



Analysis of Impediments to Fair Housing



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Pike County Community & Economic Development Department

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Introduction:

Fair Housing is an issue important to every citizen of Pike County. Where we live is so closely entwined with our identities and with how we live that it can literally affect every aspect of our lives. Unfortunately, Americans every day face limited fair housing choice because of discrimination or because of a lack of resources including affordable housing options. Housing is much more than shelter; it is a platform for many aspects of living so if someone is denied housing access to the benefits that might obtain as a result of living in a particular dwelling or location.

The federal Fair Housing Act makes it unlawful to discriminate in any aspect related to the sale, rental or financing of dwellings because of race, color, religion, national origin, sex, families with children and persons with handicaps.

What is an Analysis of Impediments (AI)?

An Analysis of Impediments is an assessment of state or a unit of local government's laws, ordinances, statutes, and administrative policies as well as local conditions that affect the location, availability, and accessibility of housing.

The development of this Analysis of Impediments is part of the consolidated planning process required for all communities that receive housing and community development funds from the US Department of Housing and Urban Development. This Analysis of Impediments includes an analysis of barriers and impediments to fair housing choice, defined as the following:

"Impediments" are any actions, omissions, or decisions taken which have the effect of restricting a person's housing choice or the availability of housing choice because of race, color, religion, gender, disability, familial status, or national origin. Such a limitation to fair housing choice constitutes housing discrimination.

"Barriers" to housing choice are factors that limit a person's ability to choose from a variety of housing types and may not constitute "housing discrimination." Factors may include housing supply and location, physical accessibility of housing, zoning for group homes, source of income, accessibility of financing, and limited English proficiency.

Methodology:

Data analysis. Demographic information and housing trends in Pike County, and fair housing complaint and testing information provide a context for discussion. Data sources included the following.

- Demographic information was obtained through US Census and local demographic reports.
- A resident survey was conducted to assess barriers to fair housing.

Identification of barriers and impediments. This section identifies the barriers that may limit a household's ability to take advantage of the full range of housing available in the County and includes existing strategies that seek to address each barrier.

Fair Housing Plan. This section identifies implementation strategies to eliminate or mitigate the negative impacts of specific barriers.

Summary of Findings:

- Continued need for local housing standards to ensure safe and reliable housing.
- There is a continued need for safe and affordable rental properties that are handicap accessible.
- Continue, financial education including foreclosure prevention, predatory lending practices and credit management.
- There is a continued need for safe, decent and affordable rental properties.
- Special needs populations need special support services. Such populations include the elderly, disabled (physically, mentally, and developmentally), veterans and people with AIDS.
- A growing need continues for affordable housing for frequently low income households.
- While there are few homeless to be found on the streets of Pike County, there is a growing population of homeless who seek emergency shelter with friends and family. Currently, Pike County has only one homeless shelter, housing 10 homeless individuals with an average of 30 days they can be housed.
- There is a need for more programs that both prevent homelessness and assist those who are homeless by offering emergency rent, utility assistance, emergency housing and other supportive services.
- A growing number of aging veterans are facing problems related to homelessness, employment, medical needs.
- There is a continued need for assistance to rural homeowners for addressing issues with failing on-lot septic systems.

Continuing assessment of fair housing issues indicates other needs in Pike County:

There is great need to continue expanding the marketing of fair housing information to low income households in Pike County. It is vital that the county maintain an office where fair housing information can be distributed and questions answered by a staff person. It is equally important to maintain a central clearing house of information and links for fair housing through the website www.pikecountydevelopment.com The confidential access afforded by the website will be critical in furthering an enhanced awareness of and compliance with all fair housing laws.

Employment and Transportation Profiles:

From 2016 to 2017, employment grew at a rate of 2.98%, from 10,000 employees to 10,300 employees. The most common job groups are production occupations (1,135 people), office and administrative support occupations (1,120 people), and sales related occupations (901 people).

Lack of adequate and affordable transportation affects an individual's ability to maintain gainful employment and to find convenient and affordable housing which may result in limited fair housing choice. Pike County remains largely rural. There is no public transit system in Pike County making it difficult for some residents to find transportation to work, medical appointments, the grocery store or pharmacy. The average travel time of 27.3 minutes for employees in Pike County, 27.3 minutes than the

normal US worker (25.1 minutes). Additionally, 5.36% of the workforce in Pike County have super commutes in excess of 90 minutes.

Income:

In 2017, the median household income of the 11,012 households in Pike County grew to \$43,562 from the previous year’s value of \$41,128. Households in Pike County have a median annual income of \$43,562, which is less that the median annual income of \$60,336 across the entire United States. This is in comparison to a median income of \$41,128 in 2016, which represents a 5.92% annual growth.

Housing Profile:

Current Demographics, Housing, and Household Overview

Pike County has a population of 28,709 people with a median age of 41 and a median household income of \$43,562. Between 2016 and 2017 the population declined from 28,298 to 28,291 a decrease and its median household income grew from \$41,128 to \$43,562.

The ethnic composition of population of white alone is 27,000, two or more races 542, and 333 Black or African American alone, 99.9% are U.S. citizens and 3.03% speak a non-english language in Pike County.

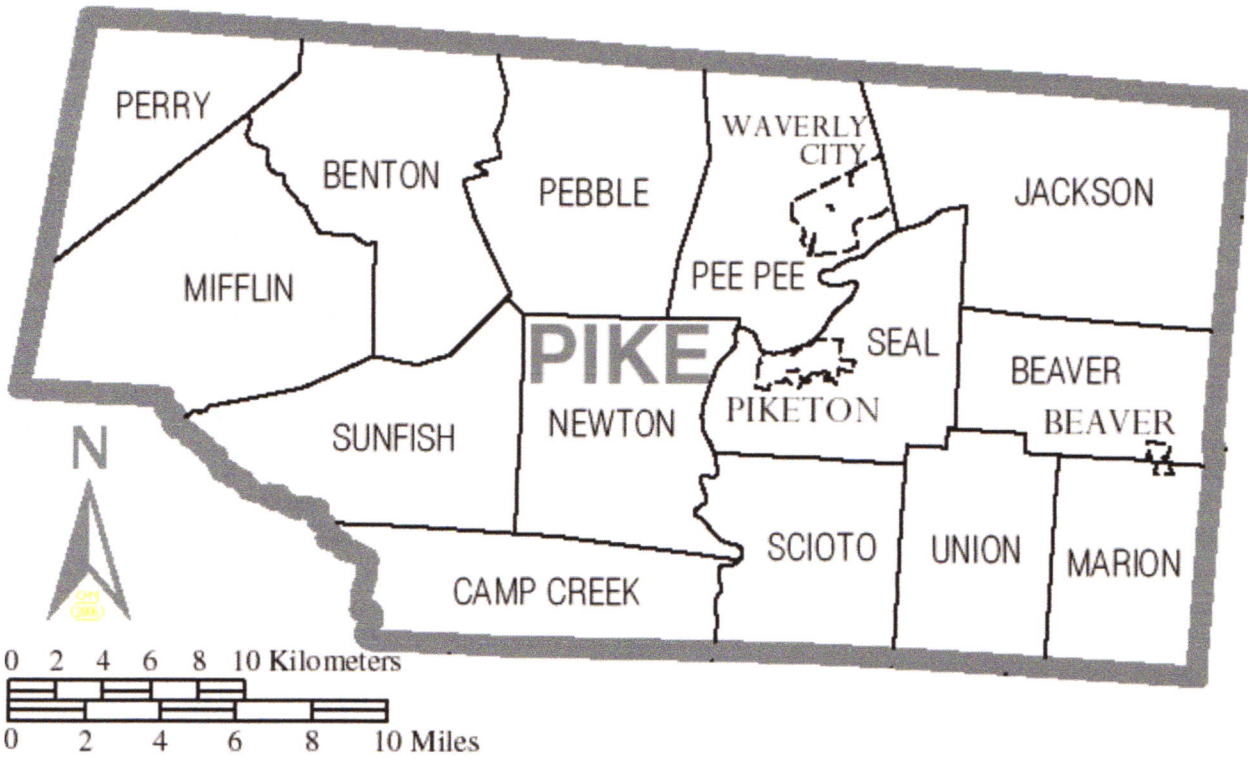
A significant portion of the County’s population falls within the 55 to 59 year-old age range 2,123, and a growing segment in the 40 to 54 cohort. As these age groups age there will be growing demand for housing to suit their needs. The porportion of school aged 5 to 19 children is 5,701.

Household Composition:

In July 2017 Pike County had an estimated 11,012 households, with an average household size of 2.56 persons.

Total Households	11,012	100%
Family Households (families)	7,743	70.3%
With own children under 18 years old	3,274	29.7%
Husband-wife family	5,635	51.2%
With own children under 18 years old	2,107	19.1%
Male householder, no wife present	668	6.1%
With own children under 18 years old	371	3.4%
Female householder, no husband present	1,440	13.1%
With own children under 18 years old	796	7.2%
Nonfamily households	3,269	29.7%
Householder living alone	2,768	25.1%
Male	1,267	11.5%
65 years and over	367	3.3%
Female	1,501	13.6%
65 years and over	864	7.8%
Households with individuals under 18 years old	3,814	34.6%
Households with individuls 65 years and over	2,991	27.2%

MAPS



Action Plan:

Action Item #1: Improve access to fair housing information

Pike County will increase the availability, access, and volume of fair housing information and educational opportunities in the county through exploring activities such as listed below:

- 🏠 Encourage Pike County Continuum of Care to put our local fair housing information on all social media outlets, websites etc.
- 🏠 Improvements could also include adding visible, easy to understand fair housing information; listing protected classes; providing clear information on how to file a fair housing complaint; and links to our local fair housing website for all handouts such as “Tenant-Landlord Guide” (updated 7/2019).
- 🏠 Support more collaboration on fair housing awareness, issues and solutions.

Action Item #2: Expand affordable housing opportunities

Working to expand the supply of affordable housing throughout the County should also expand access to housing for protected classes. Potential strategies include:

- 🏠 Continue to use other County administered funds to support affordable housing and explore opportunities to increase funding for affordable housing creation.
- 🏠 Increase access to family oriented housing (e.g., units with at least two bedrooms).
- 🏠 Support opportunities to reduce barriers to affordable housing for low-to-moderate income (LMI) households.
- 🏠 Create local single-family and rental housing standard brochures.
- 🏠 There is a need for more programs that both prevent homelessness and assist those who are homeless by offering emergency rent, utility assistance, emergency housing and other supportive services. Create local brochure with contact information and education on homelessness.
- 🏠 Proactively monitor and address loss of existing affordable housing units.

Action Item #3: Reduce fair housing barriers for persons with disabilities

The shortage of affordable, accessible units near transit and services coupled with landlord’s failure to provide reasonable accommodations further constrains housing choices for people with disabilities in an already tight market. Opportunities for improving the housing environment for people with disabilities include:

- 🏠 Maintain a list of resources on County websites for people with disabilities. For example: information about rights concerning service animals, reasonable accommodations procedures, list accessible housing.
- 🏠 Continue supporting programs to improve the tenant-landlord relationship.
- 🏠 Sponsor fair housing training sessions with landlords and property managers, particularly those who serve LMI and special needs population in Pike County. A key element of the trainings would be presenting case studies on reasonable accommodations and tricky fair housing landlord/tenant situations and resolving the

situations through the training. Participants would be able to offer their own situations for group discussions and explore solution.

Action Item #4: There is a need to improve the quality of the housing stock in the community and to increase the supply of affordable, decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers.

- 🚧 Pike County will continue to apply for (CHIP) Community Housing Impact and Preservation Program. This funding is for rehabilitation and repair of LMI owner-occupied homeowners. This funding will largely assist female head of households, elderly and disabled veterans and handicap homeowners who otherwise could not afford needed repairs.
- 🚧 Pike County is currently using program income for emergency home repairs and referring residents to other programs until funding becomes available.

Action Item #5: There is a continued need for assistance to rural homeowners for addressing issues with failing on-lot septic systems.

- 🚧 Continue to refer LMI residents of Pike County to the Health Department for assistance on failing on-site septic systems. The Pike County Health Department has been awarded yearly (HSTS) Household Sewage Treatment System program.
- 🚧 Pike County Community Development office will continue to offer program income and or loans to LMI residents unable to pay the 15% portion due at time of bid, 85% is grant.

Timeline for Implementation of Action Plan:

Pike County will continue to work towards implementing strategies to correct the impediments to Fair Housing Choice addressed in the Action Plan. Submission of applications for grants that would allow for the rehabilitation and repair of owner-occupied units is an ongoing project for the County. Projects without a completion date because of their ongoing nature include the development of housing for special needs residents, the creation of local single-family and rental housing standards and increasing the low income rental housing for the low and very low income households in the County.

The Pike County Fair Housing Office will continue expanding marketing of the Fair Housing Office to low income households while increasing awareness of and compliance with all fair housing laws. This will continue to be an ongoing project and the office will work on a year-to-year basis to complete each year's projected goals. Confidential access to information and links for fair housing will be provided on our web-site. This information will continue to be accessible through the website www.pikecountydevelopment.com and the contact email address of the local fair housing coordinator marenda@pikecountydevelopment.com.

#	Impediment	Recommended Action	On-going	2019	2020	2021	2022	2023
1	Improve access to fair housing information.	Increase the availability, access, and volume of fair housing information and educational opportunities in the county.	YES	X	X	X	X	X
2	Expand affordable housing opportunities for protected classes.	Education and promotion of fair housing to increase knowledge and awareness of protected classes.	YES	X	X	X	X	X
3	Reduce fair housing barriers for persons with disabilities.	<p>Persistent education on the shortage of affordable, accessible units near transit.</p> <p>Sponsor fair housing training sessions with landlord's and property managers.</p> <p>Create flyers/brocures</p>			X	X		
4	Improve the quality of the housing stock	Continue to apply for (CHIP) program. This funding will largely assist female head of households, elderly and disabled veterans		X			X	

		and handicap homeowners.						
5	Failing on-lot septic systems.	Continue to refer to other programs, help with applications and assist the homeowner with questions.	YES	X	X	X	X	X
		PCCD will use program income or loan the remaining balance of some programs to LMI individuals.	YES	X	X	X	X	X

The following needs continue to be addressed by the Pike County Fair Housing Office:

- Expanded marketing of the Fair Housing Office to low income households.
- Enhanced awareness of and compliance with all fair housing laws.
- Confidential access to information for fair housing.
- Target younger generation to provide education of fair housing laws.

Current Fair Housing Program in Pike County:

PY2017 CDBG Allocation funds are used to maintain a Pike County Fair Housing Office. The office staff receives and processes fair housing complaints for the entire county and makes referrals to other agencies when necessary. The Fair Housing Office is located at 116 S. Market Street, Suite 103, Waverly, Ohio 45690. The office is open during regular business hours 8:30am to 4:00pm Monday through Friday.

The office distributes hundreds of pieces of literature to a multitude of locations in the county on an average year. This material includes the county Fair Housing Brochure and A Tenant/Landlord Guide to Rights and Responsibilities brochure. In addition, they conduct outreach and training sessions throughout the county.

When a complaint is received, the office staff ascertains the nature of the problem or complaint and provides information pertinent to their concern. Referrals are often made to Southeastern Ohio Legal Services and the Ohio Civil Right Commission.

Pike County has an aging housing stock. The median age of a house in Pike County is 38 years but 28.9% of the housing units were constructed in 1959 or earlier and 54% were constructed before 1979. The owner resides in 69.7% of occupied homes in the county. In 2010, 12.4% of the homes were vacant. According to the publication Foreclosure Growth in Ohio 2011, published by Policy Matters, Ohio, Pike County ranked 78th out of the 88 counties in Ohio in the growth of foreclosure filings 2006-2010. Pike County still ranks low in numbers and growth of foreclosures when compared to the rest of the state.

A review of the mortgage lenders in the county indicates that the majority are reputable institutions, not noted for discriminatory policies. New statutory protections for consumers may lessen future filings but there is still concern among social service agencies that financial literacy is a primary reason for foreclosure needs to be addressed.

There are eight local realtors who handle both housing sales and rentals. They all advertise regularly in the local newspaper and use the Fair Housing Opportunity logo in their ads. The local paper includes a classified ad in the housing section that states its policy on non-discrimination in housing ads and the Fair Housing Opportunity logo.

Housing Complaints:

The fair housing office processed five complaints in the last year and it was a landlord/tenant dispute. The staff provide appropriate assistance including landlord/tenant guide or contact information and literature for Southeast Ohio Legal Services. The office had no complaints where there was evidence of fair housing violations. The office also receives a number of informational inquiries regarding regulations to follow or procedural questions from landlords and residents.

Homelessness:

Unfortunately, homelessness knows no boundaries and can include elderly, families with children, single people, veterans, people with disabilities and all of the protected classes. Many of these people are fortunate to "double up" with other family members or friends. Some become transient as they travel from home to home of people they know, sleeping on couches and in spare beds. They have no permanent mailing address, few possessions and greater challenges in finding and keeping work. There are few emergency relief programs related to housing or housing issues. However, Bridgehaven, a homeless shelter operated by the Pike County Outreach Council of Churches, Inc., does offer emergency shelter and the need for this service has increased. As of June 2019, Bridgehaven is serving 10 residents, the residents can stay up to 30 days.

Financial Literacy:

Education related to credit management, personal budgeting, foreclosure prevention and predatory lending practices is a concern. Many problems related to affording a home or rental unit relate to poor money management skills which effect cash flow, credit ratings and eligibility for home loans. There are "payday loan" businesses in the county that offer cash advances for unreasonably high interest rates, trapping consumers in a cycle of borrowing money to repay previous loans. There is a need for more financial literacy training in the community to address these needs.

Special Needs:

Special need populations are in dire need of support services. Such populations include the elderly, disabled (physically, mentally, and developmentally), veterans and people with AIDS. These populations are typically protected classes and the need for affordable housing in these populations is usually high as many are low income households. In Pike County, there is a shortage of disabled housing units. There is also a need for other types of assistance including basic in-home assistance, advanced medical and psychiatric care, employment and affordable home repairs.

Recent Accomplishments:

- CDBG Allocation funds were used to complete a culvert replacement and paving project.
- New business that opened in Pike County to create jobs
 - Oak Chips – 18 employees
 - Speyside Bourbon Stave Mills – 65 employees
 - Scioto Valley Woodworking – 12 employees and over the next 3 years -103 employees
 - Ohio International Lumber – 35 employees
 - Jacobi Corbon – 10 employees



Tony Montgomery, CEO – Pike County Commissioner

Date: 8-1-19

Gary Arnett, Director- PCCD

Date: _____



Marenda Carter, Fair Housing Coordinator- PCCD

Date: 8-1-19