

**RESOLUTION ADOPTING 2024 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, DEPARTMENT OF PLANNING AND DEVELOPMENT**

WHEREAS, Jake Brand, Director of the Department of Planning and Development, recommends approval and acceptance of the 2024 Analysis of Impediments to Fair Housing Choice for Ashtabula County; and

WHEREAS, the Board recognizes that fair housing law, such as the Fair Housing Act and Fair Housing Choice, protect against discrimination and harassment in housing and establish legal remedies and are critical for citizens to be able to pursue a good quality of life, including setting and reaching educational, employment, and personal goals, and that discrimination is unlawful against protected classes including race, color, national origin, ancestry, religion, sex, familial status, disability, and military status; and

WHEREAS, the 2024 Analysis of Impediments to Fair Housing Choice will be submitted to the Ohio Department of Development, as part of the County's requirements for CDBG funding; and

WHEREAS, the Ashtabula County Board of Commissioners, having reviewed the plan as presented, concur and hereby accept the adoption of the 2024 Analysis of Impediments to Fair Housing Choice; now

THEREFORE, BE IT RESOLVED, By the Board of Commissioners of Ashtabula County, Ohio, that the Ashtabula County 2024 Analysis of Impediments to Fair Housing Choice, as revised, is hereby adopted and shall be in effect on August 13, 2024.

**ASHTABULA COUNTY COMMISSIONERS  
CERTIFICATION PAGE**

**Resolution No. 2024-384**

**August 13, 2024**

**RESOLUTION ADOPTING 2024 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING  
CHOICE, DEPARTMENT OF PLANNING AND DEVELOPMENT**

**Upon the motion of Casey R. Kozlowski, seconded by J.P. Ducro IV.**

**VOTE:**

**Kathryn L. Whittington**

**Aye**

**J.P. Ducro IV**

**Aye**

**Casey R. Kozlowski**

**Aye**

**CERTIFICATE OF CLERK**

IT IS HEREBY CERTIFIED that the foregoing is a true and correct transcript of a resolution acted upon and duly passed by the Board of County Commissioners of Ashtabula County, Ohio, on the date noted above.



---

Lisa Hawkins, Clerk of the Board  
Board of County Commissioners  
Ashtabula County, Ohio



# Ashtabula County 2024 Analysis of Impediments to Fair Housing Choice

---

Ashtabula County Department of Planning and Development  
25 WEST JEFFERSON ST, JEFFERSON OH 44047

## I. Introduction

The Ohio Development Services Agency, Office of Community Development (OCD) requires all communities who receive federal financial assistance to administer their programs and activities related to housing and community development in a manner affirmatively to further the purposes of the Fair Housing Act, 42 U.S.C. Section 3601-3610, and consistent with other applicable provisions ensuring equal opportunity and freedom from discrimination. The development of an Analysis of Impediments to Fair Housing Choice is a required component of a program to “affirmatively furthering fair housing.” Every five (5) years, grantees are required to update the Analysis of Impediments to Fair Housing Choice. OCD announced in 2024 that it would require all grantees to provide an updated Analysis of Impediments to Fair Housing Choice by July 1, 2024.

### *History of Fair Housing & Fair Housing Choice*

Fair housing choice refers to the principle that all individuals should have equal opportunities and options for housing, free from discrimination or barriers based on factors such as race, color, religion, national origin, sex, disability, or familial status. It encompasses the idea that everyone should be free to choose where they live based on their preferences, needs, and circumstances without facing unfair obstacles or biases.

Fair housing choice is a fundamental aspect of fair housing laws and policies, which aim to promote inclusive and diverse communities while combating housing discrimination and segregation. Ensuring fair housing choice involves various measures, including:

1. **Prohibiting Discrimination:** Fair housing laws, such as the Fair Housing Act in the United States, explicitly prohibit discrimination in housing transactions based on protected characteristics. This includes discriminatory practices such as refusing to rent or sell housing, setting different terms or conditions, providing false information about housing availability, or steering individuals to or away from certain neighborhoods based on protected characteristics.
2. **Accessibility:** Ensuring that housing options are accessible to individuals with disabilities is another important aspect of fair housing choice. This involves providing reasonable accommodations and modifications to ensure equal access to housing for people with disabilities, as mandated by laws such as the Americans with Disabilities Act (ADA) and the Fair Housing Act.
3. **Affordable Housing:** Access to affordable housing is crucial for promoting fair housing choice, as economic barriers can limit options for individuals and families. Policies and programs to increase affordable housing availability, such as subsidies, rent control measures, and inclusionary zoning, can help expand housing choices for low-income individuals and communities.
4. **Promoting Diversity and Inclusion:** Encouraging diverse and inclusive communities contributes to fair housing choices by providing individuals with various options that reflect different backgrounds, preferences, and needs. Efforts to address housing segregation and promote integration, such as fair housing marketing initiatives, community engagement programs, and affordable housing development in diverse neighborhoods, can help expand housing choices for all.

Overall, fair housing choice is essential for creating equitable and inclusive communities where individuals can make housing decisions based on their preferences and needs, regardless of their background or circumstances. It requires ongoing efforts to combat discrimination, promote accessibility and affordability, and foster diversity and inclusion in housing markets and communities.

### *What Impedes Housing Choice?*

Several factors can impede housing choice, limiting individuals' ability to access housing options that meet their needs and preferences. Some of the key impediments include:

1. **Discrimination:** Discriminatory practices based on race, color, religion, national origin, sex, disability, or familial status can significantly impede housing choice. This includes refusing to rent or sell housing, setting different terms or conditions, or providing false information about housing availability based on protected characteristics. Discrimination can create barriers to accessing certain neighborhoods or housing types, limiting choice for marginalized communities.
2. **Economic Barriers:** Affordability is a major factor in housing choice. High housing costs relative to income can restrict individuals' options, forcing them to choose between housing that meets their needs and other necessities. Economic barriers such as lack of affordable housing options, stagnant wages, and rising housing costs can disproportionately affect low-income individuals and families, limiting their housing choices and contributing to housing instability.
3. **Accessibility:** Inaccessible housing can impede choice for individuals with disabilities. Lack of accessible features such as ramps, wider doorways, and accessible bathrooms can limit options for people with mobility impairments. Additionally, discriminatory practices, such as refusing to make reasonable accommodations or modifications for people with disabilities, can further restrict housing choice.
4. **Housing Segregation:** Historical segregation patterns and ongoing discriminatory practices can limit housing choice by confining individuals to certain neighborhoods based on race, ethnicity, or socioeconomic status. Segregation perpetuates disparities in access to resources, opportunities, and amenities, restricting choice and perpetuating inequality.
5. **Zoning and Land Use Regulations:** Zoning ordinances and land use regulations can restrict the housing types available in certain areas, limiting housing choice. Zoning laws that prioritize single-family housing or impose minimum lot sizes can exclude affordable housing options and limit housing diversity. Additionally, exclusionary zoning practices, such as restrictive zoning requirements or prohibitive development regulations, can exacerbate housing shortages and affordability challenges, restricting choice for residents.
6. **Lack of Information and Awareness:** Limited access to information about housing options, resources, and rights can impede housing choice. A lack of awareness about fair housing laws, available housing assistance programs, and community resources can prevent individuals from making informed decisions about housing and accessing available support services.

Addressing these barriers requires a multifaceted approach that includes enforcing fair housing laws, increasing affordability and accessibility, promoting inclusive communities, reforming zoning and land use policies, and improving access to information and resources. By addressing these impediments, policymakers, advocates, and stakeholders can work towards expanding housing choice and ensuring equitable access to housing for all individuals and communities.

### *What is Unlawful?*

In the context of housing, various actions and practices can be considered unlawful if they violate fair housing laws and regulations. Some examples include:

1. **Discriminatory Practices:** It is unlawful to discriminate against individuals or groups based on race, color, religion, national origin, sex, disability, or familial status in any aspect of housing, including renting, selling, advertising, financing, or appraising housing. This includes refusing to rent or sell housing, setting different terms or conditions, providing false information about housing availability, or steering individuals to or away from certain neighborhoods based on protected characteristics.
2. **Failure to Provide Reasonable Accommodations or Modifications:** Failing to provide reasonable accommodations or modifications for individuals with disabilities, as required by the Fair Housing Act and the Americans with Disabilities Act (ADA), can be unlawful. Reasonable accommodations are changes to rules, policies, practices, or services that allow individuals with disabilities equal access to housing. In contrast, reasonable modifications are physical changes to the housing unit or common areas to accommodate a person's disability.
3. **Harassment or Intimidation:** Harassing, intimidating, or coercing individuals or groups based on protected characteristics to prevent them from exercising their fair housing rights is unlawful. This includes verbal threats, intimidation tactics, or retaliatory actions directed at tenants, homebuyers, or housing providers.
4. **Steering and Redlining:** Steering individuals to or away from certain neighborhoods or housing based on protected characteristics, such as race or ethnicity, is unlawful. Redlining, which involves denying mortgage loans or insurance to residents of certain neighborhoods based on their racial or ethnic composition, is also prohibited under fair housing laws.
5. **Retaliation:** It is unlawful to retaliate against individuals for exercising their fair housing rights, such as filing a complaint or assisting others in exercising their rights. Retaliation can take various forms, including eviction, harassment, or discrimination.
6. **Misrepresentation:** It is unlawful to provide false or misleading information about the availability, terms, or conditions of housing based on protected characteristics. This includes misrepresenting the availability of housing units, amenities, or services to discourage or deter individuals from renting or buying housing.

These are just a few actions that can be considered unlawful in the context of fair housing. Fair housing laws, such as the Fair Housing Act in the United States, protect against discrimination and harassment in housing and establish legal remedies for individuals who have experienced unlawful housing practices. Housing providers, tenants, homebuyers, and other stakeholders must be aware of their rights and obligations under fair housing laws to ensure compliance and promote equal access to housing.

### *Methodology*

Ashtabula County Department of Planning and Development compiled the data for the report from the Census, Ohio Department of Development, County records, and local agencies.

Ashtabula County followed the guidance provided by OCD on “How to Analyze Impediments to Fair Housing and Develop a Plan.” Demographic and statistical data were compiled and reviewed. Local fair housing complaints for 2019-2024 were reviewed. Impediments to fair housing were identified, and a recommended plan of action was developed.

## Ashtabula County 2024 Analysis of Impediments to Fair Housing Choice

### Participants in the Analysis of Impediments:

Jake Brand, Director, Ashtabula County Planning and Development

Sarah Jammal, Assistant Director, Ashtabula County Planning and Development

Dawn Gates, Grant Specialist, Ashtabula County Planning and Development

Nicholas Hiltz, Account Clerk, Ashtabula County Planning and Development

Jake Rougeaux, GIS Specialist, Ashtabula County Auditor's Office

Alaina Goss, GIS Intern, Ashtabula County Auditor's Office

### *Funding*

Ashtabula County used its current Community Development Block Grant (PY23) Fair Housing allocation to utilize staff time to prepare the Analysis of Impediments.

## II. Executive Summary

The Ashtabula County 2024 Analysis of Impediments to Fair Housing Choice, prepared by the Ashtabula County Department of Planning and Development, outlines critical barriers to fair housing within the county and proposes actionable strategies to address these challenges. This report aims to ensure compliance with the Fair Housing Act and to promote equal housing opportunities.

Key findings can be broken down into 5 key themes:

### 1. **Demographic Shifts:**

- The population of Ashtabula County has been steadily declining, with projections indicating a further decrease through this plan period.
- The county's population is aging, with a significant portion over the age of 65, which has implications for housing infrastructure and services. This cohort is proportionally greater than the State of Ohio as a whole.

### 2. **Economic Barriers:**

- Economic challenges, including lower median household incomes and limited affordable housing options, restrict housing choices for low-income families and individuals.
- MHI is lower than the state and surrounding counties but has increased since 2018. More importantly, individuals below the poverty line above the age of 65 have increased.
- High housing costs relative to income exacerbate these challenges, leading to housing instability. This is especially relevant considering the above-65 demographic, which could require specialized housing to be able to age in place.
- Transportation issues continue to remain, largely due to the rural nature of Ashtabula County and the fact that it is the largest in a geographic area. This affects human services as well as employment centers.

### 3. **Discrimination and Segregation:**

- Discriminatory practices based on race, color, religion, national origin, sex, disability, and familial status persist, creating barriers to fair housing.
- Most FH complaints from 2020-2024 were related landlord tenant.
- Historical and ongoing segregation patterns limit housing options for minority communities, particularly in the northern, more densely populated areas of the county.

### 4. **Accessibility Issues:**

- Aging housing stock, which requires more frequent and significant upkeep, continues to pressure housing choices. The majority of the housing stock (48%) was built pre-1960. Older homes may contain unsafe conditions, such as electrical or lead paint, that need repairs.
- A lack of accessible housing for individuals with disabilities remains a critical issue. The need for reasonable accommodations and modifications is often unmet, further restricting housing choices.
- Supply and demand market conditions have created a snowball effect of increased rental rate affordability due to insufficient supply.
- Other real estate trends which have changed to the landscape of housing include: the movement of single-family owner-occupied homes to VRBO/Airbnb, increased valuation, and increased real estate tax assessments (25-30% increase in 2024).

### 5. **Education and Awareness Gaps:**

- Limited access to information about housing options, resources, and rights impedes individuals' ability to make informed housing decisions.

**Recommended Actions:**

- 1. Enhancing Enforcement of Fair Housing Laws:**
  - Strengthen the enforcement of existing fair housing laws to prevent and address discriminatory practices.
  - Increase training and resources for local officials and housing providers to ensure compliance with fair housing regulations.
- 2. Promoting Affordable Housing Development:**
  - Implement policies and programs to expand the availability of affordable housing, including subsidies, rent control measures, and inclusionary zoning.
  - Encourage the development of affordable housing in diverse neighborhoods to promote integration and inclusivity.
- 3. Improving Accessibility:**
  - Ensure that new housing developments include accessible features and that existing housing is retrofitted to accommodate individuals with disabilities.
  - Provide support for reasonable accommodations and modifications to improve housing access for people with disabilities.
- 4. Addressing Economic Barriers:**
  - Develop strategies to boost local economic growth, focusing on increasing employment opportunities and wages.
  - Enhance financial assistance programs to support low-income families in securing stable housing.
- 5. Increasing Awareness and Access to Information:**
  - Launch community outreach initiatives to educate residents about their housing rights and available resources.
  - Improve access to information through digital platforms, local organizations, and community events.

**Conclusion:**

By addressing the identified impediments to fair housing, Ashtabula County can foster more inclusive and equitable communities. The county's commitment to these recommendations will be crucial in ensuring that all residents have the freedom to choose their housing without facing unfair barriers or discrimination. It's not uncommon that the least protected populations, LMI individuals, and rental housing are located inside incorporated areas with highest population densities. The proactive measures outlined in this report aim to lead the way in promoting fair housing choices and setting a precedent for other areas within the community to follow.

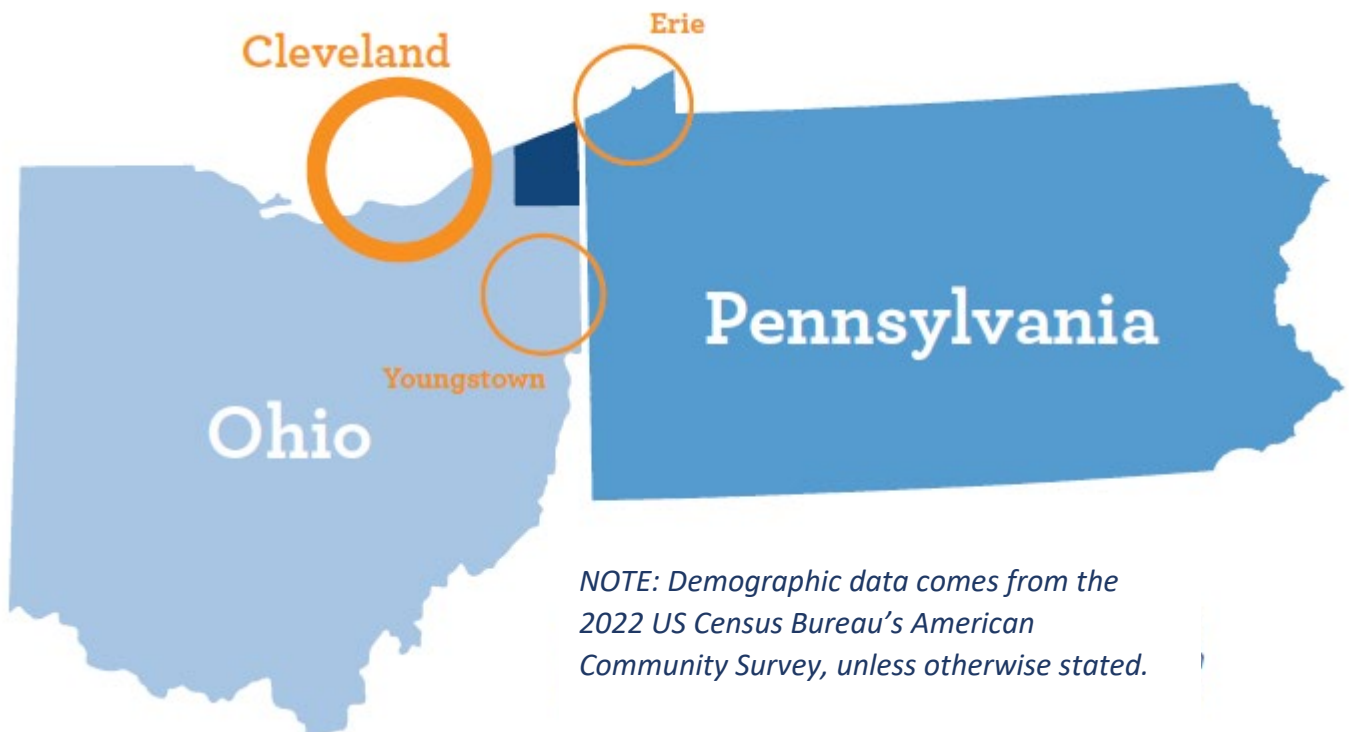
### III. Jurisdictional Background

#### ***County Context***

Ashtabula County is the northernmost County in the State of Ohio. The County borders Lake Erie to the north and the state of Pennsylvania to the east. Ashtabula is approximately an hour's drive to the Cleveland metro area. Other close population centers include Youngstown, Ohio, and Erie, Pennsylvania.

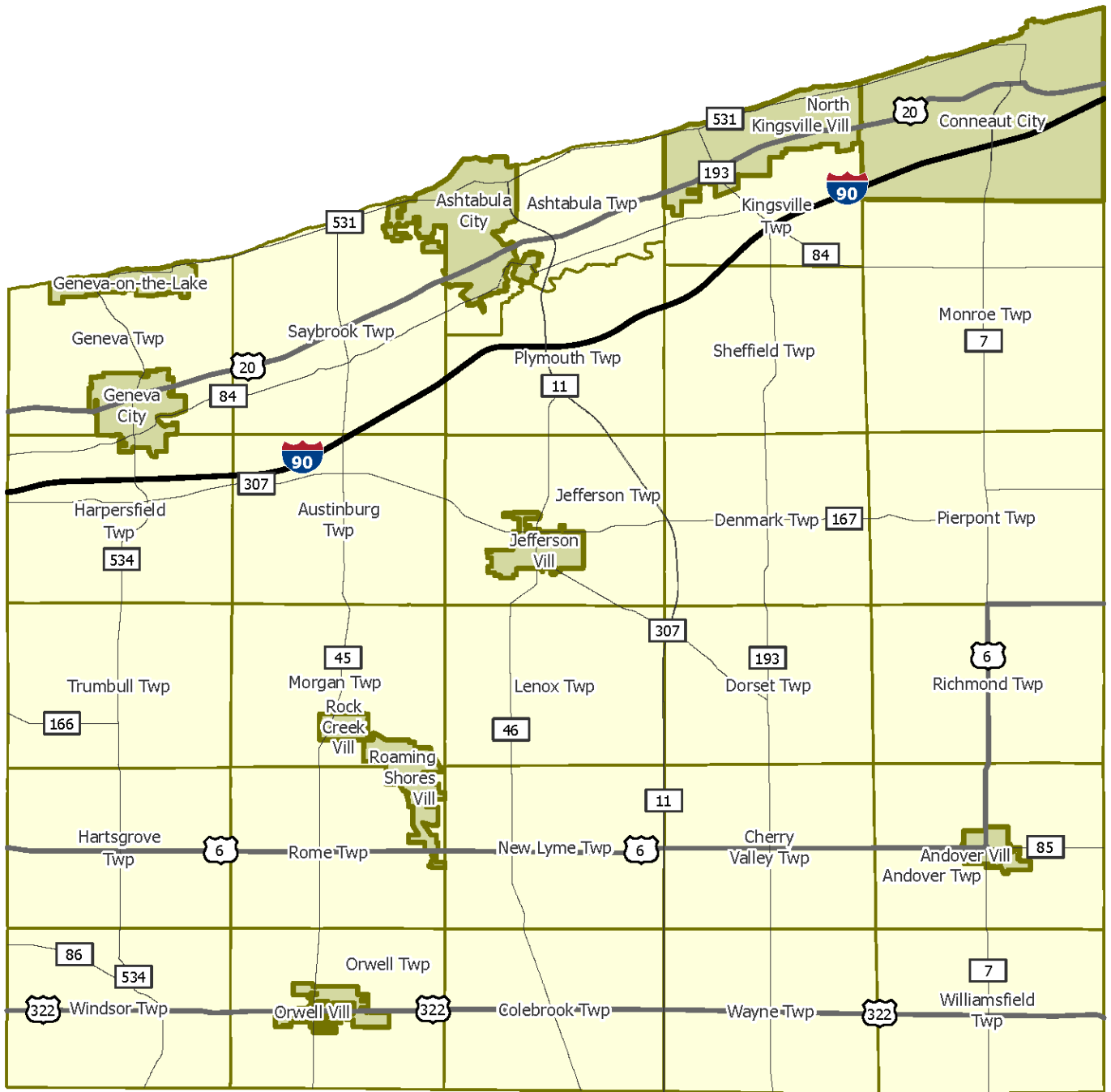
The County is the largest by land mass in Ohio, presenting challenges and opportunities. The population has remained stable at just under 100,000 people for several decades. However, the population base is aging at a rate consistent with regional and state trends.

While much of the County is characterized as rural, the area north of Route 90 has more population density and a suburban feel. Whether it is access to Lake Erie to the north from these more populated areas, property bordering four of the state's wild and scenic rivers, or a trip south to an abundant country landscape, the County boasts numerous well-kept natural resources. The area prides itself on its "small town" feel and strong potential for a high quality of life, especially if uncaptured economic potential can be harnessed. The county increasingly sees tourism as a strong and growing industry that boosts the economy. Lake Erie, wineries, trail ways, and recreational opportunities attract visitors to the area, especially in the summer.



*NOTE: Demographic data comes from the 2022 US Census Bureau's American Community Survey, unless otherwise stated.*

**Map 1- Ashtabula County Jurisdictions**



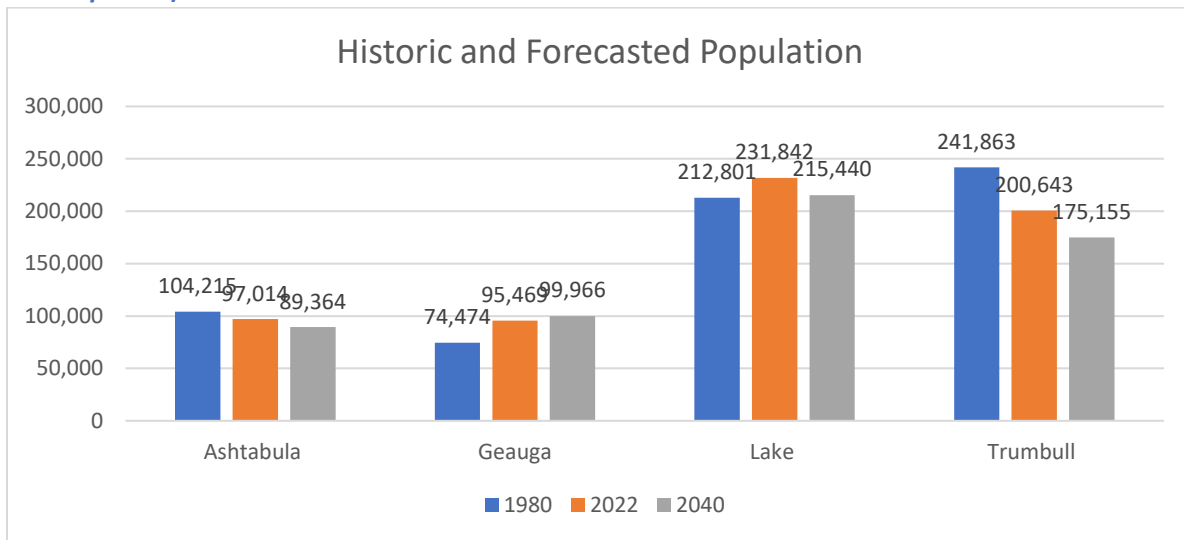
**Socio-Demographic Data**

*Total Population and Future Growth*

Ashtabula County’s population has declined since 2010, falling by approximately four percent. The County’s current population is 97,666. The Ohio Department of Development predicts that by 2050, the population will drop to approximately 85,500, a decrease of almost twelve percent. This trend is similar to that of neighboring Lake County. At the same time, Trumbull County is likely to see a sharper decline during the same time period, with a predicted decrease of nineteen percent from 2022-2050. In contrast, neighboring Geauga County has seen a slight increase in its overall population, while the State of Ohio has also experienced a slight increase of 0.8 percent since 2010.

All three of the County’s Cities, Ashtabula, Geneva, and Conneaut, are located north of Route 90. In addition, the other top five most populated areas in the County, Saybrook Township, Ashtabula Township, are located in northern Ashtabula County.

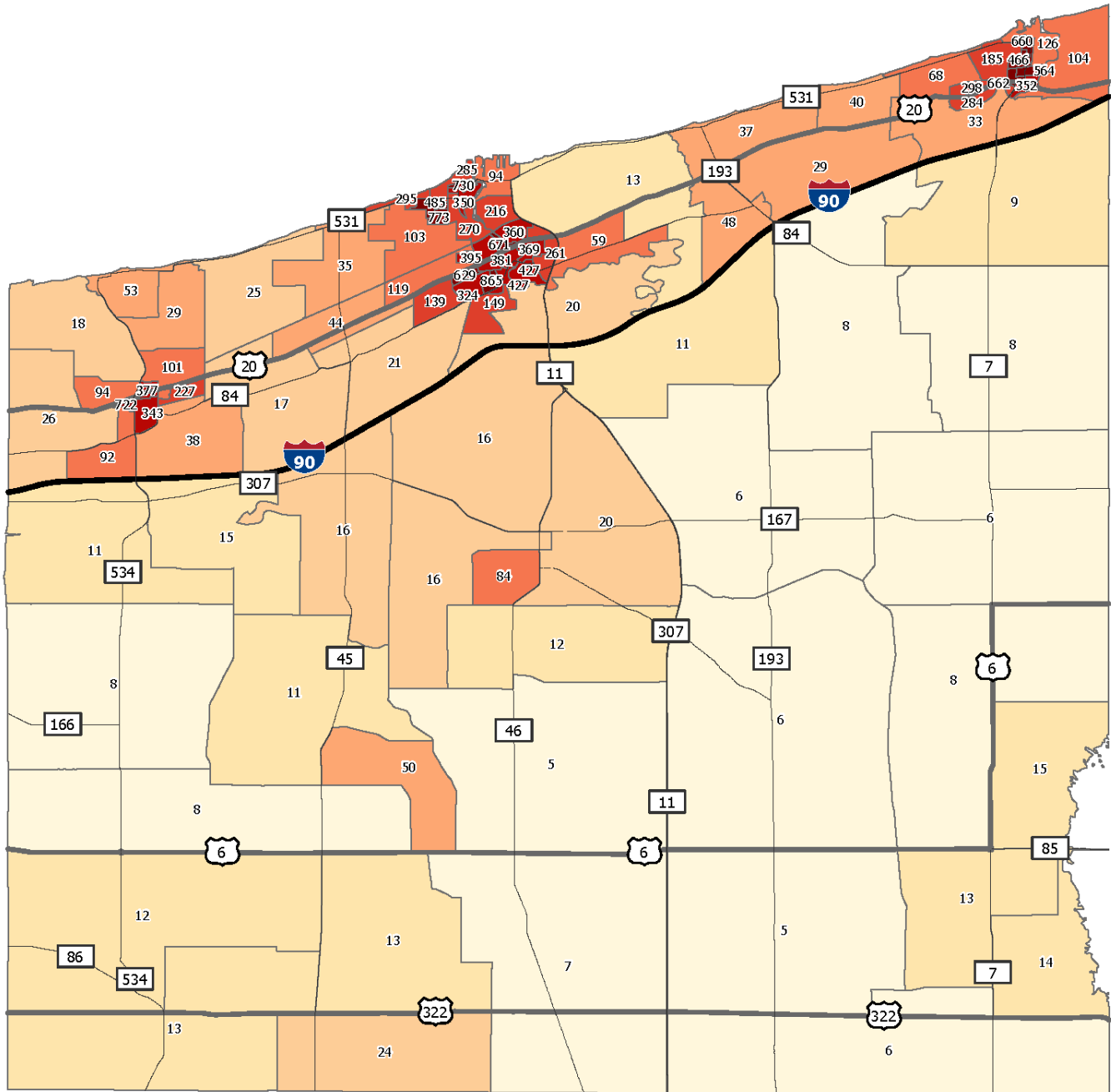
**3.1- Historic and Forecasted Population of Ashtabula and Neighboring Counties (Ohio Department of Development)**



**3.2 Historic and Forecasted Growth Percentage by County (Ohio Department of Development)**

	Historic Growth		Forecasted Growth	
	1980-2022		2022-2040	
	Growth	% Growth	Growth	% Growth
<b>Ashtabula</b>	-7,201	-6.9%	-7,650	-7.9%
<b>Gauga</b>	20,995	28.2%	4,497	4.7%
<b>Lake</b>	19,041	8.9%	-16,402	-7.6%
<b>Trumbull</b>	-41,220	-17.0%	-25,488	-12.7%
<b>Ohio</b>	977,053	9.0%	-95,673	-0.8%

Map 2- Ashtabula County Population Density

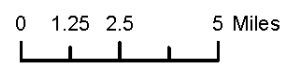


Population Density  
(People per Square Mile)

5 - 8	54 - 126
9 - 15	127 - 298
16 - 26	299 - 427
27 - 53	428 - 865

## Ashtabula County Population Density (mi<sup>2</sup>) by Block Group

Source: 2020 US Census Demographic and Housing Characteristics



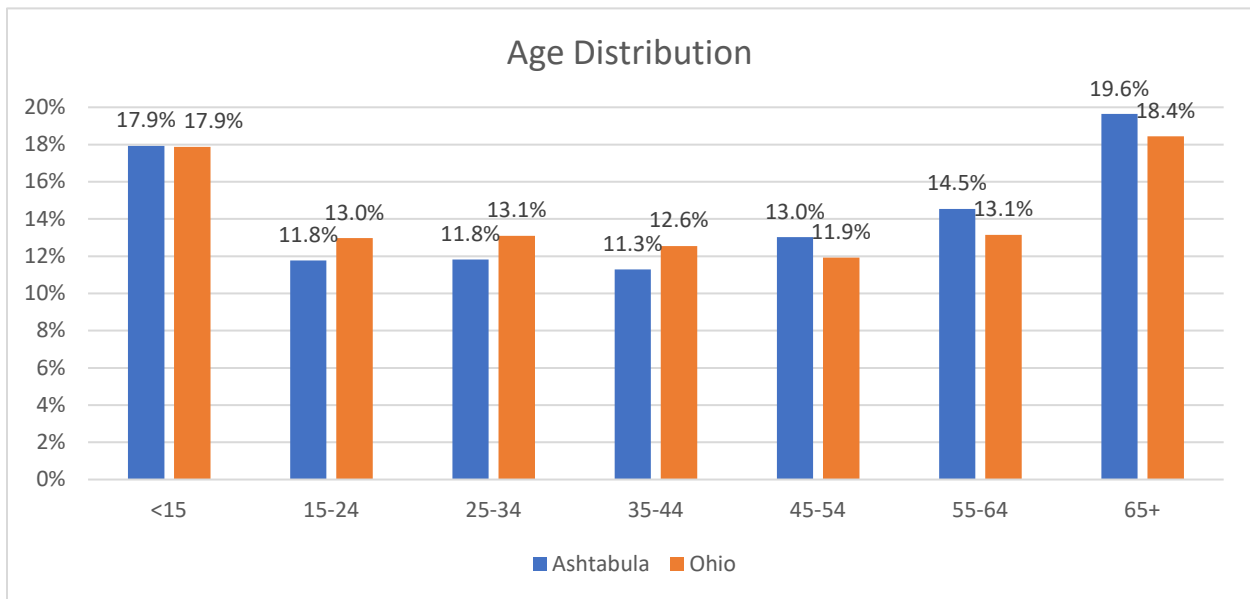
Map Date: 6/25/2024



*Population by Age*

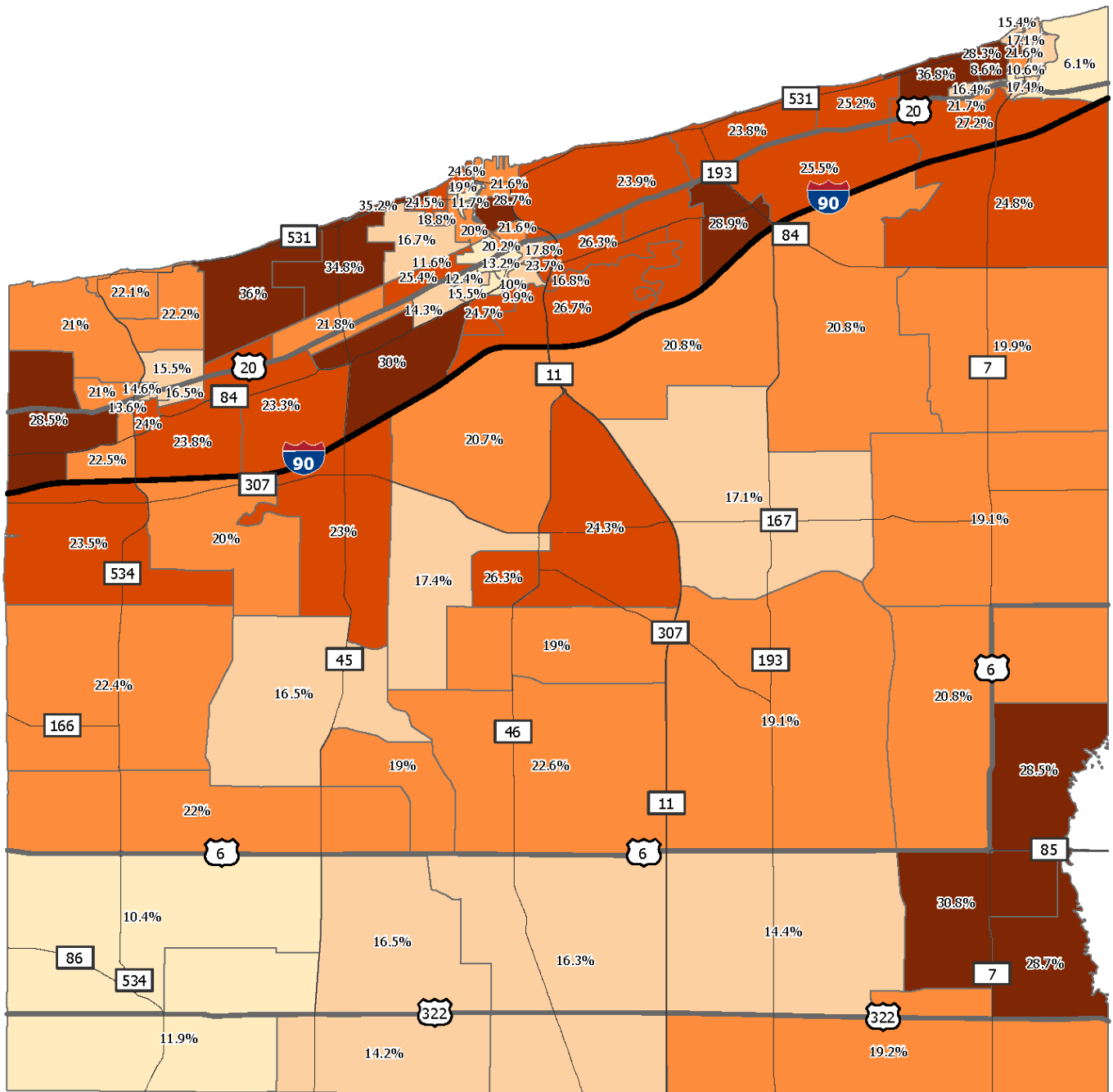
Other population trends include fewer working-age individuals and an increasing aging population. Age cohorts 15-24 and 25-34, prime working-age residents, are underrepresented and do not match Ohio’s trends of age distribution. Meanwhile, age cohorts 45-54, 55-64, and 65 and over are larger than the State’s distribution. Despite working age cohorts declining modestly, the median age for the County is 42.6 years, compared to the median age of 39.9 years for Ohio and the national median age of 39.0. This trend has implications for much of the County’s infrastructure, especially its housing, over the next two decades and beyond.

**3.3- Population by Age Cohort Ashtabula County vs. Ohio**



The Map 3 on page 11 shows the percentage of the total population aged 65 and over. The highest concentration is located in the central northern section of the county and in and around Andover Village and Andover Township.

Map 3- Ashtabula County Percent of Population 65 Years and Older



**65 and Older Population**

- 6.12% - 13.15%
- 13.15% - 17.78%
- 17.78% - 22.59%
- 22.59% - 27.20%
- 27.20% - 36.77%

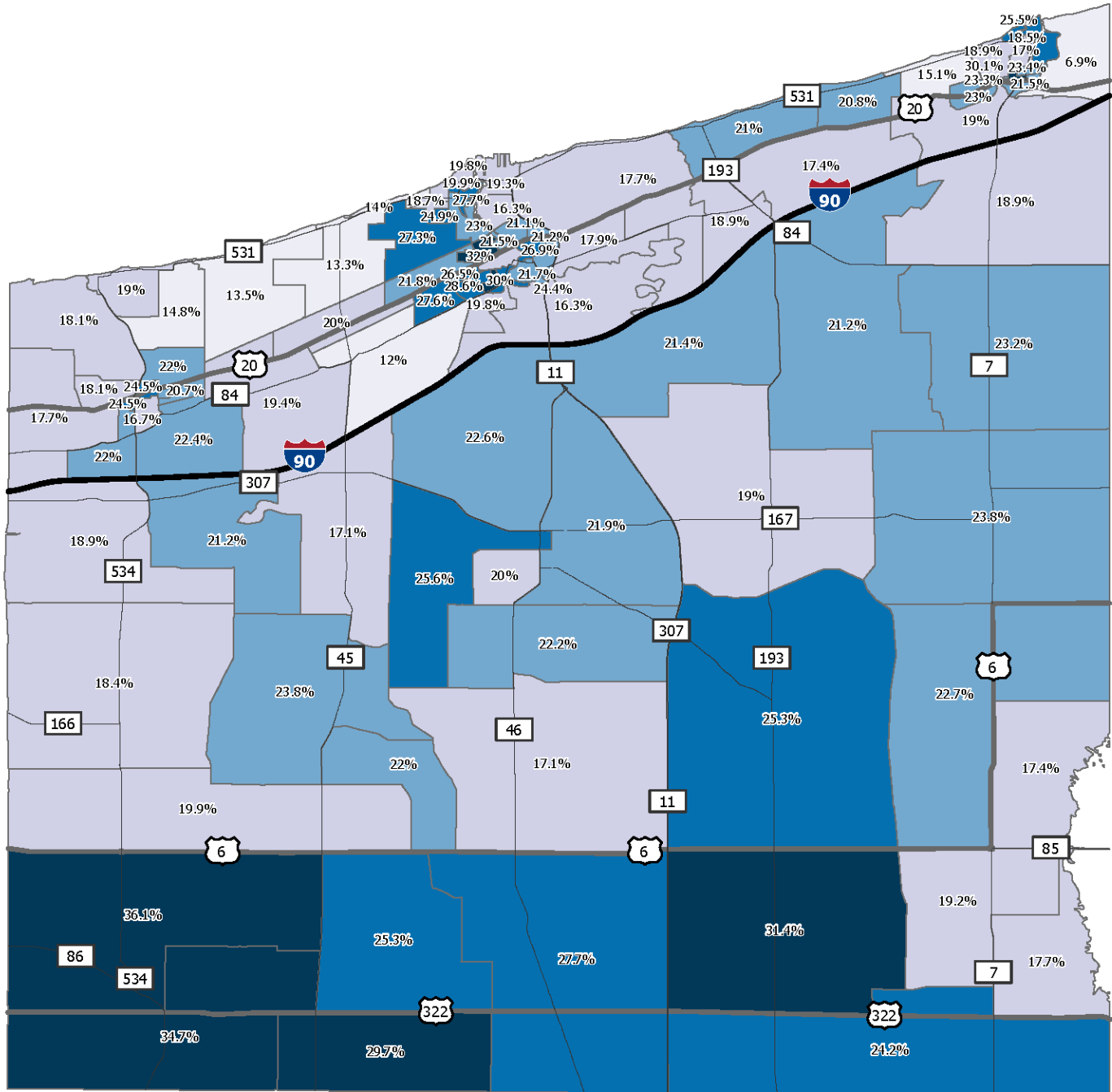
## Ashtabula County Percent of the Population 65 Years and Older by Block Group

Source: 2020 US Census Demographic and Housing Characteristics

0 1.25 2.5 5 Miles N

Map Date: 6/25/2024

Map 4- Ashtabula County Percent of Population 18 Years and Younger



Percent Population Under 18

- 6.9% - 15.1%
- 15.1% - 20.0%
- 20.0% - 23.8%
- 23.8% - 28.6%
- 28.6% - 36.1%



## Ashtabula County Percent of the Population Younger than 18 by Block Group

Source: 2020 US Census Demographic and Housing Characteristics

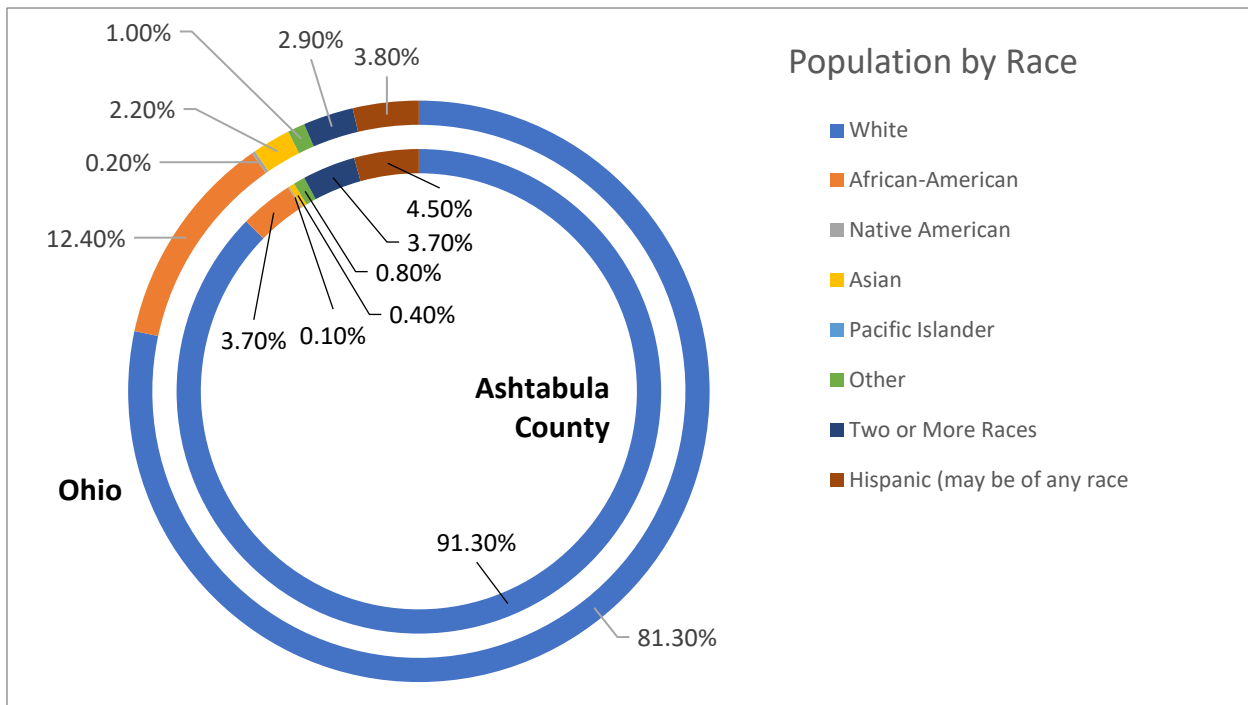


Map Date: 6/25/2024

*Population by Race*

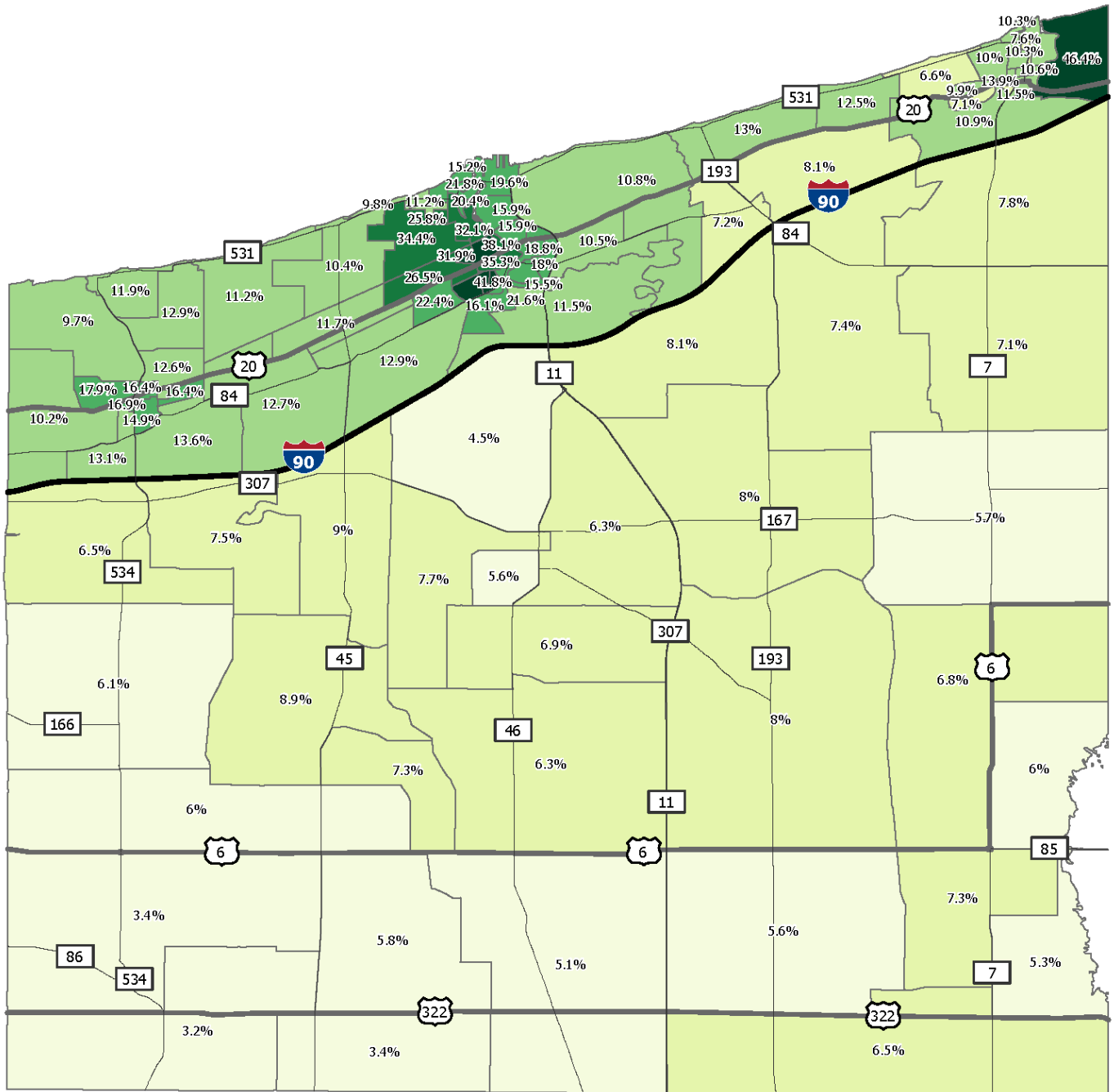
Ashtabula County is not as racially diverse as the state of Ohio as a whole. The total minority population in Ohio is 21.1 percent compared to 11.7 percent in Ashtabula County. While the County has a much lower percentage of African-American individuals, 12.4 percent in the State and 3.7 percent in Ashtabula, Ashtabula’s Hispanic population is greater than Ohio, 4.5 percent to 3.8 percent consecutively. The largest minority group in Ashtabula County is those who identify as Hispanic (may be of any race). African-Americans and residents who are two or more races are tied for the second largest minority groups. While the percent of minority individuals only makes up 11.7 percent of the County, it is critical to understand that amounts to 11,450 people in the community.

**3.4- Population by Race, Ashtabula County vs. Ohio**



Map 5 on page 14 shows that minority populations have congregated in the more densely populated areas of the County, especially in and surrounding the cities of Ashtabula, Geneva, and Conneaut. The southernmost part of the County, especially west of Rt. 11, has the smallest percentage of minorities. The percent minority population in these block groups is somewhere between 3-6 percent.

Map 5- Ashtabula County Percent Minority Population



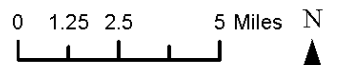
Disabled Populations

Minority Population Percentage

- 3.2% - 6.1%
- 6.1% - 8.9%
- 8.9% - 13.9%
- 13.9% - 22.4%
- 22.4% - 38.1%
- 38.1% - 55.6%

# Ashtabula County Percent Minority Population by Block Group

Source: 2020 US Census Demographic and Housing Characteristics



Map Date: 6/25/2024



**3.5- Ashtabula County Reported Disabilities by Age Cohort (2018 vs. 2022)**

**3.6- Reported Disability by Type**

	2018		2022	
	Count	Percent	Count	Percent
<b>Under 5</b>	43	0.7	0	0
<b>5 to 17</b>	1550	9.9	2051	12.7
<b>18 to 34</b>	1452	8.1	1053	5.6
<b>35 to 64</b>	5785	15.4	5740	16.3
<b>65 to 74</b>	3329	31.2	2896	24.7
<b>75+</b>	3658	51.5	3223	45.4

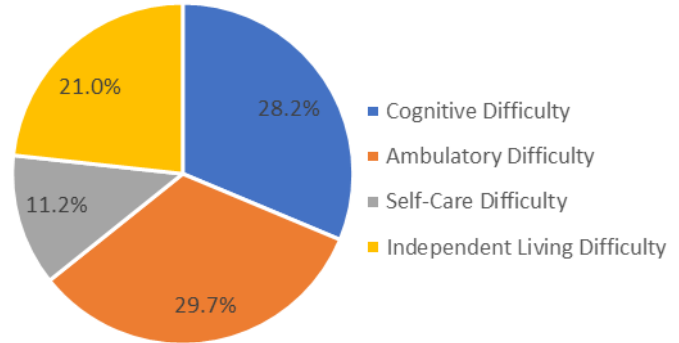


Figure 3.5 shows the percent of reported disabilities by cohort comparing 2018 and 2022. In general, the rate of reported disability remained fairly stable or even decreased from 2018-2022. Figure 3.7 breaks down rates of disability by age group further subdivided by type of disability. As individuals age, disabilities can become compounded and necessitate more assistance. This increase in need of care can often affect lifestyle choices such as aging at home independently, living at home with various levels of assistance or making the move to an assisted living facility or nursing home. Figure 3.6 shows the relative distribution of the types of disability that are reported. Ambulatory difficulties and independent living disabilities make up more than half of the reported disabilities at 29.7% and 28.2% respectively. Consistent with general themes, these types of reported disabilities increase drastically in the 65 years or older age group. Map 6 on page 16 shows that as with the population trends of other protected classes, individuals with reported disabilities especially congregate in and around the City of Ashtabula and the northern, more densely populated part of the County. The area south of Rt. 90 and east of Rt. 11 has the smallest percentage of individuals with reported disabilities.

**3.7- Ashtabula County Detailed Disability by Type and Age**

Detailed Disability Type by Age	Count	Percent
<b>With a vision difficulty</b>	2,426	2.6
Population under 18 years	269	1.3
Population 18 to 64 years	1,172	2.1
Population 65 years and over	985	5.4
<b>With a cognitive difficulty</b>	6,900	7.7
Population under 18 years	1,415	8.9
Population 18 to 64 years	4,058	7.3
Population 65 years and over	1,427	7.8
<b>With an ambulatory difficulty</b>	7,264	8.1
Population under 18 years	163	1
Population 18 to 64 years	3,471	6.3
Population 65 years and over	3,630	19.9
<b>With a self-care difficulty</b>	2,748	3.1
Population under 18 years	396	2.5
Population 18 to 64 years	1,237	2.2
Population 65 years and over	1,115	6.1
<b>With an independent living difficulty</b>	5,130	7.0
Population 18 to 64 years	3,107	5.6
Population 65 years and over	2,023	11.1

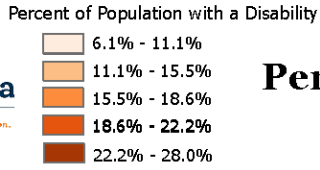
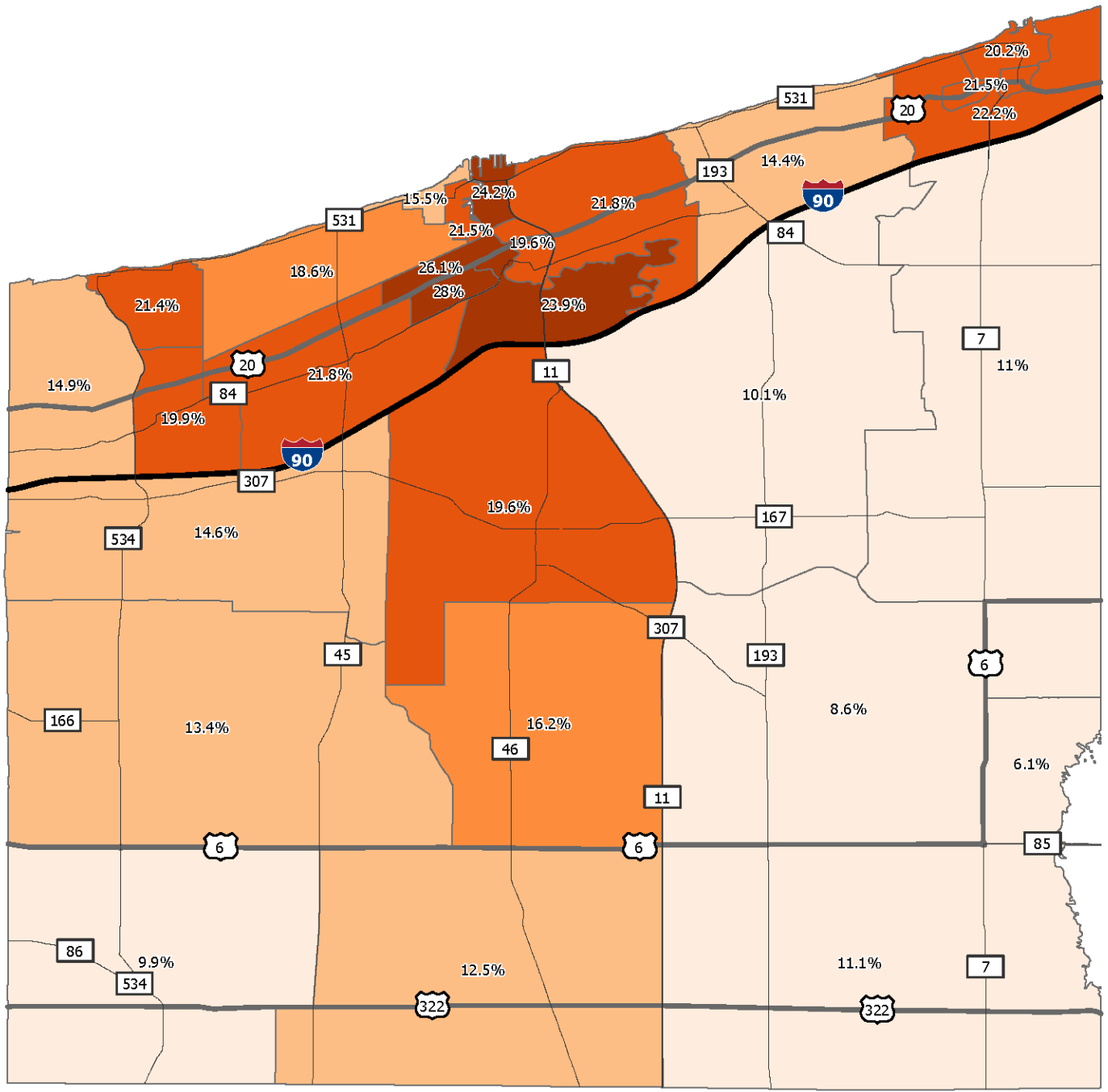
*Education*

Figure 3.8 shows a break down of the education level of County residents over the age of twenty-five. Less than fifty percent of the population has pursued some sort of education after high school. Of those, only 15.1% have a bachelor’s degree or higher. This is significantly lower than the state as a whole, with a rate of 28.3% of citizens reporting having a bachelors degree or higher.

**3.8- Ashtabula County Education Summary (Ohio Department of Development)**

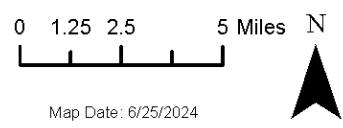
	<b>Number</b>	<b>Percent</b>
<b>Persons 25 years and over</b>	68,764	100.0%
<b>No high school diploma</b>	9,356	13.6%
<b>High school graduate</b>	29,835	43.4%
<b>Some college, no degree</b>	13,681	19.9%
<b>Associate’s degree</b>	5,520	8.0%
<b>Bachelor's degree</b>	7,199	10.5%
<b>Master's degree or higher</b>	3,173	4.6%

Map 6- Ashtabula County Percent of Population with Reported Disability



## Ashtabula County Percent of Population with a Disability by Census Tract

Source: American Community Survey - Five Year Estimate (2018 - 2022)



## Ashtabula County 2024 Analysis of Impediments to Fair Housing Choice

### Income Data

Median household income is lower in Ashtabula County than the state median and is lower than most surrounding counties. The County’s median household income is \$53,663 compared to \$56,602 in the State of Ohio, \$50,258 in Trumbull County, \$70,168 in Lake County, and \$90,285 in Geauga County. The median household income and number of households above the median income has increased since 2018. Likewise, the percentage of individuals under the poverty level has decreased. However, while poverty rates have decreased among individuals below the age of 64, the percentage of individuals below poverty age 65 and older has increased. This is not surprising given that the County population is aging and seniors are often on a fixed income. However, this is an important trend to note and one that cannot be ignored when planning for the future of housing in Ashtabula County.

When examining median income and poverty level by census tract, the lowest income households and highest percentage of individuals in poverty correspond with the higher density areas and those with a higher percentage of protected classes.

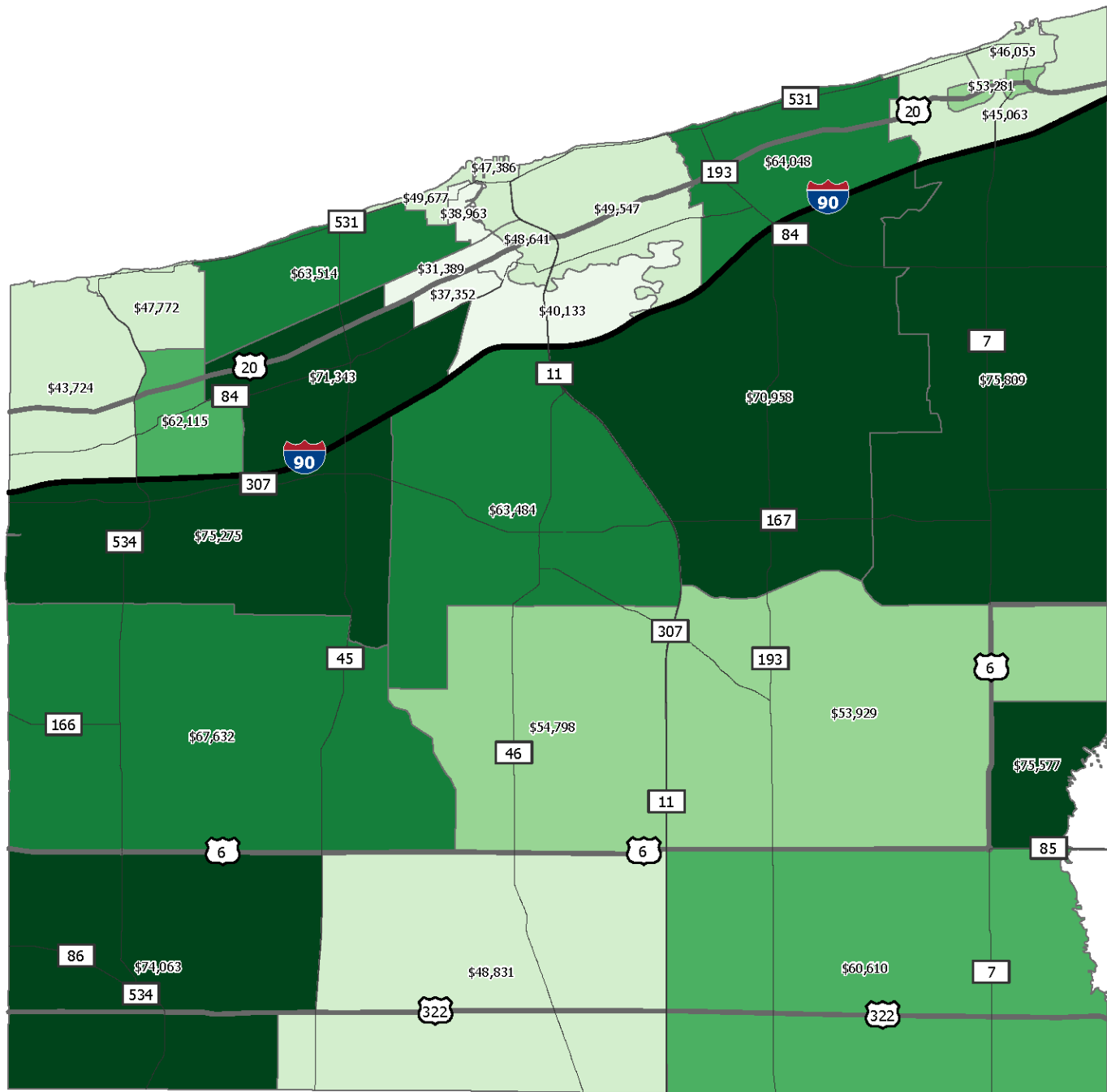
### 3.9- Household Income Levels 2018 vs. 2022

	2018		2022		% Change
	Households	% Total	Households	% Total	2018-2022
<b>Total households</b>	37,652	100%	38,549	100%	2.3%
<b>Less than \$10,000</b>	3,424	9.1%	2,278	5.9%	-50.3%
<b>\$10,000 to \$14,999</b>	2,550	6.8%	2,271	5.9%	-12.3%
<b>\$15,000 to \$24,999</b>	5,045	13.4%	4,206	10.9%	-19.9%
<b>\$25,000 to \$34,999</b>	4,265	11.3%	3,765	9.8%	-13.3%
<b>\$35,000 to \$49,999</b>	5,559	14.8%	5,758	14.9%	3.5%
<b>\$50,000 to \$74,999</b>	7,172	19.0%	7,118	18.5%	-0.8%
<b>\$75,000 to \$99,999</b>	4,331	11.5%	4,971	12.9%	12.9%
<b>\$100,000 to \$149,999</b>	3,682	9.8%	5,024	13.0%	26.7%
<b>\$150,000 to \$199,999</b>	1,034	2.7%	1,882	4.9%	45.1%
<b>\$200,000 or more</b>	590	1.6%	1,276	3.3%	53.8%
<b>Median household income</b>	\$ 44,823		\$ 53,663		16.5%

### 3.10- Poverty Status 2018 vs. 2022

	2018			2022		
	Total	Below Poverty	% Below Poverty	Total	Below Poverty	% Below Poverty
<b>Population for whom poverty status is determined</b>	94,804	19,216	20.3%	94,515	17,024	18.0%
<b>Under 18 years</b>	21,502	6,562	30.5%	21,029	5,098	24.2%
<b>18 to 64 years</b>	56,471	10,797	19.1%	55,249	9,427	17.1%
<b>65 years and over</b>	16,831	1,857	11.0%	18,237	2,499	13.7%

Map 7- Ashtabula County Median Household Income



Median Household Income in Past 12 Months (Inflation-Adjusted Dollars to Last Year of 5-Year Range)

- \$31,389 - \$40,133
- \$40,133 - \$49,677
- \$49,677 - \$54,798
- \$54,798 - \$62,115
- \$62,115 - \$67,632
- \$67,632 - \$75,809

## Ashtabula County Median Household Income by Census Tract

Source: American Community Survey - Five Year Estimate (2018 - 2022)



Map Date: 6/25/2024



## Ashtabula County 2024 Analysis of Impediments to Fair Housing Choice

### *Employment and Transportation Data*

According to Ohio Bureau of Labor Market Information, the May 2024 unemployment rate for Ashtabula County was 5.2%. This ranks Ashtabula at 61 of 88 Ohio Counties with the state-wide rate at 4.6%.<sup>1</sup> Table 3.10 shows that the unemployment rate in Ashtabula County has fluctuated since 2018.

### 3.11- Civilian Labor Force & Employment Rates 2018-2022

	2022	2021	2020	2019	2018
<b>Civilian Labor Force</b>	43,000	43,200	43,800	44,900	44,700
<b>Employed</b>	40,800	40,800	40,100	42,700	42,300
<b>Unemployed</b>	2,400	2,400	3,700	2,200	2,300
<b>Unemployment Rate</b>	4.4	5.5	8.4	4.8	5.2

### 3.12- Annual Employment by Industry

Industry Name	Percent Annual Employment in Industry		
	2004	2010	2019
Manufacturing	28.2%	24.3%	27.5%
Health Care and Social Assistance	17.3%	21.2%	20.5%
Accommodation and Food Services	7.7%	8.3%	8.8%
Educational Services	9.9%	9.8%	8.7%
Retail Trade	11.3%	10.8%	8.7%
Construction	3.6%	3.1%	4.2%
Public Administration	3.9%	4.3%	4.0%
Other Services (except Public Administration)	3.6%	3.5%	2.9%
Administrative and Support Services	3.3%	3.1%	2.7%
Wholesale Trade	2.1%	2.0%	2.5%
Transportation and Warehousing	1.2%	1.9%	2.3%
Professional, Scientific, and Technical Services	1.3%	1.6%	2.1%
Finance and Insurance	2.0%	1.8%	1.5%
Information	1.7%	1.6%	1.1%
Arts, Entertainment, and Recreation	0.6%	0.5%	0.6%
Utilities	0.9%	1.0%	0.6%
Real Estate and Rental and Leasing	0.6%	0.5%	0.6%
Management of Companies and Enterprises	0.4%	0.3%	0.4%
Agriculture, Forestry, Fishing and Hunting	0.2%	0.2%	0.4%
Mining, Quarrying, and Oil and Gas Extraction	0.2%	0.2%	0.1%

Source: U.S. Census Bureau, Quarterly Workforce Indicators, excludes federal government.

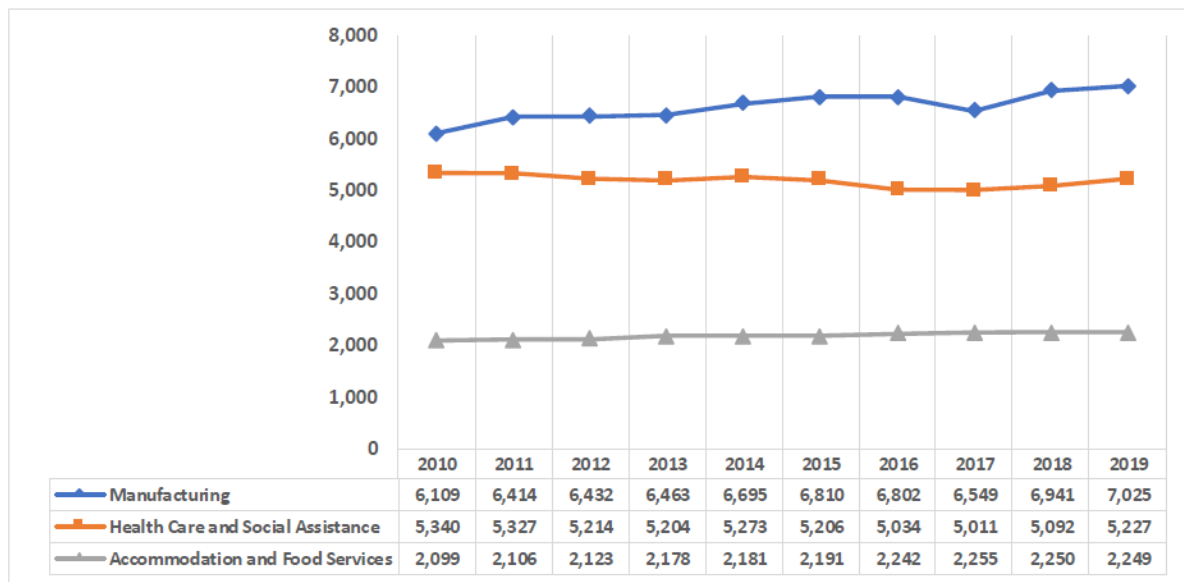
\*Data non-disclosable as it does not meet U.S. Census Bureau publication standards. Columns may not sum to 100 percent due to both U.S. Census Bureau methodology and the effects of rounding. The difference between summed percentages (<100%) and 100 is not the employment share of the non-disclosed industry.

<sup>1</sup>Ohio Department of Job and Family Services. "May 2024 Ranking of Ohio County Unemployment Rates." [https://ohiolmi.com/\\_docs/LAUS/ranking.pdf](https://ohiolmi.com/_docs/LAUS/ranking.pdf)

## Ashtabula County 2024 Analysis of Impediments to Fair Housing Choice

Ashtabula County’s largest employment area has consistently been manufacturing. Growing employment industries in the County include health care and social assistance as well as accommodation and food services. One of the employment sectors that is increasing is tourism related businesses. Ashtabula County has been focusing on developing and enhancing the tourism industry. While this effort may not appear significant in labor reports yet, at least three new hotels of major chains like Marriott and Wyndham have been constructed in the last five years in the County with numerous remodels as well. The Geneva Lodge is also a major employer and destination. While some of the work provided by tourist destinations and places to stay is seasonal, the opportunity for employment in the summer months is great and continues to grow.

### 3.13- Annual Employment Trends-Manufacturing, Health Care and Social Assistance & Accommodations and Food Service

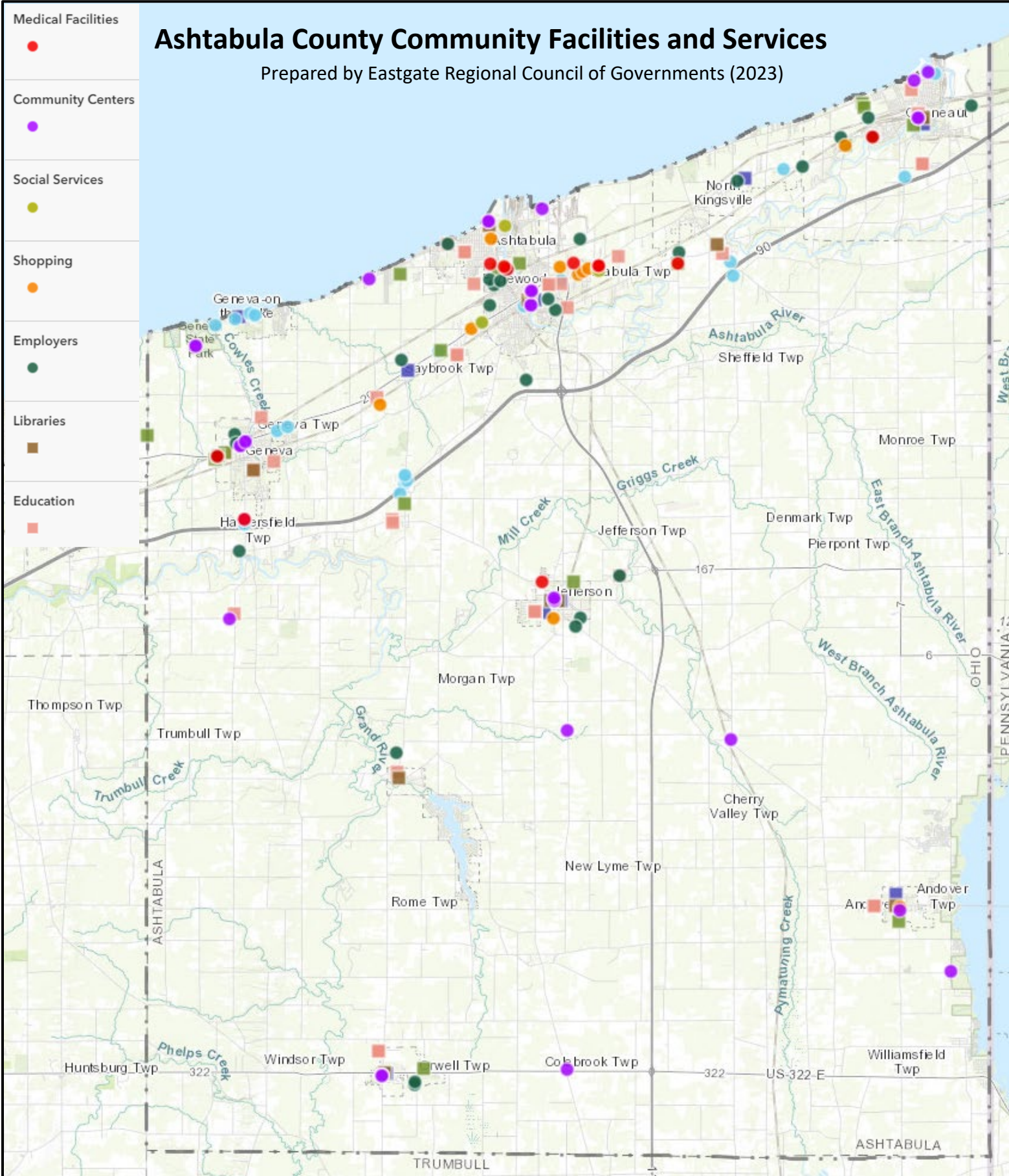


Source: U.S. Census Bureau, Quarterly Workforce Indicators, excludes federal government.

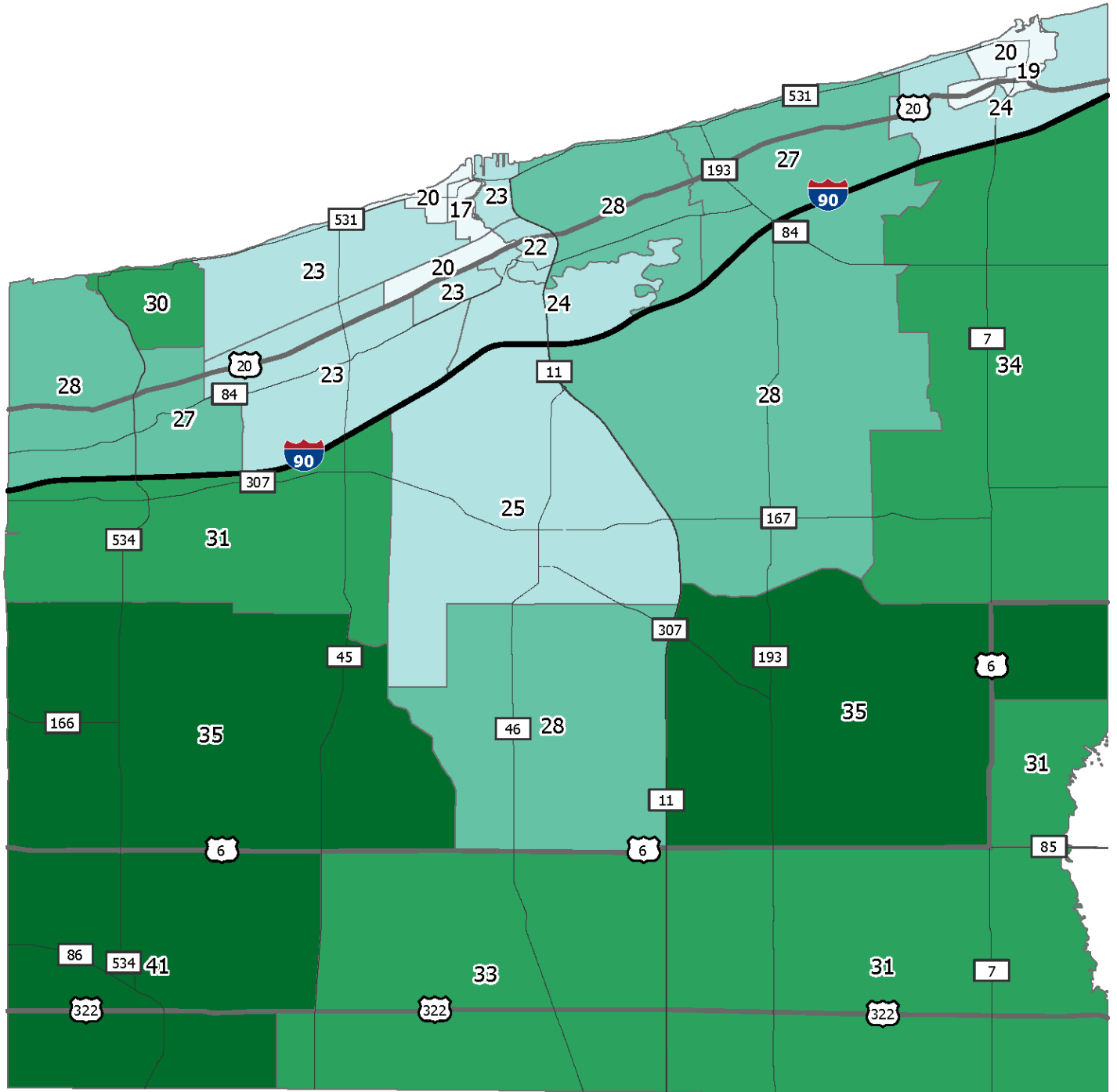
Transportation is a problem in Ashtabula County. There are only public bus routes in and around the City of Ashtabula. These routes operate Monday - Friday 7:00 AM - 5:00 PM. All of the other transportation is provided on a demand response system. The two major agencies that provide transportation are Ashtabula County Transportation System and Country Neighbor Inc. While many major employers are located in and around Ashtabula City, Geneva, Conneaut, Jefferson, and Orwell are also employment centers that are not serviced by public transportation. Other Community facilities and services like medical and social service offices as well as shopping centers for everyday items are clustered in the northern part of the County. Those who may require public transportation to get to work or these other locales, like older individuals, individuals with disabilities, and young adults, all have limited options for transportation if they are reliant on the current public transportation system. Having access to a car and/or obtaining a driver’s license should not be a prerequisite for moving about the County to get basic needs met. As the largest county in Ohio by landmass, providing sufficient transportation services to individuals throughout the County has been an ongoing challenge. The Ashtabula County Transportation System was a recipient of Community Development Block Grant funding for PY23 and PY19, among others.

# Ashtabula County Community Facilities and Services

Prepared by Eastgate Regional Council of Governments (2023)



Map 9- Ashtabula County Commuter Drive Time



Average Commute Time (minutes)

- 16.57 - 20.42
- 20.42 - 25.20
- 25.20 - 28.41
- 28.41 - 33.84
- 33.84 - 41.24

## Ashtabula County Commuter Average Drive Time by Census Tract

Source: American Community Survey - Five Year Estimate (2018 - 2022)



Map Date: 6/25/2024



*Housing Profile*

The majority of the housing stock in Ashtabula County was built prior to 1960. Table 3.13 shows that in Ashtabula County almost 48% of the housing stock was built prior to 1960. Older homes have a greater need for repairs and may contain lead paint which is dangerous to households with young children.

In Ashtabula County, the majority of occupied housing units are owner-occupied (60.8%). However, in Orwell Village more than 54% of the housing units are renter-occupied. This is the highest percentage of renter-occupied housing units in Ashtabula County, followed by Ashtabula City and Geneva City with 47% and 40.5% renter occupied units, respectively.

The Ashtabula County occupancy rate is 83%. Approximately 17% of units in the county are vacant.

**3.14- Ashtabula County Housing Stock by Year Built**

Ashtabula County Housing Stock- Year Built		
	Homes	% of Total
<b>Total housing units</b>	46,291	46291
<b>Built 2020 or later</b>	98	0.20%
<b>Built 2010 to 2019</b>	1,189	2.60%
<b>Built 2000 to 2009</b>	3,376	7.30%
<b>Built 1990 to 1999</b>	4,808	10.40%
<b>Built 1980 to 1989</b>	3,621	7.80%
<b>Built 1970 to 1979</b>	5,675	12.30%
<b>Built 1960 to 1969</b>	5,342	11.50%
<b>Built 1950 to 1959</b>	5,206	11.20%
<b>Built 1940 to 1949</b>	3,086	6.70%
<b>Built 1939 or earlier</b>	13,890	30%

**3.15- Ashtabula County Residential Construction 2018-2022**

Ashtabula County Residential Construction (2018-2022)					
	2022	2021	2020	2019	2018
<b>Total Units</b>	161	168	149	138	114
<b>Total Valuation (000)</b>	\$34,629	\$37,055	\$26,082	\$21,633	\$20,967
<b>Total Single-Unit Buildings</b>	135	144	96	122	92
Average Cost Per Unit	\$243,516	\$244,695	\$235,852	\$169,574	\$200,785
<b>Total Multi-Unit Building Units</b>	26	24	53	16	22
Average Cost per Unit	\$67,487	\$75,792	\$64,906	\$59,063	\$113,409

*Source: Ohio Department of Development*

**3.16- Ashtabula County Housing Tenure**

	2022		2019	
	Units	% of Total	Units	% of Total
<b>Total housing units</b>	46,489	100.0%	46,174	100.0%
<b>Occupied housing units</b>	38,898	83.7%	37,832	81.9%
<b>Owner Occupied</b>	28,278	60.8%	26,680	57.8%
<b>Renter Occupied</b>	10,271	22.1%	11,152	24.2%
<b>Vacant housing units</b>	7,591	16.3%	8,342	18.1%

**3.17- Ashtabula County Housing Units by Bedroom**

**3.18- Ashtabula County Housing by Type**

Ashtabula County Housing Units by # of Bedrooms	Units	% of Total
<b>Total housing units</b>	46,174	100%
<b>No bedroom</b>	833	1.80%
<b>1 bedroom</b>	4,067	8.80%
<b>2 bedrooms</b>	12,349	26.70%
<b>3 bedrooms</b>	21,080	45.70%
<b>4 bedrooms</b>	6,104	13.20%
<b>5 or more bedrooms</b>	1,741	3.80%

Ashtabula County Housing by Type	Units	% of Total
<b>Total housing units</b>	46,174	100.0%
<b>Single Family</b>	35,071	76.0%
<b>Duplex</b>	2,017	4.4%
<b>Tri or Four-Plex</b>	1,808	3.9%
<b>Apartment</b>	3,348	7.3%
<b>Mobile home</b>	3,930	8.5%
<b>Boat, RV, van, etc.</b>	0	0.0%

**3.19- Housing Costs as a Percentage of Household Income**

Selected monthly costs as a percentage of household income	Owner with Mortgage	% of Total	Renter	% of Total
<b>Total</b>	14,940	100.0%	9,686	100.0%
<b>Less than 20%</b>	7,694	51.5%	2,673	27.6%
<b>20-24.9%</b>	2,316	15.5%	1,101	11.4%
<b>25-29.9%</b>	1,174	7.9%	847	8.7%
<b>30-34.9%</b>	943	6.3%	1,097	11.3%
<b>35% or more</b>	2,813	18.8%	3,968	41.0%
<b>Not Computed</b>	70	--	1,466	--

The majority of housing units in the County are single-family units. Census data confirms what local housing organizations have experienced. The demand for rental housing has increased the rental rate, which in turn has made rental housing less affordable. It is suggested that a person budgets 30% or less of their income for rent or housing costs. Any more than 30% is considered a rent or mortgage burden that could put individuals at risk of financial insecurity. Table 3.18 shows that a large percentage of those paying rent in Ashtabula County are paying much more than they can afford with 41% having rent cost more than 35% of their income, indicating that there is a great need for more affordable rental properties. Increased demand due to not enough supply drives the increase in cost. As far as the availability of rentals, housing for families is a great concern. Table 3.17 shows that the amount of 3 bedroom or larger rental units is limited. These are in great demand but are also some of the oldest homes in the County.

A housing needs assessment was completed for the County in January 2021 to evaluate overall housing characteristics and related economic trends. According to the assessment’s findings, households between the ages of 35 and 44 are projected to increase across the Ashtabula, Geneva, and Conneaut market areas, in addition to increasing across the County as a whole. Senior households are also projected to increase among households age 65 and older, which may require additional design, social service, and transportation considerations.

Those who own their home typically pay less than 20% of household income on housing costs (see table 3.19). While Ashtabula County has seen a drop off in the number of home sales since 2020, the price of homes purchased has seen an increase of 46.43% from 2020-2024 (see table 3.20). While many homes in the area are still affordable, it will be important to continue to watch real estate trends in the coming

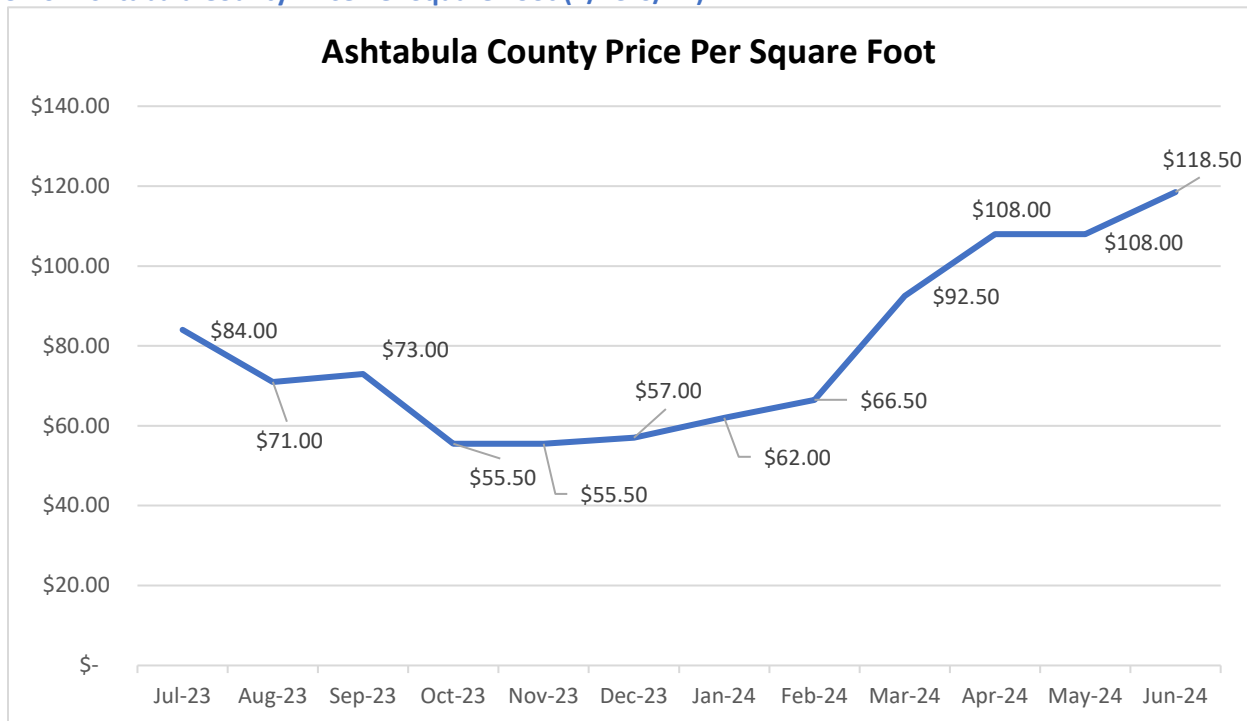
## Ashtabula County 2024 Analysis of Impediments to Fair Housing Choice

years and see that low-moderate income and first-time home buyers are not priced out of the market. In addition, as the tourism industry continues to increase, communities are wrestling with how to address the trend of homes being purchased solely for short-term rentals through companies like Airbnb and VRBO. While tourists are bringing much needed economic dollars into the County, maintaining community character and sufficient housing stock for locals is also a concern. Thus far, very few townships and municipalities have addressed this issue directly via zoning, but communities do seem to be considering if regulating this industry is necessary or applicable to their area.

### *Real Estate Trends*

According to RealtyTrac.com, price for square foot in Ashtabula County as of June 2024 is \$118.50 an increase from \$84 in June 2023.<sup>2</sup> According to the Ashtabula County Auditor's office, the total number of purchased residential properties (1-3 units) on five acres of land or less from January 2021 through June 2024 is 5,003. While property sales have decreased since 2021, price per square foot continues to rise.

### 3.20- Ashtabula County Price Per Square Foot (7/23-6/24)



Source: Realtytrac.com

<sup>2</sup> "Ashtabula County, OH Home Values and Market Trends." RealtyTrac. Accessed July 2, 2024. <https://www.realtytrac.com/market-trends/ashtabula-county-oh/>.

**3.20- Average Single-Family Home Sale Price 2020-2024**

<b>Single Family Home- Sale Price- 1st Quarter by Year</b>				
<b>Year</b>	<b># Sales</b>	<b>Avg. Sale Price</b>	<b>% Change from Previous</b>	<b>Difference Since 2020</b>
<b>2020</b>	138	\$ 117,000.00	---	---
<b>2021</b>	90	\$ 150,400.00	27.67%	27.7%
<b>2022</b>	157	\$ 153,000.00	1.73%	29.9%
<b>2023</b>	124	\$ 164,100.00	7.25%	39.3%
<b>2024</b>	93	\$ 172,500.00	5.12%	46.4%

*Source: Ohio Department of Job and Family Services Office of Workforce Development July 2021*  
*Data Criteria: County-wide single-family homes under 10 acres, single parcel, valid sales only*

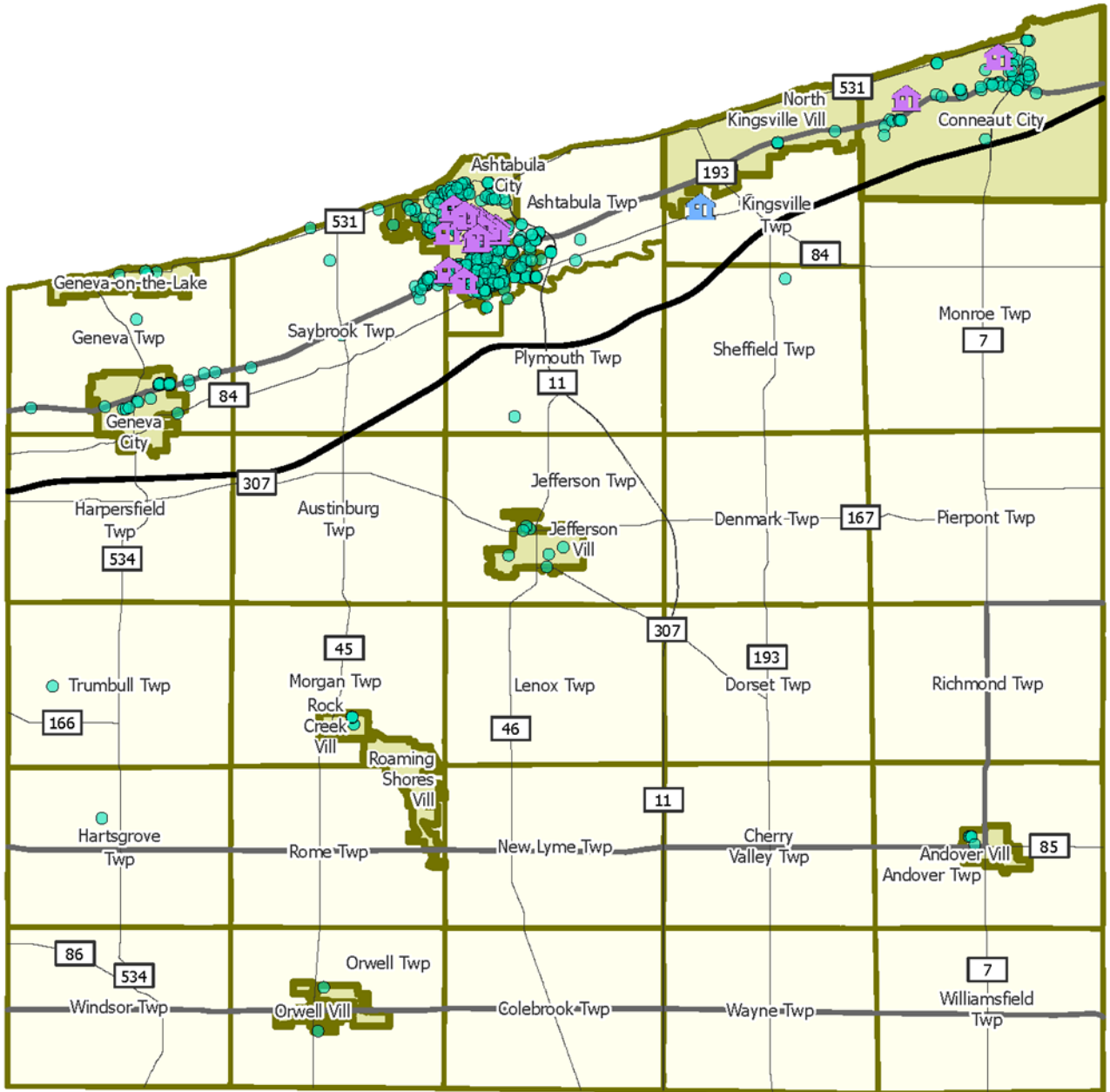
*Proposed New Housing and Commercial Development Areas*

The Ashtabula County Land Reutilization Corporation has several projects to address housing affordability. While most of these projects are located in the Municipalities not covered in this plan’s jurisdiction, they are still worth noting as they add to the County’s housing stock as a whole. The Wenner Field project, formerly the local high school’s football field in Ashtabula City, will provide thirteen new housing units priced between \$200,000 and \$250,000. Construction is set to begin in the summer of 2024. The Land Bank’s Hayward Park project in Conneaut City will provide 4 units not to exceed the price of \$180,000. Finally, the Land Bank just announced that they have been awarded funds from the Welcome Home Ohio program. This funding will be used to build approximately 10 units (including 5-6 modular units) across the County with a not to exceed the cost of \$180,000 per unit.

*Ashtabula County Accessible & Subsidized Housing Locations*

The Ashtabula Metropolitan Housing Authority (AMHA) is Ashtabula County’s local housing authority under the U.S. Department of Housing and Urban Development (HUD). AMHA manages public housing, project-based Section 8 Housing, and Housing Choice Vouchers (HCV) also known as Section 8. Map 10 shows the location of all properties that AMHA owns and operates as well as all HCV units. There are currently 555 public housing units across Ashtabula County and an additional 40 units of Project-Based Section 8 Housing in Kingsville. There are 605 units being rented under the HCV program in the County. Most of AMHA’s properties and HCV units are clustered in incorporated areas especially Ashtabula City, Conneaut City, Geneva City and Jefferson Village.

Map 10- Public Housing in Ashtabula County



**Housing**

- HCV
- 🏠 Project Based Section 8
- 🏠 Public Housing

**Municipalities**

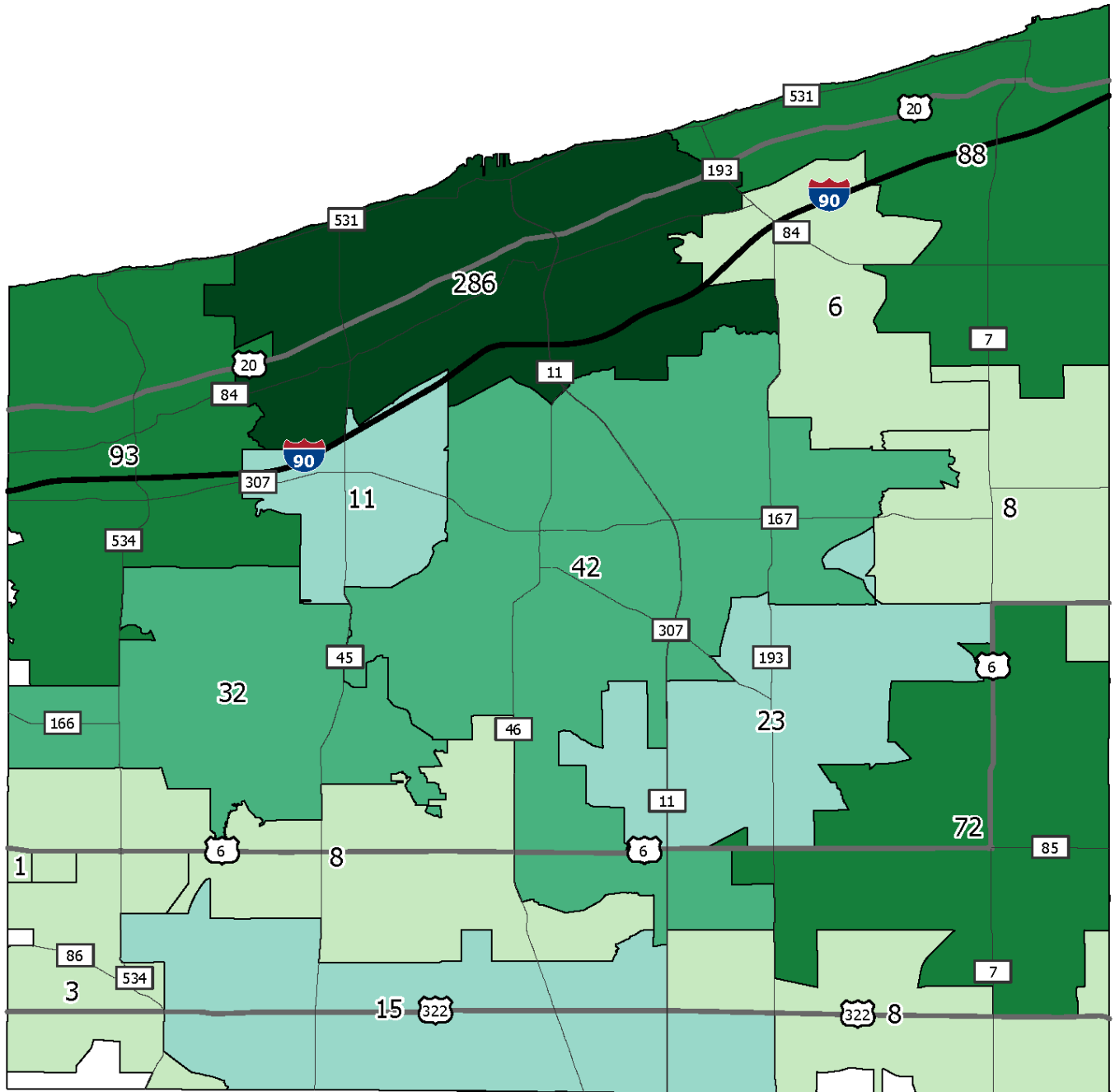
- Townships
- Cities/Villages

**Public Housing Locations and  
Locations of Housing Choice Vouchers  
Requests of Ashtabula County**



Map Date: 6/25/2024

Map 11- Ashtabula County Foreclosures by Zip Code



Foreclosures  
(June 2019 - June 2024)

0	24 - 42
1 - 10	72 - 93
11 - 23	286

## Ashtabula County Foreclosure Filings by Zip Code

Source: Ashtabula County Auditor



Map Date: 6/25/2024

## IV. Evaluation of Ashtabula County’s Current Fair Housing Profile

### Complaints

Under the Department of Planning and Development, Ashtabula County houses the County fair housing office aiding with complaints and providing basic fair housing programs and education. The County manages calls and programs for all of the 27 townships and municipalities without a rental inspection program. Ashtabula City has their own fair housing office, that often partners with the County, but is their own entity. The County also contracts with the Fair Housing Resource Center out of Painesville, Ohio to provide more in-depth training for local groups such as relators, landlords, and upper level high school students. Ashtabula County and Ashtabula City collaborate on providing outreach at events that attract both City and County residents such as the annual Home Show and County Fair. Each community provides educational material and training at areas specified in their jurisdictions. One of the services that both offices provide is assistance with fair housing complaints. In a review of County logs from 2020 - 2024, the majority of calls received were landlord-tenant complaints, not fair housing issues. Of all the calls received over this time period, the complaints that were received that were fair housing issues are summarized in Table 4.1. More than fifty calls were received from individuals looking to discuss housing issues. About one-third of those were categorized as Fair Housing issues. Discrimination towards individuals with disabilities was the most frequent complaint.

#### 4.1 Ashtabula Fair Housing Complaint Call Tabulation 2020-2024

Fair Housing Complaints for Ashtabula County 2020-2024										
	Race	Color	Religion	National Origin	Sex	Familiar Status	Disability	Retaliation	Unspecified	Total
2020							2	1	1	4
2021						1	6		1	8
2022							1		1	2
2023						1	1		1	3
2024							1		1	2
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>11</b>	<b>1</b>	<b>5</b>	<b>19</b>

While in previous reports, familial status and disability were the classes that had the most alleged discriminatory actions reported, the past five years had more disabled persons reaching out for assistance over any other protected class. All of these cases were claims made about rental housing. Many people have invested in rental properties without learning about fair housing laws. They understand discrimination involving race, color, or national origin, but may not be aware that familial status, and in particular, disability, are also protected classes and what that means. Rental property owners are unsure of the requirements and responsibilities for reasonable accommodations and reasonable modifications for disabled tenants.

Fair Housing Center for Rights & Research (The Fair Housing Center) is a 501(c) (3) nonprofit organization whose mission is to protect and expand fair housing rights, eliminate housing discrimination, and promote integrated communities. The Fair Housing Center works to achieve its mission through a broad range of fair housing services including fair housing, fair lending and related research; education for housing providers, government officials, real estate professionals, and consumers; fair housing testing, complaint investigation, advocacy and housing mobility services. In

their 2024 State of Fair Housing in Northeast Ohio, they report that housing discrimination and segregation remain a prevalent issue in Northeast Ohio. Between the years of 2022-2023 fair housing complaints in Northeast Ohio grew by 20.7%. The report cites that eight fair housing discrimination complaints were filed with HUD from 2020-2023 from Ashtabula County.<sup>3</sup> It is important to note that not all calls to the Fair Housing offices of Ashtabula County and Ashtabula City result in HUD filed complaints and not all HUD filed complaints result in a call to the local fair housing offices. However, consistent with data collected from Ashtabula County, the most common alleged reports of discrimination in the Northeast Ohio 2024 Report involved individuals with disabilities (53.9%).<sup>4</sup> The report emphasizes that the increased numbers of suspected discrimination may be in part due to the impact of the COVID-19 pandemic, as financial, economic, socio-emotional and health disparities were only exacerbated in this trying time. These vulnerable communities are disproportionately impacted by housing instability and the growing housing cost burden.

There are an increasing number of complaints and problems with persons who are in “rent to own” or “land contracts” to acquire homes. Most often these individuals do not have any written agreements for these arrangements. Unscrupulous individuals acquire REO properties or tax foreclosure properties in poor condition and offer them to desperate people who can’t afford rental rates with the incentive to rent to own. These houses frequently have serious health issues with mold and/or lead based paint.

Lastly, many callers report that they have not signed a rental contract or have a month to month rental agreement. While discrimination is never permissible, lack of a written contract or a month to month agreement leaves renters less protected and without a guarantee of housing stability. Individuals in this situation that our office speaks with are often unaware that a month to month contract or an expired longer-term contract gives landlords the ability to ask tenants to leave with only thirty days’ notice.

### *Existing Programs and Services that assist in the provision of FH*

#### CDBG/CHIP Programming

The Community Development Block Grant (CDBG) and Community Housing Improvement Program (CHIP) program significantly promote fair housing. Administered by the U.S. Department of Housing and Urban Development (HUD), the CDBG program provides communities with resources to address various development needs, including promoting fair housing. In Ashtabula County, these grant programs are administered by the Department of Planning and Development. These programs support fair housing goals in the following ways:

#### Promoting Affordable Housing

1. Funding for Housing Development and Rehabilitation
  - Role: funds can be used to develop and rehabilitate affordable housing units, increasing the supply of quality housing options for low- and moderate-income families.
  - Impact: Improving the availability and quality of affordable housing helps to ensure that low-income families have access to safe, decent, and affordable homes, which is a critical component of fair housing.

---

<sup>3</sup> Fair Housing Center for Rights & Research. “2024 State of Fair Housing in Northeast Ohio.” 2024. <https://www.thehousingcenter.org/publications/research-and-reports/state-of-fair-housing/>.

<sup>4</sup> Ibid.

## Ashtabula County 2024 Analysis of Impediments to Fair Housing Choice

### 2. Support for Housing Counseling Services

- Role: funds can be allocated to organizations that provide housing counseling services, including education on tenant rights and responsibilities.
- Impact: Housing counseling helps individuals and families make informed decisions about housing options and understand their rights under fair housing laws.

## Addressing Housing Discrimination

### 1. Fair Housing Activities

- Role: funds can support activities that address and prevent housing discrimination. This includes funding fair housing organizations for testing, outreach, and education.
- Impact: Funding these activities helps to identify and reduce discriminatory practices in the housing market, promoting equal housing opportunities for all.

### 2. Public Awareness Campaigns

- Role: can be used to fund public awareness campaigns that educate the community about fair housing rights and laws.
- Impact: Increasing public awareness about fair housing laws helps to prevent discrimination and encourages compliance among landlords and housing providers.

## Enhancing Community Development

### 1. Neighborhood Revitalization

- Role: funds can be used for neighborhood revitalization projects, including improving infrastructure and public facilities in low- and moderate-income areas.
- Impact: Improving neighborhood conditions can reduce blight and increase these areas' desirability, ensuring that residents have access to safe and livable communities.

### 2. Economic Development

- Role: Support economic development initiatives that create jobs and improve economic conditions in underserved areas.
- Impact: By fostering economic growth, it helps to create more stable and prosperous communities, which can enhance the overall quality of housing and living conditions.

## Supporting Special Populations

### 1. Assistance to Vulnerable Groups

- Role: funds can be targeted to assist vulnerable populations, including the elderly, disabled, and homeless individuals.
- Impact: Tailored assistance to these groups ensures access to appropriate housing and supportive services, furthering the goal of fair housing for all.

## Compliance and Monitoring

### 1. Ensuring Compliance with Fair Housing Laws

- Role: recipients must certify that they will affirmatively further fair housing (AFFH). This involves taking meaningful actions to overcome segregation patterns and fostering inclusive communities.

## Ashtabula County 2024 Analysis of Impediments to Fair Housing Choice

- Impact: By requiring compliance with fair housing laws, CDBG ensures that funded projects do not contribute to discriminatory practices and that efforts are made to promote fair housing.

These grant programs support fair housing by increasing the availability and quality of affordable housing, addressing discrimination, improving neighborhood conditions, supporting vulnerable populations, and ensuring compliance with fair housing laws. Through these efforts, CDBG and CHIP help to create inclusive, equitable, and sustainable communities where all individuals and families have access to safe and fair housing opportunities.

### *Community Practitioner Perspective*

Twenty practitioners and professionals in Ashtabula County who work with individuals and families with a variety of housing needs were sent a questionnaire to assist in our analysis of impediments to fair housing. Questions like: *what do you see as the largest gaps in housing faced by the low- to moderate-income (LMI) individuals or protected classes in Ashtabula County, or those served by your agency/organization?* and *What actions, if any, do you feel have helped to overcome historical patterns of segregation or remove barriers to equal housing opportunity in Ashtabula County?* were asked (see full questionnaire in Appendix A). All respondents felt that in general, that the lack of affordable housing in the County, particularly rental properties, is the number one impediment faced by LMI individuals and protected classes. Others state that the rising cost of living, Airbnb's replacing typical rental units, and households facing eviction due to landlord's new business ventures are also causing instability in the housing market. Lack of access to transportation combined with the County's large land area was a consistent concern among respondents as well as the age of the County's housing stock. Consistent with the calls the County Fair Housing Office receives, all respondents reported that individuals with disabilities are who they assist most with allegations of fair housing discrimination.

When asked about how they deal with fair housing issues and education, most of the respondents stated that their organizations at least hand out fair housing brochures and lead-based paint literature. Many expressed interests in more education for landlords as well as agency staff to better educate clients. Some requests like brochures distributed to schools for students and parents, seminars, and billboard advertisements have been implemented recently or will be implemented in FY24 by the Ashtabula County Fair Housing Office.

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

#### *Affordability*

Housing prices are increasing across the nation including Ashtabula County. Like in most places, household incomes are not increasing as fast as real estate values. Low- and moderate-income households in the County, especially those with children, are struggling to afford rent while also not being able to make a down payment for a home or afford a mortgage if down payment assistance is obtained. Seniors on fixed incomes are also struggling, as rental prices may be prohibitive if there is a desire to move or downsize, but remaining in single family homes may not be safe, or maintenance and upkeep may be too expensive to manage. With 41% of renters paying rents that are greater than 35% of

their income, the affordability issue in Ashtabula County is likely the largest impediment to fair housing that this County faces.

#### *Housing Sales, Rentals, and Brokerage Services*

Though still present, discriminatory practices in the sale, rental or obtainment of a loan or other brokerage services are less blatant than in the past. While Ashtabula County is in communication with relators, landlords and lenders in different capacities, data reflecting discriminatory practices is not readily available or immediately shared among these groups. Organizations like the Fair Housing Resource Center in Painesville, Ohio do have resources and funding to “test” for discrimination, but the County Fair Housing office is unable to perform these types of investigations on their own due to limits in capacity, especially staffing.

While acts of discrimination most definitely take place, individuals do not always know how or where to make a complaint and/or are reluctant to do so. While the County can continue to provide education to individuals in the housing industry, how and what is communicated to home buyers and renters about their rights is less certain. Fair Housing literature can often be lengthy or contain complex language. Therefore, even those that receive information or self-research fair housing regulations can be left with a limited understanding.

Restrictive covenants and deeds still exist within the County, even if they are not acted on. Identifying covenants and deeds that prevent equal access could be an important next step for the area. Often communities attempting to remedy this situation pull a certain number of deeds per year to examine and change if discriminatory language is identified.

#### *Public Policies and Actions*

Comprehensive plans for Ashtabula County and communities within the county have not addressed affordable housing issues. In 2018, Conneaut City updated their comprehensive plan but it does not address the supply of affordable housing (especially rentals) only the condition of rentals. The county-wide comprehensive plan does encourage the development of a variety of housing types, including affordable housing around the County, however these are long term recommendations and specific implementation steps are somewhat vague.

The Department of Justice (DOJ) and HUD have determined that a minimum distance requirement in local zoning codes for group homes is not consistent with the Fair Housing Act. While the federal case law is complicated and can be contradictory, most often, distance requirements will only be upheld if a community can show examples of where group home over-concentration is an existing problem. While this issue must be handled on a case-by-case basis, below is a list prepared by The Fair Housing Center of jurisdictions in Ashtabula County that place restrictions on group home and residential facility density<sup>5</sup>:

- Andover Township- 600 ft.
- Austinburg Township- 600 ft.
- Colebrook Township- 600 ft.
- Dorset Township- 600 ft.
- Harpersfield Township- 600 ft.

---

<sup>5</sup> Fair Housing Center for Rights & Research (The Fair Housing Center)

## Ashtabula County 2024 Analysis of Impediments to Fair Housing Choice

- Hartsgrove Township- 600 ft.
- Kingsville Township- 600 ft.
- Lenox Township- 600 ft.
- New Lyme Township- 600 ft.
- Orwell Township- 600 ft.
- Plymouth Township- 600 ft.
- Roaming Shores- 600 ft.

In addition to federal and state laws, fair housing ordinances exist in the City of Ashtabula, City of Conneaut, and the City of Geneva. Ashtabula City's Fair Housing Board is not active. Ashtabula City, as well as Ashtabula County, refer all fair housing complaints to the Fair Housing Resource Center in Painesville and the Ohio Civil Rights Commission in Cleveland for investigation. Ashtabula County does not have a rental inspection program that could assist in the identification and prevention of housing discrimination in unincorporated areas. Municipalities within the County may state that they do rental inspections, but often lack the administrative capacity to operate a complete and thorough program.

### *Identification of Additional Impediments*

#### Education

Many existing and longtime landlords and citizens also remain unaware of fair housing regulations. The County Fair Housing Office makes a point to attend community events like the County Fair and Home Show to provide residents fair housing education. Unfortunately, fair housing regulations do not seem relevant to the everyday individual until discrimination or some other issue has occurred. While our office sees the importance of preemptive education, interest at tabling events and attendance at free education sessions, even with incentives to participate, are often limited. Targeting specific groups like the Ashtabula County Board of Realtors and Ashtabula County Real Estate Investor's Association, Inc. (AREIA) has proved to be more successful despite the fact that this does not reach all of our office's intended audience.

Fair Housing literature must also be written to accommodate those with limited reading comprehension abilities or educational backgrounds. Complex legal and government jargon does not serve individuals in need regardless of the community and its quality of education, graduation rates and/or percentage of citizens with more advanced training or schooling.

By providing Fair Housing education in school, the next generation of individuals navigating housing will be more prepared and knowledgeable about their rights and the rights and accommodations that must be provided to others. The Fair Housing office under Ashtabula County Planning and Development has been working towards providing Fair Housing education to all area high school seniors prior to graduation. Fair Housing education is not in the curriculum of Ohio schools and getting access to come speak to students has been difficult. One area of entry is the spring career fairs that are hosted by Growth Partnership. However, this venue does not reach individuals who do not finish high school (13.6%) or those who may not be motivated to attend. In addition, in this format the Fair Housing office is limited to a tabling environment where time is limited and students can pass by without engaging. Many young people in the County do not pursue additional education after high school graduation,

therefore accessing young people before graduation when they are starting to consider living independently is critical moving forward.

### Language Barrier

The increase in the population who has limited English proficiency requires that materials be available in other languages, especially Spanish. Both Ashtabula City and Ashtabula County provide fair housing materials in Spanish, but lack staff that is fluent in the language for any further assistances that may be necessary.

### Accessibility

As the County population continues to age, providing accessible housing for all, especially seniors, will continue to be a critical goal. Recent development of affordable housing in the County has been limited, especially completely accessible units. Catering to developers who are able to fulfill this need remains difficult outside of areas with sewer and water service, which is commonplace across the County. Units that are accessible, but are not located near public transportation, do not always fulfill the need of individuals with many types of disabilities as well as older individuals who may not drive. Finally, as mentioned previously, accommodations for individuals with disabilities is likely one of the most misunderstood fair housing regulations and continues to be the number one subject of complaint by callers to our office.

### NIMBY

Not in My Back Yard (NIMBY) attitudes exist in some form in every community. However, NIMBYism is most often associated with more affluent residents, often white, who oppose new development or changes in their area. NIMBY activism might look like residents in a well-off area opposing a public park or mixed-income housing. Other types of development that are also often feared by NIMBY groups may include public housing, duplexes or multi-family housing, group homes, commercial developments- especially businesses that sell well seen as immoral such as liquor stores, adult stores, big-box stores, and more. While these attitudes come from a number of different concerns such as increased traffic, loss of residential property value, visual blight, safety, etc. the underlining but unstated theme is often discriminatory. For the most part, NIMBY objections are guessed or feared and not always based in fact.

NIMBYism becomes relevant to Fair Housing when community groups or local governments successfully deny or impede development of housing or facilities that may be catered towards or utilized by protected populations. Often this takes the shape of the denial or moratorium of the building of mixed-income or affordable housing units. While not explicitly red-lining, the opposition and/or local officials use coded language that suggests racism, ableism or other discriminatory practices as motivating factors for the denial. In most cases these denials are acquiescing to a small group with overstated public influence due to financial status, race, and/or gender.

NIMBYism is present in Ashtabula County like every other community. In such a rural County, many types of development are viewed with concern by those who would like to preserve the rural landscape and low population density. In addition, because the area is so racially homogenous, there can be a fear of neighbors or individuals who are not white. An aging population can sometimes foster opposition to

the entry of young people or families. In general, people fear the unknown. With the lack of many types of diversity in Ashtabula County, especially outside the more densely populated municipalities, discrimination, though not always deliberate or explicit, is common.

The opposite of NIMBY is YIMBY, which stands for Yes in My Back Yard. A concerted effort to educate residents and foster diversity and inclusion can lead to a community with more YIMBYs and fewer NIMBYs. As NIMBY activists see that some of their fears are unfounded, they may be less vocal or resistant to change in their community, whatever that may look like.

## ***V. Conclusion and Recommendations***

Ashtabula County is starting to experience development in a way that hasn't been seen for decades. This is creating new demands for housing that will present challenges to low- and moderate-income households. In addition, the aging population will require accessibility standards that aren't found in the existing housing stock. While there are new challenges, old problems still remain. Individuals of color, nationality, familial status and especially disability, still experience a greater incidence of discrimination in housing lending, rental availability, and home purchase.

Impediments identified during this analysis include:

- The more densely populated areas in and around the municipalities of Ashtabula, Conneaut and Geneva see a concentration of protected classes and low to moderate income households
- An aging housing stock with greater repair needs and higher likelihood of lead-based paint hazard
- Great need for affordable rental housing- that is safe and family-friendly
- Lack of affordable, accessible housing for older adults
- Limited access to transportation
- Individuals with disabilities report the highest rates of suspected fair housing discrimination
  - Failure to make reasonable accommodations or modifications- Property owners and/or property managers are unwilling to permit accommodations for disabled individuals. Individuals with disabilities still experience denial of rental housing.
- Emerging potential for Ashtabula County Landbank to existing housing units to be renovated for affordable housing and/or demolish blighted or condemnable homes to create affordable new builds (dependent on funding and admin capacity)
- Local zoning regulations may have restrictive language that violates Fair Housing laws - Some of the communities which were notified that their zoning resolutions may violate fair housing laws have not modified the regulations.
  - Some local zoning restricts group home and residential facility density
- Lack of affordable housing policies in community comprehensive plans
- Lack of education and awareness of fair housing regulations – New rental property owners are not familiar with fair housing regulations especially pertaining to the disability and familial status of protected classes.
- Language barriers - With an increasing Hispanic population, more education efforts are needed to reach the Hispanic residents.

While all impediments to housing choice are important, as the County Fair Housing Office Ashtabula County Planning and Development has identified several key priority items to focus on in the next five years. See below for items and actions.

**1. Lack of education and awareness of fair housing regulations-** New rental property owners as well as first-time renters or home buyers are not familiar with fair housing regulations. More specifically, there is a lack of knowledge that familial status and having a disability are protected classes. Landlords often are uninformed about how to accommodate individuals with disabilities and what is required or not required by law.

## Ashtabula County 2024 Analysis of Impediments to Fair Housing Choice

### *Actions:*

- Continue 2024 initiatives to provide fair housing education to seniors in high school, landlord groups, realtors, and community members
- Provide at a minimum, yearly education events with local area high schools, Ashtabula County Board of Realtors, and Ashtabula County Real Estate Investor's Association, Inc. (AREIA)
- Continue attending/tabling at large community events like the Ashtabula County Fair and the Ashtabula County Home Show
- Distribute fair housing literature to local government offices, non-profits, social service organizations, and area businesses
- Focus education and outreach to tenants and property managers on reasonable accommodations and modifications. Continue to explore new outlets and/or new methods of delivery of this information.
- Continue fair housing month campaigns in April with billboards, coffee sleeves, or other techniques to reach the public and educate about fair housing
- Ensure that fair housing literature is simple and clear to best communicate with Limited English Proficiency (LEP) population or those with limited reading comprehension abilities
  - Continue to print and distribute fair housing information in Spanish and work with agencies that provide services to the Spanish speaking community to distribute materials directly.
- Continue to take fair housing inquiries by phone and provide up-to-date information and resources on the Ashtabula County webpage

**2. Local zoning regulations may have restrictive language that violates fair housing laws-** Some communities have already been notified that their zoning resolution may violate fair housing laws.

### *Actions:*

- The Department of Planning and Development houses the County Planning Commission and Fair Housing office making it well positioned to take on zoning codes violating fair housing law. When working with communities who are proposing zoning text amendments, the office can educate about zoning regulations and fair housing and can assist in creating modified and more inclusive regulations.
- At education sessions for township zoning inspectors, zoning commissions, and local leadership, Planning and Development can add a fair housing section to the presentation.
- Encourage all townships to audit zoning texts and consider sections or documents that need updating to guarantee that fair housing law is followed and to create a less restrictive environment for the development of affordable housing
- Fight back against the Not in My Back Yard (NIMBY) attitude with data, compassion, and education

**3. Limited access to transportation** - The lack of public transportation options presents impediments to

those with disabilities, older adults, and individuals without personal vehicles or drivers' licenses. Access to transportation may be the one determination of where an individual is able to seek housing.

*Actions:*

- Continue to work with local agencies providing transportation services to expand service availability throughout Ashtabula County.
- Recommend a Coordinated Transportation or Thoroughfare Plan update to the Ashtabula County Commissioners and other local municipality heads.
- Evaluate how smart transportation options could help solve transportation issues within Ashtabula County.

**4. Lack of safe, affordable, and accessible rental housing-** Consistent with most areas across the nation, the demand of rentals continues to increase without building keeping pace, causing prices to increase to levels unaffordable by low or median households and affecting all protected classes.

*Actions:*

- When participating in community planning processes such as local comprehensive plans, encourage steering committees and community members to consider how to provide sufficient affordable housing of the type desired by the residents.
- Investigate whether communities with residential CRA's could provide an incentive for homes built or remodeled to universal design standards.
- Continue to apply for Tenant-Based Rental Assistance funding under the Community Housing Impact and Preservation Program (CHIP)
- Stay informed on state-wide and national housing policy and financial initiatives to assist with the national housing affordability problem
- Consider partnerships with other agencies such as the Ashtabula County Landbank, Catholic Charities, Community Action, and others, to combine resources to provide more affordable rental housing to individuals and families in need.
- Research and pay special attention to programs and opportunities that can assist protected classes, elderly individuals, and new families with more affordable and safe housing options

**5. Provide Planning and Development Staff with continuing education on fair housing to provide the community with the best possible education and support-** All office members should have a basic understanding of fair housing law and issues.

*Actions:*

- Stay in touch with and learn from experts in the fair housing field such as the Fair Housing Resource Center in Painesville and the Ohio Civil Rights Commission
- Attend conferences and classes on fair housing

## Ashtabula County 2024 Analysis of Impediments to Fair Housing Choice

-Learn about and practice active listening techniques, note taking, non-judgmental responses, and other tools to assist with fair housing calls and community events

## Resources

Census 2020 Demographic Profile: Charting the Changes. Ohio Department of Development. Prepared by the Office of Research.

<https://dam.assets.ohio.gov/image/upload/development.ohio.gov/research/census/20230829-census-2020-demographic-profile-charting-the-changes.pdf>.

County Profiles. Ohio Department of Development. Prepared by the Office of Research. 2023 Edition. <https://development.ohio.gov/about-us/research/county/county-trends>.

Fair Housing Center for Rights & Research. "2024 State of Fair Housing in Northeast Ohio." 2024. <https://www.thehousingcenter.org/publications/research-and-reports/state-of-fair-housing/>.

Fair Housing Resource Center. July 2024. <https://fhrc.org/>.

Housing Reimagined: Building a Solid Foundation for Ohio's Future. Senate Select Committee on Housing 2024 Official Report. <https://www.ohiosenate.gov/news/on-the-record/housing-reimagined-building-a-strong-foundation-for-ohios-future>.

Ohio Economic Profile: Ashtabula County. *Ohio Department of Job and Family Services, Office of Workforce Development*. July 2021. [https://ohiolmi.com/\\_docs/EconomicProfiles/Ashtabula-County.pdf](https://ohiolmi.com/_docs/EconomicProfiles/Ashtabula-County.pdf).

Parker, Kim, Horowitz, Juliana, Rohal, Molly. "What Unites and Divides Urban, Suburban and Rural Communities." *Pew Research Center*. May 2018. <https://www.pewresearch.org/social-trends/2018/05/22/what-unites-and-divides-urban-suburban-and-rural-communities/>.

U.S. Census Bureau. 2022 ACS 5-Year Estimates. Ashtabula County. July 2024. <https://data.census.gov/all?q=ashtabula%20county>.

What is Nimby-ism and How Can it Violate Fair Housing Laws? Louisiana Fair Housing Action Center. July 2024. <https://lafairhousing.org/what-is-nimby-ism-and-how-can-it-violate-fair-housing-laws/>.

**APPENDIX A: Local Agency/ Housing Practitioner Questionnaire**

1. What do you see as the biggest gaps in housing faced by the low- to moderate-income (LMI) or protected classes in Ashtabula County, or those served by your agency/organization?
2. What factors do you feel contribute to fair housing issues in the County? (i.e. access to services and facilities and/or employment, displacement, land use and zoning laws, etc.)
3. What actions, if any, do you feel have helped to overcome historical patterns of segregation or remove barriers to equal housing opportunity in Ashtabula County? If none, what actions would you recommend be taken?
4. Are there any geographic areas that you feel need to be targeted as locations with a greater amount of fair housing issues and/or lack of access to housing opportunity? If so, identify the area(s) and give your reasons why it (or they) should be targeted?
5. Out of all of the classes protected under the Fair Housing Act- race, color, national origin, religion, physical and mental disability, familial status, military status- who do you feel are most at risk of housing discrimination in Ashtabula County? Please explain why.
6. How often does your agency/organization assist or advise individuals facing fair housing discrimination? What are some of the most common complaints or scenarios of real or perceived discrimination that you hear about?
7. Do you feel community members and/or those that you serve are informed of the protections under the Fair Housing Act? How might the County and public service organizations increase the public's awareness of fair housing law?
8. Do you have any additional concerns related to fair housing or housing opportunity in Ashtabula County? Is there anything else you'd like to share that may be relevant to the County's Analysis of Impediments to Fair Housing?