	14,940
Teachers (Full Time Equivalent)	1,013.4
Expenditures per student	\$10,971
Graduation rate	94.8
Community/charter schools buildings	0
Students	0
Teachers (Full Time Equivalent)	0.0
Expenditures per student	
Graduation rate	
Private schools	7
Students	1,005
4-year public universities	0
Regional campuses	0
2-year public colleges/satellites	1
Ohio Technical Centers	1
Private universities and colleges	0
Public libraries (Districts / Facilities)	6 / 8

Transportation

Registered motor vehicles	142,951
Passenger cars	89,448
Noncommercial trucks	22,889
Total license revenue	\$3,791,611.75
Permissive tax revenue	\$2,896,885.00
Interstate highway miles	19.95
Turnpike miles	0.00
U.S. highway miles	28.33
State highway miles	152.08
County, township, and municipal road miles	1,014.47
Commercial airports	2

Health Care

Physicians	116
Registered hospitals	2
Number of beds	212
Licensed nursing homes	6
Number of beds	712
Licensed residential care	7
Number of beds	651
Persons with health insurance (Aged 0 to 64)	93.1%
Adults with insurance (Aged 18 to 64)	92.2%
Children with insurance (Aged Under 19)	95.3%

Finance

FDIC insured financial institutions (HQs)	2
Assets (000)	\$224,376
Branch offices	33
Institutions represented	15

Transfer Payments

Total transfer payments	\$1,433,094,000
Payments to individuals	\$1,386,773,000
Retirement and disability	\$432,599,000
Medical payments	\$503,208,000
Income maintenance (Supplemental SSI, family assistance, food stamps, etc)	\$100,988,000
Unemployment benefits	\$61,892,000
Veterans benefits	\$49,566,000
Federal education and training assistance	\$21,781,000
Other payments to individuals	\$216,739,000
Total personal income	\$6,003,694,000
Dependency ratio	23.9%
(Percent of income from transfer payments)	

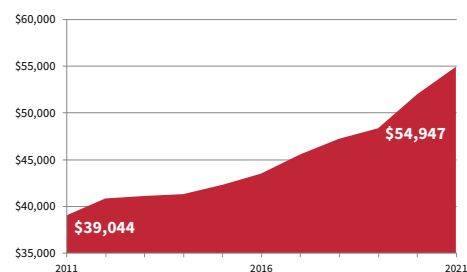
Voting

Number of registered voters	76,283
Voted in 2022 election	42,736
Percent turnout	56.0%

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

Areas/Facilities	3
Acreage	135

Per Capita Personal Income



Ohio County Profiles

Miami County

Civilian Labor Force

	2022	2021	2020	2019	2018
Civilian labor force	53,300	53,200	53,900	54,900	54,000
Employed	51,400	50,900	50,100	52,800	51,900
Unemployed	1,900	2,300	3,800	2,000	2,100
Unemployment rate	3.6	4.3	7.1	3.7	3.9

Establishments, Employment, and Wages by Sector: 2021

Industrial Sector	Number of Establishments	Average Employment	Total Wages	Average Weekly Wage
Private Sector	2,257	35,497	\$1,733,578,785	\$939
Goods-Producing	470	12,677	\$751,343,923	\$1,140
Natural Resources and Mining	13	161	\$8,227,603	\$986
Construction	248	1,929	\$111,072,504	\$1,107
Manufacturing	209	10,587	\$632,043,816	\$1,148
Service-Providing	1,787	22,820	\$982,234,862	\$828
Trade, Transportation and Utilities	507	8,618	\$419,623,358	\$936
Information	28	87	\$3,976,263	\$882
Financial Services	213	860	\$51,160,096	\$1,144
Professional and Business Services	361	3,846	\$179,727,927	\$899
Education and Health Services	251	4,328	\$216,391,734	\$962
Leisure and Hospitality	227	3,824	\$71,371,018	\$359
Other Services	198	1,256	\$39,967,347	\$612
Federal Government		191	\$11,845,988	\$1,190
State Government		120	\$8,453,015	\$1,359
Local Government		4,427	\$225,279,387	\$979

Private Sector total includes Unclassified establishments not shown.

Change Since 2016

Private Sector	5.8%	-0.4%	21.3%	21.8%
Goods-Producing	6.8%	3.2%	19.2%	15.5%
Natural Resources and Mining	-7.1%	-9.6%	49.4%	65.2%
Construction	18.7%	23.7%	40.3%	13.4%
Manufacturing	-3.7%	0.3%	15.8%	15.4%
Service-Producing	5.5%	-2.2%	23.0%	25.8%
Trade, Transportation and Utilities	-2.3%	-2.5%	24.4%	27.7%
Information	55.6%	-16.3%	33.0%	59.2%
Financial Services	0.5%	-12.9%	8.4%	24.5%
Professional and Business Services	15.0%	2.1%	23.6%	21.2%
Education and Health Services	17.3%	0.5%	26.6%	26.1%
Leisure and Hospitality	4.1%	-6.1%	17.3%	25.1%
Other Services	0.5%	-0.3%	19.4%	19.8%
Federal Government		2.1%	14.9%	12.1%
State Government		-2.4%	11.9%	15.2%
Local Government		-1.2%	18.5%	20.1%

Residential Construction

	2022	2021	2020	2019	2018
Total units	395	307	277	202	227
Total valuation (000)	\$112,609	\$96,729	\$80,605	\$64,882	\$62,269
Total single-unit bldgs	228	293	229	202	217
Average cost per unit	\$408,626	\$318,391	\$317,709	\$321,200	\$279,694
Total multi-unit bldg units	167	14	48	0	10
Average cost per unit	\$116,419	\$245,714	\$163,542		\$157,500

Major & Notable Employers

ConAgra Inc	Mfg
Clopay Building Products	Mfg
Crane Co	Mfg
F-Tech Inc/F&P America	Mfg
UTC Aerospace	Mfg
Hartzell Propeller	Mfg
ITW Food Equipment/Hobart	Mfg
Meijer Inc	Trade
Piqua City Schools	Govt
Regal Beloit Corp	Mfg
Troy City Schools	Govt
Upper Valley Medical Center	Serv

APPENDIX C

2011-2015 LMI Summary Data for Ohio Non-Entitlement Counties & Places – Miami County

2011-2015 Low-Moderate-Income Summary Data for Ohio Non-Entitlement Counties and Places					
Area	Low Pop	Low-Mod Pop	LMI Universe	LMI Percent	Margin of Error***
Miami County	20,865	38,570	102,545	37.61%	
Bethel Township	650	1,275	4,895	26.05%	
Bradford Village*	340	750	1,715	43.73%	+/-7.00
Brown Township	150	350	1,330	26.32%	
Casstown Village	80	145	275	52.73%	+/-17.00
Concord Township	6,325	11,205	30,170	37.14%	
Covington Village	660	1,220	2,535	48.13%	+/-7.90
Elizabeth Township	155	610	1,500	40.67%	
Fletcher Village	35	140	430	32.56%	+/-11.20
Laura Village	115	180	425	42.35%	+/-12.70
Lostcreek Township	265	525	1,680	31.25%	
Ludlow Falls Village	65	160	255	62.75%	+/-15.10
Monroe Township	1,740	3,795	15,635	24.27%	
Newberry Township	1,395	2,695	6,420	41.98%	
Newton Township	420	1,110	3,425	32.41%	
Piqua City	6,820	11,170	20,435	54.66%	+/-4.20
Pleasant Hill Village	165	440	1,165	37.77%	+/-9.20
Potsdam Village	100	150	325	46.15%	+/-17.00
Springcreek Township	335	595	1,915	31.07%	
Staunton Township	165	525	2,170	24.19%	
Tipp City City	1,190	2,860	9,700	29.48%	+/-6.50
Troy City	5,945	10,355	25,065	41.31%	+/-4.50
Union Township	1,790	3,790	9,960	38.05%	
Washington Township	255	430	1,240	34.68%	
West Milton Village	935	2,175	4,680	46.47%	+/-8.50

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

*Place located in multiple counties, which has historically had the largest proportion of population in the county it's listed under.

These places will only be eligible for CDBG funds directly from the county it's listed under.

**Place with contract that assigns the CBDG Allocation administration to the County it is listed under.

***Margin of Error provided by HUD for Places and CDP's only.

APPENDIX D

2011-2015 LMI Census & Block Group Data for Ohio Non-Entitlement Counties – Miami County

2011-2015 LMI Census Tract and Block Group Data for Ohio Non-Entitlement Counties					
Area	Low Pop	Low-Mod Pop	LMI Universe	LMI Percent	Margin of Error
Miami County					
Census Tract 3001	1,040	2,115	4,300	49.19%	
Block Group 1	200	395	875	45.14%	+/-18.74
Block Group 2	605	1,275	2,635	48.39%	+/-11.84
Block Group 3	235	445	790	56.33%	+/-22.66
Census Tract 3150.01	350	1,020	3,690	27.64%	
Block Group 1	175	725	2,325	31.18%	+/-8.95
Block Group 2	175	295	1,365	21.61%	+/-7.99
Census Tract 3150.02	1,605	2,695	4,795	56.20%	
Block Group 1	360	545	770	70.78%	+/-25.19
Block Group 2	195	560	1,010	55.45%	+/-23.96
Block Group 3	185	265	700	37.86%	+/-19.86
Block Group 4	490	805	1,440	55.90%	+/-18.75
Block Group 5	375	520	875	59.43%	+/-29.83
Census Tract 3151	2,230	3,405	5,795	58.76%	
Block Group 1	325	665	1,270	52.36%	+/-20.87
Block Group 2	165	285	595	47.90%	+/-29.58
Block Group 3	125	250	415	60.24%	+/-35.42
Block Group 4	350	555	1,095	50.68%	+/-24.38
Block Group 5	765	880	1,175	74.89%	+/-30.55
Block Group 6	125	125	400	31.25%	+/-20.00
Block Group 7	375	645	845	76.33%	+/-42.01
Census Tract 3153	2,195	2,970	5,010	59.28%	
Block Group 1	320	575	1,115	51.57%	+/-32.47
Block Group 2	690	755	1,505	50.17%	+/-34.09
Block Group 3	280	415	660	62.88%	+/-27.88
Block Group 4	335	455	685	66.42%	+/-33.14
Block Group 5	370	405	590	68.64%	+/-37.46
Block Group 6	200	365	455	80.22%	+/-41.76
Census Tract 3201	675	1,375	3,645	37.72%	
Block Group 1	140	375	1,680	22.32%	+/-13.04
Block Group 2	265	600	1,155	51.95%	+/-13.68
Block Group 3	270	400	810	49.38%	+/-20.86
Census Tract 3250	725	1,320	2,775	47.57%	
Block Group 1	205	295	725	40.69%	+/-18.21
Block Group 2	520	1,025	2,050	50.00%	+/-9.85
Census Tract 3301	420	1,110	3,425	32.41%	
Block Group 1	40	150	855	17.54%	+/-7.25
Block Group 2	140	540	1,365	39.56%	+/-12.23
Block Group 3	240	420	1,205	34.85%	+/-12.53

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

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

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

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

APPENDIX E

US Census – 2020 Demographic Profile Data

Table: DECENNIALDP2020.DP1

	Miami County, Ohio	
Label	Count	Percent
SEX AND AGE		
Total population	108,774	100.0%
Under 5 years	6,379	5.9%
5 to 9 years	7,090	6.5%
10 to 14 years	7,461	6.9%
15 to 19 years	6,959	6.4%
20 to 24 years	5,494	5.1%
25 to 29 years	5,940	5.5%
30 to 34 years	6,403	5.9%
35 to 39 years	6,848	6.3%
40 to 44 years	6,317	5.8%
45 to 49 years	6,794	6.2%
50 to 54 years	6,874	6.3%
55 to 59 years	7,644	7.0%
60 to 64 years	7,575	7.0%
65 to 69 years	6,594	6.1%
70 to 74 years	5,601	5.1%
75 to 79 years	3,897	3.6%
80 to 84 years	2,624	2.4%
85 years and over	2,280	2.1%
Selected Age Categories		
16 years and over	86,395	79.4%
18 years and over	83,447	76.7%
21 years and over	79,760	73.3%
62 years and over	25,531	23.5%
65 years and over	20,996	19.3%
Male population	53,533	100.0%
Under 5 years	3,269	6.1%
5 to 9 years	3,613	6.7%
10 to 14 years	3,859	7.2%

Table: DECENNIALDP2020.DP1

	Miami County, Ohio	
Label	Count	Percent
15 to 19 years	3,603	6.7%
20 to 24 years	2,891	5.4%
25 to 29 years	2,926	5.5%
30 to 34 years	3,248	6.1%
35 to 39 years	3,395	6.3%
40 to 44 years	3,110	5.8%
45 to 49 years	3,407	6.4%
50 to 54 years	3,432	6.4%
55 to 59 years	3,749	7.0%
60 to 64 years	3,657	6.8%
65 to 69 years	3,135	5.9%
70 to 74 years	2,542	4.7%
75 to 79 years	1,785	3.3%
80 to 84 years	1,093	2.0%
85 years and over	819	1.5%
Selected Age Categories		
16 years and over	42,036	78.5%
18 years and over	40,507	75.7%
21 years and over	38,604	72.1%
62 years and over	11,551	21.6%
65 years and over	9,374	17.5%
Female population	55,241	100.0%
Under 5 years	3,110	5.6%
5 to 9 years	3,477	6.3%
10 to 14 years	3,602	6.5%
15 to 19 years	3,356	6.1%
20 to 24 years	2,603	4.7%
25 to 29 years	3,014	5.5%
30 to 34 years	3,155	5.7%
35 to 39 years	3,453	6.3%

Table: DECENNIALDP2020.DP1

	Miami County, Ohio	
Label	Count	Percent
40 to 44 years	3,207	5.8%
45 to 49 years	3,387	6.1%
50 to 54 years	3,442	6.2%
55 to 59 years	3,895	7.1%
60 to 64 years	3,918	7.1%
65 to 69 years	3,459	6.3%
70 to 74 years	3,059	5.5%
75 to 79 years	2,112	3.8%
80 to 84 years	1,531	2.8%
85 years and over	1,461	2.6%
Selected Age Categories		
16 years and over	44,359	80.3%
18 years and over	42,940	77.7%
21 years and over	41,156	74.5%
62 years and over	13,980	25.3%
65 years and over	11,622	21.0%
MEDIAN AGE BY SEX		
Both sexes	41.3	(X)
Male	39.9	(X)
Female	42.7	(X)
RACE		
Total population	108,774	100.0%
One Race	103,172	94.8%
White	97,622	89.7%
Black or African American	2,593	2.4%
American Indian and Alaska Native	195	0.2%
Asian	1,644	1.5%
Native Hawaiian and Other Pacific Islander	21	0.0%

Table: DECENNIALDP2020.DP1

	Miami County, Ohio	
Label	Count	Percent
Some Other Race	1,097	1.0%
Two or More Races	5,602	5.2%
TOTAL RACES TALLIED [1]		
Total races tallied	114,664	105.4%
White alone or in combination with one or more other races	103,034	94.7%
Black or African American alone or in combination with one or more other races	4,433	4.1%
American Indian and Alaska Native alone or in combination with one or more other races	2,125	2.0%
Asian alone or in combination with one or more other races	2,283	2.1%
Native Hawaiian and Other Pacific Islander alone or in combination with one or more other races	122	0.1%
Some Other Race alone or in combination with one or more other races	2,667	2.5%
HISPANIC OR LATINO		
Total population	108,774	100.0%
Hispanic or Latino (of any race)	2,199	2.0%
Not Hispanic or Latino	106,575	98.0%
HISPANIC OR LATINO BY RACE		

Table: DECENNIALDP2020.DP1

	Miami County, Ohio	
Label	Count	Percent
Total population	108,774	100.0%
Hispanic or Latino	2,199	2.0%
White alone	658	0.6%
Black or African American alone	34	0.0%
American Indian and Alaska Native alone	43	0.0%
Asian alone	0	0.0%
Native Hawaiian and Other Pacific Islander alone	0	0.0%
Some Other Race alone	614	0.6%
Two or More Races	850	0.8%
Not Hispanic or Latino	106,575	98.0%
White alone	96,964	89.1%
Black or African American alone	2,559	2.4%
American Indian and Alaska Native alone	152	0.1%
Asian alone	1,644	1.5%
Native Hawaiian and Other Pacific Islander alone	21	0.0%
Some Other Race alone	483	0.4%
Two or More Races	4,752	4.4%
RELATIONSHIP		
Total population	108,774	100.0%
In households	107,804	99.1%
Householder	44,069	40.5%
Opposite-sex spouse	22,422	20.6%
Same-sex spouse	133	0.1%

Table: DECENNIALDP2020.DP1

	Miami County, Ohio	
Label	Count	Percent
Opposite-sex unmarried partner	3,057	2.8%
Same-sex unmarried partner	90	0.1%
Child [2]	30,849	28.4%
Under 18 years	22,776	20.9%
Grandchild	2,206	2.0%
Under 18 years	1,619	1.5%
Other relatives	2,815	2.6%
Nonrelatives	2,163	2.0%
In group quarters	970	0.9%
Institutionalized population:	794	0.7%
Male	306	0.3%
Female	488	0.4%
Noninstitutionalized population:	176	0.2%
Male	80	0.1%
Female	96	0.1%
HOUSEHOLDS BY TYPE		
Total households	44,086	100.0%
Married couple household	22,557	51.2%
With own children under 18 [3]	7,927	18.0%
Cohabiting couple household	3,150	7.1%
With own children under 18 [3]	1,236	2.8%
Male householder, no spouse or partner present:	7,634	17.3%
Living alone	5,589	12.7%

Table: DECENNIALDP2020.DP1

	Miami County, Ohio	
Label	Count	Percent
65 years and over	1,760	4.0%
With own children under 18 [3]	686	1.6%
Female householder, no spouse or partner present:	10,745	24.4%
Living alone	6,511	14.8%
65 years and over	3,728	8.5%
With own children under 18 [3]	1,883	4.3%
Households with individuals under 18 years	13,034	29.6%
Households with individuals 65 years and over	14,640	33.2%
HOUSING OCCUPANCY		
Total housing units	46,766	100.0%
Occupied housing units	44,086	94.3%
Vacant housing units	2,680	5.7%
For rent	793	1.7%
Rented, not occupied	83	0.2%
For sale only	363	0.8%
Sold, not occupied	233	0.5%
For seasonal, recreational, or occasional use	188	0.4%
All other vacants	1,020	2.2%
VACANCY RATES		
Homeowner vacancy rate (percent) [4]	1.1	(X)
Rental vacancy rate (percent) [5]	5.7	(X)
HOUSING TENURE		

Table: DECENNIALDP2020.DP1

	Miami County, Ohio	
Label	Count	Percent
Occupied housing units	44,086	100.0%
Owner-occupied housing units	31,082	70.5%
Renter-occupied housing units	13,004	29.5%
SOURCE: US Census Bureau		
https://data.census.gov/table/DECENNIALDP2020.DP1?q=miami%20county%20ohio%20profile		

APPENDIX F

2024 HUD Income Limits – Miami County



FY 2024 INCOME LIMITS DOCUMENTATION SYSTEM

[HUD.gov](#) [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

FY 2024 Income Limits Summary

FY 2024 Income Limit Area	Median Family Income Click for More Detail	FY 2024 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Dayton-Kettering, OH MSA	\$92,900	Very Low (50%) Income Limits (\$) Click for More Detail	32,550	37,200	41,850	46,450	50,200	53,900	57,600	61,350
		Extremely Low Income Limits (\$)* Click for More Detail	19,500	22,300	25,820	31,200	36,580	41,960	47,340	52,720
		Low (80%) Income Limits (\$) Click for More Detail	52,050	59,450	66,900	74,300	80,250	86,200	92,150	98,100

NOTE: **Miami County** is part of the **Dayton-Kettering, OH MSA**, so all information presented here applies to all of the Dayton-Kettering, OH MSA.

The **Dayton-Kettering, OH MSA** contains the following areas: Greene County, OH; Miami County, OH; and Montgomery County, OH.

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services \(HHS\)](#), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

Income Limit areas are based on FY 2024 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated FY 2024 [Fair Market Rent documentation system](#).

For last year's Median Family Income and Income Limits, please see here:

[FY2023 Median Family Income and Income Limits for Dayton-Kettering, OH MSA](#)

Select a different county or county equivalent in Ohio:

Mahoning County

Marion County

Medina County

Meigs County

Mercer County

Miami County

Select county or county equivalent

Select any FY2024 HUD Metropolitan FMR Area's Income Limits:

Dayton-Kettering, OH MSA

Select HMFA Income Limits Area

Or press below to start over and select a different state:

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APPENDIX G

Miami County Needs Assessment – Housing Affordability and Availability

Housing Affordability and Availability



Introduction

Housing affordability and availability is complex and has pressure points throughout the housing ecosystem. Much like communities across the state and nation, Miami County community members are already experiencing increasing rents, limited housing choice, and inflated costs of housing-related services like utilities and repair services. At the same time, inflated costs of materials, labor, and land are also making it fiscally challenging for developers to build new, quality, affordable housing without significant government subsidies offered to developers. Home services and construction/development businesses are also experiencing workforce shortages and are concerned that seasoned tradespeople are retiring at a higher rate than they are being replaced.

The impact of rising housing costs and housing stock shortages in Miami County is further complicated by the current and anticipated population growth of Miami County. While Ohio's total population has decreased for the first time in nearly 40 years from 2020 to 2022, Miami County continues to grow. In fact, out of all surrounding counties (Montgomery, Clark, Darke, Champaign, Shelby, Greene), Miami County has seen the fastest population growth in the past two years (1.4%). While population trends upward, demand for housing and affordable housing will continue to grow.²² A report done in 2021 by the Miami Valley Regional Planning Commission projected the population growth for Miami County from 2010 to 2050 to be 14.42%, an increase in population of nearly 15,000 residents.²³

The following section assesses the current state of housing availability and affordability in Miami County. The following sections identify Miami County's housing needs based on public databases, interviews with subject experts in various housing industries in the county, and focus groups with community members.

Housing Availability

Miami County has limited housing variety and more homes built before 1940 compared to the overall state of Ohio and the United States. Housing in the county is predominantly (80.4%) single-family homes (i.e., single unit detached housing). This rate is also higher than both the state (70.7%) and the nation (62.9%). Buildings containing five or more apartments in the county (6.5%) are also much lower than for the state and nation (14.2% and 18.1% respectively) (Table E1). In addition to a relatively small number of multi-unit living choices in Miami County, Miami County housing is older than the state and national averages, with 21.9% of occupied housing units being built prior to 1940, compared to 17.9% in all of Ohio.²⁴

²² Census Bureau QuickFacts <https://www.census.gov/quickfacts/fact/table/miamicountyohio,OH,US/PST045222>

²³ Miami Valley Regional Planning Commission: 2050 Long Range Transportation Plan
<https://www.mvrpc.org/transportation/long-range-planning-lrtp>

²⁴ ACS 2021 5-Year Estimate : Table B25034

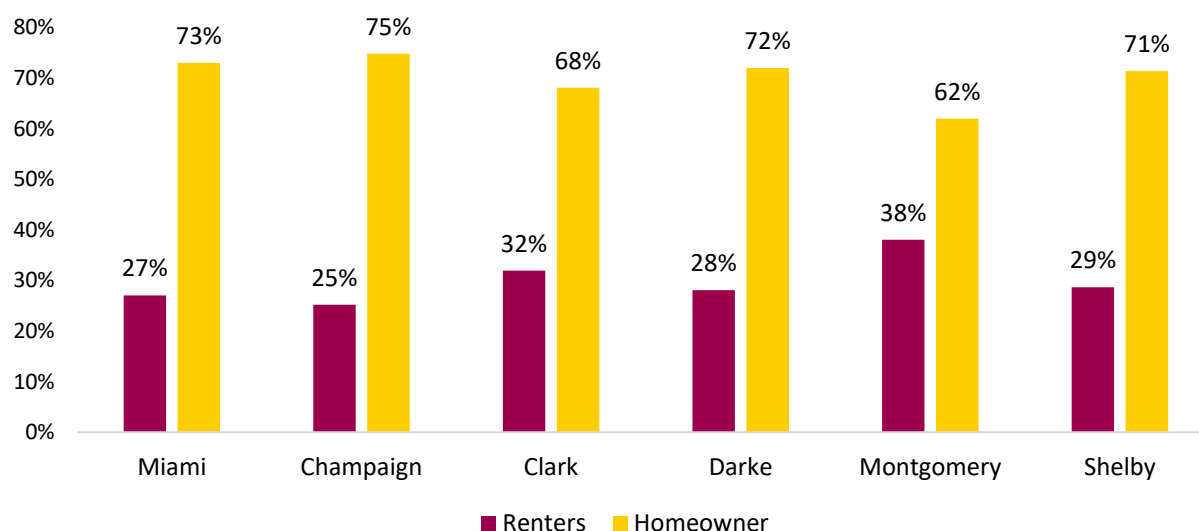
Table E1: Characteristics of Occupied Housing Units

Occupied Housing Units	Sub-topic	U.S.	Ohio	Miami County
Year Structure Built	2010 or later	10.5%	6.2%	7.1%
	1980 to 2009	39.5%	30.4%	30.4%
	1940 to 1979	38.5%	45.5%	40.7%
	1939 or earlier	11.4%	17.9%	21.9%
Number of Units in Structure	1, detached	62.9%	70.7%	80.4%
	1, attached	6.4%	4.6%	5.3%
	2 apartments	3.2%	3.3%	2.5%
	3 or 4 apartments	4.2%	4.1%	4.1%
	5 to 9 apartments	4.4%	4.6%	2.3%
	10+ apartments	13.7%	9.6%	4.2%
	Mobile home or other	5.2%	3.1%	1.2%

In Miami County, 73% of occupied households are owned by the householder, while 27% of occupied households are rentals. Among surrounding counties, only Champaign County has a higher percentage of homeowners than Miami County (Figure E1). In survey responses, focus groups, and interviews, community members highlighted an unmet demand for rental units (one to three bedrooms) for older adults on fixed incomes, younger adults, single parents, and lower-wage workers. The fact that 34% of Miami County’s population is categorized as non-family households (i.e., single adults, adult roommates) also signals that there is a higher demand for rental units than there is a supply in the county.²⁵

Figure E1. Percent of Household Renters vs. Homeowners

Table S25032021 ACS 5-Year Estimates



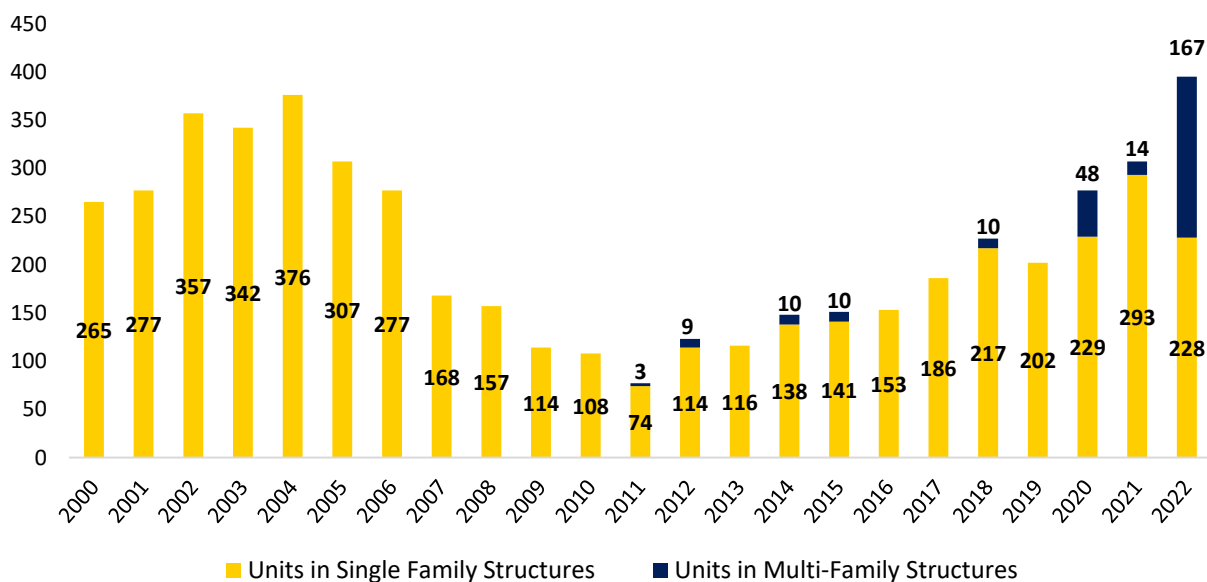
²⁵ ACS 2021 5-Year Estimate: Table S2504

Single-Family Home Buildings Have Outpaced Multi-Unit Development in Miami County

A driving factor in the availability of housing types is the authorization of permits for housing development in the county. The following trends can be observed in Figure E2 below and impact what housing types are currently available.²⁶

- Miami County was averaging around 315 permits authorized for single family homes to be built per year from 2000 to 2006 and reached over 350 permits in the years 2002 and 2004.
- The Great Recession (2008-2012) resulted in a massive decline in home-building permits authorized, sitting around 110 units a year in that span.
- In 2022, the number of permits authorized reached its highest since 2004, seeing permits for 167 multi-family units authorized and 228 single-family structure permits. However, only 104 multi-family units were authorized between 2011 to 2021, compared to the 1,863 single-family permits authorized over the same period.

Figure E2. Housing Unit Building Permits Authorized in Miami County (2000-2022)



The Miami Metropolitan Housing Authority has noticed less rental housing availability overall. "It has gotten harder in the past year and half; more and more families are relinquishing their [HUD housing] vouchers because they can't find a place to use it on. Rent is going up and landlords are not wanting to work with vouchers. The majority of our vouchers are for 1-bedroom households who are seniors living on their own... They have been having an especially hard time finding places."

²⁶ HUD State of the Cities Data Systems (SOCDS) <https://socds.huduser.gov/permits/index.html?>

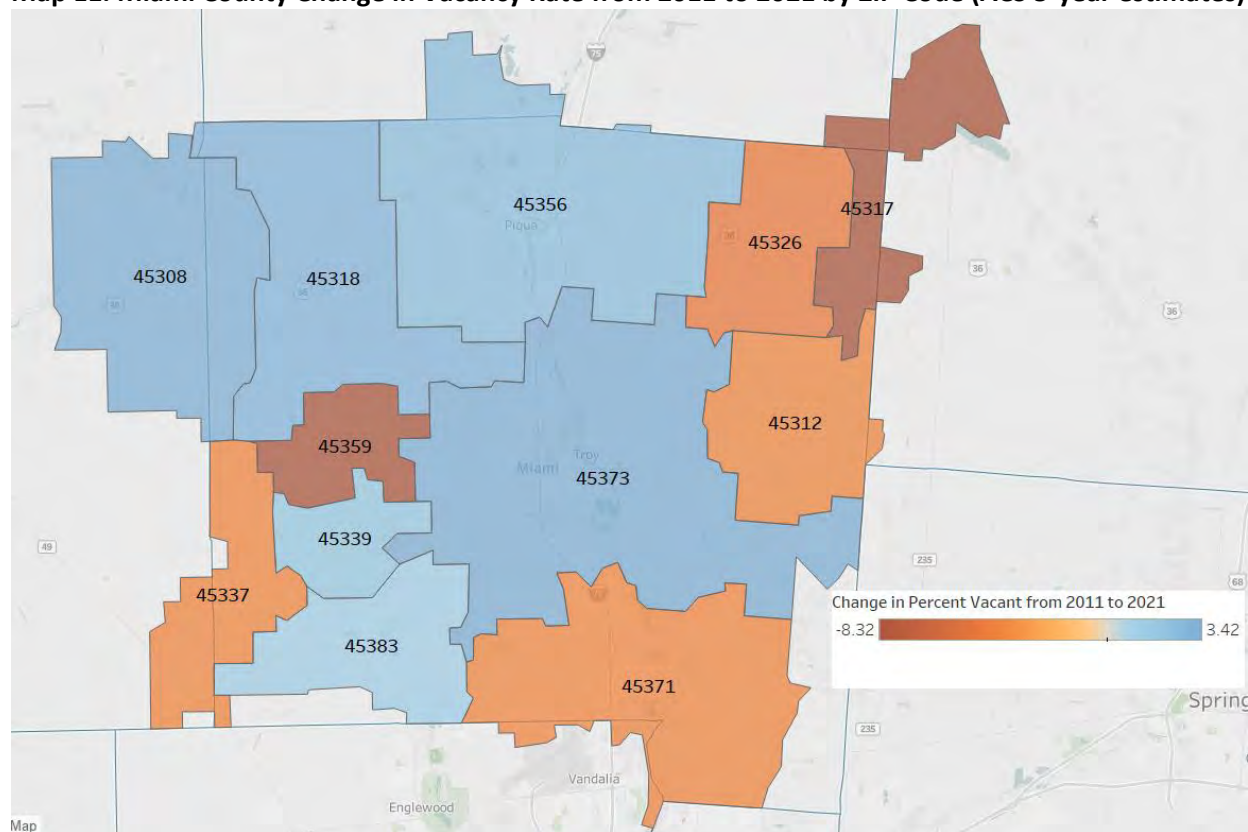
Decreasing Vacancy Rates and Rising Population

The vacancy rate of all residencies (rental or homeowner) in Miami County is 6.9%, lower than for Ohio (9.1%) and the U.S. (11.2%). Tipp City is experiencing a greater increase in population growth and simultaneous decrease in housing vacancies compared to other regions of the county (Maps E1 and E2). According to interviews and focus groups with community stakeholders, the growth of Tipp City and surrounding townships/villages in southern Miami County is due to a combination of factors: low housing availability in Dayton suburbs, the area being in close community proximity to Dayton, and a rise in individuals seeking higher wages in Dayton area jobs.

Map E1 shows changes in residential vacancy (rental and owned) rates by ZIP code, with red indicating the areas with decreased residential vacancies from 2011 to 2021, and blue indicating a rise in residential vacancies. Troy (45373) and Piqua (45356) are experiencing increasing vacancies, while Tipp City (45371), Northeast Miami County, and parts of Southwest Miami County are experiencing decreasing vacancies.

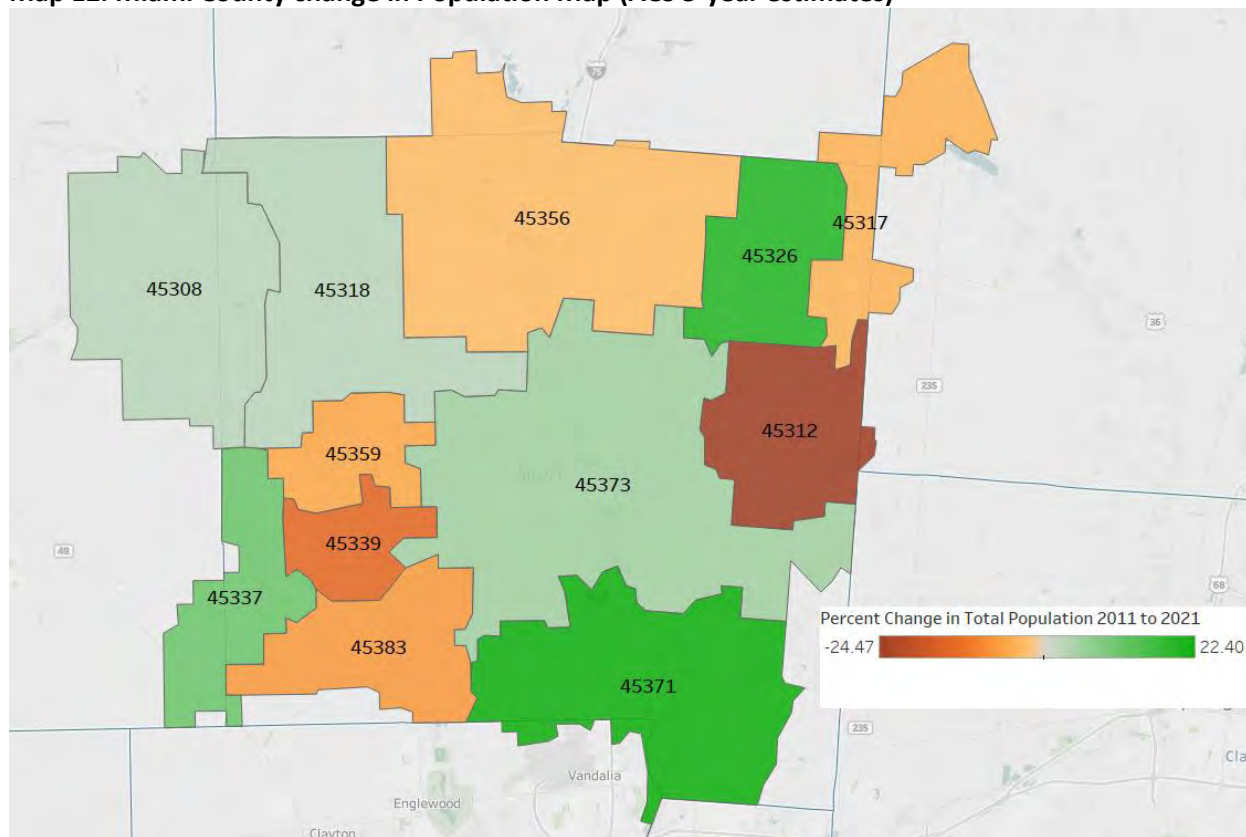
ZIP Codes 45326 (Fletcher), 45337 (Laura), and 45371 (Tipp City) have experienced a population increase and a vacancy decrease from 2010 to 2021, indicating a likely increase in demand for housing, but decrease in housing availability (Map E2).

Map E1. Miami County Change in Vacancy Rate from 2011 to 2021 by ZIP Code (ACS 5-year estimates)



Note: The change in vacancy rate from 2011 to 2021 ranges from -8.32% to 3.42%. This is calculated by subtracting the vacancy rate in 2021 from the vacancy rate in 2011.

Map E2. Miami County change in Population Map (ACS 5-year estimates)



Note: The change in total population for each ZIP Code from 2011 to 2021 ranges from a 24.47% decrease, represented by dark red, to a 22.40% increase, represented by green.

Housing Affordability

Housing Cost Burden in Miami County

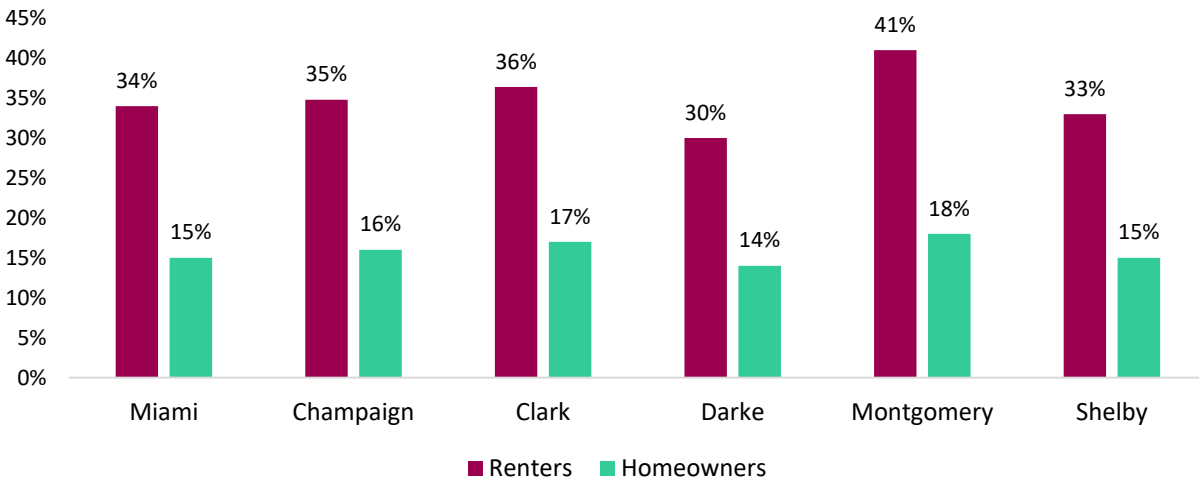
In Miami County, nearly one in ten households face severe housing problems, defined as experiencing at least one or more of the following problems: overcrowding, high housing costs, lack of kitchen facilities, or lack of plumbing facilities (2023 County Health Rankings). The cost of homes in Miami County has outpaced wage growth for a decade. According to the Federal Finance Housing Agency, home prices in the county rose 58% from 2010 to 2022. The average wage rose only 50% during the same time.²⁷

Affordable housing is typically defined as housing in which the householder or family spends less than 30% of their gross income on rent or mortgage payments. According to the Department of Housing and Urban Development (HUD), when households spend more than 30% on rent or a mortgage, they are considered housing cost burdened. In Miami County, 20.3% of all households are considered housing cost burdened and renters are more than twice as likely to be housing cost burdened than homeowners in Miami County and surrounding counties (Figure E3).

²⁷ USAfacts.org utilizing data published by the Bureau of Labor Statistics and Federal Housing Finance Agency <https://usafacts.org/data-projects/housing-vs-wages>

Figure E3. Percent Households Spending 30% or more of Gross Income on Housing: Renters vs. Homeowners

Table S2503 2021 ACS 5-Year Estimates



“We have a lot of multigenerational families, [single mothers wanting to keep grandma in the household so she can provide childcare.] Grandma can’t afford to be on her own, too. But, by HUD voucher policy, that means there are now two adults, mom and grandma, and 2 children, which means they need 3 or 4 bedrooms, which are just not available in this county.” - Social Service Provider

Being housing-cost-burdened puts families at higher risk of losing their housing and job loss in the event of an unexpected expense, like an illness or a needed car repair. Housing-cost-burdened families are also at greater risk of not being able to afford other essentials such as healthy foods, healthcare, mental healthcare, childcare, and transportation. While 30% is HUD’s identified threshold, it is well accepted that households experience economic instability at housing costs even lower than 30% of gross income due to additional housing expenses like property insurance, maintenance, and rising utility rates. Paying 30% or just under 30% of one’s income to rent/mortgage reflects a surviving household, not an economically secure one.

This disparity in housing cost burden between renters and homeowners can be attributed to substantial differences in the median household income. Renters in Miami County have a median monthly housing cost of \$832 (\$9,984 annually) and a median household income of \$43,804, while homeowners in Miami County have a median monthly housing cost of \$970 (\$11,640 annually) and a median household income of \$78,465. In other words, looking at the median housing cost and median household income,

the typical housing cost for homeowners is approximately 15% of their income compared to renters paying 23% of their income in rent (Figures E4 and E5). For a household to not be housing cost burdened, the gross household income must be at least \$38,000 for homeowners and \$33,280 for renters. Renters are further despaired in that at the same time they are paying a higher percentage of their income for rent, they are also not building equity in a home, an asset that is often key to building financial security and generational wealth.

Figure E4. Median Monthly Housing Costs, Renters vs. Homeowners

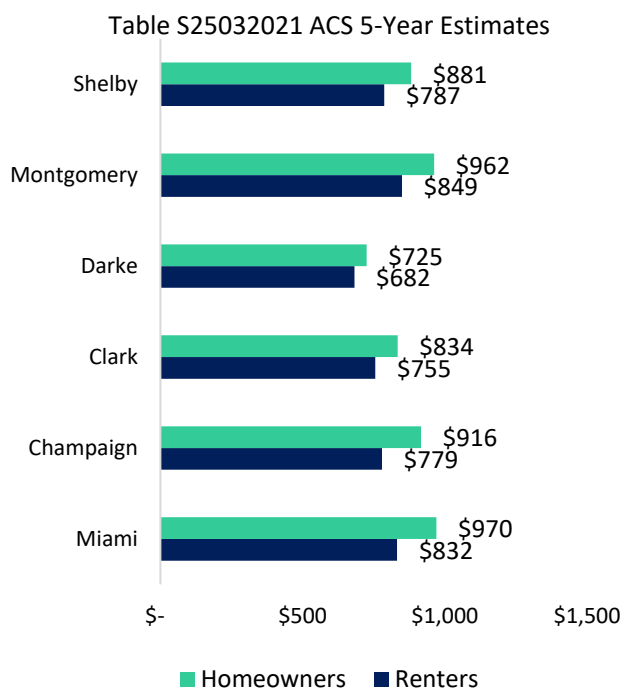
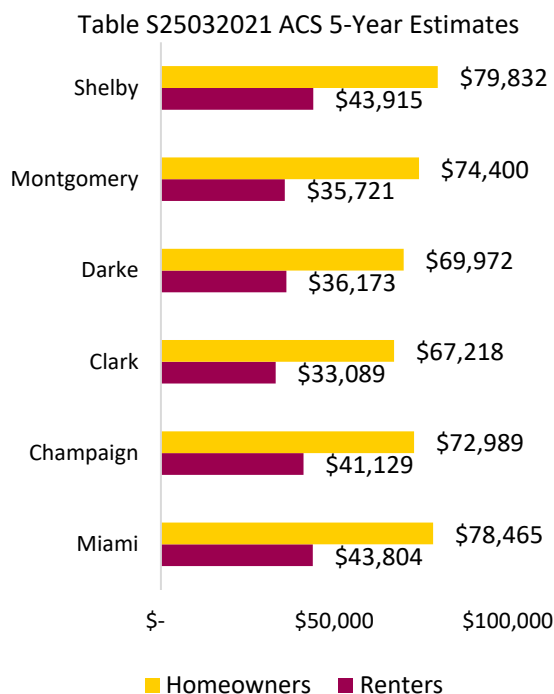


Figure E5. Median Household Income, Renters vs. Homeowners



Rent in Miami County

Fair Market Rent (FMR) is the estimation of how much rent should cost for a unit in each geolocation, given the number of bedrooms and bathrooms it has. FMRs differ by local area and are updated on an annual basis.²⁸ Table E2 shows 2023 FMR prices by unit size for Ohio's Metropolitan Service Areas (MSAs). The Dayton MSA includes Miami, Greene, and Montgomery counties. FMR prices increase anywhere from 9% to 13% in Dayton MSA, depending on the rental size. To afford a 3-bedroom unit in the Dayton MSA, a household must have a gross income of at least \$50,840.

²⁸ FMR is a statistic developed through renter surveys by the U.S. Department of Housing and Urban Development (HUD) to determine payment amounts for various housing assistance programs, most notably, the Section 8 Housing Choice Voucher Program. Fair market rent is the 40th percentile of gross rents for regular, standard-quality units in a local housing market. FMR excludes low-quality units, subsidized units, and new units built within the last 2 years. The gross rent includes utilities like water and power, but not internet or other optional services. The numbers for fair market rent can be estimated to be below the median rent for each unit size.

Table E2. Amount of Fair Market Rent Increase form 2022 to 2023

Location	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Dayton MSA	\$684 (\$78)	\$757 (\$77)	\$969 (\$97)	\$1,271 (\$107)	\$1,385 (\$137)
Columbus MSA	\$842 (\$112)	\$941 (\$112)	\$1,163 (\$131)	\$1,426 (\$145)	\$1,577 (\$151)
Cleveland MSA	\$719 (\$87)	\$820 (\$88)	\$998 (\$105)	\$1,296 (\$127)	\$1,369 (\$145)
Cincinnati MSA	\$731 (\$88)	\$839 (\$97)	\$1,093 (\$125)	\$1,464 (\$162)	\$1,645 (\$162)

Table E3 displays the distribution of households renting in Miami County based on household income and illustrates what type of unit at fair market rent prices (listed in Table 2) that income group could afford without being housing cost burdened. **Note that the FMR rates used to calculate affordability in Table E2 are based on the 40th percentile of rental rates in the Dayton MSA. So, it can be estimated that about 60% of rental units are more expensive than the rates listed in Table E2.**

What is observed is a lack of affordable housing choices for much of the population in Miami County that need two or more bedrooms. Nearly 25% of the population cannot afford any fair market priced rental unit in Dayton MSA, and less than half the population (43.1%) can afford a 2-bedroom unit at fair market rent price without being housing cost burdened. If household income does not increase for households at a rate much higher than that of fair market rent, this gap will continue to widen. Table E3 also highlights the difficult task, but urgent need, for developing rental units at or below FMR to house the county's needed workforce.

Table E3. Affordability of Fair Market Rent Units in Dayton MSA by Income Level

Miami County		Percent of Gross Income Spent on Fair Market Rent (% Range correlates to household income range)				
Household Income	% Households in Income Range	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
\$19,999 or less	24.7%	41% or more	-	-	-	-
\$20,000 to \$34,999	16.9%	41% to 23%	45% to 26%	58% to 33%	-	-
\$35,000 to \$49,999	15.3%	23% to 16%	26% to 18%	33% to 23%	44% to 31%	-
\$50,000 to \$74,999	22.1%	16% to 11%	18% to 12%	23% to 16%	31% to 20%	33% to 22%
\$75,000 or more	21.0%	11% or less	12% or less	16% or less	20% or less	22% or less

Note: Orange indicates the FMR for the unit size is unaffordable for households in the income range, i.e., households would be housing cost burdened because the FMR would cost more than 30% of their gross income. Yellow indicates households at the lower end of the income range would be housing cost burdened if paying the referenced FMR, while households at the higher end of the income range would not be. Green indicates households not being housing cost burdened, i.e., the FMR is considered affordable.

Table E4 displays the median household income for various demographics of households in Miami County, accompanied by the maximum that household may spend on rent/housing costs before it is considered a housing cost burden (i.e., less than 30% of gross income spent on rent or housing costs). Table E4 shows 15-24 year-olds, 65+ year-olds, single adults and single mothers are at greatest risk of being housing cost burdened when using Fair Market Rent rates, and therefore more likely to face higher barriers to finding housing than other family types or age groups. Table E4 can also be used by the county and developers to start identifying types of housing needed and in what price ranges.

Table E4. Median Household Income and Affordable Housing Costs by Demographic in Miami County

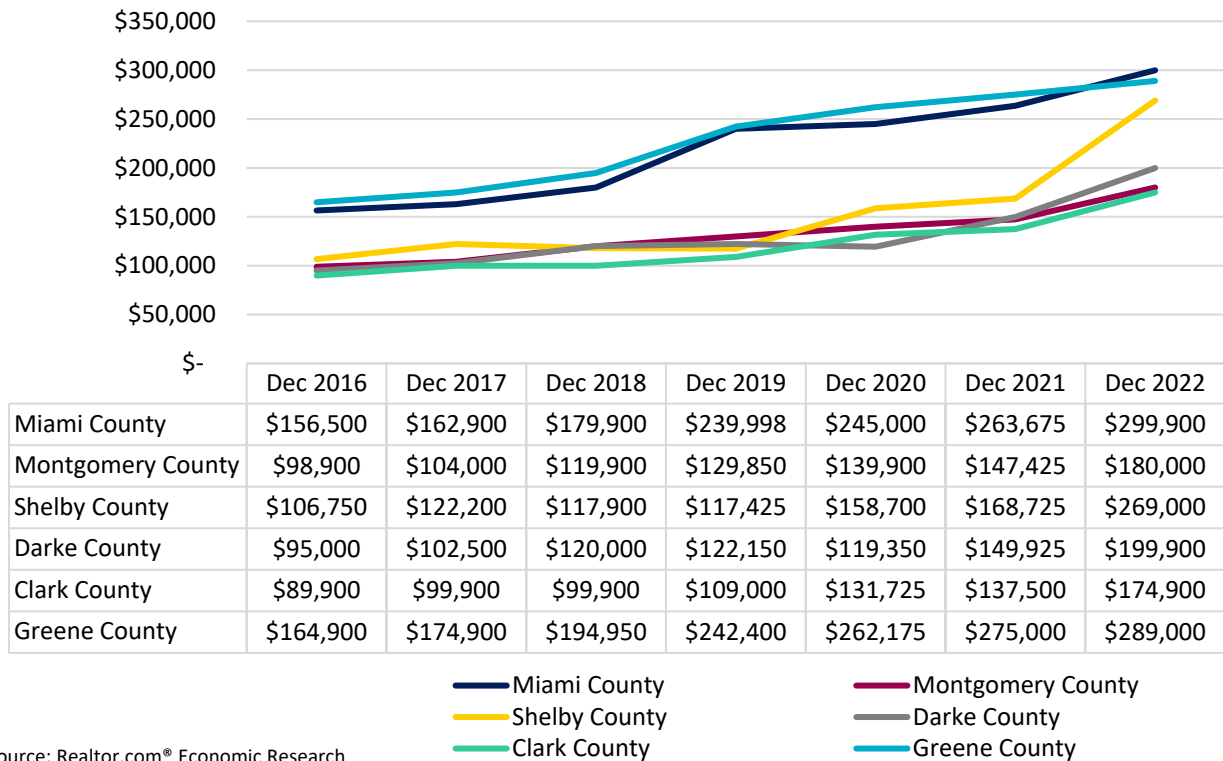
Demographic	Median Household Income (ACS 2021 5-Year Estimates)	Maximum Affordable Monthly Housing Cost (29.9% of Household Income)	Maximum Unit Size Affordable based on Fair Market Rent in Dayton MSA*
Race and Ethnicity			
White alone	\$66,632	\$1,660	4-bedroom
Black or African American alone	\$57,950	\$1,444	4-bedroom
Asian alone	\$106,649	\$2,657	4-bedroom
Another race	\$71,991	\$1,794	4-bedroom
Two or more races	\$42,321	\$1,054	2-bedroom
Hispanic or Latino origin of any race	\$63,125	\$1,573	4-bedroom
Age of Householder			
15 to 24 years	\$40,844	\$1,018	2-bedroom
25 to 44 years	\$81,709	\$2,036	4-bedroom
45 to 64 years	\$77,593	\$1,933	4-bedroom
65 years and over	\$46,028	\$1,147	2-bedroom
Family Type			
Married-couple families with children under 18	\$106,827	\$2,662	4-bedroom
Female householder, no spouse present with children under 18	\$29,760	\$742	Studio
Male householder, no spouse present with children under 18	\$66,373	\$1,654	4-bedroom
Nonfamily household	\$37,093	\$924	1-bedroom

Note: Calculations for unit sizes by number of bedrooms is based on costs listed in Table E2

New Homeownership is Unaffordable for Most New Workers, Single Mothers, Single Adults, and Older Adults in Miami County

As demand for housing increases throughout Miami County, the price of single-family homes is also increasing. Apart from Greene County, from 2016 to 2022, Miami County has consistently had a higher median home listing price than surrounding counties (Figure E6). This data includes all homes, single family detached homes and condos/townhomes.

Figure E6. Median Home Listing Price 2016 to 2022



“The problems we are seeing in Troy is that the new housing is for a higher income population: single family, larger lots that are well over \$300,000. The city is leaving behind young families and older adults.” – Community Member

According to the National Realtor’s Association, 30-year mortgage rates have, on average, doubled in Miami County since March of 2022. An average mortgage for a \$300,000 home (Miami County’s median home listing price) would be 47% of the median resident’s income in Miami County, a percentage well beyond HUD’s housing cost burdened threshold of 30%.

Based on the median income for renters in the county, the monthly mortgage payment would put the median Miami County renting household in housing cost burden if they purchased a home, with a housing cost exceeding 33% of the household’s gross income. Therefore, the average renting households in Miami County cannot afford to purchase the average Miami County home without putting themselves at significant economic risk.

In the 4th quarter of 2022, the average weekly wage of someone living in Miami County was \$1,034, or approximately \$53,768 a year, assuming 52 weeks worked in a calendar year (U.S. Bureau of Labor Statistics).

According to the National Realtor's Association, a 30-year loan for \$300,000 (Miami County's median home listing price) at an interest rate of 7.6% would cost approximately \$2,122 per month (\$25,464 annual cost).

Housing Cost Burden = (Average Annual Mortgage Payment / Average Annual Wage) x 100%

Housing Cost Burden for average **single** income = $(\$25,464 / \$53,768) \times 100\% = 47\%$

Housing Cost Burden for average **double** income = $(\$25,464 / \$107,536) \times 100\% = 26\%$

Additional Housing-Related Needs

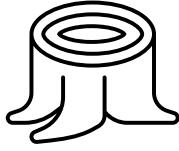
Listed below are additional housing needs and challenges identified through interviews and focus groups with community members and local employers.



A need for more recovery housing, transitional housing, and group homes for persons with severe or persistent mental illness. Without it, people are spending longer in hospitals or residential care than would be necessary if there were appropriate housing to move into. This is a need for adult housing, and an urgent need for youth housing. The lack of youth transitional and group homes is forcing mental health providers in the county to place youth out of state in Tennessee, West Virginia, or Wisconsin. These distances are devastating for families, and it makes family engagement in treatment extremely difficult. This need was identified through expert interviews with mental health providers and funding partners. Ohio Mental Health and Addiction Services also provides more details on recovery housing in their 2021 Environmental Scan.



The county, much like the state and nation, is facing workforce shortages in housing construction-related trades. Employers are also concerned that seasoned tradespeople are retiring at a higher rate than they are being replaced. The Western Ohio Home Builders Association is seeing that younger adults entering construction trades are finding that there is more money to be earned in the commercial side of construction, rather than the residential side. Smaller, more local companies are paying \$20 to \$25 an hour for residential work and are often unable to provide full benefits. Also, some workers seek flexible work schedules, which are difficult to offer in construction. While commercial wages are higher, some workers prefer residential work because they enjoy seeing their work contribute to the development of a community and they offer shorter commutes. "Many good tradespeople retired or got sick during COVID... and we haven't been able to replace them. This is coupled with the drastic increase of building that's going on in the region," shared an employer.



Overall increase in cost of housing development materials and labor. Inflated costs of materials, labor, and land are also making it fiscally challenging for developers to build new, quality, affordable housing without significant government subsidies offered to developers. A regional housing expert shared, “People are shocked that it’s almost \$100,000 difference in cost of materials than it was a year ago due to rising materials cost and labor costs due to workforce shortages. Five years ago, houses would be \$180/sq ft, now it’s like \$240-\$250/sq ft.” There is also a concern that due to increased cost of development and workforce shortages, the local developers may not have the capacity to keep up with the impact of Intel [in Delaware County]. “The 1,500 sq ft townhouse with 3 bed and 2 baths, garage, and no lawn to mow that 28–32-year-olds want is expensive for builders. That product is \$260,000 to \$375,000. Currently, if you produce at a lower price point it’s likely the materials and construction are lower quality,” reported a local realtor.



Housing, in part, is unaffordable because of the cost of childcare and/or the cost of utilities. In focus groups, community members and social service providers that offer utility subsidies reported having seen utilities double in cost over recent years. On average, a household in Miami County with two children in childcare is paying 28% of their annual income for childcare. The Department of Health and Human Services considers childcare affordable if the expense consumes less than 7% of household income.²⁹

²⁹ Child Care and Development Fund (CCDF) Program, A Proposed Rule by the Health and Human Services Department on 12/24/2015. <https://www.federalregister.gov/documents/2015/12/24/2015-31883/child-care-and-development-fund-ccdfprogram>

APPENDIX H

Miami County Needs Assessment – Population and Workforce Trends

Appendix H

Section B

Population and Workforce Trends



Workers' Job Preferences Reflect the Barriers They Face

Overall, workers in Miami County are valuing workplace culture, schedule flexibility, and benefits to a similar degree as their wage. When asked what qualities they value in a job, 523 community members provided open-ended responses. The most frequent responses included: pay/benefits, flexible work hours, a positive and supportive workplace culture, overall job satisfaction, and the meaningfulness/impact of a job as priorities (Table B1). These characteristics reflect a workforce that is coping with rising costs of living, whereby the smallest increase in pay matters; needs flexibility to manage family schedules; that is coping with ranges of stress, anxiety, or other mental health needs; and that needs to see the meaningfulness of time spent on the work they do.

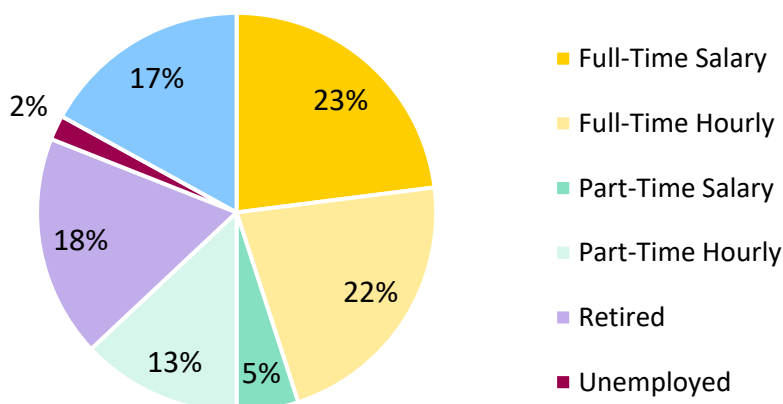
Table B1. What qualities do you value most in a job? (n = 523)

Theme	Count
Pay and Other Benefits	
Pay, salary, or wage	233
A benefits package	104
Flexibility (unspecified), flexible hours; Satisfactory work hours	137
PTO, vacation, or sick leave	26
Work-from-home or remote option	12
Workplace Culture	
Positive and welcoming work environment/culture; Respectful team members; Good/friendly people to work with	199
Feel valued by management	95
Family-oriented/friendly; Understanding of family needs	30
Job Significance and Satisfaction	
Enjoyability or satisfaction with work or activities	75
Opportunity for advancement or personal growth; Gained experience; Challenging work to foster learning	58
Job significance; Meaningful work; Alignment with personal values; Impact of work; Work that is self-fulfilling	50
Work-life balance; Reasonable or appropriate workload or expectations	30
Company with a good reputation, effective services, or clarity in goals	14
Other Factors	
Location; Proximity to home	24
Job stability or security	23
Compatibility with my skills or field of study	17
A safe and/or clean workplace	11
Low turnover in the company	3

Low Unemployment in Miami County, But 35% of Workers are Paid Hourly

Miami County is successful in that it has an overall small unemployed population, only 2%. However, 35% of full- and part-time workers are being paid by the hour, making it difficult to achieve financial stability (Figure B1). Hourly earners are more likely to have fluctuating income and are less likely to seek or qualify for assistance programs compared to salaried workers. Further, hourly earners are less likely to have retirement or healthcare benefits, nor paid sick leave or paid-time-off.¹

Figure B1. Employment Status of Population Ages 16 Years and Over in Miami County



Miami County Labor Participation

Miami County has a greater labor participation rate compared to the state overall, except when it comes to young families. Overall, the labor participation rate in the county is higher than in the U.S. and Ohio. Where Miami County falls below the state and national averages are in the participation rate of families, specifically those with children ages 6 years or younger, and those with children 17 years or younger (Table B2).

¹ United for ALICE: Ohio – County Reports 2021 <https://www.unitedforalice.org/county-reports/ohio>

Table B2: Labor Force Participation Rates (Table S2301: ACS 2021 5-year)

Sub-Category	Sub-topic	U.S.	Ohio	Miami County
Total	Population 20 to 64 years	78.0%	78.2%	81.9%
	Population 16 years and over	63.6%	63.3%	65.0%
Age	16 - 19	38.4%	45.7%	48.6%
	20 - 24	74.8%	77.8%	85.5%
	25 - 29	83.3%	84.0%	86.8%
	30 - 34	83.3%	83.7%	85.7%
	35 - 44	83.1%	83.6%	86.9%
	45 - 54	81.4%	81.7%	84.4%
	55 - 59	73.2%	72.8%	79.7%
	60 - 64	58.1%	57.3%	60.0%
	65 - 74	26.7%	25.9%	25.6%
	75+	7.0%	6.4%	8.0%
Sex (ages 20 to 64 years)	Male	82.5%	81.8%	88.4%
	Female	73.6%	74.6%	75.3%
Families – Adults (ages 20 to 64 years) With own children under 18 years	Overall	74.5%	77.3%	76.0%
	With own children under 6 years only	72.5%	75.9%	71.6%
	With own children under 6 years and 6 to 17 years	66.5%	68.4%	62.3%
	With own children 6 to 17 years only	78.1%	80.9%	81.9%

Rates of Workers Commuting In and Out of Miami County

Miami County is experiencing an estimated net-negative in workers commuting in and out of Miami County. Miami County has more residents commuting to surrounding counties than it has workers commuting into the county. There was a total of 50,558 workers living in Miami County in 2019, of which it is estimated that 60% commuted outside of the county to work in a nearby county. More than half of the workforce in Miami County does not live in Miami County. As of 2019, among the 41,982 workers employed in Miami County, about 48% both lived and worked in the county, while 52% lived in another county and commuted to Miami County for work (Table B3).²

Generally, the population of workers commuting into Miami County is younger and makes less money than those commuting out. Workers who live in Miami County and commute elsewhere for work tend to make more money than those living and working in Miami County. Thus, as workers age and progress in their careers, they may be leaving Miami County for higher paying jobs in surrounding counties, particularly Montgomery County (Table B4).

² Ohio Labor Market Information 2019 Report https://ohiolmi.com/docs/Commuting/2019/Miami_InflowOutflow.pdf

Table B3: In-flow of workers living in Miami County (2019 Ohio LMI)

County of Residence	# Workers that commute into Miami County	Age of Workers Commuting to Miami County			Wages Per Month Among Commuters		
		29 or younger	30 to 54	55 and older	\$1,250 or less	\$1,251 to \$3,333	More than \$3,333
Montgomery County	6,117	24.4%	52.1%	23.5%	20.3%	35.7%	44.1%
Shelby County	2,500	23.8%	54.3%	21.9%	20.3%	32.0%	47.7%
Darke County	2,267	19.8%	54.3%	25.9%	16.5%	32.2%	51.3%
Clark County	1,603	23.1%	50.5%	26.3%	20.1%	41.2%	48.7%
Greene County	905	28.0%	51.6%	20.4%	22.1%	31.7%	46.2%
Champaign County	709	23.3%	51.2%	25.5%	22.3%	32.6%	45.1%
Franklin County	706	30.6%	45.0%	24.4%	28.2%	34.3%	37.5%
Butler County	564	33.3%	45.0%	21.6%	29.1%	37.4%	33.5%
Hamilton County	529	32.5%	42.2%	25.3%	33.5%	40.1%	26.5%
Warren County	439	24.4%	50.6%	25.1%	24.1%	24.6%	51.3%

Example interpretation of Table B3: In 2019, there were 6,117 workers that lived in Montgomery County but commuted into Miami County for work. Fifty-two percent of those commuters were 30-54 years old, and 44% earned more than \$3,333.

Table B4: Out-flow of workers living in Miami County (2019 Ohio LMI)

County of Workplace	# Workers that commute out of Miami County	Age of Workers Commuting out of Miami County			Wages Per Month Among Commuters		
		29 or younger	30 to 54	55 and older	\$1,250 or less	\$1,251 to \$3,333	More than \$3,333
Montgomery County	11,725	19.0%	55.4%	25.6%	18.4%	28.2%	53.4%
Shelby County	3,071	20.3%	55.4%	24.4%	11.9%	28.9%	59.2%
Franklin County	1,934	24.7%	54.0%	21.3%	24.1%	29.4%	46.4%
Greene County	1,760	24.0%	49.5%	26.5%	21.9%	22.2%	55.9%
Hamilton County	1,580	26.0%	51.4%	22.6%	27.7%	31.1%	41.3%
Clark County	1,421	21.3%	53.9%	24.8%	22.9%	33.6%	43.6%
Darke County	1,187	21.2%	54.0%	24.8%	18.0%	34.1%	47.9%
Butler County	665	29.5%	46.8%	23.8%	27.8%	32.3%	39.8%
Auglaize County	552	19.6%	57.4%	23.0%	16.1%	16.3%	67.6%
Warren County	549	25.5%	52.3%	22.2%	24.6%	29.1%	46.3%

Example interpretation of Table B4: In 2019, there were 11,725 workers that lived in Miami County but commuted to Montgomery County for work, and 53% earned more than \$3,333.

Cost of Living is Outpacing Workers' Wages in Miami County

In Miami County, like in many communities, the overall cost of living is also outpacing wages. In the following sections, the cost of living in Miami County is discussed in comparison to employment rates and median wages by industry. The data emphasizes the challenging position many Miami County workers are being put in, earning more than the federal poverty line but less than the cost of living.

ALICE Households of Miami County

The federal poverty level (FPL) is used to determine the minimum amount of income a household needs to cover food, clothing, transportation, shelter, and other necessities. This level is used as a guideline to determine if families or individuals qualify for support, such as housing vouchers, SNAP or food stamps, and Medicaid. The federal poverty level does not consider other potential necessities a household may encounter, such as childcare, additional expenditures, or entertainment. The calculation also fails to adjust based on a household's living situation, for example, a household with one parent and two children will have very different needs and costs than a household of one adult with no children.

To better assess the financial stability of households, the ALICE (Asset Limited, Income Constrained, Employed) threshold was created. ALICE is used to describe households that earn more than the federal poverty level (to the extent they do not qualify for subsidies) but is less than the basic cost of living for a county. The cost of living used to identify ALICE households is "The Household Survival Budget." Table B5 shows the Household Survival Budget for Miami County.³ **In 2021, 26% of Miami County households were ALICE households. White and 2+ race households having greater percentages of ALICE households, whereby White and Asian households are less likely to be below poverty (Figure B2a-b).**

Table B5. Household Survival Budgets in Miami County by Household Type

Expense	Median Monthly Expenses by Household Type				
	Single Adult	One Adult, One Child in Childcare	Two Adults, Two Children in Childcare	Single Older Adult	Two Older Adults
Housing - Rent	\$409	\$408	\$544	\$409	\$408
Housing - Utilities	\$154	\$239	\$292	\$154	\$239
Childcare	\$0	\$625	\$1,288	\$0	\$0
Food	\$405	\$617	\$1,105	\$374	\$686
Transportation	\$327	\$425	\$804	\$280	\$409
Health Care	\$231	\$503	\$796	\$507	\$1,014
Technology	\$75	\$75	\$110	\$75	\$110
Miscellaneous	\$160	\$289	\$494	\$180	\$287
Tax Payments	\$258	\$506	\$950	\$305	\$569
Tax Credits	\$0	(\$613)	(\$1,244)	\$0	\$0
Monthly Total	\$2,019	\$3,074	\$5,139	\$2,284	\$3,722
ANNUAL TOTAL	\$24,228	\$36,888	\$61,668	\$27,408	\$44,664
Hourly Wage Needed to Meet Survival Budget	\$12.11	\$18.44	\$30.83	\$13.70	\$22.33

³ United for ALICE <https://www.unitedforalice.org/>

Figure B2a. Percent of ALICE Households in Miami County by Year

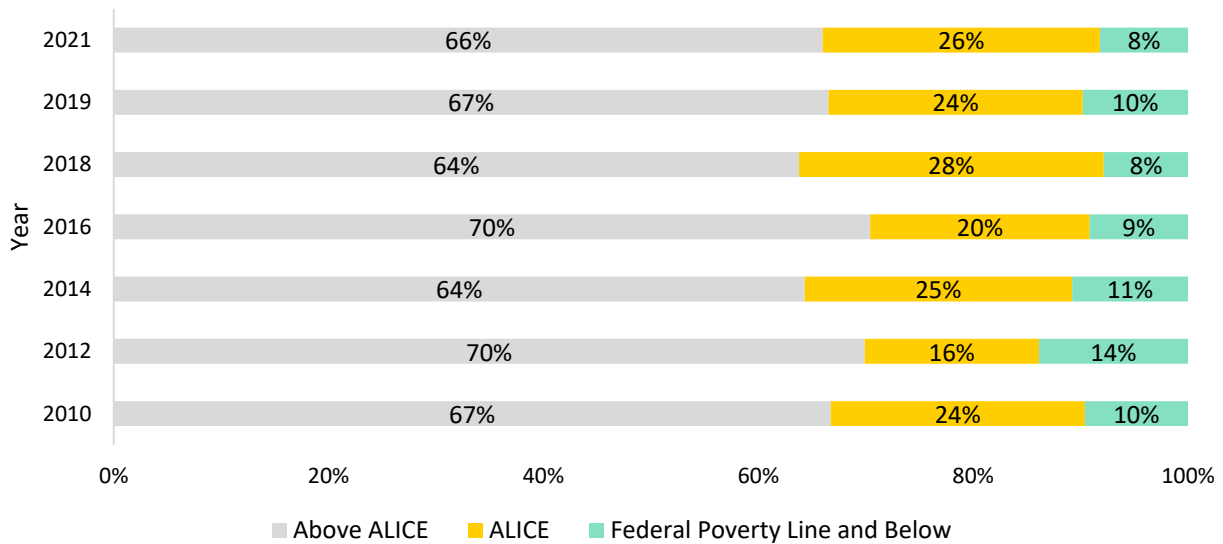
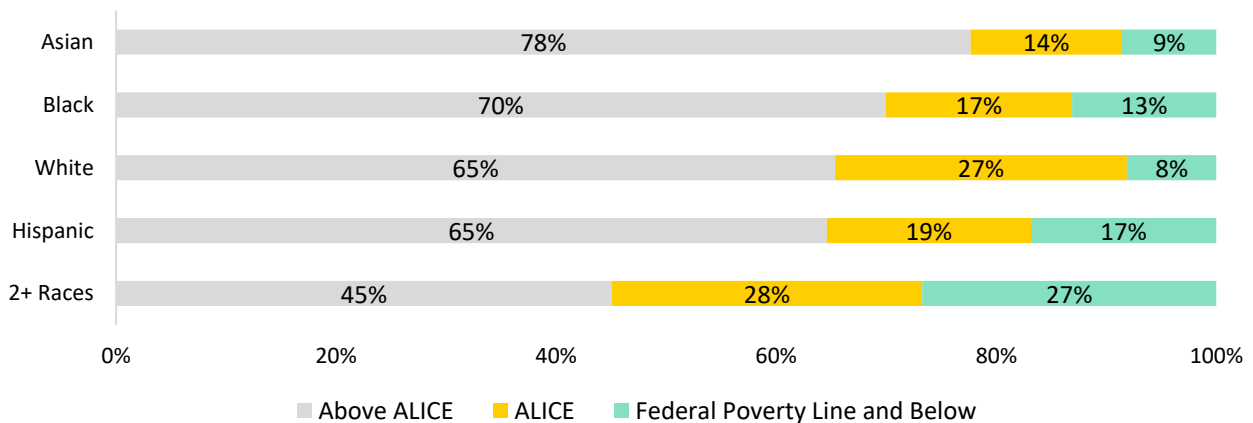


Figure B2b. Percent of ALICE Households in Miami County by Race

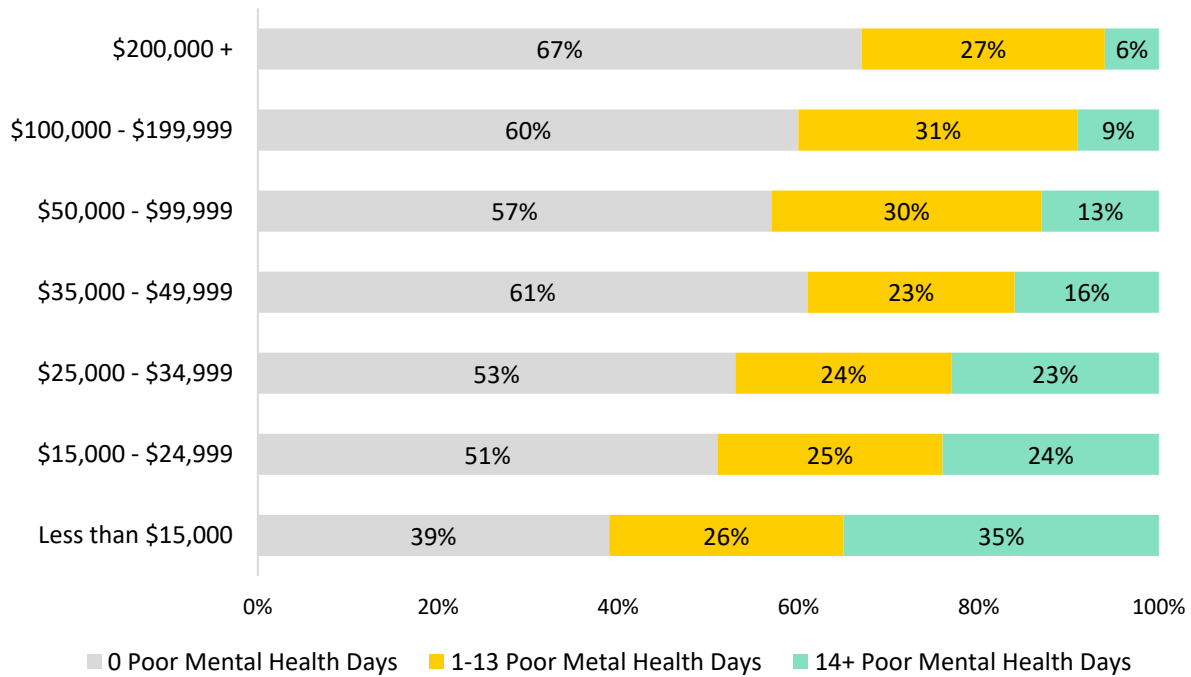


Individuals working but earning below the cost of living are at higher risk for missing work or being late to work due to limited health care access, cost of transportation (personal vehicle or public transit), and/or unreliable childcare.⁴ Lower-income workers are also at higher risk of experiencing 14 days or more a month of poor mental health, which can affect the ability to gain or retain employment (Figure B3).⁵ A chronic experience of household economic scarcity increases the likelihood that employees miss work, are late to work, quit their job, and/or face greater barriers to applying to and accepting new jobs.

⁴ Edmiston, Kelly D. (2020). Why Aren't More People Working in Low- and Moderate-Income Areas? *Federal Reserve Bank of Kansas City*, www.kansascityfed.org/research/economic-review/4q19-edmiston-why-more-people-low-moderate-income-areas/

⁵ Centers for Disease Control and Prevention, National Center for Chronic Disease Prevention and Health Promotion, Division of Population Health. BRFSS Prevalence & Trends Data [online]. 2015. [accessed Aug 01, 2023]. URL: <https://www.cdc.gov/brfss/brfssprevalence/>.

Figure B3. Number of Poor Mental Health Days in Last Month by Household Income



Disparities Among Households Earning Below Cost of Living

Householder Type and Age Group

Figure B4, Figure B5, and Map B1 shows prevalence of households below the ALICE threshold (i.e., any household earning below ALICE's Household Survival Budget, including those earning below the FPL).⁶

Figure B4 shows single-female-headed households with children are 2.5 times more likely to be below the ALICE threshold than single-male-headed households with children, and 11.9 times more likely than two-parent families. While householders ages 65 years and over are more likely to be earning below the ALICE threshold, Figure B5 illustrates financial hardship is being experienced across all age groups.

⁶ United for ALICE: Ohio – County Reports 2021 <https://www.unitedforalice.org/county-reports/ohio>

Figure B4. Percent of Households Below ALICE Threshold by Household Type

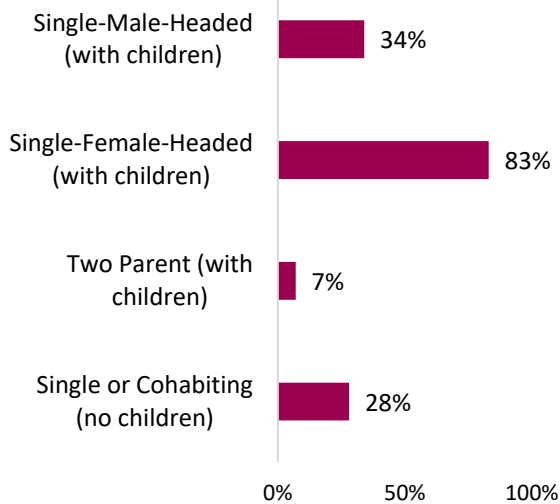
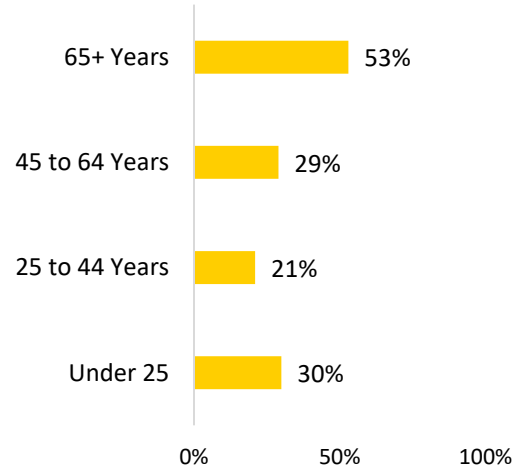


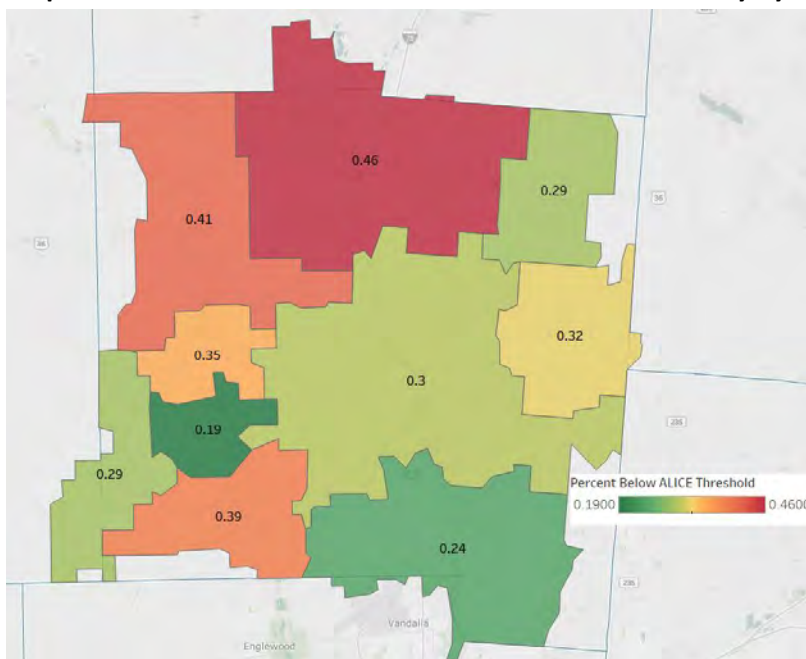
Figure B5. Percent of Households below ALICE Threshold by Age Group



Location

The percentage of households below the ALICE threshold also differs by location in Miami County. Nearly half of households in the cities of Piqua (49%) are categorized as ALICE or below FPL, compared to cities of Troy (34%) and Tipp City (27%) (American Community Survey, 2010-2021; and ALICE Threshold, 2010-2021). The ZIP Code-level breakdown of households is shown in Map B1, with green indicating the ZIP Code has a low proportion of households categorized below the ALICE threshold, and red indicating it has a high proportion categorized below the ALICE threshold, relative to Miami County.

Map B1. Households Below ALICE Threshold in Miami County by ZIP code



Note: The decimals labeled on the plot correspond to the proportion of ALICE households in the ZIP Code.

Dayton Metropolitan Statistical Area 2028 Jobs Outlook

Wages Across Ohio's Largest Occupations Have Workers Below the ALICE Threshold

In 2018, the Ohio Department of Job and Family Service's Bureau of Labor Market Information updated employment projections for the Dayton Metropolitan Statistical Area (MSA), including Montgomery, Miami, and Greene counties. The Dayton MSA is estimated to be the third fastest growing job market in Ohio at 2.0% job growth from 2018 to 2028, just ahead of Akron MSA at 1.9%.⁷ The sectors with the highest expected growth in jobs are:

1. Health Care and Social Assistance (12.3%),
2. Construction (8.5%),
3. Finance and Insurance (7.8%),
4. Professional, Scientific, and Technical Services (7.8%),
5. Natural Resources and Mining (4.8%)

The sectors expected to lose the most jobs are:

1. State Government (-12.1%)
2. Self-Employed and Unpaid Family Workers (-8.2%)
3. Manufacturing (-4.5%)
4. Utilities (-4.3%)
5. Information, such as broadcasting, telecommunications (-4.5%)
6. Retail Trade (-3.1%)

About 96% of new job openings from 2020 to 2030 are expected to be the result of needing to replace workers who leave the labor force or switch occupations. It is estimated that 70.2% of annual job openings in Ohio from 2020 to 2030 will be occupations associated with a high school diploma or less. Thus, Miami County will be competing with other counties recruiting for jobs of similar education requirements.⁸

In Ohio, many of the most common occupations are not paying a living wage, driving up the number of ALICE households. For example, in the most common Ohio occupation, Driver/Sales Workers and Truck Drivers, 23% of workers were below the ALICE Threshold in 2021 (Table B6).

⁷ Ohio Labor Market Information <https://ohiolmi.com/docs/PROJ/MSA/Dayton.pdf>

⁸ Ohio Labor Market Information https://ohiolmi.com/docs/PROJ/Ohio/OhioJobOutlook2020_2030.pdf

Table B6. Ohio's 2021 Top Occupations, Employment, Wages, and Percentage of Workers Earning Below ALICE Threshold⁹

Occupation	Total Employment	Median Hourly Wage	% Median Wage Change	% Ohio Workers Below ALICE Threshold
100,000 or More Employed				
Cooks	106,390	\$13.02	12%	44%
Cashiers	117,500	\$10.96	6%	40%
Fast Food and Counter Workers	119,790	\$10.70	12%	39%
Stockers and Order Fillers	107,630	\$14.39	14%	34%
Laborers and Freight, Stock, and Material Movers, Hand	105,130	\$16.37	13%	28%
Retail Salespersons	120,670	\$12.99	14%	25%
Customer Service Representatives	115,180	\$17.89	7%	24%
Driver/Sales Workers and Truck Drivers	153,130	\$19.44	10%	23%
Registered Nurses	129,270	\$35.62	13%	7%
Less than 100,000 Employed				
Personal Care Aides	95,120	\$11.54	4%	51%
Waiters And Waitresses	64,740	\$9.87	3%	40%
Nursing Assistants	58,830	\$14.35	5%	40%
Office Clerks, General	86,800	\$17.85	8%	21%
Maintenance and Repair Workers, General	61,600	\$22.36	16%	15%
Secretaries and Administrative Assistants, except Legal, Medical, and Executive	57,900	\$17.94	3%	15%
Sales Representatives, Wholesale and Manufacturing	69,430	\$30.97	8%	13%
Bookkeeping, Accounting, and Auditing Clerks	61,510	\$18.76	0%	13%
General and Operations Managers	89,630	\$45.6	-3%	5%
Elementary and Middle School Teachers	75,290	\$30.85	0%	5%
Secondary School Teachers	62,430	\$36.27	16%	4%

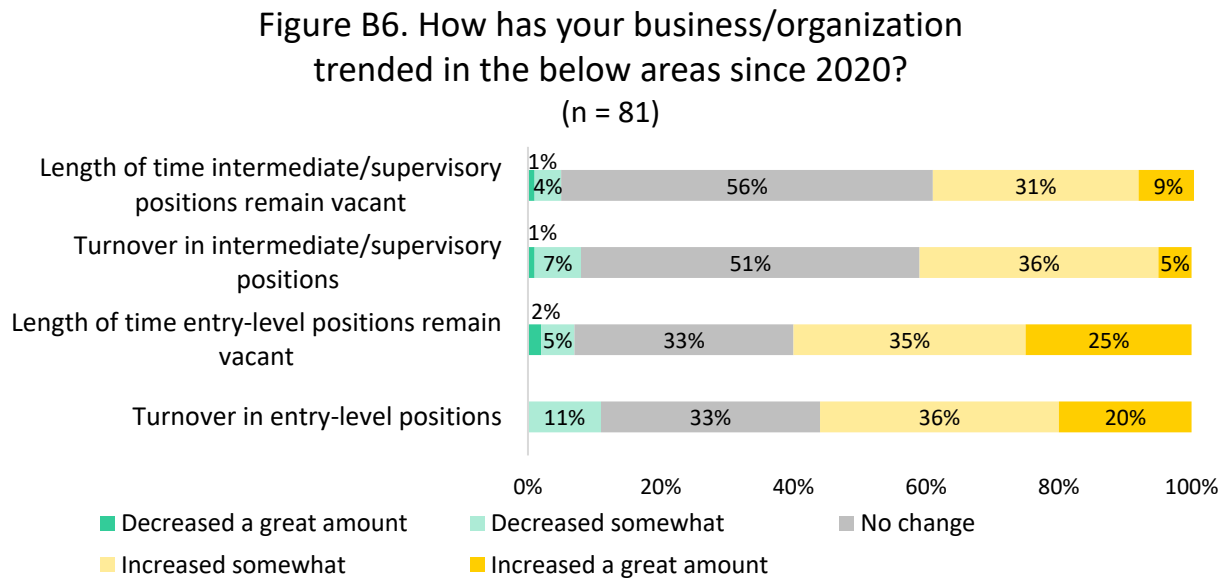
⁹ ALICE Threshold 2021; Bureau of Labor Statistics – Occupational Employment Statistics, 2021; U.S. Census Bureau, American Community Statistics, PUMS 2019 and 2021

Workforce Challenges Identified by Local Employers

At the time of the employer survey, 77% of employer survey respondents reported at least one vacancy in entry-level positions and 49% need intermediate/supervisory staff. According to employers in Miami County, their staff most often quit/resign due to:

- higher wages offered elsewhere
- being in search of a work schedule that is a better fit
- a better work environment/culture
- because they could not find or afford childcare

Figure B6 shows 40% of employer survey respondents reported increased lengths of vacancies and frequencies of turnover in entry-level positions and/or intermediate/supervisory positions since 2020.



In a survey, Miami County employers were asked what they would like to see local cities and the county prioritize over the next five years. Thirty-seven employers in Miami County provided responses; the most frequent responses are listed in Table B7.

Table B7. As an employer, what do you want to see local cities and the county prioritize over the next five years?

Theme	Type of Employer		
	Public Agency (n = 7)	Non-profit (n = 11)	Private (n = 19)
The accessibility and availability of quality childcare; Livable wages for childcare workers	43%	27%	11%
Affordable transportation	29%	27%	11%
Strategies to increase workforce applicant pool ¹⁰	14%	9%	26%
Affordable housing	14%	18%	16%
Increase amenities that are accessible to a range of income levels, including more restaurants and retail/specialty stores	14%	-	26%
Advancing the access to trade skill training programs; Facilitate businesses to offer more on-the-job-training opportunities	-	18%	16%
Increase funding to public education institutions	14%	36%	-
Address the rising cost of insurance/ benefits/ healthcare to employers and residents	14%	-	5%

Strengths to Leverage to Address Workforce Challenges

Miami County stakeholders agree on the need to prioritize childcare, transportation, and housing to address workforce challenges. In addition to consensus, the county has structural strengths to leverage to address needs. Some strengths included:

- High rates of high school graduation, a population that meets the education requirements of entry-level jobs that employers are having difficulty filling
- Positive perceptions among employers of having a business in Miami County.
- High rates of community members who have positive experiences living and raising their family in the county.
- Well established vocational schools.
- A good location for industry.
- A highly engaged nonprofit sector.

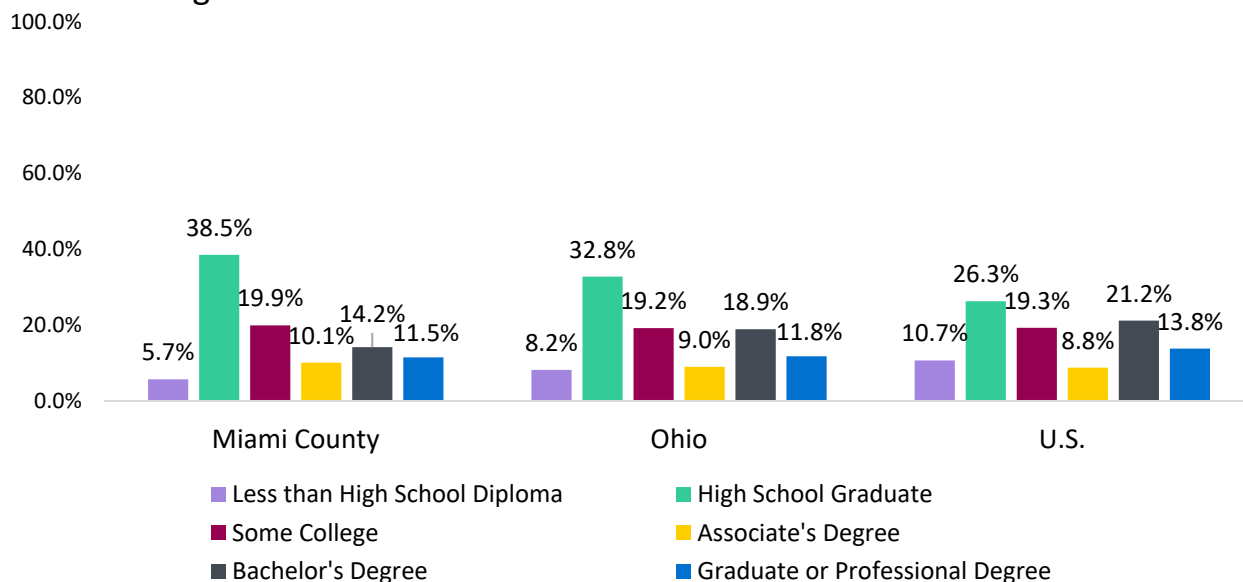
Through collective action, Miami County can meaningfully address local workforce challenges.

¹⁰ Recommendations included: Increasing number of residents; support marketing of trade careers; diversify types of businesses in the county; facilitate business-technical school partnerships; and advance the county's recreational and entertainment amenities.

Higher Proportion of High School Graduates, but Lower Proportion of Bachelor's Degrees in Miami County

In Miami County, 38.5% of individuals 25 years or older have a high school diploma as their highest level of education. That is 5.7% more than for the state of Ohio, and 12.2% more than the estimated proportion for the U.S. overall (Figure B7¹¹). Community stakeholders interviewed for this assessment identified that high school graduates leaving the county for college are often not returning after graduation. This observation is in part reflected in Figure B7, where Miami County's population of Bachelor's degrees are 4.7% less than the estimate for Ohio.

Figure B7. Educational Attainment for those 25 Years and Over



Employers Have Positive Perceptions of Miami County

Public- and private-sector employers equally reported that the general location/proximity to Dayton and access to I-75 is a great value to Miami County. Positive, cross-sector partnerships are also valued, with private businesses highlighting the responsiveness of county agencies when they have questions related to business in Miami County. Further, nonprofits most often cited the quality and collaborative relationships with the schools as one of the county's greatest values.

¹¹ 2021: ACS 5-Year Estimates Table S1501

Community Members Have Positive Perceptions of Miami County

About 855 Miami County community members answered survey questions about their experiences living in the county. Overall, 81% (n = 852) of survey respondents reported feeling welcomed at county events and 79% (n = 855) agreed they can work towards their personal goals while living in Miami County.

When asked what they like most about living or working in Miami County, community survey respondents most frequently identified the small-town community feel and that the county is a great place to raise a family. Community members appreciate the county's recreation, rural environment, social services, management of the county's growth, and the county's overall proximity to Dayton and the interstates (Table B8).

Table B8. What do you like most about Miami County? (n = 616)

Theme	Count
The small-town, community feel; It is a welcoming place	258
The overall quality of life (e.g., safety, clean, quiet, peaceful, or well-maintained)	135
There are many events, festivals, outdoor activities, or other activities; There is plenty to do	98
The recreation: parks, bike paths, and/or nature areas; That the park district sends a letter with all the activities each season	96
Its businesses and other entertainment (food, stores, etc.)	74
Its rural environment or setting, agriculture, or open spaces	73
It is where family lives, its home	57
It is in proximity to large cities, airports, or small towns; It is in a convenient location (close to family, jobs, interstates, or cities)	45
It is a good place to raise family; The schools, school districts	45
Its leadership: It has a good economic or population growth	37
Its amenities (unspecified) and social services	34
It has a suburban/rural balance	30
It offers affordable living; There are lower fees/taxes than other places	18
Variety of work or other opportunities	17
It is easy to get around; There is little traffic	17
Its culture, rich history, art, heritage preservation	15
The Miami Transit	1

Where one lives in Miami County impacts how residents experience living in Miami County in other areas as well. Overall, 60% (n = 856) of survey respondents agree that people in Miami County respect one another (Figure B8). However, this percentage drops to 52% and 50% when isolated to survey respondents from Piqua and other villages/townships, respectively (Figure B9). Tipp City residents are more likely to agree that there are fun things to do in the county and that community members support and respect each other compared to other areas. Survey results also show that Piqua and other villages/townships may be experiencing inequitable access to county events and amenities, including a lack of grocery stores.

Figure B8. Overall Perceptions of Community and Opportunity in Miami County

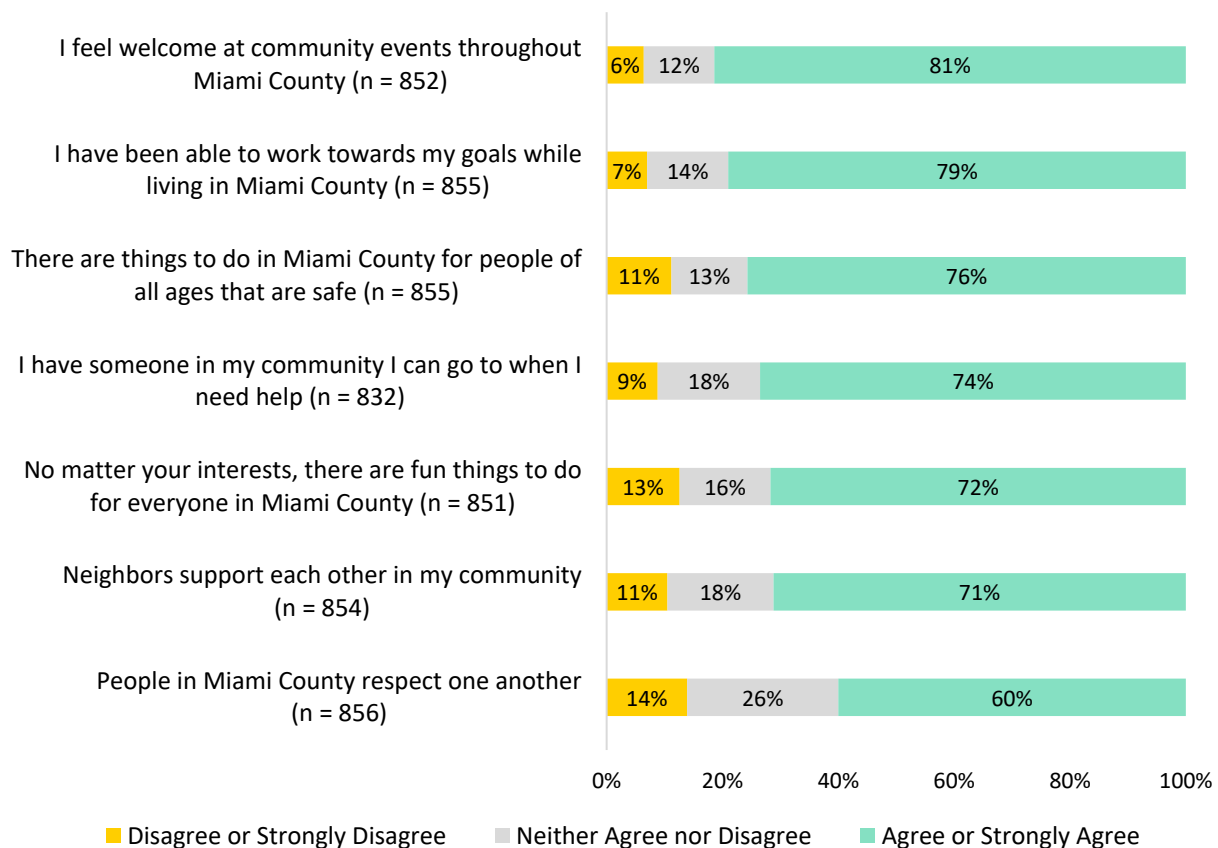
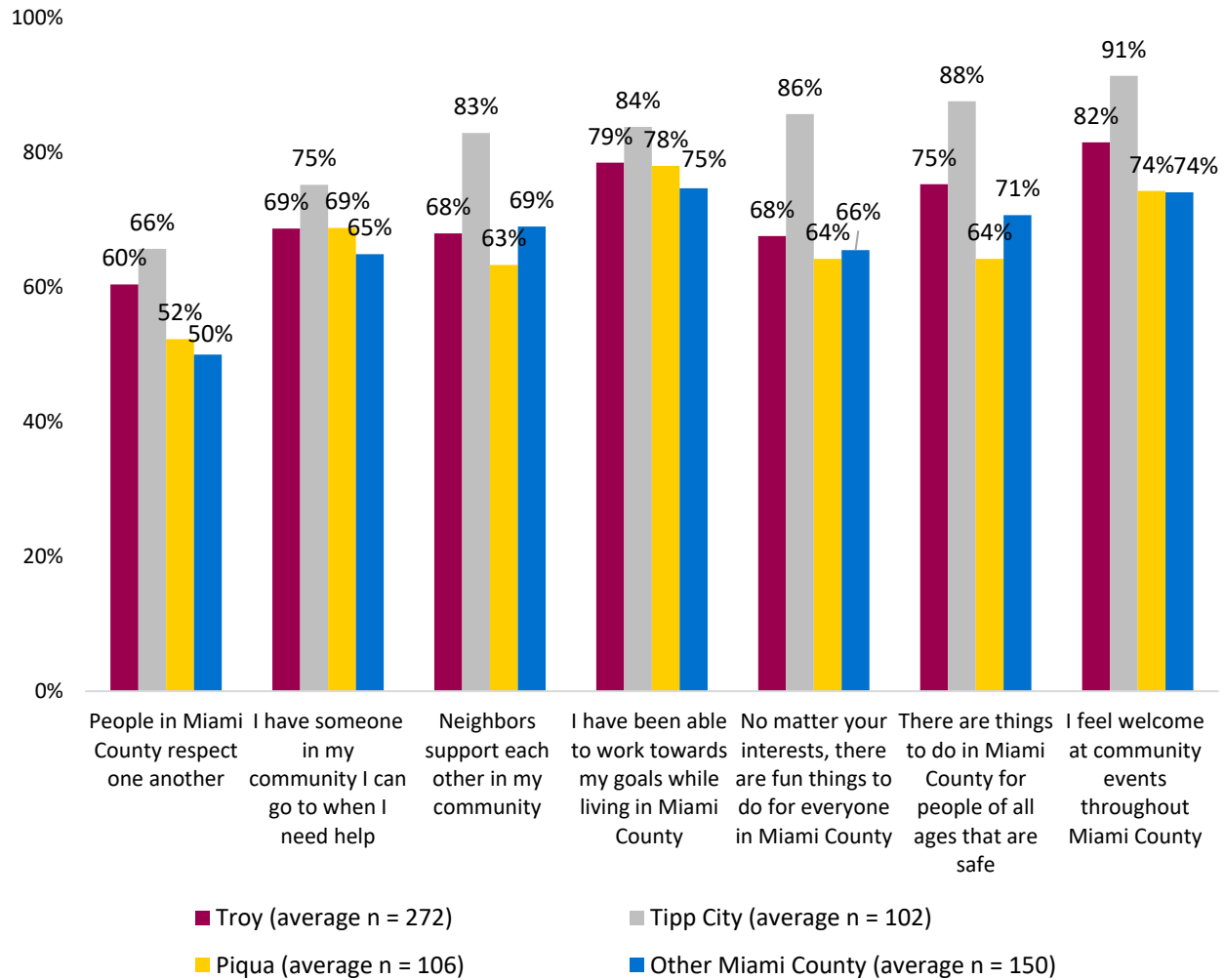


Figure B9. Perceptions of Community and Opportunity in Miami County by Region

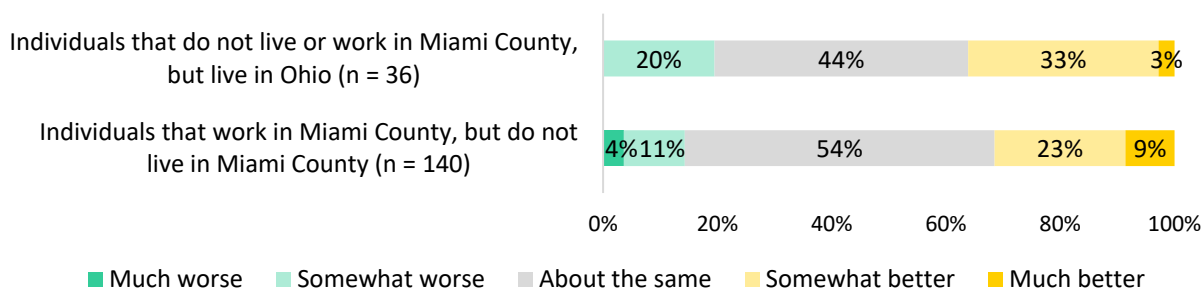
(% of survey respondents that agree or strongly agree with each item)



Positive Non-Resident Perceptions of Miami County

More than a third of survey respondents that do not live in Miami County consider the quality of living in Miami County to be somewhat better or much better than where they currently live (Figure B9).

Figure B9. Overall, how would you rate Miami County compared to where you currently live?



Other Population Level Strengths

Miami County has lower rates of child poverty, uninsured, and income inequality compared to the overall state of Ohio (Table B9). From 2017 to 2021, households with higher incomes had income 3.9 times that of households with lower incomes in Miami County. Comparatively, this rate is lower than the state's 4.6.¹²

Table B9. Areas of Strength for Miami County Compared to Ohio and The U.S. (2023 County Health Rankings)

Population Measure	Miami County	Ohio	U.S.
Percent of Children in Poverty (Year 2020)	12%	18%	17%
Income Inequality Score (Years 2017-2021)	3.9	4.6	4.9
Percent of Uninsured (under the age of 65, Year 2020)	7%	8%	10%

¹² The income inequality score is a ratio of household income at the 80th percentile to income at the 20th percentile from years 2017-2023.

APPENDIX I

Miami County Needs Assessment – Transportation Affordability and Availability

Appendix I

Section D

Transportation Affordability and Availability



Introduction

This section focuses on transportation as it relates to employment in Miami County. Based on data collected from public databases, expert interviews with regional transportation stakeholders, and a community survey, two main barriers to meeting workforce-related transportation needs were identified:

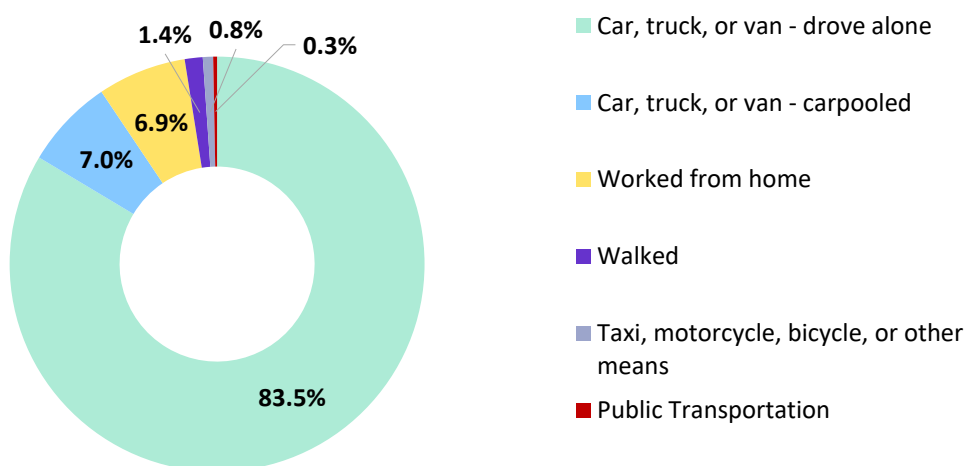
1. The high costs associated with owning a reliable vehicle disproportionately impact lower-income households' ability to have reliable and flexible transportation to work and, thus, to retain better-paying employment.
2. Limited capacity of public transportation services in the county. Like other industries, transportation providers have seen dramatic increases in the costs of vehicles, insurance, and fuel. Their lack of funds limit hours of service and requires riders to make reservations days in advance. Thus, public transportation options aren't matching the needs of potential workers that need more flexible transportation that meets varying needs of their families.

Most Miami County Workers Rely on Private Vehicles for Transportation

Most individuals in Miami County rely on personal vehicles to go to and from work, whether alone or carpooling (Figure D1).¹⁹ In Miami County, approximately 95.6% of households have at least one vehicle. About 7 in 10 households have two or more vehicles (Table D1).

Miami County workers who are carpooling to work tend to be younger relative to other modes of transportation, while those driving alone to work tend to be in their low to mid-40s.²⁰ Those who are carpooling or utilizing public transit are most often doing so because of the cost of owning a car (i.e., insurance, repair, gas). The median earnings for those driving their own vehicle to work is \$38,921, compared to \$26,000 to \$30,000 median earnings of those carpooling or using public transportation, respectively (Table D2).

Figure D1. Means of Transportation to Work in Miami County



¹⁹ 2021: ACS 5-Year Estimates Table B08141

²⁰ 2021: ACS 5-Year Estimates Table B08503

Table D1. Percentage of Miami County Households with Personal Vehicles (2021: ACS 5-Year Estimates Table S2504)

Number of Vehicles	Percent of Occupied Households in Miami County
No vehicle available	4.4%
1 vehicle available	26.1%
2 vehicles available	41.4%
3 or more vehicles available	28.3%

Table D2. Median Age of Miami County Workers by Type of Transportation to Work (workers 16 years and over; 2021: ACS 5-Year Estimates Table B08521)

Transportation to Work	Median Age	Median Age Range (90% confidence level)
Car, truck, or van - carpooled	35.7 ± 2.2 years	33.5 - 37.9 years
Taxicab, motorcycle, bicycle, or other means	46.3 ± 14.7 years	31.6 - 61.0 years
Public transportation (excluding taxicab)	39.8 ± 16.7 years	23.1 - 56.5 years
Walked	37.1 ± 11.0 years	26.1 - 48.1 years
Car, truck, or van - drove alone	43.4 ± 0.9 years	42.5 - 44.3 years
Worked from home	49.2 ± 2.9 years	46.3 - 52.1 years

Transportation-Related Barriers to Employment in Miami County

Lack of, and Cost of, Transportation as Barrier to Employment

Not having a personal vehicle in Miami County significantly affects workers' ability to get to work on time. According to community survey results, those without personal vehicles are more likely to be unemployed in Miami County, even when of working age and seeking work (Table D3).

Table D3. Mode of Primary Transportation by Employment Status (Community Survey Results)

Mode of Transportation	Currently Employed	Unemployed, seeking work	Unemployed, NOT seeking work
Personal Vehicle (n = 786)	88%	1%	10%
Family or friend (n = 72)	76.4%	13%	11%
Public Transportation (n = 42)	88%	2%	10%
Rideshares (n = 12)	75%	0%	25%

Based on community survey results, workers who rely on public transportation are 9.3% times more likely to miss work (sometimes, often, or always) due to the lack of, or cost of, transportation than those who have a personal vehicle. Also, workers relying primarily on a friend's or family member's vehicle are 6.7% times more likely to report missing work due to transportation issues than individuals who rely on a personal vehicle (Figure D2). In addition, the younger a worker, the more likely they are to report having missed work due to transportation issues (Figure D3).

Figure D2. How often does a lack of reliable transportation or cost of transportation cause you to miss work?
(By mode of transportation)

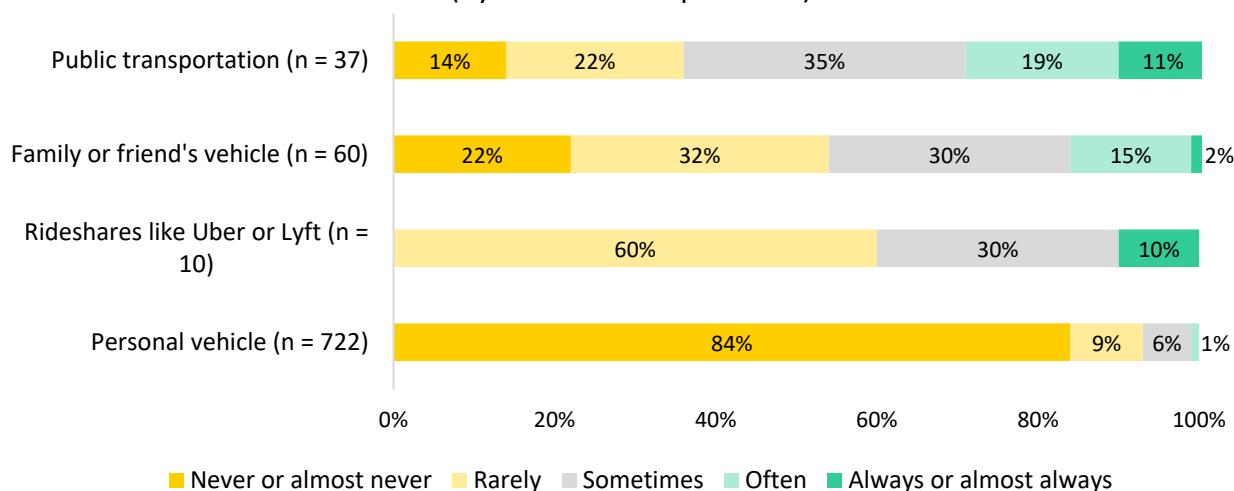
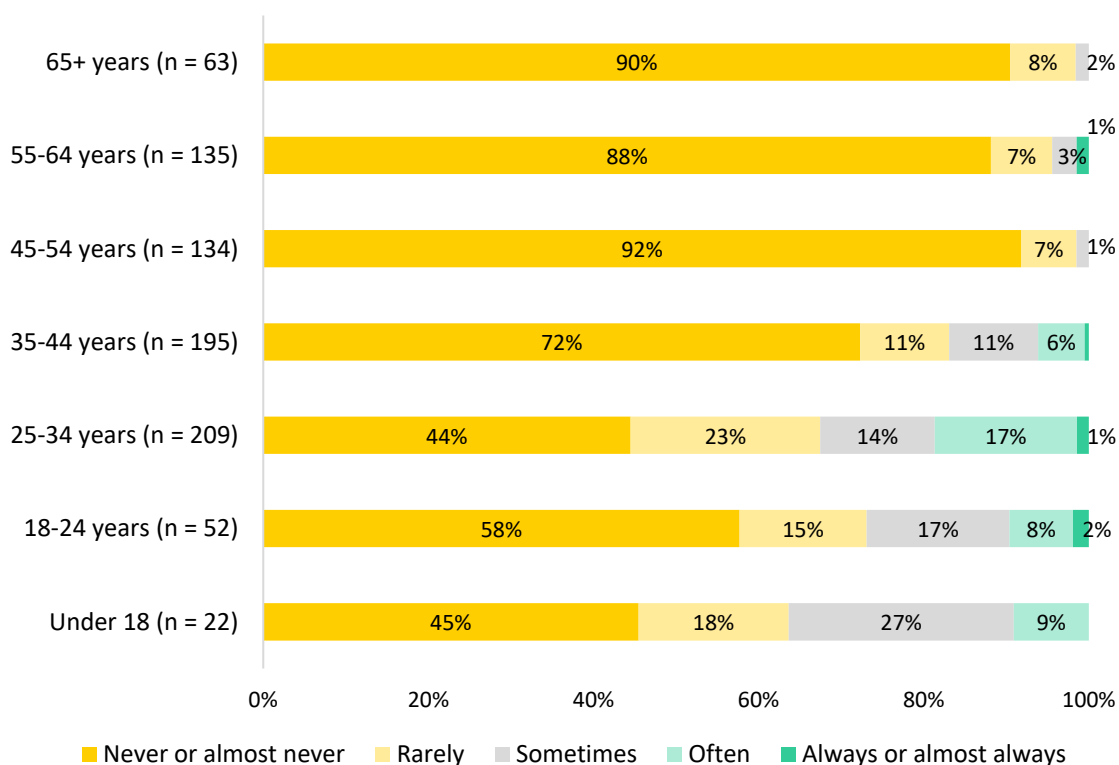


Figure D3. How often does a lack of reliable transportation or cost of transportation cause you to miss work? (By Age)



13% of community survey respondents that are unemployed but seeking work are relying on a friend/family vehicle for transportation.

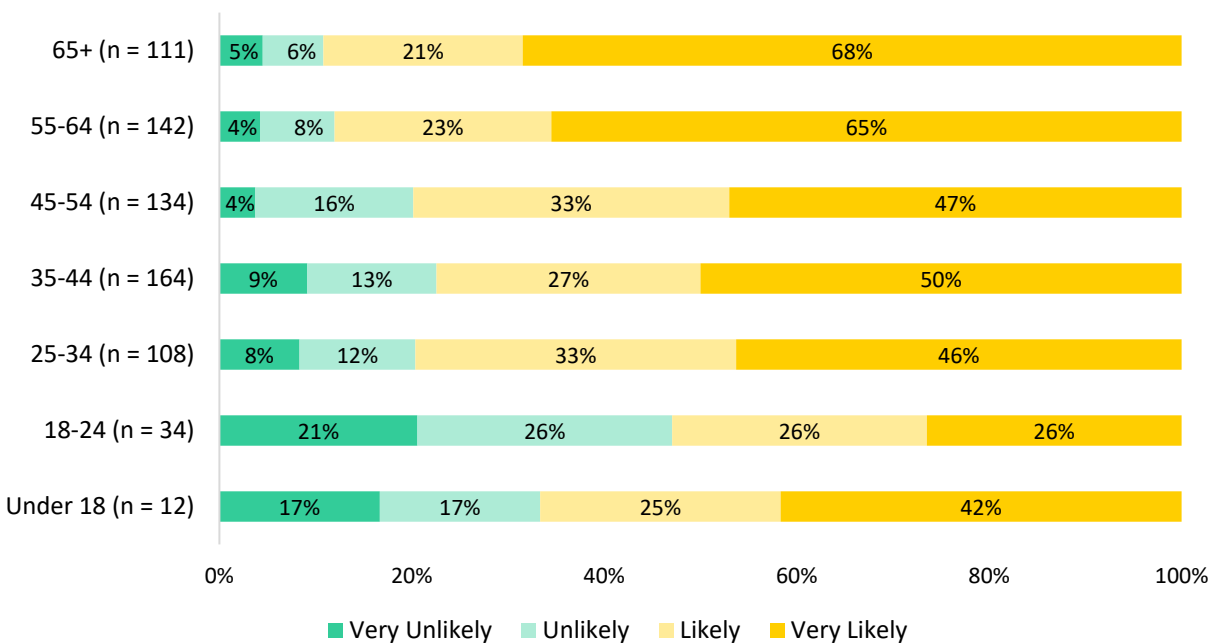
24% of unemployed or underemployed community survey respondents identified the cost of transportation, an unreliable vehicle, or unreliable public transportation as one of their greatest barriers to thier employment.

2.5 Community survey respondents who are 24 years or younger are about 2.5 times more likely to not be able to pay for a \$550 emergency expense compared to older respondents.

Cost Inequities of Transportation Faced by Younger and Lower-Income Workers

In addition to overall inflated costs of living, community stakeholders identified some specific financial barriers related to transportation that younger individuals are facing. Career counselors working with high school juniors/seniors and adults seeking employment reported driver's education classes, fees for getting a driver's license, identification records like birth certificates, and the cost of car insurance and gas as common barriers to younger adults having a personal vehicle. In addition, stakeholders also identified that unpaid traffic citations, and accrued late fees for not paying those citations, are also preventing workers from being able to drive to work. The financial barriers to having a personal vehicle is compounded by the fact that community survey respondents who are 24 years or younger were 2.5 times more likely to not be able to pay for a \$550 emergency expense compared to older respondents (Figure D4).

Figure D4. How likely would you be able to pay for a \$550 emergency car expense?



Estimated Annual Cost of Transportation in Miami County <i>(Massachusetts Institute of Technology's Living Wage Calculator)</i>	% Annual Income Spent on Transportation in Miami County <i>(Massachusetts Institute of Technology's Living Wage Calculator)</i>
\$5,356 – Single Adult, No Children	14% – Single Adult, No Children
\$9,634 – Single Adult, One Child (4-year-old)	32% – Single Adult, One Child (4-year-old)
\$14,164 – Two Adults (both working), Two Children (4-year-old and 9-year-old)	13% – Two Adults (both working), Two Children (4-year-old and 9-year-old)

In Miami County, a single adult can expect to pay at least \$5,356 annually (14% of median income) on transportation costs, like lease payments, gas, insurance, registration, and repairs. The percentage of median income spent on these items increases to 32% for a single mother and drops to around 13% for a two-income, two-child household.²¹

Based off qualitative data from community focus groups, some families are experiencing an impossible choice between owning a car (and paying to use it) and childcare. When forced to choose only one, parents risk missing work, losing their job, and/or not even being able to enter the workforce at all. At the same time, employers risk staff calling off or increased losses due to turnover.

“Single men at shelters are having an easier time finding and keeping higher-quality employment. For example, scheduling public transportation is easier because they can take more standardized scheduled jobs, like at Klopay or ConAgra. On top of that, they also don’t have childcare to worry about, both in terms of cost, time, and logistics. Single mothers on the other hand are being cornered into taking waitressing or fast-food jobs because those employers offer more flexible schedules, but often not the benefits or mobility offered by manufacturing.” - Social Service Provider

²¹ 2021: ACS 5-Year Estimates Table S1903. Note, the percent of median income for transportation costs for a two income, two child household is based off the median income of a four-person family in Miami County.

Lower-Cost Transportation Services in Miami County

There are two main service providers of affordable transportation in Miami County: Miami County Public Transit and a nonprofit, Community Rides. These services reported being impacted by inflated costs of fuel, nearly doubled costs of buses/vans and insurance, and a need to increase driver wages. Community Rides currently focuses on providing rides to work and job interviews, and 51% of Miami County Public Transit's total rides from January to June 2023 were for employment purposes. However, demand for rides to work has exceeded the service capacity; there is greater demand during 'high' times, like 5 a.m.-9 a.m., 1 p.m.-6 p.m., and 9pm-12am.

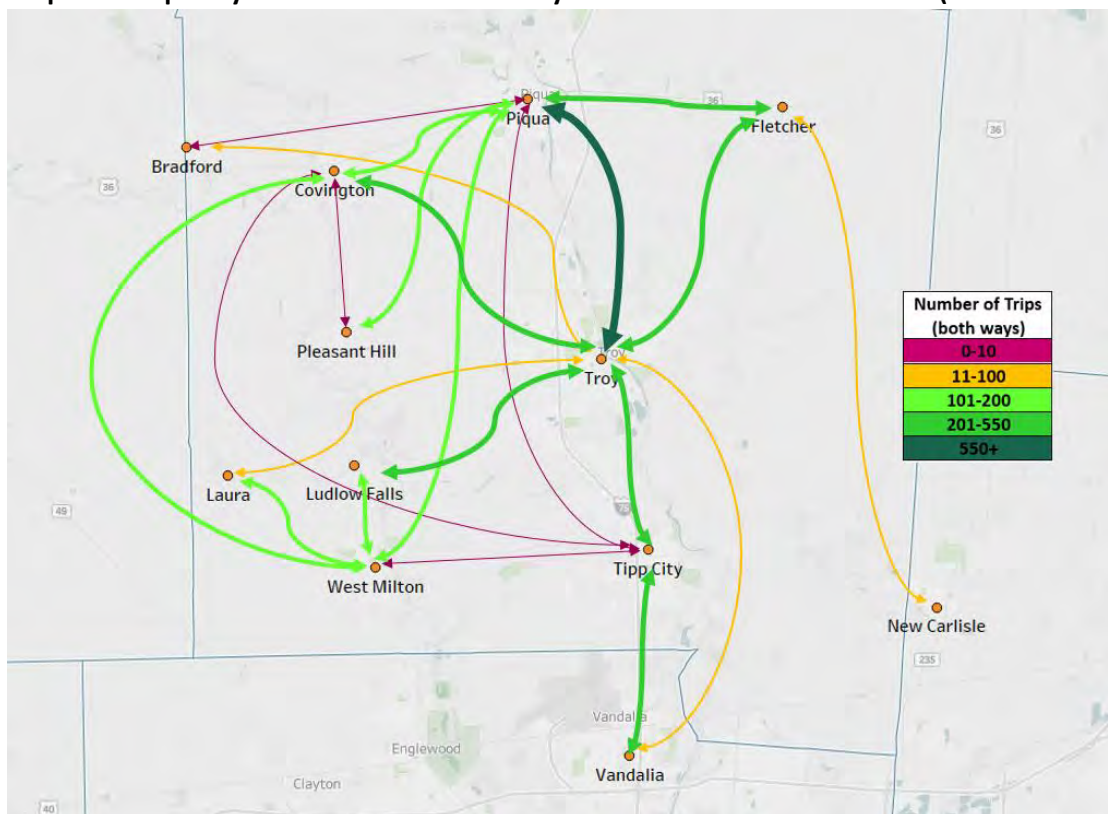
Miami County Public Transit

The Miami County Board of Commissioners supports the funding for the Miami County Public Transit service.

- Services are offered Monday through Friday (5 a.m. to 6 p.m.) and Saturdays (8 a.m. to 2 p.m.).
- Residents can schedule a trip in advance to anywhere inside the boundaries of the county for \$4 one-way.
- Monday through Friday, riders can go up to two miles outside of county lines for an additional \$2 and can be dropped at transitional spots to transfer to Montgomery, Darke, and Shelby counties transit services (requires scheduling 24 hours in advance).
- Rides to Miami Valley Hospital, Dayton Children's Medical, and Dayton International Airport are also available at \$26.
- Miami County Public Transit also offers a direct medical and essential trip transportation line for senior citizens, allowing them to schedule a trip without having to get off for stops or connecting rides.
- Some fare assistance is available, depending on age, household income, reason for travel, and Medicaid status.

Most riders utilize Miami County Public Transit for accessing health care, shopping/grocery store visits, and to get to work. From January 2023 through June 2023, the transit service provided 11,185 rides for community members to get to and from work. Workers are most frequently riding within Troy (3,090 rides), between Troy and Piqua (2,585 rides), and within Piqua (1,436 rides). The next most frequent routes are between Troy and West Minton (501 rides), between Troy and Tipp City (481 rides), and between Troy and Covington (457) (Map D1). Those who regularly use the transit service for employment can join the "master schedule," where the rider is automatically added to weekly pickup/drop-off schedules. To be placed on the automatic schedule, riders must use the transit for at least two weeks without making a cancellation.

Map D1. Frequency of Rides on Miami County Public Transit Public for Work (Jan. to June of 2023)



Community Rides

Community Rides is a nonprofit organization providing transportation to and from work for Troy area community members in need. Like public transit, a one-way ride is \$2 to \$4 based on income level. They provide 600 to 800 trips to and from work. There are two transportation vans in operation from 5:30 a.m. to 8:30 a.m. and from 1:30 p.m. to 4:30 p.m., and one van from 9:00 p.m. to midnight. Community Rides is receiving enough requests to fill a second van for the night shift, but they do not have the funding for a second driver. Another challenge the organization is facing is the need to replace vans; current vans are over 100,000 miles.

Riders are often working at Troy area businesses, like Clopay, ConAgra, and F&P America. Community Rides is primarily funded by the Troy Foundation, and recently an allocation of Troy's American Rescue Plan Act (ARPA). Being a smaller operation, Community Rides can better accommodate last minute ride requests than Miami County Public Transit. This flexibility is key to serving lower-income households and families with children, as daily schedules are less predictable through no fault of their own.

"Transportation and daycare is our shelters' biggest problem with finding housing and employment for single women with children. For example, we have our [public] transit service, but it means you must be picked up at 5 a.m. But daycare doesn't open until 6 a.m., so you have to wait. But if you wait, you are late for work. And you can't just work later because the daycare closes. We have clients that lose their jobs because of that." -Shelter Staff

APPENDIX J

Zillow Housing Profile



United States > Ohio > Miami County

Miami County Home Values

\$236,001

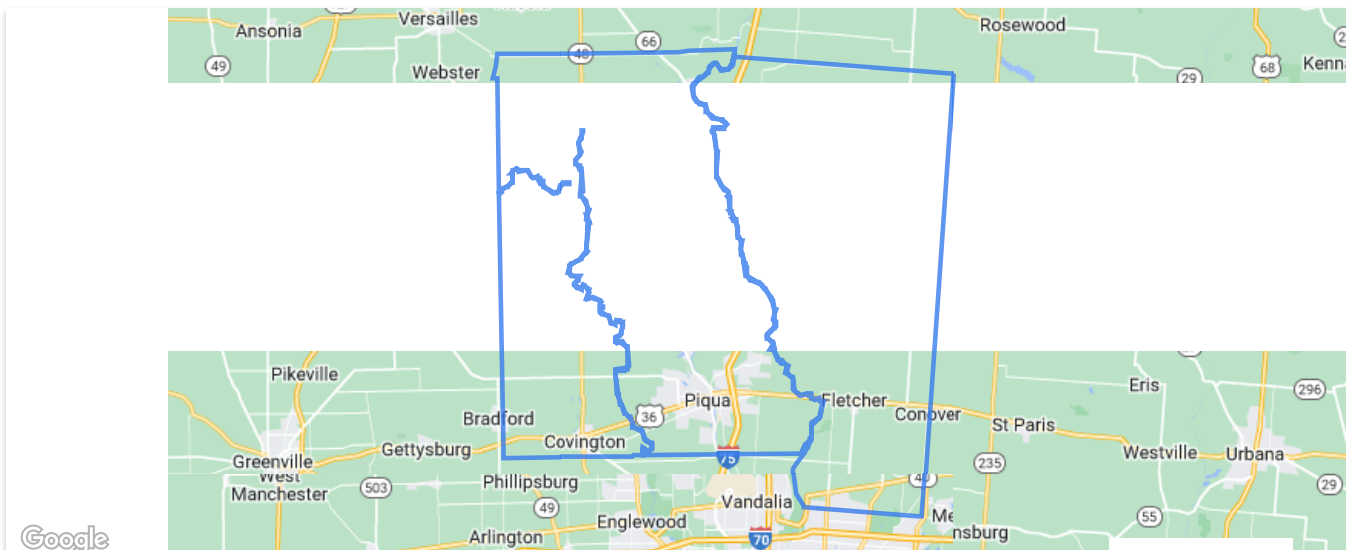
↑ 7.6% 1-yr

The average Miami County home value is \$236,001, up 7.6% over the past year and goes to pending in around 9 days.

What is the Zillow Home Values Index?

Zillow Home Value Index (ZHVI), built from the ground up by measuring monthly changes in property level Zestimates, captures both the level and home values across a wide variety of geographies and housing types.

[Learn more about the Zillow Home Value Index](#)



Miami County Key Takeaways

Typical Home Values: \$236,001

1-year Value Change: +7.6%

(Data through March 31, 2024)

Market Overview

⬆️ -- 1-year
Market Forecast

196 For sale
inventory (March
31, 2024)

87 New
listings (March 31,
2024)

0.997 Median sale
to list
ratio (February 29,
2024)

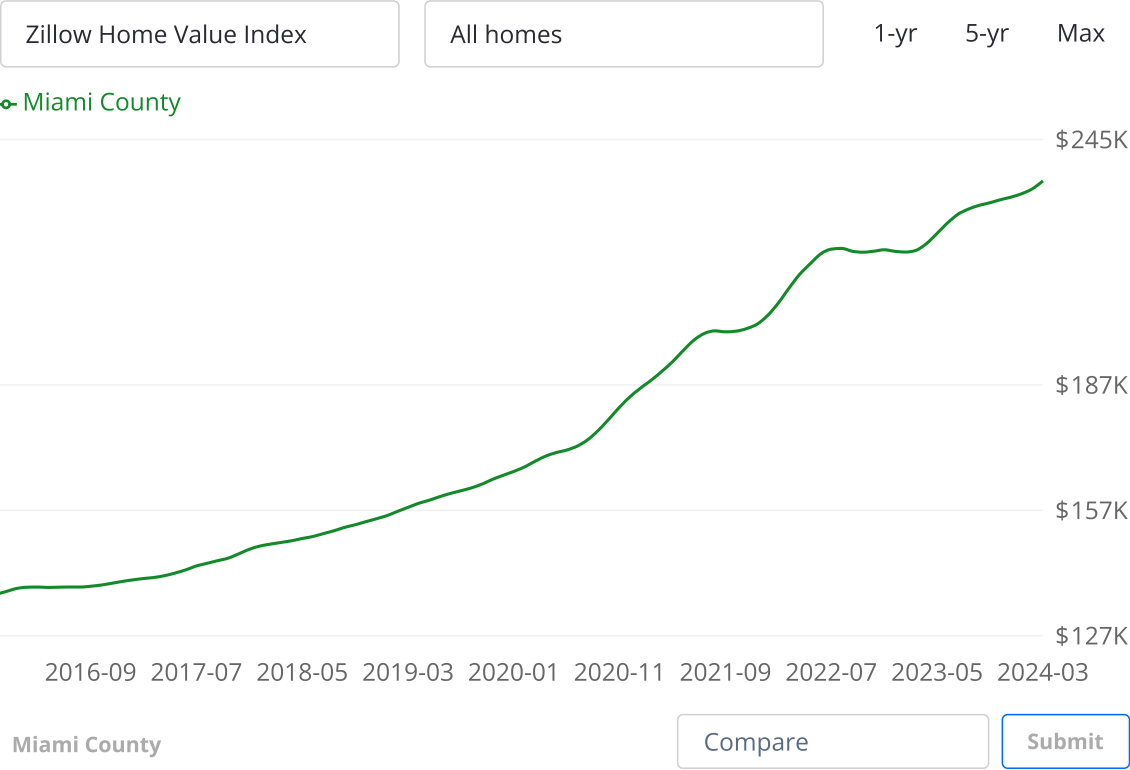
\$193,833 Median
sale
price (February 29,
2024)

\$258,100 Median
list price (March 31,
2024)

31.6% Percent of
sales over list
price (February 29,
2024)

47.6% Percent of
sales under list
price (February 29,
2024)

9 Median days to
pending (March 31,
2024)



(Metric availability is based on market coverage and data)



How does this data help me?

Zillow's metrics provide valuable market data by tracking market changes in different locations and housing types.

Cities in Miami County

Name	Median ZHVI	Name	Median ZHVI	Name	Median ZHVI
Troy	\$251,732	Piqua	\$155,348	Tipp City	\$315,395
Pleasant Hill	\$218,211	Casstown	\$321,228	West Milton	\$201,266
Ludlow Falls	\$284,198	Covington	\$215,186	Fletcher	\$208,102



Move forward with a local partner

Zillow is more than a place to browse homes. It's a place to connect with a local agent, explore financing solutions, schedule home tours, understand your buying and selling power, and more.

Talk to a local agent

Miami County Homes for Sale



\$445,000

4 bd | 1 ba | 2,105 sqft

575 Harshbarger Rd



\$170,000

4 bd | 1 ba | 1,442 sqft

416 Garnsey St



\$269,900

3 bd | 2 ba | 1,506 sqft

1112 Windsor Crossing Ln

[View Miami County listings](#)



Get pre-qualified for a loan

At Zillow Home Loans, we can pre-qualify you in as little as 3 minutes with no impact on your credit score.

[Start Now](#)

An equal housing lender. NMLS #10287.

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APPENDIX K

Summary of Miami County Fair Housing Program and Fair Housing Distribution Materials

FAIR HOUSING is a right protected by federal and state laws. Fair Housing means you may freely choose a place to live without regard to:

- **Race**
- **Color**
- **National Origin / Ancestry**
- **Religion**
- **Sex or Gender**
- **Familial Status**
- **Disability Status**
- **Military Status (in Ohio only)**

The Miami County Fair Housing Office works with the Ohio Civil Rights Commission and the U. S. Department of Housing and Urban Development (HUD) to uphold that right and will investigate all rental, sales, lending, and insurance discrimination complaints relating to housing. If you feel you have experienced discrimination in renting or buying a residence, please contact:

**MIAMI COUNTY
FAIR HOUSING
1506 ONE STOP CT.
SUITE 6
TROY OH 45373
937-440-8121**

FOUR IMPORTANT FACTS TO REMEMBER:



Families with children need a place to live just like everyone else.



Under federal and state law, it is illegal to discriminate against families with children on the terms, conditions, privileges, services, or facilities in the sale or rental of housing.



Beware of occupancy limits! In most cases a standard would be two (2) persons per bedroom.



The law applies to prospective and current tenants. Persons should not be discouraged from renting, be turned down, treated differently, or evicted simply because they have kids or are pregnant. However, material violations to a lease, such as destruction of property, may be grounds for eviction.

CHILDREN & HOUSING



WHAT YOU SHOULD KNOW ABOUT CHILDREN AND FAIR HOUSING LAWS

**MIAMI COUNTY
FAIR HOUSING
1506 ONE STOP CT.
SUITE 6
TROY OH 45373
(937) 440-8121**



FAMILIES WITH CHILDREN have a right to live where they can afford to live. Housing discrimination against families with children is no longer legal in any state in the nation. Title VIII of the Civil Rights Act, the Fair Housing Act of 1968, was amended in 1988 to include **FAMILIAL STATUS** as a protected class. Simply stated, familial status is defined as one or more individuals who have not yet reached the age of 18 years residing with a parent or other person having legal custody. Protection also applies to any person who is pregnant or is in the process of securing legal custody of any individual under the age of 18 years. This means that families cannot be denied the housing of their choice simply because they have children.

Only the following are legal exceptions for the exclusion of children from housing:

- Everyone in the building is over 62 years of age.
- 80% of the units have at least one occupant over age 55 and the building provides significant facilities and services to meet the needs of older persons.
- The building is part of a federal or state program that provides housing for elderly people.

DISCRIMINATION is usually subtle. Landlords and real estate agents usually don't say, "We don't accept kids." Instead, you are more likely to hear:

- "We take younger children, but teenagers will disturb the other tenants."
- "This complex isn't suitable for children. There is no playground or open space."
- "For your child's sake, I think you'd be happier living someplace else."
- "Sure, we rent to families with kids, but we'll need an extra security deposit."
- "Only three people are allowed in a 2-bedroom unit."
- "You have a boy and a girl so you will need a 3-bedroom apartment. This one has only 2 bedrooms."
- "Children are only allowed in the basement and first floor units."
- "Sorry, a parent and child cannot share a bedroom."
- "We only allow one child per bedroom."
- "You're pregnant, so this one bedroom apartment isn't big enough for you."

SUGGESTIONS FOR SUCCESS IN RENTING TO FAMILIES WITH CHILDREN

- Rules should apply to specific actions and not to children only. For example, "No running in pool area."
- Rules must be based on legitimate and reasonable safety concerns or common courtesy. Rules must not make it unrealistic for families with children to reside there. For example, "All sidewalks and driveways must be kept clear of obstructions or safety hazards" would be considered reasonable.
- Specific problems which arise should be addressed one-on-one between the manager and the offending party.
- Families with children should not be limited to certain areas or floors of the complex or building.

A landlord **does have the right** to check the rental history of **all** housing applicants. The landlord **is permitted** to refuse to rent to a family with children if the applicant family has bad credit or poor references **only** if the rental history and / or credit check is required of **all** housing applicants.



Miami County Fair Housing

Miami County Fair Housing

Hobart Center for County
Government
1506 One Stop Ct.
Suite 6
Troy, Ohio 45373
Phone: (937) 440-8121



Miami County Fair Housing

HIGH SCHOOL SENIOR EDUCATION

Housing Rights , Facts and Options



- Miami County demographic data
- What is Fair Housing?
- Housing related information for citizens of all ages
- The cost of credit / how it will affect where you live

Date: June 2024

Welcome High School Seniors!

The purpose of this booklet is to brief you on housing, employment, money management, and credit related facts. As a soon to be graduating senior, you need to be informed on potential housing decisions you will have to make. Your housing needs will continue to change throughout your lifetime. You will find much of the information contained in this booklet to be useful wherever you decide to reside.

In 1988, the Miami County Board of Commissioners established a Fair Housing Committee to serve as an advisory panel made up of local elected officials, industry professionals, and local citizens. The purpose of the committee is to serve in an advisory capacity pertaining to the implementation of the Fair Housing Program in Miami County and to promote Fair Housing in the County of Miami. This booklet is part of the committee's effort to educate citizens about fair housing and factors that influence housing choices. The Miami County Fair Housing Program is designed and implemented in compliance with state and federal guidelines. The four components the program provides are:

1. On-going analysis of impediments to Fair Housing choices
2. Distribution of effective Fair Housing informational material
3. Fair Housing education and outreach
4. Fair Housing local contact point for assistance in complaint conciliation and referral services to the U.S. Department Housing and Urban Development (HUD) and the Ohio Civil Rights Commission.

NOTES

How Much Rent Can You Afford?**Income**

Gross annual household income before taxes divided by 12 (You can also figure what your monthly income is and multiply by 12)	\$
Additional monthly income (Child Support, Alimony, Social Security)	\$
Total Monthly Income	\$

Monthly Expenses

Rent	\$
Utilities (Gas/Electricity/Phone/Water/Sewage/Garbage)	\$
Car Loan	\$
Student Loans	\$
Gas (vehicle)	\$
Health Insurance	\$
Renter's Insurance	\$
Food	\$
Entertainment	\$
Other	\$
Other	\$
Total Monthly Expenses	\$
Monthly Income minus Monthly expenses	\$

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Who is Covered Under the Federal Fair Housing Act	Page 6
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Beware of the Predatory Lender—The Cost of Credit	Page 8
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What Much Rent Can You Afford?	Page 12

Miami County Profile and Housing Facts

(Resource: 2010 Census Summary—U.S. Census Bureau)

Miami County Profile

Established: March 1, 1807

2010 Total Population

102,506

Race/Color

White/Caucasian-96,722

Black / African American-2,084

American Indian & Alaska Native-189

Asian-1,218

Native Hawaiian & Other Pacific Islander-15

Other-468

Two or More Races-1,810



National Origin /Ancestry

88,857 Miami County citizens identified a specific ancestry for the census.

Religion

The U.S. Census was not allowed to ask citizens if they have a religious affiliation or what that affiliation would be. There is a very diverse and expansive base of religious organizations in Miami County.

Sex or Gender

Male-50,386

Female-52,120

Familial Status

Occupied Housing Units-40,917

“Family Households”-28,626

Helpful Resources

- If you feel you've been discriminated against in housing related services or practices, you can contact Miami County Fair Housing at (937) 440-8110. You can contact directly the Ohio Civil Rights Commission at (937) 285-6500 or the U.S. Department of Housing and Urban Development Housing Discrimination Hotline at: 1-800-669-9777
- For Ohio Landlord—Tenant Law information, you can obtain a free booklet at Miami County Fair Housing located within the Miami County Planning and Zoning Department at 510 West Water Street, Suite #110, Troy Ohio or call (937) 440-8110 or visit www.clevelandtenants.org to view in depth information and sample forms. For **landlord / tenant issues** you can also contact the Miami County Municipal Courts at (937) 440-3919.
- For information about Miami County Demographics go to: www.census.gov.
- For other housing information and home purchase information go to: Ohio Housing Finance Agency (OHFA) at www.ohiohome.org or Department of Housing and Urban Development (HUD) at www.hud.gov.
- If you are a victim of predatory lending involving a mortgage loan, you may contact a private attorney. Additionally, you can go to HUD's web site www.hud.gov or call 1-800-569-4287 to find a counselor near you.
- For rental housing assistance contact the Miami County Community Action Council / Miami Metropolitan Housing at (937) 335-7921.
- If you are homeless or at risk of becoming homeless, contact FAS of Miami County at (937) 339-6761 or stop by at 16 East Franklin Street in Troy. The after hours crisis line is 1-800-351-7347.

Miami County Rental Information

Fair Market Rent (FMR) is a term that conveys what average rental rates are in an area. You may find something more or less expensive in each category. These are Miami County's 2010 FMR's (the amounts include average utilities):

**Efficiency—\$490; 1 bedroom—\$565; 2 bedroom—\$696;
3 bedroom—\$937 4 bedroom—\$1,118**

The first thing you need to consider in renting a home or apartment is your budget. Can you afford the monthly payment? As a rule of thumb, you never want any rent or housing payment including utilities to exceed 30% of your income.

The landlord will usually require the first month's rent and security deposit (usually equal to one month's rent) in advance. You will most likely need to furnish security deposits with utility companies as well. The landlord will probably have you fill out an application. He or she may ask for references and check your credit and criminal record. A prior eviction, bad credit, or criminal history could jeopardize your chances of renting. The landlord's property is an investment and he or she may consider you "high risk". A person can be legitimately denied housing on the basis of bad credit or criminal history without a violation of the Federal Fair Housing Act occurring.

A "lease" is a rental agreement of contract. It can be oral, written or implied, but it is **best to have a written lease agreement**. It should clearly define what your responsibilities are as a tenant and what your landlord's responsibilities are. Without a signed lease, rent can be increased at any time. The rental agreement can be terminated with only a seven day notice if you rent by the week. If you rent by the month, a thirty day notice is all that is needed for termination of the lease. **Always keep receipts of any rent payments or payments for repairs you make** (assuming you had permission). In the lease, information regarding pets or the maintenance of the property should be defined. For more information see the "Helpful Resources" section.

Miami County Profile and Housing Facts**Miami County Profile (continued)****Disability / Handicap Status**

(Resource: 2000 Census)

(Note: Data is unavailable due to changes in the disability questions in 2008) As of the 2000 Census, 16.4% or 14,947 people of the 91,152 civilian non-institutionalized population has a mental or physical disability.

Educational Attainment Profile

(Resource: 2005-2009 American Community Survey)

The following information is based on people over the age of 25 surveyed from 2005-2009, broken down by percentages of population.

- Graduate or Professional Degree-6.7%
- Bachelors Degree-12.8%
- Associates Degree-7.4%
- Some college, but no degree-20.5%
- High School Graduates (includes equivalency) - 39.6%
- No High School Diploma—12.9%

Miami County Housing Facts

(Resource: 2005-2009 American Community Survey)

Median Home Value-\$137,900

Median Gross Rent-\$650

Owner Occupied-72.3%

Renter Occupied-27.7%



What is Fair Housing?

The Civil Rights Act of 1866 was the first piece of legislation passed in the United States of America establishing that housing discrimination is illegal. The Fair Housing Act or Title VIII or the Civil Rights Act of 1968 made it illegal to discriminate specifically in the sale, rental, and financing of dwellings on the basis of race, color, national origin, religion or gender. Amendments to the Fair Housing Act in 1988 added familial status and handicap or disability status. In 2008, the State of Ohio added military status. Refer to “Who is covered under the Federal Fair Housing Act” on page 6 for further detail on the above classes.

Fair Housing laws are intended to prevent discrimination in how housing is sold, rented, appraised, financed, and advertised. This includes not only the renter or buyer, but also the landlord, seller, real estate agent, insurance agent, appraiser, and the lending institution. Discrimination is prohibited not only in the public and private sale or rental of housing units but also in the offering of vacant land for residential construction.

**Miami County Homeownership Information**

Americans build wealth through homeownership. Housing prices vary throughout the county, but the average home price in Miami County in 2009 was \$131,000 according to the U.S. Census. You can go to www.Realtor.com to see a partial listing of what is for sale now.

A “mortgage” is the term for a loan on a home. In addition to paying the mortgage, you will also have to insure your home and pay property taxes on it. You will also have to maintain your property and make necessary repairs.

Land Contracts are not mortgages. Until an individual has lived in the property for seven years or has paid the seller 20% of the purchase price, the purchaser is still a rental tenant according to Ohio law.

Most homes are listed for sale and purchased through professional licensed realtors. If you are purchasing directly from an owner, it is recommended to seek the services of an attorney to assist with the purchase.

If you utilize a realtor as most people do, it is recommended that you interview a few different ones. Make sure you are working with someone who understands your wants, needs and financial situation. Talk to family and friends about their experiences and get recommendations.

A housing payment, including utilities, should not exceed 30% of your gross income. If you rely on what anyone may say you can afford, you may find yourself “cost burdened” and unable to make the payments for the mortgage, taxes, insurance and utilities.

Beware of the Predatory Lender : **The Cost of Credit**

ALWAYS know your FICO score and what is on your credit report before you shop for a car, home, or make any major purchase.

Predatory lenders will mislead you about your score to charge you higher interest rates and fees in order to obtain higher commissions.



Pay close attention to interest rates and terms provided for any and every financial transaction. Remember that local banks and credit unions that you have established a financial relationship with should **always** be your first source to try to obtain credit.

Credit card companies may offer low introductory rates only to quadruple the rate if you do not pay another unrelated bill on time. Fine print is sometimes very detrimental, but not illegal. If you do not understand a term or condition **do not "sign on the dotted line"**.

What is Prohibited?

No one may take any of the following actions based on race, color, national origin, religion, sex/gender, familial status, handicap/disability status, and military status.

In the Sale and Rental of Housing:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale or rental
- For profit, persuade owners to sell or rent (blockbusting)
- Deny anyone access to or membership in a facility or service related to the sale or rental of housing.

In Mortgage Lending:

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points or fees
- Discriminate in appraising property
- Refuse to purchase a loan or
- Set different terms or conditions for purchasing a loan

Additionally, it is illegal for anyone to threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right.

Who is Covered Under the Federal

Fair Housing Act?

Race

Race refers to an ethnic group with which a person identifies.

Color

Refers to skin tone.

National Origin / Ancestry

This status refers to an individual's heritage or lineage.

Religion

This refers to an individual's spiritual affiliation or attitude.

Gender or Sex

This status refers to the human biological classification of male or female.

The 1988 Fair Housing Act Amendment expanded coverage to include Familial Status and Disability/Handicap Status.

Familial Status

This status applies to all households in Miami County that either have children under the age of 18 living with them and / or are immediately expecting to have children under the age of 18 to be living with them.

Disability / Handicap Status

An individual person or a household that has a person with a mental or physical disability is considered to have "disability status."

In 2008, the State of Ohio added protected class coverage via Ohio Sub. H.B. 372 "Ohio Veterans Package" to include Military Status.

Military Status

This status applies to regular active duty service members and reservists or National Guard members who have been activated for service or who must report for training.

Your Next Achievement—Good Credit

The very next item you need to plan for is to **obtain and maintain good credit.** Your history of credit card debt, purchases, loans, financial transactions, and accounts will be evaluated by others the rest of your life. The way you manage your credit will be reflected on your individual credit reports. **You will actually be given a point score and letter grade reflecting how you manage your credit.**

There are three national credit recording bureaus that will monitor your credit: Equifax, Transunion, and Experian. They take information generated from your financial transactions and spending behavior and assign you a letter grade. Your credit score number is tabulated by the Fair Isaac Corporation. This is called your "FICO" score.

The FICO score is used to make billions of credit related decisions each year. This score can determine if you get credit, how much credit you are offered, and what interest rate you will have to pay. Future employers, landlords, banks, and mortgage companies may take into consideration how you manage your credit in their decision to give you a job, rent you an apartment, or provide you a house loan. This score is often heavily weighted in these decisions. Both your ability to pay your debts on time, and how much debt you have accumulated will be considered. Many of you have already received offers for credit cards. If you choose to get one, choose it and use it with caution.

Your FICO score will be lowered each and every time you do not make a bill payment on time. A history of making payments on time and paying off loans will add points for you. Check your credit reports and FICO score at least annually, and take the time to correct mistakes on them.

IF YOU NEED ASSISTANCE, PLEASE CONTACT:

Miami County Fair Housing
1506 One Stop Ct.
Suite 6
Troy, OH 45373
937-440-8121

Miami County Public Health
510 West Water Street
Suite 130
937-573-3500

Miami County Municipal Courts
201 West Main Street
Troy, OH 45373
937-440-3919

Ohio Civil Rights Commission—Dayton Regional Office
3055 Kettering Blvd.
Suite 111
Dayton, OH 45439
937-285-6500

U.S. Department of Housing & Urban Development
Region V
HUD—Fair Housing & Equal Opportunity (FHEO)
626 West Jackson Boulevard
Chicago, IL 60606-5760
1-800-765-9372
COMPLAINT HOTLINE

Legal Aid of Western Ohio
1-888-534-1432

Useful information regarding tenant rights can also be
found at: www.clevelandtenants.org

LANDLORD- TENANT RIGHTS & RESPONSIBILITIES UNDER OHIO LAW

*MIAMI COUNTY
FAIR HOUSING OFFICE*



1506 One Stop Ct.
Suite 6
Troy, Ohio 45373
937-440-8121

Date: 06/20/2024

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The information found in this booklet is for reference purposes only. For additional information or specific interpretation of the law, please seek legal council.



THREE (3) DAY EVICTION NOTICE (FOR NON-PAYMENT OF RENT ONLY)

(This form complies with the requirements of the Ohio Revised Code 1923.04 regarding the required three (3) day notice of eviction. Make sure the letter is addressed to each tenant who will be affected by this notice.)

Date: _____
 Tenant's Name: _____
 Tenant's Address: _____

Dear _____:

The purpose of this letter is to ask you to LEAVE the premises now in your possession, situated in _____, Miami County, Ohio, and known as _____ together with the lot of land on which these premises are located. You are being asked to leave for the following reason(s): _____

Your compliance with this Notice within _____ days after its service will prevent any further eviction action against you.

Respectfully,

 Landlord's Signature

 Address

 ()

 Telephone Number

YOU ARE BEING ASKED TO LEAVE THE PREMISES, IF YOU DO NOT LEAVE, AN EVICTION ACTION MAY BE INITIATED AGAINST YOU. IF YOU ARE IN DOUBT REGARDING YOUR LEGAL RIGHTS AND OBLIGATIONS AS A TENANT, IT IS RECOMMENDED THAT YOU SEEK LEGAL ASSISTANCE.

LANDLORD NOTICE OF TERMINATION OF RENTAL AGREEMENT

(This form should be used in situations that do not involve a breach of lease where the landlord wishes to terminate the lease/rental agreement. Remember, the time periods used in this letter will depend on whether the lease term is week-to-week or month-to-month.)

Date: _____
Tenant's Name: _____
Tenant's Address: _____

Dear _____:

The purpose of this letter is to inform you that your lease is being terminated in accordance with the Ohio Revised Code 5321.17.
You have _____ days from the above date to vacate the premises.

Your failure to vacate the premises within the aforesaid time will force me to initiate eviction proceedings in accordance with state law.

Respectfully,

Landlord Signature

Address

City, State, Zip

()
Telephone Number

INTRODUCTION

The Ohio Tenant-Landlord Act of 1974 outlines the rights and responsibilities of both tenants and landlords. It does not apply to mobile home trailer parks (see Chapter 3733, Ohio Revised Code), owner-occupied condominiums, prisons, jails, workhouses or halfway houses, hotels, motels or tourist homes, hospitals or nursing homes, farm residences on two or more acres of land, or school dormitories.

The purpose of this guide is to provide general information and a basic understanding of residential landlord and tenant rights and responsibilities. Matters incident to the residential landlord / tenant relationship are complicated and involves legalities. This guide is not intended to serve as a substitute to provision of legal advice by trained experts, and landlords and tenants are urged to seek competent legal counsel as the same may be necessary to protect their rights and interests.

In many cases, simply knowing your rights will solve all of the problems. The law has its limits. Ohio statutes are written to protect residential tenants from unfair treatment by their landlords, but also to protect landlords from the unreasonable demands and inappropriate actions of their tenants. The law holds landlords to certain standards in the maintenance of residential rental units, but it also enforces the obligation of tenants to pay rent in full and when it is due. Landlords and tenants should be prepared to meet their respective obligations under the law, and, if necessary, to prove their case in court.



FAIR HOUSING



The Ohio Civil Rights Act governs the enforcement of the Federal Fair Housing Amendments Act of 1988; which states that it is illegal to discriminate against any person because of race, color, religion, sex, national origin, handicap, military status, or familial status (presence of children) in the sale or rental of housing or residential lots, in advertising the sale or rental of housing, in the financing of housing, in the terms of renting property, or in the provision of real estate brokerage services. Discrimination in rental practices often is disguised and may be difficult to identify. You should watch for the following:

- You are told the unit you want to rent is not available when it really is.
- You are offered different rental terms or conditions than someone else.
- You are being directed to rent in a particular neighborhood or facility in order to keep people of your particular race, color, religion, sex, national origin, or family status from obtaining a unit in a certain neighborhood or facility.
- You are told that no children are allowed.

REQUEST TO ENTER PREMISES

(This letter could be used in a situation where a landlord has been unable to enter a rental unit in order to inspect, make ordinary repairs, decoration alteration or improvements, deliver parcels, supply necessary or agreed services, or exhibit the unit to actual or prospective purchasers, tenants, mortgagors, workmen, or contractors.)

Date: _____

Tenant's Name: _____

Tenant's Address: _____

Dear _____:

I would like to clarify the requirements according to the Ohio Revised Code 5321.04 governing rental properties for notice before entering your apartment. As a landlord, I must give you reasonable notice of my intent to enter your apartment and I must enter only at reasonable times. A twenty-four (24) hour notice is presumed to be reasonable notice. I have given you this notice. The law provides that if the tenant unreasonably withholds consent for the landlord to enter into the unit, the landlord may recover actual damages and obtain injunctive relief, together with the cost of the attorney's fees for the proceedings.

I will be pleased to arrange times mutually convenient with you for entry into your apartment. I will be contacting you to set an appointment. I hope that you will abide by this request and that we can establish a more effective working relationship.

Respectfully,

Landlord Signature

Address

()
Telephone Number

NOTICE OF FORWARDING ADDRESS

(The tenant should provide the landlord with a forwarding or new address within thirty (30) days after termination of the lease rental agreement and on or before delivery of possession to the landlord.)

Date: _____
Landlord's Name: _____
Landlord's Address: _____

Dear _____:

Please be informed that the forwarding address of the undersigned is:

Name: _____
New Address: _____

This letter is being sent to you in accordance with RC 532I.16(B).

Respectfully,

Signature

Signature

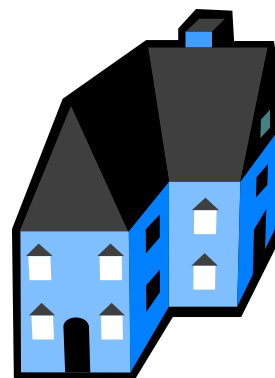
Address

City, State, Zip

()
Telephone Number

In the wake of the attacks of September 11, 2001, landlords and property managers have inquired about the legality of screening housing applicants on the basis of their citizenship status. In 2008 the National Commission of Fair Housing and Equal Opportunity delivered a report stating without the authority or expertise to determine an applicant's immigration status, the landlord may NOT refuse to rent or lease to anyone he / she "suspects could be an undocumented immigrant." Choosing this behavior is "likely to lead to racial and ethnic profiling and discrimination against people of color" on the part of the landlord.

Fair Housing laws apply to every person seeking shelter. Only the federal government has the right to regulate immigration. A landlord cannot and should not be placed in a position of asking anyone for their immigration status. Doing so could subject him / her to harsh penalties under federal, state, and local Fair Housing Laws.





DISABILITY DISCRIMINATION

If you or someone associated with you:

- Have a physical or mental disability (including hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex and mental retardation) that substantially limits one or more major life activities;
- Have a record of such a disability; or
- Are regarded as having such a disability

your landlord **may not**:

- Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if necessary for the disabled person to use the housing. Where reasonable, the landlord may permit changes only if you agree to restore the property to its original condition when you move.
- Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the disabled person to use the housing.

Example: A building with a “no pets” policy must allow a visually impaired tenant to keep a guide dog.

Example: An apartment complex that offers tenants ample, unassigned parking must honor a request from a mobility-impaired tenant for a reserved space near his/her apartment, if necessary, to assure that he/she can have access to his/her apartment.

Housing need not be made available to a person who is a direct threat to the health or safety of others, or who currently uses illegal drugs.

PROTESTING RETALIATION

(This letter should be used when a tenant feels that the landlord is retaliating because the tenant has complained about conditions in the rental unit.)

Date: _____

Landlord's Name: _____

Landlord's Address: _____

Dear _____:

The Ohio Landlord Tenant Law provides that a landlord may not increase rent, decrease services, threaten to bring an eviction, or evict a tenant because the tenant has complained to the landlord about the conditions in the rental unit, complained to an appropriate government agency about a code violation, or joined with other tenants for the purpose of negotiating or dealing collectively with the landlord.

Since I have recently engaged in protected activity, I believe that your action of _____

_____ is retaliatory.

I hope that this letter will end the matter. However, I want you to know that I will take whatever action is necessary to defend my rights. The law provides for actual damages together with attorney's fees if there is a violation of the above section of the law.

Respectfully,

Signature

Address

()

Telephone Number

ILLEGAL ENTRY TO PREMISES BY LANDLORD

(This letter can be used by a tenant to notify a landlord who has made an illegal entry upon the leased premises, that such entry is not acceptable, and that the tenant feels the landlord is abusing the right of access.)

Date: _____
Landlord's Name: _____
Landlord's Address: _____

Dear _____:

I would like to clarify the requirement for notice before entering my apartment. According to the Ohio Revised Code 5321.04, you as the landlord may enter only at reasonable times. Twenty-four (24) hour notice is presumed to be reasonable. The law provides that if the landlord makes an entry in violation of this provision, the tenant may recover actual damages and obtain injunctive relief, together with attorney fees.

I will be pleased to arrange with you, or any of your staff, times for entry into my unit. Please feel free to contact me to set such appointments. I hope that you will abide by this request and that we can establish a more effective working relationship.

Respectfully,

Signature

Signature

Address

City, State, Zip

()
Telephone Number

If you suspect you have been discriminated against, please contact your local Fair Housing Office or the Housing and Urban Development (HUD) office. You may file a housing complaint with HUD by:

- Completing their online complaint form
- Calling their toll free number 1-800-765-9372
- Writing a letter that includes:
 - * Your name and address
 - * The name and address of the person your complaint is about
 - * The address of the house or apartment you were trying to rent or buy
 - * The date when this incident occurred
 - * A short description of what happened

Then mail it to:

Office of Fair Housing & Equal Opportunity (FHEO)
U.S. Dept. of Housing and Urban Dev. Region V
626 W Jackson Blvd.
Chicago, IL 60606-5760

HUD will investigate the complaint at no charge to you. You have one (1) year after an alleged violation to file a complaint with HUD, but you should file as soon as possible. For more fair housing information, visit the web site for HUD's Office of Fair Housing and Equal Opportunity at www.hud.gov/fairhousing.



THE RENTAL AGREEMENT

A rental agreement is a lease or contract and can be written, oral, or implied. It is recommended that a signed rental agreement be negotiated in order to better define your rights and duties under the law, as well as your landlord's. Rental agreements also protect you from indiscriminate rent increases or termination of tenancy. Without a signed rental agreement rent can be increased, or the agreement terminated, with only a seven (7) day notice if you rent by the week or a thirty (30) day notice if renting by the month. If you do **not** have a rental agreement you should:

- Get the name and address of the landlord.
- Know when and where rent is to be paid.
- Know the utilities you will pay and the utilities the landlord will pay.
- Discuss garbage removal, snow removal, and grass cutting.
- Have a witness who would testify regarding any oral agreement.

TENANT NOTICE OF TERMINATION OF RENTAL AGREEMENT

Date: _____

Landlord's Name: _____

Landlord's Address: _____

Dear _____:

Pursuant to our rental agreement and Ohio law, you are hereby notified that I intend to terminate my rental agreement of the premises located at _____, _____, Ohio, effective ____/____/____. Please make arrangements for a mutually convenient time and date for a final inspection of the condition of said premises, return of keys, and for providing information regarding any security deposit for said premises.

Respectfully,

Signature

Signature

Address

City, State, Zip

()

Telephone Number

FAILURE TO REMEDY CONDITIONS TENANT TO VACATE UNIT

(This letter should be used when a landlord has failed to remedy conditions within a reasonable time period and the tenant wishes to exercise their right to vacate the premises.)

Date: _____
Landlord's Name: _____
Landlord's Address: _____

Dear _____:

On ____/____/____, I sent you a letter indicating that the following conditions existed in my apartment and common areas:

- 1) _____
- 2) _____
- 3) _____
- 4) _____

These items remain uncorrected.

Under the Ohio Tenant Law {Ohio Revised Code 5321.07(B) (3)}, I have the right to terminate our rental agreement if I have given you written notice of the aforesaid conditions and you fail to remedy them within a reasonable time. Since you have failed to do so, I am moving out of the premises located at _____

_____, _____, Ohio, on ____/____/____.

Please send my security deposit of \$_____ to me at the following address: _____, _____, Ohio, _____. Under the Ohio Landlord Tenant Law, I am entitled to the return of my security deposit within thirty (30) days of the termination of this agreement.

Respectfully,

Signature

Address

(_____)_____
Telephone Number

INSPECTION

Before signing the rental agreement and paying any non-refundable deposit, the tenant and landlord should inspect the property together. A detailed record of the condition of the property, including the yard if renting a house, should be made. This not only protects the tenant from being charged for damages which were not caused by the tenant or which were not caused during his/her tenancy, but provides the landlord with a list of problems needing correction.

If possible, videotape or take pictures of the interior and exterior of the home noting any problems. If you see things in the rental unit that need repaired, it is a good idea not to move in until the repairs are made. If you cannot wait, but the landlord promises to make the repairs, write your own dated list of repairs to give to the landlord. Always keep a copy for yourself. If the landlord promises to pay a tenant to make repairs or to reimburse the tenant for the cost of repairs, it is important that the tenant secure from the landlord the landlord's written indication of what the landlord is agreeing to pay.

The landlord may schedule routine inspections of the property during your tenancy. A minimum of 24 hours notice of the landlord's intent to enter and inspect the property must be given to the tenant.

In case of any emergency the landlord may enter the property without notice.



DEPOSIT/SECURITY DEPOSIT

A Security Deposit collected from the tenant and held by the landlord acts as an insurance policy against damages to the property or for unpaid rent. An amount equal to one (1) month's rent is a typical deposit, but any amount may be required. If the deposit is in excess to one (1) month's rent and the tenant occupies the property longer than six (6) months, the amount over is entitled to interest. For example, if the rent is \$400 and the deposit is \$500, interest is due to the tenant on the \$100 excess.

RECOVERING THE SECURITY DEPOSIT

After moving out, the tenant has a right to a refund of his/her security deposit, less any damages to the unit and unpaid rent. The tenant is not liable for normal usage or normal wear and tear to a property. Prior to moving out, the tenant should give proper notice and include a forwarding address. (A form is included at the end of this booklet.) The landlord is required to return the balance of the security deposit within thirty (30) days of the tenant's vacating the unit. If the amount returned is not the full deposit, the landlord must provide a written itemized statement of damages and past due rent.

If the security deposit and statement is not returned to the tenant within thirty (30) days, the tenant can sue for as much as twice the amount the landlord should have paid, plus the tenant's attorney fees. The interests of the tenant may be well served by securing legal advice and assistance from a competent attorney before initiating legal action.



FAILURE TO REMEDY CONDITIONS TENANT TO ESCROW RENTAL PAYMENTS

(This letter should be used when a landlord has failed to remedy conditions within a reasonable time period and the tenant will be depositing the rent with the court of jurisdiction in an escrow account. To deposit rent in this manner, the tenant must be current with their rent. This letter should be sent to the address where the tenant normally pays the rent.)

Date: _____
Landlord's Name: _____
Landlord's Address: _____

Dear _____:

On ____/____/____, I sent you a letter indicating that the following conditions existed in my apartment and common areas:

- 1) _____
- 2) _____
- 3) _____
- 4) _____

These items remain uncorrected.

Under the Ohio Landlord Tenant Law {Ohio Revised Code 5321.07 (A)}, I have the right to withhold payment of rent to the landlord under the following circumstances:

1. If the landlord fails to fulfill any obligations imposed on him by the Ohio Revised Code 5321.04(A).
2. If the landlord fails to fulfill any obligations imposed on him by the rental agreement.
3. If the conditions of the premises are such that the tenant reasonably believes that the landlord has failed to fulfill any obligations.
4. If a government agency has found that the premises are not in compliance with building, housing, health, or safety codes which apply to any condition of the residential premises that could materially affect the health and safety of an occupant.

I will be depositing my rent payments with the court of jurisdiction until the items are repairs.

Respectfully,

Signature

Address

()
Telephone Number

NOTICE TO REMEDY CONDITIONS

(This letter may be sent to a landlord when requesting that repairs be made.)

Date: _____
Landlord's Name: _____
Landlord's Address: _____

Dear _____:

This letter is being sent to you pursuant to the Ohio Revised Code governing obligations of a landlord, section 5321.04(A). I am requesting that the following repairs be made to the unit I occupy at _____;
_____, Ohio:

- 1) _____
- 2) _____
- 3) _____
- 4) _____

Please contact me as soon as possible to discuss when these repairs can be made.

Respectfully,

Signature

Address

City, State, Zip
()

Telephone Number

In order to assure return of the security deposit, the tenant should:

- Keep rent receipts.
- Give a minimum of thirty (30) days notice, in writing, of intent to vacate.
- Correct any damages to the property made during your tenancy.
- Request the landlord to inspect the property with you. You may want to take pictures and/or have a witness with you during this inspection. Also, it is best to use the same checklist when moving out as when you moved in.
- Return all keys to the landlord and provide him/her with your forwarding address in writing.
- Make a record of the landlord's full name and business address.
- Within thirty (30) days, the landlord is required to return the deposit or send a written statement explaining in detail why the deposit (or any part of it) is not being returned.



TENANTS' RESPONSIBILITIES

Tenants must:

- Pay their rent in full when due.
- Keep the property safe, sanitary, and clean.
- Keep all plumbing fixtures clean and free flowing.
- Use electrical and plumbing fixtures properly.
- Refrain from damaging the property or permitting others to do so.
- Keep appliances in good working order as outlined by the lease.
- Allow the landlord to inspect or show the property and to make repairs at reasonable times with at least 24 hour notice, or immediately in case of emergency.
- Comply with all local housing, health, and safety codes.
- Dispose of trash in the proper manner.
- Conduct yourself in a manner that does not disturb any neighbors.
- Comply with state or municipal drug laws in connection with the premises, and require household members and guests to do the same.



REQUEST FOR REFUND OF SECURITY DEPOSIT

Date: _____

Landlord's Name: _____

Landlord's Address: _____

Dear _____:

This letter will serve as my request for the return of my security deposit in the amount of \$_____. Please return the deposit to the following address: _____;

_____.

This letter is being sent to you in accordance with the Ohio Revised Code 5321.16(B) and will serve to notify you that I expect the return of my security deposit. Your failure to return my security deposit to me will cause me to pursue appropriate legal remedies, which may include double damages and reasonable attorney's fees.

Respectfully,

Signature

Signature

Address

City, State, Zip

()
Telephone Number

APARTMENT CHECKLIST (continued)

BEDROOMS

(1) (2) (3) (4)

Door _____
Floor _____
Walls _____
Ceiling _____
Windows _____
Shades/Curtain Rods _____
Lights _____

UTILITY ROOM—BASEMENT

Furnace _____
Washing Machine _____
Floor Drain _____
Walls _____
Ceiling _____
Floor _____
Lights _____
Hot Water Tank _____

OTHER

COMMENTS:

TENANT SIGNATURE: _____

LANDLORD SIGNATURE: _____

DATE: _____

TENANTS' RIGHTS AND REMEDIES

Rent Escrow:

If your landlord does not comply with his/her obligations, you have a right to escrow your rent with the court. You as the tenant do **not** have the right to stop paying rent. To do so voids your protection under the law. In order to escrow rent, a tenant must:

- Pay rent up to date.
- Request in writing the repairs needed. (A form is included in this booklet.)
- If the landlord fails to make the repairs within thirty (30) days, or within a reasonable time in case of an emergency, the tenant can:
 1. Escrow rent by depositing it with the clerk of the appropriate municipal or county court on or before the normal rent due date.
 2. Ask the court to direct that the repairs be made, to reduce the rent, and to release some of the money for making repairs.
 3. Terminate the lease and move out. In this case, the security deposit should be returned in full.

It is recommended that a tenant seek legal assistance with escrowing of rent. NOTE: Rent escrow is not an available remedy if a landlord owns three (3) or fewer rental units and delivered written notice of this fact to the tenant upon moving in.

If the landlord fails to disclose his/her name and address, and the name and address of his/her agents, then the landlord gives up the right to a notice before the tenant takes legal action.

LANDLORDS' RESPONSIBILITIES

Landlords must:

- Assure that the property complies with all building, housing, and health codes which significantly affect health and safety. Many communities have housing inspectors who can inspect conditions and cite landlords for violations, condemn property unfit for habitation, and prosecute landlords who refuse to comply with housing code requirements.
- Make all necessary repairs to make the property livable. This includes keeping all electrical, plumbing, and heating and ventilation systems in good working order.
- Supply adequate hot and cold running water and heat at all times.
- Keep all common areas in the building or on the grounds safe and sanitary.
- Give at least twenty-four (24) hours notice before entering your apartment or house except in case of emergency, and only at reasonable times in a reasonable manner. He/she may not abuse his/her right of access to inspect the property, deliver packages, or show the property to prospective tenants or buyers. Landlords **may not** enter without proper notice and can be held responsible for any damages or injuries caused by their trespassing.
- Provide garbage cans and arrange for trash removal if the landlord owns four (4) or more residential units in the same building.

APARTMENT CHECKLIST

ADDRESS: _____

KITCHEN

Stove _____
Sink _____
Refrigerator _____
Faucets _____
Shades _____
Cabinets _____
Walls _____
Lights _____
Floor _____

LIVING ROOM

Walls _____
Ceiling _____
Lights _____
Shades/Curtain Rods _____
Floor _____
Door Bell _____
Windows _____

BATHROOM

Walls _____
Ceiling _____
Lights _____
Bathtub _____
Sink _____
Faucets _____
Commode _____
Medicine Cabinet _____
Floor _____

In all public housing programs, the landlord may not evict at tenant unless he has good cause. That means a landlord may not simply give you thirty (30) days to move. The landlord must have a legally valid reason.

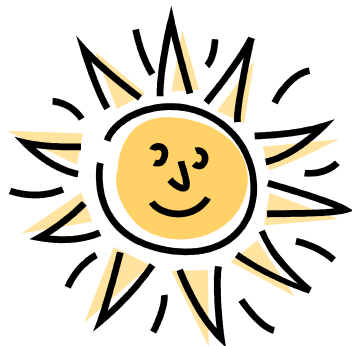
Tenants in public housing who rent directly from the Housing Authority also have a **grievance procedure** that permits them to challenge actions by the Housing Authority. Grievances may be filed about any problem, including inadequate maintenance, improper charges for damages, which were not caused by the tenant, and challenges to an attempted eviction.

SUMMARY

Nearly everyone rents an apartment or house at some point in their life. If this is your first time renting, or even if you are a seasoned renter, you may find you have many questions after reading this booklet. If so, you may contact the Miami County Fair Housing Office, or seek legal assistance.

In summary, it is extremely important to:

- know your rights and responsibilities as a renter;
- have a signed rental agreement with the landlord;
- do a thorough inspection prior to moving in and again when moving out;
- keep copies of all correspondence and rent payments;
- understand and comply with all terms of the rental agreement—ask questions, get answers;
- maintain the property as if it were your own;
- give proper notice when moving out; and



- seek legal assistance when necessary.

The more you understand about your obligations and rights, the more rewarding the experience will be.

Landlords cannot:

- Shut off utilities or other services, change the locks, remove doors or windows, or threaten to do any of these unlawful acts in an attempt to evict tenants.
- Seize tenants' possessions to recover unpaid rent.
- Prevent you from exercising your rights as a tenant by increasing your rent, decreasing your services, bringing or threatening to bring an eviction because you have complained to him/her, or to the city, about a code violation or because you participated in a tenants' union.
- Enter your apartment or house whenever he wants to, or repeatedly demanding to enter even though proper notice has been given.
- Refuse to rent to tenants because of their race, color, religion, national origin, citizenship, military status, sex, or handicap.



Even if a tenant is behind on rent, a landlord has no right to do any of the above. If he/she does anyway, he/she can be sued for damages and forced by court order to restore utility services, remove padlocks, and/or to return tenants' property or rent to the person discriminated against. Punitive damages can also be assessed against landlords who deliberately or maliciously violate the law. It may prove beneficial to the interests of the tenant to consult with legal counsel.

LANDLORDS' RIGHTS AND REMEDIES

A landlord can sue a tenant for money damages, termination of the rental agreement, and eviction from the property if the tenant fails to fulfill his/her duties as outlined in the rental agreement.

Without a rental agreement, a landlord can simply give the tenant thirty (30) days notice to vacate if the tenant pays rent monthly, or seven (7) days if tenant pays weekly.

With a rental agreement, the tenant can stay until the agreement expires, unless the landlord claims a violation of the rental agreement or one of the tenants' obligations. At the end of the rental agreement, providing there has been no violations, a tenant can stay unless the landlord gives thirty (30) day notice to move.

A landlord can evict a tenant when:

- Tenant fails to pay rent when due.
- Tenant violates important terms of the rental agreement.
- Tenant stays in the apartment after rental agreement has expired, without paying rent.
- Landlord give a thirty (30) day notice to move and tenant stays in the apartment past the deadline.
- Tenant fails to comply with proper notice to correct health and safety violations. (Written notice must be given to the tenant stating specific violations. The tenant then has thirty {30} days to correct the situation.)
- Tenant refuses to allow landlord reasonable access to the unit.
- Tenant files a complaint against the landlord to governmental agency about housing violations which were actually caused by the tenant and/or guests.
- Landlord's compliance with housing laws would require alteration or demolition of the building which would deprive the tenant of effective use of the premises.

THE EVICTION PROCESS

1. A landlord must give the tenant a "Notice to Leave the Premises." This will tell the tenant to move out, usually in three (3) days, or else an eviction action may be started. **The tenant does not have to move out in three (3) days.** If the tenant agrees with the reason the landlord states for wanting them to leave they should begin looking for a new apartment. If the tenant thinks they have a good defense or disagrees with the landlord's reasons then they should consult an attorney.
2. Anytime later than three (3) days after the tenant receives the notice, the landlord can go to the Municipal Court and begin an eviction lawsuit. A hearing will be scheduled. The tenant will receive a copy of a "Summons in Action for Forcible Entry and Detainer" and a "Statement of Claim" which will give the reasons for the eviction.
3. At the hearing, the tenant and the landlord will both be able to present their case. If the judge/referee agrees with the landlord that there is a legal reason to evict, he/she will order that the tenant is evicted.
4. If the landlord wins the lawsuit **the tenant will have to move.** If the tenant is not out within the allotted time, a bailiff can legally move the tenant and their property into the street.

A NOTE ON PUBLIC HOUSING PROGRAMS

Tenants who live at any Metropolitan Housing Authority projects, who rent through the Section 8 Program, or who live in other government subsidized housing have all the same rights as other tenants and additional rights, too.

WHO IS PROTECTED?

EVERY CITIZEN IN MIAMI COUNTY!

MIAMI COUNTY 2020 CENSUS QUICK FACTS

- There are 102,506 citizens in Miami County
- 50,386 citizens are male & 52,120 are female
- 9.8% of the citizens over 5 years of age, who are not institutionalized, have some form of disability
- 69.7% of our housing is owner occupied
- 30.3% of our housing is renter occupied
- Miami County housing units: 44,405
- Median household income: \$61,041
- Persons in poverty: 8.8%
- Total employer establishments: 2,121
- Men owned firms: 4,261
- Women owned firms: 2,700

For Assistance of Inquiries contact:

Miami County Fair Housing
1506 One Stop Ct.
Suite 6
Troy, OH 45373
(937) 440-8121

Ohio Civil Rights Commission Dayton Region
800 Miami Valley Tower, 40 West 4th St.
Dayton, OH 45402
(937) 285-6500

U.S. Dept. of Housing & Urban Development
Region V HUD
Fair Housing & Equal Opportunity
(FHEO)
626 W. Jackson Blvd.
Chicago, IL 60606-5760
1-800-669-9777 Complaint Line

Miami County Fair Housing

**FAIR
HOUSING IS
YOUR RIGHT**

Miami County Fair Housing

1506 One Stop Ct., Suite 6
Troy, Ohio 45373

Phone: (937) 440-8121
Fax: (937) 440-8124

THE LAW

Laws prohibiting discrimination affects everyone who may be involved with the sale of rental of housing.

This includes not only the renter or buyer, but also the landlord, seller, real estate agent, insurance agent, appraiser, and the lending institution.

Discrimination is prohibited not only in the public and private sale or rental of housing units but also in the offering of vacant land for residential construction.

The Civil Rights Act of 1866 is the first legislation passed in the United States that prohibited discrimination in housing or dwelling related transactions. Today, the Federal Fair Housing Act and Chapter 4112 of the Ohio Revised Code specifically make it illegal to discriminate in housing or dwelling related transactions. The National Fair Housing Act of 1968 (Title VIII of the Civil Rights Act of 1968), was amended to broaden protection through the Fair Housing Amendments Act of 1988 which became effective in March 12, 1989.

AREAS OF DISCRIMINATION

The Federal Fair Housing Act, and Chapter 4112 of the Ohio Revised Code address the following areas of discrimination and more on the basis of race, color, religion, national origin, gender, disability, military status, or familial status:

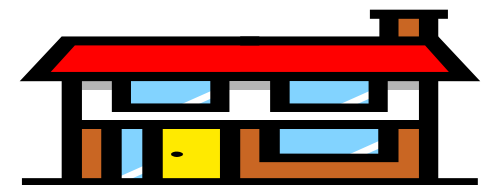
- Refusing to sell, rent or lease housing.
- Refusing to provide you with information regarding mortgage loans, or deny you a mortgage loan.
- Altering the terms or conditions of buying or renting.
- Denying that housing is available for inspection if for sale or rent when it is available.
- Denying property insurance.
- Refusal to make certain modifications or accommodations for persons with a mental or physical disability.
- Providing different housing related services to you or to areas of protected class concentrations.
- Harassing, coercing, intimidating, or interfering with anyone exercising their Fair Housing Rights.

SUBTLE DISCRIMINATION

If you were looking for an apartment to rent or a house to purchase and were told “we don’t want your kind in this neighborhood”, you would rightfully feel that you’ve been discriminated against.

However, subtle discrimination may also exist and is more difficult to recognize. For example:

- A rental unit by all apparent aspects appears to be available, but when the prospective landlord finds out you have children or over a certain number of children, it is suddenly unavailable.
- When a lender or insurance company will not lend or insure a home in a particular area, or charges a higher rate to do business there.
- You are not provided with the same housing related services as others.
- REMEMBER: Credit is an acceptable factor for refusal to rent, sell or lend. KEEP YOUR CREDIT CLEAN! If your credit is bad, it is more difficult to determine discrimination on the basis of being a member of a protected class.



**PROMOTING EQUAL HOUSING
OPPORTUNITY BY FOSTERING A SECURE AND
DIVERSE COMMUNITY**

YEARLY NUMBER OF FAIR HOUSING CALLS

4/23/2024

[illegible]

YEARLY NUMBER OF FAIR HOUSING CALLS

4/23/2024

[illegible]

YEARLY NUMBER OF FAIR HOUSING CALLS

4/23/2024

[illegible]

YEARLY NUMBER OF FAIR HOUSING CALLS

4/23/2024

[illegible]

Miami County Fair Housing Jan-24					
Date	Location	Number	Caller	Purpose	Rec'd

Miami County Fair Housing February, 2024					
Date	Location	Number	Caller	Purpose	Rec'd
02/12/24	Troy	937 339 3708		LL took deadbolt off of her door, cam in without permission and she has black mold. I gave her legal aid & the health dept phone numbers.	JM
02/16/24	Troy	937 270 7445	Diamond	Has bed bugs and wanted to know whose responsibility it was to exterminate them. I gave her legal aids number.	JM

Miami County Fair Housing March, 2024					
Date	Location	Number	Caller	Purpose	Rec'd
03/21/24	Piqua	937 381 7899	William	Furnace pipe is upside down and he didn't think it was safe. I gave him the health dept phone number.	JM
03/25/24	Troy		Leslie	LL told her she can only have 2 support animals and she has 3 and had had them for a long time. I gave her MVFH number and legal aid.	JM

Miami County Fair Housing April, 2024					
Date	Location	Number	Caller	Purpose	Rec'd
3-Apr	Piqua	937 917 9605	Lisa	Black mold and water damage in her apt. I gave her the health dept phone number	JM
04/16/24	Troy	937-451-2270		They have 4 cats and have had them for a long time. LL said if they don't rehome 3 of them, they will get evicted and he won't fix anything. He gave her one week to rehome them even though she has had them for a long time. I gave her legal aids number.	JM
04/16/24	Troy	937-573-7718	Karen	Has roaches & black mold with water damage. She lives in a mobile home so I gave her OMHA phone number.	JM
04/16/24	Piqua	937 214 3342	Mike	Has black mold, leak in the roof and other things that need fixed. Landlord isn't doing anything about it. He has contacted the City of Piqua and the Health Dept with no help. I gave him legal aids number and sent him a LL/Ten book.	JM

Miami County Fair Housing
May, 2024

Date	Location	Number	Caller	Purpose
05/15/24		740 604 3934	Valerie	LL won't give her a receipt for cash pymts on rent. I talked to John Zimmerman about this and there is nothing that can be done when they pay cash. He suggested a money order or get herself a checking account to have a paper trail.

FAIR HOUSING OUTREACH - MATERIALS DISTRIBUTED (2020-2024)

Items Distributed:	2020	2021	2022	2023	2024				
Fair Housing Brochure	575	446	955	595	468				
Fair Housing Poster	0	0	0	0	0				
Children & Housing Brochure	60	110	140	105	45				
Landlord Tenant Booklet	529	514	523	507	374				
Hish School Senior Booklet	75	75	75	75	75				
Totals:	1239	1145	1693	1282	962				
*January-May 2024									
TOTAL DISTRIBUTION OF FAIR HOUSING									
INFORMATION MIAMI COUNTY 2020-2024 6321									

APPENDIX L

Miami County Low-Income Housing Websites

MIAMI COUNTY COMMUNITY ACTION COUNCIL

Under: [Directory](#) | [Referral - All Services](#) | [Utility Assistance](#)

Community Services Center

1695 Troy-Sidney Road

Troy, Ohio 45373-9794

PHONE: (937) 335-7921

FAX: (937) 339-8905

WEBSITE: www.miamiacac.org

SERVICE AREA: Miami County Residents

OFFICE HOURS: 8:00 a.m. – 4:30 p.m.

OFFICE DAYS: Monday – Friday

SERVICES:

General Services:

Case Management

Information and Referral

Specific Services:

Emergency Utility Bill Assistance (HEAP)

(Summer and Winter Crisis Program)

Percent of Income Payment Plan (PIPP)

Referral Services/Human Services Directory

Limited Emergency Grants

Temporary Covid-19 Related Home Relief Grants as available

ELIGIBILITY:

All Services:

Resident of Miami County

Citizen

General Services:

Income Below 125% of Poverty Index – Temporarily 200%

Utility Assistance:

Income Below 175% of Poverty Index

DOCUMENTS NEEDED:

All Services:

Certified Birth Certificate (Family)

Proof of Family Income

Social Security Cards (Family)

Driver's License(s)

HOW TO USE:

1. Call for an appointment.

FEE POLICY: None

MIAMI METROPOLITAN HOUSING AUTHORITY

Under: [Directory](#) | [Housing Assistance](#) | [Rent Assistance](#)

Community Services Center

1695 Troy-Sidney Road

Troy, Ohio 45373-9794

PHONE: (937) 335-7921

FAX: (937) 339-8905

WEBSITE: www.miamimmha.org

SERVICE AREA: Miami County

OFFICE HOURS: 8:00 a.m. – 4:30 p.m.

OFFICE DAYS: Monday – Friday

SERVICES:

1. Housing Choice Voucher – Rental assistance with a private landlord or
2. Public Housing that the agency owns and manages.

*Troy- Morris House for Seniors, Floral View for Families

*Piqua-Washington Commons for families

3. Generally, participants pay 30% of adjusted income for rent/utilities and the balance is subsidized by HUD.
4. Landlords welcomed and encouraged to inquire about program guidelines for the Voucher program participation
5. Applications are available through our website at <https://www.miamimha.org/>

ELIGIBILITY:

1. Housing Choice Voucher: Below 50% of Median Income
2. Public Housing: Below 80% of Median Income

DOCUMENTS NEEDED:

Birth certificates for all family members.

Social Security Cards for all family members

Driver's License(s)

Rental History list of landlords past 3 years (public housing only)

Permanent Resident Card (Non-Citizen)

RESTRICTIONS: The application must be complete.

HOW TO USE: Applications are available at the office from 8:00 a.m. – 3:00 p.m. or in the dropbox outside the office or online at <https://www.miamimha.org/>.

FEE POLICY: None

OHFA HOMEBUYER PROGRAM

Home / OHFA Homebuyer Program



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

If you are not a first-time homebuyer, learn more about OHFA's [Next Home program](#).

How Do I Apply for an OHFA Program?

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

Am I Eligible?

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

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

Please view a complete list of [eligibility criteria](#).

Which OHFA Loans are Right for Me?

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

- [Your Choice! Down Payment Assistance](#)
 - [Ohio Heroes](#)
 - [Grants for Grads](#)
 - [Mortgage Tax Credit](#)
 - [Next Home](#)
-

Homebuyer Education

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

Free Homeowner Resources

OHFA homeowners now have access to new tools and resources that will help you manage, maintain, and build equity in your home.

Click on the links below to access the following homeowner resources:

- [Ohio Home Repair Resource Lookup](#)
Use the search tool to find local programs that help you with paying for home repair, maintenance, and energy costs.
- [Home Improvement and Repair Loan](#)
Affordable home repair loan originated and serviced by Huntington Bank.

You'll also have the opportunity to test new features and participate in a research study with The Ohio State University when you complete the homebuyer education.



With an OHFA Loan:



RELATED LINKS

[OHFA Homebuyer Program](#)

[YourChoice! Down Payment Assistance](#)

[Grants for Grads](#)

[Ohio Heroes](#)

[Mortgage Tax Credit](#)

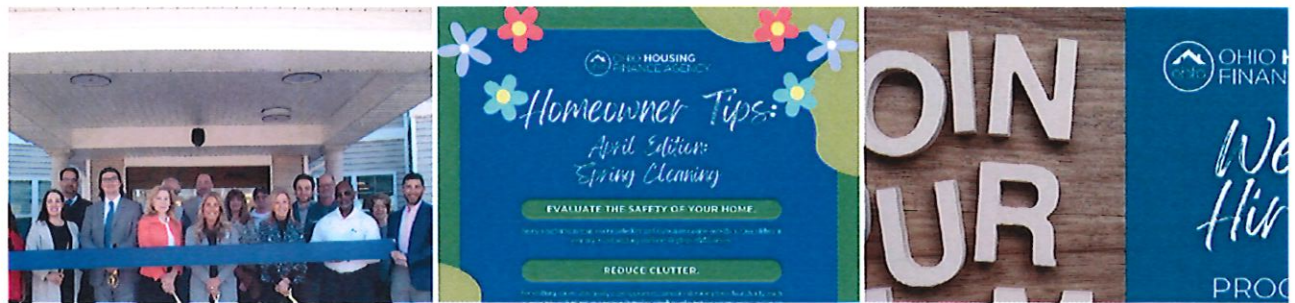
- Target Area Search
- Next Home
- OHFA Refinance Program
- Combining OHFA Programs
- MTC Holders

CONNECT WITH US



As the state's affordable housing leader, the Ohio Housing Finance Agency offers a variety of programs to help first-time homebuyers, renters, senior citizens and others find quality affordable housing that meets their needs.

INSTAGRAM GALLERY



LINKEDIN FEED



Ohio Housing Fi...

3,524 followers

5h

This past Monday, our own Grant Miller had the honor of cutting the ribbon at the [#grandopening](#) of Chestnut Village. [#ribboncutting](#)





6

CONTACT INFORMATION

Location:

2600 Corporate Exchange Dr., Suite 300
Columbus, OH 43231

Phone: (Phone Number)

614.466.7970

1.888.362.6432

TDD: (TDD)

800.750.0750

Media Inquiries: (Email Address)

communication@ohiohome.org

MCKINLEY COMMONS APARTMENTS

Under: [Directory](#) | [Disability Education and Services](#) | [Handicapped](#) | [Housing Assistance](#) | [Low-Income Support Services](#) | [Public Housing](#) | [Rent Assistance](#)

Apartment rentals for the elderly and/or disabled.

240 S. Main Street
West Milton, Ohio 45383

PHONE: (937) 698-3456

FAX: (937) 698-0262

EMAIL: mckinleycommons@fairfieldhomesohio.com

SERVICE AREA: Persons from any area

OFFICE HOURS: 8:00 a.m. – 4:30 p.m.

OFFICE DAYS: (Temporary days are Wednesday & Friday) COVID

Monday- Wednesday & Friday

SERVICES: Housing

ELIGIBILITY: Elderly Persons 62 and older, OR 18 and older if Handicapped/Disabled.

Income limits Apply: Call for Income Guidelines

RENTS:

Include all utilities- Heat/AC, Water, Electric, Trash Disposal & Sewer

Efficiency.....\$510 per month

One Bedroom.....\$565 per month

Two Bedroom.....\$620 per month

(These rents are current for February 2019, call to check rental rates)

RENTAL SUBSIDIES: Vouchers are accepted from the Section 8 Choice Voucher Program at Miami Metropolitan Housing Authority in Troy. With a voucher, you pay 30% of your income for rent.

Call (937) 335-7921 for eligibility and program details.

DOCUMENTS NEEDED:

Social Security Card

Driver's License or State ID

Birth Certificate

RESTRICTIONS: See **ELIGIBILITY**.

HOW TO USE: Call, and make an appointment to fill out an application. Applications are in the lobby with the after-hours drop box.

FEE POLICY: No application fee.

LIBERTY COMMONS LLC.

Under: [Directory](#) | [Disability Education and Services](#) | [Housing Assistance](#) | [Low-Income Support Services](#) | [Public Housing](#) | [Rent Assistance](#)

Apartment rentals for the elderly and/or disabled.

101 Rohrer
Tipp City, Ohio 45371

PHONE: (937) 667-3650

SERVICE AREA: Miami County, etc.

OFFICE HOURS: 9:00 a.m. – 1:00 p.m.

A message may be left on the answering machine after hours

OFFICE DAYS: Monday – Friday

Apartment Rentals for the elderly and/or disabled.

Other Services:

Service Coordinator on site 8:30 a.m. – 4:30 p.m.

Monday – Friday. Phone (937) 667-9810

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

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

RESTRICTIONS: N/A

HOW TO USE: Call the office for an appointment.

FEE POLICY: Approximately 30% of Gross Income.

Search

Search...



Categories

- › ["Step Up To Quality"](#)
- › [24 HOUR](#)
- › [911](#)
- › [Abortion](#)
- › [Abuse Awareness/Prevention/Response](#)
- › [Addiction](#)
- › [Adult Day Service](#)
- › [Adult Education](#)
- › [Advocate](#)
- › [After School Programs](#)
- › [Alcoholism](#)
- › [Alzheimers](#)

STAUNTON COMMONS LTD II

Under: [Apartments](#) | [Directory](#) | [Disability Education and Services](#) | [Housing Assistance](#) | [HUD Section 8](#) | [Public Housing](#) | [Rent Assistance](#) | [Shelter](#)

**500 Staunton Commons Dr.
Troy, Ohio 45373**

Staunton Commons II is an affordable housing community designed for residents 62 years of age and older, or handicapped/disabled regardless of age. Our community is located near the grocery store, gas stations, and a walking/bike path.

PHONE: (937) 339-2893

EMAIL: stauntoncommons@fairfieldhomesohio.com

WEBSITE: <https://www.fairfieldhomesohio.com/residents/property-listings/staunton-ii/>

SERVICE AREA: Troy and the surrounding area

OFFICE HOURS: 9:00 a.m. – 4:30 p.m. (Closed 12:00 p.m. – 1:00 p.m. for lunch)

OFFICE DAYS: Monday – Friday

SERVICES:

HUD Section 8- SCII

HUD Section 8 and Tax Credit- SCI

ELIGIBILITY: Lower and Very Low-Income persons.

DOCUMENTS NEEDED: Photo I.D., Social Security card, Proof of Income, Certified Birth Certificate. Application is required (by appointment only).

RESTRICTIONS: (Senior Building) Staunton Commons LTD II – Restricted to low-income applicants 62 years old (or older) or handicapped or disabled.

HOW TO USE: Applications are Accepted by Appointment Only.

PHONE FOR APPOINTMENT (937) 339-2893

FEE POLICY: 30% of Adjusted Income

Search

Search...



Categories

- › ["Step Up To Quality"](#)
- › [24 HOUR](#)
- › [911](#)
- › [Abortion](#)
- › [Abuse Awareness/Prevention/Response](#)
- › [Addiction](#)
- › [Adult Day Service](#)





TROY, OH LOW INCOME HOUSING

Kerns Ford Lincoln and Truck Center

Financing Options Available

Our Experienced Staff Will Help You to Buy Your Next Car.



[Directions](#)

Website

Troy, OH Low Income Housing Guide

Qualifying For Low Income Housing in Troy, OH

How do I qualify for low income housing in Troy, OH?

To qualify for low income housing in Ohio, you must meet the following income requirements:

Your household income must be below 80% of the area median income (AMI). The AMI is updated annually by the Department of Housing and Urban Development (HUD) and varies by county.

You must have a valid Social Security number or Individual Taxpayer Identification Number (ITIN).

You must be a U.S. citizen or a legal immigrant.

In addition to the income requirements, you may also need to meet other eligibility requirements, such as:

- You must not have been evicted from any public housing or Section 8 housing in the past three years.

Ad closed by Google

Nearby Cities

[Bradford](#)
[Casstown](#)
[Conover](#)
[Covington](#)
[Fletcher](#)
[Laura](#)
[Ludlow Falls](#)
[Piqua](#)
[Pleasant Hill](#)
[Potsdam](#)
[Tipp City](#)
[Troy](#)
[West Milton](#)

Apartment Check

Check For Waiting Lists
Most apartments have waiting lists. Search early and do not settle on one apartment company.

Contact Your Local Housing Authority
Housing authorities have waiting list opportunities. Many do have closed waiting lists, but they

- You must not have any outstanding felony convictions for drug-related offenses.

Types of Low Income Housing in Troy, OH

There are a variety of low-income housing options available in Troy, OH, including:

Public Housing: Public housing is owned and operated by your area Housing Authority. Public housing units are rented to low-income households at below-market rates.

Section 8 Housing Choice Vouchers: Section 8 is a federal program that provides rental assistance to low-income households. Vouchers can be used to rent apartments, townhouses, or single-family homes from private landlords.

Ad closed by Google

**Check The Federal Pover
Sliding Scale Guidelines**
Check to see if you qualify
low cost or free housing b
comparing the guidelines
your income records.

← Ads by Google
Stop seeing this ad
Why this ad? ▶

Low Income Housing Tax Credit (LIHTC): LIHTC is a federal program that provides tax credits to developers who build or renovate affordable housing units. LIHTC units are typically rented at below-market rates.

Project-Based Section 8: Project-based Section 8 is a federal program that provides rental assistance to low-income households who live in specific apartment buildings or housing developments.

Very Low Income Housing Development (VLID): VLID is a federal program that provides grants to states and local governments to fund the development of affordable housing for low-income households.

In addition to these federal programs, there are also a number of state and local programs that provide low-income housing assistance in Troy, OH. These programs may offer rental assistance, down payment assistance, or other forms of financial assistance to help low-income households afford housing.

PublicHousing.com puts together our list of properties using the above program listings all on one website.

Ad closed by Google

Search by zip code

Enter a Zip code

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

HUD Fair Market Rent For Troy, Ohio - Miami County

Studio Apartments	One Bedroom	Two Bedroom	Three Bedroom
\$743	Apartments \$800	Apartments \$1,023	Apartments \$1,330

List of Low Income Housing in or near Troy, OH



Staunton Commons II Senior Affordable Apartments - Troy

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

Staunton Commons II Senior Affordable Apartments offers 29 low income one bedroom units. This is a Low Income Housing Tax Credit community and will have rent and income restrictions based on the Area Median Income. Given the demand for low income housing, there may be a waiting list. If this listing is incorrect, please contact us using the form below. ...see [full details](#)

Miami County

HUD Housing Apartment
Section 8 apartment

Ad closed by Google



Staunton Commons Apartments I - Troy

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

Staunton Commons Apartments I offers 35 low income two, three and four bedroom units. This is a Low Income Housing Tax Credit community and will have rent and income restrictions based on the Area Median Income. Given the demand for low income housing, there may be a waiting list. If this listing is incorrect, please contact us using the form below. ...see [full details](#)

Miami County

HUD Housing Apartment
Section 8 apartment

Laurel Creek Apartments & Townhomes - Troy

997 N Market Street Suite 4
Troy, OH - 45373
937-335-5223

LAUREL CREEK RENTAL APARTMENTS - 2 Bedroom Ranch Style Apartments and 2 & 3 Bedroom Townhomes Rentals in Troy, Ohio Welcome to Laurel Creek, Troy's finest upscale apartment and townhome community. Located just minutes from shopping, restaurants and I-75, Laurel Creek offers 2 and 3 bedroom luxury apartments and luxury town homes for rent in a variety of attractive floor plans. Each unit features spacious bedrooms, ample closet and cabinet space, roomy kitchens and a modern



Garden Manor Apartments - Low Income - Troy

505 Crescent Dr
Troy, OH - 45373
(937) 335-4027

Garden Manor Apartments is a Family low income housing apartment subsidized by the federal governments HUD (Housing and Urban Development Division). Contact Garden Manor Apartments for complete details on the current vacancies and housing applications. Amenities & Services: Air Conditioning Cable Ready Community Room Internet Ready Laundry Facility Off-street parking Playground Sewer Included Social Services Trash Included Water Included Window Coverings ...[see full details](#)

Miami County

HUD Housing Apartment
Section 8 apartment

Ad closed by Google

Terrace Ridge - Troy

1312 Mckaig Avenue
Troy, OH - 45373
818-808-0600 x4

Terrace Ridge is a Family low income housing apartment subsidized by the federal governments HUD (Housing and Urban Development Division). Contact Terrace Ridge for complete details on the current vacancies and housing applications....[see full details](#)

Miami County

HUD Housing Apartment
Section 8 apartment

Tips for Finding Low-Income Housing in Troy, OH

- 1. Check with local social service agencies.** Many social service agencies offer affordable housing programs or can provide you with information on affordable housing resources in your area.
- 2. HUD Exchange:** The HUD Exchange website provides information on a variety of federal housing programs, including Section 8 and HOME.
- 3. National Low Income Housing Coalition:** The NLIHC website provides information on affordable housing programs and policies at the national and state levels.



HELPFUL SITES

ABOUT PUBLICHOUSING.COM

HUD

Home

Government Benefits and Grants

About Us

APPENDIX M

Miami County Human Services Websites



Home

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

Published by the [Community Action Council](#) and the [Metropolitan Housing Authority](#).

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

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

To modify an agency listing or report an error,
call the number above or fax to (937) 339-8905.

Please visit the Quick Links at the top of the page.

[Home](#) [Search](#)



[Food](#) [Clothing](#) [Shelter](#) [Daycare](#) [EMERGENCY SERVICES](#)

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Web services by eLIANT Technology Services

[View CODE OF CONDUCT for staff and Board Members](#)

Categories

Under: [Uncategorized](#)

Each organization in this directory is listed in one or more Categories.

Find the Category of service you need in the list and click on it. All of the organizations that provide that service will be listed with a short summary of the services they provide. To learn more, click on the organization's name.

Search

Search...

Categories

- › ["Step Up To Quality"](#)
- › [24 HOUR](#)
- › [911](#)
- › [Abortion](#)
- › [Abuse Awareness/Prevention/Response](#)
- › [Addiction](#)
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- › [After School Programs](#)
- › [Alcoholism](#)
- › [Alzheimers](#)
- › [Anger](#)
- › [Annual Exam](#)
- › [Anxiety](#)
- › [Apartments](#)
- › [ASL](#)
- › [Audiology](#)
- › [Autism](#)
- › [Auto Repair](#)
- › [Automobiles](#)
- › [Babysitting](#)
- › [Bankruptcy Counseling](#)
- › [Behavior Issues](#)
- › [Bereavement Support](#)
- › [Bipolar Disorder](#)
- › [Birth Control](#)
- › [Blind](#)
- › [Brain Injury](#)
- › [Breast Examinations](#)
- › [BWC](#)
- › [Cancer](#)
- › [Cancer Center](#)
- › [Cancer Research](#)
- › [Cardiology](#)

- › [Career Services](#)
- › [Career Training](#)
- › [Caregiver](#)
- › [Carry Out Meals](#)
- › [CDC](#)
- › [Charter School](#)
- › [Chemotherapy Coping](#)
- › [Child](#)
- › [Child Care](#)
- › [Child Care System](#)
- › [Child Development Center](#)
- › [Childcare and Parenting Training](#)
- › [Classes](#)
- › [Clothing](#)
- › [Community](#)
- › [Community Planning/Zoning/Bldg Regulations](#)
- › [Community service](#)
- › [Congregate Sites](#)
- › [Consumer](#)
- › [Correctional Rehabilitation](#)
- › [Counseling](#)
- › [Counseling Services](#)
- › [Court Services](#)
- › [COVID](#)
- › [Covid Pandemic Help](#)
- › [Credit Counseling](#)
- › [Crisis](#)
- › [Crisis Intervention](#)
- › [Daycare](#)
- › [Deaf](#)
- › [Deaths](#)
- › [Debt](#)
- › [Dementia](#)
- › [Dental](#)
- › [Dental Program](#)
- › [Depression](#)
- › [Developmental Delay](#)
- › [Diagnosis](#)
- › [Directory](#)
- › [Disability](#)
- › [Disability Education and Services](#)
- › [Discounted Food and Services](#)
- › [Discrimination](#)
- › [Disease](#)
- › [diverse](#)
- › [Down Syndrome](#)
- › [Drugs](#)
- › [Drunk Driving](#)
- › [Early Intervention](#)
- › [Educational Services](#)
- › [Educational Services including teen pregnancy prevention programs and topics such as abstinence, healthy](#)
- › [Elderly Care](#)
- › [Electric](#)
- › [Electric Plants](#)
- › [Emergency Care Level III Trauma Center](#)
- › [Emergency Needs](#)
- › [Emergency Services & Disaster Relief](#)
- › [Emergency Transportation](#)
- › [Employment](#)
- › [Employment Assistance](#)
- › [EMS](#)
- › [Environment](#)
- › [Estates and Guardianships](#)

- › Eyeglass Program
- › Family/Adoption Planning
- › Finances
- › Financial Aid / Counseling
- › Fire
- › Fitness Programs
- › Flood
- › Food
- › Food Pantry.
- › Food Resources
- › Food/Health Inspection
- › Food/Meals/WIC/Milk Vouchers
- › Foster Care Services
- › Fraud
- › Funerals
- › Furniture/Household Goods and Supplies
- › Gas
- › Gastroenterology.
- › GED & ESOL Classes
- › General Medicine & Surgery.
- › Government
- › Grief
- › Group and Family Counseling
- › Group Counseling
- › Gynecology.
- › Handicapped
- › hazardous waste
- › Health
- › Health/Wellness
- › Healthcare
- › Heart Disease & Stroke
- › Highway.
- › Home Care Services
- › Home Energy Bills
- › Hospice
- › Hotline
- › Housing Assistance
- › Housing Discrimination
- › HUD Section 8
- › Human Trafficking Awareness
- › IEP
- › Imaging/Radiology (X-ray).
- › Incarceration/Release Services
- › Independent Living Skills
- › Indigent Services
- › Industrial Rehabilitation
- › Infectious Diseases
- › Injuries
- › Inpatient Behavioral Medicine Programs
- › Insurance
- › Intensive Care & Telemetry.
- › Job Coaching
- › Juvenile Detention
- › Learning Disabilities
- › Legal
- › Legal Services – Adults
- › Legal Services – Juveniles
- › LGBTQ Services
- › Library.
- › Licensing/Permits/Vital Statistics
- › Limited Mobility
- › Loan Instrument Programs
- › Loss

- › [Low-Income Support Services](#)
- › [Massage Therapy](#)
- › [Meal](#)
- › [Medical Laboratory](#)
- › [Medical Services](#)
- › [Medical Supplies/Equipment](#)
- › [Medication Payments](#)
- › [Men's Health Care](#)
- › [Mental Health](#)
- › [minimum wage](#)
- › [Minor Labor Law](#)
- › [Missing](#)
- › [Money](#)
- › [Mood Disorders](#)
- › [Morning-After Pill \(Emergency Contraception\)](#)
- › [Neurodevelopmental](#)
- › [Newborn Care / Level II Special Care Nursery](#)
- › [Nutrition Education](#)
- › [Obstetrics](#)
- › [Occupational Health](#)
- › [Occupational Therapy](#)
- › [OHSA](#)
- › [Oncology/Cancer Care](#)
- › [Outpatient Behavioral Medicine Program](#)
- › [Outpatient Counseling](#)
- › [Outpatient Surgery Center](#)
- › [Overeaters](#)
- › [Pap Smears](#)
- › [Pediatrics](#)
- › [Pet Food Program](#)
- › [Pets](#)
- › [Physical Therapy](#)
- › [Physician Offices](#)
- › [Police](#)
- › [Pregnancy Testing](#)
- › [Prenatal Vitamins](#)
- › [Prescription Services](#)
- › [Prevention](#)
- › [Property Damage](#)
- › [Public Housing](#)
- › [Pulmonology](#)
- › [Recall](#)
- › [Recovery Assistance](#)
- › [Referral – All Services](#)
- › [Referral – Cancer](#)
- › [Referral – Childcare](#)
- › [Referral – Home Health/Nursing](#)
- › [Refugee Resettlement](#)
- › [Rehabilitation Services](#)
- › [Religious Services](#)
- › [Rent Assistance](#)
- › [Residential Placement](#)
- › [Residential Services](#)
- › [Respite](#)
- › [Runaway](#)
- › [Safety](#)
- › [Scholarship Programs](#)
- › [School Supplies](#)
- › [Self-Esteem](#)
- › [Senior Citizens Programs](#)
- › [Senior Resource Connection](#)
- › [Sexuality](#)
- › [Shelter](#)

- › [Sleep Disorders](#)
- › [Speech/Language Pathology](#)
- › [Sports Medicine](#)
- › [STD](#)
- › [Stress](#)
- › [Stroke](#)
- › [Student Loan Counseling](#)
- › [Suicidal](#)
- › [Support Groups](#)
- › [Surgery / Robotic Surgery](#)
- › [Taxes](#)
- › [Telephone](#)
- › [Toys for Children](#)
- › [Traffic](#)
- › [Training – CPR/First Aid/Safety](#)
- › [Transportation Services](#)
- › [Trauma](#)
- › [Tutoring](#)
- › [Twelve Steps](#)
- › [Ultrasounds](#)
- › [Uncategorized](#)
- › [Unemployment Claims](#)
- › [Unreasonable Risks](#)
- › [Urgent Care](#)
- › [Utilities](#)
- › [Utility Assistance](#)
- › [Veteran Services](#)
- › [Victim Awareness](#)
- › [Vocational Services](#)
- › [Volunteer](#)
- › [Voter Education](#)
- › [Water](#)
- › [Water Aerobics](#)
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