



Lima/Allen County
**REGIONAL PLANNING
COMMISSION**

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

Allen County, Ohio

2024

DRAFT



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SECTION 1 INTRODUCTION

The most recent Analysis of Impediments: Affirmatively Furthering Fair Housing Choice (AI) was adopted in May 2019 by the City of Lima and the Allen County Commissioners. The report was designed to reflect the planning requirements identified by HUD for small urban and rural communities. The AI document opened with reference to the Civil Rights Act of 1968 and an overview of the Federal Fair Housing Act (Title VIII) with select references to the Community Development Act of 1974, which stipulated the national objectives (Title I) of the Community Development Block Grant Program. An extensive analysis of the housing stock followed a detailed overview of the community's demographics and socio-economic status. An analysis of impediments to fair housing choice focused on regulatory barriers, lending institutions, tax policies, equity in the real estate industry, administration and enforcement of fair housing, followed by report summations and recommendations, including an action plan.

The 2019 update offered a clear analysis of the information collected. It worked to identify challenges and offered strategies to effect change. The AI document included a vision for housing and a plan complete with policies, strategies and objectives with timelines and specific partners to support such actions. The AI was funded by Allen County, the City of Lima, the City of Delphos and the Ohio Department of Transportation.

The AI document is heavily laden with primary and secondary data compiled from: the American Community Survey, Allen County Auditor's land records, Clerk of Courts' foreclosure records, Allen County Health Public Health, Allen County Sheriff's Office, Lima Police Department, Lima/Allen County Building Department, Lima Department of Community Development, Federal Financial Institutions Examination Council – Home Mortgage Disclosure Act (HMDA) data, the Western Ohio Community Action Partnership (WOCAP), Lima-Allen County Housing Consortium – “Blueprint to End Homelessness Report,” Lima-Allen County Regional Planning Commission (LACRPC) platting and zoning files, National Low Income Housing Coalition, Ohio Department of Commerce, Ohio Department of Education, Ohio Department of Health, Ohio Department of Natural Resources, and the U.S. Bureau of Labor Statistics. Such data was analyzed using GIS-based mapping at the address, census tract and political subdivision levels. Historical data points were used to establish trend lines when available. The report was supported with maps, tables, charts and illustrations to facilitate Fair Housing Planning (FHP) efforts. The report remains available on the Agency website at: <http://www.lacrpc.com/>.

The AI was bolstered by a broader-based “Community Assessment” prepared for WOCAP by the LACRPC. The “Assessment” supported many of the same housing and population conclusions identified within the AI, but examined in greater detail educational attainment levels and environmental determinants of poverty across the community in both the natural and man-made environments. The “Assessment” examined air and water quality, drinking water quality, transportation services, motor vehicle crashes, potential hazards of industrial lands and pipeline locations, and other health and safety effects of the built environment. The report mapped crime rates and criminal incidents and the extent of alcohol permits. The report also addressed food outlets, food deserts and the access households had to healthy foods. The “Assessment” also looked at the location and proliferation of convenience stores, fast food restaurants and access to recreational facilities. The “Assessment” concluded with a series of actionable recommendations, many of which were also identified in the AI.

Status of the Analysis of Impediments

The Ohio Department of Development (ODOD) notified recipients on January 9, 2024, of the update/reevaluation required for submission prior to the new fiscal year on July 1, 2024. Communications between ODOD and LACRPC indicated that the report should be outfitted with enhanced demographic and housing profiles necessary to assess fair housing issues as part of planning Community Development Block Grant Programs (CBDG) & HOME Investment Partnerships Program grants.

In compliance with such direction, the LACRPC and local stakeholders worked to provide: a comprehensive overview of the population and socioeconomic characteristics of the region by community/neighborhood; a substantial overview of the housing stock across the region using various geographies including political subdivision levels, census tract, census block group and street address; and, an analysis of impediments typically used to establish action items in Fair Housing Planning. These three sections follow this introduction. The report concludes with an assessment of the last five years of Fair Housing Planning efforts and the basis from which a new Analysis of Impediments to Fair Housing Choice will be developed.

This submission is intended to provide programmatic feedback as to the status of those actions taken to address the housing challenges being faced across the region and to recommend action items to be considered in the pending AI. More specifically, this update addresses how CDBG Program funding was used and how such programmatic funding targeted specific actionable items identified in the 2019 AI.

Challenges

The AI, submitted to Ohio Development Services Agency (ODSA), is a shared commitment of some 20 different agencies working to advance housing interests across the 20 different political subdivisions within Allen County. Section 5 of the AI summarized the recommendations and Action Plan of the AI. The challenges identified in the AI summation highlighted: (1) a declining household size, increasing single parent households and increasing single person households; (2) an aging housing stock, in deteriorating conditions, and increasing maintenance costs; (3) the blighting influence of vacant and abandoned or boarded-up housing units; (4) the presence of asbestos, lead-based paint and mold; (5) a lack of code enforcement due to the lack of codes, lack of funding to enforce such codes, or the dismissal of any such regulations; (6) a large supply of inadequate housing conditions as established under MOU defining “clean and healthy” conditions; (7) increasing proportion of households facing housing cost burdens in excess of 30% of income; (8) declining housing values and diminished stability within neighborhoods; (9) addressing crime and criminality’s impacts and the reintegration of those previously incarcerated; (10) providing transitional housing and group homes for special needs populations against local resistance; and, (11) the assembly of land for large-scale housing development/re-development projects.

Recommendations

Recommendations identified in the AI are broad attempts to address and stabilize a distressed housing market while creating safe, clean, healthy and affordable housing to support housing options and choices for the entire populace. Recommendations contained in the AI are largely focused on “regulatory controls” and remediation efforts to support fair housing choice. Such changes take time.

Recommendations targeting local governments identified planning and regulatory controls; and, focused on examining local zoning regulations, subdivision regulations, building codes, and exterior maintenance codes to improve neighborhoods and housing affordability. Related

planning recommendations looked to develop neighborhood and comprehensive plans using innovative tools including land banks, land trusts, opportunities for tax increment financing (TIF), the use of federal and state funds (CDBG, OHFA, etc.) to promote physical preservation or rehab; as well as, regional cooperation to achieve economies of scale in program management.

Several fair housing choice issues were identified and recommended for action by local housing activists and stakeholders. Specific targets include: (1) Coordination & Implementation of a Fair Housing Plan using a broad based forum to support regional coordination – this has been done but requires significant resources to maintain; (2) Fair Housing Compliance (FHC) education, training, monitoring and enforcement – this has been done but with such limited funding it is difficult to retain qualified personnel and continue such efforts to the extent necessary; (3) Coordinated educational efforts to understand and overcome community opposition to affordable housing – a strategic marketing campaign remains to be developed to clear this hurdle; (4) Examine possible changes in Section 8 programming to achieve greater landlord participation outside of the central city and retain existing landlords in the program; (5) Real Estate & Insurance Industries should reassess their commitment to FHC principles and educational training to better reflect inclusivity; (6) Rental Housing and landlords should be targeted for fair housing education, information and technical assistance; and, (7) A reassessment and commitment to identifying the economic and social impact of poor quality housing and the lack of building codes and rental registries remains warranted.

Housing Vision

The county seat contracted with Harsany & Associates to better recognize the needs of housing within the corporation limits. The Harsany Report, as it is known locally, identified a list of goals for implementation upon which the City of Lima has been working to implement. Major items include: implementing neighborhood plans, improving existing rental properties and developing homeowners, to name a few. The plan can be found at www.limahousingtaskforce.org.

The previous AI identified a specific vision and certain goals for addressing housing within Allen County that hold today. The plan defined neighborhoods as geographic areas where residents held personal and psychological ownership and shared common values built on strong relationships. The Housing Vision established “Clean, safe, vibrant, neighborhoods that offered affordable housing to all socioeconomic groups with accessibility to necessary services and increasing property valuations” by 2020. While we continue to work on accomplishing this vision, we have made progress since our last AI update.

The following goal statements were identified in the AI to highlight the community’s approach to the realization of the identified vision:

- **Support the development of clean, safe, affordable housing in neighborhoods.**
- Develop county-wide residential housing and maintenance codes to ensure resident safety and protect property valuations.
- Expand the range of residential opportunities for persons with special housing needs.
- Develop appropriate housing for senior citizens in proximity to shopping, medical facilities, social services, and public transportation to support their ability to remain independent.
- Develop alternative housing types including apartments, townhouses, condominiums, and converted commercial, industrial and institutional buildings to support live-work spaces and a wide variety of housing choice.
- Provide a variety of housing types in neighborhoods throughout the community that respects its architectural character while maximizing housing choice for residents of all incomes, ages, ability levels and social circumstances.

- Support housing rehabilitation programming as a most effective means of making affordable housing available to the greatest number of residents.
- Develop neighborhood plans to ensure a supportive environment for continued residential development while allowing for appropriate housing infill and renovation.
- Promote community and housing development through strategic, proactive land assembly.
- Address homelessness through a multi-faceted strategy that includes emergency shelters, permanent supportive housing, medical and social services, and job training.

Public Participation

The AI was completed on behalf of the City of Delphos, City of Lima, and Allen County over a three-month period. The completion of this assessment was made possible only with the support and cooperation of multiple agencies and offices including Allen Metropolitan Housing Authority, Coleman Professional Services, West Ohio Community Action Partnership, Family Promise, Allen County Commissioners, Allen County Auditor's Office, Allen County Building Department, Allen County Engineer's Office, Allen County Sanitary Engineer's Office, Allen County Tax Map Office, Allen Water District, City of Lima Public Works Department, City of Lima Building & Zoning Office, City of Lima Housing and Neighborhoods Department, City of Lima Police Department, and the City of Delphos Safety Services Office.

The early drafts were submitted through the AI Steering Committee and the internal committee structure of the Regional Planning Commission, which is comprised of delegates from all 20 political subdivisions in Allen County. The Final Draft was formerly introduced across the political spectrum after its adoption by the Regional Planning Commission. Immediately after the Final Draft was adopted by the Regional Planning Commission, the document was distributed to local governments and stakeholders. In late May, a press release was issued announcing a 37-day public involvement period for the AI. Electronic copies were also made available to area governments for use on their websites, including the cities of Lima and Delphos as well as the Allen County Commissioners. Copies of the Report were made available to the public, including options to request large-print and electronic versions. The Document was also made available to the public at key public institutions, including: the Allen County Commissioners' Office, City of Lima Administrative Offices, City of Delphos Administration Building the Lima Public Library, as well as the Regional Planning Commission. Public meetings were held at the Regional Planning Commission to meet ADA accessibility standards and served by the Regional Transit Authority. **Written comments and associated responses were solicited and contained in the Final Document submitted to ODSA. Appendix A**

SECTION 2 POPULATION & SOCIOECONOMIC DEMOGRAPHICS

In order to assess the needs of the community and address anti-poverty programming, a better understanding of the local population is warranted. Assessing a community's population and its respective demographic measures including age, gender, race, educational attainment, household structure, and income is important to understanding the related demand and consumption of education, employment, health, and housing services provided by local community service providers. Recognizing and understanding how economic factors impact the population furthers the discussion and assessment of existing services and unmet needs as well as affording these local service providers the opportunity to develop sound policies and support the wise expenditure of public funds.

Population & Area

The service area under review in this document spans the entirety of Allen County inclusive of its cities and villages. The study area encompasses the Cities of Delphos and Lima, the incorporated villages of Bluffton, Cairo, Elida, Harrod, Lafayette, and Spencerville, and all 12 townships including: Amanda, American, Auglaize, Bath, Jackson, Marion, Monroe, Perry, Richland, Shawnee, Spencer and Sugar Creek (Map 2-1).

Major roadways include Interstate 75, and State Routes 65, 115, and 696 which run north and south, and U.S. Route 30 and State Routes 81, 117, and 309 which cross the county east to west. The Auglaize and Ottawa Rivers flow through Allen County. The total study area reflects some 407 square miles. Two base maps are provided showing location by roads (Map 2-1) and census tracts (Map 2-2).

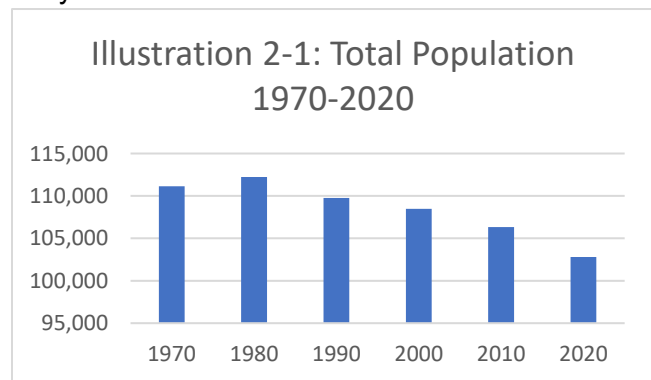
The population of Allen County in 2020 according to the 2020 Decennial Census was 102,206 persons. This population, however, is not uniform in its demographics, distribution, or density. The remainder of this section attempts to highlight specific characteristics of the community's population and provide broad generalizations that will further the planning process.

Population & Population Change

In the context of this report, the term population refers to the number of inhabitants in a given place and time. The data within this report was gathered from The U.S. Census Bureau for the 2016 – 2020 5-year American Community Survey estimates and the 2020 Decennial Census Redistricting Data where applicable.

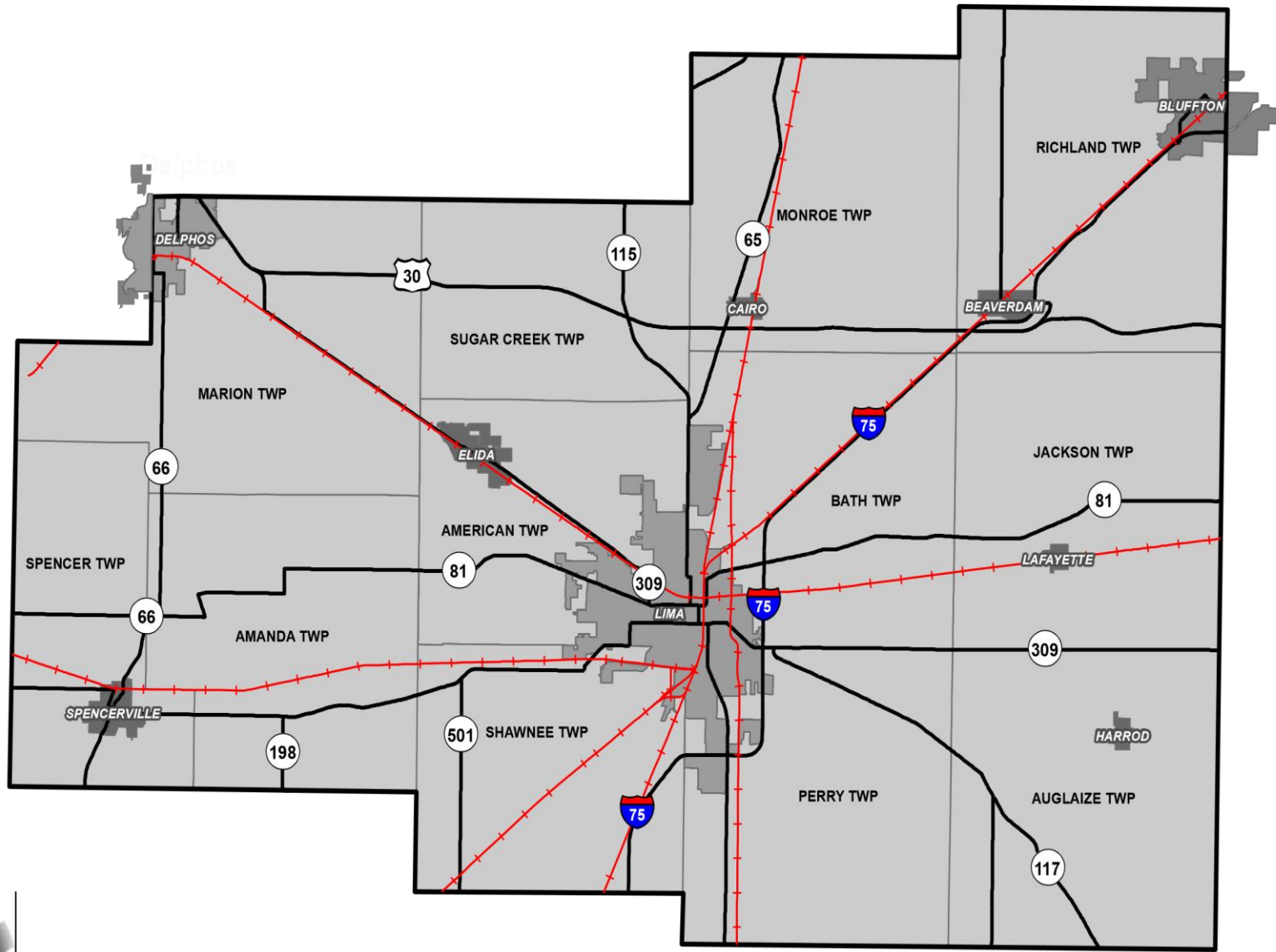
Table 2-1 provides population data for Allen County and its political subdivisions by decennial census periods and the most recent ACS estimate.

The population of Allen County has changed over time with an extended period of relatively slow growth – up through 1980, followed by a gradual decline. As identified in Table 2-1 and demonstrated in Illustration 2-

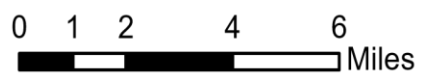


1, the County's population reached a peak of 112,241 persons in 1980. Since then, it has decreased by 10,035 persons or 8.9 percent. For purposes of comparison, the State of Ohio experienced a population growth of 10.7% over the same 40-year period. Population projections for 2045-2050 vary, but each source has Allen County's population diminishing significantly.




Map 2-1: Allen County Road Base Map 2022

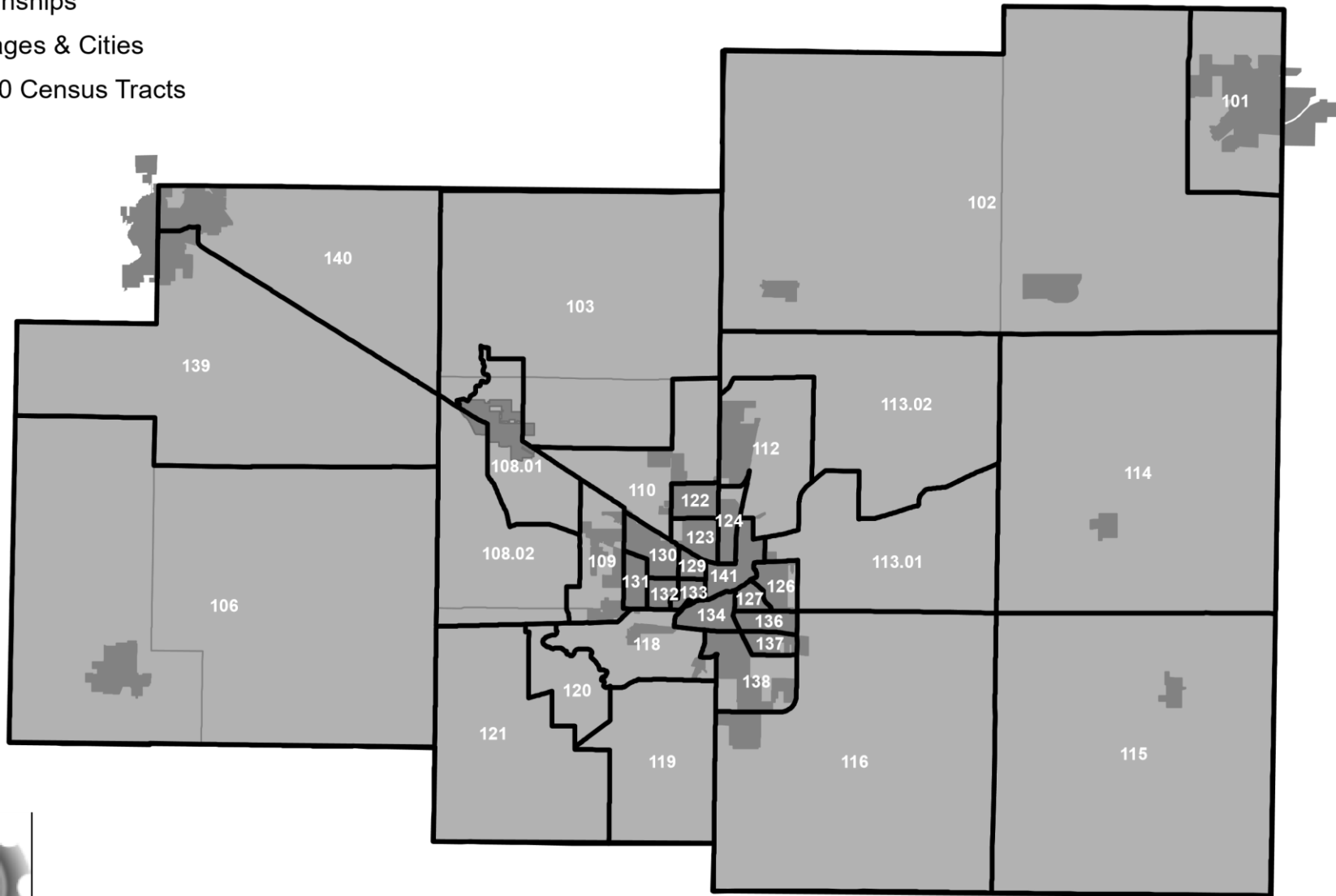


March 2022



Map 2-2: Allen County Census Tract Base Map 2022

-  Townships
-  Villages & Cities
-  2020 Census Tracts



2 - 3



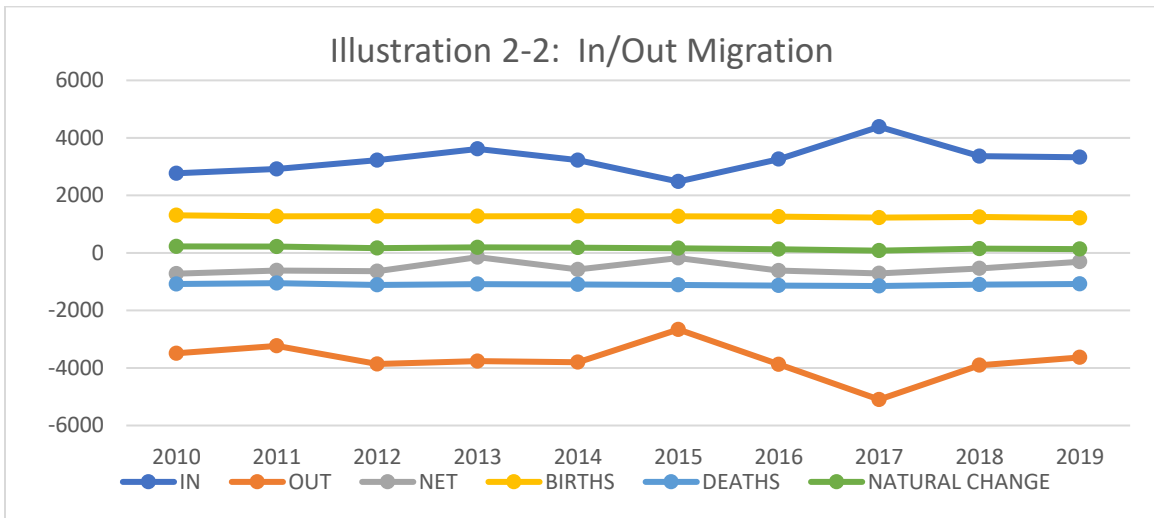
March 2022



0 1 2 4 6 Miles

TABLE 2-1 TOTAL POPULATION BY POLITICAL SUBDIVISION (1960-2020)								
Political Subdivision	1960	1970	1980	1990	2000	2010	2020*	PCT Change 1960-2020
Allen County	103,691	111,144	112,241	109,755	108,473	106,331	102,206	-1.45%
Beaverdam	514	525	492	467	356	382	319	-37.94%
Bluffton	2,591	2,935	3,237	3,206	3,719	3,952	3,763	48.90%
Cairo	566	587	596	473	499	524	517	-8.66%
Delphos	3,716	4,301	3,984	3,901	3,901	3,938	3,935	3.98%
Elida	1,215	1,211	1,349	1,486	1,917	1,905	1,923	58.27%
Harrod	563	533	506	537	491	417	423	-24.87%
Lafayette	476	486	488	449	304	445	406	-14.71%
Lima	51,037	53,734	47,827	45,549	40,081	38,771	35,579	-30.29%
Spencerville	2,061	2,241	2,184	2,288	2,235	2,223	2,198	6.65%
Amanda Twp	1,217	1,498	1,769	1,773	1,913	2,071	2,061	69.35%
American Twp	9,184	8,766	11,476	10,921	13,599	12,476	12,615	37.36%
Auglaize Twp	1,740	2,245	2,042	2,241	2,359	2,366	2,334	34.14%
Bath Twp	8,307	9,323	9,997	10,105	9,819	9,725	9,399	13.15%
Jackson Twp	1,523	1,761	2,214	2,288	2,632	2,611	2,737	78.59%
Marion Twp	2,222	2,644	2,734	2,775	2,872	2,777	2,694	25.20%
Monroe Twp	1,386	1,490	1,621	1,622	1,720	1,702	1,550	11.83%
Perry Twp	5,045	3,751	3,586	3,577	3,620	3,531	3,382	-32.96%
Richland Twp	1,530	1,515	1,628	1,821	2,015	1,955	1,789	10.72%
Shawnee Twp	9,658	9,734	12,344	12,133	12,220	12,433	12,482	29.24%
Spencer Twp	863	960	925	832	871	844	869	0.70%
Sugar Creek Twp	1,166	1,209	1,242	1,311	1,330	1,283	1,231	5.57%
*Data gathered from 2020 DEC								

Population change is the net result of the relationship between the number of births and the number of deaths in a population (sometimes referred to as natural change) coupled with the net migration within the community. Comparing 2000 DEC Redistricting Data with the 2020 Census tabulations, Allen County lost 6,267 residents, a loss in population of 6 percent in twenty years. Data indicates that outmigration is the principal component of population decline as people leave the community to fulfill opportunities elsewhere. For comparison purposes, the State of Ohio grew by 2.8 percent during the 20-year period. Illustration 2-2 provides additional insights into the components of population change over the 2010 through 2019 period.



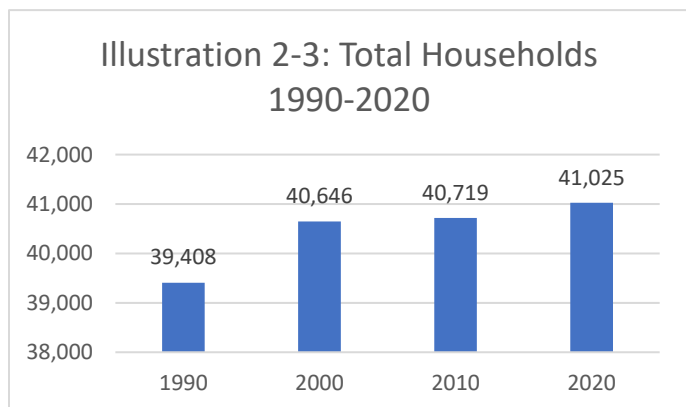
Population change, whether related to growth or decline is not static nor is it uniform. Allen County experienced an overall population decrease of 1.5 percent when examining the full period spanning the 1960 to 2020 period while, as depicted in Table 2-1, many political subdivisions within Allen County have experienced an extended period of continued growth.

Data suggests that the older urban centers of Allen County witnessed a general population decline since 1970, while younger suburban and exurban townships have increased in overall population. For example, Lima, the county seat witnessed a 5.3 percent increase in population between 1960 and 1970 before beginning a 30-year decline and dropping 30 percent in size by 2020. The Villages of Beaverdam, Harrod, and Lafayette also experienced precipitous declines between 1960 and 2020. However, Amanda Township, a township without an incorporated area, experienced a sizeable percentage growth over the 60-year period witnessing population growth of 69.35 percent. Of some concern is the effect of annexation on the unincorporated areas over the 60-year period. However, the actual annexation of population is considered negligible as most annexation initiatives target undeveloped/unpopulated land.

Households & Household Size

Another population-related factor to recognize is the change in the number and size of local households. This measure is important since each household requires a dwelling unit, and in most cases the size of the household will determine specific housing components such as number of bedrooms, bathrooms, square footage, play area, etc. Therefore, as the number of households change in number or character, housing consumption changes. As the characteristics of the household change, new residency patterns are established. From a public policy perspective, it is important to balance the available housing supply with the housing demand, otherwise, voids develop whereby housing remains unoccupied/vacant and housing needs go unmet.

ACS data reveals the total number of households and the rate of change in total households reported between 1990 and 2020. Illustration 2-3 shows the trend over time in total households in Allen County. In 2020 there were 41,025 households, an increase of 0.8 percent from the 2010 figure of 40,719 households. The increase in number of households was not uniform across the county. Jackson, Perry, and Sugar Creek townships all saw significant decreases in the number of households.



Household size is an interesting factor. Table 2-2 presents information relative to the changing size of households. The average household size in Allen County has decreased slightly to 2.4 persons per household between 2010 and 2020, a decline of 4 percent. In comparison, in 2010, the State average size of 2.46 persons per household saw a decline of 2.0 percent in 2020. Notice also that household size varies by political subdivision across Allen County.

Political Subdivision	Total Households 2010	Avg. Household Size 2010	2020 Total Households	2020 Average Household Size	PCT Change Total HH	PCT Change HH Size
Allen County	40,719	2.5	41,025	2.4	0.8%	-4.0%
Beaverdam	186	2.3	177	2.5	-4.8%	8.2%
Bluffton	1,330	2.6	1,450	2.4	9.0%	-6.2%
Cairo	144	2.4	236	2.9	63.9%	22.9%
Delphos	1,603	2.4	1,655	2.3	3.2%	-4.6%
Elida	797	2.7	796	2.5	-0.1%	-7.0%
Harrod	197	2.9	138	2.9	-29.9%	-1.0%
Lafayette	101	2.8	153	2.5	51.5%	-10.6%
Lima	14,618	2.5	14,426	2.4	-1.3%	-3.7%
Spencerville	859	2.6	850	2.5	-1.0%	-1.2%
Amanda Twp	709	2.8	697	2.6	-1.7%	-8.2%
American Twp	5,052	2.7	5,529	2.3	9.4%	-13.7%
Auglaize Twp	838	2.7	832	2.7	-0.7%	1.5%
Bath Twp	3,833	2.5	3,761	2.5	-1.9%	-2.4%
Jackson Twp	1,018	2.7	912	2.7	-10.4%	0.7%
Marion Twp	1,039	2.6	1,129	2.4	8.7%	-5.5%
Monroe Twp	638	2.8	661	2.7	3.6%	-6.0%
Perry Twp	1,565	2.3	1,318	2.5	-15.8%	11.9%
Richland Twp	706	2.4	741	2.4	5.0%	1.7%
Shawnee Twp	4,665	2.6	4,813	2.5	3.2%	-4.9%
Spencer Twp	316	2.6	314	2.6	-0.6%	-0.4%
Sugar Creek Twp	505	2.7	437	2.8	-13.5%	6.4%

Table 2-3 examines household composition. In 2020, approximately two-thirds of households (29,718) or 72.4 percent of all households were identified without the presence of children. This data may very well indicate that a historical trend of families with children is changing to more two person households, single-parent households with children under the age of 18 years, and households comprised of retirees. As the average household size declines the trend of smaller households becomes evident. As of 2020 there were 27,692 (67.5%) households comprised of one or two individuals within Allen County. The implications of smaller sized households should be monitored by local policy experts and reflected in local housing policies, building codes and zoning regulations.

**TABLE 2- 3
HOUSEHOLDS WITH CHILDREN BY TYPE (2020)**

Political Subdivision	2020 Total Households	Total w/ Children	PCT of Total HH	Married w/ Children	PCT Married HH	Single Male w/ Children	PCT Male HH	Single Female w/ Children	PCT Female HH
Allen County	41,025	11,307	27.6%	6,290	55.6%	1,288	11.4%	3,729	33.0%
Beaverdam	177	46	26.0%	32	69.6%	1	2.2%	13	28.3%
Bluffton	1,450	446	30.8%	350	78.5%	11	2.5%	85	19.1%
Cairo	236	73	30.9%	46	63.0%	6	8.2%	21	28.8%
Delphos	1,655	496	30.0%	331	66.7%	78	15.7%	87	17.5%
Elida	796	229	28.8%	153	66.8%	22	9.6%	54	23.6%
Harrod	138	41	29.7%	40	97.6%	0	0.0%	1	2.4%
Lafayette	153	64	41.8%	23	35.9%	14	21.9%	27	42.2%
Lima	14,426	4,316	29.9%	1,501	34.8%	583	13.5%	2,232	51.7%
Spencerville	850	320	37.6%	188	58.8%	57	17.8%	75	23.4%
Amanda Twp	697	178	25.5%	151	84.8%	0	0.0%	27	15.2%
American Twp	5,529	1,084	19.6%	715	66.0%	74	6.8%	295	27.2%
Auglaize Twp	832	209	25.1%	155	74.2%	54	25.8%	0	0.0%
Bath Twp	3,761	1,085	28.8%	607	55.9%	163	15.0%	315	29.0%
Jackson Twp	912	229	25.1%	159	69.4%	64	27.9%	6	2.6%
Marion Twp	1,129	294	26.0%	217	73.8%	51	17.3%	26	8.8%
Monroe Twp	661	142	21.5%	129	90.8%	13	9.2%	0	0.0%
Perry Twp	1,318	265	20.1%	172	64.9%	0	0.0%	93	35.1%
Richland Twp	741	133	17.9%	109	82.0%	24	18.0%	0	0.0%
Shawnee Twp	4,813	1,458	30.3%	1,013	69.5%	73	5.0%	372	25.5%
Spencer Twp	314	105	33.4%	105	100.0%	0	0.0%	0	0.0%
Sugar Creek Twp	437	94	21.5%	94	100.0%	0	0.0%	0	0.0%

Large households (6 or more persons) usually have more difficulty finding housing particularly affordable rental housing due to a lack of supply. Such households are also at greater risk of experiencing housing discrimination based on familial status. Table 2-4 suggests that 37.4 percent of large households in Allen County reside in the City of Lima.

TABLE 2-4 LARGE HOUSEHOLD SIZE BY POLITICAL SUBDIVISION (2020)					
Political Subdivision	Household Size 6	Household Size 7+	Household Size 6 & 7+	PCT HH w/ 6+ Occupants	PCT of County 6+ Households
Allen County	719	286	1005	2.4%	100.0%
Beaverdam	11	0	11	6.2%	1.1%
Bluffton	24	31	55	3.8%	5.5%
Cairo	2	9	11	4.7%	1.1%
Delphos	6	0	6	0.4%	0.6%
Elida	25	4	29	3.6%	2.9%
Harrod	0	2	2	1.4%	0.2%
Lafayette	0	2	2	1.3%	0.2%
Lima	247	129	376	2.6%	37.4%
Spencerville	47	4	51	6.0%	5.1%
Amanda Twp	8	0	8	1.1%	0.8%
American Twp	31	0	31	0.5%	3.1%
Auglaize Twp	0	8	8	1.0%	0.8%
Bath Twp	85	0	85	2.3%	8.5%
Jackson Twp	49	8	57	6.3%	5.7%
Marion Twp	47	9	56	5.0%	5.6%
Monroe Twp	0	0	0	0.0%	0.0%
Perry Twp	13	45	58	4.4%	5.8%
Richland Twp	18	10	28	3.8%	2.8%
Shawnee Twp	84	8	92	1.9%	9.2%
Spencer Twp	9	0	9	2.9%	0.9%
Sugar Creek Twp	13	15	28	6.4%	2.8%

Single-parent households, especially female heads of household are also at risk of experiencing fair housing discrimination based on familial status. Table 2-5 reveals the distribution of single female-headed households, excluding those living alone, across the County. This data suggests the highest concentration of single female heads of households in Allen County is located in the City of Lima at 22.9%.

TABLE 2-5			
SINGLE FEMALE HEAD OF HOUSEHOLD BY POLITICAL SUBDIVISION (2020)			
Political Subdivision	Total Households	Female Head of Household	PCT Female Head of Household
Allen County	41,025	5,817	14.2%
Beaverdam	177	18	10.2%
Bluffton	1,450	134	9.2%
Cairo	236	35	14.8%
Delphos	1,655	146	8.8%
Elida	796	126	15.8%
Harrod	138	4	2.9%
Lafayette	153	32	20.9%
Lima	14,426	3,301	22.9%
Spencerville	850	116	13.6%
Amanda Twp	697	39	5.6%
American Twp	5,529	634	11.5%
Auglaize Twp	832	7	0.8%
Bath Twp	3,761	425	11.3%
Jackson Twp	912	48	5.3%
Marion Twp	1,129	28	2.5%
Monroe Twp	661	18	2.7%
Perry Twp	1,318	353	26.8%
Richland Twp	741	17	2.3%
Shawnee Twp	4,813	530	11.0%
Spencer Twp	314	0	0.0%
Sugar Creek Twp	437	7	1.6%

Age & Age Cohorts

Age is a critical characteristic of a community's population. Age reflects certain attitudes and beliefs. Age also reflects demands for education, employment, housing, and related services. Age cohorts attempt to identify a specific population within a certain particular age grouping and are important in attempts to identify specific needs or the degree to which specific services will be required by that particular population segment. The construction of a population pyramid furthers an analysis of age and age cohorts by gender differences. As sex is a protected class under the Fair Housing Act this construct provides valuable insights not only into fertility and morbidity issues but also workforce availability and housing consumption by age and gender. Table 2-6 provides a breakdown of the County's population by age cohorts and gender based on 2020 ACS estimates.

TABLE 2-6 ALLEN COUNTY POPULATION BY AGE COHORT & GENDER (2020)						
Age Cohort	Male	PCT of Male Pop	Female	PCT of Female Pop	Total	PCT of Total Pop
< 5	3338	6.40%	2924	5.70%	6262	6.1%
5 - 9	3354	6.50%	2887	5.70%	6241	6.1%
10 - 14	3560	6.90%	3476	6.80%	7036	6.8%
15 - 19	3838	7.40%	3378	6.60%	7216	7.0%
20 - 24	3779	7.30%	3109	6.10%	6888	6.7%
25 - 29	3793	7.30%	3027	6%	6820	6.6%
30 - 34	3011	5.80%	2851	5.60%	5862	5.7%
35 - 39	2871	5.50%	3004	5.90%	5875	5.7%
40 - 44	3343	6.40%	3048	6%	6391	6.2%
45 - 49	3023	5.80%	2776	5.50%	5799	5.6%
50 - 54	3187	6.10%	3135	6.20%	6322	6.1%
55 - 59	3301	6.40%	3829	7.50%	7130	6.9%
60 - 64	3534	6.80%	3273	6.40%	6807	6.6%
65 - 69	2941	5.70%	2605	5.10%	5546	5.4%
70 - 74	2016	3.90%	2774	5.50%	4790	4.7%
75 - 79	1364	2.60%	1758	3.50%	3122	3.0%
80 - 84	960	1.80%	1224	2.40%	2184	2.1%
85≤	737	1.40%	1780	3.50%	2517	2.4%

TABLE 2-7 AGE OF POPULATION BY POLITICAL SUBDIVISION (2020)			
Political Subdivision	Median Age	PCT Under 18	PCT Over 65
Ohio	39.5	22.2%	24.2%
Allen County	39.4	23.1%	17.7%
Beaverdam	35.9	20.8%	13.3%
Bluffton	39.3	23.3%	22.7%
Cairo	29.9	23.2%	22.5%
Delphos	36.6	22.0%	22.5%
Elida	42	22.8%	30.2%
Harrod	34.6	25.4%	20.1%
Lafayette	32.4	32.0%	15.2%
Lima	33.5	24.9%	19.6%
Spencerville	33.6	35.5%	21.8%
Amanda Twp	50.7	19.6%	23.1%
American Twp	45.2	17.8%	36.2%
Auglaize Twp	43.1	18.7%	22.8%
Bath Twp	38.1	23.1%	21.2%
Jackson Twp	41.5	25.1%	25.8%
Marion Twp	39.2	22.4%	46.4%
Monroe Twp	40.3	20.9%	20.7%
Perry Twp	43.6	24.2%	30.0%
Richland Twp	43.3	18.2%	58.8%
Shawnee Twp	42.9	22.8%	26.5%
Spencer Twp	35.6	25.2%	34.8%
Sugar Creek Twp	40.6	20.6%	22.7%

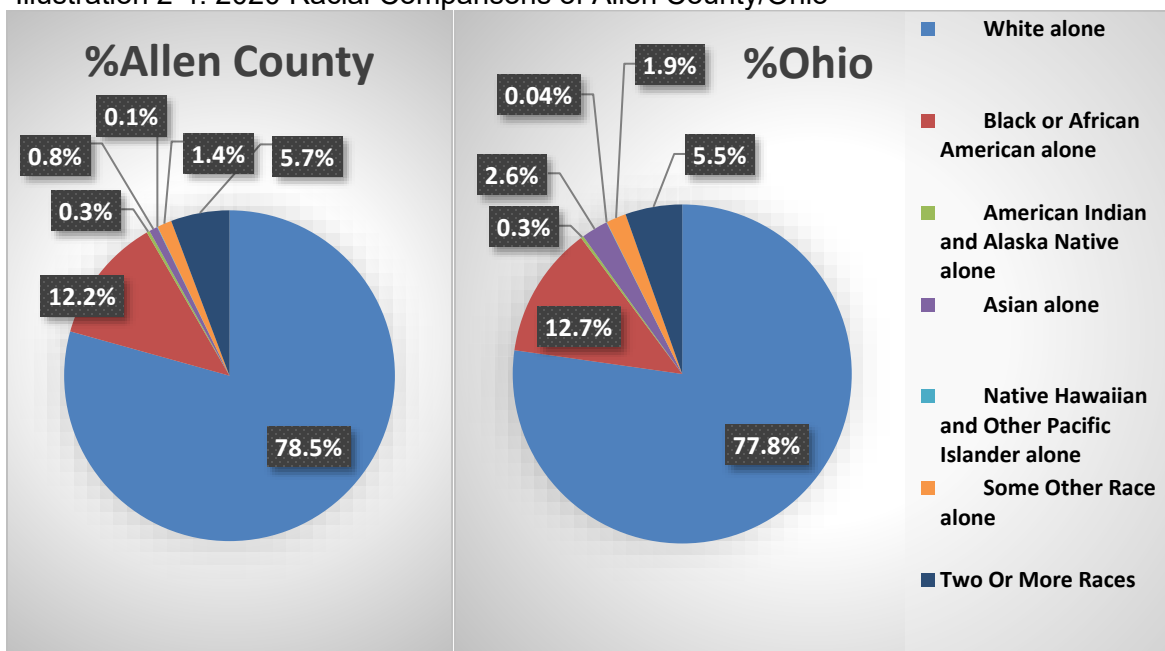
Consistent with national trends, the County's population is aging. The median age of the County population is 39.4 years. That compares with a median of 39.5 and 38.2 years with the State of Ohio and the United States respectively. Table 2-7 indicates the variance in median age between the various political subdivisions. Within the County there is considerable variance. The City of Lima had a median age of 33.5 years, compared to Amanda Township with a median age of 50.7 years, more than 10 years older than the median of Allen County. Appendix A provides further defining characteristics related to age by geography and race.

Age data reveals that 6.1 percent of the County's population is less than 5 years of age (Table 2-6) and nearly a quarter (23.1%) is below the age of 18 (Table 2-7). Data suggests that simply due to age of the population (Under 16 and over 65), over a third of the population (40.8%) is not able to fully contribute to the economic growth and earning power of the community. Data shows that an additional 19.7 percent of the population is categorized in the pre-retirement age group (50-64) and may be readying for retirement. An examination of the community's population reveals an increasing senior population, totaling 17.7 percent of the population, up from 14.8 percent in 2010. Concerns center on the availability of a younger workforce and the need for appropriate senior housing services and public transportation to accommodate pre-retirement and post-retirement households.

Race & Ethnic Diversity

One of the key components of the assessment is an examination of the community’s racial and ethnic make-up and its associated concentration. Federal policies have defined minority populations in a number of ways. Included are persons of all non-white races, Hispanics of any race, and persons of multiple races. The Census identifies seven major minority racial/ethnic classifications, including: American Indian and Alaska Natives; Black or African-American; Asian; Native Hawaiian and Other Pacific Islanders; persons of other races; persons of two or more races; and, persons of Hispanic or Latino origin. 2020 Decennial Census data revealed that representatives of all minority classifications lived within Allen County. Ethnicity is a term somewhat harder to identify when considering race and/or minority relationships. Ethnicity typically refers to a person’s country of origin and his or her cultural ties. It should be understood that this demographic measure is distinctly different from one’s racial stock. The Census indicates ethnicity in terms of Ancestry and Hispanic Origin. Illustration 2-4 reveals the extent to which Allen County compares to the State of Ohio by racial breakdown.

Illustration 2-4: 2020 Racial Comparisons of Allen County/Ohio



Following the national trend, Allen County’s population has grown more racially and ethnically diverse during the past decade (Table 2-8). Racially, Whites comprise the largest percentage of the population at 78.5 percent. The largest minority group within Allen County is the Black/African-American population, which comprises 12.2 percent of the total population. Those minority groups that identify as two or more races comprise 5.7% of Allen County’s population. All other minority groups together comprise approximately 2.6 percent of the total County population (Illustration 2-6). Although dispersed across the County, the County’s largest minority, the African-American population, is primarily concentrated in the City of Lima where it constitutes 27.6 percent of the City’s population. Table 2-8 reveals the extent of racial diversity across the local political subdivisions of Allen County and the pace of the changing complexion in each by census/ACS period.

Table 2-8 Minority Population						
Political Subdivision	Minority Pop. 2010	PCT Minority 2010	Minority Pop. 2020	PCT Minority 2020	Change '10-'20	PCT Change '10-'20
Allen County	18,623	17.51%	22,515	22.03%	3,892	20.90%
Beaverdam	14	3.66%	42	13.17%	28	200.00%
Bluffton	222	5.62%	382	10.15%	160	72.07%
Cairo	20	3.82%	52	10.06%	32	160.00%
Delphos	147	3.73%	408	10.37%	261	177.55%
Elida	128	6.72%	190	9.88%	62	48.44%
Harrod	9	2.16%	29	6.86%	20	222.22%
Lafayette	14	3.15%	24	5.91%	10	71.43%
Lima	13,489	34.79%	14,515	40.80%	1,026	7.61%
Spencerville	93	4.18%	177	8.05%	84	90.32%
Amanda Twp	52	2.51%	157	7.62%	105	201.92%
American Twp	1,780	14.27%	2,682	21.26%	902	50.67%
Auglaize Twp	73	3.09%	140	6.00%	67	91.78%
Bath Twp	777	7.99%	1,095	11.65%	318	40.93%
Jackson Twp	57	2.18%	122	4.46%	65	114.04%
Marion Twp	51	1.84%	87	3.23%	36	70.59%
Monroe Twp	38	2.23%	88	5.68%	50	131.58%
Perry Twp	340	9.63%	455	13.45%	115	33.82%
Richland Twp	50	2.56%	99	5.53%	49	98.00%
Shawnee Twp	1,218	9.80%	1,627	13.03%	409	33.58%
Spencer Twp	19	2.25%	59	6.79%	40	210.53%
Sugar Creek Twp	32	2.49%	85	6.90%	53	165.63%

TABLE 2-9 TOTAL MINORITY (RACE & ETHNICITY) POPULATION BY POLITICAL SUBDIVISION (2020)								
Political Subdivision	Black & African - American	Asian	American Indian	Other Races	Two or More Races	Hispanic or Latino Origin	Total	Percent
Allen County	12,475	835	233	583	5117	3272	22,515	22.03%
Beaverdam	1	0	0	0	28	13	42	13.17%
Bluffton	98	34	4	29	132	85	382	5.57%
Cairo	3	3	1	0	31	14	52	10.06%
Delphos	29	7	8	9	128	227	408	6.26%
Elida	56	7	0	11	73	43	190	9.88%
Harrod	4	1	0	0	16	8	29	6.86%
Lafayette	5	0	0	0	7	12	24	5.91%
Lima	9,833	203	116	272	2606	1485	14,515	40.80%
Spencerville	14	2	15	34	72	40	177	8.05%
Amanda Twp	22	9	6	15	69	36	157	7.62%
American Twp	1,409	165	24	74	557	453	2,682	21.25%
Auglaize Twp	9	3	1	3	84	40	140	6.00%
Bath Twp	256	134	19	43	357	286	1095	11.65%
Jackson Twp	8	3	1	6	76	28	122	4.49%
Marion Twp	9	7	2	0	41	28	87	4.71%
Monroe Twp	4	3	0	3	61	17	88	5.68%
Perry Twp	187	2	5	17	176	68	455	13.45%
Richland Twp	4	2	2	6	42	43	99	1.53%
Shawnee Twp	512	245	27	56	479	308	1627	13.03%
Spencer Twp	6	3	1	2	33	14	59	6.79%
Sugar Creek Twp	6	2	1	3	49	24	85	6.90%

The 2020 Census data suggests that the minority populations in Allen County have continued to grow. While the Black/African-American population experienced a small decline of < 1 percent, the Hispanic population saw steady growth with 23.2 percent growth between 2010 and 2020. (Table 2-10).

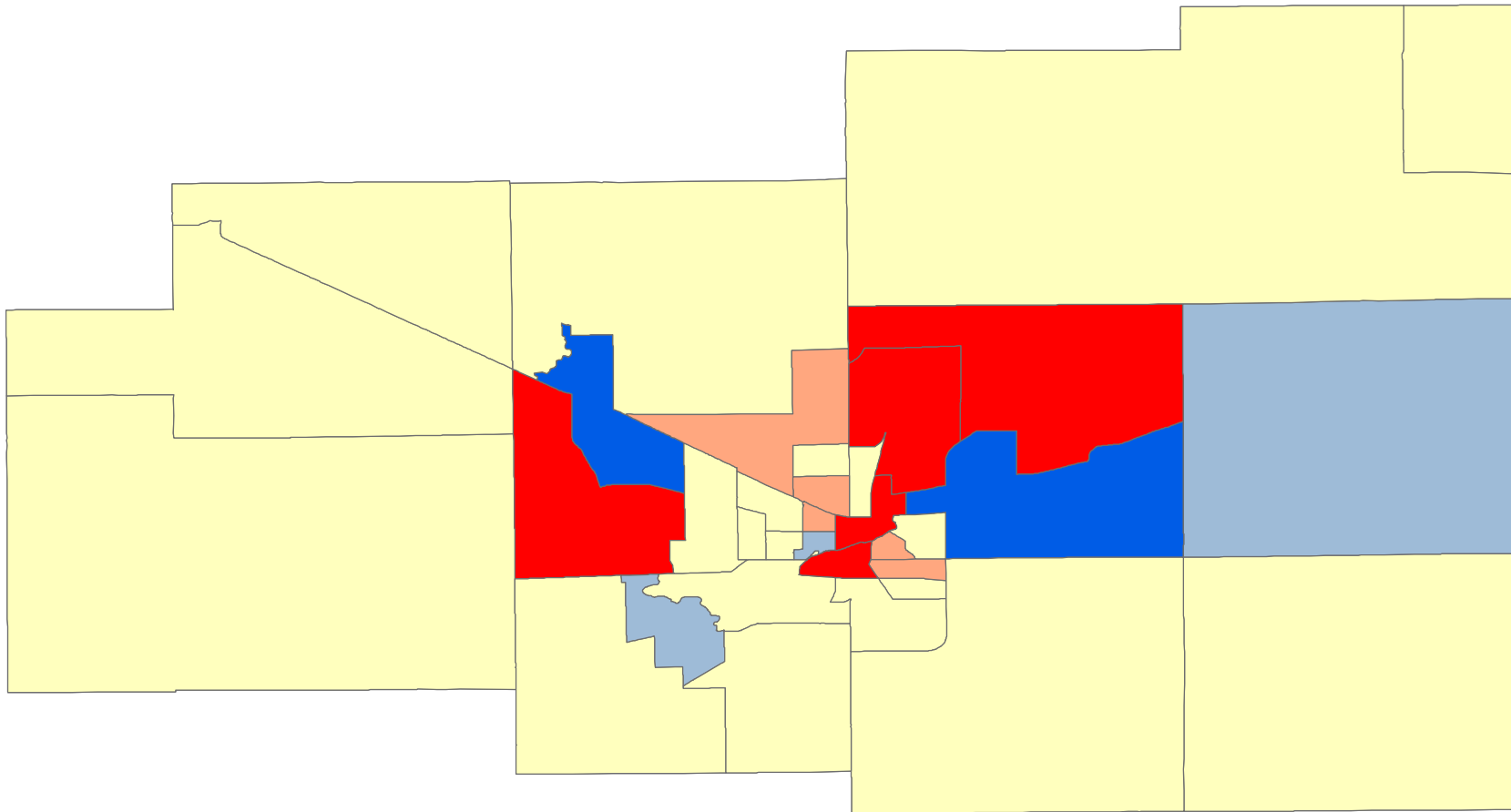
TABLE 2-10 ALLEN COUNTY POPULATION CHANGE BY RACE/ETHNICITY (2010-2020)						
Race	Pop. 2010	PCT 2010	Pop. 2020	PCT 2020	Change	PCT Change
White	87,708	82.49%	79,691	77.97%	-8,017	-10.06%
Black	12,508	11.76%	12,475	12.21%	-33	-0.26%
Hispanic	2,513	2.36%	3,272	3.20%	759	23.20%
American Indian/Alaskan Native	162	0.15%	233	0.23%	71	30.47%
Asian	725	0.68%	835	0.82%	110	13.17%
Some Other Race	284	0.27%	583	0.57%	299	51.29%
Two or More Races	2,431	2.29%	5,117	5.01%	2686	52.49%

The growth of the minority populations coupled with the movement of populations amongst the townships changed the distribution of white and minority populations between 2010 and 2020.

Maps 2-2 and 2-3 depict the re-distribution of White and minority residents between 2010 and 2020 by census tract.






Map 2-3 suggests that the White populations in the townships stayed fairly stable while areas closer to Lima experienced varying levels of growth and decline. However, this pattern is not exclusive to the White population, segments of the Black/African American population also left the central City area (Map 2-4). Migrations are predicated on a number of factors including the availability of housing, the cost of housing, the quality of housing and community services, and the proximity of housing to employment opportunities.

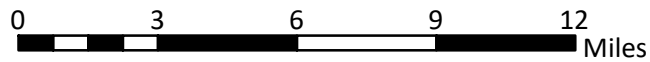
Percent Change In White Population 2010-2020



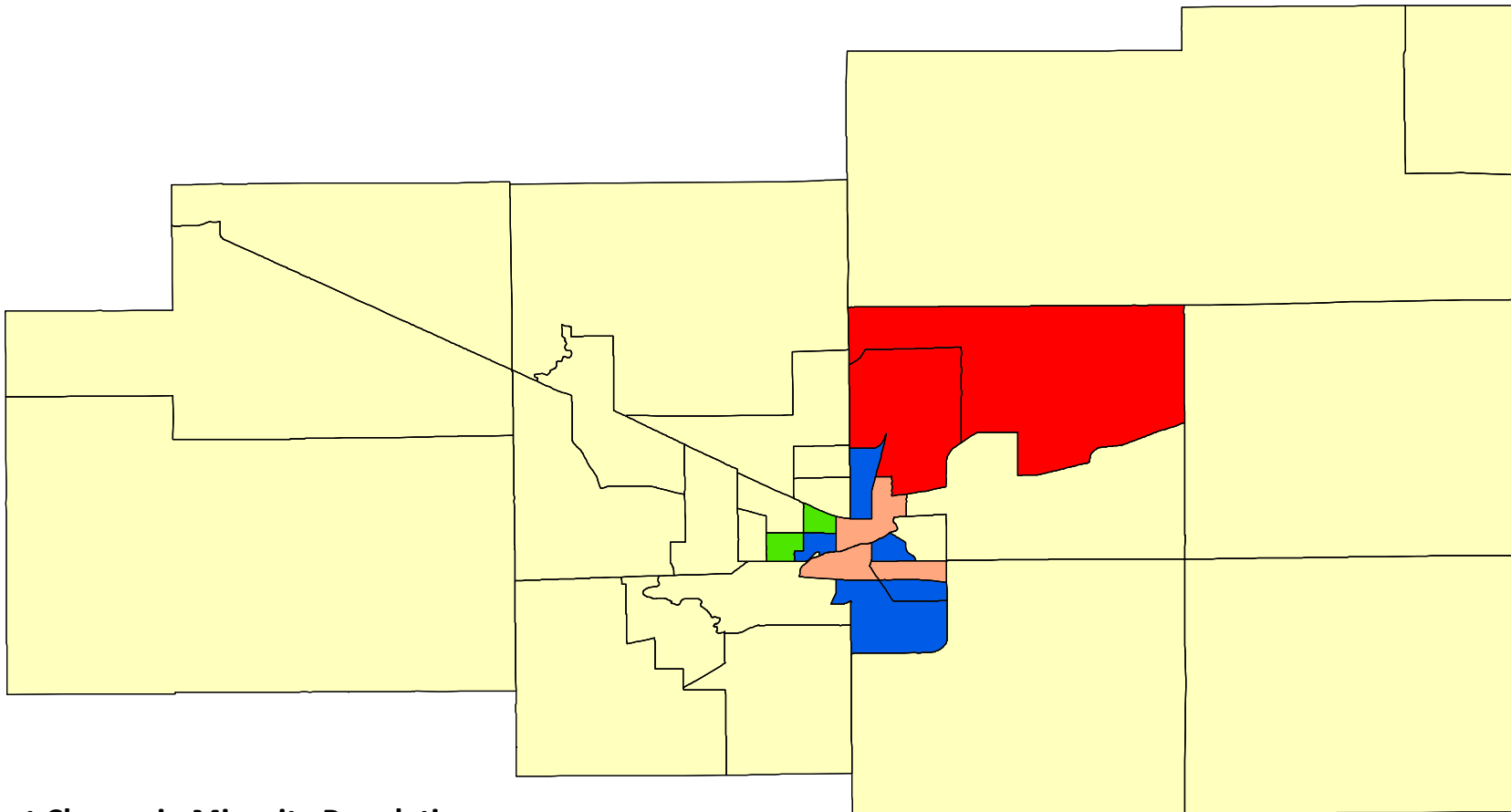
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Percent Change in White Population

-  < - 25 %
-  -25 % - -16 %
-  -15 % - 0%
-  1 %- 25 %
-  > 25 %

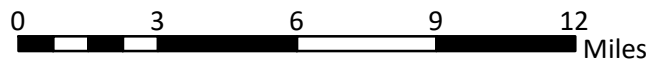
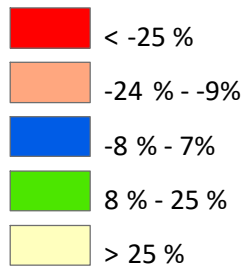


Percent Change in Minority Population



2-17

Percent Change in Minority Population



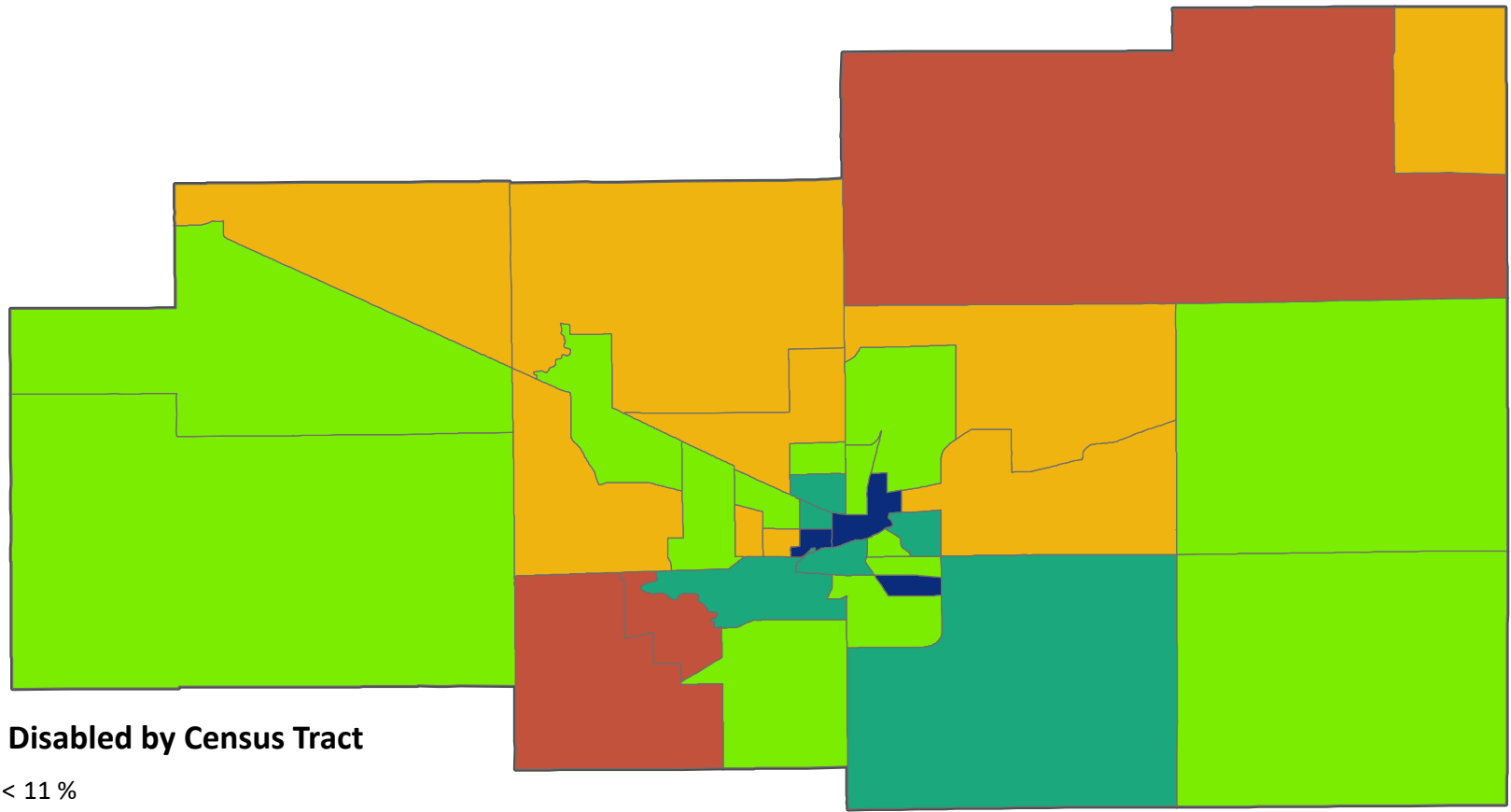
The Disabled Population

Persons with disabilities face some of the greatest barriers to fair housing choice due to needed accessibility features, as well as access to public transit, support services, and/or affordability. Advocacy groups, through various Federal legislative initiatives, have established the civil rights of the disabled, especially as it relates to areas of housing, employment, education, and transportation. Each of these Acts also utilizes different terms and definitions to address specific criteria of eligibility and/or services. 2020 ACS 5-year estimates on the disabled population within Allen County have reported that 16,773 persons suffer from a disability, representing 16.7 percent of all non-institutionalized persons (Table 2-11). Map 2-5 depicts the disability rate by census tract. For purposes of this report, it is important to mention that of persons under the age of 5 years, residing in Allen County, 60, or 1 percent have a disability.






Within the four primary conditions which define the disabled population, the Census further identifies persons whose disability restricted employment and those whose disability affected their ability to “go-outside-the-home” without assistance. The U.S. Census Bureau identifies those with a go-outside-the-home disability as “mobility-impaired”. This mobility-impaired component of the larger disabled population is that group of individuals most likely in need of specialized paratransit consideration, as they would most likely not be able to drive, walk independently, or utilize public fixed-route transportation services. Map 2-6 reveals the proportion of Allen County's mobility-limited population by census tract. ACS tabulations suggested that 7,891 persons were considered ambulatory-impaired or 7.9 percent of all non-institutionalized individuals. Among those non-institutionalized persons, identified as 65 or older, 3,629 were considered mobility-impaired or 20.8 percent of the total elderly population.

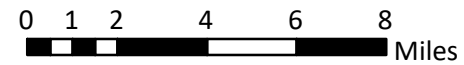
TABLE 2-11 DISABILITY STATUS OF RESIDENTS OF ALLEN COUNTY (2020)									
Political Subdivision	NI POP	# DIS	% DIS	Hearing	Vision	Cognitive	Ambulatory	Self-Care	Ind. Living
Allen County	100,261	16,773	16.73%	4,504	3229	6,237	7,891	2,327	4,731
Beaverdam	443	70	15.80%	6	31	31	24	2	4
Bluffton	3,761	425	11.30%	100	51	105	243	47	147
Cairo	684	91	13.30%	32	21	43	44	7	49
Delphos	3,770	639	16.95%	217	188	177	460	114	204
Elida	1,995	309	15.49%	109	24	95	150	50	55
Harrod	402	59	14.68%	23	17	20	32	11	12
Lafayette	387	66	17.05%	15	10	31	35	10	29
Lima	34,987	6,835	19.54%	1,349	1,247	2,914	3,540	1,029	2,132
Spencerville	2,149	483	22.48%	50	132	252	189	19	128
Amanda Twp	1,797	191	10.63%	68	68	53	76	47	64
American	11,782	1,976	16.77%	705	365	647	805	261	704
Auglaize	2,259	398	17.62%	138	8	157	152	27	123
Bath Twp	9,473	1,335	14.09%	540	313	474	351	153	201
Jackson Twp	2,533	408	16.11%	161	160	119	137	21	91
Marion Twp	2,955	435	14.72%	127	17	54	291	32	89
Monroe Twp	1,707	163	9.55%	55	23	25	89	14	29
Perry Twp	3,350	672	20.06%	136	58	290	351	127	142
Richland	1,759	160	9.10%	68	21	36	77	17	72
Shawnee	12,050	1,695	14.07%	491	367	643	717	315	399
Spencer Twp	785	194	24.71%	24	87	28	71	17	38
Sugar Creek	1,233	169	13.71%	90	21	43	57	7	19

Map 2-5 Allen County Disabled Population



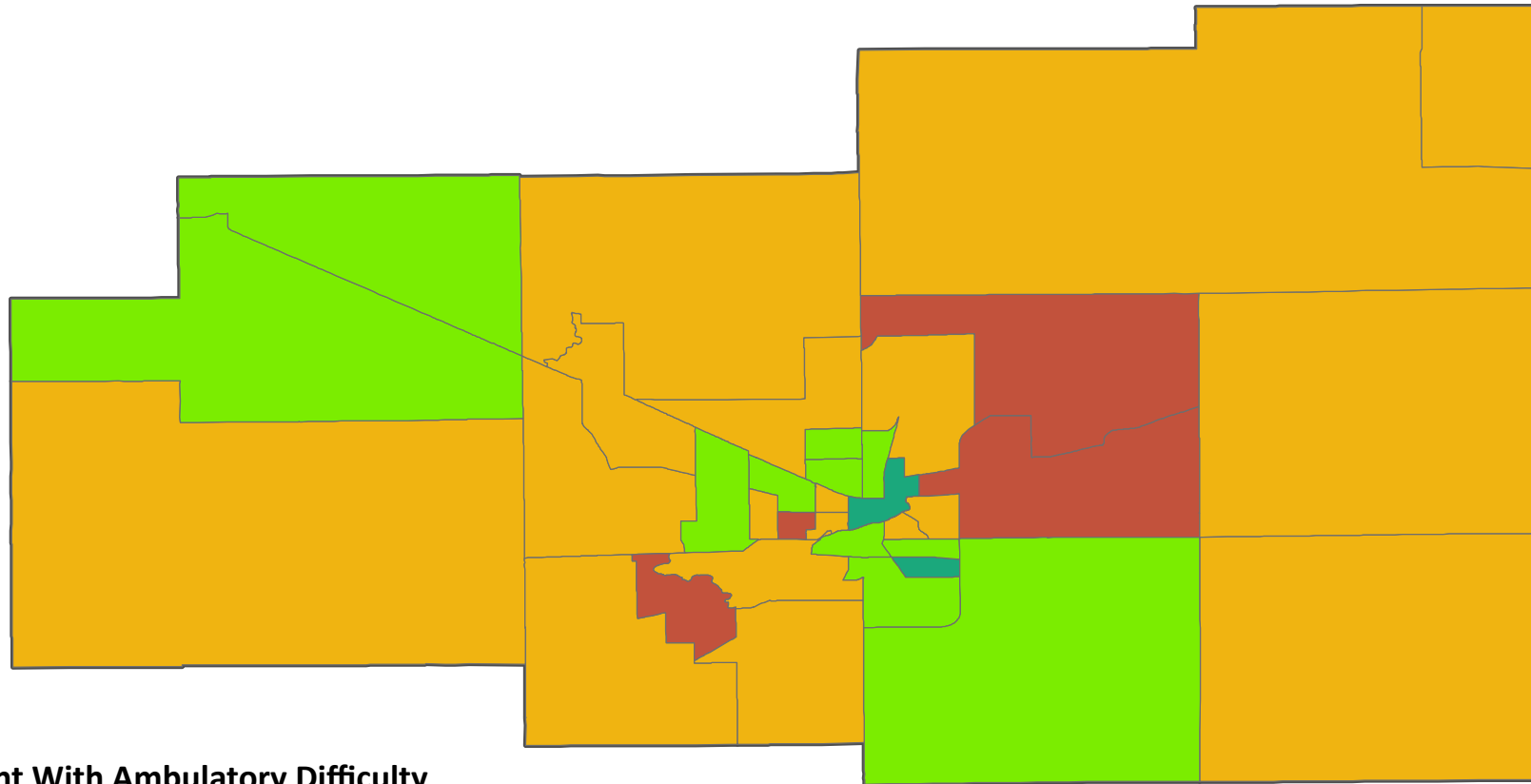
Percent Disabled by Census Tract

-  < 11 %
-  11 % - 15 %
-  16 % - 20 %
-  21 % - 30 %
-  > 30 %







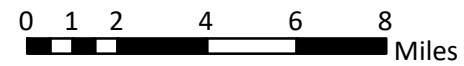
April 2022

Map 2-6 Percent of Allen County with Mobility Difficulty



Percent With Ambulatory Difficulty

-  < 5 %
-  6 % < 9 %
-  10 % - 14 %
-  > 15 %



April 2022

Educational Attainment

Many factors affect income and employment rates among adults. None, however, may be as important as educational attainment levels. Higher levels of educational attainment have repeatedly demonstrated higher income earnings regardless of gender. In addition, positions that require higher educational attainment levels tend to offer more job satisfaction. Moreover, individuals with lower educational attainment levels, those with no high school diploma or GED, experience higher rates of unemployment (nearly 3 times the rate for those who have completed a bachelor's degree) and less income when they are employed.¹ Therefore, it is extremely important to support local school initiatives, post-secondary advancement, and continuing educational programs to strengthen the skill sets of the local population and labor force.

Table 2-12 presents data summarizing the educational attainment levels of the Allen County population aged 25 years or more. This data shows that there are 6,522 individuals or 9.43 percent of all individuals 25 years of age or older that have not completed a high school education. This statistic compares favorably against national attainment levels where high school diplomas fail to be earned by 11.5 percent of the population. However, given that there are a number of very respectable post-secondary schools locally accessible, it is somewhat disappointing that only 12,902 adult residents or 18.65 percent have completed a 4-year and/or graduate degree program, especially when compared to State (28.9%) and National (32.9%) benchmarks.

TABLE 2-12 EDUCATIONAL ATTAINMENT FOR THE POPULATION 25 YEARS & OVER (2020)						
Educational Attainment	White Population		Minority Population		Total Population	
	Number	Percent	Number	Percent	Number	Percent
Less than High School Diploma	4,583	7.80%	1,939	18.65%	6,522	9.43%
High School Graduate or GED	23,557	40.08%	3,562	34.26%	27,119	39.21%
Some College or Associates Degree	19,115	32.53%	3,507	33.73%	22,622	32.71%
Bachelor's Degree or Higher	11,513	19.59%	1,389	13.36%	12,902	18.65%

¹<https://www.bls.gov/emp/tables/unemployment-earnings-education.htm>

Income: Household, Family & Per Capita

Data for the three most widely used indices of personal income, including per capita income, household income and family income are displayed in Table 2-13. The data suggests Allen County income has continued to lag behind that of State and national income trend lines. The median household income within Allen County has lagged behind that of Ohio and the United States since before the 2000 decennial census period. The income gap with the State has increased from -7.9 percent in 2010 to -10.7 percent in 2020 for median household incomes. Results are more drastic when compared to the United States; the deficit increased from -15.9 percent in 2010 to -20.2 percent in 2020.

TABLE 2-13 COMPARATIVE INCOME MEASURES (2010-2020)					
Income Measure	Allen County	Ohio	US	Allen County PCT of OH	Allen County PCT of US
2020					
Median Household	\$51,892	\$58,116	\$64,994	89.29%	79.84%
Median Family	\$64,913	\$74,391	\$80,069	87.26%	81.07%
Median Non-Family	\$29,974	\$34,626	\$39,027	86.57%	76.80%
Per Capita	\$27,231	\$32,465	\$35,384	83.88%	76.96%
2010					
Median Household	\$40,719	\$47,358	\$51,914	86.00%	78.40%
Median Family	\$55,549	\$59,680	\$62,982	93.10%	88.20%
Median Non-Family	\$23,701	\$27,366	\$31,305	86.60%	75.70%
Per Capita	\$21,713	\$25,113	\$27,334	86.50%	79.40%

Examining family median income, a similar pattern exists. Median family incomes across the County slipped over the last decennial period when comparing them to State and national trend lines. Median family income in Allen County is 81.07 percent of the nation’s median family income in 2020, a decrease of 7.1 percent when compared to the 2010 level (88.2%). When comparing Allen County’s median family income against the State the data shows the gap continued to grow, adding an additional 5.8 percent difference between the two.

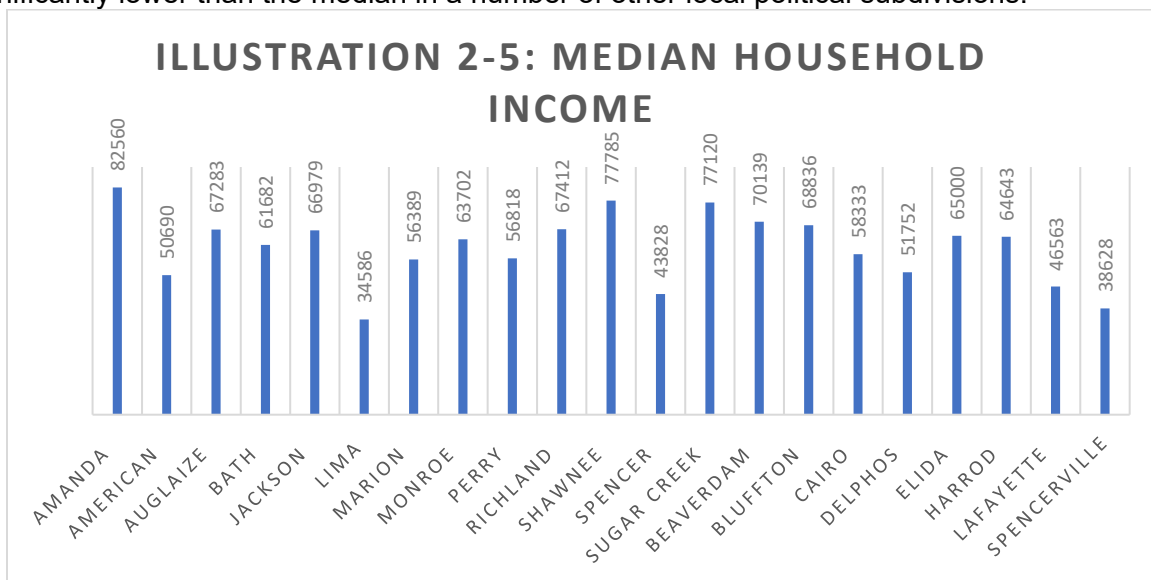
In 2020, the median non-family income remained steady from 2010 at 86.6 percent of the State’s median value and 76.8 percent of the entire nation. Per capita income for Allen County in 2020 jumped of 20.3 percent from 2010 figures. This compares with the increases of the State and national per capita figures, 22.6 and 22.8 percent respectively. national figures over the ten-year period. In 2020 Allen County per capita income was 83.9 percent of that of the State and 76.9 percent of the national figure.

Table 2-14 provides a detailed breakdown of household income by type and income levels for 2020. Households with incomes less than \$15,000 in 2020 totaled 11.9 percent of all households in Allen County. An examination of family and non-family households provides greater detail. Data suggests that 6.7 percent of all families and 20.6 percent of all non-family households earned less than \$15,000 in 2020. Examination of income by household type reveals that the largest

concentration of household incomes is in the \$60,000 to \$99,999 income bracket. About a quarter, (24 percent) of households, are concentrated below \$25,000.

TABLE 2-14 INCOME IN ALLEN COUNTY BY HOUSEHOLD TYPE (2020)						
Income Range	Total Households		Family		Non-Family	
	Number	Percent	Number	Percent	Number	Percent
Less than \$10,000	2,816	6.9%	1,189	4.6%	1,725	11.2%
\$10,000 - \$14,999	1,949	4.8%	535	2.1%	1,450	9.4%
\$15,000 - \$24,999	4,667	11.4%	1,567	6.1%	3,293	21.3%
\$25,000 - \$34,999	4,574	11.1%	2,197	8.6%	2,432	15.7%
\$35,000 - \$44,999	4,245	10.3%	2,595	10.1%	1,967	12.7%
\$45,000 - \$59,999	4,903	12.0%	3,452	13.5%	1,541	10.0%
\$60,000 - \$99,999	10,520	25.6%	7,887	30.8%	2,145	13.9%
\$100,000 - \$149,999	4,854	11.8%	4,048	15.8%	628	4.1%
\$150,000 - \$199,000	1,454	3.5%	1,191	4.7%	140	0.9%
\$200,000 or more	1,043	2.5%	919	3.6%	124	0.8%
Totals:	41,025	100.00%	25,580	100.00%	15,445	100.00%

Median household income levels in the political subdivisions ranged from \$34,586 to \$82,560 in 2020. Illustration 2-5 highlights the income disparities across the community. The median household income in Lima was 33.3 percent lower than the County median (\$51,892) and significantly lower than the median in a number of other local political subdivisions.



Between 2010 and 2020 the proportion of households with low and very low incomes, \$25,000 and \$15,000 respectively, decreased in Allen County. In 2020, 23.1 percent of households had incomes of less than \$25,000. A decrease of 5.6 percent. 11.4 percent had incomes less than \$15,000 a decrease of 3.6 percent.

Poverty Status: Persons & Families Below Poverty Level

Another way to examine the income disparity across the County is to identify the distribution of persons with low incomes throughout the County. Table 2-15 depicts those households earning less than \$25,000 annually.

Lima stands out for having the largest proportion of low-income residents in the County. This is particularly true when examining the lowest income households. 18.9 percent of Lima’s households earned less than \$15,000 which is 61.5 percent higher than the percentage for the entire county (11.7%).

TABLE 2-15						
LOW HOUSEHOLD INCOMES BY POLITICAL SUBDIVISION (2020) new						
Political Subdivision	Households	PCT ≤ \$10,000	PCT \$10,000 - \$14,999	PCT \$15,000 - \$24,999	HH ≤ \$25,000	PCT ≤ \$25,000
Allen County	41,025	6.9%	4.8%	11.4%	9,432	23.0%
Beaverdam	177	2.3%	2.3%	10.2%	26	14.7%
Bluffton	1,450	3.7%	4.6%	13.0%	310	21.4%
Cairo	236	3.8%	2.1%	8.1%	33	14.0%
Delphos	1,655	6.2%	3.3%	10.8%	336	20.3%
Elida	796	2.3%	2.1%	8.2%	100	12.6%
Harrod	138	0.7%	4.3%	2.9%	11	8.0%
Lafayette	153	0.0%	0.0%	11.1%	17	11.1%
Lima	14,426	12.9%	6.0%	15.6%	4,991	34.6%
Spencerville	850	7.2%	4.2%	25.8%	316	37.2%
Amanda Twp	697	0.1%	0.0%	0.0%	1	0.14%
American Twp	5,529	5.9%	8.3%	9.6%	1318	23.8%
Auglaize Twp	832	0.0%	1.1%	7.4%	71	8.5%
Bath Twp	3,761	3.5%	1.3%	9.1%	523	13.9%
Jackson Twp	912	4.9%	0.5%	6.8%	112	12.3%
Marion Twp	1,129	2.5%	0.6%	11.8%	168	14.9%
Monroe Twp	661	0.0%	7.1%	6.1%	87	13.2%
Perry Twp	1,318	5.9%	10.9%	7.7%	324	24.6%
Richland Twp	741	1.2%	0.0%	17.0%	135	18.2%
Shawnee Twp	4,813	1.5%	3.4%	4.9%	474	9.8%
Spencer Twp	314	2.5%	0.0%	12.7%	48	15.3%
Sugar Creek Twp	437	0.0%	0.9%	6.2%	31	7.1%

ACS 2016-2020 S1901

The 2020 ACS provides information for the number of individuals and families within Allen County whose incomes fall below the established poverty level. ACS 2020 5-year estimates revealed, 12,702 individuals or 12.9 percent of all individuals, and 2,418 families or 9.5 percent of all families were below the established poverty level based on income and household size.

Families with children were more likely to encounter poverty status than those families without children. In fact, of all families suffering poverty conditions, 50.6 percent had children and 19 percent had children under 5-years of age. For purposes of comparison, data indicates that 36 percent of all households and 16.1 percent of all families within the State of Ohio were below the established poverty level. Map 2-7 reveals the extent of household poverty by political subdivision while Map 2-8 identifies the proportion of elderly existing below the poverty level by political subdivision.

An examination of income data from the 2020 census report reveals positive trend in the proportion of individuals in poverty. In fact, 7,015 individuals rose from poverty status between 2010 and 2020 tabulations, representing a drop of 35.6 percent.

TABLE 2-16		
RATIO OF INCOME TO POVERTY LEVEL AMONG INDIVIDUALS (2020)		
Poverty Level	Number	Percent
Below 50% of Poverty Level	5,846	5.9%
50% to 99% of Poverty Level	6,856	7.0%
100% to 149% of Poverty Level	9,481	9.6%
150% to 199% of Poverty Level	10,202	10.3%
200% of Poverty Level or More	66,207	67.2%
C17002 2020 ACS Allen County		

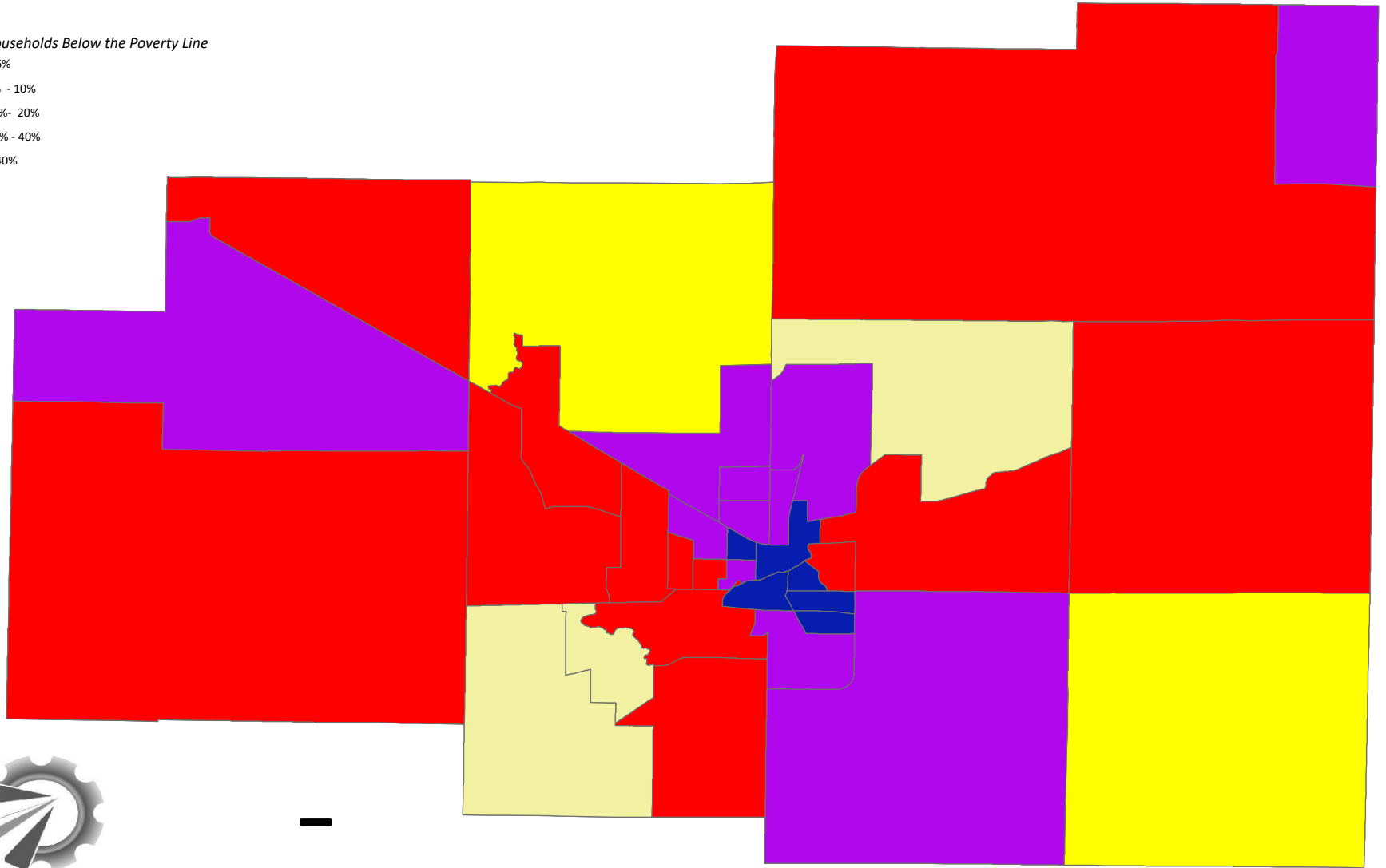
TABLE 2-17				
POVERTY BY FAMILY STATUS (2020)				
Family Type	Total	Percent of Total	Number in Poverty	Percent of Type
Married w/children	6685	26.13%	268	4.01%
Male alone w/children	1384	5.41%	139	10.04%
Female Alone w/children	4152	16.23%	1519	36.58%
Family - No children	13359	52.22%	492	3.68%
Total	25580	100.00%	2418	9.45%
ACS 2016-2020 B17010 Allen County				

Map 2-7 Household Poverty

Map 2-7: Household Poverty Rate (2020)

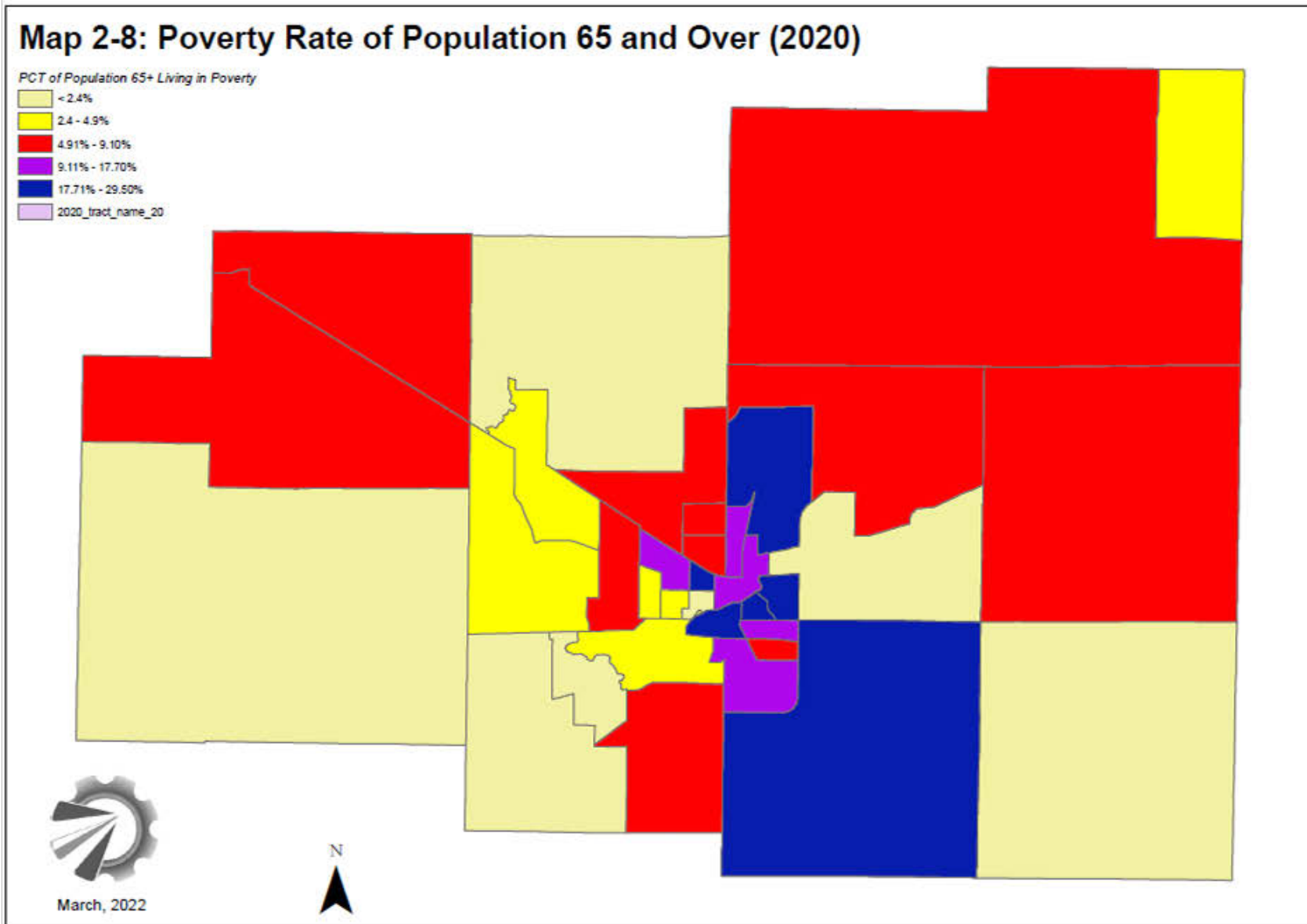
PCT of Households Below the Poverty Line

- < 6%
- 6% - 10%
- 11% - 20%
- 21% - 40%
- > 40%



March, 2022

Map 2-8 Elderly Poverty Rate



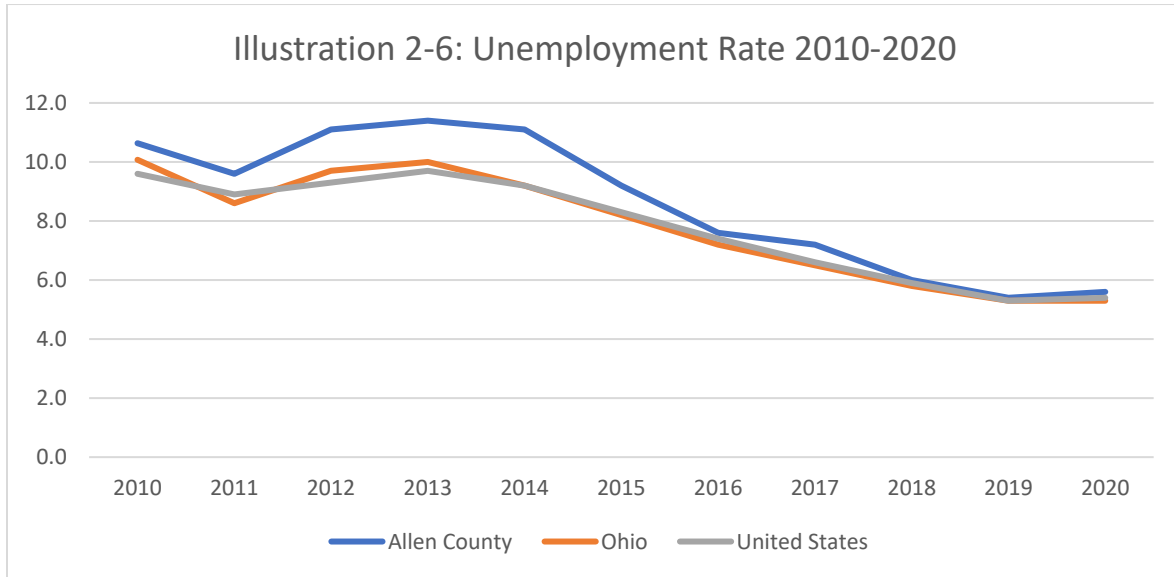
Labor Force Profile

The total labor force in Allen County, reflecting those 16 years of age and over, numbered 81,851 persons according to the ACS 2020 5-year estimates; those not participating in the labor force reflected 31,300 or 38.2 percent of the total available labor force. The civilian labor force in Allen County, as documented by the ACS 2020 5-year estimates, was 50,516 of which 47,687 (94.4%) were employed.

A perspective on the labor force can be gained by examining the number of employed persons by type of occupation. Table 2-18 uses ACS 2020 5-year estimates to identify the dominant occupations in the region: Educational services, health care and social assistance (11,325), Manufacturing (10,259), followed Retail Trade (5,513). In Allen County, the employment-population ratio, the proportion of the population 16 years of age and over in the workforce, has ticked up over the last ten years from 57.0 percent in 2010 to 61.8 percent in 2020.

TABLE 2-18 LABOR FORCE BY OCCUPATION (2020)			
Industry	NAICS	Employees	Percent
Agriculture, forestry, fishing and hunting	11	547	1.15%
Construction	23	2472	5.19%
Manufacturing	31-33	10259	21.52%
Wholesale trade	42	1237	2.60%
Retail trade	44-45	5513	11.00%
Transportation, warehousing and utilities	22, 48-49	2743	5.75%
Information	51	645	1.35%
Finance and insurance, real estate renting and leasing	52-53	1947	4.08%
Professional, scientific, and management, and administrative and waste management services	54,55,56	3190	6.69%
Educational services, and health care and social assistance	61-62	11,325	23.76%
Arts, entertainment, and recreation	71-72	4132	8.67%
Other services, except public administration	81	2076	8.67%
Public Administration	92	1582	3.32%
Total Labor Force		47,668	100%

The unemployment rates over the past 10 years reflect the impact of major employers relocating or instituting major cutbacks in response to market events or economic trends. Illustration 2-8 suggests that Allen County typically experiences higher unemployment rates than that experienced by the State of Ohio or the nation as a whole. After a significant and steady rise from 2012 to 2014, the County witnessed some relief, and unemployment in Allen County dropped below 2010 levels and began to show an equilibrium with those rates of Ohio and The United States through 2019. A significant impact on the unemployment levels came with the shutdown of businesses across the nation in 2020 due to the COVID-19 Pandemic. The impact of the shutdowns continues to have an effect on the unemployment rates even as we begin to see business open back up.



Two of the major barriers to employment for those living in poverty are education and transportation. While lack of education keeps a person from available jobs they do not qualify for, a lack of transportation is a barrier from available potential employment. Currently close to 40 percent of Allen County households are limited to one or no vehicles available, making juggling family and work transportation needs a challenge.

Number of Vehicles by Household	Allen County	PCT	Owner	PCT owner	Renter	PCT renter
No vehicle available	3,439	8.4%	942	3.4%	2,497	18.3%
1 vehicle available	12,866	31.4%	6,699	24.5%	6,167	45.2%
2 vehicles available	15,212	37.1%	11,674	42.6%	3,538	25.9%
3 or more vehicles available	9,508	23.2%	8,058	29.4%	1,450	10.6%

Summary

The population of Allen County has experienced a general decline since 1980 when it reached a population plateau of 112,241 persons. Comparison to the 1980 population reveals the current population has decreased by 10,035 persons or 8.9 percent. Examining more recent 2010-2020 data, Allen County has lost only 4,125 residents, a loss in population of 3.9 percent. However, population change is not static nor is it uniform. Many of the political subdivisions within Allen County have experienced an extended period of continued growth while others have experienced overall growth in cyclical spurts since 1960. Summary Tables 2-1 and 2-2 provide an overview of key demographic groups by census tract and political subdivisions that need to be considered during this assessment.

An important demographic factor to consider is change in the total number and size of local households. Census data reveals the composition, size and number of households is changing. The total number of Allen County households in 2020 was 41,025, an increase of 0.8 percent from the 2010 figure. In 2020, there were 27,298 (66.5%) households comprised of only one or two individuals. The implications of smaller size households are important and should be monitored by local policy experts and reflected in the local housing policies, building codes and zoning regulations.

Consistent with national trends the County's population is aging. The median age of the population is 38.6 years. That compares with a median age of 39.5 and 38.2 years with the State of Ohio and the United States respectively. By 2020, the elderly population within Allen County grew to 18,159 persons or approximately 17.8 percent of the population. To compound matters more, the elderly made up 17.3 percent of all individuals existing below the poverty level and while the largest concentration of the impoverished were residents of the City of Lima, 65.0 percent of all outlying areas were found to have concentrations of the elderly poor. The housing stock will need to reflect this influx and be designed or retrofitted to accommodate the lifestyle of senior citizens. Data suggests that simply due to age of the population more than a third of the population is not able to fully contribute to the economic growth and earning power of the community. The desire of the elderly to age in place, the design and inclusion of appropriate housing designs and the need for assisted living arrangements need to be reflected in local fair housing planning efforts.

ACS 2020 5-Year estimates on the disabled within Allen County have reported that 16,773 persons suffer from a disability, representing 16.7 percent of all non-institutionalized persons. For persons under the age of 5 years 60, or 1 percent have a disability within the County. Persons with disabilities face some of the greatest barriers to fair housing due to needed accessibility features, as well as access to public transit, support services and/or affordability. ACS tabulations suggested that 7,891 persons were considered mobility-impaired or 7.8 percent of all non-institutionalized individuals. Among those non-institutionalized persons, identified as 65 or older, 3,629 were considered mobility-impaired or 20.8 percent of the total elderly population.

The County's population has grown more racially and ethnically diverse during the past decade. Racially, the white population comprises the largest percentage of the population at 77.9 percent. The largest minority group within Allen County is African-American, which comprises 12.2 percent of the total population. All other minority groups comprise approximately 9.8 percent of the total County population. Although dispersed across the County, the County's largest minority, the African-American population, is primarily concentrated in the City of Lima where it constitutes 27.8 percent of the City's population.

Many factors affect employment rates among adults. None, however, may be as important as educational attainment levels. Data shows that there are over 6,522 individuals or 9.43 percent of all individuals 25 years of age or older that have not completed a high school education.

However, given that there are a number of very reputable post-secondary schools readily accessible, it is disappointing that only 18.6% of adult residents have completed a 4-year and/or master's college degree program.

Allen County income has continued to lag behind that of State and national income trend lines. The gap increased when comparing the median household income to the State in the 2020 ACS (-10.7%). The gap nationally was -20.2 percent. Median family income in Allen County was only 87.3 percent of Ohio's median family income in 2020 and only 81.1 percent of the national median income. The median non-family income was 86.6 percent of the State's median value and about 76.8 percent of the entire nation. In 2020 Allen County's per capita income was only 83.9 percent of that of the State and 76.9 percent of the national figure.

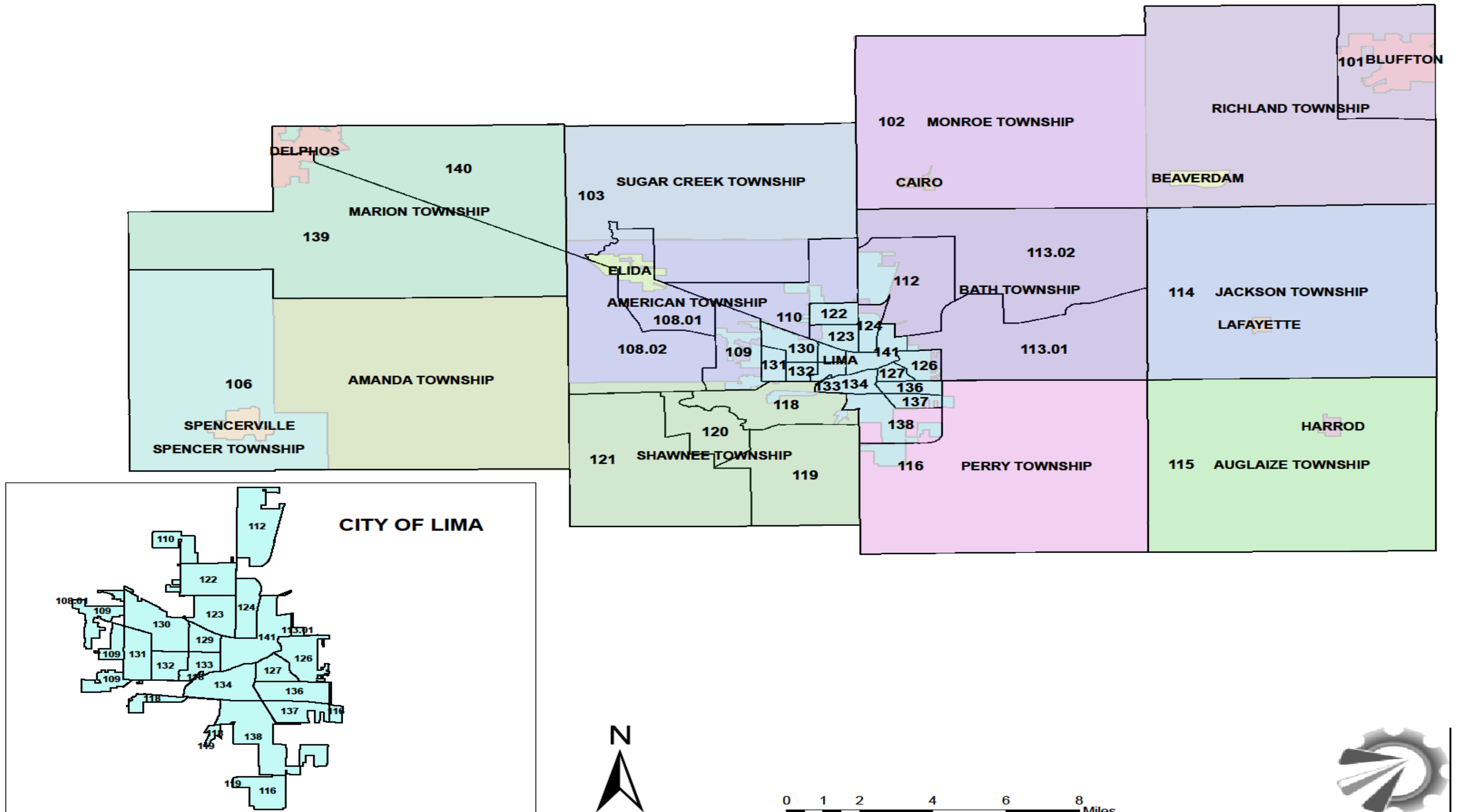
ACS 2020 5-year estimates revealed 12,702 individuals or 12.9 percent of all individuals, and 2,418 families or 9.5 percent of all families were below the established poverty level based on income and household size.

Families with children were more likely to encounter poverty status than those families without children. In fact, of all families suffering poverty conditions, 80.9 percent had children and 37.1 percent had children under 5 years of age. For purposes of comparison, data indicates that 14.4 percent of all households and 10.8 percent of all families within the State of Ohio were below the established poverty level.

**SUMMARY TABLE 2-1
POPULATION & SOCIOECONOMIC DEMOGRAPHICS
ALLEN COUNTY - CENSUS TRACTS 2020**

Tract	Total Pop 2010	Total Pop 2020	PCT Change '10-'20	Total HH 2010	Total HH 2020	PCT Change '10-'20	Avg. HH Size 2020	PCT HH 6+ Ind. 2020	PCT Single Female w/ Children 2020	Median Age	PCT U18	PCT O65	PCT Minority	Minority PCT Change 10-'20	PCT Disabled	PCT Mobility Disability	PCT HS Grad	Median HH Income	PCT HH Inc. < 25,000	PCT Ind U100% POV	PCT HH POV	PCT FAM w/ Kids in POV	PCT O65 in POV	PCT Unemp.
101	4,405	4,126	-6.33%	1,524	1,720	12.86%	2.30	3.2%	4.9%	40.8	22%	24.6%	10.0%	72.7%	11.8%	14.2%	30.0%	\$65,132	24.8%	2.5%	0.0%	0.0%	0.7%	2.0%
102	4,110	3,812	-7.25%	1,480	1,545	4.39%	2.68	3.2%	2.2%	43.3	24%	18.4%	6.6%	137.7%	9.9%	9.5%	39.2%	\$71,194	10.5%	5.9%	2.1%	69.7%	1.4%	1.4%
103	1,676	1,600	-4.53%	625	604	-3.36%	2.66	4.6%	3.0%	43	18%	21.1%	5.9%	143.6%	15.3%	8.4%	45.5%	\$76,630	8.2%	2.0%	0.5%	100.0%	0.3%	0.5%
106	5,138	5,128	-0.19%	1,884	1,861	-1.22%	2.54	3.7%	5.5%	42.3	26%	16.3%	7.7%	139.6%	18.3%	16.3%	41.8%	\$56,174	19.6%	7.2%	4.0%	100.0%	0.4%	1.6%
108	7,994	8,055	0.76%	3,311	3,257	-1.66%								72.7%										
108.01		4,453			1,894		2.37	2.5%	4.3%	46	21%	26.6%	10.8%		16.5%	14.7%	43.4%	\$64,167	13.2%	4.3%	3.0%	29.8%	1.2%	1.7%
108.02		3,602			1,363		2.63	2.8%	16.7%	40.8	28%	17.9%	14.7%		14.8%	15.1%	24.3%	\$67,455	18.4%	5.2%	0.0%	0.0%	0.8%	1.0%
109	4,515	4,545	0.66%	1,755	1,958	11.57%	1.86	0.0%	5.5%	35.2	10%	22.6%	25.9%	43.9%	17.8%	21.2%	33.6%	\$53,239	18.6%	9.2%	1.0%	100.0%	1.3%	4.2%
110	5,445	5,437	-0.15%	2,331	2,535	8.75%	2.00	0.0%	11.2%	36.4	21%	15.9%	33.2%	55.2%	13.6%	14.9%	40.2%	\$37,526	39.2%	24.8%	11.2%	90.5%	0.9%	6.0%
112	4,218	2,843	-32.60%	484	598	23.55%	2.64	6.2%	7.5%	44.8	11%	11.7%	29.8%	-37.5%	16.7%	12.0%	44.9%	\$60,000	23.7%	8.3%	9.5%	57.9%	1.5%	0.9%
113	7,559	7,309	-3.31%	2,848	2,942	3.20%								69.0%										
113.01		4,538			2,043		2.07	1.6%	6.8%	45	20%	20.6%	13.0%		14.3%	9.7%	38.6%	\$46,130	15.1%	11.6%	4.0%	53.1%	0.2%	2.2%
113.02		2,771			899		3.07	1.8%	9.9%	32.2	24%	9.6%	6.5%		10.3%	3.7%	24.0%	\$93,625	5.2%	1.7%	2.2%	0.0%	0.7%	5.3%
114	3,056	3,143	2.85%	1,119	1,065	-4.83%	2.74	5.5%	3.1%	41.5	24%	16.5%	4.6%	105.6%	16.2%	13.2%	55.5%	\$66,979	12.1%	4.9%	1.7%	22.2%	1.0%	0.5%
115	2,783	2,757	-0.93%	1,035	970	-6.28%	2.74	1.2%	0.1%	43.1	19%	17.1%	6.1%	106.1%	17.2%	15.0%	51.0%	\$67,283	8.4%	4.7%	3.0%	89.7%	0.2%	2.8%
116	2,693	2,579	-4.23%	1,238	1,121	-9.45%	2.43	3.0%	8.3%	44.6	22%	24.9%	9.5%	54.1%	21.2%	21.4%	46.6%	\$56,328	24.8%	11.3%	0.7%	0.0%	4.8%	2.6%
118	2,346	2,298	-2.05%	936	946	1.07%	2.48	2.3%	3.5%	42.3	25%	21.9%	15.4%	32.2%	20.4%	16.0%	31.0%	\$72,981	11.9%	4.5%	1.5%	78.6%	0.8%	2.2%
119	3,208	3,089	-3.71%	1,261	1,214	-3.73%	2.15	0.6%	6.0%	47.3	15%	19.1%	10.4%	56.1%	18.5%	18.2%	44.0%	\$61,900	16.5%	4.7%	2.4%	55.2%	1.2%	3.2%
120	2,410	2,593	7.59%	880	940	6.82%	2.58	1.8%	3.4%	45.3	21%	22.1%	11.8%	33.2%	8.4%	9.0%	17.8%	\$98,625	5.7%	1.7%	0.3%	100.0%	0.3%	1.2%
121	3,455	3,438	-0.49%	1,223	1,207	-1.31%	2.75	1.7%	6.8%	42.3	22%	15.5%	14.0%	34.1%	8.8%	10.0%	21.9%	\$92,734	4.6%	2.2%	0.7%	100.0%	0.3%	1.8%
122	3,291	3,338	1.43%	1,404	1,578	12.39%	2.21	1.3%	15.6%	31.2	26%	18.3%	40.7%	29.3%	16.8%	21.7%	36.3%	\$38,086	36.0%	23.4%	12.9%	97.5%	1.6%	1.1%
123	4,052	3,893	-3.92%	1,570	1,802	14.78%	2.19	1.5%	7.4%	40.6	26%	14.9%	34.3%	58.7%	21.7%	29.8%	47.1%	\$34,904	34.4%	12.3%	4.7%	56.0%	1.1%	2.8%
124	2,710	2,466	-9.00%	1,094	1,016	-7.13%	2.03	4.1%	15.9%	37.6	21%	10.8%	30.3%	-0.7%	18.1%	19.0%	54.7%	\$31,558	30.8%	19.9%	14.1%	96.5%	1.9%	0.9%
126	1,834	1,742	-5.02%	852	668	-21.60%	2.79	3.6%	16.2%	31.6	35%	14.4%	26.3%	29.7%	22.0%	19.7%	44.1%	\$37,237	15.5%	31.3%	12.9%	93.0%	2.3%	6.8%
127	1,648	1,481	-10.13%	602	613	1.83%	2.41	0.3%	26.9%	30	33%	10.9%	47.3%	-4.0%	20.4%	23.0%	42.3%	\$28,799	43.9%	31.2%	16.2%	82.8%	2.4%	10.2%
129	1,741	1,668	-4.19%	689	702	1.89%	2.60	2.7%	25.8%	27	43%	12.8%	51.6%	16.7%	20.6%	26.6%	40.2%	\$20,643	56.6%	51.3%	30.1%	84.4%	2.8%	5.8%
130	3,993	4,005	0.30%	1,970	1,745	-11.42%	2.31	0.6%	8.1%	32.7	20%	18.2%	31.8%	29.3%	19.3%	23.0%	41.6%	\$38,162	24.3%	17.5%	7.0%	58.5%	2.7%	3.4%
131	2,313	2,343	1.30%	1,075	1,067	-0.74%	2.39	2.6%	3.7%	34.8	27%	13.3%	24.3%	55.9%	14.7%	16.6%	40.7%	\$57,721	15.9%	3.5%	0.8%	100.0%	0.5%	3.1%
132	1,774	1,827	2.99%	726	705	-2.89%	3.02	8.2%	16.0%	32.7	37%	12.2%	37.2%	14.3%	11.3%	11.9%	28.9%	\$54,680	11.3%	8.5%	3.0%	61.9%	0.6%	4.2%
133	1,290	1,352	4.81%	421	344	-18.29%	3.35	2.6%	28.5%	37.3	25%	20.2%	52.9%	5.5%	29.6%	19.7%	41.9%	\$55,667	21.3%	19.0%	11.3%	84.6%	0.0%	4.9%
134	2,549	2,124	-16.67%	1,044	921	-11.78%	2.70	5.0%	16.1%	32.4	38%	12.6%	44.6%	-11.3%	23.8%	22.2%	44.3%	\$25,011	49.9%	47.5%	15.3%	80.9%	3.7%	9.8%
136	1,375	1,182	-14.04%	464	423	-8.84%	2.76	1.9%	18.9%	33.5	27%	8.6%	48.8%	-11.5%	18.2%	20.6%	36.1%	\$26,985	46.8%	33.2%	23.2%	78.6%	1.4%	13.2%
137	1,156	1,095	-5.28%	420	409	-2.62%	2.49	4.6%	17.1%	36.7	25%	10.0%	64.6%	-6.7%	36.0%	40.8%	42.4%	\$24,550	51.1%	38.5%	20.8%	85.9%	0.9%	4.1%
138	2,728	2,614	-4.18%	1,019	1,103	8.24%	2.68	6.5%	26.4%	30.9	37%	15.8%	64.2%	0.5%	18.0%	18.2%	39.8%	\$30,173	36.2%	22.8%	16.6%	82.0%	1.9%	17.1%
139	3,406	3,313	-2.73%	1,293	1,501	16.09%	2.30	3.6%	3.1%	39.9	22%	20.5%	8.5%	166.0%	17.7%	18.6%	48.6%	\$44,893	21.7%	9.1%	4.1%	86.9%	1.4%	2.6%
140	3,309	3,316	0.21%	1,349	1,283	-4.89%	2.55	0.6%	5.1%	38.6	24%	23.4%	6.4%	131.5%	14.2%	21.6%	35.2%	\$68,445	14.0%	5.3%	3.0%	76.9%	1.3%	4.6%
141	2,151	1,695	-21.20%	793	662	-16.52%	1.73	2.3%	12.1%	46.5	10%	12.8%	37.6%	-17.8%	32.8%	32.9%	36.0%	\$21,250	56.0%	22.2%	8.0%	73.6%	1.5%	2.8%

ALLEN COUNTY CENSUS TRACTS



SECTION 3 COMMUNITY HOUSING STOCK

Traditionally, housing development has grown outward from village and city centers capitalizing upon easy access to employment opportunities, public utilities and transportation infrastructure. Since the 1960's however, the automobile and unbridled utility extensions coupled with cheap land fueled urban sprawl and the resultant white flight and economic segregation currently visible in urban centers around the nation, including Allen County.

In an effort to understand Allen County's housing issues and address topics ranging from homelessness, dilapidated housing, an aging infrastructure and suburban competition, local agencies have worked with stakeholders to explore specific issues related to the community housing stock. More specifically, the housing issues facing the low-income, disabled, minority and elderly populations that include:

- current housing choices that fail to fully meet the needs of individuals of all ages, incomes and ability levels;
- adapting housing incentives to changing market conditions;
- homelessness and the associated needs for supportive services;
- excessive numbers of dilapidated and abandoned residential buildings;
- weak private sector market for housing rehabilitation; and,
- obstacles to assembling sites for new large-scale housing developments.

***Data Limitations in Section III** – Data in this section primarily comes from the American Community Survey 5-year estimate which is based on sampling over the 2016-2020 time period. In smaller communities, like Allen County, the sample can easily misrepresent actual totals and changes over time. In this section, an over estimation of housing units and change in housing unit totals over the 2016-2020 period has potentially skewed the figures related to housing unit totals including tenure, vacancy, etc. It is the only current data available at this level so it is presented as is but the reader is cautioned as to its accuracy. Tables with ** following the title fall into this category.*

Historical Overview

Allen County, and more specifically its municipalities especially the City of Lima, the county seat, are overly represented by older homes many of which were built before WWII. Many of the homes were built in close proximity to railroad lines and/or factories giving residents access to available jobs. As advancements in transportation grew, the more affluent residents began to move further out, abandoning the housing in the central city neighborhoods for newer more modern housing in neighborhoods with larger lots. As families moved from the older neighborhoods to the outskirts of the communities, the quality and condition of the older housing began to decline – albeit slowly over time and from various influences including age, weathering and occupancy status. Many houses were converted to two-family and multi-family homes to accommodate new populations with lower socio-economic status that were migrating to the area.

As a result of migration patterns, the number of homes that were either rented or abandoned in the older municipalities continued unabated until a pattern of disinvestment was readily apparent. Some residents found it difficult to obtain loans from banks for home improvements or for the purchase of a home either because of the condition of the home, the character of the neighborhood or their economic/credit status. As a result, the quality and value of housing began to decline and people moved out of the City of Lima and some of the smaller municipalities at rates which resulted in a glut of older houses on the market further eroding home values and decreasing the community's tax base and its ability to provide government services at the level of service desired/needed by remaining residents.

Housing Stock

An overview of the housing stock is presented using various indices at varying levels of geography. Data at the county and political subdivision level is presented with census tract and street address level data introduced when required/available. The heart of the assessment relies upon 2020 ACS 5-year estimate data. County Auditor data is offered when available to provide a deeper and more current perspective. A study of the data provides a broad picture of the housing challenges faced by Allen County and its political subdivisions. Summary Tables 3-1 and 3-2, and Appendix B provide additional insights into the housing stock in terms of historical patterns and distribution of housing stock characteristics, including: tenure, vacancy status, size, age and valuation.

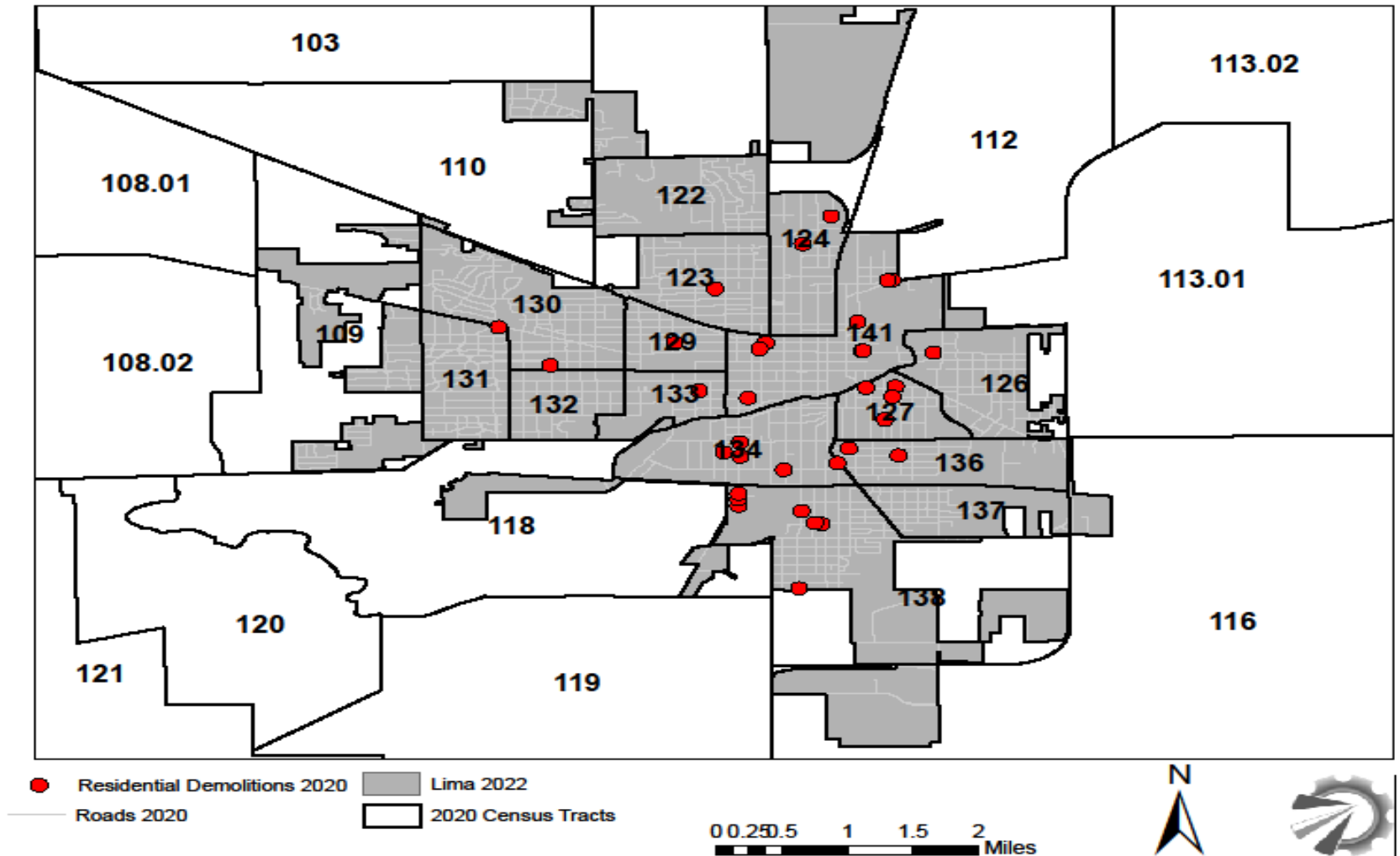
Housing Units

The total number of housing units available in Allen County decreased between 2010 and 2020 by 436 units or just under 1 percent. The City of Lima witnessed a decrease of 756 housing units or 4.5 percent over the same 10-year period. Map 3-1 depicts the location of recent housing demolitions conducted by the City of Lima. Table 3-1 identifies the change over time in number of units.

TABLE 3-1 TOTAL HOUSING UNITS BY POLITICAL SUBDIVISION (2010-2020)			
Political Subdivision	Units 2010	Units 2020	PCT Change
Allen County	44,999	44,563	-0.97%
Beaverdam	153	151	-1.31%
Bluffton	1,435	1,445	0.70%
Cairo	214	216	0.93%
Delphos	1,742	1,781	2.24%
Elida	741	750	1.21%
Harrod	161	173	7.45%
Lafayette	172	175	1.74%
Lima	16,784	16,028	-4.50%
Spencerville	886	897	1.24%
Amanda Twp	789	802	1.65%
American Twp	5,727	5,898	2.99%
Auglaize Twp	948	963	1.58%
Bath Twp	4,111	4081	-0.73%
Jackson Twp	1,069	1111	3.93%
Marion Twp	1,049	1,056	0.67%
Monroe Twp	669	646	-3.44%
Perry Twp	1,561	1,546	-0.96%
Richland Twp	715	691	-3.36%
Shawnee Twp	5,194	5,300	2.04%
Spencer Twp	344	338	-1.74%
Sugar Creek Twp	535	515	-3.74%

Map 3-1 Demolitions

Map 3-1 Residential Demolitions 2020



Tenure

In the 2016-2020 period, Allen County experienced an increase in the number of renters occupied housing units (16%) and a corresponding decrease in owner-occupied housing units (-5.6%). However, tenure varied across the community. Owner occupancy rates for Allen County fell to 66.7 percent in 2020. The *percentage* of owner-occupied units increased in 8 of the 21 political subdivisions with the most significant increase in home ownership occurring in the village of Cairo (43.4%). The percent of renter units increased in more than half of the 21 political subdivisions within Allen County. Tables 3-2 and 3-3 provide more detailed information at the political subdivision level.

TABLE 3-2 OWNER OCCUPIED HOUSING UNITS (2010-2020)						
Political Subdivision	Owner 2010	PCT 2010	Owner 2020	PCT 2020	Change	PCT Change
Allen County	28,986	71.2%	27,373	66.7%	-1,613	-5.6%
Beaverdam	143	76.9%	134	75.7%	-9	-6.3%
Bluffton	976	73.4%	1,014	69.9%	38	3.9%
Cairo	143	99.3%	205	86.9%	62	43.4%
Delphos	996	62.1%	1,133	68.5%	137	13.8%
Elida	708	87.9%	617	77.5%	-91	-12.9%
Harrod	167	84.8%	100	72.5%	-67	-40.1%
Lafayette	86	74.5%	87	56.9%	1	1.2%
Lima	8,003	54.7%	6,696	46.4%	-1,307	-16.3%
Spencerville	665	77.4%	493	58.0%	-172	-25.9%
Amanda Twp	699	98.6%	648	93.0%	-51	-7.3%
American Twp	3,517	60.1%	3,606	57.0%	89	2.5%
Auglaize Twp	725	70.0%	755	77.8%	30	4.1%
Bath Twp	3,001	78.3%	3,216	85.5%	215	7.2%
Jackson Twp	903	80.7%	879	82.5%	-24	-2.7%
Marion Twp	1,021	38.6%	1,010	36.3%	-11	-1.1%
Monroe Twp	524	67.0%	600	66.9%	76	14.5%
Perry Twp	1,156	73.9%	1,024	77.7%	-132	-11.4%
Richland Twp	661	29.7%	695	29.4%	34	5.1%
Shawnee Twp	4,140	88.7%	3,806	79.1%	-334	-8.1%
Spencer Twp	299	25.4%	297	25.5%	-2	-0.7%
Sugar Creek Twp	453	89.7%	358	81.9%	-95	-21.0%

S2501 Census 2020

TABLE 3-3						
RENTER OCCUPIED HOUSING UNITS (2010-2020)						
Political Subdivision	Renter 2010	PCT 2010	Renter 2020	PCT 2020	Change	PCT Change
Allen County	11,733	28.8%	13,652	33.3%	1,919	16.4%
Beaverdam	43	23.1%	43	24.3%	0	0.0%
Bluffton	354	26.6%	436	30.2%	82	23.2%
Cairo	1	0.7%	31	13.1%	30	3000.0%
Delphos	607	37.9%	522	33.1%	-85	-14.0%
Elida	89	11.2%	179	22.5%	90	101.1%
Harrod	30	15.2%	38	27.5%	8	26.7%
Lafayette	15	14.9%	66	43.1%	51	340.0%
Lima	6,615	45.3%	7,730	53.6%	1,115	16.9%
Spencerville	194	22.6%	357	42.0%	163	84.0%
Amanda Twp	10	1.4%	49	7.0%	39	390.0%
American Twp	1,535	34.8%	1,923	34.8%	388	25.3%
Auglaize Twp	113	13.5%	77	9.3%	-36	-31.9%
Bath Twp	832	21.7%	545	14.5%	-287	-34.5%
Jackson Twp	115	11.3%	33	3.6%	-82	-71.3%
Marion Twp	18	1.7%	119	10.5%	101	561.1%
Monroe Twp	114	17.9%	61	9.2%	-53	-46.5%
Perry Twp	409	26.1%	294	22.3%	-115	-28.1%
Richland Twp	45	6.4%	46	6.2%	1	2.2%
Shawnee Twp	525	11.3%	1007	20.9%	482	91.8%
Spencer Twp	17	5.4%	17	5.4%	0	0.0%
Sugar Creek Twp	52	10.3%	79	18.1%	27	51.9%

S2501 Census 2020

Vacancy Rate

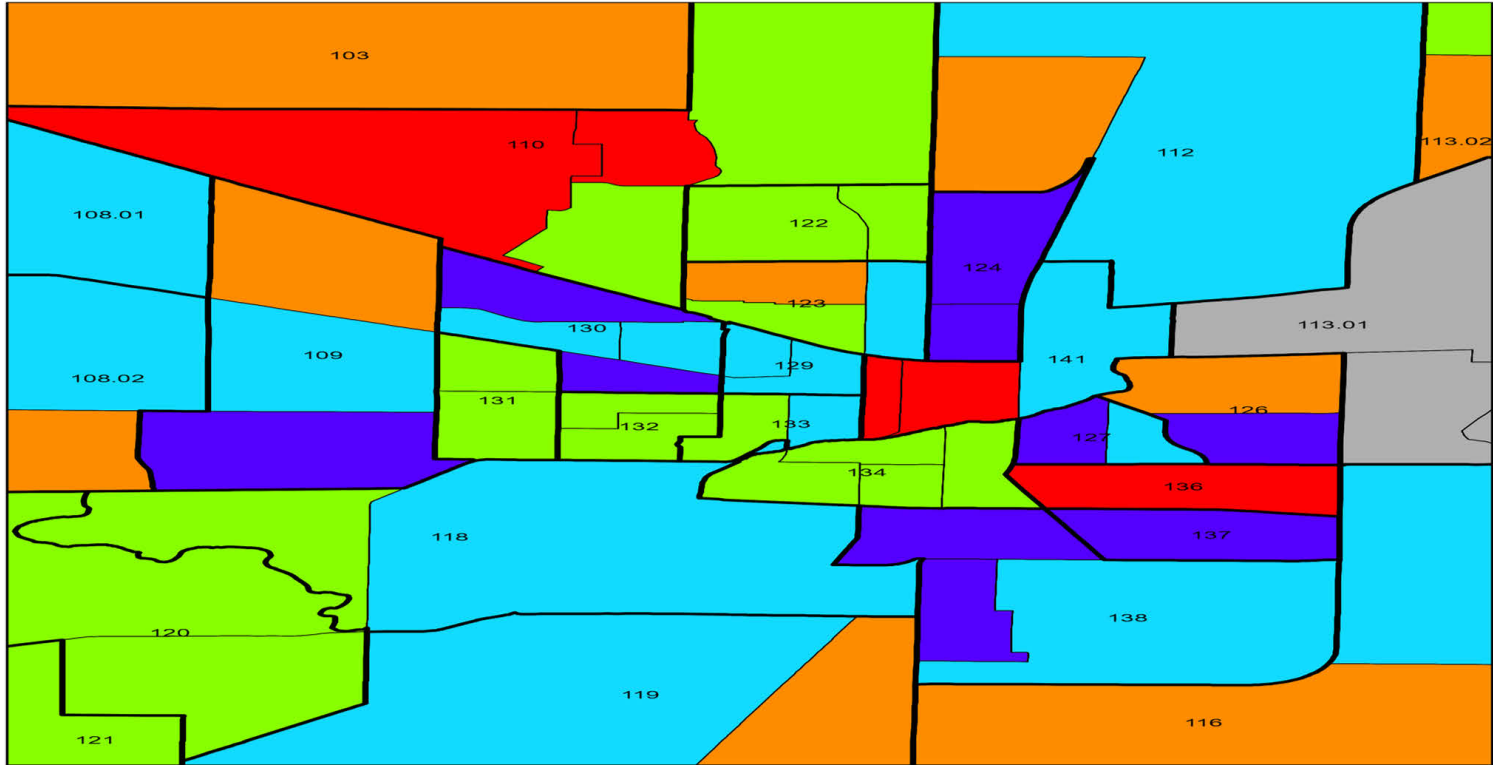
The 2020 vacancy rate in Allen County increased to 9.1% percent from 6.0 percent in 2010. The Villages of Elida, Lafayette and Spencerville also saw significant increases. 9 of the 21 political subdivisions experienced a decline in vacancies with Jackson Township seeing the biggest decline of almost 8 percent. Table 3-4 reveals the extent of change by political subdivision. Map 3-2 depicts the location and density of vacant residential units in Lima at the block group level identified in the 2020 ACS.

**TABLE 3-4
RESIDENTIAL VACANT UNITS BY POLITICAL SUBDIVISION (2010-2020)**

Political Subdivision	Vacant 2010	PCT 2010	Vacant 2020	PCT 2020	Change	PCT Change
Allen County	4,380	6.00%	4,146	9.3%	-234	-5.34%
Beaverdam	9	5.90%	33	15.70%	24	266.67%
Bluffton	91	6.00%	53	3.30%	-38	-41.76%
Cairo	16	7.50%	13	5.20%	-3	-18.75%
Delphos	130	7.50%	205	6.30%	75	57.69%
Elida	33	4.50%	12	1.50%	-21	-63.64%
Harrod	18	11.20%	10	6.80%	-8	-44.44%
Lafayette	11	6.40%	31	16.80%	20	181.82%
Lima	2,563	15.30%	2,218	13.30%	-345	-13.46%
Spencerville	69	7.80%	97	10.20%	28	40.58%
Amanda Twp	30	3.80%	25	3.50%	-5	-16.67%
American Twp	383	6.70%	195	3.41%	-188	-49.09%
Auglaize Twp	55	5.80%	47	5.35%	-8	-14.55%
Bath Twp	284	6.90%	316	7.80%	32	11.27%
Jackson Twp	66	6.20%	60	6.17%	-6	-9.09%
Marion Twp	33	3.10%	19	1.66%	-14	-42.42%
Monroe Twp	35	5.20%	7	2.81%	-28	-80.00%
Perry Twp	108	6.90%	222	14.40%	114	105.56%
Richland Twp	27	4.30%	24	3.14%	-3	-11.11%
Shawnee Twp	361	7.00%	493	9.30%	132	36.57%
Spencer Twp	18	5.20%	46	12.78%	28	155.56%
Sugar Creek Twp	40	7.50%	20	4.40%	-20	-50.00%

Census ACS DP04 & B25002 2020

Map 3-2: Vacant Housing Units (2020)



Number of Vacant Units

0	41-60
1 - 20	61 - 80
21-40	81 - 100

0 0.5 Miles



Size of Housing Units

The size of housing units can be evaluated by looking at both the number of rooms in a unit as well as the total square footage. The ACS provides tabulations on the number of rooms and bedrooms per unit. Table 3-5 suggests that the median number of rooms in a house including kitchen, dining room, family room, bedrooms, utility rooms, and bathrooms ranged from a high of 7.1 rooms in Sugar Creek Township to a low of 5.4 rooms in the Village of Spencerville. The median number of rooms per dwelling unit in Allen County was 6 rooms. 20 percent of the housing units in Allen County contain 3 or more bedrooms. Data on the square footage of residential units within Allen County was acquired from the County Auditor. The most recent data shows the average size of a housing unit in Allen County at 1,636sq ft. Broken down by political subdivision the average sizes range from 1,438sqft (Lima) to 1,935sq ft (Shawnee Township).

TABLE 3-5 HOUSING UNITS BY NUMBER OF ROOMS, BEDROOMS AND SIZE (2020)							
Political Subdivision	Median Rooms	PCT No BR	PCT BR 1	PCT 2 BRs	PCT 3 BRs	PCT 4 BRs	PCT 5 or More BRs
Allen County	6	4.50%	26.50%	19.80%	20.00%	12.80%	16.30%
Beaverdam	5.8	0.50%	5.70%	17.10%	67.60%	8.10%	1.00%
Bluffton	6.4	3.50%	6.90%	19.70%	48.20%	17.00%	4.80%
Cairo	6.1	0.00%	5.60%	21.70%	55.80%	12.00%	4.80%
Delphos	6.2	2.50%	9.20%	24.40%	41.80%	16.70%	5.40%
Elida	6.3	0.20%	0.70%	11.00%	67.70%	19.40%	0.90%
Harrod	6.5	0.00%	3.40%	14.90%	62.80%	10.80%	8.10%
Lafayette	6.1	0.00%	15.20%	26.60%	34.80%	19.60%	3.80%
Lima	5.6	2.70%	12.10%	27.40%	45.70%	10.60%	1.50%
Spencerville	5.4	0.00%	3.90%	40.70%	40.00%	11.50%	3.90%
Amanda Twp	7	0.00%	0.00%	12.70%	53.70%	19.70%	13.90%
American Twp	5.9	1.90%	6.50%	26.50%	49.60%	13.00%	2.40%
Auglaize Twp	6.3	0.00%	1.20%	18.30%	66.00%	13.30%	1.20%
Bath Twp	6.2	0.40%	2.40%	19.40%	54.00%	16.80%	7.00%
Jackson Twp	6.4	0.00%	3.30%	13.60%	59.90%	15.80%	7.40%
Marion Twp	6.7	2.40%	8.70%	17.80%	47.20%	16.90%	7.00%
Monroe Twp	6.5	0.00%	7.20%	12.50%	59.90%	14.90%	5.50%
Perry Twp	5.8	0.00%	12.80%	27.40%	39.00%	18.60%	2.20%
Richland Twp	6.5	2.30%	4.40%	15.30%	50.60%	22.40%	5.00%
Shawnee Twp	6.4	1.10%	2.30%	21.10%	48.50%	22.30%	4.80%
Spencer Twp	5.9	0.70%	2.80%	33.90%	47.10%	11.30%	4.10%
Sugar Creek Twp	7.1	0.00%	2.00%	18.20%	59.30%	17.30%	3.30%

Census ACS DP04 2020

Age of Housing Stock

The villages of Lafayette and Beavertown have the distinction of having the oldest housing stock in Allen County with a median year built of 1939 and 1949, respectively. According to the 2020 ACS, the median year in which residential structures date in Lima is 1951, as compared to the County median of 1963. The oldest housing in the City of Lima is found in the neighborhoods immediately adjacent to the central business district, while the newest is located in the Jerry Lewis and Westgate neighborhoods that lie closer to the city's western and northern borders with American Township. Table 3-6 identifies the number of housing units and median age by political subdivision.

TABLE 3-6 HOUSING UNITS BY AGE & VALUE POLITICAL SUBDIVISION										
Subdivision	Total Units	Prior to 1940	1940 to 1959	1960 to 1979	1980 to 1989	1990 to 1999	2000 to 2009	After 2010	Median Year Built	Median Value
Allen County	45,005	23.80%	22.10%	29.00%	7.70%	9.20%	7.50%	0.70%	1963	\$110,900
Beavertown	194	43.30%	16.00%	30.40%	5.70%	2.10%	2.60%	0.00%	1949	\$74,300
Bluffton	1,747	32.30%	19.90%	19.30%	5.80%	12.20%	9.30%	1.10%	1958	\$147,200
Cairo	213	39.40%	23.00%	20.70%	4.20%	2.80%	9.90%	0.00%	1952	\$91,400
Delphos	3,211	32.70%	22.20%	22.90%	4.90%	10.00%	5.90%	1.40%	1956	\$90,200
Elida	732	17.20%	21.40%	10.80%	12.80%	31.80%	5.90%	0.00%	1980	\$143,200
Harrod	154	51.90%	11.70%	20.10%	8.40%	3.90%	2.60%	1.30%	1939	\$76,300
Lafayette	183	53.00%	26.80%	1.10%	9.30%	6.00%	3.80%	0.00%	1939	\$81,600
Lima	17,019	34.70%	29.30%	23.70%	4.30%	4.60%	3.30%	0.10%	1951	\$66,000
Spencerville	889	33.90%	23.70%	21.00%	7.50%	6.70%	5.30%	1.80%	1954	\$83,100
Amanda Township	700	14.00%	11.60%	28.60%	13.30%	13.30%	14.10%	5.10%	1978	\$168,900
American Township	5,369	5.80%	13.60%	47.90%	12.00%	9.80%	10.90%	0.00%	1974	\$127,800
Auglaize Township	907	31.10%	12.90%	28.80%	4.60%	16.20%	2.60%	3.70%	1962	\$123,000
Bath Township	4,254	7.60%	17.70%	33.80%	10.00%	16.60%	13.90%	0.30%	1975	\$125,700
Jackson Township	985	12.10%	6.80%	28.50%	10.20%	21.80%	17.10%	3.60%	1977	\$152,900
Marion Township	1,150	23.10%	14.00%	23.70%	12.90%	14.50%	11.80%	0.00%	1959	\$112,800
Monroe Township	639	20.70%	12.50%	22.40%	15.60%	5.90%	12.40%	10.50%	1969	\$126,800
Perry Township	1,502	21.30%	24.00%	21.30%	13.40%	9.70%	10.30%	0.00%	1968	\$88,100
Richland Township	601	42.40%	13.50%	16.00%	1.50%	19.60%	7.00%	0.00%	1955	\$148,000
Shawnee Township	5,215	7.20%	22.50%	42.30%	9.80%	8.40%	8.90%	1.00%	1969	\$143,900
Spencer Township	365	48.50%	7.70%	11.00%	8.80%	1.90%	22.20%	0.00%	1953	\$95,700
Sugar Creek Township	482	34.20%	14.10%	25.50%	7.50%	14.70%	3.90%	0.00%	1961	\$133,700

Residential Housing Quality

The quality of housing varies across the County. The quality of construction largely reflects the architectural detail, the quality of the materials used and age of the housing stock. Table 3-7 identifies the quality of the housing with a general grading of the single-family residential housing in Allen County. The grading reflects the extent of architectural detail, quality of materials and workmanship as reflected in appraisals conducted for the Allen County Auditor in 2020. The grading scale works from A thru E with multiple levels within each letter grade e.g., AAA to EE. Variations within each letter grade reflect the extent and type of material used on such components as: the exterior roofs (heavy slate, shake/wood shingles, copper flashing, ornamental wood cornices versus asbestos shingles, roll or metal roofing); exterior walls (stucco, brick, stone granite versus aluminum siding, vinyl siding); interior finish (hardwood trim throughout, excellent built-in kitchen China, broom, linen cabinetry; high grade decorating, ornamental woodwork in all major rooms, tiled bathrooms with high quality shower doors and large vanities versus pine/fir doors, plywood or composite cabinetry, drywall/plaster/plywood walls); and, flooring (marble, slate, hickory, cherry, oak, versus other hard/soft wood flooring, carpeting, vinyl, asbestos tile flooring). Within the grading system:

- *Grade A residences reflect the highest quality materials and workmanship exhibiting unique and elaborate architectural styling and treatments and having all the features typical characteristics of mansion-type homes.*
- *Grade B units reflect good quality materials and workmanship exhibiting pronounced architectural styling and treatments and having an ample number of built-in features. Custom-built tract homes typically fall into this category.*
- *Grade C homes are constructed of average-quality materials and workmanship, exhibiting moderate architectural styling and treatment and having a minimal number of built-in features. Typical tract-built housing normally falls into this classification.*
- *Grade D dwellings are constructed of fair quality material and workmanship, generally lacking architectural styling and treatment and having only a scant number of built-in features. Economy mass-built homes normally fall into this classification.*
- *Grade E residences are constructed of cheap quality material and poor workmanship void of any architectural treatment and built-in features. Such units are typically self-built with mechanical contractor assistance.*

TABLE 3-7 ASSESSED QUALITY OF RESIDENTIAL PROPERTIES BY POLITICAL SUBDIVISION (2020)									
Political Subdivision	# of Homes	A	B	% A/B	C	% C	D	E	% D/E
Allen County	36,383	487	2,875	9.2	21,922	60.3	10,938	161	30.5
Beaverdam	128	1	0	0.8	25	19.5	102	0	79.7
Bluffton	1,155	6	136	12.3	702	60.8	309	2	26.9
Cairo	211	0	0	0.0	90	42.7	121	0	57.3
Delphos	1,390	6	100	7.6	501	36.0	777	6	56.3
Elida	726	1	157	21.8	463	63.8	105	0	14.5
Harrod	155	0	0	0.0	38	24.5	113	4	75.5
Lafayette	145	0	1	0.7	92	63.4	51	1	35.9
Lima	12,232	53	256	2.5	7,390	60.4	4,505	28	37.1
Spencerville	783	0	3	0.4	349	44.6	427	4	55.0
Amanda Twp	779	8	50	7.4	533	68.4	181	7	24.1
American Twp	4,651	81	405	10.4	3,685	79.2	476	4	10.3
Auglaize Twp	844	1	25	3.1	385	45.6	424	9	51.3
Bath Twp	3,281	18	458	14.5	2,077	63.3	691	37	22.2
Jackson Twp	992	1	41	4.2	514	51.8	425	11	44.0
Marion Twp	1,021	1	69	6.9	627	61.4	318	6	31.7
Monroe Twp	604	1	22	3.8	353	58.4	222	6	37.7
Perry Twp	1,137	1	15	1.4	453	39.8	645	23	58.8
Richland Twp	676	1	32	4.9	422	62.4	220	1	32.7
Shawnee Twp	4,668	305	1,083	29.7	2,769	59.3	503	8	10.9
Spencer Twp	323	1	10	3.4	186	57.6	124	2	39.0
Sugar Creek Twp	482	1	12	2.7	268	55.6	199	2	41.7

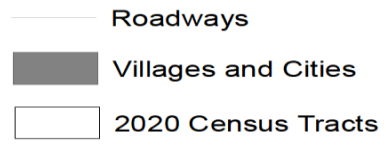
Source: Allen County Auditor's Database

Map 3-3 illustrates the quality of residential properties. For mapping purposes all letter grades were collapsed to a simple A thru E. As depicted in the map, housing located closer to the central and southeast side of Lima was found in the lowest grades. The housing in neighborhoods along the border of the City of Lima are rated above average quality; but 37.1 percent of the units in Lima are rated below average quality (D & E) by the County Auditor's Office—as compared to 30.5 percent of the housing in the County as a whole.

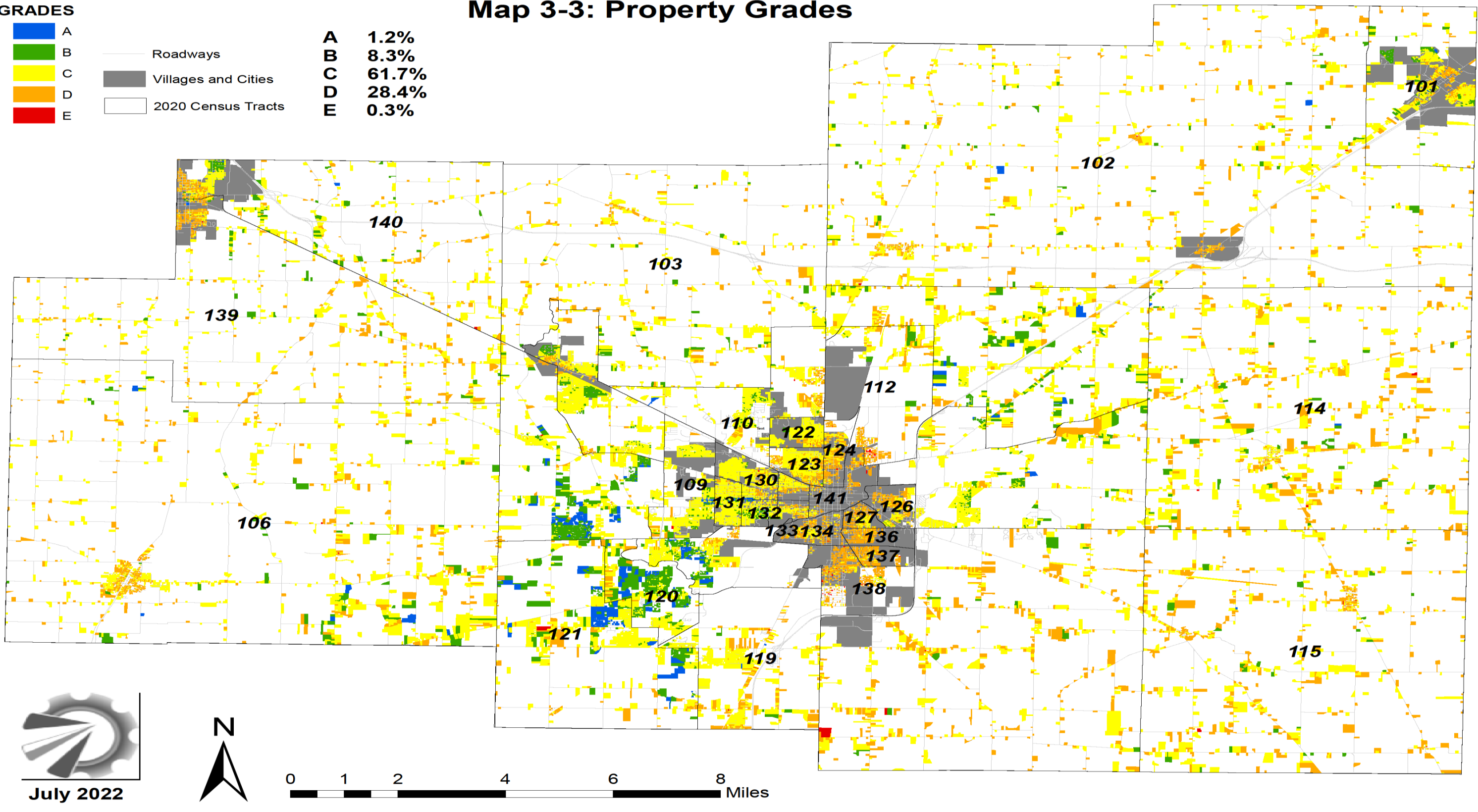
Map 3-3 Property Grade

Map 3-3: Property Grades

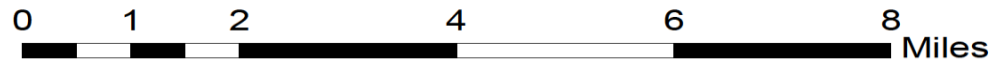
GRADES



A	1.2%
B	8.3%
C	61.7%
D	28.4%
E	0.3%



July 2022



Housing Value

As housing quality varies across Allen County so does the value of such housing. According to the ACS 2020 5-Year Estimates, the median housing value of owner-occupied units in the City of Lima was \$68,900 as compared to \$120,300 for Allen County. Table 3-8 indicates homes with the highest median value were located in Amanda Township (\$190,100) and the City of Lima had the lowest median values (\$68,900) which is a decline of almost 6 percent in the median home value. Lima was the only political subdivision to see a decline between 2010 and 2020. The largest increases were seen in Amanda Township (32.29%) and the Village of Bluffton (28.81%).

TABLE 3-8 MEDIAN VALUE OF OWNER-OCCUPIED HOUSING UNITS (2010-2020)				
Political Subdivision	Median Value 2010	Median Value 2020	Change	PCT Change
Allen County	\$104,800	\$120,300	\$15,500	14.79%
Beaverdam	\$75,300	\$83,800	\$8,500	11.29%
Bluffton	\$126,000	\$162,300	\$36,300	28.81%
Cairo	\$86,900	\$88,200	\$1,300	1.50%
Delphos	\$85,000	\$96,800	\$11,800	13.88%
Elida	\$139,900	\$157,000	\$17,100	12.22%
Harrod	\$93,000	\$93,000	\$0	0.00%
Lafayette	\$84,400	\$89,800	\$5,400	6.40%
Lima	\$73,200	\$68,900	(\$4,300)	-5.87%
Spencerville	\$84,500	\$98,600	\$14,100	16.69%
Amanda Twp	\$143,700	\$190,100	\$46,400	32.29%
American Twp	\$119,000	\$133,000	\$14,000	11.76%
Auglaize Twp	\$139,700	\$142,300	\$2,600	1.86%
Bath Twp	\$125,900	\$130,900	\$5,000	3.97%
Jackson Twp	\$141,400	\$148,300	\$6,900	4.88%
Marion Twp	\$109,400	\$120,200	\$10,800	9.87%
Monroe Twp	\$117,600	\$121,000	\$3,400	2.89%
Perry Twp	\$96,200	\$131,000	\$34,800	36.17%
Richland Twp	\$130,300	\$157,900	\$27,600	21.18%
Shawnee Twp	\$141,800	\$159,700	\$17,900	12.62%
Spencer Twp	\$89,000	\$114,100	\$25,100	28.20%
Sugar Creek Twp	\$133,000	\$157,000	\$24,000	18.05%
Census B25077 ACS 2020				

Manufactured/Mobile Homes

The ACS documented 1,575 manufactured/mobile homes within Allen County in 2020, that number is up from 1,452 in 2017. ACS data suggests that manufactured/mobile homes represented roughly 3.5 percent of the total housing stock in Allen County in 2020.

The largest concentration of mobile homes was found in Bath Township (641 units), and when coupled with those in the City of Delphos (193 units) they reflect over half of all units (53%) in Allen County. When considering occupancy, 82.3 percent of all occupied units were owner occupied and 17.6 percent were renter occupied. These owner occupancy rates are higher than the rates established for all housing units documented at 66.7 percent. In 2020 the average occupants per unit for owner occupied manufactured mobile homes across Allen County was 1.63 persons, lower than rental units at 3.04 persons. Owner occupancy ranged in size from 0.00 persons per unit, to almost 6 persons (5.92). Table 3-9 examines tenure and occupancy of manufactured homes.

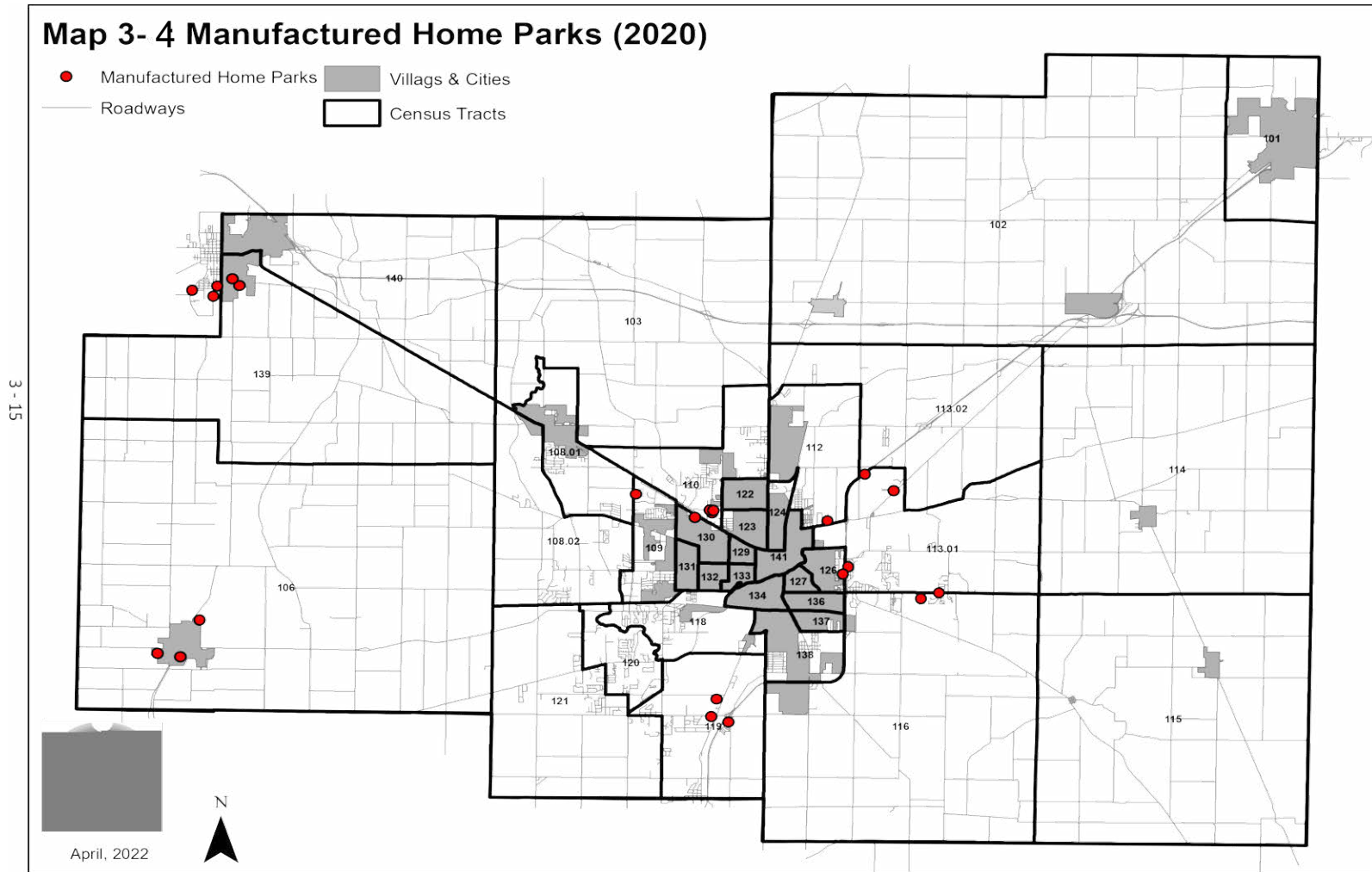
TABLE 3-9					
MOBILE HOME OCCUPANCY (2020)					
Political Subdivision	Mobile Homes	Owner Occ	Owner -Occ./Unit	Renter Occ.	Rent-Occ/Unit
Allen County	1575	1297	1.63	278	3.04
Beaverdam	23	9	1.78	14	4.07
Bluffton	19	19	2.05	0	0.00
Cairo	15	8	1.50	7	6.71
Delphos	193	49	2.08	144	1.74
Elida	3	0	0.00	3	3.33
Harrod	5	5	1.20	0	0.00
Lafayette	0	0	0.00	0	0.00
Lima	152	144	1.80	4	5.50
Spencerville	115	111	1.00	8	1.00
Amanda Twp	14	14	1.57	0	0.00
American Twp	103	100	1.54	3	3.33
Auglaize Twp	43	5	1.20	38	3.61
Bath Twp	641	548	1.55	93	2.67
Jackson Twp	68	56	1.77	12	3.83
Marion Twp	57	39	1.82	18	1.00
Monroe Twp	33	26	5.92	7	6.71
Perry Twp	116	95	1.34	21	5.05
Richland Twp	23	9	1.78	14	4.07
Shawnee Twp	185	137	1.62	48	2.77
Spencer Twp	128	124	1.15	4	2.00
Sugar Creek Twp	12	0	0.00	12	1.00
Census S2504 & B25033 ACS 2016-2020					

Manufactured/Mobile Home Parks

Manufactured/Mobile Home Parks are licensed and controlled by the Ohio Manufactured Home Commission. Such parks are required to be annually inspected and licensed when 3 or more such homes are used for habitation on any tract of land. In 2020 the Allen County Auditor identified 24 licensed and approved manufactured/mobile home parks. Table 3-10 identifies the mobile parks by political subdivision, number of units, size of park, and density. Notice the disparity in the density of such parks between political subdivisions. Mobile home parks are identified in Map 3-4.

TABLE 3-10 MOBILE HOME PARKS IN ALLEN COUNTY (2020)				
Political Subdivision	Park	Units	Ares	Units per Acre
Delphos	Holland Court	62	7.4	8.3
	Southside Community	56	10.7	5.2
	Ulm's Mobile Home Court	91	14.2	6.4
	Ulm's Mobile Home Court II	65	8.4	7.7
	Park Court (Park Trailer Park)	7	0.4	17.5
Lima	Crestwood Estates	199	34.7	5.7
	Maplewood MHC	99	17.5	5.7
Spencerville	Westwood Park	16	1.3	12.1
	Village Court I	21	2.8	7.4
	Village Court II	13	1.0	12.4
American Twp	Hunter Chase	135	31.6	4.3
	Woodlawn Trailer Park	63	4.7	13.3
	Woodlawn Trailer Park I	40	3.3	12.2
	Woodlawn Trailer Park II	4	1.1	3.7
Bath Twp	Country Estates	225	39.7	5.7
	Marilee Estates	22	2.9	7.6
	Oakhaven Park	43	6.5	6.6
	Offenbacher	42	3.7	11.4
	Plaza Mobile Home Park	119	13.6	8.7
Perry Twp	The Colony Park	139	40.0	3.5
	Eastwood Estates	168	55.7	3.0
Shawnee Twp	Indian Village	204	65.6	3.1
	Mobile Living Estates	72	14.4	5.0
	Shawnee Park	67	10.3	6.5
Allen County		1972	391.5	5.0
Allen County Auditor				

Map 3-4 Manufactured Home Parks



Group Quarters

The Census Bureau identifies two general types of group quarters: institutional (e.g., nursing homes, hospital wards, hospices and prisons) and non-institutional (e.g., college dormitories military barracks, group homes, shelters, missions, etc.). Many group quarters house persons with disabilities – both physical and cognitive as well as people with severe mental illnesses. Group quarters should be equally distributed so that persons with disabilities are not segregated into certain areas within the community. However, persons occupying group quarters often require services that are most readily available in an urban/suburban setting. Map 3-5 depicts the distribution of group quarters across the study area. Data reveals a concentration of such group quarters in and immediately adjacent to, the City of Lima. In 2020, the U. S Census identified 3,522 individuals residing in Group Quarters. The institutionalized population, 2,479 individuals, resided in correctional facilities (1,513) and nursing homes (966). The non-institutionalized population resided in college dormitories (788) and other facilities (255) (Table 3-11). Since 2010 the group quarter population has decline by 40.6 percent to a 2020 value of 3,522. Table 3-11 depicts the population breakdown of group quarters by type in 2020.

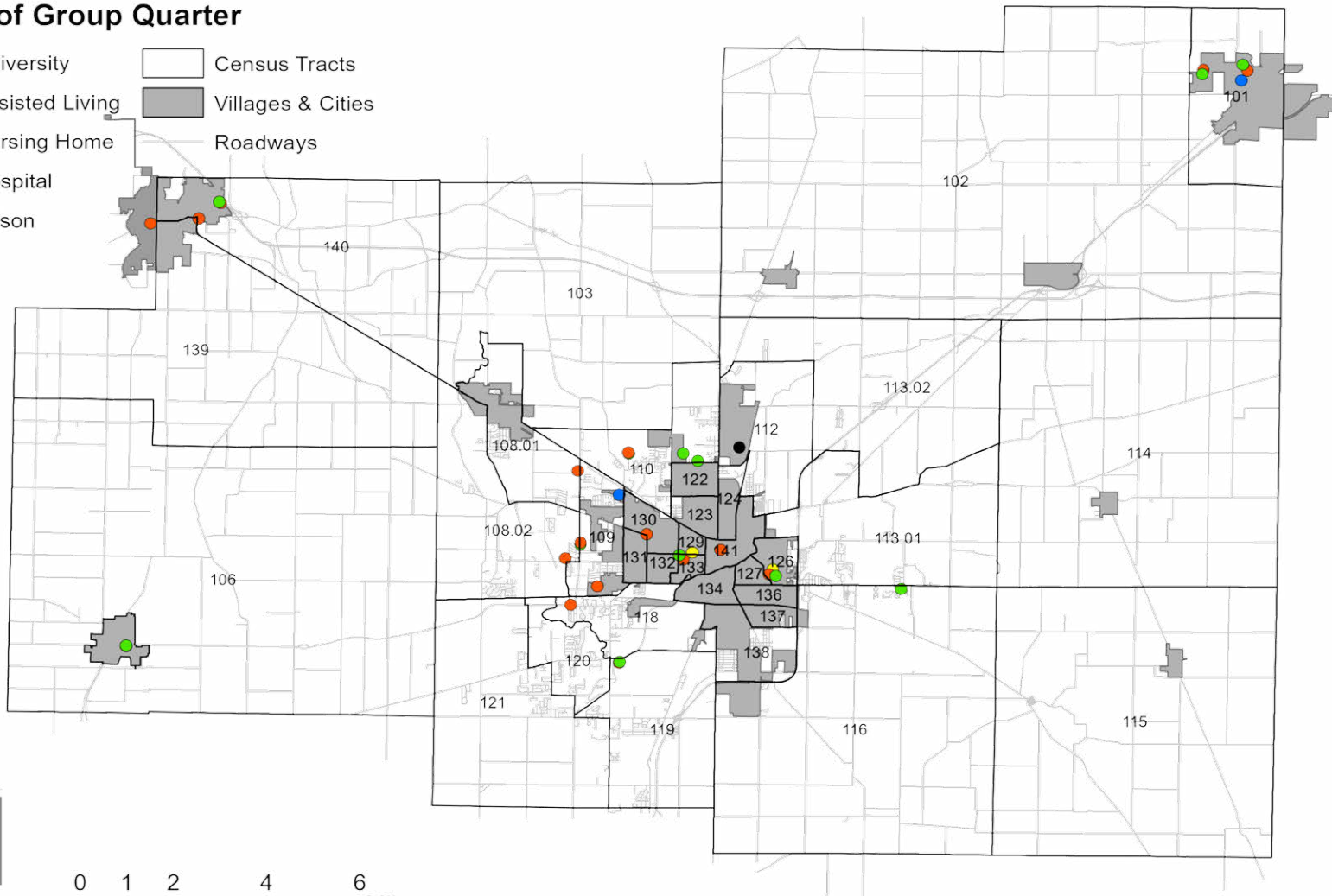
Table 3-11		
GROUP QUARTER POPULATION IN ALLEN COUNTY (2020)		
Type of Group Quarter		Population
Institutionalized	Correctional Facility	1,513
	Nursing Home	966
	Other Institutions	0
Non-Institutionalized	College Dormitory	788
	Other Non-Institutionalized	255
Allen County		3522
P5 2020 Census		

Map 3-5 Group Quarter Locations

Map 3-5: Group Quarter Locations (2020)

Types of Group Quarter

- University
- Assisted Living
- Nursing Home
- Hospital
- Prison
- Census Tracts
- Villages & Cities
- Roadways



3 - 16



April, 2022

0 1 2 4 6 Miles

Housing Rehabilitation Needs

Data that identifies the condition of housing or the extent to which housing rehabilitation needs exist do not exist at the County or political subdivision level of analysis. The lack of a countywide building code and the absence of any specific conditional assessment in the appraisal and re-appraisal process short of demolitions, prevent any such systematic assessment. However, for purposes of this report proxy indicators have been considered in establishing rehabilitation needs of the existing housing stock.

Essential Amenities

To provide additional insights into the condition and need for improved housing conditions, the extent of absent housing amenities is presented. The total number of units lacking complete kitchen facilities in 2020 totaled 501 units. The total number of units lacking complete plumbing facilities in 2020 totaled 162 units. Table 3-12 indicates the number of units lacking kitchen and plumbing facilities by political subdivision coupled with the number of those units built prior to 1940 which are presumed to need extensive rehabilitation as well as the number of vacant units to summarize the extent of rehabilitation needs in Allen County.

TABLE 3-12				
HOUSING STOCK PRESUMED TO NEED REHABILITATION (2020)				
Political Subdivision	Housing Units Built Pre-1940	Lack of Complete Kitchen Facilities	Lack of Complete Plumbing Facilities	Vacant Units
Allen County	10,852	501	162	4,101
Beaverdam	100	0	0	33
Bluffton	423	24	0	53
Cairo	108	0	0	13
Delphos	1,052	35	0	205
Elida	165	4	4	12
Harrod	58	0	0	10
Lafayette	88	0	2	31
Lima	5,893	268	93	2,218
Spencerville	287	0	0	97
Amanda Twp	186	14	14	25
American Twp	536	63	13	207
Auglaize Twp	274	0	0	57
Bath Twp	247	33	8	316
Jackson Twp	271	0	2	91
Marion Twp	1,064	27	0	179
Monroe Twp	291	0	0	20
Perry Twp	297	8	7	222
Richland Twp	916	24	0	110
Shawnee Twp	333	64	12	493
Spencer Twp	391	0	13	143
Sugar Creek Twp	153	0	0	20

Census DP04: American Community Survey Selected Housing Characteristics

Affordable Housing

Data in Section II identified the character and complexity of the local population, examining the community’s demographics including household size, age, income and disability status in order to develop the background necessary to understand the community’s housing needs. Earlier in this section, data was presented that establishes the parameters of the current housing stock in Allen County. However, the nature and scope of affordable housing remains to be addressed. The local demand for safe, appropriate and affordable housing is the focus of the remaining subsection. The extent to which affordable housing exists in a community can be assessed based on a number of

factors. Census data allows us to examine housing affordability on a number of different measures, included within such baseline housing parameters as overcrowding, rental rates and ownership costs.

Overcrowding

Census data identifying the number of occupants per room is considered another measure of poverty that provides insights into housing affordability, for as the number of occupants rise over the threshold of 1.0 person per room, overcrowding is thought to be experienced. This measure helps identify the relationship between housing costs, size of units and size of household. Table 3-13 identifies the extent of overcrowding by degree and political subdivision for renter occupied units while Table 3-14 identifies the degree of overcrowding in owner occupied units by political subdivision.

Data suggests that in 2020, overcrowding was experienced in 217 rental units in Allen County representing 1.6 percent of the 13,652 occupied rental units. Almost 80 percent or 119 of the rental units experiencing overcrowding were found within the City of Lima. However, as so many rental units are located within the City (7,730), this represents only a small proportion as overcrowding was experienced in only 1.5 percent of all Lima's rental units. Data from the 2020 ACS suggests that less than 1 percent of owner-occupied units were found to be experiencing overcrowding in the County as a whole.

**TABLE 3-13
OCCUPANTS PER ROOM IN RENTER OCCUPIED HOUSEHOLDS (2020)**

Political Subdivision	Renter Occupied Units	1.00 or Less	PCT	1.01 to 1.50	PCT	1.51 or More	PCT	Over-crowded Units (>1.00)
Allen County	13,652	13,435	98.41%	123	0.90%	94	0.69%	1.59%
Beaverdam	43	43	100.00%	0	0.00%	0	0.00%	0.00%
Bluffton	464	464	100.00%	0	0.00%	0	0.00%	0.00%
Cairo	31	25	80.65%	0	0.00%	6	19.35%	19.35%
Delphos	1004	1004	100.00%	0	0.00%	0	0.00%	0.00%
Elida	179	177	98.88%	0	0.00%	2	1.12%	1.12%
Harrod	88	88	100.00%	0	0.00%	0	0.00%	0.00%
Lafayette	66	66	100.00%	0	0.00%	0	0.00%	0.00%
Lima	7,730	7,558	97.77%	119	1.54%	53	0.69%	2.23%
Spencerville	357	341	95.52%	0	0.00%	16	4.48%	4.48%
Amanda Twp	49	49	100.00%	0	0.00%	0	0.00%	0.00%
American Twp	1,923	1,921	99.90%	0	0.00%	0	0.00%	0.00%
Auglaize Twp	77	77	100.00%	0	0.00%	0	0.00%	0.00%
Bath Twp	545	528	96.88%	0	0.00%	17	3.12%	3.12%
Jackson Twp	33	33	100.00%	0	0.00%	0	0.00%	0.00%
Marion Twp	119	115	96.64%	4	3.36%	0	0.00%	3.36%
Monroe Twp	61	61	100.00%	0	0.00%	0	0.00%	0.00%
Perry Twp	294	294	100.00%	0	0.00%	0	0.00%	0.00%
Richland Twp	46	46	100.00%	0	0.00%	0	0.00%	0.00%
Shawnee Twp	1007	1007	100.00%	0	0.00%	0	0.00%	0.00%
Spencer Twp	17	17	100.00%	0	0.00%	16	94.12%	94.12%
Sugar Creek Twp	79	79	100.00%	0	0.00%	0	0.00%	0.00%

Census B25014 ACS 2020

**TABLE 3-14
OCCUPANTS PER ROOM IN OWNER OCCUPIED HOUSEHOLDS (2020)**

Political Subdivision	Owner Occupied Units	1.00 or Less	PCT	1.01 to 1.50	PCT	1.51 or More	PCT	Over-crowded Units (> 1.00)
Allen County	27,373	27,209	99.40%	128	0.47%	36	0.13%	0.60%
Beaverdam	134	134	100.00%	0	0.00%	0	0.00%	0.00%
Bluffton	1,073	1,073	100.00%	0	0.00%	0	0.00%	0.00%
Cairo	205	205	100.00%	0	0.00%	0	0.00%	0.00%
Delphos	2,033	2,033	100.00%	0	0.00%	0	0.00%	0.00%
Elida	617	617	100.00%	0	0.00%	0	0.00%	0.00%
Harrod	100	100	100.00%	0	0.00%	0	0.00%	0.00%
Lafayette	87	87	100.00%	0	0.00%	0	0.00%	0.00%
Lima	6,696	6,633	99.06%	63	0.94%	0	0.00%	0.94%
Spencerville	493	493	100.00%	0	0.00%	0	0.00%	0.00%
Amanda Twp	648	648	100.00%	0	0.00%	0	0.00%	0.00%
American Twp	3,606	3,606	100.00%	0	0.00%	0	0.00%	0.00%
Auglaize Twp	755	755	100.00%	0	0.00%	0	0.00%	0.00%
Bath Twp	3,216	3,195	99.35%	21	0.65%	0	0.00%	0.65%
Jackson Twp	879	864	98.29%	15	1.71%	0	0.00%	1.71%
Marion Twp	1,010	172	17.03%	0	0.00%	0	0.00%	0.00%
Monroe Twp	600	600	100.00%	0	0.00%	0	0.00%	0.00%
Perry Twp	1,024	990	96.68%	10	0.98%	24	2.34%	3.32%
Richland Twp	695	695	100.00%	0	0.00%	0	0.00%	0.00%
Shawnee Twp	3,806	3,786	99.47%	8	0.21%	12	0.32%	0.53%
Spencer Twp	297	297	100.00%	0	0.00%	0	0.00%	0.00%
Sugar Creek Twp	358	347	96.93%	11	3.07%	0	0.00%	3.07%

Census B25014 ACS 2020

Housing Costs

The extent to which affordable housing can be secured in a community can be assessed based on the relationship between income and housing costs. Housing costs must therefore reflect mortgage payments or rental payments plus related costs including taxes, insurance, fees and utilities. Mortgage payments tend to reflect the value of owner-occupied units while rent tends to reflect the utility value of the unit as it varies by size, character, location and condition. Table 3-8 reveals the median value of owner-occupied units and the increased valuation experienced between 2010 and 2020 political subdivision. Table 3-15 reveals median rent by political subdivision and the percent change over the same 10-year period by political subdivision. The change in gross rent over this time period varied greatly throughout the political subdivisions. Sugar Creek Township saw the greatest increase in rent, experiencing a 32.9 percent increase while Auglaize Township saw its median gross rent decrease by 16.5 percent.

TABLE 3-15 MEDIAN GROSS RENT (2010-2020)				
Political Subdivision	Median Gross Rent 2010	Median Gross Rent 2020	Change	PCT Change
Allen County	\$663	\$722	59	8.90%
Beaverdam	\$729	\$829	100	13.72%
Bluffton	\$609	\$743	134	22.00%
Cairo	\$647	\$681	34	5.26%
Delphos	\$733	\$755	22	3.00%
Elida	\$769	\$839	70	9.10%
Harrod	\$688	\$615	-73	-10.61%
Lafayette	\$850	\$816	-34	-4.00%
Lima	\$626	\$687	61	9.74%
Spencerville	\$721	\$682	-39	-5.41%
Amanda Twp	\$884	N/A	N/A	N/A
American Twp	\$734	\$810	76	10.35%
Auglaize Twp	\$640	\$534	-106	-16.56%
Bath Twp	\$749	\$788	39	5.21%
Jackson Twp	\$728	\$760	32	4.40%
Marion Twp	\$688	\$698	10	1.45%
Monroe Twp	\$668	\$712	44	6.59%
Perry Twp	\$432	\$400	-32	-7.41%
Richland Twp	\$702	\$757	55	7.83%
Shawnee Twp	\$766	\$795	29	3.79%
Spencer Twp	\$707	\$669	-38	-5.37%
Sugar Creek Twp	\$774	\$1,029	255	32.95%
Census B25064 ACS 2020				

To examine affordability, the census looks at housing-related costs including rent/mortgage, utilities, taxes, etc., and defines a housing burden when housing costs are greater than 30 percent of household income. The Census also differentiates such costs based on owner-occupied and renter-occupied. Table 3-16 reveals that the proportion of renters paying in excess of 30 percent of their household income increased by 8.9 percent between 2010 and 2020. As of 2020, 43 percent of all renter-occupied housing units were costing more than 30 percent of said household's income. The same burden is also seen in owner-occupied households as 14 percent of these households are spending more than 30 percent of their income on housing costs. The trend, however, for owner-occupied households is declining as 37 percent less owner-occupied households faced this burden in 2020 than in 2010.

When reviewing the issue of affordability, however, the obvious question is how much is too much and how much can you afford to pay? HUD and most state housing departments consider annual housing costs to be "affordable" if they do not exceed 30 percent of a family's annual income

(including utility payments). Geographic variations do exist and where you select to live has implications on housing costs (rent/mortgages) as costs are a product of the area's economy. In addition to the place (political subdivision, rural/urban), the unit type selected (apartment, house, etc.), the condition, amenities, and proximity to employment can all influence the housing costs for a given property.

TABLE 3-16 OWNER/RENTER OCCUPIED HOUSING UNIT COSTS GREATER THAN 30% OF INCOME (2010-2020)								
Political Subdivision	> 30% Owner Occupied Units				> 30% Renter Occupied Units			
	Units 2010	Units 2020	Change	PCT Change	Units 2010	Units 2020	Change	PCT Change
Allen County	6,216	3,931	-2,285	-36.8%	5,358	5,835	477	8.9%
Beaverdam	25	23	-2	-8.0%	14	27	13	92.9%
Bluffton	143	159	16	11.2%	130	360	230	176.9%
Cairo	30	36	6	20.0%	0	11	11	+
Delphos	156	269	113	72.4%	350	758	408	116.6%
Elida	138	138	0	0.0%	36	82	46	127.8%
Harrod	26	11	-15	-57.7%	4	6	2	50.0%
Lafayette	15	27	12	80.0%	8	2	-6	-75.0%
Lima	2,160	1,064	-1,096	-50.7%	3,344	3,743	399	11.9%
Spencerville	175	55	-120	-68.6%	77	255	178	231.2%
Amanda Twp	147	102	-45	-30.6%	0	0	0	N/A
American Twp	675	639	-36	-5.3%	676	889	213	31.5%
Auglaize Twp	153	109	-44	-28.8%	19	24	5	26.3%
Bath Twp	732	497	-235	-32.1%	331	204	-127	-38.4%
Jackson Twp	147	227	80	54.4%	31	20	-11	-35.5%
Marion Twp	175	205	30	17.1%	18	222	204	1133.3%
Monroe Twp	83	108	25	30.1%	11	30	19	172.7%
Perry Twp	331	141	-190	-57.4%	187	58	-129	-69.0%
Richland Twp	111	183	72	64.9%	0	238	238	+
Shawnee Twp	693	551	-142	-20.5%	119	227	108	90.8%
Spencer Twp	15	64	49	326.7%	0	160	160	+
Sugar Creek Twp	86	41	-45	-52.3%	3	20	17	566.7%

Census S2503 ACS 2020

Using ACS 2020 5-year estimates, Tables 3-17 and 3-18 identify the available housing stock for low to moderate-income households by quantifying the units available at less than 30 percent of the median income by tenure and political subdivision. The National Low Income Housing Coalition (NLIHC) annually releases “*Out of Reach*” to identify across the 50 states the “Housing

Wage” or wage one must earn in order to afford a modest rental home by state.¹ Its latest report identifies the Fair Market Rent (FMR) for a two-bedroom apartment in Allen County, Ohio at \$767. In order to afford this level of rent (and utilities) – without paying more than 30% of income on housing – a household must earn \$30,680 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a “housing wage” of \$14.75 per hour. However, in Ohio the minimum wage is \$9.30 per hour. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 64 hours per week, 52 weeks per year or a household must include 1.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

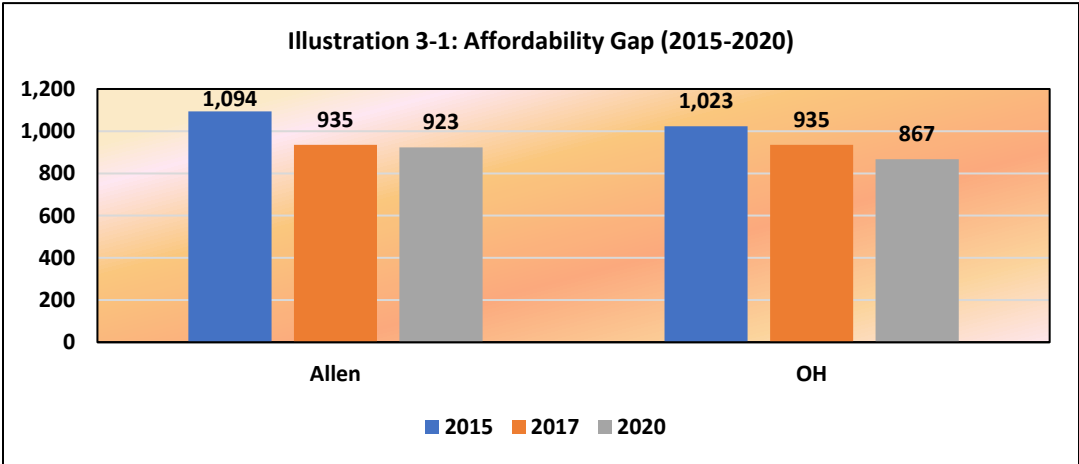
TABLE 3-17 AVAILABLE OWNER-OCCUPIED HOUSING STOCK AT ≤ 30% OF MEDIAN HOUSEHOLD INCOME (2020)				
Political Subdivision	Units	30% Median	Unit Costs ≤ 30%	PCT Units Available
Allen County	27,373	\$19,423	23,262	84.98%
Beaverdam	134	\$22,607	119	88.81%
Bluffton	1,073	\$22,798	958	89.28%
Cairo	205	\$20,375	184	89.76%
Delphos	2,033	\$18,652	1,859	91.44%
Elida	617	\$24,069	530	85.90%
Harrod	100	\$21,375	94	94.00%
Lafayette	87	\$16,125	66	75.86%
Lima	6,696	\$14,101	5,560	83.03%
Spencerville	493	\$15,406	463	93.91%
Amanda Twp	648	\$26,550	546	84.26%
American Twp	4,223	\$19,836	3,519	83.33%
Auglaize Twp	855	\$20,599	746	87.25%
Bath Twp	3,216	\$19,952	2,709	84.24%
Jackson Twp	966	\$20,587	739	76.50%
Marion Twp	2,143	\$20,194	1,919	89.55%
Monroe Twp	805	\$20,109	697	86.58%
Perry Twp	1,024	\$20,022	883	86.23%
Richland Twp	1843	\$22,041	1,651	89.58%
Shawnee Twp	3,806	\$25,956	3,250	85.39%
Spencer Twp	790	\$16,688	726	91.90%
Sugar Creek Twp	358	\$23,120	317	88.55%
Census S2503 ACS 2020				

¹ <http://nlihc.org/oor>

TABLE 3-18				
AVAILABLE RENTAL HOUSING STOCK AT ≤ 30% OF MEDIAN HOUSEHOLD INCOME (2020)				
Political Subdivision	Units	30% Median Monthly	Unit Costs ≤ 30%	PCT Units Available
Allen County	13,652	\$774	6,981	51.14%
Beaverdam	43	N/A	22	51.16%
Bluffton	464	\$1,073	235	50.65%
Cairo	31	\$1,098	15	48.39%
Delphos	1,004	\$806	499	49.70%
Elida	179	\$1,093	88	49.16%
Harrod	38	\$1,313	20	52.63%
Lafayette	66	N/A	55	83.33%
Lima	7,730	\$671	3,724	48.18%
Spencerville	357	\$673	128	35.85%
Amanda Twp	49	\$1,105	34	69.39%
American Twp	2,102	\$805	963	45.81%
Auglaize Twp	115	\$1,186	68	59.13%
Bath Twp	545	\$1,061	329	60.37%
Jackson Twp	99	\$992	62	62.63%
Marion Twp	641	\$848	351	54.76%
Monroe Twp	92	\$1,264	52	56.52%
Perry Twp	294	N/A	230	78.23%
Richland Twp	525	\$1,169	271	51.62%
Shawnee Twp	1,007	\$1,467	696	69.12%
Spencer Twp	374	\$654	145	38.77%
Sugar Creek Twp	79	N/A	56	70.89%

Census S2503 ACS 2020

In Allen County, the estimated hourly mean renter wage is \$15.24. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 40 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1 worker earning the mean renter wage in order to make the two-bedroom FMR affordable.



Income data presented in Table 2-14 revealed that 34.6 percent of Lima households earned less than \$25,000 annually and nearly a quarter (23.0%) of those across Allen County fail to earn more than \$25,000 creating a squeeze on disposable income and housing affordability.

Homelessness

Once a year, for a twenty-four-hour period, volunteers, and people working with the homeless try to get an accurate count of how many people are truly homeless. In 2020 when the count was performed there were 118 counted. Of those counted 69 were in the various shelters in Allen County. The remaining 49 were either staying with friends/family, in a hotel room provided by someone else or in their car. Only three individuals were living on the street. Sheltered individuals are split at 54.62 percent male and 46.37 percent female. Family units account for 62.50 percent of the females while the majority (81.08%) of the sheltered males are individuals. Six of the sheltered and six of the unsheltered individuals stated that they were vets. Over half (51.69%) of the individuals counted were white, another third (35.59%) were Black or African American.

Allen County has nine emergency shelters, three serve women, (one serves women with or without children), one serves men twenty-one or older, one serves adult males and females and one serves families. The shelters together have enough beds to serve 110 individuals at one time. The shelters do what they can to meet the needs, but most of the time the shelters still have waiting list. Allen County also has two agencies that have transitional housing and can serve up to 48 individuals. Allen County also has several agencies that will pay the rent for someone to keep them from becoming homeless if that person/family can be sustainable in the future.

The Lima Allen County Housing Consortium through its Continuum of Care subcommittee engaged a core group of 16 local social service and government agencies representing education, mental health and social service worked to identify the extent and contributing factors to homelessness. Advocates identified the causes of homelessness in a 2007 publication entitled "Allen County: Blueprint to End Homelessness". The Blueprint to End Homelessness was a 10-Year strategic plan designed to identify the extent and scope of homelessness and worked to identify resources, both financial and institutional as well as gaps in services in order to develop an effective continuum of care for the homelessness in Allen County.

The "Blueprint" Report found the community possessed limited resources for addressing the housing needs of the homeless. The Lima Rescue Home provides temporary lodging and meals for transient men while Lima's Samaritan House provided shelter and meals for homeless women and children. Samaritan House also offers counseling services, job referrals, transportation and other services on a temporary basis for clients as needed. Crossroads Crisis Center provides emergency housing and food for victims of domestic violence and sexual assault of women and their children. A critical gap that was identified in 2007 was the lack of available housing for intact families. From the need "Family Promise" developed and has worked with various community partners to help homeless families achieve and sustain independence by helping them gain employment and housing - providing food, shelter, and support services for homeless families; and providing advice and advocacy for at-risk families to prevent their becoming homeless.

A detailed listing of resources identified through surveys conducted by the Continuum of Care subcommittee is updated periodically to keep abreast of changes in the availability of services.

**SUMMARY TABLE 3-1
COMMUNITY HOUSING STOCK
ALLEN COUNTY - CENSUS TRACTS**

Census Tract	Housing Units	PCT Owner Occupied	PCT Vacant	PCT Mobile Homes	PCT Built Before 1940	Median Value	2020 Home Sales	Avg. Sale Price	PCT Fair Quality Housing	Median Rooms	PCT Pop in Group Quarters	PCT Housing Units w/ Lead Hazard	Owner-Occupied Units - Housing Costs < 30% Inc	Renter-Occupied Units - Housing Costs < 30% Inc
101	1,589	80.81%	7.99%	0.00%	32.70%	\$160,000	2	\$237,450	74.84%	6.4	16.12%	13.1%	19.4%	50.0%
102	1,560	87.44%	5.13%	0.45%	38.70%	\$129,500	4	\$51,811	59.86%	6.6	0.00%	19.2%	21.2%	32.3%
103	661	74.58%	7.56%	0.30%	30.10%	\$159,000	0	\$0	71.50%	7	0.00%	19.3%	25.4%	35.0%
106	2,037	70.59%	5.11%	2.50%	28.40%	\$158,300	5	\$138,800	63.43%	6.4	0.86%	17.6%	22.3%	47.2%
108.01	1,920	78.96%	4.64%	0.47%	12.90%	\$165,300	2	\$91,250	92.01%	6.3	0.00%		30.0%	33.7%
108.02	1,480	67.91%	4.66%	2.57%	0%	\$192,400	3	\$218,333	95.70%	6.8	0.00%		29.6%	48.9%
109	2,091	56.48%	6.79%	0.00%	4.90%	\$124,500	1	\$3,000	98.16%	6.1	5.04%	5.8%	17.2%	51.1%
110	2,706	41.13%	8.76%	0.00%	3.30%	\$113,800	0	\$0	84.52%	4.7	3.11%	5.0%	32.0%	57.4%
112	589	89.47%	10.19%	0.00%	10.40%	\$65,600	0	\$0	37.94%	5.7	53.22%	15.0%	53.7%	8.8%
113.01	2,051	87.32%	5.80%	1.51%	3.10%	\$135,900	1	\$100,000	94.01%	6	2.34%		25.6%	50.0%
113.02	1,075	73.12%	3.16%	2.33%	5.90%	\$163,800	2	\$30,000	86.21%	7.3	0.00%		29.9%	17.3%
114	1,286	75.12%	5.91%	0.70%	23.40%	\$148,300	7	\$65,573	65.23%	6.4	0.00%	14.3%	42.5%	24.4%
115	1,136	75.26%	7.75%	0.44%	26.70%	\$142,300	5	\$53,840	49.40%	6.3	0.00%	16.2%	25.4%	26.1%
116	1,211	71.76%	6.85%	1.73%	18.60%	\$150,500	3	\$205,000	52.33%	6	1.71%	11.1%	33.3%	20.6%
118	1,079	65.15%	7.51%	3.15%	10.20%	\$145,000	3	\$50,000	86.01%	6.4	0.57%	10.9%	29.3%	19.6%
119	1,398	68.03%	8.51%	1.57%	9.30%	\$104,000	1	\$55,000	80.20%	5.7	3.88%	9.7%	30.3%	32.0%
120	1,074	81.19%	6.70%	4.00%	3.50%	\$195,200	5	\$153,150	97.16%	7.5	0.04%	6.3%	28.8%	14.9%
121	1,350	67.93%	3.78%	0.00%	4.10%	\$172,300	2	\$50,500	90.55%	6.5	0.15%	8.6%	12.3%	23.3%
122	1,536	49.02%	4.10%	0.00%	3.20%	\$77,500	0	\$0	90.25%	5.1	0.00%	6.0%	10.5%	46.5%
123	1,654	63.24%	6.77%	1.69%	32.90%	\$64,200	0	\$0	74.37%	5.6	0.13%	24.0%	42.9%	52.0%
124	1,185	37.64%	11.81%	0.00%	52%	\$58,300	0	\$0	35.94%	5.3	0.00%	20.3%	57.7%	37.2%
126	777	47.49%	10.42%	0.00%	37.50%	\$64,400	0	\$0	38.12%	5.9	4.02%	18.5%	13.9%	31.2%
127	677	29.54%	18.17%	0.00%	73.70%	\$40,000	0	\$0	39.41%	5.9	0.00%	29.8%	73.5%	46.4%
129	705	40.14%	14.75%	0.00%	67.80%	\$46,900	0	\$0	74.13%	5.8	0.00%	25.8%	65.0%	74.5%
130	1,989	45.30%	10.96%	3.72%	22.20%	\$73,900	0	\$0	86.89%	5.4	4.24%	15.1%	42.0%	41.0%
131	1,096	77.46%	6.75%	2.92%	5.20%	\$99,300	0	\$0	94.99%	5.9	0.00%	13.8%	13.0%	54.7%
132	793	43.13%	6.81%	3.66%	59.50%	\$93,800	0	\$0	94.96%	6.5	0.60%	23.2%	20.0%	41.4%
133	569	25.48%	14.76%	0.00%	45.60%	\$69,100	0	\$0	68.90%	5.6	5.70%	27.5%	7.4%	30.7%
134	1,117	29.63%	12.98%	0.81%	51.50%	\$38,800	0	\$0	39.27%	5.5	0.42%	21.7%	60.9%	46.9%
136	515	34.76%	16.12%	5.05%	32.90%	\$31,800	0	\$0	10.76%	5.8	0.00%	28.0%	29.8%	76.4%
137	507	33.53%	14.00%	2.56%	62%	\$32,600	0	\$0	12.22%	5.6	0.00%	24.1%	20.1%	60.4%
138	1,265	34.15%	15.18%	1.66%	38.50%	\$55,900	1	\$900	21.35%	5.5	0.23%	17.9%	15.4%	43.4%
139	1,458	73.94%	6.79%	1.99%	27.90%	\$100,300	3	\$24,500	49.82%	6.3	0.24%	16.7%	20.7%	40.3%
140	1,379	77.23%	6.45%	0.00%	45.50%	\$139,900	1	\$110,000	64.54%	7.3	4.01%	17.3%	17.1%	35.2%
141	1,048	14.60%	20.52%	2.19%	65.30%	\$35,700	0	\$0	23.72%	4.3	7.32%	16.0%	108.8%	55.4%

SECTION 4 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

The AI is a HUD-mandated review of barriers to fair housing choice in the public and private sectors. The AI serves as the basis for fair housing planning as it provides essential information to policymakers, administrative staff, housing providers, lenders, and fair housing advocates. The AI also assists in building public support for fair housing efforts. Of significance, conducting the AI is a required component of continued HUD certification and eligibility to draw federal CDBG funding.

According to HUD, impediments to fair housing choice are:

- any actions, omissions, or decisions taken because of race, color, religion, gender, disability, familial status or national origin that restrict housing choices or the availability of housing choices; and/or,
- any actions, omissions, or decisions that have the effect of restricting housing choices or availability of housing choices based on race, color, religion, sex, disability, familial status or national origin.

To address the mandates the analysis involves, the following actions are required: a review of Allen County's various communities' regulations and administrative policies, procedures and practices; an assessment of how those laws, policies and practices affect the location and availability of housing; and, an assessment of public and private sector conditions affecting fair housing choice. More specifically, HUD requires:

- An extensive review of local laws, regulations, and administrative policies, procedures, and practices;
- An assessment of how those laws affect the location, availability, and accessibility of housing;
- An evaluation of conditions, both public and private, affecting fair housing choice for all protected classes; and,
- An assessment of the availability of affordable, accessible housing by a range of unit sizes.

The following subsections will review and identify potential areas/issues that may pose impediments to fair housing choice, including governmental regulatory barriers, as well as lending activities of financial lending institutions including predatory lending and tax policies. Such review is intended to support appropriate actions to overcome the effects of any impediments identified through the analysis and establish a public record reflecting the analysis and subsequent warranted actions to be taken. The section concludes with an assessment of affordable, accessible housing within the Allen County community.

Regulatory Barriers

Regulatory barriers to fair housing and affordability include zoning restrictions; complex administrative and permitting processes; rigid building codes; excessive permitting fees; lack of fair housing law enforcement; as well as, restrictions in planning, growth, in fill, redevelopment, and tax policies. Common administrative/permitting obstacles to affordable housing include: duplicative and/or time-consuming design review processes; multiple and/or duplicative layers of approval processes; out-of-date building codes; excessive fees; complicated and/or unnecessary federal regulations; excessive environmental restrictions; and burdensome rehabilitation codes. Administrative processes regulating development are thought to be complex and increasing in their complexity due to longer and longer review processes imposed by an increasing number of agencies. The review process is often thought of to be burdensome in terms of time and permit

fees. Some Fair Housing critics go so far as to argue that existing regulations are not reviewed to determine whether they are effective or still needed.

Housing critics suggest that the approval system may be consciously or unconsciously used as a growth management tool and a method for keeping affordable housing out of a respective community. Critics argue local communities should revisit such regulatory standards to assess their collective impact on fair housing choice. Included in a list of community standards thought to needlessly raise housing costs are over-regulated subdivision ordinances, zoning ordinances, building codes, and impact fees. Critics are concerned that while some communities have adopted rigorous standards to reduce long-term maintenance costs on the infrastructure they will eventually inherit from developers, such actions can preclude lower-cost developments. Critics argue that impact fees pose the greatest barrier to affordable housing if they are developed in such a way as to be regressive. Unlike property taxes, which are based on home value, impact fees are said to be regressive when they are assessed on a per-unit basis. Regulatory barriers to development or re-development in older communities typically reflect infill development, which includes the additional complexities caused by multi-layered approval processes requiring the developer to plan and coordinate timetables across different agencies/departments regarding the design/construction of infrastructure, site assembly, and outdated building codes that act to deter rehabilitation efforts/activities.

Zoning Regulations

Pursuant to the Ohio Revised Code (ORC) Section 303, 519 and 711, Ohio counties, municipalities, and townships have the ability to adopt zoning regulations to regulate land use in accordance with a comprehensive plan. Such regulations address the location, height, bulk, number of stories, and size of buildings including homes and other structures; percentages of lot areas that may be occupied, set back building lines, sizes of yards, courts, and other open spaces; the density of population; the uses of buildings and other structures; and the uses of land for trade, industry, residence, recreation; as well as, may establish reasonable landscaping standards and architectural standards in the interest of the public health, welfare, safety, convenience, comfort, prosperity, or general welfare. And, for all these purposes divide all or any part of its respective territory into districts or zones of such number, shape, and area as determined as long as all such regulations are uniform for each class, type of building, other structure or use throughout any district or zone, but the regulations in one district or zone may differ from those in other districts or zones.

In Allen County, most political subdivisions have adopted zoning regulations that stipulate distinct land use by district, establish maximum density, identify minimum area requirements, minimum square footage for structures or homes, and specify height restrictions. Allen County has not adopted zoning regulations for the unincorporated areas, which has resulted in 11 of 12 townships adopting independent zoning regulations. All townships, with the exception of Monroe Township, have adopted variations of Euclidean Zoning, which segregates uses by district while most of the municipalities maintain an older form of zoning referred to as Pyramidal in which higher-order uses (single-family residential) are permitted in any lower order districts (multi-family, commercial, industrial). Euclidean zoning has the effect of segregating uses while Pyramidal Zoning fails to regulate the location of housing in any district and tends to prompt land use conflict between single-family residential and more intense commercial and/or industrial uses.

Fair housing choice is said to be negatively affected when restrictive attributes exist over the density of development allowed, minimum yard areas or square footage requirements are excessive. Table 4-1 identifies the nature and attributes of the individual zoning regulations by political subdivision. Data therein suggests a wide disparity in the minimum yard requirements. However, such yard requirements reflect the absence of municipal water and sewer facilities in the more rural communities and townships where environmental health concerns necessitate

lower density. Minimum square footage requirements for housing units vary from 650 square feet to 1,700 square feet. While more than half of all zoned communities have adopted or allow mixed-use (some recognizing zero lot line standards) no community has mandated, through inclusionary zoning, that affordable housing be integrated within a particular housing development.

TABLE 4-1 ZONING REGULATION RESIDENTIAL ATTRIBUTES BY POLITICAL SUBDIVISION								
Subdivision	Restrictive Attributes to Fair Housing					Permissive Attributes to Fair Housing		
	Type	Minimum Yard Area Square Footage	Maximum Density Units Per Acre	Height	Minimum Unit Square Footage	Mixed Uses	Zero Lot Lines	Density Bonus
Amanda Twp	E	108,900	.8	40	1,000			
American Twp	E	12,000	16	35	800	✓	✓	
Auglaize Twp	E	108,900	.4	35	900			
Bath Twp	E	2,500	17.4**	75	650	✓	✓	
Jackson Twp	E	2,500	4.0	35	980	✓	✓	
Lima	P	2,500	17.4	35	650	✓		
Marion Twp	E	9,600	4.5	35	1,000			
Perry Twp	E	15,000	11.6	45	720	✓	✓	
Richland Twp	E	108,900	.8	35	1,000	✓	✓	
Shawnee Twp*	E	3,600	12.1	35	750	✓	✓	
Spencer Twp	E	9,600	4.5	35	1,000			
Sugar Creek Twp	P	10,000	4.3	35	1,100			
Bluffton	P	2,500	17.4	50	550	✓	✓	
Cairo	P	15,000	8.7	30	750			
Delphos	P	10,900**	17.4**	55	650	✓		
Elida	E	2,500	17.4	50	950	✓	✓	
Lafayette	E	7,800	5.5	35	1,700	✓	✓	
Spencerville	P	12,000	14.5	45	800			
Notes: E = Euclidean Zoning P = Pyramidal Zoning * = Currently Under Review ** = Assumed								

Subdivision Regulations

Pursuant to Ohio Revised Code (ORC) Section 711, Ohio counties and municipalities have the ability to adopt subdivision regulations. Such regulations enable jurisdictions to process the division of land into two or more parcels, sites, or lots for the purpose of transfer of ownership, and/or the improvement of one or more parcels of land for residential, commercial, or industrial structures or groups of structures involving the division or allocation of land for the opening, widening, or extension of any public or private street or streets, or involving the division or allocation of land as open spaces for common use by owners, occupants, or leaseholders or as easements for the extension and maintenance of public or private sewer, water, storm drainage, or other similar facilities. Such subdivision regulations must be legislatively developed and approved by the political subdivision and uniformly employed. Unincorporated areas (townships, hamlets) are not authorized to develop or adopt independent subdivision regulations.

In Allen County, individual cities and incorporated villages have adopted subdivision regulations pursuant to ORC Section 711. The Lima-Allen County Regional Planning Commission (LACRPC) developed and the Allen County Board of Commissioners adopted such regulations for the unincorporated areas of the County pursuant to the ORC. The County Commissioners have delegated the platting authority to the LACRPC for uniform application across the unincorporated area. The 12 townships in Allen County are subject to the same Allen County Subdivision Regulations. Of note, all municipalities, except the small villages of Cairo, Harrod and Lafayette, have independently developed subdivision standards and regulations.

The extent of the platting process varies by political subdivision. Table 4-2 identifies the attributes of the various subdivisions across Allen County. The most cumbersome review process occurs in the unincorporated area where the LACRPC facilitates a three-stage review which typically includes as many as 10 representatives from individual agencies/departments and requires a minimum of 60 days to proceed from an Overall Development Plan submittal through to Final Plat approval. However, the platting process for a major subdivision typically exceeds 180 days due to plan development, technical reviews, weather, inspections, etc. Subdivision regulations have minimum pavement design standards and utility standards. An assessment of the review and approval process reveals less than half (42.9%) of the political subdivisions require any fees, costs per lot or per plat, and none charge impact fees.

TABLE 4-2 SUBDIVISION REGULATION ATTRIBUTES BY POLITICAL SUBDIVISION									
Subdivision	Restrictive Attributes to Fair Housing								
	Design Standards		Review Process			Development Costs			
	Minimum Pavement Standards	Utility Standards	Tiered Multi-Agency	Number of Reviews	Minimum Review Period	Fee Based Review	Cost per Plat	Cost per Lot	Mandatory Impact Fees
Allen County	✓	✓	✓	3	60	✓	✓		
Lima City	✓	✓		3	60				
Beaverdam	✓	✓		3	60	✓	✓		
Bluffton	✓	✓		3	60				
Delphos	✓			3	60				
Elida	✓	✓		3	60				
Spencerville	✓	✓		3	60	✓	✓		

Building Codes

The Ohio Revised Code (ORC) Section 3781 established the Board of Building Standards to formulate and adopt rules governing the erection, construction, repair, alteration, and maintenance of all buildings including land area incidental to those buildings, the installation of equipment, and the standards or requirements for materials used in connection with those buildings. The board has incorporated such rules into separate residential and nonresidential building codes with their respective standards designed to address energy conservation and the safety and sanitation of those buildings. The Board also established a corollary to the Building Code regulations governing electric safety (ORC 3783).

Locally, the City of Lima manages the Allen County Building Department. The City of Lima manages both residential and commercial building codes for its environs and offers its services outside the City corporation limits to those communities who wish to provide that service to

residents, contractors, developers, etc. No residential building code has been adopted by any other political subdivision in Allen County. Plumbing and sewage regulations are adopted and enforced by Allen County Public Health in those areas beyond municipal sewage facilities. All commercial and industrial buildings must be inspected and approved by either the Allen County Building Department or the State of Ohio before occupancy is permitted under state law (ORC 3791).

Impact of Such Regulations

The purpose of the aforementioned codes is stipulated in the ORC. Collectively, they are intended to protect the public health, safety and welfare across the larger community through the standardization of development's scale, density and design. Acknowledging the intent of such regulations, however, their uniform interpretation and application are predicated upon independent, individual actions and subject to local variation. Clarity of language and extended knowledge of public policies/regulations with respect to residential development would help eliminate potential bias, delay or obstruction to housing choice.

- A case in point is the relationship between local land use planning and the adoption of zoning regulations. The ORC specifically ties the adoption of zoning "in accordance with a comprehensive plan." Yet while most political subdivisions have adopted local zoning codes, they have yet to adopt a comprehensive plan upon which the zoning they adopted is to be predicated. Also, of note, while some communities have an adopted comprehensive plan, some have not been adopted within the last 40 years fueling critics' cries for a review of the existing plans and regulatory standards.

Zoning regulations not only determine the minimum land area and unit size requirements they can also establish parking and open space requirements. More importantly, zoning establishes permitted and conditional uses where residential units may be developed. Regulating the land available for high-density housing or large lot development impacts the extent of availability and ultimately cost. And, while Pyramidal Zoning effectively allows single-family residential housing in all districts, it has several potentially detrimental effects: it can regulate higher density housing to areas with heavier traffic making such sites less safe for pedestrians, bicyclists, children and less attractive; it can permit areas where environmental conditions are not conducive to long-term exposure to serve as housing sites; and, this type of zoning permits housing to be developed at densities much lower than needed to ensure long-term desirability and affordability. However, it will allow housing developments in a broad array of zoning districts creating greater opportunities to increase the supply of housing with greater diversity in terms of architectural type, size, cost, etc.

Euclidean Zoning, on the other hand, works to segregate land uses making single-family housing of the highest purpose. Euclidean zoning effectively works by relegating single family residential areas outward from the urban centers to the suburbs due to cheaper land costs associated with distances from urban centers. Once rural and suburban land increases in value, new single-family housing pushes farther out. This has the effect of segregating single-family housing from other housing types and creating sterile, economically segregated neighborhoods. To the suburban political subdivision, Euclidean Zoning offers succinct, easily managed zoning districts, with a caveat of escalating costs associated with infrastructure needs, demands for new municipal services and increased commuting times. Small, rural political subdivisions lacking infrastructure and/or emergency services are forced to adopt larger lots with lower density and height requirements to prevent the spread of environmental degradation or protect existing housing from fire damage furthering urban sprawl and the loss of the community's rural

landscape/character. Unless used with care, Euclidean Zoning will also foster automobile dependent communities increasing the transportation costs and utility costs.

- Local policy decisions affect the land division process and infrastructure investments that collectively have an impact on the availability of land to support affordable housing developments. Local subdivision regulations govern the physical attributes and amenities of major subdivision developments as well as minor land divisions. In Allen County, minor land divisions are defined as the creation of five or less lots, including the remainder, that do not involve the opening or widening of road or easement of access. Such lots comprised more than half (805/51.4%) of all residential lots created (1,565) outside of municipal boundaries in Allen County between 2000 and 2018. Minor land divisions creating new residential lots were typically located in the more rural areas of Allen County where the unavailability of sewer and water required new lots to be 2.5 acres or greater in size. The expense of residential development at that density tends to exclude low-to-moderate income residents.

Major subdivisions, as discussed earlier, are defined as the creation of more than five lots and/or the opening, widening, or extension of a road or easement of access. Such developments require specific infrastructure improvements specified by local government regulations for essential items such roadways, utilities, fire hydrants, sidewalks, etc. A statewide comparison suggests local subdivision regulations and their affiliated review process are relatively quick and inexpensive. Costs reflect recoupment of public funds expended in the review process; there are no per lot costs charged and no impact fees. Moreover, the permitted density of residential development is on par when examining subdivision regulations across West Central Ohio.

Within the municipalities of Allen County, new residential subdivision development has been limited in terms of their number and scale since the Great Recession of 2008. In fact, since 2008, the Village of Bluffton has approved a single plat (2013) with 37 single family lots. Bath Township near Lima's corporation limit has recently approved a new subdivision with 10 single-family lots. No other municipality has platted a formal subdivision plat. The City of Lima did, however, see a new apartment complex of 54 units develop in Shawnee School District.

However, major residential developments are currently required to provide both municipal water and sewer service. In the unincorporated area of Allen County, which constitutes some 241,948 acres or 92.9% of the total area in Allen County, sanitary sewer services are developed under the authority of the Allen County Board of Commissioners, while municipal water services are typically provided by the Allen Water District (or a local municipality). In many areas where the co-location of both water and sewer is limited and therefore high-density subdivision development in suburban and rural areas is largely precluded. Water lines have been extended since the 2019 update to include the municipalities of Lafayette and Harrod in the Allen East School District.

As the availability of land for high-density residential land is restricted by not only the zoning district designation adopted by the local political subdivision, land also must have access to necessary water and sewer required and provided by the County, or the Allen Water District. Allen Water District has expanded service to LMI villages of Harrod and Lafayette since the last AI update. Data suggests an absence of larger vacant tracts available for higher-density residential development, except in those tracts identified as commercial and industrial parks; and, given the difficulty of assembling smaller parcels to construct affordable housing, such development may be dependent upon specific public

policy decisions/actions to assemble such parcels and/or to increase the availability of water and sewer to specific areas.

- The adoption of residential building codes across Allen County has been debated for a number of years. Proponents of adopting such codes identify safety, accountability and aesthetics. Opponents argue increased housing costs, bloated bureaucracies and construction delays. Township and village support for the adoption of such regulations has been tepid. Although Townships have the inherent ability to adopt and enforce residential building codes as per the ORC, the complexity and staffing requirements to support such a position is beyond the means of most local governments. And although the issue has been acknowledged, adoption of any residential building codes for the unincorporated areas has lacked political support at the township/county levels. The impact of failing to adopt county-wide building codes is not seen as a detriment to affordable housing choice. More likely it impacts the number of safe, sanitary, and sometimes habitable housing units as housing conditions deteriorate due to poor construction, cheap materials, disinvestment in high-percentage rental environments, and the lack of any regulatory oversight to correct same.

Lending Institutions

There are various types of financial lending institutions used to finance a home, including local retail banks, credit unions, savings & loan associations and mortgage companies. Retail or commercial banks are the typical large banks where branches provide customer services ranging from savings and checking accounts, mortgages, personal loans, credit cards and certificates of deposit (CDs). Credit unions are a type of financial cooperative that provides traditional banking services. Credit unions follow a basic business mode in which members pool their money to be able to provide loans, and deposit savings into individual savings or checking accounts. They are non-profit entities established to benefit the community and interests of their members. Savings & Loan Associations are financial institutions that specialize in accepting savings and deposits, and making mortgages and other loans. The S&Ls were created largely to serve the residential mortgage market during the depression. Such institutions have declined in popularity since the S&L crisis occurring between 1986 and 1995, at which time many became insolvent. A mortgage company is a firm engaged in the business of originating and/or funding mortgages for residential or commercial property. A mortgage company is often just the originator of a loan; it markets itself to potential borrowers and seeks funding from one of several client financial institutions that provide the capital for the mortgage itself. Mortgage companies typically offer turnkey mortgage services, including the origination, funding, and servicing of mortgages. The factors that differentiate mortgage companies include relationships with banks, products offered, and internal underwriting standards.

Lending institutions are often classified as full-service financial institutions, subprime lenders, or alternative financial institutions. Full-service financial institutions offer a full range of integrated financial services including banking, brokerage, mortgage, insurance, and ATM services for their customers. They will typically assist with deposits, loans, debit/credit cards, and pensions. A subprime lender specializes in lending to borrowers with weak or limited credit history. Subprime lenders offer subprime loans to individuals who do not qualify for prime-rate loans. By definition, all subprime loans have rates higher than the prime rate offered on conventional loans. As a result, they typically have higher interest rates, higher closing costs, and/or require a more substantial down payment. Alternative financial service providers (AFSPs) include check cashing services, payday lenders, pawnshops, title lenders, tax refund lenders, rent-to-own stores, and other businesses that make short-term consumer loans.

Fair Housing Implications

The number of subprime mortgage lenders and AFSPs is a concern as both of these sectors involve higher fees for their services and disproportionately target low-income and minority households. Another common concern is the propensity of lower-income persons to use these higher-cost financial services - due in part to the absence of commercial banks from LMI income areas. Some suggest that while subprime lending is disproportionately concentrated in African American neighborhoods, AFSPs are most likely to be found in Hispanic neighborhoods and in areas where US citizenship may be challenging. The presence of larger commercial banks provides for employment and can support significant financial interactions and a certain financial literacy in minority neighborhoods that otherwise would be absent. “Unbanked” households fail to develop basic financial skills such as cashing and depositing checks, writing checks, paying bills and balancing a checking account. Raising the financial literacy of the community’s LMI consumers may be the simplest and most pressing issue to arrest the use of the subprime lending institutions and the AFSPs. Rather than examining the appeal and marketing to these two institutional sectors, it could be more productive to work through the educational system and our commercial banks to develop a phased educational experience in which students participate in actual banking as recently instituted by Superior Credit Union in the Bath High School cafeteria through 2023.^{1,2}

Lending Practices

Many parameters can affect one’s ability to obtain a home loan each financial institution establishes its own policies and procedures with regard to granting prime loans, sub-prime loans, or denying loans to the general public. Credit history obviously plays a large role. Not only is a history of timely payments a factor in establishing a credit score, but also one’s debt-to-income ratio. A third factor is the amount of loan requested leveraged against the bank’s appraised value of the home in question. Allen County is a diverse community representing all aspects of socio-economic demographics. It is not surprising, therefore, that HMDA data recognized this wide variance in income.

The HMDA data identifies nine classifications for denial, including debt-to-income (D2I) ratio, employment history, credit history, collateral, insufficient cash, unverifiable information, incomplete credit application, mortgage insurance denied and other.

Lending Patterns

Consistent higher percentage denial rates between races and certain ethnic groups is a cause for concern. When looking at the Lima Metropolitan Statistical Area (MSA) 2023 HMDA data, it is readily apparent that African Americans were denied loans at a higher rate than all other major racial and ethnic groups. Far fewer Black-identifying applicants were recorded in 2023 relative to the racial majority (See Table 4-3).

In all the supplied data, there was not a single applicant that identified as Hispanic. Lenders stated that more applicants are using online application portals. Those applicants do not have face-to-face interactions with the lenders and therefore applicants without racial designation cannot be surmised.

¹ <https://www.superiorcu.com/home/about/studentbranches>

² <https://www.limaohio.com/news/347414/student-run-credit-union-opens-at-bath>

TABLE 4-3								
Denial Reasons by Race								
Denial Reason	Native	Asian & PI	Black	Hispanic	White	Other	No ID	Total
D2I	0	0	3	0	37	1	1	42
Employ History	0	0	0	0	1	0	0	1
Credit History	1	0	13	0	65	5	0	84
Collateral	0	0	2	0	8	0	0	10
Insufficient \$\$	0	0	1	0	0	0	0	1
Unverified Info	0	0	0	0	0	0	0	0
App Incomplete	0	0	0	0	2	0	0	2
PMI denied	0	0	0	0	0	0	0	0
Other	0	0	0	0	1	0	0	1
Total Applicants	2	5	57	0	838	34	31	141
Over 1,000 mortgage applications collected from HMDA data								

TABLE 4-4 HMDA Data

Census Tract	Native Applied	Native Denied	Asian & PI Applied	Asian & PI Denied	Black Applied	Black Denied	Hispanic Applied	Hispanic Denied	White Applied	White Denied	Other Applied	Other Denied	No ID Applied	No ID Denied	Total Applied	Total Denied
141	0	0	0	0	2	2	0	0	3	0	0	0	3	1	9	3
140	0	0	0	0	0	0	0	0	34	8	1	0	0	0	0	0
139	0	0	0	0	0	0	0	0	48	5	1	0	0	0	49	5
138	0	0	0	0	4	0	0	0	7	3	1	1	2	0	14	4
137	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
136	0	0	0	0	0	0	0	0	2	0	1	0	1	0	4	0
134	0	0	0	0	1	0	0	0	4	2	1	0	1	0	7	2
133	0	0	0	0	1	0	0	0	3	0	0	0	0	0	4	0
132	0	0	0	0	0	0	0	0	13	1	1	0	1	0	15	1
131	0	0	0	0	0	0	0	0	20	2	0	0	2	0	22	2
130	1	1	0	0	5	2	0	0	0	0	0	0	0	0	37	8
129	0	0	0	0	5	1	0	0	7	0	1	1	3	0	16	2
127	0	0	0	0	2	2	0	0	3	1	0	0	1	0	6	3
126	0	0	0	0	3	2	0	0	12	0	0	0	2	0	18	2
124	0	0	0	0	0	0	0	0	15	8	0	0	1	0	16	8
123	0	0	0	0	6	2	0	0	38	11	0	0	2	0	46	16
122	0	0	0	0	4	1	0	0	12	1	2	1	2	0	20	3
121	0	0	0	0	0	0	0	0	36	6	3	0	1	0	40	6
120	0	0	1	0	0	0	0	0	29	3	2	1	0	0	32	4
119	0	0	0	0	2	0	0	0	25	2	0	0	1	0	28	2
118	0	0	0	0	4	0	0	0	28	4	1	0	1	0	34	4
116	1	0	0	0	0	0	0	0	35	2	3	1	0	0	39	3
115	0	0	0	0	1	0	0	0	31	4	3	0	1	0	36	4
114	0	0	0	0	0	0	0	0	40	8	2	0	0	0	42	8
113	0	0	0	0	2	0	0	0	79	8	5	1	0	0	86	9

TABLE 4-4 HMDA Data																
Census Tract	Native Applied	Native Denied	Asian & PI Applied	Asian & PI Denied	Black Applied	Black Denied	Hispanic Applied	Hispanic Denied	White Applied	White Denied	Other Applied	Other Denied	No ID Applied	No ID Denied	Total Applied	Total Denied
112	0	0	0	0	0	0	0	0	20	0	0	0	0	0	20	4
110	0	0	0	0	4	2	0	0	47	5	0	0	0	0	61	7
109	0	0	1	0	3	2	0	0	35	5	0	0	0	0	42	7
108	0	0	2	0	8	3	0	0	99	9	1	0	4	0	114	12
106	0	0	0	0	0	0	0	0	50	7	1	0	1	0	52	7
103	0	0	0	0	0	0	0	0	19	1	0	0	1	0	21	1
102	0	0	0	0	0	0	0	0	36	4	3	0	0	0	39	4
101	0	0	0	0	0	0	0	0	8	0	1	0	0	0	9	0

Over 1,000 mortgage applications in LACRPC's planning area

When assessing reasons given for the denial of loans, the primary reason identified was "credit history". Credit history was the largest obstacle for local residents wishing to secure a mortgage regardless of race.

Predatory Lending & Real Estate Foreclosures

Allen County has continued to experience a gradual decline in foreclosure filings after the record rates in 2008-2010. In essence, a foreclosure is a legal action taken by a lender to address a borrower who has failed to make mortgage payments. The lender essentially seeks a court order to sell the house so that money can be raised to pay the borrower's debt to the lender. Two of the primary causes cited for the home foreclosure crisis included subprime mortgages and predatory lending.

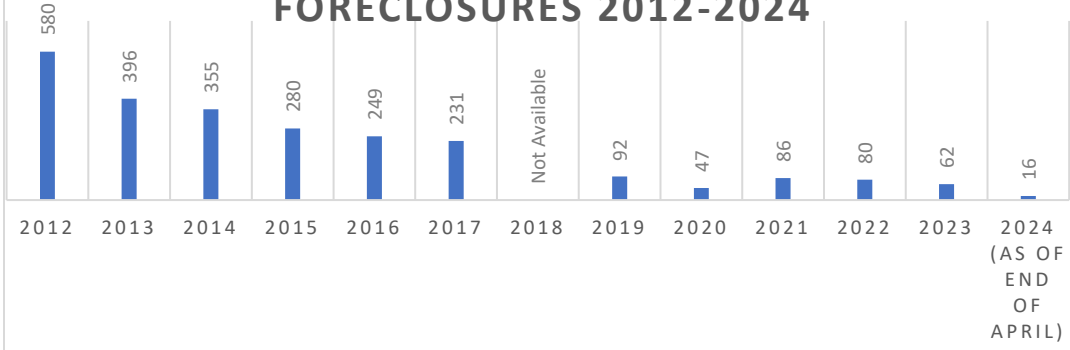
Predatory lending occurs when a mortgage loan with unwarranted high interest rates and fees is set up to primarily benefit the lender or broker. The loan is not made in the best interest of the borrower, often locks the borrower into unfair terms, and tends to cause severe financial hardship or default. In addition, the Center on Urban Poverty and Community Development at Case Western Reserve University identified a ballooning negative impact on other properties within 500 feet of a foreclosed home and increased the possibility of a foreclosure on those properties by 40%. Refinance characteristics of predatory lending include:

- Encouraging borrowers to lie about their income, expenses, or cash available for down payments in order to get a loan.
- Use false appraisals to loan inflated amounts on properties for much more than they are worth.
- Knowingly lend more money than a borrower can afford to repay.
- Charge high interest rates to borrowers based on their race or national origin and not on their credit history.
- Charge fees for unnecessary or nonexistent products and services.
- Pressure borrowers to accept higher-risk loans such as balloon loans, interest-only payments, and steep pre-payment penalties.
- Target vulnerable borrowers to cash-out refinance offers when they know borrowers are in need of cash due to medical, unemployment, or debt problems.
- "Strip" homeowners' equity from their homes by convincing them to refinance again and again when there is no benefit to the borrower.
- Use high-pressure sales tactics to sell home improvements and then finance them at high-interest rates.

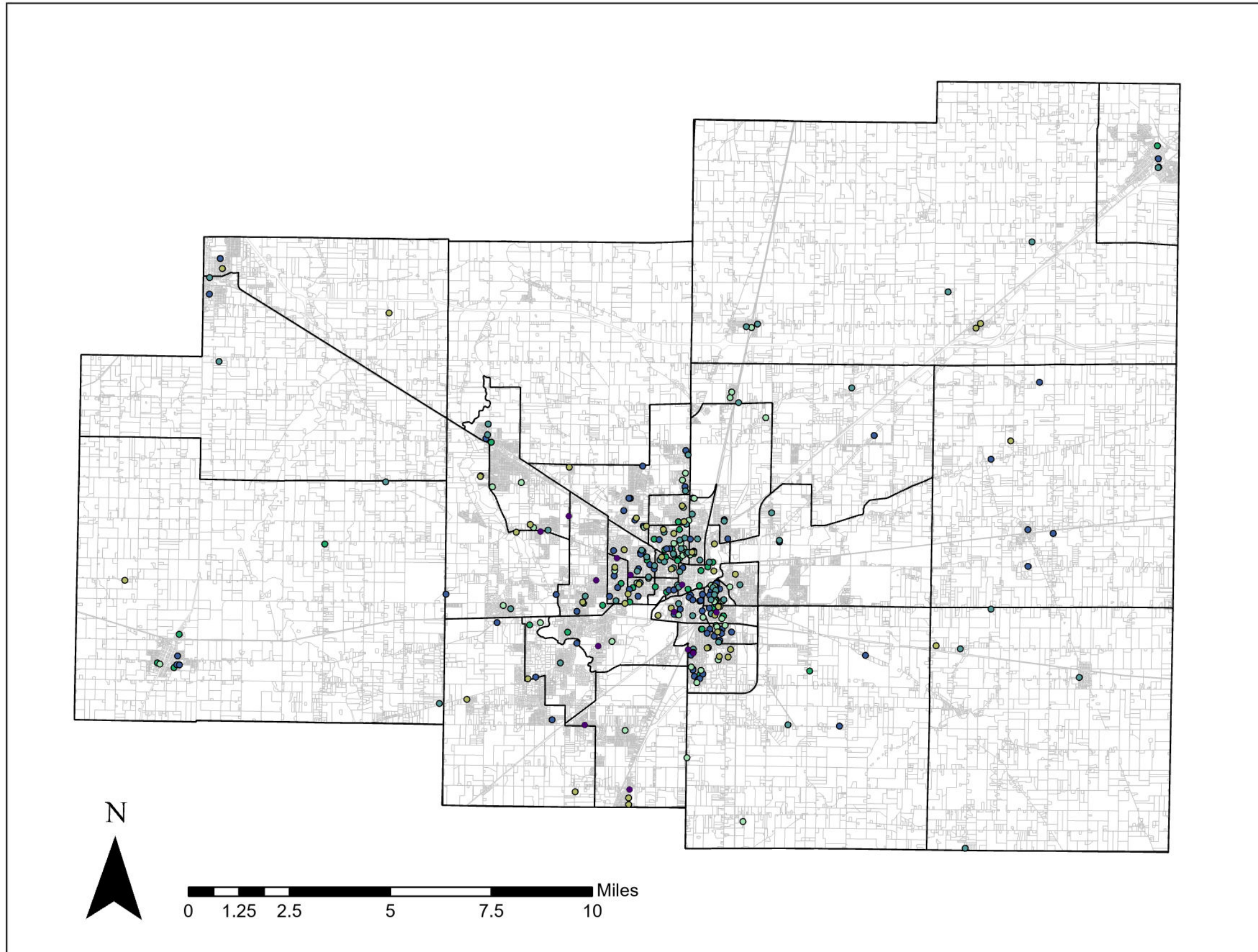
Sub-prime lending, also called "B-Paper," "Near Prime," or "Second Chance" lending, has been presented as a general term that refers to the practice of making loans to borrowers who, because of problems with their credit history, do not qualify for market interest rates. Opponents of sub-prime lending practices accuse the industry of predatory practices such as targeting borrowers who do not have the resources to meet the terms of their loan over the long term. These criticisms increased in response to the growing crisis in the U.S. subprime mortgage industry.

Illustration 4-1 reveals foreclosure activity since 2012, which is a steady decline. While 2018 data was unavailable, there has been a sharp decline from 2017 to 2019. 2020 was anomalous due to protections in place for COVID-19. It is difficult to determine the downward trend's impetus. Perhaps lenders are doing a better job vetting applicants, thus fewer homes are foreclosed upon. It could also be related to the housing stock. As homes decline in value, they are more affordable for a population whose median income falls well below the state and national average. Map 4-1 shows Foreclosure Location by Year.

ILLUSTRATION 4-1 FORECLOSURES 2012-2024



Foreclosure Location by Year 2019 - 2024



Legend

Foreclosures by Year

- 2019
- 2020
- 2021
- 2022
- 2023
- 2024

- Census Tracts
- Allen County Boundary
- Current Parcels



LACRPC 2024

Tax Policy

Unfunded mandates, increased demands by citizens for more and better public services, as well as the ever-rising costs of providing such services; and, a plethora of legal and political restrictions on raising tax revenue have left many local governments in fiscal straits. Some economists argue that local governments cannot handle the load without significant restructuring. They argue failure to reform fiscal taxation policies could result in a loss of the current American local government system (federal, state and local). Experts contend that local governments must be able to establish stable tax revenue to support public demands, or by necessity they will cede financial and political control to the states.

Because of local governments' place in the federal system, Allen County and its component parts must operate under existing federal and state policy guidelines. Local tax policies must not only recognize statutory limitations, but develop and advance local policies based to some extent on either a philosophy of benefits derived or an ability-to-pay philosophy. Benefit taxes are those designed to tax only those receiving local public services, while an ability-to-pay implies a progressive or redistributive tax. The largest proportion of local government finances has historically been the property tax. However, with the property tax under siege since the late 1970's, county governments have increasingly turned to other sources of tax revenue to pay for public services, including excise and sales taxes collectively considered consumption taxes. Such consumption taxes have not proven effective replacements for the property tax based on a number of internal, administrative, technical and political limitations.

So, with property taxes and other tax sources limited, local governments have been forced to rely more heavily on non-tax revenue. The two most important sources of non-tax revenues are intergovernmental aid and user fees and charges. Intergovernmental aid is the largest single source of revenue for local governments. State governments fund local government services, especially elementary and secondary education. More than ever, the problem is the centralization of policies and the loss of local control. State control results in not only a loss of local control but also the political accountability that helps ensure local government efficiency. Of concern is whether ceding control to state leadership would improve local fire, police and emergency respondents or address local roadway conditions. Also, of concern is the level of service (LOS) or quality of such services rendered. Some communities will always strive for higher standards, but will the state decide which community gets the additional revenue to meet such aspirations?

User fees and charges are used by almost all local governments today due in large measure to the limited revenue streams currently available. Since the onset of the tax revolts in the late 1970s, both state and local governments have increasingly relied on user fees and charges to fund public services. Many policy analysts suggest that user fees and charges are among the most efficient manners of delivering (financing) public services. The argument goes that if the public is forced to realize the cost of a particular service directly that they will not needlessly use such services and ultimately waste less community resources. More importantly, local governments can better gauge demand for such services, allowing them to staff and establish user fees more appropriately. Critics argue that such fees/charges are incapable of raising enough revenue to meet public demands because of their limited base. They also argue that such charges/fees are regressive, impacting those least likely able to afford them. That being said, local governments have difficulty imposing user fees on every service especially those services deemed necessary to everyone.

Balancing the public health, safety and welfare within the fiscal constraint of local governments is a difficult task. The decision as to which service is provided by the public sector—and to what extent—affects everyone at some level within the community. The need to balance local tax

revenue with the costs associated with certain public services is critical. To match the desired level of service with an appropriate tax or user fee to fund such a service is fertile grounds for public policy debates. How local tax policies impact aspects of the housing sector is the remaining focus of this Section.

Local Taxes

Local taxes are an additional tax atop those of federal and state taxes when applicable. Locally, taxes are collected in the form of sales, income and property taxes.

- Income taxes are a tax that governments impose on financial income generated by all taxable entities (persons/businesses) within their respective jurisdiction. By law, businesses and individuals must file an income tax return annually. Income tax is a key source of funds that governments (federal/state/local) use to fund activities that further the public's interests.
- Property taxes are taxes assessed by local governments on real estate. The tax is usually based on the value of the property (including the land) owned. This tax is mainly used by local governments for repairing roads, operating schools, removing snow and other services.
- Sales taxes are imposed by state and local governments at the point of sale on retail goods and services; they are collected by retailers and passed to the state and local governments.

In Allen County, income tax policies vary by political subdivision. In Lima, in addition to paying the federal and state rates, residents, businesses and employees therein, support a local income tax of 1.5% over federal and state income taxes. Income taxes are assessed at various rates by political subdivisions across the county including Bluffton (1.25%), Cairo (.50%), Delphos (1.75%), Elida (.75%) and Spencerville (1.50%). Reciprocity tax agreements exist between certain political subdivision based on the inherent needs of the political subdivision in which the individual works and lives.

Property taxes in Allen County are variable as they reflect permissive taxes approved by the voters for a specific purpose, amount and period of time. The millage rate refers to the amount taxed per \$1,000 that is used to calculate taxes on property. At the County level local, millage rates reflect assessments for joint vocational schools, Children's Services, the Johnny Appleseed Metropolitan Park District, watershed maintenance and Senior Citizens levies. At a local level, school district boundaries are used to establish millage rates for such items as local school levies, police and fire levies, ditch maintenance, etc. To somewhat complicate matters, residential, commercial and agricultural properties are taxed at different rates; and, specific exemptions exist for certain populations (elderly, disabled, veterans, etc.) for specific land uses. The total effective sales tax in Allen County is 6.85% on all taxable items. No other local political subdivision has the capability of levying a sales tax.

Taxation Policies & Housing Tools

To encourage the development of affordable housing various federal, state and local legislative initiatives have created an array of tools. Property tax incentives, community land trusts, and creative public-private partnerships have subsequently been created to provide the necessary financial incentives to private, public, and non-profit housing developments. Such tools have been proven to be flexible, accountable and administratively possible. Each are unique but can be bundled to offer a package of economic benefits to support housing initiatives.

Tools deemed to be most suitable for local application include Tax Increment Financing, Land Banks, Tax Abatements and Housing Trust Fund Accounts. Under the first approach, a community designates a TIF district and sets a baseline expectation for future tax revenues in the designated area. Incremental revenues above this baseline are captured as revenue that can be used to fund projects in the district. Establishing TIF districts allow new property tax revenue to be amassed within the district and allocated to qualifying projects. No tax increase occurs; funds are disbursed as additional tax revenue accrues. Funds may be used for public improvements, including affordable housing development. Flexible standards allow many areas to qualify for TIF designation. Some jurisdictions borrow against expected tax increment revenues, allowing the future tax revenues to pay for the initial investment that produces them.

Land banks are a publicly created tool used to hold, manage and develop tax-foreclosed property.³ Land banks act as a legal and financial mechanism to transform vacant, abandoned and tax-foreclosed property back to productive use. Land banks offer incentives for redevelopment in older communities that generally have little available land and neighborhoods that have been blighted by an out-migration of residents and businesses.

Tax abatements are similar to tax increment financing strategies in that they involve voluntarily relinquishing expected future tax revenues for a specified period of time to stimulate a public benefit. The principal difference is that tax abatements are much more focused, providing a specific tax benefit for a specific activity undertaken by the taxpayer. Tax abatements also can be applied city or countywide, rather than simply in a particular district. In the housing sector, tax abatements most often are used as an incentive for the construction or rehabilitation of rental homes.

Housing Trust Funds (HTFs) are flexible local accounts that can be used to distribute funds to support the creation or preservation of affordable housing developments. Housing Trusts can help leverage other public resources and private equity to finance developments. Trusts allow communities to custom fit funds to their particular priorities with minimal administrative burden. HTFs can provide a flexible source of financing for affordable housing development. HTF dollars can be used to supply gap financing and to help projects meet match requirements for other funding sources such as federal HOME funds and Housing Trust Fund Program. In this way, communities can leverage local HTF funds to secure additional funds for developments, make projects more competitive for Low Income Housing Tax Credits, and promote developments, such as special purpose housing, that might otherwise not receive funding.

Impact of Local Tax Policies on Fair Housing

Public sector tax policies affect fair housing choice in direct and indirect manners. Policies governing tax abatements and/or the creation of TIF Districts are direct impacts. The public sector support of transit services or parks and recreational programming or educational opportunities are considered indirect effects to fair housing choice. However, the level of taxation directly impacts the funding for specific services across Allen County and the affordability of housing within its various political subdivisions. As presented earlier, the costs associated with the provision of specific public sector services increases the costs for all residents whether they reside in owner occupied or rented units. The heaviest millage rates were typically found in smaller rural communities (Delphos, Harrod, Lafayette, Cairo), with small minority populations and low poverty

³ City Land Banks are established under Section 5722 of the Ohio Revised Code (ORC); County Land Banks are established under Sections 1724 and 5722 of the ORC.

rates. However, based on housing valuations and median income, such communities are not thought to be engaged in discriminatory practices.

Because of changes at the state level and the current reevaluation process, Allen County anticipates that the tax burden will continue to shift towards owners of residential property. This will have negative effects on the ability of both home owners and renters. Additionally, as a result of having to pay increased residential property taxes, property owners may not be able to afford improvements to their properties, which could further erode the housing stock in older neighborhoods. Those owners who own rental properties will be forced to raise rents, making rental units less affordable for tenants, especially those of low incomes.

Several forms of residential tax relief do exist for veterans, seniors and the disabled with assessment exemptions for taxpayers who are legally blind, those who are totally disabled and receiving retirement benefits. Some disabled homeowners who are totally disabled also qualify for tax credits under the State Homeowners Program.

Currently, the City of Lima offers tax abatement under its community reinvestment area (CRA) program guidelines. The tax abatement targets the elimination of slum and blight and includes abatements for real property improvement investments within specified districts of the City effectively freezing increased assessments stemming from the improvement for a period of time ranging from 10 to 15 years. The effect of CRA investments on the housing sector between 2013 and 2018 has resulted in \$21.1 million in investments. No such program exists outside of the City of Lima. Currently, no TIF or HTF exists in Allen County. However, the City of Lima and Allen County are actively engaged in land banking efforts to process and offer vacant underutilized properties for redevelopment purposes. The Land Banks acquire tax-delinquent property; parcels are then offered for private redevelopment or public use. While the impact the land banks will have on housing affordability remains to be determined, community leaders are, however, cautiously optimistic.

Equity in the Real Estate Industry

According to the Ohio Department of Commerce, there were 29 licensed real estate brokers with offices within Allen County. Such brokers are dispersed across Lima and Allen County. A cursory survey of the internet presence of 37 real estate companies was conducted by Planning Commission personnel conducted in April 2024. Only 12 had dedicated websites that could be reviewed, all of which had unlimited access for viewing. Of those 12 websites that could be reviewed: only five (41.6%) had posted the Fair Housing logo (🏠); only one of 12 had posted picture(s) of a person(s) of color (8.3%); none (0) of the 12 had posted a Fair Housing Complaint Form or an Equal Opportunity Employer.

Real Estate Brokers and professional real estate agents must fulfill specific academic training to sit for their state licensure; and, after acquiring such certification must obtain additional professional training annually thereafter, as measured in continuing educational units (CEUs), to retain such licensure. Fair Housing is a critical component of the real estate industry's practice and is therefore integrated within the State's licensure examination.

In 2024, the Ohio Department of Commerce identified 692 persons residing in Allen County who obtained a professional real estate license and have been or are currently associated with the aforementioned brokers. Of those persons licensed as real estate agents, more than two-thirds (68.9%) have resigned, have voluntarily placed their license in an inactive status (9.0%), or have had their licensures suspended, revoked, voided, or terminated due to death. Of the 200+ realtors

still active and working as independent contractors for area brokers, determining the agency for which they receive adequate exposure to FHC topics is unknown.

Given the lack of a physical presence in minority neighborhoods, industry representatives should undertake a self-evaluation of their independent contractors to ensure that licensed professionals adequately serve the needs of those minority neighborhoods. Furthermore, such brokers would seem well served to recruit and encourage minority candidates from such neighborhoods to serve those minority communities that appear underserved to ensure their ability to successfully participate and compete in the real estate industry.

Fair Housing Administration & Enforcement

The City of Lima and Allen County provide contractual support to the West Ohio Community Action Partnership (WOCAP) to monitor and enforce fair housing choice across the county. WOCAP is charged with the responsibility to receive, investigate, resolve (through conciliation or referral to enforcement agency) housing discrimination complaints; to conduct workshops/seminars; and, to disseminate written fair housing information. WOCAP provides landlord-tenant mitigation services to mediate and counsel renter/owner on their respective rights and responsibilities. To support a wider role in the fair housing arena, WOCAP provides training and technical assistance programming with a concentration on housing finance and housing acquisition as well as property maintenance workshops and serving on quasi-government technical advisory and working groups. Finally, WOCAP enforces local discriminatory violations by conducting housing audits and tests; and, referring discrimination cases to the Ohio Civil Rights Commission or private attorneys.

The most recent data from WOCAP reveals an average of nearly 300 fair housing complaints annually. WOCAP’s professional staff investigates these complaints to separate fair housing complaints from complaints that fall outside of fair housing concerns. Of these 893 complaints, four were deemed appropriate for investigation by the Civil Rights Commission. Those complaints were forwarded to the CRC for investigation as required.

TABLE 4-5		
	# of Complaints	CRC Investigations
2020	327	2
2021	295	1
2022	271	1
WOCAP Fair Housing Complaints		

WOCAP routinely conducts testing to assure local FHC compliance. Testing reflects phone tests, field tests and the monitoring of ads. The testing targets violations based on familial status, disability status and race. Eight tests are conducted each month. Of the 58 tests conducted over 2022 and 2023, no discrimination was detected (Table 4-6).

TABLE 4-6													
Complaint Type	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Total
Phone Test	0	0	1	1	1	1	1	1	1	1	1	1	10
Field Test	0	0	0	0	0	0	0	0	0	0	0	0	0
Monitored Ads	4	4	4	4	4	4	4	4	4	4	4	4	48
Total	4	4	5	5	5	5	5	5	5	5	5	5	58
2022-2023 WOCAP Fair Housing Tests													

Summation

Local social service agencies, WOCAP, City of Lima and the RPC identified and explored a number of FHC issues ranging from regulatory barriers (zoning, subdivision & building code regulations) to tax policies, and practices of the finance and real estate industry before summarizing the testing and dismissal of FHC complaints. While no one indicator or test suggests rampant FHC violations, when taken collectively, anecdotal findings suggest that both public and private sector impediments exist. Data suggests there are a number of issues that bear further examination.

Local regulatory controls need to be examined further in terms of minimum housing size and land availability to ensure that these policies and regulations do not exclude or discourage the development of affordable housing. These issues will need to be addressed in the more rural communities as the cities of Delphos and Lima are already compliant with these measures. Other issues that need to be explored include:

- The provision of municipal services, especially the limited area where water and sanitary sewer services are co-located, has effectively limited land in the unincorporated areas from higher density development.
- The lack of public transportation services hinders the development of low to moderate income housing outside the City of Lima resulting in economic segregation. The lack of fiscal support from local governments has restricted the transit service largely to those environs. Coupled with the lack of sidewalks, most residential development outside of the cities and villages should be considered auto-dependent. Appendix B details the level of service provided by public transportation.
- The absence of residential building codes in the unincorporated areas of Allen County may negate arguments suggesting that such regulations inflate the costs of housing unnecessarily; however, due to their absence the documentation of the adequacy and safety of the housing stock in the rural community is absent and the housing suspect.
- The lack of residential building codes and rental registries limits local governments’ ability to assess the availability and affordability of housing units across a range of unit sizes and geographic locations.

Financial institutions were examined to assess lending practices; HMDA data provided the basis of the examination. Lending patterns revealed some positive trends in loan denials with the minority population facing similar conventional loan denial rates in 2017 as the rest of the County, where in 2012 large disparities were evident across race and certain ethnic lines in all loan categories.

The 2023 data indicates a reversion back to 2012 where racial minorities, or more specifically borrowers that identify as Black, were denied a higher rate. Of the 57 Black applicants, 19 were denied – about 33%. White applicants (838) were denied at a rate closer to 14%. Each of the applicants identified as Asian or Pacific Islander were approved. Applicants identified as *Other* had an approval rate very similar to the racial majority.

Recognize, however, that no attempt was made herein to run independent analyses reflecting FICO scores, loan-to-value or payment-to-income ratios, market rate dynamics or housing price indices, and because of the foreclosure crisis, the recession and the credit squeeze created a limited number of loans available for review and assessment. An improved fiscal environment, one that is less risk-adverse would provide a more equal footing for such assessments. With those factors noted, certain issues will need to be investigated over a longer period to assure compliance with FHC and develop a stronger public/private response; these concerns reflect:

- The absence and general lack of competition between full-service financial institutions in minority neighborhoods has been offset financially in part with CRA provisions. Their absence, however, may play a larger role in determining the long-term financial health of minority residents as their accessibility to, and interaction with, such institutions has been curtailed and recognition of their institutional services remains less than complete. Such accessibility constraints and restrictive information flows are considered problematic in low-income, low-wealth neighborhoods as formal educational attainment levels lag and borrowers are less likely knowledgeable about the mortgage process and less likely to search extensively for the best rates. Borrowers who do not have mortgage market experience who do not search for the best interest rates or who do not have the opportunity to make choices about their mortgage options disproportionately end up with subprime loans, as do those borrowers who search for “affordable” monthly payments.
- Recognizing the contradictory findings of recent studies over the location factors of alternative financial service providers (subprime mortgage loans, payday advances, pawn brokers, check cashing, and bill paying services), one must acknowledge their proliferation in recent years. Whether such products and services are the free-market response to meeting the financial service needs of largely low income, low-wealth, and credit-impaired consumers, or the result of fraud, abuse and poor consumer protection regulations, remains to be determined. Sorting out how low-wealth, low-income consumers, as well as consumers with poor and/or no credit histories, go about making choices between “mainstream” and “alternative” mortgage and financial services is perhaps the biggest challenge facing those policy analysts, government officials and regulators operating in the rapidly evolving mortgage and financial services marketplace.
- The ability to adequately address the use of subprime loans remains, as does the ability to identify why some consumers make what appears to others to be “irrational choices” is at the crux of the issue. Of course, many of these seemingly “irrational choices” may be the product of simple fraud and abuse; however, some studies suggest that in many cases customers of subprime lenders and AFSPs are, in fact, making rational choices given their limited choices

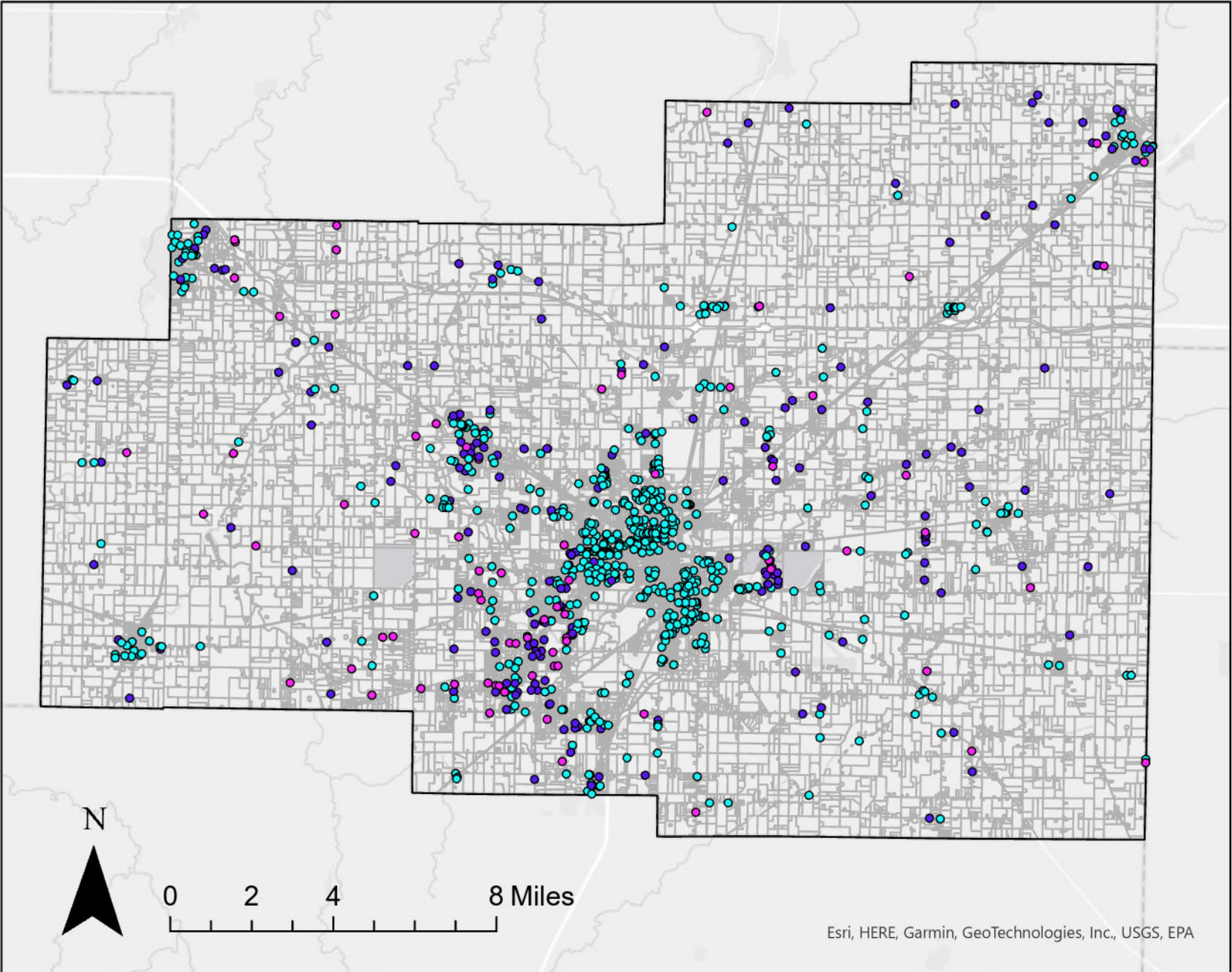
in the marketplace. Outreach by local consumer advocacy groups, or community-based non-profit housing organizations may be able to serve as the conduit necessary to ensure customers have access to the information needed to make informed decisions. Outreach by consumer advocates, non-profits and community-based housing organizations may be able to provide the information necessary to ensure customers have access to the information needed to make an informed choice.

- Several studies, including those authored by the San Francisco and Boston Federal Reserve Banks, suggest the need to develop culturally and linguistically relevant foreclosure prevention resources for multiple market segments, and to conduct outreach through a much larger network of nonprofits and community-based organizations.

Through the 1960s, racial discrimination in housing and real estate markets was overt. The real estate industry has changed; and practices examined over the 2016-2018 period by WOCAP FHC testing identified no overt discrimination. However, there were anecdotal signs that challenged objective conclusions as to the extent of compliance with FHC practices, suggesting that certain issues be revisited:

- The location of real estate offices was largely absent from minority neighborhoods. This absence may work to preclude minority homeowners from listing or buying homes through the formal real estate service industry. It may also indicate a lack of industry interest in minority neighborhoods, and by omission, result in depreciated property values. Further documentation as to the presence of the real estate industry in minority neighborhoods is warranted.
- In general conversation, most realtors argue that their agencies' doors have always been open to qualified real estate agents, regardless of race or ethnicity. However, their absence suggests that the development of workforce diversity programs is necessary and only makes good business sense.

Home Sales Allen County 2020-2024



Legend

- Total Value
- 0 - 150,000
 - 150,000 - 250,000
 - > 250,000
- Allen County Boundary
- Current Parcels



LACRPC 2024

Esri, HERE, Garmin, GeoTechnologies, Inc., USGS, EPA

SECTION 5 FIVE-YEAR ASSESSMENT

Status of Action Items

The Analysis of Impediments to Fair Housing Choice ((AI) (2019)) document established existing conditions and challenges as well as a vision and goal statement before developing a detailed Action Plan. The AI and its Action Plan are predicated on federal planning requirements, existing conditions and what were believed to be warranted actions to accommodate future community development activities. The Action Plan incorporates the community's assets, its challenges and recommended actions to address regulatory controls and to remediate and support Fair Housing Choice. The goal statements identified above are intended to provide the community and ODSA with an overview of the steps identified as necessary to develop a healthy (physically and financially) housing market and eliminate the barriers to housing choice by providing quantitative benchmarks, timelines and responsible parties.

Of note, while this report reflects the efforts of many agencies, the majority of which do not receive monies from HUD/ODSA directly, Allen County, the City of Delphos and City of Lima do receive such funding and are attempting to use this Assessment Update to satisfy CDBG and FH reporting requirements with ODSA.

Local CDBG Program Overview

The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide-range of unique community development needs. There are more than 20 independent CDBG programs supporting aspects of community development, neighborhood revitalization, downtown revitalization, and critical infrastructure development. Each of the programmatic activities must meet one of the following national objectives for the program:

- benefit low-to-moderate-income persons;
- address community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community for which other funding is not available; or,
- prevention or elimination of slums or blight.

2020

In 2020, Allen County worked to deliver Community Housing Improvement Program Preservation (CHIPP) assisting with rehabilitation, first-time homebuyer assistance, emergency home repair, etc., to quality residents of Allen County. The County CDBG Program administered by LACRPC funded WOCAP and GLCAP for housing foreclosure counseling and Fair Housing education. Under 2020 CDBG, \$176,119 of CHIPP funds were used to repair/rehab 11 homes in Allen County.

2021

The year 2021 brought an additional five homes rehabbed with CHIPP funds to the tune of \$218,931. Another 16 homes were repaired using \$155,233 from CHIPP. Projects benefitted low-to-moderate-income persons and targeted seniors or populations with disabilities.

2022

CHIPP funds were utilized in 2022 to rehab four homes for \$381,960. Over \$91,000 was used to repair 12 homes. The program sought to rehabilitate houses and assist first-time homebuyers for

qualified residents of Allen County. The CBDG Program funded housing foreclosure counseling and fair housing education.

2023

The programmatic funding continued the same work in 2023. Four more houses were rehabbed for \$150,130. Home repairs continued at a count of 11 for \$218,368. Foreclosing counseling and fair housing education also continued via WOCAP and Great Lakes Community Action Partnership funding.

The CBDG Program is not the only pertinent revenue stream in the County. The Department of Development also sponsors a revolving loan fund with Allen County. Those monies have been distributed as follows.

2020

\$150,000 granted to the Village of Lafayette/Allen Water District for the waterline project

2021

\$150,000 granted to the Village of Harrod/Allen Water District for the waterline project
\$189,981 granted to Rudolph Foods/Allen Water District for water improvement project

2022

\$125,000 granted to Rudolph Foods/Allen Water District for water improvement project
\$400,000 granted to the Allen County Sanitary Engineering Dept for the Gomer Sewer Project

2023

No new grants or loans were identified as distributed.

Summation

In summation, this report offers a substantial reevaluation and update of the Analysis of Impediments to Fair Housing Choice submitted in 2019. The report follows the same format as the 2019 AI in order to ensure consistency and provide the background information necessary to understand the goals and objectives pursued since the adoption of the AI – originally submitted in December 2013. This report attempts to provide the latest available data to present a comprehensive overview of the population/demographics, local housing characteristics, and the impediments to fair housing choice including a summary of fair housing complaints. Finally, the report concludes with a five-year assessment of the accomplishments made through 2023 relative to the goals and objectives identified as necessary to advance FHC.

It is the opinion of the Regional Planning Commission that the material compiled for the population component of the report represents a fair and accurate assessment of available data decennial census and American Community Survey, through the United States Census Bureau. Data herein suggests that while poverty levels have dropped somewhat, income levels have not kept up with state or national income levels.

The RPC also contends that Section 2 of the report provides a current and realistic picture of the local housing market. The report acknowledges the use of property-level data made available by the Allen County Auditor in addition to that made available by the ACS. Currently, ACS data suggests housing vacancies have increased somewhat even while housing demolitions continue and home ownership levels reveal a general and slow decline. A pattern of disinvestment in the older housing stock has developed. Affordability of housing was found to be limited. Data

suggests that the total units with lead paint exposure represent over half the age and condition of the housing stock remain a concern and has been identified in the Allen County Health Improvement Plan (CHIP) and the Harsany Report from the City of Lima.

The report then attempts to address the various policies, actions, omissions, or decisions that restrict housing choices for the protected classes. The report examines local regulatory barriers including the often-maligned processes related to the development of new housing, primarily subdivision, zoning and building regulations.

- The Planning Commission reviewed the regulations (or lack thereof) for such insights. Building codes only exist within the City of Lima and their regulations work to accommodate higher densities (17.4 units per acre), with smaller external yard requirements 2,500 sq ft, and smaller minimum size units (650 sq ft).
- With respect to zoning, the municipalities tended to adopt a pyramidal type of zoning while the townships tended to adopt the more exclusive Euclidean approach. And while most of the townships (75%) did permit mixed use and zero lot line developments, the range in units minimum size spanned from 750 to 1,700 sq ft in size. Much of the disparities exist when examining density issues, and most can be explained by the lack of utilities in the rural area (About two-thirds of land is engaged in agriculture) and the minimum yard requirements recommended by the OEPA.
- Subdivision regulations governing the platting of residential, commercial and/or mixed-use developments require water, sewer, curbing, gutters, storm sewers and sidewalks. Such capital improvements are expensive and are typically borne by the developer. The municipalities support their own respective subdivision regulations; the RPC reviews those proposed in the unincorporated areas (townships) of Allen County. The regulations are not uniform but are considered very similar in terms of design specifications and predicated on Ohio DOT, Ohio EPA and ADA standards.

A review of HMDA data was used to identify variations in lending at the tract level; subsequently, loan denials were examined by race, income, and reason for denial. African Americans were found to receive a loan denial at higher rates than the racial majority. The section concludes with a review of the Fair Housing complaints and referral services supported. Practices examined during CY 2022-2023 in WOCAP's FH testing identified no overt discrimination to any of the protected classes.

Section 5 provides a status update on each of the goals and objectives that were established in the initial Fair Housing Planning process developed for the 2014-2018 AI. While some goals and objectives were readily identified early in the FH planning process, progress on achieving the objectives varied widely. Some of the goals and objectives actually morphed after repeated delays or new twists developed. This is not to say that such an evolution process should not occur; in fact, it suggests change and that is what the AI called for. The AI attempted to address each of the following goals:

- *Advance Public Awareness, Understanding & Support for the Development of Safe, Clean, Healthy & Affordable Housing in Allen County;*
- *Expand the Range of Available, Accessible & Appropriate Housing Opportunities to meet the Need of the Disabled;*
- *Expand Available Housing Opportunities to Meet the Needs of All Allen County Residents;*
- *Develop Neighborhood & Corridor Plans to Ensure Supportive Environments for Re-Development;*
- *Provide Housing Options in Neighborhoods that Respect Architectural Character while Maximizing Housing Choice;*

- *Eliminate Homelessness in Allen County;*
- *Identify, Assemble & Develop Underutilized Land for Future Re-Development Opportunities;*
- *Safe, Accessible, Appropriate & Affordable Housing in our Neighborhoods; and,*
- *An Enhanced Quality of Life in Area Neighborhoods.*

The RPC and local stakeholders acknowledge that the goals were lofty and that more work needs to be done to achieve them. However, all stakeholders contend that the basis for FHC has been established and is rooted on a strong and growing coalition. The locals suggest that the same goals and objectives should simply extend forward for another five years to ensure the FHP process is allowed to evolve, that impediments are discussed and addressed, and that real progress toward achieving Fair Housing Choice continues.