

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

**HOUSING AND COMMUNITY
DEVELOPMENT NEEDS**

**COMMUNITY DEVELOPMENT
NEEDS AND STRATEGY**

HOUSING AND COMMUNITY DEVELOPMENT NEEDS

Lancaster's population growth increased gradually from 1990 through 2000. The growth that Lancaster is experiencing is, in part, a reflection of continuing growth in the Columbus Metropolitan Statistical Area (MSA). The local labor force has benefited by access to jobs in the greater Columbus area. In February, 2003, the unemployment rate for the State of Ohio was 6.6% while the unemployment rate for the city of Lancaster was 7.8%. Regarding the relationship between the greater Columbus area in terms of employment, 46% of the residents of Lancaster are employed outside the city.

New housing starts have increased since 1995. In the period 1990-1994 new housing starts averaged approximately 50 per year. In the period 1995-1999 new housing starts averaged 150 per year. During 2002, there were 310 residential building permits issued and 41 residential building permits renewed.

Population growth and low unemployment rates should not deter the community development and housing needs which exist in Lancaster, particularly among the low and moderate income households. Factors that need to be considered in evaluating and prioritizing needs include the following:

- t The incidence of poverty status within a twenty year period indicated the City of Lancaster's poverty rate in 1980 was 9.8% compared to a 10.6% in 2000.
- t Based on the median income for the Columbus MSA, 55.8% of the households in the City of Lancaster are defined as low or moderate income (LMI) for CDBG purposes, and 26 of the city's 40 census block groups are considered to be LMI.
- t In 2000, the total employed population for the City of Lancaster was 16,783 persons. Major job producing categories, in order of the number of jobs provided in the City of Lancaster in 2000 are listed as follows;

Education, health and social services	3,092
Retail Trade	2,861
Manufacturing	2,790
Arts, entertainment, recreation, food service	1,456

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Construction	1,363
Professional	1,036
Finance, insurance, real estate, rental, leasing	929
Public administration	744
Transportation, warehousing, utilities	685
Wholesale Trade	556

Information	334
Agriculture	21
Other	916

- In 1980, married couple families represented 85% of all families in the city; in 1990, married couples comprised 73% of all families; and in 2000 married couples comprised 56% of all families.
- The number of single parent families increased from 931 in 1980 to 1359 in 1990. In 2000, the number of single parent families was 1524.
- Approximately 32% of renter occupied households and 20% of owner occupied households have a serious problem with housing which is defined as paying more than 30% of household income for housing and. or substandard or crowded housing.

Affordable Housing Needs

The overall affordable housing needs of renters and owners based on family size and relative cost burden indicate that the very low income small and large renter families with cost burdens greater than 30 percent were determined to have the highest priority affordable housing needs of non-homeless families. Homeowner households with incomes less than 50 percent of the median income with housing in need of major rehabilitation were also determined to have a high priority housing need.

The housing needs of low and moderate income households and individuals can be viewed in terms of three related issues. The issues are availability, adequacy, and affordability.

The following principles have served to help target limited resources in addressing these housing issues and in identifying the housing needs of the community.

- A. Housing resources and services should be targeted to those in the community most in need of assistance.
- B. Housing resources should be targeted to meet the needs of homeless families and individuals, those at risk of homelessness and homeless persons with special needs.
- C. Programs should be targeted to help preserve and repair the existing homeowner housing stock within the Community.
- D. Programs should continue to promote equal housing opportunity and expand housing choice through fair housing compliance and community education and awareness.

- E. Resources should be directed to help meet the growing housing needs of single parent households, especially female-headed households.
- F. Resources should be targeted to ensure an adequate supply of decent, safe, and sanitary housing which is affordable to very low and lower income families and individuals.
- G. The city should encourage the development of affordable housing and expanded housing choice throughout the community consistent with sound land use planning and development standards.

Affordable Housing Resources

Existing resources to assist in providing affordable housing within the community include the following:

- < 96 three bedroom scattered site public housing units (FMHA)
 - < Lancaster homeowner housing rehabilitation program (Lancaster CDBG)
 - < 899 Section 8 housing vouchers (FMHA)
 - < 518 privately owned project based assisted housing units
 - < Home energy assistance program (LFCAC)
 - < HWAP weatherization program (LFCAC)
 - < Emergency housing repair program (LFCAC)
 - < Emergency rent/mortgage/utilities payment program (LFCAC)
 - < Lancaster homebuyer acquisition program (Lancaster CDBG)
 - < Emergency food and shelter program (LFCAC)
 - < Homeless prevention counseling program (LFCAC)
 - < Transitional homeless prevention services program (LSS)
 - < Emergency rental assistance (New Horizons)
 - < Housing assistance program (New Horizons & FMHA)
 - < 5 adult foster care homes (New Horizons)
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- < 23 units of assisted housing\chronically mentally ill persons (New Horizons)
 - < 7 single family homes for MRDD clients (Fairfield Affordable Housing)
 - < 8 housing units owned and managed by FMHA
 - < 14 bed shelter facility for homeless adults

- < 20 unit single room occupancy housing facility for single adults
- < Fairfield County Emergency Shelter (LFCAC)
- < Lighthouse Domestic Violence Emergency Shelter
- < The Foundation Men's Shelter
- < The Foundation Women's Shelter
- < Fair housing program (Lancaster CDBG)
- < Lead based paint hazard reduction program (Lancaster CDBG)
- < Housing architectural barrier removal program (Lancaster CDBG)

Many if not all of the above listed programs have extremely limited funding and future funding levels are uncertain.

Homeless Needs

The need for emergency shelter and transitional housing, along with supportive services, remains a high priority for homeless families and individuals. Homeless individuals with special needs have been determined to have a high priority for virtually all forms of homeless housing assistance. The total number of homeless annually in Lancaster is estimated to be 120 persons. Victims of domestic violence constitute a high percentage of the homeless population.

As outlined in the Continuum of Care specific goals were created to address the homeless needs of the community. The goals are listed below:

- Reduce and eliminate homelessness
- Collaborate in providing housing and services
- Increase availability of affordable housing and services
- Share resources
- Explore, develop and obtain funding in an every increasing complex and competitive market
- Simplify access to affordable housing services
- Increase public awareness
- Educate consumers about self-sufficiency
- Identify emerging needs and develop responses

These goals will be addressed by providing a wide range of housing programs to low and moderate income households, mental health consumers, elderly, homeless, individuals with disabilities and other special needs residents. These programs include, in part, public assisted housing, Section 8 housing, and group homes for the elderly and mentally disabled. Other organizations are, also, available to address dire housing needs. Each of these organizations which are listed in the Continuum of Care inventory of services provide a vital resource to meet the housing needs of LMI individuals and families within

the community.

Public and Assistance Housing Needs

Public housing, tenant based assistance and project based assistance is currently available in Lancaster to serve approximately 899 persons. The Fairfield Metropolitan Housing Authority indicated the agency currently has a waiting list of approximately 1,300 applicants. Fairfield Metropolitan Housing Authority operates 96 units of public housing. All public housing units are three bedroom, were constructed since 1990, and are dispersed throughout the city. Furthermore, the Fairfield Metropolitan Housing Authority currently operates a Family Self Sufficiency (FSS) program with 26 families participating. FMHA has a goal to double that number in the coming year. A homeownership program will be operating in August, 2003, to enable LMI households to become homeowners through the use of housing choice vouchers. The FMHA has, also, completed three requests for additional funds or additional vouchers.

The Fairfield Metropolitan Housing Authority's mission is dedicated to serving low income families and individuals in Fairfield County to help them obtain suitable and affordable housing. The agency strives to provide professional services and promotes self-sufficiency in a courteous and respectful atmosphere. Furthermore, the agency complies with the rules outlined in Section 215 Qualification as Affordable Housing regulations.

Several strategic goals were outlined in Fairfield Metropolitan Housing Authority's Five Year Plan, FY 2000 - 2004. The goals are summarized as follows:

Fairfield Metropolitan Housing Authority's initial strategic goal is to increase the availability of decent, safe and affordable housing. The agency provides education opportunities to encourage landlord participation in the Section 8 program and is in the process of implementing a voucher homeownership program, this program will be enhanced with the use of CDBG funding.

Another goal of the agency is to improve community quality of life and economic vitality. The objectives in addressing this goal are to implement measures to deconcentrate poverty by bringing higher income public housing households into low income developments; implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments; and the implement public housing security improvements.

The third strategic goal of the agency is to promote self sufficiency and asset development of families and individuals. The strategy of this goal is to increase the number and

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percentage of employed persons in assisted families and provide or attract supportive services to improve assistance recipient's employability by providing information and encourage their customers to participate in the Job and Family Services Work Net.

The agency's final goal is to ensure equal opportunity in housing for all Americans. The agency plans to undertake affirmative measures to provide a suitable living environment

for families living in assisted housing, regardless of race, color, religion, national origin, sex, familial state and disability.

The Fairfield Metropolitan Housing Authority’s Statement of Housing Needs is documented in the chart entitled, “Housing Needs of Families served by the Public Housing Agency”.

Housing Needs of Families

Housing Needs of Families by Family Type							
Family Type	Overall	Affordability	Supply	Quality	Accessibility	Size	Location
Income <30% of AMI	830	5	3	2	2	3	3
Income >30% but <50% of AMI	111	5	3	3	2	3	3
Income >50% but <80% of AMI	175	5	3	3	2	3	3
Elderly	200	5	5	3	4	3	3
Families with Disabilities	12	5	5	3	4	3	3
White	1263	5	3	2	3	3	3
Black	36	5	4	2	3	3	3
Hispanic	11	5	4	2	3	3	3
Asian	9	5	4	2	3	3	3

Also documented on the following page is a chart entitled, “Housing Needs of Families on the Public Housing and Section 8 Tenant Based Assistance Waiting Lists”.

Housing Needs of Families on the Public Housing and Section 8 Tenant-Based Assistance Waiting Lists

Housing Needs of Families on the Waiting List
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Waiting list type: Combined Section 8 and Public Housing		
	# of families	% of total families
Waiting list total	893	
Extremely low income <30% AMI	643	72%
Very low income (>30% but <50% AMI)	214	24%
Low income (>50% but <80% AMI)	27	3%
Families with children	599	67%
Elderly families	107	12%
Families with Disabilities	187	21%
White	869	97%
Black	13	1%
American Indian	6	1%
Other	5	1%
Characteristics by Bedroom Size (Public Housing Only)		
1 BR	0	
2 BR	595	
3 BR	274	
4 BR	24	
5 BR	0	
5 + BR	0	

The charts illustrate the agency's needs and the following strategies will be implemented to address the needs.

Maximize the number of affordable units available to the PHA within its current resources.

Increase the number of affordable housing units.

Target available resources to families at or below 30% and or 50% of the area median income.

Target available assistance to the elderly and families with disabilities.

Increase awareness of the public housing agency resources among families of races and ethnicities with disproportionate needs.

Conduct activities to affirmatively further fair housing.

Barriers to Affordable Housing

The city has analyzed its public policies, tax structure, zoning and subdivision regulations with respect to affordable housing. The governmental structure in Lancaster is conducive to affordable housing. Presently there are four tax credit developments, consisting of 320 units.

These units are restricted to low income households. An additional 42 units, known as Livingston Arms Apartments, is in the final construction phase and should be completed during 2003. The city supports affordable housing consistent with sound planning and development practices. The CD staff works closely with the City of Lancaster's Engineering Department/Planning Commission to monitor the development of affordable housing. Currently, the CDBG program and the city administration have contributed funding mechanisms to assure the development of the Livingston Arms Project. The CD Director currently serves on the board of Fairfield Affordable Housing, a non-profit housing agency.

Fair Housing

Lancaster is proactive in affirmatively furthering fair housing. The Lancaster Community Development Department provides fair housing counseling, community awareness, outreach and education, and monitoring of real estate advertising. The city recently updated the *Fair Housing Impediments Analysis* and it is included in the full text of the *Consolidated Plan*. Fair Housing activities are funded through the annual Community Development Block Grant allocations.

Lead Based Paint Hazard

Community Development Block Grant funding was allocated to establish a lead hazard reduction program within the city. As part of the city's housing rehabilitation and acquisition programs, the city implements the lead based paint hazard reduction regulations. The Lancaster Community Development Department's housing program coordinator has completed extensive lead based paint hazard reduction training seminars

and is certified as a State of Ohio Lead Based Paint Risk Assessor and Lead Abatement Contractor. In addition, other staff members of the department have participated in training seminars.

Approximately 13,000 housing units were built prior to 1978, which may possess some type of lead hazard paint condition. The city's housing rehabilitation and acquisition programs requires compliance with pertinent regulations.

The city has developed the following lead based paint hazard reduction strategies:

1. Public and private effort coordination to reduce lead based paint hazards and protect children from exposure to lead based paint.
2. Integrate lead hazard reduction procedures into the housing rehabilitation and homeowner acquisition programs. These procedures include testing and contractor's compliance with Ohio Department of Development's certification requirements for contractor participation in the lead safe renovation and remodeling program.
3. Continue to develop the technical capacity to ensure assessment and lead hazard reduction are appropriately managed and coordinated.
4. Promote comprehensive public health and awareness programs to educate the public concerning the hazards associated with residential lead based paint and to promote the screening of children at risk of lead exposure.
5. Continue the distribution of brochures and continuing education regarding the lead based paint hazards as it relates to the city's community development block grant activities and programs.
6. Continue to address the cost effectiveness of the city's lead based paint reduction program.

Affordable Housing Priorities

The following priority housing needs have been identified:

1. There is a priority housing need for adequate assisted housing, coupled with necessary supportive services for special needs populations, particularly severely mentally disabled, handicapped, and developmentally disabled persons.

2. A priority housing need exists to provide emergency and transitional housing and supportive services for homeless individuals and families, including emergency respite housing for the homeless mentally ill and victims of domestic violence.
3. There is a priority housing need for efficiency rental housing to meet the needs of very low income single adults.
4. There is a priority need for additional affordable housing to meet the needs of low and very low income female headed households with children through public housing and rental assistance.
5. There is a priority need for continued assistance for low, very low, and moderate income homeowners for repair and rehabilitation of single family owner occupied housing units.
6. There is a priority need for a variety of supportive housing services in conjunction with transitional and emergency housing to provide a Continuum of Care to meet the housing needs of homeless families and individuals, including persons with severe mental illness and victims of domestic violence.
7. There is a need for additional supportive housing services for the elderly, particularly those services which will enable elderly persons to remain in their homes.
8. There is a priority need for additional housing with appropriate supervision and supportive services for mentally ill persons.
9. There is a priority need for additional homeless prevention programs for families and individuals "at risk" of homelessness.
10. There is a priority need to provide weatherization and home heating assistance to low and moderate income homeowners and renters.
11. The need exists to assist low and moderate income households to participate in homeownership.
12. There is a need to implement programs to reduce the hazards associated with lead based paint in residential structures and to prevent childhood lead poisoning.