

Analysis of Impediments to Fair Housing Choice Morrow County, Ohio 2011

July, 2011

Morrow County Board of Commissioners

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Chapter 1: Facing a Dilemma?

At some point in the future Morrow County could be facing a dilemma. The County Administration will have to decide whether:

_ To continue to proactively seek to affirmatively advance fair housing choice.

Or

_ Allow discriminatory practices and attitudes to produce racially and ethnically segregated neighborhoods.

The recommendations proposed in this analysis of impediments to fair housing choice attempt to identify and explain discriminatory practices that can lead to racially, ethnically or socio-economically segregated neighborhoods. Implementing these recommendations can help nip in the bud the sort of reduced housing choices that plagues so many areas.

Findings and Recommendations Summarized

Morrow County has become somewhat more racially and ethnically diverse since 2000 when the last U.S. census was completed. At that time the racial makeup of the county was 98.4% White, 0.3% Black or African American, 0.3% Native American, 0.1% Asian, 0.0% Pacific Islander, 0.2% from other races, and 0.7% from two or more races. Hispanic or Latino of any race were 0.6% of the population.

Races in Morrow County, Ohio: 2010 Census

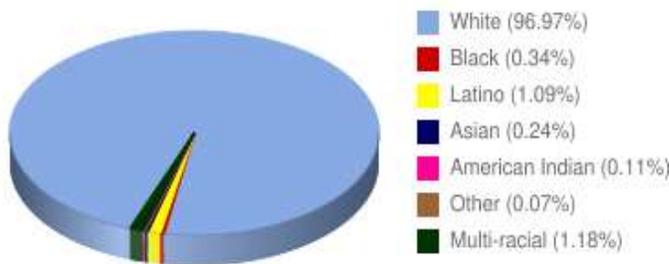


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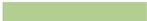
**Races in Morrow County, Ohio:
2010 Census**

- White Non-Hispanic (96.97%)
- Black (0.34%)
- Multi-racial (1.18%)
- Hispanic/Latino (1.09%)
- Asian (0.24%)
- American Indian (0.11%)
- Other (0.07%)

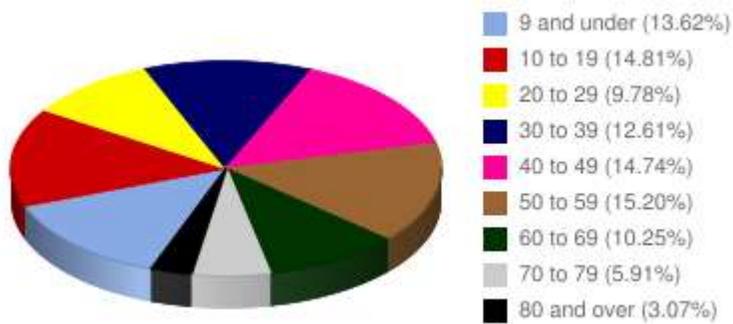
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Median age as per 2010 Census:

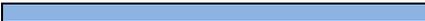
Median resident age:  39.5 years

Ohio median age:  36.2 years

Age Breakdown; Morrow County 2010 Census



Gender Breakdown; Morrow County 2010 Census

Males: 17,454 (50.12%) 

Females: 17,373 (49.88%) 

Areas of Minority Concentration by Race/Ethnicity, 2010

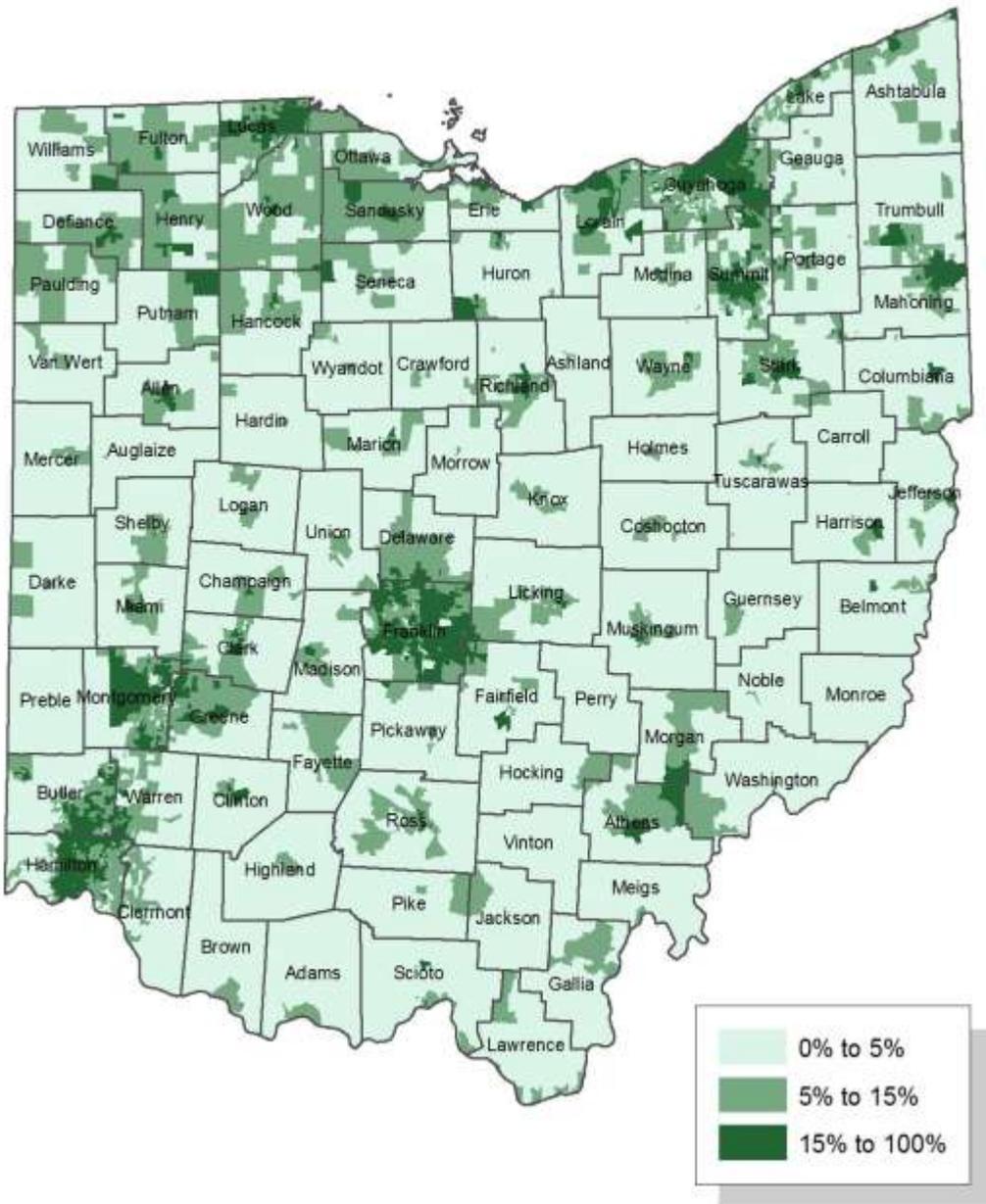


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Morrow County, Ohio

There are very few minority concentrations with-in Morrow County. Information reviewed for this analysis indicates that the location of these minority concentrations could be more for economic reasons than because of discrimination. However, this situation could lead to the continued segregation of certain neighborhoods within the County if it is not monitored.

In March of 2011 a minority family, living south of the Village of Marengo, was victimized by having a cross burning on their lawn. The following is excerpted from the Morrow County Sentinel; March 9, 2011.

Suspects detained in cross burning; charges pending

Wednesday, March 9, 2011

By Randa Wagner

The Morrow County Sheriff's Office has closed its investigation of a cross burning on the lawn of the William Wells family on TR 258 south of Marengo March 3.

According to a press release Tuesday from the sheriff's office, investigators and the Morrow County Prosecutor were meeting with the family to discuss the case. Charges were expected to be filed after the meeting and details were unavailable at press time. The names of the suspects, one juvenile and one adult, are not being released at this time.

The incident prompted a reaction from the Anti-Defamation League Friday when they officially 'condemned this horrific display of hatred and bigotry.'

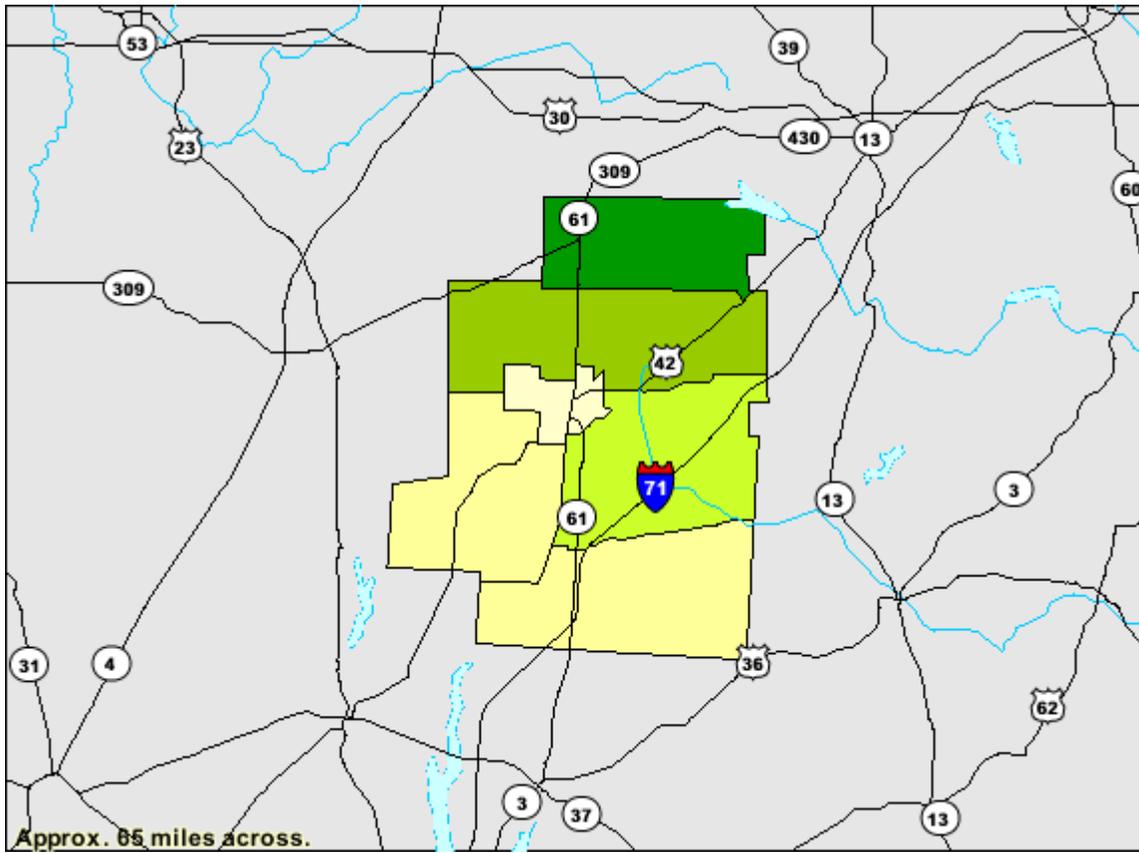
"Hate crimes send an ugly and hateful message not only to the victims and the victim's community, but all members of the community that they are unsafe and unwelcome," said Regional Director Nina Sundell. "It is essential that when these types of incidents occur, all members of the community must stand together to send an opposing message that all people, regardless of race, religion, sexual orientation, gender, ability, national origin or ethnicity are safe, welcome and protected. ADL applauds the Morrow County Sheriff's Office for its attention to this incident as a possible hate crime."

Information from Morrow County Sentential

Information provided by the Morrow County Development Department for this analysis states that the Sheriff's Department and Highland Local Schools worked collaboratively on educational solutions to the above noted incident. Within three weeks of this incident, the Sheriff's Department held Staff Training for Deputies and Detectives to better understand not only the impact on the Community as a whole; but other possible ramifications to the defendants and surrounding community; and incidents which may have been signs that were missed leading up to the incident.

Morrow County officials have acted quickly in the recent past to take a stand against racially motivated discrimination and subsequent hate crimes. By issuing a proclamation in May 2011 clearly stating Morrow County's "Position on Equality & Human Rights", the Morrow County Commissioners have taken steps to lay strong foundation toward affirmatively furthering fair housing.

It is Morrow County's intention that housing opportunities for all people should be available throughout Morrow County.



Percent of Persons who are White Alone 2000

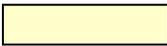
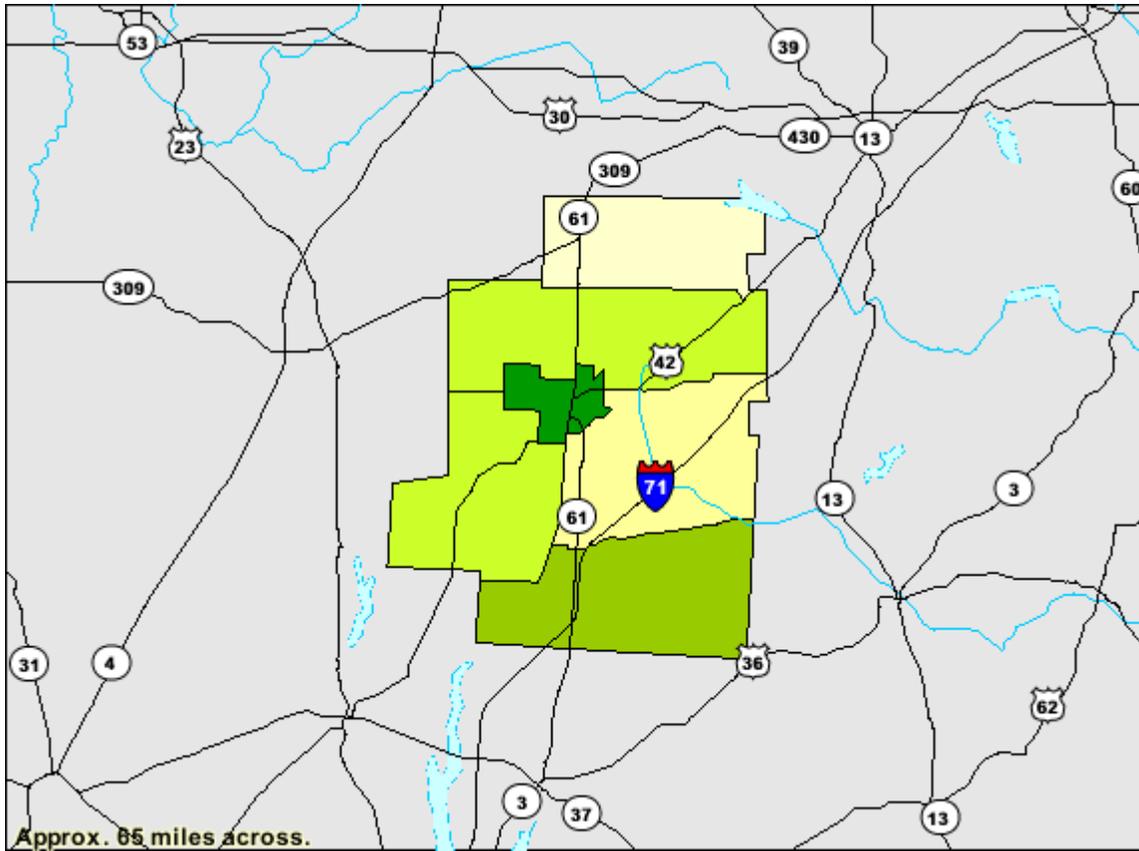
	97.9-97.9 percent
	98.3-98.3 percent
	98.4-98.4 percent
	98.6-98.6 percent
	98.9-98.9 percent

Table: 4

Morrow County, Ohio



Percent of Persons who are Black or African American 2000

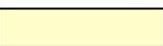
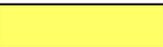
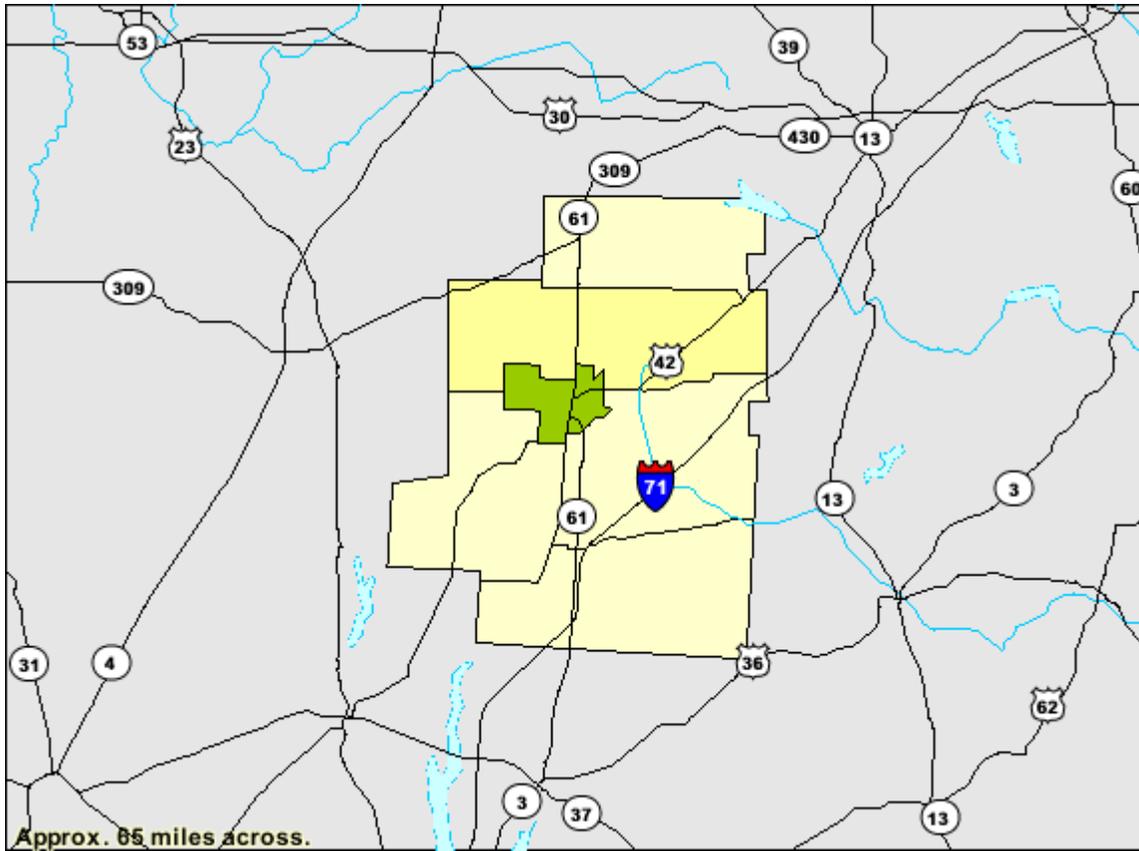
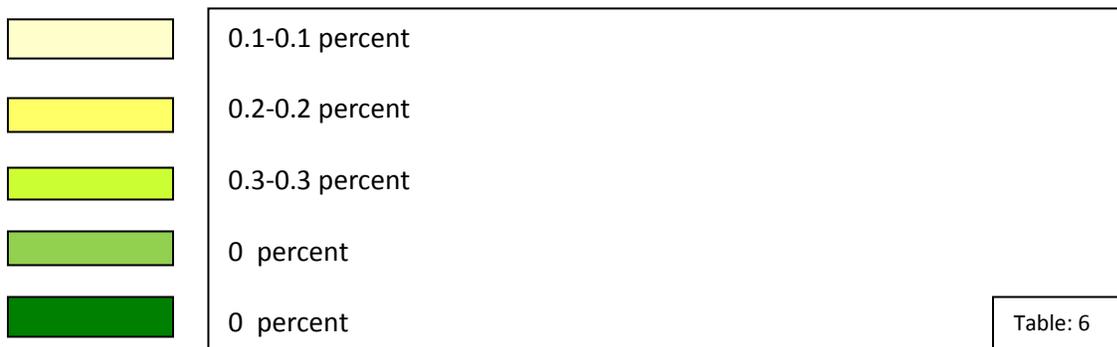
	0.0-0.0 percent
	0.1-0.1 percent
	0.2-0.2 percent
	0.3-0.3 percent
	0.8-0.8 percent

Table: 5

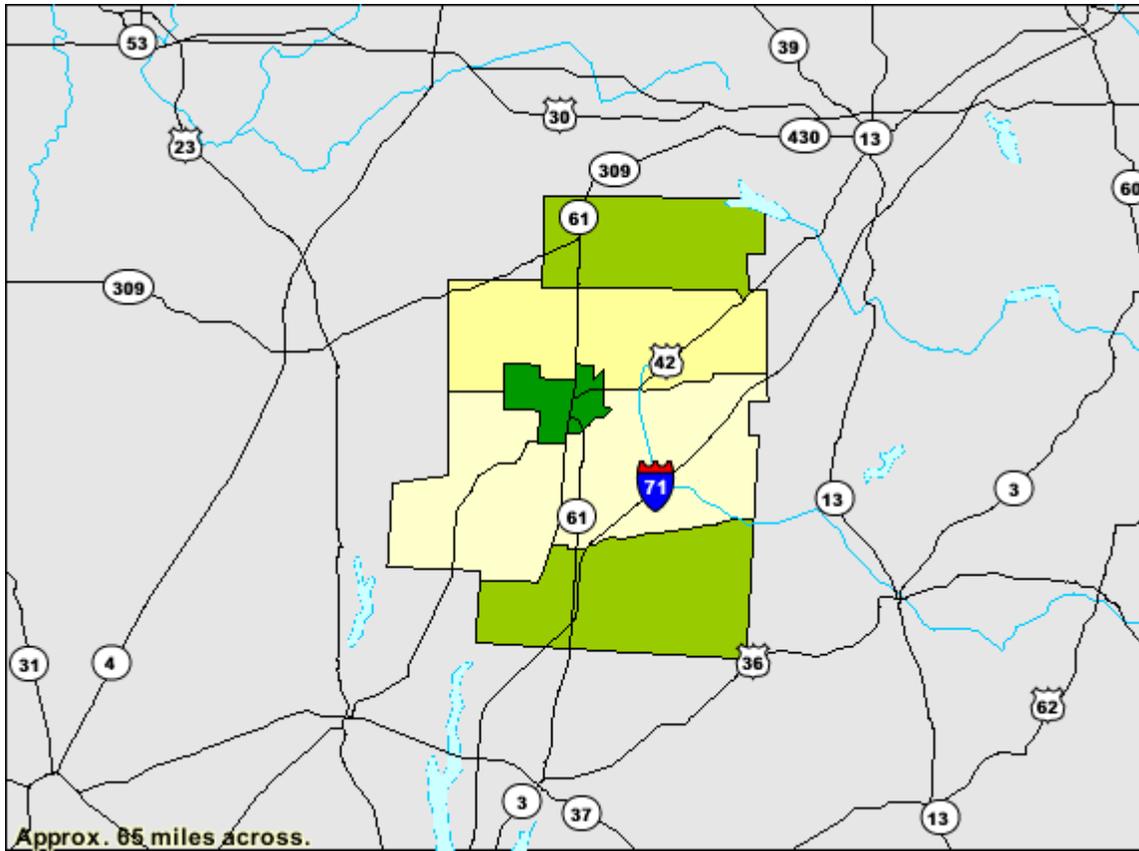
Morrow County, Ohio



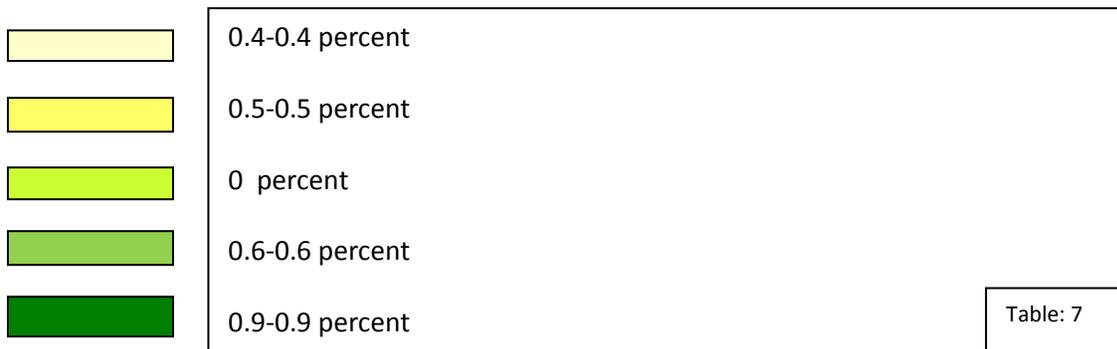
Percent of Persons who are Asian 2000

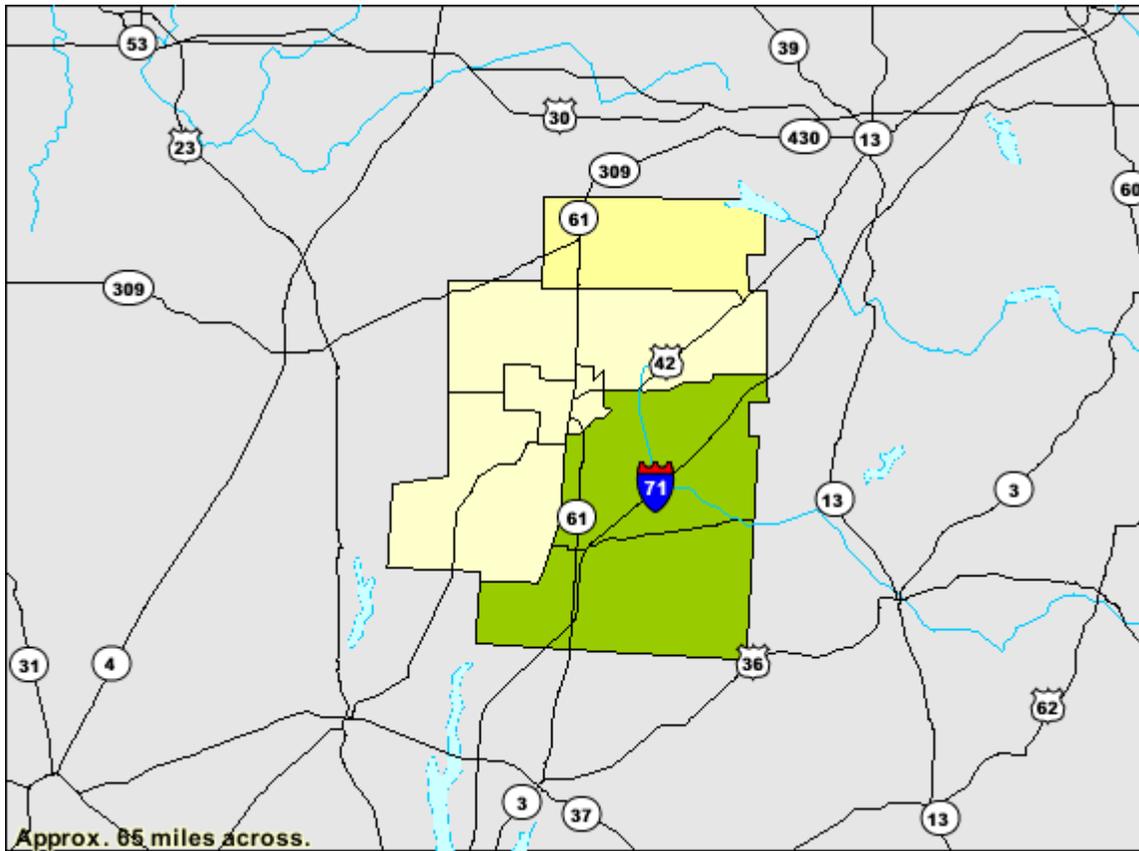


Morrow County, Ohio

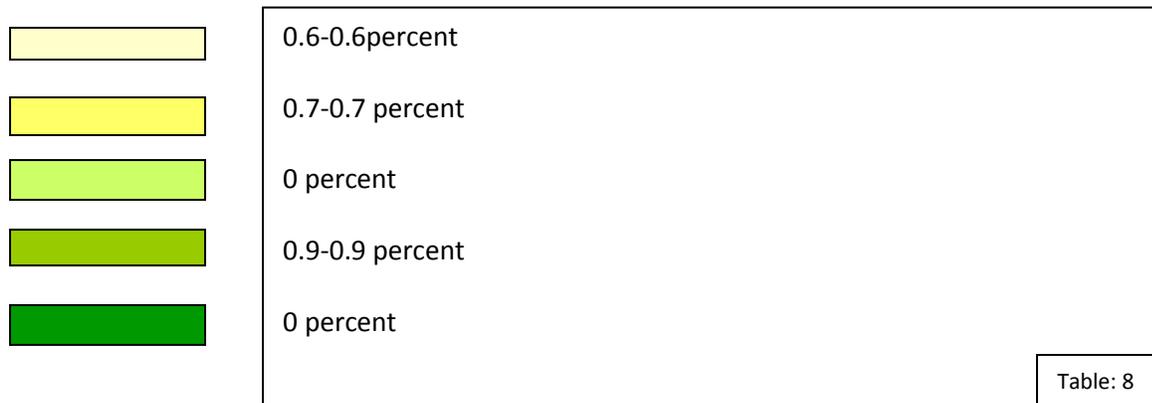


Percent of Persons who are Hispanic or Latino 2000





Per Cent of Persons who are Two or more Races (2000)



Many issues play into fair housing. Elected officials, planning personnel, public and private agencies, educators and ordinary citizens, just to name a few, should all become aware of at the very least the basic aspects involved in fair housing.

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Residents of a mostly black neighborhood in rural Ohio were awarded nearly \$11 million by a federal jury that found local authorities denied them public water service for decades out of racial discrimination.

Each of the 67 plaintiffs was awarded \$15,000 to \$300,000, depending on how long they had lived in the Coal Run Road neighborhood, about 5 miles east of Zanesville in Muskingum County in east-central Ohio.

The jury in U.S. District Court found that failing to provide water service to the residents violated state and federal civil rights laws. The lawsuit was not a class-action.

The water authority must pay 55 percent of the damages, while the county owes 25 percent and the city owes 20 percent, plaintiffs' attorney Reed Colfax said. The water authority no longer exists, and the county would be responsible for paying that share of the judgment.

"This verdict vindicates that this (treatment) was because of their race," said John Relman, a civil rights attorney based in Washington, D.C. "The jury agreed with that and issued a verdict based on a full airing of the facts."

The Coal Run lawsuit in Muskingum County and its findings point to the fact that impediments to fair housing are not just limited to the act of obtaining or retaining housing. The findings in that situation point to the fact that all people have the right to all the amenities available to everyone else in their neighborhood/area. Attitudes of public officials and those in decision making positions need to reflect a broader view of their public responsibilities. Residents hoping to improve their quality of life need to make their desires known in an acceptable manner and become informed of the procedures that need to be followed.

Morrow County would be wise to educate its elected and public officials and their staff on the basics of fair housing.

The county's website while user-friendly does not contain any fair housing information or even a link to the local fair housing contact. This could be remedied by adding another tab/button specifically labeled "Fair Housing information".

It may also be prudent to proactively conduct testing of the sale and rental of residential properties to determine if steering of any kind is occurring so the county can work to put an end to those practices.

It may be necessary to report violators to the U.S. Department of Housing and Urban Development for prosecution.

It is also very possible that some self-steering is taking place in which members of some minority groups may not consider living in some neighborhoods or communities in Morrow County because those communities do not provide adequate housing and or economic opportunities. This may be more the case than the fact that these individuals may feel unwelcome. The county should continue to work to expand the housing choices of members of these groups so they will consider housing they can afford anywhere through-out Morrow County. The county is encouraged to promote affirmative marketing of all of its housing to members of all protected groups.

Chapter 2: Basis of This Study

Like all entities that receive Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development, Morrow County is obligated to identify, analyze, and devise solutions to impediments to fair housing choice that may exist in the community.

CDBGs combined what had been a slew of categorical grants to cities and counties into a single grant that gave recipients a fair amount of discretion in how they spent the funds. Passage of the Housing and Community Development Act in 1974 included an instruction from Congress to recipients of Community Development Block Grant (CDBG) funds to “affirmatively advance fair housing.”

Since 1968, the U.S. Department of Housing and Urban Development (HUD) has been under an obligation to “affirmatively advance fair housing” in the programs it administers.

In 1996, HUD officials very candidly reported: “However, we also know that the Department [HUD] itself has not, for a number of reasons, always been successful in ensuring results that are consistent with the Act. It should be a source of embarrassment that fair housing poster contests or other equally benign activity were ever deemed sufficient evidence of a community’s efforts to affirmatively further fair housing. The Department believes that the principles embodied in the concept of “fair housing” are fundamental to healthy communities, and that communities must be encouraged and supported to include *real, effective*, fair housing strategies in their overall planning and development process, not only because it is the law, but because it is the right thing to do.”

As a condition of receiving these federal funds, communities are required to certify that they will affirmatively advance fair housing. As clearly stated by HUD, benign activities do not make the cut. Seeking to comply with our nations’ laws, HUD officials have determined that “Local communities will meet this obligation by performing an analysis of the impediments to fair housing choice within their communities and developing (and implementing) strategies and actions to overcome these barriers based on their history, circumstances, and experiences.”

While the extent of the obligation to affirmatively advance fair housing is not defined statutorily, HUD defines it as requiring a recipient of funds to:

- _ Conduct an analysis to identify impediments to fair housing choice within the jurisdiction
- _ Take appropriate actions to overcome the effects of any impediments identified through the analysis, and
- _ Maintain records reflecting the analysis and actions in this regard.”

Throughout the nation, HUD interprets these broad objectives to mean:

- _ Analyze and eliminate housing discrimination in the jurisdiction
- _ Promote fair housing choice for all persons
- _ Provide opportunities for racially and ethnically inclusive patterns of housing occupancy
- _ Promote housing that is physically accessible to, and usable by, all persons, particularly persons with disabilities and
- _ Foster compliance with the nondiscrimination provisions of the Fair Housing Act.

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While HUD has proffered a multitude of suggestions for producing the required analysis of impediments to fair housing choice, each recipient community is able to conduct the study that fits it within the broad guidelines HUD offers. We have attempted do just that with this report.

The substantive heart of the Fair Housing Act lies in the prohibitions stated in §3604, §3605, §3606, and §3617. It is said that the most important part of these sections is §3604(a) which makes it illegal: To refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, **or otherwise make unavailable or deny**, a dwelling to any person because of race, color, religion, sex, familial status, or national origin.

The 1988 amendments to the Act added a similarly-worded provision that added discrimination on the basis of handicap in §3604(f)(1) and required that reasonable accommodations be made “in rules, policies, practices, or services when such accommodations may be necessary to afford such person equal opportunity to use and enjoy a dwelling.”

In addition, the 1988 amendments that reasonable modifications of existing premises be allowed for people with disabilities and that renters must agree to restore the interior of the premises to the condition it was in prior to making the modifications. The amendments also required new multifamily construction to meet specified accessibility requirements in public areas and individual dwelling units. The highlighted provision, “or otherwise make unavailable or deny,” has been read to include a broad range of housing practices that can discriminate illegally, such as exclusionary zoning; redlining mortgages, insurance, and appraisals; racial steering; blockbusting; discriminatory advertising; citizenship requirements that have the effect of excluding African Americans from an all-white city’s public housing; harassment that would discourage minorities from living in certain dwellings; prohibiting white tenants from entertaining minority guests; and many more.

As much as practical under budgetary restraints, an analysis of impediments to fair housing choice should seek to determine if any of these practices are present. The Housing and Community Development Act of 1974 clearly states that the intent of Congress that the “primary objective” of the act and “of the community development program of each grantee is the development of viable urban communities, by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income.”

It is clear that one of the key underlying purposes of the Housing and Community Development Act of 1974 is to foster racial and economic integration. This key goal of the act is reflected in the technical language “the reduction of the isolation of income groups within communities and geographical areas and the promotion of an increase in the diversity and vitality of neighborhoods through the spatial de-concentration of housing opportunities for persons of lower income.”

Taken as a whole, the act has “the goal of open, integrated residential housing patterns and to prevent the increase of segregation, in ghettos, of racial groups.” With such a panoptic goal, HUD is obligated to use its grant programs “to assist in ending discrimination and segregation, to the point where the supply of genuinely open housing increases.” “Congress saw the antidiscrimination policy [embodied in the Fair Housing Act] as the means to affect the anti-segregation-integration policy.”

These purposes of the act have implications for the proper conduct of an analysis of impediments

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to fair housing choice expressed very clearly when the federal district court in the Southern District of New York ruled “a local government entity that certifies to the federal government that it will affirmatively further fair housing as a condition to its receipt of federal funds must consider the existence and impact of race discrimination on housing opportunities and choice in its jurisdiction.” The court concluded “an analysis of impediments that purposefully and explicitly, “as a matter of policy,” avoids consideration of race in analyzing fair housing needs fails to satisfy the duty affirmatively to further fair housing.”

This analysis of impediments seeks to comply with the purpose and spirit of the Housing and Community Development Act and the nation’s Fair Housing Act. Every effort has been taken to conduct a fair and balanced analysis that takes into account the sound planning, housing, and fair housing principles and practices.

Entering this project with no preconceptions except that the Morrow County is a desirable place to live, this analysis of impediments to fair housing choice was approached using the “CSI approach,” namely we let the evidence lead us to our conclusions. Some of the data we uncovered surprised us no less than it will surprise readers of this document.

We have attempted to apply sound planning and fair housing principles to the facts we found in order to identify both immediate and potential impediments to fair housing choice and craft recommendations to overcome these impediments.

This is an analysis of “impediments” to fair housing choice. Consequently it focuses on those policies and practices that impede fair housing choice.

Limitations of This Analysis

This analysis of impediments to fair housing choice was prepared for the purposes stated herein. Consequently, it seeks to identify impediments and suggest solutions. However, it does not constitute a comprehensive planning program. Many of the identified issues warrant additional research and analysis by Morrow County.

This analysis does not constitute legal advice.

We have assumed that all direct and indirect information that Morrow County supplied is accurate. Similarly, we have assumed that information provided by other sources is also accurate.

Chapter 3: Overview of Morrow County

Demographics:

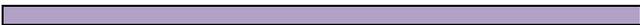
County population in July 2000: 31,628
County population **2010 Census** data: 34,827

County owner-occupied houses and condos: 10,231
Renter-occupied apartments: 2,624

% of renters in Morrow County (2011):		20.4%
% of renters in State of Ohio (2011):		31%

Population density: 85 people per square mile (**2010 census data**).

2010 Census Data Occupancy Status:

Occupied housing units		12,855
Vacant housing units		1,300

Industries providing employment (2009): Manufacturing (25.2%), Educational, health and social services (16.4%), Retail trade (11.9%).

Type of workers (2009):

- Private wage or salary: 79%
- Government: 12%
- Self-employed, not incorporated: 9%
- Unpaid family work: 1%

Races in Morrow County, Ohio (2010 Census):

- White Non-Hispanic (96.97%)
- Black (0.34%)
- Two or more races (1.18%)
- Hispanic/Latino (1.09%)
- Asian (0.24%)
- American Indian (0.11%)
- Other (0.04%)

Median resident age:		39.5 years
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Ohio median age:		36.2 years
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Males: 17,454 (50.12%) 

Females: 17,373 (49.88%) 

Housing units in structures (2009):

- One, detached: 9,227
- One, attached: 90
- Two: 263
- 3 or 4: 300
- 5 to 9: 165
- 10 to 19: 13
- 20 or more: 76
- Mobile homes: 1,972
- Boats, RVs, vans, etc.: 26

Housing units in Morrow County with a mortgage: 4,515 (432 second mortgage, 512 home equity loan, 34 both second mortgage and home equity loan)

Houses without a mortgage: 1,640

Here:  73.4% with mortgage
State:  69.3% with mortgage

Year house built (2009):

- 2005 or later: 438
- 2000 to 2004: 1,329
- 1990 to 1999: 2,296
- 1980 to 1989: 1,362
- 1970 to 1979: 2,031
- 1960 to 1969: 1,073
- 1950 to 1959: 960
- 1940 to 1949: 639
- 1939 or earlier: 3,029

Single-family new house construction building permits:

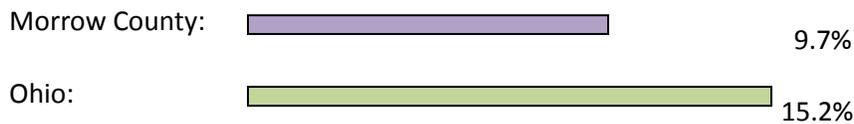
- 2005: 171 buildings, average cost: \$156,900
- 2006: 169 buildings, average cost: \$156,100
- 2007: 136 buildings, average cost: \$129,200
- 2008: 55 buildings, average cost: \$148,600
- 2009: 38 buildings, average cost: \$169,400

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Median real estate property taxes paid for housing units with mortgages in 2009: \$1,419

Median real estate property taxes paid for housing units with no mortgage in 2009: \$1,295

Percentage of residents living in poverty in 2009: 9.7%



Median age of residents in 2011: 39.5 years old
(Males: 38.7 years old, Females: 40.2 years old)

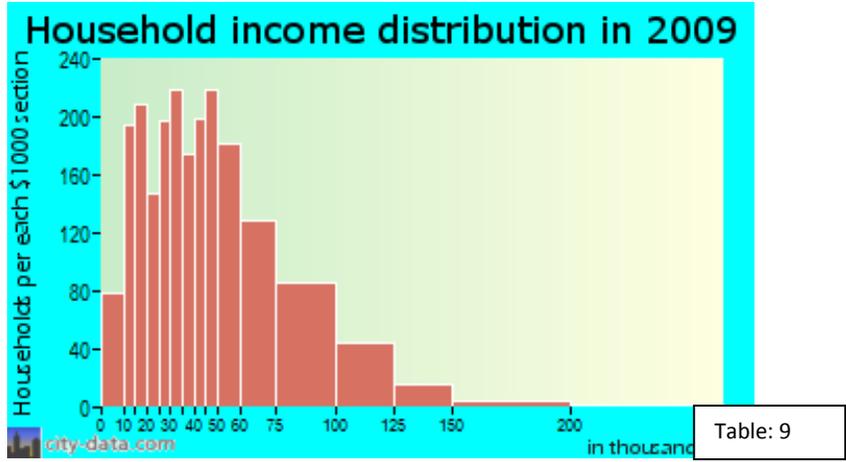
Percentage of residents in Morrow County living in poverty in 2009: 9.7%
(9.8% for White Non-Hispanic residents, 40.0% for Black residents, 0.8% for Hispanic or Latino residents, 31.1% for American Indian residents, 0.0% for Native Hawaiian and other Pacific Islander residents, 0.0% for other race residents, 4.1% for two or more races residents)

Residents with income below the poverty level in 2009:



Residents with income below 50% of the poverty level in 2009:

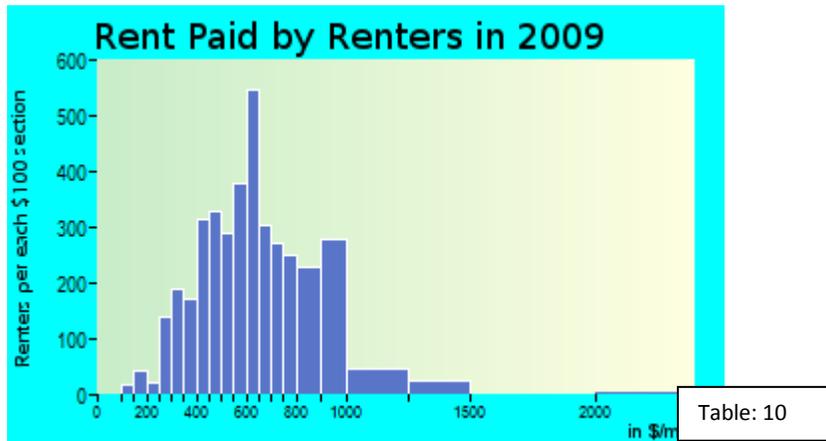




Area name: Columbus, OH HUD Metro FMR Area

Fair market rent in **2006** for a 1-bedroom apartment in Morrow County was \$517 a month.
 Fair market rent in **2006** for a 2-bedroom apartment in Morrow County was \$655 a month.
 Fair market rent in **2006** for a 3-bedroom apartment in Morrow County was \$823 a month.

Fair market rent in **2011** for a 1-bedroom apartment in Morrow County is \$616 a month.
 Fair market rent in **2011** for a 2-bedroom apartment in Morrow County is \$779 a month.
 Fair market rent in **2011** for a 3-bedroom apartment in Morrow County is \$980 a month.
 Fair market rent in **2011** for a 4-bedroom apartment in Morrow County is \$1,065 a month



Current college students: 871

People 25 years of age or older with a high school degree or higher: 78.6%
 People 25 years of age or older with a bachelor's degree or higher: 9.5%

Morrow County, Ohio

Private vs. public school enrollment:

Students in private schools in grades 1 to 8 (elementary and middle school): 364

Here:  8.7%

Ohio:  14.2%

Students in private schools in grades 9 to 12 (high school): 59

Here:  3.0%

Ohio:  10.9%

Students in private undergraduate colleges: 142

Here:  18.9%

Ohio:  23.4%

Institutionalized population: 328

People in group quarters in Morrow County, Ohio:

- 192 people in nursing homes
- 136 people in local jails and other confinement facilities (including police lockups)
- 26 people in other non-household living situations
- 9 people in homes for the mentally retarded
- 8 people in other group homes

Persons enrolled in hospital insurance and/or supplemental medical insurance (Medicare) in July 1, 2003: 3,768 (3,089 aged, 679 disabled)

Population without health insurance coverage in 2000: 9%

Children under 18 without health insurance coverage in 2000: 8%

Short term general hospitals per 100,000 population in 2004: 2.92

Short term general hospital admissions per 100,000 population in 2004: 3620.760

Short term general hospital beds per 100,000 population in 2004: 154.760

Emergency room visits per 100,000 population in 2004: 22948

General practice office based MDs per 100,000 population in 2005: 1287.800

Medical specialist MDs per 100,000 population in 2005: 879.9

Dentists per 100,000 population in 1998: 8.74

Total births per 100,000 population, July 2005 - July 2006 : 15.89

Total deaths per 100,000 population, July 2005 - July 2006: 46.62

Supplemental Security Income (SSI) in 2006:

- Total number of recipients: 491
- Number of aged recipients: 19
- Number of blind and disabled recipients: 472
- Number of recipients under 18: 77
- Number of recipients between 18 and 64: 355
- Number of recipients older than 64: 59
- Number of recipients also receiving OASDI: 156

Household type by relationship:

Households: 31,256

- In family households: 28,320 (7,683 male householders, 1,331 female householders) 7,697 spouses, 9,805 children (8,767 natural, 297 adopted, 741 stepchildren), 598 grandchildren, 110 brothers or sisters, 189 parents, 293 other relatives, 614 non-relatives
- In nonfamily households: 2,936 (1,100 male householders (892 living alone)), 1,422 female householders (1,284 living alone)), 414 nonrelatives
- In group quarters: 372 (323 institutionalized population)

Size of family households: 3,797 2-persons, 2,056 3-persons, 1,883 4-persons, 817 5-persons, 280 6-persons, 181 7-or-more-persons.

Size of nonfamily households: 2,176 1-person, 316 2-persons, 16 3-persons, 9 4-persons, 3 5-persons, 2 6-persons.

97.0% of residents of Morrow County speak English at home.

0.9% of residents speak Spanish at home (66% speak English very well, 10% speak English well, 21% speak English not well, 3% don't speak English at all).

1.9% of residents speak other Indo-European language at home (46% speak English very well, 47% speak English well, 7% speak English not well, 1% don't speak English at all).

0.1% of residents speak Asian or Pacific Island language at home (63% speak English very well, 38% speak English well).

In fiscal year 2004:

Federal Government expenditure: \$100,572,000 (\$2937 per capita)

Department of Defense expenditure: \$1,637,000

Federal direct payments to individuals for retirement and disability: \$54,056,000

Federal other direct payments to individuals: \$19,013,000

Federal direct payments not to individuals: \$4,837,000

Federal grants: \$18,597,000

Federal procurement contracts: \$874,000 (\$46,000 Department of Defense)

Federal salaries and wages: \$3,195,000 (\$0,000 Department of Defense)

Federal Government direct loans: \$1,368,000

Federal guaranteed/insured loans: \$20,527,000

Federal Government insurance: \$17,731,000

Morrow County, Ohio

Limited-service eating places per 100,000 population in 2005 : 5.83

Food Environment Statistics:

Number of grocery stores: 6

This 1.74 / 10,000
county: pop.

Ohio: 1.89 / 10,000
pop.

Number of convenience stores (no gas): 2

Morrow 0.58 / 10,000
County: pop.

Ohio: 1.25 / 10,000
pop.

Number of convenience stores (with gas): 9

This 2.61 / 10,000
county: pop.

Ohio: 2.93 / 10,000
pop.

Number of full-service restaurants: 10

Morrow 2.90 / 10,000
County: pop.

Ohio: 6.25 / 10,000
pop.

Adult diabetes rate:

Here:  9.3%

Ohio:  10.3%

Adult obesity rate:

Here:  29.8%

Ohio:  29.1%

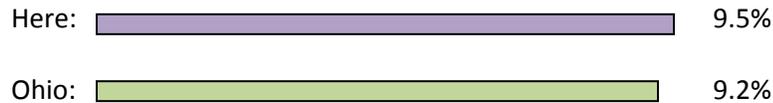
Low-income preschool obesity rate:

Morrow County:  19.2%

State:  11.9%

Morrow County, Ohio

Unemployment in June 2011:



Mean travel time to work: 30.4 minutes (**2009 census update**)

Percentage of county residents living and working in this county: 33.0% (**2009 census update**)

Cars and other vehicles available in Morrow County in owner-occupied houses/condos:

- no vehicle: 313
- 1 vehicle: 1,774
- 2 vehicles: 4,185
- 3 vehicles: 1,987
- 4 vehicles: 824
- 5+ vehicles: 368

Cars and other vehicles available in Morrow County in renter-occupied apartments:

- no vehicle: 183
- 1 vehicle: 847
- 2 vehicles: 770
- 3 vehicles: 182
- 4 vehicles: 56
- 5+ vehicles: 10

Agriculture in Morrow County:

Average size of farms: 207 acres

Average value of agricultural products sold per farm: \$41,421

Average value of crops sold per acre for harvested cropland: \$175.87

The value of nursery, greenhouse, floriculture, and sod as a percentage of the total market value of agricultural products sold: 1.69%

The value of livestock, poultry, and their products as a percentage of the total market value of agricultural products sold: 34.61%

Average total farm production expenses per farm: \$44,283

Harvested cropland as a percentage of land in farms: 74.23%

Morrow County, Ohio

Irrigated harvested cropland as a percentage of land in farms: 0.03%
 Average market value of all machinery and equipment per farm: \$59,184
 The percentage of farms operated by a family or individual: 92.24%
 Average age of principal farm operators: 53 years
 Average number of cattle and calves per 100 acres of all land in farms: 6.12
 Milk cows as a percentage of all cattle and calves: 21.26%
 Corn for grain: 39154 harvested acres
 All wheat for grain: 12033 harvested acres
 Soybeans for beans: 69424 harvested acres
 Vegetables: 180 harvested acres
 Land in orchards: 38 acres

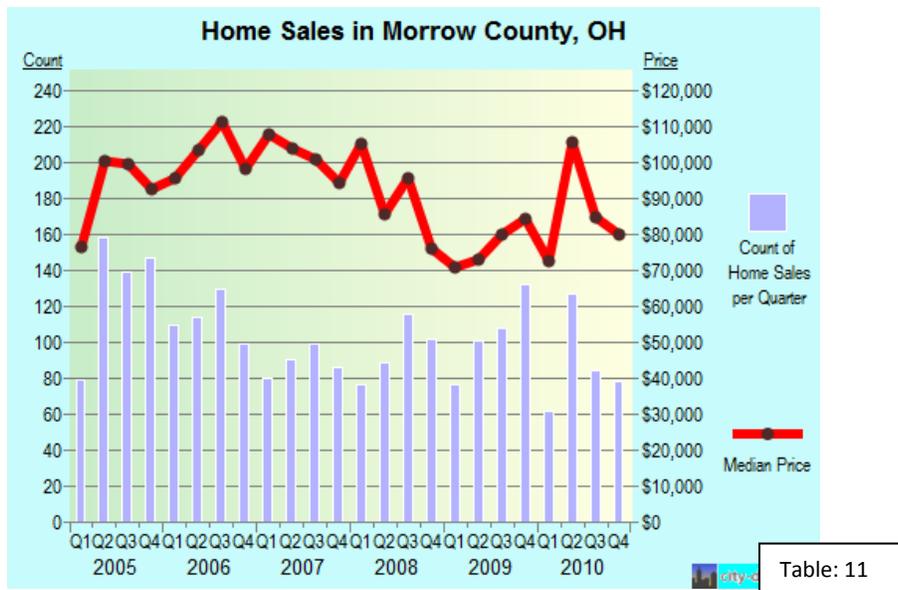


Table: 11

Average household size:

Morrow County: 2.7 people

Ohio: 2 people

Estimated median household income in 2009: \$45,312 (\$40,882 in 1999)

This county: \$45,312

Ohio: \$45,395

Median contract rent in 2009 for apartments: \$428 (lower quartile is \$307, upper quartile is \$531)

This county: \$428

State: \$528

Morrow County, Ohio

Estimated median house or condo value in 2009: \$126,894 (it was \$97,100 in 2000)

Morrow County:  \$126,894

Ohio:  \$134,600

Lower value quartile - upper value quartile: \$89,771 - \$182,515

Mean price in 2009:

Detached houses: \$158,905

Here:  \$158,905

State:  \$165,947

Townhouses or other attached units: \$518,750

Here:  \$518,750

State:  \$149,379

Mobile homes: \$111,197

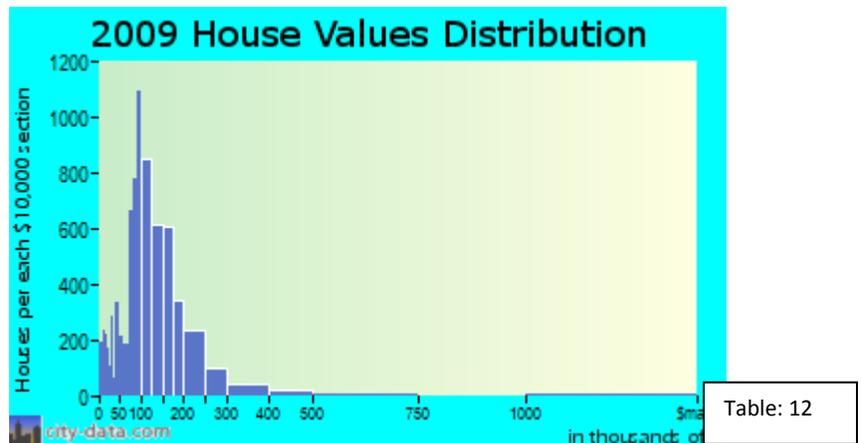
Here:  \$111,197

State:  \$32,066

Occupied boats, RVs, vans, etc.: \$19,090

Here:  \$19,090

State:  \$70,708



Median monthly housing costs for homes and condos with a mortgage: \$1,177 (2009)

Median monthly housing costs for units without a mortgage: \$377 (2009)

History of Morrow County

One of the last counties to be created in Ohio, Morrow County was formed February 24, 1848 from parts of Richland, Knox, Marion and Delaware counties. The county was named for Jeremiah Morrow, governor of Ohio from 1822 to 1826. The centrally-located village of Mt. Gilead was designated the County seat. It was reported that John Chapman (Johnny Appleseed) sometimes passed through town and had at least one apple plantation in the area. The earliest-known residents of Morrow County were the Mound Builders. Early settlers in Chester and Canaan Townships discovered several examples of the mounds the Native Americans built. After the Mound Builders, the Iroquois, Delaware, Shawnee, Wyandot and Ottawa Indian tribes inhabited the survey area, although there is no record that the Native Americans maintained either a large camp or village in Morrow County. However, the county was a favorite hunting ground for the Native Americans; they continued to come to the county to hunt game, which was plentiful in the woods as late as 1819.

In 1807, the earliest permanent settlement was established within the present boundaries of Chester Township, along the banks of the Kokosing River. During the next several years, settlers came to the area from Knox, Perry and Muskingum counties and from Connecticut, Maryland, New Jersey, Pennsylvania and Virginia. The settlers cultivated the soils along streams and in the higher areas of moraines. They started farms by clearing three to five-acre plots of woodland and then planting corn, flax, wheat or pasture species. Later, as more woods were cleared, the settlers brought in livestock, drained wet spots and planted orchards. Most of the early crops were consumed locally, because the poor road conditions limited the transportation of goods. In 1848, the county's transportation problem was partially solved when a railroad was built through the villages of Cardington and Edison.

Two of the earliest educational institutions in Ohio were in Morrow County, and operated for many years. Iberia College, better known as Ohio Central College, opened in Iberia in 1849, continued as an educational institution until 1875 and dissolved in 1885. The most notable graduate of Ohio Central College was President Warren G. Harding. Two subscription schools, or schools of higher learning, were founded in Peru Township. They were Hesper Mount Seminary (also known as the Harkness Seminary) and the Alum Creek Academy. Morrow Countians were abolitionists before the Civil War and routes of the Underground Railroad ran through the county, notably along County Road 24. The village of Mount Gilead served as a major stop on the Underground Railroad.

Patriotism runs strong in the county. During the Civil War, Morrow County had more volunteers per capita for the Union Army than any county in the northern states. During World War I, the Victory Shaft monument was awarded to the citizens of Morrow County for selling the most War Savings bonds per capita of any Ohio county. This monument still stands today in the center of Mt. Gilead.

Morrow County has three American Legion Posts and auxiliary units. Posts were formed in Mt. Gilead and Cardington after World War I, and a new Marengo post was formed in 1947. The county also has a chapter of the Disabled American Veterans and several veterans of both World Wars are members of the Veterans of Foreign Wars (although there is no chapter of the latter organization in the county).

Morrow County, Ohio

Among the county's citizens to attain distinction was Warren G. Harding, whose birthplace was at Corsica, now Blooming Grove. He served as Lieutenant Governor, United States Senator and was the 29th President of the United States.

Morrow County, Ohio

From Wikipedia, the free encyclopedia

Morrow County is a county located in the state of Ohio, United States. Shawnee people used the area for hunting purposes before white settlers arrived in the early 19th century. Morrow County was organized in 1848 from parts of four neighboring counties and named for Jeremiah Morrow, Governor of Ohio from 1822 to 1826. As of 2000, the population was 31,628, and the census estimated the population to be 34,529 in 2006. Its county seat is Mount Gilead. The center of population of Ohio is also located east of Mount Gilead. Morrow County is part of the Columbus, Ohio Metropolitan Statistical Area.

Famous people born in Morrow County include (1) Warren G. Harding, 29th President of the United States, who was born near Blooming Grove, Ohio, in northeast Morrow County; (2) Quaker abolitionist Richard Dillingham, who was born in Peru Township; (3) Reverend Frank W. Gunsaulus, clergyman, writer and educator (see Illinois Institute of Technology), who was born in Chesterville, Ohio; and (4) writer Dawn Powell, who was born in Mount Gilead.

Morrow County's historic World War I Victory Shaft, unique in the United States, is located in the center of downtown Mount Gilead. Other areas interesting to the tourist include: Mount Gilead State Park; Amish farms and businesses near Johnsville and Chesterville; the Mid-Ohio Race Track near Steam Corners; the rolling Allegheny foothills of eastern Morrow County; the site of the birthplace of President Warren G. Harding near Blooming Grove; the site of the former Ohio Central College in Iberia; the early 19th century architecture of buildings in Chesterville, Ohio; the Revolutionary War Soldiers' Memorial in Mount Gilead; the Civil War monument in Cardington; and the mid-19th century architecture of the Morrow County Courthouse and Old Jail in Mount Gilead.

Morrow County, Ohio



Founded	March 1, 1848
Named for	Jeremiah Morrow
Seat	Mount Gilead
Largest village	Mount Gilead
Area	
- Total	407 sq mi (1,055 km ²)
- Land	406 sq mi (1,052 km ²)
- Water	1 sq mi (3 km ²), 0.28%
Population	
- (2000)	31,628
- Density	78/sq mi (30/km ²)
Website	www.morrowcounty.info

Geography

According to the U.S. Census Bureau, the county has a total area of 407 square miles (1,055 km²). 406 square miles (1,052 km²) of it is land and 1 square miles (3 km²) of it (0.28%) is water. Morrow County is considered to be a part of "Central Ohio."

Adjacent counties

- Crawford County (north)
- Richland County (northeast)
- Knox County (southeast)
- Delaware County (southwest)
- Marion County (west)

Demographics

As of the census of 2000, there were 31,628 people, 11,499 households, and 8,854 families residing in the county. The population density was 78 people per square mile (30/km²). There were 12,132 housing units at an average density of 30 per square mile (12/km²). The racial makeup of the county was 98.37% White, 0.27% Black or African American, 0.30% Native American, 0.15% Asian, 0.18% from other races, and 0.74% from two or more races. 0.58% of the population were Hispanic or Latino of any race.

There were 11,499 households out of which 35.60% had children under the age of 18 living with them, 64.60% were married couples living together, 8.10% had a female householder with no husband present, and 23.00% were non-families. 19.00% of all households were made up of individuals and 7.90% had someone living alone who was 65 years of age or older. The average household size was 2.72 and the average family size was 3.09.

In the county, the population was spread out with 27.30% under the age of 18, 7.60% from 18 to 24, 29.30% from 25 to 44, 24.30% from 45 to 64, and 11.50% who were 65 years of age or older. The median age was 36 years. For every 100 females there were 99.40 males. For every 100 females age 18 and over, there were 98.00 males.

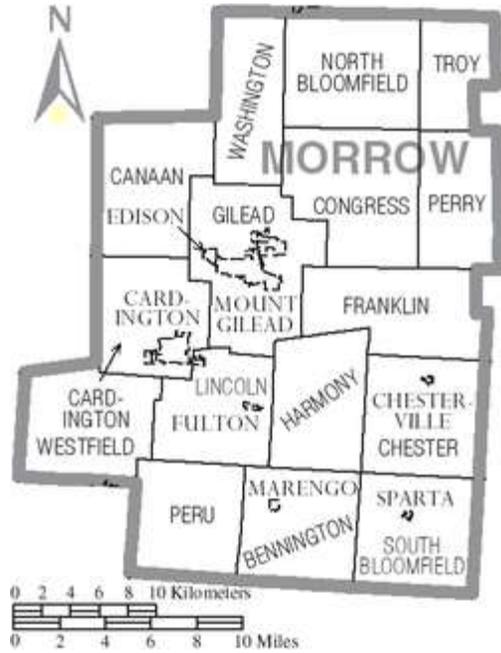
The median income for a household in the county was \$40,882, and the median income for a family was \$45,747. Males had a median income of \$33,129 versus \$22,454 for females. The per capita income for the county was \$17,830. About 6.60% of families and 9.00% of the population were below the poverty line, including 12.40% of those under age 18 and 7.10% of those aged 65 or over.

Historical populations		
Census	Pop.	%±
1850	20,280	—
1860	20,445	0.8%
1870	18,583	-9.1%
1880	19,072	2.6%
1890	18,120	-5.0%
1900	17,879	-1.3%
1910	16,815	-6.0%
1920	15,570	-7.4%
1930	14,489	-6.9%
1940	15,646	8.0%
1950	17,168	9.7%
1960	19,405	13.0%
1970	21,348	10.0%
1980	26,480	24.0%
1990	27,749	4.8%
2000	31,628	14.0%
Est. 2007	34,520	9.1%

Population 1800-2007.

Morrow County, Ohio

Communities



Map of Morrow County, Ohio With Municipal and Township Labels

Villages

- Cardington • Marengo
- Chesterville • Mount Gilead
- Edison • Sparta
- Fulton

Townships

- Bennington • Congress • Lincoln • South Bloomfield
- Canaan • Franklin • North Bloomfield • Troy
- Cardington • Gilead • Perry • Washington
- Chester • Harmony • Peru • Westfield

Unincorporated communities

- Bloomfield • Jugs Corners • South Woodbury
- Blooming Grove • North Woodbury • St. James
- Climax • Penlan • Vails Corners
- Denmark • Pulaskiville • Westfield
- Fargo • Russell • West Liberty

Morrow County, Ohio

- Iberia
- Johnsville
- Shauck
- Shawtown
- West Point
- Williamsport

Notable residents

- Tim Belcher, former Major League Baseball pitcher

References

1. "Ohio County Profiles: Morrow County" (PDF). Ohio Department of Development. <http://www.odod.state.oh.us/research/FILES/S0/Morrow.pdf>. Retrieved 2007-04-28.
 2. "Morrow County data". Ohio State University Extension Data Center. http://www.osuedc.org/profiles/profile_entrance.php?fips=39117&sid=0. Retrieved 2007-04-28.^[*dead link*]
 3. "Find a County". National Association of Counties. <http://www.naco.org/Counties/Pages/FindACounty.aspx>. Retrieved 2011-06-07.
 4. "Population and Population Centers by State: 2000". U.S. Census Bureau. <http://www.census.gov/geo/www/cenpop/statecenters.txt>. Retrieved 2007-04-28.
 5. "American FactFinder". United States Census Bureau. <http://factfinder.census.gov>. Retrieved 2008-01-31.
- Morrow County Government's website

Morrow County:

Village of Cardington, Ohio

From Wikipedia, the free encyclopedia

Cardington is a village in Morrow County, Ohio, United States. The population was 1,849 at the 2000 census. Mount Gilead, Ohio, the county seat, is located northeast of Cardington on U.S. Route 42.

Geography

According to the United States Census Bureau, the village has a total area of 1.9 square miles (4.8 km²), all of it land.

Demographics

As of the census of 2000, there were 1,849 people, 754 households, and 486 families residing in the village. The population density was 992.2 people per square mile (383.8/km²). There were 804 housing units at an average density of 431.4 per square mile (166.9/km²). The racial makeup of the village was 98.22% White, 0.32% African American, 0.32% Native American, 0.05% Asian, 0.32% from other races, and 0.76% from two or more races. Hispanic or Latino of any race were 0.22% of the population.

There were 754 households out of which 34.1% had children under the age of 18 living with them, 45.6% were married couples living together, 14.3% had a female householder with no husband present, and 35.5% were non-families. 30.0% of all households were made up of individuals and 11.7% had someone living alone who was 65 years of age or older. The average household size was 2.45 and the average family size was 3.06.

In the village the population was spread out with 28.4% under the age of 18, 8.8% from 18 to 24, 29.5% from 25 to 44, 21.6% from 45 to 64, and 11.6% who were 65 years of age or older. The median age was 33 years. For every 100 females there were 91.6 males. For every 100 females age 18 and over, there were 84.3 males.

The median income for a household in the village was

Cardington, Ohio



Country United States

State Ohio

County Morrow

Area

- **Total** 1.9 sq mi (4.8 km²)

- **Land** 1.9 sq mi (4.8 km²)

- **Water** 0.0 sq mi (0.0 km²)

Elevation^[1] 1,010 ft (308 m)

Population (2000)

- **Total** 1,849

- **Density** 992.2/sq mi (383.1/km²)

ZIP code 43315

Area code(s) 419

Website www.cardington.org

Morrow County, Ohio

\$30,500, and the median income for a family was \$36,823. Males had a median income of \$31,483 versus \$21,141 for females. The per capita income for the village was \$14,057. About 16.5% of families and 16.7% of the population were below the poverty line, including 22.1% of those under age 18 and 7.2% of those aged 65 or over.

Government

The Village of Cardington is governed by a mayor and council.

References

1. "US Board on Geographic Names". United States Geological Survey. 2007-10-25. <http://geonames.usgs.gov>. Retrieved 2008-01-31.
2. "American FactFinder". United States Census Bureau. <http://factfinder.census.gov>. Retrieved 2008-01-31.
3. "US Gazetteer files: 2010, 2000, and 1990". United States Census Bureau. 2011-02-12. <http://www.census.gov/geo/www/gazetteer/gazette.html>. Retrieved 2011-04-23.

Morrow County:

Village of Chesterville

From Wikipedia, the free encyclopedia

Chesterville is a village in Morrow County, Ohio, United States, along the Kokosing River. The population was 193 at the 2000 census. Chesterville is southeast of Mount Gilead, the county seat.

Geography

According to the United States Census Bureau, the village has a total area of 0.1 square miles (0.2 km²), all of it land.

Demographics

As of the census of 2000, there were 193 people, 57 households, and 42 families residing in the village. The population density was 2,036.6 people per square mile (828.0/km²). There were 61 housing units at an average density of 643.7 per square mile (261.7/km²). The racial makeup of the village was 96.89% White, 1.04% Native American, and 2.07% from two or more races. Hispanic or Latino of any race were 1.04% of the population.

There were 57 households out of which 47.4% had children under the age of 18 living with them, 59.6% were married couples living together, 8.8% had a female householder with no husband present, and 26.3% were non-families. 19.3% of all households were made up of individuals and 14.0% had someone living alone who was 65 years of age or older. The average household size was 2.75 and the average family size was 3.10.

In the village the population was spread out with 24.9% under the age of 18, 5.7% from 18 to 24, 29.0% from 25 to 44, 14.0% from 45 to 64, and 26.4% who were 65 years of age or older. The median age was 40 years. For every 100 females there were 73.9 males. For every 100 females age 18 and over, there were 64.8 males.

Chesterville, Ohio



Location of Chesterville, Ohio

Country	United States
State	Ohio
County	Morrow
Area	
- Total	0.1 sq mi (0.2 km ²)
- Land	0.1 sq mi (0.2 km ²)
- Water	0.0 sq mi (0.0 km ²)
Elevation ^[1]	1,145 ft (349 m)
Population (2000)	
- Total	193
- Density	2,036.6/sq mi (786.3/km ²)
ZIP code	43317
Area code(s)	419

Morrow County, Ohio

The median income for a household in the village was \$41,667, and the median income for a family was \$40,833. Males had a median income of \$32,143 versus \$21,023 for females. The per capita income for the village was \$13,318. About 9.3% of families and 9.9% of the population were below the poverty line, including 12.5% of those under the age of eighteen and none of those sixty five or over.

Government

Chesterville is governed by a mayor and council.

Notable residents

- James A. Connolly, U.S. representative from Illinois

References

1. "US Board on Geographic Names". United States Geological Survey. 2007-10-25. <http://geonames.usgs.gov>. Retrieved 2008-01-31.
2. "American FactFinder". United States Census Bureau. <http://factfinder.census.gov>. Retrieved 2008-01-31.
3. "US Gazetteer files: 2010, 2000, and 1990". United States Census Bureau. 2011-02-12. <http://www.census.gov/geo/www/gazetteer/gazette.html>. Retrieved 2011-04-23.

Morrow County:

The Village of Edison

Edison is a village in Morrow County, Ohio, United States. The population was 437 at the 2000 census. Edison is adjacent to and west of Mount Gilead, Ohio, the county seat.

Geography

According to the United States Census Bureau, the village has a total area of 0.3 square miles (0.8 km²), all of it land.

Demographics

As of the census of 2000, there were 437 people, 165 households, and 119 families residing in the village. The population density was 1,516.2 people per square mile (581.8/km²). There were 178 housing units at an average density of 617.6 per square mile (237.0/km²). The racial makeup of the village was 98.17% White, 0.46% Native American, 0.23% Asian, and 1.14% from two or more races. Hispanic or Latino of any race were 0.69% of the population.

There were 165 households out of which 32.1% had children under the age of 18 living with them, 57.0% were married couples living together, 9.7% had a female householder with no husband present, and 27.3% were non-families. 20.0% of all households were made up of individuals and 7.9% had someone living alone who was 65 years of age or older. The average household size was 2.65 and the average family size was 3.05.

In the village the population was spread out with 25.9% under the age of 18, 10.1% from 18 to 24, 29.7% from 25 to 44, 22.0% from 45 to 64, and 12.4% who were 65 years of age or older. The median age was 36 years. For every 100 females there were 99.5 males. For every 100 females age 18 and over, there were 102.5 males.

The median income for a household in the village was \$39,167, and the median income for a family was \$41,250. Males had a median income of \$30,987 versus

Edison, Ohio



Country United States

State Ohio

County Morrow

Area

- **Total** 0.3 sq mi (0.7 km²)

- **Land** 0.3 sq mi (0.7 km²)

- **Water** 0.0 sq mi (0.0 km²)

Elevation 1,063 ft (324 m)

Population (2000)

- **Total** 437

- **Density** 1,516.2/sq mi (585.4/km²)

Time zone Eastern (EST) (UTC-5)

- **Summer (DST)** EDT (UTC-4)

ZIP code 43320

Area code(s) 419

Morrow County, Ohio

\$25,417 for females. The per capita income for the village was \$15,722. About 12.1% of families and 13.4% of the population were below the poverty line, including 23.4% of those under age 18 and 5.0% of those aged 65 or over.

Government

Edison is governed by a mayor and council.

References

1. "US Board on Geographic Names". United States Geological Survey. 2007-10-25. <http://geonames.usgs.gov>. Retrieved 2008-01-31.
2. "American FactFinder". United States Census Bureau. <http://factfinder.census.gov>. Retrieved 2008-01-31.
3. "US Gazetteer files: 2010, 2000, and 1990". United States Census Bureau. 2011-02-12. <http://www.census.gov/geo/www/gazetteer/gazette.html>. Retrieved 2011-04-23.

Morrow County:

Village of Fulton

From Wikipedia, the free encyclopedia

Fulton is a village in Morrow County, Ohio, United States. The population was 264 at the 2000 census. Fulton is south of Mount Gilead, Ohio, the county seat.

Geography

According to the United States Census Bureau, the village has a total area of 0.2 square miles (0.4 km²), all of it land.

Demographics

As of the census of 2000, there were 264 people, 94 households, and 65 families residing in the village. The population density was 1,756.2 people per square mile (679.5/km²). There were 100 housing units at an average density of 665.2 per square mile (257.4/km²). The racial makeup of the village was 99.24% White, 0.38% Native American, and 0.38% from two or more races. Hispanic or Latino of any race were 1.14% of the population.

There were 94 households out of which 28.7% had children under the age of 18 living with them, 56.4% were married couples living together, 11.7% had a female householder with no husband present, and 29.8% were non-families. 27.7% of all households were made up of individuals and 12.8% had someone living alone who was 65 years of age or older. The average household size was 2.45 and the average family size was 2.94.

In the village the population was spread out with 19.7% under the age of 18, 7.2% from 18 to 24, 30.3% from 25 to 44, 28.4% from 45 to 64, and 14.4% who were 65 years of age or older. The median age was 40 years. For every 100 females there were 100.0 males. For every 100 females age 18 and over, there were 105.8 males.

The median income for a household in the village was \$30,500, and the median income for a family was \$40,000. Males had a median income of \$30,313 versus \$20,714 for females. The per capita income for the village was \$14,803. About 5.4% of families and 11.3% of the population were below the poverty line, including 14.0% of those under the age of eighteen and 4.1% of those sixty five or over.

Fulton, Ohio



Country	United States
State	Ohio
County	Morrow
Area	
- Total	0.2 sq mi (0.4 km ²)
- Land	0.2 sq mi (0.4 km ²)
- Water	0.0 sq mi (0.0 km ²)
Elevation ^[1]	1,109 ft (338 m)
Population (2000)	
- Total	264
- Density	1,756.2/sq mi (678.1/km ²)
ZIP code	43321
Area code(s)	419

Government

Fulton is governed by a mayor and council.

References

1. "US Board on Geographic Names". United States Geological Survey. 2007-10-25. <http://geonames.usgs.gov>. Retrieved 2008-01-31.
2. "American FactFinder". United States Census Bureau. <http://factfinder.census.gov>. Retrieved 2008-01-31.
3. "US Gazetteer files: 2010, 2000, and 1990". United States Census Bureau. 2011-02-12. <http://www.census.gov/geo/www/gazetteer/gazette.html>. Retrieved 2011-04-23.

Morrow County:

Village of Marengo

From Wikipedia, the free encyclopedia

Marengo is a village in Morrow County, Ohio, United States. The population was 297 at the 2000 census. Marengo is south of Mount Gilead, the county seat.

Geography

According to the United States Census Bureau, the village has a total area of 0.2 square miles (0.5 km²), all of it land.

Demographics

As of the census of 2000, there were 297 people, 114 households, and 80 families residing in the village. The population density was 1,668.8 people per square mile (637.1/km²). There were 120 housing units at an average density of 674.3 per square mile (257.4/km²). The racial makeup of the village was 95.96% White, 0.34% Asian, 0.34% from other races, and 3.37% from two or more races. Hispanic or Latino of any race were 0.67% of the population.

There were 114 households out of which 41.2% had children under the age of 18 living with them, 48.2% were married couples living together, 11.4% had a female householder with no husband present, and 29.8% were non-families. 21.9% of all households were made up of individuals and 5.3% had someone living alone who was 65 years of age or older. The average household size was 2.61 and the average family size was 3.05.

In the village the population was spread out with 29.6% under the age of 18, 10.8% from 18 to 24, 31.3% from 25 to 44, 19.9% from 45 to 64, and 8.4% who were 65 years of age or older. The median age was 31 years. For every 100 females there were 95.4 males. For every 100 females age 18 and over, there were 97.2 males.

The median income for a household in the village was \$35,625, and the median income for a family was \$47,000. Males had a median income of \$33,125 versus \$21,528 for females. The per capita income for

Marengo, Ohio



Country	United States
State	Ohio
County	Morrow
Area	
- Total	0.2 sq mi (0.5 km ²)
- Land	0.2 sq mi (0.5 km ²)
- Water	0.0 sq mi (0.0 km ²)
Elevation	1,158 ft (353 m)
Population (2000)	
- Total	297
- Density	1,668.8/sq mi (644.3/km ²)
ZIP code	43334
Area code(s)	419

Morrow County, Ohio

the village was \$14,768. About 3.5% of families and 9.2% of the population were below the poverty line, including 6.3% of those under the age of eighteen and none of those sixty five or over.

Government

Marengo is governed by a mayor and council.

References

1. "US Board on Geographic Names". United States Geological Survey. 2007-10-25. <http://geonames.usgs.gov>. Retrieved 2008-01-31.
2. "American FactFinder". United States Census Bureau. <http://factfinder.census.gov>. Retrieved 2008-01-31.
3. "US Gazetteer files: 2010, 2000, and 1990". United States Census Bureau. 2011-02-12. <http://www.census.gov/geo/www/gazetteer/gazette.html>. Retrieved 2011-04-23.

Morrow County:

Village of Mount Gilead, Ohio

From Wikipedia, the free encyclopedia

Mount Gilead is a village in Morrow County, Ohio, United States.

Mount Gilead's population was 3,290 at the 2000 census. It is the county seat of Morrow County and the center of population of Ohio. The village was established in 1832, eight years after white settlers arrived in the region. Before their arrival, the forest was a hunting area for the Shawnee tribe.

Located in the center of the village is Morrow County's historic World War I Victory Memorial Shaft, unique in the United States, and Mount Gilead State Park is nearby on State Route 95. Other areas drawing tourism include the Amish farms, shops and stores east of Mount Gilead, near Chesterville and Johnsville. Mount Gilead is also home to the Morrow County Hospital.

History

Four properties in Mount Gilead are listed on the National Register of Historic Places: the floral hall at the county fairgrounds, Levering Hall, the Morrow County Courthouse, and the James S. Trimble House. Levering Hall in particular is distinguished by its ornate Italianate architecture and its place as the center of community life for several decades.

Geography

According to the United States Census Bureau, the village has a total area of 3.2 square miles (8.3 km²), of which, 3.2 square miles (8.2 km²) of it is land and 0.31% is water.

Mount Gilead is considered to be a part of "Central Ohio."

Mount Gilead, Ohio



Country	United States
State	Ohio
County	Morrow

Area

- Total	3.2 sq mi (8.3 km ²)
- Land	3.2 sq mi (8.2 km ²)
- Water	0.0 sq mi (0.0 km ²)

Elevation^[1] 1,135 ft (346 m)

Population (2000)

- Total	3,290
- Density	1,035.7/sq mi (399.9/km ²)

ZIP code 43338

Area code(s) 419

Website <http://www.mountgilead.net>

Demographics

As of the census of 2000, there were 3,290 people, 1,291 households, and 843 families residing in the village. The population density was 1,035.7 people per square mile (399.5/km²). There were 1,354 housing units at an average density of 426.3 per square mile (164.4/km²). The racial makeup of the village was 97.78% White, 0.12% Native American, 0.24% Asian, 0.30% from other races, 1.06% African American, and 0.49% from two or more races. Hispanic or Latino of any race were 1.03% of the population.

There were 1,291 households out of which 31.6% had children under the age of 18 living with them, 50.8% were married couples living together, 10.6% had a female householder with no husband present, and 34.7% were non-families. 31.1% of all households were made up of individuals and 18.1% had someone living alone who was 65 years of age or older. The average household size was 2.35 and the average family size was 2.91.

In the village the population was spread out with 24.0% under the age of 18, 8.4% from 18 to 24, 28.3% from 25 to 44, 20.5% from 45 to 64, and 18.8% who were 65 years of age or older. The median age was 38 years. For every 100 females there were 90.5 males. For every 100 females age 18 and over, there were 90.0 males.

The median income for a household in the village was \$31,894, and the median income for a family was \$42,529. Males had a median income of \$35,714 versus \$22,425 for females. The per capita income for the village was \$19,064. About 10.1% of families and 13.2% of the population were below the poverty line, including 18.1% of those under age 18 and 16.4% of those aged 65 or over.

Government

Mount Gilead is governed by a mayor and council.

Notable natives and residents

- Oswald Bruce Cooper — graphic designer
- Tim Belcher — former Major League Baseball pitcher
- Claude Dallas — self-styled mountain man convicted of involuntary manslaughter, later escaped from prison.
- C.B. Dollaway — professional mixed martial arts fighter
- Merrill Gilfillan — author
- William Vermillion Houston — president of Rice University
- Robert Byington Mitchell — soldier and governor of New Mexico
- Edwin Taylor Pollock — United States Navy Captain, Governor of U.S. Virgin Islands and American Samoa
- Dawn Powell — satirical author
- Samuel Snider — U.S. Representative from Minnesota
- Lefty Webb — baseball player for the Pittsburgh Pirates
- Samuel Newitt Wood — Kansas state legislator

Victory Shaft

The Victory Shaft was erected in Mount Gilead's town square in December 1919, following World War I. It was presented as a gift from the federal government to Morrow County citizens to thank them for purchasing more war bonds per capita than any other county. Warren G. Harding, a Senator at the time, was the keynote speaker at the dedication.

References

1. "US Board on Geographic Names". United States Geological Survey. 2007-10-25. <http://geonames.usgs.gov>. Retrieved 2008-01-31.
2. "American FactFinder". United States Census Bureau. <http://factfinder.census.gov>. Retrieved 2008-01-31.
3. "Find a County". National Association of Counties. <http://www.naco.org/Counties/Pages/FindACounty.aspx>. Retrieved 2011-06-07.
4. "National Register Information System". *National Register of Historic Places*. National Park Service. 2009-03-13. http://nrhp.focus.nps.gov/natreg/docs/All_Data.html.
5. Owen, Lorrie K., ed. *Dictionary of Ohio Historic Places*. Vol. 2. St. Clair Shores: Somerset, 1999, 1075.
6. "US Gazetteer files: 2010, 2000, and 1990". United States Census Bureau. 2011-02-12. <http://www.census.gov/geo/www/gazetteer/gazette.html>. Retrieved 2011-04-23.
7. Mount Gilead, Ohio Village Administration, Mount Gilead, 2007. Accessed 2007-10-18.

Morrow County:

Village of Sparta

From Wikipedia, the free encyclopedia

Sparta is a village in Morrow County, Ohio, United States. The population was 191 at the 2000 census. Sparta is southeast of Mount Gilead, Ohio, the county seat.

Geography

According to the United States Census Bureau, the village has a total area of 0.1 square miles (0.2 km²), all of it land.

Demographics

As of the census of 2000, there were 191 people, 70 households, and 56 families residing in the village. The population density was 2,159.5 people per square mile (819.4/km²). There were 75 housing units at an average density of 848.0 per square mile (321.8/km²). The racial makeup of the village was 96.86% White, 1.57% African American, 0.52% from other races, and 1.05% from two or more races. Hispanic or Latino of any race were 0.52% of the population.

There were 70 households out of which 38.6% had children under the age of 18 living with them, 54.3% were married couples living together, 22.9% had a female householder with no husband present, and 20.0% were non-families. 17.1% of all households were made up of individuals and 7.1% had someone living alone who was 65 years of age or older. The average household size was 2.73 and the average family size was 3.04.

In the village the population was spread out with 25.1% under the age of 18, 9.4% from 18 to 24, 28.8% from 25 to 44, 20.9% from 45 to 64, and 15.7% who were 65 years of age or older. The median age was 36 years. For every 100 females there were 101.1 males. For every 100 females age 18 and over, there were 85.7 males.

The median income for a household in the village was \$28,750, and the median income for a family was \$31,458. Males had a median income of \$31,500 versus \$15,313 for females. The per capita income for the village was \$11,793. About 18.8% of families and 16.4% of the population were below the poverty line, including 14.3% of those under the age of eighteen and 10.0% of those sixty five or over.

Sparta, Ohio



Country	United States
State	Ohio
County	Morrow
Area	
- Total	0.1 sq mi (0.2 km ²)
- Land	0.1 sq mi (0.2 km ²)
- Water	0.0 sq mi (0.0 km ²)
Elevation	1,358 ft (414 m)
Population (2000)	
- Total	191
- Density	2,159.5/sq mi (833.8/km ²)
ZIP code	43350
Area code(s)	419

Morrow County, Ohio

Government

Sparta is governed by a mayor and council.

Notable residents

- Tim Belcher, former Major League Baseball pitcher and current pitching coach for Major League Baseball's Cleveland Indians

References

1. "US Board on Geographic Names". United States Geological Survey. 2007-10-25. <http://geonames.usgs.gov>. Retrieved 2008-01-31.
2. "American FactFinder". United States Census Bureau. <http://factfinder.census.gov>. Retrieved 2008-01-31.
3. "US Gazetteer files: 2010, 2000, and 1990". United States Census Bureau. 2011-02-12. <http://www.census.gov/geo/www/gazetteer/gazette.html>. Retrieved 2011-04-23.

Chapter 4: Planning Processes

Purpose of a Comprehensive/Strategic or Land Use Plan

The purpose of a comprehensive/strategic or land use planning process is to provide a broad strategic framework for the effective use and conservation of a community's resources. The goal is that the plan will serve as a long range guide for public officials to make wise decisions on the development of a community. A plan also inventories the many physical and human resources that make up a region or area.

A comprehensive/strategic or land use plan represents a public vision statement about the many assets of the community. It attempts to address weaknesses that may exist and ways to overcome them or reduce their impact. This plan makes recommendations for the next ten-fifteen years.

A comprehensive/strategic or land use plan should not be viewed as a regulatory document. It serves as recommendations from a diverse group of citizens on a number of areas relevant to the community in the future. This document provides direction and guidance that public officials should consider as they make decisions regarding the community's physical, social and economic development.

Conditions, environments and resources change. A comprehensive/strategic or land use plan needs to be reviewed and revised every five years by the community. New opportunities and challenges surface daily. It is important that the community monitor the implementation of the plan and provide input into future plans.

Morrow County believes that its Land Use Plan should be mapping the way to progress and assuring its commitment to affirmatively furthering fair housing.

Planning Documents for Morrow County

Morrow County

Ten-Year Plan to End Homelessness Excerpts

The Morrow County Housing Advisory Committee (HAC) is a broad based coalition of organizations working together to assess among other issues the nature and extent of housing concerns in Morrow County. It must be noted that Morrow County has one of the most active and involved HAC committees encountered in the recent past.

In June of 2011, the HAC began developing a structured response to the issue of homelessness.

Through a series of HAC meetings, the following four main themes have been identified to end homelessness in Morrow County; each with measurable objectives, action steps, responsible organization and timelines:

Morrow County, Ohio

- **Closing the Front Door to Homelessness**
- **Opening the Back Door Out of Homelessness**
- **Building the Infrastructure**
- **Managing for Results**

Morrow County has an increasing number of families and individuals who are experiencing homelessness due to poverty, the widening gap between household income and affordable housing, and the shortage of affordable housing. This situation mirrors a national trend.

A growing body of research suggests that the growing numbers of homeless households can be attributed to the following factors:

Poverty: In a County whose median household income is \$48,907, 9.7% of the population lives at or below the federal poverty level. (2009 Census update)

Widening Gap Between Living Wage and Housing Affordability: According to National Low Income Housing Coalition's (www.nlihc.org) annual "Out of Reach" report 2011, based on a housing wage of \$13.53 in Ohio, a minimum wage earner must work 73 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year round in order to make the two-bedroom FMR affordable.

In Ohio, the estimated mean (average) wage for a renter is \$10.76. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 50 hours per week 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean wage in order to make the two-bedroom FMR affordable.

Shortage of Affordable Housing: The Morrow Metropolitan Housing Authority website does not indicate if the waiting list is currently closed.

Unfortunately, further complicating the issue of homelessness in Morrow County is the fact that the County does not have an emergency shelter to immediately assist families or individuals who have lost their housing. Homeless households must relocate temporarily to a neighboring County to receive shelter services, which is detrimental to their ability to maintain employment, schooling and support services in Morrow County. There is currently no emergency shelter or transitional housing beds located within the County. Fortunately, the Salvation Army currently operates a Direct Housing Program, however the issue of emergency housing while the program locates permanent housing for families remains an obstacle.

Morrow County currently collaborates with organizations in contiguous Counties in an effort to serve persons who are homeless or in housing crisis. The Marion Shelter and Turning Point Domestic Violence Shelter provide services to Morrow County residents who are in need of emergency shelter services. Both of these out of County providers are members of the Housing Advisory Committee (HAC) and participate in its planning processes.

Morrow County agencies currently coordinate services in a fairly informal way, through community meetings and planning processes. HelpLine is generally the first point of contact for homeless persons as they are the local Information and Referral Source agency, with referrals made to multiple agencies

Morrow County, Ohio

after initial contact.

Agencies involved in existing Homeless programs servicing Morrow County include:

- HelpLine
- Marion Shelter
- Morrow Metropolitan Housing authority
- The Salvation Army
- Turning Point
- Veterans Services
- Job and Family Services
- Community Action Agency

Conclusion

Morrow County has a strong contingency of local providers who are working collaboratively to address homelessness and housing crisis in their community. While the County has very few services and programs dedicated exclusively to serving the homeless, local providers and community officials are dedicated to increasing the amount of resources to the most vulnerable of their County.

Goals and objectives being outlined in the County's Ten Year Plan to End Homelessness will assist the HAC to identify new resources to meet gaps in service delivery to assist persons in ending their homeless or housing crisis.

The Planning Process

Morrow County Comprehensive Land Use Plan (2005)(Excerpts)

As stated in the introduction of Morrow County's Comprehensive Land Use Plan, Morrow County believes that any past and future Land Use Plans should map the County's way to progress and continue to confirm its commitment to affirmatively further fair housing.

Morrow County's physical location and its relationship to regional, state and national infrastructures dictates a future of rapid land-use succession and robust development:

- **Land-use Succession** is change in predominant land use within a political subdivision or area over time. Left alone, Land-use Succession will occur over time where land uses are possible and without regard to efficiency.
- **Land-use Planning** is activity, generally conducted by a local government, that provides public and private land-use recommendations consistent with community policies. Landuse Planning is generally used to guide decisions on zoning.
- **Land-use Regulations** are government ordinances, codes, and permit requirements intended to make the use of land and natural resources conform to policy standards. Common regulations include building codes, curb-cut permits systems, historic preservation laws, housing codes, subdivision regulations; and zoning.
- **Land-use Planning and Regulation** is a governmental attempt to add equity and

efficiency to the process of Land-use Succession as it relates to the infrastructures present in a political subdivision or area.

The purpose of developing this comprehensive land use plan for Morrow County is to guide the county's future development and growth, while protecting its agricultural strength and natural resources. This plan was designed to provide a framework for making sound zoning decisions, promoting compatible land uses, implementing public improvements, and supporting private and public investment. The plan also identifies the shared vision of county residents and officials concerning where the county wants to be in the future, and it provides sound short-term choices that promote orderly and harmonious long-term growth.

The plan's development began in early 2003, when the Morrow County Commissioners appointed a Steering Committee with members of diverse backgrounds representing different geographic parts of the county. The committee's role was to ensure that the plan reflected comments and feedback from residents about the county's future. To develop the goals and recommendations in the plan, the committee used both formal and informal citizen input. Formal input included a survey to a sampling of registered voters and several public hearings.

The members of the Steering Committee created and led Task Forces to provide recommendations for the plan. The Task Forces were: Agriculture, Transportation, Economic Development, Environment, Infrastructure, Community Facilities, Recreation and Residential. The Task Force chairs were responsible for recruiting members and for contacting key sources of information and feedback about each topic. Task Force members then researched and inventoried their assigned topics, and presented a written report with an introduction, history, goals and recommendations for future land use.

After the written reports were completed, the Steering Committee members reviewed and discussed the information. The reports were edited, printed and presented at public meetings for citizen input. The final reports, which include citizen input, are published in this document.

Land Use Steering Committee Recommendations

After review of the Task Force recommendations, the Steering Committee developed 11 recommendations, which members consider the highest priorities for the County. These recommendations are not in order of priority; the Steering Committee considers them all critical.

- The Morrow County Commissioners, Township Trustees, and all other units of County government/offices should preserve rural character and the environment by guiding residential growth in an orderly and well-planned manner. Future residential growth should occur in specifically targeted areas in townships based on current growth patterns, availability to sewer and water, access to roads, proximity to agricultural areas, etc. ***.(This is only one of two noted references to housing that could be found in the eleven recommendations put forth by the previous Task Force. While this recommendation is indeed valid; there is no mention of providing affordable or accessible housing, guaranteeing housing options are available to all Morrow County residents, or working to ensure diversity....racial, ethnic, or socio-economic. Emphasis added.)***

Morrow County, Ohio

- Morrow County elected officials, utility companies and the business community should work diligently with the Ohio Department of Transportation to undertake the following: reconstruct and align the State Route 61/Interstate 71 and the State Route 95/Interstate 71 interchanges to include three lanes of traffic on state routes for a mile in both directions of the interchanges; reconstruct the exits and entrances to I-71; and widen I-71 to three lanes through Morrow County.
- Morrow County units of government should encourage the continuation and growth of agricultural operations and enterprises. Agricultural operations using diverse methods of production and types of products should be promoted.
- The Morrow County Commissioners and county emergency and law enforcement agencies should evaluate the need and feasibility of a new EMS/Fire Station at the State Route 95/Interstate 71 interchange and a law enforcement substation in the southern portion of the County.
- The Morrow County Commissioners, Township Trustees and the County Engineer should pave all County and Township roads and upgrade bridges by the year 2025.
- The Morrow County Commissioners, Township Trustees, units of governments and the Regional Planning Commission must ensure that zoning regulations direct residential, industrial and commercial activity to areas served with sufficient infrastructure. ***(This is the second of two noted references to housing that could be found in the eleven recommendations put forth by the previous Task Force. While this recommendation is indeed valid; there is no mention of providing affordable or accessible housing, guaranteeing housing options are available to all Morrow County residents, or working to ensure diversity....racial, ethnic, or socio-economic. Emphasis added.)***
- The Morrow County Development Office must increase public and private efforts to promote and facilitate light industrial, commercial and warehouse/distribution activity at designated development areas at the I-71 interchanges and in Mt. Gilead and Cardington.
- The Morrow County Commissioners and Village elected officials should establish a joint planning committee to evaluate the potential for the construction of a community-wide recreational facility, similar to a YMCA.
- The Morrow County Commissioners and local agricultural officials should explore the feasibility of the funding and construction of an Agricultural Resource Center on the County Home Farm located on Home Road.
- The County Engineer and the Ohio Department of Transportation should implement and enforce access management regulations throughout the County.
- All Morrow County government units, offices, County Commissioners and boards are urged to uphold all environmental and land use regulations.

The following are the goals and recommendations stated in the 2005 Morrow County Comprehensive/Land Use Plan with regard to housing. (Exerpts)

Goals and Recommendations:

Goal: To preserve the rural character and environment of Morrow County by guiding residential growth in an orderly and well-planned manner.

Recommendations:

- Future residential growth should occur in specifically targeted areas in each township based on current growth patterns, availability of public water and sanitary sewer, soil conditions (basements and septic systems), access to State roadways, proximity to prime agricultural areas, etc.
- Township Trustees and County Officials should work together in identifying targeted growth areas.
- Each zoned township and the County Zoning Board should review and amend current zoning text and maps to facilitate residential growth in targeted areas using incentive zoning techniques such as reduced lot size, reduced road frontage requirements, building density, building size (square footage), etc.
- Each zoned township and the County Zoning Board should amend its current zoning text to provide disincentive to future residential growth in areas not targeted using increased lot size, larger building size (square footage), increased zoning fees, etc. ***(The wording of this recommendation, which can be found in the 2005 Morrow County Land Use Plan, raises cautionary red flags and needs thorough review. Since Morrow County is currently updating its Land Use Plan, this would be the perfect opportunity to review and/or reword or delete this recommendation.)***
- All regulatory agencies, including, but not limited to, the Morrow County Health Department, local zoning departments, Morrow County Regional Planning Commission and Morrow County Engineer should adopt and enforce the Soil Limitation Table that shows areas that are not acceptable for septic systems as the blueprint to guide future residential development utilizing septic systems.
- Access Management Regulations should be adopted by the County to regulate driveway placement and ingress/egress from all township and county maintained roads.
- Access Management regulations should be designed to facilitate residential growth in targeted areas using techniques as reduced distances between driveway and ingress/egress points.
- The Morrow County Commissioners should initiate a Cost of Community Services (COCS) study to be used to formulate a County wide housing policy and support landuse and zoning decisions.

Goal: To promote an array of housing opportunities including affordable single-family housing.

Recommendation: Zoning and subdivision regulations and fees should be reviewed and amended, if necessary, to facilitate and provide for the development of housing that is affordable to first-time home buyers, empty nesters, retirees, and working class families.

Observation:

The Comprehensive/ Strategic or Land Use Plan can be the most important document regarding economic growth, development and change. It establishes the framework to help guide public and private activities as they relate to land use and resource utilization. It can serve as a basis for future land development decisions.

In addition to the environmental and social considerations, it is necessary to consider the economic relationships as well.

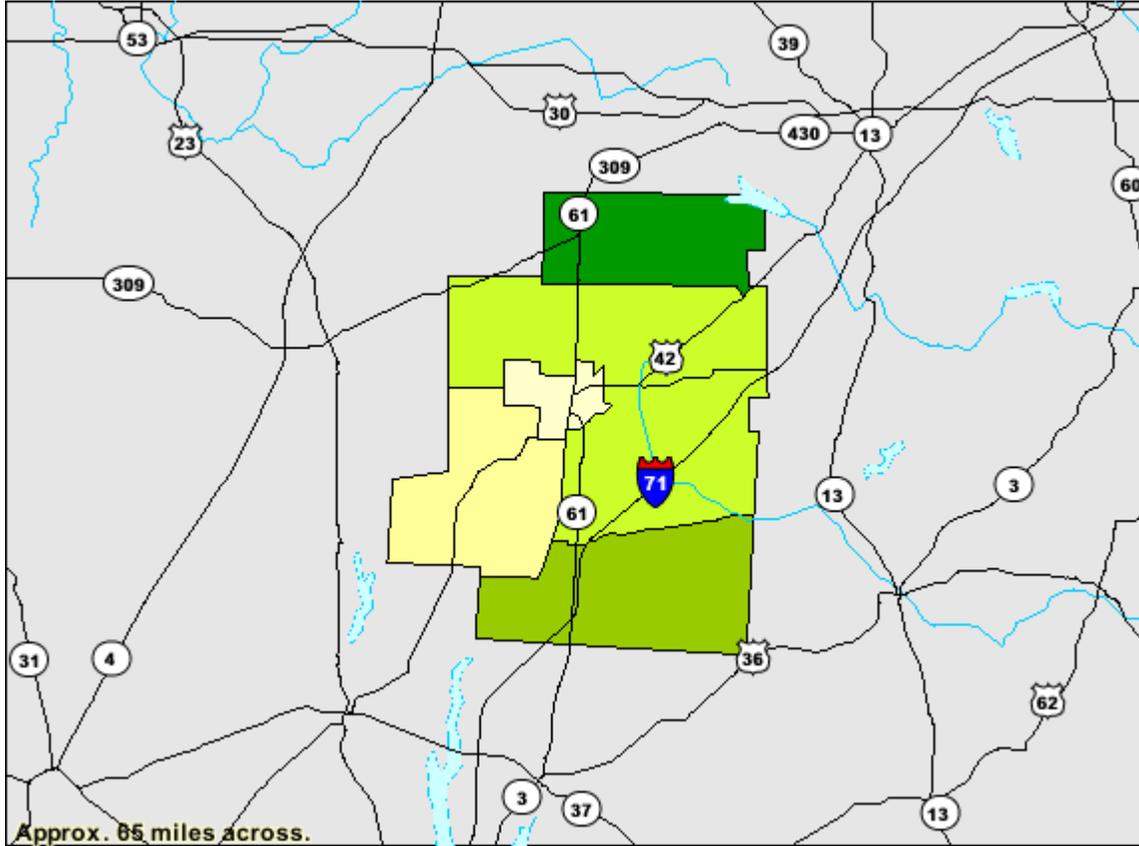
In determining land use policy and making land use related decisions, it is vital that economic impacts are made a part of the process. The nature of comprehensive/strategic planning indicates that these economic considerations be generalized and in the best interests of the general public. The plan cannot determine specific individual economic relationships. It can give general guidance in making larger land use decisions and provide the economic perspective that can also be extended to specific issues.

An effective land use plan addresses and incorporates all significant local issues and priorities, but must also be based on the land and its natural resources. Land use planning is both a social science and physical and biological science. Failure to consider the natural environment can result in cost overruns, increased runoff and flooding, environment degradation, construction delays, and expensive planning mistakes.

We must not mistake land development for economic development. Prosperity requires people, innovation, productivity and place. Raw vacant land can be one ingredient in the creation of new jobs, but real estate development in and of itself is not an economic strategy and should not be mistaken for one.

Economic development does not happen in a vacuum. To be successful, economic development must function as a part of the whole socio-economic environment. This environment is constantly evolving and changing. Land use planning must be an integral component of this process.

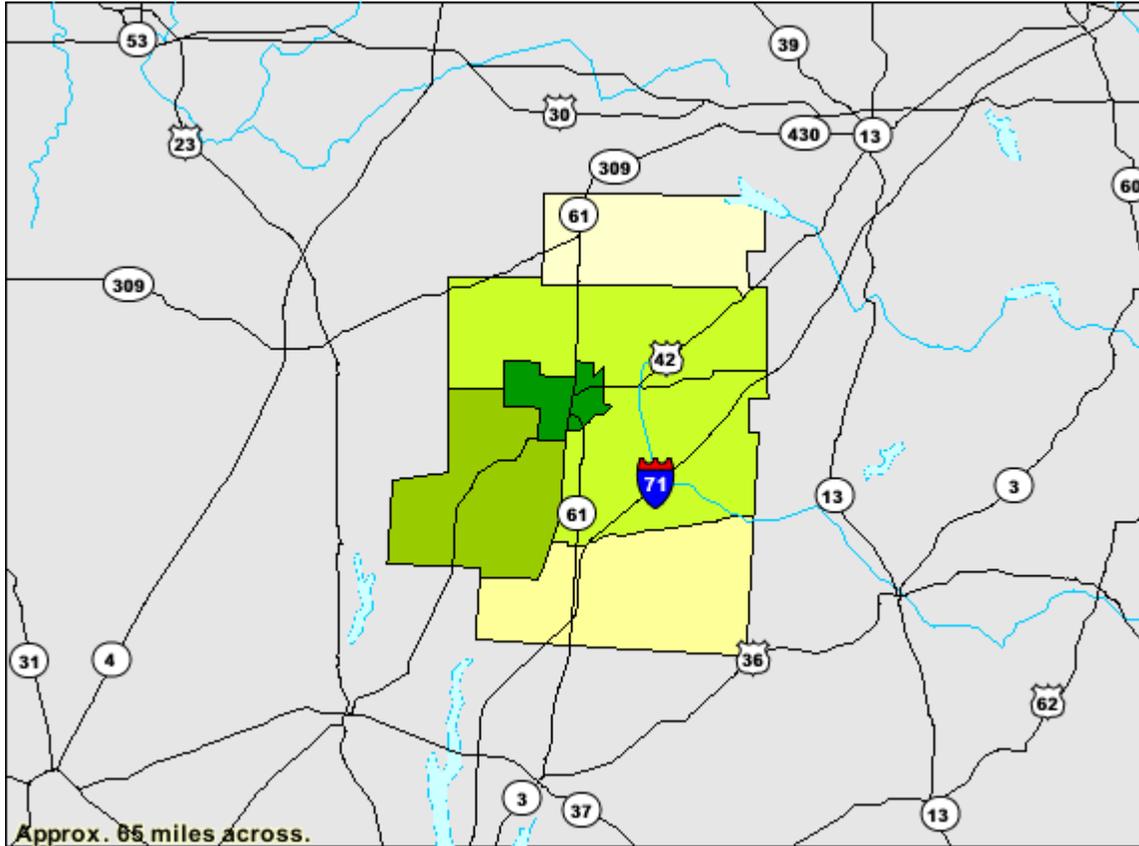
Morrow County, Ohio



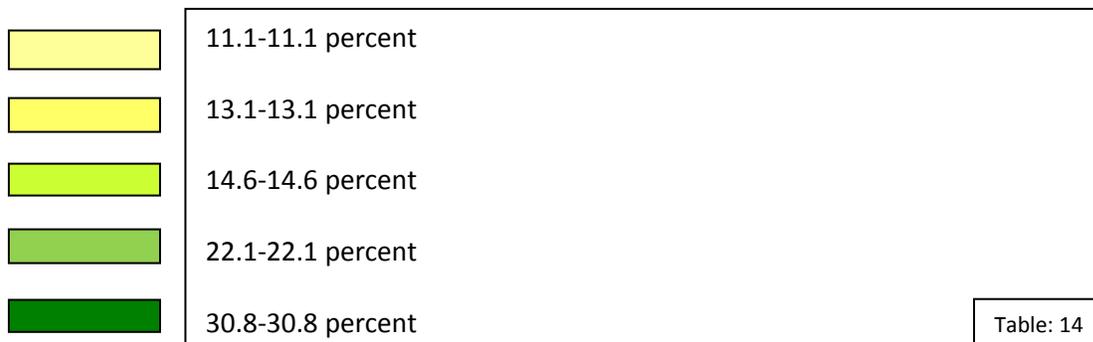
Percent of Owner Occupied Housing Units 2000

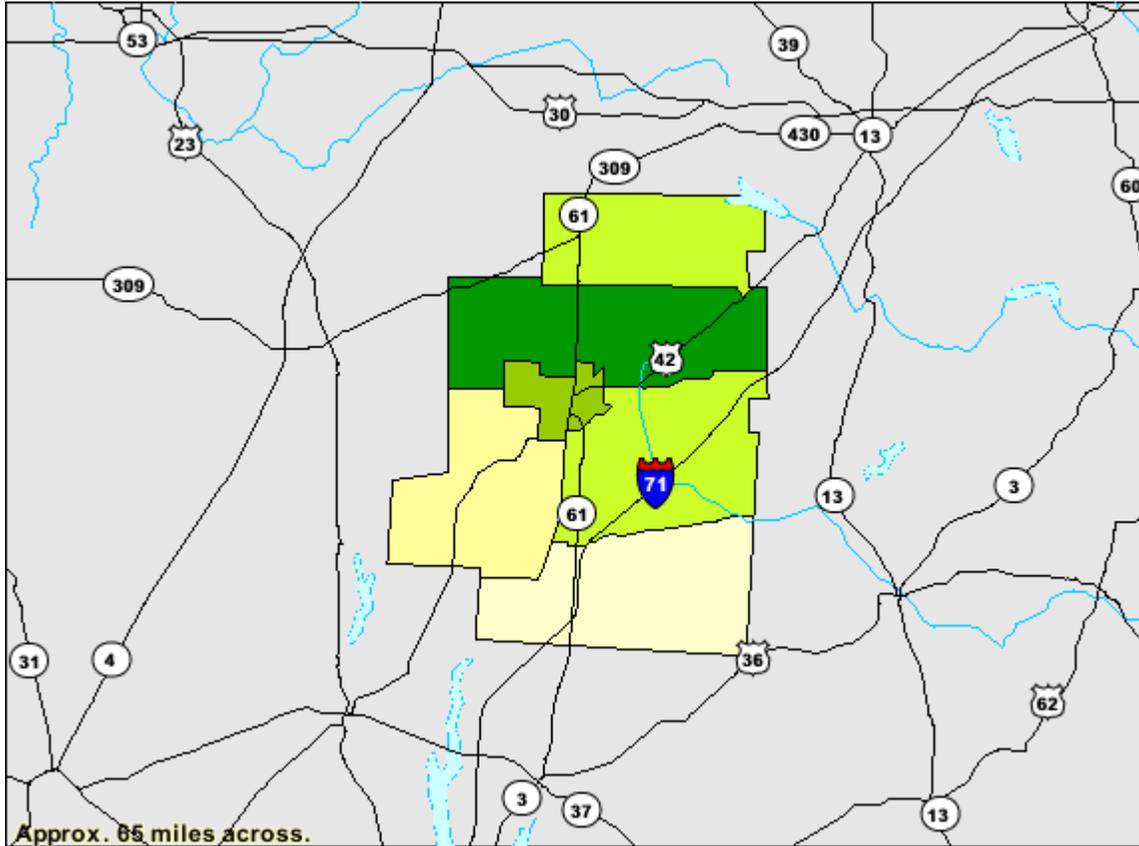
	69.2-69.2 percent
	77.9-77.9 percent
	85.4-85.4 percent
	86.9-86.9 percent
	88.9-88.9 percent

Table: 13

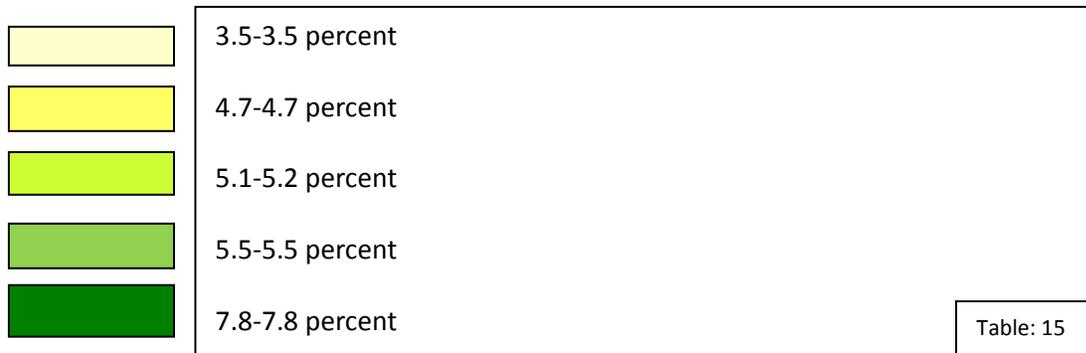


Percent of Rental Occupied Housing Units 2000





Percent of Housing Units That Were Vacant 2000



Morrow County, Ohio

County population in July 2000: 31,628

County population **2010 Census** data: 34,827

County owner-occupied houses and condos: 10,231

Renter-occupied apartments: 2,624

% of renters in Morrow County (2011):		20.4%
% of renters in State of Ohio (2011):		31%

Population density: 85 people per square mile (**2010 census data**).

Year house built (2009):

- 2005 or later: 438
- 2000 to 2004: 1,329
- 1990 to 1999: 2,296
- 1980 to 1989: 1,362
- 1970 to 1979: 2,031
- 1960 to 1969: 1,073
- 1950 to 1959: 960
- 1940 to 1949: 639
- 1939 or earlier: 3,029

Average household size:

Morrow County:		2.7 people
Ohio:		2 people

Estimated median household income in 2009: \$45,312 (\$40,882 in 1999)

This county:		\$45,312
Ohio:		\$45,395

Median contract rent in 2009 for apartments: \$428 (lower quartile is \$307, upper quartile is \$531)

This county:		\$428
State:		\$528

Estimated median house or condo value in 2009: \$126,894 (it was \$97,100 in 2000)

Morrow County:		\$126,894
Ohio:		\$134,600

Lower value quartile - upper value quartile: \$89,771 - \$182,515

Morrow County, Ohio

Mean price in 2009:

Detached houses: \$158,905

Here:  \$158,905

State:  \$165,947

Townhouses or other attached units: \$518,750

Here:  \$518,750

State:  \$149,379

Mobile homes: \$111,197

Here:  \$111,197

State:  \$32,066

Occupied boats, RVs, vans, etc.: \$19,090

Here:  \$19,090

State:  \$70,708

Housing units in structures (2009):

- One, detached: 9,227
- One, attached: 90
- Two: 263
- 3 or 4: 300
- 5 to 9: 165
- 10 to 19: 13
- 20 or more: 76
- Mobile homes: 1,972
- Boats, RVs, vans, etc.: 26

Housing units in Morrow County with a mortgage: 4,515 (432 second mortgage, 512 home equity loan, 34 both second mortgage and home equity loan)

Morrow County, Ohio

Houses without a mortgage: 1,640

Here:  73.4% with mortgage
State:  69.3% with mortgage

Year house built (2009):

- 2005 or later: 438
- 2000 to 2004: 1,329
- 1990 to 1999: 2,296
- 1980 to 1989: 1,362
- 1970 to 1979: 2,031
- 1960 to 1969: 1,073
- 1950 to 1959: 960
- 1940 to 1949: 639
- 1939 or earlier: 3,029

Area name: Columbus, OH HUD Metro FMR Area

Fair Market Rent (FMR) is computed by adding together the rent paid to the landlord and the cost of utilities.

Fair market rent in **2006** for a 1-bedroom apartment in Morrow County was \$517 a month.
Fair market rent in **2006** for a 2-bedroom apartment in Morrow County was \$655 a month.
Fair market rent in **2006** for a 3-bedroom apartment in Morrow County was \$823 a month.

Fair market rent in **2011** for a 1-bedroom apartment in Morrow County is \$616 a month.
Fair market rent in **2011** for a 2-bedroom apartment in Morrow County is \$779 a month.
Fair market rent in **2011** for a 3-bedroom apartment in Morrow County is \$980 a month.
Fair market rent in **2011** for a 4-bedroom apartment in Morrow County is \$1,065 a month

In Ohio, the Fair Market rent (FMR) for a two bedroom apartment is \$704.00. In order to afford this level of rent and utilities-----without paying more than 30% of income on housing-----a household must earn \$2,346 monthly or \$28,150 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a housing wage of \$13.53 per hour.

In Ohio, a minimum wage worker earns an hourly wage of \$7.40. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 73 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week-year round in order to make the two-bedroom FMR affordable.

In Ohio, the estimated mean (average) wage for a renter is \$10.76. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 50 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Morrow County, Ohio

Monthly Supplemental Security Income (SSI) payments for an individual are \$674 in Ohio. If SSI represents an individual's sole source of income, \$202 in monthly rent is affordable, while the FMR for a one-bedroom is \$566.

A unit is considered affordable if it costs no more than 30% of the renter's income.

Number of Households (2005-2009)	Ohio	Morrow County
Total	4,526,164	12,234
Renter	1,381,079	2,086
% Renter	31%	17%

2011 Area Median Income	Ohio	Morrow County
Annual	\$61,984	\$66,600
Monthly	\$5,165	\$5,500
30% of Area Median Income	\$1,550	\$1,665

Maximum Affordable Monthly Housing Cost by % of AMI	Ohio	Morrow County
30%	\$465	\$500
50%	\$775	\$833
80%	\$1,240	\$1,332
100%	\$1,550	\$1,665

2011 Fair Market Rent (FMR)	Ohio	Morrow County
Zero-Bedroom	\$493	\$530
One-Bedroom	\$566	\$616
Two-bedroom	\$704	\$779
Three-Bedroom	\$907	\$980
Four-Bedroom	\$983	\$1,065

% Change from 2000 Base Rent to 2011 FMR	Ohio	Morrow County
Zero-Bedroom	31%	29%
One-Bedroom	31%	29%
Two-Bedroom	31%	29%
Three-Bedroom	31%	29%
Four-Bedroom	31%	29%

Morrow County, Ohio

Annual Income needed to afford FMR	Ohio	Morrow County
Zero-Bedroom	\$19,701	\$21,200
One-bedroom	\$22,656	\$24,640
Two-Bedroom	\$28,150	\$31,160
Three-Bedroom	\$36,296	\$39,200
Four-bedroom	\$39,338	\$42,600

% of AMI Needed to Afford FMR	Ohio	Morrow County
Zero-Bedroom	32%	32%
One-bedroom	37%	37%
Two-Bedroom	45%	47%
Three-Bedroom	59%	59%
Four-bedroom	63%	64%

2011 Renter Household Income	Ohio	Morrow County
Estimated Median Renter Household Income	\$26,783	\$31,916
% Needed to Afford 2BR FMR	105%	98%
Rent Affordable At Median	\$670	\$798
% Renters Unable to Afford 2 BR FMR	51%	48%
2011 Minimum Wage	Ohio	Morrow County
Minimum Wage	\$7.40	\$7.40
Rent Affordable at Minimum Wage	\$385	\$385

2011 Supplemental Security Income	Ohio	Morrow County
Monthly SSI Payment	\$674	\$674
Rent Affordable at SSI	\$202	\$202

Housing Wage	Ohio	Morrow County
Zero-Bedroom	\$9.47	\$10.19
One-Bedroom	\$10.89	\$11.85
Two-Bedroom	\$13.53	\$14.98
Three-Bedroom	\$17.45	\$18.85
Four-Bedroom	\$18.91	\$20.48

Morrow County, Ohio

Housing Wage as % of Minimum Wage	Ohio	Morrow County
Zero-Bedroom	128%	138%
One-Bedroom	147%	160%
Two-Bedroom	183%	202%
Three-Bedroom	236%	255%
Four-Bedroom	256%	277%

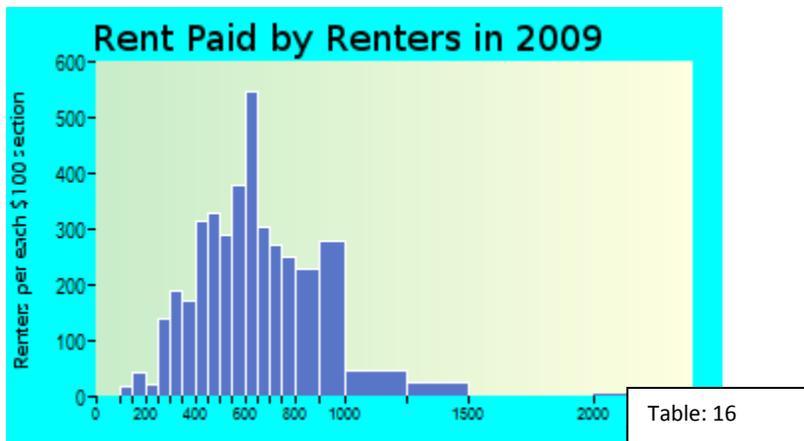
Work Hours/Week at Minimum Wage Needed to Afford FMR	Ohio	Morrow County
Zero-Bedroom	51	55
One-Bedroom	59	64
Two-Bedroom	73	81
Three-Bedroom	94	102
Four-Bedroom	102	111

Full Time Jobs at Minimum Wage Needed to Afford FMR	Ohio	Morrow County
Zero-Bedroom	1.3	1.4
One-Bedroom	1.5	1.6
Two-Bedroom	1.8	2.0
Three-Bedroom	2.4	2.5
Four-Bedroom	2.6	2.8

Information obtained from the National Low Income Housing Coalition; *Out of Reach:2011*.

Median contract rent in 2009 for apartments: \$428 (lower quartile is \$307, upper quartile is \$531)

Morrow County:		\$428
State:		\$528



2011 Two-Bedroom Housing Wage

Represents the hourly wage that a household must earn (working 40 hours a week, 52 weeks a year) in order to afford the Fair Market Rent for a two-bedroom unit at 30% of income.

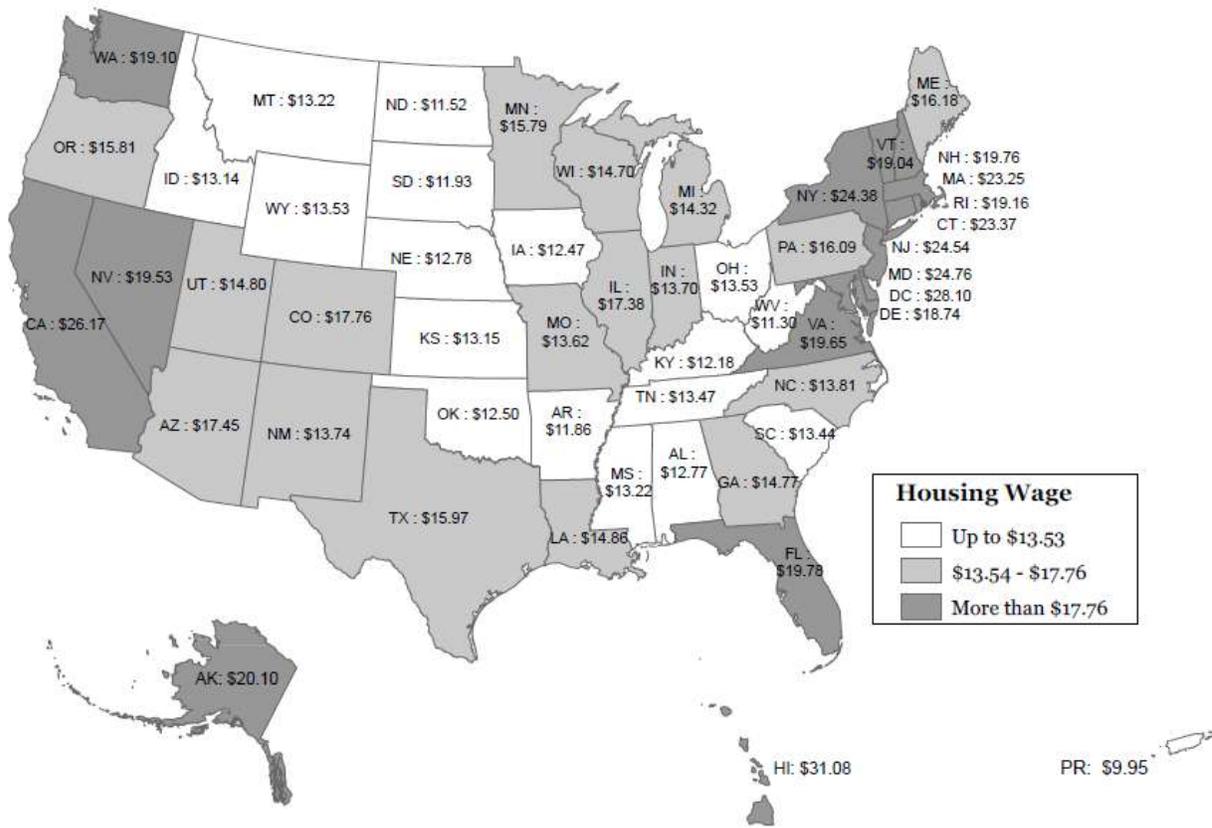


Table: 17

Information obtained from the National Low Income Housing Coalition; *Out of Reach:2011*.

2011 Minimum Wage Jobs Needed Per Household

Number of jobs (40 hours per week, 52 weeks a year) per household at prevailing minimum wage needed to afford the Fair Market Rent for a two-bedroom unit at 30% of income.

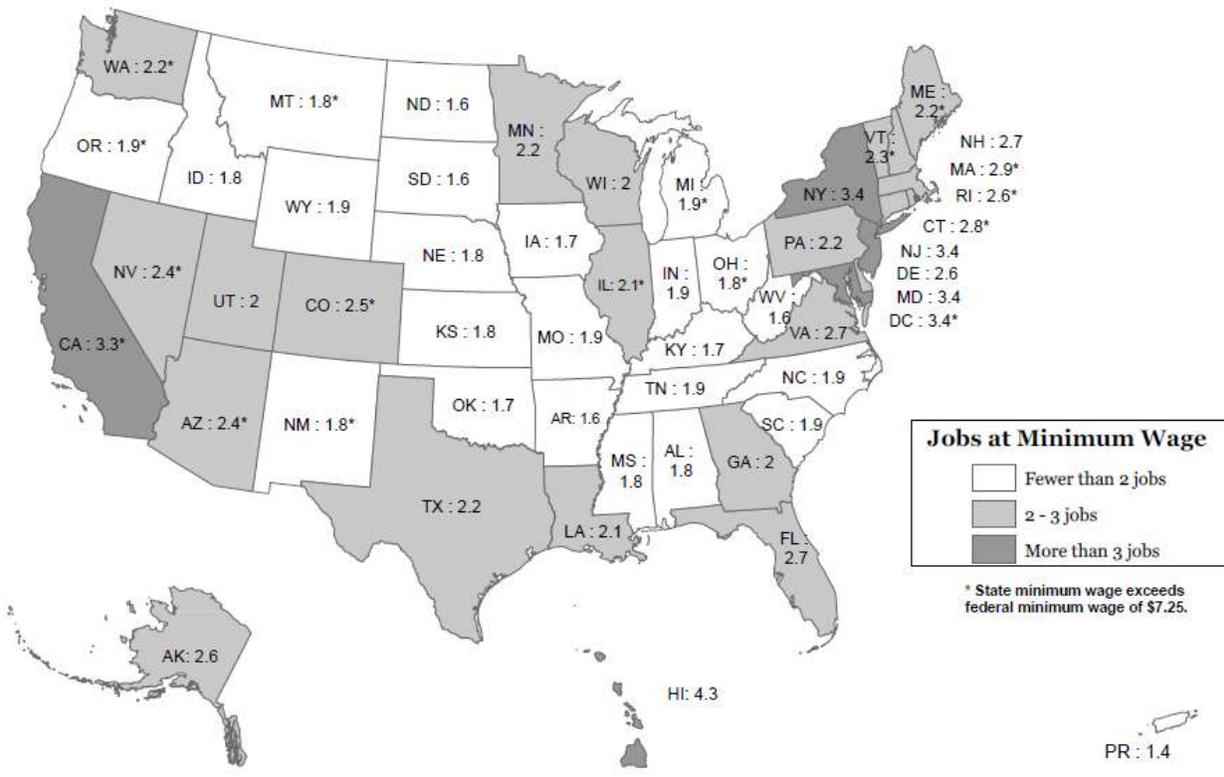


Table: 18

Information obtained from the National Low Income Housing Coalition; *Out of Reach:2011*.

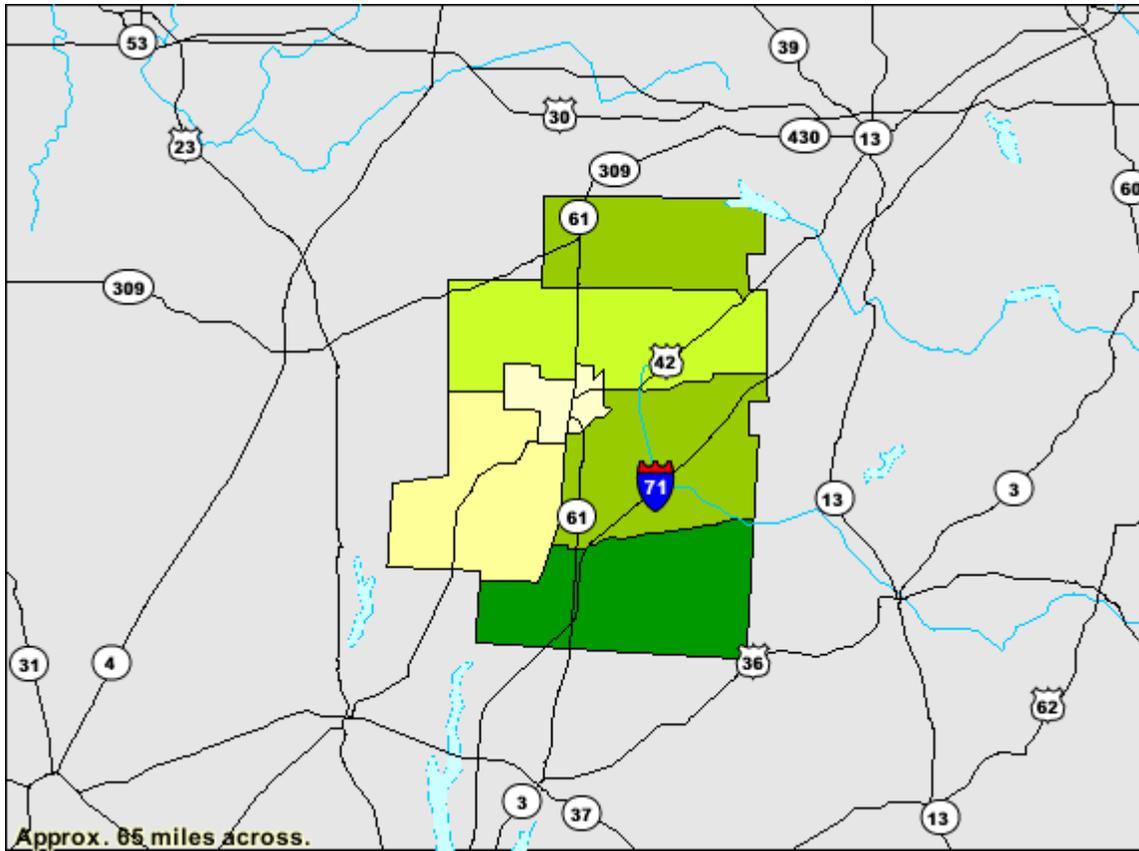
Morrow County, Ohio

People in group quarters in Morrow County, Ohio:

- 192 people in nursing homes
- 136 people in local jails and other confinement facilities (including police lockups)
- 26 people in other non-household living situations
- 9 people in homes for the mentally retarded
- 8 people in other group homes

The 2009 U.S. Census update also indicated that 6.6% of all families and 9.7 % of all people residing in Morrow County were living below the poverty level. However it also indicated that 25.1% of all families with female heads of household, where there was no husband present, living in Morrow County were living below the poverty level. The 2009 U.S. Census update indicated that the median income for a household in Morrow County was \$48,907, and the median income for a family was \$54,035.

Morrow County, Ohio

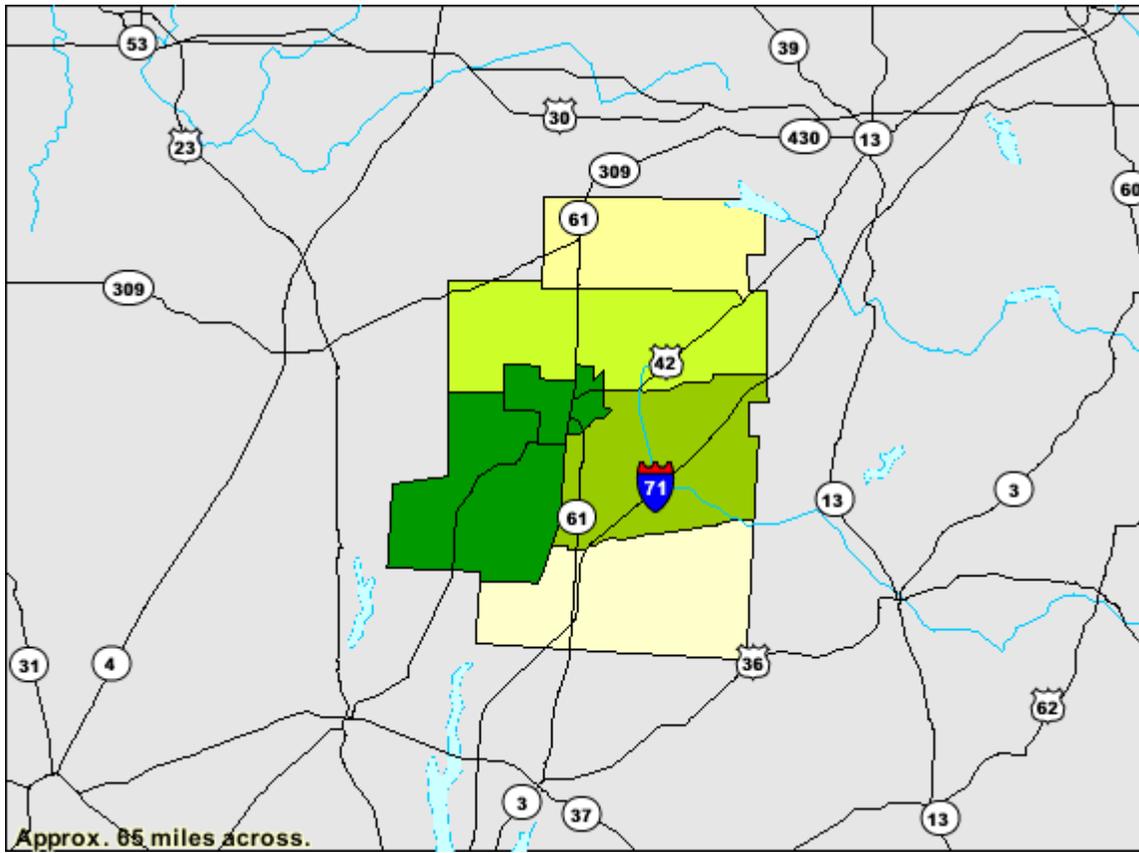


Median Household Income 2000

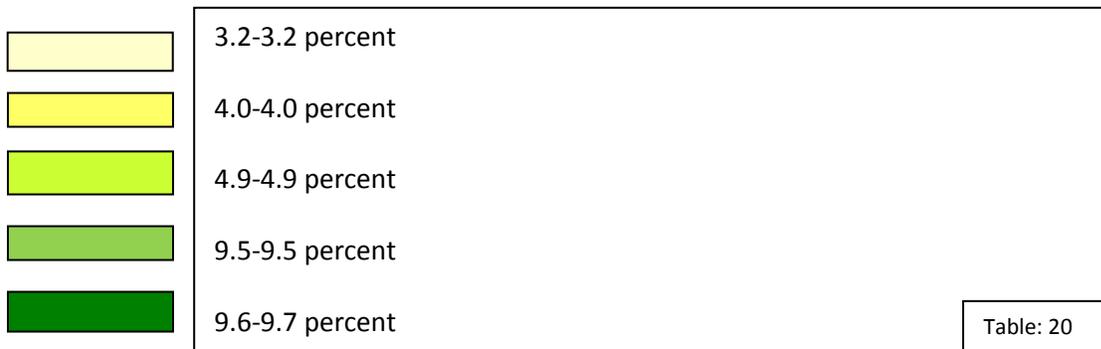
	34,647-34,647
	38,277-38,277
	39,562-39,562
	40,989-42,170
	46,195-46,195

Table: 19

Morrow County, Ohio



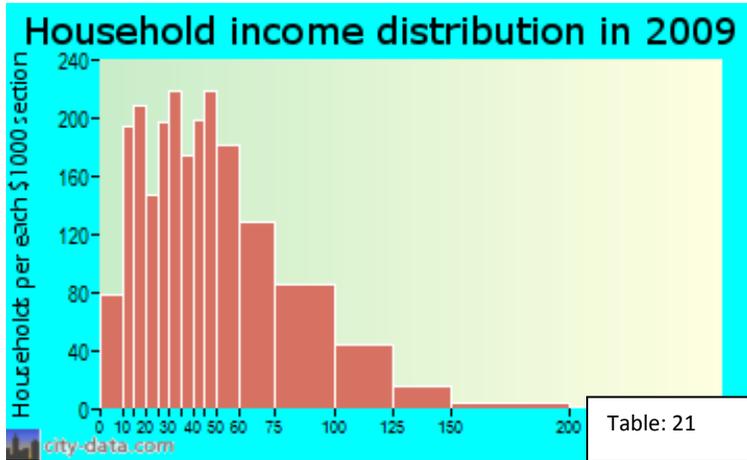
Percent of Families Below the Poverty Level 2000



Morrow County, Ohio

Estimated median household income in 2009: \$48,907 (it was \$40,882 in 2000)

Estimated per capita income in 2009: \$20,537



While the total number of housing unit needs is estimated to continue to gradually increase, the aging population will require different types of homes be considered.

While the total population of Morrow County is expected to continue to grow, older obsolete homes will need replaced and changes in consumer desires must be met. Also, changes in demographics need to be considered. The needs for residents' housing are varied and must be met.

Chapter 5: Education and Schools

The future of any community at times unfolds slowly as elected officials draft needed policies and monitor resources. However, the allocation of resources by those holding positions of leadership and authority is always open for debate by those who have competing needs.

Periodically, new and unexpected variables may quickly interact with and alter a current set of circumstances and have wide scale implications for the future. Such changes are very apparent when it comes to the utilization of land. The allotment of land for any purpose is uniquely critical. It requires great thought and the wisdom of stewardship because of the finite nature of land as a resource. Any decision regarding the use of land results in both intended and unintended consequences for schools, hospitals, retail sales, the community in general and others.

A recent example of land allocation and its impact upon schools is evident at the site of the new National Road Elementary School in the Zanesville City Schools in Muskingum County. Adjacent to the east side of the campus, a new housing subdivision has been built, occupying several acres. The implications of that acreage being used for a housing development, if its occupancy includes children, are very significant to that school building. While that was likely not an intended consequence, it could become a concern for the school in terms of its student capacity, the staffing implication, and other factors.

Public Schools

Please note: This examination of the public schools is a candid observation of the composition and educational reputation of Morrow County’s Public School System. There may be a temptation to read into it more than what is stated. Please don’t. What is meant is what is written below — nothing more, nothing less.

In the minds of home seekers, the public schools play a major role in determining the desirability of a neighborhood. The County’s school districts continue to strive toward excellence in education in Ohio. The quality of education available through-out many of the County’s public schools has been one of the area’s most attractive characteristics.

The racial composition of public schools is significant to fair housing because researchers have long known that changes in school racial composition can foreshadow changes in the racial composition of the community. The challenge to fair housing derives from the way potential Caucasian home seekers perceive the “quality of schools” as a major factor in choosing a home. No matter how inaccurate this view is and regardless of objective standards, a great many white people perceive predominantly white schools as superior, and predominantly minority schools as inferior. So even though students at a school may be doing well, there are white people who avoid moving into its attendance area because whites are in the minority at the school.

Throughout the nation, when the student body of a public school has become mostly African American, the school and surrounding neighborhood have nearly always “re-segregated,” changed from nearly all-white to nearly all-black over an average of 13 years. White demand for housing in the neighborhood shrinks while the proportion of members of minority groups moving in grows.

Morrow County, Ohio

In the county the racial breakdown of students is as follows:

1. White; 97.07%
2. Black/Non-Hispanic; 0.8%
3. Hispanic; 0.75%
4. Multiracial; 1.3%

(Source: OH Department of Education, 2009-2010)

In 2009-2010 the actual enrollment as reported to the Ohio Department of Education was 5,573 students. The ethnic composition was 0.8% Black, 97.07% White, 0% Asian, 0.75% Hispanic, and 1.3% Multi-Racial.

As of this writing, it is the opinion of this analysis that the lack of racial diversity in the schools in Morrow County does **not** pose an impediment to fair housing choice. This observation is made considering the fact that approximately 3.03% of the population of Morrow County is comprised of minorities.

Student Ethnicity in Morrow County:

Ethnicity	This District	State Average
White	97.07%	78%
Multiracial	0.75%	3%
Black	0.8%	15%

Source: OH Dept. of Education,
2009-2010

Table: 22

Morrow County School Districts

- Cardington-Lincoln Local SD
- Highland Local SD
- Mount Gilead Exempted Village SD
- Northmor Local SD

Morrow County, Ohio

	<u>Cardington-Lincoln LSD</u>	<u>Highland LSD</u>	<u>Mount Gilead Exempted Village School District</u>	<u>Northmor Local SD</u>
Enrollment	1232	1846	1316	1179
Black, Non-Hispanic	0%	0.8%	0%	0%
American Indian or Alaska Native	0%	0%	0%	0%
Asian or Pacific Islander	0.6%	0%	0%	0%
Hispanic	0%	0.8%	1.3%	0.9%
Multi-Racial	1.2%	1.1%	2.3%	0.9%
White, Non- Hispanic	98.3%	96.8%	95.0%	97.5%
Economically Disadvantaged	36.8%	36.5%	41%	41.2%
Limited English Proficient	0%	0%	0%	0%
Students with Disabilities	22.7%	14.4%	21.5%	12.1%

Source: OH Dept. of Education, 2009-2010

Table: 23

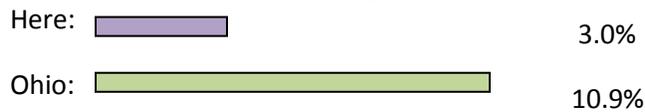
Enrollment Data

Private vs. public school enrollment:

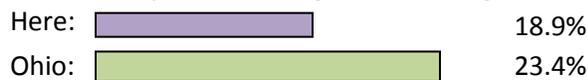
Students in private schools in grades 1 to 8 (elementary and middle school): 364



Students in private schools in grades 9 to 12 (high school): 59



Students in private undergraduate colleges: 142



Education attainment for Morrow County residents 25 years and older (2005-2009 Census update):

- Less than 9th grade: 878
- 9th to 12th grade, no diploma: 2,642
- High school graduate (or equivalency): 10,585
- Some college more than 1 year, no degree: 3,979
- Associate degree: 1,617
- Bachelor's degree: 2,338
- Graduate or Professional degree: 994

Table: 24

Morrow County School Enrollment: 3 years and older (2005-2009 Census update):

- Nursery/Preschool: 459
- Kindergarten: 464
- Elementary school (grades 1-8): 3,794
- High School (grades 9-12): 2,244
- College or Graduate School: 1,459

Table: 25

Chapter 6: Transportation

Morrow County’s transportation system has evolved over the last 200 years from dirt paths to a complex system, including major 4-lane highways, and paved municipal streets.

Automobiles are the primary means of transportation in Morrow County. Many of the state, county and original township roads within the county were laid out in the 1800’s for farm- to- market usage. In many cases, these roads have changed function as the area has become a suburbanizing community. Roadway improvements are needed both to increase capacity and safety, as well as to reduce congestion, which is a significant problem at rush hour on certain major arterial streets.

The vast majority of Morrow County residents drive their cars to work with the mean travel time being 30.4 minutes **(2009)**. Only 33.0 percent of Morrow county residents live and work in Morrow County. **(2009 census update)**

The County realizes that a comprehensive, general transit system can help to elevate the strain on low-income households. It is well-established that proximity to employment is important to people with modest incomes, especially for those at or near the poverty level. Living near work helps minimize air pollution and gas consumption, as well as reduce wear and tear on streets and highways (and reduce the frequency of rebuilding them), and foster family values by enabling workers to spend more time with their families rather than in time-consuming commutes.

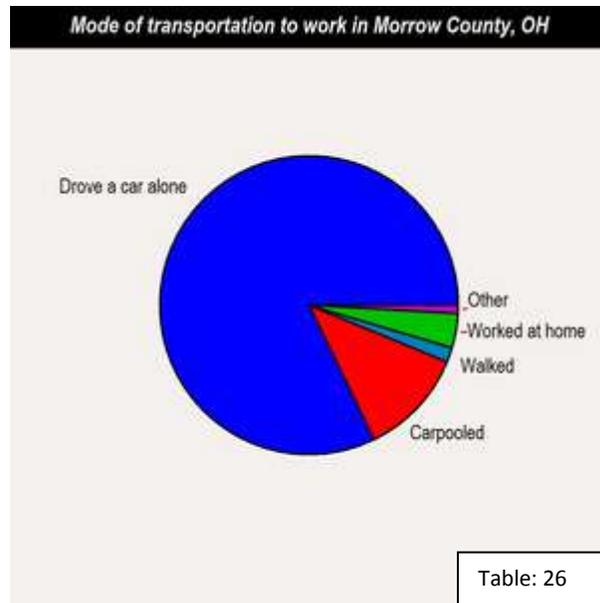
Promoting safe and adequate traffic flow in Morrow County is important for the vitality of the entire County, since both municipal and county roads are used by both sets of residents. In Morrow County, economic growth could be hindered by any of the following: badly maintained streets, incomplete circulation patterns, poorly located driveways, inadequate setbacks and poor signalization.

According to the 2005-2009 U.S. Census update, 82.0 percent of Morrow County’s working residents 16 and over drove to work alone, 12.0 percent car pooled, and 2.0 percent walked.

Alternative transportation options available to particular groups of Morrow County residents include the Seniors’ on Center and the Veteran’s Administration. These agencies must be contacted in advance for transportation by scheduling an appointment. Some of these agencies provide services at no charge to the passengers.

The above information provided by the Morrow County Development Department.

Morrow County, Ohio



Means of transportation to work: (2009 Census update)

- Drove a car alone: 12,396 (82%)
- Carpooled: 1,754 (12%)
- Bus or trolley bus: 49 (0%)
- Streetcar or trolley car: 3 (0%)
- Motorcycle: 7 (0%)
- Walked: 238 (2%)
- Other means: 78 (1%)
- Worked at home: 558 (4%)

Table: 27

Mean travel time to work (commute): 30.4 minutes

Percentage of county residents living and working in this county: 33.0%

Means of transportation to work: (2009 Census update)

- Drove a car alone: 12,396 (82%)
- Carpooled: 1,754 (12%)
- Bus or trolley bus: 49 (0%)
- Walked: 238 (2%)
- Other means: 78 (1%)
- Worked at home: 558 (4%)

Table: 28

Transportation

Air: The 110 acre Morrow County airport is located between Mount Gilead and Cardington. The airport has a runway equipped with basic approach and locating beacons, and can accommodate aircraft up to and including small turbo-prop planes. There are commercial and passenger freight services at Port Columbus International Airport (about 45 miles south). Freight service to and from Morrow County is available at Galion, Ohio, 14 miles northeast of Mount Gilead.

Morrow County, Ohio

Highways: The County's highway system makes access to other cities fast and convenient. Interstate 71 crosses Morrow County with interchanges at State Routes 61 and 95. US Route 42 links Mount Gilead and Cardington with Delaware, Ohio and with Mansfield. State Routes 61, 95, 229, 309, and 314 also serve the county.

Rail: Amtrak and freight service is available nearby.

Water: The nearest major ports are at Cleveland and Toledo. Access to these Lake Erie ports is available through Interstate and US Highways.

MCTC

The current rates for MCTC are \$40 per hour or \$1.65 per mile, whichever is the cheapest of the two figures. MCTC also has special group rates that are currently set at \$30 per hour for drive time and \$12.50 per hour for driver wait time. Contact us for additional information regarding our rates.

- *No smoking, eating, or drinking is permitted in any MCTC vehicle.
- *No alcohol, drugs, or weapons.
- *No disruptive behavior (could result in loss of transportation privileges).
- *Seat belts **must be** worn.
- *Children and Infants who are under the age of four (4) and weigh less than forty (40) pounds must be secured in an approved and properly used child safety seat while being transported in any MCTC vehicle.
- *Children under the age of eighteen (18) must be accompanied by an adult unless prior approval has been given by the office staff.
- *Drivers are **not** permitted to enter a client's residence unless it has been approved by the office staff.
- *Be courteous and respectful of other passengers and their personal property.

MCTC provides:

- *Curb-to-curb service.
- *Drivers will assist passengers with boarding and un-boarding vehicles.
- *Drivers will watch to make sure clients are safely within the facility or home residence before leaving.

Scheduling

To schedule a ride please contact the MCTC office at **419-864-3500** during normal office hours: Monday through Thursday 7:00am to 5:30 pm. We normally require a forty-eight (48) hour advanced notice for all transports. Anything less than a forty-eight (48) hour notice may or may not be scheduled based on availability and other scheduling issues and is subject to the discretion of our office staff.

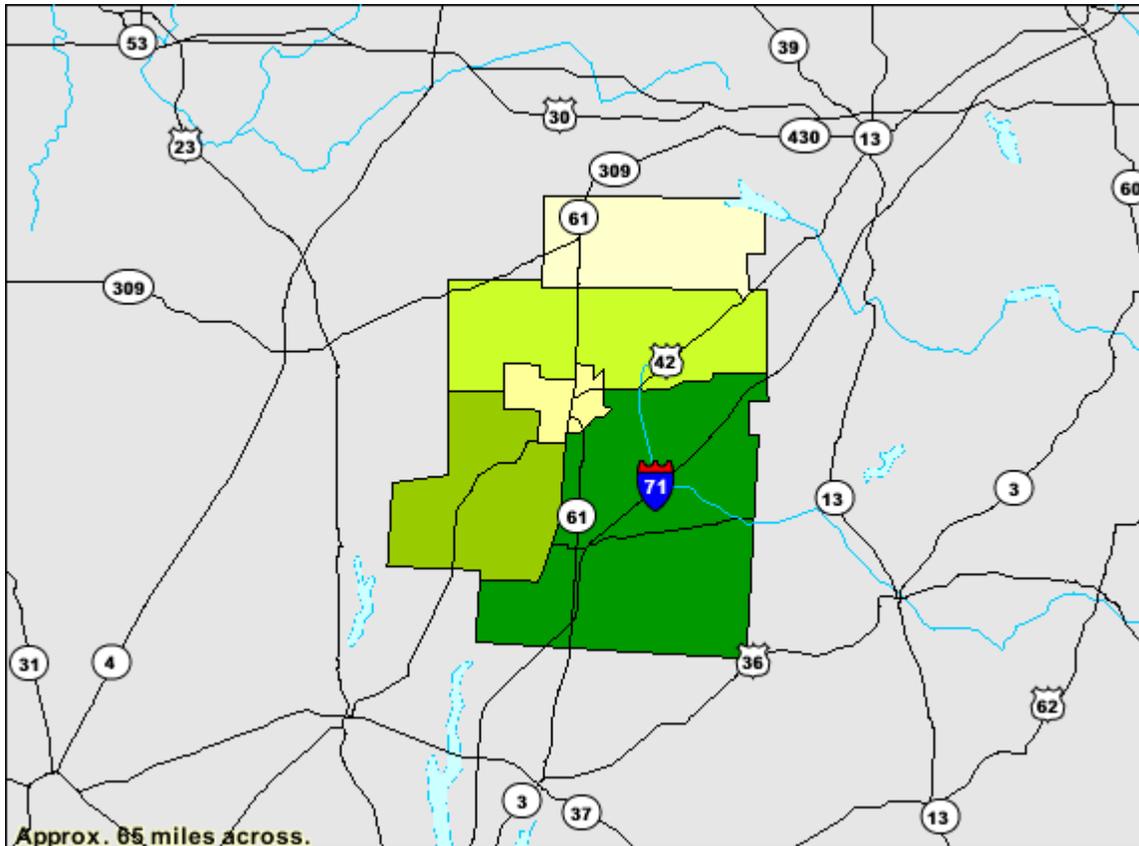
When calling to schedule a transport please have the following information available:

- *Name of all persons riding MCTC.
- *The address where you wish to be picked up at.
- *The date and the time of the appointment.
- *The exact destination address (the appointment will not be scheduled without a valid address).
- *The approximate length of the appointment or the requested return time if the driver will not be waiting.
- *Any special needs that you may require (such as wheelchair accessibility or child's car seat).

Morrow County, Ohio

*If you require special assistance you may have a Personal Care Attendant (PCA) ride along at no extra charge. The PCA may be a health care professional but may also be a family member or friend. The PCA should be able to assist you in getting to and/or from your appointment as needed, but the MCTC driver will assist with boarding and un-boarding the MCTC vehicle. Please alert the office staff when you will be using a PCA.

Information provided for this analysis indicates that MCTC will provide second and third shift transportation if it is scheduled in advance.



Mean Travel Time to Work: 2000



Morrow County, Ohio

County officials are very much aware of the need for continuous improvements to the transportation options through-out the county. Air pollution associated with gasoline exhaust harms the environment, wastes natural resources, and affects human health. Congestion costs people time and money. All of these problems can be translated into quality of life issues.

Reducing the time spent commuting increases the desirability of living in a community. A well-regarded 2004 study arrived at the “unambiguous conclusion” that, “The length of their commute to work holds a dominant place in Americans’ decisions about where to live. Americans place a high value on limiting their commute times and they are more likely to see improved public transportation and changing patterns of housing development as the solutions to longer commutes than increasing road capacities.” More specifically, this random-sample national survey found:

— “A limited commute time is, for most Americans, an important factor in deciding where to live. Being within a 45-minute commute to work is rated highest among a list of fourteen priorities in thinking about where to live (79% “very” or “somewhat” important), followed by easy access to highways (75%) and having sidewalks and places to walk (72%).

— “A short commute is particularly important to people who plan to buy a home in the next three years (87%) and women and African Americans place high importance on sidewalks and places to walk (76% and 85%, respectively).”

Cars and other vehicles available in Morrow County in owner-occupied houses/condos (2009):

- no vehicle: 313
- 1 vehicle: 1,774
- 2 vehicles: 4,185
- 3 vehicles: 1,987
- 4 vehicles: 824
- 5+ vehicles: 368

Cars and other vehicles available in Morrow County in renter-occupied apartments (2009):

- no vehicle: 183
- 1 vehicle: 847
- 2 vehicles: 770
- 3 vehicles: 182
- 4 vehicles: 56
- 5+ vehicles: 10

Chapter 7: Employment

Morrow County government finances in 2006:

- Bond Funds - Cash and Securities: \$2,504,000
- Charges - Hospital Public: \$27,083,000

All Other: \$3,661,000

- Current Operations - Hospitals: \$24,266,000

Public Welfare - Other: \$7,070,000

Regular Highways: \$4,206,000

Health - Other: \$2,978,000

Police Protection: \$1,856,000

Local Fire Protection: \$1,856,000

Judicial and Legal Services: \$1,801,000

General Public Buildings: \$1,549,000

Correctional Institutions: \$985,000

Central Staff Services: \$729,000

Financial Administration: \$710,000

Housing and Community Development: \$493,000

General - Other: \$208,000

- General - Interest on Debt: \$96,000
- Intergovernmental to Local NEC - General - Other: \$400,000
- Intergovernmental to State - Sewerage: \$13,000
- Long Term Debt Retired Unspecified Public Purpose: \$137,000
- Miscellaneous - Fines and Forfeits: \$795,000

General Revenue, NEC: \$761,000

Rents: \$528,000

Interest Earnings: \$444,000

Special Assessments: \$152,000

Sale of Property: \$7,000

- NEW for 2005 - Long Term Debt Beginning Outstanding - Unspecified Public Purpose: \$2,412,000

Long Term Debt Outstanding Unspecified Public Purpose: \$2,275,000

- Other Capital Outlay - Hospitals: \$1,068,000

General - Other: \$570,000

- Other Funds - Cash and Securities: \$9,118,000
- Short Term Debt Outstanding - Beginning: \$4,905,000

End of Fiscal Year: \$4,767,000

- State Intergovernmental - Public Welfare: \$6,371,000

Highways: \$3,613,000

Health and Hospitals: \$1,412,000

All Other: \$1,185,000

General Local Government Support: \$811,000

Housing and Community Development: \$425,000

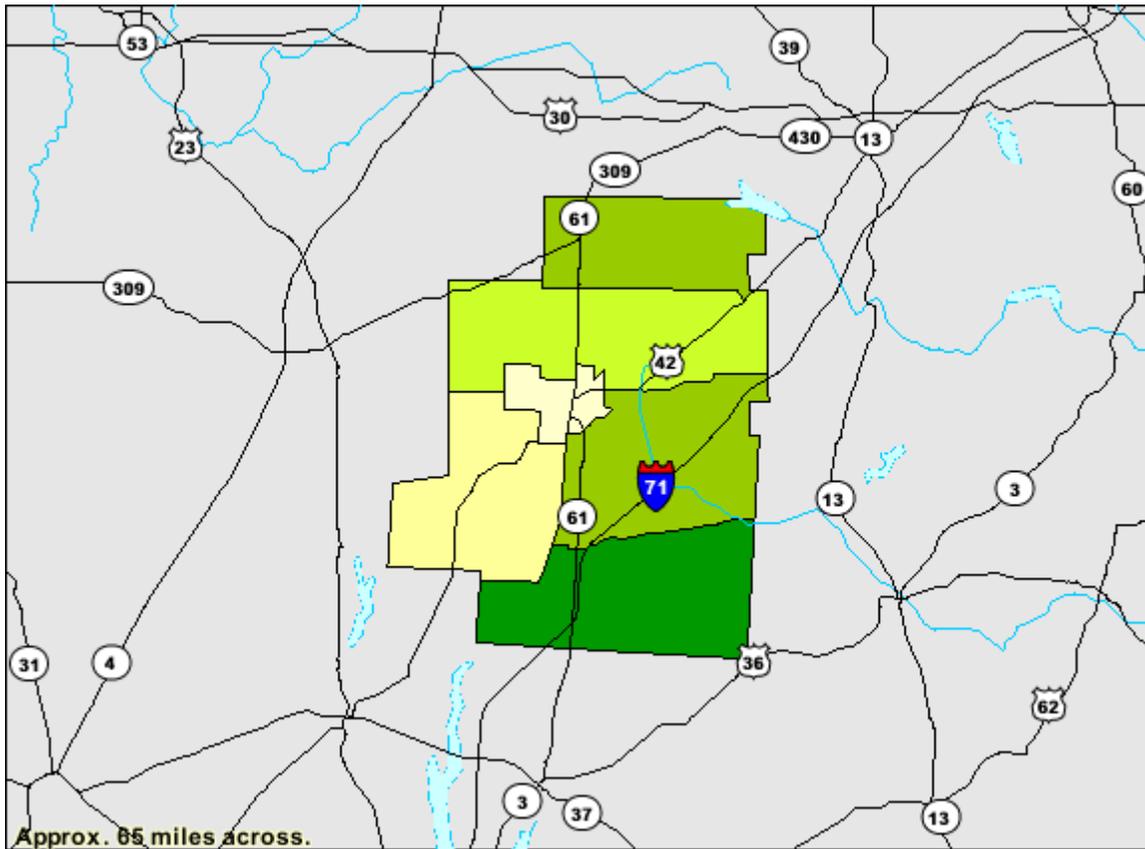
- Tax - Property: \$3,656,000

General Sales and Gross Receipts: \$2,777,000

Other License: \$94,000

- Total Salaries and Wages: \$18,128,000

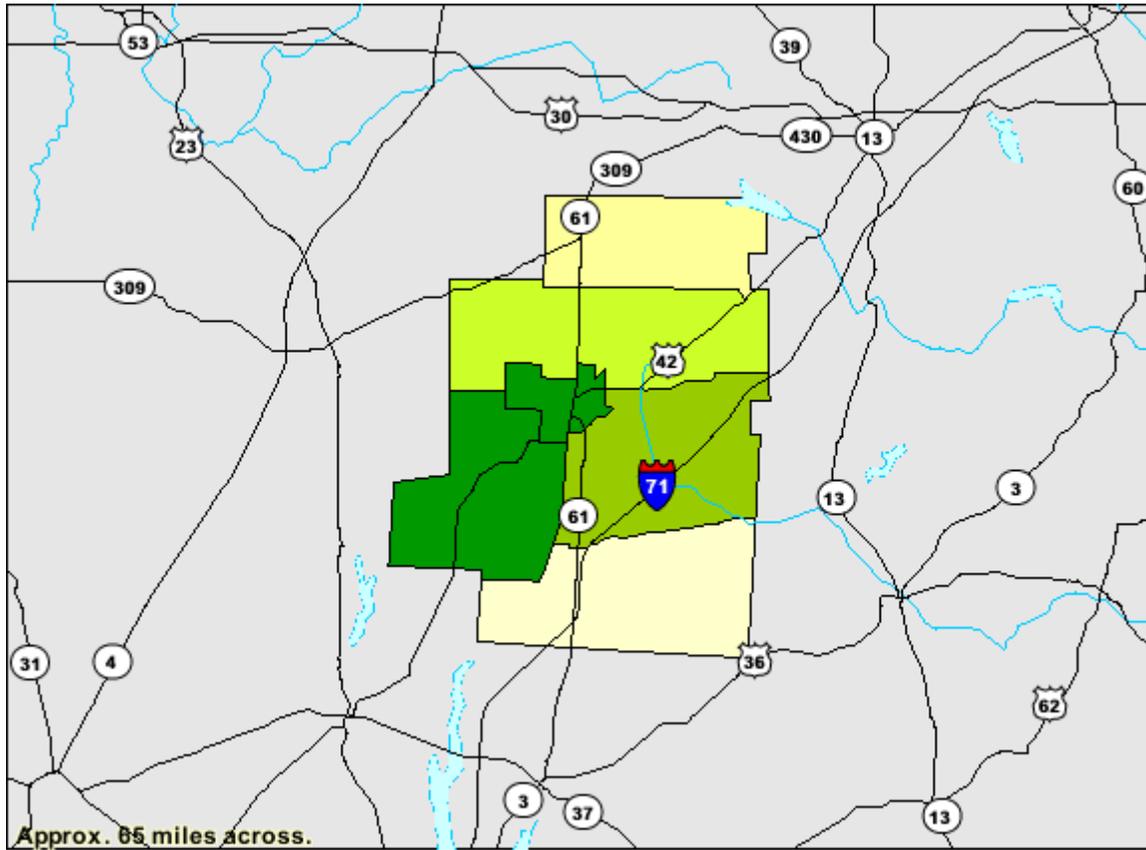
Morrow County, Ohio



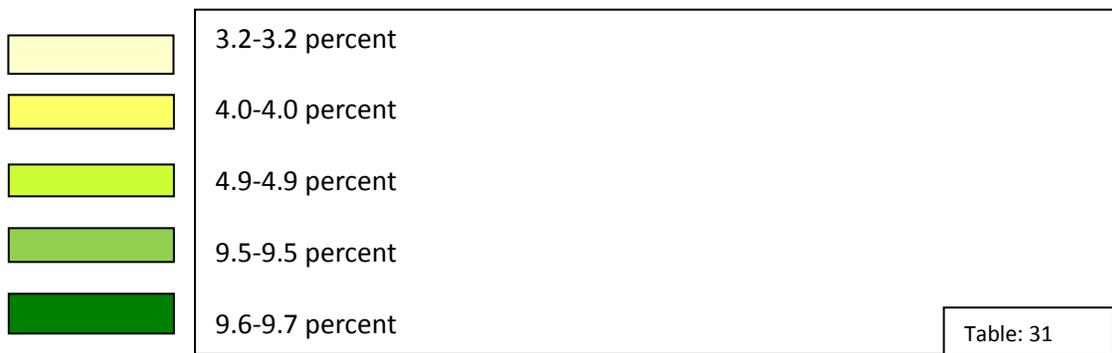
Median Household Income 2000

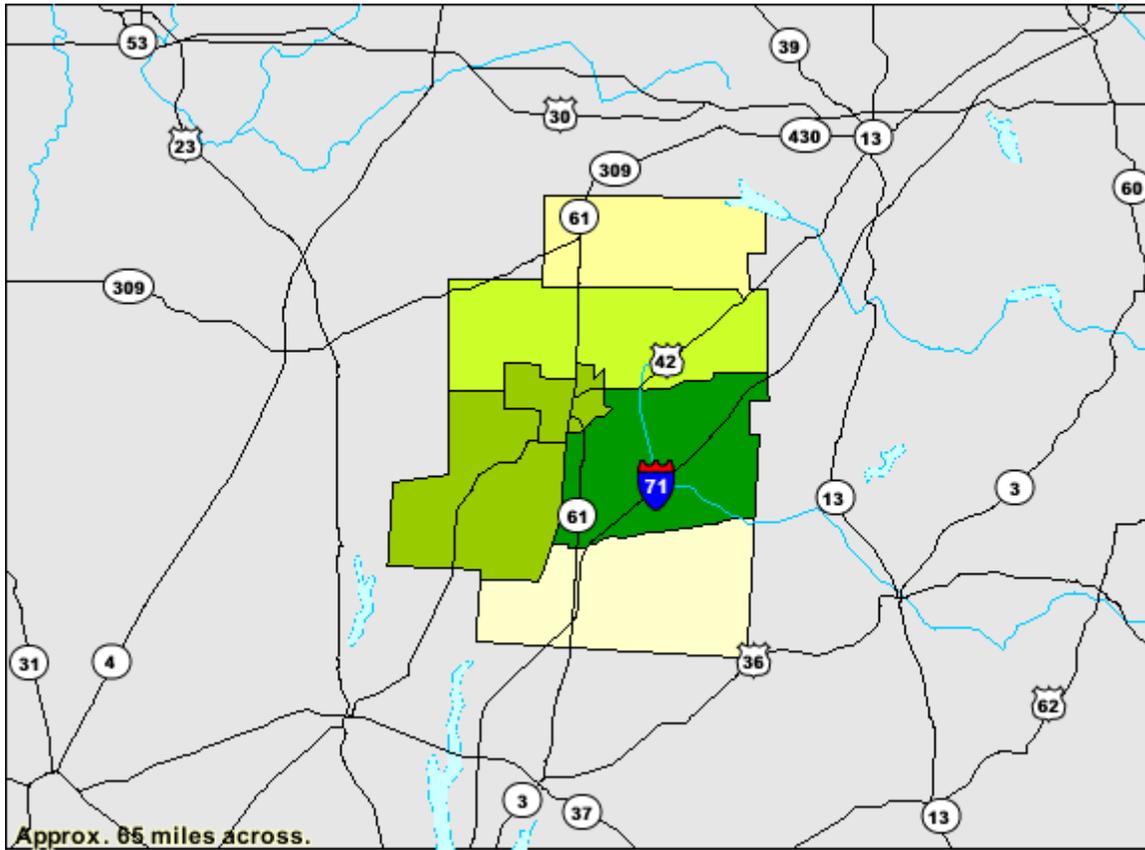
	34,647-34,647
	38,277-38,277
	39,562-39,562
	40,989-42,170
	46,195-46,195

Table: 30



Percent of Families Below the Poverty Level 2000





Percent of Individuals Below the Poverty Level 2000

	5.0-5.0 percent
	6.0-6.0 percent
	6.9-6.9 percent
	11.0-11.8 percent
	14.3-14.3 percent

Table: 32

Morrow County, Ohio

Unemployment in June 2011:



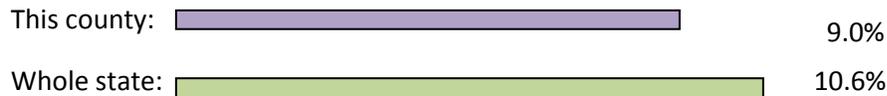
Percentage of residents living in poverty in 2009: 9.7%



Median age of residents in 2011: 39.5 years old
(Males: 38.7 years old, Females: 40.2 years old)

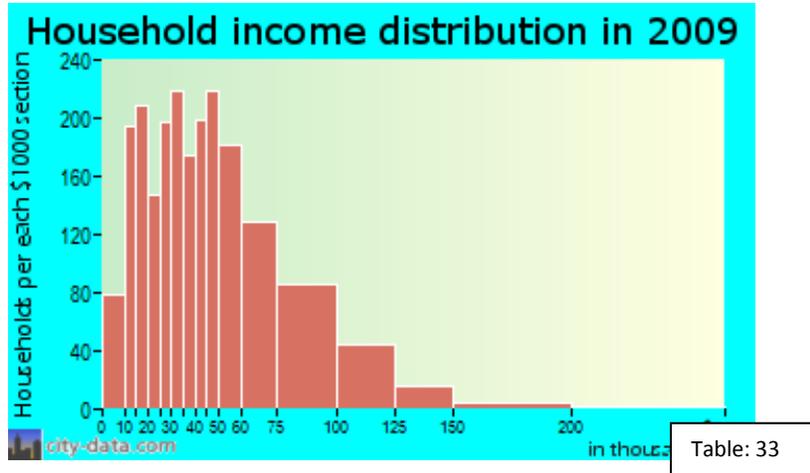
Percentage of residents in Morrow County living in poverty in 2009: 9.7%
(9.8% for White Non-Hispanic residents, 40.0% for Black residents, 0.8% for Hispanic or Latino residents, 31.1% for American Indian residents, 0.0% for Native Hawaiian and other Pacific Islander residents, 0.0% for other race residents, 4.1% for two or more races residents)

Residents with income below the poverty level in 2009:



Residents with income below 50% of the poverty level in 2009:





Supplemental Security Income (SSI) in 2006:

- Total number of recipients: 491
- Number of aged recipients: 19
- Number of blind and disabled recipients: 472
- Number of recipients under 18: 77
- Number of recipients between 18 and 64: 355
- Number of recipients older than 64: 59
- Number of recipients also receiving OASDI: 156

From Morrow County’s Web site; Economic Development:

Starting a business in the county or expanding your current company? We have the programs to help! We help companies of all sizes and in all industries: retail, service, technology, manufacturing, and agriculture.

Technical Assistance

We work with the [Braintree Business Development Center](#) to provide a wide range of assistance, such as business plan preparation, marketing strategies, and more.

We can help you find the perfect site through our own in-depth local knowledge, plus Ohio's Site Selection System and local utility companies.

Financial Assistance

The Morrow County Development Department will work with an interested business to assist in the financing of their project utilizing:

Morrow County, Ohio

***Morrow County Revolving Loan Fund
Community Development Block Grant Economic Development Program
Other State and Federal Programs
Tax Incentive Programs:***

***Enterprise Zone Program
State Tax Incentive Programs***

Morrow County also participates in the “**Marketing Morrow**” program and is a partner in the Columbus 2020 initiative.

Most common occupations for males in Morrow County 2009 (%)

- Metal workers and plastic workers (8%)
- Other production occupations including supervisors (8%)
- Electrical equipment mechanics and other installation, maintenance, and repair occupations including supervisors (6%)
- Driver/sales workers and truck drivers (5%)
- Vehicle and mobile equipment mechanics, installers, and repairers (4%)
- Other management occupations except farmers and farm managers (4%)
- Laborers and material movers, hand (4%)

Most common occupations for females in Morrow County 2009 (%)

- Other office and administrative support workers including supervisors (7%)
- Secretaries and administrative assistants (5%)
- Nursing, psychiatric, and home health aides (4%)
- Cooks and food preparation workers (4%)
- Other sales and related workers including supervisors (4%)
- Other production occupations including supervisors (3%)
- Cashiers (3%)

Most common industries for Males (%)

- Construction (16%)
- Transportation equipment (7%)
- Machinery (6%)
- Metal and metal products (5%)
- Agriculture, forestry, fishing and hunting (4%)
- Public administration (4%)
- Educational services (3%)

Most common industries for Females (%)

- Health care (18%)
- Educational services (9%)
- Accommodation and food services (8%)
- Finance and insurance (6%)
- Public administration (6%)
- Professional, scientific, and technical services (4%)
- Transportation equipment (3%)

Chapter 8: Morrow County Residential Development

Morrow County:

Morrow County's population as per the 2010 census data was 34,827. (It was 31,628 according to the 2000 Census) The racial and ethnic make-up of the population was 96.97% of all residents were white. The total minority population was equal to 3.03%.

As per the 2009 census update; Socio-economic factors included: 84.7% of the population over the age of 25 had a high school or higher level of education. 67.3% of the population over the age of 16 was employed. 6.6% of all families were living below the poverty level. 58.8% of all the housing stock was constructed prior to 1980. 82.9% of the residents in Morrow County were homeowners and 17.1 % were renters.

As per the 2000 census; 20.1% of all the residents in Morrow County between the ages of 21 and 64 were identified as having a disability. 57.4% of those residents were identified as being employed.

In 1995 Morrow County had 54 foreclosure filings. In 2008 Morrow County had 261 foreclosure filings. That was a 383.3% increase. Morrow County was, according to the March 2009 Policy Matters Ohio report *Foreclosure Growth in Ohio 2009*, 68th in the state in growth in foreclosure filing rates.

Morrow County's unemployment rate in June 2011 was 9.5%. Morrow County's unemployment rate continues to be higher than the state average.

Introduction

After the Revolutionary War, the Ohio Country was opened to European-American settlement. They were mostly farmers in the early years, but development and greater trade accompanied the opening of the Erie Canal in 1824 across New York State. It provided transportation for farm products to eastern markets.

To improve their transportation of goods and people, residents of Ohio supported construction of the Ohio and Erie Canal. This enabled the transport of coal mined in the region, its most important resource commodity. In addition, the canal supported transport of goods manufactured by local industries that developed in the 19th century with the availability of coal.

Much has changed in the area economy since the early 1800's, but much remains the same in terms of what businesses locate here and why. Macro economic trends, local conditions, access to transportation networks, proximity to markets, and available and skilled workforce drive – both then and now – what kinds of businesses Morrow County attracts, retains, starts, and grows.

Land Plan

Where do the people of Morrow County live, work, play, shop, and go to school? These land uses in the county; their location, sizes, and other characteristics are of critical importance to the people who live

here. An understanding of the pattern, trends, and problems of existing land use in Morrow County is necessary in order to plan for community and regional improvement.

Looking Back to See the Future

Morrow County, like almost all areas of the United States, is caught in an increasingly complex and rapidly changing environment. Many problems are occurring for which Morrow County residents could find themselves unprepared. In order to overcome these complex and interrelated problems, it is recommended that counties develop coordinated and comprehensive solutions.

Residential Development –The population of the county has increased somewhat (approximately 10.11%) from 2000 to the 2010 census.

The number of housing units in the County increased from 12,132 (2000 Census) to 14,155 (2010 Census) units (approximately 8.5 %) in that same time period.

These numbers seem to verify the observation that there has been some growth in residential development in Morrow County during the past decade.

Observation

A review of the components the Morrow County Land Use Plan (2005) reveals no discussions directed explicitly to the issue of attainable or affordable housing. Nor were there any overt discussions of achieving any type of diversity; economic, racial, or ethnic or otherwise.

While planning for future land usage and economic development is vitally important, it is also important to acknowledge that in order for economic growth to occur, people must have an affordable place to live. Consideration for this growth must include a plan to provide residents affordable housing with all services and amenities available.

It is also important that a variety of affordable housing types be available to accommodate the needs of a wide range of people who may wish to live in Morrow County. Such variety is particularly meaningful for empty-nesters, newly married couples, single persons, and senior citizens who either want to move into the county, or are current residents wishing to relocate into another part of the community.

Not only is it important to plan for affordable housing, but careful thought must be given to the location of such housing. While clustering several types affordable housing developments together may seem desirable, care must be taken not to put all the affordable housing in one location. Doing so could deny the members of the protected classes the right to choose where they might live. Housing that prevents members of the protected classes from living where they might choose to live or denies those same individuals the opportunity to have choices about where they choose to live can be considered a violation of those individuals fair housing rights.

Development should utilize cooperation between city/county agencies and developers, investors and landowners. Various local governments and agencies need to coordinate their efforts to ensure that

development is directed to the areas where it will be most beneficial and cost-effective to the community.

Zoning and Housing for People with Disabilities in Morrow County

A great many zoning ordinances fail to make the “reasonable accommodation” for community residences for people with disabilities (group homes, halfway houses, and recovery communities) that the 1988 amendments to the nation’s Fair Housing Act (FHA) require. The FHA requires local jurisdictions to make a “reasonable accommodation” in their zoning rules and regulations to enable community residences for people with disabilities to locate in the same residential districts as any other residential use. Relatively few areas have used their zoning codes to affirmatively advance fair housing for people with disabilities.

Although the total number of housing unit needs may continue to increase, the aging population will require different types of homes be considered.

During the next 20 years, the national population, as well as the population in Ohio, will grow older. The purpose of the following few paragraphs is to present a summary of the **older population (60+)** and to project the number of older people and the prevalence of disability among this population. Trends and projections are provided for ages 60 and above

Trends and projections are provided for ages 60 and above, because this is the eligibility age for some state and local home care programs. Specific topics explored include disability, poverty, marital status, living alone, and educational attainment among the older population. Throughout the reports, trends are compared according to gender and age group.

In preparing this report, we used data from the Census short form, which is available for all residents within each county, and the Census long-form, which is available for a representative sample of county residents. The actual Census count from the Census short-form and the weighted sample counts from the long-form may be slightly different.

To preserve privacy and confidentiality of the respondents, the census long-form data is available for geographic units with a minimum population of 100,000. In some cases a large county encompasses several such geographic units while in other cases a few neighboring counties are bundled together to form a geographic unit with 100,000 population. In large counties, the data for education, poverty threshold, Living arrangement, marital status and disability rates are for the county alone, while smaller neighboring counties will show identical data, for the above indicators of need for assistance, for the bundled counties.

Morrow County, Ohio

Institutionalized population: 328

People in group quarters in Morrow County, Ohio:

- 192 people in nursing homes
- 136 people in local jails and other confinement facilities (including police lockups)
- 26 people in other non-household living situations
- 9 people in homes for the mentally retarded
- 8 people in other group homes

Household type by relationship:

Households: 31,256

- In family households: 28,320 (7,683 male householders, 1,331 female householders) 7,697 spouses, 9,805 children (8,767 natural, 297 adopted, 741 stepchildren), 598 grandchildren, 110 brothers or sisters, 189 parents, 293 other relatives, 614 non-relatives
- In nonfamily households: 2,936 (1,100 male householders (892 living alone)), 1,422 female householders (1,284 living alone)), 414 nonrelatives
- In group quarters: 372 (323 institutionalized population)

Size of family households: 3,797 2-persons, 2,056 3-persons, 1,883 4-persons, 817 5-persons, 280 6-persons, 181 7-or-more-persons.

Size of nonfamily households: 2,176 1-person, 316 2-persons, 16 3-persons, 9 4-persons, 3 5-persons, 2 6-persons.

97.0% of residents of Morrow County speak English at home.

0.9% of residents speak Spanish at home (66% speak English very well, 10% speak English well, 21% speak English not well, 3% don't speak English at all).

1.9% of residents speak other Indo-European language at home (46% speak English very well, 47% speak English well, 7% speak English not well, 1% don't speak English at all).

0.1% of residents speak Asian or Pacific Island language at home (63% speak English very well, 38% speak English well).

Supplemental Security Income (SSI) in 2006:

- Total number of recipients: 491
- Number of aged recipients: 19
- Number of blind and disabled recipients: 472
- Number of recipients under 18: 77
- Number of recipients between 18 and 64: 355
- Number of recipients older than 64: 59
- Number of recipients also receiving OASDI: 156

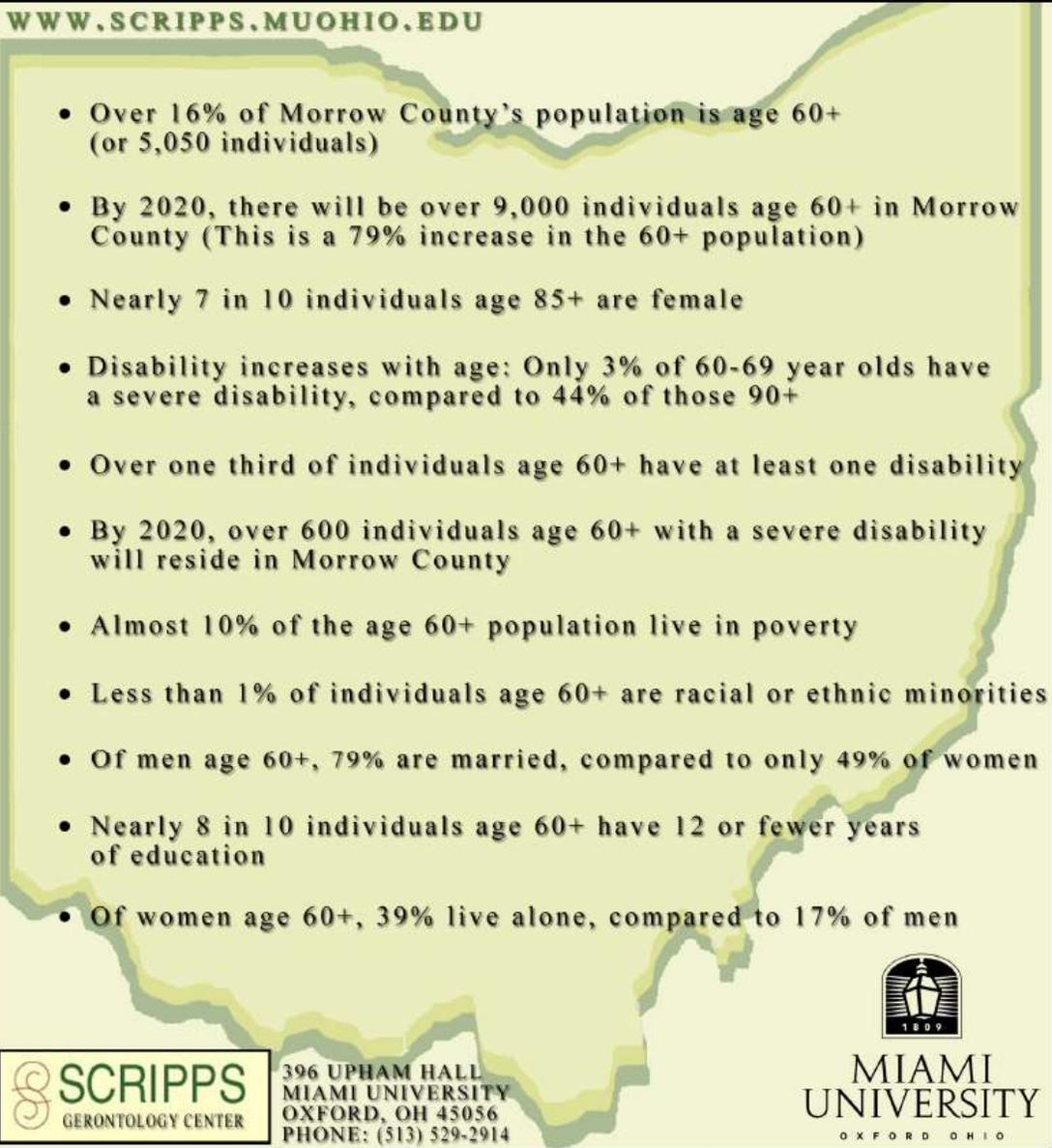
FAST FACTS

ABOUT Morrow County and its 60+ Population



WWW.SCRIPPS.MUOHIO.EDU

- Over 16% of Morrow County's population is age 60+ (or 5,050 individuals)
- By 2020, there will be over 9,000 individuals age 60+ in Morrow County (This is a 79% increase in the 60+ population)
- Nearly 7 in 10 individuals age 85+ are female
- Disability increases with age: Only 3% of 60-69 year olds have a severe disability, compared to 44% of those 90+
- Over one third of individuals age 60+ have at least one disability
- By 2020, over 600 individuals age 60+ with a severe disability will reside in Morrow County
- Almost 10% of the age 60+ population live in poverty
- Less than 1% of individuals age 60+ are racial or ethnic minorities
- Of men age 60+, 79% are married, compared to only 49% of women
- Nearly 8 in 10 individuals age 60+ have 12 or fewer years of education
- Of women age 60+, 39% live alone, compared to 17% of men



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OXFORD OHIO

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Morrow County, Ohio

During the next 20+ years, the national population, as well as the population in Ohio, will grow older. In anticipation of this impending change, this information was compiled to help Ohio area agencies on aging, service providers, and other organizations that are not directly involved in aging services to better plan for the needs of the aging population.

The purpose in compiling this information is to present a unique profile of the older population (60+) and to project the number of older people and the prevalence of disability among this population.

In preparing this report, data from the Census short form, which is available for all residents within each county, and the Census long-form, which is available for a representative sample of county residents.

The data in this report combines Crawford, Marion and Morrow Counties. Sources used to create all tables and figures are specific.

Background

This report illustrates the demographic changes that occurred in Morrow County between 1990 and 2000, and presents projections of the older population including the number of older adults with disabilities. The report also covers other population characteristics that have been shown to be associated with the need for long-term care services among older adults, such as the prevalence of poverty, living alone, lack of education, and being unmarried. County-level data are compared to data on Ohio as a whole in order to show differences or similarities in population characteristics. By examining both demographic patterns and informed projections, counties will be better prepared to address the needs of their aging and disabled populations.

County Overview

Morrow County is located in the central portion of Ohio, encompassing the village of Mount Gilead. In 2000, the County population was 31,628. Morrow County is almost completely rural, with 89.1% of the population living in rural areas in 2000, compared to 89.7% in 1990. This represents a decrease of 11.6% in rural population over the ten-year period. With 5,050 individuals age 60 and over, Morrow County has the 78th largest 60+ population in the state, yet it ranks 72nd in proportion of total population that is 60+ (out of 88 counties in Ohio). As shown in the Summary Table, the 60+ population represents 16.0% of the total population in Morrow County.

*These data categories reflect data from Morrow County. This report illustrates the demographic changes that occurred in Morrow County between 1990 and 2000, and presents projections of the older population including the number of older adults with disabilities. The report also covers other population characteristics that have been shown to be associated with the need for long-term care services among older adults, such as the prevalence of poverty, living alone, lack of education, and being unmarried. County-level data are compared to data on Ohio as a whole in order to show differences or similarities in population characteristics. By examining both demographic patterns and informed projections, counties will be better prepared to address the needs of their aging and disabled populations.

Summary Table

Morrow County, 2000

Total Population Age 60+	5,050
% Population Age 60+	16.0
Population Age 40+	13,957
% Population Age 40+	44.1
% Population 60+ at or Below Poverty Level*	9.9
% Population Age 60+ with Self-Care Disabilities*	10.2
% Population Age 60+ with at Least one Physical, Mental, Sensory or Self-Care Disability*	35.7
% Population 60+ who are White	99.0
% Population Age 60+ who are Married*	61.9
% Population Age 60+ who are Living Alone*	29.1
% Population Age 60+ who Have Less Than a High School Diploma*	32.5

Table: 36

In some instances in this report, data are presented for the population age 40+. This cohort is important to consider when developing projections, because the population age 40+ in 2000 will be age 60+ in 2020. The population that is currently 40+ is also significant because it contains the baby boom generation. As shown in the summary table 44.1% of the population in Morrow County is currently over the age of 40.

In the remainder of this report, we explore variables (touched on in the Summary Table) that are related to long-term care needs. Factors related to one’s need for long-term care include disability, income, race and ethnicity, marital and educational status, and living arrangements. The following sections provide detailed analyses of these risk factors according to gender, age group, county/state standing, and ten-year trends.

Population Profile

The total population of Morrow County increased by 14.0% between 1990 (27,749 residents) and 2000 (31,628 residents). The entire population of Ohio increased 4.7% in the same time. In 2000, 16.0% of the county population was 60+. The following table provides a detailed breakdown of the older population in Morrow County in 2000 by age group and gender.

**Population Age 60+, by Gender and Age Group
Morrow County, 2000**

Age Group	Men		Women		Total
	Number	Percent	Number	Percent	
60-64	724	50.8	702	49.2	1,426
65-69	570	49.1	592	50.9	1,162
70-74	415	45.2	503	54.8	918
75-79	305	43.6	394	56.4	699
80-84	186	42.0	257	58.0	443
85-89	95	34.8	178	65.2	273
90-94	23	22.3	80	77.7	103
95+	6	23.1	20	76.9	26
Total 60+	2,324	46.0	2,726	54.0	5,050
Ohio 60+	823,200	41.9	1,140,289	58.1	1,963,489

Table: 37

Gender Distribution - The gender distribution of the older population in Morrow County is similar to that of the state of Ohio. Of the entire county population age 60+, women comprise 54.0% (compared to 58.1% in the state). Women outnumber men at all ages over 60; a disparity that increases with each advancing age group. Of particular interest is the gender ratio among the oldest age group. Of the population over the age of 84 in Morrow County, 69.2% are women. The higher proportion of women among the oldest age group suggests that the population potentially eligible for, and in need of, long-term care services is largely female.

Growth in the Older Population - There are only slight differences in the population distribution across age groups in the county compared to the state. Although the majority of Ohioans are under the age of 60, the proportion of older adults in Morrow County (and Ohio) will grow substantially over the next several decades. This growth in the older population is largely a result of the aging baby boomers. Currently ranging from 40 to 59 years of age, this cohort will dramatically impact the age distribution of the older population as they age.

The impact of the baby boomers on the age distribution of the 40+ population is also evident when population data from 2000 are compared to data from 1990. 28.1% of the county population was age 40-59 in 2000, compared to 23.4% in 1990

Another indication that the population in Morrow County is aging is the increase in median age. Between 1990 and 2000, median age increased from 33 years (1990) to 37 years (2000). This increase closely reflects that of the state, where the median age rose from 33 to 36 years in the same period. An increase in median age suggests that the proportion of older adults in Morrow County is growing. As these segments of the county population reach advanced age, the need for long-term care services may increase.

The number of Morrow County residents age 60 and over is expected to increase from a total of 5,050 in 2000 to a projected 9,042 in 2020. The greatest increase is expected among the 60-69

year age group (those currently age 40-49). In 2000, there were 2,588 older adults age 60-69 in Morrow County. By the year 2020, when the bulk of the baby boomers move into this age group, it is expected that there will be approximately 5,000 individuals age 60-69 in Morrow County. This projection suggests an 90.0% increase in the County population in this age group. The 90+ age group is also expected to increase, from 129 in 2000, to 208 in 2020 (an increase of 61.2%).

Prevalence of Disability among the 60+ Population

The rate of disability among the 60+ population in Morrow, Crawford and Marion Counties closely mirrors the state of Ohio. In 2000, the most common type of disability reported was physical, followed by sensory, mental and self-care, impairments. According to the Census, a physical impairment is defined as a long-lasting condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting or carrying. Sensory impairments include blindness, deafness, or any severe and long-lasting vision or hearing impairment. Mental health impairment is defined as having difficulty learning, remembering or concentrating because of a physical, mental, or emotional condition that lasts 6 months or more. Self-care impairments include difficulty dressing, bathing, or getting around the house as a result of a long-lasting condition (6 months or more). It should be noted that these categories are not mutually exclusive. Respondents could have multiple impairments, which may span more than one disability category. In 2000, 35.7% of the 60+ population in Morrow, Crawford, and Marion Counties had at least one disability.

The percentage of individuals reporting sensory, physical, mental and self-care disabilities in Morrow, Crawford and Marion Counties steadily increases with age, not surprisingly, with the oldest age group reporting the highest levels in all four types of disability. For example, the proportion of people with physical disabilities increases from 21.4% of the population age 60-64, to 65.5% of the population age 90+.

Projections of Population with Disability

In this study, disability is defined as a measure of impairment in Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs). Three levels are assigned to this measure: Severe Disability, Moderate Disability, and Little or No Disability. Individuals are classified as moderately disabled if they received assistance in one of the following ADLs: eating, transferring in or out of bed or chair, getting to the toilet, dressing, bathing, or remaining continent; or in at least one of the following instrumental tasks of daily living: walking, shopping, meal preparation, housekeeping, or using transportation or telephone. Severe disability refers to receiving assistance in at least two of the following ADLs: eating, bathing, transferring in or out of bed or chair, getting to the toilet, dressing, or remaining continent, or to having cognitive impairment. The disability rates by sex and age group are assumed to remain the same from 2000 to 2020 as they were in 1995.

The prevalence of disability increases with age. Only 3% of the population age 60-64 have a severe disability, compared to more than half (53%) of the people age 95 and older. Women experience higher rates of severe and moderate disability at every age compared to men of the same age.

Population Characteristics that Could Affect Need for Care

Several variables have been found to be related to the prevalence of disability and the need for long-term care services as one ages. These variables include poverty, racial and ethnic

background, marital status, living alone, and educational attainment.

(http://www.aoa.gov/prof/statistics/future_growth/aging21/Program.asp).

In the following sections, these issues are explored in the context of the older population in Morrow, Crawford and Marion Counties.

Poverty - Standards for gauging poverty levels are set by the Federal Poverty Threshold, which delineates income levels (or thresholds) that vary by family size, age of householder, and number of related children under 18 years of age. Rates of poverty are typically discussed as percentages of the Federal Poverty Threshold (FPT), for which those with incomes below 100% of the FPT are the most impoverished, and those with incomes above 400% of the FPT are the most economically advantaged. In the following discussion, data regarding individuals with incomes greater than 400% of the poverty level are included for comparison, although these individuals are not considered impoverished. A significant number of older adults in Morrow, Crawford, and Marion Counties are potential candidates for state and federal assistance based on income eligibility. In 2000, 54.1% of the 60+ population had incomes below 300% of the federal poverty level. Of this population, 9.9% were living at or below 100% of the poverty level.

Federal Poverty Threshold - In 2000, the poverty level was \$8,959 for one person under the age of 65, and \$8,259 for an individual over 65. For two person households, the poverty level was \$11,590 if the householder was under 65 and \$10,419 when the householder was 65+. In 1990, the poverty threshold was \$6,800 (annual income) for one person under the age of 65, and \$6,268 for an individual over 65. For two person households, where the householder was under the age of 65, the poverty threshold was \$8,794, and \$7,905 when the householder was 65+. For more information about poverty thresholds, see: <http://www.census.gov/hhes/poverty/threshld.html>

The percentage of older adults living in poverty in Morrow, Crawford, and Marion Counties remained fairly stable from 1990 to 2000. The percent of adults 60+ living below the poverty level increased from 10.3% in 1990 to 9.9% in 2000. At the other end of the scale, the percent of older adults with incomes over 400% of the poverty level (the most economically advantaged) also increased in this period, from 23.1% in 1990, to 29.6% in 2000.

A closer examination of poverty rates in Morrow, Crawford, and Marion Counties reveals striking trends in relation to age. The percentage of people at or below the poverty level increases dramatically with advancing age. To illustrate, nearly one-half (40.2%) of 60-64 year olds reported incomes above four times the poverty threshold (the highest income category), compared to only 12.9% of those in the oldest age group (90+). In contrast, 7.0% of 60-64 year olds fall in the lowest income category, while 30.0% of the 90+ population reported incomes at or below the poverty threshold.

In 2000, 45.2% of men age 60-64 were in the highest income category, while 17.8% of men age 90+ had this level of income. In contrast, only 8.0% of men age 60-64 were in the lowest income category, compared to 61.1% of men age 90+. A fairly stable percentage of older men were classified as having incomes at or below 100% of the FPT from ages 60-84, with an increase in the proportion of men in this income category as they approach the 90+ age group. It appears that age 85-89 is a pivotal point for men, where average incomes drop sharply as they near the 90+ age group.

The pattern of income distribution among older women in Morrow, Crawford and Marion Counties is similar to that of older men. One important distinction is that there is a higher proportion of women in

Morrow County, Ohio

the lowest income category ($\leq 100\%$ FPT), and a lower proportion of women in the highest income category ($>400\%$ FPT) at nearly all ages.

Race and Ethnicity

Morrow County's older population is less racially and ethnically diverse than the older population in Ohio as a whole. In 2000, 99.0% of the county population (60+) identified themselves as white non-Hispanic, compared to 89.7% of the state population. In the same year, 0.1% of the county population self-identified as black non-Hispanic, compared to 8.4% of the state population.

Marital Status

According to Census data, the percentage of married older adults decreases steadily after age 60. The majority (75.0%) of 60-64 year olds were married in 2000, while 25.0% were single (defined as widowed, divorced, separated or never married). In contrast to 60-64 year olds, the marital status of the 90+ population is nearly the inverse. Among this age group, 91.2% were single in 2000, while 8.8% were married.

Between 1990 and 2000, the percentage of married older adults (60+) in Morrow, Crawford, and Marion Counties remained fairly stable. In 2000, 61.9% of older residents were married compared to 59.9% in 1990. Similarly, no major changes occurred among the single population (people who were widowed, divorced, separated, or never married). In 2000, 38.1% of the 60+ population was single, compared to 40.1% in 1990.

Women above the age of 60 are more likely to be widowed, divorced, or separated than men. 78.6% of men age 60+ in Morrow, Crawford, and Marion Counties were married in 2000, compared to only 48.9% of women. Because single older adults are more likely than married couples to need outside help or institutional care, the population in Morrow, Crawford, and Marion Counties that is potentially in need of such assistance is largely female.

Living Alone

In 2000, 29.1% of Morrow, Crawford, and Marion Counties residents age 60+ were living alone, compared to 32.1% of the state population age 60+. The percentage of older adults living alone in Morrow, Crawford, and Marion Counties has decreased since 1990, from 32.1% of the 60+ population to 29.1% in 2000.

Older women are more likely than older men to be living alone in Morrow, Crawford, and Marion Counties. A higher percentage of women than men are living alone at all ages above 60. While the percentage of men living alone increases only slightly with age, the percent of women living alone increases dramatically with age. Among the 60-64 year age group in 2000, 8.6% of women were living alone, compared to 8.0% of men. Among the oldest age group (90+), 66.3% of women were living alone, compared to only 9.1% of their male counterparts.

Education

Studies suggest that there is a strong relationship between educational attainment and the prevalence of poverty and disability in old age. The majority of older adults (60+) in Morrow, Crawford, and Marion Counties have completed 12 or fewer years of school. Almost one half (46.8%) of older adults have completed high school, and 32.5% have completed less than 12 years. This suggests that a significant proportion of the older population may be economically vulnerable.

Morrow County, Ohio

There is a significant contrast in the educational attainment of older adults in Morrow, Crawford, and Marion Counties by gender. Older women are more likely to have only completed high school, while older men are more likely to have pursued and obtained higher degrees. As a whole, the older female population in Morrow, Crawford, and Marion Counties is less educated than the older male population.

Summary

This analysis of population trends and projections in Morrow County, Ohio reveals several important issues with regard to the prevalence of poverty and disability among the older population. Primarily, it is evident that the County population is aging, and the population age 60+ will continue to grow over the next twenty years. More specifically, the so-called "oldest old" (85+) are the fastest growing age group in the County (as well as the state of Ohio). The unprecedented growth in the older population will present the County (and the state) with a number of challenges in the coming years. Among the older population in Morrow County, levels of disability and poverty increase with age, with the oldest old experiencing the highest rates of both. Also of concern is the preponderance of older women among the oldest age groups, who comprise a majority of the impoverished, disabled and single populations. These women, who are highly economically vulnerable, and are potentially in need of significant personal care assistance, are frequently living alone; a trend that is expected to become increasingly common over the next several decades.

The number of seniors in Ohio will most certainly continue to grow over the coming years - as will the need for assisted living and long term care options.

As with most states, Ohio has a very specific definition of what assisted living is, including eligibility requirements, and the types of services provided by assisted living facilities. In Ohio, "Residential Care Facility" and "Assisted Living Facility" should be considered synonymous. The Ohio Department of Health uses "Residential Care Facilities" to describe homes that provide accommodations for: a) "seventeen or more unrelated individuals, and supervision and personal care services for three or more of those individuals who are dependent on the services of others by reason of age or physical or mental impairment" b) "Accommodations for three or more unrelated individuals, supervision and personal care services for at least three of those individuals who are dependent on the services of others by reason of age or physical or mental impairment, and, to at least one of those individuals supervision of special diets or application of dressings, or provide for the administration of medication to residents, to the extent authorized." There are also specific guidelines in terms of administering medication, special diets, and admitting or retaining individuals who have highly specialized needs. To see the full description of Residential Care Facilities and Assisted Living, please visit the Department of Health.

Homelessness

Twenty-five years ago there was not widespread homelessness in America.

While the seeds of homelessness were planted in the 1960s and 1970s with deinstitutionalization of people living with mental illness and loss of affordable housing stock, widespread homelessness did not emerge until the 1980s. Several factors have affected its growth over the last two decades. Housing has become scarcer for those with little money. Earnings from employment and from benefits have not kept pace with the cost of housing for low income and poor people. Services that every family needs for support and stability have become harder for very poor people to afford or find.

In addition to these systemic causes, social changes have exacerbated the personal problems of many poor Americans, leading them to be more vulnerable to homelessness. These social trends have included new kinds of illegal drugs and more single parent and teen-headed households with low earning power and thinning support networks. These causes of homelessness must be addressed.

Many people think of homelessness as strictly an urban phenomenon because homeless people are greater in number and are more visible in urban areas, but homelessness, including people who live in housing not meant for habitation, is pervasive in rural areas. The number of people who experience rural homelessness is unknown, but the last national count of homeless people found that 9 percent live in rural areas. (Burt, 1996) Evidence suggests that if the number of people who experience homelessness in rural areas was viewed and counted more accurately, the number would be far greater.

Rural Homelessness

Advocates and researchers often refer to people who experience rural homelessness as the “hidden homeless.” Many people who experience housing instability in rural areas go unnoticed and uncouned because rural homelessness takes shape differently than urban homelessness. Most rural homeless people live in doubled up situations with friends or family or in motels, in cars, campgrounds and other places not intended for habitation. This is largely because most rural areas do not have large emergency shelters systems.

While those doubled up households do not meet HUD’s definition of homelessness, people living temporarily with friends and family are essentially homeless and they experience similar problems with housing instability. Many researchers and advocates argue for expanding this view of homelessness to capture the unique situations rural homeless people face. If the view of homelessness included households who double up, the numbers of people who experience homelessness in rural areas would increase exponentially.

The same structural factors that contribute to urban homelessness, such as a lack of affordable housing and inadequate income to pay for housing, cause rural homelessness. Other predictors of homelessness, such as mental illness and drug abuse, while still present among

the rural homeless, are not pervasive. However, people who experience rural homelessness do report higher rates of alcohol abuse and domestic violence than their urban counterparts.

Information from Morrow County’s 2011 point-in-time count indicates that there were 3 adults (households) who were found to be homeless in Morrow County. Additional statistics show that there were 19 households (31 adults and 22 children) “doubled-up” and 38 additional families (50 adults and 33 children) in housing crisis.

If Morrow County residents are residing in the Marion County Shelter on the day of the PIT count, they are included in the homeless numbers for Marion County.

Rural Poverty

Rural poverty has some unique characteristics. Areas concentrated with rural poverty can be identified throughout the South, West and the Midwest of the United States. The scarcity of jobs, goods, and services has caused an outward migration of rural populations to places with more opportunities. As a consequence, the rural communities with high rates of poverty are sparsely populated and their poverty populations are severely impoverished.

High rates of poverty and unemployment in rural areas also drive homelessness. Rural homelessness is most dramatic in areas that experience high rates of unemployment because of declining industries, for example farming, timber, mining, or fishing. (Aron and Fitchen, 1996) The lack of available jobs and steady incomes means that poverty rates are higher in rural areas.

Counting and estimating the number of people who experience homelessness is extremely difficult and costly, and even more so in rural areas. Previous statewide estimates from the Coalition on Homelessness and Housing in Ohio report that 179,718 people experience homelessness in Ohio over the course of a year and 27,867 Ohioans are homeless on any given night.

Unemployment rates in rural Ohio counties are also higher than those in urban counties. People who live in poverty are at higher risk of homelessness.

Homeless Shelters/Programs that serve Morrow County

(None of these shelters/programs are located in Morrow County.)

Marion Shelter Program Inc. (740) 382-9600
365 E. Fairground Street
Marion, OH 43302

Huckleberry House Emergency Overnight Shelter (614)294-5553
1421 Hamlet Street
Columbus, OH 43201

FAITH MISSION - Emergency Shelter for Men (888)474-3587
599 E. Eighth Avenue
Columbus, OH 43201

Morrow County, Ohio

The Homeless Families Foundation Shelter and Services (614)253-7970
651 West Broad Street
Columbus, OH 43215

Rebecca's Place Women's Homeless Shelter (888)474-3587
924 East Main Street
Columbus, OH 43205

Open Shelter Inc. (614)461-0407
61 East Mound Street
Columbus, OH 43215

Choice Women's Emergency Shelter (614)224-4663
Po Box 06157
Columbus, OH 43206

Turning Point

PO Box 875 | Marion, OH 43301-0875 | 740-382-8988

Serving domestic violence victims and their families for more than 30 years in Crawford, Delaware, Marion, Morrow, Union and Wyandot Counties

History of Turning Point

In May of 1977, a group of concerned citizens, led by Kay Stout, A.C.S.W., met for the first time to discuss the problem of domestic violence in the Marion community. Immediate goals were developed to provide peer support and to begin educating the community about the issue of domestic violence. A long range goal emerged to establish a shelter facility where survivors of domestic violence could seek refuge. In August of 1978, a corporation by the name of Concerned Citizens Against Violence Against Women was formed. Through C.C.A.V.A.W.'s efforts, funding was obtained and, in April of 1979, the dream of a shelter became a reality. Women and children now have a safe place to turn when challenged with domestic violence - a Turning Point that enables survivors of domestic violence to live a life free of violence.

Since 1986, 6,458 women and 227 men have benefited from our outreach services, over 3,113 men have attended batterers' treatment programs, 2,693 speeches have been presented and 45,286 volunteer hours have been logged.

While these numbers might be disheartening on the one hand, on the other hand they confirm the need for the many ways in which Turning Point has provided support for survivors of domestic violence. In an ideal world there would be no horror stories to tell of events that happen behind closed doors. In an ideal world the home would stand for a place of peace and comfort. For now, there is no ideal world. Until that world emerges, Turning Point will continue to extend its services to those people seeking the serenity of safety.

Brief History of the Battered Women's Movement

Prior to the 1970's, partner abuse remained a horror that was housed behind closed doors. It was not until women gathered in the late 1960's to share their stories that violence in the home became a public issue. With this emergence of women's voices came what is known as the Modern Women's Movement. The Modern Women's Movement challenged the existing conditions of women and served as a catalyst for the Battered Women's Movement that emerged in the 1970's. In the following years, the battered women's movement dramatically changed society's response to domestic violence. In the early 1970's, there were no battered women's shelters in existence. Today, there are more than 1,500 shelters serving women, children and men who are victims of domestic violence.

Shelter

Turning Point provides victims/survivors of domestic violence and their children with safe, secure, temporary shelter in a comfortable atmosphere. The shelter is designed to meet the victims' physical needs by providing housing, food, clothing and personal items, as well as their emotional needs through support services. The shelter also features a designated room for male victims. When possible, families are provided with their own rooms with bathroom, while other areas such as the living and dining room and kitchen are shared. The shelter is also handicapped accessible.

Food

The shelter has a fully equipped kitchen and a nicely stocked pantry to provide for families' nutritional needs. The kitchen is never locked, allowing the individuals to eat on their personal schedule. Some products are supplied through private donations and government programs.

Transportation

Transportation to the shelter for families in danger can be arranged with the local law enforcement for their safety. Transportation during shelter stay is available on a limited basis for those who do not have their own vehicle.

Individual Education and Support

Turning Point offers individual education and support to help victims cope with the trauma they have experienced and the effects it has had on their families. Residents of the shelter meet individually with advocates to talk about their needs and goals, develop safety plans and receive other supportive services.

Group Education and Support

Residents participate in support groups. An advocate leads the group in discussions on self-esteem, assertiveness, safety planning, parenting and other issues. Individuals find support by sharing knowledge and experience with others who are in similar situations.

Victims' Rights Advocacy

A Turning Point advocate can familiarize clients with Ohio laws that pertain to their situation. The victims' rights advocates can help answer questions regarding custody, criminal charges, protection orders, dissolution and divorce and property issues. Advocates can help victims understand the judicial process and attend legal and court appointments with the victim as requested. While the victims' rights advocates are not attorneys, they can provide referrals to affordable or even free legal services.

In addition, advocates are available to meet face-to-face with individuals who are considering using Turning Point's services. Advocates can meet at police departments or other safe places. Any individual with visible injuries may call and request a photo and written documentation of the injuries for possible future use. Parties with specific questions can meet with an advocate to have their concerns addressed. Advocates can assist with Victim Compensation applications and referral to local attorneys for assistance with filing when necessary.

24-Hour Crisis Line

(740) 382-8988 for local and business calls

(740) 363-5977 for Delaware office

(800) 232-6505 for callers outside of Marion

Turning Point's crisis lines provide victims with supportive listening, information and referral resources and access to agency services. Individuals concerned about the safety of a battered person may also call for information on the best ways to assist victims without jeopardizing anyone's safety.

Support Groups

Turning Point offers local support groups for current and former victims of domestic violence in each of the following counties: Crawford, Delaware, Marion, Morrow, Union and Wyandot. For the protection of all involved, members of the group must maintain full confidentiality of the group location, participating individuals and their discussions.

Survivors of family violence attend groups to resolve issues and deal with the remaining effects of abuse, while current victims examine options and plan for their safety. Topics discussed in the support groups include the effects of domestic violence on family members, related parenting issues, forms of abuse, victims' rights, red flags and warning signals, characteristics of abusers, safety planning and others. Because of fluctuation in attendance from week to week, as well as the number of groups available, each group is relatively small and provides a comfortable, relaxed atmosphere.

Batterers' Intervention

Turning Point's newest and fastest growing program is the Domestic Violence Intervention Project (Batterers' Treatment). This is a court-ordered program, 18-26 weeks in length, which is based on the nationally known Duluth curriculum. The Duluth model is based on three principles:

- Safety for battered women and their children
- Accountability for perpetrators
- The need to create a social climate for change

Children's Programming

Turning Point recognizes the special needs of those children accompanying their parents to the shelter or to the community-based support groups. A comprehensive Children's Program meets these needs by offering the following services:

- Individual and group support
- Assistance dealing with issues surrounding children as witnesses or victims of domestic violence
- Educational assistance
- Recreational activities

Turning Point's staff is available to assist parents with

- Understanding children's reactions to domestic violence
- Non-violent disciplinary techniques
- Understanding child development
- Referring parent and children to schools and social service agencies

Community Education

Turning Point's community education program stresses the importance of a violence-free society. Efforts include free public speaking to many clubs, church groups, civic organizations and college classes, and professional training to organizations such as hospitals, departments of job and family services, counseling centers, crisis hotlines, local law enforcement agencies and schools.

In addition, Turning Point utilizes broadcast and print media; literature distribution including posters, brochures, and newsletters; creative advertising; special events and public displays at shopping centers, libraries, health fairs and more.

Prevention Program

Turning Point provides up-to-date programming regarding healthy relationships and dating violence to local students, staff, parents and community members. Presentations have been developed in compliance with House Bill 19 which requires dating violence education in middle and high school health classes and education regarding the issue to teachers, administrators, counselors, nurses and psychologists. These are offered at no cost to schools.

(The above information was obtained from Turning Point's website.)

HelpLine of Delaware and Morrow Counties, Inc.

Founded in 1970, HelpLine of Delaware and Morrow Counties, Inc. is the local, toll-free crisis support and information and referral hotline for people living in Delaware and Morrow Counties. Committed to empowering people through knowledge and resources, HelpLine facilitates the recovery and stability of the emotional, financial and information needs of the Delaware and Morrow County communities.

Based in Delaware, Ohio, HelpLine is a contract provider of the Delaware-Morrow Mental Health & Recovery Services Board and partially funded by the Council for Older Adults. A member of United Way

in Delaware and Morrow Counties, HelpLine is accredited by the American Association of Suicidology, National Alliance of Information & Referral Systems and certified by the Ohio Department of Mental Health.

HelpLine originated as a telephone support line for pregnant women seeking support and alternatives. It quickly became apparent that this was only one of many issues in our community with which people needed help. Calls poured in people struggling with depression and loneliness, in need of financial help and requesting information. Thirty five calls were taken that first year by the volunteers answering the line. In fiscal year 2010, we responded to 12,140 calls and made 15,410 referrals.

Volunteers have been the cornerstone of HelpLine services since its inception. Originally, volunteers provided both service and operational support. HelpLine maintains that volunteer spirit through continued volunteer participation on the 24-hour support and information line, prevention services and as sexual assault advocates who serve on-call, after-hours as well as through the Connections Volunteer Center and the HelpLine Board of Directors.

HelpLine, stays true to its roots by continuing to strive to empower people with knowledge, support and resources— using a non judgmental, caring, and committed approach to our work. And, over the years we've strengthened community roots an impacted a generation.

HelpLine has mentored a generation of children and young adults to live violence, drug and alcohol-free lives through positive prevention programming throughout local elementary, middle and high schools.

HelpLine has empowered a generation of individuals with how to cope with a crisis, protect children, recover from sexual assault and assist a suicidal or severally depressed person.

HelpLine has cultivated self-sufficient families by linking them to community services that address their specific needs, advocated for support in cases where mental illness is present and provided opportunities to give back to their community through volunteering.

HelpLine grew from seeds planted by six women— and the result has been 40 successful years of responding to the emotional, financial and information needs of our communities.

HelpLine Milestones:

1970: Five women envisioned and planned a service to provide support and alternatives for single pregnant women.

1972: Help Anonymous operations begin in Delaware County in a donated space, above Buns Restaurant.

1974: Ohio Wesleyan University student hotline, "The Listening Post" merges with Help Anonymous.

1975: Help Anonymous becomes incorporated and a 501 (c) 3 organization. Katherine Gharrity named the first Executive Director of Help Anonymous and begins to receive funding from the United Way of Delaware County, Community Mental Health Board, Title 20 and Area Agency on Aging.

1979: Morrow County-based Hopeline becomes incorporated with initial donations from United

Morrow County, Ohio

Appeal of Morrow County, Inter-church Council and Delaware Morrow Mental Health Recovery Services Board.

1987: Ohio Department of Human Services awards grant to develop and distribute a resource handbook of human services for Delaware County.

1988: Receives initial accreditation from the American Association of Suicidology – at that time, one of 90 organizations awarded throughout North America.

1991: Certified by the Ohio Department of Mental Health and revises organizational structure to meet state and federal standards.

1996: Help Anonymous and Hopeline merge to form HelpLine of Delaware and Morrow Counties, Inc. Connections Volunteer Center begins at Andrews House, funded by United Way of Delaware County and Council for Older Adults, and affiliates with the newly formed HelpLine.

1997: Formed the Sexual Assault Response Network (SARN) with funding primarily through the Ohio Victims Service Office of the Ohio Attorney General.

1999: Joined the 2-1-1 Ohio Collaborative, a group dedicated to the implementation of 2-1-1, an easy to remember universal number to gain access to information on health and human services.

1998: Received first certification through American Association of Suicidology.

2000: First in Ohio to join 1-800-SUICIDE talk network - the only suicide network to cover the United States.

2002: HelpLine becomes the first agency in the State of Ohio to launch 2-1-1.

2003: HelpLine receives certification from the Alliance of Information & Referral Systems.

2007: The City of Delaware and Village of Mount Gilead declare September 27 as HelpLine Day.

2008: Selected as a top three state finalist for the Ohio Association of Nonprofit Organizations (OANO), Ohio Nonprofit Excellence Award. Developed and introduced the HelpLine Jazz and Silent Auction signature fundraiser to Delaware County. Held the first-ever HelpLine Golf Outing at Mill Creek Golf Course in Ostrander, Ohio.

2009: The Center for Disease Control cites HelpLine mentoring group, 'It's A Guy Thing' in the "Report Describing Projects Designed to Prevent First-Time Male Perpetration of Sexual Violence (update).

2010: Celebrate 40th year of service and success to Delaware and Morrow County communities.

2-1-1/Information and Referral

2-1-1 is the easy-to-remember number to call for access to local community and human service information. The free, 24-hour service provides comprehensive information on topics including food and shelter providers, county and city information or special services for older adults.

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In FY 2010, a total of 15,410 referrals were completed. The top three reasons for calling 2-1-1 were:

1. Financial assistance 4,846,
2. Psychiatric help 2,124
3. Medical and/or health issues 1,239

A total of 526 financial appointments were made to assist families and individual with utilities, rent and mortgage. A total of \$92,500 of the Ohio Housing Trust Fund was spent between January 2010 and May 2010. An additional \$7,474.70 of HelpLine funds were used to ensure continuity in service and assistance. Funds originated in each county through the following agencies:

Morrow County

- Emergency Food & Shelter Program | \$6,120
- Salvation Army | \$9,780
- Columbia Gas Fund | \$1,900

Delaware County

- United Way | \$3,841
- Churches | \$9,003

(FY2010 is the final year in which HelpLine received the Ohio Housing Task Force grant. Due to cut backs in funding and personnel, financial assistance appointments for rent and utilities were discontinued at the Delaware County location. HelpLine now connects callers for rent and utility assistance to local agencies and churches.) Morrow County residents will continue to received assistance with rent and utilities using Emergency Food & Shelter Program and Salvation Army funds when as available.

This year, HelpLine collaborated with People In Need who provided bags of food and diapers to help with after-hours callers and in the event that all other options were exhausted. HelpLine assisted with 96 bags of food and 19 clients with diapers. Twelve clients were helped with bus tokens and \$185 of Kroger gift cards were distributed.

24-Hour Support and Information Line

The 24-hour crisis support and information hotline provide caring, non-judgmental support to individuals and families in crisis. The free, confidential hotline provides support for those needing financial assistance, coping with depression or mental illness, surviving a sexual assault or just needing a listening ear. In FY 2010, 12,140 were received to the 24-hour support and information line. Of the calls, nearly 15, 718 different needs were identifies as many callers communicated multiple needs. Specialist were able to respond and assist individuals and households in the following ways:

- 329 callers were provided advocacy services
- 4509 callers were connected to services that addressed mental health issues including suicide, depression, grief, chronic mental illness. A further assessment of these calls revealed:
 - ◇ 404 calls were concerning suicide and depression
 - ◇ 249 calls were related to anxiety and stress
 - ◇ 239 calls were categorized under substance abuse issues

- ◊ 640 calls were for those who just needed to talk
- 4846 callers identifies needs around rent, utility, mortgage assistance
- 746 victims of crime identified and received help through the hotline
- 4713 needs were reported as it relates to housing such as need to move, being homeless, inability to pay for rent, mortgage or utilities.
- 478 needs related to sexual assault, child sexual abuse, adults sexual abused as children.

In the past year, the hotline has expanded its outreach and follow up call services for the Delaware and Morrow County community consumers. In addition, the advocacy efforts on behalf of consumers in need have been enhanced to ensure the consumer is both connected to and fully served by the agencies in the community. Also the coordination of services with other agencies to specific consumers has been expanded. This results in both consistent and thorough service to struggling consumers. Specifically, HelpLine successfully assisted consumers by:

- Halting electric shut offs 280 households
- Providing food 225 households
- Preventing eviction (rent) 217 households
- Helping with prescription costs 203 households
- Stopping water shut-offs 138 households

Sexual Assault Response Network

SARN is a 24-hour crisis support service to survivors of sexual assault. Advocates are available to assist survivors at the hospital and with law enforcement immediately following an assault, and can help connect a survivor to the resources at HelpLine and in our community. Continuous care and trauma informed counseling is offered through therapeutic workshops and an annual survivor-led retreat. Also the 24-hour support and information line provides essential linkage for those experiencing psychiatric emergencies after hours by linking them with the local mental health center emergency mental health services.

In FY 2010, 192 survivors of sexual assault received crisis intervention, counseling, group support, follow up, and advocacy services to help them heal from the trauma of sexual assault. In sum, the SARN program:

- Provided therapeutic counseling for 36 sexual assault survivors
- Delivered 129 counseling sessions, averaging four sessions per survivor
- Supplied 10,290 volunteer hours to survivors of sexual assault
- Trained 29 new SARN advocates

Of special note, within Delaware and Morrow counties the population of isolated and impoverished individuals is significant. (Emphasis added) Due to financial difficulties and the structure of counseling agencies able to serve those without adequate mental health insurance coverage, many survivors would not receive trauma counseling.

As in previous years, HelpLine provided a workshop to female survivors currently incarcerated at the Scioto Correctional Facility in spring of 2010. Twenty-nine girls participated in healing exercises such as journal writing, sharing and artistic work. HelpLine intends to continue to provide this in the future as the feedback from the young women has been very positive. Of the participants, 100% indicated feeling safer and 100% reported that they were satisfied with the services provided. Additionally, Ohio Wesleyan

University (OWU) extended its annual invitation to SARN to participate in “Take Back the Night” - a nationally observed event that empowers and supports survivors, raises awareness, helps those in pain, and asserts that it is wrong for people to live in fear of the night or any time of day. In addition to a campus march, an open microphone was provided to educate students about sexual assault. SARN provided literature and resources to ensure the survivors had a post-event support.

The Healing Circle support group has met monthly providing survivors with peer support and connections to others who have experienced a similar trauma. Survivors spend time sharing, comforting and empowering one another to heal, and cope. SARN also provided a workshop that educated area providers (schools, mental health, probation and juvenile court staff) about normal childhood development and how to examine and intervene when children do not meet developmental milestones. Information given included trauma awareness, identification, sensitivity and the cultural issues which impact service delivery.

Family Education and Support Services

The Family Education and Support Services (FESS) program provides education and support services to Family members of mentally ill children and adults, giving families the resource and information they need to understand and effectively support each other and mentally ill family members.

During this fiscal year, the FESS program received 39 referrals. An additional 30 referrals were made, but those families, after talking and wanting a visit, did not follow through with the visits. These were families that had expressed concerns, were offered support and education and they had indicated that they would call back later to schedule an appointment. Of the 69 family members and those professionals involved with them, there were 745 individual contacts.

Of the 39 referrals, 13 self referred for the opening of their cases. Several of these callers were initially seeking information about NAMI, but once telling them of our family services, they were all interested in meeting and followed through with those appointments.

Referrals to the FESS program in FY2010 originated from the following sources:

- HelpLine 24-Hour Support & Information Line 3
- HelpLine website: 1
- Self referred: 13
- Central Ohio Mental Health Center: 1
- STARS: 1
- Northmor: 1
- Highland: 1
- Help Me Grow: 2
- Morrow Co Children Services: 1
- Unknown: 5

Support groups are an integral part of therapy and reconciliation. During FY2009, FESS held two weekly support groups with consistent attendance. Specifically:

- NAMI support groups (3 sessions); and
 - Family to Family Education Classes (33 persons completed).
- (The above information was obtained from HelpLine of Delaware and Morrow Counties' website.)*

Delaware-Morrow Mental Health and Recovery Services Board

For nearly 40 years, the Delaware-Morrow Mental Health & Recovery Services Board has served as the architect and supporter of the safety net of mental health and substance abuse services helping individuals in Delaware and Morrow Counties.

The Board is also the area's leading advocate for innovation and quality for our providers of care. Mental health and substance abuse issues do not discriminate. They are real for real people. By providing these essential services and partnerships, we keep our community strong and productive.

Each year the Delaware-Morrow Mental Health and Recovery Services Board provides funding for mental health and substance abuse prevention and treatment services. These prevention and treatment services save lives, work to keep our kids off drugs and alcohol, help keep families together, help people return to work, and make our community a better place to live.

Through a network of providers of care, services available to the community include:

- Crisis services offering help and assistance 24 hours a day to those experiencing especially difficult times;
- Counseling for children and adults with mental health and/or alcohol and other drug needs;
- Shelter and services for victims of domestic violence;
- Alcohol and other drug prevention, awareness and education services for school children and residents;
- Community-based support services and safe housing for persons with disabilities;
- Additional supportive, education and prevention services;
- Mental health services for children & adolescents;
- Vocational and rehabilitation services

Service Providers

Buckhorn - Mental Health Services and Foster Care for Children & Adolescents	975 South Sunbury Rd Westerville, OH 43081	(614) 898-9045
Central Ohio Mental Health Center - Comprehensive Mental Health Counseling and Treatment for Children, Adolescents [website]	950 Meadow Drive, Suite A Mt. Gilead, OH 43338	(419) 947-4560
Center of Vocational Alternatives (COVA) - Vocational and Rehabilitation Services [website]	27 West Winter Street Delaware, OH 43015	(614) 294-7117
Del-Mor Dwellings Corporation - Affordable Housing for Persons with Disabilities	30 North Franklin Street Delaware, OH 43015	(740) 363-5562

HelpLine - 24-hour Crisis Hotline (Dial 2-1-1 for information and referral services) [website]	950 Meadow Drive, Suite B Mt. Gilead, OH 43338	(419) 947-2520
Maryhaven - Alcohol & Other Drug Education and Treatment for Adults and Adolescents [website]	528 W. Marion Road Mt. Gilead, OH 43338	(419) 946-6734
No Limits Outreach Center - Consumer Operated Services	4046 Twp. Road 246 (Vine Street) Edison, OH 43320	(419) 946-5900
Recovery & Prevention Resources of Delaware and Morrow Counties - Alcohol & Other Drug Education, Treatment, and Prevention Services [website]	950 Meadow Drive, Suite C Mt. Gilead, OH 43338	(419) 947-4055
Turning Point - Shelter and Services for Victims of Domestic Abuse and Violence [website]	P.O. Box 875 330 Barks Road West Marion, OH 43302	(740) 382-8988 (800) 232-6505

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Morrow County Resources

The Morrow County Resource Directory provides a self-service database of agencies and programs serving Morrow County residents

<p>The Ohio Benefit Bank <i>Neighbors helping neighbors</i> 1-800-648-1176 www.ohiobenefits.org</p>	<p>Trained counselors are available where you live, work, play, and pray. Call today to check your eligibility and find a site near you:</p> <ul style="list-style-type: none"> • Prescription Assistance • Access to Tax Credits • Food Assistance • Medical Coverage • Assistance with utilities • And other community supports
<p>Department of Human Services Morrow County Dept. of Human Services 27 West High St Mount Gilead 419-947-9111</p>	<p>Assistance with health care, food stamps, Financial assistance, food stamps, Shelter and transportation</p>

Morrow County, Ohio

Bureau of services for Visually Impaired 2281 Village Mall Dr. , Suite A Mansfield 419-747-3040	Provides vocational rehabilitation, consultation and counseling to persons with a visual disability.
Bureau of Vocational Rehabilitation 2281 Village Mall Drive , Suite A Mansfield 419-747-3000	Provides vocational rehabilitation, personal care assistance, consultation services, and small business opportunities to persons with a disability.
Crisis Intervention/Mental Health Services Central Ohio Mental Health Center 950 Meadow Dr. Suite A Mt. Gilead 419-947-4560	Crisis prevention and intervention for drug abuse and mental health services.
Child Care Choices PO Box 246 Galion	Maintain a database of certified family care homes, licensed centers, child care programs and head start programs. Provides training and technical assistance for child care providers.
Del-Mor Dwellings Corp, PO Box 1495 Delaware 740-363-5562	Provides affordable housing assistance to eligible low-income disabled persons.
Ombudsman P.o Box 1978 Mansfield, Ohio 44901 1-800-860-5799 or 419-524-4144 ;	The Ombudsman addresses the concerns of consumers in a variety of long term care settings. by investigating and resolving complaints; Promoting the enforcement of laws and regulations; Advising and recommending policy to state and federal government agencies on long term care issues; and educating the public, consumers, providers, and policy makers.
Domestic Violence The Domestic Violence Shelter PO BOX 1524 Mansfield	Services are for families with children determined to be at risk of abuse and neglect.
Information & Referral Family Information Network 5661 Twp. RD 103 Mt. Gilead 419-946-9431	Statewide parent-to-parent network that provides information and support to families with babies and young children who have

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	developmental challenges and/or disabilities, so they can attain a quality of life that reflects their hopes and dreams.
Information & Referral Hospice Of Morrow County PO Box 86 Mt. Gilead 419-946-9822	Its primary goal is to help relieve the physical symptoms experienced by those with a terminal illness while providing the emotional, psychological and spiritual support that these patients and their families need.
Salvation Army Service Unit 27 W. High St. Mt. Gilead 419-947-9111	Provides for local emergencies and needs not met by another agency. e.g. one nights lodging,limited funds for utility,rent,prescriptions,grocery, gas and taxable items. Individuals limited to two vouchers per year.
Morrow County Council on Alcohol and Drugs 950 Meadow Drive , Suite C Mt. Gilead 419-947-4055	Prevention Services,School based programs,Outpatient substance abuse treatment, case management services.
Developmental Disabilities Morrow County Board of DD 406 Bank ST . Mt. Gilead 419-947-7045	County agency providing supports to children and adults who have mental retardation or developmental disabilities
Morrow County Health Department 48 E. High St . Mt. Gilead 419-947-1545	The health department performs food licensing and food inspection, vaccination programs, free STD and AIDS tests, and other medical assistance.
Society for Crippled Children and Adults PO Box 222 Mt. Gilead 419-362-5112	Provides loan pool of health care equipment and assists with buying personal health care equipment (physician ordered). Speech and hearing clinics on Tuesdays at Morrow County Hospital.
WIC Services of Morrow County 871 W. Marion Rd.Suite 202 Mt. Gilead 419-947-8010	Provides nutritious foods,nutrition education and breast feeding,support to pregnant,post partum and breast feeding women,infants and

Morrow County, Ohio

	children up to age 5.
Morrow County Services for Older Citizens 41 W. Center St. Mt. Gilead	Provides lunches at the center or delivered. Escort/transportation assistance to help with shopping or errands. Legal advice through legal aid society. Sign up center for heap and golden buckeye programs. Program to help those over 60 with homemaking.
Morrow Metropolitan Housing Authority 81 N. Rich St . Mt. Gilead 419-946-5789	Their programs provide assistance to low and moderate income families and individuals
Ohio Heartland Head Start 528 W. Marion Rd. Mt. Gilead 419-946-2009	Provides low income and/or children with disabilities ages 3-5 with home-based and center-based pre-school activities which include components in education, parent involvement, social services, health and disabilities.
Rx for Ohio Website; http://www.rxforohio.org/who/	RxforOhio is a program that connects qualified, low-income people with discount prescription drugs, direct from the pharmaceutical manufacturer.
Bridges No Limits Outreach Center 4046 Township Rd. 246 PO Box 123 Edison, OH 43320 Ph: 419-946-5900 Contact: Eva	BRIDGES is a 10-15 week educational program taught by consumers to consumers about crucial issues regarding Recovery. BRIDGES helps people deal with facts and feelings that emerge around the experience of Recovering from mental illnesses. This program educates consumers about what the various mental illnesses are and about the various medications that treat them. BRIDGES also teaches consumers about communication, assertiveness and problem solving. BRIDGES

Morrow County, Ohio

	<p>helps consumers learn to advocate for themselves, explore health and spirituality, and be empowered to move forward with their lives.</p>
<p>Recovery & Prevention Resources of Delaware and Morrow Counties</p> <p>950 Meadow Drive Suite C Mount Gilead, OH 43338-1055</p> <p>Phone: (419) 947-4055 Fax: (419) 947-4285 http://www.rprdm.org/newsandupdates.asp</p>	<p>Recovery & Prevention Resources is a community-based not-for-profit agency serving Delaware and Morrow counties. We are committed to the prevention, intervention and treatment of alcohol and other drug issues and problems.</p>
<p>Help Line Of Delaware & Morrow Counties, Inc. Empowering people with knowledge, support, and resources</p> <p>Delaware County Community Calendar Morrow County Community Calendar</p> <p>Information and/or Help with a Problem</p> <p>24 hours a day Free Confidential Call 740-369-3316 or 419-947-2520 or just dial 2-1-1</p> <p>CLICK HERE TO SEE WEBSITE; http://www.helplinedelmor.org/index.htm</p>	<p>What is HelpLine? HelpLine is a private, non-profit organization which provides Delaware and Morrow Counties with....</p> <ul style="list-style-type: none"> • Telephone crisis management services, 24 hours a day • Community information and referrals to needed services • Prevention, training, and education activities • Sexual Assault Response Network • Consumer development and advocacy for people with psychiatric disabilities and their families • Volunteer recruitment, screening, and referral through CONNECTIONS, The Delaware County Volunteer Center <p>HelpLine was formerly Help Anonymous serving Delaware County since 1972 and HopeLine serving Morrow County since 1980. HelpLine is a provider agency of</p>

	<p>the Delaware-Morrow Mental Health & Recovery Services Board, a member of the United Ways of Delaware and Morrow Counties, partially funded by the Council For Older Adults, the Crime Victim's Assistance Office, and private donations. HelpLine is certified by the Ohio Department of Mental Health. HelpLine is accredited by the American Association of Suicidology and by the National Alliance of Information & Referral Systems. HelpLine is an equal opportunity employer/provider. In accordance with the Internal Revenue Service, HelpLine's form 990 is available for public inspection.</p> <p><i>What are our services?</i></p> <p>Crisis Hotline, Information & Referral, Prevention-Training-Education, Sexual Assault Response Network, Consumer Development & Advocacy</p> <p>Crisis Hotline: When you are...</p> <ul style="list-style-type: none">• feeling down and blue• grieving a loss• being abused, emotionally or physically• feeling lonely• having a relationship problem• unable to cope, perhaps thinking of suicide <p>Talk with one of our caring crisis workers. They are professionally trained, certified in listening, and knowledgeable of area resources. All calls are free and confidential.</p> <p>Information and Referral: When you need a phone number, assistance with financial</p>
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	<p>concerns, or details about....</p> <ul style="list-style-type: none">• counseling• civic and government organizations• education and health services• legal rights• crime victim service linkage• how to get involved if you are a new resident• volunteer opportunities through CONNECTIONS• any community service <p>Hundreds of resources are available to you 24 hours a day by phone. A handbook or disk of resources is available. HelpLine maintains a database of 750 organizations and services.</p> <p>Prevention, Training, and Education: Designed to promote healthy lifestyles....</p> <ul style="list-style-type: none">• child assault prevention• suicide & depression prevention• sexual violence & sexual harassment prevention• hotline paraprofessional training• survivors of suicide support group• parent, communication & other skill training• customized presentations to meet your needs!• health fairs & other community events <p>Sexual Assault Crisis & Support Services: to help with a survivor's healing by providing...</p> <ul style="list-style-type: none">• hotline or in-person crisis intervention• individual support at
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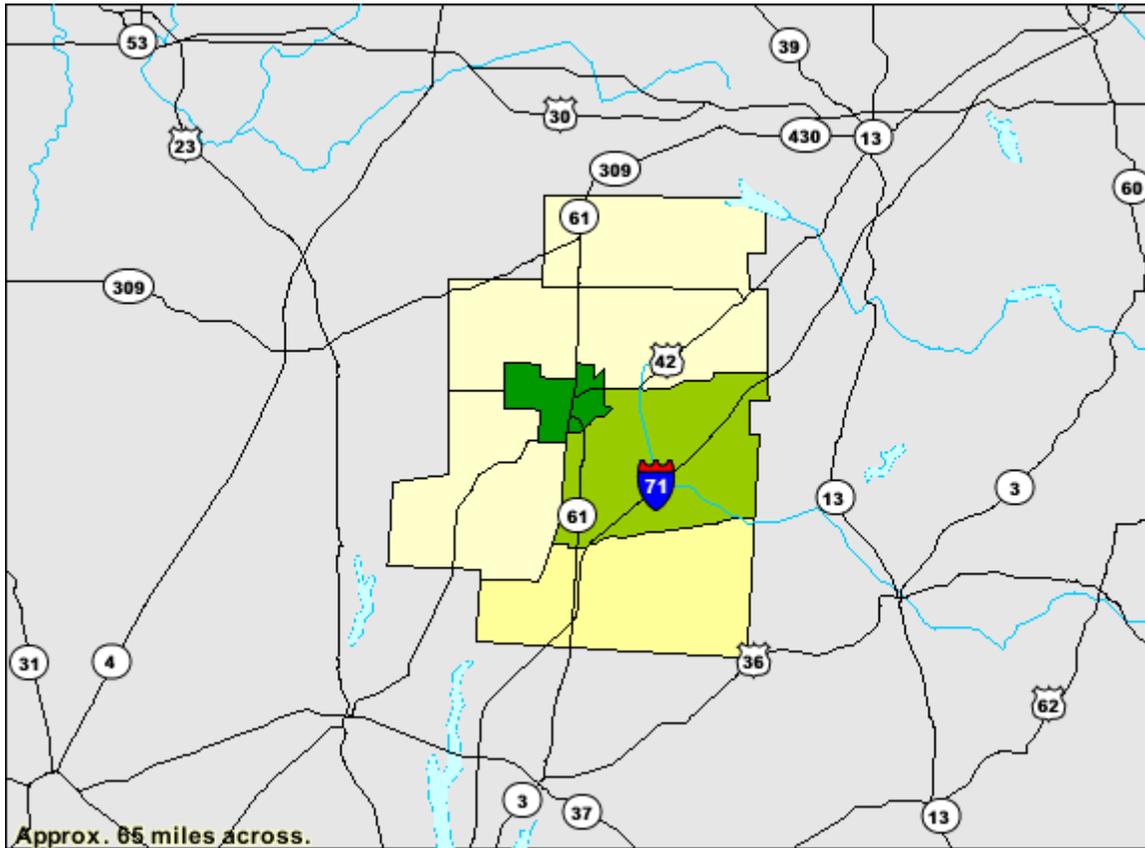
	<p>hospitals and law enforcement agencies 24 hours per day</p> <ul style="list-style-type: none"> • survivors of sexual assault support groups • empathetic listening • follow-up • linkage to other services <p>Consumer Development & Advocacy: To empower and facilitate recovery for people with psychiatric disabilities and their families by providing linkages to...</p> <ul style="list-style-type: none"> • consumer operated projects • peer support & self advocacy • community resources • funding & grant information
<p>SOCIETY FOR EQUAL ACCESS (330) 343-3668 VOICE (330) 602-4515 TTY (330) 343-3721 FAX Web: http://www.tusco.net/ilc/home.html Email: ilc@tusco.net Independent Living Centers</p>	<p>Independent Living Centers work to integrate persons with severe handicaps into the mainstream of life. These centers offer services that will assist persons to live more independently. Many centers provide the following services: Information and Referral, Housing Information, Attendant Care Referral, Transportation Information, Independent Living Skills, Social and Support Activities, Peer Counseling, Public Education, and Individual and Systems Advocacy</p>
<p>Morrow County Veterans Services</p> <p>Veterans Serving Veterans</p> <p>http://www.morrowcountyveterans.com</p> <p>Transportation Financial Assistance Applying for Financial Asst.</p>	<p>Mission Statement</p> <p>"In appreciation for the sacrifices Morrow County Veterans have made to protect and preserve the American Way, the Morrow County Veterans Services Commission through the Office of Veterans Services, pledges to dedicate its time and services to providing timely, emergency</p>

Morrow County, Ohio

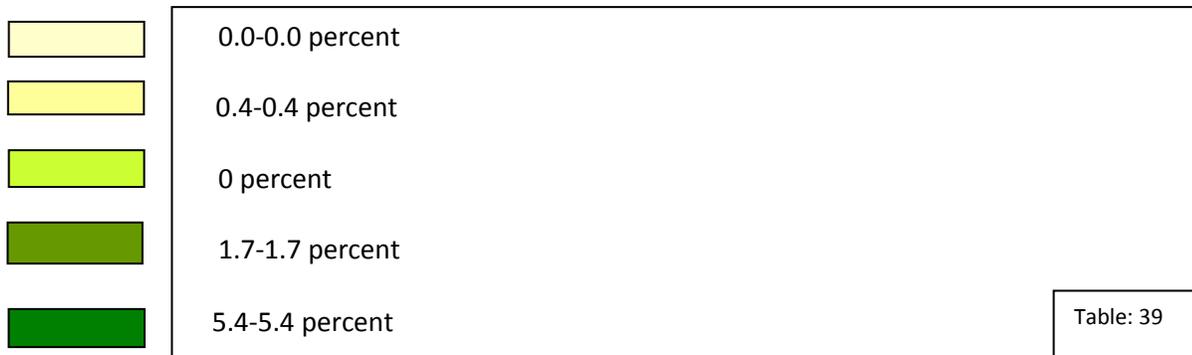
<p>Claims Medical Benefits Our Staff Burial Brick Application High School Diploma Honor Flight VA Links Service Organizations Morrow County Veterans Service Commission DD214 & Medals Request</p>	<p>financial assistance and be a professional, supportive VA benefit advocacy for all Morrow County Veterans who have honorably served in the Armed Forces of the United States of America and to their dependents." Motto: With Deeds, Not Words</p>
<p>Turning Point http://www.turningpoint6.com/ Turning Point P.O. Box 822 Marion, Ohio 43302 Phone: 1-800-232-6505 or (740) 382-8988</p>	<p>Shelter Turning Point provides victims/survivors of domestic violence and their children with safe, secure, temporary shelter in a comfortable atmosphere. The shelter is designed to meet the victims' physical needs by providing housing, food, clothing and personal items, as well as their emotional needs through support services. The shelter also features a designated room for male victims. Families are provided with their own rooms with bathroom, while other areas such as the living and dining room and kitchen are shared. The shelter is also handicapped accessible.</p> <p>Other Services available: Food Transportation Individual and/or Group Education Victims' Rights Advocacy Batterers' Treatment Program Children's Program Community Education Onformation and Referral Crisis Line</p>
<p>Morrow County Transportation Collaborative (MCTC) http://www.morrowcounty.info/mctc/index.html Office Hours: 8am - 4:30pm Monday- Friday</p>	<p>Working together with other Morrow County Agencies to provide coordinated transportation services for all our Morrow County residents. Current rates are \$40.00 per</p>

Morrow County, Ohio

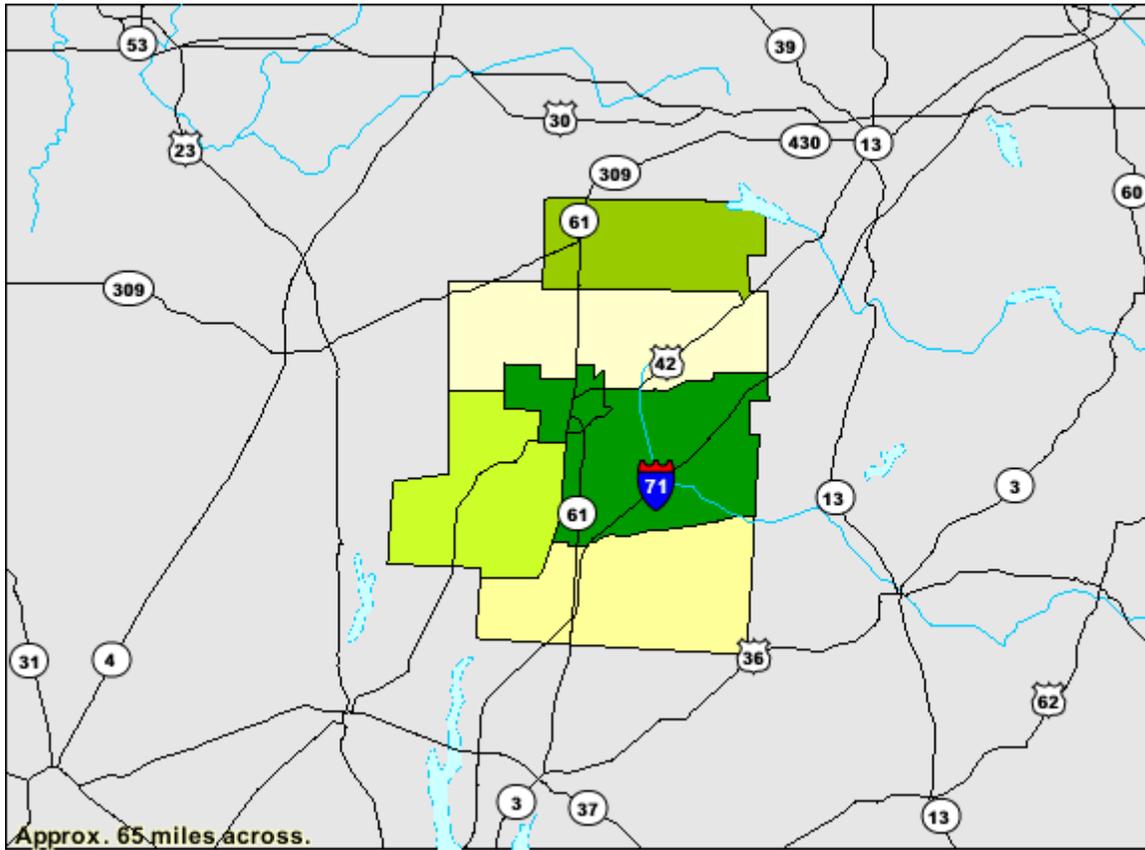
<p>Service Hours: 6am - 6pm weekends upon request</p> <p>4565 County Road 9 Cardington, Ohio 43338 phone 419-864-3500 fax 419-864-3551</p>	<p>hour, or a mileage rate of \$1.65 plus \$12.50 per hour of wait time. MCTC offers group rates for groups going out of town. Call 419-864-3500 for more information.</p>
<p>American Red Cross of Morrow County</p> <p>http://morrowcounty.redcross.org/index1.htm</p> <p>37 West Center Street Mt. Gilead, Ohio 43338 419-946-2811</p>	<p>The Morrow County Red Cross Chapter provides assistance to people in need ... free of charge ... <i>every single day</i> !</p> <p>The Red Cross, a humanitarian organization led by volunteers and guided by its Congressional Charter and the fundamental principles of the International Red Cross Movement, provides relief to victims of disasters and helps people prevent, prepare for, and respond to emergencies.</p>
<p>United Way of Morrow County</p> <p>http://www.morrowcounty.net/unitedway/index.htm</p> <p>PO Box 84, 17 1/2 West High St. Mt. Gilead, OH 43338 (419) 946-2821</p>	<p>Our mission is to build bridges between people who want to help and people who need help. We rely on our experienced volunteers, loyal donors, effective member agencies and dedicated staff to help us realize our mission.</p> <p>United Way of Morrow County is the human services leader whose vision is to improve people's lives. Our mission is to build bridges between people who want to help and people who need help. We rely on our experienced volunteers, loyal donors, effective member agencies and dedicated staff to help us realize our mission.</p>



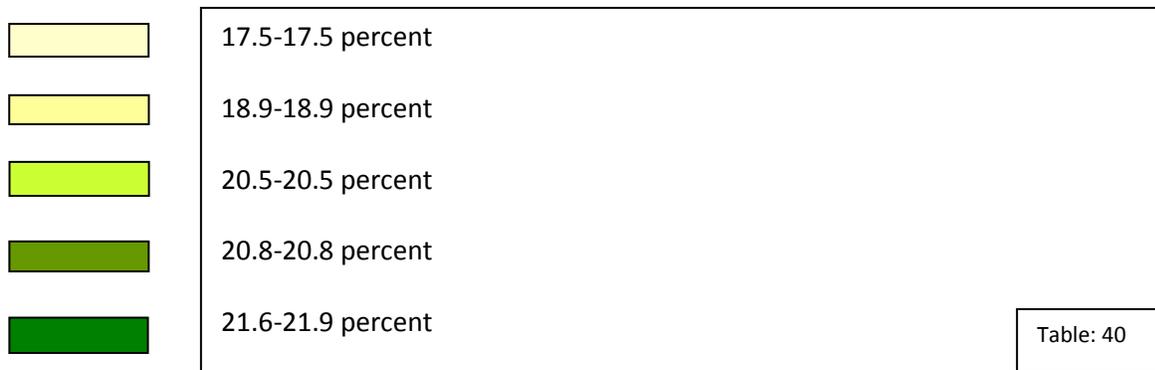
Percent of Persons Living in Group Quarters



Morrow County, Ohio



Percent of Persons 21-64 Years With a Disability; 2000



Morrow County, Ohio

Institutionalized population: 328

People in group quarters in Morrow County, Ohio:

- 192 people in nursing homes
- 136 people in local jails and other confinement facilities (including police lockups)
- 26 people in other non-household living situations
- 9 people in homes for the mentally retarded
- 8 people in other group homes

Adult diabetes rate:



Adult obesity rate:



Low-income preschool obesity rate:



Chapter 9: CDBG Funds Expended By Morrow County during FY 2006-2010

FY 2006

Perry Township, Water & Sewer Facility*

**Amended 5/11/07*

Public Rehabilitation; Fair Grounds

Public Rehabilitation; County Building

FY 2007

Perry Township; Water & Sewer Facility

FY 2008

Perry Township; Water & Sewer Facility

FY 2009

Perry Township; Water & Sewer Facility

Public Rehabilitation; County-Wide

FY 2010

Village of Cardington, Flood and Drainage

Planning Study; SR 95-I 71 sewer study for economic growth

As per the CDBG grant agreement signed each year by the County Commissioners, fair housing training sessions are conducted each Fiscal Year to all CDBG grant recipients. In addition to the aforementioned mandatory training sessions, three additional public service training sessions are also made available.

Through CDBG fiscal years 2006-2010 the county has provided financial assistance for activities that serve the LMI population of Morrow County. However none of these activities have been directed specifically at housing.

Chapter 10: Status of Fair Housing in Morrow County, Ohio

Private Sector Compliance Issues

Fair Housing Complaints and Studies

It would appear that attention to fair housing issues/complaints among the various governmental agencies in Morrow County has been given secondary status. As far as can be determined there was no mention of fair housing and related issues in any of Morrow County's previous comprehensive/strategic or land use plans. The county's Development Department has assigned a staff person to act as the local fair housing contact. This staff person fields fair housing calls/complaints and provides educational information as needed.

Complaints From Morrow County

During the past two years, Morrow County's Fair Housing staff has responded to six (6) tenant/ landlord complaints. Records show that information is provided to both tenants and landlords if possible.

The county's records show that they have received no complaints of fair housing discrimination during that two year time period.

However, in March of 2011, the Morrow County Sheriff's Office investigated a cross burning on the lawn of a minority family on TR 258 south of Marengo.

According to information obtained for this analysis, investigators and the Morrow County Prosecutor met with the family regarding the case. Charges were filed against one adult and one juvenile after this meeting.

The incident prompted a reaction from the Anti-Defamation League in which they officially 'condemned this horrific display of hatred and bigotry.' The ADL's statement contained the following:

"Hate crimes send an ugly and hateful message not only to the victims and the victim's community, but all members of the community that they are unsafe and unwelcome," said Regional Director Nina Sundell. "It is essential that when these types of incidents occur, all members of the community must stand together to send an opposing message that all people, regardless of race, religion, sexual orientation, gender, ability, national origin or ethnicity are safe, welcome and protected. ADL applauds the Morrow County Sheriff's Office for its attention to this incident as a possible hate crime."

Information provided by the Morrow County Development Department for this analysis states that the Sheriff's Department and Highland Local Schools worked collaboratively on educational solutions to the above noted incident. Within three weeks of this incident, the Sheriff's Department held Staff Training for Deputies and Detectives to better understand not only the impact on the Community as a whole; but other possible ramifications to the defendants and surrounding community; and incidents which may have been signs that were missed leading up to the incident.

Morrow County, Ohio

The Development Department has also shared that Highland Local Schools has scheduled training with students beginning in September to help them better relate and understand issues such as these.

County officials might want to continue using Fair Housing Month to establish a community dialogue on the need to fully expand housing choices. This community dialogue could contribute to establishing an on-going public education effort, helping citizens learn the facts on fair housing, expanded housing choices and community diversity. Community diversity includes the fact that stable, racially, ethnically, and socio-economically-diverse neighborhoods increase property values and better prepare the children in the community for the racially, ethnically, and socio-economically-diverse workplaces in which they will be employed. This would assist local officials in their continuing reaffirmation of affirmatively furthering fair housing.

Morrow County is committed to making housing opportunities for all people available through-out Morrow County.

Testing for Housing Discrimination

There has been no recent testing of housing practices in Morrow County for signs of illegal discrimination.

Testing of real estate practices should be conducted to determine if any form of discrimination has or is occurring in Morrow County.

Also while doing the housing practices testing, county officials may want to consider conducting “Source of Income” tests. These tests would be conducted to determine whether apartment owners, managers, landlords, and leasing agents would rent to tenants with “housing choice vouchers” and if they would, whether they would without regard to race, national origin, disability, or the presence of children (familial status). The results of these tests could be especially helpful because so much initial screening of prospective tenants is done by phone.

Observation

Morrow County has no organized Landlord’s Association. It would be recommended that Morrow County give serious consideration to establishing an organization comprised of local landlords, apartment owners, managers, and leasing agents. This organization could be the platform from which fair housing informational and educational materials could be made available.

The County should consider enacting and/ or strengthening their current Building and Occupancy Codes especially with regard to rentals. An ordinance/resolution should be on the books that puts some “teeth” into regulations regarding health and safety issues and repairs to rentals. This ordinance/resolution should also grant enforcement authority to a specific unit of local government i.e. the local Health Department.

Home Mortgage Lending Practices

Historically, throughout the nation, roadblocks to fair housing choice have included the practices of the lending community that have denied mortgages to minorities, especially African Americans, at a substantially higher rate than Caucasians.

Morrow County, Ohio

While it is unclear if the lending community in Morrow County can be considered an impediment to fair housing choice, based on HMDA [Home Mortgage Disclosure Act] data alone, other factors such as borrower intimidation, lack of understanding of the home loan application and credit reporting processes, as well as perceived socio-economic barriers are often issues reported by other jurisdictions in their interaction with the lending community. We would suggest the local lending community provide education and outreach to the minority community to better prepare applicants prior to submitting a loan application.

The information that is missing in many cases is the reason loans were denied—that is the key bit of information that would determine whether lending practices are impeding fair housing choice in Morrow County. Frustratingly, because the HMDA does not collect that information, it would be prudent for the county to get at least a sample of local lenders to provide that information. If the data shows that minority applicants were denied loans because they were unqualified, then the concerns raised in the past would be no longer valid.

Enacted in 1977, the Community Reinvestment Act was intended to encourage depository institutions, consistent with safe and sound banking operations, to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. Ratings are published for specific institutions that the Federal Deposit Insurance Corporation (FDIC) has examined. These banks are rated “outstanding,” “satisfactory,” “needs to improve,” or “substantial noncompliance. The most recent information available for the financial institutions in Morrow County that were reviewed for this analysis indicated that the financial institutions were rated “satisfactory.”

Home Mortgage Disclosure Act Aggregated Statistics for Year 2009

	A. FHA,FSA/RHS & VA Home Purchase Loans		B. Conventional Home Purchase Loans		C. Refinancing		D. Home Improvement Loans		E. Loans on Dwellings for 5+ families		F. Non-occupant Loans on <5 Family Dwellings (ABC&D)		G. Loans On Manufactured Home Dwelling (ABCD)	
	Number	Average Value	Number	Average Value	Number	Average Value	Number	Average Value	Number	Average Value	Number	Average Value	Number	Average Value
Loans Originated	129	111,682	99	127,798	568	135,271	39	41,974	1	94,000	41	129,366	67	86,925
Applications Approved, Not Accepted	8	137,000	12	99,083	62	123,210	8	39,250	0	0	5	89,800	7	81,000
Applications Denied	24	104,208	46	79,413	284	135,465	28	30,071	0	0	13	77,846	44	77,205

Morrow County, Ohio

Applications Withdrawn	20	109,400	9	98,111	104	141,971	7	91,286	0	0	6	139,500	6	87,833
Files Closed for Incompleteness	1	97,000	1	185,000	27	122,963	1	165,000	0	0	2	224,000	3	124,333
Table: 41														

Home Appraisal Practices

As of this writing, we did not uncover any evidence of discriminatory practices by home appraisers regarding properties in Morrow County.

Morrow County Real Estate Firms

Real estate firms tend to be the first place where members of the public learn about how the Fair Housing Act can affect them. A regulation issued by the U.S. Department of Housing and Urban Development requires all real estate offices to prominently display the Fair Housing Poster (HUD form HUD-928.1A(8-93)).

Advertising for several real estate firms was randomly reviewed to identify the racial/ethnic composition of their agents. Four different offices were randomly selected for review.

Out of the dozens of advertisements reviewed, only one had the listing agent pictured.

This effort was not intended to be a thorough, scientific examination of the racial composition of the professional sales staff at the Morrow County real estate offices. It does suggest that more thorough research would be prudent to determine which real estate offices prominently display the HUD fair housing poster, the hiring practices of real estate offices, and their advertising practices.

Apartment Leasing Firms

Similarly, the leasing offices of apartment complexes are required to display the HUD Fair Housing Poster in a prominent location.

Real Estate Advertising

We also examined a random sample of real estate advertising as well as websites featuring Morrow County properties.

No issues with the advertisements reviewed were noted.

Chapter 11: Affordable Housing

Affordable Housing

When it comes to the cost of housing, Morrow County’s past prosperity has now become a double–edged sword. While many homeowners enjoyed unusually rapid increases in property values during the decade or so preceding 2008, these increases have outpaced increases in household income and altered the affordability landscape in Morrow County as well as in similar surrounding communities.

Economists and housing experts have long used the rule of thumb that the a home is affordable when its purchase price is no more than two and a half or three times the buyer’s gross annual income. Their other test that applies to both owner *and* tenant households is that housing is affordable if the household spends no more than 30 percent of its gross monthly income on housing. This is not an arbitrary figure. Spending more than 30 percent on housing, leaves a typical lower–, middle–, and upper–middle class household less money for essentials like food, clothing, furniture, transportation, health care, savings, and health insurance. Local businesses suffer the most from this reduction in spending money due to high housing costs. Spending more than 30 percent on housing denies spending to other sectors of the economy unless households strapped for cash go into credit card debt. While it is not surprising that households with modest incomes face the tightest housing cost squeeze, data for Morrow County shows that the squeeze is also affecting higher income owners of single–family homes to an unanticipated degree.

Housing units in structures (2009):

- One, detached: 9,227
- One, attached: 90
- Two: 263
- 3 or 4: 300
- 5 to 9: 165
- 10 to 19: 13
- 20 or more: 76
- Mobile homes: 1,972
- Boats, RVs, vans, etc.: 26

Morrow County’s population as per the 2010 census data was 34,827. (It was 31,628 according to the 2000 Census) The racial and ethnic make-up of the population was 96.97% of all residents were white. The total minority population was equal to 3.03%.

As per the 2009 census update; Socio-economic factors included: 84.7% of the population over the age of 25 had a high school or higher level of education. 67.3% of the population over the age of 16 was employed. 6.6% of all families were living below the poverty level. 58.8% of all the housing stock was constructed prior to 1980. 82.9% of the residents in Morrow County were homeowners and 17.1 % were renters.

As per the 2000 census; 20.1% of all the residents in Morrow County between the ages of 21 and 64 were

Morrow County, Ohio

identified as having a disability. 57.4% of those residents were identified as being employed.

In 1995 Morrow County had 54 foreclosure filings. In 2008 Morrow County had 261 foreclosure filings. That was a 383.3% increase. Morrow County was, according to the [March 2009 Policy Matters Ohio report Foreclosure Growth in Ohio 2009](#), 68th in the state in growth in foreclosure filing rates.

Affordability of Ownership Housing

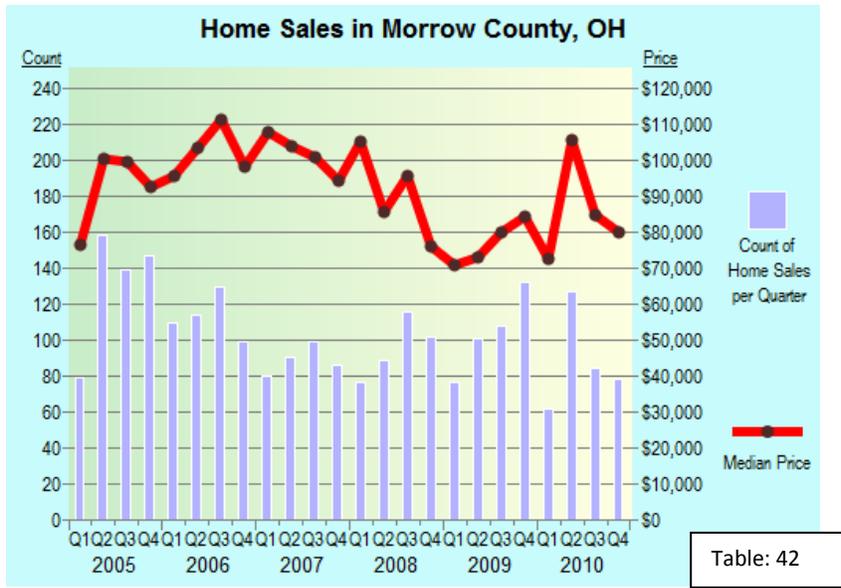
To make sense of the plethora of available data, many researchers report on median household incomes and median home values. The median is the middle. For example, half of Morrow County's households have incomes above the median and half below it.

In 2000, a household with the median income in Morrow County (\$40,882) could afford a house costing \$122,646. The median value of a single-family detached house was \$97,400, \$25,246 less than what a median income Morrow County household could afford. So more than half of the county's residents could afford to buy a single-family detached house in Morrow County — in 2000.

Between 2000 and 2009, the median household income in Morrow County rose approximately 18 percent from \$40,882 to \$48,907 while the median value of single-family detached dwellings rose approximately 24 percent from \$97,400 to \$126,800. While that was good news for existing Morrow County homeowners, it was bad news for any household earning less than \$42,267, the gross annual income needed to afford the median priced house in Morrow County in 2009.

Another finding reflected in the data reported by the U.S. Census Bureau includes the following: In 2000, about 20.2 percent of Morrow County's homeowners were spending 30 percent or more of their monthly income for housing. In 2009, 36.3 percent of Morrow County's single-family detached homeowners with a mortgage were spending 30 percent or more of their monthly income to own their houses.

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Mean price in 2009:

Detached houses: \$158,905

Here:  \$158,905

State:  \$165,947

Townhouses or other attached units: \$518,750

Here:  \$518,750

State:  \$149,379

Mobile homes: \$111,197

Here:  \$111,197

State:  \$32,066

Occupied boats, RVs, vans, etc.: \$19,090

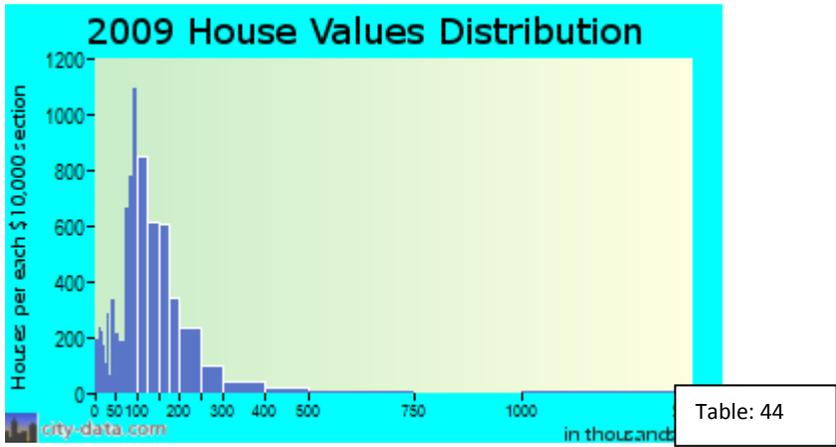
Here:  \$19,090

State:  \$70,708

Year house built (2009 census update):

- 2005 or later: 438
- 2000 to 2004: 1,329
- 1990 to 1999: 2,296
- 1980 to 1989: 1,362
- 1970 to 1979: 2,031
- 1960 to 1969: 1,073
- 1950 to 1959: 960
- 1940 to 1949: 639
- 1939 or earlier: 3,029

Table: 43



Estimate of home value of owner-occupied houses in 2009 in Morrow County, OH (2009 census update):

- Less than \$50,000: 862
- \$50,000 to \$99,999: 2,389
- \$100,000 to \$149,999: 2,983
- \$150,000 to \$199,999: 1,917
- \$200,000 to \$299,999: 1,342
- \$300,000 to \$499,999: 466
- \$500,000 to \$999,999: 76
- \$1,000,000 or more: 113

Table: 45

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Median value of Owner-occupied houses in Morrow County (2000 Census): \$ 97,400

Median value of Owner-occupied houses in Morrow County (2009 Census update): \$ 126,800.

Housing units in structures (2009):

- One, detached: 9,227
- One, attached: 90
- Two: 263
- 3 or 4: 300
- 5 to 9: 165
- 10 to 19: 13
- 20 or more: 76
- Mobile homes: 1,972
- Boats, RVs, vans, etc.: 26

Single-family new house construction building permits issued in Morrow County:

- 2005: 171 buildings, average cost: \$156,900
- 2006: 169 buildings, average cost: \$156,100
- 2007: 136 buildings, average cost: \$129,200
- 2008: 55 buildings, average cost: \$148,600
- 2009: 38 buildings, average cost: \$169,400

Table: 46

Affordability of Rental Housing

In Ohio, the Fair Market Rent (FMR) for a two-bedroom apartment is \$704. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$2,346 monthly or \$28,150 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of \$13.53.

In Ohio, a minimum wage worker earns an hourly wage of \$7.40. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 73 hours per week, 52 weeks per year. Or, a household must include 1.8 minimum wage earner(s) working 40 hours per week year-round in order to make the two bedroom FMR affordable.

In Ohio, the estimated mean (average) wage for a renter is \$10.76 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 50 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 worker(s) earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Supplemental Security Income (SSI) payments for an individual are \$674 in Ohio. If SSI represents an individual's sole source of income, \$202 in monthly rent is affordable, while the FMR for a one-bedroom is \$566.

A unit is considered affordable if it costs no more than 30% of the renter's income.

Morrow County, Ohio

About 20 percent of Morrow County's housing stock is rental.

However, the vast majority of Morrow County's tenants (approximately 48.9%) earn less than Morrow County's median income. Higher income households tend to own rather than rent.

Consequently, it is essential to look at the percentage of income rental households are spending on rent to determine actual affordability to tenants.

Within Morrow County, 44.5 percent of all rental households were spending over 30 percent of their gross monthly income on rent according to the census update of 2009. Spending over 30 percent of one's income on rent is stretching it; spending 40 or 50 percent or more poses a serious affordability problem with negative implications for the local economy.

According to the 2005-2009 census update, 73.8 percent of all renters in Morrow County were paying more than \$500.00 per month in gross rent. In light of that fact, rental housing continues to become less and less affordable to most county tenant households.

With lower median incomes for residents of Morrow County, a portion of households could find Morrow County's housing of any type more than they could afford.

Median gross rent in Morrow County, OH as per the 2009 census update: \$640 (*Gross rent being the rent paid to the landlord plus the cost of tenant paid utilities.*)

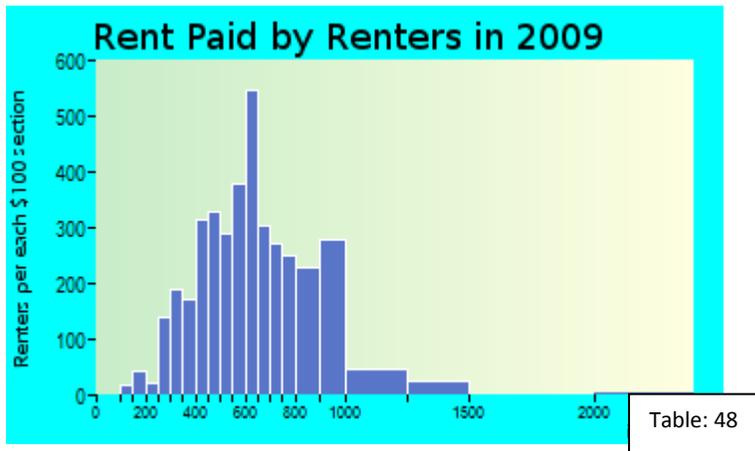
% of renters here:  20.4%
State:  31%

Gross Rent paid by renters in Morrow County (2009 census update):

- Less than \$200: 23
- \$200 to \$299: 64
- \$300 to 499: 411
- \$500 to \$749: 734
- \$750 to \$999: 516
- \$1,000 to \$1,499: 142
- \$1,500 or more: 10

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Morrow County, Ohio



Area name: Columbus, OH HUD Metro FMR Area

Fair Market Rent (FMR) is computed by adding together the rent paid to the landlord and the cost of utilities.

Fair market rent in **2006** for a 1-bedroom apartment in Morrow County was \$517 a month.
 Fair market rent in **2006** for a 2-bedroom apartment in Morrow County was \$655 a month.
 Fair market rent in **2006** for a 3-bedroom apartment in Morrow County was \$823 a month.

Fair market rent in **2011** for a 1-bedroom apartment in Morrow County is \$616 a month.
 Fair market rent in **2011** for a 2-bedroom apartment in Morrow County is \$779 a month.
 Fair market rent in **2011** for a 3-bedroom apartment in Morrow County is \$980 a month.
 Fair market rent in **2011** for a 4-bedroom apartment in Morrow County is \$1,065 a month

2011 Area Median Income	Ohio	Morrow County
Annual	\$61,984	\$66,600
Monthly	\$5,165	\$5,500
30% of Area Median Income	\$18,595	\$19,980

Maximum Affordable Monthly Housing Cost by % of AMI	Ohio	Morrow County
30%	\$465	\$500
50%	\$775	\$833
80%	\$1,240	\$1,332
100%	\$1,550	\$1,665

2011 Fair Market Rent (FMR)	Ohio	Morrow County
Zero-Bedroom	\$493	\$530
One-Bedroom	\$566	\$616
Two-bedroom	\$704	\$779
Three-Bedroom	\$907	\$980
Four-Bedroom	\$983	\$1,065

Morrow County, Ohio

% Change from 2000 Base Rent to 2011 FMR	Ohio	Morrow County
Zero-Bedroom	31%	29%
One-Bedroom	31%	29%
Two-Bedroom	31%	29%
Three-Bedroom	31%	29%
Four-Bedroom	31%	29%

Annual Income needed to afford FMR	Ohio	Morrow County
Zero-Bedroom	\$19,701	\$21,200
One-bedroom	\$22,656	\$24,640
Two-Bedroom	\$28,150	\$31,160
Three-Bedroom	\$36,296	\$39,200
Four-bedroom	\$39,338	\$42,600

% of AMI Needed to Afford FMR	Ohio	Morrow County
Zero-Bedroom	32%	32%
One-bedroom	37%	37%
Two-Bedroom	45%	47%
Three-Bedroom	59%	59%
Four-bedroom	63%	64%

2011 Renter Household Income	Ohio	Morrow County
Estimated Median Renter Household Income	\$26,783	\$36,486
% Needed to Afford 2BR FMR	105%	85%
Rent Affordable At Median	\$670	\$912
% Renters Unable to Afford 2 BR FMR	51%	43%
2011 Minimum Wage	Ohio	Morrow County
Minimum Wage	\$7.40	\$7.40
Rent Affordable at Minimum Wage	\$385	\$385

2011 Supplemental Security Income	Ohio	Morrow County
Monthly SSI Payment	\$674	\$674
Rent Affordable at SSI	\$202	\$202

Morrow County, Ohio

Housing Wage	Ohio	Morrow County
Zero-Bedroom	\$9.47	\$10.19
One-Bedroom	\$10.89	\$11.85
Two-Bedroom	\$13.53	\$14.98
Three-Bedroom	\$17.45	\$18.85
Four-Bedroom	\$18.91	\$20.48

Housing Wage as % of Minimum Wage	Ohio	Morrow County
Zero-Bedroom	128%	138%
One-Bedroom	147%	160%
Two-Bedroom	183%	202%
Three-Bedroom	236%	255%
Four-Bedroom	256%	277%

Work Hours/Week at Minimum Wage Needed to Afford FMR	Ohio	Morrow County
Zero-Bedroom	51	55
One-Bedroom	59	64
Two-Bedroom	73	81
Three-Bedroom	94	102
Four-Bedroom	102	111

Full Time Jobs at Minimum Wage Needed to Afford FMR	Ohio	Morrow County
Zero-Bedroom	1.3	1.4
One-Bedroom	1.5	1.6
Two-Bedroom	1.8	2.0
Three-Bedroom	2.4	2.5
Four-Bedroom	2.6	2.8

Information obtained from the National Low Income Housing Coalition; *Out of Reach: 2011*.

Morrow Metropolitan Housing Authority

The Morrow Metropolitan Housing Authority is located at 81 North Rich Street, Mount Gilead, Ohio 43338. Morrow Metropolitan Housing Authority strives to provide the very best service to our community.

Morrow Metropolitan Housing Authority Office Hours:

Monday – Thursday: 8:00 to 4:00 (closed for lunch from 12:00-1:00)

Friday: Closed to the Public

Local: (419) 946-5789

Fax: (419) 946-1387

TTY/TDD Relay: (800) 750-0750

Morrow County, Ohio

E-mail us at: mmha@morrowmha.org

The mission statement states that: the Morrow Metropolitan Housing Authority is committed to promote adequate and affordable housing in safe, decent, and sanitary living, economic opportunity and a suitable living environments free from discrimination and to affirmatively further fair housing.

The Morrow Metropolitan Housing Authority web site does not indicate whether the waiting list for assistance is currently closed.

Other Housing Options in Morrow County

Name	Address
Auburn Hills; Low Income	400 Park Ave., Cardington
Brookhaven Apartments; Low Income	466 Lee Street., Mt. Gilead
Cardington Place Apartments; Low Income	222 Lincoln Court, Cardington
Cutler & Associates Realty	286 S. Liberty Rd. Powell, Ohio
Dave Styer	Local Landlord owns 20 properties in County
Dunham Green Apartment; Low Income	400 Park Avenue, Cardington
Marengo apartments	William Street, No phone, must visit in person
Mohawk Trailer Park	3711 Township Rd. 127 Mt. Gilead; No phone must visit
Northwood Apartments	527 Lee Street, Mt. Gilead
Rainbow Trailer Park	229 Gilead Street, Cardington
Rosewood Village Apartment	316 Third Street, Cardington
Thistlewood Apartments; Low Income	3689 Twp. Road 127, Mt. Gilead
Village Square Apartments; Senior Citizens only	101 W. Main Street, Cardington
Westview Trailer Park	730 Westview Dr., Mt. Gilead No Phone
William Street Apartments	115 W. William St., Cardington

Affordable Housing Providers

Morrow County Habitat for Humanity

Habitat for Humanity of Morrow County, Ohio

Habitat for Humanity of Morrow County was incorporated on November 9, 1998. Our first house was built in Edison and the family moved in on Christmas Day of 1999. Our second house, located across from the fair grounds, was completed in 2000. Both homes were built on donated land. We were then able to purchase a tract of land in Cardington far below market value due to the generosity of Mrs. Alfreda Bonner. We have since built 4 homes on this property and plan to break ground for a fifth one in April. The development has a paved street, curbs and will have sidewalks and streetlights when completed.

The houses themselves are well-constructed and must meet all building codes. The living space is 900 square feet for a 2 bedroom house; 1050 for a 3 bedroom and 1150 for a 4 bedroom. The cost ranges from 38,000 to 42,000. Each family has the opportunity to contribute to the design of the home as much as possible. An options budget of \$1000 allows the family to personalize the home with options.

Habitat houses are not “free.” Families pay the cost of the materials used and are required to put in 250 hours of sweat equity per adult individual. They are also required to take classes in home ownership.

We are a volunteer organization; there are no paid people in our organization. We are dependent on donations and grants for our builds. We have been able to continue our work because of grants from First Energy and the Federal Home Loan Bank Affordable Housing Program. A grant from the People’s Fund of Consolidated Electric enabled us to purchase much needed tools and a tool trailer. Individual donations are also an important part of our fund raising. We have a Carpenters’ Club where individuals pledge \$40 a year for membership. Donations from local churches have also been an important part of our funding.

Many of our volunteers on the building crew are in their 70’s and refer to themselves as the “over-the-hill” gang. We are always looking for new volunteers! We need volunteers in many areas—if you can paint, sand, nail, prepare food, help with fundraising, etc.--whatever your talents, Habitat will be happy to find a place for you.

Information obtained from Morrow County Habitat for Humanity Website

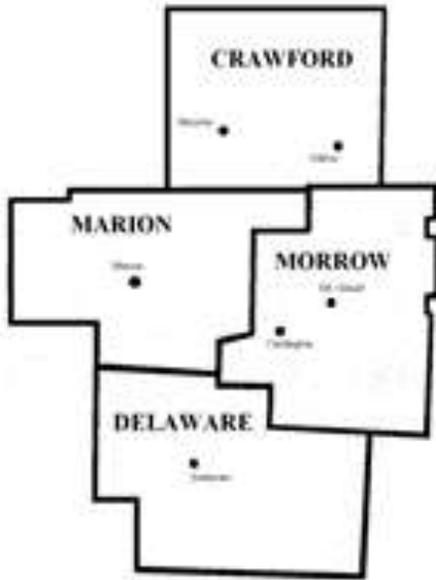
Del-Mor Dwellings Corp.

Supportive Housing Provider

Del-Mor Dwellings is a non-profit agency providing housing to families and individuals with mental disabilities. We offer opportunities for housing that are accessible and affordable for low income mentally disabled citizens of Central Ohio. We have been in operation since 1990, developing and managing specialized housing services and providing rent subsidies. We believe offering stable housing in a safe environment promotes a sense of security that enables a solid foundation for recovery and generates positive results for the individual and the community. Providing people with a home makes a real difference in their lives.

Morrow County, Ohio

Our office is located at 30 N. Franklin St., Delaware, Ohio. We serve residents of Crawford, Delaware, Marion, and Morrow Counties.



We offer several tiers of housing options:

- Scattered site apartments offer community living with access to social, health and employment services.
- Supportive housing apartments offer security of a monitored environment with staff present on a 24-hr basis.
- Housing subsidies offer additional housing choices through assignment of rent to private landlords within the community.

Morrow County Board of Developmental Disabilities:

County agency providing supports to children and adults who have mental retardation or developmental disabilities.

Treatment of Proposals to Build Affordable Housing

Information found on the Regional Planning Commission of Morrow County's website, indicated that there are no local policies in place regarding local building, occupancy, health and safety codes (including accessible design) that may affect the availability of housing for minorities, families with children and persons with disabilities.

The only policy that could be found was a zoning policy that had to do with Building Dimensions (Floor

Space Requirements). In several of the townships and villages in Morrow County zoning requirements state that the minimum square footage in a new residential single family home be equal to but not less than one thousand one hundred (1,100) square feet.

While Morrow County’s current zoning policies are not interpreted to be an impediment, this analysis would recommend that Morrow County’s zoning policies be given a thorough review on a regular basis. (Any requirement that a single-family dwelling contain a minimum of square feet, can in some individual’s eyes, raise a cautionary red flag. The concern that this requirement could initially raise would be a concern that obtaining affordable housing could become less and less possible.)

Nor are there local policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of public (assisted) and private housing, such as equalization of municipal services, local tax policy and demolition and displacement decisions pertaining to assisted housing and the removal of slums and blight (e.g. relocation policies and practices affecting persons displaced by urban renewal, revitalization, and/or private commercialization or gentrification in low-income neighborhoods).

Nor are there local policies concerning community development and housing activities such as multifamily rehabilitation, application of site and neighborhood standards for new construction activities, application of accessibility standards for new construction and alterations, activities causing displacement, and demolition of low-income housing which affects opportunities of minority households to select housing inside or outside of minority concentration or individuals with disabilities to select housing that is accessible and is in accessible locations.

Nor are there any special zoning or other requirements with regard to the construction of housing for those with disabilities.

Conclusions on Affordable Housing

In the past, for people in professions that provide essential community services such as teachers, police, firefighters, nurses, and city employees, the relatively high cost of housing in Morrow County greatly reduced the opportunity to find affordable housing, especially ownership housing.

Ownership of single–family detached houses in portions of Morrow County had become less and less affordable to middle–income households. Even the county’s rental stock has become more and more unaffordable to households earning at the median, while options for lower–income households such as the elderly, recent high school and college graduates, and service–sector employees, continue to shrink.

There is a Metropolitan Housing Authority located in Morrow County. However, the housing authority’s website does not indicate whether the application and waiting lists are closed.

While the steady increase in housing values has somewhat been reversed since 2008 due in large part to the nationwide mortgage default crisis, an affordability gap still remains in Morrow County. The ideal housing situation would be to have a full range of housing options be available not only to all workforce sectors, but to all individuals wishing to make Morrow County their home.

Chapter 12: Accessing Information about Fair Housing

Assistance on Fair Housing Complaints

“Who do you call?” remains the question for anybody who thinks they’ve been victimized by fair housing discrimination in Morrow County. It’s a substantial barrier to fair housing choice when somebody who thinks they may have been discriminated against is not immediately referred to the proper fair housing person by the first person to whom they speak .

Morrow County has sought to provide an available local fair housing resource by assigning the fair housing duties to a staff person in the county’s Economic Development office the county’s local Fair Housing contact.

Morrow County should make it as easy as possible for people who think they may have been victimized by housing discrimination to get assistance. The county should train all of its operators (including everybody who might answer the phone at the sheriff’s department) to refer callers about fair housing to the designated staff person in county government. The designated individual should be well–versed in fair housing law and practices. At least one backup individual should be assigned to field calls for when the designated individual is not available.

A citizen trying to find out whom to contact stills runs into some barriers. However, once a potential complainant reaches the local Fair Housing contact, they will be well served. Morrow County’s Fair Housing Staff will provide basic fair housing information then suggest that the potential complainant contact OCRC for more specific information regarding possible fair housing violations and/or how to file a complaint with OCRC or HUD.

If one goes to the county’s website, one will find no information with regard to fair housing.

Observation

The county’s web page should to be updated with the addition of fair housing information. It would be extremely helpful if an easily accessible link to “Fair Housing Information” and the “Complaint Process” could be added. With the addition of this material, the website could be made very informative and easy to use. It would be ideal if an aggrieved party could download a complaint form; review the fair housing ordinances of the county; see a list of actions that constitute housing discrimination; read examples of statements that constitute housing discrimination; see several ways to contact the Fair Housing contact about a possible complaint; and get some ‘fair housing tips” when searching for a place to live. Links could be provided to the Ohio Civil Right Commission and the Office of Fair Housing and Equal Opportunity of the U.S. Department of Housing and Urban Development.

Recommendation:

While no information on Morrow County’s current Fair Housing Resolution could be found in researching this analysis, the County does continue to affirm and work to uphold fair housing practices.

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In August of 2011, a suggested Fair Housing Resolution was provided by OHCP as a format to be used by local governments. Even though the County has recently passed a Fair Housing Proclamation (May 2011), they should strongly consider adopting the Fair Housing Resolution provided by OHCP (or a version thereof) and then take a proactive approach to disseminating information about the resolution. The county might wish to give thought to the following:

Once the County adopts a Fair Housing Resolution, it should update the fair housing brochure with a clear explanation of what the County's Fair Housing Resolution means, what classes are covered, the deadline for filing a complaint, and instructions on how to easily obtain a complaint form and file a complaint. The brochure could include the specific URL for the county's web page on fair housing where examples of illegal behavior can be posted. The entire brochure should also be available as a PDF file to download from the county's website.

Chapter 13: Impediments and Possible Solutions

Possible Private Sector Impediments

It's possible for impediments to fair housing choice in Morrow County to emanate from the private sector. The leadership of the County's elected officials is crucial to overcoming the identified impediments to fair housing choice engaged in by the private sector. This is a time for positive, constructive leadership committed to achieving these goals.

These private sector impediments can be interrelated as are many of the solutions.

Prevention: Nipping Impediments in the Bud

Both rental and ownership real estate practices that direct minorities only to integrated neighborhoods and predominantly minority neighborhoods, and that direct whites only to virtually all-white neighborhoods constitute one of the most substantial impediments to assuring that people of all races and ethnicities enjoy the full range of housing choices envisioned by the Fair Housing Act and Community Development Block Grant Program.

Many areas of Morrow County have extremely low numbers of minority groups living in them. It is vital that the county be pro-active to identify and curtail any discriminatory practices before they can lead to increased racial, ethnic or socio-economic segregation. It could be that these low numbers are by personal choice but then the question that needs to be raised is "Why"? Do minorities feel unwelcome in the communities located in the County or are the limited housing and/or employment opportunities cause for not locating there? This could be a situation that bearing continuing study.

Proactively conduct testing of for sale and rental properties to identify such practices as racial steering and other violations of the Fair Housing Act at an early stage.

Morrow County should consider contracting with an organization experienced in fair housing testing to conduct periodic testing of real estate agents, developers, local landlords, leasing agents, and apartment managers to identify racial, ethnic, and socio-economic steering within the county. Such testing should include controlled samples that are large enough to provide statistically significant results and findings. Findings could be shared with the U.S. Department of Housing and Urban Development for possible prosecution of fair housing law violators.

Real estate practices such as steering impose a major barrier to ensuring that all people granted protected class status consider the full range of housing choices they can afford. Such impediments to fair housing choice can quickly change the racial/ethnic/socio-economic make- up of a neighborhood. It is hard to imagine that any real estate broker, leasing agent, local landlord, or apartment manager is

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unaware of fair housing laws. Continued intensive training of real estate professionals, local landlords, apartment managers, and leasing agents is needed to discourage steering based on race, ethnicity, familial status, or disability, the four primary bases of fair housing complaints.

Another consideration may be for Morrow County to establish a mandatory periodic training program for all real estate professionals, local landlords, apartment managers, and leasing agents practicing in the county that candidly examines fair housing issues, illegal practices, and proper practices to make them more sensitive to fair housing issues and less likely to engage in illegal practices.

The records indicate that the tenant/landlord calls to the local fair housing contact that have originated from within Morrow County have been requests regarding issues covered under ORC Section 5321. However, based on the ever increasing number of possible discrimination inquires received by other fair housing contacts in the area, rental agents should definitely receive substantial training on not only fair housing issues but issues covered by ORC as well.

Expanding Housing Choices

Similarly, when display ads and brochures for real estate—ownership or rental—depict residents of only one race or ethnicity, or residents who are able-bodied, fit and active they send a clear message of who is welcome and not welcome in the area, thus limiting the housing choices home seekers perceive as available to them. Morrow County should work closely with local developers and landlords to include representations of people of all types in their display advertising and brochures. The county should seriously consider filing fair housing complaints against those developers and landlords who fail to use a wide range of diverse models in their display advertising and brochures.

Morrow County should consider requiring an “affirmative marketing” plan from all new residential developments and buildings in order for the builder/developer to receive the appropriate building permits, zoning, or subdivision approvals. The underlying concept would be to ensure that all home seekers were aware of the full array of housing choices available to them.

For the developer, affirmative marketing would mean taking special steps to promote traffic from particular racial, ethnic or socio-economic groups that might be otherwise unlikely to compete for their housing. These steps can include:

1. Advertising targeted to the racial, ethnic or socio-economic groups that have not been competing for the housing in addition to normal marketing methods;
2. Using press releases, photographs, promotions, and public service announcements to dispel stereotypes and myths concerning multi-racial or other diverse living patterns;
3. Training and educating all personnel participating in real estate sales and rentals and in marketing in affirmative marketing techniques and the facts about diverse living;
4. Using public relations to place newspaper and television features that focus on individuals and groups that represent racial or socio-economic diversity; and
5. Educating residents about racially/ethnically and diverse living.

When parts of a community become racially-identifiable some real estate professionals have been known to steer minorities to areas perceived as minority or integrated neighborhoods and to direct them

away from predominantly white areas of a town. They have also been known to direct Caucasians away from integrated and predominantly minority neighborhoods and to predominantly white neighborhoods. The key to maintaining racially-diverse neighborhoods is to maintain demand for housing from all races and ethnic groups.

As previously noted, testing is another tool that can help alert the county to illegal real estate practices like steering that distort the housing market and lead to the development of minority concentrations, exclusively white neighborhoods, and the potential for re-segregation.

Condominium Associations

It can be documented that fair housing complaints from many geographical areas suggest that the practices of some condominium associations, their managers, and in some instances the HOA have established barriers to fair housing choice, especially for households with disabilities or children. The refusal to make reasonable accommodations for people with disabilities by allowing some modification to enable them to enjoy their property or common area like anybody else places a substantial barrier to fair housing choice as do practices hostile to families with children.

No complaints regarding condominium or condominium associations in Morrow County were discovered while during research for this analysis.

Mortgage Lending

When it comes to home loan lending practices, it would appear that little has changed over the years. African Americans and other minorities continue to be denied home mortgage loans at greater rates than Caucasians. It would appear there is a need to provide members of minority groups, especially African Americans, with financial counseling to better prepare applicants *before* they submit a mortgage loan application. Such counseling should include educating potential home buyers to recognize what they can actually afford to purchase, budgeting monthly ownership costs, building a reserve fund for normal and emergency repairs, recognizing racial steering by real estate agents, and encouraging consideration of the full range of housing choices available. The county could contract with an organization to provide this service and arrange with real estate firms and lenders serving Morrow County to identify applicants who are likely to benefit from such counseling. While this impediment is not unique to the Morrow County, in the absence of an effective statewide or national effort to overcome it, local action is warranted.

Possible Public Sector Impediments

As many of the recommendations for overcoming the private sector impediments suggest, they cannot be mitigated without a solid commitment from Morrow County. It will take a public-private partnership to enable Morrow County to establish a discrimination free market in housing. Morrow County needs to expressly embrace the concept of stable, racially, ethnically, and socio-economically-integrated communities as a goal and commit itself to achieving this goal. The leadership of elected officials will be key to implementing this recommendation and to building community support for this goal.

As noted on page 127, County officials might want to continue using Fair Housing Month to establish a

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community dialogue on the need to fully expand housing choices. This community dialogue could contribute to establishing an on-going public education effort, helping citizens learn the facts on fair housing, expanded housing choices and community diversity. Community diversity includes the fact that stable, racially, ethnically, and socio-economically-diverse neighborhoods increase property values and better prepare the children in the community for the racially, ethnically, and socio-economically-diverse workplaces in which they will be employed.

As previously noted on page 7, Morrow County officials have acted quickly in the recent past to take a stand against racially motivated discrimination and subsequent hate crimes. By issuing a proclamation in May 2011 clearly stating Morrow County's "Position on Equality & Human Rights", the Morrow County Commissioners have taken steps to lay a strong foundation toward affirmatively further fair housing.

Morrow County's Planning Process

Our review of Morrow County's (2005) Comprehensive Land Use Plan found no mention of housing affordable to people of modest incomes and no mention of fair housing concerns. At the current time Morrow County is currently updating their Comprehensive Land Use Plan.

Recommendation.

Planning for affordable housing and fair housing in Morrow County should be fully integrated into the comprehensive planning and implementation process. A mechanism should be developed to include members of the County's Housing Advisory Committee and Fair Housing representatives in the comprehensive planning process to help assure that issues of affordable housing and fair housing are incorporated into the county's routine planning and implementation processes. Members of the HAC (Housing Advisory Committee) should be thought of as partners in the planning process.

This recommendation does not suggest that the HAC become a shadow planning commission. It does suggest that members of the HAC and other affordable housing providers be treated as equal partners with the planning commission when it comes to matters that affect affordable housing or fair housing. (The county must be careful to assure that new affordable housing is dispersed throughout the county and not concentrated or clustered together in just a few locations where affordable housing may already be in place.)

This analysis leads us to conclude that there is a substantial need to expand Morrow County's housing stock that is affordable to its workers of modest incomes. It is crucial, however, that the County keep its existing affordable housing affordable, thus mitigating any gaps and preventing gaps from starting. In the long run, prevention of a problem is far less costly to taxpayers.

Chapter 14: Summary, Recommendations, and Conclusion

Summary:

Morrow County, through the Development Department, has worked very aggressively to promote partnerships with meaning. Morrow County’s HAC meetings are extremely well attended and each HAC member comes prepared to participate in the process. Each HAC member contributes valuable input and each member is respected for their expertise.

When asked what makes Morrow County a good place to live, the positive responses from the HAC committee members varied from the friendly people who live here, to the good schools, to the quality of life, to the small town feeling, to the relative safety, to it’s a great place to raise a family.

However, as in everything there are always two sides to every story. The attributes previously mentioned by the HAC members seemed to be countered by some less than positive perceptions: From a current lack of economic and job opportunities, to a lack of adequate and local services for the homeless and displaced people in Morrow County, to the limited local services for veterans and the elderly, to the limited media outlets.

The HAC members had the opportunity to complete a rather extensive survey regarding their thoughts on the current conditions and levels of service in Morrow County. Most respondents only answered the questions that directly related to their area of expertise. However, the responses provided helpful insight in to how Morrow County is perceived by the agencies and individuals who provide services to all the residents of the County.

During the lengthy discussion at the HAC meeting a few reoccurring themes did appear. Those themes included:

1. The lack of quality, safe, decent, and affordable/accessible/assessable housing; especially rental housing for all Morrow County residents;
2. The need for fair housing education and education on issues covered by ORC for local landlords, especially the “Mom and Pop” operations;
3. The need for a more broad based public transportation system. While MCTC currently provides fixed route and on demand transportation options, they provide only on-demand and not fixed route transportation for second or third shift workers or on weekends and holidays; and
4. The need for acknowledgement, means of identification and support for residents of Morrow County who find themselves homeless, regardless of the situation.

When the HAC members were surveyed during the HAC meeting as to what they would like to see come about for Morrow County in the future the responses were as varied. They included:

Morrow County, Ohio

1. A broader acknowledgement and acceptance of the current and future diversity in the county;
2. More opportunities for people with damaged credit to obtain quality, affordable housing; and
3. Continued support between all levels of government and the agencies dedicated to assisting those Morrow County residents who are in need.

In compiling this analysis one can be lead to conclude that there is a substantial need to expand Morrow County's housing opportunities that are assessable, safe, decent, and affordable to its workers of modest incomes. However, it is crucial that the County keep its existing affordable housing affordable, thus mitigating any gaps and preventing gaps from expanding.

Another conclusion is that Morrow County should prepare to embrace the many opportunities for diversity that are available. Having the opportunity to live and work in an atmosphere of diversity and acceptance can help to assist in developing caring, compassionate and well-rounded individuals.

The final conclusion is that by giving consideration to the recommendations made herein, with the many positive attributes that can be found within its borders, Morrow County could have the best of everything.

Identified Concerns and Recommendations:

Concern #1:

Education on the issue of how fair housing relates to planning and land-use is needed for elected and appointed county officials and professional county staff who deal with planning, zoning and code enforcement.

Recommendation:

At the beginning of each new term the County Commissioners and other elected and appointed administrators, the housing/planning committee, and the Zoning Board/committee should attend a workshop sponsored and provided by the county's Fair Housing contact or similarly trained individual. The county should provide an adequate budget for this workshop to be conducted shortly after each county election. This *Analysis of Impediments* strongly urges that the above suggestion be given careful consideration in order to eliminate the practices that create an impediment to fair housing choice.

Concern #2:

If one goes to the county's website, one will find no information with regard to fair housing.

Recommendation:

The county's web page should be updated with the addition of fair housing information and the local contact telephone number needs to be added. It would be extremely helpful if an easily accessible link to "Fair Housing Information" and the "Complaint Process" could be added. With the addition of this material, the website could be made very informative and easy to use. It would be ideal if an aggrieved party could download a complaint form; review the fair housing ordinances of the county; see a list of actions that constitute housing discrimination; read examples of statements that constitute housing discrimination; see

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several ways to contact the Fair Housing contact about a possible complaint; and get some “fair housing tips” when searching for a place to live.

Links could be provided to the Ohio Civil Right Commission, and the Office of Fair Housing and Equal Opportunity of the U.S. Department of Housing and Urban Development. It is interesting to note that both Del-Mor Dwellings and Morrow Metropolitan Housing Authority have fair housing information available on their respective web sites. It might be prudent for other organizations that provide housing related services to also include some basic fair housing information on their web sites.

Concern #3:

There are signs that minority concentrations have developed with-in Morrow County. Many areas of Morrow County have extremely low numbers of minority groups living in them. It could be that these low numbers are by personal choice but then the question that should be raised is “Why”? Do any members of the federally protected classes feel unwelcome in the communities located in Morrow County or are the limited housing and/or employment opportunities cause for not locating there? It is also possible that some self-steering is taking place in which members of some minority groups may not even consider living in some neighborhoods or communities in Morrow County because they feel out of place or employment opportunities are limited. This could be a situation that bearing continuing study.

Recommendation:

Information reviewed for this analysis indicates that the above noted situation may be more for economic reasons than because of discrimination. However, if left unmonitored, this situation could lead to a segregation of certain neighborhoods. Housing opportunities for all people should be available through-out Morrow County. The county needs to work to expand the housing choices of members of these protected groups so they will consider housing they can afford anywhere through-out Morrow County. The county needs to promote affirmative marketing of all of its housing to members of all protected groups.

There has been no recent testing of housing practices in Morrow County for signs of illegal discrimination. It may be prudent to proactively conduct testing of the sale and rental of residential properties to determine if redlining or steering, racial or otherwise, is occurring so the county can work to put an end to those practices. Since the County’s minority populations are located in specific areas, more intensive training of local real estate practitioners may be needed to avoid the discriminatory practices of racial steering and/or redlining.

It may be necessary to report violators to the U.S. Department of Housing and Urban Development for prosecution.

It might be a wise move for the county to also conduct “Source of Income” tests. These tests would be conducted to determine whether apartment owners, managers, local landlords, and leasing agents would rent to tenants with “housing choice vouchers” and if they would, whether they would without regard to race, national origin, disability, or the presence of children (familial status). The results of these tests could be especially helpful because so much initial screening of prospective tenants is done by phone.

Concern #4:

A review of the components of Morrow County’s Land Use Plan reveals no discussions directed explicitly to the issue of attainable or affordable housing. Nor were there any overt discussions of achieving any type of diversity; economic, racial, or ethnic or otherwise.

Recommendation:

While planning for future land usage and economic development is vitally important, it is also important to acknowledge that in order for sustained economic growth to occur, people must have an affordable place to live. Consideration for this growth must include a plan to provide residents affordable housing with all services and amenities available.

It will also important that a variety of affordable housing types be available to accommodate the needs of a wide range of people who may wish to live in Morrow County. This may be especially significant to Morrow County as their participation in the Columbus 2020 initiative progresses. Not only is it imperative to plan for affordable housing, but careful thought must be given to the location of such housing. While clustering several types of affordable housing developments together may seem desirable, care must be taken not to put all the affordable housing in one location. Doing so could deny the members of the protected classes the right to choose where they might live. Housing that prevents members of the protected classes from living where they might choose to live or denies those same individuals the opportunity to have choices about where they choose to live can be considered a violation of those individuals fair housing rights.

Development should utilize cooperation between county agencies and developers, investors and landowners. Various local governments and agencies should coordinate their efforts to ensure that development is directed to the areas where it will be most beneficial and cost-effective to the community.

Concern #5:

Morrow County has no organized Landlord’s Association or other platform to for the disbursing of information and educational materials to local landlords, apartment owners, property managers, and leasing agents.

Recommendation:

Based on the calls of complaint received by Morrow County’s fair housing contact regarding questionable landlord practices, it would be recommended that Morrow County give serious consideration to establishing an organization comprised of local landlords, apartment owners, managers, and leasing agents. This organization could become the platform from which fair housing informational and educational materials could be made available.

The County’s should consider enacting and/ or strengthening their current Building and Occupancy Codes especially with regard to rentals. An resolution should be on the books that puts some “teeth” into regulations regarding health and safety issues and repairs to rentals. This resolution should also grant enforcement authority to a specific unit of local government (i.e. the local Health Department).

Concern #6:

Zoning policies in and of themselves are not a detriment to a community or area. It is acknowledged that zoning policies provide a structure to organized development and/or growth. However it is possible that zoning policies **could** become an impediment to not only future development but to the fair housing rights granted to the seven federally protected classes.

Recommendation:

While Morrow County’s current zoning policies are not interpreted to be an impediment, this analysis would recommend that Morrow County’s zoning policies be given a thorough review on a regular basis. The process for that review, as stated by the Morrow County Development Department will be a “comparison to like entities with similar social-economic indicators.” As per the Development Department; “This should continue to be the methodology that is used when Morrow County updates all Codes and Regulations.”

Concern #7:

While no information on Morrow County’s current Fair Housing Resolution could be found in researching this analysis, the County does continue to affirm and work to uphold fair housing practices. In August of 2011, a suggested Fair Housing Resolution was provided by OHCP as a format to be used by local governments. Even though the County has recently passed a Fair Housing Proclamation (May 2011), they should strongly consider adopting the Fair Housing Resolution provided by OHCP (or a version thereof) and then take a proactive approach to disseminating information about the resolution.

Recommendation:

Once the County adopts a Fair Housing Resolution, it should update the fair housing brochure with a clear explanation of what the County’s Fair Housing Resolution means, what classes are covered, the deadline for filing a complaint, and instructions on how to easily obtain a complaint form and file a complaint. The brochure could include the specific URL for the county’s web page on fair housing where examples of illegal behavior can be posted. The entire brochure should also be available as a PDF file to download from the county’s website.

Morrow County officials have acted quickly in the recent past to take a stand against racially motivated discrimination and subsequent hate crimes. By issuing a proclamation in May 2011 clearly stating Morrow County’s “Position on Equality & Human Rights”, the Morrow County Commissioners have taken steps to lay strong foundation toward affirmatively furthering fair housing.

Concern #8:

The county should promote affirmative marketing of all of its housing to members of all protected groups.

Recommendation:

Morrow County should consider requiring an “affirmative marketing” plan from all new residential developments and buildings in order for the builder/developer to receive the appropriate building

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permits, zoning, or subdivision approvals. The underlying concept would be to ensure that all home seekers were aware of the full array of housing choices available to them.

Concern #9:

The review conducted of Morrow County’s Comprehensive Land Use Plan (2005) for this analysis found no mention of housing affordable to people of modest incomes and no mention of fair housing concerns.

Recommendation:

Planning for affordable housing and fair housing in Morrow County should be fully integrated into the comprehensive/strategic planning and implementation process. A mechanism should be developed to include members of the County’s Housing Advisory Committee and Fair Housing representatives in the comprehensive planning process to help assure that issues of affordable housing and fair housing are incorporated into the county’s routine planning and implementation processes.

Conclusion:

The legislative history of the Fair Housing Amendments Act of 1988 says that the act prohibits “the application or enforcement of otherwise neutral rules and regulations on health, safety and land–use in a manner which discriminates against people belonging to the protected classes.

Requirements imposed by any state agency also must comply with the Fair Housing Act. It would be highly prudent if Morrow County were to review its current building/zoning codes to identify those provisions the county has been applying to residential homes and identify the specific factual basis for each provision. If necessary, the county should then amend their codes to eliminate those provisions found to be inadequate or in violation.

The recommendations proposed in this report to identify and curtail the discriminatory practices that lead to segregated neighborhoods can help Morrow County travel along the later path and prevent the sort of residential segregation that plagues so many other communities in rural areas.

In the foreseeable future Morrow County could find itself at the crossroads that nearly every community faces. One road follows an “it can’t happen here” attitude and allows discriminatory practices that segregate neighborhoods to continue. The other road affirmatively advances fair housing choice.

It’s a choice between going down the road that far too many communities have followed or continue to follow along the path of affirmatively advancing fair housing choice.

In the end, it will be Morrow County’s choice to make.

Data and Resource Material Sources:

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Morrow County, Ohio; official website
Policy Matters Ohio; *Foreclosure Growth in Ohio 2009*
National Low Income Housing Coalition. *Out of Reach 2011*
National Alliance to End Homelessness: *10 Year Plan to End Homelessness.*
Turning Point Website
Morrow County Habitat for Humanity Website
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Foreclosure Growth in Ohio 2009; Policy Matters
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Signature Page

Analysis of Impediments to Fair Housing Choice
Morrow County, Ohio

Tom E. Harden, Chairman, Board of Commissioners Date

Olen D. Jackson, Commissioner Date

Patricia Davies, Development Director Date

Prepared by:
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