

# Analysis of Impediments to Fair Housing Choice

Warren County, Ohio

April, 2012

Warren County Office of Grants Administration  
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Warren County, Ohio  
2012**

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## Section I. Introduction

The United States Department of Housing & Urban Development (HUD) has played a lead role in administering the Fair Housing Act since its adoption in 1968. HUD's mission is to increase homeownership, increase access to affordable housing, fight housing discrimination, eliminate chronic homelessness, improve communities, and affirm our nation's support of homes for society's most vulnerable populations.

The Fair Housing Act of 1968 prohibits discrimination in housing because of:

- Race/National Origin
- Religion
- Color
- Sex
- Handicap (Disability)
- Familial Status

Fair housing is a term that describes the right of individuals to obtain housing of their choice. This right is assured by the federal Fair Housing Act, as amended and other legislation which makes it unlawful to discriminate in the sale, rental, financing, and insuring of housing. The U.S. Department of Housing and Urban Development (HUD) requires that all governing authorities that prepare a Consolidated Plan in order to receive HUD funds certify that they will "affirmatively further fair housing" within their jurisdictions. It is not enough for a community to support the idea of fair housing for all people; special measures must be implemented to afford all citizens the opportunity to live in housing of their choosing. This analysis reviews Warren County's policies, procedures, laws, and allowances – both public and private – that might impact a person's ability to choose housing of his or her choice without regard to their membership in any of the protected classes. Affirmatively furthering fair housing may be grouped into three categories:

- **Intent:** The obligation to avoid policies, customs, practices, or processes whose intent or purpose is to impede, infringe, or deny the exercise of fair housing rights by persons protected under the Act.
- **Effect:** The obligation to avoid policies, customs, practices, or processes whose effect or impact impedes, infringes upon, or denies the exercise of fair housing rights by persons protected under the Act.
- **Affirmative Duties:** The Act imposes a fiduciary responsibility upon public agencies to anticipate policies, customs, practices, or processes that previously, currently, or may potentially impede, infringe, or deny the exercise of fair housing rights by persons protected under the Act.

The first two obligations pertain to public agency operations and administration, including those of employees and agents, while the third obligation extends to private as well as public sector activity.



The Community Development Block Grant Program has been a versatile funding source to assist local communities with their economic, housing and community development needs. HUD allocates federal funding through CDBG programming. Each activity funded by CDBG program funds must meet at least one of three national objectives identified in Title I of the Housing and Community Development Act of 1974 as amended, and regulations contained in 24 CFR 570.4832. The three objectives are:

1. Benefit to low and moderate income persons;
2. Prevention or elimination of slums or blight; and/or,
3. Meeting community development needs having a particular urgency.

Designated recipients of funding from HUD are required to further fair housing opportunities through:

1. Completing an analysis of impediments to fair housing choice;
2. Undertaking appropriate actions to overcome the effects of identified impediments to housing choice; and,
3. Maintaining records reflecting that analysis of impediments and the requisite actions taken thereafter.

### **Fair Housing Planning**

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Entitlement communities such as Warren County, have responsibilities related to the planning and development of fair housing within their respective community. Documentation of fair housing planning (FHP) is typically a component of the Consolidated Plan, which certifies that the community has undertaken steps to further fair housing by addressing the needs and concerns of the community. Fair housing planning is an on-going process that integrates various datasets reflecting housing and market conditions in open and continuous dialog with community stakeholders. HUD expects fair housing planning to reflect community housing issues of the larger community with special consideration of the protected classes. The planning process should reflect local legislation, housing conditions, demographic assessments, phased action plans addressing local concerns and an evaluation of progress with supporting documentation.

### **Definition of Affirmatively Furthering Fair Housing (AFFH)**

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HUD defines affirmatively furthering fair housing as requiring a grantee to:

1. Conduct an analysis to identify impediments to fair housing choice within its jurisdiction.
2. Take appropriate actions to overcome the effects of any impediments identified through the analysis.
3. Maintain records reflecting the analysis and actions taken in this regard.

HUD defines impediments to fair housing choice as:



- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

### **Components of Analysis of Impediments (AI)**

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An Analysis of Impediments (AI) to Fair Housing Choice (FHC) is a federally mandated assessment that provides the foundation for Fair Housing Planning (FHP) and development of safe, affordable housing within the community. The AI presents the current state and situation of housing and provides policymakers, stakeholders and members of the larger community an evaluation of specific needs and potential programs, policies and corrective actions to address local housing issues. The purpose of the AI is to increase housing choice across the county to guarantee equal access and identify problems that impede choice and therefore restrict personal, educational, employment, or other goals. The intent of the AI is to support FHP by identifying impediments to FHC in the public and private sector. At its core the AI is an assessment of conditions, both public and private, affecting FHC for all protected classes. The AI is required to address the following topical issues:

- Population Demographics
- Income & Employment Data
- Housing Profiles

The AI report is required to document the dynamics of the local population exposing the size and extent of certain protected classes and exposes the changing demographic composition of the community's elderly and its labor force. Included in the housing assessment is to be an analysis on the availability and affordability of accessible housing in a range of unit sizes in order to better assess population demographics and housing demands based on such factors as disability status and household size. The AI must also provide a review of local laws, regulations and administrative policies, procedures and practices that inhibit or restrict fair housing choice including an assessment of how those laws, policies and procedures affect the location, availability and accessibility of housing. The AI report will identify impediments to FHC in both the public and private sectors.

### **Overview**

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This AI submission is the first AI assessment submitted by Warren County since becoming an entitlement community in 2009. The AI is comprised of various sections. An assessment of the county's population complete with demographics and a community profile follows the executive summary. Subsequent sections identify the community's housing stock; the state of the economy; and transportation issues. The report investigates potential regulatory barriers—both public and private— including zoning and building codes to identify potential strategies to help improve affordability and fair housing choice. To examine aspects of the



private for profit sector's involvement with fair housing, loan and foreclosure data is examined to assess the extent of lending policies and procedures as well as any possible corrective action. Correlations between local tax policies and affordability are also explored. An examination of the private not-for-profit sector precedes a discussion of issues relative to the monitoring and enforcement of housing discrimination. The report concludes with a list of recommendation and strategies. Warren County hopes that this AI will serve as the basis for fair housing planning, providing essential information to county staff, policy makers, housing providers, lenders, and fair housing advocates, and assisting with garnering community support for fair housing efforts.

### **Methodology**

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The study area for the Analysis of Impediments spans all of Warren County inclusive of its cities and villages, except for the cities of Loveland, Middletown, and Monroe and the Village of Carlisle. The following methods were used in preparing this AI.

1. Analyses were prepared based on data from the 2010 U.S. Census; The American Community Survey 2010 (estimates); the American Housing Survey; the Warren County Housing Coalition and other sources.
2. Key informant interviews were conducted with service providers and experts in housing, community development and regional issues.
3. Information collected from research and/or discussions with other local and regional stakeholders.
4. Focus groups with housing professionals were held. These professionals included bankers, developers, real estate agents, fair housing program staff, and advocates for special populations.
5. Consultations were held with key County, City and Village staff members.
6. Mortgage lending trends through the analysis of data available through the Home Mortgage Disclosure Act (HMDA) which requires lending institutions to report public loan data. Using the loan data submitted by these financial institutions, the Federal Financial Institutions Examination Council (FFIEC) creates aggregate and disclosure reports for each metropolitan area (MA) that are available to the public at central data depositories located in each MA.

Data coherency and reliability was a critical concern during preparation of this document because we relied upon various datasets and time periods which resulted in an inability to provide a comprehensive and undisputed picture of housing conditions and market realities across the community. In addition to baseline information from the 2009 Consolidated Plan, The Regional Planning Commission reviewed data from a variety of sources, including:

- The Warren County Comprehensive Plan
- Family and Children First Council Community Report 2011
- OKI Reports



## Section II Executive Summary

### Purpose

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1. Complete an Analysis of Impediments to Fair Housing Choice;
2. Take actions to overcome the effects of any impediments identified through the analysis; and
3. Maintain records reflecting the analysis and actions taken.

An Analysis of Impediments to Fair Housing Choice (AI) is an examination of the impediments or barriers to fair housing that affect protected classes within a geographic region. HUD defines impediments to fair housing choice in terms of their applicability to state and federal law, this includes:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices
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### Background

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### **Impediments**

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Affordability problems affect both renters and homeowners. Even among people with relatively better paying jobs, higher housing costs precipitate a significant decline in real, spendable income. For both renters and homeowners, housing and transportation costs consume a large share of the household budget. The widespread problem of housing affordability has a profound impact on the quality of life for families, especially children, and on the overall well-being of neighborhoods and communities.

These issues transcend jurisdictional boundaries, thus the need for a countywide partnership that develops coherent long-term local housing policies that support a shared vision for housing and community development for the entire county. Warren County needs to strengthen the policy linkages between housing and transportation, job centers and social services, and the whole spectrum of community needs. Coalition building, working toward consensus, and coordinating housing programs and resources are key tools and building blocks to addressing fair housing.

- 1. Lack of Accessible Housing for the Aging and People with Disabilities:** The median year of housing stock in Warren County is 1980. While there is rental housing available to older adults with disabilities over the age of 55, there is limited housing available for younger people with mental and/or physical disabilities. The integration of accessible enhancements in older rental housing is important to fair housing choice.
- 2. Lack of Affordable Housing for Low-to-Moderate Income Families:** Warren County has been the hotbed of new construction for the last ten years. Most of the housing being built throughout the County has been priced over \$200,000.00. For low-to-moderate income families, a new house is completely out of their price range. This issue is particularly of concern in our major employment centers, where the lack of affordable housing combined with lack of fixed route transit services limits housing choice for low-income households.
- 3. Fair Housing Awareness in particular with the Aging and Disability Community:** Many impediments to fair housing could be addressed if people were better informed. Individuals often times lack information on fair housing, specifically regarding their rights and responsibilities on housing issues and/or where to find accessible rental properties. The realtors, lenders, insurance agencies and large housing complexes usually know what is required and try to comply with the law. One of the main problems is the non-professionals that are selling or renting a small number of units that do not know the extent of the Fair Housing laws and do not take the time and effort to be informed. All of the above require an ongoing and broad outreach program since they involve many scattered and, in most cases, unknown persons. Warren County has already been involved in carrying out activities to deal with some of these problems. It uses Warren County Balanced Housing to handle some of the Fair Housing Activities when their clients apply for homebuyer's assistance. The undertaking of education, training and distribution of materials is included in the homebuyer counseling. Presently, townships and villages that receive CDBG funds are targeted for at least one Fair Housing training session with a



presentation and distribution of materials. Of course, these presentations will vary depending on what bodies (public, non-profit, etc.) receive CDBG, or other related assistance. The County, as part of the five year Fair Housing Program, provides Fair Housing Training to officials of public bodies, or non-profit groups, which receive CDBG or HOME funds. This includes a presentation of Fair Housing requirements as well as distribution of related materials.

- 4. Disparate Treatment from Financial Institutions:** Loans granted to lower-income borrowers decline in frequency in areas with higher minority populations. While this may be a result of fewer opportunities for homeownership due to the commercial or industrial nature of the surrounding geographic area, this may be an area that warrants further investigation. Analysis of lending data required by the Home Mortgage Disclosure Act (HMDA) revealed that minority households were more likely to receive a high-cost loan than White households.
- 5. No Neighborhood Planning:** There are concentrations of low-income persons, minorities and female headed households which lack decent, safe and sound housing that is affordable, which impacts neighborhoods throughout the county and makes this a fair housing concern. No jurisdiction indicated that they were actively engaged in neighborhood planning, however, several identified incremental projects within low to moderate income neighborhoods. No jurisdiction comprehensively addressed neighborhood revitalization. The goal should be to improve the housing conditions in the counties older and established neighborhoods while also improving schools, recreational facilities and programs, parks, roads, transportation, street lighting, trash collection, street cleaning, crime prevention, and police protection activities. Jurisdictions should strive to equalize services as part of FHP.
- 6. Housing-Transportation Linkage:** Many of the county's major employment centers lack affordable housing and do not offer fixed route public transportation services. Thus, this limits the choice of housing for moderate income households the employment center the offer both affordable housing and access to goods, services and jobs. The job, housing and transportation disconnect is a contributing factor to the concentration of low-to-moderate income households within the cities of Lebanon, Franklin and south Lebanon and results in economic segregation.
- 7. Visitability:** The Ohio Visitability Strategy Group, made up of state agencies, departments and commissions, was created to examine ways to promote visitability in Ohio's building and zoning codes. The intent is to design dwelling units that can be easily modified, with little cost, to ensure useability by everyone, regardless of a person's age, size, abilities or disabilities. Currently, the county's Building Department does not track homes that meet visitability standards.
- 8. Limited Housing Types in Zoning Codes:** Several of Warren County's jurisdictions limit the types of housing units permitted. Patio homes, zero-lot-line housing and accessory dwelling units and other types of small lot housing are restricted or not permitted. The Warren County recently adopted a new zoning code that permits



these types of housing but, several urban jurisdictions still restricts these uses. In addition to address overly restrictive or costly development regulatory standards the county might consider permitting narrower streets; a relaxation of parking requirements; density bonuses in planned unit developments for affordable units.

## **Potential Impediments**

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During its review, the Regional Planning Commission discovered some situations that, while not qualifying as impediments, per se, may develop into impediments and have the potential to foster unfair housing practices. For example,

- Several jurisdictions establish a minimum house size. The minimum house sizes are set at levels below the house sizes found within Warren County. For this reason, minimum house size may not be an issue, but its impact should be monitored.
- Most Warren County zoning codes prohibit “Manufactured Home Parks”. Nevertheless, all jurisdictions, in compliance with the Ohio Revised Code, permits permanently sited manufactured homes. Permanently sites manufactured homes are allowed on all lots that permits single-family homes. There has been no request for use variances to allow Manufactured Home Parks. These zoning code standards should also be monitored for their possible impact
- Township impact fees are new to Warren County and may unintentionally affect fair housing. Impact fees should also be monitored.

## **Recommendations**

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Warren County continues to do well in avoiding systematic impediments to fair housing choice. However, the County recognizes that barriers to fair housing exist and will pursue steps to continue to “affirmatively further fair housing choice.”

### **1. Continuation of Present Fair Housing Initiatives**

- (A)** The County presently undertakes actions to deal with possible impediments to Fair Housing:
- It places periodic public service ads in local papers and other media.
  - It distributes Fair Housing material to all participants in its housing program.
  - It has Fair Housing materials distributed and available at numerous sites in the County public buildings, places of general assembly, non-profit offices and other private locations that will present such material.



- Any units developed by the County for sale are offered on a Fair Housing basis.
- All homebuyers receive Homebuyer Counseling, which includes a Fair Housing element.
- It distributes Fair Housing materials at major local public events such as the County Fair, local festivals, etc.
- It makes occasional Fair Housing presentations to local groups and organizations.
- Continue surveillance of real estate advertising to be certain that “no children” and similar coded references are not part of the advertisements.
- Actively pursue filing of fair housing complaints when citizens come forward with legitimate discriminatory complaints.
- Provide fair housing education.
- Continue to support the need for allocations of CDBG and HOME funding.
- Distribute Fair Housing material to all participants in the housing program.
- Include a Fair housing element within Homebuyer Counseling.

## **2. Additional Fair Housing Initiatives**

Warren County proposes to continue the existing outreach program in order to overcome the impediment problem of lack of knowledge of Fair Housing laws by small owners and landlords, as well as on the part of individual owners and renters. In addition the following is recommended:

**(A) Fair Housing Awareness:** Warren County Grants Administration staff is available to implement an ongoing fair housing program on behalf of the County. The County allocates \$5,000.00 for the program each year. Such activities include fair housing counseling, assistance in filing complaints and making referrals in instances of alleged discrimination, monitoring local advertisements for compliance with fair housing advertising guidelines and taking appropriate action to eliminate instances of non-compliance, reviewing local land use regulations and policies relative to equal housing opportunity, community outreach and awareness. The Fair Housing Office with the assistance of Housing Opportunities Made Equal (HOME) should strive to achieve the following:

- Promote the Ohio Housing Locator ([OhioHousingLocator.org](http://OhioHousingLocator.org)) to landlords and property management companies (for free property registry sign-up) and to the citizens of Warren County to find a place to rent. It is a searchable directory of affordable, accessible rental housing. Home seekers can search by city, county or zip code, as well as cost and unit size. Listings also offer information on amenities, supportive services and accessibility features.



- Make available materials at numerous sites in the County public buildings, places of general assembly, non-profit offices and other private locations that will present such materials.
  - Make sure that any units developed by the County for sale are offered on a Fair Housing basis.
  - Provide Fair Housing and Warren County Transit Authority brochures in Spanish.
- (B) Training:** In order to minimize the potential negative impact of public policies and codes, elected officials, municipal staff, and citizens appointed to relevant public decision-making boards should receive fair housing training to recognize potential fair housing problems. A value-added result of such training is that participants become sensitized to the fair housing problems experienced by protected classes and those traditionally excluded from the decision-making processes that may affect their lives. This should be achieved with assistance from HOME.
- (C) Zoning and Accessory Dwelling Units:** Accessory dwelling units (ADUs) - also called secondary units, granny flats, carriage houses and in-law apartments - can be an important source of low-cost rental housing for small households. They can provide an opportunity for renters to enjoy the advantages of living in established homeownership communities, including good schools and safe and quiet neighborhoods. In addition, they can provide affordable options for older adults where they have better access to amenities and transit. They can also allow people who have lost their homes to foreclosure to stay in their community as an ADU renter. ADUs may also be a boon to owners of the primary home, who collect extra income from the rental unit that can be used to help cover mortgage payments, property taxes and other costs. This extra income could prove especially helpful during economic downturns, and could help some families avoid foreclosure. While ADU are a viable option, they should not be relied upon as the sole source of affordable housing.
- (D) Revise zoning policies to allow development of a range of housing types "as of right.":** Greater housing diversity and affordability may be achieved by revising zoning policies to eliminate both direct and "back door" prohibitions and explicitly allow a range of housing types, rather than requiring a special review process or disallowing certain types of structures entirely.
- (E) Revise zoning codes to eliminate impediments for Group Homes:** Several county jurisdictions include location criteria for group home and institutional care facilities. Some of the possible impediments include minimum site size (greater than the district requirement); access for specific road classification; and landscaping beyond that required for single family development. Zoning codes should also include language that indicated that the Board of Appeals may grant variances, when considered a reasonable accommodation under the Fair Housing Amendments Act (FHAA). The FHAA makes it unlawful to refuse "to make reasonable accommodations" in rules, policies, practices, or services, when such



accommodations may be necessary to afford a disabled person equal opportunity to use and enjoy a dwelling. This creates an affirmative duty for the Zoning Board of Appeals to make reasonable accommodations in zoning practices.

- (F) Visitability:** Warren County should consider including incentives in the zoning code that encourages the development of homes that meet "Visitability" design elements. The county should amend its zoning code to grant a "density bonus" to developers that build "visitable" single family homes. This bonus would allow developers to build more single family homes per acre than permitted by the zoning code. In addition the County should work with the local Home Builders Associations to educate people about the advantages of Visit-ability. Target audiences are groups of consumers and advocates who themselves have disabilities (or would find Visit-ability advantageous for another reason), housing networks and professionals they interact with (i.e., Section 8 and Section 202 housing coordinators locally and statewide), local developers, landlords, and realtors. The County should also incentivize the development of individual single family homes by waiving or reducing development and building permit fees. The Building Department should track the number and location of homes that meet visitability standards.
- (G) Conduct Research on the transportation links between affordable housing and suburban employment opportunities:** Transportation planning for the region is the responsibility of the Ohio-Kentucky-Indiana Regional Council of Governments (OKI). The county could exercise the greatest influence on the promotion of such research through their representatives to the OKI board. Enough research has been done to satisfy many of the OKI board members and professional staff that transportation links between affordable housing and suburban jobs are inadequate. County jurisdictions should emphasize the importance of having an adequate supply of housing, and especially affordable housing, in economic development strategies. Examples of potential strategies include: (1) Preserving existing housing stock near major employers, in order to create housing opportunities in close proximity to employment centers; (2) Performing housing impact studies, in conjunction with large employers, to analyze the availability of affordable housing for their workers in proximity to work locations; and (3) Supporting transportation improvements that allow low-income households to access jobs in surrounding suburbs.
- (H) Financial Institution Self-Testing:** Given higher denial rates for select protected classes, it is important that the County's Fair Housing Office work with HOME to target marketing of responsible loan products and counseling targeted to communities and borrowers experiencing unequal access to loans, tapping into the expertise of organizations such as the Warren County Balance Housing Corporation whenever possible. In addition, the County should ask the banks in Warren County to review their HMDA data and where racial disparities exist to conduct self-testing and establish Mortgage Review Committees to ensure that loan originators and underwriters are not letting stereotypes and prejudice affect their decisions. More generally, HMDA data for Warren County should be monitored on an ongoing basis to



analyze overall lending patterns in the county. In addition (and what has not been studied for this AI), lending patterns of individual lenders should be analyzed, to gauge how effective the CRA programs of individual lenders are in reaching all communities to ensure that people of all races and ethnicities have equal access to loans

- (I) Promote Self-Sufficiency:** Assisted housing needs to be repositioned from being a quasi-entitlement to a program that provides a ladder to self-sufficiency (this is not applicable to the individuals who receive assisted housing and have severe disabilities or are elderly). The Warren Metropolitan Housing Authority has long stressed self-sufficiency, but more needs to be done, by both the housing authorities, housing service providers and advocacy organizations. The problem is assisted housing is a scarce resource and the housing Authority is not adding to its housing inventory. This may be achieved through leadership from the Warren County Housing Coalition. The Housing Coalition should organize workshops for housing and housing service providers to discuss interagency coordination that develops and sustains a comprehensive system of housing and services designed to maximize the self-sufficiency of individuals and families.



### Section III. Demographic/Economic Overview

This section profiles Warren County's demographic and housing trends by examining and mapping Census 2010 and other relevant data. After analyzing demographic characteristics and trends, the section provides an analysis of the area's housing market and a household's ability to purchase a home. The section concludes with a synopsis of housing problems experienced by residents, such as cost burden, physical defects and overcrowding.

#### Community Profile

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Warren County, Ohio was established in 1803 and is located in the Southwest corner of the state approximately 25 miles north of Cincinnati and 15 miles south of Dayton. It is also located within a day's drive for 65% of the U.S. population. Its 400 square mile area serves a residential population estimated at 212,693 (*2010 U.S. Bureau of Census*). The County includes 11 townships, 10 villages and 7 cities. Ranked as the 2<sup>nd</sup> fastest growing County in Ohio, behind Delaware County, north of Columbus, Warren County has experienced a 34.3% increase in population since the 2000 census and an 86.7% increase in population since 1990. Our 2010 population is 212,693 and we are the 13<sup>th</sup> largest County in Ohio. Warren County is also ranked as the 98th fastest growing County in the nation out of 3,141 counties. Last year, the City of Mason was ranked #24 and the City of Springboro ranked #41 by CNN Money Magazine in their list of the top 100 best places to live in the United States. The City of Lebanon was chosen as the Best Hometown by Ohio Magazine.

Warren County has a 79.9% home ownership rate. That is the highest rate in the Dayton-Cincinnati Region while the State average is 69.8%. Despite our population increase, 62% of the land in Warren County is still in farmland, open/green space, and designated parks.

Perhaps the greatest attribute to Warren County has been the explosive growth it has received over the last 20 years, particularly in the western portion of the County. Over this period, Warren County was the second fastest growing county in Ohio and experienced intense residential, commercial, and industrial growth. According to the 2010 Census, over the past decade Warren County grew from 158,383 persons to 212,693 persons. This reflects an increase of 34.3%. During this same time period, the number of households increased from 55,966 to 80,750 (an average of 2,478 households per year). Historical U.S. Census population figures for Warren County are displayed below (Figure 1). The Regional Planning Commission's 2030 population projection for the county is approximately 250,000 persons requiring fifteen thousand additional housing units.





Figure 1 Population Trends

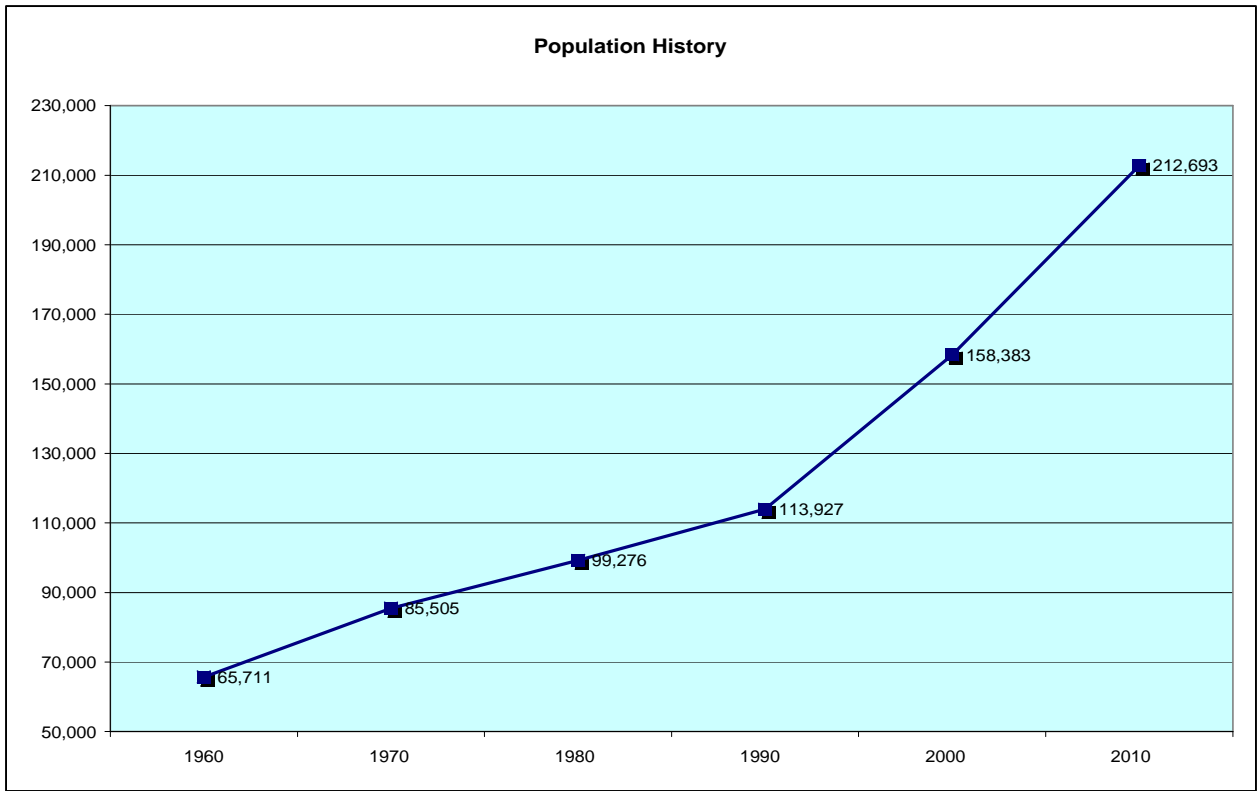
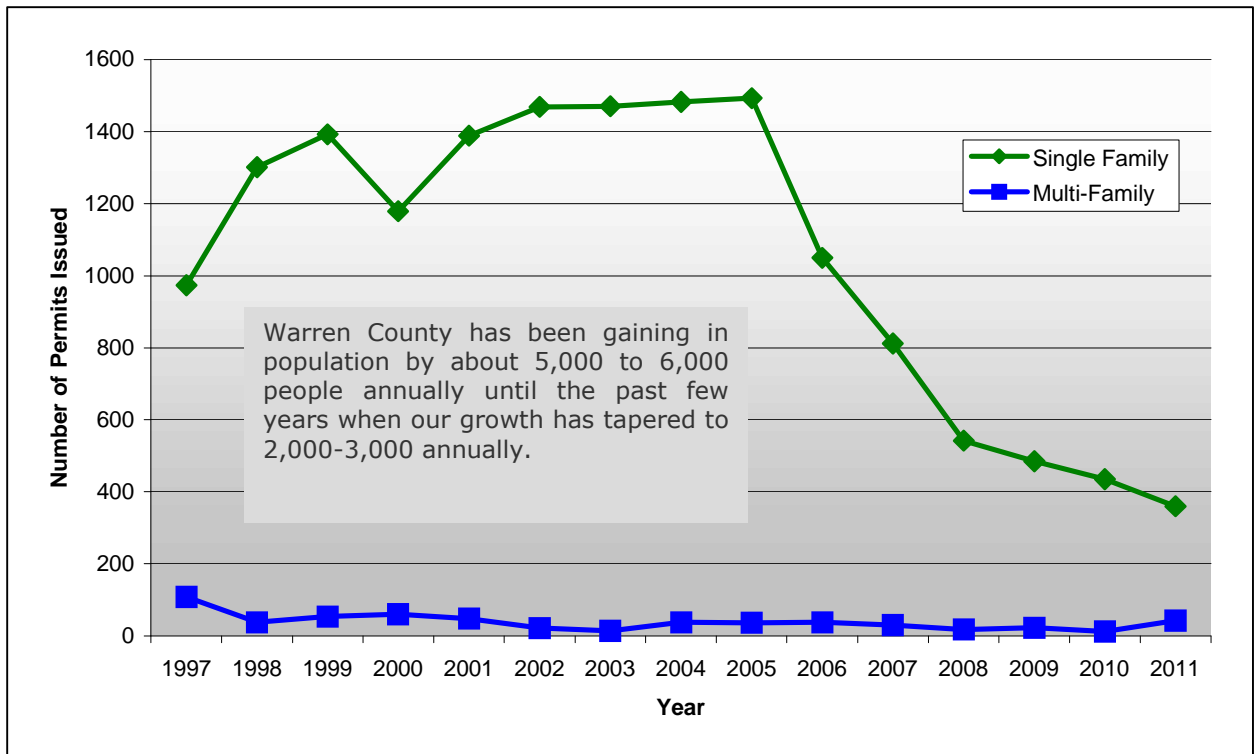


Figure 2 Building Permit History





## Demographic Profile

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### Race and Ethnicity

Over the last decade, Warren County has grown more diverse in terms of racial and ethnic composition. In 2000, 94.4% of county residents were white and in 2010 this category decreased, and now accounts for 90.5%. The percentage of white Hispanics also grew by 3,151 persons over the last decade and white Hispanics now represent 1.5% of the population. The numbers indicate that the county's minority populations have grown at a faster rate and in 2010; racial and ethnic minorities represent a greater percentage of the county population. The challenge is to develop a strategic approach that furthers integration and access to fair housing.

Although dispersed across the county, the Asian population, the County's largest minority at 3.9 percent is largely concentrated in southwest portions of the county; where they constitute 9% of the City of Mason and 10.8% of Deerfield Township's population. A significant Asian population was also found in the Cities of Springboro and Lebanon. African American, the second largest minority (3.3%) is mainly concentrated in the central and northwest portions of the County, within the City of Lebanon and Turtlecreek Township. The 2010 Census data reveals that the minority populations grew significantly in the last decade and the ethnic or racial group that grew the most dramatically was the Asian population which exhibited a 316% increase between the 2000 and 2010 decennial census periods— an increase from 1,991 Asian residents in 2000 to 8,284 in 2010. Despite this dramatic percentage increase racial and ethnic minorities still only accounted for 11% of the total county population. The areas of concentration for minorities (the Cities of Mason, Lebanon and Springboro and Deerfield, Turtlecreek and Clearcreek Townships) are also the areas that have seen the largest number of new housing units. Growth with these areas, the western portion of the county, is predicated on the availability of housing, the cost of housing, the quality of housing and access to community services and employment.

Warren County's increase in diversity is also reflected in the county's household compositions. "White alone" households decreased from 96.7% in census year 2000 to 92% in 2010.

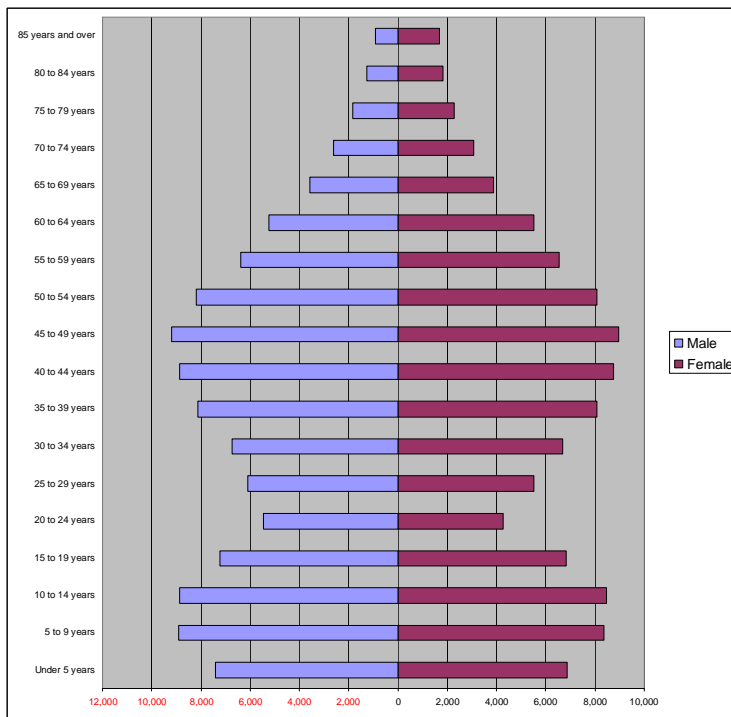
The following map illustrates the distribution of the racial and ethnic minority population in Warren County. Comprising nearly twelve percent of the County's population, racial minorities are highly concentrated in census block groups near the City of Lebanon, where they make up 9.7% of the city's population. Lebanon's racial and ethnic minorities are primarily Hispanics and African-Americans (non-Hispanic) that respectively constitute 3.6% and 2.5% of the city's population.



Age

The following population pyramid displays individual cohorts for 2010. As illustrated in (Figure 3), the most populated cohort were those aged 45-49, followed by those aged 10-14. The elderly population of Warren County is growing and since disability rates increase with age, this will bring substantial increases in the number of people with disabilities and greater importance to addressing disability issues.

**Figure 3**



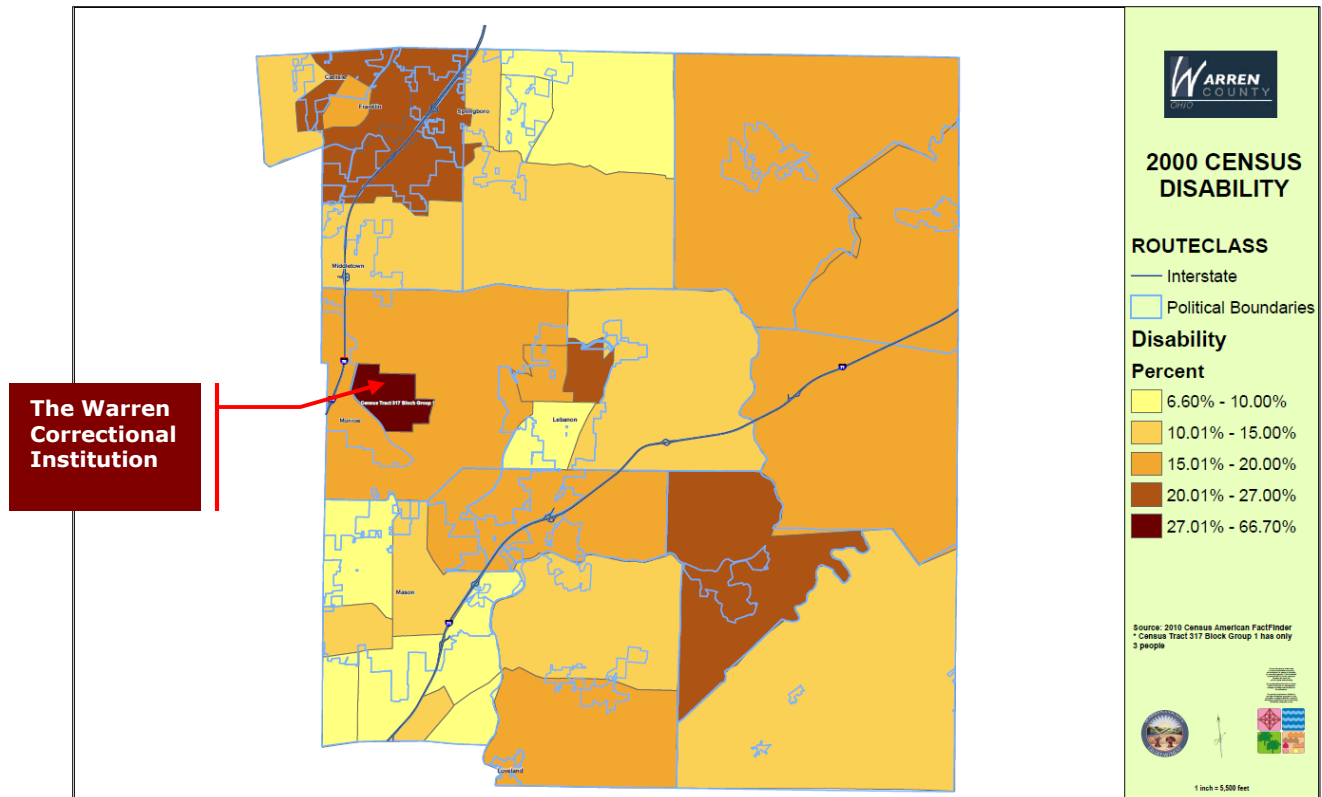
Disability:

Persons with disabilities face some of the greatest barriers to fair housing choice due to needed accessibility features, as well as access to public transit, support services and/or affordability. Census data on the disabled for 2010 has not yet been released, (January 2012); however, the 2010 American Community Survey 1-Year Estimates provided information necessary to identify the disabled population. Within Warren County, the Census reported that 19,678 persons age 5 or older, suffer from a disability, representing 10.2% of all non-institutionalized persons age 5 and older. Of the 19,678 persons with a disability 10,136 persons (51%) experience ambulatory difficulties. This mobility impaired segment of the population are those most likely in need of specialized paratransit consideration, as they would most likely not be able to drive, walk independently or utilize public fixed-route transportation services. Mobility-impaired persons resided in each political subdivision of Warren County, as identified in the map below. (Figure 4) depicts the concentration of the disabled population within each political subdivision and illustrates the highest concentrations are within the communities of the City of Lebanon and Franklin Township and



Salem Township. Eleven percent of persons with disabilities, age 5 or older, (2,149 persons) live below the poverty level and 3751 (between the ages of 16 and 64) are not employed.

Figure 4 **Distribution of the Disabled Population**



### Familial Status

Census data reveals that the total number of households in 2010 was 80,750, an increase of 37.5% over the 2000 figure of 58,692 households. The average household size in Warren County has declined slightly from 2.72 persons per household in 2000 to 2.70 persons per household in 2010. Table 3 examines household composition. In 2010, 75.4 percent of the county's households were classified as Families and half of the family households were identified with the presence of children. This data may very well indicate that a historical trend of families and families with children is changing as the households classified as Families have decreased. Twenty percent of the Family households with children under the age of 18 years were Single-Parent households (5747 households). Single parent households, (Figure 5) especially female head of households are also at risk of experiencing fair housing discrimination based on familial status. Table 5 reveals the distribution of female-headed households with children across the study area. Data suggests the highest percentage of female head of households with children under the age of 18 is located in the City of Lebanon (8.8%) followed by the Franklin Township (6.77%).



**Figure 5 Female, Single-Parent Households**

Jurisdiction	Total Housing Units	Female, Single-Parent Households	Percent of Total Households
Clear Creek Township	10,404	441	4.24
Deerfield Township	13,419	637	4.75
Franklin Township	11,752	796	6.77
Hamilton Township	8,508	322	3.78
Harlan Township	1,705	43	2.52
City of Lebanon	7,436	654	8.80
City of Mason	11,016	560	5.08
Massie Township	432	11	2.55
Salem Township	1,658	77	4.64
Turtlecreek Township	3,952	163	4.12
Union Township	1,787	126	7.05
Washington Township	976	23	2.36
Wayne Township	3,123	133	4.26

Large households (5 or more persons) usually have more difficulty finding housing particularly affordable rental housing due to a lack of supply. Such households are also at greater risk of experiencing housing discrimination based on familial status. Eleven percent of the households in Warren County are large households. The table below shows the percentage of large households by race and ethnicity along with the average household size. Hispanic households (3.32 persons) tend to be larger than the Asian, African American or White households.



**Figure 6 Race and Household Size**

Race/Ethnicity	Households	Large Households		Average Household Size
		Number	Percent	
White-Non Hispanic	70,393	7593	10.7%	2.67
African-American	1,632	187	11.4%	2.7
Asian	2,483	311	12.52%	3.26
Hispanic	1,164	228	19.58	3.32

**Income**

Poverty Level

While median income can be viewed as an indicator of financial well-being, it must be coupled with information regarding cost of living in a geographic area to be more meaningful. The "Self-Sufficiency Standard for Ohio - 2011" defines how much income a family needs to meet their basic living expenses without public or private assistance. In both 2008 and 2011, Warren County was identified as the most expensive county in which to live in Ohio. The Self-Sufficiency Standard below (Figure 7) shows that earnings well above the official Federal Poverty Level are nevertheless far below what is needed to meet families’ basic needs within Warren County.

According to the Federal Poverty Level, a family consisting of one adult and two children would be considered “poor” with an income of \$18,310 annually or less—regardless of where they live, or the age of their children. The percent of the FPL needed to meet basic needs varies greatly across Ohio’s counties and family types. For a family with one adult, one preschooler, and one school-age child the Standard ranges from 172% of the FPL in several counties to a high of 271% of the FPL in Warren County. The 2011 Ohio Self-Sufficiency Standard for a single adult with one preschooler ranges from \$27,196 to \$42,444 annually depending on the county. Warren County has the highest Self-Sufficiency Standard for this family type, at \$42,444 per year (Figure 8).

Warren County median household income has increased from \$63,870 in 2005 to \$68,798 in 2009. This increase is partially a result of migration. The IRS provides county level data showing the movement of households and their income. In 2010 there was a net increase of 550 households moving in the County and households migrating to Warren County had an average income of \$9,800 more than households leaving.



The 2010 ACS-1 year estimates provides information regarding the number of individuals and families whose incomes fell below the established poverty level. The 2010 ACS reveal that 10,525 individuals or 5.1% of all individuals, 3,688 households or 5% of all households, and 2,054 families or 3.5% of all families were below the established poverty level based on income. Single-parent, female headed households represent 58% or 1,192 of the family households below the poverty level. Two thousand, one hundred and forty nine residents or 10% of the disabled population fall below the poverty level. The disabled 65 years and over constitute the largest percentage of the disabled population, however the disabled between 35 to 64 years are more likely to fall below the poverty level.

**Figure 7 The Self-Sufficiency Standard for Warren County, OH 2011**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$723	\$935	\$935	\$935	\$935	\$1,252	\$935	\$935
Child Care	\$0	\$857	\$1,713	\$1,244	\$388	\$2,100	\$1,713	\$1,244
Food	\$199	\$302	\$397	\$454	\$526	\$535	\$570	\$624
Transportation	\$255	\$262	\$262	\$262	\$262	\$262	\$494	\$494
Health Care	\$155	\$390	\$408	\$414	\$436	\$432	\$473	\$479
Miscellaneous	\$133	\$275	\$371	\$331	\$255	\$458	\$418	\$378
Taxes	\$274	\$652	\$929	\$762	\$406	\$1,189	\$949	\$777
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$116	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$53	-\$100	-\$100	-\$63	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.89	\$20.10	\$26.98	\$23.50	\$16.27	\$33.40	\$15.01 per adult	\$13.25 per adult
MONTHLY	\$1,740	\$3,537	\$4,748	\$4,136	\$2,863	\$5,879	\$5,285	\$4,664
ANNUAL	\$20,881	\$42,444	\$56,978	\$49,632	\$34,356	\$70,545	\$63,417	\$55,970

Source: The Self-Sufficiency Standard for Ohio 2011. Prepared for the Ohio Association of Community Action Agencies

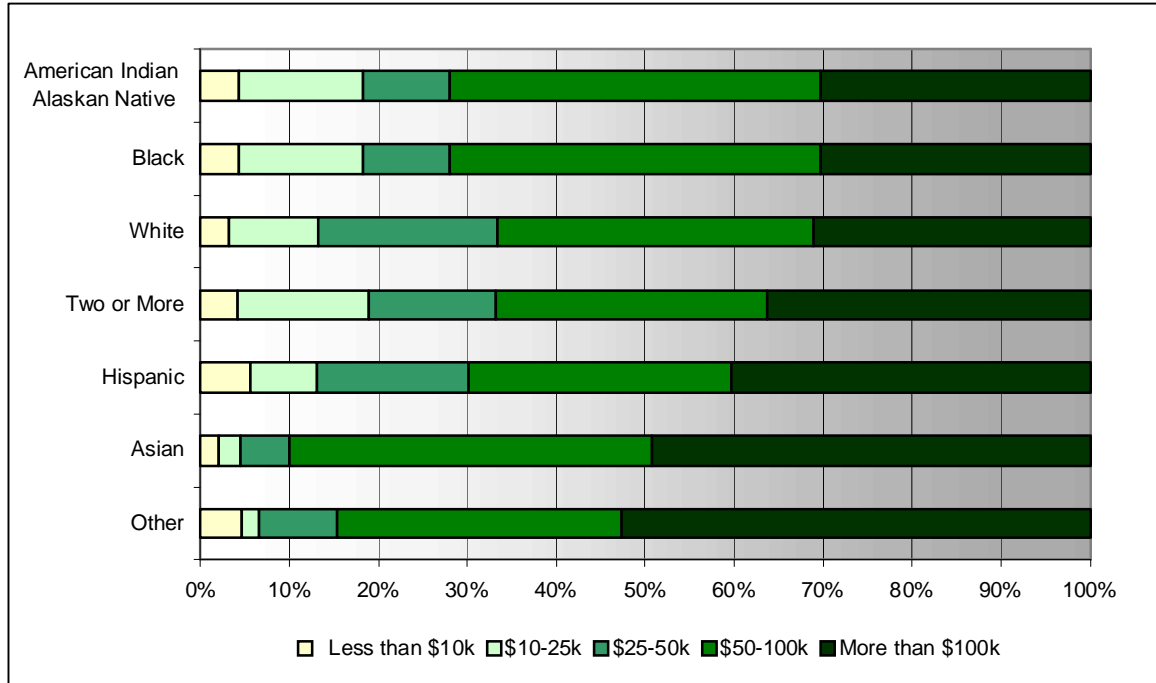
**Figure 8 The Self-Sufficiency Standard for Warren County as a Percent of the Federal Poverty Level**

One Adult, One Preschooler		One Adult, One Preschooler, One School-Age		Two Adults, One Preschooler, One School-Age	
Annual Self-Sufficiency Standard	Self-Sufficiency Standard as a Percentage of FPL	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as a Percentage of FPL	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as a Percentage of FPL
\$42,444	291%	\$49,632	271%	\$55,970	254

The 2010 FPL is: \$14,570 for a family of two, \$18,310 for a family of three, and \$22,050 for a family of four. The 2010 FPL is effective at least through the end of 2010.



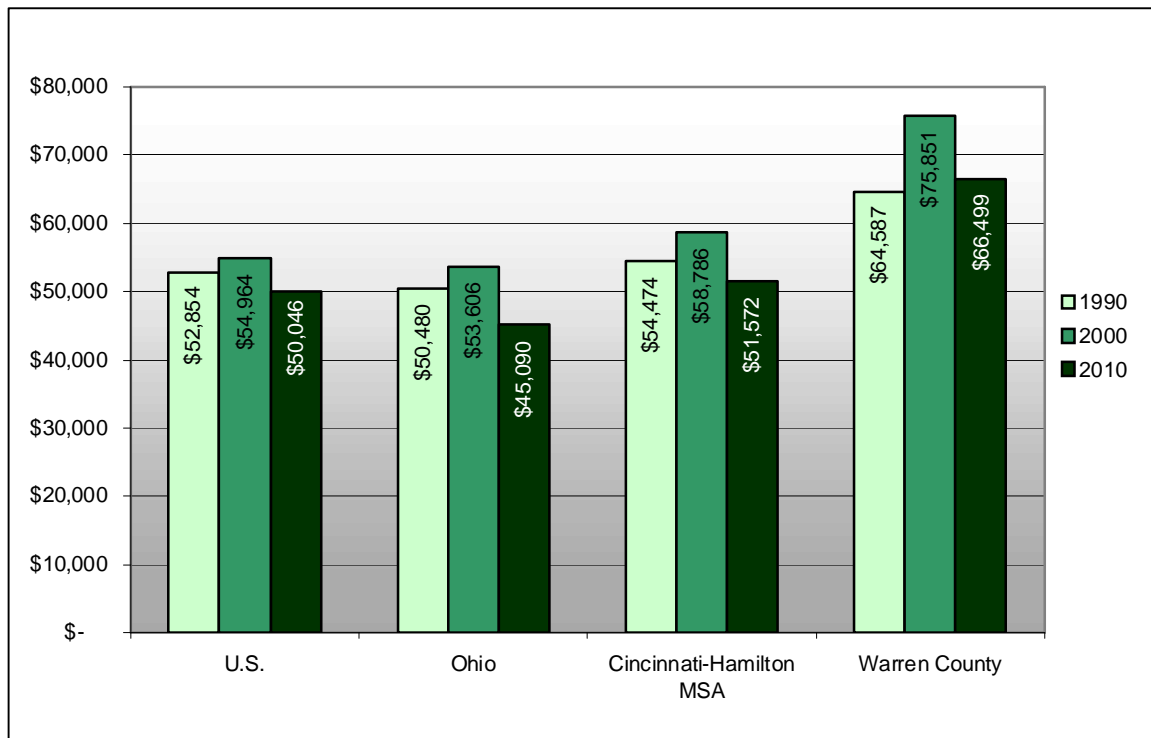
**Figure 9 Median Household Income by Race (2010)**



Source: American Community Survey 1 Year Estimates (2010)

Note: Native Hawaiians and Pacific Islanders are not included due to small sample size

**Figure 10 Median Household Income Trends in 2010 Inf. Adj. Dollars**



Source: American Community Survey 1 Year Estimates (2010); 2000 and 1990 Census'





**Figure 11 Ratio of Income to Poverty Level (Families in the Past 12 Months)**

<b>Ratio</b>	<b>Number of Families</b>
Under 0.50	<b>635</b>
0.50 to 0.74	<b>632</b>
0.75 to 0.99	<b>787</b>
1.00 to 1.24	1,206
1.25 to 1.49	1,762
1.50 to 1.74	2,185
1.75 to 1.84	716
1.85 to 1.99	804
2.00 to 2.99	9,752
3.00 to 3.99	8,492
4.00 to 4.99	8,206
5.00 and over	22,841



Figure 12 School Age Kids in Poverty

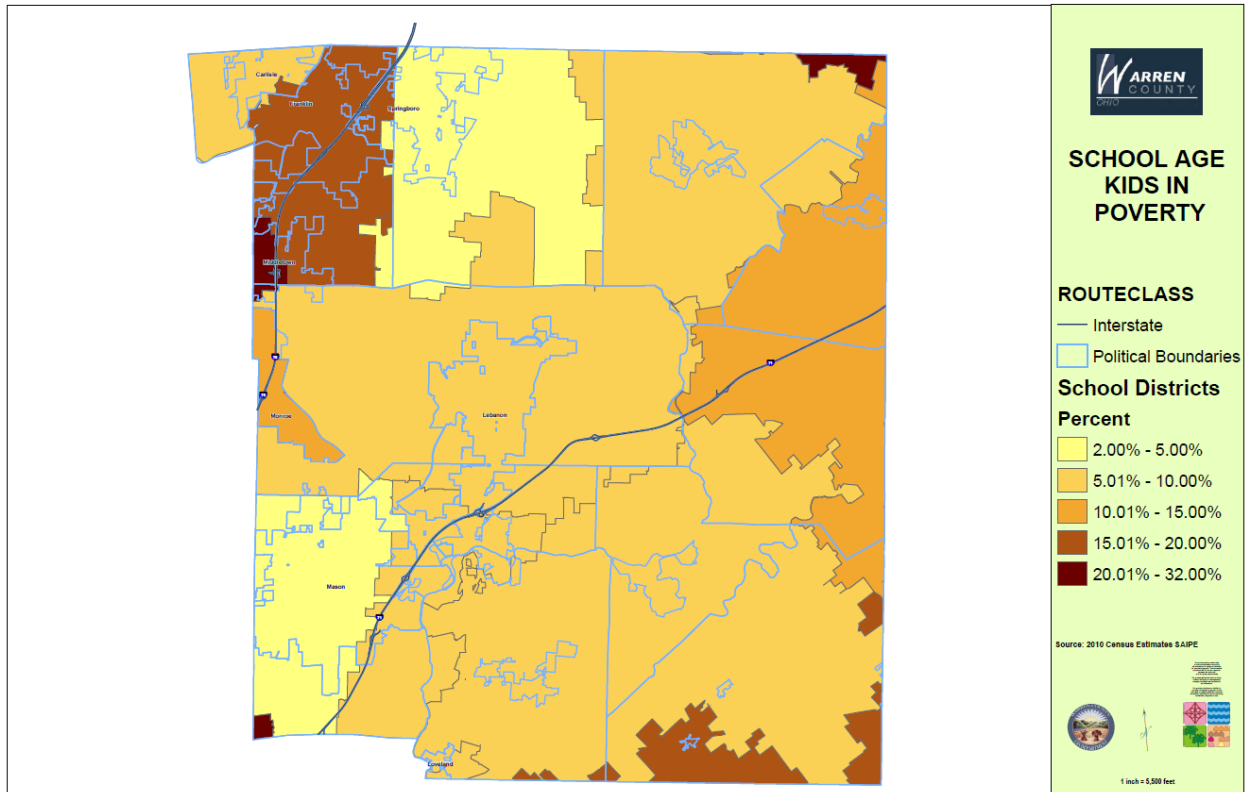
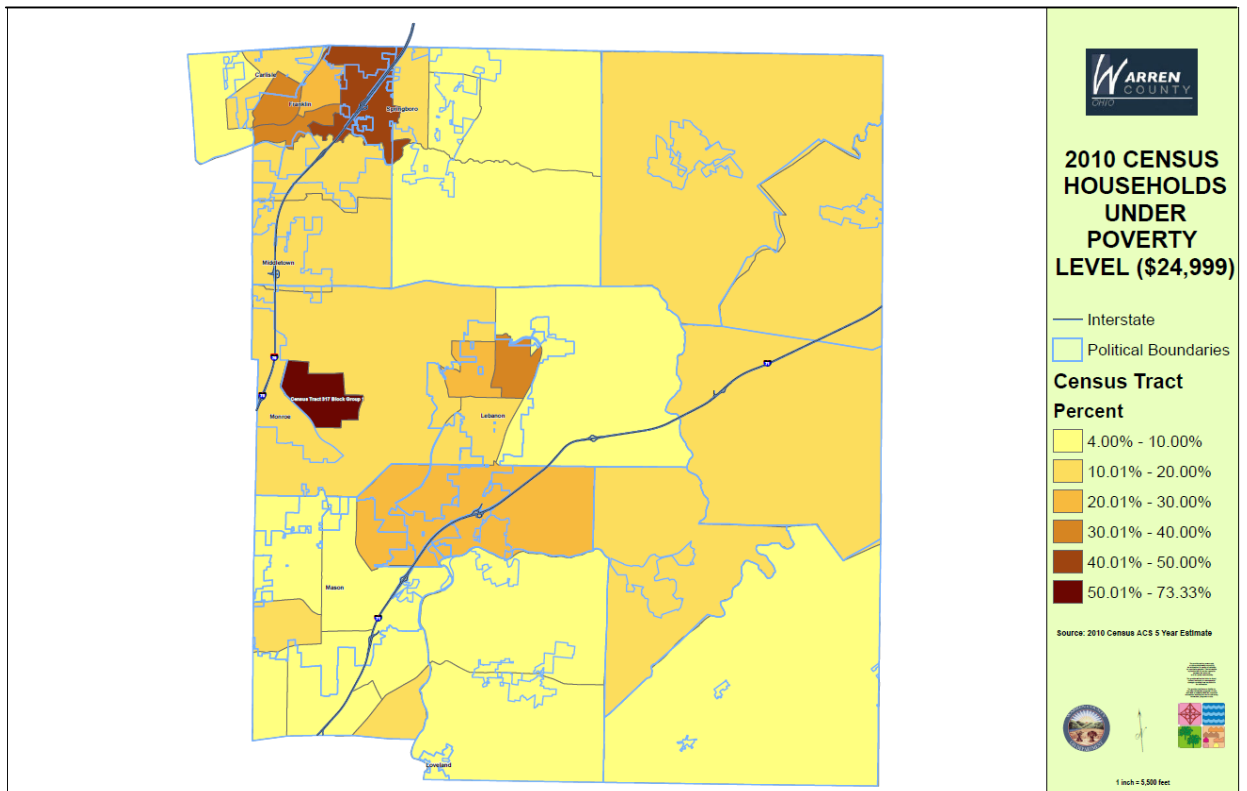


Figure 13 Households in Poverty





## Economic Development

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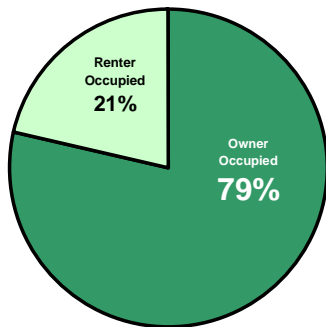
In 2010, the Board of Commissioners remained focused on revitalizing economic development efforts and coordinating with the existing economic development initiatives from our various cities and townships to create more visibility and productivity in new job creation. From 1992 to 2002, our Economic Development office helped bring in more than 20,000 new jobs and realized an average of 350 new business starts annually. 80% of these projects involved manufacturing, research and development or service sector companies who pay high wages and sustain the quality of living we are so proud of in Warren County. In 2011, our Economic Development Office reported the creation of 1849 new jobs and the retention of 1875 existing jobs representing 1,126,541 square feet of new/taken down space with \$70,858,564 in capital investment.

## Housing

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### General Housing Statistics (2010 ACS-1 year estimates)

- 80,918 Housing Units
- 92.5 % Occupancy
- 78.3% are Single-Family Units
- 51% built after 1990
- 24.7% have 2 or less bedrooms
- 99% of the bedrooms are occupied by only 1 person
- 66% of occupants have moved within the last 10 years
- 30.2% of owner occupied households spend more the 30% of their household income on housing
- 49.4% of renter occupied households spent more the 30% of the household income on housing
- 21% of Households rent





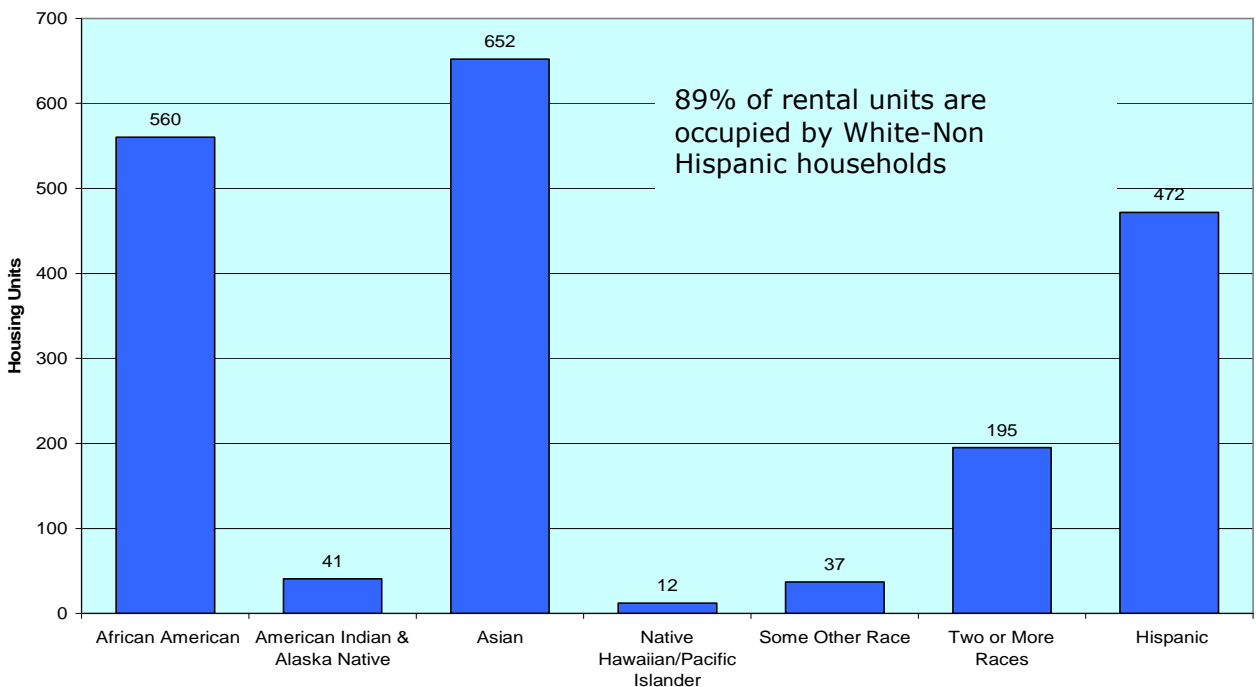
Housing — Owner and Renter

**Race:** In 2010, White Non Hispanic households represented 88% of the rental households in Warren County. White Non Hispanics represent 89% of the population (Figure 15). This indicated that generally there is not much disparity bases on race and ethnicity. Racial and ethnic minorities represent 12% of the county’s rental households and approximately the same percentage of the general population. However, further analysis of minority households reveals that African Americans are over represented as renters. African Americans represent 3.3% of the population and 6.5% of the rental households. The impact for African Americans is ever greater because they have larger household sizes (a mean of 2.46 persons per rental household versus 2.29 for Non-Hispanic Whites).

**Figure 14 Minority Households**

Minority Group	Number of Households	Percent of Households
African American	7,639,101	6.5
American Indian and Alaska Native	325,003	0.3
Asian	1,917,331	1.6
Native Hawaiian and Other Pacific Islander	72,969	0.1
Some Other Race	85,125	0.1
Two or More Races householder	748,315	0.6

**Figure 15 Renters by Race and Ethnicity**





Housing Quality

The quality of housing varies across the County. The quality of construction largely reflects the architectural detail, the quality of the materials used and age of the housing stock. Salem and Union Townships have the distinction of having the oldest housing stock in the county, with a median year build of 1963. The oldest housing in the western and high growth areas of the county are found in Franklin Township and the neighborhoods immediately adjacent to the central business district, of the City of Lebanon, while the newest is located in the City of Mason. The figure below identifies the number of housing units by median age and political subdivision.

The Table below (Figures 16 and 17) identifies the quality of the housing with a general grading of the single family residential housing in Warren County. The grading reflects the extent of architectural detail, quality of materials and workmanship as reflected in appraisals conducted for the Warren County Auditor in 2011. The grading scale works from A thru E with multiple levels within each letter grade e.g. AAA to EE variations within each category. Grade A residences reflect the highest quality materials and workmanship exhibiting unique and elaborate architectural styling and treatments and having all the features typically characteristics of mansion type homes. Grade E residences are constructed of cheap quality material and poor workmanship void of any architectural treatment and built-in features. Such units are typically self-built with mechanical contractor assistance.

**Figure 16**

Village, City or Township	Excellent	Very Good	Good	Average	Fair	Poor	Very Poor	Total	Percent Fair & Below
<b>Butlerville</b>	0	0	18	30	9	3	0	60	20
<b>Carlisle</b>	0	7	274	1123	143	7	0	1554	9.7
<b>Corwin</b>	0	0	7	157	13	6	2	185	11.4
<b>Harveysburg</b>	0	7	45	122	31	14	2	221	21.3
<b>Maineville</b>	0	14	49	261	14	3	1	342	5.3
<b>Pleasant Plain</b>	0	1	8	34	10	0	0	53	18.9
<b>South Lebanon</b>	68	16	354	517	98	11	2	1066	10.4
<b>Waynesville</b>	1	9	516	318	14	0	1	859	1.7

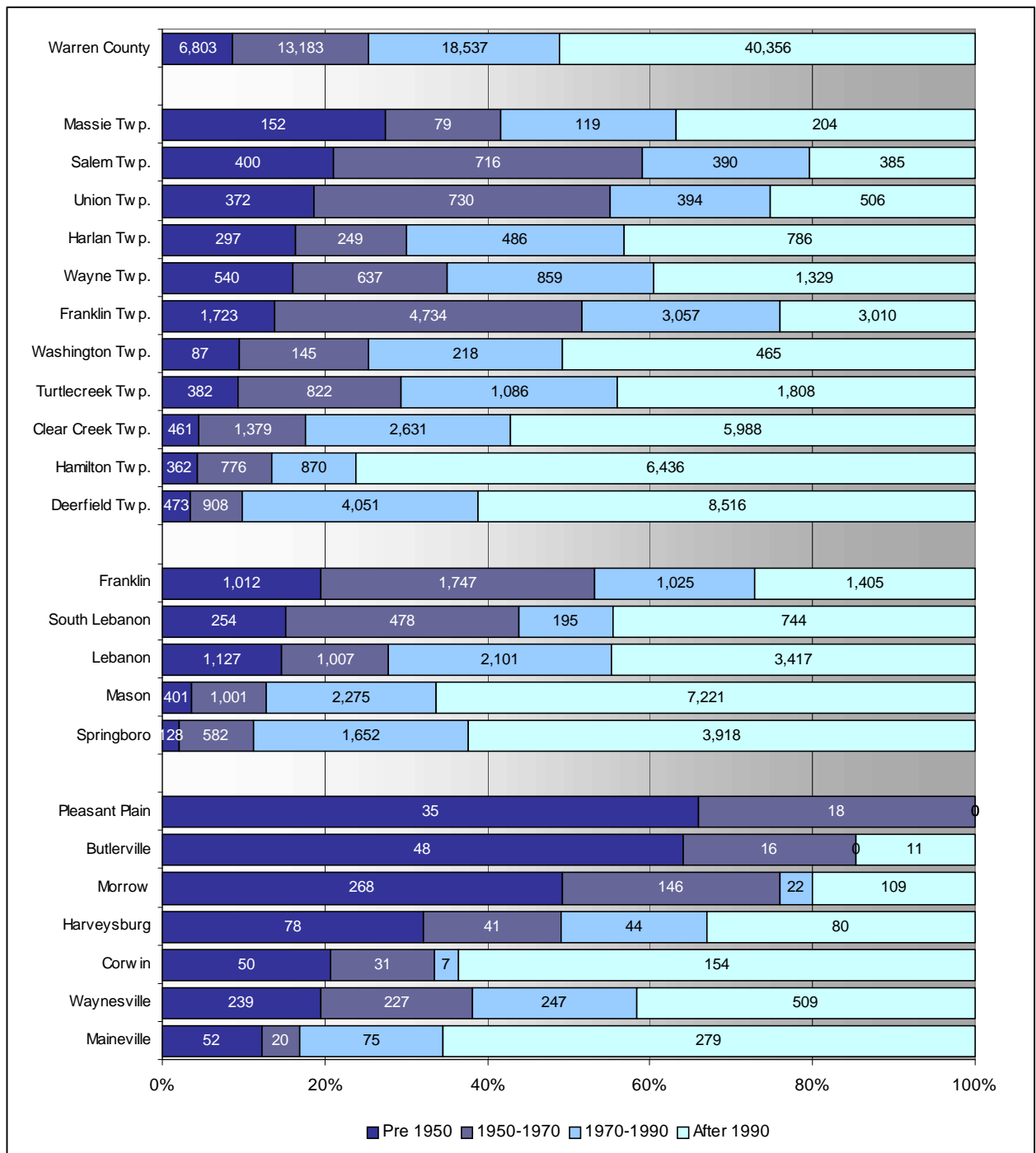


# Warren County, Ohio Analysis of Impediments to Fair Housing

Village, City or Township	Excellent	Very Good	Good	Average	Fair	Poor	Very Poor	Total	Percent Fair & Below
Franklin	0	19	463	2886	275	57	10	3710	9.2
Lebanon	24	159	2481	2657	138	22	4	5485	3.0
Loveland	16	2	196	32	5	1	0	252	2.4
Mason	459	948	3241	2853	13	2	0	7516	0.2
Middletown	0	18	189	246	6	1	0	460	1.5
Monroe	1	3	20	12	1	1	0	38	5.3
Springboro	10	225	1490	3308	30	2	0	5065	0.6
Clearcreek Township	223	641	1839	1954	77	14	3	4751	2.0
Deerfield Township	647	1909	3778	2491	147	21	4	8997	1.9
Franklin Township	2	43	1224	2771	250	44	13	4347	7.1
Hamilton Township	361	436	2772	3829	79	10	2	7489	1.2
Harlan Township	1	20	304	932	64	3	6	1330	5.5
Massie Township	1	14	60	87	8	1	0	171	5.3
Salem Township	4	58	402	486	41	7	2	1000	5.0
Turtlecreek Township	39	373	1053	1354	59	16	6	2900	2.8
Union	9	51	294	443	42	7	0	846	5.8
Washington Township	2	29	282	493	24	5	3	838	3.8
Wayne Township	1	134	586	719	62	12	2	1516	5.0
<b>TOTALS</b>	1869	5136	21945	30115	1653	270	63	61051	3.3



Figure 17 Age of Housing Stock by Jurisdiction



Housing Condition

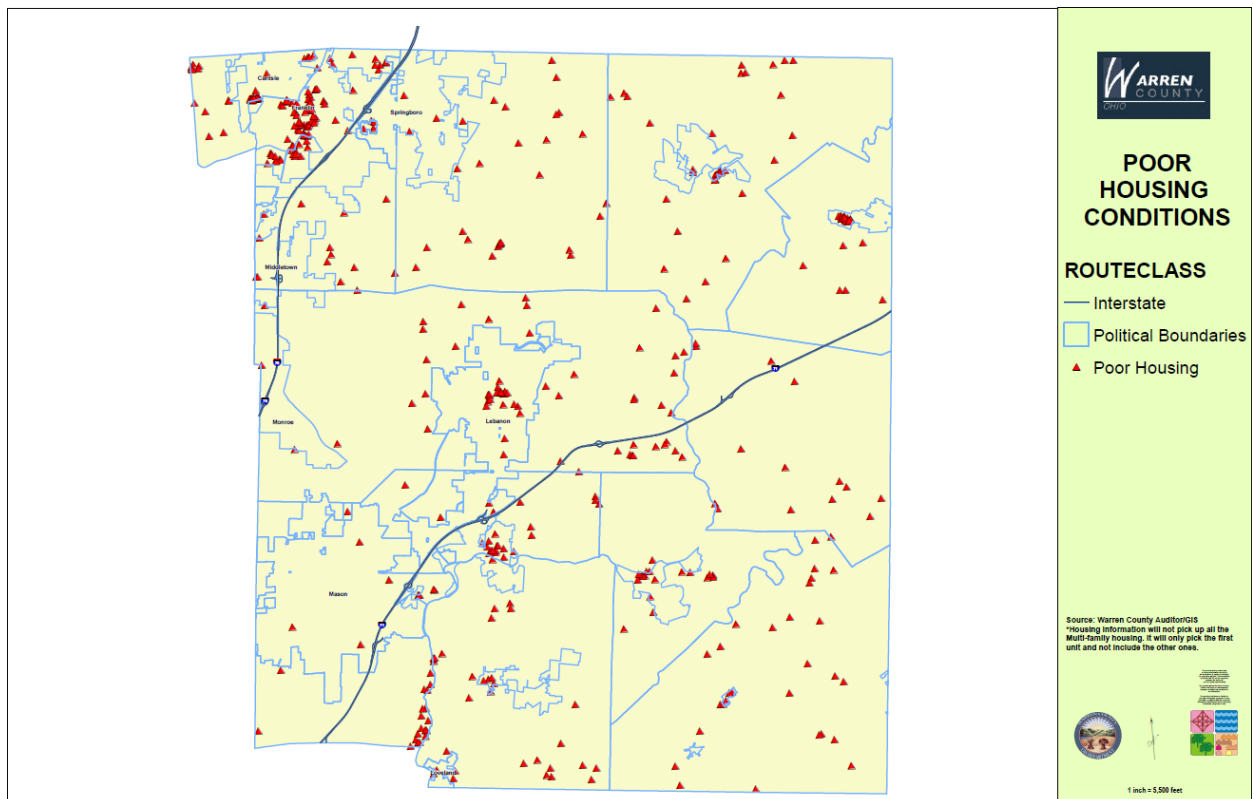
**Lead-Based Paint:** Lead-based paint was used in area housing until 1978. Any house built before 1979 therefore may have layers of lead paint present. HUD estimates that 90 percent of pre-1940 housing units have lead-based paint, 80% of those units built between



1940 and 1959 have lead-based paint and 62% of housing built from 1960 to 1979 has lead-based paint. Given the age of the housing stock it is not surprising to find that the Consolidated Plan estimates 2,245 low to moderate income households with children may contain lead-based paint.

Plumbing and Kitchen Facilities: The problem of incomplete plumbing or kitchen facility is not a major problem in Warren County. The 2010 ACS -1 year estimate approximates that 99.95 of the housing units have complete plumbing and 99.5% have complete kitchens. The poverty level or tenancy was not significant determiners in a household's plumbing or kitchen facilities. The 2000 census and the 2005 ACS only identify white households as lacking complete plumbing.

**Figure 18 Housing Conditions**



Housing Needs

The Consolidated Plan includes the following analysis of the county's housing needs. Housing needs vary considerably between renters and owners and with various income levels. For very low income owners and renters, those at 30% of the median income or less, almost two-thirds of the people experienced housing problems, primarily relating to cost. The Housing Needs Table shows 11,194 Warren County households, or one out of every five households (20%), regardless of the level of income, experience some level of housing





problems. For elderly households, 2,523 households, or over one out of every four elderly households (25%), experience some level of housing problems.

In terms of housing cost burden for low and moderate income (LMI) households (i.e., more than 30% of income spent on housing), just under one out of every three LMI households (28.9%) in Warren County experience a housing cost burden. Countywide there are 7,523 LMI households spending more than 30% of their income on housing (i.e., rent/mortgage, utilities, taxes and insurance). This amounts to nearly 13% of all County households. For elderly LMI households, more than one out of every three elderly LMI households (35.7%) in Warren County experiences a housing cost burden in excess of the 30% threshold. Of the 7,523 LMI households spending more than 30% of their income on housing, 3,410 of these LMI households experience a housing cost burden in excess of 50% of their income. This amounts to over two out of every five LMI households (45%) spending in excess of 50% of their income on housing costs.

In assessing needs of various subsets of the population, it should be noted that persons with disabilities and AIDS, tend to fall into the high need categories because of lack of income.

The Warren County Housing Advisory Committee (HAC) determined the most critical housing needs to be:

- Housing Rehabilitation of both Owner-Occupied and Rental Units,
- The absence of affordable housing (rental and owner) and absence of the development of affordable housing in the context of escalating housing values throughout the County, and
- The lack of homeownership opportunities (a need for down payment and closing cost assistance for low and moderate income households).

The Warren County Housing Coalition (WCHC) also identified what it believed to be the most critical housing needs or issues. WCHC identified the following housing needs and issues as primary areas of concern:

- Affordable Housing (the lack of low income, subsidized, and private market ownership and rental opportunities),
- The need for cooperation among all segments of the private and public sectors to facilitate affordable housing (the need for mutual education concerning the need for affordable housing for low and moderate income households), and
- The high cost of rent utility deposits for low income persons.

Providing safe, permanent housing options to citizens of various income levels is a challenge in many communities and Warren County is no exception. In recent years, Warren County has attracted new families seeking higher end houses. A study of housing affordability was done in October of 2007 by the Warren County Housing Advisory Committee entitled "Housing Affordability in Warren County from 1990 to 2011". This study concluded that fewer houses are affordable to families making less than the median household income for



Warren County than in 1990 and that the diminishing affordable housing trend for lower paid laborers is likely to continue. If the prices of available houses are prohibitively high, essential laborers may gradually leave the county to find affordable housing elsewhere. In addition, as commuting costs increase, challenges regarding a stable labor force may surface in the county.

In addition, two housing related indicators were identified in the 2006 Family and Children First Council Community Report as having undesirable trends in Warren County: foreclosures and homelessness. The entire community is impacted when a family loses their home to foreclosure. Neighboring property values decrease especially if the house remains vacant and falls into disrepair. Foreclosures also place the future stability of communities at risk because empty, neglected properties create the impression of a community in decline.

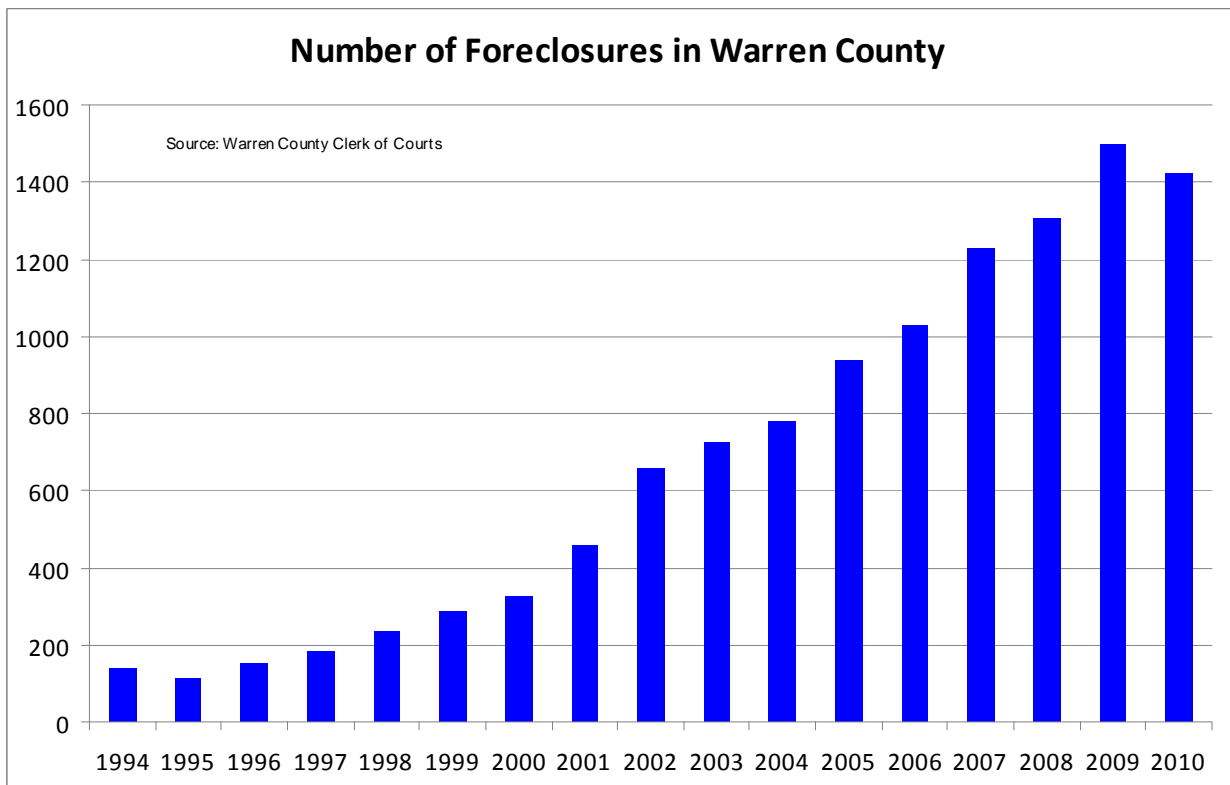
Like most places across the nation, the number of foreclosures in Warren County has risen over the past few years. Although annual filings continued to trend upward, the rate of growth decreased slightly in 2008. Other estimated housing needs are as follows:

- Home Repairs – Many families live in homes, which may be in sufficient condition, however a costly repair may be more than the family can afford. Warren County has a Home Repair Program, which assists homeowners in the case of health and/or safety of the residents or if the integrity of the structure is jeopardized. This program keeps families in their homes, and keeps their homes in good, habitable condition. Most of the cities have a Code Enforcement Program, which ensures the residents are maintaining their homes, thereby deterring further deterioration of the current housing stock.
- Basic Utilities – Due to the extremely high costs of water and sewer connections to newly constructed water and sewer mains, families are in need of help when their wells and outdated septic systems start to fail.
- New Construction of Affordable Homes – There has been a housing boom in western Warren County. Unfortunately, to low and moderate income individuals, they are unable to afford these new homes. The majority of new housing being constructed in Warren County is of upper scale development, with homes starting in the mid \$200,000 range.
- Handicap Accessible Units – There is a need for housing assistance for those with physical and mental impairments.
- Persons living with HIV/AIDS – Currently, there are 111 cases in the Warren County area (time period from 2001 – 2006). Therefore, no direct assistance will be financed at this time so that greater needs may be supported.
- The primary obstacle to meeting underserved needs is the continued reduction of funding on the national level. These reductions have continued for years and have seriously reduced the impact of local programs, and adversely affected the ability of the County to serve lower income households.



Foreclosures

Communities in which owners occupy their homes are normally more stable and reflect positive economic conditions. According to the U.S. Census, owner occupied housing units in Warren County have increased from 74.7% in 1990 to 80.4% in 2010. During that same time however, vacant housing units have also increased: 3.8% in 1990 to 5.9% in 2010. Like most areas in our nation, foreclosures have increased significantly in Warren County over the past decade. There has however been a slight decrease in foreclosures from 2009 to 2010 but there is not enough evidence to assign it a downward trend. Ohio remained among the 10 states with the highest U.S. foreclosure rates while Kentucky ranked in the bottom five. The foreclosure rates in Warren County continued to grow, but at a slower pace from 2007 into 2008 from 6.0% to 6.2%. In 1995, foreclosures were non-existent (.6%) and now Warren County ranks 12<sup>th</sup> in the State of Ohio in foreclosure growth with 819% change from 1995 to 2006.



Housing Problems

By Department of Housing and Urban Development (HUD) standards, there are three criteria by which a household is determined to have a housing problem:



- If a household pays more than 30 percent of its gross monthly income for housing, it is considered *cost burdened*. HUD considers households that pay more than 50 percent of their income on housing costs to be *severely cost burdened*.
- If a household occupies a unit that lacks a complete kitchen or bathroom, the unit has a *physical defect*.
- If a household contains more members than the unit has rooms, the unit is *overcrowded*.



## Employment

### Labor Force Profile

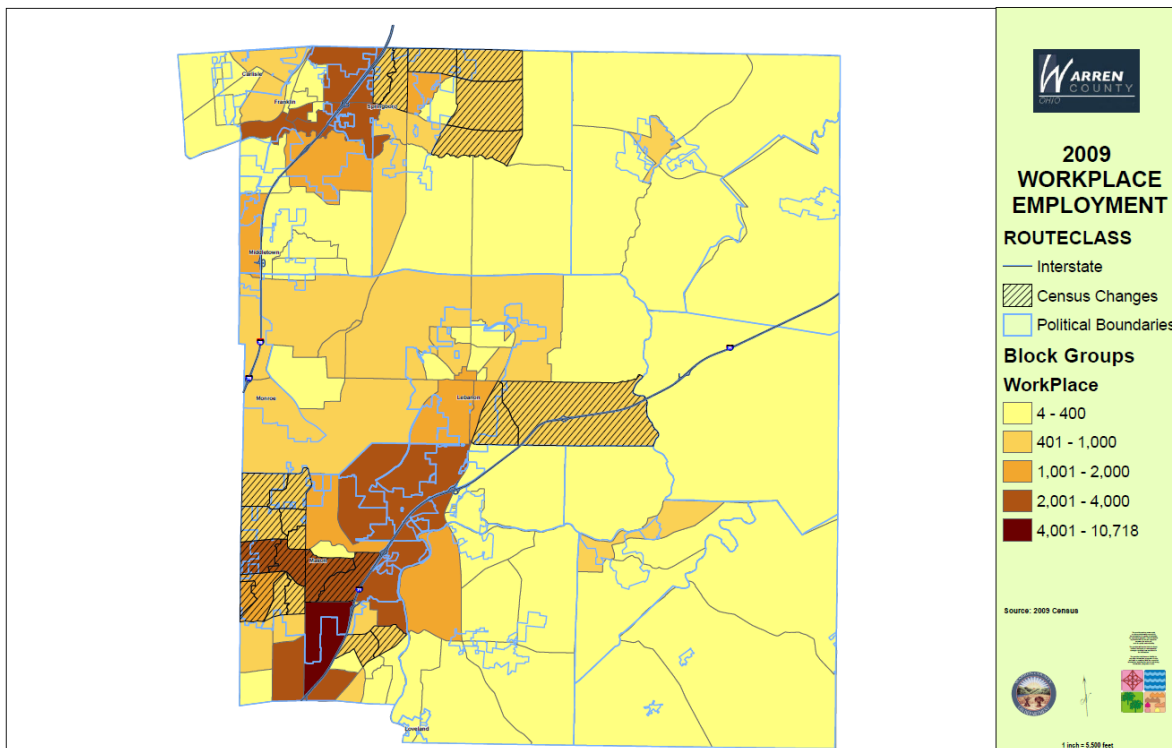
The total labor force in Warren County, reflecting those 16 years of age and over, numbered 111,219 persons according to the 2010 ACS tabulations. The civilian labor force was estimated at 111,144 of which 8.5% were unemployed. A perspective on the labor force can be gained by examining the number of employed persons by industry. Figure \_\_\_\_ manufacturing and retail trade; closely followed by educational services, health care and social assistance.

In Warren County, the employment-population ratio—the proportion of the population 16 years of age and over in the workforce—has dipped slightly over the past 10 years to 63.2% (2000, 65.3%/2009, 61.9%). This proportion has stayed slightly above the rate for Ohio 59.7%. The unemployment rates over the past 10 years reflect the impact of major employers relocating or instituting major cutbacks in response to market events or economic trends. Traditionally lower than the state at large, Warren County has experienced unemployment rates ranging from 2% in 2000 to the present rate of 7% percent.

Unemployment in Warren County (2010 ACS- 1 year estimates)

- 2010 Unemployment Rate— 8.4%
- Female with children under age six—12.5%
- Disabled – 19.1%
- Below the Poverty Line – 34.9%

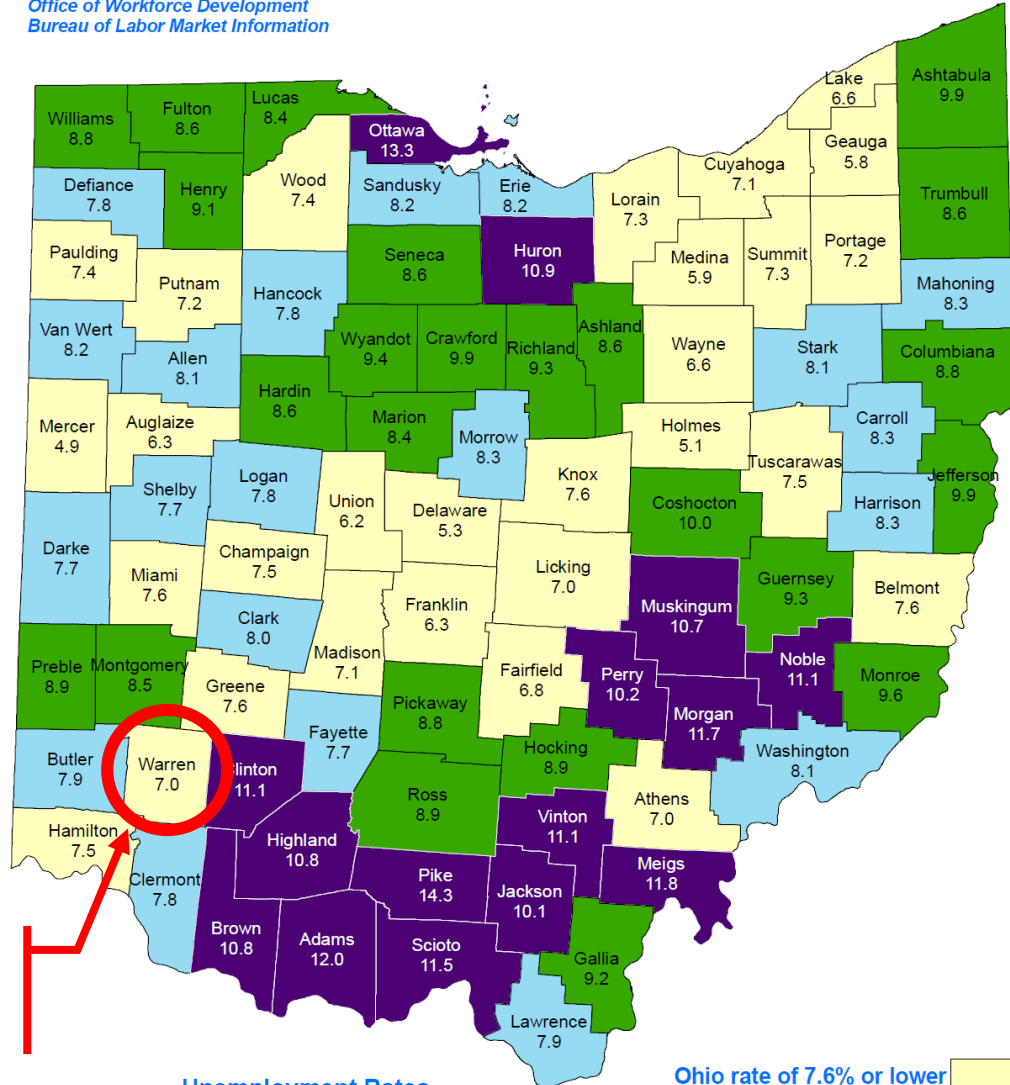
**Figure 19 Major Centers of Employment**





# Ohio Not Seasonally Adjusted Unemployment Rates December 2011

Office of Workforce Development  
Bureau of Labor Market Information



Lowest  
Unemployment  
Rate

	Unemployment Rates		Ohio rate of 7.6% or lower
	Not Seasonally Adjusted	Seasonally Adjusted	
United States..	8.3%	8.5%	Above Ohio rate of 7.6%; US rate of 8.3% or lower
Ohio.....	7.6%	8.1%	Above US rate of 8.3%; below 10.0% 10.0% or above

Ohio Department of Job and Family Services



Figure 20 Work Location and Inflow/Outflow (2009)

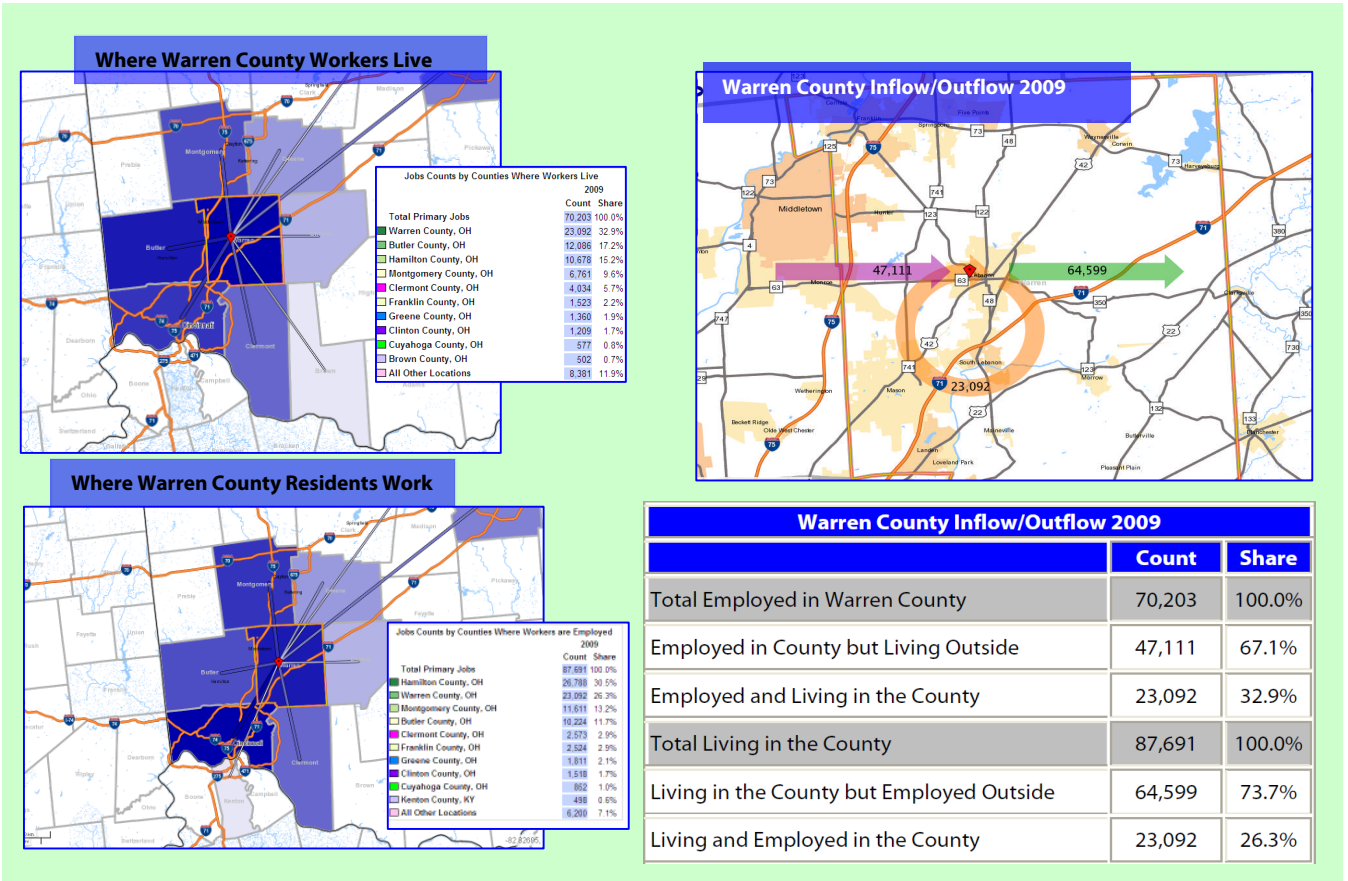


Figure 21 Where Warren County Residents Work and Distance to Work (2009)

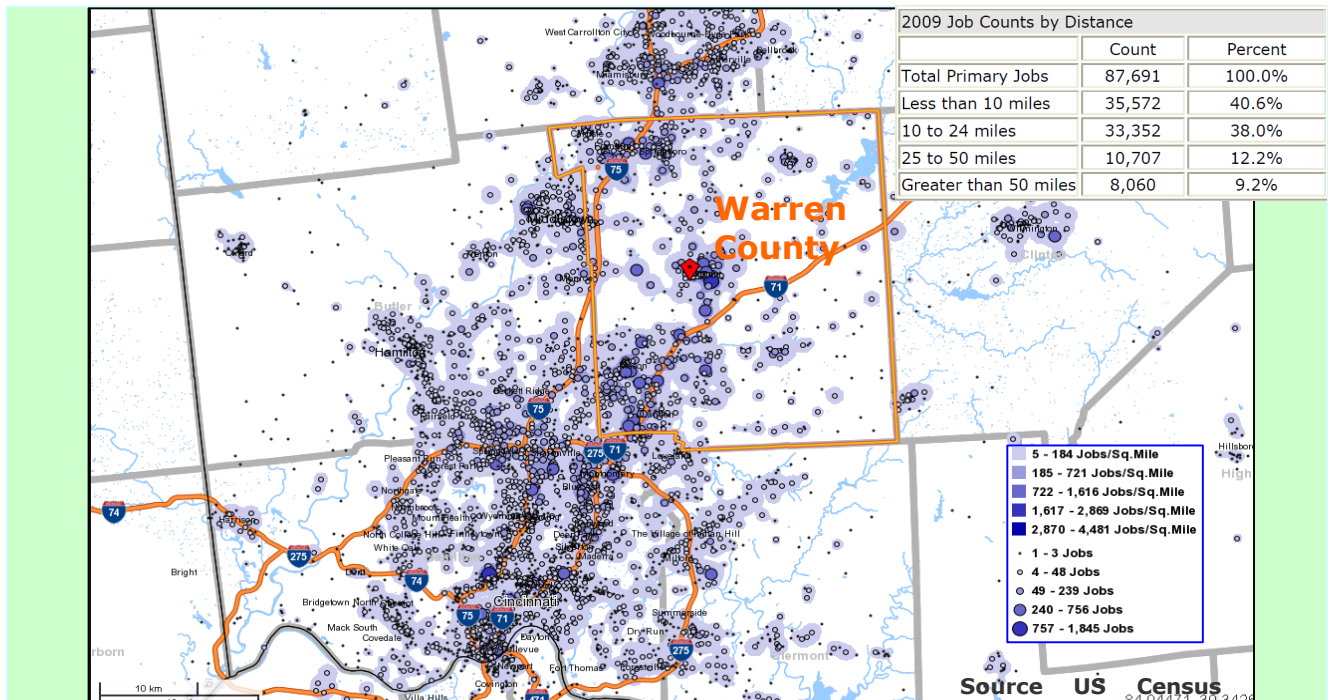
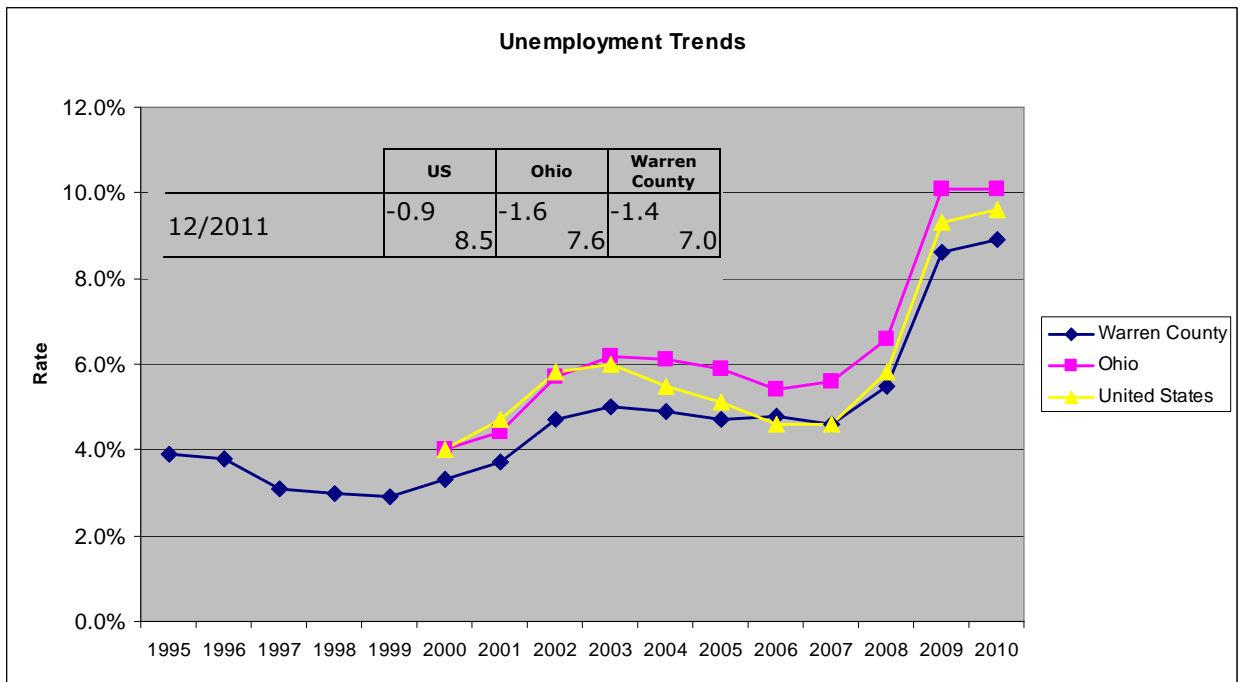
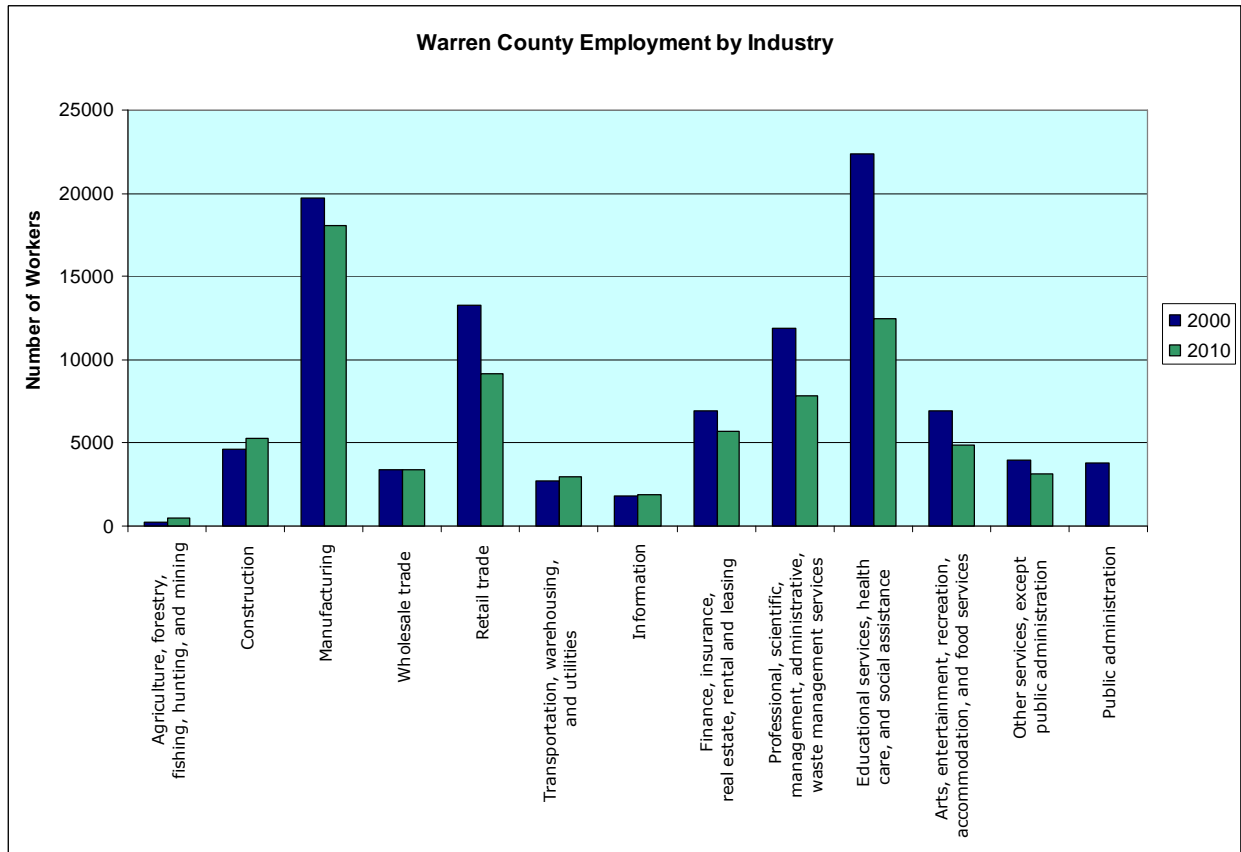




Figure 22 Employment by Industry Census year 2000 & 2010







Income

Warren County’s median household income in 2009 was \$68,798, which is 19% higher than the median household income of \$57,952 in 2000. However the 2010 ACS-one year estimate places the counties current median household income at \$66,499. The 2010 ACS income bracket with the highest number of households was \$50,000 to \$74,999, which accounts for 22.5% of households. The 2010 ACS estimated the median household income for owner occupied households at \$78,067 and \$34,160 for rental households. The map below geographically displays economic stratification, comparing townships and cities.

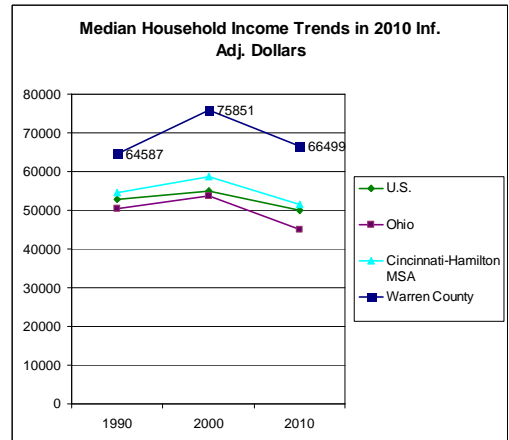
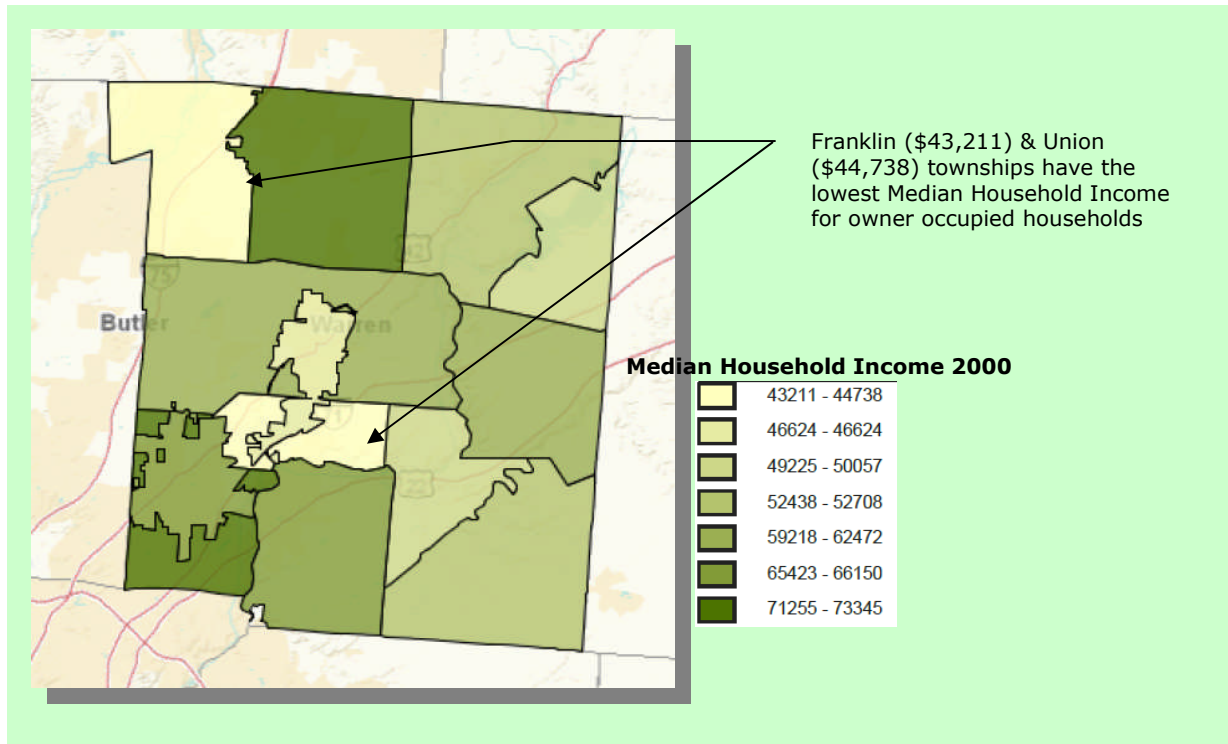


Figure 23 2000 Median Household Income— Owner Occupied Households





**Figure 24 HUD Income Limits**

Income Limit Category	Household Size (# of People)							
	1	2	3	4	5	6	7	8
<b>Low (80%) Income Limits</b>	\$39,950	\$45,650	\$51,350	<b>\$57,050</b>	\$61,650	\$66,200	\$70,750	\$75,350
<b>Very Low (50%) Income Limits</b>	\$25,000	\$28,550	\$32,100	<b>\$35,650</b>	\$38,550	\$41,400	\$44,250	\$47,100
<b>Extremely Low (30%) Income Limits</b>	\$15,000	\$17,150	\$19,300	<b>\$21,400</b>	\$23,150	\$24,850	\$26,550	\$28,250

Source: U.S. Department of Housing and Urban Development (HUD)

### Transportation

Lack of adequate, affordable transportation affects an individual’s ability to maintain gainful employment, which may result in limiting fair housing choice. It is well established that proximity to employment is important for people with modest incomes, especially for those at or near poverty level. Generally, in Warren County, The City of Lebanon and Franklin and Union Townships provide the majority of affordable housing opportunities, while the south western portion of the county and adjacent counties provides most of the employment opportunities. Consistently for several years; social service providers have voiced through the Warren County Housing Coalition that Warren County does not have an adequate system of public transportation that is affordable and practical for actual use particularly for people who need to rely on the transit system to maintain employment.

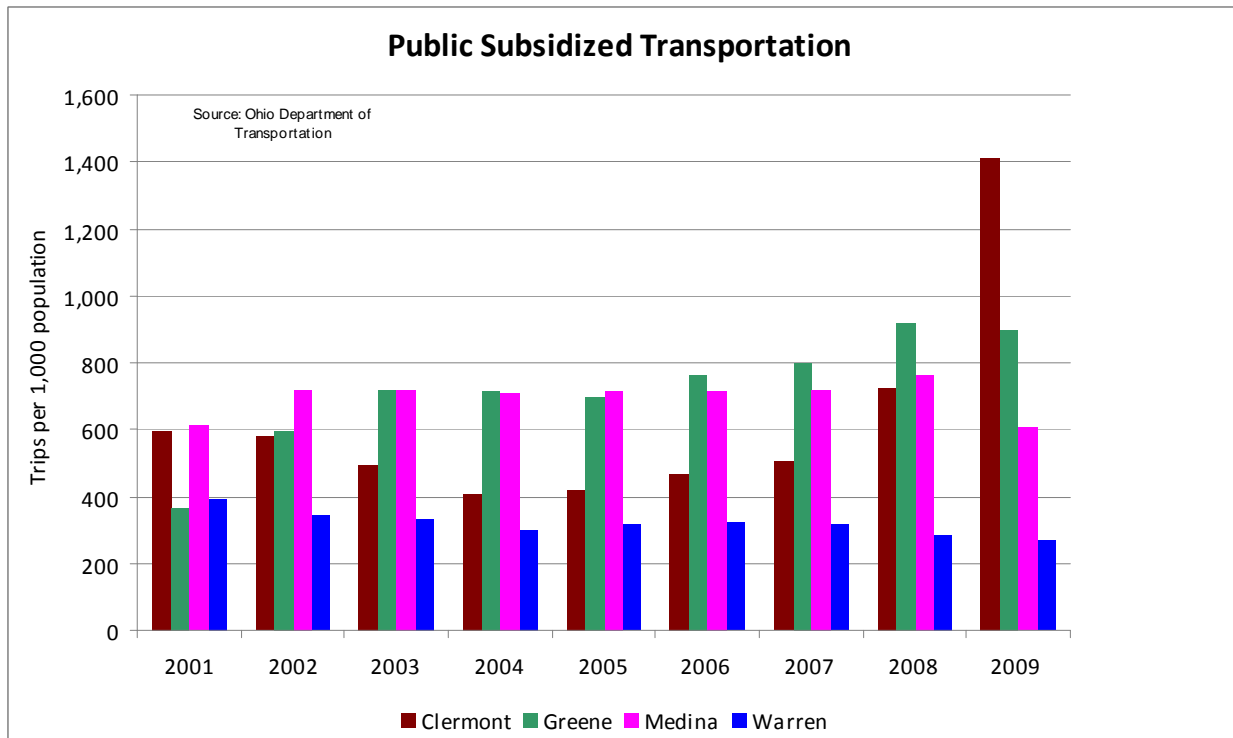
Lack of adequate, reliable public transportation can also have a negative community impact, both economically and socially. Public transportation is largely provided by the Warren County Transit Service (WCTS). The Warren County Transit Service (WCTS) began in 1980 as a demand response transit system with five (5) vehicles with a service area that included the incorporated and unincorporated areas. WCTS currently operates nineteen (19) County-owned vehicles. The WCTS service area includes all of Warren County, three (3) locations in Middletown and service to the Greater Dayton Regional Transit Authority South Hub in Montgomery County.

Service is provided only to those who call and schedule for service prior to the day needed. The cost for service is paid through subsidies from the Ohio Department of Transportation and fares, which are largely backed by social service agencies that provide for the transportation needs of their clients. These, however, do not cover the actual cost of providing the service. There have not been any service changes in the last two years. In 2008, the regular fare was increased from \$1.50 to \$2.00 and the E&D fare was raised from



\$0.75 to \$1.00. Due to budgetary constraints the scope of WCTS has not increased since 1990. Warren County's re-designation from rural to urban will result in a dramatic decrease in federal funding available for public transportation and will create incentives to partner with neighboring counties.

**Figure 25 Transportation Spending in Warren County**

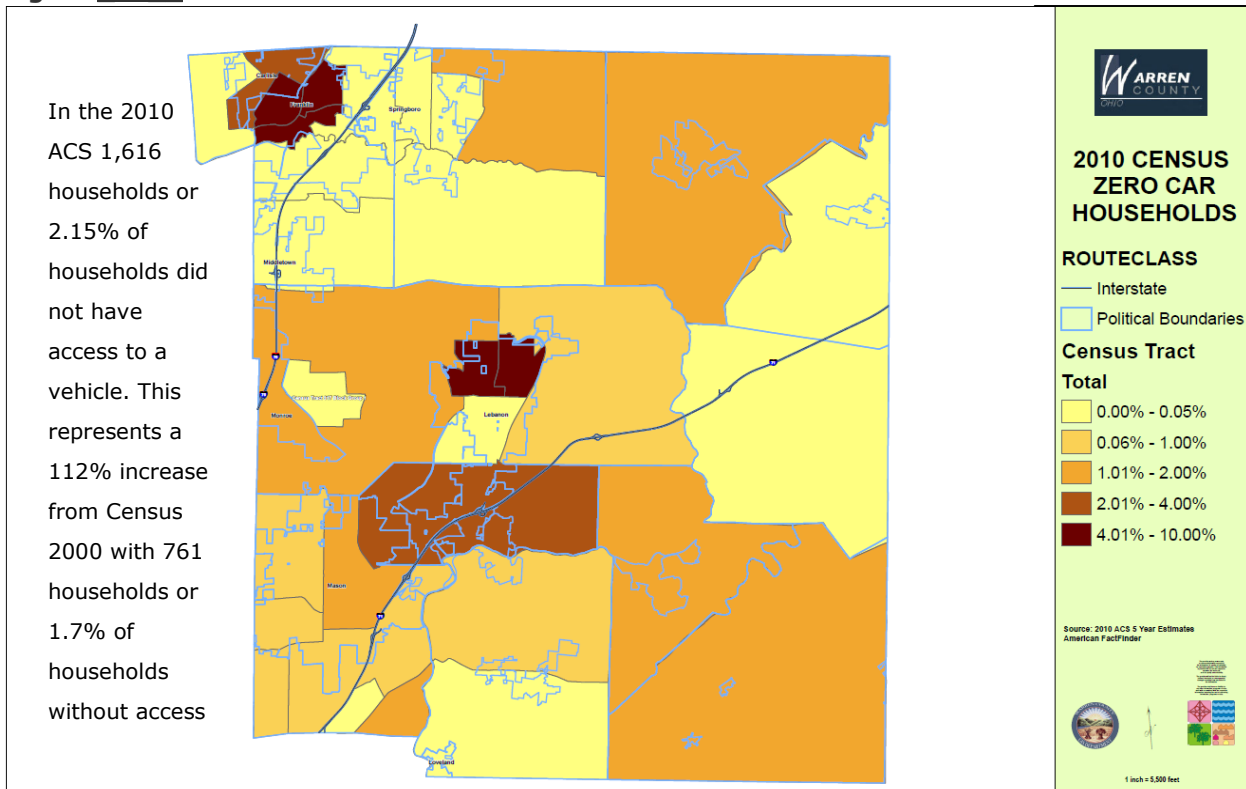


### Zero Car Households

In Warren County there are “transportation disadvantaged” residents (Figure 26) who, because of advanced age, disability or a lack of financial resources, cannot effectively or regularly get from one destination to another. Not only does this lack of reliable transportation limit an individual’s opportunities, it can make it difficult to hold down a job. Warren County coordinates and secures resources to help them provide needed transportation options for disadvantaged populations.



**Figure 26 Zero Car Households**



Travel Time and Distance to Work

The mean travel time to work in 2000 was 24.1 minutes and 86% of the work force drove alone, the mean travel time increased to 25.4 minutes in 2010 and took even longer for public transportation riders (49.4 minutes). (Figure 27) illustrates that 73.7% of Warren County’s workforce work out side the county, primarily in the major employment centers of Hamilton and Montgomery County. Approximately 60% of the workforce travel over 10 miles to employment.

**Figure 27 2010 Work Travel Time**

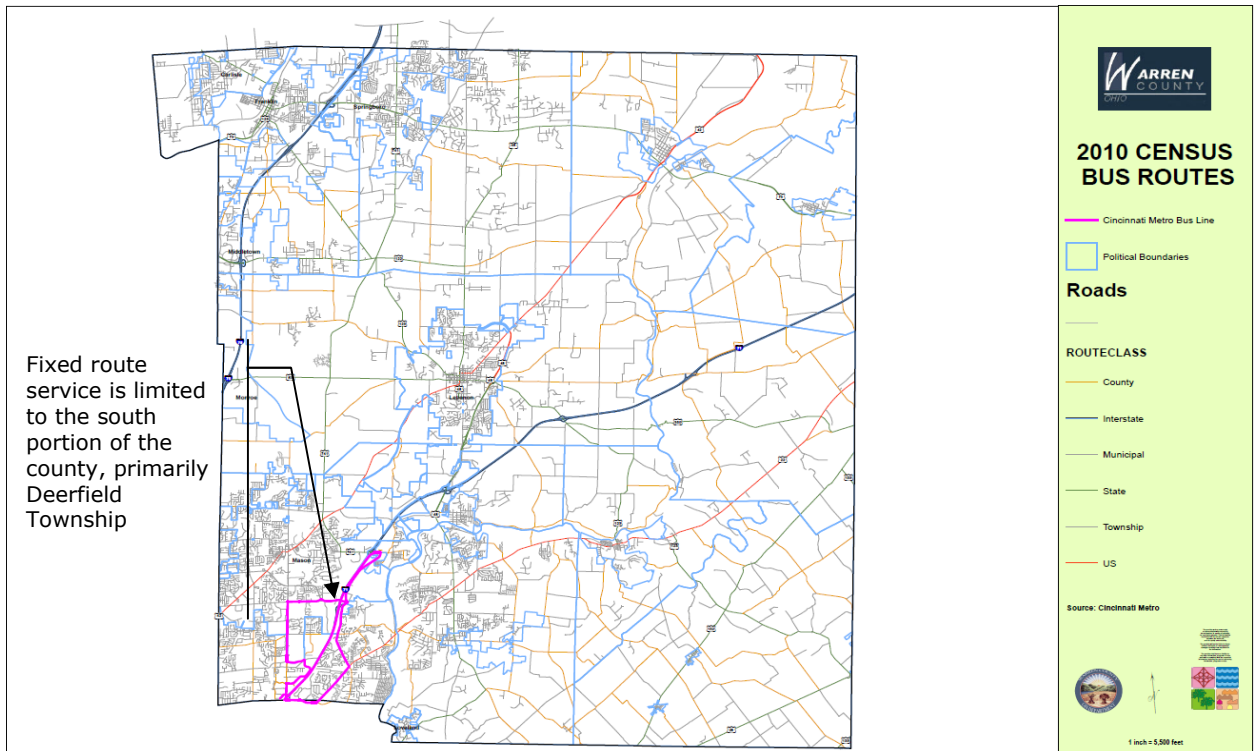
Travel Time	Number of Workers
Less than 5 minutes	1,627
5 to 9 minutes	7,816
10 to 14 minutes	13,741
15 to 19 minutes	11,721
20 to 24 minutes	14,615
25 to 29 minutes	8,141
30 to 34 minutes	17,484
35 to 39 minutes	4,941
40 to 44 minutes	5,201
45 to 59 minutes	6,143
60 to 89 minutes	3,068
90 or more minutes	1,564

The Work Trip

The 2010 ACS-1 year estimate approximated that 607 Warren County residents rely on public transportation to get to work. Females represent 73% of the users and minorities have a disproportionate share of the riders—approximately 39%. Nevertheless, only 0.06% of workers rely on public transportation. This Figure represents a decrease of 0.01% over the past decade. Eighty-eight percent of workers who are below the poverty level drove alone to work (did not carpool) and none took public transportation.



**Figure 28 Fixed Route Service**





## Section IV. Fair Housing Status

Unlawful discrimination is one of the most blatant impediments to fair housing, and it is therefore important to make efforts to measure the extent to which unlawful discrimination occurs in the housing market. Analyzing complaints brought by those who believe they have been illegally discriminated against can shed light on the barriers to housing choice and accessibility. Though the number of complaints cannot provide a complete picture of the level of discrimination, it can provide a snapshot of some of the barriers that may exist.

### Status of Fair Housing at the National Level

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One of HUD's annual reports, *The State of Fair Housing*, 7 indicates that "in FY 2005, the Fair Housing Assistance Program (FHAP) agencies, nationally received roughly the same number of complaints as they did in FY 2004, for a combined 9,254 complaints, with FHAP agencies investigating over 70% of those." Together HUD and FHAP agencies had witnessed a 13% increase in housing discrimination complaints in FY 2004, ending that fiscal year with 9,187 complaints. HUD and FHAP agencies most often received complaints alleging disability discrimination, which for the first time surpassed race discrimination as the most common allegation in complaints.

Disability discrimination complaints accounted for about 41% of the complaints filed with HUD and FHAP agencies. Disability was the most common basis for discrimination in complaints filed with HUD and FHAP agencies in FY 2005, but a recent HUD study suggests that there were probably far more incidents of disability discrimination that never reached the complaint stage. HUD's July 2005 issuance of Phase 4 of its housing discrimination study, *Discrimination Against Persons with Disabilities: Barriers At Every Step* examined the Chicago area rental market and found that people with obvious disabilities received unfair treatment in their search for housing. For example, hearing-impaired persons, using a telephone-operator relay to search for rental housing, experienced consistent adverse treatment 49.5% of the time. The study also found that mobility-impaired persons using wheelchairs experienced consistent adverse treatment 32.3% of the time when they visited rental properties.

HUD's housing discrimination study also looked into other kinds of discrimination. The results of the study suggest that, once again, the number of complaints alleging racial or ethnic discrimination in the housing market account for far less than the actual number of discriminatory acts. In fact, a series of national studies on the experiences of African Americans, Hispanics, Asians, and Pacific Islanders in the housing market has found evidence of consistent adverse treatment in roughly one of every five interactions with a sales or rental agent. A study on the experience of Native Americans in the rental market in three states found that, on average, they experience consistent adverse treatment in 28.5% of their interactions with a rental agent.

In addition to presenting information on the amount of racial, ethnic, or disability discrimination, HUD's study explored the subtleties of unfair treatment in housing choice.



The understated ways in which housing discrimination reveals itself require special testing techniques used by HUD's new Office of Systemic Investigations (OSI) which investigates housing providers or other entities that it suspects of engaging in unlawful discrimination. The OSI uses a technique called paired testing, a method by which two persons, differing only on a single characteristic that is being tested (e.g., race), independently inquire about an advertised housing unit. This approach requires that each of the testers independently record his or her experience. Interestingly, the difference in treatment is often only apparent when an analyst compares the resulting information. Thus, the disparity between the number of complaints filed with HUD and FHAP agencies and the frequency of discrimination found in OSI's housing discrimination studies indicate that the victims themselves are often unaware that they have been discriminated against, further indication that discrimination is greatly underreported.

HUD's study of the housing discrimination of disabled people resulted in the guidebook *Discrimination Against Persons with Disabilities: Testing Guidance for Practitioners 8* as an aid for fair housing and disability-rights advocates, civil rights enforcement agencies, and others interested in testing for disability-based discrimination.

The guidebook describes the advantages and challenges of conducting telephone and in-person testing for discrimination against persons with disabilities. TTY testing was found to be an inexpensive effective testing strategy because it can be completed quickly, it does not require testers to travel, and it can span a wide geographic area. Moreover, relay operators provide customers with a verbatim report on each telephone call, providing an independent narrative of what occurred in the disabled portion of the test. However, because telephone calls are generally brief, these tests do not offer the opportunity to capture as much information about differential treatment as in-person tests.

The report also addresses two particular challenges faced by persons with disabilities when conducting in-person tests—transportation and access to the property and/or unit. Deaf or hard-of-hearing testers were not able to access housing that contained an intercom/buzzer entry system and blind testers sometimes had difficulty finding the front door or gaining access to rental properties or management offices. Therefore, the report concluded that it might make sense to send testers to their assignments with someone who could help them gain entrance, but who would not accompany them during tests.

Another significant challenge for disability testing is determining whether the property is accessible enough so that persons with mobility impairments can test it. Before using a property as a test site, *Barriers at Every Step* used a drive-by survey to determine whether it was accessible. The report also suggested that proxy testers be used to test properties that are not accessible.

With proper planning and support, persons with disabilities were able to effectively serve as testers. The most common types of assistance provided for testers with disabilities were transportation to and from the test site, training materials in other formats, such as Braille, and assistance from project staff in completing the test report forms.



Cognitively disabled testers sometimes needed companions to accompany them during the test to help them remember and record the test experiences.

HUD intends for the study and report to serve as a guide for conducting disability discrimination testing. As such, they should be used in conjunction with other testing approaches that may be appropriate for the discriminatory practice being investigated.

#### HUD Fair Housing Enforcement Activity

HUD investigates complaints of housing discrimination based on race, color, religion, national origin, sex, disability, or familial status. At no cost, HUD will investigate the complaint and attempt to conciliate the matter with both parties. If conciliation fails, HUD will determine whether "reasonable cause" exists to believe that a discriminatory housing practice has occurred. If HUD finds "no reasonable cause," the department dismisses the complaint. If, on the other hand, HUD finds reasonable cause, the department issues a charge of discrimination and schedules a hearing before a HUD administrative law judge (ALJ). Either party may elect to proceed in federal court. In that case, the Department of Justice pursues the case on behalf of the complainant. The decisions of the ALJ and the federal district court are subject to review by the U.S. Court of Appeals. A complete list of cases under investigation or recently settled is available at HUD's web site.

#### Ohio Law

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In addition to being covered by the federal Fair Housing Act, residential property in Ohio is also covered by Ohio's state law governing fair housing (Ohio Revised Code 4112.02(H)). The Ohio statute is broader than the federal Fair Housing Act in several important respects. First, in addition to prohibiting discrimination based on all of the classes protected by federal law (race, color, religion, national origin, sex, handicap, and familial status), Ohio law also prohibits discrimination based on two additional grounds: "ancestry," a somewhat different and potentially broader category than "national origin," and military status. Second, while federal law contains several provisions that exempt certain residential property from coverage, Ohio's statute does not include these exemptions, making Ohio's fair housing law applicable to almost all housing in the state.

Although Ohio's fair housing law is written in language nearly identical to the federal Fair Housing Act, a series of decisions by Ohio courts in 2007 and 2008 interpreted Ohio's law inconsistently with the federal law in several key respects. These decisions held that the statute of limitations in design and construction cases is only one-year from the issuance of the certificate of occupancy for private citizens, regardless of when they encounter the discrimination;<sup>21</sup> that the Ohio Attorney General may not seek remedies to require retrofitting of inaccessible housing constructed in violation of Ohio's fair housing law;<sup>22</sup> and that landlords are not required to take action when they know that one tenant is racially harassing another tenant. If allowed to stand, these decisions not only represent limitations on fair housing rights for individuals in the state but also threaten Ohio's "substantial equivalency" status, including the work-sharing agreement between HUD and the OCRC that results in substantial revenue for the OCRC to investigate and process fair housing cases in the state.





## Local Law

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In addition to the federal and state statutes, both of which apply throughout the State of Ohio, numerous jurisdictions in Warren County have passed ordinances covering fair housing. In 1993 Warren County adopted Resolution 93-417, which has similar language to the federal and state legislation to advance fair housing and ensure enforcement.

## Status of Fair Housing in Warren County

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There are five sources of information about the types of fair housing complaints that have been made in Warren County

1. The U.S. Department of Housing and Urban Development (HUD),
2. The U.S. Department of Justice
3. The Warren County Fair Housing office, which acts as the Fair Housing Assistance Program
4. The Ohio Civil Rights Commission
5. Housing Opportunities Made Equal (HOME)

Each of these sources can provide information on cases of discrimination because each are recipients of a fair housing complaints. For example, should an individual suspect he or she has been subject to discrimination, that person could file a complaint with the Warren County Fair Housing office, which documents and refers the person on to the Ohio Civil Rights Commission. Furthermore, the complainant may approach The Ohio Civil Rights Commission directly, which in turn notifies HUD. At this point, HUD opens a file as well. The individual may file directly with HUD or, finally, could file with any combination of these. And last, the Department of Justice becomes involved in some cases where reasonable cause is found.

## Reports of Unlawful Discrimination

This section reviews the evidence of unlawful discrimination (in the form of an analysis of discrimination complaints) in Warren County. Due to confidentiality, the individual disposition of each case has not been provided by HUD, although it is expected that some level of discriminatory behavior may have occurred in many cases that were not processed further. While we can't describe each of these cases individually, we can offer a wide view of claims of discrimination in housing opportunities.

It can be extremely difficult for an individual home-seeker to detect unlawful discrimination, and the resolution of these complaints is also important to consider. The Warren County Fair Housing Office has received five complaints over the past two decades and there are no complaints open as of January 31, 2012. The last complaint filed with Warren County Fair Housing Office was in 1997. The tables [below] describe in minor detail the \_\_\_ complaints filed from 2000 to 2011. The tables identify the basis for the complaint and the status of the Protected Class under the Fair Housing Laws, a brief description of the complaint [as



provided by HUD], the case’s resolution and the jurisdiction in which the complaint occurred.

Activity at HUD and the Ohio Civil Rights Commission

The table below (Figure 29) contains the basic charge information for all housing charges closed by the Ohio Civil Rights Commission from January 1, 2002 through December 31, 2011. Five cases were withdrawn and ten had a finding of “No Cause”.

**Figure 29 The Ohio Civil Rights Commission Complaint Database—Basis of Complaints: 2001 to 2011**

Year	Disability	Race/Ethnicity/ National Origin	Familial Status	Other	Total
2001		2			<b>2</b>
2002		1			<b>1</b>
2003		1			<b>1</b>
2004	1	2			<b>3</b>
2005	2	1		1	<b>4</b>
2006		2		1	<b>3</b>
2007	4	1			<b>5</b>
2008				1	<b>1</b>
2009	3		1		<b>4</b>
2010	2	2	2		<b>6</b>
2011	1		1		<b>2</b>
<b>Total</b>	<b>13</b>	<b>12</b>	<b>4</b>	<b>3</b>	<b>32</b>

Activity at Housing Opportunities Made Equal (HOME)

HOME (Housing Opportunities Made Equal) is a private fair housing agency serving the greater Cincinnati area, including Warren County. It has a Fair Housing Initiatives Program (FHIP) grant from HUD to help people who feel they may have experienced illegal housing discrimination. HOME counsels the individual, helps them gather evidence, and serves as their advocate when formal fair housing complaints are filed with HUD. In 2010, HOME received 17 calls from Warren County residents, 11 of which involved complaints of discrimination. Three (3) involved racial discrimination, 3 involved family status, 4 involved disability, and 1 case involved discrimination based on sex. One formal complaint based on



race was filed with HUD, who referred the case to the Ohio Civil Rights Commission for investigation. After investigation the Commission found probable cause that illegal discrimination occurred and the case is now being enforced by the Ohio Attorney General. (Jones v. Mark McGrath) The other 6 calls involved foreclosure or landlord-tenant issues. The case of Jones v. Mark McGrath, Home Information Network, Inc. was filed in August 2010 with HUD and referred to the Ohio Civil Rights Commission, which investigated and found probable cause of racial discrimination. The case is now pending with the Ohio Attorney General for enforcement. Mr. McGrath is a licensed real estate broker who was leasing a house for a client in Lebanon. Over the past three years HOME reported the following complaints

- 2009 – 6 complaints, 2 based on race, 4 based on disability
- 2010 – 11 complaints, 3 race, 1 sex, 4 disability, 3 family status
- 2011 – 6 complaints, 1 race, 1 sex, 3 disability, 1 national origin

HOME also does a few tests for housing discrimination in Warren County. Some based on complaints and some random tests of the market. In 2010 HOME did 13 tests and in 2011 HOME did 12 tests in Warren County.

#### Fair Housing Discrimination Suits Filed by DOJ

The Housing and Civil Enforcement Section of the U.S. Department of Justice enforces the Fair Housing Act. Currently the DOJ is not investigating any fair housing complaints or claims of discrimination from the Warren County area.

#### Lawsuits

We are not aware of any additional fair housing lawsuits that have been filed, settled or are pending except for Jones v. Mark McGrath.

#### Reasons for Trends or Patterns

There is more than one possible reason for the trend toward discrimination against disabled people. One explanation may be that, as the Americans with Disabilities Act becomes more mainstream, disabled people know they have protection under the law and are pursuing complaints, rather than simply accepting discrimination as a routine part of their condition. A second possible reason that Warren County may be seeing more than its share of disability-based discrimination cases may be the increased numbers of disabled people in the county.

The real estate market is adjusting to new realities. One change in the last few years is the increasing use of real estate agents in residential leasing transactions, mostly of properties that were having trouble selling. This new rental business exposes agents, brokers, and real estate companies to fair housing challenges not usually seen in home sales. Discrimination against families with children is generally not an issue in home sales. A seller really doesn't care if the buyer has children or not because he is out of the picture after the closing. However, when the owner is renting, he may decide that he would rather



not have children living in “his” house. Whatever his reasons, he tells the real estate agent listing the property not to accept rental applications from families with children. This would clearly violate fair housing laws that must be recognized by the agent and handled appropriately or they will expose themselves and their company to liability for discrimination. Rental properties are being offered with illegal restrictions concerning to whom their home may be rented.

In one case an African American couple used an agent who showed them a house for rent in Lebanon. They put in an application and were told it was accepted. The owner’s agent saw them for the first time when they met to sign the lease. Rather than completing the transaction, he put up additional conditions and eventually refused to let them rent the house. The couple filed a formal discrimination complaint. The Ohio Civil Rights Commission investigated and found probable cause of racial discrimination against the owner’s agent who is a licensed real estate broker.

### **Fair Housing-Related Activities in Warren County**

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Warren County has a significant history in the area of fair housing – from the adoption of County Resolution 93-417 to advance Fair Housing to recent changes to the zoning code. A description of local agencies and organizations presently engaged in fair housing issues and activities follow:

- 1. Abuse and Rape Crisis Center of Warren County** is a non-profit organization dedicated to the safety, healing and empowerment of domestic violence and sexual assault victims of all ages, race, and sexual orientation, and to preventing abuse by creating a knowledgeable and supportive community. They offer free confidential services of hotline, shelter, hospital, legal and social service advocacy and peer counseling to survivors of abuse and sexual assault, their friends and families, and professionals.
- 2. American Red Cross, Warren County Office** serves households displaced due to a disaster or emergency situation (flood, fire, tornado, etc.) They estimate that most of these households were low income. The Warren County Chapter dispersed over \$33,000.00\* in funds in 2008 to help with disaster assistance.
- 3. Interfaith Hospitality Network (IHNWC) of Warren County** provides shelter, meals, hospitality and support for local homeless families regardless of race, color, age, or faith. Host congregations house up to five families on a rotating weekly basis and provide a home-like atmosphere, including a group meal and social time. Beds are provided to host churches where families are housed and the IHNWC also provides a professional administrator who guides the families into housing and transportation between the host church and the Day Center. Interfaith has grown to 50 congregations in two separate networks. Each church works to provide housing 4 times per year. Over a ten-year time span, the IHNWC has housed 400 families and worked to find unique solutions for each of the family’s needs.



4. **New Housing Ohio**, in conjunction with Quaker Quality Management, provides housing in four projects, three in Lebanon, for 26 persons with severe mental disabilities.
5. **Warren County Board of Mental Retardation and Developmental Disabilities (MR/DD)** provides services to support people with disabilities and their families to achieve to the best of their respective abilities. Currently 358 individuals are served with some type of residential service, and 436 individuals are on the residential waiting list. Services range from 24-hour staffing support providing complete care, to 5 hours of services each week assisting with basic needs.
6. **Warren County Community Services Inc. (WCCS)** is a non-profit organization that provides home weatherization assistance, helping residents reduce energy costs by improving the energy efficiency of their homes thus creating more affordable housing for those most in need. Income qualified homeowners and renters may receive this service if they meet the guidelines. Warren County Community Services also offers the Emergency Home Energy Assistance Program (E-HEAP). It assists low-income households with their energy needs. E-HEAP's two programs – the winter crisis program and the summer crisis program each have their own set of specific guidelines for assistance.
7. **Warren Metropolitan Housing Authority (WMHA)** is a non-profit organization, chartered by the State of Ohio and funded in part through the United States Department of Housing and Urban Development (HUD), to provide subsidized housing and resident initiative programs for eligible citizens of Warren County, in accordance with the Federal Fair Housing Law.
8. **Warren County Housing Coalition (WCHC)** is a collaborative of area non-profit and governmental entities whose interests and purpose is to ensure that the specific housing needs of the homeless, physically and mentally disabled, victims of domestic violence, chemically dependant persons, and low to very low income citizens are met. WCHC works toward assessing community housing and housing-related services capacity, to identify gaps in the needed services, and to establish community-wide goals to meet these needs. WCHC works to proactively support plans that meet established community housing goals.
9. **Warren County Veteran's Office** provides help with mortgage and rent payments and getting veterans and their families into housing. In 2008 they assisted approximately 4,338 clients. They are funded through a half mill property tax.



## Section V. Fair Housing & Warren County's Public Sector

### Overview

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The policies, procedures, and practices of County, City, Village and Township departments, the codes that govern those departments, and the decisions of boards, commissions and councils impact fair housing goals – sometimes directly, but often indirectly. To affirmatively further fair housing, Warren County must address the reality that citizens of protected classes are particularly impacted by housing changes brought about by these public policies, procedures, and practices. This subsection focuses on local public policies, actions and other public entity administrative policies, procedures and practices concerning community development and housing activities that affect:

- The availability of affordable housing for lower income families and individuals
- Opportunities of minority households to select housing inside or outside areas of minority concentration
- Opportunities of person with disabilities to select housing in a as integrated a setting as possible in the County.

These include:

- Local government policies, plans and administrative procedures geared toward equalization of municipal services and revitalization of declining and deteriorated neighborhoods; public policies and provisions regarding displacement from such areas; policies and programs creating and strengthening minority small business enterprise to enhance the viability of minority neighborhoods; programs focusing on job creation, training and other job related initiatives that attempt to link jobs and housing in order to increase housing choice and employment for lower income households.
- Efforts to identify and address housing needs of specific groups within the community's population that might not have been recognized, as yet.
- Local land use regulations including zoning requirements and policies.
- Citing of LIHTC, public housing and other publicly assisted housing including group homes for persons with disabilities; policies, procedures and practices that affect where housing is, or will be located that:
  1. Will receive funding from the HOME program
  2. Is multifamily housing under consideration for rehabilitation loans or grants; procedures for selecting households or properties to benefit from revolving property repair loan funds
  3. Local public housing authority and policies and procedures for selection of individuals and families to receive the benefits of federal, state, or locally publicly assisted housing programs that provide rental or ownership opportunities for lower income persons.



4. Policies and procedures regarding displacement and relocation that may result from demolition of subsidized housing.
5. Policies regarding property tax increases and tax relief.
6. Policies and procedures for the selection of members of planning boards, zoning boards, public housing authority boards, etc.

While an examination of the most recent building and zoning codes does not present apparent barriers to fair housing choices for protected classes, such laws do impact the availability of affordable, accessible, adequate, and available housing for persons protected by fair housing legislation. When a jurisdiction experiences a need for affordable housing and such housing is limited, it is very often members of the classes protected by fair housing law that are frequently affected. For example, the zoning designation of property directly affects the cost of housing by dictating the density and the size and type of housing that may be built on specific sites. There is a clear nexus between the affordability of housing and the issue of providing fair housing to all.

### **Planning and Zoning**

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Land costs represent a notable portion of housing costs, and zoning practices may affect the price of land or increase the cost of housing. The construction of affordable housing may thereby become costly and more limited, effectively excluding many low-income minorities. These minorities, in turn, are excluded from the educational and employment opportunities of these areas. All of Warren County is subject to zoning and there are 22 individual zoning jurisdictions. Most of the counties jurisdictions are members of the Warren County Regional Planning Commission, which has recently adopted a countywide Comprehensive Plan that may lead to greater uniformity in development policies countywide. The following is a brief description of some of the more notable special planning and zoning projects undertaken or considered within Warren County since the Consolidated Plan.

Warren County, Deerfield Township, and the City of Lebanon have recently updated their zoning code and Hamilton Township and The City of Mason are currently in the process. The counties and other earlier versions of zoning codes essentially aimed to ensure that new housing would have been attractive to potential suburban buyers, most importantly by increasing lot sizes and frontages. The previous zoning regulations made in-fill development and renovation of urban neighborhoods difficult. However, the newer zoning codes include higher density districts, encourage infill and revitalization, and promote mixed-use districts. The county code allows both a mix of residential types (single family, duplex and multifamily units) and a mix of residential and commercial. The new county regulations, finalized in 2012, promotes affordable housing by allowing smaller lot sizes and frontages and by eliminating barriers to the kinds of development that can make urban mixed-use districts so exciting and vibrant (e.g., residential development on top of commercial space). This type of development (higher density & mixed-use) is encouraged only on the western portion of the county and in Wayne Township where utilities, infrastructures and services are available.



The eastern portion of the county is primarily rural and the zoning codes require large lot sizes. The objective in the western portion of the county is to allow a mix of residential choices that provides an opportunity for home ownership across a broad range of economic levels including all lifestyles and age groups. Policy makers in Warren County recognize the need to accommodate a different type of housing for the Generation X and Y. The zoning regulations for most urban jurisdictions have been amended to preserve architecturally and historically significant areas and revitalized depressed neighborhoods. These policies encourage reinvestment in existing neighborhoods and strive to create neighborhood of choice—indirectly furthering the vision for Fair Housing by offering improved social and economic opportunities. All zoning jurisdictions allowed multi-family housing—frequently the routes by which lower-income, often minority households enter a community.

As the U.S. Department of Housing and Urban Development has discovered in its Regulatory Clearinghouse, increasing zoning code requirements, especially those that increase the size of new properties, have a direct effect on the cost of housing and thus, on the choice of affordable housing for traditionally impacted classes of citizens. Warren County policies that may initially seem of concern are jurisdictions that define “Family” and that require a minimum houses size. However upon further analysis these jurisdictions define family so broadly that it is unlikely to have an impact. For example Deerfield Township defines family as *“A person living alone, or two or more persons customarily living together as a single housekeeping unit and using common cooking facilities as distinguished from a group occupying a hotel, club, boarding or lodging house, motel, sorority house, fraternity house or group home.”* This definition does not require families to be associated by blood, marriage or adoption and thus does not impede fair housing. The jurisdictions that have implemented a “minimum house size” have set the minimum so low (1,200 square feet for single family) that it is unlikely to impede fair housing. No jurisdiction, except Hamilton Township, has received a request to build below the minimum. Nevertheless, all jurisdictions include a variance process and flexible Planned Unit Development standards the may permit smaller home sizes.

While most all jurisdictions have adopted or allow mixed use (some recognizing zero lot line standards) or encourage neighborhood revitalization, no zoning code has mandated inclusionary zoning— that affordable housing be integrated within a particular housing development. Allowances for accessory dwelling units are missing from zoning codes.

**Conclusion: The Consolidated Plan is an element of Warren County’s Comprehensive Plan. The Plan is supportive of fair housing choice through policies that are intended to offer safe, habitable, and affordable housing; provide a mix of housing distributed throughout the county; and encourage preservation of existing housing; and address special needs of residents.**





## **Impact Fees & Property Tax Policies**

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### Impact Fees

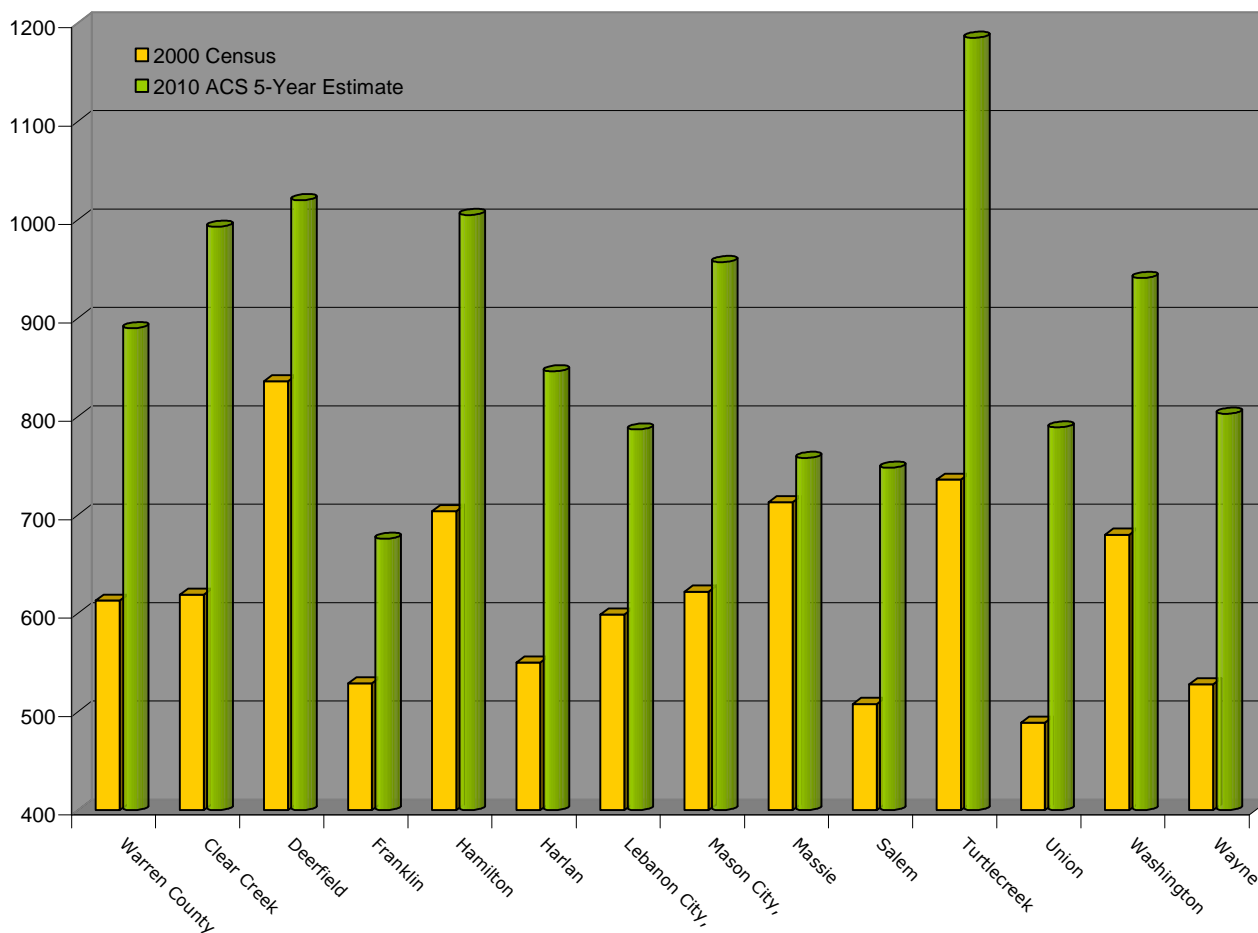
Several studies conclude that the use of impact fees for new development raises the cost of new housing and increases the value of existing housing, thus generally reducing affordability— particularly if they are assessed on a per-unit basis. In short, zoning and impact fees can have the effect of “disparate impact”: policies that appear neutral on their face may actually increase segregation.

Hamilton Township is the only jurisdiction in Warren County that imposed an Impact Fee. Hamilton Township impact fees are assessed when a zoning permit is applied for, and the fees cover fire protection, police, roads, and parks. The fees are imposed in relation to the type of proposed land use, on either a per unit basis or on a 1,000 square foot basis, in the case of some commercial development; only residential units are charged a park fee. Antidotal observations indicate that the townships impact fees have encouraged annexation.

Because there are always exceptions to any rule, impact fee ordinances usually have the option for the fee payer to conduct an independent fee calculation study to show that the impacts of a particular development may be less than assumed in the impact fee schedule. This assures due process but it can be cumbersome. Alternatively, impact fees based on square footage as a starting point, followed, in some cases; by additional elements that further vary costs across households to reflect other underlying cost differences has a less exclusionary effect. In addition some communities offer reductions for units that rent for less than an established percentage of the area median rent. Hamilton Township impact fees are still in litigation and are not being spent by the Township. A review of Hamilton Township since the inception of impact fees will show that there have been a large number of annexations in to the surrounding municipalities of Maineville, Loveland and South Lebanon. This is advantageous to the developer, but not always advantageous to the homeowner who may end up paying more in taxes to the municipality than if they had remained a part of the township. Almost all of these annexations occurred during the housing boom and have all but ended during the down turn. As illustrated in figure \_\_- the increases in Hamilton Townships Median Gross Rent and Average House price cannot be directly attributed to the township impact fees.



**Figure 30 Median Gross Rent by Jurisdiction**



Property Tax

Local tax policies impact housing affordability, and include laws related to property taxes, tax assessments, transfer taxes, and sales taxes on building materials. It also refers to tax abatements or concessions and homestead exemptions. The added cost burden from property taxes may be an impediment for LMI ownership. This section looked at the impact of property tax policies and their impacts to fair housing, in particular, tax abatements; Tax Increment Financing Districts; tax credits; tax delays; and the location impact of County and City taxes.

TIF and Abatement: Tax Increment Financing or TIF’s are a mechanism where taxes are paid and allocated to a certain area rather than to the General Fund budget. These agreements often specifically specify what the funds will go to within the taxing district and funds that go to the schools are generally still sent to the schools as part of the agreement. Tax abatements differ in that they often completely exclude a portion, or all, of the taxes that are being paid on a piece of property. The taxes are not diverted, they are simply not charged. Tax abatements, one could argue, impose a burden on other properties within



that taxing district during the length of the abatement. The individuals with the abatement still require the services that the remainder of taxpayers must cover. The counter argument is that the abatements bring people that otherwise would not come. That could mean income taxes, jobs, patrons of local business and other fund producers.

Tax forgiveness, delay, or other tax relief policies can help lower-income homeowners keep their homes. Programs of this kind can be part of an overall, much larger strategy to promote fair housing because they help to preserve homeownership opportunities for groups like minority families and elderly homeowners who otherwise would have only rental options. Tax relief can take the form of delayed payments. Alternatively, interest-free payments can be spread over months, permitting smaller monthly payments for those who qualify. Another possible form of tax relief Properties in foreclosure has large amounts of accrued taxes. Forgiveness by the cities of these unpaid property taxes would help with housing affordability. In particular, a city could offer to forgive such taxes for non-profit housing developers.

The combination of County and City property taxes is usually considered as a catalyst for new homes to be built outside of cities and in many communities the disparity between City and County property taxes usually driving folks out of the City. However, the major distinctions in Warren County's growth areas are identified by the development potential in the western versus eastern portions of the county and not City versus unincorporated county.

The county has instituted policies to offer tax abatements to many new construction projects and additions to existing housing to minimize this burden. The State of Ohio also offers property tax reductions to low income senior citizens, and disabled persons. The State of Ohio offers two main tax exemptions for homeowners. The 2-½% owner occupied discount. This is a simple calculation of 2-½% of the gross taxes. It applies to any owner occupied residence where the individual is using the home as their primary residence. A property owner may only take this discount on one home, so if they live ½ year in Florida and half in Ohio, they may claim it on one of the two houses.

The second exemption is the "Homestead Exemption" which applies to anyone who is 65 or older or permanently disabled. It is calculated by multiplying 7660 x effective rate. It ranges from \$350 per year to over \$500 per year for a homeowner. They must also qualify for the 2-½% to be eligible.

**Conclusion: The property tax exemption, rebate, tax work-off, sales tax, and utility rebate programs are supportive of fair housing choices for seniors and persons with disabilities as they reduce the amount of tax due and in some programs, offer rebates.**

### **Building Codes**

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A community's building codes can impact fair housing – especially with regard to housing accessibility. The U.S. Department of Housing and Urban Development established *Fair Housing Accessibility Guidelines* to help communities comply with the Fair Housing Act.



These guidelines refer to eight “safe harbors” documents that, if used as the building code, will ensure that buildings comply with the Fair Housing Act. Some of these safe harbors include HUD’s Fair Housing Accessibility Guidelines and, HUD’s Fair Housing Act Design Manual.

Warren County’s Building and Zoning Department employs eleven people including the Director of the Department. Seven of the department’s employees are responsible for assuring compliance with the building codes, six employees are Class 3 certified (may inspect for ADA compliance). The Building Department is certified by the Ohio Department of Commerce Board of Building Standards to enforce the 2006 Residential Code of Ohio (applies to construction for 1, 2 and 3 family detached dwellings) and The Ohio Basic Building Code (OBBC) which is usually referred to as the commercial code. All commercial/industrial, as well as residential projects, within the unincorporated county, the City of Lebanon and the villages of Morrow and Maineville fall under the authority of the Warren County Building and Zoning Department.

The Building and Zoning Department issues building permits, certificates of occupancy, renewals of temporary use permits, and zoning permits. Ultimately, a permit must be obtained from the Building and Zoning Department to erect a building or alter an existent building. Any development must comply with the building code. In addition, the Department must approve the alteration of any building and guarantee that changes comply with the necessary zoning and building codes. In guaranteeing compliance with the specific building codes and accessibility standards, Department staff must ascertain compliance with yard, space, and structural requirements.

The Building Codes Department does not appear to be an impediment to furthering fair housing. In fact, the Building Codes Department should be recognized for assuring compliance for residents with physical and mobility challenges, a class protected by fair housing legislation. The County utilizes the Ohio Basic Building Code to guarantee accessibility for citizens with physical and mobility challenges. Further, the Commercial and Multi-Family Permit Application provides specific notice of the need to comply with federal requirements, such as the Americans with Disabilities Act. Although, the Building Department utilizes the Ohio Basic Building Code, which includes accessibility standards, visitability features are not included. Currently in Warren County, visitability is only considered in new homes when a buyer demands these features prior to the construction of the home. A majority of homes that are constructed today do not include visitability as a basic feature and would require costly retrofits to become visitable.

#### Visitability in Housing

All multifamily housing construction is required to be ADA accessible, or have ADA compliant units. Single family housing is not required to meet these same provisions. The visitability movement in new construction is intended to allow all housing to meet the current or future needs of persons with a disability or be easily modified to meet such provisions. Three key features are promoted:



- At least one zero-step entrance on an accessible route leading from a driveway or public sidewalk.
- All interior doors providing at least 31 ¾ inches of unobstructed passage space.
- At least a half bath on the main floor.

Future building codes could include visitability standards.

### **Enhance Neighborhood Livability**

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One aspect of fair housing choice is neighborhood revitalization and the provision of good services to areas in which low- and moderate-income families live. Not unlike other counties Warren County has neighborhoods that have fell on hard times, where the housing had long been mostly owner-occupied, but changing economics and cultural attitudes contributed to a shift towards rentals, and eventually, many vacancies. These neighborhoods are primarily centered on the communities of Lebanon, Franklin and South Lebanon. The physical and social infrastructure of these once-thriving neighborhoods had deteriorated even as other areas of the County were experiencing increased commercial and residential development.

However, planners and county officials along with residents began revitalization efforts several years ago. Those efforts are coming to fruition— breathing new life into the neighborhood through an infusion of commercial redevelopment, affordable and market-rate residential infill development, downtown revitalization, and infrastructure improvements. The county’s Neighborhood Stabilization Program has been critical part of this effort.

Analysis of several Warren County comprehensive plans reveals that neighborhood revitalization is a priority. The City of Lebanon developed a new “Neighborhood Residential District” to preserve neighborhood character and attract new residents. The City of Mason has a housing element that “*identifies standards and programs for the elimination of substandard dwelling conditions, improvement of housing quality, variety and affordability, and for provision of adequate neighborhoods*”. Neighborhood revitalization efforts include programs to strengthen schools; improve infrastructure; and strategies offering economic and social diversity.

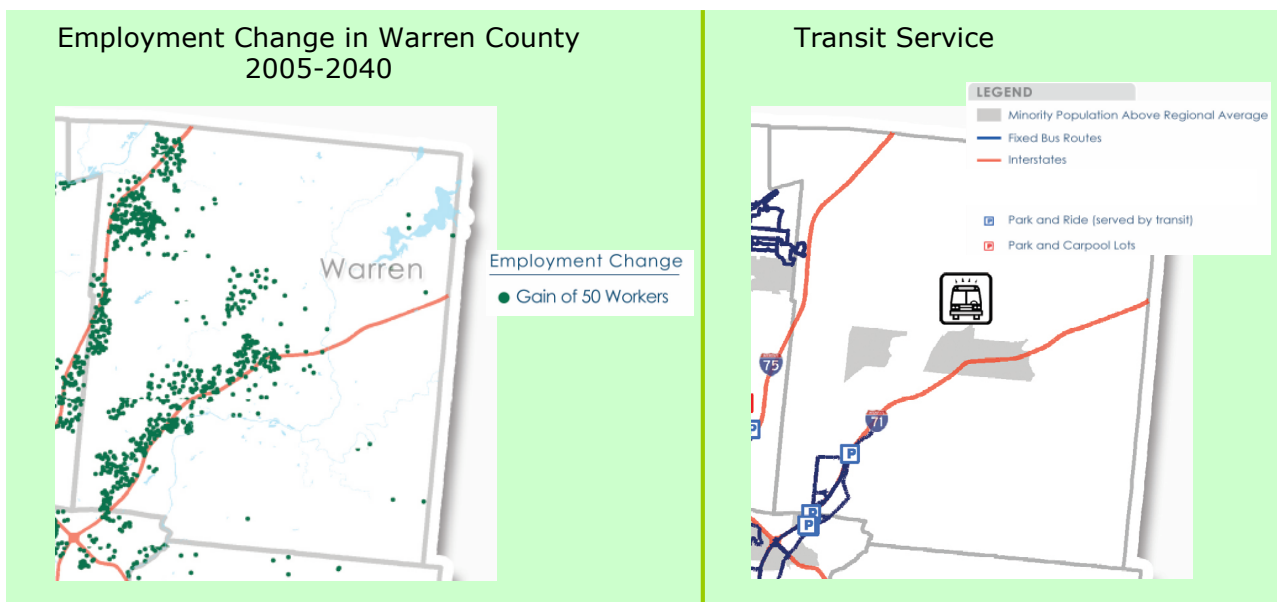
It is evident the Warren County jurisdictions realize the value of diverse and affordable neighborhoods. Many of the county’s jurisdictions have an inwards focus — concentration on downtown revitalization and improving adjacent neighborhoods, most often the areas of minority and low-income households. However, absent from these comprehensive plans and programs are any detailed discussions or policies concerning the disabled. Continued efforts are needed to transition these areas to neighborhoods of choice for a greater mix of incomes and to strengthen schools. A key challenge in doing so is to overcome the stigma often associated with the location and form of public housing. Currently the form and concentration of public and assisted housing in the Cities of Lebanon, and Franklin and the Village of South Lebanon adds to the challenges of neighborhood revitalization.



## Employment-Housing-Transportation Linkage

The Transportation job disconnect is based on the view that development patterns have created an artificial separation between jobs and residences that has unnecessarily lengthened commute distances and travel times and added to transportation cost. However, for the jobs-housing balance to work, other balances have to be present as well, such as the jobs-interest balance, the jobs-education balance, the jobs-skills balance and the jobs-household structure balance. These problems typically result from a lack of new housing construction, especially near major job centers or the inability of many workers to purchase the housing being produced. An analysis of the current jobs/housing balance in Warren County finds that jobs-rich areas (Mason, Springboro, Franklin, and Lebanon) are also the housing-rich areas. The issue, in Warren County, is associated with unaffordable housing in job-rich areas—the jobs/affordable housing balance.

**Figure 31** Employment Change and Transit Service



Source: Ohio-Kentucky-Indiana Regional Council of Governments (OKI)

An analysis of land development needs for accommodating forecasted housing shows that there is an insufficient amount of raw, developable and affordable land for residential uses in the job-rich areas. Development strategies involving infill of currently vacant and underutilized lots, and developing at higher densities are necessary for these areas to achieve the benefits of jobs/affordable housing balance. Deerfield Township has already implemented zoning strategies to achieve mixed use districts— one possible way to provide higher density and possible affordable housing. The county’s new zoning code also allows mixed use districts in acknowledgement of the additional financial costs to consumers of more automobile-dependent, sprawled locations and the savings that they can gain from improved accessibility of a mixed use district. Homes in more accessible, multi-modal mixed use locations are more financially secure— much more relevant in the current foreclosure crisis. Motor vehicles depreciate while houses tend to appreciate and so build



household wealth. For example, imagine that a household must choose between a home in Harlan Township with a \$12,000 annual mortgage and \$12,000 annual transportation costs, or a home in Lebanon (close to employment and services) with a \$18,000 annual mortgage with only \$6,000 in annual transportation costs. Both total \$24,000 in combined housing and transportation costs, so they are economically comparable in the short-run. However, money spent on housing builds equity while money spent on motor vehicles does not.

Ideally the jobs available in the county should match the labor force skills, and housing should be available at prices, sizes and locations suited to workers who wish to live in the area. The Warren County Regional Planning Commission should identify and encourage zoning provisions and local regulations that encourage better jobs-affordable housing balance. Examples include:

- Allow more mixture of uses in downtown/commercial areas;
- Encourage PUD's to provide mix of residences and employment;
- Review local home occupation regulations; and
- Consider voluntary inclusionary housing incentive programs.

#### Employment Centers

The qualitative matching between skills, aspirations and job type is critically important as well as the numerical balance. The high-tech and knowledge-based New Economy companies associated with the Mason/Deerfield Township and Springboro/Clearcreek Township areas, has been extremely important to the economic growth of the county. These companies are relatively insensitive to traditional land and labor cost factors and locate in areas with a wide variety of cultural amenities and high quality of life so that they can compete for the young, highly educated information workers that are keys to their success. These employment centers also provide many service and blue-collar jobs, along with moderate-income white-collar workers employed in and around high-tech nodes. These workers are consequently forced to commute long distances from areas where they can find affordable homes, quite often from outside of Warren County.

The Cities of Lebanon and Franklin have the highest percentages of households with a high housing cost burden. These areas also have higher unemployment rates and low median earnings compared to other portions of western Warren County. This data indicates that these communities have adequate housing and serves as major employment centers. Fair housing strategies in these areas should continue economic and workforce development components to help reduce high housing cost burdens.

#### Public Transportation

Transportation links are essential components to successful fair housing. Residents who do not have access to commercial areas are limited in where they can shop for goods and services, as well as seek employment. The converse is true as well. Inadequate transportation routes limit the selection of housing to neighborhoods within transportation



service areas. Base on our previous analysis, it seems reasonable to infer that workers in Warren County have better access to jobs now than they did in 2000 and that this situation is expected to improve through 2040. However there still seems to a strong disconnect between housing affordability and job location. This strongly suggests that either public transportation must be improved or that more low-income housing needs to be built in proximity to the jobs that low-wage and unskilled workers can fill. Improved transit service would help provide links between affordable housing and jobs, particularly for households without access to a car. Most of the county's major employment centers are not currently served by fixed route public transit and the current on-demand transit system does not accommodate the work trip. Planning for a transit service that accommodates the work trip would substantially increase access to employment opportunities for people without access to a car, including those working second and third shifts and weekend hours.

In Warren County a sustainable and equitable approach may mean clustering development affordable to families of all incomes around town centers to ensure that trips to the workplace, retail services, and other amenities do not require lengthy travel in a personal vehicle and where they may reduce their transportation costs.

### **Housing Provider Tenant Selection Procedures; Housing Choices for Certificate and Voucher Holders**

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Housing Authority and other assisted housing provider tenant selection procedures; housing choices for certificate and voucher holders. The Warren County Housing Authority uses residency and employment as a local preference for housing assistance; followed by elderly and disabled; veterans; and graduates for their Transitional Program. Displacement (homelessness) is not a criterion. The Housing Authority currently has 208 units of public housing, manages 448 Section 8 Housing Choice vouchers and operates several units of scattered-site housing. Fourteen Housing Choice vouchers are reserved for Shelter Plus Care (reserved for the disabled) and an additional 75 vouchers apply to the main stream disabled. The Housing Authority's largest units contain 3 bedrooms and they allow a maximum of 2 persons per bedroom. Approximately 25% of the housing authorities' units are accessible and these are not limited to the first floor.

There are currently 529 persons/families on the waiting list for a voucher. The greatest demand is for one bedroom units. Each year the number of Section 8 Housing Choice Vouchers has been reduced and no additional public housing units are built. Although no additional housing units are planned, the housing authority reports that there is a cap on the number of public housing units with certain jurisdictions. Vouchers may be used throughout the county, region and country. Nevertheless, there are high concentrations of vouchers located in the areas with the highest concentration of low- and moderate-income households. With the increase in population and low- and moderate-income households there is greater demand for Section 8 Housing Choice Vouchers and a smaller range of rental units to choose.





The following is a breakdown of the Public Housing waiting list by bedroom size.

- 1bd – 160 applicants
- 2bd – 143 applicants
- 3bd – 161 applicants
- Total - 464 applicants

The following is a breakdown of the HCV (Section 8) waiting list by bedroom size.

- 1bd – 205 applicants
- 2bd – 129 applicants
- 3bd – 181 applicants
- Total – 515 applicants

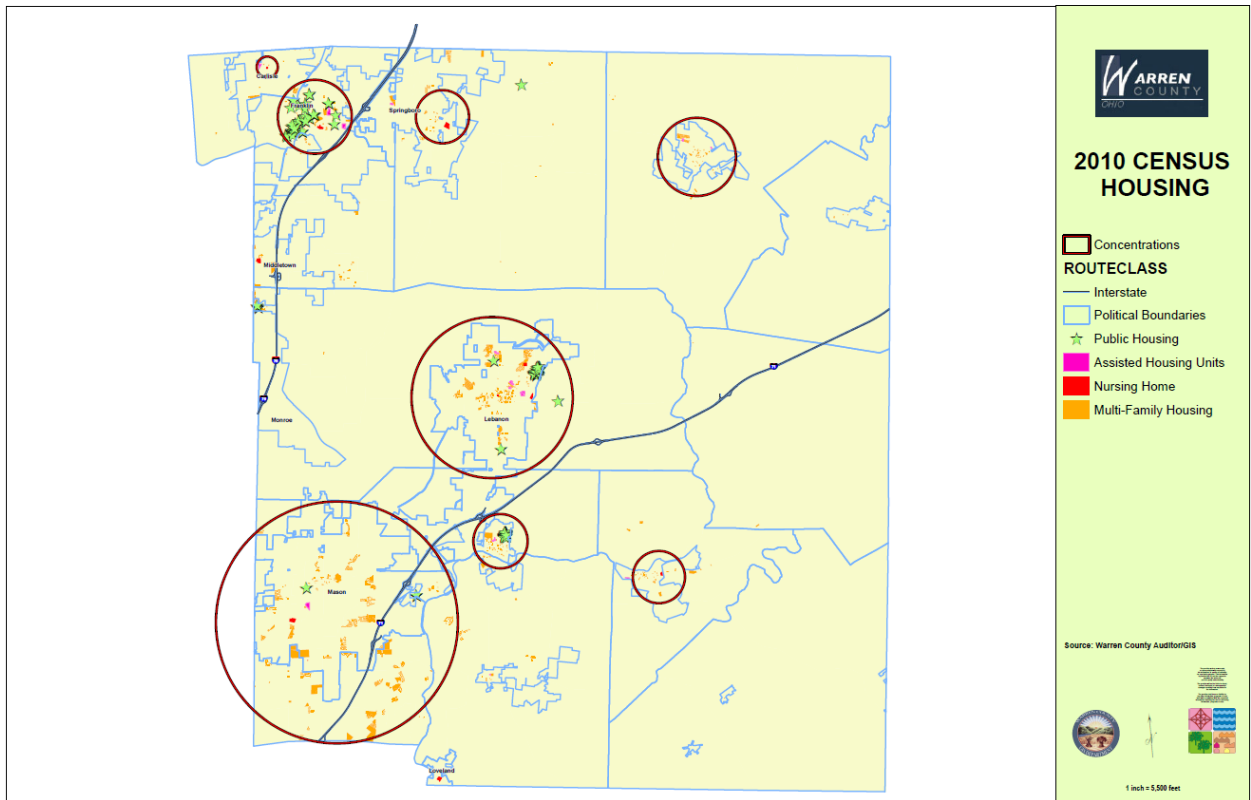
The Warren Metropolitan Housing Authority does not utilize the Project Based Section 8 program where the subsidy stays with the building; when a client moves out. This means that rather than the voucher being given to a family who decides where they want to live, the voucher will be given to a housing provider and linked to a specific unit. Under this program the housing authority could place the vouchers with housing providers who will offer supportive services to family, elderly or disabled populations and in census tracts where the poverty rate is lower.

During the analysis, participants identified programs that promote self-sufficiency as a primary goal. This recommendation viewed housing assistance as a scarce resource and felt that, in order to improve its image, tenants should be encouraged to become self-sufficient with the goal of no longer needing any government assistance. Participants in the Fair Housing roundtable felt that greater cooperation among housing providers is needed to advance self-sufficiency.

The location of Public housing and Section 8 public housing projects was also examined through the course of this AI. The map below shows there are several public housing developments within the county as of 2010. The majority of these projects were clustered in the central and northwestern portions of the county.



Figure 32 Public Housing



**Conclusion: There does not appear to be any impediment to fair housing choice in tenant selection procedures and preferences used by the Housing Authority.**



## Section VI. Fair Housing & Warren County's Private Sector

### Lending Policies and Practices

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The ability to own a home is, for most people, dependent upon access to mortgage credit. For those who already own their homes, access to this type of credit is the major source of funding for such things as major home improvements, business start-ups, and the education of children. This part of the report investigates the extent to which people with different racial and ethnic characteristics have access to different types of mortgage credit. It begins with an analysis of Home Mortgage Disclosure Act data, proceeds with a review of the performance of Warren County banks under the provisions of the Community Reinvestment Act, and concludes with a discussion of homeowner's insurance.

Federal recognition of the importance of residential credit culminated in the mid to late 1970s with the passage of two pieces of legislation. The Home Mortgage Disclosure Act (HMDA) of 1975 required private lenders to report the number and dollar volume of residential loans at the Census tract level. This data allowed people to monitor local investment and disinvestment activity and to identify lenders or banks that were serving their local deposit bases and communities as opposed to those who were not. The Community Reinvestment Act (CRA) of 1977 made "redlining" illegal by stipulating that lenders had an affirmative obligation to make loans in low and moderate income communities. In brief, CRA required lenders to do business in communities that were traditionally objects of redlining and disinvestment, while HMDA provided people with the information to make sure they were doing it. This information is made available to public officials and the general public to identify possible discriminatory lending patterns and practices, and to aid in determining if financial institutions are meeting the housing finance needs of all communities.

The results of the Private Sector Listening Sessions and Interviews did not identify local lending policies and practices of financial institutions as an impediment to fair housing choice. The majority of the comments stated that the lending policies and practices of mortgage lenders were too liberal in approving persons and families for a home loan. Representatives of financial institutions, involved, indicated that they focus on the credit history and credit scores of an applicant, when either approving or denying applications for mortgages. Mortgage Lenders currently recommend credit scores of at least 680 to be eligible for a mortgage. Only a few years ago, a score in the mid- to upper 500s would be high enough to secure a mortgage. Also, the applicant has a credit score that was not at the recommended level, the applicant would still be able to be approved for a mortgage, but likely at a higher interest rate. All of the participating lenders stated that it is extremely rare that an applicant has 20 percent for a down payment.



Warren County requires that persons and families complete homeowner education classes prior to being approved for down-payment assistance. The Home buyer curriculum, as approved by the Warren County Balanced Housing Corporation, requires 8 hours of instruction plus several hours of one-on-one counseling. The curriculum covers the following topics:

- Homebuyer Decision;
- Budgeting and Credit Management;
- The Mortgage Loan Process
- Home Maintenance and Repair
- **Fair Housing and Predatory Lending Practices**
- Client Follow-Up

The Fair Housing and Predatory Lending session explains civil rights pertaining to housing and lending practices and encourages participants to identify predatory lending practices and to avoid them. Fair housing brochures are provided to each homebuyer participating.

In the past, lenders would routinely refuse loans to sections of a community in a practice known as redlining. Several federal initiatives, such as the Community Reinvestment Act, have curtailed redlining and made credit more readily available to these communities. In addition, advancements in computerized underwriting practices have removed some of the subjectivity of local loan officers, and the potential for illegal discrimination, in the determination of creditworthiness. As a result, discrimination in today's financial services market is not as blatant and is more difficult to detect. Financing is more available to borrowers, but the terms in which the financing is offered can be discriminatory.

Subprime loans, taken on their own, are not predatory. They are necessary in order to provide credit for borrowers, who pose a higher credit risk for the lender because of poor credit histories, high loan-to-home-value ratios, or other credit risk characteristics that would disqualify the borrower from lower cost, prime-rate loans.

It is a violation of the Fair Housing Act to impose different terms or conditions on a loan, such as different interest rates, points or fees based a person's race, color, national origin, religion, sex, familial status or disability. A recent study by the Urban Institute found that African-American and Hispanic homebuyers received disparate treatment in terms of financing options. In addition, Freddie Mac indicates that a third to a half of borrowers who qualify for low cost loans receive subprime loans instead.

Minority consumers often have unequal access to loans at the best price and on the best terms based on credit history, income, and other risk factors. High cost loans can be defined



as first mortgages with interest rates 3 percentage points higher than a benchmark rate and second mortgages with interest rates 5 percentage points or higher than a benchmark rate. According to a recent Woodstock Institute study, sixty percent of mortgages obtained by African American households and 46 percent obtained by Hispanic families were high-cost loans. This disparate treatment was not limited to lower income households. In fact, there was a higher level of discrepancy when analyzing upper income households. A low-income African American borrower was three times more likely to receive a high-cost loan than a low-income White borrower. An African American earning more than \$135,000 annually was five times more likely to receive a high-cost loan than a White borrower at the same income level. An investigation undertaken by the National Community Reinvestment Committee from 2004 to 2006 revealed disparate treatment by mortgage brokerages based on race and national origin in 46 percent of cases. The results of the investigation showed that White testers were offered better pricing than African American or Hispanic testers.

As part of this report, data reported by lending institutions per the Home Mortgage Disclosure Act (HMDA) for 2010 was analyzed. While HMDA data cannot be used to "prove" discrimination by banks and other lending institutions, data can be used to determine whether discrimination may be occurring. The data shows that White borrowers were able to complete the loan transaction at a higher rate than Native American, African American, and Hispanic borrowers. Reasons for not completing the transaction include being approved but not accepting the loan, denied, withdrawing the application, and not completing the application.

The data also revealed that when a household received a loan, Native American, African American, and Hispanic borrowers were more likely to receive a high-cost loan than White borrowers. The ratio of denials to the number of loan considered for each race and ethnic group was calculated. It is important to note that this analysis does not account for differences in credit risk of the borrower.



**Figure 33 Home Purchase Loan for 4-1 Family and Manufactured Dwellings**

Race/ Ethnicity	Applications						Loans Originated	% Denied
	Received	File Incomplete	Withdrawn	Approved but Not Accepted	Considered	Denied		
American Indians	40	0	5	4	35	8	23	23%
Asians	368	5	33	23	330	48	259	14.5%
Blacks	340	3	46	11	301	87	193	29%
Hispanics	161	3	10	23	148	31	94	21%
Whites	11917	109	888	670	10920	1447	8803	13.2%



## 2010 Home Mortgage Disclosure Act (HMDA) Data

Figure 34 displays 2010 home purchase loan denial rates of lower and upper-income individuals sorted by race in the Cincinnati MSA. Home purchase loan denials showed disparities across races in similar income brackets. Low-income Hispanic applicants were denied at the highest rate (50.00% of applications were denied) while low-income White applicants were denied at the lowest rate (21.38%). Among upper-income individuals, African Americans suffered the highest rate of denial (17.42%) while upper-income Whites were denied the least (8.01%).

**Fig. 34 Denial Rates and for Lower & Upper-Income Individuals**



Figure 36 shows low-income African Americans were denied refinance loans at the highest rate (66.66%), followed closely by Hispanic applicants at 65.96%, Asians at 53.96%, and White applicants were denied 41.63% of the time. Upper-income African Americans were denied at the highest rate amongst racial and ethnic groups (41.42%) while upper-income Asians were denied at the lowest rate (13.61%).

**Figure 36 Denial Rates of Refinanced Loans**

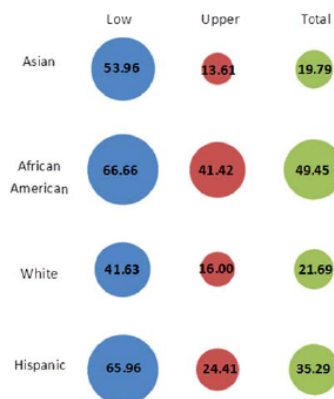


Figure 35 shows 2010 rates of high cost home purchase loans to low-income and upper-income applicants. White low-income applicants were given high cost loans at the highest rates of any race (at 6.66%). The same is true for upper-income applicants, where White individuals were given high cost home purchase loans at 2.08%.

**Fig. 35 Rates of High Cost Home Purchase Loans**

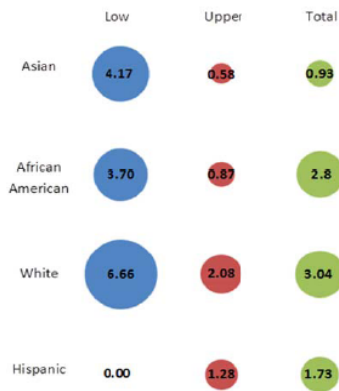


Figure 37 shows that low-income African American refinance loan applicants were given high cost loans at the highest rate of any race or income level (8.82%) followed by Whites applicants at 3.68%. Among upper-income applicants, Hispanics were given the highest rate of high cost refinance loans (1.64%) while Asians received the least (0.41%).

**Figure 37 Rates of High Cost Refinance Loans**





Figure 38 Warren County

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2011 HUD Est. MSA/MD non-MSA/MD Median Family Income	2011 Est. Tract Median Family Income	2000 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
0301.01	Middle	No	110.62	\$70,400	\$77,876	\$60,590	3737	2.25	84	1213	1305
0301.02	Moderate	No	79.81	\$70,400	\$56,186	\$43,712	4018	1.92	77	1097	1336
0302.00	Moderate	No	78.82	\$70,400	\$55,489	\$43,173	1487	2.96	44	376	536
0305.01	Moderate	No	77.67	\$70,400	\$54,680	\$42,542	3866	3.78	146	880	1114
0305.03	Upper	No	120.73	\$70,400	\$84,994	\$66,127	5739	3.45	198	1839	2108
0305.04	Upper	No	190.72	\$70,400	\$134,267	\$104,457	3455	4.63	160	1052	1192
0306.00	Middle	No	98.14	\$70,400	\$69,091	\$53,750	2418	1.90	46	816	916
0307.00	Middle	No	106.91	\$70,400	\$75,265	\$58,555	5101	4.70	240	1481	1611
0308.00	Upper	No	124.86	\$70,400	\$87,901	\$68,386	4862	2.37	115	1571	1756
0309.00	Upper	No	174.90	\$70,400	\$123,130	\$95,797	6225	4.27	266	1952	2088
0310.00	Middle	No	104.15	\$70,400	\$73,322	\$57,045	7250	2.34	170	2147	2685
0311.00	Middle	No	110.04	\$70,400	\$77,468	\$60,271	2916	2.09	61	899	1092
0312.00	Upper	No	130.31	\$70,400	\$91,738	\$71,373	6438	14.31	921	1529	1675
0313.00	Upper	No	134.51	\$70,400	\$94,695	\$73,672	3266	5.57	182	775	1092
0314.00	Middle	No	81.40	\$70,400	\$57,306	\$44,583	5098	7.14	364	1095	1696
0315.00	Middle	No	81.89	\$70,400	\$57,651	\$44,853	4827	4.97	240	894	1708
0316.00	Middle	No	117.61	\$70,400	\$82,797	\$64,415	9850	20.19	1989	1738	2272
0317.00	Unknown	No	0.00	\$70,400	\$0	\$0	92	28.26	26	0	0
0319.02	Upper	No	131.31	\$70,400	\$92,442	\$71,920	6492	5.75	373	2076	2303
0319.03	Upper	No	155.58	\$70,400	\$109,528	\$85,214	7708	6.33	488	2250	2500
0319.04	Middle	No	119.59	\$70,400	\$84,191	\$65,503	6999	5.33	373	1978	2234
0320.03	Upper	No	147.32	\$70,400	\$103,713	\$80,686	6786	6.28	426	1811	2263
0320.04	Upper	No	151.93	\$70,400	\$106,959	\$83,211	5153	10.85	559	1550	1602
0320.05	Upper	No	163.56	\$70,400	\$115,146	\$89,586	5216	12.75	665	1517	1490
0320.06	Upper	No	136.02	\$70,400	\$95,758	\$74,500	3164	7.52	238	1018	1074
0320.07	Upper	No	124.64	\$70,400	\$87,747	\$68,269	5396	6.65	359	1424	1695
0321.00	Middle	No	96.33	\$70,400	\$67,816	\$52,762	5293	2.42	128	1552	1960
0322.01	Upper	No	130.25	\$70,400	\$91,696	\$71,338	6633	2.43	161	2314	2631
0322.02	Upper	No	132.80	\$70,400	\$93,491	\$72,738	3278	2.26	74	995	1200
0323.00	Middle	No	96.91	\$70,400	\$68,225	\$53,077	4133	2.44	101	1148	1511
0324.00	Middle	No	104.29	\$70,400	\$73,420	\$57,121	3627	1.21	44	1139	1300
0325.00	Moderate	No	76.96	\$70,400	\$54,180	\$42,152	7860	2.74	215	1827	2893

### Real Estate Services

The services of real estate professionals are critical in the provision of fair housing choice. Homebuyers rely heavily on the professional's expertise of the local market. The National Fair Housing Alliance (NFHA) has focused recent studies on the role of real estate agents and the prevalence of discrimination within the profession. The results of the study reveal discriminatory steering practices and disparate treatment. Racial steering is the practice of limiting a buyer's choice, through comments or actions, to specific neighborhoods based on race or national origin. The NFHA study showed that African-American and Latino buyers were refused appointments or offered very limited service by real estate agents one out of every five times. The limited service was described as the buyer never receiving a return call from the agent after several messages and scheduling appointments that the agent





never kept. In paired testing, agents showed white buyers an average of eight homes, while African-American and Latino testers saw an average of five homes.

Per state licensing requirements, Ohio realtors must meet educational requirements that include a fair housing component. The educational requirements include initial work before receiving a license and continuing education as well.

### Other Private Entities that Impact Fair Housing Choice

#### Internet Advertising

Local real estate brokers indicated knowledge of the Fair Housing Act and other laws governing fair housing. The real estate industry depends largely on marketing through the Internet, and therefore much of the initial direct contact has been eliminated from the sales process. A review of real estate sites on the Internet revealed no discriminatory advertising, and in all cases, the HUD fair housing logo was included on the web page.

#### Print Media Advertising

In the context of fair housing, discriminatory advertising is any advertising that indicates any preference, limitation, or discrimination based on race, color, religion, sex, handicap, familial status or national origin, or an intention to make any such preference, limitation, or discrimination. In a general review of several local publications, no systematic attempt to exclude particular demographic groups was observed. In fact the newspaper publishers are aware that they may be held liable for publishing discriminatory advertising and occasionally confirm the wording of rental housing advertisement with the Warren County Fair Housing Office. Still, focus group participants suggest that there is a need for fair housing training review sessions for real estate agents, mortgage brokers, and significant players in the real estate market, including the local press.

On a positive note, the local newspaper periodically publishes a notice concerning fair housing advertisements. The notice reads:

#### **No Pets Advertising Policy Advisory**

*No Pets \* indicates that, although the advertiser does not accept pets, in accordance with Fair Housing laws, service and/or companion animals are permitted, when properly requested by those disabled individuals who need them.*





### **The Public**

During development of the report, focus group attendees were interviewed and they clearly indicated a need for public education and clear understanding of the Federal Fair Housing Law.



## **Section VII. Fair Housing & Warren County’s Public & Private Sector**

### **Fair Housing Enforcement**

Effective fair housing enforcement lies at the heart of a comprehensive program to affirmatively further fair housing. Testing has proven to be one of the most effective ways to combat discrimination and enforce fair housing choice. In most communities, this role is undertaken by fair housing advocacy organizations whose sole mission is to promote fair housing choice.

Warren County is served by the Warren County Fair Housing Office and a Fair Housing coordinator. The coordinator is responsible for developing informational materials related to fair housing laws, regulations, and issues; disseminating information regarding fair housing laws and other related housing issues; and collecting and maintaining data. The Coordinator occasionally conducts training sessions with government officials and CDBG grant recipients. The Fair Housing Office also receives and refers Fair housing complaints to the Ohio Civil Rights Commission or private attorneys.

Warren County is also served by the Housing Opportunities Made Equal (HOME). HOME receives funding from HUD in order to carry out enforcement activity. In addition to responding to complaints initiated by victims of discrimination, HOME conducts systemic or random matched pair tests. The Warren County Fair Housing Office and HOME carries out the following scope of services for the County:

- **Enforcement:** HOME will receive and investigate complaints of illegal housing discrimination. When a complaint has been investigated and verified, the complainant will be counseled and advised of the various options available for the enforcement of the law and referred to appropriate legal services. Legal help and guidance through the administrative process will be provided to the complainant at no cost to the complainant.
- **Testing:** HOME will conduct random rental tests to ensure families with children and minorities are receiving equal treatment in the rental market. HOME will also conduct tests in the for-sale housing market.

Warren County is also served by the Ohio Civil Rights Commission (OCRC). The primary function of The Ohio Civil Rights Commission is to enforce state laws against discrimination. OCRC receives and investigates charges of discrimination in employment, public accommodations, housing, credit and higher education on the bases of race, color, religion, sex, national origin, disability, age, ancestry or familial status. OCRC has cooperative agreements with the U.S. Department of Housing and Urban Development (HUD) that allows coordination in their investigations and avoid duplication of efforts in seeking to end discrimination.

### **Informational Programs**

A 2002 HUD study found that only seventeen percent of individuals who believed they had experienced housing discrimination took some action in response. Of those who took action, only one percent said they reported the discrimination to a government agency. Recent



studies have shown that discrimination based on national origin is largely underreported, specifically by Latinos, Asian-Americans, and Native Americans. These studies suggest several reasons for the underreporting of housing discrimination:

- Housing discrimination is often not readily identifiable by consumers
- Language barriers and other cultural issues, including immigration status, hesitancy to challenge authority, and a general lack of faith in the justice system
- Low expectations of a good result. Two-thirds of those who expected that filing a complaint would bring about a good outcome said they would be very likely to file one if they were discriminated against, compared to less than one-fourth of those who did not anticipate good results.

Aggressive informational programs have shown to be effective in encouraging persons who suffer from discrimination to report it. The five counties across the country with the highest rate of complaints reported 51 to 96 housing discrimination complaints per 100,000 households. All five counties cited informational and outreach programs as effective tools.

There is also a need for greater financial literacy in general. A recent study by the FDIC revealed that a substantial proportion of minority households did not have a banking relationship with a formal financial institution. These households are considered “unbanked” and often turn to high-cost financial services such as pay-day loan stores. An earlier study by the Chicago Federal Reserve showed that language and culture play an important role for Hispanic consumers seeking financial services. The County can take an active role in bridging the language/cultural gap by translating brochures and applications, potentially in tandem with financial institutions. A study commissioned by the Mortgage Bankers Association of America (MBAA) documented a widespread view among minority renters that they would fare poorly when obtaining a mortgage. Among those who had never applied for a mortgage, 32 percent of African-Americans and 24 percent of Hispanics believed they would encounter discrimination because of their race or ethnic background.

Persons who do not speak English as their primary language and who have a limited ability to read, write, speak, or understand English are defined as Limited English Proficient (LEP) and may be entitled to language assistance with respect to participating in federally-funded programs. Language for LEP persons can be a barrier to accessing important benefits or services, understanding and exercising important rights, complying with applicable responsibilities, or understanding other information provided by federally-funded programs and activities. Per Section 601 of Title VI of the Civil Rights Act of 1964, recipients of federal financial assistance have an obligation to reduce language barriers that can preclude meaningful access by LEP persons to important government programs, services, and activities.

The Warren County Fair housing Office carries out the following scope of services for the County:

Community Outreach



The Fair Housing Officer disseminates Fair Housing and Tenant/Landlord brochures to social service organizations in the county and makes them available at the Fair Housing Office. A special effort is made to inform government officials, in particular recipients of CDBG funds, of fair housing legislation.

Education

The Fair Housing Officer also provides sessions of fair housing training.



## Section VIII. Impediments and Recommendations

Affordability problems affect both renters and homeowners. Even among people with relatively better paying jobs, higher housing costs precipitate a significant decline in real, spendable income. For both renters and homeowners, housing and transportation costs consume a large share of the household budget. The widespread problem of housing affordability has a profound impact on the quality of life for families, especially children, and on the overall well-being of neighborhoods and communities.

These issues transcend jurisdictional boundaries, thus the need for a countywide partnership that develops coherent long-term local housing policies that support a shared vision for housing and community development for the entire county. Warren County needs to strengthen the policy linkages between housing and transportation, job centers and social services, and the whole spectrum of community needs. Coalition building, working toward consensus, and coordinating housing programs and resources are key tools and building blocks to addressing fair housing.

### Impediments

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**9. Lack of Accessible Housing for the Aging and People with Disabilities:** The median year of housing stock in Warren County is 1980. While there is rental housing available to older adults with disabilities over the age of 55, there is limited housing available for younger people with mental and/or physical disabilities. The integration of accessible enhancements in older rental housing is important to fair housing choice.

**10. Lack of Affordable Housing for Low-to-Moderate Income Families:** Warren County has been the hotbed of new construction for the last ten years. Most of the housing being built throughout the County has been priced over \$200,000.00. For low-to-moderate income families, a new house is completely out of their price range. This issue is particularly of concern in our major employment centers, where the lack



of affordable housing combined with lack of fixed route transit services limits housing choice for low-income households.

**11. Fair Housing Awareness in particular with the Aging and Disability**

**Community:** Many impediments to fair housing could be addressed if people were better informed. Individuals often times lack information on fair housing, specifically regarding their rights and responsibilities on housing issues and/or where to find accessible rental properties. The realtors, lenders, insurance agencies and large housing complexes usually know what is required and try to comply with the law. One of the main problems is the non-professionals that are selling or renting a small number of units that do not know the extent of the Fair Housing laws and do not take the time and effort to be informed. All of the above require an ongoing and broad outreach program since they involve many scattered and, in most cases, unknown persons. Warren County has already been involved in carrying out activities to deal with some of these problems. It uses Warren County Balanced Housing to handle some of the Fair Housing Activities when their clients apply for homebuyer's assistance. The undertaking of education, training and distribution of materials is included in the homebuyer counseling. Presently, townships and villages that receive CDBG funds are targeted for at least one Fair Housing training session with a presentation and distribution of materials. Of course, these presentations will vary depending on what bodies (public, non-profit, etc.) receive CDBG, or other related assistance. The County, as part of the five year Fair Housing Program, provides Fair Housing Training to officials of public bodies, or non-profit groups, which receive CDBG or HOME funds. This includes a presentation of Fair Housing requirements as well as distribution of related materials.

**12. Disparate Treatment from Financial Institutions:**

Loans granted to lower-income borrowers decline in frequency in areas with higher minority populations. While this may be a result of fewer opportunities for homeownership due to the commercial or industrial nature of the surrounding geographic area, this may be an area that warrants further investigation. Analysis of lending data required by the Home Mortgage Disclosure Act (HMDA) revealed that minority households were more likely to receive a high-cost loan than White households.

**13. No Neighborhood Planning:**

There are concentrations of low-income persons, minorities and female headed households which lack decent, safe and sound housing that is affordable, which impacts neighborhoods throughout the county and makes this a fair housing concern. No jurisdiction indicated that they were actively engaged in neighborhood planning, however, several identified incremental projects within low to moderate income neighborhoods. No jurisdiction comprehensively addressed neighborhood revitalization. The goal should be to improve the housing conditions in the counties older and established neighborhoods while also improving schools, recreational facilities and programs, parks, roads, transportation, street lighting, trash collection, street cleaning, crime prevention, and police protection activities. Jurisdictions should strive to equalize services as part of FHP.



**14. Housing-Transportation Linkage:** Many of the county’s major employment centers lack affordable housing and do not offer fixed route public transportation services. Thus, this limits the choice of housing for moderate income households the employment center the offer both affordable housing and access to goods, services and jobs. The job, housing and transportation disconnect is a contributing factor to the concentration of low-to-moderate income households within the cities of Lebanon, Franklin and south Lebanon and results in economic segregation.

**15. Visitability:** The Ohio Visitability Strategy Group, made up of state agencies, departments and commissions, was created to examine ways to promote visitability in Ohio’s building and zoning codes. The intent is to design dwelling units that can be easily modified, with little cost, to ensure useability by everyone, regardless of a person’s age, size, abilities or disabilities. Currently, the county’s Building Department does not track homes that meet visitability standards.

**16. Limited Housing Types in Zoning Codes:** Several of Warren County’s jurisdictions limit the types of housing units permitted. Patio homes, zero-lot-line housing and accessory dwelling units and other types of small lot housing are restricted or not permitted. The Warren County recently adopted a new zoning code that permits these types of housing but, several urban jurisdictions still restricts these uses. In addition to address overly restrictive or costly development regulatory standards the county might consider permitting narrower streets; a relaxation of parking requirements; density bonuses in planned unit developments for affordable units.

## Potential Impediments

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During its review, the Regional Planning Commission discovered some situations that, while not qualifying as impediments, per se, may develop into impediments and have the potential to foster unfair housing practices. For example,

- Several jurisdictions establish a minimum house size. The minimum house sizes are set at levels below the house sizes found within Warren County. For this reason, minimum house size may not be an issue, but its impact should be monitored.
- Most Warren County zoning codes prohibit “Manufactured Home Parks”. Nevertheless, all jurisdictions, in compliance with the Ohio Revised Code, permits permanently sited manufactured homes. Permanently sites manufactured homes are allowed on all lots that permits single-family homes. There has been no request for use variances to allow Manufactured Home Parks. These zoning code standards should also be monitored for their possible impact
- Township impact fees are new to Warren County and may unintentionally affect fair housing. Impact fees should also be monitored.





## **Recommendations**

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Warren County continues to do well in avoiding systematic impediments to fair housing choice. However, the County recognizes that barriers to fair housing exist and will pursue steps to continue to “affirmatively further fair housing choice.”

### **3. Continuation of Present Fair Housing Initiatives**

**(A)** The County presently undertakes actions to deal with possible impediments to Fair Housing:

- It places periodic public service ads in local papers and other media.
- It distributes Fair Housing material to all participants in its housing program.
- It has Fair Housing materials distributed and available at numerous sites in the County public buildings, places of general assembly, non-profit offices and other private locations that will present such material.
- Any units developed by the County for sale are offered on a Fair Housing basis.
- All homebuyers receive Homebuyer Counseling, which includes a Fair Housing element.
- It distributes Fair Housing materials at major local public events such as the County Fair, local festivals, etc.
- It makes occasional Fair Housing presentations to local groups and organizations.
- Continue surveillance of real estate advertising to be certain that “no children” and similar coded references are not part of the advertisements.
- Actively pursue filing of fair housing complaints when citizens come forward with legitimate discriminatory complaints.
- Provide fair housing education.
- Continue to support the need for allocations of CDBG and HOME funding.
- Distribute Fair Housing material to all participants in the housing program.
- Include a Fair housing element within Homebuyer Counseling.

### **4. Additional Fair Housing Initiatives**

Warren County proposes to continue the existing outreach program in order to overcome the impediment problem of lack of knowledge of Fair Housing laws by small owners and landlords, as well as on the part of individual owners and renters. In addition the following is recommended:



- (A) Fair Housing Awareness:** Warren County Grants Administration staff is available to implement an ongoing fair housing program on behalf of the County. The County allocates \$5,000.00 for the program each year. Such activities include fair housing counseling, assistance in filing complaints and making referrals in instances of alleged discrimination, monitoring local advertisements for compliance with fair housing advertising guidelines and taking appropriate action to eliminate instances of non-compliance, reviewing local land use regulations and policies relative to equal housing opportunity, community outreach and awareness. The Fair Housing Office with the assistance of Housing Opportunities Made Equal (HOME) should strive to achieve the following:
- Promote the Ohio Housing Locator (OhioHousingLocator.org) to landlords and property management companies (for free property registry sign-up) and to the citizens of Warren County to find a place to rent. It is a searchable directory of affordable, accessible rental housing. Home seekers can search by city, county or zip code, as well as cost and unit size. Listings also offer information on amenities, supportive services and accessibility features.
  - Make available materials at numerous sites in the County public buildings, places of general assembly, non-profit offices and other private locations that will present such materials.
  - Make sure that any units developed by the County for sale are offered on a Fair Housing basis.
  - Provide Fair Housing and Warren County Transit Authority brochures in Spanish.
- (B) Training:** In order to minimize the potential negative impact of public policies and codes, elected officials, municipal staff, and citizens appointed to relevant public decision-making boards should receive fair housing training to recognize potential fair housing problems. A value-added result of such training is that participants become sensitized to the fair housing problems experienced by protected classes and those traditionally excluded from the decision-making processes that may affect their lives. This should be achieved with assistance from HOME.
- (C) Zoning and Accessory Dwelling Units:** Accessory dwelling units (ADUs) - also called secondary units, granny flats, carriage houses and in-law apartments - can be an important source of low-cost rental housing for small households. They can provide an opportunity for renters to enjoy the advantages of living in established homeownership communities, including good schools and safe and quiet neighborhoods. In addition, they can provide affordable options for older adults where they have better access to amenities and transit. They can also allow people who have lost their homes to foreclosure to stay in their community as an ADU renter. ADUs may also be a boon to owners of the primary home, who collect extra income from the rental unit that can be used to help cover mortgage payments, property taxes and other costs. This extra income could prove especially helpful during economic downturns, and could help some families avoid foreclosure. While



ADU are a viable option, they should not be relied upon as the sole source of affordable housing.

- (D) **Revise zoning policies to allow development of a range of housing types "as of right."**: Greater housing diversity and affordability may be achieved by revising zoning policies to eliminate both direct and "back door" prohibitions and explicitly allow a range of housing types, rather than requiring a special review process or disallowing certain types of structures entirely.
- (E) **Revise zoning codes to eliminate impediments for Group Homes:** Several county jurisdictions include location criteria for group home and institutional care facilities. Some of the possible impediments include minimum site size (greater than the district requirement); access for specific road classification; and landscaping beyond that required for single family development. Zoning codes should also include language that indicated that the Board of Appeals may grant variances, when considered a reasonable accommodation under the Fair Housing Amendments Act (FHAA). The FHAA makes it unlawful to refuse "to make reasonable accommodations" in rules, policies, practices, or services, when such accommodations may be necessary to afford a disabled person equal opportunity to use and enjoy a dwelling. This creates an affirmative duty for the Zoning Board of Appeals to make reasonable accommodations in zoning practices.
- (F) **Visitability:** Warren County should consider including incentives in the zoning code that encourages the development of homes that meet "Visitability" design elements. The county should amend its zoning code to grant a "density bonus" to developers that build "visitable" single family homes. This bonus would allow developers to build more single family homes per acre than permitted by the zoning code. In addition the County should work with the local Home Builders Associations to educate people about the advantages of Visit-ability. Target audiences are groups of consumers and advocates who themselves have disabilities (or would find Visit-ability advantageous for another reason), housing networks and professionals they interact with (i.e., Section 8 and Section 202 housing coordinators locally and statewide), local developers, landlords, and realtors. The County should also incentivize the development of individual single family homes by waiving or reducing development and building permit fees. The Building Department should track the number and location of homes that meet visitability standards.
- (G) **Conduct Research on the transportation links between affordable housing and suburban employment opportunities:** Transportation planning for the region is the responsibility of the Ohio-Kentucky-Indiana Regional Council of Governments (OKI). The county could exercise the greatest influence on the promotion of such research through their representatives to the OKI board. Enough research has been done to satisfy many of the OKI board members and professional staff that transportation links between affordable housing and suburban jobs are inadequate. County jurisdictions should emphasize the importance of having an adequate supply of housing, and especially affordable housing, in economic development strategies.



Examples of potential strategies include: (1) Preserving existing housing stock near major employers, in order to create housing opportunities in close proximity to employment centers; (2) Performing housing impact studies, in conjunction with large employers, to analyze the availability of affordable housing for their workers in proximity to work locations; and (3) Supporting transportation improvements that allow low-income households to access jobs in surrounding suburbs.

- (H) Financial Institution Self-Testing:** Given higher denial rates for select protected classes, it is important that the County's Fair Housing Office work with HOME to target marketing of responsible loan products and counseling targeted to communities and borrowers experiencing unequal access to loans, tapping into the expertise of organizations such as the Warren County Balance Housing Corporation whenever possible. In addition, the County should ask the banks in Warren County to review their HMDA data and where racial disparities exist to conduct self-testing and establish Mortgage Review Committees to ensure that loan originators and underwriters are not letting stereotypes and prejudice affect their decisions. More generally, HMDA data for Warren County should be monitored on an ongoing basis to analyze overall lending patterns in the county. In addition (and what has not been studied for this AI), lending patterns of individual lenders should be analyzed, to gauge how effective the CRA programs of individual lenders are in reaching all communities to ensure that people of all races and ethnicities have equal access to loans
- (I) Promote Self-Sufficiency:** Assisted housing needs to be repositioned from being a quasi-entitlement to a program that provides a ladder to self-sufficiency (this is not applicable to the individuals who receive assisted housing and have severe disabilities or are elderly). The Warren Metropolitan Housing Authority has long stressed self-sufficiency, but more needs to be done, by both the housing authorities, housing service providers and advocacy organizations. The problem is assisted housing is a scarce resource and the housing Authority is not adding to its housing inventory. This may be achieved through leadership from the Warren County Housing Coalition. The Housing Coalition should organize workshops for housing and housing service providers to discuss interagency coordination that develops and sustains a comprehensive system of housing and services designed to maximize the self-sufficiency of individuals and families.