

Greene County Analysis of Fair Housing Impediments 2010 Update

Summary

This report was compiled by Missy Frost, Community Development Specialist and Fair Housing Advocate for Greene County which encompasses the Cities of Bellbrook, Beavercreek, Fairborn, and Xenia and the Villages of Jamestown, Bowersville, Cedarville, Yellow Springs and Clifton. Ms. Frost has been employed with Greene County for over 8 years administering the Formula allocation of the Community Development Block Grant and performing the fair housing duties during the previous year.

Members of the Housing Consortium include officials of local government, the housing authority director, intensive treatment caseworkers, a legal aid attorney, and community development personnel whom represent many of the persons presented in the report.

Methodology

Compillation of a variety of demographic sources was reviewed to provide the findings included and they are as follows:

- Census data
- Community Reinvestment Act reports
- HMDA schedules
- local county department information

The structure outlined in the Ohio Department of Development's *How to Analyze Impediments to Fair Housing and Develop a Plan/November, 2008* will be followed throughout this report.

Funding

Funding for the outreach and advocacy activities outlined is supported by the Greene County Board of Commissioners and the City of Xenia and Fairborn Community Development Block Grant fair housing allocation.

The City of Fairborn is an Entitlement Community who receives direct funding from HUD and therefore has completed a separate Analysis of Impediments in 2008. Many of the impediments experienced within the city limits are outlined in their report and not included within this document.

Impediments found in the 2009 AI

These impediments continue to be identified annually as they are significant issues which will always need addressed.

- ◆ Limited accommodations for persons with mental illness
- ◆ Lack of affordable rental housing and for sale properties
- ◆ Consumer knowledge of credit practices needs more reinforcement
- ◆ Single persons are faced with the lack of emergency housing resources
- ◆ Zoning restrictions could limit affordable new housing construction
- ◆ Neighborhood Perceptions
- ◆ High cost of housing development and rents in much of the County creating an over-concentration of subsidized housing in cities such as Xenia and Fairborn
- ◆ The concentration of affordable housing and special needs housing in communities already bearing a significant-share of such housing

Findings will be further discussed in the *Impediments* Section.

Demographic Data

Greene County is in the southwest corner of the state and 2008 census data indicates a population over 158,000 with 66,000 households. These numbers reflect a 9% increase in residents and a 9% increase in households since 2007.

Households and Families

Families made up 68 percent of the households in Greene County. This figure includes both married-couple families (54%) and other families (15%). Nonfamily households made up 32% of all households in Greene County. Most of the nonfamily households were people living alone, but some were composed of people living in households in which no one was related to the householder.

Of the 158,000 residents, 48.6% of them are male and 51.4% are female with the median age being 36.5. Greene County has 123,700 (78.1%) residents over the age of 18 and 24,793 (15.6%) are over age 62.

There are 66,000 housing units within Greene County and of those 19,000 are renter occupied, 41,000 are owner occupied leaving 5,500 vacant. Seventy-seven (77%) are single-unit structures, 22% are multi-unit structures and 2% are mobile homes.

Housing Costs and Characteristics

The largest percentage of housing stock (18.3%) within the county was built between 1970 to 1979 having an average of 6 rooms which utilize utility gas, electric and fuel oil as primary heating sources. Surprisingly 105 units lack complete plumbing facilities, 234 lack complete kitchen facilities and 1,414 have no access to telephone service.

Home values range widely from 823 of those valued at less than \$50,000, 7,276 are within the \$50,000-\$99,999 range and 10,271 are valued between \$100,000-\$149,999. The number of homeowners who pay a monthly mortgage payment between \$1,000-\$1,499 is 10,375.

To compare the cost burdens the following is true: 6,684 persons pay between \$500-\$749 for rent and 1,570 homeowners pay that same amount in a mortgage payment. Four Thousand Six Hundred (4,600) homes with a mortgage pay more than 35% of their income for housing while Seven Thousand Six Hundred (7,600) pay more than 35% of their income for rent.

2009 construction valuations for the County indicate over \$100,500,300 which reflects 304 permits including new construction, renovations, and remodeling of existing structures.

Race

There is a diversification of races within the county ranging from White to Alaskan Natives.

Total Population	158,448
White	140,002
Black or African American	9,829
American Indian & Alaska Native	404
Asian	3,749
Asian Indian	838
Chinese	792
Filipino	222
Japanese	391
Korean	755
Vietnamese	173
Other Asian	578
Hispanic or Latino (of any race)	2,929
Mexican	1,246
Puerto Rican	676
Cuban	95
Other Hispanic or Latino	912

Income Data

The median income for Greene County is \$57,953. Eighty-three (83%) of the households received earnings, twenty four (24%) received Social Security and twenty-five (25%) received a retirement income other than Social Security.

The highest range of income levels at 19.1% or 11,624 households was in the \$50,000-\$74,999 category.

Poverty and participation in Government Programs

It appears that 11% of all Greene County households received Supplemental Social Security income, cash public assistance income and Food Stamp benefits during the past year. This chart highlights the amounts of families and people at poverty level.

Total Households	61,000
All families	7.3%
Married couple families	1.8%
Families with female household, no husband	29.7%
All people	10.3%
18 years and over	9.1%
65 years and over	5.4%
Unrelated individuals 15 years and over	23.8%

Transportation

Transportation continues to improve throughout Beavercreek, Xenia and Fairborn through the offering of Greene CATS, the public transportation that has provided public transit service since January 8, 2001. The service began operations as a rural public transit service in 2001 and continued as a rural system through the end of 2003.

At the beginning of 2004, Greene CATS began operations as an urban public transit service. The service operates from 6AM to 6PM, seven days a week. Service is demand-responsive and flex-service. The demand responsive service is curb-to-curb and changes daily, depending on demand. The flex-service is travels a constant route (with flag stops), but does deviate up to $\frac{3}{4}$ of a mile for persons with disabilities.

Greene County is the primary service area for its demand responsive public transit service. Service is also available to and from Montgomery and surrounding counties. The demand responsive fare is \$1.50 per one-way passenger trip within Greene County and \$6 outside of Greene County. The flex-service fare is .50 per one-way passenger trip. Greene CATS operates approximately 914,000 annual vehicle-miles and 45,000 annual vehicle-hours. The fleet consists of 30 vehicles (29 wheelchair accessible light transit vehicles and one sedan). All of the light transit vehicles are owned by Greene CATS.

Most riders are transportation-disadvantaged (elderly, disabled, low-income, mental health, low auto ownership) and most trip purposes are work and medical related. Annual ridership (one-way passenger-trips) is approximately 120,000. Demand is high, but service is still limited, due to funding. There are approximately 400 trip denials per month.

Several social services agencies and other groups contract for service and pay fully allocated costs. The primary purchasers of service are the Greene County Board of Developmental Disabilities (MRDD) and the Greene County Department of Job and Family Services (JFS).

The vast majority of households in Greene County (41.1% or 24,900) have two or more vehicles available while 2,662 or 4.4% have no vehicles available to them. A 9% increase from 2008 information to the present for persons without vehicles available to them reiterates the need for continued public transportation within the county.

Impediments within Greene County

Limited accommodations for persons with mental illness

Housing Solutions of Greene County is an advocacy organization whose purpose is to provide permanent supportive housing for individuals with mental illness via close coordination with TCN Behavioral Health Services. They currently house many persons within the City limits of Xenia and Fairborn. Expansion plans are being explored with Xenia to construct a 15 unit housing complex with permanent services on site. Some of the hurdles they must overcome to see this project to fruition include zoning variances for garages, neighborhood concentration and perception issues.

Homecroft, Inc. acts as a landlord renting single family residences to citizens with developmental disabilities. Assistance is given to ensure safe, affordable, accessible housing through a variety of choices and options reasonably directed by the individual. There are over 26 homes throughout the county in which over 50 persons reside. Greene County assists Homecroft, Inc. with CDBG Formula allocations periodically to help purchase additional houses.

Greene Metropolitan Housing Authority is applying for 100 vouchers for non-elderly disabled families that will be utilized within the county. Due to the fact that according to 2006 figures, Xenia represented 43% of the Housing Choice vouchers provided throughout the County, an effort will be made to distribute these 100 vouchers fairly. This distribution is hindered however by higher rents found outside of the lower rent areas of Xenia and Fairborn.

While services exist that are designed to assist disabled persons in the community, there certainly are not enough to adequately address the present need. Increased collaboration has been focused the past year on developing the knowledge of the staff persons who interact daily with this population instead of the clients directly. It is felt that this method of education would allow for better communication and create a bond between the client and staff personnel. Of course, one-on-one meetings are encouraged to answer specific problems.

Lack of affordable rental housing and for sale properties

With the implementation of the Neighborhood Stabilization Program in 2008, Greene County has been charged with rejuvenating neighborhoods that have experienced an upswing in foreclosures, abandonment and blighted structures. The region has been working with other county, city and private organizations to undertake purchasing homes, demolishing where there are major health and safety concerns and in some cases, rehabilitating existing structures or building new homes. These activities are scheduled to flow into 2013 in hopes that making the “best house on the block” will spur neighbors/villages to take care of their properties and develop a sense of pride in their neighborhoods.

Current legislation is working towards realigning its stance on the needs of homeless in the country and has charged many housing authorities with ending homelessness within 10 years. For many this seems like quite an unrealistic approach to a situation that has and always will be a concern for many cities, town, villages and municipalities.

To this end, the Greene County Housing Coalition has organized a team to try to address this issue and has developed a strategy for the next few years, specifically working with the Community Action Partnership to develop plans for single room occupancy units in the City of Fairborn.

Allocations from the Community Development Block Grant will be solicited for tenant based rental assistance by the Greene County Housing Coalition for utilization within the City of Xenia and the entire county.

Communication with the tenant organization at Walter Sellers Apartment complex in Xenia continues on a monthly basis. This organization, along with Spencer Wells of COHHIO, has been instrumental in soliciting the parent company to secure financing for much needed repairs and upgrades to the facility. New entry doors with electric openers have been installed and the new camera security system will be installed by the end of June, 2010. These improvements are just the beginning of the rehabilitation work to include a new roof, heating and air conditioning units in each apartment, new appliances, carpeting, lighting, painting, and windows. All of these improvements are made possible thru the Green Retrofit Program via HUD and the American Recovery Act of 2008.

Consumer knowledge of credit practices needs more reinforcement

The Greene County Department of Development has recently received certification from HUD as a Certified Housing Counseling agency. This designation allows the department to reach individuals who might not receive financial education/credit assistance otherwise. Referrals are solicited from local lenders, service agencies, realtors, Chamber of Commerce, clients who feel their clients have a need or have programs structured for financial literacy as

part of an overall mortgage package. Additional certifications for Foreclosure Intervention are currently being explored by staff through the NeighborWorks organization.

In this setting, clients receive one-on-one or small class training/education to ensure they have an understanding of the financial responsibilities of owning their own home as well as reinforcing credit decisions that will allow them to purchase a home in the future.

Printed materials are provided to local service organizations (libraries, county offices, etc.) to further the message of our education programs available to all Greene County residents.

Single persons are faced with the lack of emergency housing resources

Community Action Partnership of Greene County currently manages “Harding Place” (located in the City of Xenia) that provides transitional housing for 16 single persons (mostly males) in addition to intense case management centered around self sufficiency which includes on the job training via many activities within the agency.

At this time, this agency is the only organization within the county that will serve single persons which is why they are advocating the City of Fairborn to partner on the repurposing of buildings within the city into Single Room Occupancy units. It is thought this facility could shelter quite a few persons and become a benchmark for other agencies to model similar projects.

Interfaith Hospitality Network (headquartered in downtown Xenia) is organized within the county to assist persons who need shelter nightly through coordination with local churches.

Neighborhood Perception

Advocacy for the placement of affordable housing and services with Housing Solutions of Greene County is on-going. One of the struggles currently facing the agency for the construction of a new 14 unit residence is zoning restrictions currently in place by the City of Xenia. The city requires any new construction to have a 2 car garage or at least enough parking for two cars per unit. Housing Solutions has employed legal counsel to assist with requesting zoning variances with no success. Jim Percival, Xenia City Manager, stated “that this project would have been approved if it fell within the parameters of 5 units instead of 3 times the amount permitted by city code”.

At this time, they (Housing Solutions) are working with several other agencies to pursue other avenues in relation to the zoning problems to ensure they do not lose the grant monies already approved for this project.

During further conversation with Mr. Percival, he indicated that the city “has done an adequate job of working with the special needs population, up to and including assisting Habitat for Humanity in 2009 by donating 3 lots last year for new construction”.

Other concerns include the City of Xenia’s ordinances for new housing. The City of Xenia’s new code amends yard and lot requirements for residential districts as follows;

- *For R-1A One-Family Residences, increase the minimum floor area requirement from 1,800 square feet to 2,000 square feet and reduce lot width from 100’ to 90’.*
- *For R-1B One-Family Residences, increase the minimum floor area requirements from 1,400 square feet to 1,600 square feet and decrease the lot width from 80’ to 75’.*
- *For R-1C One-Family Residences, increase the minimum floor area requirement from 1,000 square feet to 1,400 square feet. This zoning classification will be phased out meaning that no additional parcel of land will be zoned R-1C One-Family Residential District.*
- *Making the yard and lot requirements for R-4 and lot requirements for R-4 Multi-Family Residential Districts the same as R-3 Multi-Family Residential Districts and incorporating a phasing out language for R-4 Multi-Family Residential Districts.*
- *Providing for a 1,400 square feet minimum floor is area requirement for single-family structures in the R-3 and R-4 Multi-Family Residential Districts and R-O Residential Office District.*

Letters of concern have been sent to the City Council and City Manager by many of the service agencies in the County as they feel this will be an impediment to housing for moderate and low income families and individuals (including senior citizens).

Other cities within the county have been investigated to determine their zoning requirement on in-fill new construction and the following requirements were found:

	Xenia	Bellbrook	Fairborn	Beavercreek
R1AA	n/a	n/a	*	1600
R1A	2000	n/a	*	1200
R1B	1600	n/a	*	1000
R1C	1400	n/a	*	n/a

*Fairborn has lot restrictions on specific PUD’s and this investigation was based on in-fill only.

Beavercreek develops the vast majority of its residential housing stock utilizing the PUD process as very few in-fill lots exist in the community. The City of Beavercreek currently has an LMI % rate of 16.4% given the highly competitive and market driven interest that exists in the community.

The City of Bellbrook does not have any Public Housing Units, however, they do have a HUD subsidized apartment complex (Bayberry Cove) containing 180 units although some of those are at market rate rents.

The bulk of LMI residents do reside within Xenia and Fairborn evidenced by the following information from Greene Metropolitan Housing Authority's public housing unit stock.

- Xenia 97 units (variety of units, including single family, four-plexes, duplexes, and apartment complexes)
- Fairborn 135 units (several duplexes, four-plexes but mostly single family)
- Beavercreek 50 single family homes
- Yellow Springs 58 units (most are single family homes along with a 17 units of project-based Section 8 multi-family)
- Cedarville 22 units (most are single family homes)

Residents of the county do have a variety of housing choices however, where they are able to find the most affordable and closest to services/groceries/etc. is a discussion many municipalities will be communicating on for a very long time.

The reason the City of Xenia has been specifically highlighted in this report is due to the recent zoning changes being processed and how that perception is viewed by many of the service agencies who provide valuable programs to the residents of Greene County.

Summary and Conclusions

This examination reveals that over 19% of Greene County residents fall within the median income range as well as 11% receive supplemental income in order to provide housing for themselves/families.

There does appear to be a gap in affordable housing for the residents of the county as over 18,000 residents pay rent and of those, 7,600 pay over 35% or more of their income for rent.

During 2009, only one new construction permit was obtained for a 3-4 family dwelling, 0 were issued for 2 or 5 family units, where 9 permits were issued for single family dwellings.

Landlord education is critical to ensure violations against the landlord/tenant law are diminished. This will continue, as in years past, through sessions with Greene Metropolitan Housing Authority landlords and workshops that draw them by having a variety of local organizations (fire departments, water department personnel, Legal Aid, code enforcement) on panels to answer specific questions.

The majority of calls received by staff involve landlord/tenant issues from the tenants. Rarely will a landlord call to get information or ask a question. It seems they don't wish to ask or feel they are secure in knowledge of the laws. Resident/tenant education is just as

critical as landlord education and is addressed in a variety of manners. Some of those are listed here:

- ✓ Monthly trainings are held with Red Cross Emergency Shelter residents on various fair housing situations
- ✓ Literature distribution quarterly to local service agencies and libraries
- ✓ Developing relationships with housing providers which will allow staff to better understand their practices and what is expected of the tenants
- ✓ Meet regularly with the Greene County drug and alcohol in house treatment center residents to discuss landlord/tenant concerns

Emphasis in the coming year is geared towards educating more and more landlords, tenants and especially the caseworkers who have first hand contact with the residents. Job shadowing with a case worker at Community Action Partnership, holding a training session with Homecroft, Inc. employees (which the director had approved through the State of Ohio as continuing education credits for them), and hosting approximately 60 Children Services caseworkers as just a few of the avenues of further education that are being implemented and explored for the coming year.

The impediments outlined in this report continue to evolve providing this group with an opportunity to further study the impediments, analyze them, and forge a county-wide approach to finding equitable solutions and more fair housing choices for Greene County citizens.

Signature

Prepared by:



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Date