

# **Analysis of Impediments to Fair Housing Choice Ross County and City of Chillicothe, Ohio 2016**

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# Chapter 1: Executive Summary

Ross County and the City of Chillicothe combined efforts to analyze possible impediments to Fair Housing Choice in their communities. They joined forces with many area organizations through HAC meetings, joint information collecting efforts, surveys and personal contact. Although the authority to include each impediment stands with the local government in the County and the City, the suggestions and recommendations were taken from HAC meetings, surveys and evaluation efforts by Ohio Regional Development Corp. who compiled the received information into the final document. Please see Chapter 13 for more detail and **Appendix A** for a list of HAC Members.

This study was funded by PY 2015 CDBG Allocation grant.

## **Observations:**

Chapter 3 summarized previously identified impediments and the efforts made to address them. While not all impediments have been resolved, the City and County are diligently working toward that goal. Some of these impediments will have continuing efforts and are noted in Chapter 14 Impediments and Possible Solutions.

The Chapter 4 Overview of Ross County, gathered, reviewed and analyzed many statistics. While reviewing information, the minority concentrations in Ross County and the City of Chillicothe appear to be stable. There are signs that some minority concentrations exist in Ross County, as the majority of the County's minority populations reside either in or just outside city limits of the City of Chillicothe. Information reviewed for this analysis indicates that this situation has not changed significantly in past years and results from more for economic reasons than because of discrimination. However, it may be beneficial for the City and County to do some testing to monitor this situation.

While addressing Fair Housing concerns, providing information on available programs would help those with various needs within the protected classes, including Veterans Services, CHIP program, and other county/city agencies. A common dilemma citizens face is a lack of information and knowledge of programs which should be readily available to them. As stated in Chapter 10 Status of Fair Housing, the City and County are open to improving their Fair Housing Training program and other such services to supply Fair Housing information to the community, especially underserved groups.

Another topic reviewed is the lack of affordable housing which involves several aspects. High rents are not affordable to those with lower incomes, and many of the rentals and housing units are in disrepair and needs to be repaired before they should be habitable. Chapter 4 Housing Profile and Chapter 12 Impediments and Possible Solutions explain this further.

In Chapter 11 Compliance Issues, the lack of financial literacy is discussed as being another facet affecting area residents and their choices of housing. Credit issues and lack of budgeting make it difficult for residents to purchase a home. Issues with loan applications, understanding what they can afford, interpreting the loan terms and payments, among other concerns for new homebuyers.

Transportation, detailed in Chapter 6, also affects housing choice. There is a reliable public transit system and has many available options. It travels varying routes, provides a paratransit sector to assist those who cannot reach fixed routes and it has evening and Saturday hours. However, because it only has 3 County routes, those who live in other areas of the County may not be able to utilize this service.

Ross County and the City of Chillicothe are dedicated to addressing any concerns or issues identified, that are within their capacity.

## Chapter 2: Basis of This Study

Like all entities that receive Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development, Ross County and the City of Chillicothe are obligated to identify, analyze, and devise solutions to impediments to fair housing choice that may exist within the community.

Since 1968, the U.S. Department of Housing and Urban Development (HUD) has been under an obligation to affirmatively advance fair housing in the programs it administers. With the passage of the Housing and Community Development Act in 1974, they included an instruction from Congress that recipients of Community Development Block Grant (CDBG) funds to do the same.

Therefore, as a condition of receiving these federal funds, it is now required that communities certify that they will affirmatively advance fair housing, and that cities and counties will meet this obligation by performing an analysis of the impediments to fair housing choice within their communities and develop (and implement) strategies and actions to overcome any barriers discovered through this study.

While the extent of the obligation to affirmatively advance fair housing is not defined statutorily, HUD defines it as requiring a recipient of funds to: 1) Conduct an analysis to identify impediments to fair housing choice within the jurisdiction; 2) Take appropriate actions to overcome the effects of any impediments identified through the analysis; and 3) Maintain records reflecting the analysis and actions in this regard.

Throughout the nation, HUD interprets these broad objectives to mean:

- Analyze and eliminate housing discrimination in the jurisdiction
- Promote fair housing choice for all persons
- Provide opportunities for racially and ethnically inclusive patterns of housing occupancy
- Promote housing that is physically accessible to, and usable by, all persons, particularly persons with disabilities and
- Foster compliance with the nondiscrimination provisions of the Fair Housing Act.

While HUD has proffered a multitude of suggestions for producing the required analysis of impediments to fair housing choice, each recipient community is able to conduct the study that fits it within the broad guidelines HUD offers. This is the goal that Ross County and the City of Chillicothe are attempting to meet with this study.

The substantive heart of the Fair Housing Act lies in the prohibitions stated in 42 US Code §3604, §3605, §3606, and §3617. Predominantly §3604(a) which makes it illegal to "refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, **or otherwise make unavailable or deny**, a dwelling to any person because of race, color, religion, sex, familial status, or national origin."

The 1988 amendments to the Act added a similarly worded provision that added discrimination on the basis of handicap in §3604(f)(1) and required that reasonable accommodations be made "in rules, policies, practices, or services when such accommodations may be necessary to afford such person equal opportunity to use and enjoy a dwelling."

It is clear that one of the key underlying purposes of the Housing and Community Development Act of 1974 is to foster racial and economic integration. Taken as a whole, the act has the goal of open, integrated residential housing patterns and to prevent the increase of segregation. To reach this goal, HUD must use its grant programs to aid in ending discrimination and segregation.

These purposes of the act have implications for the proper conduct of an analysis of impediments to fair housing choice. These implications are expressed very clearly when the federal district court in the Southern District of New York ruled "a local government entity that certifies to the federal government that it will affirmatively further fair housing as a condition to its receipt of federal funds must consider the existence and impact of race discrimination on housing opportunities and choice in its jurisdiction."

This analysis of impediments seeks to comply with the purpose and spirit of the Housing and Community Development Act and the nation's Fair Housing Act. Every effort has been taken to conduct a fair and balanced analysis and to apply sound planning and fair housing principles to the facts that we have found in order to identify both immediate and potential impediments to fair housing choice and craft recommendations to overcome these impediments.

As much as is practical under budgetary restraints, an analysis of impediments to fair housing choice should seek to determine if any discriminatory practices are present in the community. The Housing and Community Development Act of 1974 states that the primary objective of the act and of the community development program is that each grantee provide decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income.

## **Limitations of This Analysis**

This analysis of impediments to fair housing choice was prepared for the purposes stated herein. Consequently, it seeks to identify impediments and suggest solutions. However, it does not constitute a comprehensive planning program. Many of the identified issues warrant additional research and analysis by the planning staff of Ross County and the City of Chillicothe.

This analysis does not constitute legal advice.

We have assumed that all direct and indirect information that Ross County and the City of Chillicothe have supplied is accurate. Similarly, we have assumed that information provided by other sources is also accurate.

# Chapter 3: Review of Previously Identified Impediments Ross County and the City of Chillicothe

## **Ross County**

### **Impediment #1**

The lack of transportation services for the disabled is an impediment in that it can prevent disabled residents from considering available housing in areas outside of the city limits that is not being served by the Chillicothe Transportation System.

### **Recommendations**

Several recommendations are being made to address this impediment:

1. Publicize the current services available in the outlying county areas
2. Contact churches in the county areas to see if they might be able to provide transportation services.
3. Expand the Chillicothe Transportation System's bus routes to include more outlying county areas.

### **Actions Taken:**

*\*NOTE: Addressing this issue of providing transportation options to residents, especially those in the rural areas of the County, is very important but also very expensive. Under fair housing guidelines everyone should have the option to live where they choose, but for many residents, necessary transportation requirements must be seriously considered when choosing a place to live. For the transportation provider the feasibility of rural transportation routes, the scheduling of those routes and the funding for those routes is paramount. With the continued reduction in funding options being experienced by government at all levels, this issue is one that cannot be resolved quickly or easily. This issue will require on-going efforts from all involved.*

1. *The City Bus service has advertised and maintains buses for transporting disabled residents. Ross-Go provides transportation services in the county.*
2. *Chillicothe Transit System was contacted to determine if they provide any transportation in the County. There are County Routes to Bainbridge, Frankfort, and Massieville. They have door to door assistance available for the elderly and handicapped, where the transit will pick up the client from their home, take them to doctor's appointments or other destinations, and then return when called to pick up the client and take them home. However, this service is only available within the City of Chillicothe.*

### **Impediment #2**

The fact that lower income households are paying a higher percentage of their income towards rent than higher income households shows that the access to and/or the lack of affordable housing units is an impediment.

### Recommendations

There is a real need for homebuyer and credit counseling. Many households that are affected by a job loss don't know what actions they can take to preserve their credit or restructure their debt to avoid negative credit reporting. It is recommended that a collaboration be sought with a number of the area's financial institutions to offer free homebuyer and credit counseling not only to those who have experienced an economic downturn, but to anyone that desires to take steps to purchase a home.

### **Actions Taken:**

*We collaborate with local lenders and refer their clients to MORPC or Frontier Community Services for homebuyer counseling classes. Ross County's CHIP DPA clients participate in our homebuyer counseling classes.*

*The previous actions taken in FY 2012, FY 2013 and FY 2014 will continue in order to ensure that all Ross County residents have the opportunity to obtain housing that is not only suitable but is suitable and affordable housing. Plans to collaborate with a number of the area's financial institutions will continue. This collaboration would offer free homebuyer and/or credit counseling locally to those wanting to succeed financially or those wanting to buy a home.*

### **Impediment #3**

In advertisement of realtors, it was discovered that there is only one Black and one Hispanic realtor in the Scioto Valley Realtors Association. This underrepresentation can be seen as an impediment. Many minority prospective homebuyers may feel more comfortable working with a minority realtor. It's possible they could feel a non-minority may not disclose all areas of the county where housing is available thus limiting their choices.

### Recommendations

In order to address this impediment, the county needs to be aggressive in recruiting minorities into the realty field. The recommendation is to collaborate with the Scioto Valley Realtors Association to start a tuition assistance program for minorities to pursue a realtor's license.

### **Actions Taken:**

*\*\*The staff has indicated that this identified possible impediment has been addressed.*

*Meetings were held with the realtors' association and determined that tuition assistance is not feasible using grant funds. The meetings produced a greater awareness of the need for minority realtors in the county and region. We did agree, however, to have our FH coordinator participate in the realtor association events (Realtors Open House Week Kickoff Breakfast) to promote fair housing and equal employment.*

### **Impediment #4**

Many disabled tenants will not consider all available housing because the residence is not currently handicap accessible. The need for landlords and tenants to understand their rights and responsibilities under the Fair Housing Act is extremely important. The fact that far too many don't is an impediment.



## Recommendations

It is recommended that:

1. Information sharing sessions are conducted periodically targeting landlords and disabled tenants but open to the general public as well.
2. A list of community agencies that help with residential modifications to make residences handicap accessible be made available by posting them on applicable websites and printing them in the local paper.
3. Organize a committee to explore the "Project House Call" model.

### **Action Taken:**

*A collaboration of local community agencies that help with residential modifications to address accessibility issues will continue to be developed. At this point, the Ross County Planning Department has been able to provide some accessibility modifications through their CHIP program. In the FY 2008 CHIP, they were able to provide a handicapped accessible shower for a client and also a ramp. In the FY 2012 CHIP they were able to provide 2 ramps for their clients. With the 2014 CHIP they installed a grab bar in a bathroom.*

*A Fair Housing Training session was provided to the local Landlord Association with the FY 2014 CDBG Allocation Program.*

*The staff will continue to work on addressing this issue. It is hoped that educational sessions for local landlords can be offered that will highlight the advantages to renting to those individuals with disabilities and to continue providing assistance through area programs to provide accessibility modifications.*

### **Impediment #5**

A lack of available information on the presence of or non-presence of discriminatory practices by landlords and/or property managers is an impediment itself. Reasons for this lack of information are various. The survey results suggest residents that felt they had been discriminated against did not report it because they did not know how or who to report it to or felt their complaint wouldn't be taken seriously. Although the Planning Department's Fair Housing Program collects and reports all complaints received, over the last couple of years most of the complaints have centered on unpaid rents or landlords not keeping plumbing or heating in good, working order. The need for this information is very important in order to make a determination whether or not discriminatory practices exist.

## Recommendations

As stated above, collecting this information would be very useful in making the determination about the existence of discriminatory practices. It is recommended that the Fair Housing Program do field testing to see if landlords/property managers are engaging in discriminatory practices. This testing could also be contracted to an organization that specializes in fair housing testing. If, based on the results of the testing, further actions are necessary, an action plan would be developed at that time to address any issues.

### **Actions Taken:**

*It is acknowledged that contracting an outside agency to conduct testing of housing providers can be costly. This process must be planned for and budgeted appropriately. However, the results of these tests can be extremely informative regarding possible discriminatory practices within a community. Field testing by staff members could be*

*conducted to determine if local landlords, property managers and real estate professionals are engaging in discriminatory practices. If discriminatory practices are found, further testing could be contracted to an organization that specializes in such testing and a plan of action could be developed at that time. Currently, in place of testing, educational training sessions have been conducted for as many local officials and organizations as possible. These training sessions, which do not test for discrimination, provide the opportunity for local officials and organizations to receive additional and/or supplemental fair housing information. It is hoped that these educational sessions will help to discourage discriminatory housing practices. Training sessions are provided to County Commissioners, Village and Township Councils and Trustees, and other appropriate agencies. With the FY 2013 CDBG Allocation program training sessions were provided to 5 Township Councils, Habitat for Humanity and the Ross County Housing Advisory Committee. With the FY 2014 CDBG Allocation program, training sessions have been or will be provided to 2 Township Councils, 1 Village Council and the local Landlord Association.*

### **Impediment #6**

NIMBY – Not in my backyard will probably always exist as an impediment to fair housing choice. Although most residents of a community understand and acknowledge the need for assisted housing units for the disabled, for victims of domestic violence, shelters for the homeless, and suitable housing for low to moderate income residents, they still don't want it next to their property. Many residents believe it will lower their property values or that it will bring in "undesirable elements" such as drugs or thieves. What many residents fail to realize is that these elements also exist in the wealthiest of neighborhoods. There will always be that faction of society that engages in these activities regardless of where or what types of housing are available. These are two separate issues and they do not go hand-in-hand.

Informing the community with facts about what happens to property values and how the availability of various types of housing throughout the community is beneficial and can lead to households moving up and beyond assisted housing. Since Ross County does not have zoning, it is only through strong community opposition that certain types of housing may not be available in all parts of the county.

### **Recommendations**

To overcome or at least minimize this impediment, education of the community and standing fast against opposition are key elements. Two recommendations are being made for this impediment.

1. Educate the public with fact-based information on the effect on property values and the benefits the community can receive when all types of housing is made available throughout the community. This information should be made available through public meetings, brochures, radio ads, etc...
2. Ensure that opposition is based on developmental and environmental principles and not on prejudices.

### **Action Taken:**

*The Ross County Planning Commission, being the approving body for development, has been extensively educated about the pitfalls of NIMBYism. Articles were distributed to members and training was provided with regard to making objective decisions based on sound development principles.*

*This effort by the Ross County Planning Commission will continue to be ongoing. Members of the Commission will be updated as new and additional information becomes available.*

### **Impediment #7**

Land developers that receive Federal or State funds are required by law to submit an Affirmative Marketing Plan in their application. This activity is monitored by HUD. An Affirmative Marketing Plan states what type of housing units are being developed, that all residents of similar income levels in the same housing market area have a like range of housing choices available to them regardless of their race, color, national origin, religion, sex, disability, or familial status, and how it will be marketed to groups identified as least likely to apply. Currently the Ross County Planning Department does not monitor developers receiving these funds. Developers not receiving these types of funds are not required to submit an Affirmative Marketing Plan. This is an impediment if the majority of housing development is being completed by developers not receiving Federal or State funding.

### **Recommendations**

Although not required by law, it would be a good idea if developers not receiving Federal or State funds submitted an Affirmative Marketing Plan. The current HUD form could be modified to fit local needs. The Planning Department incorporates the use of a checklist when reviewing a developer's proposal for development. Recommendations to overcome this impediment are:

1. Ensure that developers receiving Federal or State funds have submitted the Affirmative Marketing Plan by adding it to the checklist.
2. The Planning Commission should contact its attorney to see if it can require the submission of a simple one-page Affirmative Marketing Plan from developers not receiving Federal or State funding to further fair housing choice. If they cannot require the form, the Commission should make it a strong recommendation that developers submit one.

### ***Action Taken:***

*The effort to establish a viable and fair process to monitor Affirmative Marketing Plans will continue to be addressed by the Ross County Planning Commission. These efforts will continue to be ongoing.*

### **Impediment #8**

The more information that can be given to the residents of Ross County on Fair Housing Choice, the more knowledgeable they will become. Through the surveys and the Fair Housing Board meeting the need for getting more information to the general public became evident. Currently the Planning Department's Fair Housing Program conducts Fair Housing training sessions throughout the year for township trustees and for staff at different organizations throughout the county. The inadequate amount of information sharing throughout the county is an impediment.

### **Recommendations**

The general public needs to be informed about fair housing and its importance to the community. Several recommendations are being made to address this impediment:

1. Run radio ads semi-annually on the local radio stations 93.3FM and 94.3FM to reach residents that do not subscribe to the local paper.
2. Publish Public Announcements in the local paper.
3. Make the Fair Housing link more prominent on the Planning Departments website.
4. Continue to provide information during the Ross County Fair.

**Actions Taken:**

1. *The Fair Housing Link has been improved as well as added directly to the Commissioners Website.*
2. *Entered into a Fair Housing Consortium with surrounding counties to apply for a New Horizons grant for the development of a resource guide for veterans and active duty military and the maintenance of existing fair housing websites in the counties.*
3. *During this year's County Fair, information and handouts will be readily available for free.*

*The staff will work to run ads on the local radio stations (93.3 FM and 94.3 FM) to reach residents that do not subscribe to the local newspaper. The staff should also plan to include in the fair housing budget the cost of publishing bi-monthly Fair Housing PSA's in the local newspaper. Fair housing training sessions have been conducted for the FY 2012, FY 2013 and FY 2014 CDBG recipients. These training sessions are open to the general public. Similar training sessions will continue in FY 2015 for the FY 2015 CDBG recipients. A Fair Housing Booth is set up at the County Fair every year as well to provide information to the public. Fair Housing brochures and other information are placed at multiple locations around the County where the general public will have access to the information.*

**Impediment #9**

Fear based on what you don't know about a segment of the population or based on stereotyping of that segment leads to prejudices which can lead to an impediment to fair housing choice. When those in positions of helping or hindering a resident from acquiring suitable housing base their decisions on fear, whether it's because of race, color, national origin, religion, sex, disability, or familial status, an impediment exists. Although no information was collected through the interviews or the surveys implying that this exists as a current impediment to fair housing choice in Ross County, it could.

**Recommendations**

Ross County has a few events throughout the year to bring the whole community together. There is the Feast of the Flowering Moon in the spring, the Ross County Fair in the summer, the Farmer's Fall Festival in the fall, and an event in April during Black History month. These are all good events and people from all cultures get involved. The recommendation to keep this from becoming an impediment is to continue to offer diversity education through more multi-cultural events throughout the year.

**Actions Taken:**

*The Ross County Planning Dept. attended the Realtor Open House and set up a Fair Housing Table on April 9, 2012. Each year at the County Fair a Fair Housing Booth is set up and information is made available to the public. Brochures and pamphlets are placed at many places around the County to make the information available. The staff will continue to attend community events and plans are in place to reach out with fair housing information to the Ross County Community through as many of these public and community events as possible. Not only will information continue to be made available at the Ross County Fair but information will also be made available at other local events. These events could include local home improvement shows, cultural fairs, in April during Black History Month, during the Realtor® Open House Week Kick-Off Breakfast, and through the local Habitat affiliate.*

**City of Chillicothe**

The City of Chillicothe is working towards addressing their previously identified impediments. Some of these impediments will appear once again in Chapter 14. The need for accessibility modifications in the City Admin building, translating a Fair Housing brochure into Spanish and issues with NIMBYism are included. The City is dedicated to addressing any issues that may be impediments to their community residents' Fair Housing Choice, and will continue these efforts.

# Chapter 4: Overview of Ross County

## Ross County, Ohio

Ross County is a county located in the Appalachian region the State of Ohio, United States. As of the Census of 2010, the population was 78,064. Its county seat is Chillicothe, the first and third capital of the State.

Ross County comprises the Chillicothe OH Micropolitan Statistical Area, which is also included in the Columbus-Marion-Zanesville, OH Combine Statistical Area.

### Adjacent counties

- Pickaway County (north)
- Hocking County (northeast)
- Vinton County (east)
- Jackson County (southeast)
- Pike County (south)
- Highland County (southwest)
- Fayette County (northwest)

### Communities within Ross County

#### City

- Chillicothe

#### Villages

- Adelphi
- Clarksburg
- Kingston
- Bainbridge
- Frankfort
- South Salem

#### Townships

- Buckskin
- Franklin
- Jefferson
- Scioto
- Colerain
- Green
- Liberty
- Springfield
- Concord
- Harrison
- Paint
- Twin
- Deerfield
- Huntington
- Paxton
- Union

#### Census-designated places

- Bournville
- Richmond Dale (also known as "Richmondale")

#### Other communities

- Alma
- Anderson
- Andersonville
- Austin
- Brownsville
- Deadman Crossing
- Denver
- Frenchtown
- Fruitdale
- Greenland
- Hallsville
- Harper
- Higby
- Lattaville
- Lickskillet
- Londonderry
- Lyndon
- Massieville
- Metzger
- Mooresville
- Musselman
- Nipgen
- North Fork Village
- Pinhook
- Pleasant Grove
- Pleasant Valley
- Pride
- Roxabell
- Schooley
- Slate Mills
- Spargursville
- Storms
- Summithill
- Tucson
- Vigo
- Yellowbud

### Ross County, Ohio




Statistics	
<b>Founded</b>	August 20, 1798
<b>Seat</b>	Chillicothe
<b>Largest city</b>	Chillicothe
<b>Area</b>	
- Total	693 sq mi (1,795 km <sup>2</sup> )
- Land	688.5 sq mi (1,785 km <sup>2</sup> )
- Water	3.8 sq mi (10 km <sup>2</sup> ), 0.6%
<b>Population</b>	
- (2010)	78,064
- Density	113/sq mi (44/km <sup>2</sup> )
<b>Time zone</b>	Eastern
<b>Website:</b> <a href="http://www.co.ross.oh.us">www.co.ross.oh.us</a>	

## Demographics

As of the Census of 2010, there were 78,064 people, 28,919 households and 19,782 families residing in Ross County. (According to the Ohio Department of Development, Office of Research Ross County Profile, hereafter called "County Profile " the population in Ross County in 2014 was 77,159 and information from Ohio.hometownlocator.com, hereafter called "Hometown" has the population as 78,794 as of July 1, 2015.) The population density was 114 people per square mile (44/km<sup>2</sup>) according to Hometown. According to the County Profile, the racial makeup of the county has changed slightly from the 2010 Census displayed in Table 1 below: The County Profile shows 90.5% white, 4.5% Black or African American, 0.1% Native American, 0.4% Asian, 0.0% Pacific Islander, 0.4% from other races and 4.1% from two or more races. 1.0% of the population were Hispanic or Latino of any race. The total minority percentage in Ross County is 10%.

**Table 1: Racial Diversity: Ross County (Census 2010)**

Subject	Number	Percent
<b>RACE</b>		
<b>Total population</b>	78,064	100.0
<b>One race</b>	76,432	97.9
<b>White</b>	70,835	90.7
<b>Black or African American</b>	4,840	6.2
<b>American Indian and Alaska Native</b>	232	0.3
<b>American Indian, specified [1]</b>	161	0.2
<b>Alaska Native, specified [1]</b>	0	0.0
<b>Both American Indian and Alaska Native, specified [1]</b>	0	0.0
<b>American Indian or Alaska Native, not specified</b>	71	0.1
<b>Asian</b>	300	0.4
<b>Native Hawaiian and Other Pacific Islander</b>	9	0.0
<b>Some Other Race</b>	216	0.3
<b>Two or More Races</b>	1,632	2.1
<b>Two races with Some Other Race</b>	75	0.1
<b>Two races without Some Other Race</b>	1,429	1.8
<b>Three or more races with Some Other Race</b>	10	0.0
<b>Three or more races without Some Other Race</b>	118	0.2
<b>HISPANIC OR LATINO</b>		
<b>Total population</b>	78,064	100.0
<b>Hispanic or Latino (of any race)</b>	748	1.0
<b>Mexican</b>	385	0.5
<b>Puerto Rican</b>	114	0.1
<b>Cuban</b>	27	0.0
<b>Other Hispanic or Latino [2]</b>	222	0.3
<b>Not Hispanic or Latino</b>	77,316	99.0
<b>RACE AND HISPANIC OR LATINO</b>		
<b>Total population</b>	78,064	100.0
<b>One race</b>	76,432	97.9
<b>Hispanic or Latino</b>	630	0.8
<b>Not Hispanic or Latino</b>	75,802	97.1
<b>Two or More Races</b>	1,632	2.1
<b>Hispanic or Latino</b>	118	0.2
<b>Not Hispanic or Latino</b>	1,514	1.9

X Not applicable.

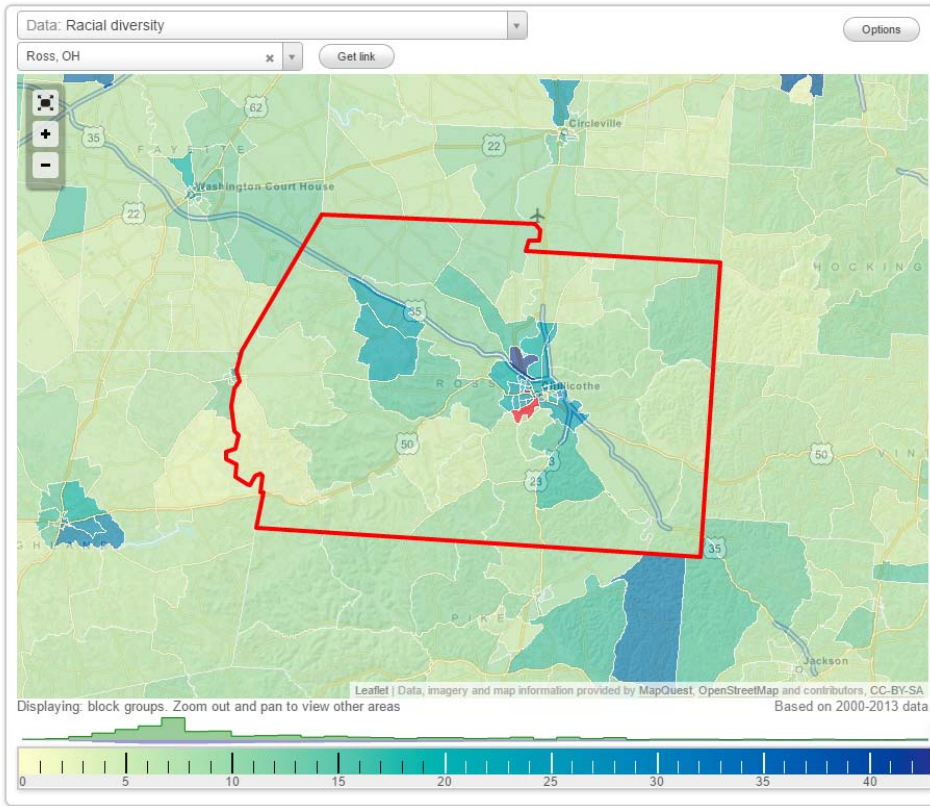
The **City of Chillicothe** appears to be slightly more diverse than the County as a whole. The total population according to Census of 2010 was 21,901, and Chillicothe's residents are 88.1% white, 7.2% African American, 0.3% American Indian/Alaskan Native, 0.5% Asian and 0.5% some other race. Below you will find the 2010 Census information on racial distribution in the City of Chillicothe.

**Table 2: Racial Diversity: City of Chillicothe (2010 Census)**

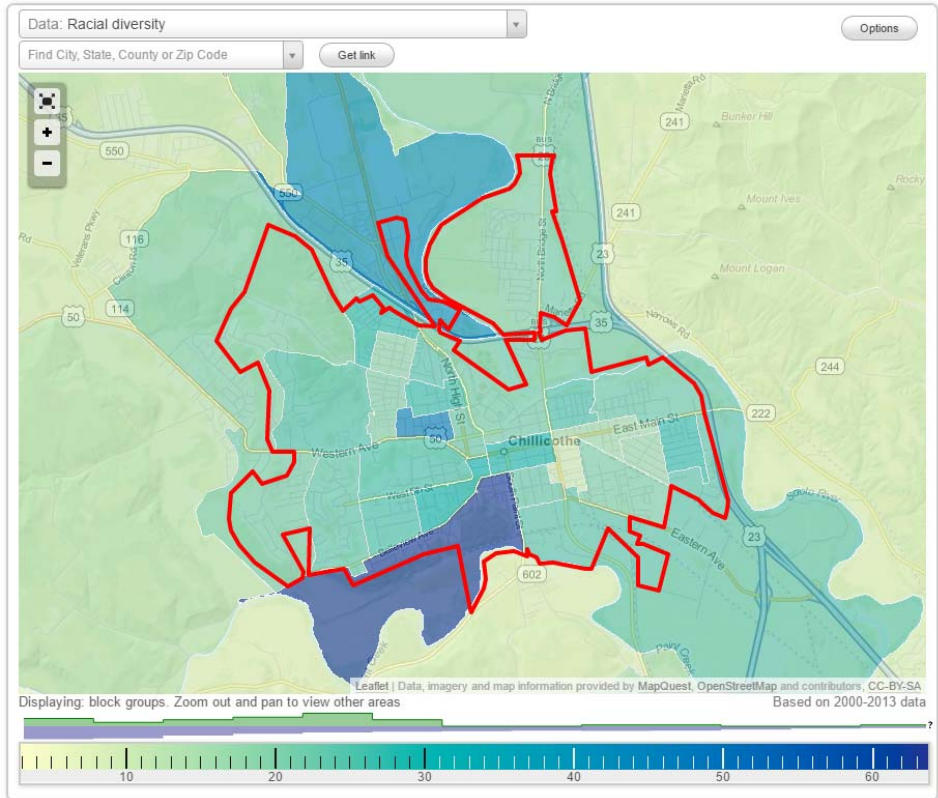
Subject	Number	Percent
<b>RACE</b>		
<b>Total population</b>	21,901	100.0
<b>One race</b>	21,161	96.6
<b>White</b>	19,294	88.1
<b>Black or African American</b>	1,577	7.2
<b>American Indian and Alaska Native</b>	71	0.3
<b>American Indian, specified [1]</b>	42	0.2
<b>Alaska Native, specified [1]</b>	0	0.0
<b>Both American Indian and Alaska Native, specified [1]</b>	0	0.0
<b>American Indian or Alaska Native, not specified</b>	29	0.1
<b>Asian</b>	112	0.5
<b>Native Hawaiian and Other Pacific Islander</b>	2	0.0
<b>Some Other Race</b>	105	0.5
<b>Two or More Races</b>	740	3.4
<b>Two races with Some Other Race</b>	41	0.2
<b>Two races without Some Other Race</b>	639	2.9
<b>Three or more races with Some Other Race</b>	8	0.0
<b>Three or more races without Some Other Race</b>	52	0.2
<b>HISPANIC OR LATINO</b>		
<b>Total population</b>	21,901	100.0
<b>Hispanic or Latino (of any race)</b>	292	1.3
<b>Mexican</b>	139	0.6
<b>Puerto Rican</b>	61	0.3
<b>Cuban</b>	15	0.1
<b>Other Hispanic or Latino [2]</b>	77	0.4
<b>Not Hispanic or Latino</b>	21,609	98.7
<b>RACE AND HISPANIC OR LATINO</b>		
<b>Total population</b>	21,901	100.0
<b>One race</b>	21,161	96.6
<b>Hispanic or Latino</b>	223	1.0
<b>Not Hispanic or Latino</b>	20,938	95.6
<b>Two or More Races</b>	740	3.4
<b>Hispanic or Latino</b>	69	0.3
<b>Not Hispanic or Latino</b>	671	3.1

X Not applicable.

**Map 1: Diversity in Ross County**



**Map 2: Diversity in the City of Chillicothe**



(City-data.com)



## Families

In Ross County, according to the 2010 Census, there were 28,919 households out of which 32.8% had children under the age of 18 living with them, 50.2% were married couples living together, 12.6% had a female householder with no husband present and 31.6% were non-families. 26.2% of households were made of up of individuals and 11.5% had someone living alone who was 65 years of age or older. The average household size of was 2.48 and the average family size was 2.95.

Table 3: Ross County Families & Household Characteristics

Subject	Ross County, Ohio				
	Total	Married-couple family household	Male householder, no wife present, family household	Female householder, no husband present, family household	Nonfamily household
	Estimate	Estimate	Estimate	Estimate	Estimate
<b>Total households</b>	28,209	14,452	1,157	3,815	8,785
<b>Average household size</b>	2.53	3.07	3.41	3.28	1.21
<b>FAMILIES</b>					
<b>Total families</b>	19,424	14,452	1,157	3,815	(X)
<b>Average family size</b>	3.02	3.04	2.79	3.01	(X)
<b>AGE OF OWN CHILDREN</b>					
<b>Households with own children under 18 years</b>	7,990	5,173	494	2,323	(X)
<b>Under 6 years only</b>	18.2%	17.7%	18.4%	19.2%	(X)
<b>Under 6 years and 6 to 17 years</b>	19.8%	24.4%	9.5%	11.8%	(X)
<b>6 to 17 years only</b>	62.0%	57.9%	72.1%	69.1%	(X)
<b>Total households</b>	28,209	14,452	1,157	3,815	8,785
<b>SELECTED HOUSEHOLDS BY TYPE</b>					
<b>Households with one or more people under 18 years</b>	32.9%	39.8%	51.8%	71.6%	2.1%
<b>Households with one or more people 60 years and over</b>	36.6%	35.2%	23.9%	23.3%	46.2%
<b>Householder living alone</b>	26.1%	(X)	(X)	(X)	83.9%
<b>65 years and over</b>	10.9%	(X)	(X)	(X)	35.1%
<b>UNMARRIED-PARTNER HOUSEHOLDS</b>					
<b>Same sex</b>	0.4%	(X)	(X)	(X)	(X)
<b>Opposite sex</b>	6.3%	(X)	(X)	(X)	(X)
<b>UNITS IN STRUCTURE</b>					
<b>1-unit structures</b>	75.4%	85.1%	67.7%	68.5%	63.5%
<b>2-or-more-unit structures</b>	11.3%	3.4%	7.2%	16.3%	22.6%
<b>Mobile homes and all other types of units</b>	13.3%	11.5%	25.2%	15.2%	13.9%
<b>HOUSING TENURE</b>					
<b>Owner-occupied housing units</b>	71.1%	83.5%	67.8%	51.9%	59.6%
<b>Renter-occupied housing units</b>	28.9%	16.5%	32.2%	48.1%	40.4%

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

## **Disability**

According to the 2014 American Community Survey (hereinafter referred to as "2014 ACS"), there are 12,606 people in the County with a disability. Of those, 2,302 are in the labor force (18-64 years old) while 4,642 are not in the labor force. 94 under are under 5 years old, 968 are 5-17 years old and those over 65 total 4,545. There are 6,244 male and 6,362 female persons with disabilities.

### **The Pioneer Center**

The Ross County Board of Developmental Disabilities, also known as the Pioneer Center, was created legislatively in 1967, along with other Boards of DD in all of Ohio's 88 counties. The idea was to create an agency whose mission would provide life opportunities for children and adults in Ross County who had developmental disabilities (those disabilities which arise in children before the age of 21.) Historically, parents or relatives of children and adults with DD were advised to place their loved ones in large institutions. The prevailing thought was that these folks could never learn to live and function as regular people among "normal" community members. However, Ross county was one of the few places in Ohio which very early decided to open a school for children with DD, staffed with volunteers and items donated by the community. The Pioneer School began in the Salvation Army building on E. Fourth St. in Chillicothe in 1953. Since the 70's, the school has been located at 11268 Co. Rd. 550, Chillicothe, OH 45601. Following the establishment of the school, there became a need to provide assistance to the individuals who had completed their K-12 requirements. Today, Pioneer Center provides assistance through programs for infants, preschoolers, school age children and adults. These programs include early intervention, various therapy programs, preschool programs, k-12 assistance to those students attending regular school in all schools in the county, a school age program at Pioneer School, and adult rehabilitation, residential, employment, and recreational opportunities.

### **Pioneer School**

Pioneer School is operated by the Ross County Board of DD and provides educational services to students with developmental disabilities. Pioneer School operates on a standard school calendar, Monday through Friday from 8:45am to 3:00pm. Their staff is licensed, trained, and educated through the Ohio Department of Education in working with children with moderate to intensive educational needs. Pioneer School operates 11 school age classrooms located at Pioneer School, 1 high school Satellite Classroom housed at Chillicothe High School and 1 Elementary (K-2) Classroom housed at Mt. Logan Elementary School. Each classroom has a maximum of 8 students, allowing the dedicated staff to make each student a priority. Pioneer School maintains a positive environment that is caring, student-centered, and progressive. Students receive direct specially designed instruction from certified Special Education Teachers, also called Intervention Specialists. Teachers modify or adapt instructions/materials, products and assessments to meet the learning needs for each individual according to their Individualized Education Plan or IEP.

*(information from the Pioneer Center website)*

### **Pioneer Center Residential Services**

They are also undertaking a housing plan to guide the agency's future work. The Pioneer Center's residential services are based on the philosophy that all people with disabilities should live as independently as they are able. They work individually with each client to determine their ability and their wishes for how they would like to live. Funding for services can be made through Supported Living or Medicaid waiver programs (Individual Options Waiver, Level 1 Waiver, SELF Waiver or Transitions DD Waiver). There are a limited number of "slots" available for each Waiver across Ohio. In order to receive a waiver, the individual must be Medicaid eligible. The SSA staff can assist with the application process when necessary.

### **Hinton Adult Care Facility**

Hinton Adult Care Facility is an Adult Residential Facility that provides 24-hour, non-medical care for adults ages 18 through 59, who are unable to provide for their own daily needs. The residents in this facility are physically handicapped, developmentally disabled, and/or mentally disabled. Hinton Adult Care Facility aims to provide a safe, nurturing and caring environment to its participants in a community-style setting. This Adult Residential facility is regulated by the Department of Health Division of Quality Assurance of Ohio.

As an Assisted Living Community, Hinton Adult Care Facility allows for residents to live independently in an apartment-like residence while still having access to assistance with daily living through the preparation of meals, medication administration, light housekeeping duties, and laundry. This is an ideal living situation for seniors who do not yet require the more intensive care of a nursing home or CCRC, but still require some level of assistance on a daily basis. This type of community is normally less expensive than other types of more intensive care (e.g., memory care).

A survey responder from this organization stated that they are an alternative to nursing homes. They have beds available but do not believe that the public is aware of their facility and services.

**Table 4: Ross County Disability Statistics:**

Subject	Ross County, Ohio		
	Total	With a disability	Percent with a disability
	Estimate	Estimate	Estimate
<b>Total civilian noninstitutionalized population</b>	71,713	12,606	17.6%
<b>Population under 5 years</b>	4,353	94	2.2%
<b>With a hearing difficulty</b>	(X)	27	0.6%
<b>With a vision difficulty</b>	(X)	67	1.5%
<b>Population 5 to 17 years</b>	12,739	968	7.6%
<b>With a hearing difficulty</b>	(X)	55	0.4%
<b>With a vision difficulty</b>	(X)	165	1.3%
<b>With a cognitive difficulty</b>	(X)	773	6.1%
<b>With an ambulatory difficulty</b>	(X)	62	0.5%
<b>With a self-care difficulty</b>	(X)	151	1.2%
<b>Population 18 to 64 years</b>	44,123	6,999	15.9%
<b>With a hearing difficulty</b>	(X)	1,346	3.1%
<b>With a vision difficulty</b>	(X)	1,162	2.6%
<b>With a cognitive difficulty</b>	(X)	3,048	6.9%
<b>With an ambulatory difficulty</b>	(X)	3,464	7.9%
<b>With a self-care difficulty</b>	(X)	1,197	2.7%
<b>With an independent living difficulty</b>	(X)	2,342	5.3%
<b>Population 65 years and over</b>	10,498	4,545	43.3%
<b>With a hearing difficulty</b>	(X)	2,087	19.9%
<b>With a vision difficulty</b>	(X)	973	9.3%
<b>With a cognitive difficulty</b>	(X)	1,220	11.6%
<b>With an ambulatory difficulty</b>	(X)	3,114	29.7%
<b>With a self-care difficulty</b>	(X)	1,038	9.9%
<b>With an independent living difficulty</b>	(X)	1,902	18.1%
<b>SEX</b>			
<b>Male</b>	35,398	6,244	17.6%
<b>Female</b>	36,315	6,362	17.5%
<b>RACE AND HISPANIC OR LATINO ORIGIN</b>			
<b>One Race</b>	69,492	12,244	17.6%
<b>White alone</b>	66,711	11,683	17.5%
<b>Black or African American alone</b>	2,107	467	22.2%
<b>American Indian and Alaska Native alone</b>	25	12	48.0%
<b>Asian alone</b>	377	56	14.9%
<b>Native Hawaiian and Other Pacific Islander alone</b>	27	13	48.1%
<b>Some other race alone</b>	245	13	5.3%
<b>Two or more races</b>	2,221	362	16.3%
<b>White alone, not Hispanic or Latino</b>	66,468	11,636	17.5%
<b>Hispanic or Latino (of any race)</b>	614	74	12.1%
<b>PERCENT IMPUTED</b>			
<b>Disability status</b>	4.9%	(X)	(X)
<b>Hearing difficulty</b>	2.8%	(X)	(X)
<b>Vision difficulty</b>	3.0%	(X)	(X)
<b>Cognitive difficulty</b>	3.2%	(X)	(X)
<b>Ambulatory difficulty</b>	3.4%	(X)	(X)
<b>Self-care difficulty</b>	3.2%	(X)	(X)
<b>Independent living difficulty</b>	3.2%	(X)	(X)

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

## **Veterans:**

### **The Chillicothe VA Medical Center**

Chillicothe VA Medical Center serves Veterans from a 19-county area in southeastern Ohio. The Center provides acute and chronic mental health services, primary and secondary medical services, a wide range of nursing home care services, specialty medical services as well as specialized women Veterans health clinics. The facility is an active ambulatory care setting and serves as a chronic mental health referral center for VA Medical Centers in southern Ohio and parts of West Virginia and Kentucky.

On site primary care services are available in four Primary Care Teams. Other outpatient services include medical/surgical specialty clinics, and a wide range of mental health services such as Dual Diagnosis, PTSD Clinical Team, and an OEF/OIF/OND Clinic. An active community based program includes Home Based Primary Care (HBPC), Care Coordination, Mental Health Intensive Case Management (MHICM), Community Living Center and a Community Residential Care Program. The Laboratory at the Chillicothe VAMC has received full accreditation from the College of American Pathologists (CAP) and the Vocational Rehabilitation Programs (IT and CWT) have received full accreditation from the Commission on Accreditation of Rehabilitation Facilities (CARF).

The Chillicothe VAMC operates five Community Based Outpatient Clinics (CBOCs) in Athens, Cambridge, Lancaster, Marietta and Portsmouth, Ohio, as well as one Outreach Clinic (ORC) in Wilmington, OH.

### **Ross County Veterans Services**

Ross County Department of Veterans Services provide services for Veterans in the area, connects them with other service providers and assists them in obtaining and understanding their benefits. They do not assist in finding housing or finding jobs, as they must refer them to other providers. They can provide temporary financial assistance (based on need) to veterans, spouses, dependent children and widows. They can help with rent and mortgage payments, prescriptions, medical payments, and other various needs that may arise. But this help is temporary and is evaluated on a case by case basis. There are programs for veterans that assist with accessibility issues as well. Through the VA's HISA (Home Improvements and Structural Alterations) grant and other grant programs, disabled veterans can receive grants for home modifications. It would be practical to mention here that Chillicothe Metropolitan Housing gives priority to those with disabilities and veterans.

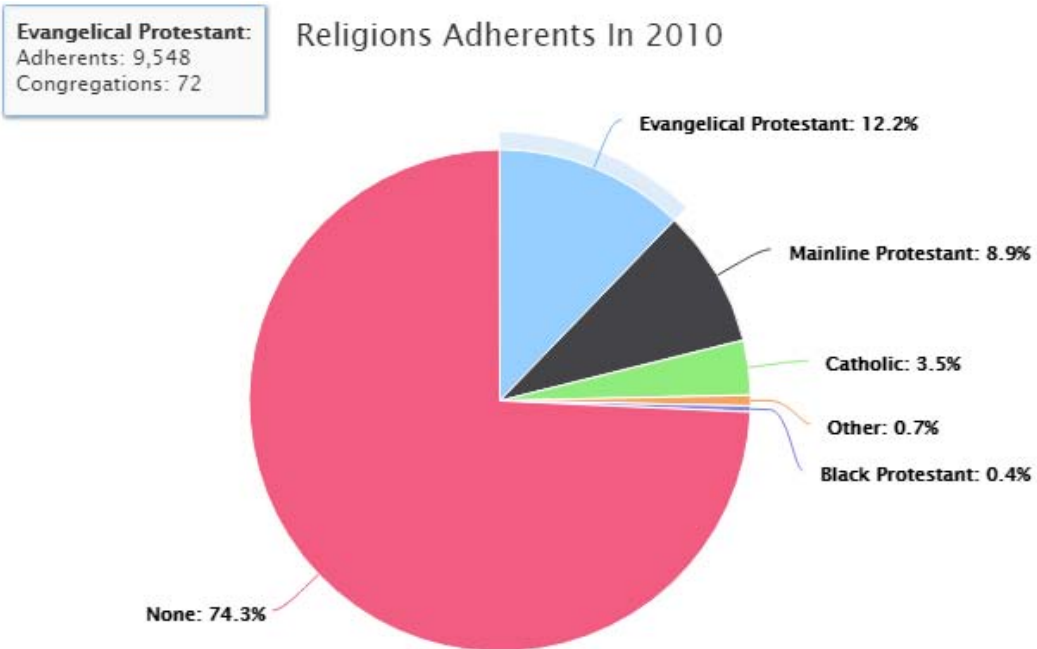
**Table 5: Veteran Statistics Ross County**

Subject	Ross County, Ohio		
	Total	Veterans	Nonveterans
	Estimate	Estimate	Estimate
Civilian population 18 years and over	60,402	6,783	53,619
<b>PERIOD OF SERVICE</b>			
Gulf War (9/2001 or later) veterans	(X)	6.5%	(X)
Gulf War (8/1990 to 8/2001) veterans	(X)	17.5%	(X)
Vietnam era veterans	(X)	36.5%	(X)
Korean War veterans	(X)	7.8%	(X)
World War II veterans	(X)	6.0%	(X)
<b>SEX</b>			
Male	53.0%	95.2%	47.6%
Female	47.0%	4.8%	52.4%
<b>AGE</b>			
18 to 34 years	26.7%	5.5%	29.4%
35 to 54 years	37.8%	32.7%	38.4%
55 to 64 years	17.3%	23.1%	16.6%
65 to 74 years	10.6%	22.0%	9.2%
75 years and over	7.6%	16.6%	6.4%
<b>RACE AND HISPANIC OR LATINO ORIGIN</b>			
One race	97.9%	98.4%	97.8%
White	90.6%	91.7%	90.5%
Black or African American	6.2%	5.8%	6.3%
American Indian and Alaska Native	0.1%	0.2%	0.0%
Asian	0.6%	0.3%	0.6%
Native Hawaiian and Other Pacific Islander	0.0%	0.2%	0.0%
Some other race	0.4%	0.2%	0.4%
Two or more races	2.1%	1.6%	2.2%
Hispanic or Latino (of any race)	0.8%	0.3%	0.9%
White alone, not Hispanic or Latino	90.2%	91.7%	90.0%
<b>MEDIAN INCOME IN THE PAST 12 MONTHS (IN 2014 INFLATION-ADJUSTED DOLLARS)</b>			
Civilian population 18 years and over with income	23,994	30,908	22,980
Male	(X)	31,457	30,859
Female	(X)	21,296	18,264
<b>EDUCATIONAL ATTAINMENT</b>			
Civilian population 25 years and over	54,204	6,753	47,451
Less than high school graduate	15.1%	10.5%	15.8%
High school graduate (includes equivalency)	43.4%	46.9%	42.9%
Some college or associate's degree	26.4%	30.4%	25.8%
Bachelor's degree or higher	15.0%	12.2%	15.4%
<b>EMPLOYMENT STATUS</b>			
Civilian population 18 to 64 years	49,413	4,161	45,252
Labor force participation rate	65.6%	64.9%	65.7%
Civilian labor force 18 to 64 years	32,437	2,702	29,735
Unemployment rate	14.1%	11.6%	14.3%
<b>POVERTY STATUS IN THE PAST 12 MONTHS</b>			
Civilian population 18 years and over for whom poverty status is determined	54,611	6,227	48,384
Below poverty in the past 12 months	16.5%	11.0%	17.3%
<b>DISABILITY STATUS</b>			
Civilian population 18 years and over for whom poverty status is determined	54,611	6,227	48,384
With any disability	21.1%	32.3%	19.7%
<b>PERCENT IMPUTED</b>			
Veteran status for the population 18 years and over	3.1%	(X)	(X)
Period of service for the civilian veteran population 18 years and over	6.5%	(X)	(X)

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

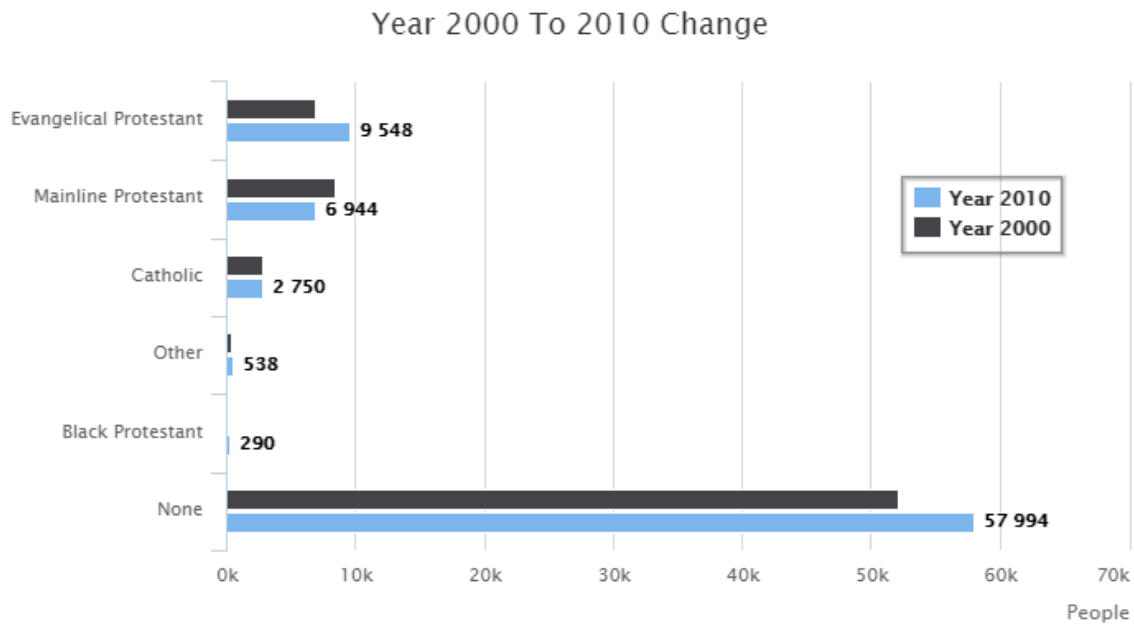
**Religion:**

**Figure 1: Religious Affiliations in Ross County**



Information from City-Data.com

**Figure 2: Religious Affiliations, Ross County: Change**



Information from City-Data.com

As of the writing of this study, no complaints for discrimination based on religion have been brought to the City or County government's attention.

# Chapter 5: Housing Profile

## Ross County

According to the County Profile, attached hereto as **Appendix B**) there were a total of 31,927 total housing units in the County, with 28,308 being occupied (20,533 owner occupied and 7,775 renter occupied). There were a total of 3,619 vacant units. In **Table 7**, 2010 Census data shows a more detailed breakdown of the housing situation in the County. It shows that white homeowners makes up 67.3% of the total occupied units and 1.8% are black or African American homeowners and all other categories are less than 1%. 26.6% are white renters and 1.7% are black or African American renters, with less than 1% in all other categories.

## Chillicothe, Ohio

The 2010 Census data (**Table 8**) shows that the City of Chillicothe has 10,600 total housing units with 9,420 being occupied (5,565 owner occupied and 3,855 renter occupied) and 1,180 being vacant. Of the occupied units, 54.4% are white homeowners, 3.6% are black or African American homeowners, and all other categories are less than 1%; 35.1% are white renters, 3.7% are black or African American renters, and all other categories are less than 1%.

## Chillicothe Metropolitan Housing Authority

Information from the local housing authority shows that they have 387 public housing units, serving 1,283 family members. These public housing units are dispersed throughout the City of Chillicothe. The Section 8 Voucher program has 535 vouchers serving 1,157 family members. The waiting list varies from 2 months to a year, depending on the bedroom size.

The Housing Authority offers programs that will assist their clients with purchasing a home, with financial education and training and with self-sufficiency. It is possible that many area residents are unaware of these programs. A suggestion would be to have regular announcements to provide the public with information on all available programs from the local service agencies as well as the government grant programs.

**Table 6a: Federally Assisted Rental Housing: By Program**

Ross County's Federally assisted affordable rental housing stock includes properties financed through the following programs:

Program	Properties	Units
Section 8	3	178
LIHTC	9	514
RD 515	5	150
Section 202	3	168
Public Housing	5	385
<b>Total</b>	15	798

Note: The total does not necessarily equal the sum of each program as some properties may participate in multiple funding programs.



**Table 6b: Cities with Federally Assisted Projects in Ross County**

Cities with Federally Assisted Projects in Ross County

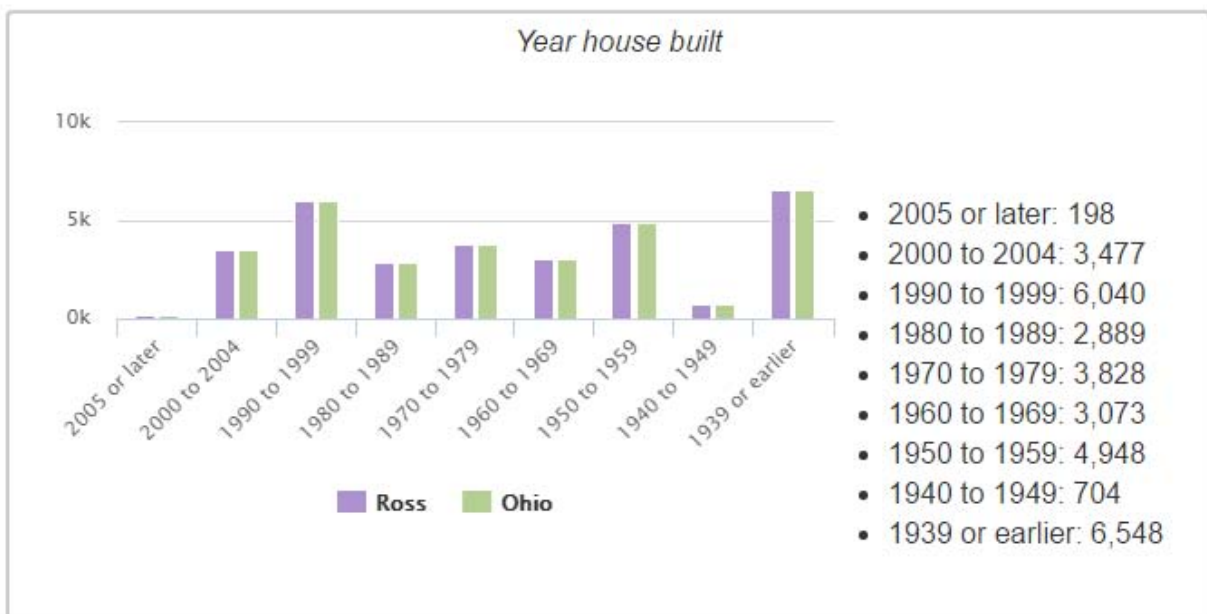
City	Properties	Units
Chillicothe	7	589
Frankfort	5	119
Kingston	1	36
Clarksburg	1	6

(information from [affordablehousingonline.com](http://affordablehousingonline.com))

**Age of Housing Stock**

Observations from various agencies, from HAC meetings, from questionnaires or from personal interviews have pointed out that the condition of the available housing in some cases is quite poor. Most of the homes are older, have deteriorated and repairs have not been made. According to the ODOD County Profile, of the 31,927 housing units, 19,315 were built prior to 1980. Since 2010 there has only been 137 new homes built (to the date of the data provided by the ODOD County Profile). There are quite a few properties that may have been through foreclosure and are sitting vacant, possibly vacant for years. These homes will continue to deteriorate when routine maintenance is not ongoing. When discussed further, it appears that these older homes in poor condition can cause different types of problems. These eyesores can bring surrounding property values down. It can also cause issues with purchasing, as the homes may not pass inspections.

**Figure 3: Age of Housing Stock in Ross County**



Information from [city-data.com](http://city-data.com)

**Table 7: Housing Characteristics Ross County**

Subject	Number	Percent
<b>OCCUPANCY STATUS</b>		
Total housing units	32,148	100.0
Occupied housing units	28,919	90.0
Vacant housing units	3,229	10.0
<b>TENURE</b>		
Occupied housing units	28,919	100.0
Owner occupied	20,404	70.6
Owned with a mortgage or loan	12,762	44.1
Owned free and clear	7,642	26.4
Renter occupied	8,515	29.4
<b>VACANCY STATUS</b>		
Vacant housing units	3,229	100.0
For rent	822	25.5
Rented, not occupied	47	1.5
For sale only	540	16.7
Sold, not occupied	109	3.4
For seasonal, recreational, or occasional use	273	8.5
For migratory workers	0	0.0
Other vacant	1,438	44.5
<b>TENURE BY HISPANIC OR LATINO ORIGIN OF HOUSEHOLDER BY RACE OF HOUSEHOLDER</b>		
Occupied housing units	28,919	100.0
Owner-occupied housing units	20,404	70.6
Not Hispanic or Latino householder	20,321	70.3
White alone householder	19,475	67.3
Black or African American alone householder	533	1.8
American Indian and Alaska Native alone householder	54	0.2
Asian alone householder	51	0.2
Native Hawaiian and Other Pacific Islander alone householder	1	0.0
Some Other Race alone householder	9	0.0
Two or More Races householder	198	0.7
Hispanic or Latino householder	83	0.3
White alone householder	64	0.2
Black or African American alone householder	1	0.0
American Indian and Alaska Native alone householder	2	0.0
Asian alone householder	0	0.0
Native Hawaiian and Other Pacific Islander alone householder	1	0.0
Some Other Race alone householder	9	0.0
Two or More Races householder	6	0.0
Renter-occupied housing units	8,515	29.4
Not Hispanic or Latino householder	8,431	29.2
White alone householder	7,685	26.6
Black or African American alone householder	481	1.7
American Indian and Alaska Native alone householder	45	0.2
Asian alone householder	34	0.1
Native Hawaiian and Other Pacific Islander alone householder	2	0.0
Some Other Race alone householder	6	0.0
Two or More Races householder	178	0.6
Hispanic or Latino householder	84	0.3
White alone householder	47	0.2
Black or African American alone householder	5	0.0
American Indian and Alaska Native alone householder	7	0.0
Asian alone householder	0	0.0
Native Hawaiian and Other Pacific Islander alone householder	0	0.0
Some Other Race alone householder	15	0.1
Two or More Races householder	10	0.0

X Not applicable.

Source: U.S. Census Bureau, 2010 Census.

**Table 8: Housing Characteristics Chillicothe, Ohio**

Subject	Number	Percent
<b>OCCUPANCY STATUS</b>		
Total housing units	10,600	100.0
Occupied housing units	9,420	88.9
Vacant housing units	1,180	11.1
<b>TENURE</b>		
Occupied housing units	9,420	100.0
Owner occupied	5,565	59.1
Owned with a mortgage or loan	3,419	36.3
Owned free and clear	2,146	22.8
Renter occupied	3,855	40.9
<b>VACANCY STATUS</b>		
Vacant housing units	1,180	100.0
For rent	424	35.9
Rented, not occupied	19	1.6
For sale only	247	20.9
Sold, not occupied	40	3.4
For seasonal, recreational, or occasional use	46	3.9
For migratory workers	0	0.0
Other vacant	404	34.2
<b>TENURE BY HISPANIC OR LATINO ORIGIN OF HOUSEHOLDER BY RACE OF HOUSEHOLDER</b>		
Occupied housing units	9,420	100.0
Owner-occupied housing units	5,565	59.1
Not Hispanic or Latino householder	5,543	58.8
White alone householder	5,122	54.4
Black or African American alone householder	335	3.6
American Indian and Alaska Native alone householder	12	0.1
Asian alone householder	19	0.2
Native Hawaiian and Other Pacific Islander alone householder	0	0.0
Some Other Race alone householder	3	0.0
Two or More Races householder	52	0.6
Hispanic or Latino householder	22	0.2
White alone householder	20	0.2
Black or African American alone householder	0	0.0
American Indian and Alaska Native alone householder	1	0.0
Asian alone householder	0	0.0
Native Hawaiian and Other Pacific Islander alone householder	0	0.0
Some Other Race alone householder	0	0.0
Two or More Races householder	1	0.0
Renter-occupied housing units	3,855	40.9
Not Hispanic or Latino householder	3,799	40.3
White alone householder	3,309	35.1
Black or African American alone householder	351	3.7
American Indian and Alaska Native alone householder	23	0.2
Asian alone householder	15	0.2
Native Hawaiian and Other Pacific Islander alone householder	1	0.0
Some Other Race alone householder	5	0.1
Two or More Races householder	95	1.0
Hispanic or Latino householder	56	0.6
White alone householder	26	0.3
Black or African American alone householder	5	0.1
American Indian and Alaska Native alone householder	6	0.1
Asian alone householder	0	0.0
Native Hawaiian and Other Pacific Islander alone householder	0	0.0
Some Other Race alone householder	13	0.1
Two or More Races householder		

X Not applicable.

Source: U.S. Census Bureau, 2010 Census.

**Table 9: Owner/Renter Comparison Ross County and City of Chillicothe**

Geographic area	Total housing units	Occupied housing units	Vacant housing units				Vacancy rate	
			Total	Percent			Homeowner [1]	Rental [2]
				For sale only	For rent	Seasonal, recreational, or occasional use		
Ross County	32,148	28,919	3,229	16.7	25.5	8.5	2.6	8.8
<b>PLACE</b>								
Chillicothe city	10,600	9,420	1,180	20.9	35.9	3.9	4.2	9.9

X Not applicable.

Source: U.S. Census Bureau, 2010 Census

**See Maps 5-8 in Appendix E for vacancy rates in Ross County & City of Chillicothe**

People in group quarters in Ross County, Ohio in 2010:

- 5,447 people in state prisons
- 407 people in nursing facilities/skilled-nursing facilities
- 178 people in local jails and other municipal confinement facilities
- 170 people in group homes intended for adults
- 57 people in residential treatment centers for juveniles (non-correctional)
- 27 people in correctional facilities intended for juveniles
- 26 people in residential treatment centers for adults
- 22 people in correctional residential facilities
- 8 people in mental (psychiatric) hospitals and psychiatric units in other hospitals
- 7 people in workers' group living quarters and job corps centers
- 4 people in emergency and transitional shelters (with sleeping facilities) for people experiencing homelessness

Read more: [http://www.city-data.com/county/Ross\\_County-OH.html#ixzz48Arkvh6R](http://www.city-data.com/county/Ross_County-OH.html#ixzz48Arkvh6R)

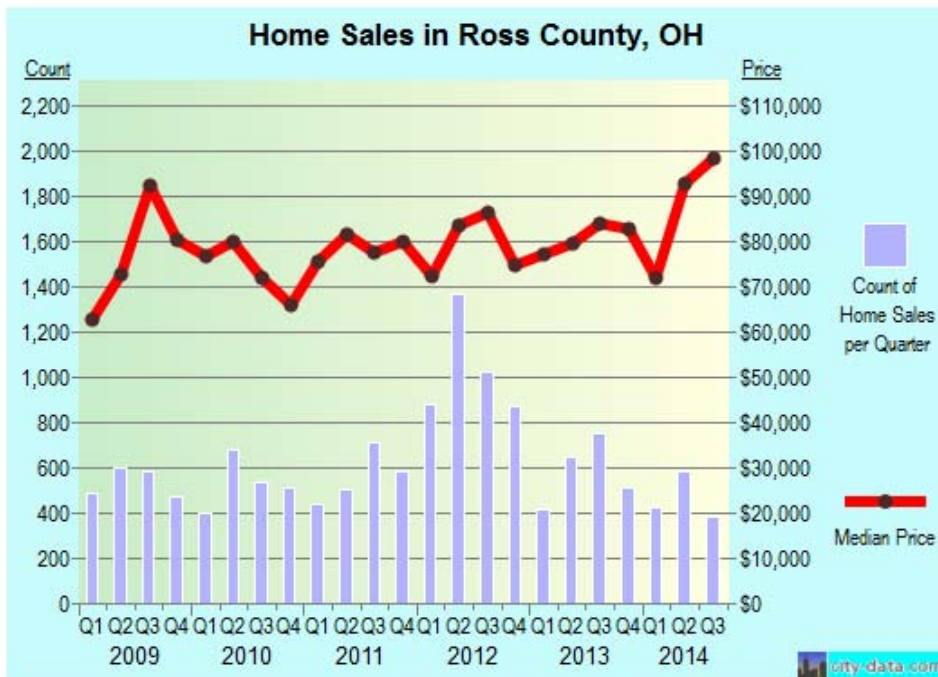


image from city-data.com

## **Rental Housing**

According to the National Low Income Housing Coalition's Out of Reach 2015: Ohio report, a person working at minimum wage of \$8.10/ hour would have to work 54 hours per week to afford a modest 1 bedroom apartment at Fair Market rent. The Fair Market Rent given by this report was \$567.00 per month for a 1 bedroom apartment and \$735.00/month for a 2 bedroom apartment. The 2016 HUD Fair Market Rents are reported as \$492.00/month for a one bedroom and \$658.00/month for a two bedroom. It also reports that the housing wage for a one bedroom apartment in Ross County is \$10.00/hour for a one-bedroom apartment and \$13.52/hour for a two-bedroom. This would mean that a person working full time would need to make the hourly wage reported to be able to afford apartments at Fair Market Rents. During meetings, interviews and surveys, it was mentioned that it appears that Ross County rents are high. They feel that rents are not affordable for the average resident of the County. According to the National Low Income Housing Coalition, however, Ross County is actually a little below the State average for housing wage. For example, the State of Ohio Housing wages for a 1 bedroom and 2 bedroom apartment are \$10.90 and \$14.13, respectively, as compared to the \$10.00 and \$13.52 for Ross County, listed above. For Pickaway County, a 2 bedroom housing wage is listed as \$15.60 per hour. This is also affected by the condition of the rentals. Many appear to need repairs and/or updates to make them more livable.

***See Maps 9-10 in Appendix E for Median Gross Rents for Ross County & City of Chillicothe***

## **Housing for People with Disabilities**

In Ross County, the local Housing Authority has 29 accessible units and gives priority to those with a disability and to veterans. Hinton Adult Care Facility is a facility that provides assisted living care to those with disabilities. When searching for accessible units on ohiohousinglocator.org, 10 facilities were found. Of those listed, 7 were subsidized and the others stated "vouchers accepted" and had rents listed as being between \$276-\$711. It was mentioned, however, that most available single family homes in the area are not accessible. For a person with disabilities to have a choice of where to live, this can be a hindrance. There are programs available to assist with accessibility modifications, but in many cases the general public are unaware that they exist. Veterans Services offers grants for their clients to make units accessible; and Area Agency on Aging and the CHIP programs can also assist with ramps, accessible bathrooms and other such accessibility concerns.

# Chapter 6: Schools and Education

## Public Schools

According to the 2010-2014 American Community Survey (herein after referred to as "2010-2014 ACS"), 84.3% of Ross County residents have graduated high school or higher and 15.0% have a Bachelor's Degree or higher. The median earnings for those 25 and over with only the equivalent of a high school diploma was \$30,179.00 while those with a Bachelor's Degree was \$44,192.00.

The following informational table is taken from the County Profile.

Figure 5:

<b>Education</b>	
Public schools buildings	25
Students (Average Daily Membership)	11,797
Teachers (Full Time Equivalent)	691.5
Expenditures per student	\$8,066
Graduation rate	89.8
Non-public schools	3
Students	293
4-year public universities	0
Branches	1
2-year public colleges/satellites	0
Private universities and colleges	0
Public libraries (Main / Branches)	1 / 6

As shown on the Public School Review website (hereinafter referred to as PSR), there are a total of 28 public schools (Preschools, Elementary schools, Junior and Senior Highs) in Ross County that serve approximately 11,744 students. Ross County public schools have a diversity score of 0.11 and a minority enrollment of 10%. The State average diversity score is 0.23.

School districts in Ross County include the following:

- Adena Local School District
- Chillicothe City School District
- Huntington Local School District
- Paint Valley Local School District
- Pickaway-Ross County JVSD
- Ross-Pike ESC
- Southeastern Local School District
- Union-Scioto Local School District
- Zane Trace Local School District

The most diverse school district in Ross County is Chillicothe City schools, with a minority enrollment of 22%, which is less than the Ohio state average of 27% but well above the other districts, which average between 3-6%. From PSR information the Chillicothe City School District's is as follows: 77% white, 12%

two or more races and 7% black and 3% Hispanic. Chillicothe Local Schools have a diversity score of 0.39.

In the minds of home seekers, schools play a major role in determining the desirability of a neighborhood and city. Ross County's school districts continue to strive toward excellence in education in Ohio.

The racial composition of public schools could possibly foreshadow changes in the racial composition of the surrounding community, as residents with children choose their place of residence based on the school district where they desire their children to attend. As for Ross County and the City of Chillicothe, this does not appear to denote an impediment to fair housing choice.

## Higher Education and Skill Training

Higher education includes the following:

- Ohio University-Chillicothe Campus
- Daymar College-Chillicothe

Information from Community College Review website Ohio University-Chillicothe Campus has a 12% minority enrollment and a diversity score of 0.22. Daymar College has a minority enrollment of 7% and a diversity score of 0.13. The State Average minority enrollment is 30%.

As the above data states, with more education comes possible higher wage earning potential. With this in mind, we can conclude that this opens up more choices for housing opportunities. Bearing in mind that some may leave the community to seek their higher education, we must also consider if they would return to the community once their education is complete, or those that remained here to study, could venture out to find employment in another community. As this may not be considered an impediment to fair housing choice, it can have an effect on the housing composition.

## Chapter 7: Transportation

Ross County's transportation infrastructure is growing with the expansion of businesses to the north and west. Added pressure on transportation infrastructure requires new road projects and road maintenance programs robust enough to meet safety and traffic demands. The City of Chillicothe-Ross County Thoroughfare plan describes improvements necessary to meet traffic demands well into the future. However, it does not address the needs for public transportation services. The City of Chillicothe has a good public transportation system in place with new buses and a new facility. The residents of Chillicothe and of some areas outside the city have access to this system. This system runs Monday through Friday 6:00 a.m. to 10:00 p.m. and on Saturday from 10:00 a.m. to 6:00 p.m. They offer door to door service for the elderly and handicapped. They offer a VA Medical Center Route and other fixed routes. They also offer a paratransit system for individuals whose disability prevents them from using the fixed route system. A service called RossGo provides transportation to those in the outlying areas of the county to meet their basic travel needs such as doctor's appointments, trips to the pharmacy etc. RossGo is also only available to those receiving Medicaid benefits. While these are good services, and incorporate the elderly and disabled. There are still some small gaps left, such as those who may be working later in the evening or on Saturdays,. Those who work 3rd shift, or those with jobs on Sundays or early or later on Saturdays.

While it has been confirmed that a responsive transport system is ideal for seniors and people with disabilities, two populations among the most transit dependent, it is also acknowledged that such a system is extremely expensive to operate. The County recognizes that these individuals will remain transit dependent and that their numbers will grow as the population of Ross County ages and households including people with disabilities increases. The City and County are committed to working with the public transit systems to continue providing transportation of those residents in need.

The City and County recognize that it is hard to afford a car for the 14.6 percent of its family population in poverty as designated in the County Profile provided by ODOD Office of Research. It is well established that proximity to employment is important to people with modest incomes, especially for those at or near the poverty level. Living near work helps minimize air pollution and gas consumption, as well as reduce wear and tear on streets and highways (reducing the frequency of rebuilding them), and foster family values by enabling workers to spend more time with their families rather than in time consuming commutes.

City-data.com had the following information regarding Ross County's residents and their transportation to work:

- **Drove a car alone:** 25,255 (83%)
- **Carpooled:** 3,492 (11%)
- **Bus or trolley bus:** 168 (1%)
- **Subway or elevated:** 5 (0%)
- **Taxi:** 21 (0%)
- **Motorcycle:** 24 (0%)
- **Bicycle:** 57 (0%)
- **Walked:** 660 (2%)
- **Other means:** 191 (1%)
- **Worked at home:** 536 (2%)



The following is information on County residents' on transportation to get to work (from the County Profile by ODOD Office of Research:

*Workers age 16 and over who traveled to work spent the following times in transit:*

- **Less than 15 minutes:** 31.6%
- **15-29 minutes:** 38.0%
- **30-44 minutes:** 13.6%
- **45-59 minutes:** 5.6%
- **60 minutes or more:** 11.3%

***Mean travel time:*** 25.9 minutes

Reduced commuting time increases the desirability of living in a community. A well regarded 2004 study arrived at the “unambiguous conclusion” that, “The length of their commute to work holds a dominant place in Americans’ decisions about where to live. Americans place a high value on limiting their commute times and they are more likely to see improved public transportation and changing patterns of housing development as the solutions to longer commutes than increasing road capacities.”

More specifically, this random–sample national survey found:

“A limited commute time is, for most Americans, an important factor in deciding where to live.

Being within a 45 minute commute to work is rated highest among a list of fourteen priorities in thinking about where to live (79% “very” or “somewhat” important), followed by easy access to highways (75%) and having sidewalks and places to walk (72%).

“A short commute is particularly important to people who plan to buy a home in the next three years (87%) and women and African Americans place high importance on sidewalks and places to walk (76% and 85%, respectively).”

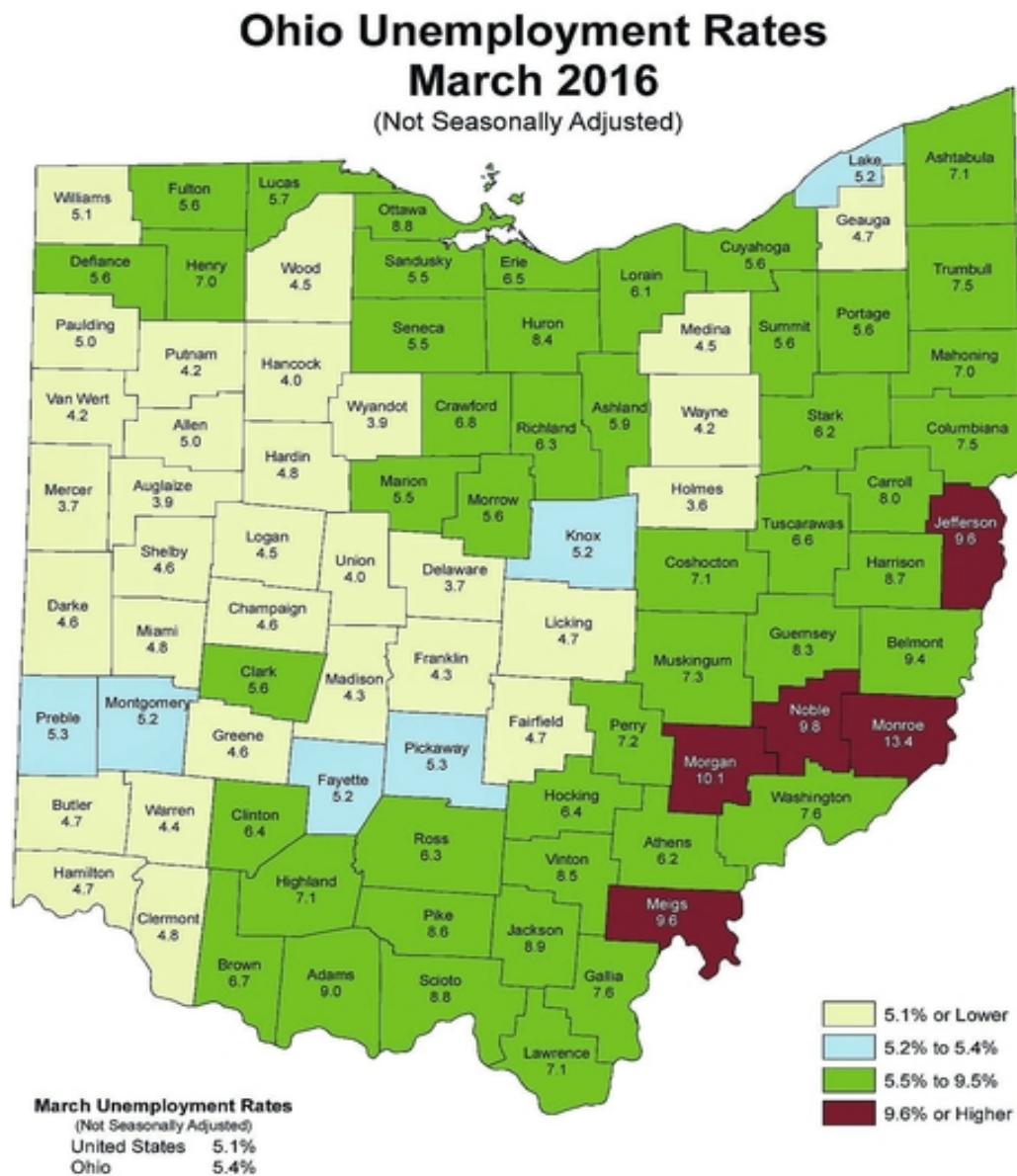
# Chapter 8: Employment

## Income

According to the ODOB County Profile, the median income for a household in the county was \$43,264, and according to 2010-2014 ACS, males had a median income of \$29,106 versus \$19,588 for females.

According to the map below, Ross County's unemployment rate as of March 2016 was 5.8%, in December 2015 it was 5.4%. In the past 3 years Ross County's unemployment rate has ranged from 10.5% in January 2013 and 4.6% in October 2015. Please see Figure 7 on next page for the trends in unemployment rates for Ross County over the last decade and a half. The below map from Ohio Job and Family Services shows the Ohio unemployment rates for Ohio in March 2016 (See Map 5).

**Map 3: Ohio Unemployment Rates:**



John R. Kasich, Governor

Cynthia C. Dungey, Director

**Figure 7:**  
**Unemployment Rate in Ross County, OH**

2016-03: **6.3** Percent (+ see more)

Monthly, Not Seasonally Adjusted, OHROSS5URN, Updated: 2016-04-27 12:57 PM CDT



<https://research.stlouisfed.org/fred2/series/OHROSS5URN>

According to the ODOD County Profile, Ross County has over 1,200 non-farm business enterprises, employing over 20,159 people. More than 84% of these companies are service providers. Looking at the changes from 2008, it appears that most sectors have been reduced, however, the largest change was Information with a change of -25.0%. The next largest change was construction with a change of -18.9%. The two smallest changes were in trade, transportation and utilities (-3.8%) and Professional and Business Services (-7.0%). The increases noticed were in Natural Resources and Mining with a change of +8.3%, Leisure and Hospitality +2.1% and Other Services +16.1%.

Some of the County's major employers are as follows:

**Table 10: Major Employers in Ross County**

Adena Health System	Health/Medical Services	2,953
Kenworth Truck Company (PACCAR)	Assembly of Heavy Trucks	2,215
Veterans Affairs Medical Center	Veterans Hospital	1,520
P.H. Glatfelter Company	Specialty Papers	1,180
Chillicothe Correctional Institution	Ohio Penal Institution	532
Ross County Correctional Institution	Ohio Penal Institution	493
Ross County	County Government	417
Pickaway/Ross Career & Tech Center	Vocational Education	344
Chillicothe City School District	Education	314
City of Chillicothe	City Government	251

(information from Economic Development Alliance of Southern Ohio website)

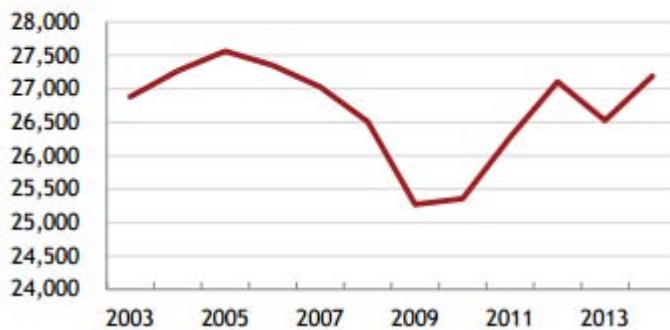
**See Map 4 in Appendix E for Chillicothe, Ohio and Surrounding Area Major Employment Clusters and Major Employer Sites**

According to The Center for Community Solutions, Ross County Profile (hereinafter referred to CCS County Profile, and attached as **Appendix C**), 65% of Ross County's working-age adults were employed or seeking work between 2009 and 2013.

**Figure 7:**

## Total Employment

Ross County had 27,200 jobs in the second quarter of 2014, a 0.6 percent increase since 2007. (Source: Bureau of Labor Statistics)



The CCS County Profile also showed that the five largest employment sectors that made up Ross County's workforce in 2013 were as follows:

- 1) **Health Care & Social Assistance** had 6,264 employees with an average annual pay of \$52,723.
- 2) **Manufacturing** had 4,088 employees with an average annual pay of \$62,755.
- 3) **Retail Trade** had 3,769 employees with an average annual pay of \$22,320.
- 4) **Accommodation & Food Services** had 2,536 employees with an average annual pay of \$13,635.
- 5) **Educational Services** had 2,006 employees with an average annual pay of \$39,720.

The CCS County Profile also notes that a person earning minimum wage, working full time for 52 weeks per year, earns less than poverty level.

### Poverty

From the ODOD County Profile it appears that there are 19,193 total families in Ross County, with 2,796 (14.6%) being below the poverty level. Poverty level, (according to the HUD Office of the Assistant Secretary for Planning and Evaluation website) is the following for 2016:

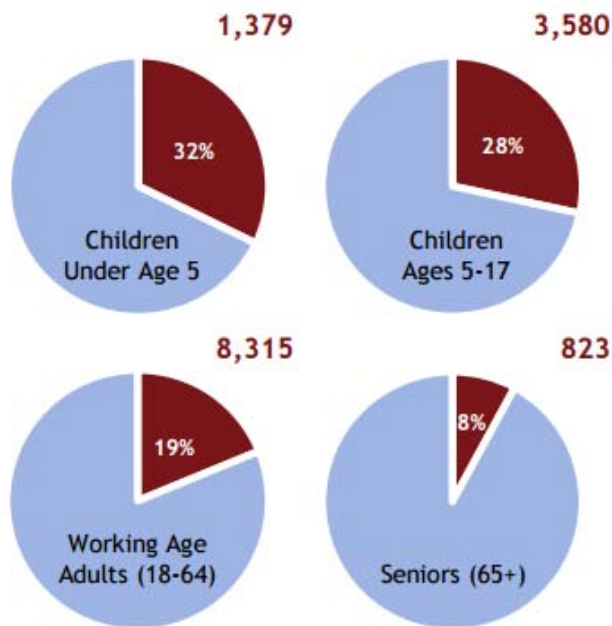
**Table 11:**

2016 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA	
PERSONS IN FAMILY/HOUSEHOLD	POVERTY GUIDELINE
For families/households with more than 8 persons, add \$4,160 for each additional person.	
1	\$11,880
2	16,020
3	20,160
4	24,300
5	28,440
6	32,580
7	36,730
8	40,890

**Figure 11: Poverty in Ross County**

## Poverty

14,100, or 19.7 percent of people in Ross County, lived below poverty in 2013. (Source: U.S. Census Bureau)



On the next page, Table 12 is the 2010-2014 ACS 5 year estimates for Poverty Status in Ross County. It is showing that 21.2% of women and 17.5% of men are below poverty level. It is also showing that 32.3% of Black or African Americans are below poverty level as compared to 18.8% of whites.

Information from the CCS County Profile indicated that in 2014 there were 84,424 visits to local food banks (171% increase since 2006). It also indicated that there was 30% of the population enrolled in Medicaid. 33% of the population was receiving food stamps in 2014 and this was an increase of 58% since December 2006.

**Table 12: Poverty Statistics for Ross County**

Subject	Ross County, Ohio		
	Total	Below poverty level	Percent below poverty level
	Estimate	Estimate	Estimate
<b>Population for whom poverty status is determined</b>	71,266	13,820	19.4%
<b>AGE</b>			
Under 18 years	16,642	4,783	28.7%
Related children under 18 years	16,469	4,610	28.0%
18 to 64 years	44,126	8,176	18.5%
65 years and over	10,498	861	8.2%
<b>SEX</b>			
Male	35,128	6,147	17.5%
Female	36,138	7,673	21.2%
<b>RACE AND HISPANIC OR LATINO ORIGIN</b>			
One race	69,227	13,234	19.1%
White	66,446	12,459	18.8%
Black or African American	2,107	680	32.3%
American Indian and Alaska Native	25	15	60.0%
Asian	377	31	8.2%
Native Hawaiian and Other Pacific Islander	27	13	48.1%
Some other race	245	36	14.7%
Two or more races	2,039	586	28.7%
Hispanic or Latino origin (of any race)	614	139	22.6%
White alone, not Hispanic or Latino	66,203	12,358	18.7%
<b>EDUCATIONAL ATTAINMENT</b>			
Population 25 years and over	49,013	7,130	14.5%
Less than high school graduate	6,789	2,221	32.7%
High school graduate (includes equivalency)	21,584	2,881	13.3%
Some college, associate's degree	12,709	1,770	13.9%
Bachelor's degree or higher	7,931	258	3.3%
<b>EMPLOYMENT STATUS</b>			
Civilian labor force 16 years and over	34,241	4,579	13.4%
Employed	29,382	2,639	9.0%
Male	15,790	1,095	6.9%
Female	13,592	1,544	11.4%
Unemployed	4,859	1,940	39.9%
Male	2,496	866	34.7%
Female	2,363	1,074	45.5%
<b>WORK EXPERIENCE</b>			
Population 16 years and over	56,527	9,681	17.1%
Worked full-time, year-round in the past 12 months	20,462	783	3.8%
Worked part-time or part-year in the past 12 months	13,405	3,113	23.2%
Did not work	22,660	5,785	25.5%
<b>All Individuals below:</b>			
50 percent of poverty level	5,055	(X)	(X)
125 percent of poverty level	18,303	(X)	(X)
150 percent of poverty level	21,867	(X)	(X)
185 percent of poverty level	27,348	(X)	(X)
200 percent of poverty level	29,494	(X)	(X)
<b>Unrelated individuals for whom poverty status is determined</b>	12,644	3,891	30.8%
Male	6,532	1,811	27.7%
Female	6,112	2,080	34.0%
<b>Mean income deficit for unrelated individuals (dollars)</b>	6,241	(X)	(X)
<b>Worked full-time, year-round in the past 12 months</b>	4,190	146	3.5%
<b>Worked less than full-time, year-round in the past 12 months</b>	2,765	1,386	50.1%
<b>Did not work</b>	5,689	2,359	41.5%



# Chapter 9: Planning and Public Policies

## **Ross County**

Ross County does not have a zoning resolution in place. With regard to fair housing choice, not being zoned is positive with respect to site location and design. Zoning can have a detrimental impact on fair housing choice if not done correctly. Isolation of certain housing types can occur. In Ross County, there are many examples of mixed use areas that combine traditional neighborhoods, agriculture, apartments, and commercial uses. If a zoning resolution is considered in the future, it should be done carefully.

Local building requirements follow the Ohio Building Code and all ADA requirements for new developments. The original AI indicated a need for a residential housing code. Though the county does not have a residential building permit system, it does implement other regulatory mechanisms that aid in obtaining safe housing, such as the Manufactured Home Installation guidelines of the Ohio Manufactured Home Commission and the Ohio Building Code. Ohio Regional Development Corporation (ORDC) inspects all of our CHIP clients' homes for defects to bring them up to the State Residential Rehabilitation Standards. New apartment complexes meeting the definition of commercial development are inspected under the Ohio Building Code by the Ross County Building Department providing a layer of safety and accessibility required by fair housing laws and ADA laws.

Of all new housing in Ross County, apartment complexes rank number one in new residential development reviewed by the Ross County Planning Commission since 2011 (though all development is sluggish). They have approved four assisted living facilities for Chillicothe Group Homes; Freedom Path's 60-unit Apartment Complex to house homeless veterans and provide counseling mentorship and training at the VA Medical Center; and Crosscreek Meadows #2, with 40 units of affordable housing. To encourage affordable, equitable, safe, and accessible rental housing and homeownership, Ross County has supported nonprofits in their endeavors to achieve those goals by the following methods: (1) providing support letters for grants and support for tax credits; (2) implementing fast tract reviews, inspections, and permitting while ensuring all building codes are met; and (3) by providing homeownership grants to first time homebuyers within single-family residential subdivisions. These methods combined actively promotes fair housing by removing regulatory barriers in the permitting process while ensuring quality, by supporting efforts to house protected groups and by promoting choice of housing.

## **City of Chillicothe**

The City of Chillicothe has building and zoning codes. In review, these do not seem to pose an impediment to Fair Housing Choice. Their most recent update was completed in September 2010 and provides a 186 page document. This document can be viewed on the City of Chillicothe's website. They also have a Nuisance Abatement Board that addresses issues that are taking place outside the home while Code Enforcement deals with issues inside the home. There is a Facebook page that is available for those who would like to file a complaint. Once a complaint is filed, the City attempts to work with those in non-compliance to see if the problem can be corrected. The usual result of continual non-compliance is a fine. It does appear that in some instances, multiple calls and complaints are placed on one issue, and it seems to take too long to be remedied. This may pose a problem to the neighborhood.

# Chapter 10: CDBG/HOME Funds Expended By Ross County and City of Chillicothe 2010-2015

## Ross County

### CHIP

#### **CHIP 2010 \$500,000** (County Only)

- HOME - Home ownership 1
- HOME - Home ownership with Rehab 1
- HOME - Owner Rehab 7
- CDBG - Home Repair 20

#### **CHIP 2012 \$500,000** (County Only)

- CDBG - County Only
- CDBG - Owner Rehab 8
- CDBG - Home Repair 19

#### **CHIP 2014 \$850,000** (These figures are City and County combined)

- HOME- Owner Rehab 13
- CDBG - Home Repair 20
- OHTF - Home Repair 14

### CDBG

#### **Allocation 2010 \$212,000**

- Village of Clarksburg sidewalk replacement
- Concord Township Street Improvements
- Franklin Township Street Improvements
- Springfield Township Street Improvements
- Twin Township Street Improvements

#### **Allocation 2011 \$194,000**

- Village of Adelphi Playground equipment
- Colerain Township Street Improvements
- Concord Township Street Improvements
- Franklin Township Street Improvements
- Scioto Township Street Improvements
- Twin Township Street Improvements

#### **Allocation 2012 \$169,000**

- Paint Township Street Improvements
- Springfield Township Street Improvements
- Twin Township Street Improvements
- Village of Adelphi Storm Drainage

#### **Allocation 2013 \$125,000**

- Scioto Township Street Improvements
- Paint Township Street Improvements
- Concord/Twin Townships Street Improvements
- Jefferson Township Street Improvements



**Allocation 2014 \$419,000**

- Majestic Theatre soffit and fascia repairs
- Village of Clarksburg waterline improvements
- Scioto Township Street Improvements
- Scioto Township Bridge replacement

**Allocation 2015 \$219,200**

- Bainbridge Community Center Roof Replacement
- Harrison Township Bridge Replacement
- Paint Township Street Improvements
- Scioto Township Street Improvements

**City of Chillicothe**

**CHIP**

2012 CHIP \$500,000

- CDBG - 17 Owner Home Repair, 18 EMHP
- HOME - 7 Owner Rehab, 1 Habitat New Construction

2014 CHIP (partnered with Ross County, see above)

**CDBG Allocation**

2011 Allocation \$97,000

- ADA Ramps on North Paint Street
- Washington Avenue Storm Drainage Improvements

2012 Allocation \$85,000

- 5 demolition projects
- Washington Avenue Improvements

2013 Allocation \$75,000

- Washington Avenue curbs and gutters

2014 Allocation \$75,000

- Washington Avenue paving project

# Chapter 11: Status of Fair Housing in Ross County and the City of Chillicothe

## Previous years' Fair Housing programs through CDBG

### Fair Housing

#### Ross County

2010 - 3 Calls Received/0 OCRC Referrals, 3 Tenant/Landlord issues  
2011 - 5 Calls Received/0 OCRC Referrals, 5 Tenant/Landlord Issues  
2012 - 4 Calls Received/1 OCRC Referrals, 3 Tenant/Landlord issues  
2013 - 3 Calls Received/0 OCRC Referrals, 3 Tenant/Landlord issues  
2014 - 3 Calls Received/1 OCRC Referrals, 2 Tenant/Landlord issues  
2015 - 4 Calls Received/0 OCRC Referrals, 4 Tenant/Landlord issues  
2016 - 6 Calls Received/1 OCRC Referrals, 5 Tenant/Landlord issues

#### Chillicothe

Unfortunately most of the Fair Housing records for the past few years for the City of Chillicothe are incomplete or missing.

Under the last administration, the Fair Housing Representative was laid off and then moved to another department at the City. During that time period, boxes of files were reportedly removed from the office and have not yet been recovered.

When speaking to the previous Fair Housing Representative, she explained that most of her housing-related phone calls and office inquiries were landlord tenant calls related to pending evictions. The approximate number of calls was 500 per year with an average of 3 per day. Of those calls, only approximately 5 to 6 per year were clearly identified as allegations of protected class discrimination. Of those few allegations, most complainants never followed up or showed up for follow-up appointments, or they stated that they did not wish to pursue a civil rights charge.

### Testing for Housing Discrimination

There has been no recent testing of housing practices in Ross County or the City of Chillicothe for signs of illegal discrimination. The U.S. Department of Housing and Urban Development conducted a *Housing Discrimination Study* in 2012 that stated "fewer minorities today may be getting the door slammed in their faces, but we continue to see evidence of housing discrimination..." This study also found that African American and Hispanic home buyers faced some form of discrimination in 25 percent of their interactions with real estate agents. Testing of real estate practices should be conducted to determine if any form of discrimination has or is occurring in Ross County. Information on this study was found on HUD's website.

Both the City and County have Fair Housing links on their websites. These websites have an abundance of information and links as well as local and other contact information.

The City and County are dedicated to providing Fair Housing information to their communities. They provide trainings and informational pamphlets to public organizations around the County and strive to make the information readily available to those who need it. The City and County are also open to improving their current undertakings to making the information more accessible and available to underserved groups.

# Chapter 12: Compliance Issues

## Affordability of Ownership Housing

To make sense of the plethora of available data, many researchers report on median household incomes and median home values. The median is the middle. For example, half of Ross County households have incomes above the median and half below it.

Economists and housing experts have long used the rule that a home is affordable when its purchase price is no more than two and a half times the buyer's gross annual income. Their other test that applies to both owner *and* tenant households says that housing is affordable if the household spends no more than 30 percent of its gross monthly income on housing. Spending more than 30 percent on housing leaves the typical lower, middle, and upper-middle class household less money for essentials like food, clothing, furniture, transportation, health care, savings, and health insurance. Local businesses suffer the most from this reduction in spending money due to high housing costs. Spending more than 30 percent on housing denies spending to other sectors of the economy unless households strapped for cash go into credit card debt.

According to the ODOD County Profile, the median household income in Ross County was \$43,264 and the median value of a home was \$111,100. According to the above formula, someone at this income level would be able to afford a home at a value of \$108,160. This is almost \$3,000 less than what a median household could afford. Conversely, according to homefacts.com, the average listing price is \$129,900 and the median sales price is \$89,950.

**Table 13: Housing Financial Characteristics in Ross County**

Subject	Ross County, Ohio		
	Occupied housing units	Owner-occupied housing units	Renter-occupied housing units
	Estimate	Estimate	Estimate
Occupied housing units	28,209	20,067	8,142
Median household income (dollars)	43,450	53,894	25,348
<b>MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS</b>			
<b>Less than \$20,000</b>	18.4%	12.3%	33.4%
Less than 20 percent	1.9%	2.0%	1.5%
20 to 29 percent	2.6%	1.9%	4.1%
30 percent or more	13.9%	8.3%	27.8%
<b>\$20,000 to \$34,999</b>	18.1%	16.7%	21.6%
Less than 20 percent	5.1%	6.5%	1.8%
20 to 29 percent	5.0%	4.1%	7.1%
30 percent or more	8.0%	6.1%	12.7%
<b>\$35,000 to \$49,999</b>	15.4%	15.9%	14.4%
Less than 20 percent	7.6%	8.7%	4.8%
20 to 29 percent	4.3%	3.2%	7.1%
30 percent or more	3.6%	4.0%	2.6%
<b>\$50,000 to \$74,999</b>	18.3%	20.7%	12.5%
Less than 20 percent	12.0%	12.4%	10.8%
20 to 29 percent	4.5%	5.6%	1.7%
30 percent or more	1.9%	2.6%	0.0%
<b>\$75,000 or more</b>	25.1%	33.5%	4.3%
Less than 20 percent	21.3%	28.3%	4.1%
20 to 29 percent	3.3%	4.6%	0.2%
30 percent or more	0.5%	0.7%	0.0%
<b>Zero or negative income</b>	1.2%	1.0%	1.6%
<b>No cash rent</b>	3.5%	(X)	12.2%

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

From the above table from US Census data, it shows that quite a large percentage of renters with incomes less than \$20,000 or \$20,000-\$34,999 a year are paying more than 30% of their income in housing costs. This would mean that those households do not have "affordable" housing. According to affordablehousingonline.com, it is showing that 44.4% of renters in the County are "overburdened" or, in other words, paying more than 30% of their income in housing costs.

## Home Mortgage Lending Practices

Historically, throughout the nation, roadblocks to fair housing choice have included the practices of the lending community that have denied mortgages to minorities, especially African Americans, at a substantially higher rate than Caucasians. Especially in the past, there were mortgage lending practices that were barriers to fair housing choice. State and Federal laws have come a long way toward addressing subprime and predatory lending practices. To engage this topic, staff at local lending institutions were interviewed, and data from the Home Mortgage Disclosure Act reporting was analyzed to determine if minorities were disproportionately denied loans compared to Caucasians.

While it is unclear if the lending community in Ross County can be considered an impediment to fair housing choice based on HMDA [Home Mortgage Disclosure Act] data alone, other factors such as borrower intimidation, lack of understanding of the home loan application and credit reporting processes, as well as perceived socio-economic barriers are often issues reported by other jurisdictions in their interactions with the lending community. We would suggest the local lending community provide education and outreach to the minority community to better prepare applicants prior to submitting a loan application.

**Figure 9: HDMA information**

ACTION TAKEN BY INSTITUTION	Black	%B	Asian	%A	Native American Alaskan Native	%NA	White	%W	Hispanic	%H
1 Loan Originated	26	45.61%	5	62.50%	5	33.33%	1018	53.95%	6	46.15%
2 Application Approved But Not Accepted	7	12.28%	1	12.50%	1	6.67%	109	5.78%	0	0.00%
3 Application Denied by Financial Institution	19	33.33%	2	25.00%	5	33.33%	527	27.93%	6	46.15%
4 Application Withdrawn by Applicant	1	1.75%	0	0.00%	1	6.67%	119	6.31%	0	0.00%
5 File Closed for Incompleteness	2	3.51%	0	0.00%	3	20.00%	58	3.07%	1	7.69%
6 Loan Purchased by the Institution	2	3.51%	0	0.00%	0	0.00%	56	2.97%	0	0.00%
7 Preapproval Request Denied by Financial Institution	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
8 Preapproval Request Approved But Not Accepted	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>Total</b>	<b>57</b>	<b>100.00%</b>	<b>8</b>	<b>100.00%</b>	<b>15</b>	<b>100.00%</b>	<b>1887</b>	<b>100.00%</b>	<b>13</b>	<b>100.00%</b>
<b>Reasons For Denial</b>										
1 Debt to Income Ratio	4	17.39%	1	0.00%	0	0.00%	82	16.77%	0	25.00%
2 Employment History	0	0.00%	1	0.00%	0	0.00%	24	4.91%	0	0.00%
3 Credit History	12	52.17%	1	25.00%	2	100%	187	38.24%	1	0.00%
4 Collateral	3	13.04%	0	0.00%	0	0.00%	75	15.34%	1	25.00%
5 Insufficient Cash	1	4.35%	0	0.00%	0	0.00%	27	5.52%	0	0.00%
6 Unverifiable Information	1	4.35%	0	0.00%	0	0.00%	15	3.07%	0	25.00%
7 Credit App Incomplete	1	4.35%	0	0.00%	0	0.00%	47	9.61%	1	0.00%
8 Mortgage Insurance Denied	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
9 Other	1	0.00%	0	0.00%	0	0.00%	32	6.54%	1	25.00%
	<b>23</b>	<b>95.65%</b>	<b>4</b>	<b>100%</b>	<b>3</b>	<b>100%</b>	<b>489</b>	<b>100.00%</b>	<b>4</b>	<b>100%</b>

To begin, there appears to be minor issues in data reporting as there are 119 loan applications where no race was reported and 156 applications shows that reporting was not applicable. These loan applications were excluded from the analysis. A total of 2,055 applications were logged onto HMDA in 2014 that contained race data. It is impossible to know by whom these applications were submitted or what race they may be. There would also be a question as to why the applicants did not want to disclose their race. According to the accepted data 2.5 percent of applications were from African Americans while 84 percent were from Caucasians. 12.3 percent were from those who did not provide race data or that were deemed not applicable for race data. Approximately 45 percent of African American applicants were originated compared to the 54 percent of white applications that were originated. Overwhelmingly, the number one reason for denial of lending for African Americans is credit history while whites were denied at more than 10 percent less. Though this is not a great difference, it is significant. Debt to income ratio as a reason for denial shows African American applicants at 17.39 percent while white applicants were 16.77 percent. The number of applicants for other minorities is too small to provide a clear picture.

The information that is missing in many cases is the reason loans were denied, which would determine whether lending practices are impeding fair housing choice in Ross County. Frustratingly, because the HMDA does not collect the reason for denial, it would be prudent for Ross County to get at least a sample of local lenders to provide that information. If the data shows that minority applicants were denied loans because they were unqualified, then the concerns raised in the past would no longer be valid.

Lack of understanding of money management is another issue raised in discussion. The loan application process can be very intimidating, but more so to those who do not have a grasp of financial processes, budgeting proficiency, or knowledge of other money management components. With this lack of knowledge, it is difficult to decide if homeownership is the best option for their family. With the lack of financial literacy may also come credit issues. Local lenders say that some of the qualification issues they see are bad credit scores. This goes hand in hand with budgeting. When clients are unable to budget their existing income to pay bills and their debt, it will make it very difficult to maintain good standing on a loan to purchase a home. There are very limited resources in the community for budgeting classes or credit counseling. This may be something that the local government could look into. Although this issue concerns people and families of all races, it may need to be researched further to see if minorities are affected in a greater way.

Enacted in 1977, the Community Reinvestment Act<sup>6</sup> was intended to encourage depository institutions, consistent with safe and sound banking operations, to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. Ratings are published for specific institutions that the Federal Deposit Insurance Corporation (FDIC) has examined. These banks and the most recent information available for the financial institutions in Ross County that were reviewed for this analysis indicated that the financial institutions were rated satisfactory.

## Payday Lending

Payday lending can cause problems for those who utilize this service . There are more than a dozen cash advance lenders in Ross County. Payday loans can be very costly. These loans are usually priced at a fixed dollar fee, which represents the finance charge to the borrower. Because the loans have such short terms, the cost of borrowing is very high. In return for the loan, the borrower usually provides the lender with a pre-dated check or debit authorization. The lender advances an amount for a period of usually around 14 days. When that time is up, the borrower must pay the lender back the loan amount plus the fixed fee. There are additional fees if you are late paying back the loan amount. When a borrower takes out a loan for the amount of their pay check, this can start a vicious cycle of borrowing and paying back. Many have gotten into this cycle and have trouble getting out. This in turn affects other areas of their lives as well. It makes paying bills and saving almost impossible without using the lenders services again and again.

## Home Appraisal Practices

As of this writing, we did not uncover any evidence of discriminatory practices by home appraisers regarding Ross County properties.

## Ross County Real Estate Firms

Real estate firms tend to be the first place where members of the public learn about how the Fair Housing Act can affect them. A regulation issued by the U.S. Department of Housing and Urban Development requires all real estate offices to prominently display the Fair Housing Poster (HUD form HUD-928.1A(8-93)).

We randomly checked the websites and other advertising for six real estate firms working within Ross County and the City of Chillicothe to identify the racial/ethnic composition of their agents. The agents pictured at three of the six firms were all white; one firm had two minority agents and two had no photos of their agents. In the firms with pictures of their agents, female agents made up most of the composition of the firms.

This effort was not intended to be a thorough, scientific examination of the racial composition of the professional sales staff at Ross County real estate offices. It does suggest that more thorough research would be prudent to determine which real estate offices prominently display the HUD fair housing poster, the hiring practices of real estate offices, and their advertising practices.

The Real Estate Firms that were interviewed indicated they were aware and well informed of Fair Housing Law.

## Real Estate Advertising

We also examined a random sample of real estate advertising as well as websites featuring Ross County properties.

The websites that were visited did not appear to be steering or racially, ethnically biased in any way. Most had properties listed without listing the agent. It would appear that, once a property was selected, they will contact the firm to request more information on the home and the agent associated with the listing. It would also appear that a potential homebuyer would be able to choose an agent and contact

them to find real estate listings if desired. As of the date of this study, there does not seem to be any findings to provide cause to feel that there is racial steering or discriminatory practices of realtors in Ross County. More thorough testing may uncover some hidden practices, but from our observations. It does not raise concern.

Information from meetings and surveys suggests that the realtors spoken with are already including the Fair Housing logo, are aware of Fair Housing law, and working towards offering Spanish and hearing and sight impairment options on their websites. This should be encouraging to the City and County that realtors in their community are making the effort to be more inclusive with their advertising and combating any discriminatory practices that could have been an issue.

## **Apartment Leasing Firms**

Similarly, the leasing offices of apartment complexes are required to display the HUD Fair Housing Poster in a prominent location.

## **Local Landlords**

Some of the observations from HAC meetings, questionnaires and personal interviews indicate that in some cases the condition of the homes is deplorable. There does not seem to be motivation by landlords to make the necessary repairs or to keep up with maintenance. Of course, this is not true of all landlords or all rental properties, but there are some to whom this may apply. There was also some discussion of abandoned and dilapidated homes that need to be addressed.

Ross County has an organized landlord association, Scioto Valley Real Estate Investors. This group continues to dutifully follow Fair Housing Laws and has been trained by the County in Fair Housing. The County and SVREI will continue to take part in trainings and stay abreast of new laws and updates. Because not all landlords are members of this organization, it should be noted that continual trainings and information should be made available to all landlords in the County. Ross County and the City of Chillicothe are prepared to continually offer this information and trainings.

It is apparent that there are some tenants that do not understand or know of their rights. The County and City offer informational brochures at various public locations around the City and County for local residents to obtain. Fair Housing trainings are conducted with grant programs that include local citizens. Both the City and County have contact information on their websites for those who need additional information or advice.

## **Condominium Associations**

It has not come to light that any fair housing complaints regarding condominiums have been received by the City of Chillicothe or Ross County. However, the refusal to make reasonable accommodations for people with disabilities by allowing some modification that enables them to enjoy their property or common area like others places a substantial barrier to fair housing choice as do practices that are hostile to families with children. If reasonable accommodations are being denied, this would be a violation of Fair Housing rights. The City and County may want to investigate further to ensure that condominium associations are following the Fair Housing laws.



# Chapter 13: Summary of Community Input

Emails, phone and personal interviews, surveys, and a Housing Advisory Committee meeting were undertaken to gain input from area Service Providers on the issues facing Ross County and the City of Chillicothe.

Various issues were raised in discussion. Of those, the following were subjects that seemed to be more prominent in the minds of those who attended:

1. Ross County has 3 prison/correctional centers. Those being released from these facilities face a great hardship when attempting to find housing. For some, their place of residence was originally Ross County, however, many are from other counties and areas. Those being released have limited funds available, may have been ostracized by their family and friends, do not wish to return to their last place of residence because they wish to avoid the situations there that may have caused their incarceration, or new landlords have policies against renting to felons. There is not much help for those facing this issue. Ross County has an Ex-Offender Reentry Coalition branch. Information gathered from Teri Minney, the Chairperson for this Coalition is as follows:

2. There is a lack of homeless shelters, emergency shelters and transitional housing in Ross County. Some shelters exist, but they do pose some problems. There is no designated family shelter. This means that boys over a certain age cannot stay with the mother and siblings in the Domestic Violence Shelter and must be moved to the men's shelter without their family. There are sufficient sites and interest, however, funding is the problem to develop more shelters.

3. Human trafficking and drug abuse are major problems facing those in Ross County. It was mentioned that at a Ross County Safety Council meeting, State Highway Patrol was in attendance and shared about the enormous problem human trafficking is becoming. It appears that some task forces are attempting to combat this problem in the area.

4. It was mentioned that a zoning ordinance was proposed for homeless shelters. The legislation was tabled at City Council; however, the issue of NIMBYism was raised. The legislation proposed to limit where homeless shelters could be located within the City. The goal of this proposition was to help the homeless and provide a homeless shelter within every ward of the City. The problem that seemed to be raised is that the locations being presented were not seen as being reasonable to those who were sharing this information.

5. Local realtors have expressed concerns about the security of those showing homes. In the recent past, realtors have been asked to show a home and have been assaulted, kidnapped or worse. They also mentioned the danger of going into some homes that are still occupied and encountering drug paraphernalia or drug use upon arrival. They feel that trainings on safety and drug use should be provided for the local realtors to avoid danger.

6. The rental sector was discussed. There was mention of single mothers being taken advantage of in regards to rentals. They also felt that some renters may take advantage of the landlords as well. The problem arises when either party (renter or landlord) is not aware of the laws while the other party has some knowledge. Trainings for both renters and landlords are a good way to educate the community on Fair Housing and Tenant/Landlord rights. The City and County could look into partnering with Legal Aid to provide some trainings on the Tenant/Landlord Laws.



**Survey Results**

Surveys were distributed to all members of the Housing Advisory Committee. Not all surveys were returned. Phone calls and emails to request participation were made. The information gained from the surveys received, phone interviews and other data collection efforts are dispersed throughout this document. A summary of the survey results is included in Appendix A

# Chapter 14: Impediments and Possible Solutions

## **Impediment #1: Need for Fair Housing Testing to uncover hidden agendas or discriminatory practices**

It does not appear that the County or City would be home to any persistent discrimination practices that have caused minorities to leave the area. However, there has been no recent testing to uncover hidden agendas or practices in the community.

### ***Recommendation:***

A more thorough investigation by testing may uncover any hidden agendas or impediments that are not obvious, however, according to the data available, there does not appear to be discriminatory actions taking place. The City and County should work together to find ways to provide some testing in the area.

## **Impediment #2: Continued need for Fair Housing Training**

The City and County need to continue to provide trainings and information to various community agencies and the general public. Suggestions to train public officials, government employees, local landlords, real estate agents, lenders and others would be greatly beneficial to the County and City. Other underserved groups such as youth, Hispanic Community, African American Community, Asian Community, and others, within the City and County would benefit from information and training on their rights to Fair Housing.

### ***Recommendations:***

Efforts to include these trainings and education to the entities listed will be ongoing with each new year of Allocation and CHIP funding, through the Fair Housing program component. A variety of different agencies, groups and others should be trained on Fair Housing laws and discriminatory practices. It would also be prudent of the City and County to research the possibility of working with Legal Aid to provide some trainings on Tenant and Landlord Law to groups and agencies around the community.

## **Impediment #3: Need for accessibility in City Administration Building**

The previous Analysis of Impediments studies have identified that the City of Chillicothe Administration Building has some handicap accessibility inadequacies. While the City is dedicated to remedying these, as of the this, study they have not been corrected. Although persons with disabilities have barrier-free access to the building through the use of power assisted doors and accessible handicap parking spaces, access to the Conference Room is restricted as the doorway is narrower than ADA guidelines. The public restrooms located in the vicinity of the Conference Room are also inaccessible.

### ***Recommendations:***

In the previous AI study, Tom Day, City of Chillicothe Engineer and Safety/Service Director provided a plan of action to address the accessibility concerns. This plan is still recommended. The plan includes modifications to the first floor men's and woman's restrooms, the main floor hallway, the Mayor's office. The plan outlined in the previous AI is attached as Appendix D.

**Impediment #3: Fair Housing Information collection**

The recent loss of documentation at the City of Chillicothe for Fair Housing and Tenant Landlord calls is unfortunate. The City needs to restore the call log system and better track the calls and results of referrals. It will also need to document any trainings, the distribution of information and any other Fair Housing related undertakings.

***Recommendation:***

The City has recently moved their previously employed Fair Housing Representative to another department. In turn, they have hired a consultant to provide Fair Housing Services. This new consultant should track all phone calls, referrals and trainings and provide a year-end report to the City with this information.

**Impediment #6: Shortage of safe, decent and affordable housing**

The shortage of safe, decent and affordable housing is almost always a concern. There is an abundance of units out there, but the cost and condition would not make these suitable residences. According to those interviewed, surveyed or who attended the HAC meetings, rents are high in Ross County, especially for the unacceptable condition of the units. Many units have deteriorated, however, the property owners are not always able or willing to make repairs. Because of these factors, some have trouble finding adequate housing, some are paying most of their income in housing costs or they are living in terrible conditions. These things can be considered an impediment.

***Recommendations:***

One way to combat this would be to continue to offer grant programs through the City and County. The CHIP program helps address some of the home maintenance issues that have contributed to the downturn of the units within the community. Another option would be to consider offering Rental Repair and Rehabilitation Assistance through the City/County CHIP programs. This would assist landlords and property owners with repairs and also require them to reduce rent to Fair Market Rent and rent to LMI renters for a certain period of time. Although there are limitations and potential difficulty with providing this type of assistance, if a plan and partners could be found, it may prove to be a great benefit to Ross County and the City of Chillicothe.

**Impediment #7: Transportation for the elderly and disabled**

From the discussion of transportation services, the lack of transportation services for the disabled is an impediment in that it can prevent disabled residents from considering available housing in areas outside of the city limits that are not being served by the Chillicothe Transportation System. The Paratransit sector of Chillicothe Transit provides a way for those who are disabled to get transportation when they cannot use the fixed route system. The Chillicothe Transit offers only 3 County Routes to Massieville, Bainbridge and Frankfort. As the population of the county shifts to a greater number of elderly residents, an increase in the amount of disabled residents will most likely increase as well. Without a change in the transportation services available to disabled residents in the outlying county areas, many of those that become disabled, would have to give up their current housing to move into the city where the services are available.

***Recommendations:***

1. Publicize the current services available in the outlying county areas so that disabled residents are aware of where and what is available. This information should be in the local paper and made available at the Senior Citizens Center.
2. Contact churches in the county areas to see if they might be able to provide transportation services.
3. Expand the Chillicothe Transportation System's bus routes to include more outlying county areas.

### **Impediment #8: Availability of Accessible Housing for the Disabled**

The availability of accessible housing for disabled residents is only going to worsen over time. The County's population group of elderly is increasing and as people get older, some will experience a disability. Although there are several complexes that offer accessible housing for the disabled, more are needed. Landlords that have housing available are sometimes reluctant to rent to disabled residents because they do not want to incur the expense of making the residence handicap accessible. Many disabled tenants will not consider all available housing because the residence is not currently handicap accessible. The need for landlords and tenants to understand their rights and responsibilities under the Fair Housing Act is extremely important to evade possible discrimination issues.

#### ***Recommendations***

It is vitally important that landlords and tenants know and understand their rights and responsibilities under the Fair Housing Act. Getting this information out to the landlords and tenants is a crucial part of overcoming this impediment. Providing readily available information of where accessible housing is located and which landlords maintain handicap accessible units are also a critical part of addressing this impediment. Tenants and Landlords should also be aware that there are several community agencies that can either help finance residential modifications or will complete the modifications themselves.

It is recommended that:

1. Information sharing sessions are conducted periodically targeting landlords and disabled tenants but open to the general public as well.
2. A list of community agencies that help with residential modifications to make residences handicap accessible be made available by posting them on applicable websites and printing them in the local paper.
3. Organize a committee to explore the "Project House Call" model.

### **Impediment #9: NIMBYism**

NIMBY – "Not in my backyard" will probably always exist as an impediment to fair housing choice. Although most residents of a community understand and acknowledge the need for assisted housing units for the disabled, for victims of domestic violence, shelters for the homeless, and suitable housing for low to moderate income residents, they still may not want it next to their property. Many residents believe it could lower their property values or that it may bring in "undesirable elements" such as drugs or thieves. What many residents fail to realize is that these elements also exist in the wealthiest of neighborhoods. There will always be that faction of society that engages in these activities regardless of where or what types of housing are available. These are two separate issues and they do not go hand-in-hand.

Informing the community with facts about what happens to property values and how the availability of various types of housing throughout the community is beneficial and can lead to households moving up and beyond assisted housing. Since Ross County does not have zoning, it is only through strong community opposition that certain types of housing may not be available in all parts of the county.

### ***Recommendations***

To overcome, or at least minimize, this impediment, education of the community and standing fast against opposition are key elements. Two recommendations are being made for this impediment.

1. Educate the public with fact-based information on the effect on property values and the benefits the community can receive when all types of housing is made available throughout the community. This information should be made available through public meetings, brochures, radio ads, etc...
2. Ensure that opposition is based on developmental and environmental principles and not on prejudices.

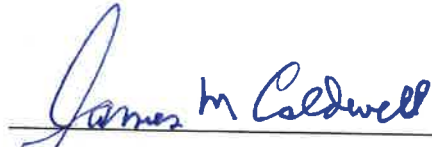
### **Impediment #10: Lack of knowledge Financial Literacy and understanding of money management**

Another aspect that affects people's housing choice is financial literacy. It was frequently mentioned in HAC meetings, interviews and questionnaires that there is quite a lack of knowledge in regards to financial practices and processes, budgeting proficiency, and other financial literacy components. It appears that without this familiarity of some of the processes, a loan application can be very intimidating. This could explain why some do not apply or consider purchasing a home. It can also contribute to those who may have to move because of evictions due to non-payment of rent, as they do not know how to budget their incomes to allow for rent payment each month. It also may show that there is a pattern developing. When a child grows up in a home with limited financial literacy (or stability), the child tends to model what they see at home.

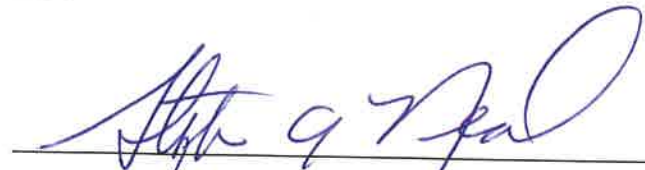
#### ***Recommendations:***

One way to address this problem is to provide budgeting and financial education in the community. The City and County can partner with other agencies to provide this type of training. It may be possible to work with schools to provide some instruction while children are still in the school system. There are community agencies that provide budgeting, homebuyer counseling, and other related topics within Ross County. If the City and County could partner with these agencies and help get the word out that these classes and courses exist, it may be possible to alleviate some of the problems that arise from this lack of information and education.

**SIGNATURE PAGE**

  
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James M. Caldwell, President  
Ross County Commissioner

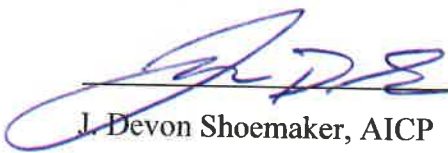
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Stephen A. Neal, Vice-President  
Ross County Commissioner

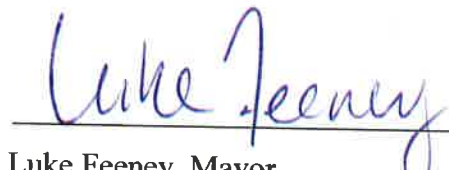
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R. Douglas Corcoran  
Ross County Commissioner

5/31/2016  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
J. Devon Shoemaker, AICP  
Ross County Planning Department

5/31/2016  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Luke Feeney, Mayor  
City of Chillicothe

5/31/16  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Bess Dunlop  
Ohio Regional Development Corporation

5/31/16  
\_\_\_\_\_  
Date

# Data and Resource Material References

Ohio Department of Development County Profile; Ross County  
Factfinder.census.gov (US Census Bureau): Ross County: Census 2010, American Community  
Survey data

Wikipedia

Public School Report.com

National Fair Housing Advocate Online

Fair Housing Act

Community College Review website

City-Data.com

The Center for Community Solutions (County Profile)

affordablehousing.org

HUD Housing Discrimination Study

([http://portal.hud.gov/hudportal/HUD?src=/press/press\\_releases\\_media\\_advisories/2013/HUDNo.13-091](http://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media_advisories/2013/HUDNo.13-091))

Ross County Community Development

City of Chillicothe

Ross County Veterans Services

The Pioneer Center

Ross County/City of Chillicothe Housing Advisory Committee

Realtytrac.com

Policy Matters Ohio

Ross County Analysis of Impediments 2011

City of Chillicothe Analysis of Impediments 2011

ODOD Office of Research County Profile

Chillicothe Public Transit

Chillicothe Metropolitan Housing Authority

Ross County Veterans Services

FFIEC HDMA data

# Appendix



# Appendix A

*Analysis of Impediments Team and HAC Member List*

*Survey Results*

Analysis of Impediments to Fair Housing Choice 2016  
Housing Advisory Committee  
Member List

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The Ross County/City of Chillicothe Analysis of Impediments service provider research included a HAC meeting, phone calls, emails and surveys. Every effort was made to contact as many service providers and knowledgeable persons to collect the much needed information. The members who were contacted and invited to participate in this endeavor include the following:

**HAC Members**

Kathleen Sims, Chillicothe Metropolitan Housing Authority  
Victor Davis, RC Community Action  
Tamara Lowe, City of Chillicothe  
Chris Manegold, Economic Development Alliance  
Nina Kellar, Area Agency on Aging  
Rick Mariott, Pioneer School  
Juni Fry, ADAMH Board  
Jerry Ater, Habitat for Humanity  
Kirstin Thomas, Ross County Job & Family Services  
Mandy Sullivan-Dyke, Ross County CADV  
Dan Haubeil, Landlord Association  
Ben Avery, Ross County Board of Health  
Devon Shoemaker, Ross County Planning Department  
Joanne Price, Ross County Planning Department  
Mayor Luke Feeney, City of Chillicothe  
Nellie Book, Adult Care Facilities  
Scioto Valley Association of Realtors  
Cindy Burns, 5/3 Mortgage  
Mark Cenci, ERA Martin & Associates  
Mary McCord, Salvation Army  
Jim Buchanan, Southeastern Ohio Legal Services  
Kear Realty  
EXIT First Capital Realty  
AmeriFirst Home Mortgage  
Springleaf Financial Services  
Huntington Bank  
Homeland Credit Union  
Universal 1 Credit Union  
Price Realty & Auction  
Bess Dunlop, Ohio Regional Development Corporation  
Ross County Veterans Services

Ross County/City of Chillicothe  
Analysis of Impediments to Fair Housing Choice  
HAC Meeting/Fair Housing Training

Friday April 22, 2016  
10:30 a.m.

Name:	Organization/Address:
Bess Dunlop	ORDC
Joanne Grace	RCPD
Mark Lakno	ORDC
Judy Conklin	Kern Realty Inc
Janice Green	Kern Realty Inc
Tamra Lowe	City of Chillicothe

**Survey Summary**  
**Analysis of Impediments to Fair Housing Choice 2016**

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**General Surveys**

1. What do you see as the biggest gaps in housing faced by the Low to Moderate Income population and any of the 7 Federally protected classes and the 2 Ohio protected classes, in your community, or those served by your agency/organization?  
*Federal: Race, Religion, Color, National Origin, Sex, Familial Status, Disability*  
*Ohio: Military Status, and Ancestry*  
Disabled persons and vets, locations, lack of employment, not enough decent affordable housing, lack of knowledge of available assistance, shortage of single family accessible housing
2. What do you feel could help address these gaps?  
Have more programs to assist with housing for vets and the disabled, job training and trade education should be free, supplements to get into housing for lower income, down payment assistance, knowledge
3. Do you feel there are populations that are either not being served or are currently underserved?  
Veterans, no, employed people that do not have funds to save for down payments or closing costs, its difficult for people without children to receive assistance for housing,
4. Are there governmental requirements currently in place that you believe acts as an impediment to an individual's fair housing choice.....ie zoning, lot size restrictions etc?  
There are lot size requirements because of septic systems
5. Is there currently a comprehensive or land use plan in place in Ross County? Is one of the goals in that plan to develop and sustain racially and economically diverse communities/neighborhoods?  
No
6. Does Ross County currently have a Fair Housing ordinance in place? How is the information regarding that ordinance made available to the general public?  
Yes, it is on file in the Ross County Planning Department
7. Is there currently an organized or structured landlords' organization in place in Ross County? If not, how is fair housing and educational information made available to landlords?  
yes
8. What are the provisions to provide services to the homeless or victims of domestic violence ? Are there shelters in Ross County or do the homeless or domestic violence victims have to travel/relocate to another county/area?  
There is a domestic violence and a Homeless shelter. Both are small and inadequate to address current need. There is no family shelter (Young boys over the age of 12 are turned away from being with mom and younger siblings at Domestic Violence shelter. They are housed with adult males. They are not old enough for that and need to be with their family)



9. Do you feel that there is affordable housing (both homeowner and rental) readily available? Are rents too high in the area?  
Plenty of housing readily available but some people cannot afford because of low paying jobs and drugs; rents are too high; poor condition of units; long Section 8 waiting list
10. Is there a public transportation system in place in Ross County? Does it run on a set schedule/route or by request? Is the transportation schedule such that someone working the 3-11 shift can utilize it?  
Chillicothe Transit and RossGo
11. What is the availability of jobs that pay a living wage? (Living wage is considered to be between \$9.50 per hour, 40 hours per week, for one adult and \$24.11 for 1 adult with 2 children)?  
\$24.11 is unrealistic for unskilled workers; some jobs are available, but not a lot; the average job pays around \$9 to \$16 an hour
12. What services are available for the disabled? Is there adequate housing available? Are reasonable accommodations/modifications being granted upon request?  
I believe there are some housing but not enough
13. What are the most common issues/questions your agency/organization receives/responds to regarding individuals/families housing needs?  
Help paying rent and utilities and maintenance repairs; rentals-pets; cost, can't afford to buy, forced to rent; request for assistance with rent and deposits; homeowners-unable to pay for general maintenance, likely living on Social Security or Disability only.
14. Does your organization offer assistance with housing? If so, please explain.  
We have rentals; real estate agents duties; shelter for victims of domestic violence; we have 16 beds and operate a foster care
15. Is there currently any type of educational outreach program in place through your agency/organization to help education the Low to Moderate Income population? (e.g. Credit Counseling, Homebuyer Education, Foreclosure Prevention Counseling, Fair Housing Training)  
No
16. Please comment on any areas of concern you feel should be addressed by Ross County's Analysis of Impediments to Fair Housing Choice?  
Abandoned houses, there is some housing but not enough

### Realtor Survey

1. Does your real estate company accept listings regardless of the value of the home?  
Yes
2. Has your real estate company carved out a niche market in your market area? For example, does your company market to a particular neighborhood or geographic area?  
No we serve all areas; not as a company-some agents have marketing areas or property type

3. Do you accept listings or do you show properties outside of your niche market area?  
Yes
4. Are there restrictive covenants in place on residential properties in your market area? If so, are these pre existing dwellings or new construction?  
No, both, yes & both, on some yes
5. Are you aware of incidences of negative community attitudes resulting from moves by minorities into non-minority neighborhoods? Moves by persons with disabilities into, for example, group homes in a certain areas?  
No
6. Are you aware of any issues of NIMBY-ism (Not In My Back Yard) in your market area?  
No
7. Are you aware of any instances of racial steering or other disparate treatment concerning any of the seven protected classes in your market area?  
No
8. Do your advertisements include photographs of people from different racial/ethnic backgrounds? Are the pictures or graphics in your advertisements inclusive and representative of your market area?  
Our advertising does not include pictures of people (pictures/graphics inclusive); pictures of houses; yes; if people are in the photos, yes
9. Are any of your advertisements being written and published in languages other than English when appropriate or necessary?  
No, unknown, yes-if necessary
10. Do you use a non-discrimination disclaimer in your print advertising?  
Yes

### **Mortgage Lender Survey**

1. When completing the mortgage process, do you regularly refer potential customers to an approved list of appraisers?  
Yes, must be Wesbanco approved
2. Are any of the appraisers on this approved list local to your market area?  
Yes
3. Are the appraisers engaged to perform the appraisal of property familiar with all types of housing and markets throughout your market area?  
Yes
4. Are the appraisers familiar with evaluating property in rural areas? In older established neighborhoods?  
Yes, yes

5. Do you regularly disclose the full appraisal report to the borrower?  
Yes
6. Does your institution use population and housing characteristics data that is available from federal financial regulatory agencies in making mortgage lending decisions?  
Yes
7. Does your institution aggressively market the availability of mortgage loans in minority or low to moderate income neighborhoods? Does your institution encourage minorities or qualified low to moderate income individuals to apply?  
Yes, we have a specific loan for low to moderate income borrowers
8. Does your institution provide special financing programs for first time homebuyers or qualified low income home buyers?  
Yes, the Freedom Mortgage
9. What is the distribution of full service branch offices in your market area?  
2 in Ross County
10. Does your institution have full service branch offices located in low and moderate income neighborhoods that are ethnically or racially identifiable?  
Yes
11. Have any branch offices in these neighborhoods been closed in the past five years? If so, what impact has this had on access to credit for people in these neighborhoods?  
Only our location in K-Mart, no impact
12. Are you aware of check cashing, payday loan stores moving into any of the neighborhoods where your institution previously provided services?  
No

# Appendix B

*Ohio Department of Development, Office of Research,*

*Ross County Profile*



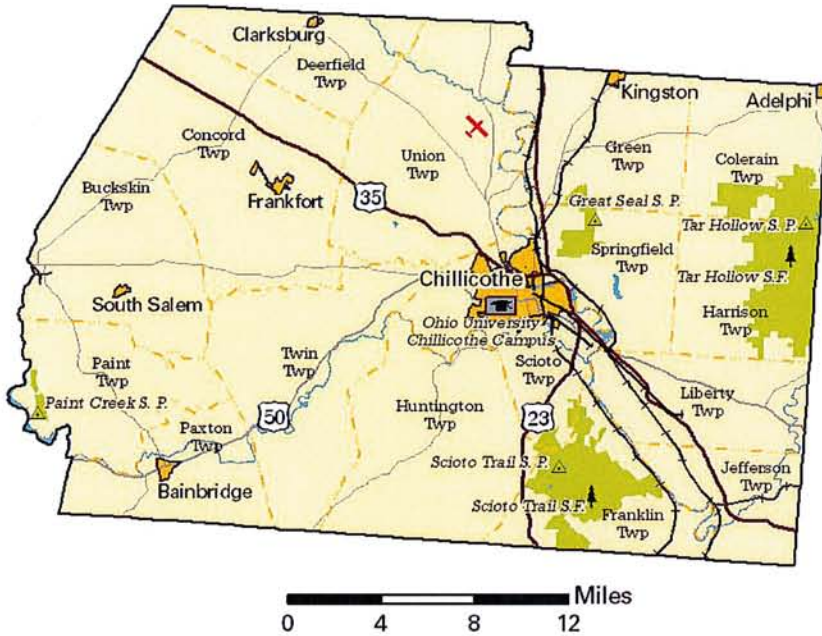
# Ohio County Profiles



Prepared by the Office of Research

## Ross County

**Established:** Proclamation - August 20, 1796  
**2014 Population:** 77,159  
**Land Area:** 688.5 square miles  
**County Seat:** Chillicothe City  
**Named for:** Pennsylvania Senator James Ross, friend of Ohio Governor Arthur St. Clair



### Taxes

Taxable value of real property	\$1,144,855,530
Residential	\$739,943,320
Agriculture	\$217,788,670
Industrial	\$36,473,290
Commercial	\$150,648,720
Mineral	\$1,530
Ohio income tax liability	\$35,048,246
Average per return	\$1,123.95

### Land Use/Land Cover

**Percent**

Urban (Residential/Commercial/Industrial/Transportation and Urban Grasses)	2.91%
Cropland	38.20%
Pasture	13.86%
Forest	44.06%
Open Water	0.94%
Wetlands (Wooded/Herbaceous)	0.00%
Bare/Mines	0.03%

### Largest Places

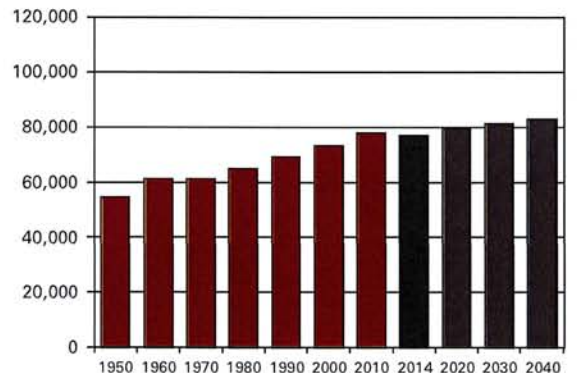
**Est. 2014 Census 2010**

Chillicothe city	21,738	21,901
Union twp	12,924	13,345
Huntington twp	6,135	6,220
Scioto twp UB	5,786	5,823
Green twp UB	3,866	3,886
Concord twp UB	3,374	3,396
Twin twp	3,361	3,384
Springfield twp UB	2,634	2,654
Liberty twp	2,592	2,619
Buckskin twp UB	1,848	1,835

UB: Unincorporated balance.

### Total Population

Census				Estimated	
1800	8,540	1910	40,069	2011	77,627
1810	15,514	1920	41,556	2012	77,485
1820	20,619	1930	45,181	2013	77,364
1830	24,068	1940	52,147	2014	77,159
1840	27,460	1950	54,424	<b>Projected</b>	
1850	32,074	1960	61,215	2020	79,850
1860	35,071	1970	61,211	2030	81,510
1870	37,097	1980	65,004	2040	82,920
1880	40,307	1990	69,330		
1890	39,454	2000	73,345		
1900	40,940	2010	78,064		



Population by Race	Number	Percent
ACS Total Population	77,802	100.0%
White	70,389	90.5%
African-American	3,517	4.5%
Native American	101	0.1%
Asian	286	0.4%
Pacific Islander	18	0.0%
Other	308	0.4%
Two or More Races	3,183	4.1%
Hispanic (may be of any race)	807	1.0%
<b>Total Minority</b>	<b>7,791</b>	<b>10.0%</b>

Educational Attainment	Number	Percent
Persons 25 years and over	54,340	100.0%
No high school diploma	8,628	15.9%
High school graduate	23,836	43.9%
Some college, no degree	9,927	18.3%
Associate degree	4,486	8.3%
Bachelor's degree	4,539	8.4%
Master's degree or higher	2,924	5.4%

Family Type by Employment Status	Number	Percent
Total Families	19,193	100.0%
Married couple, husband and wife in labor force	7,057	36.8%
Married couple, husband in labor force, wife not	2,797	14.6%
Married couple, wife in labor force, husband not	1,352	7.0%
Married couple, husband and wife not in labor force	3,335	17.4%
Male householder, in labor force	755	3.9%
Male householder, not in labor force	399	2.1%
Female householder, in labor force	2,393	12.5%
Female householder, not in labor force	1,105	5.8%

Household Income	Number	Percent
Total Households	28,308	100.0%
Less than \$10,000	2,412	8.5%
\$10,000 to \$19,999	3,919	13.8%
\$20,000 to \$29,999	3,432	12.1%
\$30,000 to \$39,999	3,339	11.8%
\$40,000 to \$49,999	2,812	9.9%
\$50,000 to \$59,999	2,300	8.1%
\$60,000 to \$74,999	2,904	10.3%
\$75,000 to \$99,999	3,103	11.0%
\$100,000 to \$149,999	2,945	10.4%
\$150,000 to \$199,999	597	2.1%
\$200,000 or more	545	1.9%
<b>Median household income</b>	<b>\$43,264</b>	

Population by Age	Number	Percent
ACS Total Population	77,802	100.0%
Under 5 years	4,462	5.7%
5 to 17 years	12,869	16.5%
18 to 24 years	6,131	7.9%
25 to 44 years	21,029	27.0%
45 to 64 years	22,468	28.9%
65 years and more	10,843	13.9%
<b>Median Age</b>	<b>39.9</b>	

Family Type by Presence of Own Children Under 18	Number	Percent
Total Families	19,193	100.0%
Married-couple families with own children	5,358	27.9%
Male householder, no wife present, with own children	551	2.9%
Female householder, no husband present, with own children	2,198	11.5%
Families with no own children	11,086	57.8%

Poverty Status of Families By Family Type by Presence Of Related Children	Number	Percent
Total Families	19,193	100.0%
Family income above poverty level	16,397	85.4%
Family income below poverty level	2,796	14.6%
Married couple, with related children	793	28.4%
Male householder, no wife present, with related children	168	6.0%
Female householder, no husband present, with related children	1,253	44.8%
Families with no related children	582	20.8%

Ratio of Income To Poverty Level	Number	Percent
Population for whom poverty status is determined	71,504	100.0%
Below 50% of poverty level	5,130	7.2%
50% to 99% of poverty level	8,967	12.5%
100% to 124% of poverty level	3,888	5.4%
125% to 149% of poverty level	3,477	4.9%
150% to 184% of poverty level	5,685	8.0%
185% to 199% of poverty level	1,842	2.6%
200% of poverty level or more	42,515	59.5%

Geographical Mobility	Number	Percent
Population aged 1 year and older	76,888	100.0%
Same house as previous year	66,338	86.3%
Different house, same county	6,061	7.9%
Different county, same state	3,610	4.7%
Different state	874	1.1%
Abroad	5	0.0%

Percentages may not sum to 100% due to rounding.



Travel Time To Work	Number	Percent
Workers 16 years and over	27,717	100.0%
Less than 15 minutes	8,757	31.6%
15 to 29 minutes	10,521	38.0%
30 to 44 minutes	3,776	13.6%
45 to 59 minutes	1,542	5.6%
60 minutes or more	3,121	11.3%
<b>Mean travel time</b>	<b>25.9 minutes</b>	

Housing Units	Number	Percent
Total housing units	31,927	100.0%
Occupied housing units	28,308	88.7%
Owner occupied	20,533	72.5%
Renter occupied	7,775	27.5%
Vacant housing units	3,619	11.3%

Year Structure Built	Number	Percent
Total housing units	31,927	100.0%
Built 2010 or later	137	0.4%
Built 2000 to 2009	3,306	10.4%
Built 1990 to 1999	5,998	18.8%
Built 1980 to 1989	3,171	9.9%
Built 1970 to 1979	3,944	12.4%
Built 1960 to 1969	2,901	9.1%
Built 1950 to 1959	3,970	12.4%
Built 1940 to 1949	1,701	5.3%
Built 1939 or earlier	6,799	21.3%
<b>Median year built</b>	<b>1972</b>	

Value for Specified Owner-Occupied Housing Units	Number	Percent
Specified owner-occupied housing units	20,533	100.0%
Less than \$20,000	1,227	6.0%
\$20,000 to \$39,999	1,114	5.4%
\$40,000 to \$59,999	1,230	6.0%
\$60,000 to \$79,999	2,417	11.8%
\$80,000 to \$99,999	2,920	14.2%
\$100,000 to \$124,999	3,063	14.9%
\$125,000 to \$149,999	2,375	11.6%
\$150,000 to \$199,999	3,454	16.8%
\$200,000 to \$299,999	1,807	8.8%
\$300,000 to \$499,999	687	3.3%
\$500,000 to \$999,999	185	0.9%
\$1,000,000 or more	54	0.3%
<b>Median value</b>	<b>\$111,100</b>	

House Heating Fuel	Number	Percent
Occupied housing units	28,308	100.0%
Utility gas	8,757	30.9%
Bottled, tank or LP gas	3,830	13.5%
Electricity	12,656	44.7%
Fuel oil, kerosene, etc	1,814	6.4%
Coal, coke or wood	1,074	3.8%
Solar energy or other fuel	90	0.3%
No fuel used	87	0.3%

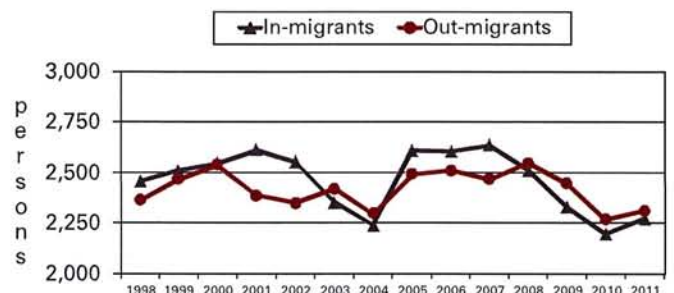
Percentages may not sum to 100% due to rounding.

Gross Rent	Number	Percent
Specified renter-occupied housing units	7,775	100.0%
Less than \$100	49	0.6%
\$100 to \$199	175	2.3%
\$200 to \$299	414	5.3%
\$300 to \$399	449	5.8%
\$400 to \$499	719	9.2%
\$500 to \$599	1,109	14.3%
\$600 to \$699	1,020	13.1%
\$700 to \$799	969	12.5%
\$800 to \$899	737	9.5%
\$900 to \$999	613	7.9%
\$1,000 to \$1,499	429	5.5%
\$1,500 or more	142	1.8%
No cash rent	950	12.2%
<b>Median gross rent</b>	<b>\$641</b>	
Median gross rent as a percentage of household income	30.7	

Selected Monthly Owner Costs for Specified Owner-Occupied Housing Units	Number	Percent
Specified owner-occupied housing units with a mortgage	12,693	100.0%
Less than \$400	77	0.6%
\$400 to \$599	730	5.8%
\$600 to \$799	1,750	13.8%
\$800 to \$999	2,128	16.8%
\$1,000 to \$1,249	3,165	24.9%
\$1,250 to \$1,499	2,014	15.9%
\$1,500 to \$1,999	1,864	14.7%
\$2,000 to \$2,999	803	6.3%
\$3,000 or more	162	1.3%
<b>Median monthly owners cost</b>	<b>\$1,131</b>	
Median monthly owners cost as a percentage of household income	21.1	

Vital Statistics	Number	Rate
Births / rate per 1,000 women aged 15 to 44	825	62.2
Teen births / rate per 1,000 females 15-19	81	36.2
Deaths / rate per 100,000 population	851	1,098.4
Marriages / rate per 1,000 population	502	6.6
Divorces / rate per 1,000 population	324	4.2

## Migration



## Agriculture

Land in farms (acres)	221,723
Number of farms	980
Average size (acres)	226
Total cash receipts	\$79,803,000
Per farm	\$81,431
Receipts for crops	\$69,836,000
Receipts for livestock/products	\$9,967,000

## Education

Public schools buildings	25
Students (Average Daily Membership)	11,797
Teachers (Full Time Equivalent)	691.5
Expenditures per student	\$8,066
Graduation rate	89.8
Non-public schools	3
Students	293
4-year public universities	0
Branches	1
2-year public colleges/satellites	0
Private universities and colleges	0
Public libraries (Main / Branches)	1 / 6

## Transportation

Registered motor vehicles	86,322
Passenger cars	51,669
Noncommercial trucks	17,079
Total license revenue	\$2,280,619.02
Interstate highway miles	0.00
Turnpike miles	0.00
U.S. highway miles	93.95
State highway miles	124.06
County, township, and municipal road miles	1,022.80
Commercial airports	1

## Health Care

Physicians (MDs & DOs)	152
Registered hospitals	1
Number of beds	261
Licensed nursing homes	7
Number of beds	524
Licensed residential care	4
Number of beds	227
Persons with health insurance (Aged 0 to 64)	87.0%
Adults with insurance (Aged 18 to 64)	84.3%
Children with insurance (Aged Under 19)	93.9%

## Voting

Number of registered voters	42,576
Voted in 2014 election	16,992
Percent turnout	39.9%

## Communications

Television stations	0
Radio stations	4
Daily newspapers	1
Circulation	7,250
Weekly newspapers	0
Circulation	0

## Crime

Total crimes reported in Uniform Crime Report	4,083
Violent crime	148
Property crime	3,925
Arson	10

## Finance

FDIC insured financial institutions (HQs)	2
Assets (000)	\$272,226
Branch offices	22
Institutions represented	9

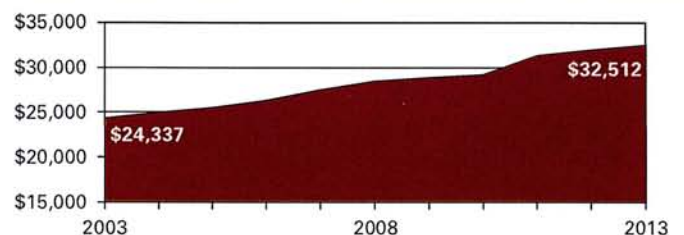
## Transfer Payments

Total transfer payments	\$677,415,000
Payments to individuals	\$662,260,000
Retirement and disability	\$222,610,000
Medical payments	\$300,037,000
Income maintenance (Supplemental SSI, family assistance, food stamps, etc)	\$89,277,000
Unemployment benefits	\$12,312,000
Veterans benefits	\$24,716,000
Federal education and training assistance	\$12,806,000
Other payments to individuals	\$502,000
Total personal income	\$2,533,026,000
Dependency ratio	26.7%
(Percent of income from transfer payments)	

## State Parks, Forests, Nature Preserves, And Wildlife Areas

Areas/Facilities	12
Acreage	28,440.43

## Per Capita Personal Income





## Civilian Labor Force

	2010	2011	2012	2013	2014
Civilian labor force	34,100	34,300	34,000	33,600	33,700
Employed	30,000	30,900	31,200	30,700	31,500
Unemployed	4,100	3,400	2,900	2,900	2,100
Unemployment rate	11.9	10.0	8.4	8.7	6.3

## Establishments, Employment, and Wages by Sector: 2013

Industrial Sector	Number of Establishments	Average Employment	Total Wages	Average Weekly Wage
Private Sector	1,240	20,159	\$788,736,864	\$752
Goods-Producing	187	4,817	\$281,475,148	\$1,124
Natural Resources and Mining	26	91	\$2,449,520	\$517
Constuction	120	637	\$22,481,661	\$678
Manufacturing	41	4,088	\$256,543,967	\$1,207
Service-Providing	1,053	15,342	\$507,261,716	\$636
Trade, Transportation and Utilities	333	5,084	\$144,319,476	\$546
Information	9	347	\$16,049,999	\$889
Financial Services	125	580	\$22,694,753	\$753
Professional and Business Services	146	1,335	\$43,884,899	\$632
Education and Health Services	158	4,718	\$232,401,249	\$947
Leisure and Hospitality	145	2,713	\$37,141,192	\$263
Other Services	137	560	\$10,678,321	\$367
Federal Government		1,590	\$100,305,939	\$1,213
State Government		1,589	\$74,962,722	\$907
Local Government		3,064	\$118,644,253	\$745

Private Sector total includes Unclassified establishments not shown.

## Change Since 2008

Private Sector	-5.0%	1.9%	13.4%	11.2%
Goods-Producing	-15.0%	2.9%	17.7%	14.5%
Natural Resources and Mining	8.3%	4.6%	18.1%	13.1%
Construction	-18.9%	-23.3%	-25.4%	-2.7%
Manufacturing	-16.3%	8.6%	24.0%	14.2%
Service-Producing	-2.9%	1.6%	11.1%	9.3%
Trade, Transportation and Utilities	-3.8%	3.0%	6.5%	3.4%
Information	-25.0%	-12.8%	-34.7%	-25.2%
Financial Services	-11.3%	-13.0%	1.6%	16.7%
Professional and Business Services	-7.0%	-17.8%	-7.5%	12.7%
Education and Health Services	-7.6%	11.2%	25.9%	13.1%
Leisure and Hospitality	2.1%	2.7%	14.9%	11.9%
Other Services	16.1%	-4.4%	9.6%	14.7%
Federal Government		8.7%	-5.9%	-13.5%
State Government		-3.5%	-1.8%	1.7%
Local Government		-7.9%	3.1%	12.0%

## Business Numbers

	2010	2011	2012	2013	2014
Business starts	91	128	84	76	83
Active businesses	1,185	1,178	1,142	1,149	1,139

## Major Employers

Adena Regional Health system	Serv
Chillicothe City Schools	Govt
Commercial Vehicle Grp/Trim Systems	Mfg
Horizon Telecom Inc	Utility
PACCAR/Kenworth Truck Co	Mfg
PH Glatfelter Co	Mfg
Ross County Government	Govt
State of Ohio	Govt
US Fed Government/Veterans Admin	Govt
Wal-Mart Stores Inc	Trade
Yanagawa Seiki/YSK Corp	Mfg

## Residential Construction

	2010	2011	2012	2013	2014
Total units	13	18	28	15	55
Total valuation (000)	\$1,194	\$1,404	\$1,924	\$1,234	\$5,734
Total single-unit bldgs	13	18	12	15	15
Average cost per unit	\$91,841	\$77,976	\$97,211	\$82,262	\$82,262
Total multi-unit bldg units	0	0	16	0	40
Average cost per unit	\$0	\$0	\$47,313	\$0	\$112,500

# Appendix C

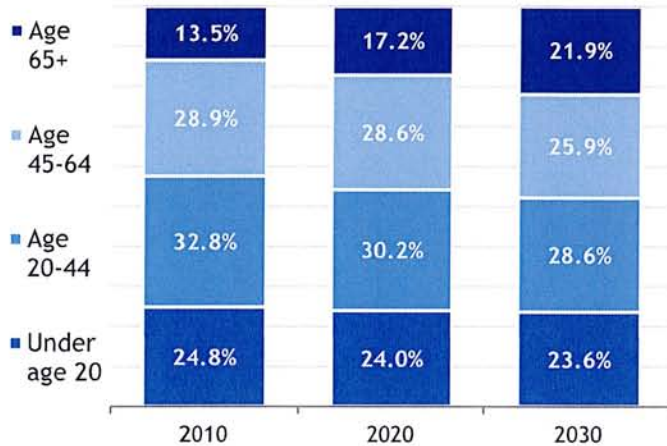
*The Center for Community Solutions,*

*Ross County Profile*



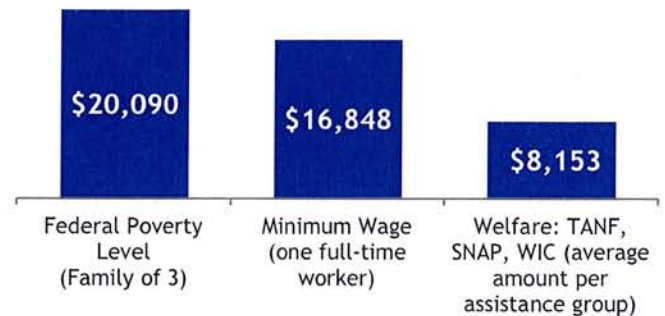
## Demographic Projection

By 2030, seniors will make up 22 percent of the population in Ross County. (Source: Scripps Gerontology Center)



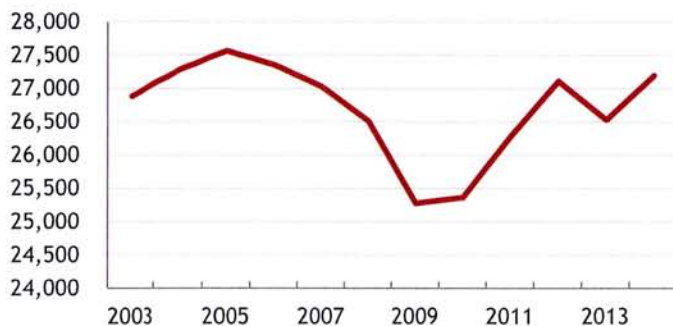
## Making Ends Meet

A person earning minimum wage who works full time, 52 weeks a year, earns less than the poverty level. Families relying on welfare alone make even less than a minimum wage worker. (Source: Ohio Department of Job and Family Services)



## Total Employment

Ross County had 27,200 jobs in the second quarter of 2014, a 0.6 percent increase since 2007. (Source: Bureau of Labor Statistics)



## Employment by Sector

The five largest sectors made up 71 percent of Ross County's workforce in 2013. (Source: Bureau of Labor Statistics)



### Health Care & Social Assistance

6,264 Employees  
Avg Annual Pay: \$52,723



### Manufacturing

4,088 Employees  
Avg Annual Pay: \$62,755



### Retail Trade

3,769 Employees  
Avg Annual Pay: \$22,320



### Accommodation & Food Services

2,536 Employees  
Avg Annual Pay: \$13,635

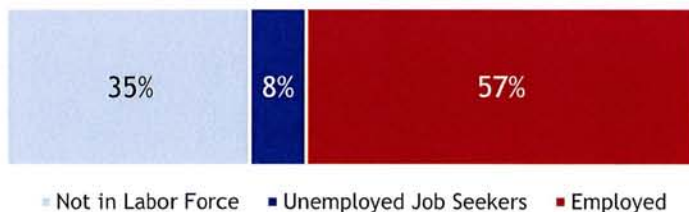


### Educational Services

2,006 Employees  
Avg Annual Pay: \$39,270

## Labor Force Participation

65 percent of Ross County's working-age adults were employed or seeking work between 2009 and 2013. (Source: U.S. Census Bureau)



Numbers may not add to 100 percent due to rounding.



# Ross

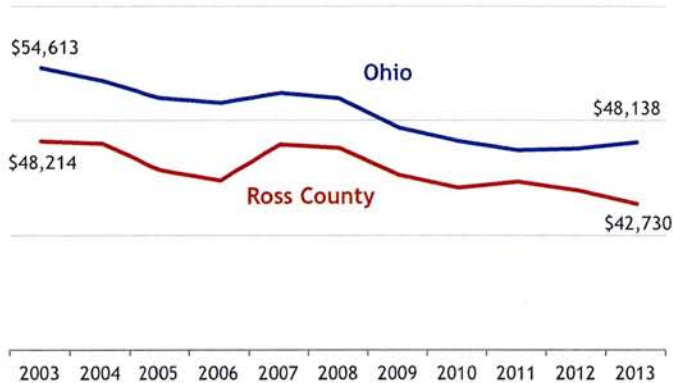
Population 77,910

Increased 6.2 percent since 2000  
(Source: U.S. Census Bureau)



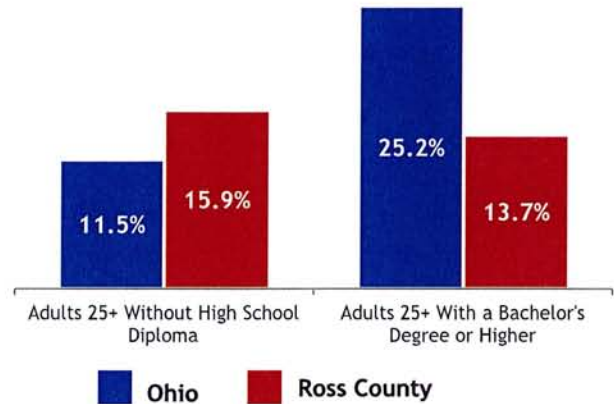
## Median Income

Adjusted for inflation, Ross County median household income has declined 11.4 percent in the past decade.  
(Source: U.S. Census Bureau)



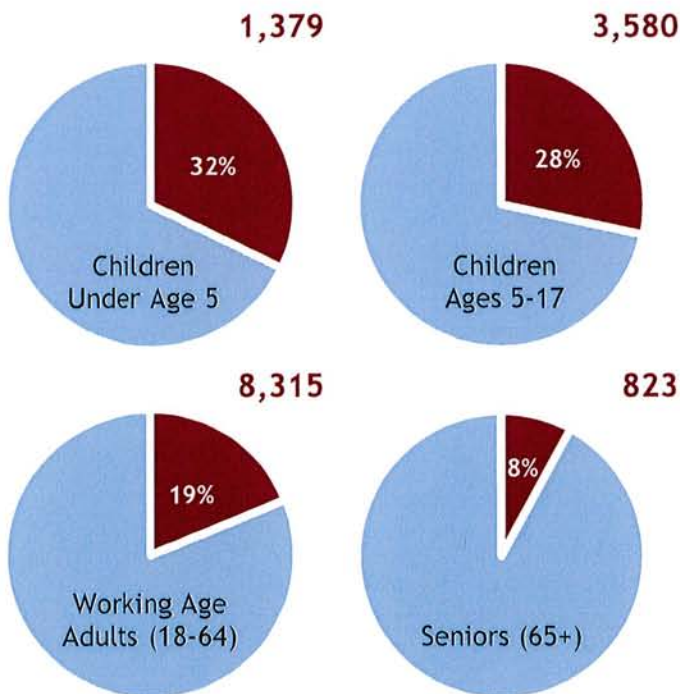
## Educational Attainment

Lack of a high school diploma is a barrier to employment, while those with at least a Bachelor's degree are generally the most viable in the labor market. (Source: U.S. Census Bureau)



## Poverty

14,100, or 19.7 percent of people in Ross County, lived below poverty in 2013. (Source: U.S. Census Bureau)



## Human Services Participation

Human services provide necessary support, including subsidized food and health care, for low-income people.

### Medicaid - Health Insurance

**30%** of total population enrolled in Medicaid  
23,618 fully eligible enrollees in Dec 2014



(Source: Ohio Department of Medicaid)

### SNAP (Food Stamps) - Nutritional Support

**33%** of total population receiving SNAP benefits  
25,537 total in Dec 2014

**↑ 58%** increase in beneficiaries since Dec 2006

(Source: Ohio Department of Job and Family Services)  
SNAP beneficiaries reported for Hocking, Ross and Vinton Counties together due to a merged JFS.

### Food Pantry Use

Increasing food pantry use indicates growing food insecurity. (Source: Ohio Association of Foodbanks)

**↑ 171%** increase in visits since 2006  
84,424 total food pantry visits in 2014

## Comments or Questions?

Visit us at [www.CommunitySolutions.com/County-Profiles](http://www.CommunitySolutions.com/County-Profiles) for full data references, downloadable fact sheets for each of Ohio's 88 counties, and to contact us.





# Appendix D

*City of Chillicothe Handicap Accessibility Future Plan of Action*

**35 S. Paint Street  
Handicap Accessibility  
Future Plan of Action  
7/25/11**

Accessibility issues at 35 South Paint Street create situations that do not allow full use of meeting and office space for all citizens of the City of Chillicothe

The following topics provide highlight scopes of what will be done over the next few years as funding becomes available.

***Men's Restroom (First Floor)***

Work involves renovation of the restroom to make it handicap-accessible. The toilet and urinal will remain basically in the same locations, but the stall, which will have to be new, will be installed so that it is wide and have the turning radius in front of it to accept a wheelchair.

The room itself will be heavily modified. The wall between the sink and toilet/urinal rooms will be removed to accommodate movement of the wheelchair to the stall. As such, the sink location will move to the opposite, north, wall, which will also be shifted approximately 1'0" for the wheelchair requirements. Additionally, there will be new flooring, paint and lights. The sink will be new, again, to accommodate a wheelchair.

***Women's Restroom (First Floor)***

Work involves renovation of the restroom to make it handicap-accessible. The first toilet room will be modified to convert it to the handicap-accessible stall; one toilet will be removed and a new stall put in place. The other toilet room will be left as is. The doorway between the lounge area and toilet room will be widened again to accept a wheelchair. The sink will be upgraded to handle a wheelchair. Flooring, paint, and lighting will be upgraded as well.

As necessary plumbing changes, originating in the basement, will be performed.

***Main Floor Hallway***

The main hallway to the first floor conference room requires enlarging the doorway. Wheelchairs cannot pass this location in the building. It is anticipated the width can be enlarged without major changes to the building. If required, change will be made to the outside basement air supply duct and/or changes to the hall walls.

***Mayor's Office***

Access to the office is through a storefront type of double door opening into the hall. The swing of the door in conjunction with the width of the hall does not meet standards of space for accessibility. In order to correct the shortcoming, the door can be inset into the anteroom of the Mayor's office.

***Miscellaneous***

Any work associated with the above items might include environmental abatement/encapsulation to provide safe conditions during and after renovation.

# Appendix E

## *Maps*

**Map 4: Chillicothe/Surrounding Area Major Employment Clusters/Major Employer Sites**

**Map 5: Vacancy Status in Ross County: For Rent**

**Map 6: Vacancy Status in Ross County: For Sale**

**Map 7: Vacancy Status in City of Chillicothe: For Rent**

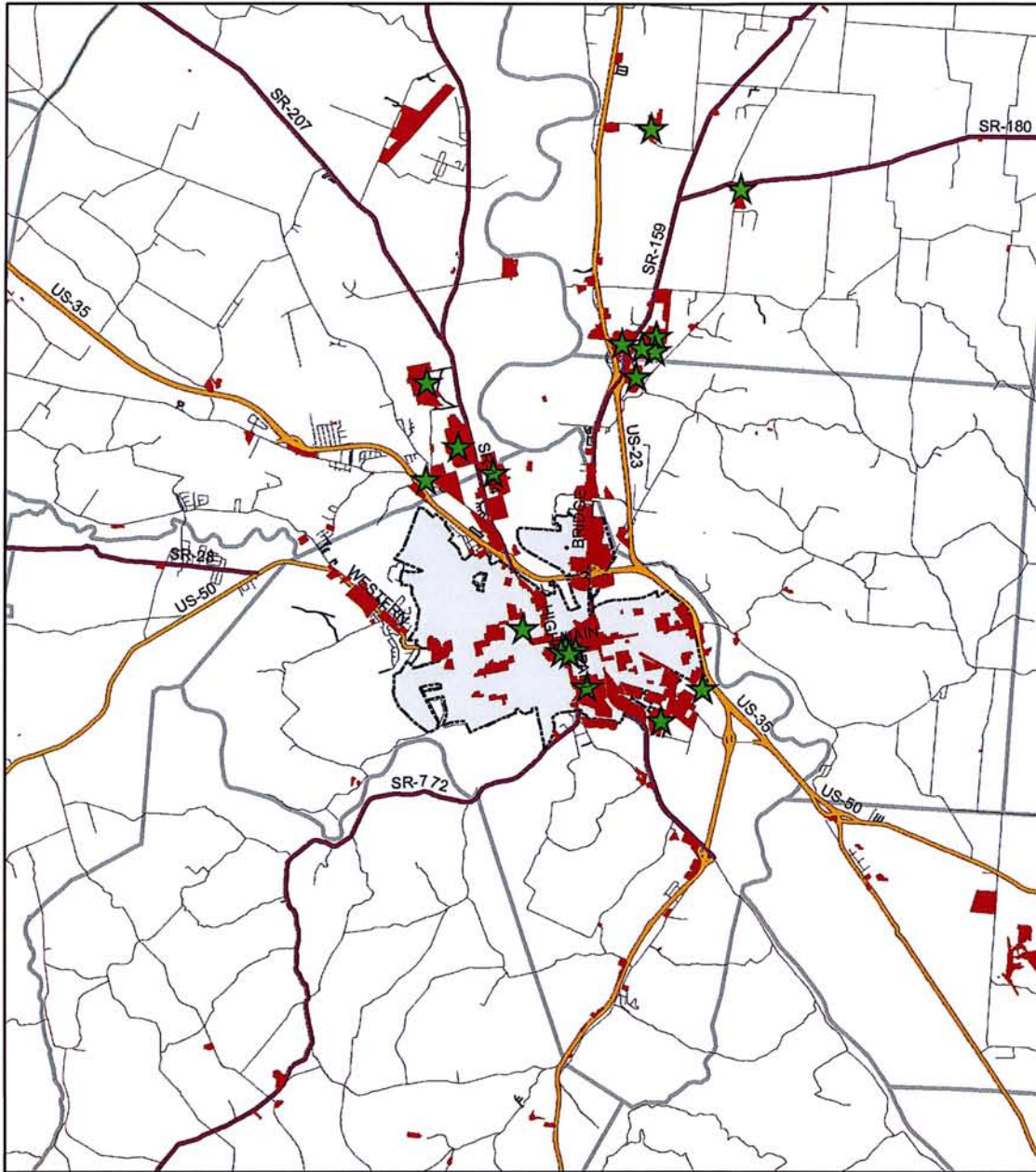
**Map 8: Vacancy Status in City of Chillicothe: For Sale**

**Map 9: Median Gross Rent Ross County**

**Map 10: Median Gross Rent City of Chillicothe**

**Map 11: Foreclosure Trends in Ross County**

### Map 4. Chillicothe, Ohio and Surrounding Area Major Employment Clusters and Major Employer Sites



Major Employer Sites derived from the Ross County Ohio Comprehensive Annual Financial Report: Year End 2005

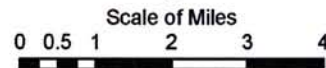
Employment Clusters include the following land use categories: Airports, Commercial and Services, Communications, Correctional, Educational, Healthcare, Industrial and Commercial Complexes, Junk Yards, Landfills and Wastedumps, Light Industrial, Race Tracks, Sewage Utilities, and Shopping Centers.

Data Source: ODNR 1998 LULC; Ross County Auditor

**Legend**

-  Major Employer Sites
-  Employment Clusters

Ross County - City of Chillicothe Thoroughfare Plan Update 10/4/06





Map 5:

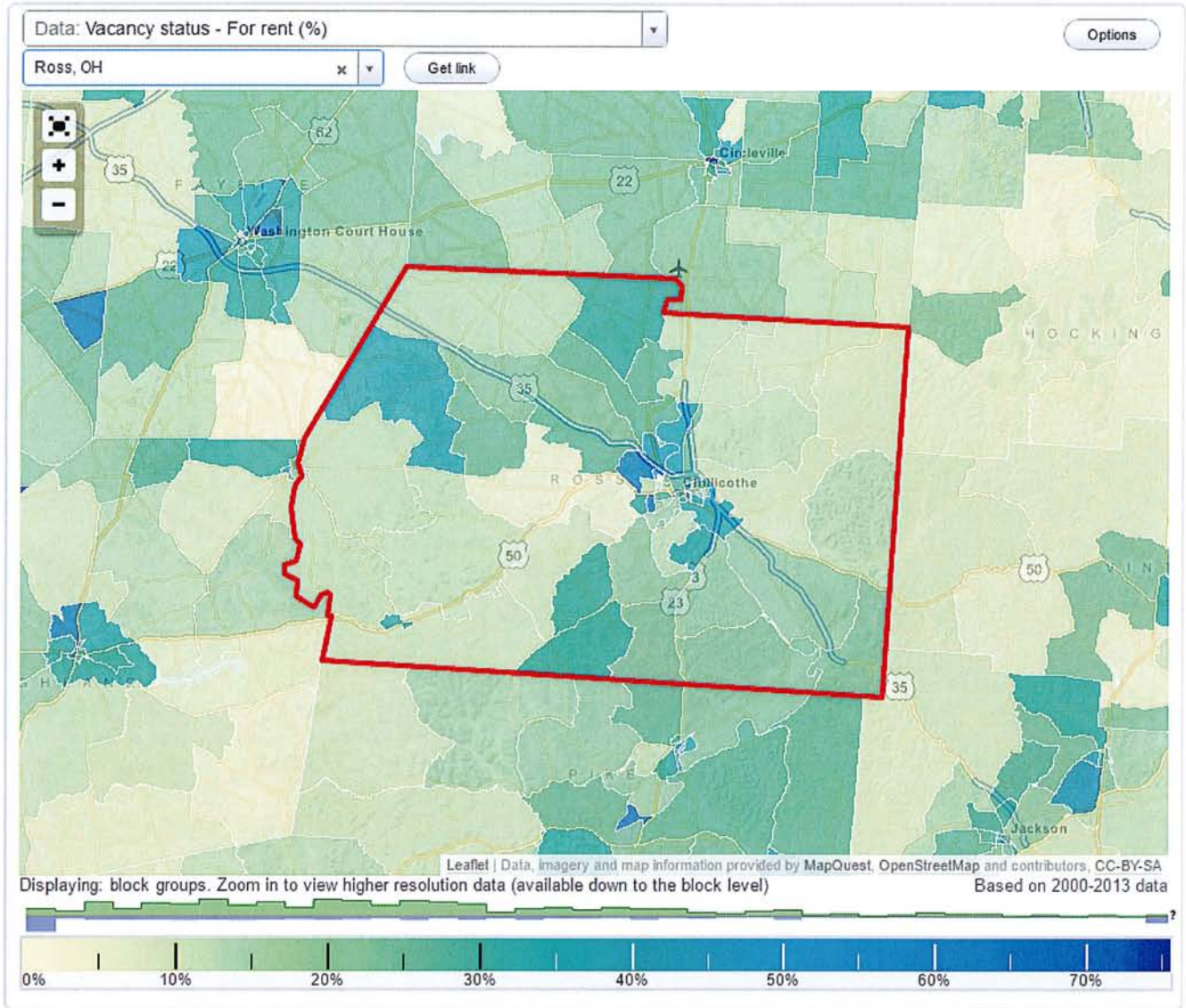


image from city-data.com

Map 6:

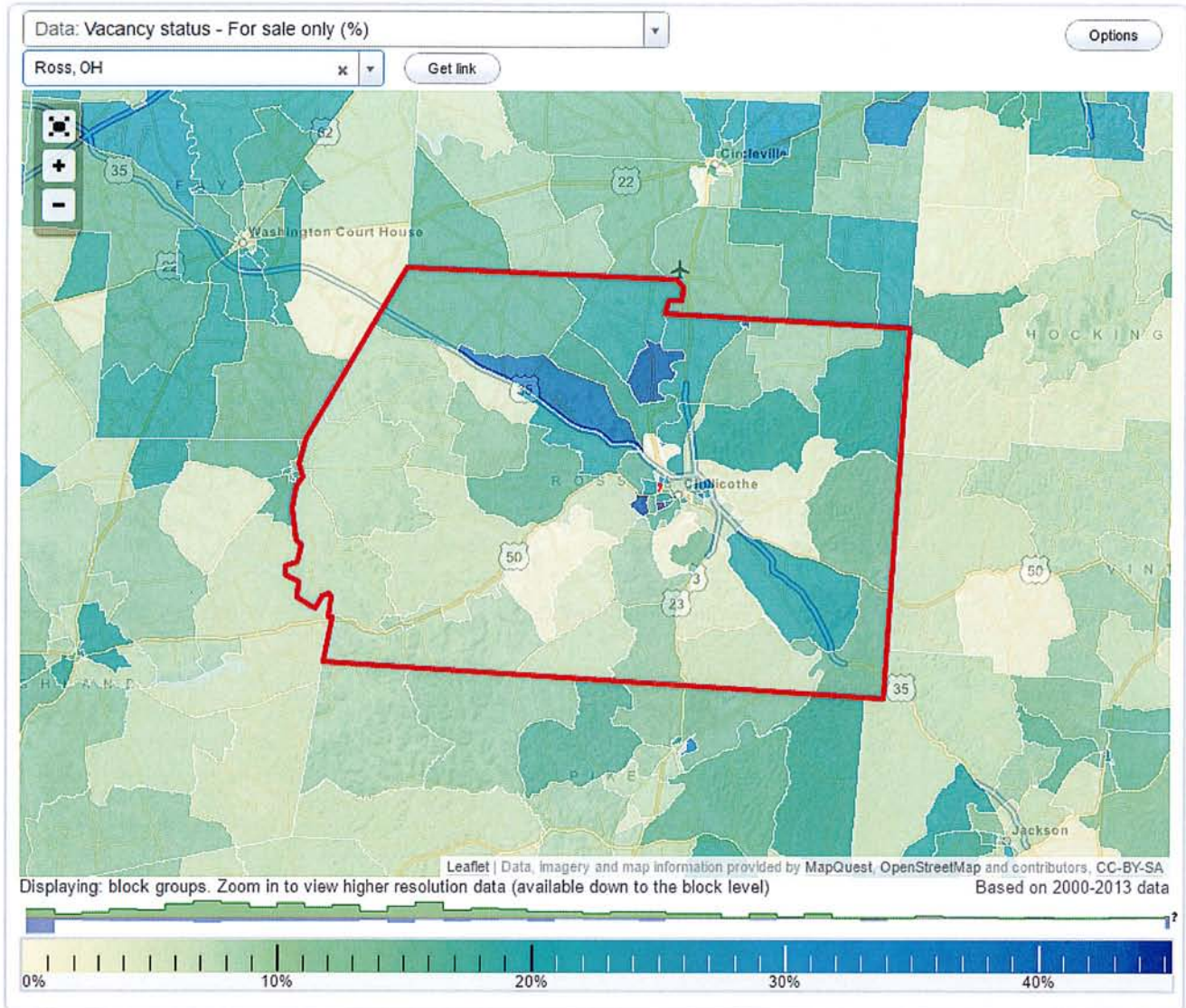


image from city-data.com



Map 7:

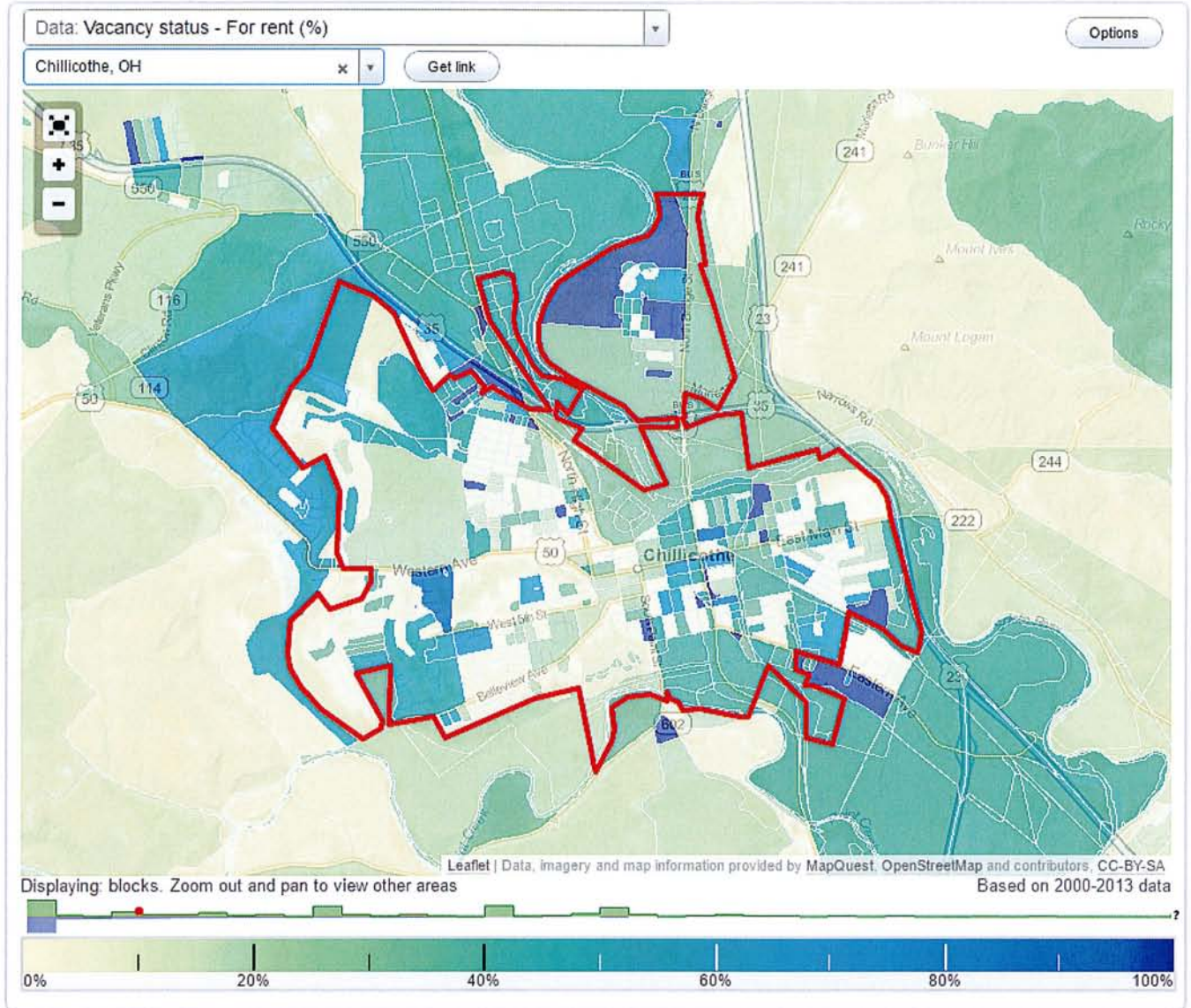


image from city-data.com

Map 8:

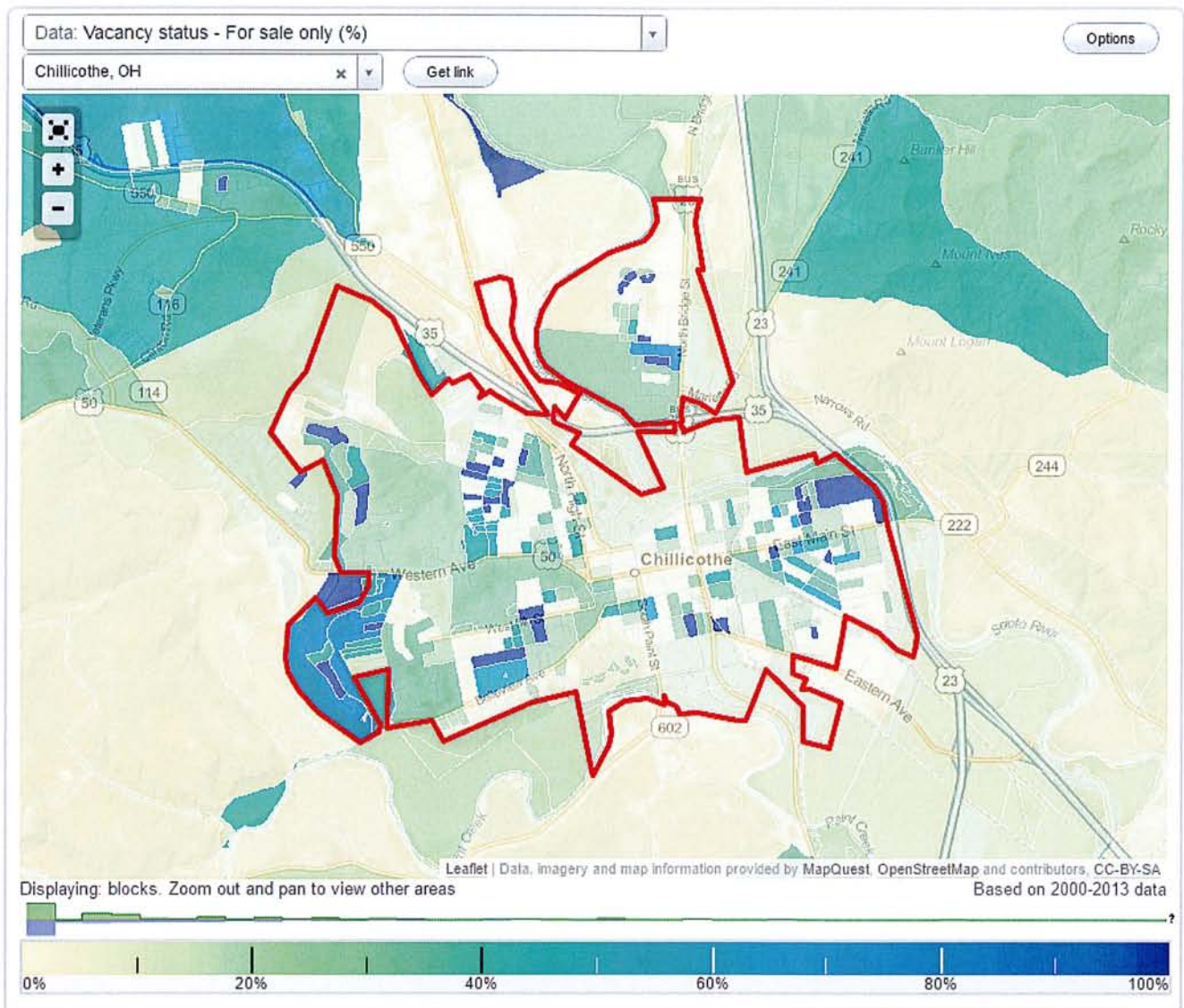
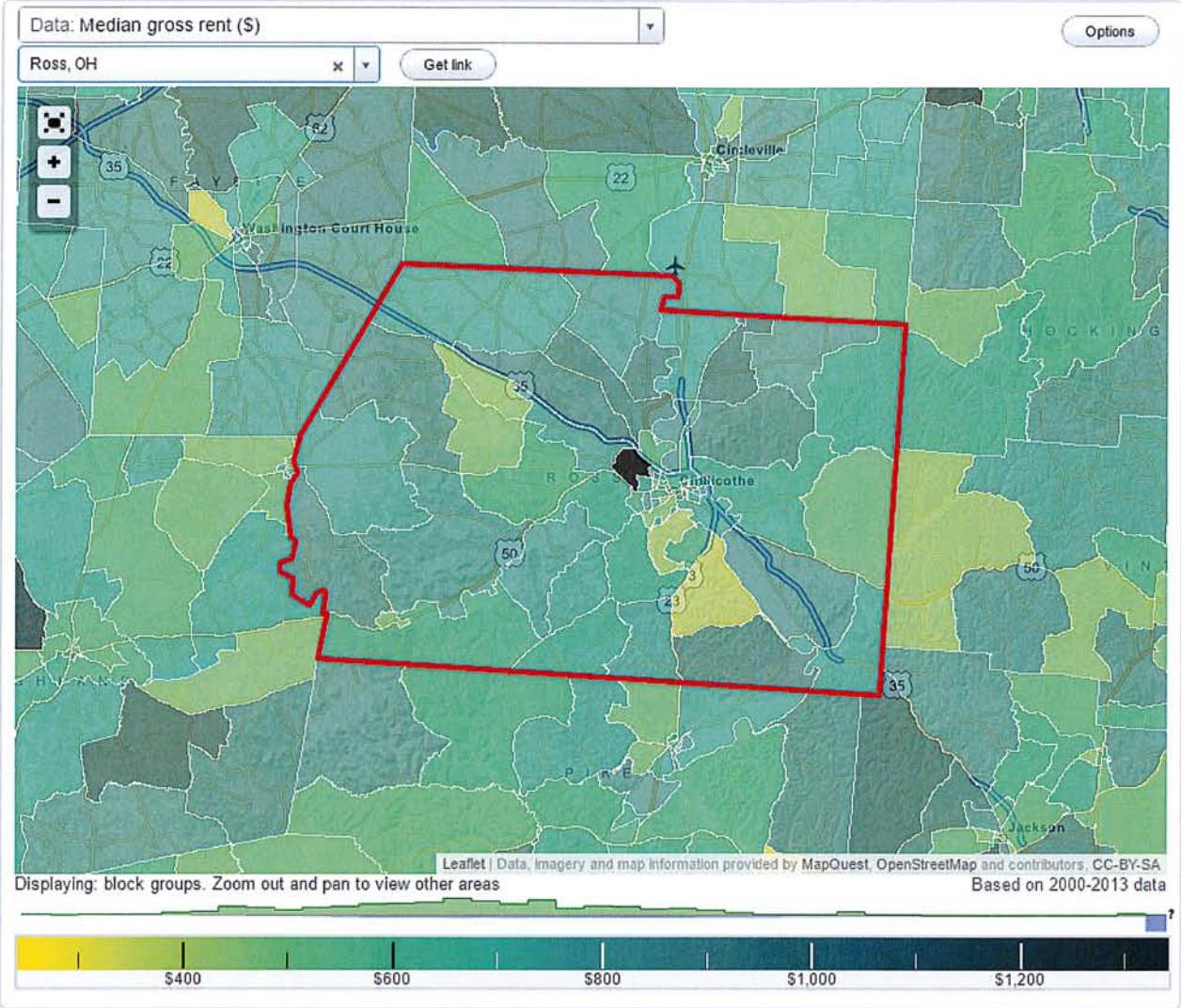


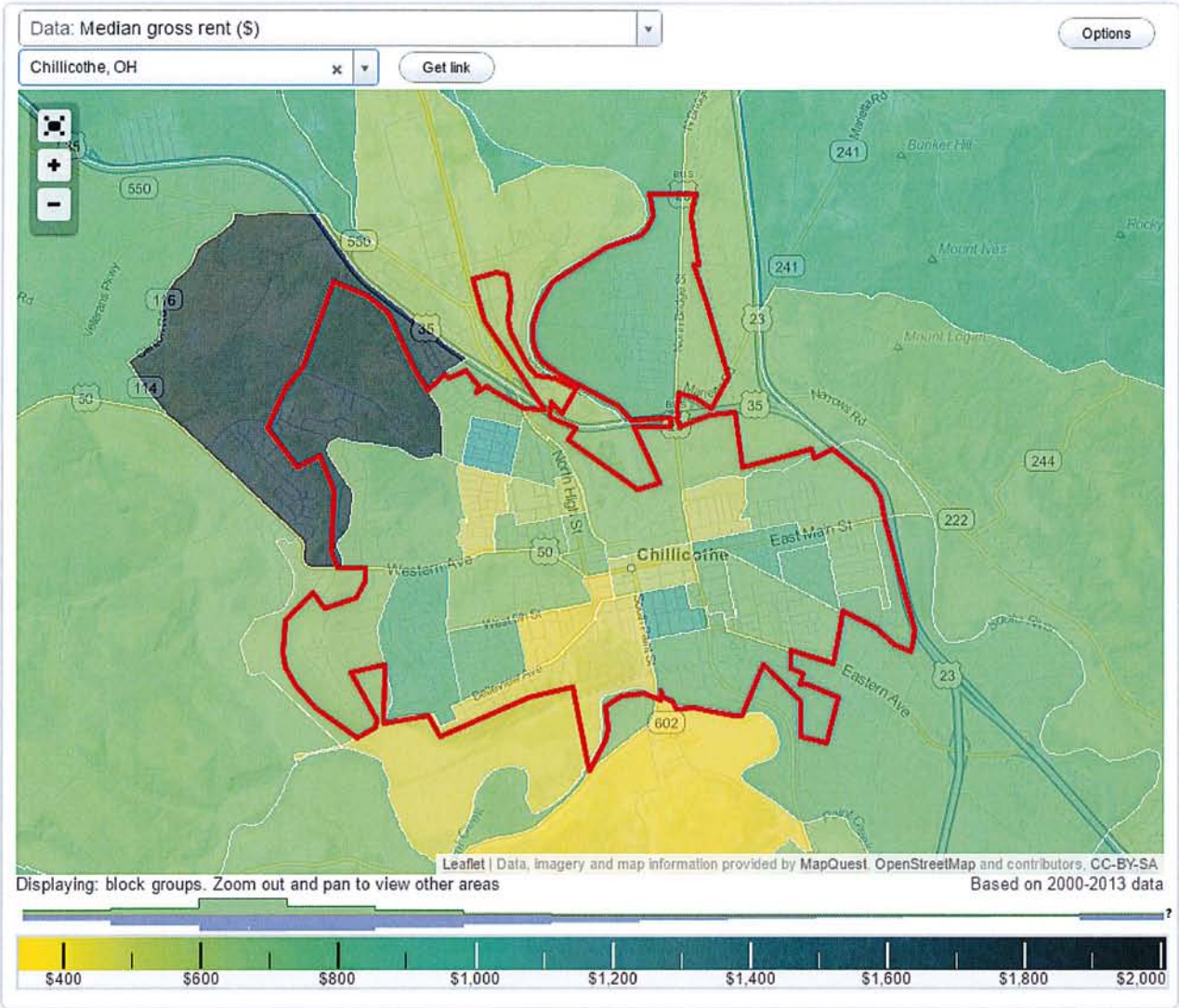
image from city-data.com



Map 9:



Map 10:



**Map 11:**

**FORECLOSURE RATES FOR ROSS COUNTY, OH**

April 2016

**Ross County, OH**

1 in every 1426

**Top 5 Cities**

**Londonderry**

1 in every 522

**Clarksburg**

1 in every 620

**Kingston**

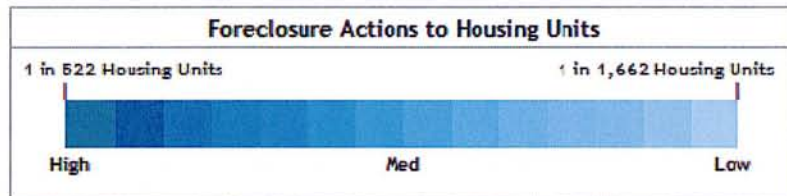
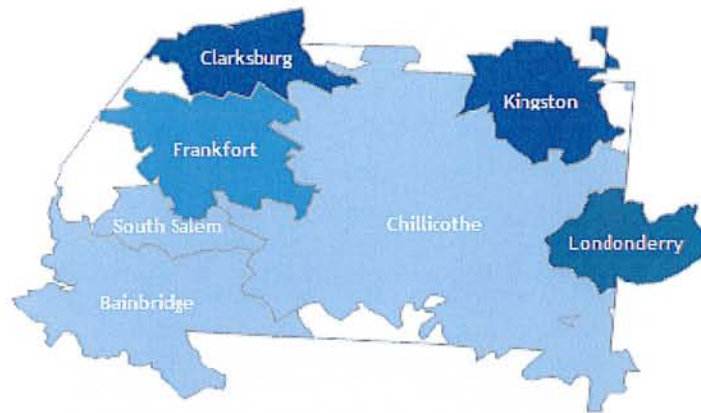
1 in every 635

**Frankfort**

1 in every 1056

**Chillicothe**

1 in every 1662



*(Information from RealtyTrac.com)*

# Appendix F

*Ross County/City of Chillicothe*

*Action Plan/Progress Report*



**Ross County/City of Chillicothe Analysis of Impediments to Fair Housing Choice 2016  
ACTION PLAN PROGRESS REPORT (May 2016)**

<b>ISSUES OR IMPEDIMENTS</b>	<b>RECOMMENDATIONS</b>	<b>TIMELINE FOR IMPLEMENTATION/OUTCOMES</b>
#1. Need for Fair Housing testing to uncover discriminatory practices	<ol style="list-style-type: none"> <li>1. Research ways to gain funding to conduct Fair Housing testing</li> <li>2. Conduct periodic testing of housing providers</li> </ol>	<ol style="list-style-type: none"> <li>1. 2 year</li> <li>2. 1 year (once funding has been secured)</li> </ol>
#2. Fair Housing training for various audiences (public officials, government, employees, Township Trustees, Village Administrators, local landlords, lenders, real estate agents, etc.)	<ol style="list-style-type: none"> <li>1. Plan training sessions through the CDBG grant program yearly that include those entities listed.</li> </ol>	<ol style="list-style-type: none"> <li>1. Yearly through the CDBG Fair Housing Program</li> </ol>
#3. Accessibility in the City of Chillicothe Administration Building	<ol style="list-style-type: none"> <li>1. Accessibility modifications according to the plan included in the 2016 AI.</li> </ol>	<ol style="list-style-type: none"> <li>1. On-going over the next 5 years (contingent on funding)</li> </ol>
#4. Collection of Fair Housing information, City of Chillicothe	<ol style="list-style-type: none"> <li>1. Require the consultant providing Fair Housing Services to document all phone calls, referrals, trainings and outreach and provide a yearly report of this information to the City of Chillicothe.</li> </ol>	
Shortage of safe, decent, and affordable housing in the City and County.	<ol style="list-style-type: none"> <li>1. Work with County and City programs (such as CHIP and Weatherization) to help assist homeowners with repairs or assist a new homebuyer with purchasing a home and providing repairs. Because these programs are income based, they can assist lower income households to make their homes safer and provide maintenance training.</li> <li>2. Develop a network of landlords who are willing to participate with the County and City CHIP programs to provide repairs to rentals.</li> <li>3. Work with County and City</li> </ol>	<ol style="list-style-type: none"> <li>1. Evaluate with each CHIP application</li> <li>2. Two years</li> <li>3. Evaluate with each CHIP application</li> <li>4. Evaluate with each CHIP application</li> <li>5. Ongoing</li> </ol>

	<p>CHIP programs to offer the Rental Rehabilitation/Repair to assist landlords with repairs, to keep rents at Fair Market Rent for a period of time, and to allow LMI renters to reside in the repaired rentals.</p> <p>4. Work with the County and City CHIP programs to partner with Habitat for Humanity to provide a newly built home for an LMI family.</p> <p>5. Work with the County Health Department and Code Enforcement to make sure that health and safety issues are addressed.</p>	
#7. Transportation for Disabled Residents (Especially outside city limits)	<ol style="list-style-type: none"> <li>1. Publicize transportation services</li> <li>2. Contact local churches to see if they are willing to provide transportation services</li> <li>3. Research funding options to expand bus routes</li> </ol>	<ol style="list-style-type: none"> <li>1. One year</li> <li>2. One year</li> <li>3. Two years – Ongoing</li> </ol>
#8. Availability of Accessible Housing for Disabled Residents	<ol style="list-style-type: none"> <li>1. Organize a committee to explore Project House Call</li> <li>2. Educate landlords and tenants</li> <li>3. Develop a list of community agencies providing assistance</li> </ol>	<ol style="list-style-type: none"> <li>1. One year</li> <li>2. Ongoing</li> <li>3. One Year</li> </ol>
#9. NIMBY – Not In My Backyard	<ol style="list-style-type: none"> <li>1. Educate the public on the need for all types of housing in all parts of the county through the dissemination of fact-based information via public meetings, brochures, etc...</li> <li>2. Ensure that opposition is based on sound developmental and environmental principles and not on prejudices.</li> </ol>	<ol style="list-style-type: none"> <li>1. One year – Ongoing</li> <li>2. Ongoing</li> </ol>
#10. Limited knowledge of financial literacy	<ol style="list-style-type: none"> <li>1. Partner with area agencies that provide courses and information on financial literacy to help advertise and make the community aware of the courses and information</li> </ol>	<ol style="list-style-type: none"> <li>1. 2 years</li> </ol>