

2024 – City of Marysville, Ohio

ANALYSIS OF IMPEDIMENTS

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LOGAN-UNION-CHAMPAIGN REGIONAL PLANNING COMMISSION

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Acknowledgments

Many people contributed to the completion of the City of Marysville's Analysis of Impediments (AI) to Fair Housing. A comprehensive survey was completed for the analysis in 2024 utilizing SurveyMonkey. The Survey Monkey link was shared out of the Logan-Union-Champaign Regional Planning Commission.

Thanks to the following individuals, businesses, and organizations for completing the survey: Aaron, AA, and Zach Andrews.

Survey Results

In reviewing the results of the survey, respondents answered yes and no questions but didn't note any areas of concern. Respondents didn't provide any feedback on areas of concern and in responding to the questions didn't note any areas of concern.

The History of Fair Housing

In 1968, the Fair Housing Act was passed providing the right to own, rent, and finance dwellings, private and public, without regard to race, color, sex, religion, and national origin. In 1988, the Act was amended to add familial status and handicap; and in 2008 the Act was modified to include military status as a protected class. Housing discrimination does not only apply to owners renting their property but also to banks and realtors.

Discrimination can occur in many forms, and very rarely is it blatant. Examples of this may be an owner advertising, or only willing to rent to a mature person, a single person, or a couple.

Why is Fair Housing Important?

Housing discrimination affects every individual in the United States. In today's shifting economic times, housing discrimination can be subtle, compounded by a lack of low-income affordable housing, and homelessness. Many people may not realize the damage that is done in their area, by the lack of fair housing. By not treating this as an important issue, areas don't realize the damage inflicted on their communities, as well as the people living through this difficult issue.

Introduction/General Summary of Analysis

Who Conducted the Analysis of Impediments?

The City of Marysville has conducted an Analysis of Impediments to Fair Housing (AI) to identify impediments to fair housing and to develop strategies to eliminate these

impediments. The goal of this analysis is to serve as a basis for plans and actions that a community undertakes to meet the requirements to affirmatively further fair housing.

This analysis was conducted for the City by the Logan-Union-Champaign Regional Planning Commission and contains graphs, tables, and maps to help offer a visual of the information provided. All documents used in the creation of this document have been listed in the Works Cited.

Summary

The City of Marysville's employment opportunities and population continue to grow. As the City becomes less rural, the population is becoming more racially and ethnically diverse as can be seen in Table 6. The City of Marysville needs to continue expanding its Fair Housing Outreach to ensure discrimination does not become an issue as the population continues to grow.

Jurisdictional Background Data

Marysville was founded in 1816 by Samuel W. Cuthbertson and named after his daughter Mary. The county seat of Union County, Marysville offers the advantages of a metropolitan area with the charm and hospitality of a smaller rural community. Conveniently located 25 miles northwest of Columbus, along U.S. 33, Marysville is the home of both large and small industries, and that diversified base helps provide a “quality of life” that cannot be matched.

The City of Marysville is a chartered city with a council-manager form of government. The City Manager is appointed by a majority vote of the members of the City Council. The City Administration Department represents the executive branch of the City of Marysville government and is responsible for the management of all city departments and the day-to-day business of the City. Marysville has become one of the fastest-growing cities in the State of Ohio.

Table 1 - Population

Year	Population	%Increase	Source
1950	4,256	5.4%	U.S. Census Bureau
1960	4,952	16.4%	U.S. Census Bureau
1970	5,744	16.0%	U.S. Census Bureau
1980	7,414	28.9%	U.S. Census Bureau
1990	9,656	30.4%	U.S. Census Bureau
2000	15,942	65.1%	U.S. Census Bureau
2002	16,382	2.8%	U.S. Census Bureau Estimate
2004	16,949	3.5%	U.S. Census Bureau Estimate
2006	17,621	4.0%	U.S. Census Bureau Estimate
2007	18,123	2.8%	U.S. Census Bureau Estimate
2008	18,249	0.7%	U.S. Census Bureau Estimate
2009	18,394	0.8%	U.S. Census Bureau Estimate
2010	22,094	17.0%	U.S. Census Bureau
2011	22,554	1.8%	U.S. Census Bureau Estimate
2012	22,140	-1.9%	U.S. Census Bureau Estimate
2013	22,446	1.4%	U.S. Census Bureau Estimate
2014	22,708	1.2%	U.S. Census Bureau Estimate
2015	22,732	0.1%	U.S. Census Bureau Estimate
2016	22,860	0.6%	U.S. Census Bureau Estimate
2017	22,924	0.3%	U.S. Census Bureau Estimate
2020	25,571	10.4%	U.S. Census Bureau
2021	26,223	2.5%	U.S. Census Bureau Estimate
2022	27,157	3.4%	U.S. Census Bureau Estimate

(U.S. Census)

The poverty rate in the City of Marysville is higher than in Union County, but lower than in the State of Ohio. The City of Marysville has a higher level of poverty in Female-headed households. This higher level of poverty among female-headed households is not just felt by the City of Marysville, Union County, or even the State of Ohio but instead is a concern across the United States. A high level of poverty among any group can create a need for affordable housing.

Table 2 - Poverty Rates by Category

Category	City of Marysville % in Poverty	Union County % in Poverty	State of Ohio % in Poverty
All People	7.8%	4.6%	13.4%
Age 65 and Over	6.6%	6.0%	10.3%
All families	5.5%	2.2%	9.3%
Married Couples Families	1.8%	1.4%	4.0%
Female-headed households	16.4%	9.6%	28.3%

(ACS 2022 5-Year Estimates)

The living wage is an hourly rate that an individual must earn to support their family if they are the sole provider and work full-time (2080 hours per year). The State minimum wage is the same for all individuals regardless of how many dependents they may have. The poverty rate is typically quoted as gross annual income but has been converted to an hourly wage for comparison. Wages that are less than the living wage will be shown in red in the following tables.¹

Table 3 - Hourly Wages

Hourly Wages	One Adult	One Adult, One Child	Two Adults (One Working)	Two Adults (One Working), One Child	Two Adults (One Working), Two Children
Living Wage	\$21.80	\$36.84	\$29.60	\$35.94	\$40.78
Poverty Wage	\$7.24	\$9.83	\$9.83	\$12.41	\$15.00
Minimum Wage	\$10.10	\$10.10	\$10.10	\$10.10	\$10.10

(Glasmeier, n.d.)

The table above shows that for a household with one adult and one child, the head of household would need to earn an hourly wage of \$36.84 to support the household. An hourly wage of \$9.83 is considered a poverty wage for this household. The table below shows the typical expenses that went into the living wage estimate. Values vary by family size, composition, and the current location.²

¹ Glasmeier, Dr. Amy K., The Living Wage Calculator

² Glasmeier, Dr. Amy K., The Living Wage Calculator

Table 4 - Estimated Yearly Expenses

Annual Expenses	One Adult	One Adult, One Child	Two Adults (One Working)	Two Adults (One Working), One Child	Two Adults (One Working), Two Children
Food	\$4,044	\$5,962	\$7,415	\$9,230	\$11,887
Childcare	\$0	\$10,293	\$0	\$0	\$0
Medical	\$3,132	\$8,067	\$6,478	\$8,067	\$8,646
Housing	\$11,254	\$15,078	\$11,471	\$15,078	\$15,078
Transportation	\$12,130	\$14,038	\$14,038	\$17,684	\$20,347
Other	\$4,086	\$7,294	\$7,294	\$7,756	\$10,720
Required Annual Income After Taxes	\$38,943	\$67,363	\$53,756	\$66,189	\$76,065
Annual Taxes	\$6,407	\$9,262	\$7,803	\$8,571	\$8,753
Required Annual Income Before Taxes	\$45,350	\$76,625	\$61,559	\$74,760	\$84,818

(Glasmeier, n.d.)

The table below shows the typical annual salary for various professions in Union County. Wages that are below the living wage for one adult supporting one child are marked in red.

Table 5 – Annual Salaries for Professions

Occupational Area	Typical Annual Salary
Management	\$114,240
Business and Financial Operations	\$77,860
Computer and Mathematical	\$92,050
Architecture and Engineering	\$87,120
Life, Physical and Social Science	\$77,370
Community and Social Services	\$52,480
Legal	\$103,040
Education, Training and Library	\$63,200
Arts, Design, Entertainment, Sports and Media	\$62,950
Healthcare Practitioner and Technical	\$87,440
Healthcare Support	\$34,110
Protective Service	\$51,500
Food Preparation and Serving Related	\$28,900
Building and Grounds Cleaning and Maintenance	\$33,630
Personal Care and Services	\$33,170
Sales and Related	\$47,660
Office and Administrative Support	\$43,590
Farming, Fishing and Forestry	\$39,830
Construction and Extraction	\$58,350
Installation, Maintenance and Repair	\$53,260
Production	\$44,160
Transportation and Material Moving	\$41,920

(Glasmeier, n.d.)

As can be seen by the table below, Racial Composition, the overall population has increased. Most of the population in the City of Marysville is white, though other races have increased as reported in the census.

Table 6 - Racial Composition

Year	White	African American	American Indian/ Alaska Native	Asian	Some Other Race	Two or More Races	Hispanic of Any Race
2000	14,559	981	25	154	43	180	Unk.
2010	19,765	990	55	499	22	359	392
2020	21,674	952	40	997	80	932	833

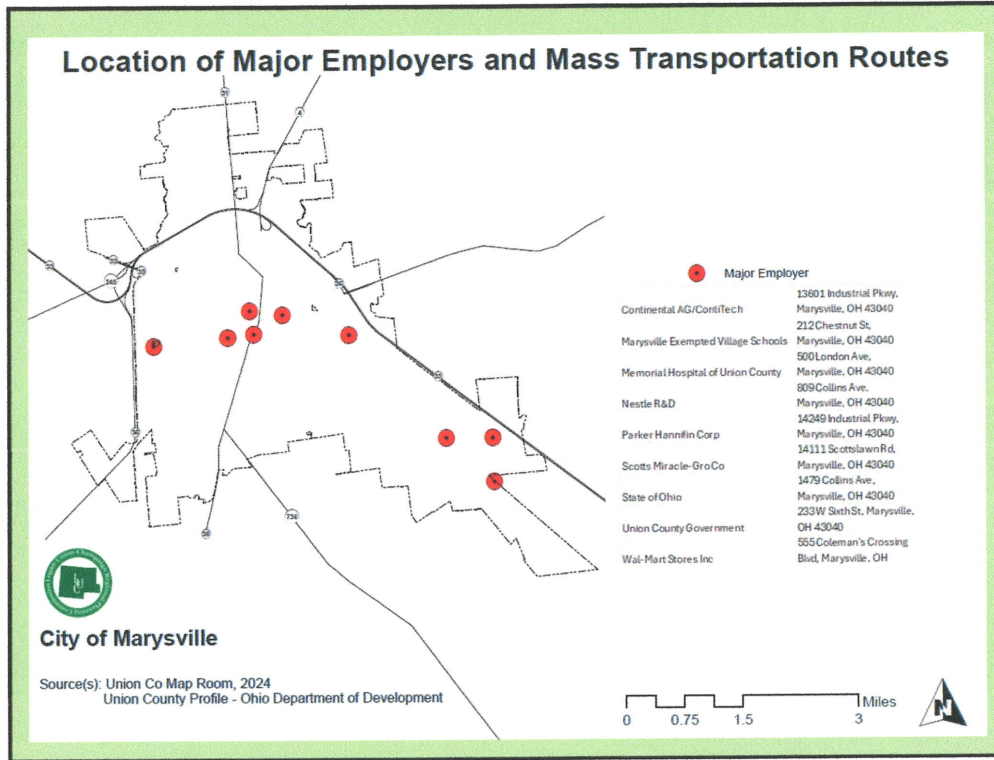
(U.S. Census Bureau)

Employment

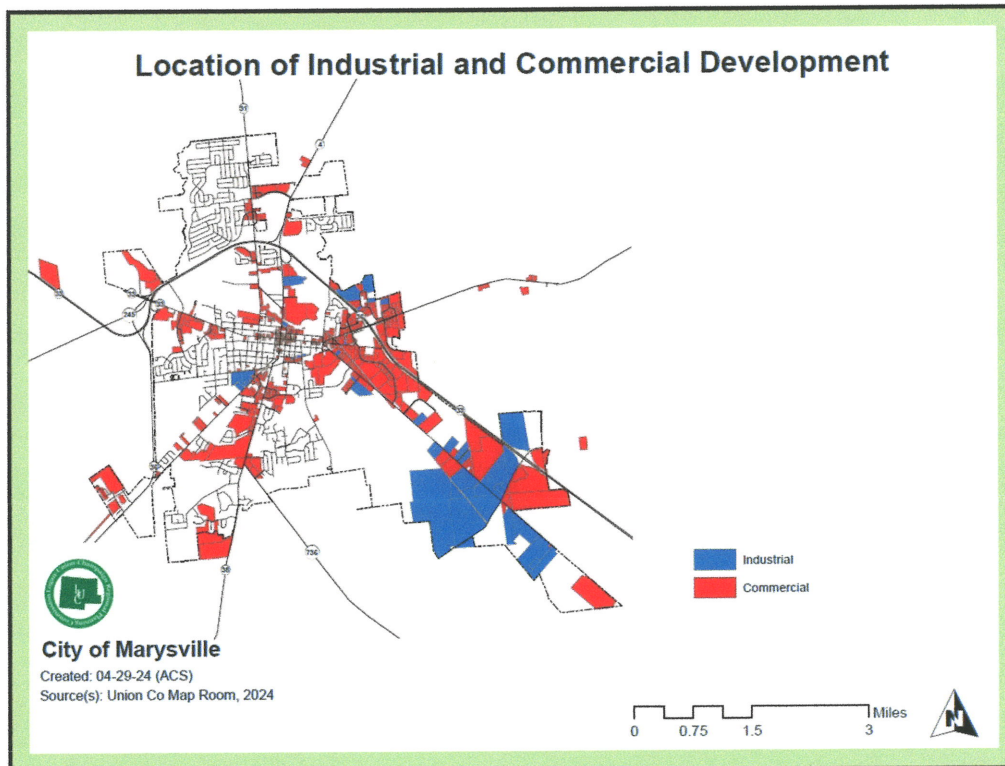
According to the Union County Chamber of Commerce, the top ten employers of Marysville are:

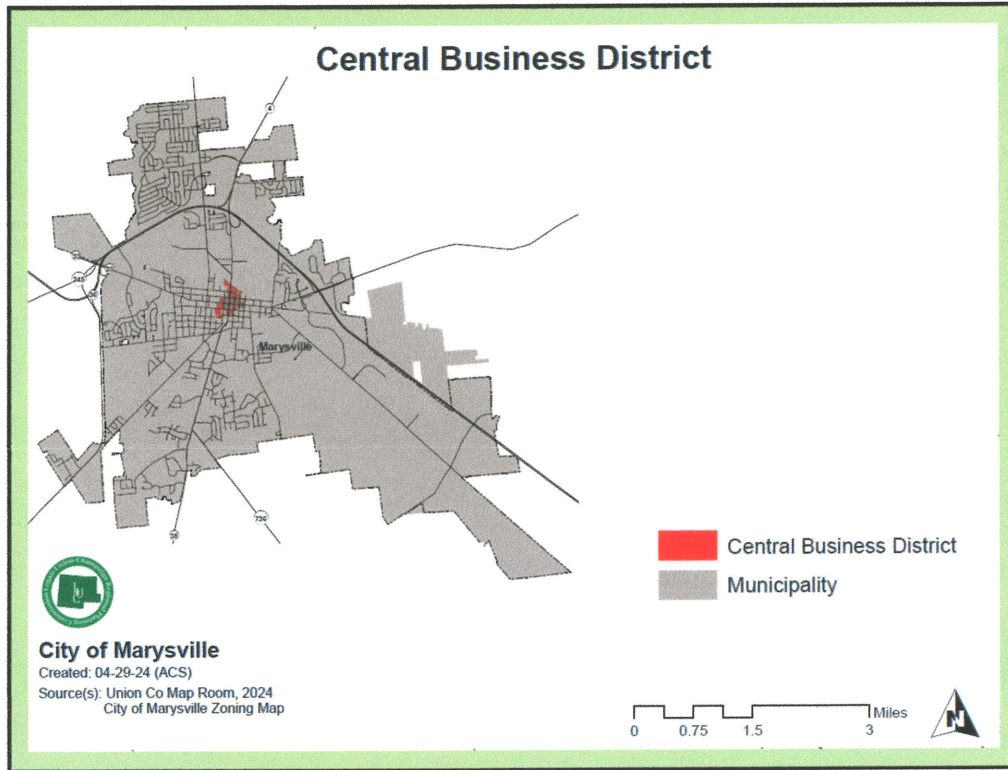
- Scotts Miracle-Gro
- Memorial Health
- Marysville Exempted Schools
- Ohio Reformatory for Women
- Union County
- Continental AG/Contitech
- Kroger Marketplace
- Honda Marysville
- Walmart
- City of Marysville

Map 1



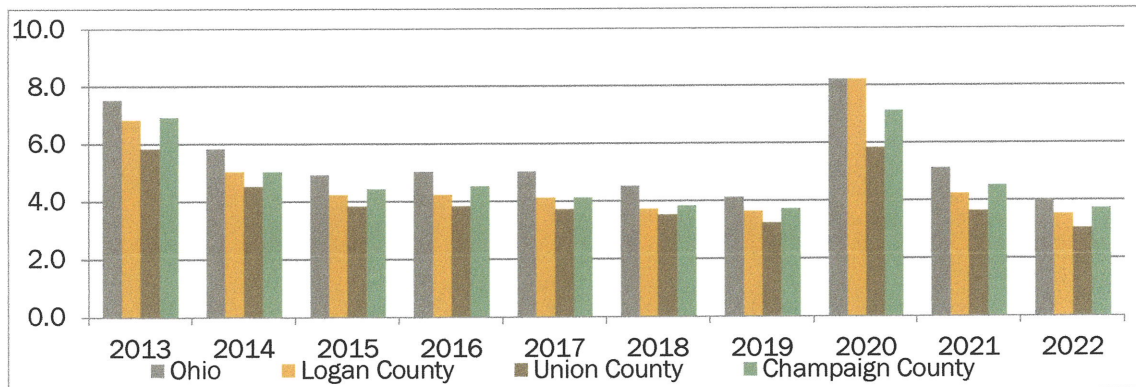
Map 2





The City’s population over the age of 16 in the labor force is estimated at 64.7%. The chart below shows the average unemployment rate for Union County. Union County’s unemployment rate has declined from the peak seen in 2020. Union County’s unemployment rate is lower than the State of Ohio and both Logan and Champaign Counties for 2022. The unemployment rate for 2022 is Union County’s lowest rate for the ten years displayed.

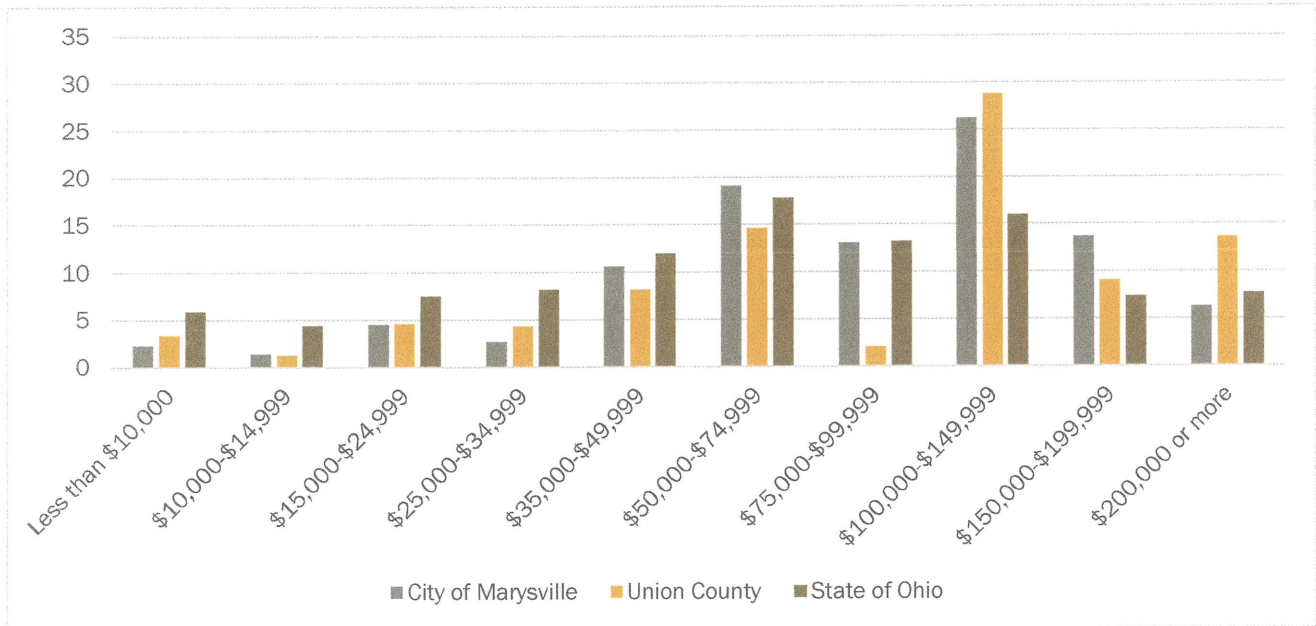
Figure 1 - Unemployment Rate



(ACS, 2022)

The median income for the City in 2022 was \$89,104, a significant difference from the State of Ohio's \$65,720.

Figure 2 – Income and Benefits - Total Households



(ACS, 2022)

Transportation

Union County’s transportation department is the Union County Agency Transportation Service (UCATS). UCATS is an on-demand transportation system serving Union County residents aged 60 and older. UCATS will provide transportation within the county for a suggested fee with 24-hour notice. Transportation out of the county is provided for a suggested fee with a 72-hour notice. UCATS also provides transportation for county agencies and community organizations for an agreed-upon rate. UCATS does not provide transportation on weekends or holidays.

The cost of owning and maintaining an automobile, as well as the cost of insurance is taxing on those families that are living in poverty, or even at times, the middle class. Public transportation can open doors to better employment opportunities for those who do not own a vehicle or cannot afford to maintain a vehicle.

Land Use

The City of Marysville’s Comprehensive Plan aims to envision growth and development. The City’s plan is in-depth and available on its website:
<https://marysvilleohio.org/DocumentCenter/View/173>

Housing Profile

According to the Decennial Census for 2020, 94% of the City’s housing is occupied.

Table 7 - Year Housing Structure Built

Year Structure Built	City of Marysville	Union County	State of Ohio
2020 or later	1.7%	4.4%	1.1%
2010 – 2019	14.0%	19.8%	5.9%
2000 - 2009	25.2%	17.0%	9.8%
1990 – 1999	19.6%	16.3%	10.9%
1980 – 1989	5.2%	6.2%	8.5%
1970 – 1979	10.6%	10.5%	14.1%
1960 – 1969	4.4%	7.3%	11.7%
1950 – 1959	3.7%	3.0%	13.2%
1940 – 1959	2.1%	1.4%	5.5%
1939 or earlier	14.2%	13.9%	19.1%

(ACS, 2022)

According to the 2022 American Community Survey, 71.1% of the housing in the City of Marysville is owner-occupied with 28.8% being renter-occupied. The table below shows the gross rent being paid in occupied rental homes.

Table 8 – 2022 Gross Rent

Gross Rent	City of Marysville	Union County	State of Ohio
Less than \$500	5.6%	5.9%	9.8%
\$500 - \$999	24.7%	25.4%	45.8%
\$1,000 - \$1,499	55.3%	49.0%	30.8%
\$1,500 - \$1,999	9.9%	10.8%	9.2%
\$2,000 - \$2,499	2.1%	4.4%	2.4%
\$2,500 - \$2,999	0.9%	2.0%	0.9%
\$3,000 or more	1.4%	2.4%	1.2%

(ACS, 2022)

The rents in Marysville have increased significantly as can be seen by comparing the above 2022 gross rent to the 2017 gross rent table below. This increase affects the entire country and not just Marysville.

Table 9 – 2017 Gross Rent

Gross Rent	City of Marysville	Union County	State of Ohio
Less than \$500	10.3%	9.8%	15.8%
\$500 - \$999	58.4%	59.1%	60.9%
\$1,000 - \$1,499	27.1%	27.3%	18.7%
\$1,500 - \$1,999	2.9%	2.5%	3.1%
\$2,000 - \$2,499	0.0%	0.0%	0.9%
\$2,500 - \$2,999	0.0%	0.2%	0.3%
\$3,000 or more	1.3%	1.0%	0.4%

(American FactFinder, n.d.)

In Union County, the fair market rent (FMR) for a two-bedroom unit is \$1,185, significantly higher than in Logan County where the fair market rent is \$832 and Champaign County’s \$822. To afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$47,400 annually in Union County. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of \$22.79.³

In Ohio, a minimum wage worker earns an hourly wage of \$10.10. To afford the FMR for a one-bedroom apartment, a minimum wage earner must work 60 hours per week, 52 weeks per year and they must work 90 hours per week to afford the fair market rent on a two-bedroom. In Union County, the estimated mean (average) wage for a renter is \$62,832.

³ National Low Income Housing Coalition

Supplemental Security Income (SSI) payments for an individual are \$10,968 a year. An affordable rent for a recipient of SSI is \$274 a month. The 2023 Fair Market Rent as reported by the National Low-Income Housing Coalition is shown in the following table:

Table 10 - 2023 Fair Market Rent

Unit	Union County	Logan County	Champaign County	State of Ohio
Zero-Bedroom	\$859	\$615	\$643	\$704
One-Bedroom	\$900	\$632	\$647	\$789
Two-Bedroom	\$1,185	\$832	\$822	\$993
Three-Bedroom	\$1,442	\$1,068	\$1,128	\$1,278
Four-Bedroom	\$1,592	\$1,118	\$1,193	\$1,398

(National Low Income Housing Coalition, n.d.)

When talking about the need for affordable housing, the difficulty is that there is not one set cost to define what is affordable. Affordable housing is when a person is not paying more than 30% for their housing expenses, meaning not just rent, but expenses to maintain their home. According to the data from the US Census Bureau, 35.9% of Union County renters are paying more than 30% of their income towards rent.

When a household pays more than 30% of their income towards rent, it allows less disposable income for the renter, putting them at a higher risk. When a renter pays a higher cost for their rent, it could affect not only the renter, but the owner, and indirectly the County. A renter, who is living on a tight budget due to paying a higher rent, has less disposable money to spend. Additionally, if this renter has an emergency, such as a car repair or medical expense, to meet the needs of that emergency, they will have to use money meant for other bills, such as the rent. If the renter is late, or unable to pay their rent, this causes issues for the landlord who still may have a mortgage on the rental property, as well as taxes. The landlord then must pay the cost for eviction, if necessary, leaving more of their funds tied up in the rental property and less disposable income available to the landlord.

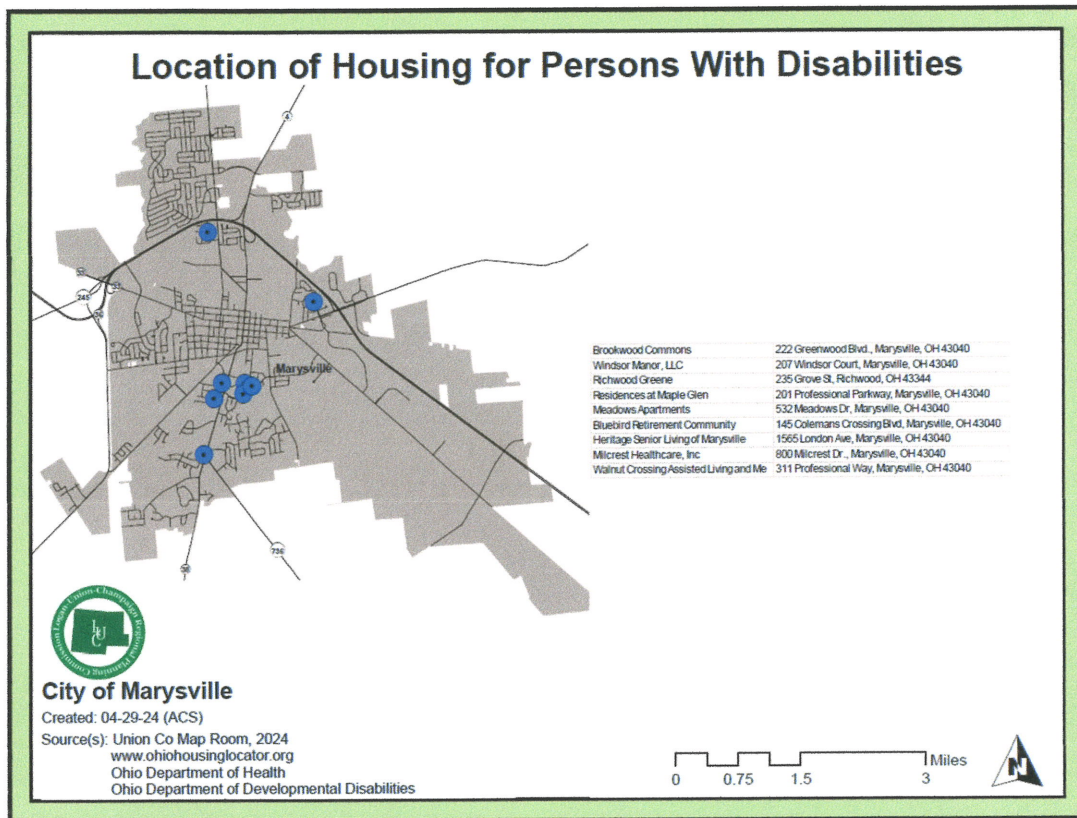
Additionally, the City needs to decide if they have enough affordable housing to meet the needs of the aging population. There may be very few options for independent living in the City due to the higher fair market price.

Union County does not have a Metropolitan Housing Authority, which means Union County residents who qualify for a Section 8 voucher must go on the waiting list for a nearby county. With the Section 8 voucher needs higher than actual vouchers, this means most Union County residents will never make it to the top of the waiting list as counties have a first come, first serve for residents of their county.

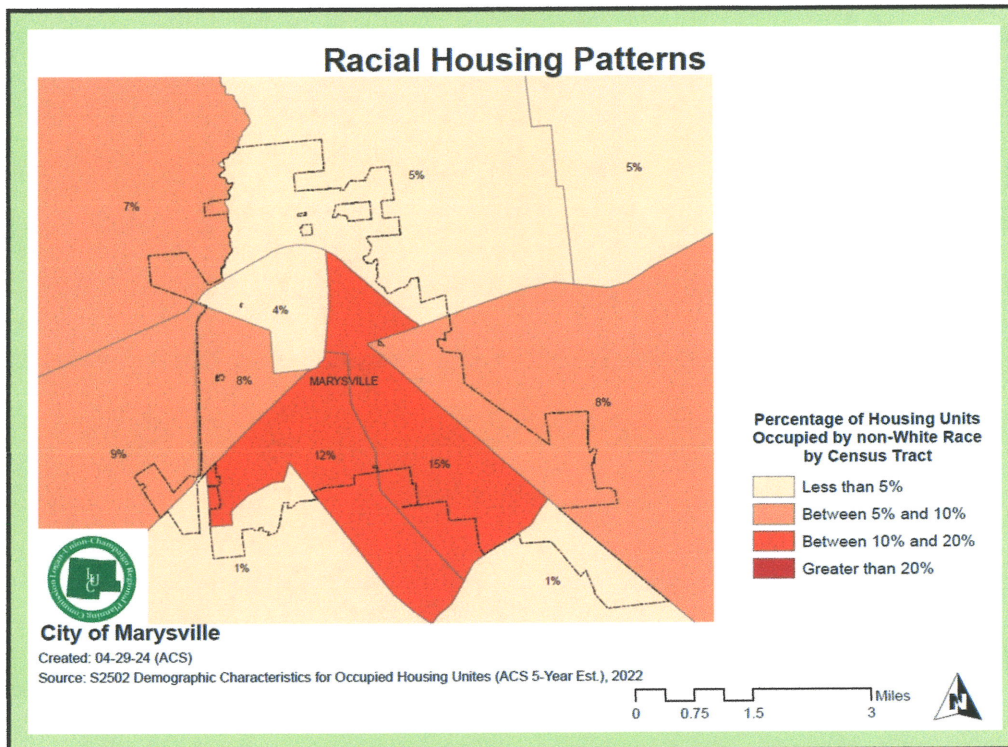
Union County does not have a shelter, so families who are unable to get assistance for their housing only have the option of leaving the county for a homeless shelter. The Marion County shelter works directly with Union County residents and receives the funding for these homeless individuals. When the homeless must leave the County to receive shelter, it means that any children are further uprooted and moved away from their school and friends. The working adults then face the possibility of being unable to work, if they cannot provide their transportation, creating an even bigger issue in their lives, and making it difficult for them to get back on their feet.

Housing Maps

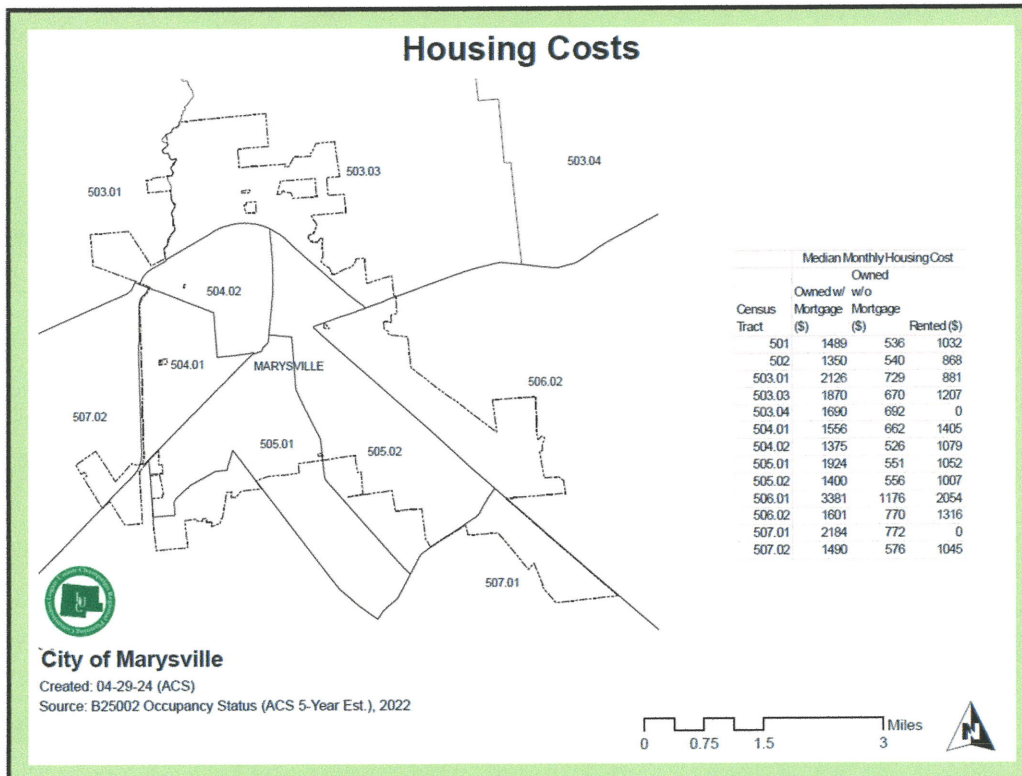
Map 4



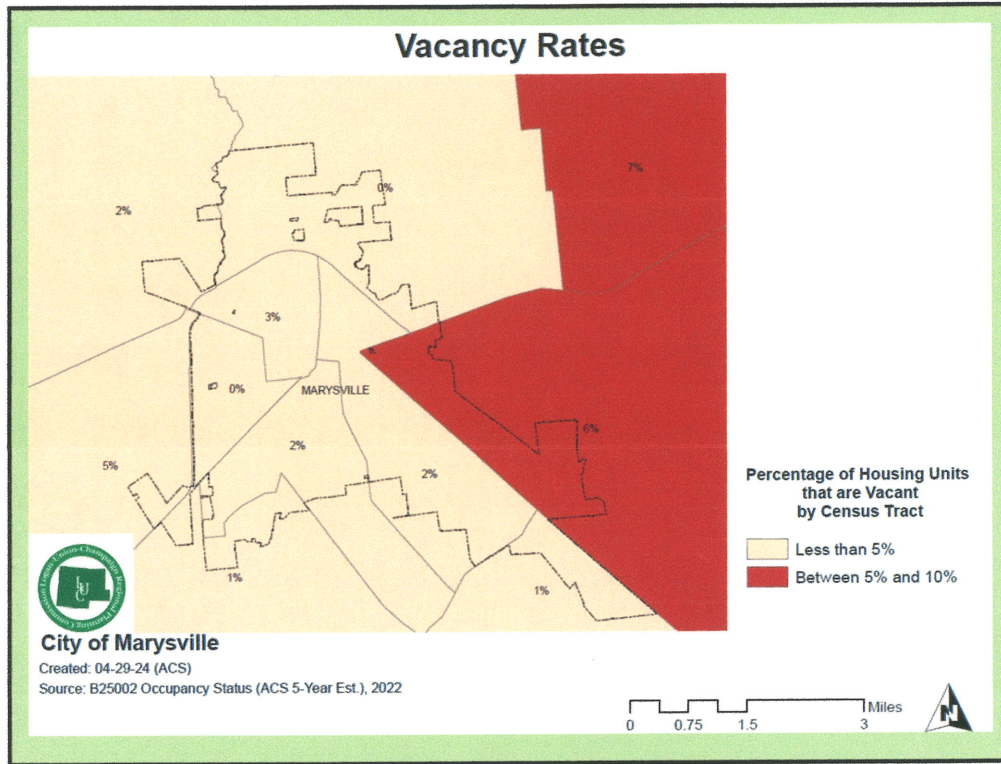
Map 5



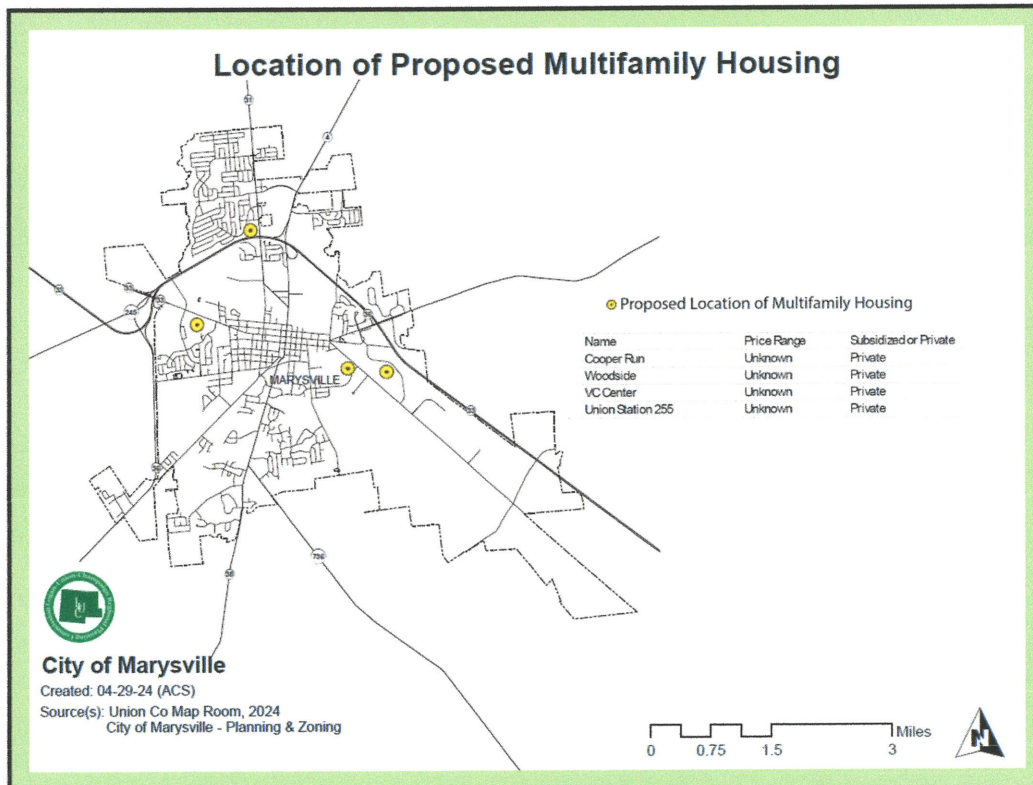
Map 6



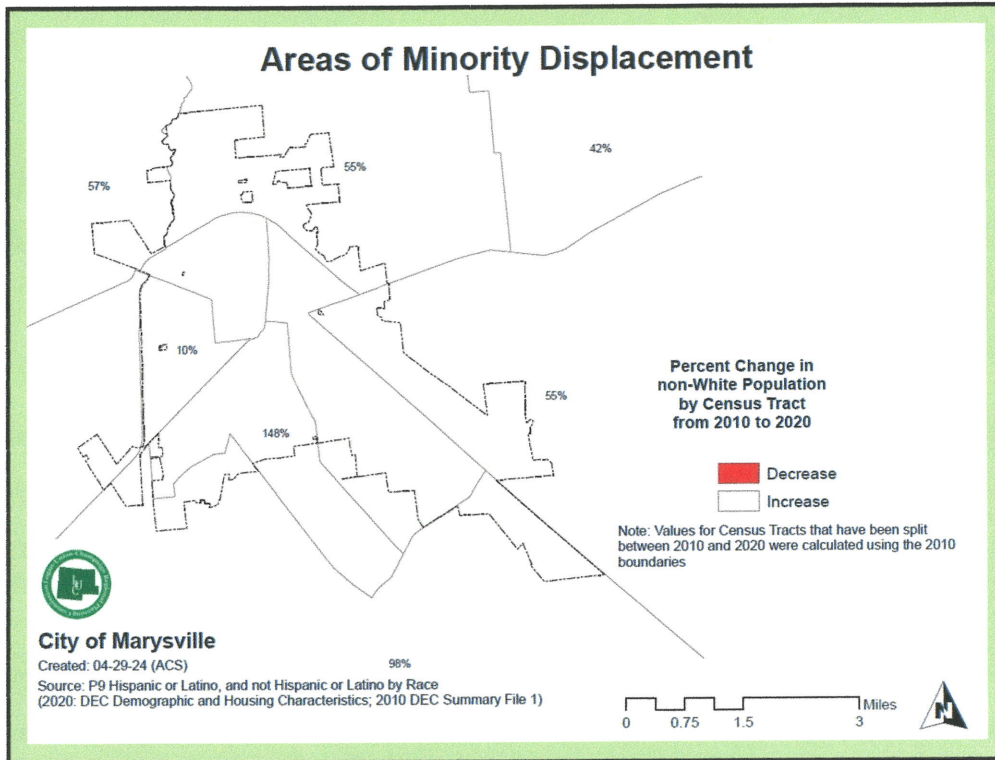
Map 7



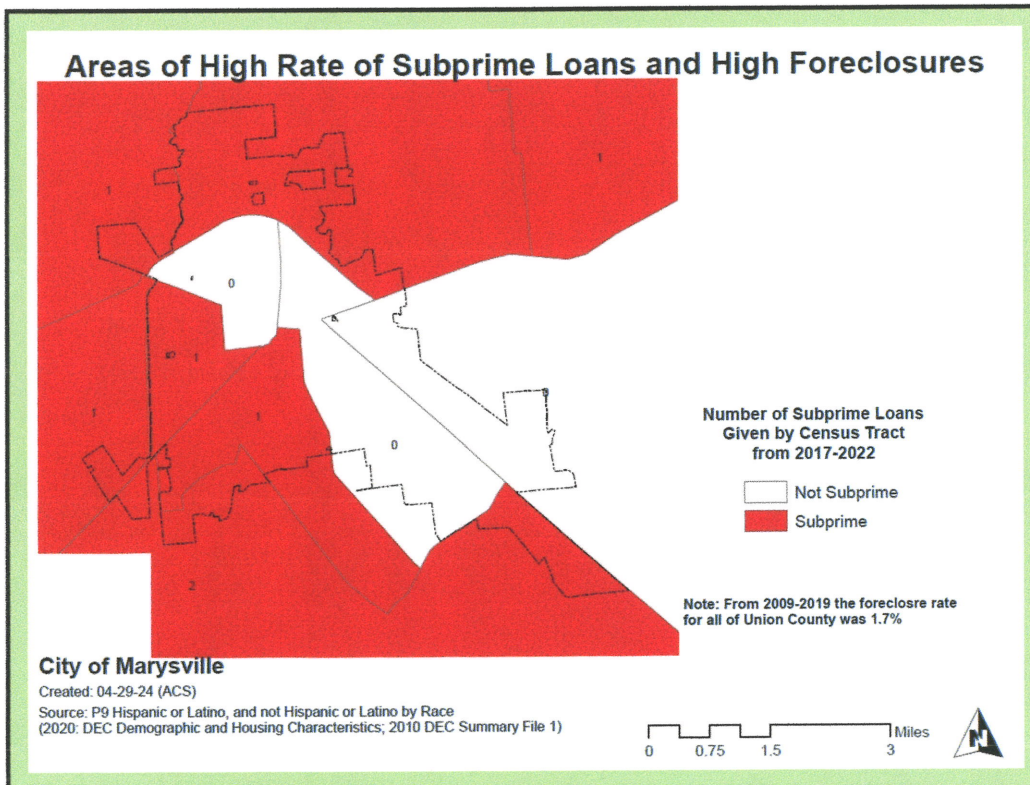
Map 8



Map 9



Map 10



Education

The City of Marysville has one public school which has 5,285 children enrolled. Additionally, there are four private/parochial schools located in the vicinity of Marysville. Career training programs are offered to students in grades 11 and 12 through the Ohio Hi-Point Career Center in Bellefontaine.

Table 11 - Enrollment by Race

School District	Am. Indian/ Alaskan Native	Asian or Pacific Islander	Black, Non- Hispanic	Hispanic	Multiracial	White, Non- Hispanic
Marysville Exempted	NC	3.8%	3.0%	6.7%	4.1%	82.2%

(Education, n.d.)

Table 12 - Daily Enrollment, Absenteeism Rate and Graduation Rate

School District	Attendance Rate	Graduation Rate
Marysville Exempted	93.5%	98.0%

(Education, n.d.)

Table 13 - Spending per Pupil Data

	Marysville Exempted	State
Operating Spending per Pupil	\$10,369	\$11,916
Classroom Instruction	\$7,166	\$8,044
Non-Classroom Spending	\$3,203	\$3,871

(Education, n.d.)

Table 14 - Source of Revenue

Source of Funds:	Local	State	Federal	Other Non- Tax	Total
Marysville	\$26,802,396	\$25,938,232	\$5,823,172	\$5,755,832	\$64,319,632

(Education, n.d.)

Park/Recreation

Within the City, there are 348 acres of maintained parkland and 235 acres of unmaintained natural areas. Park amenities include the municipal pool, dog park, disc golf course, splash pad, shelter houses, 10.4 miles of paved walking trails, and 3.3 miles of unpaved walking trails. ([City Parks | Marysville, OH - Official Website \(marysvilleohio.org\)](http://City Parks | Marysville, OH - Official Website (marysvilleohio.org))).

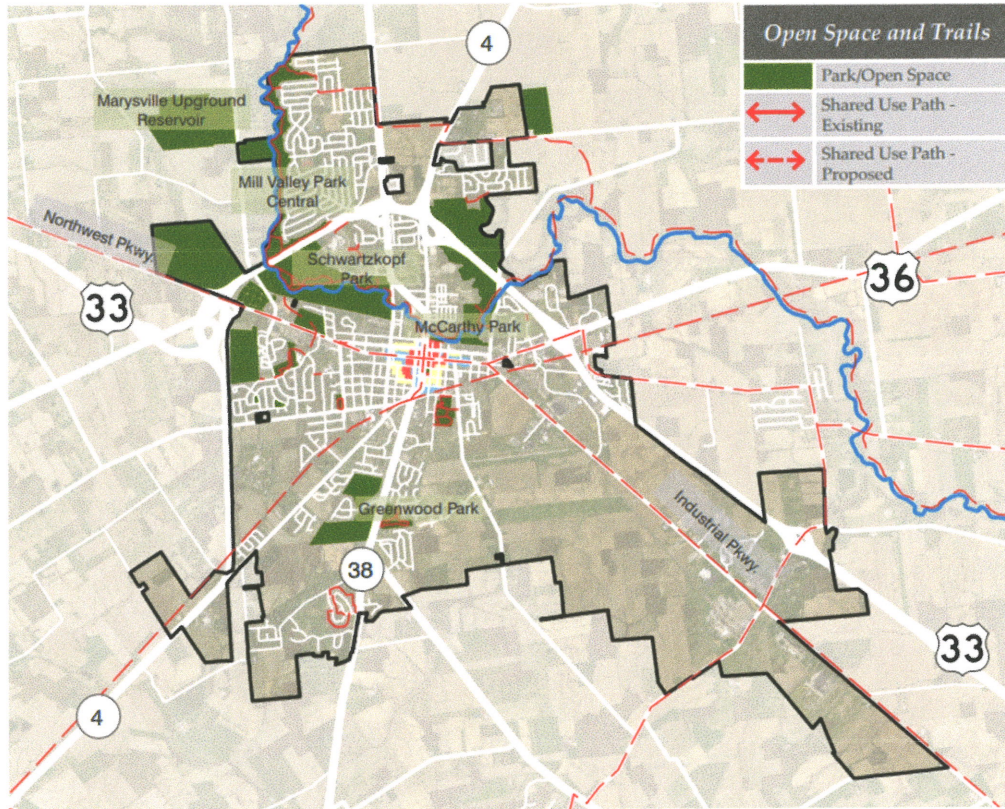


Figure 3 - <https://www.marysvilleohio.org/DocumentCenter/View/173/Comprehensive-Plan?bidId=>

Evaluation of Jurisdiction’s Current Fair Housing Profile

Fair Housing Complaints, Compliance Reviews

There have been no calls regarding discrimination and eight calls for Landlord-Tenant issues. The callers with landlord-tenant issues were given a variety of different recommendations. Callers with maintenance and mold issues were provided with the number to the City’s Code Enforcement Officer. Callers were provided with information for Legal Aid, the Health Department, and the Building Department as needed.

Existences of Fair Housing discrimination filed by the Department of Justice

At this time, there are no reports of Fair Housing discrimination filed by the Department of Justice within the City of Marysville.

Assessment of Current Public and Private Fair Housing Programs/Activities in the Jurisdiction

So far Fair Housing training has been provided to citizens in Zoom meetings advertised in the local newspaper at two different times; City of Marysville Planning and Zoning Departments via Zoom; Union County Health Department via Zoom; City of Marysville Utilities and Finance Department; and two Public Meetings at the local library.

Fair Housing Outreach was done for Habitat for Humanity, City of Marysville Utility, Union County Health Department, UCO Industries, City of Marysville Administration, Hope Center, Marysville Exempted Schools, UCATS, Bridges Community Action, Marysville Food Pantry. Outreach is completed through the USPS.

Identification of Impediments to Fair Housing Choice

Training of Decision Makers – City of Marysville

Impediment:

Zoning permits are issued by the City Engineering Department. Applicants come into the Engineering office and submit their plans. Staff review their plans for compliance with the applicable zoning regulations in the Planning and Zoning Code. If their plans don't meet the required regulations, the applicant has the option to request a variance or appeal against the decision of the Zoning Inspector. The appeal and variance request are then heard by the Board of Zoning Appeals. Also, depending on the type of work the applicant is requesting, they may need to get a Building Permit from Union County, which is the contracted building department for the City of Marysville.

Conditional uses are listed in the Planning & Zoning Code as such per zoning district. If an applicant requests Conditional Use, the request goes before the Board of Zoning Appeals. At the BZA meeting, the Board may either approve or deny the request based

on whether the findings for conditional use can be met or not. The Board also has the authority to place conditions on an approval to make sure the use does not negatively impact the public's health, safety, and welfare.

Changes to the City's Zoning Ordinances can be started by the City Council, Planning Commission, or a citizen. The Planning Commission typically is the party that begins any zoning changes.

Recommendation:

The members of the Planning Commission, Board of Zoning Appeals, and City Council make the decisions regarding zoning and how it affects housing for the City. It would be strongly recommended that the City provide Fair Housing training to these members. Though most members would not make an obvious decision discriminating against fair housing, there could come a time that inadvertently a decision is made that could result in discrimination. For these key members of the City, knowledge is power.

Time Frame:

The Fair Housing Coordinator has created a training regarding zoning and fair housing laws. Training of the key members is an important goal for the City, for their protection and to be proactive in future development. The Fair Housing contact should complete this training within the next five fiscal years.

Action:

Update Zoning Codes to Remove Fair Housing Barriers

Impediment:

Zoning Codes may have Fair Housing barriers such as floor plan size, definitions, etc. The Fair Housing Coordinator created a document on typical fair housing barriers concerning zoning codes and reviewed zoning codes within the county to identify any potential fair housing barriers.

Recommendation:

LUC staff will encourage jurisdictions to update this language. As zoning codes are updated, the spreadsheet will be updated to reflect any changes to these barriers.

Time Frame:

Updating zoning codes and languages is a time-consuming process. The goal will be to have these updates completed within five years of this plan if the jurisdictions are willing to make the changes.

Action:

Create Model Text Recommendations for Fair Housing Barriers in Zoning

Impediment:

Zoning Codes may have Fair Housing barriers such as floor plan size, definitions, etc. The Fair Housing Coordinator created a document on typical fair housing barriers concerning zoning codes and reviewed zoning codes within the county to identify any potential fair housing barriers.

Recommendation:

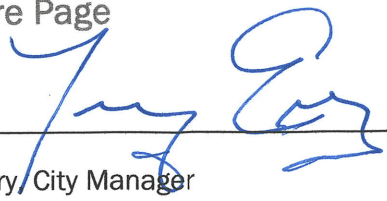
LUC will create model text recommendations based on the review of these areas. As residential codes are updated, it will be recommended that they update with the model text provided. This review includes information on public water and sewer availability because many jurisdictions do not have this available, which would make multi-family housing difficult and expensive.

Time Frame:

Updating zoning codes and languages is a time-consuming process. The goal will be to have these updates completed within five years of this plan if the jurisdictions are willing to make the changes.


Action:

Signature Page



Terry Emery, City Manager

Chief Appointed Official



Planning & Development Manager



Logan-Union-Champaign Regional Planning Commission

CDBG Program Administrator/Housing Program Administrator

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