

2024 – Union County, 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 Union County 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.

We would like to thank the following individuals and jurisdictions for completing the survey: Village of Magnetic Springs, Aaron Smith, and Jerome Township.

## Survey Results

In reviewing the results of the survey, respondents answered yes and no questions but didn't note any areas of concern. They 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 difficult economic times, housing discrimination is more 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?

Union County has conducted the 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 County 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 Acknowledgments.

## Summary

Union County is a county that continues to grow and provides many opportunities for its residents. It's becoming more diverse as the population grows, and as new employment opportunities, other than agriculture, become available. Fair Housing Outreach needs to continue expanding to ensure discrimination does not become an issue as this growth happens.

Many of the townships and villages within Union County have limited zoning for group homes, or affordable housing districts due to the rural nature of these areas. Very few townships or villages within Union County have the infrastructure needed to support a multi-family development. Additionally, these areas are not always ideal when creating group homes as they are not located near services and there is a very limited public transport option available.

## Jurisdictional Background Data

On January 10, 1820, the Ohio government authorized the creation of Union County. The state formed the County from parts of Franklin, Delaware, Logan, and Madison counties. Because the County was formed from a union of parts of other counties, residents chose the name Union for the new county. Union County is located in West Central Ohio. It is predominantly rural, with a much smaller percentage of the County's 437 square miles consisting of urban areas. The county seat is Marysville.<sup>1</sup>

Table 1 - Population

Year	Population	%Increase	Source
1950	20,687	--	U.S. Census Bureau
1960	22,853	10.5%	U.S. Census Bureau
1970	23,786	4.1%	U.S. Census Bureau
1980	29,536	24.2%	U.S. Census Bureau
1990	31,969	8.2%	U.S. Census Bureau
2000	40,909	28.0%	U.S. Census Bureau

<sup>1</sup> Ohio History Central, an Online Encyclopedia of Ohio History.  
<http://www.ohiohistorycentral.org/entry.php?rec=2021>

2002	42,899	4.9%	U.S. Census Bureau Estimate
2004	44,642	4.1%	U.S. Census Bureau Estimate
2006	46,680	4.6%	U.S. Census Bureau Estimate
2007	47,719	2.2%	U.S. Census Bureau Estimate
2008	48,339	1.3%	U.S. Census Bureau Estimate
2009	48,903	1.2%	U.S. Census Bureau Estimate
2010	52,410	7.0%	U.S. Census Bureau
2011	53,045	1.5%	U.S. Census Bureau Estimate
2012	52,749	-0.5%	U.S. Census Bureau Estimate
2013	53,723	1.1%	U.S. Census Bureau Estimate
2014	53,723	0.6%	U.S. Census Bureau Estimate
2015	54,353	1.2%	U.S. Census Bureau Estimate
2016	55,560	2.2%	U.S. Census Bureau Estimate
2017	56,797	2.2%	U.S. Census Bureau Estimate
2018	57,782	1.73%	U.S. Census Bureau Estimate
2019	58,988	2.09%	U.S. Census Bureau Estimate
2020	62,784	6.44%	U.S. Census Bureau
2021	61,769	-1.62%	U.S. Census Bureau Estimate
2022	63,411	2.66%	U.S. Census Bureau Estimate

(American FactFinder, n.d.)

The poverty rate in Union County is relatively low when compared to the rate for the State, as shown in Table 2. Since the previous report, poverty among people over 65 has decreased. In 2019, the rate was 8.4% an increase of 2015's 4.5%. In 2022, that number has decreased to 6%, an improvement from 2019's numbers but still higher than in 2015. The highest poverty level in Union County is Female-headed households. This higher level of poverty is not just felt by Union County, the City of Marysville, 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	Union County % in Poverty	Logan County % in Poverty	Champaign County % in Poverty	State of Ohio % in Poverty
All People	4.6%	10.9	9.2%	13.4%
Age 65 and Over	6.0%	9.6%	6.4%	10.3%
All families	2.2%	7.5%	6.9%	9.3%
Married Couples families	1.4%	4.3%	2.7%	4.0%
Female-headed households	9.6%	23.5%	24.0%	28.3%

(ACS 2022 1-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.<sup>2</sup>

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.<sup>3</sup>

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
Child Care	\$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.)

<sup>2</sup> Glasmeier, Dr. Amy K., The Living Wage Calculator

<sup>3</sup> Glasmeier, Dr. Amy K., The Living Wage Calculator

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.)

Union County is slowly becoming more diverse. As can be seen by the table below, Racial Composition, the overall population has increased in all categories, but the minority proportions have increased.

Table 6 - Racial Composition

Year	White	African American	American Indian & Alaska Native	Asian	Some Other Race	Two or More Races	Hispanic of Any Race
1980	28,816	548	--	90	76	--	99
1990	30,563	1,168	--	132	49	--	159
2000	38,965	1,149	--	221	92	400	309
2010	48,587	1,231	--	1,428	174	742	661
2020	53,287	1,275	93	4,043	201	2,351	1,534

Census.gov

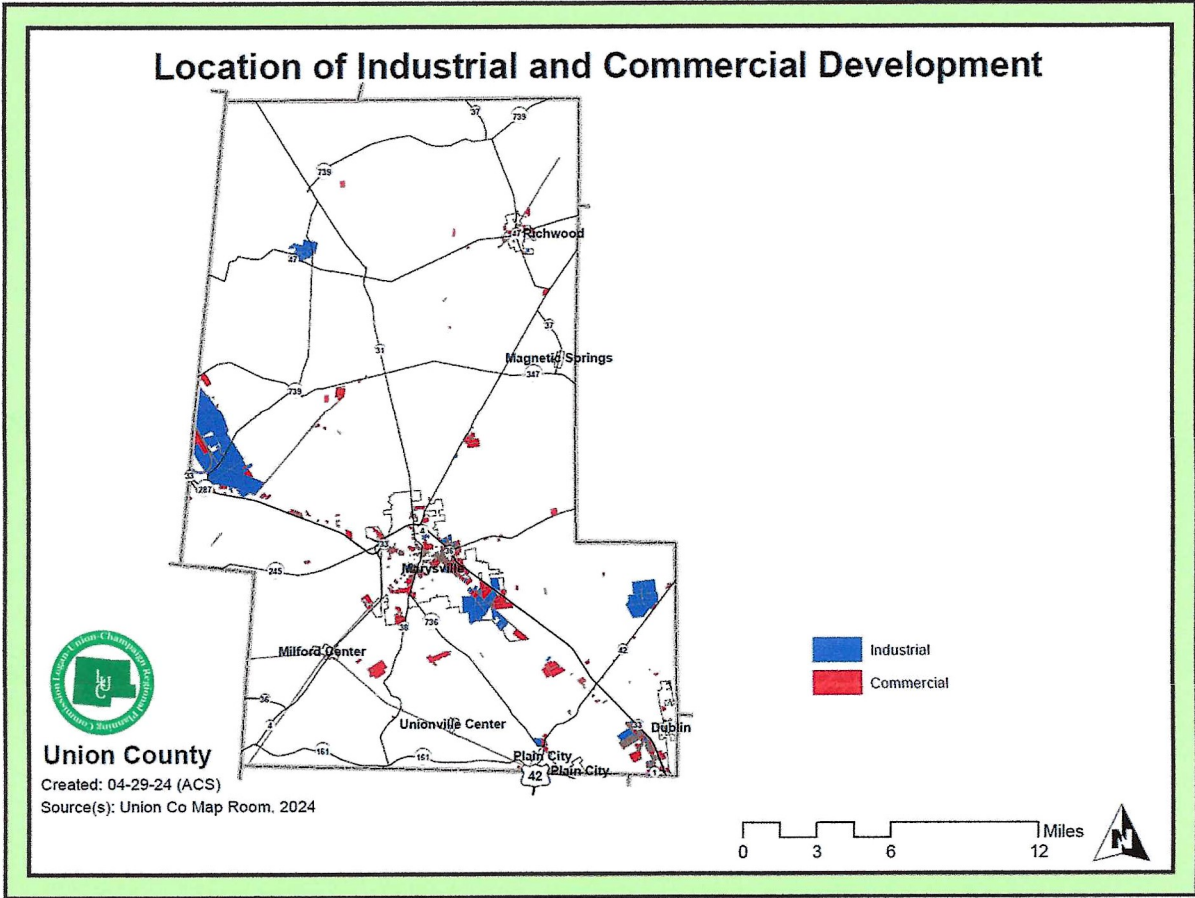


# Employment

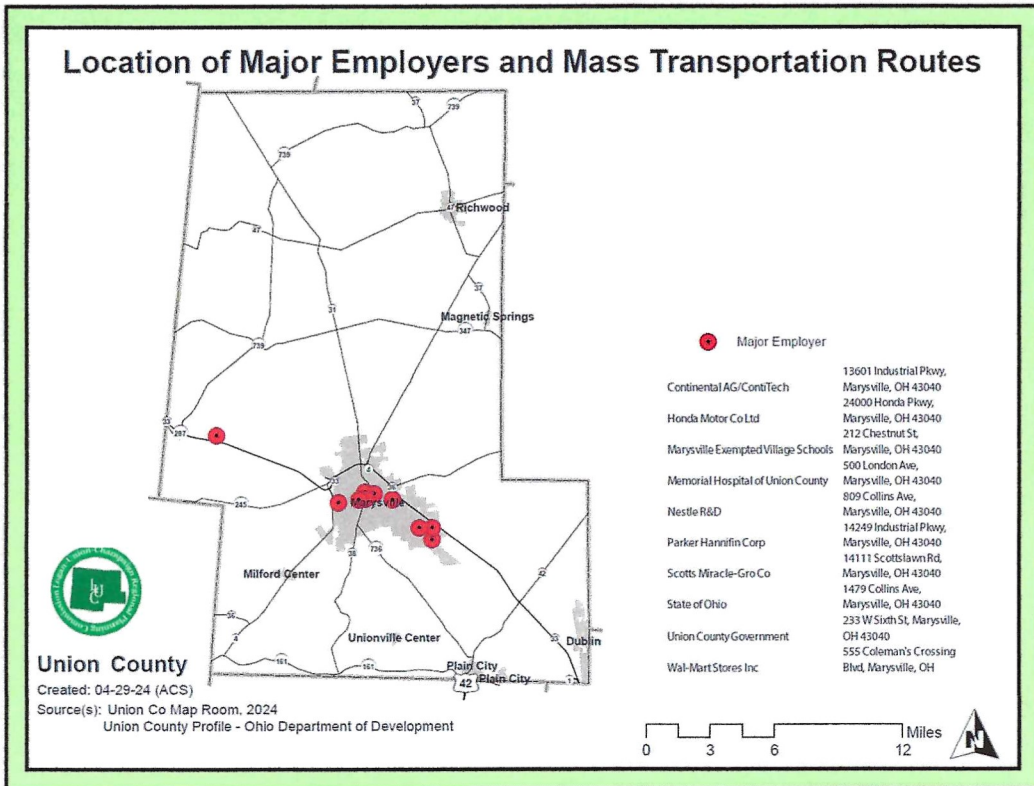
The top trades are Manufacturing; Professional and Business Services; Trade, Transportation and Utilities; Local Government; Leisure and Hospitality; Education and Health Services, as classified by the Office of Research:

- Continental AG/ContiTech - Manufacturing
- Honda Motor Co Ltd – Manufacturing
- Marysville Exempted Village Schools – Government
- Memorial Hospital of Union County – Service
- Nestle R&D – R&D
- Parker Hannifin Corp – Manufacturing
- Scotts Miracle-Gro Co – Manufacturing
- State of Ohio – Government
- Union County Government – Government
- Walmart Stores, Inc - Trade

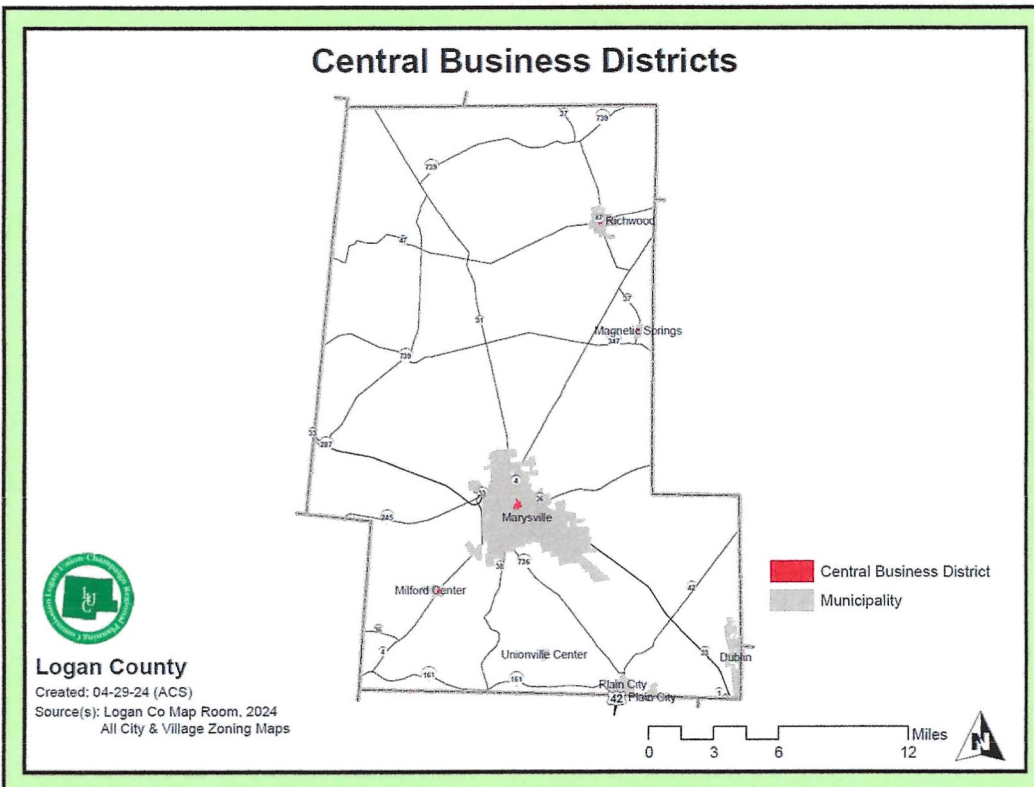
Map 1



Map 2

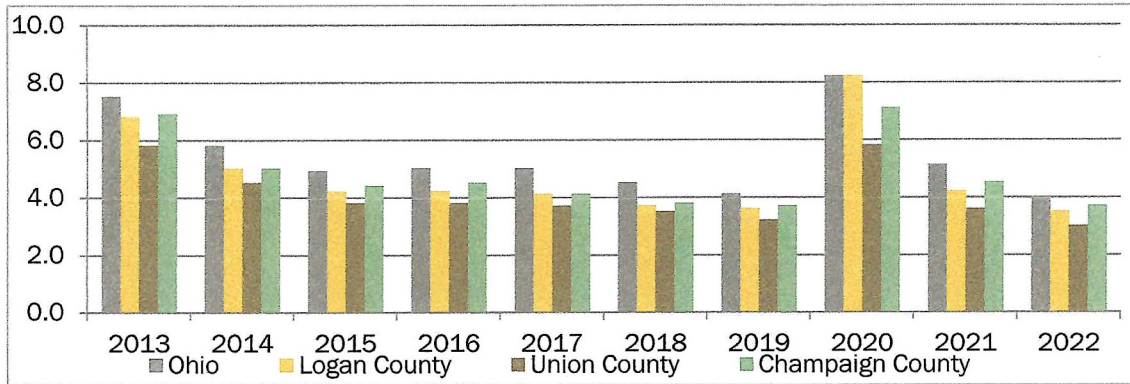


Map 3



The County's population over the age of 16 is 48,304 (Census) with an estimated 67.8% of these people in the labor force. The chart below shows the average unemployment rate for Union County. Union County's unemployment rate has declined from the peak year 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.

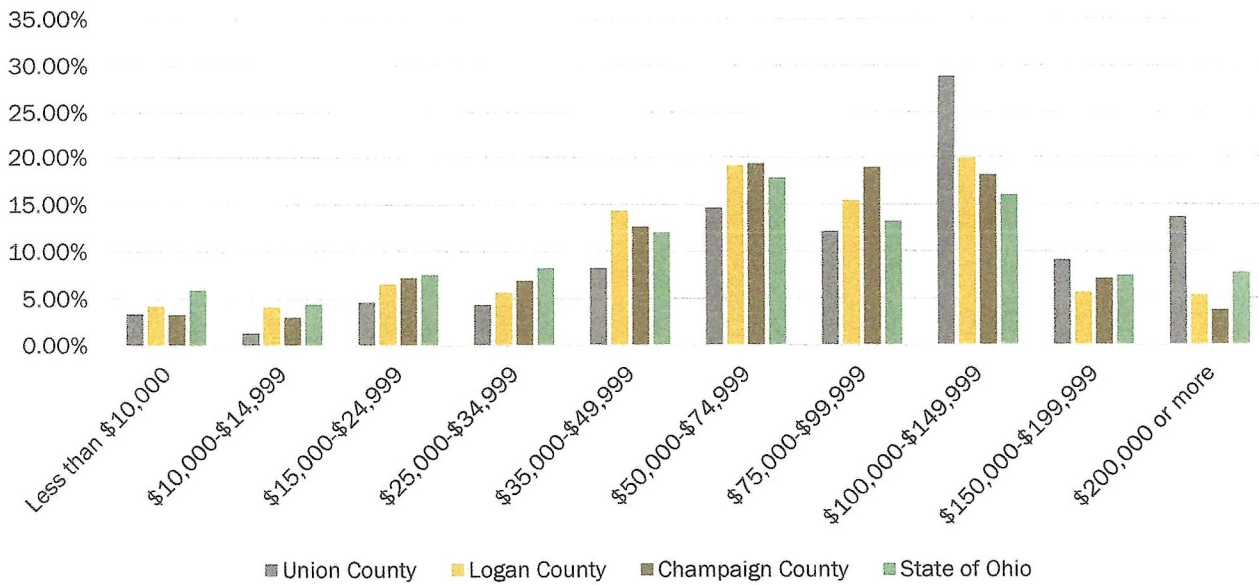
Figure 1 - Unemployment Rate



(ACS, 2022)

The median income for the County is \$96,634, 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

Union County is a rural county with 85% of its land use being agriculture. Union County has 1 city, 5 villages, and 14 townships; a part of the City of Dublin is also located in the county. There is no county-wide zoning so each of these jurisdictions has its own zoning and land use plan. All zoning and land use for the City is decided by the city council. The villages and their respective councils make the decisions regarding all zoning and land use. Zoning for the Union County townships is required by the Ohio Revised Code to be reviewed by the local regional planning commission. The townships can seek help from the regional planning commission to create a zoning text which causes commonality among the townships.

The townships and regional planning commission should ensure that they do not create zoning text that will discriminate against protected classes. This would include creating zoning that prevents group homes for the disabled, recovering housing for drug rehabilitation, or zoning square footage that is so large that it prevents affordable housing from being built for protected classes in townships that have the infrastructure to support these multi-family units.

## Housing Profile

According to the American Community Survey for 2022, 93.2% of the County’s housing is occupied.

Table 7 - Year Housing Structure Built

Year Structure Built	Union County	Logan County	Champaign County	State of Ohio
2020 or later	4.4%	0.4%	0.4%	1.1%
2010 - 2019	19.8%	5.0%	2.7%	5.9%
2000 - 2009	17.0%	10.1%	8.6%	9.8%

1990 - 1999	16.3%	16.0%	12.6%	10.9%
1980 - 1989	6.2%	9.2%	10.7%	8.5%
1970 - 1979	10.5%	11.9%	13.0%	14.1%
1960 - 1969	7.3%	9.0%	8.3%	11.7%
1950 - 1959	3.0%	9.6%	7.5%	13.2%
1940 - 1949	1.4%	4.9%	4.4%	5.5%
1939 or earlier	13.9%	24.1%	31.8%	19.1%

(ACS, 2022)

In Union County, 80.4% of the housing is owner-occupied, and 19% is renter-occupied. The table below shows the gross rent being paid in occupied rental homes.

Table 8 - Gross Rent

Gross Rent	Union County	Champaign County	Logan County	State of Ohio
Less than \$500	5.9%	11.0%	15.3%	9.8%
\$500 - \$999	25.4%	57.1%	61.8%	45.8%
\$1,000 - \$1,499	49.0%	27.4%	18.9%	30.8%
\$1,500 - \$1,999	10.8%	4.0%	3.6%	9.2%
\$2,000 - \$2,499	4.4%	0.0%	0.3%	2.4%
\$2,500 - \$2,999	2.0%	0.0%	0.0%	0.9%
\$3,000 or more	2.4%	0.6%	0.1%	1.2%

(ACS, 2022)

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. Union County's FMR in 2019 was \$889, which shows the increase in rental housing costs. 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.<sup>4</sup>

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.

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:

<sup>4</sup> National Low Income Housing Coalition

Table 9 - 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 has to pay the cost for eviction, if necessary, leaving more of his funds tied up in the rental property and less disposable income available to the landlord.

Additionally, the County 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 County due to the higher fair market price. The townships need to be cognitive of this need when changing zoning, to not exclude affordable housing.

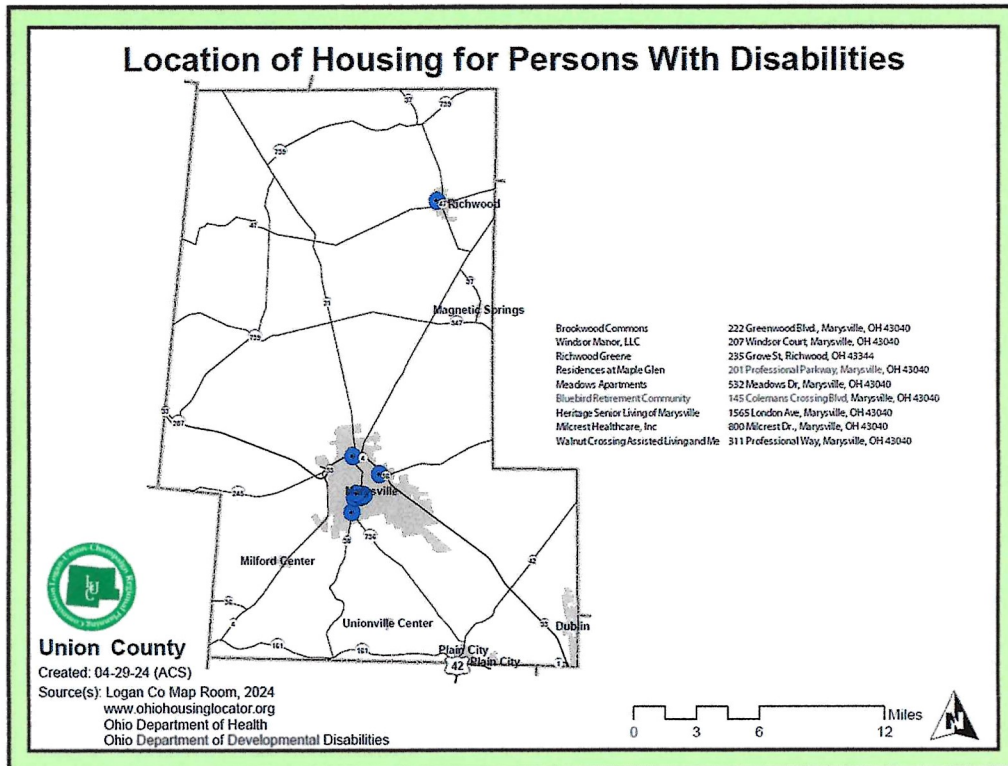
Union County does not have a Metropolitan Housing Authority, which means Union County residents who qualify for a Section 8 voucher must go on the waiting list of a nearby county. With the Section 8 voucher needs higher than actual vouchers, this means most Union County residents will never make it to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

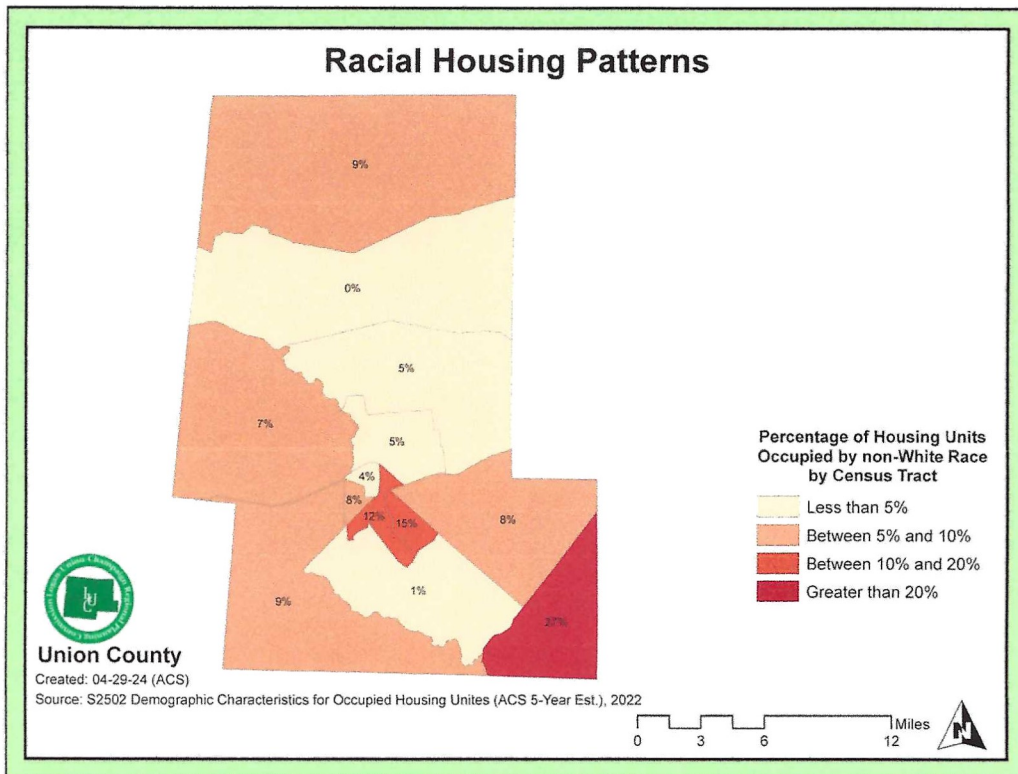
receive shelter, it means that any children are further uprooted and moved away from their school and friends. The working adults then face the possibility of being unable to work, if they cannot provide their transportation, creating an even bigger issue in their lives, and making it difficult for them to get back on their feet.

## Housing Maps

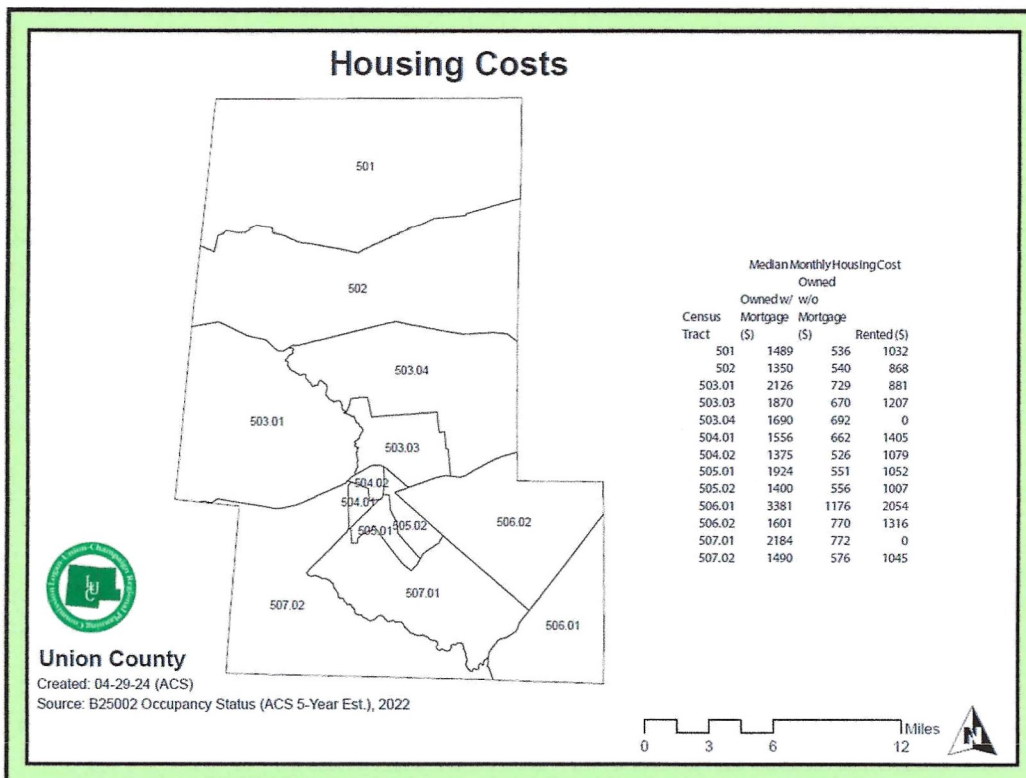
Map 4



Map 5

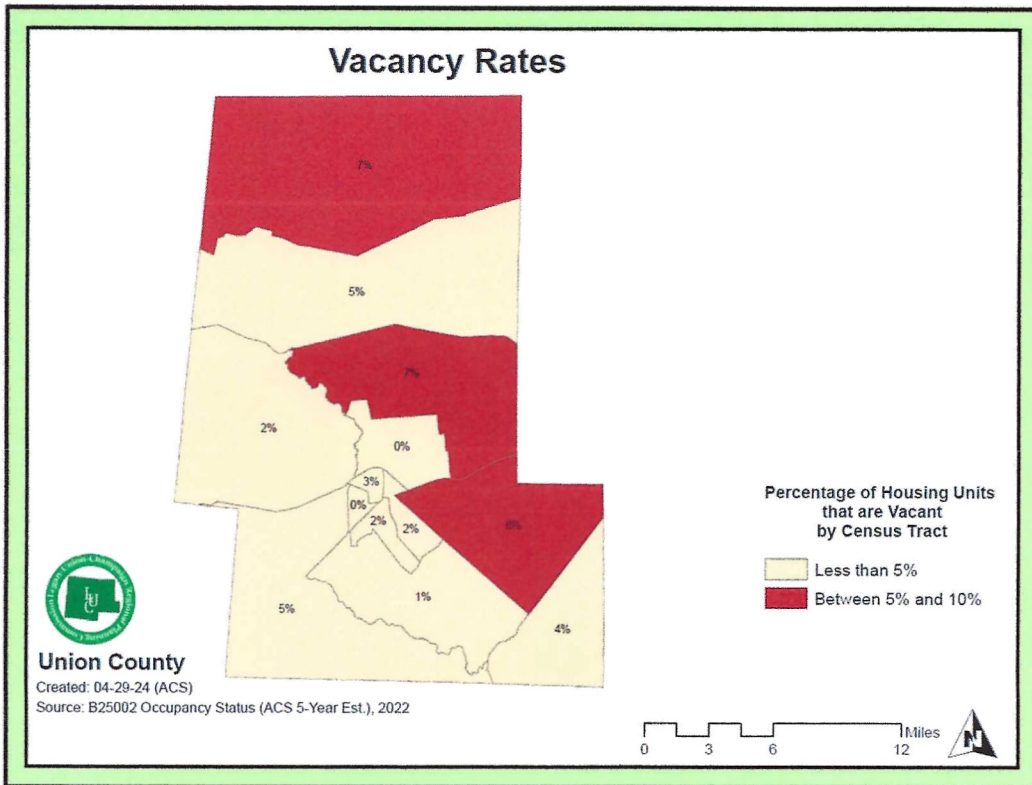


Map 6

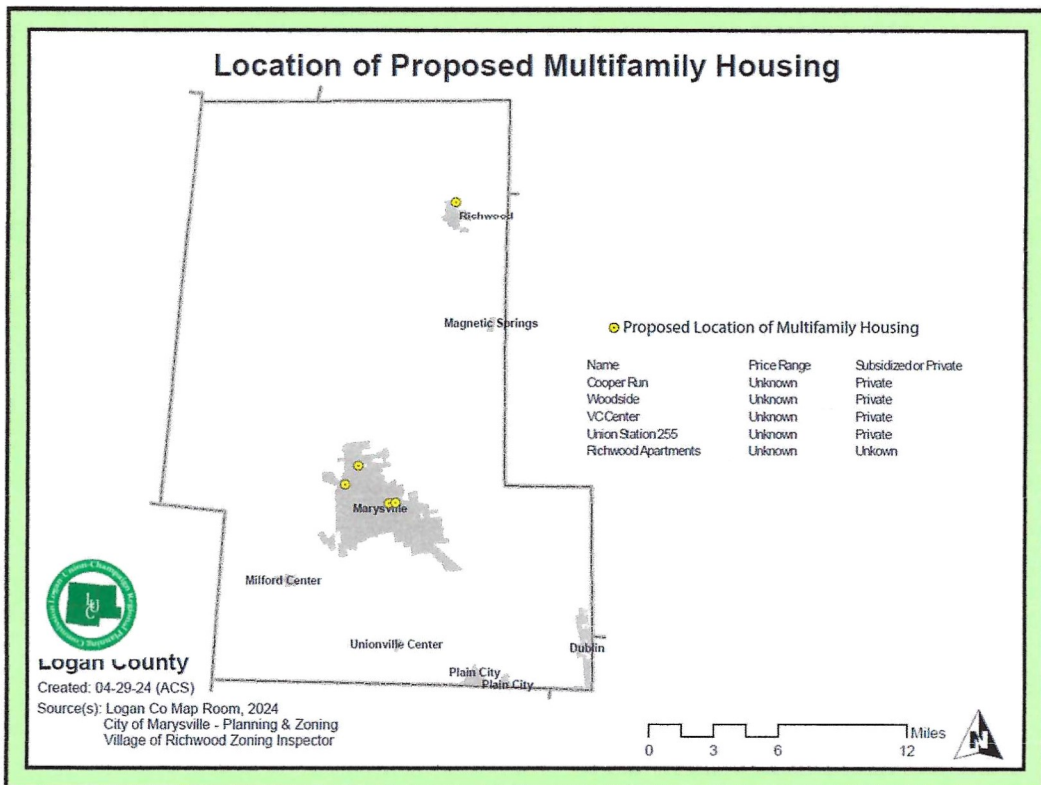




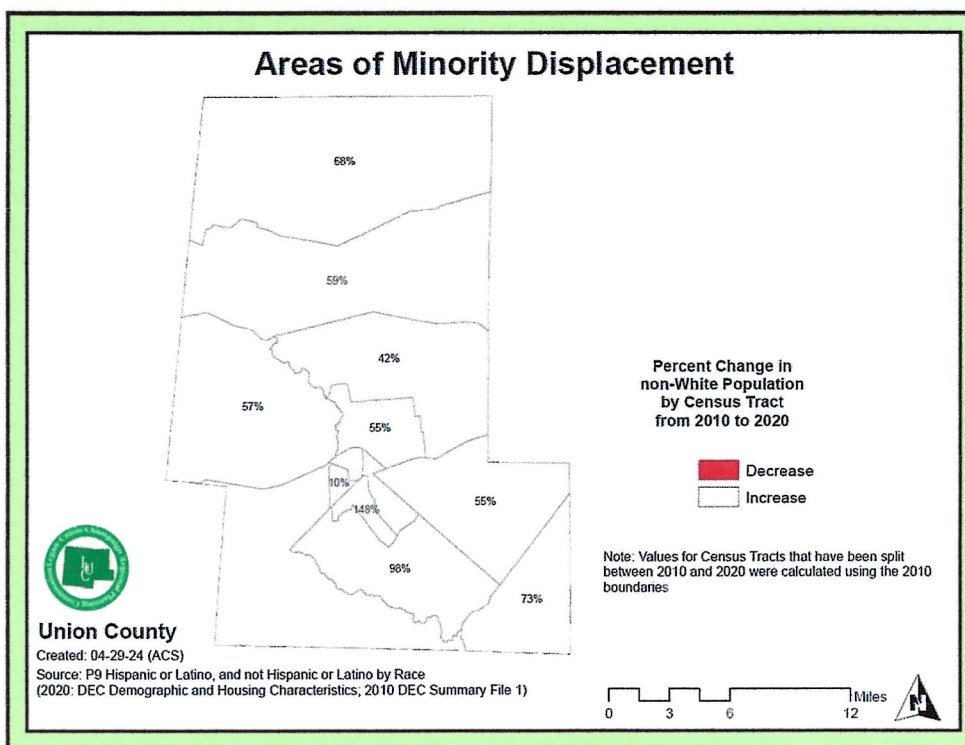
Map 7



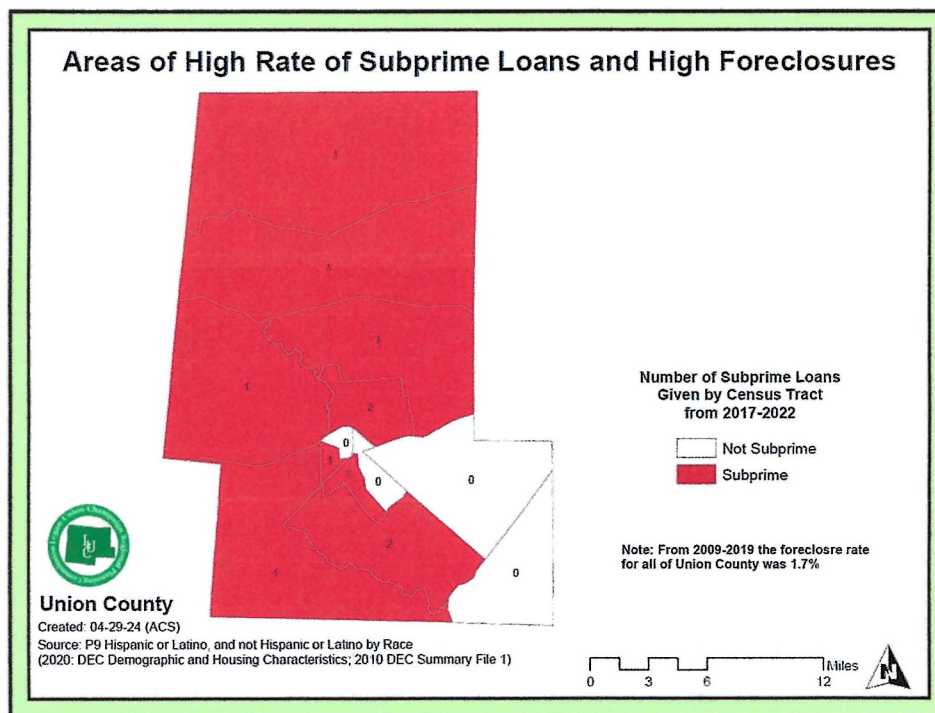
Map 8



Map 9



Map 10



## Education

Union County has three public schools. Additionally, there are four private/parochial schools located in the vicinity of Marysville that also serve residents of Marysville. Career training programs are offered to students in grades 11 and 12 through the Ohio Hi-Point Career Center in Bellefontaine, Tolles Career and Technical Center, or Tri-Rivers Career Center.

Table 10 - Enrollment by Race

School District	Am. Indian/ Alaskan/ Native	Asian or Pacific Islander	Black, Non- Hispanic	Hispanic	Multiracial	White, Non- Hispanic
<b>Marysville Exempted</b>	NC	3.8%	3.0%	6.7%	4.1%	82.2%
<b>Fairbanks</b>	NC	1.4%	2.7%	2.7%	2.4%	92.6%
<b>North Union</b>	NC	NC	NC	0.9%	1.9%	96.2%

NC = Not Calculated because there are fewer than 10 in the group  
(Education, n.d.)

Table 11 - Daily Enrollment, Absenteeism Rate and Graduation Rate

School District	Attendance Rate	Graduation Rate
<b>Marysville Exempted</b>	93.5%	98.0%
<b>Fairbanks</b>	94.2%	98.9%
<b>North Union</b>	93.1%	95.2%

(Education, n.d.)

Table 12 - Spending per Pupil Data

	Marysville Exempted	Fairbanks	North Union	State
<b>Operating Spending per Pupil</b>	\$10,369	\$12,032	\$11,972	\$11,916
<b>Classroom Instruction</b>	\$7,166	\$7,564	\$8,140	\$8,044
<b>Non-Classroom Spending</b>	\$3,203	\$4,467	\$3,832	\$3,871

(Education, n.d.)

Table 13 - Source of Revenue

Source of Funds:	Local	State	Federal	Other Non- Tax	Total
<b>Marysville</b>	\$26,802,396	\$25,938,232	\$5,823,172	\$5,755,832	\$64,319,632
<b>Fairbanks</b>	\$10,395,198	\$4,123,105	\$825,912	\$1,126,889	\$16,471,105
<b>North Union</b>	\$8,920,842	\$10,231,433	\$1,385,878	\$1,573,278	\$22,111,431

(Education, n.d.)

## Park/Recreation

Arts, parks, and recreation are important features that enhance a community's quality of life and give residents a sense of civic pride and community identity. Union County currently is home to 42 parks. The County has eight golf courses, nine bike trails ranging from 14 to 55 miles, a skateboard park, disc golf, and numerous walking paths and trails. Union County has a website for its parks and trails, Let's Roll, Union County, that provides information and guides for the area.

The Union County YMCA is in Marysville and provides a full-service fitness center including an indoor swimming pool and basketball courts. The Ohio Army National Guard has a 45,000-square-foot facility adjacent to the YMCA which includes a gym, kitchen, and classrooms for the community. As of 2014, Union County has a Trail and Greenway Master Plan which was updated in 2022. The Parks & Trails Work Group meets frequently and has a website that provides information for the county: [Let's Roll, Union County! \(letsrolluc.org\)](http://letsrolluc.org)

## Evaluation of Jurisdiction's Current Fair Housing Profile

### Fair Housing Complaints, Compliance Reviews

There have been six calls regarding landlord/tenant issues and no calls of housing discrimination. Callers with landlord-tenant issues were given phone numbers for further assistance. Tenants were given information about how to request repairs to their unit, the steps needed and, in several cases, mailed, e-mailed, or directed to the LUC website for further guidance.

### 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 Union County.

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

Fair Housing training has been offered to citizens of the Village of Magnetic Springs; citizens of Union County held at the Marysville Public Library two different times; Claibourne Township elected officials; and the Union County Health Department via Zoom. Virtual training was offered at two different times on December 19, 2023.

Fair Housing Outreach was done for the Union County Commissioners; Goodwill; Village of Magnetic Springs; Union County DJFS; Union County Engineer's Office; North Union High School; Habitat for Humanity; Village of Richwood; Union County Health Department; Chamber of Commerce; and Village of Milford Center. Outreach is completed through the USPS.

## Identification of Impediments to Fair Housing Choice

### 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:*

### Training of Jurisdictions

*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:*

Township officials, zoning inspectors, planning commission members, and board and zoning official members change frequently so these training these officials need to continue.

*Time Frame:*

The training of these different members will take place yearly, as training is scheduled.

*Action:*

**Signature Page**

  
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Logan County Commissioner

**Chief Elected Official**

  
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Community Development Consultants, Inc

**CDBG Program Administrator**

  
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Logan-Union-Champaign Regional Planning Commission

**Housing Program Administrator**

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