

**CITY OF TROY
CDBG FORMULA FY 2011 UPDATE and
FAIR HOUSING EDUCATIONAL OUTREACH
SUMMARY**



Prepared by:
Karen Dickey
Pure Flow Fair Housing and Community Development LLC.
60 Norbert Drive
Troy, Ohio 45373
(937) 451-1488
kdickeytroy@hotmail.com

City of Troy Ohio CDBG FY2011 Update and Fair Housing Educational Outreach Summary

The City of Troy continuously chooses projects utilizing CDBG Formula dollars to either address impediments to fair housing choice and / or that serve to affirmatively further fair housing. Just one consistent theme consistently present in all community development activities is that the City of Troy is dedicated to improving Accessibility and Visitability features in a variety of areas all over the City. From its extensive curb and sidewalk projects, to improving accessibility at Riverside Cemetery to an upcoming project of making the restrooms handicap accessible at the Lincoln Community Center, the City is ever mindful and responsive to preparing for a population that will most likely contain more people that will require these accommodations to continue to enjoy the quality of life they have now. (See attached map; Miami University SCRIPPS Gerontology Center, Ohio's 60+ Population by County Projection).

The City of Troy also strives to provide Fair Housing Educational Training in a meaningful way that also addresses identified impediments to fair housing choice. One impediment is lack of knowledge of Fair Housing Act Protections. Each and every training session provided for the City of Troy at minimum teaches;

- What protections are available under the Fair Housing Act
- Who the protected classes of people are and,
- Where to call for assistance and to file a complaint (local purchased through the Miami County Department of Development– 937 440-8110, OCRC 1-937-285-6500 and HUD 1-800-669-9777).

Outcomes also include audience feedback with questions and answers as well learning what the audience perceives as fair housing issues and needs in the community. These outcomes are helpful in establishing what impediments to fair housing choice may exist in the City of Troy. Sessions were completed for the Miami County Continuum of Care Group and the Family Abuse Shelter of Miami County in the City of Troy that offered a clear overview of Fair Housing Act Rights and Remedies. A session on Fair Housing Basics was completed in cooperation with Legal Aid of Western Ohio and ABLE who presented a segment on Foreclosure Rescue Scams at the Troy Senior Citizen Center (power point attached). A newly created session entitled "First Time Home Buyer Basics" was a comprehensive piece including Fair Housing Basics and illustrated clear steps to take in expanding housing options and pursuing homeownership.

The City of Troy's new in FY 2011; "First Time Homebuyer Basics" symposium was created and presented by Karen Dickey of Pure Flow Fair Housing and Community Development LLC. with the assistance of various bankers and mortgage lenders that operate in the City of Troy. This symposium served as a follow up to the FY 2010 symposiums clustered in August 2011 entitled "Fair Housing and Credit Building Basics". These symposiums were designed to affirmatively market and further fair housing choice. (See attached power point)

Credit scores not only influence, but are a determining factor in where people work, where they rent and what home they can purchase. While it is illegal to discriminate on the basis of race, color, gender, religion, national origin, familial status, disability or in Ohio, veteran status; it is

not illegal to be turned down or charged more for housing opportunities, insurance or even employment based on poor credit. In order to assure that all efforts to affirmatively market fair housing choice opportunities are successful, the issue of credit was addressed in each symposium. Homeownership builds wealth and is often an overlooked option for members of protected classes who deserve opportunities to enhance their self-sufficiency and expand housing choices.

According to the U.S. 2010 Census, the City of Troy has the lowest homeownership rate in Miami County and virtually equals the City of Piqua regarding the rate of poverty in the jurisdiction despite its higher median income figures.

| | Population | Poverty Rate | Per Capita Income (2006 -2010) | Median Income (2006-2010) | Homeowner Rate |
|-------|------------|--------------|--------------------------------|---------------------------|----------------|
| Miami | 102,506 | 9.5% | \$25,006 | \$51,507 | 71.3% |
| Troy | 25,058 | 13.6% | \$23,263 | \$48,144 | 60.9% |
| Piqua | 20,522 | 13.7% | \$20,870 | \$42,036 | 63.4% |
| Tipp | 9,689 | 6.4% | \$29,798 | \$51,786 | 61.2% |

*** Housing Units Total – 44,256: Troy-11,166, Piqua-9,311, Tipp-4,194**

The current low mortgage interest rates coupled with home prices that are significantly lower than previous years creates a climate to cultivate new home ownership opportunities for Troy Residents who may be members of protected classes and could be further expanded upon in a variety of ways that could be explored in FY 2012.

The City of Troy Fair Housing Symposium at the Troy Senior Citizen Center addressed the identified impediment of Foreclosures / Predatory Lending. This symposium consisted of Karen Dickey of Pure Flow Fair Housing and Community Development, LLC. presenting an initial segment on Fair Housing Basics which tied in how the City of Troy is addressing foreclosures and predatory lending at the symposium, which are impediments to fair housing choice. Richard Alston, attorney from ABLE; Advocates for Basic Legal Equality Inc. based out of Toledo, Ohio and Byron Bonar, managing attorney for Legal Aid of Western Ohio Inc. based out of Springfield provided the audience with clear facts and examples about foreclosure rescue scams that have been happening in Ohio and how to garner assistance if they or someone they know may have become a victim of one of the scams. (See attached power point / summary)

Another task for FY2012 will be to review the latest data (2010 Census, Miami County CoC and more) as well as assess any new circumstances to create an updated City of Troy Fair Housing "Action Plan" identifying updated impediments to fair housing choice.

The City of Troy since 1992, has participated in a group facilitated by the Miami County Commissioners Department of Development called the "Miami County Fair Housing Committee" which the county has initiated steps to disband. Additionally, the City of Troy purchases a service from the Miami County Department of Development to be the "Fair

Housing Contact” as well as execute the “Fair Housing Complaint Intake and Referral” for the jurisdiction that may not be adequate and is in need of re-examination.

According to the Ohio Department of Development, the minimum requirements and records for a “Fair Housing Contact” to be in compliance with CDBG and Fair Housing Act requirements are as follows;¹

“Each community is required to: 1) publish a phone number for residents to call whom have a fair housing question or complaint, 2) to designate an employee who is available Monday through Friday during regular business hours to receive calls, and 3) to establish a system to record the nature of the calls, the action taken on the call, (e.g. mailed fair housing rights information and complaint form, set-up a meeting to discuss the complaint, referral to the city's code officials office) and the result of the action taken; (e. g. Familial status complaint conciliated locally. "X" Apartment's manager received education on discriminatory rental practices; Complaint investigated and determined the complainants problem was a result of non-payment of rent. Tenant referred to "X" CAC for class on budgeting. etc.)

The fair housing contact person is expected to have the expertise to handle the phone inquiries or to efficiently refer inquiries on to the person/agency who does have the expertise.

*******Records maintained by the contact will help the community define where discriminatory practices are occurring in the community, help the community measure the effectiveness of their outreach efforts, provide the community a means to gain information to design future techniques and implementation strategies to eliminate fair housing impediments. Housing and community development plans, as well as, CDBG and HOME program funds should be targeted to implement these strategies where ever possible.”***

For several years the Miami County Department of Development has been contracted to provide the City of Troy with a detailed call log recording the nature of calls and referrals, but has not done an adequate job in doing so. Additionally, the current complaint intake service purchased consists basically of referring all incoming calls and inquiries to the Ohio Civil Rights Commission with no conciliatory efforts embarked upon on a local level. As the guidance states above, this call log should record the calls or walk in inquiries made by citizens; the nature of the call or inquiry and record where the citizen was referred to for assistance. Currently, these calls are mostly simply deemed as “landlord tenant dispute” in nature with no further information about what the call was about, the address, where the person was referred and what, if any, follow up action was taken.

¹ *Affirmatively Furthering Equal Housing Opportunity Guide*, Ohio Department of Development Office of Housing and Community Partnerships. October 2008. pp. 21-22
[http://development.ohio.gov/files/cs/Affirmatively%20Furthering%20Fair%20Housing%20Manual\(1\).pdf](http://development.ohio.gov/files/cs/Affirmatively%20Furthering%20Fair%20Housing%20Manual(1).pdf)Marketing

The Ohio Department of Development offers the following additional guidance on the appropriate way to handle intake inquiries and complaints while maintaining a detailed call log or service log:²

“Complaints received that are not fair housing complaints should be referred to the appropriate person/office.

If the complaint could potentially be a fair housing complaint, the fair housing contact should inform the complainant of his/her rights to fair housing, of remedies that are available, offer written literature, offer an appointment to discuss the complaint and to help a complainant file a written complaint, or offer to mail a complaint form to them to complete the form themselves.

If the complainant prefers to deal directly with the Ohio Civil Rights Commission (OCRC), the fair housing contact should offer the address and phone number of the regional Ohio Civil Rights Office. Written complaints are received, clarification sought (if necessary), and reviewed.

OHCP encourages communities to resolve issues locally, if possible. Persons with problems which cannot be resolved locally, case requires testing, person desires to seek remedies available under the law, etc., should be referred to the regional OCRC office.”

The City of Troy is ultimately responsible for being able to produce a detailed record of calls and show that it has an adequate intake /complaint system in place to maintain the city’s eligibility for CDBG Formula funds. The City may discover conditions to remedy if it has the benefit of adequate information. It is well warranted for the City to examine the current process and documentation that it purchases to maintain compliance and to plan for future community development activities.

In light of many changes occurring on the national, state and local level in respect to community development funds and activities, as well as considering the changing needs of the community, the City of Troy will need to revisit its Fair Housing Program and develop an updated “Action Plan” during the FY2012 CDBG Formula year.

² *Affirmatively Furthering Equal Housing Opportunity Guide*, Ohio Department of Development Office of Housing and Community Partnerships. October 2008. pp. 21-22.
[http://development.ohio.gov/files/cs/Affirmatively%20Furthering%20Fair%20Housing%20Manual\(1\).pdf](http://development.ohio.gov/files/cs/Affirmatively%20Furthering%20Fair%20Housing%20Manual(1).pdf)Marketin

NEW CITY OF TROY DATA – US 2010 Census³

Miami County has been identified as having one of the fastest growing poverty rates in Ohio. The City of Troy, the county seat has suffered, but has responded amazingly to the needs of the community in a variety of ways. The intense network of churches, social service agencies and foundations are meeting citizen's most basic needs. Efforts of local government and private industry to bring employment opportunities into the region have been successful as well.

Much more compilation and examination of data as well as work on the grassroots level will be needed to assess the best way to affirmatively further fair housing choice in the years ahead.

City of Troy Population

The City of Troy consists of 25,058 people, roughly one quarter of the population of Miami County which is 102,506.

Gender / Age:

- 51.3% or 12,856 people are female
- 48.7% or 12,200 people are male
- 74.8% or 18,754 are 18 years of age or older
- 16.3% or 4094 are 62 years of age or older

Race / Color:

- 92.4% of the population is white alone
- 5.7% of the population is Black or African American
- 2.8% of the population is Asian
- 2.4% of the population is two or more races
- 1.8% of the population is Hispanic or Latino

Disability Status:

Non-institutionalized population age 16-64

- Out of the 14,732 people age 16-64; 1778 have a disability

Veteran Status:

Civilian population over 18 = 18,807 people

- 11.8% or 2,216 are Veterans

Ancestry / Nationality:

Residents of the City of Troy identified themselves within 24 different ancestry groups for the 2010 Census. The largest groups identified were; "German, "Irish", "American", and "English" respectively.

Familial Status:

³ American Fact Finder 2010 Census Data, City of Troy, Ohio

http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=DEC_10_DP_DPDP1

According to the US Census, "Family households" consist of a householder and one or more other people related to the householder by birth, marriage, or adoption. They do not include same-sex married couples even if the marriage was performed in a state issuing marriage certificates for same-sex couples. Same-sex couple households are included in the family households' category if there is at least one additional person related to the householder by birth or adoption. Same-sex couple households with no relatives of the householder present are tabulated in nonfamily households. "Nonfamily households" consist of people living alone and households which do not have any members related to the householder.

According to the Fair Housing Act, "Familial Status" is defined as; "Including children under the age of 18 living with parents or legal custodians; pregnant women and people in process of securing custody of children under the age of 18".

- 98.3% of Troy Residents or 24,638 people live in a "household"
- 1.7% or 420 people live in group quarters
- 63.7% of Troy households are "Family households" – per US 2010 Census
- 36.3% are "Non family households"
- Of the 36.3% of "Non family households", 30.5% are people who live alone

There are 10,353 "Households" in Troy.

- 33.1% or 3,427 households have children under the age of 18
- 23.1% or 2395 households have individuals over the age of 65

City of Troy Housing

Occupancy:

There are 11,166 total housing units in the City of Troy

- 92.7% or 10,353 are occupied
- 7.3% or 813 are vacant

Tenure:

Of the 10,353 occupied housing units;

- 59.2% are owner occupied
- 40.8% are renter occupied

City of Troy Resident Income Source Profile

Of the 10,570 total occupied households, here are the following types of income:

- 8,234 or about 78% of households have earned income
- 2,869 or about 27% of households have Social Security (SS Retirement or SS Disability income for people who have worked enough to qualify= mean \$15,553)
- 2021 or about 19% of households have Retirement Income (mean \$19,443)
- 450 or about 4.2% of households have Supplemental Security Income (SSI – program that pays benefits to disabled adults and children with limited income and resources = mean \$8,623)
- 216 households or about 2% have cash public assistance (mean \$ 3,154)
- 1,167 or 11% of households have Food Stamps /SNAP