

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

**HOUSING AND HOMELESS  
NEEDS ASSESSMENT**

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## **Housing and Homeless Needs Assessment**

The housing and homeless needs assessment analyzes the households by age and income within the city. The data is based on 2000 Census data.

The median household income for the City of Lancaster was \$33,321 in 2000. The City of Lancaster is located within the Columbus Metropolitan Statistical Area (MSA). The 2000 median household income for the Columbus MSA was \$44,782. Low and moderate income households would include all households with incomes below \$35,825 (80% of median household income for the Columbus MSA).

In the City of Lancaster, there are 8,825 households that are owner occupied as compared to 34,645 owner occupied housing units in Fairfield County, Ohio. The City of Lancaster has nearly a 60% share of homeowners, compared to over 75% within Fairfield County.

The 2000 Census results indicate increasing number of Lancaster residents who travel into Franklin County and adjacent counties to their places of employment where wage rates are higher than those in Fairfield County. The 2000 Census reports that over half of the persons employed in the City of Lancaster have residence in or near the city. Approximately 46% of the residents of Lancaster are employed outside of the city. Employees with commute times of 30 minutes or more represent over one third of the residents of the city.

The following table illustrates the Census 2000 median household incomes by Census Tract. The table provides a basis of income available annually for housing, without creating a financial burden for housing.

ANNUAL HOUSING AVAILABILITY BASED ON INCOME

CENSUS TRACT #	MEDIAN INCOME	80% OF MEDIAN INCOME	30% OF INCOME FOR HOUSING	50% OF MEDIAN INCOME	30% OF INCOME FOR HOUSING	30% OF MEDIAN INCOME	30% OF INCOME FOR HOUSING
		MODERATE INCOME	MODERATE INCOME	LOW INCOME	LOW INCOME	EXTREMELY LOW INCOME	EXTREMELY LOW INCOME
309	\$62,938	\$50,350	\$15,105	\$31,469	\$9,441	\$18,881	\$5,664
310	\$55,729	\$44,583	\$13,375	\$27,865	\$8,359	\$16,719	\$5,016
312	\$22,321	\$17,857	\$5,357	\$11,161	\$3,348	\$6,696	\$2,009
313	\$30,469	\$24,375	\$7,313	\$15,235	\$4,570	\$9,141	\$2,742
314	\$34,435	\$27,548	\$8,264	\$17,218	\$5,165	\$10,331	\$3,099
315	\$31,897	\$25,518	\$7,655	\$15,949	\$4,785	\$9,569	\$2,871
316	\$32,110	\$25,688	\$7,706	\$16,055	\$4,817	\$9,633	\$2,890
317	\$26,867	\$21,494	\$6,448	\$13,434	\$4,030	\$8,060	\$2,418
320	\$28,409	\$22,727	\$6,818	\$14,205	\$4,261	\$8,523	\$2,557
321	\$43,155	\$34,524	\$10,357	\$21,578	\$6,473	\$12,947	\$3,884
322	\$33,914	\$27,131	\$8,139	\$16,957	\$5,087	\$10,174	\$3,052
323	\$30,721	\$24,577	\$7,373	\$15,361	\$4,608	\$9,216	\$2,765
325	\$29,844	\$23,875	\$7,163	\$14,922	\$4,477	\$8,953	\$2,686

In addition, the following table illustrates the monthly income available for the purchase of

a home based upon not exceeding 30% monthly income for housing.

HOME ACQUISITION AFFORDABILITY

CENSUS TRACT #	30% of Monthly Income for Housing	30% of Monthly Income for Housing	30% of Monthly Income for Housing	30% of Monthly Income for Housing
	Middle Income	Moderate Income	Low Income	Extremely Low Income
309	\$1,573	\$1,259	\$787	\$472
310	\$1,393	\$1,115	\$697	\$418
312	\$558	\$446	\$279	\$167
313	\$762	\$609	\$381	\$229
314	\$861	\$689	\$430	\$258
315	\$797	\$638	\$399	\$239
316	\$803	\$642	\$401	\$241
317	\$672	\$537	\$336	\$202
320	\$710	\$568	\$355	\$213
321	\$1,079	\$863	\$539	\$324
322	\$848	\$678	\$424	\$254
323	\$768	\$614	\$384	\$230
325	\$746	\$597	\$373	\$224

The average monthly income available for housing costs (30%) of persons in the moderate income category is estimated to be \$712.00. Moderate income is defined as 80% or less of median income.

The average monthly income available for housing costs (30%) of persons in the low income category is estimated to be \$445.01. Low income is defined as 50% or less of median income.

The average monthly income available for housing costs (30%) of persons in the extremely low income category is estimated to be \$267.00. Low income is defined as 30% or less of median income.

The rental housing market consists of a total of 2,535 conventional apartment units in 56 developments were surveyed in Lancaster. A total of 1,807 of these units are in 46 market rate developments and 320 are in four tax credit developments. The remaining 408 units

are located in six subsidized developments. Apartments referred to as conventional, include multifamily properties (typically of 10 units or more) excluding single family rentals, mobile home rentals, and scattered rental units.

Approximately 31% of the total 6,027 rental occupied housing units and approximately 19% of the total 8,825 owner occupied housing units in the city of Lancaster 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.

The City of Lancaster through its Community Development Department participates in a county wide continuum of care planning process. All of the homeless services and shelters for the homeless persons within Fairfield County are located within the City of Lancaster. Based on an analysis of the continuum of care committee, the estimated need for emergency shelter is determined to be 161. The current inventory is 55, therefore there is a gap of 106 unmet needs. There are estimated to be 120 persons homeless annually within the area.

## **Housing Needs for Special Categories of Residents**

### *Families*

One of the greatest housing needs existing within the City of Lancaster is for housing for families. Based on the current FMHA waiting lists and the housing demand analysis it can be estimated that a need exists within the next five years for at least 445 rental housing units for families with at least 220 rental housing units for families which are affordable housing. New units for family homeownership within the next five years are estimated at approximately 400 units, of which 100 units should be marketed as affordable housing.

### *Single Persons*

Housing for single persons is a concern in the city. The construction of a 20 units single room occupancy transitional housing unit, known as Fair Haven Place, and operated by Lutheran Social Services addresses some of the need for transitional housing. The estimated unmet need as outlined in the Continuum of Care for permanent housing for individuals is 84.

### *Elderly Residents*

Housing for senior citizens continues as a need within the city. An 85 additional housing units will be needed to address this category. The creation of additional senior housing programs opens the way for seniors to sell their properties and enjoy their senior years in an affordable senior rental project. This will also release existing housing for resale and help to meet some of the housing needs for families.

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### *Persons with Special Challenges*

Housing needs for persons with special challenges that include physically, sensory and

mentally handicapped are being addressed within the city through the efforts of Fairfield Affordable Housing. This organization is a non profit housing corporation that purchases homes for the Board of Mental Retardation and Developmentally Disabled. The New Horizons agency also provides housing and other services for persons with mental health problems. The City of Lancaster's CDBG program provides funding for the removal of architectural barriers implemented through the Fairfield Center for Disabilities. It is anticipated that a combined need of 10 housing units for the special needs population will be needed within the next five years.

#### *Individuals and Families with HIV/AIDS*

There is a need for additional housing units for individuals and families with HIV/AIDS within the city. In accordance with the AContinuum of Care@ there is an unmet need of 5 housing units for this category.

#### *Persons with Other Special Needs*

An identified special need for housing has been the need for inpatient hospice beds. This need is not only a need within the city but a regional need. The local hospice chapter is in the planning process for the construction of an inpatient hospice center targeted to provide service to the City of Lancaster.

## **Homeless Housing Resources and Strategy**

The City of Lancaster and Fairfield County agencies offer many housing programs for the homeless population. The homeless population represents individuals and families with a wide range of needs, from economic and home management assistance and counseling, to mental and physical health needs. Local organizations involved in addressing homeless needs and problems have shown extraordinary creativity and expertise in addressing the problems associated with homelessness which impact the city and its residents.

The city is committed to develop integrated and long term solutions through the CDBG program and other funding agencies to provide homeless services and housing resources to provide for emergency housing needs and further designed programs which help families and individuals to move beyond emergency approaches to homelessness.

Facilities and services for homeless persons are provided through a variety of agencies in a co-ordinated and non-duplicated manner. Special needs homeless subpopulations are primarily served by those agencies familiar and experienced in treating such individuals. The subpopulations most commonly referred to are the severally mentally disabled and victims of domestic violence.

The following resources are available for homeless persons.

Information & Referral; Fairfield County Emergency Shelter; The Foundation Men's Shelter; Maywood Mission; Red Cross; The Community Action Shelter; The Foundation Women's Shelter; The Lighthouse Domestic Violence Emergency Shelter and Counseling Services; Habitat for Humanity, Fair Haven, Fairfield County Transitional Housing Program, Lutheran Social Services Homeless Prevention Program, Community Action Homeless Prevention Program, and New Horizons.

Homelessness in Lancaster and Fairfield County is the result of economic conditions. The homeless in Lancaster mirror the racial makeup of Lancaster. The majority of the City of Lancaster is predominantly white - more than 97%.

Assuming that economic conditions remain stable, the homelessness and services in Lancaster will hopefully remain stable. However, if economic conditions experience a downturn, then homelessness could be expected to increase.