

**AN ANALYSIS OF IMPEDIMENTS
TO FAIR HOUSING
ALLEN COUNTY, OHIO & CITY OF LIMA**

January 2009

Prepared by:

Lima-Allen County Regional Planning Commission
130 W. North Street
Lima, Ohio 45801
Phone: 419-228-1836
Fax: 419-228-3891

TABLE OF CONTENTS

<u>SECTION</u>	<u>PAGE</u>
TABLE OF CONTENTS.....	i
LIST OF TABLES, MAPS & ILLUSTRATIONS.....	iv
I INTRODUCTION.....	1
Fair Housing Planning.....	1
Analysis of Impediments (AI).....	2
Overview.....	3
II COMMUNITY/POPULATION PROFILE.....	4
Study Area.....	4
Population & Population Change.....	4
Households & Household Size.....	7
Age & Age Cohorts.....	10
Race & Ethnic Diversity.....	13
The Disabled Population.....	19
Educational Attainment.....	19
Income: Household, Family & Per Capita.....	22
Poverty Status: Persons & Families Below Poverty Level.....	26
Labor Force Profile.....	29
Summary.....	31
III COMMUNITY HOUSING STOCK.....	34
Historical Overview.....	34
Housing Stock.....	34
Housing Units.....	35
Tenure.....	37
Vacancy Rate.....	37
Size of Housing Units.....	37
Age of Housing Stock.....	37
Residential Housing Quality.....	37
Housing Value.....	42
Manufactured/Mobile Homes.....	44
Manufactured/Mobile Home Parks.....	47
Group Quarters.....	47
Housing Rehabilitation Needs.....	49
Essential Amenities.....	49
Lead-Based Paint.....	49
Affordable Housing.....	54
Overcrowding.....	54
Housing Costs.....	56
Homelessness.....	60
IV ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE.....	61
Regulatory Barriers.....	61
Zoning Regulations.....	62

TABLE OF CONTENTS
(Continued)

<u>SECTION</u>	<u>PAGE</u>
IV ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE (Continued)	
Subdivision Regulations	63
Building Codes	64
Impact of Such Regulations	65
Lending Institutions	68
Lending Practices	68
Lending Patterns	71
Predatory Lending & Real Estate Foreclosures	74
Tax Policy	77
Local Taxes	78
Taxation Policies & Housing Tools	79
Impact of Local Tax Policies on Fair Housing	79
Fair Housing Administration & Enforcement	80
V SUMMARY	83
Housing Assets	83
Historically Significant Housing	83
Ethnic/Racial Neighborhoods	83
Financial Incentives	83
Land Bank Program	85
Challenges	85
Household Size	85
Housing Conditions	85
Vacant Homes	85
Lead Based Paint	85
Code Enforcement	85
Affordability	86
Foreclosures	86
Providing Transitional Housing or Group Homes - The NIMBY Syndrome	86
Land Assembly	86
Recommended Regulatory Controls	86
Remediation to Support Fair Housing Choice	86
Coordination & Fair Housing Plan Implementation	88
Education & Outreach	88
Monitoring & Enforcement	88
Development Regulations & NIMBY	88
Tenant-Based & Project-Based Section 8 Housing	88
Lending & Credit	88
Real Estate & Insurance Industries	89
Rental Housing	89
2020 Housing Vision	89
Action Plan	90

TABLE OF CONTENTS
(Continued)

<u>SECTION</u>	<u>PAGE</u>
APPENDICES	
A Process	A-1
B Demographic Data	B-1
C Income Data	C-1
D Housing Data	D-1
E Fair Housing.....	E-1
F Transportation.....	F-1
G Tax Rate.....	G-1
H CRA Investment	H-1
I Zoning	I -1
J Adoptive Procedures	J-1

LIST OF TABLES, MAPS & ILLUSTRATIONS

<u>TABLES</u>	<u>PAGE</u>
Table 1	Population 1960-20006
Table 2	Total Households & Average Household Size by Political Subdivision 1990-2000.....8
Table 3	Households by Political Subdivision, Married, Single Householder & Presence of Children9
Table 4	Large Family Size by Political Subdivision & Race.....9
Table 5	Single Female Head of Households in Allen County by Political Subdivision.....10
Table 6	Allen County Population by Age Cohorts & Gender11
Table 7	Age of Residents by Political Subdivision12
Table 8	Demographic Summary by Political Subdivisions13
Table 9	Total Minority Population by Political Subdivision 1990-200015
Table 10	Minorities in Allen County by Political Subdivision.....16
Table 11	Population Change by Race/Ethnicity in Allen County 1990-2000.....16
Table 12	Disabled Population in Allen County Age 5 & Above by Political Subdivision22
Table 13	Educational Attainment for the Population 25 Years & Over23
Table 14	Comparative Income Measures by Decennial Census.....23
Table 15	Income in 1999 by Allen County Household Type.....24
Table 16	Low Median Income by Political Subdivision.....25
Table 17	Ratio of Income to Poverty Level Among Individuals.....26
Table 18	Poverty Status by Family Status26
Table 19	Occupation by Type & Percentage of Labor Force29
Table 20	2005 Allen County Employment by Sector.....30
Table 21	Demographic Summary by Political Subdivision.....32
Table 22	Total Housing Units by Political Subdivision 1990-2000.....35
Table 23	Owner Occupied Housing Units Change 1990-2000.....38
Table 24	Renter Occupied Housing Units Change 1990-200038
Table 25	Vacancy Status by Political Subdivision39
Table 26	Percentage Housing Units by Number of Rooms & Bedrooms by Political Subdivision39
Table 27	Housing Units by Age, Percentage & Political Subdivision41
Table 28	Assessed Quality of Residential Properties by Political Subdivision42
Table 29	Median Value Owner Occupied Units44
Table 30	2007 Housing Sales in Allen County by Census Tract45
Table 31	Mobile Home Occupancy by Political Subdivision45
Table 32	Mobile Home Parks in Allen County by Units, Density & Value.....47
Table 33	Group Quarter Population in Allen County49
Table 34	Housing Stock Presumed to Need Rehabilitated in 200051
Table 35	Presence of Lead Based Paint by Year of Housing Construction52
Table 36	Estimated Exposure to Lead Hazard in Housing by Year of Construction.....53
Table 37	Estimated Lead Hazard Affected Households in Allen County by Year of Construction and Tenure.....54
Table 38	Occupants per Room in Renter Occupied Households by Political Subdivision.....55
Table 39	Occupants per Room in Owner Occupied Households by Political Subdivision55
Table 40	Median Gross Rent by Political Subdivision56
Table 41	Owner/Renter Occupied Housing Units Costs Greater than 35% Income.....57

LIST OF TABLES, MAPS & ILLUSTRATIONS
(Continued)

<u>TABLES</u>	<u>PAGE</u>
Table 42	Mobile Home Gross Rent as Percentage of Income in Allen County by Political Subdivision58
Table 43	Available Housing Stock at 30% or Less of Median Income by Political Subdivision59
Table 44	Available Rental Stock at 30% or Less of Median Income by Political Subdivision59
Table 45	Zoning Regulation Residential Attributes by Political Subdivision.....63
Table 46	Subdivision Regulation Attributes by Political Subdivision.....64
Table 47	2006 Home Loan Activity by Tract & Loan Type.....69
Table 48	2006 Mortgage Denial Activity by Tract & Loan Type70
Table 49	Percentage Home Loan Denials by Reason for Denial by Type of Loan71
Table 50	Loan Approval Rates by Type, Race and Ethnicity71
Table 51	Loan Application Denial Rates by Race and Income72
Table 52	Approval Rates of Conventional Home Purchase Loan Applications by Applicant Race and Income by Year.....72
Table 53	Percentage Home Loan Denials by Reason for Denial: Government Loan.....73
Table 54	Percentage Home Loan Denials by Reason for Denial: Conventional Loan.....73
Table 55	Percentage Home Loan Denials by Reason for Denial: Refinance Loan.....73
Table 56	Percentage Home Loan Denials by Reason for Denial: Remodeling Loan.....73
Table 57	Foreclosures Census Tract 2005-2007.....75
Table 58	Complaint Referrals Received by LACCA in 200781
Table 59	Disposal of Referrals by LACCA in 200782
Table 60	Goal: Support the Development of Clean, Safe, Affordable Housing in Neighborhoods91
Table 61	Goal: Expand the Range of Available Housing Opportunities to Meet the Needs of all Allen County Residents.....92
Table 62	Goal: Develop Neighborhood Plans to Ensure a Supportive Environment for Continued Residential Development while Allowing for Appropriate Housing Infill and Renovation93
Table 63	Goal: Provide a Variety of Housing Types in Neighborhoods Throughout the Community that Respects its Architectural Character while Maximizing Housing Choice for Residents of all Incomes, Ages, Ability Levels and Social Circumstances.....94
Table 64	Goal: Eliminate Homelessness in Allen County.....95
Table 65	Goal: Rehabilitate Vacant and Underutilized Housing Costs Effectively; Demolish Vacant and Underutilized Housing that cannot be Rehabilitated in a Cost Effective Manner.....96
 <u>MAPS</u>	
Map 1	Allen County5
Map 2	White Redistribution by Census Tract 1990-200017
Map 3	Minority Population Redistribution by Census Tract 1990-200018
Map 4	Age 16+ Disabled Population by Political Subdivision and Percent.....20
Map 5	Percentage of Population with Mobility Limitation by Census Tract21
Map 6	Households Beneath Poverty Level by Subdivision and Percent27

LIST OF TABLES, MAPS & ILLUSTRATIONS
(Continued)

<u>MAPS</u>	<u>PAGE</u>
Map 7	Elderly Beneath Poverty Level by Subdivision and Percent28
Map 8	Demolitions by Tract Location: In City of Lima 1999-2006 36
Map 9	Extent of Vacant Units by Census Block in City of Lima 40
Map 10	Residential Property Grade by Census Tract43
Map 11	Allen County Home Sales in 2007 by Census Tracts46
Map 12	Mobile Home Park Locations in Allen County 48
Map 13	Group Quarter Locations in Allen County.....50
Map 14	Improved & Available Land for High Density Residential Development67
Map 15	Foreclosure Activity by Location in Allen County 76
Map 16	Historical Sites84
Map 17	2004-2006 Property Complaints in Lima City87
<u>ILLUSTRATIONS</u>	
Illustration 1	Allen County Population Trends 4
Illustration 2	Population Change by Components: 1990-2006 6
Illustration 3	Average Household Size by Race10
Illustration 4	2000 Allen County/Ohio Population by Age Cohort 12
Illustration 5	2000 Racial Comparisons..... 14
Illustration 6	Median Income of Allen County25
Illustration 7	Unemployment Rates 1994-2006 30
Illustration 8	Foreclosure Activity: 2005-2007 75

SECTION I: INTRODUCTION

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions. The Fair Housing Act required all federal housing programs be administered in a manner to “affirmatively further fair housing.”

Equal access to housing opportunities is the cornerstone of the nation's housing policy. The Fair Housing Act of 1968 prohibits discrimination in housing because of:

- Race/National Origin
- Color
- Handicap (Disability)
- Religion
- Sex
- Familial Status

The United States Department of Housing & Urban Development (HUD) has played a lead role in administering the Fair Housing Act since its adoption in 1968. HUD's mission is to increase homeownership, increasing access to affordable housing, fighting housing discrimination, eliminating chronic homelessness, improving communities, and affirming our nation's support for society's most vulnerable populations.

The Community Development Block Grant Program (CDBG) was created by Title I of the Housing and Community Development Act of 1974. The federal CDBG Program has been a versatile funding source to assist local communities with their economic, housing and community development needs.

HUD allocates federal funding through CDBG programming. Each activity funded by CDBG program monies must meet at least one of three National Objectives identified in Title I of the Housing and Community Development Act of 1974 as amended, and regulations contained in 24 CFR 570.4832. The three objectives are:

1. Benefit to Low and moderate income persons;
2. Prevention or elimination of slums or blight; and/or,
3. Meeting community development needs having a particular urgency.

CDBG monies have supported funding for the HOME Investment Partnership Program, American Dream Down-payment Initiative, the Self Help Ownership Program, Housing for Persons with AIDS, and Emergency Shelter Grants. Locally, monies have also been used for the demolition of dilapidated housing, roadway pavement projects, bicycle and pedestrian projects and for program administration amongst others.

Designated recipients of funding from HUD are required to comply with the rules of the Consolidated Plan as published in the Federal Register (24 CFR 91.225) January 25, 1995. Requirements of the Consolidated Plan require local funding recipients to certify that they are affirmatively furthering fair housing opportunities through:

- Completing an analysis of impediments to fair housing choice;
- Undertaking appropriate actions to overcome the effects of identified impediments to housing choice; and,
- Maintaining records reflecting that analysis of impediments and the requisite actions taken thereafter.

Fair Housing Planning

Entitlement communities have responsibilities related to the planning and development of fair housing within their respective community. Documentation of fair housing planning (FHP) is typically

a component of the Consolidated Plan which certifies that the community has undertaken steps to further fair housing by addressing the needs and concerns of the community.

Fair housing planning is an on-going process that integrates various datasets reflecting housing and market conditions in open and continuous dialog with community stakeholders. In order to be more effective in the planning process entitlement communities should include other local government agencies, community and business organizations during the planning process. Effective planning will include regular opportunities for meaningful public participation.

HUD expects fair housing planning to reflect community housing issues reflecting the larger community with special consideration of the protected classes. The planning process should reflect state/local legislation, housing conditions, demographic assessments, phased action plans addressing local concerns and an evaluation of progress with supporting documentation.

Analysis of Impediments (AI)

An Analysis of Impediments (AI) to Fair Housing Choice (FHC) is a federally mandated assessment that provides the foundation for FHP and development of safe, affordable housing within a community. The AI presents the current site and situation of housing and provides policymakers, stakeholders and members of the larger community an evaluation of specific needs and potential programs, policies and corrective actions to address local housing issues.

The purpose of the AI is to increase housing choice across the community to guarantee equal access and identify problems that impede choice and therefore restrict personal, educational, employment, or other goals. The intent of the AI is to support FHP by identifying impediments to FHC in the public and private sector.

At its core the AI is an assessment of conditions, both public and private, affecting FHC for all protected classes. The AI required to address the following topical issues:

- Population Demographics
- Income & Employment Data
- Housing Profiles

The AI report is required to document the dynamics of the local population exposing the size and extent of certain protected classes and exposes the changing demographic composition of the community's elderly and its labor force. Included in the housing assessment is to be an analysis on the availability and affordability of accessible housing in a range of unit sizes in order to better assess population demographics and housing demands based on such factors as disability status and household size.

The AI must also provide a review of State and local laws, regulations and administrative policies, procedures and practices that inhibit or restrict fair housing choice including an assessment of how those laws, policies and procedures affect the location, availability and accessibility of housing. The AI report will identify impediments to Fair Housing Choice in both the public and private sectors targeting:

- Public Sector
 - Zoning/Building Regulations
 - Property Tax Policies including abatements
 - Planning & Zoning Boards

- Private Sector
 - Lending Policies & Practices
 - Advertising & Marketing
- Non Profit Sector
 - Housing Development Activities
- Public & Private Sector
 - Fair Housing Enforcement
 - Informational Programs
- Assessment of Current Public & Private Fair Housing Programs and Activities

Any actions, omissions or decisions taken because of race, color, religion, sex, disability, familial status or national origin which restrict housing choice must be examined. A summary review of fair housing complaints and discrimination suits are also to be examined with local stakeholders to ascertain other related housing issues and/or patterns of concern.

Overview

This AI submission is comprised of various sections. An assessment of the local Allen County population complete with demographics follows this introductory section. The subsequent section identifies the community's housing stock. While heavily predicated upon somewhat dated 2000 census information, more current data made available by the Allen County Auditor's Office provides a more up-to-date perspective on the quantity, quality and costs of local housing. The report moves to examine a list of potential regulatory barriers including zoning and building codes to identify potential strategies to help improve affordability and fair housing choice. To examine aspects of the private for profit sector's involvement with fair housing, loan and foreclosure data is examined to assess the extent of lending policies and procedures as well as any possible corrective action. Correlations between local tax policies and affordability are also explored. An examination of the private not-for-profit sector precedes a discussion of issues relative to the monitoring and enforcement of housing discrimination is presented for further consideration. Appendices follow the Report's conclusion and recommendations. Information relative to local stakeholders and the public involvement process is included as Appendix A. Subsequent appendices provide ancillary data reviewed during the planning process but not necessarily utilized in the body of the report. Such information is provided to support conclusions drawn in specific sections of the report and for the inquisitive. Such appendices target population data, income, housing data, employment data, fair housing testing and transportation.

SECTION II: COMMUNITY/POPULATION PROFILE

In order to address this community's access to fair housing, a better understanding of the local population is warranted. Assessing a community's population and its respective demographic measures is important to understanding the related demand and consumption of housing. Recognizing and understanding how economic factors impact population furthers the discussion and assessment of housing, its conditions and affordability while affording the community an opportunity to develop sound housing policies and support the wise expenditures of public funds.

Study Area

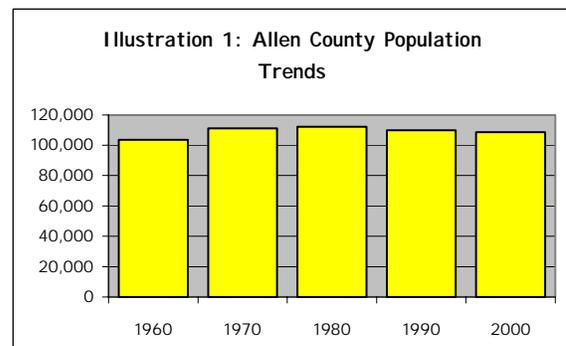
The study area for the Analysis of Impediments spans all of Allen County inclusive of its cities and villages. The study area encompasses the Cities of Delphos and Lima, the incorporated villages of Bluffton, Cairo, Elida, Ft Shawnee, Harrod, Lafayette, and Spencerville and 12 townships including: Amanda, American, Auglaize, Bath, Jackson, Marion, Monroe, Perry, Richland, Shawnee, Spencer and Sugar Creek. The total study area reflects some 405 sq miles. Map 1 (page 5) provides a representative base map for reference.

The population of Allen County in 2000 according to the Census was 108,473 persons. This population however, is not uniform in its demographics, distribution or density. The remainder of this section attempts to highlight specific characteristics of the community's population and provide broad generalizations that will further the fair housing planning process.

Population & Population Change

In the context of this report, the term population refers to the number of inhabitants in a given place and time. Herein, unless otherwise noted, population data reflects the total number of residents in a specific political subdivision as prescribed by the U.S. Census Bureau for that decennial census period. Table 1 (page 6) provides population data for Allen County and its political subdivisions by decennial census period.

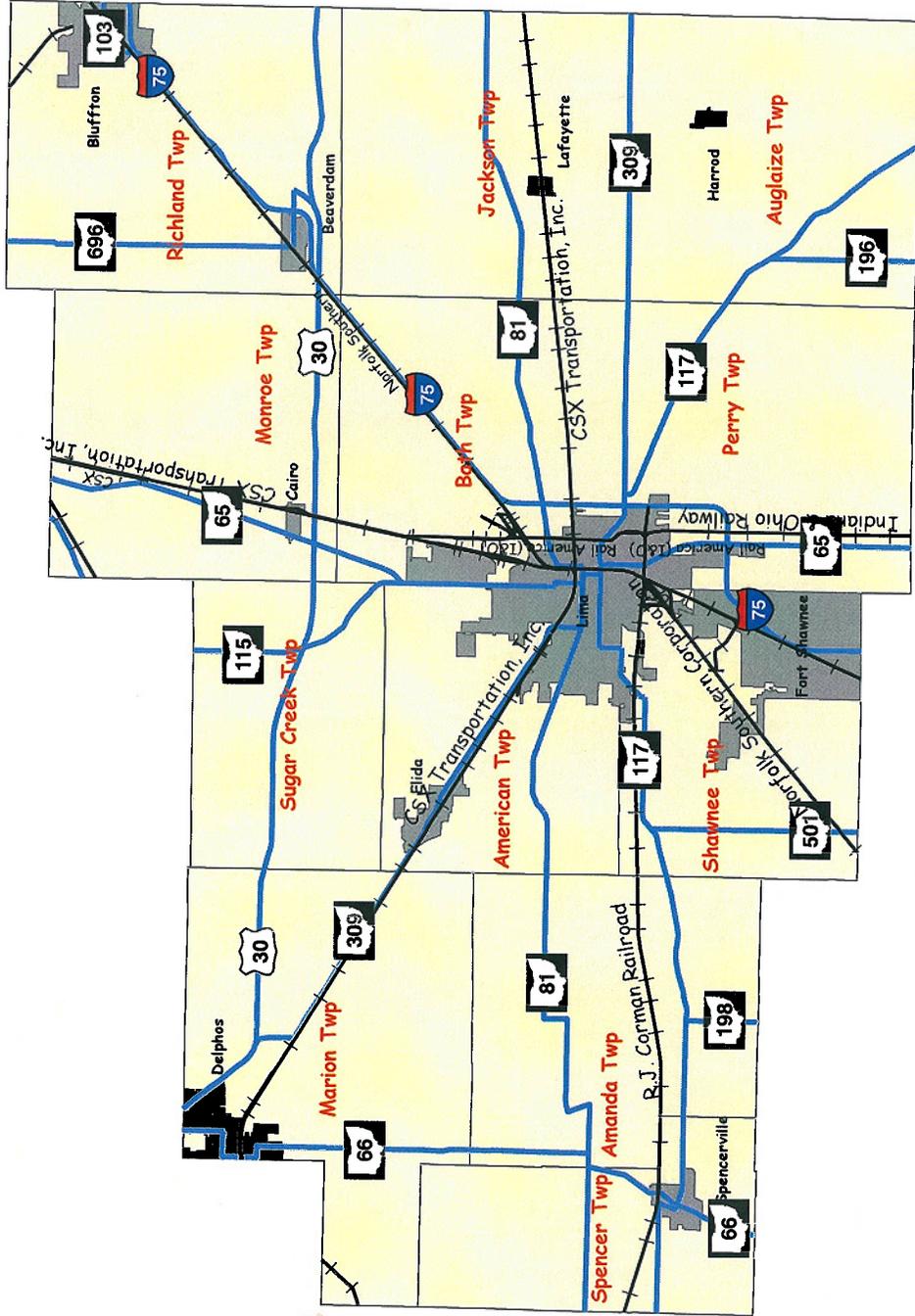
The population of Allen County has changed over time with an extended period of relatively slow growth followed by slight decline. As identified in Table 1 and demonstrated in Illustration 1, the County's population reached a plateau of 112,241 persons in 1980 whereafter it decreased by 3,768 persons, or 3.35 percent. For purposes of comparison the State of Ohio experienced a population growth rate of 5.41 percent over the same 20-year period.



Such population change is the net result of the relationship between the number of births and the number of deaths in a population (sometimes referred to as natural change) coupled with the gross migration rate within the community. Comparing 2000 Census data against 1990 Census tabulations Allen County lost only 1,282 residents, a loss in population of 1.16 percent. Data indicates that out migration is the principal component of population decline as people leave the community to fulfill employment opportunities elsewhere. Illustration 2 (page 6) provides additional insights into the components of population change over the 1990 thru 2006 period. For comparison purposes, the State of Ohio grew by 4.65 percent during the 10-year decennial census period.

Since 1990, a 1.16% population loss is due largely to out-migration.

MAP 1 ALLEN COUNTY



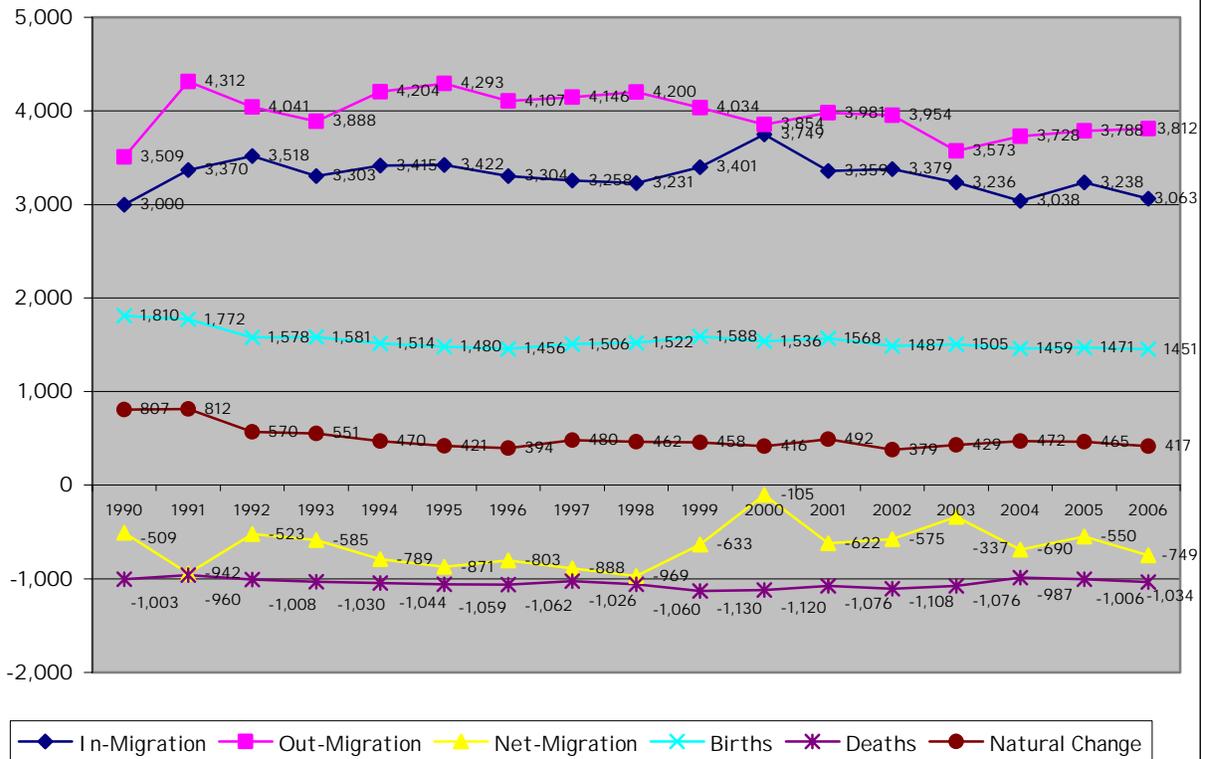
LIMA - ALLEN COUNTY
REGIONAL PLANNING
COMMISSION



TABLE 1
POPULATION 1960-2000

Political Subdivision	1960	1970	1980	1990	2000	Percent Change
Allen County	103,691	111,144	112,241	109,755	108,473	4.6
Beaverdam	514	525	492	467	356	-30.7
Bluffton (pt)	2,591	2,935	3,237	3,206	3,719	43.5
Cairo	566	587	596	473	499	-11.8
Delphos (pt)	3,716	4,301	3,984	3,901	3,928	5.7
Elida	1,215	1,211	1,349	1,486	1,917	57.8
Fort Shawnee Village	NA	3,436	4,541	4,128	3,855	12.2
Harrod Village	563	533	506	537	491	-12.8
Lafayette Village	476	486	488	449	304	-26.1
Lima City	51,037	53,734	47,817	45,549	41,581	-18.5
Spencerville Village	2,061	2,241	2,184	2,288	2,236	8.5
Amanda Township	1,217	1,498	1,769	1,773	1,913	57.2
American Township	9,184	8,766	11,476	10,921	12,108	31.8
Auglaize Township	1,740	1,940	2,042	2,241	2,359	35.6
Bath Township	8,307	9,323	9,997	10,105	9,810	18.1
Jackson Township	1,523	1,761	2,214	2,288	2,632	72.8
Marion Township	2,222	2,644	2,734	2,775	2,845	28.0
Monroe Township	1,386	1,490	1,621	1,622	1,720	24.1
Perry Township	5,045	3,751	3,586	3,577	3,620	-28.2
Richland Township	1,530	1,515	1,628	1,821	2,015	31.7
Shawnee Township	9,658	6,298	7,803	8,005	8,365	-13.4
Spencer Township	863	960	925	832	870	0.8
Sugar Creek Township	1,166	1,209	1,242	1,311	1,330	14.1

ILLUSTRATION 2: POPULATION CHANGE BY COMPONENTS: 1990-2006



Population change, whether related to growth or decline is not static nor is it uniform. For example, with the population decline since 1980 noted, the County has actually experienced an overall population increase of 4.61 percent when examining the full period spanning the 1960 to 2000 period. In fact, as depicted in Table 1, many political subdivisions within Allen County have experienced an extended period of continued growth while others have experienced overall growth in cyclical spurts since 1960.

Data suggests that the older urban centers of Allen County witnessed a general decline of population since 1960.

Data suggests that the older urban centers of Allen County witnessed a general decline of population since 1960, while younger suburban and exurban townships have increased in overall population. For example, Lima, the county seat witnessed a 5.3 percent increase in population between 1960 and 1970 before dropping 18.5 percent in size by 2000. The Villages of Beaverdam and Harrod also experienced precipitous declines between 1960 and 2000. However, Bath Township and Amanda Township, two townships without an incorporated area, experienced sizeable percentage growth over the 40-year period witnessing population growth of 18.2 and 57.2 percent respectively. Of some concern is the effect of annexation on the unincorporated areas over the 40-year period. However, the actual annexation of population is considered negligible as most annexation initiatives targeted undeveloped/unpopulated land.

Households & Household Size

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

From a public policy perspective, it is important to balance the available housing supply with the housing demand.

Census data reveals the total number of households and the rate of change in total households reported between 1990 and 2000. Table 2 indicates the total number of Allen County households in 2000 was 40,646, an increase of 3.14 percent over the 1990 figure of 39,408 households. Of note, while population growth has declined since 1990, the number of households has increased. This increase compares to a similar but significantly larger statewide increase of 8.73 percent.

Household size is an interesting factor. Table 2 presents information relative to the changing size of households. In 1990, the average household size in Allen County was 2.66 persons per household. In 2000, the average household size in the County was 2.52 persons, a decline of 5.3 percent in size but still smaller than the State mean size of 2.55 persons per household. Notice also that household size varies by political subdivision across Allen County.

Table 3 examines household composition. In 2000, almost a third of households (13,378) or 32.91 percent of all households were identified without the presence of children. This data may very well indicate that a historical trend of families with children is changing to more 2.0 person households, single-parent households with children under the age of 18 years, and households comprised of

The implications of smaller size households should be monitored by local policy experts and reflected in local housing policies, building codes and zoning regulations.

retirees. The implications of smaller size households should be monitored by local policy experts and reflected in local housing policies, building codes and zoning regulations.

TABLE 2 TOTAL HOUSEHOLDS & AVERAGE HOUSEHOLD SIZE BY POLITICAL SUBDIVISION 1990-2000						
Political Subdivision	2000 Total Households	2000 Average Household Size	1990 Total Households	1990 Average Household Size	Total Households % Change	% Change Household Size
Allen County	40,646	2.52	39,408	2.66	3.14%	-5.3%
City of Lima	15,410	2.42	16,311	2.79	-5.52%	-13.3%
American Township	4,933	2.38	4,165	2.59	18.44	-8.1
Bath Township	3,815	2.54	3,718	2.72	2.61	-6.6
Shawnee Township	3,097	2.64	2,818	2.78	9.90	-5.0
City of Delphos	2,717	2.52	2,650	2.68	2.53%	-6.0
Marion Township	1,012	2.84	885	3.14	14.35	-9.6
Village of Fort Shawnee	1,524	2.53	1,555	2.65	-1.99%	-4.5
Perry Township	1,417	2.50	1,300	2.75	9.00	-9.1
Village of Bluffton	1,329	2.32	1,173	2.87	13.30%	-19.2
Jackson Township	956	2.75	771	2.97	23.99	-7.4
Village of Spencerville	845	2.54	841	2.72	0.48%	-6.6
Auglaize Township	843	2.80	770	2.91	9.48	-3.8
Village of Elida	698	2.75	527	2.82	32.45%	-2.5
Amanda Township	684	2.76	605	2.93	13.06	-5.8
Richland Township	658	2.98	594	2.92	10.77	2.1
Monroe Township	607	2.83	559	2.90	8.59	-2.4
Sugar Creek Township	476	2.79	453	2.89	5.08	-3.5
Spencer Township	304	2.87	291	2.86	4.47	0.4
Village of Cairo	181	2.76	169	2.80	7.10%	-1.5%
Village of Harrod	173	2.84	182	2.95	-4.95%	-3.8%
Village of Beaverdam	140	2.54	164	2.85	-14.63%	-10.9%
Village of Lafayette	118	2.58	160	2.81	-26.25%*	-9.2%

*Reflects census miscount in 2000.

Large households (6 or more persons) usually have more difficulty finding housing particularly affordable rental housing due to a lack of supply. Such households are also at greater risk of experiencing housing discrimination based on familial status. Table 4 suggests that one-third (33.3%) of large households in Allen County reside in the City of Lima.

Large households (6 or more persons) usually have more difficulty finding housing particularly affordable rental housing due to a lack of supply.

Illustration 3 reveals that the largest household size is comprised of mixed races. Hispanic households (2.92 persons) tend to be larger than either the Asian (2.81), American Indian (2.68) African American (2.63) or White (2.50) households.

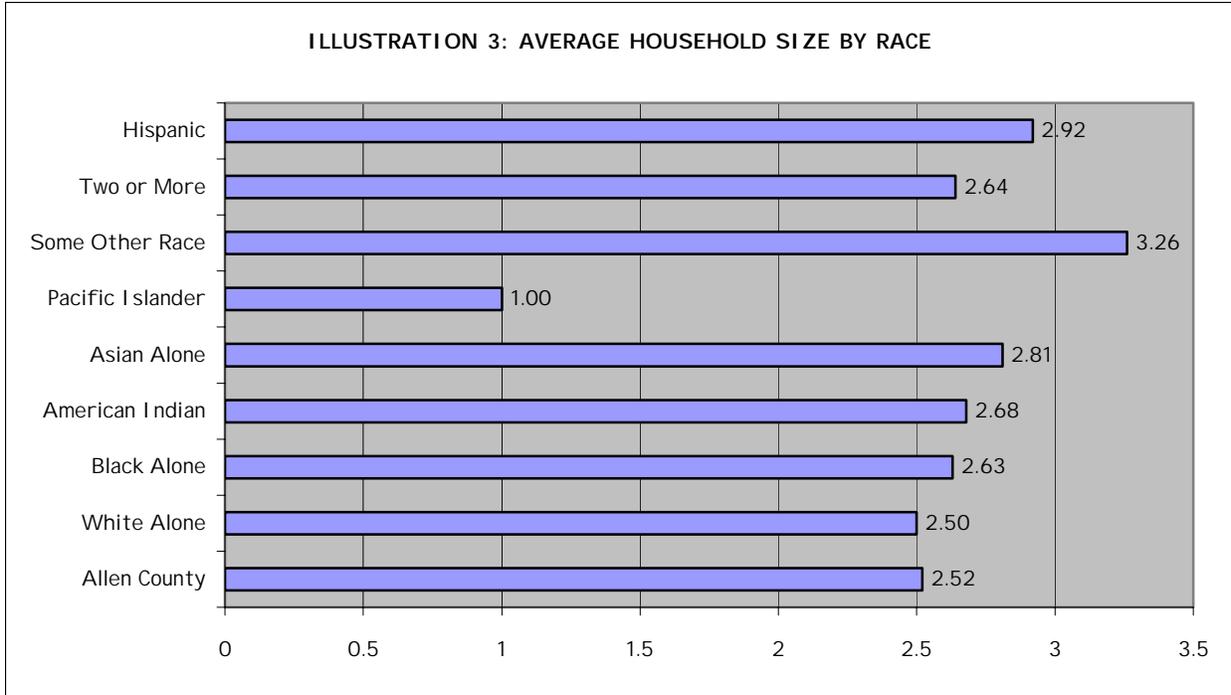
Single parent households, especially female head of households are also at risk of experiencing fair housing discrimination based on familial status. Table 5 reveals the distribution of female headed households with children across the study area. Data suggests the highest percentage of female head of households in Allen County located in the Village of Bluffton (21.7%) followed closely by the City of Lima (19.6%). Compared to the percentage of the at-large population the Village of Beaverdam and Marion Township have the lowest percentage female head of households.

**TABLE 3
HOUSEHOLDS BY POLITICAL SUBDIVISION, MARRIED, SINGLE HOUSEHOLDER & PRESENCE OF CHILDREN**

Entity	Households with children	Married	%	Single Woman	%	Single Man	%	% Households with Children
Allen County	13,378	9,177	68.6	3,281	24.5	920	6.9	32.9
Amanda Township	256	227	88.7	8	3.1	10	3.9	37.4
American Township	1,490	1,067	71.6	234	15.7	84	5.6	30.2
Auglaize Township	339	276	81.4	25	7.4	22	6.5	40.2
Bath Township	1,391	942	67.7	292	21.0	90	6.5	36.5
Jackson Township	363	299	82.4	29	8.0	18	5.0	38.0
Lima City	5,425	2,396	44.2	2,346	43.2	430	7.9	36.2
Marion Township	396	345	87.1	20	5.1	14	3.5	39.1
Monroe Township	241	199	82.6	20	8.3	6	2.5	39.7
Perry Township	472	306	64.8	98	20.8	29	6.1	33.3
Richland Township	294	259	88.1	18	6.1	9	3.1	44.7
Shawnee Township	1,121	932	83.1	116	10.3	24	2.1	36.2
Spencer Township	122	101	82.8	8	6.6	3	2.5	40.1
Sugar Creek Township	191	153	80.1	20	10.5	15	7.9	4.1
Beaverdam	47	34	72.3	10	21.3	5	10.6	33.6
Bluffton	376	296	78.7	64	17.0	22	5.9	28.3
Cairo	74	54	73.0	17	23.0	4	5.4	40.9
Delphos	919	681	74.1	185	20.1	76	8.3	33.8
Elida	289	239	82.7	41	14.2	11	3.8	41.4
Ft. Shawnee	497	389	78.3	98	19.7	24	4.8	32.6
Harrod	77	64	83.1	8	10.4	5	6.5	44.5
Lafayette*	45	35	77.8	7	15.6	4	8.9	38.1
Spencerville	303	198	65.3	84	27.7	26	8.6	36.9

**TABLE 4
LARGE FAMILY SIZE BY POLITICAL SUBDIVISION & RACE**

Political Subdivision	Family Size		Race		
	6	7+	White	Black	Other
Beaverdam	4	1	5	0	0
Bluffton	20	6	26	0	0
Cairo	7	1	8	0	0
Delphos	58	16	72	0	2
Elida	18	5	23	0	0
Fort Shawnee	25	9	31	3	0
Harrod	5	2	7	0	0
Lafayette	2	0	2	0	0
Lima	345	214	343	182	34
Spencerville	19	4	21	0	2
Amanda	16	7	23	0	0
American	106	23	118	10	1
Auglaize	18	12	30	0	0
Bath	72	17	84	0	5
Jackson	19	9	28	0	0
Marion	34	12	45	0	1
Monroe	24	7	31	0	0
Perry	32	18	45	4	1
Richland	16	10	26	0	0
Shawnee	69	28	86	9	2
Spencer	7	6	13	0	0
Sugar Creek	18	10	28	0	0



**TABLE 5
SINGLE FEMALE HEAD OF HOUSEHOLDS IN ALLEN COUNTY
BY POLITICAL SUBDIVISION**

Subdivision	Households	Female Head	Percent
Allen County	40,646	6,454	15.9
Amanda Township	684	49	7.2
American Township	4,933	760	15.4
Auglaize Township	843	83	9.8
Bath Township	3,815	529	13.9
Jackson Township	956	68	7.1
Lima City	15,410	3,027	19.6
Marion Township	1,012	67	6.6
Monroe Township	607	55	9.1
Perry Township	1,417	240	16.9
Richland Township	658	54	8.2
Shawnee Township	3,097	377	12.2
Spencer Township	304	23	7.6
Sugar Creek Township	476	54	11.3
Beaverdam	140	13	9.3
Bluffton	1,329	289	21.7
Cairo	181	18	9.9
Delphos	2,717	453	16.7
Elida	698	84	12.0
Ft. Shawnee	1,524	183	12.0
Harrod	173	21	12.1
Lafayette*	118	15	12.7
Spencerville	845	131	15.5

Age & Age Cohorts

Age is a critical characteristic of a community's population. Age reflects certain attitudes and beliefs. Age also reflects demands for education, employment, housing, and related services. Age cohorts attempt to identify

Age reflects the degree to which specific services will be required.

a specific population within a certain particular age grouping and are important in attempts to identify specific needs or the degree to which specific services will be required by that particular population segment.

The construction of a population pyramid furthers an analysis of age and age cohorts by gender differences. As sex is a protected class under the Fair Housing Act this construct provides valuable insights not only into fertility and morbidity issues but also workforce availability and housing consumption by age and gender. Table 6 provides a breakdown of the County's population by age cohorts and gender.

TABLE 6 ALLEN COUNTY POPULATION BY AGE COHORTS & GENDER						
Cohort	Male	Percent	Female	Percent	Total	% Total
< 5	3,640	6.73%	3,564	6.56%	7,204	6.64%
5-9	3,915	7.24%	3,854	7.09%	7,769	7.16%
10-14	4,305	7.96%	3,900	7.17%	8,205	7.56%
15-19	4,565	8.44%	4,155	7.64%	8,720	8.04%
20-24	3,711	6.86%	3,195	5.88%	6,906	6.37%
25-29	3,507	6.48%	3,117	5.73%	6,624	6.11%
30-34	3,587	6.63%	3,239	5.96%	6,826	6.29%
35-39	3,997	7.39%	4,019	7.39%	8,016	7.39%
40-44	4,616	8.53%	4,008	7.37%	8,624	7.95%
45-49	4,069	7.52%	3,906	7.18%	7,975	7.35%
50-54	3,414	6.31%	3,389	6.23%	6,803	6.27%
55-59	2,546	4.71%	2,531	4.66%	5,077	4.68%
60-64	2,037	3.76%	2,350	4.32%	4,387	4.04%
65-69	1,909	3.53%	2,148	3.95%	4,057	3.74%
70-74	1,749	3.23%	2,145	3.95%	3,894	3.59%
75-79	1,155	2.13%	2,016	3.71%	3,171	2.92%
80-84	771	1.43%	1,344	2.47%	2,115	1.95%
85+	612	1.13%	1,488	2.74%	2,100	1.94%
Totals	54,105	100.00%	54,368	100.00%	108,474	100.00%

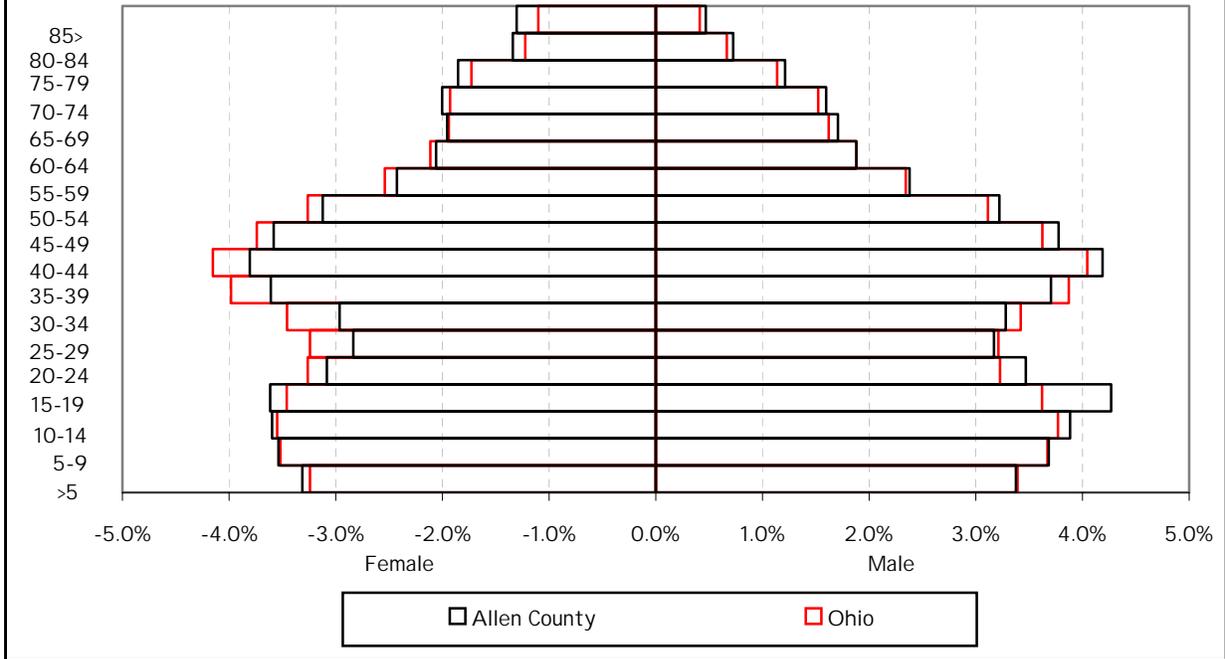
The following construct, Illustration 4, depicts an age/gender profile of Allen County's population as documented in the 2000 Census against the State of Ohio for the same period. When compared to the State of Ohio, the population pyramid suggests Allen County is slightly lower in the number of females aged 20 thru 64 years and higher for males in those cohorts representing 40 thru 85 years.

Consistent with national trends, the County's population is aging.

Consistent with national trends, the County's population is aging. The median age of the County population is 36.3 years. That compares with a median of 36.2 and 35.3 years with the State of Ohio and the United States respectively. Table 7 indicates the variance in median age between the various political subdivisions.

However, within Allen County there is considerable variance. The Village of Harrod had a median age of 32.1 years, the City of Lima a median age of 32.9 years, compared to Shawnee Township with a median age of 41.2 years, nearly 5 years older than the median of Allen County. Table 8 provides key demographic variables by political subdivision. Appendix B provides further defining characteristics related to age by geography and race.

ILLUSTRATION 4: 2000 ALLEN COUNTY/OHIO POPULATION BY AGE COHORT



□ Allen County □ Ohio

TABLE 7
AGE OF RESIDENTS BY POLITICAL SUBDIVISION

Subdivision	Median Age	% Under 18	% Over 65
Allen County	36.3	25.9	14.2
Amanda Township	39.6	26.0	13.6
American Township	38.6	20.4	14.3
Auglaize Township	35.9	27.1	11.5
Bath Township	38.6	25.7	14.6
Jackson Township	37.6	25.9	10.9
Lima City	32.9	27.2	13.3
Marion Township	38.5	28.7	14.3
Monroe Township	38.5	28.7	14.3
Perry Township	39.5	25.1	17.8
Richland Township	37.7	30.5	14.3
Shawnee Township	41.2	26.2	14.8
Spencer Township	38.4	28.0	14.7
Sugar Creek Township	37.2	29.3	13.6
Beaverdam	38.3	24.4	14.0
Bluffton	33.3	19.7	20.0
Cairo	33.9	30.7	9.6
Delphos	35.9	26.8	16.4
Elida	37.1	31.0	11.0
Ft. Shawnee	39.0	24.9	13.6
Harrod	32.1	31.6	9.0
Lafayette	34.6	26.6	14.5
Spencerville	35.1	28.5	16.6

Age data reveals that nearly a quarter of the County's population is below the age of 18 and nearly another 15

Data suggests that simply due to age a third of the population is not able to fully contribute to the economic growth of the community.

percent past the age of retirement. Data suggests that simply due to age of the population, more than a third of the population is not able to fully contribute to the economic growth and earning power of the community. Data shows that an additional 8.7 percent of the population is categorized in the pre-retirement age group and may be readying for retirement.

TABLE 8 DEMOGRAPHIC SUMMARY BY POLITICAL SUBDIVISIONS		
Political Subdivision ¹	Population	Total Elderly
State of Ohio	11,353,140	1,773,210 (15.6%)
Allen County	108,473	15,366 (14.2%)
Amanda Township ¹	1,913	261 (13.6%)
American Township ¹	12,102	1,940 (16.0%)
Auglaize Township ¹	2,359	271 (11.5%)
Bath Township ¹	9,819	1,438 (14.6%)
Jackson Township ¹	2,632	286 (10.9%)
Lima City	41,578	5,312 (12.8%)
Marion Township ¹	2,872	474 (16.5%)
Monroe Township ¹	1,720	212 (12.3%)
Perry Township ¹	3,620	646 (17.8%)
Richland Township ¹	2,015	303 (15.0%)
Shawnee Township ¹	8,365	1,236 (14.8%)
Spencer Township ¹	871	128 (14.7%)
Sugar Creek Township ¹	1,330	181 (13.6%)
Beaverdam Village	356	50 (14.0%)
Bluffton Village (Allen Cty)	3,719	744 (20.0%)
Cairo Village	499	48 (9.6%)
Delphos City (Allen Cty)	3,901	640 (16.4%)
Elida Village	1,917	210 (11.0%)
Ft. Shawnee Village	3,855	526 (13.6%)
Harrod Village	491	44 (9.0%)
Lafayette Village	304	44 (14.5%)
Spencerville Village	2,235	372 (16.6%)

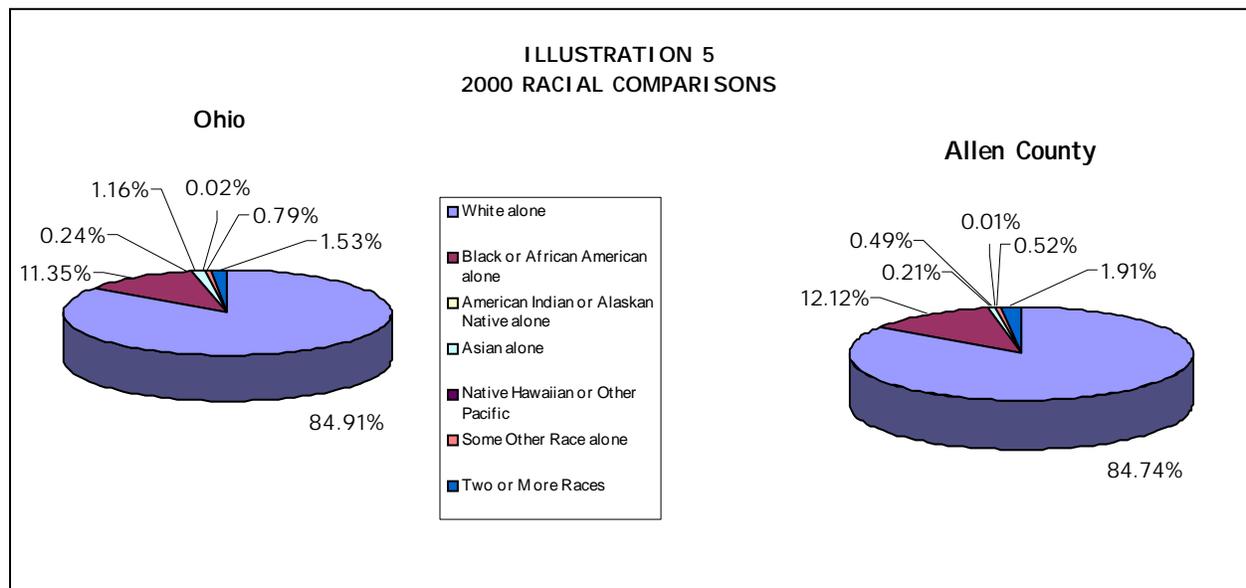
An examination of the community's population reveals an increasing senior population. Concerns center on the availability of a younger work force and the need for appropriate senior housing services and public transportation to accommodate pre-retirement and post-retirement households.

Race & Ethnic Diversity

One of the key components of a fair housing assessment is an examination of the community's racial make-up and its associated concentration. Federal policies have defined minority populations in a number of ways. Included are persons of all non-white races, Hispanics of any race, and persons of multiple races. The Census identifies seven major minority racial/ethnic classifications, including: American Indian and Alaska Natives; Black or African-American; Asian; Native Hawaiian and Other Pacific Islanders; persons of other races; persons of two or more races; and, persons of Hispanic or Latino origin. Census 2000 data revealed that representatives of all minority classifications lived within Allen County. Ethnicity is a term somewhat harder to identify when considering race and / or minority relationships. Ethnicity typically refers to a persons country of origin and his or her cultural ties. It should be understood that this demographic measure is distinctly different from one's racial stock. The Census indicates ethnicity in terms of

Census 2000 data revealed that representatives of all minority classifications lived within Allen County.

Ancestry and Hispanic Origin. Illustration 5 reveals the extent to which Allen County compares to the State of Ohio by racial breakdown.



Following the national trend, Allen County's population has grown more racially and ethnically diverse during the past decade. Racially, whites comprise the largest percentage of the population at 84.74 percent (see Table 9). The largest minority group within Allen County is African American, which comprises 12.11 percent of the total population. All other minority groups together comprise approximately 3.13 percent of the total County population. Although dispersed across the County, the County's largest minority, the African-American population is primarily concentrated in the City of Lima where it constitutes 26.75 percent of the City's population. Table 9 reveals the extent of racial diversity across the local political subdivisions of Allen County and the pace of the changing complexion in each by decennial census period.

The community has followed national trends and grown more racially diverse between the 1990 and 2000 census periods.

When consideration is given to Hispanic ethnicity, which can include persons of any race, the number of minority residents within Allen County climbed to 17,871 persons, or 16.5 percent of the total Allen County population. The largest minority population was the Black or African-American population which totals some 13,225 persons, and accounts for approximately 81.0 percent of the total minority population (see Table 10). While the Black or African-American population was geographically disbursed across the County, it was largely concentrated within the City of Lima where it accounted for 31.5 percent of the City's non institutionalized total population. Hispanics, the second largest minority in Allen County, were also geographically distributed across the County.

The 2000 Census data reveals that the minority populations in Lima and Allen County grew dramatically in the last decade. The population that grew the most dramatically was the Hispanic population which exhibited a 24.6 percent increase between the 1990 to 2000 decennial census periods. Despite this dramatic percentage increase the population still only accounted for 1.4 percent of the total population. The African-American population increased 7.4 percent between 1990 and 2000. Most notably the highest rate of such growth took place in American and Shawnee Townships. The white population in

The 2000 Census data reveals that the minority populations in Lima and Allen County grew dramatically in the last decade.

Allen County decreased by 4.2 percent. Table 11 reveals the extent to that change within the major racial categories.

TABLE 9 TOTAL MINORITY POPULATION BY POLITICAL SUBDIVISION 1990-2000				
Political Subdivision	1990 Minority Population	2000 Minority Population	Change	Percent of Population Change
Allen County	13,578	16,326	2,748	2.6%
Amanda Township	13	22	9	0.4%
American Township (Remainder)	432	1,850	1,418	9.6%
* Village of Elida	18	82	64	3.1%
Auglaize Township (Remainder)	14	43	29	1.2%
* Village of Harrod	15	8	-7	-1.2%
Bath Township	316	508	202	2.0%
City of Lima	11,600	13,802	2,202	7.7%
Jackson Township (Remainder)	6	41	35	1.3%
* Village of Lafayette	0	2	2	0.7%
Marion Township (Remainder)	4	33	29	1.0%
* City of Delphos	27	85	58	1.0%
Monroe Township (Remainder)	7	23	16	0.9%
* Village of Cairo	3	7	4	0.8%
Perry Township	269	288	19	0.4%
Richland Township (Remainder)	26	30	4	0.1%
* Village of Beaverdam	0	3	3	0.8%
* Village of Bluffton	79	85	6	-0.2%
Shawnee Township (Remainder)	541	644	103	0.9%
* Village of Fort Shawnee	112	217	105	2.9%
Spencer Township (Remainder)	9	10	1	0.1%
* Village of Spencerville	18	51	33	-0.2%
Sugar Creek Township	6	16	10	0.7%

The growth of the minority populations coupled with the movement of populations amongst the townships changed the distribution of white and minority populations between 1990 and 2000.

The growth of the minority populations coupled with the movement of populations amongst the townships changed the distribution of white and minority populations between 1990 and 2000. For example in 1990 35.2 percent of Allen County's white population resided in the

City of Lima. By 2000, this percentage had declined to 30.1 percent. Maps 2 and 3 depict the re-distribution of White and African-American residents between the 1990 and 2000 census periods by census tract.

Map 2 suggests some evidence of an out migration of whites away from the central city area into the largely white townships. Approximately 6,173 white residents emigrated from the City of Lima to the outlying townships surrounding the City.

However, this pattern is not exclusive to whites alone. African American's also left the central City, and are moving into American, Bath, Perry, and Shawnee townships. This does not suggest more or less segregation for the migrations are predicated on a number of factors including the availability of housing, the cost of housing, the quality of housing and community services, and the proximity of housing to employment opportunities.

**TABLE 10
MINORITIES IN ALLEN COUNTY BY POLITICAL SUBDIVISION**

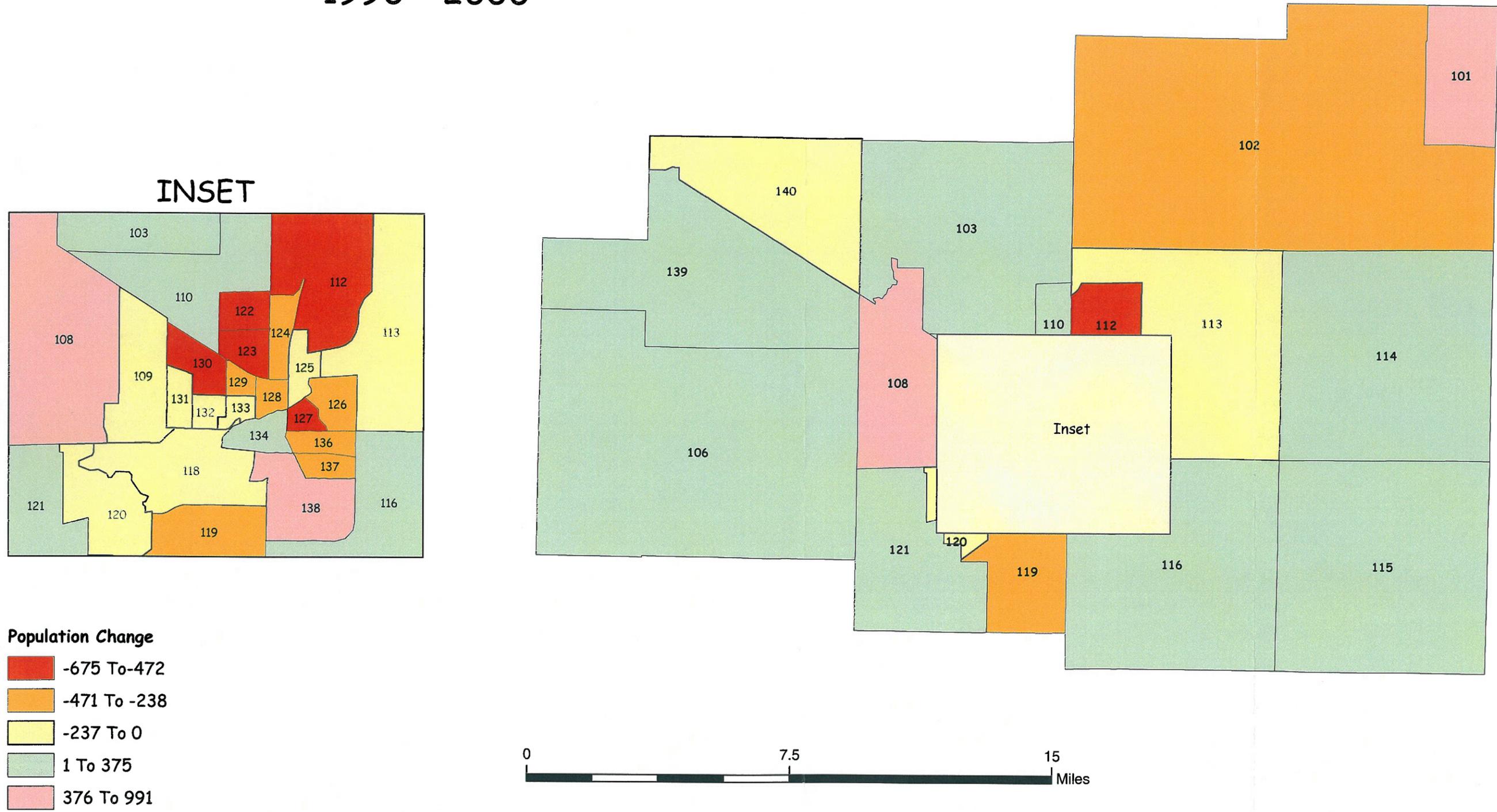
Political Subdivision	Black & African American	Asian	Hawaiian & Pacific Islander	American Indian	Other Races	Two or More Races	Hispanic or Latino Origin	Total	Percent
Allen County	13,225	601	13	224	686	1,577	1,545	17,871	16.5
Amanda Twp	8	0	0	3	1	10	15	37	1.9
American Twp	1,505	121	5	20	133	148	250	2,182	15.5
Elida Village	37	11	1	0	14	19	28	110	7.8
Remainder American Twp	1,468	110	4	20	119	129	222	2,072	17.1
Auglaize Twp	2	3	0	10	4	32	27	78	2.7
Harrod Village	0	0	0	3	2	3	8	16	3.3
Remainder Auglaize Twp	2	3	0	7	2	29	19	62	2.6
Bath Twp	285	55	0	18	45	105	116	624	6.4
Jackson Twp	9	3	1	4	6	20	26	69	2.4
Lafayette Village	2	0	0	0	0	0	0	2	0.7
Remainder Jackson Twp	7	3	1	4	6	20	26	67	2.5
Lima City	10,614	205	4	124	388	970	789	13,094	31.5
Marion Twp	19	13	1	8	17	38	53	149	2.2
Delphos (Allen)	14	13	0	5	10	21	33	96	2.4
Remainder Marion Twp	5	0	1	3	7	17	20	53	1.9
Monroe Twp	3	6	0	3	5	13	11	41	1.8
Cairo Village	2	1	0	0	0	4	4	11	2.2
Remainder Monroe Twp	1	5	0	3	5	9	7	30	1.7
Perry Twp	220	0	0	14	9	45	33	321	8.9
Richland Twp	36	23	0	6	16	32	57	170	2.8
Beaverdam Village	0	0	0	3	0	0	1	4	1.1
Bluffton Village (Allen)	25	4	0	2	7	25	45	108	2.9
Remainder Richland Twp	11	2	0	4	6	7	11	41	2.0
Shawnee Twp	504	167	2	8	55	125	135	996	8.2
Fort Shawnee Village	118	24	1	3	38	33	54	271	7.0
Remainder Shawnee Twp	386	143	1	5	17	92	81	725	8.7
Spencer Twp	15	4	0	5	2	35	15	76	2.5
Spencerville Village	14	2	0	4	0	31	7	58	2.6
Remainder Spencer Twp	1	2	0	1	2	4	8	18	2.1
Sugar Creek Twp	5	1	0	1	5	4	18	34	2.6

**TABLE 11
POPULATION CHANGE BY RACE/ETHNICITY
IN ALLEN COUNTY
1990-2000**

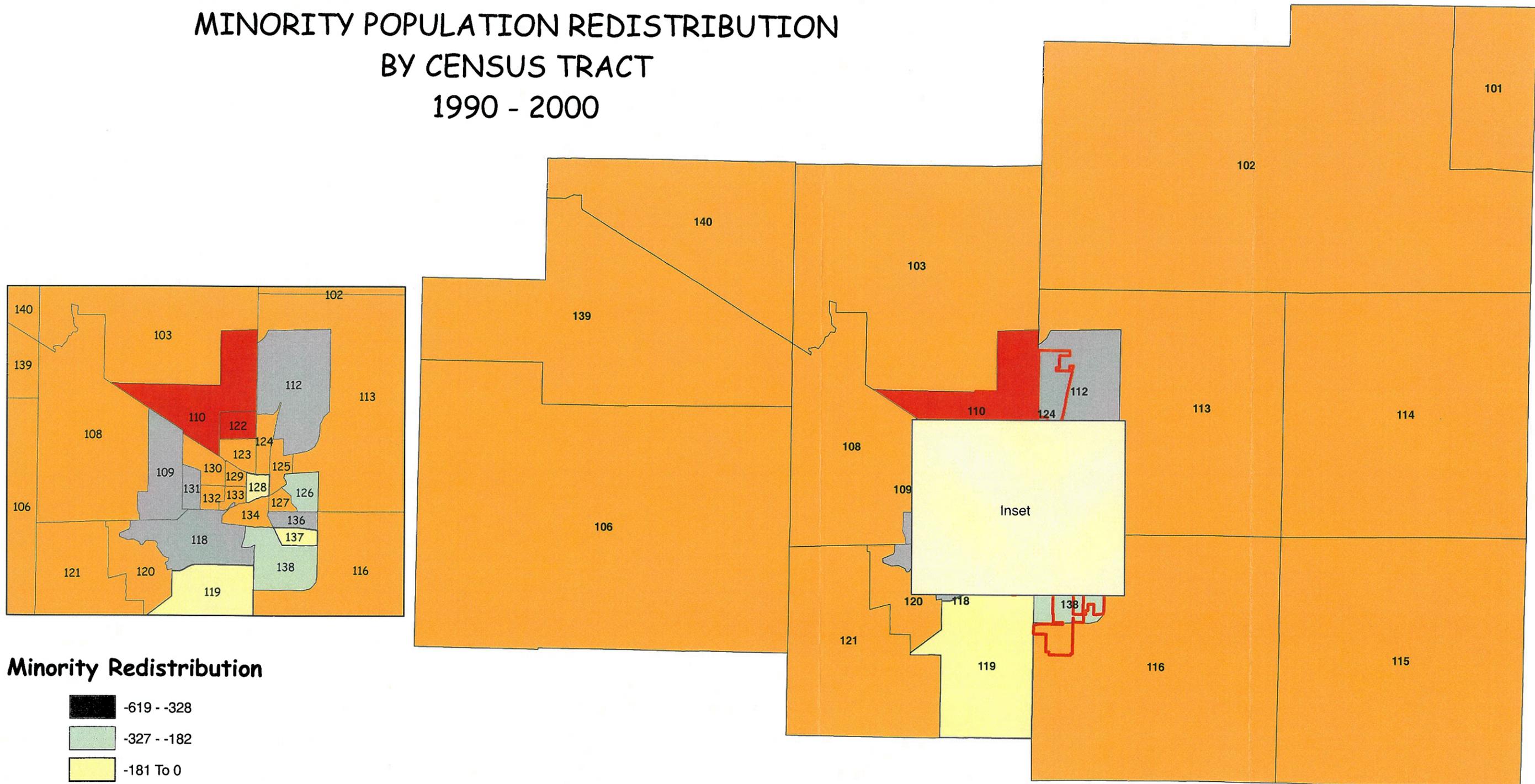
Year	White	African-American	Hispanic	American Indian	Asian	Other
1990	96,177	12,313	1,240	202	572	491
2000	92,147	13,225	1,545	224	601	699
Total Change	-4,030	+912	+305	+24	+29	+208
Percent Change	-4.2%	+7.4%	+24.6%	+10.9%	+5.1%	+42.4%

MAP 2

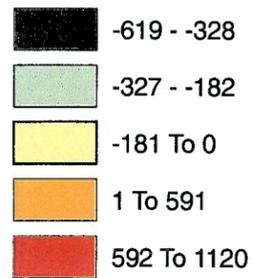
WHITE REDISTRIBUTION BY CENSUS TRACT 1990 - 2000



MAP 3 MINORITY POPULATION REDISTRIBUTION BY CENSUS TRACT 1990 - 2000



Minority Redistribution



The Disabled Population

Persons with disabilities face some of the greatest barriers to fair housing choice due to needed accessibility features, as well as access to public transit, support services and/or affordability. Persons with various Federal legislative initiatives have established the civil rights of the disabled, especially as it relates to areas of housing, employment, education, and transportation. Each of these Acts also utilizes different terms and definitions to address specific criteria of eligibility and/or services. Census 2000 provided the information necessary to identify the disabled population residing in Allen County. Four (4) primary disability characteristics were identified: sensory, physical, mental, and self-care limitations. Within Allen County, the Census reported that 18,101 persons, age 5 or older, suffer from a disability, representing 18.7 percent of all non-institutionalized persons age 5 and older.

Within Allen County 18,101 persons, age 5 or older, suffer from a disability.

Within the four primary conditions which define the disabled, the Census further identifies persons whose disability restricted employment and those whose disability affected their ability to “go-outside-the-home” without assistance. While all disabilities are unfortunate, the U. S. Census Bureau identifies those with a go-outside-the-home disability as “mobility-impaired”. This mobility-impaired component of the larger disabled population is that group of individuals most likely in need of specialized paratransit consideration, as they would most likely not be able to drive, walk independently or utilize public fixed-route transportation services.

Census 2000 suggested that 6,042 persons were considered mobility-impaired or 6.25 percent of all non-institutionalized individuals over the age of 16 years. Among those non-institutionalized persons, identified as 65 or older, 2,718 were considered mobility-impaired or 19.2 percent of the total elderly population. Mobility-impaired persons resided in each political subdivision of Allen County, as identified in Table 12. Map 4 depicts the concentration of the disabled population within each political subdivision, while Map 5 identifies the smaller mobility-impaired population by census tract. Political subdivisions with the highest concentrations of the disabled population include Beaverdam (25.8%), Lafayette (24.7%), Lima (24.0%), and Spencerville (21.0%). Table 12 (page 22) reveals those communities that communities exceeded the County's total disabled population of 18.7 percent.

Educational Attainment

Many factors affect income and employment rates among adults. None, however, may be as important as educational attainment levels. Higher levels of educational attainment have repeatedly demonstrated higher income earnings regardless of gender. In addition, positions that require higher educational attainment levels tend to offer more job satisfaction. Moreover, individuals with lower educational attainment levels, those with no high school

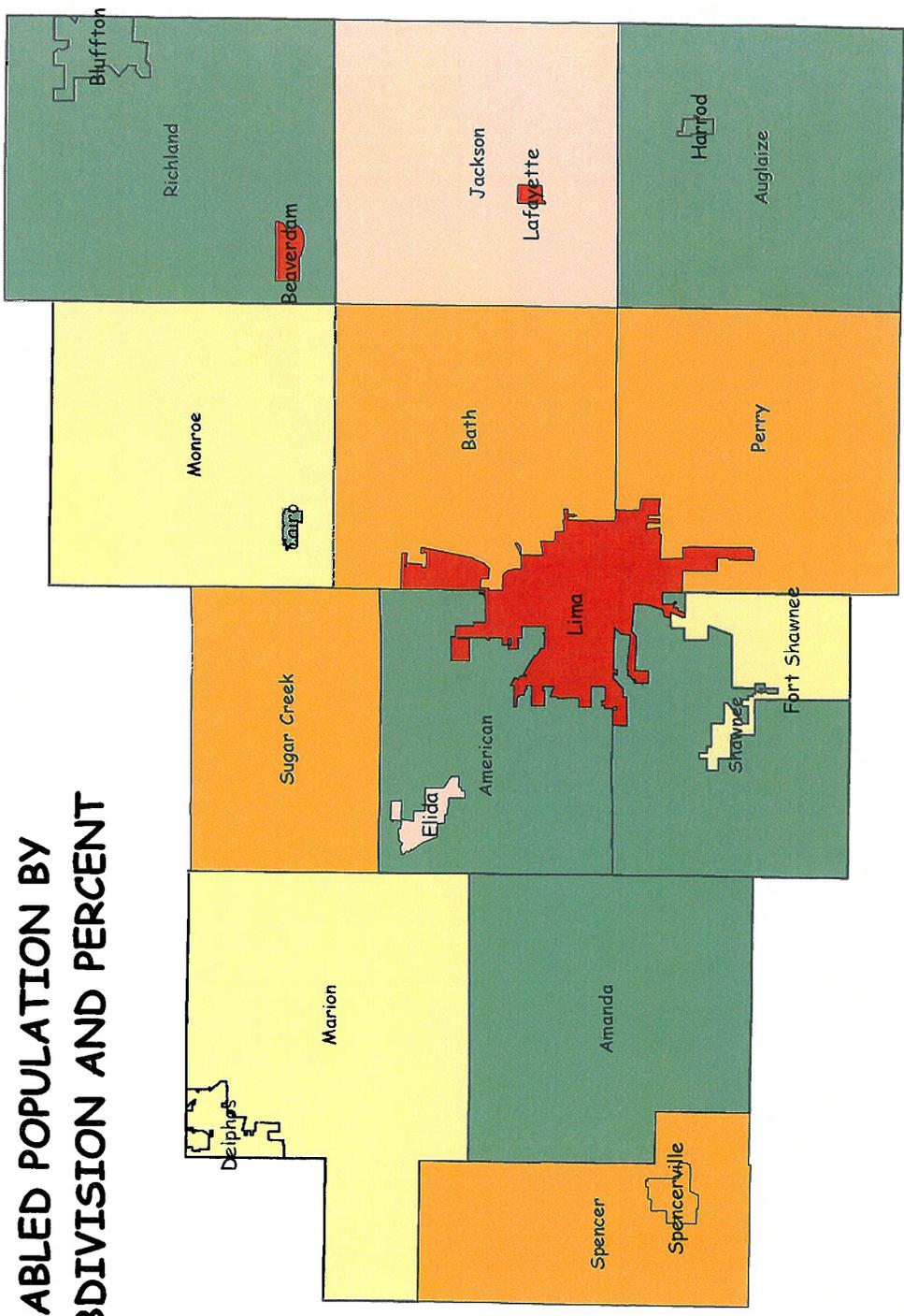
diploma or GED, experience higher rates of unemployment (nearly 3 times the rate for those that have completed a bachelor degree) and less income (-60.42%) when they are employed. Therefore, it is extremely important to support local school initiatives, post secondary advancement and continuing educational programs to strengthen the skill sets of the local population and labor force.

Although higher educational attainment levels have demonstrated higher income earnings, only 8.45% of residents have completed a 4-year college degree program.

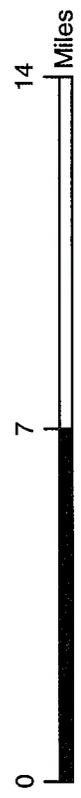
Locally accessible post secondary schools include:

- *The Ohio State University*
- *Ohio Northern University*
- *Rhodes State College*
- *Bluffton University*
- *University of Northwestern Ohio*
- *University of Findlay*
- *Tiffin University*
- *Mt. Vernon Nazarene University*

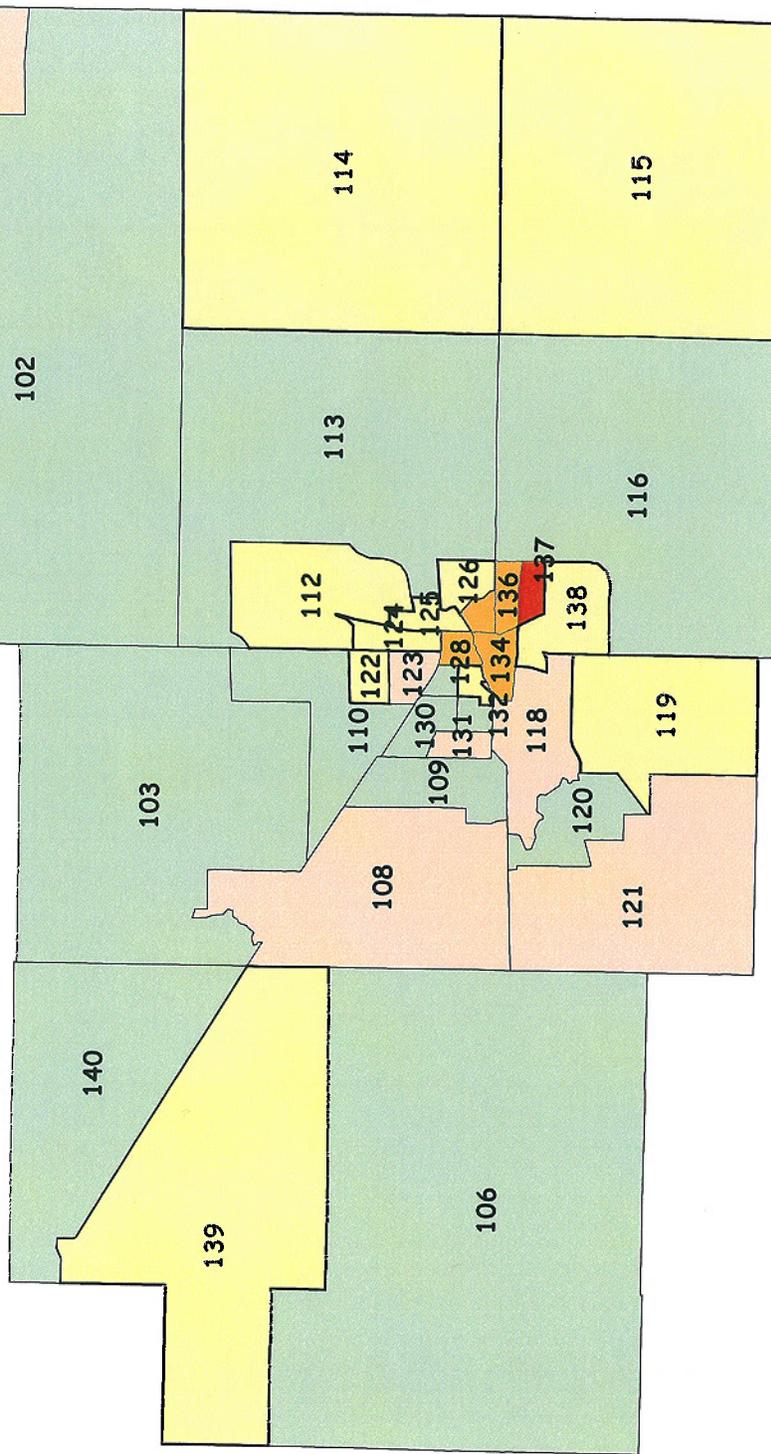
MAP 4
AGE 16+ DISABLED POPULATION BY
POLITICAL SUBDIVISION AND PERCENT



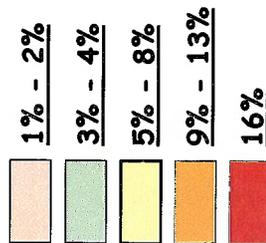
- Percent Disabled**
- 9.7 - 13.0
 - 13.1 - 16.4
 - 16.5 - 18.1
 - 18.2 - 21.0
 - 21.1 - 25.8



**MAP 5
PERCENTAGE OF POPULATION
WITH MOBILITY LIMITATION BY CENSUS TRACT**



% Mobility Challenged



LIMA - ALLEN COUNTY
REGIONAL PLANNING
COMMISSION



**TABLE 12
DISABLED POPULATION IN ALLEN COUNTY
AGE 5 & ABOVE BY POLITICAL SUBDIVISION**

Political Subdivision	Population	Disabled	% Disabled	Mobility Challenged	% Mobility Challenged
Allen County	96,612	18,101	18.7	6,042	6.2
Amanda Twp	1,851	254	13.7	90	4.8
American Twp	12,993	1,843	14.1	613	4.7
Elida Village	1,776	173	9.7	74	4.1
Remainder American	11,217	1,670	14.9	539	4.8
Auglaize Twp	2,648	401	15.1	158	5.9
Harrod Village	456	70	15.4	22	4.8
Remainder Auglaize	2,192	331	15.1	136	6.2
Bath Twp	9,052	1,646	18.2	512	5.6
Jackson Twp	2,784	345	12.3	133	4.7
Lafayette Village	263	65	24.7	44	16.7
Remainder Jackson	2,511	280	11.2	89	3.5
Lima City	34,732	8,353	24.0	2,728	7.8
Marion Twp	6,223	1,013	16.2	414	6.6
Delphos (Allen)	3,570	637	17.8	249	6.9
Remainder Marion	2,653	376	14.2	165	6.2
Monroe Twp	2,008	328	16.3	138	6.8
Cairo Village	455	73	16.0	12	2.6
Remainder Monroe	1,553	255	16.4	126	8.1
Perry Twp	3,292	634	19.3	171	5.1
Richland Twp	5,651	823	14.5	278	4.9
Beaverdam Village	325	84	25.8	30	9.2
Bluffton Village (Allen)	3,300	534	16.2	188	5.6
Remainder Richland	2,026	205	10.1	60	2.9
Shawnee Twp	11,415	1,704	14.9	578	5.0
Fort Shawnee Village	3,827	693	18.1	247	6.4
Remainder Shawnee	7,588	1,011	13.3	331	4.3
Spencer Twp	2,754	522	18.9	174	6.3
Spencerville Village	1,950	409	21.0	146	7.4
Remainder Spencer	804	113	14.1	28	3.4
Sugar Creek Twp	1,219	235	19.3	55	4.5
Total population excludes those persons under 5 years of age and those institutionalized persons.					

Table 13 (page 23) presents data summarizing the educational attainment levels of the Allen County population aged 25 years or more. This data shows that there are over 12,190 individuals or 17.49 percent of all individuals 25 years of age or older that have not completed a high school education. This statistic compares favorably against State and national attainment levels where high school diplomas fail to be earned by 17.02 and 19.60 percent of the respective populations. However, given that there are a number of very reputable post secondary schools locally accessible, it is somewhat disappointing that less than 9,400 adult residents have completed a 4-year and/or masters college degree program (8.45 percent and 4.97 percent respectively when compared to State and national data). (See Appendix B).

Income: Household, Family & Per Capita

Data for the three most widely used indices of personal income, including per capita income, household income and family income are displayed in Table 14. The data suggests Allen County income has continued to lag behind that of State and national income trend lines. The median household income within Allen County has lagged behind that of Ohio and

Allen County is lagging behind the state and national income levels with respect to household, family, and per capita income.

the United States since the 1990 decennial census period. The income gap has increased from -3.3 percent in 1989 to almost 10 percent (-9.6%) in 1999 when comparing median household incomes with the State. The results are not as drastic when compared to the United States; the deficit increased from -9.7 percent in 1989 to -11.8 percent in 1999.

TABLE 13 EDUCATIONAL ATTAINMENT FOR THE POPULATION 25 YEARS & OVER						
Educational Attainment	White Population		Minority Population		Total Population	
	Persons	Percent	Persons	Percent	Persons	Percent
Less than 9th grade	2,295	3.78%	785	8.83%	3,080	4.42%
9th to 12th grade, no diploma	7,076	11.64%	2,034	22.88%	9,110	13.08%
High school graduate, GED	26,433	43.49%	3,233	36.36%	29,666	42.58%
Some college, no degree	11,554	19.01%	1,462	16.44%	13,016	18.68%
Associate degree	4,889	8.04%	548	6.16%	5,437	7.80%
Bachelor's degree	5,385	8.86%	506	5.69%	5,891	8.46%
Graduate/professional degree	3,146	5.18%	323	3.63%	3,469	4.98%
Totals	60,778	100.00%	8,891	100.00%	69,669	100.00%

TABLE 14 COMPARATIVE INCOME MEASURES BY DECENNIAL CENSUS					
Income: By Type & Year	United States	Ohio	Allen County	Allen County as % of US	Allen County as % of Ohio
1999					
Median Household	\$41,994	\$40,956	\$37,048	88.46	90.70
Median Family	\$50,046	\$50,037	\$44,723	89.36	89.37
Median Non-Family	\$25,705	\$24,005	\$20,426	79.46	85.09
Per capita	\$21,587	\$21,003	\$17,511	81.11	83.37
1989					
Median Household	\$30,056	\$28,076	\$27,166	90.38	96.75
Median Family	\$35,225	\$34,351	\$32,513	92.30	94.64
Median Non-Family	\$17,240	\$15,645	\$14,467	83.90	92.47
Per capita	\$14,420	\$13,461	\$11,830	82.03	87.88

Examining family median income, a similar pattern exists. Median family incomes across the County slipped over the last decennial period when comparing them to State and national trend lines. Median family income in Allen County was only 89.37 percent of Ohio's median family income in 1999 and only 89.36 percent of the national median income. While in 1989, the proportion of the County's median family income to the state and country was 94.64 and 92.30 percent respectively.

The median non-family income for the County also followed a downward trend during the decennial period. In 1999, the median non-family income was 85.0 percent of the State's median value and about 79.5 percent of the entire nation. While in 1989, the County's proportion of median non-family income levels was higher at 92.47 percent and 83.9 percent of the State and national levels respectively.

Per capita income for Allen County in 1999 was \$17,511, a jump of 48.02 percent from 1989 figures. This compares with the State per capita figure of \$21,003 and national per capita income levels of \$21,587 or an increase from 1989 of 56.02 and 49.70 percent

Per capita income level growth also fell in comparison to State and national figures over the decennial period.

respectively. Therefore, per capita income level growth also fell in comparison to State and national figures over the decennial period. In 1999, Allen County per capita income was only 83.37 percent of that of the State and 81.11 percent of the national figure.

Table 15 provides a detailed breakdown of income by household type and income levels for 1999. Households with incomes less than \$15,000 in 1999 totaled 18.28 percent of all households in Allen County. An examination of family and non-family households provides greater detail; data suggests that 10.82 percent of all families and 37.79 percent of all non-family households earned less than \$15,000 in 1999. Examination of income by household type reveals that the largest concentration of households and family incomes were found in the \$50,000 to \$74,999 income bracket with 19.82 and 24.09 percent respectively; the incomes of nearly 6 in 10 (58.98%) non-family households were concentrated below \$25,000.

The incomes of nearly 6 in 10 (58.98%) non-family households were concentrated below \$25,000.

TABLE 15 INCOME IN 1999 BY ALLEN COUNTY HOUSEHOLD TYPE						
Income Range	Household		Families		Non Family Household	
	Number	Percent	Number	Percent	Number	Percent
Less than \$10,000	4,607	10.91%	1,902	6.68%	2,705	22.26%
\$10,000 - \$14,999	3,067	7.37%	1,179	4.14%	1,888	15.54%
\$15,000 - \$24,999	5,950	14.42%	3,377	11.86%	2,573	21.18%
\$25,000 - \$34,999	5,985	14.49%	4,065	14.28%	1,920	15.80%
\$35,000 - \$49,999	7,152	17.93%	5,555	19.51%	1,597	13.14%
\$50,000 - \$74,999	7,890	19.83%	6,862	24.10%	1,028	8.46%
\$75,000 - \$99,999	3,286	8.36%	3,055	10.73%	231	1.90%
\$100,000 - \$149,999	1,973	4.91%	1,856	6.52%	117	0.96%
\$150,000 - \$199,999	259	0.64%	228	0.80%	31	0.26%
\$200,000 or more	456	1.13%	395	1.39%	61	0.50%
Totals	40,625	100.00%	28,474	100.00%	12,151	100.00%

Household income levels in the majority of the Townships ranged from \$33,049 to \$57,039 in 2000. The exceptions to the rule included the City of Lima. Illustration 6 highlights the income disparities across the community. The median household income in Lima was 27.0 percent lower than the County median and significantly lower than the median in a number of other local political subdivisions.

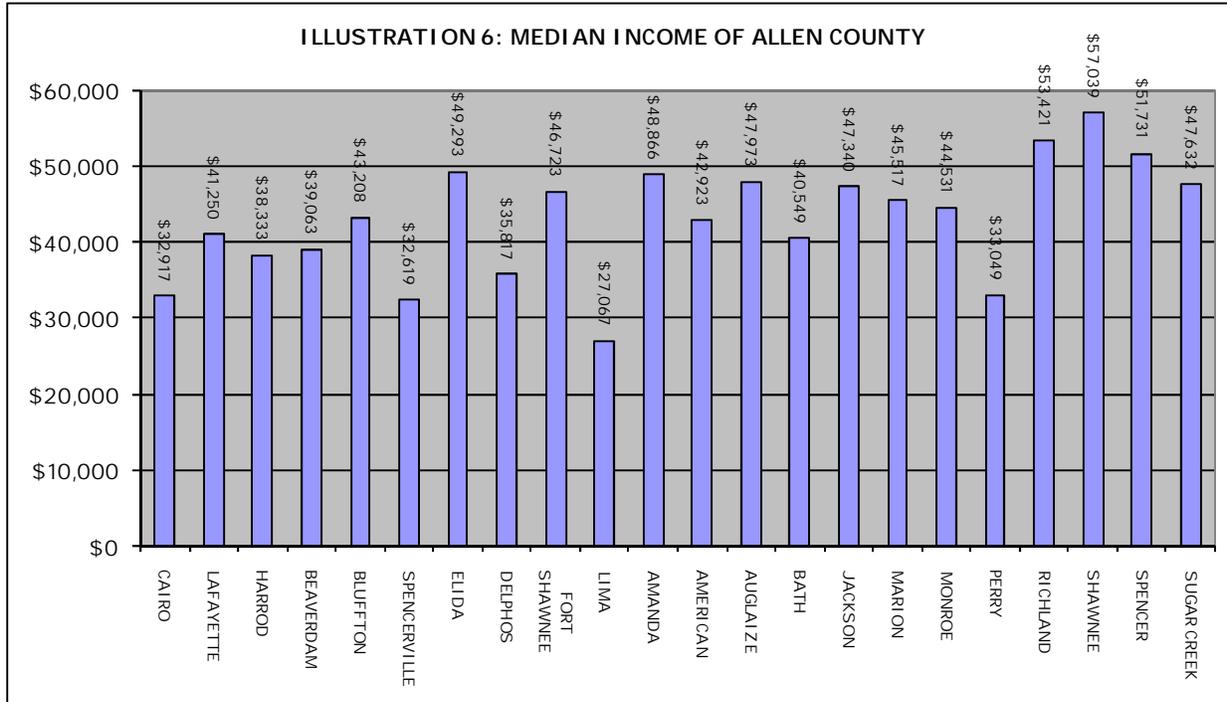
Another way to examine the income disparity across the County is to identify the distribution of persons with low incomes throughout the County. Table 16 depicts those households earning less than \$25,000.

Between 1990 and 2000 the proportion of households with low and very low incomes \$25,000 and \$15,000 respectively increased in Allen County. In 1990, 26.3 percent of households had incomes of less than \$25,000 and 16.4 percent had incomes less than \$15,000. Between 1990 and 2000 the percentage of households with incomes less than \$15,000 decreased by 0.6 percent while the percentage of households earning less than \$25,000 increased 1.6 percent.

Between 1990 and 2000 the percentage of households earning less than \$25,000 increased 1.6 percent.

Despite strong income growth between the 1990 and 2000 decennial census period, Lima still stands out for having the highest proportion of low income residents across the community. This is

particularly true when examining the lowest income households. Almost a third (27.6%) of Lima's households earned less than \$15,000 which is more than one and one-half times as high as the percentage of low income households across the larger study area. Appendix C reveals income over various levels and geography.



**TABLE 16
LOW MEDIAN INCOME BY POLITICAL SUBDIVISION**

	Households	Less than \$10,000	\$10,000 to \$14,999	\$15,000 to \$24,999	Total Less than \$25,000
Allen County	40,646	10.9%	7.4%	14.4%	32.7%
Amanda Township	681	4.4%	3.1%	13.5%	21.0%
American Township	4,872	7.0%	7.0%	10.1%	24.1%
Auglaize Township	842	5.0%	2.5%	13.7%	21.2%
Bath Township	3,808	6.6%	6.9%	11.8%	25.3%
Jackson Township	951	6.1%	3.8%	6.6%	16.5%
Lima City	15,446	17.9%	9.7%	18.9%	46.5%
Marion Township	1,020	5.9%	4.3%	14.5%	24.7%
Monroe Township	601	10.8%	4.5%	3.8%	19.1%
Perry Township	1,408	12.8%	7.1%	16.1%	36.0%
Richland Township	696	5.7%	2.3%	5.5%	13.5%
Shawnee Township	3,040	4.1%	3.4%	7.8%	15.3%
Spencer Township	302	3.3%	5.0%	5.0%	13.3%
Sugar Creek Township	498	5.0%	1.4%	10.8%	17.2%
Beaverdam	126	8.7%	8.7%	16.7%	34.1%
Bluffton	1,273	6.9%	10.2%	15.0%	32.1%
Cairo	188	7.4%	5.9%	16.5%	29.8%
Delphos	2,759	7.0%	9.0%	17.8%	33.8%
Elida	685	3.6%	5.4%	12.1%	21.2%
Ft. Shawnee	1,586	4.8%	5.0%	12.8%	22.6%
Harrod	176	8.5%	2.3%	14.2%	25.0%
Lafayette*	104	6.7%	7.7%	13.5%	27.9%
Spencerville	854	9.8%	7.6%	17.2%	34.6%

Poverty Status: Persons & Families Below Poverty Level

The 2000 Census provides information regarding the number of individuals and families whose incomes fell below the established poverty level. Data contained in Table 17 and 18 reveal that 12,374 individuals or 12.10 percent of all individuals, 5,095 households or 12.54 percent of all households, and 2,742 families or 9.63 percent of all families were below the established poverty level based on income and household size. Families with children were more likely to encounter poverty status than those families without children. In fact, of all families suffering poverty conditions, three quarters (78.33%) had children and 42.08 percent had children under 5-years of age. For purposes of comparison, data indicates that 10.67 percent of all households and 5.28 percent of all families within the State of Ohio were below the established poverty level. Map 6 identifies the percentage of impoverished households by political subdivision.

In 1999, 12.1% of all individuals, 12.5% of all households and 9.6% of all families in Allen County were below poverty level.

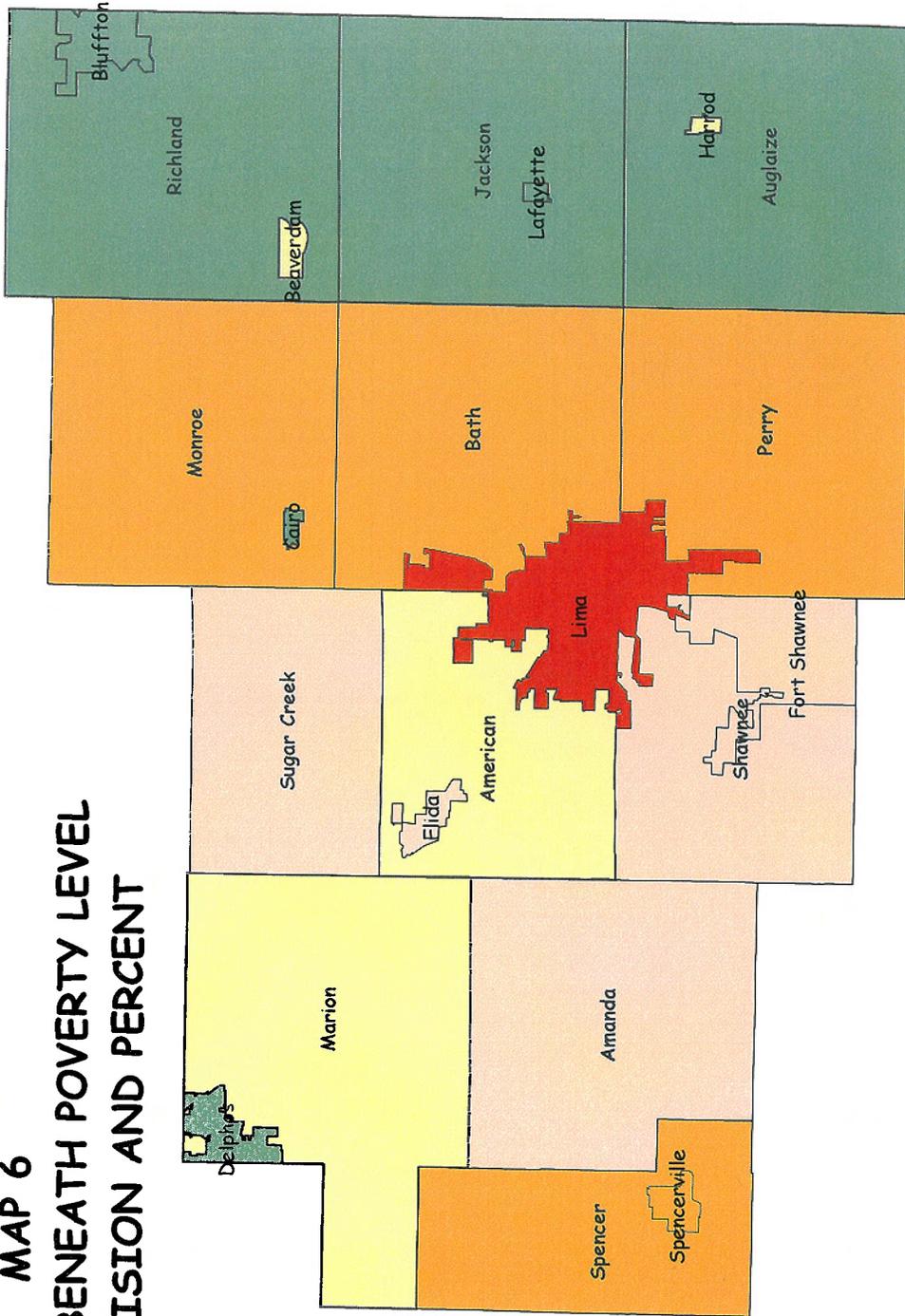
TABLE 17 RATIO OF INCOME TO POVERTY LEVEL AMONG INDIVIDUALS		
Below 50% of Poverty Level	5,716	5.6%
50% to 99% of Poverty Level	6,658	6.5%
100% to 149% of Poverty Level	8,745	8.5%
150% to 199% of Poverty Level	9,984	9.8%
200% of Poverty Level or more	71,197	69.6%

TABLE 18 POVERTY STATUS BY FAMILY STATUS		
Family Type by Presence of Related Children		
Total Families	28,474	
Married - Related Children	9,225	32.4%
Male Alone - Related Children	991	3.5%
Female Alone - Related children	3,364	11.8%
Family - No Children	14,894	52.3%
Poverty Status of Families with Related Children		
Total Families	2,742	
Married - Related Children	396	14.4%
Male Alone - Related Children	221	8.1%
Female Alone - Related children	1,531	55.8%
Family - No Children	594	21.7%

An examination of income data from the previous decennial census report reveals a slight improvement in the proportion of individuals and families in poverty. In fact, 868 individuals and 280 families left poverty status between 1990 and 2000 census tabulations; this represents improvements of 6.55 percent and 7.94 percent respectively. Households with public assistance dropped from 7.78 percent in 1989 to 3.08 percent over the same period, a decline of 1,806 households. For comparison purposes, the percentage of households receiving public assistance in the State of Ohio is 3.20 percent. Map 7 identifies the concentration of impoverished elderly by political subdivision. Appendix C provides additional insights on income by familial status and geography.

Poverty status has slightly improved over the 1989-1999 period.

MAP 6 HOUSEHOLDS BENEATH POVERTY LEVEL BY SUBDIVISION AND PERCENT



Percent Impoverished

- 3.60 - 4.40
- 4.41 - 7.50
- 7.51 - 8.70
- 8.71 - 11.80
- 21.90



Labor Force Profile

The total labor force in Allen County, reflecting those 16 years of age and over, numbered 83,540 persons according to the 2000 Census tabulations; those not in the labor force reflected 18,686 or 22.36 percent of the total available labor force. The civilian labor force in Allen County, as documented by the 2000 Census, was 50,886 of which 47,919 or 94.16 percent were employed.

In 2000 the United States Department of Commerce (USDOC) identified 73,863 full and part time jobs in Allen County. According to the USDOC, employment was largely restricted to 4 key sectors that represent nearly 8 in 10 jobs (79.35%) within Allen County.

- *Manufacturing* 13,213 17.88%
- *Service* 24,086 32.60%
- *Retail Trade* 13,340 18.06%
- *Government* 7,990 10.81%

A perspective on the labor force can be gained by examining the number of employed persons by type of occupation. Table 19 uses 2000 Census data to identify the dominant occupations in the region; management, professional, and related occupations closely followed by sales and office occupation and production, and finally, transportation and material moving occupations.

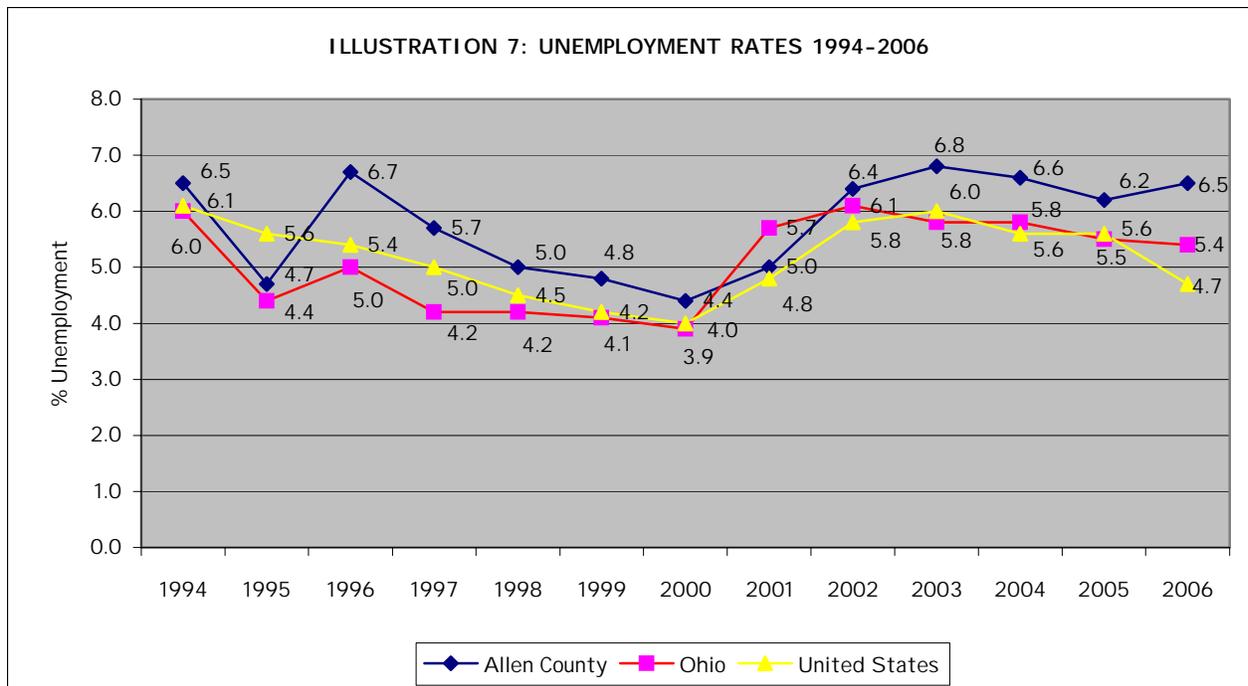
TABLE 19 OCCUPATION BY TYPE & PERCENTAGE OF LABOR FORCE		
Occupation	Number	Percent
Management & Financial Operations	4,249	8.87
Professional Specialties	5,101	10.65
Health Care Practitioners & Technicians	2,616	5.46
Health Care Support	1,038	2.17
Sales & Office Occupations	5,083	10.61
Administrative Support including Clerical	5,999	12.52
Protective Services	1,291	2.69
Food Preparation & Serving	3,256	6.69
Personal Care Services	1,027	2.14
Other Services	1,419	2.96
Construction, Extraction & Maintenance	4,413	9.21
Farming, Forestry & Fishing	163	.34
Production	7,554	15.76
Transportation & Material Moving	4,710	9.83
Total	47,919	99.99

The Census Bureau also provided employment information using the North American Industrial Classification System (NAICS). The NAICS breakdown allows Allen County residents employed in specific economic activities within Allen County to be better analyzed. Data contained in Table 20 reflects Allen County residents 16 years of age or older by sector of employment. Note that government employees are not identified in Table 19.

Illustration 7 depicts that in Allen County, the employment-population ratio—the proportion of the population 16 years of age and over in the workforce—has remained virtually unchanged over the past 10 years at 60 percent (1990, 61.4%/2000, 60.9%). This proportion has stayed slightly beneath the rate for Ohio (63.5% and 64.8%) and that of the United States overall (65.3% and 64.0% respectively). The unemployment rates over the past 10 years reflect the impact of major employers relocating or instituting major cutbacks in response to market events or economic trends. Traditionally higher than the state at large, Allen County has experienced unemployment rates ranging from 7.0 to 4.7 percent. After experiencing severe stress from 2001 through 2003,

2004 through the present has shown significant relief; Allen County is now more in line with the State and national unemployment averages. The unknown quantity is that group identified as the marginally attached.

TABLE 20 2005 ALLEN COUNTY EMPLOYMENT BY SECTOR			
Sector	NAICS	Employees	Percent
Agricultural, Forestry, Fishing & Hunting - Services	11	90	0.2
Mining	21	47	0.1
Utilities	22	262	0.5
Construction	23	2,172	3.9
Manufacturing	31-33	11,519	20.7
Wholesale Trade	42	2,048	3.7
Retail Trade	44-45	7,527	13.5
Transportation & Warehousing	48-49	1,476	2.7
Information	51	920	1.7
Finance & Insurance	52	1,310	2.4
Real Estate and Rental & Leasing	53	418	0.8
Professional, Scientific & Technical Services	54	1,209	2.2
Management of Companies/Enterprises	55	446	0.8
Administrative Support & Waste Management Services	56	3,937	7.1
Education Services	61	4,067	7.3
Health Care/Social Assistance	62	9,122	16.4
Arts/Entertainment/Recreation	71	410	0.7
Accommodation & Food	72	4,428	8.0
Non-Public Other Services	81	1,805	3.2
Public Administration	92	2,748	4.4
Total		55,691	100.0



Summary

The population of Allen County has experienced a general decline since 1980 when it reached a population plateau of 112,241 persons. Comparison to the 1980 population reveals the current population has decreased by 3,768, or 3.35 percent. Examining more recent data, Allen County has lost only 1,282 residents, a loss in population of 1.16 percent primarily from out-migration. However, population change is not static nor is it uniform. Many of the political subdivisions within Allen County have experienced an extended period of continued growth while others have experienced overall growth in cyclical spurts since 1960. Table 21 provides an overview of key demographic groups that need to be considered during this AI analysis.

An important demographic factor to consider is change in the total number and size of area households. Census data reveals the composition, size and number of households is changing. The total number of Allen County households in 2000 was 40,625, an increase of 3.36 percent over the 1990 figure. Of note, while population growth has declined since 1990, the number of households has increased. In 2000, the average household size in the County was only 2.67 persons, a decline of 4.3 percent in size. The implications of smaller size households are important and should be monitored by local policy experts and reflected in the local housing policies, building codes and zoning regulations.

The implications of smaller size households are important and should be monitored by local policy experts and reflected in the local housing policies, building codes and zoning regulations.

The inclusion of appropriate housing designs and the need for assisted living arrangements need to be reflected in local fair housing planning efforts.

Consistent with national trends the County's population is aging. The median age of the population is 36.3 years. That compares with a median of 36.2 and 35.3 years with the State of Ohio and the United States respectively. By 2000, the elderly population within Allen County grew to 15,366 persons or approximately 14.2 percent of the population. This population is expected to increase rapidly by more than a third (34.2%) by 2030. To compound matters more, the elderly made up 10.9 percent of all individuals existing below the poverty level and while the largest concentration of the impoverished were residents of the City of Lima, nearly all outlying areas were found to have concentrations of the elderly poor. The housing stock will need to reflect this influx and be designed or retrofitted to accommodate the lifestyle of senior citizens. Data suggests that simply due to age of the population more than a third of the population is not able to fully contribute to the economic growth and earning power of the community. The desire of the elderly to age in place, the design and inclusion of appropriate housing designs and the need for assisted living arrangements need to be reflected in local fair housing planning efforts.

The census reported 18,101 persons age 5 or older suffer from a disability which represents 18.7 percent of the non institutionalized population over age 5. Persons with disabilities face some of the greatest barriers to fair housing due to needed accessibility features, as well as access to public transit, support services and/or affordability. Examining Allen County's mobility limited population (6,042), more than half were unemployed (52.5%) and 16 percent existed below the poverty level. Persons with mobility limitations may choose to live closer to the City center area because of the need to access resources and due to the greater supply of affordable housing stock.

Persons with disabilities face some of the greatest barriers to fair housing.

The County's population has grown more racially and ethnically diverse during the past decade. Racially, whites comprise the largest percentage of the population at 84.74 percent. The largest

**TABLE 21
DEMOGRAPHIC SUMMARY BY POLITICAL SUBDIVISION**

Political Subdivision ¹	Population	Total Minority	Total Elderly	Total Mobility Impaired ²	Persons Below Poverty Level
State of Ohio	11,353,140	1,707,597 (15.0%)	1,773,210 (15.6%)	906,613 (8.0%)	1,170,698 (10.3%)
Allen County	108,473	16,326 (15.1%)	15,366 (14.2%)	6,042 (7.2%)	12,374 (11.4%)
Amanda Township ¹	1,913	22 (1.2%)	261 (13.6%)	90 (6.1%)	86 (4.5%)
American Township ¹	12,102	353 (2.9%)	1,940 (16.0%)	539 (5.7%)	661 (5.5%)
Auglaize Township ¹	2,359	43 (1.8%)	271 (11.5%)	136 (7.6%)	83 (3.5%)
Bath Township ¹	9,819	508 (5.2%)	1,438 (14.6%)	512 (6.9%)	703 (7.2%)
Jackson Township ¹	2,632	41 (1.6%)	286 (10.9%)	89 (4.4%)	212 (8.1%)
Lima City	41,578	13,802 (33.2%)	5,312 (12.8%)	2,728 (8.2%)	8,509 (20.5%)
Marion Township ¹	2,872	33 (1.1%)	474 (16.5%)	165 (7.7%)	141 (4.9%)
Monroe Township ¹	1,720	23 (1.3%)	212 (12.3%)	138 (10.2%)	122 (7.1%)
Perry Township ¹	3,620	288 (8.0%)	646 (17.8%)	171 (6.3%)	318 (8.8%)
Richland Township ¹	2,015	30 (1.5%)	303 (15.0%)	60 (3.9%)	7 (0.3%)
Shawnee Township ¹	8,365	644 (7.7%)	1,236 (14.8%)	331 (5.4%)	447 (5.3%)
Spencer Township ¹	871	10 (1.1%)	128 (14.7%)	56 (4.5%)	24 (2.8%)
Sugar Creek Township ¹	1,330	16 (1.2%)	181 (13.6%)	55 (5.5%)	40 (3.0%)
Beaverdam Village	356	3 (0.8%)	50 (14.0%)	30 (10.7%)	31 (8.7%)
Bluffton Village (Allen Cty)	3,719	80 (2.2%)	744 (20.0%)	188 (6.6%)	207 (5.6%)
Cairo Village	499	7 (1.4%)	48 (9.6%)	12 (3.3%)	34 (6.8%)
Delphos City (Allen Cty)	3,901	63 (1.6%)	640 (16.4%)	249 (8.6%)	261 (6.7%)
Elida Village	1,917	72 (3.8%)	210 (11.0%)	74 (5.4%)	60 (3.1%)
Ft. Shawnee Village	3,855	217 (5.6%)	526 (13.6%)	247 (7.8%)	108 (2.8%)
Harrod Village	491	8 (1.6%)	44 (9.0%)	22 (6.0%)	35 (7.1%)
Lafayette Village	304	2 (0.7%)	44 (14.5%)	44 (19.4%)	10 (3.3%)
Spencerville Village	2,235	51 (2.3%)	372 (16.6%)	146 (9.1%)	275 (12.3%)

minority group within Allen County is African-American, which comprises 12.11 percent of the total population. All other minority groups comprise approximately 3.13 percent of the total County population. Although dispersed across the County, the County's largest minority, the African-American population, is primarily concentrated in the City of Lima where it constitutes 26.75 percent of the City's population.

Many factors affect employment rates among adults. None, however, may be as important as educational attainment levels. Data shows that there are over 12,190 individuals or 17.49 percent of all individuals 25 years of age or older that have not completed a high school education. However, given that there are a number of very reputable post secondary schools readily accessible, it is disappointing that less than 9,400 adult residents have completed a 4-year and/or masters college degree program.

Allen County income has continued to lag behind that of State and national income trend lines. The median household income gap as identified in 1990 was 5.6 percent and 9.7 percent respectively. The gap nearly doubled when comparing median household income to the State in the 2000 Census (8.7%). The gap nationally was 11.8 percent. Median family income in Allen County was only 89.37 percent of Ohio's median family income in 1999 and only 89.36 percent of the national median income. The median non-family income was 85.0 percent of the State's median value and about 79.5 percent of the entire nation. In 1999 Allen County per capita income was only 83.37 percent of that of the State and 81.11 percent of the national figure.

Allen County income has continued to lag behind that of State and national income trend lines.

The Census revealed 12.54 percent of all households were below the established poverty level in 2000. Of all families suffering poverty conditions, three quarters (78.33%) had children.

The 2000 Census revealed that 12,374 individuals or 12.10 percent of all individuals, 5,095 households or 12.54 percent of all households, and 2,742 families or 9.63 percent of all families were below the established poverty level in 2000 based on income and household size. For purposes of comparison, data indicates that 10.67 percent of all households and 5.28 percent

of all families within the State of Ohio were below the established poverty level. Locally, families with children were more likely to encounter poverty status than those families without children. In fact, of all families suffering poverty conditions, three quarters (78.33%) had children and 42.08 percent had children under 5-years of age.

SECTION III: COMMUNITY HOUSING STOCK

Traditionally, housing development has grown outward from the village and city centers capitalizing upon easy access to employment opportunities, public utilities and transportation infrastructure. Since the 1960's however, the automobile and unbridled utility extensions coupled with cheap land fueled urban sprawl and the resultant white flight and economic segregation that we currently find in many of the community's older urban centers.

In an effort to understand its housing issues, the local community must address topics ranging from homelessness, dilapidated housing, an aging infrastructure and suburban competition. More specifically, the housing issues facing the larger community include the following:

- current housing choice that fails to fully meet the needs of individuals of all ages, incomes and ability levels
- an inadequate supply of housing that can attract mobile individuals with many housing choices
- adapting housing incentives to changing market conditions
- homelessness and the associated needs for supportive services
- excessive numbers of dilapidated and abandoned residential buildings
- weak private sector market for housing rehabilitation
- obstacles to assembling sites for new large-scale housing developments

Historical Overview

Allen County, and more specifically its municipalities especially Lima, its county seat, are overly represented by older homes much of which was built in the early 1900s. Many of the homes were built in close proximity to railroad lines and/or factories giving residents access to available jobs. As advancements in transportation grew, the more affluent residents began to move further out, abandoning the housing in the central city neighborhoods for newer more modern housing in neighborhoods with larger lots. As families moved from the older neighborhood to the outskirts of the communities, the quality and condition of the older housing began to decline – albeit slowly over time and from various influences including age, weathering and occupancy status. Many houses were converted to two-family and multi-family homes to accommodate new groups of lower socio-economic status that were migrating to the area.

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

Housing Stock

An overview of the housing stock is presented using various indices at varying levels of geography. Data at the county and political subdivision level is presented

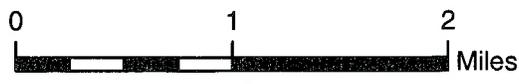
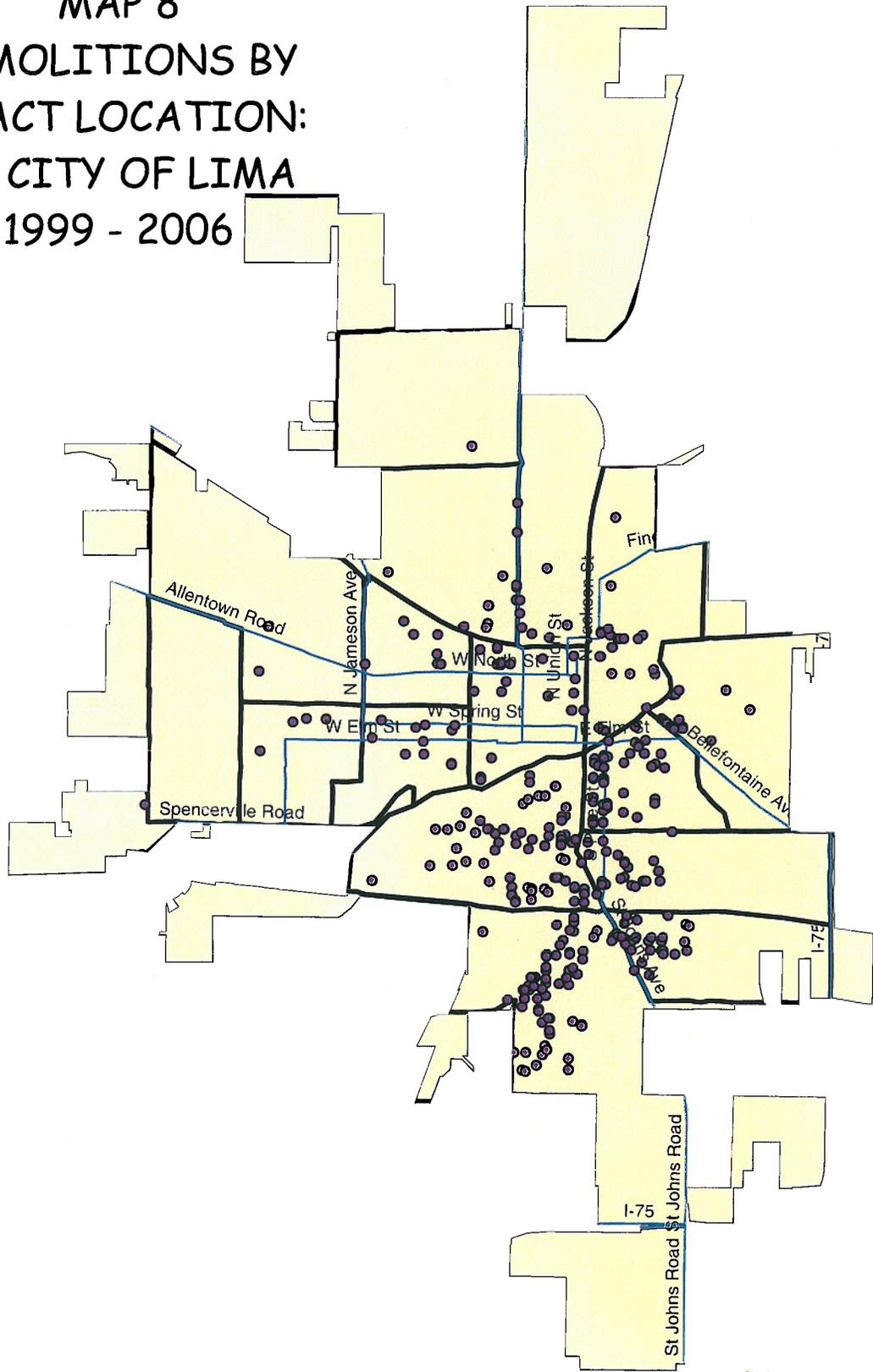
A pattern of disinvestment in the older housing stock has developed which left a visible scar on the face of neighborhoods in the older communities.

with census tract and street address level data introduced when required/available. The heart of the assessment relies upon census data which is becoming rather dated. Current data is offered when available to provide a more current perspective. A study of the data provides a broad picture of the housing challenges faced by Allen County and its political subdivisions. Appendix D provides additional insights to the housing stock in terms of historical patterns, tenure, vacancy status, size, and age as well as valuation.

- Housing Units:** In 2000, Census efforts documented 44,245 housing units existing in Allen County. The total number of housing units available in Allen County increased between 1990 and 2000 by 1,230 units or 2.85 percent. That being said, between the decennial census periods there were actually 4,243 units added which means there were more than 3,000 units lost. As testament, the City of Lima witnessed an actual decrease of 1,035 housing units or -5.54 percent over the decennial census period. The largest drops in housing stock occurred within the older Hover Park and Kibby Korner neighborhoods located in the south central core of the City of Lima. Map 8 depicts the location of recent housing demolitions conducted by the City of Lima. Meanwhile new housing construction in the urbanizing townships surrounding the City increased. New construction reflected 8.41 percent of the total housing stock in American Township on the low end to a high of 14.78 percent experienced in Perry Township. Examining other municipalities, Bluffton and Elida experienced a spurt of newer housing being built between the decennial census periods which in 2000 accounted for 17.8 percent and 29.94 percent of their respective housing stock. Table 22 identifies the change over time.

TABLE 22 TOTAL HOUSING UNITS BY POLITICAL SUBDIVISION 1990-2000				
Political Subdivision	1990 Housing Units	2000 Housing Units	Change	Percent Change
Allen County	42,758	44,245	1,487	3.5%
Amanda Township	629	711	82	13.0%
American Township (Remainder)	4,363	5,240	877	20.1%
* Village of Elida	541	717	176	32.5%
Auglaize Township (Remainder)	802	888	86	10.7%
* Village of Harrod	189	178	-11	-5.8%
Bath Township	3,886	4,058	172	4.4%
City of Lima	18,666	17,631	-1,035	-5.5%
Jackson Township (Remainder)	795	984	189	23.8%
* Village of Lafayette**	162	126	-36	-22.2%*
Marion Township (Remainder)	915	1,042	127	13.9%
* City of Delphos	2,770	2,906	136	4.9%
Monroe Township (Remainder)	586	627	41	7.0%
* Village of Cairo	174	184	10	5.7%
Perry Township	1,354	1,492	138	10.2%
Richland Township (Remainder)	617	681	64	10.4%
* Village of Beaverdam	174	153	-21	-12.1%
* Village of Bluffton	1,225	1,427	202	16.5%
Shawnee Township (Remainder)	2,939	3,237	298	10.1%
* Village of Fort Shawnee	1,626	1,608	-18	-2.1%
Spencer Township (Remainder)	301	316	15	5.0%
* Village of Spencerville	873	903	30	3.4%
Sugar Creek Township	472	476	4	0.8%

MAP 8
DEMOLITIONS BY
TRACT LOCATION:
IN CITY OF LIMA
1999 - 2006



- **Tenure:** The decade ending in 2000 saw an increase in the number of occupied housing units both rental (1.8%) and owner-occupied (2.7%) in Allen County. However, occupancy varied across the community. Owner occupancy rates for Allen County reached 72.1 percent in 2000. The percentage of owner-occupied units increased in most municipalities except in the cities of Delphos (-.6%) and Lima (-9.08%). The number of renter occupied units increased but because of the overall difference in the number of units available, the percent of renter units actually occupied dropped by .4 percent in Allen County between 1990 and 2000. Tables 23 and 24 (page 38) provide more detailed information at the political subdivision level.

Owner occupancy rates for Allen County reached 72.1 percent in 2000.

- **Vacancy Rate:** Commensurate with the demolition of abandoned and dilapidated housing across the County, the vacancy rate declined slightly between 1990 and 2000, declining from 7.8 percent to 7.4 percent. However, such decline was not uniform. In fact, the City of Delphos and Village of Bluffton saw their vacancies double between 1990 and 2000 increasing 158.9 and 139.0 percent respectively. The City of Lima however, witnessed a significant drop (-5.7%) as did the villages of Cairo (70.0%) and Lafayette (61.9%). Table 25 (page 39) reveals the extent of change by political subdivision. Map 9 (page 40) depicts the location and density of vacant residential units in Lima at the census block level identified in the 2000 Census.

The City of Lima witnessed a significant drop as did the Villages of Cairo and Lafayette.

- **Size of Housing Units:** Data on the size of housing units is somewhat restricted. However, the census does provide tabulations on the number of rooms and bedrooms of unit. Table 26 (page 39) suggests that the median number of rooms in a house including kitchen, dining room, family room, bedrooms excluding mud rooms, utility rooms and bathrooms ranged from a high of 6.7 rooms in Amanda and Sugar Creek townships to a low of 5.4 rooms in Perry Township. The median number of rooms in a dwelling unit was 5.9 rooms in Allen County. Of note, nearly two-thirds (65.7%) of the housing units in Allen County contain 3 or more bedrooms. Data on the square footage of housing units was not readily available and should be targeted for subsequent reporting purposes.
- **Age of Housing Stock:** The villages of Lafayette and Beaverdam have the distinction of having the oldest housing stock in Allen County. According to the County Auditor's records, the median year to which residential structures date in Lima is 1949, as compared to the County median of 1959. The oldest housing in the City of Lima is found in the neighborhoods immediately adjacent to the central business district, while the newest is located in the Jerry Lewis and Westgate neighborhoods that lie closer to the city's western and northern borders with American Township. Table 27 (page 41) identifies the number of housing units by median age and political subdivision.
- **Residential Housing Quality:** The quality of housing varies across the County. The quality of construction largely reflects the architectural detail, the quality of the materials used and age of the housing stock. Table 28 (page 42) identifies the quality of the housing with a general grading of the single family residential housing in Allen County. The grading reflects the extent of architectural detail, quality of materials and workmanship as reflected in appraisals conducted for the Allen County Auditor in 2006. The grading scale works from A thru E with multiple levels within each letter grade e.g. AAA to EE. Variations within each letter grade reflect the extent and type of material used on such components as: the

**TABLE 23
OWNER OCCUPIED HOUSING UNITS CHANGE 1990-2000**

Political Subdivision	1990 Census	% Owner Occupied	2000 Census	% Owner Occupied	Change	
					Amount	Percent
Allen County	28,503	71.7	29,288	72.1	785	2.75
Amanda Township	541	89.4	627	91.7	86	15.90
American Township	2,997	72.0	4,933	69.4	1,936	64.60
Auglaize Township	683	88.7	743	88.1	60	8.78
Bath Township	3,005	80.8	3,128	82.0	123	4.09
Jackson Township	691	89.6	842	88.1	151	21.85
Lima City	9,633	59.1	8,758	56.8	-875	-9.08
Marion Township	801	90.5	891	88.0	90	11.24
Monroe Township	481	86.0	531	87.5	50	10.40
Perry Township	1,024	78.8	1,135	80.1	111	10.84
Richland Township	540	90.9	595	90.4	55	10.19
Shawnee Township	2,404	85.3	2,713	87.6	309	12.85
Spencer Township	261	89.7	283	93.1	22	8.43
Sugar Creek Township	385	85.0	412	86.6	27	7.01
Beaverdam	121	73.8	120	85.7	-1	-0.83
Bluffton	801	68.3	935	70.4	134	16.73
Cairo	141	83.4	159	87.8	18	12.77
Delphos	1,107	77.7	2,096	77.1	989	89.34
Elida	412	78.2	623	89.3	211	51.21
Ft. Shawnee	1,360	87.5	1,371	90.0	11	0.81
Harrod	147	80.0	141	81.5	-6	-4.08
Lafayette	160	76.9	104	88.1	-56*	-35.00
Spencerville	614	73.0	654	77.4	40	6.51

**TABLE 24
RENTER OCCUPIED HOUSING UNITS CHANGE 1990-2000**

Political Subdivision	1990 Census	% Renter Occupied	2000 Census	% Renter Occupied	Change	
					Amount	Percent
Allen County	11,162	28.3	11,358	27.9	196	1.76
Amanda Township	64	10.6	57	8.3	-7	-10.94
American Township	1,168	28.0	1,509	30.6	341	29.20
Auglaize Township	87	11.3	100	11.9	13	14.94
Bath Township	713	19.2	687	18.0	-26	-3.65
Jackson Township	80	10.4	114	11.9	34	42.50
Lima City	6,678	40.9	6,652	43.2	-26	0.39
Marion Township	84	9.5	121	12.0	37	44.05
Monroe Township	78	14.0	76	12.5	-2	-2.56
Perry Township	276	21.2	282	19.9	6	2.17
Richland Township	54	9.1	63	9.6	9	16.67
Shawnee Township	414	14.7	384	12.4	-30	-7.25
Spencer Township	30	10.3	21	6.9	-9	-30.00
Sugar Creek Township	68	15.0	64	13.4	-4	-5.88
Beaverdam	43	26.2	20	14.3	-23	-53.49
Bluffton	372	31.7	394	29.6	22	5.91
Cairo	28	16.6	22	12.2	-6	-21.43
Delphos	360	22.3	621	22.9	261	72.50
Elida	115	21.8	75	10.7	-40	-34.78
Ft. Shawnee	195	12.5	153	10.0	-42	-21.54
Harrod	35	19.2	32	18.5	-3	-8.57
Lafayette*	37	23.1	14	1.9	-23	-62.16
Spencerville	227	27.0	191	22.6	-36	-15.86

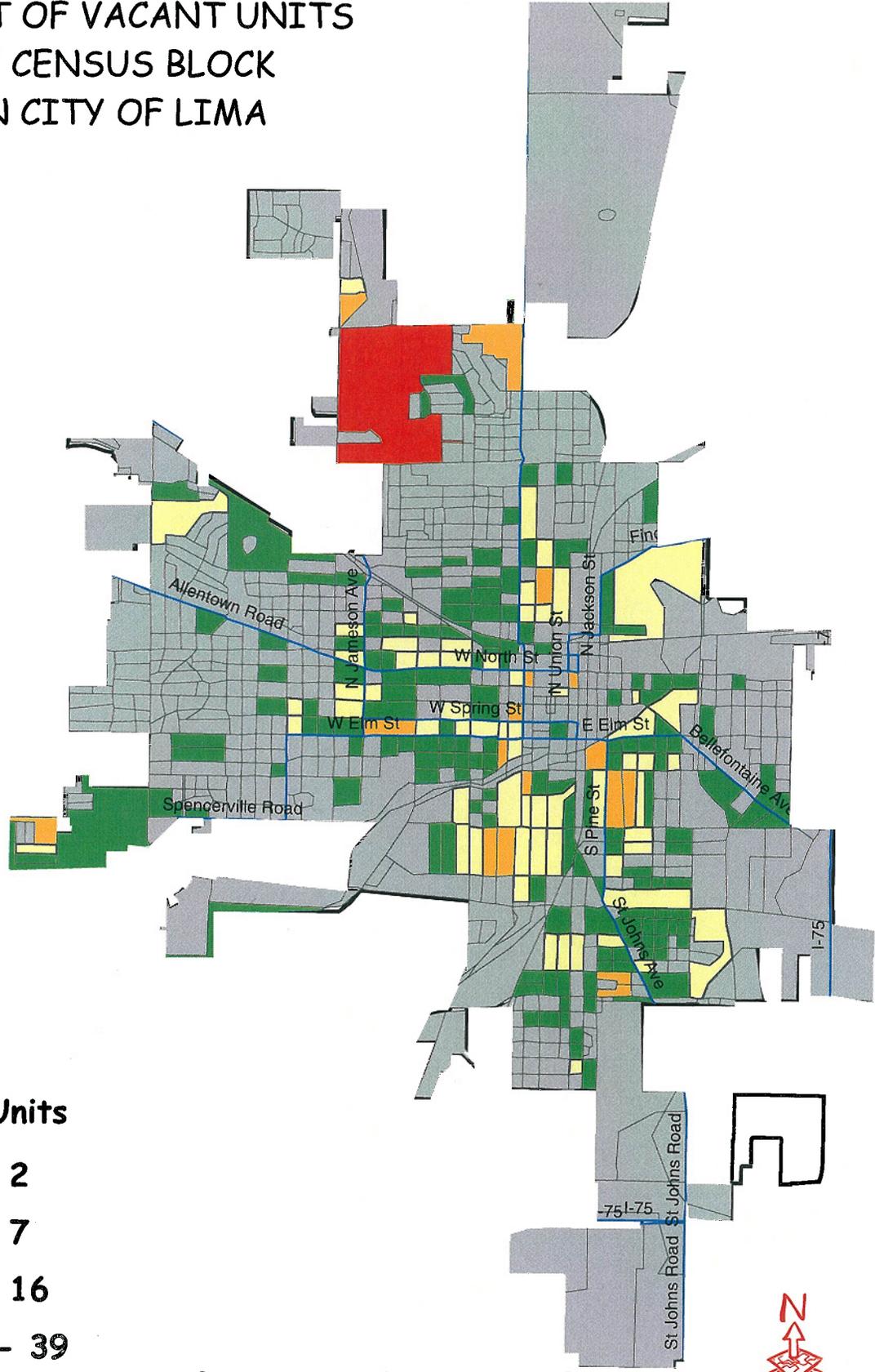
**TABLE 25
VACANCY STATUS BY POLITICAL SUBDIVISION**

Housing Units & Political Subdivision	1990 Census	Percent Vacant	2000 Census	Percent Vacant	Change	
					Amount	Percent
Allen County	3,350	7.8	3,599	8.1	249	7.43
Amanda Township	24	3.8	27	3.8	3	12.50
American Township	198	4.5	307	5.9	109	55.05
Auglaize Township	32	4.0	45	5.1	13	40.63
Bath Township	168	4.3	243	6.0	75	44.64
Jackson Township	24	3.0	28	2.8	4	16.67
Lima City	2,355	12.6	2,221	12.6	-134	-5.69
Marion Township	30	3.3	30	2.9	0	0.00
Monroe Township	27	4.6	20	3.2	-7	-25.93
Perry Township	54	4.0	75	5.0	21	38.89
Richland Township	23	3.7	23	3.4	0	0.00
Shawnee Township	121	4.1	140	4.3	19	15.70
Spencer Township	10	3.3	12	3.8	2	20.00
Sugar Creek Township	19	4.0	22	4.4	3	15.79
Beaverdam	10	5.7	13	8.5	3	30.00
Bluffton	41	4.2	98	6.9	57	139.02
Cairo	10	2.9	3	1.6	-7	-70.00
Delphos	73	4.3	189	6.5	116	158.90
Elida	14	2.6	19	2.6	5	35.71
Ft. Shawnee	71	4.4	84	5.2	13	18.31
Harrod	7	3.7	5	2.8	-2	-28.57
Lafayette	21	4.2	8	6.3	-13	-61.90
Spencerville	37	3.7	58	6.4	21	56.76

**TABLE 26
PERCENTAGE HOUSING UNITS BY NUMBER OF ROOMS & BEDROOMS BY POLITICAL SUBDIVISION**

Political Subdivision	Median Rooms	No Bedroom	Percent 1 Bedroom	Percent 2 Bedrooms	Percent 3 Bedrooms	Percent 4 Bedrooms	Percent 5 or more Bedrooms
Allen County	5.9	0.6	8.5	25.2	49.5	14.2	2.0
Amanda Township	6.7	0.0	0.8	11.7	63.5	21.1	2.9
American Township	5.9	1.0	8.9	25.5	50.3	12.5	1.9
Auglaize Township	6.1	0.0	1.3	20.0	62.0	15.0	1.7
Bath Township	5.8	0.3	3.9	31.4	48.1	14.3	2.0
Jackson Township	6.4	0.0	0.7	17.5	51.0	24.6	3.1
Lima City	5.5	1.1	13.1	28.4	46.5	9.7	1.2
Marion Township	6.2	0.0	5.5	15.4	50.0	24.8	4.2
Monroe Township	6.4	0.0	5.3	19.5	54.2	16.0	5.0
Perry Township	5.4	0.0	11.0	28.6	46.2	11.9	2.4
Richland Township	6.2	0.0	.0	14.9	50.2	28.5	6.4
Shawnee Township	6.4	0.0	3.4	17.5	48.3	26.2	4.6
Spencer Township	6.0	0.0	0.0	7.7	65.6	23.5	3.7
Sugar Creek Township	6.7	1.0	2.0	13.3	56.4	23.5	3.7
Beaverdam	6.6	0.0	2.1	17.4	60.4	16.7	3.5
Bluffton	5.8	0.8	15.1	19.4	47.1	15.8	1.7
Cairo	6.2	0.0	1.6	20.7	62.2	14.4	1.1
Delphos	6.0	0.0	6.1	30.2	45.7	16.3	1.8
Elida	6.4	0.0	2.6	13.3	58.2	23.4	2.5
Ft. Shawnee	6.0	0.0	2.1	25.6	60.6	10.6	1.1
Harrod	6.5	0.0	2.9	20.6	56.0	16.6	4.0
Lafayette	6.6	0.0	3.3	26.0	47.2	22.0	1.6
Spencerville	5.7	0.0	6.1	31.5	47.5	13.0	1.9

MAP 9 EXTENT OF VACANT UNITS BY CENSUS BLOCK IN CITY OF LIMA



Vacant Units

- 0 - 2
- 3 - 7
- 8 - 16
- 17 - 39
- 40 - 96

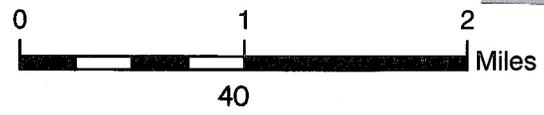


TABLE 27 HOUSING UNITS BY AGE, PERCENTAGE & POLITICAL SUBDIVISION											
Subdivision	Total Residential Units	Prior to 1940	1940 to 1959	1960 to 1969	1970 to 1979	1980 to 1989	1990 to 1994	1995 to 1998	1999 to March 2000	Median Year Built	Median Value
Allen County	44,245	24.0	26.9	13.8	16.9	8.1	4.6	4.3	1.4	1959	\$81,800
Amanda Township	720	19.9	18.5	11.4	20.4	12.4	9.0	7.6	0.8	1970	\$99,300
Elida Village	728	18.0	25.8	7.8	5.2	13.2	18.5	9.1	2.3	1960	\$99,700
American Township	5,215	3.3	18.5	21.1	29.5	13.3	5.8	6.1	2.3	1972	\$95,100
Harrod Village	175	47.4	29.1	5.1	8.6	2.3	6.3	1.1	0.0	1942	\$70,400
Auglaize Township	891	24.5	15.9	6.4	19.8	11.7	13.0	7.9	0.9	1972	\$94,400
Bath Township	4,079	7.2	22.7	17.7	27.7	13.5	5.5	4.9	0.8	1971	\$99,400
Lafayette Village	123	61.8	19.5	2.4	5.7	4.1	1.6	3.3	1.6	1939	\$70,500
Jackson Township	987	27.5	9.5	14.0	20.5	14.0	7.2	5.1	2.3	1969	\$110,500
Lima City	17,668	34.4	34.6	11.9	10.0	3.9	2.1	2.3	0.9	1949	\$55,500
Delphos City (pt)	1,657	32.6	28.8	11.6	10.2	7.8	1.4	3.0	4.5	1953	\$77,000
Marion Township	1,036	29.1	16.3	12.5	9.4	12.2	7.9	11.4	1.4	1964	\$104,980
Cairo Village	188	49.5	22.3	10.1	10.6	2.7	0.0	4.8	0.0	1941	\$73,100
Monroe Township	620	33.1	13.4	8.1	19.0	13.2	6.0	7.3	0.0	1964	\$105,200
Perry Township	1,454	17.3	25.5	11.5	16.8	14.1	2.7	7.6	4.5	1966	\$75,000
Beaverdam Village	144	61.1	18.1	6.9	9.7	2.8	0.0	1.4	0.0	1939	\$54,600
Bluffton Village (pt)	1,302	30.0	23.8	11.2	14.7	2.5	6.2	8.1	3.5	1956	\$105,300
Richland Township	723	33.5	18.5	6.2	13.4	13.8	6.9	6.1	1.5	1958	\$118,600
Fort Shawnee Village	1,653	8.2	31.2	19.7	24.8	5.4	7.7	2.5	0.5	1965	\$89,300
Shawnee Township	3,183	7.3	24.1	18.3	27.4	10.4	6.8	4.4	1.4	1970	\$122,900
Spencerville Village	911	38.9	25.7	11.5	12.5	5.9	1.5	4.0	0.0	1951	\$67,200
Spencer Township	299	41.5	11.4	8.4	21.4	5.0	6.0	6.4	0.0	1957	\$91,100
Sugar Creek Township	489	44.8	21.5	5.9	12.9	5.3	8.4	1.2	0.0	1951	\$96,200

exterior roofs (heavy slate, shake/wood shingles, copper flashing, ornamental wood cornices versus asbestos shingles, roll or metal roofing); exterior walls (stucco, brick, stone granite versus aluminum siding, vinyl siding); interior finish (hardwood trim throughout, excellent built-in kitchen china, broom, linen cabinetry, high grade decorating, ornamental woodwork in all major rooms, tiled bathrooms with high quality shower doors and large vanities versus pine/fir doors, plywood or composite cabinetry, drywall/plaster/plywood walls); and, flooring (marble, slate, hickory, cherry, oak, versus other hard/soft wood flooring, carpeting, vinyl, asbestos tile flooring). Within the grading system:

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

**TABLE 28
ASSESSED QUALITY OF RESIDENTIAL PROPERTIES BY POLITICAL SUBDIVISION**

Political Subdivision	# of Residential Homes	# of Residential Homes Graded	% Graded	A	B	C	D	E
Allen County	35,477	33,853	95.4	466	2,274	19,427	11,429	257
Amanda Township	804	648	80.6	5	51	415	172	5
American Township	4,210	4,041	96.0	82	305	3,165	484	5
Auglaize Township	799	710	88.9	0	15	327	364	4
Bath Township	3,247	3,032	93.4	9	248	1,901	809	65
Jackson Township	921	784	85.1	0	24	393	358	9
Lima City	13,343	12,302	92.2	43	352	6,649	5,209	49
Marion Township	1,015	869	85.6	1	46	536	285	1
Monroe Township	537	475	88.4	1	17	314	136	7
Perry Township	1,138	1,041	91.5	0	12	305	654	70
Richland Township	616	542	88.0	3	37	371	129	2
Shawnee Township	3,215	3,001	93.3	299	814	1,616	268	4
Spencer Township	295	260	88.1	0	13	150	95	2
Sugar Creek Township	463	395	85.3	0	10	210	178	0
Beaverdam	136	130	95.6	0	0	27	103	0
Bluffton*	1,075	1,066	99.2	12	115	589	346	4
Cairo	210	209	99.5	0	0	94	114	1
Delphos*	1,362	1,351	99.2	7	71	436	822	15
Elida	718	713	99.3	2	121	483	107	0
Ft. Shawnee	1,316	1,245	94.6	2	28	1,027	187	1
Harrod	158	155	98.1	0	0	32	119	4
Lafayette	151	141	93.4	0	1	78	60	2
Spencerville	760	755	99.3	0	11	301	436	7

* Allen County only.

Map 10 (page 43) illustrates the quality of residential properties. For mapping purposes all letter grades were collapsed to a simple A thru E. As depicted in the map, housing located closer to the central and southeast side of Lima was found in the lowest grades. The housing in neighborhoods along the border of the City are rated above average quality; but a disturbing 42.59 percent of the units in Lima are rated fair or below average quality by the County Auditor's Office—as compared to 32.93 percent of the housing in the County as a whole.

- Housing Value:** As housing quality varies across Allen County so to does the value of such housing. According to the 2000 Census, the median housing value of owner-occupied units in the City of Lima was \$55,500 as compared to \$81,800 for Allen County. Table 29 indicates homes with the highest median value located in Shawnee Township (\$122,900); the Village of Beaverdam had the lowest median values (\$54,600). The largest jump in median owner occupied home valuations between the decennial census periods were experienced in the older municipalities of Harrod (110.8%), Bluffton (87.4%), and Lafayette (86.5%). The lowest increases were found in Lima and American Township with their home values increasing only 42.7 percent and 42.8 percent respectively between 1990 and 2000.

The lowest increases in valuation were found in Lima and American Township.

MAP 10 RESIDENTIAL PROPERTY GRADE BY CENSUS TRACT

Grade

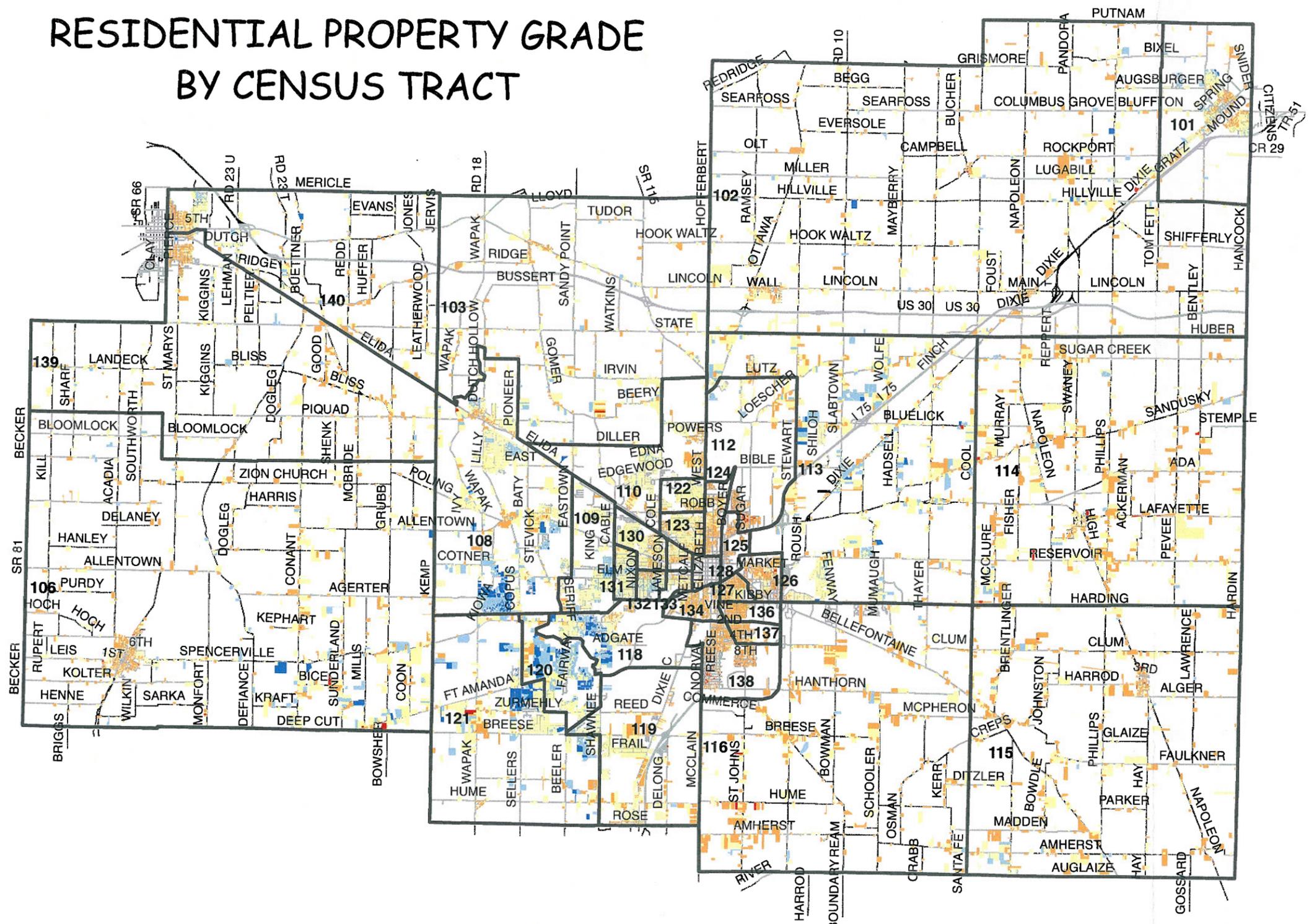
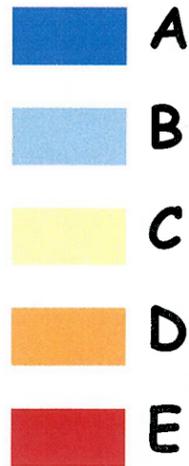


TABLE 29 MEDIAN VALUE OWNER OCCUPIED UNITS				
Political Subdivision	1990 Census	2000 Census	Change	
			Amount	Percent
Allen County	\$52,100	\$81,800	\$29,700	57.01%
Amanda Township	\$65,400	\$99,300	\$33,900	51.83
American Township	\$66,600	\$95,100	\$28,500	42.79
Auglaize Township	\$58,800	\$94,400	\$35,600	60.54
Bath Township	\$65,300	\$99,400	\$34,100	52.22
Jackson Township	\$63,000	\$110,500	\$47,500	75.40
Lima City	\$38,900	\$55,500	\$16,600	42.67
Marion Township	\$58,800	\$104,800	\$46,000	78.23
Monroe Township	\$57,900	\$105,200	\$47,300	81.69
Perry Township	\$45,500	\$75,000	\$29,500	64.84
Richland Township	\$68,600	\$118,600	\$50,000	72.89
Shawnee Township	\$79,200	\$122,900	\$43,700	55.18
Spencer Township	\$61,700	\$91,100	\$29,400	47.65
Sugar Creek Township	\$62,400	\$96,200	\$33,800	54.17
Beaverdam	\$36,900	\$54,600	\$17,700	47.97
Bluffton	\$56,200	\$105,300	\$49,100	87.37
Cairo	\$39,200	\$73,100	\$33,900	86.48
Delphos	\$47,000	\$73,100	\$26,100	55.53
Elida	\$57,900	\$99,700	\$41,800	72.19
Ft. Shawnee	\$63,900	\$89,300	\$25,400	39.75
Harrod	\$33,400	\$70,400	\$37,000	110.78
Lafayette	\$37,800	\$70,500	\$32,700	86.51
Spencerville	\$39,900	\$67,200	\$27,300	68.42

In order to provide a more recent picture of housing valuation, Table 30 (page 45) reflects some 1,300+ home sales by census tract occurring in 2007. The data, obtained from the Allen County Auditor's Office, includes the number of home sales, the mean price by tract and reflects the extent of increased home valuation occurring between the 2000 census period and 2007. The highest mean sales occurred in census tracts 120 and 121 of Shawnee Township while the lowest mean sales occurred within census tracts 128, 134 and 137 located in south and southeast quadrants of the City of Lima. Map 11 (page 46) identifies 2007 single family sales and mean sales prices by census tract.

The City of Lima has repeatedly ranked as one of the most affordable cities in the United States.

- Manufactured/Mobile Homes:** The Census documented 2,264 manufactured/mobile homes within Allen County in 2000. Census data suggests that manufactured/mobile homes represented roughly 5.1 percent of the total housing stock in Allen County in 2000. The largest concentration of mobile homes were found in Bath Township (610 units), and when coupled with those in the Village of Fort Shawnee (314 units), and Perry Township (280 units) collectively they reflect more than half of all units (53.2%) in Allen County. When considering occupancy, 85.5 percent of all occupied units were owner occupied, 14.5 percent were renter occupied and 10.9 percent were vacant. Such owner occupancy rates rival the rates established for all housing units documented at 72.1 percent. In 2000 the average household size in owner occupied manufactured mobile homes across Allen County was 2.06 persons, a similar rental unit was slightly higher at 2.79 persons. Household size varied considerably over the County with owner occupied units in Spencerville documenting 3.33 persons per unit and Auglaize Township experiencing only 1.23 persons per unit. Although

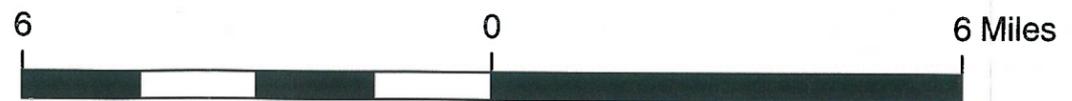
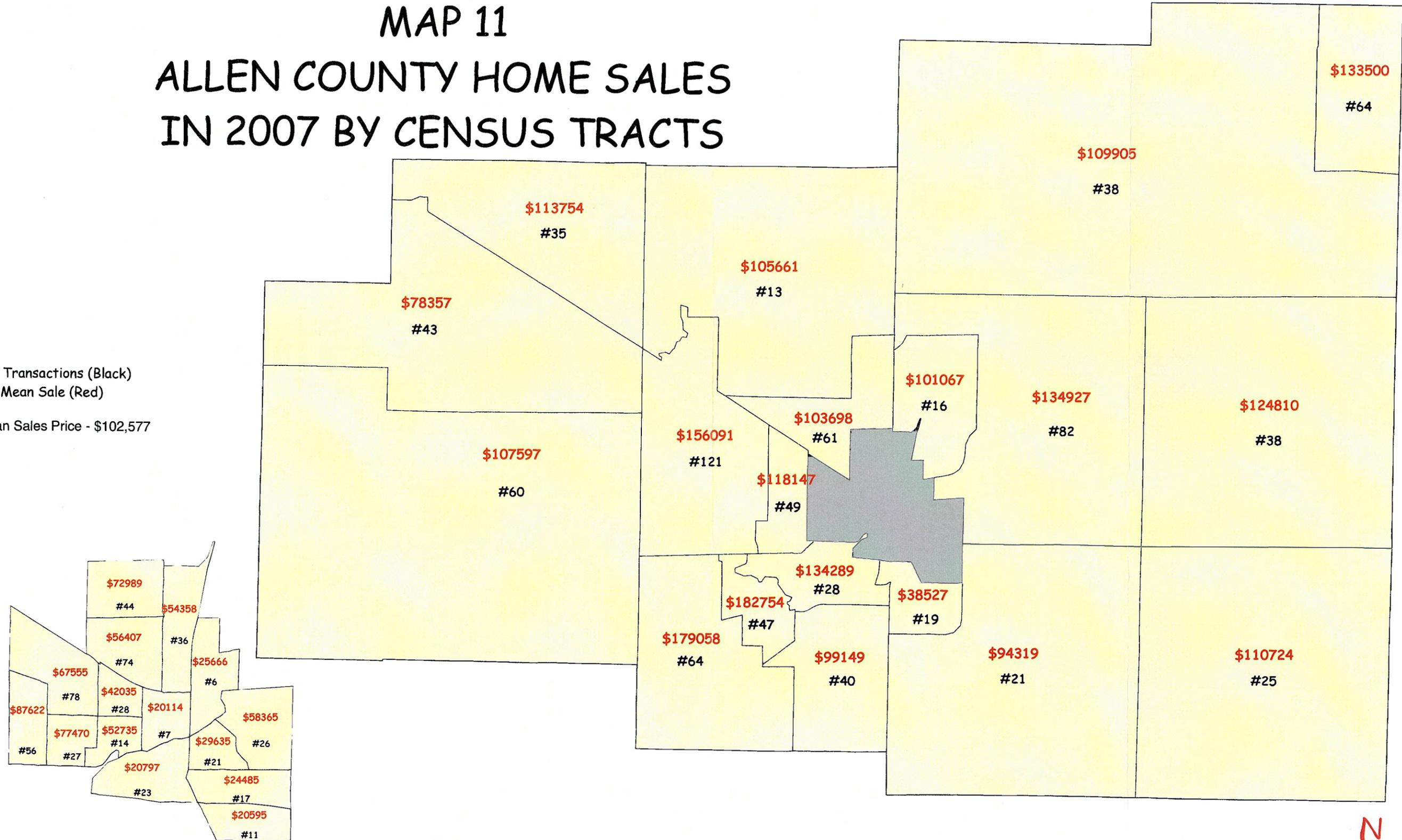
average size of such units is not readily available, given the average household size in Allen County of 2.66 persons, occupancy per unit seems reasonable. Table 31 examines tenure and occupancy of manufactured homes.

TABLE 30 2007 HOUSING SALES IN ALLEN COUNTY BY CENSUS TRACT					
Tracts	Sales	Average Price	Tracts	Sales	Average Price
101	64	\$133,500	124	36	\$54,358
102	38	\$109,950	125	6	\$25,666
103	13	\$105,661	126	26	\$58,365
106	60	\$107,597	127	21	\$29,635
108	121	\$156,091	128	7	\$20,114
109	49	\$118,147	129	28	\$42,035
110	61	\$103,698	130	78	\$67,555
112	16	\$101,067	131	56	\$87,622
113	82	\$134,927	132	27	\$77,470
114	38	\$124,810	133	14	\$52,735
115	25	\$110,724	134	23	\$20,797
116	21	\$94,319	136	17	\$24,485
118	28	\$134,289	137	11	\$20,595
119	40	\$99,149	138	19	\$38,527
120	47	\$182,754	139	43	\$78,357
121	64	\$179,058	140	35	\$113,754
122	44	\$72,989	124	36	\$54,358
123	74	\$56,407			

TABLE 31 MOBILE HOME OCCUPANCY BY POLITICAL SUBDIVISION						
Political Subdivision	Mobile Homes	Vacant	Owner Occupied	Renter Occupied	Owner Occupied Occupants Per Unit	Renter Occupants Per Unit
Allen County	2,264	249	1,723	292	2.06	2.79
Amanda Township	25	0	14	11	1.36	3.36
American Township	149	35	105	9	2.04	1.11
Auglaize Township	69	0	52	17	1.23	3.71
Bath Township	610	102	453	55	2.13	2.55
Jackson Township	150	16	83	51	2.63	3.90
Lima City	244	14	195	35	1.92	2.51
Marion Township	27	0	21	6	0.95	2.17
Monroe Township	73	4	50	19	1.76	2.47
Perry Township	280	17	253	10	2.09	3.20
Richland Township	21	0	15	6	2.53	3.00
Shawnee Township	19	0	19	0	1.53	0.0
Spencer Township	15	0	6	9	3.33	1.33
Sugar Creek Township	23	0	16	7	1.88	2.14
Beaverdam	9	0	9	0	2.89	0.0
Bluffton	54	0	34	20	2.35	1.05
Cairo	5	2	3	0	1.00	0.0
Delphos	265	13	235	17	1.74	1.29
Elida	4	0	4	0	1.75	0.0
Ft. Shawnee	314	38	254	22	2.29	4.00
Harrod	8	0	7	1	1.57	2.00
Lafayette	6	0	6	0	2.00	0.0
Spencerville	72	8	50	14	2.18	2.14

MAP 11 ALLEN COUNTY HOME SALES IN 2007 BY CENSUS TRACTS

= Transactions (Black)
\$ = Mean Sale (Red)
Mean Sales Price - \$102,577



Manufactured/mobile homes are transitioning from personal property to real by the Allen County Auditor as required by State law. Therefore, their valuation and taxation will migrate to reflect real property taxation based on the respective tax rate within each district. The median value of an owner occupied housing unit in Allen County was \$81,800 in 2000. In 2007, the average Allen County single family residential home sold for \$102,577. The average manufactured/mobile home in 2000 was valued \$14,100.

- Manufactured/Mobile Home Parks:** Manufactured/Mobile Home Parks are licensed and controlled by the Department of Health. Such parks are required to be annually inspected and licensed when 3 or more such homes are used for habitation on any tract of land. In 2007 the Allen County Auditor identified 21 licensed and approved manufactured/mobile home parks. Manufactured/mobile home parks contained more than two-thirds (68.6%) of all mobile homes located in Allen County in 2007. Table 32 identifies the mobile parks by political subdivision, number of units, size of park, density and average value. Notice the disparity in the density of such parks between political subdivisions. Also notice the variation in average unit values by park. Mobile home parks are identified in Map 12 on page 48.

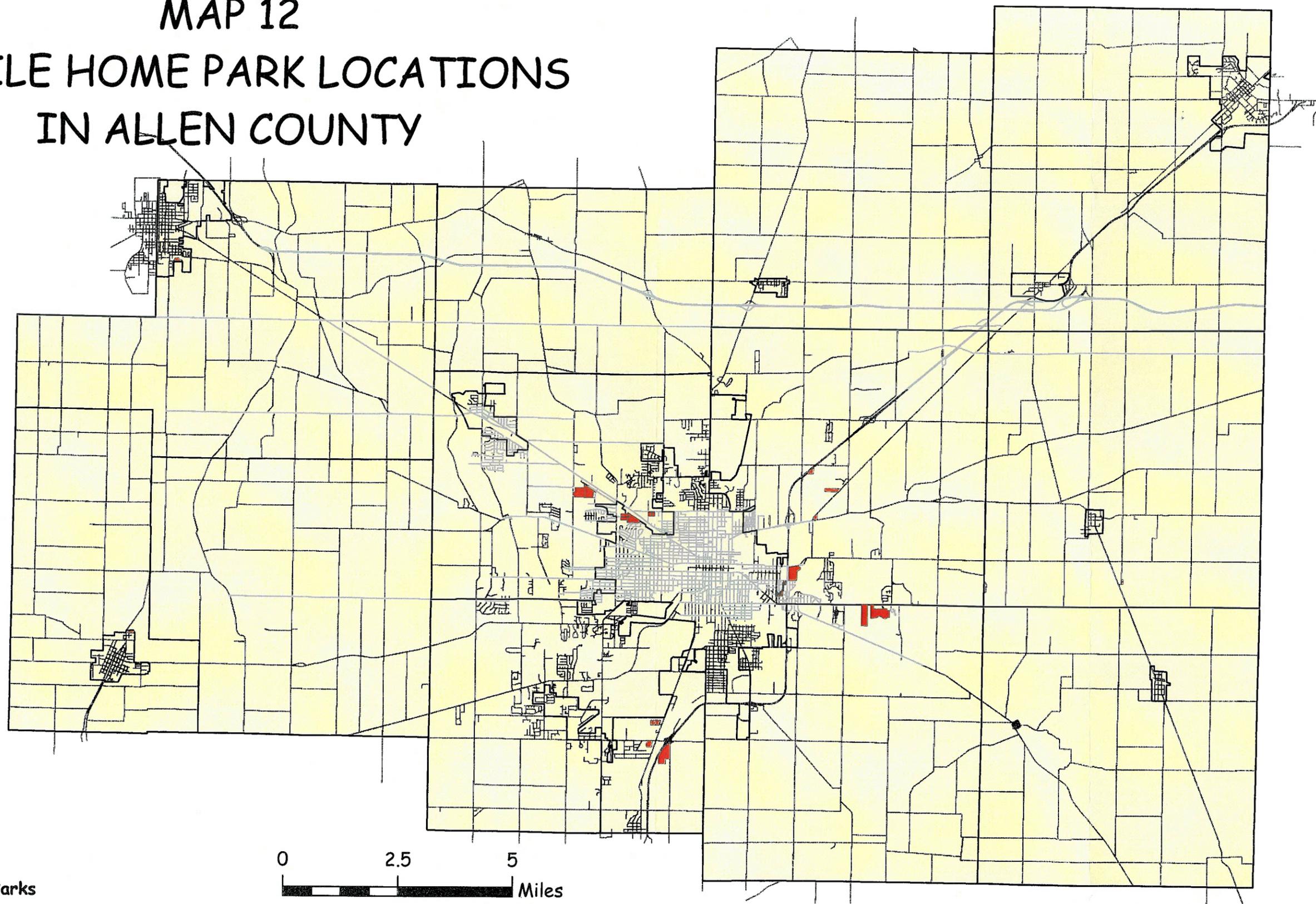
TABLE 32 MOBILE HOME PARKS IN ALLEN COUNTY BY UNITS, DENSITY & VALUE					
Subdivision	Park	Units	Acres	Units Per Acre	Average Value
City of Lima	Crestwood	185	61.7	3.0	\$8,821
Village of Spencerville	Village Court 1	21	2.8	7.5	\$3,157
	Village Court 2	12	1.1	10.9	\$2,553
	Westwood	13	1.3	10	\$1,465
City of Delphos (pt.)	Holland Court	62	14.9	4.2	\$4,302
	Park	6	0.2	30	\$0
Village of Fort Shawnee	Bali Hai	53	14.3	3.7	\$4,183
	Shawnee Village	39	10.2	3.8	\$2,250
	Indian Village	172	65.8	2.6	\$5,529
American Township	Hunter Chase	102	31.6	3.2	\$33,575
	Woodlawn Court 1	46	7.0	6.6	\$1,721
	Woodlawn Court 2	26	2.2	12.0	\$2,611
Bath Township	Country Estates	200	39.6	5.1	\$7,842
	Inwood	35	4.4	7.9	\$1,585
	Marilee	23	2.9	7.9	\$3,056
	Oakhaven	42	6.5	6.5	\$2,350
	Offenbacher	42	3.9	10.7	\$2,819
	Plaza	112	16.6	8.2	\$5,864
	Waltons	77	3.9	19.9	\$1,055
Perry Township	Colony	135	40	3.4	\$4,450
	Eastwood	150	55.8	2.7	\$29,013
Total	Allen County	1,563	382.6	4.1	\$9,106

Group Quarters

The Census Bureau identifies two general types of group quarters: institutional (e.g. nursing homes, hospital wards, hospices and prisons) and non-institutional e.g. college dormitories military barracks, group homes, shelters, missions, etc.).

Certain group quarters house persons with disabilities – both physical and cognitive as well as people with severe mental illnesses. Group quarters should be equally distributed so that persons with

MAP 12 MOBILE HOME PARK LOCATIONS IN ALLEN COUNTY



Legend
Trailer Parks

disabilities are not segregated into certain areas within the community. However, persons occupying group quarters often require services that are most readily available in an urban/suburban setting. Map 13 depicts the distribution of group quarters across the study area.

Data reveals a concentration of such group quarters in, and immediately adjacent to, the City of Lima. In 2000, the U. S Census identified 6,113 individuals residing in Group Quarters. The institutionalized population, 4,560 individuals, resided in correctional facilities (3,310), Nursing Homes (1,182), and other facilities (68). The non-institutionalized population resided in college dormitories (1,163) and other facilities (390). Some discussion of the “other facilities” will be presented later in Section IV of this document. Table 33 depicts the population breakdown of group quarters by type.

TABLE 33 GROUP QUARTER POPULATION IN ALLEN COUNTY	
Type of Group Quarter	Population
Institutionalized	
Correctional Institution	3,310
Nursing Home	1,182
Other Institutions	68
Non-Institutionalized Population	
College Dormitory	1,163
Other Non-Institutional	390

Housing Rehabilitation Needs

Data that identifies the condition of housing or the extent to which housing rehabilitation needs exist do not exist at the County or political subdivision level of analysis. Although Map 10 identified the quality of the housing stock, quality is different from the condition of the housing stock. The lack of a countywide building code and the absence of any specific conditional assessment in the appraisal and re-appraisal process prevent any such systematic assessment. However, for purposes of this report proxy indicators have been considered in establishing rehabilitation needs of the existing housing stock.

- **Essential Amenities:** To provide additional insights into the condition and need for improved housing conditions, the extent of absent housing amenities is presented. The total number of units lacking complete kitchen facilities in 2000 totaled 181 units. The total number of units lacking complete plumbing facilities in 2000 totaled 136 units. Table 34 (page 51) indicates the number of units lacking kitchen and bathroom facilities by political subdivision coupled with the number of those units built prior to 1940 and which are presumed to need extensive rehabilitation as well as the number of vacant units to summarize the extent of rehabilitation needs in Allen County.
- **Lead-Based Paint:** Lead-based paint was used in area housing until 1978. Any house built before 1979 therefore may have layers of lead paint present. When chips of this paint are exposed they may be ingested, or ground into dust which may be ingested or inhaled. HUD estimates that 90 percent of pre-1940 housing units have lead-based paint, 80 percent of those units built between 1940 and 1959 have lead-based paint and 62 percent of housing built from 1960 to 1979 have lead-based paint. Given the age of the housing stock it is not surprising to find that 27,525 units in Allen County in 2000 contain lead-based paint. An estimate of the number of units with lead based paint in Allen County is provided by political subdivision in Table 35 (page 52).

MAP 13 GROUP QUARTER LOCATIONS IN ALLEN COUNTY

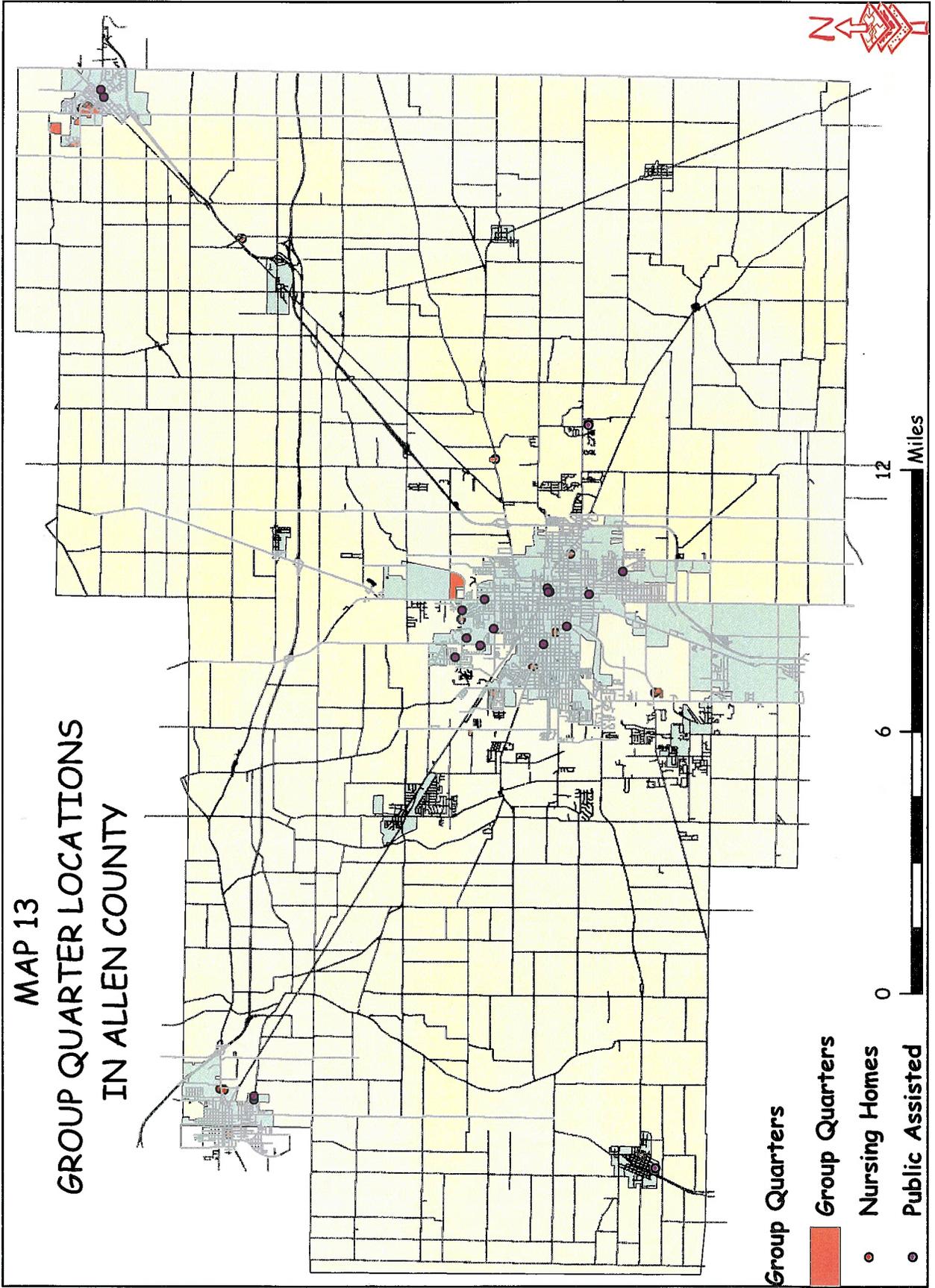


TABLE 34 HOUSING STOCK PRESUMED TO NEED REHABILITATED IN 2000				
Political Subdivision	Pre 1940 Units by Political Subdivision	Lack of Kitchen Facilities	Lack of Plumbing Facilities	Vacant Units
Allen County	10,639	181	136	3599
Amanda Township	143	0	0	27
American Township	173	11	41	307
Auglaize Township	218	0	0	45
Bath Township	295	27	6	243
Jackson Township	271	0	1	28
Lima City	6,072	121	56	2221
Marion Township	301	7	0	30
Monroe Township	205	0	0	20
Perry Township	252	0	8	75
Richland Township	233	0	0	23
Shawnee Township	232	0	0	140
Spencer Township	124	4	6	12
Sugar Creek Township	219	0	0	22
Beaverdam	88	0	0	13
Bluffton	391	0	4	98
Cairo	93	0	0	3
Delphos	541	7	6	189
Elida	131	0	2	19
Ft. Shawnee	135	0	0	84
Harrod	83	0	0	5
Lafayette	76	0	0	8
Spencerville	354	4	6	58

Of concern, the potential reflects 62.21 percent of all housing stock in Allen County. However, estimates from HUD based on national surveys suggest that only a percentage of these 27,525 units actually pose a lead hazard and in need of lead abatement. HUD suggests that of those units built before 1940, 44.0 percent pose a hazard, with those built between 1940 and 1959 identified at a somewhat lesser hazard at 18.0 percent of units, while the hazard of those built after 1960 thru 1979 is established at just 9.5 percent. Given the age of the housing stock, vacancy rates and occupancy status, there may be exposure to lead hazard in some 6,728 units. Table 36 (page 53) identifies the extent of a lead hazard in housing by political subdivision by year of construction.

Table 35 identifies the number of total housing units with lead paint (27,525) while Table 36 identifies the total number of units with potential lead hazards (6,728) stemming from conditions of age, weathering and a lack of maintenance. Examining tenure and occupancy statistics, data suggest that 3,575 of units with lead hazards are owner occupied while rentals account for 1,456; vacancies, abandoned and dilapidated housing consume the remainder. HUD estimates suggest that low to moderate income (LMI) households occupy 44.5 percent of the dwellings with lead hazards. The exposure to the Allen County population reflects some 1,250 owner occupied and 997 renter occupied units. Table 37 (page 54) reveals the lead hazard exposure to the LMI population in occupied housing units.

In order to address and minimize the potential negative impact of lead to human health the Ohio Department of Health (ODH) and the Allen County Health Department (ACHD) commonly monitor and test school age children for lead poisoning. The ACHD also provides education to at-risk children. In 2005, the Center for Disease Control (CDC) and the Allen

TABLE 35
 PRESENCE OF LEAD BASED PAINT BY YEAR OF HOUSING CONSTRUCTION

Subdivision	Prior to 1940		1940 to 1959		1960 to 1969		1970 to 1979		Total Units w/Lead Paint Exposure
	Built	Paint Exposure	Built	Paint Exposure	Built	Paint Exposure	Built	Paint Exposure	
Allen County	10,639	9,575	11,911	9,529	6,094	3,778	7,489	4,643	27,525
Amanda Township	143	129	133	106	82	51	147	91	377
American Township	173	156	966	773	1,101	683	1,540	955	2,567
Auglaize Township	218	196	142	114	57	353	176	109	772
Bath Township	295	266	927	742	723	448	1,130	701	2,157
Jackson Township	271	244	94	75	138	86	202	125	530
Lima City	6,072	5,465	6,118	4,894	2,097	1,300	1,762	1,092	12,751
Marion Township	301	271	169	135	129	80	97	60	546
Monroe Township	205	185	41	33	50	31	118	73	322
Perry Township	252	227	371	297	167	104	244	151	779
Richland Township	233	210	156	125	45	28	68	42	405
Shawnee Township	232	209	767	614	583	362	871	540	1,725
Spencer Township	124	112	34	27	25	16	64	40	195
Sugar Creek Township	219	197	105	84	29	18	63	39	338
Beaverdam	88	79	26	21	10	6	14	9	115
Bluffton	391	352	310	248	146	91	191	118	809
Cairo	93	84	42	34	19	12	20	12	142
Delphos	541	487	447	358	193	120	169	105	1070
Elida	131	118	188	150	57	35	38	24	327
Ft. Shawnee	135	122	516	413	326	202	410	254	991
Harrod	83	75	51	41	9	6	15	9	131
Lafayette	76	68	24	19	3	2	7	4	93
Spencerville	354	319	234	187	105	65	114	71	642

TABLE 36
ESTIMATED EXPOSURE TO LEAD HAZARD IN HOUSING BY YEAR OF CONSTRUCTION

Subdivision	Prior to 1940		1940 to 1959		1960 to 1969		1970 to 1979		Total Period Units	
	w/Paint	w/Hazard	w/Paint	w/Hazard	w/Paint	w/Hazard	w/Paint	w/Hazard	w/Paint	w/Hazard
Allen County	9,575	4,213	9,529	1,715	3,778	359	4,643	441	27,525	6,728
Amanda Township	129	57	106	19	51	5	91	9	377	90
American Township	156	69	773	139	683	65	955	91	2,567	364
Auglaize Township	196	86	114	21	353	34	109	10	772	151
Bath Township	266	117	742	134	448	43	701	67	2,157	361
Jackson Township	244	107	75	14	86	8	125	12	530	141
Lima City	5,465	2,405	4,894	881	1,300	124	1,092	104	12,751	3,514
Marion Township	271	119	135	24	80	7	60	6	546	156
Monroe Township	185	81	33	6	31	3	73	7	322	97
Perry Township	227	100	297	53	104	10	151	14	779	177
Richland Township	210	92	125	23	28	3	42	4	405	122
Shawnee Township	209	92	614	111	362	34	540	51	1,725	288
Spencer Township	112	49	27	5	16	2	40	4	195	60
Sugar Creek Township	197	87	84	15	18	2	39	4	338	108
Beaverdam	79	35	21	4	6	1	9	1	115	41
Bluffton	352	155	248	45	146	14	118	11	809	225
Cairo	84	37	34	6	12	1	12	1	142	45
Delphos	487	214	358	69	120	11	105	10	1,070	304
Elida	118	52	150	27	35	3	24	2	327	84
Ft. Shawnee	122	54	413	74	202	19	254	24	991	171
Harrod	75	33	41	7	6	1	9	1	131	42
Lafayette	68	30	19	3	2	0	4	0	93	33
Spencerville	319	140	187	34	65	6	71	7	642	187

TABLE 37 ESTIMATED LEAD HAZARD AFFECTED HOUSEHOLDS IN ALLEN COUNTY BY YEAR OF CONSTRUCTION AND TENURE								
Year Built	Tenure	Total Occupied Units	Percent w/Lead Paint	Number w/Lead Paint	Percent w/Lead Hazard	Number Occupied Units w/Lead Hazard	Percent Units LMI Occupied	LMI Households w/Lead Hazard Exposure
Prior to 1940	Owner	6,598	90.0%	5,938	44.0%	2,613	37.4%	977
	Renter	2,679	90.0%	2,411	44.0%	1,061	66.5%	705
1940 to 1959	Owner	2,730	80.0%	2,184	18.0%	393	35.1%	138
	Renter	1,579	80.0%	1,263	18.0%	227	64.4%	146
1960 to 1969	Owner	4,309	62.0%	2,672	9.5%	254	25.0%	64
	Renter	1,441	62.0%	894	9.5%	85	67.2%	57
1970 to 1979	Owner	4,831	62.0%	2,995	9.5%	285	25.0%	71
	Renter	2,264	62.0%	1,404	9.5%	133	67.2%	89
Owner Occupied		18,468		13,789		3,545		1,250
Renter Occupied		7,963		5,972		1,506		997
Total Occupied		26,431		17,761		5,051		2,247

County Health Department (ACHD) confirmed 15 cases of elevated blood levels for lead with 5 units resulting in multiple cases. In 2007, 1,418 children under the age of 6 years were tested for elevated lead levels in their blood reflecting a sample of 16 percent of all children under 6 years. Test results found 25 children with elevated levels suggesting 1.76 percent of all children under the age of 6 years with elevated blood levels for lead.

Affordable Housing

Data in Section II identified the character and complexity of the local population. Section II examined the community's demographics including household size, age, income and disability status in order to develop the background necessary to understand the community's housing needs.

Earlier in this section, data was presented that establishes the parameters of the current housing stock in Allen County. However, the nature and scope of affordable housing remains to be addressed. The local demand for safe, appropriate and affordable housing is the focus of the remaining subsection.

The extent to which affordable housing exists in a community can be assessed based on a number of factors. Census data allows us to examine housing affordability on a number of different measures. Included within such baseline housing parameters: overcrowding, and affordability including rental rates and ownership costs.

- **Overcrowding:** Tables 17 and 18 in Section II identified poverty rates by person and family units. Map 6 identified households in poverty by political subdivisions. Census data identifying the number of occupants per room is considered another measure of poverty that provides insights into housing affordability, for as the number of occupants rise over the threshold of 1.0 person per room overcrowding is thought to be experienced. This measure helps identify the relationship between housing costs, size of units and size of household. Table 38 identifies the extent of overcrowding by degree and political subdivision for renter occupied persons while Table 39 identifies the degree of overcrowding in owner occupied units by political subdivision.

**TABLE 38
OCCUPANTS PER ROOM IN RENTER OCCUPIED HOUSEHOLDS BY POLITICAL SUBDIVISION**

Political Subdivision	Units	1.01 to 1.50	Percent	1.51 to 2.00	Percent	2.01 or more	Percent	Overcrowding as Percent
Allen	11,356	242	2.13	56	.49	8	.07	2.69
Amanda	51	5	9.80	0	0.0	0	0.0	9.88
American	1,484	0	0.0	0	0.0	0	0.0	0.00
Auglaize	109	0	0.0	0	0.0	0	0.0	0.00
Bath	682	17	2.49	0	0.0	0	0.0	2.49
Jackson	117	2	1.71	0	0.0	0	0.0	1.71
Lima	6,645	185	2.78	34	.51	8	.12	3.41
Marion	105	0	0.0	0	0.0	0	0.0	0.00
Monroe	73	0	0.0	0	0.0	0	0.0	0.00
Perry	272	6	2.20	0	0.0	0	0.0	2.20
Richland	74	0	0.0	0	0.0	0	0.0	0.00
Shawnee	398	0	0.0	22	5.52	0	0.0	5.52
Spencer	19	0	0.0	0	0.0	0	0.0	0.00
Sugar Creek	74	0	0.0	0	0.0	0	0.0	0.00
Beaverdam	17	0	0.0	0	0.0	0	0.0	0.00
Bluffton	374	0	0.0	0	0.0	0	0.0	0.00
Cairo	21	0	0.0	0	0.0	0	0.0	0.00
Delphos	652	6	.92	0	0.0	0	0.0	0.92
Elida	79	0	0.0	0	0.0	0	0.0	0.00
Fort Shawnee	156	10	6.41	0	0.0	0	0.0	6.41
Harrod	25	0	0.0	0	0.0	0	0.0	0.00
Lafayette	8	0	0.0	0	0.0	0	0.0	0.00
Spencerville	195	11	5.64	0	0.0	0	0.0	5.64

**TABLE 39
OCCUPANTS PER ROOM IN OWNER OCCUPIED HOUSEHOLDS BY POLITICAL SUBDIVISION**

Political Subdivision	Units	1.01 to 1.50	Percent	1.51 to 2.00	Percent	2.01 or more	Percent	Overcrowding as Percent
Allen	29,290	261	.89	15	.05	12	.04	0.98
Amanda	641	6	.93	0	0.0	0	0.0	0.93
American	3,405	19	.56	0	0.0	0	0.0	0.56
Auglaize	733	8	1.09	0	0.0	0	0.0	1.09
Bath	3,150	8	.25	0	0.0	0	0.0	0.25
Jackson	843	23	2.73	0	0.0	0	0.0	2.73
Lima	8,796	105	1.19	15	.17	12	.14	1.50
Marion	886	13	1.47	0	0.0	0	0.0	1.47
Monroe	532	21	3.95	0	0.0	0	0.0	3.95
Perry	1,118	17	1.52	0	0.0	0	0.0	1.52
Richland	620	0	0.0	0	0.0	0	0.0	0.00
Shawnee	2,658	12	.45	0	0.0	0	0.0	0.45
Spencer	275	4	1.45	0	0.0	0	0.0	1.45
Sugar Creek	398	0	0.0	0	0.0	0	0.0	0.00
Beaverdam	114	2	1.75	0	0.0	0	0.0	1.75
Bluffton	907	10	1.10	0	0.0	0	0.0	1.10
Cairo	162	0	0.0	0	0.0	0	0.0	0.00
Delphos	2,137	14	.65	0	0.0	0	0.0	0.65
Elida	623	0	0.0	0	0.0	0	0.0	0.00
Fort Shawnee	1,408	11	.78	0	0.0	0	0.0	0.78
Harrod	149	0	0.0	0	0.0	0	0.0	0.00
Lafayette	105	0	0.0	0	0.0	0	0.0	0.00
Spencerville	652	2	.31	0	0.0	0	0.0	0.31

Data suggests that in 2000, overcrowding was experienced in 306 rental units in Allen County representing 2.69 percent of the 11,356 occupied rental units. Nearly three-quarters (74.18%) or 227 of the rental units experiencing overcrowding were found within the City of Lima. However, as so many rental units were located within the City (6,645/58.51%) overcrowding was only experienced in 3.41 percent of all Lima's rental units. Other political subdivisions that exceeded the county average of 2.79 percent included Amanda Township (9.80%), Shawnee Township (5.52%), Village of Fort Shawnee (6.40%), and the Village of Spencerville (5.64%).

Similar data from the 2000 Census suggests that less than one percent (.98%) of owner occupied units were found to be experiencing overcrowding. Monroe and Jackson Townships experienced the highest proportion of overcrowding in their owner occupied units with 3.95 percent and 2.73 percent of such units respectively. Auglaize Township (1.09%), Marion Township (1.47%), Perry Township (1.52%), Spencer Township (1.45%), City of Lima (1.50%), Village of Beaverdam (1.75%) and the Village of Bluffton (1.10%) all experienced overcrowding greater than the countywide average (0.98%).

- Housing Costs:** The extent to which affordable housing can be secured in a community can be assessed based on the relationship between income and housing costs. Housing costs must therefore reflect mortgage payments or rental payments plus related costs including taxes, insurance, fees and utilities. Mortgage payments tend to reflect the value of owner occupied units while rent tends to reflect the utility value of the unit as it varies by size, character, location and condition.

Table 29 revealed the median value of owner occupied units and the increased valuation experienced between 1990 and 2000 by political subdivision. Table 40 reveals median rent by political subdivision and the percent change between decennial census periods by political subdivision. Comparison of Tables 29 and 40 reveals that in large measure rents increased proportionally to the increased valuation of owner occupied homes. Of note was the increased rent experienced in Richland and Marion Township (118.00% 88.45% respectively) as compared to American Township and the City of Lima (22.51% and 29.48% respectively).

Examining affordability, the census looks at housing related costs including rent/mortgage, utilities, taxes, etc., and defines a housing burden when housing costs are greater than 35 percent of income. The Census also differentiates such costs based on owner occupied and

Political Subdivision	1990 Census	2000 Census	Change	
			Amount	Percent
Allen County	\$346	\$446	\$100	28.90
Amanda Twp	\$393	438	\$45	11.45
American Twp	422	517	95	22.51
Auglaize Twp	323	417	94	29.10
Bath Twp	363	464	101	27.82
Jackson Twp	361	431	70	19.39
Lima City	329	426	97	29.48
Marion Twp	303	571	268	88.45
Monroe Twp	365	363	-2	-.55
Perry Twp	234	309	75	32.05
Richland Twp	300	654	354	118.00
Shawnee Twp	415	523	108	26.02
Spencer Twp	308	330	22	7.14
Sugar Creek Twp	304	470	166	54.61
Beaverdam	325	375	50	15.38
Bluffton	279	397	118	42.29
Cairo	338	568	230	68.05
Delphos	296	452	156	52.70
Elida	424	457	33	7.78
Ft. Shawnee	373	537	164	43.97
Harrod	300	471	171	57.00
Lafayette	338	465	127	37.57
Spencerville	297	477	180	60.61

renter occupied. Table 41 identifies that the number of owner occupied units with households paying in excess of 35 percent of their income for housing doubling (117.3%) between the 1990 and 2000 decennial census periods. Interestingly enough Table 41 reveals the proportion of renters paying in excess of 35 percent dropped over the same period. Examining this relationship from a historical perspective data indicates that such a housing burden affected 4.52 percent of all owner occupied housing units in 1990 but rose to 9.56 percent by 2000. More alarming is that nearly 40 percent (39.16%) of all households occupying rental housing in 1990 experienced a housing burden of more than 35 percent. In 2000, the load improved only slightly reflecting that 38.78 percent of all rental households paid more than 35 percent of their income for just shelter.

TABLE 41 OWNER/RENTER OCCUPIED HOUSING UNITS COSTS GREATER THAN 35% INCOME								
Political Subdivision	Owner Occupied				Renter Occupied			
	1990 Census	2000 Census	Change		1990 Census	2000 Census	Change	
			Amount	Percent			Amount	Percent
Allen County	1,289	2,801	1,512	117.3	3,180	3,076	-104	-3.27
Amanda Twp	11	35	24	218.18	14	7	-7	-50.0
American Twp	98	353	255	260.20	209	341	132	-63.16
Auglaize Twp	25	54	29	116.00	7	16	9	128.57
Bath Twp	91	305	214	235.16	169	119	-50	-29.59
Jackson Twp	22	34	12	54.55	19	15	-4	-21.05
Lima City	631	970	339	53.72	2,332	2,059	-273	-11.71
Marion Twp	55	66	11	20.00	110	49	-61	-5.45
Monroe Twp	30	26	-4	-13.33	5	16	11	220.00
Perry Twp	80	42	-38	-47.50	21	52	31	147.62
Richland Twp	65	44	-21	-32.31	72	14	-58	-80.56
Shawnee Twp	129	289	160	124.03	168	61	-107	-63.69
Spencer Twp	33	17	-16	-48.48	52	7	-45	-86.54
Sugar Creek Twp	19	38	19	100.00	2	5	3	150.00
Beaverdam	7	3	-4	-57.14	6	3	-3	-50.00
Bluffton	30	90	60	200.00	48	84	36	75.00
Cairo	10	8	-2	-20.00	0	10	10	100.00
Delphos	30	134	104	346.67	101	139	38	37.62
Elida	14	58	44	314.29	20	19	-1	-5.00
Ft. Shawnee	58	88	30	51.72	65	47	-18	-27.69
Harrod	19	23	4	21.05	7	5	-2	-28.57
Lafayette	12	10	-2	-16.67	14	4	-10	-74.43
Spencerville	28	50	22	78.57	52	46	-6	-11.54

When reviewing the issue of affordability however, the obvious question is how much is too much and how much can you afford to pay? The U.S. Department of Housing and Urban Development (HUD), and most state housing departments consider annual housing costs to be "affordable" if they do not exceed 30 percent of a family's annual income (including utility payments). Geographic variations do exist and where you select to live has implications as housing costs (rent/mortgages) are almost always a product of the area's economy to geographic variations. In addition to the place (political subdivision, rural/urban) of residing unit you select (the apartment or house), its condition, amenities, and proximity to employment determine the housing costs for that property. Balancing these factors is key.

Mobile homes and mobile home parks provide only slightly more affordable housing than other types of housing. Table 42 suggests that 29.4 percent of renter occupied mobile homes expended 35 percent or more of their income on shelter as compared to 38.78 percent of all rental housing. No similar data is available for owner occupied mobile home units.

TABLE 42 MOBILE HOME GROSS RENT AS PERCENTAGE OF INCOME IN ALLEN COUNTY BY POLITICAL SUBDIVISION							
Political Subdivision	Mobile Homes	Renter Occupied	Less than 20%	20%- 24%	25% - 29%	30 - 34%	35%+
Allen County	2,264	292	106	33	34	9	86
Amanda Township	25	11	11	0	0	0	0
American Township	149	9	0	0	0	0	9
Auglaize Township	69	17	7	3	0	7	0
Bath Township	610	55	16	0	8	0	25
Jackson Township	150	51	31	12	8	0	0
Lima City	244	35	5	0	6	24	0
Marion Township	27	6	6	0	0	0	0
Monroe Township	73	19	6	5	0	0	8
Perry Township	280	10	0	0	0	0	10
Richland Township	21	6	0	0	0	0	6
Shawnee Township[19	0	0	0	0	0	0
Spencer Township	15	9	0	0	0	7	2
Sugar Creek Township	23	7	5	0	0	0	2
Beaverdam	9	0	0	0	0	0	0
Bluffton	54	20	7	6	0	0	7
Cairo	5	0	0	0	0	0	0
Delphos	265	17	6	0	6	0	5
Elida	4	0	0	0	0	0	0
Ft. Shawnee	314	22	17	0	5	0	0
Harrod	8	1	1	0	0	0	0
Lafayette	6	0	0	0	0	0	0
Spencerville	72	14	6	0	2	2	4

Tables 43 and 44 (page 59) identify the relationship between the number of low to moderate income households and the units available at less than 30 percent of the median income by tenure and political subdivision. Notice that the number of units available is extremely limited with the bulk of units (74.18%) available in the City of Lima. Slightly less than half (47.36%) of the Allen County communities lacked any affordable housing based on the 30 percent benchmark of median household income.

Even though the Lima MSA has some of the most affordable housing in the United States, many wage earners cannot afford to own a home or even rent one without paying what some consider an unreasonable percentage of their income. Households often require two wage-earner incomes reflecting either 2 persons working a standard 40-hour work week or one occupant working 70 plus hours per week. According to the "Allen County: Blueprint to End Homelessness," published in 2007, the Fair Market Rent (FMR) in Lima for a two-bedroom apartment is \$538. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$2,133 monthly or \$25,596 annually. Assuming a 40-hour workweek, 52 weeks per year, this level of income translates into a Housing Wage of \$10.35.

TABLE 43
AVAILABLE HOUSING STOCK AT 30% OR LESS OF MEDIAN INCOME
BY POLITICAL SUBDIVISION

Political Subdivision	Units	30% Median Income	Units Available at 30%	% Housing Stock
Allen	29,288	\$11,114	244	0.8
Amanda Twp	627	\$14,659	6	1.0
American Twp	3,424	\$12,878	6	0.2
Auglaize Twp	743	\$14,391	0	0.0
Bath Twp	3,128	\$12,164	0	0.0
Jackson Twp	842	\$14,202	0	0.0
Lima City	8,758	\$8,120	181	2.1
Marion Twp	891	\$13,625	0	0.0
Monroe Twp	531	\$13,359	0	0.0
Perry Twp	1,135	\$9,914	16	1.4
Richland Twp	595	\$16,026	0	0.0
Shawnee Twp	2,713	\$17,111	79	2.9
Spencer Twp	283	\$15,519	2	0.7
Sugar Creek Twp	412	\$14,289	0	0.0
Beaverdam	120	\$11,718	0	0.0
Bluffton	935	\$12,962	6	0.6
Cairo	159	\$9,875	2	1.3
Delphos	2,096	\$10,745	6	0.3
Elida	623	\$14,787	0	0.0
Fort Shawnee	1,371	\$14,016	7	0.5
Harrod	141	\$11,499	0	0.0
Lafayette	104	\$12,375	1	1.0
Spencerville	654	\$9,785	4	0.6

TABLE 44
AVAILABLE RENTAL STOCK AT 30% OR LESS OF MEDIAN INCOME BY
POLITICAL SUBDIVISION

Political Subdivision	Households @ 30% or Less	30% Median Monthly Income	Units Available at 30%	% Housing Stock
Allen	4,432	\$277	1,799	15.8
Amanda Twp	51	\$366	0	0.0
American Twp	343	\$321	42	2.8
Auglaize Twp	63	\$359	17	17.0
Bath Twp	250	\$304	50	7.3
Jackson Twp	94	\$355	11	9.6
Lima	2,770	\$203	782	11.8
Marion Twp	104	\$340	10	8.3
Monroe Twp	92	\$333	11	14.5
Perry Twp	180	\$247	69	24.5
Richland Twp	56	\$400	0	0.0
Shawnee Twp	228	\$427	6	1.6
Spencer Twp	25	\$387	0	0.0
Sugar Creek Twp	32	\$357	0	0.0
Beaverdam	9	\$292	0	0.0
Bluffton	88	\$324	229	58.1
Cairo	14	\$246	0	0.0
Delphos	194	\$268	29	4.7
Elida	62	\$369	2	2.7
Fort Shawnee	165	\$350	0	0.0
Harrod	19	\$287	0	0.0
Lafayette	7	\$309	0	0.0
Spencerville	84	\$244	17	8.9

In Ohio, the estimated mean (average) wage for a renter is \$9.07 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 46 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 worker(s) earning the mean renter wage in order to make the two-bedroom FMR affordable.

Based on local employment data, most affected by the disparity are those working in food service and preparation; building and grounds cleaning and maintenance; and personal care and service occupations. A person working in a child care center or waiting counters in a local chain restaurant, for example, may have difficulty affording rent or paying a mortgage.

Households that spend more than 50 percent of household income on housing are considered "extremely cost burdened" by HUD (See Table 17, Section II). These households devote too much of their budget to housing, rather than to other necessities, like food or health care. And in most cases these individuals are teetering on the edge of homelessness.

- **Homelessness:** The 2000 U.S Census identified 44 individuals in shelters for the homeless. However, more recent planning exercises undertaken by homeless advocates reported that more than 179 unduplicated families were identified as being in a state of homelessness in 2007. Contributing to such an increase may reflect a more current/broader definition of homelessness and/or a more thorough information gathering network of local agencies.

The Lima Allen County Housing Consortium through its Continuum of Care subcommittee, engaged a core group of 16 local social service and government agencies worked with local education, mental health and social service providers to identify the extent and contributing factors to homelessness. Advocates identified the causes of homelessness in a 2007 publication entitled "Allen County: Blueprint to End Homelessness". The report compiled surveys that identified the following factors contributing to homelessness: lack of adequate jobs in the community (22%), relationship problems/challenges (13%) health, AoD, mental health (41%), criminal justice involvement (13%), and lack of affordable housing and supported housing (11%).

The "Blueprint" Report found the community possesses limited resources for addressing the housing needs of the homeless. The Lima Rescue Home provides temporary lodging and meals for transient men while Lima's Samaritan House provided shelter and meals for homeless women and children. Samaritan House also offers counseling services, job referrals, transportation and other services on a temporary basis for clients as needed. Crossroads Crisis Center provides emergency housing and food for victims of domestic violence and sexual assault of women and their children. A detailed listing of resources identified through surveys conducted by the Continuum of Care subcommittee is updated periodically to keep abreast of changes in the availability of services. A gap that has been identified and for which a remedy is being sought by the subcommittee is the lack of or limited availability of housing for intact families.

SECTION IV: ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

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

According to HUD, impediments to fair housing choice are:

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

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

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

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

Regulatory Barriers

Regulatory barriers to fair housing and affordability include: zoning restrictions; complex administrative and permitting processes; rigid building codes; excessive permitting fees; lack of fair housing law enforcement as well as restrictions in planning, growth, infill, redevelopment, and tax policies. Common administrative/permitting obstacles to affordable housing include: duplicative and/or time-consuming design review processes; multiple and/or duplicative layers of approval processes; out-of-date building codes; excessive fees; complicated and/or unnecessary federal regulations; excessive environmental restrictions; and burdensome rehabilitation codes. Administrative processes regulating development are thought to be complex and increasing in their complexity due to longer and longer review processes imposed by an increasing number of agencies. The review process is now thought to be more burdensome in terms of time and permit fees. Some critics argue that pre-existing regulations are not reviewed to determine whether they are effective or still needed.

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

Some Communities have adopted rigorous standards to preclude lower cost developments.

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

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

Townships have adopted variations of Euclidean Zoning while municipalities maintain an older form of zoning referred to as Pyramidal.

Fair housing choice is said to be negatively affected when restrictive attributes exist over the density of development allowed, minimum yard areas and excessive square footage requirements. Table 45 identifies the nature and attributes of the individual zoning regulations

by political subdivision. Data therein suggests a wide disparity in the minimum yard requirements. However, such yard requirements typically reflect the absence of municipal water and sewer facilities in the rural communities (Auglaize, Richland and Sugar Creek townships). Minimum square footage requirements vary from 650 square feet to 1,700 square feet. While more than half of all zoned communities have adopted or allow mixed use (some recognizing zero lot line standards) no community has mandated, thru inclusionary zoning, affordable housing be integrated within a particular housing development.

TABLE 45 ZONING REGULATION RESIDENTIAL ATTRIBUTES BY POLITICAL SUBDIVISION								
Subdivision	Restrictive Attributes to Fair Housing					Permissive Attributes to Fair Housing		
	Type	Minimum Yard Area Square Footage	Maximum Density Units Per Acre	Height	Minimum Unit Square Footage	Mixed Uses	Zero Lot Lines	Density Bonus
Amanda Twp	E	9,600	4.5	40	1,000			
American Twp	E	12,000	14.5	35	1,000	✓	✓	
Auglaize Twp	E	108,900	.4	35	900			
Bath Twp	E	2,500	17.4	75	650	✓	✓	
Jackson Twp	E	2,500	4.0	35	650	✓	✓	
Limo	P	2,500	17.4			✓		
Marion Twp	E	9,600	4.5	35	1,000			
Perry Twp	E	15,000	11.6	45	720	✓	✓	
Richland Twp	E	108,900	.8	35	1,000	✓	✓	
Shawnee Twp	E	18,000	12.1	35	750	✓	✓	
Spencer Twp	E	9,600	4.5	35	1,000			
Sugar Creek Twp	E	20,000	2.0	35	1,100			
Bluffton	P	2,500	17.4	50	650	✓	✓	
Cairo	P	15,000	8.7	30	600			
Delphos	P	10,900*	17.4*	55	650	✓		
Elida	E	2,500	17.4	50	950	✓		
Ft. Shawnee	P	2,500*	17.4*	35	700	✓		
Lafayette	E	7,800	5.5	35	1,700	✓	✓	
Spencerville	P	12,000	14.5	45	800	✓		

Note: E = Euclidean Zoning
P = Pyramidal Zoning
* = Assumed

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

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

The extent of the platting process varies by political subdivision. Table 46 identifies the attributes of the various subdivisions across Allen County. The most cumbersome review process occurs in the unincorporated area where the LACRPC facilitates a 3-stage review which typically includes as many as 10 representatives from individual agencies/departments and requires a minimum of 60 days to proceed from an Overall development Plan submittal through to a Final Plat approval when everything is completed and submitted correctly; however, the platting process typically exceeds 180-days due to technical reviews, field inspections, etc. All such regulations have developed minimum pavement standards; only Delphos has not adopted minimum utility standards as well. The review and approval process reveals only half of the political subdivisions require any fee and none charge impact fees.

The platting process varies by political subdivision. The LACRPC facilitates a 3-stage review which typically lasts 180-days.

TABLE 46 SUBDIVISION REGULATION ATTRIBUTES BY POLITICAL SUBDIVISION									
Subdivision	Restrictive Attributes to Fair Housing								
	Design Standards		Review Process			Development Costs			
	Minimum Pavement Standards	Utility Standards	Tiered Multi-Agency	Number of Reviews	Minimum Review Period	Fee Based Review	Cost per Plat	Cost per Lot	Mandatory Impact Fees
Allen County	✓	✓	✓	3	60	✓	✓		
Lima City	✓	✓		3	60				
Beaverdam	✓	✓	✓	3	60	✓	✓		
Bluffton	✓	✓	✓	3	60				
Delphos	✓			3	90				
Elida	✓	✓	✓	3	90				
Ft. Shawnee	✓	✓		3	90	✓	✓		
Spencerville	✓	✓	✓	3	60	✓	✓		

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

Locally, the City of Lima manages the Allen County Building Department. The cities of Delphos and Lima have adopted both residential and commercial building codes. No residential building code has been adopted by any other political subdivision. Plumbing and sewage regulations are

adopted and enforced by the Allen County Health Department in those areas beyond municipal sewage facilities. Commercial and industrial building all must be inspected and approved by either the Allen County Building Department or the State of Ohio before occupancy is permitted under state law (ORC 3791).

- **Impact of Such Regulations:** The purpose of the aforementioned codes is stipulated in the ORC. Collectively, they are intended to protect the public health, safety and welfare, across the larger community thru the standardization of development's scale, density and design. Acknowledging the intent of such regulations however, their uniform interpretation and application are predicated upon independent individual actions and subject to local variation. Clarity of language and extended knowledge of public policies/regulations with respect to residential development would help eliminate potential bias, delay or obstruction to housing choice.
 - A case in point is the relationship between local land use planning and the adoption of zoning regulations. The ORC specifically ties the adoption of zoning "in accordance with a comprehensive plan". Yet while most political subdivisions have adopted local zoning codes they have yet to adopt a comprehensive plan upon which the zoning they adopted is to be predicated. Also of note, while some communities have an adopted comprehensive plan, most have not been adopted within the last 40 years fueling critic's cries for a review of the existing plans and regulatory standards.

Zoning regulations not only determine the minimum land area and unit size requirements they can also establish parking and open space requirements. More importantly zoning establishes permitted and conditional uses where residential units may be developed. Regulating the land available for high density housing or large lot development impacts the extent of availability and ultimately cost. And, while Pyramidal Zoning effectively allows single-family residential housing in all districts, it has two potentially detrimental effects: it can regulate higher density housing to areas of with heavier traffic making such development more expensive and less attractive; but, perhaps more importantly, this type of zoning permits housing projects to be developed at densities much lower than intended for the specific land use designations or zoning districts.

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

- Policy decisions made at the county level effect the land division process and infrastructure investments that collectively have an impact on the availability of land to support affordable

housing developments. Local subdivision regulations govern the physical attributes and amenities of major subdivision developments as well as minor land divisions. In Allen County, minor land divisions are defined as the creation of five or less lots, including the remainder, that do not involve the opening or widening of road or easement of access. Such lots comprised over half (127/55.2%) of all residential lots created (230) in Allen County during 2006 and 2007. Minor land division creating new residential lots were typically located in the more rural areas of Allen County where the unavailability of sewer and water required new lots 2.5 acres or greater in size. The expense of residential development at that density tends to exclude low-to-moderate income residents.

Policy decisions effect the land division process and infrastructure investments that impact affordable housing.

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

However, major residential developments are currently required to provide both municipal water and sewer service. In the unincorporated area of Allen County, which constitutes some 242,403 acres or 93.1% of the total area in Allen County, sanitary sewer service are developed under the authority of the Allen County Board of Commissioners, while municipal water services are typically provided by the Allen Water District (or a local municipality). In many areas the co-location of both water and sewer preclude high density subdivision development in suburban and rural areas.

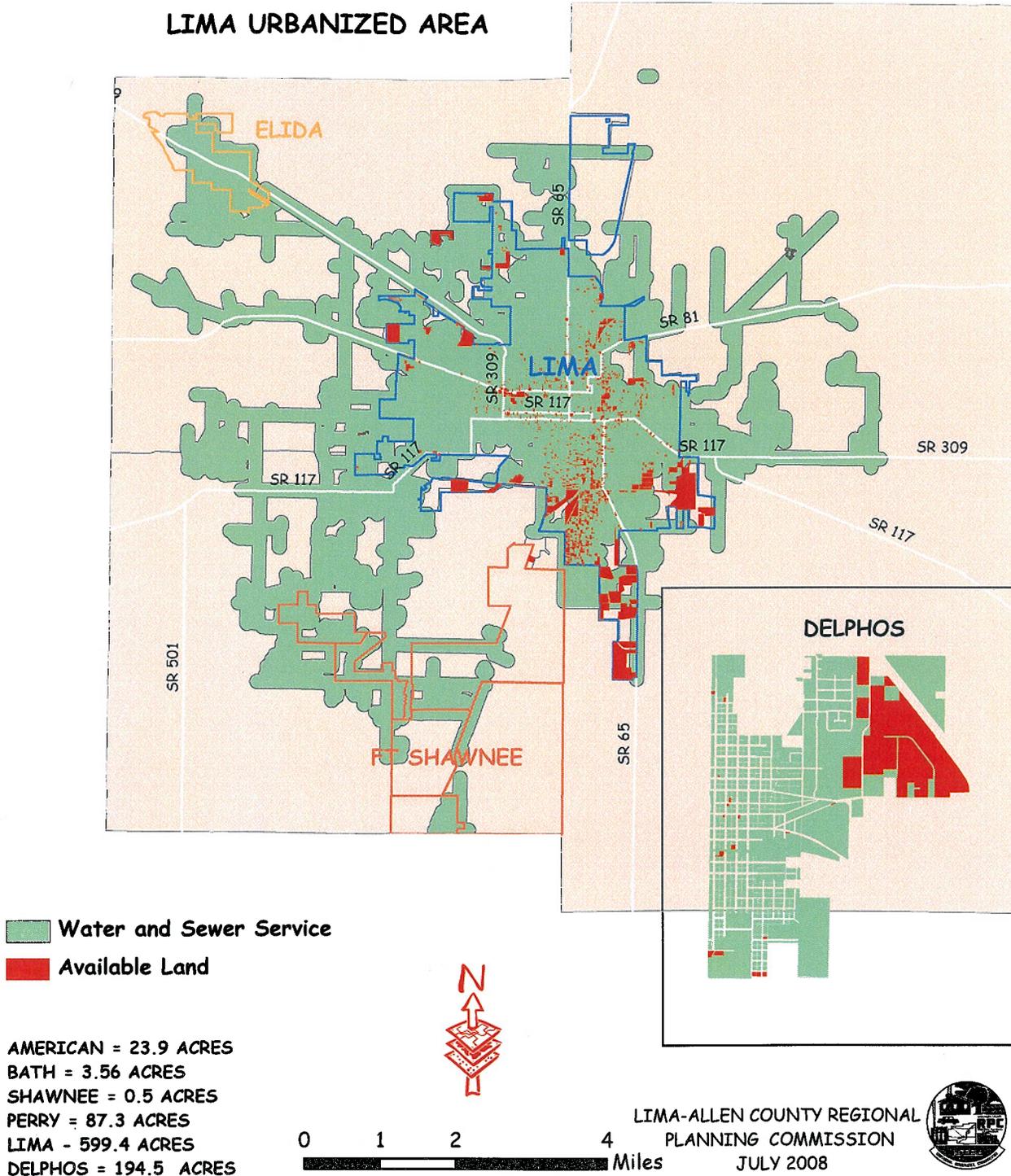
The availability of land for high density residential land is restricted then by not only the zoning district designation developed/approved by the political subdivision but also the necessary water and sewer required and provided by the county. Map 14 depicts the vacant land where water and sewer is currently available to support higher density housing developments (10+ units per acre) within the Lima Urbanized Area. Data suggests an absence of larger vacant tracts available for higher density residential development except in those tracts identified as commercial and industrial parks; and, given the difficulty of assembling smaller parcels to construct affordable housing such development may be dependent upon specific public policy decisions/actions to assemble such parcels and/or to increase the availability of water and sewer to specific areas. Appendix I provides insights based on zoning.

- The adoption of residential building codes across Allen County has been debated for a number of years. Proponents of adopting such codes identify safety, accountability and aesthetics. Opponents argue increased housing costs, bloated bureaucracies and construction delays. Township and village support for the adoption of such regulations has been tepid. Although Townships have the inherent ability to adopt and enforce residential building codes as per the ORC the complexity and staffing requirements

The adoption of residential building codes across Allen County has been debated for a number of years.

Map 14

Improved & Available Land for High Density Residential Development



to support such a position is beyond the means of most local governments. And although the issue has been acknowledged, adoption of any residential building codes for the unincorporated areas has lacked support at the county level. The impact of failing to adopt county-wide building codes is not seen as a detriment to affordable housing choice. It may however, impact the number of safe, sanitary, habitable housing.

Lending Institutions

Aspects of private sector involvement in fair housing require an assessment of credit and lending practices. To examine aspects of private sector involvement in fair housing, loan and foreclosure data was examined to assess the extent of lending practices, policies and procedures as well as any warranted corrective action. An analysis of loans by type of loans focuses upon Home Mortgage Disclosure Act (HMDA) data released by the Federal Financial Institutions Examination Council for individual financial institutions. Foreclosure data was combed from the files of the Allen County Clerk of Courts and Sheriff's Office.

HMDA data is made available only at the census tract and metropolitan statistical area (MSA) geographic levels with specific demographic and denial information available only at the MSA level. Therefore, any review at the political subdivision level was not possible. HMDA data was reviewed for 2006 to look at institutional practices over time by location, type of loan, race, and income. However, it should be noted that HMDA data is only an indicator of potential problems as such data does not provide definitive evidence of redlining or discriminatory practices due to the lack of detailed information on loan terms or specific institutional lending policies and procedures. The four primary types of home loans reviewed were mortgages originating with the Federal Housing Administration (FHA), conventional mortgage loans, refinanced mortgage loans, and loans for remodeling.

- **Lending Practices:** Many parameters can affect one's ability to obtain a home loan. Each financial institution establishes its own policies and procedures with regards to granting prime loans, sub-prime loans or denying loans to the general public. Credit history obviously plays a large roll. Not only is a history of timely payments a factor in establishing a credit score, but also one's debt-to-income ratio. A third factor is the amount of loan requested leveraged against the banks appraised value of the home in question. Allen County is a diverse county in all aspects of socio-economic demographics. Census tract data reveals that the household median incomes range from \$70,800 in Census Tract 120 to \$12,965 in Census Tract 128, a difference of 446.0%. It is not surprising; therefore, that HMDA data recognized this wide variance in income. Table 47 (page 69) examines 2006 HMDA data at the tract level exposing income and housing data against total loan applications by type and total denial rate. Tract data is presented ranked by tract median income lowest to highest.

Census tract data reveals household median incomes range from \$70,888 to \$12,965, a difference of 446.0%.

Tract 120 having the highest median income had an overall home loan denial rate of 25.5% in 2006, while Tract 128 which had the lowest median income had a denial rate of 47.7%. This trend was almost uniform when ranking the tracts by median income and denial rates in conventional loans. Census Tract 128, had a conventional loan denial rate of 31.6%, while Tract 120 had a denial rate of 8.8%.

Table 48 (page 70) presents the 2006 HMDA by loan type and denial data. Of note, only 19 FHA loans were denied out of 130 applications, a rate of 14.6%. Similarly conventional loans were denied at a rate of 18.5%. A marked difference occurs when reviewing loans for refinancing and

home improvements with denial rates of 35.2% and 46.3% respectively. Looking at the tracts denial rates for conventional loans, 5 tracts had both denial rates or lower (118, 102, 101, 114, 120). Similar demographics within these tracts include poverty rates less than 8%, home ownership above 75%, and median income above \$45,000. When considering those tracts with 10% and 20% denial rates, 11 tracts were found. Similar demographics within these tracts include: poverty rate less than 10%, home ownership above 75% (except for 2 tracts), and median income above \$34,000. When looking at those tracts with denial rates between 20% and 30%, all but 4 had double digit poverty rates, median incomes below \$32,000, and a significant percentage of rental housing units. Those with denial rates above 30% had poverty rates above 30%, rental rates between 29% and 60%, and median income rates below \$25,000.

**TABLE 47
2006 HOME LOAN ACTIVITY BY TRACT & LOAN TYPE**

TABLE 47 2006 HOME LOAN ACTIVITY BY TRACT & LOAN TYPE										
Tract Characteristics					HMDA Data					
Tract	Median Income	% POV	% OO	% Rent	FHA	Con.	REF.	REM	Total	% Denied
128	\$12,965	41.3	58.7	41.3	0	19	40	6	65	47.7
125	\$18,594	35.3	51.7	48.3	0	10	29	5	44	29.5
134	\$19,035	30.6	40.7	59.3	0	39	90	15	144	39.5
136	\$21,402	33.0	57.0	43.0	0	21	51	12	84	53.6
138	\$21,431	32.9	61.7	38.3	2	21	96	23	142	52.8
133	\$24,063	34.0	44.7	55.3	0	34	49	9	92	35.9
122	\$24,405	24.6	57.2	42.8	6	82	138	38	264	30.3
127	\$24,429	29.9	71.0	29.0	2	34	68	14	118	44.1
137	\$25,467	33.6	52.6	47.4	0	14	48	15	77	64.9
124	\$26,985	15.6	48.9	51.1	5	63	87	25	180	36.7
130	\$28,028	12.5	66.8	33.2	5	106	176	50	337	35.9
126	\$28,028	12.4	69.0	31.0	0	44	81	26	151	47.0
129	\$30,136	17.6	43.9	56.1	1	41	96	23	161	48.4
123	\$32,021	13.5	74.1	25.9	8	129	239	52	428	37.4
139	\$34,096	8.6	78.1	21.9	8	65	80	10	163	33.1
110	\$34,375	12.2	50.4	49.6	2	80	198	33	313	30.7
116	\$34,420	7.7	79.8	20.2	3	70	119	28	220	49.4
112	\$35,408	5.7	81.0	19.0	3	39	86	11	139	42.4
132	\$36,528	15.9	64.0	36.0	5	51	66	21	143	27.3
131	\$39,931	8.7	83.0	17.0	9	84	123	18	234	24.4
106	\$43,054	7.7	85.3	14.7	5	107	225	53	390	29.2
109	\$43,602	3.4	72.3	27.7	5	102	175	28	310	26.1
119	\$44,375	3.4	88.2	11.8	7	81	159	28	275	40.0
140	\$44,554	3.1	82.6	17.4	3	66	110	12	191	36.6
118	\$45,185	6.0	81.7	18.3	5	55	104	20	184	24.5
102	\$45,274	6.2	88.0	12.0	4	77	188	34	303	28.4
113	\$45,671	5.8	86.4	13.6	6	153	344	73	576	30.4
115	\$46,458	4.1	87.0	13.0	6	63	159	17	245	31.0
101	\$46,653	3.4	74.9	25.1	3	84	135	41	263	23.2
114	\$46,860	7.6	88.1	11.9	3	66	141	37	247	19.8
103	\$51,130	3.1	87.5	12.5	1	27	85	12	125	17.6
108	\$52,076	4.2	84.6	15.4	14	209	301	48	572	21.5
121	\$55,000	4.7	86.4	13.6	5	80	151	27	263	31.9
120	\$70,800	1.7	96.7	3.3	4	68	107	13	192	25.5
Total	\$37,048	12.1	72.1	27.9	130	2,284	4,344	877	7,635	32.7

**TABLE 48
2006 MORTGAGE DENIAL ACTIVITY BY TRACT & LOAN TYPE**

Tract Data			HMDA Data							
Tract	Median Income	% OO	FHA Denied	% Denied	Con. Denied	% Denied	REF Denied	% Denied	REM Denied	% Denied
128	\$12,965	58.7	0	0.0	6	31.6	20	50.0	4	66.8
125	\$18,594	51.7	0	0.0	0	0.0	9	31.0	4	80.0
134	\$19,035	40.7	0	0.0	16	41.0	32	35.6	9	60.0
136	\$21,402	57.0	0	0.0	5	23.8	21	41.2	6	50.0
138	\$21,431	61.7	2	100.0	8	38.1	45	46.9	18	78.3
133	\$24,063	44.7	0	0.0	13	38.2	17	34.7	3	33.3
122	\$24,405	57.2	1	16.6	18	21.9	47	34.1	20	52.6
127	\$24,429	71.0	0	0.0	12	35.3	30	44.1	10	71.4
137	\$24,826	52.6	0	0.0	0	0.0	27	56.3	12	80.0
124	\$25,467	48.9	2	40.0	18	28.6	32	36.8	14	56.0
130	\$26,985	66.8	0	0.0	29	27.4	59	33.5	23	46.0
126	\$28,028	69.0	0	0.0	13	29.6	32	39.5	18	69.2
129	\$30,136	92.4	1	100.0	12	29.3	39	40.6	13	56.5
123	\$32,021	97.5	1	2.5	29	42.6	96	4.2	30	57.7
139	\$34,096	78.1	0	0.0	9	13.9	35	43.8	8	80.0
110	\$34,375	50.4	0	0.0	11	13.8	65	32.8	17	51.5
116	\$34,420	79.8	0	0.0	16	22.9	40	3.6	14	50.0
112	\$35,408	81.0	1	33.3	7	17.9	40	45.5	5	45.6
132	\$36,528	64.0	0	0.0	7	13.7	21	31.8	9	42.9
131	\$39,931	83.0	0	0.0	14	16.7	44	35.8	5	27.8
106	\$43,054	85.3	1	20.0	19	17.8	73	32.4	27	50.9
109	\$43,602	72.3	0	0.0	22	21.6	52	29.7	15	53.6
119	\$44,375	88.2	0	0.0	13	16.1	60	37.7	13	46.4
140	\$44,554	82.6	3	100.0	13	19.7	35	31.8	6	50.0
118	\$45,185	81.7	1	20.0	6	10.9	31	29.8	8	40.0
102	\$45,274	88.0	1	25.0	8	10.4	67	35.6	13	38.2
113	\$45,671	86.4	0	0.0	22	14.4	111	32.3	28	38.4
115	\$46,458	87.0	1	16.6	16	25.4	58	36.5	3	17.7
101	\$46,653	74.9	0	0.0	4	4.7	43	31.9	12	29.3
114	\$46,860	88.1	1	33.3	6	9.1	33	23.4	6	16.2
103	\$51,130	87.5	0	0.0	3	11.1	17	20.0	3	25.0
108	\$52,076	84.6	1	7.14	25	1.9	98	32.6	13	27.1
121	\$55,000	86.4	2	40.0	17	21.3	58	38.4	12	44.4
120	\$70,800	96.7	0	0.0	6	8.8	40	37.4	5	38.5
Total	\$37,048	72.1	19	14.6	423	18.5	1,527	35.2	406	46.3

The HMDA data identifies nine classifications for denial, including: debt-to-income ratio, employment history, credit history, collateral, insufficient cash, unverifiable information, credit application incomplete, mortgage insurance denied and other. Of the 1,740 applications denied, Table 49 (page 71) identifies that credit history (36.5%) was the greatest single reason for the denial of a home loan; and uniform across all loan types. Government loans were denied for credit history 40.0% of the time, conventional loans (27.8%), refinancing loans (36.2%) and remodeling loans 53.0%. The second greatest reason for denial falls under a catchall category of "Other" at 20.5%. While government loans had no applications that were denied under the nebulous category of "Other", more than one in four (26.9%) conventional loans were denied for "Other" reasons, refinancing 19.8% and remodeling 15.3%. The third highest reason for denial was that the assessed value of the property was less than the size of loan asked, resulting in 16.8% of all denials. No government loans

Of the applications denied, Table 49 (page 70) credit history was the greatest single reason for the denial of a home loan.

were denied for this reason, but 12.2% of conventional loans, 18.5% of refinancing loans, and 15.8% of remodeling loans were denied for low property valuation. The fourth ranked reason for denial was the debt-to-income ratio, accounting for 12.9% of all denials. This was the second highest reason for denial of government loans with one out of four loans so denied; conventional lenders denied 10.4% of applications for this reason, refinancing 13.8%, and remodeling 10.7%. Government applications were also denied 20% of the time for incomplete applications.

TABLE 49 PERCENTAGE HOME LOAN DENIALS BY REASON FOR DENIAL BY TYPE OF LOAN										
Type	Ratio	Work History	Credit History	Value	Cash	Lack of Information	Incomplete	Ins.	Other	Total
FHA	25.0	5.0	40.0	0.0	10.0	0.0	20.0	0.0	0.0	100.0%
Conv.	10.4	3.0	27.8	12.2	6.3	5.4	7.8	0.3	26.9	100.0%
Ref.	13.8	1.1	36.2	18.5	2.0	2.5	5.8	0.1	19.8	100.0%
Rem.	10.7	1.5	53.1	15.8	0.0	0.0	3.6	0.0	15.3	100.0%
Total	12.9	1.6	36.5	16.8	2.7	2.8	6.1	0.1	20.5	100.0%

- Lending Patterns:** Consistent higher percentage denial rates between races and certain ethnic groups is a cause for concern. When looking at the Lima Metropolitan Statistical Area (MSA) 2006 HMDA data, it is readily apparent that African-Americans were denied loans at a higher rate than all other racial and ethnic groups. African-Americans received approvals for FHA Loans 88.3% of the time, Conventional Loans 71.7% of the time, Refinancing Loans at a rate of 52.8% and Remodeling Loans only 37.8% of the time, with an overall approval rate of 52.5%. Table 50 reveals that with few exceptions African Americans were awarded loans at a lower rate than all other racial and ethnic groups. Hispanics, who can be of any race, were awarded conventional loans less often than any other race or ethnic grouping. Whites were less likely to receive a loan from FHA than other racial or ethnic grouping.

TABLE 50 LOAN APPROVAL RATES BY TYPE, RACE AND ETHNICITY					
Race / Group	FHA	Conventional	Refinance	Remodel	Overall
White	87.2%	82.8%	67.2%	57.8%	71.4%
African-American	88.3%	71.7%	52.8%	37.8%	52.5%
Two or More	100%	71.5%	56.5%	57.2%	61.8%
Hispanic	100%	68.5%	54.6%	50.0%	59.4%
Unknown	100%	81.0%	61.9%	38.8%	64.4%
Mean	87.8%	81.5%	64.8%	53.8%	68.9%

The disparity in overall loan approval rates continued when holding income constant across racial and ethnic lines. Table 51 reveals African-Americans were denied more often than Whites overall regardless of income. Approval rates between White and African Americans did not improve as income increased; surprising the gap between Whites and African Americans grew wider. Conversely, loan approvals for Hispanics were higher at the lower income levels as well as the highest income level.

When considering conventional loans only, African-Americans with earnings below 80% median income level were denied more than one-third of the time (35.9%), while Whites were denied only 20 percent of the time (22.6%). When considering the median income group between 80% and 120%, African-Americans were denied 25.0% of the time while whites were denied 15.1%.

TABLE 51 LOAN APPLICATION DENIAL RATES BY RACE AND INCOME						
Race/Ethnic	Less Than 50% MSA Median Income			50 to 79% MSA Median Income		
	Total Applications	Total Denials	% Denied	Total Applications	Total Denials	% Denied
White	752	280	37.2	1,424	910	63.9
African-American	125	69	55.2	192	136	70.8
Indian	5	3	60.0	6	6	100
Asian	8	2	25.0	5	5	100
Two or More	15	8	55.3	12	9	75.0
Hispanic	13	3	23.1	22	14	63.6
Race Unknown	178	70	39.3	261	210	80.5
	80% to 99% MSA Median Income			100% + MSA Median Income		
White	952	297	31.2	2,451	572	23.3
African-American	96	39	40.6	226	88	38.9
Indian	1	0	0.0	6	2	33.3
Asian	5	1	20.0	28	7	25.0
Two or More	12	5	41.7	35	8	22.8
Hispanic	13	9	69.2	18	4	22.2
Race Unknown	19	14	73.7	316	101	31.9

Table 52 reflects successful conventional loans by race for 2001 and 2006. Findings generally suggest a higher approval rating for minority and ethnic grouping in 2006 over 2001 when holding income constant. Whites witnessed a general decline across all income categories.

TABLE 52 APPROVAL RATES OF CONVENTIONAL HOME PURCHASE LOAN APPLICATIONS BY APPLICANT RACE AND INCOME BY YEAR						
Race	Income Level % of AMI					
	Low/Mod - 80% AMI		Middle - 80%-120%		Upper - >120% AMI	
	2001	2006	2001	2006	2001	2006
White	80.6%	77.4%	95.1%	84.9%	91.4%	89.1%
African American	50.5%	61.4%	62.5%	75.0%	66.7%	90.0%
Indian	66.7%	0	100%	0	100%	0
Asian	50.0%	100%	66.7%	66.7%	90.9%	75.0%
Two or More	50.0%	40.0%	60.0%	66.7%	82.4%	90.0%
Hispanic	71.4%	87.5%	75.0%	50.0%	67.7%	100%
Race Unknown	44.8%	80.0%	58.5%	0	75.3%	91.8%

When assessing reasons given for the denial of loans, the primary reason identified was "credit history", but not always. Government FHA loans were denied to African-Americans 50% of the time because of a high debt-to-income ratio, while employment history and poor credit history were each 25%. And, while credit history accounted for a 44% rejection of government applications from Whites, 25% of denials resulted from incomplete applications. Credit history was given as the number one reason for conventional loans for all except Asians and those identified as being of Two Or More races, where collateral and the nebulous category of "Other" were the primary reasons given. In Refinance Loan applications, credit history was the number one issue for all except American Indian/Alaska Natives, where debt-to-income and "Other" were equally strong. Credit history was the primary reason for refusal in Remodeling Loans for all except those identified as being of Two or More Races, where collateral was given as the reason 100% of the time. Tables 53 through 56 inclusive provide detailed 2006 HMDA denial rates based on race and ethnicity.

TABLE 53 PERCENTAGE HOME LOAN DENIALS BY REASON FOR DENIAL: GOVERNMENT LOAN									
Race/Ethnic Group	Ratio	Work History	Credit History	Value	Cash	Unverifiable Information	Incomplete	Ins.	Other
White	19%	0%	44%	0%	13%	0%	25%	0%	0%
Black	50%	25%	25%	0%	0%	0%	0%	0%	0%
Indian	33%	0%	33%	0%	0%	0%	0%	0%	33%
Asian	0%	0%	0%	0%	0%	0%	0%	0%	0%
Two or More	0%	0%	0%	0%	0%	0%	0%	0%	0%
Hispanic	25%	5%	40%	0%	10%	0%	20%	0%	0%
Race Unknown	0%	0%	0%	0%	0%	0%	0%	0%	0%

TABLE 54 PERCENTAGE HOME LOAN DENIALS BY REASON FOR DENIAL: CONVENTIONAL LOAN									
Race/Ethnic Group	Ratio	Work History	Credit History	Value	Cash	Unverifiable Information	Incomplete	Ins.	Other
White	10%	3%	27%	12%	6%	5%	8%	0%	28%
Black	12%	20%	32%	7%	7%	5%	5%	2%	27%
Indian	0%	0%	0%	0%	0%	0%	0%	0%	0%
Asian	0%	0%	0%	50%	0%	0%	0%	0%	50%
Two or More	14%	0%	0%	29%	14%	14%	0%	0%	29%
Hispanic	13%	13%	25%	13%	0%	0%	0%	0%	38%
Race Unknown	12%	4%	40%	8%	4%	4%	12%	0%	16%

TABLE 55 PERCENTAGE HOME LOAN DENIALS BY REASON FOR DENIAL: REFINANCE LOAN									
Race/Ethnic Group	Ratio	Work History	Credit History	Value	Cash	Unverifiable Information	Incomplete	Ins.	Other
White	15%	1%	35%	18%	3%	3%	7%	0%	18%
Black	12%	1%	39%	13%	1%	3%	9%	0%	22%
Indian	33%	0%	33%	0%	0%	0%	0%	0%	33%
Asian	0%	11%	33%	22%	0%	0%	0%	0%	33%
Two or More	10%	0%	40%	30%	0%	0%	10%	10%	0%
Hispanic	14%	14%	43%	14%	0%	0%	7%	0%	7%
Race Unknown	13%	0%	40%	21%	1%	0%	3%	0%	22%

TABLE 56 PERCENTAGE HOME LOAN DENIALS BY REASON FOR DENIAL: REMODELING LOAN									
Race/Ethnic Group	Ratio	Work History	Credit History	Value	Cash	Unverifiable Information	Incomplete	Ins.	Other
White	11%	2%	57%	14%	0%	0%	3%	0%	13%
Black	5%	0%	52%	19%	0%	0%	10%	0%	14%
Indian	0%	0%	50%	50%	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%	0%	0%	0%	0%
Two or More	0%	0%	0%	100%	0%	0%	0%	0%	0%
Hispanic	0%	0%	50%	50%	0%	0%	0%	0%	0%
Race Unknown	13%	2%	45%	15%	0%	0%	2%	0%	23%

- **Predatory Lending & Real Estate Foreclosures:**

Real estate foreclosures have occurred at a dizzy pace over the last several years and have become a major concern for local housing advocates. More importantly, according to the Ohio Department of Commerce, the number of foreclosures can be expected to increase as many adjustable rate mortgages with lower “teaser” rates are reset to higher interest rates and higher monthly payments. In essence a foreclosure is a legal action taken by a lender to address a borrower who has failed to make mortgage payments. The lender essentially seeks a court order to sell the house so that money can be raised to pay the borrower’s debt to the lender. Two of the primary causes cited for the increase include sub prime mortgages and predatory lending.

A foreclosure is a legal action taken by a lender to address a borrower who has failed to make mortgage payments.

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

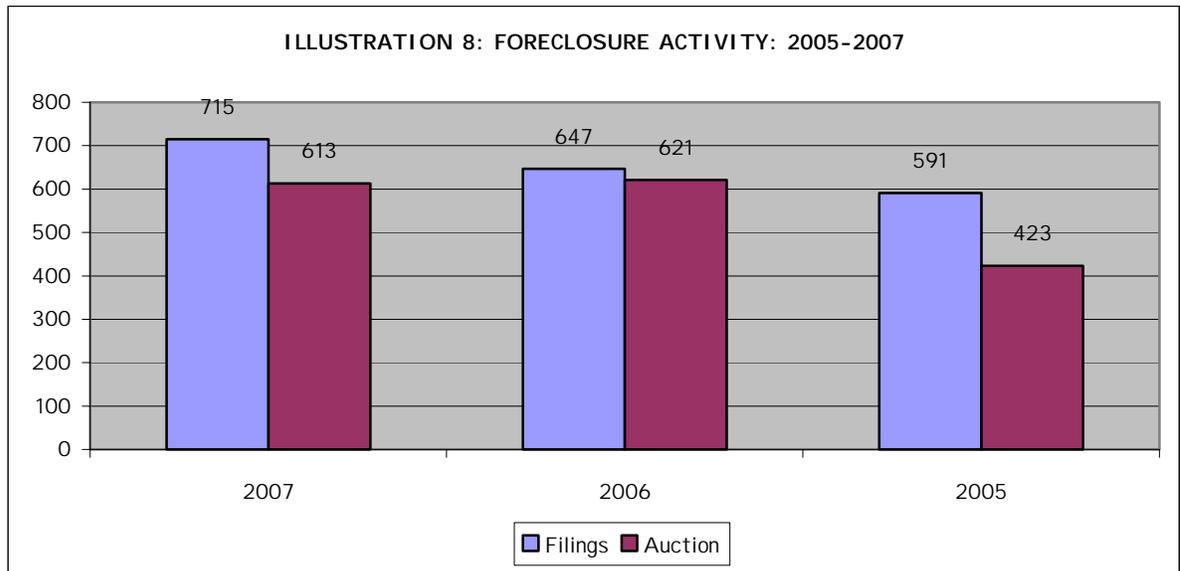
- Encouraging borrowers to lie about their income, expenses, or cash available for down payments in order to get a loan.
- Use false appraisals to loan inflated amounts on properties for much more than they are worth.
- Knowingly lend more money than a borrower can afford to repay.
- Charge high interest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

Sub-prime lending, also called “B-Paper”, “Near Prime”, or “Second Chance” lending, has been presented as a general term that refers to the practice of making loans to borrowers who, because of problems with their credit history, do not qualify for market interest rates. Opponents to sub-prime lending practices accuse the industry of predatory practices such as targeting borrowers who do not have the resources to meet the terms of their loan over the long term. These criticisms have increased in response to the growing crisis in the U.S. sub-prime mortgage industry; since 2006, hundreds of thousands of borrowers have been forced to default. According to Moody’s Investors Services, about 21 percent of all mortgage originations from 2004 to 2006 were sub-prime, up from nine percent during the period 1996 to 2004. The most common type of sub-prime mortgage is a “2/28” or “3/27” loan. These loans are sold with low initial “teaser rates” fixed for the first 2 or 3 years. After that, the interest rate

Sub-prime lending refers to the practice of making loans to borrowers who, because of problems with their credit history, do not qualify for market interest rates.

increases as often as every 6 months, so the monthly payment grows dramatically. Often, these loans are not underwritten to anticipate rate escalation. Large numbers of these teaser rate mortgages began to reset at the beginning of 2006. The volume of foreclosures is expected to grow much faster in 2007 and 2008; roughly \$14 billion of "2/28" and "3/27" sub-prime loans are going to reset in Ohio, affecting some 150,000 to 200,000 mortgages. In 2007, there were 713 foreclosures filed in the Allen County Common Pleas Court. Of these, 612 properties were presented at the Sheriff's Auction. Map 15 identifies foreclosure activity by Sheriff's Auction and street address across Allen County for the 2005 through 2007 period.

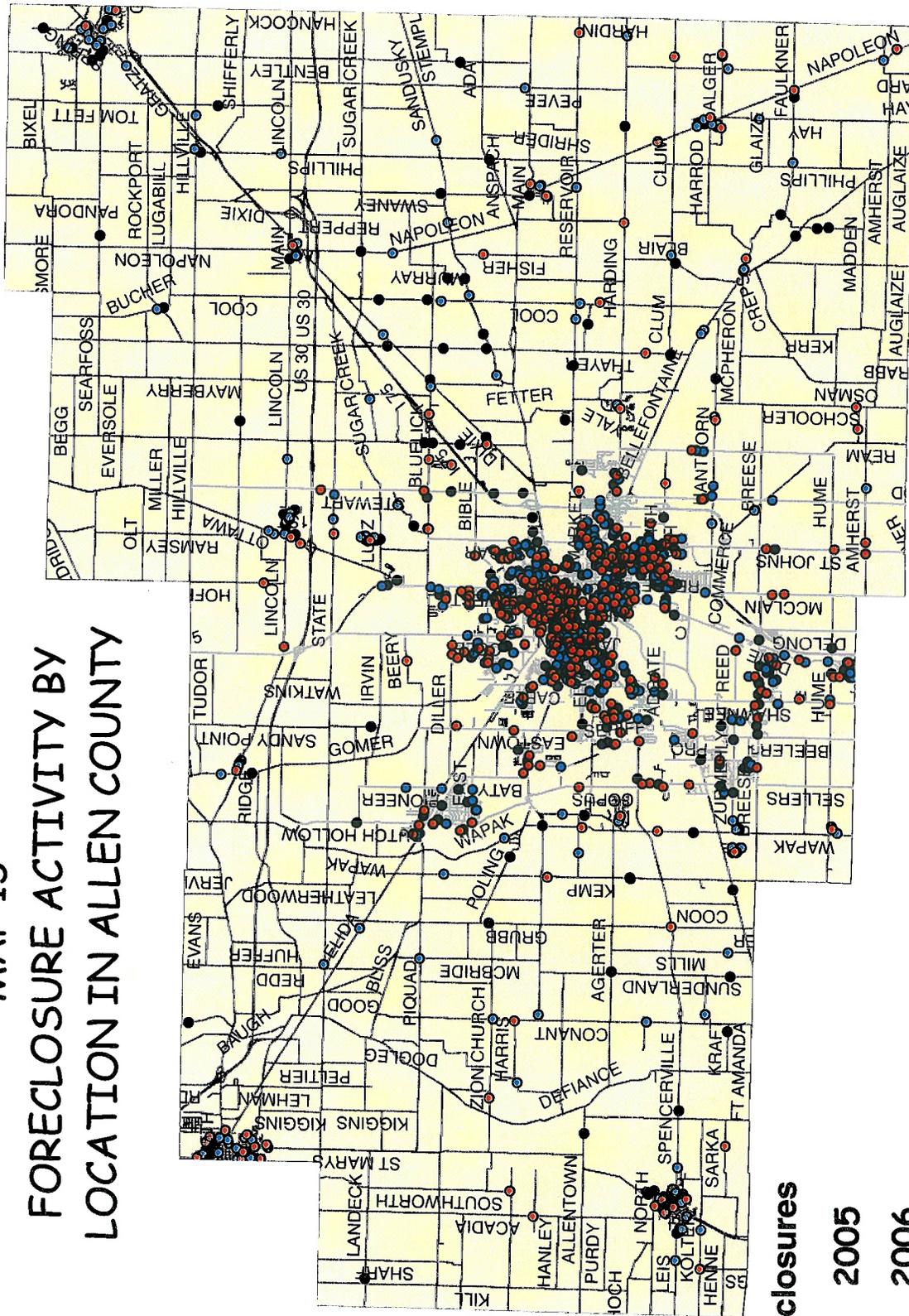
Of the 1,953 foreclosure filings during the 2005 to 2007 period, 1,723 were presented at Sheriff's sale. In 2007, \$45,165,323 in judgments were placed against 613 properties with a total appraised value of \$34,940,650. More than half (247) were located within the City of Lima. When identifying foreclosure activity by census tract, just short of half (122) took place in those census tracts identified with having minority populations of 30% or higher. The average median income in these nine census tracts is \$21,875, and they have an average poverty rate of 31.9%. Single family home sales in 2007 consisted of 146 units with an average sale price of \$30,509 within these same tracts. In census tracts 133, 137 and 138 42.5% of the homes were rental investment buys. Table 57 reflects the number of foreclosures from 2005 through 2007 by census tract.



**TABLE 57
FORECLOSURES CENSUS TRACT 2005-2007**

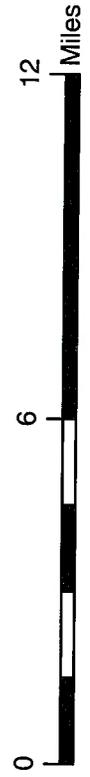
Tract	Foreclosures	Tract	Foreclosures	Tract	Foreclosures	Tract	Foreclosures
101	26	114	29	124	72	132	32
102	40	115	41	125	32	133	35
103	14	116	38	126	43	134	98
106	65	118	31	127	59	136	43
108	54	119	54	128	33	137	50
109	50	120	14	129	88	138	56
110	49	121	39	130	110	139	26
112	39	122	36	131	40	140	15
113	59	123	150				

MAP 15 FORECLOSURE ACTIVITY BY LOCATION IN ALLEN COUNTY



Foreclosures

- 2005
- 2006
- 2007



LIMA-ALLEN COUNTY
REGIONAL PLANNING COMMISSION
JULY 2008



Tax Policy

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

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

So, with property taxes under siege and other tax sources limited, local governments have been forced to rely more heavily on non-tax revenue. The two most important sources of non-tax revenues, are intergovernmental aid and user fees and charges.

The two most important sources of non-tax revenues are intergovernmental aid and user fees and charges.

Intergovernmental aid is the largest single source of revenue for local governments. State governments fund local government services, especially elementary and secondary education, more than ever; the problem is the centralization of policies and the loss of local control. State control results in not only a loss of local control but also the political accountability that helps ensure local government efficiency. Of concern is whether ceding control to state leadership would improve local fire, police and emergency respondents or address local roadway conditions. Also of concern is the level of service (LOS) or quality of such services rendered. Some communities will always strive for higher standard; will the state decide which community gets the additional revenue to meet such aspirations?

User fees and charges are used by almost all local governments today due in large measure because of the limited revenue streams currently available. Since the onset of the tax revolts in the late 1970s both state and local governments have increasingly relied on user fees and charges

User fees and charges are among the most efficient manner of delivering public services.

to fund public services. Many policy analysts suggest that user fees and charges are among the most efficient manner of delivering (financing) public services. The argument goes that if the public is forced to realize the cost of a particular services directly that they will not needlessly use such services and ultimately waste less community resources. More importantly local governments can better gauge demand for such services, allowing them to staff and establish user fees more appropriately. Critics argue that such fees/charges are incapable of raising enough revenue to meet public demands, because of their limited base. They also argue that such charges/fees are regressive impacting those least likely able to afford them. That being said, local governments have

difficulty imposing user fees on every services especially those services deemed necessary to everyone.

Balancing the public health, safety and welfare within the fiscal constraint of local governments is a difficult task. The decision as to which service is provided by the public sector and to what extent affects everyone at some level within the community. The need to balance local tax revenue with the costs associated with certain public services is critical. To match the desired level of service, with an appropriate tax or user fee to fund such a service is fertile grounds for public policy debates. How local tax policies impact aspects of the housing sector is the remaining focus of this Section.

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

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

Property taxes in Allen County are variable as they reflect permissive taxes approved by the voters for a specific purpose, amount and period of time. The millage rate refers to the amount taxed per \$1,000 that is used to calculate taxes on property. At the County level local, millage rates reflect assessments for joint vocational schools, Children's Services, the Johnny Appleseed Metropolitan Park District, watershed maintenance and Senior Citizens levies. At a local level, school district boundaries are used to establish millage rates for such items as local school levies, police and fire levies, ditch maintenance, etc. To somewhat complicate matters residential, commercial and agricultural properties are taxed at different rates; and, specific exemptions exist for certain populations (elderly, disabled, veterans, etc.) for specific land uses. The range in millage across the County reflects a rate of 45.15 per 1,000 in the Columbus Grove School District in Monroe Township on the low end to a high of 66.40 per 1,000 in the Perry Local School District located in Perry Township. (See Appendix G for 2007 Tax Rates).

Locally, Allen County has levied a sales tax of 1.0% over the existing 5.5% tax rate imposed by the State on each sale that occurs within Allen County. The total effective sales tax in Allen County is \$.065 per \$1.00 resulting in an effective tax rate of 6.5% on all taxable items. No other local political subdivision has the capability of levying a sales tax.

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

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

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

Land banks act as a legal and financial mechanism to transform vacant, abandoned and tax-foreclosed property.

Tax abatements are financing strategies to stimulate a public benefit.

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

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

- **Impact of Local Tax Policies on Fair Housing:** Public sector tax policies affect fair housing choice in direct and indirect manners. Policies governing tax abatements and/or the creation of TIF Districts are direct impacts. The public sector support of transit services or parks and

recreational programming or educational opportunities are considered indirect effects to fair housing choice. However, the level of taxation directly impacts the funding for specific services across Allen County and the affordability of housing within its various political subdivisions. As presented earlier the costs associated with the provision of specific public sector services increases the costs for all residents whether they reside in owner occupied or rented units. The heaviest millage rates were typically found in smaller rural communities (Delphos, Harrod, Lafayette, Cairo), with small minority populations and low poverty rates. However, based on housing valuations and median income (see Section 2), such communities are not thought to be engaged in discriminatory practices.

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

The tax burden will continue to shift towards owners of residential property.

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

Currently, the City of Lima offers tax abatement under its community reinvestment area (CRA) program guidelines. The tax abatement targets the elimination of slum and blight and includes abatements for real property improvement investments within specified districts of the City effectively freezing increased assessments stemming from the improvement for a period of time ranging from 10 to 15 years. (See Appendix H.) No such program exists outside of the City of Lima. Currently, no TIF or HTF exists in Allen County. However, both the City and County are actively engaged in the development of a land trust to process and offer vacant underutilized properties for redevelopment purposes. The effect of CRA investments on the housing sector has resulted in \$19.7 million in investments or 74.0% of all CRA investments. In addition, while the impact the land bank will have on housing affordability remains to be determined, community leaders are cautiously optimistic.

The effect of CRA investments on the housing sector has resulted in \$19.7 million in investments.

Fair Housing Administration & Enforcement

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

In 2007, LACCA's Fair Housing Office processed 690 complaints, less than 1 in 5 (18.6%) were self reported. Almost a third were referrals from either the Allen County Metropolitan Housing Authority (15.4%) or the Allen County Health Department (14.8%). Nearly a quarter (24.6%) of the complaints revolved around housing conditions including maintenance. Slightly more than a third (33.6%) of the complaints were addressed thru mediation (14.0%) or thru the services of Legal Aid (19.6%). The majority of complaints were found to be landlord-tenant disputes. Of concern were the number of cases (56 cases/8.1%) that required the intervention of the Allen County Health Department. More than 2 dozen (26) cases however, were forwarded to the Regional Fair Housing Office and assigned to the Ohio Civil Rights Commission in Toledo, Ohio. Only 1 in 20 (5.2%) complaints were dropped from any further action after the initial complaint was received by LACCA.

Race and/or ethnicity accounted for 53.0% of all complaints filed with LACCA in 2007. Familial status was the basis of only 1.0% of the complaints as was religion (1.0%), while disabilities were the basis for 45.0% of all complaints. Most of these discriminatory complaints were related to rental housing (98.0%). There were no alleged housing discrimination complaints filed on the basis of sex, including sexual harassment or involving male or female preferences in the rental of housing. In no case was a hate crime identified. Table 58 identifies complaints by referring entity. Table 59 reveals case disposal by supporting roles, notice that many of the agencies are referral agencies on both ends of the complaint process.

Race and/or ethnicity accounted for 53.0% of all complaints filed with LACCA in 2007 while disabilities were the basis for 45.0% of all complaints.

TABLE 58 COMPLAINT REFERRALS RECEIVED BY LACCA IN 2007													
Referral Agency	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	YTD
Code Enforcement	9	3	3	5	3	7	1	12	13	6	14	5	90
MET Housing	7	6	10	8	12	5	17	6	10	8	10	7	106
Legal Aid	0	1	0	3	1	2	5	2	3	5	2	3	27
Health Dept.	0	2	4	0	15	10	7	12	11	12	17	12	102
Self	0	7	6	15	9	8	7	10	10	26	20	10	128
Other	25	31	28	18	25	20	10	11	8	26	26	9	237
Total	41	50	51	49	65	52	56	53	55	83	89	46	690

Tables 58 and 59 span 2 Federal Fiscal Years (FFY) reporting periods; FFY 2007 and FY 2008. The heaviest case load was experienced in October and November. December and January were typically slower. From February to Sept the case load varies with most months experiencing 50+ complaints per month. LACCA identified the variance due primarily to seasonal issues with more calls in the cold, wetter months. However, recent flooding was also a major factor affecting the number of calls for service. LACCA reported an increase in affected renter occupied units with complaints ranging from leaking roofs, to mold, to basement flooding. Many landlords were not able to keep up with the cost of repairs. The foreclosure crisis also affected the rental market with those renting month to month the most heavily impacted. Appendix b provides month-to-month reporting.

In summation, local regulatory policies do not exclude or discourage the development of affordable housing within its boundaries. The lack of market incentives for such development as well as the scarcity of federal and state subsidies to support affordable housing development is compromising the ability of local communities to affect significant change. Moreover, the steps being taken by local governments reflect the resilience and commitment of the community to affordable housing

and fair housing choice. Loan data however suggests the provision of municipal services, especially the limited service area of water and sewer, has eliminated vast areas from subdivision development and relegated a large percentage of the County from higher density residential development. The lack of available public transportation services hinders the development of low to moderate income housing development outside the City of Lima resulting in economic segregation. Current public transportation is limited to serve the City of Lima primarily and urban area generators. Appendix F details the level of service provided by public transit.

**TABLE 59
DISPOSAL OF REFERRALS BY LACCA IN 2007**

Referral Agency	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	YTD
Mediation	10	8	7	8	12	5	4	10	7	3	18	5	97
Code Enforcement	13	10	17	15	11	7	11	15	17	31	16	7	170
MET Housing	4	7	5	2	4	6	3	6	4	6	3	4	54
Legal Aid	5	5	10	13	11	10	10	7	10	20	22	12	135
Health Dept.	0	3	0	0	4	2	6	7	5	10	16	3	56
Other	4	10	4	7	17	19	12	7	8	10	5	13	116
Declined	4	6	4	0	2	1	5	0	2	3	7	2	36
HUD	0	0	0	0	0	0	0	0	0	0	0	0	0
OCRC	1	1	4	4	4	2	5	1	2	0	2	0	26
Total	41	50	51	49	65	52	56	53	55	83	89	46	690

SECTION V: SUMMARY

The Analysis of Impediments (AI) is a U.S. Department of Housing and Urban Development (HUD) mandated review of barriers to fair housing choice in the public and private sectors. The AI is required for the City of Lima and Allen County to remain eligible to receive Community Development Block Grant (CDBG) funding. The AI was to specifically identify findings regarding the community's laws, regulations and administrative policies, procedures and practices including an assessment of how local laws, policies and practices affect the location, availability and accessibility of housing; and, an assessment of public and private sector conditions affecting fair housing choice. The analysis is to target impediments to fair housing choice, which according to the U.S. Department of Housing and Urban Development (HUD) includes: any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status or national origin that restrict housing choices or the availability of housing choices; and/or, any actions, omissions, or decisions that have the effect of restricting housing choices or availability of housing choices on the basis of race, color, religion, sex, disability, familial status or national origin.

This final section is intended to serve as a summation of key findings highlighting the community's current assets and future challenges. It targets current regulatory controls and remediation activities in the near term. The AI summary concludes with specific goals and objectives to help support fair housing choice and focus debate during the public planning process required for the development of the local Consolidated Plan and the Annual Action Plans.

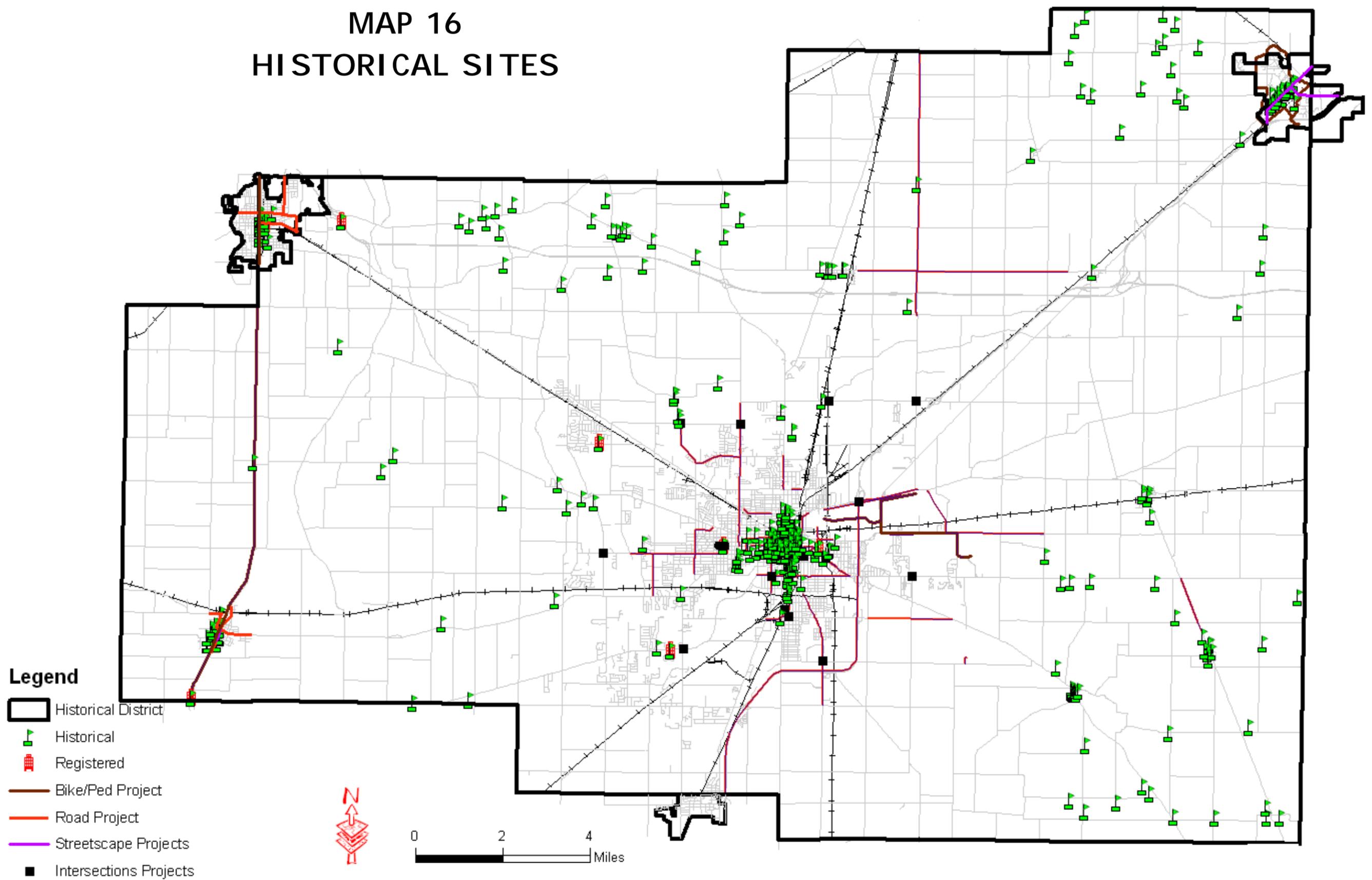
Housing Assets

Historically Significant Housing: Many of the older homes in Allen County were built with high quality building materials and beautiful architectural detail. The type of architecture and decorative elements in these older homes are not typically seen in more modern housing. Examples of such housing can be found interspersed throughout the County. The City of Lima has elected the Market Street as a Historic District in part to protect and preserve the most elaborate housing stock. But other areas of more modest but yet ornate homes in such neighborhoods as Midway East, Hover Park, in Lima, and Berquests Landing in Delphos. Map 16 depicts all of the historically significant structures in the County registered and eligible for listing Upon the National Historic Register. Notice the dense concentration of such structures in the cities of Delphos and Lima.

Ethnic/Racial Neighborhoods: Each local community in Allen County witnessed the migration of different ethnic, religious and racial groups and the development of defined residential neighborhoods beginning in the early 1900s. Many of the descendants of earlier immigrants continue to reside in the community. The Irish and Scotts Irish populated the North End of Lima as Churches and local bars attest. Mennonites and German Baptists can be found in the more rural areas of Sugar Creek and Richland Township. The German heritage is readily evident in Delphos. African American's long associated with Lima's South End are beginning to consume housing in the Northland neighborhood as their population expands. There has also been a recent influx of Hispanic and Asian immigrants. Many of these residents have secured housing in the Northside, Glendale and Crestwood Park neighborhoods located in American Township and north central Allen County.

Financial Incentives: As a way of encouraging housing development and home repair, Allen County and the City of Lima have supported various programs offering financial assistance or incentives including help with arranging second mortgages, property tax abatement, low interest loans, grants, and rebates. (See City of Lima Department of Community Development web site located at: www.cityhall.lima.oh.us.)

MAP 16 HISTORICAL SITES



Land Bank Program: The City of Lima acquires vacant and abandoned property which it then resells to interested residents/developers at a low cost. This program encourages the redevelopment of vacant land and assists in the elimination of blight and crime throughout the City. Map 8 depicted the currently vacant sites due to demolition and available for development purposes. The City of Lima can provide additional information to those interested.

Challenges

Allen County and its municipalities face a number of specific challenges in the Housing Arena that must be addressed including:

- **Household Size:** As identified earlier in Table 2, the average household size in Allen County is currently documented at 2.52 persons per household. In 2000, single-person households accounted for more than one-quarter (26.3%) of all households in Allen County. Single-person households accounted for 21.2 percent of Allen County's owner-occupied units and 39.4 percent of the renter-occupied units. Not only does household size vary geographically it varies by race. Issues related to a declining household size should be examined by policy experts to assure an equitable balance of suitable housing is developed in coordination with local housing policies, building codes and zoning regulations.
- **Housing Conditions:** The aging housing stock coupled with low-income households and owner disinvestment has contributed greatly to the declining condition of many of the homes in Lima and the other municipalities as well as the older homes bordering the city in American, Bath, Perry and Shawnee townships. Repairing older homes that have been neglected for an extensive period of time can be costly. In many cases homeowners may need financial assistance to make necessary repairs. In some cases, the homes may need to be removed from the available housing stock as the conditions of the home prevent it from offering safe conditions or it may be obsolete in its design and of little practical/economic interest to current or prospective home owners.
- **Vacant Homes:** Vacant and/or abandoned homes are a sign of decline in a community. Vacancies especially boarded-up and vacant units appearing on a street present a blighted image of the neighborhood. An over abundance of vacant homes will force housing values down. Vacant homes tend to generate increased delinquent/criminal activities and result in further disinvestment. Table 25 depicted the extent of vacant homes between 1990 and 2000 by political subdivision. Study of rehab-reuse feasibility versus strategic reuse of the property should be studied. A study examining the rehabilitation and re-use of properties versus strategic clearance for more optimal land use development should be considered.
- **Lead Based Paint:** Due to the age of much of the County's housing stock, the presence of lead-based paint is a major concern. Of the housing structures existing in Allen County in 2000, 27,524 were identified as being built prior to 1979, the year the federal government banned the use of lead-based paint. This figure represents 62.2 percent of all residential units within Allen County. As a comparison Lima's housing exposure was identified at 72.3 percent of all residential units. The highest levels of exposure were found in the villages of Beaverdam and Lafayette (78.5% & 75.6% of units). Testing conducted by the Allen County Health Department found elevated levels of lead in 4 of 304 children whose blood was tested between May 2007 and May 2008. Continued monitoring, testing and education are advised.
- **Code Enforcement:** The lack of codes has contributed to the decline in the County's housing conditions and the community's general appearance. Codes in the form of building codes and exterior maintenance codes could support the rehabilitation and valuation of local housing.

Enforcement of housing code is difficult. Map 17 depicts 2004-2006 code enforcement in the City of Lima. Data in the remainder of Allen County is not yet tracked electronically.

- **Affordability:** Although Allen County provides some of the most affordable housing in the nation, local incomes fall well below national standards. Many of the County's housing assistance programs are funded through Community Development Block Grant (CDBG) funds. With continued pressure on CDBG funding, the local communities will have to find other sources to assist residents in need.
- **Foreclosures:** Recent mortgage foreclosures have forced evictions, decreased housing valuations and diminished stability within local neighborhoods. The extent of foreclosures is depicted in Map 15. Such foreclosed units has resulted in an increase in the number of vacant and abandoned houses furthering local residents concerns of potential criminal activity. Over the past several years, the number of foreclosure filings in Allen County has significantly increased. Data suggests that there were 591 foreclosures in 2005, 647 in 2006 and 715 in 2007. Active participation in state and national foreclosure prevention is planned. Active participation in state and national foreclosure initiatives is planned.
- **Providing Transitional Housing or Group Homes — The NIMBY Syndrome:** Housing for special needs populations has been a concern faced by advocates and care givers. Many people do not want these transitional homes located in their neighborhood because they fear the residents will present an added element of danger in the community. The integration of rehabilitative housing services will continue to be problematic the community until such time as plan is developed that considers the special needs of specific populations and the safety concerns of local residents. Review of Township and County zoning and subdivision regulations is recommended.
- **Land Assembly:** Assembling land for large-scale housing development/re-development projects can be a challenge due to the number of different property owners that must be contacted and dealt with to assemble a sufficient number of adjacent lots. Areas once used for industrial or commercial purposes may be easier to appropriate, but they are usually not zoned for residential use, and remediation of polluted sites can be an expensive proposition. Strategic demolition, brownfield remediation and land acquisition is recommended.

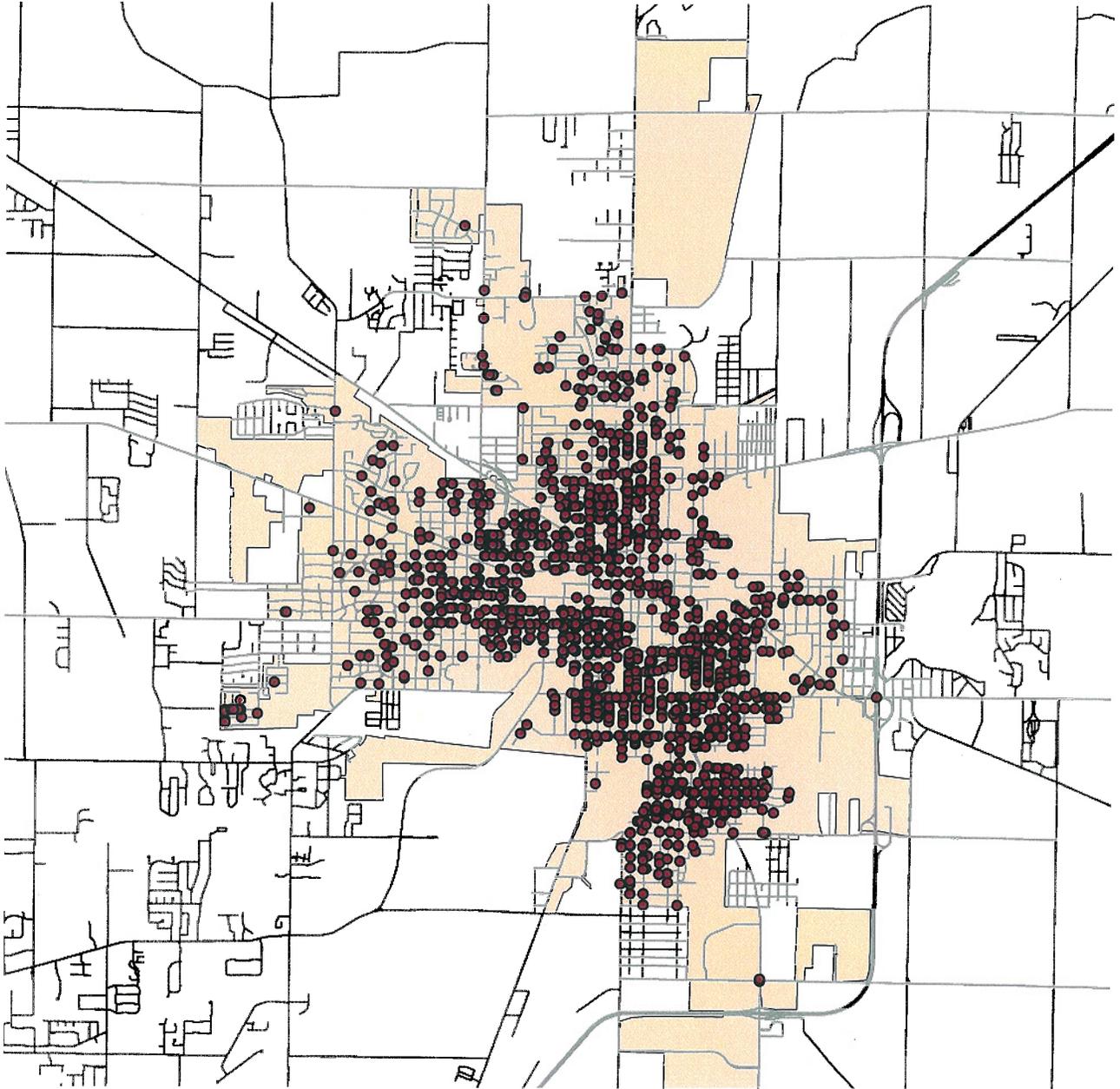
Recommended Regulatory Controls

To address zoning restrictions that inhibit affordable housing local governments may consider: reducing lot sizes; reducing setbacks and zero-lot-line housing; planning for a greater mix of attached and multi-family housing, increased building heights; and, permitting mixed-use development (including commercial and residential development). To address overly restrictive or costly development regulatory standards local government might consider permitting narrower streets and other neighborhood design elements; a relaxation of parking requirements; density bonuses in planned unit developments; and/or, inclusionary rules for affordable units. To address difficulties of expensive land assembly and tax policies that inhibit affordable housing local governments might work with the local stakeholders to address: developing housing land trusts; permitting/supporting tax increment financing (TIF) assistance; use of CDBG funds to promote physical preservation or rehab; and, regional cooperation to achieve economies of scale in program management.

Remediation to Support Fair Housing Choice

This AI completed for Lima and Allen County identified several fair housing choice issues that must be addressed by local stakeholders. The following is a list of recommended actions to correct same.

MAP 17
2004 - 2006 PROPERTY COMPLAINTS IN LIMA CITY



● 4054 Complaints



- **Coordination & Fair Housing Plan Implementation**
 Enhance local housing advocacy efforts to serve a forum for regional coordination of high priority fair housing issues, and oversee local Fair Housing Plan implementation. Membership should reflect the direct involvement of local government officials from local cities, villages and townships as well as other key public and private sector stakeholder groups.
- **Education & Outreach**
 Provide fair housing education and training, using a variety of forums, methods and partners, targets to: populations likely to experience discrimination, the housing industry, housing service providers, elected and appointed officials, and the general public. Linkages should be created between the housing industry and organizations working with diverse ethnic groups, including new immigrants. Fair housing training materials and housing resource guides should be developed to target Spanish language and non-English speaking groups and persons from foreign cultures.
- **Monitoring & Enforcement**
 County-wide residential building and property maintenance codes should be developed. The local building departments should aspire to certification of compliance with the Americans with Disabilities Act through the U.S. Department of Justice's voluntary certification program. Fair housing discrimination complaint process should be reviewed on a regular basis to assure its continued effectiveness and to incorporate changes in laws, regulations and community conditions. The content of housing advertisements in local publications should be periodically reviewed for illegal advertising language, and provide technical assistance and/or initiate enforcement actions.
- **Development Regulations & NIMBY**
 To overcome community opposition to affordable housing education campaigns should be implemented that make use of national and local research, models and best practices. Affordable housing should be introduced into more suburban locations targeting to serve more rural and suburban residents. Partnerships should be developed between non-profit organizations and for-profit developers to buy into market rate developments. Effort to further the public understanding and recognition of the need to develop and implement a fair housing strategy amongst local jurisdictions that receive CDBG funds, HOME funds or tax abatement for job creation should ensue.
- **Tenant-Based & Project-Based Section 8 Housing**
 In order to achieve to achieve greater landlord participation outside of the central city and retain existing landlords in the program changes in administration of the Section 8 program should be explored based on national models. Lobby HUD to provide more flexibility in administration of the tenant-based Section 8 program. Monitor the status of project-based Section 8 and HUD financed properties, and identify opportunities to intervene to keep units in the affordable housing stock.
- **Lending & Credit**
 A coordinated community effort to address predatory lending should be developed with the goal of increased conventional and FHA lending in these areas, based on an analysis of mortgage lending patterns and appraisal practices in low-income and high minority population census tracts. The annual report of HMDA data should be redesigned and modernized to make it a more useful tool for shaping community housing strategies. Fiscal resources and

staff in the community should be expanded to assist minority and low- and moderate-income borrowers successfully move through the lending process. Trends and patterns in loan servicing and foreclosure should be evaluated to determine if local actions are needed to address these issues. Resources for comprehensive homebuyer education including credit education, credit counseling and financial literacy training, including a local consumer awareness campaign should be expanded.

- **Real Estate & Insurance Industries**

Discrimination in the sale of housing should be assessed through a regular, periodic testing program. Further research as to the extent of insurance redlining in Allen County should be conducted. The efforts of state and national organizations to address insurance redlining should be monitored to position the local community to take advantage of settlements that may be reached with large insurance companies.

- **Rental Housing**

Smaller “mom and pop” landlords should be targeted for fair housing education, information and technical assistance. The rental housing testing process should be evaluated to determine how to better target testing efforts, analyze testing data and present the data to the community. The compliance of rental housing with accessibility laws should be evaluated through a program of regular testing.

2020 Housing Vision

The Allen County 2020 Plan efforts identified a specific vision and certain goals for addressing housing within Allen County. The Plan defined neighborhoods as geographic areas wherein residents held both personal and psychological ownership; areas where residents shared common values built on strong relationships. The expressed goal was to develop and sustain clean, safe, vibrant, neighborhoods that offered affordable housing to all socio economic groups with accessibility to necessary services and increasing property valuations.

The following goal statements highlight the community's approach to the realization of the identified vision:

- Support the development of clean, safe, affordable housing in neighborhoods.
- Develop county-wide residential housing and maintenance codes to ensure resident safety and protect property valuations.
- Expand the range of residential opportunities for persons with special housing needs.
- Develop appropriate housing for senior citizens in proximity to shopping, medical facilities, social services, and public transportation to support their ability to remain independent.
- Develop alternative housing types including apartments, townhouses, condominiums, and converted commercial, industrial and institutional buildings to support live-work spaces and a wide variety of housing choice.
- Provide a variety of housing types in neighborhoods throughout the community that respects its architectural character while maximizing housing choice for residents of all incomes, ages, ability levels and social circumstances.
- Support housing rehabilitation programming as a most effective means of making affordable housing available to the greatest number of residents.
- Develop neighborhood plans to ensure a supportive environment for continued residential development while allowing for appropriate housing infill and renovation.
- Promote community and housing development through strategic, proactive land assembly.

- Address homelessness through a multi-faceted strategy that includes emergency shelters, permanent supportive housing, medical and social services, and job training.

Action Plan

This AI recognizes the 2020 Vision and Goal Statements and proposes a detailed Action Plan predicated on the federal planning requirements, existing conditions and warranted actions to accommodate future community development activities over the 2008 thru 2012 period. The Action Plan incorporates the community's assets, its challenges and recommended actions to address regulatory controls to remediate and support Fair Housing choice. The following tables are intended to provide the community with an overview of the steps identified as necessary to eliminate the barriers to housing choice by providing quantitative benchmarks, timelines and responsible parties.

**TABLE 60
GOAL: SUPPORT THE DEVELOPMENT OF CLEAN, SAFE, AFFORDABLE HOUSING IN NEIGHBORHOODS.**

POLICY	STRATEGY	OBJECTIVES	IMPLEMENTATION SCHEDULE BY YEAR					COORDINATING AGENCY(IES)
			1	2	3	4	5	
Support the development and delivery of internal and external programming to support and guide local developers, housing organizations, property owners and local political subdivisions in the redevelopment of its housing stock.	Establish community based educational programming.	Establish community expectations, standards and responsibilities of property owners.						City of Lima Dept. of Community Development, LACNIP, LACCA.
		Target personal finance to support home ownership and increase the capacity of first time home buyers to maintain and retain the home after its purchase.						City of Lima Dept. of Community Development, Allen County Dept of Community Development, LACNIP, LACCA.
		Provide the training and resources to support homeowners ability carry out more of their own home maintenance and repair work.						City of Lima Dept. of Community Development, Allen County Dept of Community Development, LACNIP, LACCA.
	Develop independent neighborhood redevelopment plans with local neighborhood associations and business leaders neighborhood dynamics.	Stabilize the existing housing stock by rehabilitation.						City of Lima Dept of Community Development, Allen County Dept of Community Development, LACNIP, LACCA, local banks.
		Eliminate blight by demolition.						City of Lima Dept of Community Development, Allen County Dept of Community Development, LACNIP, LACCA.
		Locate appropriate infill housing that capitalizes upon existing architecture and that respects neighborhood dynamics.						City of Lima Dept of Community Development, New Lima Inc.
	Increase the availability below market-rate rental housing by maximizing the use of Low Income Housing Tax Credits, the Ohio Housing Trust Fund, Tax Exempt Bonds and the HOME Program.	Partner with New Lima to obtain OHFA low income tax credit funding for 2 hosing projects.						City of Lima Dept of Community Development, LACNIP, LACCA, New Lima, local banks, Ohio Housing Financing.
	Promote the development of active tenant-based organizations.	Work with management with project-based rent subsidies to assure continued housing quality and affordability.						City of Lima Dept. of Community Development, LACNIP, LACCA AMHA, New Lima,
	Ensure that the local housing stock is safe for human habitation.	Support development of a coalition of community stakeholders to investigate a county-wide residential building and property maintenance standards and a mechanism for continuous review and improvement of such standards to protect and enhance property values.	Develop a unified set of expectations and standards to ensure the resident's health, safety and welfare.					
Investigate county-wide residential building and exterior maintenance codes.			Target and address vacant and abandoned structures using code enforcement in a manner that stabilizes neighborhoods and protects property valuations.					
		Minimize fire and safety hazards.						Allen County Building Department, Local Fire Departments.

TABLE 61
GOAL: EXPAND THE RANGE OF AVAILABLE HOUSING OPPORTUNITIES TO MEET THE NEEDS OF ALL ALLEN COUNTY RESIDENTS.

POLICY	STRATEGY	OBJECTIVES	IMPLEMENTATION SCHEDULE BY YEAR					COORDINATING AGENCY(IES)
			1	2	3	4	5	
Support the (re)development of appropriate residential housing to meet the needs of special populations including disabled residents.	Support development of a coalition of community stakeholders to cooperatively investigate and document housing concerns of the special needs populations.	Quantify/establish special needs of distinct populations annually.						Housing Consortium, Continuum of Care, LACNIP, LACCA, ACCOA, DSC, ACBMRDD, United Way, Local Social Service Providers.
		Ensure compliance with requirements concerning the creation of accessible units for new construction or substantial rehabilitation housing development being assisted with CDBG, HOME or other federal funds.						City of Lima Dept. of Community Development, Allen County Dept of Community Development, Allen County Building Department, Allen County Housing Consortium, Allen County Continuum of Care Group.
	Support new housing developments that meet the increasing senior population reflective of ADA standards.	Promote and encourage the use of universal design standards for all newly constructed housing						ACCOA, DSC, PSA #3, Allen County Building Department, City Planning Commission , Regional Planning Commission.
		Assist New Lima in obtaining OFHA funding for senior housing development.						New Lima, City Planning Commission, Regional Planning Commission, OFHA.
		Allow seniors to remain independent as long as feasible.						ACCOA, DSC, PSA #3, LACNIP, AMHA.
	Develop appropriate housing for senior citizens.	Develop appropriate housing in proximity to shopping, medical facilities, social services, and public transportation to support their ability to remain independent.						City of Lima Dept of Community Development, City of Lima Planning Commission, Regional Planning Commission, Allen County Dept of Community Development, Township Zoning Commissions, AMHA.
Develop alternative housing types to meet the physical and social needs of residents.	Promote alternative housing to support live-work spaces and a wide variety of housing choice.	Promote mixed use environments and minimize transportation costs by integrating housing in close proximity to shopping, medical facilities, social services, and public transportation.						City of Lima Dept of Community Development, City of Lima Planning Commission, Regional Planning Commission, Allen County Dept of Community Development, Township Zoning Commissions.
	Convert vacant commercial and industrial properties into mixed use buildings supporting housing and other amenities to develop creative and vibrant lifestyle centers.	Support corridor redevelopment efforts by creating mixed use zoning and supportive building codes.						City of Lima Dept of Community Development, Allen County Building Department, Local Fire Departments, Allen County Dept of Community Development, Township Zoning Commissions, Regional Planning Commission, City Planning Commission, Township Trustees, County Commissioners.
Support a wider geographic availability of appropriate housing.	Identify the type of housing available across the community by type and location	Quantify/establish the range of housing by location.						Regional Planning Commission, Allen County Auditor.
		Identify regulatory codes prohibiting a range of housing choice.						Regional Planning Commission, Allen County Auditor, Allen County Building Department, Township Zoning Commissions, City of Lima Planning Commission.
	Develop the fiscal and legislative ability to identify appropriate land/property to develop residential housing alternatives for special needs population.	Identify, demolish deteriorated residential and commercial structures needed to assemble sites and support redevelopment.						Allen County Building Department, Allen County Dept of Community Development, Lima Dept of Community Development, Regional Planning Commission, Township Zoning Commissions.

TABLE 62

GOAL: DEVELOP NEIGHBORHOOD PLANS TO ENSURE A SUPPORTIVE ENVIRONMENT FOR CONTINUED RESIDENTIAL DEVELOPMENT WHILE ALLOWING FOR APPROPRIATE HOUSING INFILL AND RENOVATION.

POLICY	STRATEGY	OBJECTIVES	IMPLEMENTATION SCHEDULE BY YEAR					COORDINATING AGENCY(IES)	
			1	2	3	4	5		
Promote community and housing development through strategic, proactive land assembly.	Work with a local stakeholders including CDC's, developers, market analysts and/or community to identify acquisition strategies for priority areas for development of housing.	Complete corridor development plans for South Main, Bellefontaine corridors and adjacent jurisdictions.						City of Lima Dept. of Community Development, Allen County Auditor, Allen County Dept of Community Development, Regional Planning Commission.	
		Complete township/village comprehensive plans, and neighborhood development plans including Kibby Corners and Riverside North Neighborhood Plans.							City of Lima Dept. of Community Development, Allen County Auditor, Allen County Dept of Community Development, Regional Planning Commission, LACNIP.
		Identify and remediate Brownfield sites suitable for housing development.							City of Lima Dept. of Community Development, Allen County Auditor, Allen County Dept of Community Development, Regional Planning Commission, LACNIP
	Strengthen land bank holdings.	Complete strategic review of vacant and abandoned properties for land bank acquisition.						City of Lima Dept. of Community Development, Allen County Dept of Community Development, Regional Planning Commission, Township Zoning Commissions, Allen County Foreclosure Task Force, Allen County Auditor, Lima Land Bank	
		Rezone areas to reflect optimal land use and redevelopment plans.							
		Develop property maintenance capacity and standards for holding property until it can be reused at its highest and best use.							City of Lima Dept. of Community Development, Allen County Auditor, Allen County Commissioners, Land Committee.

TABLE 63
GOAL: PROVIDE A VARIETY OF HOUSING TYPES IN NEIGHBORHOODS THROUGHOUT THE COMMUNITY THAT RESPECTS ITS ARCHITECTURAL CHARACTER WHILE MAXIMIZING HOUSING CHOICE FOR RESIDENTS OF ALL INCOMES, AGES, ABILITY LEVELS AND SOCIAL CIRCUMSTANCES.

POLICY	STRATEGY	OBJECTIVES	IMPLEMENTATION SCHEDULE BY YEAR					COORDINATING AGENCY(IES)
			1	2	3	4	5	
Support a wide range of appropriate housing types for area neighborhoods.	Determine the appropriate mix of housing types within specific locales.	Develop specific plans for communities, neighborhoods and corridors to ensure housing is appropriately understood and addressed in policy development.						City of Lima Dept. of Community Development, Allen County Dept of Community Development, Regional Planning Commission, City Planning Commission, Township Zoning Commissions, Township Trustees,
		Inventory and develop a strategy for identified neighborhoods that market or re-brand that community to compete for the identified market.						City of Lima Dept. of Community Development, Allen County Dept of Community Development, City Planning Commission, Township Zoning Commissions, Township Trustees, LACNIP, LACCA, LACRPC.
		Promote and encourage the use of universal design standards for all newly constructed housing; provide design info to developers via planning/zoning officials.						City of Lima Dept. of Community Development, Board of Zoning Appeals, Allen County Building Department.
	Provide financial incentives to developments that reflect and improve the market for housing within designated neighborhood or that increases the affordability of housing for low and moderate income families.	Recognize and develop incentives for private sector development that satisfies market demands while incorporating innovation in projects that increase housing choice.						City of Lima Dept. of Community Development, Allen County Dept of Community Development, Allen County Building Department.
Support the interest and capacity of local partners to rebuild the architecture and streetscape of the community's neighborhoods.	Ensure that the design of new and renovated houses/commercial structures complements the character of the surrounding neighborhood.	Implement a design review process that is effective, expeditious and equitable.						City of Lima Dept. of Community Development, Allen County Building Department, LACRPC, Township Zoning Commissions.
		Implement design review of Downtown Lima Business District and Bellefontaine Corridor						City of Lima Dept. of Community Development, Allen County Building Department, LACRPC.
		Establish guidelines and policies for redevelopment proposals to share with developers.						City of Lima Dept. of Community Development, Allen County Building Department, LACRPC.
		Work with local universities, non-profits and/or philanthropic organizations to develop prototype buildings suitable for replacement of common older obsolete residential structures including small multi-family buildings and modest bungalows.						City of Lima Dept. of Community Development, Allen County Building Department, LACRPC.
		Redevelop neighborhood housing, structures, and greenscaping in a manner that respects existing neighborhood dynamics.						City of Lima Dept. of Community Development, Allen County Building Department, LACRPC.
	Develop legislative and fiscal means to promote infill housing through appropriate demolition, renovation, restoration and/or new construction.	Examine local zoning and land use codes to identify barriers to infill and redevelopment plans.						City of Lima Dept. of Community Development, Allen County Dept of Community Development, Allen County Building Department, LACRPC, Township Zoning Commissions.

**TABLE 64
GOAL: ELIMINATE HOMELESSNESS IN ALLEN COUNTY.**

POLICY	STRATEGY	OBJECTIVES	IMPLEMENTATION SCHEDULE BY YEAR					COORDINATING AGENCY(IES)
			1	2	3	4	5	
Address homelessness through a multi-faceted strategy that includes emergency shelters, permanent supportive housing, medical and social services, and job training.	Establish community based educational programming to further local resident understanding and public acceptance.	Establish baseline of community homeless problem.						Continuum of Care, LACNIP, LACCA.
		Expand resources for and educate residents about programs providing assistance in preventing the loss of housing through eviction or foreclosure.						LACNIP, LACCA, Allen County Foreclosure Taskforce.
		Develop community education and notification to ensure resident safety and protect property valuations.						Continuum of Care, Allen County Mental Health and Recovery Board, MRDD.
	Assure that everyone with an emergency need for shelter has access to shelter. Utilize point of entry.	Encourage all homeless service providers to adopt a housing first policy which seeks to minimize shelter stays and stabilize individuals and families as soon as feasible within permanent housing linked to supportive services as needed.						Continuum of Care, LACCA, Allen County Department of Jobs and Family Services.
		Utilize street outreach workers to seek out those homeless persons living outside the shelter system. Coordinate through Blueprint for Homeless.						Continuum of Care.
	Within the shelter system, provide immediate assessment and linkages to case management and mainstream social services, including agencies providing mental health care, substance abuse treatment, medical services and assistance to veterans. Blueprint for homelessness.	To provide referral and services for the homeless.						Continuum of Care.
	Continue to support the production of permanent supportive housing units that can offer the opportunity for long-term homeless persons to leave the shelter system.	Establish supportive housing in Allen County.						Continuum of Care, Housing Consortium, Allen County Mental Health and Recovery Board.
	Work with the criminal justice system to strengthen the support for the reentry into the community of person returning from incarceration. Blueprint for homelessness.	Include criminal justice system in homeless prevention planning.						Continuum of Care, County/City Parole Systems, Courts.

TABLE 65

GOAL: REHABILITATE VACANT AND UNDERUTILIZED HOUSING COST EFFECTIVELY; DEMOLISH VACANT AND UNDERUTILIZED HOUSING THAT CANNOT BE REHABILITATED IN A COST EFFECTIVE MANNER.

POLICY	STRATEGY	OBJECTIVES	IMPLEMENTATION SCHEDULE BY YEAR					COORDINATING AGENCY(IES)
			1	2	3	4	5	
Support housing rehabilitation programming as an effective means of making affordable housing available to the greatest number of residents.	Undertake rehabilitation in strategic areas adjacent to community anchors and development projects or in areas where new residential construction has occurred to maximize the investment of public dollars.	Identify housing that can be rehabilitated in a cost effective manner and target investments.						City of Lima Dept. of Community Development, LACNIP, LACCA, local banks.
		Utilize local CDC and other community agencies to acquire, renovate/reuse, and market vacant structures and vacant land in areas where plans have been developed.						City of Lima Dept. of Community Development, LACNIP, LACCA, local banks, Kibby Korner Development Corp and Downtown Lima Community Development .
	Undertake demolition in strategic areas to support planned redevelopment activities.	Redirect federal funds to concentrate a larger portion of those resources on rehabilitation/demolition of vacant and abandoned property in areas with a specific redevelopment plan.						City of Lima Dept. of Community Development, Allen County Dept of Community Development, Allen County Auditor, LACNIP, LACCA, local banks.
	Support development of community-based educational programming and outreach to minimize operating/utility costs through weatherization assistance and energy efficient building techniques.	Educate first time homeowners on value added weatherization improvements.						City of Lima Dept of Community Development, Allen County Dept of Community Development, LACNIP, LACCA, Rural Development.

Appendix A:

Public Planning Process

The Housing and Community Development Act of 1974, as amended, is the dominant statute for the Community Development Block Grant (CDBG) program. It requires that each federal grantee certify to the United States Department of Housing and Urban Development's (HUD) satisfaction that: the awarded grant will be carried out and administered according to the Fair Housing Act; and, the grantee will work diligently to affirmatively further fair housing. This certification to HUD may be implemented through the Consolidated Plan process.

HUD requires recipients of federal aid to further fair housing by undertaking a careful planning analysis targeting fair housing issues. Fair Housing Planning (FHP) consists of the following: an Analysis of Impediments (AI) to fair housing choice; actions to cover the effects of the identified impediments; and, maintenance of records to support the affirmatively furthering fair housing certification.

HUD strongly encourages jurisdictions to consult with one another and initiate fair housing planning efforts across the metropolitan area. Because of the nature and scope of the AI assessment as well as the regional issues affecting fair housing, the City of Lima and Allen County Commissioners approached the Lima-Allen County Regional Planning Commission (LACRPC) to facilitate an area wide study. This AI assessment has been prepared by the LACRPC to comply with HUD's legislative and administrative requirements on behalf of its member political subdivisions in Allen County, Ohio.

History of Housing & Community Development Planning

Allen County is comprised of two cities, twelve townships and seven villages spanning 405 square miles in northwestern Ohio. Local units of government largely act independently to market and guide housing and local community development initiatives. The LACRPC has historically had a supportive role with respect to demographic, environmental, transportation, and land use analyses. The City of Lima and the Board of Allen County Commissioners are both recipients of federal CDBG funding and have supported the LACRPC financially and politically. The community submitted to the public planning process and prepared this AI assessment targeting the City of Lima and the various political subdivisions of Allen County. This is the first AI document prepared by the LACRPC for the Allen County community and its member political subdivisions.

Planning Philosophy & Charge

The preparation of this assessment was predicated upon the long-standing relationships that the LACRPC has forged with its member political subdivisions. The strength of the LACRPC lies in the insights gained over 40 years of serving its membership in planning and implementation of specific programs, projects, and activities.

The LACRPC planning philosophy is both inclusive and cumulative. Inclusive, with respect to the number of individuals and interests represented and considered during the planning process; cumulative, in that it represents the past planning efforts of various entities and agencies. That planning philosophy respects the diversity of its 19 member political subdivisions. The LACRPC recognizes the region's diversity in terms of population characteristics, its economic base, and its infrastructure, including housing. The LACRPC accepts this diversity and embraces it as strength of the region. The LACRPC also recognizes that each political subdivision possesses its own strengths and weaknesses, but shares

similar problems and aspires to new opportunities. The task assigned to the LACRPC was to engage and support existing community leaders in the preparation of the AI assessment thru data collection, data analysis, including mapping as well as furthering discussion and cooperative efforts that would address local housing needs.

The LACRPC was charged with the responsibility of providing technical resources/assistance to assure local units of government within Allen County that fair housing issues and concerns were identified for public discourse and documented. The ultimate objective of the planning process, was to review the impediments or barriers affecting rights to fair housing choice; to review public and private policies, practices, and procedures affecting housing choice; and identify impediments to fair housing choice that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin. The AI is intended to serve as a foundation for fair housing planning, providing the information necessary for elected officials, administrative staff, housing providers, lenders, and fair housing advocates to develop public policy to support local fair housing efforts.

According to the requirements set forth by HUD fair housing planning is to be the result of a continuing participatory planning effort completed by participants representing the diverse interests of the housing community. The AI must contain, at minimum, the following:

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

Planning Process

The AI assessment was prepared by staff of the LACRPC based on input from housing and community development officials in the employ of the City of Lima and Allen County as well as input from various internal and external committees, including those of the LACRPC and the Housing Foreclosure Task Force. The committees reviewed and approved the early drafts of the AI document before presenting the final draft to the LACRPC for review. The final draft document was circulated to local stakeholders prior to the final draft being approved by the City of Lima and Allen County Commissioners.

Public comments were solicited over a 30-day period through a variety of venues. The final draft AI assessment was posted to the website of the LACRPC and the City of Lima. Copies of the final draft AI were made available at various social service agencies as well as City of Lima and Allen County government offices. The draft was submitted for review and approval to the Lima City Council and Board of Allen County Commissioners. Documentation regarding the aforementioned public participation process can be found in Appendix J.

The final paragraphs of this Appendix are being provided to furnish the reader with an understanding of the stakeholders involved in developing the community's AI assessment and historical overview of the planning process.

Community Representativeness

The committee membership charged with developing, reviewing, and commenting on the AI assessment largely reflects the residents of Allen County and its various communities. Committees internal to the LACRPC largely responsible for the delivery of the AI document included the Citizens Advisory Committee, the Community Development Committee, and the Executive Committee. Members of the Housing Foreclosure Task Force added additional insights. Collectively members of these committees represent all major political subdivisions and partner organizations including sectoral representatives of: social service agencies, faith-based organizations, public housing providers, housing advocates, neighborhood revitalization activists, public service providers, public transit and paratransit service providers, minority advancement organizations, moderate and low income residents, the local business community, including development and financial institutions, and academia. In sum, taken collectively the committee membership reflects both public and private sector representatives whose perspectives have been considered and integrated within the AI document. Comments and concerns of representatives of the following entities/organizations were solicited, entertained, discussed, and provided in the final AI .

- Audubon Society
- Allen County Auditor
- Allen County Board of Commissioners
- Allen County MRDD
- Allen County Council on Aging
- Allen County Dept of Community Development
- Allen County Engineer
- Allen County Health Dept
- Allen County Job & Family Services
- Allen County Juvenile Court
- Allen County Port Authority
- Allen County Regional Transit Authority
- Allen County Sheriff's Office
- Allen County Treasurer
- Amanda Township
- American Township
- Auglaize Township
- Area Agency on Aging
- Bath Township
- CB Richard Ellis Reichle Klein Development Group
- City of Delphos
- City of Lima
- City of Lima Dept of Community Development
- City of Lima Planning Commission
- City of Lima Police Dept
- City View Neighborhood Association
- Clymer Medical Transport
- Delphos Senior Citizens
- Fifth Third Bank
- Goodwill Industries
- Hostelling International
- Hover Park NA
- Huntington Bank
- Jackson Township
- Johnny Appleseed Metropolitan Park District
- Legal Aid Services of Western Ohio
- Lima Allen County Council on Community Affairs
- Lima Properties
- Lima Urban Minority Alcohol & Drug Abuse
- Marion Township
- Martin Luther King NA
- Midway East NA
- Monroe Township
- NAACP
- New Lima
- Northwest Perry Revitalization Group
- Ohio State University
- Ohio Dept of Transportation
- Ottawa River Coalition
- Pathfinder House
- Perry Township
- Rehab Services Commission
- Richland Township
- Shawnee Township
- Slonaker Realty
- Southside NA
- Spencer Township
- Sugar Creek Township
- Superior Federal Credit Union
- Vandemark Realty
- Village of Beaverdam
- Village of Bluffton
- Village of Elida
- Village of Spencerville
- WSOS Community Action Agency
- Yucom Realty

Chronology of Events

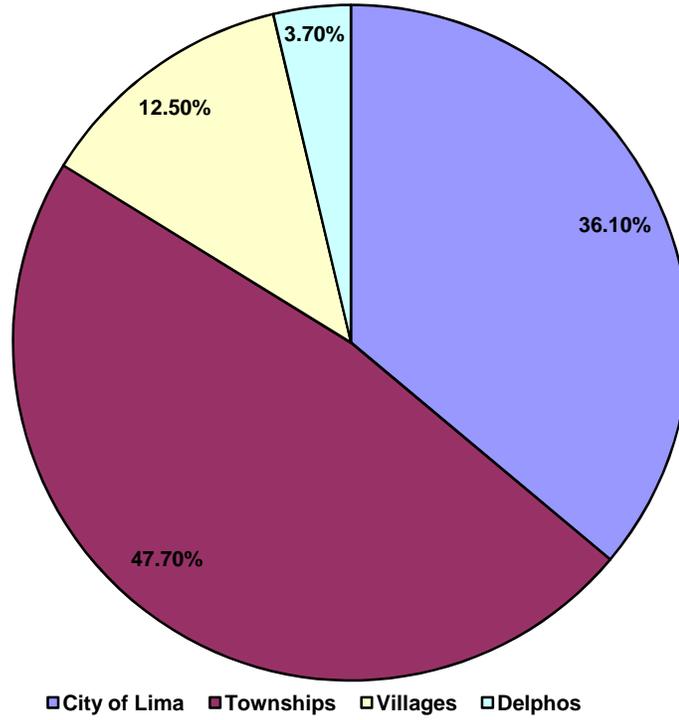
The following is a summary of events leading to the final approval of the AI :

- **Pre-Project Planning.** Both formal and informal conversations occurred between local political subdivisions as well as staff members of the City of Lima, Allen County and the LACRPC. Discussions focused on the nature and scope of the project, stakeholder responsibilities, timelines and funding (December 2007).
- **Data Collection & Analysis.** Census data, auditors data, information relative to homelessness and foreclosure, reports on housing conditions, accessibility to housing services, and assessments of public policies were tabulated, reviewed and revised in committee meetings (January thru September 2008).
- **Issues of Concern.** Based on prior input and data analysis key issues were identified and reviewed (Summer thru Fall 2008).
- **Goals, Objectives & Action Plan.** Using existing data, as well as committee recommendations, goals were identified and an action plan developed. Committee recommendations were formulated into specific actions that were considered and incorporated into the final document (Fall 2008).
- **Final Adoption.** The City of Lima and Allen County adopted the final AI assessment after a 30-day public comment period. Documentation appears in Appendix J. (Winter 2009)

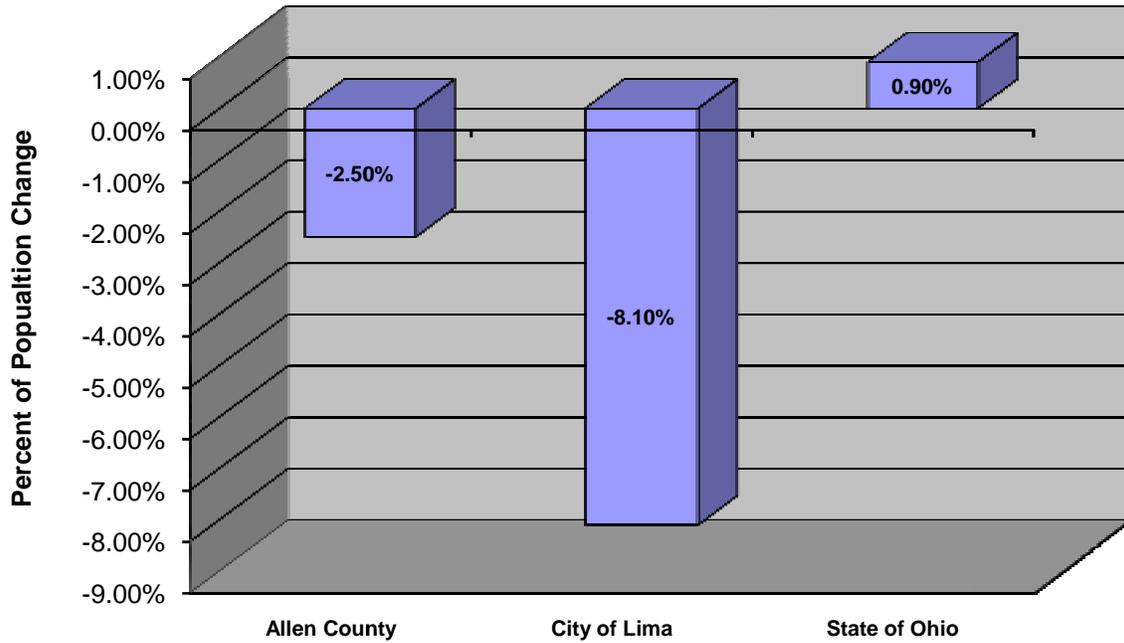
Targeted Issues

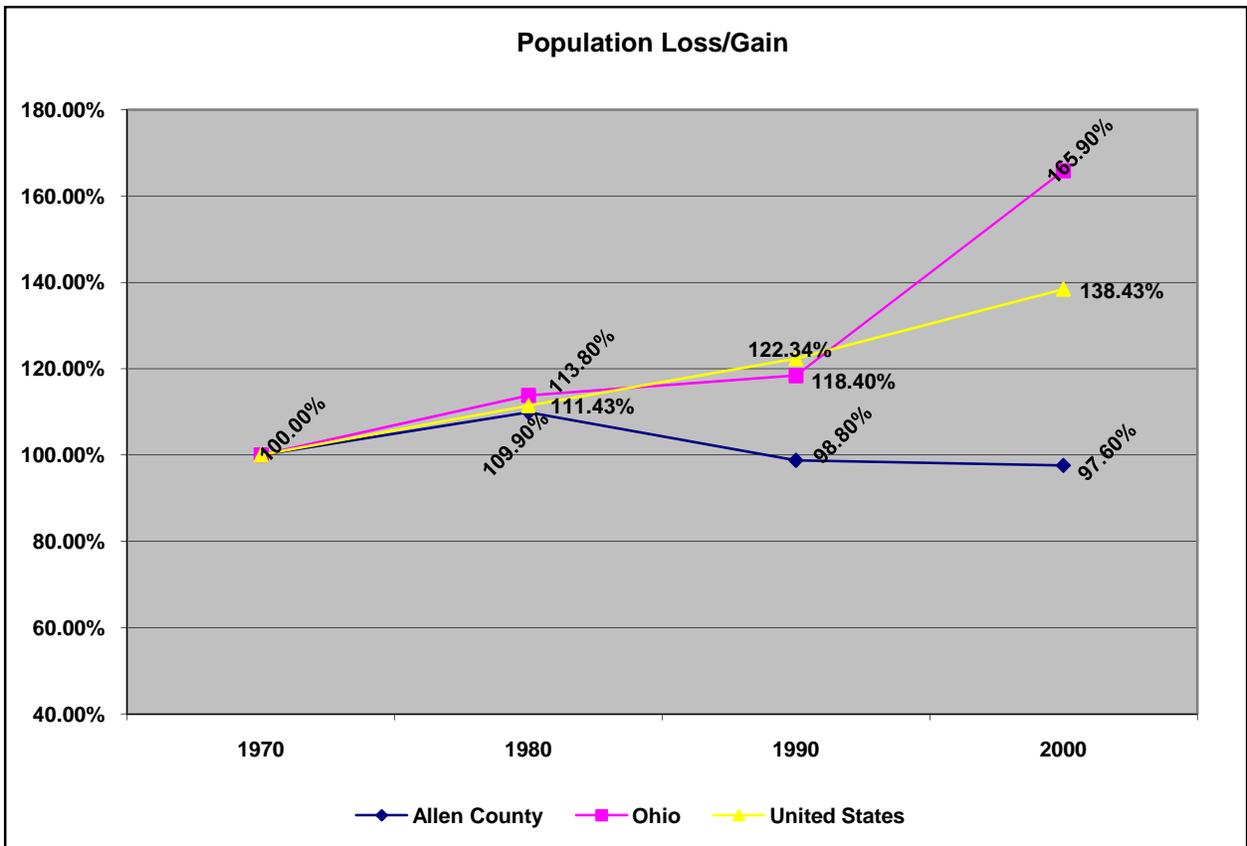
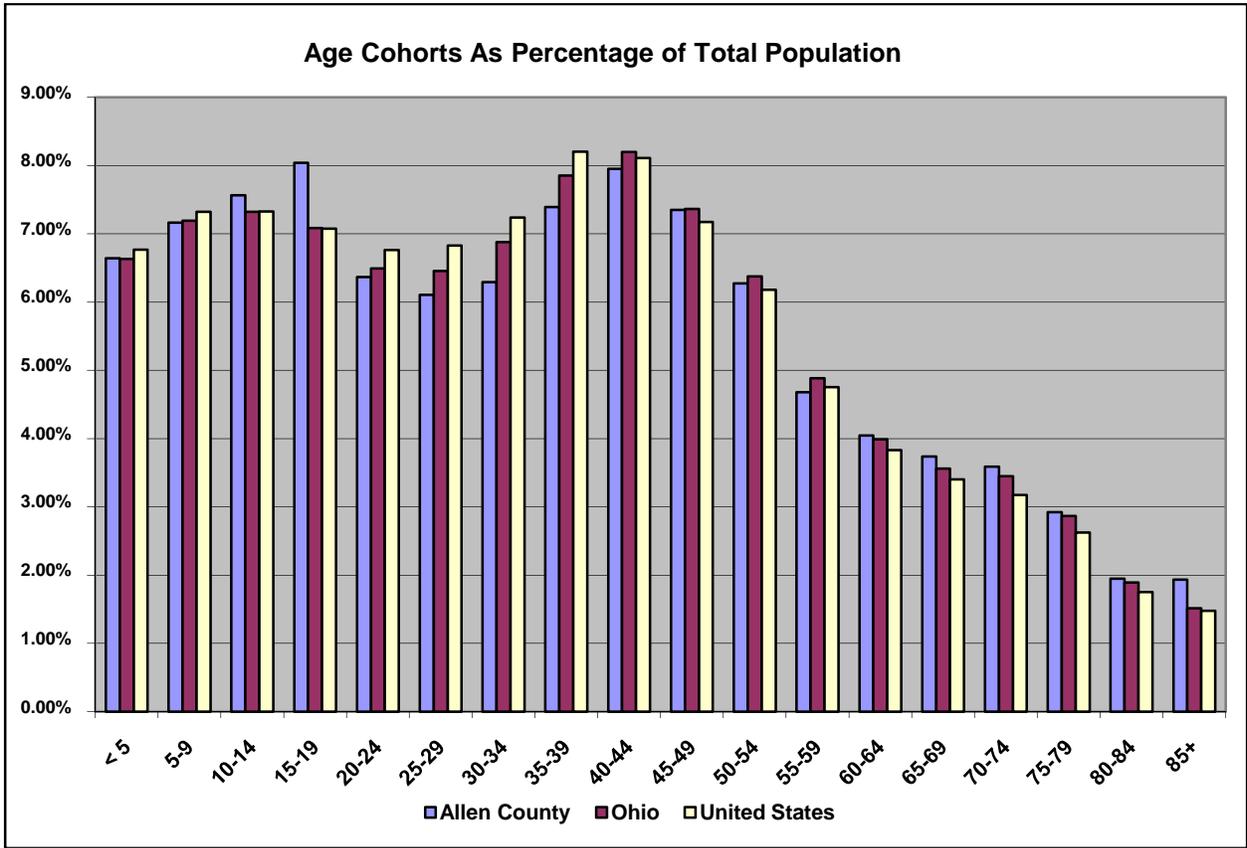
Over the 12-month planning period required to assemble and address the AI document several areas of research developed into issues of concern including: (1) housing conditions and access to safe, clean, affordable housing; (2) the range and extent of available accessible housing opportunities across Allen County and its various communities; (3) the need for neighborhood stabilization and local planning efforts; (4) the ability to deal with the extent of housing foreclosures; and, (5) supporting efforts to combat housing discrimination based on race, color, religion, sex, disability, familial status, or national origin utilizing education, monitorization and enforcement activities.

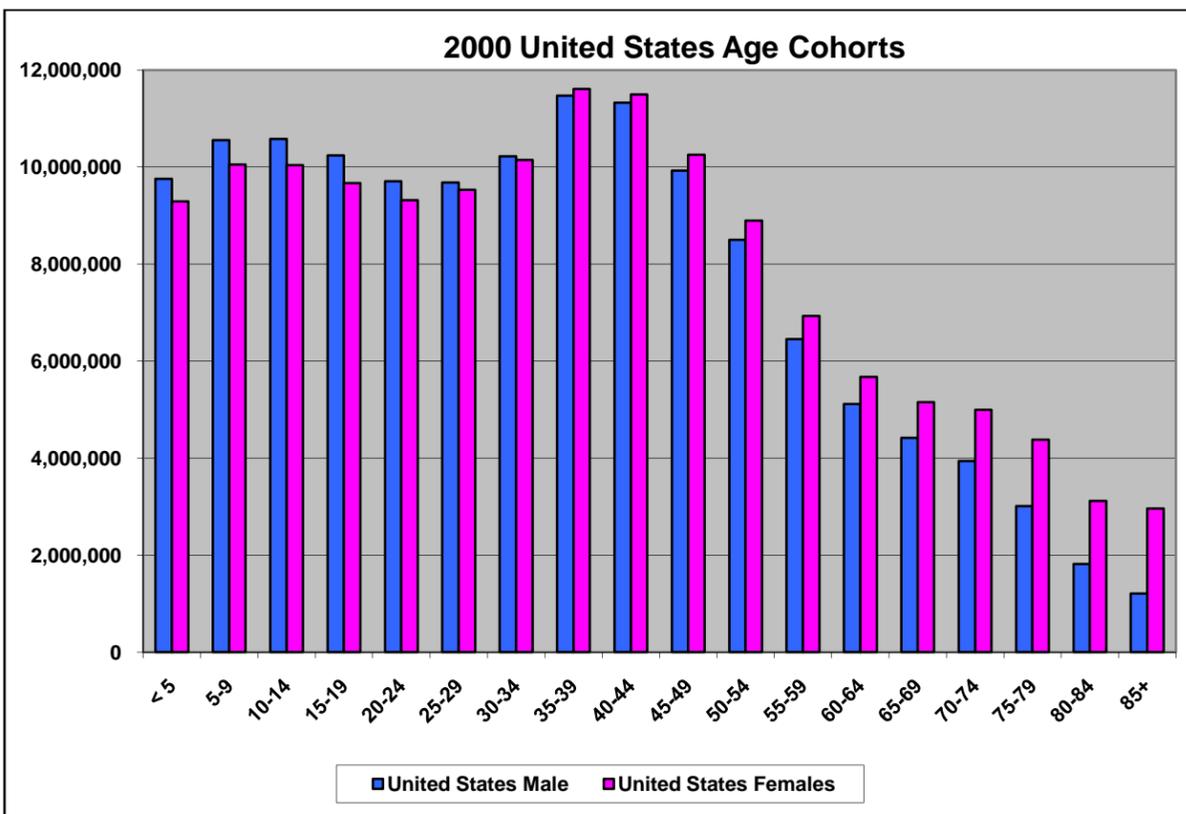
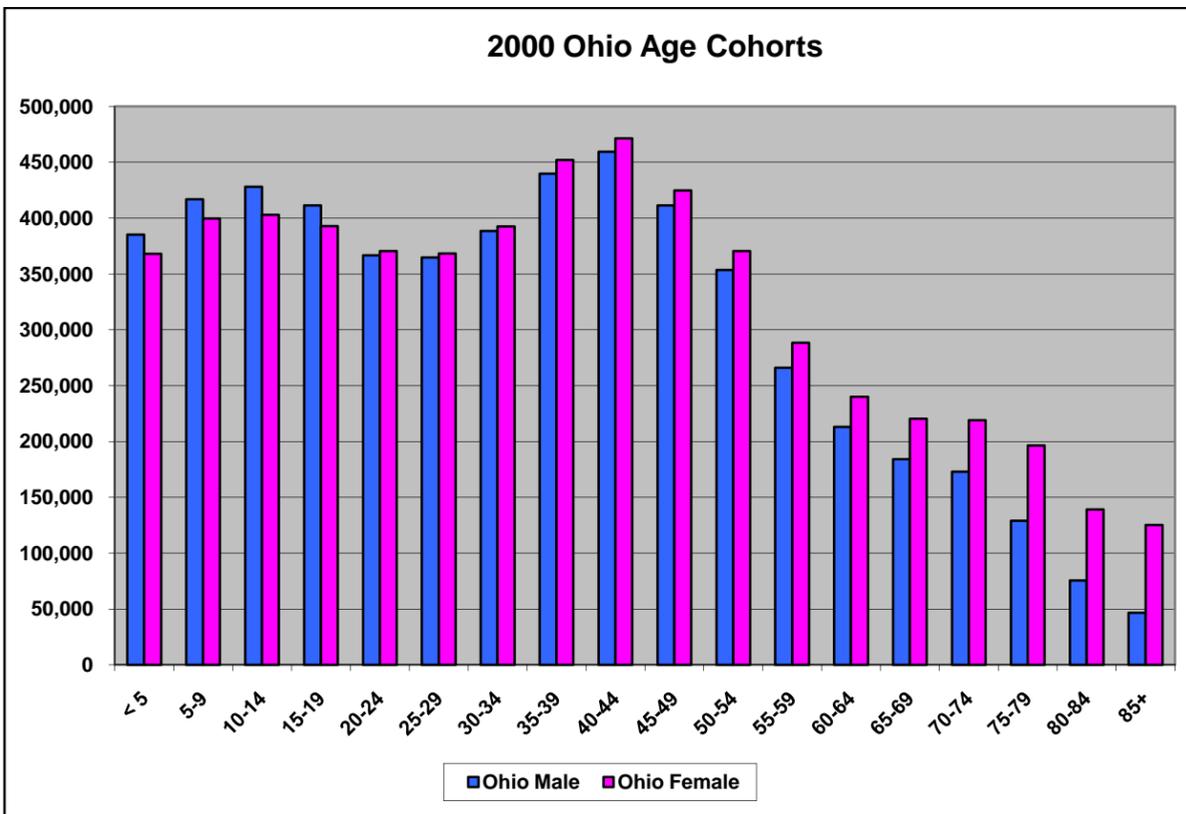
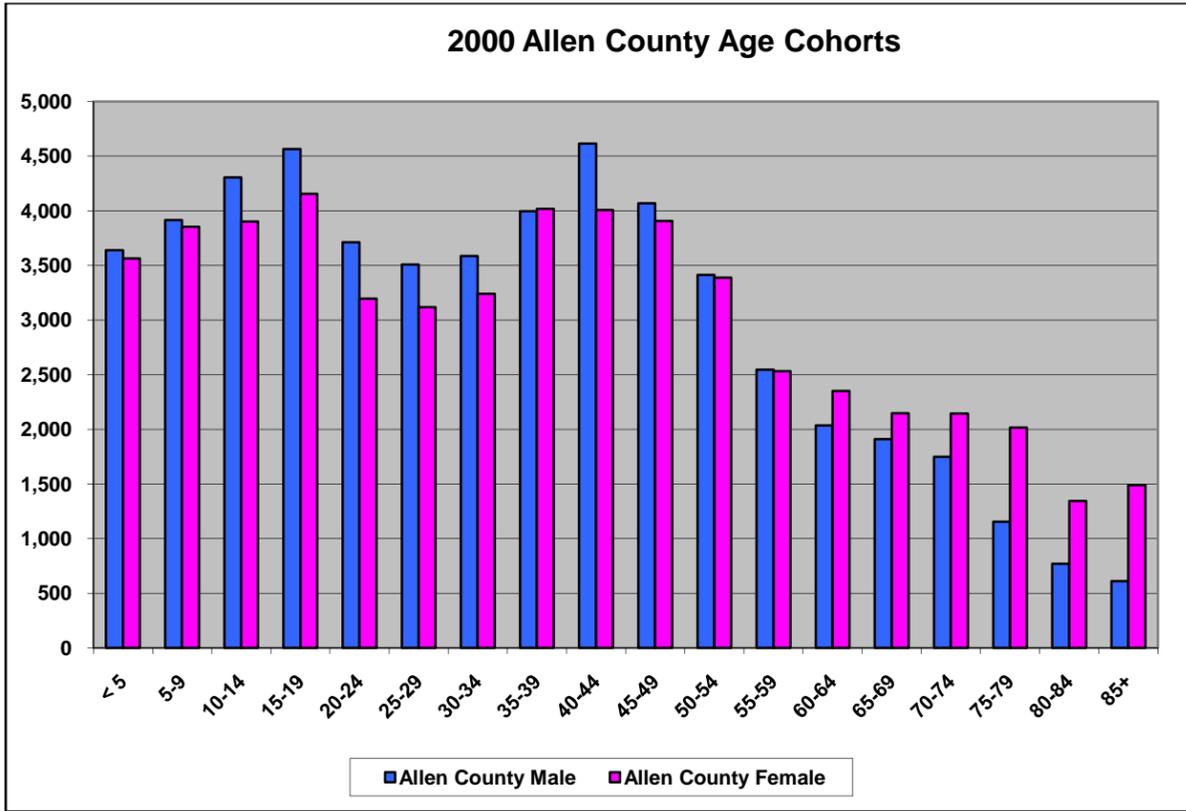
Geographic Population Distribution Allen County, Ohio

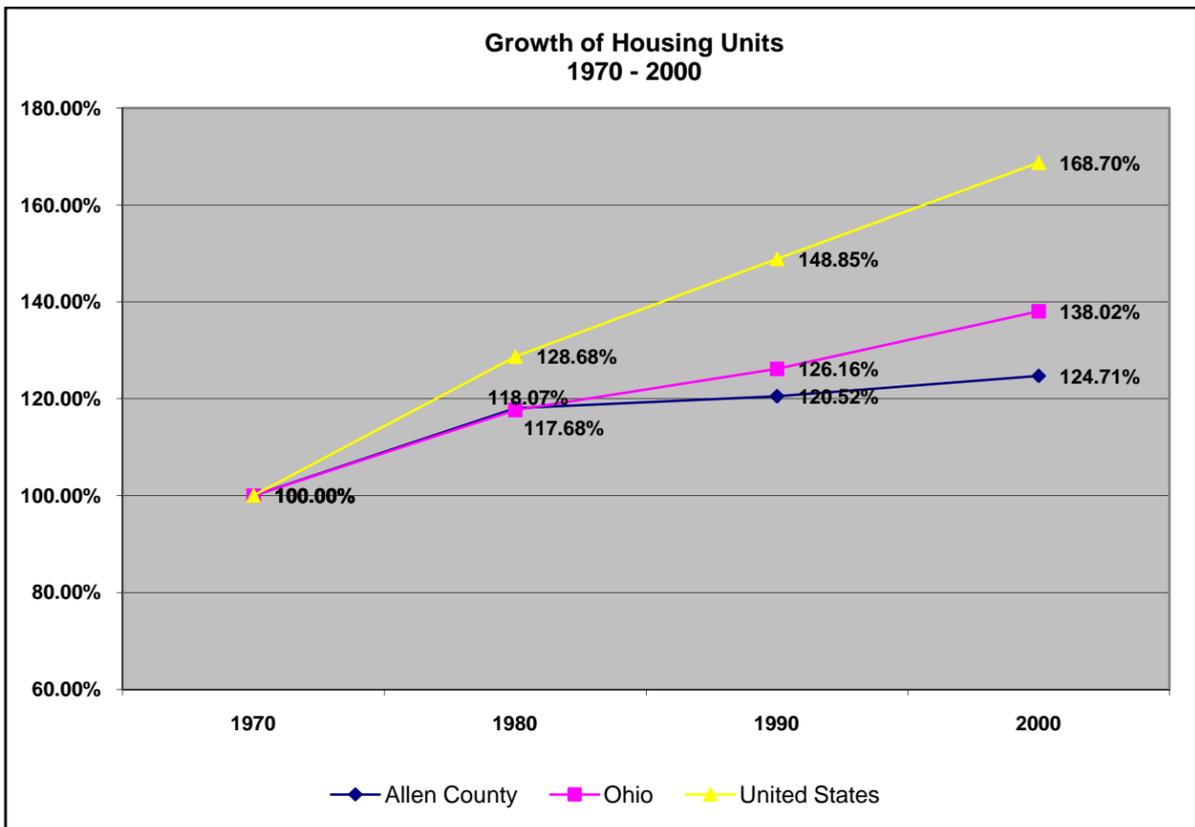
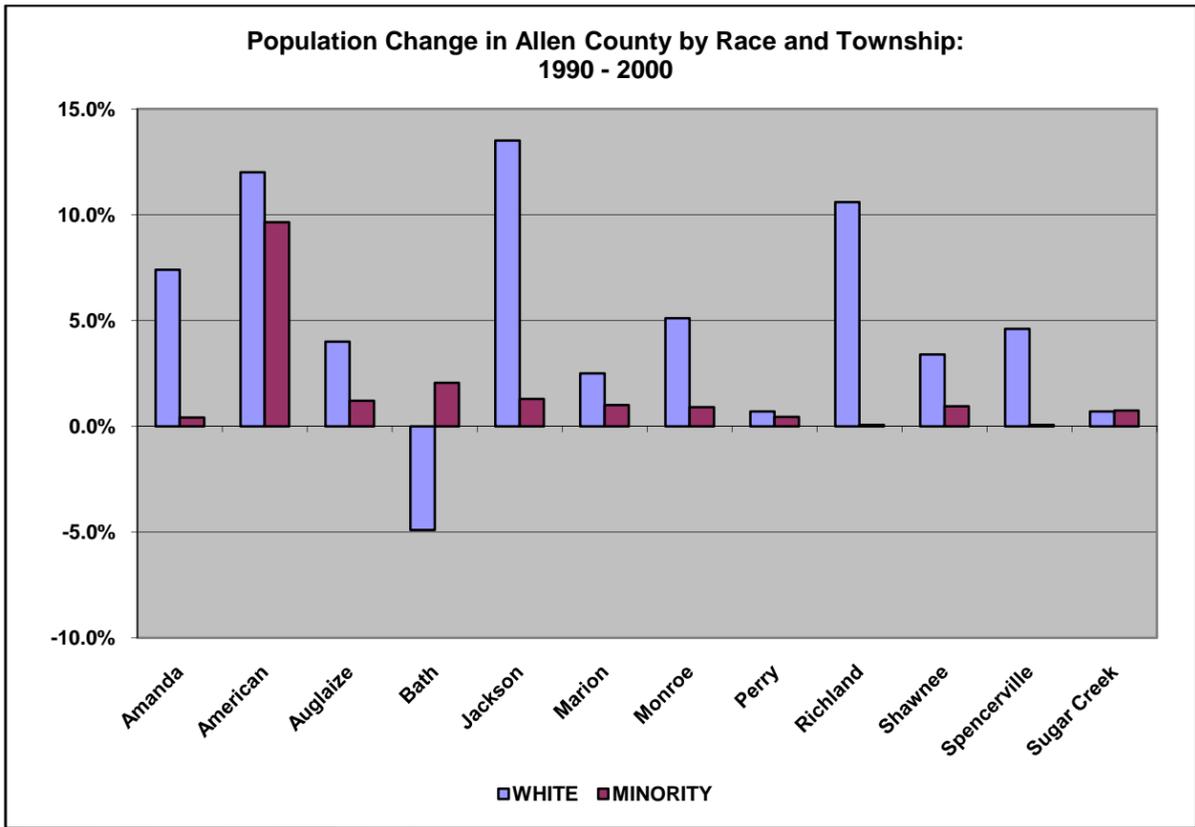
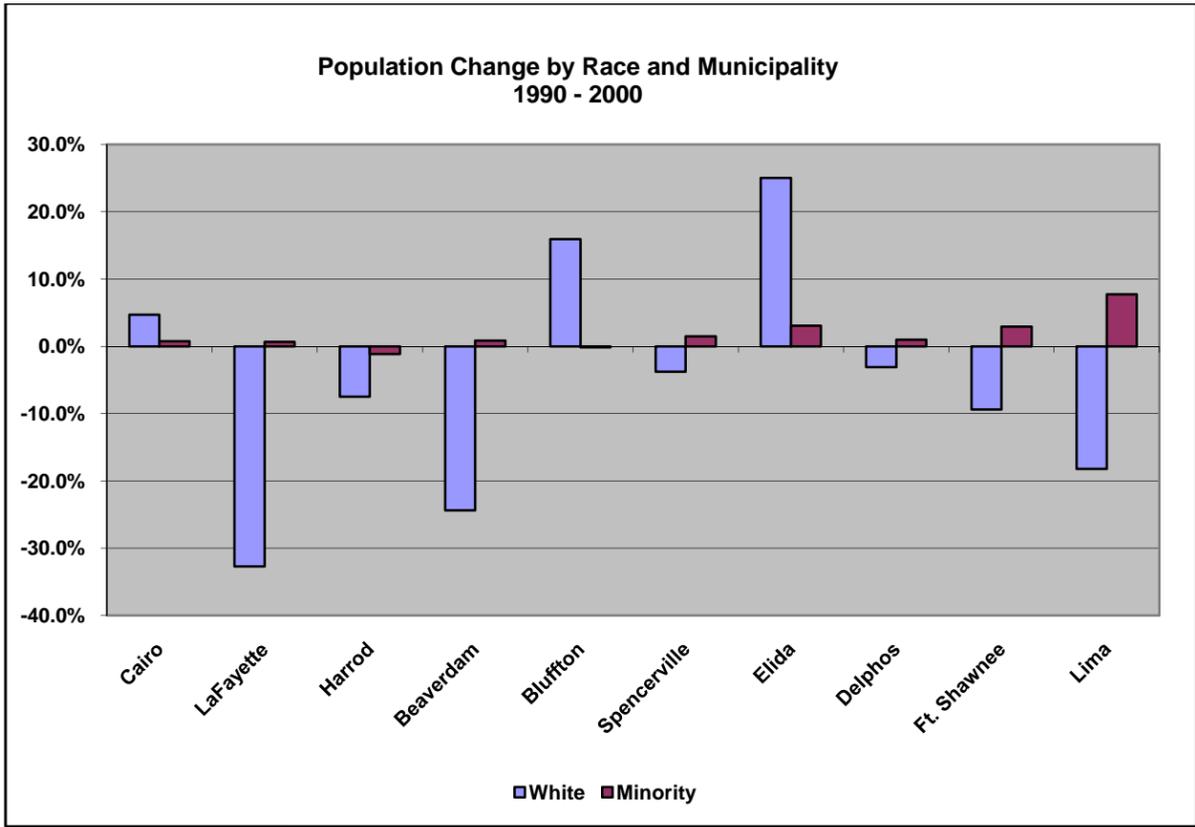


Population Change: 2000 to 2006





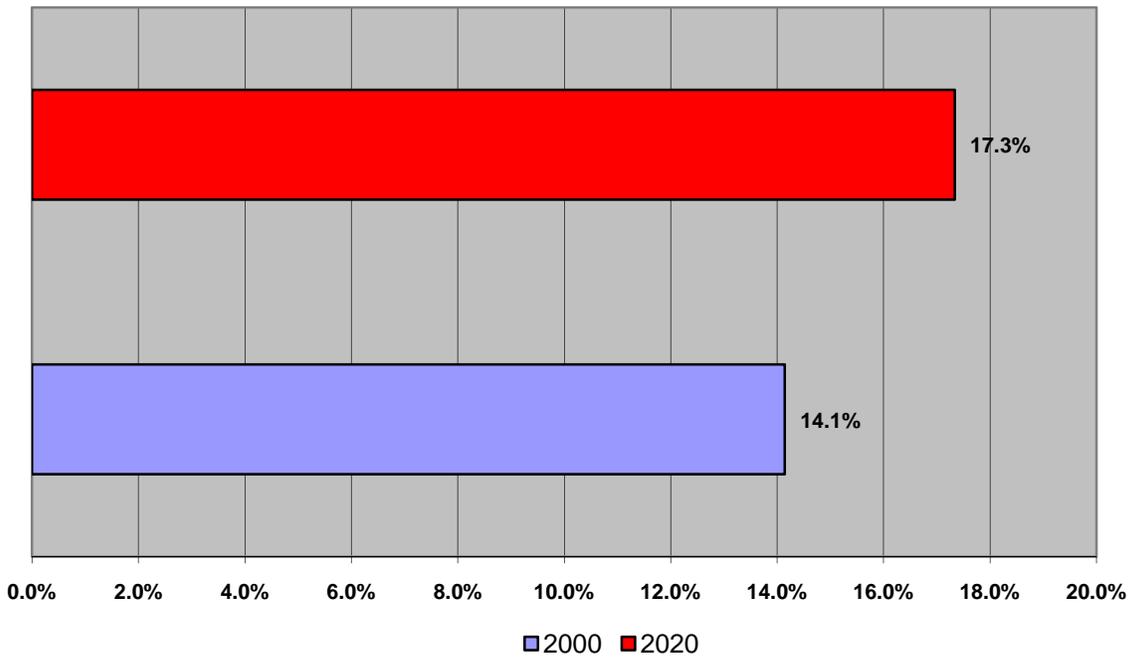




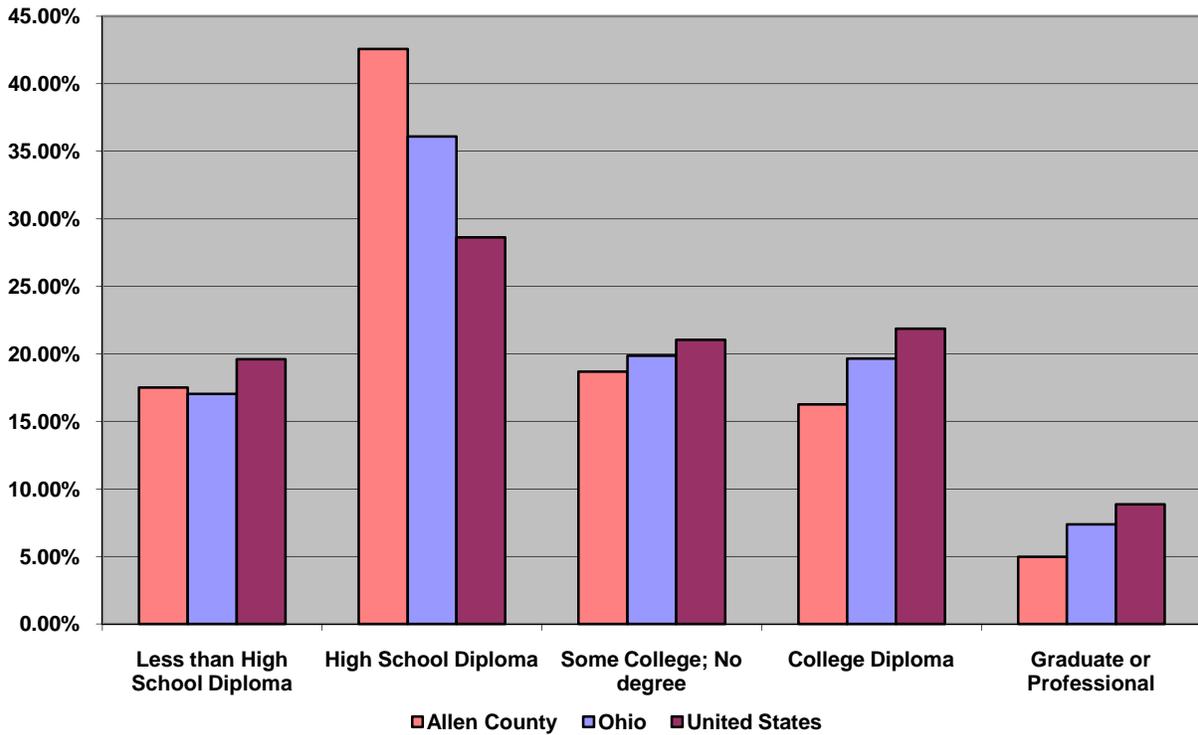
African-American-by Age Cohorts & Gender City of Lima						
Cohort	Male	Percent	Female	Percent	Total*	% Total
< 5	533	9.76	491	9.53	1,024	9.65
5-9	554	10.14	515	9.99	1,069	10.07
10-14	539	9.87	460	8.93	999	9.41
15-19	475	8.70	484	9.39	959	9.04
20-24	410	7.51	365	7.08	775	7.30
25-29	386	7.07	370	7.18	756	7.12
30-34	389	7.12	360	6.99	749	7.06
35-39	427	7.82	394	7.65	821	7.74
40-44	466	8.53	374	7.26	840	7.91
45-49	359	6.57	315	6.1	674	6.35
50-54	273	5.00	239	4.64	512	4.82
55-59	187	3.42	182	3.53	369	3.48
60-64	126	2.31	132	2.56	258	2.43
65-69	119	2.18	129	2.50	248	2.34
70-74	87	1.59	139	2.70	226	2.13
75-79	77	1.41	89	1.73	166	1.56
80-84	35	0.64	60	1.16	95	0.90
85+	19	0.35	55	1.07	74	0.70
Totals	5,461	100.00	5,153	100.00	10,614	100.00
* Does not include prison population.						

Population by Age Cohorts & Gender Allen County						
Cohort	Male	Percent	Female	Percent	Total*	% Total
< 5	1,636	8.14	1,621	8.11	3,257	8.13
5-9	1,630	8.11	1,498	7.50	3,128	7.80
10-14	1,481	7.37	1,335	6.68	2,816	7.03
15-19	1,739	8.65	1,414	7.08	3,153	7.87
20-24	1,651	8.21	1,482	7.42	3,133	7.82
25-29	1,515	7.54	1,430	7.16	2,945	7.35
30-34	1,438	7.15	1,274	6.38	2,712	6.77
35-39	1,523	7.58	1,336	6.69	2,859	7.13
40-44	1,596	7.94	1,393	6.97	2,987	7.46
45-49	1,305	6.49	1,242	6.22	2,547	6.35
50-54	1,103	5.49	1,096	5.49	2,199	5.49
55-59	800	3.98	859	4.30	1,659	4.14
60-64	651	3.24	721	3.61	1,372	3.42
65-69	589	2.93	694	3.47	1,283	3.20
70-74	551	2.74	812	4.06	1,363	3.40
75-79	451	2.24	687	3.44	1,138	2.84
80-84	247	1.23	543	2.72	790	1.97
85+	195	0.97	543	2.72	738	1.84
Totals	20,101	100.00	19,980	100.00	40,081	100.00
* Does not include prison population.						

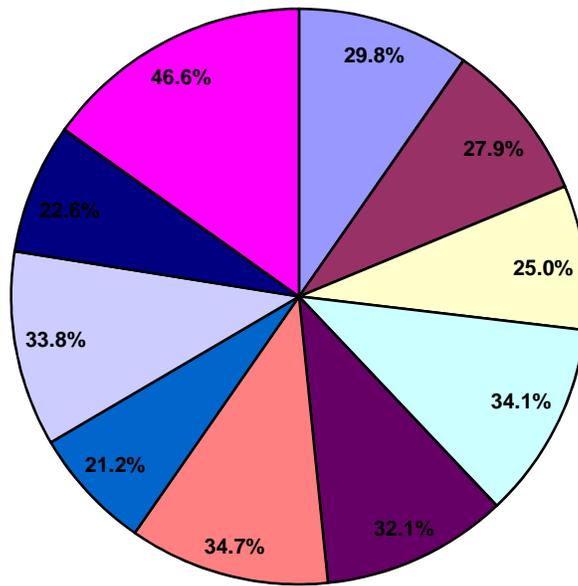
**Projected Change in Elderly Population
as a Percentage of Total Population
2000 - 2020**



Educational Attainment

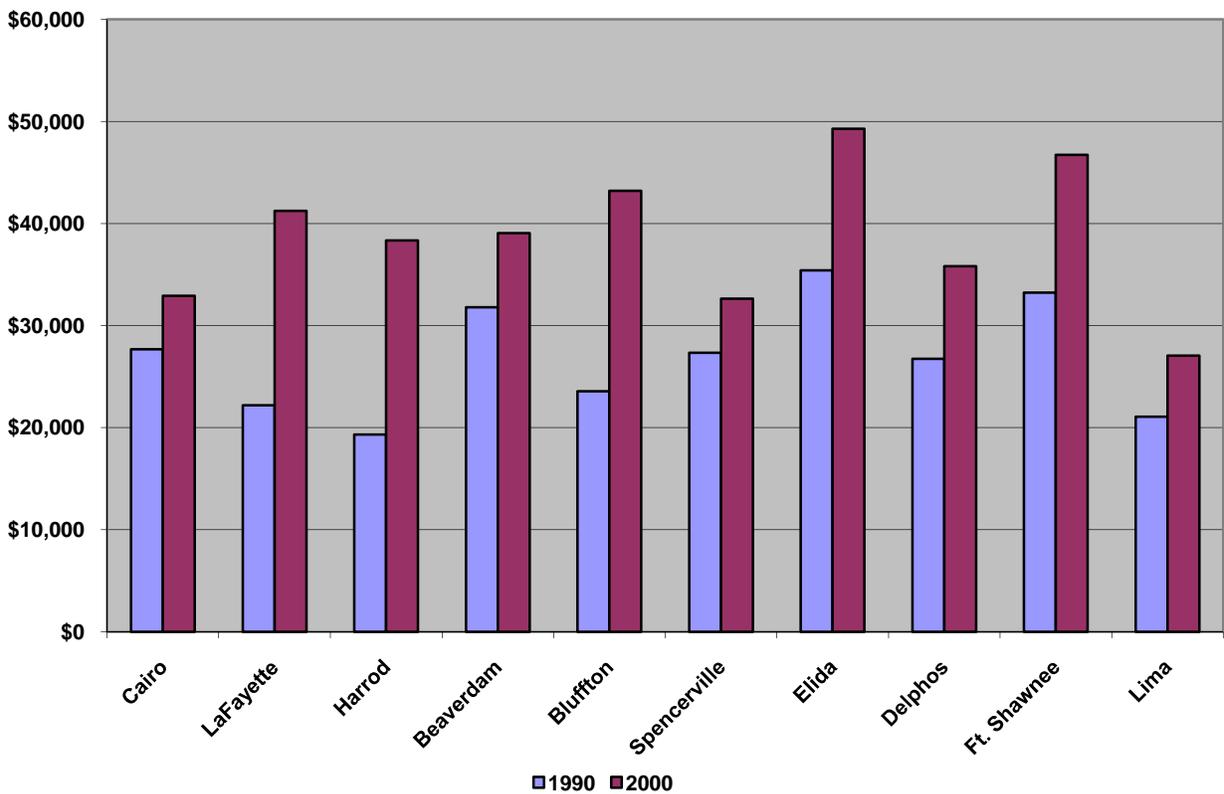


Percent Households Below \$25,000 in 2000

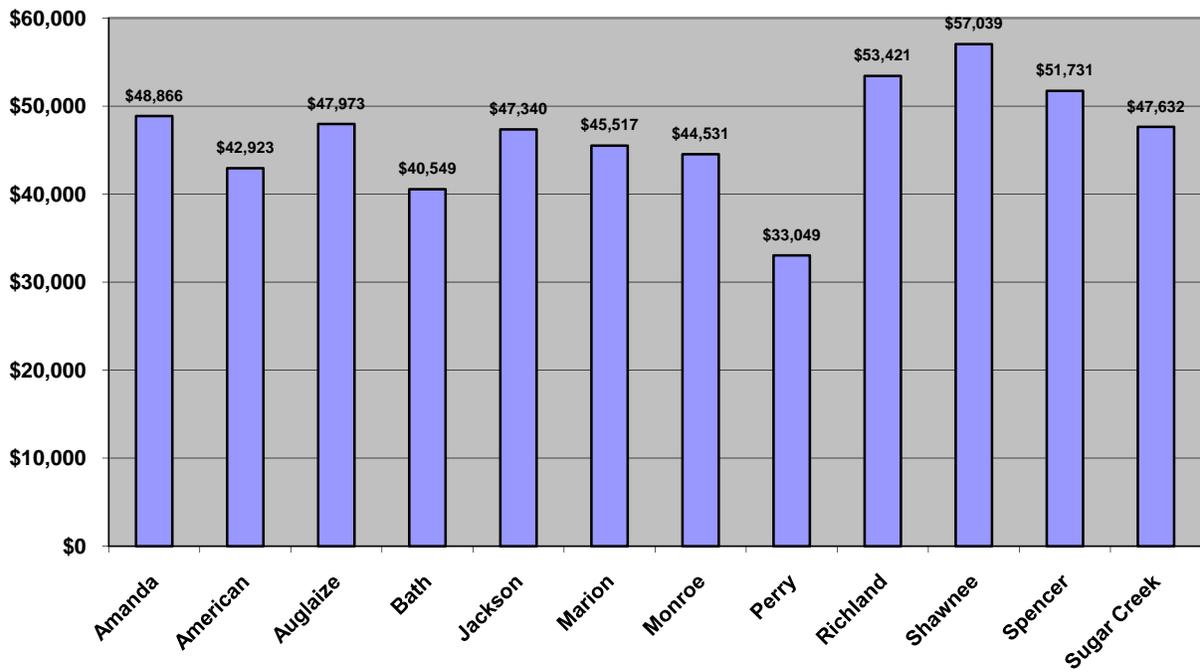


- CAIRO
- LAFAYETTE
- HARROD
- BEAVERDAM
- BLUFFTON
- SPENCERVILLE
- ELIDA
- DELPHOS
- FORT SHAWNEE
- LIMA

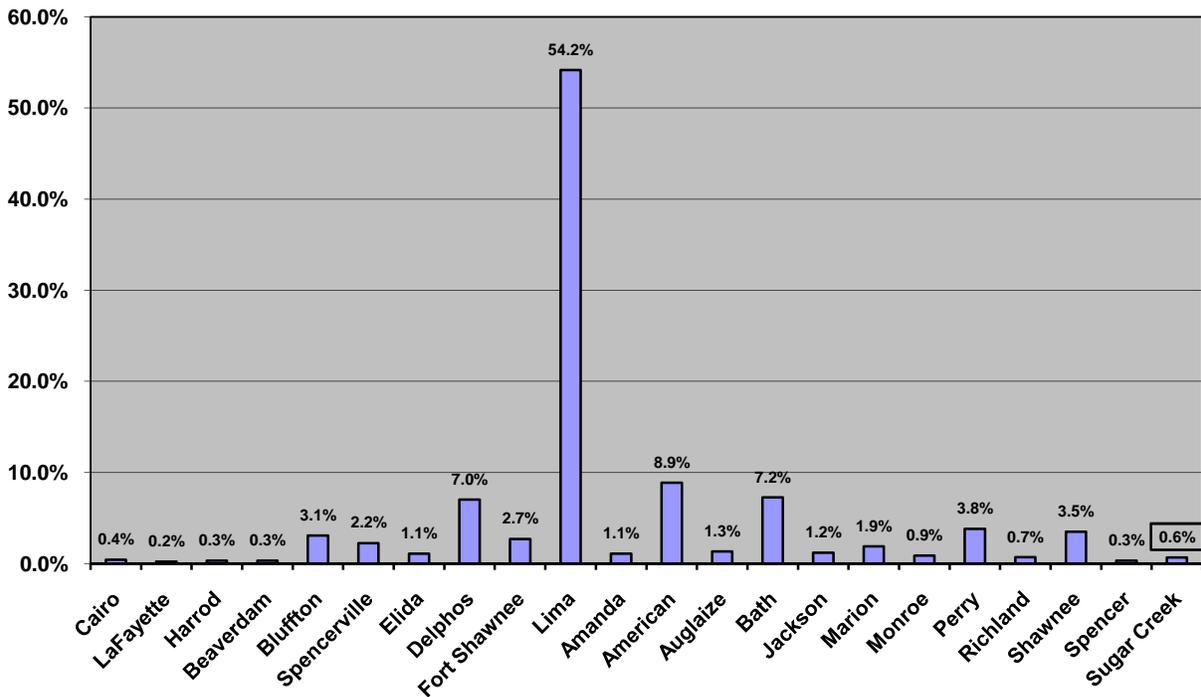
Median Household Income: 1990 - 2000



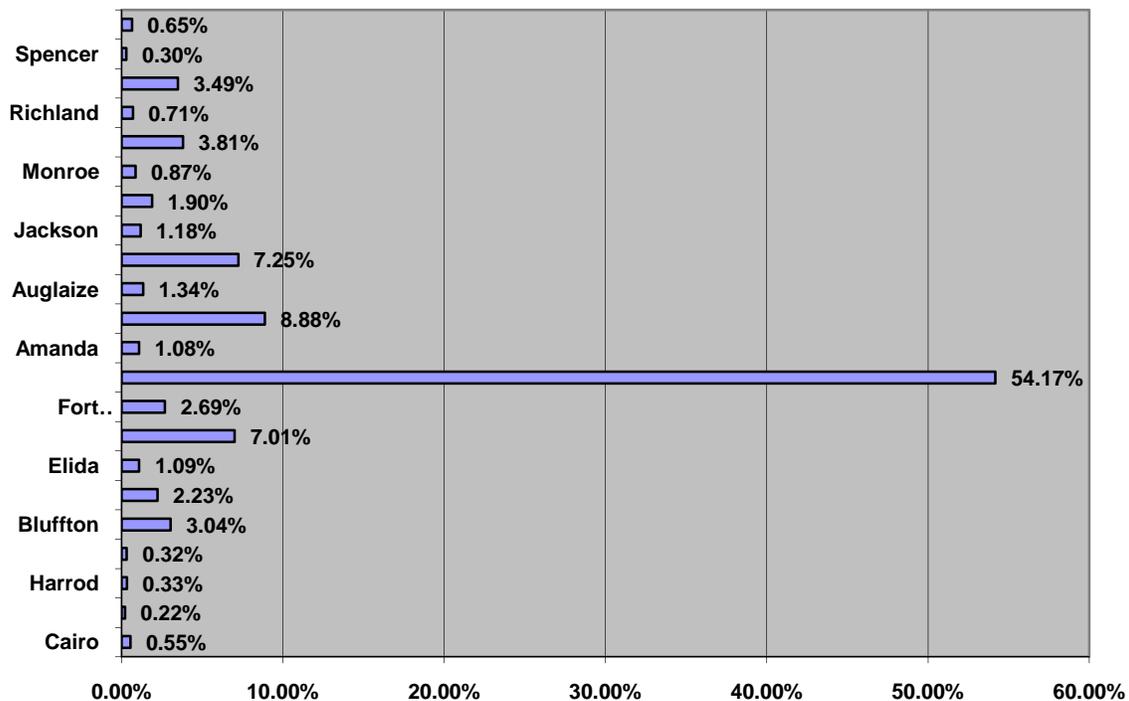
Median Income in the Townships



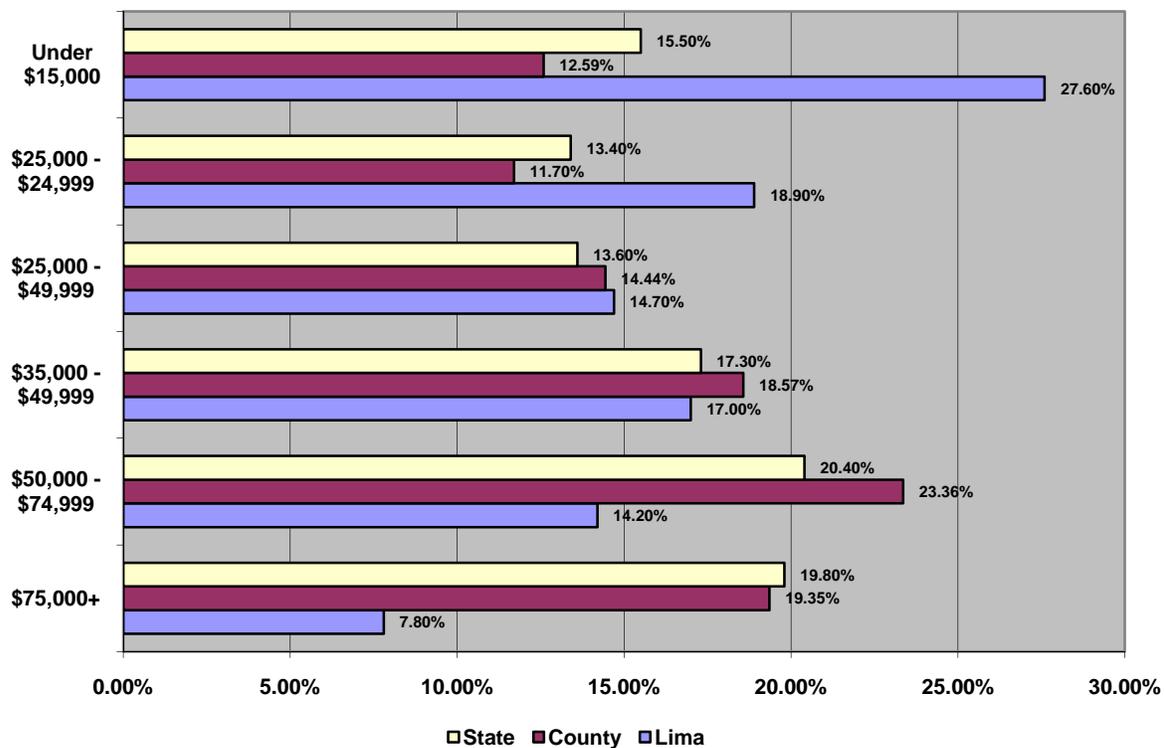
2000 Low Moderate Household Income as a Percent of Total



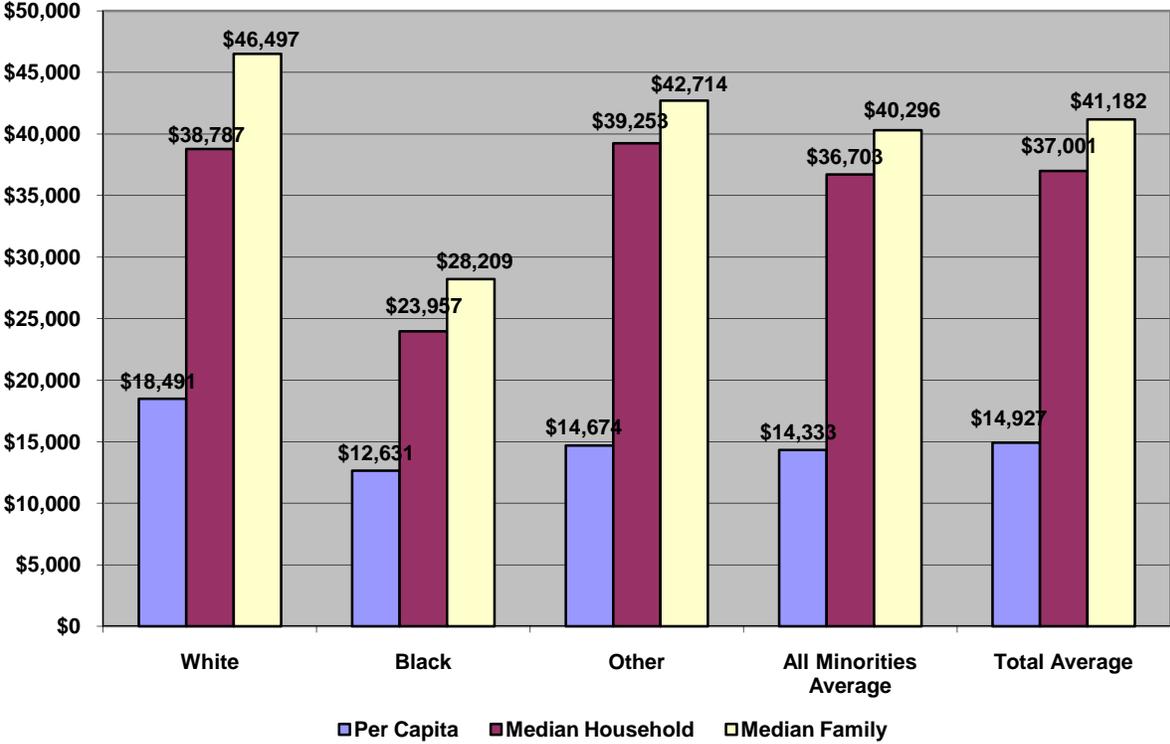
2000 Households with \$54,999 or Less Household Income



2000 Household Income

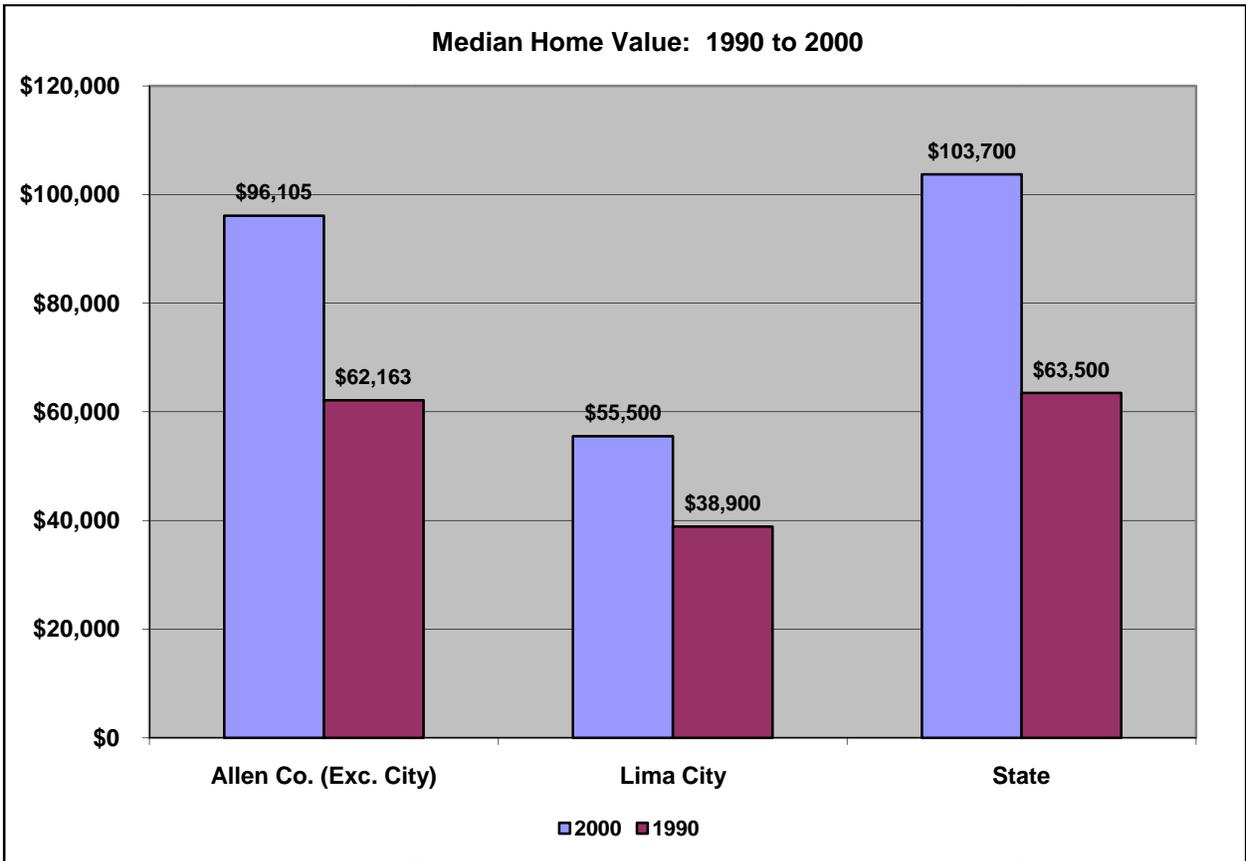
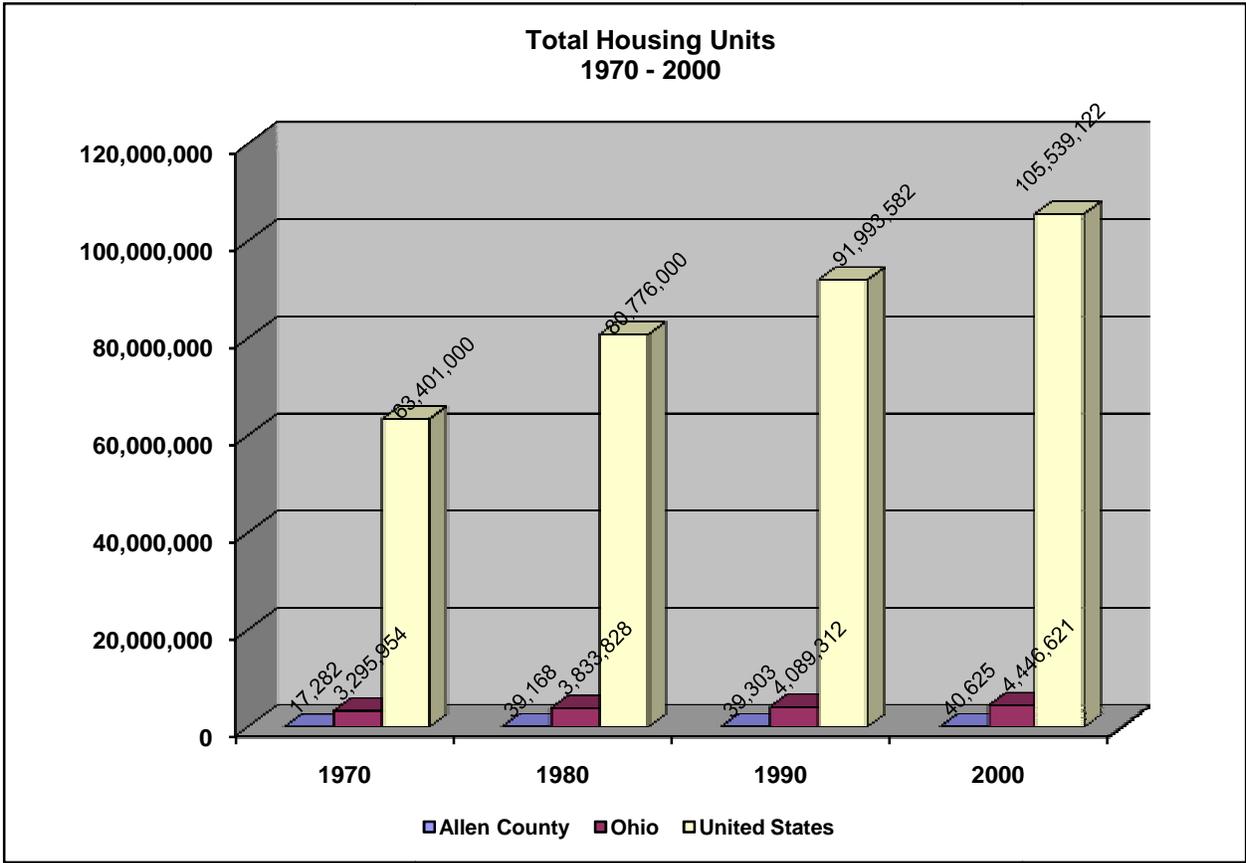


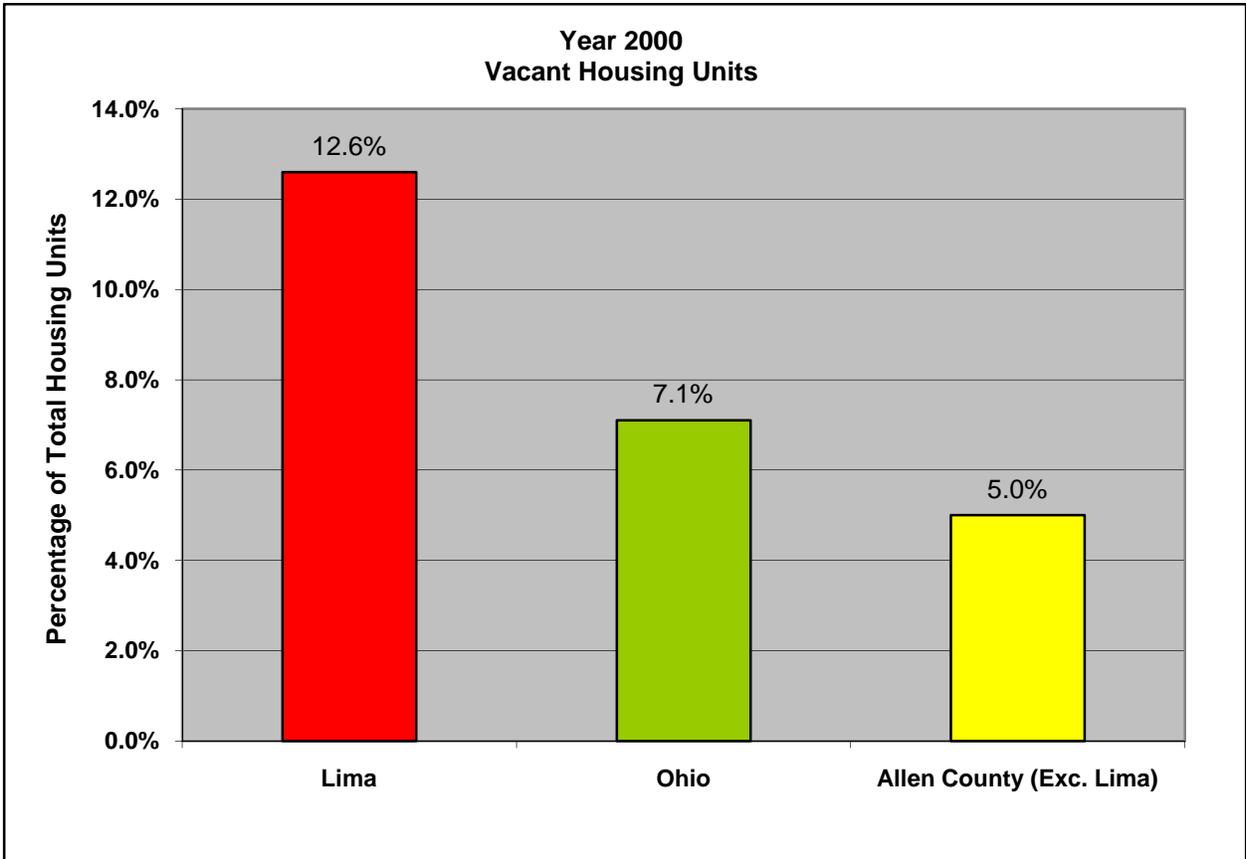
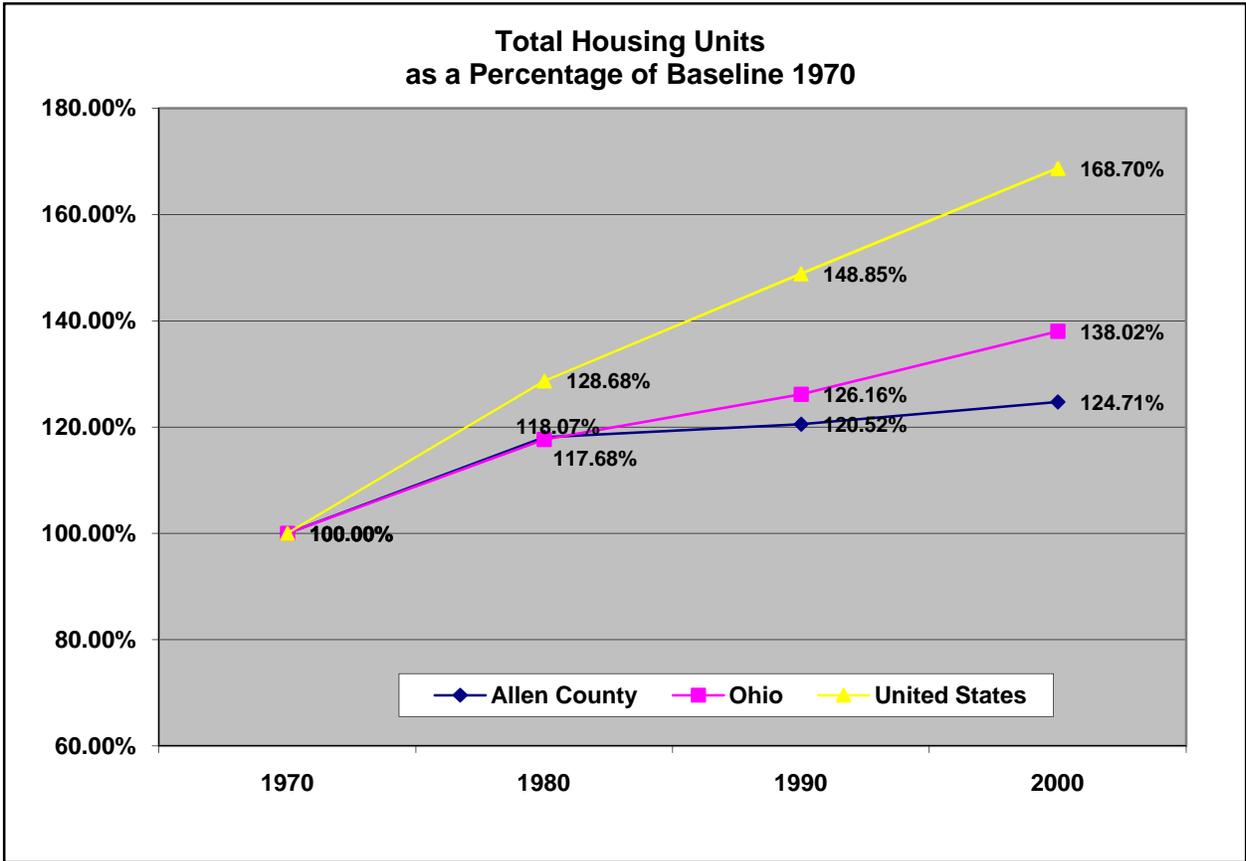
Allen County Incomes by Race

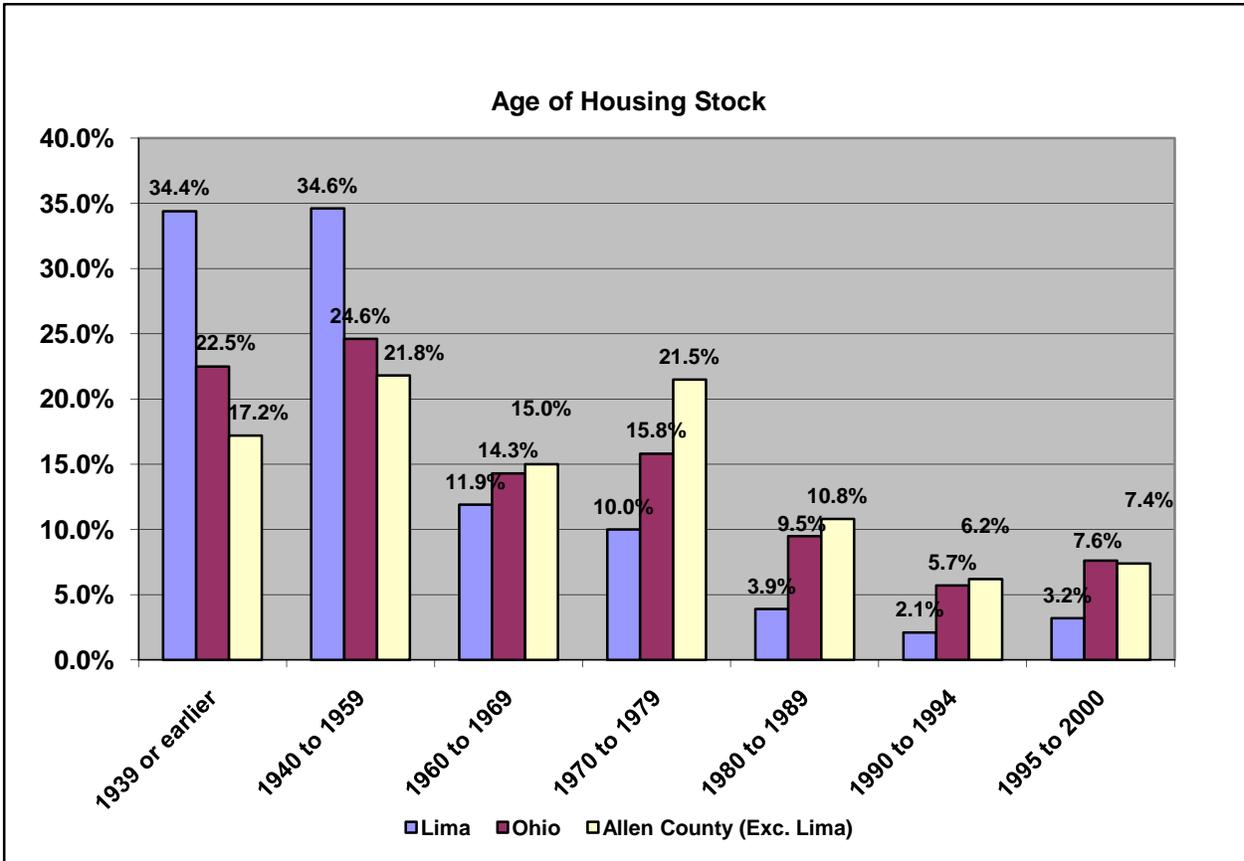
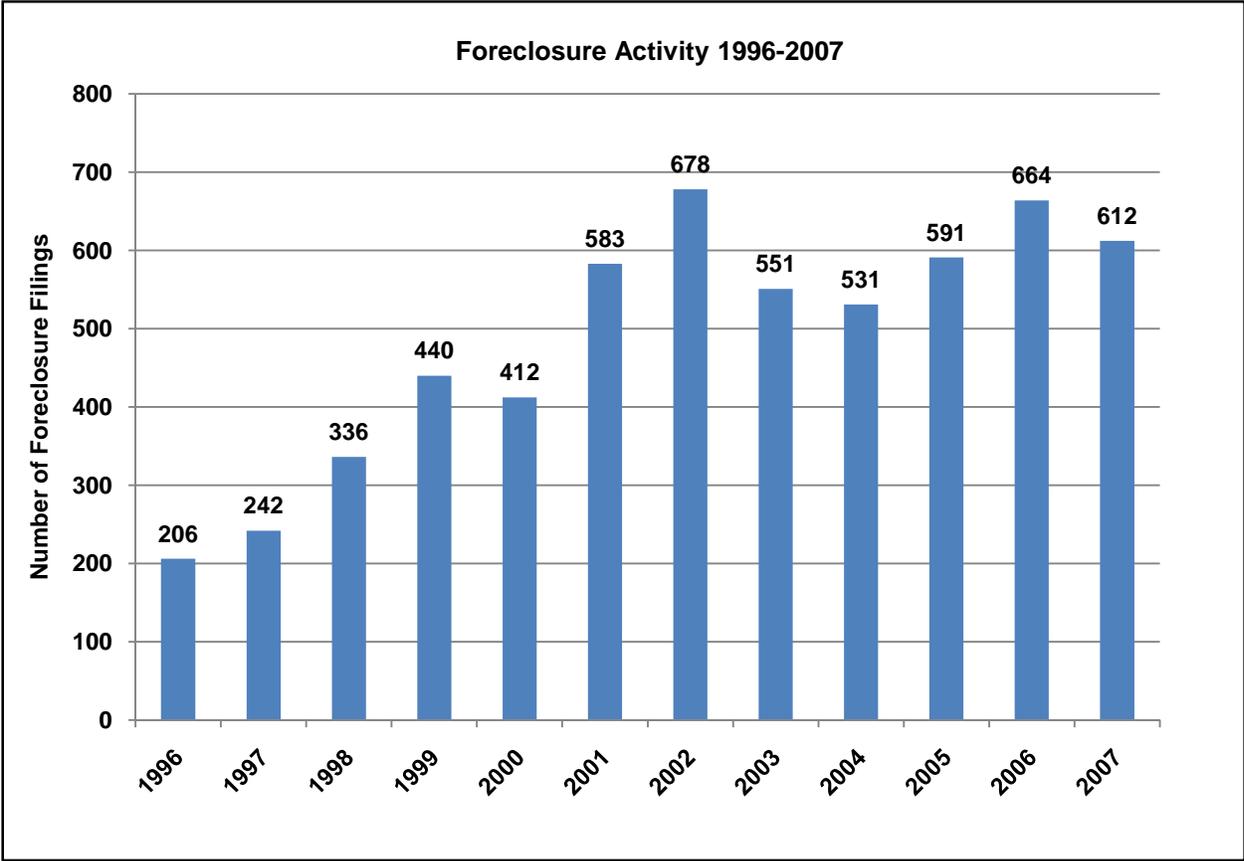


POVERTY IN POLITICAL SUBDIVISIONS BY HOUSEHOLD, FAMILY, AND INDIVIDUAL						
Subdivision	Households	%	Families	%	Individuals	%
Allen County	5,095	12.5	2,742	9.6	12,374	12.1
Amanda Township	24	3.5	11	2.0	86	4.4
American Township	340	6.9	162	4.9	691	5.7
Auglaize Township	42	4.9	18	1.5	83	3.5
Bath Township	318	8.3	160	5.7	703	7.3
Jackson Township	59	6.1	41	5.2	207	7.9
Lima City	3,384	21.9	1,862	19.2	8,509	22.7
Marion Township	54	5.3	84*	4.5*	141	4.9
Monroe Township	55	9.1	21	4.3	122	7.1
Perry Township	161	11.4	45	4.6	318	9.2
Richland Township	34	5.2	14	2.3	70	3.5
Shawnee Township	161	5.2	73	3.0	447	5.3
Spencer Township	5	1.7	5	1.9	24	2.8
Sugar Creek Township	20	4.2	18	4.7	40	3.2
Beaverdam	11	7.9	11	10.3	31	8.9
Bluffton	83	6.2	39	4.9	167	5.7
Cairo	14	7.7	10	6.8	34	6.9
Delphos	206	7.6	108	5.6	474	6.8
Elida	30	4.3	17	3.1	60	3.1
Ft. Shawnee	57	3.7	28	2.4	108	2.7
Harrod	15	8.6	7	4.8	35	7.0
Lafayette	7	5.9	3	3.7	10	3.5
Spencerville	101	11.9	74	12.3	275	13.0
* Includes Delphos						

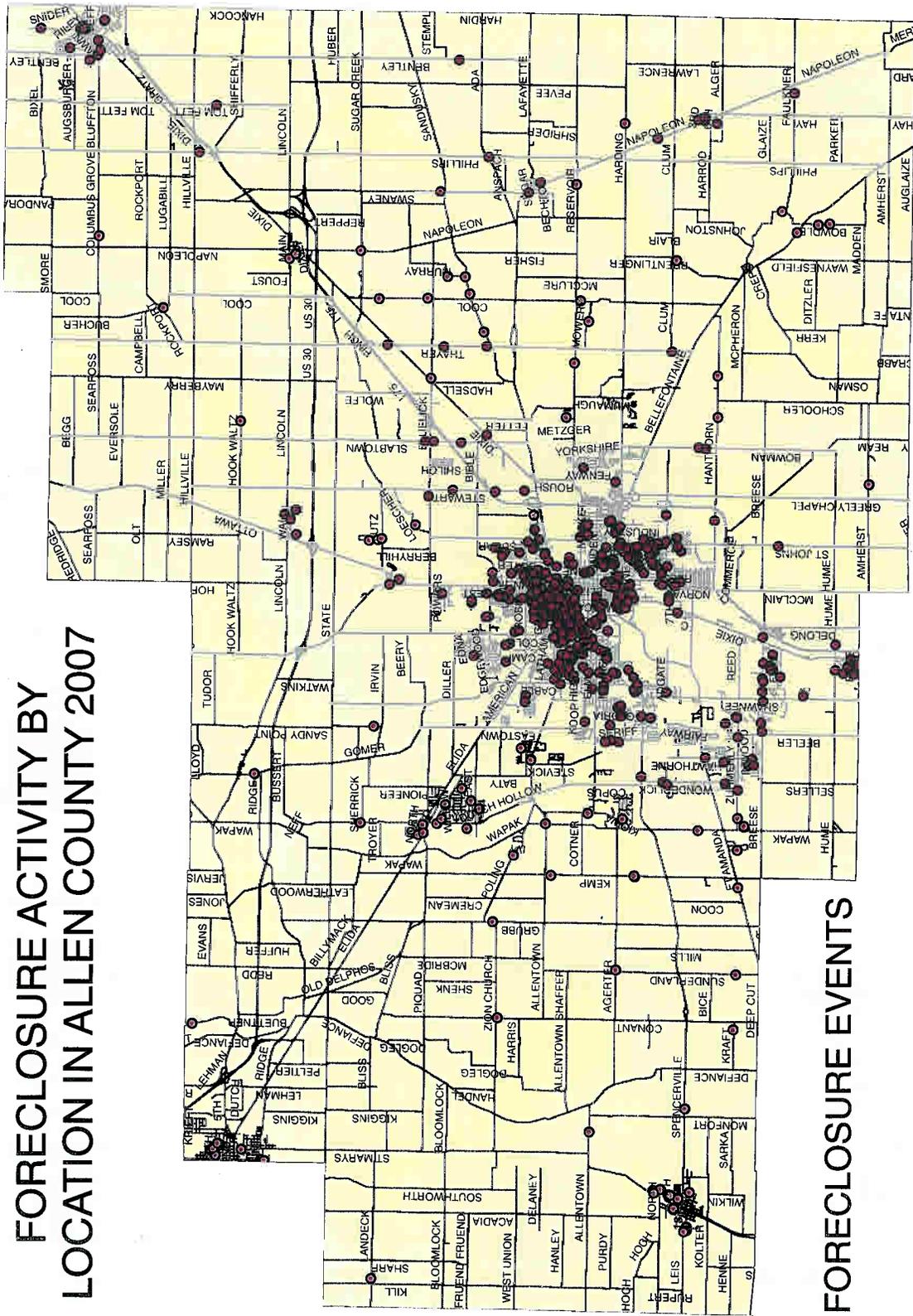
PUBLIC ASSISTANCE BY POLITICAL SUBDIVISION				
Political Subdivision	Total Households	Poverty Households	Public Assistance	
			Households	Percent
Allen County	40,646	5181	2,637	24.4
Amanda Township	681	24	17	70.8
American Township	4,872	340	25	7.4
Auglaize Township	842	42	0	0.0
Bath Township	3,808	318	53	16.7
Jackson Township	951	59	32	54.2
Lima City	15,446	3,384	946	28.0
Marion Township	1,020	54	0	0.0
Monroe Township	601	55	2	3.6
Perry Township	1,408	161	21	13.0
Richland Township	696	34	0	0.0
Shawnee Township	3,040	161	38	23.6
Spencer Township	302	5	0	0.0
Sugar Creek Township	498	20	7	35.0
Beaverdam	126	11	2	18.2
Bluffton	1,273	83	22	26.5
Cairo	188	14	2	14.3
Delphos	2,759	206	57	27.7
Elida	685	30	6	20.0
Ft. Shawnee	1,586	57	6	10.5
Harrod	176	15	0	0.0
Lafayette	104	7	4	57.1
Spencerville	854	101	26	25.7
* Census 2000 data on cash public assistance.				





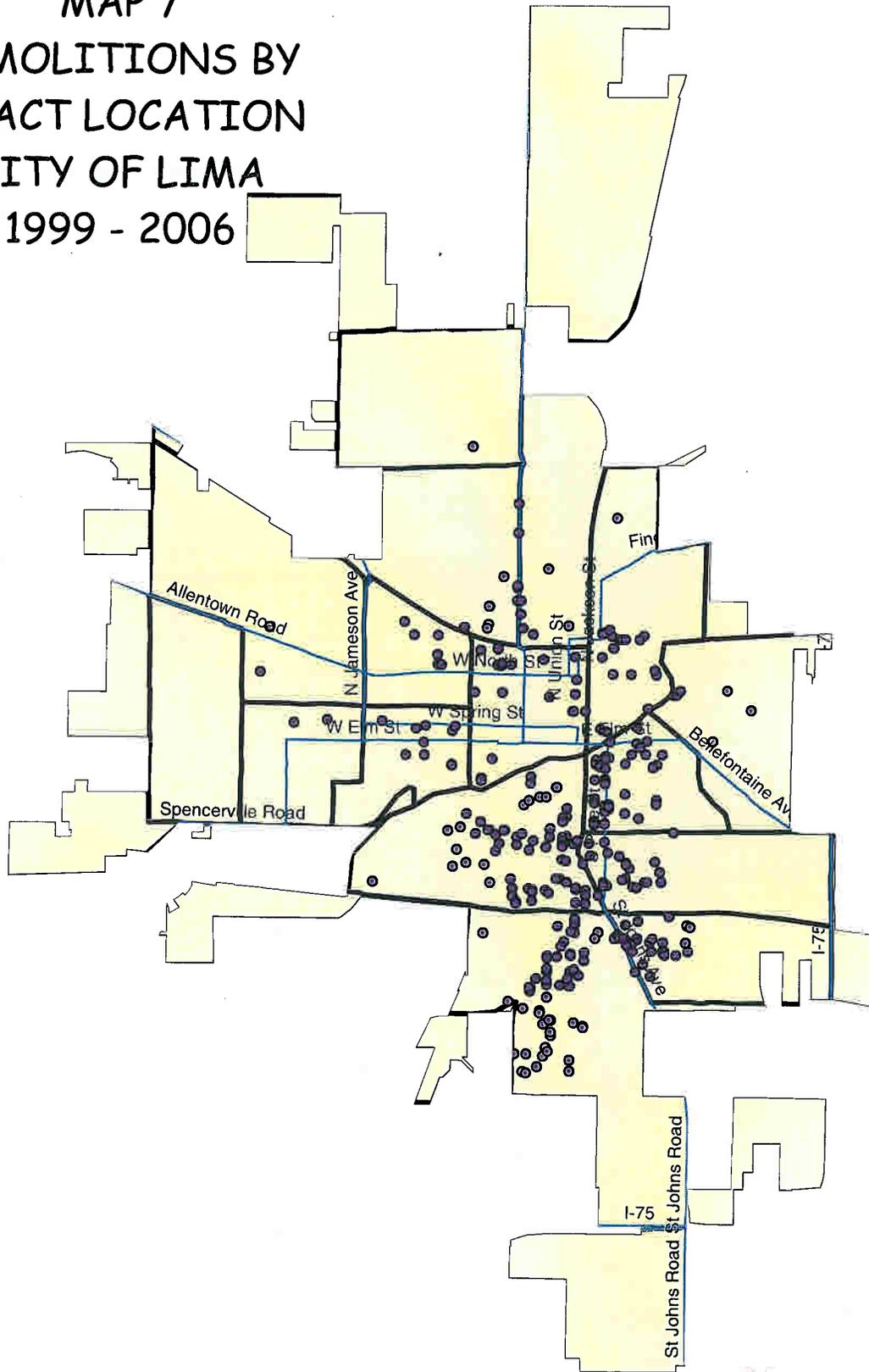


FORECLOSURE ACTIVITY BY LOCATION IN ALLEN COUNTY 2007



613 FORECLOSURE EVENTS

MAP 7
DEMOLITIONS BY
TRACT LOCATION
CITY OF LIMA
1999 - 2006



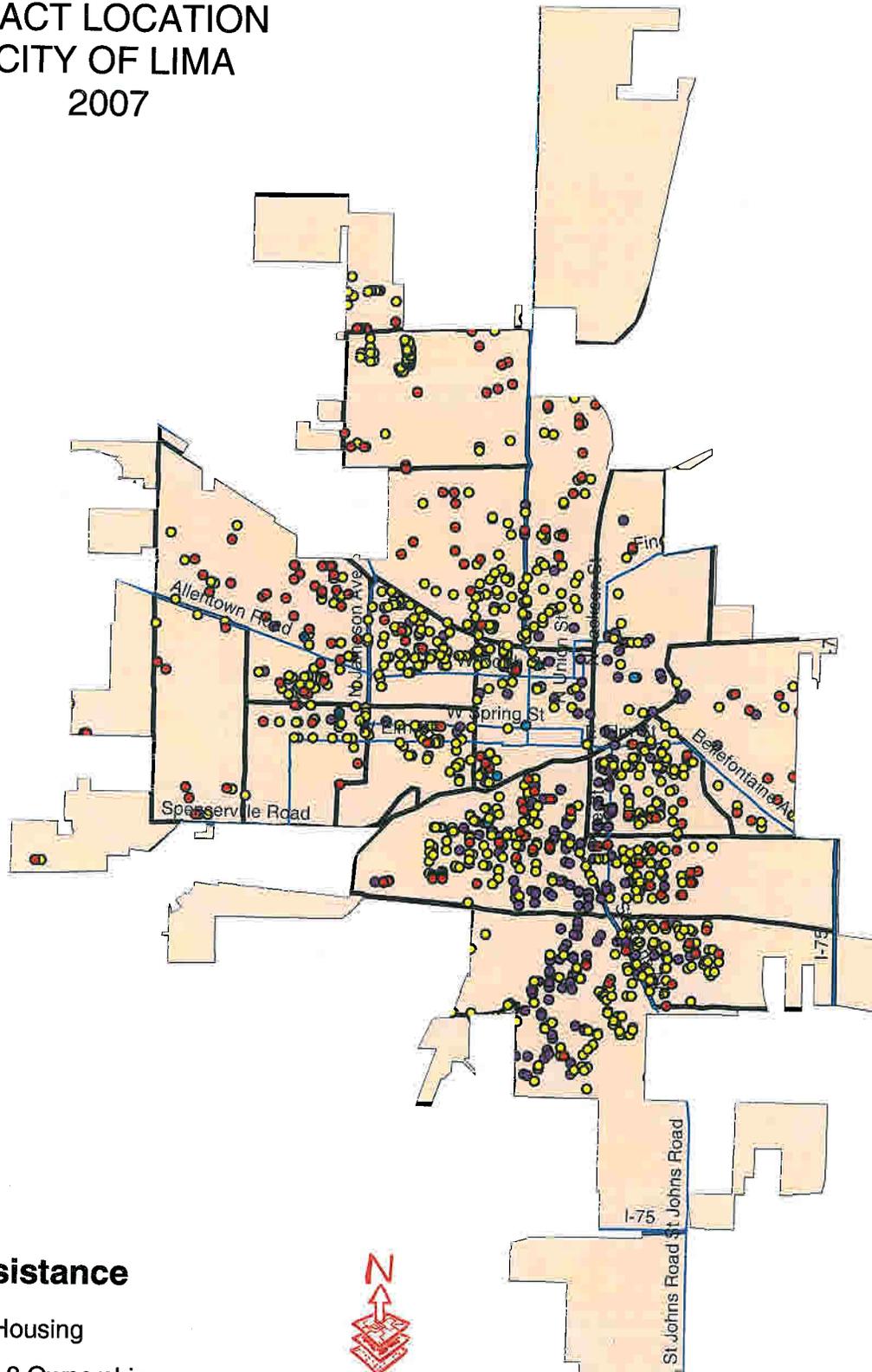
0 1 2 Miles
D-5



**Total Housing Units by Political Subdivision
1990-2000**

Political Subdivision	1990 Housing Units	2000 Housing Units	Change	Percent Change
Allen County	42758	44245	1487	3.5%
Amanda Township	629	711	82	13.0%
American Township (Remainder)	4363	5240	877	20.1%
* Village of Elida	541	717	176	32.5%
Auglaize Township (Remainder)	802	888	86	10.7%
* Village of Harrod	189	178	-11	-5.8%
Bath Township	3886	4058	172	4.4%
City of Lima	18666	17631	-1035	-5.5%
Jackson Township (Remainder)	795	984	189	23.8%
* Village of Lafayette**	162	126	-36	-22.2%*
Marion Township (Remainder)	915	1042	127	13.9%
* City of Delphos	2770	2906	136	4.9%
Monroe Township (Remainder)	586	627	41	7.0%
* Village of Cairo	174	184	10	5.7%
Perry Township	1354	1492	138	10.2%
Richland Township (Remainder)	617	681	64	10.4%
* Village of Beaverdam	174	153	-21	-12.1%
* Village of Bluffton	1225	1427	202	16.5%
Shawnee Township (Remainder)	2939	3237	298	10.1%
* Village of Fort Shawnee	1626	1608	-18	-2.1%
Spencer Township (Remainder)	301	316	15	5.0%
* Village of Spencerville	873	903	30	3.4%
Sugar Creek Township	472	476	4	0.8%

PUBLIC ASSISTANCE BY
TRACT LOCATION
CITY OF LIMA
2007

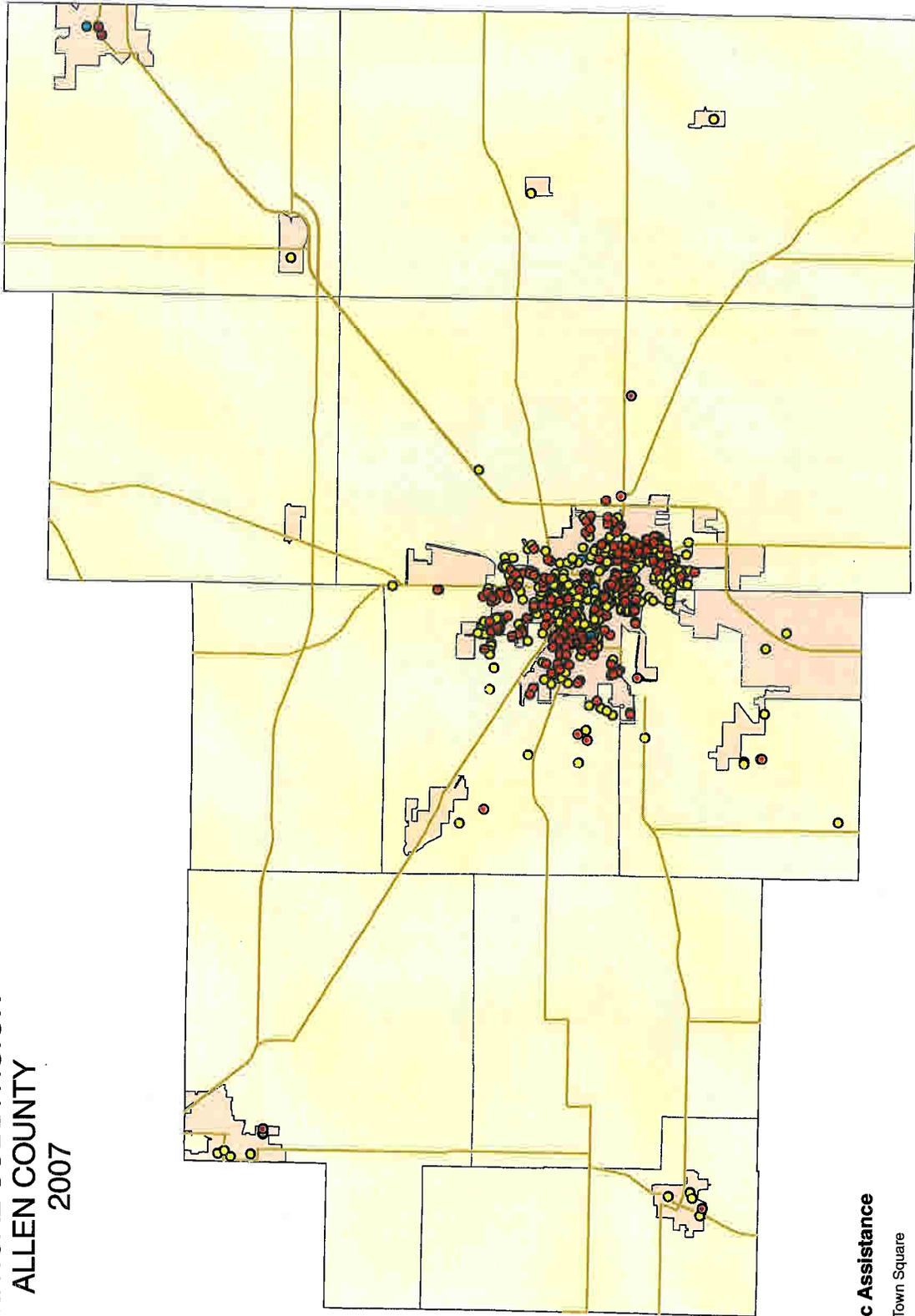


Public Assistance

- Public Housing
- Section 8 Ownership
- Section 8 Vouchers
- Shelter Plus Care



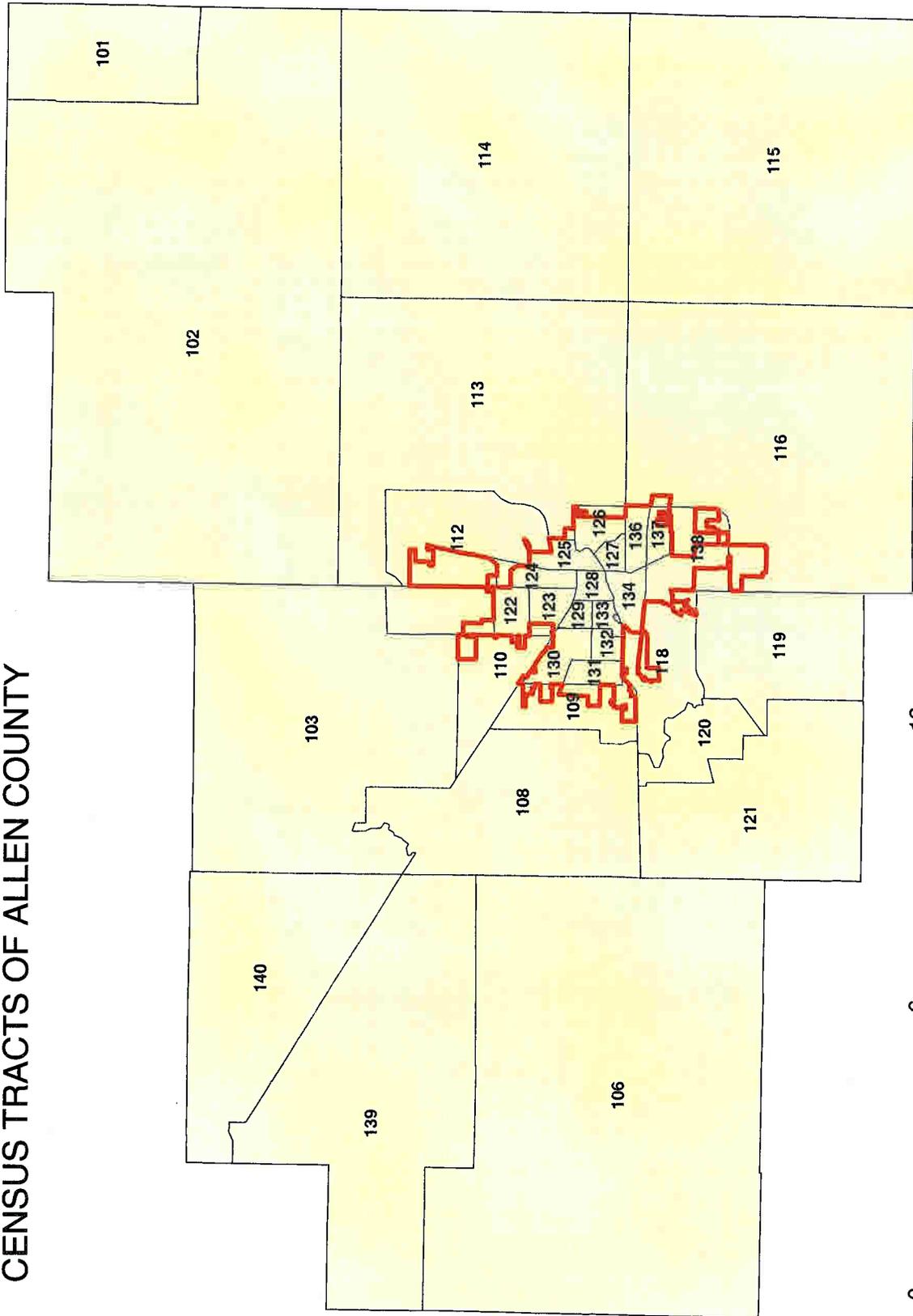
PUBLIC ASSISTANCE BY
POLITICAL SUBDIVISION
ALLEN COUNTY
2007



Public Assistance

- Town Square
- Public Housing
- Section 8 Ownership
- Section 8 Vouchers
- Shelter Plus Care

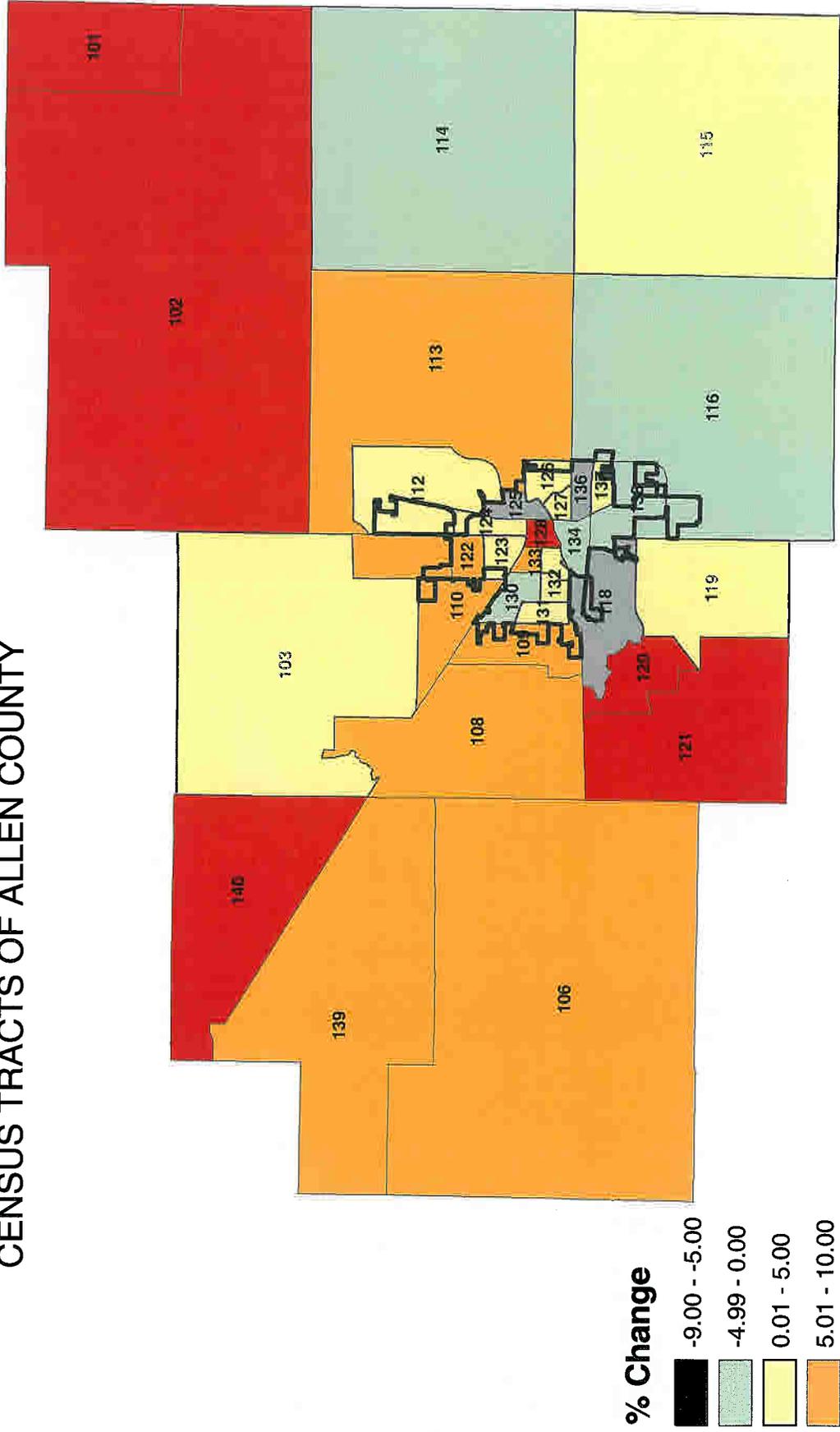
CENSUS TRACTS OF ALLEN COUNTY



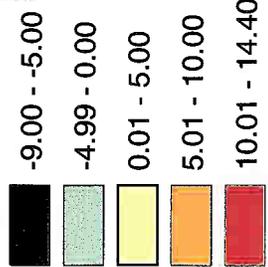
2007 Housing Sales by Census Tract

Tracts	Sales	Average Price
101	64	\$133,500
102	38	\$109,950
103	13	\$105,661
106	60	\$107,597
108	121	\$156,091
109	49	\$118,147
110	61	\$103,698
112	16	\$101,067
113	82	\$134,927
114	38	\$124,810
115	25	\$110,724
116	21	\$94,319
118	28	\$134,289
119	40	\$99,149
120	47	\$182,754
121	64	\$179,058
122	44	\$72,989
123	74	\$56,407
124	36	\$54,358
125	6	\$25,666
126	26	\$58,365
127	21	\$29,635
128	7	\$20,114
129	28	\$42,035
130	78	\$67,555
131	56	\$87,622
132	27	\$77,470
133	14	\$52,735
134	23	\$20,797
136	17	\$24,485
137	11	\$20,595
138	19	\$38,527
139	43	\$78,357
140	35	\$113,754

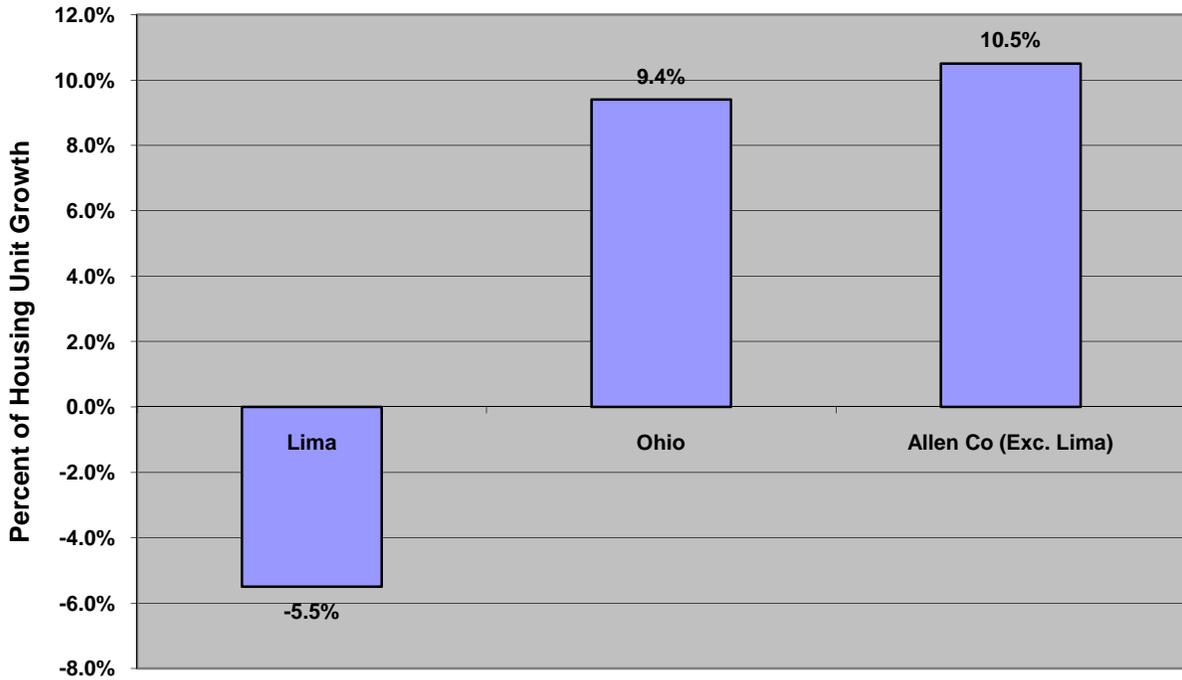
CHANGE IN HOME LOAN DENIAL RATES BETWEEN 2001 AND 2006 BY CENSUS TRACTS OF ALLEN COUNTY



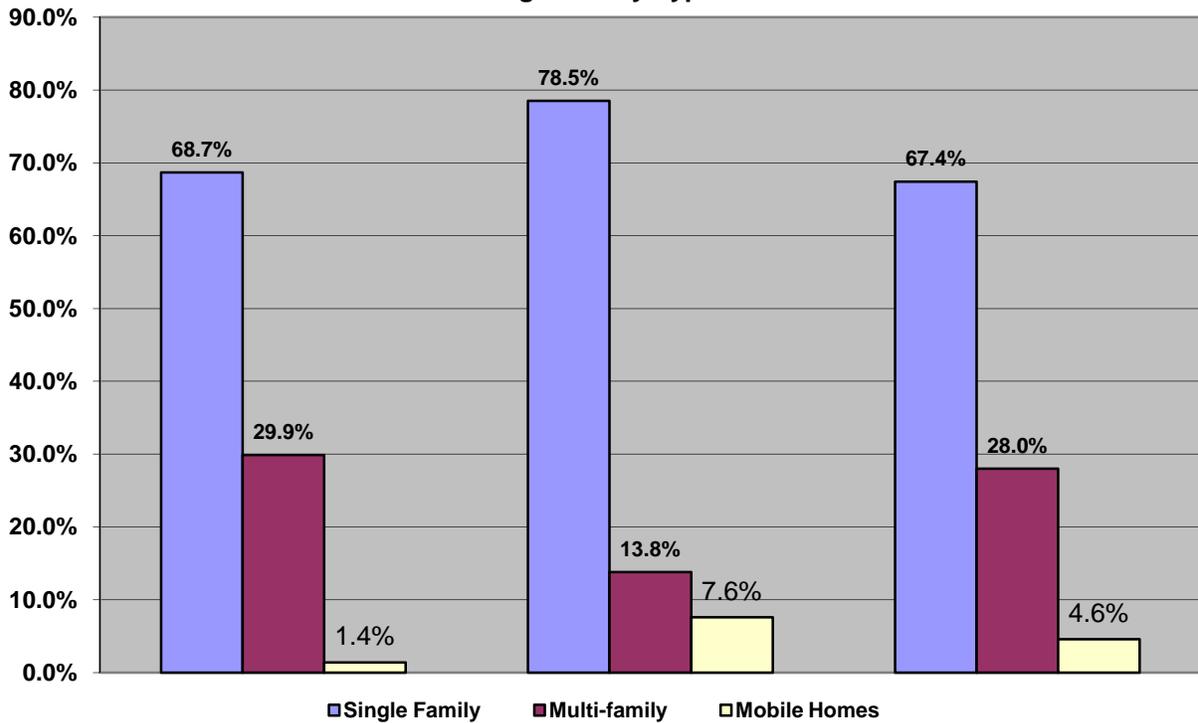
% Change



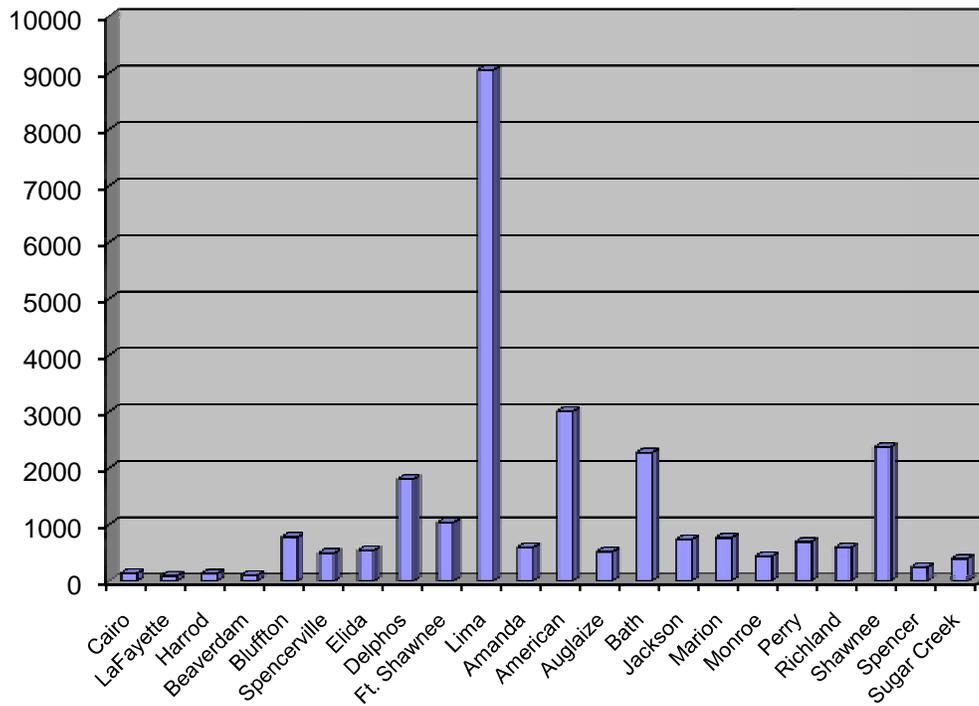
Housing Unit Change: 1990 - 2000



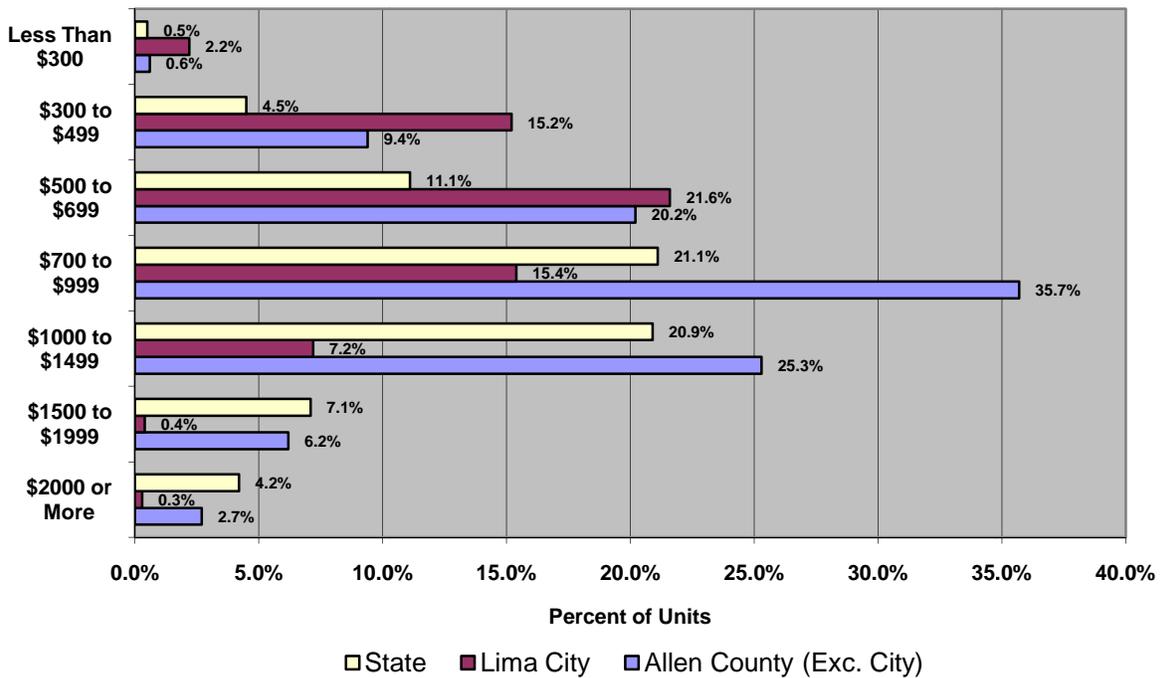
Housing Units by Type



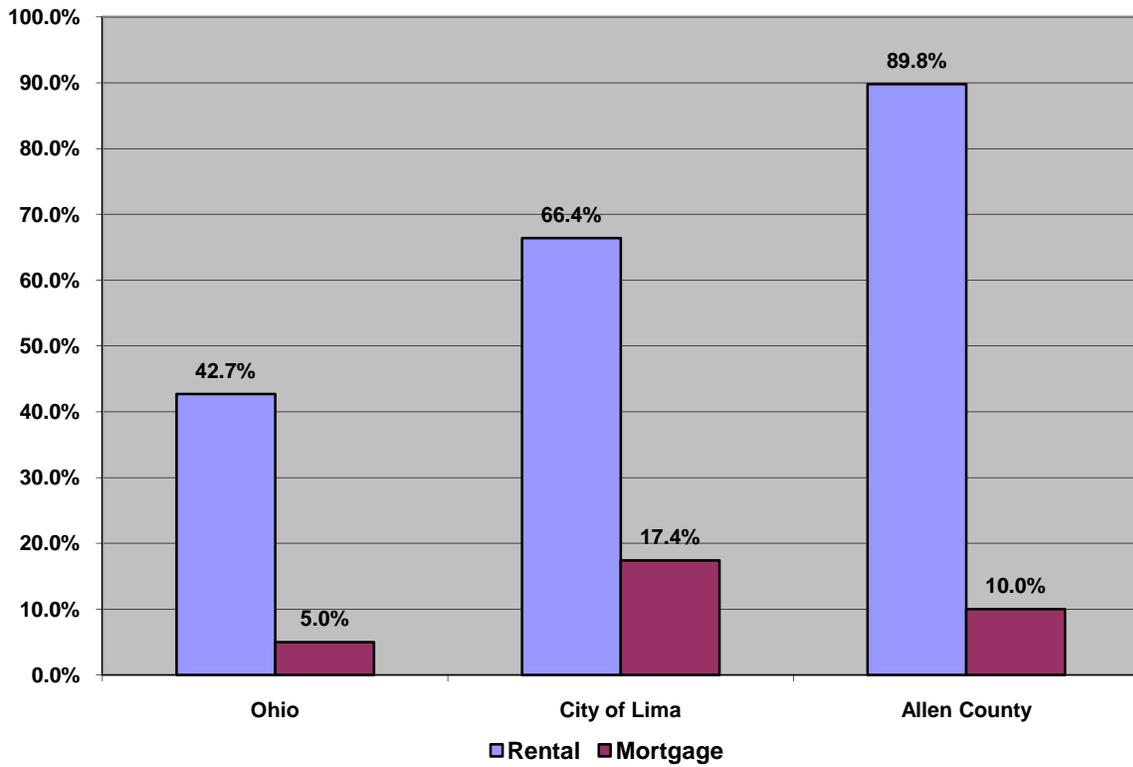
Housing Units with 6 or More Rooms by Political Subdivision



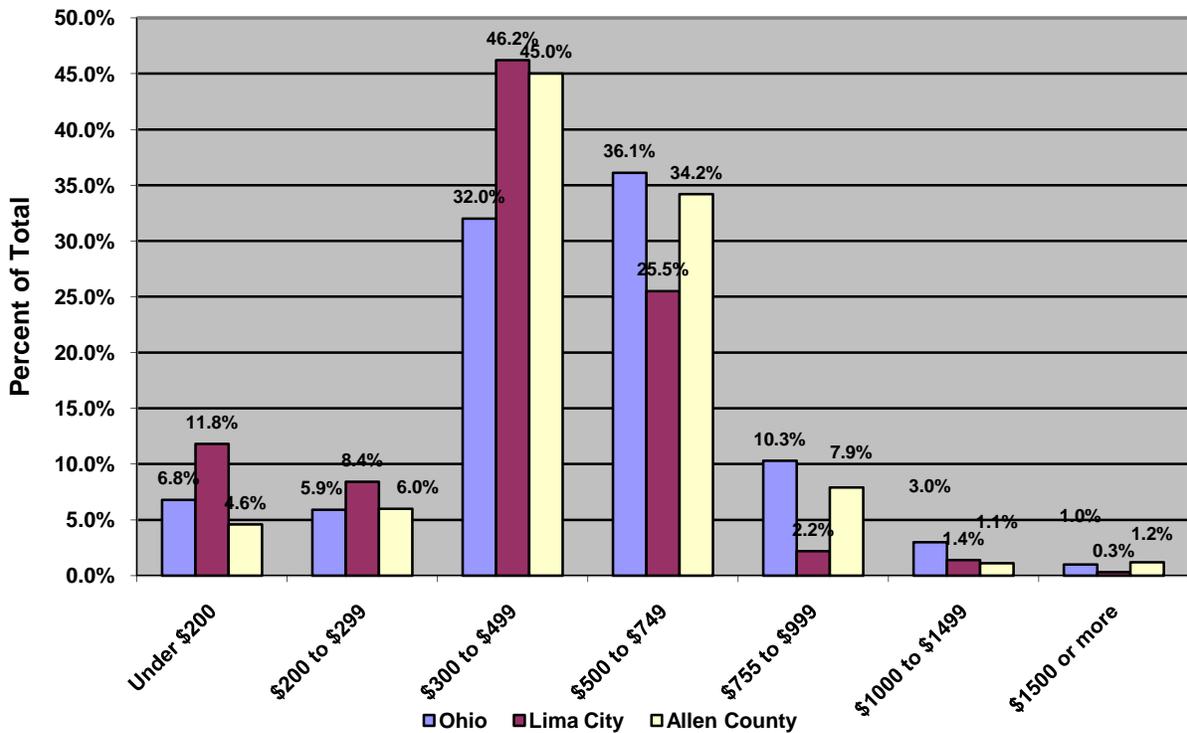
Mortgage Payments



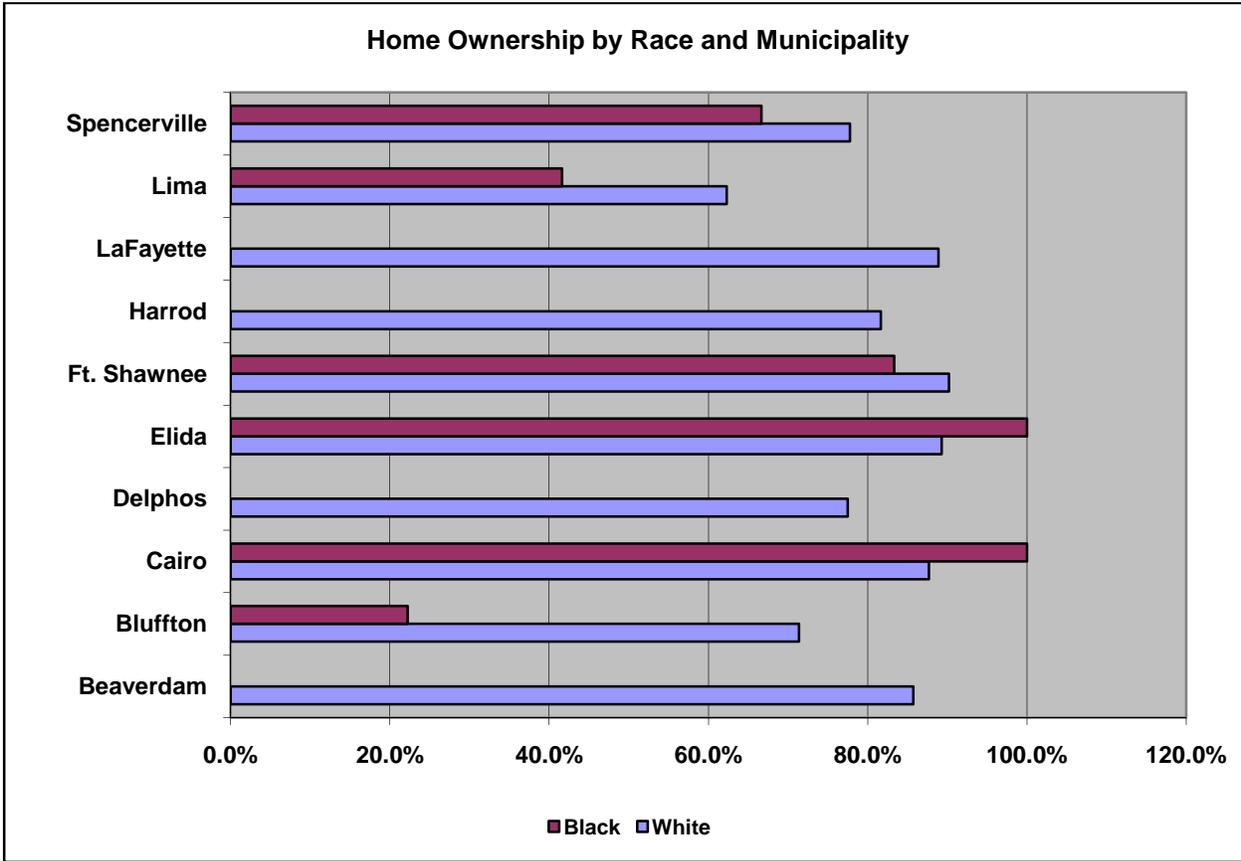
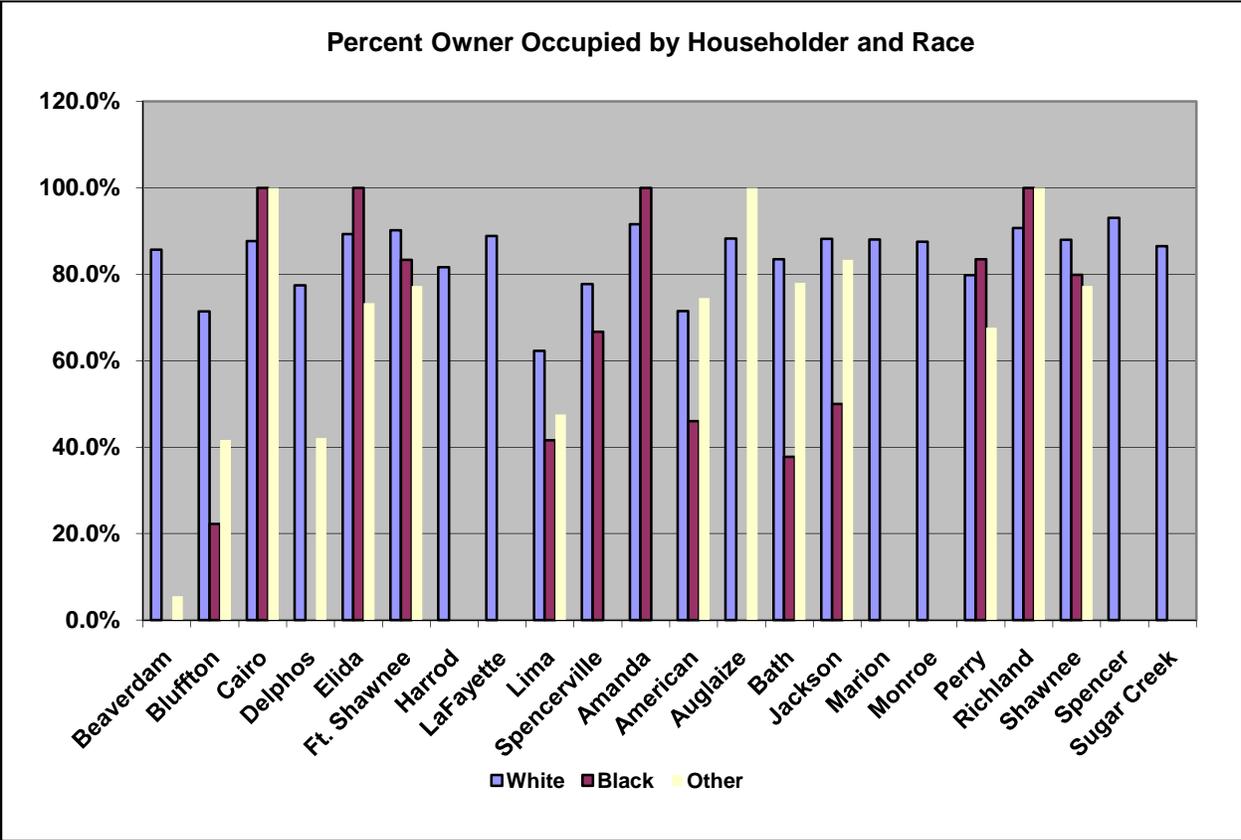
Monthly Housing Costs Under \$500

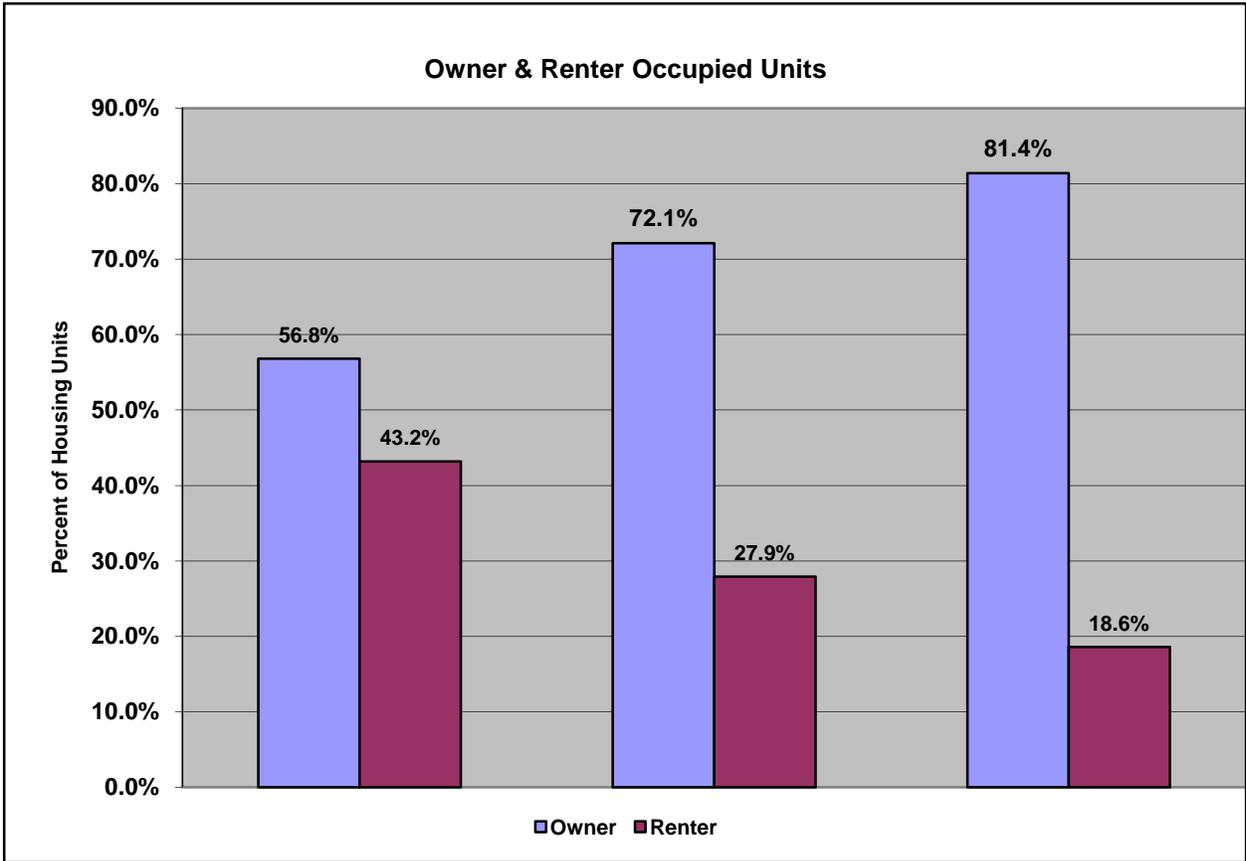


Rental Costs for Housing



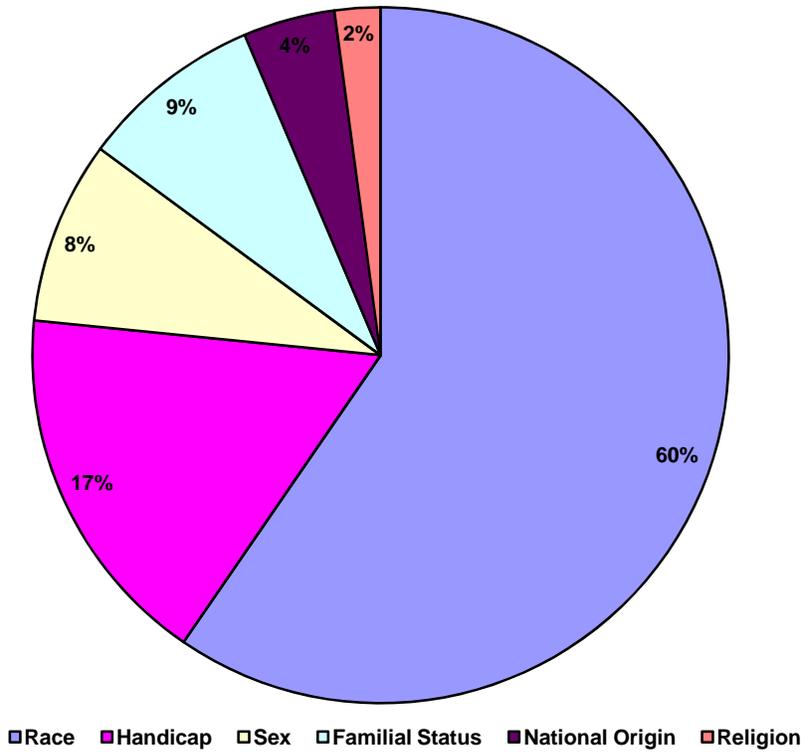
Owner Occupied Housing Units			
Political Subdivision	1990 <u>OWNER</u> Units 35% or higher GI*	2000 <u>OWNER</u> Units 35% or higher GI*	Change <u>OWNER</u> Units 35% or higher GI*
Allen County	4.5%	9.6%	5.0%
Amanda	2.0%	5.6%	3.5%
American	3.3%	7.2%	3.9%
Auglaize	3.7%	7.3%	3.6%
Bath	3.0%	9.8%	6.7%
Jackson	3.2%	4.0%	0.9%
Lima	6.6%	11.1%	4.5%
Marion	6.9%	7.4%	0.5%
Monroe	6.2%	4.9%	-1.3%
Perry	7.8%	3.7%	-4.1%
Richland	12.0%	7.4%	-4.6%
Shawnee	5.4%	10.7%	5.3%
Spencer	12.6%	6.0%	-6.6%
Sugar Creek	4.9%	9.2%	4.3%
Beaverdam	5.8%	2.5%	-3.3%
Bluffton	3.7%	9.6%	5.9%
Cairo	7.1%	5.0%	-2.1%
Delphos	2.7%	6.4%	3.7%
Elida	3.4%	9.3%	5.9%
Fort Shawnee	4.3%	6.4%	2.2%
Harrod	12.9%	16.3%	3.4%
Lafayette	7.5%	9.6%	2.1%
Spencerville	4.6%	7.6%	3.1%
*gross income			



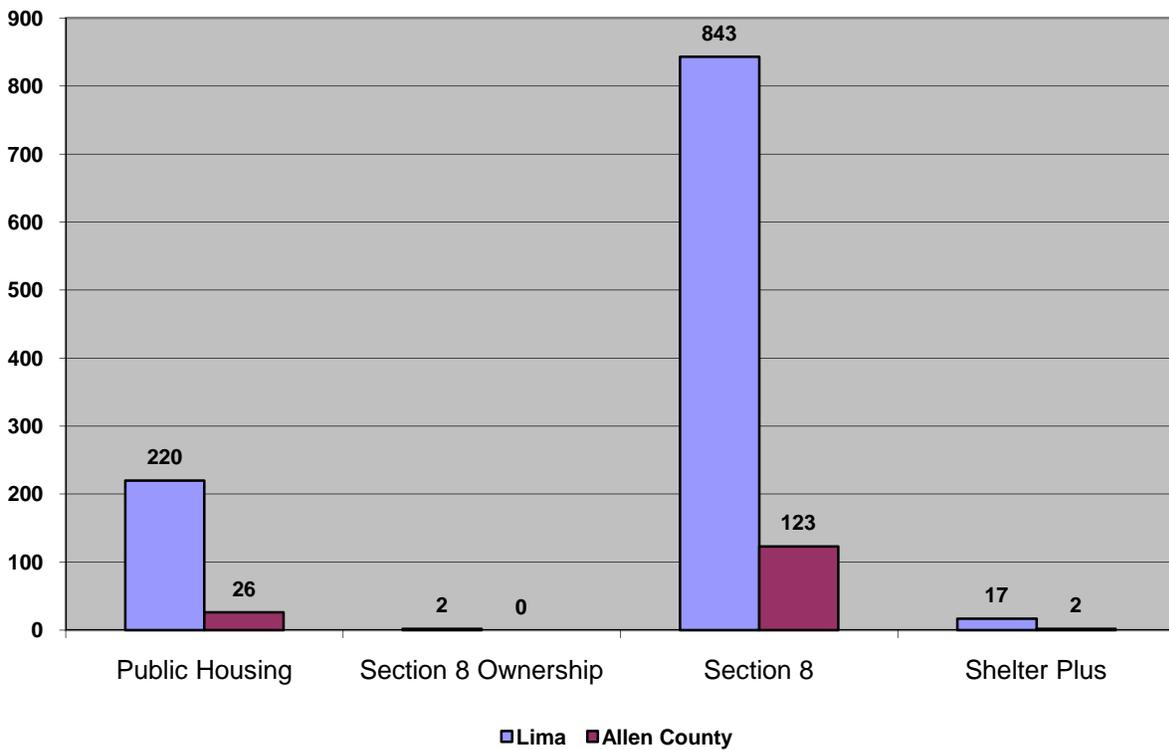


PERCENTAGE RENTAL BY POLITICAL SUBDIVISION	
Political Subdivision	Percentage Rental
Allen County	27.9
Amanda Township	8.3
American Township	30.6
Auglaize Township	11.9
Bath Township	18.0
Jackson Township	11.9
Lima City	43.2
Marion Township	12.0
Monroe Township	12.5
Perry Township	19.9
Richland Township	9.6
Shawnee Township	12.4
Spencer Township	6.9
Sugar Creek Township	13.4
Beaverdam	14.3
Bluffton	29.6
Cairo	12.2
Delphos	22.9
Elida	10.7
Fort Shawnee	10.0
Harrod	18.5
Lafayette	11.9
Spencerville	22.6

Fair Housing Cases Filed: 2005 - 2007



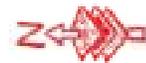
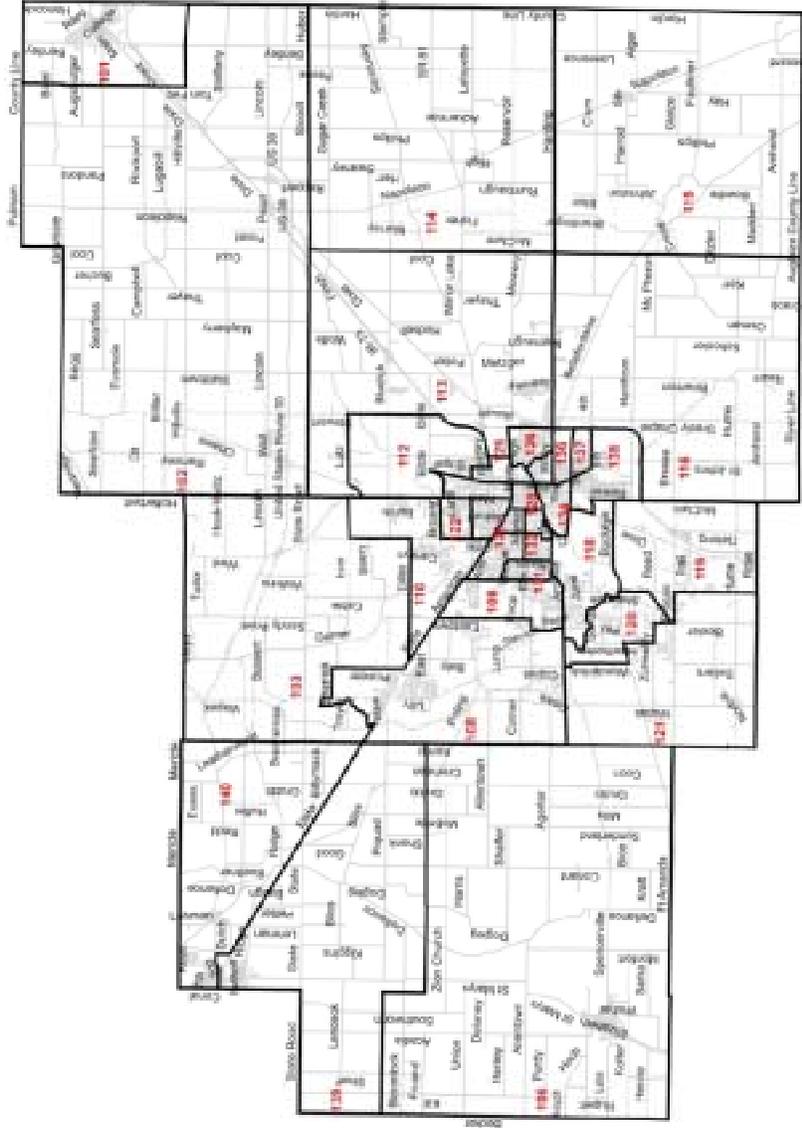
Number of Units by Type of Public Assistance



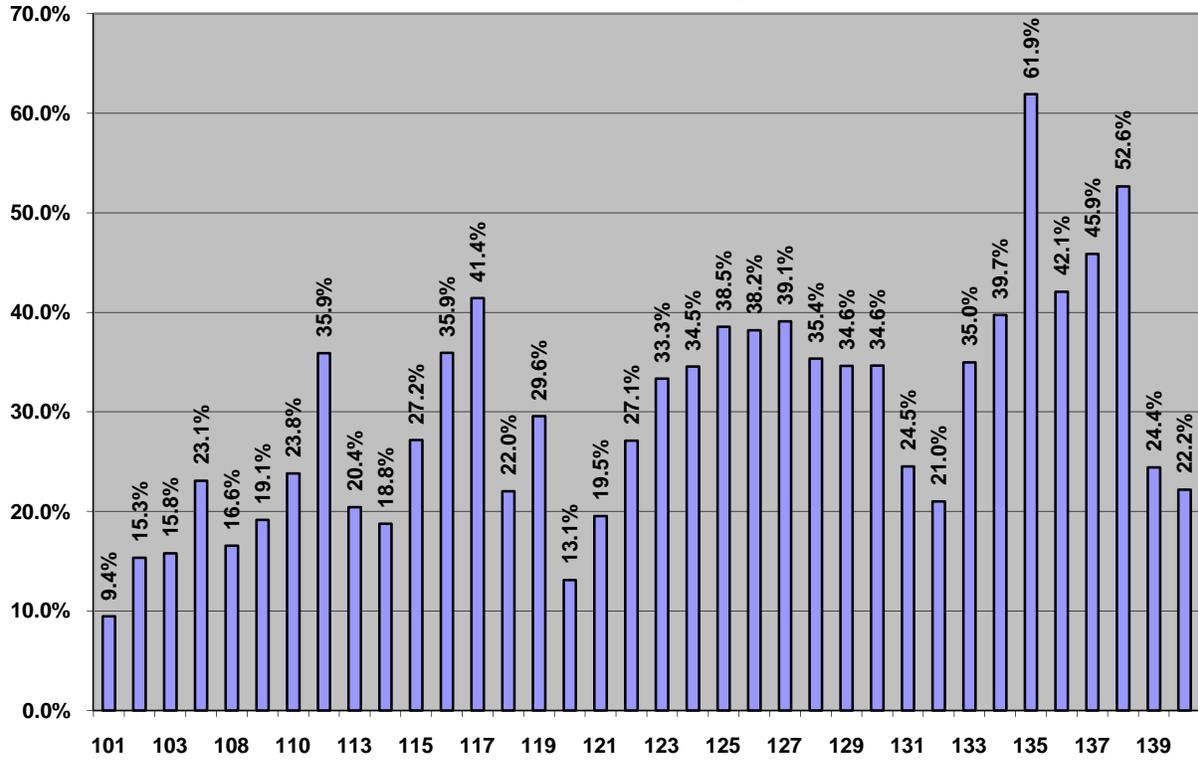
Assisted Housing Resource Inventory

#	Project Name and Location	Project Type	Target Population	Yr. Built	Total Units	Units Assisted Only	Vacant Units*	Vacancy Rate*
1	Country Meadows, Delphos	RD 515	Mixed	1981	60	57	0	0%
2	Riley View Apts, Bluffton	RD 515	Elderly	1975	42	20	5	12%
3	Lima Towers, Lima	Section 8	Elderly, Disabled	1977	200	200	94	47%
4	Melford Village, Spencerville	Section 8	Family	1984	38	38	0	0%
5	Town Square, Lima	Section 8	Elderly	1979	45	45	0	0%
6	Wilshire Place, Lima	Section 8	Family	1983	40	40	0	0%
7	Furl Williams Apts, Lima	Section 8	Elderly	1983	40	40	0	0%
8	Deercreek Apts, Delphos	Tax Credit	Mixed	1999	84	84	6	7%
9	Barr Senior Apts, Lima	Tax Credit	Elderly	1994	69	69	6	9%
10	Brower Commons, Lima	Tax Credit	Families	1998	90	90	0	0%
11	Dominion Building Apts, Lima	HUD 202 Section 8	Elderly or Disabled	1982	49	49	2	4%
12	Greenway Apts, Lima	HUD PRAC	Disabled	1988	?	13	1	8%
13	Lima Club West Apts, Lima	Section 8	Families	1978	86	86	16	19%
14	LTH, LTD, Lima Apts	Section 8	Family	1965	70	70	0	0%
15	Luther Pines, Perry Twp	HUD 202 Section 8	Elderly	1980	108	108	6	6%
16	Maplewood Apts, Lima	Section 8	Families	1973	96	72	44	46% *
17	Market Place, Lima	HUD 202 Section 8	Elderly, Disabled	1991	?	25	1	4%
18	NWC Corporation, Lima	HUD 202	SMD	1988	20	20	0	0%
19	Pilgrim Place, Lima	HUD 202	Elderly, Disabled	1981	50	50	0	0%
20	Robin Rogers Apts, Lima	HUD 202	MR/DD		?	20	1	5%
21	Vance Street Apts, Bluffton	HUD 202	Elderly or Mobility Impaired	1986	40	40	50	0%
22	NWC Corporation, Inc.	-HUD 202/811	SMD	1996	12	12	0	0%
			Totals					
				Total Units	No. on waiting list			
		Annual Section 8 Certificates/Vouchers		1,041	253			

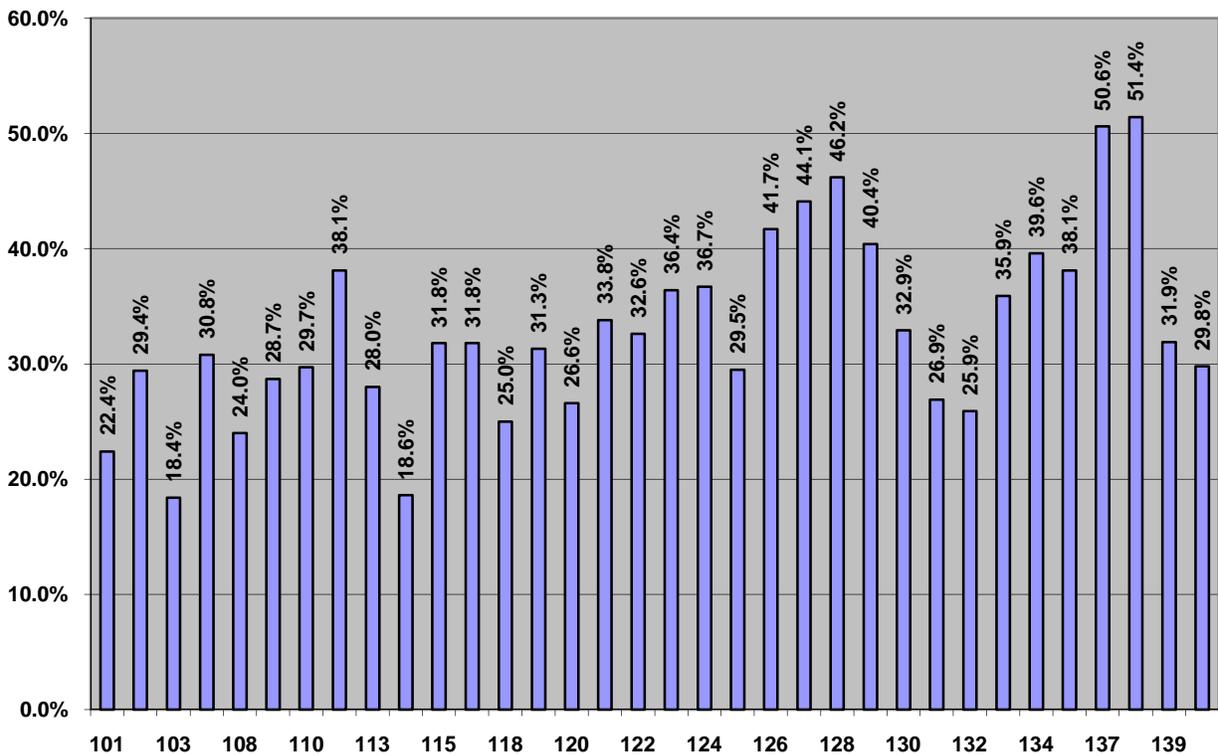
ALLEN COUNTY BY CENSUS TRACT



2001 Home Loan Denials by Percentage & Census Tract



2006 Loan Denials by Census Tract



Lima/Allen Council on Community Affairs
ALLEN COUNTY
ANNUAL FAIR HOUSING REPORT

October 2005 - September 2006

Incoming Referrals from: Code Enforcement, MET Housing, Other, Self

***Other:** Friend, Landlord, a St. Rita's Nurse, Allen County Board Of Children Services, Lutheran Social Services, Lima Police Department, Local Church, Better Business Bureau, and the Water Department.

	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	YTD
Med	0	0	0	0	0	0	0	0	0	0	0	0	0
CE	0	0	0	1	0	5	1	15	4	4	5	14	49
MET	0	2	0	1	0	2	2	5	1	3	4	8	28
LA	0	0	0	0	0	0	0	0	0	0	0	0	0
ACHD	0	0	0	0	0	0	1	2	2	1	2	5	13
*Other	18	14	18	12	15	4	9	5	8	4	5	8	120
Self	13	13	13	16	14	23	21	12	17	23	22	15	202
Total	31	29	31	30	29	34	34	39	32	35	38	50	412

Referrals to: Mediation, Code Enforcement, Legal Aid, local attorney, and other

***Other:** Info only, City of Lima, Columbus Grove City Officials, City of Lima Home Repair, Bath City Officials, LACCA Heap, Local Landlord, Attorney Lima Municipal, and Toledo Fair Housing Center.

	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	YTD
Med	13	6	11	8	3	6	6	10	5	6	5	18	97
CE	6	8	4	0	2	2	1	4	0	6	6	6	45
MET	0	1	0	0	1	0	0	0	0	0	4	6	12
LA	5	10	6	2	0	2	4	3	2	4	3	6	47
ACHD	0	0	0	0	0	0	0	0	0	2	1	3	6
*Other	5	5	9	19	22	29	21	19	7	16	1	9	178
Declined	0	0	0	0	0	0	0	0	0	0	0	2	2
HUD	0	0	0	0	0	0	0	0	0	0	0	0	0
OCRC	0	1	1	1	3	2	3	3	5	1	2	0	22
Total	29	31	31	30	31	41	35	39	19	35	38	50	409

**]Referred to multiple agencies.*

	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	YTD
Phone Test	2	3	3	9	6	6	8	8	6	5	6	8	70
Field Test	0	0	0	2	4	2	2	2	2	2	2	1	19
Monitored Ads	2	3	3	4	4	4	4	5	5	5	4	4	47
Total	4	6	6	15	14	12	14	15	13	12	12	13	136

Completed County Field and Phone Test

19- Elida, Shawnee, Bath, Delphos

Documented County Complaints

On September 9/15/05 the FHSC received a phone call from a woman in the **Shawnee area**. The woman explained that the manager of her apartment complex turned the water off to her unit. The tenant said she was not aware of why the landlord would turn her water off. The woman said her boyfriend spends the night at her apartment three nights a week to keep their kid while she works. The woman said she thinks the landlord does not like her boyfriend because he is black. The woman asked if the FHSC could contact the landlord to find out the reason why her water was disconnected. The FHSC contacted the landlord and explained the tenant's concerns. The landlord explained that the tenant had not paid her rent at the time of disconnect. The FHSC informed the manager that it was not legal to turn utilities off as a form of eviction. The manager said she turned the water off in response to the tenant's complaint about a leaky toilet. The manager said the maintenance man asked that she turn off the water in order to make the necessary repair. The FHSC explained that the woman connected the disconnection of the water to her boyfriend's recent visits to her unit. The manager said the woman is breaking the 3rd party disclosure of their lease agreement. The manager said she could evict the woman for her boyfriend living in her apartment. The FHSC asked the landlord if there was a visitation clause in the lease that specified the amount of days that a tenant could have visitors. The manager said there is a visitation clause but she does not like the gentleman. The FHSC informed the manager that a complaint could be filed if the tenant is not given the right to proper eviction procedures for nonpayment of rent. The manager said the tenant has paid her rent. The FHSC asked the manager if the rent was accepted? The manager said yes. The FHSC informed the manager that she should follow policy for evictions and disconnections to avoid a complaint being filed against her. The FHSC offered to train the manager and her staff on the law of fair housing. The manager asked to receive brochures. The FHSC dropped off brochures to the apartment complex manager.

On 10/12/05 a caller came in to see The FHSC from the **Bath area**. The caller explained that she was being evicted from her apartment and she felt that the eviction was without reason. The complainant's landlord contacted her on various occasions requesting that she work on having better housekeeping habits. The complainant began to explain that she is legally blind, and her children have recently moved away. The woman said she has not been able to get assistance with her housekeeping. The FHSC's referred the woman to Passport of Lima, and American Red Cross. The FHSC contacted the woman's landlord and asked the landlord to give the tenant time to find an assisting agency within the area. The landlord said the apartment is now infested with roaches and the neighbors are starting to complain. The landlord said he was going away for the winter and would be back in the spring. The landlord said he would give the tenant until spring to get help.

The FHSC received a call on 10/03/05 from a woman living in the **Elida area**. The woman explained that she has a health condition that causes her to be severely allergic to mold. The woman said she has notified the manager of her apartment complex on various occasion about her health issue. The woman said the manager is refusing to repair a bad infestation of mold inside her unit. The woman was given information on the process of writing a formal maintenance request, and escrowing her rent. The woman began the process, and two months later the situation was not remedied. The FHSC asked the woman to bring in documentation of her health condition. The

woman brought the information into the office. The FHSC contacted the apartment manager and explained the fair housing law to her. The manager of the complex explained that she recently replaced the old manager and is not aware of any request by the tenant. The FHSC faxed the tenant's maintenance request to the manager. The manager said she would send the maintenance men in to pull up the carpet and replace it. The FHSC informed the manager that the tenant brought in videotape of the mold inside her apartment. The FHSC informed the manager that the mold is located on the walls and ceilings. The manager said she would move the tenant to a different apartment. The complainant contacted the FHSC and informed her that she was relocated to an apartment with tile flooring and no noticeable mold.

A call came in from a gentleman living in the **American Township area** on 10/13/05. The gentleman explained that he currently rents an apartment from a landlord that is refusing to repair a serious mold problem inside his apartment. The gentleman explained that the complex's swimming pool leaks, and the water is coming across the lawn and into his bedroom window. The gentleman said the landlord is refusing to repair the mold. The gentleman brought in a videotape of the water running from the pool into his apartment, and the mold. The FHSC informed the gentleman that he should contact an attorney to assist him. The gentleman said he was not able to afford an attorney at this time. The gentleman wanted to know if his situation could be mediated. The FHSC informed the gentleman that mediation would have to be agreed upon by both parties. The FHSC contacted the manager and explained the gentleman's request for mediation. The apartment manager said he would just let the gentleman out of the lease because he did not want any trouble. The FHSC informed the gentleman of the manager's response. The gentleman agreed to lease termination without penalty.

A call came in on 10/25/05 from a gentleman renting in the **Shawnee area**. The gentleman wanted information on how to get a landlord to repair his dishwasher and stove. The FHSC explained the process of writing a Formal Maintenance Request and escrowing rent. The gentleman said he would contact the FHSC for future needs in housing.

A call came in on 11-22-05 from the **Bath Township area** from a gentleman with a complaint about his landlord. The complainant asked if there was anything he could do to get out of the lease he was in. He explained that he wanted out of the lease because the landlord refuses to fix things around their apartment. He explained that the landlord refused to fix the heat and their apartment is not heating correctly. The complainant explained that he contacted Code Enforcement and they were not able to assist him because his apartment is located in Bath Township. The FHSC explained rent escrow to the complainant. The complainant did not want to use the rent escrow because he felt as if he should not have to pay his rent. The FHSC called the landlord and left a message but has not received a call back. The complainant was informed that he would need to escrow his rent to keep up his end of the lease or he could be evicted. The complainant refused. He said he would wait to see if the landlord would contact the FHSC for mediation, and wait for an eviction to take place. No contact has been made with the landlord.

A call came in on 12-12-05 from a tenant living in the **Delphos area** that wanted to make a complaint on her landlord. The caller explained that she recently moved out of her house due to the landlord not making needed repairs. She further explained that she called the landlord on the 8th of December and informed him that they were no longer staying in the house because they found another place. She said the landlord asked her when she would return the keys and she told him as soon as she got completely moved out which should be in a few days. The tenant explained that she went to the house to get more of the needed items out of the house and as she approached the place there was a notice to leave the premises on the door giving her three days to move her things or an eviction would take place. The tenant said the landlord pulled up and again asked her how long it would take her to move. The tenant said she explained to the landlord that she needed a few more days to get moved out of the house, and should be completely moved in three days. The tenant said she had a few things inside the house and had a few more things in the garage that she wanted to get removed. The tenant said she went to the house today to get more of her items out of the house and the house was completely empty, and all of her things were missing. She said she filed a police report and wants to know how she can get her things and

if the landlord was allowed legally to just get rid of her things without a proper eviction. The tenant explained that according to her lease the home would need to be abandoned for fifteen days before the items left would be disposed of. The tenant explained that it had not been a full fifteen days from when the gas was turned off until she informed the landlord of her leaving. The tenant explained that the gas was turned off on the 28th, which was the last day that the tenants stayed in the house. The tenant said she informed the landlord that she was moving out on the 8th, which is actually only ten days. The FHSC agreed to contact the landlord to see if the tenants' items were recoverable. The landlord returned a call to the FHSC on December 13th. The landlord began to explain that he received a bill stating that the gas and water had been turned off to his property. He explained that on the same day that he received the letter he received a phone call from the tenant stating that they were no longer living in the house. The landlord explained that at that time he went over and left a three-day notice, which was up on the 12th of December. The landlord further explained that when he went to the house on the 9th to leave the notice and check things out he noticed the electric stove was on and it appeared that it was being used to heat the house. The landlord said he turned off the breaker box and the stove, and checked his water pipes. He explained that the water pipes were damaged from the freezing water in them and that the toilet to the house was frozen solid. Therefore the landlord drew the conclusion that the tenants had abandoned the house. The landlord said he moved all of the remaining things in the house into a trailer that he owns. He said that the frozen water pipes and toilet led him to believe no one could inhabit the house in those temperatures. The landlord said the Spencerville police contacted him about the missing items and notified him that there were theft charges filed against him. The landlord asked if there was anything he could do to resolve the issue out of court. The FHSC explained the proper way to evict a tenant. The landlord asked how he could get the charges dropped. The FHSC responded by asking the landlord if he was willing to return the tenants things unharmed. The landlord said he did not care as if the things left in the house were of any worth so he bagged most of it up. The FHSC explained to the landlord that he was liable for the items removed from the house, and any damages to them. The landlord asked if there was any way he could just return the items and drop it. The FHSC agreed to mediate the return of the items, and informed the landlord that he would need to take the tenant to small claims court for damages to the house beyond what the deposit would cover. The FHSC placed a call to the tenant and explained the landlord's reasoning for moving the items. The tenant agreed to drop the charges contingent upon the landlord returning her things without harm. The tenant agreed to call the landlord to set up a drop off day and time at a storage facility. The tenant explained that she did not want to give the landlord her address or phone number because she did not trust him. The FHSC contacted the landlord and explained that the tenant said she would only drop the charges if the items were returned unharmed. The landlord agreed to wait for a call from the tenant and notify us of the results. The tenant called our office on 12-22-05. She explained that arrangements were made to have her things dropped off at her sister's house. She further explained that there were major damages to her belongings. The tenant was referred to Legal aid for assistance with filling a civil complaint against the landlord. The tenant was grateful for our help in getting her things returned.

A call came in from an owner of a trailer on 2/8/06 from the **Shawnee area**. The woman explained that she had two potential buyers for her trailer but the park manager was refusing to rent the lot to them. The woman said the manager did not accept the couple because they were black. The FHSC asked the caller if she had any way of contacting the potential buyers. The owner of the trailer said she would contact them. The FHSC told the owner that the potential buyers would need to file the complaint. The owner located the buyers. The buyers moved out of the state of Ohio and decided to not file the complaint.

A call came in on 4/11/06 from the **Elida area**, from a complainant that is the payee of fifty mentally disabled people. The caller explained that her clients, living in **Elida** recently received a letter from their landlord stating that there was going to now be a late fee assessed for rents not paid before the fifth of each month. The complainant explained that the clients get their checks on the third of every month therefore they would need to mail the checks directly to the landlord's home in order to not be charged a late fee. The landlord did not want to give the payee the address to her home. The complainant explained that the landlord said she would rather receive all of her mail via post office box. The complainant said she explained to the landlord that it would be

impossible to not be charged a late fee due to the clients receiving their checks on the third of every month. The landlord refused to grant her an extra day or give her a direct mailing address. The complainant said her second complaint was that the landlord was charging a late fee to both of the tenants, which would equal out to be a total of fifty dollars. The complainant said she did not feel that it was fair that the both of them would be assessed a late fee for one rent. The FHSC contacted the landlord and informed her of the fair housing law. The landlord said she did not feel that she was treating the tenants unfairly. The FHSC explained the process of collecting late rents on a property, and notified her that she could not charge each roommate a separate late fee if they did not sign separate leases. The landlord explained that both tenants receive separate checks, and they share the rent. The FHSC gave the landlord the example of as married couple that both received two different paychecks but would only be charged one late fee. The landlord responded by saying that's different, those are married people. I informed the landlord that she could not unfairly impose any stipulations upon this couple that would not be imposed on all of her tenants. The landlord said she would be contacting her attorney to see if this fair housing law was real.

A call came in on 4/12/06 from a woman living in a house in **Bath Township area**, which was having a difficult time getting her landlord to make necessary repairs. The woman explained that she has been seeing worms crawling around in her laundry room, and her son's room had mushrooms growing by the base of the wall. The woman explained that she informed the landlord of this, but his only response was to send some one out to cut a hole in the wall and the ceiling. The caller said the landlord had not been back to her house to finish the repair. The caller said she informed the landlord of the molded carpet in her bathroom from a leak, and of the worms in the laundry room. She said the landlord has not been back to her house in five days. The caller said she felt that the landlord had been dodging her calls and would not return them. The woman said she signed a three-year lease on the house. The FHSC asked the woman if she noticed any of the defects in the house when she viewed it before she moved in. The woman explained that she moved into the house during the winter months therefore the mold was not an issue, neither were the worms. The woman explained that she did not notice the leaks in her son's bedroom because there was never any electricity in the back of the house; therefore they never really went into that area. The woman said her landlord gave his word that he would repair the electrical problems. The FHSC contacted the landlord and he said it had only been three days since they cut out the holes in her son's bedroom. He explained that he did intend on returning to finish the job. The landlord said it's proper procedure to let the wall air out, so the moisture would not return. The FHSC informed the landlord of the maintenance issues in the house. The landlord said he was not aware of any other problems with the house other than the mold. He said he would send some one over to take care of it. The FHSC contacted the tenant and informed her of the landlord's plans. The tenant called back two weeks later and said the landlord came over the day after I spoke with him. He repaired the holes, but they still leaked. She said the landlord has not been back since that day. The woman said her son is starting to get sick and doctors told her it could be from the mold. The FHSC informed the tenant on how to escrow her rent. The FHSC also informed the tenant of the need for a formal maintenance request. The woman said she wanted to be moved out of the house before the first of the month. The FHSC explained that even if she filed a claim against the landlord to break the lease, the judge might request that she escrow for at least a month, to give the landlord time to make necessary repairs. The FHSC told the woman that she recently spoke with the director over the FEMA funds. The director informed the FHSC that this family's issue was considered an emergency. The director explained that if the woman wanted to get out of the lease by going to court, FEMA could assist her with court cost if she qualified for the service. The woman said she would contact the courts right away.

*A call came in on 4/12/06 from a woman that lives in the **Spencerville area**. The woman explained that her landlord recently came to her house to do a repair to her furnace. When the landlord came, he told her she needed to clean up the place. A few days later the woman saw her landlord at church, and he told her she lived like a pig, and he was going to start coming down to her house each month to inspect it for cleanliness. The woman asked if the landlord was allowed to just stop into her house like that? The FHSC asked the tenant if she was on a year lease, and if so did it address the issue of cleanliness and/or home visits. The woman said she had a lease but it expired in January and the landlord said he wanted to do a month-to-month lease. The FHSC explained the stipulations of a month-to-month lease. The FHSC also informed the woman that she could also terminate the lease, giving a proper thirty-day notice. The woman said she did not want to move out of the house. The FHSC explained that as long as the landlord has a legitimate reason, and gives a proper twenty-four hour notice he can enter her house. The FHSC explained that inspection for cleanliness is not considered a legitimate reason. The FHSC explained that the landlord could terminate the lease with proper notice at any time. The FHSC referred the woman to housing units within the City of Lima. The woman said she would call them to set up an appointment to view them.*

*A gentleman and his wife came into our office on 5/8/06 from the **Bath Township area**, wanting to file a complaint against their landlord. The tenant explained that they have been living at the address for a year and for the full year they'd always paid their rent on the third of every month. The tenant said his landlord called him and requested that he either pay the rent on the first of the month or get moved out of the place. Due to the lease being up at the end of this month the tenant felt as if this were a possible threat to not sign a new lease with them. The tenant said he felt as if the landlord might be treating him unfairly due to him being Hispanic. The tenant explained that the landlord has been acting different every since the news headlines have been about illegal aliens. The tenant said the landlord is generally a nice guy but lately he has changed. He explained that the landlord came over one day and jokingly said "I should have a couple of guys come over here and ruff you up". The tenant said the landlord made this statement due to him requesting repair work. The tenant asked if the landlord would be allowed to put them out after the lease was up. The FHSC informed the gentleman that the landlord could choose to not resign a lease with them. The FHSC explained that at the end of the lease, the landlord could change the terms. One of the terms that this landlord may have been preparing to change is the acceptance of late rent. The FHSC informed the tenant that the landlord could change the terms of the lease, or with proper notice, request that they leave at the end of May. The tenant said the landlord has made racial comments toward them, and attempted to get them to leave in the past. Tenant asked if the FHSC could attempt to set up mediation to get the landlord to agree to sign a new lease with them. The FHSC contacted the landlord and informed him of the tenants concerns. The landlord responded by saying "I hope this isn't him saying I'm prejudice". The landlord explained that he refuses to sign another years lease with them if they will not agree to pay their rent on the first of every month. The landlord agreed to allow them to rent from him on a month-to-month basis. The landlord said he would extend the lease for another six months after they'd proved that they could pay their rent on time during the month-to-month lease. The FHSC contacted the tenant, and explained the landlord's terms for the next months rent. The tenant asked if the landlord would accept their rent on the third of each month. The FHSC explained that rent on the first, was the only stipulation made by the landlord in order to keep their tenancy each month. The tenants felt as if the landlord was still being unfair. The FHSC informed the tenants that they could still fill out a fair housing complaint form. The tenant decided to try the month-to-month lease first.*

*A call came in on 5/9/06 from a woman living in the **Shawnee area**. The woman explained her handicap, and how the landlord refused to make repairs to her apartment. The caller said other residents in the building get their repair request met, but hers have been ignored. The FHSC told the caller that she could come into the office to fill out a complaint form, or she could file a complaint over the phone with the Ohio civil Rights Commission. The caller set up an appointment to come in. The caller called back two days later and explained that the*

apartment building had recently changed management, and the manager came down to introduce himself. She explained that the new manager said he had no idea about her concerns, and would get right on the repairs. The caller said she informed the manager that she contacted fair housing with her complaint. The caller explained that the landlord said he would rather her contact him with concerns before calling our office. The caller said she would contact us if she had further concerns. The FHSC reminded the caller to not allow anyone to intimidate her from voicing her concerns with our office. The caller was grateful for our assistance.

*A call came in on 5/9/06 from a handicap gentleman living in the **Elida area**. The gentleman explained that he recently moved out of his apartment, and moved into another apartment. He explained that he received a list from the landlord outlining the damages. He explained that the list did not show what work was done; it only showed what the damages were. He said there were additional charges up to twelve hundred dollars. He said there was no explanation of what the additional charges were for. He said he did not doubt that he left a mess; he just did not feel as if it should have added up to twelve hundred dollars. He requested that we contact his landlord to see if he could make a payment arrangement on the bill. The landlord was contacted. The landlord agreed to allow the man to pay \$50.00 per month until the damages were paid off. The gentleman was thankful for our assistance.*

*A call came in on 5/9/06 from a woman in the **Shawnee area**. The woman wanted information on restricted zoning policies. She wanted to know if a particular area was deemed restricted to two story homes only, could a fair housing complaint be made if a handicap person was denied the right build a one story home within the restricted area. The FHSC explained that as long as they have a policy proving that the area is restricted to two story homes only, there would be no violation of the law. The FHSC explained that this policy would not stop the individual from filling for a reasonable modification later down the road. Which would allow them the right to modify the home within reason according to their disability. The FHSC explained that the person's request to build a one story could be denied, but the person's request to modify within the restricted guidelines could not. The FHSC explained that the person should be given the right to live within the restricted area, as long as the person agrees with the area's restrictions, not exempting the possibility of them later filling for reasonable modification. The caller was grateful for our assistance.*

*A call came in on 5/24/06 from a gentleman in the **Bath area** that wanted to make a complaint against his landlord for raising the rent, and turning off his water. He explained that the landlord called him one day, and said, "if you keep having those people visiting my house I'm going to put you out". The gentleman said he ignored her threat, and he received a three-day notice to leave the premises. He said he called her, and asked her what it was about, and she said I don't like those "uneducated hillbillies coming in and out of my property". The gentleman said he told her to take him to court for it. The gentleman explained that the landlord said I'm just going to turn your utilities off. The gentleman said she did turn them off, and took the toilet out of the house. The gentleman said the landlord told him they were doing plumbing work to the house so the water needed to be turned off, and the toilet needed to be replaced. The gentleman said the landlord is now threatening to keep their deposit. The FHSC explained that the landlord illegally evicted them from their home, and that they could seek legal assistance in the matter. The gentleman said he had no choice but to leave because he had a small child in the home. The FHSC referred him to Legal Aid for further assistance.*

*. A call came in on 5/24/06 from a woman in the **Bath area** that wanted to file a complaint against her daughter's landlord. The caller explained that both her daughter, and her sister's daughter live in the apartment building. The caller said her sister called her the other day, and*

told her that the girl's landlord made a complaint against one of them. The caller explained that the sister said the landlord told her that he was going to find out who was letting the black men inside his building, and when he did he would put their "butts out". The landlord told the sister that he thinks her sister,

(The complainant's) daughter has been letting black men into the building, and if it continues he would put her out. The caller said he only talks to my sister because he knows that she is soft spoken. The caller explained that she co-signed her daughter's lease, and has a key to get in at anytime. The mother said her daughter is a college student, works two jobs, and is never hardly home. The caller explained that she herself spends the night with her daughter sometimes to keep her grand child while her daughter gets sleep. The caller gave one example of two nights ago she spent the night with her daughter. The woman explained that her daughter, and her male friend sat, and watched television while she went into the bedroom with her grandchild. The caller explained that she, and the child were playing with blocks on the floor and occasionally the child would sit the block down loudly. The caller said the next morning the landlord came up to the apartment, and said he got a complaint that there was a party at the residence the night before, and if it continues he would put them out. The caller explained that the landlord was only recently made aware that her daughter dated black men. The caller explained that as soon as the landlord found out about her dating the black men he began to harass her. The mother, and daughter came in to fill out a complaint. The daughter explained that other than the landlords harassing behavior she loves living in the complex. But she does not want to raise her child in a complex where the owner makes comments against her son's race. The daughter explained that her son's father, and grandfather often come to pick him up, and she does not want them to be harassed. The daughter wanted to make a complaint but she wanted to see if the landlord would just let her out of the lease. The daughter asked me to contact the landlord to see if he would like to mediate the concern. The FHSC explained that she definitely saw this as a violation of the fair housing law, but could not force the tenant to make a complaint. The daughter asked the FHSC to see if the landlord would be willing to mediate, and if he didn't she would file a complaint. The FHSC contacted the landlord and he responded by saying "you can't prove that I said any of those things, and it is all hear say". The landlord refused mediation, and he said he would just put the tenant out for excessive noise, and not deal with them. The FHSC explained that the complaint was not yet a charge, due to the tenant wanting to discuss getting out of the lease. The landlord said "I'll let them out of the lease alright, I'll throw their butts out". The FHSC asked the landlord again if he would like to attempt to mediate. The landlord said "no, and don't call me with this crap anymore". The FHSC contacted The Ohio Civil Rights commission to find out if a landlord did stir up an eviction as retaliation to a complaint, what would be done to protect the tenant. The OCRC investigator explained that eviction, as retaliation to a complaint is a violation of the law itself, and therefore could leave the landlord owing extra in monetary fines. The investigator instructed the FHSC to contact who ever the owner gets his funding from, and notify them of the complaint. The contact would be done to request their assistance in getting the landlord to come to the table for mediation, or to follow up with our agency. Lima Allen Metropolitan Housing Authority was contacted. The investigator there agreed to notify the landlord of the importance of following up with our agency, and inform him that this situation will not just go away. The complainants came in and filed a complaint. The complaint was mailed in to the Ohio Civil Rights Commission. The complaint was assigned an investigator.

On 6/6/7/06 the FHSC received a call from a woman living in the **Delphos area**. The woman explained that she signed a lease at a trailer in a Delphos trailer park. The woman said the landlord allowed her to sign the lease, but refused her the right to move into the trailer when he found out that her son was terminally ill. The woman said the landlord found out about her son's

illness when he received a check from a local social service agency for the deposit. The woman came into our office and filled a complaint.

*A call came in on 7/20/06 from a woman inside the **Elida** area. The woman wanted to file a complaint against her landlord. The woman explained that she gave her landlord a deposit on a duplex apartment. The woman said the landlord had a month to prepare the apartment for the Metropolitan Housing inspection. The woman explained that the landlord missed the day of inspection, and the "for rent" sign was still posted on two corners leading to the house, and in the front yard of the duplex. The woman said the landlord was still showing the apartment to other tenants while she had already signed a lease, and paid her deposit. The woman said she had a Caucasian friend of hers request to view the apartment, and the friend was quoted a different amount for the deposit, and was told that all she needed to pay was a deposit, and the "for rent" signs would be taken down. The complainant said the landlord told her she needed to pay the deposit, and have the utilities all turned on before she'd stop advertising the apartment. The complainant said she questioned the landlord about the apartment being advertised and shown, and the landlord denied it. The complainant's friend videotaped the viewing of the apartment. The complainant said she asked the landlord if the carpets were going to be pulled up do to a water pipe bursting and damaging the carpet throughout the duplex. The landlord told her she was not replacing the carpet but she would have it cleaned. The complainant said she has the landlord on tape telling her Caucasian friend that the carpet was damaged; therefore it would be replaced before she moved in. The complainant asked to bring the tape in for viewing. The tape was reviewed, and confirmed to be legitimate. The complainant said she first told the landlord that she did not want to rent from her. The complainant said the landlord said she needed to talk with her attorney about returning the deposit, because they were still in contract. The complainant said she told the landlord that she would contact her attorney. The complainant said she does not want to cause a stink; she just wants her deposit back. The FHSC asked the complainant if she wanted to file with the OCRC? The complainant said she would prefer if we would try to mediate the dispute before filing a complaint. The FHSC contacted the owner of the duplexes, which was also the manager. The FHSC informed her of the complaint that was made against her. The owner denied the accusation, and said she felt as if the tenant was just doing this to get out of the lease. The FHSC informed the landlord of the videotaping of another potential tenant's visit to the apartment. The landlords said, "prove it." The FHSC described the apartment, and gave a description of the owner, and what the owner had on the day of the videotaping. The owner said "your white girl was quoted twenty-five dollars more than what your black girl was quoted." The FHSC explained what the complainant came up with to remedy the misunderstanding. The owner said she would prefer mediation opposed to having a complaint filed against her. The FHSC explained the process of mediation. The landlord agreed to meet with the complainant and a mediator to resolve the issue. Both parties met with a mediator, and signed a Conciliation Agreement. The dispute was settled with the returning of the complainants deposit and the complainants signed statement that she would not file a claim.*

*A call came in on 7/20/06 from a woman in the **Shawnee** area. The woman explained that the elevator inside their apartment building has been out of order for three months. The woman explained that she is handicap and lives on the fourth floor. The woman said the apartment managers are not informing them of when the elevator will be fixed. The FHSC contacted the apartment manager. The manager explained that the elevator would be out of service for another two or three weeks. The apartment manger said the Shawnee fire department has agreed to transport tenants up and down the stares when needed. The FHSC inform the manager that they might try sending out a newsletter to inform the tenants of the progress on the elevator repair. The apartment manager said they would put the information inside the next newsletter. A third call came in from another tenant within the same complex. The tenant said she had a medical emergency last night. The woman explained that she called for an ambulance to come and assist her. The woman said the paramedics questioned how long the elevator had been down. The woman said she had to be carried down four flights of stairs from the fourth floor. The woman said they never received a newsletter explaining the progress of the elevator. The FHSC contacted the apartments corporate office. The owner explained that he thought there were only*

three disabled individuals in the building. The FHSC explained that most elderly people are disadvantaged in one-way or another. The quadriplegic FHSC informed the owner that she received a call from an asthmatic, a dialysis patient, and an elderly woman that has breathing problems. The FHSC explained the importance of keeping the tenants informed about the progress of the repair. The FHSC explained that all of the people that have doctors' orders should be accommodated while the elevator is being repaired. The owner explained that the complex gave three numbers to the tenants to call if they ever needed assistance getting up or down the stairs. The FHSC informed the owner that the woman that took ill last night said she called all three numbers but received no answer or return call. The owner said she must have called the wrong number. The owner said the elevator is currently being worked on but it will be a very extensive job. The owner explained, the detail of the work required to repair the elevator. He explained that the whole shaft would need to be hoisted out, and the jack would need to be dug out of the ground and replaced. The FHSC informed the owner that three of the tenants are scheduled to come in next week to file a complaint. The FHSC informed the owner that she could not deter them from their right to file the complaints. The FHSC told the manager that it might help if they paid a personal visit to the complex, notifying each tenant that they would be there, to answer any questions about the elevator. The FHSC explained that it is imperative that the tenants be informed of the elevators progress. The apartment owner said he usually pays a visit to this complex once a month. The owner said he would have the manager send out a notice of when he will be in the building. The owner said he would also send a personal letter to all of the tenants informing them of the elevators progress, and the detail of the work required to fix the elevator. The owner said he would be sure to express his sympathy in the letter. The FHSC contacted the third complainant back and informed her of the owner's plans. The complainant said she still wanted to file the complaint. The FHSC contacted the second complainant and informed her of the owner's plans. The woman asked what the process was to escrow rent, until the repair was complete. The FHSC explained the process to the woman. The woman said she would notify the other tenants with a concern that they could escrow their rent to get quicker results.

A call came in on 5/24/06 from a gentleman in the **Shawnee area**. The gentleman wanted to file a complaint against an owner of a duplex in the Shawnee area. The gentleman explained that he attempted to rent an apartment from the owner, and was denied because he had two children. The gentleman said he viewed the duplex and was told that he was a good candidate for the unit. The gentleman said he received a call from the owner and was told that he could not rent the duplex but he could rent an apartment down the street. The gentleman explained, that the owner said this is where he usually puts his families with children. The gentleman explained that he felt as if he was not given a chance due to having children. The FHSC contacted the owner to see if he had a policy for families with children, which would not allow them to rent this particular unit. The owner agreed that he tried to steer the gentleman down to the other end of the street, where he rents to families with children. The owner said he did not think it was against the law to decide whom he wanted to rent to. The FHSC explained the fair housing law to the owner. The owner asked what he could do to settle the dispute without getting a charge filed. The FHSC contacted the complainant and asked him if he was willing to mediate the concern. The gentleman agreed to mediate. The gentleman said he would mediate the concern. The FHSC asked the complainant if he still wanted to rent the duplex, at the owner's request. The complainant said no because he was already accepted for another unit on the other end of town. The gentleman said he would rather have the landlord pay the deposit for the new unit. The owner agreed, receiving legal advice from his attorney, to pay the rent for the new unit. The contract required the owner to receive training on the fair housing law. The FHSC drew up a

Conciliation Agreement, and both parties signed it. Both parties were referred to the OCRC for further needed information.

*A call came in on 8/25/06 from a woman in the **Bluffton area** the woman wanted to make a complaint against her apartment manager. The woman explained that other tenants inside the unit have been verbally harassing her and her home health care nurses. The Woman explained that she has a terminal illness and she's a paraplegic and also has a mental illness. The woman said she complained to the apartment manager about the harassment that she has been receiving from three of her neighbors in the complex. The woman said the manager said there was nothing she could do. The FHSC told the tenant that she could call the OCRC and file a complaint, or come into the office and file a complaint, or allow the FHSC to refer her to our mediation program. The woman said she would like to try mediation. The FHSC told the woman that her first step would be to notify the apartment manager in writing about the harassment. The FHSC explained that it is important that the woman document each incident, and inform the manager in writing. The FHSC explained that the manager must be properly informed about the harassment in order for our office to intervene. The FHSC e-mailed the complainant a sample formal complaint letter used by the Dayton Ohio Civil Rights Commission. The woman e-mailed the FHSC her actual letter with documented incidents. The FHSC explained that the woman should issue the letter certified, or in the presence of a witness. The woman said she would notify us of the outcome.*

*A call came in on 9/14/06 from a woman living in the **Bluffton area**. The woman explained that she visited her mother living in a complex in Bluffton. The woman said, upon visiting her mother she noticed a very damp smell inside the hallways. The woman said her mother told her that the smell was mold. The woman said her mother took her into the hallway and showed her the mold that was growing around the windows. The woman said her mother also showed her mold growing up the wall in one of the corners. The woman said other tenants have complained about the smell but nothing is ever done. The woman said she did not want her mother to be harassed because she contacted Fair Housing. The FHSC contacted the landlord and explained the concerns of the tenant's mother. The apartment manager explained that she was not informed about mold in the building. The manager said she contact her maintenance people and get right on it. The FHSC contacted the complainant and informed her of the manager's response the woman was grateful for our assistance. She said she would call back if she had any other concerns.*

*A call came in on 9/14/06 from a woman in the **Elida area**. The woman explained that the manager of her complex issued her a three-day notice to leave the premises. The woman said the manager told her it was for non-payment of rent. The woman said she has tried to pay her rent for the past three years but none of the apartment managers would accept it. The woman explained that she filed a lawsuit against the complex owners four years ago, because the maintenance guy raped her. The woman said her children watched the whole incident. The woman said she was awarded twenty five thousand dollars, and the apartment managers were not making her pay rent. The woman explained that the complex has a high turnover rate for apartment managers. The woman explained that all of the past managers never charged her rent. The FHSC contacted the apartment manager. The apartment manager explained that the tenant has not paid rent in three years. The FHSC asked the manager if she was aware of a lawsuit. The manager said she was aware but there was no information on the results of the suit in the tenants file. The FHSC asked the manager what the eviction was for? The manager said it was for nonpayment of rent. The FHSC asked the manager if the lawsuit ordered the tenant not to paying rent? The manager said she did not know what the implications of the lawsuit were. The manager said the tenant also has a boyfriend living with her that is not on the lease. The manager said the boyfriend threatened one of her staff persons. The manager said she informed the tenant that the boyfriend would need to leave or she would be evicted. The manager said the tenant continued to allow her boyfriend to live in her unit. The FHSC contacted the tenant and explained the manager's response. The tenant said her boyfriend never threatened anyone. The woman said she felt that the manager was purposely evicting her because her*

boyfriend is black. The woman said the manager is from the south and she does not like interracial dating. The woman said she has a neighbor that is a white female, which has a boyfriend living with her that is not on the lease. The woman explained that the neighbor has many people living in her unit that are not on the lease. The woman said she thinks the landlord ignores her because her boyfriend is white. The woman said she did not want to file a lawsuit right away. The woman said she would wait until after eviction court before she filled a fair housing complaint. The woman called our office when she received her court date. She explained that she wanted to file the complaint. The woman said she does not come on the south end of town much. The woman requested the FHSC to mail the complaint form to her. The complaint form was mailed to her.

*A call came in on 10/25/06 from a woman living in the **Elida area**. The woman explained that her landlord issued her a notice to leave the premises because she smelled weed in the breezeway by her apartment. The woman said many people smoke in the breezeway, both black and white, and she should not be held responsible for it. The woman said she thinks the apartment manager is racist and wants to evict all of the black tenants. The FHSC informed the woman about the process of filing a complaint. The woman said she preferred if the FHSC contacted the manager first to see if she was willing to withdraw the notice to leave the premises. The FHSC contacted the manager, and informed her of the tenant's concerns. The manager said she has warned the tenant about sitting in the breezeway with people. The manager said she does not know who is smoking in the breezeway but she warned the complainant not to sit out there with the other tenants and smoke. The FHSC informed the manager that she would need to issue evictions to all of the tenants that smoked in the breezeway to prohibit a complaint being filled against her. The FHSC informed the manager that she did understand her frustration. The FHSC told the manager she would need to follow policy straight across the board with all tenants and not single out any particular one. The manager said she only singled this particular tenant out because she is very mouthy. The manager said this particular tenant gets mouthy with her every time she payes her rent. The FHSC explained, that whether the tenant is mouthy or not the manager needs to follow policy straight across the board. The FHSC informed the manager that the tenant could file a complaint against her. The FHSC informed the manager that the tenant preferred to attempt to mediate the situation first. The manager said she would withdraw the eviction. The FHSC informed the landlord that she should get the Allen County Sheriffs Department involved, if the issue does not improve. The manager said she would keep that in mind. The FHSC informed the manager that she could issue lease violations for smoking weed in the breezeway. The FHSC explained that the most important issue is to follow policy across the board. The manager said she would call our office if further assistance were needed. The FHSC contacted the tenant back, and informed her that the eviction was withdrawn. The FHSC informed the tenant that she should begin to take the manager's warnings seriously. The FHSC informed the woman that the apartment manager could issue lease violations to the tenant if she is caught smoking in the breezeway or seen with anyone smoking in the breezeway. The FHSC informed the woman that this goes for all the tenants in the complex. The FHSC informed the woman that the withdrawal of the eviction does not stop the manager from issuing lease violations, for smoking in the breezeway. The woman said she would no longer sit with people in the breezeway.*

All Fair Housing Activities Oct 2005- Sep 2006

October

Program information runs on GTV

Fair Housing information was presented during October Home Ownership class.

Program information runs on WOHL TV

Fair Housing Information was presented during two Head Start Parent Meetings.

FHSC completed an updated Annual Fair Housing Report

FHSC met with Amy Odum and Jesse Sadiua to discuss updating the Analysis Of Impediments to Fair Housing Choice. Another meeting will be scheduled to discuss needed collaborations between city officials to update the AI.

FHSC met with Metropolitan Housing's consultant to discuss Fair Housing Information. Fair Housing Brochures were given to the consultant to be used during his November presentation of Profitable Property Management. FHSC gave the consultant a brief fair housing presentation, along with answering his question about the Fair Housing Law. The consultant invited the FHSC to attend the class in the month of November to answer any questions from landlords, and homeowners.

FHSC attended Community Action Leadership Academy on 10/26/05. FHSC received training on how to collaborate and utilize interagency partnerships.

Fair Housing information was mailed to a local landlord.

FHSC attended CSBG Data Intake Training. Students were trained on the proper way to input data into the CSBG reporting system.

Fair Housing Information was presented to Lacca Staff during the agencies Strategic Plan Roll Out. FHSC did recruitment for tester training on 10/27/05.

FHSC scheduled Tester Training for October 27th. Testers will be trained on how to perform and document an effective test.

FHSC Mediated a Reasonable Accommodation complaint between a tenant at Lima West Apartments and their management. The management agreed to grant the caller a transfer to an apartment without carpet and free of mold, due to doctors orders for the child's allergies. Management agreed to transfer the caller into an apartment with tile flooring that recently received mold abatement. FHSC assisted the caller in creating a request for reasonable accommodations. The request was faxed to the corporate office of Lima West Apartments. FHSC is awaiting a response from the caller as to how the transfer went.

A mass mailing was done to other Community Action Agencies within the state of Ohio for the November 11th Bridges Out of Poverty presented.

November

Program information runs on GTV

Fair Housing information was presented during December Home Ownership class.

Program information runs on WOHL TV

Fair Housing information was presented in LACCA Newsletter. FHSC also did a write up on the Bridges Out Of Poverty training for the Newsletter. This Newsletter was distributed to Head Start parents, and other LACCA Participants.

FHSC attended Community Action Leadership Academy on 12/14/05. FHSC received training on Strategic Planning, Visioning, and Missions.

FHSC Coordinated a Housing test on the west end of town. One black female and one white female inquired about the home, thereafter doing a walkthrough with the landlord.

FHSCA received a call from a local landlord requesting information about landlord training. The caller was referred to Metropolitan Housing's Profitable Property Management class. Fair Housing information was also shared.

December

Program information runs on GTV

Program information runs on WOHL TV

Fair Housing information was presented in LACCA Newsletter. FHSC also did a write up on the Bridges Out Of Poverty training for the Newsletter. This Newsletter was distributed to Head Start parents, and other LACCA Participants.

FHSC attended Community Action Leadership Academy on 12/14/05. FHSC received training on Strategic Planning, Visioning, and Missions.

FHSC Coordinated a Housing test on the west end of town.

FHSC received a call from a local landlord requesting information about landlord training. The caller was referred to Metropolitan Housing's Profitable Property Management class. Fair Housing information was also shared.

Fair Housing information was posted on Tabernacle M.B church news board. Flyers were also displayed.

FHSC made contact with Ohio Civil Rights Commission Fair Housing complaint investigator Vicky Burns. FHSC is working with Mrs. Burns to get the address of an individual that received a housing complaint against them.

FHSC scheduled to meet with House of Representatives member John Willamowski in Columbus Ohio on January 25th. FHSC also scheduled meet with senator James Jordan on the same day. Both scheduled meetings are a part of the Community Action Leadership Academy experience.

FHSC consulted with local landlord about the law of fair housing.

January

Program information runs on GTV

Program information runs on WOHL TV

FHSC did a presentation during Lima Senior Childcare parent meeting on the availability of tenant landlord mediation and on the law of fair housing. Recruitment for testers was also done. Brochures and postings were left at the school.

FHSC presented fair housing information during a real-estate class at the Ford Training Center. Students were briefed on the law of fair housing and the availability of tenant landlord mediation.

Fair Housing information was presented to Yocum realtors in Lima.

Fair Housing information was presented during January's Homeownership Class

FHSC presented fair housing information to new management at Lima apartments. The owners of the Lima apartments thought it would be a good idea for their new management to develop a relationship with the FHSC for future references.

The FHSC presented Tester information to Lima Umadop staff for recruitment purposes.

FHSC recruited 2 testers, and trained 2 testers. One tester is a woman with four small children, and another is a woman with a physical handicap. The other is a male and female mix race couple in their late 40's early 50's.

FHSC passed out fair housing brochures and postings, and recruitment flyers for testers to Head Start Family Service Workers.

FHSC attended Community Action Leadership Academy on 1-24-06, and 1-25-06. FHSC received training on Political Communication.

FHSC Coordinated nine-phone test

FHSC conducted two-field test

A Mass mailing of fair housing brochures were given to LACCA board member for community pass outs.

On January 25th FHSC met with House of Representatives member John Willimowski in Columbus Ohio. FHSC also scheduled to meet with senator James Jordan on the same day. Both scheduled meetings were a part of the Community Action Leadership Academy experience.

Fair housing information was inserted in the Debs and Gents sponsorship booklet.

FHSC presented a mass mailing to other non-profits. Program information was mailed along with an insert and a letter requesting to be put in their monthly newsletter.

February

FHSC trained two testers. One of the testers is a Hispanic female the other is a Caucasian female.

FHSC coordinated two-field test. One test was done in Bath Township and the other in Shawnee. Results are pending the response from testers.

FHSC met with Katherine Erford of Legal Aid, to create a plan to restore the Mediation program. A plan was created and proposals have been issued to Rochelle Twining and Linda Gabriel.

FHSC met with Missy Keller Job Trainer, of DJFS to discuss possibilities of getting workers from their program to perform fair housing testing for the program.

FHSC met with Neighborhood Nurse Cindy Brownlow to plan a Fair Housing presentation at Lima apartments. The apartment manager requested that Cindy and I do a presentation together. Cindy and I are planning to do the presentation on Tenant/Landlord Responsibilities, the fair housing law, household health and safety hazards, and personal property up keep.

FHSC presented fair housing and tester recruitment information during a parent meeting. Clips from the film Discrimination Alive and Well were shown to show the different forms of discrimination used against the protected classes of citizens. Four testers were recruited during the meeting

FHSC received a letter from the National Fair Housing Alliance. We are now considered supporting members with enforcement components. We are entitled to attend NFHA's Fair Housing School, as well as most workshops at conferences and in-service training sessions that would be limited to operating members. This includes the Test Coordinator Roundtable held annually at NFHA's national conference.

March

Program information runs on GTV

Program information runs on WOHL TV

Fair housing information was presented during the March home ownership class.

FHSC was asked to represent a complainant during a mediation that was scheduled to take place at the Dayton Ohio Civil Rights Commission. The fair housing complaint was forwarded to the OCRC from Lima/Allen County Fair Housing Agency. The complainant was unable to attend the scheduled mediation, due to a family medical emergency; therefore she agreed to have the FHSC represent her in the mediation. The complainant expressed her desire to be allowed rent the apartment that she was denied, as restitution for damages she suffered from the landlord's actions. The owner of the apartment agreed to allow the tenant to rent an apartment within the complex in which she was previously denied access. The settlement was agreed upon, and mediated at the OCRC on March 20th 2006. The complainant was very grateful for our participation.

FHSC met with Katherine Erford of Legal Aid, to discuss recruitment for mediators. A date was scheduled for recruitment.

FHSC did a power point presentation on the fair housing law as a part of Metropolitan Housing's Profitable Property Management Class.

FHSC attended a mental illness training sponsored by St. Rita's Hospital.

FHSC attended the Forum for Regional Leaders: Anticipating the Growth of Our Spanish Speaking Population.

FHSC recruited a Caucasian female and her African American Fiancée as tester volunteers.

FHSC coordinated six-phone test no discrimination findings were documented.

FHSC coordinated two-field test

April

FHSC met with Rochelle Twining, and Larry Goodman to discuss the possibilities of providing gas cards for field testers. It was agreed upon that we would provide gas coverage for volunteer testers.

Program information runs on WOHL TV

Fair housing information was presented during the April Home Ownership Class.

FHSC finalized paperwork that was needed to complete the mediation case that was done last month. The landlord failed to agree with tenants request. The request will be presented to the landlord as a fair housing reasonable accommodation request.

FHSC met with Katherine Erford of Legal Aid, to review mediation materials that will be used for our first mediation training.

FHSC attended refresher training on Bridges Out Of Poverty In Toledo Ohio

FHSC attended a fair housing training sponsored by HUD in Columbus Ohio. A volunteer field tester went also.

FHSC attended a meeting with Mary Early to discuss homelessness in Lima. The program discussed was called the Ohio Balance of State Homeless Management Information System.

FHSC coordinated six-phone test no discrimination findings were documented.

FHSC coordinated two-field test. There were no discrimination findings on the first test. Findings on the second test are pending a response from the owner.

FHSC presented fair housing information to two new Lima landlords. Both landlords were referred to MET Housing's Profitable Property Management course for more information.

May

Program information runs on WOHL TV

Fair housing information was presented during the May Home Ownership Class.

FHSC attended diversity training at Lima UMADOP. The training focused on teaching different techniques to better serve culturally different individuals in today's society. Information was also shared on why inner city communities are becoming vacant and dilapidated.

FHSC attended foreclosure training in Bowling Green Ohio. The training focused on developing solutions to Ohio's foreclosure crisis.

FHSC coordinated eight-phone test one discrimination finding has been documented.

FHSC coordinated two-field test. One discriminative finding on the first test was documented. No findings on the second test.

FHSC presented tester information to two possible recruits for volunteer phone testing.

FHSC held a tester meeting to discuss presenting test within the outlying Allen County areas. Testing was set up for the month of May.

FHSC received housing discrimination television ads from the National Fair Housing Alliance. Contact was made with local television stations to set up the airing of these ads.

FHSC presented fair housing information during Met Housings Profitable Property Management class.

June

Program information runs on WOHL TV

Fair Housing information was presented during June Home Ownership class

FHSC presented fair housing information to one local apartment manager

FHSC coordinated six-phone test. No findings were documented

FHSC coordinated two-field test. No findings were documented

FHSC presented tester information to two possible recruits for volunteer testing. The recruits explained that high gas cost would be their only deterrence to volunteering at this time.

FHSC met with Allen County Commissioner, Bruce Wells, to discuss fair housing contract, and New Horizons grant.

July

Program information runs on WOHL TV

FHSC presented fair housing information to two local apartment managers

FHSC coordinated five-phone test with one finding documented (*Family Status*).

FHSC coordinated two-field test. Two findings documented (*Family Status, and Race*).

FHSC met with Bluffton Professor. Mike Lonzo, to discuss the possibility of Bluffton students doing their intern with our Mediation program. The professor will be contacting the FHSC to share information that he receives from visiting a Goshen College campus mediation program.

August

Program information runs on WOHL TV

FHSC presented fair housing information to 1 local apartment manager.

FHSC coordinated five-phone test. One finding documented (*Family Status*).

FHSC coordinated two-field test. One finding documented (*Race*).

FHSC presented fair housing information to **New Home Lima** staff.

Fair housing information was presented during August Home Ownership class

FHSC assisted an elderly female by transporting her, and some of her items into a more sanitary, and healthier environment. The FHSC made arrangements with the apartment manager at the new complex; to have their maintenance guys help the elderly lady move the larger items.

The FHSC assisted a foreign exchange student with finding housing in the city of Lima. The FHSC transported the student to area apartments, and gave face-to-face referrals for the student at each complex. The gentleman agreed to assist the LACCA's fair housing agency with testing if, and when needed.

September

Program information runs on WOHL TV

FHSC presented fair housing information to 3 local apartment managers.

FHSC coordinated five-phone test. No findings documented.

FHSC coordinated one-field test. No findings documented.

Fair housing information was presented during September Home Ownership class

FHSC coordinated and presented the training, Bridges Out of Poverty, Techniques and Strategies to Create Sustainable Communities to LACCA Staff. Fair housing information was also presented during this training.

The FHSC mediated three tenant landlord complaints

Fair housing information was put in New Hope Missionary Baptist Church's monthly newsletter.

The FHSC was asked to sit on the board of the Lima/Allen County Housing Consortium.

The FHSC attended a seminar sponsored by the Continuum of Care, at the Mental Health Board.

FHSC passed out brochures to Bradfield Community Center, and MRDD

Oct 2005-Sep 2006

OUTREACH

Public Presentations and Brochure Pass Outs

Brief Presentations have been done during all pass outs listed below

Care Links

United Way

Allen County Red Cross

Allen County child Support

MRDD

Bradfield Community Center

Child Connection @ United Way

Bradfield Community Center

Tabernacle Missionary Baptist Church

City of Delphos

Village of Spencerville

Village of Cairo

Bath Township House
Crossroads Crisis Center
Senior Citizens Center
Lima Allen County Housing Consortium
Lima Allen council On Community Affairs
Allen County Chamber of Commerce Allen County Department of Jobs and Family Services
Metropolitan Housing
Lima UMADOP
Lima West Apartments
Lima Apartments
Northlake Village Apartments
Goodwill Industries
Lima Samaritan House

Public Service Announcements

GTV2
WOHL TV
Inclusion in LACCA Newsletter October 2005- September 2006
FOX TV

Mass Mailing

Mass Mailings include: A description of the fair housing program, newsletter clipping, FHSC's business card, an offer to speak during monthly meetings, and a tester recruitment flyer.

Legal Aid Metropolitan Housing
Allen County Commissioner's office
Allen County Council On Aging
Lima Samaritan House
Cornerstone Harvest church
Philippian M.B. church
Shiloh M.B. church
Tabernacle M.B. church
6 Lima City Schools
11 local Apartment complexes
Lima City Council Members and staff
Goodwill Industries
Cheryl Allen Southside Center
Clymer Medical Transport
Easter Seals Medi Transport
Marimor Industries
Mental Health and Recovery Services
Lutheran Social Services
Accent Ohio
Allen Co Health Partners
Richland Township
Sugar Creek Township
American Township
Monroe Township
Amanda Township
Village of Lafayette

Village of Cairo
City of Delphos
Perry Township House
Village of Shawnee
Village of Bath
Village of Elida
Village of Harrod
St Rose School
St. Gerard School
Charles School
Lima Water Department

Lima/Allen Council on Community Affairs
ALLEN COUNTY
ANNUAL FAIR HOUSING REPORT

October 2006- September 2007

Incoming Referrals from: Code Enforcement, MET Housing, Other, Self

***Other:** Friend, Landlord, a St. Rita's Nurse, Allen County Board Of Children Services, Lutheran Social Services, Lima Police Department, Local Church, Better Business Bureau, and the Water Department.

	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	YTD
Med	0	0	0	0	0	0	0	0	0	0	0	0	0
CE	6	12	2	9	3	3	5	3	7	10	12	13	85
MET	11	4	4	7	6	10	8	12	5	17	6	10	100
LA	3	4	1	0	1	0	3	1	2	5	2	3	25
ACHD	0	3	0	0	2	4	0	15	10	7	12	11	64
*Other	10	7	5	0	7	6	15	9	8	7	10	10	94
Self	15	6	16	25	31	28	18	25	20	10	11	8	213
Total	45	36	28	41	50	51	49	65	52	56	53	55	581

Referrals to: Mediation, Code Enforcement, Legal Aid, local attorney, and other

***Other:** Info only, City of Lima, Columbus Grove City Officials, City of Lima Home Repair, Bath City Officials, LACCA Heap, Local Landlord, Attorney Lima Municipal, and Toledo Fair Housing Center.

6	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	YTD
Med	10	12	6	10	8	7	8	12	5	4	10	7	99
CE	8	7	4	13	10	17	15	11	7	11	15	17	135
MET	4	2	4	4	7	5	2	4	6	3	6	4	51
LA	5	6	6	5	5	10	13	11	10	10	7	10	98
ACHD	2	0	0	0	3	0	0	4	2	6	7	5	29
*Other	10	6	6	4	10	4	7	17	19	12	7	8	110
Declined	3	3	31	4	6	4	0	2	1	5	0	2	61
HUD	0	0	0	0	0	0	0	0	0	0	0	0	0
OCRC	3	0	1	1	1	4	4	4	2	5	1	2	28
Total	45	36	28	41	50	51	49	65	52	56	53	55	581

***]Referred to multiple agencies.**

	Oct	Nov	Dec	Jan2	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	YTD
Phone Test	4	5	4	4	12	6	8	6	6	6	6		
Field Test	1	3	2	1	1	1	1	2	3	2	1		
Monitored Ads	4	4	4	4	4	4	4	5	3	4	5		
Total	9	12	10	9	17	11	13	13	12	12	12		

Cases Forwarded to the Ohio Civil Rights Commission

Oct 2006- A call came in from a woman in the **Elida area**. The woman explained that the manager of her complex issued her a three-day notice to leave the premises. The woman said the manager told her it was for non-payment of rent. The woman said she has tried to pay her rent for the past three years but none of the apartment managers would accept it. The woman explained that she filed a lawsuit against the complex owners four years ago, because the maintenance guy raped her. The woman said her children watched the whole incident. The woman said she was awarded twenty five thousand dollars, and the apartment managers were not making her pay rent. The woman explained that the complex has a high turnover rate for apartment managers. The woman explained that all of the past managers never charged her rent. The FHSC contacted the apartment manager. The apartment manger explained that the tenant has not paid rent in three years. The FHSC asked the manager if she was aware of a lawsuit. The manager said she was aware but there was no information on the results of the suit in the tenants file. The FHSC asked the manager what the eviction was for? The manager said it was for nonpayment of rent. The FHSC asked the manager if the lawsuit ordered the tenant not to paying rent? The manager said she did not know what the implications of the lawsuit were. The manager said the tenant also has a boyfriend living with her that is not on the lease. The manager said the boyfriend threatened one of her staff persons. The manager said she informed the tenant that the boyfriend would need to leave or she would be evicted. The manager said the tenant continued to allow her boyfriend to live in her unit. The FHSC contacted the tenant and explained the manager's response. The tenant said her boyfriend never threatened anyone. The woman said she felt that the manager was purposely evicting her because her boyfriend is black. The woman said the manager is from the south and she does not like interracial dating. The woman said she has a neighbor that is a white female, which has a boyfriend living with her that is not on the lease. The woman explained that the neighbor has many people living in her unit that are not on the lease. The woman said she thinks the landlord ignores her because her boyfriend is white. The woman said she did not want to file a lawsuit right away. The woman said she would wait until after eviction court before she filled a fair housing complaint. The woman called our office when she received her court date. She explained that she wanted to file the complaint. The woman said she does not come on the south end of town much. The woman requested the FHSC to mail the complaint form to her. The complaint form was mailed to her.

The FHSC received a call from a woman in the **Lima area**. The woman explained that she is on a month-to-month lease. The woman said a white woman recently moved into the downstairs apartment. The woman explained that the white woman does not allow her or her children to park in the driveway. The woman said the white woman called the landlord on her to report that her children were getting dropped off in the driveway. The woman said the landlord told her to stop using the driveway, and if she didn't he would evict her. The woman said she thinks the landlord is doing this because the new tenant is white and she's black. The woman said her initial lease did say that the driveway belonged to the downstairs tenant, but she used it when no one was living there. The woman explained that she recently had knee and hip surgery and needs to use the driveway to bring groceries in. The FHSC informed the woman that she had three options: one would be to request mediation, to see if the landlord would be willing to renegotiate the lease. Second the woman could file for a reasonable accommodation requesting that the landlord allow her to use the driveway as a reasonable accommodation. The woman's third

option would be to file a complaint. The woman said she would wait to file the complaint. The woman said she is getting tired of the lady downstairs, and no longer wants to live there. The woman said she does not want to renegotiate her lease, because she does not want to live there. The woman explained that she would begin to look for a new place, and call the OCRC before she moved into it.

*A call came in from a woman in the **Lima area**. The woman explained that she was denied the right to move into a house. The woman explained that when she applied for the house everything was okay. The woman said she was asked to give her rentals history dated ten years back. The woman said after giving her rental history the landlord associated her with a dope dealer that recently was living in the same address that she used for ten years ago. The manager said he would check into it and if she were not associated with the dope dealer then he would rent to her. The FHSC contacted the landlord and he explained the same information the woman explained. The landlord said he would check everything and call us back with the results. The landlord explained that when dope dealers are turned down they usually send a woman to apply for the same unit. The landlord said this must be a coincidence but both the complainant and the dope dealer applied for the same unit, and used the same address in their previous rental history. The manager said he would contact the FHSC on tomorrow. On the following day the woman contacted the FHSC and informed her that she was denied again. The woman said the manager told her she was denied because she failed to put her ex husbands name down on the application. The woman said she told the manager that she did not include this information because he no longer lives with her and he is presently incarcerated. The woman said the manager asked her what the ex husband was incarcerated for. The woman said she told him that was none of his business. The woman said the manager told her that she applied for a unit from them in 2003 and verbally abused one of his staff therefore they don't want to rent to her. The woman said the manger also told her she does not make enough money to rent the unit and would need a co-signer. The woman said she denied the accusation of verbal abuse and informed the manager that she could get a co-signer. The woman said the manager told her that he just did not want to rent to her. The FHSC made an appointment with the woman to document information and file a complaint. The complaint was forwarded to the OCRC.*

Nov 2006- No calls were forwarded to the OCRC this month

December 2006 *The FHSC received a visit form a female living in the Lima area. The female wanted to file a case against her previous landlord and Lima Allen Metropolitan Housing. The female said she has a mental disability and development delays. The female said her landlord took advantage of her by raising her rent and threatening to evict her. The female said she filled a compliant with Allen Metropolitan housing, where she was receiving assistance. The female said her caseworker at Metropolitan Housing asked her to sign a document terminating her assistance from them. The female said she was not aware that this document terminated her services, but she signed it because she felt threatened by the individuals that were involved. The case was forwarded to the Ohio Civil Rights Commission for further investigation.*

Jan 2007- *The FHSC received a call from a previous caller that received assistance through our intervention program. The gentleman explained that his apartment manager refused to pay his water bill for the third time since our office assisted him. The gentleman said his water has been disconnected again for the manager's nonpayment of the bill. The FHSC informed the manager if the unfair treatment during the previous incident. The gentleman's neighbors, who are Caucasian, have not had an issue with their water. These neighbors live in the same complex as the African American male. The apartment manager was trained in the fair housing law on our previous contact. The FHSC told the gentleman that he could come into the office and file a complaint. The*

gentleman requested that the complaint form be mailed to him. The complaint form was mailed to the gentleman.

Feb 2007- The FHSC received a call from a woman living in the **Shawnee area**. The woman explained that her landlord has asked her to leave her apartment after receiving complaints from other tenants inside her apartment building. The woman explained that she feels that the landlord is discriminating against her because of her race. The woman said she is the only African American female living in the building and the tenants complained of noise the first day she moved into the apartment. The woman said the tenants were complaining because she was moving in late at night. The woman explained that she works third shift and goes to school during the day. The woman said she had no other choice but move in on her off night. The woman said the landlord is taking sides with the other tenants because they are of her same race. The woman said her landlord is accusing her of slicing another tenants tires because they complained on her. The woman said she attempted to talk with her neighbors about their concerns but they either would not open their doors or they shut their doors in her face. The woman said she wanted to file a complaint against the landlord. The FHSC contacted the landlord and explained the tenants concerns. The landlord said the tenant has a nasty attitude, and has received several complaints from her neighbors. The FHSC asked the landlord if the woman was ever issued a written lease violation for noise? The landlord said no but she did tell the tenant that the noise was a problem. The landlord asked what is she supposed to do about the tenant's tire that was slashed? The FHSC asked the landlord if the police were called? The landlord said she did not want her complex to become a slum with police being their every other weekend. The landlord said she does not want the people in the neighborhood to think her complex was a slum with all sorts of problems. The FHSC explained that it is a problem when tenants aren't getting along. The landlord said she felt as if people would not want to move into her complex if they found out how many times the police were called to the property. The woman said the other tenants are threatening to move out. The manger said she did not want to lose good tenants for one bad one. The FHSC asked the landlord how she determined bad and good. The landlord said the other tenants are saying that the girl's door slams two and three times a night. The FHSC informed the landlord that the woman works third shift. The landlord said the girl should close her door softly. The landlord said you could just look at this girl and tell she's a problem. The FHSC asked the landlord why she decided to rent to her? The landlord said she felt that she made a mistake. The FHSC explained that a complaint could be filed against her for housing discrimination. The landlord agreed to allow the woman to stay in the complex to avoid a complaint being filled. The landlord said she would just have to take care of the situation by issuing lease violations for the noise and evicting her from the property. The FHSC informed the woman that she would be contacted by the Ohio civil Rights Commission for further investigation if the tenant decided to file the complaint. The FHSC contacted the tenant and explained the landlord's response. The woman said she spoke with several family members and they don't think she should move during the winter. The woman said she would prefer to continue renting there, and contact us to file a complaint if there are further problems. The FHSC informed the woman that her case is considered open for one year after the date of complaint. The woman said she would keep us informed of any changes or occurrences. The FHSC made a followed up call to the woman two weeks later. The woman said her landlord is treating her better but she would still like to file a complaint when her lease is up in the spring.

March 2007- The FHSC received a call from a gentleman living in the **Shawnee area**. The gentleman said he is a doctor relocating to California to open his practice. The gentleman explained that he needed to break his lease two month's early. The gentleman said his landlord was made aware of the early termination two weeks prior to thirty-day notice. The gentleman said the landlord told him he would only charge him for one month of rent opposed to charging him for the two months remaining in lease. The gentleman said his wife contacted the landlord to schedule a walk through of the condominium. The gentleman said the landlord got very harsh with his wife and made racial comments about people from India. The gentleman said he does not want to pay the landlord any more money because he feels violated and discriminated against. The gentleman said the landlord did not have any problem renting the condominium to him. The gentleman asked if he could file a fair housing

complaint against the landlord. The FHSC requested that the gentleman come into the office to receive assistance with filling the complaint. The gentleman said he was in the process of moving and would not be able to come into our office. The FHSC gave the gentleman the phone number to the OCRC's complaint intake office. The gentleman said he would contact our office if he needed further assistance.

The FHSC received a call from a gentleman living in the **Lima Area**. The gentleman explained that his landlord has attempted several times to have him evicted. The gentleman explained that each time he went to court the judge dismissed the eviction. The gentleman said he thinks the apartment manager is treating him this way because of his mental illness. The gentleman said the landlord tries to intimidate him because she thinks he's mentally incapable of helping himself. The FHSC assisted the gentleman with filling out a complaint form. The complaint was faxed to the Ohio Civil Rights Commission.

The FHSC received a call from a woman living in the **Lima area**. The woman explained that she moved out of her apartment complex two month's ago due to harassment by the apartment manager. The woman explained that the apartment manager harassed her about her case manager visiting after office hours. The caller explained that she is mentally retarded and her caseworker is required to do so many home visits to her home per month. The caller said the landlord does not like her case manager because the case manager reported the building to City Code Enforcement for having a bad infestation of bugs and rodents. The FHSC received a phone call from the caller's case manager. The case manager confirmed the caller's complaint. The FHSC assisted the women with filling out a complaint form. The form was faxed to the Ohio Civil Rights Commission.

*The FHSC received phone call from a woman living in the **Lima area**. The woman explained that her apartment manager has been treating her unfairly because she is from New Orleans. The caller said the apartment manager has made many negative comments about her being from New Orleans. The caller said the manager told her that she does not like the way the people smell and she does not like the way their food smells. The caller said she feels as if the manager treats her badly because she is from New Orleans. The caller said the apartment manager refuses to repair things in her apartment but others tenants in the complex have received the repairs that they request. The FHSC assisted the caller with filling out the complaint form. The Complaint Form was mailed to the Ohio Civil Rights Commission*

Apr 2007- *The FHSC received a phone call from woman living in the **Lima area**. The woman explained that her landlord evicted her from her apartment after being one month late on her rent. The woman explained that the landlord has allowed other tenants in the building to go two months before evicting them for non-payment. The woman said she thinks her landlord evicted her because of her mental condition. The woman said she had a manic episode and it caused her to be late with her rent. The woman said she offered the landlord the rent but she would not accept it. The woman said she did not want to rent to a person that kept coming up with medical excuses to not pay her rent. The FHSC scheduled an appointment to assist the woman with the complaint form. The form was completed and mailed to the OCRC.*

The FHSC received a call from a woman living in the **Elida area**. The woman explained that she was eight months pregnant and her doctor put her on very little activity. The woman also mentioned that she suffers from morbid obesity and has diagnosed with manic disorder. The woman explained that she lives in an upstairs apartment. The woman said her doctor told her that she couldn't climb stairs for the remaining weeks in her pregnancy. The woman said she took the doctors orders to her apartment manager and the manager denied her request for Reasonable Accommodation of moving into a downstairs apartment. The woman said she has seen eight empty downstairs apartments in the complex, but the manager refuses to give her one. The FHSC contacted the apartment manager after receiving a signed release from the complainant. The apartment manager said her boss told her that she did not need to comply with the woman's request because her

pregnancy needs had nothing to do with her disability. The FHSC informed the manager that upon discussing the issue with an OCRC investigator, it was learned that the baby would be the person in need of the accommodation and the mother could request this accommodation for her unborn child. The apartment manager explained that there were no downstairs apartments available at this time. The FHSC informed the manager that the reasonable accommodation request would be reissued. The woman contacted the FHSC a week later and said the stairs are becoming difficult to tackle each day. The FHSC gave the woman the phone number to the OCRC's complaint intake office. The complaint was filed.

*The FHSC received a call from a woman living in the **Lima area**. The woman explained that she moved out of her apartment complex two month's ago due to harassment by the apartment manager. The woman explained that the apartment manager harassed her about her case manager visiting after office hours. The caller explained that she is mentally retarded and her caseworker is required to do so many home visits to her home per month. The caller said the landlord does not like her case manager because the case manager reported the building to City Code Enforcement for having a bad infestation of bugs and rodents. The FHSC received a phone call from the caller's case manager. The case manager confirmed the caller's complaint. The FHSC assisted the woman with filling out a complaint form. The form was faxed to the Ohio Civil Rights Commission.*

*The FHSC received phone call from a woman living in the **Lima area**. The woman explained that her apartment manager has been treating her unfairly because she is from New Orleans. The caller said the apartment manager has made many negative comments about her being from New Orleans. The caller said the manager told her that she does not like the way the people smell and she does not like the way their food smells. The caller said she feels as if the manager treats her badly because she is from New Orleans. The caller said the apartment manager refuses to repair things in her apartment but others tenants in the complex have received the repairs that they request. The FHSC assisted the caller with filling out the complaint form. The Complaint Form was mailed to the Ohio Civil Rights Commission.*

*The FHSC received a phone call from a woman in the **Ashland County Area**. The woman explained that she has been attempting to move to Lima to live closer to family. The woman explained that her apartment manager does not want her to move so he has been giving bad references to every place that she applies for housing in Lima. The woman explained that she is legally blind in both eyes. The woman said her current apartment manager has been telling everyone that she keeps a nasty house. The woman said that couldn't be possible because Passport cleans her house for her every other day. The woman said she thinks her apartment manager comes in and out of her apartment at his own will and he takes her things. The woman said she needed our help investigating the matter. The FHSC gave the woman the phone number to the OCRC's complaint intake. A complaint was filed with the Dayton Ohio Civil Rights Commission.*

*The FHSC received a phone call from a woman living in the **Lima area**. The woman explained that she put in an application for a house in the Lima area. The woman said she called back later that day to see if her application had been reviewed. The woman said the owner said the house was already rented. The woman said her daughter in law applied for the same house a day later and the owner said he would call her to notify her of the results of her background check. The woman said she found out that the owner gave her daughter in law a different name. The woman said she discovered that the owner of the house was her current landlord. The woman said she thinks her landlord does not want her to move in the other house because it's located in a predominately white neighborhood. The woman explained that her daughter in law is a white woman and that's probably why she was not turned away. The FHSC asked the woman what type of relationship she has with her landlord. The woman said she has always gotten along fine*

with the landlord. The woman explained that the problems came when a young white couple moved in downstairs from her. The woman explained that the couple complained when her three small grandchildren would come visit. The woman said the couple also complained when her children would visit from out of state. The woman said the landlord began to threaten eviction because of her visitors. The woman said the couple may have been use to just her footsteps and when visitors came they became agitated. The woman requested that the complaint form be mailed to her because she had no transportation. The FHSC referred the woman to the OCRC's complaint intake office.

May 2007- *The FHSC received a call from a female living in the **Lima area**. The woman explained that her brother in-law is living in an apartment complex that is infested with rats and roaches. The woman said the owner of the apartments refuses to exterminate the apartments. The woman explained that her brother in law is an elderly man with the mental capacity of a ten yr old boy. The woman said she has spoken with the Health Department but nothing is being done. The woman said she believes everyone is ignoring her complaints because her brother in law is a convicted sex offender. The woman explained that her brother's mental condition contributed to the sex offense charges. The woman said she feels as if her brother in law is being treated unfairly. The FHSC instructed the woman to bring her brother in law in to file a complaint. The woman explained that her brother in law has an attorney that handles all of his affairs. The woman gave the FHSC the attorneys contact information. The FHSC contacted the attorney. The attorney requested that the complaint form be faxed to his office. The attorney said he would mail the form back to the FHSC. The attorney explained that his client lives in the apartments because he is denied housing in other places because he is a registered sex offender. The attorney said he did not think there was anything that could be done to assist the tenant any further. The attorney explained that all of the tenants in the building are mentally or physically disabled and some are sex offenders. The FHSC informed the attorney that the OCRC would investigate the owner's properties to see if he takes better care of properties housed by non-disabled individuals. The attorney said he would mail the completed form to the OCRC in Dayton Ohio. The FHSC gave the attorney the mailing address to the Dayton Ohio Civil Rights Commission.*

*The FHSC received a visit from an elderly mentally disabled gentleman living in the **Lima area**. The gentleman explained that his apartment manager had been harassing him lately. The gentleman explained that the apartment manager stops him in the hallway everyday and tells him he has bad hygiene and he looks bad. The gentleman said the manager has been badgering him about selling his car. The gentleman said he just purchased a new car and does not want to sell his only means of transportation. The gentleman said the manager is not forcing any of the other tenants to sell their cars. The gentleman said he felt that the landlord was treating him badly because he is Schizophrenic. The FHSC assisted the gentleman with filling out the OCRC's complaint form. The complaint was forwarded to the OCRC.*

*The FHSC received a phone call from a mentally disabled female living in the **Auglaize County area**. The female explained that she felt that the landlord was planning to kill her. The female explained that she thinks her nurses are poisoning her. The woman said she applied to an apartment complex in the Lima area and her landlord told the apartment manager not to rent to her. The woman said she is also legally blind therefore she does not always receive her mail. The woman said she thinks her landlord tampers with her mail. The woman asked for our assistance with completing a fair housing complaint form. The FHSC gave the woman the phone number to the OCRC's complaint intake.*

*The FHSC received a phone call from a woman in the **Lima area**. The woman explained that her husband is very sick and he is on many different types of monitors. The woman said she asked the landlord to install new wall outlets because the current outlets don't work properly. The woman explained that the power goes out every time she turns on one of his machines. The woman said she received a notice to leave the premises for non-payment of rent, and she thinks it is because she requested repairs in her apartment. The FHSC asked the woman if she was in fact late with her rent. The woman explained that she was late by a few days and the*

landlord told her she could pay it on the 4th of the month. The woman scheduled an appointment with the FHSC to fill out a fair housing complaint form. The form was completed and forwarded to the OCRC.

Updates

*The FHSC received an update on a previously filed case. The case was filed against a landlord in the **Lima area**. The landlord discriminated against the woman's disability by illegally evicting the tenant, and disposing of her belongings. The OCRC investigated and found that the landlord had in fact discriminated against the woman's disability. The landlord was made to provide monetary damages to the tenant. The landlord settled out of court for an undisclosed amount of money.*

*The FHSC received an update on a previously filed case. The case was filed against a **Lima landlord** that filed false charges against a tenant. A mentally disabled tenant was falsely accused of vandalizing the apartment complex hallways and doors. The attempted to evict the tenant but a local judge dropped the charges of eviction. The tenant contacted our office to file a discrimination charge against the landlord. The gentleman said he felt as if the landlord was harassing him because of his disability. The case was forwarded to the OCRC. The OCRC mediated the complaint. The landlord agreed to allow the tenant to break his lease. The tenant was awarded moving cost and returned deposit. The tenant is continuing to pursue the case with the OCRC in hopes to receive pay for mental anguish.*

*The FHSC received a call from woman in the **Shawnee area** that our office assisted with a Reasonable Accommodation claim. The woman explained that she was granted the accommodation that she requested. The woman requested to be moved to an apartment with better lighting and a more stimulating view. The woman's request was based on a disorder called SADD, Seasonal Affective Disorders. The woman's doctors willingly wrote slips encouraging the apartment manager to relocate the tenant to better treat the tenant's condition. The woman was thankful for our assistance.*

Jun 2007- *The FHSC received a visit from an elderly man from the **Lima area**. The gentleman explained that he felt as if he was forced to move out of his apartment. The gentleman explained that he lived in an apartment that has a community room for the residents. The gentleman said the Caucasian American tenants were in control of the TV channel. The gentleman said he spoke with the apartment manager about the TV set and the apartment manager said there was nothing that he could do about the TV channel. The gentleman said other African American tenants had the same complaint. The gentleman said he just signed a new lease but he felt that he should move before he became violent. The gentleman said the apartment manager allowed him to break his lease. The gentleman said he wanted to file a complaint because he did not think the apartment manager acted fairly. The gentleman filled out the complaint information and it was forwarded to the OCRC.*

*The FHSC received a call from a woman from **Florida**. The woman explained that her aunt lives in an apartment complex in the Lima area. The woman said she is a flight attendant and she flies into Ohio often to visit her aunt. The woman explained that she recently had an operation that has put her in a wheelchair temporarily. The woman said she has attempted to visit her aunt on several occasions but each time she went she could not enter the building because it was not handicap assessable. The woman said she spoke with other residents and many of them were impaired in some way or another. The woman said they told her that at one time there was a handicap ramp installed but it broke and the owner never had it repaired. The woman said the owner has even been known to say that he does not rent to handicap people. The woman said she does not see how this is possible because she has seen many elderly and disabled individuals*

entering and exiting the building. The woman said she wanted to file a complaint. The woman was given the number to the OCRC's complaint hotline. The FHSC contacted the complex to do a phone test. The FHSC called to inquire about vacancies. The owner said he had three apartments available; that could be viewed from 9-3. The FHSC asked the gentleman what entrance would be handicap accessible. The gentleman said he does not rent to handicap people. He explained that his building is a historical landmark and it has been grandfathered out of the stipulation of handicap accessibility. The FHSC documented the call and reported it to the OCRC as follow up to the woman's complaint. Further investigation is being completed as to the grandfathering clause.

July 2007- *The FHSC received a call from a woman in the **Lima area**. The woman explained that she has lived at her current address for 6 months. The woman said her landlord recently issued her a notice to leave the premises for late rent. The woman said the rent was late due to her being in a car accident, and not being able to work. The woman said the Caucasian American tenants in the complex have been late with their rent on many occasions and the landlord has never tried to evict them. The woman said she feels that the landlord is discriminating against her because she is African American. The woman's call was referred to the OCRC's complaint hotline due to her inability to drive.*

*The FHSC received a call from a gentleman in the **Lima area**. The gentleman explained that he felt he was a victim of discrimination. The gentleman said he saw the OCRC on TV the other night and he wanted to file a complaint against several Government agencies in the Lima area. The FHSC referred the gentleman to the OCRC's complaint hotline.*

*The FHSC received a call from a gentleman in the **Findley area**. The gentleman explained that he use to live in Lima but he recently moved to Findley. The gentleman said he saw the OCRC on the news and he wanted to file a racial profiling complaint. The FHSC referred the gentleman to the OCRC's Complaint hotline.*

*The FHSC received a call from a woman living in the **American Township area**. The woman explained that the manager of the trailer park recently issued her a notice to leave the premises for non-payment of rent. The woman said she has receipts to prove that she is current with her rent. The woman explained that she has lived in the trailer park for eighteen months. The woman said the discrimination began when she first applied for the trailer last year. The woman said she was denied the ability to rent a trailer in the park, and the manager's reason was "He didn't rent trailers in his park". The woman said she later found that to be false information because she has three friends that live in the park that were renting before she applied and applied to rent after her. The woman said she made arrangements to purchase the trailer but the manager said she was not qualified. The woman said she has an excellent credit report and has no criminal history. The woman said she thinks the manager did not want to rent to her because she was mixed. The woman said she sent her boyfriend, who is a felon over to try to buy the trailer and he was accepted. The woman said she showed up with him to fill out the paperwork and the trailer went in her name but the manager told her that she was not allowed to apply for property rental. The woman said the manager told her to not spread it around about her living there, and if anyone asked, she was to say she was a visitor. The woman said she did as the manager told her until recently when she wanted to purchase a different trailer in the park. The woman said the manager told the owner not to rent to her because she was black and she should not be there anyways. The woman said she found out this information from the owner and two other tenants that recently moved in. The woman said she recently spoke with another mixed couple that*

moved into the park. The woman said the two men said were college roommates. The black gentleman said he was not allowed to put his name on the rental agreement, and was told to not admit that he lived there if asked. The woman said she was told by another renter in the park that the manager said he was trying to get rid of all of the blacks in the park. The woman said she has never received a receipt for her lot rent. But she always paid by check. The woman said her boyfriend never lived in the trailer and he went back to jail three weeks after he signed the lease. The woman explained that the park manager was closing down another one of his parks due to it being inhabitable. The woman said she's been told that he wants to move the renters from that park into her park. The woman said she wanted to file a complaint, and she knew of several others that wanted to file also. The woman came into the office and filed a complaint. The complaint was forwarded to the OCRC.

*The FHSC received a call from a woman from the **American Township area**. The woman explained that she received a notice to leave the premises from the trailer park manager. The woman said the manger issued her the notice for having a wheel chair ramp installed on the property. The woman explained that men from Ford Motor Company installed a handicap ramp onto her trailer four month's ago. The woman said the manager had no problem with it until he lost the other trailer park. The woman said the manager is looking for excuses to evict tenants because he knows their trailers are immovable. The woman said she believes the manager will salvage or rent their trailers out to people from the other park. The woman said the gentleman is putting her out for having something that her son needs to enter and exit the trailer. The FHSC assisted the woman with filing a reasonable accommodation claim. The woman said she still wanted to file against the manager for attempting to put her out, and the harsh things he's been saying about her handicap son around the park. The FHSC assisted the woman with her complaint and forwarded it to the OCRC.*

August 2007- *The FHSC received a call from a gentleman living in the **Lima area**. The gentleman explained that he recently had a major stroke, which has caused him to be less mobile. The gentleman said he requested an early lease termination due to his inability to climb stairs. The gentleman said the landlord denied him. The FHSC attempted to mediate this dispute last month by issuing a Request for Reasonable Accommodation. The landlord denied the request by offering the tenant a transfer into another of her apartments with the signing of a new lease. The gentleman said he wanted to choose where he moved. The gentleman explained that he has more family out of town than what he has in Lima. The gentleman said he wanted to move closer to his family. The FHSC contacted the landlord and explained the tenants concerns. The landlord said she would not grant the early termination if he plans to relocate somewhere other than one of her apartments. The FHSC explained the process of a complaint being filed for denial of Request for Reasonable Accommodation. The landlord said she did not think it would be fair to her to have to prepare two homes. The FHSC explained the American with Disabilities Act, and offered to send the landlord an information brochure on both the Fair Housing Act and the Americans with Disabilities Act. The Landlord said she would speak with the gentleman's Met caseworker and make a decision. The FHSC contacted the gentleman's caseworker at Met Housing. The caseworker explained that Met would have no problem allowing the gentleman to continue his existing lease at the new address, offered by the landlord. The caseworker explained that the landlord is the one that's not willing to allow him to end his remaining six months at the new address. The caseworker said the landlord wants Met to place a stipulation on the gentleman's request to transfer, which states he would have to start a new lease. The caseworker said the entire move and signing of the new lease is up to the tenant and the landlord. The FHSC contacted the landlord and explained the response of the Met caseworker. The landlord agreed to allow the gentleman to complete the remaining of his current lease at her new address. The FHSC contacted the gentleman and explained the conversation with his caseworker and the landlord. The gentleman agreed to*

move into another address owned by his current landlord, with the exception that the lease would end in six months. The gentleman asked if the complaint could be held for filing at a later date if needed. The FHSC agreed to hold the complaint for later filling if needed. The FHSC requested a copy of the signed Reasonable Accommodation form once signed by all parties involved. The gentleman said he would give a copy of this document to the FHSC

Sept 2007- *The FHSC received a call from a female in the **Lima area**. The female explained that her landlord had not returned her deposit and two months have passed. The woman said she contacted her landlord and the landlord said I'm not giving you anything back and called her the "N" word. The female said she was very angered and she asked the landlord why she called her that? The landlord said she never wanted to rent to her in the first place and she is not returning her deposit. The female said she did not want to mediate the situation she just wanted to file a complaint. The complaint was filed and sent to the OCRC for further review.*

*The FHSC received a visit from a gentleman living in the **Shawnee area**. The gentleman explained that his neighbors have been harassing him and the landlord refuses to do anything about it. The gentleman said he felt that the neighbors were treating him unfairly because he is Haitian and they think that he is not intelligent. The gentleman said he notified the landlord of the harassment but the landlord has not responded. The gentleman explained that the owners of the apartments are located in Findley Ohio, and that they no longer have a manager in the **Lima area**. The gentleman said they are now the landlord and owners of the apartments. The FHSC informed the gentleman that he needed to notify the landlord of his concerns in writing via certified mail. The gentleman said he mailed the landlord a letter three weeks prior, and the landlord said it was not his problem. The FHSC assisted the gentleman with filling a complaint. The complaint was forwarded to the OCRC*

All Fair Housing Activities
Including Outreach, Mass Mailings and Pass outs
Oct 2005- Sep 2006

October 2006

Program information runs on WOHL TV

FHSC presented fair housing information to 5 local apartment managers.

FHSC coordinated four-phone test. No findings documented.

FHSC coordinated and conducted one-field test. No findings documented.

Fair housing information was presented during October Home Ownership class

FH information was posted at Tabernacle Missionary Baptist Church

The FHSC completed four home visits concerning needed repairs,

November 2006

Program information runs on WOHL TV

FHSC presented fair housing information to 18 local apartment managers, during Metropolitan Housing's Profitable Property Management class.

FHSC presented fair housing information during the City of Lima's Tenant's Training meeting. FHSC did a news interview concerning tenant's rights and the law of fair housing, during the meeting.

The FHSC passed out brochures at the Lima Apartments.

FHSC coordinated six-phone test. No findings documented.

FHSC coordinated and conducted three-field test. One finding documented.

Fair housing information was presented during November Home Ownership class

FHSC Did a mass mailing to 7 Local churches

The FHSC completed four home visits to elderly tenants, concerning needed repairs. The tenants were given information on how to write a formal maintenance request.

FHSC met with a local apartment manager concerning an elderly tenant's apartment inspection. The Elderly tenant wanted the FHSC to be present during her annual inspection. The apartment manager agreed to allow the FHSC to attend the inspection. The tenant passed her inspection.

FHSC presented fair housing information to three local mortgage professionals

Brochure Pass Outs

Lima Senior

Bradfield Center

Mount Vernon University

Ameridream Mortgage

Lima Apartments

Warterford Townhome Apartments

December 2006

Program information runs on WOHL TV

FHSC presented fair housing information to 4 local apartment managers

FHSC coordinated four-phone test. No findings documented.

FHSC coordinated and conducted two-field test. One finding documented.

The FHSC attended court as a witness in a tenant landlord claim. The tenant won their case

The FHSC Delivered food baskets to four elderly and handicap tenants

FHSC did a phone conference with an OCRC fair housing investigator concerning a complaint forwarded from our office last month. The FHSC has been asked to assist in the investigation of a local apartment complex.

FHSC did a phone conference with Joyce Hill, an Ohio Department of Development Civil Rights Specialist. Information was shared on the completion of a grant that our office applied for.

Brochure Pass Outs

YWCA

January 2007

Program information runs on WOHL TV

FHSC presented fair housing information to 3 local apartment managers

FHSC coordinated four-phone test. No findings documented.

FHSC coordinated and conducted one-field test. No findings were documented.

The FHSC attended recertification training for Bridges out of Poverty Presenter.

The FHSC attended the Blueprint to end Homelessness meeting at Met Housing

FHSC attended a meeting with Ohio Department of Developments Civil Rights Specialist Joyce Hill.

The FHSC presented information during a retirement benefits meeting at Lost Creek Country Club

Brochure Pass Outs

Lost Creek Country Club

February 2007

Program information runs on WOHL TV

FHSC mailed fair housing information to 4 local apartment managers

FHSC coordinated twelve-phone test. No findings documented.

FHSC coordinated and conducted one-field test. No findings were documented.

FHSC completed one phone conference with the Dayton Ohio civil Rights Commission, and one phone conference with the Toledo Ohio Civil Rights Commission.

FHSC presented fair housing information to the Baby Project.

March 2007

Program information runs on WOHL TV

Presented fair housing information to 4 Lima landlords.

FHSC completed a mass mailing of Fair Housing information to local service providers (see list below).

FHSC coordinated six-phone test. One finding documented.

FHSC coordinated and conducted one-field test. (See results of testing on previous pg).

FHSC completed two phone conferences with an investigator at the Dayton Ohio civil Rights Commission.

FHSC completed a phone conference with Joyce Hill of the Ohio Department Of Development to discuss the completion of the New Horizons grant.

FHSC attended a meeting with the Lima/Allen County Housing Consortium.

FHSC recruited a volunteer Certified mediator. The mediator agreed to complete testing as needed The FHSC meet with the volunteer, and trained her for testing.

April 2007

Program information runs on WOHL TV

Presented fair housing information to 3 Lima landlords on 4/3, 4/10, and 4/17.

FHSC coordinated eight-phone test on 4/4, 4/11, 4/18, and 4/24. No findings documented.

FHSC coordinated and conducted one-field test on 4/11. (See results of testing on previous pg).

FHSC presented FH information during the Minority Health Fair at LACCA, and at the Bradfield Center.

FHSC meet with LACCA's grant committee to discuss up ad coming events and activities.

FHSC presented FH information during the Health Fair at Lima Sr. High.

FHSC attended a meeting with the Lima/Allen County Housing Consortium.

May 2007- The FHSC received a call from a female living in the **Lima area**. The woman explained that her brother in-law is living in an apartment complex that is infested with rats and roaches. The woman said the owner of the apartments refuses to exterminate the apartments. The woman explained that her brother in law is an elderly man with the mental capacity of a ten yr old boy. The woman said she has spoken with the Health Department but nothing is being done. The woman said she believes everyone is ignoring her complaints because her brother in law is a convicted sex offender. The woman explained that her brother's mental condition contributed to the sex offense charges. The woman said she feels as if her brother in law is being treated unfairly. The FHSC instructed the woman to bring her brother in law in to file a complaint. The woman explained that her brother in law has an attorney that handles all of his affairs. The woman gave the FHSC the attorneys contact information. The FHSC contacted the attorney. The attorney requested that the complaint form be faxed to his office. The attorney said he would mail the form back to the FHSC. The attorney explained that his client lives in the apartments because he is denied housing in other places because he is a registered sex offender. The attorney said he did not think there was anything that could be done to assist the tenant any further. The attorney explained that all of the tenants in the building are mentally or physically disabled and some are sex offenders. The FHSC informed the attorney that the OCRC would investigate the owner's properties to see if he takes better care of properties housed by non-disabled individuals. The attorney said he would mail the completed form to the OCRC in Dayton Ohio. The FHSC gave the attorney the mailing address to the Dayton Ohio Civil Rights Commission.

The FHSC received a visit from an elderly mentally disabled gentleman living in the **Lima area**. The gentleman explained that his apartment manager had been harassing him lately. The gentleman explained that the apartment manager stops him in the hallway everyday and tells him he has bad hygiene and he looks bad. The gentleman said the manager has been badgering him about selling his car. The gentleman said he just purchased a new car and does not want to sell his only means of transportation. The gentleman said the manager is not forcing any of the other tenants to sell their cars. The gentleman said he felt that the landlord was treating him badly because he is Schizophrenic. The FHSC assisted the gentleman with filling out the OCRC's complaint form. The complaint was forwarded to the OCRC.

The FHSC received a phone call from a mentally disabled female living in the **Auglaize County area**. The female explained that she felt that the landlord was planning to kill her. The female explained that she thinks her nurses are poisoning her. The woman said she applied to an apartment complex in the Lima area and her landlord told the apartment manager not to rent to her. The woman said she is also legally blind therefore she does not always receive her mail. The woman said she thinks her landlord tampers with her mail. The woman asked for our assistance with completing a fair housing complaint form. The FHSC gave the woman the phone number to the OCRC's complaint intake.

The FHSC received a phone call from a woman in the **Lima area**. The woman explained that her husband is very sick and he is on many different types of monitors. The woman said she asked the landlord to install new wall outlets because the current outlets don't work properly. The woman explained that the power goes out every time she turns on one of his machines. The woman said she received a notice to leave the premises for non-payment of rent, and she thinks it is because she requested repairs in her apartment. The FHSC asked the woman if she was in fact late with her rent. The woman explained that she was late by a few days and the landlord told her she could pay it on the 4th of the month. The woman scheduled an appointment with the FHSC to fill out a fair housing complaint form. The form was completed and forwarded to the OCRC.

Updates

The FHSC received an update on a previously filed case. The case was filed against a landlord in the **Lima area**. The landlord discriminated against the woman's disability by illegally evicting the tenant, and disposing of her belongings. The OCRC investigated and found that the landlord had in fact discriminated against the woman's disability. The landlord was made to provide

monetary damages to the tenant. The landlord settled out of court for an undisclosed amount of money.

*The FHSC received an update on a previously filed case. The case was filed against a **Lima landlord** that filed false charges against a tenant. A mentally disabled tenant was falsely accused of vandalizing the apartment complex hallways and doors. The attempted to evict the tenant but a local judge dropped the charges of eviction. The tenant contacted our office to file a discrimination charge against the landlord. The gentleman said he felt as if the landlord was harassing him because of his disability. The case was forwarded to the OCRC. The OCRC mediated the complaint. The landlord agreed to allow the tenant to break his lease. The tenant was awarded moving cost and returned deposit. The tenant is continuing to pursue the case with the OCRC in hopes to receive pay for mental anguish.*

*The FHSC received a call from woman in the **Shawnee area** that our office assisted with a Reasonable Accommodation claim. The woman explained that she was granted the accommodation that she requested. The woman requested to be moved to an apartment with better lighting and a more stimulating view. The woman's request was based on a disorder called SADD, Seasonal Affective Disorders. The woman's doctors willingly wrote slips encouraging the apartment manager to relocate the tenant to better treat the tenant's condition. The woman was thankful for our assistance.*

June 2007

Brochure Pass Outs

Red Cross
Bradfield Center
Perry Township House
Bath Township House
MRDD
Sr. Citizens Center
Apollo
Spencerville Post Office
Delphos City Hall
Crossroads Crisis Center

May 2007

Program information runs on WOHL TV
Presented fair housing information to 3 Lima landlords on 5/15

FHSC coordinated six-phone test on 5/4, 5/10, 5/18, and 5/31. No findings documented.

FHSC coordinated and conducted two-field test on 5/18. (See results of testing on previous pg).

FHSC met with two testers to discuss monthly field test on 5/18.

FHSC attended LACCA's Health advisory committee meeting on 5/31

FHSC attended a meeting with the Lima/Allen County Housing Consortium.

FHSC completed New Horizons Grant, and wrote a letter to the County highlighting changes made to the grant.

FHSC attended Continuum of Care meeting on 5/15

FHSC presented fair housing information to tenants in the Lima Apartments on 5/24.

Brochure Pass Outs 5/3/07

Elida School

West Middle School

Shawnee High and Middle School

Perry High and Elementary
School

South Middle School

Allen County Child Support

June 2007

Program information runs on WOHL TV

Presented fair housing information to 4 Lima landlords on 6/8, 6/11, 6/13

FHSC coordinated six-phone test on 6/4, 6 /9, and 6/18. Phone test one finding documented.

FHSC coordinated and conducted three-field test on 6/5, and 6/14. (See results of testing on previous PG).

FHSC met with two testers for recruiting purposes on 6/11, and 6/14.

FHSC presented FH information at the LACNIP Tenant Tips meeting on 6/12

FHSC attended a meeting with the Lima/Allen County Housing Consortium on 6/26.

FHSC attended Blueprint to End Homelessness meeting on 6/19

FHSC attended a board meeting for Met Housings Northwood Maplewood project on 6/15

July 2007

Program information runs on WOHL TV

Presented fair housing information to 3 Lima landlords on 7/18, and two on 7/25.

FHSC coordinated six-phone test on 7/11, 7/18, and two on 7/24. Phone test one finding documented.

FHSC coordinated and conducted two-field test on 7/18, and 7/24. (See results of testing on previous PG).

FHSC attended the OCRC's open information session on 7/18, and the OCRC's Public Hearing on 7/19

FHSC received a Community Service award from the OCRC.

FHSC attended a meeting with the Lima/Allen County Housing Consortium on 7/20.

FHSC continued working in completion of the New Horizons Grant Application.

Mass Mailing

Allen County Chamber of Commerce
Allen County Health Department
Pathfinders House
West Central Ohio Health Ministries
Family and Children First Council
Catholic Charities
MRDD
Elida Schools
United Way of Lima
Lima Samaritan House
Allen County Sheriff Department
Family Resource Center
Allen County Chamber of Commerce
Lima Neighborhood Associations

August 2007

Program information runs on WOHL TV

Presented fair housing information to 1 Lima landlord on 8/9.

FHSC coordinated six-phone test on 8/13, 8/21, and two on 8/29. Phone test no findings documented.

FHSC coordinated and conducted one-field test on 8/28. (See results of testing on previous PG).

FHSC attended the OCRC's meeting on 8/15.

FHSC attended a meeting with on the Blueprint to end Homelessness

FHSC completed work on Desk Top Monitoring of program services.

September

Program information runs on WOHL TV

Presented fair housing information to 2 Lima landlords on 9/10, 9/18.

FHSC coordinated six-phone test on 9/5, 9/12, 9/19, and 9/24,
Phone test no findings documented.

FHSC coordinated and conducted two-field test on 9/18. (See results of testing on previous PG).

FHSC attended a foreclosure meeting at Lima's City Hall.

FHSC attended a meeting in Fremont OH with WSOS Community Action Agency.

Brochures and Pass outs

Spencerville Community
Allen County Board of MRDD
Allen County child Support Enforcement Agency

Lima Allen council on Community Affairs
Senior Citizens Service
Lima Allen county Housing Consortium

Lima/Allen Council on Community Affairs

MONTHLY FAIR HOUSING REPORT

October 2007

Incoming Referrals from: Code Enforcement, Health Department, Legal Aid, MET Housing, and Children Services.

**Other: Friend, local Landlords*

1 calls Shawnee (Info only), 2 calls Perry (Info Only), 1 call from Delphos (Info only), 2 calls from Elida (Info Only), and 77 calls from Lima (Info Only, OCRC, Intervention, Housing referrals).

	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sep	Oct	Nov	Dec	YTD
Med	0	0	0	0	0	0	0	0	0	0			0
CE	9	3	3	5	3	7	10	12	13	6			71
MET	7	6	10	8	12	5	17	6	10	8			89
LA	0	1	0	3	1	2	5	2	3	5			22
ACHD	0	2	4	0	15	10	7	12	11	12			73
*Other	0	7	6	15	9	8	7	10	10	26			98
Self	25	31	28	18	25	20	10	11	8	26			202
Total	41	50	51	49	65	52	56	53	55	83			555

Referrals to: Mediation, Code Enforcement, Legal Aid, MET Housing, and other

**Other: Info only, local Landlord, and Lima Municipal, LACCA FEMA, Perry City Officials, LACCA Home Repair program*

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
Med	10	8	7	8	12	5	4	10	7	3			74
CE	13	10	17	15	11	7	11	15	17	31			147
MET	4	7	5	2	4	6	3	6	4	6			47
LA	5	5	10	13	11	10	10	7	10	20			101
ACHD	0	3	0	0	4	2	6	7	5	10			37
*Other	4	10	4	7	17	19	12	7	8	10			98
Declined	4	6	4	0	2	1	5	0	2	3			27
HUD	0	0	0	0	0	0	0	0	0	0			0
OCRC	1	1	4	4	4	2	5	1	2	0			24
* Other referred to local landlords													
Total	41	50	51	49	65	52	56	53	55	83			555

Phone test results 6-phone test were completed. No findings documented

Field Test Results:

Test Type: Race

An African American female was sent to view an apartment located in the Lima area. The female explained that the landlord called her to move the appointment time up an hour. Upon arrival at the house the female noticed another vehicle with a Caucasian female sitting in it in front of the house. The tester explained that the owner of the house pulled up and walked over to greet the Caucasian female at her car. The tester said her car was parked directly behind the Caucasian female but the owner did not acknowledge her. The tester said she stepped outside of her car and the owner continued to not acknowledge her. The tester said she sat in her car thinking she may have gotten her times wrong. The tester explained that after about 20 minutes the owner came outdoors and walked the Caucasian female to her car. The tester said she stepped outside her car again and the owner walked away.

A Caucasian female was sent to view the same house as the above tester. The female explained that the owner was waiting inside the house when she arrived. The tester said the owner told her that the house was \$800.00 a month. The tester said the owner told her that he recently installed new carpet and a new roof. The tester said the owner offered her an application. The tester said the owner told her that there was a fee to fill out an application. The tester told the owner that she would contact him next week to pay the fee and fill out the application.

The FHSC contacted the owner of the house and informed him that a complaint was called in from an African American Female. The FHSC informed the owner that the tester explained how she was ignored upon arrival at the house and never acknowledged. The owner said he did not see an African American female. The FHSC informed the gentleman that he could be found in violation of the fair housing law. The gentleman asked if the woman was there why didn't she say anything? The FHSC offered to do an informative session with he and his staff. The gentleman accepted the offer. An appointment was scheduled.

Monitored Ads results: October 4th, 11th, 19th, 25th
No finding reported.

Referrals to

***Mediation Results:**

*The FHSC received a call from a female in the **Lima area**. The woman explained that her landlord was attempting to evict her because he had to rewire the whole house that she was living in. The woman said the wiring needed fixed because her oxygen tank kept blowing the power, and without oxygen she could die. The woman said her landlord told her he was not going to keep repairing things because of her disability. The FHSC asked the woman if she wanted to file a FH complaint. The woman said she just wanted the situation settled. The woman explained that her roommate was also on oxygen. The FHSC contacted the owners of the property. The gentleman said he was not aware that the two women had disabilities. The gentleman agreed to mediate the dispute. Both parties agreed to mediate the dispute. Both parties signed a conciliation agreement that said the landlord agrees to not evict the tenants as long as they paid their rent on or before the 1st of the month with allowance for three day late.*

*The FHSC received a call from a gentleman in the **Lima area**. The gentleman explained that his landlord lives out of state. The gentleman said the heat has not worked in his apartment since he*

moved in two months ago. The gentleman said the landlord agreed to have it fixed but has done nothing to get it repaired. The FHSC contacted the maintenance worker over the complex. The maintenance worker said he has been attempting to set up an appointment with the tenant but the tenant works so many hours that he is never home. The maintenance guy said he would get over to the apartment right away while the tenant was at home. The FHSC contacted the tenant and informed him of the maintenance guy's response. The gentleman said he has been home every evening. The FHSC informed the gentleman of the process of issuing a formal maintenance request and escrowing rent.

*The FHSC received a call from a woman in the **Lima area**. The woman explained that she felt as if her landlord was harassing her for no reason. The woman said her landlord thinks there are people living with her that are not on the lease. The woman said her landlord has been driving by her house and stopping over every other day to complain about the guest that hang out at her apartment. The FHSC contacted the landlord and explained the tenants concerns. The landlord said the tenant is two days late with her rent each month, and the neighbors are complaining about her company. The landlord said she never had problems out of this tenant until her brother recently started hanging out on the premises. The woman said she would evict the tenant if she preferred to continue having too much company. The woman explained that her garage door has been broken and the neighbor's car has been hit. The landlord said she refuses to allow these people that are not on the lease to terrorize the neighborhood. The FHSC contacted the tenant and explained the landlord's response. The FHSC explained what most landlords considered normal company, and what was considered living in the residence. The FHSC informed the female that she might want to take the steps to cut back on the amount of company and cut back on the amount of days that she has company. The woman said she would attempt to cut back on the company for fear of losing her housing.*

Info Only

*The FHSC received a call from a woman in the **Lima area**. The woman wanted assistance with locating a two-bedroom apartment. The FHSC referred the woman to a local landlord for further assistance.*

*The FHSC received a visit from a woman in the **Lima area**. The woman explained that her children have recently been diagnosed with scabies. The woman said the house that she lives in is infested with fleas, rats, and scabies. The woman said Children Services are now involved with the situation. The woman said she does not know what to do. The FHSC informed the woman of the process of issuing a formal maintenance request and escrowing her rent. The woman said she did not think this would be completed before her children would be taken away from her. The FHSC referred her to City Code Enforcement for further assistance.*

*The FHSC received a call from a woman in the **Lima area**. The woman explained that her furnace has not been working all summer. The woman said she has repeatedly asked the landlord to repair the furnace but her ignores her calls. The FHSC explained the process of writing a formal maintenance request and escrowing rent. The woman said she'd give them both a try and call us back if she needed further help.*

*The FHSC received a call from a gentleman in the **Lima area**. The gentleman wanted to know what his rights were as a tenant. The gentleman wanted to know how to get his deposit back. The FHSC explained the process of doing a move out and move in walk through with the landlord. The FHSC explained the process of documenting all maintenance requests, and keeping pictures*

of all damaged items. The gentleman said he would take these precautions next time. He said he trusted his previous landlord but he hasn't been returning his calls since he moved out. The FHSC referred the gentleman to Legal Aid for further assistance

*The FHSC received a call from a female in the **Lima area**. The female explained that her furnace has been out all summer. The female said the landlord is refusing to fix the furnace. The FHSC explained the process of writing a formal maintenance request and escrowing her rent.*

*The FHSC received a call from a female in the **Elida area**. The female explained that her apartment smelled like raw sewage. The FHSC asked the woman if she informed the manager about the issue. The woman said she did inform the woman but she has done nothing about it. The FHSC informed the woman about the process of issuing a formal maintenance request and escrowing her rent. The woman said she has put in numerous maintenance requests and she has copies of all of them. The woman said her rent is behind therefore she cannot escrow her rent. The FHSC informed the woman that her rent would need to be caught up before any other steps could be taken. The woman said she would attempt to catch up her rent and call back for help later.*

*The FHSC received a call from a gentleman living in the **Perry area**. The gentleman explained that his landlord had his water turned off due to non-payment of rent. The gentleman said he contacted the water dept and they said they had no record of the water ever being turned on at that address. The FHSC referred the gentleman to his City Officials for further assistance.*

*The FHSC received a call from a gentleman living in the **Elida area**. The gentleman explained that he recently found black mold in his basement and the landlord is refusing to do anything about it. The FHSC informed the gentleman about the process of issuing a formal maintenance request and escrowing his rent.*

**(Not all info only calls are dictated due repeated information requested. The information requested consist of escrowing rent, and issuing formal maintenance request.)*

Referred to Other

*The FHSC received a call from a gentleman in the **Shawnee area**. The gentlemen explained that he needed assistance with his septic tank repair. The FHSC mailed the gentleman an application for home repair and rehabilitation.*

*The FHSC received a call from a gentleman living in the **Perry area**. The female explained that her landlord is attempting to evict her for nonpayment of rent. The female said she was recently hospitalized and had not worked for three weeks. The female said she tried to get her landlord to work with her but he refused to take payments. The female wanted to know how long she had before the sheriff would come to put her out. The FHSC informed the female about the FEMA rent assistance program. The FHSC referred the woman to LACCA for rent assistance.*

*The FHSC received a call from a female in the **Lima area** in need of a refrigerator. The woman was referred to the Neighborhood Relief Thrift Store.*

*The FHSC received a call from a woman in the **Elida area**. The woman explained that Her son has been very ill, and it has caused her to miss a lot of work. The woman said her landlord is now attempting to evict her. The FHSC referred the woman to LACCA's FEMA rent assistance program.*

*The FHSC received a call from a woman living in the **Lima area**. The woman explained that her landlord illegally evicted her by moving her things out without taking her to court. The FHSC referred the woman to Legal Aid.*

*The FHSC received a call from a woman in the **Lima area** that said she has been laid off for two weeks. The woman said she has not been able to pay her rent. The FHSC referred the woman to LACCA's rent assistance program.*

*The FHSC received a call from a female in the **Delphos area**. The female explained that her landlord does not repair things in her apartment and she has been entering her apartment without notifying her that she's coming. The female said the landlord's maintenance people enter the apartment and steal her things. The FHSC referred the woman to the Delphos City Police Department.*

*The FHSC received a call from a woman in the **Lima area**. The woman explained that her son had been expelled from a local Senior High school. The woman said she felt that the whole issue was a race thing. The woman said the principal and a few of the other teachers cornered her son in the office and began calling him a jailbird. They told him that's all he would ever be. The woman was very concerned with what would happen to her son next. The woman said the police were called on her son and he was arrested for arguing with the teachers. The woman said her son has a court date in the next couple of days. The FHSC asked the woman if her son has ever had problems with the school in the past? The woman said her son has always had problems with the school, and that no one has ever attempted to help him. The FHSC gave the woman the contact information for the Dayton Ohio Civil Rights Commission to file her complaint. The FHSC offered to find help for the woman's son. The woman accepted the offer. The FHSC contacted a mentor from a local group of businessmen in the City of Lima. The gentleman works with the Lima Allen Juvenile system. He agreed to assist this family in whatever way he possibly could. The gentleman was very familiar with the troubled teen and requested a meeting with he and his mother immediately. The meeting was scheduled.*

Referred to OCRC

No Actual fair housing activity for the month of October

MONTHLY ACTIVITIES

Program information runs on WOHL TV

Presented fair housing information to 3 Lima landlords on 10/10, 10/24.

FHSC coordinated six-phone test on 10/10, 10/12, 10/18, and 10/24,
Phone test no findings documented.

FHSC coordinated and conducted one-field test on 9/18. (See results of testing on previous PG).

FHSC attended a foreclosure meeting at Lima's City Hall.

FHSC attended a meeting in Fremont OH with WSOS Community Action Agency.

Presentations and Pass Outs

Spencerville Town Hall

LACCA

Lima/Allen Council on Community Affairs

MONTHLY FAIR HOUSING REPORT

November 2007

Incoming Referrals from: Code Enforcement, Health Department, Legal Aid, MET Housing, and Children Services.

**Other: Friend, local Landlords*

3 calls Shawnee (OCRC), 1 call Perry (Info Only, housing referral), 1 call from Elida (Info Only), and 85 calls from Lima (Info Only, OCRC, Intervention, Housing referrals).

	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sep	Oct	Nov	Dec	YTD
Med	0	0	0	0	0	0	0	0	0	0	0		0
CE	9	3	3	5	3	7	10	12	13	6	14		85
MET	7	6	10	8	12	5	17	6	10	8	10		99
LA	0	1	0	3	1	2	5	2	3	5	2		24
ACHD	0	2	4	0	15	10	7	12	11	12	17		90
*Other	0	7	6	15	9	8	7	10	10	26	20		118
Self	25	31	28	18	25	20	10	11	8	26	26		228
Total	41	50	51	49	65	52	56	53	55	83	89		644

Referrals to: Mediation, Code Enforcement, Legal Aid, MET Housing, and other

**Other: Info only, local Landlord, and Lima Municipal, Perry City Officials,*

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
Med	10	8	7	8	12	5	4	10	7	3	18		92
CE	13	10	17	15	11	7	11	15	17	31	16		163
MET	4	7	5	2	4	6	3	6	4	6	3		50
LA	5	5	10	13	11	10	10	7	10	20	22		123
ACHD	0	3	0	0	4	2	6	7	5	10	16		53
*Other	4	10	4	7	17	19	12	7	8	10	5		103
Declined	4	6	4	0	2	1	5	0	2	3	7		34
HUD	0	0	0	0	0	0	0	0	0	0	0		0
OCRC	1	1	4	4	4	2	5	1	2	0	2		26
* Other referred to local landlords													

Total	41	50	51	49	65	52	56	53	55	83	89		644
-------	----	----	----	----	----	----	----	----	----	----	----	--	-----

Phone test results 6-phone test were completed. No findings documented

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
Phone Test	4	12	6	8	6	6	6	6	6	6	6		72
Field Test	1	1	1	1	2	3	2	1	2	1	1		16
Monitored Ads	4	4	4	4	5	3	4	5	4	4	4		45
Total	9	17	11	13	13	12	12	12	12	11	11		133

Field Test Results:

Test Type: Race

*An African American male was sent to view an apartment located in the **Lima area**. The Gentleman viewed a house located in the Lima area. The gentleman was told the list price of the home. The gentleman placed a bid offering on the home. The seller contacted the gentleman, six days later. The seller accepted the gentleman's offer. The gentleman declined the offer explaining that he found another house in a better location.*

Monitored Ads results: November 6th, 13th, 20th, 26th.

No finding reported.

Referrals to

***Mediation Results:**

*The FHSC received a call from a gentleman in the **Shawnee area**. The gentleman explained that he was a Vietnam Veteran with health concerns. The gentleman explained that the duplex that he lives in was recently sold to new owners. The gentleman said the new owners raised the rent once this year and informed him that the rent would go up again after December. The gentleman said the new owners are a younger couple and they are inconsiderate of his health issues. The gentleman said he decided not to sign a new lease at the end of October. The gentleman said the owners requested that he sign a two-month lease. The gentleman said he did not want to commit to two months. The gentleman said he did not sign the two-month lease in November and he does not want to sign it now. The gentleman explained that he recently purchased a home in Shawnee. The gentlemen said he makes his first house payment in December. The gentleman said he couldn't afford to pay December's rent and December's house payment. The gentleman explained that he has recently been under Chemo Therapy and is not able to get moved as soon as he proposed to the owners. The gentleman wanted to see if the dispute could be mediated. The gentleman's requested solution was to be granted two more weeks stay in his apartment. The FHSC informed the gentleman that the winter months are the most difficult months to rent a home. The gentleman explained that he is not able to move within such short time. The FHSC contacted the owners of the duplex and explained the gentleman's request. The owners explained that the gentleman was given an extra thirty days at the end of October. The owners said they are not willing to risk trying to rent the apartment during the winter months. The owner explained that they have been attempting to get the gentleman's apartment rented for the past three months but he will not allow them to bring anyone into the apartment. The owner said he is not willing to press the issue any further with the gentleman. The owner decided to contact his*

attorney for further assistance with the matter. The FHSC contacted the gentleman and explained the owner's response. The FHSC referred the gentleman to the Veterans Services Agency in Lima the gentleman said he is emotionally and physically unstable and does not want to seem like a beggar. The FHSC referred the gentleman to the Department of Jobs and Family Services for assistance with December's rent. The gentleman said he did not want to accept any handouts. The FHSC informed the man that she would not be able to assist him with the dispute at this time due to the owner's lack of interest in the mediation program.

The FHSC received a call from a female in the **Lima area**. The woman explained that her landlord refused to give her new landlord reference information regarding her tenancy with him. The woman said the landlord said he would not give a reference until her last month's rent was paid. The woman explained that her caseworker at MET Housing stopped the rent payment for her previous landlord because he did not repair items that appeared on the maintenance request that Met sent him. The female explained that she was given another voucher to relocate. The woman said the new landlord has already approved her for the house, and is requesting a reference from her previous landlord. The FHSC contacted the previous landlord to see if he might be willing to mediate the concern with the tenant. The landlord explained that the tenant also owed him for damages done to his property. The landlord said he was not willing to mediate the dispute. The landlord said he would not give a reference until he was reimbursed for damages to his house and payment for the last month's rent. The FHSC contacted the tenant and explained the landlord's response. The woman said she would take the landlord to court. The FHSC referred the woman to Legal Aid.

The FHSC received a call from a woman in the **Lima area**. The woman explained that her landlord asked her to vacate her property. The woman said the landlord told her that she'd received complaints from neighbors, about the tenant's excessive company. The woman explained that her family recently relocated to the Lima area. The woman said her family has no place to stay at night. The woman said the people that spend the night are usually not there in the daytime. The woman wanted to mediate the dispute with the landlord. The FHSC contacted the landlord to see if she was willing to mediate the dispute. The landlord said she would give the tenant one week to either get rid of the excess company or move out of her property. The FHSC contacted the tenant and explained the landlord's response. The woman agreed to remove the excess company from her home.

The FHSC received a call from a woman in the **Elida area**. The woman explained that the apartment manager refuses to transfer her from a two bedroom to a three bedroom. The woman said the manager has moved in several other families and continues to skip over her request for transfer. The FHSC contacted the manager of the apartment. The manager explained that the tenant is third on the list and will be contacted as the apartments become available. The manager said he recently moved two new tenants into the complex, but they were put into two bedrooms apposed to a three bedroom. The FHSC contacted the complainant and explained the manager's response. The woman said she would continue to watch and wait for an available three bedroom.

Info Only

The FHSC received a call from a woman in the **Lima area**. The woman wanted information on how to get her landlord to remove lead paint from her house. The FHSC informed the woman of the dangers of lead. The FHSC explained the process of issuing a formal maintenance request

and escrowing rent. The FHSC referred the woman to the Allen County Health Department to have her children tested for lead poisoning.

*The FHSC received a visit from a woman in the **Lima area**. The woman explained that her father's furnace's has not worked in weeks. The woman said her father's landlord is refusing to repair the furnace. The FHSC explained the process of writing a formal maintenance request and escrowing rent. The FHSC asked the woman if her father was in a month-to-month or year lease. The woman explained that her father's lease went from one month to the next. The FHSC explained the process of terminating the lease with a thirty-day notice. The FHSC referred the woman to Legal aid for assistance with the lease termination.*

*The FHSC received a call from a woman in the **Lima area**. The woman explained that her ceiling is starting to cave in and the landlord refuses to repair it. The FHSC explained the process of writing a formal Maintenance request and escrowing rent. The FHSC referred the woman to City Code Enforcement for further assistance.*

*The FHSC received a call from a female the **Lima area**. The female explained that her apartment complex has a huge problem with mold and the roof is caving in. The woman wanted information on how to get the landlord to make the repairs needed. The FHSC explained the process of issuing a formal maintenance request and escrowing her rent.*

*The FHSC received a call from a female in the **Lima area**. The female explained that her furnace has been out all summer. The female said the landlord is refusing to fix the furnace. The FHSC explained the process of writing a formal maintenance request and escrowing her rent.*

*The FHSC received a call from a gentleman in the **Perry area**. The gentleman explained that he is in the process of suing his landlord for pushing his wife's car with his tractor. The gentleman explained that his landlord came over one day and pushed his wife's car over forty feet with his tractor. The gentleman said his landlord shut off the water once he received his subpoena. The gentleman wanted to know how he could get his landlord to turn the water back on. The FHSC asked the gentleman if he was on a year lease. The gentleman said he was on a month-to-month lease. The FHSC informed the man that he could attempt to file a formal maintenance request but he would need to be current on his rent and have a year lease. The gentleman said he had not paid rent in three months because the landlord failed to make needed repairs. The FHSC referred the gentleman to a local landlord.*

**(Not all info only calls are dictated due repeated information requested. The information requested consists of escrowing rent, and issuing formal maintenance request for furnaces and leaking roofs.)*

Referred to Other

*The FHSC received a call from a woman in the **Lima area**. The woman explained that she needed a place to live. The woman said her landlord evicted her two months ago. The woman said she has been staying at the Samaritan house. The woman asked for assistance with finding a place with subsidized rents. The FHSC referred the woman to a local landlord.*

*The FHSC received a call from a female living in the **Shawnee area**. The female explained that she has been unable to pay her mortgage for the past three months. The woman said she decided to file bankrupt. The woman wanted to know if there was any other place besides LACCA that assisted with first months rent. The FHSC referred the woman to DJFS for further assistance.*

*The FHSC received a call from a gentleman in the **Lima area**. The gentleman explained that his daughter has not been able to pay her rent and is being evicted. The gentleman wanted to know if there were any apartments available that she could get into ASAP. The FHSC referred the gentleman to a local landlord.*

*The FHSC received a call from a woman in the **Lima area**. The woman needed assistance with her rent. The FHSC referred the woman to DJFS.*

*** The FHSC received a total of twelve calls from Lima residents that needed assistance with their rent for the Month of December. All of the callers were referred to DJFS. LACCA no longer has funding for this service.**

Referred to OCRC

*The FHSC received a call from a gentleman in the **Shawnee area**. The gentleman explained that his landlord raised his rent to cover a monthly pet deposit. The gentleman said he knows several other residents that live in the complex and they have not paid any pet deposit. The gentleman said he thinks the landlord is treating him unfairly due to his religion. The gentleman explained that he recently attended a card party in the complex and the maintenance worker of the complex was present. The gentleman explained that a conversation began about religion. The gentleman said he disclosed his religion as being Muslim. The gentleman said he began to get a bad response from the maintenance worker. The gentleman said the worker asked him how could he be Muslim and white at the same time. The gentleman said he explained the Muslim religion to the worker. The gentleman said the following day he received a lease addendum notification on his door. The gentleman said the addendum notified him that his rent would be raised for a pet deposit. The gentleman said he asked around through the complex about others receiving the addendum. The gentleman said no other tenants received an addendum for a pet deposit. The gentleman said several other tenants in the building have cats but they did not receive this notice. The gentleman's complaint was filed and forwarded to the OCRC.*

*The FHSC received a call from a gentleman in the **Lima area**. The gentleman explained that he attempted to purchase a home in the Lima area, by placing a bid on it. The gentleman said he was out bid by another buyer. The gentleman said he was never given the opportunity to up his bid. The gentleman said he informed the seller that he would pay more if someone placed a higher bid. The gentleman said the house received a higher bid and was purchased in the same day. The gentleman said he recently drove past the house and saw someone working in the yard. The gentleman said he stopped and asked the worker if he new the owner. The gentleman said the worker told him he was the owner. The gentleman said he asked the owner how much he bid on the house? The gentleman said the owner paid five hundred dollars less than what he gave as a bid on the house. The gentleman said the new owner said the previous owner accepted the first bid that he gave. The gentleman said he thinks he was treated unfairly because of his race. The complaint was filed and forwarded to the OCRC.*

MONTHLY ACTIVITIES

Program information runs on GTV2

Presented fair housing information to 1 Lima landlord on 11/16.

FHSC coordinated six-phone test on 11/6, 11/13, and 11/21.

Phone test no findings documented.

FHSC coordinated and conducted one-field test on 11/20. (See results of testing on previous PG).

FHSC presented FH information on GTV.

FH information was posted in the LACCA Newsletter

Lima/Allen Council on Community Affairs
MONTHLY FAIR HOUSING REPORT

December 2007

Incoming Referrals from: Code Enforcement, Health Department, Legal Aid, and MET Housing.

**Other: Friend, local Landlords*

2 calls Shawnee (Info only), 1 call from Elida (Info Only), and 43 calls from Lima (Info Only, OCRC, Intervention, Housing referrals).

	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sep	Oct	Nov	Dec	YTD
Med	0	0	0	0	0	0	0	0	0	0	0	0	0
CE	9	3	3	5	3	7	10	12	13	6	14	5	90
MET	7	6	10	8	12	5	17	6	10	8	10	7	106
LA	0	1	0	3	1	2	5	2	3	5	2	3	27
ACHD	0	2	4	0	15	10	7	12	11	12	17	12	102
*Other	0	7	6	15	9	8	7	10	10	26	20	10	128
Self	25	31	28	18	25	20	10	11	8	26	26	9	237
Total	41	50	51	49	65	52	56	53	55	83	89	46	690

Referrals to: Mediation, City Code Enforcement, Legal Aid, MET Housing, and other

**Other: Info only, local Landlord, and Lima Municipal,*

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
Med	10	8	7	8	12	5	4	10	7	3	18	5	97
CE	13	10	17	15	11	7	11	15	17	31	16	7	170
MET	4	7	5	2	4	6	3	6	4	6	3	4	54
LA	5	5	10	13	11	10	10	7	10	20	22	12	135
ACHD	0	3	0	0	4	2	6	7	5	10	16	3	56
*Other	4	10	4	7	17	19	12	7	8	10	5	13	116
Declined	4	6	4	0	2	1	5	0	2	3	7	2	36
HUD	0	0	0	0	0	0	0	0	0	0	0	0	0
OCRC	1	1	4	4	4	2	5	1	2	0	2	0	26
* Other referred to local landlords													
Total	41	50	51	49	65	52	56	53	55	83	89	46	690

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
Phone Test	4	12	6	8	6	6	6	6	6	6	6	4	76
Field Test	1	1	1	1	2	3	2	1	2	1	1	2	18
Monitored Ads	4	4	4	4	5	3	4	5	4	4	4	4	49
Total	9	17	11	13	13	12	12	12	12	11	11	10	143

Phone test results 4-phone test were completed. No findings documented

Field Test Results:

Test Type: Race, Handicap

*A Single mother of a handicap child was sent to view an apartment located in the **Elida** area. The female took her handicap son along with her to view the apartment. The female explained that the leasing manager was very kind to her and her son. The female said she asked the manager if she would be allowed to install grab bars inside the shower to aid her son. The manager told her she would need to okay any additions with the owners. The female said she filled out an application and left her contact information with the manager. The female said she received a call back from the manager two days later. The manager informed her that her application was accepted. The female said she asked the manager about the owner's response to the grab bars. The manager told her that the tenant would be responsible for purchasing the bars, but the companies maintenance department would have to install them. The female told the manager that she would contact her within the next two days to notify her of her ability to get the full deposit and first moth's rent. The female called the manager back and informed her that she would not be able to move in at this time. The manager informed the female that the apartment could not be held any longer.*

*A single male was sent to view the same apartment as above in the **Elida** area. The gentleman was told that the apartment he called about on the first floor was on hold for a family with handicap accessibility needs. The gentleman was shown a second floor apartment. The gentleman explained that he preferred a first floor apartment, and he declined the offer of the second floor unit.*

*An African American female was sent to view a house in the **Lima** area. The female explained that the house was a duplex but they were willing to convert it into a single-family dwelling. The female said she did not think she could afford to heat a home that large. The female told the owner she would contact them at a later date with a definite answer.*

*A Caucasian female was sent to view the same house in the **Lima** area, as the African American tester. The*

Caucasian female was told that the duplex could be converted into a full sized house. The tester informed the owner that she only needed a two bedroom. The tester told the owner that four bedrooms would be more than she needed. The tester asked the owner if she had any

other available units. The owner said she had nothing else available at this time. The female declined the offer for the duplex.

Monitored Ads results: December 4th, 17th, 20th, 27th.

No finding reported.

Referrals to

***Mediation Results:**

*The FHSC received a visit from a female from the **Elida** area. The female explained that she rented a house from a woman that said the house was given to her after a divorce. The female said they moved into the house and lived there a week before receiving a visit from a gentleman that said he was the owner of the house. The gentleman said his daughter had no right renting the house without his consent. The gentleman offered the female a lease with the stipulation that she would be responsible for repairing the damaged furnace and water heater. The gentleman also raised their rent from \$450 to \$750. The gentleman told them that they had four days to comply with his stipulations or move out of his house. The female wanted to know if the dispute could be settled with the help of our mediation program. The FHSC contacted the owner of the house and explained the tenant's concerns. The owner said he was not willing to mediate the dispute. The owner said he wanted those people out of his house. The FHSC contacted the tenant and explained the owner's response. The FHSC referred the tenant to Legal Aid for further assistance.*

*The FHSC received a call from a landlord in the **Lima** area. The landlord explained that she received assistance from our mediation services several months ago. The landlord explained that the tenant has since moved out of her house but refuses to pay money owed form damages. The Landlord said she did not want to take the tenant to court but would do so if there were no other way. The FHSC contacted the tenant and explained the landlord's concerns. The tenant refused to cooperate with mediation services to settle the dispute about the money owed. The landlord was referred to the Lima Municipal Court for further assistance*

Info Only

*The FHSC received a call from a local landlord in the **Lima** area. The landlord wanted to inform the FHSC that she has two available units for rent. The FHSC took down the information.*

*The FHSC received a call from an elderly woman living in the **Lima** area. The woman explained that her landlord has not been giving her receipts for her rent. The woman said the landlord sent her a notice saying that her rent was not received for last month. The woman said she paid her rent but did not receive a receipt. The woman said her landlord is denying the fact that she paid her rent. The FHSC referred the woman to Legal Aid and offered her a Tenant Landlord rights and Responsibilities Handbook.*

*The FHSC received a call from a female living in the **Lima** area. The female explained that her apartment manager began eviction proceedings for non-payment of rent. The female said she made an arrangement to pay the rent within two weeks. The female wanted to know if the landlord could file for eviction after making arrangements to accept the rent late. The FHSC*

informed the tenant that a landlord has the right to file for an eviction as long as he/she has not accepted any payment for late rent. The tenant contacted Legal Aid for further assistance.

*The FHSC received a call from a tenant from the **Shawnee** area. The tenant wanted to know if it was legal for a landlord to raise the rent each month. The FHSC asked the tenant if he was on a month-to-month lease. The tenant responded that he was on a month-to-month lease. The FHSC explained that the landlord did have the right to raise the rent each month with proper notice of doing so. The tenant explained that for the past two months his landlord has been notifying him that the rent would be raised at the end of the month. The gentleman said he was afraid that the rent would get raised to an amount that he would not be able to pay. The FHSC explained that the tenant could terminate the lease with proper notice. The FHSC referred the gentleman to Legal Aid for further assistance.*

*The FHSC received a call from a landlord in the **Lima** area. The landlord wanted information on where to file for an eviction. The FHSC referred the landlord to the Lima Municipal Court.*

*The FHSC received a call from a gentleman in the **Lima** area. The Gentleman wanted to know the legal procedure to get a landlord to make necessary repairs to his apartment. The FHSC explained the process of issuing a formal maintenance request and escrowing rent with the Lima Municipal Court. The gentleman said he would call back if any further assistance was needed.*

*The FHSC received a call from a landlord in the **Lima** area. The landlord explained that she was having a difficult time getting her tenants to move out of her house. The landlord wanted to know what steps she would need to take to get this tenant out. The FHSC informed the landlord that she would need to talk with an attorney. The landlord said she could not afford an attorney at this time. The FHSC offered the woman a Tenant Landlord Rights and Responsibility Handbook and referred her to MET Housings Profitable Property Management Course.*

*The FHSC received a call from a landlord in the **Lima** area. The landlord wanted to know if he was required to accept late rent from his tenant. The landlord wanted to know if he could refuse the tenants rent. The FHSC referred the landlord to the online version of the Ohio Revised Code for further information.*

*The FHSC received a call from a woman in the **Lima** area. The woman explained that her landlord refuses to repair a big hole in her front room. The woman said she was afraid that it might cave in one day. The FHSC explained the process of issuing a formal maintenance request and escrowing rent. The woman said she would begin this process right away. The FHSC explained that Lima Municipal requires the tenant to have a lease when using rent escrow. The woman said she was nearing the end of her year lease. The woman said she would start the process.*

*The FHSC received a call from a female in the **Lima** area. The female wanted to know what steps to take to retrieve her deposit. The woman said she has not lived in the house for two months and the landlord has not notified her of when she will receive her deposit back. The FHSC referred the woman to Legal Aid. The woman said Legal Aid would not accept her because she made too much money. The FHSC offered the woman a Tenant Landlord Rights and Responsibilities Handbook. The woman made arrangements to pick up the handbook.*

*The FHSC received a call from a woman living in the **Lima** area. The woman explained that her landlord made an arrangement to accept partial payments for this month's rent. The woman said*

her landlord has been harassing her for the payment. The woman said the landlord began eviction proceedings after accepting a partial payment. The woman wanted to know if she needed to worry about being evicted in court. The FHSC referred the woman to Legal Aid. The woman said her income was too high for Legal Aid. The FHSC referred the woman to the Ohio Revised Codes online version.

**(Not all info only calls are dictated due repeated information requested. The information requested consists of escrowing rent, and issuing formal maintenance request for furnaces and leaking roofs.)*

Referred to Other

*The FHSC received a call from a woman in the **Shawnee** Area. The woman explained that her home would be going into foreclosure soon. The woman wanted to know what type of assistance was available to help her. The woman explained that she has fallen four months behind with her mortgage payment. The woman said her bank has refused to work with her on a payment arrangement that she could afford. The FHSC referred the woman to the Hope hotline. The woman said she contacted the Hotline and they told her she would be better to let her place go. The woman said the hotline representative referred her to a local food pantry and other social service agencies that could assist her with immediate needs. The FHSC asked the woman if she wanted to let her place go. The woman said she did not want to let her home go but she had no other choice. The FHSC referred the woman to the Columbus Ohio Department of Housing and Urban Development's Certified Counseling Department.*

*FHSC received a call from a gentleman living in the **Lima** area. The gentleman needed assistance paying his rent. The FHSC informed the gentleman that LACCA no longer had funding to assist with rents. The gentleman was referred to The Department of Jobs and Family Services for further assistance.*

Referred to OCRC

No calls referred to the OCRC for the month of December.

MONTHLY ACTIVITIES

Program information runs on GTV2

Presented fair housing information to 4 Lima landlords on 12/03, 12/18/07, 12/26/07, and 12/28/07.

FHSC coordinated four-phone test on 12/03, and 12/06 no findings documented.

FHSC coordinated two field tests on 12/06, and 12/13/07. (See results of testing on previous PG).

FHSC presented FH information on GTV.

FH information was posted in the LACCA Newsletter

*FHSC attended The Guiding Coalition Meeting for Circles of Support on 12/12/07.

*FHSC attended Circles of Support training meeting on 12/11/07.

****The Guiding coalition is a group of individuals that oversee the Circles Initiative.***

****The Circles of Support Campaign is a new initiative centered around helping families get out of poverty. A Circle is comprised of a family working to get out of poverty. and two or four community allies, people who are willing to befriend a family and support their way out of poverty. Initiatives have three goals; Invite the community to join the human service system in helping people out of poverty, Inspire and equip the community to eradicate poverty, Develop genuine and lasting relationships across socioeconomic class lines with an intention to facilitate low income people moving permanently out of poverty.***

Lima/Allen Council on Community Affairs

MONTHLY FAIR HOUSING REPORT

April 2008

Incoming Referrals from: Code Enforcement, Health Department, Water Department, Legal Aid, and MET Housing, DJFS.

**Other: Friend, local Landlords*

1 calls American Township (Info only), 1 call from Shawnee (Info Only), 2 calls Perry (Info Only), 1 call Elida, (Info Only), and 50 calls from Lima (Info Only, referred to other, OCRC, Intervention, Housing referrals).

	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sep	Oct	Nov	Dec	YTD
Med	0	0	0	0									0
CE	10	7	12	9									38
MET	14	12	8	7									41
LA	3	0	3	5									11
ACHD	8	29	14	8									59
*Other	2	15	10	11									38
Self	34	20	10	15									79
Total	71	83	57	55									266

Referrals to: Mediation, City Code Enforcement, DJFS, Legal Aid, MET Housing, and other

**Other: Info only, local Landlord, and Lima Municipal,*

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
Med	26	22	6	4									58
CE	10	13	10	8									41
MET	3	2	5	5									15
LA	7	17	17	9									50
ACHD	2	4	2	3									11
*Other	5	13	10	11									39
Declined	4	0	0	1									5
HUD	0	0	0	0									0
OCRC	1	2	0	2									5
* Other referred to local landlords	13	10	7	12									42
Total	71	83	57	55									266

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
Phone Test	4	4	4	4									16
Field Test	2	2	2	2									8
Monitored Ads	4	4	3	4									15
Total	10	10	9	10									39

Monitored Ads results: April 8th, 16th, and 29th **No finding reported.**

Phone test results 4-phone test were completed. No findings documented

Field Test Results:

Test Type: Handicap

A female was sent to view a house in the **Delphos area** on 4/21/08. The female took her disabled son with her on the visit to the home. The female's son is in a wheelchair due to his disability. The Owner of the home explained that the home was small but it would be nice for the two of them. The female filled out an application and received a call back on 4/23/08. The owner informed the female that she was approved to move into the home. Due to the females desire to relocate into a better neighborhood, she took the owner up on his offer.

A female was sent to view the same house as the above tester located in the **Delphos area** on 4/22/08. After viewing the house the owner told the female that he had another tenant lined up to move in. The owner said the other tenant may or may not agree to the rental amount of \$525/month. The owner agreed to contact the female if the other tenant declined the offer. The female filled out an application. The female has not received a call back.

Test Type-Sex/Gender

A female and her child were sent to view an apartment located in the **Lima area** on 4/15/08. The female viewed three vacant apartments in the complex. The manager asked the female if she had any other children. The female informed the manager that she only had the one. The manager informed the female that one of the apartments would not be ready for move in until the second week in May. The female filled out an application and awaited a call back. The female contacted the manager on 4/24/08 and was informed that she was approved to rent an apartment.

A male and his child were sent to view the same apartment as the above tester in the **Lima area** on 4/15/08. The tester viewed three apartments in the complex. The manager asked the male if there would be others living in the apartment with him. The tester told the manager that he and his child would occupy the unit. The manager informed the gentleman that one of the apartments would not be available for a while. The tester filled out the application and awaited a call. The gentleman contacted the manager on 4/23/08 to see if he was approved to rent the unit. The manager told him that he was not approved due to his background check

Referrals to

***Mediation Results:**

FHSC received a call from a woman in the Lima area. The woman explained that her son has not received his deposit back from his landlord. The woman said the son moved out of town as a result of losing his job. The woman said the son paid a deposit of \$900 and first month's rent to move into the house. The woman said the landlord informed the son that she would not be giving him his deposit back. The landlord based her decision on how the home was left. The woman explained that the damages that were done to the home were there when her son moved in. the woman said her son did a lot of work to improve the house when he first moved in. the woman did not think that the son should lose his deposit. The FHSC explained the mediation process to the woman and requested a phone call from the son. The FHSC is awaiting the call.

Intervention

*The FHSC received a call from a gentleman in the **Lima area**. The gentleman explained that the mother of his daughter has full custody of their child. The gentleman explained that the woman moved to Maine four years ago. The gentleman explained that the judge in the case decided that the mother would need to schedule any visitations. The gentleman requested our assistance with mediated the dispute of visitation scheduling between he and his Childs mother. The mother was contacted to see if she were willing to participate in a mediation session. The mother declined participating in the session. The mother said the gentleman would need to take her back to court if he wanted visitation rights. The gentleman was informed about the mother's response. The gentleman said he would further his pursuit of visitation rights in court.*

Info Only

*The FHSC received a call from a woman in the **American Township area**. The woman explained that she paid a deposit and first months rent to move into a house. The woman said the owner of the house informed her that she would make a few repairs to the house before the tenant moved in. the woman said the owner never made the repairs that she said she would make. The woman said She attempted to move some of her things in last week but decided not to. The woman explained that as she walked into the house the floors began to sink beneath her feet in certain portions of the house. The woman called a City Official for assistance and he informed her that the house was not safe to rent. The woman wanted to know what she needed to do to get her money back from the owner of the house. The FHSC Informed the woman that she could file a small claims case against the owner or contact Legal Aid for assistance with her case. The FHSC referred the woman to Legal Aid.*

*The FHSC received a call from a female in the **Perry area**. The female explained that the water in her trailer has been turned off for non-payment. The woman said she received a bill for \$191 and is unable to pay that amount. The woman said she informed the park manager about the high bills that she had been receiving but he refuses to do anything to check for possible leaks. The FHSC informed the woman about the process of issuing a formal maintenance request and escrowing her rent with Lima Municipal.*

*The FHSC received a call from a woman in the **Lima area**. The woman explained that her landlord is refusing to make repairs that she has requested many times. The FHSC explained the process of escrowing rent and issuing a formal maintenance request.*

*The FHSC received a call from a woman in the **Perry area**. The woman explained that she recently had brain surgery. The woman explained that when she returned from the hospital she needed to purchase medication, which caused her to be late with her rent. The woman said she explained this to the manager of her apartment. The woman said the manager agreed to accept the rent on the following week. The woman explained that this incident happened about six months ago. The woman said she relapsed from the surgery last month and was hospitalized again. The woman explained that manager of the apartment refused to accept her rent that was three days late. The woman said she sent her daughter to the office to pay al but \$50 of the rent on the first day of the month. The woman said the manager refused to take a partial payment. The woman said she informed the manager that she would have the \$50 dollars within two days. The woman said she recently received an eviction notice for non-payment of rent. The woman said she never paid the rent because the landlord would not accept it. The FHSC asked the woman if she felt she was being unfairly treated due to her disability. The woman said she did think the landlord based her decision on her medical condition. The FHSC offered the woman to come in to fill out a complaint. The woman said she did not want to file a complaint against the manager. The woman said she needed help locating another apartment that cost less money. The FHSC contacted a local apartment manager for information on available units. The apartment manager agreed to see the tenant right away. The tenant later contacted the FHSC to inform her that she was accepted into the new complex.*

*The FHSC received a call from a landlord in the **Lima area**. The landlord requested information on how to evict a tenant that is not paying their water bill. The landlord explained City code Enforcement contacted him about the water not being on in the house. The gentleman said the water bill is included in this tenants rent and they have not paid in two months. The landlord said he refused to pay their water bill for them if they refuse to pay him rent. The gentleman asked what his next step was to get the tenants out of his house. The FHSC referred the gentleman to Lima Municipal court for further assistance with filing for an eviction.*

*The FHSC received a call from a gentleman in the **Lima area**. The gentleman wanted to know if his landlord could evict him for not paying his deposit payment on time. The gentleman said the deposit was split into monthly payments. The gentleman said he has never been late with his rent. The FHSC informed the gentleman that the landlord could evict for non-payment of his deposit. The FHSC informed the gentleman that there was a process that the landlord would have to go through to evict for this reason. The FHSC referred the gentleman to Legal Aid for further information on this process of eviction.*

*The FHSC received a call from a female in the **Lima area**. The female asked about how to get a landlord to make necessary repairs to her unit. The FHSC informed the female about the process of issuing a formal maintenance request and escrowing her rent.*

*The FHSC received a call from a gentleman in the **American Township area**. The gentleman asked if we could inspect his house for mold. The FHSC informed the gentleman about the process of escrowing his rent and issuing a formal maintenance request.*

**(Not all info only calls are dictated due repeated information requested. The information requested consists of escrowing rent, and issuing formal maintenance request for furnaces and leaking roofs, and mold issues.)*

Referred to Other

*The FHSC received a call from a female in the **Lima area**. The woman explained that she was being put out of her house for non-payment of rent. The woman asked for a referral to a local landlord that could possibly assist her. The FHSC referred the woman to several local landlords.*

*The FHSC received a call from a woman in the **Elida area**. The woman explained that her landlord refuses to make repairs. The woman said the landlord refused to accept her rent after she complained about needed repairs. The woman said the landlord did not come by to pick up his rent this month. The woman said he is refusing to accept her calls and he will not answer his door. The woman said the landlord is also angry because she would not accept the advances that he made towards her. The woman said the landlord was very flirty with her. The FHSC asked the woman if she wanted to file a complaint against the landlord. The woman said she did not think she could prove that the landlord made advances towards her. The woman asked if the landlord could evict her for non-payment even if he refused to accept her rent. The FHSC informed the woman that the judge would make the final decision.*

*The FHSC received a call from a female in the **Shawnee area**. The female wanted information on available programs for individuals in foreclosure. The female was referred the WSOS Community Action Agency for foreclosure counseling.*

*The FHSC received a call from a woman in the **Lima area**. The woman explained that she recently lost her apartment due to a recent surgery that she had. The woman explained that the surgery ceased her to lose her job. The FHSC referred the woman to*

a local landlord. The woman called our office to inform us that she was approved to move into the apartment complex.

*The FHSC received a visit from a **Lima area** woman. The woman explained that she recently lost her MET assistances due to a back-owed bill. The woman said she wanted to move out of her current apartment complex because it had a serious infestation of roaches. The FHSC referred the woman to a local landlord.*

Referred to OCRC

*The FHSC received a call from a female from the **Lima area**. The woman explained that she was denied housing in **Putnam County** after the owner found out that she had African American children. The woman said she spoke with the landlord on the phone and made arrangements to view the house. The woman said the landlord told her he no longer wanted to rent to her when he seen her children. The woman said the landlord told her that the place was already rented. The woman explained that she worked days and would not be able to come in to complete a complaint. The FHSC referred the woman to the Dayton Ohio Civil Rights Commission to complete her complaint by phone.*

*The FHSC received a call from a woman in the **Lima area**. The woman explained that the manager of her apartment began to harass her after she found out that her boyfriend was African American. The woman said she moved into the complex three weeks ago. The woman said she put her boyfriend on the lease after he moved in a week later. The woman said the harassment started happening after a maintenance man visited her apartment to make a minor repair. The woman said this is when management found out that her boyfriend was African American. The woman said the manager called her to ask about the gentleman that was seen in the apartment. The woman said she told her that it was her boyfriend, and that he is on the lease. The woman said she has since received three noose violations. The woman explained that two of the violations were given on the days that her mother moved new furniture into*

her apartment. The woman explained that her mother traveled from California and hired movers to move the furniture into her apartment. The woman explained that both she and her boyfriend workdays and the children are at the sitters during the day. The woman said most of the complaints are happening during the day when no one is at home. The female said she also received a violation because her children had toy in their bedroom floor. The woman said the manager told her that the toys in the floor were unsafe for her maintenance people when they visit for repairs. The FHSC assisted the woman with filing a complaint. The complaint was forwarded to the Dayton Ohio Civil Rights Commission.

MONTHLY ACTIVITIES

Program information runs on GTV2

Presented fair housing information to 2 Lima landlords on 4/ 22/08.

FHSC coordinated four-phone test on 4/22, no findings documented.

FHSC coordinated two field tests on 4/15, 4/21, 4/22 (See results of testing on previous PG).

FH information was posted in the LACCA Newsletter.

FHSC presented Bridges Out of Poverty information to community service providers.

*FHSC attended Financial Literacy Training in Cincinnati Ohio

****Financial Literacy Training***

The Federal Reserve System, through its Community Affairs program at the Board and 12 Federal Reserve Banks, engages in ongoing outreach, educational, and technical assistance activities to help financial institutions, community-based organizations, government entities, and the public understand and address financial service issues affecting low-and moderate-income persons and communities.

Fair Housing Presentations

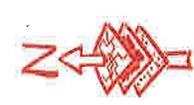
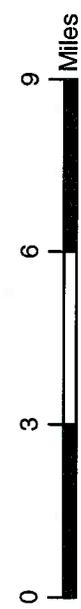
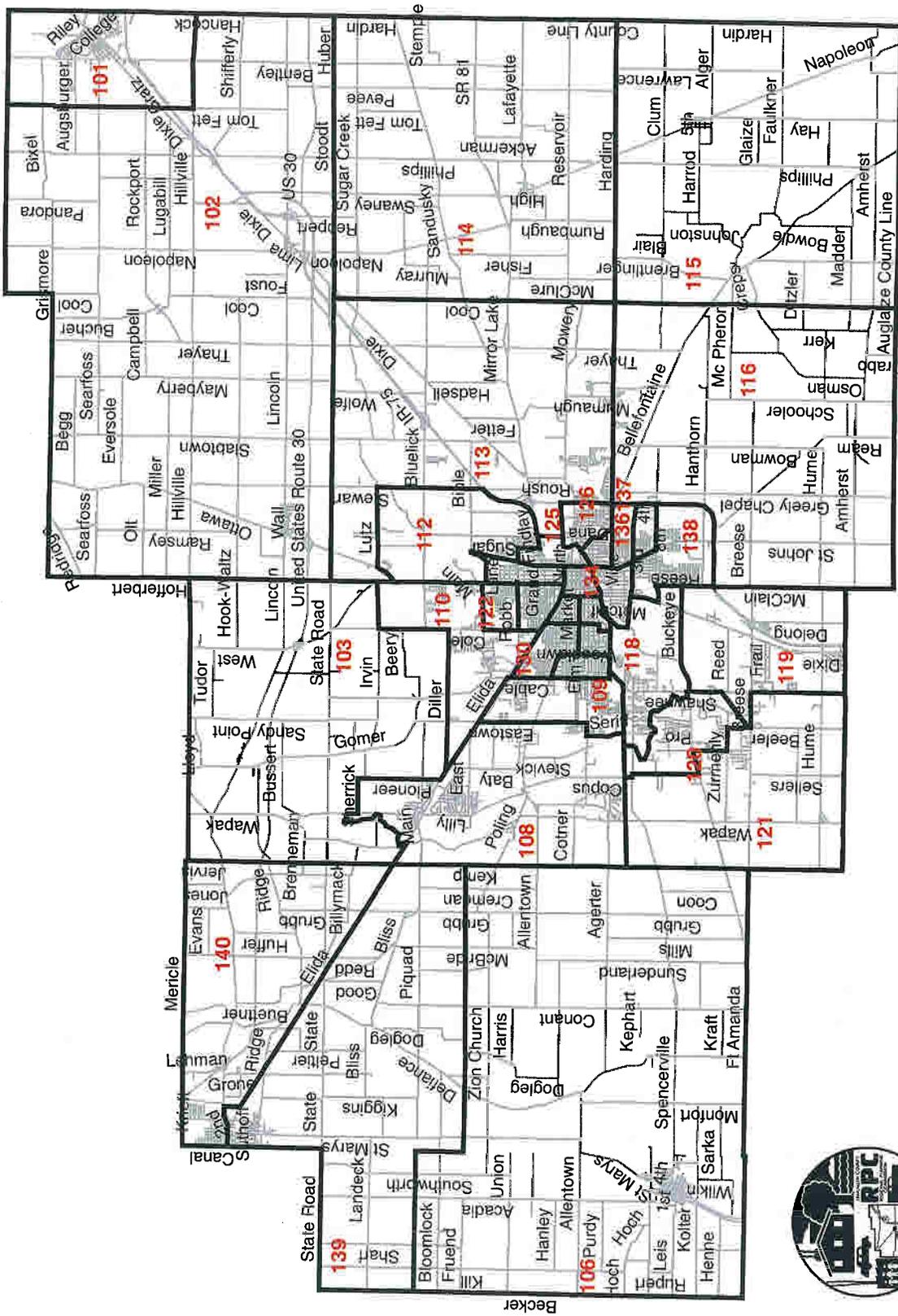
Samaritan House 4/14/08

Bath Township House 4/15/08

Senior Citizens Center 4/14/08

Lima Allen Council on Community Affairs 4/30/08

ALLEN COUNTY BY CENSUS TRACT

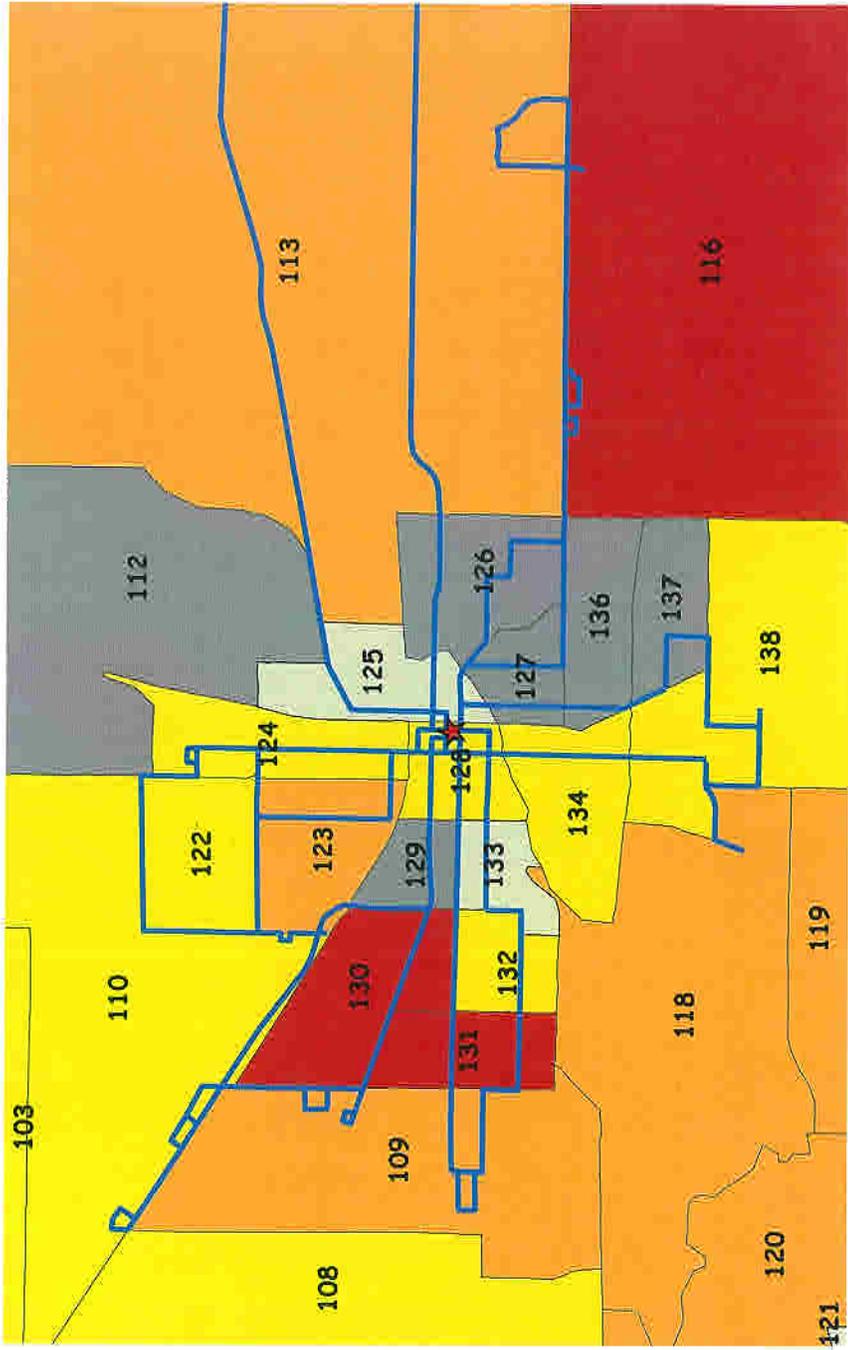


TOTAL TARGETED POPULATIONS BY CENSUS TRACT

Tract	Total 16+ Population	Elderly	Disabled	Minority	Poverty	No Vehicle	Total Elderly/Disabled
101	3287	831	66	170	116	78	897
102	2974	526	130	31	168	27	656
103	1280	226	36	0	53	12	262
106	3702	761	122	101	234	69	883
108	5560	898	93	263	224	102	991
109	3458	721	99	445	103	63	820
110	4379	823	158	1340	459	132	981
112	1126	165	60	798	110	12	225
113	5739	1179	185	127	293	69	1,364
114	2237	330	111	35	119	30	441
115	2161	315	120	24	97	23	435
116	2082	542	65	116	152	91	607
118	1716	526	18	133	87	31	444
119	2579	549	119	109	107	16	668
120	1817	345	50	158	26	29	395
121	2459	354	54	84	76	17	408
122	2351	375	118	479	383	27	493
123	3079	620	67	302	366	66	687
124	2050	331	94	270	274	162	425
125	610	91	48	179	180	94	139
126	1481	426	102	235	178	81	528
127	1421	138	149	384	344	127	287
128	1063	207	124	481	425	290	331
129	1381	127	39	390	182	49	166
130	3336	1132	121	617	361	199	1,253
131	1892	459	38	116	123	60	497
132	1397	223	49	313	180	44	272
133	1068	140	63	544	225	95	203
134	2197	366	226	775	619	336	592
136	997	114	100	292	226	58	214
137	982	120	160	673	265	83	280
138	2003	392	118	1301	521	209	510
139	2623	552	156	52	192	52	708
140	2424	562	66	32	86	82	628
Total	78,911	15,366	3,324	6,740	7,554	3,114*	18,690

* No vehicles references households, not individuals

PERCENTAGE OF POPULATION 65 YEARS AND OLDER BY CENSUS TRACT



Legend

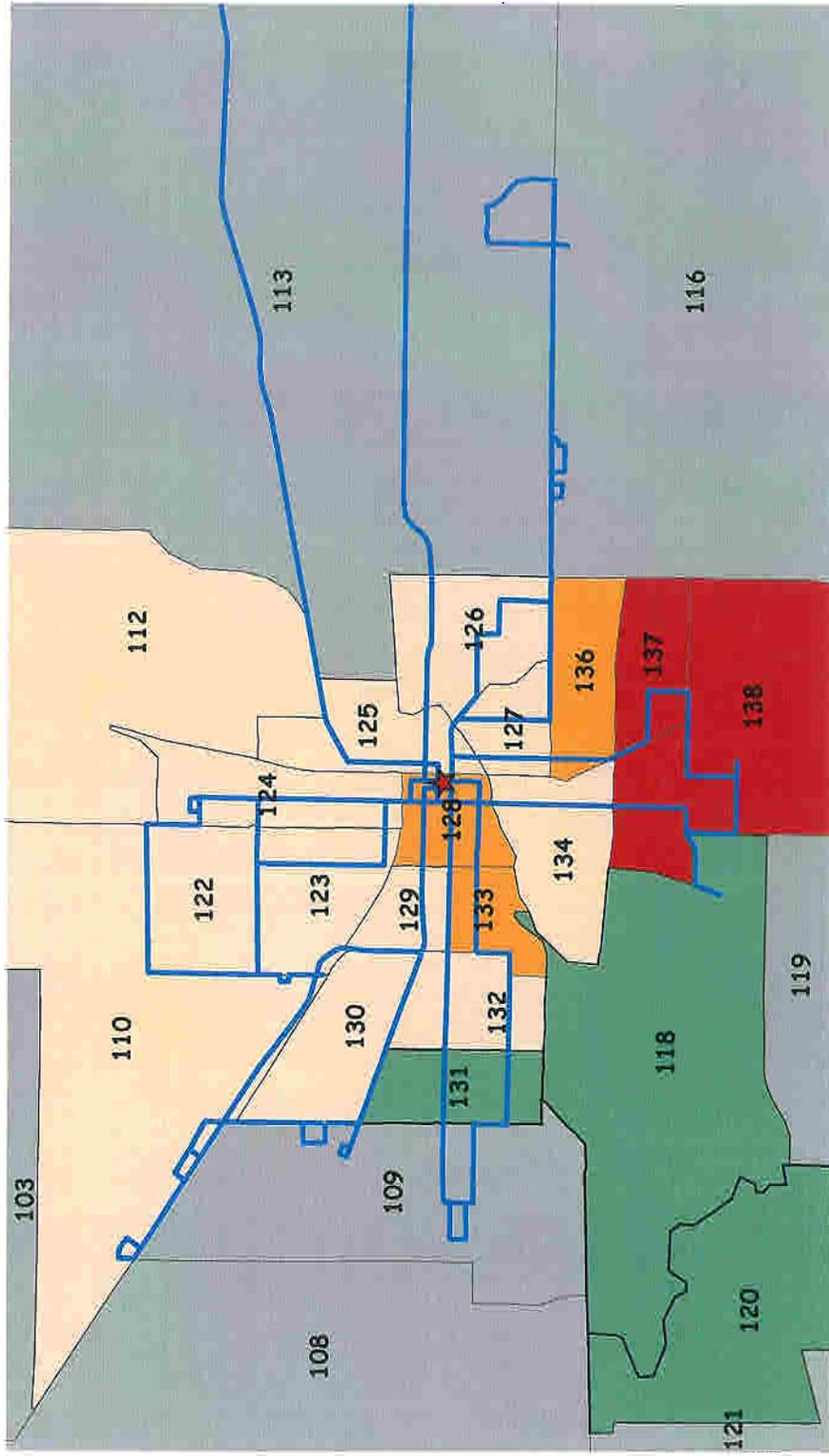
- ★ Transit Center
- Fixed Routes

Percent 65 Years and Older

1.20 - 8.50
8.51 - 11.20
11.21 - 14.21
14.22 - 18.31
18.32 - 26.40



PERCENTAGE OF POPULATION THAT ARE MINORITIES BY CENSUS TRACT



Legend

- ★ Transit Center
- Fixed Routes

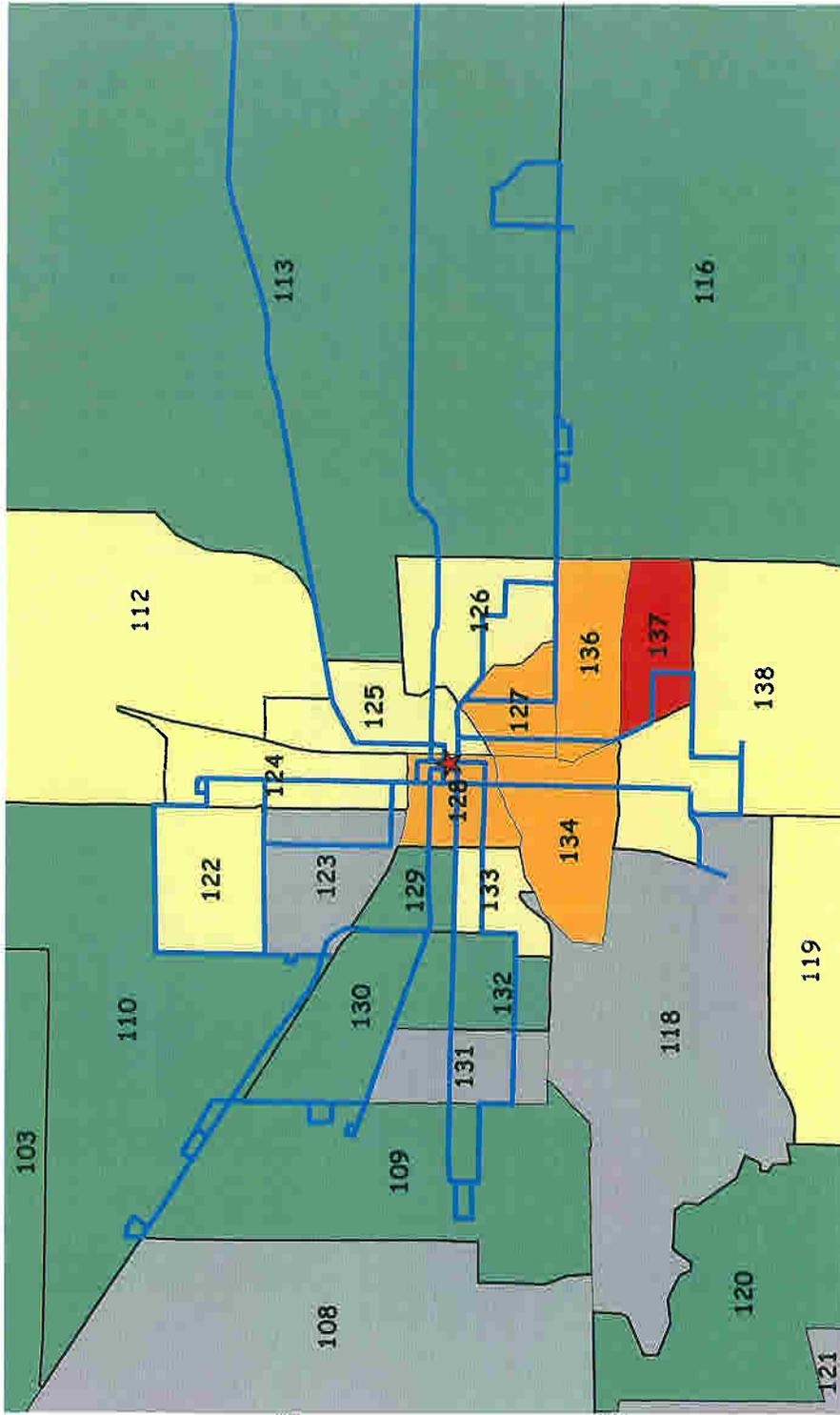
% Minority

- 1% - 5%
- 6% - 10%
- 11% - 13%
- 14%
- 15% - 39%
- 40% - 48%
- 49% - 67%

T-4



PERCENTAGE OF POPULATION WITH MOBILITY LIMITATION BY CENSUS TRACT



Legend

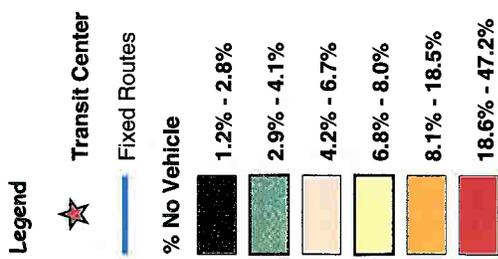
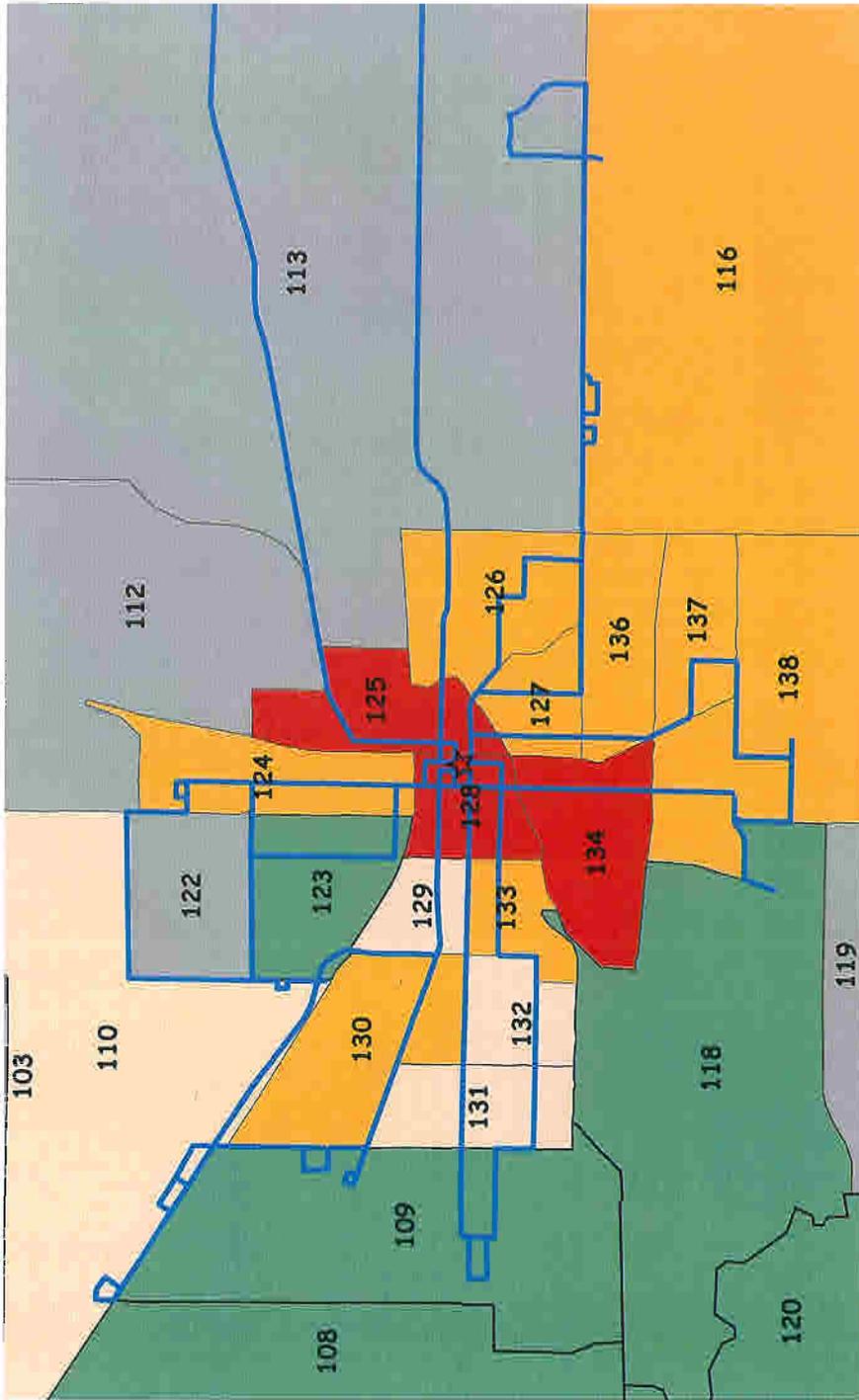
- ★ Transit Center
- Fixed Route

% Mobility Limit

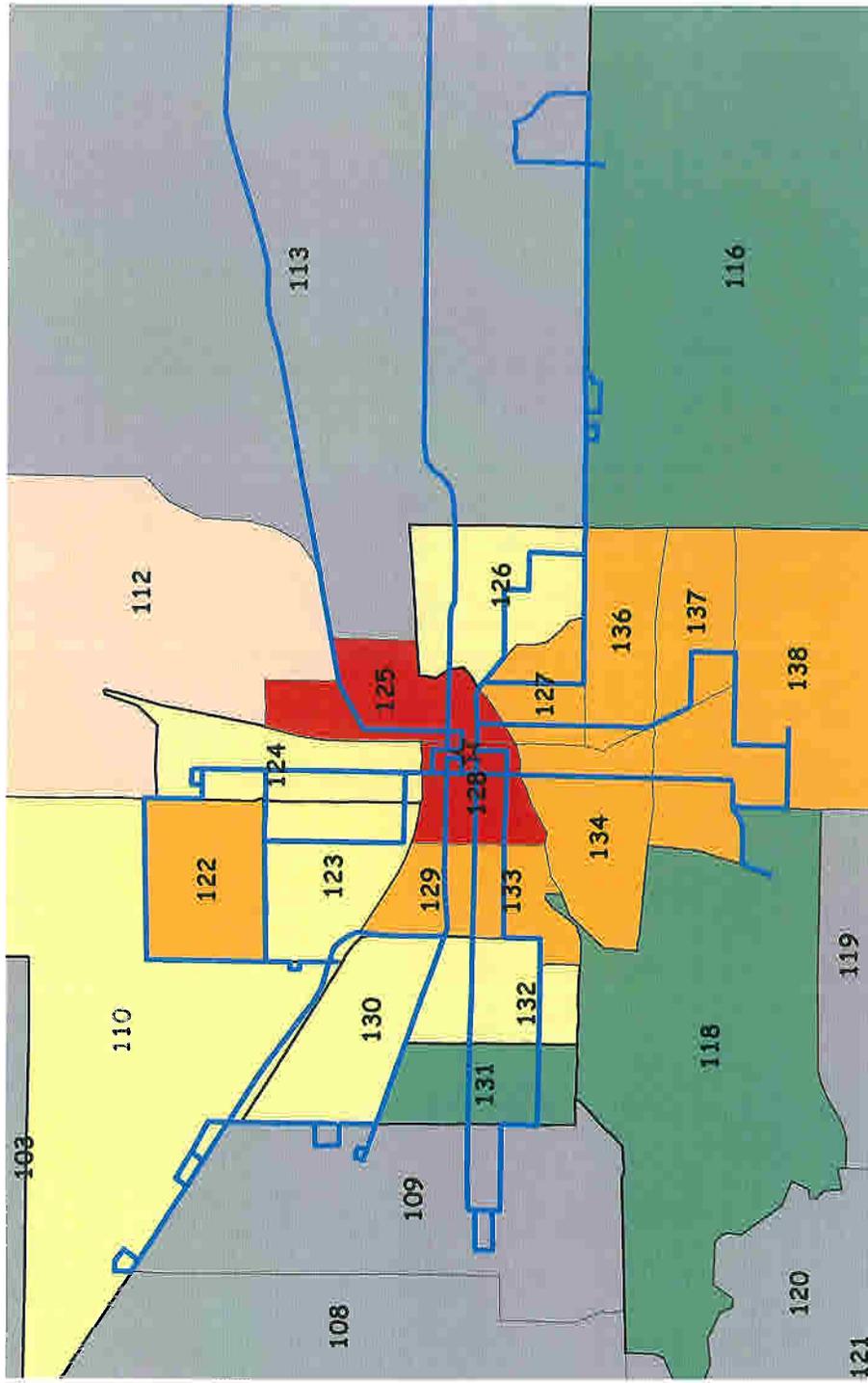
- 1% - 2%
- 3% - 4%
- 5% - 8%
- 9% - 13%
- 14% - 16%



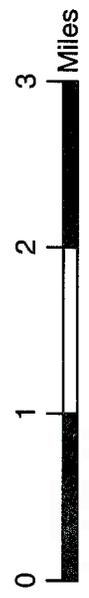
PERCENTAGE OF POPULATION WITH NO VEHICLE BY CENSUS TRACT



PERCENTAGE OF POPULATION BELOW POVERTY LEVEL BY CENSUS TRACT

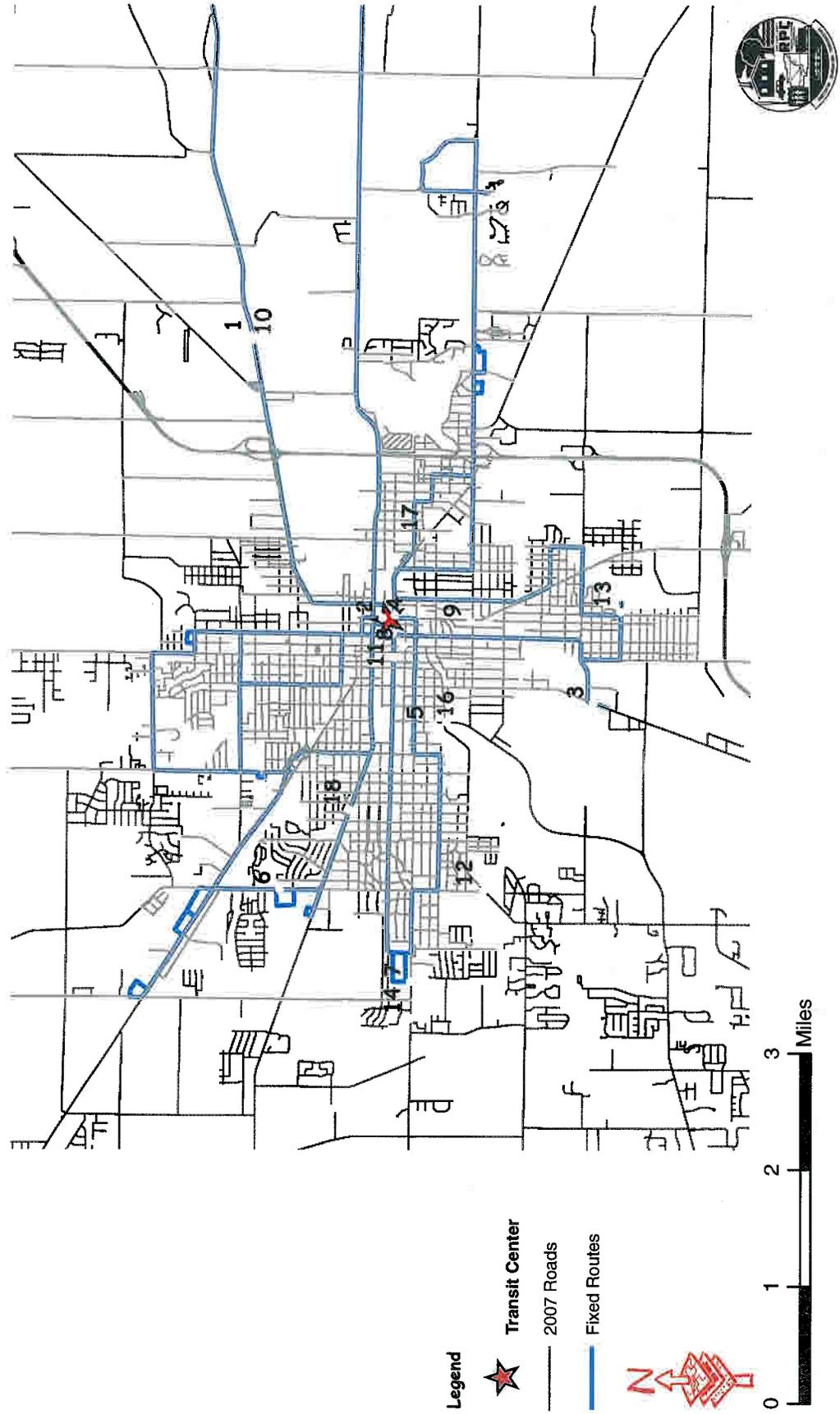


- Legend**
- ★ Transit Center
 - Fixed Routes
 - Percent Poverty**
 - 1.7% - 6.0%
 - 6.1% - 9.0%
 - 9.1% - 12.0%
 - 12.1% - 17.0%
 - 17.1% - 35.0%
 - 35.1% - 48.0%



SOCIAL SERVICE PROVIDERS	
Site	Social Service Providers
1	Allen County Board of MRDD
2	Allen County Council on Aging
3	Allen County Dept. of Job and Family Services
4	Allen County Elderly Legal Services
5	Association of Retarded Citizens
6	Bureau for the visually Impaired
7	Easter Seals Society
8	YWCA
9	Lima Allen Council on Community Affairs
10	Marimor Industries
11	Lutheran Social Services
12	PSA-3 Agency on Aging
13	Salvation Army Community Center
14	Senior Citizens Service
15	J. S. Social Security Administration
16	United Way of Greater Lima
17	Children's Development Center
18	Mental Health and Recovery Services
19	City of Lima Municipal Building

SOCIAL SERVICE AGENCIES WITHIN THE LIMA URBANIZED AREA



**ALLEN COUNTY
TAX RATES 2007**

	PERSONAL PROPERTY	RES & AG	COMPOSITE	OTHER	COMPOSITE
<u>RICHLAND TOWNSHIP</u>					
A01-BLUFFTON EX VSD	58.59	42.757698	0.270222	43.427717	0.258786
A02-BLUFFTON VILLAGE	59.09	43.257698	0.267935	43.927717	0.256596
A04-BEAVERDAM VILLAGE	58.34	42.658437	0.268796	43.284404	0.258066
A05-PANDORA-GILBOA SD	56.75	39.800326	0.298673	43.049353	0.241421
<u>MONROE TOWNSHIP</u>					
BO6-BLUFFTON EX VSD	57.04	41.750672	0.268046	42.343136	0.257659
BO8-COLUMBUS GROVE SD	45.15	35.034035	0.224052	36.141534	0.199523
B09-BATH LSD	48.46	45.510011	0.060875	47.249640	0.024976
B10-CAIRO VILLAGE	54.96	49.344737	0.102170	51.760744	0.058211
<u>SUGAR CREEK TOWNSHIP</u>					
C11-ELIDA LSD	49.70	41.531390	0.164358	42.587561	0.143107
<u>MARION TOWNSHIP</u>					
D13-DELPHOS CSD	63.15	38.816253	0.385332	46.058197	0.270654
D14-DELPHOS CORP	64.40	39.047886	0.393666	46.338515	0.280458
D16-ELIDA LSD	50.20	41.202430	0.179234	42.581234	0.151768
<u>SPENCER TOWNSHIP</u>					
E17-DELPHOS CSD	62.00	38.727609	0.375361	45.353115	0.268498
E18-SPENCERVILLE LSD	50.79	41.014240	0.192474	41.874713	0.175532
E19-SPENCERVILLE VILLAGE	50.79	40.765912	0.197363	41.886985	0.175291
<u>AMANDA TOWNSHIP</u>					
F20-SHAWNEE LSD	49.53	43.310782	0.125565	44.325912	0.105069
F21-SPENCERVILLE LSD	49.04	39.983151	0.184683	40.571758	0.172680
F22-ELIDA LSD	47.30	40.082697	0.152586	40.573197	0.142216
<u>AMERICAN TOWNSHIP</u>					
G23-SHAWNEE LSD	57.03	47.548250	0.166259	49.232977	0.136718
G24-LIMA CSD	61.34	47.070103	0.232636	48.318264	0.212288
G25-ELIDA LSD	54.80	44.320165	0.191238	45.480262	0.170068
G26-ELIDA VILLAGE	55.70	45.220165	0.188148	46.380262	0.167320
<u>BATH TOWNSHIP</u>					
H27-BATH LSD	51.86	47.861412	0.077104	50.572590	0.024825
<u>JACKSON TOWNSHIP</u>					
I28-ALLEN EAST LSD	56.25	45.329074	0.194150	46.244355	0.177878
I29-LAFAYETTE VILLAGE	63.30	51.548566	0.185647	52.533077	0.170094
<u>AUGLAIZE TOWNSHIP</u>					
J30-ALLEN EAST LSD	58.75	46.341438	0.211210	47.178231	0.196966
J31-HARROD VILLAGE	65.60	50.563053	0.229222	51.014126	0.222346
J32-WAYNESFIELD-GOSHEN SD	66.05	49.078976	0.256942	48.748318	0.261948
<u>PERRY TOWNSHIP</u>					
K33-PERRY LSD	66.40	48.018729	0.276826	50.837776	0.234371
K34-ALLEN EAST LSD	61.25	50.726292	0.171816	51.882696	0.152936
<u>SHAWNEE TOWNSHIP</u>					
L35-SHAWNEE LSD	62.33	51.180572	0.178877	54.980103	0.117919
L36-FT. SHAWNEE VILLAGE	60.08	49.375220	0.178175	52.989685	0.118015
<u>LIMA CORPORATION</u>					
M37-ELIDA LSD	46.70	39.566550	0.152751	40.129562	0.140695
M38-LIMA CITY SD	54.94	44.016488	0.198826	44.667564	0.186976
M39-SHAWNEE LSD	48.53	42.394635	0.126424	43.482277	0.104012
M40-PERRY LSD	58.00	40.092370	0.308752	42.605107	0.265429
M41-BATH LSD	46.96	44.058182	0.061793	45.813071	0.024424



CITY OF LIMA, OHIO

David J. Berger, Mayor

50 Town Square Lima, Ohio 45801-4900 419/228-5462 Fax 419/221-5214
www.cityhall.lima.oh.us

March 14, 2007

Anthony Boetto,
Sr. Tax Incentives Specialist
Office of Tax Incentives
Ohio Department of Development
77 South High Street - 28th Floor
Columbus, OH 43216-1001

Re: City of Lima 2007 CRA Reports

Dear Mr. Boetto:

Per ODOD instructions on 2007 CRA reporting procedures, we have completed and filed on-line the information required in Sections A, B and C for the city's 12 negotiated commercial projects.

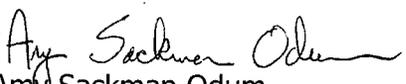
This letter accompanies the reports on our active residential projects benefitting from real property tax abatement – both pre- and post-1994 – in their new CR area boundaries, per your suggestion.

Both program reports on commercial and residential projects were reviewed and recommended for continuation by the Allen County TIRC in its meeting of March 13, 2008.

Should you have questions regarding this submission – and those filed on-line – please contact me at 419-221-5246.

I and Community Development Specialist Jesse Sadiua very much appreciate your assistance during the preparation of these reports.

Thank you –


Amy Sackman Odum
Director of Community Development

cc: Allen County Chief Deputy Auditor
Allen County Administrator
Poggemeyer Design Group
AEDG
Building Commissioner



City of Lima

2007 Residential CRAs

Submitted 14 Mar 2008

**OHIO COMMUNITY REINVESTMENT AREA (CRA) PROGRAM
2007 CRA STATUS REPORT FOR CRA'S CREATED AFTER JULY 1, 1994**

1. Name of Jurisdiction: CITY OF LIMA/CRA#1 ALLEN

2. Name/Identification of CRA: North Lima (003-2205-05)

3. Date Created: 6/11/2007 4. Expiration Date (if any):

5. List ALL projects granted CRA benefits and current status:

Name/Property Identification	Date Project Certified	Type of Project R=Res	Percent of Exemption	Term of Exemption	Total Project Investment	Total Subject to Exemption	# of Jobs Created*	Other Exempt Involved	Date of Most Recent Housing Council Review	Date of Most Recent Tax Incentive Review Council	Current Status
36140401032000	1/29/1999	R	50.0 %	10	\$118,500.00	\$59,250.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36140415001000	1/29/1999	R	50.0 %	10	\$165,000.00	\$82,500.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36140401014000	2/24/1999	R	100.0 %	10	\$14,000.00	\$14,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36130302013000	3/8/1999	R	50.0 %	10	\$141,781.00	\$70,890.50		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36140417003000	3/8/1999	R	50.0 %	10	\$196,000.00	\$98,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36240905051000	8/6/1999	R	100.0 %	10	\$6,883.00	\$6,883.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36140401021000	8/27/1999	R	50.0 %	10	\$133,000.00	\$66,500.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36140404011000	8/27/1999	R	100.0 %	10	\$10,000.00	\$10,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36140408006000	8/27/1999	R	50.0 %	10	\$180,000.00	\$90,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36140412011000	8/27/1999	R	50.0 %	10	\$90,000.00	\$45,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36241003012000	8/27/1999	R	100.0 %	10	\$22,000.00	\$22,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36140401034000	11/19/1999	R	50.0 %	10	\$158,000.00	\$79,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36241205004000	1/3/2000	R	100.0 %	10	\$6,236.00	\$6,236.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36241210007000	1/3/2000	R	100.0 %	10	\$17,000.00	\$17,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36140408002000	1/6/2000	R	50.0 %	10	\$180,000.00	\$90,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36140412008000	3/23/2000	R	100.0 %	10	\$41,000.00	\$41,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36140416005000	5/12/2000	R	50.0 %	10	\$100,000.00	\$50,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36140416006000	6/6/2000	R	50.0 %	10	\$161,000.00	\$80,500.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36140417007000	9/5/2000	R	50.0 %	10	\$166,000.00	\$83,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36140417005000	9/7/2000	R	50.0 %	10	\$173,814.78	\$86,907.39		N/A	11/3/1999	3/13/2008	IN COMPLIANCE

Name/Property Identification	Date Project Certified	Type of Project R=Res	Percent of Exemption	Term of Exemption	Total Project Investment	Total Subject to Exemption	# of Jobs Created*	Other Exempt Involved	Date of Most Recent Housing Council Review	Date of Most Recent Tax Incentive Review Council	Current Status
36140417006000	9/7/2000	R	50.0 %	10	\$130,000.00	\$65,000.00		N/A		3/13/2008	IN COMPLIANCE
36240802013000	11/6/2000	R	100.0 %	10	\$12,000.00	\$12,000.00		N/A		3/13/2008	IN COMPLIANCE
36140408027000	11/28/2000	R	50.0 %	10	\$185,000.00	\$92,500.00		N/A		3/13/2008	IN COMPLIANCE
36241213004000	11/30/2000	R	100.0 %	10	\$3,000.00	\$3,000.00		N/A		3/13/2008	IN COMPLIANCE
36140409005000	12/14/2000	R	100.0 %	10	\$16,000.00	\$16,000.00		N/A		3/13/2008	IN COMPLIANCE
36140404012000	4/17/2001	R	100.0 %	10	\$27,000.00	\$27,000.00		N/A		3/13/2008	IN COMPLIANCE
36140417004000	6/6/2001	R	50.0 %	10	\$244,714.78	\$122,357.39		N/A		3/13/2008	IN COMPLIANCE
36240901020000	6/12/2001	R	100.0 %	10	\$22,000.00	\$22,000.00		N/A		3/13/2008	IN COMPLIANCE
36241205004000	6/29/2001	R	100.0 %	10	\$13,600.00	\$13,600.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36140417002000	8/22/2001	R	50.0 %	10	\$160,000.00	\$80,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36241213036000	8/22/2001	R	100.0 %	10	\$20,000.00	\$20,000.00		N/A		3/13/2008	IN COMPLIANCE
36241104031000	10/1/2001	R	100.0 %	10	\$2,775.00	\$2,775.00		N/A		3/13/2008	IN COMPLIANCE
36241005012000	11/28/2001	R	100.0 %	10	\$3,700.00	\$3,700.00		N/A		3/13/2008	IN COMPLIANCE
36240806013000	3/5/2002	R	100.0 %	10	\$4,500.00	\$4,500.00		N/A		3/13/2008	IN COMPLIANCE
36140401029000	9/18/2002	R	50.0 %	10	\$198,000.00	\$99,000.00		N/A		3/13/2008	IN COMPLIANCE
36140401026000	11/15/2002	R	50.0 %	10	\$166,000.00	\$83,000.00		N/A		3/13/2008	IN COMPLIANCE
36140401036000	3/15/2003	R	50.0 %	10	\$170,000.00	\$85,000.00		N/A		3/13/2008	IN COMPLIANCE
36140417008000	3/15/2003	R	50.0 %	10	\$154,500.00	\$77,250.00		N/A		3/13/2008	IN COMPLIANCE
36241101023000	7/23/2003	R	100.0 %	10	\$4,000.00	\$4,000.00		N/A		3/13/2008	IN COMPLIANCE
36130302009000	2/8/2005	R	100.0 %	10	\$20,000.00	\$20,000.00		N/A		3/13/2008	IN COMPLIANCE
36240911002000	12/7/2005	R	100.0 %	10	\$4,600.00	\$4,600.00		N/A		3/13/2008	IN COMPLIANCE
36240905028000	12/1/2006	R	100.0 %	10	\$4,400.00	\$4,400.00		N/A		3/13/2008	IN COMPLIANCE
36240909024000	12/1/2006	R	100.0 %	10	\$4,375.00	\$4,375.00		N/A		3/13/2008	IN COMPLIANCE
36240901010000	7/26/2007	R	100.0 %	10	\$6,000.00	\$6,000.00		N/A		3/13/2008	IN COMPLIANCE

TOTAL NUMBER OF PROPERTIES: 44 TOTAL INVESTMENT: \$3,656,379.56 TOTAL EXEMPT: \$1,970,724.28

Ary Salsman Odum
 Signature

Housing Officer March 14, 2008

Title Date

CRA 1 – North Lima (003-2205-05) Before July 1, 1994
Residentials

NO PROJECTS

**OHIO COMMUNITY REINVESTMENT AREA (CRA) PROGRAM
2007 CRA STATUS REPORT FOR CRA'S CREATED AFTER JULY 1, 1994**

1. Name of Jurisdiction: CITY OF LIMA/CRA#2 ALLEN
2. Name/Identification of CRA: Downtown-Kibby (003-2205-06)

3. Date Created: 6/11/2007 4. Expiration Date (if any):

5. List ALL projects granted CRA benefits and current status:

Name/Property Identification	Date Project Certified	Type of Project R=Res	Percent of Exemption	Term of Exemption	Total Project Investment	Total Subject to Exemption	# of Jobs Created*	Other Exempt Involved	Date of Most Recent Housing Council Review	Date of Most Recent Tax Incentive Review Council	Current Status
46010503004000	9/5/2000	R	100.0 %	10	\$5,824.00	\$5,824.00		N/A		3/13/2008	IN COMPLIANCE
47060707015000	1/17/2001	R	100.0 %	10	\$8,800.00	\$8,800.00		N/A		3/13/2008	IN COMPLIANCE
36361203003000	2/2/2001	R	100.0 %	10	\$12,500.00	\$12,500.00		N/A		3/13/2008	IN COMPLIANCE
36360916001000	3/12/2001	R	100.0 %	10	\$4,500.00	\$4,500.00		N/A		3/13/2008	IN COMPLIANCE
36361207006000	3/13/2001	R	100.0 %	10	\$3,385.00	\$3,385.00		N/A		3/13/2008	IN COMPLIANCE
37311110035000	5/14/2001	R	100.0 %	10	\$20,000.00	\$20,000.00		N/A		3/13/2008	IN COMPLIANCE
46010802007000	6/29/2001	R	100.0 %	10	\$24,588.00	\$24,588.00		N/A		3/13/2008	IN COMPLIANCE
36360812005000	7/5/2001	R	100.0 %	10	\$12,000.00	\$12,000.00		N/A		3/13/2008	IN COMPLIANCE
46010501041000	8/10/2001	R	100.0 %	10	\$4,800.00	\$4,800.00		N/A		3/13/2008	IN COMPLIANCE
36361204012000	5/9/2002	R	100.0 %	10	\$5,078.00	\$5,078.00		N/A		3/13/2008	IN COMPLIANCE
47060607003000	11/4/2002	R	100.0 %	10	\$5,000.00	\$5,000.00		N/A		3/13/2008	IN COMPLIANCE
37311110021000	1/15/2004	R	100.0 %	10	\$7,000.00	\$7,000.00		N/A		3/13/2008	IN COMPLIANCE
37311112031000	2/6/2004	R	100.0 %	10	\$5,000.00	\$5,000.00		N/A		3/13/2008	IN COMPLIANCE

TOTAL NUMBER OF PROPERTIES: 13 TOTAL INVESTMENT: \$118,475.00 TOTAL EXEMPT: \$118,475.00

Aly Seckman Olsen
Signature
Housing Officer Title
March 14, 2008 Date

**OHIO COMMUNITY REINVESTMENT AREA (CRA) PROGRAM
2007 CRA STATUS REPORT FOR CRA'S CREATED BEFORE JULY 1, 1994**

1. Name of Jurisdiction: CITY OF LIMA/CRA#2 ALLEN

2. Name/Identification of CRA: Downtown-Kibby (003-2205-06)

3. Date Created: 6/11/2007 4. Expiration Date (if any):

5. List ALL projects granted CRA benefits and current status:

*Do not include job creation for Residential projects

Name/Property Identification	Date Project Certified	Type of Project R=Res C=Com I = Ind	Percent of Exemption	Term of Exemption	Total Project Investment	Total Subject to Exemption	# of Jobs Created*	Other Exempt Involved	Date of Most Recent Housing Council Review	Date of Most Recent Incentive Review Council	Current Status
37310619006000	2/6/1996	R	100.0 %	12	\$2,573,899.00	\$2,573,899.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37310605004000	11/26/1996	C	100.0 %	12	\$19,672.25	\$19,672.25		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
3731111011000	2/4/1997	R	100.0 %	15	\$38,000.00	\$38,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37310706018000	11/21/1997	C	100.0 %	15	\$142,000.00	\$142,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37310620004000	9/30/1998	C	100.0 %	12	\$100,000.00	\$100,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
46010501030000	9/30/1998	R	100.0 %	10	\$7,644.00	\$7,644.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36360509002000	12/14/1998	C	100.0 %	15	\$23,000.00	\$23,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36360901014000	1/11/1999	R	100.0 %	10	\$5,200.00	\$5,200.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37310621016000	9/27/1999	C	100.0 %	12	\$374,266.00	\$374,266.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37311012013002	9/27/1999	R	100.0 %	10	\$5,200.00	\$5,200.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37310710001000	11/10/1999	C	100.0 %	12	\$1,400,178.46	\$1,400,178.46		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37311113010000	11/10/1999	R	100.0 %	10	\$50,000.00	\$50,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37310718007000	12/2/1999	C	100.0 %	12	\$835,138.00	\$835,138.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37310711003000	2/1/2000	C	100.0 %	15	\$3,900,000.00	\$3,900,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37310710001000	2/29/2000	C	100.0 %	12	\$39,480.00	\$39,480.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37310622009000	4/5/2000	C	100.0 %	12	\$75,000.00	\$75,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE

TOTAL NUMBER OF PROPERTIES: 16

TOTAL INVESTMENT: \$9,588,677.71

TOTAL EXEMPT: \$9,588,677.71

Amy Sachse Odum

March 14, 2008

Housing Officer

Date

Title

Signature

CRA 3 – Central Lima (003-2205-07) After July 1, 1994
Residentials

NO PROJECTS

**OHIO COMMUNITY REINVESTMENT AREA (CRA) PROGRAM
2007 CRA STATUS REPORT FOR CRA'S CREATED BEFORE JULY 1, 1994**

1. Name of Jurisdiction: LIMA CITY/CRA#3 ALLEN

2. Name/Identification of CRA: Central Lima (003-2205-07)

3. Date Created: 6/11/2007 4. Expiration Date (if any):

5. List ALL projects granted CRA benefits and current status:

*Do not include job creation for Residential projects

Name/Property Identification	Date Project Certified	Type of Project R=Res C=Com I = Ind	Percent of Exemption	Term of Exemption	Total Project Investment	Total Subject to Exemption	# of Jobs Created*	Other Exempt Involved	Date of Most Recent Housing Council Review	Date of Most Recent Incentive Review Council	Current Status
37300704015000	1/7/1993	R	100.0 %	10	\$10,000.00	\$10,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37321014023000	10/7/1993	R	100.0 %	15	\$50,000.00	\$50,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37321101002000	5/12/1995	R	100.0 %	15	\$45,000.00	\$45,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36360605002000	2/6/1996	R	100.0 %	15	\$35,000.00	\$35,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
47060512018000	12/16/1996	R	100.0 %	12	\$9,000.00	\$9,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36360505007000	4/14/1997	R	100.0 %	12	\$7,000.00	\$7,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36361002004000	4/14/1997	R	100.0 %	12	\$25,000.00	\$25,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
47060710026000	1/26/1998	R	100.0 %	15	\$31,500.00	\$31,500.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
47060711010000	1/26/1998	R	100.0 %	15	\$33,500.00	\$33,500.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
47061001008000	1/26/1998	R	100.0 %	15	\$30,000.00	\$30,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37300707008000	4/7/1998	R	100.0 %	10	\$5,745.00	\$5,745.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36361003003000	4/23/1998	R	100.0 %	10	\$5,600.00	\$5,600.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36260902015000	4/28/1998	R	100.0 %	15	\$88,400.00	\$88,400.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37191103002000	4/28/1998	R	100.0 %	15	\$88,400.00	\$88,400.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37191103028000	4/28/1998	R	100.0 %	15	\$88,400.00	\$88,400.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37300710013000	4/28/1998	R	100.0 %	15	\$88,400.00	\$88,400.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
47060906024000	4/28/1998	R	100.0 %	15	\$88,400.00	\$88,400.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36361209011000	8/11/1998	R	100.0 %	10	\$3,000.00	\$3,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
47061201020000	8/11/1998	R	100.0 %	10	\$10,000.00	\$10,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37300609004000	9/4/1998	R	100.0 %	10	\$13,900.00	\$13,900.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE

Name/Property Identification	Date Project Certified	Type of Project R=Res C=Com I = Ind	Percent of Exemption	Term of Exemption	Total Project Investment	Total Subject to Exemption	# of Jobs Created*	Other Exempt Involved	Date of Most Recent Housing Council Review	Date of Most Recent Tax Incentive Council Review	Current Status
37300609007000	9/4/1998	R	100.0%	10	\$8,000.00	\$8,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
47060515021000	9/4/1998	R	100.0%	10	\$6,120.00	\$6,120.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36350905012000	9/30/1998	R	100.0%	10	\$15,325.00	\$15,325.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37300708039000	9/30/1998	R	100.0%	10	\$4,800.00	\$4,800.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37300907003000	9/30/1998	R	100.0%	10	\$5,000.00	\$5,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37301101010000	9/30/1998	R	100.0%	10	\$2,600.00	\$2,600.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36251215006000	10/23/1998	R	100.0%	10	\$3,000.00	\$3,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36351007005000	10/23/1998	R	100.0%	10	\$12,334.00	\$12,334.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
47050705012000	10/23/1998	R	100.0%	10	\$12,554.00	\$12,554.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36250608022000	11/3/1998	R	100.0%	10	\$3,000.00	\$3,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36350505035000	11/3/1998	R	100.0%	10	\$3,405.20	\$3,405.20		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36350506004000	11/3/1998	R	100.0%	10	\$4,480.00	\$4,480.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36351005028000	11/3/1998	R	100.0%	10	\$54,000.00	\$54,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36360703009000	11/3/1998	R	100.0%	10	\$17,707.00	\$17,707.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36250910037000	11/24/1998	R	100.0%	10	\$4,777.00	\$4,777.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36251202030000	11/24/1998	R	100.0%	10	\$2,865.80	\$2,865.80		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36351008013000	11/24/1998	R	100.0%	10	\$19,030.28	\$19,030.28		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37300605007000	11/24/1998	R	100.0%	10	\$4,544.00	\$4,544.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36251202029000	12/14/1998	R	100.0%	10	\$8,700.00	\$8,700.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36351008021000	12/14/1998	R	100.0%	10	\$8,021.00	\$8,021.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37311208062000	12/14/1998	R	100.0%	10	\$14,600.00	\$14,600.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
47060710022000	12/14/1998	R	100.0%	15	\$33,760.00	\$33,760.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36260708028000	1/29/1999	R	100.0%	10	\$8,861.00	\$8,861.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36260806004000	1/29/1999	R	100.0%	10	\$8,000.00	\$8,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36350804026000	2/4/1999	R	100.0%	10	\$13,300.00	\$13,300.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
47060901005000	2/4/1999	R	100.0%	10	\$5,000.00	\$5,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36350509003000	2/24/1999	R	50.0%	10	\$30,000.00	\$15,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36350703002000	2/24/1999	R	100.0%	10	\$6,000.00	\$6,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36350910006000	2/24/1999	R	100.0%	10	\$34,700.00	\$34,700.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37321102004000	3/16/1999	R	100.0%	10	\$6,000.00	\$6,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37321107019000	3/16/1999	R	100.0%	10	\$5,524.00	\$5,524.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36360705025000	3/26/1999	R	100.0%	10	\$4,995.00	\$4,995.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36361001009000	3/26/1999	R	100.0%	10	\$23,740.00	\$23,740.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE

Name/Property Identification	Date Project Certified	Type of Project R=Res C=Com I = Ind	Percent of Exemption	Term of Exemption	Total Project Investment	Total Subject to Exemption	# of Jobs Created**	Other Exempt Involved	Date of Most Recent Housing Council Review	Date of Most Recent Tax Incentive Review Council	Current Status
36250510026000	4/6/1999	R	100.0 %	10	\$10,000.00	\$10,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36250809009000	4/14/1999	R	100.0 %	10	\$2,815.00	\$2,815.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36360918008000	4/14/1999	R	100.0 %	10	\$5,760.00	\$5,760.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36361104002000	4/14/1999	R	100.0 %	10	\$35,000.00	\$35,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37311014008000	4/14/1999	R	100.0 %	10	\$14,040.00	\$14,040.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36251019012000	4/16/1999	R	100.0 %	10	\$3,500.00	\$3,500.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36261104018000	4/16/1999	R	100.0 %	10	\$4,000.00	\$4,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37321002008000	4/20/1999	R	100.0 %	10	\$4,000.00	\$4,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36260703003000	5/7/1999	R	100.0 %	10	\$7,700.00	\$7,700.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36261214004000	6/30/1999	R	100.0 %	10	\$16,000.00	\$16,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37320701004001	6/30/1999	R	100.0 %	10	\$3,795.00	\$3,795.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36250805010000	8/6/1999	R	100.0 %	10	\$8,431.00	\$8,431.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36251015002000	8/6/1999	R	100.0 %	10	\$5,280.00	\$5,280.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36260701016000	8/6/1999	R	100.0 %	10	\$12,500.00	\$12,500.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36261220007000	8/6/1999	R	100.0 %	10	\$18,000.00	\$18,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36340812005000	8/6/1999	R	100.0 %	10	\$4,400.00	\$4,400.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37301010003000	8/6/1999	R	100.0 %	10	\$5,400.00	\$5,400.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37320710001000	8/6/1999	R	100.0 %	10	\$8,000.00	\$8,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36261006029000	8/27/1999	R	100.0 %	10	\$3,645.00	\$3,645.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36351205013000	9/27/1999	R	100.0 %	10	\$3,500.00	\$3,500.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
47060511026000	9/27/1999	R	100.0 %	10	\$3,000.00	\$3,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
47061101008000	10/14/1999	R	100.0 %	10	\$4,800.00	\$4,800.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36250716025000	10/29/1999	R	100.0 %	10	\$3,900.00	\$3,900.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36360508014000	10/29/1999	R	100.0 %	10	\$5,009.00	\$5,009.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36360705027000	10/29/1999	R	100.0 %	10	\$10,800.00	\$10,800.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36261206011000	11/16/1999	R	100.0 %	10	\$4,620.00	\$4,620.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36350609005000	11/16/1999	R	100.0 %	10	\$10,466.99	\$10,466.99		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37300705010000	11/16/1999	R	100.0 %	10	\$22,250.00	\$22,250.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37320706001000	11/16/1999	R	100.0 %	10	\$15,800.00	\$15,800.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36251009007000	11/24/1999	R	100.0 %	10	\$7,000.00	\$7,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36350804029000	11/24/1999	R	100.0 %	10	\$4,995.00	\$4,995.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36360604030000	12/7/1999	R	100.0 %	10	\$8,964.00	\$8,964.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37300907007000	12/10/1999	R	100.0 %	10	\$8,500.00	\$8,500.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE

Name/Property Identification	Date Project Certified	Type of Project R=Res C=Com I=Ind	Percent of Exemption	Term of Exemption	Total Project Investment	Total Subject to Exemption	# of Jobs Created*	Other Exempt Involved	Date of Most Recent Housing Council Review	Date of Most Recent Tax Incentive Council Review	Current Status
36350911005000	12/16/1999	R	100.0 %	10	\$17,567.28	\$17,567.28		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
47060504012000	1/13/2000	R	100.0 %	10	\$5,300.00	\$5,300.00		N/A		3/13/2008	IN COMPLIANCE
47060508015000	1/13/2000	R	100.0 %	10	\$2,500.00	\$2,500.00		N/A		3/13/2008	IN COMPLIANCE
37310904006000	1/25/2000	R	100.0 %	10	\$7,000.00	\$7,000.00		N/A		3/13/2008	IN COMPLIANCE
47060711012000	2/1/2000	R	100.0 %	15	\$37,190.00	\$37,190.00		N/A		3/13/2008	IN COMPLIANCE
36250604001000	2/7/2000	R	100.0 %	10	\$5,015.00	\$5,015.00		N/A		3/13/2008	IN COMPLIANCE
36351205003000	2/29/2000	R	100.0 %	10	\$10,500.00	\$10,500.00		N/A		3/13/2008	IN COMPLIANCE
47060819008000	3/10/2000	R	100.0 %	10	\$6,000.00	\$6,000.00		N/A		3/13/2008	IN COMPLIANCE
47060711006000	5/19/2000	R	100.0 %	15	\$39,490.00	\$39,490.00		N/A		3/13/2008	IN COMPLIANCE
37301003005000	7/18/2000	R	100.0 %	10	\$6,000.00	\$6,000.00		N/A		3/13/2008	IN COMPLIANCE
36250607001000	8/29/2000	R	100.0 %	10	\$3,695.00	\$3,695.00		N/A		3/13/2008	IN COMPLIANCE
36251203034000	8/29/2000	R	100.0 %	10	\$7,328.00	\$7,328.00		N/A		3/13/2008	IN COMPLIANCE
36250807011000	9/5/2000	R	100.0 %	10	\$4,500.00	\$4,500.00		N/A		3/13/2008	IN COMPLIANCE
36260703008000	9/5/2000	R	100.0 %	10	\$4,436.00	\$4,436.00		N/A		3/13/2008	IN COMPLIANCE
36260806002000	9/5/2000	R	100.0 %	10	\$24,000.00	\$24,000.00		N/A		3/13/2008	IN COMPLIANCE
36350508016000	9/5/2000	R	100.0 %	10	\$5,500.00	\$5,500.00		N/A		3/13/2008	IN COMPLIANCE
36251212030000	9/7/2000	R	100.0 %	10	\$4,200.00	\$4,200.00		N/A		3/13/2008	IN COMPLIANCE
36260703005000	9/7/2000	R	100.0 %	10	\$5,200.00	\$5,200.00		N/A		3/13/2008	IN COMPLIANCE
36250812010000	9/19/2000	R	100.0 %	10	\$18,279.35	\$18,279.35		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36251203025000	9/21/2000	R	100.0 %	10	\$3,600.00	\$3,600.00		N/A		3/13/2008	IN COMPLIANCE
37191001003000	9/21/2000	R	100.0 %	10	\$3,880.00	\$3,880.00		N/A		3/13/2008	IN COMPLIANCE
36350604008000	9/26/2000	R	100.0 %	10	\$4,558.00	\$4,558.00		N/A		3/13/2008	IN COMPLIANCE
36350710001000	10/27/2000	R	100.0 %	10	\$25,000.00	\$25,000.00		N/A		3/13/2008	IN COMPLIANCE
37300609009000	10/27/2000	R	100.0 %	10	\$3,500.00	\$3,500.00		N/A		3/13/2008	IN COMPLIANCE
36261202004000	11/1/2000	R	100.0 %	10	\$2,500.00	\$2,500.00		N/A		3/13/2008	IN COMPLIANCE
36360918008000	11/2/2000	R	100.0 %	10	\$10,000.00	\$10,000.00		N/A		3/13/2008	IN COMPLIANCE
36350703006000	11/8/2000	R	100.0 %	10	\$15,000.00	\$15,000.00		N/A		3/13/2008	IN COMPLIANCE
37191002006001	11/8/2000	R	100.0 %	15	\$95,000.00	\$95,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
47061001011000	11/8/2000	R	100.0 %	10	\$8,000.00	\$8,000.00		N/A		3/13/2008	IN COMPLIANCE
36250809003000	11/13/2000	R	100.0 %	10	\$11,000.00	\$11,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36250716034000	11/16/2000	R	100.0 %	10	\$3,085.00	\$3,085.00		N/A		3/13/2008	IN COMPLIANCE
36250905009000	11/16/2000	R	100.0 %	10	\$3,872.00	\$3,872.00		N/A		3/13/2008	IN COMPLIANCE
36351205014000	11/20/2000	R	100.0 %	10	\$22,500.00	\$22,500.00		N/A		3/13/2008	IN COMPLIANCE

Name/Property Identification	Date Project Certified	Type of Project R=Res C=Com I = Ind	Percent of Exemption	Term of Exemption	Total Project Investment	Total Subject to Exemption	# of Jobs Created*	Other Exempt Involved	Date of Most Recent Housing Council Review	Date of Most Recent Tax Incentive Review Council	Current Status
47060501013000	11/27/2000	R	100.0 %	10	\$4,000.00	\$4,000.00		N/A		3/13/2008	IN COMPLIANCE
47060711008000	11/30/2000	R	100.0 %	15	\$40,250.00	\$40,250.00		N/A		3/13/2008	IN COMPLIANCE
47060711009000	11/30/2000	R	100.0 %	15	\$42,400.00	\$42,400.00		N/A		3/13/2008	IN COMPLIANCE
36251108015000	12/14/2000	R	100.0 %	10	\$5,200.00	\$5,200.00		N/A		3/13/2008	IN COMPLIANCE
36351002027000	12/14/2000	R	100.0 %	10	\$4,600.00	\$4,600.00		N/A		3/13/2008	IN COMPLIANCE
36350911007000	1/3/2001	R	100.0 %	10	\$30,000.00	\$30,000.00		N/A		3/13/2008	IN COMPLIANCE
37301002023000	1/5/2001	R	100.0 %	10	\$7,500.00	\$7,500.00		N/A		3/13/2008	IN COMPLIANCE
37301111014000	1/5/2001	R	100.0 %	10	\$5,000.00	\$5,000.00		N/A		3/13/2008	IN COMPLIANCE
46010803007000	1/5/2001	R	100.0 %	10	\$22,005.00	\$22,005.00		N/A		3/13/2008	IN COMPLIANCE
37320603015000	1/9/2001	R	100.0 %	10	\$6,199.00	\$6,199.00		N/A		3/13/2008	IN COMPLIANCE
46010504015000	1/9/2001	R	100.0 %	10	\$5,300.00	\$5,300.00		N/A		3/13/2008	IN COMPLIANCE
36350710002000	1/29/2001	R	50.0 %	10	\$155,000.00	\$77,500.00		N/A		3/13/2008	IN COMPLIANCE
36250504022000	3/15/2001	R	100.0 %	10	\$2,980.00	\$2,980.00		N/A		3/13/2008	IN COMPLIANCE
36251105013000	3/21/2001	R	100.0 %	10	\$4,516.00	\$4,516.00		N/A		3/13/2008	IN COMPLIANCE
37311207017000	3/22/2001	R	100.0 %	10	\$30,000.00	\$30,000.00		N/A		3/13/2008	IN COMPLIANCE
36350714006000	3/26/2001	R	100.0 %	10	\$8,250.00	\$8,250.00		N/A		3/13/2008	IN COMPLIANCE
36260907016000	3/30/2001	R	100.0 %	10	\$7,750.00	\$7,750.00		N/A		3/13/2008	IN COMPLIANCE
47060817009000	4/9/2001	R	100.0 %	10	\$18,968.00	\$18,968.00		N/A		3/13/2008	IN COMPLIANCE
36250510022000	4/17/2001	R	100.0 %	10	\$10,921.00	\$10,921.00		N/A		3/13/2008	IN COMPLIANCE
36350704003000	4/17/2001	R	100.0 %	10	\$60,000.00	\$60,000.00		N/A		3/13/2008	IN COMPLIANCE
47060506013000	4/18/2001	R	100.0 %	10	\$9,000.00	\$9,000.00		N/A		3/13/2008	IN COMPLIANCE
36361001004000	5/4/2001	R	100.0 %	10	\$14,000.00	\$14,000.00		N/A		3/13/2008	IN COMPLIANCE
37321015004000	5/15/2001	R	100.0 %	10	\$13,000.00	\$13,000.00		N/A		3/13/2008	IN COMPLIANCE
3626112016000	6/6/2001	R	100.0 %	10	\$17,500.00	\$17,500.00		N/A		3/13/2008	IN COMPLIANCE
37310911004000	6/12/2001	R	100.0 %	10	\$5,000.00	\$5,000.00		N/A		3/13/2008	IN COMPLIANCE
36261214033000	6/29/2001	R	100.0 %	10	\$18,000.00	\$18,000.00		N/A		3/13/2008	IN COMPLIANCE
37311208032000	6/29/2001	R	100.0 %	10	\$16,155.00	\$16,155.00		N/A		3/13/2008	IN COMPLIANCE
36350902027000	7/5/2001	R	100.0 %	10	\$4,600.00	\$4,600.00		N/A		3/13/2008	IN COMPLIANCE
37301111012000	7/5/2001	R	100.0 %	10	\$4,000.00	\$4,000.00		N/A		3/13/2008	IN COMPLIANCE
37311208020000	7/17/2001	R	100.0 %	10	\$11,506.00	\$11,506.00		N/A		3/13/2008	IN COMPLIANCE
37300707032000	8/1/2001	R	100.0 %	10	\$4,860.00	\$4,860.00		N/A		3/13/2008	IN COMPLIANCE
46010506037000	8/2/2001	R	100.0 %	10	\$11,000.00	\$11,000.00		N/A		3/13/2008	IN COMPLIANCE
37310906010000	8/27/2001	R	100.0 %	10	\$4,655.72	\$4,655.72		N/A		3/13/2008	IN COMPLIANCE

Name/Property Identification	Date Project Certified	Type of Project R=Res C=Com I=Ind	Percent of Exemption	Term of Exemption	Total Project Investment	Total Subject to Exemption	# of Jobs Created*	Other Exempt Involved	Date of Most Recent Housing Council Review	Date of Most Recent Tax Incentive Review Council	Current Status
47060816002000	9/4/2001	R	100.0 %	15	\$36,000.00	\$36,000.00		N/A		3/13/2008	IN COMPLIANCE
36251202008000	9/20/2001	R	100.0 %	10	\$20,032.20	\$20,032.20		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
37300705013000	9/20/2001	R	100.0 %	10	\$30,000.00	\$30,000.00		N/A		3/13/2008	IN COMPLIANCE
36350610006000	10/17/2001	R	100.0 %	10	\$120,000.00	\$120,000.00		N/A		3/13/2008	IN COMPLIANCE
36360606026000	10/17/2001	R	100.0 %	10	\$24,355.00	\$24,355.00		N/A		3/13/2008	IN COMPLIANCE
37310909013000	10/17/2001	R	100.0 %	10	\$6,000.00	\$6,000.00		N/A		3/13/2008	IN COMPLIANCE
37311207012000	10/17/2001	R	100.0 %	10	\$25,000.00	\$25,000.00		N/A		3/13/2008	IN COMPLIANCE
36261102018000	10/23/2001	R	100.0 %	10	\$32,039.00	\$32,039.00		N/A		3/13/2008	IN COMPLIANCE
37301010031000	10/23/2001	R	100.0 %	15	\$59,000.00	\$59,000.00		N/A		3/13/2008	IN COMPLIANCE
36250602017000	11/1/2001	R	100.0 %	10	\$3,000.00	\$3,000.00		N/A		3/13/2008	IN COMPLIANCE
36260806011000	11/28/2001	R	100.0 %	10	\$5,000.00	\$5,000.00		N/A		3/13/2008	IN COMPLIANCE
36361003015000	11/28/2001	R	100.0 %	10	\$53,250.00	\$53,250.00		N/A		3/13/2008	IN COMPLIANCE
36250504018000	12/14/2001	R	100.0 %	10	\$3,500.00	\$3,500.00		N/A		3/13/2008	IN COMPLIANCE
46010601039000	12/14/2001	R	100.0 %	10	\$33,354.00	\$33,354.00		N/A		3/13/2008	IN COMPLIANCE
36360905013000	2/12/2002	R	100.0 %	10	\$14,900.00	\$14,900.00		N/A		3/13/2008	IN COMPLIANCE
36251104003000	2/20/2002	R	100.0 %	10	\$9,734.00	\$9,734.00		N/A		3/13/2008	IN COMPLIANCE
37311206046000	2/20/2002	R	100.0 %	10	\$9,000.00	\$9,000.00		N/A		3/13/2008	IN COMPLIANCE
36350709001000	2/26/2002	R	100.0 %	10	\$22,368.00	\$22,368.00		N/A		3/13/2008	IN COMPLIANCE
36261104016000	3/5/2002	R	100.0 %	10	\$39,000.00	\$39,000.00		N/A		3/13/2008	IN COMPLIANCE
36361103005000	3/5/2002	R	100.0 %	10	\$42,000.00	\$42,000.00		N/A		3/13/2008	IN COMPLIANCE
36351105027000	3/7/2002	R	100.0 %	10	\$10,000.00	\$10,000.00		N/A		3/13/2008	IN COMPLIANCE
36350805010000	3/15/2002	R	100.0 %	10	\$7,500.00	\$7,500.00		N/A		3/13/2008	IN COMPLIANCE
36251202005000	3/28/2002	R	100.0 %	10	\$4,000.00	\$4,000.00		N/A		3/13/2008	IN COMPLIANCE
36251107017000	4/10/2002	R	100.0 %	10	\$6,900.00	\$6,900.00		N/A		3/13/2008	IN COMPLIANCE
36350702008000	4/10/2002	R	100.0 %	10	\$9,000.00	\$9,000.00		N/A		3/13/2008	IN COMPLIANCE
36350601002000	6/4/2002	R	100.0 %	10	\$5,748.00	\$5,748.00		N/A		3/13/2008	IN COMPLIANCE
36251001006000	7/12/2002	R	100.0 %	10	\$7,000.00	\$7,000.00		N/A		3/13/2008	IN COMPLIANCE
36250603019000	8/13/2002	R	100.0 %	10	\$2,500.00	\$2,500.00		N/A		3/13/2008	IN COMPLIANCE
47060710025001	8/13/2002	R	100.0 %	15	\$40,000.00	\$40,000.00		N/A		3/13/2008	IN COMPLIANCE
47060816001000	8/13/2002	R	100.0 %	15	\$38,000.00	\$38,000.00		N/A		3/13/2008	IN COMPLIANCE
36250601010000	10/11/2002	R	100.0 %	10	\$4,300.00	\$4,300.00		N/A		3/13/2008	IN COMPLIANCE
47070708001000	10/11/2002	R	100.0 %	15	\$72,000.00	\$72,000.00		N/A		3/13/2008	IN COMPLIANCE
47060817002000	10/30/2002	R	100.0 %	10	\$6,182.00	\$6,182.00		N/A		3/13/2008	IN COMPLIANCE

Name/Property Identification	Date Project Certified	Type of Project R=Res C=Com I = Ind	Percent of Exemption	Term of Exemption	Total Project Investment	Total Subject to Exemption	# of Jobs Created*	Other Exempt Involved	Date of Most Recent Housing Council Review	Date of Most Recent Tax Incentive Council Review	Current Status
37301006014000	11/4/2002	R	100.0 %	10	\$5,000.00	\$5,000.00		N/A		3/13/2008	IN COMPLIANCE
37301104043000	11/4/2002	R	100.0 %	10	\$5,000.00	\$5,000.00		N/A		3/13/2008	IN COMPLIANCE
46010504047000	11/4/2002	R	100.0 %	10	\$5,000.00	\$5,000.00		N/A		3/13/2008	IN COMPLIANCE
36251018016000	1/6/2003	R	100.0 %	10	\$2,500.00	\$2,500.00		N/A		3/13/2008	IN COMPLIANCE
37300708012000	1/6/2003	R	100.0 %	10	\$2,500.00	\$2,500.00		N/A		3/13/2008	IN COMPLIANCE
37310810019000	1/6/2003	R	100.0 %	10	\$5,000.00	\$5,000.00		N/A		3/13/2008	IN COMPLIANCE
37310904011000	1/6/2003	R	100.0 %	10	\$2,500.00	\$2,500.00		N/A		3/13/2008	IN COMPLIANCE
47060803008001	1/27/2003	R	100.0 %	15	\$39,063.00	\$39,063.00		N/A		3/13/2008	IN COMPLIANCE
47060803008002	1/27/2003	R	100.0 %	15	\$39,063.00	\$39,063.00		N/A		3/13/2008	IN COMPLIANCE
36351001005000	4/14/2003	R	100.0 %	10	\$19,000.00	\$19,000.00		N/A		3/13/2008	IN COMPLIANCE
36350904014000	5/1/2003	R	100.0 %	10	\$14,500.00	\$14,500.00		N/A		3/13/2008	IN COMPLIANCE
36260704008000	7/23/2003	R	100.0 %	10	\$5,400.00	\$5,400.00		N/A		3/13/2008	IN COMPLIANCE
37310905029000	7/23/2003	R	100.0 %	10	\$3,500.00	\$3,500.00		N/A		3/13/2008	IN COMPLIANCE
36350712014000	9/24/2003	R	100.0 %	10	\$4,879.00	\$4,879.00		N/A		3/13/2008	IN COMPLIANCE
36261204007000	10/13/2003	R	100.0 %	10	\$10,718.00	\$10,718.00		N/A		3/13/2008	IN COMPLIANCE
36360910010000	10/13/2003	R	100.0 %	10	\$3,930.00	\$3,930.00		N/A		3/13/2008	IN COMPLIANCE
37310905028000	10/30/2003	R	100.0 %	10	\$4,200.36	\$4,200.36		N/A		3/13/2008	IN COMPLIANCE
37300707009000	12/8/2003	R	100.0 %	10	\$3,200.00	\$3,200.00		N/A		3/13/2008	IN COMPLIANCE
36360704014000	1/15/2004	R	100.0 %	10	\$2,777.00	\$2,777.00		N/A		3/13/2008	IN COMPLIANCE
47060710024000	1/15/2004	R	100.0 %	15	\$38,277.00	\$38,277.00		N/A		3/13/2008	IN COMPLIANCE
47061204022000	1/23/2004	R	100.0 %	12	\$121,500.00	\$121,500.00		N/A		3/13/2008	IN COMPLIANCE
47061204023000	1/23/2004	R	100.0 %	12	\$110,675.00	\$110,675.00		N/A		3/13/2008	IN COMPLIANCE
47061204024000	1/23/2004	R	100.0 %	12	\$110,675.00	\$110,675.00		N/A		3/13/2008	IN COMPLIANCE
47061204025000	1/23/2004	R	100.0 %	12	\$110,675.00	\$110,675.00		N/A		3/13/2008	IN COMPLIANCE
47061204026000	1/23/2004	R	100.0 %	12	\$110,675.00	\$110,675.00		N/A		3/13/2008	IN COMPLIANCE
47061204027000	1/23/2004	R	100.0 %	12	\$110,675.00	\$110,675.00		N/A		3/13/2008	IN COMPLIANCE
47061204028000	1/23/2004	R	100.0 %	12	\$110,675.00	\$110,675.00		N/A		3/13/2008	IN COMPLIANCE
47061204029000	1/23/2004	R	100.0 %	12	\$110,675.00	\$110,675.00		N/A		3/13/2008	IN COMPLIANCE
47061204030000	1/23/2004	R	100.0 %	12	\$110,675.00	\$110,675.00		N/A		3/13/2008	IN COMPLIANCE
47061205002000	1/23/2004	R	100.0 %	12	\$94,500.00	\$94,500.00		N/A		3/13/2008	IN COMPLIANCE
47061205003000	1/23/2004	R	100.0 %	12	\$110,675.00	\$110,675.00		N/A		3/13/2008	IN COMPLIANCE
47061205006000	1/23/2004	R	100.0 %	12	\$121,500.00	\$121,500.00		N/A		3/13/2008	IN COMPLIANCE
47061205007000	1/23/2004	R	100.0 %	12	\$121,500.00	\$121,500.00		N/A		3/13/2008	IN COMPLIANCE

Name/Property Identification	Date Project Certified	Type of Project R=Res C=Com I=Ind	Percent of Exemption	Term of Exemption	Total Project Investment	Total Subject to Exemption	# of Jobs Created*	Other Exempt Involved	Date of Most Recent Housing Council Review	Date of Most Recent Tax Incentive Review Council	Current Status
47061205008000	1/23/2004	R	100.0 %	12	\$110,675.00	\$110,675.00		N/A		3/13/2008	IN COMPLIANCE
47061205009000	1/23/2004	R	100.0 %	12	\$110,675.00	\$110,675.00		N/A		3/13/2008	IN COMPLIANCE
47061206001000	1/23/2004	R	100.0 %	12	\$110,675.00	\$110,675.00		N/A		3/13/2008	IN COMPLIANCE
47061206002000	1/23/2004	R	100.0 %	12	\$110,675.00	\$110,675.00		N/A		3/13/2008	IN COMPLIANCE
47061206003000	1/23/2004	R	100.0 %	12	\$110,675.00	\$110,675.00		N/A		3/13/2008	IN COMPLIANCE
47061206004000	1/23/2004	R	100.0 %	12	\$110,675.00	\$110,675.00		N/A		3/13/2008	IN COMPLIANCE
47061206006000	1/23/2004	R	100.0 %	12	\$110,675.00	\$110,675.00		N/A		3/13/2008	IN COMPLIANCE
47061206007000	1/23/2004	R	100.0 %	12	\$110,675.00	\$110,675.00		N/A		3/13/2008	IN COMPLIANCE
47061206008000	1/23/2004	R	100.0 %	12	\$110,675.00	\$110,675.00		N/A		3/13/2008	IN COMPLIANCE
47061204021000	1/30/2004	R	100.0 %	12	\$110,675.00	\$110,675.00		N/A		3/13/2008	IN COMPLIANCE
47061205004000	1/30/2004	R	100.0 %	12	\$121,500.00	\$121,500.00		N/A		3/13/2008	IN COMPLIANCE
36251206040000	3/11/2004	R	100.0 %	10	\$5,000.00	\$5,000.00		N/A		3/13/2008	IN COMPLIANCE
37320711018000	4/6/2004	R	100.0 %	15	\$89,400.00	\$89,400.00		N/A		3/13/2008	IN COMPLIANCE
37300611002000	4/20/2004	R	100.0 %	10	\$25,000.00	\$25,000.00		N/A		3/13/2008	IN COMPLIANCE
36250503001000	5/27/2004	R	100.0 %	10	\$3,400.00	\$3,400.00		N/A		3/13/2008	IN COMPLIANCE
36261004009000	6/22/2004	R	100.0 %	10	\$5,453.66	\$5,453.66		N/A		3/13/2008	IN COMPLIANCE
36250703014000	9/27/2004	R	100.0 %	10	\$4,053.00	\$4,053.00		N/A		3/13/2008	IN COMPLIANCE
36251109019000	9/27/2004	R	100.0 %	10	\$7,000.00	\$7,000.00		N/A		3/13/2008	IN COMPLIANCE
36260702016000	9/27/2004	R	100.0 %	10	\$7,150.00	\$7,150.00		N/A		3/13/2008	IN COMPLIANCE
36261005025000	9/27/2004	R	100.0 %	10	\$5,450.00	\$5,450.00		N/A		3/13/2008	IN COMPLIANCE
36360707018000	9/27/2004	R	100.0 %	10	\$9,900.00	\$9,900.00		N/A		3/13/2008	IN COMPLIANCE
37320712011000	9/27/2004	R	100.0 %	10	\$7,807.00	\$7,807.00		N/A		3/13/2008	IN COMPLIANCE
47060803009000	9/27/2004	R	100.0 %	15	\$44,000.00	\$44,000.00		N/A		3/13/2008	IN COMPLIANCE
47060803011000	12/28/2004	R	100.0 %	15	\$47,639.00	\$47,639.00		N/A		3/13/2008	IN COMPLIANCE
47060804016000	12/28/2004	R	100.0 %	15	\$47,999.00	\$47,999.00		N/A		3/13/2008	IN COMPLIANCE
37320609006000	2/8/2005	R	100.0 %	10	\$10,000.00	\$10,000.00		N/A		3/13/2008	IN COMPLIANCE
36350911008000	5/2/2005	R	100.0 %	10	\$10,000.00	\$10,000.00		N/A		3/13/2008	IN COMPLIANCE
37301202010000	9/21/2005	R	100.0 %	10	\$5,000.00	\$5,000.00		N/A		3/13/2008	IN COMPLIANCE
37300608019000	10/12/2005	R	100.0 %	10	\$7,000.00	\$7,000.00		N/A		3/13/2008	IN COMPLIANCE
36250713014000	10/31/2005	R	100.0 %	10	\$3,893.00	\$3,893.00		N/A		3/13/2008	IN COMPLIANCE
37191103015000	10/31/2005	R	100.0 %	10	\$5,000.00	\$5,000.00		N/A		3/13/2008	IN COMPLIANCE
36351205008000	11/8/2005	R	50.0 %	10	\$130,000.00	\$65,000.00		N/A		3/13/2008	IN COMPLIANCE
36350613006000	1/12/2006	R	100.0 %	10	\$10,500.00	\$10,500.00		N/A		3/13/2008	IN COMPLIANCE

Name/Property Identification	Date Project Certified	Type of Project R=Res C=Com I=Ind	Percent of Exemption	Term of Exemption	Total Project Investment	Total Subject to Exemption	# of Jobs Created*	Other Exempt Involved	Date of Most Recent Housing Council Review	Date of Most Recent Tax Incentive Council Review	Current Status
3626113010000	1/17/2006	R	50.0 %	10	\$95,500.00	\$47,750.00		N/A		3/13/2008	IN COMPLIANCE
37300708035000	1/24/2006	R	100.0 %	10	\$7,686.00	\$7,686.00		N/A		3/13/2008	IN COMPLIANCE
36351005014000	3/14/2006	R	100.0 %	10	\$13,900.00	\$13,900.00		N/A		3/13/2008	IN COMPLIANCE
37320703019000	3/14/2006	R	100.0 %	10	\$6,500.00	\$6,500.00		N/A		3/13/2008	IN COMPLIANCE
47070503005002	3/14/2006	R	100.0 %	15	\$79,000.00	\$79,000.00		N/A		3/13/2008	IN COMPLIANCE
47070503006001	3/14/2006	R	100.0 %	15	\$79,000.00	\$79,000.00		N/A		3/13/2008	IN COMPLIANCE
47070503007001	3/14/2006	R	100.0 %	15	\$79,000.00	\$79,000.00		N/A		3/13/2008	IN COMPLIANCE
47070503008001	3/14/2006	R	100.0 %	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070503009001	3/14/2006	R	100.0 %	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070503010001	3/14/2006	R	100.0 %	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070503011001	3/14/2006	R	100.0 %	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070503012001	3/14/2006	R	100.0 %	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070503013001	3/14/2006	R	100.0 %	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070503036000	3/14/2006	R	100.0 %	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070503037000	3/14/2006	R	100.0 %	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070503038000	3/14/2006	R	100.0 %	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070503039000	3/14/2006	R	100.0 %	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070503040000	3/14/2006	R	100.0 %	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070503041000	3/14/2006	R	100.0 %	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070503042000	3/14/2006	R	100.0 %	15	\$79,000.00	\$79,000.00		N/A		3/13/2008	IN COMPLIANCE
47070503043000	3/14/2006	R	100.0 %	15	\$79,000.00	\$79,000.00		N/A		3/13/2008	IN COMPLIANCE
47070503044001	3/14/2006	R	100.0 %	15	\$79,000.00	\$79,000.00		N/A		3/13/2008	IN COMPLIANCE
47070505016000	3/14/2006	R	100.0 %	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070505017000	3/14/2006	R	100.0 %	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070505018000	3/14/2006	R	100.0 %	15	\$79,000.00	\$79,000.00		N/A		3/13/2008	IN COMPLIANCE
47070505019000	3/14/2006	R	100.0 %	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070505020000	3/14/2006	R	100.0 %	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070505021000	3/14/2006	R	100.0 %	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070505022000	3/14/2006	R	100.0 %	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070505023000	3/14/2006	R	100.0 %	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070505024000	3/14/2006	R	100.0 %	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070505025000	3/14/2006	R	100.0 %	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070505026000	3/14/2006	R	100.0 %	15	\$79,000.00	\$79,000.00		N/A		3/13/2008	IN COMPLIANCE

Name/Property Identification	Date Project Certified	Type of Project R=Res C=Com I=Ind	Percent of Exemption	Term of Exemption	Total Project Investment	Total Subject to Exemption	# of Jobs Created*	Other Exempt Involved	Date of Most Recent Housing Council Review	Date of Most Recent Tax Incentive Review Council	Current Status
47070506023000	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070506024000	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070506025000	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070603006000	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070604001000	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070604020000	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070605015000	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070608011001	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070608011002	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070609005000	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070609011001	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070609011002	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070610009000	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070610010000	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070612008001	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070612008002	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070612008003	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070612008004	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070615003000	3/14/2006	R	100.0%	10	\$3,065.00	\$3,065.00		N/A		3/13/2008	IN COMPLIANCE
47070615008000	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070616007000	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070706006000	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070706009000	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070709006000	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070709009001	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070709010001	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070710019000	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070714011001	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070714011002	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070714011003	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070714011004	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
47070716010000	3/14/2006	R	100.0%	15	\$75,000.00	\$75,000.00		N/A		3/13/2008	IN COMPLIANCE
36250716023000	6/21/2006	R	100.0%	10	\$15,000.00	\$15,000.00		N/A		3/13/2008	IN COMPLIANCE

Name/Property Identification	Date Project Certified	Type of Project R=Res C=Com I=Ind	Percent of Exemption	Term of Exemption	Total Project Investment	Total Subject to Exemption	# of Jobs Created*	Other Exempt Involved	Date of Most Recent Housing Council Review	Date of Most Recent Tax Incentive Review Council	Current Status
36361002013000	6/21/2006	R	100.0 %	10	\$52,000.00	\$52,000.00		N/A		3/13/2008	IN COMPLIANCE
36350607013000	7/11/2006	R	100.0 %	10	\$3,240.00	\$3,240.00		N/A		3/13/2008	IN COMPLIANCE
36350807011000	7/11/2006	R	100.0 %	10	\$4,597.00	\$4,597.00		N/A		3/13/2008	IN COMPLIANCE
37320606017000	8/17/2006	R	100.0 %	15	\$45,000.00	\$45,000.00		N/A		3/13/2008	IN COMPLIANCE
37320712011000	8/17/2006	R	100.0 %	10	\$4,200.00	\$4,200.00		N/A		3/13/2008	IN COMPLIANCE
36250704001000	9/13/2006	R	100.0 %	10	\$5,500.00	\$5,500.00		N/A		3/13/2008	IN COMPLIANCE
36261107018000	9/13/2006	R	100.0 %	10	\$2,500.00	\$2,500.00		N/A		3/13/2008	IN COMPLIANCE
36350704005000	9/13/2006	R	100.0 %	10	\$18,250.00	\$18,250.00		N/A		3/13/2008	IN COMPLIANCE
37311202030000	9/13/2006	R	100.0 %	10	\$4,300.00	\$4,300.00		N/A		3/13/2008	IN COMPLIANCE
47070501010000	9/13/2006	R	100.0 %	10	\$15,000.00	\$15,000.00		N/A		3/13/2008	IN COMPLIANCE
36250716022000	12/1/2006	R	100.0 %	10	\$25,000.00	\$25,000.00		N/A		3/13/2008	IN COMPLIANCE
36261001001000	12/1/2006	R	100.0 %	10	\$3,900.00	\$3,900.00		N/A		3/13/2008	IN COMPLIANCE
36261005027000	12/1/2006	R	100.0 %	10	\$6,975.00	\$6,975.00		N/A		3/13/2008	IN COMPLIANCE
37300704022000	12/1/2006	R	100.0 %	10	\$5,700.00	\$5,700.00		N/A		3/13/2008	IN COMPLIANCE
37300509004000	1/2/2007	R	100.0 %	15	\$55,000.00	\$55,000.00		N/A		3/13/2008	IN COMPLIANCE
36251006012000	1/29/2007	R	100.0 %	10	\$5,184.00	\$5,184.00		N/A		3/13/2008	IN COMPLIANCE
36261004001000	1/29/2007	R	100.0 %	10	\$3,000.00	\$3,000.00		N/A		3/13/2008	IN COMPLIANCE
37320712006000	1/29/2007	R	100.0 %	10	\$7,275.00	\$7,275.00		N/A		3/13/2008	IN COMPLIANCE
37300509004003	2/5/2007	R	100.0 %	15	\$55,000.00	\$55,000.00		N/A		3/13/2008	IN COMPLIANCE
37320606016000	2/5/2007	R	100.0 %	15	\$45,000.00	\$45,000.00		N/A		3/13/2008	IN COMPLIANCE
36261213002000	2/16/2007	R	50.0 %	10	\$40,000.00	\$20,000.00		N/A		3/13/2008	IN COMPLIANCE
36350507008000	3/8/2007	R	100.0 %	10	\$10,000.00	\$10,000.00		N/A		3/13/2008	IN COMPLIANCE
37300509001000	3/8/2007	R	100.0 %	15	\$50,000.00	\$50,000.00		N/A		3/13/2008	IN COMPLIANCE
37300509004002	3/8/2007	R	100.0 %	15	\$48,000.00	\$48,000.00		N/A		3/13/2008	IN COMPLIANCE
37300509004004	3/8/2007	R	100.0 %	15	\$48,000.00	\$48,000.00		N/A		3/13/2008	IN COMPLIANCE
37311201011000	5/3/2007	R	100.0 %	10	\$7,000.00	\$7,000.00		N/A		3/13/2008	IN COMPLIANCE
36251018005000	7/18/2007	R	100.0 %	10	\$10,750.00	\$10,750.00		N/A		3/13/2008	IN COMPLIANCE
37300605009000	7/18/2007	R	100.0 %	10	\$4,000.00	\$4,000.00		N/A		3/13/2008	IN COMPLIANCE
36350906009000	7/26/2007	R	100.0 %	10	\$5,110.00	\$5,110.00		N/A		3/13/2008	IN COMPLIANCE
37301008038000	7/26/2007	R	100.0 %	10	\$5,156.00	\$5,156.00		N/A		3/13/2008	IN COMPLIANCE
36250507013000	8/22/2007	R	100.0 %	10	\$17,000.00	\$17,000.00		N/A		3/13/2008	IN COMPLIANCE
37311015018000	8/23/2007	R	100.0 %	10	\$3,500.00	\$3,500.00		N/A		3/13/2008	IN COMPLIANCE
47061002001003	9/14/2007	R	100.0 %	15	\$84,000.00	\$84,000.00		N/A		3/13/2008	IN COMPLIANCE

Name/Property Identification	Date Project Certified	Type of Project R=Res C=Com I = Ind	Percent of Exemption	Term of Exemption	Total Project Investment	Total Subject to Exemption	# of Jobs Created*	Other Exempt Involved	Date of Most Recent Housing Council Review	Date of Most Recent Tax Incentive Review Council	Current Status
37301203014000	10/17/2007	R	100.0 %	15	\$80,000.00	\$80,000.00		N/A		3/13/2008	IN COMPLIANCE
36250716005000	10/29/2007	R	100.0 %	10	\$3,250.00	\$3,250.00		N/A		3/13/2008	IN COMPLIANCE
37301005007000	10/30/2007	R	100.0 %	10	\$3,500.00	\$3,500.00		N/A		3/13/2008	IN COMPLIANCE
37311206008000	10/30/2007	R	100.0 %	10	\$30,000.00	\$30,000.00		N/A		3/13/2008	IN COMPLIANCE
36250903035000	11/8/2007	R	100.0 %	10	\$13,516.00	\$13,516.00		N/A		3/13/2008	IN COMPLIANCE
36250810010000	12/10/2007	R	100.0 %	10	\$29,000.00	\$29,000.00		N/A		3/13/2008	IN COMPLIANCE

TOTAL NUMBER OF PROPERTIES: 356 TOTAL INVESTMENT: \$12,188,863.84 TOTAL EXEMPT: \$11,963,613.84

Ay. Sachon Oden
 Signature Housing Officer Date
 March 14, 2008

**OHIO COMMUNITY REINVESTMENT AREA (CRA) PROGRAM
2007 CRA STATUS REPORT FOR CRA'S CREATED AFTER JULY 1, 1994**

1. Name of Jurisdiction: CITY OF LIMA/CRA#4

ALLEN

2. Name/Identification of CRA: Cable West (003-2205-08)

3. Date Created: 6/11/2007

4. Expiration Date (if any):

5. List ALL projects granted CRA benefits and current status:

Name/Property Identification	Date Project Certified	Type of Project R=Res	Percent of Exemption	Term of Exemption	Total Project Investment	Total Subject to Exemption	# of Jobs Created*	Other Exempt Involved	Date of Most Recent Housing Council Review	Date of Most Recent Tax Incentive Review Council	Current Status
36341205003000	2/24/1999	R	100.0 %	10	\$2,000.00	\$2,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36341205003000	2/24/1999	R	100.0 %	10	\$2,500.00	\$2,500.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36340503001000	8/6/1999	R	100.0 %	10	\$92,000.00	\$92,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36340505004000	8/6/1999	R	100.0 %	10	\$3,000.00	\$3,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36340505010000	9/27/1999	R	100.0 %	10	\$32,900.00	\$32,900.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36340802001000	10/29/1999	R	100.0 %	10	\$10,500.00	\$10,500.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36340504005000	9/14/2000	R	100.0 %	10	\$12,759.00	\$12,759.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
36341204008000	12/14/2000	R	100.0 %	10	\$30,000.00	\$30,000.00		N/A		3/13/2008	IN COMPLIANCE
36340501002000	3/20/2001	R	100.0 %	10	\$34,202.66	\$34,202.66		N/A		3/13/2008	IN COMPLIANCE
46030501002008	7/25/2001	R	50.0 %	10	\$184,000.00	\$92,000.00		N/A		3/13/2008	IN COMPLIANCE
46030602011000	7/23/2003	R	50.0 %	10	\$135,000.00	\$67,500.00		N/A		3/13/2008	IN COMPLIANCE
46030501002009	3/24/2004	R	50.0 %	10	\$180,000.00	\$90,000.00		N/A		3/13/2008	IN COMPLIANCE
46030606011000	4/6/2004	R	50.0 %	10	\$140,000.00	\$70,000.00		N/A		3/13/2008	IN COMPLIANCE
36341202037000	9/27/2004	R	100.0 %	10	\$3,800.00	\$3,800.00		N/A		3/13/2008	IN COMPLIANCE
36340811004000	7/11/2006	R	100.0 %	10	\$13,060.00	\$13,060.00		N/A		3/13/2008	IN COMPLIANCE
36341202029000	8/17/2006	R	100.0 %	10	\$25,000.00	\$25,000.00		N/A		3/13/2008	IN COMPLIANCE
36340809003000	5/3/2007	R	50.0 %	10	\$3,931.00	\$1,965.50		N/A		3/13/2008	IN COMPLIANCE

TOTAL NUMBER OF PROPERTIES: 17

TOTAL INVESTMENT: \$904,652.66

TOTAL EXEMPT: \$583,187.16

Aly Sachner Odum

Signature

Housing Officer

Title

March 14, 2008

Date

CRA 4 – Cable West (003-2205-08) Before July 1, 1994
Residentials

NO PROJECTS

**OHIO COMMUNITY REINVESTMENT AREA (CRA) PROGRAM
2007 CRA STATUS REPORT FOR CRA'S CREATED AFTER JULY 1, 1994**

1. Name of Jurisdiction: CITY OF LIMA/CRA#5 ALLEN

2. Name/Identification of CRA: Liberty Commons (003-2205-02)

3. Date Created: 10/22/1998 4. Expiration Date (if any):

5. List ALL projects granted CRA benefits and current status:

Name/Property Identification	Date Project Certified	Type of Project R=Res	Percent of Exemption	Term of Exemption	Total Project Investment	Total Subject to Exemption	# of Jobs Created*	Other Exempt Involved	Date of Most Recent Housing Council Review	Date of Most Recent Tax Incentive Review Council	Current Status
47061105004000	4/19/1999	R	100.0 %	10	\$23,000.00	\$23,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
46010902016000	5/7/1999	R	100.0 %	10	\$5,000.00	\$5,000.00		N/A	11/3/1999	3/13/2008	IN COMPLIANCE
47061103001000	6/9/2000	R	100.0 %	10	\$4,000.00	\$4,000.00		N/A		3/13/2008	IN COMPLIANCE
47060709007001	1/15/2004	R	100.0 %	15	\$39,000.00	\$39,000.00		N/A		3/13/2008	IN COMPLIANCE
47060709008000	5/27/2004	R	100.0 %	15	\$42,000.00	\$42,000.00		N/A		3/13/2008	IN COMPLIANCE
47060709024000	5/27/2004	R	100.0 %	10	\$3,077.00	\$3,077.00		N/A		3/13/2008	IN COMPLIANCE
47060709009000	5/28/2004	R	100.0 %	15	\$42,000.00	\$42,000.00		N/A		3/13/2008	IN COMPLIANCE

TOTAL NUMBER OF PROPERTIES: 7

TOTAL INVESTMENT: \$158,077.00

TOTAL EXEMPT: \$158,077.00

Amy Seckman Odum Signature
 Housing Officer Title
 March 14, 2008 Date

CRA Liberty Commons (003-2205-02) Before July 1, 1994
Residentials

NO PROJECTS

AMANDA TOWNSHIP ZONING MAP



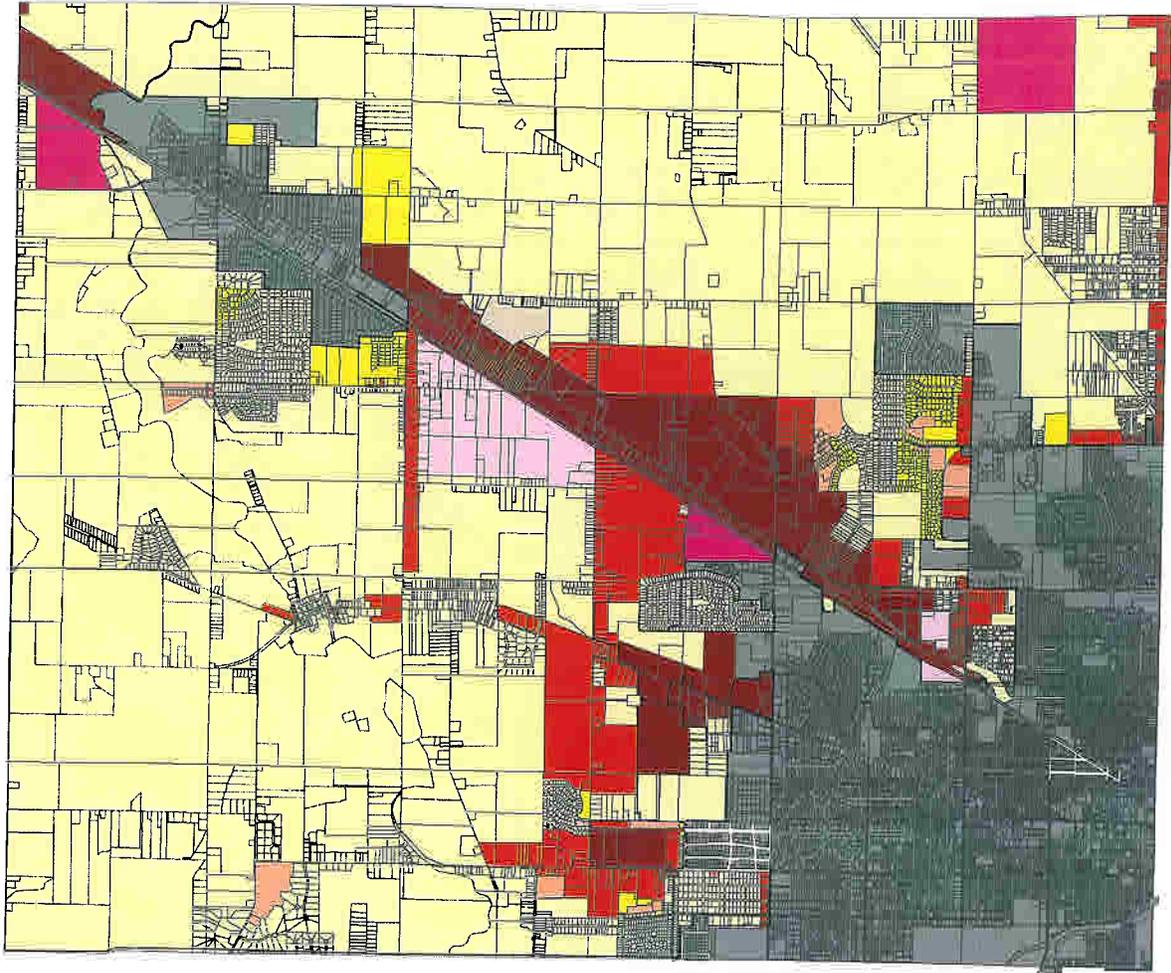
Legend

Amanda Zoning

-  Ag
-  B2
-  M
-  R1

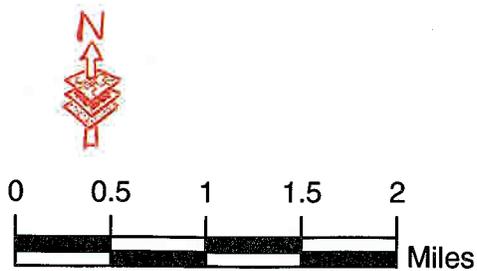


AMERICAN TOWNSHIP ZONING MAP

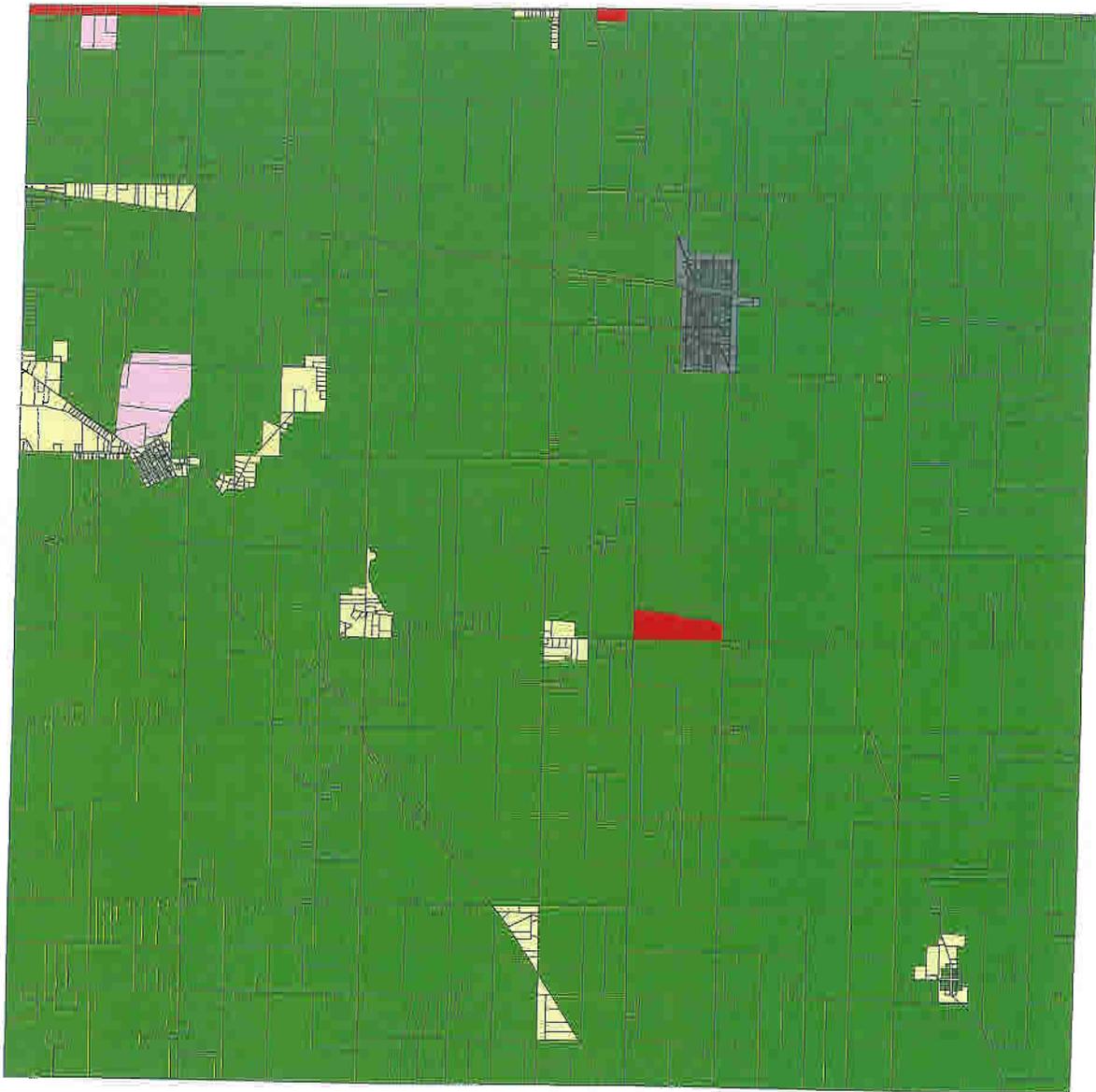


Legend

American Zoning	 Elida
 B-1	 PBO
 B-2	 PUD
 City of Lima	 R-1
 M-1	 R-2
 M-2	 R-3



AUGLAIZE TOWNSHIP ZONING MAP



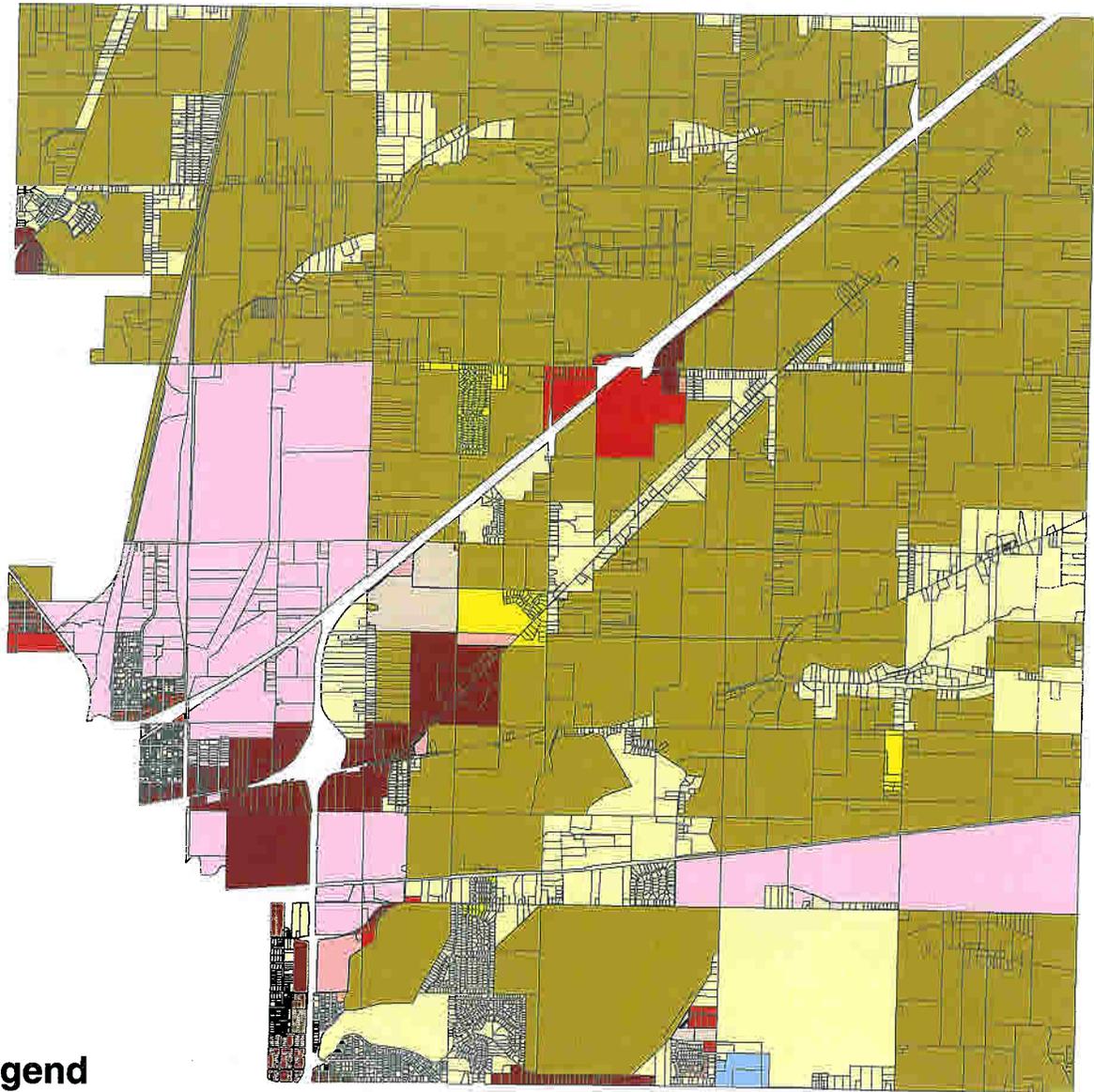
Legend

Auglaize Zoning

-  Agricultural
-  B: Business & Commer
-  I: Industrial & Manu
-  R-1: Single Family
-  Village of Harrod



BATH TOWNSHIP ZONING MAP



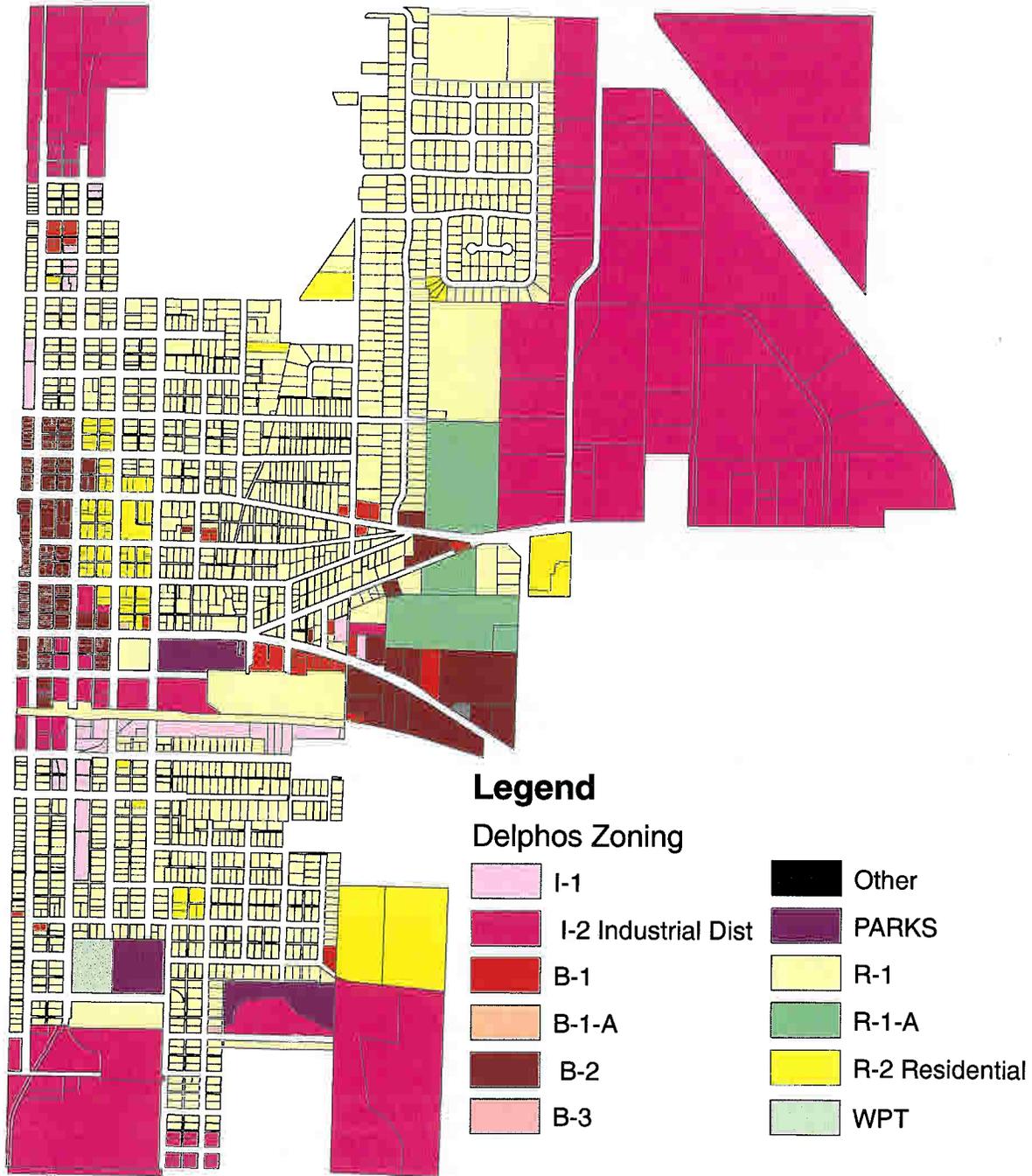
Legend

Bath Zoning

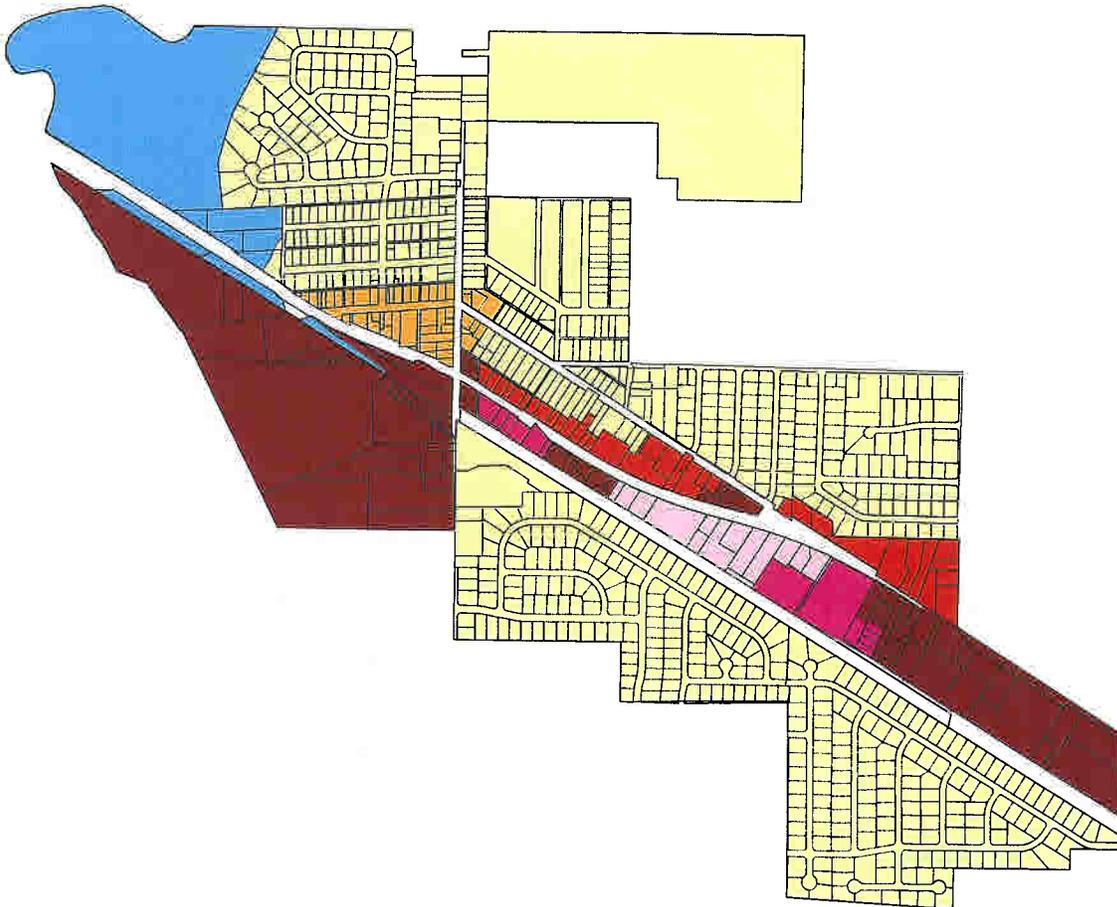
	B1		R1
	B2		R2
	M1		R3
	MHP		RU
	PUD		SPUD



CITY OF DELPHOS ZONING MAP

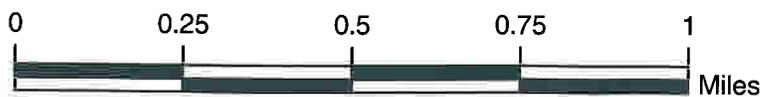


VILLAGE OF ELIDA ZONING MAP

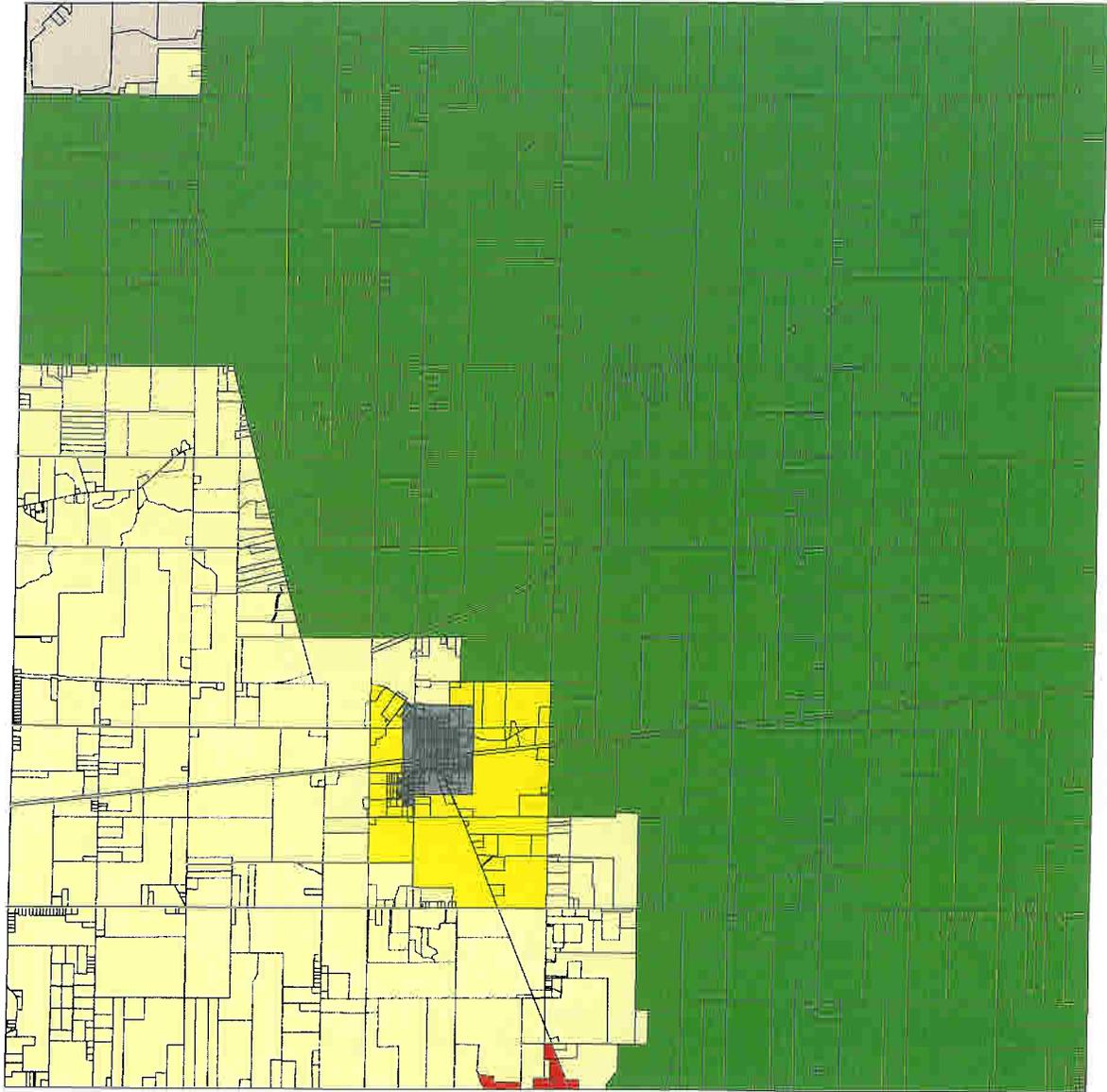


Legend

Elida Zoning	
	M-1
	B-1
	M-2
	B-2
	PBO
	FLDPLAIN
	R-1



JACKSON TOWNSHIP ZONING MAP



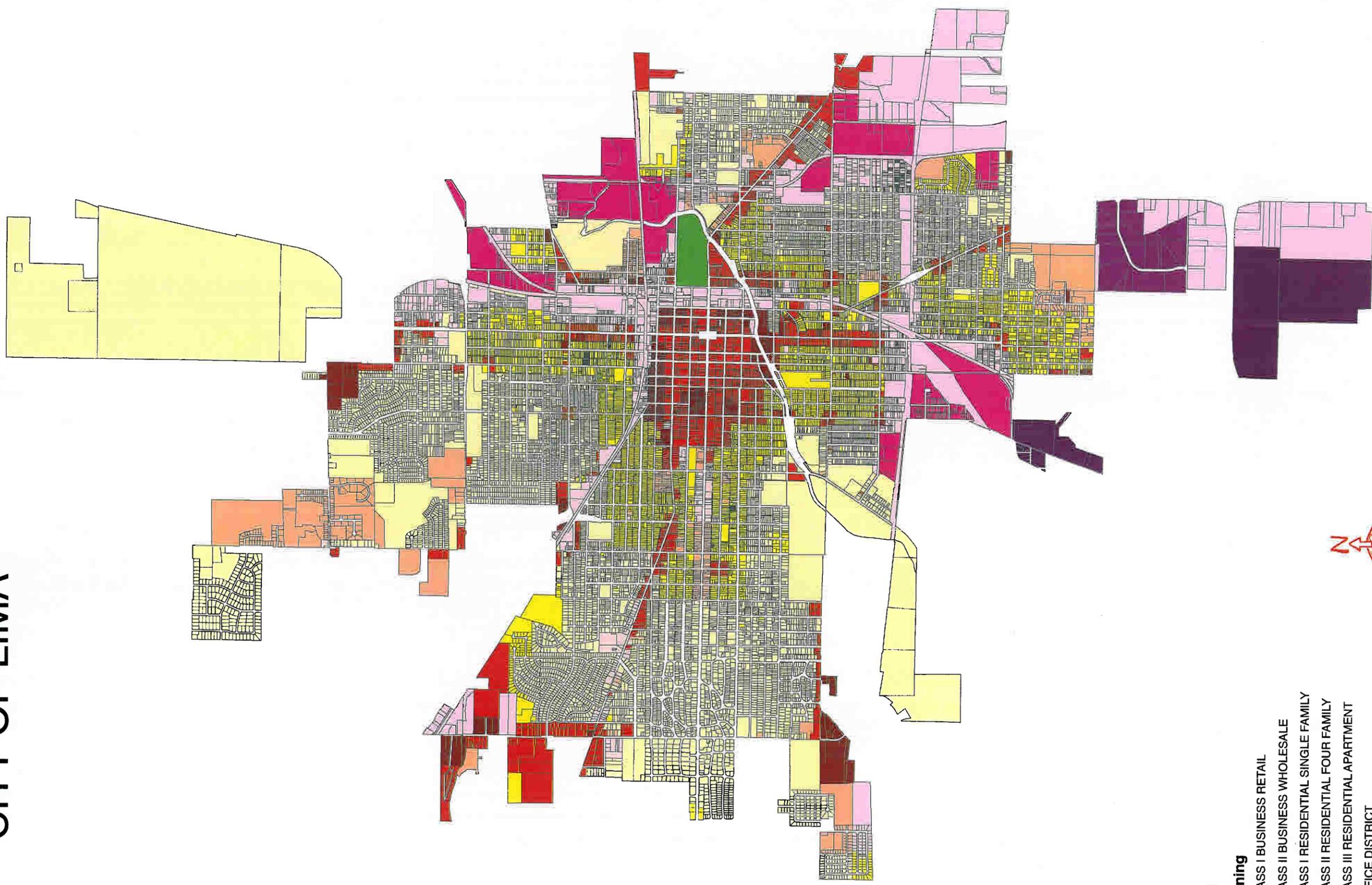
Legend

Jackson Zoning

- | | |
|---|--|
|  Agricultural |  Residential: R-1 |
|  Commercial District |  Residential: R-2 |
|  PUD |  Village of Lafayette |



ZONING MAP FOR THE CITY OF LIMA

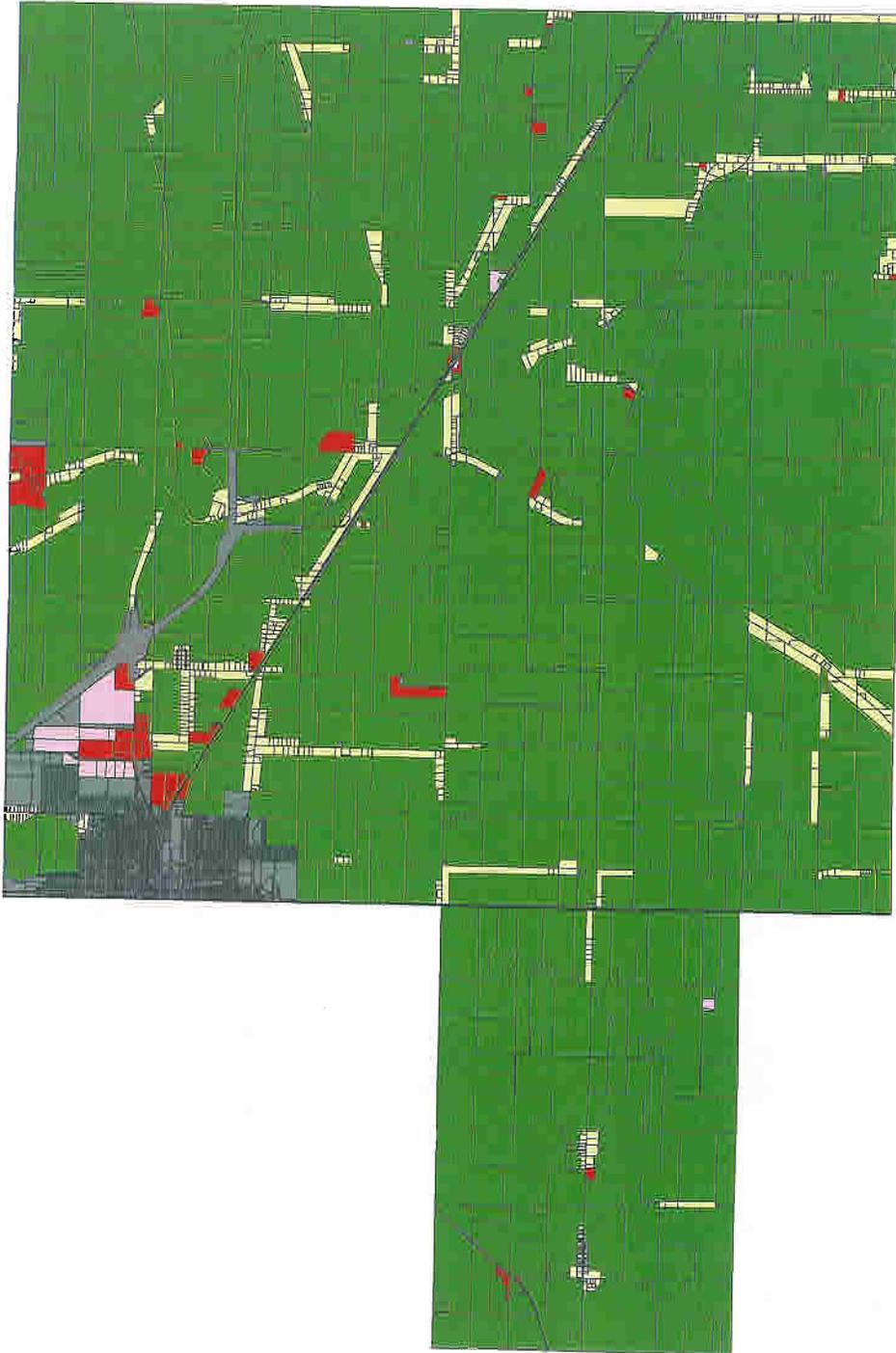


Legend

Lima Zoning

- CLASS I BUSINESS RETAIL
- CLASS II BUSINESS WHOLESALE
- CLASS I RESIDENTIAL SINGLE FAMILY
- CLASS II RESIDENTIAL FOUR FAMILY
- CLASS III RESIDENTIAL APARTMENT
- OFFICE DISTRICT
- FIRST INDUSTRIAL LIGHT
- SECOND INDUSTRIAL HEAVY
- INDUSTRIAL PARK
- NON-WITHDRAWN ANNEXED AREA
- Senior High School

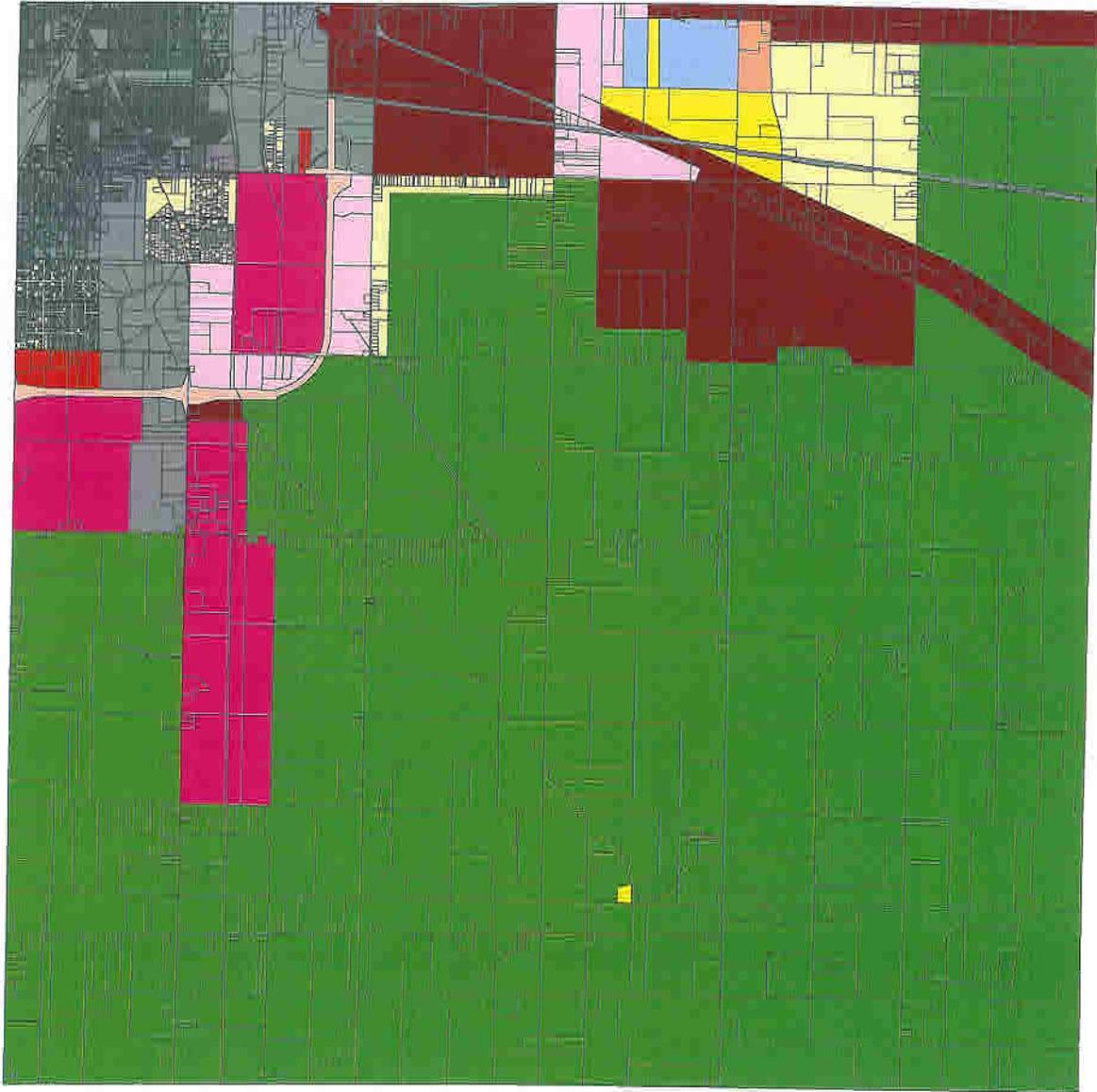
MARION TOWNSHIP ZONING MAP



- Legend**
- Marion Zoning
- Delphos
 - A-1: Agricultural
 - C-1: Commercial
 - I: Industrial
 - R-1: Residential



PERRY TOWNSHIP ZONING MAP



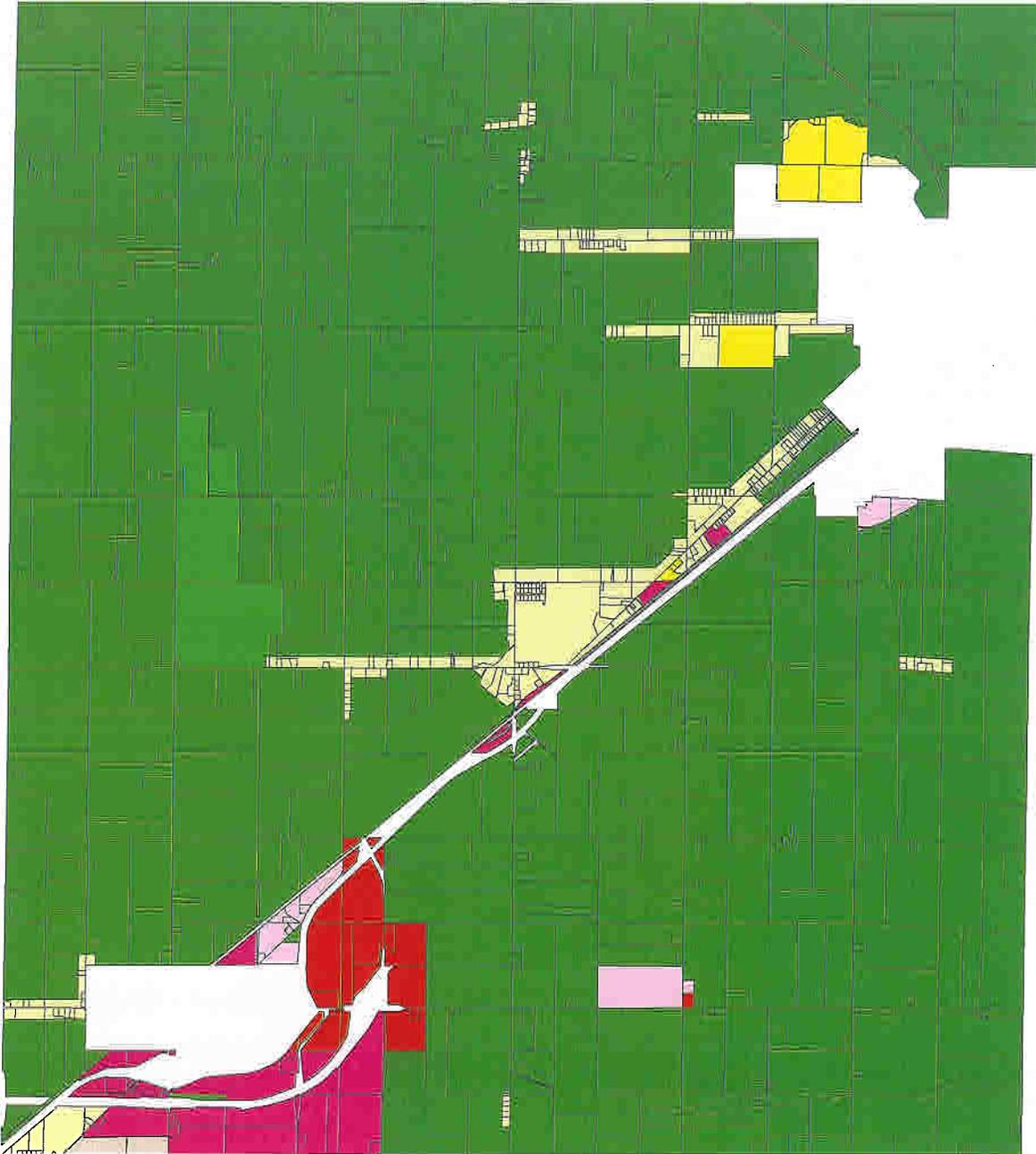
Perry Zoning	
 Agricultural	 I-1
 B-1	 I-2
 B-2	 MHP
 City of Lima	 R-1
 Highway	 R-2
	 R-3



I-10



RICHLAND TOWNSHIP ZONING MAP

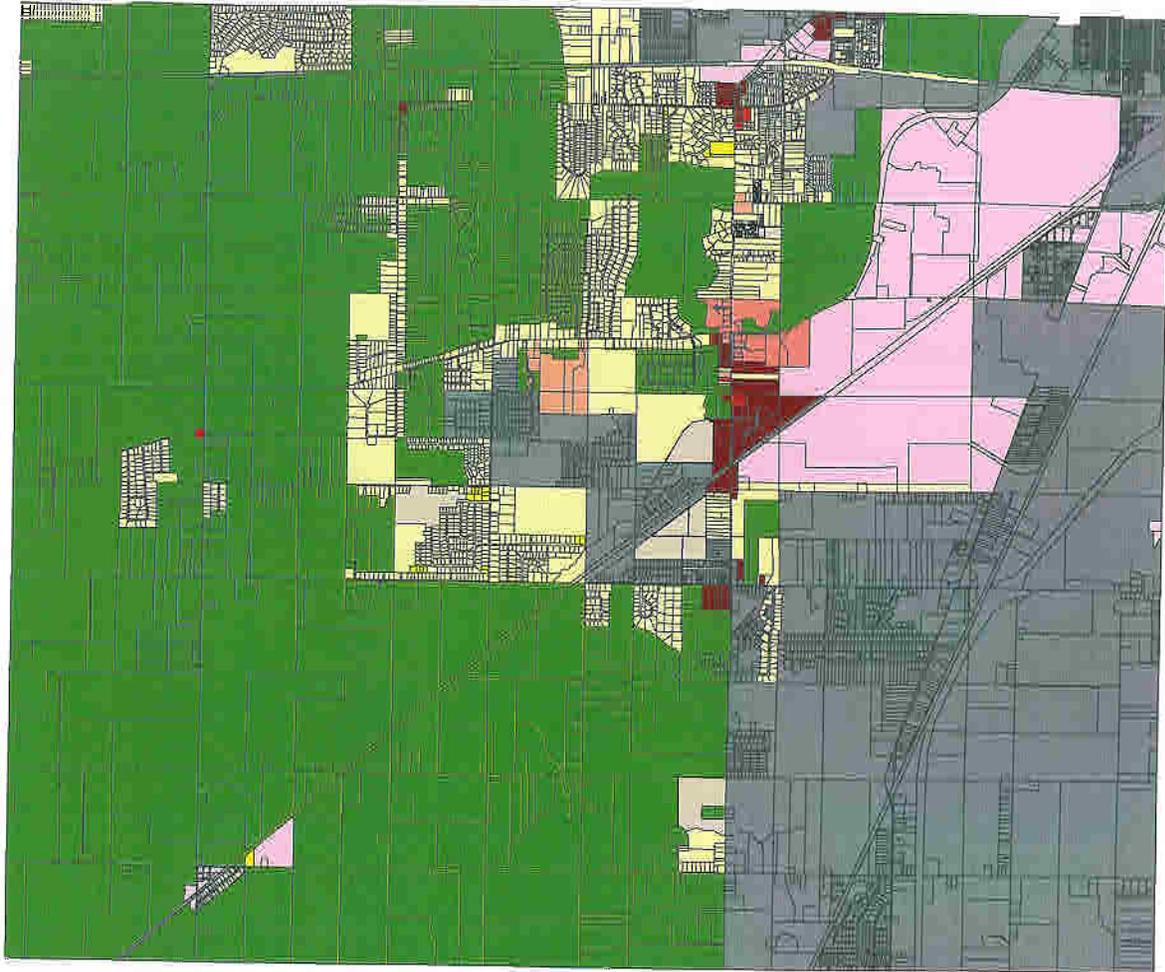


Legend

Richland Zoning		M-2	
		PAD	
	Agricultural		PUD
	B-2		R-1
	M-1		R-2



SHAWNEE TOWNSHIP ZONING MAP



Legend

Shawnee Zoning

 Not Coded	 I: Industrial and Manufacturing
 Agricultural	 Light Industrial
 B-I: Business and Commercial	 PUD - Planned Unit Development
 B-II: Business and Commercial	 R-1: Class I - Residential
 B-III: Business and Commercial	 R-II: Class II - Residential
 Fort Shawnee	 R-III: Class III - Residential



SPENCER TOWNSHIP ZONING MAP

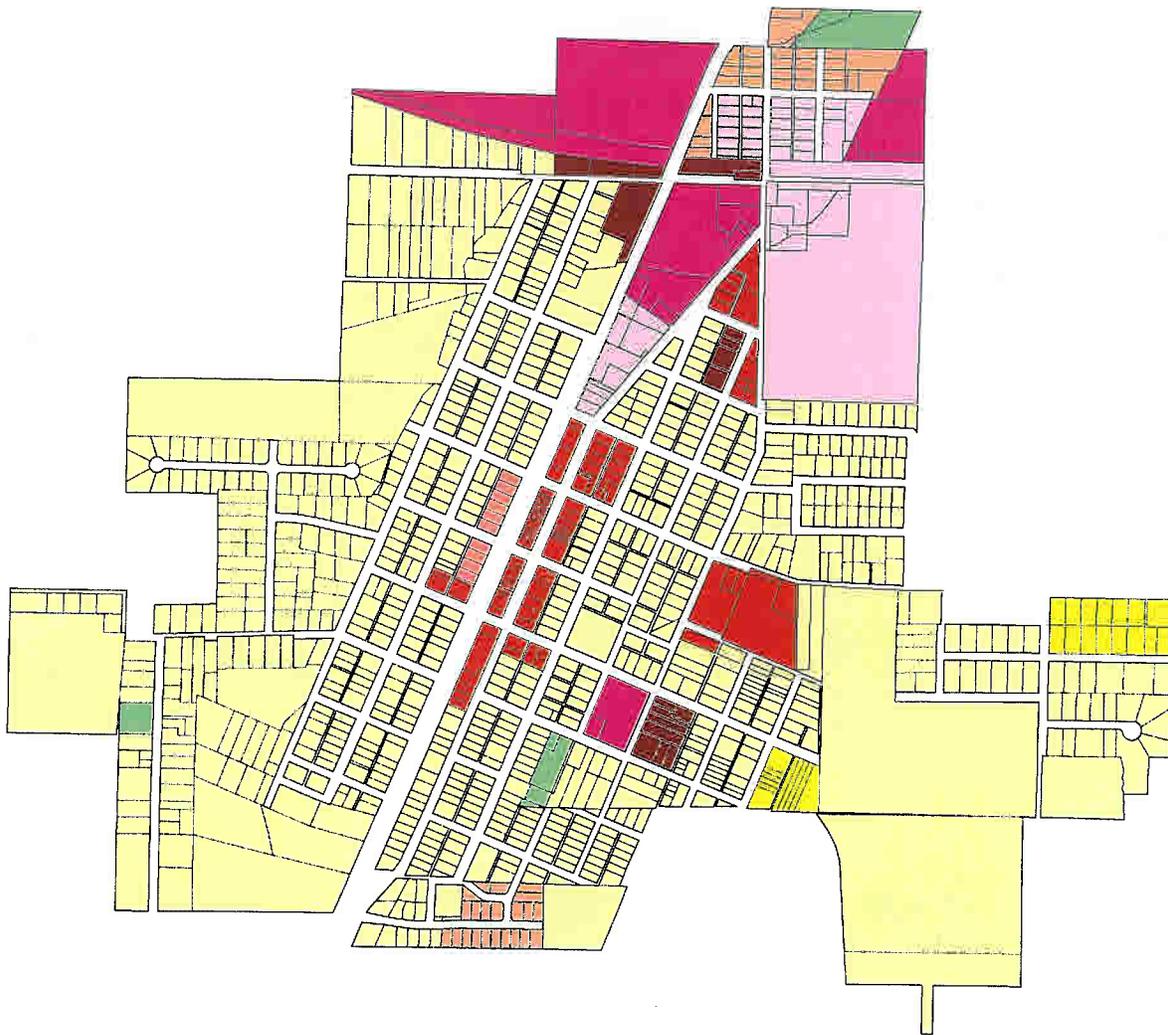


Legend Spencer Zoning

-  AG
-  B-1
-  B-2
-  M-1
-  R-1



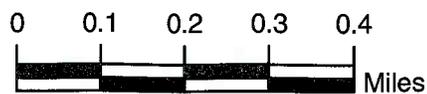
VILLAGE OF SPENCERVILLE



Legend

Spencerville Zoning

 B-1	 MHP
 B-2	 PBO
 M-1	 R-1
 M-2	 R-2
	 R-3



SUGAR CREEK TOWNSHIP ZONING MAP



Legend

Sugar Creek Zoning

-  Ag
-  B1
-  B2
-  M
-  R1
-  R2



**RE: BOARD OF COUNTY COMMISSIONERS ACCEPTS THE 2008 ANALYSIS OF
IMPEDIMENTS TO FAIR HOUSING REPORT FOR ALLEN COUNTY.**

The Board of County Commissioners, Allen County, Ohio met in regular session on the 8th day of January, 2009 with the following members present: Greg Sneary, W. Dan Reiff and Sam Bassitt

Commissioner Reiff moved the adoption of the following:

RESOLUTION

WHEREAS, recipients of funding from Housing & Urban Development are required to comply with the rules of the Consolidate Plan as published in the Federal Register (24 CFR 91.225) that requires local funding recipients to certify that they are affirmatively furthering fair housing opportunities through the completion of an Analysis of Impediment to Fair Housing choice, undertaking appropriate actions to overcome the effects of identified impediments to housing choice and are maintaining records reflecting the analysis of impediments and the requisite actions taken thereafter; and

WHEREAS, in conjunction with the City of Lima, Allen County has engaged the Allen-Lima County Regional Planning Commission to prepare a new Analysis of Impediments to Fair Housing dated December 2008 for Lima and Allen County; and

WHEREAS, after discussion of the document during a Public Agenda meeting of the Allen County Board of Commissioners on December 30, 2008 and the provision of a draft copy of said document to be available for review in the Commissioners' Office, Bruce Wells, Community Development Coordinator is requesting and recommending that the Board accept the document as Allen County's Analysis of Impediments to Fair Housing; and

WHEREAS, the Board wishes to accept the same; now therefore

BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS, ALLEN COUNTY, OHIO, that the 2008 Analysis of Impediments to Fair Housing is hereby accepted for Allen County.

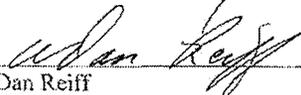
Commissioner Sneary seconded the Resolution and upon the roll being called, the vote resulted as follows: **Commissioner Sneary, Yes; Commissioner Reiff, Yes; Commissioner Bassitt; Yes.**

Adopted this 8th
day of January, 2009

BOARD OF COUNTY COMMISSIONERS
ALLEN COUNTY, OHIO



Greg Sneary



W. Dan Reiff



Sam Bassitt



Kelli Singhaus
Clerk of Board

INFORMATION FROM

ALLEN COUNTY COMMISSIONERS

MINUTES OF JANUARY 8, 2009 AGENDA MEETING

Commissioner Reiff opened the meeting at 9:15 a.m. on the 8th day of January, 2009 with the following members present: Commissioner Greg Sneary, Commissioner W. Dan Reiff, Commissioner Sam Bassitt and Clerk of the Board Kelli Singhaus.

Brion Rhodes led the Pledge of Allegiance.

Commissioner Sneary moved for the approval of the January 6, 2009 Agenda Meeting minutes. Commissioner Bassitt seconded the motion. The minutes were approved as submitted.

Action Items:

Resolution #13-09. *Approval of travel expenses.*

Commissioner Reiff moved to adopt the Resolution. Commissioner Sneary seconded the motion. The roll was called and the Resolution was approved unanimously.

Resolution #14-09. *Approval of "Then and Now" purchase orders for various departments.*

Commissioner Sneary stated that the amounts of the purchase orders ranged from \$1,129 to \$11,600.

Commissioner Sneary moved to adopt the Resolution. Commissioner Bassitt seconded the motion. The roll was called and the Resolution was approved unanimously.

Resolution #15-09. *Approve an agreement between the Allen County Engineer's and Woolpert, Inc. for professional services.*

Douglass Degen, Drainage Engineer, submitted a request to approve an agreement with Woolpert, Inc. in the amount of \$23,926 to update and complete the Allen County Stormwater & Sediment Control regulations.

Commissioner Bassitt moved to adopt the Resolution. Commissioner Reiff seconded the motion. The roll was called and the Resolution was approved unanimously.

Resolution #16-09. *Accept the 2008 Analysis of Impediments to Fair Housing Report for Allen County.*

Bruce Wells, Community Development Coordinator, requested that the 2008 Analysis of Impediments to Fair Housing Report be accepted, which was prepared by the Lima-Allen County Regional Planning Commission.

Commissioner Reiff moved to adopt the Resolution. Commissioner Sneary seconded the motion. The roll was called and the Resolution was approved unanimously.

Resolution #17-09. *Authorize the certification of delinquent sewer service charges to the Allen County Auditor's office for collection.*

Bruce Wells, Business Manager, requested a total of \$439,003.29 to be collected with the 2008 real estate taxes. Wells indicated that this is the highest amount to be collected but is due to a higher rate level. Wells stated that the percentage to be collected is still the same which is approximately 6-8%.

Commissioner Sneary moved to adopt the Resolution. Commissioner Bassitt seconded the motion. The roll was called and the Resolution was approved unanimously.

Resolution #18-09. *Authorize the certification of delinquent debt service charges to the Allen County Auditor's office for collection.*

Bruce Wells, Business Manager, requested that a total of \$14,234.46 be collected and placed on the 2008 real estate taxes. This is an increase by approximately \$6,000 which is due to the addition of Early/Lutz Sewer Improvement Area.

Commissioner Bassitt moved to adopt the Resolution. Commissioner Reiff seconded the motion. The roll was called and the Resolution was approved unanimously.

Discussion Items:

A. Bruce Wells, Community Development Coordinator, presented the following:

1. Request authorization to advertise to set the date, time and place for the First Public Hearing on the 2009 Community Development Block Grants. This hearing is necessary to make the public aware of what grants are available, whether they are economic development, formula, water/sewer, etc. Each grant will then have a specific hearing. The first hearing is scheduled for February 5, 2009 at 11:00 a.m. in the Commissioners' Public Meeting Room.

B. Brion Rhodes, Allen County Engineer's Office, presented the following:

1. Request the approval of four (4) easements for the Fruend Road Bridge. This bridge is located between Sharf and Arcadia Roads in Spencer Township. The four (4) easements are necessary for the construction of a new bridge and the four (4) being requested for approval are as follows:

Judith M. Schwinnen and Carolyn S. Meyer	\$ 500.00/each
Thomas J. and Carol A. Schulte	\$ 1,400.00
Richard L. and Melanie K. Wapplehorst	\$ 2,230.00
John A. Giesken	\$ 3,300.00

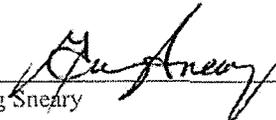
Announcements, Proclamations, Recognition and Commendations

With no further business to come before the Board, Commissioner Bassitt moved to adjourn. Commissioner Sneary seconded the motion. Meeting was adjourned.

Submitted by:


Kelli A. Singhaus
Clerk of the Board

Approved by:


Greg Sneary


W. Dan Reiff

Sam Bassitt

INFORMATION FROM

ALLEN COUNTY COMMISSIONERS

MINUTES OF DECEMBER 30, 2008, AGENDA MEETING

Commissioner Reiff opened the meeting at 9:15 a.m. on the 30th day of December, 2008 with the following members present: Commissioner W. Dan Reiff, Commissioner Greg Sneary, Commissioner Sam Bassitt, County Administrator Becky Saine, and Clerk of the Board Becky Laman.

Russ Decker led the Pledge of Allegiance.

Commissioner Sneary moved for the approval of the December 23, 2008 meeting minutes. Motion seconded by Commissioner Bassitt. Minutes were approved unanimously.

Action Items:

Resolution #1005-08. *Authorize training, seminar and travel related expenses for various departments.*

Commissioner Reiff moved to adopt the Resolution. Commissioner Sneary seconded the motion. The roll was called and the Resolution was approved unanimously.

Resolution #1006-08. *Authorize a warrant to advance funds from the Dog & Kennel Fund 2005 to the General Fund 1001.*

Becky Saine, County Administrator, requested that the Board of Commissioners authorize to advance \$15,000.00 in order to repay an advance.

Commissioner Sneary moved to adopt the Resolution. Commissioner Bassitt seconded the motion. The roll was called and the Resolution was approved unanimously.

Resolution #1007-08. *Reclassify Chris Wilson as a Wastewater Collection Operator in the Sanitary Engineering Department.*

The Board of County Commissioners received a written communication from Brad Niemeyer, Assistant Sanitary Engineer, requesting that the Board reclassifies Chris Wilson as a Wastewater Collection Operator I in the Sanitary Engineering Department effective January 1, 2009.

Commissioner Bassitt moved to adopt the Resolution. Commissioner Reiff seconded the motion. The roll was called and the Resolution was approved unanimously.

Resolution #1008-08. *Authorize the Appointment of Sam Crish to the 9-1-1 Governing Board.*

9-1-1 Chairman Russ Decker recommended the appointment of Sam Crish on the 9-1-1 Governing Board. The term for said appointment shall commence on January 1, 2009 and expire June 30, 2010.

Commissioner Reiff moved to adopt the Resolution. Commissioner Sneary seconded the motion. The roll was called and the Resolution was approved unanimously.

Resolution #1009-08. *Renew Boiler and Machinery Policy with Cincinnati Insurance Company.*

An invoice has been received from Folsom-Somerville Insurance Agency, a division of Webb Insurance Agency, for the renewal and payment of the Boiler & Machinery policy with Cincinnati Insurance Company in the amount of \$21,120.00 for a period commencing October 1, 2008 through October 1, 2009.

Commissioner Sneary moved to adopt the Resolution. Commissioner Bassitt seconded the motion. The roll was called and the Resolution was approved unanimously.

Resolution #1010-08. *Requested to remove this Resolution from Agenda until next meeting.*

Resolution #1011-08. *Establish Bond amounts for the Elected Officials.*

Before entering upon the discharge of the duties of office, elected officials must provide a bond, signed by a bonding or surety company authorized to do business in the State of Ohio, which shall be established by the Board of Allen County Commissioners. The Board has established bond amounts as follows in accordance with the Ohio Revised Code:

Clerk of Courts	\$40,000	O.R.C. 2303.02
Recorder	\$25,000	O.R.C. 317.02
County Engineer	\$ 5,000	O.R.C. 315.03
Sheriff	\$25,000	O.R.C. 311.02
Treasurer	\$75,000	O.R.C. 321.02
Coroner	\$ 5,000	O.R.C. 313.03

Commissioner Bassitt moved to adopt the Resolution. Commissioner Reiff seconded the motion. The roll was called and the Resolution was approved unanimously.

Resolution #1012-08. *Approve a Supplemental Appropriation for the Eastown Road Phase 2 Fund 4710.*

Laura Clark, Account Clerk for the Eastown Road Phase 2 Fund 4710 requested an increase in the supplemental of \$1,602,916.04 for Grant payments to Shelly Company.

Commissioner Reiff moved to adopt the Resolution. Commissioner Sneary seconded the motion. The roll was called and the Resolution was approved unanimously.

Resolution #1013-08. *Approve a Supplemental Appropriation for the American II WWTP Fund 5406.*

Bruce Wells, Business Manager for the American II WWTP Fund 5406 requested an increase in the supplemental of \$1,599,222.15 for loan proceeds for Ohio EPA-DEFA loan to Peterson Construction.

Commissioner Sneary moved to adopt the Resolution. Commissioner Bassitt seconded the motion. The roll was called and the Resolution was approved unanimously.

Resolution #1014-08. *Approve a Supplemental Appropriation for the EMA Fund 2091.*

Russ Decker, EMA Director for the EMA Fund 2091 requested an increase in the supplemental of \$12,625.00 to meet all year end financial obligations.

Commissioner Bassitt moved to adopt the Resolution. Commissioner Reiff seconded the motion. The roll was called and the Resolution was approved unanimously.

Resolution #1015-08. *Approve a Supplemental Appropriation for the Dog & Kennel Fund 2005.*

Becky Saine, County Administrator for the Dog & Kennel Fund 2005 requested an increase in the supplemental of \$15,000.00 to repay an advance to the General Fund.

Commissioner Reiff moved to adopt the Resolution. Commissioner Sneary seconded the motion. The roll was called and the Resolution was approved unanimously.

Resolution #1016-08. *Appoint Scott Fessler as the Allen County 9-1-1 Coordinator.*

Russ Decker, Director of Homeland Security and EMA requested that Scott Fessler be appointed as the Allen County 9-1-1 Coordinator for a term commencing January 1, 2009.

Commissioner Sneary moved to adopt the Resolution. Commissioner Bassitt seconded the motion. The roll was called and the Resolution was approved unanimously.

Resolution #1017-08. *Authorize intradepartmental transfers for various departments.*

Commissioner Bassitt moved to adopt the Resolution. Commissioner Reiff seconded the motion. The roll was called and the Resolution was approved unanimously.

Resolution #1018-08. *Authorize the filing of a petition for an Expedited Type 2 Annexation of an owner of real property in American Township.*

On the 26th day of December, 2008, the Clerk of Board certified receipt of an annexation petition for territory consisting of approximately 2.148 acres, more or less, located in American Township to the City of Lima. It is now the desire of Stephen L. Becker, Agent for the Petitioner, that the Board of Allen County Commissioners accept the petition for annexation to the City of Lima, together with associated right of ways, totaling approximately 2.148 acres, more or less.

Commissioner Reiff moved to adopt the Resolution. Commissioner Sneary seconded the motion. The roll was called and the Resolution was approved unanimously.

Resolution #1019-08. *Adopt the County Owned Vehicle Usage Policy for Allen County.*

The Board of Allen County Commissioner's is requesting to adopt a County Owned Vehicle Usage Policy for Allen County. This policy is to ensure the safety of all operators of motor vehicles while on Allen county business and to maintain favorable motor vehicle insurance rates for Allen County motor vehicles effective January 1, 2009.

Commissioner Sneary moved to adopt the Resolution. Commissioner Bassitt seconded the motion. The roll was called and the Resolution was approved unanimously.

Resolution #1020-08. Approve a Supplemental Appropriation for the HAVA Grant Fund 2097.

Keith Cunningham, Board of Elections Director for the HAVA Grant Fund 2097 requested an increase in the amount of \$15,630.50 for the purchase of equipment required to make Allen County Polls handicap accessible.

Commissioner Bassitt moved to adopt the Resolution. Commissioner Reiff seconded the motion. The roll was called and the Resolution was approved unanimously.

Discussion Items:

A. Community Development, Bruce Wells: presented the following:

1. Requested to authorize a subordination agreement for a CDBG mortgage in Delphos. The homeowner at an East Harmon Street, Delphos, has requested that the County subordinate mortgages originated in 2006 to facilitate the refinance of her first mortgage for a better rate. The homeowner has the opportunity to reduce her first mortgage interest rate from 6.875% to 4.75% staying on a thirty year term at approximately \$68,000 with no cash out. This is a good deal for the homeowner and the action will not be negatively impact the County's position.
2. Requested to accept the Analysis of Impediments to Fair Housing for Allen County dated December 2008. An Analysis of Impediments (AI) to Fair Housing Choice is a federally mandated assessment that provides the foundation for fair housing practices and development of safe affordable housing with a community. The AI is an assessment of conditions affecting fair housing choice for all protected classes and addresses population demographics, income and employment data and housing profiles. The information is intended to be used as a resource for decision making and policy formulation by governmental entities as well and non profits. The County has approached the completion of a new AI on a consolidated basis with the City of Lima. A draft of that document has been completed by Regional Planning and will be available in the commissioner's Office for review.
3. Requested approval of Resolution # 1021-08. Authorize a Coordination Agreement between the County and the Ohio Historic Preservation Office for the Administration of certain CDBG and Home-Funded activities. The County, as part of the CDBG and HOME grant activities, is required to have a coordination agreement on file with the Ohio Historic Preservation Society whereby various ground disturbance and architectural altering activities are monitored and or specified as exempt form review.

Commissioner Reiff moved to adopt the Resolution. Commissioner Sneyry seconded the motion. The roll was called and the Resolution was approved unanimously.

B. Allen County Prosecutor's Office, John Leahy, Jr.: presented the following:

1. Requested approval of Resolution # 1022-08. Donation of property not needed for public use, is obsolete or is unfit for the use for which it was acquired pursuant to 307.12(B) (2). John explained this resolution would allow County to donate items which are obsolete and valued at \$2,500 or less to eligible non-profit organizations in State. Organizations will be required to provide written notice and purpose to the Board of Commissioners.

Commissioner Sneary moved to adopt the Resolution. Commissioner Bassitt seconded the motion. The roll was called and the Resolution was approved unanimously.

Announcements, Proclamations, Recognition and Commendations: Announcement

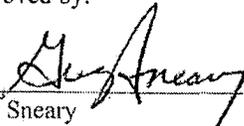
Commissioner Sneary announced due to Budget constraints, the Clerk of Board, Becky Laman will be leaving the Commissioners Office and returning to her old position at the Title Department.

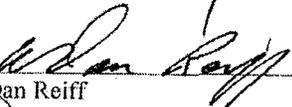
With no further business to come before the Board, Commissioner Sneary moved to adjourn. Commissioner Bassitt seconded the motion. Meeting was adjourned.

Submitted by:


Becky Laman
Clerk of the Board

Approved by:


Greg Sneary


W. Dan Reiff


Sam Bassitt

MINUTES OF LIMA CITY COUNCIL
LIMA, OHIO
January 26, 2009

The Council of the City of Lima met in regular session at 7:00 p.m.

Attending were: Mayor David Berger; Tony Geiger, Law Director; Tammie Hursh, Asst. Law Director; Gene Reaman, Auditor; Catherine Garlock, Chief of Staff; Steven Cleaves, Finance Director; Vince Ozier, Dir. of Human Resources; Amy Odum; Dir. Of DCD; Gary Sheely, Dir. of Util.; Howard Elstro, Dir. of Public Works; Chief Garlock, Chief Heffner, and Sally Clemans, Clerk.

The invocation was given by Councilor Pitts followed by the Pledge of Allegiance.

ROLL CALL showed the following members present: Magnus, McLean, Lewis, Tebben, Pitts, Glenn, Townsend, Adams and Nixon.

Adams moved, seconded by Townsend, that the agenda be amended by adding communication #17 and #18, changing ordinance 010-09 to 021-09, and adding ordinances 022-09 and 023-09, motion carried.

PUBLIC HEARING:

President Nixon opened the Public Hearing regarding the Brownfield application for the property at 529 S. Elizabeth St. Amy Odum, Director of Comm. Dev., explained that the City of Lima is in partnership with the Mental Health and Recovery Service Board of Allen, Auglaize and Hardin Counties to apply for funds through the Ohio Department of Development Clean Ohio Funds for the demolition of 529 S. Elizabeth Street. The building is obsolete and has asbestos related hazards. She introduced Michael Schoenhofer, Executive Director. Mr. Schoenhofer said the initial thought was to refurbish this building but the amount of money it would require was beyond the scope of funds. The intended use is conversion to a therapeutic play area and garden for the Northwest Family Resource Center located adjacent to the property at 530 S. Main Street. There being no one else wishing to speak, President Nixon closed the Public Hearing.

THE FOLLOWING ITEMS WERE PRESENTED ON THE CONSENT CALENDAR:

- a. Minutes of the previous meeting not read since each received a copy.
- b. AMHA minutes of November 25, 2008.
- c. Traffic Commission minutes of January 5, 2009.

Adams moved that item "a" of the consent calendar be received, filed, and approved and that items "b-c" be received and filed, seconded by Townsend, motion carried.

January 26, 2009

THE FOLLOWING COMMUNICATIONS WERE PRESENTED:

1. From the Dir. of H.R. requesting legislation to enter into contract with West Central Ohio Regional Healthcare Alliance, Ltd. Moved by Pitts, seconded by Glenn, that the communication be received, filed, and the Law Director authorized to prepare the necessary legislation. Motion carried.

2. From the Dir. of Utilities requesting legislation to enter into agreement with Azteca Systems, Inc. Moved by Magnus, seconded by Glenn, that the communication be received, filed, and the Law Director authorized to prepare the necessary legislation. Motion carried.

3. From the Dir. of Utilities requesting legislation to enter into contract with Barnes and Thorburg. Moved by Magnus, seconded by Glenn, that the communication be received, filed, and the Law Director authorized to prepare the necessary legislation. Motion carried.

4. From Chief Heffner requesting legislation to apply for, accept and administer a Fire Reporting Grant. Moved by McLean, seconded by Pitts, that the communication be received, filed, and the Law Director authorized to prepare the necessary legislation. Motion carried.

5. From Chief Heffner requesting legislation to enter into contract with United Fire Apparatus. Moved by McLean, seconded by Magnus, that the communication be received, filed, and the Law Director authorized to prepare the necessary legislation. Motion carried.

6. From Downtown Lima requesting 2009 financing. Moved by Tebben, seconded by Lewis, that the communication be received, filed, and referred to the Finance Committee. Motion carried.

7. From the Dir. of Comm. Dev. requesting legislation to place tax assessments. Moved by Townsend, seconded by Adams, that the communication be received and filed. Legislation is on the agenda. Motion carried.

8. From the Dir. of Public Works requesting legislation to enter into contract with Ben's Construction. Moved by Pitts, seconded by Tebben, that the communication be received and filed. Legislation is on the agenda. Motion carried.

9. From the City Eng. requesting legislation to advertise for bids and enter into contract to reconstruct sidewalks. Moved by Magnus, seconded by Glenn, that the communication be received and filed. Legislation is on the agenda. Motion carried.

10. From the Dir. of Public Works requesting legislation to enter into contract with R. A. Flynn & Son. Moved by McLean, seconded by Magnus, that the communication be received and filed. Legislation is on the agenda. Motion carried.

January 26, 2009

11. From the Dir. of Public Works requesting legislation to enter into contract with Lippincott Plumbing & Heating, Inc. Moved by McLean, seconded by Lewis, that the communication be received and file. Legislation is on the agenda. Motion carried.

12. From the Chief of Staff requesting legislation to enter into contract with Donna Dickman, Partnership for Violence Free Families. Moved by Pitts, seconded by Tebben, that the communication be received, filed, and the Law Director authorized to prepare the necessary legislation. Motion carried.

13. From the Chief of Staff requesting legislation to enter into contract with UMADAOP. Moved by Pitts, seconded by Tebben, that the communication be received, filed, and the Law Director authorized to prepare the necessary legislation. Motion carried.

14. From the Chief of Staff requesting legislation to enter into contract with Crossroads Crisis Center. Moved by Pitts, seconded by Tebben, that the communication be received, filed, and the Law Director authorized to prepare the necessary legislation. Motion carried.

15. From Chief Garlock requesting legislation to enter into contract with Reineke Mazda. Moved by McLean, seconded by Pitts, that the communication be received and filed. Legislation is on the agenda. Motion carried.

16. From Judge Workman requesting legislation to utilize funds from the 2009 Appropriations Computer and Special Projects fund. Moved by Tebben, seconded by Pitts, that the communication be received and filed. Legislation is on the agenda. Motion carried.

17. From the Finance Dir. requesting legislation to amend the end of year transfers and additional appropriations. Moved by Tebben, seconded by Lewis, that the communication be received and filed. Legislation is on the agenda. Motion carried.

18. From the Law Director requesting legislation to pay a Moral Obligation claim to Eric and Molly Gullufsen. Moved by Tebben, seconded by Magnus, that the communication be received and filed. Legislation is on the agenda. Motion carried.

REPORTS OF OFFICIALS:

Amy Odum spoke on the Analysis of Impediments to Fair Housing. She stated that they partnered with Allen County and the Regional Planning on this project. It is Federally Mandated if we wish to receive any grants. We update the data every year. This addresses local housing issues and local Fair Housing issues are looked at specifically. We contract with LACCA for Fair Housing Services. She reviewed the report in some detail sharing many statistics. A power point presentation will be available and this document will be on the web site.

January 26, 2009

Councilor Glenn said he would like to go over the report to make sure he has a good understanding. The people in the Sixth Ward have these kind of problems.

REPORTS OF COMMITTEES:

Councilor McLean reported that the Safety Services Committee met on January 12, 2009. Members attending were McLean (Chair), Townsend and Glenn. This meeting was designed to go over the civil penalty and details of the upcoming Red Light and Speed Control ordinance. Sgt. Chavalia provided statistics and site locations and a timetable to implement the project. McLean moved, seconded by Glenn, that the Law Department make the necessary changes to the ordinance to submit to council for a full vote. Motion carried unanimously. McLean moved, seconded by Magnus, that this report be received, filed and approved. Motion carried.

Councilor Lewis reported that the Building, Planning and Zoning Committee met on January 20, 2009 with members present: Lewis (Chair), Tebben and Adams. The first topic was the Closing of Wales Ave. Residents and representatives of the apartment complex voiced their opinions. The committee adjourned into Executive Session. Following Executive Session, Adams moved to table the issue, seconded by Tebben, motion carried. The second issue was a Moral Obligation Claim for Eric Gullufsen. Mr. Gullufsen explained the situation. It was the unanimous decision of the committee to put this issue back through the Claims Advisory Panel and authorize legislation. Motion carried unanimously. Lewis moved, seconded by Tebben, that this report be received, filed, and approved. Motion carried.

THE FOLLOWING ORDINANCES WERE PRESENTED:

011-09 Authorizing the Mayor to advertise for bids and enter into contract for the construction of certain sidewalks for the 2009 Combined Sidewalk Project, and declaring an emergency. Magnus moved, seconded by McLean, that the rule requiring three readings be suspended and the ordinance passed on the first reading as an emergency. The following vote was recorded on the motion. Yea, 9; Magnus, McLean, Lewis, Tebben, Pitts, Glenn, Townsend, Adams and Nixon. Nay, none. The Chair declared the motion carried and the ordinance passes on the first reading as an emergency by a 9-0 vote.

012-09 Authorizing the Mayor to enter into contract with Crossroads Crisis Center, Inc., and declaring an emergency. Lewis moved, seconded by Tebben, that the rule requiring three readings be suspended and the ordinance passed on the first reading as an emergency. The following vote was recorded on the motion. Yea, 9; Magnus, McLean, Lewis, Tebben, Pitts, Glenn, Townsend, Adams and Nixon. Nay, none. The Chair declared the motion carried and the ordinance passes on the first reading as an emergency by a 9-0 vote.

January 26, 2009

013-09 Authorizing the Mayor to enter into a contract with Ben's Construction, Inc. for demolition of 1220 S. Main Street, and declaring an emergency. Pitts moved, seconded by Glenn, that the rule requiring three readings be suspended and the ordinance passed on the first reading as an emergency. The following vote was recorded on the motion. Yea, 9; Magnus, McLean, Lewis, Tebben, Pitts, Glenn, Townsend, Adams and Nixon. Nay, none. The Chair declared the motion carried and the ordinance passes on the first reading as an emergency by a 9-0 vote.

014-09 Authorizing the Mayor to grant an easement to American Electric Power (AEP), and declaring an emergency. Magnus moved, seconded by McLean, that the rule requiring three readings be suspended and the ordinance passed on the first reading as an emergency. The following vote was recorded on the motion. Yea, 9; Magnus, McLean, Lewis, Tebben, Pitts, Glenn, Townsend, Adams and Nixon. Nay, none. The Chair declared the motion carried and the ordinance passes on the first reading as an emergency by a 9-0 vote.

015-09 Authorizing payment from the Lima Municipal Court Computer and Special Projects Funds, and declaring an emergency. Tebben moved, seconded by Lewis, that the rule requiring three readings be suspended and the ordinance passed on the first reading as an emergency. The following vote was recorded on the motion. Yea, 8; Magnus, McLean, Lewis, Tebben, Pitts, Townsend, Adams and Nixon. Nay, 1; Glenn. The Chair declared the motion carried and the ordinance passes on the first reading as an emergency by an 8-1 vote.

016-09 Authorizing the Mayor to enter into contract with Reineke Lincoln Mercury Mazda, Inc., and declaring an emergency. McLean moved, seconded by Magnus, that the rule requiring three readings be suspended and the ordinance passed on the first reading as an emergency. The following vote was recorded on the motion. Yea, 9; Magnus, McLean, Lewis, Tebben, Pitts, Glenn, Townsend, Adams and Nixon. Nay, none. The Chair declared the motion carried and the ordinance passes on the first reading as an emergency by a 9-0 vote.

017-09 Authorizing the Mayor to enter into a contract with R. A. Flynn & Son, and declaring an emergency. Moved by McLean, seconded by Magnus, that the ordinance be placed on a second reading. Motion carried.

018-09 Authorizing the Mayor to enter into a contract with Lippincott Plumbing and Heating, Inc., and declaring an emergency. Moved by McLean, seconded by Magnus, that the ordinance be placed on a second reading. Motion carried.

019-09 Authorizing the Mayor to contract with Benesch, Friedlander, Coplan & Aronoff LLP to provide legal services as Bond and Special Counsel to the City, and declaring an emergency. Pitts moved, seconded by Tebben, that the rule requiring three readings be suspended and the ordinance passed on the first reading as an emergency. The following vote was recorded on the motion. Yea, 9; Magnus, McLean, Lewis, Tebben, Pitts, Glenn, Townsend,

January 26, 2009

Adams and Nixon. Nay, none. The Chair declared the motion carried and the ordinance passes on the first reading as an emergency by a 9-0 vote.

020-09 Enacting Chapter 415 of the Codified Ordinances of Lima to establish a Traffic Camera Enforcement System for Red Light and Speeding Violations within the City, and declaring an emergency. McLean moved, seconded by Magnus, that the rule requiring three readings be suspended and the ordinance passed on the first reading as an emergency. Mr. Tebben said that some people in the Community think this is just an attempt to collect money. It is not and I think it will have a positive impact on the community and safety issues. Mr. Glenn thanked Mr. McLean and his committee. He said he has had a lot of calls and this is a safety issue. The following vote was recorded on the motion. Yea, 9; Magnus, McLean, Lewis, Tebben, Pitts, Glenn, Townsend, Adams and Nixon. Nay, none. The Chair declared the motion carried and the ordinance passes on the first reading as an emergency by a 9-0 vote.

021-09 Levying special assessments for property maintenance code charges on premises in the City of Lima, Ohio, and declaring an emergency. Townsend moved, seconded by Adams, that the rule requiring three readings be suspended and the ordinance passed on the first reading as an emergency. The following vote was recorded on the motion. Yea, 9; Magnus, McLean, Lewis, Tebben, Pitts, Glenn, Townsend, Adams and Nixon. Nay, none. The Chair declared the motion carried and the ordinance passes on the first reading as an emergency by a 9-0 vote.

022-09 Amending Ordinance 221-08, to include additional appropriations, and declaring an emergency. Tebben moved, seconded by Pitts, that the rule requiring three readings be suspended and the ordinance passed on the first reading as an emergency. The following vote was recorded on the motion. Yea, 9; Magnus, McLean, Lewis, Tebben, Pitts, Glenn, Townsend, Adams and Nixon. Nay, none. The Chair declared the motion carried and the ordinance passes on the first reading as an emergency by a 9-0 vote.

023-09 Authorizing the Auditor to pay a claim as a Moral Obligation, and declaring an emergency. Magnus moved, seconded by McLean, that the rule requiring three readings be suspended and the ordinance passed on the first reading as an emergency. The following vote was recorded on the motion. Yea, 9; Magnus, McLean, Lewis, Tebben, Pitts, Glenn, Townsend, Adams and Nixon. Nay, none. The Chair declared the motion carried and the ordinance passes on the first reading as an emergency by a 9-0 vote.

MISCELLANEOUS BUSINESS:

Councilor Pitts said he went to the Inauguration. It was cold but it was great. He understands he missed a great banquet here in Lima but it could not compare to being out there with all the people. This is a great time in our Nation. We need to pray for our Administration, our Mayor and Council President. Continue to pray for our government and our political offices. This is a time for us to pray for our city.

January 26, 2009

Councilor Glenn congratulated Mr. Pitts on becoming the Vice President of the NAACP. He is happy to see the Old Fire Station torn down. The Basketball Team is doing great. The tracks on Main St. need to be repaired. You need to contact the railroad. The 2010 Census will be doing some hiring. They pay \$10/hr. We need to get more volunteers. We do have to continue praying for our Administration.

Councilor Townsend announced an Economic and Community Dev. Public Hearing on February 9th at 5:00 p.m. regarding funds applied for through the Neighborhood Stabilization funds.

Councilor Adams announced that the Riverside North Neighborhood Association will meet on February 5th at 7 p.m. at the Redcross Building. This is the year we celebrate the 200th anniversary of Edgar Allen Poe and the 250th of Robert Burns. In honor of Robert Burns he shared a portion of the poem "Is there for honest poverty" by Burns.

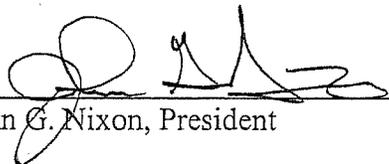
Councilor McLean congratulated the Police Department on their five new hires. McLean moved, seconded by Tebben, to refer the study of some signage to slow traffic from Melrose to Murphy. Motion carried.

Councilor Lewis congratulated the five new Police Officers. Mr. Lewis said he will be giving the Auditor his \$25 for the Safety Services fund. He announced he will be running again for office.

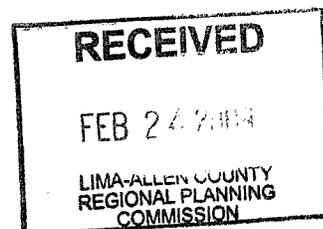
Councilor Tebben announced the Blvd. N/A will meet Feb. 3rd. Chief Garlock will speak on Crime Statistics. He announced dates for the Budget Hearings. He said Ms. Odum's report was very interesting. They just announced on CNN 68,000 more job cuts. We better get behind the President and his Administration and turn this Country around.

President Nixon said the street department has done a good job cleaning the streets. He attended the MLK Oratorical Contest on January 17th and it was very interesting to hear children from kindergarten through high school make comments on what Martin Luther King meant to them. They spoke without the paper in front of them. Sometimes youth get a bad rap but truly there is hope and there are good young people in our community.

Magnus moved that Council adjourn until February 9, 2009 at 7:00 p.m., seconded by McLean, motion carried.


John G. Nixon, President


Sally Clemans, Clerk



COMMUNITY DEVELOPMENT COMMITTEE

December 11, 2008

There was a meeting of the **Community Development Committee** of the Lima-Allen County Regional Planning Commission held on **Thursday, December 11, 2008, at 4:00 p.m.** in the Conference Room of the Commission office located at 130 West North Street, Lima, Ohio.

The agenda was as follows:

1. Roll Call
2. Approval of CDC Minutes – November 13, 2008
3. Safe Community Program – FFY 2009 Grant Monthly Report
4. Status Update: 2030 Bicycle Plan
5. Status Update: 2030 Transportation Plan
6. Status Update: American Township 2030 Comprehensive Plan
7. Analysis of Impediments Assessment
8. Other
9. Adjournment

A quorum being present, Mitchell Kingsley brought the meeting to order and proceeded with the agenda.

1. **ROLL CALL**

Mr. Sean Chapman	Village of Spencerville
Mr. Kevin Cox	Perry Township
Mr. Michael Criblez	Jackson Township
Ms. Carole Grapner	Allen County
Mr. Ben Kehres	Village of Ft. Shawnee
Mr. Mitchell Kingsley	Village of Bluffton

STAFF

Mr. Thomas Mazur	Lima-Allen County Regional Planning Commission
Ms. Evelyn Smith	Lima-Allen County Regional Planning Commission
Ms. LeeAnn Sypherd	Lima-Allen County Regional Planning Commission

2. **APPROVAL OF CDC MINUTES – November 13, 2008**

Motion 29 (12-11-08) CDC

Carole Grapner made the motion to approve the CDC minutes of November 13, 2008. Seconded by Kevin Cox; motion carried.

3. **SAFE COMMUNITY PROGRAM – FFY 2009 GRANT MONTHLY REPORT**

Evelyn Smith provided Committee members with a handout outlining FFY 2009 Safe Communities Grant activities. Evelyn Smith reported that the goals outlined in the handout are preselected by the Ohio Department of Public Safety (ODPS) for every grantee in the State of Ohio. Each grantee can address the goals to fit their respective county. Staff is continually working on improving seat belt awareness and usage but no targeted activities are scheduled at this time. Evelyn Smith reported that the observational surveys will be completed in June and September of 2009. Staff is also continually working on improving public awareness of impaired driving. Evelyn Smith reported that staff worked with Mothers Against Drunk Driving (MADD) during the Thanksgiving holiday for the Tie One On for Safety, a Red Ribbon Campaign with a

3. SAFE COMMUNITY PROGRAM – FFY 2009 GRANT MONTHLY REPORT (Continued)

media event and the ribbon tie on at Tom Ahl Family of Dealerships. Evelyn Smith reported that the seat belt presentations are a part of Operation Lifesaver which is a Highway/Rail Grade Crossing Safety presentation. Staff also partners with the Allen County Sheriff's Office who goes into the high schools particularly Elida High School and presents an alcohol awareness program with the driver's education students. Staff put out three winter weather driving safety press releases on three different days. Evelyn Smith reported that staff has had conversations the hospitals and sent to the hospitals a revised What's Holding You Back (WHYB) and child passenger safety fact sheet to be distributed to their patients. Staff manned a booth at the Allen County Employees Health Fair. Evelyn Smith reported that staff will begin working on motorcycle awareness after the first of the year. There was not a lot of activity in November but in December, staff began discussions with the FOPA who sponsors the Safety Awards luncheon each year, about hosting a poker run and the purpose of the poker run will be to fund the Safety Awards luncheon. Evelyn Smith reported that staff had two meetings in November, a Safety Review Team meeting as well as the Partner's Breakfast. The Partner's Breakfast brings together approximately thirty people from different agencies and the group brainstorms the contributing factors that contribute to the fatal crashes in Allen County and how to prevent these types of crashes. Evelyn Smith reported that a press release is issued each month detailing the fatal crashes that have occurred within a certain month. These updates are sent to the media and recently Clear Channel has begun to air the press release information. Evelyn Smith reported that out of the Safety Review Team meeting a decision was made to work with the Allen County Engineer's Office (ACEO), the Farm Bureau, and the township trustees on sight distance and right-of-way issues (ROW). Evelyn Smith reported that there is some new legislation that is being introduced related to sight distance and ROW issues. Thomas Mazur reported that the legislation has just been introduced in the Ohio State Senate. Townships trustees can force a property owner to correct sight distance and ROW issues. The legislation is not in a completed form and can potentially cause some issues for townships as to liability if a property owner refuses to correct any sight distance or ROW issues. The information that staff has received to date is unclear as to responsibility and/or liability. Mitchell Kingsley commented that one of staff's charges is to present social responsibility as to the safety portion of the grant. Evelyn Smith replied that it is true and one of her major charges under this grant is to market socially positive behavior. There will be a Christmas media event at the Christmas tree in the square with the Blosser family or a representative of the Blosser family to discuss socially responsible behavior.

Motion 30 (12-11-08) CDC

Kevin Cox made the motion to accept the Safe Community Program Report. Seconded by Sean Chapman; motion carried.

4. STATUS UPDATE: 2030 BICYCLE PLAN

Thomas Mazur presented to the committee a handout that included two maps. The maps are an overview of possibilities as relates to the Bicycle Plan. The first map presents the bicycle system by components, whether it is a path, trail, route, or lane. Traffic generation rates and attractions help to determine how these bike routes are laid out. Staff reviewed the number of households within a specific area, where schools and parks are located, employment sites, average daily traffic flow on those routes that have been selected for a bike route. Staff also reviewed the percentage of trucks and the posted speed limit as well as pavement width. The interest in the Plan began during the large spike in gas prices but also because of the different comprehensive plans that are being compiled across the townships. American Township and Shawnee Township are very interested in the Bike Plan. Jackson Township and Auglaize Township are interested as pertains to how to get students to Allen East Schools safely without having to drive. Thomas Mazur reported that staff has met with the Johnny Appleseed Metropolitan Park District

4. STATUS UPDATE: 2030 BICYCLE PLAN (Continued)

(JAMPD) and with the Ohio Department of Transportation (ODOT) and the draft has been forwarded to the Ohio Department of Natural Resources (ODNR). The Plan contains some 330 miles of facilities. Thomas Mazur reported that a few of the issues with the Plan is the ability to provide connectivity for not only recreation based trips but employment based trips which provides the justification for requesting federal funds for the Plan. Thomas Mazur reported that on the second map, the loop on Napoleon Road was added after staff had a discussion with a representative from Hostelling International. This representative reported that bicyclists use Napoleon Road as a route to go from the Lafayette area to Beaverdam. Over the course of compiling the Plan, there will be modifications such as possibly changing Lincoln Highway from a bicycle route to a facility that will have bicycle lanes. The goal of the Plan is to connect the villages, schools, and the parks. Staff met with the Allen County Port Authority recently and the Port Authority is willing to lease the railroad right-of-way from the Village of Spencerville to the City of Lima for purpose of constructing a bike trail. With the improvements that the Village of Spencerville, the City of Delphos, and the JAMPD are doing over the next two years, the western portion of the County will have a trail. Thomas Mazur reported that staff met this morning with the Village of Lafayette and their concern was how the students were going to get to the Allen East Schools since it has moved out of the village. The Village of Harrod and the Village of Lafayette are looking at Main Street Improvements and both villages want to also have paths built in order for the students to get school without having to drive. The mayor of Cridersville would like to know how to get from the village to the JAMPD's Heritage Park or Reed Park. Staff will be meeting with the Village of Cridersville and Ft. Shawnee in the near future. Michael Criblez asked if the roads where bike routes are being suggested will have to be widened. Thomas Mazur responded in the affirmative as well as some possible other types of improvements. Thomas Mazur stated that the difference between a bike route and a bike path is that a route is signed and a path is a separate facility. Thomas Mazur asked the committee members to forward any comments or suggestions to staff. Thomas Mazur reported that the Allen 2020 Group rolled out their vision and goal statements. Thomas Mazur stated that input from the Allen 2020 Group as well as other groups is welcome.

Motion 31 (12-11-08) CDC

Michael Criblez made the motion to accept the Status Update: 2030 Bicycle Plan. Seconded by Ben Kehres; motion carried.

5. STATUS UPDATE: 2030 TRANSPORTATION PLAN

Thomas Mazur presented to the committee members a table detailing projects. The MPO must have something to present to ODOT by March of 2009. ODOT will then do their review of the Transportation Plan, assess the Plan, then if it approved by ODOT, the Plan will go to Federal Highway who has a 60-day review period. If the Plan does not suit Federal Highway's criteria, it will come back to the MPO to be submitted through the whole process again including another 60-day review period by Federal Highway. An approved Plan by Federal Highway has to be presented to the committees by September 1, 2009. Staff is working on the Bike Plan and will also need to address pedestrian trails. Staff is only addressing the federal functional classification system. Staff must identify bridges to be placed in the Long Range Plan as deficient and in need of some repair. Gomer Road, McBride Road, and Ream Road were identified and now have to be moved into the Long Range Plan. These bridges have to be in the Long Rang Plan before they can be moved up to the Four Year Transportation Improvement Program. Thomas Mazur reported that staff met with the Allen County Regional Transit Authority (ACRTA) and staff has a \$3 million list of capital needs from ACRTA. The Coordination Plan analyzed the ability to provide public transit services to different geographic areas within the county over different levels of service (LOS). The Plan reviewed the LOS to service just the City of Lima. This LOS is at a level E. The Plan then reviewed the LOS of providing transit to the City

5. STATUS UPDATE: 2030 TRANSPORTATION PLAN (Continued)

of Lima and the four surrounding townships which include Ft. Shawnee and the Village of Elida. This LOS is at a level D and where ACRTA is basically at. To achieve an LOS C meant expanding transit to all of Allen County. The discussion has been can ACRTA provide the LOS D which means service to the City of Lima and the four surrounding townships with service to the City of Delphos, the Village of Bluffton, the Village of Spencerville and the Villages of Harrod and Lafayette on a limited scale with a couple of trips per day. The Uplift service will still be held to its current structure. Thomas Mazur reported that there have been some discussions with St. Rita's Hospital but nothing is definite. Thomas Mazur reported that next month a Needs Statement for ACRTA will be presented to the committee and attempt to determine where the public support for the LOS of D will be. The operating budget if a contract is negotiated with St. Rita's Hospital would be at \$1.8 million for transit and approximately \$682,000 for Uplift. The operating costs are completed but the vehicle costs are still in the process of being calculated. A LOS of C is unrealistic but an LOS of D- to D+ is still possible. Thomas Mazur reported that staff has met with all of the villages and a "wish" list of projects is being compiled. The table that was presented to the committee was reviewed. The table is a work in progress and items may be added and removed as needed. Thomas Mazur reported that the projects in red have been revised. PID #9, Elm Street from Cable Road to Stevick Road is now at \$3 million. PID #93, Thayer Road is a new project (projects in purple are new projects) and from SR 309 to SR 117 the cost is approximately \$2.5 million. PID #104, which is not on the table at this time, is Reservoir Road to Cool Road and is an intersection realignment and will cost approximately \$350,000. Over the next two months, the list needs finalized and select the projects that can be supported. The very large projects will have to be capped. Thomas Mazur reported that the projects in the light green with a slash through them have been completed or been pulled for various reasons. Kevin Cox asked how it is determined which bridges get done first. Thomas Mazur reported that it is based on sufficiency ratings. Any projects or bridges that need added to the Plan, please inform staff as soon as possible. Thomas Mazur reported that staff has a list of all of the railroad grade crossing. The Federal Rail Administration (FRA) has a Crash Probability Factor assigned to each crossing and the Public Utilities Commission of Ohio (PUCO) who is responsible for the railroad grade crossings under the FRA also has a crash probability rating and the two do not match. Staff will send PUCO the updated data which includes the ADT at all of the crossings. In order to prioritize which crossing will be fixed first, staff will use the PUCO standards as the PUCO funds the crossings in Allen County. Michael Criblez of Jackson Township reported that three crossings in the county were fixed. The crossings were Rumbaugh Road, Lafayette Road, and Pevey Road.

Motion 32 (12-11-08) CDC

Kevin Cox made the motion to approve the Status Update: 2030 Transportation Plan. Seconded by Ben Kehres; motion carried.

6. STATUS UPDATE: AMERICAN TOWNSHIP 2030 COMPREHENSIVE PLAN

Thomas Mazur reported that staff met with American Township before Thanksgiving at a public hearing. The Plan is posted the RPC website. The next step after the public hearing is for the Township Trustees to adopt the Plan. No action is required.

7. ANALYSIS OF IMPEDIMENTS ASSESSMENT

Thomas Mazur reported that this document is a report that needs to be completed every ten years. The document is approximately 240 pages and provides the justification for the CBD allocations for both the City of Lima and Allen County. The political subdivisions need to be well versed in the Fair Housing Law. Thomas Mazur reported that during the compilation of this report it was discovered that the City of Lima does not have a monopoly on low-income housing.

7. **ANALYSIS OF IMPEDIMENTS ASSESSMENT** (Continued)

The townships also have low-income housing; the difference is not a difference of cost but one of type. The townships have hundreds of mobile homes and the low-income population resides in these mobile homes. Ft. Shawnee, Bath Township, Auglaize Township, and Jackson Township have a disproportionate number of mobile homes. These areas do not have the infrastructure to support the high-density housing. The City of Lima has the low-income high-density housing and the senior housing. Page 60-63 of the document reviews the regulatory barriers and these barriers are subdivision regulations, building codes, and zoning codes. The table on page 63 is based on the political subdivisions maximum density ratings for zoning. The document is a draft document and it has been placed on the RPC website and also has to go out for public hearing and comment. Thomas Mazur reported that the minority concerns as to foreclosures and redlining were found to not really exist. Staff suggests the foreclosures were income based, not racially based. Map 15 on page 76 presents where the foreclosures were in Allen County and they were located all over the county. The data for this map ran through 2007 and Allen County has had fewer foreclosures this year. Tax policy information is included in the document and one item that the federal government is looking at Tax Increment Financing (TIF). Thomas Mazur reported that staff is not aware of low-income residential TIF's being practiced anywhere in NW Ohio. Page 91 presents a type of action plan that may help support applications for the Neighborhood Stabilization Program, new federal monies that a part of the new Home Foreclosure Act which are a plan to assist low-income development. Thomas Mazur requested that the committee review the five different covers and pick one for the report.

Motion 33 (12-11-08)

Kevin Cox made the motion to accept the report and to approve cover number three and recommended moving text down some. Seconded by Sean Chapman; motion carried.

8. **OTHER**

None.

9. **ADJOURNMENT**

Motion 34 (12-11-08) CDC

Ben Kehres made the motion that the meeting be adjourned. Seconded by Sean Chapman; motion carried.

CITIZENS ADVISORY COMMITTEE

December 12, 2008

There was a meeting of the **Citizens Advisory Committee** of the Lima-Allen County Regional Planning Commission on **Friday, December 12, 2008**, at **11:30 a.m.** in the Conference Room of the Commission office located at 130 West North Street, Lima, Ohio.

The agenda was as follows:

1. Roll Call
2. Status Update: 2030 Transportation Plan
3. Analysis of Impediments Assessment
4. Air Quality Conformity
5. Other
6. Adjournment

A quorum being present, James Patterson brought the meeting to order and proceeded with the agenda.

1. ROLL CALL

Ms. Carol Bertrand	Audubon Society
Ms. Marva Cowan	LACCA
Ms. Penny Daniel	Midway East Neighborhood Association
Ms. Lisa Worley	Legal Aid Services
Ms. Shelley Gould	Allen County Regional Transit Authority
Ms. Carole Grapner	Allen County
Mr. Elton Hammond	Hostelling Int'l., USA Lima Council
Mr. Chris Hardesty	Allen County Engineer's Office
Mr. Kevin Haver	Johnny Appleseed Metropolitan Park District
Mr. Charles Schreck	ODOT District One
Ms. Mildred Stewart	City View Terrace N/A

STAFF

Mr. Thomas Mazur	Lima-Allen County Regional Planning Commission
Ms. Marlene Schumaker	Lima-Allen County Regional Planning Commission

2. STATUS UPDATE: 2030 TRANSPORTATION PLAN

Thomas Mazur reported that at the November CAC meeting, James Patterson reviewed the eight different goals of the 2030 Transportation Plan. The first goal is to support economic vitality especially global competitiveness, productivity and efficiency. The second goal is to increase the safety of transportation for both motorized and non-motorized; for example, children and disabled attempting to cross the street. The third goal is the security of the transportation system for all users. These goals are a part of the SAFETEA-LU legislation. Security of the transportation system is not as big an issue in smaller communities as opposed to large cities such as New York, Baltimore, San Diego or New Orleans which have major ports. This part of the SAFETEA-LU legislation has Homeland Security aspects and staff has been reviewing the possibility of face recognition software being installed on Allen County Regional Transit Authority (ACRTA) buses as these buses cover approximately 1000 miles of city and county streets and roads and are on those roads for approximately 12 hours each day. The face recognition software has the ability to identify anyone that is in the

2. STATUS UPDATE: 2030 TRANSPORTATION PLAN (Continued)

system that is wanted on a warrant or a most wanted list. The video will then be sent to the Allen County Sheriff's Office (ACSO) as soon as the person is recognized. The fourth goal is to increase the accessibility and mobility of people and freight. The fifth goal is to protect and enhance the environment, promote energy conservation, improve the quality of life and promote consistency between transportation improvements, urban growth and economic development patterns. The sixth goal is the integration and connectivity of the transportation system across and between modes for both people and freight. The seventh goal is to promote the efficient systems management and operation. And finally, the eighth goal is to preserve the existing transportation system before expanding the transportation system. The committee also reviewed some policies, strategies and objectives that staff is in the process of identifying. Thomas Mazur reported that staff is also documenting the existing conditions. Thomas Mazur briefly reviewed some of the documents and reports that have been presented to the committee over the past six or so months. The committee received a presentation of the Crash Summary Reports and each of the reports presented information on the type of crashes, the location of the crashes, the severity of the crashes and the vehicles involved in the crashes. Staff presented the frequency, contributing factors, roadway conditions and the operating conditions. Thomas Mazur reported that staff also collected data at over 1,200 traffic count locations. The crash data is used to establish average daily traffic flows and staff then examines the data to establish the crash rates. Thomas Mazur reported that the committee reviewed the Corridor Levels of Service (LOS) and there are approximately 1,400 miles of roadway and approximately 25% of the roadways are on the Federal Functional Classification System which is a higher order roadway and these roadways are eligible for state and federal funds. The remaining 75% of roadways are considered local roadways as they carry less traffic and are more local in their service. Staff completed speed and delay studies on the corridors which included the AM, Noon, and PM peak periods. The committee reviewed maps in prior meetings that detailed the deficient corridors and where they were located. Staff took the data collected from the speed and delay studies and prioritized the corridors. The first priority intersections were the high crash intersections. The second priority intersections were any that were signalized because if an intersection is signalized it tends to much more traffic than a non-signalized intersection. The third priority intersections were those that had crash data and local concerns. The final priority was to identify the operations and the maintenance needs across all modes. Thomas Mazur reported that the Plan has to identify pertain to the roadway system, the bikeway system, the transit system and cartage and freight. Inside the cartage and freight portion, the Plan must deal with the rail issues, tractor trailer trucks and the Allen County Airport. Thomas Mazur presented to the committee a handout of two maps pertaining to the Bicycle Plan which detail the "wish" list and where the existing trails/paths currently are as well as the project listing. Thomas Mazur reported that staff has been assisting several townships with their comprehensive plans. The comprehensive plans deal with housing, population, economic base, traffic, land use and zoning issues as well as environmental issues. In the process of assisting in the compilation of these comprehensive plans, the townships kept asking how to get access to the existing bike system as well as expressing the desire to have paths within their townships. Thomas Mazur reported that staff reviewed traffic patterns, population, employment, schools and retail operations within the community. Staff then attempted to assess how to get people around the community without having to use a motorized vehicle. The maps that were passed out to committee members are the product of staff's reviews and at the highest end are bicycle paths. Bike paths are not for motorized vehicles but are for bikes and pedestrians only. The bike paths also include hiking trails that can be found in the metropolitan parks as well as bike paths such as the Ottawa River Walk. Thomas Mazur reported that over the past few years, the ability to connect Deep Cut Park located at the Allen/Auglaize County line with the Village of Spencerville all the way to the City of Delphos. The Village of Spencerville has a

2. STATUS UPDATE: 2030 TRANSPORTATION PLAN (Continued)

component that the village will be taking care of as regards connectivity as well as the City of Delphos. The JAMPD will provide a linkage in the unincorporated areas. Staff has had discussions with the Allen County Port Authority regarding the possibility of using the Spencerville/Elgin Railroad (SPEG) line from the Village of Spencerville into the City of Lima by leasing a right-of-way along the rail line for a bike path linkage. Thomas Mazur reported that the residents of Auglaize and Jackson Townships are concerned about how to get their children to school without having to drive since Allen East Schools are no longer located within the Villages of Lafayette and Harrod. The map handouts detail the possible bike path in the area or SR 309 and Napoleon Road. The other paths/trails highlighted within the maps are ones that the committee has reviewed in the past. Staff has added back into the mix a portion of Napoleon Road after discussions with a representative of Hostelling International and their input that this corridor is used by bicyclists to go from Harrod to Beaverdam. Thomas Mazur reported that what will probably be constructed are the major collectors due to funding issues. Thomas Mazur presented to the committee the proposal of using Lincoln Highway as the connector to the majority of the bike system by adding bike lanes and then the only other area of major connectivity will be from the Village of Harrod to the Village of Beaverdam. This Plan is still in process and once there is an actual document with cost factors and other required data, it will be presented to the committee structure and the Ohio Department of Transportation (ODOT) who has stated that they will make adjustments to the I-75 Project to accommodate tunnels under the interstate to enable the users of the bike system to traverse the interstate providing connectivity. Kevin Haver of the JAMPD stated that it might be a consideration to link the bike system in the Breese Road area in such a manner as to allow students access in order to get to the Perry Schools. Thomas Mazur responded that staff had determined that the Breese Road area has too much traffic for students to use a bike route safely. Kevin Haver stated that he would like to see a bike lane as opposed to bike route in order to improve safety. Thomas Mazur reported that staff is meeting with Ft. Shawnee next Monday and Ft. Shawnee wants Breese Road redone from Shawnee Road through the corporation limits which might allow for incorporation of bicycle lanes into the mix. Thomas Mazur reported that a bicycle lane is an extra 3'-4' of pavement contiguous to the existing roadway and is marked as such with lines and diamond in the lane as well as signage. A bicycle path is located off of the roadway and a bike route is shared roadway with motorized vehicles. Thomas Mazur reported that staff is working with ACRTA to project their operating, maintenance and capital needs out through 2030. Staff is reviewing the mix of ACRTA's vehicles which include buses, vans, and the possibility of utilizing small cars due to the price of fuel. Thomas Mazur reported that as per the Coordination Plan, ACRTA has done some coordination with MR/DD and Delphos Senior Citizens in establishing some routes to the City of Delphos. The Coordination Plan documented the ADA eligible within Allen County the costs associated with extending transit services over the entire county. Realistically, the funding is not available for the entire county but ACRTA is attempting to provide service to the four surrounding townships and maybe a few of the outlying villages. Thomas Mazur reported that staff recently received the Crash Probability Factors from the Federal Railroad Administration (FRA) and the Public Utilities Commission of Ohio (PUCO). The factors do not match between the two agencies therefore staff will be utilizing PUCO's factors as per the CFE Railroad Analysis Report. Thomas Mazur reviewed the project table handout of the Plan projects. The projects in red ink have been changed due to cost, year, termini, etc. The projects in a green color with a line through them are completed projects. The last page of the handout is the new projects and many of them are related to the Bike Plan. Thomas Mazur reported that in the process of compiling the land use plans for the townships, staff is working on projections of the number of acres of land that will be needed in the future for commercial, residential and industrial as well as the number of employers that will be located within these general areas. This land use will be one of the generators of trips in the future.

3. ANALYSIS OF IMPEDIMENTS ASSESSMENT

Thomas Mazur reported that the Analysis of Impediments is in a final draft status; copies have been sent to the City of Lima and Allen County. The document is the basis for the city and the county to be able to drawdown the Community Development Block Grant (CBDG) monies. The committee has already been presented and has reviewed the first four chapters. Chapters Five and Six review some of the findings such as foreclosures and lending issues. There were concerns that low-income persons were targeted and the data does support that; based on the data foreclosures and lending issues were not race based. The report has an implementation plan with goals, objectives, strategies and targets which are items that can be linked with the Neighborhood Stabilization Stimulus Package so that the City of Lima and Allen County can apply for funds under the Project if they decide to and will support their application(s). The draft of the document is completed and has gone to the City of Lima and Allen County and the document will be going out for public hearings and comments. The document is also on the Lima-Allen County Regional Planning Commission (LACRPC) website. All comments, suggestions and recommendations were included. Carol Bertrand asked who to call or what is the process to report an abandoned and/or derelict home. Thomas Mazur responded that he would look into it and find out if the City of Lima has the information posted on their website.

4. AIR QUALITY CONFORMITY

Thomas Mazur reported that when the Clean Air Act was first enacted, Allen County was classified as non-attainment and then later placed in a maintenance status. There have been ongoing court cases disputing these regulations and now the rules and regulations have become more stringent. There is no longer a one-hour attainment level but an 8-hour attainment level. The level used to be 0.08 ppm but is now at 0.075 ppm. Whenever the ACRTA is looking at purchasing buses or vans, the MPO has to determine whether the vehicles will improve air quality, likewise all CMAQ projects must make positive contributions to air quality or at least be air quality neutral. The State of Ohio has an implementation plan to attain the recommended air quality per the Clean Air Act. The Clean Air Act established zones and has two attainment status designations. These designations are attainment/unclassified and nonattainment by their respective boundaries. These revised rules were sent to staff December 4, 2008 and the OEPA and ODOT are revising these standards. Thomas Mazur reported that under the "old" regulations, 19 counties in Ohio were in non-attainment. Under the "new" regulations, there were an additional 13 counties that are considered noncompliant. The nonattainment areas are growing in the state but Allen County is not one of those counties. Kevin Haver asked how often the air quality tests were run. Thomas Mazur responded that the tests are run every day and averaged over three years. There is one monitor in Allen County and it is located behind Bath High School. Thomas Mazur reported that in January's CAC meeting, the committee will be presented with information about some "green" initiatives that might be coming to Allen County particularly windmills. At this time the windmills do not meet most of the political subdivisions zoning regulations and those regulations may have to be modified to accommodate windmills.

5. OTHER

None.

6. ADJOURNMENT

The meeting adjourned at approximately 1:00 p.m.

EXECUTIVE COMMITTEE

December 18, 2008

There was a meeting of the **Executive Committee** of the Lima-Allen County Regional Planning Commission held on **Thursday, December 18, 2008 4:00 p.m.** in the Conference Room of the Commission office located at 130 West North Street, Lima, Ohio.

The agenda was as follows:

1. Roll Call
2. Approval of EC Minutes – November 20, 2008
3. Communications
4. Financial Report
 - a. Budget Report
 - b. Bills to be Approved
 - c. Payroll and OPERS
5. Standing Committees
 - a. Administrative Affairs Committee
 - b. Community Development Committee
 - c. Developmental Controls Committee
 - d. Transportation Coordinating Committee
6. Other Committee Reports
7. Staff Reports
 - a. Clearinghouse Reviews
 - b. Planning Assistance
8. Old Business
9. New Business
10. Adjournment

A quorum being present, Dick Accountius, brought the meeting to order and proceeded with the agenda. (*Note: Mr. Dick Accountius was present at the November EC meeting and chaired the meeting).

1. ROLL CALL

Mr. Dick Accountius	Allen County
Mr. Gregory Berquist	City of Delphos
Ms. Carol Grapner	Allen County
Mr. Roy Hollenbacher	Bath Township
Mr. Mitchell Kingsley	Village of Bluffton
Mr. Bruce Plumb	City of Lima

GUESTS

Heather Rutz	Lima News
Kirk Slusher	ODOT District One

STAFF

Mr. Thomas Mazur	Lima-Allen County Regional Planning Commission
Ms. Marlene Schumaker	Lima-Allen County Regional Planning Commission
Ms. LeeAnn Sypherd	Lima-Allen County Regional Planning Commission

2. APPROVAL OF EC MINUTES – November 20, 2008

Motion 89 (12-18-08) EC

Mitchell Kingsley made the motion that the EC minutes of November 20, 2008 be approved. Seconded by Bruce Plumb; motion carried.

3. COMMUNICATIONS

Thomas Mazur reported that staff has received several communications over the past few weeks. The first communication was from the Ohio Department of Natural Resources (ODNR) and the Federal Emergency Management Agency (FEMA). The letter suggests that the MPO should update the Hazard Mitigation Plan that was adopted not long ago due to new federal regulations. The two agencies are holding a two-day workshop to review the new regulations that need to be met, how to assess flood prone areas and how to minimize floods in the flood prone areas. ODNR also sent a notice stating that the floodplain management regulations within the unincorporated areas of Allen County are out-of-date and they are holding a workshop to assist communities in updating their floodplain regulations. Thomas Mazur reported that Allen County will be entering into a contract with a consultant to update the Stormwater Sediment Control Regulations and this will begin in January 2009. Marlene Schumaker reported that the RPC was audited and it was the yearly audit. There were no findings in this particular audit. Marlene Schumaker reported that the RPC was also audited by ODOT. ODOT felt that the building that the RPC is housed in needs to be reclassified due to changes in regulation. The auditor was not happy with the software that the RPC uses but the cost to purchase the software is not justifiable for the RPC.

Motion 90 (12-18-08) EC

Bruce Plumb made the motion to accept the communications report. Seconded by Howard Elstro; motion carried.

4. FINANCIAL REPORT

a. Budget Report

Marlene Schumaker reported that the financial report was included in the packets mailed to the committee. Expenses were more than income but there is some carryover from last year. The RPC is getting close to the end of the calendar year and works on a fiscal year. The budget is calculated in a calendar year because that is the way that the county calculates their budget. Marlene Schumaker reported that up until the morning of the EC meeting bills were still being paid because the county will close their books soon. Once the county closes their books, no other bills can be paid and nothing can be purchased. Mitchell Kingsley asked if the budget report could include percentages of how much of the year has transpired. Marlene Schumaker responded that she will begin to do that in 2009.

Motion 91 (12-18-08) EC

Roy Hollenbacher made the motion to approve the budget report. Seconded by Mitchell Kingsley; motion carried.

b. Bills to be Approved

Marlene Schumaker reported that the bills to be approved for November total \$17,794.68 and \$8,136.04, respectively.

4. **FINANCIAL REPORT** (Continued)

b. Bills to be Approved (Continued)

Motion 92 (12-18-08) EC

Mitchell Kingsley made the motion to approve the bills to be paid. Seconded by Howard; motion carried.

c. Payroll and OPERS

Marlene Schumaker reported that payroll was not completed as of this EC meeting. The report will be included in January 2009 packets.

5. **STANDING COMMITTEES**

a. Administrative Affairs Committee

Carole Grapner reported that the AAC met on Wednesday, December 17, 2009. The committee approved the minutes from the September meeting and proceeded with the agenda. Carole Grapner reported that Thomas Mazur reviewed the Memorandum of Understanding (MOU) between the Allen County Commissions and the Lima-Allen County Regional Planning Commission. The MOU has been in force for several years and no changes or updates have been made. The current MOU is now being reviewed yearly and during the current review, it came to both agencies attention that it is unclear as to who would pay legal fees if the RPC needs legal representation. The AAC requested Thomas Mazur to research with other MPO's what those MPO's do and what their MOU's state. Carole Grapner reported that the committee reviewed the calendar 2009 budget and the budget has been submitted to the County Commissioners. A motion was made to accept the budget and the motion carried. Carole Grapner reported that the committee discussed Director's and Officer's Insurance. Under the current insurance policy, the committee was unsure whether the current insurance policy included the coverage. Marlene Schumaker reported that she has spoken with the insurance agency and the agent will be sending a copy of the rules and regulations. The agent stated that the coverage is not needed because committee members are volunteers, not paid employees therefore they cannot be sued by law. Thomas Mazur reported that the RPC did have coverage in the past but regulations have changed and the coverage is no longer needed for volunteers. Marlene Schumaker reported that employees of the RPC are not covered with Errors and Omissions coverage and that issue will be taken care of soon. Carole Grapner reported that they received a report from Marlene Schumaker pertaining to the ODPT audit.

Motion 93 (12-18-08) EC

Mitchell Kingsley made the motion to accept the AAC report and all motions and recommendations be approved. Seconded by Roy Hollenbacher; motion carried.

b. Community Development Committee

Mitchell Kinglsey reported that the CDC met on Thursday, December 11, 2009 and approved the minutes from the November meeting. The committee received a report by Evelyn Smith on the Safe Community Grant. The committee reviewed the 2030 Bicycle Plan and the growing interest in the Plan. The committee reviewed the update of the 2030 Transportation Plan as well as the status of the American Township Comprehensive Plan. Mitchell Kinglsey reported that lastly, the committee reviewed the Analysis of Impediments Assessment which is a report on the status of housing within the county and the impediments to housing by low-income persons.

5. **STANDING COMMITTEES** (Continued)

b. Community Development Committee (Continued)

Motion 94 (12-18-08) EC

Bruce Plumb made the motion to accept the CDC report and all motions and recommendations be approved. Seconded by Carole Grapner; motion carried.

c. Developmental Controls Committee

Bruce Plumb reported that the DCC met on Tuesday, November 25, 2008 and the minutes for November 10, 2008. The committee again tabled the Perry Township variance request number PE-V01-08. The question arose again as to the legal representation for the RPC pertaining to the Perry Township variance. The EC gave permission for the RPC to hire legal representation up to \$6,000. Bruce Plumb reported that the committee was informed that the county prosecutor is not required to represent the RPC in legal matters. A motion was made and passed to table the variance issue until the next scheduled DCC meeting to allow the RPC time to secure legal representation. Bruce Plumb reported that the committee received a bond status update and Pond View Estates secured a bond to replace the 30-day bond. The bond for Monticello does not come due until January 11, 2009 and a new bond will be posted before the January date. Bruce Plumb reported that Jeff Ciminillo posted a new bond for his subdivision. No new bonds come due until March 2009. Bruce Plumb reported that Douglass Degen gave a presentation on floodplain management. The floodplain maps are being "amended" by FEMA and USGS. There are two streams in Allen County that are somewhat problematic. They are Sugar Creek and Little Hog Creek. The maps are being digitized and everything has to be completed by August 2009. Thomas Mazur reported that with the new maps, some areas that were in a floodplain no longer will be and some areas that were not in a floodplain now will be. Thomas Mazur reported that over the past three years staff has gather much more accurate topographic data as well as data that consultants have submitted and this data has been matched up with new LIDAR data to create new, more accurate maps. There will be notices sent to both the property owners that are now in a floodplain as well as those that are no longer in a floodplain. Bruce Plumb reported that Allen County's Floodplain Management Regulations are out of date and the county has been notified twice by ODNR. Floodplain management regulations will need to be updated soon in order to qualify for FEMA monies as part of Hazard Mitigation. Mitchell Kinglsey asked who is responsible to maintain the floodplain regulations jurisdiction by jurisdiction. Bruce Plumb responded that the RPC is responsible for the unincorporated areas. The municipalities, towns, and villages are responsible for maintaining their own floodplain regulations. Bruce Plumb reported that Thomas Mazur informed the committee that once the template is adopted, the townships, villages and towns can follow suit and adopt the templates. A motion was made and passed to accept the profiles and the floodplain management regulations report. Bruce Plumb reported that the committee discussed wind turbines. Monroe, Richland, Jackson, Amanda and Marion Townships are all discussing wind farms and the placement of these wind farms less than 5 megahertz. The township's zoning regulations can regulate wind farms as long as they are less than 5 megahertz. Thomas Mazur reported that there are several different classifications under the PUCO for electric generating devices. Anything over 5 megahertz will be regulated by the PUCO. Zoning regulations in the townships may have to be changed in order to accommodate these wind farms.

Motion 95 (12-18-08) EC

Roy Hollenbacher made the motion to accept the DCC report of November 25, 2008 and all motions and recommendations be approved. Seconded by Howard Elstro; motion carried.

5. **STANDING COMMITTEES** (Continued)

d. Transportation Coordinating Committee

Thomas Mazur reported that the committee reviewed the RTA report. The ACRTA reported that ridership was up as well as the receipt of their new cut-away vans. The committee passed three TIP resolutions. The second of which authorized the use of \$100,000 for ACRTA to purchase paratransit vehicles. The first resolution authorized the moving of funding from one phase to another for the City of Lima Signalization Optimization Project. The last resolution was to amend the TIP to reflect the use of \$170,000 in STP funds for the City of Delphos instead of the original \$300,000. There was some discussion as to whether the Village of Bluffton will be using the \$200,000 in CMAQ funds allocated to the Village for their hike/bike Project. Staff had heard from ODOT that the project may be pushed back. At this time, staff has not received confirmation from Bluffton that the project is pushed back. Thomas Mazur reported that the committee received a status update on the 2030 Transportation Plan. The committee reviewed the 2030 Bicycle Plan as well as the transit issues with respect to establishing baseline needs in order for staff to write the 2030 Transportation Plan. Part of the process is to identify what are the current and existing conditions, then identify the needs, and finally, program the projects that will help meet the needs.

Motion 96 (12-18-08) EC

Howard Elstro made the motion to accept the TCC report and all motions and recommendations be approved. Seconded by Carole Grapner; motion carried.

6. **OTHER COMMITTEE REPORTS**

a. Citizens Advisory Committee

Thomas Mazur reported that the CAC met on December 12, 2008 with twelve in attendance. The committee reviewed the 2030 Transportation Plan goals, the Analysis of Impediments which is the HUD required report that the City of Lima and Allen County are required to submit in order to be eligible for CDBG funds. The report was written during the same time period that the Neighborhood Stabilization legislation was being written. There is an action plan included in the document that fits in with the legislation and the city and the county will be able to apply for funding if it becomes available for demolition, construction, and other types of neighborhood stabilization projects. The document has been delivered to the city and the county and public hearings will need to be held. Thomas Mazur reported that the committee reviewed air quality conformity. In the past, CMAQ funds have been allocated to ACRTA for buses, etc. With the new air quality standards, it is unclear whether Allen County will continue to receive CMAQ funds because the county is now listed as unclassified. Staff has not received an answer from FEMA and ODNR as to where the county stands.

Motion 97 (12-18-08) EC

Roy Hollenbacher made the motion to accept the CAC report and all motions and recommendations be approved. Seconded by Mitchell Kingsley; motion carried.

7. **STAFF REPORTS**

a. Clearinghouse Reviews

None.

7. **STAFF REPORTS** (Continued)

b. Planning Assistance

Intergovernmental Review Process

Staff reviewed clearinghouse reviews for the Ohio Department of Natural Resources (ODNR) and the National Oceanic and Atmospheric Administration (NOAA). The grants focused upon floodplain analysis of the Blanchard River.

Information Services

Staff reviewed local development patterns and issues with representatives of Dominion Gas, Embarq and the Chamber of Commerce. Staff prepared a GIS based map of Delphos to reflect recent annexations. Staff prepared base maps for the Spencerville Fire Department. Staff prepared demographic information for United Way. Staff mapped OSU student residences. Staff prepared Bath School district demographics. Staff reviewed census delineations with American Township. Staff reviewed building code issues with Bluffton and Richland Township. Staff prepared maps of future water tower site for Village of Elida.

Community Traffic Safety Program

Staff wrote a press release and met with law enforcement regarding a fatal crash at SR 81 & Thayer Road. Staff sent year to date fatal crash updates to the media. Staff tracked media interviews for Thanksgiving enforcement. Staff gave a seatbelt presentation at Elida School to 17 people. Staff talked with ACSO regarding Christmas overtime enforcement. Staff set-up and staffed a booth at the Allen County Employees Health Fair which focused upon seatbelt and proper child safety restraints. Staff met with representatives of the Allen County Sheriff's Office (ACSO), St. Rita's Medical Center (SRMC) and the Lima Police Department (LPD) for follow up to Allen County Health Fair. Staff talked with representatives of the Allen County Engineer's Office (ACEO) and Allen County Farm Bureau regarding encroachment and plantings in the road right of way as part of the safety review team countermeasures. Staff arranged and provided a Thanksgiving blitz interview on the Noon Edition of WLIO TV 35. Staff wrote Thanksgiving blitz press release.

Keep Allen County Beautiful

Staff completed an ODNR Department of Recycling & Litter Prevention mini grant for the local Keep Allen County Beautiful (KACB) affiliate. Staff attended KACB meeting.

Environmental Planning

Staff attended the monthly Ottawa River Coalition (ORC) meeting. Staff also facilitated several meetings between representatives of the ORC, the ACEO, the Allen County Health Department (ACHD) and the Allen County Prosecutor's Office to develop draft language for pending Illicit Discharge Regulations as required by the Clean Water Act. Staff worked with representatives of the Allen County Commissioners, the Allen County Emergency Management Agency (EMA), the ACSO, the ACEO, the ACHD and the ORC, regarding the necessary lines of communication, enforcement and regulatory relief.

Regional Development

Staff reviewed recent annexations in American Township with City of Lima staff and officials of American Township.

7. **STAFF REPORTS** (Continued)

b. **Planning Assistance** (Continued)

Farmland Preservation

Staff prepared for and attended an Ohio Department of Agriculture (ODA) Farmland Preservation Advisory Committee meeting in Columbus. Staff has worked with the local land trust to host ODA personnel to discuss the national and state grants programs as well as tax incentives available to support farmland preservation with local land owners this spring.

Housing

Staff compiled and mapped housing and population data for City and County representatives interested in establishing base line information required to submit grant applications under the Neighborhood Stabilization Program. Staff finalized and compiled the Draft Analysis of Impediments for the City of Lima and Allen County. Final edits and appendices were added to ensure compliance to HUD Fair Housing Planning regulations and to ensure compatibility with the Neighborhood Stabilization Program. Documents were prepared and delivered to housing officials of the City of Lima and Allen County.

Zoning Assistance

Staff researched variance in Perry Township. Staff began technical review to support development of wind turbines and other green energy zoning regulations.

Subdivision Regulations

Staff prepared for and facilitated a meeting of the Developmental Controls Committee to review a Perry Township variance petition and bonding issues. Staff sent letters requesting action on outstanding performance and maintenance bonds in the Pondview, Ciminillo, Monticello Estates and Woodberry Creek subdivisions. Staff reviewed easement encroachments with American Township. Staff reviewed replats of Cityview Terrace and Norwood Estates. Staff processed 2 lot splits, 6 land transfers, and 5 exempted land transfers.

Floodplain Management

Staff continued to provide local developers, consultants and property owners with information relative to the high hazard flood prone areas in Allen County as defined by the Federal Emergency Management Agency (FEMA). Staff reviewed floodplain map revisions with staff of the ACEO as per the preliminary digital map updating process undertaken by FEMA and the United States Geological Survey (USGS). Finalization of the new base maps is expected this spring. Staff facilitated 2 floodplain delineations. Staff has been notified by ODNR that the County is no longer compliant with minimum FEMA Floodplain Management Regulations.

Safety Review and Improvement Program

Staff participated in a GIS webinar. Staff reviewed TRAC Methodology and forwarded concerns to ORDC/ODOT. Staff attended CEAO winter conference. Staff forwarded concerns of conflicting rail data with representatives of the Ohio Department of Transportation (ODOT), the Ohio Rail Development Commission (ORDC) and the Public Utilities Commission of Ohio (PUCO). Staff initiated conversations regarding rail closure and rail crossing upgrades with representatives of the City of Delphos, Marion Township, the PUCO and the ORDC.

7. **STAFF REPORTS** (Continued)

b. **Planning Assistance** (Continued)

Transportation Planning Services

Staff met with representative of American Structurepoint to review crossing needs. Staff reviewed the vacation of Herman Street with the Village of Ft. Shawnee. Staff prepared for and attended a SR 81 Safety Meeting with representatives of Bath Township, the ACEO, the ACSO, P&G and ODOT. Staff reviewed the functional classification of roadways in Delphos. Staff prepared and sent November invoices to ODOT.

Staff Development, Training and Orientation

Staff produced reports, answered questions and participated in exit meeting of ODOT audit.

STP – Public Participation Plan

Staff began public participation process for public review of CF&E Railroad Grade Crossing Study. Staff initiated conversations with ODOT, ORDC and PUCO regarding draft recommendations and made warranted modifications before posting the document to the MPO's website. Staff posted the CF&E Report comment sheet and sent the corresponding press release for public notification purposes. Staff compiled a list of FY 2009 deliverables for public participation. Staff met with the Village of Ft. Shawnee to explain MPO functions and Long Range Planning process. Staff reviewed proposed transportation projects with representatives of Delphos, Bluffton, Spencerville, American Township, Bath Township, ACRTA and Lima for short and long range planning purposes. Staff attended a meeting of the Allen 2020 Planning Committee to identify regional land use and transportation issues and gain public input into the 3C planning process. Staff compiled, reviewed and assessed Delphos, Spencerville, and Bluffton 2030 project listings. Staff attended adversity in government Community Stakeholders meeting. Staff incorporated minutes, agendas, press releases and documents to website for public review. Staff tracked the 3C process.

STP – Neighborhood Transportation Management Program

Staff reviewed speeding in the Market Street Neighborhood and subsequently placed the Agency's radar board as a speed reduction technique. Staff initiated a meeting between Kibby Korner Neighborhood Association, City and local school officials to address traffic and redevelopment issues.

Transportation Improvement Program

Staff reviewed project listing and matched projects with fiscal year financing. Staff reviewed Elida Main Street project.

Surveillance: Intersection Performance

Staff gathered traffic and data for intersection studies at: Wayne & Elizabeth; Thayer & SR 81; Wayne & Collett; and, Bluelick & West. Staff performed turning movements at: Main & Market; and, Dixie & Fourth. Staff performed a level of service analysis for: American & Elida (LOS B); Collett & North Shore (LOS B); Harding & Willard (LOS D); Main & Wayne (LOS B); Elizabeth & Market (B); Central & North (LOS B); Bluelick & West (LOS B); Bellefontaine & Dana (LOS F); Greenlawn & Kiracoffe (LOS B); Elm & Metcalf (LOS B); Cable & Edgewood (LOS B); Market & Woodlawn (LOS B); Elida & Lima Mall (LOS A); and, Robb & Sugar (LOS B).

7. **STAFF REPORTS** (Continued)

b. Planning Assistance (Continued)

Surveillance: Thoroughfare inventory and Performance

Staff collected data, analyzed and began writing report for high crash intersection of Wayne & Elizabeth. Staff reviewed traffic data and forwarded data to ODOT for HPMS system.

Transportation System Security

Staff gathered signal timing at Bluelick & West.

Surveillance: Information Assistance

Staff sent several traffic counters back to vendor for repair purposes. Staff geo-coded previously non locatable crashes in Allen County based on TRACSUM data. Staff worked with TSASS to make changes to the FY 2007 crash data. Staff reviewed Elm Street crash reports/roadway information. Staff discussed SYNTAB tables with TSASS. Staff worked with local law enforcement representatives to develop a PowerPoint presentation targeting the collection and proper coding of crash data as required on the OH-1 crash reports.

STP – Operations Management System-Program Operation

Staff reviewed pedestrian and bicycle crashes. Staff worked with ACRTA on review of security cameras. Staff reviewed ITS issues with ODOT Central Office. Staff reviewed ITS and applicability of facial recognition software with representatives of the local transit authority, the EMA, Lima PD, ACSO, and vendors.

Review and Appraisal: Maintain Demand Model and Network Reliability

Staff attended Land Use Conference in Columbus. Staff attended parks and trails meeting with Lima, the ACHD and the Johnny Appleseed Metropolitan Park District. Staff attended Ohio Model Data Managers Users Group meeting in Columbus. Staff initiated a review of TAZ data for 2006 base year. Staff continued to work on verifying information for the Allen County Business Directory.

Consistency of Transportation Plan with Planned Growth

Staff assessed area Township Comprehensive Plans for planned growth against new model boundaries by TAZ. Staff compiled/reviewed 2030 project listings and EPA budgets by year. Staff reviewed truck traffic volumes and employment with locals and ODOT Central Office to validate results of the Origin/Destination Study conducted earlier in July 2008.

STP – Long Range Transportation Planning

Staff reviewed bike-pedestrian crashes and verified No. 6 statewide ranking in per capita bicycle crashes with TSASS personnel. Staff searched for established bike plans and began to gather data for narrative of Allen County Bike Plan. Staff attended and gave PowerPoint at American Township Comprehensive Plan Public meeting. Staff finalized the American Township Comprehensive Plan and placed the final on the website. Staff prepared a County and City bike path map. Staff gathered data to prepare a truck traffic percentage map. Staff reviewed the project needs of Delphos and Lima. Staff reviewed model projections by TRAC for 2030 Plan and discussed with ODOT central office staff. Staff put together difference scenarios and level of service of amounts for RTA long range planning. Staff began to gather sidewalk data sheets. Staff began to gather road lane widths and sidewalk conditions for long range plan purposes. Staff continues to update parks and trails with JAMPD. Staff worked on the 2030 projects listing and cost for projects.

7. **STAFF REPORTS** (Continued)

b. Planning Assistance (Continued)

Specialized Transportation Program

Staff reviewed FHWA transfer with the local transit authority and Federal Transit Administration officials regarding coordination and grant CMAQ allocations/transfers. Staff met with City Law Director regarding ambulette service within the City. Staff met with local stakeholders to review transit issues.

Transit Planning

Staff made changes to the ACRTA route brochures and printed several hundred. Staff attended a regularly scheduled meeting of the transit authority.

Motion 98 (12-18-08) EC

Bruce Plumb made the motion that the Staff Planning Report be accepted. Seconded by Roy Hollenbacher; motion carried.

8. **OLD BUSINESS**

Kirk Slusher from ODOT District One reported that ODOT is concerned that the recommendations that the RPC makes for the political subdivisions, are not taken seriously by the political subdivisions. The political subdivisions receive the recommendations but the RPC does not receive any feedback as to what the political subdivision is going to do about the recommendation(s). Some projects move forward but other recommendations go nowhere. Kirk Slusher reported that ODOT District One is going to begin documenting the recommendations that are made by the RPC as well as what happens to those recommendations. ODOT will then report back to the RPC whether they agree with the recommendation as well as whether the recommendation can be funded. Thomas Mazur reported that when staff met with the county risk management officer of the County Risk Sharing Agency (CoRSA), the risk management officer had recommended exactly what Kirk Slusher reported that ODOT was going to begin doing. This type of oversight will minimize the liability for the political subdivisions if it disagrees with any identified deficiency. Thomas Mazur reported that there is a new State House of Representative bill that in essence will "force" the townships to have a homeowner remove obstructions and/or correct deficiencies.

9. **NEW BUSINESS**

None.

10. **ADJOURMENT**

Motion 99 (12-18-08) EC

Howard Elstro made the motion that the meeting be adjourned. Seconded by Roy Hollenbacher; motion carried.

Submitted by:

Carol S. Grapner
Signature/Secretary

Accepted by:

[Signature]
Signature/RPC President

Date: 1-22-09

Date: 1-22-09

Foreclosure Prevention Task Force Meeting
October 14th, 2008 LACCA

Attendees: Jackie Fox; LACCA, Amy Odum; City of Lima Office, Jeff Beining; Superior Fed Credit Union, Tammie Hursh; City of Lima, Hope Kingsborough; WSOS, Jami Jennings; WSOS, Joann Hamel; City of Lima, Larry Goodman; LACCA, Connie Hall; LACCA, Amy Joseph; Auctioneer, Eric Stachler; Huntington Bank Veronica McLaurine; LACCA, Marva Cowan; LACCA.

Introductions-

Minute Review: September 9th

Prevention Committee:

Jackie Fox – Reported on Prevention Activities in Lisa Worley's absence. The dates of the Foreclosure prevention workshops have been changed to Nov 3rd and 10th from 6:30-7:30. A speaker will discuss the foreclosure timeline with attendees. Additional information will be e-mailed out at a later date. The prevention committee is working on advertising the workshops.

Fundraising Update:

Jackie Fox reported that she has been seeking funding from local banks. She has not received any response from them. Many of the banks have made donations to other organizations. LACCA will donate the refreshments for the task force meeting.

Rental Update:

Marva Cowan reported that she has received an updated list of landlords from Allen Metropolitan Housing. Marva passed out a list to all attendees.

Veronica McLaurine reported that she received three calls from different individuals that were in rental properties that are being foreclosed on. One of the individuals received an offer of \$2,000 in cash for keys. This particular tenant wanted legal assistance with the process. This tenant was referred to Legal Aid, which were not able to assist this individual due to heavy case load. Another individual is having trouble getting her roof replaced. The tenant has not been able to contact the landlord. The bank is having a difficult time contacting the landlord also. The third tenant is renting from her uncle who's facing foreclosure. The uncle is refusing to make repairs. The tenant was referred to City Code Enforcement. The tenant does not want to get her uncle in trouble; therefore she has not followed up.

Jackie added that she would like to create a landlord committee. This committee would develop a recovery plan, to create placement for families in foreclosure.

Amy Odum would like to get a number of actual rentals that are in foreclosure opposed to home owners.

Jackie wants to approach local landlords to see if they are willing to rent to individuals that have been foreclosed on.

Marva added that the problem is, coming up with deposit and first month's rent.

Amy added that landlords are legally responsible for notifying the tenants of the foreclosure, and if in a year's lease, finding placement for them.

Jackie added that many of the recent foreclosures have been due to delinquent property taxes.

Amy added that Jim Link is no longer able to do payment plans with those with numerous delinquencies.

Amy reported, in place of Bruce Wells on the progress of the Analysis of Impediments to Fair Housing Choice. The document is moving to the final stages, of developing a strategy to combat identified impediments. The AI gives a snapshot view of the state of housing in Lima and Allen County. The completed document will be presented at the end of November. The biggest issue that the County is facing is foreclosure. Many people in the County are moving back into the City for affordable housing. The problem in the City is not having the needed housing stock. Many of the homes are rentals and or dilapidated. The City will work on developing newer homes. The County's challenge is greater because they don't have legal sources, such as Code Enforcement. Amy is very excited about the new programs that will assist both the City and County with their challenges.

Larry added that many of his pass students purchased homes as investors. These students began paying the mortgages on their investments and ignoring their own house payment.

Amy added that more primary residents are being effected opposed to investors.

Jeff Beining Added that the majority of foreclosures that Superior deal with are with primary residents.

Eric Stachler of Huntington bank said he sees a lot of primary residents also.

Hope Kimborough of WSOS added that in the last two months the amount of calls from Allen County has gone up. Recovery efforts need to be the focus. Many people will lose their homes and they need to be told to stay in them until they sell.

Amy wants to know the % of homeowners and % of renters that are losing their homes.

Marva Cowan reported on Family Promise. This program is aimed at assisting potentially homeless families. The Transitional Living Coordination team assists the family with finding a new home. During the process they are assisted by a group of local churches. These churches provide food and shelter for families. The focus is to keep families together.

Amy requested that Tammie Hursh and Hope Kimborough meet with clerk's office to develop a system. The system will include adding informational brochures inside the foreclosure letters. The brochures will focus on telling the people to call their lender, open their mail, and stay in their home.

Hope and Amy are both scheduled to serve on a conference call to discuss the 3221 application. Applicants are expected to focus on capacity. If granted to the City 25% of the monies must go to low-income families.

Meeting Adjourned at 11:00 - next meeting scheduled for November 12th.

Foreclosure prevention Task Force Meeting **January 12th, 2009 LACCA**

Attendees: Jackie Fox; LACCA, Connie Hall; LACCA, Joanne Hamill; City of Lima , Connie Dershum; City of Lima, Veronica McLaurine; LACCA, Larry Goodman; LACCA, Tammi Hursh; City of Lima, Jamie Jenifer; WSOS, Tom Mazur; Regional Planning, Jeff Biening; Superior Federal Credit.

Minute Review- December 9th

Prevention Committee

Lisa Worely-Another presenter is interested in joining the Foreclosure workshop presenters. Amy Carls will be joining the group of presenters to offer utility assistance information. Lisa will notify the group of the next workshop date.

Many of the participants in the last group were from LACCA's Homeownership class. Lisa feels that the prevention activity is good. Connie Hall received good feedback from Homeownership participants.

Fundraising Update

Jackie Fox reported that Huntington bank donated \$5,000.00. Jackie wants to use the money towards advertising. Jackie passed around a sample billboard to use for advertising.

Tammi Hursh mentioned- That appearing on the mayor's press conference might help. Lisa will schedule the press conference.

Jackie -LACCA received a grant to do foreclosure counseling. LACCA received 15,000 to assist 80 clients.

Larry Goodman- added that the most difficult portion of the grant will be getting it started; once it started it should run smoothly.

Jackie added -that we are already completing most of the grant's requirements.

Jamie Jennifer- reported that WSOS will be at LACCA on February 10th to do one- on-one counseling with clients in foreclosure. Two counselors will work with 40 or more people. Many clients don't want to do a work out plan which may include doing a deed in lieu.

Larry- Mentioned that he is working with a Homeownership client that was approved for WSOS repair work. This same client recently informed him that they are in the foreclosure process. Larry will speak with Jamie from WSOS to further discuss this clients needs.

Lisa Mentioned that many banks have told customers that they are being foreclosed on and they are not in the actual process.

Larry and Jamie both gave examples of two clients that are dealing with foreclosures due to predatory practices.

Tom Mazur- Mentioned that RTA and School buses may be great options for advertizing for the workshops.

Lisa- added the advertisement needs to focus on the importance of contacting a loss midigator and answering their phone calls and opening mail from their lenders.

Tammi Hursh gave an example of a possible commercial that could be used for advertising.

Rental Property Update

Veronica McLaurine Reported that many of the individuals that have been foreclosed on do not want to move to the areas of town with affordable or available vacancies. Many of the individuals cannot afford the rents in certain areas of interest.

Tom Masur- reported on the completion of the AI and the new workings on the Neighborhood Stabilization Plan. The County selected Tom to handle the distribution of the funds that were allotted to the County under the NSP. Tom added that the AI has an action plan and an appendix, both which will require some action. Tom added that many of the County townships, villages, and smaller communities lack the capacity to perform many of the action steps that the AI requires.

Tom distributed a packet that broke down the methodology of the NSP. By January 16th the four selected counties of: Allen, Putnam, Hancock, and Findley must agree on how funds will be distributed. Putnam County will take the lead. Other parties included in the distribution process include: county auditors, commissioners, regional planning, and Hancock Community Action Agency.

WSOS is assisting Tom with the majority of the planning, being that they are well adverse in this type of programming.

Income Guidelines for this grant are at 120%of AMI. Tom has included other variables that may help the County get a bit more money than they are expecting.

Tammi asked if money could be used to tear down barns. Tom said money cannot be used for commercial or business zoning areas. The County and The City have targeted areas of need.

Tom asked both WSOS and LACCA to assist as much as possible and if they see opportunities within the county that they can assist with, to please notify him. Spencerville wants to use the money to work with Habitat for Humanity.

Jackie Fox added that rehab is needed but our clients have guideline restrictions that won't allow them to use the funding. The guidelines are the same as ODOD.

Joann Hamill passed out the City's Plan for the NSP. Demolition can only be done to houses that have been foreclosed on. The biggest thing the City wants to do is demolish with priority areas being looked at first.

Next meeting February 10th 10:00 LACCA Conference Room.

Study explores housing barriers

By HEATHER RUTZ
hrutz@limanews.com
419-993-2094

LIMA — A 270-page study analyzes barriers to housing in the city and county for those of different races, with low income, with disabilities or other classifications.

This is the first year the city and county have produced the report together, done by Lima Allen County Regional Planning

Commission Executive Director Thomas Mazur. The big picture approach allowed them to see things such as a lack of multifamily housing in parts of the county, places developing without water and sewer lines, a need to update zoning codes and subdivision regulations, and a lack of mass transit support, Mazur said.

Data show that people with low to moderate incomes live in every part

of the county, Mazur said. While someone with a lower income most likely lives in an apartment or duplex in Lima, that person often will live in a mobile home elsewhere in the county.

When someone doesn't live in Lima, that person can lack some of the needed supports, Mazur said. For example, a person living in Spencerville has a good chance of working else-

where, but if his vehicle

can't run, he doesn't have a bus line to get him to work, Mazur said.

Studying data showed that Allen County's foreclosure spike actually happened in 2002, well before the housing crisis became a national story, Mazur said. Foreclosures were everywhere, hitting low-income people who took out predatory loans, but also hitting people with \$600,000 homes.

The report, required for

the Housing and Urban Development Department, also reviewed fair housing reporting from Lima Allen Council on Community Affairs, the agency the city contracts with to handle housing and loan discrimination. Few complaints rose to the level of discrimination, Mazur said, while LACCA did handle many other landlord-tenant disputes.

You can comment on this story at www.limanews.com.