

Appendix



Appendix A

*Analysis of Impediments Team and HAC Member List, Meeting
Minutes and Survey Results*

Analysis of Impediments HAC Membership

The Muskingum County Analysis of Impediments service provider research included HAC meetings, phone calls, emails, and surveys. Information was gathered from the public service. Every effort was made to contact as many service providers and knowledgeable persons to gain the much needed information. The following are the members that were invited to attend meetings and to take surveys.

HAC Members:

Ann Gildow, Century National Bank & Zanesville City Council
Sheila Samson, Muskingum County Community Development
Lloyd Miller Village of Philo
Bess Dunlop, Ohio Regional Development Corp.
Jay Bennett, City of Zanesville
Marsha Zayak, Zanesville MHA
Lynsey Yarger, Zanesville MHA/Continuum of Care
Lisa Davis, City of Zanesville
Muskingum Area Real Estate Investors
Tina Guthrie, Muskingum County JFS
Vickey Taylor, Huntington National Bank
Karen Walker, Salvation Army
Dustin Redmond, Salvation Army
Transitions, Inc.
Mayor David Mathew, Village of Dresden
Mayor Greg Adams, Village of New Concord
Guernsey Muskingum Valley Association of Realtors
Concorde Mortgage
Jim Hardcastle Realty & Associates
Juliann Metzger, Ohio Means Jobs
Michael Hood, MEOAG, Inc.
Steve Carrell, Muskingum Behavioral Health
Central Trinity United Methodist Church
Don Mckee, Muskingum County Veterans Services
Cathy Smith, Muskingum County Starlight Programs

City of Zanesville/Muskingum County
 Analysis of Impediments to Fair Housing Choice
 HAC Meeting

Tuesday December 15, 2015
 1:30 p.m.

Name:	Organization/Address:
LLOYD R. MILLER <i>L.R. Miller</i>	VILLAGE OF PHILO
Bess Dunlop	ORDC
Barbara Richards	Ohio Regional Development Corp.
Gail Jamison	MUSKINGUM COUNTY CON. DEVEL
Ann Gilrow	Century Natl Bank Z. City Council
Jan Bennett	COZ - 401 MARKET ST. ZANESVILLE
Lisa Davis	COZ 401 Market St.
Lynsey Wager	ZMHA 407 Pershing Rd.
Marsha Zager	ZMHA FSS Program 407 Pershing Rd

City of Zanesville/Muskingum County
Analysis of Impediments to Fair Housing Choice
HAC Meeting

Wednesday January 13, 2016
1:30 p.m.

Name:	Organization/Address:
Bess Dunlop	OROC
Tina Guthrie	MCJFS
Sheila Johnson	Muskingum Co. Community Devel.
Lynsey Yarger	ZMHA/ESS - Muskingum Co. Continuum of Care
Lisa Davis	COZ 401 Market St.
Ann Gildow	COZ Council + Century Natl. Bank
Jay Bennett	COZ STAFF
Marsha Zayac	ZMHA

Analysis of Impediments to Fair Housing Choice 2016
Housing Advisory Committee Meeting
Muskingum County/City of Zanesville
December 15, 2015 1:30 p.m.
401 Market Street
Zanesville, Ohio 43701

On December 15, 2015 at 1:30 p.m. in the First Floor Conference Room, City Hall, 401 Market Street, Zanesville, Ohio 43701, the first of two HAC meetings was held for the City of Muskingum County/City of Zanesville Analysis of Impediments to Fair Housing Choice.

All HAC members were invited, however not everyone was able to attend. The meeting sign in sheet will indicate which members were present.

Reasoning for the Analysis of Impediments was shared and discussed. Varying data and statistics were shared, such as unemployment and poverty rates, Fair Market Rents and population, among others. The meeting then moved to an informal discussion-based conversation. Pertinent information from the meeting will be detailed below.

City and County rents were discussed. Rents in the area were described as "out of control" and too high for lower income individuals and families to afford. The recent influx of oil and gas workers, moving into the area, within the last few years, appeared to be the cause. These numbers have recently been declining, but the rents do not reflect this.

Background checks turning up past evictions or a criminal history have been a hindrance for some. The Section 8 Voucher program checks income and for any sexual predator conviction or drug charge within the last twelve months, but individual landlords may check any report available.

The banking industry has demonstrated tougher underwriting standards that limit clients and potential property purchases. As a result, increased appraisal costs, lender costs and other various charges must be passed on to the consumers. The loan process can be very intimidating and the lack of knowledge of this process deters some applicants. The local banks have programs and products that would be very beneficial to potential borrowers, but many consumers will go to larger establishments and avoid local lenders. With limited knowledge or education in financial literacy, many of the lower income individuals do not understand the loan process, budgeting or saving. Financial training ideas were discussed, for example the need for financial education in schools. Organizations were also mentioned that offer budgeting, financial literacy and homebuyer counseling (United Way, local Housing Authority, etc.).

The local vacancy rate was declared as low. A trend was noticed that the younger generation are not purchasing, while the older generation are holding onto their homes. Discussion followed that those who do not experience ownership may not be as attentive to the maintenance and care of the homes where they reside. A consensus was reached that both renters and homeowners are in need of information and training on home maintenance. The age of housing stock was also included in

this conversation. Much of the evident deterioration can be attributed to the age of units in the City and County.

There was a discussion about local landlords' changing business approach. The trend seems to be that there are fewer landlords holding more properties. This could possibly limit the choice that some renters have, if they have an unfavorable history with a certain landlord.

It was mentioned that homeowner's insurance is influenced by credit score. This adds to potential homeowners' options when deciding whether to purchase or rent.

The homeless rates were mentioned including the limited number of shelters experiencing a higher demand than they can accommodate.

The meeting concluded with a discussion of potential members to the HAC, plans to reconvene, and ideas for surveys and other ways to reach those with information that would be beneficial to this committee.

The meeting adjourned at approximately 3:00 p.m. on December 15, 2015.

Analysis of Impediments to Fair Housing Choice 2016
Housing Advisory Committee Meeting
Muskingum County/City of Zanesville
January 13, 2016 1:30 p.m.
401 Market Street
Zanesville, Ohio 43701

On January 13, 2016 at 1:30 p.m. in the First Floor Conference Room, City Hall, 401 Market Street, Zanesville, Ohio 43701, the second of two HAC meetings was held for the Muskingum County/City of Zanesville Analysis of Impediments to Fair Housing Choice.

All HAC members were invited, however not everyone was able to attend. The meeting sign in sheet will indicate which members were present.

Reasoning for the Analysis of Impediments was reviewed for members who were not present at the first meeting. Varying data and statistics were shared and previously identified impediments were discussed and reviewed. The meeting then moved to an informal discussion-based conversation. Pertinent information from the meeting is detailed below.

Fair Housing trainings were discussed. It was mentioned that the City, the County and the local Metropolitan Housing Authority have been regularly conducting trainings for varied audiences. The local government and service agencies are working together to plan and secure funding to increase these efforts. The need for education on the various types of discrimination was emphasized. It was also stated that the City, County and Metropolitan Housing Authority should form a joint Fair Housing Committee.

It was mentioned that the public needs more awareness of the Civil Service process. A joint committee with City Council and Civil Service was suggested to further this cause and to evaluate the status of applicants. At this time, it appears that all Civil Service job opportunities require a Commercial Driver's License (CDL). A request has been submitted to create a job opportunity that does not require this certification.

Public transportation was discussed at length. The effect transportation has on housing choice was explained. The local public transit system was commended for their great system and service. A gap remains for those who work weekend shifts or the later shifts during the week, as the transit system only runs until around 6:00 in the evenings.

Homelessness was also covered in conversation. A small group is working to remedy homeless issues. They have an agreement with property owners and once a determination of homelessness is made, they are immediately found a place to live. First Putnam House is one homeless shelter in Zanesville.

The federal lending laws were discussed. Credit and property conditions were identified as two difficulties that are involved. This led into a discussion of predatory lending and payday loan/check cashing establishments. The need for financial counseling was emphasized.

Scams targeting older homeowners with Home Repair work were cited. For some who are living in areas with higher crime rates, moving to a safer neighborhood can prove difficult for multiple reasons. Some homes contain extensive contamination from meth labs. Bed bugs are also a continual problem in the area, with little to no assistance available to help take care of these pests.

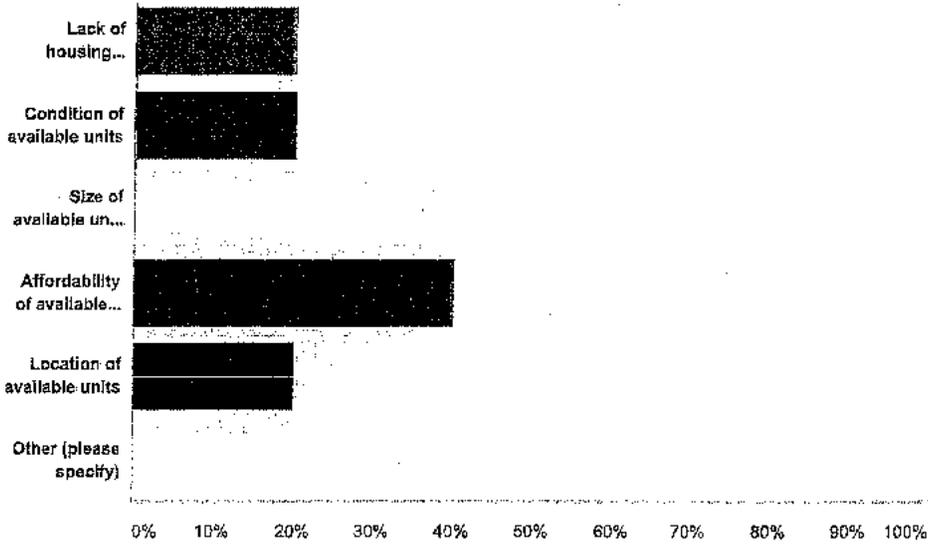
The meeting concluded discussing other parties who could be beneficial to the committee, ideas for surveys and other ways to reach those with useful information.

The meeting adjourned at approximately 2:30 p.m. on January 13, 2016.

HAC Survey

Q1 What do you see as the most urgent gap in housing faced by the Low to Moderate Income population in your community, or those served by your agency/organization?

Answered: 5 Skipped: 0



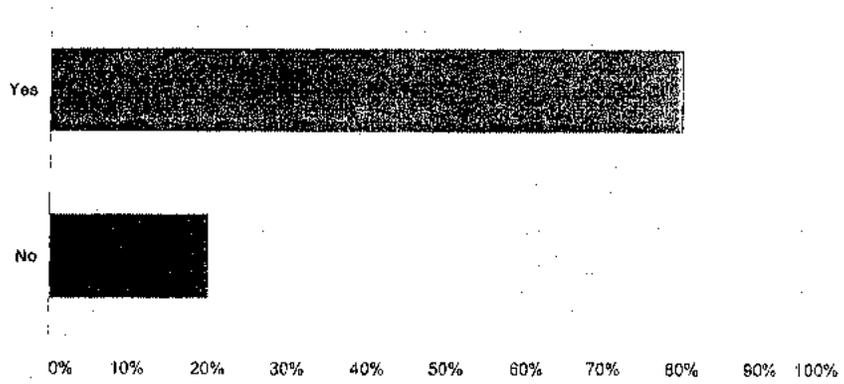
Answer Choices	Responses
Lack of housing available	20.00% 1
Condition of available units	20.00% 1
Size of available units (for the size of family)	0.00% 0
Affordability of available units	40.00% 2
Location of available units	20.00% 1
Other (please specify)	0.00% 0
Total	5

#	Other (please specify)	Date
	There are no responses.	

HAC Survey

Q2 Do you currently have a waiting list for your services?

Answered: 5 Skipped: 0



Answer Choices	Responses	
Yes	80.00%	4
No	20.00%	1
Total		5

HAC Survey

Q3 Please identify the type of service that you have a waiting list for: (one service per line)

Answered: 4 Skipped: 1

Answer Choices	Responses
1)	100.00% 4
2)	50.00% 2
3)	25.00% 1
4)	25.00% 1
5)	25.00% 1

#	1)	Date
1	home repair assistance	3/3/2016 9:28 AM
2	outpatient addiction service	2/29/2016 7:29 AM
3	Homelessness Crisis Response Program (HCRP)	2/26/2016 3:18 PM
4	Housing	2/26/2016 3:06 PM
#	2)	Date
1	Recovery residence	2/29/2016 7:29 AM
2	Home Weatherization Assistance Program (HWAP)	2/26/2016 3:18 PM
#	3)	Date
1	Affordable Housing For Seniors	2/26/2016 3:18 PM
#	4)	Date
1	Housing Choice Vouchers (Section 8)	2/26/2016 3:18 PM
#	5)	Date
1	Supportive Services for Veterans Families (SSVF)	2/26/2016 3:18 PM

HAC Survey

Q4 Please identify the amount of people on a waiting list for each of your services (match your answers with the services you listed in question #3)

Answered: 3 Skipped: 2

Answer Choices	Responses	
1)	100.00%	3
2)	33.33%	1
3)	0.00%	0
4)	0.00%	0
5)	0.00%	0

#	1)	Date
1	60	3/3/2016 9:28 AM
2	20	2/29/2016 7:29 AM
3	Over 400	2/26/2016 3:08 PM
#	2)	Date
1	10	2/29/2016 7:29 AM
#	3)	Date
	There are no responses.	
#	4)	Date
	There are no responses.	
#	5)	Date
	There are no responses.	

HAC Survey

Q5 Please identify the percent increase or decrease over the last 12 months of each of your waiting lists (match your answers with the services you listed in question #3). Please specify if the percentage listed is an increase or decrease.

Answered: 2 Skipped: 3

Answer Choices	Responses
1)	100.00% 2
2)	50.00% 1
3)	0.00% 0
4)	0.00% 0
5)	0.00% 0

#	1)	Date
1	+30%	3/3/2016 9:28 AM
2	100	2/29/2016 7:29 AM
#	2)	Date
1	50	2/29/2016 7:29 AM
#	3)	Date
	There are no responses.	
#	4)	Date
	There are no responses.	
#	5)	Date
	There are no responses.	

HAC Survey

Q6 Have you noticed any common factors with those on the waiting list and requesting services? Please list them here.

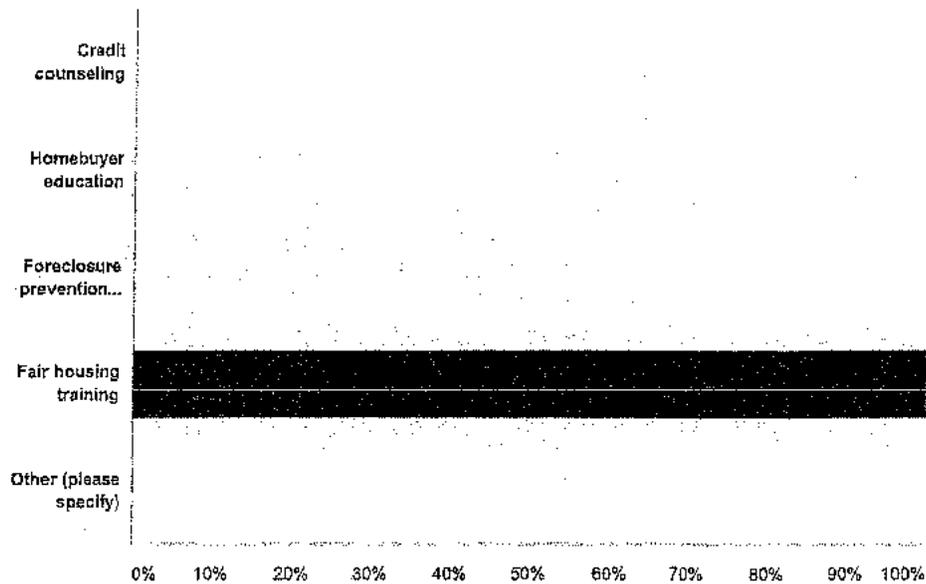
Answered: 4 Skipped: 1

#	Responses	Date
1	age of housing stock lack of adequate income	3/3/2016 9:26 AM
2	Addiction; low income/poor; single, no children that they can claim	2/29/2016 7:29 AM
3	Lack of access to safe & clean affordable housing	2/26/2016 3:18 PM
4	Homeless, living with family members, etc.,	2/26/2016 3:06 PM

HAC Survey

Q7 Is there currently any type of educational outreach program in place through your agency/organization to help educate the Low to Moderate Income population? Select all that apply.

Answered: 1 Skipped: 4

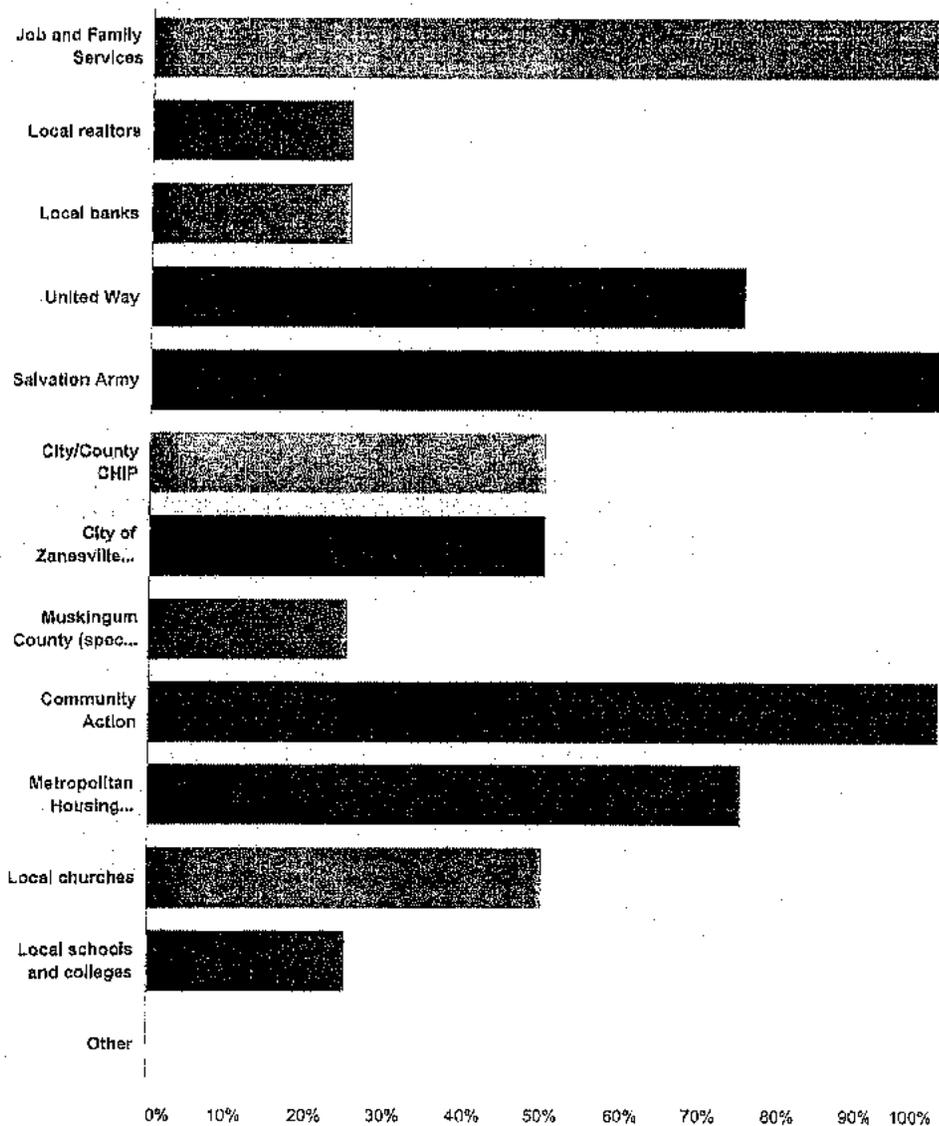


Answer Choices	Responses
Credit counselling	0.00% 0
Homebuyer education	0.00% 0
Foreclosure prevention counselling	0.00% 0
Fair housing training	100.00% 1
Other (please specify)	0.00% 0
Total Respondents: 1	

#	Other (please specify)	Date
	There are no responses.	

Q8 With which agencies do you currently coordinate services? Select all that apply.

Answered: 4 Skipped: 1



Answer Choices	Responses
Job and Family Services	100.00% 4
Local realtors	25.00% 1
Local banks	25.00% 1
United Way	75.00% 3
Salvation Army	100.00% 4

HAC Survey

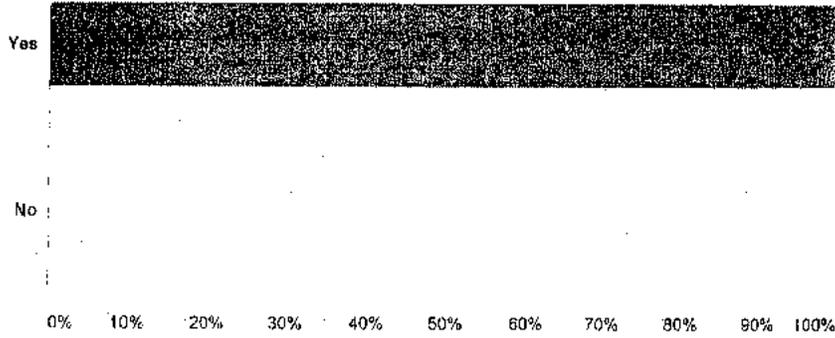
City/County CHIP	50.00%	2
City of Zanesville (specify department in comment box)	50.00%	2
Muskingum County (specify department in comment box)	25.00%	1
Community Action	100.00%	4
Metropolitan Housing Authority	75.00%	3
Local churches	50.00%	2
Local schools and colleges	25.00%	1
Other	0.00%	0
Total Respondents: 4		

#	Please specify departments here:	Date
1	Community Development, Code Enforcement, Health Department	3/3/2016 11:55 AM
2	Community Development	2/29/2016 7:33 AM

HAC Survey

Q9 Based on the answers you have provided, do you feel there are populations that are either not being served or are currently underserved?

Answered: 4 Skipped: 1



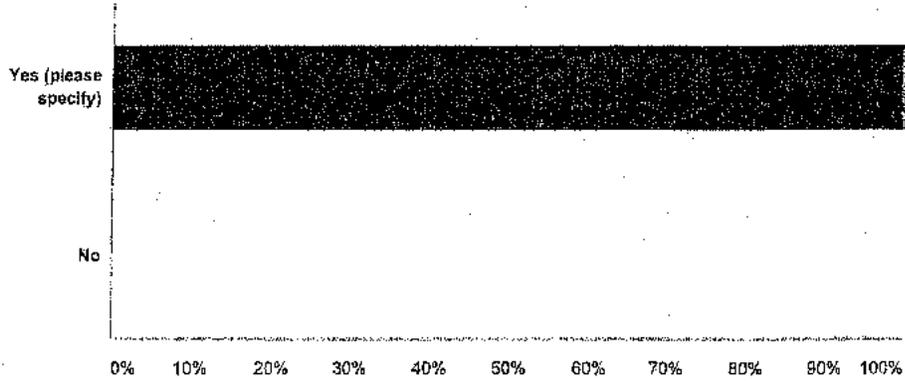
Answer Choices	Responses	
Yes	100.00%	4
No	0.00%	0
Total		4

#	Comments:	Date
1	Low Income individuals with: criminal records, substance abuse disorders, sexual offenders, homeless populations, individuals with no IDs or birth certificates.	2/25/2016 3:42 PM

HAC Survey

Q10 Are there governmental requirements currently in place that you believe may act as an impediment to an individual's fair housing choice?

Answered: 3 Skipped: 2



Answer Choices	Responses
Yes (please specify)	100.00% 3
No	0.00% 0
Total	3

#	Please specify:	Date
1	Felony history, drug conviction history, eviction history	2/29/2016 7:33 AM
2	Requirements to receive assistance are too restrictive, including income limits, application length and processing times.	2/26/2016 3:42 PM

HAC Survey

Q11 What services are you aware of for the homeless or victims of domestic violence ? Are there shelters in Muskingum County or do the homeless or domestic violence victims have to travel/relocate to another county/area?

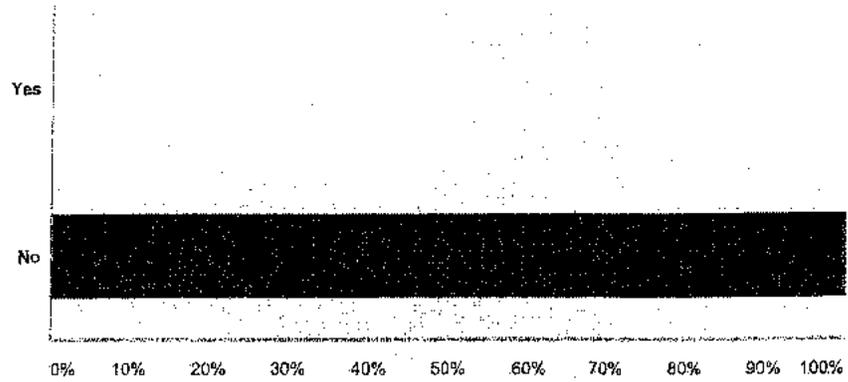
Answered: 2 Skipped: 3

#	Responses	Date
1	Salvation Army; Church on Putnam; Transitions	2/29/2016 7:33 AM
2	HCRP, SSVF, Transitions, Salvation Army, First Putnam House Shelter. Shelters are located in Muskingum County but are overcrowded, full and will often screen out individuals with criminal histories and substance abuse issues	2/26/2016 3:42 PM

HAC Survey

Q12 Do you believe there is affordable housing (both homeowner and rental) readily available in the area?

Answered: 4 Skipped: 1



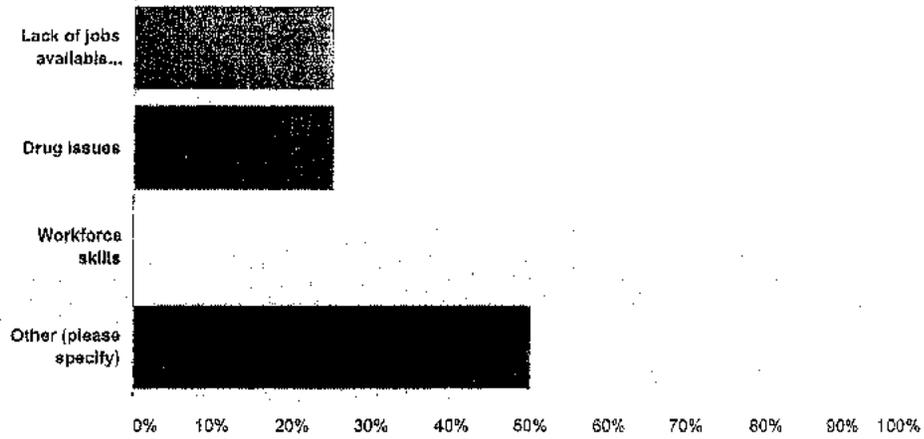
Answer Choices	Responses
Yes	0.00% 0
No	100.00% 4
Total	4

#	Comments	Date
1	No. Lack of affordable housing is a growing problem for homeowners and renters. Little to no assistance is available to help offset these costs on a long term basis. The housing choice voucher program is severely underfunded and the fair market rents set by ZMHA are too low to attract landlords to participate.	2/26/2016 3:42 PM

HAC Survey

Q13 What do you feel is the single most contributing factor as an impediment to Fair Housing?

Answered: 4 Skipped: 1



Answer Choices	Responses	
Lack of jobs available paying \$10-12/hr	25.00%	1
Drug issues	25.00%	1
Workforce skills	0.00%	0
Other (please specify)	50.00%	2
Total		4

#	Other (please specify)	Date
1	lack of quality affordable housing	3/3/2016 11:55 AM
2	Lack of long term rental assistance to lower housing cost for families and individuals, Lack of affordable housing in general (rent & own).	2/26/2016 3:42 PM

HAC Survey

Q14 What services are available for the disabled? Is there adequate housing available? Are reasonable accommodations/modifications being granted upon request?

Answered: 2 Skipped: 3

#	Responses	Date
1	I have not received any calls regarding reasonable accommodations/modifications for disabled persons	3/3/2016 11:55 AM
2	None or very little assistance is available for the disabled. No or lack of adequate housing available. Most accommodations/modifications are paid for by the tenant which are not affordable or reasonable at their income level.	2/26/2016 3:42 PM

HAC Survey

Q15 What are the most common issues/questions your agency/organization receives/responds to regarding individuals/families housing needs?

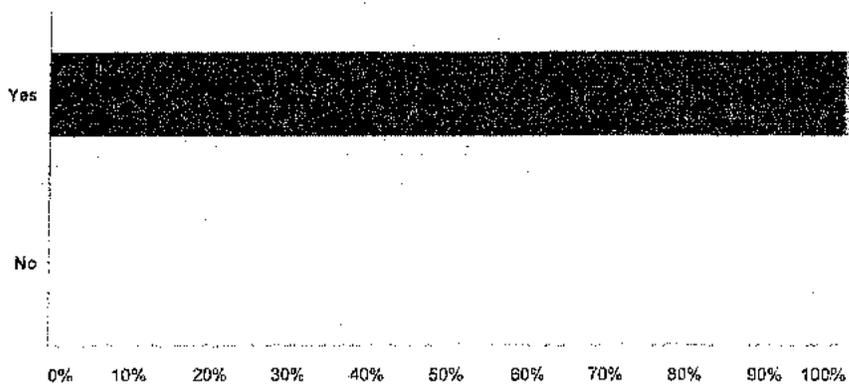
Answered: 3 Skipped: 2

#	Responses	Date
1	Assistance with home repairs. Families lack knowledge in general maintenance and tend to neglect general maintenance within the home.	3/3/2016 11:55 AM
2	Drug convictions impeding housing; Lack of supportive addiction recovery housing	2/29/2016 7:33 AM
3	1. Safe home issues: Mold, Lead, Asbestos, code issues with roof, sewers, electric and water systems. 2. Rental assistance programs that are long term 3. Help with home repairs 4. Handicap ramp construction 5. locating affordable housing 6. Home ownership assistance programs 7. Housing for the difficult to house: individuals with no or little income, individuals with criminal records, individuals with chronic substance abuse disorders individuals required to register on sex offender lists 8. Rental subsidy programs	2/26/2016 3:42 PM

Realtor Survey

Q1 Does your real estate company accept listings regardless of the value of the home?

Answered: 1 Skipped: 0



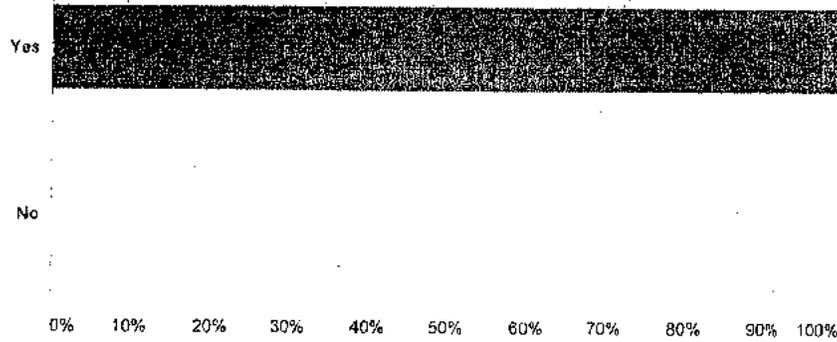
Answer Choices	Responses
Yes	100.00% 1
No	0.00% 0
Total	1

#	Comments	Date
1	If it's within the acceptable range based on comparable sales usually.	3/11/2016 3:23 PM

Realtor Survey

Q2 Has your real estate company carved out a niche market in your market area? For example, does your company market to a particular neighborhood or geographic area?

Answered: 1 Skipped: 0



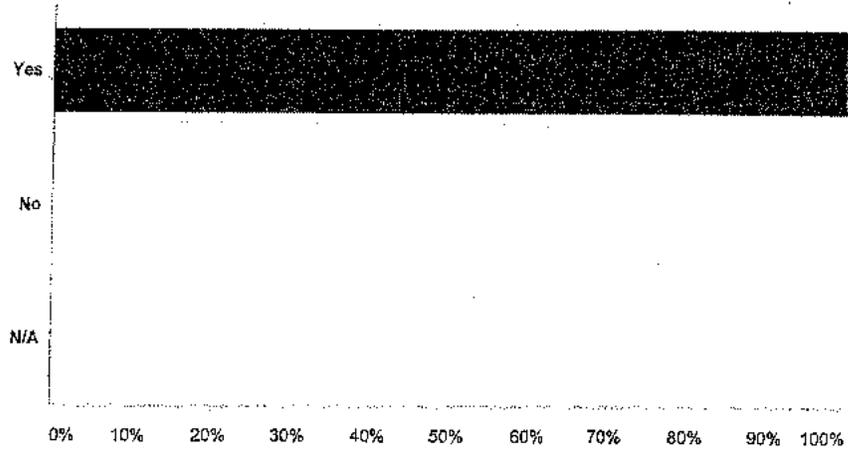
Answer Choices	Responses	
Yes	100.00%	1
No	0.00%	0
Total		1

#	Comments:	Date
1	We market our company as a resource for Southeastern Ohio.	3/11/2016 3:23 PM

Realtor Survey

Q3 Do you accept listings and/or show properties outside of your niche market area?

Answered: 1 Skipped: 0



Answer Choices	Responses
Yes	100.00% 1
No	0.00% 0
N/A	0.00% 0
Total	1

#	Comments:	Date
	There are no responses.	

Realtor Survey

Q4 Are there restrictive covenants in place on residential properties in your market area? If so, are these pre-existing dwellings or new construction?

Answered: 1 Skipped: 0

Yes, pre-existing...



Yes, new construction

No

0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

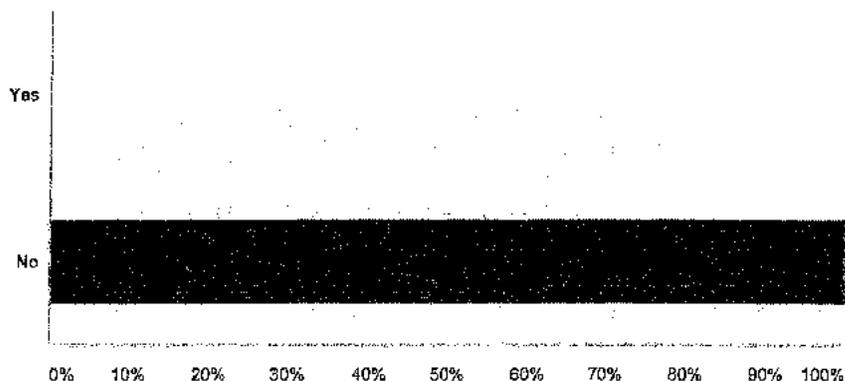
Answer Choices	Responses
Yes, pre-existing dwellings	100.00% 1
Yes, new construction	0.00% 0
No	0.00% 0
Total	1

#	Comments:	Date
1	Most subdivisions in our area have restrictions.	3/11/2016 3:23 PM

Realtor Survey

Q5 Are you aware of incidents of negative community attitudes resulting from moves by minorities into non-minority neighborhoods? For example, moves by persons with disabilities into group homes in a certain area?

Answered: 1 Skipped: 0



Answer Choices	Responses
Yes	0.00% 0
No	100.00% 1
Total	1

#	Comments	Date
1	I am not aware of any negative attitudes, some areas are restrictive to group homes.	3/11/2016 3:23 PM

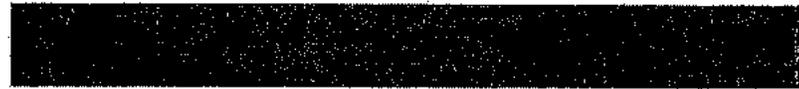
Realtor Survey

Q6 Are you aware of any issues of NIMBY-ism (Not In My Back Yard) in your market area?

Answered: 1 Skipped: 0

Yes

No



0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

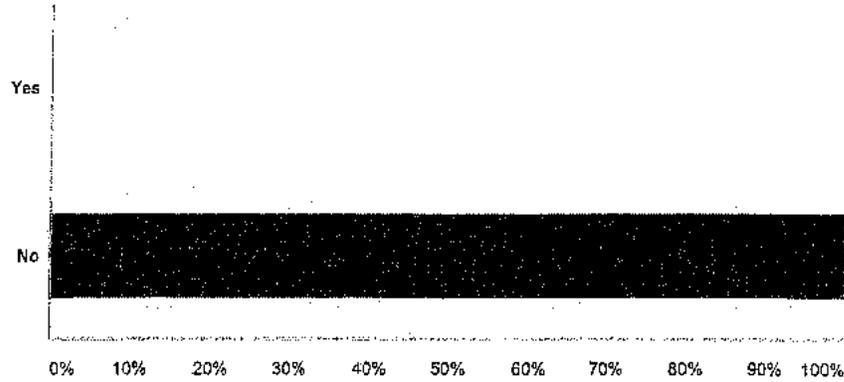
Answer Choices	Responses
Yes	0.00% 0
No	100.00% 1
Total	1

#	Comments:	Date
	There are no responses.	

Realtor Survey

Q7 Are you aware of any instances of racial steering or other disparate treatment concerning any of the seven protected classes in your market area?

Answered: 1 Skipped: 0



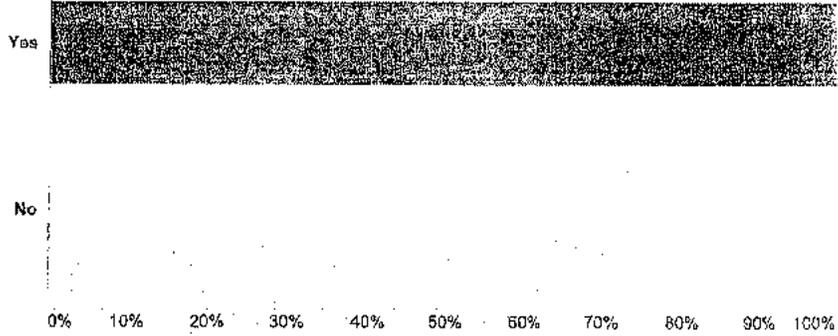
Answer Choices	Responses
Yes	0.00% 0
No	100.00% 1
Total	1

#	Comments	Date
	There are no responses.	

Realtor Survey

Q8 Do your advertisements include photographs of people from different racial/ethnic backgrounds?

Answered: 1 Skipped: 0



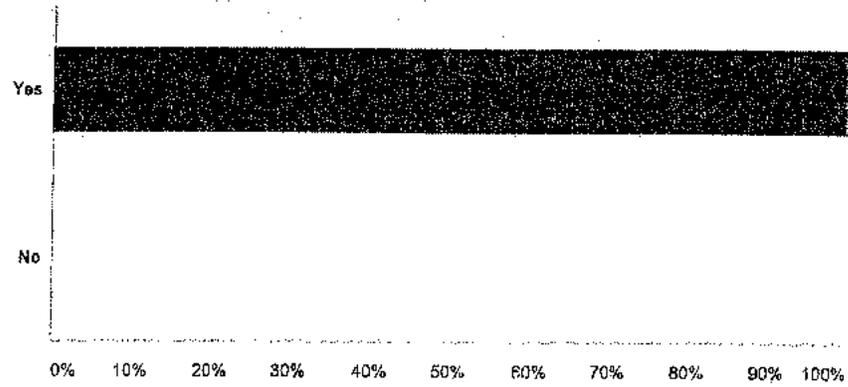
Answer Choices	Responses	
Yes	100.00%	1
No	0.00%	0
Total		1

#	Comments	Date
	There are no responses.	

Realtor Survey

Q9 Are any of your advertisements being written and published in languages other than English when appropriate or necessary?

Answered: 1 Skipped: 0



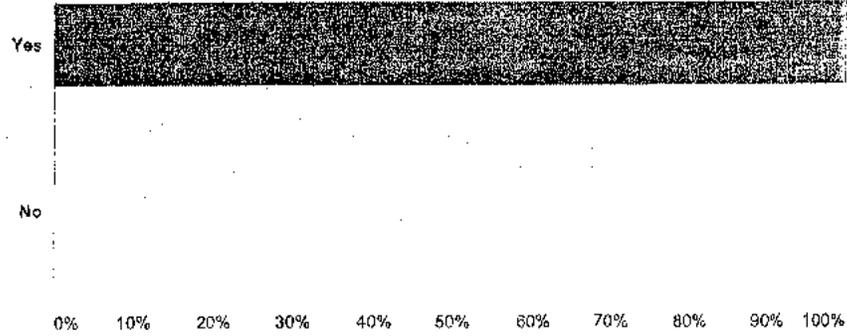
Answer Choices	Responses
Yes	100.00% 1
No	0.00% 0
Total	1

#	Comments	Date
1	Our webmaster is actually working on Spanish and hearing and sight impaired options on our website now.	3/11/2016 3:23 PM

Realtor Survey

Q10 Do you use a non-discrimination disclaimer in your print advertising?

Answered: 1 Skipped: 0



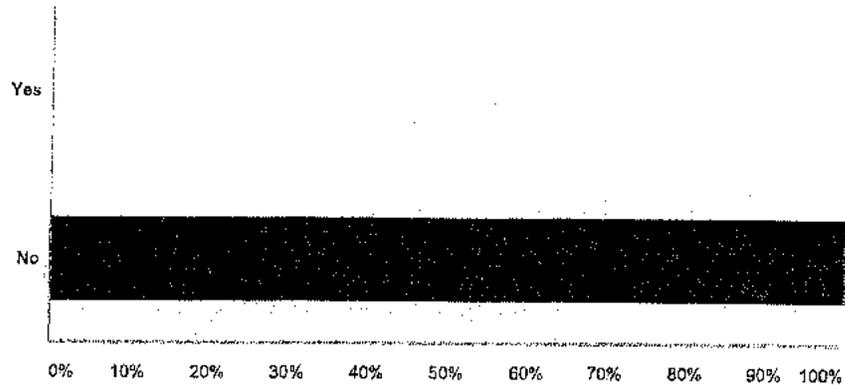
Answer Choices	Responses	
Yes	100.00%	1
No	0.00%	0
Total		1

#	Comments	Date
1	We use the fair housing logo right in our new logo so it is in our advertising.	3/11/2016 3:23 PM

Mortgage Lender Survey

Q1 When completing the mortgage process, do you regularly refer potential customers to an approved list of appraisers?

Answered: 1 Skipped: 0



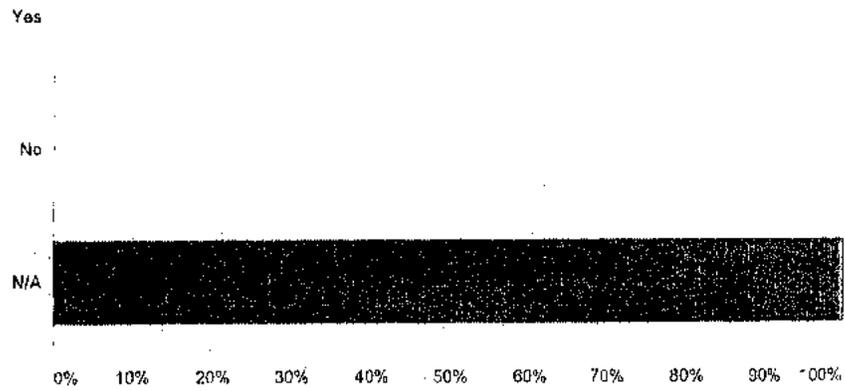
Answer Choices	Responses
Yes	0.00% 0
No	100.00% 1
Total	1

#	Comments	Date
1	As a Federal/State licensed lender, we are required to submit appraisal requests to a third party appraisal management company. They select the appraiser.	2/26/2016 3:14 PM

Mortgage Lender Survey

Q2 Are any of the appraisers on this approved list local to your market area?

Answered: 1 Skipped: 0



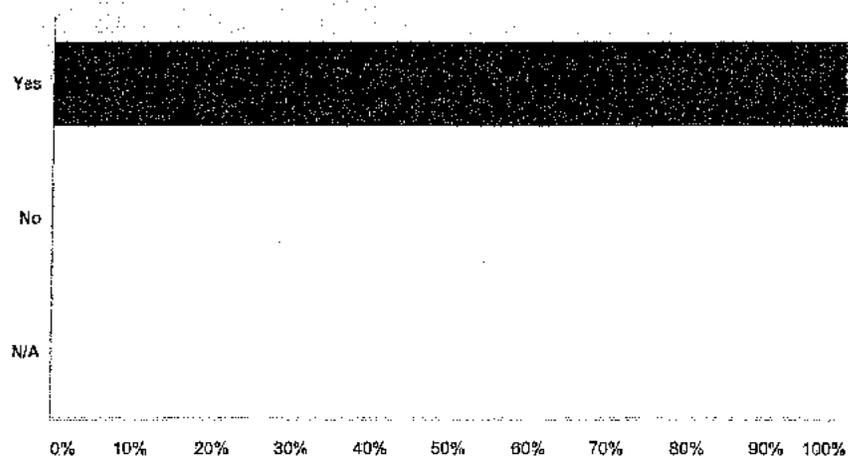
Answer Choices	Responses	
Yes	0.00%	0
No	0.00%	0
N/A	100.00%	1
Total		1

#	Comments:	Date
	There are no responses.	

Mortgage Lender Survey

Q3 Are the appraisers engaged to perform the appraisal of property familiar with all types of housing and markets throughout your market area?

Answered: 1 Skipped: 0



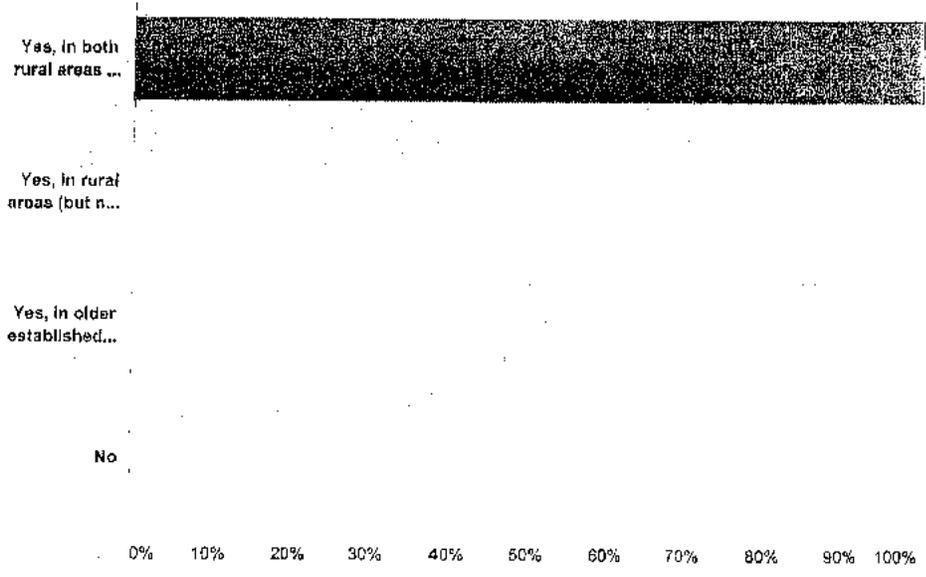
Answer Choices	Responses
Yes	100.00% 1
No	0.00% 0
N/A	0.00% 0
Total	1

#	Comments	Date
1	All have to be FHA approved.	2/26/2016 3:14 PM

Mortgage Lender Survey

Q4 Are the appraisers familiar with evaluating property in rural areas and/or older established neighborhoods?

Answered: 1 Skipped: 0



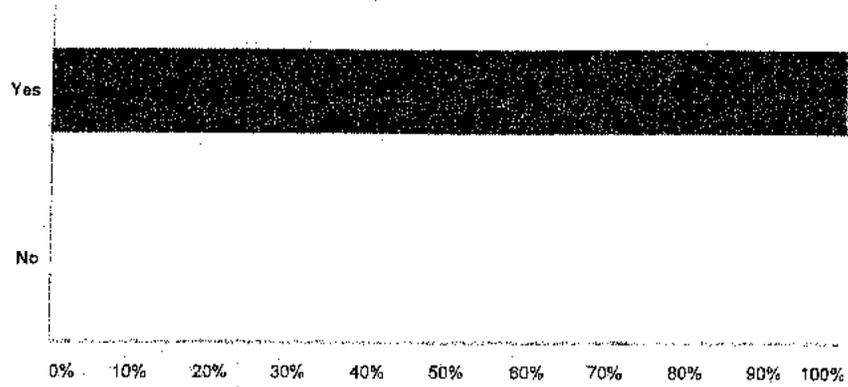
Answer Choices	Responses	
Yes, in both rural areas and older established neighborhoods	100.00%	1
Yes, in rural areas (but not older established neighborhoods)	0.00%	0
Yes, in older established neighborhoods (but not rural areas)	0.00%	0
No	0.00%	0
Total		1

#	Comments:	Date
	There are no responses.	

Mortgage Lender Survey

Q5 Do you regularly disclose the full appraisal report to the borrower?

Answered: 1 Skipped: 0



Answer Choices	Responses
Yes	100.00% 1
No	0.00% 0
Total	1

#	Comments:	Date
1	Under Federal law, the borrower pays for the appraisal so it belongs to them. They always get a copy of the full appraisal report.	2/26/2016 3:14 PM

Mortgage Lender Survey

Q6 Does your institution use population and housing characteristics data that is available from federal financial regulatory agencies in making mortgage lending decisions?

Answered: 1 Skipped: 0

Yes

No



0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

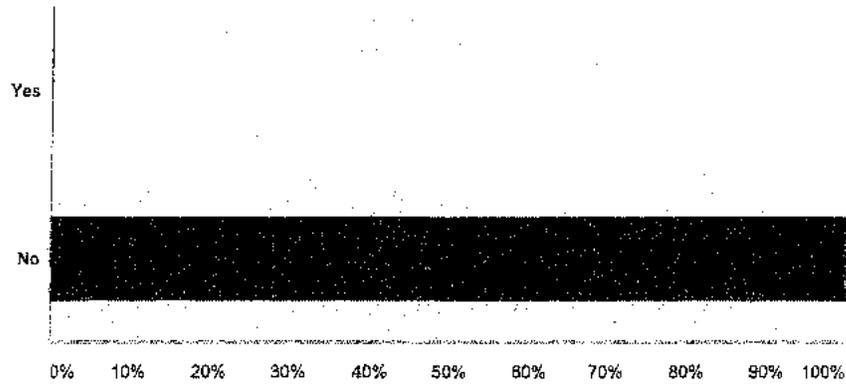
Answer Choices	Responses
Yes	0.00% 0
No	100.00% 1
Total	1

#	Comments:	Date
	There are no responses.	

Mortgage Lender Survey

Q7 Does your institution aggressively market the availability of mortgage loans in minority or low to moderate income neighborhoods?

Answered: 1 Skipped: 0



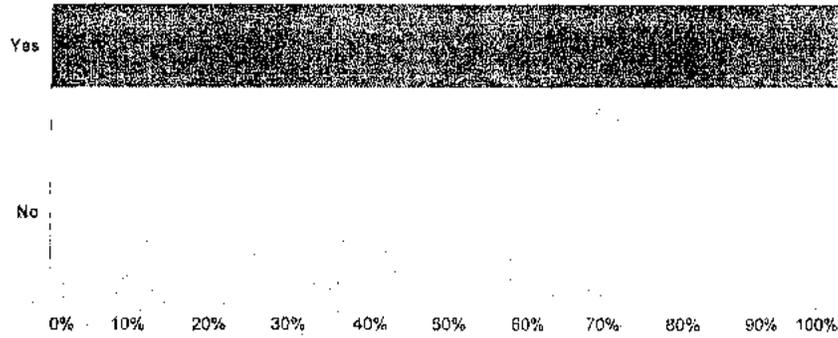
Answer Choices	Responses
Yes	0.00% 0
No	100.00% 1
Total	1

#	Comments	Date
	There are no responses.	

Mortgage Lender Survey

Q8 Does your institution encourage minorities or qualified low to moderate income individuals to apply?

Answered: 1 Skipped: 0



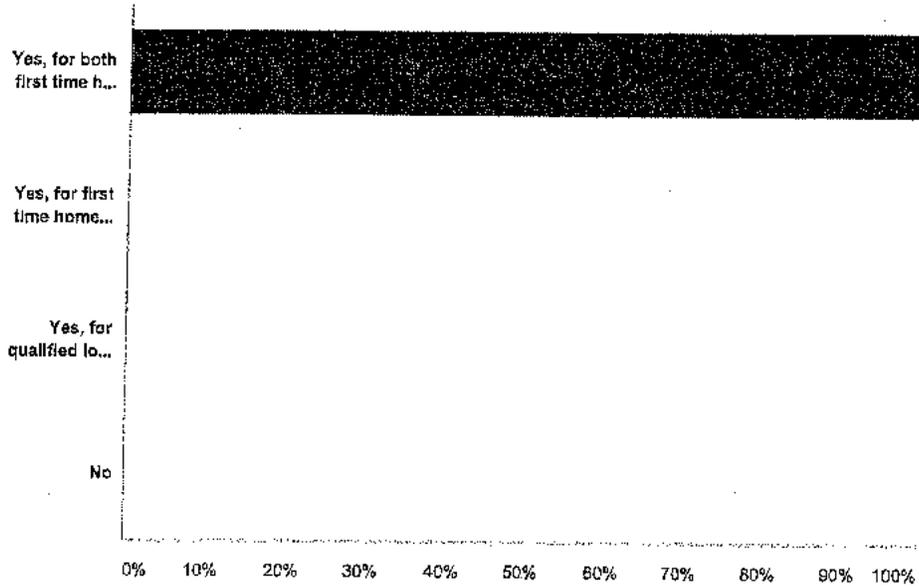
Answer Choices	Responses
Yes	100.00% 1
No	0.00% 0
Total	1

#	Comments:	Date
1	We are an equal opportunity lender.	2/28/2016 3:14 PM

Mortgage Lender Survey

Q9 Does your institution provide special financing programs for first time home buyers and/or qualified low income home buyers?

Answered: 1 Skipped: 0



Answer Choices	Responses
Yes, for both first time home buyers and qualified low income home buyers	100.00% 1
Yes, for first time home buyers only	0.00% 0
Yes, for qualified low income home buyers only	0.00% 0
No	0.00% 0
Total	1

#	Comments	Date
	There are no responses.	

Mortgage Lender Survey

Q10 What is the distribution of full service branch offices in your market area?

Answered: 1 Skipped: 0

#	Responses	Date
1	?	2/26/2016 3:14 PM

Mortgage Lender Survey

Q11 Does your institution have full service branch offices located in low and moderate income neighborhoods that are ethnically or racially identifiable?

Answered: 0 Skipped: 1

! No matching responses.

Answer Choices	Responses
Yes	0.00% 0
No	0.00% 0
Total	0

#	Comments	Date
1	We only have two offices. One in Zanesville and one in Coshocton.	2/26/2016 3:14 PM

Mortgage Lender Survey

Q12 Have any branch offices in these neighborhoods been closed in the past five years? If so, what impact has this had on access to credit for people in these neighborhoods? If not, please write "N/A".

Answered: 1 Skipped: 0

#	Responses	Date
1	N/A	2/26/2016 3:14 PM

Mortgage Lender Survey

Q13 Are you aware of check cashing, payday loan stores moving into any of the neighborhoods where your institution previously provided services?

Answered: 0 Skipped: 1

| No matching responses.

Answer Choices	Responses
Yes	0.00% 0
No	0.00% 0
Total	0

#	Comments	Date
1	N/A	2/26/2016 3:14 PM



Appendix B

- 1. Ohio Department of Development, Office of Research,
Muskingum County Profile*
- 2. The Center for Community Solutions, Muskingum County
Profile*

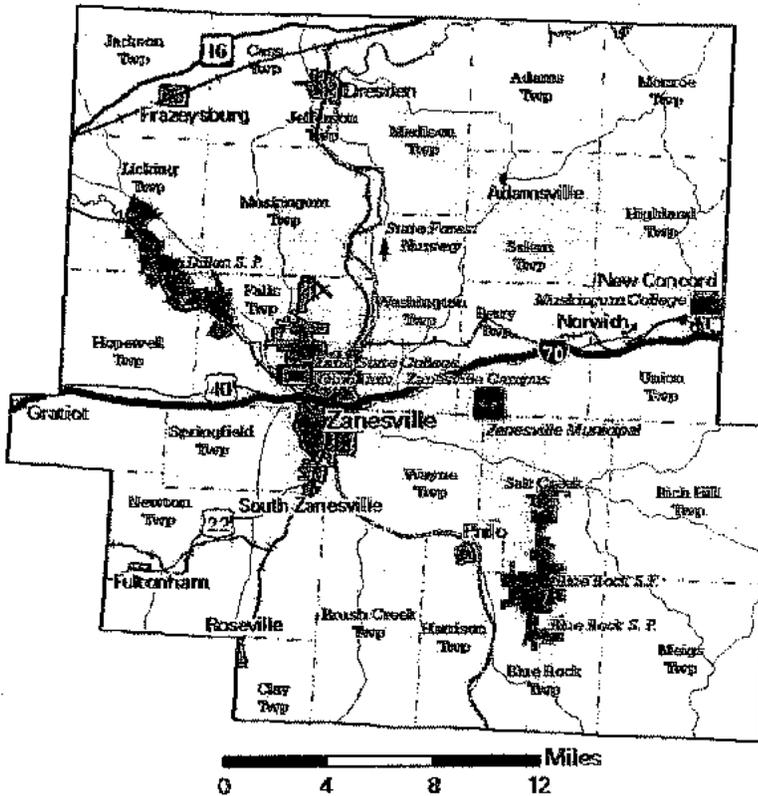
Ohio County Profiles

Ohio

Prepared by the Office of Research

Muskingum County

Established: Act - March 1, 1804
2014 Population: 85,818
Land Area: 664.6 square miles
County Seat: Zanesville City
Named for: Native American word meaning "by the riverside"



Taxes

Taxable value of real property	\$1,417,523,110
Residential	\$918,734,590
Agriculture	\$163,360,940
Industrial	\$48,952,900
Commercial	\$278,286,910
Mineral	\$8,187,770
Ohio income tax liability	\$45,141,405
Average per return	\$1,228.40

Land Use/Land Cover

	Percent
Urban (Residential/Commercial/Industrial/Transportation and Urban Grasses)	3.27%
Cropland	16.49%
Pasture	15.75%
Forest	63.73%
Open Water	0.67%
Wetlands (Wooded/Herbaceous)	0.01%
Bare/Mines	0.10%

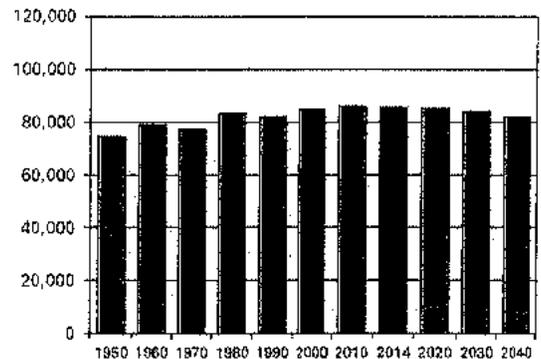
Largest Places

	Est. 2014	Census 2010
Zanesville city	25,372	25,484
Falls twp	8,140	8,131
Newton twp UB	5,132	5,157
Wayne twp	4,734	4,734
Muskingum twp	4,535	4,520
Washington twp	4,277	4,288
Springfield twp UB	3,649	3,653
Hopewell twp UB	2,993	3,005
Perry twp	2,616	2,621
New Concord vlg	2,334	2,491

UB: Unincorporated balance.

Total Population

Census			Estimated	
1800		57,488	2011	86,199
1810	10,036	57,980	2012	85,838
1820	17,824	67,398	2013	85,696
1830	29,334	69,795	2014	85,818
1840	38,749	74,535		
1850	45,049	79,159	Projected	
1860	44,416	77,826	2020	85,420
1870	44,886	83,340	2030	85,900
1880	49,774	82,068	2040	81,900
1890	51,210	84,585		
1900	53,185	86,074		



Ohio County Profiles

Muskingum County

Population by Race

	Number	Percent
ACS Total Population	85,872	100.0%
White	79,811	92.9%
African-American	2,776	3.2%
Native American	136	0.2%
Asian	318	0.4%
Pacific Islander	13	0.0%
Other	205	0.2%
Two or More Races	2,613	3.0%
Hispanic (may be of any race)	698	0.8%
Total Minority	6,605	7.7%

Educational Attainment

	Number	Percent
Persons 25 years and over	57,524	100.0%
No high school diploma	7,438	12.9%
High school graduate	25,500	44.3%
Some college, no degree	11,756	20.4%
Associate degree	4,652	8.1%
Bachelor's degree	5,134	8.9%
Master's degree or higher	3,044	5.3%

Family Type by Employment Status

	Number	Percent
Total Families	22,973	100.0%
Married couple, husband and wife in labor force	8,565	37.3%
Married couple, husband in labor force, wife not	2,792	12.2%
Married couple, wife in labor force, husband not	1,710	7.4%
Married couple, husband and wife not in labor force	3,559	15.5%
Male householder, in labor force	1,271	5.5%
Male householder, not in labor force	306	1.3%
Female householder, in labor force	3,191	13.9%
Female householder, not in labor force	1,571	6.8%

Household Income

	Number	Percent
Total Households	33,976	100.0%
Less than \$10,000	2,782	8.2%
\$10,000 to \$19,999	5,335	15.7%
\$20,000 to \$29,999	4,919	14.5%
\$30,000 to \$39,999	3,719	10.9%
\$40,000 to \$49,999	3,467	10.2%
\$50,000 to \$59,999	2,936	8.6%
\$60,000 to \$74,999	3,341	9.8%
\$75,000 to \$99,999	3,551	10.5%
\$100,000 to \$149,999	2,967	8.7%
\$150,000 to \$199,999	660	1.9%
\$200,000 or more	299	0.9%
Median household income	\$40,524	

Population by Age

	Number	Percent
ACS Total Population	85,872	100.0%
Under 5 years	5,291	6.2%
5 to 17 years	15,155	17.6%
18 to 24 years	7,902	9.2%
25 to 44 years	20,412	23.8%
45 to 64 years	23,685	27.6%
65 years and more	13,427	15.6%
Median Age	39.8	

Family Type by Presence of Own Children Under 18

	Number	Percent
Total Families	22,973	100.0%
Married-couple families with own children	5,922	25.8%
Male householder, no wife present, with own children	935	4.1%
Female householder, no husband present, with own children	3,039	13.2%
Families with no own children	13,077	56.9%

Poverty Status of Families By Family Type by Presence Of Related Children

	Number	Percent
Total Families	22,973	100.0%
Family income above poverty level	19,732	85.9%
Family income below poverty level	3,241	14.1%
Married couple, with related children	529	16.3%
Male householder, no wife present, with related children	441	13.6%
Female householder, no husband present, with related children	1,663	51.3%
Families with no related children	608	18.8%

Ratio of Income To Poverty Level

	Number	Percent
Population for whom poverty status is determined	83,333	100.0%
Below 50% of poverty level	6,265	7.5%
50% to 99% of poverty level	8,791	10.5%
100% to 124% of poverty level	4,548	5.5%
125% to 149% of poverty level	5,856	7.0%
150% to 184% of poverty level	7,625	9.2%
185% to 199% of poverty level	2,733	3.3%
200% of poverty level or more	47,515	57.0%

Geographical Mobility

	Number	Percent
Population aged 1 year and older	84,934	100.0%
Same house as previous year	72,626	85.5%
Different house, same county	8,885	10.5%
Different county, same state	2,389	2.8%
Different state	846	1.0%
Abroad	188	0.2%

Percentages may not sum to 100% due to rounding.

Ohio County Profiles

Muskingum County

Travel Time To Work	Number	Percent
Workers 16 years and over	35,152	100.0%
Less than 15 minutes	11,704	33.3%
15 to 29 minutes	13,238	37.7%
30 to 44 minutes	4,819	13.7%
45 to 59 minutes	2,065	5.9%
60 minutes or more	3,326	9.5%
Mean travel time	24.4 minutes	

Housing Units	Number	Percent
Total housing units	37,877	100.0%
Occupied housing units	33,976	89.7%
Owner occupied	23,202	68.3%
Renter occupied	10,774	31.7%
Vacant housing units	3,901	10.3%

Year Structure Built	Number	Percent
Total housing units	37,877	100.0%
Built 2010 or later	50	0.1%
Built 2000 to 2009	4,471	11.8%
Built 1990 to 1999	4,464	11.8%
Built 1980 to 1989	3,698	9.8%
Built 1970 to 1979	5,207	13.7%
Built 1960 to 1969	4,036	10.7%
Built 1950 to 1959	3,536	9.3%
Built 1940 to 1949	2,245	5.9%
Built 1939 or earlier	10,170	26.9%
Median year built	1967	

Value for Specified Owner-Occupied Housing Units	Number	Percent
Specified owner-occupied housing units	23,202	100.0%
Less than \$20,000	1,486	6.4%
\$20,000 to \$39,999	1,439	6.2%
\$40,000 to \$59,999	1,907	8.2%
\$60,000 to \$79,999	2,687	11.6%
\$80,000 to \$99,999	3,005	13.0%
\$100,000 to \$124,999	3,156	13.6%
\$125,000 to \$149,999	2,645	11.4%
\$150,000 to \$199,999	3,513	15.1%
\$200,000 to \$299,999	2,206	9.5%
\$300,000 to \$499,999	707	3.0%
\$500,000 to \$999,999	279	1.2%
\$1,000,000 or more	172	0.7%
Median value	\$106,500	

House Heating Fuel	Number	Percent
Occupied housing units	33,976	100.0%
Utility gas	19,244	56.8%
Bottled, tank or LP gas	2,768	8.1%
Electricity	9,156	26.9%
Fuel oil, kerosene, etc	1,139	3.4%
Coal, coke or wood	1,185	3.5%
Solar energy or other fuel	374	1.1%
No fuel used	110	0.3%

Percentages may not sum to 100% due to rounding.

Gross Rent	Number	Percent
Specified renter-occupied housing units	10,774	100.0%
Less than \$100	206	1.9%
\$100 to \$199	197	1.8%
\$200 to \$299	581	5.4%
\$300 to \$399	670	6.2%
\$400 to \$499	1,101	10.2%
\$500 to \$599	1,689	15.5%
\$600 to \$699	1,597	14.8%
\$700 to \$799	1,218	11.3%
\$800 to \$899	990	9.2%
\$900 to \$999	608	5.6%
\$1,000 to \$1,499	878	8.1%
\$1,500 or more	74	0.7%
No cash rent	985	9.1%
Median gross rent	\$624	

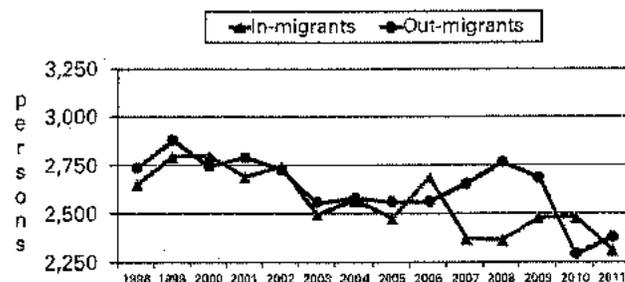
Median gross rent as a percentage of household income 29.7

Selected Monthly Owner Costs for Specified Owner-Occupied Housing Units	Number	Percent
Specified owner-occupied housing units with a mortgage	14,229	100.0%
Less than \$400	222	1.6%
\$400 to \$599	1,022	7.2%
\$600 to \$799	2,402	16.9%
\$800 to \$999	2,569	18.1%
\$1,000 to \$1,249	3,001	21.1%
\$1,250 to \$1,499	1,923	13.5%
\$1,500 to \$1,999	1,824	12.8%
\$2,000 to \$2,999	1,098	7.7%
\$3,000 or more	168	1.2%
Median monthly owners cost	\$1,075	

Median monthly owners cost as a percentage of household income 22.2

Vital Statistics	Number	Rate
Births / rate per 1,000 women aged 15 to 44	1,016	63.1
Teen births / rate per 1,000 females 15-19	101	35.3
Deaths / rate per 100,000 population	1,001	1,164.8
Marriages / rate per 1,000 population	592	6.9
Divorces / rate per 1,000 population	380	4.5

Migration



Ohio County Profiles

Muskingum County

Agriculture

Land in farms (acres)	173,269
Number of farms	1,259
Average size (acres)	138
Total cash receipts	\$58,101,000
Per farm	\$46,149
Receipts for crops	\$30,122,000
Receipts for livestock/products	\$27,979,000

Education

Public schools buildings	36
Students (Average Daily Membership)	15,669
Teachers (Full Time Equivalent)	919.4
Expenditures per student	\$8,383
Graduation rate	90.9
Non-public schools	3
Students	419
4-year public universities	0
Branches	1
2-year public colleges/satellites	1
Private universities and colleges	1
Public libraries (Main / Branches)	1 / 5

Transportation

Registered motor vehicles	100,905
Passenger cars	60,598
Noncommercial trucks	18,790
Total license revenue	\$2,868,093.09
Interstate highway miles	27.35
Turnpike miles	0.00
U.S. highway miles	40.12
State highway miles	198.01
County, township, and municipal road miles	1,408.89
Commercial airports	2

Health Care

Physicians (MDs & DOs)	170
Registered hospitals	3
Number of beds	668
Licensed nursing homes	8
Number of beds	755
Licensed residential care	6
Number of beds	437
Persons with health insurance (Aged 0 to 64)	86.6%
Adults with insurance (Aged 18 to 64)	83.4%
Children with insurance (Aged Under 19)	94.5%

Voting

Number of registered voters	63,353
Voted in 2014 election	21,263
Percent turnout	39.9%

Communications

Television stations	1
Radio stations	5
Daily newspapers	1
Circulation	10,635
Weekly newspapers	0
Circulation	0

Crime

Total crimes reported in Uniform Crime Report	3,217
Violent crime	158
Property crime	3,041
Arson	18

Finance

FDIC insured financial institutions (HQs)	2
Assets (000)	\$543,913
Branch offices	34
Institutions represented	10

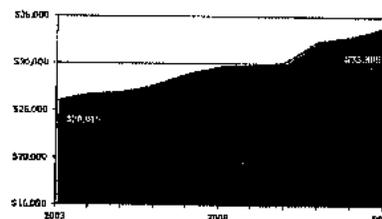
Transfer Payments

Total transfer payments	\$795,261,000
Payments to individuals	\$777,478,000
Retirement and disability	\$278,217,000
Medical payments	\$344,030,000
Income maintenance (Supplemental SSI, family assistance, food stamps, etc)	\$101,616,000
Unemployment benefits	\$15,516,000
Veterans benefits	\$16,306,000
Federal education and training assistance	\$19,227,000
Other payments to individuals	\$566,000
Total personal income	\$2,888,046,000
Dependency ratio	27.5%
(Percent of income from transfer payments)	

State Parks, Forests, Nature Preserves, And Wildlife Areas

Areas/Facilities	13
Acreage	24,026.07

Per Capita Personal Income



Civilian Labor Force

	2010	2011	2012	2013	2014
Civilian labor force	41,700	41,300	40,400	40,100	39,200
Employed	36,400	36,800	36,700	36,400	36,500
Unemployed	5,200	4,500	3,700	3,700	2,800
Unemployment rate	12.6	10.9	9.2	9.2	7.0

Establishments, Employment, and Wages by Sector: 2013

Industrial Sector	Number of Establishments	Average Employment	Total Wages	Average Weekly Wage
Private Sector	1,689	26,924	\$923,714,119	\$660
Goods-Producing	281	4,180	\$207,042,315	\$953
Natural Resources and Mining	41	451	\$37,299,932	\$1,592
Construction	163	804	\$30,875,421	\$738
Manufacturing	77	2,925	\$138,866,962	\$913
Service-Providing	1,408	22,744	\$716,671,804	\$606
Trade, Transportation and Utilities	474	7,359	\$216,073,589	\$565
Information	16	568	\$19,552,875	\$662
Financial Services	163	961	\$41,776,961	\$836
Professional and Business Services	189	1,963	\$60,811,591	\$596
Education and Health Services	200	7,094	\$301,777,370	\$818
Leisure and Hospitality	205	3,585	\$49,817,016	\$267
Other Services	158	1,205	\$26,716,101	\$426
Federal Government		217	\$11,693,257	\$1,038
State Government		386	\$12,291,532	\$613
Local Government		4,591	\$162,760,261	\$682

Private Sector total includes Unclassified establishments not shown.

Change Since 2008

Private Sector	-7.5%	-5.7%	4.3%	10.6%
Goods-Producing	-14.6%	-27.9%	-15.0%	17.9%
Natural Resources and Mining	-4.7%	19.3%	105.8%	72.5%
Construction	-14.7%	-15.2%	-13.5%	2.1%
Manufacturing	-18.9%	-34.6%	-26.9%	11.8%
Service-Producing	-6.0%	0.0%	11.6%	11.6%
Trade, Transportation and Utilities	-1.3%	-7.5%	2.5%	11.0%
Information	-31.8%	17.8%	24.0%	5.2%
Financial Services	-8.9%	-12.0%	1.6%	15.5%
Professional and Business Services	-7.8%	30.7%	23.5%	-5.5%
Education and Health Services	-12.3%	0.2%	17.5%	17.2%
Leisure and Hospitality	-2.4%	4.8%	18.2%	12.7%
Other Services	-9.7%	-1.3%	1.2%	2.4%
Federal Government		-24.1%	-18.1%	8.1%
State Government		-3.7%	-15.7%	-12.4%
Local Government		3.4%	7.1%	3.5%

Business Numbers

	2010	2011	2012	2013	2014
Business starts	157	127	131	149	134
Active businesses	1,587	1,553	1,514	1,510	1,527

Residential

Construction	2010	2011	2012	2013	2014
Total units	30	42	84	72	50
Total valuation (000)	\$2,762	\$1,389	\$6,525	\$6,250	\$3,235
Total single-unit bldgs	2	2	36	36	3
Average cost per unit	\$126,500	\$69,500	\$139,583	\$142,361	\$186,667
Total multi-unit bldg units	28	40	48	36	47
Average cost per unit	\$89,607	\$31,250	\$31,250	\$31,250	\$56,915

Major Employers

5 B's Inc	Mfg
AK Steel Holding Co	Mfg
Avon Products Inc.	Trade
AutoZone Inc	Trade
Dollar General Corp	Trade
Genesis HealthCare System	Serv
Kellogg's	Mfg
Longaberger Co	Mfg
Muskingum University	Serv
Muskingum County Government	Govt
Owens-Illinois/Owens-Brockway	Mfg
Wendy's Intl/New Bakery Co	Mfg
Zanesville City Schools	Govt

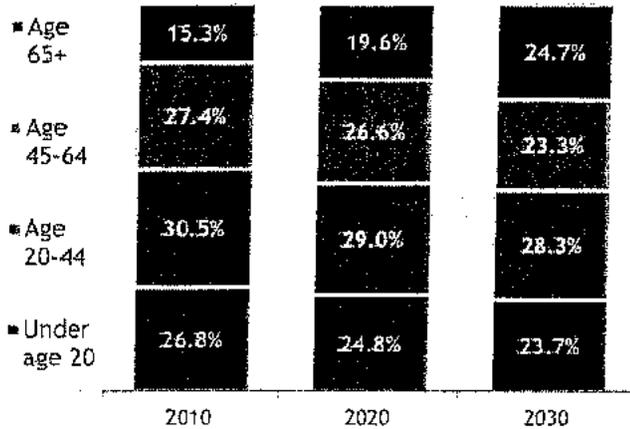
Muskingum

Population 85,231
Increased 0.8 percent since 2000
(Source: U.S. Census Bureau)



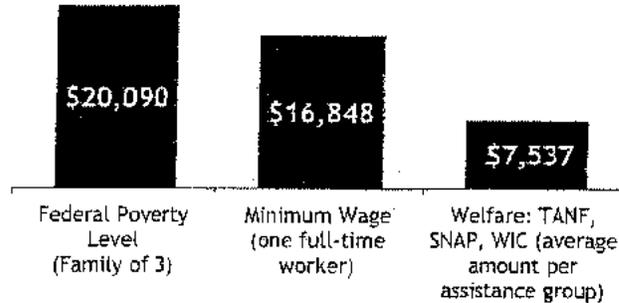
Demographic Projection

By 2030, seniors will make up 25 percent of the population in Muskingum County, outnumbering children. (Source: Scripps Gerontology Center)



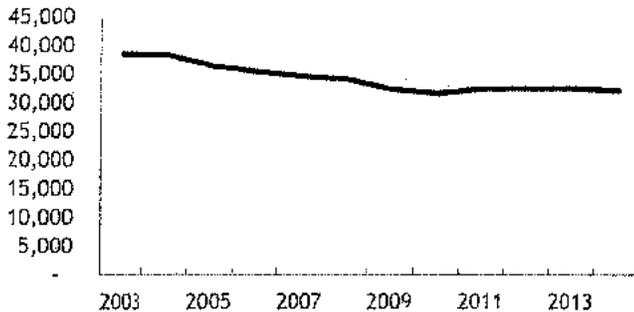
Making Ends Meet

A person earning minimum wage who works full time, 52 weeks a year, earns less than the poverty level. Families relying on welfare alone make even less than a minimum wage worker. (Source: Ohio Department of Job and Family Services)



Total Employment

Muskingum County had 32,200 jobs in the second quarter of 2014, a 7.1 percent decrease since 2007. (Source: Bureau of Labor Statistics)



Labor Force Participation

75 percent of Muskingum County's working-age adults were employed or seeking work between 2009 and 2013. (Source: U.S. Census Bureau)



■ Not in Labor Force ■ Unemployed Job Seekers ■ Employed

Numbers may not add to 100 percent due to rounding.

Employment by Sector

The five largest sectors made up 67 percent of Muskingum County's workforce in 2013. (Source: Bureau of Labor Statistics)



Health Care & Social Assistance

6,954 Employees Avg Annual Pay: \$43,065



Retail Trade

4,883 Employees Avg Annual Pay: \$23,124



Educational Services

3,671 Employees Avg Annual Pay: \$34,834



Accommodation & Food Services

3,211 Employees Avg Annual Pay: \$13,762



Manufacturing

2,925 Employees Avg Annual Pay: \$47,476

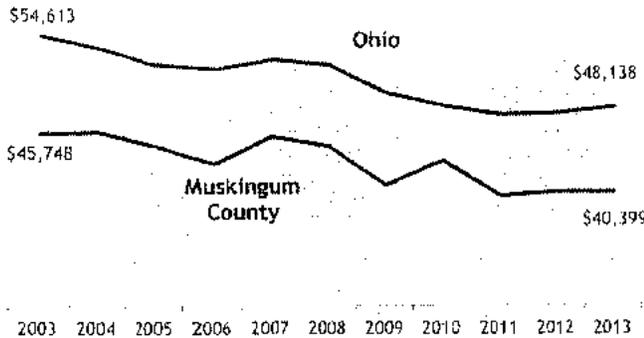
Muskingum

Population 85,231
Increased 0.8 percent since 2000
(Source: U.S. Census Bureau)



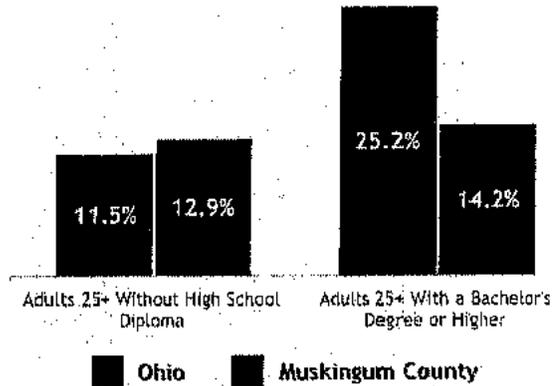
Median Income

Adjusted for inflation, Muskingum County median household income has declined 11.7 percent in the past decade. (Source: U.S. Census Bureau)



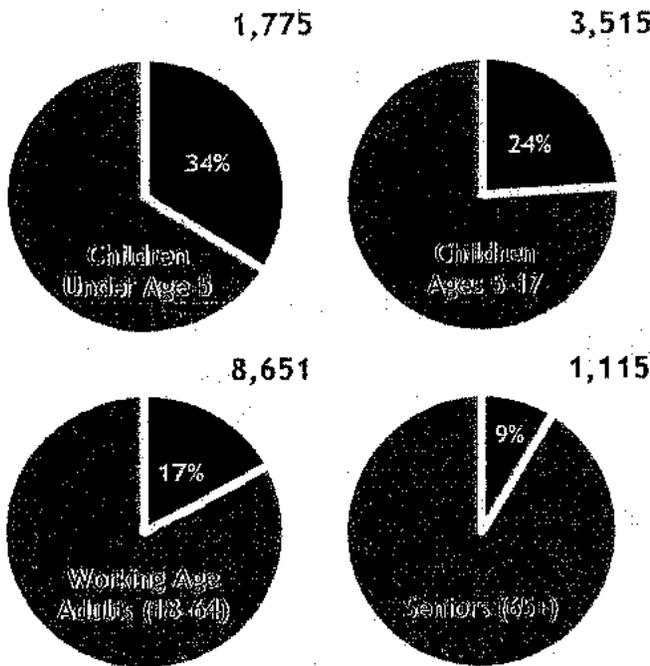
Educational Attainment

Lack of a high school diploma is a barrier to employment, while those with at least a Bachelor's degree are generally the most viable in the labor market. (Source: U.S. Census Bureau)



Poverty

15,100, or 18.1 percent of people in Muskingum County, lived below poverty in 2013. (Source: U.S. Census Bureau)

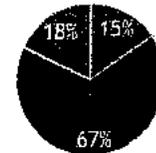


Human Services Participation

Human services provide necessary support, including subsidized food and health care, for low-income people.

Medicaid - Health Insurance

33% of total population enrolled in Medicaid
27,913 fully eligible enrollees in Dec 2014



- Aged, Blind, & Disabled
- Children & Families
- Extension

(Source: Ohio Department of Medicaid)

SNAP (Food Stamps) - Nutritional Support

23% of total population receiving SNAP benefits
19,464 total in Dec 2014

↑ 42% increase in beneficiaries since Dec 2006

(Source: Ohio Department of Job and Family Services)

Food Pantry Use

Increasing food pantry use indicates growing food insecurity. (Source: Ohio Association of Foodbanks)

↑ 93% increase in visits since 2006

58,837 total food pantry visits in 2014

Comments or Questions?

Visit us at www.CommunitySolutions.com/County-Profiles for full data references, downloadable fact sheets for each of Ohio's 88 counties, and to contact us.



Appendix C

Ohio Department of Development, Office of Research

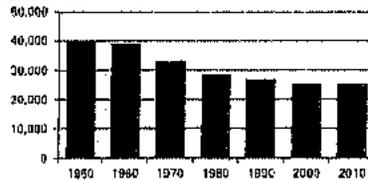
City of Zanesville County Profile

Community Profile

Zanesville City

Population Trends

2010 Census Population	25,487
Pct Change 2000 to 2010	-0.4%
Net Change 2000 to 2010	-99



Population by Race

	Number	Pct	Ohio
ACS Total Population	25,567	100.0%	100.0%
White	21,942	85.8%	83.4%
African American	1,985	7.8%	12.1%
Native American	127	0.5%	0.2%
Asian	167	0.6%	1.6%
Pacific Islander	0	0.0%	0.0%
Other	177	0.7%	0.9%
Two or More Races	1,179	4.6%	1.8%
Hispanic (may be of any race)	356	1.4%	2.9%
Total Minority	3,742	14.6%	18.4%

Poverty Status of Families

By Family Type by Presence

Of Related Children

	Number	Pct	Ohio
Total Families	6,204	100.0%	100.0%
Family income above poverty level	4,731	76.3%	89.7%
Family income below poverty level	1,473	23.7%	10.3%
Married couple, with related children	235	16.0%	17.7%
Male householder, no wife present, with related children	130	8.8%	8.1%
Female householder, no husband present, with related children	901	61.2%	53.7%
Families with no related children	207	14.1%	20.4%

Household Income

	Number	Pct	Ohio
Total Households	11,071	100.0%	100.0%
Less than \$10,000	1,751	15.8%	8.2%
\$10,000 to \$19,999	2,418	21.8%	11.7%
\$20,000 to \$29,999	1,702	15.4%	11.5%
\$30,000 to \$39,999	1,490	13.5%	11.1%
\$40,000 to \$49,999	1,025	9.3%	9.9%
\$50,000 to \$59,999	867	7.8%	8.5%
\$60,000 to \$74,999	607	5.5%	10.7%
\$75,000 to \$99,999	521	4.7%	12.0%
\$100,000 to \$149,999	468	4.2%	10.6%
\$150,000 to \$199,999	103	0.9%	3.2%
\$200,000 or more	119	1.1%	2.8%
Median household income	\$27,284		\$47,358

Housing Units

	Number	Pct	Ohio
Total Housing Units	12,613	100.0%	100.0%
Occupied housing units	11,071	87.8%	89.1%
Owner occupied	5,441	49.1%	69.2%
Renter occupied	5,630	50.9%	30.8%
Vacant housing units	1,542	12.2%	10.9%

Population by Age

	Number	Pct	Ohio
ACS Total Population	25,567	100.0%	100.0%
Under 5 years	1,855	7.3%	6.3%
5 to 17 years	4,356	17.0%	17.7%
18 to 24 years	2,385	9.3%	9.5%
25 to 44 years	6,875	26.9%	25.7%
45 to 64 years	6,317	24.7%	27.0%
65 years and more	3,779	14.8%	13.8%
Median Age	38.2		38.3

Educational Attainment

	Number	Pct	Ohio
Total Population 25 and older	16,971	100.0%	100.0%
No high school diploma	3,170	18.7%	12.6%
High school graduate	7,159	42.2%	35.8%
Some college, no degree	3,331	19.6%	20.1%
Associate degree	1,096	6.5%	7.3%
Bachelor's degree	1,422	8.4%	15.3%
Master's degree or higher	793	4.7%	8.8%

Employment Status

	Number	Pct	Ohio
Total Population 16 and older	20,234	100.0%	100.0%
Civilian Labor Force	11,858	58.6%	64.7%
Employed	9,905	83.5%	91.4%
Unemployed	1,953	16.5%	8.6%
Unemployment Rate	16.5%		8.6%
Armed Forces	14	0.1%	0.1%
Not in labor force	8,362	41.3%	35.1%

Ratio of Income

To Poverty Level

	Number	Pct	Ohio
Population for whom poverty status is determined	25,096	100.0%	100.0%
Below 50% of poverty level	2,831	11.3%	6.5%
50% to 99% of poverty level	4,036	16.1%	7.7%
100% to 124% of poverty level	2,188	8.7%	4.2%
125% to 149% of poverty level	1,435	5.7%	4.3%
150% to 184% of poverty level	2,397	9.6%	6.3%
185% to 199% of poverty level	1,299	5.2%	2.8%
200% of poverty level or more	10,910	43.5%	68.2%

Disability Status by Age

	Number	Pct	Ohio
Civilian noninstitutionalized pop.	24,925	100.0%	100.0%
With one or more disabilities	5,533	22.2%	13.2%
Under 18 years	689	12.5%	8.7%
18 to 64 years	3,148	56.9%	53.5%
65 years and over	1,696	30.7%	37.8%
No disability	19,392	77.8%	86.8%

Geographic Mobility

	Number	Pct	Ohio
Population aged 1 year and older	25,162	100.0%	100.0%
Same house as previous year	19,919	79.2%	85.0%
Different house, same county	3,962	15.7%	9.8%
Different county, same state	789	3.1%	3.3%
Different state	387	1.5%	1.6%
Abroad	105	0.4%	0.3%

Appendix D

*Settlement Agreement, Jerry R. Kennedy, et.al. v. City of
Zanesville, Ohio, et.al.*

Case No. 2:03-cv-1047

IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION

JERRY R. KENNEDY, *et al.*,

Plaintiffs,

v.

CITY OF ZANESVILLE, OHIO, *et al.*,

Defendants.

Case No. 2:03-cv-1047

District Court Judge: Algenon L. Marbley

Magistrate Judge: Mark R. Abel

SETTLEMENT AGREEMENT

This Settlement Agreement is entered into by the Muskingum County Commissioners for and in consideration of the Releases of all individual Plaintiffs, the Ohio Civil Rights Commission, and the Fair Housing Advocates Association, all of which Releases are appended hereto. This Settlement Agreement shall not be valid until all of such Releases have been executed and presented to the Muskingum County Commissioners.

For good and valuable consideration, and in exchange for the Releases appended hereto, the Muskingum County Commissioners agree to the following:

1. Payment of \$6,000,000.00 in settlement of all claims for damages and attorneys' fees and costs made by Plaintiffs in this action and to satisfy the judgment issued by the Court on July 17, 2008 as amended by the Court on August 27, 2008 against Muskingum County, Ohio.

2. The payment shall be made by check and transmitted to John P. Reiman, Reiman & Dane PLLC, 1225 Nineteenth Street, NW, Suite 600, Washington, D.C. 20036 within thirty business days of the effective date of this Settlement Agreement.

3. Defendant Muskingum County shall ensure that County staff members with decision-making authority and oversight authority related to the distribution of Community Development Block Grant (CDBG) funds shall attend one fair housing training within six months of the signing of this agreement. At least one representative of the Muskingum County Board of Commissioners shall attend this fair housing training within six months of the signing of this agreement. The training session shall be approved by the Commission at least 30 days prior to the training being conducted. In order to receive approval for the training, Defendant Muskingum County, Ohio shall submit information regarding the training and the identity of the trainer(s) to the Commission through the Regional Counsel and Director of Operations, 30 E. Broad Street, 5th Floor, Columbus, Ohio, 43215. The fair housing training to be completed under this paragraph shall be comprised of an at least three-hour training on federal and Ohio fair housing laws and any cost associated with the training shall be borne by Muskingum County.

4. Defendant Muskingum County shall develop a plan to ensure that all communities are made aware of the availability of, and process for applying for CDBG funds. Defendant Muskingum County shall develop a policy for providing notice regarding CDBG grants to the entire community through newspaper and radio advertisements. The County shall provide the plan to the Commission within six months of the signing of this agreement.

5. This Settlement Agreement constitutes the entire agreement between and among the Parties on the matters addressed herein, and the Parties expressly agree that it supersedes and controls any and all prior communications, whether oral or written, between the Parties regarding the matters addressed herein.

6. This Settlement Agreement may be modified only by a writing signed by the Parties.

7. Failure of a party hereto to insist upon strict performance of any provision of this Settlement Agreement shall not be deemed a waiver of such party's rights or remedies or a waiver by such party of any default by another party in performance or compliance with any terms of this Settlement Agreement.

8. Each signatory warrants that he or she is competent and possesses the full and complete authority to covenant to this Settlement Agreement on behalf of the party that he or she represents.

9. Within five days of receipt of the payment described in Paragraph 1, Plaintiffs shall file a voluntary stipulated dismissal, with prejudice, of *Kennedy, et al. v. City of Zanesville, et al.*, 03-cv-1047.

10. Within five days of receipt of the payment described in Paragraph 1, Defendant Muskingum County shall withdraw its notice of appeal of the judgment entered on July 17, 2008 in *Kennedy, et al. v. City of Zanesville, et al.*, 03-cv-1047.

11. The effective date of this Settlement Agreement shall be the date upon which the last party listed below has signed the Settlement Agreement, and shall not be before counsel for Defendant Muskingum County has been provided the Releases of all

individual Plaintiffs, the Ohio Civil Rights Commission, and the Fair Housing Advocates Association.

12. This Settlement Agreement will be governed by the laws of the State of Ohio, without regard to its conflicts of law provisions.

13. The parties acknowledge that the judgment is satisfied by the payment of a compromise sum that is paid in order to satisfy all claims. The Board of Commissioners and the East Muskingum Water Authority continue to deny all liability.

14. For the good and valuable consideration described herein, the receipt and sufficiency whereof is hereby acknowledged, the undersigned, Muskingum County, Ohio; hereby releases and forever discharges the Plaintiffs in this case and their collective heirs, employees, officers, executors, administrators, insurers, agents and assigns, and all other persons, firms or corporations liable or who might be claimed to be liable from any and all claims, demands, damages, actions, causes of action or suits of any kind or nature whatsoever, through the date of this Settlement Agreement, including any allegations brought forth in the Complaint, or any other theory of law concerning the facts as alleged in this case. This release and discharge shall not release or discharge any claims that Muskingum County, Ohio may have concerning delinquent water payments or any contractual obligations of any Plaintiff.

15. The undersigned warrant that no promise or agreement not herein expressed has been made; that in executing this Settlement Agreement and Release they are not relying upon any statement or representation made by the party or parties hereby released or said party or parties' agents, servants, or attorneys concerning the nature, extent or duration of the injuries or damages, or concerning any other thing or matter, but

they are relying solely upon their own judgment and knowledge; that the above-mentioned sum is received by the undersigned in full settlement and satisfaction of all the aforesaid claims and demands; and that the undersigned are of legal age and competent to execute this Settlement Agreement and Release.

AGREED UPON BY:

Brian D. Aziz

3-5-2009

John Bates

3-5-2009

[Signature]
Mustang County
By its Board of Commissioners

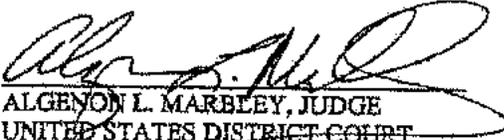
3-5-2009
Date

UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION

JERRY R. KENNEDY, et al. : Case No. C2-03-1047
Plaintiffs, : JUDGE MARBLEY
v. : MAGISTRATE JUDGE ABEL
CITY OF ZANESVILLE, et al. :
Defendants. :

SATISFACTION OF JUDGMENT
BY DEFENDANT MUSKINGUM COUNTY, OHIO

The Judgment issued by this Court on July 17, 2008 against Muskingum County, Ohio has been fully satisfied by payment of a compromised sum on behalf of Defendant Muskingum County, Ohio. The Board of Commissioners and the East Muskingum Water Authority continue to deny all liability. The judgment having been fully paid and satisfied, the Clerk of this Court is directed to satisfy and discharge the above-referenced judgment filed in this matter. Under the terms of the settlement agreement entered into among the parties in this matter, Plaintiffs have waived their right to seek to enforce the judgment entered in this matter in exchange for the consideration to be given by Defendants.


ALGENON L. MARBLEY, JUDGE
UNITED STATES DISTRICT COURT

APPROVED:

/s/ Mark Landes
Mark Landes, Trial Counsel (0027227)
Isaac, Brant, Lodman & Teeter, LLP
250 East Broad Street, Suite 900
Columbus, Ohio 43215
(614) 221-2121; Fax (614) 363-9516
marklandes@isaacbrant.com

-and-

/s/ Hilary S. Taylor
Hilary S. Taylor (0017496)
HTaylor@westonhurd.com
Weston Hurd, LLP
The Tower at Erieview
1301 East 9th St., Suite 1900
Cleveland, Ohio 44114-1862
(216) 241-6602; Fax: (216) 621-8369
Attorneys for Muskingum County, Ohio

/s/ Reed N. Colfax
RELMAN & DANE, PLLC
1225 19th Street, N.W., Suite 600
Washington, D.C. 20036-2456
(202) 728-1888
*Counsel for Individual Plaintiffs and
Plaintiff Fair Housing Advocates*

/s/ Stefan Schmidt
Assistant Attorneys General
Office Of the Ohio Attorney General
Civil Rights Section
30 East Broad Street, 15th Floor
Columbus, OH 43215-3428
Phone: (614) 466-7181
Fax: (614) 466-2437
*Counsel for Plaintiff Ohio Civil Rights
Commission*

IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION

JERRY R. KENNEDY, et al.,)	
)	
Plaintiffs,)	
)	
v.)	Case No. 2:03cv1047
)	
CITY OF ZANESVILLE, OHIO, et al.,)	
)	
Defendants.)	Judge MARBLEY
)	Magistrate Judge ABEL

JOINT STIPULATION OF DISMISSAL

Pursuant to Rule 41(a)(1)(ii) of the Federal Rules of Civil Procedure, the parties by their respective counsel of record, hereby stipulate that the above-entitled action is dismissed with prejudice.

Dated: March 20, 2009

Respectfully Submitted,

/s/ Reed N. Colfax
John P. Reiman
Stephen M. Dane (Bar No. 0013057)
Reed N. Colfax
Jennifer I. Klar
RELMAN & ASSOCIATES, PLLC
1225 19th Street, N.W., Suite 600
Washington, D.C. 20036-2456
(202) 728-1888
jreiman@reimanlaw.com
sdane@reimanlaw.com
rcolfax@reimanlaw.com
jklar@reimanlaw.com

/s/ Rachel K. Robinson
Kimberly M. Skaggs (Bar No. 0061572)
Rachel K. Robinson (Bar No. 0067518)
EQUAL JUSTICE FOUNDATION
88 East Broad Street, Suite 1590
Columbus, OH 43215
(614) 221-9800
kms@equaljusticefoundation.com
rkr@equaljusticefoundation.com

**Counsel for Individual Plaintiffs and
Plaintiff Fair Housing
Advocates Association**

**Counsel for Individual Plaintiffs and
Plaintiff FHAA**

/s/ Mary J. Hahn
Mary J. Hahn
WASHINGTON LAWYERS'
COMMITTEE FOR CIVIL RIGHTS
11 Dupont Circle, N.W., Suite 400
Washington, D.C. 20036
(202) 319-1000
eliza_platts-mills@washlaw.org

**Counsel for Individual Plaintiffs and
Plaintiff Fair Housing
Advocates Association**

/s/ Shawn J. Organ
Shawn J. Organ (Bar No. 0042052)
Kerstin Sjoberg-Witt (Bar No. 0076405)
JONES DAY
Street Address:
325 John H. McConnell Boulevard
Suite #600
Columbus, OH 43215-2673
Mailing Address:
P.O. Box 165017
Columbus, Ohio 43216-5017
(614) 281-3889
(614) 461-4198 (fax)
sjorgan@jonesday.com
ksjobergwitt@jonesday.com

**Counsel for Individual Plaintiffs
and Plaintiff Fair Housing
Advocates Association**

/s/ Beth A. Wilson
Beth A. Wilson (Bar No. 0068766)
Jennifer W. Steves (Bar No. 0074804)
COOPER & WALINSKI, L.P.A.
900 Adams Street
Toledo, OH 43624-1505
(419) 241-1200
wilson@cooperwalinski.com
steves@cooperwalinski.com

**Counsel for Individual Plaintiffs and
Plaintiff Fair Housing
Advocates Association**

JIM PETRO
ATTORNEY GENERAL

/s/ Stefan Schmidt per auth.
STEFAN SCHMIDT (Bar No. 0047358)
sschmidt@ag.state.oh.us
STEPHANIE BOSTOS DEMERS
(Bar No. 0061712)
ademers@ag.state.oh.us
MARILYN TOBOCMAN (Bar No. 0024888)
mtobocman@as.state.oh.us
Assistant Attorneys General
Civil Rights Section
30 East Broad Street, 15th Floor
Columbus, OH 43215-3428
Phone: (614) 466-7181
Fax: (614) 466-2437

**Counsel for Plaintiff Ohio Civil
Rights Commission**

/s/ Mark W. Baserman, Sr. per auth.

Mark W. Baserman, Sr., Esq.
(Bar No. 0011387)
BASERMAN LAW OFFICE
45 South Monroe Street
Millersburg, OH 44654-1424
(330) 674-4300
mwb1953@adelphia.net

**Counsel for Defendant City of
Zanesville**

/s/ Jessica K. Philemond per auth.

Mark Landes, Esq. (Bar No. 0027227)
Jessica K. Philemond, Esq. (Bar No. 0076761)
ISAAC, BRANT, LEDMAN & TEETOR,
L.L.P.
250 East Broad Street
Columbus, OH 43215
(614) 221-2121
marklandes@isaacbrant.com
jessicawalls@isaacbrant.com

Counsel for Defendant Muskingum County

CERTIFICATE OF SERVICE

I certify that on March 20, 2009, the foregoing was filed electronically. Notice of this filing will be sent to all other counsel by operation of the Court's electronic filing system. Parties may access this filing through the Court's system.

/s/ Reed N. Colfax
Reed N. Colfax

CASE NO. 08-3985

**UNITED STATES COURT OF APPEALS
FOR THE SIXTH CIRCUIT**

JERRY R. KENNEDY, et al

Plaintiffs - Appellees

LANCE KENNEDY, et al

Plaintiffs - Appellees

v.

OHIO CIVIL RIGHTS COMMISSION,

Intervenor - Appellee

v.

CITY OF ZANESVILLE, et al

Defendants

and

MUSKINGUM COUNTY,

Defendant - Appellant

STIPULATION TO DISMISS APPEAL

THE PARTIES HAVING REACHED A SETTLEMENT, they hereby give notice of their stipulated dismissal of the instant appeal. Each party to bear its own costs. Dated this 31st day of March, 2009.

s/ Reed Colfax

RELMAN & DANE, PLLC
1225 19th Street, N.W., Suite 600
Washington, D.C. 20036-2456
(202) 728-1888
*Counsel for Individual Plaintiffs and
Plaintiff Fair Housing Advocates*

s/ Stefan Schmidt

Assistant Attorneys General
Office of the Ohio Attorney General
Civil Rights Section
30 East Broad Street, 15th Floor
Columbus, OH 43215-3428
Phone: (614) 466-7181
Fax: (614) 466-2437
*Counsel for Plaintiff Ohio Civil Rights
Commission*

s/ Joanne S. Peters

Mark Landes, Trial Counsel (0027227)
ml@isaacbrant.com
Joanne S. Peters (0063274)
jsp@isaacbrant.com
Isaac, Brant, Ledman & Teetor, LLP
250 East Broad Street, Suite 900
Columbus, Ohio 43215
(614) 221-2121; Fax (614) 365-9516

and

s/ Hilary S. Taylor (0017496)

HTaylor@westonhurd.com
Weston Hurd, LLP
The Tower at Erieview
1301 East 9th St., Suite 1900
Cleveland, Ohio 44114-1862
(216) 241-6602; Fax: (216) 621-8369
Attorneys for Muskingum County, Ohio

ISAAC, BRANT, LEDMAN & TEETOR LLP
ATTORNEYS AT LAW

SCYLD D. ANDERSON
DONALD L. ANSPAUGH
DOUGLAS C. BOATRIGHT
CHARLES E. BRANT
DANIELLE M. CARTER
SHAMUS B. CASSIDY
BRANDI L. DORGAN
DANIEL T. DOWNEY
JENNIFER H. GEORGE
FREDERICK M. ISAAC
DAVID G. JENNINGS

JERRY L. KALTENBACH
RANDY S. KUREK
STEVEN G. LAFORGE
MARK LANDES
JAMES H. LEDMAN
GEORGE B. LIMBERT
PAUL A. MACKENZIE
TIMOTHY E. MILLER
DENNIS R. NEWMAN
NATHAN D. PAINTER
JOANNE S. PETERS

JESSICA K. PHILEMOND
PATRICK M. PICKETT
JAMES M. ROPER
STEVE M. SOUTIS
JEFFREY A. STANKUNAS
DOUGLAS J. SUTER
J. STEPHEN TEETOR
MARK H. TROUTMAN
JOHN E. VINCENT
ANDREW N. YOSOWITZ

GREGORY M. TRAVALIO
MARK R. WEAVER
Of Counsel

250 EAST BROAD STREET
SUITE 900
COLUMBUS, OHIO 43215-3742

TELEPHONE 614 • 221 • 2121
FACSIMILE 614 • 365 • 9516
WWW.ISAACBRANT.COM

SOL MORTON ISAAC (1911-1995)
DAVID H. MEADE (1957-1994)

Direct Dial: 614 • 220 • 5149
mk@isaacbrant.com

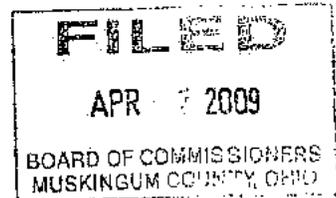
April 1, 2009

CORSA

Attn: Greg Gilliam
Claims Supervisor
209 East State Street
Columbus, Ohio 43215-4309

Honorable John Bates
President, Muskingum County
Board of County Commissioners
401 Main Street
Zanesville, OH 43701

Re: Insured: CORSA
Participant: Muskingum County
Claim No.: 0690006047
Claimant: Lynn Hairston, et al.
Date of Loss: 7/26/02
Case Style: Jerry R. Kennedy, et al. v. The City of Zanesville, et al.
U.S. District Court, Southern District of Ohio, Eastern Division
Case No. C2-03-1047



Gentlemen:

Enclosed herein is a copy of the **Order** filed by the 6th Circuit Court of Appeals confirming the filing of the Stipulation of Dismissal and ordering the case dismissed.

Should you have any questions, please do not hesitate to contact our office.

Very truly yours,

A handwritten signature in cursive script, appearing to read "Mark Landes".

Mark Landes

ML/csb
Enclosure

FILE
COPY

UNITED STATES COURT OF APPEALS
FOR THE SIXTH CIRCUIT

100 EAST FIFTH STREET, ROOM 540
POTTER STEWART U.S. COURTHOUSE
CINCINNATI, OHIO 45202-3988

Leonard Green
Clerk

Tel. (513) 564-7000
www.ca6.uscourts.gov

Filed: April 01, 2009

Mr. Stephen M. Dane
Reed Colfax

Ms. Joanne S. Peters

Mr. Stefan J. Schmidt

Mr. Hilary Sheldon Taylor II

Re: Case No. 08-3985, *Jerry Kennedy, et al v. City of Zanesville, et al*
Originating Case No. : 03-01047

Dear Sir or Madam,

The Court issued the enclosed Order today in this case.

Sincerely yours,

s/Teresa Mack
Mediation Administrator
Direct Dial No.

cc: Mr. James Bonini

Enclosure

No mandate to issue

FILE
COPY

Case No. 08-3985

UNITED STATES COURT OF APPEALS
FOR THE SIXTH CIRCUIT

ORDER

JERRY R. KENNEDY; et al

Plaintiffs - Appellees

LANCE KENNEDY, et al

Plaintiffs-Appellees

v.

OHIO CIVIL RIGHTS COMMISSION,

Intervenor - Appellee

v.

CITY OF ZANESVILLE, et al

Defendants

and

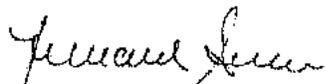
MUSKINGUM COUNTY,

Defendant - Appellant

In accordance with Rule 33(d), Rules of the Sixth Circuit, and upon consideration of the parties' stipulation to dismiss,

It is **ORDERED** that the case is dismissed pursuant to 42(b), Federal Rules of Appellate Procedure.

ENTERED PURSUANT TO RULE 33(d),
RULES OF THE SIXTH CIRCUIT
Leonard Green, Clerk



Issued: April 01, 2009

Case No. 08-3985

**UNITED STATES COURT OF APPEALS
FOR THE SIXTH CIRCUIT**

ORDER

JERRY R. KENNEDY; et al

Plaintiffs - Appellees

LANCE KENNEDY, et al

Plaintiffs-Appellees

v.

OHIO CIVIL RIGHTS COMMISSION,

Intervenor - Appellee

v.

CITY OF ZANESVILLE, et al

Defendants

and

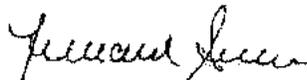
MUSKINGUM COUNTY,

Defendant - Appellant

In accordance with Rule 33(d), Rules of the Sixth Circuit, and upon consideration of the parties' stipulation to dismiss,

It is **ORDERED** that the case is dismissed pursuant to 42(b), Federal Rules of Appellate Procedure.

**ENTERED PURSUANT TO RULE 33(d),
RULES OF THE SIXTH CIRCUIT**
Leonard Green, Clerk



Issued: April 01, 2009

The following may be quoted as the statement of Dorothy Montgomery, former Commissioner of Muskingum County, Ohio. There will be no further statement until the settlement is final.

This case, brought by out-of-town lawyers and full of improper prejudicial information given to the jury, could currently cost more than 15 millions dollars. If the county's appeal of the original decision is successful, the entire case could be sent back for another trial where it could cost as much as 50 million dollars.

County residents have a right to know that they won't be exposed any further to these claims. That's why county attorneys today agreed to resolve the case once and for all, for a fraction of what the total losses could eventually be. The people and lawyers who asked the county to pay them more than 50 million dollars will now receive just 6 million dollars.

The agreement includes a provision that none of these people who made these claims against the county can ever make these legal claims again, essentially ending the case forever.

Appendix E

Maps

Map 6: Vacancy Status in Muskingum County

Map 7: Vacancy Status in City of Zanesville

Map 8: Median Gross Rent Muskingum County

Map 9: Median Gross Rent City of Zanesville

Map 10: Muskingum County Central Business District

Map 11: Major Employers in Muskingum County

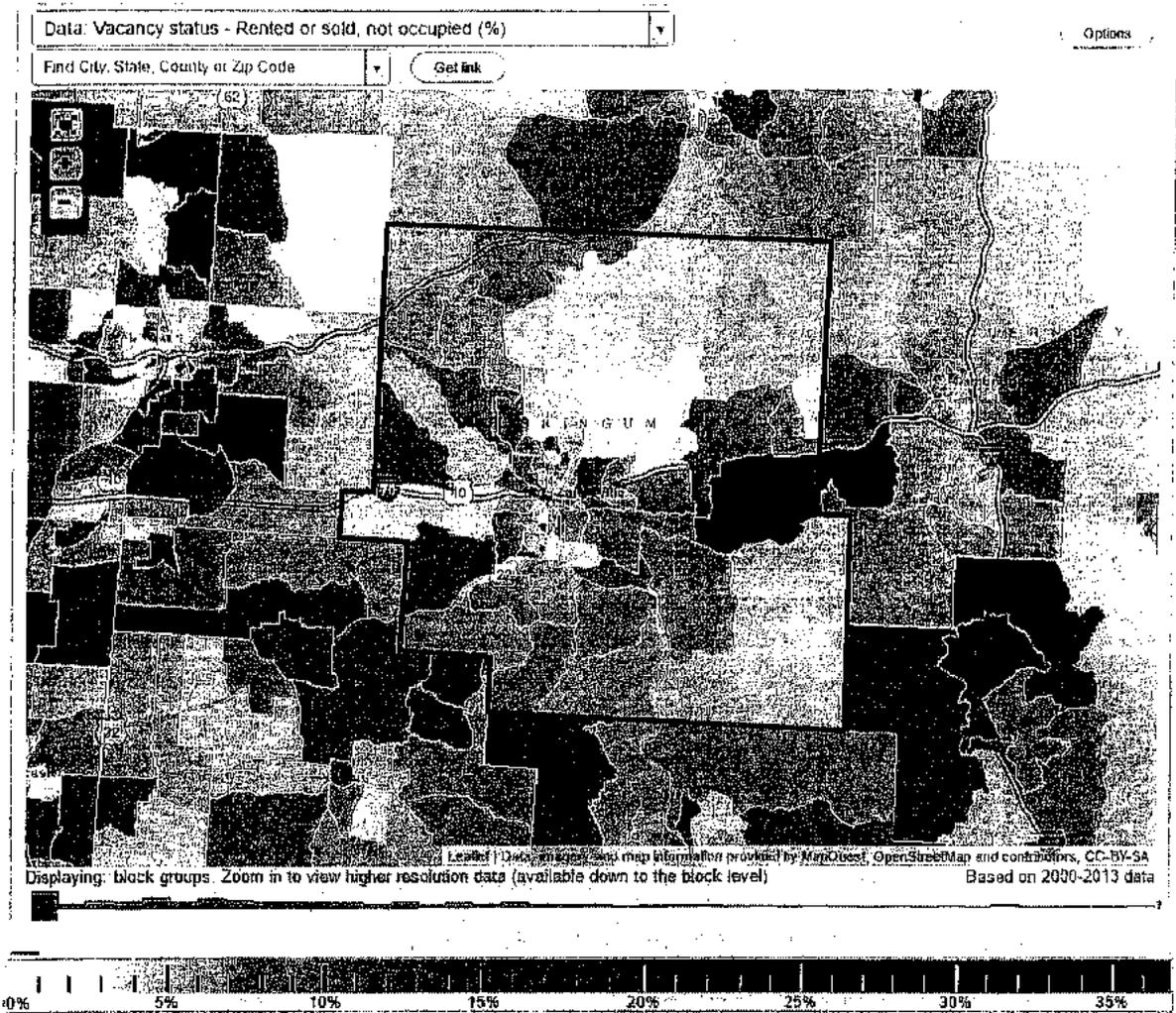
Map 12: Foreclosures in Muskingum County (2010-2015)

Map 13: Muskingum County Grant Investments

Map 14: City of Zanesville Grant Investments

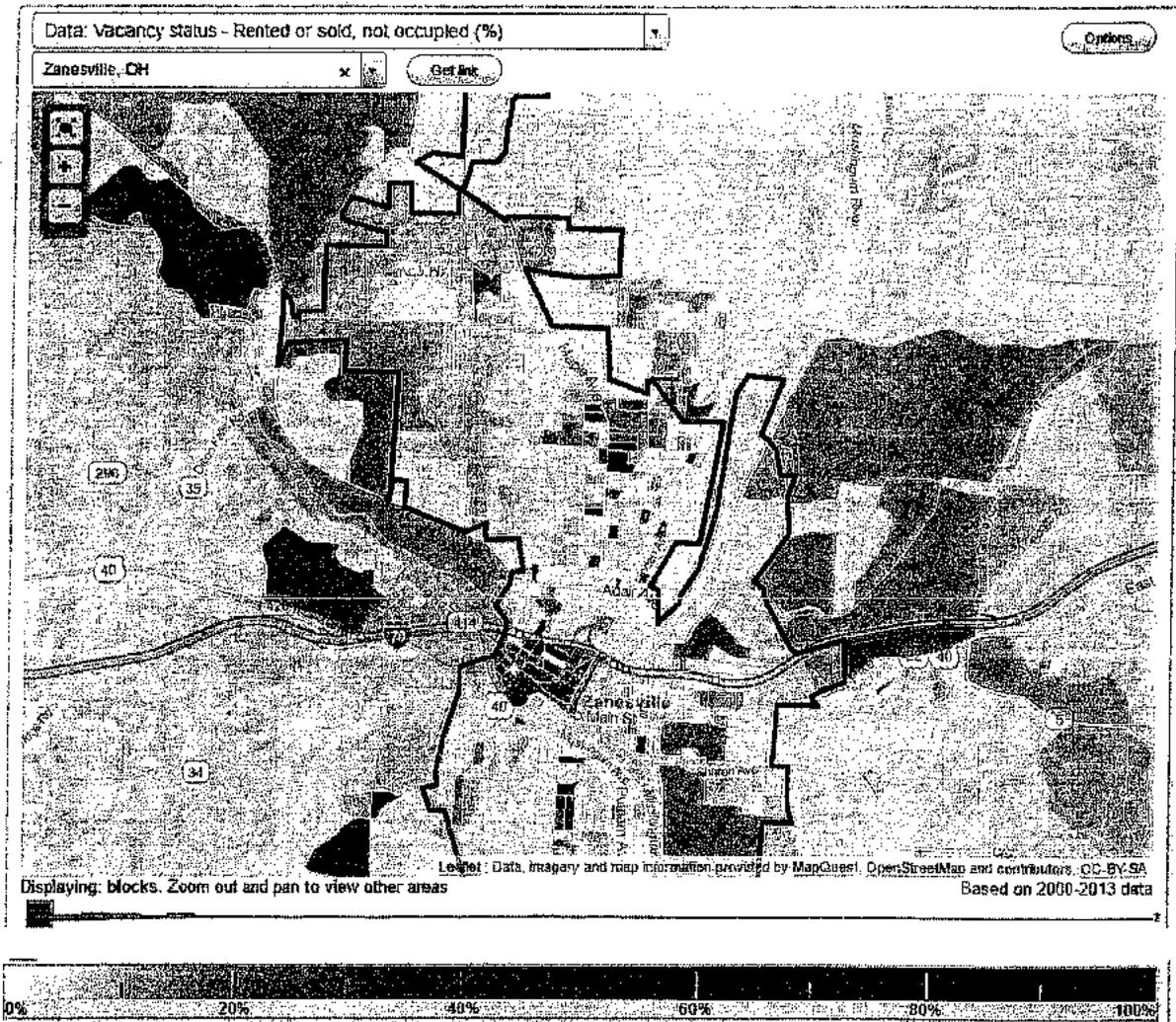
Map 15: Census Tracts and LMI/Distress Criteria

Map 6: Vacancy Status in Muskingum County



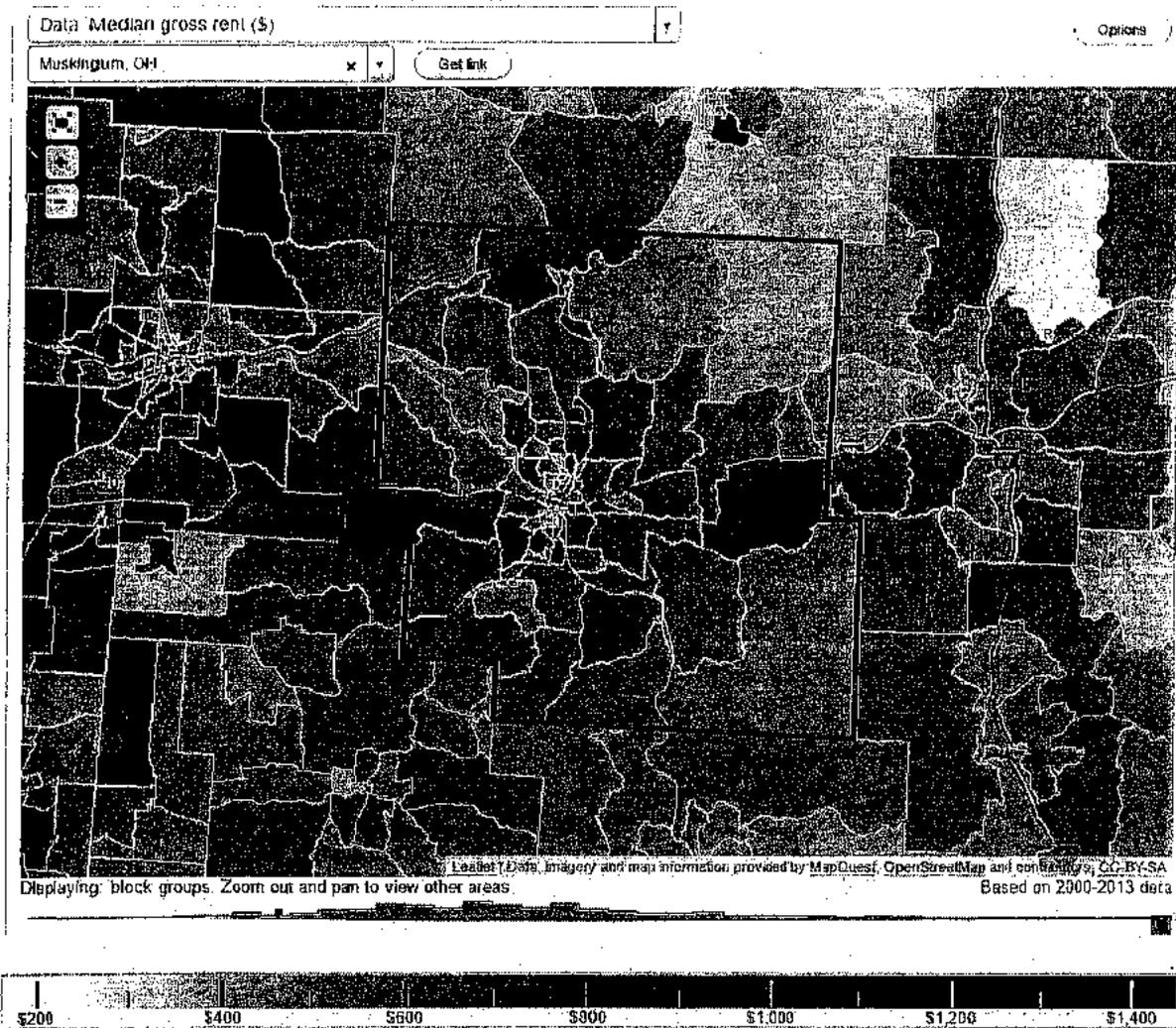
Map from City-Data.com

Map 7: Vacancy Status in City of Zanesville



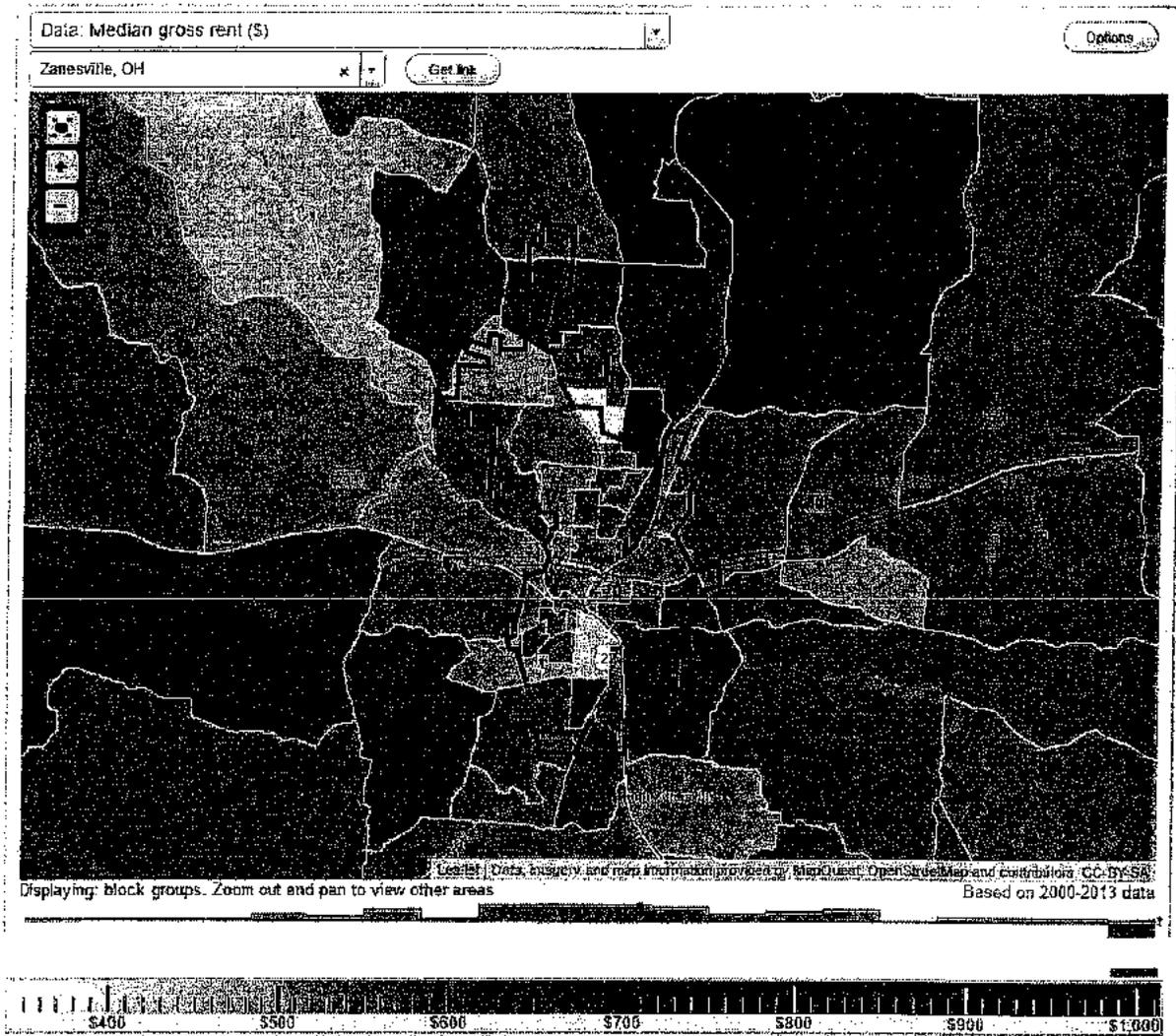
Map from City-Data.com

Map 8: Median Gross Rent Muskingum County

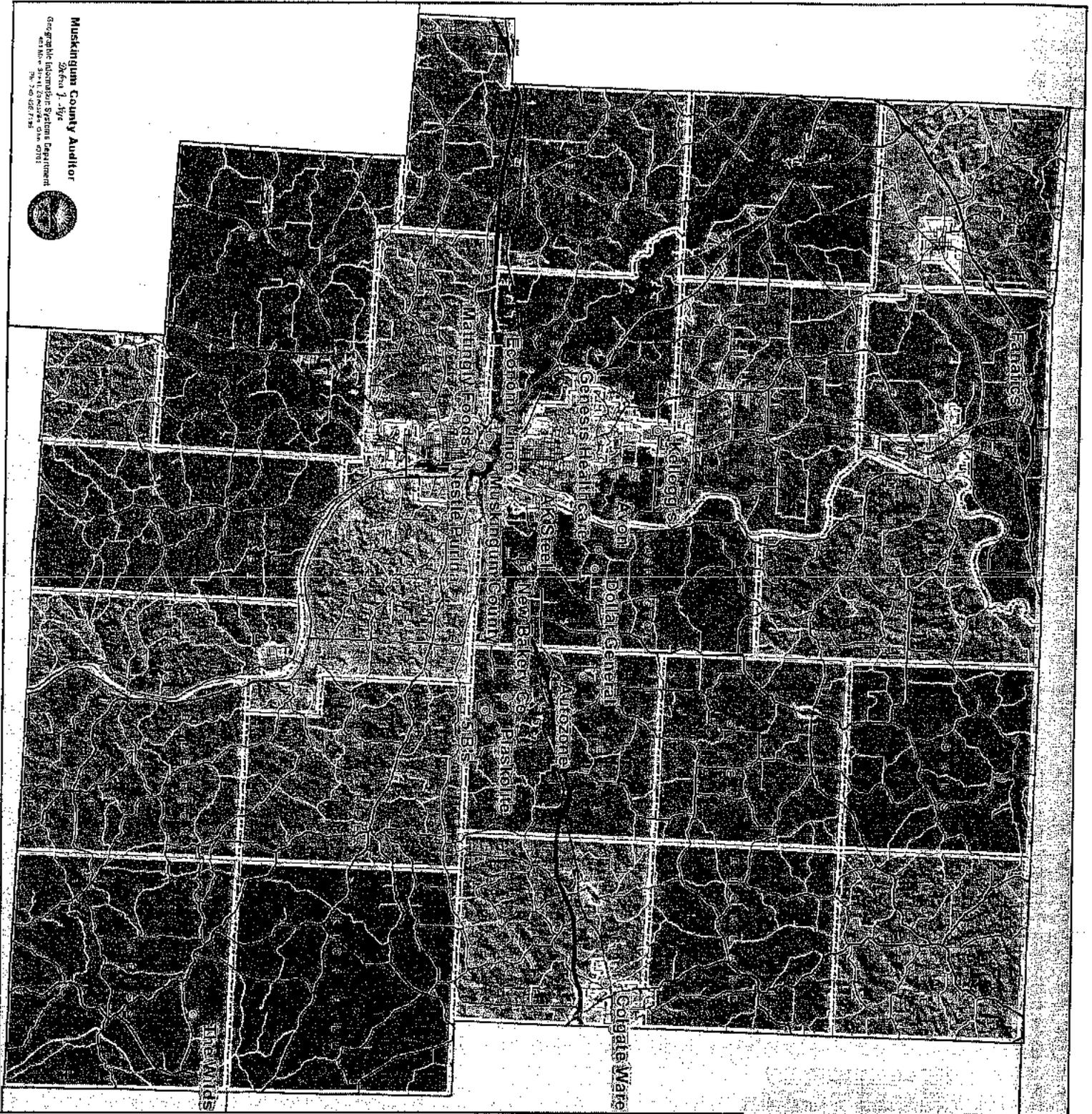


Map from City-Data.com

Map 9: Median Gross Rent City of Zanesville



Map from City-Data.com



Muskingum County Auditor
 Steve J. Hye
 Geographic Information Systems Department
 413 New State Building
 P.O. Box 10000
 Steubenville, OH 44224
 Phone: 724-366-7733

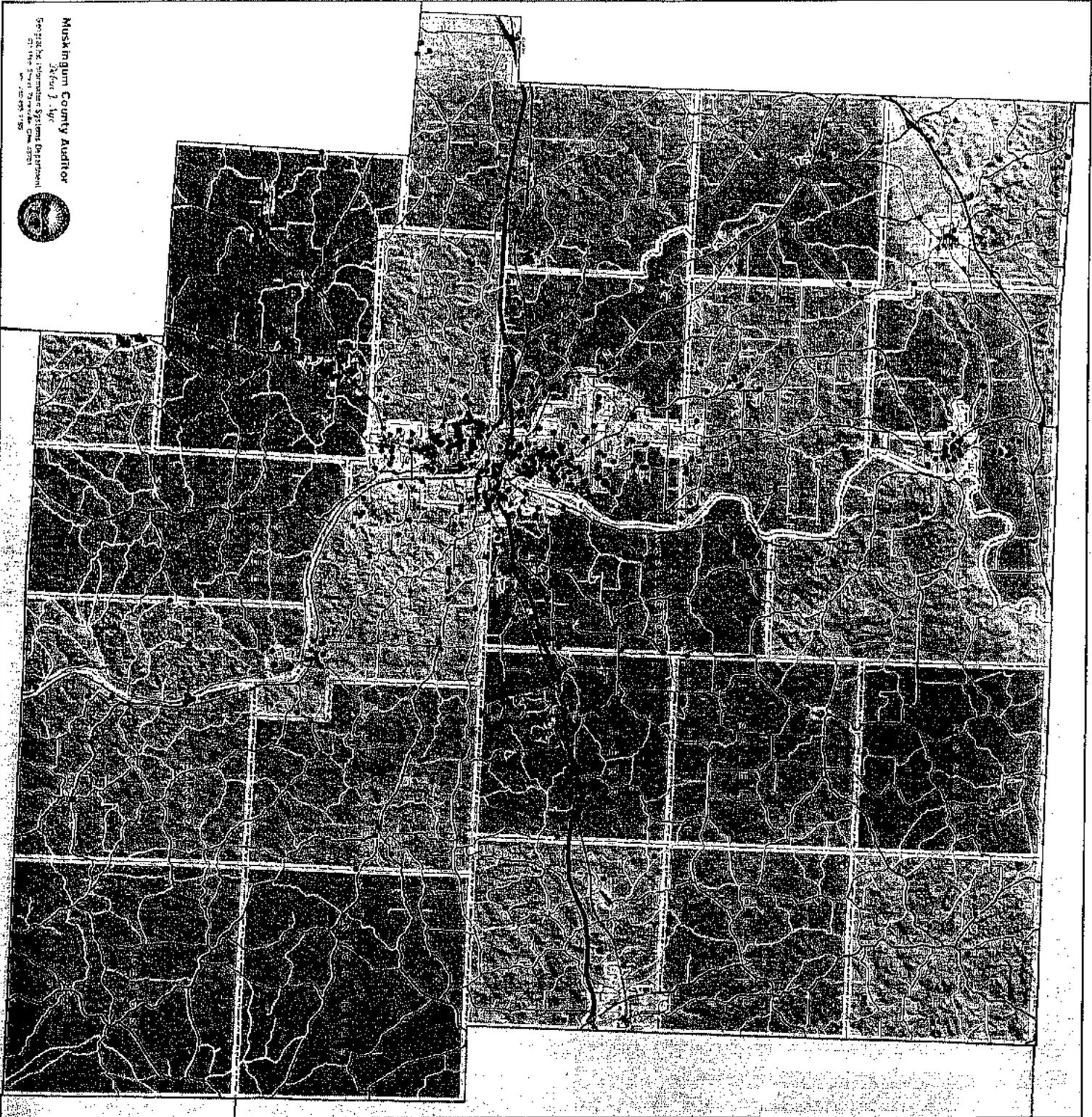


MUSKINGUM COUNTY, OHIO

MAJOR EMPLOYERS

	Major Employers
	Muskingum County
	ROADS
	INTERSTATE
	US ROUTE
	STATE
	COUNTY
	MUNICIPAL
	TOWNSHIP
	PRIVATE





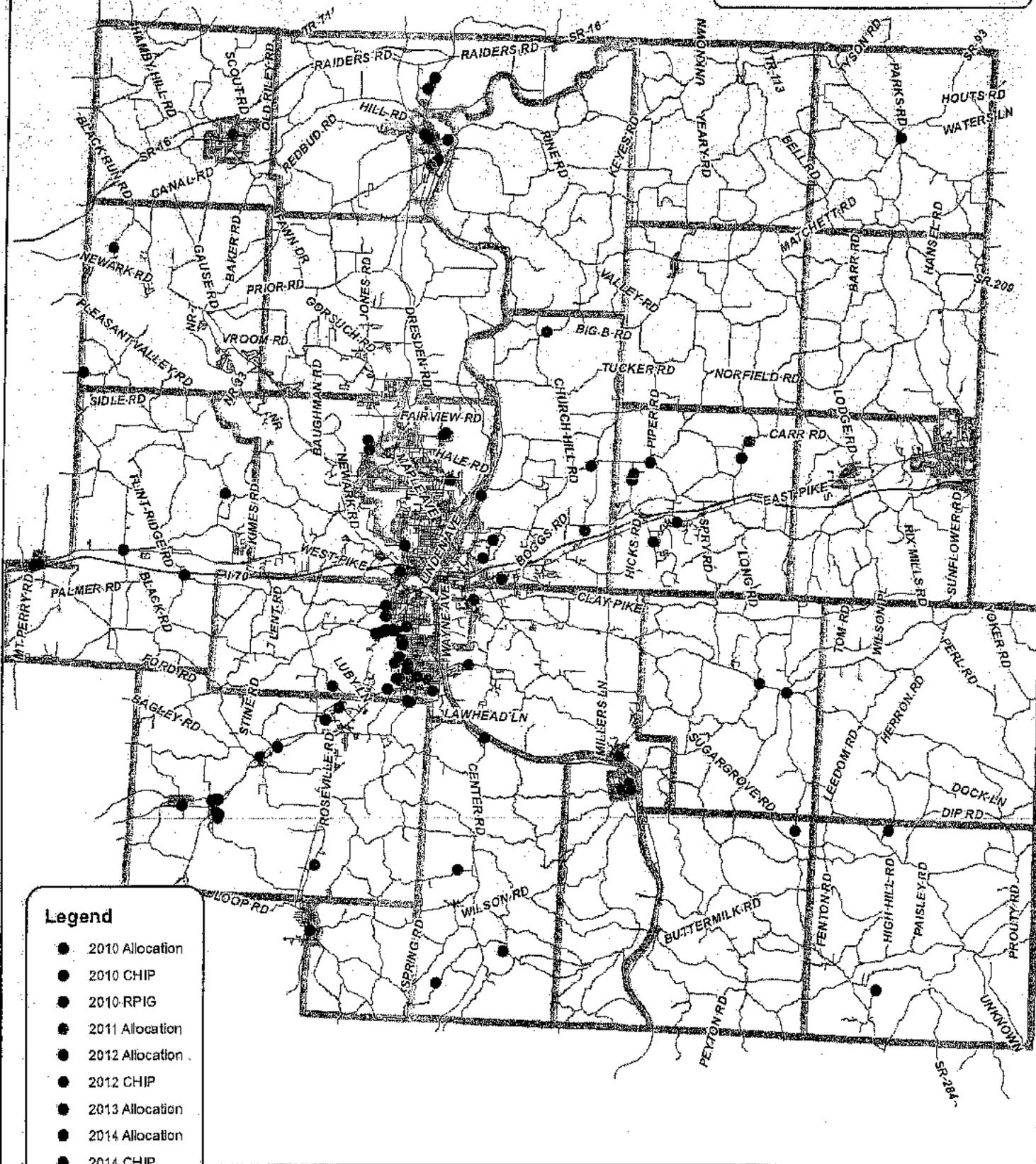
MUSKINGUM COUNTY, OHIO

FORECLOSURES (2012-2015)

Legend	
●	2015 Foreclosures
●	2014 Foreclosures
●	2013 Foreclosures
●	2012 Foreclosures
ROADS	
—	INTERSTATE
—	US ROUTE
—	STATE
—	COUNTY
—	MUNICIPAL
—	TOWNSHIP
—	PRIVATE



Muskingum County Grant Investments



- Legend**
- 2010 Allocation
 - 2010 CHIP
 - 2010-RPIG
 - 2011 Allocation
 - 2012 Allocation
 - 2012 CHIP
 - 2013 Allocation
 - 2014 Allocation
 - 2014 CHIP
 - 2016 Allocation

Data and information contained herein is not warranted or guaranteed as to accuracy, completeness or suitability. Muskingum County assumes no liability regarding the use or misuse of this data and information.



AER 5.10.2016

Muskingum County Auditor

Debra J. Nye

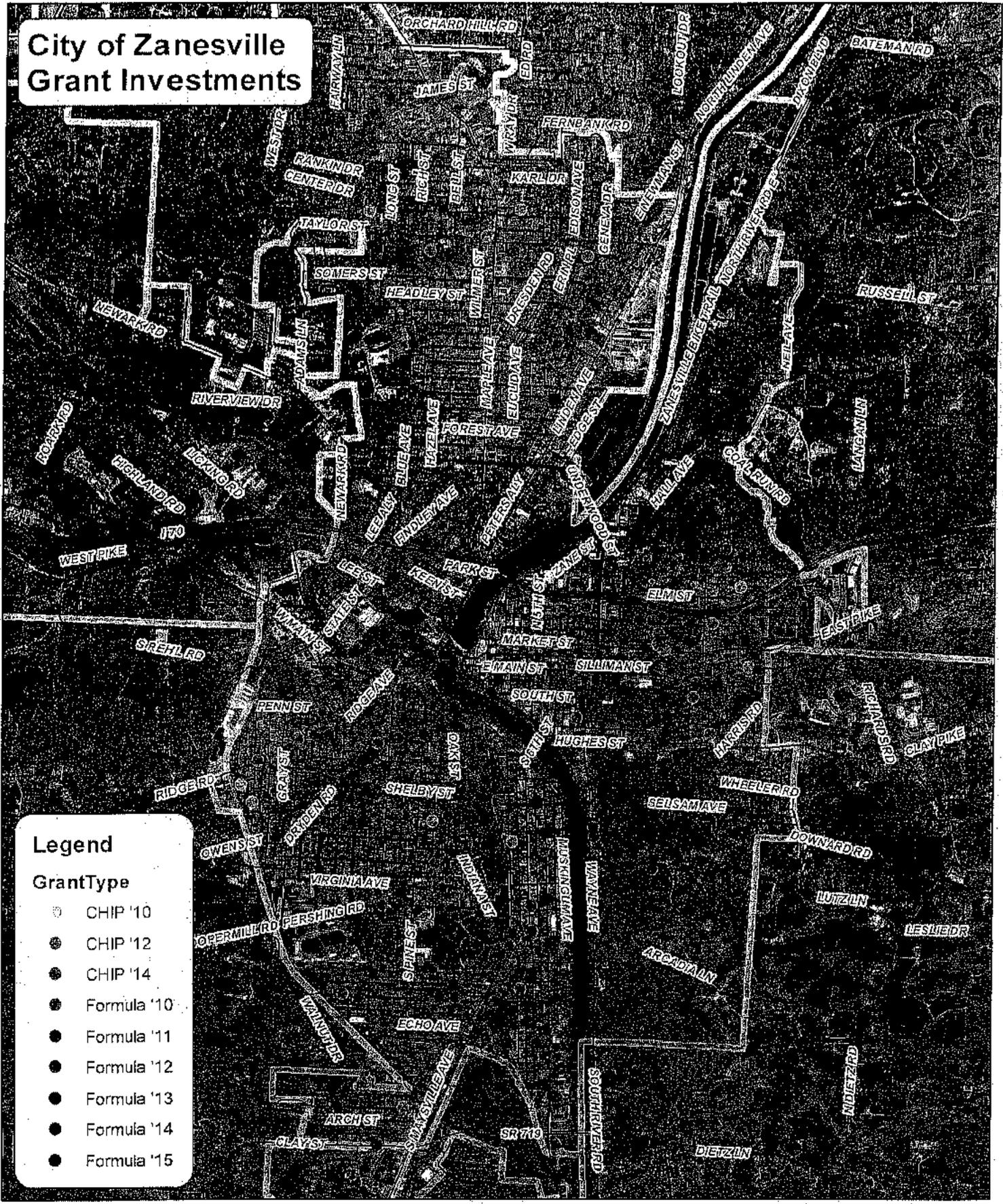
Geographic Information Systems Department

401 Main Street, Zanesville, Ohio 43701

Ph: 740.455.7195



City of Zanesville Grant Investments



Legend

GrantType

- CHIP '10
- CHIP '12
- ⊗ CHIP '14
- ▨ Formula '10
- ▩ Formula '11
- ▧ Formula '12
- ▦ Formula '13
- ▥ Formula '14
- Formula '15

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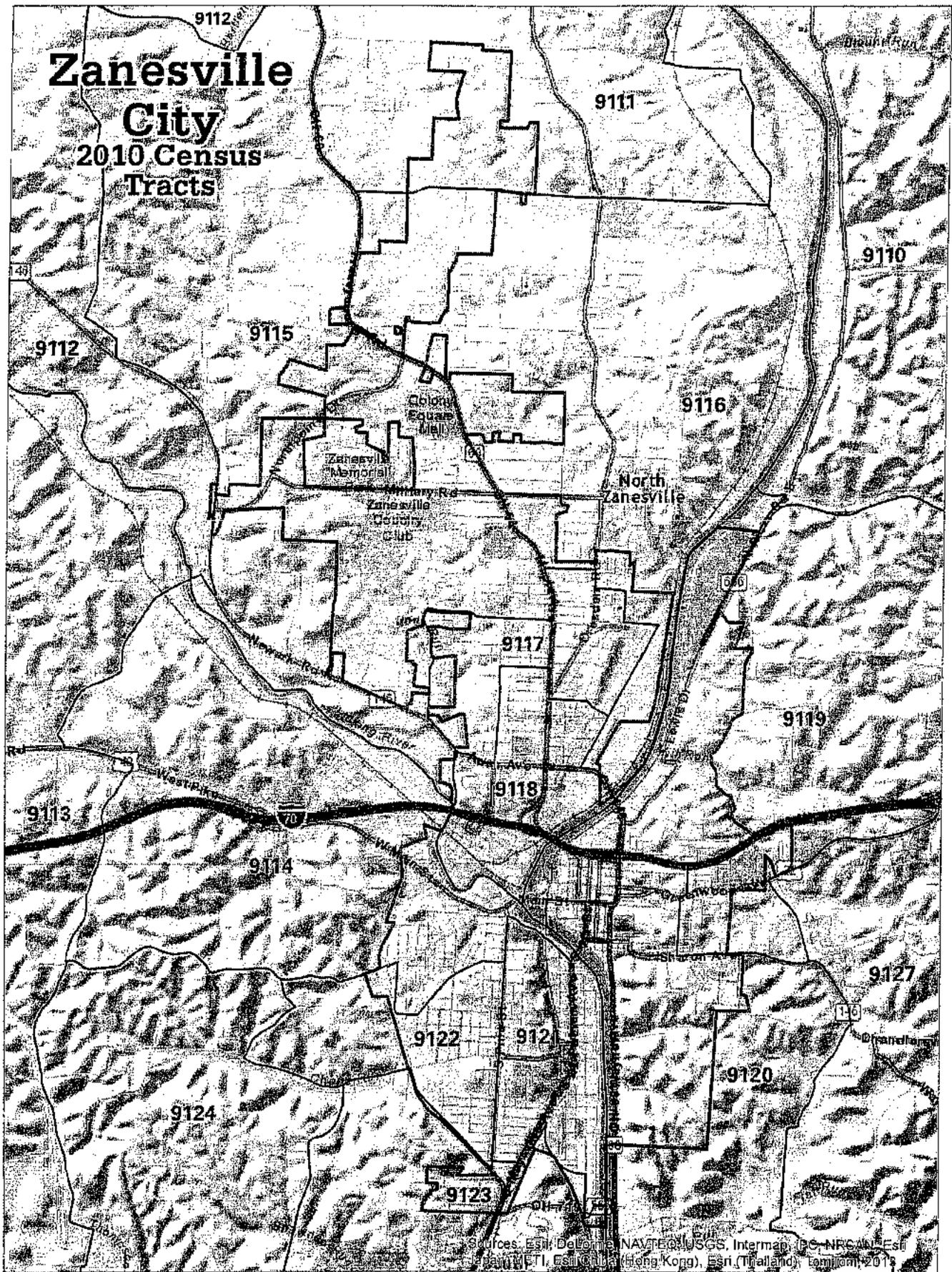


AER 5.10.2016

Muskingum County Auditor
Debra J. Nye
Geographic Information Systems Department
 401 Main Street, Zanesville, Ohio 43701
 Ph: 740.455.7195



Zanesville City 2010 Census Tracts



Low/Moderate Income Data

Zanesville City

Area	Number of Low Income Persons	Number of Low/Moderate Income Persons	Number of Low/Moderate /Medium Income Persons	Persons for Whom Income is Determined	Percentage of Low/Moderate Income Persons
Census Tract 9110	945	1,795	3,170	5,010	35.83%
Census Tract 9111	675	1,520	2,960	6,055	25.10%
Census Tract 9112	1,010	2,015	3,240	6,815	29.57%
Census Tract 9113	820	1,670	2,715	5,790	28.84%
Census Tract 9114	1,485	2,230	2,860	3,865	60.85%
Census Tract 9115	1,260	1,825	2,970	4,600	39.67%
Census Tract 9116	745	1,560	2,850	6,070	25.70%
Census Tract 9117	1,115	1,770	2,390	3,555	49.79%
Census Tract 9118	905	1,760	2,430	3,415	51.54%
Census Tract 9119	835	1,770	2,355	2,855	62.00%
Census Tract 9120	925	1,400	1,905	2,885	48.53%
Census Tract 9121	1,980	2,795	3,220	3,825	73.07%
Census Tract 9122	1,170	2,060	2,865	3,740	55.08%
Census Tract 9123	1,075	2,000	2,905	3,950	50.83%
Census Tract 9124	1,170	1,970	2,750	4,215	46.74%
Census Tract 9127	1,025	1,645	2,855	5,220	31.51%

Projects

Zanesville City

Distress Status	High Distress
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Program	Recipient	Year	Project
Office of Community Development			
Community Development Program	Zanesville City	2013	
Community Development Program	Zanesville City	2012	
Community Development Program	Zanesville City	2011	
Ohio Public Works Commission			
Local Transportation Improvement Program	Zanesville City	2014	Road - 2014 Citywide Overlays
State Capital Improvement Program	Zanesville City	2014	Wastewater - R2/r7 Combined Sewer Separation
State Capital Improvement Program	Zanesville City	2013	Wastewater - R-4 & R-5 Combined Sewer Separation
State Capital Improvement Program	Zanesville City	2013	Road - 2013 Citywide Paving
State Capital Improvement Program	Zanesville City	2012	Bridge/culvert - Musk Avenue Bridge Replacement
State Capital Improvement Program	Zanesville City	2012	Road - 5th Street Enhancement
State Capital Improvement Program	Zanesville City	2012	Road - 5th Street Enhancement
State Capital Improvement Program	Zanesville City	2011	Road - Sr 60 (maple Avenue) Paving



Appendix F

Muskingum County/City of Zanesville

Action Plan/Progress Report

**Muskingum County/City of Zanesville
ACTION PLAN PROGRESS REPORT (updated 2016)**

ISSUES OR IMPEDIMENTS	RECOMMENDATIONS	TIMELINE FOR IMPLEMENTATION/OUTCOMES
Conduct Fair Housing testing to uncover hidden agendas or discriminatory practices	1. Develop a plan to start the testing process to uncover Fair Housing issues	1. Two years
Fair Housing training for public officials, government, employees, Township Trustees, Village Administrators, etc.	1. Plan training sessions through the CDBG grant program yearly that include those entities listed.	1. Yearly through the CDBG Fair Housing Program
Fair Housing training for local landlords, real estate agents, local lenders, etc.	1. Plan training sessions through the CDBG grant program yearly that include those entities listed.	1. Yearly through the CDBG Fair Housing Program
Fair Housing training for underserved groups, such as youth, African/American Community, Hispanic Community, etc.	1. Plan training sessions through the CDBG grant program yearly that include those entities listed.	1. Yearly through the CDBG Fair Housing Program
Form a Fair Housing Advisory Committee with local government representatives, Social Service Agencies, local landlords, etc.	1. Compile a list of agencies to request membership to the Fair Housing Advisory Committee 2. Form the Committee 3. Develop a plan and schedule for meetings and information that will need to be discussed	1. One year 2. Two years 3. Ongoing
Expand and revive the Muskingum County's Fair Housing link on the County website to be more user-friendly and provide more information	1. Work with the IT department to make the Fair Housing section of the website to be more user friendly, provide more information, contact information and links to other agencies	1. One year
Expand the City of Zanesville's Fair Housing link on the City's website to be more user-friendly and provide more information	1. Work with the IT department to make the Fair Housing section of the website to be more user friendly, provide more information, contact information and links to other agencies	1. One year

ISSUES OR IMPEDIMENTS	RECOMMENDATIONS	TIMELINE FOR IMPLEMENTATION/OUTCOMES
Areas in the County that do not have access to public transportation can impede someone's choice of where to live.	<ol style="list-style-type: none"> 1. Work with SEAT to research funding options or grants that may be able to assist with an including evening and weekend hours. 2. Work with area employers, service providers and other agencies to see if there would be options for individuals who lack transportation. 3. Develop a Transportation Advisory Committee 	<ol style="list-style-type: none"> 1. Ongoing 2. Ongoing 3. Two years
Shortage of safe, decent, and affordable housing in the City and County.	<ol style="list-style-type: none"> 1. Work with County and City programs (such as CHIP and Weatherization) to help assist homeowners with repairs or assist a new homebuyer with purchasing a home and providing repairs. Because these programs are income based, they can assist lower income households to make their homes safer and provide maintenance training. 2. Develop a network of landlords who are willing to participate with the County and City CHIP programs to provide repairs to rentals. 3. Work with County and City CHIP programs to offer the Rental Rehabilitation/Repair to assist landlords with repairs, to keep rents at Fair Market Rent for a period of time, and to allow LMI renters to reside in the repaired rentals. 4. Work with the County and City CHIP programs to partner with Habitat for Humanity to provide a newly built home for an LMI family. 5. Work with the County Health Department and Code Enforcement to make sure that 	<ol style="list-style-type: none"> 1. Evaluate with each CHIP application 2. Two years 3. Evaluate with each CHIP application 4. Evaluate with each CHIP application 5. Ongoing 7. Two years 8. Two years 9. Ongoing

	<p>health and safety issues are addressed.</p> <p>6. Develop a joint City Council/Civil Service Committee to examine the Civil Service process and make the community more aware.</p> <p>7. Develop an entry level position in Civil Service, that does not require a CDL.</p> <p>8. Look into providing some assistance with CDL training.</p> <p>9. Civil Service Commission participate in job fairs.</p>	
Lack of financial literacy	1. Partner with area agencies that provide courses and information on financial literacy to help advertise and make the community aware of the courses and information	1. 2 years
Muskingum County's Comprehensive Plan does not address housing	1. Muskingum County should update and revise their Comprehensive plan to include housing issues	1. 2 years