

2024 – Champaign County, Ohio

ANALYSIS OF IMPEDIMENTS

Heather Martin

LOGAN-UNION-CHAMPAIGN REGIONAL PLANNING COMMISSION

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Acknowledgments

Many people contributed to the completion of the Champaign 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, businesses, and organizations for completing the survey: Champaign County Engineer; Urbana Township; Doug Crabill, City of Urbana; Rush Township; Village of North Lewisburg; and the Champaign County Commissioners Office.

Additional thanks are given to the Champaign County Continuum of Care (CoC), who meet monthly and serve as the task force for fair housing.

Survey Results

In reviewing the results of the survey, these items were noted:

- For the question asking if there is evidence of restrictive covenants, trusts, or lease provisions in use in the community that would exclude sale to, or occupancy by a particular group of potential buyers or renters based on membership in any of the protected classes, it was noted that while not a protected class, source of income restrictions (no Section 8 or government assistance programs accepted) are a lease condition for some local property owners.
- For the question asking if there are covenants that contain such restrictions recorded in deeds on file in the jurisdiction's deed recordation office, one respondent stated historic deed restrictions may inadvertently still be in place for certain subdivision plats as they may have originally included these restrictions when recorded.
- For the question regarding any recent incidents of negative community attitudes resulting from moves by minorities into non-minority, white neighborhoods, or vice versa? Or moves by persons with disabilities into, for example, group homes in certain areas, a respondent stated concerns have been expressed in the community and on social media regarding the Haitian immigrant population in Springfield choosing to live within Urbana. Another respondent stated recently hearing a lot sale referred to as "little Mexico".
- For the question asking if rental complexes have policies that unduly restrict access for families with children or persons with disabilities such as high-security deposits or restricting in which building families or persons with disabilities can reside, a respondent stated some private landlords require higher security deposits (two times income) and don't accept government rent assistance.

- For the question that asks if families with children or persons with disabilities are restricted to first-floor units, a respondent stated it depends on the accessibility of the building or complex.
- For the question that asks if local jurisdictions have a system in place for the review and approval of architectural designs, platting, sidewalks, curb cuts, etc. to ensure compliance with Federal, State, and local accessible design requirements respondents stated: the county code; ADA Transition Plan for Public Infrastructure/Facilities; plan review for new construction and plats; and design stands and a comprehensive plan.
- For the question that asks what unit of government oversees compliance with the Fair Housing Act for new construction, substantial rehabilitation, and remodeling of commercial and multi-family housing respondents stated the City and County government through engineering, zoning, and building inspections and the county building department.
- Respondents stated that the local government does have a process in place to conduct on-site reviews during construction projects to ensure compliance with accessibility designs as submitted.
- For the question regarding a mechanism to review and bring into compliance any builder not following the requirements of the Fair Housing Act, respondents stated No, but they would utilize LUC Regional Planning Commission and legal counsel.
- For the question, has the local government taken any steps to disestablish segregated neighborhoods and promote integrated housing for individuals with disabilities, a respondent stated that individuals with disabilities live in housing units in multiple neighborhoods in the city with numerous providers.
- For the question, are there public policies or actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing a respondent stated yes. Further explanation stated certain zoning districts may require a square footage variance for dwelling unit size or conditional use approval for multi-family use.
- For the question asking what specific types of actions have been taken by the jurisdiction, and other entities regarding fair housing laws and objectives two respondents responded. One stated that fair housing materials are readily available in the Urbana Municipal building and the other stated that LUC provides them yearly fair housing updates, pamphlets, and law changes.
- Regarding fair housing activities, one respondent stated that the activities are ongoing and very effective. Another respondent suggested additional outreach could be provided locally on social media.
- For the question about how much the local jurisdiction and others responsible for fair housing initiatives know about creative, effective activities in other

communities and who to contact for such information, a respondent stated benchmarking opportunities are readily available.

- For the question, of whether the jurisdiction undertakes specific programs to educate its officials and employees regarding the provisions of a particular court determination or HUD finding and the actions that are or will be underway to address problems found a respondent stated yes, city board and council trainings on fair housing should occur on a routine basis. When asked how these should be planned and implemented, the respondent stated in-person training as part of regularly scheduled meetings. Another respondent suggested literature and video.
- For the question that asks if the jurisdiction should work in cooperation with organizations to promote housing opportunities for segments of the community such as racial or ethnic minority groups or persons with specific types of disabilities, develop new outreach, education, or information programs, and activities a respondent stated yes, the immigration policy. When asked about resources to support this effort, the respondent stated the City of Springfield may be helpful. This respondent believes this should be designed, carried out, and monitored by the LUC Regional Planning Commission.
- When asked if the jurisdiction has a local fair housing law that provides the same protections as the Federal Fair Housing Act, the respondent from the city stated that the city has one, and as an ordinance, it's subject to an update process. The enforcement of this is through the local government. The city respondent stated if the ordinance is updated, the process could be updated to reflect current enforcement mechanisms.

Training for the duration of this plan will be focused on the various decision-making boards throughout Champaign County to educate its members on discrimination regarding fair housing. The Fair Housing Coordinator believes many of the issues identified in the survey will be addressed.

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?

Champaign 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 and tables 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

Champaign County is a small, rural county. Many of the townships and villages within Champaign County have limited zoning options for group homes, or multi-family housing districts due to the rural nature of these areas. Very few townships or villages within Champaign County have the infrastructure needed to support a multi-family development. Additionally, these areas are not always ideal when creating a group home as they are not located near services and there is a limited public transport option available. Areas with zoning language regarding group homes need to ensure they are not discriminating against protected classes by having discriminatory language in the zoning codes such as group home spacing requirements.

Jurisdictional Background Data

On February 20, 1805, the Ohio government authorized the creation of Champaign County. The County's name came from the French word for "level land". The County was originally part of Greene and Franklin counties. Champaign County is in West Central Ohio. It is predominantly rural, with less than one percent of the county's 429 square miles consisting of urban areas. The county seat is Urbana. ¹

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

The town's founder, William Ward, named Urbana after the word urbanity. Urbana grew slowly. In 1840, the town had just 1,070 residents. Twenty retail stores, four churches, two newspapers, two machine shops, an iron foundry, and a woolen mill existed in the community. With the completion of three railroads, which connected Urbana to the rest of the State more easily, the City's population soared to 6,252 people in 1880. Five newspapers, eleven churches, four banks, and numerous manufacturing establishments existed in the town in 1886. The town contained three broom manufacturers, while other businesses produced stoves, carriages, leather, machinery, iron castings, and numerous other items. Urbana was also home to Urbana University, established in 1850 by the Swedenborgians. During the nineteenth century, frontiersman Simon Kenton and Ohio Governor Joseph Vance both resided in Urbana. They are also both buried in a local cemetery in the town. John Quincy Adams Ward, a famous sculptor, was born in Urbana, as was Brand Whitlock, a novelist, Progressive, and eventual mayor of Toledo, Ohio.²

Champaign County's population has remained stable with little increase or decrease.

Table 1 - Population

| Year | Population | %Increase | Source |
|------|------------|-----------|-----------------------------|
| 1950 | 26,793 | 6.1% | U.S. Census Bureau |
| 1960 | 29,714 | 10.9% | U.S. Census Bureau |
| 1970 | 30,491 | 2.6% | U.S. Census Bureau |
| 1980 | 33,649 | 10.4% | U.S. Census Bureau |
| 1990 | 36,019 | 7.0% | U.S. Census Bureau |
| 2000 | 38,925 | 8.1% | U.S. Census Bureau |
| 2002 | 39,134 | 0.54% | U.S. Census Bureau Estimate |
| 2004 | 39,237 | 0.26% | U.S. Census Bureau Estimate |
| 2006 | 39,531 | 0.75% | U.S. Census Bureau Estimate |
| 2007 | 39,589 | 0.15% | U.S. Census Bureau Estimate |
| 2008 | 39,718 | 0.33% | U.S. Census Bureau Estimate |
| 2009 | 39,713 | -0.01% | U.S. Census Bureau Estimate |
| 2010 | 40,077 | 0.97% | U.S. Census Bureau |
| 2011 | 39,819 | -0.55% | U.S. Census Bureau Estimate |
| 2012 | 39,586 | -0.74% | U.S. Census Bureau Estimate |
| 2013 | 39,460 | -0.28% | U.S. Census Bureau Estimate |
| 2014 | 39,074 | -0.89% | U.S. Census Bureau Estimate |
| 2015 | 38,951 | -0.45% | U.S. Census Bureau Estimate |
| 2016 | 38,719 | -0.60% | U.S. Census Bureau Estimate |

² Ohio History Central, an Online Encyclopedia of Ohio History.
<http://www.ohiohistorycentral.org/entry.php?rec=2021>

| | | | |
|------|--------|--------|-----------------------------|
| 2017 | 38,824 | 0.27% | U.S. Census Bureau Estimate |
| 2018 | 38,754 | -0.18% | U.S. Census Bureau Estimate |
| 2019 | 38,885 | 0.34% | U.S. Census Bureau Estimate |
| 2020 | 38,714 | -0.44% | U.S. Census Bureau |
| 2021 | 38,678 | -0.09% | U.S. Census Bureau Estimate |
| 2022 | 38,743 | 0.17% | U.S. Census Bureau Estimate |

(U.S. Census Bureau, n.d.)

The poverty rate in Champaign County is lower than the State of Ohio and lower than adjoining Logan County in all categories except Female-Headed Households. Compared to Union County, Champaign County has a higher poverty rate in all categories. A high level of poverty among any group creates a need for affordable housing and in Champaign County Female-headed households' category is high, a common issue throughout Ohio.

Table 2 - Poverty Rates by Category

| Category | Champaign County % in Poverty | Logan County % in Poverty | Union County % in Poverty | State of Ohio % in Poverty |
|--------------------------|-------------------------------|---------------------------|---------------------------|----------------------------|
| All People | 9.2% | 10.9% | 4.6% | 13.4% |
| Age 65 and Over | 6.4% | 9.6% | 6.0% | 10.3% |
| All families | 6.9% | 7.5% | 2.2% | 9.3% |
| Married Couples Families | 2.7% | 4.3% | 1.4% | 4.0% |
| Female-headed households | 24.0% | 23.5% | 9.6% | 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. In the table below, the living wage, poverty wage, and minimum wage are identified. Wages that are less than the living wage will be shown in red in the following tables.³

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 |
|--------------|-----------|----------------------|--------------------------|-------------------------------------|--|
| | | | | | |

³ Glasmeier, Dr. Amy K., The Living Wage Calculator

| | | | | | |
|--------------|---------|---------|---------|---------|---------|
| Living Wage | \$19.44 | \$32.15 | \$26.99 | \$32.29 | \$36.94 |
| Poverty Wage | \$7.24 | \$9.83 | \$9.83 | \$12.41 | \$15.00 |
| Minimum Wage | \$10.45 | \$10.45 | \$10.45 | \$10.45 | \$10.45 |

(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 \$32.15 to support a household. In 2019, this same family makeup needed to make \$22.09 an hour 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.⁴ If readers are interested in further information, it can be found at <http://livingwage.mit.edu/counties/39091>.

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 | \$3,718 | \$5,480 | \$6,816 | \$8,484 | \$10,927 |
| Child Care | \$0 | \$8,110 | \$0 | \$0 | \$0 |
| Medical | \$3,071 | \$7,987 | \$6,326 | \$7,847 | \$8,427 |
| Housing | \$8,154 | \$10,603 | \$8,371 | \$10,603 | \$10,603 |
| Transportation | \$11,627 | \$13,455 | \$13,455 | \$16,949 | \$19,502 |
| Civic | \$2,889 | \$5,083 | \$5,083 | \$6,398 | \$7,409 |
| Internet & Mobile | \$1,407 | \$1,407 | \$1,977 | \$1,977 | \$1,977 |
| Other | \$4,086 | \$7,294 | \$7,294 | \$7,756 | \$10,720 |
| Required Annual Income After Taxes | \$34,952 | \$59,420 | \$49,322 | \$60,014 | \$69,564 |
| Annual Taxes | \$5,491 | \$7,445 | \$6,808 | \$7,158 | \$7,266 |
| Required Annual Income Before Taxes | \$40,443 | \$66,865 | \$56,131 | \$67,172 | \$76,830 |

(Glasmeier, n.d.)

The table below shows the typical annual salary for various professions in Champaign 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 | \$114,249 |

⁴ Glasmeier, Dr. Amy K., The Living Wage Calculator

| | |
|---|-----------|
| 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 | \$87,440 |
| 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.)

Champaign County’s population is predominantly white with the next highest demographic being two or more races.

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 | 32,508 | 955 | -- | 65 | 38 | -- | 212 |
| 1990 | 34,698 | 992 | -- | 113 | 148 | -- | 246 |
| 2000 | 37,230 | 894 | -- | 99 | 120 | 419 | 269 |
| 2010 | 37,986 | 892 | -- | 153 | 142 | 762 | 451 |
| 2020 | 35,314 | 683 | 79 | 125 | 139 | 1,719 | 648 |

(U.S. Census Bureau, n.d.)

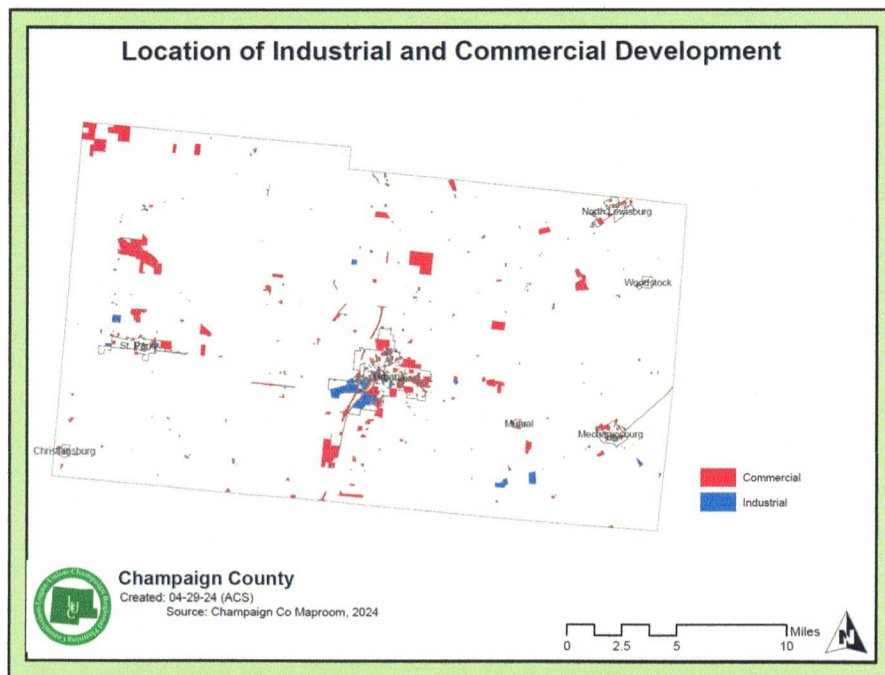
Employment

The top trades are Manufacturing; Local Government; and Trade, Transportation, and Utilities as classified by the State of Ohio Office of Research:

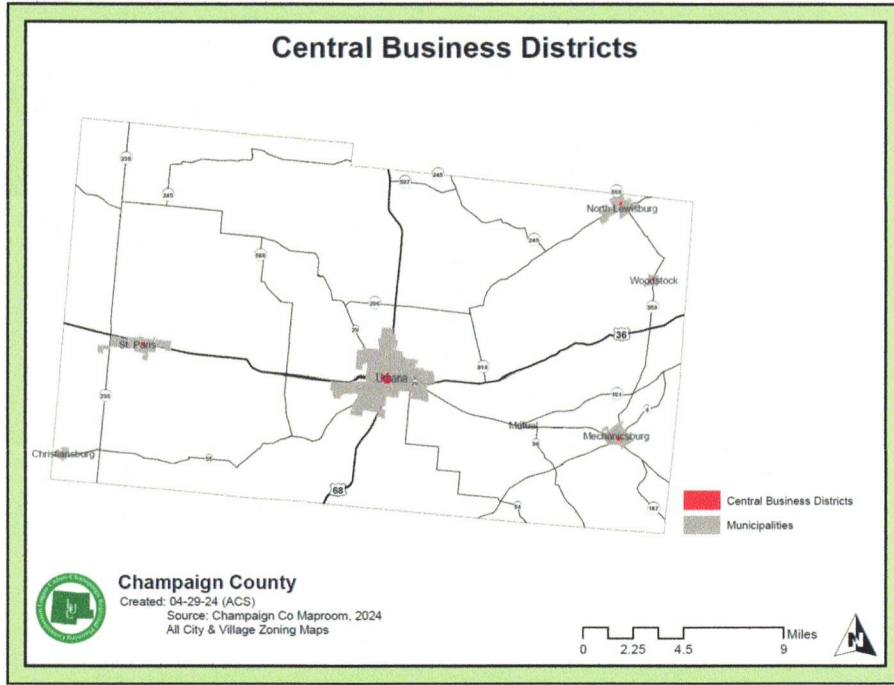
- Bundy Baking Solutions
- Mercy Health-Urbana Hospital
- Graham Local Schools

- Honeywell International Inc
- Johnson Welded Products
- KTH Parts Industries Inc
- ORBIS/Menasha Corp
- Rittal Corp
- Urbana City Schools
- Wal-Mart Stores Inc
- Weidmann Electrical Technology

Map 1

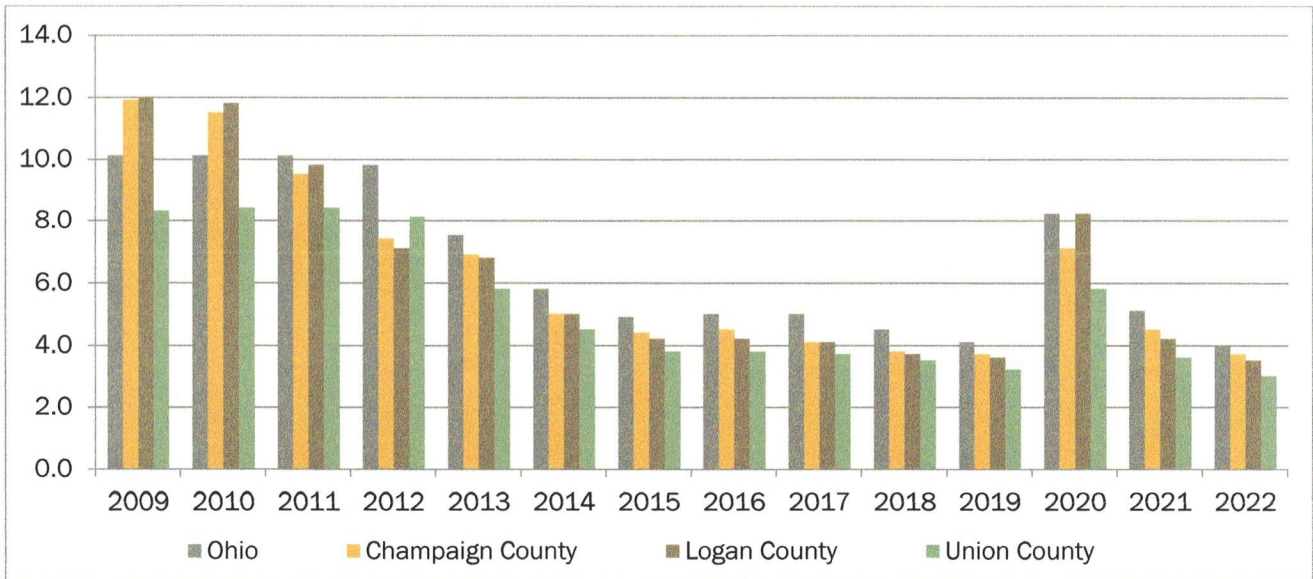


Map 2



The County's population over the age of 16 is 31,457 with an estimate of 63% of these persons in the labor force. As can be seen in Figure 1, Champaign County's unemployment rate has significantly decreased since 2020.

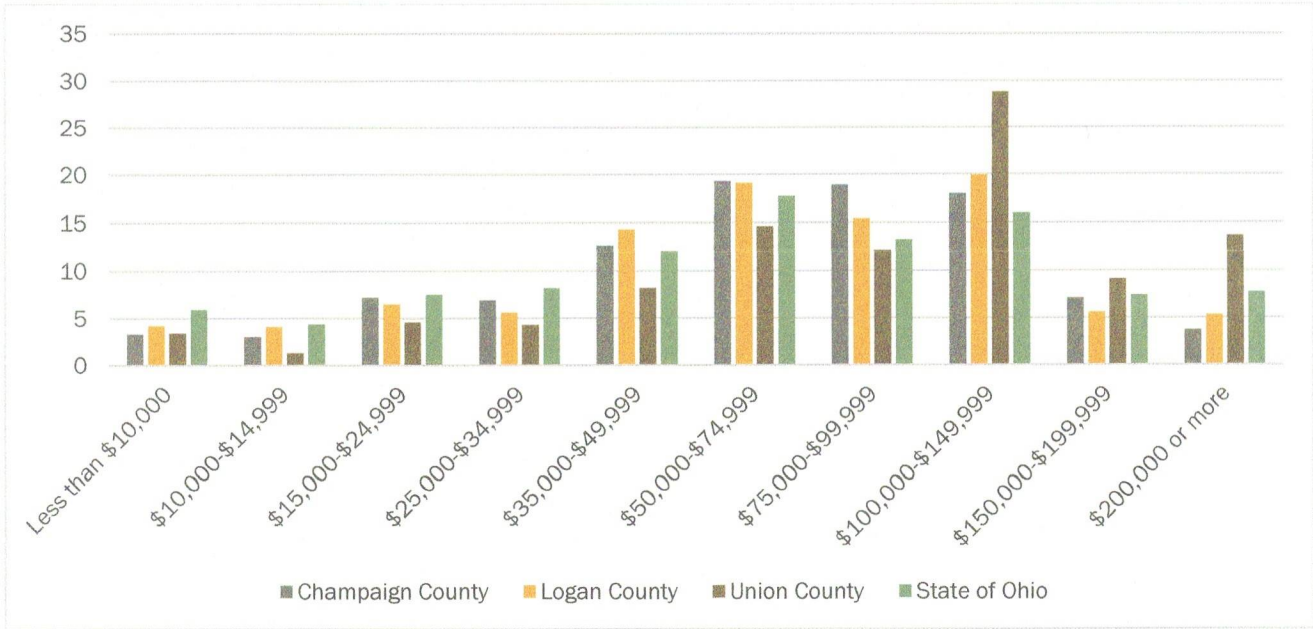
Figure 1 - Unemployment Rate



(ODJFS)

The median income for the County in 2020 was \$70,486, a little higher than the State of Ohio's \$65,720.

Figure 2 – Income and Benefits - Total Households



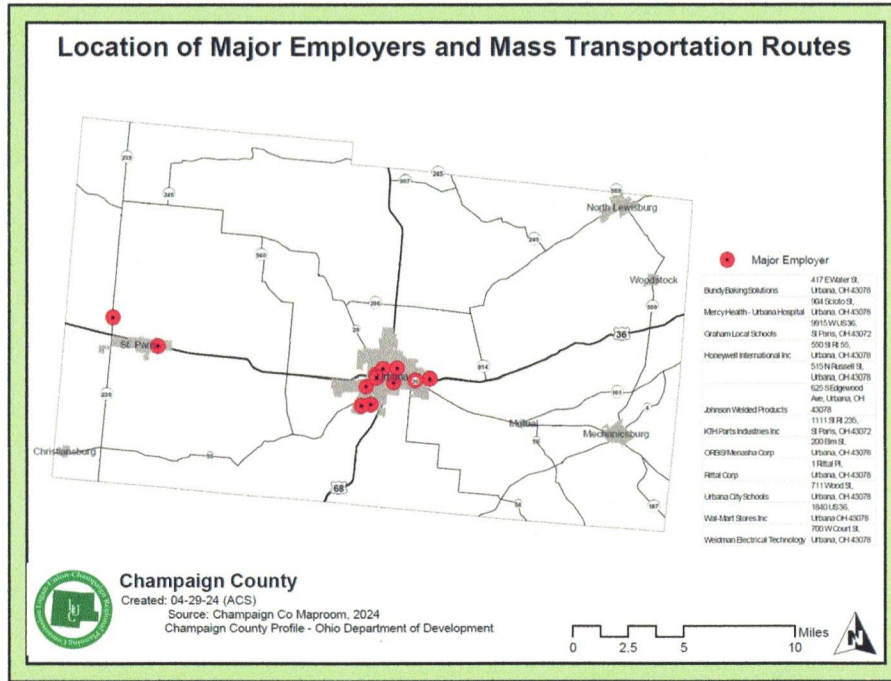
ACS, 2022

Transportation

The County's only form of public transportation, excluding taxis, is Champaign Transit System (CTS) which provides transportation within Champaign County or up to 50 miles outside of the county for medical purposes only. Transportation is provided Monday through Friday, between the hours of 8:00 am – 5:00 pm. The cost of this service varies depending on the destination. Transportation needs to be scheduled 48 hours in advance for in-county and a minimum of two weeks' notice for out-of-county. This transportation system is very helpful for seniors and others without any means of travel to get to appointments but may not be as useful for people who need transportation to work, especially when outside of the county limits.

The County should be aware of this issue in the future, as it could become more of a need for those living in poverty. 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.

Map 3



Land Use

Champaign County is a rural county with 75.25% of its land use being agriculture. Champaign County has 1 city, 6 villages, and 12 townships. 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 Champaign County Townships is required by the Ohio Revised Code to be reviewed by the regional planning commission. Townships can seek help from the regional planning commission to create 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, recovery 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.

All zoning and land use for the City of Urbana is decided by their City Council. The minimum square footage for a multi-family dwelling is 500 square feet and 1,050 square feet for a single-family residence in the High-Density Residential District. The City does have a variance process to allow someone to apply for lower square footage, but there is no guarantee that their application would be granted.

All three residential zoning districts within the City allow for group home type use as a conditional use which requires approval of the Building and Zoning Appeals Board. The City and County have numerous group home-type buildings run by local agencies.

The City of Urbana should ensure that it does not create Zoning Ordinances that will discriminate against protected classes. This would include having zoning that prevents group homes for the disabled, recovery housing for drug rehabilitation, or minimum zoning square footage that is so large that it prevents affordable housing from being built for protected classes.

Housing Profile

According to the American Community Survey for 2022, 92.5% of the County's housing is occupied.

Table 7 - Year Housing Structure Built

| Year Structure Built | Champaign County | Logan County | Union County | State of Ohio |
|----------------------|------------------|--------------|--------------|---------------|
| 2020 or later | 0.4% | 0.4% | 4.4% | 1.1% |
| 2010 - 2019 | 2.7% | 5.0% | 19.8% | 5.9% |
| 2000 - 2009 | 8.6% | 10.1% | 17.0% | 9.8% |
| 1990 - 1999 | 12.6% | 16.0% | 16.3% | 10.9% |
| 1980 - 1989 | 10.7% | 9.2% | 6.2% | 8.5% |
| 1970 - 1979 | 13.0% | 11.9% | 10.5% | 14.1% |
| 1960 - 1969 | 8.3% | 9.0% | 7.3% | 11.7% |
| 1950 - 1959 | 7.5% | 9.6% | 3.0% | 13.2% |
| 1940 - 1949 | 4.4% | 4.9% | 1.4% | 5.5% |
| 1939 or earlier | 31.8% | 24.1% | 13.9% | 19.1% |

(ACS, 2022)

Three-quarters of the housing in Champaign County is owner-occupied with only 23.75% being renter-occupied. The table below shows the gross rent being paid in occupied rental homes.

Table 8 - Gross Rent

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

(ACS, 2022)

In Champaign County, the fair market rent (FMR) for a two-bedroom unit is \$822, slightly lower than Logan County's \$832 and Union County's \$1,185 cost. To afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$39,702 annually in Champaign County. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of \$19.09.⁵

⁵ National Low-Income Housing Coalition

In Ohio, a minimum wage worker earns an hourly wage of \$10.10. To afford the FMR for a two-bedroom apartment, a minimum wage earner must work 60 hours per week, 52 weeks per year. In Champaign County, the estimated mean (average) wage for a renter is \$16.64 an hour.

Supplemental Security Income (SSI) payments for an individual are \$10,968 a year. An affordable rent for a person receiving SSI would be \$274 per month.

The 2023 Fair Market Rent as reported by the National Low-Income Housing Coalition is shown in the following table:

Table 9 - 2023 Fair Market Rent

| Unit | Champaign County | Logan County | Union County | State of Ohio |
|---------------|------------------|--------------|--------------|---------------|
| Zero-Bedroom | \$643 | \$615 | \$859 | \$704 |
| One-Bedroom | \$647 | \$632 | \$900 | \$789 |
| Two-Bedroom | \$822 | \$832 | \$1,185 | \$993 |
| Three-Bedroom | \$1,128 | \$1,068 | \$1,442 | \$1,278 |
| Four-Bedroom | \$1,193 | \$1,118 | \$1,592 | \$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. As reported in the 2022 American Community Survey, 36.1% of Champaign County renters are paying 30.0% or more of their income to rent.

Table 10 - Gross Rent as a Percentage of Household Income

| % of Household Income | Champaign County | Logan County | Union County | State of Ohio |
|-----------------------|------------------|--------------|--------------|---------------|
| Less than 15.0% | 21.1% | 16.1% | 21.4% | 15.2% |
| 15.0 - 19.9% | 18.6% | 15.9% | 14.6% | 13.8% |
| 20.0 - 24.9% | 11.5% | 15.6% | 15.6% | 12.7% |
| 25.0 - 29.9% | 9.0% | 11.9% | 12.5% | 11.6% |
| 30.0 - 34.9% | 8.1% | 6.5% | 7.1% | 8.5% |
| 35.0% or more | 31.7% | 33.9% | 28.8% | 38.1% |

(U.S. Census Bureau, n.d.)

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

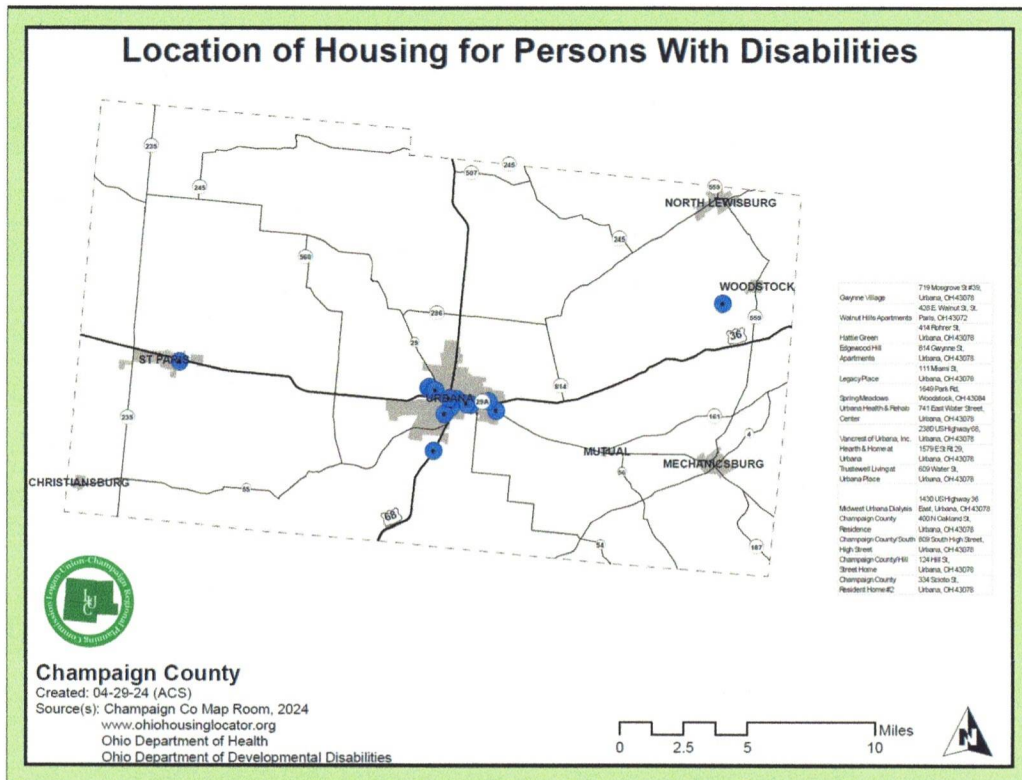
money meant for other bills, such as the rent. If the renter is late, or unable to pay their rent, this causes issues for the landlord who still may have a mortgage on the rental property, as well as taxes. The landlord then must pay the cost for eviction, if necessary, leaving more of his funds tied 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, or redistricting zoning, to not exclude affordable housing.

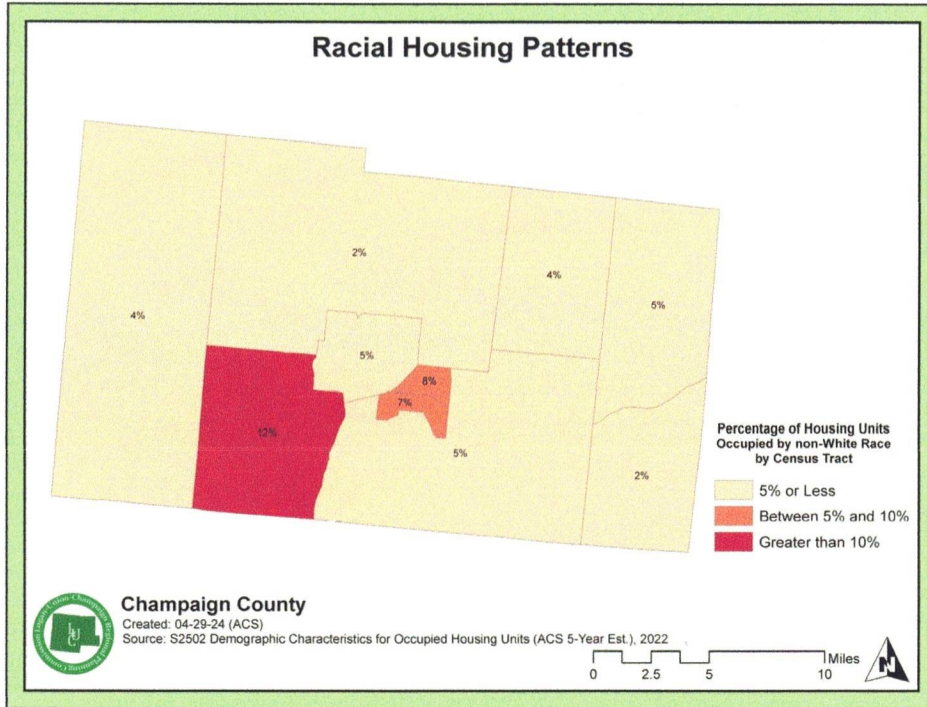
Champaign County currently has a shelter, Caring Kitchen, and a Project Woman shelter.

Housing Maps

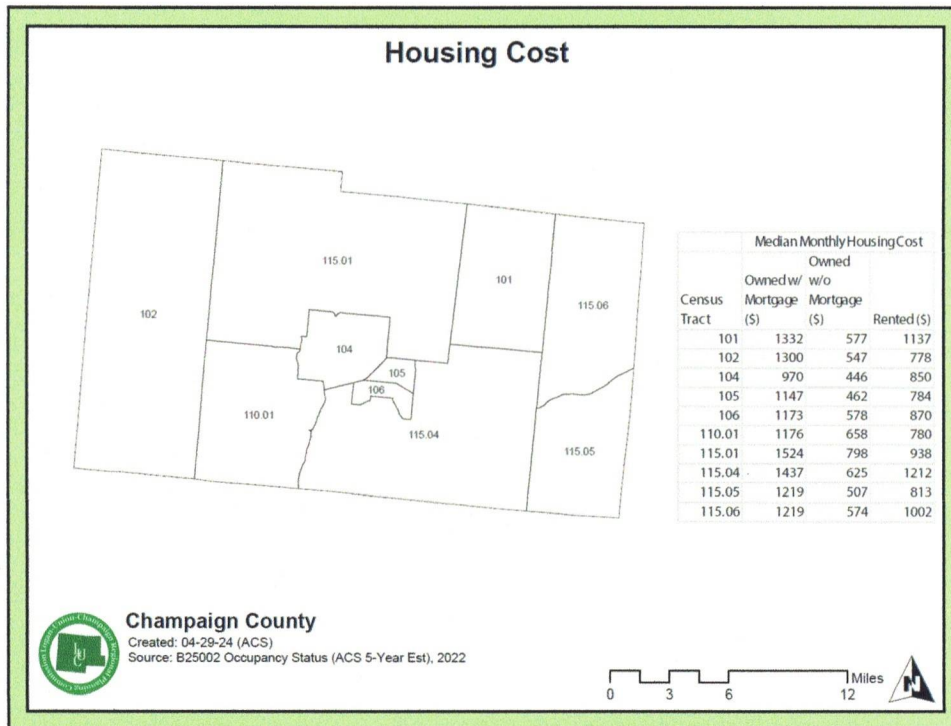
Map 4



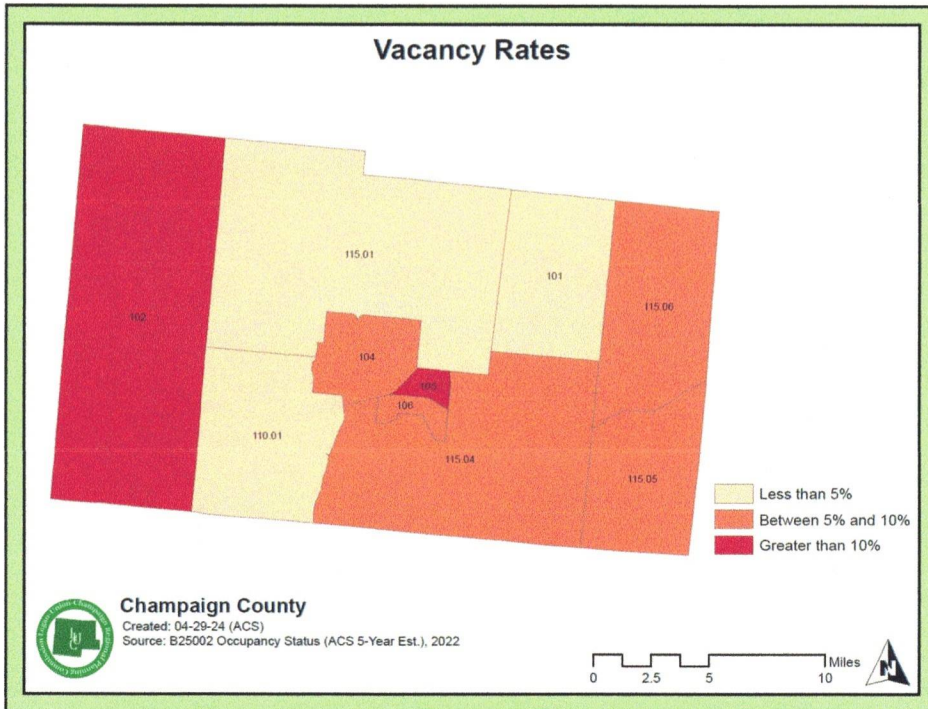
Map 5



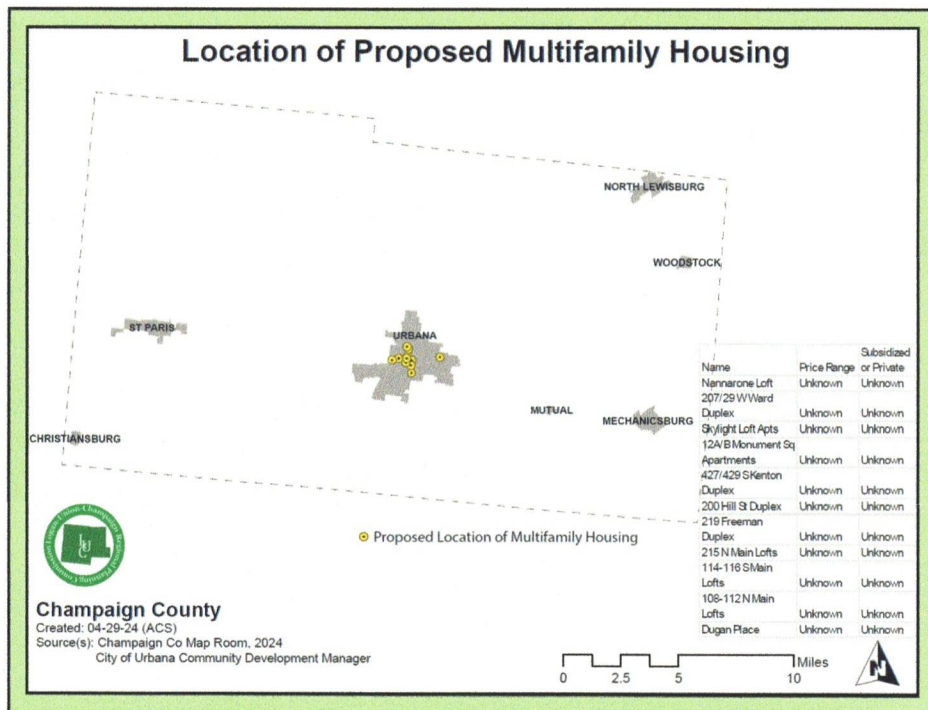
Map 6



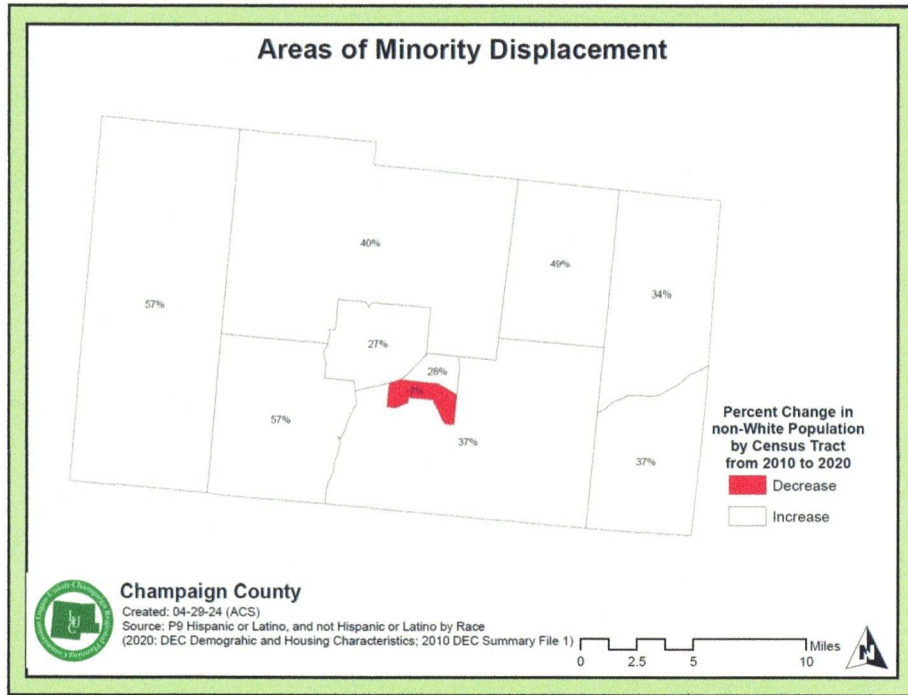
Map 7



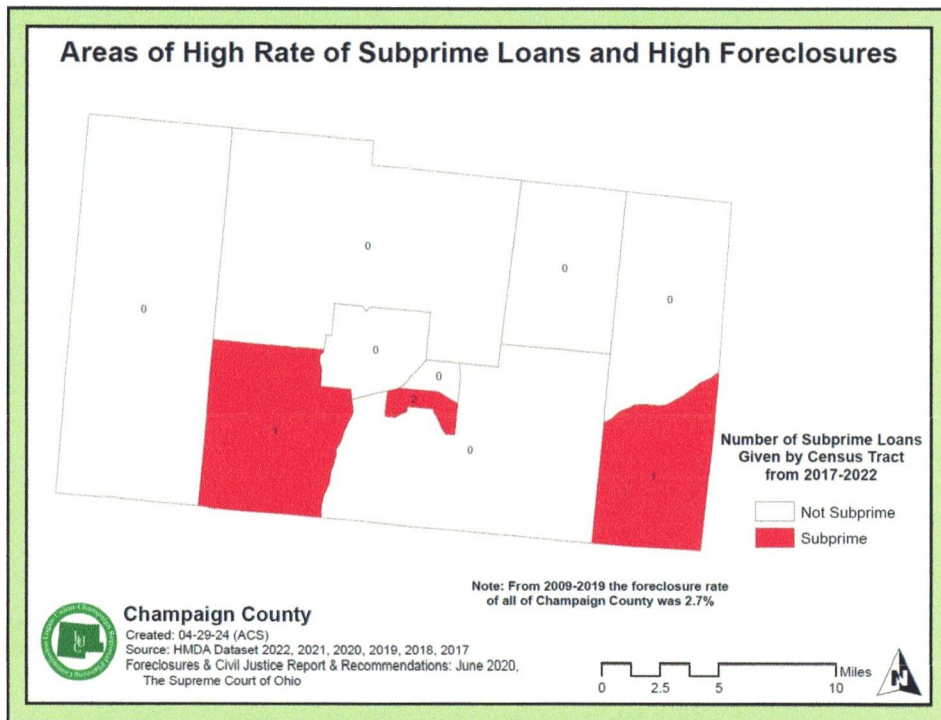
Map 8



Map 9



Map 10



Education

Champaign County has five public schools. One school within the City of Urbana, and four schools that serve the rural areas. 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 |
|-----------------|----------------------------------|---------------------------------|-------------------------|----------|-------------|-------------------------|
| Graham | NC | NC | NC | 2.9% | 4.3% | 91.7% |
| Mechanicsburg | NC | NC | NC | 2.0% | 4.1% | 92.7% |
| Triad | NC | NC | NC | 2.4% | 3.7% | 92.5% |
| Urbana City | NC | 0.9% | 2.9% | 3.2% | 10% | 83% |
| West Liberty | NC | NC | NC | 0.9% | 4.9% | 93.4% |

NC = Not Calculated because there are fewer than 10 in the group

(Education, n.d.)

Table 12 - Attendance Rate and Graduation Rate

| School District | Attendance Rate: | Graduation Rate |
|--------------------|---------------------|-----------------|
| Graham | 93.8% | 96.7% |
| Mechanicsburg | 93.6% | 93.1% |
| Triad | 92.5% | 98.5% |
| Urbana City | 91.7% | 81.8% |
| West Liberty-Salem | 94.0% | 97.8% |

(Education, n.d.)

Table 13 - Spending per Pupil Data

| | Graham | Mechanicsburg | Triad | Urbana | West Liberty | State |
|---------------------------------|----------|---------------|----------|----------|-----------------|----------|
| Operating Spending per Pupil | \$11,123 | \$10,411 | \$11,223 | \$11,097 | \$11,287 | \$11,916 |
| Classroom Instruction | \$7,197 | \$6,718 | \$6,330 | \$8,152 | \$7,964 | \$8,044 |
| Non-Classroom Spending | \$3,926 | \$3,694 | \$4,893 | \$2,945 | \$3,323 | \$3,871 |

(Education, n.d.)

Table 14 - Source of Revenue

| Source of Funds: | Local | State | Federal | Other Non- Tax | Total |
|---------------------|-------------|--------------|-------------|-------------------|--------------|
| Graham | \$6,354,856 | \$11,663,445 | \$2,938,864 | \$1,798,209 | \$22,755,374 |
| Mechanicsburg | \$4,907,509 | \$6,734,125 | \$1,179,484 | \$1,231,151 | \$14,052,269 |
| Triad | \$5,919,385 | \$6,245,333 | \$2,210,371 | \$1,026,905 | \$15,401,994 |
| Urbana City | \$9,860,218 | \$12,115,395 | \$2,728,759 | \$2,361,377 | \$27,065,749 |
| West Liberty | \$6,937,742 | \$8,269,055 | \$981,229 | \$1,290,343 | \$17,478,369 |

(Education, n.d.)

Park/Recreation

There are many parks within the County, a public swimming pool, public skate park, basketball court, archery, cricket field, disc golf, dog park, fishing, volleyball court, tennis courts, soccer fields, and baseball fields. Additionally, there are hiking trails, biking trails, and two state parks that allow for camping and fishing. The Champaign County YMCA is in Urbana and provides a full-service fitness center including an indoor swimming pool and basketball courts.

Champaign County has the Simon Kenton Trail that connects Champaign County to Bellefontaine and Springfield. Champaign County's Visitor Bureau has a website that provides information on all activities available within the county: [Champaign County, Ohio Outdoor Activities - Champaign County Visitor's Bureau \(visit-champaignohio.com\)](http://www.visit-champaignohio.com)

Evaluation of Jurisdiction's Current Fair Housing Profile

Fair Housing Complaints, Compliance Reviews

There has been one call from an individual regarding landlord-tenant issues and no calls for discrimination.

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 Champaign County.

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

Fair Housing training has been provided to Village of North Lewisburg residents and Project Woman, thus far.

Fair Housing Outreach was done for the Champaign County Commissioner's Office; City of Urbana; Village of North Lewisburg; Bridges Community Action; Urbana Youth Center; Project Woman; Caring Kitchen; North Lewisburg Public Library; Champaign County Senior Center and Sycamore House. Outreach is completed through the USPS.

Identification of Impediments to Fair Housing Choice

Training of Decision Makers – City of Urbana

Impediment:

Zoning permits are issued by the City Planning and Zoning Department. Staff reviews plans for compliance with the applicable zoning regulations in the Planning and Zoning Code. If plans don't meet the required regulations, the applicant has the option to request a variance or appeal 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 the Champaign County Building Department.

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 (BZA). 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, including how fair housing laws apply to zoning, 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 Coordinator should complete this training within the five years of this plan.

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:

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 trainings are scheduled.

Action:

Signature Page

Steven R. Hess

Champaign County Commissioner

Chief Elected Official

Gloria Martin

Logan-Union-Champaign Regional Planning Commission

CDBG Program Administrator/Housing Program Administrator

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