

**CITY OF LANCASTER, OHIO  
CONSOLIDATED PLAN 2003 - 2007**

**FAIR HOUSING ACTION PLAN**

## Fair Housing Impediments and Action Plan

The City of Lancaster is committed to the concept of fair housing and equal housing opportunity under the law. This commitment goes beyond the minimum standards of performance required through the CDBG certifications. The Lancaster Community Development Department, as the designated fair housing agency for the city, is pro-active in affirmatively furthering equal housing opportunity. The Community Development staff provides fair housing counseling and assistance in filing formal complaints of housing discrimination to the U. S. Department of Housing and Urban Development or the Ohio Civil Rights Commission. Complaints are generally filed at the request of the complainant if mediation is unsuccessful.

The city has allocated funding for continued fair housing activity. Lancaster provides fair housing services to residents without regard to income. However, fair housing usually results in the principal benefit to LMI persons based on the citywide LMI percent of 55.8%. Moreover, it has been shown that a large majority of fair housing clients assisted through the city's fair Housing office are LMI. Fair housing activities will focus on continuing community outreach and education, client counseling, staff training, and compliance monitoring.

During FY 2002, a comprehensive analysis of impediments to fair housing was completed by the city. The analysis is an update of the city's initial impediments study which was completed during FY 1994. A copy of the updated analysis is published in the Appendix.

The fair housing impediments analysis studies a number of areas which may effect fair housing, including the local housing industry, lenders, zoning and other regulations, governmental policies and practices, fair lending practices, and the city's current activities in support of equal housing opportunity. The analysis is a means of identifying the fair housing issues or practices in the community which impact fair housing and allow the community to develop strategies to effectively address the issues.

Based on a review of the fair housing complaints received by the city, it is apparent that the majority of complaints are in the category of familiar status. The fair housing staff has found that small, individual landlords are not fully aware of their responsibilities under the law. In many instances an explanation and discussion of the fair housing law, along with dissemination of information, brings about compliance. Other fair housing complaints have involved alleged discrimination based on handicap.

The city's fair housing impediments analysis indicated the city has a very positive attitude to assure that Fair Housing Choice is a practice that is supported and enforced. The analysis further identified broad categories of current or potentially discriminatory circumstances that are indicated as follows:

**One** - We would encourage the City to continue to publish fair housing information on their web site, either under the community development departments or as a separate web page. Also, continued consideration should be given to offer education in fair housing to the real estate and rental industry, lenders, other housing providers and the general public. Effective education is an important component of a successful fair housing program.

**Two** - While the issue of predatory lending was included in the lending discussions there was not information available regarding specific predatory lending complaints. This does not lessen the concern, with the changes in population, the growth of the housing industry and the aging population in the City it is important that the City take systemic steps to work on the issue before it becomes a real problem. We would suggest the City develop a predatory lending brochure that could be distributed to senior centers, through local water bills, and at libraries through out the City. Also, seminars could be developed that would educate the public on predatory lending. By coordinating this effort with local advocacy organizations in the City a large step could be made in educating the public regarding this growing issue.

**Three** - The City has worked to defuse NIMBY attitudes and community hostility toward proposed affordable housing units and/or affordable single family home developments to be located in neighborhoods which are not economically distressed. They have shown support for such development however, there is still the attitude in the community that such developments will harm their neighborhood.

The so called NIMBY syndrome, and its cousin BANANA (Build Absolutely Nothing Anywhere Near Anything), present both a formidable challenge and a opportunity to communities and developers of affordable housing and assisted housing. The challenge is obvious: the successful siting of needed housing. The opportunity is subtle, but significant: the administration of the project from its initial planning stages in a way that embodies the respect for human dignity, perseverance, and hope.

The whole issue of NIMBY in its many forms related to housing is one of the most difficult to overcome. It takes a concerted community wide effort and the development of innovative programs. It is difficult to come up with a recommendation that will solve everyone's concern and still provide the housing opportunity needed. It is imperative that the City continue to develop cooperative efforts with local advocacy groups and neighborhood groups to work towards a solution. More outreach into neighborhoods, cooperative efforts with developers/providers both public and private to diffuse concerns, education programs regarding low-income housing issues, promotion of the issues of diversity and other programs. Mr. DeBerrie in his article on NIMBY has developed seven steps to address such issues.

1. Know the likely concerns and anticipate potential opposition

2. Plan thoroughly
3. In siting and design, keep NIMBY concerns in mind
4. Community outreach and education
5. Adopt and implement a “good neighbor” policy
6. Cultivate and utilize “nontraditional” allies
7. Develop a legal strategy...just in case

**Four** - The increase in demand for affordable housing, both rental housing and single family homes is becoming a major problem. Not only is there no funding to increase housing in HUD's budget there is the overriding issue of the possible discrimination that individuals who need the housing face. In the city, one of the issues is that the fair market rents that HUD pays is often lower than the rent a landlord can get on the open market for his unit. Therefore, there is little incentive for the landlord to participate.

This issue will only become more severe as HUD moves ahead with its program of ownership and leaves those most in need of housing, those who cannot purchase housing, without adequate programs. It also straps the resources of local housing authorities who see waiting lists increase and demand for more specialty housing (assessable, large family, etc.) increase as their available resources decrease. This is not a criticism of local housing authorities, our research shows that they are trying to do as much as possible with their limited resources. However it is a growing concern nationally and continue to be one locally.

While it is easy to say that more Section 8 Vouchers are needed it is much more difficult to actually get more. Local communities must work with HUD, the State and their housing authorities to try and develop efforts to provide housing to low-income residents.

To address the fair housing action plan within the City of Lancaster, the Community Development Department proposes the following course of activities:

- Continued surveillance of real estate advertising to be certain that Any children@ and similar coded references are not a part of advertisements.
- Actively pursue filing of fair housing complaints when citizens who come forward with legitimate discriminatory complaints.
- Actively promote fair housing with emphasis on the protected class of familial status through news releases and stories.
- Provide predatory lending education.

- Disseminate throughout the city the findings outlined in the fair housing impediments analysis.
- Provide fair housing education.
- Continuous monitoring of the Lancaster Camp meeting association homeownership and rental requirements.
- Continue to assist with counseling programs under the CDBG acquisition assistance program.
- Continue to support the need for allocations of CDBG and CHIP funding.
- Encourage development of affordable housing.
- Promote activities for [April is Fair Housing Month](#).
- Work closely with the FMHA regarding implementation of the agency's acquisition program.
- Publish the Fair Housing Impediments Analysis on the City of Lancaster Community Development Department's web site.
- Distribute predatory lending awareness brochures throughout the community.