ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Richland County, 2024

Prepared for the US Department of Development-Office of Community
Development by
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CHAPTER 1 – Introduction/General Summary of Analysis

Communities receiving Community Development Block Grant (CDBG) funds are required to complete an Analysis of Impediments to Fair Housing to identify any private or public sector barriers to fair housing. The Richland County Regional Planning Commission conducted the process to complete this Analysis of Impediments in 2024 on behalf of Richland County. It had the lead responsibility to identify impediments and sources of information. It conducted detailed analysis of data, analyzed each problem area, and produced findings and recommendations.

As part of the cooperative relationship that the City of Mansfield has with the county under an existing Fair Housing Agreement, the city conducted and shared a joint community engagement process for the Analysis of Impediments. A variety of approaches to achieve meaningful public engagement with residents and stakeholders were used, including public meetings, interviews, and surveys. Outreach was made to the public to participate in an online survey, in a variety of ways. Local stakeholders and stakeholder agencies that address fair housing, serve low-income persons, seek to address homelessness, supply housing needs, and provide services were also emailed directly to invite them to participate in a separate stakeholder survey.

The study was funded using Community Development Block Grant Administration grant funds allocated through the Ohio Community Development Office.

Background

Fair housing laws charge the Secretary of the U.S. Department of Housing and Urban Development (HUD) with the responsibility to enforce fair housing statutes and their implementing regulations in the United States. In addition, The Ohio Department of Development oversees the distribution of Federal Housing and Community Development program assistance throughout Ohio that is distributed to small cities and counties.

In order to comply with the Fair Housing certification, each community receiving the State CDBG formula allocation is required to analyze housing patterns and practices for impediments to fair housing, taking appropriate actions to overcome the effects of identified impediments, and maintain records to document the analysis and actions taken. These actions form, in effect, a fair housing planning and implementation cycle, which HUD expects will become the basis of fair housing planning throughout the community.

This analysis is focused on Richland County outside the City of Mansfield. Richland County's largest city, Mansfield, is known as a participating jurisdiction and is required to conduct its own separate study. This analysis answers the question "Do all

residents and potential residents of this jurisdiction have equal access and choice to housing regardless of their race, color, religion, sex, national origin, disability, or familial status? If not, why? And what will be done to ensure that they do?"

Fair Housing choice is described as the ability of persons of similar income levels to have available to them the same housing choice – regardless of race, color, religion, sex, disability, familial status, or national origin.

Fair housing ensures protection against:
- Refusing to sell or rent to, deal or negotiate with any person in a covered group.
- Discriminating by advertising that housing is available only to persons of a certain race, color, religion, sex, familial status, disability, or national origin.
- Denying that housing is available for inspection, sale, or rent when it really is available.
- "Blockbusting" for profit, persuading owners to sell or rent housing by telling them that minority groups are moving into the neighborhood.
- Denying or making different terms or conditions for home loans by commercial lenders, such as banks, savings and loan associations, and insurance companies.
- Denying to anyone the use of or participation in any real estate services, such as brokers' organizations, multiple-listing services, or other facilities related to the selling and renting of housing.
- Recipients may not, directly or through contractual or other arrangements, discriminate against anyone on the grounds of race, color, national origin, sex, disability, or familial status.

Title VIII of the Civil Rights Act of 1968, **as amended**: Prohibits discrimination in housing based on race, color, religion, sex, national origin, familial status, or disability. The law also requires HUD to administer its programs in a manner that affirmatively promotes fair housing.

Ohio Fair Housing Law of 1989: Provides rights and remedies substantially equivalent to those found in the Federal Fair Housing Act.

Title VI of the Civil Rights Act of 1964: Provides that no person shall be excluded from participation, be denied program benefits or be subjected to discrimination based on race, color, or national origin under any program or activity receiving federal financial assistance.

The Age Discrimination Act of 1975, as amended: Provides that no person shall be excluded from participation, be denied program benefits, or be subjected to discrimination based on age under any program or activity receiving federal funds.

Section 504 of the Rehabilitation Act of 1973, as amended: Provides that no otherwise qualified individual shall, solely because of his or her handicap, be excluded

from participation, including employment, be denied program benefits, or be subjected to discrimination under any program or activity receiving federal funds.

Methodology

Information for this report was collected by Richland County Regional Planning with assistance of the City of Mansfield through a variety of methods, including survey, in-person and telephone interviews, and collection of other primary data from a number of sources. Existing studies and reports including the draft City of Mansfield "2024 Analysis of Impediment to Fair Housing Choice" and the "Richland County Housing Needs Assessment and Action Plan" was consulted and referenced. Demographic information used in this report was obtained from the United States Census 2020 and 2010 Census Summary File 1 (SF 1) and the 1-year and 5-year 2022 American Community Survey (ACS). Information that is not provided in the decennial Census was used from the American Community Survey estimates. Information on the economic climate, the workforce, and employment was from the Ohio Department of Development. The Ohio Department of Education provided additional demographic information. Homeless counts were provided by Wayfinders of Ohio formerly known as Harmony House, which is the homeless shelter in the area, and the Coalition of Housing and Homelessness in Ohio (COHHIO). Mortgage lending data was compiled from the HDMA data. Data on fair housing complaints was obtained from HUD. Consultants (Harsany and Associates) for the Mansfield Community Development Office contacted key stakeholders in Richland County to obtain their perspectives on possible impediments to fair housing in Mansfield and the county.

Findings and Recommendations Summarized

This study found the following challenges to fair housing choice occurring in Richland County. These could potentially turn into fair housing issues if not addressed. Chapter 7 of this study lists the findings and recommended actions. For this study, the barriers identified to fair housing choice include:

1. **INADEQUATE SUPPLY OF SAFE AND AFFORDABLE HOUSING AVAILABLE TO LOWER-INCOME HOUSEHOLDS**

Though housing is affordable to the majority of households in Richland County, there is a need for safe affordable housing units for very low-income residents of the county. This has a disproportionate impact on seniors, veterans, single female with children households, and minorities.

Recommendation:

The county should continue with its existing housing programs, particularly those which assist low- and moderate-income families like the CDBG and Community Housing

Improvement Program (CHIP) households for construction, rehabilitation, preservation, utility assistance, and rental and mortgage subsidies. Seek affordable housing developments to assist with affordability issues.

2. ACCESSIBILITY CHALLENGES

With almost 75% of the housing stock in Richland County being constructed before 1980, accessibility for people with disabilities is an issue in the county. This is a challenge to older adults as well as younger people with physical disabilities in finding rental units. There is a need for landlords to understand their responsibilities under the Fair Housing Act. There is also a lack of information particularly among the disabled and elderly on their rights under the Fair Housing Act and/or where to find accessible rental properties.

Recommendation:

Work within the existing rehabilitation programs like CDBG Home Repair and CHIP to provide accessible rehabilitation opportunities for homes and rental units. Create awareness about existing programs and organizations that help with modifications.

3. COORDINATED EFFORTS BY LOCAL JURISDICTIONS

Public sector analysis was related to the public transportation system, group housing and zoning, and the need for safe affordable occupied and rental housing units for very low-income residents. Since policy decisions and resource allocation that directly or indirectly affect these issues are made within the individual political boundary by local jurisdictions, but have countywide impacts, there is a need for coordination and collaboration among jurisdictions during planning and implementation to collectively further fair housing choices.

Recommendation:

Continue to educate local elected officials about fair housing and recruit them as champions to affirmatively further fair housing within and across jurisdictions.

4. TRANSPORTATION OPTIONS IMPEDE FAIR HOUSING CHOICES

Residents without access to a personal automobile are restricted on where they can live, work, and receive services. There is a need for the public transit system in Richland County to increase its service area and service hours and to serve a larger area of the county. Access to alternative transportation options such as sidewalks and bike lanes is also needed.

Recommendation:

Implement Alternative Transportation Plan recommendations to complete transportation links and create safe sidewalks and bike lanes as required. Increase the transit service area to include outlying villages and unincorporated areas along with increased operation times if additional funding becomes available.

Utilize the Richland County Transportation Coordinated Plan to match providers and services.

5. MINORITY HOUSEHOLDS HAVE REDUCED ACCESS TO HOMEOWNERSHIP

Fewer minority households and families with children were homeowners than the general population. Problem credit has prevented many of these Richland County residents from obtaining mortgages to purchase a home, reasonable rent cost, and homeowners insurance.

Recommendation:

Provide access to opportunities for employment training and social services to encourage labor market participation for this population. Provide financial literacy to improve credit.

6. CONTINUING NEED FOR FAIR HOUSING TRAINING

Public and stakeholder survey indicated that there was still a continuing need for fair housing training. There are a variety of housing challenges faced by renters including a lack of understanding by landlords/property managers of fair housing accommodations for disabilities. Source of income discrimination has also led to limited mobility for some protected groups.

Recommendation:

Implement the CDBG standard fair housing program. Continue to partner with City of Mansfield and other service agencies to educate residents and landlords.

CHAPTER 2 – Overview of Richland County

Demographics

Richland County is located in Northcentral Ohio. The county is less than an hour drive north from Columbus, less than an hour and a half from Akron and Cleveland, less than two hours from Toledo, and just under three hours to Dayton. The county contains three moderate sized cities, Mansfield (in which approximately 39% of the county residents live), Shelby (in which approximately 7.6% of county residents live), and Ontario (in which approximately 5.1% of county residents live); seven incorporated villages (in which approximately 8.4% of the county residents live), and eighteen townships (percentages based on the 2010 U.S. Census of Population). Map 1 shows political subdivision boundaries for Richland County. Various other unincorporated villages, old cross road centers, and new subdivision neighborhoods exist throughout the county.

Map 1 – Richland County Political Subdivisions
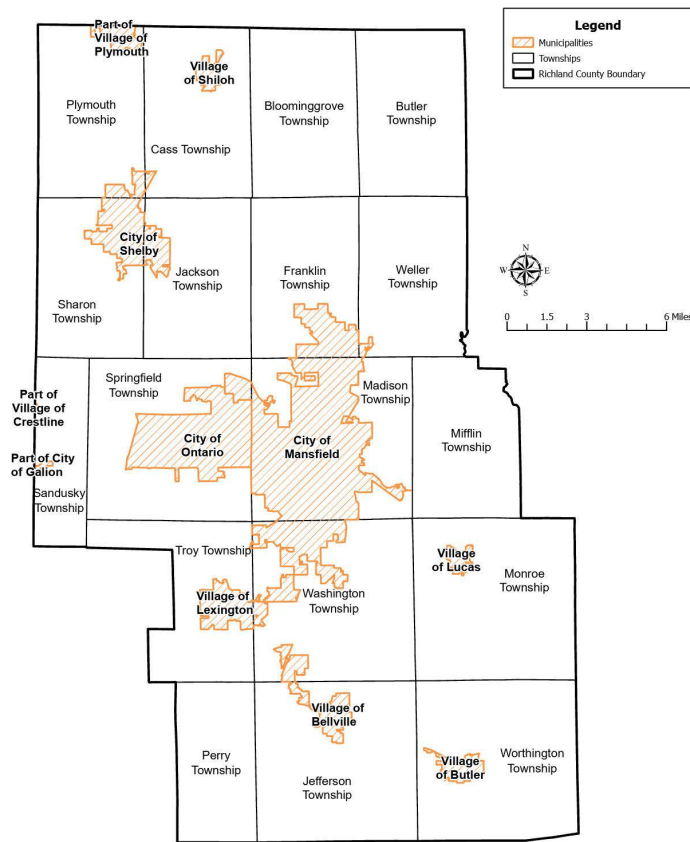
Prepared by: Richland County Regional Planning Commission

In 2020, Richland County ranked 26th out of the 88 counties in Ohio in total population (Census 2020). County population trends are shown in Table 1 below. Population data indicates that Richland County steadily gained population from 1950 to 1980. During this period, the county had several major industries providing residents with well-paying jobs.

Table 1 – Richland Country Population Trends 1950-2020

Year	Population	Population Increase/Decrease	Percent Increase/Decrease
1950	91,305	-	-
1960	117,761	26,456	29.0%
1970	129,997	12,236	10.4%
1980	131,205	1,208	0.9%
1990	126,137	-5,068	-3.9%
2000	128,852	2,715	2.2%
2010	124,475	-4,377	-3.4%
2020	124,936	461	0.4%

Source: Ohio County Profiles, Ohio Office of Strategic Research

From 1980 to 1990, Richland County lost population. During the economic downturn of the 1980's, industrial jobs were lost when many industries either closed or merged with other companies and relocated outside of the county. As a result, approximately 5,000 residents left the county to seek or take jobs in other communities.

From 1990 to 2000, the county gained population. During this time the economy recovered from the recession of the 1980's and Richland County experienced industrial, commercial, and residential growth resulting in a population increase of approximately 2,700 residents.

During the decade from 2000 to 2010, Richland County once again lost approximately 4,000 residents. The 2020 census showed a modest 0.4% gain in population.

Graph 1 – Richland Country Population Trends

Population loss has hindered county's economy.

Year-over-year percent change in population

United States

Ohio

Richland Co.

Source: Bureau of Economic Analysis / Haver

FEDERAL RESERVE BANK
of CLEVELAND
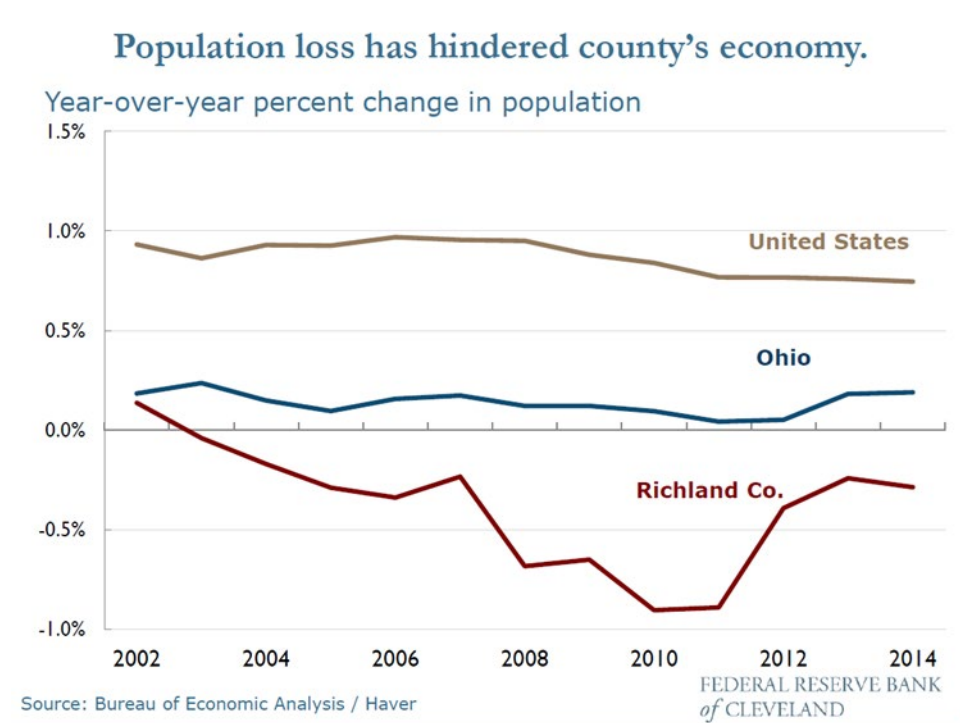
The Census Bureau's 2018 to 2022 American Community Survey incomes estimate for Richland County and the nation are as follows:

Table 2 – Richland County Median Income

Median Household Income of $ 56,557 (Ohio $66,990; Nationally $ 75,149)

Richland County poverty data is shown in Table 3. A review of Table 3 indicates that overall, the percentage in poverty in Richland County is higher than in Ohio. At the national level, percentage in poverty across the majority of categories is lower than in either Richland County or Ohio with two exceptions: Married Families and Age 65 and older.

Table 3 – Percentage of Families and People Whose Income in the Last 12 Months is Below Poverty Level by Category

	Richland County	Ohio	US
All people	15.2%	13.3%	12.5%
Related children under 18 years old	19.7%	17.9%	16.3%
Age 65 and older	9.3%	9.1%	10.0%
Black or African American	32.8%	27.3%	21.5%
Hispanic or Latino	26.6%	22.5%	17.2%
Disability	32.6%	27.8%	22.9%
All families	11.2%	9.3%	8.8%
Married	3.1%	3.7%	4.5%
Female Households	37.6%	28.5%	24.1%

Source: 2022: ACS 5-Year Estimates

Based on the above data, poverty is an issue in Richland County especially for minority households, female led households, and people with disabilities. Further study beyond the scope of this report is needed to determine why the poverty rate across all categories is higher in Richland County than in Ohio. This report will determine if the above populations with incomes below poverty level have adequate access to lower-cost housing opportunities.

Sex

There are differences based upon sex that are worth noting, and that may have potential ramifications for fair housing issues. 51.22% of the population in the county are male and 48.78% was female. Also of note is that there appears to be more single females living alone – 16.3% compared to 12.5% for single male householders.
The population dynamic changes as the age increases, with more women than men in every age category over the age of 64. This is likely because women tend to live longer than men. The percentage of persons over the age of 65 and living alone is 8.7 % for females with 3.2% for males. These statistics have potential ramifications for housing, because these single income households may have difficulty in affording housing, especially those 65 and over on fixed incomes.
There is also an interesting dynamic relative to single parent households. According to the 2022 ACS, there were both male and female householders, with no spouse present, and children in the home under the age of 18, but there is a huge disparity between the numbers of male and female households in this situation. 2.4% of all households were male family householders with own children, no wife present. 9.3% of all households were female family householders with own children, no husband present. The poverty level for the single female householder families is higher at 5.7%

compared to 0.5% for male householder families. This disparity has potential ramifications that are likely to disproportionately impact females across the county in a variety of areas, but especially relevant to this report are the implications for housing, which may be more difficult to secure based upon the presence of children and the impact of child rearing as a single parent on one's income.

Graph 2 – Population Pyramid: Population by Age and Sex

Richland County, Ohio

Age	Male	Female
85 years and over	1,046	2,189
80 to 84 years	1,166	1,622
75 to 79 years	1,978	2,597
70 to 74 years	2,999	3,403
65 to 69 years	3,505	3,951
60 to 64 years	3,958	4,390
55 to 59 years	4,334	4,130
50 to 54 years	3,862	3,597
45 to 49 years	3,966	3,490
40 to 44 years	4,189	3,636
35 to 39 years	4,357	3,060
30 to 34 years	3,996	3,474
25 to 29 years	4,751	3,599
20 to 24 years	4,438	3,404
15 to 19 years	4,167	3,382
10 to 14 years	4,298	3,601
5 to 9 years	3,502	3,855
Under 5 years	3,512	3,604

Religion

People in the county are affiliated with a variety of religions. Though there are no detailed statistics for the county, the Pew Research Center data in Table 3B represents the religious landscape in Ohio. Religion, which is often tied to ethnicity or race, can be a source of discrimination.

Table 4 – Religious composition of adults in Ohio

Christian	73%	Non-Christian Faiths	4%
Evangelical Protestant	29%	Jewish	1%
Mainline Protestant	17%	Muslim	1%
Historically Black Protestant	7%	Buddhist	1%
Catholic	18%	Hindu	<1%
Mormon	1%	Other World Religions	<1%
Orthodox Christian	<1%	Other Faiths	2%
Jehovah's Witness	1%	Unaffiliated (Religious "nones")	22%
Other Christian	<1%	Atheist	2%
Don't know	<1%	Agnostic	3%
		Nothing in particular	17%

Data source: Pew Research Center, Religious Landscape Study, 2014

Diversity

Racial composition data for Richland County is shown in Table 4. Over the last decades, Richland County's population has slowly become more racially diverse. Although predominantly Caucasian at 84.2%, slow but steady gains have taken place in the African American, Asian and Hispanic (all races) populations. In 1980, these groups comprised 8.1% of the county's population and by 2020, these groups accounted for 11.8% of the county's population. Another 6.2% identified themselves as belonging to neither White, Black or African American, Asian, or Hispanic.

Table 5 – Racial Composition of Richland County 1980-2020

Race/Ethnic Group	1980	1990	2000	2010	2020
White	91.9%	90.9%	89.1%	88.5%	84.2%
Black or African American	7.0%	7.9%	9.5%	9.5%	9.1%
Asian	0.3%	0.5%	0.5%	0.7%	0.6%
Hispanic (All races)	0.8%	0.7%	0.9%	1.3%	2.1%

Source: National Historical Geographic Information System,
website: **https://nhgis.org/**, * U.S. Census Bureau,

For a concentration of a minority population to exist, its proportion in a defined area would have to be more than its proportion of the total county population. For example, in 2020 Census, Hispanics (all races) constituted 2.1% percent of the county's population. Under these circumstances, a county census tract that is 2.1% Hispanic or even a few percentage points higher would not suggest a concentration - it's nearly the same as the proportion of Hispanic population in the entire county. Conversely, as shown in Table 3 on the previous page, Black or African Americans constituted 9.1% of the county's population in 2020. A census tract that is 18.5% Black or African American, more than two times the countywide proportion, may suggest a

concentration that may be due to discriminatory practices diminishing fair housing choice.

On the other hand, census tracts that are well over 94.0% White in a county that is 84.2% White in 2020 may also reflect real estate and other practices that interfere with fair housing choice.

For the purposes on this report, a minority concentration will be defined as a concentration two or more times its proportion of the total county population in a given census tract. In addition, any census tract having a White population equal to or greater than 94% will be identified to determine if there are real estate or other practices that interfere with fair housing choice in that census tract.

Map 2 – Richland County 2020 Census Tracts

Legend
- 2020 Census Tracts
- Municipalities
- Richland County Boundary

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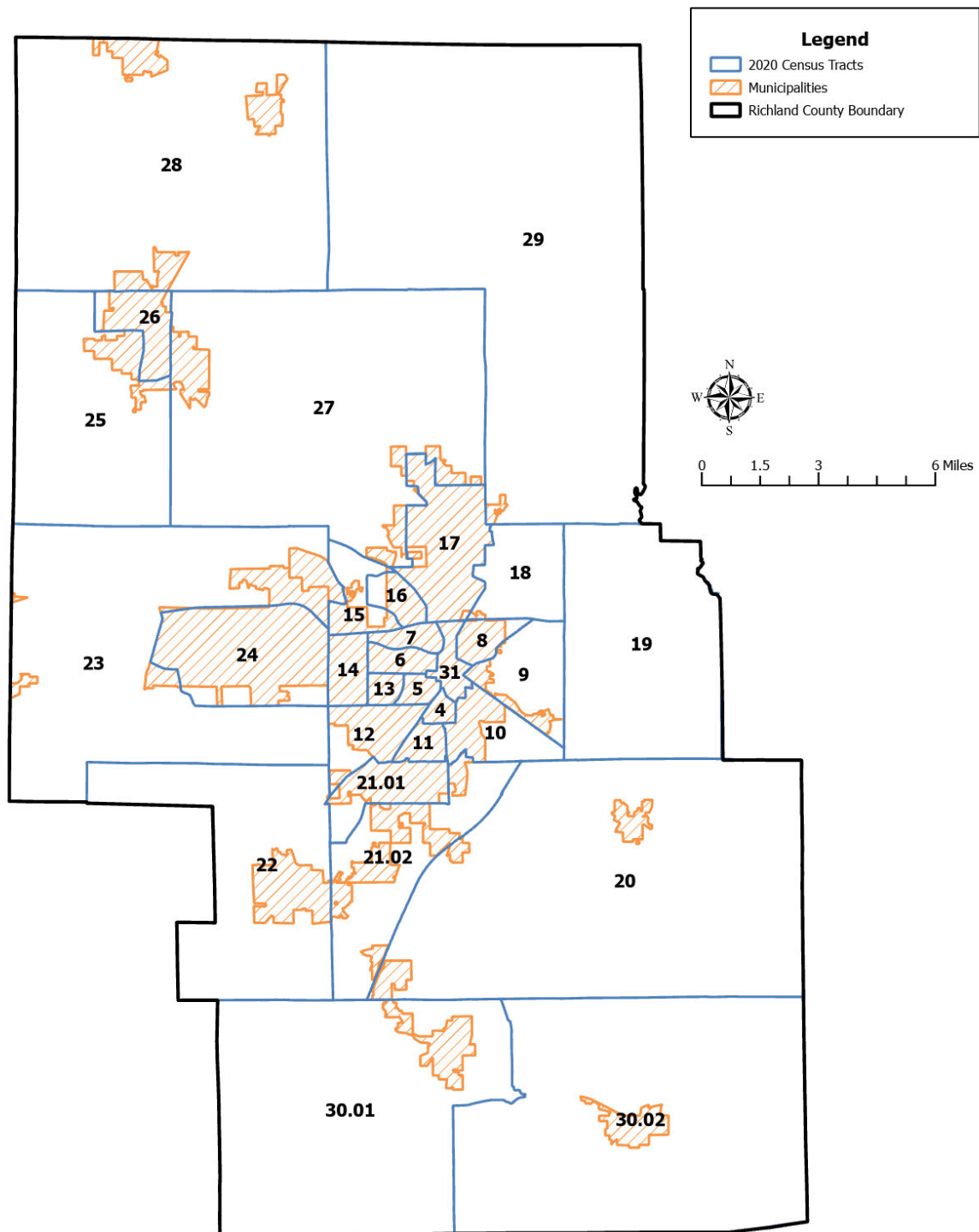
Prepared by: Richland County Regional Planning Commission

The City of Mansfield produces an Impediment Analysis report for their area to submit to HUD. For this reason, while all census tracts in Richland County will be looked at, census tracts with more than 70% of its area within Mansfield's city boundary will not be considered for impediment evaluation in this study. These census tracts are: 4, 5, 6, 7, 8, 11, 12, 13, 14, 16, 17, 21.01 and 31. For more information about impediments to Fair Housing in these census tracts see the City of Mansfield Impediment Analysis Report. Census tracts 10 and 15 have an area of around 40% each within city boundary and will be evaluated in this report.

Table 6 – Census Tracts in the City of Mansfield

Census Tract	Area in Mansfield (acres)	Total Area (acres)	Percentage in Mansfield Boundary
4	335.92	335.92	100%
5	449.62	449.62	100%
6	735.89	735.89	100%
7	654.56	654.56	100%
8	745.09	892.15	84%
9	497.91	3,094.01	16%
10	1,176.88	2,390.90	49%
11	680.40	680.40	100%
12	1,613.81	2,189.45	74%
13	448.64	448.64	100%
14	1,196.19	1,196.19	100%
15	695.60	1,643.98	42%
16	641.40	905.78	71%
17	4,240.01	4,390.78	97%
18	46.03	3,327.98	1%
19	0.00	14,779.12	0%
20	147.53	37,143.98	0%
21.01	1,737.70	2,323.88	75%
21.02	1,173.20	7,750.40	15%
22	2.69	15,053.60	0%
23	695.90	26,689.55	3%
24	2.42	6,627.24	0%
25	0.00	13,591.66	0%
26	0.00	1,877.62	0%
27	951.18	30,771.71	3%
28	0.00	33,035.85	0%
29	129.95	48,275.38	0%
30.01	0.00	25,808.43	0%
30.02	0.00	32,202.86	0%
31	780.15	780.15	100%
27	951.18	30,771.71	3%

The U.S. Census Bureau 2020 Census, the most current source for racial composition by census tract, reveals that several areas of minority concentration are developing in Richland County and that minorities are hardly present in others. As explained later in this analysis, these numbers will be examined for discriminatory practices in place that are causing distortions in the free housing market. The 2020 census indicates there are census tracts showing concentrations of specific minorities. These are highlighted in blue in Table 5 below. Table 5 will be analyzed on a population-by-population basis.

Table 7 – Racial Composition of Richland County by Census Tract

Census Tract Number	TOTAL POPULA-TION	White		Black or African American		Asian		Other		Hispanic or Latino origin (of any race)	
		NO.	%	NO.	%	NO.	%	No.	%	No.	%
4	2,549	1,870	73.4	424	16.6	15	0.6	31	1.2	82	3.2
5	3,706	2,457	66.3	803	21.7	8	0.2	81	2.2	129	3.5
6	3,056	1,683	55.1	980	32.1	6	0.2	63	2.1	105	3.4
7	2,776	1,273	45.9	1,216	43.8	11	0.4	41	1.5	72	2.6
8	2,584	2,023	78.3	295	11.4	20	0.8	42	1.6	42	1.6
9	4,665	4,180	89.6	144	3.1	10	0.2	41	0.9	91	2.0
10	5,630	4,240	75.3	891	15.8	30	0.5	85	1.5	149	2.6
11	2,699	2,246	83.2	305	11.3	9	0.3	18	0.7	77	2.9
12	3,880	3,256	83.9	358	9.2	22	0.6	33	0.9	74	1.9
13	3,159	2,491	78.9	406	12.9	16	0.5	31	1.0	82	2.6
14	2,298	1,708	74.3	376	16.4	22	1.0	37	1.6	78	3.4
15	1,904	1,749	91.9	38	2.0	11	0.6	16	0.8	29	1.5
16	1,712	1,491	87.1	96	5.6	1	0.1	18	1.1	46	2.7
17	5,017	2,253	44.9	2,635	52.5	9	0.2	108	2.2	183	3.6
18	3,710	3,346	90.2	149	4.0	11	0.3	33	0.9	54	1.5
19	6,106	5,498	90.0	213	3.5	24	0.4	37	0.6	108	1.8
20	5,730	5,393	94.1	36	0.6	15	0.3	43	0.8	52	0.9
21.01	5,444	4,720	86.7	325	6.0	104	1.9	59	1.1	105	1.9
21.02	4,822	4,368	90.6	124	2.6	54	1.1	51	1.1	94	1.9
22	7,119	6,583	92.5	101	1.4	61	0.9	53	0.7	116	1.6
23	6,351	5,804	91.4	166	2.6	57	0.9	65	1.0	110	1.7
24	5,891	5,028	85.4	238	4.0	186	3.2	90	1.5	150	2.5
25	4,354	4,116	94.5	20	0.5	8	0.2	43	1.0	92	2.1
26	4,652	4,371	94.0	29	0.6	16	0.3	39	0.8	105	2.3
27	5,583	5,319	95.3	69	1.2	28	0.5	13	0.2	93	1.7
28	3,580	3,397	94.9	13	0.4	8	0.2	39	1.1	74	2.1
29	4,356	4,196	96.3	22	0.5	7	0.2	17	0.4	57	1.3
30.01	5,357	5,086	94.9	22	0.4	9	0.2	35	0.7	55	1.0
30.02	3,997	3,785	94.7	17	0.4	11	0.3	25	0.6	39	1.0
31	2,249	1,209	53.8	801	35.6	4	0.2	41	1.8	72	3.2
COUN-TY	121,533	105,501	86.8	9,478	7.80	952	0.8	4,919	4.1%	2,151	1.8

Source: U.S. Census Bureau, 2020 Census

White Population

As noted above, any census tract containing a White population equal to or greater than 94% will be identified to determine if there are real estate or other practices that interfere with fair housing choice in that census tract. The tracts in question are 20, 25, 26,28, 27, 29, 30.01, 30.02. Map 3 identifies these census tracts. The majority of these census tracts are located in rural areas and cover townships.

Map 3 – Richland County White Population by Census Tract
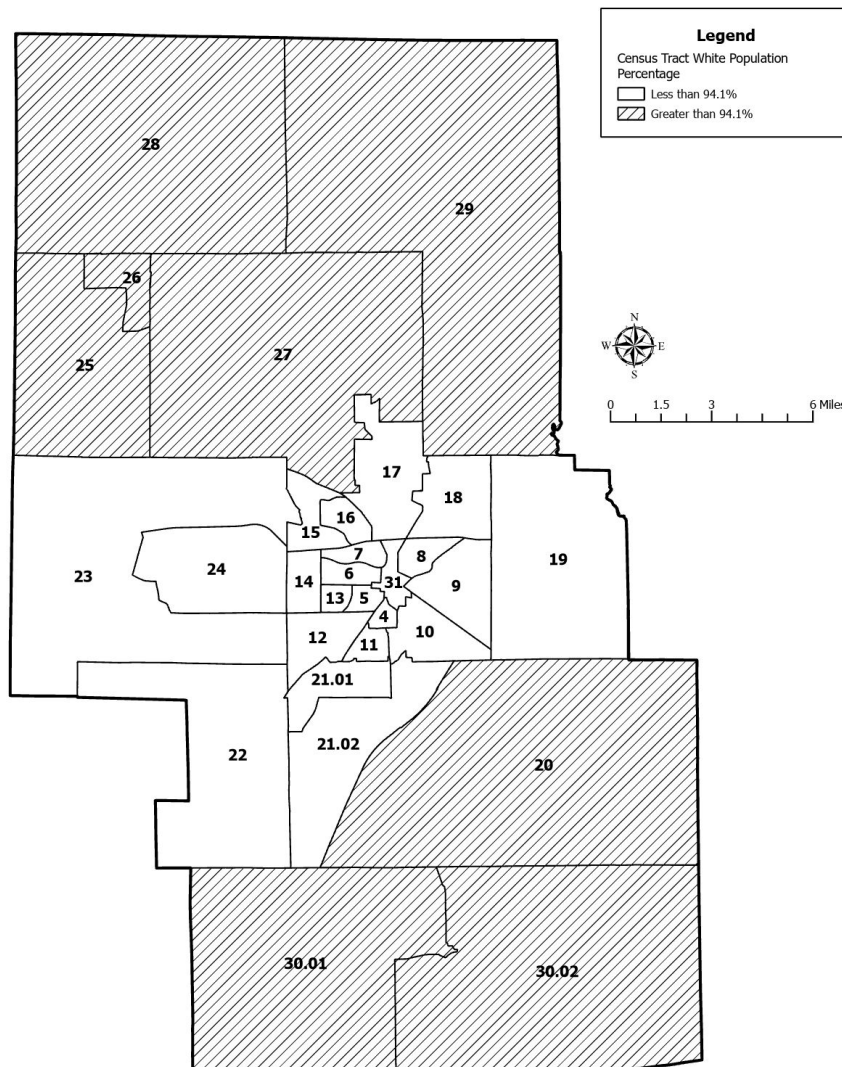
Prepared by: Richland County Regional Planning Commission

Source: U.S. Census Bureau, 2020 Census

Black or African American Population

Black or African Americans constituted 9.1% of the county's population. Any census tract containing 18.2% or more Black or African Americans will be considered to have a concentration of this population. Map 4 identifies Census Tracts 5, 6, 7, 17 and 31. All five of these tracts are within city of Mansfield limits. For more information on these tracts and analysis, consult the City of Mansfield Impediment Analysis report.

Map 4 – Richland County Black or African American Population by Census Tract
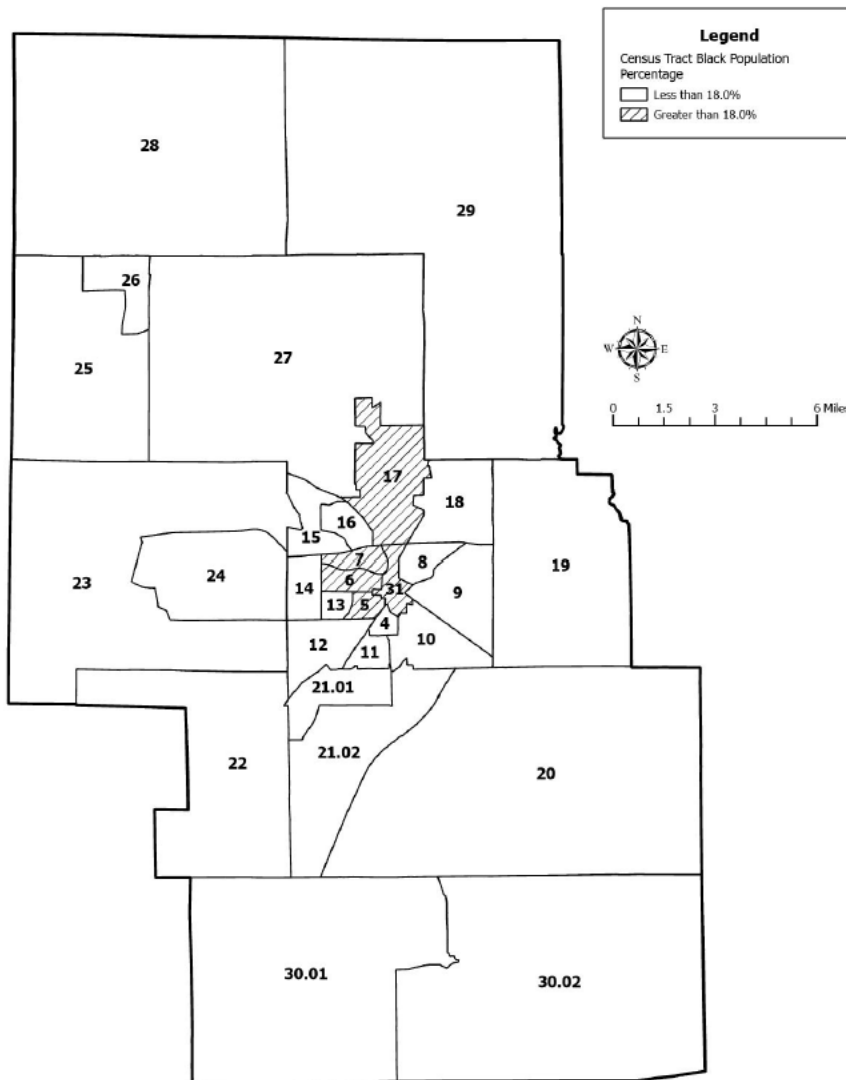
Prepared by: Richland County Regional Planning Commission

Asian Population

Asian population constituted 0.6% of the county's population. Any census tract containing 1.2% or more Asians will be considered to have a concentration of this population. The census tracts in question are 21.01, and 24. Map 5 identifies these census tracts. Tract 21.01 is the Southwest area of the city of Mansfield covering the Woodlands Neighborhood area. Tracts 24 is the West area of the county covering the townships of Springfield and Sandusky; and the city of Ontario. The median household income for this census tract is $ 63,701 which is higher than the county $ 53,047. (2022 ACS) and a poverty rate of only 5.6% versus 15.2% for the county. Homeownership and fair market rent are both higher than the county; making it a wealthier area of the county.

Map 5 – Richland County Asian Population by Census Tract
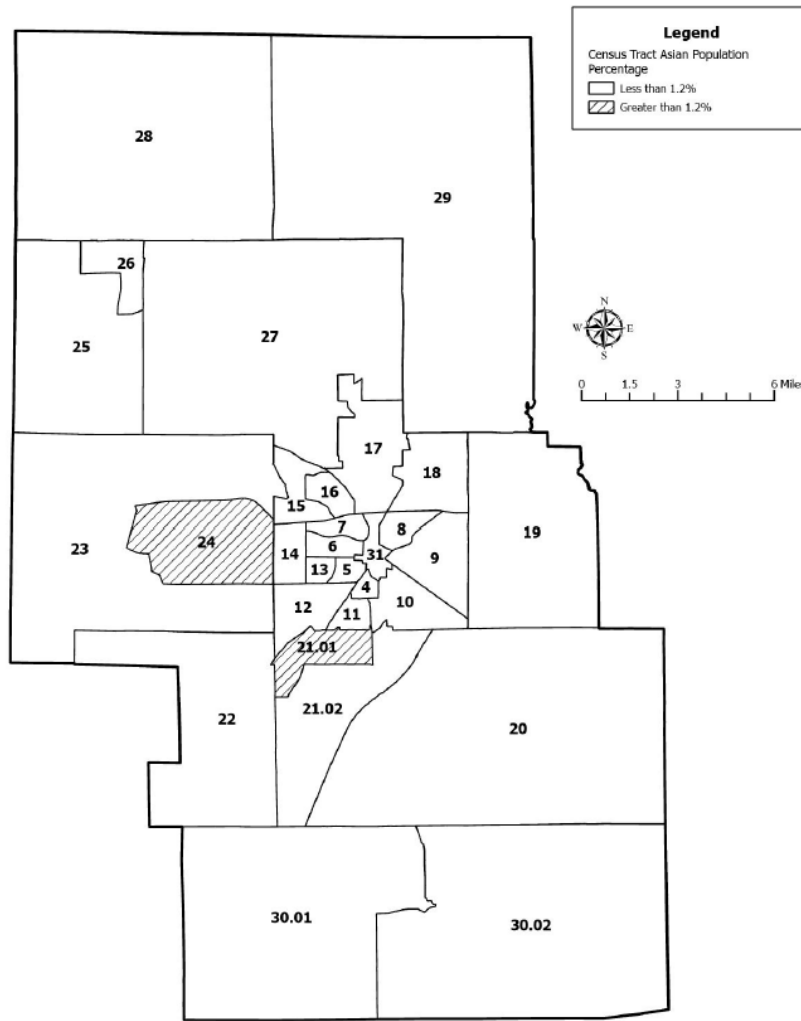
Prepared by: Richland County Regional Planning Commission

Hispanic or Latino Population

Hispanic or Latino population comprised 2.1% of the county's population. Any census tract containing 4.2% or more of Hispanic population will be considered to have a concentration. No census tracts were identified containing a concentration of this population.

Map 6 – Richland County Hispanic or Latino Population by Census Tract
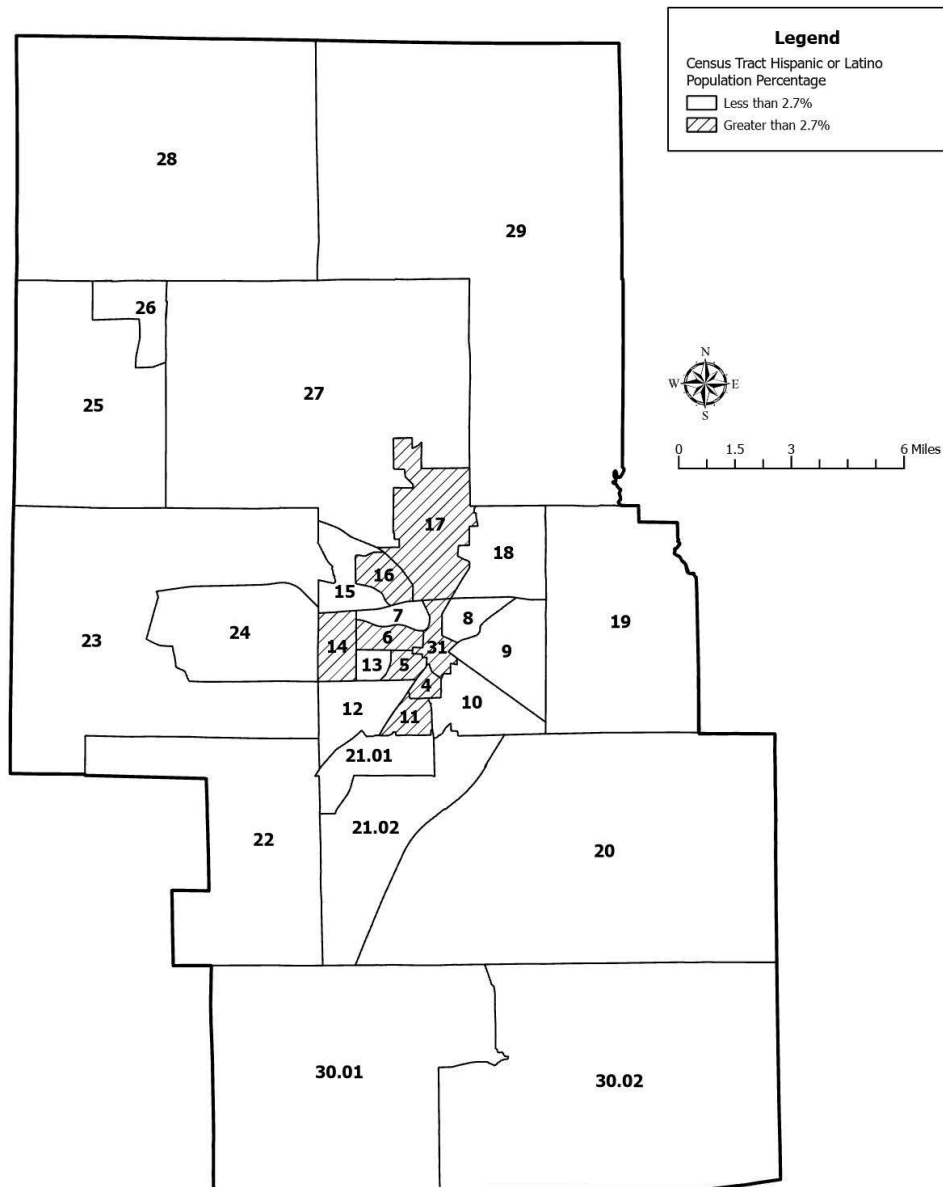
Prepared by: Richland County Regional Planning Commission

Total Minority Population

Minority population is defined as the smaller number or part, especially a number that is less than half the whole number. Richland County's White population comprises 84.2% of its overall population. For this analysis all non-White population is considered a minority. According to this definition, the minority population comprised 15.8% of the county's population in 2020 census. Any census tract containing 31.6% or more of minority population will be considered to have a concentration of this population which may be due to discriminatory practices diminishing fair housing choice in other parts of the county. Four census tracts were identified containing a concentration of this population. All four of these tracts are within city of Mansfield limits. For more information on these tracts consult the City of Mansfield Impediment Analysis report.

Table 8 – Richland County Total Minority Population by Census Tract:

Census Tract Number	Total Population	Total Minority Population	Percent Total Minority Population
4	2,494	679	26.6%
5	3,331	1,249	33.7%
6	2,980	1,373	44.9%
7	2,569	1,503	54.1%
8	2,664	561	21.7%
9	4,278	485	10.4%
10	5,293	1,390	24.7%
11	2,913	453	16.8%
12	3,826	624	16.1%
13	3,490	668	21.1%
14	2,212	590	25.7%
15	1,885	155	8.1%
16	2,055	221	12.9%
17	5,541	2,764	55.1%
18	3,456	364	9.8%
19	6,084	608	10.0%
20	5,554	337	5.9%
21.01	5,372	724	13.3%
21.02	4,400	679	26.6%
22	6,843	454	9.4%
23	5,936	536	7.5%
24	5,616	547	8.6%
25	4,277	863	14.6%
26	4,605	238	5.5%
27	4,922	281	6.0%
28	3,413	264	4.7%

Census Tract Number	Total Population	Total Minority Population	Percent Total Minority Population
29	4,116	183	5.1%
30.01	5,592	160	3.7%
30.02	3,825	271	5.1%
31	1,991	212	5.3%
Source: Source: U.S. Census Bureau, 2020			

Disabled Population

According to stakeholder input, there is a need for assistance for persons with special needs to have more supported services and decent safe sanitary housing made available regardless of whether they rent or own. The total number of Richland County Residents with a reported disability is approximately 18,258 persons (15.7%). This is slightly higher than Ohio's total number of individuals with disabilities of 1,583,200 (13.8%).

It is extremely difficult to pinpoint the housing tenure (i.e. homeowners or renters) of disabled individuals. Neither rental housing nor home loan applications are required to disclose disabilities. (In the case of rental housing, an applicant might have to disclose a disability in order to request handicapped accessible housing.)

There is a shortage of affordable housing specifically for disabled and low-income populations. Service providers report that demand exceeds the supply of accessible, subsidized units for disabled individuals.

The disabled population under age 65 comprised 11.8% of the county's population in 2020. Any census tract containing 6.4% or less of this population (less than half the county rate) will be considered to have a low population of disabled individuals. No census tracts that match this criterion were found.

Table 9 – Richland County Disabled Population, Senior Population and Female Households Population by Census Tract

Census Tract Number	Percent Disabled<65	Percent Senior Population	Percent Female Households
4	15.7%	11.1%	35.4%
5	18.9%	14.6%	21.3%
6	13.7%	6.4%	47.2%
7	19.1%	9.6%	25.7%
8	27.0%	14.7%	23.4%
9	20.5%	24.7%	22.7%
10	26.3%	18.1%	16.9%
11	21.7%	36.3%	18.7%
12	15.0%	27.9%	23.5%
13	12.5%	19.1%	21.9%
14	23.4%	21.6%	12.0%
15	20.9%	17.5%	25.6%
16	19.4%	15.2%	24.0%
17	62.1%	2.7%	0.0%
18	16.9%	17.0%	34.2%
19	10.5%	25.6%	24.1%
20	12.0%	26.9%	27.6%
21.01	22.5%	33.8%	14.4%
21.02	9.6%	19.6%	28.3%
22	12.1%	17.4%	21.5%
23	19.0%	24.9%	22.1%
24	15.0%	19.9%	27.2%
25	16.2%	20.5%	31.7%
26	12.0%	13.3%	28.6%
27	8.9%	20.4%	23.8%
28	13.5%	18.8%	28.6%
29	12.4%	16.4%	41.1%
30.01	12.6%	25.9%	25.5%
30.02	10.8%	16.0%	33.6%
31	28.3%	8.9%	29.7%

Senior Citizens and the Elderly

Low-income elderly persons have needs that result from loss of mobility and increased isolation as friends and contemporaries move or die. They also have needs that are a function of limited income, like affordable housing, access to transportation and health care, home and personal care services, assisted living facilities, and services to encourage socialization. The most significant housing gap for seniors is meeting the

needs for seniors below the poverty level. The county is perceived by service providers as offering a fairly significant stock of supported housing for seniors.

As in all communities, access to medical services is limited for those in Medicaid, and even for those in Medicare without additional insurance. The cost of medication for those on Medicaid without additional insurance is a burden. Already, state reductions in reimbursement rates for medications are likely to affect availability of needed drugs for low-income elderly. The elder population is growing in the county and regionally.

While overall county and state data shows that the elderly population is growing at the county level, the distribution within census tracts seems uniform. The elderly population comprised 20.2% of the county's population in 2020. Any census tract containing 10% percent or less of this population would have been considered to have a low population of seniors that may be due to discriminatory practices diminishing fair housing choice. No census tracts outside Mansfield City were identified meeting these criteria.

Female Households

Overall county data shows that 29.2% household population is comprised of female households. Any census tract containing 14.6% percent or less of female households will be considered to have a low number of female headed households which may be due to discriminatory practices diminishing fair housing choice. Four census tracts were identified meeting this criterion. These census tracts are 14, 17, 21.01. They cover the city of Mansfield. 17 does not have residences. In addition to identifying areas with low populations, areas with high concentrations (more than twice the county rate) where identified. Tracts containing more than 24.2% of female households are: 4, 6 and 7. These tracts are located in the city of Mansfield in areas that are blighted and are populated with below poverty households. Lack of affordable housing in other Census tracts might be locking this population in these areas of concentration providing no mobility for them.

Homeless Population

The Department of Housing and Urban Development (HUD) defines "homeless" as a person or family lacking a fixed, regular, and adequate nighttime residence and who is residing in places not meant for human habitation; residing in an emergency shelter or in transitional housing for the homeless; evicted (within one week) from an institution in which they have resided for more than 30 consecutive days; or fleeing a domestic violence situation.

HUD also defines chronically homeless as an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more or has at least 4 episodes of homelessness in the past 4 years.

The following is the data from the point-in-time count on January 24, 2023.

There were 10 unsheltered individuals within the designated census tract. The extrapolation count of this is approximately 17.

There were 56 sheltered individuals with 50 in harmony house and 6 on the Counting US App.

The statistics of several main providers of service to homeless individuals account for the majority of those figures. The providers are:

- Harmony House Homeless Services (Wayfinders)
- Catalyst
- The Domestic Violence Shelter
- Catholic Charities

The point-in-time count serves primarily as an indicator of the number of homeless populations in Richland County. However, counts are conducted in January, and some of the homeless might not be easily located and counts may be inaccurate.

Contributors To Homelessness

The inability to find subsidized housing remains the most mentioned cause. One reason is the limited number of vouchers available from the Mansfield Metropolitan Housing Authority. There is a waiting list for Section 8 vouchers. A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. Many landlords do not accept section 8 vouchers. Often times people approved for housing struggle to find qualified housing that will accept the vouchers. Service Providers indicated that source of income discrimination was more prevalent than fair housing discrimination. But source of income discrimination may impact fair housing choice for certain groups.

In Richland County, many of the jobs available are inadequate for a single wage earner to live independently. Harmony House advises that over eighty percent report a lack of income as primary reason for homelessness. A high percentage of the homeless are disabled by substance abuse and mental illness. Many have both co-occurring.

Adequate housing and services for transient and homeless individuals is a high priority in Richland County. Rapid rehousing (securing housing within 48 to 72 hours) is also a need. High priority populations include: homeless persons, victims of domestic violence, physically and mentally disabled individuals, persons suffering from AIDS and other diseases, and disaster victims who are stranded or in need of temporary shelter.

Census Tracts with Possible Real Estate Practices Diminishing Fair Housing Choice

Based on the above analysis, the following census tracts have been identified as needing examination for fair housing barriers that may diminish fair housing choice. Census tracts 23 and 21.01 have a high concentration of Asian population. The number

of Asian residents in the county is low in general and there was no indication of diminished fair housing choice in other areas of the county that force this population to locate in this area and indicated self-choice to locate in these wealthier tracts.

Census tracts 20, 25, 26, 27, 28, 29, 30.01, 30.02. have a higher concentration of Whites. The lack of affordable housing of types other than large lot single family residences in these rural census tracts might be locking high concentrations of minorities, disabled population and female householders' populations in place in the inner-city census tracts.

Education

The racial composition of public schools is significant to fair housing because researchers have long known that changes in school racial composition can foreshadow changes in the racial composition of the surrounding community. The challenge to fair housing derives from the way potential Caucasian home seekers perceive the "quality of schools" as a major factor in choosing a home. No matter how inaccurate this view is and regardless of objective standards, a great many White people perceive predominantly White schools as superior, and predominantly minority schools as inferior (Juliet Saltman, A Fragile Movement: The Struggle for Neighborhood Stabilization (Westport, Connecticut: Greenwood Publishing Group, 1990), page 629 of the 1989 manuscript). So even though students at a school may be doing well, there are White people who avoid moving into its attendance area because Whites are in the minority at the school.

Throughout the nation, when the student body of a public school has become mostly African American, the school and the surrounding neighborhood have nearly always "re-segregated," changed from nearly all-White to nearly all-Black or African American over an average 13 years. White demand for housing in a neighborhood shrinks while the proportion of members of minority groups moving in grows (Ibid. Also see Daniel Lauber, "Racially Diverse Communities: A National Necessity," in Wendy Kellogg, ed., African Americans in Urban America: Contemporary Experiences (Dubuque: Kendall/Hunt, 1996), 180-200).

Data on Richland County student demographics by district presented in Table 12, school years of 2013-2014, 2018-2019, and 2023-2024. A review of Table 12 indicates that Richland County Schools from 2010-2011 to 2023-2024 have become more racially and ethnically diverse although the student body is predominately Caucasian reflecting the population of the district. Overall, student population patterns seem to mimic county population trends.

Based on the data, the racially/ethnic composition of the schools does not appear to pose an impediment to fair housing choice.

Table 10 – Enrollment by Student Demographic (School District and Building)

School Years 2013-2014, 2018-2019, 2023-2024

Name	2013-2014	2018-2019	2023-2024	Change 2013-2024
Clear Fork Valley Local				
White	95.95%	95.09%	93.65%	-2.29%
Black or African American	0.54%	0.00%	0.00%	-0.54%
Asian	0.00%	0.00%	0.00%	0.00%
Multiracial	1.57%	2.30%	2.42%	0.85%
Hispanic/Latino	1.68%	2.00%	2.75%	1.07%
Students with Disability	14.86%	13.93%	19.04%	4.18%
Crestview Local				
White	96.65%	96.54%	93.59%	-3.06%
Black or African American	0.95%	0.00%	0.00%	-0.95%
Asian	0.00%	0.00%	0.00%	0.00%
Multiracial	1.29%	1.63%	3.49%	2.20%
Hispanic/Latino	1.03%	1.15%	2.70%	1.67%
Students with Disability	12.64%	11.06%	14.17%	1.53%
Lexington Local				
White	89.92%	89.87%	88.16%	-1.75%
Black or African American	1.00%	1.03%	1.86%	0.86%
Asian	1.67%	0.99%	0.57%	-1.10%
Multiracial	4.70%	5.54%	6.40%	1.70%
Hispanic/Latino	2.39%	2.52%	2.92%	0.52%
Students with Disability	13.63%	13.19%	14.80%	1.17%
Lucas Local				
White	97.82%	95.93%	95.68%	-2.14%
Black or African American	0.00%	0.00%	0.00%	0.00%
Asian	0.00%	0.00%	0.00%	0.00%
Multiracial	0.00%	2.13%	0.00%	0.00%
Hispanic/Latino	0.00%	0.00%	0.00%	0.00%
Students with Disability	9.55%	14.15%	9.83%	0.28%
Madison Local				
White	88.72%	85.48%	81.93%	-6.79%
Black or African American	3.91%	4.72%	5.21%	1.30%
Asian	0.00%	0.00%	0%	0.00%
Multiracial	4.88%	6.69%	49.68%	3.81%
Hispanic/Latino	2.08%	2.64%	50.00%	1.63%
Students with Disability	14.43%	14.42%	9.17%	4.32%
Mansfield City				
White	54.28%	52.38%	51.41%	-2.87%
Black or African American	29.84%	28.92%	27.89%	-1.95%
Asian	0.43%	0.00%	0.00%	-0.43%
Multiracial	12.58%	14.37%	15.56%	2.98%
Hispanic/Latino	2.77%	3.76%	4.83%	2.06%

Name	2013-2014	2018-2019	2023-2024	Change 2013-2024
Students with Disability	24.07%	23.58%	26.73%	-2.87%

Name	2013-2014	2018-2019	2023-2024	Change 2013-2024
Ontario Local				
White	85.92%	82.95%	84.27%	-1.66%
Black or African American	4.17%	4.57%	3.25%	-0.92%
Asian	2.39%	2.70%	2.36%	-0.03%
Multiracial	5.49%	6.29%	7.03%	1.54%
Hispanic/Latino	1.58%	3.29%	2.88%	1.31%
Students with Disability	11.28%	9.68%	11.48%	0.20%
Plymouth-Shiloh Local				
White	93.65%	91.48%	88.04%	-5.61%
Black or African American	1.34%	20.70%	0.00%	-1.34%
Asian	0.00%	0.00%	0.00%	0.00%
Multiracial	0.00%	2.50%	5.21%	5.21%
Hispanic/Latino	3.79%	4.85%	5.21%	1.43%
Students with Disability	13.43%	13.80%	14.57%	1.14%
Shelby City				
White	95.54%	94.58%	94.14%	-1.40%
Black or African American	0.00%	0.52%	0.54%	0.54%
Asian	0.00%	0.00%	0.00%	0.00%
Multiracial	1.85%	2.14%	2.37%	0.51%
Hispanic/Latino	2.00%	2.35%	2.58%	0.58%
Students with Disability	14.62%	14.96%	16.45%	1.83%

Source: Ohio Department of Education:

http://education.ohio.gov/Topics/Data/Frequently-Requested-Data/Enrollment-Data

HUD has developed a school proficiency index. This school proficiency index uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. Higher scores indicate test higher scores on reading and math, suggesting better schools. The index score for majority of the census tract and block groups for areas outside the Mansfield City was above 60 indicating better performing schools. In contrast, the index for this was below 50 for all census tracts in Mansfield except census tracts 14, 16, and 6. Census tracts 9, 21.02 , 10, and 15 contain significant area outside of the Mansfield City limits. The lack of subsidized affordable housing outside the City of Mansfield could lock lower income families with children to these inner-city neighborhoods with low school proficiency index. There is a need to concentrate on education in these communities. Educational attainment for the county is low compared to the State of Ohio and the nation as a whole.

Transportation

Transportation is traditionally a household's second-largest expense next to housing. The Center for Neighborhood Technology's Housing and Transportation (H+T) Index calculation for Richland County is $13,875 for the typical household's annual transportation spending, an average of 28% of household income. Combining this with the average housing expenses in the county, at 23% of average household income, means that the typical household spends 51% of their annual income on housing and transportation.

The vast majority of Richland County residents drive their cars to work. Of the 47,987 households in Richland County, 9.41% (1,959) lack access to a motor vehicle while 33.93% (16,283) have access to only one vehicle. Map 7 illustrates the presence of households without access to a vehicle.

Map 7 – Zero Vehicle Households in Richland County

Legend

Percent of No Vehicle Households
- 0% - 6.2%
- 6.21% - 15.3%
- 15.31% - 32.7%
- Richland County Transit Route 1
- Richland County Transit Route 2
- Richland County Transit Route 3
- Richland County Transit Route 5
- Richland County Transit Route 7
- Richland County Transit Route 8
- Richland County Transit Route 9
- Richland County Transit Route 15
- Richland County Transit Route 16

0   1.5   3   6 Miles
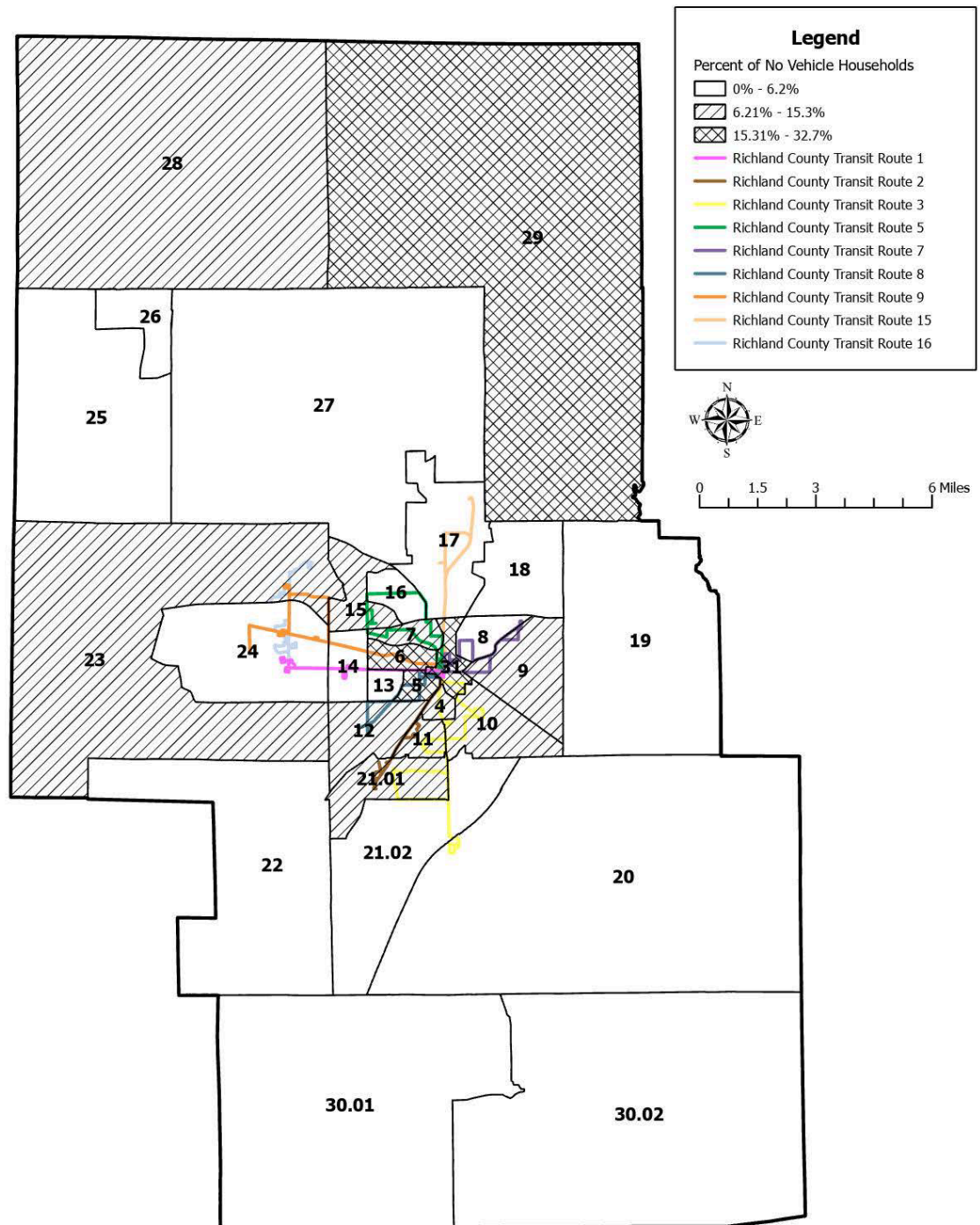
Prepared by: Richland County Regional Planning Commission

Proximity to employment (it has been well documented) is important to people with modest incomes, especially for those at or near the poverty level due to their lack of an automobile or an automobile that is dependable. This in turn may restrict their housing choice, which could be viewed as an impediment to fair housing. Typically, these individuals rely more heavily on public transportation as their mode of transportation.

According to the 2022 American Community Survey 1 year estimate, 83.7% of the county's residents 16 years of age or older drove to work alone, 8.6% carpooled, 0.1% took public transportation, 1.74% walked, and 0.2% used other means. The other 5.8% of the county's residents work at home. 37.75% of the county's residents 16 years and over travelled less than 15 minutes to work, 40.53% travelled between 15 minutes and 30 minutes, and 21.71% of the population spent more than 30 minutes commuting to work.

Public Transport

Public Transport in the form of fixed routes is provided only in the Mansfield urbanized area and within limited hours and days of operation. The Transit Development Plan for the Transit System completed in 2024 found that when socio-economic and demographic data is overlaid with the RCT system network, it illustrates that public transportation is serving the majority of the areas in which demand is the greatest and population groups have the greatest need. However, there are gaps in service and an opportunity exists to serve individuals age 65 and older and individuals below the poverty level located in and around Madison Township where transit propensity is highest. The need for service on weekends and during early mornings and late hours is currently unmet. There is also concern about a sustainable source of funding to support continued operations at desirable levels.

The Richland County Transit system depends on local match dollars to draw federal funds to support the system. The service and hours of operations are restricted by the available funding. As service is only provided in areas where the local jurisdiction participates, this has limited the service area, in turn limiting transportation options. Due to this, people may be forced to reside in certain areas in the county that have better travel options and access to transportation.

The provision of municipal infrastructure like sidewalks that enhance mobility is varied and uneven throughout the county's cities, villages and township. The location of jobs in relation to available housing and the available transportation options to access the jobs can create barriers.

Limited public transportation service area and hours of operation to access jobs, healthcare, and childcare is a barrier to fair housing choice.

Map 8 – Transit Routes and Major Employers

#	Bus Routes
1	Park Ave. West
2	Lexington/W. Cook
3	South Main/Southside
5	Springmill St./Bowman
7	Wayne/East Mansfield
8	Glessner/Marion
9	West Fourth St.
15	Airport Industrial Park
16	Circulator

ID	Top Employers
1	Arcelor Mittal
2	Avita Health Systems
3	Charter Next Generation
4	City of Mansfield
5	Cleveland Cliffs
6	Gorman Rupp Pumps
7	Jay Industries
8	Kroger
9	Lexington Board of Education
10	Madison Board of Education
11	Mansfield Board of Education
12	Mansfield Engineered Systems
13	MTD
14	Nanogate Jay Systems
15	Newman Technologies
16	Ohio Air National Guard 179th Airlift Wing
17	Ohio Department of Rehabilitation and Correction
18	OhioHealth
19	Richland County
20	StarTek
21	Stoneridge
22	Therm-O-Disc
23	Vitro
24	Walmart

Employment

Employment is connected to opportunity and poverty. Employment data is shown for Richland County in Map 8 and Tables 11, 12, and 13. Map 8 lists the top 24 employers in the county. Richland County top employers include manufacturers, communications companies, public institutions and school districts.

Richland County's economy contains a mix of manufacturing, health service, and service economy jobs. Many of the current industrial and service economy jobs are lower paying than the manufacturing jobs of the past. Table 11 contains county data on employment by sector. The top four employment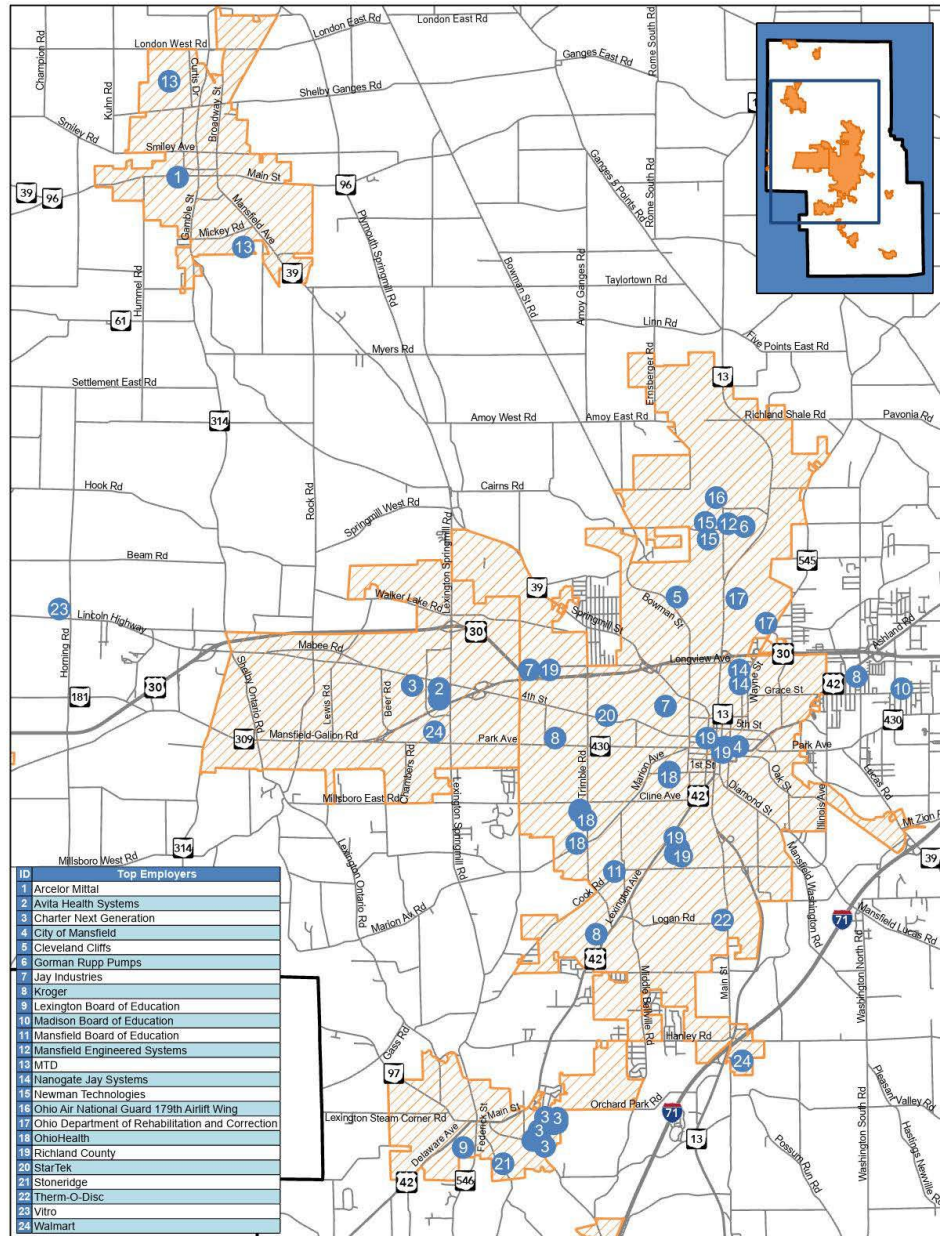 sectors are: trade, transportation and utilities (this category includes retail); manufacturing; education and health services; and local government. Together these four employment sectors comprise approximately 40.0% of all employment by sector in the county (trade, transportation and utilities – 18.80%, manufacturing – 18.49%, education and health – 15.73%, local government – 11.16%). Other significant employment sectors (more than 1000 people employed) include construction, financial services, professional and business services, leisure and hospitality, other services, and state government.

Table 11 – Richland County Employment by Sector

Establishments, Employment, and Wages by Sector: 2016				
Industrial Sector	Number of Establishments	Average Employment	Total Wages	Average Weekly Wage
Private Sector	2,542	43,352	$1,513,279,352	$671
Goods-Producing	425	11,298	$520,430,097	$910
Natural Resources and Mining	18	137	$2,659,351	$396
Construction	233	1,741	$81,856,737	$933
Manufacturing	174	9,420	$435,914,009	$912
Service-Providing	2,117	31,393	$893,422,321	$581
Trade, Transportation and Utilities	642	9,580	$284,890,390	$607
Information	37	867	$41,249,148	$943
Financial Services	284	1,526	$62,126,872	$859
Professional and Business Services	331	4,969	$129,237,569	$549
Education and Health Services	334	8,012	$280,334,919	$729
Leisure and Hospitality	256	5,049	$66,677,793	$266
Other Services	231	1,386	$28,858,916	$415
Federal Government		547	$32,734,627	$1,203
State Government		1,349	$68,720,142	$1,074
Local Government		5,686	$214,440,053	$759

Source: Ohio Department of Development, Ohio County Profiles: Richland County

Map 9 – Richland County Major Employers

ID	Top Employers
1	Arcelor Mittal
2	Avita Health Systems
3	Charter Next Generation
4	City of Mansfield
5	Cleveland Cliffs
6	Gorman Rupp Pumps
7	Jay Industries
8	Kroger
9	Lexington Board of Education
10	Madison Board of Education
11	Mansfield Board of Education
12	Mansfield Engineered Systems
13	MTD
14	Nanogate Jay Systems
15	Newman Technologies
16	Ohio Air National Guard 179th Airlift Wing
17	Ohio Department of Rehabilitation and Correction
18	OhioHealth
19	Richland County
20	StarTek
21	Stoneridge
22	Therm-O-Disc
23	Vitro
24	Walmart

Richland County labor force statistics from 2018 to 2022 are shown in Table 12. The county's workforce steadily decreased in this period. County unemployment rates generally mirrored state unemployment rate trends. County unemployment rates ranged from 4.6 to 9% and were slightly above state unemployment rates. The highest county unemployment rate occurred in 2020 during the COVID-19 pandemic. Since then, the county unemployment rate has steadily decreased.

Table 2 – Richland County Labor Force Statistics: 2018-2022

Year	Size of work Force	Employed	Unemployed	Unemployment rate	Ohio Unemployment rate
2018	53,100	50,500	2,600	4.9%	4.5%
2019	52,800	50,400	2,400	4.6%	4.2%
2020	51,800	47,200	4,700	9.0%	8.1%
2021	51,300	48,400	2,900	4.6%	No Data
2022	50,600	48,300	2,300	4.9%	No Data

Source: Ohio Department of Development, Ohio County Profiles: Richland County & Ohio Profile

Table 3 – Richland County Civilian Labor Force by Race and Ethnicity: 2018-2022

Occupational Group	White	Black or African American	AIAN *	Asian	Hispanic
Population 16 and over	87,140	8,862	113	847	1,861
Labor Rate Participation	58.1%	44.3%	21.2%	78.5%	49.8%
Employment/Population	55.4%	39.9%	13.3%	78.5%	46.5%
Unemployment rate	4.2%	10%	37.5%	0.00%	6.7%

Source: Source: U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates

*AIAN = American Indian and American Native

The most recent statistics for labor force by race and ethnicity are from the 2018-2022 American Community Survey 5-year Estimates and is shown in Table 13. Based on the above data in table 13, Black or African American and Hispanic population participation in the labor market is less than the White population. This indicates that much needs to be done to reengage this population in meaningful employment.

Land Use

Richland County is predominantly a rural county with three discrete urban areas, which include City of Mansfield, City of Ontario, Madison Township, Village of Lexington, City of Shelby and Village of Plymouth. In addition, unincorporated villages, old cross road areas and scattered clusters of housing are located in rural areas of the county. The majority of subdivisions in the county have zoning (political subdivisions without zoning include Butler Township, Cass Township, Jefferson Township, Plymouth Township and Worthington Township). Richland County land use data as shown in Table 14 indicates the top eight land uses in the county by size include Agricultural, Residential, Public, Commercial and Industrial.

According to the data the second largest land use countywide is residential. Residential land use experienced growth is showing a slight increase or not a significant change in land use pattern. This may indicate a slowdown of new home construction.

Table 4 – Richland County Land Use Data

General Land Use	2016 Acres
Agricultural	210,749.47
Cemeteries	327.25
Commercial	6,377.38
Commercial Vacant Land	2,628.27
Industrial	3,248.19
Institutional	3,033.21
Mining	119.88
Public	12,093.08
Residential	48,222.83
Nursing Homes and Private Hospitals	65.01
Residential - Mobile Homes	1,547.44
Residential - Multi-family	5,210.10
Residential - Rural	12,085.73
Residential Vacant	3,398.20
Transportation	158.05
Unidentified	2,367.09

Source: Richland County Auditor and Ohio Department of Development

Graph 3 – Housing permits 2002-2021
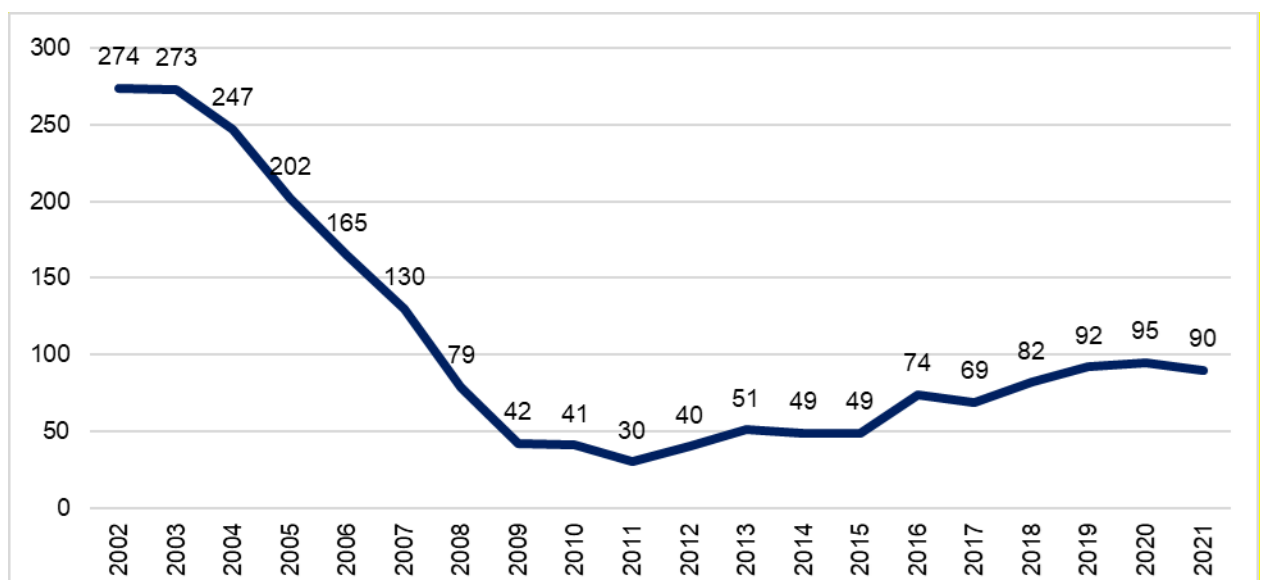
Table 15 – Richland County Single Family Permits by Jurisdiction, 2012-2021

Row Labels	Permits	Note
Ontario	120	N/A
Jefferson	54	Rural
Springfield	53	Urban
Troy	52	Rural
Washington	46	Urban
Worthington	45	Rural
Monroe	39	Rural
Weller	33	Rural
Mifflin	30	Urban
Lexington	28	N/A
Plymouth	27	Rural
Madison	24	Urban
Franklin	23	Rural
Perry	23	Rural
Bloominggrove	21	Rural
Cass	20	Rural
Shelby	19	N/A
Butler	17	Rural
Jackson	12	Rural
Sharon	11	Rural
Sandusky	10	Rural
Shiloh	3	Rural
Lucas	2	Rural

Zoning Regulations

The Fair Housing Act prohibits jurisdictions from making zoning or land use decisions implementing land use policies that exclude or otherwise discriminate against protected persons. The Act makes it unlawful to utilize land use policies or actions that treat groups of persons with disabilities less favorably than groups of non-disabled persons, to take actions against or deny a permit for a home because of a disability of individuals who live or would live there, and to refuse to make reasonable accommodations in land use and zoning policies and procedures where such accommodations maybe necessary to afford persons or groups of persons with disabilities an equal opportunity to use and enjoy housing.

Individual jurisdictions administer their own zoning regulations and issue zoning permits. The Richland County Building and Codes Office issues all building permits in Richland County.

Residential Dwelling Unit Density

Low density residential development and high minimum floor area requirements for dwellings can be used as a discriminatory tool in zoning by limiting housing choices for low-income residents and disproportionately impacting minorities.

The majority of growth over the last 15 years has occurred in the City of Ontario and the Village of Lexington. The Mansfield Metropolitan Statistical Area along with the rest of the county has lost population. City of Shelby saw some population loss but remains the second largest city. A few Townships including Jefferson, Troy, Washington and Springfield have seen slight population increases and increased single family residential construction. The other Townships have suffered population loss with the largest loss by Madison. Madison Township has lost a quarter of its population in the past ten years but remains the largest Township in the county. Based on population growth trends, the analysis of residential dwelling unit density and minimum floor area will focus on the Cities of Ontario and Shelby, the Villages of Lexington, Butler and Bellville. Among the 13 zoned Townships in the county we will limit the analysis to Madison (largest), Washington (growing) and Bloominggrove (rural) as representative of the other Townships to identify any patterns of limiting access to affordable housing by not providing for multifamily housing and by limiting smaller house size and lot size.

Table 5 – Richland County Zoning Regulation: Single Family Districts

Jurisdiction	Zoning District	Density (Units/Ac.) with Utilities	Min Floor Area/unit
Ontario City	R-1 Low Density Residential	2.6	1,200
Shelby City	R-1 Residential	3.96	1,200
	R-1-A Residential	7.33	700
Lexington Village	R-S Residential	2.9	1,250
	R-1 Residential	4.14	1,250
Bloominggrove Township	RR/A Rural residential/Agricultural Single Family	1	700

Ontario, Shelby, Lexington Village and Bloomingrove Township have single family zoning districts. The Single family density across the various districts is from one unit per acre (no utilities) (utilities mean central sewer and water) to 7.33 units per acre (with utilities). Floor area ranges from 700 square feet to 1,200 square feet Shelby has two single family zoning districts and permits a higher single family density and lower floor area in its medium density districts than any of the other jurisdictions.

Table 5 – Richland County Zoning Regulation: Single and Two-Family Districts

Jurisdiction	Zoning District	Density (Units/Ac.) with Utilities	Minimum Floor Area
Ontario City	R-2 Medium Density Residential District: Single family Two-family	 3 4.6	 1,200 1,000/unit
Shelby City	R-2 Residential Single family Two-family	 5.19 8.89	 800 550
Lexington Village	R-2 Single family Two-family	 6.22 6.22	 1,000 900
Butler Village	R-1 Residential Single family Two-family	 4.15 4.15	 800 800
Bellville Village	R-1 Low Density Residential Single family Two-family	 3.72 3.72	 1,200 1,000
Madison Township	R-1 Low Density Residential Single family Two-family, Zero lot line	 4.12 4.12	
Washington Township	R-1 Low Density Residential Single family Two-family R-2 Moderate Residential Single family Two-family (Townhouses)	 1.5 1.5 2.5 7.5	 1,000 1,000 700 350-700

As seen from the table above the jurisdictions provide for moderate density single and two-family districts. In these districts, the single family home density ranges from one unit per acre (no utilities) to 6.22 units per acre (with utilities). Two-family home density across the different districts ranges from one unit per acre (no utilities) to 8.89 units per acre (with utilities). The minimum floor area ranges from 350 square feet to 1,000 square feet for two families. Shelby permits greater single and two-family housing unit density and lower minimum floor area than the villages or townships. Ontario has both the lowest density and the highest minimum floor area requirement.

Table 6 – Richland County Zoning Regulation: Single to Multi-Family Districts

Jurisdiction	Zoning District	Density (Units/Ac.) with Utilities	Minimum Floor Area
Ontario City	R-3 High Density Residential District: Single family Two-family Multi-family: Townhouses Apartments	 3 9.6 6.6 - 8.8 7.9 - 11	 1,200 1,000/unit 1,024-1,320 600-1,200
Shelby City	R-2-A Moderate Density Residential District: Single family Two-family Multi-family: Townhouses (6 units) R-3 Moderate Density Residential District: Single family Two-family Multi-family: Apartments Townhouses (12 units)	 5.19 8.89 15.55 5.19 8.89 18 18	 800 700 Avg. 700 800 700 Avg. 700-900 700
Butler Village	R-2 Residential Single family Two-family Townhouse	 5.01 5.01 18	 800 800 800
Bellville Village	R-2 Residential Moderate Density Single family Two-family Multi-family	 3.72 3.72 10	 1,200 1,000 500-850
Lexington Village	R-3 Moderate Density Residential District: Single family zero lot line Two-family Multi-family	 10 8 14.52	 900 800 450
Madison Township	R-2 Moderate Density Residential District: Single family Two-family Multi-family: Townhouses (12 units) Apartments R-3 High Density Residential District: Single family	 5.01 5.01 18 18 6.22	

Jurisdiction	Zoning District	Density (Units/Ac.) with Utilities	Minimum Floor Area
	Two-family	6.22	
	Multi-family:		
	Apartments	18	
	Townhouses (12 units)	18	
Washington Township	M-D		
	Three-Family	7.5	700
Bloominggrove Township	R Residential		
	Single family	2.2	700
	Two-family	2.2	700
	Multi-family	6	350-800

Single to multi-family districts are found in all jurisdictions except for Washington Township. Washington's M-D District allows for townhouses with up to three-family units.

Single family home density standards range from one unit per acre (no utilities) to 18 units per acre (with utilities). Two-family home density standards range from one unit per acre (no utilities) to 9.6 units per acre (with utilities). Multi-family home density standards range from one to 18 units per acre (typically multi-family unit density standards depend on the number of bedrooms associated with each unit). Madison Township overall permits the greatest single family, two-family, and multi-family unit density. However, Washington Township only has a M-D District that allows for 3 family townhouses. Two-family to multi-family or apartment only districts are not found in any of the jurisdictions.

All the cities, villages, and all but 5 of the 18 townships have zoning. With as many different standards as there are regulations, it is difficult to categorically state that these regulations could not be modified to increase access to affordable housing. Greater single family, two-family, and multi-family density is permitted in Shelby and Madison Township which is no surprise since these two subdivisions are more developed and urban in character than the villages or townships. The greater development density standards and lower floor area minimums have allowed the development of single and multi-family homes in these areas providing numerous housing opportunities for persons of all income ranges. In comparison, Ontario has a much lower density limit that matches its more suburban growth pattern. However, there is still a fair amount of multi-family units. Based on the above analysis, no serious problems have been identified in the zoning density standards and minimum floor area requirements that appear to be an impediment to fair housing choice.

Zoning and Housing for People with Disabilities

Disability data for Richland County is shown in Table 19. Data by age range indicates 1.1% of county residents age five to 17 have a disability, 6.8% of county

residents age 18 to 64 have a disability, and 6.1% of county residents over the age of 65 have a disability. These percentages are either slightly higher or lower than state and national averages. Overall, the percent of Richland County's population 65 years of age or older that have a disability is slightly higher than overall state and national averages.

Table 19 – Richland County Noninstitutionalized Population Disability Status: 2013-2017

	Richland County		Ohio	
Total Population	114,868		11,436,638	
All People Reporting a Disability	People reporting a disability	Percent of population reporting a disability	People reporting a disability	Percent of population reporting a disability
	18,962	15.7%	1,635,891	14.1%
Age Range	People of Age Range Reporting a Disability in Richland County	Percent of population with a disability within this age range	People of Age Range Reporting a Disability in Ohio	Percent of population with a disability within this age range
< 5 years	0	0%	4,781	0.7%
5 to 17 years	1,540	7.7%	130,131	6.8%
18 to 34 years	2,118	8.8%	217,062	8.4%
35- 64 years	7,529	17.1%	620,352	14.0%
65 and over	7,775	68.3%	663,565	71%

Source: US Census Bureau, 2018-2022 American Community Survey

Under 42 U.S.C. §3604(f)(3)(B), discrimination includes a refusal to make reasonable accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford such person equal opportunity to use and enjoy a dwelling. The Fair Housing Act protects people with intellectual disabilities, mental illness, former alcoholics or drug addicts, epilepsy, cerebral palsy, visual and hearing impairments, AIDS, and other disabilities. People who use wheel chairs, service dogs, or a personal care attendant are all protected against housing discrimination. The FHA applies to zoning codes since it is well established that the FHA prohibits discriminatory land use decisions by municipalities and their officials. The zoning codes/resolutions for Ontario and Shelby, Madison Township, Villages of Lexington and Bellville, will be reviewed for conformance with the Fair Housing Act requirements related to group homes. Chapter 5123 of the Ohio Revised Code establishes a comprehensive state plan for the licensing and locating of group homes for the intellectually disabled in residential neighborhoods throughout the State of Ohio.

Paragraphs (N) and (O) of ORC Section 5123.19, in pertinent part, provide that, while municipal corporations are entitled to receive notice and comment on the location of proposed group homes within their communities, they may not exclude from single family or other residential neighborhoods group homes that are licensed by the State. A person or entity may operate a licensed residential facility that provides accommodations and personal care services for one to five unrelated persons as a permitted use in any residential district or zone, including any single family residential district or zone of any political subdivision. Such facilities may be required to comply with area, height, yard, and architectural compatibility requirements that are uniformly imposed upon all single family residences within the district or zone. Jurisdictions are aware of the requirements under fair housing law and grant the needed variances for disability access and do not restrict location of group homes in the residential districts.

The County Building and Codes Department were not aware of complaints or violations made to the Department concerning fair housing.

CHAPTER 3 – Housing Profile

Housing Supply

Age of Housing Stock

There is a significant need for improvements to the housing stock in the county. The median year of construction for housing structures is 1964. 75% of the housing stock was built before 1980. As these older houses continue to age, their condition becomes a potential issue. The maintenance of these houses varies, with many of the properties needing repairs. Leaking homes with old roofs can lead to safety and health concerns caused by mildew, rot and drafty rooms. Many of these homes are also in need of major system updates, as original wiring, HVAC systems, windows, and plumbing are all beyond their useful life. Older housing stock often do not meet the needs of people with disabilities and seniors. This makes it a challenge to find suitable housing units for these protected classes.

The improved quality of housing for sale scored the highest of all housing needs in the public survey, followed by improved quality of rental housing, improved housing affordability, assistance to homeless, and fair housing. In the stakeholder survey, the improved quality of rental housing was the highest scoring housing need. Better housing affordability, a need for the improvement in the quality of housing for sale, and a shortage of both rental housing and housing for sale also scored as high needs.

Year Structure Built	Number	Percent
Total housing units	54,558	100.0%
Built 2020 or later	15	0.0%
Built 2010 to 2019	1,050	1.9%
Built 2000 to 2009	4,570	8.4%
Built 1990 to 1999	4,752	8.7%
Built 1980 to 1989	3,512	6.4%
Built 1970 to 1979	8,534	15.6%
Built 1960 to 1969	7,901	14.5%
Built 1950 to 1959	9,465	17.3%
Built 1940 to 1949	4,134	7.6%
Built 1939 or earlier	10,625	19.5%
Median year built	1964	

Accessible housing is an important component of ensuring equal access to all. As described previously, the cities of Mansfield and Shelby are challenged by an abundance of older housing stock in many of its less expensive neighborhoods. Oftentimes this housing is not accessible. This issue is partly addressed by home repair programs in the cities of Mansfield and Shelby and the county which provide qualified homeowners and landlords with funds to improve the accessibility of their house or apartment units. Still, there is a shortage in many areas for adequately accessible units.

The elderly, especially in very low-income households, face housing difficulties based upon their particular housing needs (size of units, and types of fixtures and amenities), and on the basis of the cost burden they bear for housing and the fact that most are limited by fixed incomes. The frail elderly and those with disabilities may need additional assistance to live independently and have additional requirements for their housing, such as elevators, grab bars in the bathroom, and special types of kitchen and bathroom fixtures.

Integration of accessibility enhancements in older rental housing can be a challenge for populations with disabilities and seniors and can be considered a barrier to fair housing choice.

Distribution of Housing Stock

There are more minority renters than homeowners. The census tracts with the greatest number of rental units in Richland County are census tracts 10, 21.01, and 26. Rental units comprise 47.68% (3,370 rental units / 7,068 occupied units) of the total occupied housing in these tracts. Census Tract 7 has the highest percentage of Black or African American renters in the county. The racial distribution in these tracts however mimics the population distribution. Other tracts in the county also show a distribution of renters and owners that mimics the population trends in these census tracts.

Table 20 – Richland County Owner-Occupied Housing Units by Race by Census Tract: 2018-2022

| Census Tract Number | Total Occupied Housing Units | Total Owner-Occupied Housing Units | Percent Total Owner-Occupied Housing Units | Race/Ethnicity of Owner-Occupied | | | |
				White	Black or African American	Asian	Hispanic
4	923	466	45.4%	96.7%	2.8%	0.0%	0.0%
5	1,456	645	44.5%	90.7%	1.3%	0.0%	3.8%
6	1,040	472	31.0%	84.1%	15.9%	0.0%	0.0%
7	995	424	42.5%	23.2%	67.2%	4.5%	0.0%
8	1,043	631	59.2%	95.2%	4.8%	0.0%	0.0%
9	1,793	1,166	77.9%	97.3%	0.4%	0.0%	0.3%
10	2,318	1,073	49.2%	71.4%	20.9%	0.0%	0.0%

11	1,309	867	63.4%	98.5%	0.0%	1.2%	0.0%
12	1,812	1,135	62.2%	90.9%	2.6%	0.0%	0.0%
13	1,405	878	58.3%	79.8%	11.9%	0.0%	2.5%
14	1,146	588	47.5%	89.4%	4.1%	0.0%	6.5%
15	768	466	54.8%	98.0%	0.0%	0.9%	2.5%
16	773	469	69.4%	98.8%	0.0%	0.0%	4.8%
17	166	113	69.2%	100.0%	0.0%	0.0%	0.0%
18	1,341	1,118	69.4%	97.7%	0.7%	0.0%	1.7%
19	2,457	1,943	81.2%	94.4%	1.6%	0.0%	1.4%
20	2,152	1,885	91.6%	96.3%	0.7%	0.0%	1.8%
21.01	2,618	1,524	61.0%	94.2%	2.8%	3.0%	0.0%
21.02	1,865	1,449	77.9%	98.3%	1.0%	0.7%	0.0%
22	2,724	1,895	78.3%	98.6%	0.0%	0.0%	0.3%
23	2,327	1,990	84.3%	99.4%	0.0%	0.3%	0.0%
24	2,476	1,888	73.1%	94.9%	0.0%	1.1%	0.0%
25	1,760	1,268	80.5%	100.0%	0.0%	0.0%	1.6%
26	2,132	1,101	51.8%	98.4%	0.0%	0.0%	1.7%
27	2,203	1,858	87.0%	97.2%	1.2%	0.0%	5.7%
28	1,226	896	82.3%	99.1%	0.0%	0.0%	0.1%
29	1,384	1,090	82.8%	94.3%	1.6%	0.7%	3.4%
30.01	2,071	1,735	76.4%	99.2%	0.0%	0.0%	0.0%
30.02	1,487	1,259	78.0%	99.6%	0.0%	0.0%	0.0%
31	817	206	22.3%	46.0%	52.9%	0.0%	4.8%

Source: Source: U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates

Table 21 – Richland County Renter-Occupied Unit Housing by Census Tract: 2018-2022

Census Tract Number	Total Occupied Housing Units	Total Renter-Occupied Housing Units	Percent Total Renter-Occupied Housing Units	Race/Ethnicity			
				White	Black or African American	Asian	Hispanic
4	923	473	54.6%	66.8%	19.7%	0.0%	0.0%
5	1,456	858	55.5%	57.1%	30.0%	0.0%	0.0%
6	1,040	712	69.0%	78.9%	21.1%	0.0%	0.0%
7	995	718	57.5%	21.6%	63.1%	0.0%	0.0%
8	1,043	464	40.8%	76.5%	16.4%	0.0%	11.9%
9	1,793	449	22.1%	87.5%	6.9%	0.0%	0.0%
10	2,318	1,563	50.8%	64.1%	23.5%	0.0%	5.2%
11	1,309	434	36.6%	72.8%	20.0%	0.0%	0.0%
12	1,812	733	37.8%	93.5%	6.0%	0.0%	5.3%
13	1,405	612	41.7%	59.5%	35.8%	0.0%	0.0%
14	1,146	598	52.5%	80.3%	10.7%	0.0%	0.0%
15	768	364	45.2%	89.6%	8.5%	1.9%	0.0%
16	773	222	30.6%	96.8%	0.0%	0.0%	5.0%
17	166	4	30.8%	100.0%	0.0%	0.0%	0.0%
18	1,341	475	30.6%	97.7%	0.0%	0.0%	5.5%
19	2,457	501	18.8%	95.6%	0.0%	4.4%	0.0%
20	2,152	180	8.4%	91.1%	0.0%	8.9%	1.1%

21.01	2,618	997	39.0%	84.3%	2.7%	9.6%	0.0%
21.02	1,865	426	22.1%	100.0%	0.0%	0.0%	0.0%
22	2,724	631	21.7%	92.4%	7.6%	0.0%	0.0%
23	2,327	415	15.7%	82.2%	17.8%	0.0%	0.0%
24	2,476	646	26.9%	95.5%	0.0%	4.5%	0.0%
25	1,760	331	19.5%	97.9%	0.0%	0.9%	0.0%
26	2,132	890	48.2%	100.0%	0.0%	0.0%	4.7%
27	2,203	290	13.0%	92.8%	7.2%	0.0%	0.0%
28	1,226	234	17.7%	96.2%	0.0%	0.0%	0.0%
29	1,384	244	17.2%	95.1%	0.0%	0.0%	0.0%
30.01	2,071	487	23.6%	98.4%	0.0%	1.6%	0.0%
30.02	1,487	274	22.0%	100.0%	0.0%	0.0%	0.0%
31	817	651	77.7%	55.5%	37.8%	0.0%	2.0%

Source: Source: U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates

* Numbers may sum to over 100% due to classification into more than one category.

Value of Housing Stock

Value for Specified Owner-Occupied Housing Units	Number	Percent
Specified owner-occupied housing units	33,284	100.0%
Less than $20,000	1,210	3.6%
$20,000 to $39,999	1,375	4.1%
$40,000 to $59,999	2,211	6.6%
$60,000 to $79,999	3,543	10.6%
$80,000 to $99,999	3,831	11.5%
$100,000 to $124,999	4,671	14.0%
$125,000 to $149,999	4,023	12.1%
$150,000 to $199,999	5,866	17.6%
$200,000 to $299,999	3,832	11.5%
$300,000 to $499,999	2,070	6.2%
$500,000 to $999,999	554	1.7%
$1,000,000 or more	98	0.3%
Median value	$123,900	

Almost 35% of the owner-occupied housing stock is valued at $100,000 or less indicating access to reasonably priced homes.

The sales price data, however, show a much different trend, with Richland County's average sales price nearly doubling over the January 2017–July 2022 period (see Exhibit

7). Back in January 2017, the average price for a home sold in Richland County was actually slightly less than $100,000, but today the average home sold in the county is fetching over $175,000. Overall, the market trends for Richland County suggest a tight housing market that is pushing prices higher.

Graph 4 – Average sales price, January 2017-July 2022
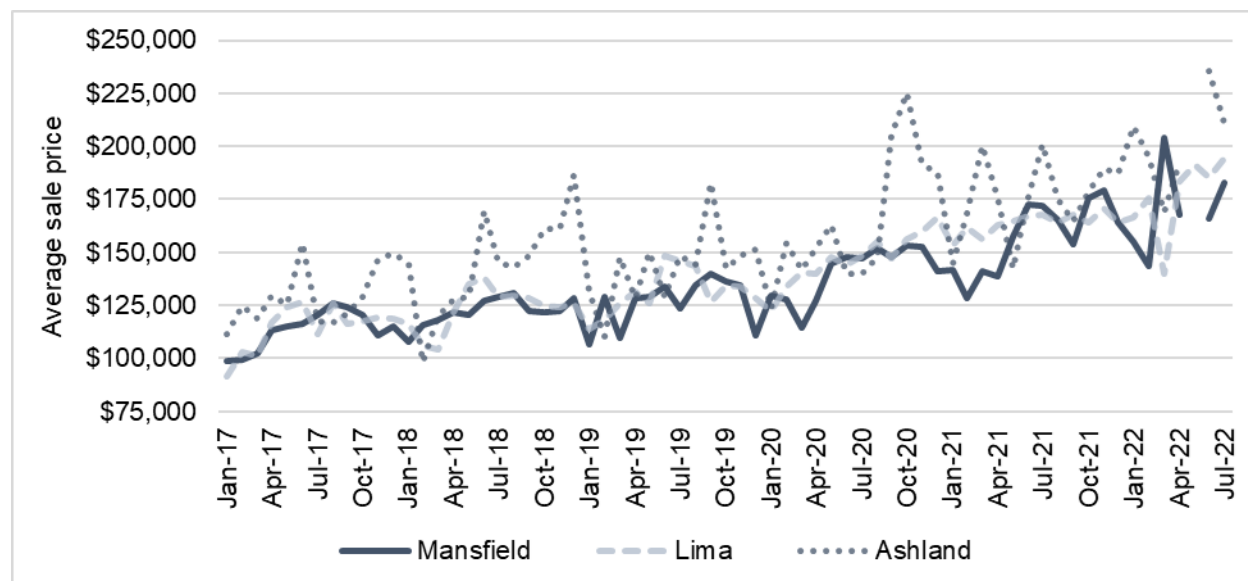
Source: Ohio Association of Realtors, Richland County Housing Study

Housing Affordability

Affordability of Owner-Occupied Housing

To make sense of all the available housing data, many housing researchers report on median household incomes and median home values.

The median income for Richland County according to the ACS 2018-2022 is $ 56,557. The median value of an owner-occupied house was $140,500. A household earning $46,833 in Richland County could afford a median value home.

47% of the county household had an income of $46,833 or greater and could afford to buy a median priced owner-occupied home. Based on the above data, it would appear that home ownership opportunities have been available for the majority Richland County residents.

Household Income

Household Income	Number	Percent
Total Households	49,505	100.0%
Less than $10,000	3,542	7.2%
$10,000 to $19,999	4,877	9.9%
$20,000 to $29,999	5,538	11.2%
$30,000 to $39,999	5,223	10.6%
$40,000 to $49,999	4,523	9.1%
$50,000 to $59,999	4,068	8.2%
$60,000 to $74,999	5,292	10.7%
$75,000 to $99,999	6,633	13.4%
$100,000 to $149,999	6,432	13.0%
$150,000 to $199,999	1,933	3.9%
$200,000 or more	1,444	2.9%
Median household income	$52,605	

Percentages may not sum to 100% due to rounding

Source: Ohio Department of Development, Ohio County Profiles: Richland County & Ohio Profile

Table 7 – Richland County, Ohio and United States Owner-Occupied Housing Costs: 2010-2022

Year	Median Household Income	Affordable Owner-Occupied Price for the Median Income Household*	Median Value of Owner-Occupied (OO) Housing	Median Income to Afford Median OO Housing**
2000	$37,431.00	$112,293.00	$87,900.00	$29,300.00
2006-2010	$42,664.00	$127,992.00	$112,200.00	$37,400.00
2010-2014	$42,042.00	$126,126.00	$102,400.00	$34,133.33
2013-2017	$44,138.00	$132,414.00	$103,700.00	$34,566.67
2018-2022	$56,557	$169,671.00	$140,500.00	$46,833.00

Source: 2000 Decennial Census, 2006-2010 American Community Survey, 2010-2014 American Community Survey, 2013-2017, 2018-2022 American Community Survey
* Affordable Owner-Occupied Price for the Median Income Household =Median Household Income x 3
**Median Income To Afford Median (OO) Housing = Median Value of Owner-Occupied Housing / 3

Affordability of Rental Housing

Despite the potential availability of affordable homeownership opportunities, renting is the most financially feasible and sensible decisions for many, if not the majority of, low-income households. This section discusses rental housing opportunities for those earning below 80% Area Median Income (AMI) in Richland County, first by reviewing the unsubsidized affordable inventory before discussing subsidized and supportive housing. Like the owner-occupied housing stock, Richland County has also seen an increase in rents within this market segment over the past five years.

Graph 5 – Richland County contract rents, 2015 and 2019
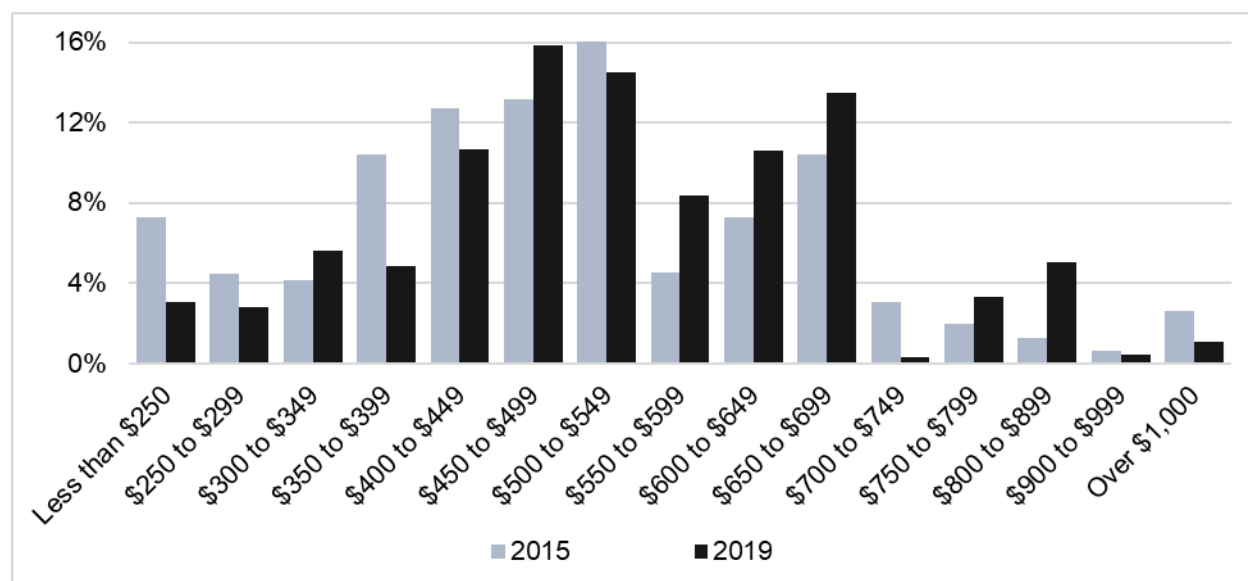
Source: American Community Survey one-year estimates

Unsubsidized Affordable Rental Inventory

While the bulk of this section discusses subsidized rental housing that is available to low-income households, one should remember that the vast majority of low-income families—up to 75% in some estimates—do not receive housing subsidies nor do they reside in a subsidized unit. Thus, no analysis of the affordable rental inventory is complete without first looking at unsubsidized rental properties.

As shown above, the number of rentals available for under $450 per month in the county decreased dramatically from 2015–2019, and interviews with stakeholders and rental housing seekers indicate that this trend has only continued since 2019. In particular, interviewees have highlighted that the lowest-cost rental housing in the county—typically located in older homes in Mansfield that have been subdivided into apartments—has risen in recent years as those properties have turned over. While the rent increases associated with this turnover may appear modest—often only $50–$100, this has squeezed the budgets of those seeking affordable homes.

Table 23 – Richland County Gross Rent 2021

GROSS RENT	Number	Percent
Specified renter-occupied housing units	16221	100.0%
Less than $100	100	0.6%
$100 to $200	52	0.3%
$200 to $299	466	2.9%
$300 to $399	815	5.0%
$400 to $499	1,352	8.3%
$500 to $599	2,727	16.8%
$600 to $699	2,390	14.7%
$700 to $799	2,203	13.6%
$800 to $899	1,848	11.4%
$900 to $999	1,300	8.0%
$1,000 to $1,499	1,902	11.7%
$1,500 or More	303	1.9%
No Cash Rent	763	4.7%
Median Gross Rent	$694	
Median Gross Rent as a Percentage of Household Income	27.9	

Source: Ohio Department of Development, Ohio County Profiles: Richland County & Ohio Profile

Table 8 – Affordable Rental Housing Costs in Richland County: 2000-2022

Year	Median Household Income	Monthly Affordable Rent for the Median Income Household*	Median Rent
2000	$37,431.00	$935.78	$511.00
2006-2010	$42,664.00	$1,066.60	$587.00
2010-2014	$42,042.00	$1,051.05	$625.00
2013-2017	$44,138.00	$1,103.45	$743.00
2018-2022	$56,557	$1,413.92	$768.00

Source: 2000 Decennial Census, 2006-2010 American Community Survey, 2010-2014 ,2013-2017, 2018-2022 American Community Survey
* Affordable Monthly Rent for the Median Income Household = .30 * (Median Household Income / 12)

Table 9 – Rental Affordability in Richland County (2000-2022)

Year	Median Rent	Spending 30% or more of income on rent
2000	$511.00	25.5%
2006-2010	$587.00	40.4%
2008-2012	$624.00	43.9%
2010-2014	$625.00	41.3%
2013-2017	$743.00	45.3%
2018-2022	$768.00	45.1%

Source: 2000 Decennial Census, 2006-2010 American Community Survey, 2008-2012 American Community Survey 2010-2014 American Community Survey, 2013-2017 American Community Survey

As explained earlier in this chapter, spending over 30% of one's income on rent is stretching it; spending 40 or 50% or more poses a serious affordability problem with negative implications for the local Richland County economy. While rental housing is affordable to half of the tenant households, it is a serious problem for the other half of the tenant households. In fact, monthly housing cost as a percentage of household income in past 12 months for the 2022 ACS showed that 40% of households with income less than the median household income spent more than 30%.

Analysis of Affordable Housing Availability

The county's single family and rental housing stock is affordable to more than half of the median income owner and tenant households in Richland County. However, one out of every five owner households and about one out of every two rental households spends 30% or more of their monthly income on housing. Spending 30% or more monthly on housing poses a serious affordability problem with negative implications such as increased credit card debt and reduced spending in the local economy. Reduced local economy spending may result in lost businesses and the county may have a difficult time attracting new businesses.

Affordable Housing Units Available to Working Households

For the purposes of this report, working households in Richland County will be any household with an income less than or equal to $49,999. Table 30 shows census data income ranges and the number of households in each income range. Collectively, the households with an income of less than $49,999 comprise of 39.3% of all households in Richland County. Also calculated for each income level is the range of affordable home prices and rents based on the methodology used above.

Table 26 – Housing Affordability by Income Range in Richland County: 2022*

Household Income	Percent of Households	Affordable Price of Home Range*	Affordable Rent Range**

Total	49,673		
Less than $10,000	5.3%	$0 to $29,990	$0 to $249
$10,000 to $14,999	5.8%	$30,000 to $44,997	$250 to $374
$15,000 to $24,999	9.3%	$45,000 to $74,997	$375 to $624
$25,000 to $34,999	10.0%	$75,000 to $104,997	$625 to $874
$35,000 to $49,999	14.2%	$105,000 to $149,997	$875 to $1,249

Source: 2018-2022 American Community Survey
*Affordable Price of Home Range = Household Income x 3
**Affordable Rent Range = .30 x (Median Household Income / 12)
***While home ownership may be "affordable" to many low-income households it is often impractical due to: 1. Finding a decent home in their price range, 2. Fixed utility and tax costs, 3. Family medical and transportation costs. These additional costs deplete all discretion

Affordable Owner-Occupied Housing available to Working Households

Table 32 shows the number of owner-occupied housing units by value and percent of total owner-occupied housing stock available to working households. Combined, these units comprise of 55% (total owner-occupied housing units = 33,797 total, owner-occupied housing units with a value equal to or less than $149,999 = 18624) of all owner-occupied housing units in the county. This is a decrease from 73.5% of homes available in the last ACS 2013-2017 period.

There are approximately 1053(11.1%) households (with an income of $14,999 or less) that can possibly afford to purchase a home with a value of less than $50,000. There are 3,069 homes in the county with a value of less than $50,000. These numbers indicate that there is roughly a ratio of 3:1 of households to owner-occupied housing units. The housing stock in the lower price range is often older stock requiring rehabilitation, repair and capital investment. These households do not have the discretionary income that is required for the repairs and rehabilitation.

There are 9586 households with an income of $15,000 to $34,999. These households can afford to purchase a home with a value ranging from approximately $50,000 to $100,000. Data indicates there are 7020 homes in this price range in the county. Thus, there is a need for more affordable housing units for households with incomes of $15,000 to $34,999 to ensure adequate supply to demand continues to be met.

Finally, there are 7053 households with an income of $35,000 to $49,999. These households can afford to range. Thus, there does not appear to be a need for more affordable housing for these households.

Though there is housing available purchase a home in the 100,000 to 149,999 price range. There are 8,535 homes in the county in this price for the all-income ranges within the county, the quality of the housing is not always be safe or require capital investment to bring it to standard. The average median monthly owners cost as a percentage of households' income is 29.8% and increases the housing burden on lower income residents.

Table 27 – Value of Owner-Occupied Housing Units in Richland County

Value	Number of Units	Percent Owner-Occupied Housing Stock
Total:	32,498	
Less than $10,000	704	2.96%
$10,000 to $14,999	349	1.0%
$15,000 to $19,999	211	0.6%
$20,000 to $24,999	482	1.4%
$25,000 to $29,999	158	0.5%
$30,000 to $34,999	211	0.6%
$35,000 to $39,999	318	0.9%
$40,000 to $49,999	636	1.9%
$50,000 to $59,999	1,153	3.4%
$60,000 to $69,999	1,019	3.0%
$70,000 to $79,999	1,435	4.2%
$80,000 to $89,999	1,681	5.0%
$90,000 to $99,999	1,732	5.1%
$100,000 to $124,999	4,006	11.9%
$125,000 to $149,999	4,529	13.4%

Source: 2018-2022 American Community Survey

Affordable Rental Housing available to Working Households

Table 33 shows the number of renter-occupied housing units by rent and percent of total rental housing stock available to working households. Combined these units comprise 96.12% (total rental-occupied housing units = 15,489, total rental-occupied housing units with a rental value equal to or less than $1,499 = 14,829) of all rental-occupied housing units in the county.

There are approximately 3478 households (with an income of $14,999 or less) that can afford a monthly rent of $374 or less. There are 1,812 (approximately 11.7% of the rental housing stock) rental units in the county with a monthly rent of $399 or less.(Table 31) Thus, there is roughly twice as many households to rental-occupied housing units indicating a possible need for more affordable rental units for households with incomes of $14,999 or less.

There are 8,035 households with an income of $15,000 to $34,999. These households can afford a rental unit with a monthly rent of $375 to $874. Data indicates there are 10,932 (approximately 70.58% of the rental housing stock) rental units with monthly rents of $350 to $899 in the county. Thus, there seems to be adequate rental stock for incomes from $15,000 to $34,999.

Finally, there are 7,741 households with an income of $35,000 to $49,999. These households can afford to rent a monthly rent of $875 to $1,249. There are 2,468 (approximately 16.8% of the rental housing stock) rental units with monthly rents of $900

to $1,499. Thus, there may be a need for more affordable rental units for households with incomes between $35,000 and $49,999.

Table 28 – Occupied Units Paying Rent in Richland County

Value	Number of Units	Percent Renter Occupied Housing Stock
Total:	15,489	
With cash rent:	14,889	
Less than $100	54	0.35%
$100 to $149	95	0.61%
$150 to $199	141	0.91%
$200 to $249	237	1.53%
$250 to $299	361	2.33%
$300 to $349	412	2.66%
$350 to $399	512	3.31%
$400 to $449	1,022	6.60%
$450 to $499	1,200	7.75%
$500 to $549	1,272	8.21%
$550 to $599	1,267	8.18%
$600 to $649	1,153	7.44%
$650 to $699	1,247	8.05%
$700 to $749	894	5.77%
$750 to $799	850	5.49%
$800 to $899	1,515	9.78%
$900 to $999	1,314	8.48%
$1,000 to $1,249	950	6.38%
$1,250 to $1,499	204	1.32%

Source: 2018-2022 American Community Survey

Analysis of Affordable Housing Units Available to Working Households

As noted above lower income households tend to be renters rather than homeowners. Based on the above analysis, there appears to be a need for a greater number of affordable owner-occupied and rental housing units for the lower income residents in the county. Both the cost and the quality of housing will need to be addressed, as lower income households have inadequate housing options. It will also be important to address the need to raise incomes of lower income households, who have not seen wages rise as rapidly as other sectors of the population.

This lack of affordable owner-occupied and rental units for the county's lower income residents can be viewed as a barrier to fair housing choice.

Vacancy

There were 4,219 vacant units in 2020 compared to 5,678 in 2010. This decrease in the vacancy rate is indicative of the tightening housing market. In addition, the land bank and City of Mansfield has successfully demolished over 1,000 severely blighted housing units. However, this number may be lower as many of these units are seasonally vacant.

Subsidized Housing

The National Housing Preservation Database (NHPD) tracks subsidized housing developments across the U.S. The table below counts the number of units in actively subsidized developments across Richland County by the type of subsidy. These include:
- HOME program
- HUD-insured (commonly known as HUD Multifamily)
- Low-income housing tax credits (LIHTC)
- Rural housing programs (including USDA Section 515)
- Section 202 (subsidized housing for the elderly)
- Section 8

Table 29 – Subsidized units in Richland County

Node	HOME	HUD Insured	LIHTC	Rural housing	Section 202	Section 8	Total
Bellville				25			**25**
Lexington	9		85	44			**138**
Mansfield	52	190	424		22	527	**1,215**
Ontario	5		88				**93**
Shelby	8		71	189		50	**318**
Urban Townships			4			18	**22**
Total	**74**	**190**	**672**	**258**	**22**	**595**	**1,811**

Source: National Housing Preservation Database, Richland County Housing Needs and Action Plan

The majority (67%) of subsidized units are in Mansfield, with smaller numbers in Shelby, Lexington, and Ontario. Despite their proximity to Mansfield and relatively large population, very few subsidized units are in the urban townships. The largest subsidy program in Richland County is the LIHTC program with approximately 672 subsidized units, followed by the project-based Section 8 program with 595 units.

Map 10 – Properties Assisted with Affordable Housing Programs
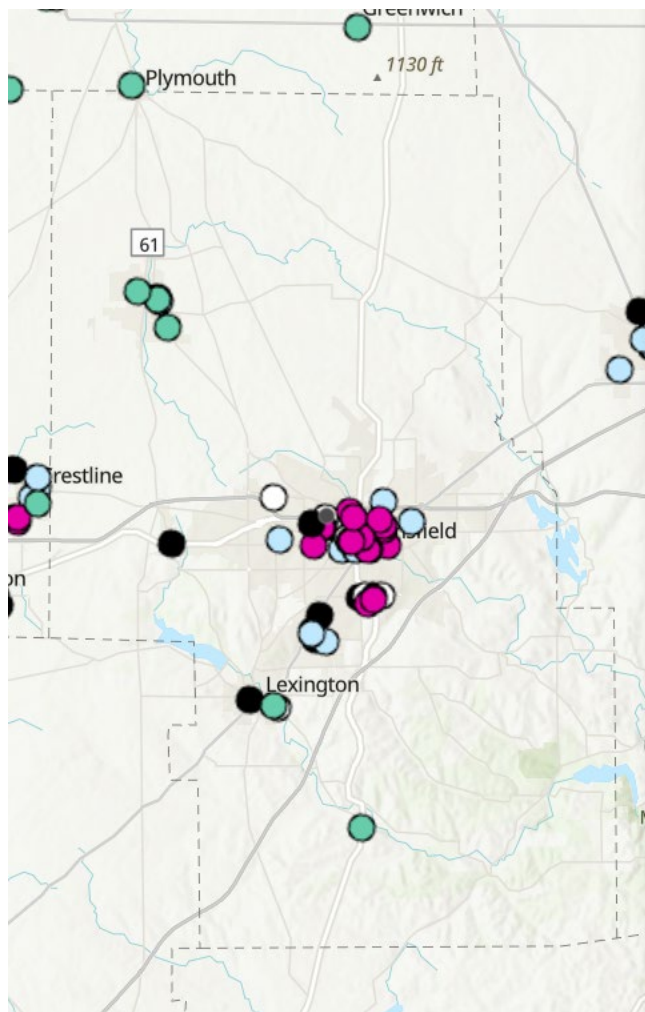
NHPD_Properties_April_2024

April_2024_Properties

Primary Funding Stream

○ LIHTC
● Multiple
● Other HUD
● Public Housing
● Section 8
● USDA

Many of the HUD and LIHTC units are old, and need to be replaced. For example, the majority of the Tax Credit funded units are already past their original 15-year period of affordability. There is also a need for housing appropriate for single women with children, including those that are victims of domestic violence, and a need for accessible housing to serve the needs of the elderly and persons with disabilities. Supportive housing for those transitioning from homelessness to permanent housing was also identified as a significant need. This is especially true for families. There is an ongoing loss of viable, decent affordable housing units, and especially rental units from the market as units age. Because subsidies are often required to keep units both decent and affordable, this is not a problem that the private market can remedy on its own. There is an ongoing need for improvements to the housing stock through a variety of types of subsidies that will support rehabilitation, new unit development, and affordability.

Home Mortgage Lending Practices

The Home Mortgage Disclosure Act (HMDA) – enacted by Congress in 1975 and implemented by the Federal Reserve Board's Regulation C – requires lending institutions to report public loan data to the federal government. Private individuals as well as businesses and other organizations can access this data for review. Fair housing groups examine HMDA data in order to:

▪ Determine if there are racial and/or ethnic disparities (or other disparities such as by gender) among persons denied mortgage loans; and

▪ determine if there are racial and/or ethnic disparities (or other disparities such as by gender) among borrowers obtaining high-cost loans.

In 2009, the Federal Financial Institutions Examination Council (FFIEC), looking at lending patterns from 2004-2008, reported, that, as confirmed in previous studies, African-American and Hispanic borrowers received high-cost loans more frequently than did non-Hispanic White borrowers. The FFIEC also found that in 2008 African Americans and Hispanics encountered significantly higher rates of denial for both home purchases and refinancing than did non-Hispanic Whites.

To assess whether such disparities exist in Richland County, the 2022 mortgage lending data (the most recent available) was analyzed. The analysis focused on two aspects of the Home Mortgage Disclosure Act (HMDA) data: loan denial rates and "high-cost" lending rates based on race, ethnicity, and income.

Denial rates are important in determining whether individuals of different races or ethnicities have fair access to credit to purchase a home or refinance their mortgage. High-cost lending rates provide further evidence of possible biases in the lending industry for those individuals who are approved for loans. Loans made for home purchases and refinancing were examined separately to determine if there were any significant differences.

Table 29 displays 2022 Home Purchase Loan Denial Rates by race in Richland County. Only 21.5% of the population of Whites who applied for a home purchase loan were denied while on the other hand 43.9% of the population of Black or African Americans who applied for a home purchase loan were denied This does not necessarily imply overt discrimination, as there can be multiple reasons for application denial, including valid underwriting criteria, such as inadequate income to make monthly payments. At the very least though, this shows that for some minorities their access to homeownership is limited. Table 30 shows the reasons for the 1,024 home loan purchase denials. The top three reasons for home loan denials were debt to income ratio, credit history, and insufficient collateral. One of the systemic impediments to fair housing choice nationally is lack of available banking in 'communities of color.' The majority of financial institutions do not have a branch present in neighborhoods of minority concentration. Data from the Office of the Comptroller of the Currency suggests there is a direct correlation between having a bank account and obtaining a mortgage. The percentages of African Americans and Hispanics with a bank account

are significantly lower than for Whites. The City of Mansfield which has the census tracts with minority concentration has more than two banks that have branches accessible to these neighborhoods. The City has worked and collaborated with a number of organizations to combat lending discrimination, predatory lending practices, mortgage rescue scams, and other foreclosure-related problems such as abandoned housing and blight caused by the neglect of bank-owned (REO) properties in minority neighborhoods. Barriers to fair housing choice and to housing availability still exist in our region.

Table 30 – Richland County Home Purchase Loan Applications: 2022

Race/ Ethnicity	Total Applications	Loan originated		Application approved but not accepted		Application denied by financial institution		Application withdrawn by applicant		File closed for incompleteness		Loan purchased by the institution	
White	3,888	2,499	63.2%	84	4.4%	413	21.5%	126	6.6%	37	1.9%	46	2.4%
Black or African American	157	74	38.6%	3	5.3%	25	43.9%	3	5.3%	2	3.5%	2	3.5%
Hispanics	1,157	328	45.5%	3	13.6%	7	31.8%	1	4.5%	0	0.0%	1	4.5%
Other Minority Races	91	52	31.5%	2	1.9%	2	1.9%	2	1.9%	1	0.9%	67	62.0%
Unknown	555	257	36.6%	4	1.3%	94	31.5%	36	12.1%	11	3.7%	44	14.8%
Total	5,848	3,210	**57.8%**	**96**	**4.0%**	**541**	**22.5%**	**168**	**7.0%**	**51**	**2.1%**	**160**	**6.7%**

Source: Home Mortgage Disclosure Act data

Table 31 – Richland County Home Purchase Reasons for Home Loan Denial: 2022

	Denial Reason 1	Denial Reason 2	Denial Reason 3
11.1%	Debt-to-income ratio		
23.5%	Credit History		
15.8%	Collateral	Credit history	Other
7.2%	Other		
9.3%	No reason recorded		

Source: Home Mortgage Disclosure Act data

The denial rate for Black or African American loan rates is very high with 43% of the loan applications being denied. An analysis of the reasons for denial indicates that the high percent of applications were denied due to bad credit history. The poverty rate is higher and median income lower for the African American population which could be a factor. Access to credit and lack of financial literacy should be considered as a barrier to fair housing choice and to housing availability that exists in our region.

Real Estate Practices

Real estate brokerage services are important as they are the first line of contact for potential home buyers and renters to find suitable housing choices based on their budgets, location and type. For this reason, it is critical to explore the provision of brokerage services in the county to determine any barriers to fair housing choice.

Historically racial steering has been identified as a significant impediment to fair housing choice in the country, where people were steered towards or away from particular neighborhoods based on racial and ethnic demographics. Population data presented in the study shows concentration of high minority population in census tracts within inner city Mansfield with very low minority population and predominantly White populations in some of the census tracts in the City of Shelby and county. It is difficult to prove that this concentration of populations is due to steering. Forming partnerships with the real estate industry leaders to be vigilant and knowledgeable about their agents goes a long way in ensuring that steering or any other illegal practice are not followed.

A review of the brokerage services provided and the listing of houses in the area demonstrates that there is fair access to participation in multiple listing services. In addition, real estate agents serving in the area undergo training and demonstrate knowledge of applicable fair housing laws.

CHAPTER 4 – Assessment of Current Fair Housing Programs and Activities

The City of Mansfield adopted a Resolution establishing a Fair Housing Commission. The Richland County Commissioners have the choice to appoint to this Fair Housing Commission. The City of Mansfield Fair housing office along with the seven commission members have responsibilities including:

- Accepting and processing complaints of unlawful fair housing policies and/or practices which may exist;
- Attending meetings held within the community to engage in fair housing activities
- Initiate and undertake on its own motion investigations or practices prohibited under the ordinance;
- Function as an arbitrator to parties to solve the dispute
- Institute testing program where necessary

It is the policy of the Fair Housing office to accept all housing discrimination complaints and assist complainants in the filing and completion of necessary complaint. HUD 903 forms are used to ensure forwarding of the complaint to HUD and to the Ohio Civil Rights Commission (OCRC); as well as assisting the complainant in securing private legal assistance so that he/she can take the complaint at his/her own expense.

City of Mansfield Fair Housing Complaint Flow Chart
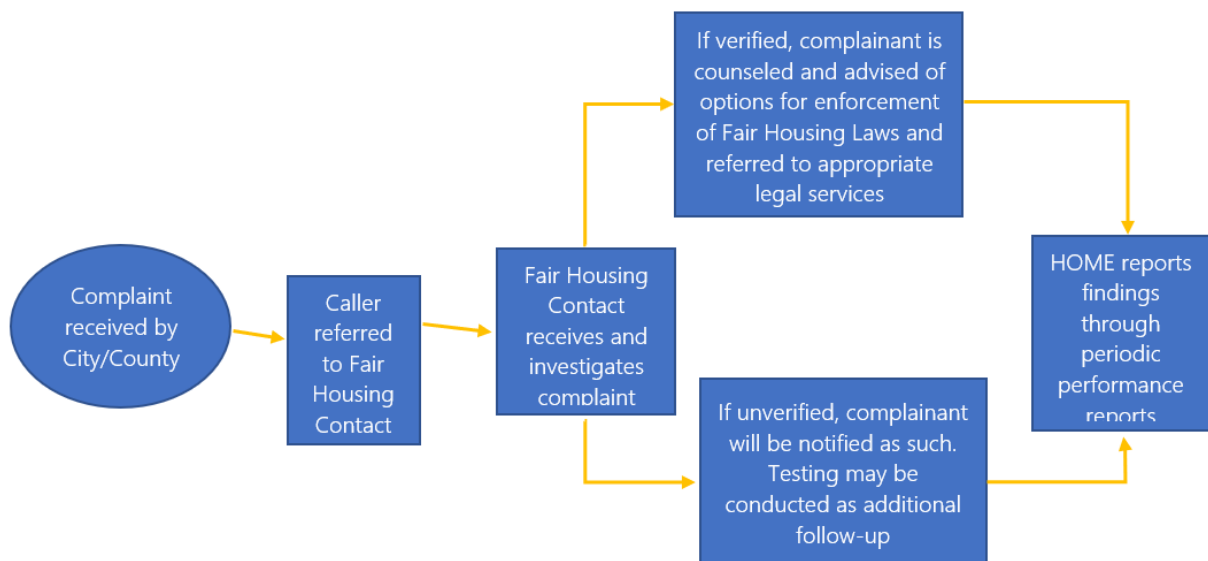
Source: City of Mansfield Analysis of Impediments to Fair Housing Choice 2024

The Fair Housing officer of the City of Mansfield has a contractual agreement with the Richland County Regional Planning Commission and the Commissioners to administer the Standard Fair Housing Program for the county.

The specific functions and duties of the Fair Housing Officer is to aid in development of the parameters generally governing the Mansfield/Richland County Fair Housing Program through the guidance of the Fair housing Commission, specifically;

- Review cases of alleged housing discrimination
- Educate and inform people about fair housing laws and responsibilities.
- Cooperation with other agencies in implementing fair housing programs
- Develop a program that ensures that all housing practices in Richland County adhere to Fair Housing regulation and landlord-tenant laws.

The county conducts regular Fair Housing outreach and training through its Community Development Block Grant (CDBG) standard fair housing program. These trainings have been structured to educate different demographics and population identified to be most vulnerable to fair housing discrimination.

Accessing Information about Fair Housing

City of Mansfield
Department of Community Development
30 North Diamond St.
Mansfield, OH 44902
(419) 755-9796

Richland County
Richland County Regional Planning Commission
19 N. Main Street
Mansfield, Ohio 44902
(419) 774-5684

The Department of Housing and Urban Development (HUD) Housing Discrimination Hotline
(800) 669-9777

Fair Housing Complaints
Under the federal Fair Housing Act, individuals who have suffered from discrimination in obtaining housing may choose to file an administrative complaint with the U.S. Department of Housing and Urban development (HUD), a lawsuit in court, or both. Ohio's fair housing law also allows individuals to pursue remedies administratively with the Ohio Civil Rights Commission (OCRC) or in court. Housing discrimination complaints filed with HUD are referred to the OCRC for investigation and potential

resolution. Individuals can file complaints with their local fair housing office, community groups or directly with HUD. All complaints accepted are investigated for reasonable cause. If the investigation produces reasonable cause to believe that discrimination has occurred or is about to occur, HUD will issue a determination of "reasonable cause" and charge the respondent with violating the law.

Complaints filed with the local office for fair housing at City of Mansfield Office of Community Development

All fair housing complaints received by the Fair Housing officer will be maintained in records that show the date, time, nature of complaint and decisions made in the complaint processes. Complaints that are not owner-tenant and involved fair housing issues related to harassment, retaliation, and race were referred to HUD.

Complaints filed with HUD

Some fair housing cases end up with HUD for prosecution. According to HUD, there were 47 fair housing cases in Richland County from 2006 to 2020.

Table 10 – Fair Housing Complaints with HUD (2006-2020) – All

Number of Complaints	Type of Complaint
22	Disability Basis
16	Race Basis
8	Familial Status Basis
6	Retaliation Basis
4	Sex Basis

Source: Department of Housing and Urban Development FHEO Filed Cases 2006-2020; **www.data.gov**

Map 10 – Vacant Houses

Legend

Vacant Housing Units
- 0 - 99
- 100 - 199
- 200 - 429
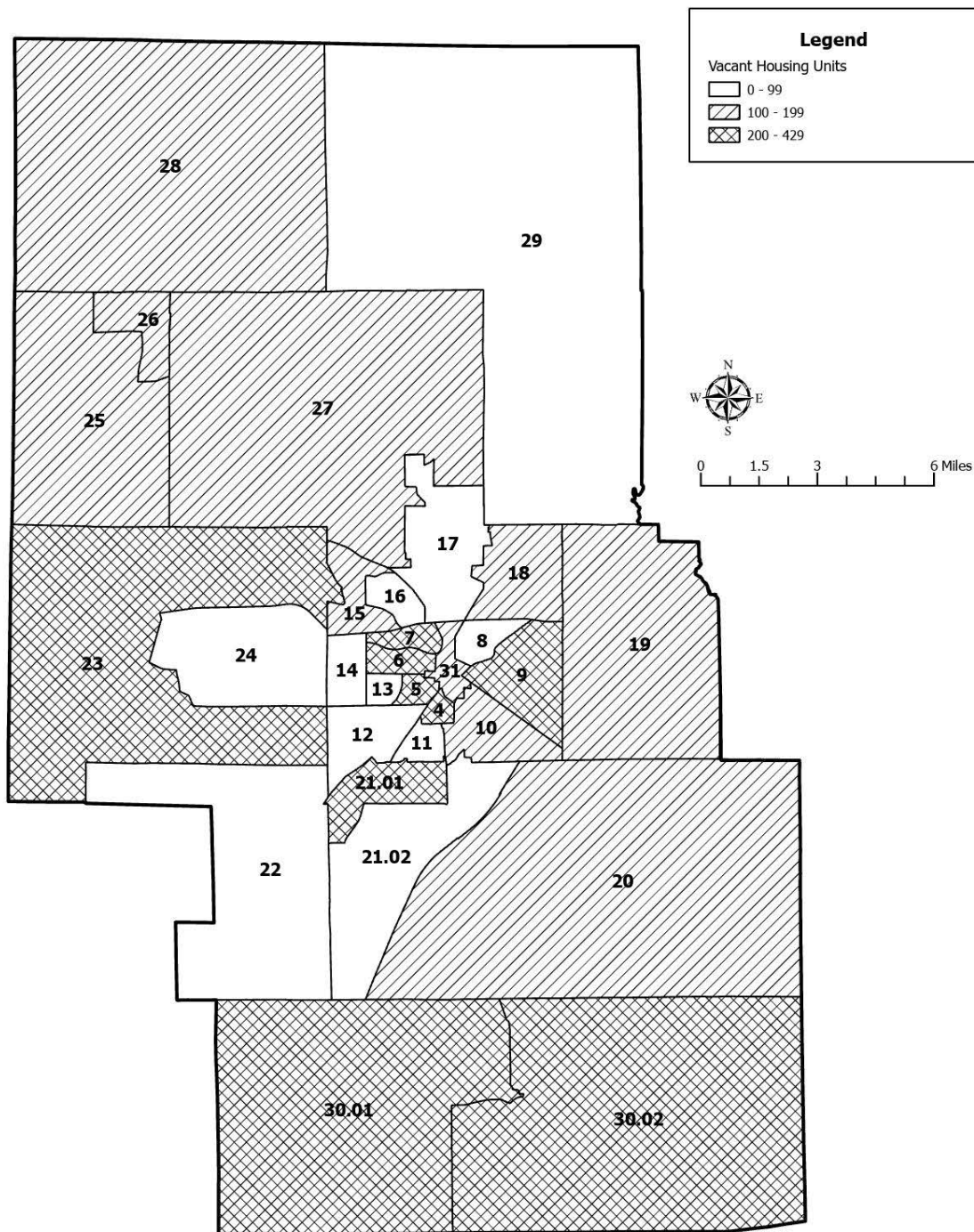
Prepared by: Richland County Regional Planning Commission

Source: ACS 2018-2022

CHAPTER 5 – Identification of Impediments to Fair Housing and Recommendations

A review of data and meaningful understanding of the feedback received from the community and stakeholders was analyzed to identify private and public sector fair housing impediments. An impediment was included when it involved public and private policies, practices, and environmental conditions and/or procedures that limited or created barriers to fair housing choice. Recommendations on how to correct the identified impediment are listed below.

1. Inadequate supply of safe affordable housing available to lower-income households

While it would appear that home ownership opportunities have been available for the majority of Richland County residents for the last few decades, it was found that about 20% owner households and about 50% of rental households in the county spend 30% or more of their monthly income on housing. Also, the number of housing units available is less than the number of people who can afford to buy in certain income categories. This means people may be renting because they cannot find affordable housing. There is a need for a greater number of affordable owner-occupied and rental housing units for the lower income residents in certain ranges.

With the foreclosure crisis there has been a deterioration of a large number of the housing stock. This was cited as a major problem when service agencies were surveyed. With property owners unwilling to make improvements, the number of units that can meet acceptable standards are fewer than the demand for housing. People are therefore forced to make the choice of paying high rents comparable to their income or live in substandard conditions.

Recommendation
- Promote increased housing supply for all income levels through actions identified in the 'Richland County Housing Needs and Action Plan'.
- Seek funding opportunities to benefit low- and moderate-income households for construction, rehabilitation, preservation and rental and mortgage subsidies.
- Use the county Land Bank to continue to acquire vacant neglected properties to return that land to productive use and to increase home values of surrounding properties. This discourages the "broken window" syndrome and encourages property management.
- Provide technical assistance and enhance available resources to developers on constructing affordable housing, shelters, residential care facilities, and accessible housing.

- Collect and disseminate information on resources to combat the NIMBY ("Not in my backyard") attitude.
- Discourage source of income screening of renters.

2. Accessibility Challenges

With almost 75% of the housing stock in Richland County being constructed before 1980, accessibility is an issue in the county. This was a challenge to older adults as well as younger people with physical disabilities in finding rental units. There is a need for landlords to understand their responsibilities under the Fair Housing Act. There is also a lack of information particularly among the disabled and elderly on their rights under the Fair Housing Act and/or where to find accessible rental properties.

Recommendation
- Continue to work within the existing rehabilitation programs like CDBG Home Repair and Community Housing Improvement Program (CHIP) to provide accessible rehabilitation opportunities for homes and rental units.
- Increase education of landlords and property managers to understand their responsibilities.
- Publicize a list of community programs and organizations that help with residential modifications to make residences accessible.

3. Coordinated Efforts by Local Jurisdictions

Policy decisions that directly or indirectly affect fair housing choice are made within the individual political boundaries. Increased collaboration among these jurisdictions would lead to better outcomes in furthering fair housing in the county and decreasing barriers to access housing.
- The county certifies its intention to further fair housing and affirmatively increase access to housing without discrimination when submitting its application for the Community Development Block Grant Allocation (CDBG) and the Community Housing Improvement Program (CHIP) and has partnered with the City of Shelby to further the objectives of the ordinance.
- Leadership of local elected officials is key to further the spirit of the Fair Housing Ordinance.
- Drastic decreases in budgets at the local government level prevents hiring dedicated staff who are knowledgeable about federal and state fair housing laws to monitor within their communities.

Recommendation
- Educate local officials on a continuing basis about Fair Housing law and reasonable accommodations and modifications.
- Display fair housing posters prominently in public spaces.

- Monitor local policies and laws so that they further fair housing and remove impediments to fair housing.
- Encourage the Mansfield Fair Housing Commission to provide a forum for dialogue on racism, poverty, and other disenfranchised population groups.
- Continue to encourage collaborations between local government and nonprofits, fair housing groups, and COHHIO to leverage and maximize local dollars to affirmatively further fair housing.

4. Inadequate Transportation impedes fair housing choices

The public transit system in Richland County has a limited service area and does not serve the outlying villages and unincorporated areas of the county. The service is also available during limited hours and days of operation. Terrain, safety, and sidewalk conditions can provide challenges to using non car options to access opportunities like job, schools, and healthcare. This restricts where residents can locate if they need access to jobs and services and do not have their own adequate transportation mode like a car.

Recommendation

- Richland County Transit will continue to work with area agencies and local jurisdictions to identify grants and funds to expand the transit service area and hours and days of operation.
- Implement the Alternative Transportation Plan to identify gaps in transportation links within the county for all modes of transport.
- Improve sidewalks and provide bike lanes to allow for alternative transportation modes like walking and biking. This will allow lower income households lacking a car to connect to public transit or to walk/bike to their destination.

5. Minority households have reduced access to homeownership

Fewer minority households and families with children were homeowners than the general population, and overall homeownership rates in the county were low. Problem credit has prevented many of these Richland County residents from obtaining mortgages to purchase a home, reasonable rent cost, and homeowners insurance. The top two reasons for home loan denials were credit history and insufficient collateral. Contributing factors for home ownership include:

- The high cost of housing development.
- The limited income of households in these groups, constraining their ability to provide a down payment, make high monthly payments, and meet other costs associated with homeownership.
- More loan denials by financial institutions for minorities.
- A lack of decent quality housing for sale.

- Create an economic climate for greater labor market engagement through training and employment opportunities for minority populations.
- Create social support services that improve childcare, transportation access, healthcare to remove barriers to employment.
- Work with local non-profit agencies to educate the residents about the need to maintain healthy credit and good payment history.
- Encourage offices of local real estate firms, developers and property management firms to increase their efforts to recruit African Americans, Hispanics, and Asians as residential real estate agents, leasing agents, and property managers.
- Partner with housing providers to modify screening and credit criteria that have an inadvertently higher impact on protected classes, especially persons of differing national origin, race and women experiencing domestic violence.
- Partner with financial institutions to improve access to capital and programs to encourage homeownership for affected groups.

6. Continued need for Fair Housing Education

Public and stakeholder surveys indicated that there was still a continuing need for fair housing training. There are a variety of housing challenges faced by renters including landlords understanding of fair housing accommodations for disabilities. Income source discrimination was cited as the number one reason by stakeholders for difficulty in finding available housing. This had the effect of segregation of certain protected groups as mobility was restricted due to the unavailability of housing in areas of opportunity.

Recommendation
- Continue to provide Fair housing education and outreach to citizens of the county, particularly those in protected classes. Also provide education to property owners regarding their rights and responsibilities.
- Enforce fair housing laws and conduct testing, as needed.

Conclusion

Richland County has in the past tried to be proactive in regards to fair housing and the right of every American to live where they want. To that end the county has had a local Fair Housing Office for a number of years. The recommendations proposed in this report identify and curtail discriminatory practices that distort the free housing market and lead to segregated neighborhoods. This document will help Richland County further advance fair housing choice for all county residents.

Action Plan

Impediment	Action item	Timeline for Implementation/Outcomes
Inadequate supply of safe affordable housing available to lower-income households	• Support the development of additional housing units, and/or the improvement of existing units. • Seek funding opportunities to benefit low- and moderate-income households for construction, rehabilitation, preservation, and rental and mortgage subsidies. • Use the County Land Bank to continue to acquire vacant neglected properties and provide opportunities to redevelop. • Provide technical assistance and enhance available resources to developers on constructing affordable housing, shelters, residential care facilities, and accessible housing. • Collect and disseminate information on resources to combat NIMBY ("Not in my backyard") attitude. • Continue to review local jurisdiction's housing elements for compliance with State housing element law.	2024-2029
Accessibility Challenges	• Apply for rehabilitation dollars through Housing programs.	2024-2029

	• Publicize a list of community programs and organizations that help with residential improvements. • Support the development of additional housing especially in areas of short supply.	
Coordinate Efforts by Local Jurisdictions	• Educate local officials on fair housing issues. • Display fair housing posters prominently in public spaces. • Monitor local policies and laws. • Provide a forum for dialogue on racism, poverty, and other disenfranchised population groups. • Encourage collaborations between local government and nonprofits, fair housing groups, and COHHIO to leverage and maximize local dollars to affirmatively further fair housing.	2024-2029
Transportation impedes fair housing choices	• Seek grants and funds to expand the transit service area, hours, and days of operation. • Implement actions from the Alternative Transportation Plan to identify gaps in transportation links within the county for all modes of transport. • Improve sidewalks and provide bike lanes to allow for alternative transportation modes like walking and biking. This will allow lower income households lacking a car to connect to public transit or to walk/bike to their destination.	2024-2029
Minority households have reduced access to homeownership	• Provide job training and employment access.	2024-2029

|		
	• Improve childcare, transportation access, and healthcare to remove barriers to employment. • Provide financial literacy education. • Encourage recruitment efforts of African Americans, Hispanics, and Asians as residential real estate agents, leasing agents, and property managers. • Partner with housing providers to modify screening and credit criteria that have an inadvertently higher impact on protected classes, especially persons of differing national origin, race, and women experiencing domestic violence. • Partner with financial institutions to improve access to capital and programs to encourage homeownership for affected groups.	
Continue fair housing training	• Implement a standard fair housing program. • Partner with agencies to educate residents.	2024-2029

Survey Information

The below community engagement was completed by Harsany and Associates in conjunction with the City of Mansfield Analysis of Impediments to Fair Housing Choice. Survey questions for both the public and stakeholders included questions related to housing conditions and fair housing issues in the county. Questions and responses related to the county are included below.

Stakeholder Surveys

Which of the following do you believe to be barriers to fair housing choice in Richland County (outside of the City of Mansfield), if any? (mark all that apply)
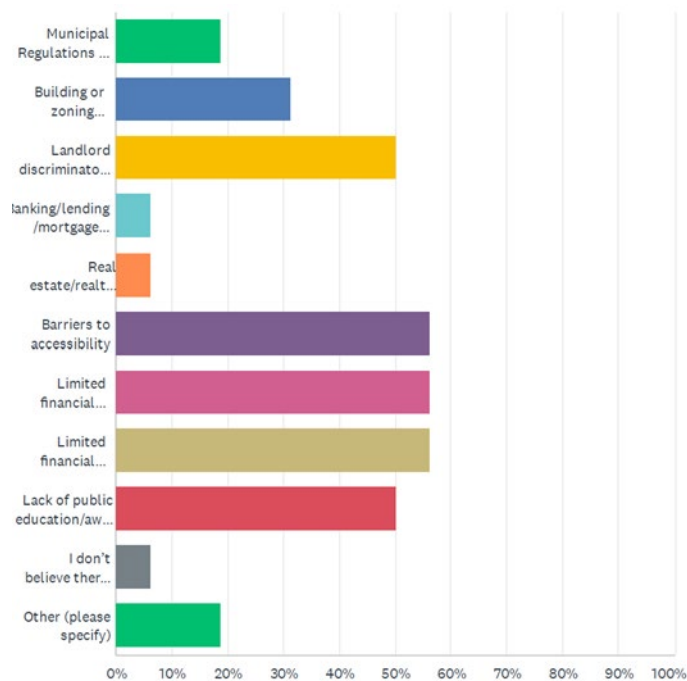
ANSWER CHOICES	RESPONSES	
Municipal Regulations and Ordinances	18.75%	3
Building or zoning regulations	31.25%	5
Landlord discriminatory or unethical practices	50.00%	8
Banking/lending/mortgage discriminatory or unethical practices	6.25%	1
Real estate/realtor discriminatory or unethical practices	6.25%	1
Barriers to accessibility	56.25%	9
Limited financial assistance for home ownership of elderly, minorities, and/or low- income households	56.25%	9
Limited financial assistance for renters	56.25%	9
Lack of public education/awareness regarding rights and responsibilities	50.00%	8
I don't believe there are barriers to fair housing choice	6.25%	1
Other (please specify)	18.75%	3
Total Respondents: 16		

#	OTHER (PLEASE SPECIFY)	DATE
1	Funding for legal representation in housing litigation	1/28/2024 8:19 PM
2	Cost . Transportation could also be a factor outside the city limits	1/25/2024 11:10 AM
3	Lack of housing supply	1/22/2024 3:27 PM

Which one in the following list do you perceive to be the largest impediment to fair housing choice in the City of Mansfield/Richland County, if you perceive that impediments exist? (choose only one)
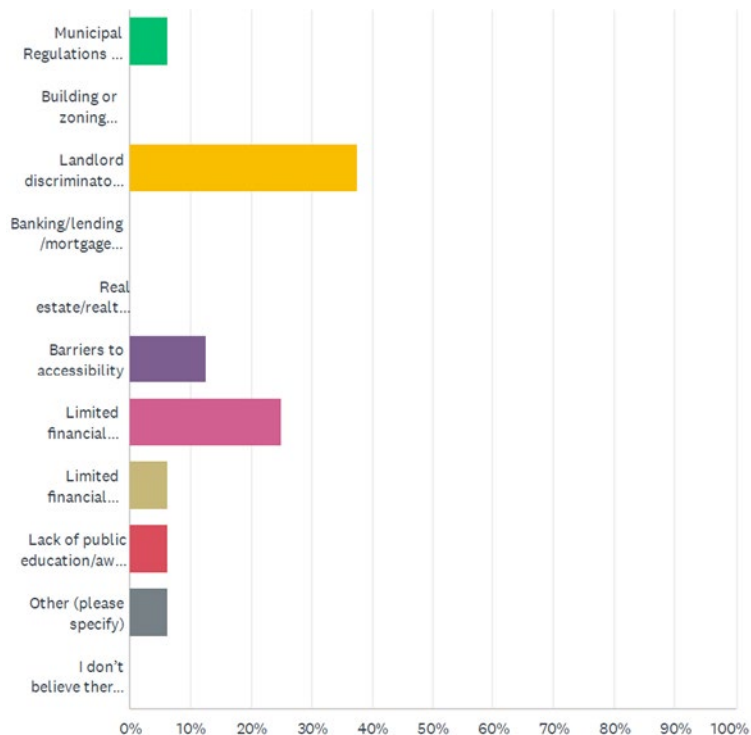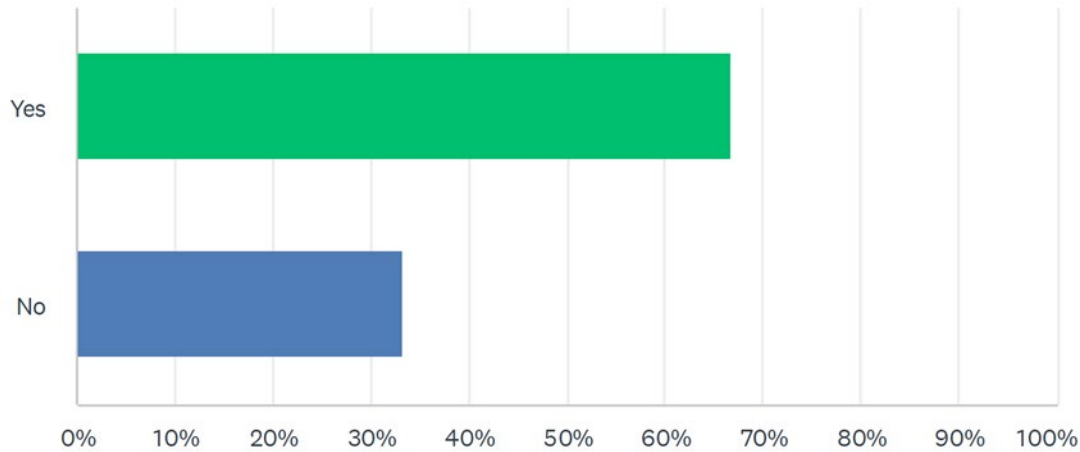
ANSWER CHOICES	RESPONSES	
Municipal Regulations and Ordinances	6.25%	1
Building or zoning regulations	0.00%	0
Landlord discriminatory or unethical practices	37.50%	6
Banking/lending/mortgage discriminatory or unethical practices	0.00%	0
Real estate/realtor discriminatory or unethical practices	0.00%	0
Barriers to accessibility	12.50%	2
Limited financial assistance for home ownership of elderly, minorities, and/or low- income households	25.00%	4
Limited financial assistance for renters	6.25%	1
Lack of public education/awareness regarding rights and responsibilities	6.25%	1
Other (please specify)	6.25%	1
I don't believe there are barriers to fair housing choice	0.00%	0
TOTAL		16

For the item that you selected in the question above, what suggestions do you have for addressing that barrier?

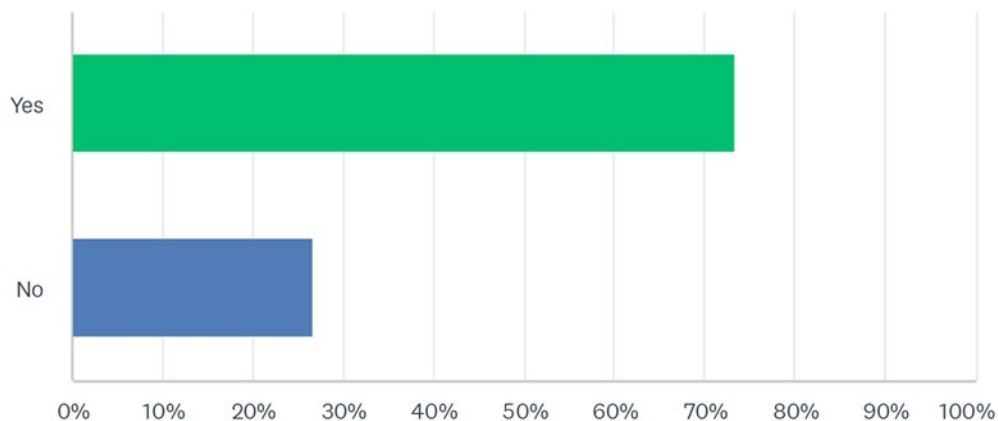| #	RESPONSES	DATE
1	Home buyer assistance; and/or free legal aid	1/29/2024 9:27 AM
2	Enforcement of Landlord unethical practices	1/29/2024 7:21 AM
3	Property owners registry. Encentives should be offered to attorneys who assist in eviction expungement and fair practice assistance	1/28/2024 8:19 PM
4	City and County collaborations with financial institutions and education on how to access those funds.	1/27/2024 9:15 PM
5	Work with people who are willing to build new homes and rentals.	1/27/2024 8:58 PM
6	Training for landlords. Penalties for violations.	1/27/2024 5:36 PM
7	Preventing income source as criteria for rental discrimination	1/26/2024 7:57 PM
8	rental housing registry	1/26/2024 4:02 PM
9	Receiving more FEMA for the county is a possibility. Government grants if available.	1/25/2024 11:10 AM
10	Rental registry - accountability and oversight for rental properties and landlords will help ensure properties are up to code and increase the number of safe and affordable housing options for residents.	1/23/2024 1:46 PM
11	Guarantee fund? It's difficult if the available properties are too expensive for the applicant's income.	1/23/2024 1:40 PM
12	Revamping and modernizing Codes.	1/23/2024 12:14 AM
13	It would be great to have funds set aside to allow for building rental units. Cost of building is high and when trying to ensure the rents are affordable, it causes issues. You can't build without support and keep the rents affordable.	1/22/2024 4:58 PM
14	Not only are the tenants unaware of legal rights and responsibilities, many of the landlords are unaware and don't care to learn the legal stuff. They just see a way to make money without understanding their responibilies.	1/22/2024 3:33 PM
15	Loans at lower interest rates for developers who want to build affordable/attainable housing	1/22/2024 3:27 PM

Public Survey – Fair Housing Questions

Discrimination in housing is anything done to restrict access or availability of housing to someone because of their race, color, religion, sex, disability, familial status, or national origin. Are you familiar with fair housing services provided in the community?
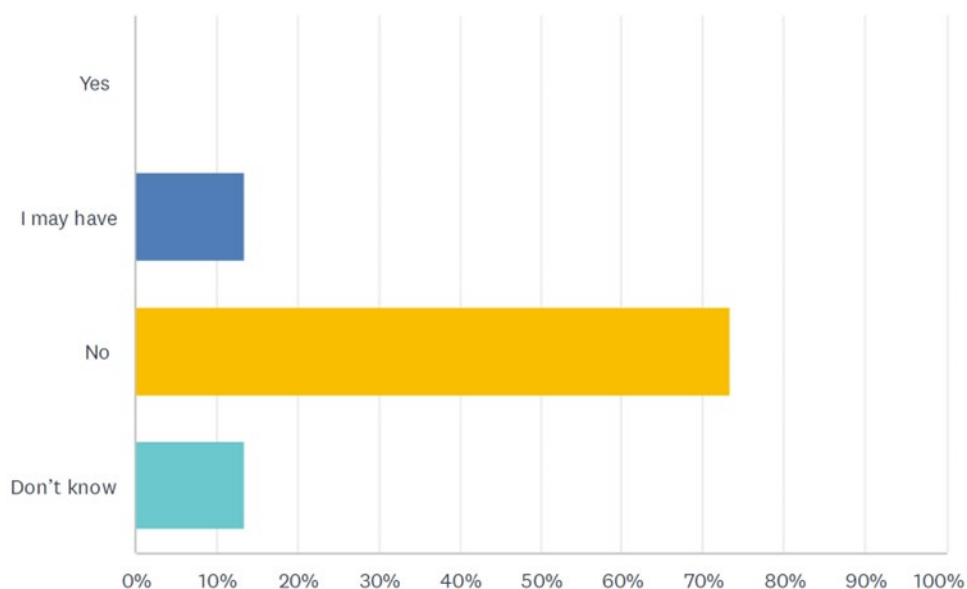

ANSWER CHOICES	RESPONSES	
Yes	66.67%	10
No	33.33%	5
TOTAL		15

Have you seen or heard information regarding fair housing programs, laws, or enforcement in the community?

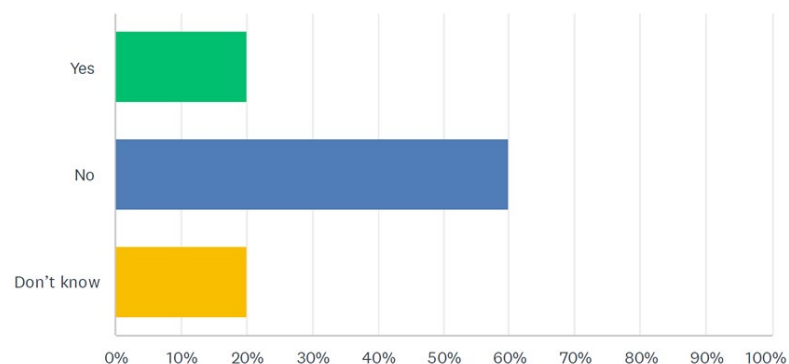| ANSWER CHOICES	RESPONSES	
Yes	73.33%	11
No	26.67%	4
TOTAL		15

Have you ever experienced housing discrimination, as described, in your local area?

ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
I may have	13.33%	2
No	73.33%	11
Don't know	13.33%	2
TOTAL		15

Do you know someone who has experienced housing discrimination, as described, in your local area?

ANSWER CHOICES	RESPONSES	
Yes	20.00%	3
No	60.00%	9
Don't know	20.00%	3
TOTAL		15

If you believe that you or someone you know encountered housing discrimination in your local area, which of the following best describes the type of discrimination?
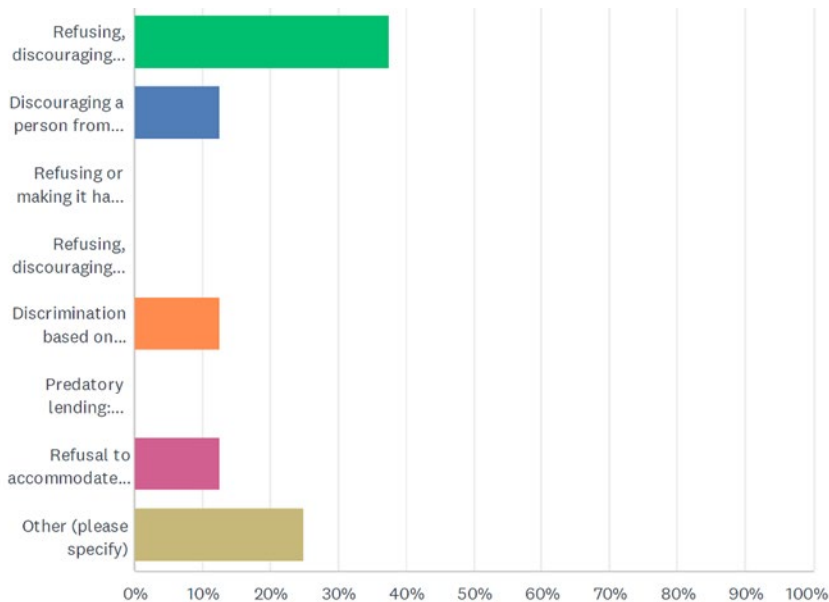
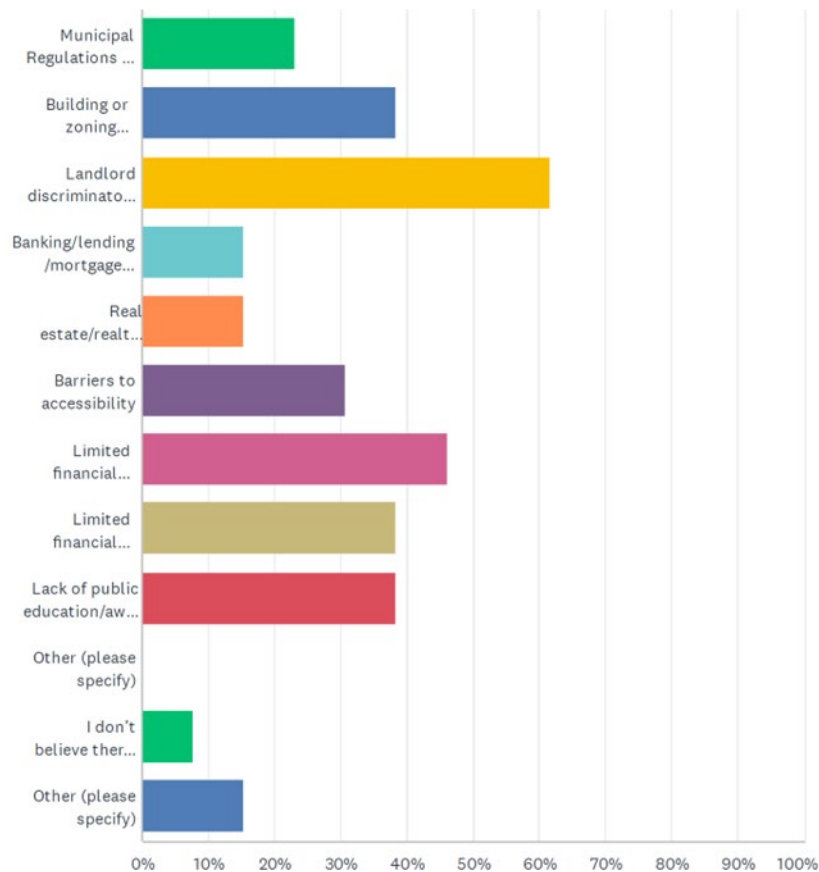| ANSWER CHOICES	RESPONSES	
Refusing, discouraging, or charging more to rent an apartment or buy a home.	37.50%	3
Discouraging a person from living where he or she wants to live, often by steering him or her to another house, apartment, complex or neighborhood.	12.50%	1
Refusing or making it hard to get a loan to buy or refinance a house or take out home equity by doing things like charging more money or offering a worse deal than someone should be able to get if he or she shopped around.	0.00%	0
Refusing, discouraging or charging more for home insurance.	0.00%	0
Discrimination based on disability: Refusing to make a reasonable accommodation for a person with a disability, refusing to allow a modification to make an apartment more accessible for a person with a disability or lack of accessible units.	12.50%	1
Predatory lending: unfair, misleading, deceptive or fraudulent loan practices.	0.00%	0
Refusal to accommodate service animals or emotional support animals.	12.50%	1
Other (please specify)	25.00%	2
TOTAL		8

If yes, which of the following best describes the person or organization that discriminated against you or the person you know?
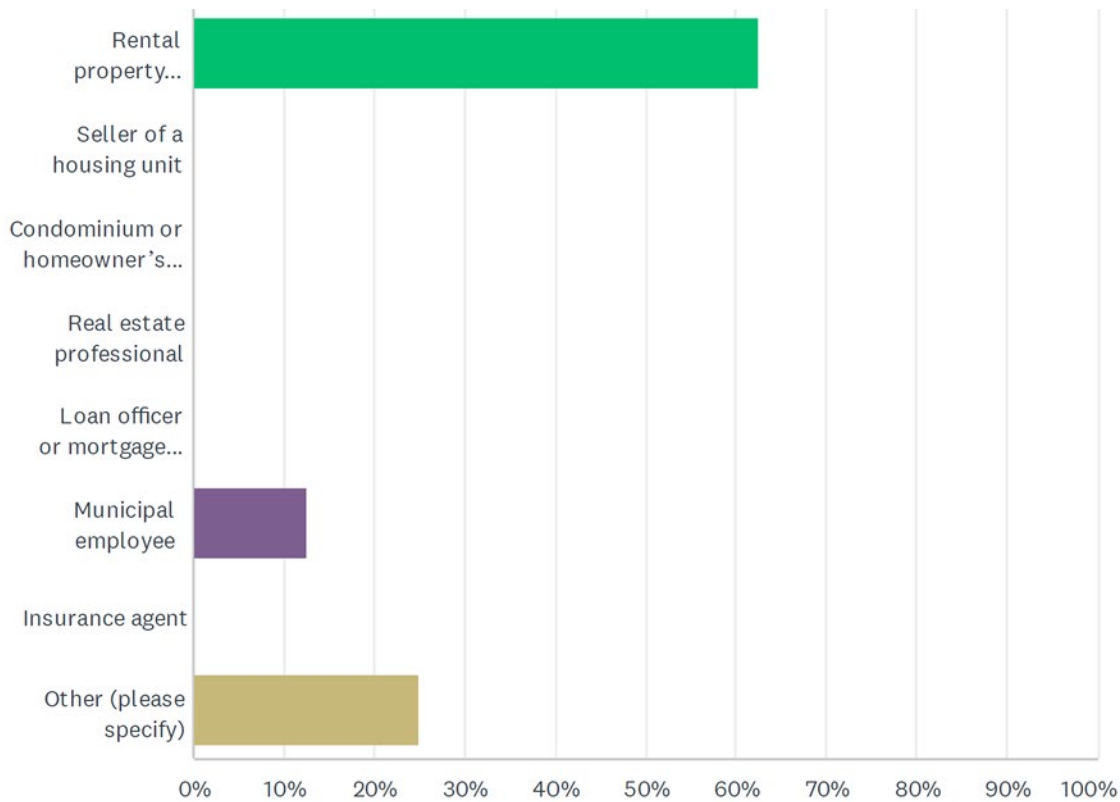
ANSWER CHOICES	RESPONSES	
Rental property manager/owner	62.50%	5
Seller of a housing unit	0.00%	0
Condominium or homeowner's association	0.00%	0
Real estate professional	0.00%	0
Loan officer or mortgage broker	0.00%	0
Municipal employee	12.50%	1
Insurance agent	0.00%	0
Other (please specify)	25.00%	2
TOTAL		8

#	OTHER (PLEASE SPECIFY)	DATE
1	Not applicable.	1/25/2024 10:03 AM
2	NA	1/24/2024 3:11 PM

Which of the following do you believe to be barriers to fair housing choice in Richland County (outside the City of Mansfield), if any? (mark all that apply)

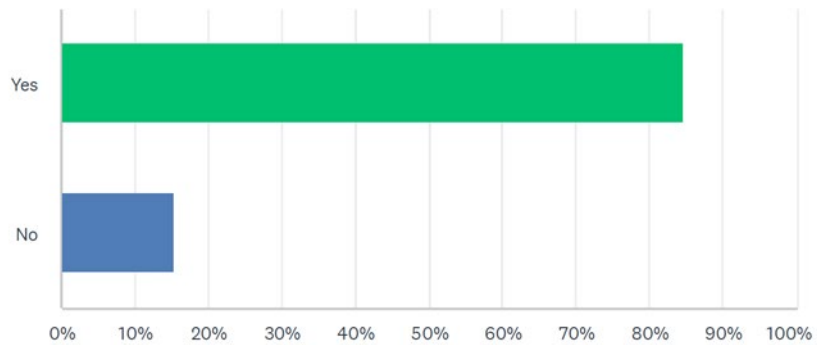| ANSWER CHOICES	RESPONSES	
Municipal Regulations and Ordinances	23.08%	3
Building or zoning regulations	38.46%	5
Landlord discriminatory or unethical practices	61.54%	8
Banking/lending/mortgage discriminatory or unethical practices	15.38%	2
Real estate/realtor discriminatory or unethical practices	15.38%	2
Barriers to accessibility	30.77%	4
Limited financial assistance for home ownership of elderly, minorities, and/or low- income households	46.15%	6
Limited financial assistance for renters	38.46%	5
Lack of public education/awareness regarding rights and responsibilities	38.46%	5
Other (please specify)	0.00%	0
I don't believe there are any barriers to fair housing choice	7.69%	1
Other (please specify)	15.38%	2
Total Respondents: 13		

Which of the above list do you perceive to be the largest impediment to fair housing choice in the City of Mansfield/Richland County, if you perceive that impediments exist? (choose only one)
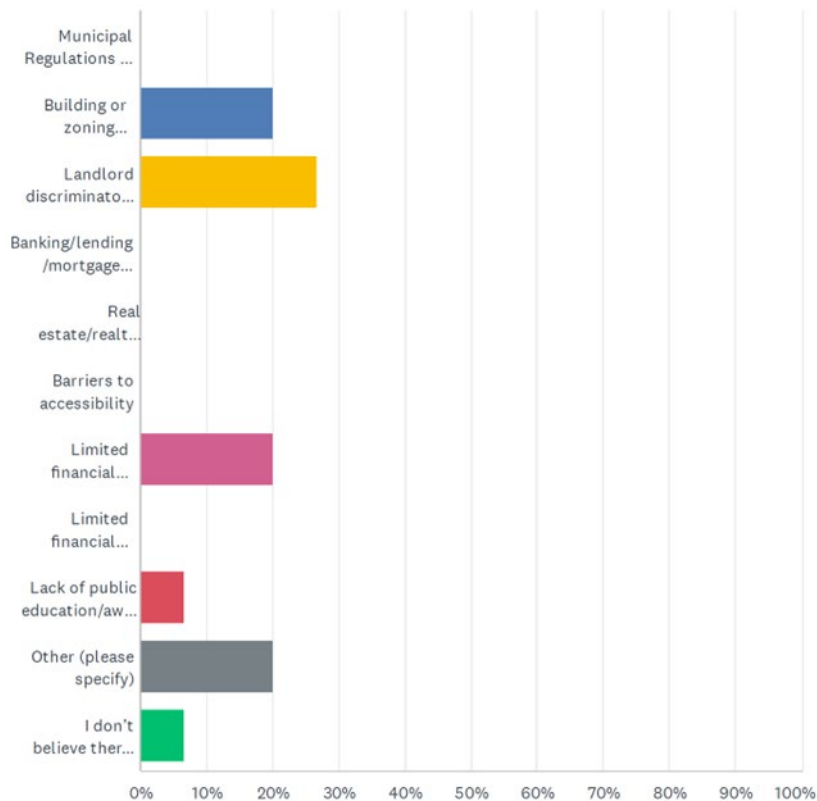
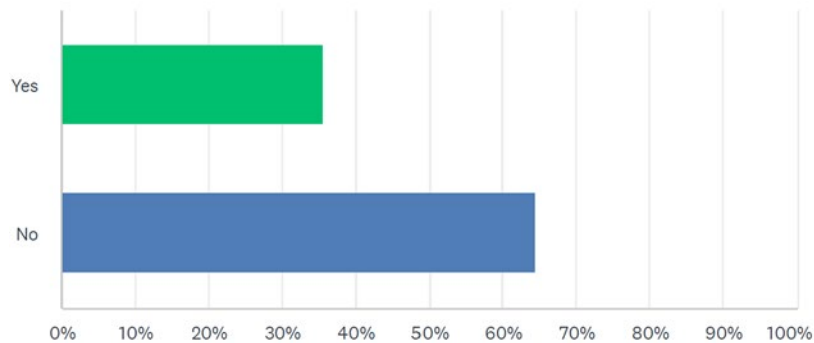| ANSWER CHOICES	RESPONSES	
Municipal Regulations and Ordinances	0.00%	0
Building or zoning regulations	20.00%	3
Landlord discriminatory or unethical practices	26.67%	4
Banking/lending/mortgage discriminatory or unethical practices	0.00%	0
Real estate/realtor discriminatory or unethical practices	0.00%	0
Barriers to accessibility	0.00%	0
Limited financial assistance for home ownership of elderly, minorities, and/or low- income households	20.00%	3
Limited financial assistance for renters	0.00%	0
Lack of public education/awareness regarding rights and responsibilities	6.67%	1
Other (please specify)	20.00%	3
I don't believe there are any barriers to fair housing choice	6.67%	1
TOTAL		15

Are there examples of segregation in the City of Mansfield/Richland County? Examples would be pockets of minorities or concentrations of low-income households.

ANSWER CHOICES	RESPONSES	
Yes	84.62%	11
No	15.38%	2
TOTAL		13

Do you believe that discriminatory or unethical practices contributed to segregation in the City of Mansfield/Richland County?

ANSWER CHOICES	RESPONSES	
Yes	35.71%	5
No	64.29%	9
TOTAL		14

References

Analysis of Impediments to Fair Housing (AI), Mansfield, Ohio, 2024

Richland County Housing Needs and Action Plan, 2022

Richland County Fair Housing Impediment Study, Richland County Regional Planning, 2021-2024

Analysis of Impediments to Fair Housing Choice, Marion City and Marion County, Ohio, July 2011

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National Housing Preservation Database

Ohio Department of Development, Ohio County Profiles: Ohio, Richland County, 2021.

U.S. Census Bureau, 1950-2020 Decennial Census.

U.S. Census Bureau, 2022 American Community Survey.

U.S. Census Bureau, 2017 American Community Survey

U.S. Census Bureau, 2010-2014, 2013-2017, 2018-2022 American Community Survey 5-Year Estimates.

FHEO Filed Cases from 1/1/2006-12/31/2020 https://catalog.data.gov/dataset/fheo-filed-cases

www.data.gov

Certification

_____ _____
Signature/Name   Date
Richland County Commissioners

_____ _____
Signature/Name   Date
Richland County Commissioners

_____ _____
Signature/Name   Date
Richland County Commissioners

_____ _____
Signature/Name   Date
CDBG Administrator

_____ _____
Signature/Name   Date
Fair Housing Committee