

# 2024 Analysis of Impediments to Fair Housing Choice

June 2024

---

Prepared by:  
Great Lakes Community Action Partnership



## Table of Contents

Executive Summary .....7

    Purpose and Scope.....7

    Affirmatively Furthering Fair Housing – A Summary of Fair Housing Legislation.....9

        The Fair Housing Act of 1968 (Title VIII of the Civil Rights Act of 1968).....9

        Other Federal programs addressing fair housing..... 10

        Ohio Fair Housing Legislation: ..... 11

        Summary of Fair Housing Laws and the Protections they Provide: ..... 11

Methodology ..... 13

Summary of Findings..... 14

    Identification of Impediments:..... 14

    Strategies and Actions: ..... 14

Introduction to Seneca County ..... 14

    Industries in Seneca County..... 16

    Demographic Data ..... 18

        Total Population..... 18

        Total Population by Gender..... 18

        Total Population by Age Groups, Total..... 18

        Total Population by Age Groups, Percent ..... 19

        Total Population by Race Alone, Total ..... 19

        Total Population by Race Alone, Percent ..... 19

        Total Population by Race Alone or in Combination with One or More Other Races, Total 19

        Total Population by Race Alone or in Combination with One or More Other Races, Percent of Total Population..... 19

        Total Population by Ethnicity Alone..... 20

        Hispanic Population by Race Alone, Total ..... 20

        Hispanic Population by Race Alone, Percent of Hispanic Population ..... 20

        Non-Hispanic Population by Race Alone, Total ..... 21

        Non-Hispanic Population by Race Alone, Percent of Non-Hispanic Population ..... 21

        Total Population by Combined Race and Ethnicity ..... 21

        Population Median Age by Race Alone..... 22

        Population Median Age by Ethnicity ..... 22

        Non-Hispanic White Population by Age Group, Percent ..... 22

---

Non-Hispanic White Population by Gender .....	22
Non-Hispanic White Population by Age Group, Total .....	23
Hispanic Population.....	23
Hispanic Population by Gender.....	23
Hispanic Population by Race Alone, Percent .....	23
Hispanic Population by Age Group .....	23
Population with Any Disability .....	24
Population with Any Disability by Age Group, Percent .....	24
Population with Any Disability by Age Group, Total .....	24
Population with Any Disability-by-Disability Status .....	24
Group Quarters Population.....	26
Group Quarters Population by Facility Type.....	26
Income Data.....	27
Income Levels .....	27
Household Income.....	27
Median Household Income .....	27
Median Household Income by Race / Ethnicity of Householder .....	28
Poverty by Race, Percent: Age 65 and Up .....	29
Poverty by Race, Total: Age 65 and Up .....	30
Employment and Transportation Data.....	30
Current Unemployment .....	30
Five Year Unemployment Rate.....	30
Travel Time to Work .....	30
Households with No Motor Vehicle .....	31
Households with No Motor Vehicle by Tenure .....	31
Housing Profile.....	32
Housing Units - Overview.....	32
Assisted Housing.....	32
Assisted Housing Units - HUD Programs - by Assistance Program.....	32
Homeowners .....	33
Housing Age .....	33
Owner-Occupied Housing Units by Age, Total .....	33
Owner-Occupied Housing Units by Age, Percentage .....	33

Renter-Occupied Housing Units by Age, Total .....	33
Renter-Occupied Housing Units by Age, Percentage .....	34
Housing Cost Burden (Owners) .....	34
Housing Cost Burden (Renters) .....	34
Housing Costs - Cost Burden (30%) .....	35
Cost-Burdened Households by Tenure, Total.....	35
Cost-Burdened Households by Tenure, Percent.....	36
Housing Costs - Cost Burden, Severe (50%) .....	36
Severely Cost-Burdened Households by Tenure, Total .....	36
Severely Cost-Burdened Households by Tenure, Percent of Severely Burdened Households .....	36
Severely Cost-Burdened Households by Tenure, Percentage of Tenure .....	37
Household Structure - Older Adults Living Alone.....	37
Overcrowded Housing.....	37
Vacancy Rates .....	37
Residential Vacancy Rates by Quarter, 2017 through 2022 .....	38
Owner-Occupied Housing.....	39
Owner-Occupied Households by Householder's Race Alone, Percent .....	39
Owner-Occupied Households by Householder's Race Alone, Total .....	39
Owner-Occupied Households by Householder's Age Group, Percent .....	39
Owner-Occupied Households by Householder's Age Group, Total .....	40
Renter-Occupied Housing .....	40
Renter-Occupied Households by Race Alone, Percent.....	40
Renter-Occupied Households by Race Alone, Total.....	40
Renter-Occupied Households by Age Group, Percent.....	40
Renter-Occupied Households by Age Group, Total.....	41
Housing Quality - Substandard Housing.....	41
Substandard Housing: Number of Substandard Conditions Present, Percentage of Total Occupied Housing Units.....	41
Substandard Housing: Households Lacking Complete Plumbing Facilities .....	41
Substandard Housing: Households Lacking Complete Kitchen Facilities .....	42
Number of Unsafe, Unsanitary Homes .....	42
Evictions.....	42

---

Maps.....	44
Location of Housing for Persons with Disabilities.....	44
Racial Housing Patterns – Seneca County .....	45
Racial Housing Patterns – City of Tiffin.....	46
Housing Costs and Vacancy Rates.....	47
Location of Proposed Housing .....	48
Industrial & Commercial Development Expecting Revitalization – Seneca County.....	49
Industrial & Commercial Development Expecting Revitalization – City of Tiffin .....	50
Major Employers – Seneca County.....	51
Location Major Employers and Transit Routes – City of Tiffin.....	52
Public Transit Use – Seneca County .....	53
Public Transit Use – City of Tiffin.....	54
Central Business Districts .....	55
Survey Results.....	56
.....	58
Evaluation of Jurisdiction's Current Fair Housing Profile .....	60
Reviews of the types and number of complaints.....	60
Identification of Impediments to Fair Housing Choice.....	61
Provisions of Housing Brokerage Services .....	63
Provisions of Financing Assistance for Dwellings .....	64
Insurance Analysis .....	66
Advertising for Sale and Rent Analysis .....	66
Rental Property Policies.....	66
Public Policies and Actions Affecting the Approval of Sites and Other Building Requirements Used in the Approval Process for the Construction of Publicly Assisted Housing.....	67
Metropolitan Housing Authority .....	68
Local Zoning Regulations and Policy Barriers.....	68
Administrative Policies Concerning Community Development and Housing activities such as HOME, Neighborhood Stabilization Program (NSP), Multifamily Rehabilitation, and Activities Causing Displacement.....	70
Assessment of Local Landfill Expansion and its Effects on Fair Housing Choice .....	71
Conclusions and Recommendations .....	73
Insufficient Rental Housing.....	73

Increase Knowledge and Public Awareness of Current Fair Housing Laws..... 74

Lack of Housing for Homeless Individuals ..... 74

Conclusion..... 75

Signature Pages ..... 76

Chief Elected Official – Seneca County ..... 76

Chief Elected Official – City of Tiffin..... 77

Community Development Block Grant Administrator, Seneca County..... 78

Community Development Block Grant Administrator, City of Tiffin ..... 79

Housing Program Administrator ..... 80

---

## Executive Summary

The Fair Housing Analysis of Impediments is a thorough investigation designed to pinpoint barriers to fair housing choices within Seneca County, which includes the City of Tiffin, Ohio. For simplicity, the term "Seneca County" will be used throughout the rest of this report to refer to both the city and county. This analysis was carried out by the Great Lakes Community Action Partnership, based in Fremont, Ohio. Funding for this effort came from the Tiffin-Seneca Economic Partnership's organizational resources for the City of Tiffin, while Seneca County's share was covered by general funds.

The analysis of impediments to fair housing choice highlights the systemic barriers and challenges that inhibit individuals from accessing housing opportunities free from discrimination. This comprehensive study delves into the various factors contributing to housing inequities, particularly focusing on marginalized and disadvantaged populations.

Key findings reveal that discriminatory practices, unequal access to resources, and institutional biases significantly impact fair housing choice. Patterns of segregation, lack of affordable housing options, and disparities in lending practices were identified as impediments that restrict individuals from freely choosing where to live.

Moreover, the analysis underscores the importance of addressing these impediments through policy interventions, community engagement, and efforts to promote diversity and inclusivity in housing markets. Recommendations include enhancing enforcement of fair housing laws, expanding affordable housing initiatives, and increasing public awareness on fair housing rights.

By addressing these impediments and fostering a more equitable housing environment, stakeholders can work towards ensuring that all individuals have the opportunity to access safe, affordable, and discrimination-free housing options. This analysis serves as a foundational framework for policymakers, housing advocates, and community stakeholders to advance fair housing and promote inclusive communities for all.

## Purpose and Scope

The analysis seeks to uncover policies, actions, omissions, or decisions that restrict housing choices based on protected classes. Title VIII of the Civil Rights Act of 1968, as amended (the Fair Housing Act), prohibits discrimination in housing-related activities on the basis of race, color, religion, sex, national origin, familial status (number and age of children), and disability (handicap). The Act further requires that all federal executive departments and agencies administer their programs and activities relating to housing and urban development in a manner affirmatively to further fair housing (42 U.S.C. section 3608(d)). Section 808(e)(5) of the Fair Housing Act requires the Secretary of the Department of Housing and Urban Development (HUD) to administer the housing and community development programs in a manner to affirmatively further fair housing (AFFH). This duty also applies to state and local recipients of federal funds. Community Development Program grantees are required by Section 104(b)(2) of the Housing and Community Development Act of 1974, as amended, and Section 105(b)(13) of the National Affordable Housing Act (NAHA) of 1990 to certify that they will affirmatively further fair housing.

Ensuring equal and fair access to housing is a fundamental aspect of America's dedication to equality and opportunity for all. Title VIII of the United States Civil Rights Act of 1968, known as the Fair Housing Act, safeguards housing opportunities by prohibiting discrimination in the sale or rental of housing based on race, color, religion, sex, and national origin. Amendments in 1988 introduced an administrative enforcement mechanism, imposed stricter penalties for non-compliance, and expanded protections to include familial status and disability. The U.S. Department of Housing and Urban Development (HUD), specifically through HUD's Office of Fair Housing and Equal Opportunity (FHEO), administers and enforces the Fair Housing Act and other civil rights laws. Provisions to affirmatively further fair housing (AFFH) have long been integral to HUD's housing and community development programs.

In 2015, HUD issued a final rule on Affirmatively Furthering Fair Housing, detailing steps jurisdictions and public housing authorities participating in HUD programs must take to promote fair housing and equal opportunity. This rule required participants to take meaningful actions to overcome segregation and foster inclusive communities, addressing disparities in housing needs, integrating segregated living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and ensuring compliance with civil rights and fair housing laws. However, in August 2020, HUD replaced the 2015 AFFH rule with the "Preserving Community and Neighborhood Choice (PCNC)" rule, which redefined AFFH requirements and the term fair housing.

The PCNC rule was subsequently replaced by the "AFFH Interim Final Rule (IFR)" on July 31, 2021. The IFR reinstated certain definitions and certifications rooted in legal precedent, rescinding and replacing the PCNC rule. Local governments required to submit consolidated plans to HUD must adhere to the AFFH certification requirements outlined in the IFR to receive federal funding. Certifications submitted after the rule's effective date must comply with the IFR's requirements.

Funding recipients must also meet record-keeping requirements specified in the IFR. Unlike the 2015 rule, the IFR does not mandate specific fair housing planning to support certifications. Instead, participants must certify they will AFFH in line with the IFR's definitions, and HUD will support voluntary fair housing planning. Under the IFR, all program participants must certify their commitment to AFFH, taking meaningful actions to address housing disparities, integrate segregated living patterns, transform concentrated areas of poverty into areas of opportunity, and comply with civil rights and fair housing laws. Participants should refer to their specific program regulations at 24 CFR part 91, as amended by the IFR, for certification requirements.

The 2015 rule required an Assessment of Fair Housing (AFH) to support certifications, involving analysis of fair housing data and identification of priorities and goals using a HUD-provided tool. Under the IFR, participants are not obligated to undertake specific fair housing planning or submit planning documents to HUD. They can determine their own fair housing planning processes, ensuring they meet AFFH obligations as defined by the IFR. Participants may voluntarily conduct or update an AFH or Analysis of Impediments to Fair Housing Choice (AI), a traditional method for local fair housing needs assessments. Seneca County opts to conduct an AI, using tools and data from the 2015 rule.



In an AI, communities receiving HUD entitlement grants evaluate barriers to fair housing and develop strategies to overcome them based on their unique histories and circumstances. This process aims to:

Promote fair housing choices for all, including protected classes under the Fair Housing Act;

- Eliminate housing discrimination within the jurisdiction;
- Encourage racially and ethnically inclusive housing patterns;
- Identify structural and systemic barriers to fair housing choice;
- Promote accessible and usable housing for persons with disabilities.

HUD presumes compliance with AFFH obligations and certifications if grantees take actions addressing identified impediments. Through its Community Planning and Development (CPD) programs, HUD seeks to enhance mobility and expand housing choices. The Department also requires Community Development Block Grant (CDBG) grantees to document AFFH actions in their annual performance reports to HUD.

## Affirmatively Furthering Fair Housing – A Summary of Fair Housing Legislation

This year marks the 55th anniversary of the Fair Housing Act, enacted by Congress on April 11, 1968. The law, which has been amended multiple times, now prohibits housing discrimination based on race, color, religion, national origin, sex, familial status, and disability. Despite the passage of this federal law and numerous state and local ordinances, housing discrimination remains pervasive. In fact, the record for the highest number of fair housing complaints filed with private and government agencies has been broken for the second consecutive year. In 2022, there were 33,007<sup>1</sup> fair housing complaints filed, the highest number ever reported. Persistent discrimination in our housing and financial markets continues to cause significant harm to individuals, communities, and the nation as a whole.

### *The Fair Housing Act of 1968 (Title VIII of the Civil Rights Act of 1968)*

Although state and local governments began adopting some nondiscriminatory standards for public housing in the late 1930s, applying these policies to the private housing market came later in the civil rights movement. The Fair Housing Act of 1968, as amended, prohibits discrimination in the sale, rental, and financing of housing based on race, color, religion, sex, national origin, familial status, or disability. "Familial status" means that, with limited exceptions, housing providers cannot deny housing to families with children under 18 living with a parent or guardian.

The Fair Housing Amendments Act of 1988 expanded the original act to include protections against discrimination based on disability and familial status. These amendments also introduced new administrative enforcement mechanisms, allowing HUD attorneys to bring actions before administrative law judges on behalf of discrimination victims. They also broadened the Justice Department's jurisdiction to pursue cases in Federal district courts. Since its adoption in 1968, HUD has played a leading role in enforcing the Fair Housing Act, with the 1988 amendments significantly enhancing this role. Complaints are filed with

---

<sup>1</sup> National Fair Housing Alliance, 2023 Fair Housing Trends Report, <https://nationalfairhousing.org/wp-content/uploads/2023/08/2023-Trends-Report-Final.pdf>

HUD's Office of Fair Housing and Equal Opportunity, which has a formal process for complaint, adjudication, and enforcement. However, either the complainant or the respondent can choose to terminate the HUD process and have the case litigated in Federal court.

The 1988 amendments also included an exemption to the familial status provision for housing developments that qualify as housing for persons aged 55 and older, where at least 80 percent of the occupied units have at least one person aged 55 or over.

#### Other Federal programs addressing fair housing

- Fair Housing Initiatives Program (FHIP): Established in 1987 and amended in 1992, FHIP provides funding to public and private entities to develop or implement programs aimed at preventing or eliminating discriminatory housing practices. Activities include enforcement programs, voluntary compliance initiatives, and education and outreach efforts.
- Fair Housing Assistance Program (FHAP): This program offers annual grants to state and local fair housing enforcement agencies that demonstrate a fair housing law equivalent to the Federal Fair Housing Act.
- Title VI of the Civil Rights Act of 1964: Prohibits discrimination based on race, color, or national origin in programs and activities receiving federal financial assistance.
- Age Discrimination Act of 1975: Prohibits discrimination based on age in programs or activities receiving federal financial assistance, whether directly or through contractual, licensing, or other arrangements. Such programs cannot exclude individuals, deny them benefits, or limit their participation.
- Executive Order 11063: Directs HUD and other executive departments to promote the abandonment of discriminatory practices regarding property or facilities owned or operated by the federal government or provided with federal financial assistance in the sale, leasing, rental, or other disposition of such property or facilities.
- Executive Order 12892: Mandates that housing and urban development programs and activities be administered in a manner that affirmatively furthers equal opportunity, in cooperation with HUD.
- Executive Order 12898 (Environmental Justice): Requires each federal agency to conduct its programs, policies, and activities in a way that ensures they do not exclude, deny benefits to, or discriminate against persons based on race, color, or national origin.
- Section 504 of the Rehabilitation Act of 1973: Prohibits discrimination against individuals with disabilities in any program or activity receiving federal financial assistance.
- Title II of the Americans with Disabilities Act of 1990 (ADA): Prohibits discrimination against individuals with disabilities in all services, programs, and activities provided by state and local governments. The Department of Justice oversees ADA compliance in accordance with Executive Order 11250, extending the prohibition of discrimination established by Section 504 of the Rehabilitation Act.
- Architectural Barriers Act of 1968: Requires that buildings and facilities constructed, leased, or financed by the United States be accessible to persons with mobility impairments.
- Economic Opportunities for Low and Very Low Income Persons (Section 3 of the Housing and Urban Development Act of 1968): Aims to use HUD program funds to

empower residents economically through direct participation in construction and other activities designed to improve and revitalize their neighborhoods.

*Ohio Fair Housing Legislation:*

In 1965, Ohio became one of the pioneering states to enact Fair Housing legislation. House Bill 321, passed in 1992, introduced changes to the classes of persons protected under the Ohio Fair Housing Law and strengthened the enforcement powers of the Ohio Civil Rights Commission. The law ensures that all individuals within the protected classes have the right to live wherever they can afford to buy a home or rent an apartment. In 1992, familial status and handicap (later updated to disability) were added to the existing protected classes, which included race, color, religion, national origin, and gender. Under this law, it is unlawful to discriminate based on race, color, religion, sex, national origin, ancestry, disability, or familial status in the following ways:

- Refusing to rent, sell, finance, or insure housing accommodations or residential property.
- Misrepresenting the availability of housing accommodations for inspection, sale, rental, or lease.
- Refusing to lend money for the purchase, construction, repair, rehabilitation, or maintenance of housing accommodations or residential property.
- Discriminating in the purchase, renewal, or terms and conditions of fire, extended coverage, or homeowner's or renter's insurance.
- Refusing to consider the combined income of both spouses without prejudice.
- Printing, publishing, or circulating any statement or advertisement indicating a preference or limitation.
- Denying any person membership in multiple listing services or real estate broker organizations.

The law applies to all housing accommodations, residential buildings, vacant lots, or other properties used for residential purposes. However, religious, fraternal, or bona fide private organizations that provide housing accommodations may give preference to their own members.

*Summary of Fair Housing Laws and the Protections they Provide:*

The Federal Fair Housing Act prohibits discrimination in housing based on race, color, religion, national origin, sex, familial status, or disability. The following actions are not allowed:

- Refusal to sell or rent housing
- Refusal to negotiate for housing
- Making housing unavailable
- Denying a dwelling
- Setting different terms, conditions, or privileges for sale or rental of a dwelling
- Providing different housing services or facilities
- Falsely denying that housing is available for inspection, sale, or rental
- Engaging in blockbusting (persuading owners to sell or rent for profit)
- Denying access or membership in services related to the sale or rental of housing

The Act also prohibits the following actions in lending:

- Refusal to make a mortgage loan
- Failure to provide information about loans

- Setting different terms for home loans (interest rates, points, or fees)
- Discrimination in property appraisal
- Refusal to purchase a loan or setting different terms for purchasing a loan

Additionally, it is illegal to:

- Coerce, intimidate, threaten, or interfere with anyone exercising their Fair Housing Act rights
- Make or publish discriminatory statements or advertisements

For individuals with physical or mental disabilities (including hearing, mobility, and visual impairments, chronic alcoholism, chronic mental illness, AIDS, and mental retardation), landlords must not:

- Refuse reasonable modifications to the dwelling or common areas at the tenant's expense if necessary for the disabled person to use the housing
- Refuse reasonable accommodations in rules, policies, practices, or services if necessary for the disabled person to use the housing

In terms of insurance, the following practices are violations of housing law:

- Charging higher premiums based on race
- Refusal to write insurance in minority or integrated neighborhoods
- Refusal to provide standard coverage in minority or integrated neighborhoods
- Setting minimum insurance amounts in minority or integrated neighborhoods
- Limiting benefits based on age/location of property for protected groups but not others
- Using credit reports to restrict or deny insurance
- Refusing to renew policies or canceling them due to property age/location for protected persons or neighborhoods

HUD surveys indicate that while support for fair housing laws has increased, public awareness of the range of fair housing bases and practices has not improved since 2000. The growth of internet advertising has complicated monitoring discrimination, and minority groups have been disproportionately targeted with subprime mortgage products.

NFHA's annual reports reveal trends in housing discrimination complaints. In 2022, there was a 5.74% increase in complaints from 2021, reaching the highest number ever reported, with 33,007 complaints. Disability discrimination accounted for the majority, with notable increases in complaints based on sex, source of income, and domestic violence. The reauthorization of the Violence Against Women Act (VAWA) in 2022 enhanced protections for survivors of domestic violence in housing.

Despite record complaints, many incidents of housing discrimination go unreported due to their subtle nature or fear of retaliation. Discriminatory practices include lying about housing availability, charging higher mortgage interest rates, undervaluing appraisals, and using tenant screening systems that conceal discriminatory biases.

"Other" discrimination categories protected at state and local levels include sexual orientation, gender identity, source of income, marital status, age, criminal background, ancestry, military status, domestic violence, student status, physical appearance, lawful

occupation, place of residence, family responsibility, and arbitrary factors. Some complaints allege multiple bases of discrimination.

The table below depicts the frequency of discrimination complaints by basis of discrimination and type of reporting agency

Discrimination by Protected Class, 2022					
Basis	NFHA members	HUD	FHAP	DOJ	Total
Disability	12,464	1,185	3,914	17	17,580
Race	3,344	518	1,952	5	5,819
Family Status	1,400	157	589	1	2,147
National Origin	864	150	620	1	1,635
Sex	1,373	275	839	3	2,490
Religion	170	13	170	0	353
Color	251	57	301	0	609
Other	4,538	145	930	9	5,622

Source: National Fair Housing Alliance, Washington, DC

## Methodology

**Data Collection:** The data collection process for the Fair Housing Analysis of Impediments involved both qualitative and quantitative methods.

**Here's a breakdown:**

### Qualitative Analysis:

- Public Participation: We engaged in extensive public participation, meeting one-on-one with housing stakeholders within the community. These stakeholders were identified through the Housing Advisory Committee.
- County-Wide Survey: We conducted a comprehensive survey across the entire county to gather insights from residents, housing providers, and community members.
- Meeting with the County Fair Housing Administrator: We held a meeting with the county's Fair Housing Administrator to gain valuable perspectives on local housing challenges.
- A Housing Advisory Committee meeting, several housing stakeholders met in person to discuss the county's housing needs, while many others provided input through a comprehensive questionnaire.

### Quantitative Data Sources:

- Census Data: We analyzed relevant data from official census records, which provide demographic information, household composition, and housing trends.
- Real Estate Transactions: Information from real estate transactions allowed us to understand market dynamics, property values, and housing affordability.
- Zoning Regulations: We examined local zoning regulations to identify any potential barriers related to land use, density, and housing development.
- County Board of Development Disabilities: Data from this source helped us assess accessibility and accommodation needs for individuals with disabilities.

- Economic Development Corporations: Insights from economic development organizations informed our understanding of economic factors affecting housing availability.
- Seneca County Rural Housing Markey Analysis – April 2023
- Housing Opportunity Analysis – Tiffin, Ohio - June 2019
- A Citywide Multifamily Rental Needs Assessment - Fostoria, Ohio – January 2019
- Various websites that contained housing data.

By combining qualitative insights from community engagement with quantitative data analysis, we gained a comprehensive view of housing challenges and opportunities in Seneca County.

## Summary of Findings

### Identification of Impediments:

Upon completing the analysis, it identifies specific barriers that may hinder fair housing choice. The analysis included a full overview of demographics, housing characteristics, affordability (as indicated by the U.S. Census), rental and sale trends, housing finance, public housing programs, advertising practices, and community administrative policies—all of which can affect access to fair housing. There were three impediments that were identified in the analysis. The summary is listed below, and a full description is described starting on page 70 of this document.

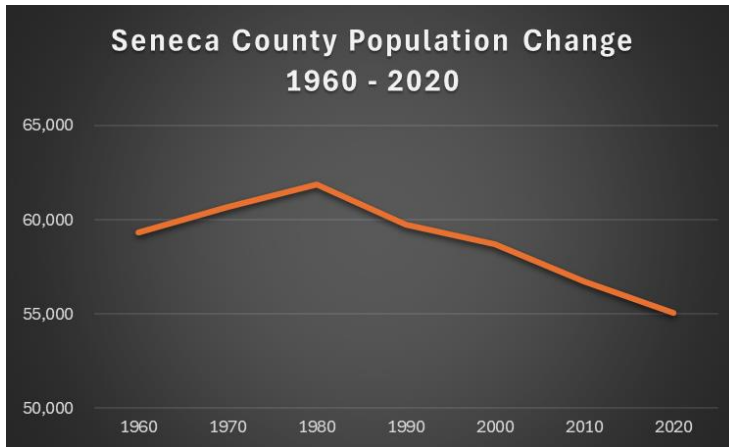
- Insufficient availability of rental housing.
- Enhance public knowledge and awareness of current fair housing laws.
- Lack of housing for homeless individuals.

### Strategies and Actions:

Drawing from historical context, local circumstances, and experiences, the analysis recommends strategies and actions to overcome identified barriers. These proposed measures aim to promote fair housing opportunities for all residents. Additionally, the analysis will highlight impediments to fair housing choice and areas where potential barriers may exist, even if not explicitly identified. The final section concludes with recommendations for future improvements.

## Introduction to Seneca County

Located in the heart of Northwest Ohio, Seneca County offers a rich blend of history, community spirit, and economic vitality. Established in 1824, the county is named after the Seneca Native American tribe and serves as a testament to Ohio's diverse cultural heritage.



**Geography and Demographics:**

Covering approximately 552 square miles, Seneca County is characterized by its picturesque landscapes of farmlands, small towns, and the Sandusky River, which meanders through the county, providing a natural focal point. The county's population, as of the latest census, stands around 55,000, with the majority residing in its two principal cities, Tiffin

and Fostoria. Tiffin serves as the county seat and is known for its vibrant educational institutions and historic charm, while Fostoria boasts a rich industrial heritage.

**Economy and Industry:** Historically an agricultural powerhouse, Seneca County has evolved into a diverse economic hub. Its economy is supported by a robust mix of agriculture, manufacturing, and education. The county's fertile soil makes it ideal for farming, with corn and soybeans being the predominant crops. The presence of companies in sectors ranging from automotive parts to rubber floor manufacturing highlights the county's industrial versatility. Additionally, educational institutions like Tiffin University and Heidelberg University contribute significantly to the local economy and cultural landscape.

**Education and Culture:** Seneca County prides itself on its strong educational framework, with a variety of public and private schools offering quality education. Higher education plays a central role in the community, with Tiffin University and Heidelberg University not only providing academic excellence but also fostering a vibrant cultural scene through their various programs and events.

The county's rich history is celebrated through a range of cultural landmarks and activities. Sites such as the Seneca County Museum in Tiffin and the Fostoria Rail Park offer glimpses into the region's storied past, from Native American heritage to its pivotal role in the rail industry.

**Community and Lifestyle:** Residents of Seneca County enjoy a lifestyle that balances the charm of rural living with the conveniences of modern amenities. The county hosts numerous festivals, fairs, and events throughout the year, fostering a strong sense of community. Outdoor enthusiasts can explore the county's parks, nature reserves, and recreational facilities, while those interested in the arts can engage with local theaters, galleries, and cultural events.

In essence, Seneca County, Ohio, is a community that honors its past while actively shaping a promising future. Whether you're drawn by its historical significance, educational opportunities, or economic prospects, Seneca County offers a welcoming environment for residents and visitors alike.

## Industries in Seneca County

### *A Historical Perspective*

Nestled in the fertile plains of Northwest Ohio, Seneca County has long been a microcosm of American industrial evolution. The county's economic story begins in the 19th century with agriculture as its bedrock. Fertile soils and a favorable climate made Seneca County a prime location for farming, shaping its identity as an agricultural hub. Early settlers cultivated crops like corn, soybeans, and wheat, laying the foundation for a prosperous agrarian economy that persists today.

As the nation industrialized, Seneca County embraced manufacturing, marking a significant shift in its economic landscape. The late 1800s saw the rise of glass production in Fostoria, driven by the area's access to natural gas and transportation networks. Companies like the Fostoria Glass Company became synonymous with quality glassware, contributing to the county's growing industrial base.

### *Modern Agricultural Enterprises*

While agriculture remains a cornerstone of Seneca County's economy, it has transformed into a modern, high-tech industry. Local farms now integrate advanced technologies such as GPS-guided machinery and precision farming techniques. This evolution allows farmers to increase yields, manage resources efficiently, and minimize environmental impact. Corn and soybeans continue to dominate the fields, while livestock farming and dairy production complement crop agriculture, ensuring a diverse agricultural portfolio.

The county's agricultural strength is bolstered by agribusinesses and cooperatives that provide critical support services. Facilities such as the Tiffin Ag & Turf provide equipment and expertise to local farmers, enhancing productivity. Meanwhile, regional grain elevators and processing plants facilitate the efficient handling and distribution of agricultural products, connecting Seneca County's produce to broader markets.

### *Manufacturing: A Diverse Sector*

The manufacturing sector in Seneca County has evolved into a diverse and resilient pillar of the local economy. Building on its historical roots in glass production, the county has expanded into various manufacturing domains. Tiffin and Fostoria's industrial parks host a range of manufacturing enterprises, from automotive parts to precision machinery. Some notable examples of the manufacturing sector include:

**American Fine Sinter** stands as a prominent player in Seneca County's manufacturing sector. Specializing in the production of sintered metal components, the company supplies crucial parts to the automotive and industrial machinery industries. Their advanced manufacturing techniques and commitment to quality make them a key employer in the region.

**Dorel Industries/Ameriwood Industries** is another significant manufacturer in the county, producing a wide range of ready-to-assemble furniture. Known for their innovation and design, Ameriwood Industries helps drive the local economy through both employment and the production of high-demand consumer goods.



**National Machinery LLC** is a leading global supplier of high-speed metal forming machinery. With a rich history of innovation, National Machinery designs and manufactures machines that are integral to the production of high-quality metal parts. Their presence in Seneca County highlights the region's strength in precision engineering and manufacturing.

**Roppe Corporation** is a major manufacturer of rubber and vinyl flooring. Their products are used in commercial buildings across the nation, showcasing the company's role in both local employment and the broader construction industry. Roppe's commitment to sustainability and quality reinforces the industrial prowess of Seneca County.

**Toledo Molding & Die Inc** specializes in the design and manufacturing of automotive components. Their expertise in plastic molding and die-casting supports the automotive industry, a crucial sector in Ohio's economy. The company's operations in Seneca County underline the area's importance in automotive manufacturing.

**Webster Industries Inc** manufactures engineered conveying solutions and components. Serving a variety of industries including agriculture, manufacturing, and food processing, Webster Industries exemplifies the region's diverse manufacturing capabilities and commitment to innovation.

#### *Education and Innovation: Catalysts for Economic Growth*

The presence of educational institutions such as Tiffin University and Heidelberg University plays a crucial role in Seneca County's economic ecosystem. These universities not only provide a skilled workforce but also foster a culture of innovation and entrepreneurship. Collaborations between academia and industry have led to the development of programs that align educational outcomes with local economic needs, ensuring a steady pipeline of talent for the county's businesses.

Research initiatives and business incubators supported by these institutions encourage local entrepreneurship, creating opportunities for startups and small businesses. This synergy between education and industry accelerates economic development, positioning Seneca County as a forward-looking community where tradition meets innovation.

Fostoria City Schools and Tiffin City Schools are essential to the county's education system, providing quality education from kindergarten through high school. These schools are pivotal in shaping the future workforce and ensuring the development of well-rounded, educated individuals.

#### *The Role of Energy and Transportation*

Energy and transportation infrastructure are vital to Seneca County's industrial landscape. The county's strategic location, intersected by major highways and railroads, facilitates efficient logistics and distribution. This connectivity enables local industries to reach regional, national, and international markets with ease.

Seneca County's energy sector, while modest, complements its industrial activities. Renewable energy initiatives, including wind and solar projects, reflect a growing commitment to sustainability. These efforts not only contribute to the county's energy needs but also promote environmental stewardship and economic diversification.

*Healthcare Sector*

Mercy Hospital of Tiffin is a critical healthcare provider in Seneca County, offering a wide range of medical services including emergency care, surgery, and outpatient services. The hospital is an integral part of the community, providing essential healthcare services and employment opportunities.

*Looking Ahead: A Vibrant Future*

Seneca County's industrial narrative is one of resilience and adaptation. Its ability to balance the rich traditions of agriculture with the dynamic demands of modern manufacturing positions the county for continued economic vitality. As it navigates the challenges and opportunities of the 21st century, Seneca County remains a beacon of innovation and community strength, ready to embrace the future while honoring its storied past.

In conclusion, the industries of Seneca County, Ohio, paint a vibrant picture of a community that seamlessly blends tradition with progress. From its agricultural roots to its diversified manufacturing sector, the county exemplifies the transformative power of industry in shaping a prosperous and dynamic local economy.

## Demographic Data

*Total Population*

According to the U.S. Census Bureau's American Community Survey (2018-2022, 5-year estimates), Seneca County covers 551.03 square miles and is home to 55,062 people. This results in a population density of approximately 100 people per square mile, surpassing the national average of 94 people per square mile.

Report Area	Total Population	Total Land Area (Square Miles)	Population Density (Per Square Mile)
Seneca County, OH	55,062	551.03	100
Ohio	11,774,683	40,858.73	288
United States	331,097,593	3,533,269.34	94

*Total Population by Gender<sup>2</sup>*

Report Area	Male	Female	Male, Percent	Female, Percent
Seneca County, OH	27,744	27,318	50.39%	49.61%
Ohio	5,814,736	5,959,947	49.38%	50.62%
United States	164,200,298	166,897,295	49.59%	50.41%

*Total Population by Age Groups, Total<sup>3</sup>*

Report Area	Age 0-4	Age 5-17	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
Seneca County, OH	2,961	8,940	6,077	6,310	6,405	6,538	7,757	10,074
Ohio	676,403	1,916,919	1,083,657	1,544,773	1,439,860	1,447,565	1,596,944	2,068,562

<sup>2</sup> US Census Bureau, American Community Survey. 2018-22

<sup>3</sup> iBid

United States	19,004,925	54,208,780	31,282,896	45,388,153	42,810,359	41,087,357	42,577,475	54,737,648
---------------	------------	------------	------------	------------	------------	------------	------------	------------

***Total Population by Age Groups, Percent<sup>4</sup>***

Report Area	Age 0-4	Age 5-17	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
Seneca County, OH	5.38%	16.24%	11.04%	11.46%	11.63%	11.87%	14.09%	18.30%
Ohio	5.74%	16.28%	9.20%	13.12%	12.23%	12.29%	13.56%	17.57%
United States	5.74%	16.37%	9.45%	13.71%	12.93%	12.41%	12.86%	16.53%

***Total Population by Race Alone, Total<sup>5</sup>***

Report Area	White	Black	Asian	American Indian /Alaska Native	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Races
Seneca County, OH	50,519	1,621	321	157	0	794	1,650
Ohio	9,281,702	1,449,450	283,278	17,094	4,037	157,485	581,637
United States	218,123,424	41,288,572	19,112,979	2,786,431	624,863	20,018,544	29,142,780

***Total Population by Race Alone, Percent<sup>6</sup>***

Report Area	White	Black	Asian	American Indian /Alaska Native	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Races
Seneca County, OH	91.75%	2.94%	0.58%	0.29%	0.00%	1.44%	3.00%
Ohio	78.83%	12.31%	2.41%	0.15%	0.03%	1.34%	4.94%
United States	65.88%	12.47%	5.77%	0.84%	0.19%	6.05%	8.80%

***Total Population by Race Alone or in Combination with One or More Other Races, Total<sup>7</sup>***

Report Area	White	Black	Asian	American Indian /Alaska Native	Native Hawaiian / Pacific Islander	Some Other Race
Seneca County, OH	52,154	2,291	552	552	10	1,318
Ohio	9,819,275	1,716,865	368,528	117,913	16,800	362,388
United States	244,954,342	47,498,346	23,330,887	6,749,000	1,513,124	38,354,036

***Total Population by Race Alone or in Combination with One or More Other Races, Percent of Total Population<sup>8</sup>***

Report Area	White	Black	Asian	American Indian /Alaska Native	Native Hawaiian / Pacific Islander	Some Other Race
Seneca County, OH	94.72%	4.16%	1.00%	1.00%	0.02%	2.39%
Ohio	83.39%	14.58%	3.13%	1.00%	0.14%	3.08%
United States	73.98%	14.35%	7.05%	2.04%	0.46%	11.58%

<sup>4</sup>iBid  
<sup>5</sup>iBid  
<sup>6</sup> iBid  
<sup>7</sup> iBid  
<sup>8</sup> iBid

Total Population by Ethnicity Alone<sup>9</sup>

Report Area	Total Population	Hispanic or Latino Population	Hispanic or Latino Population, Percent	Non-Hispanic Population	Non-Hispanic Population, Percent
Seneca County, OH	55,062	3,055	5.55%	52,007	94.45%
Ohio	11,774,683	494,625	4.20%	11,280,058	95.80%
United States	331,097,593	61,755,866	18.65%	269,341,727	81.35%

Hispanic Population by Race Alone, Total<sup>10</sup>

Report Area	White	Black	Asian	American Indian or Alaska Native	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Races
Seneca County, OH	1,660	26	0	91	0	692	586
Ohio	186,928	18,212	2,040	8,062	463	119,647	159,273
United States	23,236,960	1,142,180	239,537	960,145	63,302	18,600,063	17,513,679

Hispanic Population by Race Alone, Percent of Hispanic Population<sup>11</sup>

Report Area	White	Black	Asian	American Indian or Alaska Native	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Races
Seneca County, OH	54.34%	0.85%	0.00%	2.98%	0.00%	22.65%	19.18%
Ohio	37.79%	3.68%	0.41%	1.63%	0.09%	24.19%	32.20%
United States	37.63%	1.85%	0.39%	1.55%	0.10%	30.12%	28.36%

<sup>9</sup> iBid<sup>10</sup> iBid<sup>11</sup> iBid

Non-Hispanic Population by Race Alone, Total<sup>12</sup>

Report Area	White	Black	Asian	American Indian or Alaska Native	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Races
Seneca County, OH	48,859	1,595	321	66	0	102	1,064
Ohio	9,094,774	1,431,238	281,238	9,032	3,574	37,838	422,364
United States	194,886,464	40,146,392	18,873,442	1,826,286	561,561	1,418,481	11,629,101

Non-Hispanic Population by Race Alone, Percent of Non-Hispanic Population<sup>13</sup>

Report Area	White	Black	Asian	American Indian or Alaska Native	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Races
Seneca County, OH	93.95%	3.07%	0.62%	0.13%	0.00%	0.20%	2.05%
Ohio	80.63%	12.69%	2.49%	0.08%	0.03%	0.34%	3.74%
United States	72.36%	14.91%	7.01%	0.68%	0.21%	0.53%	4.32%

Total Population by Combined Race and Ethnicity<sup>14</sup>

Report Area	Non-Hispanic White	Non-Hispanic Black	Non-Hispanic Asian	Non-Hispanic NAAN	Non-Hispanic NPI	Non-Hispanic Other	Non-Hispanic Multiple Races	Hispanic or Latino
Seneca County, OH	88.73%	2.90%	0.58%	0.12%	0.00%	0.19%	1.93%	5.55%
Ohio	77.24%	12.16%	2.39%	0.08%	0.03%	0.32%	3.59%	4.20%
United States	58.86%	12.13%	5.70%	0.55%	0.17%	0.43%	3.51%	18.65%

Median Age<sup>15</sup>

In Seneca County, with a total estimated population of 55,062, the median age is 40.6 years. This suggests that the population of Seneca County is slightly older on average compared to the state median age of 39.6 years. These figures come from the latest 5-year estimates by the U.S. Census Bureau's American Community Survey.

Report Area	Total Population	Median Age
Seneca County, OH	55,062	40.6
Ohio	11,774,683	39.6
United States	331,097,593	38.5

<sup>12</sup> iBid

<sup>13</sup> iBid

<sup>14</sup> iBid

<sup>15</sup> iBid

Population Median Age by Gender<sup>16</sup>

Report Area	Male	Female
Seneca County, OH	39.4	41.8
Ohio	38.3	40.8
United States	37.4	39.7

Population Median Age by Race Alone<sup>17</sup>

Report Area	White	Black or African American	American Indian or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Seneca County, OH	41.6	27.3	43.6	44.7	No data	25.9	18.5
Ohio	42.2	33.9	39.4	34.7	34.4	30.3	21.6
United States	41.9	34.8	32.9	37.9	33.1	31.4	27.6

Population Median Age by Ethnicity<sup>18</sup>

Report Area	Hispanic or Latino	Not Hispanic or Latino
Seneca County, OH	24.5	42.2
Ohio	26.5	42.6
United States	30.1	43.8

Non-Hispanic White Population by Age Group, Percent<sup>19</sup>

Report Area	Age 0-4	Age 5-17	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
Seneca County, OH	80.95%	83.03%	83.87%	86.91%	89.93%	89.48%	92.64%	95.91%
Ohio	67.32%	69.61%	72.59%	73.44%	76.07%	80.04%	83.59%	86.79%
United States	47.33%	49.10%	52.23%	53.75%	55.49%	60.09%	68.02%	75.15%

Non-Hispanic White Population by Gender<sup>20</sup>

Report Area	Male	Female	Male, Percent	Female, Percent
Seneca County, OH	24,439	24,420	50.02%	49.98%
Ohio	4,500,093	4,594,681	49.48%	50.52%
United States	96,850,281	98,036,183	49.70%	50.30%

<sup>16</sup> iBid<sup>17</sup> iBid<sup>18</sup> iBid<sup>19</sup> iBid<sup>20</sup> iBid

*Non-Hispanic White Population by Age Group, Total<sup>21</sup>*

Report Area	Age 0-4	Age 5-17	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
Seneca County, OH	2,397	7,423	5,097	5,484	5,760	5,850	7,186	9,662
Ohio	455,338	1,334,376	786,594	1,134,406	1,095,328	1,158,653	1,334,867	1,795,212
United States	8,995,825	26,617,097	16,338,365	24,394,288	23,754,934	24,687,683	28,961,917	41,136,355

*Hispanic Population*

Report Area	Total Population	Non-Hispanic Population	Percent Population Non-Hispanic	Hispanic or Latino Population	Percent Population Hispanic or Latino
Seneca County, OH	55,062	52,007	94.45%	3,055	5.55%
Ohio	11,774,683	11,280,058	95.80%	494,625	4.20%
United States	331,097,593	269,341,727	81.35%	61,755,866	18.65%

*Hispanic Population by Gender<sup>22</sup>*

Report Area	Male	Female	Male, Percent	Female, Percent
Seneca County, OH	1,581	1,474	51.75%	48.25%
Ohio	253,231	241,394	51.20%	48.80%
United States	31,330,296	30,425,570	50.73%	49.27%

*Hispanic Population by Race Alone, Percent<sup>23</sup>*

Report Area	White	Black or African American	American Indian or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Seneca County, OH	3.29%	1.60%	57.96%	0.00%	No data	87.15%	35.52%
Ohio	2.01%	1.26%	47.16%	0.72%	11.47%	75.97%	27.38%
United States	10.65%	2.77%	34.46%	1.25%	10.13%	92.91%	60.10%

*Hispanic Population by Age Group<sup>24</sup>*

Report Area	Age 0-4	Age 5-17	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
Seneca County, OH	227	644	225	317	224	292	167	163
Ohio	48,239	126,146	60,366	76,929	71,114	48,060	33,232	30,539
United States	4,937,753	13,784,955	7,240,764	9,504,815	8,871,503	7,337,888	5,291,724	4,786,464

<sup>21</sup> iBid<sup>22</sup> iBid<sup>23</sup> iBid<sup>24</sup> iBid

Population with Any Disability<sup>25</sup>

Report Area	Total Population (For Whom Disability Status Is Determined)	Population with a Disability	Population with a Disability, Percent
Seneca County, OH	54,204	7,808	14.40%
Ohio	11,607,026	1,635,891	14.09%
United States	326,147,510	41,941,456	12.86%

Population with Any Disability by Age Group, Percent<sup>26</sup>

Report Area	Underage 18	Age 18 - 64	Age 65 +
Seneca County, OH	4.90%	12.22%	33.57%
Ohio	5.21%	11.93%	33.22%
United States	4.53%	10.46%	33.27%

Population with Any Disability by Age Group, Total<sup>27</sup>

Report Area	Under Age 18	Age 18-64	Age 65+
Seneca County, OH	582	3,999	3,227
Ohio	134,912	837,414	663,565
United States	3,312,006	20,879,820	17,749,630

Population with Any Disability-by-Disability Status

This indicator reflects the percentage of the total civilian non-institutionalized population with disabilities, categorized by the type of disability. The ACS identifies disability status within various age groups: hearing and vision difficulties for all individuals; cognitive, ambulatory, and self-care difficulties for those aged 5 and older; and independent living difficulties for those aged 15 and older (reported for those 18 and older in the ACS2018-22 data).

Percentage values for Seneca County are as follows: individuals with hearing difficulty constitute 3.57% of the total population; those with vision difficulty make up 2.51% of the total population; those with cognitive difficulty represent 5.74% of the population aged 5 and older; those with ambulatory difficulty account for 7.23% of the population aged 5 and older; those with self-care difficulty comprise 2.51% of the population aged 5 and older; and those with independent living difficulty make up 5.64% of the population aged 18 and older.

<sup>25</sup> iBid<sup>26</sup> iBid<sup>27</sup> iBid



Report Area	Hearing	Vision	Cognitive	Ambulatory	Self-care	Independent Living
Seneca County, OH	3.57%	2.51%	5.74%	7.23%	2.51%	5.64%
Ohio	3.71%	2.37%	5.94%	7.29%	2.59%	6.15%
United States	3.55%	2.38%	5.30%	6.69%	2.57%	5.82%

### Veteran Population<sup>28</sup>

Report Area	Total Population Age 18+	Total Veterans	Veterans, Percent of Total Population
Seneca County, OH	43,161	3,140	7.28%
Ohio	9,169,824	644,363	7.03%
United States	256,649,167	17,038,807	6.64%

### Veterans, Age and Gender Demographics<sup>29</sup>

Report Area	Veterans Total	Veterans Male	Veterans Female	% Pop over 18 Total	% Pop over 18 Males	% Pop over 18 Females
Seneca County, OH	3,140	2,967	173	7.28%	13.73%	0.80%
Ohio	644,363	592,621	51,742	7.03%	13.23%	1.10%
United States	17,038,807	15,393,807	1,645,000	6.64%	12.25%	1.26%

### Veterans by Age<sup>30</sup>

Report Area	Veteran Age Males 18-34	Veteran Age Females 18-34	Veteran Age Males 35-54	Veteran Age Females 35-54	Veteran Age Males 55-64	Veteran Age Females 55-64	Veteran Age Males Over 65	Veteran Age Females Over 65
Seneca County, OH	205	1	673	37	534	63	1,555	72
Ohio	41,976	6,940	124,076	18,823	107,430	13,937	319,139	12,042
United States	1,202,922	263,508	3,414,333	635,083	2,725,774	394,399	8,050,778	352,010

### Families with Children

The latest American Community Survey estimates reveal that 29.34% of occupied households in Seneca County are family households with at least one child under 18. The US Census Bureau defines a family household as one where the householder lives with one or more individuals related by birth, marriage, or adoption. In contrast, a non-family household is one where the householder lives alone or with individuals who are not related to them.

Report Area	Total Households	Total Family Households	Families with Children (Age 0-17)	Families with Children (Age 0-17), Percent of Total Households
Seneca County, OH	21,910	13,964	6,429	29.34%
Ohio	4,789,408	2,961,404	1,349,361	28.17%
United States	125,736,353	81,432,908	37,622,481	29.92%

<sup>28</sup> iBid

<sup>29</sup> iBid

<sup>30</sup> iBid

Population Age 65+<sup>31</sup>

Report Area	Total Population	Population Age 65+	Population Age 65+, Percent
Seneca County, OH	55,062	10,074	18.30%
Ohio	11,774,683	2,068,562	17.57%
United States	331,097,593	54,737,648	16.53%

Group Quarters Population<sup>32</sup>

This indicator reports the total population living in group quarters, which are defined as living arrangements owned or managed by an entity or organization providing housing and/or services for residents. Examples of group quarters include college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, and workers' dormitories. According to the 2020 Decennial Census, there were 2,431 people living in group quarters, representing 4.41% of the total population in Seneca County.

Report Area	Total Population, 2020 Census	Population Living in Group Quarters	Population Living in Group Quarters, Percentage
Seneca County, OH	55,069	2,431	4.41%
Ohio	11,799,448	299,628	2.54%
United States	334,735,155	8,276,525	2.47%

Group Quarters Population by Facility Type<sup>33</sup>

Report Area	Correctional Facilities	Juvenile Detention Centers	Long-Term Care Facilities	College Dormitories	Military Barracks	Other Group Quarters
Seneca County, OH	202	24	454	1,584	0	167
Ohio	134,160	4,796	170,224	223,292	660	66,124
United States	1,978,489	88,800	1,638,564	2,794,201	328,615	1,447,856

Incarceration Rate<sup>34</sup>

Report Area	Total Population (2010)	Incarceration Rate
Seneca County, OH	56,745	0.9%
Ohio	11,536,504	1.2%
United States	312,444,060	1.3%

<sup>31</sup> iBid<sup>32</sup> iBid<sup>33</sup> iBid<sup>34</sup> Opportunity Insights. 2018

*Incarceration Rates by Race and Ethnicity*<sup>35</sup>

Report Area	Non-Hispanic White	Black or African American	Asian	American Indian or Alaska Native	Hispanic or Latino
Seneca County, OH	0.8%	6.5%	0.0%	No data	0.7%
Ohio	0.8%	5.3%	0.1%	1.3%	1.0%
United States	0.8%	4.7%	0.2%	2.8%	1.4%

## Income Data

*Income Levels*<sup>36</sup>

Report Area	Median Household Income	Per Capita Income
Seneca County, OH	\$62,476	\$31,769.51
Ohio	\$66,990	\$37,728.57
United States	\$75,149	\$41,261.47

*Household Income*<sup>37</sup>

Report Area	Estimated Population	Median Household Income
Seneca County, OH	52,150	\$63,221
Ohio	11,476,881	\$65,786
United States	325,012,887	\$74,755

*Median Household Income*<sup>38</sup>

This indicator provides the median household income based on the latest 5-year American Community Survey estimates. It includes the income of the householder and all individuals aged fifteen and over in the household, regardless of their relationship to the householder. Since many households consist of only one person, the average household income is typically lower than the average family income. In Seneca County, there are 21,910 households, with an average income of \$77,866.01 and a median income of \$62,476.

Report Area	Total Households	Average Household Income	Median Household Income
Seneca County, OH	21,910	\$77,866.01	\$62,476
Ohio	4,789,408	\$90,958.40	\$66,990
United States	125,736,353	\$105,833.04	\$75,149

<sup>35</sup> iBid<sup>36</sup> US Census Bureau, American Community Survey. 2018-22<sup>37</sup> iBid<sup>38</sup> iBid

*Median Household Income by Race / Ethnicity of Householder<sup>39</sup>*

Report Area	Non-Hispanic White	Black	Asian	American Indian or Alaska Native	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race	Hispanic or Latino
Seneca County, OH	\$63,122	\$31,198	No data	\$54,167	No data	\$105,313	\$44,063	\$63,393
Ohio	\$72,111	\$40,499	\$94,375	\$40,007	\$28,849	\$52,162	\$55,999	\$54,928
United States	\$81,423	\$50,901	\$107,637	\$55,925	\$76,568	\$61,851	\$70,596	\$64,936

*Public Assistance Income<sup>40</sup>*

Report Area	Total Households	Households with Public Assistance Income	Percent Households with Public Assistance Income
Seneca County, OH	21,910	813	3.71%
Ohio	4,789,408	124,696	2.60%
United States	125,736,353	3,339,152	2.66%

*Population Below 185% FPL<sup>41</sup>*

Report Area	Total Population	Population with Income Below 185% FPL	Population with Income Below 185% FPL, Percent
Seneca County, OH	52,140	15,102	28.96%
Ohio	11,472,644	3,087,281	26.91%
United States	323,275,448	84,842,073	26.24%

*Population Below 125% FPL<sup>42</sup>*

Report Area	Total Population	Population with Income Below 125% FPL	Population with Income Below 125% FPL, Percent
Seneca County, OH	52,140	8,130	15.59%
Ohio	11,472,644	1,960,076	17.08%
United States	323,275,448	53,120,911	16.43%

<sup>39</sup> iBid<sup>40</sup> iBid<sup>41</sup> iBid<sup>42</sup> iBid

Households Receiving SNAP by Poverty Status<sup>43</sup>

Report Area	Households Receiving SNAP Total	Households Receiving SNAP Percent	Households Receiving SNAP Income Below Poverty	Households Receiving SNAP Income Above Poverty	Households Not Receiving SNAP Total	Households Not Receiving SNAP Percent	Households Not Receiving SNAP Income Below Poverty	Households Not Receiving SNAP Income Above Poverty
Seneca County, OH	2,946	13.45%	1,427	1,519	18,964	86.55%	1,075	17,889
Ohio	586,419	12.24%	300,398	286,021	4,202,989	87.76%	333,309	3,869,680
United States	14,486,880	11.52%	6,332,769	8,154,111	111,249,473	88.48%	9,283,496	101,965,977

Seniors in Poverty<sup>44</sup>

Report Area	Ages 65 and Up Total Population	Ages 65 and Up In Poverty	Ages 65 and Up Poverty Rate
Seneca County, OH	9,612	675	7.0%
Ohio	1,997,683	181,093	9.1%
United States	53,352,363	5,309,452	10.0%

Poverty by Gender: Age 65 and Up<sup>45</sup>

Report Area	Total Male	Total Female	Percent Male	Percent Female
Seneca County, OH	259	416	5.78%	8.10%
Ohio	65,778	115,315	7.37%	10.44%
United States	1,982,374	3,327,078	8.27%	11.32%

Poverty by Ethnicity Alone: Age 65 and Up<sup>46</sup>

Report Area	Total Hispanic or Latino	Total Not Hispanic or Latino	Percent Hispanic or Latino	Percent Not Hispanic or Latino
Seneca County, OH	33	642	17.46%	6.81%
Ohio	5,647	175,446	19.07%	8.91%
United States	837,593	4,471,859	17.82%	9.19%

Poverty by Race, Percent: Age 65 and Up<sup>47</sup>

Report Area	Non-Hispanic White	Black or African American	American Indian / Alaska Native	Asian	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Race
Seneca County, OH	6.79%	7.50%	0.00%	0.00%	No data	0.00%	28.21%
Ohio	7.76%	18.94%	22.00%	11.82%	24.77%	16.76%	16.18%
United States	7.82%	17.74%	18.45%	12.87%	13.61%	18.79%	15.00%

<sup>43</sup> iBid<sup>44</sup> iBid<sup>45</sup> iBid<sup>46</sup> iBid<sup>47</sup> iBid

Poverty by Race, Total: Age 65 and Up<sup>48</sup>

Report Area	Non-Hispanic White	Black or African American	American Indian / Alaska Native	Asian	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Race
Seneca County, OH	626	6	0	0	0	0	22
Ohio	134,645	33,166	496	3,142	81	2,238	5,298
United States	3,134,659	858,989	52,568	326,912	8,473	299,466	329,680

Employment and Transportation Data

Current Unemployment<sup>49</sup>

Report Area	Labor Force	Number Employed	Number Unemployed	Unemployment Rate
Seneca County, OH	26,539	25,337	1,202	4.5%
Ohio	5,806,658	5,547,942	258,716	4.5%
United States	169,171,236	162,498,983	6,672,254	3.9%

Five Year Unemployment Rate<sup>50</sup>

The chart below illustrates the changes in unemployment in Seneca County from March 2020 to March 2024. According to the U.S. Department of Labor, the unemployment rate decreased from 5.3% to 4.5% over this five-year period.

Report Area	March 2020	March 2021	March 2022	March 2023	March 2024
Seneca County, OH	5.3%	5.2%	5.1%	4.1%	4.5%
Ohio	5.4%	5.9%	4.2%	3.9%	4.5%
United States	4.9%	6.2%	3.8%	3.6%	3.9%

Travel Time to Work<sup>51</sup>

Report Area	Workers that Commute Age 16 and Up	% Workers Travelling < 10 mins	% Workers Travelling between 10 and 30 mins	% Workers Travelling between 30 and 60 mins	% Workers Travelling > 60 mins	Average Commute Time (mins)
Seneca County, OH	25,050	23.21%	51.64%	20.68%	4.47%	No data
Ohio	5,031,783	14.53%	54.88%	25.40%	5.19%	23.64
United States	138,386,938	12.50%	49.64%	28.99%	8.87%	26.66

<sup>48</sup> iBid

<sup>49</sup> U.S. Department of Labor, Bureau of Labor Statistics. 2024- March

<sup>50</sup> iBid

<sup>51</sup> US Census Bureau, American Community Survey. 2018-22

Households with No Motor Vehicle<sup>52</sup>

Report Area	Total Occupied Households	Households with No Motor Vehicle	Households with No Motor Vehicle, Percent
Seneca County, OH	21,910	1,258	5.74%
Ohio	4,789,408	356,115	7.44%
United States	125,736,353	10,474,870	8.33%

Households with No Motor Vehicle by Tenure<sup>53</sup>

Report Area	Owner-Occupied Households	Owner-Occupied Households, Percent	Renter-Occupied Households	Renter-Occupied Households, Percent
Seneca County, OH	298	1.89%	960	15.66%
Ohio	94,822	2.96%	261,293	16.44%
United States	2,560,689	3.14%	7,914,181	17.89%

Seneca County lacks a centralized public transportation system, but several service providers offer transportation for specific demographic groups.

**North Central Area Transit (Most recently changed names from SCAT)** Public transportation Demand Response in Seneca County and Flex Routes in the Tiffin Area

**Seneca County Commission on Aging** provides curb to curb demand response transportation for seniors.

**Seneca County Board of Developmental Disabilities/Opportunity Center** provides curb to curb, door to door, for disabled individuals.

**Seneca County Veteran Services** offers direct transportation for Veterans to medical appointments at VA facilities.

**Seneca County Job and Family Services (JFS)** offers limited direct transportation of clients and coordination with other providers.

**Flat Rock Homes, Inc.** offers open door, demand responsive to individuals served by Flat Rock Homes, Flat Rock Care Center, and Flat Rock Community Services as well as individuals referred by local transit.

**St. Francis Senior Ministries** offers demand response service to residents by St. Francis staff or through contracts with North Central Area Transit.

**Clymer Medical Transport** operates as a privately owned, for-profit entity, offering medical transportation services across Hancock, Allen, Seneca, Hardin, Shelby, Logan, Van Wert, Preble, and Darke counties. Their services include door-to-door, demand response transportation, available exclusively through contractual agreements with the Area Agency on Aging 3, Catholic Social Services, and the Care Coordination Program. Passengers must meet the eligibility criteria

<sup>52</sup> iBid

<sup>53</sup> iBid

set by these programs to access the service. Clymer Medical Transport also caters to private pay clients, without the need for referrals. However, they do not accept Medicaid or Medicare.

## Housing Profile

### Housing Units - Overview

The data below illustrates the number of housing units in Seneca County for each July from 2013 to 2022. As reported by the U.S. Census, the total number of housing units in the area reached 24,023 in 2022. This represents a decrease of 51 units, or -0.21%, since 2013, while the statewide increase was significantly higher at 311.14%.

Report Area	July 2013	July 2014	July 2015	July 2016	July 2017	July 2018	July 2019	July 2020	July 2021	July 2022
Seneca County, OH	24,074	24,079	24,081	24,092	24,149	24,161	24,168	23,948	23,973	24,023
Ohio	5,149,977	5,162,087	20,695,784	20,744,028	20,804,060	20,868,500	20,931,476	20,985,176	21,078,552	21,173,424
United States	133,538,615	134,388,318	135,285,123	136,286,436	137,366,902	138,516,439	139,684,244	140,805,345	142,153,010	143,786,655

### Assisted Housing<sup>54</sup>

This indicator provides the total number of HUD-funded assisted housing units available to eligible renters, along with the rate of these units per 10,000 households.

Report Area	Total Housing Units (2022)	Total HUD-Assisted Housing Units	HUD-Assisted Units, Rate per 10,000 Housing Units
Seneca County, OH	21,759	571	262.42
Ohio	4,717,226	227,127	481.48
United States	123,559,968	5,114,316	413.91

### Assisted Housing Units - HUD Programs - by Assistance Program<sup>55</sup>

Report Area	Housing Choice Voucher Units	Project-Based Section 8 Units	Section 236 Units (Federal Housing Authority Projects)	Public Housing Authority Units	Section 202 Units (Supportive Housing for the Elderly)	Section 811 Units (Supportive Housing for Persons with Disabilities)	Other Multi-Family Program Units (RAP, SUP, Moderate Rehab, Etc.)
Seneca County, OH	204.00	305.00	0.00	0.00	55.00	0.00	0.00
Ohio	103,189.00	76,116.00	0.00	38,030.00	6,551.00	1,688.00	200.00
United States	2,669,691.00	1,306,727.00	14,149.00	931,624.00	125,568.00	33,860.00	16,423.00

<sup>54</sup> US Department of Housing and Urban Development. 2017-21

<sup>55</sup> iBid



Homeowners

According to the U.S. Census Bureau, there were an estimated 15,779 owner-occupied homes out of 23,960 housing units in Seneca County in 2022. This represents 65.86% of the housing units, a decline from the 75.14% owner-occupied homes recorded in 2000.

Report Area	Total Housing Units 2000	Owner Occupied Homes 2000	Owner Occupied Homes 2000	Total Housing Units 2022	Owner Occupied Homes 2022	Owner Occupied Homes 2022
Seneca County, OH	22,292	16,751	75.14%	23,960	15,779	65.86%
Ohio	4,445,773	3,072,522	69.11%	5,251,209	3,200,314	60.94%
United States	105,480,101	69,815,753	66.19%	140,943,613	81,497,760	57.82%

Housing Age<sup>56</sup>

Report Area	Total Housing Units	Median Year Structures Built
Seneca County, OH	23,960	1957
Ohio	5,251,209	1970
United States	140,943,613	1979

Owner-Occupied Housing Units by Age, Total<sup>57</sup>

Report Area	Before 1960	1960-1979	1980-1999	2000-2009	2010-2019	After 2020
Seneca County, OH	8,226	3,655	2,633	899	331	35
Ohio	1,218,745	788,705	681,228	358,864	141,912	10,860
United States	21,113,504	19,274,790	21,764,765	12,447,551	6,400,443	496,707

Owner-Occupied Housing Units by Age, Percentage<sup>58</sup>

Report Area	Before 1960	1960-1979	1980-1999	2000-2009	2010-2019	After 2020
Seneca County, OH	52.13%	23.16%	16.69%	5.70%	2.10%	0.22%
Ohio	38.08%	24.64%	21.29%	11.21%	4.43%	0.34%
United States	25.91%	23.65%	26.71%	15.27%	7.85%	0.61%

Renter-Occupied Housing Units by Age, Total<sup>59</sup>

Report Area	Before 1960	1960-1979	1980-1999	2000-2009	2010-2019	After 2020
Seneca County, OH	3,021	5,672	892	375	151	0
Ohio	583,198	1,360,688	330,770	110,330	93,689	4,908
United States	11,772,248	34,964,964	11,507,471	4,819,574	4,070,660	184,260

<sup>56</sup> US Census Bureau, American Community Survey. 2018-22

<sup>57</sup> iBid

<sup>58</sup> iBid

<sup>59</sup> iBid

*Renter-Occupied Housing Units by Age, Percentage<sup>60</sup>*

Report Area	Before 1960	1960-1979	1980-1999	2000-2009	2010-2019	After 2020
Seneca County, OH	49.27%	27.60%	14.55%	6.12%	2.46%	0.00%
Ohio	36.70%	29.34%	20.82%	6.94%	5.90%	0.31%
United States	26.61%	26.86%	26.01%	10.89%	9.20%	0.42%

*Housing Cost Burden (Owners)*

The 2018-2022 American Community Survey (ACS) indicates that, nationwide, 27.17% of homeowners with mortgages spend 30% or more of their income on housing costs. In Seneca County, 17.17% of homeowners with mortgages and 7.75% of homeowners without mortgages spend 30% or more of their income on housing. Spending 30% or more of income on housing costs is considered a "housing-cost burden."

Total housing units are defined as all rentals and owned properties where both rent/ownership status and income are known. The number of occupied units includes only those where the gross rent as a percentage of household income can be calculated.

Report Area	Total Housing Units	Owners with Mortgage	30 Percent or More Income with Mortgage	Percent of Owners Spending 30 Percent or More of Income with Mortgage	Owners without Mortgages	30 Percent or More of Income without Mortgage	Percent of Owners Spending 30 Percent or More of Income without Mortgage
Seneca County, OH	21,910	8,375	1,438	17.17%	7,404	574	7.75%
Ohio	4,789,408	1,973,077	404,004	20.48%	1,227,237	144,503	11.77%
United States	125,736,353	50,148,459	13,624,400	27.17%	31,349,301	4,191,593	13.37%

*Housing Cost Burden (Renters)*

The 2018-2022 American Community Survey (ACS) reveals that, nationwide, 46.45% of occupied rental units spend 30% or more of their income on housing costs. In Seneca County, 36.16% of occupied rental units face this housing cost burden. Spending 30% or more of income on housing costs is considered a "housing-cost burden."

Total housing units include all rentals and owned properties where both rent/ownership status and income are known. The number of occupied units is restricted to those where the gross rent as a percentage of household income can be calculated.

<sup>60</sup> iBid

Report Area	Total Housing Units	Occupied Units Paying Rent	30 Percent or More of Income Paying Rent	Percent of Renters Spending 30 Percent or More of Income with Rent
Seneca County, OH	21,910	6,131	2,217	36.16%
Ohio	4,789,408	1,589,094	653,874	41.15%
United States	125,736,353	44,238,593	20,547,938	46.45%

#### Housing Costs - Cost Burden (30%)<sup>61</sup>

This indicator reports the percentage of households where housing costs constitute 30% or more of total household income, providing insight into monthly housing expenses for both owners and renters. This data measures housing affordability and identifies excessive shelter costs. It also helps in developing housing programs to meet the needs of people at different economic levels. In Seneca County, 4,229 out of 21,910 households, or 19.30%, are considered cost-burdened.

Report Area	Total Households	Cost-Burdened Households	Cost-Burdened Households, Percent
Seneca County, OH	21,910	4,229	19.30%
Ohio	4,789,408	1,202,381	25.11%
United States	125,736,353	38,363,931	30.51%

#### Cost-Burdened Households by Tenure, Total

This data indicates the number of households spending more than 30% of their income on housing costs. According to the U.S. Census Bureau's American Community Survey (ACS) 2018-2022 5-year estimates, Seneca County has 4,229 cost-burdened households. This indicator is reported only for households where both housing costs and income were identified in the American Community Survey.

Report Area	Cost-Burdened Households	Cost-Burdened Rental Households	Cost-Burdened Owner-Occupied Households w/ Mortgage	Cost-Burdened Owner-Occupied Households w/o Mortgage
Seneca County, OH	4,229	2,217	1,438	574
Ohio	1,202,381	653,874	404,004	144,503
United States	38,363,931	20,547,938	13,624,400	4,191,593

<sup>61</sup> iBid

Cost-Burdened Households by Tenure, Percent<sup>62</sup>

Report Area	Rental Households	Rental Households Cost-Burdened, Percent	Owner-Occupied Households w/ Mortgage	Owner-Occupied Households w/ Mortgage Cost-Burdened, Percent	Owner-Occupied Households w/o Mortgage	Owner-Occupied Households w/o Mortgage Cost-Burdened, Percent
Seneca County, OH	6,131	36.16%	8,375	17.17%	7,404	7.75%
Ohio	1,589,094	41.15%	1,973,077	20.48%	1,227,237	11.77%
United States	44,238,593	46.45%	50,148,459	27.17%	31,349,301	13.37%

Housing Costs - Cost Burden, Severe (50%)<sup>63</sup>

Report Area	Total Households	Severely Burdened Households	Severely Burdened Households, Percent
Seneca County, OH	21,910	1,793	8.18%
Ohio	4,789,408	543,396	11.35%
United States	125,736,353	17,679,129	14.06%

Severely Cost-Burdened Households by Tenure, Total<sup>64</sup>

Report Area	Severely Burdened Households	Severely Burdened Rental Households	Severely Burdened Owner-Occupied Households w/ Mortgage	Severely Burdened Owner-Occupied Households w/o Mortgage
Seneca County, OH	1,793	1,043	543	207
Ohio	543,396	328,160	151,714	63,522
United States	17,679,129	10,301,618	5,419,588	1,957,923

Severely Cost-Burdened Households by Tenure, Percent of Severely Burdened Households<sup>65</sup>

Report Area	Severely Burdened Households	Severely Burdened Rental Households	Severely Burdened Owner-Occupied Households w/ Mortgage	Severely Burdened Owner-Occupied Households w/o Mortgage
Seneca County, OH	1,793	58.17%	30.28%	11.54%
Ohio	543,396	60.39%	27.92%	11.69%
United States	17,679,129	58.27%	30.66%	11.07%

<sup>62</sup> iBid<sup>63</sup> iBid<sup>64</sup> iBid<sup>65</sup> iBid

Severely Cost-Burdened Households by Tenure, Percentage of Tenure<sup>66</sup>

Report Area	Rental Households	Rental Households Severely Burdened, Percent	Owner-Occupied Households w/ Mortgage	Owner-Occupied Households w/ Mortgage Severely Burdened, Percent	Owner-Occupied Households w/o Mortgage	Owner-Occupied Households w/o Mortgage Severely Burdened, Percent
Seneca County, OH	6,131	17.01%	8,375	6.48%	7,404	2.80%
Ohio	1,589,094	20.65%	1,973,077	7.69%	1,227,237	5.18%
United States	44,238,593	23.29%	50,148,459	10.81%	31,349,301	6.25%

Household Structure - Older Adults Living Alone<sup>67</sup>

Report Area	Total Occupied Households	Total Households with Seniors (Age 65+)	Households with Seniors Living Alone	Percentage of Total Households	Percentage of Senior Households
Seneca County, OH	21,910	7,138	2,795	12.76%	39.16%
Ohio	4,789,408	1,476,783	616,976	12.88%	41.78%
United States	125,736,353	38,775,247	14,433,125	11.48%	37.22%

Overcrowded Housing

Occupied housing units, overcrowded housing units, and percent overcrowded for 2013-2017 and 2018-2022 American Community Survey Estimates are provided for Seneca County below. The average for Seneca County for 2022 is 2%, compared to a statewide average of 1.74%.

Report Area	Occupied Housing Units 2017	Overcrowded Housing Units 2017	Percent Overcrowded 2017	Occupied Housing Units 2022	Overcrowded Housing Units 2022	Percent Overcrowded 2022
Seneca County, OH	20,506	125	0.61%	20,822	259	1.24%
Ohio	3,872,073	61,191	1.58%	3,883,424	67,425	1.74%
United States	91,488,894	3,975,282	4.35%	89,093,698	4,225,487	4.74%

Vacancy Rates<sup>68</sup>

Report Area	Residential Addresses	Vacant Residential Addresses	Residential Vacancy Rate	Business Addresses	Vacant Business Addresses	Business Vacancy Rate
Seneca County, OH	24,129	814	3.4%	1,645	232	14.1%
Ohio	5,638,485	203,871	3.6%	449,403	61,669	13.7%
United States	154,223,167	3,241,165	2.1%	13,870,192	1,235,845	8.9%

<sup>66</sup> iBid<sup>67</sup> iBid<sup>68</sup> US Department of Housing and Urban Development 2021 Q4

*Residential Vacancy Rates by Quarter, 2017 through 2022<sup>69</sup>*

Report Area	2017 - Q1	2017 - Q2	2017 - Q3	2017 - Q4	2018 - Q1	2018 - Q2	2018 - Q3	2018 - Q4	2019 - Q1	2019 - Q2	2019 - Q3	2019 - Q4	2020 - Q1	2020 - Q2	2020 - Q3	2020 - Q4	2021 - Q1	2021 - Q2	2021 - Q3	2021 - Q4	2022 - Q1	2022 - Q2	2022 - Q3	2022 - Q4
Seneca County, OH	3.6%	3.7%	3.7%	3.8%	3.9%	3.9%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	4.0%	3.9%	3.7%	3.6%	3.5%	3.5%	3.4%	3.5%	3.4%	3.4%	3.4%	3.4%
Ohio	4.0%	3.9%	3.9%	3.9%	3.9%	3.9%	3.8%	3.7%	3.8%	3.8%	3.8%	3.8%	3.9%	4.0%	3.8%	3.7%	3.7%	3.6%	3.6%	3.7%	3.6%	3.6%	3.6%	3.6%
United States	2.6%	2.6%	2.6%	2.5%	2.6%	2.6%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.6%	2.4%	2.4%	2.4%	2.3%	2.2%	2.2%	2.2%	2.1%	2.1%	2.1%

*Affordable Housing<sup>70</sup>*

Report Area	Units Affordable at 15% AMI	Units Affordable at 30% AMI	Units Affordable at 40% AMI	Units Affordable at 50% AMI	Units Affordable at 60% AMI	Units Affordable at 80% AMI	Units Affordable at 100% AMI	Units Affordable at 125% AMI
Seneca County, OH	4.35%	13.88%	25.73%	40.83%	54.49%	73.22%	83.94%	88.92%
Ohio	4.19%	10.60%	18.81%	29.90%	41.27%	59.88%	71.72%	80.03%
United States	3.56%	8.38%	13.55%	20.73%	28.61%	44.19%	59.45%	69.61%

*Affordable Owner-Occupied Units, Percent<sup>71</sup>*

Report Area	Units Affordable at 15% AMI	Units Affordable at 30% AMI	Units Affordable at 40% AMI	Units Affordable at 50% AMI	Units Affordable at 60% AMI	Units Affordable at 80% AMI	Units Affordable at 100% AMI	Units Affordable at 125% AMI
Seneca County, OH	5.21%	14.79%	26.36%	39.09%	48.42%	67.08%	80.79%	87.55%
Ohio	4.68%	10.59%	17.84%	27.03%	36.18%	53.37%	67.57%	77.36%
United States	4.25%	8.72%	13.30%	18.64%	24.02%	35.48%	47.43%	58.74%

*Affordable Renter-Occupied Units, Percent<sup>72</sup>*

Report Area	Units Affordable at 15% AMI	Units Affordable at 30% AMI	Units Affordable at 40% AMI	Units Affordable at 50% AMI	Units Affordable at 60% AMI	Units Affordable at 80% AMI	Units Affordable at 100% AMI	Units Affordable at 125% AMI
Seneca County, OH	2.11%	11.52%	24.12%	45.31%	70.11%	89.02%	92.04%	92.43%
Ohio	2.18%	8.26%	16.85%	31.09%	46.88%	70.30%	82.14%	90.37%
United States	2.18%	7.63%	14.21%	24.84%	37.57%	60.54%	79.53%	92.95%

<sup>69</sup> iBid

<sup>70</sup> US Census Bureau, American Community Survey. 2018-22

<sup>71</sup> iBid

<sup>72</sup> iBid

*Housing Cost: Owner Cost*<sup>73</sup>

Selected monthly owner costs include payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (such as first mortgages, second mortgages, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance; utilities (electricity, gas, water, and sewer); and fuels (oil, coal, kerosene, wood, etc.). Additionally, they encompass monthly condominium fees for condominiums and costs for mobile homes when applicable. These costs are calculated for all owner-occupied units and are typically presented separately for units "with a mortgage" and units "without a mortgage."

Report Area	Total Owner-Occupied Housing Units	Average Monthly Owner Costs	Median Monthly Owner Costs
Seneca County, OH	15,779	\$912	\$766
Ohio	3,200,314	\$1,251	\$1,055
United States	81,497,760	\$1,604	\$1,282

*Owner-Occupied Housing*<sup>74</sup>

Report Area	Total Occupied Housing Units	Owner-Occupied Housing Units	Percent Owner-Occupied Housing Units
Seneca County, OH	21,910	15,779	72.02%
Ohio	4,789,408	3,200,314	66.82%
United States	125,736,353	81,497,760	64.82%

*Owner-Occupied Households by Householder's Race Alone, Percent*<sup>75</sup>

Report Area	White	Black	Asian	American Indian or Alaska Native	Some Other Race	Multiple Races
Seneca County, OH	72.95%	20.97%	25.33%	74.42%	94.67%	67.85%
Ohio	72.71%	36.13%	56.53%	46.93%	48.49%	50.06%
United States	71.13%	43.12%	61.57%	55.04%	45.09%	54.48%

*Owner-Occupied Households by Householder's Race Alone, Total*<sup>76</sup>

Report Area	White	Black	Asian	American Indian or Alaska Native	Some Other Race	Multiple Races
Seneca County, OH	15,190	82	19	64	213	211
Ohio	2,823,811	213,803	55,627	3,230	24,122	79,127
United States	63,373,589	6,639,368	3,925,859	486,488	2,536,371	4,460,522

*Owner-Occupied Households by Householder's Age Group, Percent*<sup>77</sup>

Report Area	Age 15-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65-74	Age 75-84	Age 85+
Seneca County, OH	30.26%	56.26%	66.12%	76.89%	76.25%	87.60%	85.50%	63.72%
Ohio	17.25%	44.56%	63.73%	71.92%	75.56%	79.55%	80.39%	72.06%
United States	15.83%	40.34%	60.09%	69.36%	75.09%	79.37%	79.49%	70.45%

<sup>73</sup> iBid<sup>74</sup> iBid<sup>75</sup> iBid<sup>76</sup> iBid<sup>77</sup> iBid

Owner-Occupied Households by Householder's Age Group, Total<sup>78</sup>

Report Area	Age 15-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65-74	Age 75-84	Age 85+
Seneca County, OH	367	1,491	2,227	3,017	3,412	3,263	1,468	534
Ohio	34,153	325,121	490,656	587,891	718,037	615,594	311,046	117,816
United States	751,373	7,719,672	13,099,935	15,414,979	18,200,781	15,509,393	7,928,913	2,872,714

Renter-Occupied Housing<sup>79</sup>

Report Area	Total Occupied Housing Units	Renter-Occupied Housing Units	Percent Renter-Occupied Housing Units
Seneca County, OH	21,910	6,131	27.98%
Ohio	4,789,408	1,589,094	33.18%
United States	125,736,353	44,238,593	35.18%

Renter-Occupied Households by Race Alone, Percent<sup>80</sup>

Report Area	White	Black	Asian	American Indian or Alaska Native	Some Other Race	Multiple Races
Seneca County, OH	27.05%	79.03%	74.67%	25.58%	5.33%	32.15%
Ohio	27.29%	63.87%	43.47%	53.07%	51.51%	49.94%
United States	28.87%	56.88%	38.43%	44.96%	54.91%	45.52%

Renter-Occupied Households by Race Alone, Total<sup>81</sup>

Report Area	White	Black	Asian	American Indian or Alaska Native	Some Other Race	Multiple Races
Seneca County, OH	5,632	309	56	22	12	100
Ohio	1,059,613	377,990	42,774	3,653	25,626	78,949
United States	25,720,109	8,756,971	2,449,938	397,387	3,088,359	3,726,785

Renter-Occupied Households by Age Group, Percent<sup>82</sup>

Report Area	Age 15-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65-74	Age 75-84	Age 85+
Seneca County, OH	69.74%	43.74%	33.88%	23.11%	23.75%	12.40%	14.50%	36.28%
Ohio	82.75%	55.44%	36.27%	28.08%	24.44%	20.45%	19.61%	27.94%
United States	84.17%	59.66%	39.91%	30.64%	24.91%	20.63%	20.51%	29.55%

<sup>78</sup> iBid

<sup>79</sup> iBid

<sup>80</sup> iBid

<sup>81</sup> iBid

<sup>82</sup> iBid



Renter-Occupied Households by Age Group, Total<sup>83</sup>

Report Area	Age 15-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65-74	Age 75-84	Age 85+
Seneca County, OH	846	1,159	1,141	907	1,063	462	249	304
Ohio	163,830	404,486	279,191	229,481	232,309	158,237	75,888	45,672
United States	3,995,625	11,415,821	8,699,657	6,809,100	6,037,634	4,030,178	2,045,838	1,204,740

Housing Quality - Substandard Housing<sup>84</sup>

This indicator reports the number and percentage of owner- and renter-occupied housing units with at least one of the following issues: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) having one or more occupants per room, 4) monthly owner costs exceeding 30% of household income, or 5) gross rent exceeding 30% of household income. These selected conditions help assess the quality of the housing inventory and its occupants, making it easier to identify homes considered substandard. In Seneca County, 4,446 out of 21,910 occupied housing units, or 20.29%, have one or more substandard conditions.

Report Area	Total Occupied Housing Units	Occupied Housing Units with One or More Substandard Conditions	Occupied Housing Units with One or More Substandard Conditions, Percent
Seneca County, OH	21,910	4,446	20.29%
Ohio	4,789,408	1,215,605	25.38%
United States	125,736,353	39,858,044	31.70%

Substandard Housing: Number of Substandard Conditions Present, Percentage of Total Occupied Housing Units<sup>85</sup>

Report Area	No Conditions	One Condition	Two or Three Conditions	Four Conditions
Seneca County, OH	79.71%	19.15%	1.15%	0.00%
Ohio	74.62%	24.41%	0.97%	0.01%
United States	68.30%	29.91%	1.78%	0.01%

Substandard Housing: Households Lacking Complete Plumbing Facilities<sup>86</sup>

Complete plumbing facilities consist of: (a) hot and cold running water, (b) a flush toilet, and (c) a bathtub or shower. All three must be located inside the house, apartment, or mobile home, though not necessarily in the same room. Housing units are considered lacking complete plumbing facilities if any one of these three components is missing.

<sup>83</sup> iBid

<sup>84</sup> iBid

<sup>85</sup> iBid

<sup>86</sup> iBid

Report Area	Occupied Housing Units	Housing Units Lacking Complete Plumbing Facilities	Housing Units Lacking Complete Plumbing Facilities, Percent
Seneca County, OH	21,910	44	0.20%
Ohio	4,789,408	15,733	0.33%
United States	125,736,353	486,881	0.39%

### Substandard Housing: Households Lacking Complete Kitchen Facilities<sup>87</sup>

A unit is considered to have complete kitchen facilities if it includes all three of the following: (a) a sink with a faucet, (b) a stove or range, and (c) a refrigerator. These facilities must be located within the house, apartment, or mobile home, though they do not have to be in the same room. Units that have only a microwave or portable heating equipment, such as a hot plate or camping stove, are not considered to have complete kitchen facilities. Additionally, an icebox is not classified as a refrigerator.

Report Area	Occupied Housing Units	Housing Units Lacking Complete Kitchen Facilities	Housing Units Lacking Complete Kitchen Facilities, Percent
Seneca County, OH	23,960	962	4.02%
Ohio	5,251,209	163,372	3.11%
United States	140,943,613	3,439,478	2.44%

### Number of Unsafe, Unsanitary Homes<sup>88</sup>

Report Area	Occupied Housing Units 2000	Housing Units without Plumbing 2000	Percent without Plumbing 2000	Occupied Housing Units 2022	Housing Units without Plumbing 2022	Percent without Plumbing 2022
Seneca County, OH	22,292	113	0.48%	21,910	44	0.20%
Ohio	4,445,773	19,407	0.41%	4,789,408	15,733	0.33%
United States	106,741,426	736,626	0.69%	126,956,011	502,642	0.40%

### Evictions<sup>89</sup>

Report Area	Renter Occupied Households	Eviction Filings	Evictions	Eviction Filing Rate	Eviction Rate
Seneca County, OH	6,394	286	278	4.32%	4.13%
Ohio	1,663,340	106,360	93,863	6.18%	5.45%
United States	38,372,860	2,350,042	898,479	6.12%	2.34%

<sup>87</sup> iBid

<sup>88</sup> iBid

<sup>89</sup> Evictions Lab, Seneca County, <https://evictionlab.org/>

*Loan Denial Rates by Race<sup>90</sup>*

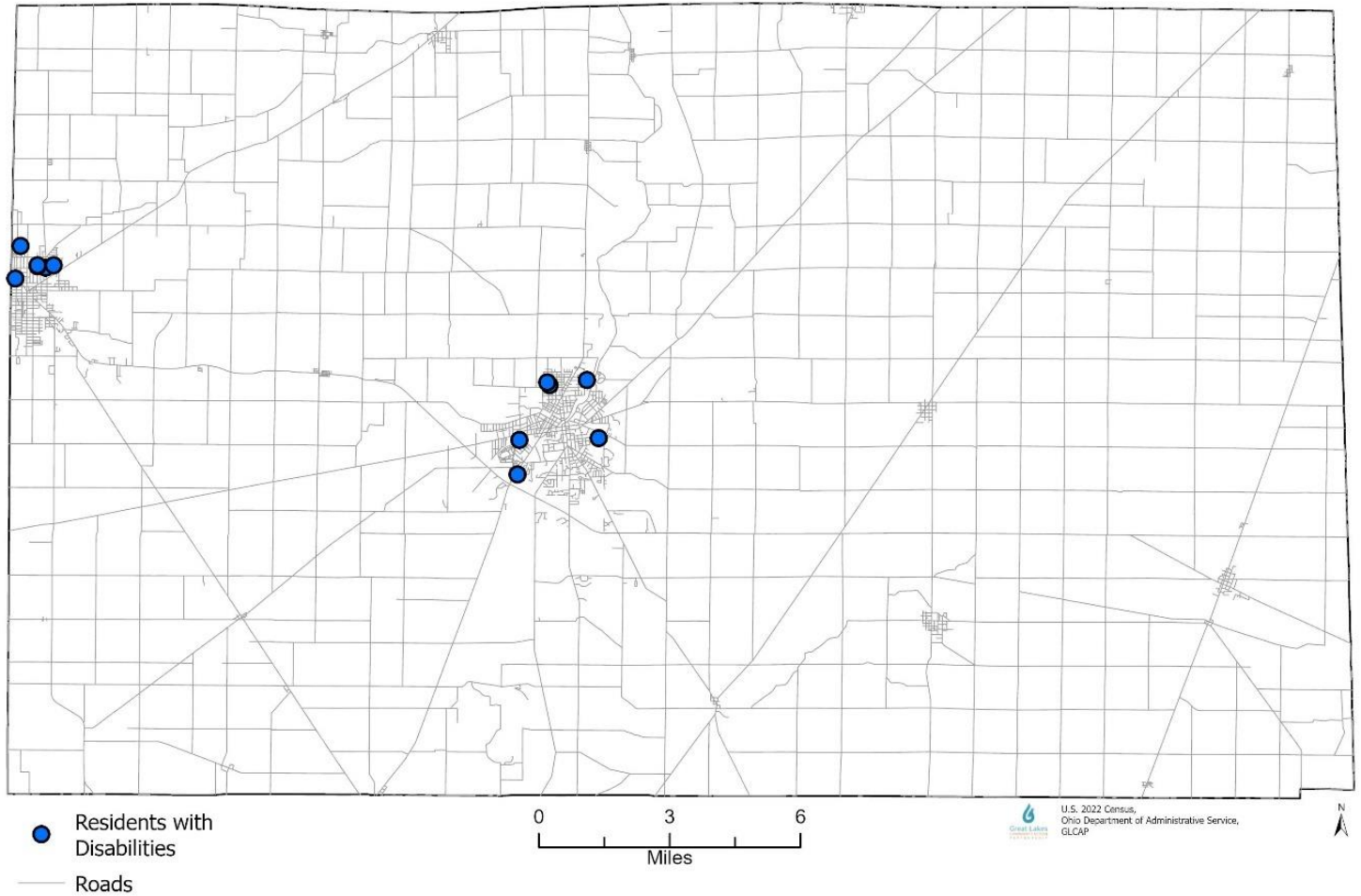
Applicant Race	Number of Loan Applications	Number of Applications Denied	Percentage Denial by Race
White	1,165	239	21%
Black	17	10	59%
Hispanic/Latino <sup>38</sup>	38	10	26%
American Indian or Alaska Native	9	2	22%
Native Hawaiian or Other Pacific Islander	4	1	25%
Two or More Races	1	0	0%

<sup>90</sup> 2022 Home Mortgage Disclosure Act Dataset

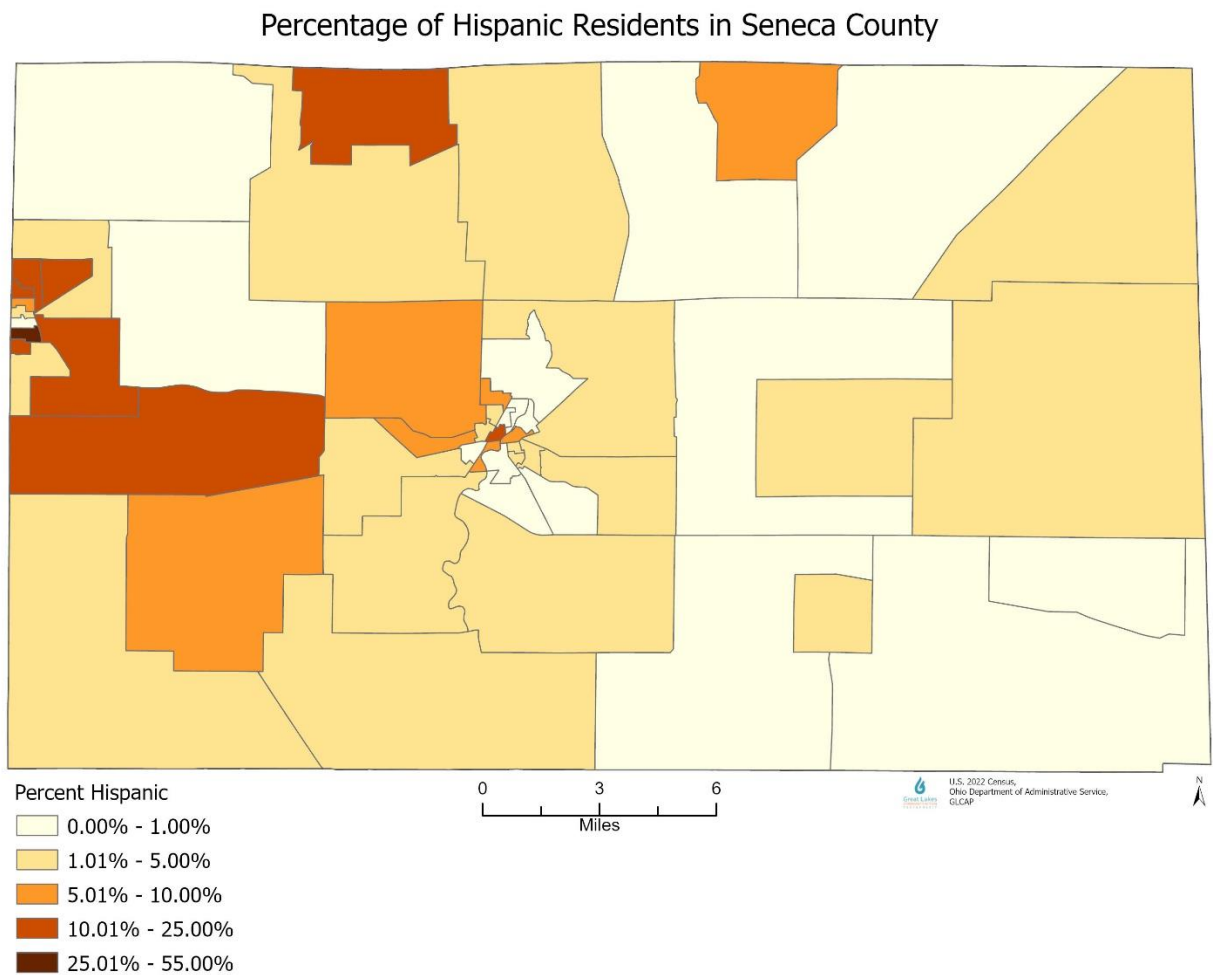
## Maps

### Location of Housing for Persons with Disabilities

Residents with Disabilities in Seneca County, Ohio

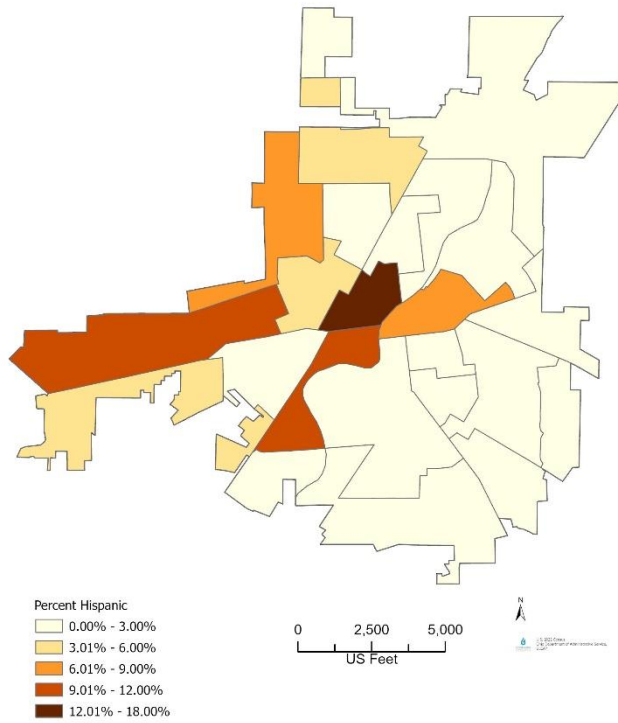


## Racial Housing Patterns – Seneca County

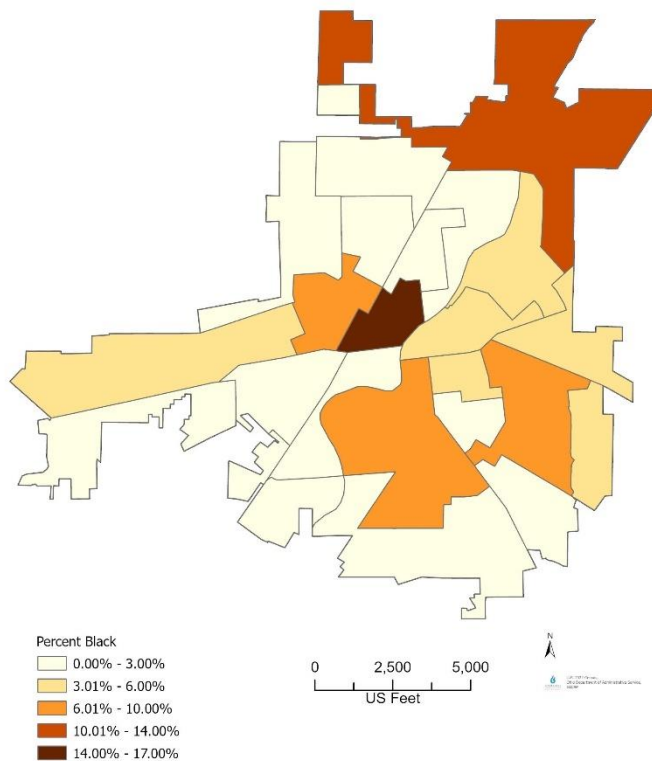


## Racial Housing Patterns – City of Tiffin

Percentage of Hispanic Residents in Tiffin, Ohio

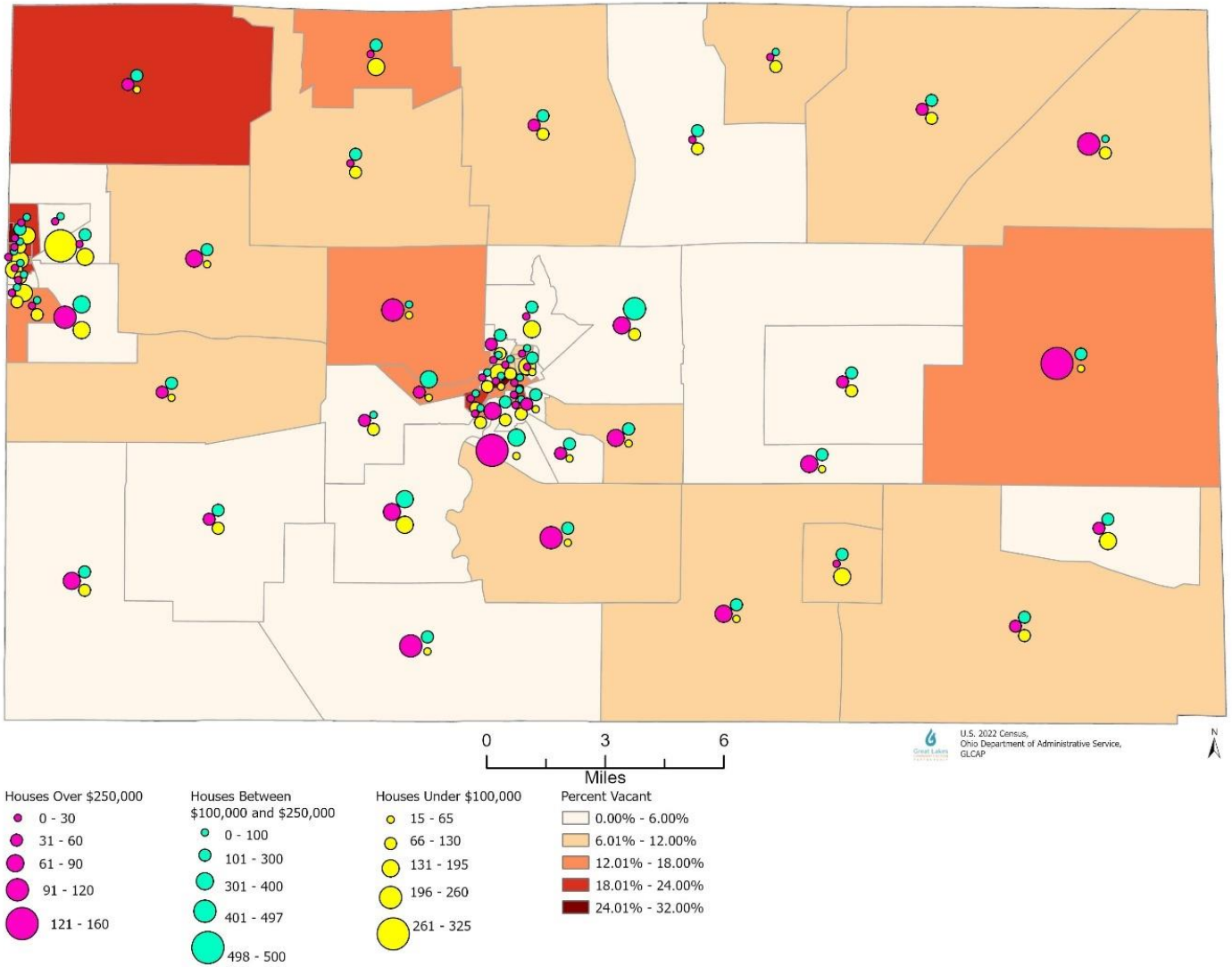


Percentage of Black Residents in Tiffin, Ohio



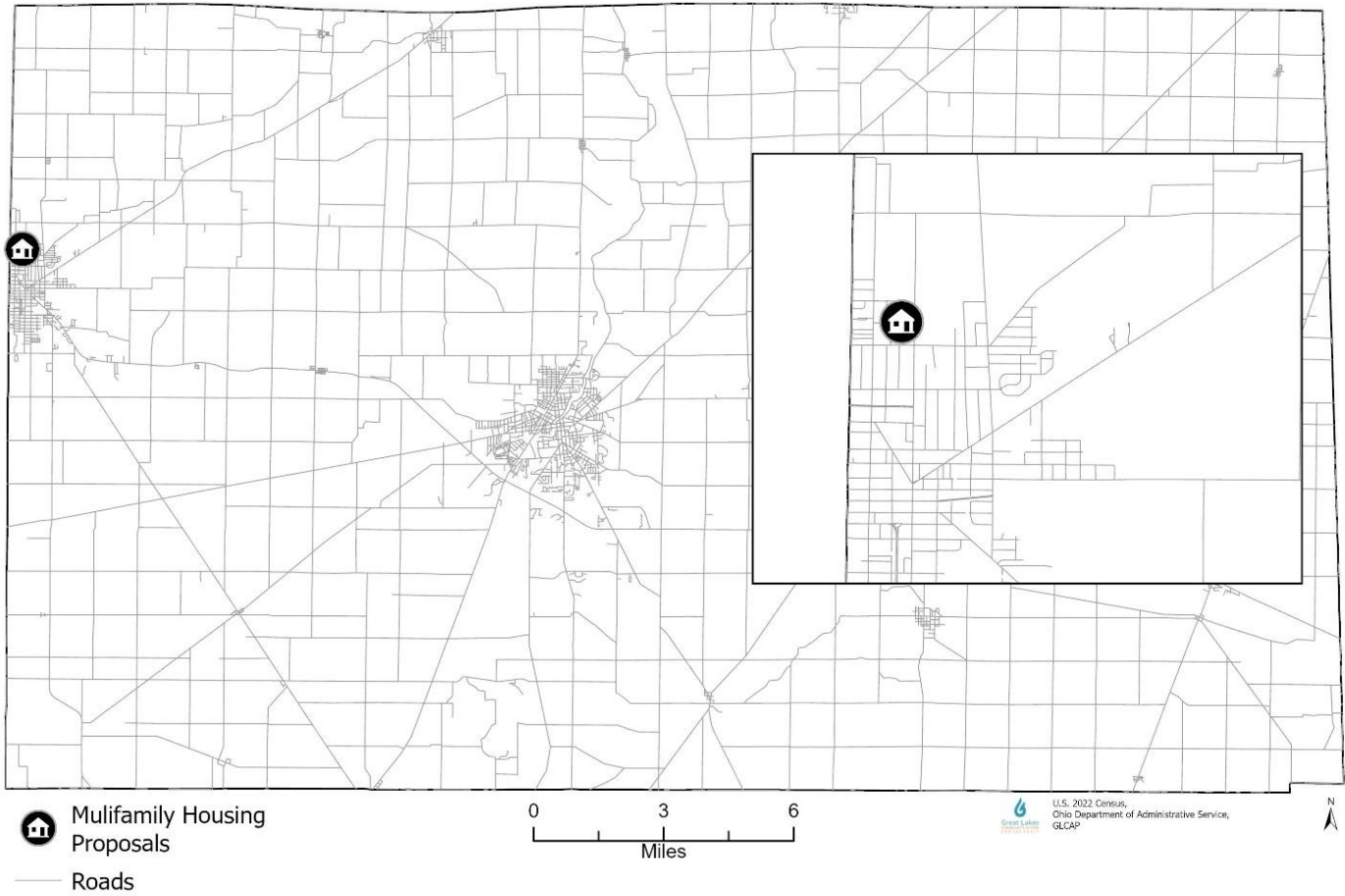
## Housing Costs and Vacancy Rates

Housing Costs and Vacancy Rates in Seneca County



## Location of Proposed Housing

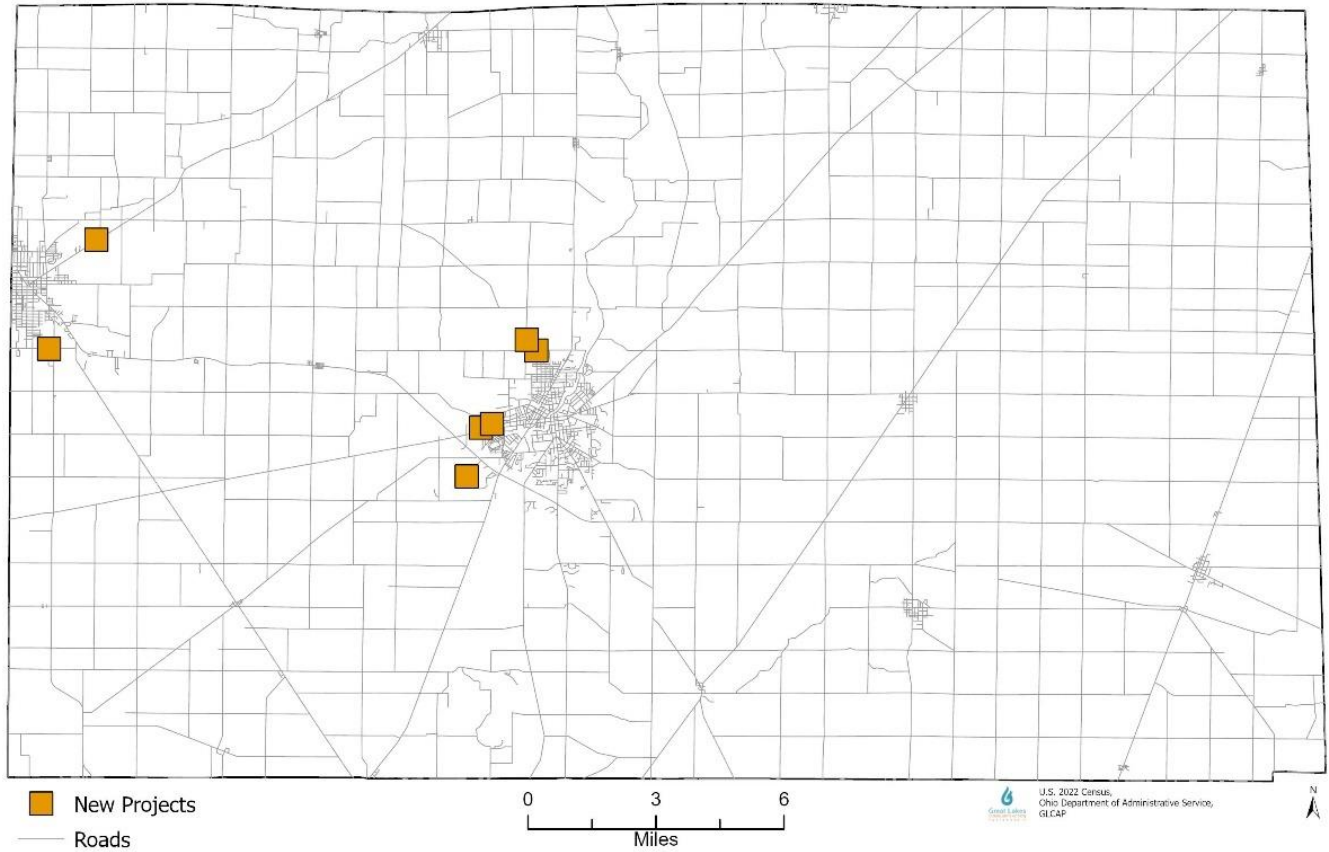
### Multifamily Housing Proposals in Seneca County





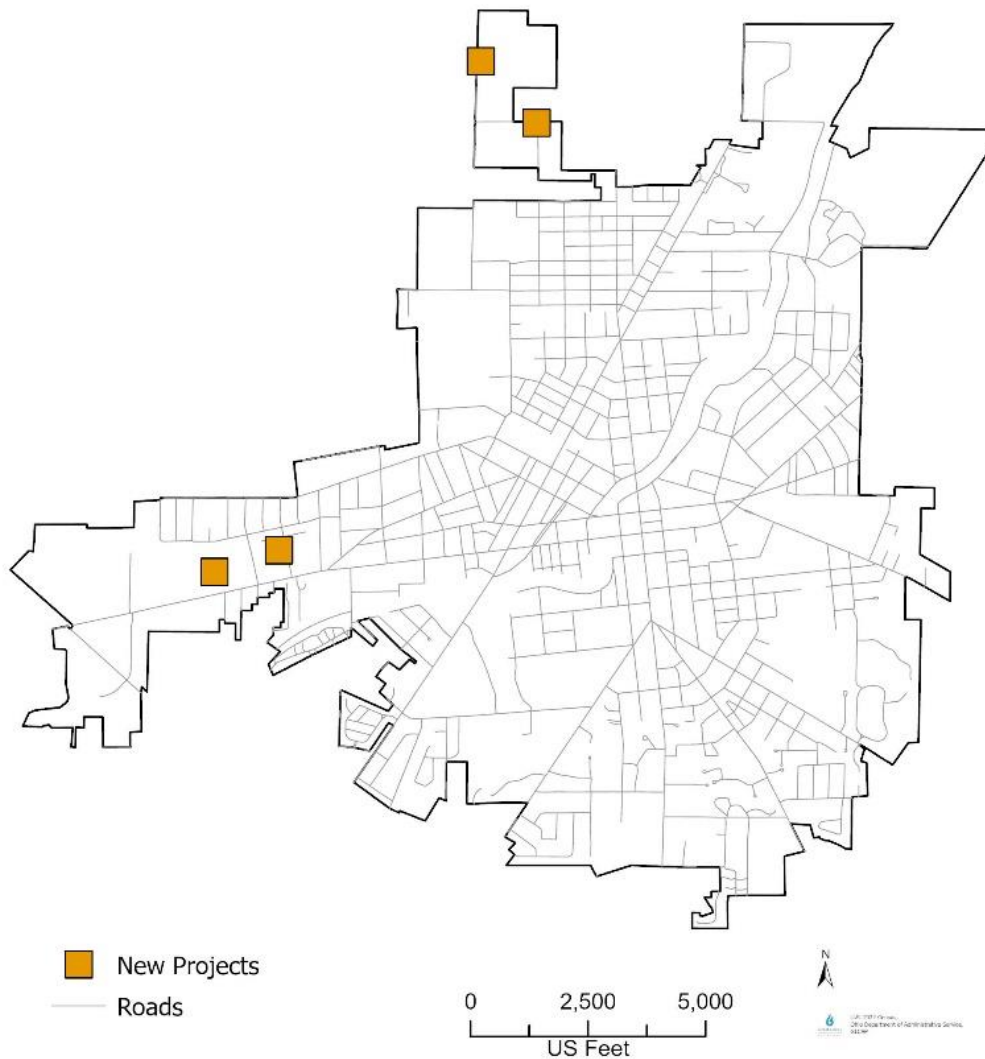
## Industrial & Commercial Development Expecting Revitalization – Seneca County

### Industrial and Commercial Development Expecting Revitalization in Seneca County



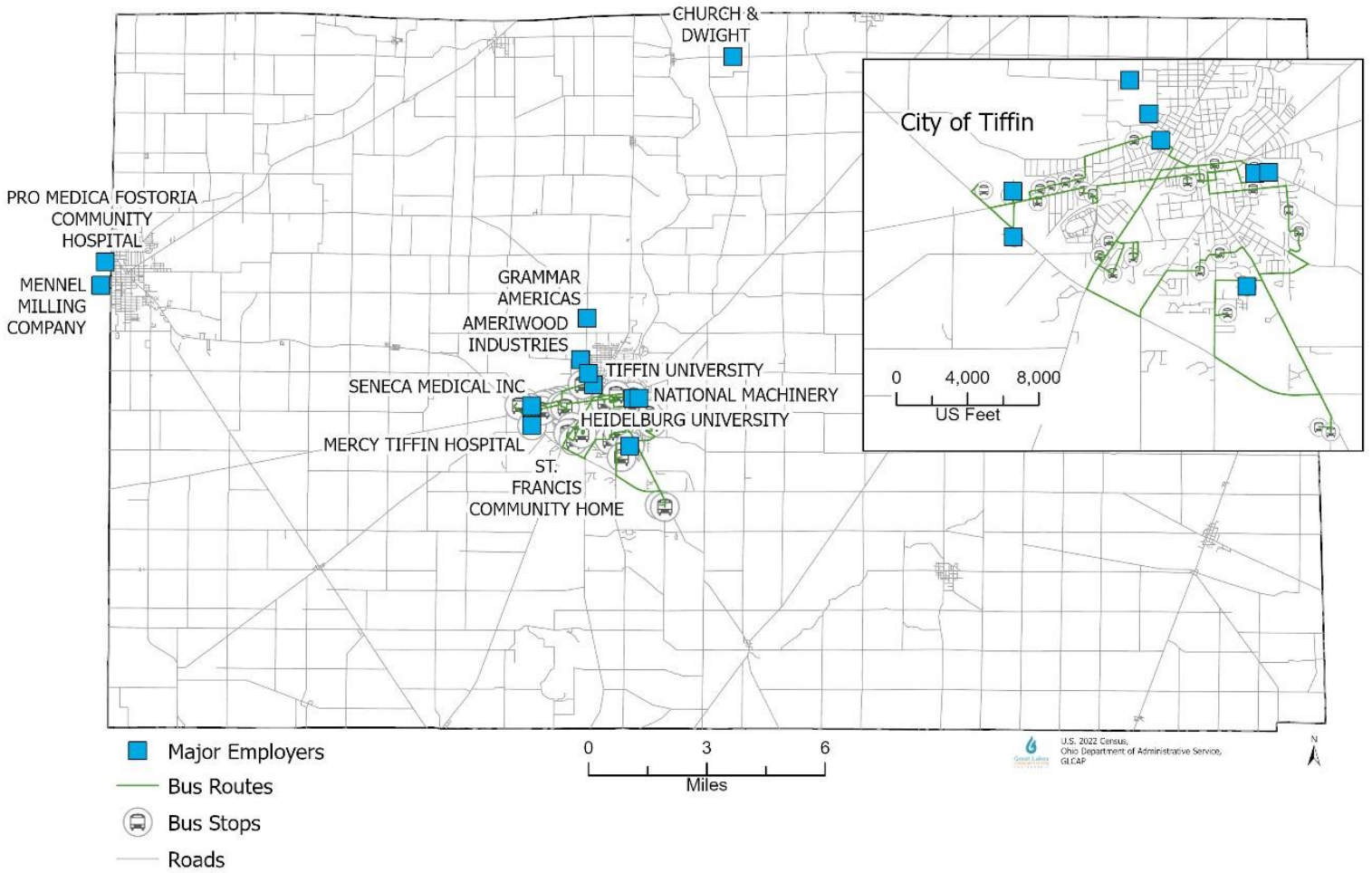
## Industrial & Commercial Development Expecting Revitalization – City of Tiffin

### Industrial and Commercial Development Expecting Revitalization in Tiffin, Ohio



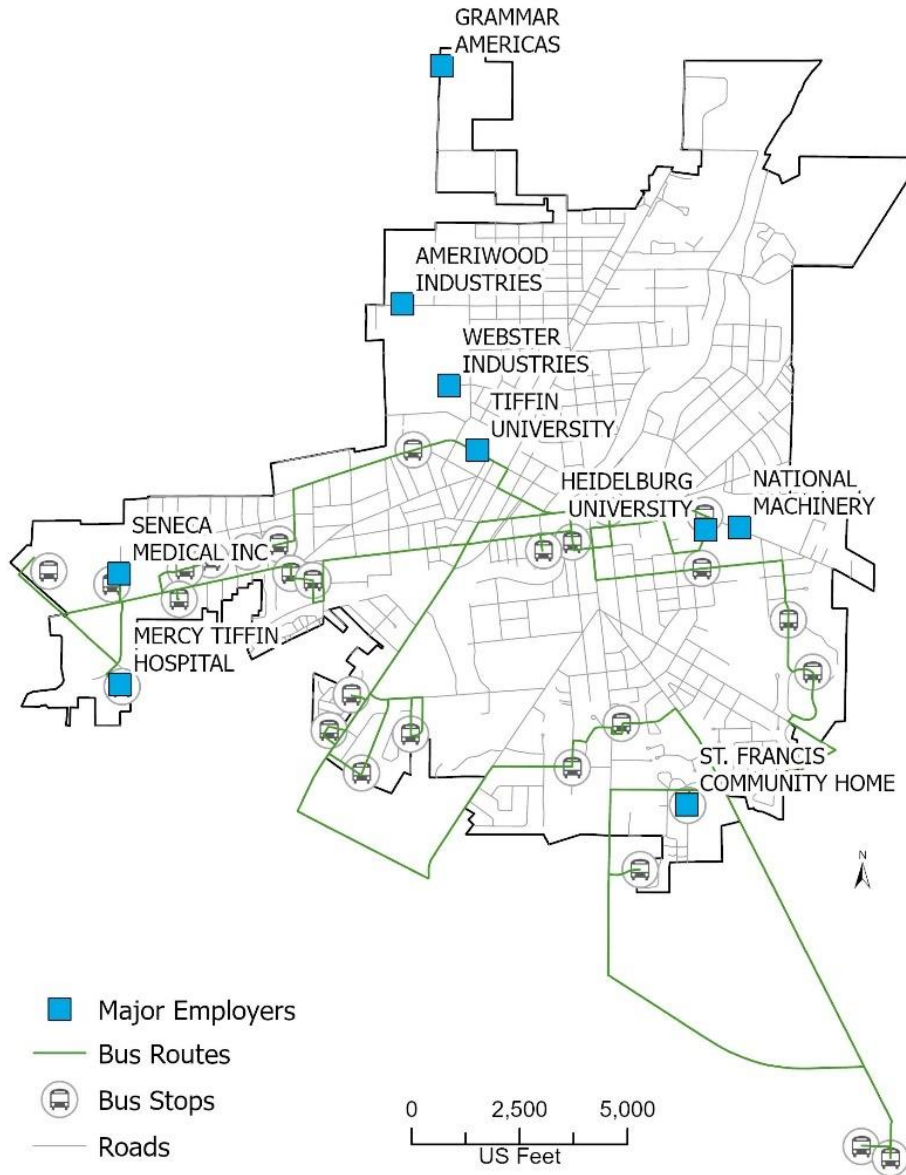
## Major Employers – Seneca County

### Major Employers and Mass Transportation Routes in Seneca County



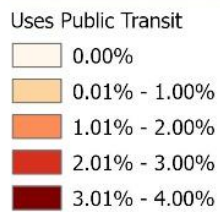
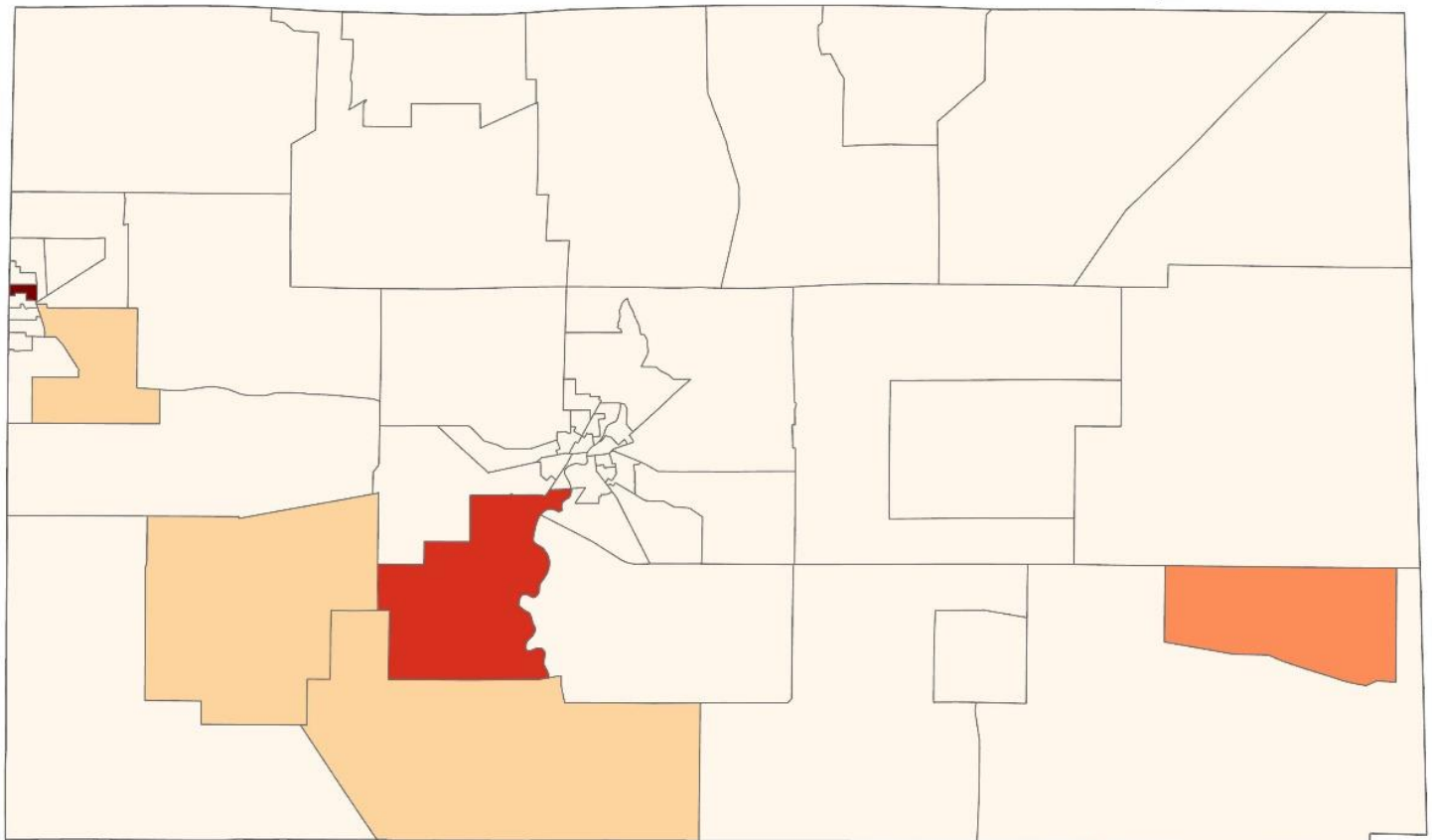
## Location Major Employers and Transit Routes – City of Tiffin

### Major Employers and Mass Transportation Routes in Tiffin, Ohio



## Public Transit Use – Seneca County

### Residents Who Use Public Transit to Work in Seneca County

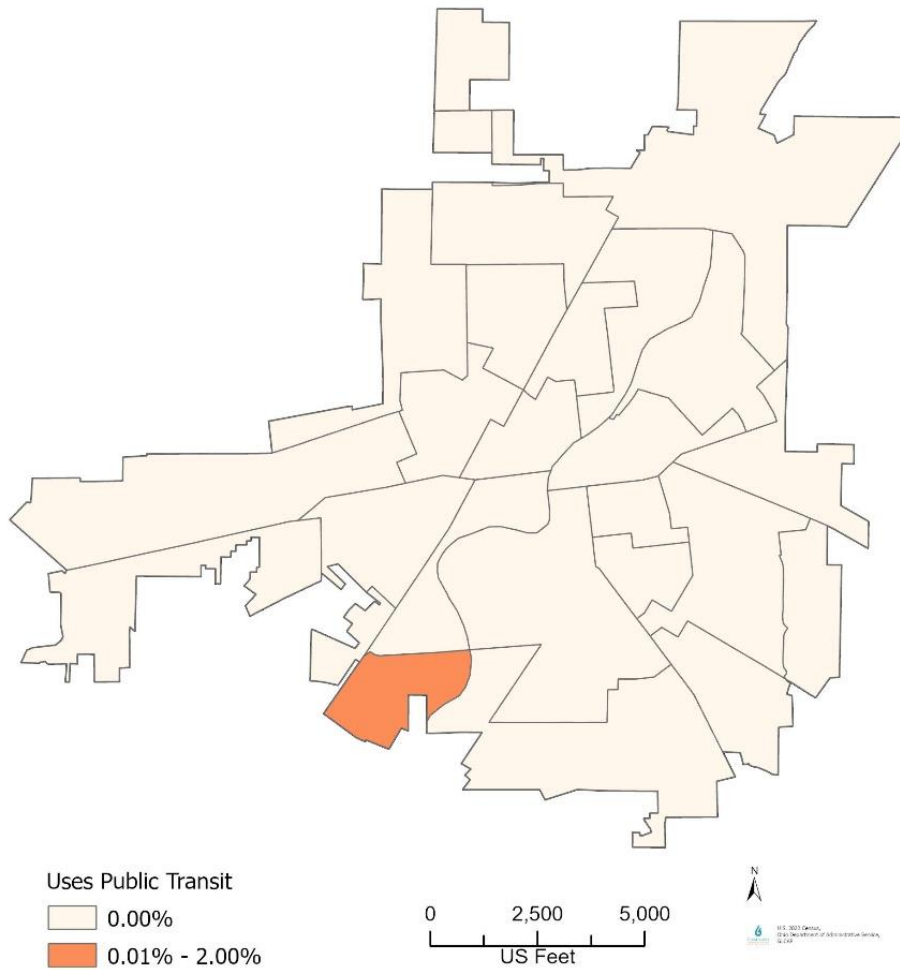


U.S. 2022 Census,  
Ohio Department of Administrative Service,  
GLCAP



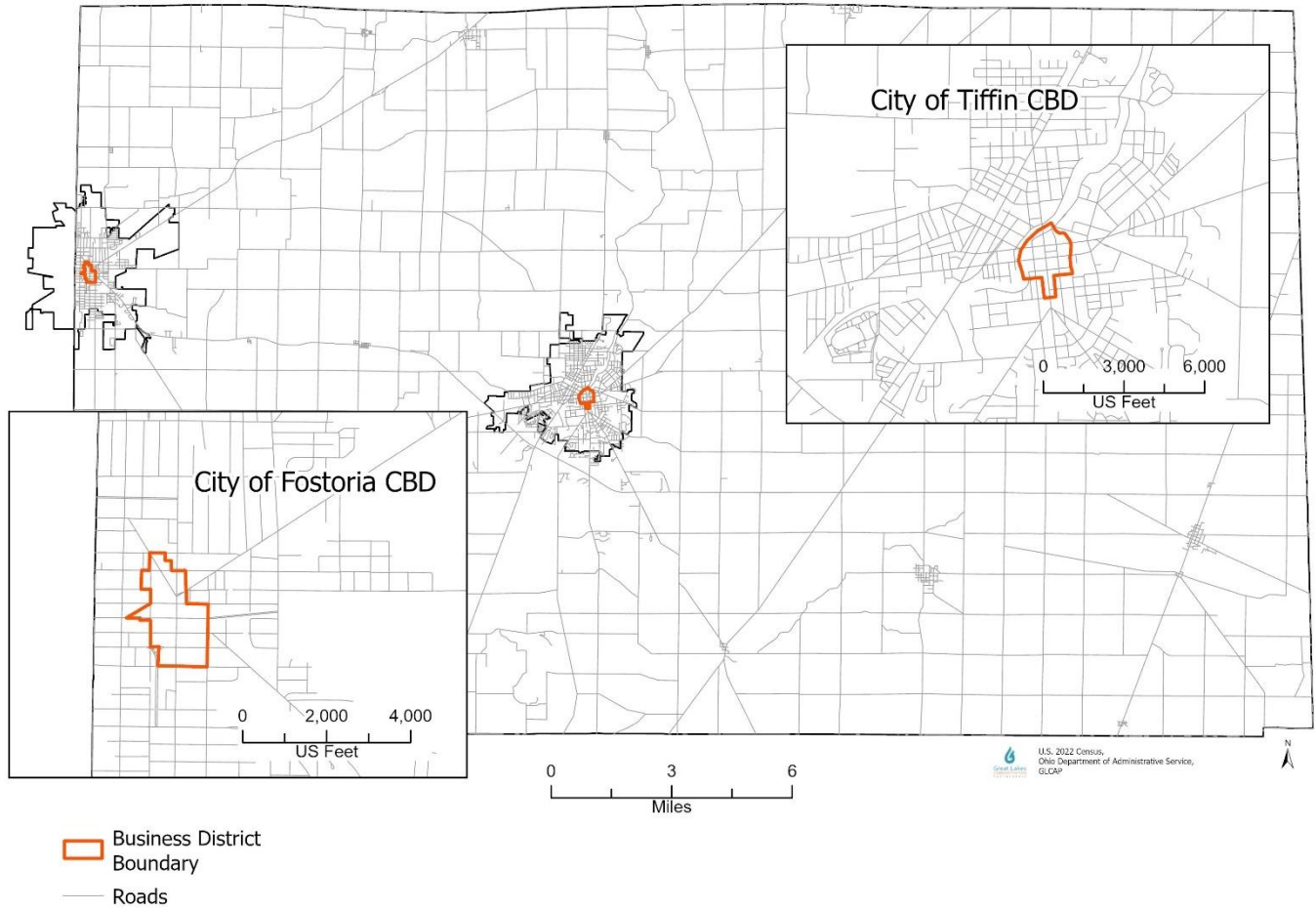
## Public Transit Use – City of Tiffin

Residents Who Use Public Transit to Work in Tiffin, Ohio



## Central Business Districts

Central Business Districts for Seneca County



## Survey Results

The survey conducted in Seneca County aimed to identify barriers and challenges faced by individuals in the housing market. The primary issues highlighted include the, limited housing inventory, lack of county-wide public transportation, and low awareness of fair housing laws.

Challenges in securing housing were frequently mentioned, such as high costs, a shortage of decent units, and dependence on financial assistance programs. The lack of public transportation exacerbates housing issues by limiting access to employment, education, and essential services, especially for low to moderate-income households and those reliant on public transport.

Fair housing practices in the community appear inconsistent, with instances of discrimination based on family size and disability. Some landlords refuse to rent to individuals based on the type of income or subsidy they receive.

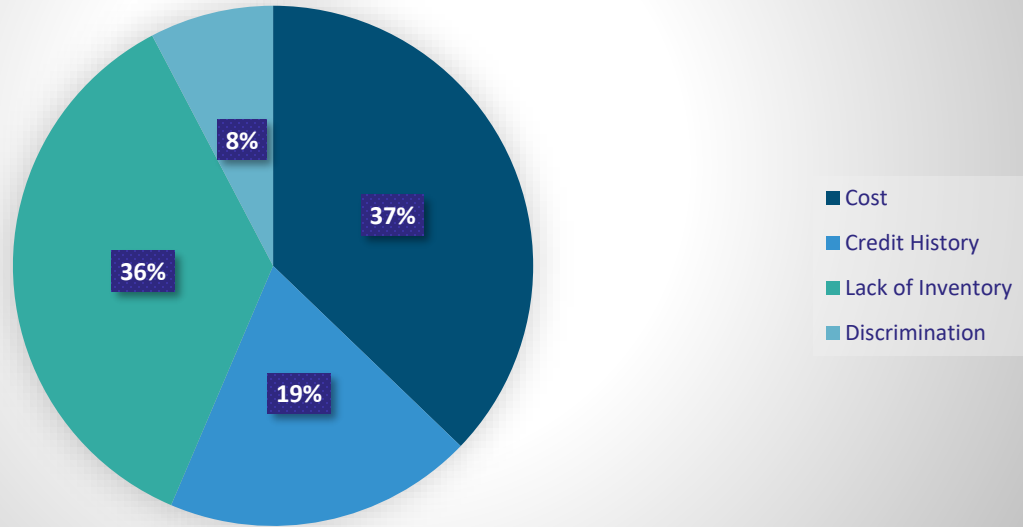
To improve homeownership, participants recommended offering more education on housing financing, creating additional financing opportunities, and providing assistance with down payments and closing costs. For rental housing, recommendations included increasing the construction of rental units, improving transportation options, and building rental housing near employment centers.

The survey also pointed out the difficulties faced by marginalized groups, including disabled individuals and those with non-employment income. This discrimination, coupled with transportation issues, poses significant barriers to securing stable housing.

In summary, Seneca County faces critical issues related to housing affordability, availability of housing stock, and lack of fair housing awareness. There is a need for comprehensive policy changes and community initiatives to expand and improve housing opportunities, especially for underserved and vulnerable populations. These include boosting housing supply, and offering educational programs on housing finance.

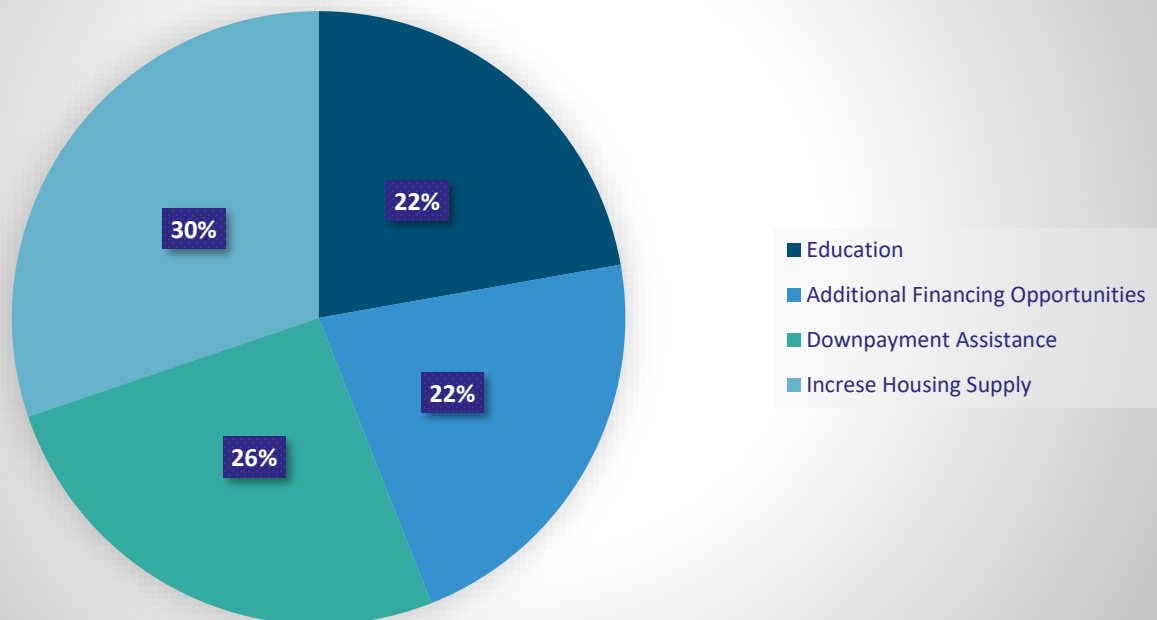


### What barriers in the housing market could be a barrier for individuals from renting, buying, insuring, or financing a home?

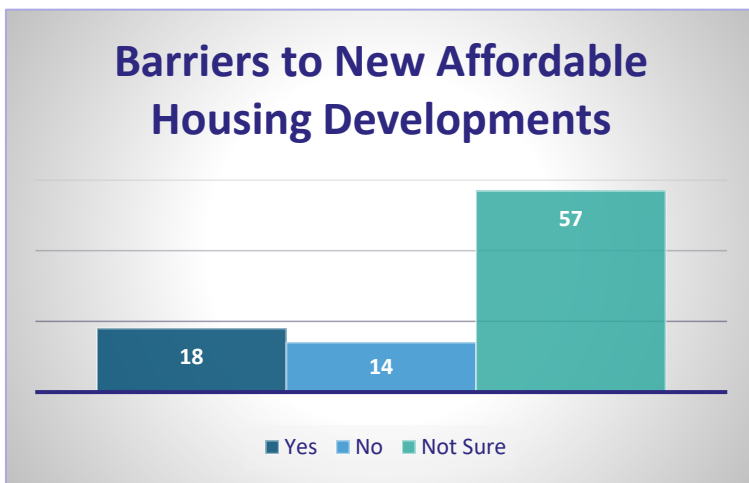
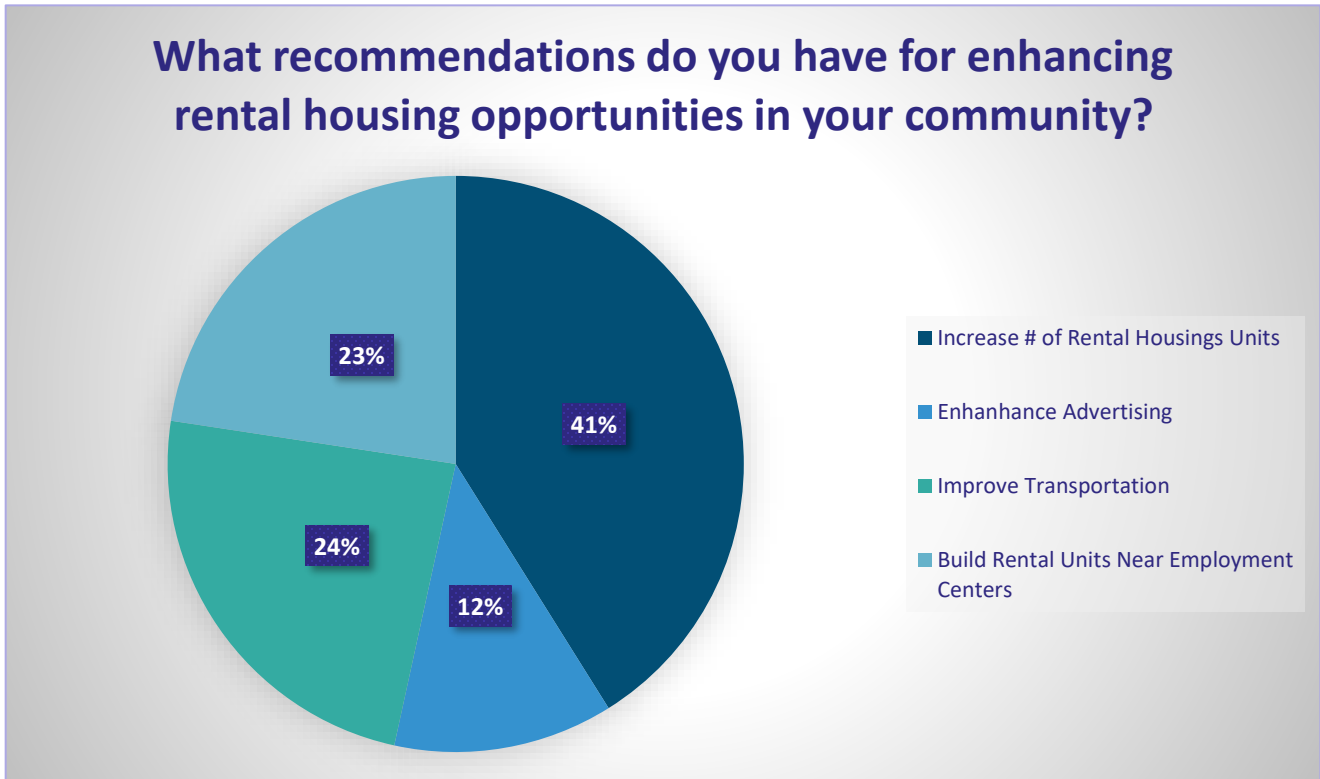


Fifty-two of the ninety respondents reported facing challenges while attempting to secure housing. These challenges were related to cost, lack of affordable housing, difficulties finding units for larger families or homeless men, and discrimination by landlords who refused to rent to individuals once they learned they had rental assistance.

### What recommendations do you have for expanding homeownership opportunities in your community?



When asked if there are barriers in the market that might prevent or complicate someone’s ability to acquire housing due to factors such as race, religion, national origin, color, sex, sexual orientation, familial status (presence of children in the home), disability, ancestry, or military status, thirty-one of the ninety respondents indicated yes. Many respondents noted that landlords would not rent to families with children, and some would not rent to individuals with disabilities. Additionally, several seniors reported difficulty finding affordable housing.



Of the eighteen respondents who acknowledged barriers to new affordable housing developments, they cited the lack of available land, the current cost of construction making it unfeasible for developers, and the lack of subsidies. Additionally, a few mentioned NIMBYism as a barrier.

When asked if transportation issues impact housing opportunities in Seneca County, thirty-five

respondents indicated yes. Almost all of these respondents cited a lack of reliable public transportation, especially outside of Tiffin and past 6 PM. Due to this lack of public transportation, it is difficult to depend on it for employment, medical appointments, and shopping. This makes it more important for low and moderate-income households to live close to where they work, further limiting their housing choices.

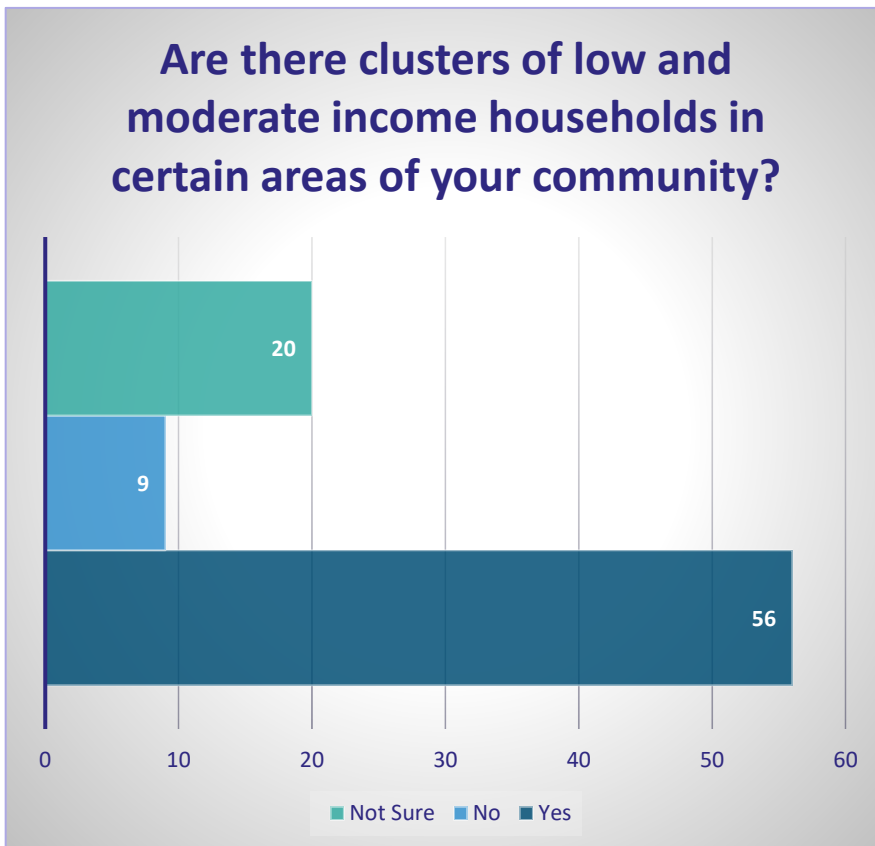
Twenty-seven individuals reported that the reintegration of people returning from incarceration, detox centers, or mental health facilities was not going smoothly. The main reason cited was the existing shortage of affordable housing, which gives landlords the discretion to deny housing to those with imperfect backgrounds.

Many recommended expanding workforce development programs to help these individuals reintegrate successfully into the community and eventually secure higher-paying jobs.

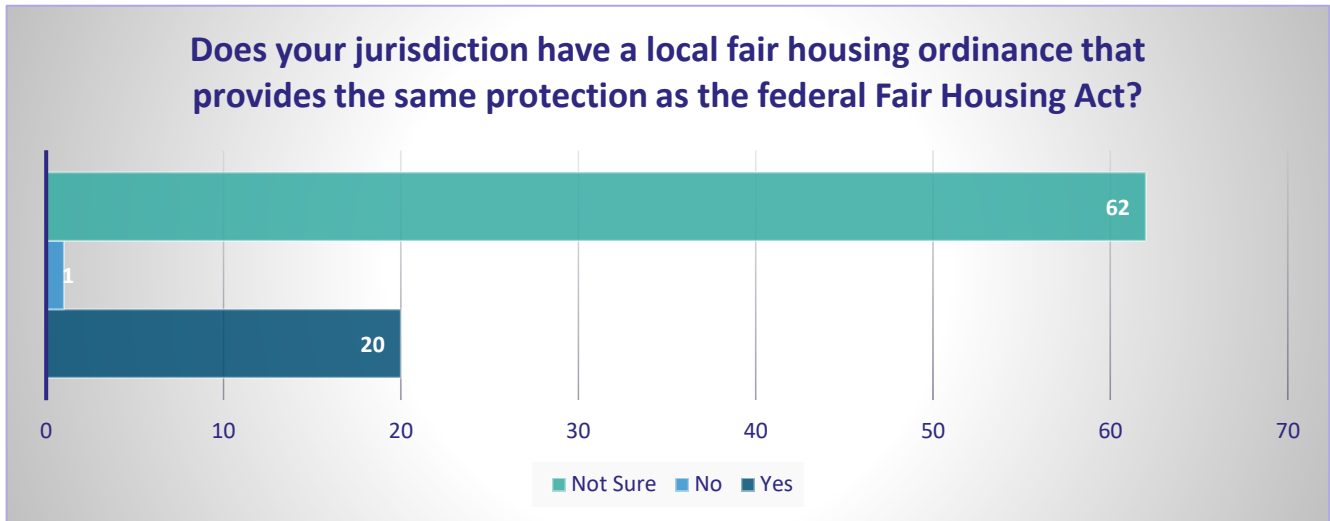
When asked about the obstacles faced by individuals relying on non-employment income (e.g., Section 8 vouchers, SSI, alimony payments, child support) during their housing search, the majority of respondents indicated that cost is a major barrier. Additionally, some respondents noted that certain landlords refuse to accept tenants who rely on assistance, while others pointed out that the available housing units are often in poor condition or poorly maintained.

***“Limited housing stock would be an issue for individuals on non-employment income.”***

Lack of affordable housing was once again identified as the top challenge for families impacted by domestic violence, followed by a shortage of domestic violence shelters. Many respondents emphasized the urgent need for immediate shelter and the long-term necessity of affordable housing to facilitate their transition out of the shelter.



When asked the fifty six respondents indicated some of the clusters of low and moderate income areas in the County as The Fostoria Townhouses, West Market St. behind fast food restaurants, Dillon Crossing, trailer parks, Northern parts of Tiffin, Western and Central parts of Fostoria, Green Springs, The Avenues in Tiffin, Willow Creek, Tiffin Pointe, Riverbend apartments, Sixes Corners, and Tremont Green.



When asked what organization in your community is tasked with enforcing Fair Housing regulations only one individual answer the correct answer.

## Evaluation of Jurisdiction's Current Fair Housing Profile

### Reviews of the types and number of complaints

In Seneca County, legitimate fair housing complaints are infrequent. All reported cases each year involve landlord-tenant issues not related to discrimination against protected classes, and therefore do not necessitate follow-up or referral for discrimination claims. From 2019 through May 2024, there have been twenty-two such complaints. These cases were received by Seneca County's Fair Housing Administrator, who, after reviewing the details, identified them as landlord-tenant issues and referred them to the Ohio Civil Rights Commission (OCRC), or Legal Services of Western Ohio. In some cases, the complainant wanted to work directly with OCRC or Legal Services of Western Ohio and in this case the Fair Housing Administrator sent fair housing brochures and all the necessary contact information.

The low number of complaints does not necessarily indicate the absence of significant housing discrimination. It is possible that many residents are unaware of their rights and the illegal actions under current fair housing laws. To address this, efforts will be expanded to better inform the community. In the coming years fair housing literature with contact information will be distributed at various public locations, including the Seneca County Regional Planning Office, Seneca County Fair, First Call for Help (Fostoria & Tiffin), Seneca County Libraries, Seneca County Commissioners office, Seneca County General Health District office, North Central Area Transit office, Seneca County Job and Family Services office, Veterans Service, Seneca County Treasurer's office, Seneca County Auditor's office, Seneca County Recorder's office, YMCA – Fostoria, Attica Post Office, Fostoria Library, City of Fostoria Municipal Building, New Riegel Post Office, GLCAP Fostoria Head Start Center, Bloomville Post Office, Republic Post Office, Bettsville Post Office, and Seneca Metro Housing Authority.

Additionally, staff will conduct training sessions aimed not only at potential complainants but also at individuals in positions likely to interact with affected residents. These sessions are scheduled in the coming years at First Step Domestic Violence Shelter, Seneca Metro Housing, Seneca County Damil and Children First Council, Family Learning Center, NAMI of Northwest Ohio, Allen-Eiry Senior Center, Tiffin University, Heidelberg University, Sentinel Career Center, Attica Lions, Leadership Seneca County, and North Central Ohio Education Services.

There have been no fair housing discrimination suits filed by the Department of Justice concerning Seneca County. No other significant fair housing issues are noted beyond the impediments detailed in the following sections of this document.

## Identification of Impediments to Fair Housing Choice

Research conducted for this analysis found no evidence of discrimination in housing sales. In Seneca County for the time period of 2019 through May 2024 there have been a total of 1,545 residential sales recorded on the County Auditors site. The average home sale price is \$158,574. Home prices range from \$1,000 to \$3.55 million. Six hundred and ninety-nine are recorded with \$0 sale price. These were not included in the average. One hundred ninety-three of the homes sold for less than \$50,000, one hundred fifty eight sold for between \$50,000 and \$100,000, and two hundred eighty nine sold for between \$100,000 and \$200,000. As referenced by the table below these homes were distributed across various locations in the County.

Community	Average Sale Price	# of Homes Sold
Tiffin	\$201,023*	445
Fostoria	\$114,326*	295
Attica	\$135,825*	25
Bettsville	\$115,874*	33
Bloomville	\$70,273*	39
Green Springs	\$152,975*	10
New Riegel	No Data Available	3
Republic	\$112,235*	14
Adams Twp	\$141,547*	28
Big Springs Twp	\$143,337*	33
Bloom Twp	\$144,003*	23
Clinton Twp	\$155,708*	130
Eden Twp	\$216,591*	53
Hopewell Twp	\$183,221*	63
Jackson Twp	\$149,505*	52
Liberty Twp	\$151,491*	31
Loudon Twp	\$121,428*	85
Pleasant Twp	\$108,657*	50
Reed Twp	\$125,634*	18
Scipio Twp	\$173,860	23
Seneca Twp	\$189,391	30
Thompson Twp	\$145,621	40
Venice Twp	\$136,000	21

\*Average sales prices excludes \$0 sales

The housing sales data for various communities in our region shows significant variation in both the number of homes sold and their average sale prices, without indicating any apparent discrimination based on the available figures. Tiffin stands out with the highest activity, reporting an average sale price of \$201,023 for 445 homes sold. In contrast, New Riegel has the least activity, with only 3 homes sold and no available data on average sale price.

Fostoria and Attica also exhibit notable differences; Fostoria had 295 homes sold at an average price of \$114,326, whereas Attica had only twenty-five homes sold but with a higher average price of \$135,825.

Communities such as Bettsville, Bloomville, and Green Springs had lower numbers of homes sold—33, 39, and 10 respectively with average prices varying from \$70,273 in Bloomville to \$152,975 in Green Springs.

Townships like Adams, Big Springs, Bloom, and Clinton show moderate sales activity, with Adams selling twenty-eight homes at an average price of \$141,547, Big Springs thirty three homes at \$143,337, Bloom twenty three homes at \$144,003, and Clinton 130 homes at \$155,708.

Eden Township reported a relatively high average sale price of \$216,591 for fifty-three homes, while Hopewell Township had sixty three homes sold at an average price of

\$183,221. Similarly, Jackson and Liberty Townships had sales at moderate levels, with average prices of \$149,505 and \$151,491 respectively.

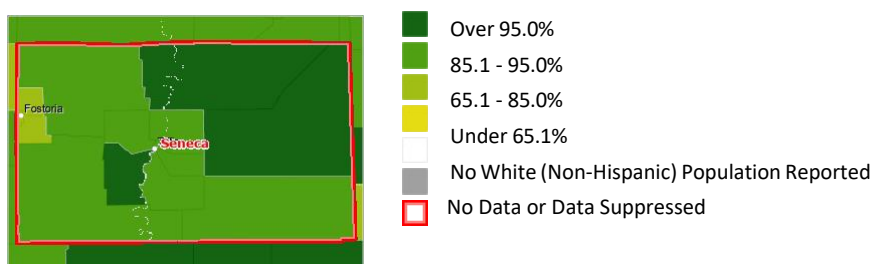
Other townships such as Loudon, Pleasant, Reed, Scipio, Seneca, Thompson, and Venice had varied sales figures and prices. For instance, Loudon Township sold eighty-five homes at an average price of \$121,428, and Seneca Township sold thirty homes at a higher average price of \$189,391. Venice Township, with twenty-one homes sold, had an average price of \$136,000.

The data demonstrates diverse market activity and home values across different communities, and there is no indication of discriminatory practices in housing sales. The variations observed are consistent with market trends and do not suggest any systemic barriers based on race, ethnicity, or other protected classes.

The Seneca County Board of Developmental Disabilities (DD) oversees several group homes through a separate residential board. These homes provide housing for individuals in Fostoria and Tiffin. Housing Board representatives have reported no recent negative community or neighborhood attitudes toward these group homes. As parent caretakers age and can no longer provide necessary care for their adult children, there is an increasing need for such facilities. Furthermore, during stakeholder meetings, it was highlighted that there is a shortage of in-home care service providers. Since the onset of the COVID-19 pandemic, this industry has experienced a sharp decline in workers remaining in the field.

Unlike urban areas, where an influx of minority populations can create a "tipping point" leading to subsequent flight, minority populations in Seneca County are generally dispersed throughout the community. While there is a higher percentage of minority residents living in the Seneca county portion of Fostoria, there have been no specific incidents of negative attitudes that hinder the provision of services.

Population, White (Non-Hispanic), Percent by Tract, ACS 2018-22



### *Provisions of Housing Brokerage Services*

As is typical in rural areas, local governments in Seneca County do not allocate resources to collecting information from lenders, brokers, or subdivision sellers regarding applicants for mortgage loans, brokerage services, or home purchases. Additionally, they do not conduct sales audits or investigations.

There is no proof that minority brokers have been excluded from participating in multiple listing services, nor that minorities, disabled individuals, or women are being excluded or restricted. However, despite the lack of evidence for employment discrimination, it may be beneficial to actively recruit and train minority agents within the County or in agencies

outside the County that serve its areas, as there is currently minimal representation of such agents in practice.

#### Provisions of Financing Assistance for Dwellings

In discussions with housing, social service, diversity-related organizations, and individuals, no instances were identified where lending institutions were suspected of discriminatory practices. Additionally, a widely distributed survey throughout the County did not indicate any cases of discriminatory practices.

The County has several lending institutions that provide mortgage loans, including Old Fort Bank with locations in Tiffin, Old Fort, Bettsville, and Fostoria; First Bank of Ohio Tiffin, Croghan Colonial Bank with locations in Tiffin and Green Springs; Sutton Bank with locations in Attica and Tiffin, US Bank Tiffin, PNC Bank Tiffin, Fifth Third Bank with locations in Tiffin and Fostoria; Huntington Bank Fostoria, Premier Bank Fostoria, Republic Banking Co. Republic, Your Legacy/St. Joseph Credit Union Tiffin, Superior Credit Union with locations in Fostoria and Tiffin; Impact Credit Union Tiffin and Ag Credit with a branch in Tiffin and their corporate headquarters in Fostoria. AG Credit manages a significant number of USDA loans. Many of these lenders offer programs for first-time homebuyers.

An online review of Community Reinvestment Act (CRA) monitoring reports did not reveal any concerns regarding these lenders. Those with CRA reports on file were rated from “satisfactory” to “outstanding.” For instance, Huntington Bank received an “outstanding” CRA rating, while Old Fort Bank received “satisfactory” on the most recent exam September 1<sup>st</sup>, 2023, Croghan Colonial Bank received “satisfactory on it’s most recent exam on June 3<sup>rd</sup> 2019, and Republic Banking Company received “satisfactory” ratings in all exams dating back to 1991.

CRA lending tests assess whether the distribution of borrowers includes a fair representation of individuals from different income levels and businesses of varying sizes, and if the geographic distribution of loans is reasonably dispersed throughout the assessment area. A satisfactory rating also indicates there have been no CRA-related complaints.

First-time homebuyer programs in the County are available under CHIP program funds. The Great Lakes Community Action Partnership (GLCAP), a HUD-approved counseling agency, administers the program for Seneca County, providing both down payment assistance and first-time homebuyer counseling.

GLCAP has recently launched a Financial Opportunity Center (FOC) in Seneca County. While the FOC offers more than just home financing assistance, it plays a crucial role in helping families finance their homes. An FOC is a community-driven initiative aimed at fostering financial stability and economic mobility for individuals and families. These centers deliver integrated services focused on enhancing financial behaviors, increasing income, and building assets, providing comprehensive and personalized financial support. The core services for GLCAP’s FOC are:

Personalized Financial Plans: Provide one-on-one coaching to develop tailored financial plans, addressing budgeting, savings, debt reduction, and credit improvement.



*Financial Education:* Workshops and seminars on financial literacy topics such as managing expenses, understanding credit scores, and planning for the future.

*Job Placement Assistance:* Career counseling, job search support, resume building, and interview preparation.

*Skills Development:* Access to training programs, certification courses, and educational resources to enhance job skills and employability.

*Benefits Enrollment:* Assistance with accessing public benefits such as food assistance, healthcare, housing subsidies, and tax credits.

*Income Management:* Guidance on managing irregular income, navigating gig work, and maximizing earnings from various sources.

*Savings Programs:* Matched savings programs, Individual Development Accounts (IDAs), and education on savings strategies.

*Credit Building:* Tools and resources to build or repair credit, including secured credit cards and credit counseling.

*Legal Assistance:* Referrals for legal issues that impact financial stability, such as housing, employment, and consumer rights.

*Small Business Support:* For those interested in entrepreneurship, GLCAP may offer business development services, including access to microloans and business planning resources.

*Housing Counseling:* Support with homeownership preparation, foreclosure prevention, and finding affordable rental housing.

GLCAP's FOC aims to create measurable improvements in participants' financial health and well-being. Key outcomes typically include:

*Increased Savings:* Participants are encouraged and supported to build emergency savings and long-term financial reserves.

*Reduced Debt:* Through debt management strategies, participants work towards reducing their overall debt burden.

*Improved Credit Scores:* With targeted credit-building activities, many participants see significant improvements in their credit scores.

*Higher Incomes:* Enhanced employability and job placements lead to increased earnings for participants.

*Greater Financial Knowledge:* Participants gain the skills and knowledge needed to make informed financial decisions and achieve greater financial independence.

GLCAP's FOC partners with local businesses, educational institutions, and other community organizations to provide a holistic approach to financial stability. This integration ensures that services are accessible and relevant to the specific needs of the community.

GLCAP's FOC plays a critical role in empowering individuals and families to achieve financial stability and long-term success. By offering a comprehensive suite of services, the FOC addresses multiple aspects of financial health, providing the tools and support necessary for economic advancement.

Throughout the preparation of this analysis, housing and social service providers were asked to identify any cases where lenders and financing agencies engaged in discriminatory or exclusionary practices, and no such practices were reported. Furthermore, no incidents

of discrimination by lenders or financial institutions have been reported to the fair housing officer in any jurisdiction within Seneca County.

### Insurance Analysis

The county boasts a variety of insurance agencies, both name brand and independent. These agencies have established offices in Tiffin and Fostoria smaller communities like Attica, and Republic. Notably, there is no evidence to suggest that these agencies impose restrictions on policy writing based on specific neighborhoods. As long as properties adhere to industry safety and hazard prevention standards, obtaining reasonable insurance coverage remains straightforward. No recorded incidents of difficulty in securing coverage for dwellings have been reported.

### Advertising for Sale and Rent Analysis

As part of this analysis, we reviewed local media advertising for rental housing and home buying opportunities. The media sources examined included the Tiffin Advertiser Tribune and the Fostoria Review Times. At present, both papers featured a few rental property listings, none of which appeared to violate fair housing advertising laws. Each listing included the following statement:

***“EQUAL HOUSING OPPORTUNITY STATEMENT: All real estate advertising in this newspaper is subject to the Fair Housing Act which makes it illegal to advertise “any preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin, or an intention to make any such preference, limitation or discrimination.” Familial status includes children under the age of 18 living with parents or legal custodians, pregnant women and people securing custody of children under 18. This newspaper will not knowingly accept any advertising for real estate which is in violation of the law. Our readers are hereby informed that all dwelling advertised in this newspaper are available on an equal opportunity basis. To complain on discrimination, call HUD Toll Free at 1-800-669-9777. The toll-free telephone number for the hearing impaired is 1-800-927-9275.”***

Most of Seneca County’s available rental properties are found on the Ohio Rental Housing Locator, apart from the Gold Bond Building in Tiffin have waiting lists. A search on Zillow revealed thirty-eight homes for sale in Seneca County, with prices ranging from \$29,900 to \$825,000, located in cities such as Tiffin, Fostoria, Attica, Republic, Bloomville, Bettsville, and Green Springs. No discrimination was noted in these listings. Zillow also had five rental properties listed, all adhering to Fair Housing practices.

Previously, it was common to see apartment ads specifying “no Metro housing,” a legal practice. However, fewer landlords now post this restriction, having learned to negotiate rents with Metro housing clients and finding the payment flow acceptable.

There were no advertisements specifying “barrier-free” rental units. No examples of discrimination based on familial status (e.g., “no families with children”) or any other protected class, such as age, gender, race, or disability, were found.

### Rental Property Policies

An evaluation of local rental complexes indicates that these properties generally do not have policies that unfairly restrict access for families with children or individuals with

disabilities. In certain instances, individuals with disabilities might be assigned to units specifically designed to meet their needs. Additionally, many rentals may limit family size based on the number of bedrooms available.

There have been no reports of occupancy being restricted through occupancy quotas. Landlords seek tenants who meet their legitimate screening and credit criteria and can afford the rent. Through the survey process there were some instances of reports of landlords not renting to individuals who have rental assistance, and there is limited availability of units that provide accessibility for senior individuals or developmentally disabled.

As is common with smaller, rural governmental entities, there is no regular program to gather summary data from landlords or managers on the demographic characteristics of tenants and applicants.

*Public Policies and Actions Affecting the Approval of Sites and Other Building Requirements Used in the Approval Process for the Construction of Publicly Assisted Housing*

Seneca County hosts several subsidized rental housing developments for low to moderate-income individuals, the elderly, and persons with disabilities. An internet search revealed the following inventory of housing developments in the county:

Properties assisted by the U.S. Department of Housing and Urban Development include:

**Eco Village**, 1203 Peeler Drive, Fostoria; 60 units; all 60 low-income family  
**Good Shepherd Housing**, 720 Chesapeake Ct., Fostoria; 14 senior units  
**Charles Meadow**, 545 W. Market St., Tiffin; 28 elderly, low-income units  
**Helburn Meadows**, 7 Beachwood St., Tiffin; 45 units, all 45 low-income  
**Seneca County VOA**, 408 Autumn Dr., Autumnwood Terrace, Tiffin; 13 units; all senior  
**Willow Creek Village**, 575f E. Perry St., Tiffin; 62 units; all 62 low-income

The Low Income Housing Tax Credit, which incentivizes developers to create housing for low-income families, the elderly, and the disabled, has been utilized in a few projects in Seneca County. Properties that received tax credits and are eligible for Section 8 vouchers include:

**Tremont Greene**, 145 Dallas St, Tiffin; 40 units, 34 low-income  
**Dillon Crossing**, 868 Davoli St., Fostoria; 30 units, all 30 low-income  
**Riverbend Apts.**, Phase II, 192 E. Market St., Tiffin; 25 units, all 25 low-income  
**Seneca County Apts.**, 1021 Dillon Rd., Fostoria; 20 units, all 20 low-income  
**Tall Trees Apts.**, 849 N. Water St., Tiffin; 42 units, all 42 low-income  
**Tiffin West Apts.**, 1746 W. Market St., Tiffin; 60 units; all 60 low-income  
**Goldbond Bldg.**, 54 S. Washington St., Tiffin; 22 units, all 22 low-income  
**Willow Creek Apts.**, 575 E. SR 18, Tiffin; 68 units, 67 low-income  
**Coventry House**, 652 N. Sandusky St., Tiffin; 30 units; 25 low-income  
**Devon House**, 843 N. Water St., Tiffin; 40 units, all 40 low-income  
**Fairway Crossing**, 145 Dallas Street, Tiffin; 35 units, all 35 low-income

Additional multi-family housing properties assisted by the U.S. Department of Agriculture, Rural Development, include:

**Attica Terrace Apartments**, 201 Woodwind Drive, Attica; 24 units; 19 low-income

These listings show that subsidized, affordable housing for families, the elderly, and individuals with disabilities are available primarily in Fostoria and Tiffin and one in Attica. Many times in rural areas this is not uncommon due to transportation barriers and the need to be located close to employment and services. These developments actively market their properties to potential tenants. The Metropolitan Housing office provides a list of these complexes to those seeking rental housing, whether they have Section 8 certificates or not. All of these complexes are advertised on the Ohio Rental Housing Locator. A recent search of the Ohio Housing Locator indicated that seventeen of the eighteen apartment complexes currently have waiting lists.

Tenant selection policies do not appear to exclude or limit the participation of persons with disabilities, or any race or ethnicity. Minorities are dispersed among the housing complexes without significant concentration. The local Metropolitan Housing Authority complies with Fair Housing requirements, and no local housing provider has been found in noncompliance with civil rights laws. There are no known court lawsuits involving tenant selection and assignment policies.

*Metropolitan Housing Authority*

Seneca County Metropolitan Housing Authority (SMHA) maintains regular office hours and provided data regarding Section 8 vouchers in Seneca County. Notably, the Metro Housing Authority does not own any apartment complexes or housing units.

As of May 2024, there were 481 households on the waiting list for Section 8 vouchers. Among these are families with children, elderly families, veterans, and members with disabilities. The racial and ethnic breakdown of the waiting list included Black/African American households, white households, and Hispanic households.

The current wait time for the waiting list is currently 1 ½ years. The Seneca Metropolitan Housing Authority reports this is the longest waiting list in years. Veterans are given preference and are moved to the top of the list. Due to a shortage of rental housing, many families awarded vouchers are unable to find available rental units. Consequently, many families leave the program and live with relatives or friends, while others become homeless and rely on "couch surfing" with acquaintances.

The Seneca Metropolitan Housing Authority collaborates with local entities, and landlords to promote and educate the community on fair housing issues. They assist individuals in finding housing by posting information on available rental units that are reported to them. However, they can only provide information and are prohibited from steering participants towards specific properties. Metro housing officials have noted a decline in landlords' willingness to accept Section 8 vouchers.

*Local Zoning Regulations and Policy Barriers*

No unusual tax policies have been identified that would impede affordable or fair housing. Similarly, no burdensome provisions have been found in the County's land use and zoning

legislation. While this report did not review every code for all twenty-three political jurisdictions, it did review the larger municipal zoning codes and the County's regulations.

A review of a sample of municipal zoning codes did not reveal any potential for discrimination or exclusion of affordable housing.

In the City of Tiffin, there are four residential zoning classifications: R-1 Single Family Residential District; R-1-a Assisted Care/ Independent Living District; R-2 Single Family Residential District; R-3 Single Family Residential District; and R-4 Multiple Family Residential District. These zones are distributed throughout the city, with R-4 areas not concentrated in any particular quadrant or neighborhood. R-1-R-3 zones are dispersed throughout the city and are inner mixed with the R-4.

Similarly, the City of Fostoria has zoning classifications R1 through R3, with R3 designated for multi-family units, and they had a district RHM designated for Manufactured Home District. The R3 areas are scattered throughout the city and not concentrated in any low-income sector. The R-1 and R-2 areas appear to be mixed in throughout the city as well.

Within the City limits of Tiffin and Fostoria there are property maintenance codes enforced by the respected zoning departments. Residential property maintenance codes have not been historically enforced County-wide in Seneca County, and there is not county-wide mechanism for monitoring or reviewing residential property conditions.

Except for Fostoria's Landlord and Tenant law (described below) that was passed in May 2024 none of the municipalities in the County have a system for inspecting rental or owner-occupied housing, potentially allowing tenant abuse through property neglect. The only consistent inspection process is the annual inspection of apartments with Metropolitan Housing Authority tenants, which covers structural and health/safety aspects but does not include property maintenance.

In summary the Fostoria Landlord and Tenant law is to safeguard the public health, safety, and welfare of Fostoria's citizens while establishing minimum standards to protect the rights of landlords and tenants in rental units. It adopts definitions from the Ohio Revised Code Chapter 5321 and outlines detailed obligations for landlords, including compliance with health and safety codes, maintaining functional smoke and carbon monoxide detectors, keeping premises and common areas clean and safe, and respecting tenant privacy with reasonable notice before entering. While tenants are required to keep their units clean, properly dispose of waste, maintain provided appliances, and conduct themselves in a manner that doesn't disturb neighbors. The law also provides remedies for non-compliance: tenants can withhold rent, seek court orders, or terminate leases if landlords fail to meet obligations, while landlords can issue notices of non-compliance and terminate leases if tenants don't adhere to their duties. Retaliatory actions by landlords are prohibited, protecting tenants who report code violations or join tenant organizations. Additionally, the law clarifies that the registered property owner determines rental relationships unless formal contracts are filed. Annual self-certification inspections by landlords are mandated, with city inspections required for properties with multiple citations or significant issues. Violations result in increasing fines for repeated offenses, but landlords can have their records cleared after a year of compliance. This law ensures rental

properties are safe and habitable, outlining clear responsibilities and providing remedies to uphold landlord-tenant rights.

There is also no uniform permitting method for new residences or alterations to existing homes. The cities of Tiffin and Fostoria respectively issue permits, while the villages and townships work with Seneca County Regional Planning issue them internally for construction. The permit process is usually arranged through the contractor, and the permit cost is not seen as burdensome.

Overall, this analysis has not identified any regulatory or policy barriers to the development, maintenance, or improvement of affordable housing. Thus, a description of strategies to overcome such barriers is not necessary. The Health Department addresses interior health issues, such as the number of bathrooms and bedrooms required based on household size.

Policies within the County and its subdivisions do not appear to promote a concentration of low-to-moderate income (LMI) or minority populations. Current ordinances in Seneca County are believed to be adequate in fostering the continuation, promotion, and enhancement of affordable and safe housing.

Local jurisdictions work to make neighborhoods and housing accessible. Several Villages in the County have used CDBG Formula funds to replace sidewalks and install ADA-compliant curb ramps. While many local governments are too small for formal internal review processes, they rely on consulting engineers to ensure compliance with the Fair Housing Act, ADA, and other legislation.

*Administrative Policies Concerning Community Development and Housing activities such as HOME, Neighborhood Stabilization Program (NSP), Multifamily Rehabilitation, and Activities Causing Displacement*

Great Lakes Community Action Partnership (GLCAP) administers two housing assistance repair programs in Seneca County.

The Community Housing Impact and Preservation (CHIP) Program is designed to improve housing quality for low- and moderate-income residents. Administered by the Ohio Development Services Agency, CHIP provides financial assistance for home repairs, rehabilitation, and the development of affordable housing. The program aims to enhance neighborhood stability and quality of life by ensuring safe and sustainable housing.

Here is a summary of the most recent Seneca County CHIP program data. During the PY22 program, CHIP funds were distributed across the county, resulting in nine home/building repair projects in the following locations: Tiffin (one), Fostoria (four), Attica (one), Republic (one), Bloomville (one), and Bettsville (one).

The Home Weatherization Assistance Program (HWAP) is a U.S. Department of Energy initiative aimed at improving home energy efficiency. The program provides services such as insulation, sealing leaks, and upgrading heating and cooling systems to reduce energy consumption and lower utility bills. By enhancing the thermal performance of homes, the program helps residents save money and contributes to environmental conservation by

reducing overall energy demand. Additionally, weatherization can improve indoor air quality and comfort, making homes safer and healthier for occupants.

Here is a summary of the most recent Seneca County HWAP program data. During the PY23 program, HWAP funds were distributed across the county, assisting thirty-three homes in the following locations: Tiffin (nineteen), Fostoria (eleven), Bettsville (two), and New Riegel (one).

According to the county and other housing service providers, program participants are treated fairly under the Fair Housing Act and receive fair housing information. There are no known excessive procedural burdens aside from the required documentation. The County's Fair Housing Coordinator reports no complaints or incidents of discrimination.

There are Seneca County Habitat for Humanity affiliates in Tiffin and Fostoria. Both affiliates are currently undergoing transitions and have not built new homes in several years. They are handling smaller projects such as building food giveaway boxes, a brush with kindness project, and minor home repairs.

A search of demolition permits in Tiffin and Fostoria revealed no demolition of subsidized housing.

#### *Assessment of Local Landfill Expansion and its Effects on Fair Housing Choice*

Loudon Township, located directly south of Fostoria and currently un-zoned, has been undergoing a zoning process over the past year. This initiative partly stems from the presence of one of the largest landfills in Ohio within the township. Win Waste Innovations in Fostoria, Ohio, has faced several violations and controversies related to its waste management operations, raising concerns among local residents and environmental watchdogs about the company's practices.

One of the primary concerns has been air quality. Residents have reported unpleasant odors emanating from the facility, leading to complaints about potential air pollution. These odors are often linked to the improper handling and processing of waste, which can release harmful chemicals into the atmosphere.

Water contamination is another issue of concern. There have been incidents where waste runoff from the facility has threatened local water sources. Contaminants from improperly managed waste can seep into the ground and potentially reach groundwater or nearby streams, posing risks to public health and the environment.

Win Waste has been found to improperly dispose of waste. Regulatory agencies have cited the company for improper disposal practices. This includes failing to adequately sort and process recyclable materials, leading to higher volumes of waste being sent to landfills. Such practices undermine efforts to promote recycling and reduce landfill use.

State and federal environmental agencies have taken action against Win Waste Innovations in response to these violations. These actions have included fines and mandatory corrective measures. For example, the company has been required to upgrade its facilities, implement more stringent waste sorting protocols, and improve monitoring and reporting procedures to ensure compliance with environmental regulations, pay fines, and the list goes on.

The local community has been vocal about the negative impact of these violations. Public meetings and forums have seen residents expressing their frustrations and demanding more accountability from Win Waste Innovations. There have been calls for increased transparency regarding the company's operations and more rigorous enforcement of environmental standards.

The controversies have also led to legal challenges. Environmental groups and concerned citizens have filed lawsuits seeking to compel Win Waste Innovations to address the violations more effectively. These legal battles have resulted in significant financial penalties and mandated changes to business practices.

Environmental agencies and community groups have to closely monitor Win Waste Innovations'. Continuous oversight is essential to ensure that the company follows through on its commitments and that the environmental and health risks associated with its operations are minimized.

Win Waste Innovations plays a crucial role in waste management in Fostoria, Ohio, it has also faced significant violations and controversies. The company's efforts to rectify these issues are ongoing, with the outcome dependent on its ability to implement effective changes.

So given all these challenges when Fostoria and the greater Seneca County learns of the proposal for a landfill expansion it stirred significant concern among residents, particularly regarding its impact on fair housing choice. This narrative explores how such an expansion can affect the availability, quality, and desirability of housing, particularly for marginalized communities.

The community, consisting of various neighborhoods, is home to a mix of low-income families, people of color, and working-class individuals. Housing options range from affordable apartments to modest single-family homes, many of which are situated near the existing landfill. There is a proposal to expand its capacity significantly stems from the increased demand to bring additional waste from out of state.

As news of the landfill expansion spreads, residents become increasingly anxious about the environmental consequences. Landfills are known to produce unpleasant odors, air pollutants, and potentially harmful leachate that can contaminate groundwater. These environmental hazards can severely affect the quality of life, particularly for those living closest to the site.

The mere announcement of the landfill expansion starts to influence the housing market. Property values in the vicinity of the landfill begin to decline due to the anticipated increase in noise, traffic, and pollution. Potential homebuyers and renters are less interested in properties near the landfill, preferring to seek housing in cleaner, quieter areas. This devaluation disproportionately affects low-income residents who might not have the financial flexibility to relocate, effectively trapping them in an increasingly undesirable environment.



Health concerns also become prominent. Studies have shown that proximity to landfills can lead to respiratory issues, skin irritations, and other health problems due to increased exposure to pollutants. These health risks are a significant consideration for families with children, elderly residents, and those with preexisting health conditions. The community fears that the expansion will exacerbate these issues, creating an unsafe living environment for vulnerable populations.

Marginalized communities are often the most affected by such environmental changes. In this town, many of the neighborhoods closest to the landfill are predominantly inhabited by people of color and low-income families. These groups already face systemic barriers to accessing quality housing and health care. The landfill expansion threatens to deepen these inequities, as these residents are less likely to have the resources to advocate for themselves or relocate to better areas.

Fair housing choice means that all individuals should have equal access to housing opportunities without discrimination. However, the landfill expansion undermines this principle by disproportionately impacting marginalized communities. These residents are left with limited choices, forced to live in compromised conditions due to economic constraints and systemic inequities. The expansion essentially restricts their ability to access safe, desirable housing, perpetuating a cycle of environmental injustice.

Recognizing these challenges, local advocacy groups and residents mobilize to oppose the landfill expansion. They organize community meetings, petition local government officials, and collaborate with environmental justice organizations to highlight the unfair impact on housing choice. Their goal is to ensure that all residents, regardless of income or race, have access to safe and healthy living conditions.

The proposed landfill expansion in this diverse community illustrates how environmental changes can profoundly affect fair housing choice. By potentially reducing property values, increasing health risks, and disproportionately impacting marginalized communities, the expansion threatens to exacerbate existing inequities. This narrative underscores the importance of considering environmental justice in rural planning and the need for robust community advocacy to protect the rights and well-being of all residents.

## Conclusions and Recommendations

### Insufficient Rental Housing

**Finding:** A significant impediment to fair housing in the community is the insufficient rental housing. The supply of affordable homes does not meet the demand, which particularly affects low- and moderate-income households. This shortage creates barriers to housing choice and stability, forcing many families into substandard living conditions or homelessness.

**Impact:**

- **Housing Cost Burden:** Many households spend a disproportionate amount of their income on housing costs, reducing their ability to afford other necessities like healthcare, education, and transportation.
- **Displacement and Gentrification:** As housing costs rise, long-time residents, especially in historically marginalized communities, are displaced. This displacement exacerbates socioeconomic and racial segregation.
- **Limited Mobility:** Families are often unable to move to areas with better employment opportunities, schools, and services, perpetuating cycles of poverty.

**Recommendations:**

- **Increase Funding and Incentives:** Allocate more resources for affordable housing development and provide incentives for developers to include affordable units in their projects.
- **Preserve Existing Affordable Housing:** Implement policies to protect and maintain current affordable housing stock from conversion to higher-end units.
- **Support for Renters:** Enhance tenant protections and rental assistance programs to reduce the cost burden on low-income households.

## Increase Knowledge and Public Awareness of Current Fair Housing Laws

**Finding:** There is a pervasive lack of knowledge and awareness regarding fair housing laws among the general public, landlords, property managers, and even some local government officials. This gap in understanding can lead to unintentional discrimination and unequal access to housing.

**Impact:**

- **Unintentional Discrimination:** Without adequate knowledge, housing providers may unknowingly engage in practices that violate fair housing laws, such as discriminatory advertising or application processes.
- **Limited Reporting of Violations:** Victims of discrimination may not recognize their rights have been violated or know how to file a complaint, leading to underreporting and continued unfair practices.
- **Inadequate Enforcement:** Local agencies may lack the necessary training to effectively enforce fair housing laws, reducing the effectiveness of these protections.

**Recommendations:**

- **Educational Campaigns:** Launch comprehensive public awareness campaigns to educate all stakeholders about fair housing rights and responsibilities.
- **Training Programs:** Develop and mandate regular training for landlords, property managers, and local government officials on fair housing laws.
- **Enhanced Resources:** Provide accessible resources, such as hotlines and informational websites, to help individuals understand and exercise their fair housing rights.

## Lack of Housing for Homeless Individuals

**Finding:** The community faces a critical shortage of housing options for homeless individuals, including emergency shelters, transitional housing, and permanent supportive

housing. This lack of resources prevents many homeless individuals from obtaining stable housing and the services they need to regain stability.

**Impact:**

- **Chronic Homelessness:** Without adequate housing and support services, individuals are more likely to experience prolonged periods of homelessness.
- **Health and Safety Risks:** Homeless individuals face significant health risks, including exposure to harsh weather conditions, lack of sanitation, and limited access to healthcare.
- **Community Strain:** The presence of homelessness can strain community resources, including law enforcement, healthcare facilities, and social services, while also impacting public perception and community cohesion.

**Recommendations:**

- **Expand Housing Options:** Increase the availability of various types of housing for homeless individuals, including low-barrier shelters, transitional housing, and permanent supportive housing.
- **Comprehensive Support Services:** Integrate supportive services with housing solutions to address the underlying causes of homelessness, such as mental health issues, substance abuse, and unemployment.
- **Collaborative Approaches:** Foster collaboration between government agencies, non-profits, and private sector partners to create a coordinated response to homelessness, leveraging diverse resources and expertise.

## Conclusion

Addressing these impediments is crucial for ensuring equitable access to housing and fostering inclusive communities. By focusing on increasing affordable housing, raising awareness of fair housing laws, and expanding housing options for homeless individuals, the community can make significant strides towards eliminating barriers and promoting fair housing choice for all residents.

## Action Plan to Address Identified Barriers

Impediment 1: Insufficient Rental Housing		
Goal: Improve the availability of quality, affordable housing options within Seneca County and its communities.		
Activities	Responsible Party	Timeline
Increase Funding and Incentives: Allocate more resources for affordable housing development and provide incentives for developers to include affordable units in their projects.	Seneca County Commissioners, Community Leaders, Fostoria Economic Development, Tiffin Seneca Economic Partnership	<ul style="list-style-type: none"> <li>Spring 2025 Research Funding</li> <li>Summer to Fall 2025 Apply for funding, if available</li> <li>Spring 2025 Research incentives</li> <li>Starting Fall 2025 Provide Developer incentives, if available</li> </ul>
Preserve Existing Affordable Housing: Implement policies to protect and maintain current affordable housing stock from conversion to higher-end units.	Seneca County Commissioners, Local Leaders	Ongoing
Support for Renters: Enhance tenant protections and rental assistance programs to reduce the cost burden on low-income households.	Seneca County Commissioners, Local Leaders, Great Lakes Community Action Partnership	Ongoing

## Impediment 2: Lack of Public Awareness of Current Fair Housing Laws

Goal: Increase Knowledge and Public Awareness of Current Fair Housing Laws

Activities	Responsible Party	Timeline
Educational Campaigns: Launch comprehensive public awareness campaigns to educate all stakeholders about fair housing rights and responsibilities.	Seneca County Commissioners, Seneca Regional Planning Commission, Great Lakes Community Action Partnership	Annually in conjunction with the CDBG Allocation and CHIP Fair Housing Trainings
Training Programs: Develop and mandate regular training for landlords, property managers, and local government officials on fair housing laws.	Seneca County Commissioners, Seneca Regional Planning Commission, Great Lakes Community Action Partnership	Annually in conjunction with the CDBG Allocation and CHIP Fair Housing Trainings
Enhanced Resources: Provide accessible resources, such as hotlines and informational websites, to help individuals understand and exercise their fair housing rights.	Seneca County Commissioners Local Jurisdictions, Seneca Regional Planning Commission, Great Lakes Community Action Partnership	Annually in conjunction with the CDBG Allocation and CHIP Fair Housing Trainings

### Impediment 3: Lack of Housing for Homeless Individuals

Goal: Expand and enhance housing options and support services for homeless individuals within the community to ensure increased access to stable, transitional, and permanent supportive housing.


Activities	Responsible Party	Timeline
<p>Expand Housing Options: Increase the availability of various types of housing for homeless individuals, including low-barrier shelters, transitional housing, and permanent supportive housing.</p>	<p>Seneca County Commissioners, Local jurisdictions, Local Service Providers Fostoria Economic Development, Tiffin Seneca Economic Partnership</p>	<ul style="list-style-type: none"> <li>• Spring 2026 Research Funding/Partnerships</li> <li>• Summer to Fall 2026 Apply for funding, if available</li> </ul>
<p>Comprehensive Support Services: Integrate supportive services with housing solutions to address the underlying causes of homelessness, such as mental health issues, substance abuse, and unemployment.</p>	<p>Local Service Providers</p>	<p>Ongoing</p>
<p>Collaborative Approaches: Foster collaboration between government agencies, non-profits, and private sector partners to create a coordinated response to homelessness, leveraging diverse resources and expertise.</p>	<p>Seneca County Commissioners, Local jurisdictions, Local Leaders, Local Service Providers, Housing Providers, Homeless Shelters</p>	<p>Ongoing</p>

## Signature Pages

### Chief Elected Official – Seneca County

Seneca County Commissioners  
111 Madison St  
Tiffin, OH 44883

I, the undersigned, hereby acknowledge the receipt and acceptance of the Fair Housing Analysis of Impediments for Seneca County.

Name:   
Anthony Paradiso, Commissioner

Date: 6-20-24

Chief Elected Official – City of Tiffin

City of Tiffin  
51 East Market St  
Tiffin, OH 44883

I, the undersigned, hereby acknowledge the receipt and acceptance of the Fair Housing Analysis of Impediments for Seneca County.

Name: Lee W. Wilkinson  
Lee W. Wilkinson, Mayor

Date: 6/17/2024



Community Development Block Grant Administrator, Seneca County

Fostoria Economic Development Corporation  
342 Perry Street  
Fostoria, OH 44830

I, the undersigned, hereby acknowledge the receipt and acceptance of the Fair Housing Analysis of Impediments for Seneca County.


Name:   
Renee Smith, President, CEO

Date: 6/17/2024

Community Development Block Grant Administrator, City of Tiffin

Tiffin – Seneca Economic Partnership  
96 S. Washington St. Ste A  
Tiffin, OH 44883

I, the undersigned, hereby acknowledge the receipt and acceptance of the Fair Housing Analysis of Impediments for Seneca County.

Name:   
Adam Gillmor, Development Manager

Date: 

## Housing Program Administrator

Great Lakes Community Action Partnership  
127 S. Front Street  
Fremont, OH 43420

I, the undersigned, hereby acknowledge the receipt and acceptance of the Fair Housing Analysis of Impediments for Seneca County.

Name:   
Terry Jacobs, Housing & Energy Director

Date: 6/18/2024