

**IN THE MATTER OF AUTHORIZING CHANGE ORDER #5 TO THE CONTRACT WITH PETERSON CONSTRUCTION COMPANY – GENERAL CONTRACTOR FOR THE AUGLAIZE COUNTY COURTHOUSE RENOVATION PROJECT; AUTHORIZING THE PRESIDENT OF THE BOARD TO EXECUTE SAID AMENDMENT.**

\*\*\*\*\*

The Board of County Commissioners of Auglaize County, Ohio met in regular session on the 25th day of August, 2011.

Commissioner Spencer moved the adoption of the following:

**RESOLUTION**

WHEREAS, on January 11, 2011, in Resolution #11-012, the Board of County Commissioners executed a contract with Peterson Construction Company for the general construction portion for the Auglaize County Courthouse Renovation Project. Peterson Construction has stated in the contract that the base amount for the general construction of the Courthouse Renovation Project is \$3,000,000.00; and,

WHEREAS, due to the following change to furnish and install all necessary labor and material to:

1. Add boiler house mezzanine, add \$31,444.00;
2. Door, frame, hardware changes; PR#9, add \$9,954.00;
3. Added drywall, PR#11, add \$13,909.00;
4. Miscellaneous drywall tickets, add \$3,444.00;
5. Miscellaneous masonry extra work, add \$6,524.00;
6. Miscellaneous extra work at the chases, add \$11,964.00; and,

WHEREAS, the total increase for the changes stated above for Change Order #5 is \$77,239.00; and,

WHEREAS, the Board of County Commissioners has agreed to this increase; and,

WHEREAS, a Change Order #5 has been prepared by Peterson Construction Company reflecting above mentioned fee increase; same is to be executed by the President of the Board.

THEREFORE, BE IT RESOLVED that the Board of Commissioners, Auglaize County, Ohio, does hereby approve the Change Order #5 for the contract with Peterson Construction Company for the general construction portion of the Court House Renovation Project; and,

BE IT FURTHER RESOLVED that President of the Board is hereby authorized to execute said Change Order #5 as presented by Peterson Construction Company, thereby increasing said contract by \$77,239.00 to a total of \$3,191,779.00.

Commissioner Regula seconded the Resolution and upon the roll being called, the vote resulted in the adoption of the Resolution as follows:

Adopted this  
25th day of  
August, 2011

BOARD OF COUNTY COMMISSIONERS  
AUGLAIZE COUNTY, OHIO

John N. Bergman, yes  
John N. Bergman

Douglas A. Spencer, yes  
Douglas A. Spencer

Don Regula, yes  
Don Regula



# AIA Document G701™ – 2001

## Change Order

<b>PROJECT</b> (Name and address): Renovations to the Auglaize County Courthouse	<b>CHANGE ORDER NUMBER:</b> 005 <b>DATE:</b> August 9, 2011	<b>OWNER:</b> <input checked="" type="checkbox"/> <b>ARCHITECT:</b> <input checked="" type="checkbox"/> <b>CONTRACTOR:</b> <input checked="" type="checkbox"/> <b>FIELD:</b> <input type="checkbox"/> <b>OTHER:</b> <input type="checkbox"/>
<b>TO CONTRACTOR</b> (Name and address): Peterson Construction Company 18817 State Route 501 N. Wapakoneta, Ohio 45895	<b>ARCHITECT'S PROJECT NUMBER:</b> 10015.0 <b>CONTRACT DATE:</b> January 11, 2011 <b>CONTRACT FOR:</b> General Construction	

### THE CONTRACT IS CHANGED AS FOLLOWS:

(Include, where applicable, any undisputed amount attributable to previously executed Construction Change Directives)

- 1.) Furnish and install all necessary labor and material to:
  - a. Add boiler house mezzanine. Add \$31,444.00
  - b. Door, frame, hardware changes; PR #9. Add \$9,954.00
  - c. Added drywall; PR #11. Add \$13,909.00
  - d. Miscellaneous drywall tickets. Add \$3,444.00
  - e. Miscellaneous masonry extra work. Add \$6,524.00
  - f. Miscellaneous extra work at the chases. Add \$11,964.00

TOTAL CHANGE: \$77,239.00

- (Remaining Carpet Contingency Allowance - \$30,000.00)
- (Remaining Building Letters/Signs/Dedication Plaque Contingency Allowance - \$2,500.00)
- (Remaining Acoustical Treatment Contingency Allowance - \$45,000.00)
- (Remaining Finish Interior Stairs Contingency Allowance - \$10,000.00)

The original Contract Sum was	\$ 3,000,000.00
The net change by previously authorized Change Orders	\$ 114,540.00
The Contract Sum prior to this Change Order was	\$ 3,114,540.00
The Contract Sum will be increased by this Change Order in the amount of	\$ 77,239.00
The new Contract Sum including this Change Order will be	\$ 3,191,779.00

The Contract Time will be unchanged by Zero (0) days.  
The date of Substantial Completion as of the date of this Change Order therefore is May 27, 2012

**NOTE:** This Change Order does not include changes in the Contract Sum, Contract Time or Guaranteed Maximum Price which have been authorized by Construction Change Directive until the cost and time have been agreed upon by both the Owner and Contractor, in which case a Change Order is executed to supersede the Construction Change Directive.

### NOT VALID UNTIL SIGNED BY THE ARCHITECT, CONTRACTOR AND OWNER.

<u>Garmann-Miller &amp; Associates, Inc.</u> <b>ARCHITECT</b> (Firm name)	<u>Peterson Construction Company</u> <b>CONTRACTOR</b> (Firm name)	<u>Auglaize County Commissioners</u> <b>OWNER</b> (Firm name)
<u>38 S. Lincoln Drive, P.O. Box 71, Minster, Ohio 45865</u> <b>ADDRESS</b>	<u>18817 State Route 501 N., Wapakoneta, Ohio 45895</u> <b>ADDRESS</b>	<u>209 S. Blackhoof- Room 201, Wapakoneta, Ohio 45895</u> <b>ADDRESS</b>
<u></u> <b>BY</b> (Signature)	<u></u> <b>BY</b> (Signature)	<u></u> <b>BY</b> (Signature)
<u>JULIE SABOUVIN</u> (Typed name)	<u>Glen L. Renner</u> (Typed name)	<u>John N. BERGMAN</u> (Typed name)
<u>15 AUG 2011</u> <b>DATE</b>	<u>8/11/11</u> <b>DATE</b>	<u>8/13/11</u> <b>DATE</b>

**IN THE MATTER APPROVING THE ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING FOR  
AUGLAIZE COUNTY.**

\*\*\*\*\*

The Board of County Commissioners of Auglaize County, Ohio met in regular session on the 25th day of August, 2011.

Commissioner Spencer moved the adoption of the following:

**RESOLUTION**

**WHEREAS**, Auglaize County entered into a contract with Poggemeyer Design Group to provide consulting services for the preparation of an Analysis of Impediments to Fair Housing; and,

**WHEREAS**, in order to continue receiving federal funds from the Community Development Block Grant (CDBG) and Community Housing Improvement Program (CHIP), the County is required to submit an Analysis of Impediments to Fair Housing by August 31, 2011 to the Ohio Department of Development (ODOD).

**THEREFORE, BE IT RESOLVED**, bet it ordained by the Board of County Commissioners of Auglaize County, Ohio, that:

SECTION 1. The Analysis of Impediments to Fair Housing attached to this Resolution as "attachment A" is hereby approved for submission to the Ohio Department of Development.

Commissioner Regula seconded the Resolution and upon the roll being called, the vote resulted in the adoption of the Resolution as follows:

Adopted this  
25th day of  
August, 2011

BOARD OF COUNTY COMMISSIONERS  
AUGLAIZE COUNTY, OHIO

John N. Bergman , yes  
John N. Bergman

Douglas A. Spencer , yes  
Douglas A. Spencer

Don Regula , yes  
Don Regula

✓cc: Poggemeyer Design Group- Gayle Flaczynski



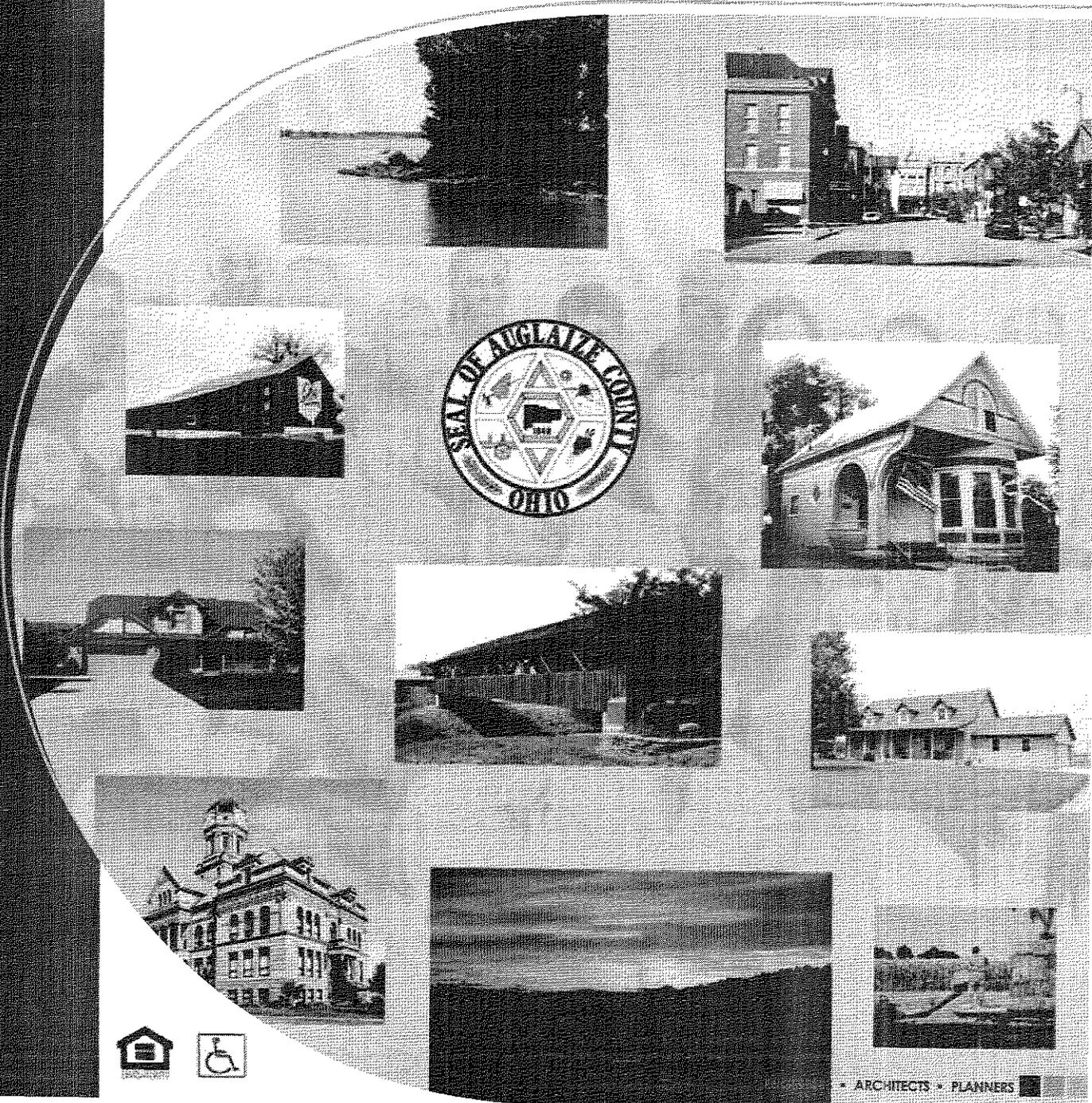
POGGEMEYER  
DESIGN GROUP

# AUGLAIZE COUNTY

## 2011 Analysis of Impediments to Fair Housing

AUGLAIZE COUNTY, OHIO

August 26, 2011



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## **Auglaize County Analysis of Impediments (AI) to Fair Housing (FH)**

### **I - Purpose, Background and General Summary of Analysis**

#### *Purpose\**

Title VIII of the Civil Rights Act of 1968, as amended (the Fair Housing Act), prohibits discrimination in housing-related activities on the basis of race, color, religion, sex, national origin, familial status (number and age of children), and disability. The Act further requires that all federal executive departments and agencies administer their programs and activities relating to housing and urban development in a manner affirmatively to further fair housing (42 U.S.C. section 3608(d). Section 808(e)(5) of the Fair Housing Act requires the Secretary of the Department of Housing and Urban Development (HUD) to administer the housing and community development programs in a manner to affirmatively further fair housing (AFFH). This duty also applies to state and local recipients of federal funds. Community Development Program grantees are required by Section 104(b) (2) of the Housing and Community Development Act of 1974, as amended, and Section 105(b) (3) of the National Affordable Housing Act (NAHA) of 1990 to certify that they will affirmatively further fair housing.

The regulations at 24 CFR 01.225 and 24 CFR 91.325 includes the affirmatively furthering fair housing requirements of the Fair Housing Act that apply to the Community Development Program. They specify that the affirmatively furthering fair housing certification requires grantees to engage in fair housing planning by conducting an analysis of impediments, and maintaining records to document the analysis and actions taken.

The State of Ohio Department of Development, Office of Housing and Community Partnerships (OHCP) requires all communities who receive Federal financial assistance to administer their programs and activities related to housing and community development in a manner affirmatively to further the purposes of the Fair Housing Act, 42 U.S.C. Section 3601-3610, and consistent with other applicable provisions ensuring equal opportunity and freedom from discrimination.

OHCP grant recipients sign certifications as a part of every grant agreement. These certifications include the requirement that each recipient's programs and activities will be conducted and administered in conformity with all civil rights provisions including Title VI of the Civil Rights Act of 1964, Title VIII of the Civil Rights Act of 1968 and the Housing and Community Development Act of 1974.

The Housing and Community Development Act, as amended, and the Community Development Block Grant Program (CDBG) final regulations establish performance standards for affirmatively furthering fair housing which apply to the entitlement communities, states and their grantees. Oregon is a grantee of the State of Ohio's Small Cities Program. This includes funding from CDBG, the Home Investment Partnership Program (HOME), and the Neighborhood Stabilization Program (NSP). The development of an analysis of Impediments to Fair Housing Choice is a required component of a program to "affirmatively furthering fair housing."

\*Excerpted from State of Ohio OHCP "How to Analyze Impediments to Fair Housing and Develop a Plan," July 2010, pgs. 2-3.

Auglaize County is a grantee of the State of Ohio's Small Cities Community Development Block Grant Program and has received CDBG funds since the 1980's. It has also received Community Housing Improvement Program (CHIP) funds since 1993 and Neighborhood Stabilization Program (NSP) funds since 2009.

Auglaize County's last full AI was prepared in 2005 when the County drafted its Community Housing Improvement Strategy (CHIS) Update required for CHIP funding. Every year, the County updates its AI strategies in its CDBG application for funding. Additionally, the County has carried out its required fair housing outreach activities annually funded through the CDBG and CHIP Programs. The Board of County Commissioners' staff has been the assigned county staff responsible for the administration of the CDBG, CHIP and NSP programs.

The County used CDBG funds from its FY2010 CDBG Formula Program for the preparation of the AI. The 2011 Impediments Analysis was prepared by Poggemeyer Design Group, Inc. (PDG), an architectural/engineering and planning design firm headquartered in Bowling Green, Ohio. PDG reviewed relevant information and data as well as anecdotal information and referrals for other information. The County's Administrator reviewed a draft of the AI prior to its submittal to the Board of County Commissioners.

U.S. Census data and information from the American Community Survey (ACS) were compiled and reviewed to denote changes from 2000. The County also provided relevant studies, plans and reports needed for the AI. The County and Ohio Civil Rights Commission were contacted for a listing of fair housing and discriminatory complaints. Local realtors, lenders, appraisers and insurance representatives were contacted for relevant information pertaining to fair housing. Home Mortgage Disclosure Act (HMDA) data for Auglaize County was also compiled for review and analysis.

The County has aggressively carried out its fair housing requirements associated with their federally funded programs. Its numerous CHIP Grants have assisted many LMI households within the County. Since 1994, Auglaize County has received 8 CHIP grants totaling over \$4.2 million.

**The identified impediments for Auglaize County include:**

- An increased number of home foreclosures have put many low and moderate income (LMI) households at risk. Assistance with foreclosure proceedings and foreclosure prevention needs to be continued. Public awareness and referrals to agencies such as the Sources Community Network Services, CCCS of Lima, Graceworks Lutheran Services, Rural Opportunities, Inc., and Legal Aid of Western Ohio, Inc. (LAWO) are needed.
- The lack of comprehensive transit services for Auglaize County residents was seen as an impediment. The County is not served by any general public transit services; however, some services for qualified individuals, including low-income, elderly, and disabled, are provided by Auglaize County Coordinated Transportation Service (ACCTS) and Auglaize Council on Aging Senior Medical Transport. ACCTS is a referral based, cooperative, multi-agency transportation system. This service is available for emergencies, medical or therapy appointments, pharmacies, daycare, employment, social service appointments, counseling trips, housing or income-related problems, and legal aid appointments. Referrals are made through the member agencies (i.e. Veterans Services, ODJFS, etc.) and the cost is \$0.50 per mile. A "Find-A-Ride" program for individuals

less than 60 years of age is also administered through PSA3 Area Agency in Lima, Ohio. PSA3 qualifies the individuals and then refers them to the appropriate services in Auglaize County. The Senior Medical Transport service provides transportation for individuals over 60 years of age, specifically for patients needing rides to obtain therapy (chemotherapy, radiation, dialysis, etc.) and other medical appointments in Lima, Sidney, Celina, and Coldwater. Transportation is available to physicians' offices in Lima and Celina and to the hospitals in Sidney and Coldwater: Wilson Memorial Hospital and Coldwater Community Hospital. Some transportation is also available for grocery shopping and other errands, etc. Adult Day Care transportation is also available. There is no fee for seniors to use the Medical Transport Service. The transportation services available through the Auglaize Council on Aging are supported by private donations, grants, and county funds.

- The lack of an area tenant-landlord counseling agency. There is no organization offering this service within Auglaize County. The existing housing counseling agencies, Sources Community Network Services, CCCS of Lima, Graceworks Lutheran Services, Rural Opportunities, Inc., and Legal Aid of Western Ohio, Inc. (LAWO) serve Auglaize County, but do not have offices within the County. Legal Aid of Western Ohio, Inc. (LAWO), Springfield Office, can provide some legal assistance in regards to tenant-landlord issues, although many times these agencies are contacted after eviction notices have been served (somewhat late in the process).
- The lack of accessible housing for the disabled/mobility impaired. This is a growing need given our aging population and their desire to remain in their place of residence for as long as possible.
- Predatory lending awareness continues to be needed to prevent unnecessarily high monthly mortgage payments, bankruptcy and eventual foreclosure.
- Discriminatory advertising on the Internet continues for the sale and rental of properties. Internet sites such as Craigslist include ads for housing that are blatantly discriminatory.
- The County's Fair Housing Ordinance needs to be updated to include the two (2) new protected classes in Ohio: Military Status and Ancestry.

Auglaize County will continue to use its CHIP funds to assist its disabled/mobility impaired households. CHIP assistance to existing homeowners should help prevent foreclosures.

As part of its on-going fair housing outreach activities, the County will continue to raise public awareness of the pitfalls of predatory lending.

The County will look at exploring expansion of the existing transportation services offered through ACCTS, "Find-A-Ride," and the Auglaize County Council on Aging. The County may also explore the feasibility and costs associated with coordination of transit services offered by other public transportation authorities in surrounding areas. With a growing elderly and disabled population, such services will be more in demand in the future.

In conjunction with the cities of St. Marys and Wapakoneta, the County will look into how it can partner with these entities to see what the costs would be to have tenant-landlord counseling services provided within Auglaize County communities.

The County will work with appropriate organizations with regard to on-line Internet discriminatory housing ads. Auglaize County will report such incidences to the appropriate agency.

The County will revise its Fair Housing Ordinance to include the two new protected classes: Military Status and Ancestry.

## **II - Jurisdictional Background Data**

### **Location**

Auglaize County is located in west central Ohio. Please see Maps on pages 24 and 25. Established in 1848, Auglaize County is 401.3 square miles in size and lies in the Greater Grand Lake St. Marys Region. The scenic Auglaize River and historic Miami-Erie Canal are located within the County. The predominant land uses are: cropland (73.27%); forest (9.69%); pasture (7.69%); urban, consisting of residential/commercial/industrial/transportation and urban grasses (7.20%); open water (1.32%); wetlands, wooded/herbaceous (0.79%); and bare/mines (0.04%).

### **Transportation**

Auglaize County is strategically located with two major highways intersecting in the County: I-75 being the north/south interstate with U.S. Route 33 being the major east/west thoroughfare. The County is also less than 60 minutes from I-70 near Dayton; I-80 (Ohio Turnpike) near Toledo; and U.S. Route 30 near Findlay. Several State Routes also traverse through the County adding to its transportation accessibility. Auglaize County is home to the Neil Armstrong Airport, with Dayton International Airport just 60 miles to the south. In addition, the Columbus, Fort Wayne, and Toledo airports are within an approximately 90 minute drive. The County is served by CSX Transportation's mainline rail in western Ohio. CSX operates the largest railroad in the eastern United States. The Toledo-Lucas County Port Authority, located two (2) hours north, also has extensive cargo, loading and shipping facilities along the Maumee Bay and the Maumee River.

### **Employers**

The County's ten (10) largest employers as of August 2010 include Crown Equipment Corporation; Joint Township District Memorial Hospital; Minster Machine Company; Setex, Inc. (Division of Tachi-S); AAP-St. Marys Corporation (Division of Hitachi Metals); Veyance Technologies (Goodyear); The Dannon Company (Division of Group Danone); American Trim, LLC; Koneta Rubber Company; and General Aluminum Company.

### **Government**

Auglaize County was established in 1848. Legislative authority is vested in a three (3) member Board of County Commissioners (BOCC), all of whom are elected by a county-wide vote for four-year terms. The President of the BOCC is elected for a one-year term by the members of board and presides over the meetings. The County's Chief Executive Officer is the President of the BOCC. The County's Chief Administrative Officer is the county administrator who is appointed by the Board of Commissioners. The County, as of August 2011, had 368 full time employees, 113 regular part-time employees and approximately 20 part-time seasonal employees. The County's 2011 budget was \$51,577,698.63. The county does not collect payroll income tax.

**Demographic Data**

Auglaize County's 2010 population was 45,949, a 1.42% decrease from 2000. Table I, shows the County's population declining by 662 persons during the time period reported below based on estimates from the American Community Survey (ACS). The ACS also showed the population aging slightly with modest increases in the median age, and the 18+ and 65+ age groups. The 2010 Census figures show Black population increased by 14 persons (12.73%) and the Hispanic population by 233 (a 75.18% increase from 2000).

**TABLE I Auglaize County Population**

<i>Auglaize County</i>	<i>2000</i>	<i>2010</i>	<i>Change</i>
<i>Auglaize County</i>	46,611	45,949	-662 (1.42%)
<i>City of Wapakoneta</i>	9,474	9,867	+393 (+4.15%)
<i>City of St. Marys</i>	8,342	8,332	-10 (0.12%)
<i>Village of New Bremen</i>	2,909	2,978	+69 (+2.37%)
<i>Village of Minster</i>	2,794	2,805	+11 (+0.39%)
<i>Village of Cridersville</i>	1,817	1,852	+35 (1.93%)
<i>Village of New Knoxville</i>	891	879	-12 (1.35%)
<i>Village Waynesfield</i>	803	847	+44 (+5.48%)
<i>Village of Buckland</i>	255	233	-22 (8.63%)
<i>Village of Uniopolis</i>	256	222	-34 (13.28%)
<i>Clay Township</i>	700	817	+117 (+16.71%)
<i>Duchouquet Township</i>	14,329	14,499	+170 (+1.19%)
<i>German Township</i>	3,831	3,748	-83 (-2.17%)
<i>Goshen Township</i>	523	529	+6 (+1.15%)
<i>Jackson Township</i>	3,577	3,649	+72 (+2.01%)
<i>Logan Township</i>	1,201	1,113	-88 (-7.33%)
<i>Moulton Township</i>	1,704	1,694	-10 (0.59%)
<i>Noble Township</i>	1,439	1,716	+277 (+19.25%)
<i>Pusheta Township</i>	1,346	1,301	-45 (-3.34%)
<i>Salem Township</i>	580	498	-82 (-14.14%)
<i>St. Marys Township</i>	11,600	11,015	-585 (-5.04%)
<i>Union Township</i>	1,870	1,902	+32 (+1.71%)
<i>Washington Township</i>	2,320	1,874	-446 (-19.22%)
<i>Wayne Township</i>	1,591	1,594	+3 (+0.19%)

**TABLE II General Demographics**

	2000	2005-2009*	Change
<i>Total Population</i>	46,111	45,949*	-162 (-.35%)
<i>Median Age</i>	36.5	39.4	+2.90 (7.95%)
<i>18 Years &amp; Over</i>	33,738	34,806	+1,068 (+3.17%)
<i>65 Years &amp; Over</i>	6,692	7,095	+403 (+6.02%)
<i>White</i>	45,735	44,625*	-1,110 (-2.43%)
<i>Black</i>	110	124*	+14 (+12.73%)
<i>Hispanic</i>	310	543*	+233 (+75.18%)
<i>Households</i>	17,376	18,275	+899 (+5.17%)
<i>w/Children under 18</i>	6,127	5,998	-129 (-2.11%)
<i>Female Head w/Children under 18</i>	850	1,011	+161 (+18.94%)
<i>Households w/individuals 65+</i>	4,346	4,780	+434 (+9.99%)
<i>Average Household Size</i>	2.62	2.51	-.11 (-4.20%)

\*FY2010 US Census Data numbers

The American Community Survey estimates in Table III contain no "Disability" information; however, with the imminent release of the 2010 U.S. Census data, this information should be forthcoming.

**TABLE III Disability Status of the Civilian Non-institutionalized Population**

	2000	2005-2009*	Change
<i>Population 5 to 20 years</i>	11,397	-	-
<i>With a disability</i>	768	-	-
<i>Population 21 to 64 years</i>	25,215	-	-
<i>With a disability</i>	3,629	-	-
<i>Percent employed</i>	65.9	-	-
<i>Population 65 &amp; over</i>	6,149	-	-
<i>With a disability</i>	2,316	-	-

\*The ACS disability questions are different from the 2000 US Census disability questions. The 2005-2009 ACS disability questions and data are also only available for communities with populations over 65,000.

**TABLE IV Language Spoken at Home**

	2000	2005-2009	Change
<i>Populations 5 years &amp; over</i>	43,498	43,588	-90 (+0.21%)
<i>English only</i>	42,415	42,682	+267 (0.63%)
<i>Language other than English</i>	1,083	906	-177 (16.34%)
<i>Speak English less than "very well"</i>	339	340	+1 (0.29%)
<i>Spanish</i>	542	369	+33 (+9.40%)
<i>Speak English less than "very well"</i>	164	165	+1 (+0.61%)
<i>Other Indo-European Language</i>	351	384	+33 (+9.40%)
<i>Speak English less than "very well"</i>	67	59	-8 (-11.94%)
<i>Asian &amp; Pacific Island Languages</i>	169	153	-16 (-9.47)
<i>Speak English less than "very well"</i>	108	116	+8 (+7.41%)

As shown in Table V, over this nine year period, there has been a significant decrease in the number of grade school drop outs and a moderate reduction in high school ones. Noticeably, there has been a rise in the number of students/individuals getting their high school diplomas, some college, an associate's degree, a bachelor's degree and a graduate/professional degree.

**TABLE V Education Attainment**

	2000	2005-2009	Change
<i>Less than 9<sup>th</sup> grade</i>	1,160	755	-405 (-34.91%)
<i>9<sup>th</sup> to 12<sup>th</sup> grade - no diploma</i>	3,151	2,600	-551 (-17.49%)
<i>High School (including equivalency)</i>	14,317	14,660	+343 (2.40 %)
<i>Some College - no degree</i>	4,912	5,410	+498 (+10.14%)
<i>Associates Degree</i>	2,506	2,835	+329 (+13.13%)
<i>Bachelors Degree</i>	2,658	2,975	+317 (+11.93%)
<i>Graduate or Professional Degree</i>	1,389	1,605	+216 (+15.55%)
<i>Percent High School graduate or higher</i>	85.7	89.1%	+3.40 (+3.97%)
<i>Percent Bachelors or higher</i>	13.4	14.9%	+1.50 (+11.19%)

The median household income increased by \$8,818 during this time frame (20.33%) with an increase in households receiving Social Security. At the same time, households receiving SSI benefits decreased by 85, and those receiving public assistance decreased by 44.

**TABLE VI Household Income**

	2000	2005-2009	Change
<i>Median Household Income</i>	\$43,367	\$52,185	+\$8,818 (+20.33%)
<i>With Social Security</i>	4,935	5,460	+525 (+10.64%)
<i>With Supplemental Security Income</i>	512	427	-85 (-16.60%)
<i>With Public Assistance</i>	276	232	-44 (-15.94%)

The number of families and individuals in poverty status increased by 12.10% and 15.94% respectively, between 2000 and 2009.

**TABLE VII Poverty Status**

	2000	2005-2009	Change
<i>Families</i>	628	704	+76 (12.10%)
<i>Individuals</i>	2,814	3,263	+449 (15.94%)

In pace with the increase in the median value of homes, the median mortgage payment increased by 39.71%, and the median rent increased by 35.01%.

**TABLE VIII Housing Costs**

	2000	2005-2009	Change
<i>Median value – Owner occupied units</i>	90,600	122,200	+\$31,600 (+34.88%)
<i>Median Mortgage</i>	816	1,140	+324 (+39.71%)
<i>Median Rent</i>	457	617	+160 (+35.01%)

Table IX shows the number of owner and renter cost burdened and severely cost burdened households in Auglaize County. As depicted in the "Change" column, the owner households experienced the higher percentage of increases during this time period.

**TABLE IX Housing Affordability\***

<i>Monthly owner cost as percentage of household income</i>	<i>2000</i>	<i>2005-2009</i>	<i>Change</i>
<b>30-34%</b>	543	727	+184 (+33.89%)
<b>35% or more</b>	876	1,477	+601 (+68.61%)

<i>Monthly renter cost as percentage of household income</i>	<i>2000</i>	<i>2005-2009</i>	<i>Change</i>
<b>30-34%</b>	151	181	+30 (+19.87%)
<b>35% or more</b>	729	1,076	+347 (+47.60%)

\*As defined by HUD, housing affordability is achieved when no more than 30% of the gross monthly household income is spent for housing expenses, including utilities. Households spending more than 30% are cost burdened; those spending over 50% are severely cost -burdened.

Auglaize County has weathered the housing bubble quite well. As shown in Table X, it is a predominantly single-family/owner occupied community with over 80% of its housing stock comprised of one unit detached structures. Over this nine year period, the number of vacant units climbed to 1,226, a 12% increase. Its owner-occupied levels increased by just over 5%, while its renter levels also increased by almost 4%. Of note, the number of mobile homes fell by just over 17% and the number of households with no phone service increased by just over 40%. Many cell phone owners have cancelled their home phones.

**TABLE X Housing**

	<i>2000</i>	<i>2005-2009</i>	<i>Change</i>
<b>Number of Units</b>	18,470	19,501	+1,031 (+5.58%)
<b>Occupied</b>	17,376	18,275	+899 (+5.17%)
<b>Vacant</b>	1,094	1,226	+132 (+12.07%)
<b>Owner occupied</b>	13,536	14,291	+755 (+5.58%)
<b>Renter occupied</b>	3,840	3,984	+144 (+3.75%)
<b>1 unit detached</b>	14,949	15,848	+899 (+6.01%)
<b>3 to 4 units</b>	648	628	-20 (-3.09%)
<b>5 to 9 units</b>	502	520	+18 (+3.59%)
<b>20 or more units</b>	304	310	+6 (+1.97%)
<b>Mobile homes</b>	856	709	-147 (-17.17%)
<b>Lacking complete plumbing</b>	59	57	-2 (-3.39%)
<b>Lacking complete kitchen facilities</b>	51	92	+41 (+80.39%)
<b>No telephone service</b>	281	395	+114 (+40.57%)

As reported in Table XI, Auglaize County has 13,832 structures that were built prior to 1979. This means that some of these buildings may have lead-based paint contamination. Lead poisoning causes damage to the brain and nervous system, vision and hearing loss, slower growth in children and hyperactivity. It is especially harmful to children under the age of 7 and pregnant women. In 1978, HUD and EPA prohibited the use of lead in paints. Until then, many paint companies used lead in many of their oil based paint products. Many of these same structures will likely need structural and mechanical upgrades for modern convenience and to comply with local codes.

**TABLE XI Age of Housing**

	2000	2005-2009	Change
<i>Built 2005 or later</i>	0	227	
<i>Built 2000-2004</i>	282	1,107	+825 (+292.55%)
<i>Built 1990-1999</i>	2,085	2,388	+303 (+14.53%)
<i>Built 1980-1989</i>	1,741	1,947	+206 (+11.83%)
<i>Built 1970-1979</i>	3,037	2,742	-295 (-9.71%)
<i>Built 1960-1969</i>	1,753	1,909	+156 (+8.90%)
<i>Built 1940-1959</i>	3,494	3,287	-207 (-5.82%)
<i>Built 1939 or earlier</i>	6,078	5,894	-184 (-3.03%)

Auglaize County's workforce has also been impacted by the recent recession and has experienced higher unemployment rates over the years as shown in Table XII.

**TABLE XII Employment Status**

	2000	2005-2009	Change
<i>Populations 16 years &amp; over</i>	35,348	36,344	+996 (+2.82%)
<i>In labor force</i>	24,406	24,925	+519 (+2.13%)
<i>Civilian labor force</i>	24,404	24,895	+491 (+2.01%)
<i>Employed</i>	23,631	23,517	-114 (-0.48%)
<i>Unemployed</i>	773	1,378	+605 (+78.27%)
<i>Percent unemployed</i>	3.2%	5.5%	+230 (+71.88%)
<i>Armed forces</i>	2	30	+28 (+1400%)
<i>Not in labor force</i>	10,942	11,419	+477 (4.36%)

Auglaize County saw job losses in many occupational areas over the past 10 years. The only bright spots during the same time period were increases in sales and office, and construction, extraction, and maintenance.

**TABLE XIII Occupation**

<i>Employed Civilian Population</i>	<i>2000</i>	<i>2005-2009</i>	<i>Change</i>
<i>16 Years &amp; Over</i>	23,631	23,517	-114 (-0.48%)
<i>Management, Professional &amp; Related</i>	6,238	6,234	-4 (-0.06%)
<i>Service</i>	3,414	3,380	-34 (-1%)
<i>Sales &amp; Office</i>	5,031	5,114	+83 (+1.65%)
<i>Farming, Fishing &amp; Forestry</i>	211	190	-21 (-9.95%)
<i>Construction, Extraction &amp; Maintenance</i>	2,164	2,202	+38 (+1.76%)
<i>Production, Transportation Material Moving</i>	6,573	6,397	-176 (-2.68%)

As reported by the Wapakoneta Area Economic Development Council, August 2010, the County's major employers were Crown Equipment Corporation (2,400); Joint Township District Memorial Hospital (650); Minster Machine Company (550); Setex, Inc. (Division of Tachi-S) (500); AAP-St. Marys Corporation (Division of Hitachi Metals) (470); Veyance Technologies, Inc. (Goodyear) (430); The Dannon Company (Division of Group Danone) (410); American Trim, LLC (235); Koneta Rubber Company (217); and General Aluminum Company (125). As listed in Table XIV, Auglaize County lost jobs in six (6) sectors while gaining jobs in six (6) sectors. The increases were in retail trade; transportation, warehousing, and utilities; information; professional, scientific, management, administrative, and waste management; education, health, and social services; and arts, entertainment, and recreation.

**TABLE XIV Industry**

	<i>2000</i>	<i>2005-2009</i>	<i>Change</i>
<i>Civilians employed population over 16</i>	23,631	23,517	-114 (-0.48%)
<i>Agriculture, forestry, fishing, hunting, mining</i>	724	639	-85 (-11.74%)
<i>Construction</i>	1,381	1,236	-145 (-10.50%)
<i>Manufacturing</i>	7,646	7,363	-283 (-3.70%)
<i>Wholesale trade</i>	963	694	-269 (-27.93%)
<i>Retail trade</i>	2,272	2,708	+436 (+19.19%)
<i>Transportation, warehousing &amp; utilities</i>	923	983	+60 (+6.50%)
<i>Information</i>	342	346	+4 (+1.17%)
<i>Finance, insurance, real estate, rental &amp; leasing</i>	802	739	-63 (-7.86%)
<i>Professional, scientific, management, administrative, waste management services</i>	974	1,024	+50 (+5.13%)
<i>Education, health &amp; social services</i>	4,031	4,389	+358 (+8.88%)
<i>Arts, entertainment, recreation</i>	1,510	1,781	+271 (+17.95%)
<i>Accommodation &amp; food services</i>			
<i>Other services</i>	1,375	1,037	-338 (-24.58%)
<i>Public administration</i>	688	578	-110 (-15.99%)

Most of Auglaize County's workers are in the private sector, followed by government service. Only 1,254 were self-employed.

**TABLE XV Class of Worker**

	<i>2000</i>	<i>2005-2009</i>	<i>Change</i>
<i>Private wage &amp; salary</i>	19,558	19,742	+184 (+0.94%)
<i>Government</i>	2,543	2,466	-77 (-3.03%)
<i>Self employed in own not incorporated business</i>	1,423	1,254	-169 (-11.88%)
<i>Unpaid family workers</i>	107	55	-52 (-48.60%)

**TABLE XVI Building Permit Data (2005-2010)**

<i>New Construction</i>	<i>2005</i>	<i>2006</i>	<i>2007</i>	<i>2008</i>	<i>2009</i>	<i>2010</i>	<i>6 Years Total</i>
<b>Building</b>	382	433	401	333	263	334	2,146

*Source: Auglaize County Auditor, Real Estate Clerk, April 2011*

**III - Evaluation of Jurisdiction's Current Fair Housing Profile**

*Fair Housing Complaints*

For the years 2006-2010, the Auglaize County Board of Commissioners reported no housing discrimination complaints.

From the Ohio Civil Rights Commission, there were seven (7) cases filed between 2006 and 2010. Of the seven (7) complaints: 3 were for Race; 2 Gender; 1 Disability; and 2 Other Impairment (physical or mental). (Note: One complaint referenced both race and gender.)

**HUD/Department of Justice Complaints**

There have been three (3) fair housing discrimination complaints filed with the Department of Justice or with the United States Department of Housing and Urban Development (HUD) involving Auglaize County over the past five years. Of those, two (2) were closed due a "No Cause Determination." The third complaint was filed based on Disability and noted discrimination and failure to make reasonable accommodation. That case was closed after conciliation/successful settlement.

**IV - Identification of Impediments to Fair Housing Choice**

*The sale or rental of housing*

As shown in Table XVII, there were 1,469 single-family properties sold in Auglaize County between 2006 and 2010. The biggest drop in sales occurred in 2008 with 245 compared to 332 in 2007 and 277 in 2010. Of significance, the median sales price has gradually declined over the five years from \$114,938 in 2006 to \$99,947 in 2010.

**TABLE XVII Auglaize County Home Sales between 2006-2010**

	<i>2006</i>	<i>2007</i>	<i>2008</i>	<i>2009</i>	<i>2010</i>	<i>Totals</i>
<b><i>Number of Properties Sold</i></b>	367	332	245	248	277	1,469
<b><i>Median Days on Market</i></b>	125	149	153	164	173	
<b><i>Median List Price</i></b>	121,606	118,897	123,589	123,114	111,497	
<b><i>Median Sales Price</i></b>	114,938	111,911	115,335	109,018	99,947	

*Source: Midwestern Ohio Association of Realtors/WRIST, Inc., August 2011*

According to representatives from the Midwestern Ohio Association of Realtors (MOAR), all listing contracts and consumer guides contain specific language relating to fair housing. All customers are provided a fair housing brochure as well. Realtors are required to take at least a three (3) hour course on fair housing laws and regulations every three years. Fair housing information is also displayed and made available at all realty offices and the MOAR Board Office. Every broker also makes it a point to include and discuss fair housing information on a regular basis at all office and company meetings.

Advertising for housing, especially for rental units, can be found in local newspapers, area Rental/Apartment Guides, For Sale Publications, work and office bulletin boards, word of mouth, and now more so through the internet. Most of the housing discriminatory language has been eliminated from the newspapers that cover Auglaize County, which include the Wapakoneta Daily News and the St. Marys Evening Leader. These periodicals had the following disclaimer:

*“Fair Housing Policy*

*All residential Real Estate advertising in this paper is subject to the Federal Fair Housing Act, which makes it illegal to advertise any preference, limitation or discrimination based on race, sex, religion, disability, national origin, or familial status. This paper will not knowingly accept any advertising for residential real estate which is in violation of the law. All readers are hereby informed that all residential properties advertised in this publication are available on an equal opportunity basis.”*

*Provision of Housing Brokerage Services and Financing Assistance for Dwellings*

Auglaize County is served by the Midwestern Ohio Association of Realtors which covers Auglaize, Champaign, Logan, Mercer, Miami, and Shelby Counties. The Board has over 550 members and is one of 1,600 real estate boards in the United States that make up the National Association of Realtors (NAR), the largest trade association in the world.

In Auglaize County, there are 13 lending institutions, located throughout the County, providing a myriad of financial services to its residents including home improvement and mortgage financing.

1.	1 <sup>st</sup> Choice Financial	116 East Auglaize Street, Wapakoneta
2.	American Budget Company	107 West Auglaize Street, Wapakoneta 575 Royal Oak Drive, St. Marys 10 Bremen Drive, New Bremen
3.	Chase Bank	801 Defiance Street, Wapakoneta 609 East Main Street, Cridersville 16 East Auglaize Street, Wapakoneta 125 West Spring Street, St. Marys
4.	CitiFinancial	903 Defiance Street, Wapakoneta
5.	First National Bank	406 Hamilton Road, Wapakoneta 435 South Washington Street, New Bremen 104 South Main Street, New Knoxville
6.	Home Savings Bank	South Blackhoof Street, Wapakoneta
7.	Hometown Mortgage Lending Co.	111 South Main Street, St. Marys
8.	Mercer Savings Bank	1166 Indiana Avenue, St. Marys
9.	Minster Bank	607 Defiance Street, Wapakoneta
10.	The Peoples Bank	1510 Kishler Street, St. Marys
11.	Superior Federal Credit Union	202 Willipie Street, Wapakoneta
12.	Three Rivers Federal Credit Union	420 Greenville Road, St. Marys
13.	Woodforest National Bank	1257 Bellefontaine Street, Wapakoneta

As shown in Table XVIII (*on page 17*) from Home Mortgage Disclosure Act (HMDA) information for 2009, there were a total of 2,676 loans originated in Auglaize County. Of these, 75.67% were Conventional; 17.19% were FHA; 2.39% were VA; and 4.75% were Farm Service Applications (please see Table XIX on page 18). Most of the loans were for refinancing (78.96%); followed by home purchases (17.90%); and home improvements (3.14%) (see Table XXI, page 18). The most number of applications were from white applicants 89.09% (Table XXIII, page 18). Of the 287 denials, 1 was a Hispanic applicant (0.35%); 0 from Black applicants (0%); and 267 from White applicants (93.03%); please see Table XXVI on page 18. The top three reasons for denial were for lack of collateral (31.36%); credit history (31.36%); and debt-to-income ratios (18.46%) (Table XXV, page 18). The Census Tract with the most activity was 404 with 396 originations of which 309 were for refinancing.

**TABLE XVIII Auglaize County FY2009 Mortgage Loan Activity**

Census Tract (CT)	Loan Type										Property Type										Loan Purpose										Ethnicity										Race										Gender										Denial									
	Conventional Loan - No Federal Assistance	FHA - Federal Housing Administration	VA - Veterans Administration	FSA - Farm Service Agency/Rural Housing Service	Total Loans	1-4 Unit	Manufacturing Unit	Multi-Family	Purchase	Home Improvements	Refinance	Hispanic	Not Hispanic	No Information Available	Not Applicable	No Co-Applicant	American Indian	Asian	Black/African American	Native Hawaiian	White	No Information	Not Applicable	No Co-Applicant	Male	Female	No Information	Not Applicable	No Co-Applicant	Debt to Income	Employment History	Credit History	Collateral	Insufficient Cash	Unverifiable Information	Credit Application Incomplete	Mortgage Insurance Denied	Other	Total Denials																															
401	214	50	1	16	261	273	8	53	8	220	0	262	12	7	0	1	0	0	0	0	263	10	7	0	209	58	7	7	0	7	0	18	13	0	0	8	0	0	2	48																														
402	180	46	4	11	241	236	5	45	1	195	0	223	5	13	0	0	0	0	0	0	222	6	13	0	167	68	3	13	0	4	1	6	6	1	1	0	1	0	0	20																														
403	109	45	6	13	173	169	4	49	2	122	152	8	12	0	0	0	0	0	0	0	162	9	12	0	108	47	6	12	0	6	1	14	6	0	0	4	0	0	0	31																														
404	297	66	13	20	396	394	2	74	13	309	368	11	16	0	0	0	0	0	0	0	366	10	16	0	271	101	8	16	0	10	0	16	13	1	1	4	0	1	0	48																														
405	291	43	9	2	345	341	4	40	7	298	305	20	19	0	0	0	0	0	0	0	312	12	19	0	251	63	12	19	0	2	0	6	16	0	0	3	0	0	1	28																														
406	120	34	4	22	180	179	1	36	8	134	1	155	7	17	0	1	0	0	0	0	152	8	17	0	121	33	9	17	0	6	0	4	5	0	0	4	0	0	0	19																														
407	234	59	17	32	342	340	2	85	17	240	2	289	24	27	0	0	0	0	0	0	291	23	27	0	236	71	8	27	0	8	0	8	8	0	0	3	0	0	2	29																														
409	185	47	2	3	237	236	0	34	6	197	0	205	18	14	0	2	1	0	0	0	201	19	14	0	184	31	8	14	0	2	1	6	7	0	0	3	1	2	0	22																														
410	203	25	5	6	239	237	2	31	13	195	0	211	13	15	0	3	0	0	0	0	214	7	15	0	185	30	9	15	0	3	0	1	8	1	0	1	0	1	0	1	16																													
411	192	45	3	2	242	237	5	30	9	203	0	211	16	15	0	3	0	1	1	0	211	11	15	0	187	33	7	15	0	5	0	9	8	1	0	2	0	0	2	27																														
<b>Total</b>	<b>2025</b>	<b>460</b>	<b>61</b>	<b>127</b>	<b>2676</b>	<b>2642</b>	<b>33</b>	<b>1479</b>	<b>84</b>	<b>2113</b>	<b>6</b>	<b>2381</b>	<b>134</b>	<b>155</b>	<b>0</b>	<b>15</b>	<b>1</b>	<b>2</b>	<b>4</b>	<b>2364</b>	<b>115</b>	<b>155</b>	<b>0</b>	<b>1919</b>	<b>525</b>	<b>77</b>	<b>155</b>	<b>0</b>	<b>53</b>	<b>3</b>	<b>90</b>	<b>90</b>	<b>4</b>	<b>2</b>	<b>32</b>	<b>2</b>	<b>11</b>	<b>287</b>																																

Source: Federal Financial Institutions Examination Council (FFIEC) Home Mortgage Disclosure Act FY2009 Loan Application Register (LAR) & Transmittal Sheets (TS) data

**TABLE XIX**

<i>Total Loans 2,676</i>		
<i>Conventional</i>	2025	75.67%
<i>FHA</i>	460	17.19%
<i>VA</i>	64	2.39%
<i>Farm Service/Rural Housing</i>	127	4.75%

**TABLE XX**

<i>Loan Types</i>		
<i>SF</i>	2642	98.73%
<i>Manufactured Unit</i>	33	1.23%
<i>Multi-Family</i>	1	0.04%

**TABLE XXI**

<i>Loan Purpose</i>		
<i>Purchase</i>	479	17.90%
<i>Home Improvement</i>	84	3.14%
<i>Refinance</i>	2113	78.96%

**TABLE XXII**

<i>Ethnicity</i>		
<i>Hispanic</i>	6	0.22%
<i>Non-Hispanic</i>	2381	88.98%

**TABLE XXIII**

<i>Race</i>		
<i>American Indian</i>	15	0.56%
<i>Asian</i>	1	0.04%
<i>Black</i>	2	0.08%
<i>Native Hawaiian</i>	4	0.15%
<i>White</i>	2384	89.09%
<i>No Information</i>	115	4.30%

**TABLE XXIV**

<i>Gender</i>		
<i>Male</i>	1919	71.71%
<i>Female</i>	525	19.62%
<i>No Information</i>	77	2.88%

**TABLE XXV**

<i>Denials – 287 (10.73%)</i>		
<i>Debt-to-Income</i>	53	18.46%
<i>Employment History</i>	3	1.05%
<i>Credit History</i>	90	31.36%
<i>Collateral</i>	90	31.36%
<i>Insufficient Cash</i>	4	1.39%
<i>Unverifiable Information</i>	2	0.70%
<i>Incomplete Credit Application</i>	32	11.15%
<i>Mortgage Insurance Denied</i>	2	0.70%
<i>Other</i>	11	3.83%

**TABLE XXVI**

<i>Denials by Race &amp; Ethnicity</i>					
<i>CT</i>	<i>Hispanic</i>	<i>Black</i>	<i>White</i>	<i>Unverifiable</i>	<i>Total</i>
401	0	0	46	2	48
402	0	0	19	1	20
403	0	0	30	1	31
404	1	0	45	2	48
405	0	0	25	3	28
406	0	0	17	2	19
407	0	0	25	4	29
409	0	0	19	3	22
410	0	0	15	0	15
411	0	0	26	1	27
<b>Total</b>	1	0	267	19	287

### Foreclosures

Auglaize County experienced a spike in property foreclosures in 2009. Below in Table XXVII, are foreclosure figures for Auglaize County provided by the Ohio Supreme Court. Compared to 2001 figures, Auglaize County spiked in 2009 with 262 foreclosures. In 2010, it had slightly less at 248.

**TABLE XXVII Property Foreclosures**

<i>Jurisdiction</i>	<i>2001</i>	<i>2002</i>	<i>2003</i>	<i>2004</i>	<i>2005</i>	<i>2006</i>	<i>2007</i>	<i>2008</i>	<i>2009</i>	<i>2010</i>
<b>Auglaize County</b>	124	159	153	150	174	201	217	227	262	248

*Source: Ohio Supreme Court, 2011*

### Appraisal Practices\*

One of the factors leading to the real estate mortgage demise was the over appraisal of properties. As a result, Ohio passed Senate Bill 185 (SB 185) in May 2006 that became effective on January 1, 2007. SB 185 prohibits anyone from performing a real estate appraisal for mortgage loans if the person is not licensed or certified. This law prohibits knowingly bribing or coercing an appraiser for the purpose of corrupting his or her judgment. The Bill also contains stipulations for title insurance agents requiring them to have and maintain errors and omissions insurance policies.

On May 1, 2009, federal regulations regarding real estate appraisals changed for lenders selling their mortgage loan portfolios on the secondary mortgage market. These lenders must now conform to revamped rules stipulated by Fannie Mae and Freddie Mac which mandate the adoption of the Home Valuation Code of Conduct (HVCC).

The HVCC covers principles regarding “solicitation, selection, compensation, conflicts of interest and appraiser independence. The HVCC prohibits mortgage brokers and real estate agents from choosing appraisers. While the code of conduct allows lenders to conduct appraisals by in-house staff appraisers, it prohibits the loan production staff from 1) selecting, retaining, recommending, or influencing the selection of an appraiser for an appraisal assignment or for inclusion on an appraisal roster, and/or 2) having any substantive conversation with an appraiser or appraisal management company regarding valuation, including ordering or managing an appraisal assignment. The Code only applies to 104 unit single-family loans sold by mortgage originators to Fannie Mae and Freddie Mac.

The HVCC contains standards:

- That apply to all lenders in the U.S. who desire to sell single-family mortgage loans to Government Sponsored Enterprises (GSE), with some exceptions made for small banks;
- That apply to individual realtors and licensed real estate agents, who can no longer serve as a third party between a lender and appraiser;
- For any employee, director, officer, or agent of the lender, or any third party acting as joint venture, independent contractor, appraisal company, appraisal management company, or partner of behalf of the lender.

The HVCC does not apply to FHA loans and Federal Home Loan Banks are not participants. Also, lenders may choose to use a pre-approved list and/or panel in the selection of appraisers, but the lender must ensure that 1) employees of the lender tasked with selecting appraisers are

independent of the loan production staff and 2) loan production staff is not involved with selecting appraisers from the list for particular assignments.

*\*Excerpted from 2010 City of Toledo Analysis of Impediments to Fair Housing, prepared by the Toledo Fair Housing Center, May 2010, pgs. 139-140.*

#### *Homeowners Insurance*

There was discussion with an Auglaize County insurance representative regarding homeowner insurance issues. Most independent and national carriers provide multi-line coverage (property and liability). Agents' offices are located throughout the county, some with locations in both cities and villages. Replacement coverage is not limited by location of the property and is available on any houses having updates within the last 15 years (exceptions would have to do with the physical condition of the house, i.e. no fuses, roofing in good shape, etc.). It is estimated that approximately 70% of the housing stock in Auglaize County is considered to be in overall decent condition (standard construction/functional homes). The County does not have many "custom" homes. In the smaller communities, insurance agents get to know their service area quite well which helps in providing needed coverage. Riskier policies (those for older homes that may not be code compliant) are referred to the Ohio Fair Plan for coverage.

The Ohio Fair (Fair Access to Insurance Requirements) Plan was established in November 1968 based on the Federal Government's adoption of the Federal Riot Insurance Act of August 1968. The Fair Plan provides basic coverage (for fire, windstorm, hail, aircraft damage, riot, vehicle damage, explosion, smoke, vandalism, malicious mischief) for eligible properties at "standard rates". Coverage is provided through a "pool" comprised of all property insurers writing coverage in the state. These members constitute the association (OFP) and participate in the losses and profits in direct proportion to their premium volume of business in the state. Coverage for 1 and 2 Family houses was started in 1981 and a Crime Insurance Program was established in 1987.

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

### **Land Use Regulations**

#### **Master Plans**

The Auglaize County Regional Planning Commission (AC-RPC) handles land use and zoning issues and administers the county subdivision regulations. The AC-RPC is comprised of 58 members representing 2 cities, 7 villages, and 13 townships within the county. The 14<sup>th</sup> Township, Wayne, opted out. Auglaize County does not have a county-wide comprehensive plan. The cities of St. Marys and Wapakoneta both have master plans.

St. Marys' Plan, completed in 1990 was an update of its 1979 document. The 1990 Plan called for new development outside the City to the north along the U.S. Routes 33/29. It proposed utility, transportation and sewerage extensions and improvements to accommodate growth there. The Plan also called for more residential development and downtown revitalization efforts. Enhancement of Grand Lake St. Marys with improved access, waterfront parks and walkways was also recommended to increase tourism and recreational activities.

Wapakoneta's Master Plan was updated in early 2008 and adopted by their council on August 4, 2008. The plan identified 11 distinct "concept areas" within the City comprised of industrial

uses, the downtown, neighborhoods, and 2 corridors: Bellefontaine and Auglaize. The redevelopment recommendations centered on improvements to these 11 concept areas. New development (regional offices) was proposed for the northeast part of the city along I-75 and three new roadway connections were recommended. One would be along the southeast part of the city, extending Commerce Drive eastward towards Wapak-Fisher Road. The second one would extend Industrial Drive eastward and northward to Lunar Drive. The third recommendation would extend Ramga Road southward (south of U.S. Rt 33) and then in an easterly direction to Ashland Avenue.

**Zoning Codes**

St. Marys Zoning Code was adopted in July 1979 and has had numerous amendments. It has 14 zoning districts: 7 residential, 4 commercial, 1 industrial, a Flood Plain district and a Residential-Professional District (use of residential structures for offices along major thoroughfares). The residential districts included a planned unit development (PUD) zone and a mobile home park district.

Wapakoneta's zoning code was updated in 2009 and includes 12 districts: 1 agricultural, 5 residential, 3 commercial and 3 industrial ones. The R-5 district, in their residential section is for mobile home parks.

Most all of the township zoning resolutions included provisions for multi-family housing and mobile home parks. Four townships (Washington, Wayne, Duchouquet and Union) permit multi-family dwellings and mobile home parks as conditional uses. Please see Table XXVIII below.

**TABLE XXVIII Auglaize County Township Zoning Resolutions**

<i>Township</i>	<i>Date of Zoning Resolution</i>	<i>Provisions for Multi-family (MF) dwellings &amp; Mobile Home Parks (MHP)</i>	
		<i>MF</i>	<i>MHP</i>
1 Clay Township	1989	No	Yes
2 Duchouquet Township	2006	Yes (Conditional Use)	Yes
3 German Township	2001	Yes	Yes
4 Goshen Township	2004	Yes	Yes
5 Jackson Township	2007	Yes	Yes
6 Logan Township	2007	No	Yes
7 Moulton Township	2000	Yes	Yes
8 Noble Township	2001	Yes	Yes
9 Pusheta Township	1998	Yes	Yes
10 Salem Township	2006	No	Yes
11 St. Marys Township	1993	Yes	Yes
12 Union Township	2002	Yes (Conditional Use)	Yes (Conditional Use)
13 Washington Township	2003	Yes (Conditional Use)	Yes (Conditional Use)
14 Wayne Township	2006	Yes (Conditional Use)	Yes (Conditional Use)

*Administrative Policies concerning Community Development and Housing Activities*

The County has utilized its CDBG/Formula Funds within several of its identified Investment Areas delineated in its Community Assessment and Strategy (CAS): Census Tract 405, Block Group 3 (51.4% LMI); Census Tract 402, Block Group 3 (60.4% LMI); Census Tract 402, Block Group 1 (69.6% LMI); Census Tract 402, Block Group 2 (100% LMI); Census Tract 403, Block Group 2 (65.6% LMI); Census Tract 404, Block Group 4 (100% LMI); Census Tract 406, Block Groups 2 & 3 (53% LMI); Census Tract 403, Block Group 2 (51.3% LMI); Census Tract 404, Block Group 5 (55.2% LMI); Census Tract 401, Block Group 3 (60.6% LMI); and Census Tract 404, Block Group 1 (65% LMI); along with other non-area improvements for infrastructure, ADA, equipment purchase, assistance to seniors, public rehabilitation, demolition, and planning work. Please see Maps #1 - #9, beginning on page 26 for boundaries of these LMI areas.

Since 1993, the County has used its CHIP funds to assist existing homeowners with home repair and private rehabilitation assistance, provided homebuyer assistance to new LMI buyers, and has provided public rehabilitation assistance to the County-owned Auglaize Acres Nursing Home. Home Repair assistance is provided via grants to households earning 50% or less of the area median income and for the other CHIP activities, to households that are at or below 80% of the area median income. Table XXIX shows the current (FY11) Section 8 Income Guidelines provided by HUD. These change on an annual basis.

**TABLE XXIX FY2011 Section 8 Income Guidelines**

<i>Anglaize County</i>	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
<i>FY11 MFI 64,000</i>	<i>Person</i>							
<b>50% AMI</b>	22,400	25,600	28,800	32,000	34,600	37,150	39,700	42,250
<b>80% AMI</b>	35,850	41,000	46,100	51,200	55,300	59,400	63,500	67,600

*Source: US Dept. of Housing & Urban Development (HUD), May 31, 2011*

*Assessment of Current Public and Private Fair Housing Programs/Activities*

The County is committed to upholding all applicable Federal and State Civil Rights and Fair Housing Laws, regulations and policies. On February 4, 1993, the County adopted its Fair Housing Resolution. It cites unlawful housing practices, the required posting of notices by Realtors and Landlords and the creation of a Fair Housing Board to implement the resolution and to report to the County. A copy of the Resolution is in the appendix on page 35.

Auglaize County provides fair housing information to all of its CHIP, Neighborhood Stabilization Program (NSP) and Community Development Block Grant Program clients and processes complaints referring them to the appropriate agency or office for further action and/or resolution. The County's point of contact for Fair Housing issues is Ms. Esther Leffel, Clerk of The Board with the Board of County Commissioners, Auglaize County, Ohio. Consultant services for Fair Housing Outreach services and analyses associated with the CHIP and CDBG programs is provided by Poggemeyer Design Group, Inc. (PDG) out of Bowling Green, Ohio. The local office of the Ohio Civil Rights Commission is the Dayton Regional Office, 40 West 4<sup>th</sup> Street, Suite 1900, Dayton, Ohio 45402-1857.

## V - Conclusions and Recommendations

The Analysis of Impediments to Fair Housing identified the following seven (7) areas depicted in Table XXX requiring attention and action in order to address impediments to fair housing in the community: Rental housing counseling; Foreclosure and foreclosure prevention; Transportation services, specifically for the elderly and disabled; Advertising violations especially through the internet; Lack of accessible housing for the disabled/mobility impaired; Predatory lending awareness; Revise City Fair Housing Ordinance to include two additional protected classes adopted by the state: military status; and ancestry.

**TABLE XXX Strategies to Address Impediments**

<i>Impediment Area</i>	<i>Goals/Objectives</i>	<i>Action Step(s) &amp; Timeline</i>	<i>Primary Responsibilities</i>
1. Rental counseling	Improve tenant/landlord relationships	Help establish a local tenant-landlord counseling agency (within 1 to 2 years)	Auglaize County Commissioners and Other County Departments and Agencies; City of St. Marys; City of Wapakoneta; with assistance from Legal Aid of Western Ohio, Inc. (LAWO)
2. Foreclosure & Foreclosure Prevention	Reduce/avoid foreclosures	Refer CHIP clients & other Auglaize County residents to counseling agencies (immediately and on-going)	<ul style="list-style-type: none"> <li>• County Commissioners</li> <li>• Other County Departments and Agencies</li> </ul>
3. Enhanced Transportation	Provide transportation access/service, especially for seniors and the disabled	Explore implementation and/or options for providing expanded public transportation services or coordination with surrounding areas (within 1 to 2 years)	<ul style="list-style-type: none"> <li>• Senior Center</li> <li>• PSA3 Area Agency</li> <li>• United Way</li> <li>• County Commissioners</li> </ul>
4. Advertising Violations	Dissuade discriminatory Fair Housing advertising on the internet	Work to monitor websites that have for sale/rent advertising. Report such violations to appropriate agencies (on-going)	<ul style="list-style-type: none"> <li>• County Commissioners</li> <li>• Other County Departments and Agencies</li> </ul>
5. Accessible Housing for Disabled/Mobility Impaired	Expand housing opportunities for disabled & mobility impaired households	Provide CHIP/Formula Assistance Refer households to Area Office on Aging	<ul style="list-style-type: none"> <li>• County Commissioners</li> <li>• Other County Departments and Agencies</li> <li>• CHIP Consultants</li> </ul>
6. Predatory Lending Awareness	Educate general public on predatory lending practices and how to recognize it	Provide outreach activities and information on predatory lending	<ul style="list-style-type: none"> <li>• County Commissioners</li> <li>• Other County Departments and Agencies</li> <li>• FH Consultant</li> <li>• Counseling Agencies</li> <li>• LAWO</li> </ul>
7. Fair Housing Ordinance Revision	Update County Fair Housing Ordinance to include two new protected classes: military status; and ancestry	Revise Ordinance within one year	<ul style="list-style-type: none"> <li>• County Commissioners</li> <li>• County Legal Department</li> </ul>

VI - Appendices

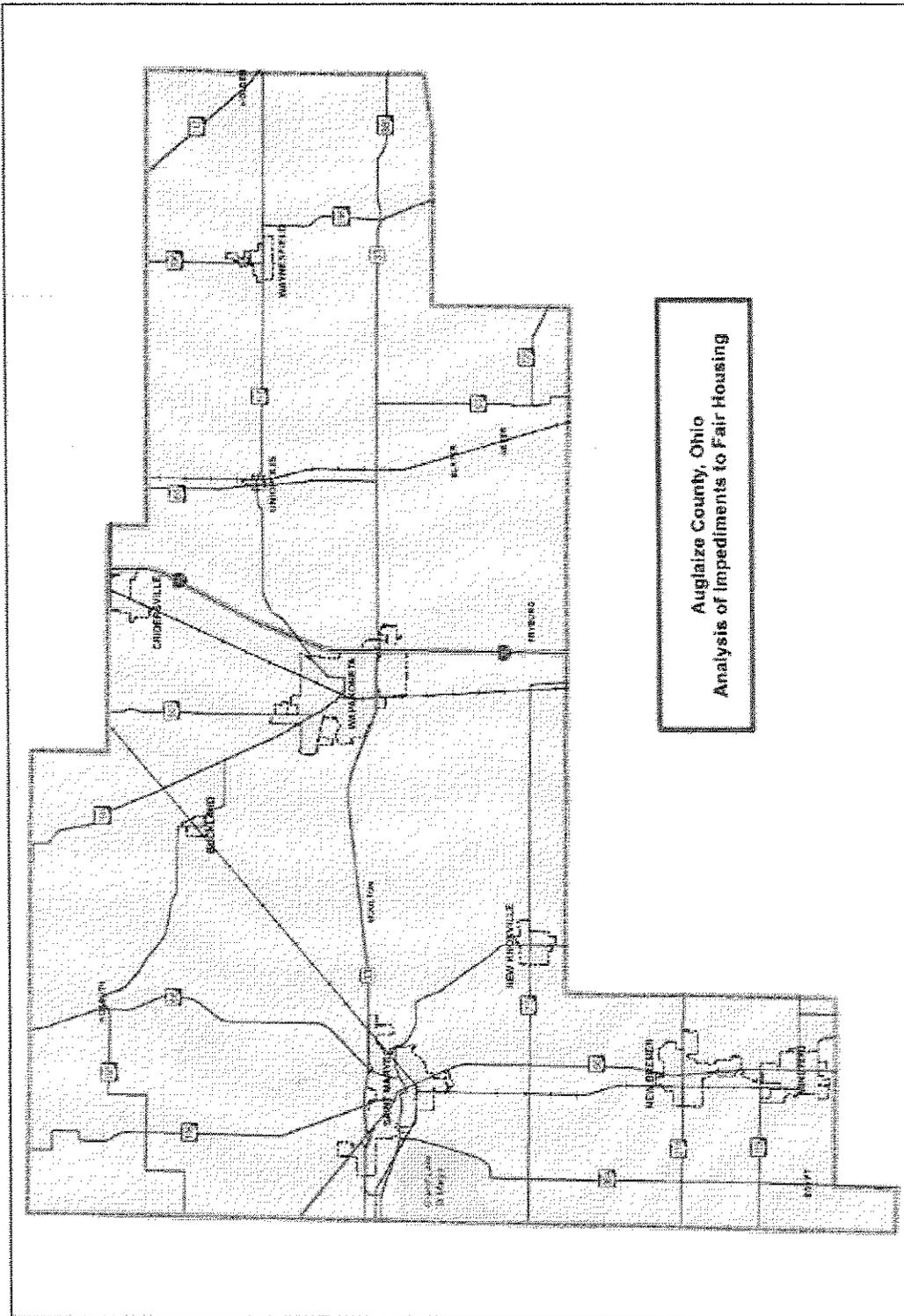
*Auglaize County Location Map*

STATE OF OHIO  
AUGLAIZE COUNTY  
LOCATION MAP

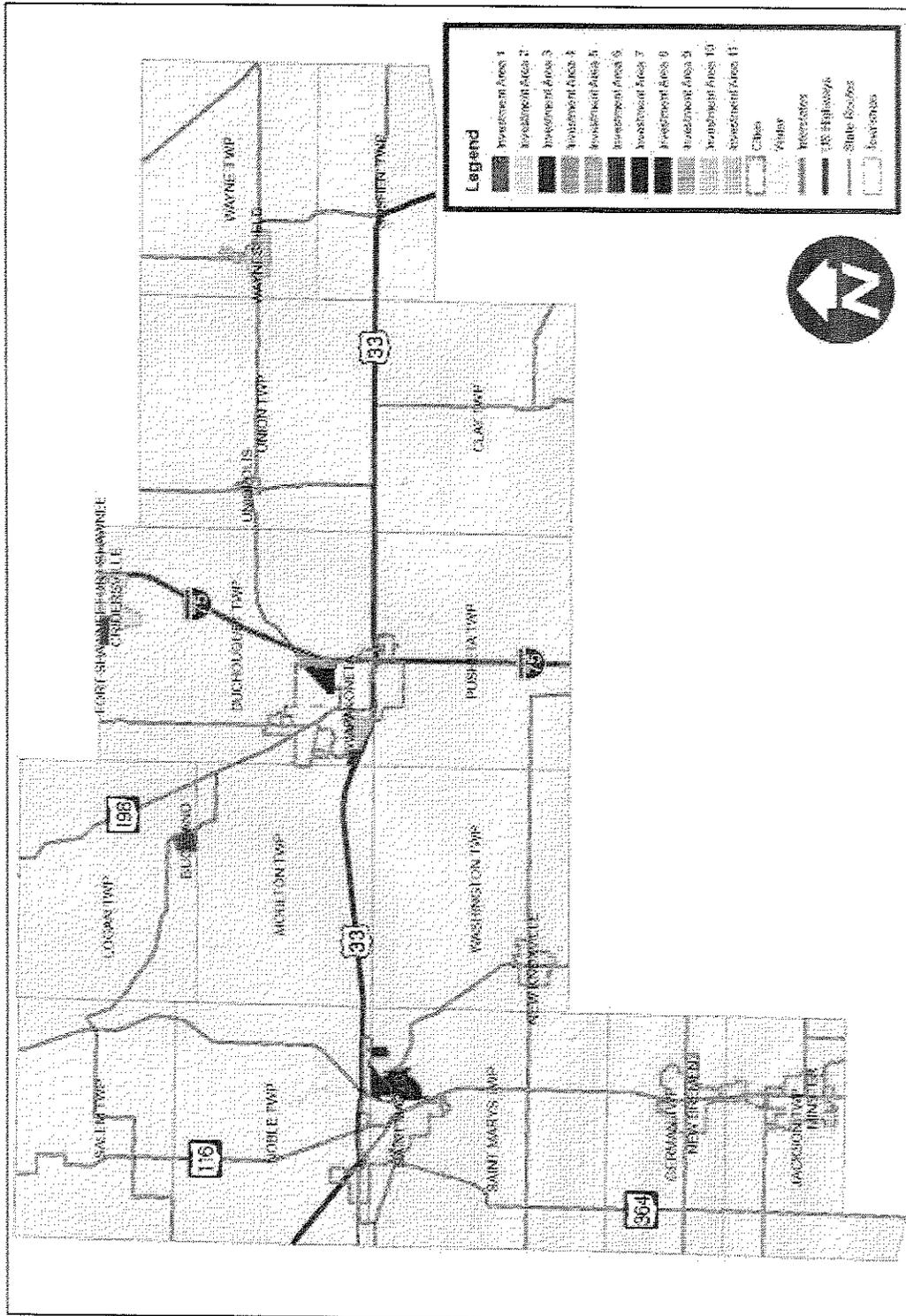


PUBLIC SAFETY TRAINING CENTER

Map of Auglaize County, Ohio Analysis of Impediments to Fair Housing

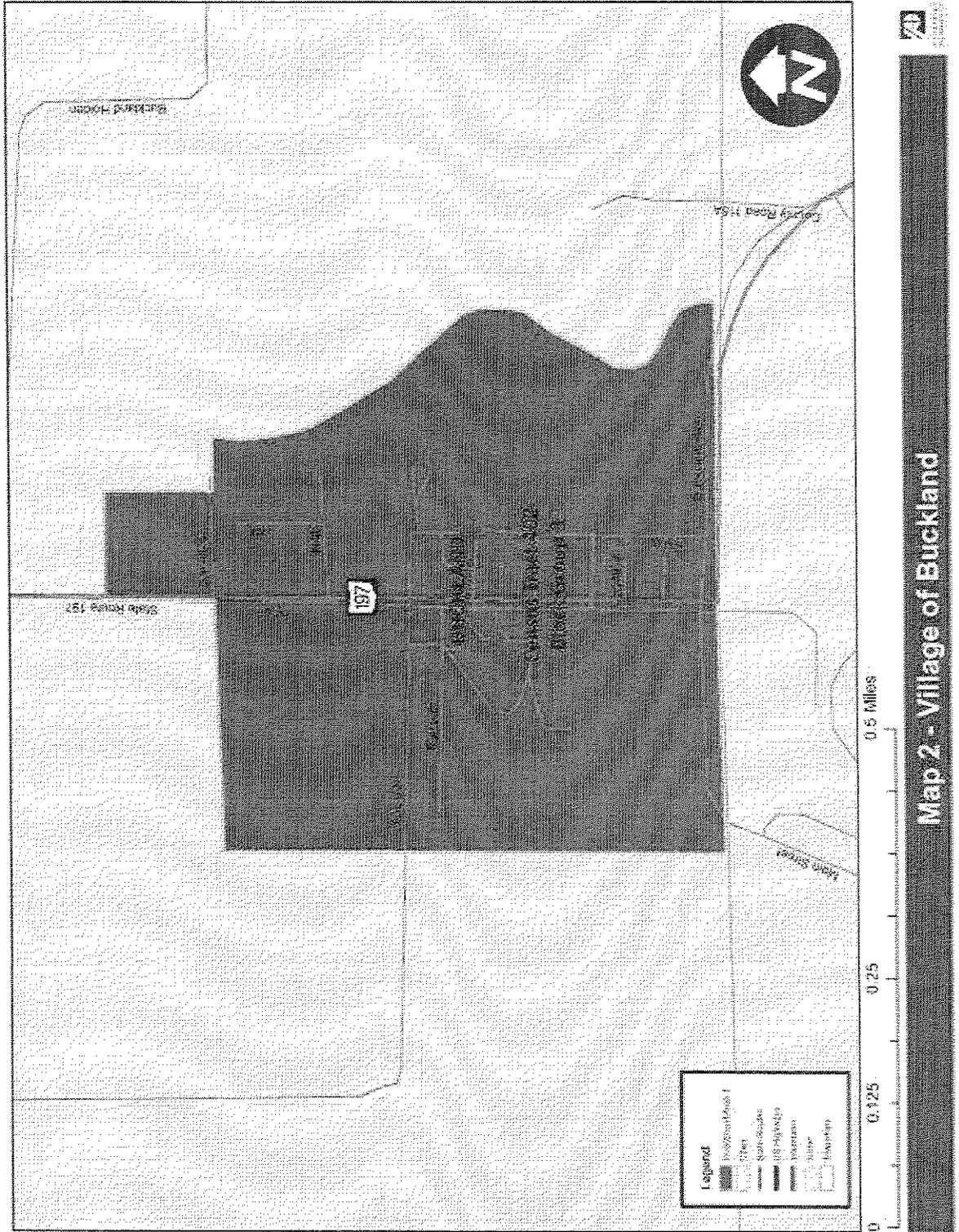


# Map 1 Auglaize County FY2007 Community Development Program

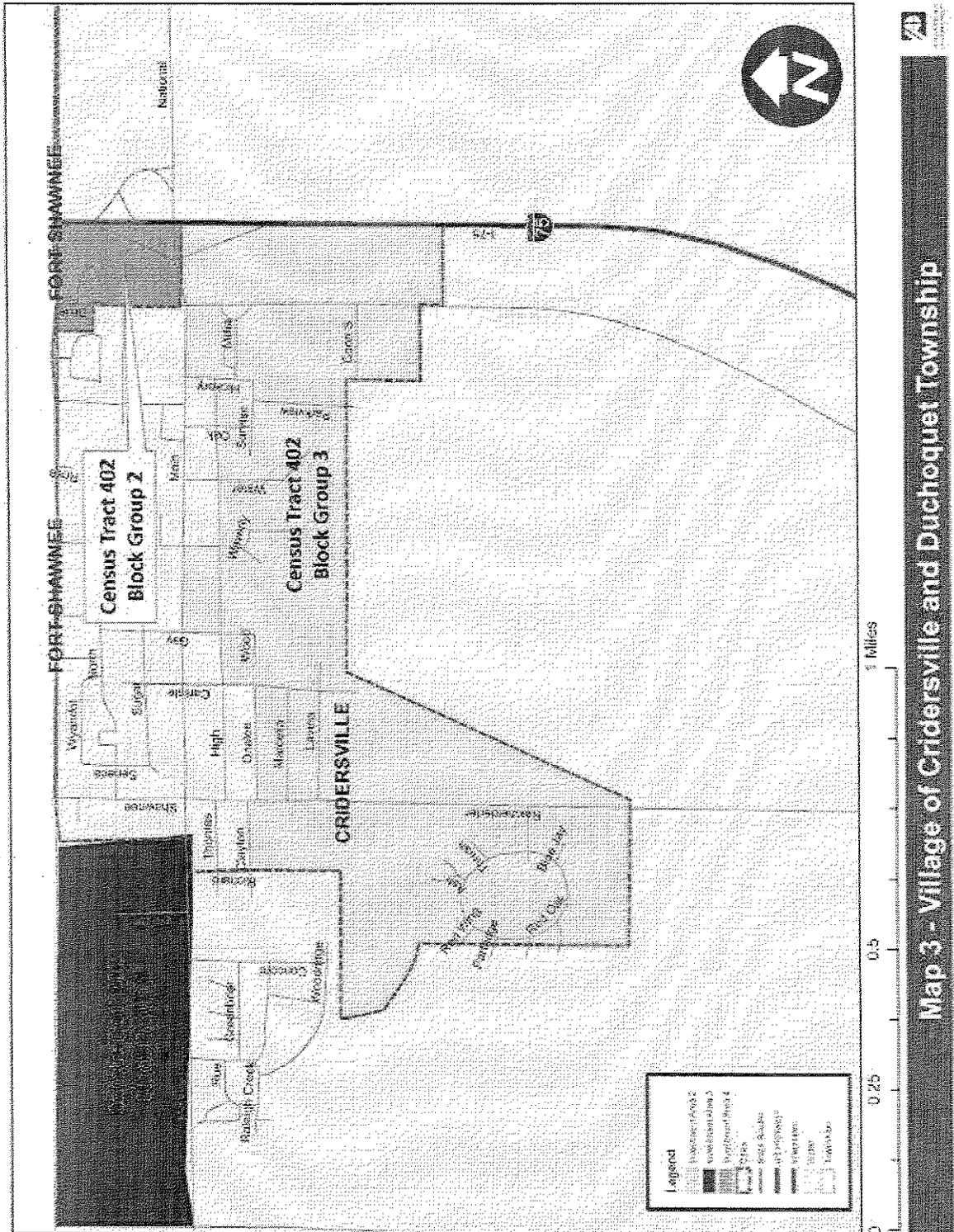


## Map 1 - Auglaize County FY 2007 CDBG Community Development Program

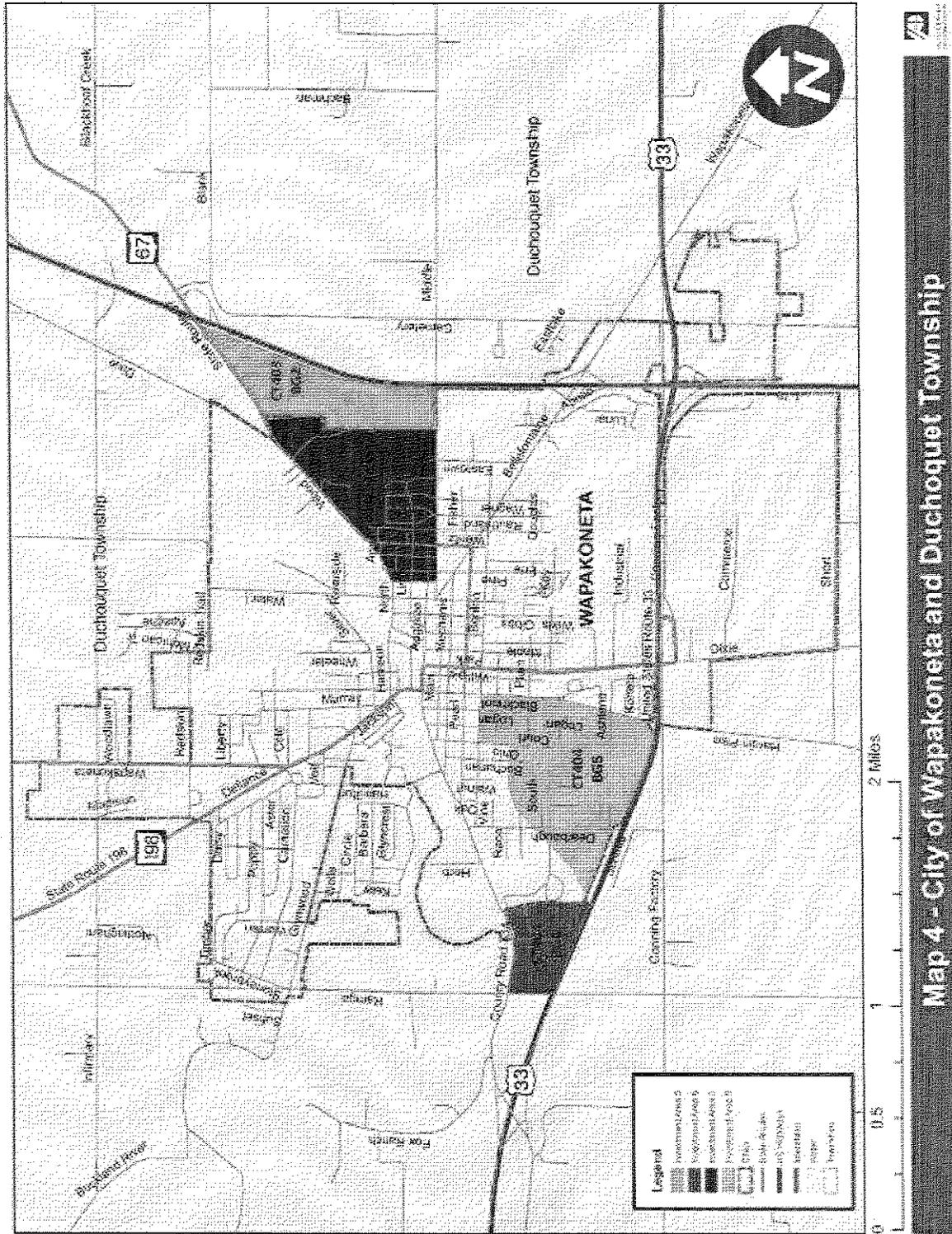
Map 2 Village of Buckland



Map 3 Village of Cridersville and Duchoquet Township

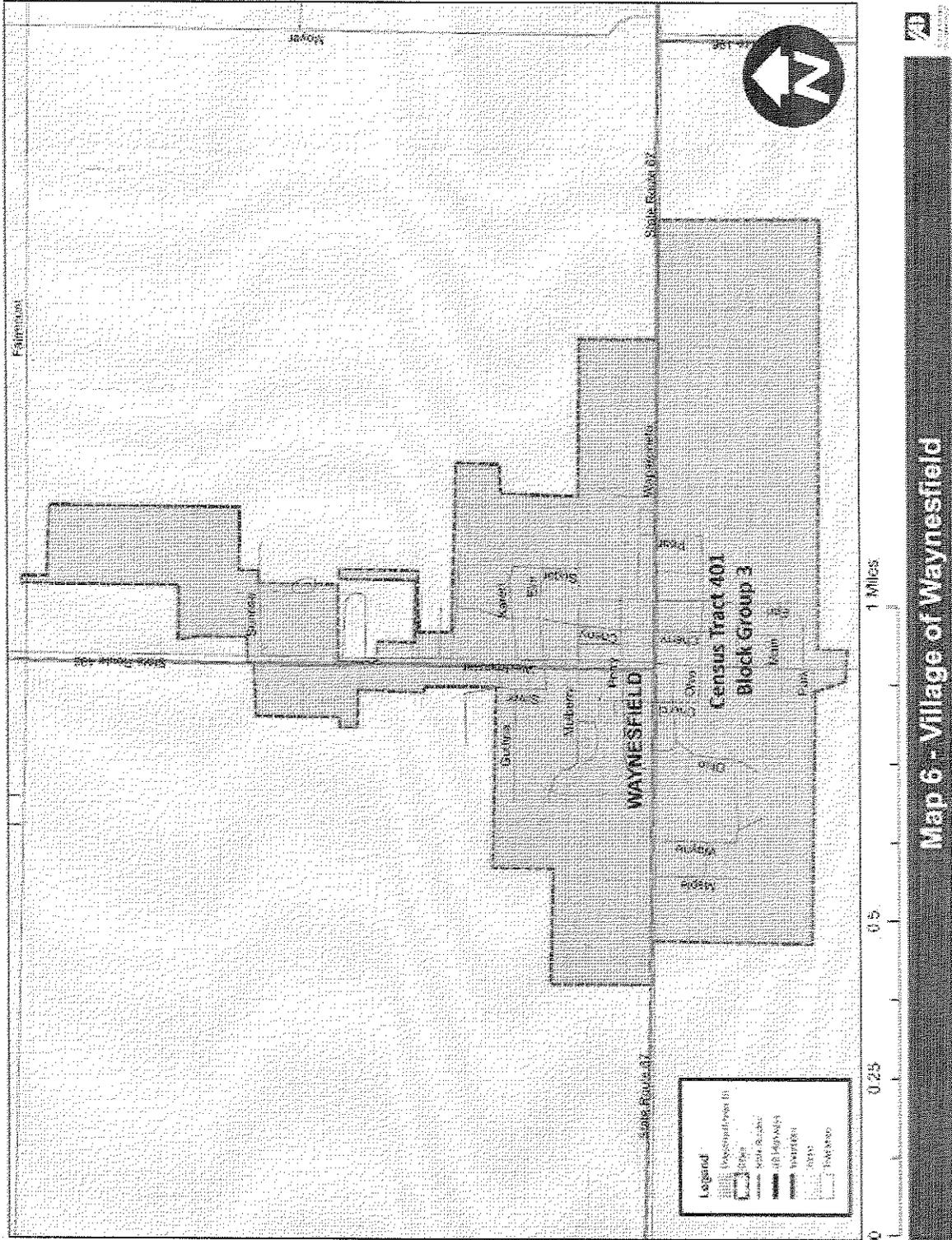


Map 4 City of Wapakoneta and Duchouquet Township

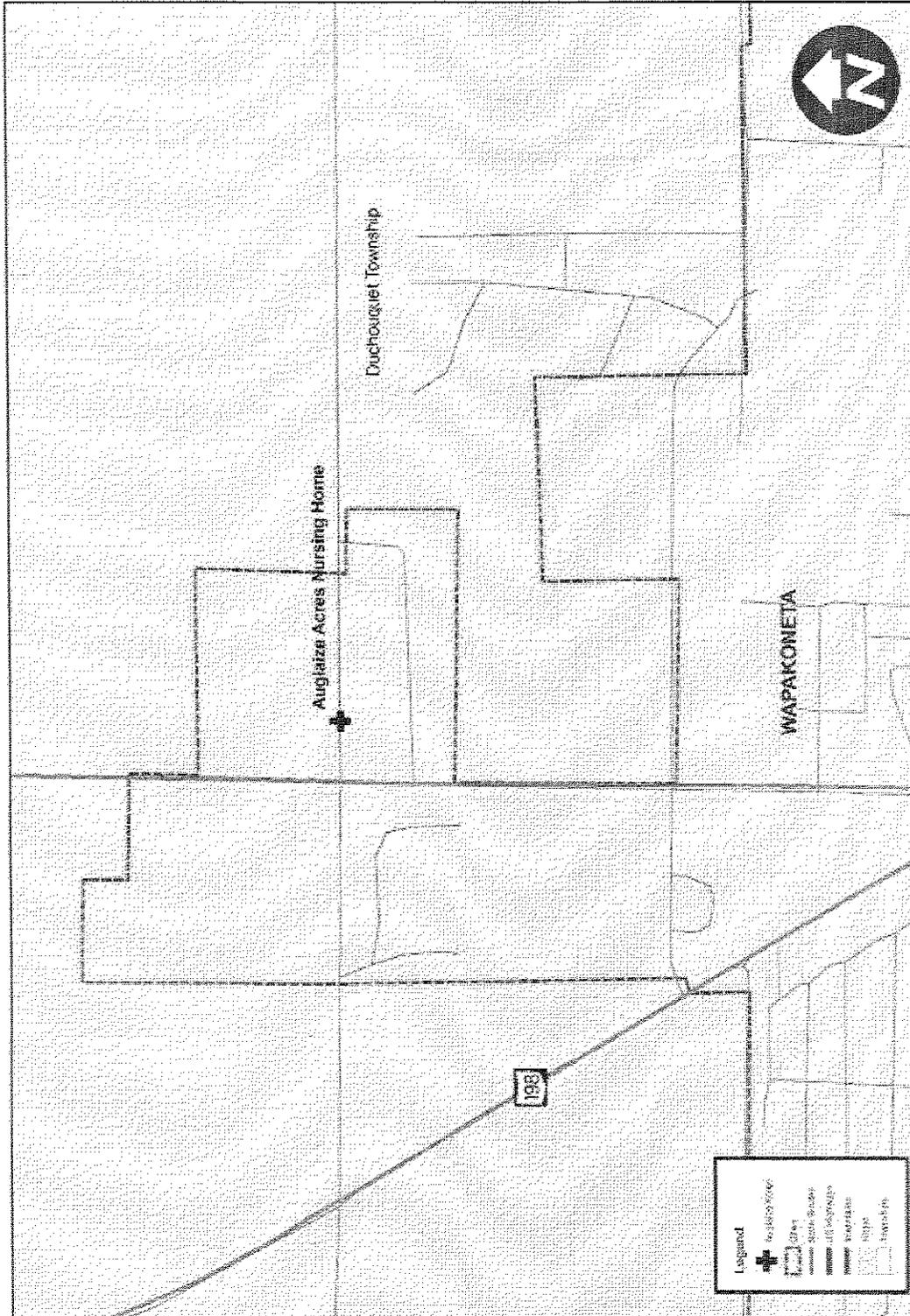




Map 6 Village of Waynesfield

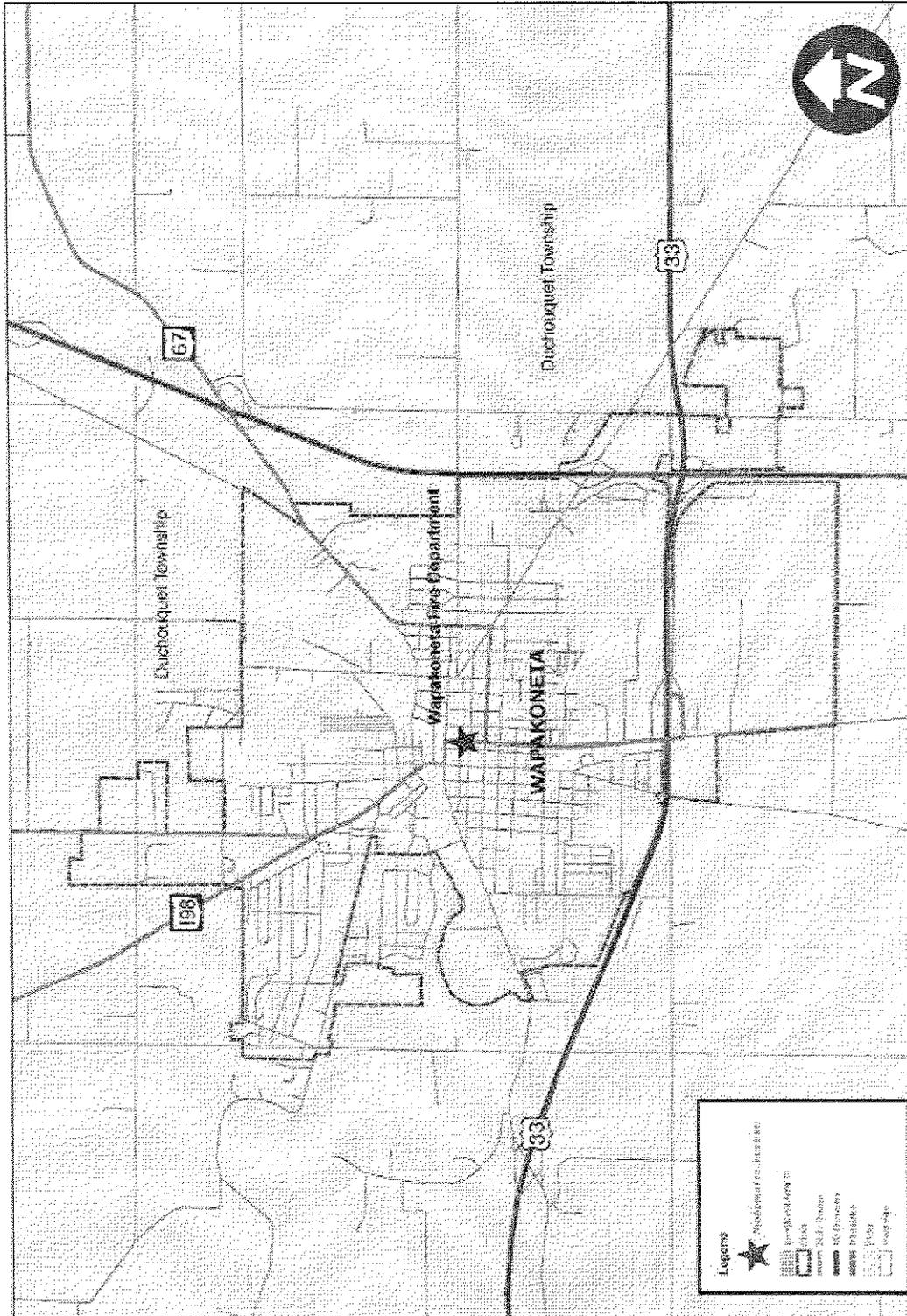


Map 7 Auglaize Acres



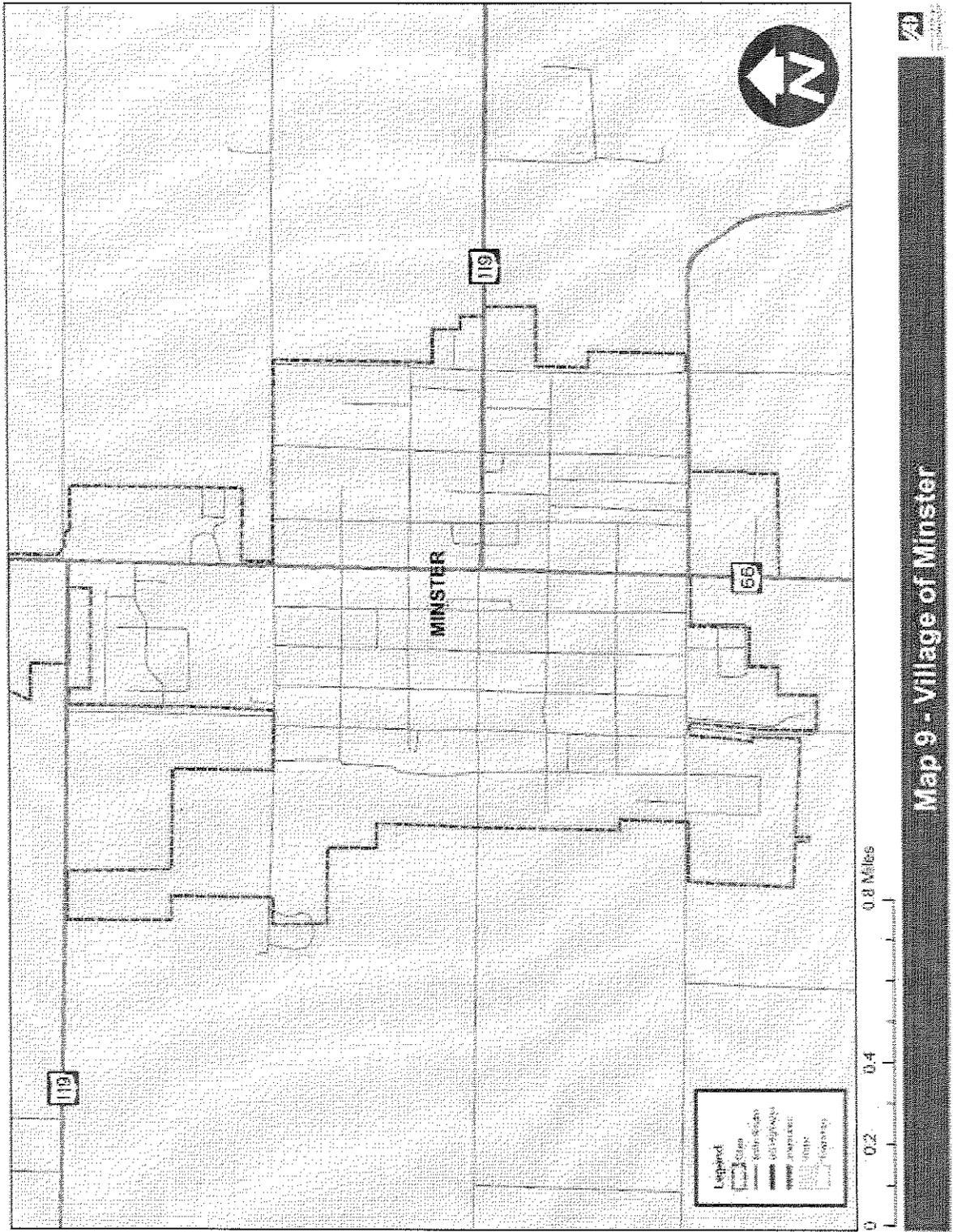
Map 7 - Auglaize Acres

Map 8 City of Wapakoneta



Map 8 - City of Wapakoneta

Map 9 Village of Minster



***Auglaize County Resolution***

A RESOLUTION TO PROVIDE FOR EQUAL HOUSING OPPORTUNITY IN AUGLAIZE COUNTY, OHIO.

WHEREAS, THE POPULATION OF AUGLAIZE COUNTY, OHIO, INCLUDES PEOPLE OF DIFFERENT RACES, CREEDS, SEXES, RELIGIOUS BELIEF, AND NATIONAL ORIGINS; AND,

WHEREAS, THE BOARD OF COMMISSIONERS OF AUGLAIZE COUNTY BELIEVES IN THE PRINCIPLE OF EQUAL RIGHTS AND PRIVILEGES FOR ALL CITIZENS; AND

WHEREAS, THE UNITED STATES CONGRESS HAS ADOPTED AS THE NATIONAL POLICY TO PROVIDE, WITHIN CONSTITUTIONAL LIMITATIONS, FOR FAIR HOUSING THROUGHOUT OUR COUNTRY.

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS, COUNTY OF AUGLAIZE, STATE OF OHIO:

**Section 1: Designation of Policy**

That it is hereby designated to be the policy of Auglaize County to do all things necessary and proper to secure for all its citizens their right to equal housing opportunities, regardless of their race, color, creed, sex, marital status, religious belief, national origin, age, and handicap.

**Section 2: Definitions**

That as used in this resolution, the following terms shall have these meanings:

- A. "Real Estate Agent" - Real Estate Agent includes any real estate broker, real estate salesman or an agent thereof, or any other person, partnership association or corporation who for consideration, sells, purchases, exchanges, rents, negotiates, offers, or attempts to negotiate the sale, purchase, exchange or rental of real property or holds himself out as engaged in the business of selling, purchasing, exchanging, renting or otherwise transferring any interest in real property.
- B. "Board" – Board means the Board of the Auglaize County Commissioners which is hereby designated and appointed as the Fair Housing Board.
- C. "Discrimination, Discriminating, or Discriminate" – The terms discriminating, discrimination, or discriminate mean to render any difference in treatment to any person in the sale, lease, rental, or financing of a dwelling or housing unit because of a person's race, color, creed, sex, marital status, religious belief, national origin, age or handicap.

- D. "Housing" – Housing includes any building, facility, or structure or part thereof which is used or occupied or is intended, arranged, or designed to be used or occupied as the home, residence, or sleeping place of one or more persons, construction, or location thereon of such building, facility, or structure.
- E. "Lending Institution" – Lending institution means any bank, insurance company, savings, and loan association or any other person or organization regularly engaged in the business of lending money or guaranteeing loans.
- F. "Person" – Person means one or more individuals, corporations, partnerships, associations, labor organizations, legal representatives, mutual companies, joint stock companies, trusts, unincorporated organizations, trustees, trustees in bankruptcy, receivers, and fiduciaries.
- G. "Handicap" – means, with respect to a person:
1. A physical or mental impairment which substantially limits one or more of such person's major life activities.
  2. A record of having such an impairment, or
  3. Being regarded as having such an impairment, but such term does not include current, illegal use of or addiction to a controlled substance (as defined in section 102 of the Controlled Substance Act (21 U.S.C 802)).
- H. "Familial Status" – Means one or more individuals (who have not attained the age of 18 years) being domiciled with:
1. A parent or another person having legal custody of such a individual or individuals; or
  2. The designee of such parent or other persons having such custody, with the written permission of such parent or other person.

The protections afforded against discrimination on the basis of familial status shall apply to any person who is pregnant, or in the process of securing legal custody of any individual who has not attained the age of 18.

### **Section 3: Unlawful Housing Practices**

It shall be an unlawful housing practice and a violation of this resolution:

- A. For any person or real estate agent:
1. To discriminate against any person in the selling, leasing, subleasing, renting, assigning, or otherwise transferring of any interest in a housing unit.

2. To discriminate against any person by refusing to negotiate, making false representations on the availability of the housing unit which is for sale, lease, sublease, or rental.
  3. To include the terms, conditions, or privileges of any sale, lease, sublease, rental, assignment or other transfer of any housing, any clause, condition, or restriction discriminating against any person in the use or occupancy of such housing.
  4. To discriminate in the furnishing of any facilities, repairs, improvements, or services or in the terms, conditions, privileges, or tenure of occupancy of any person.
- B. For any lending institution to discriminate in lending money, guaranteeing loans, accepting a deed or trust or mortgage or otherwise making available funds for the purchase, acquisition, construction, alteration, rehabilitation, repair, or maintenance of any housing or discriminate in the fixing of the rates, terms, conditions, or provisions of any such financial assistance.

#### **Section 4: Posting of Notices**

- A. Every real estate agent shall post in a conspicuous location in that portion of his business normally used by him for negotiating the terms of a sale or lease of housing, and each person who operates a multi-unit residential building containing more than two units shall post at all times when prospective tenants are being interviewed, in a conspicuous location in that portion of this housing business normally used by him for negotiating the rental of a housing unit therein, a notice prepared by the Board of which contains the following language, printed in black on a light-colored background, in not less than fourteen-point type; it is a violation of Title VIII of the Civil Rights Act of 1968 which includes the "Fair Housing Amendments Act of 1988 for any real estate agent, or for any person owning or managing a multi-unit apartment dwelling to:
1. Deny housing to any person because of race, color, creed, sex, marital status, religious belief, national origin, age, handicap, or familial status.
  2. Discriminate against any person because of that person's race, color, creed, sex, marital status, age, religious belief, national origin, handicap or familial status with respect to the terms, conditions, or privileges of housing accommodations or in the furnishing of facilities or services in connection therewith.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST, CONTACT THE AUGLAIZE COUNTY FAIR HOUSING BOARD, THE OHIO CIVIL RIGHTS COMMISSION OR THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT.

## **Section 5: Fair Housing Board**

It shall be the responsibility of the Fair Housing Board to:

- A. To investigate all complaints of unlawful housing practices which are filed with it.
- B. To initiate complaints of unlawful housing practices on the basis of auditing or testing carried out by its staff or volunteers authorized by the Board.
- C. To endeavor, by conciliation, to resolve such complaints.
- D. To hold hearings, subpoena witnesses, compel their attendance, administer oaths, take the testimony of any person under oath, and in connection therewith to require the procurement for examination of any books or papers relating to any matter under investigation or in questions before the board.
- E. To commend to the Auglaize County Fair Housing Board, when it deems necessary, educational and other programs designed to promote the purposes stated in the resolution.
- F. To adopt rules and procedures for the conduct of its business.
- G. To do such other acts that are necessary and proper in order to perform those duties with which it is charged under the terms of this resolution.

## **Section 7: Procedures and Enforcement**

- A. Any person subjected to an unlawful housing practice may file within 180 days of the alleged violation with the Board of Complaint in writing, sworn to or affirmed, which shall state the name and address of the person alleged to have committed the violation complained of and the particulars thereof, and such other information as may be required by the Board. The Board may also corroborate or initiate compliance on the basis of testing carried out by its staff or volunteers authorized by the Board.
- B. Upon the filing of a complaint, the executive secretary of the Board shall make investigation as he deems appropriate to ascertain facts and issues. If the executive secretary shall determine that there are reasonable grounds to believe a violation has occurred, he shall attempt to conciliate the matter by methods of initial conference and persuasion with all interested parties and such representatives as the parties may choose to assist them. Conciliation conferences shall be informal and nothing said or done during such initial conference shall be made public by the Board or any member of the Board or its staff unless the parties agree thereto in writing.
- C. The terms of conciliation agreed to by the parties shall be reduced to writing an incorporated into a consent agreement to be signed by the parties, which agreement is for conciliation purposed only and does not constitute an admission

by any party that the law has been violated. Consent agreements shall be signed on behalf of the Board by its chairman.

- D. The Board is authorized to seek the cooperation and aid of the Ohio Real Estate Board or Ohio Civil Rights Commission in any investigation under this ordinance.
- E. If the executive secretary determines that the complaint lacks reasonable grounds upon which to base a violation of this ordinance, he shall so inform the Board and the Board may in its discretion dismiss such complaint or order such further investigation as may be necessary; provided, that the Board shall not dismiss such complaint without first affording the complainant an opportunity to appear before the Board.
- F. If the executive secretary, with respect to a matter which involves a violation of this ordinance, fails to conciliate a complaint after the parties have in good faith attempted such conciliation, fails to effect a conciliation agreement or a formal consent agreement or determines that a complaint is not susceptible of conciliation, he shall notify the Board immediately and the Board shall thereafter schedule a public hearing to determine whether a violation of this ordinance has been committed. The Board shall serve upon the respondent a statement of charges and a summons and shall serve upon all interested parties a notice of the time and place of a hearing. The respondent or his authorized counsel may file such statements with the Board prior to the hearing date as it deems necessary in support of its position. The hearing shall be opened to the public, except that the respondent may request in writing a private hearing; the determination of such request shall be discretionary with the Board. The hearing shall be held not less than fifteen days after service of the statement of charges and summons. The summons so issued must be signed by two members of the Board and the issuance of such summons shall require the attendance of named persons and the production of relevant documents and records. The failure to comply with a summons shall constitute a violation of this ordinance. The interested parties may, at their option, appear before the Board in person or by duly authorized representative and may have the assistance of an attorney. The parties may resent testimony and evidence, and the right to cross examine witnesses shall be preserved. All testimony and evidence shall be given under oath or by affirmation. The executive secretary shall keep a full record of the hearing, which record shall be public and open to inspection by any person, and upon request by any principal party to the proceeding, the Board shall furnish such party a copy of the hearing record, if any, at such cost as the Board deems appropriate.
- G. If at the conclusion of the hearing the Board shall determine upon the preponderance of the evidence that the person complained against has violated this resolution, the Board shall, after consultation with the Persecutor in executive session, state its finding to and cause the Persecutor to prepare and issue an order under Board directive requiring the person complained against to cease and desist from such unlawful conduct and to take such affirmative action as will effectuate the purposes of this resolution, complained against has not after 15

calendar days following service of the Board's order complied with the order, the Board will recertify the matter to the Prosecutor for enforcement.

- H. Upon recertification to the Prosecutor for enforcement, he shall seek compliance by appropriate civil action brought in the name of the Fair Housing Board of Auglaize County before a court of competent jurisdiction. In any such proceeding, where the court determines that there has been a violation of this resolution, the court shall award compensatory damages and, where appropriate, punitive damages, along with attorney fees. The court may also order such other relief as it deems necessary or appropriate.
- I. If, at the conclusion of the hearing, the Board shall determine upon the preponderance of the evidence of the record that the person complied against has not violated this resolution, the Board shall state and publish its findings and issue its order dismissing the complaint.

#### **Section 8: Scope of Resolution**

The provision of this resolution shall apply to all housing located within the territorial limits of Auglaize County under the Board of Commissioners jurisdiction.

#### **Section 9: Other Legal Action**

Nothing contained in this resolution shall prevent any person from exercising any right or seeking any remedy to which he might otherwise be entitled or from filing any complaint with any other agency or court of law or equity.

#### **Section 10: Severability**

Section and sub-sections of this resolution and the several parts and provisions thereof are hereby declared to be independent sections, sub-sections, parts, and provisions and the holding of any such section, sub-section, part or provision thereof to be unconstitutional, void or ineffective for any cause, shall not affect nor render invalid any other such section, sub-section, part, or provisions thereof.

#### **Section 11: Effective Date**

This resolution shall take effect upon signing.

#### **Adopted on February 4, 1993**

*Auglaize County, Ohio  
County Board of Commissioners  
Signed by the following:*

- *Robert V. Vogel on 02/04/1993*
- *Dow Wagner on 02/04/1993*
- *Norville W. Freymuth on 02/04/1993*

**SIGNATORY:**

The Auglaize County Analysis of Impediments to Fair Housing is hereby submitted to the Ohio Department of Development, this 31<sup>st</sup> day of August, 2011.

**Board of County Commissioners  
Auglaize County, Ohio**

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**John N. Bergman  
President**

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**Douglas A. Spencer**

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**Don Regula**

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**Joseph Lenhart, County Administrator  
Auglaize County, Ohio**