

### **III. Evaluation of Jurisdiction's Current Fair Housing Status**

- A. Fair housing complaints or compliance reviews where the Secretary has issued a charge of or made a finding of discrimination

The Secretary has not issued a charge or made a finding of discrimination to the City of Newark.

- B. Fair housing discrimination suit filed by the Department of Justice or private plaintiffs  
A charge alleging discrimination was submitted to the Newark Department of Development in early March 2019. As of August 9, 2019, no public information provided on the alleged discrimination in housing based on sexual orientation. The Newark Fair Housing Board Determination meeting is scheduled for August 13, 2019 at 4:00 PM in City Council Chamber.

No fair housing discrimination suit has been filed by the Department of Justice.

- C. Discussion of other fair housing concerns or problems

The following is a narrative prepared by Dennis Harrington, Fair Housing consultant for the City of Newark:

“Although Southeastern Ohio Legal Services handles fair housing matters involving all legally protected classes, disability discrimination appears to be Newark’s biggest problem. Housing discrimination is part of a larger pattern wherein people with special needs are treated inequitably and often unlawfully; other common examples include access to an equal and appropriate education and access to governmental disability benefits.

As for housing, we most frequently encounter landlords failing to reasonably accommodate developmental or other mental health diagnoses. Restriction or rejection of emotional support animals is the single largest category of offenses.

Landlords fail to appreciate that service or support animals are not pets, and that housing providers cannot include assistance animals in their pet policies. Landlords sometimes charge a pet deposit or charge extra rent per animal, which is not permitted under state or federal law. For instance, we recently handled a case in the Ohio Civil Rights Commission where an applicant for rental housing who had an emotional support animal was turned down because all of the units which allowed pets were full. We also see cases where landlords apply the ADA standards for assistance dogs, which are more restrictive standards than those under the Fair Housing Act, to reject assistance animals inappropriately.

We also encounter cases where landlords refuse to accommodate mobility impairments. However, failure to accommodate physical disabilities appears to be less pervasive than failures based on mental or emotional ones. Most landlords appear to understand that they have to allow wheelchair ramps or grab bars. Surprisingly, one area where problems arise involves allowing or restricting handicapped parking spaces for the mobility impaired. It is difficult to see why some landlords resist providing handicap accessible parking; again, one source of the problems is

landlords' confusion between the provisions of the Americans with Disability Act and the broader Fair Housing Act protections. We recently accepted a case where a mobility impaired woman requested a dedicated handicapped accessible parking spot because the handicapped accessible spot closest to her apartment is often taken. We are progressing towards resolving that case.

We also have made it a priority to educate the public and protect the rights of Newark residents under Newark's fair housing ordinance. That ordinance adds sexual orientation and gender identity as protected classes. A same sex couple has filed a fair housing complaint with the city against a local faith-based provider of low-income apartments. The complaint alleges that the couple was asked to leave their apartment because of their sexual orientation. That complaint currently is under investigation by the city. The same-sex couple mentioned above has private counsel; we believe our ongoing educational and outreach efforts aimed at ensuring the Newark Fair Housing Ordinance is enforced were helpful to getting this case before the city.

Because of the patterns we have discerned we are giving special emphasis in our educational efforts to disability and sexual orientation/gender identity discrimination. Of course we welcome calls regarding discrimination based on membership in other protected classes. For instance, last week we received a call from a tenant saying his landlord is discriminating against him because he is African American. We are investigating the complaint and will proceed further if the facts warrant it."

## **Compliance Issues**

### Affordability

- Housing Trends and Mortgage Trends
- Lending Practices
- Payday Lenders
- Home Appraisal Practices
- Licking County Real Estate Firm
- Real Estate Advertising
- Apartment Leasing Firms
- Local Landlords

DATA POINT-2017 Mortgage Market Activity and Trends

Fair Housing Policy and Testing

Local Landlord/Licking County Apartment Association

Condominium Associations

## Affordability

A home is said to be affordable when its purchase price is no more than 2.5 or 3 times the buyer's gross annual income. The other test that applies to both owner and tenant households is that housing is affordable if no more than 30% of a household's gross monthly income is spent on housing. When that cost exceeds 30%, there is less money for necessities such as food, transportation, , healthcare, savings, health insurance, and clothing.

## Housing Trends and Mortgage Trends in 2019

According to The Daily Record ([www.thedailyrecord.com](http://www.thedailyrecord.com)), homebuyers will face challenges. There continues to be a short supply of homes and home prices and mortgage rates are on the move upward. There are nine trends :

1. More homes are need for sale. 2019 will remain a seller's market. Freddie Mac estimates 370,00 fewer homes were built in 2017 than were needed to satisfy demand resulting from population growth
2. Home prices will continue to rise. The National Association of Realtors estimates that existing home prices will rise 2.5% in 2019 to a median of \$265,200, compared with a 4.7% increase in 2018 to \$258,700. Fannie Mae forecasts median prices for existing homes will rise 4.7% in 2019 compared with 4.5% in 2018.
3. Mortgage rates will continue to rise. From the beginning of 2018 to mid-December, 30 year fixed rates sent up less than three quarters of a percentage point, to around 4.5% in 2018. Forecasters predict mortgage rates to rise but a slower pace.
4. Affordability is still a concern. Low inventory often results in higher prices. Prices rise fastest if the demand for homes exceeds the supply.
5. New homes get smaller. According to the U.S. Census Bureau, the median size of a single family home started in the third quarter of 2018 was 2,320 square feet, which was 4.9% smaller than the median size of new homes three years earlier at 2,440 feet. Builders for a number of years focused on large high end homes because margins were healthier. They are starting to see the frustration and demand fin the lower end market.
6. First time buyers dominate and mortgage and real estate industries are focused on serving first time home buyers. This group of buyers has dominated the market for 10 years and no change is forecast for the near future. Before the housing crisis, first time home buyers took out 40% of purchase mortgages, according to the Urban Institute. That level has increase to approximately 60%. 80% of the growth in home sales in the past three years has come from first time home buyers, according to Tian Liu, chief economist for Genworth Mortgage Insurance. Mr. Lieu states that "Between 2007 and 2015, our estimate is that roughly 3 million first time home buyers delayed buying a home and they're reaching that age when they can no longer delay."

7. Lending standard ease a little. Lenders learned from the mortgage crisis that borrowers must repay their loans. Standards were tightened for mortgages, which made it more difficult to obtain a loan lately lending standards have been relaxed, but not dramatically. The changes are in the form of reduced documentation requirements, lower credit scores, and smaller down payments.
8. More borrowers choose ARMs When mortgage rates go up more people opt for adjustable mortgages. This happened in 2018 and will likely continue in 2019.
9. Overconfident sellers could struggle. This is the same for people who are selling homes that are priced above the median for the local market. Since first time homebuyers dominate most markets, they are looking at homes below the median. Sellers above the median will need to price competitively and offer incentives for buyers.

### Lending Practices

An impediment to fair housing choice has included lending practices that have denied mortgages to minorities, particularly African Americans, at a higher rate than Caucasians. It is unclear if the lending community in Newark and Licking County can be seen as an impediment, using Home Mortgage Disclosure Act (HMDA) data alone. The data is complicated to understand and it doesn't tell the whole story. There may be other factors such as a lack of understanding by the borrower of the home application and credit reporting process. Continued efforts at education and outreach by local lenders remains the best route towards preparing borrowers for home ownership. A focus on minority populations would be a positive step.

### Payday Lenders

Payday loans are costly and most are priced a fixed dollar fee, which is the finance charge to the borrower. Because the loans have very short terms, the cost of borrowing is high. The lender advances the amount of money and the borrower must pay back the loan plus the interest and any other fees. Utilizing payday loans can result in a huge problem because the borrower never has enough money to pay back the loan but keeps borrowing. Payday loans often impede the borrower's ability to pay other living expenses and makes saving almost impossible. These loans are a costly risk that can easily spiral out of control for the borrower.

### Home Appraisal Practices

There is no information indicating evidence of discriminatory practices by home appraisers concerning Licking County properties.

### Licking County Real Estate Firms

Real estate firms often educate the public about how the Fair Housing Act impacts a potential homebuyer and renter. The U.S. Department of Housing and Urban Development requires all

real estate offices to display in a prominent location the Fair Housing poster (HUD form 928.1A (8-93))

#### Real Estate Advertising

The websites examined did not indicate any effort to be steering or racially or ethnically biased. Typically the sites feature a description of the home and the listing agent. The ads are providing basic information of the home, such as bedrooms, bathrooms, and location. If someone is interested in a home, contact is made via website or calling the office or listing agent about a property. There have been no callings to the City's Fair Housing Office that any realtor is steering or racially or ethnically biased in advertising. Local observations do not indicate any concerns with discriminatory practices in real estate advertising.

Realtors are aware of the Fair Housing logo and law. Efforts to become more inclusive in their advertising would be a goal to combat any potential discriminatory practices. These efforts could include reaching out to those with hearing, vision, language, and various impairments.

#### Apartment Leasing Firms

The leasing offices of apartment complexes must display the HUD Fair Housing poster in a prominent location.

#### Local landlords

The Property Maintenance Code 07-03 of the Newark City Ordinances was adopted January 17, 2007. The Ordinance was amended on June 17, 2008 for the purposes of clarity and administration of the Code. It is based on the International Property Maintenance Code (IPMC) created by the International Code Council. The IPMC is used by approximately 14,000 jurisdictions nationwide. The City of Newark has modified the IPMC to address the specific needs of the Newark community.

The Newark Department of Public Safety Division of Property Maintenance conducted 8,292 inspections since 2015 with about 70 percent being rentals. Since the process is complaint driven, it is likely that people may be hesitant to report violations for fear of retaliation from a landlord or neighbor. Consequently, there are likely more violations than the number of complaints logged by the City. Moreover, if a landlord owns multiple properties, a tenant who has a problem with a landlord, regardless of who is at fault, could encounter a decrease in the number of available units when needing to leave a rental from a landlord who owns multiple properties.

There are a number of rental units in Newark that are not being maintained properly. How to improve the condition of rental units so that they are safe and sanitary is an ongoing concern. Rental registration has been discussed by City and community leaders since the last Analysis of Impediments, but no action has resulted. Clearly the volume of complaints involving rental

properties is a problem that will continue to need attention. With a sizeable number of Newark households being tenants, fair housing choice is limited when rental units are in violation of the Property Maintenance Code. Finding affordable, safe, and sanitary housing becomes a challenge, particularly for those with limited financial resources.

There is also an issue of abandoned and dilapidated homes that are not habitable but have people squatting in them.

The Licking County Housing Authority administers the Section 8 and other HUD housing vouchers. According to Executive Director, Jody Hull-Arthur, there has not been a decrease in the number of participating landlords willing to take the housing vouchers. According to Mrs. Hull-Arthur, the market has been somewhat flooded with more renters, leaving less available units.

DATA POINT; 2017 Mortgage Market Activity and Trends-most recent available

Loans secured by 1-4 family properties, home purchase originations increased from 4 million in 2016 to 4.2 million in 2017. Refinance originations showed a significant drop from 3.8 million in 2016 to 2.5 million in 2017. In sum, number of mortgage originations in 2017 declined 12.4% from 8.4 million in 2016 to 8.3 million in 2017

Home purchase originations continued the upward trend underway since 2011. The number of first lien, owner occupied home purchase originations increased to 3.7 million in 2017, the highest level since 2007.

The share of Black borrowers increased for home purchase loans for 1-4 family, owner occupied, and site built properties in 2017. This was the fourth consecutive annual increase for this group. HMDA data shows that 6.4% of such loans went to Black borrowers up from 6% in 2016. 8.8% of the same type of loan went to Hispanic, white borrowers, which was the same level in 2016. The share of LMI borrowers increased to 26.3% in 2017 from 26.2% in 2016.

With no adjustment for inflation, the average size of first lien, site built home purchase loans secured for 1-4 family, owner occupied properties rose 3.9% in 2017 to \$267,000. All racial and ethnic groups experience increases in the average loan amount for home purchase loans from 2016-2017. The average loan for Hispanic white borrowers was approaching, but remained below the 2006 peak.

The shares of borrowers of all groups using non-conventional loans continued to decrease from the years following the Great Recession. Black and Hispanic, White borrowers continued to be more likely to use nonconventional loans (loans with mortgage insurance from FHA or guarantees from VA, FSA or RHS than conventional loans compared with other racial and ethnic groups. In 2017, among home purchase borrower, 64.9% of Blacks and 55.5% of Hispanic Whites took out nonconventional loans, whereas approximately 33.1% of non-Hispanic Whites and approximately 13.4% of Asians did so.

The share of mortgages originated by nondepository, independent mortgage companies has increase dramatically in recent years. In 2017 this category of lenders accounted for 56.1% of first lien, owner occupied, and site built home purchase loans. This was up from 53.3% in 2016. Independent mortgage companies also originated 55.8% of first lien, owner occupied, and site built refinance loans. This was an increase from 52.2% in 2016, which was the first year in which independent mortgage companies made the majority of such loans since 1995. (DATA POINT; 2017 Mortgage Market Activity and Trends)

According to DATA Point.



The two most frequently noted reasons for home purchase and refinance loan denials were an applicant's credit history and Debt to Income (DTI) ratio. Other factors influencing a denial involve collateral, insufficient cash, and unverifiable information. This applies to both conventional and non-conventional loan applicants. The DTI ration was cited most often as a denial reason for home purchase applicants in all racial and ethnic groups. Credit history was the second most common denial reason cited for home purchases for all groups. The exception was Asian applicant. Collateral was the second most common reason for denial for this group.

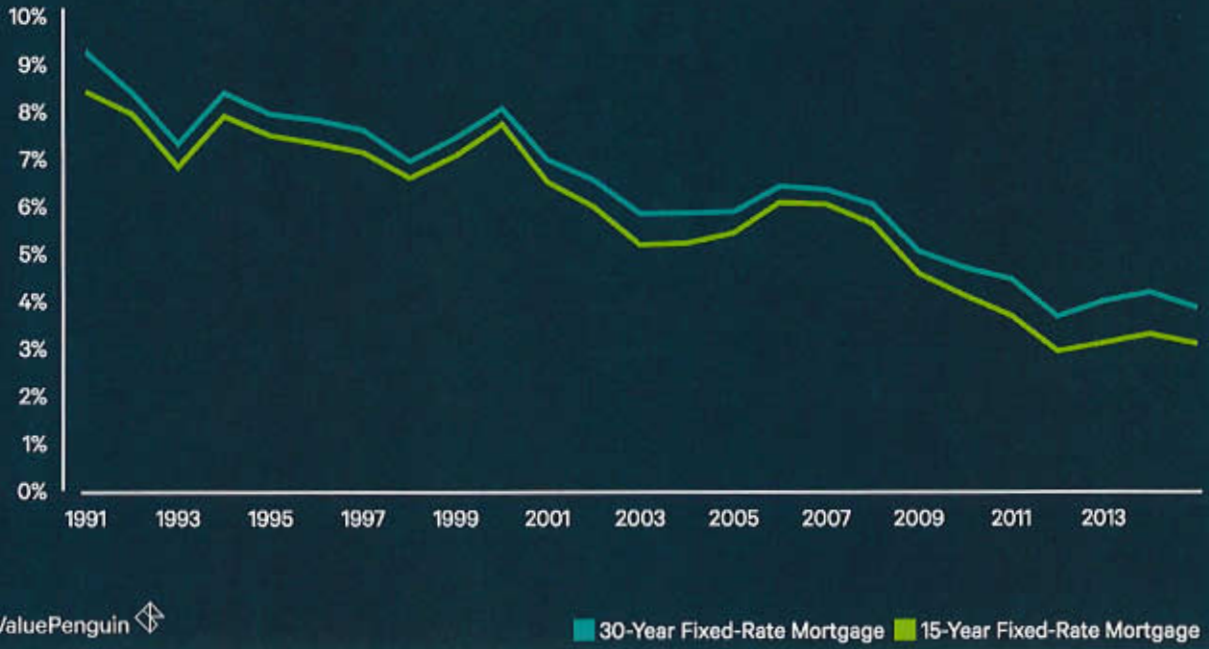
### Mortgage Rates

<https://www.valuepenguin.com/mortgages/historical-mortgage-rates#historical-mortgage-rates>

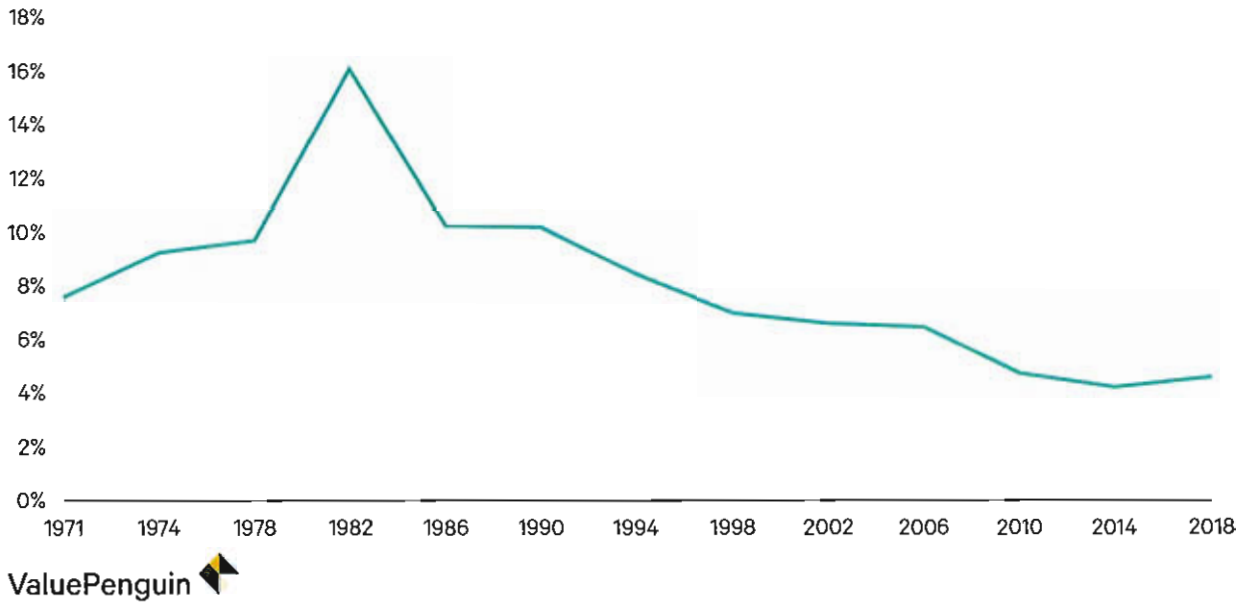
Mortgage rates remain at historic lows around 4.39% with over 63% of homeowners with mortgages paying interest rates between 3.50% and 7.84%, according to the Census Bureau. While rates spiked in the Fall of 2018, we've seen a slight dip in rates over the past few months. As of January 2019, interest rates for new 30-year mortgages were as low as 4.51%. Since the housing crisis in 2008, rates have consistently stayed under 6%, with the rate on 30-year fixed-rate mortgages bottoming out at 3.31% in November 2012.

Over the past 48 years, interest rates on the 30-year fixed-rate mortgage have ranged from as high as 18.63% in 1981 to as low as 3.31% in 2012. Mortgage rates today remain at historical lows, with over 60% of mortgage holders paying rates between 3.00% and 4.90% as of 2015. We used interest rate data from Freddie Mac's Primary Mortgage Market Survey (PMMS) to examine historical mortgage rates and the factors that have impacted their downward trend.

Historical Mortgage Rates by Term Length, 1991 - 2015



Historical Interest Rates for 30-Year Fixed-Rate Mortgages: Annual Averages, 1971-2019



## **Fair Housing Policy and Testing**

The City of Newark utilizes HUD Community Development Block Grant Entitlement Funds to provide Fair Housing services to its residents. Beginning in December 2016, the City contracted with Southeaster Ohio Legal Services for this purpose.

In 2019, SEOLS will take the following steps to implement its Analysis of Impediments:

1. SEOLS will assure that no fewer than three audit tests are conducted on rental units/complexes located in Newark.
2. SEOLS will work with the city of Newark, upon request, to include on the city's website informational materials on fair housing issues.
3. SEOLS will continue to work to give teeth to Newark's fair housing ordinance. A fair housing board was activated in 2018, and SEOLS will help assure that the board performs its statutorily mandated duties. SEOLS will also cooperate with the Department of Development and the law director's office to assure that the city has an accessible and effective fair housing complaint process.
4. SEOLS will devote resources to address sexual orientation/gender identity discrimination.
5. SEOLS will continue to screen aggressively for fair housing issues. It appears that the primary area of under addressed discrimination is handicap discrimination, particularly as it relates to assistance animals. SEOLS fair housing presentations will include a section on this issue.

On April 13, 2017 the U.S. Department of Housing and Urban Development, Columbus Field Office, and Columbus Fair Housing Center conducted an onsite monitoring review to assess the City of Newark's progress in implementing its civil rights responsibilities under the Community Development Block Grant. The monitoring focused on the areas of Fair Housing with emphasis on the Affirmatively Furthering Fair Housing (AFFH) certification. The Fair Housing Center's recommendation was to recommend that the City adhere to its responsibilities as stated in the Ordinance regarding an active Fair Housing Board. The City had not kept an active Fair Housing Board for a number of years. On October 11, 2017, Newark Mayor Jeff Hall appointed three representatives to fill the three Fair Housing Board positions. Mark Mauter, Director of Development was appointed as the Board Secretary per the City Ordinance, 90-92. The Board member terms are staggered, with their successor's terms being three years.

### **Fair Housing Board Members**

1) Amber Balo: Licking County Apt. Assoc. member & realtor

- Term expires : Dec. 31, 2020

2) Phil Frye: Realtor and rental property owner

- Term Expires: Dec. 31, 2021

3) William Canterbury: Attorney at SEOLS and Newark area renter

- Term Expires : Dec. 31, 2019

The City provides Fair Housing information to its residents. There are multiple trainings conducted each year and informational pamphlets are provided at community events and through our collaboration with the non-profits housing providers. The City also maintains a local and toll-free phone line for residents needing assistance with Fair Housing.

#### Testing

Testing is an investigative tool used to ensure compliance. Southeastern Ohio Legal Services began testing in 2017 and filed the following report with the City of Newark.

#### July 2017:

7/13/17 – Tester orientation and initial training at SEOLS

#### August 2017:

On August 8-9, 2017 we hosted training to a group of 9 fair housing testers we have recruited. The training was presented by 2 faculty members of the John Marshall School of Law in Chicago. Day one included training on the fair housing act along with the nuts and bolts of conducting effective fair housing testing. The end of day one and day two comprised of having the trainers conduct tests, and then debriefing the experience.

We conducted audit tests on two Newark apartment complexes. No discrimination was indicated.

#### July 2018:

In late July, we sent out testers to conduct audit tests of for Newark landlords.

#### August 2018:

We completed two additional tests, bringing the total to four during the grant cycle. One test indicated discrimination on the basis of disability. We will schedule a meeting with the Department of Development to discuss.

#### September 2018:

9/14/18 – Our testers conducted a test for racial discrimination at a multi-family housing complex in Newark. No discrimination was noted. It should be noted that the manager of the complex also manages another Newark complex, so the visit in effect tested two complexes.

#### October 2018:

10/26/18 – Met with Department of Development staff and one of our testers regarding a test indicating disability discrimination. Will set up meeting with Law Director.

There has been no testing information entered on any of the 2019 reports.

### **Fair Housing Law and Enforcement**

Federal, state, and local laws prohibit housing discrimination. The Federal Fair Housing Act outlaws discrimination in renting, purchasing, or financing a home mortgage based on race, color, religion, national origin, sex, familial status, and handicap.

Newark City Council approved on July 5, 2016. Ordinance 16-18A amended Chapters 254, 628, and 636 of the Codified Ordinances of the City prohibiting discrimination on the basis of sexual orientation and gender identity or expression.

### **Complaint Data**

November 2018:

11/6/18 – Dennis Harrington met with Department of Development staff and the City Law Director regarding a fair housing complaint. There will be follow up with the apartment complex.

## **Local Landlords**

The Licking County Apartment Association (LCAA) includes landlords of rental properties in Newark. The purpose of the is the following: To improve landlord-tenant relations and the rental real estate industry, Aid in the enforcement and enactment of beneficial legislation, Disseminate useful information to all members, and Inspire others to further educate themselves. Not all rental owners are members of the LCAA.

The City's Division of Property Maintenance indicates that a group of landlords, who own a significant amount of rental properties, have many violations. As of June 24, 2019, there are five to six landlords that have in excess of fifty violations.

Licking County Housing Initiatives serves as the Housing and Urban Development Continuum of Care body for Newark and Licking County

## **Condominium Associations**

The Southeastern Ohio Legal Services has not experienced complaints regarding condominiums in Newark. If there is a refusal to make reasonable accommodations for persons with disabilities, that would be a substantial barrier to fair housing choice. Another barrier to fair housing choice would be practices hostile to families with children. Educating condominium associations about Fair Housing laws would be beneficial to lessen the potential to barriers to fair housing choice.

#### **IV. Identification of Impediments to Fair Housing Choice**

##### **A. Public Sector**

1. Zoning and Site Selection
2. Neighborhood revitalization, Municipal and Other Services, Employment-Housing-Transportation Linkage
3. PHA and Other Assisted/Insured Housing Provider Tenant Selection Procedures: Housing Choices for Certificate and Voucher holders
4. Sale of Subsidized Housing and Possible Displacement
5. Property Tax Policies
6. Planning and Zoning Boards
7. Building Codes (Accessibility)

##### **B. Private Sector**

1. Lending Policies and Practices

##### **C. Public and Private Sector**

1. Fair Housing Enforcement
2. Informational Programs
3. Visitability in Housing

Where there is a determination of unlawful segregation or other housing discrimination by a court of a finding of noncompliance by HUD under Title VI of the Civil Rights Act of 1964 or Section 504 of the Rehabilitation Act of 1973, or where the Secretary has issued a charge under the Fair Housing Act regarding assisted housing within a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to help remedy the discriminatory-

No determination involving the City of Newark has taken place.

#### **IV. Identification of Impediments to Fair Housing Choice**

##### **A. Public Sector**

##### **1. Zoning and Site Selection**

The City of Newark conducts housing programs in an affirmative manner and without restrictive policies that would adversely impact protected classes. Following passage of the Fair Housing Amendments Act in 1988, local public officials have expressed concern regarding the impact of the Act on local zoning and land use decisions. Since its passage there have been numerous court actions, administrative hearings, and reviews of local ordinance. Many of these actions centered on the definition of “families” and relationship of the ordinance to group homes or congregate living. Local official are faced with a conccuss that community living as opposed to institutional living can benefit a large number of people with disabilities Also found in the decisions and actions are restrictive definitions from “family” found in ordinance.

The review of the local ordinance found no language definitions or other issues that are found to be discriminatory in their intent.

##### **2. Neighborhood revitalization, municipal and other services, employment, housing, transportation linkage**

The City of Newark Department of Development utilizes CDBG, CDBG revolving loan funds, HOME revolving loan funds, Lead Hazard Reduction revolving loan funds to implement an array of neighborhood revitalization housing and community activities. See Section V. Assessment of Current Public and Private Fair Housing Programs and Activities.

Information regarding transportation follows this section. Section II. Jurisdictional Data contains information on housing and employment.

##### **3. PHA and Other Assisted Housing Provider Tenant Selection Procedures: Housing Choice for Vouchers for Certificate and Voucher Holders – See Section II. Jurisdictional Background Data, D. Housing Profile-Licking Metropolitan Housing Authority**

##### **4. Sale of Subsidized Housing and Possible Displacement**

No information was available regarding any plans to sell subsidized housing and the impact of possible displacement.

##### **5. Property Tax Policies**



Property taxes policies are governed by the State of Ohio and Licking County Auditor and Treasurer. There does not appear to be an issue with any property tax policies having an impact on fair housing choice in Newark.

6. Planning and Zoning Boards

Newark has a Planning Commission whose purpose is to consider applications for land use, zoning classifications or districts and review and recommend legislation, rules and regulations on all matters of municipal planning, land use, and zoning classification. The five members include the Mayor, Public Service Director, and three citizens who are appointed by the Mayor for a term of four years. There does not appear to be any issue with planning and zoning that would cause a problem with fair housing choice in the community.

7. Building Codes (Accessibility)

The Licking County Building Code Department is responsible for the enforcement of building codes for all residential and commercial projects throughout the majority of Licking County, including Newark. A new residential building code took effect July 1, 2019.

## **Transportation Profile**

### **Commuting in Newark, Ohio**

Means of Transportation to Work-American Community Survey, 2013-2017

92.9%	Car, truck, or van
81.7%	Drive alone
11.2%	Carpool
0.5%	Public Transportation
2.4%	Walked
0.3%	Bicycle
1.3%	Taxicab, motorcycle, or other means
2.5%	Worked at Home

### **Travel Time to Work**

21.5%	Less than 10 minutes
22.6%	10-14 minutes
15.1%	15-19 minutes
10.0%	20-24 minutes
3.7%	25-29 minutes
7.0%	30-34 minutes
6.0%	35-44 minutes
7.7%	45-59 minutes
6.4%	60 or more minutes
21.7%	Mean travel time to work (minutes)

The typical American commute has been getting longer each year since 2010. The average one-way commute in Newark takes 21.7 minutes. That's shorter than the US average of 26.4 minutes. Two changes since the previous Analysis of Impediments found that in 2013 only 0.57 worked from home versus 2.5% in the ACS 2013-2017 data.

### **Public Transportation**

The Licking County Transit is a demand responsive public transportation system for Licking County residents. It is funded, in part, by the Federal Transit Administration, the Ohio Department of Transportation, Licking County Board of Commissioners and users. There are also contracts with agencies to provide transportation services for their clients.

The Licking County Aging Program provides transportation to meal sites, and medical appointments. Vans and buses are equipped with wheelchair lifts and are accessible for physically challenged clients. Services must be scheduled and can be done so 3 mos. in advance of an appointment. Services are available to Licking County residents, ages 60 and older. Catholic Social Services also provides similar scheduled transportation services to seniors and veterans. There is no charge.

There is a need for improved public transportation (see pp. 31-32 of Zanesville plan)

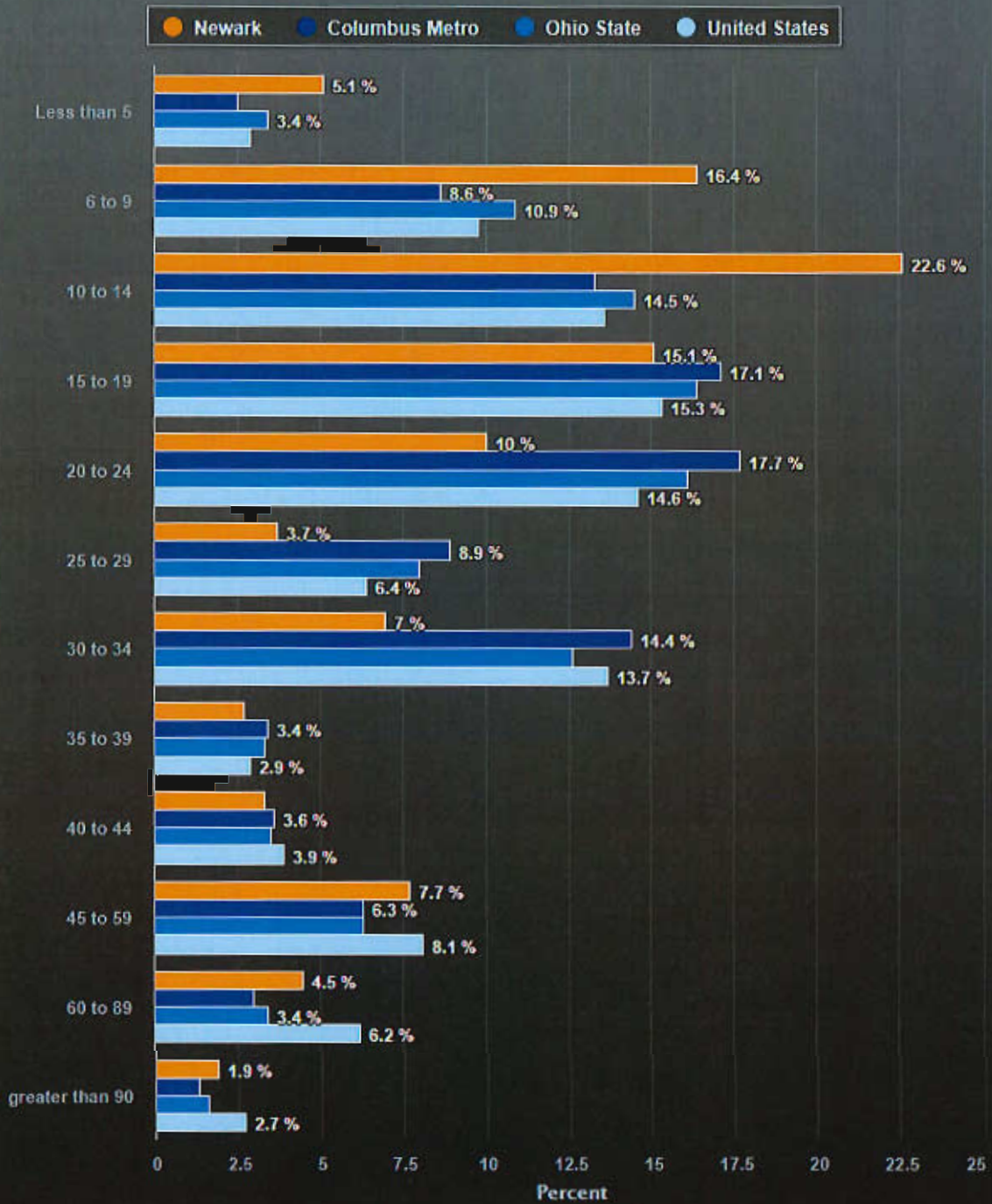
## Commuting in Newark, Ohio

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TRANSPORTATION	Newark, Ohio	United States
<u>Commute Time</u>	21.7	26.4
COMMUTE MODE		
<u>Auto (alone)</u>	81.7%	76.4%
<u>Carpool</u>	11.2%	9.2%
<u>Mass Transit</u>	0.5%	5.1%
<u>Bicycle</u>	0.3%	0.6%
<u>Walk</u>	2.4%	2.7%

<https://www.bestplaces.net/transportation/city/ohio/newark>

## COMMUTE TIME TO WORK





S0801

COMMUTING CHARACTERISTICS BY SEX

2013-2017 American Community Survey 5-Year Estimates

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Technical Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities, and towns and estimates of housing units for states and counties.

Subject	Newark city, Ohio				
	Total		Male		Female
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate
Workers 16 years and over	21,355	+/-589	10,384	+/-467	10,971
<b>MEANS OF TRANSPORTATION TO WORK</b>					
Car, truck, or van	92.9%	+/-1.3	91.7%	+/-2.2	94.0%
Drove alone	81.7%	+/-2.1	80.2%	+/-2.5	83.1%
Carpooled	11.2%	+/-1.8	11.4%	+/-2.1	10.9%
In 2-person carpool	9.2%	+/-1.6	9.2%	+/-1.9	9.2%
In 3-person carpool	1.2%	+/-0.6	1.8%	+/-0.9	0.7%
In 4-or-more person carpool	0.7%	+/-0.3	0.4%	+/-0.3	1.0%
Workers per car, truck, or van	1.07	+/-0.01	1.07	+/-0.01	1.07
Public transportation (excluding taxicab)	0.5%	+/-0.4	0.5%	+/-0.5	0.5%
Walked	2.4%	+/-0.7	2.6%	+/-1.0	2.3%
Bicycle	0.3%	+/-0.3	0.7%	+/-0.6	0.0%
Taxicab, motorcycle, or other means	1.3%	+/-0.7	2.0%	+/-1.3	0.7%
Worked at home	2.5%	+/-0.7	2.6%	+/-0.9	2.5%
<b>PLACE OF WORK</b>					
Worked in state of residence	99.6%	+/-0.3	99.4%	+/-0.6	99.9%
Worked in county of residence	78.6%	+/-1.9	73.7%	+/-2.6	83.3%
Worked outside county of residence	21.0%	+/-1.9	25.7%	+/-2.7	16.6%
Worked outside state of residence	0.4%	+/-0.3	0.6%	+/-0.6	0.1%
Living in a place	100.0%	+/-0.1	100.0%	+/-0.3	100.0%
Worked in place of residence	47.0%	+/-2.2	38.8%	+/-3.0	54.7%
Worked outside place of residence	53.0%	+/-2.2	61.2%	+/-3.0	45.3%
Not living in a place	0.0%	+/-0.1	0.0%	+/-0.3	0.0%
Living in 12 selected states	0.0%	+/-0.1	0.0%	+/-0.3	0.0%
Worked in minor civil division of residence	0.0%	+/-0.1	0.0%	+/-0.3	0.0%
Worked outside minor civil division of residence	0.0%	+/-0.1	0.0%	+/-0.3	0.0%
Not living in 12 selected states	100.0%	+/-0.1	100.0%	+/-0.3	100.0%
Workers 16 years and over who did not work at home	20,813	+/-597	10,115	+/-464	10,698
<b>TIME LEAVING HOME TO GO TO WORK</b>					

Subject	Newark city, Ohio					
	Total		Male		Female	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	
12:00 a.m. to 4:59 a.m.	4.9%	+/-0.8	7.6%	+/-1.5	2.4%	
5:00 a.m. to 5:29 a.m.	3.9%	+/-1.0	3.9%	+/-1.2	3.8%	
5:30 a.m. to 5:59 a.m.	6.3%	+/-1.6	7.2%	+/-2.0	5.5%	
6:00 a.m. to 6:29 a.m.	8.0%	+/-1.3	10.3%	+/-2.0	5.8%	
6:30 a.m. to 6:59 a.m.	9.9%	+/-1.6	8.2%	+/-1.7	11.5%	
7:00 a.m. to 7:29 a.m.	11.5%	+/-1.5	10.8%	+/-1.9	12.2%	
7:30 a.m. to 7:59 a.m.	10.8%	+/-1.5	7.9%	+/-1.6	13.5%	
8:00 a.m. to 8:29 a.m.	8.7%	+/-1.6	9.3%	+/-2.2	8.2%	
8:30 a.m. to 8:59 a.m.	4.7%	+/-1.0	4.3%	+/-1.3	5.1%	
9:00 a.m. to 11:59 p.m.	31.4%	+/-2.0	30.5%	+/-2.8	32.2%	
<b>TRAVEL TIME TO WORK</b>						
Less than 10 minutes	21.5%	+/-2.1	18.4%	+/-2.8	24.5%	
10 to 14 minutes	22.6%	+/-2.1	17.6%	+/-2.5	27.3%	
15 to 19 minutes	15.1%	+/-2.0	14.2%	+/-2.6	16.0%	
20 to 24 minutes	10.0%	+/-1.6	10.6%	+/-2.1	9.3%	
25 to 29 minutes	3.7%	+/-0.9	4.4%	+/-1.3	3.0%	
30 to 34 minutes	7.0%	+/-1.1	8.6%	+/-1.7	5.6%	
35 to 44 minutes	6.0%	+/-1.0	7.6%	+/-1.7	4.5%	
45 to 59 minutes	7.7%	+/-1.0	10.4%	+/-1.6	5.2%	
60 or more minutes	6.4%	+/-1.2	8.2%	+/-1.9	4.7%	
Mean travel time to work (minutes)	21.7	+/-1.0	25.2	+/-1.3	18.4	
<b>VEHICLES AVAILABLE</b>						
Workers 16 years and over in households	21,224	+/-596	10,333	+/-473	10,891	
No vehicle available	2.4%	+/-0.8	2.9%	+/-1.2	2.0%	
1 vehicle available	23.3%	+/-2.5	18.6%	+/-3.1	27.7%	
2 vehicles available	45.9%	+/-2.9	47.2%	+/-3.5	44.6%	
3 or more vehicles available	28.4%	+/-3.1	31.2%	+/-4.0	25.8%	
<b>PERCENT ALLOCATED</b>						
Means of transportation to work	5.2%	(X)	(X)	(X)	(X)	
Private vehicle occupancy	5.6%	(X)	(X)	(X)	(X)	
Place of work	7.4%	(X)	(X)	(X)	(X)	
Time leaving home to go to work	12.0%	(X)	(X)	(X)	(X)	
Travel time to work	8.0%	(X)	(X)	(X)	(X)	
Vehicles available	0.3%	(X)	(X)	(X)	(X)	



Subject	Newark city, Ohio
	Female
	Margin of Error
Workers 16 years and over	+/-451
<b>MEANS OF TRANSPORTATION TO WORK</b>	
Car, truck, or van	+/-1.5
Drove alone	+/-2.6
Carpooled	+/-2.3
In 2-person carpool	+/-2.1
In 3-person carpool	+/-0.7
In 4-or-more person carpool	+/-0.5
Workers per car, truck, or van	+/-0.02
Public transportation (excluding taxicab)	+/-0.4
Walked	+/-1.0
Bicycle	+/-0.3
Taxicab, motorcycle, or other means	+/-0.5
Worked at home	+/-1.0
<b>PLACE OF WORK</b>	
Worked in state of residence	+/-0.1
Worked in county of residence	+/-2.5
Worked outside county of residence	+/-2.5
Worked outside state of residence	+/-0.1
Living in a place	+/-0.3
Worked in place of residence	+/-3.5
Worked outside place of residence	+/-3.5
Not living in a place	+/-0.3
Living in 12 selected states	+/-0.3
Worked in minor civil division of residence	+/-0.3
Worked outside minor civil division of residence	+/-0.3
Not living in 12 selected states	+/-0.3
Workers 16 years and over who did not work at home	+/-447
<b>TIME LEAVING HOME TO GO TO WORK</b>	
12:00 a.m. to 4:59 a.m.	+/-0.9
5:00 a.m. to 5:29 a.m.	+/-1.5
5:30 a.m. to 5:59 a.m.	+/-1.9
6:00 a.m. to 6:29 a.m.	+/-1.3
6:30 a.m. to 6:59 a.m.	+/-2.4
7:00 a.m. to 7:29 a.m.	+/-2.1
7:30 a.m. to 7:59 a.m.	+/-2.3
8:00 a.m. to 8:29 a.m.	+/-1.9
8:30 a.m. to 8:59 a.m.	+/-1.4
9:00 a.m. to 11:59 p.m.	+/-3.2
<b>TRAVEL TIME TO WORK</b>	
Less than 10 minutes	+/-2.9
10 to 14 minutes	+/-3.3
15 to 19 minutes	+/-2.8
20 to 24 minutes	+/-2.2
25 to 29 minutes	+/-1.0
30 to 34 minutes	+/-1.5
35 to 44 minutes	+/-1.1
45 to 59 minutes	+/-1.4
60 or more minutes	+/-1.3
Mean travel time to work (minutes)	+/-1.2
<b>VEHICLES AVAILABLE</b>	



Subject	Newark city, Ohio
	Female
	Margin of Error
Workers 16 years and over in households	+/-450
No vehicle available	+/-1.0
1 vehicle available	+/-3.5
2 vehicles available	+/-3.6
3 or more vehicles available	+/-3.0
<b>PERCENT ALLOCATED</b>	
Means of transportation to work	(X)
Private vehicle occupancy	(X)
Place of work	(X)
Time leaving home to go to work	(X)
Travel time to work	(X)
Vehicles available	(X)

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

The 12 selected states are Connecticut, Maine, Massachusetts, Michigan, Minnesota, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, and Wisconsin.

Workers include members of the Armed Forces and civilians who were at work last week.

When information is missing or inconsistent, the Census Bureau logically assigns an acceptable value using the response to a related question or questions. If a logical assignment is not possible, data are filled using a statistical process called allocation, which uses a similar individual or household to provide a donor value. The "Allocated" section is the number of respondents who received an allocated value for a particular subject.

While the 2013-2017 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural populations, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

#### Explanation of Symbols:

1. An '\*\*\*' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '\*\*\*\*' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '\*\*\*\*\*' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.

B. Private Sector

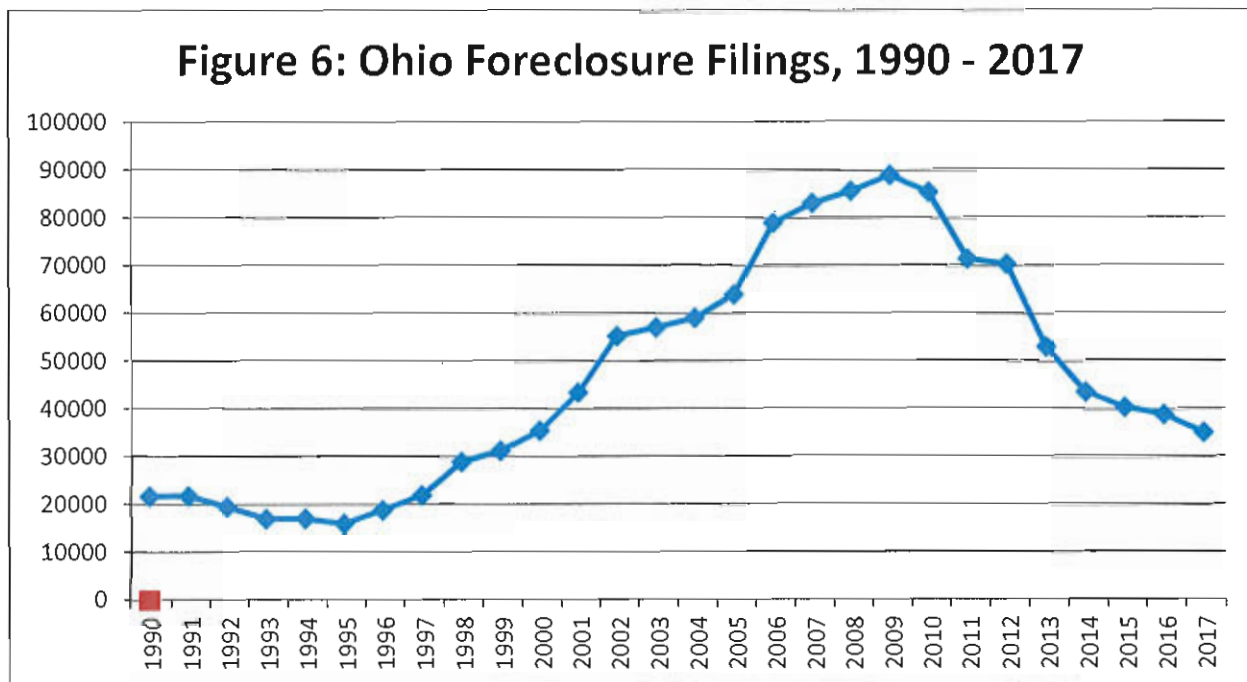
1. Lending Policies and Practices

## Home Mortgage Lending Practices

Barriers to fair housing choice have included practices in the lending community that have resulted in denials to minorities, particularly African Americans at a rate higher than Caucasians.

It is not clear if any local lenders in Newark or Licking County are considered an impediment to fair housing choice solely based on HMDA (Home Mortgage Disclosure Act) information. Borrowers who lack information or understanding of the home loan process, credit reporting processes, and perceived socio-economic barriers are issues that appear to be nationwide in scope. Local lenders do provide guidance on the home loan process and local nonprofits have also conducted workshops aimed at educating people about home mortgage lending.

Foreclosures in Licking County totaled 175, of which 92 were in Newark. The map of 2018 Sheriff Sales shows properties sold by Census Tract. Properties outside the city limits and those withdrawn are not mapped.



Source: Ohio Supreme Court, Policy Matters Ohio, Review of filings in U.S. district courts. Data includes federal filings beginning in 2004 and ending in 2008.

## Foreclosure Status Distribution for Licking County April 2019

Pre Foreclosures	
Prior Month	Prior Year
↓ 23.8 %	↓ 23.8 %

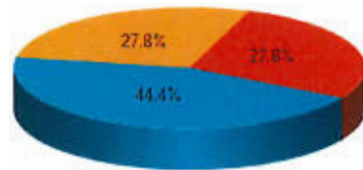
  

Auction	
Prior Month	Prior Year
↓ 23.1 %	↑ 150.0 %

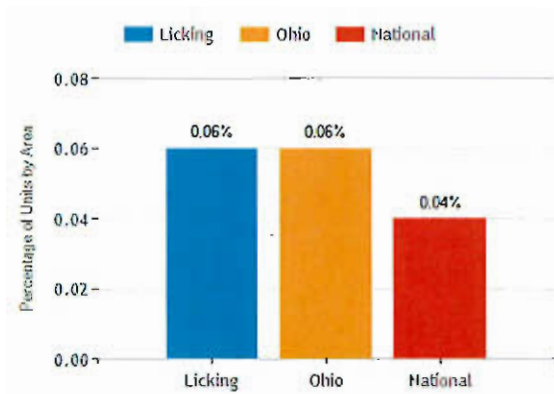
  

Bank Owned	
Prior Month	Prior Year
↑ 150.0 %	↑ 66.7 %

■ Pre-Foreclosure   
 ■ Auction   
 ■ Bank-Owned



## Geographical Comparison for Licking County, Ohio



<https://www.realtytrac.com/statsandtrends/foreclosuretrends/oh/licking-county/>

- C. Public and Private Sector
  - 1. Fair Housing Enforcement
  - 2. Informational Programs
  - 3. Visitability in Housing

**Identify actions to overcome the effect of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)**

The availability of housing and housing programs is important. The Analysis of Impediments, completed by Don Eager and Associates in February 2016 found several major issues: NIMBY, Fair Housing enforcement, accessibility, affordable rental housing, and safe and good quality rental housing.

Challenges are being made in Newark regarding age, marital status, sexual preference, and the provision of city services to LMI housing developments.

The issues in 2019 are much the same as they were in 2010 and 2016. They will remain important until America reaches equal playing fields.

**1. Not in My Back Yard, aka NIMBY and Build Absolutely Nothing Anywhere Near Anything, aka BANANA issues**

**Recommendation**

Continue to monitor and develop sound responses to any NIMBY issues that might arise due to the development of affordable housing or group type housing within the City, especially in high opportunity areas.

Continue to support a community wide program to help reduce public opposition to group living facilities, public assisted housing, and other unwanted land use through education and outreach.

Continue to support programs which will counteract the concentration of poverty in particular neighborhoods in Newark (e.g. East Side).

Continue working to provide affordable housing for anyone that needs it, including but not limited to, the homeless, families with children and people with mental disabilities

Utilize the City of Newark's public information channel to educate the community on fair housing issues

Examine the composition of local boards, commissions, and advisory bodies to determine representation of individuals in protected classes in decision making positions.

**2. Fair Housing Enforcement**

**Recommendation**

Continue to develop the current fair housing component to provide fair housing education, outreach and enforcement to residents. These activities should include education, outreach and enforcement under the Federal Violence Against Women's Act, as well as through the newly passed Newark ordinance which adds sexual orientation as a protected class, in addition to the portions of the federal and state fair housing statutes.

Improve training for area residents, landlords and real estate professionals

Develop training to address specific issues such as foreclosures, real estate, landlords, tenants, lending etc.

Develop ongoing outreach materials to address new issues that develop, such as bedbugs, foreclosures, service animals, etc.

Develop the capacity to test for violations of federal, state and local fair housing laws.

Contracted for 10 tests over the next 3 years.

Continue to operate the fair housing hot line and meet with complainants as needed

Monitor new Census data to determine any social economic changes in the city and monitor HMDA data as needed.

Place a fair housing link on the City's website with information regarding the City's Fair Housing Choice ordinance

### **3. Accessibility**

Increase the amount of affordable and accessible housing stock in the community and ensure that persons with physical or mental disabilities can fully enjoy their housing

Community organizations and individuals cite the lack of handicap accessible housing as a significant barrier to one's ability to find housing

#### **Recommendation**

Educate developers, nonprofit organizations and architects about ways they can enhance the accessibility of existing units and increase the availability of accessible units

Systematically inform housing providers and residents about the right to reasonable accommodations and modifications under fair housing law through the development and distribution of materials

Evaluate contact points where citizens, with accessible housing and other housing concerns contact various city agencies and develop a strategy to improve efficiency and effectiveness (quality of the City's response).

### **4. Affordable Rental Housing**

The increase in demand for affordable rental housing is becoming a major problem. Negative attitudes and community hostility towards affordable housing area critical barrier to increasing affordable rental stock.

#### **Recommendation**

Continue to support the cooperative efforts of the City's code inspectors and Health department and other agencies to provide a rapid response to correct code and health violations and thus increase the supply of safe affordable rental housing

Continue to utilize funds from CDBG, HUD, State of Ohio and other sources to improve and expand affordable housing units.

### **5. Safe and Good Quality Rental Housing**

One of the biggest issues in terms of rental housing for the City is the number of rental housing units that are in need of major repairs and are still being rented. This was a big issue in 2010 and continues

#### Recommendation

The City should work to strengthen its current rental housing requirements and its Property Maintenance Office so tenants can expect to live in safe and sanitary units. This issue has the greatest impact on female headed households with children.

Until the City brings together advocates and housing providers in an equal dialogue its rental housing quality will continue to be a nagging problem. The recommendation is that the City retries the committee that came together a few years ago, to discuss upgrading its housing ordinance.

Strengthen the Property Maintenance Office so they can adequately respond to calls and complaints. In 2018, 1375 inspections were completed. There were 343 new complaints. The types of complaints are generally grass, trash squatters, windows, and cars. A total of \$1,750. In fines and fees and \$149,072.23 from liens were collected during the program year.

**The following is a summary of activities undertaken in 2018 (January-December) and reported in the City's Consolidated Action Plan Evaluation Report (CAPER) approved by HUD June 26, 2019. The information provided reflects the most recent full year of fair housing activities.**

During the 2018 program year, the City has undertaken a number of initiatives as listed below:

- Offered continuing education training to the housing industry.
- Met with local housing agencies and advocates to offer public education programs to area residents as well as to agency staff on fair housing rights and responsibilities.
- Distributed packets containing fair housing posters, brochures, and information about the Fair Housing Office within the City.
- Maintained regular office hours to allow better access to information.
- Provided hands-on assistance to individuals making housing discrimination complaints.
- Provided booths and information at local fairs, festivals, and celebrations where appropriate.
- Assisted residents in forming tenant councils to better address problems.
- Distributed materials addressing lead based paint hazards, repairs to rentals, Fair Housing, Tenant/Landlord issues, foreclosures, and Right of Service to Animals.
- Worked to organize tenants to better address needs in their housing.

#### **FAIR HOUSING CONTRACTOR:**

The City of Newark was in contract and with Southeastern Ohio Legal Services to administer its Fair Housing Program.

Outreach is conducted on a monthly basis. Brochures are provided on an ongoing basis. At presentations, brochures on Fair Housing issues are distributed as well as pens and other



advertising items that promote the services of the City of Newark Fair Housing activity.

### **Trainings/Presentations/Outreach**

Flyers distributed throughout the year: fair housing law and landlord/tenant issues

March 10-Presentation at Licking County Library to Licking County Children and Families First Council

Topic: General fair housing law with emphasis on family status and sex discrimination-10 attendees

Handouts distributed

March 21- Licking County Housing Initiatives- Licking County's Continuum of Care committee- distributed housing pamphlets-15 attendees

April 10-presentation to Behavioral Health Care Partners of Central Ohio-10 attendees

Discussed fair housing laws, with special emphasis on the rights of the disabled

Distributed National Fair Housing Alliance flyers on housing rights of the disabled and landlord/tenant booklets

April 19-SEOLS staff attorney and City contracted attorney for Fair Housing participated in a panel discussion on rental housing and fair housing issues at a community event, sponsored by the Freedom School of Licking County-25 attendees

Distributed fair housing and landlord tenant handouts, and materials on rent escrow

August-Fair housing information distributed during the Hartford Fair

August-Tested twice for housing discrimination

September 27-presentation to Licking County Apartment Owners' Association at annual housing fair in

Licking Metropolitan Housing is the partner organization-30-40 in attendance

Discussion of Newark fair housing ordinance

September 14-Test for racial discrimination at a multifamily housing complex completed-no discrimination found

October-Updated the Analysis of Impediments to Fair Housing

121 assisted-106 White, 10 Black/African American, 1 Asian, 1 American Indian/Alaskan Native, 1 American Indian/Alaskan Native & White, 1 American Indian/Alaskan Native & Black/African American, 1 Black/African American & White

92 Extremely low income, 22 Low/Moderate income, 7 Moderate income

**V. Assessment of Current Public and Private Fair Housing Programs and Activities in the Jurisdiction**

**V. Assessment of Current Public and Private Fair Housing Programs and Activities in the Jurisdiction**

The following information concentrates on the most recent efforts.

Newark is the county seat for Licking County and is the sixteenth largest city in Ohio. In addition to the City's Fair Housing Program and activities with Southeastern Ohio Legal Services, the City has long provided CDBG funding to the multiple nonprofits for their housing activities.

From 2015- to date \$808,572.23 was invested by the City's Department of Development in the following manner:

\$63,993. For removing lead based paint hazards in housing

\$331,712.15 for emergency repairs to homes. This is direct funding to residents.

\$85,057.34 for implementing a fair housing program- We partner with Southeastern Ohio Legal Services

\$10,841.43 for neighborhood clean ups

\$120,000. spent to partner with Habitat for Humanity Mid-Ohio. Six new homes were built. We anticipate spending \$60,000. in 2019 for 3 more new affordable homes. One is almost finished and 2 more will begin in 2019.

\$112,173.88 in direct funding to nonprofit housing providers based in Newark for emergency, transitional, shelter housing

\$24,794.43 for Code Enforcement- Jan-June 2019

The Division of Property Maintenance invested \$1,031,330.99 from 2015-to date to enforce property maintenance.

Combining the Department of Development and Division of Property Maintenance efforts- In less than 4 years, the City is fast approaching 2 MILLION \$\$\$ invested towards preserving affordable housing, partnering with nonprofit housing providers, property maintenance, and neighborhood cleanliness.

In 2019, the Licking County Coalition for Housing, Licking County Coalition of Care, Behavioral Healthcare Partners, Inc., and The Woodlands-New Beginnings Domestic Violence Shelter will each receive \$5,000. for emergency, shelter, and transitional housing programs. The City has funded these nonprofits on an annual basis prior to and since the last completed Analysis of Impediments. Each of the nonprofits noted addresses a type of barrier to fair housing choice.

The Licking County Continuum of Care includes members, including a representative of the City, that carry out planning responsibilities for the U.S. Department of Housing and

Urban Development. They represent organizations that provide assistance to homeless persons in Newark and Licking County.

A focus of the Continuum of Care is “Coordinated Entry”. Coordinated Entry aims to support fair and equitable access to housing and services for all people experiencing a housing crisis. The Coordinated Entry system for intake, assessment and referral uses standardized tools and processes to assess housing needs and match people to the most appropriate and least intensive intervention possible.

As noted in other sections of the Analysis, the City will continue its partnership with Habitat for Humanity of Mid-Ohio.

The City has maintained for many years an emergency home repair program to assist income eligible homeowners with emergency minor home repairs by utilizing CDBG and CDBG Revolving Loan funds. The purpose of the activity is to preserve housing stock enabling low to moderate income persons, using HUD income guideline, to remain in their homes. The emergency minor home repair program is an activity that helps reduce a barrier to affordable housing. The City plans to continue it during the 2019 CDBG program year.

The most recently completed annual report for the CDBG program found that 99.27% of our overall expenditures in 2018 were utilized for Low to Moderate Income (LMI) persons. Housing remains an important part of the City’s commitment to Affirmatively Further Fair Housing Choice through its CDBG and HOME RLF program activities.

The housing nonprofits are located in Newark and the majority of their clients are Newark residents. A nonprofit which provides funding for housing and well as other community programs is United Way of Licking County. \*Since 2014, the United Way of Licking County has led a group of community partners in an effort to pinpoint the strengths of the county and address the challenges residents are facing. With representatives from nonprofit organizations, government agencies, businesses, and funders, the Community Blueprint strives to improve the lives of Licking County residents by providing care, support, and resources. The Licking County Community Blueprint is a collaboration of committed individuals working together to assess the needs of the community. The Licking County Community Blueprint consists of four major steps: 1. Collect and analyze county-wide data. 2. Establish meaningful goals based on the data. 3. Develop action plans to achieve these goals. 4. Measure outcomes and progress. Both random and selected participants responded to a variety of topics, from community engagement to mental health, in a data-collection survey. Participants included 509 residents, 144 direct service representatives, 166 key informants, and five focus groups held across the county. Using this data, the Community Blueprint Steering Committee led a prioritization meeting where 68 participants categorized the top 14

concerns into three priorities: 1. Behavioral Health 2. Children, Youth, and Families 3. Poverty. The final priority focuses on coordinating and enhancing services that promote self-sufficiency in order to address poverty. These services include: increasing the availability of safe and affordable housing; promoting financial literacy education; improving access to affordable and reliable transportation; and developing opportunities for job-training and career advancement.

\*2017 Community Health Assessment

<http://www.lickingcohealth.org/documents/REPORTS/2017CHA.pdf>

Another player in the community to Affirmatively Further Fair Housing Choice is the Newark Think Tank on Poverty (NTTP). The organization began in 2014 with community members from Newark and throughout Licking County. The members have experienced barriers, which includes safe housing. Other issues directly related to housing and poverty that are also a priority include barriers to obtaining work that pays a living wage, healthcare, and accessible transportation.

City efforts to affirmatively further fair housing choice are noted in various sections of the Analysis. One event that stands out this year occurred in March. Newark hosted a fair housing summit on March 26, 2019 at Newark High School. The event was coordinated by the City's contracted fair housing program consultant, Southeastern Ohio Legal Services. Nineteen attorneys, representatives from Licking County Planning, City of Newark Department of Development, City Councilman Jeremy Blake, Mayor Jeff Hall, Newark Think Tank on Poverty, St. Vincent DePaul, Licking County Board of Developmental Disabilities, Licking County Coalition for Housing. A community round table discussion took place. The issue of affordable housing was noted as a major problem in the community. Accessibility issues involving housing was another major problem. One attendee stated that race and family status complaints deserve more attention. Details were not provided. The lack of enough housing unit to meet various needs was also mentioned. This complaint was voiced repeatedly during the AI community participation process and in most communications with housing providers. Public comments on lack of safe, decent, and affordable housing are ongoing major issues in Newark, Ohio, and the nation.

Another activity worth noting involves community based groups that include the City of Newark, United Way of Licking County, Licking County Coalition for Housing, Newark Development Partners and other organizations that have come together to try to reduce chronic homelessness, which is a very serious barrier to fair housing choice. The group has sent out an RFP to hire a consultant to address homelessness in Licking County and provide guidance on the needs, coordination, and communication between safety set service providers.

The Evans Foundation purchased in July 2019 a former Family Dollar building at 200 E. Main Street that will be converted to a low barrier homeless shelter. The 9,000 square foot structure will provide temporary shelter for the homeless. The operational plans and coordination of needed services, such as mental health and substance abuse services, are in the planning stages. The nonprofit housing community plans to work together to coordinate needs and services. The potential to help reduce the barrier faced by the homeless to fair housing choice is complicated, but the Licking County housing community is collaborative and that is an important factor in affirmatively furthering fair housing choice.

During the five year cycle of the 2020-24 Analysis it is hoped that progress will be made. Another section of the Analysis will focus on the City's five year strategy.

The City is an involved entity in our community's effort to affirmatively further fair housing choice. Many of the issues highlighted throughout the Analysis really depend on a large infusion of cash to help address barriers to fair housing choice. So many people could be afforded fair housing choice if their wages were "livable wages". Low wage is a key barrier to fair housing choice. Furthermore, the fractured approach to raising the minimum wage is a major barrier for residents of Newark, Licking County, Ohio, and throughout the nation. So many barriers to fair housing choice are directly linked to low wages. To make a significant change, action needs to take place at the Federal level.

Improvements in public transportation are also sorely needed and play a major role in creating barriers to fair housing choice.

Although there isn't a single strategy to reduce barriers to fair housing, one that is often overlooked is the need to remove the callousness that many people have towards the poor, the homeless, the elderly, people with disabilities, and persons who just may not be like you, whether that be sexual identification or gender or anything else. To give respect and dignity to every human being doesn't cost money. It does however cost money to make certain those who can't live by the Golden Rule do so when affirmatively furthering fair housing choice. It's the law and that is why the City's outreach and education efforts will likely continue to be a very important and influential part of our fair housing strategy in Newark

The City alone cannot remove barriers to fair housing choice. However, the City will work with citizens, faith based community, leaders from all walks of life, educational institutions, the housing nonprofits, other public sector entities, and the private sector to make progress on inclusionary efforts to implement fair housing laws. Section VI. Conclusions and Recommendations outline the plans for 2020-24.

## **VI. Conclusions and Recommendations**



## **Conclusion and Recommendations:**

Many of the impediments to fair house choice identified in the analysis were present in the last Analysis of Impediments, 2015-2019. Current information was presented addressing housing trends, with foreclosures being less of a problem. Newark's Analysis of Impediments indicates that the cost of housing presents a significant barrier to low income residents, particularly for persons with disabilities. Their incomes are typically lower and they require additional services in order to live comfortably. The Plan acknowledges areas where more work is needed to better assess fair housing issues and the need for new ways to create and enhance housing choice.

### **Impediment #1 Need for Fair Housing Training**

Fair housing training and education is still needed in the community. Trainings for local landlords, real estate agents, lenders, and public officials, and community leaders would enhance understanding of Fair Housing laws. Underserved groups would benefit from information and training as well. Those groups include but are not limited to the LGBT community, minority groups, incarcerated persons awaiting release, etc...

Time Frame-ongoing till 2024

### **Impediment #2 Need to explore avenues to discover discriminatory practices that may not be obvious**

The population estimated growth percentage of change from April 1, 2010 to July 1, 2018 is 5.2% from that of 47,573 to 50,029 as of July 1, 2018. Since the last Analysis of Impediments, racial diversity has slightly changed. In 2010, the U.S. Census found 97.4% of the population was one race. 44,165 (92.8%) White. 1,575 (3.3%) Black or African American. Those percentages changed for the July 1, 2018 estimates to 92.7% White and 2.8% Black or African American. 20.5% of residents live in poverty according to the July 1, 2018 U.S. Census estimates. 18.78% is the male poverty rate and 22.02% is the female poverty rate. Poverty by race is as follows: 19.59% White, 38.89% Multiple races, 21.79% Black, 30% Hispanic, 17.74% Asian, and 21.77%, Other (worldpopulationreview.com)

14.8% of Newark's population under age 65 has a disability (ACS 2013-2017) and 15.9% are age 65 and older. Both populations are vulnerable to needing housing accommodations in order to have fair housing choice.

#### **Recommendation**

There is a need to develop strategies to investigate hidden agendas/impediments that may not be obvious. Testing will continue on a regular basis.

Time Frame-ongoing till 2024

### **Impediment #3 Need for Affordable Housing**

There is a need for more housing units of all types in Newark. However, there is a significant shortage of safe, sanitary, and affordable housing. This problem significantly impacts persons with disabilities and females. Of household types, females comprise a higher percentage of renters and also have a higher percentage living in poverty versus males. Female unemployment is also higher than male unemployment. Females are also likely to have custody of children.

Hard to place populations such as those with mental illness, dual diagnosis such as mental health and addiction, those with criminal records and recently released from incarceration, and the homeless also need more housing options.

Safe and affordable rental housing was a significant issue in the last Analysis of Impediments and will continue to need attention and action by the public and private sectors. A significant portion of the City's housing stock is old and in need of major repairs. Yet, those units are being rented to people. The complaints received by the City through its Fair Housing contracted consultant Southeastern Ohio Legal Services and its prior consultant Don Eager and Associates involve tenants seeking advice on how to encourage landlords to make repairs. Electrical, plumbing, roofing, and appliance related issues are several of the issues that are frequently mentioned. Escrowing rent is the only option for tenants and it is often not used for a number of reasons.

The City needs to strengthen its current rental housing requirements and its Property Maintenance Division under the Department of Public Safety. Housing advocates and housing providers need to work together to address safe and affordable housing and the options to improve the situation for so many Newark residents, particularly those with children and persons with disabilities.

#### **Recommendation**

The City can help by continuing to offer Community Development Block Grant funded Emergency Minor Home Repair activity. The City can also support area nonprofits and developers to encourage additional housing units that are affordable and accessible to those with various types of disabilities. The City will also continue to support the efforts of the Licking County Metropolitan Housing Authority to obtain additional housing vouchers. The ability to secure more housing also involves recruiting more housing providers to accept hard to place populations in safe and affordable housing units.

The City will continue to support the efforts of the City code inspectors, the Licking County Health Department, and other agencies to provide prompt responses to correct code and health violations. This action should help improve the supply of safe affordable rental housing.

Resources: Any and all funding that will help improve this issue. The funding includes CDBG, HOME, HUD, State of Ohio and any other sources to improve and increase the number of affordable housing units.

Time Frame-ongoing till 2024

#### **Impediment # 4 Need for Accessibility in Housing**

There needs to be an increase in the number of affordable and accessible housing units citywide so that persons with physical and mental disabilities can live with dignity and be included in the community.

#### **Recommendation**

There continues to be a need for education and outreach to developers, nonprofits, planners, builders, and architects about the ways to improve accessibility in existing units and improve the availability of accessible units. In addition, housing providers and residents need to be educated about their rights to reasonable accommodations and modifications under fair housing law through the development and distribution of information. Thirdly, the City will continue to work to develop strategies that improve the efficiency and effectiveness of the City's response to citizens with concerns about accessible housing as well as other housing concerns in Newark.

Resources: Continue cooperative relationships with area agencies such as Licking County Coalition of Housing, LEADS Community Action Agency, Licking Metropolitan Housing Authority, United Way of Licking County, Licking County Coalition of Care, Habitat Mid-Ohio, and Licking County Housing Initiatives. This is not a complete list and new opportunities for housing partnerships will be sought in upcoming years.

Time Frame-ongoing till 2024

**VII. Signature Page**

Chief Elected Official

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Jeff Hall

Mayor of Newark, OH

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Date