

2019 – Union County, Ohio

ANALYSIS OF IMPEDIMENTS

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LOGAN-UNION-CHAMPAIGN REGIONAL PLANNING COMMISSION

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Acknowledgements

Many people contributed to the completion of the Union County Analysis of Impediments (AI) to Fair Housing. A comprehensive survey was completed for the analysis in 2015/2016 utilizing SurveyMonkey. The Survey Monkey link was shared out of the Logan-Union-Champaign Regional Planning Commission.

We would like to thank the following individuals, businesses, organizations for completing the survey: The Hope Center; Union County Economic Development/CIC; The Salvation Army; Bob Kroshefsky, Taylor Township Trustee.

Additional thanks are given to the Union County Continuum of Care (CoC), who meet quarterly and serve as the task force for fair housing.

Survey Results

In reviewing the results of the survey, these items were noted:

- Regarding question: Have there recently been incidents of negative community attitudes resulting from moves by minorities into non-minority, white neighborhoods, or vice versa? Moves by persons with disabilities into, for example, groups homes in certain area?
 - One respondent answered there was a general negativity to multi-family housing.
- Regarding question: If your jurisdiction has impact or other significant fees, does the jurisdiction provide waivers of these fees for affordable housing?
 - One respondent responded that water tap fees for multi-family housing is prohibitive for development.

Trainings for the duration of this plan will be focused on the various decision-making boards throughout Union County to educate its members on discrimination regarding fair housing.

The History of Fair Housing

In 1968, the Fair Housing Act was passed providing the right to own, rent, and finance dwellings, private and public, without regard to race, color, sex, religion and national origin. In 1988, the Act was amended to add familial status and handicap; and in 2008 the Act was modified to include military status as a protected class. Housing discrimination does not only apply to owners renting their property, but also to banks and realtors.

Discrimination can occur in many forms, and very rarely is it blatant. Examples of this may be an owner advertising, or only willing to rent to a mature person, a single person, or a couple.

Why is Fair Housing Important?

Housing discrimination affects every individual in the United States. In today's difficult economic times, housing discrimination is more subtle compounded by a lack of low-income affordable housing, and homelessness. Many people may not realize the damage that is done in their area, by the lack of fair housing. By not treating this as an important issue, areas don't realize the damage inflicted on their communities, as well as, the people living through this difficult issue.

Introduction/General Summary of Analysis

Who Conducted the Analysis of Impediments?

Union County has conducted the Analysis of Impediments to Fair Housing (AI) to identify impediments to fair housing and to develop strategies to eliminate these impediments. The goal of this analysis is to serve as a basis for plans and actions that a community undertakes to meet the requirements to affirmatively further fair housing.

This analysis was conducted for the County by the Logan-Union-Champaign Regional Planning Commission and contains graphs, tables and maps to help offer a visual of information provided. All documents used in the creation of this document have been listed in the Acknowledgments. In addition, a glossary of terms is included in this document to clarify any possible miscommunication of terms used.

Summary

Union County is a county that continues to grow and provides many opportunities for its residents. It's becoming more diverse as the population grows, and as new employment opportunities, other than agriculture, become available. Fair Housing Outreach needs to continue expanding to ensure discrimination does not become an issue as this growth happens.

Many of the townships and villages within Union County have limited zoning for group homes, or affordable housing districts due to the rural nature of these areas. Very few townships or villages within Union County have the infrastructure needed to support a multi-family development. Additionally, these areas are not always ideal when creating group homes as they are not located near services and there is very limited public transport option available.

Jurisdictional Background Data

On January 10, 1820, the Ohio government authorized the creation of Union County. The state formed the County from parts of Franklin, Delaware, Logan, and Madison counties. Because the County was formed from a union of parts of other counties, residents chose the name Union for the new county. Union County is located in West Central Ohio. It is predominantly rural, with a much smaller percent of the County's 437 square miles consisting of urban areas. The county seat is Marysville.¹

Table 1 - Population

Year	Population	%Increase	Source
1950	20,687	--	U.S. Census Bureau
1960	22,853	10.5%	U.S. Census Bureau
1970	23,786	4.1%	U.S. Census Bureau
1980	29,536	24.2%	U.S. Census Bureau
1990	31,969	8.2%	U.S. Census Bureau
2000	40,909	28.0%	U.S. Census Bureau
2002	42,899	4.9%	U.S. Census Bureau Estimate
2004	44,642	4.1%	U.S. Census Bureau Estimate
2006	46,680	4.6%	U.S. Census Bureau Estimate
2007	47,719	2.2%	U.S. Census Bureau Estimate
2008	48,339	1.3%	U.S. Census Bureau Estimate
2009	48,903	1.2%	U.S. Census Bureau Estimate
2010	52,410	7.0%	U.S. Census Bureau
2011	53,045	1.5%	U.S. Census Bureau Estimate
2012	52,749	-0.5%	U.S. Census Bureau Estimate
2013	53,723	1.1%	U.S. Census Bureau Estimate
2014	53,723	0.6%	U.S. Census Bureau Estimate
2015	54,353	1.2%	U.S. Census Bureau Estimate
2016	55,560	2.2%	U.S. Census Bureau Estimate
2017	56,797	2.2%	U.S. Census Bureau Estimate
2018	57,835	1.8%	U.S. Census Bureau Estimate

(American FactFinder, n.d.)

The poverty rate in Union County is relatively low when compared to the rate for the State, as shown in Table 2. An area of concern is the increase in poverty among people over the age of 65. In 2015, there were 4.5% reported living in poverty, but that number is now 8.4%. That number is higher than surrounding areas, and the State of Ohio. The highest poverty level in Union County is Female-headed households. This higher level of poverty is not just

¹ Ohio History Central, an Online Encyclopedia of Ohio History.
<http://www.ohiohistorycentral.org/entry.php?rec=2021>

felt by Union County, the City of Marysville, or even the State of Ohio but instead is a concern across the United States. Even though this number is double the poverty level of all other categories in the County, it has decreased since 2015 and is quite a bit lower than surrounding counties and the State of Ohio. A high level of poverty among any group can create a need for affordable housing.

Table 2 - Poverty Rates by Category

Category	Union County % in Poverty	Logan County % in Poverty	Champaign County % in Poverty	State of Ohio % in Poverty
All People	7.4%	13.7%	11.1%	14.9%
Age 65 and Over	8.4%	6.8%	5.2%	8%
All families	4.7%	10.3%	8.3%	10.8%
Married Couples families	3.4%	4.6%	4%	4.3%
Female-headed households	17.1%	34.9%	27.5%	32.3%

(American FactFinder, n.d.)

The living wage is an hourly rate that an individual must earn to support their family, if they are the sole provider and work full-time (2080 hours per year). The State minimum wage is the same for all individuals regardless of how many dependents they may have. The poverty rate is typically quoted as gross annual income but has been converted to an hourly wage for comparison. Wages that are less than the living wage will be shown in red in the following tables.²

Table 3 - Hourly Wages

Hourly Wages	One Adult	One Adult, One Child	Two Adults (One Working)	Two Adults (One Working), One Child	Two Adults (One Working), Two Children
Living Wage	\$11.15	\$23.36	\$18.03	\$21.70	\$24.28
Poverty Wage	\$5.84	\$7.91	\$7.91	\$9.99	\$12.07
Minimum Wage	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30

(Glasmeier, n.d.)

The table above shows that for a household with one adult and one child, the head of household would need to earn an hourly wage of \$23.36 to support the household. An hourly wage of \$7.91 is considered a poverty wage for this household. The table below

² Glasmeier, Dr. Amy K., The Living Wage Calculator

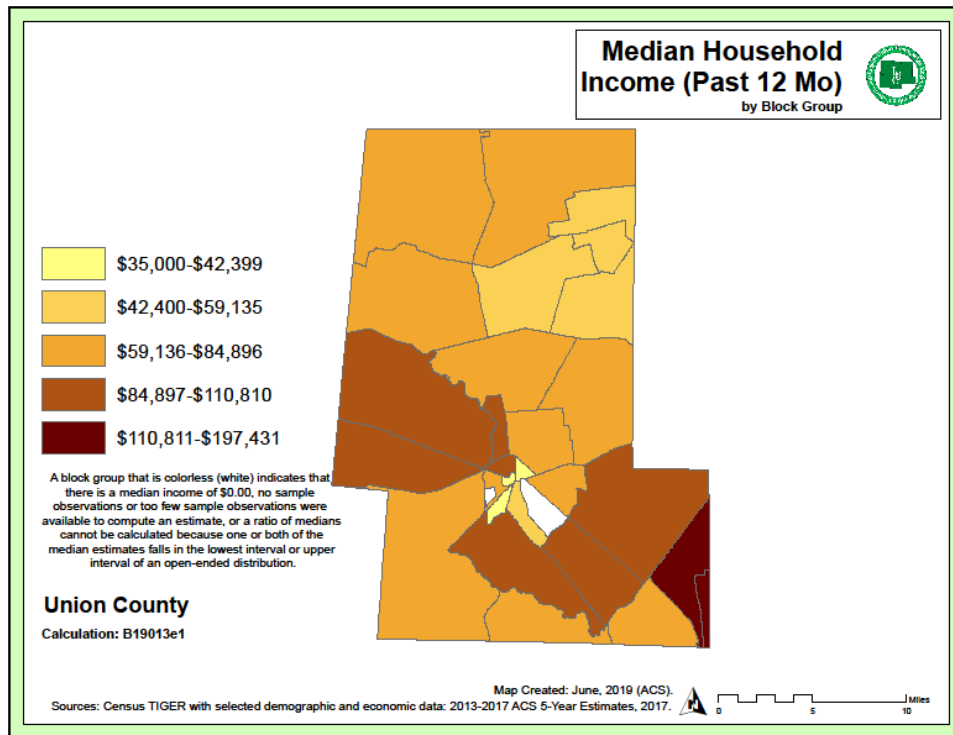
shows the typical expenses that went into the living wage estimate. Values vary by family size, composition, and the current location.³

Table 4 - Estimated Yearly Expenses

Annual Expenses	One Adult	One Adult, One Child	Two Adults (One Working)	Two Adults (One Working), One Child	Two Adults (One Working), Two Children
Food	\$3,058	\$4,508	\$5,607	\$6,979	\$9,012
Child Care	\$0	\$7,037	\$0	\$0	\$0
Medical	\$2,332	\$6,081	\$5,182	\$5,737	\$5,819
Housing	\$7,044	\$10,668	\$8,016	\$10,668	\$10,668
Transportation	\$4,866	\$8,867	\$8,867	\$10,426	\$12,063
Other	\$2,785	\$4,633	\$4,633	\$5,030	\$5,855
Required Annual Income After Taxes	\$20,086	\$41,793	\$32,304	\$38,840	\$43,416
Annual Taxes	\$3,104	\$6,802	\$5,193	\$6,294	\$7,089
Required Annual Income Before Taxes	\$23,189	\$48,596	\$37,498	\$45,134	\$50,505

(Glasmeier, n.d.)

Map 1 - Median Annual Income for Persons Over 16



³ Glasmeier, Dr. Amy K., The Living Wage Calculator

The table below shows the typical annual salary for various professions in Union County. Wages that are below the living wage for one adult supporting one child are marked in red.

Table 5 – Annual Salaries for Professions

Occupational Area	Typical Annual Salary
Management	\$97,903
Business and Financial Operations	\$64,624
Computer and Mathematical	\$78,933
Architecture and Engineering	\$76,187
Life, Physical and Social Science	\$61,867
Community and Social Services	\$43,906
Legal	\$67,515
Education, Training and Library	\$52,392
Arts, Design, Entertainment, Sports and Media	\$40,593
Healthcare Practitioner and Technical	\$61,579
Healthcare Support	\$26,366
Protective Service	\$41,046
Food Preparation and Serving Related	\$20,225
Building and Grounds Cleaning and Maintenance	\$25,029
Personal Care and Services	\$22,807
Sales and Related	\$26,654
Office and Administrative Support	\$34,709
Farming, Fishing and Forestry	\$28,897
Construction and Extraction	\$47,835
Installation, Maintenance and Repair	\$44,986
Production	\$36,550
Transportation and Material Moving	\$31,314

(Glasmeier, n.d.)

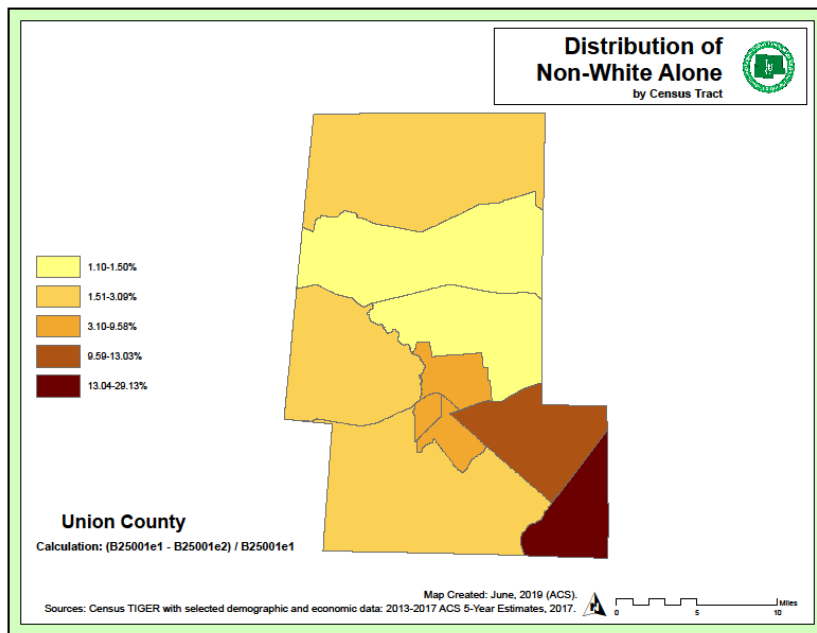
Union County is slowly becoming more diverse. As can be seen by the table below, Racial Composition, the overall population has increased in all categories, but the minority proportions have increased dramatically.

Table 6 - Racial Composition

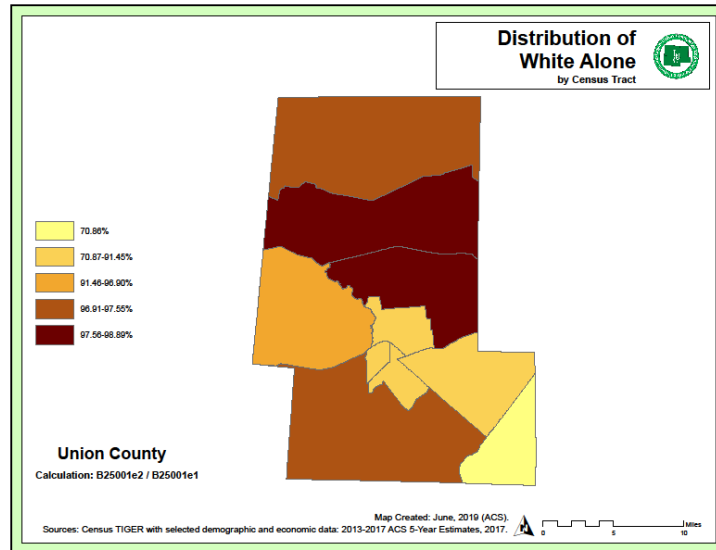
Year	White	African American	Asian	Some Other Race	Two or More Races	Hispanic of Any Race
1980	28,816	548	90	76	--	99
1990	30,563	1,168	132	49	--	159
2000	38,965	1,149	221	92	400	309
2010	48,587	1,231	1,428	174	742	661
% Increase from 1980 to 2010	68.6%	124.6%	1486.6%	128.9%	--	567.7%

(American Fact Finder, n.d.)

Map 2 - Race by Census Tract: Non-White



Map 3 - Race by Census Tract: White/Caucasian

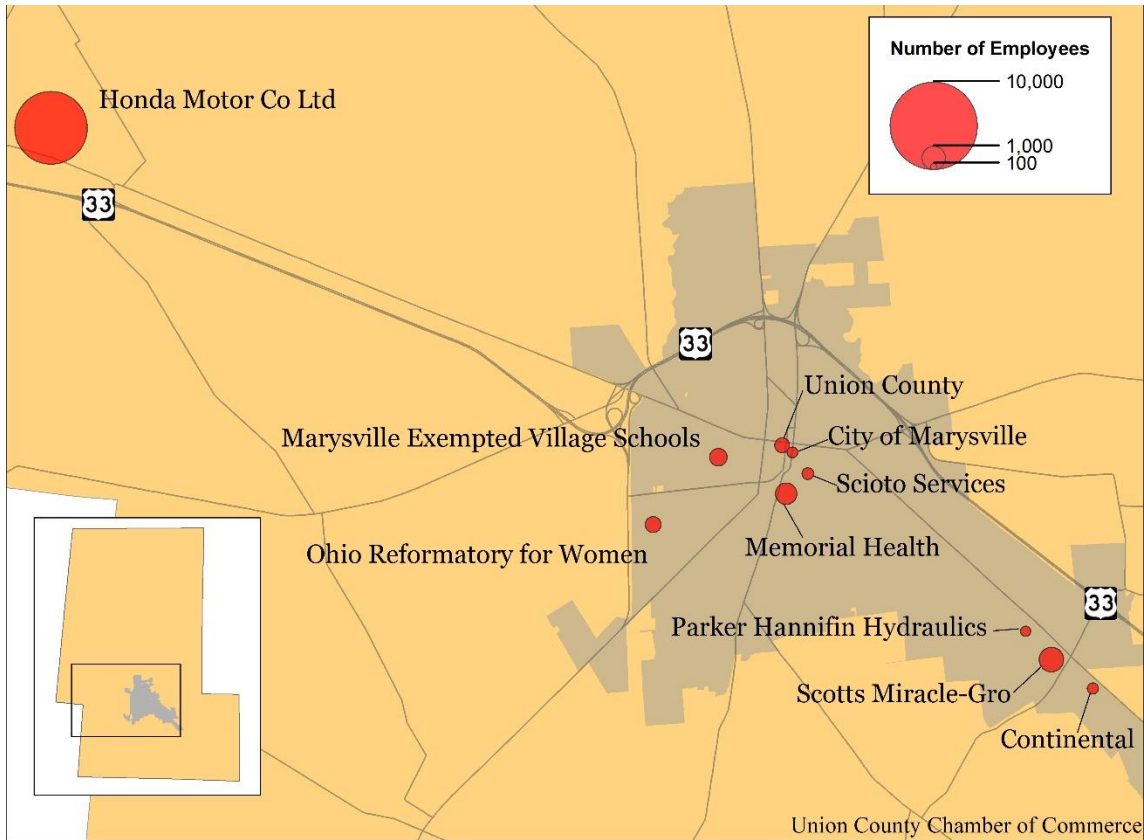


Employment

The top trades are Manufacturing; Professional and Business Services; Trade, Transportation and Utilities; Local Government; Leisure and Hospitality; Education and Health Services, as classified by the Office of Research:

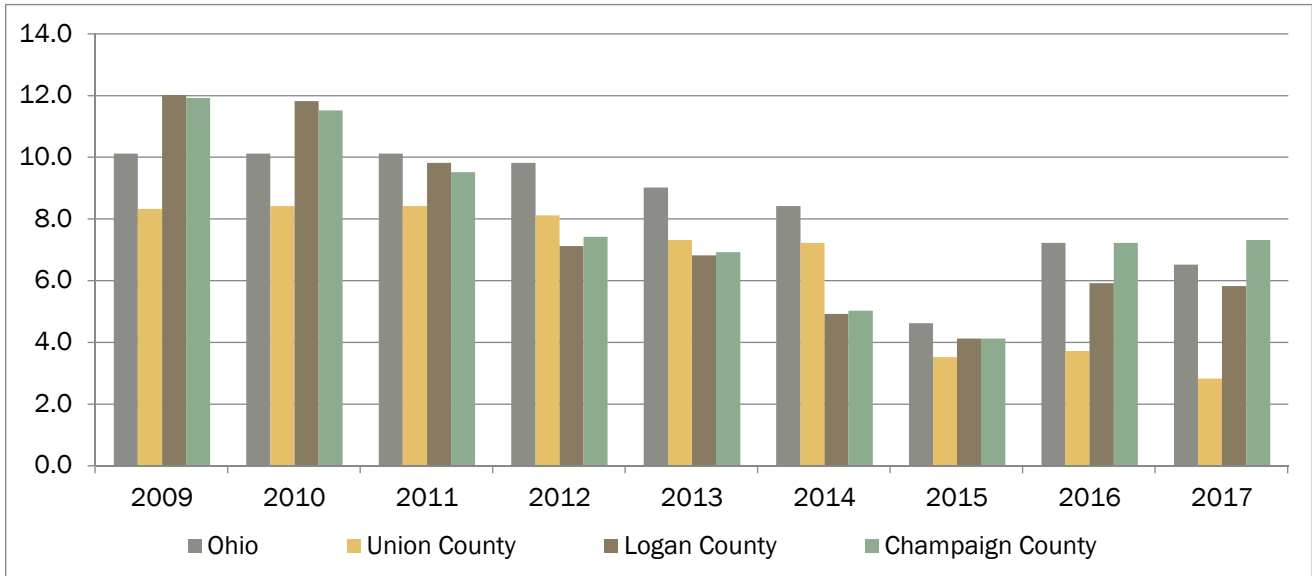
- Honda Motor Co Ltd – Manufacturing
- Marysville Exempted Village Schools – Government
- Memorial Hospital of Union County – Service
- Nestle R&D – R&D
- Parker Hannifin Corp – Manufacturing
- Scotts Miracle-Gro Co – Manufacturing
- State of Ohio – Government
- Union County Government – Government
- Veyance Technologies Inc/ContiTech – Manufacturing

Map 4 - Top Employers for Union County



The County's population over the age of 16 is 42,404 with an estimate of 65.1% of these persons in the labor force. As can be seen in Figure 1, Union County's unemployment rate has decreased each year since 2011.

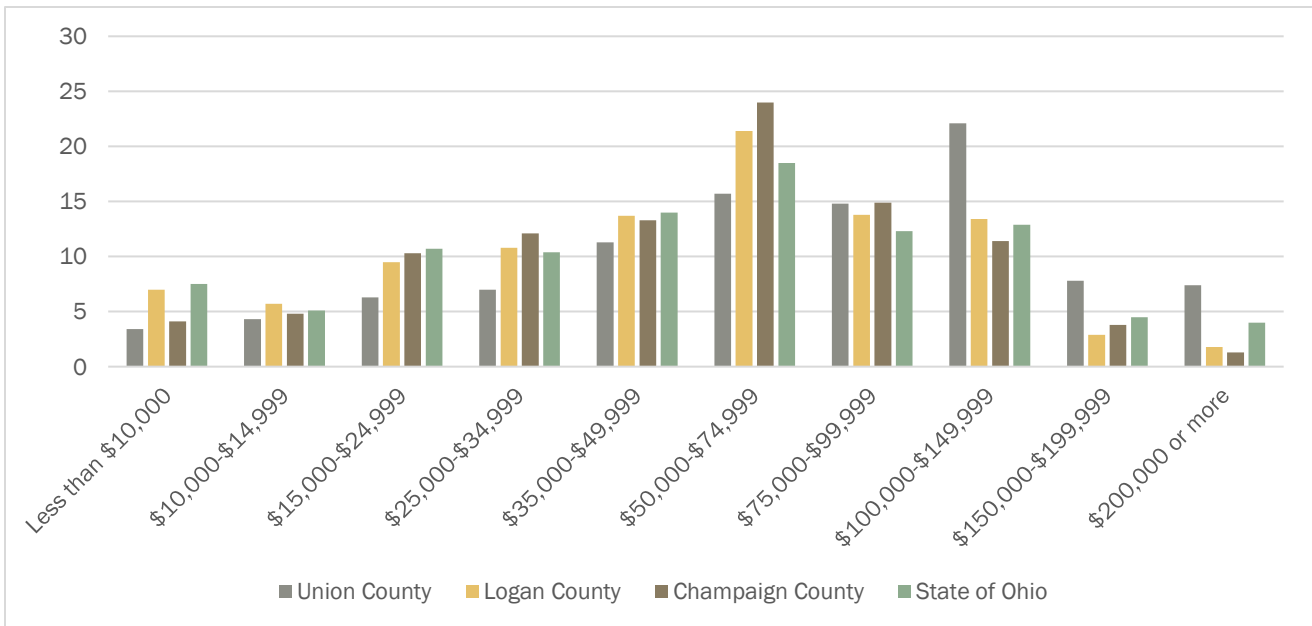
Figure 1 - Unemployment Rate



(American Fact Finder, n.d.)

The median income for the County in 2017 was \$78,848, a significant difference from the State of Ohio's \$52,407.

Figure 2 - Income and Benefits - Total Households



(American FactFinder, n.d.)

Transportation

Union County's transportation department is the Union County Agency Transportation Service (UCATS). UCATS is an on-demand transportation system serving Union County residents age 60 and older. UCATS will provide transportation within the county for a suggested fee with a 24-hour notice. Transportation out of county is provided for a suggested fee with a 72-hour notice. UCATS also provides transportation for county agencies and community organizations for an agreed upon rate. UCATS does not provide transportation on weekends or holidays.

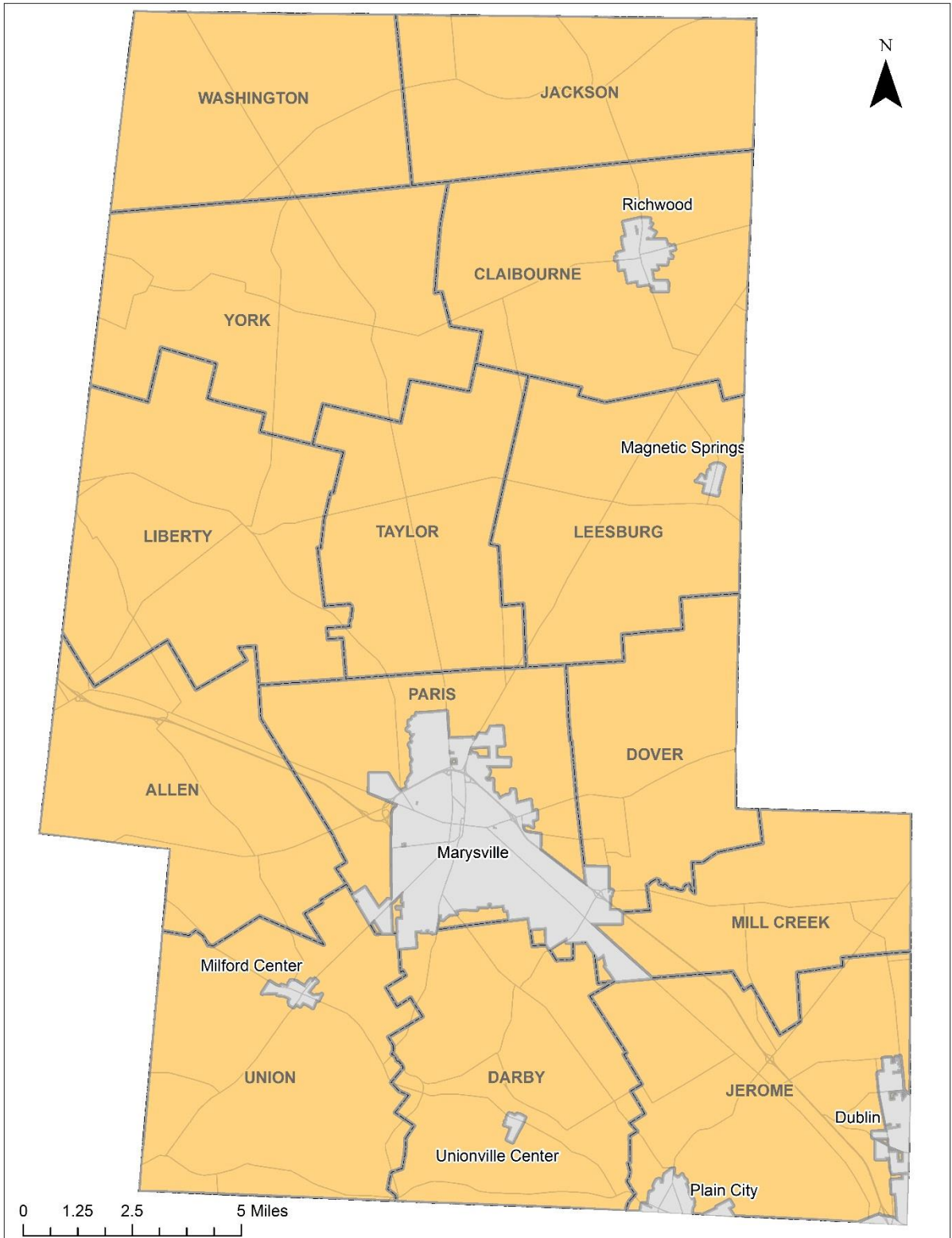
According to the American Community Survey for 2017, 87% of the County's population drove alone to work, 5.8% carpooled, 0.7% used public transportation; 0.6% walked, 0.4% used another means and 5.5% worked at home. The cost of owning and maintaining an automobile, as well as, the cost of insurance is taxing on those families that are living in poverty, or even at times, the middle class. Public transportation can open doors to better employment opportunities to those who do not own a vehicle or cannot afford to maintain a vehicle.

Land Use

Union County is a rural county with 74% of its land use being agriculture. Union County has 2 cities, 5 villages, and 14 townships. There is not county-wide zoning so each of these jurisdictions has their own zoning and land use plan. All zoning and land use for the City is decided by their city council. The villages and their respective councils make the decisions in regard to all zoning and land use. Zoning for the Union County townships is required by the Ohio Revised Code to be reviewed by the local regional planning commission. The townships are able to seek help from the local regional planning commission to create zoning text. Because of using the local regional planning commission, there may be some commonality in zoning text among the townships.

The townships and local regional planning commission should ensure that they do not create zoning text that will discriminate against protected classes. This would include creating zoning that prevents group homes for the disabled, recovering housing for drug rehabilitation, or zoning square footage that is so large that it prevents affordable housing being built for protected classes for townships that have the infrastructure to support these multi-family units.

Map 5 - Union County Villages and Townships



Housing Profile

According to the American Community Survey for 2017, 93.2% of the County's housing is occupied.

Table 7 - Year Housing Structure Built

Year Structure Built	Union County	Logan County	Champaign County	State of Ohio
2014 or later	2.2%	0.2%	0.0%	.5%
2010 - 2013	2.2%	1.1%	0.6%	1.4%
2000 - 2009	22.6%	10.6%	8.6%	9.8%
1990 - 1999	22.5%	14.1%	15.1%	11.9%
1980 - 1989	7.9%	8.6%	10.2%	9.0%
1970 - 1979	11.3%	14.1%	14.4%	14.3%
1960 - 1969	7.3%	8.6%	8.3%	12.2%
1950 - 1959	5.2%	8.8%	9.6%	14.2%
1940 - 1949	3.2%	7.0%	3.4%	6.3%
1939 or earlier	15.6%	27.0%	29.8%	20.5%

(American Fact Finder, n.d.)

Three-quarters of the housing in Union County is owner-occupied with only 21.9% being renter-occupied. The table below shows the gross rent being paid in occupied rental homes.

Map 6 - Prevalence of Vacant Houses

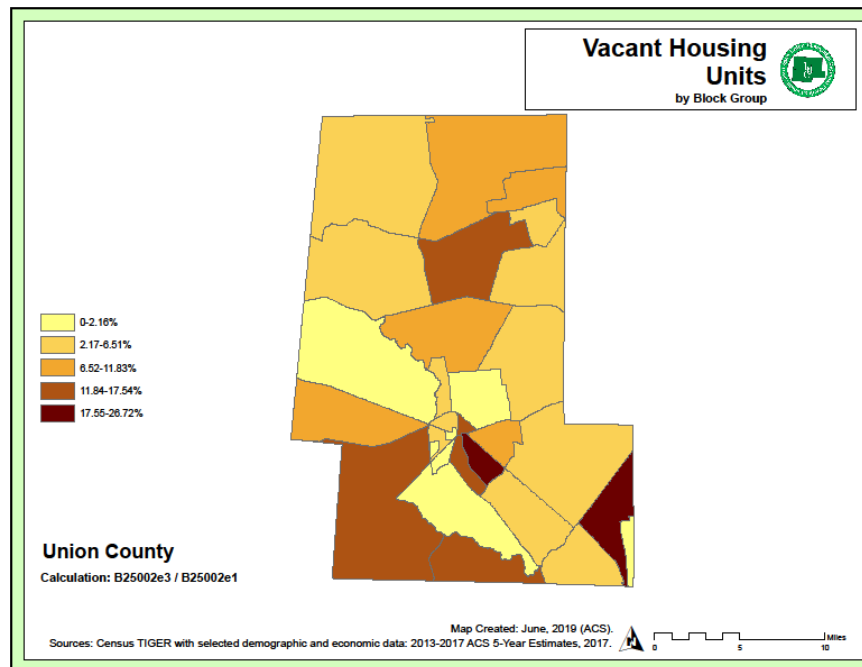


Table 8 - Gross Rent

Gross Rent	Union County	Logan County	Champaign County	State of Ohio
Less than \$500	9.8%	18.3%	15.9%	15.8%
\$500 - \$999	59.1%	68.2%	68.4%	60.9%
\$1,000 - \$1,499	27.3%	13.0%	15.3%	18.7%
\$1,500 - \$1,999	2.5%	0.5%	0.4%	3.1%
\$2,000 - \$2,499	0.0%	0.0%	0.0%	0.9%
\$2,500 - \$2,999	0.2%	0.0%	0.0%	0.3%
\$3,000 or more	1.0%	0.0%	0.0%	0.4%

(American Fact Finder, n.d.)

In Ohio, the Fair Market Rent (FMR) for a two-bedroom apartment is \$793 and in Union County, it's \$889. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$35,560 annually in Union County. Assuming a 40-hour work week, 52 weeks per year, and this level of income translates into a Housing Wage of \$17.10.⁴

In Ohio, a minimum wage worker earns an hourly wage of \$8.30. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 82 hours per week, 52 weeks per year. In Union County, the estimated mean (average) wage for a renter is \$16.65 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 43 hours per week, 52 weeks per year.

Supplemental Security Income (SSI) payments for an individual are \$9,000 a year. If SSI represents an individual's sole source of income, 78% of their income would need to be used to pay for a one-bedroom apartment (Technical Assistance Collaborative, n.d.). For a one-bedroom apartment to be affordable, the minimum yearly income would need to be \$23,480.

The 2018 Fair Market Rent as reported by the National Low-Income Housing Coalition is shown in the following table:

Table 9 - 2018 Fair Market Rent

Unit	Union County	Logan County	Champaign County	State of Ohio
Zero-Bedroom	\$587	\$544	\$495	\$533
One-Bedroom	\$668	\$568	\$546	\$619
Two-Bedroom	\$889	\$756	\$695	\$793
Three-Bedroom	\$1,194	\$948	\$1,009	\$1,047
Four-Bedroom	\$1,211	\$1,061	\$1,181	\$1,173

⁴ National Low Income Housing Coalition

(National Low Income Housing Coalition, n.d.)

When talking about the need for affordable housing, the difficulty is that there is not one set cost to define what is affordable. Affordable housing is when a person is not paying more than 30% for their housing expenses, meaning not just rent, but expenses to maintain their home.

Table 10 - Gross Rent as a Percentage of Household Income

% of Household Income	Union County	Logan County	Champaign County	State of Ohio
Less than 15.0%	21.4%	16.1%	21.1%	15.2%
15.0 - 19.9%	14.6%	15.9%	18.6%	13.8%
20.0 - 24.9%	15.6%	15.6%	11.5%	12.7%
25.0 - 29.9%	12.5%	11.9%	9.0%	11.6%
30.0 - 34.9%	7.1%	6.5%	8.1%	8.5%
35.0% or more	28.8%	33.9%	31.7%	38.1%

(American Fact Finder, n.d.)

When a household pays more than 30% of their income towards rent, it allows less disposable income for the renter, putting them at a higher risk. When a renter pays a higher cost for their rent, it could affect not only the renter, but the owner, and indirectly the County. A renter, who is living on a tight budget due to paying a higher rent, has less disposable money to spend. Additionally, if this renter has an emergency, such as a car repair or medical expense, to meet the needs of that emergency, they will have to use money meant for other bills, such as the rent. If the renter is late, or unable to pay their rent, this causes issues for the landlord who still may have a mortgage on the rental property, as well as taxes. The landlord then has to pay the cost for eviction, if necessary, leaving more of his funds tied up in the rental property and less disposable income available to the landlord.

Additionally, the County needs to decide if they have enough affordable housing to meet the needs of the aging population. There may be very few options for independent living in the County due to the higher fair market price. The townships need to be cognitive of this need when changing, or redistricting zoning, to not exclude affordable housing.

2019 Point-In-Time Count

On January 22, 2019, a Point-In-Time (PIT) Count was conducted across the United States. The purpose of the count is that on one day, every person who has a housing issue is counted to give an idea of what the homeless population looks like. This count is not 100% effective, but it does give a picture of the homeless within each county. The PIT counts the homeless and the precariously housed. The Housing and Urban Development (HUD) definition of Homeless is a person residing in something not meant

for human habitation. On this day in January, there were eight homeless persons in Union County.

Union County does not have a Metropolitan Housing Authority, which means Union County residents who qualify for a Section 8 voucher must go on the waiting list of a near-by county. With the Section 8 voucher needs higher than actual vouchers, this means most Union County residents will never make it to the top of the waiting list as counties have a first come, first serve for residents of their county.

Union County does not have a shelter, so families who are unable to get assistance for their housing only have the option of leaving the county for a homeless shelter. The Marion County shelter works directly with Union County residents and receives the funding for these homeless individuals. When the homeless have to leave the County to receive sheltering, it means that any children are further uprooted and moved away from their school and friends. The working adults then face the possibility of being unable to work, if they cannot provide their own transportation, creating an even bigger issue in their lives, making it difficult for them to get back on their feet.

Education

Union County has three public schools. One school within the City of Marysville, and two schools that serve the rural children, Fairbanks Local and North Union Local.

Table 11 - Enrollment by Race

School District	Am. Indian/ Alaskan Native	Asian or Pacific Islander	Black, Non- Hispanic	Hispanic	Multiracial	White, Non- Hispanic
Marysville Exempted	0.2%	3.2%	1.6%	2.3%	3.1%	89.6%
Fairbanks	NC	1.4%	2.3%	1.3%	1.2%	93.8%
North Union	NC	NC	NC	1.5%	1.9%	95.8%

NC = Not Calculated because there are fewer than 10 in the group

(Education, n.d.)

Table 12 - Daily Enrollment, Absenteeism Rate and Graduation Rate

School District	Attendance Rate	Graduation Rate
Marysville Exempted	94.9%	94.5%
Fairbanks	96.1%	98.1%
North Union	94.1%	94.8%

(Education, n.d.)

Table 13 - Spending per Pupil Data

	Marysville Exempted	Fairbanks	North Union	State
Operating Spending per Pupil	\$8,720	\$9,878	\$9,704	\$9,353

Classroom Instruction	\$6,112	\$6,374	\$6,667	\$6,326
Non-Classroom Spending	\$2,609	\$3,504	\$3,037	\$3,027

(Education, n.d.)

Table 14 - Source of Revenue

Source of Funds:	Local	State	Federal	Other Non-Tax	Total
Marysville	\$24,743,496	\$27,858,568	\$2,848,733	\$3,315,014	\$58,765,812
Fairbanks	\$8,357,429	\$3,540,674	\$395,278	\$1,511,423	\$13,804,806
North Union	\$7,157,920	\$8,764,830	\$735,771	\$2,394,575	\$19,053,097

(Education, n.d.)

Additionally, there are four private/parochial schools located in the vicinity of Marysville who also serve residents of Marysville. Career training programs are offered to students in grades 11 and 12 through Ohio Hi-Point Career Center in Bellefontaine.

Park/Recreation

Arts, parks and recreation are important features that enhance a community's quality of life and give residents a sense of civic pride and community identify. Union County currently is home to 31 parks. The County has eight golf courses, six bike tours ranging from 14 to 55 miles, a skate board park, disc golf, and numerous walking paths and trails.

The Union County YMCA is located in Marysville and provides a fully serviced fitness center including an indoor swimming pool and basketball courts. The Ohio Army National Guard has a 45,000 square foot facility adjacent to the YMCA which includes a gym, kitchen and classrooms for the community. As of 2014, Union County has a Trail and Greenway Master Plan.

Evaluation of Jurisdiction’s Current Fair Housing Profile

Fair Housing Complaints, Compliance Reviews

There have been four calls regarding a landlord/tenant issue and no calls of housing discrimination.

Existences of Fair Housing discrimination filed by the Department of Justice

At this time, there are no reports of Fair Housing discrimination filed by the Department of Justice within Union County.

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

Fair Housing training has been provided to citizens of the Village of Magnetic Springs and the Union County Township Association.

Fair Housing Outreach was done for the Union County Commissioners; Hope Center; Village of Magnetic Springs; Union County DJFS; Village of Unionville Center; Union County Senior Services; Village of Richwood; Union County Health Department; United Way of Union County; Mental Health & Recovery Board.

Identification of Impediments to Fair Housing Choice

Create a List of Fair Housing Barriers in Zoning

Impediment:

Zoning Codes may have Fair Housing barriers such as floor plan size, definitions, etc.

Recommendation:

The Fair Housing Coordinator will create a document of typical fair housing barriers in relation to zoning codes. The document will then be shared through the LUC web-site.

Time Frame:

The document will be created within the third year of the program and will be updated as necessary.

Action:

Fair Housing Resolution – Union County

Impediment:

At this time, Union County does not have a Fair Housing Resolution.

Recommendation:

The County should consider adopting a Fair Housing Resolution. A sample Resolution can be provided to the County that does not obligate the County to enforce fair housing laws but merely establishes a commitment to the law.

Time Frame:

The process to adopt this could be time consuming due to required number of meetings, but it should be possible for adoption within the five years of this plan.

Action:

Signature Page

Union County Commissioner

Chief Elected Official

John Cleek, Community Development Corporation

CDBG Program Administrator

Heather Martin, Logan-Union-Champaign Regional Planning Commission

Housing Program Administrator

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