

# **Analysis of Impediments to Fair Housing Choice Muskingum County and City of Zanesville Ohio 2016**

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# Table of Contents

Chapter 1: Executive Summary.....	4
Chapter 2: Basis of This Study.....	6
Limitations of This Analysis	
Chapter 3: Overview of Muskingum County.....	8
Demographics	
Families	
Disability	
Veterans	
Religion	
Chapter 4: Housing Profile.....	18
Overview	
Zanesville Metropolitan Housing Authority	
Homeless County	
Age of Housing Stock	
Muskingum County Land Reutilization Corporation	
Rental Housing	
Chapter 5: Schools and Education.....	27
Public Schools	
Higher Education and Skill Training	
Chapter 6: Transportation.....	30
Muskingum County’s Transportation Task Force Report	
Recommendations by the Transportation Task Force	
Update and Statistics	
Chapter 7: Employment.....	33
Chapter 8: Comprehensive Plans.....	38
Muskingum County Comprehensive Plan	
The City of Zanesville Comprehensive Plan: Section 3.4: Housing Element	
Chapter 9: CDBG/HOME Funds Expended by Muskingum County/City of Zanesville FY 2010-2015.....	42
Chapter 10: Status of Fair Housing.....	44
Fair Housing Complaints/Calls received	
Testing for Housing Discrimination	
Chapter 11: Compliance Issues.....	45
Affordability of Ownership Housing	
Home Mortgage Lending Practices	
Payday Lending	
Home Appraisal Practices	
Muskingum County Real Estate Firms	
Real Estate Advertising	
Apartment Leasing Firms	
Local Landlords	
Condominium Associations	
Chapter 12: Impediments and Possible Solutions.....	50
Signature Page.....	53
Data and Resource Material.....	54
Appendix.....	55

# Informational Tables, Figures & Maps

## **TABLES:**

- Table 1: Racial Diversity: Muskingum County
- Table 2: Racial Diversity: City of Zanesville
- Table 3: Muskingum County Families & Household Characteristics
- Table 4: Muskingum County Disability Statistics
- Table 5: Veterans Statistics in Muskingum County
- Table 6a: Federally Assisted Rental Housing: By Program
- Table 6b: Federally Assisted Rental Housing: By Property
- Table 7: Housing Characteristics Muskingum County
- Table 8: Housing Characteristics City of Zanesville
- Table 9: Owner/Renter Comparison: Muskingum County & City of Zanesville
- Table 10: Major Employers in Muskingum County
- Table 11: Poverty Limits for Muskingum County
- Table 12: Poverty Statistics for Muskingum County
- Table 13: Housing Financial Characteristics in Muskingum County

## **FIGURES:**

- Figure 1: Religious Affiliations in Muskingum County
- Figure 2: Religious Affiliations in Muskingum County: Change
- Figure 3: Age of Housing Stock in Muskingum County
- Figure 4: Percentage of Residents Relocating TO Other Communities
- Figure 5: Percentage of Residents Relocating FROM Other Communities
- Figure 6: Foreclosure Status Distribution for Muskingum County

## **MAPS:**

- Map 1: Diversity in Muskingum County and the City of Zanesville
- Map 2: Diversity in City of Zanesville
- Map 3: Muskingum County Board of DD – Capital Housing Properties
- Map 4: Federally Assisted Housing in Muskingum County
- Map 5: Ohio Unemployment Rates

## ***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: Central Business District Muskingum County
- 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

# Chapter 1: Executive Summary

Muskingum County and the City of Zanesville combined efforts to analyze possible impediments to Fair Housing Choice in their communities. They joined forces with many area organizations through HAC meetings, joint information collecting efforts, surveys and personal contact. Although the authority to include each impediment stands with the local government in the County and the City, the suggestions and recommendations were taken from HAC meetings, surveys and evaluation efforts by Ohio Regional Development Corp. who compiled the information received into the final document. Please see **Appendix A** for more detail and a list of HAC Members. Two HAC meetings were held, with all members being invited. Online surveys were created and invitations to participate in the data collection were distributed to all members of the Committee. Items mentioned and discussed in the meetings, surveys and interviews are dispersed throughout this document. Sign in sheets, minutes from the meetings and survey results are also included in Appendix A.

This study was funded by PY 2015 CDBG Allocation grant.

## **Observations:**

In Chapter 3 Overview of Muskingum County, many statistics were gathered, reviewed and analyzed. While reviewing information the minority concentrations in Muskingum County and the City of Zanesville appears to be staying stable. In fact, there seems to be a slight increase in minority percentages in both the City and County. There are signs that some minority concentrations in Muskingum County. The majority of Muskingum County's minority populations reside either in or just outside the city limits of the City of Zanesville. Information reviewed for this analysis indicates that this situation is more for economic reasons than because of discrimination. However, it may be prudent for the City and County do some testing to monitor this situation.

It was determined that there is a need for more trainings and information on Fair Housing to be made available to various groups. These groups included public officials, government employees, local landlords, real estate agents, lenders, underserved groups (for example, Hispanic Community, youth, etc.). Providing the information to the community and leaders will make the City and County more aware of possible problems with discrimination and what to do if a problem does arise. While addressing Fair Housing concerns, it would also be helpful to provide information on programs available to help those within the protected classes. For example, the programs available to assist protected classes with various needs, such as Veterans Services, CHIP program, and other county/city agencies. One of the main dilemmas citizens face is the lack of information and knowledge of programs that should be readily available to them. As stated in Chapter 10 Status of Fair Housing, the City and County are open to improving their Fair Housing Training program and other such services to supply Fair Housing information to the community, especially underserved groups.

Another aspect that was reviewed is the lack of affordable housing. This involves quite a few things. There are the high rents that are not affordable to those with lower incomes. There is also the fact that many of the rentals and housing is in disrepair and needs to be repaired before they should be habitable. Chapter 4 Housing Profile and Chapter 12 Impediments and Possible Solutions explain this further.

In Chapter 11 Compliance Issues, there is a discussion of the lack of financial literacy being another facet that is affecting the area residents and their choice of housing. Credit issues and lack of budgeting make it difficult for residents to purchase a home. This includes issues with the loan application, understanding what they can afford, how to analyze the loan and payments, and other areas of concern for new homebuyers.

Transportation, detailed in Chapter 6, is another piece that affects housing choice. Although there is a public transit that is reliable and has many options available, there are still some limits to its service. It does not run on weekends or after 6:00 p.m. making it of no use for those working later shifts or getting off/going in earlier than the routes have been set up for.

Muskingum County and the City of Zanesville are dedicated to addressing any areas of concern or issues that have been identified, that is within their capacity to address.

## Chapter 2: Basis of This Study

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

Since 1968, the U.S. Department of Housing and Urban Development (HUD) has been under an obligation to affirmatively advance fair housing in the programs it administers. So with the passage of the Housing and Community Development Act in 1974, they included an instruction from Congress to recipients of Community Development Block Grant (CDBG) funds to do the same.

Therefore, as a condition of receiving these federal funds, it has been implemented as a requirement that communities certify that they will affirmatively advance fair housing, and that cities and counties will meet this obligation by performing an analysis of the impediments to fair housing choice within their communities and developing (and implementing) strategies and actions to overcome any barriers discovered through this study.

While the extent of the obligation to affirmatively advance fair housing is not defined statutorily, HUD defines it as requiring a recipient of funds to: 1) Conduct an analysis to identify impediments to fair housing choice within the jurisdiction; 2) Take appropriate actions to overcome the effects of any impediments identified through the analysis; and 3) Maintain records reflecting the analysis and actions in this regard.

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

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

While HUD has proffered a multitude of suggestions for producing the required analysis of impediments to fair housing choice, each recipient community is able to conduct the study that fits it within the broad guidelines HUD offers. This is the goal that Muskingum County and the City of Zanesville are attempting to meet with this study.

The substantive heart of the Fair Housing Act lies in the prohibitions stated in 42 US Code §3604, §3605, §3606, and §3617. Predominantly §3604(a) which makes it illegal to "refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, **or otherwise make unavailable or deny**, a dwelling to any person because of race, color, religion, sex, familial status, or national origin."

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

It is clear that one of the key underlying purposes of the Housing and Community Development Act of 1974 is to foster racial and economic integration. Taken as a whole, the act has the goal of open, integrated residential housing patterns and to prevent the increase of segregation. To reach this goal, HUD must use its grant programs to aid in ending discrimination and segregation.

These purposes of the act have implications for the proper conduct of an analysis of impediments to fair housing choice. These implications are expressed very clearly when the federal district court in the Southern District of New York ruled “a local government entity that certifies to the federal government that it will affirmatively further fair housing as a condition to its receipt of federal funds must consider the existence and impact of race discrimination on housing opportunities and choice in its jurisdiction.”

This analysis of impediments seeks to comply with the purpose and spirit of the Housing and Community Development Act and the nation’s Fair Housing Act. Every effort has been taken to conduct a fair and balanced analysis and to apply sound planning and fair housing principles to the facts that we have found in order to identify both immediate and potential impediments to fair housing choice and craft recommendations to overcome these impediments.

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

## **Limitations of This Analysis**

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

This analysis does not constitute legal advice.

We have assumed that all direct and indirect information that Muskingum County and the City of Zanesville have supplied is accurate. Similarly, we have assumed that information provided by other sources is also accurate.

# Chapter 3: Overview of Muskingum County

## Muskingum County, Ohio

**Muskingum County** is a county located in the state of Ohio, United States. As of the Census of 2010, the population was 86,074. Its county seat is Zanesville. Nearly bisected by the Muskingum River, it is named for an Indian word translated as "by the river-side" or "elk's eye".

The Zanesville Micropolitan Statistical Area includes all of Muskingum County.

## Geography

According to the U.S. Census Bureau, the county has a total area of 673 square miles (1,742 km<sup>2</sup>). 665 square miles (1,721 km<sup>2</sup>) of it is land and 8 square miles (21 km<sup>2</sup>) of it (1.18%) is water.

## Adjacent counties

- Coshocton County (north)
- Guernsey County (east)
- Noble County (southeast)
- Morgan County (south)
- Perry County (southwest)
- Licking County (west)

## Communities within Muskingum County

### City

- [Zanesville](#)

### Villages

- [Adamsville](#)
- [Dresden](#)
- [Frazeytsburg](#)
- [Fultonham](#)
- [Gratiot](#)
- [New Concord](#)
- [Norwich](#)
- [Philo](#)
- [Roseville](#)
- [South Zanesville](#)

### Townships

- [Adams](#)
- [Blue Rock](#)
- [Brush Creek](#)
- [Cass](#)
- [Clay](#)
- [Falls](#)
- [Harrison](#)
- [Highland](#)
- [Hopewell](#)
- [Jackson](#)
- [Jefferson](#)
- [Licking](#)
- [Madison](#)
- [Meigs](#)
- [Monroe](#)
- [Muskingum](#)
- [Newton](#)
- [Perry](#)
- [Rich Hill](#)
- [Salem](#)
- [Salt Creek](#)
- [Springfield](#)
- [Union](#)
- [Washington](#)
- [Wayne](#)

### Census-designated places

- [North Zanesville](#)
- [Pleasant Grove](#)

### Other communities

- [Adams Mills](#)
- [Blue Rock](#)
- [Chandlersville](#)
- [Duncan Falls](#)
- [East Fultonham](#)
- [Hopewell](#)
- [Nashport](#)
- [Trinway](#)
- [White Cottage](#)

## Muskingum County, Ohio



### Statistics

<b>Founded</b>	<a href="#">March 1</a> , 1804
<b>Seat</b>	<a href="#">Zanesville</a>
<b>Largest city</b>	Zanesville
<b>Area</b>	
- Total	673 <a href="#">sq mi</a> (1,742 <a href="#">km<sup>2</sup></a> )
- Land	665 <a href="#">sq mi</a> (1,721 <a href="#">km<sup>2</sup></a> )
- Water	8 <a href="#">sq mi</a> (21 <a href="#">km<sup>2</sup></a> ), 1.18%
<b>Population</b>	
- (2010)	86,074
- <b>Density</b>	130/ <a href="#">sq mi</a> (49/ <a href="#">km<sup>2</sup></a> )
<b>Time zone</b>	<a href="#">Eastern</a>

Website: [www.muskingumcounty.org](http://www.muskingumcounty.org)

## Demographics

As of the Census of 2010, there were 86,074 people, 34,271 households and 23,125 families residing in the County. (According to City-Data.com the population in Muskingum County in 2012 was 85,950 and information from Ohio.hometownlocator.com has the population as 85,066 as of July 1, 2015.) The population density was 130 people per square mile (49/km<sup>2</sup>). There were 38,074 housing units. The racial makeup of the county was 93% white, 3.8% Black or African American, 0.2% Native American, 0.3% Asian, 0.0% Pacific Islander, 0.2% from other races and 2.5% from two or more races. 0.8% of the population were Hispanic or Latino of any race.

Table 1: Racial Diversity: Muskingum County (Census 2010)

Subject	Number	Percent
<b>RACE</b>		
<b>Total population</b>	86,074	100.0
<b>One race</b>	83,964	97.5
White	80,020	93.0
Black or African American	3,256	3.8
American Indian and Alaska Native	187	0.2
American Indian, specified [1]	121	0.1
Alaska Native, specified [1]	0	0.0
Both American Indian and Alaska Native, specified [1]	0	0.0
American Indian or Alaska Native, not specified	66	0.1
Asian	287	0.3
Native Hawaiian and Other Pacific Islander	15	0.0
Some Other Race	199	0.2
<b>Two or More Races</b>	2,110	2.5
Two races with Some Other Race	84	0.1
Two races without Some Other Race	1,780	2.1
Three or more races with Some Other Race	14	0.0
Three or more races without Some Other Race	232	0.3
<b>HISPANIC OR LATINO</b>		
<b>Total population</b>	86,074	100.0
<b>Hispanic or Latino (of any race)</b>	650	0.8
Mexican	270	0.3
Puerto Rican	159	0.2
Cuban	28	0.0
Other Hispanic or Latino [2]	193	0.2
<b>Not Hispanic or Latino</b>	85,424	99.2
<b>RACE AND HISPANIC OR LATINO</b>		
<b>Total population</b>	86,074	100.0
<b>One race</b>	83,964	97.5
Hispanic or Latino	551	0.6
Not Hispanic or Latino	83,413	96.9
<b>Two or More Races</b>	2,110	2.5
Hispanic or Latino	99	0.1
Not Hispanic or Latino	2,011	2.3

X Not applicable.

(<http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF>)

The **City of Zanesville** appears to be slightly more diverse than the County as a whole. The total population according to Census of 2010 was 25,487, and Zanesville's residents are 84.4% white, 9.7% African American, 0.4% American Indian/Alaskan Native, 0.4% Asian and 0.4% some other race. Below you will find the 2010 Census information on racial distribution in the City of Zanesville.

Table 2: Racial Diversity: City of Zanesville (2010 Census)

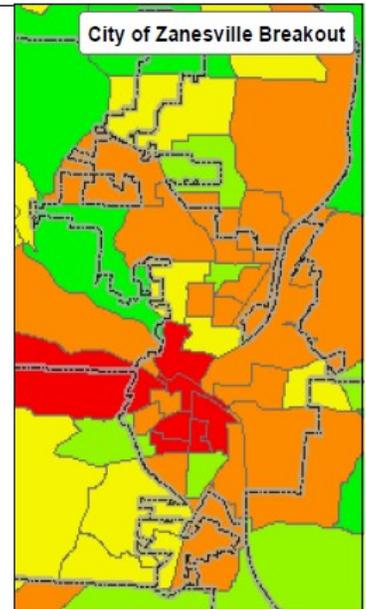
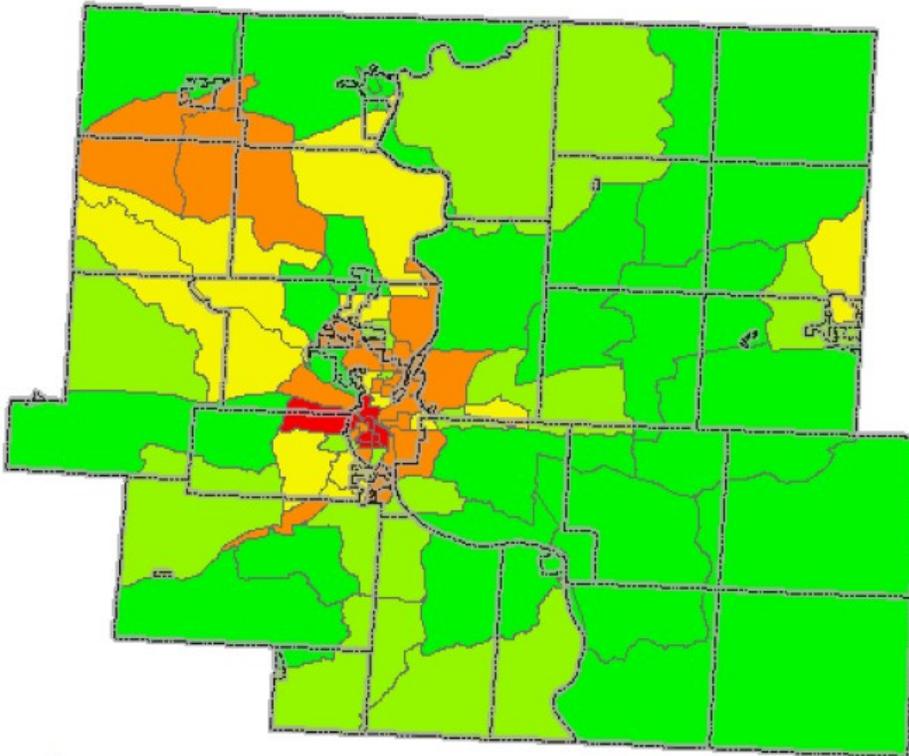
Subject	Number	Percent
<b>RACE</b>		
<b>Total population</b>	25,487	100.0
<b>One race</b>	24,296	95.3
<b>White</b>	21,508	84.4
<b>Black or African American</b>	2,472	9.7
<b>American Indian and Alaska Native</b>	101	0.4
<b>American Indian, specified [1]</b>	67	0.3
<b>Alaska Native, specified [1]</b>	0	0.0
<b>Both American Indian and Alaska Native, specified [1]</b>	0	0.0
<b>American Indian or Alaska Native, not specified</b>	34	0.1
<b>Asian</b>	100	0.4
<b>Native Hawaiian and Other Pacific Islander</b>	3	0.0
<b>Some Other Race</b>	112	0.4
<b>Two or More Races</b>	1,191	4.7
<b>Two races with Some Other Race</b>	48	0.2
<b>Two races without Some Other Race</b>	994	3.9
<b>Three or more races with Some Other Race</b>	10	0.0
<b>Three or more races without Some Other Race</b>	139	0.5
<b>HISPANIC OR LATINO</b>		
<b>Total population</b>	25,487	100.0
<b>Hispanic or Latino (of any race)</b>	316	1.2
<b>Mexican</b>	118	0.5
<b>Puerto Rican</b>	95	0.4
<b>Cuban</b>	11	0.0
<b>Other Hispanic or Latino [2]</b>	92	0.4
<b>Not Hispanic or Latino</b>	25,171	98.8
<b>RACE AND HISPANIC OR LATINO</b>		
<b>Total population</b>	25,487	100.0
<b>One race</b>	24,296	95.3
<b>Hispanic or Latino</b>	262	1.0
<b>Not Hispanic or Latino</b>	24,034	94.3
<b>Two or More Races</b>	1,191	4.7
<b>Hispanic or Latino</b>	54	0.2
<b>Not Hispanic or Latino</b>	1,137	4.5

X Not applicable.

(<http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF>)

Maps 1 & 2: Diversity in Muskingum County and the City of Zanesville

# 2010 Census Block Groups % of Population "White Only"



- Legend**
- 2010 Block Groups % White**
-  0.612381% - 0.78515%
  -  0.785151% - 0.910355%
  -  0.910356% - 0.956366%
  -  0.956367% - 0.983193%
  -  0.983194% - 1%
  -  Jurisdiction

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AER 3.16.2016

(Courtesy of Muskingum County GIS Department)

## Families

In Muskingum County, according to the 2010 Census, there were 34,271 households out of which 28.6% had children under the age of 18 living with them, 49.1% were married couples living together, 13.2% had a female householder with no husband present and 32.5% were non-families. 26.9% of all households were made up of individuals and 11.4% had someone living alone who was 65 years of age or older. The average household size of was 2.46 and the average family size was 2.95.

Table 3: Muskingum County Families & Household Characteristics

Subject	Muskingum County, Ohio				
	Total	Married-couple family household	Male householder, no wife present, family household	Female householder, no husband present, family household	Nonfamily household
	Estimate	Estimate	Estimate	Estimate	Estimate
<b>Total households</b>	34,160	16,419	1,740	4,713	11,288
<b>Average household size</b>	2.46	3.00	3.38	3.16	1.23
<b>FAMILIES</b>					
<b>Total families</b>	22,872	16,419	1,740	4,713	(X)
<b>Average family size</b>	2.94	2.97	2.79	2.90	(X)
<b>AGE OF OWN CHILDREN</b>					
<b>Households with own children under 18 years</b>	9,665	5,687	974	3,004	(X)
<b>Under 6 years only</b>	20.8%	15.7%	23.9%	29.3%	(X)
<b>Under 6 years and 6 to 17 years</b>	20.1%	22.7%	19.2%	15.4%	(X)
<b>6 to 17 years only</b>	59.2%	61.6%	56.9%	55.3%	(X)
<b>Total households</b>	34,160	16,419	1,740	4,713	11,288
<b>SELECTED HOUSEHOLDS BY TYPE</b>					
<b>Households with one or more people under 18 years</b>	31.6%	37.7%	69.1%	70.5%	0.8%
<b>Households with one or more people 60 years and over</b>	39.1%	39.4%	18.4%	19.4%	50.2%
<b>Householder living alone</b>	27.5%	(X)	(X)	(X)	83.2%
<b>65 years and over</b>	11.3%	(X)	(X)	(X)	34.3%
<b>UNMARRIED-PARTNER HOUSEHOLDS</b>					
<b>Same sex</b>	0.4%	(X)	(X)	(X)	(X)
<b>Opposite sex</b>	7.9%	(X)	(X)	(X)	(X)
<b>UNITS IN STRUCTURE</b>					
<b>1-unit structures</b>	74.2%	87.6%	70.0%	61.5%	60.7%
<b>2-or-more-unit structures</b>	16.9%	5.6%	17.0%	25.8%	29.7%
<b>Mobile homes and all other types of units</b>	8.9%	6.9%	13.0%	12.7%	9.7%
<b>HOUSING TENURE</b>					
<b>Owner-occupied housing units</b>	67.6%	83.4%	60.0%	43.8%	55.6%
<b>Renter-occupied housing units</b>	32.4%	16.6%	40.0%	56.2%	44.4%

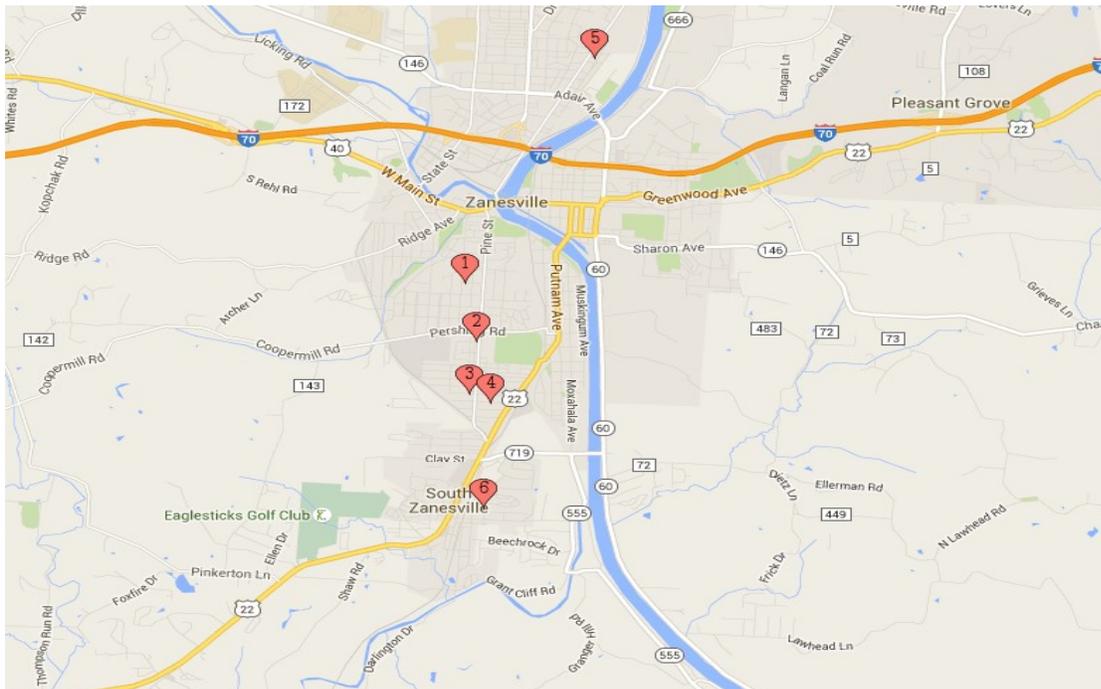
Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

## Disability

According to the 2014 American Community Survey (hereinafter referred to as "2014 ACS"), here are 17,358 people in the County with a disability. Of those 2,035 are in the labor force (18-64 years old) while 4,687 are not in the labor force. 356 under are under 5 years old, 1703 are 5-17 years old and those over 65 total 6522. There are 8436 male and 8922 female persons with disabilities.

Information provided by Muskingum County Starlight Programs offers programs for those with disabilities. They serve 426 people, 278 adults and 148 students ages 0-21. Some of the programs that they offer are their school programs: Early intervention for ages 0-3; preschool for ages 3-5; school age for those ages 6-22; and adult education programs. They also offer adult day time programs to help with stimulation and maintaining skills. They also offer a community employment program where they assist their clients with finding jobs within the community and help them develop skills and maintain their employment. This program provides job coaches to work individually with the clients, community connections to help match clients with potential jobs, and other assistance in the area of employment. They also have a dedicated Service Coordination department to connect clients with other services in the area. Their Community Capital Assistance Program provides some housing to those in their programs. There are 6 homes, some with accessibility upgrades that are owned by Eastern Ohio Housing Development Corporation, and is funded through the Ohio Department of Disabilities. This program's focus is funding homes (purchased or built) who are moving from a Developmental Center into the community. Most of their clients have in home care to assist them with daily tasks. Two of those in their homes through this program are independent.

### Map 3: Muskingum County Board of DD – Capital Housing Properties



1. 614 Luck Avenue, Zanesville, Ohio
2. 1003 Pine Street, Zanesville, Ohio
3. 822 Echo Avenue, Zanesville, Ohio
4. 618 Merrick Avenue, Zanesville, Ohio
5. 1507 Central Avenue, Zanesville, Ohio
6. 75 East King Street, Zanesville, Ohio

**Table 4: Muskingum County Disability Statistics:**

t	Muskingum County, Ohio		
	Total	With a disability	Percent with a disability
	Estimate	Estimate	Estimate
<b>Total civilian noninstitutionalized population</b>	85,044	13,511	15.9%
<b>Population under 5 years</b>	5,215	56	1.1%
<b>With a hearing difficulty</b>	(X)	51	1.0%
<b>With a vision difficulty</b>	(X)	10	0.2%
<b>Population 5 to 17 years</b>	15,015	1,253	8.3%
<b>With a hearing difficulty</b>	(X)	109	0.7%
<b>With a vision difficulty</b>	(X)	141	0.9%
<b>With a cognitive difficulty</b>	(X)	1,076	7.2%
<b>With an ambulatory difficulty</b>	(X)	140	0.9%
<b>With a self-care difficulty</b>	(X)	92	0.6%
<b>Population 18 to 64 years</b>	51,701	7,280	14.1%
<b>With a hearing difficulty</b>	(X)	1,299	2.5%
<b>With a vision difficulty</b>	(X)	949	1.8%
<b>With a cognitive difficulty</b>	(X)	3,189	6.2%
<b>With an ambulatory difficulty</b>	(X)	3,899	7.5%
<b>With a self-care difficulty</b>	(X)	913	1.8%
<b>With an independent living difficulty</b>	(X)	2,276	4.4%
<b>Population 65 years and over</b>	13,113	4,922	37.5%
<b>With a hearing difficulty</b>	(X)	2,286	17.4%
<b>With a vision difficulty</b>	(X)	977	7.5%
<b>With a cognitive difficulty</b>	(X)	1,076	8.2%
<b>With an ambulatory difficulty</b>	(X)	3,149	24.0%
<b>With a self-care difficulty</b>	(X)	1,189	9.1%
<b>With an independent living difficulty</b>	(X)	1,917	14.6%
<b>SEX</b>			
<b>Male</b>	41,187	6,728	16.3%
<b>Female</b>	43,857	6,783	15.5%
<b>RACE AND HISPANIC OR LATINO ORIGIN</b>			
<b>One Race</b>	82,246	13,158	16.0%
<b>White alone</b>	78,963	12,648	16.0%
<b>Black or African American alone</b>	2,675	449	16.8%
<b>American Indian and Alaska Native alone</b>	166	9	5.4%
<b>Asian alone</b>	246	19	7.7%
<b>Native Hawaiian and Other Pacific Islander alone</b>	10	0	0.0%
<b>Some other race alone</b>	186	33	17.7%
<b>Two or more races</b>	2,798	353	12.6%
<b>White alone, not Hispanic or Latino</b>	78,480	12,514	15.9%
<b>Hispanic or Latino (of any race)</b>	736	209	28.4%
<b>PERCENT IMPUTED</b>			
<b>Disability status</b>	5.3%	(X)	(X)
<b>Hearing difficulty</b>	3.1%	(X)	(X)
<b>Vision difficulty</b>	3.4%	(X)	(X)
<b>Cognitive difficulty</b>	3.7%	(X)	(X)
<b>Ambulatory difficulty</b>	3.7%	(X)	(X)
<b>Self-care difficulty</b>	3.7%	(X)	(X)
<b>Independent living difficulty</b>	3.8%	(X)	(X)

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

**Veterans:**

Muskingum County Department of Veterans Services provided information regarding their work in the County. Mr. Don McKee has been with the agency for 31 years. They provide services for Veterans in the area, connect them with other service providers and assist them in obtaining and understanding their benefits. They do not assist in finding housing or finding jobs, they must refer them to other providers. They can provide temporary financial assistance (based on need) to veterans, spouses, dependent children and widows. They can help with rent and mortgage payments, prescriptions, medical payments, and other various needs that may arise. But this help is temporary and is evaluated on a case by case basis. They see at least 200 veterans per month coming in for any type of assistance or program that they offer. This department is able to assist

When asked about problems that there may be for veterans, They see a lot of the older veterans being exploited by family members. In some cases, the veteran is unaware and in others they know what is happening but choose not to acknowledge. Mr. McKee mentioned that when he sees something like this going on he reports it to adult protective services, but they cannot do anything about this if the veteran does not want to acknowledge what is happening. If the exploitation is resulting in benefit fraud, he does have an obligation to report it to the proper authorities.

It was mentioned that there has been an increase lately in veterans coming in for help with evictions. Most of the situations are because of a job loss. The agency can provide temporary financial assistance to assist in these types of situations. There are programs for veterans that assist with accessibility issues as well. Through VA's HISA (Home Improvements and Structural Alterations) grant and other grant programs, disabled veterans can receive grants for home modifications.

**Table 5: Veteran Statistics Muskingum County**

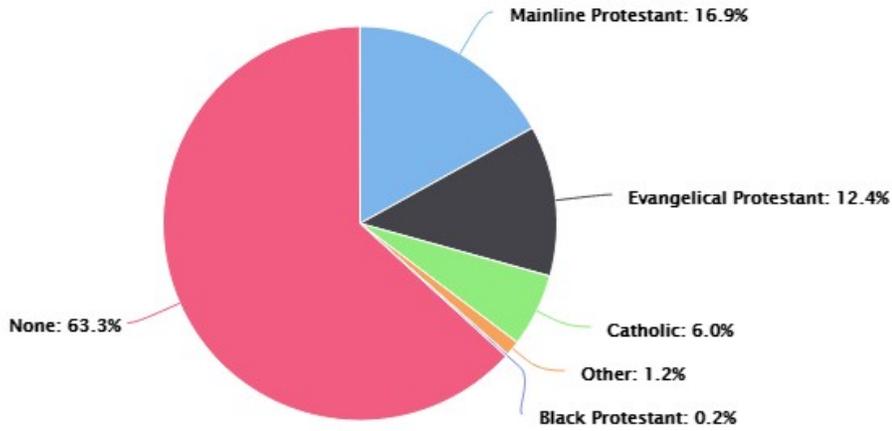
Subject	Muskingum County, Ohio		
	Total	Veterans	Nonveterans
	Estimate	Estimate	Estimate
Civilian population 18 years and over	65,631	6,258	59,373
<b>PERIOD OF SERVICE</b>			
Gulf War (9/2001 or later) veterans	(X)	6.7%	(X)
Gulf War (8/1990 to 8/2001) veterans	(X)	12.6%	(X)
Vietnam era veterans	(X)	38.7%	(X)
Korean War veterans	(X)	8.4%	(X)
World War II veterans	(X)	9.1%	(X)
<b>SEX</b>			
Male	47.6%	94.2%	42.7%
Female	52.4%	5.8%	57.3%
<b>AGE</b>			
18 to 34 years	27.2%	4.0%	29.6%
35 to 54 years	34.5%	26.4%	35.3%
55 to 64 years	17.5%	27.5%	16.4%
65 to 74 years	11.2%	21.9%	10.1%
75 years and over	9.6%	20.2%	8.5%
<b>RACE AND HISPANIC OR LATINO ORIGIN</b>			
One race	98.1%	98.5%	98.1%
White	93.9%	93.0%	94.0%
Black or African American	3.4%	4.6%	3.3%
American Indian and Alaska Native	0.1%	0.3%	0.1%
Asian	0.3%	0.1%	0.4%
Native Hawaiian and Other Pacific Islander	0.0%	0.0%	0.0%
Some other race	0.3%	0.5%	0.2%
Two or more races	1.9%	1.5%	1.9%
Hispanic or Latino (of any race)	0.7%	0.6%	0.7%
White alone, not Hispanic or Latino	93.5%	92.7%	93.6%
<b>MEDIAN INCOME IN THE PAST 12 MONTHS (IN 2014 INFLATION-ADJUSTED DOLLARS)</b>			
Civilian population 18 years and over with income	21,692	26,978	21,265
Male	(X)	28,068	28,054
Female	(X)	18,344	17,705
<b>EDUCATIONAL ATTAINMENT</b>			
Civilian population 25 years and over	57,740	6,166	51,574
Less than high school graduate	13.4%	9.9%	13.8%
High school graduate (includes equivalency)	44.4%	45.1%	44.3%
Some college or associate's degree	27.6%	27.1%	27.7%
Bachelor's degree or higher	14.6%	17.9%	14.2%
<b>EMPLOYMENT STATUS</b>			
Civilian population 18 to 64 years	51,973	3,624	48,349
Labor force participation rate	74.1%	68.9%	74.4%
Civilian labor force 18 to 64 years	38,491	2,496	35,995
Unemployment rate	9.7%	13.8%	9.4%
<b>POVERTY STATUS IN THE PAST 12 MONTHS</b>			
Civilian population 18 years and over for whom poverty status is determined	63,777	6,178	57,599
Below poverty in the past 12 months	16.4%	13.0%	16.7%
<b>DISABILITY STATUS</b>			
Civilian population 18 years and over for whom poverty status is determined	63,777	6,178	57,599
With any disability	19.0%	30.2%	17.8%

**Religion:**

**Figure 1: Religious Affiliations in Muskingum County**

## Religion statistics for Muskingum County

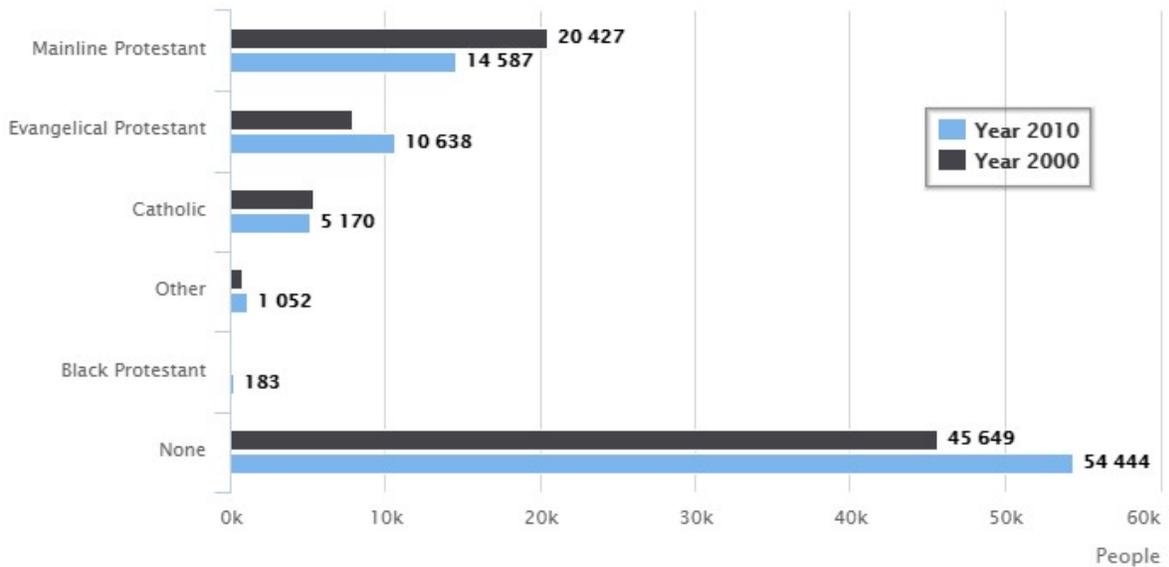
Religions Adherents In 2010



Information from City-Data.com

**Figure 2: Religious Affiliations, Muskingum County: Change**

Year 2000 To 2010 Change



(Information from City-Data.com)

# Chapter 4: Housing Profile

## **Muskingum County**

According to the County Profile from Ohio Department of Development Office of Research (hereinafter referred to as ODOD County Profile, and attached hereto as **Appendix B**) there were a total of 37,877 total housing units in the County, with 33,976 being occupied (23,202 owner occupied and 10,774 renter occupied). There were a total of 3,901 vacant units. In **Table 7**, 2010 Census data shows a more detailed breakdown of the housing situation in the County. It shows that white homeowners makes up 66.3% of the total occupied units and 1.8% are black or African American homeowners and all other categories are less than 1%. 27.7% are white renters and 1.9% are black or African American renters, with less than 1% in all other categories.

## **Zanesville, Ohio**

The 2010 Census data (**Table 8**) shows that the City of Zanesville has 12,385 total housing units with 10,864 being occupied (5,098 owner occupied and 5,766 renter occupied) and 1,521 being vacant. Of the occupied units, 41.7% are white homeowners, 4% are black or African American homeowners, and all other categories are less than 1%; 45.5% are white renters, 5.1% are black or African American renters, and all other categories are less than 1%.

## **Zanesville Metropolitan Housing Authority**

Information from the local housing authority shows that they have six Public Housing complexes, currently with six vacancies. The length of vacancy varies, but it is normally 2-4 weeks. Muskingum County's Public Housing is one of the oldest in the state, with construction starting in the late 1930's, and has a large number of units.

The Section 8 Voucher program has 324 participating landlords. There are 444 applicants currently on the waiting list and their wait varies from 3 months to two years. Applicants on the waiting list are showing to be 7% elderly, 18% disabled, 20% male and 80% female. There are currently 437 children on this waiting list.

Those already participating in the program are 14% elderly, 43% disabled, 19% male and 81% female, and 832 children.

**Table 6a: Federally Assisted Rental Housing: By Program**

Zanesville's Federally assisted affordable rental housing stock includes properties financed through the following programs:

Program	Properties	Units
Section 8	7	450
LIHTC	11	340
Section 202	4	138
Public Housing	3	574
<b>Total</b>	<b>18</b>	<b>786</b>

Note: The total does not necessarily equal the sum of each program as some properties may participate in multiple funding programs.

**Table 6b: Federally Assisted Rental Housing: By Property**

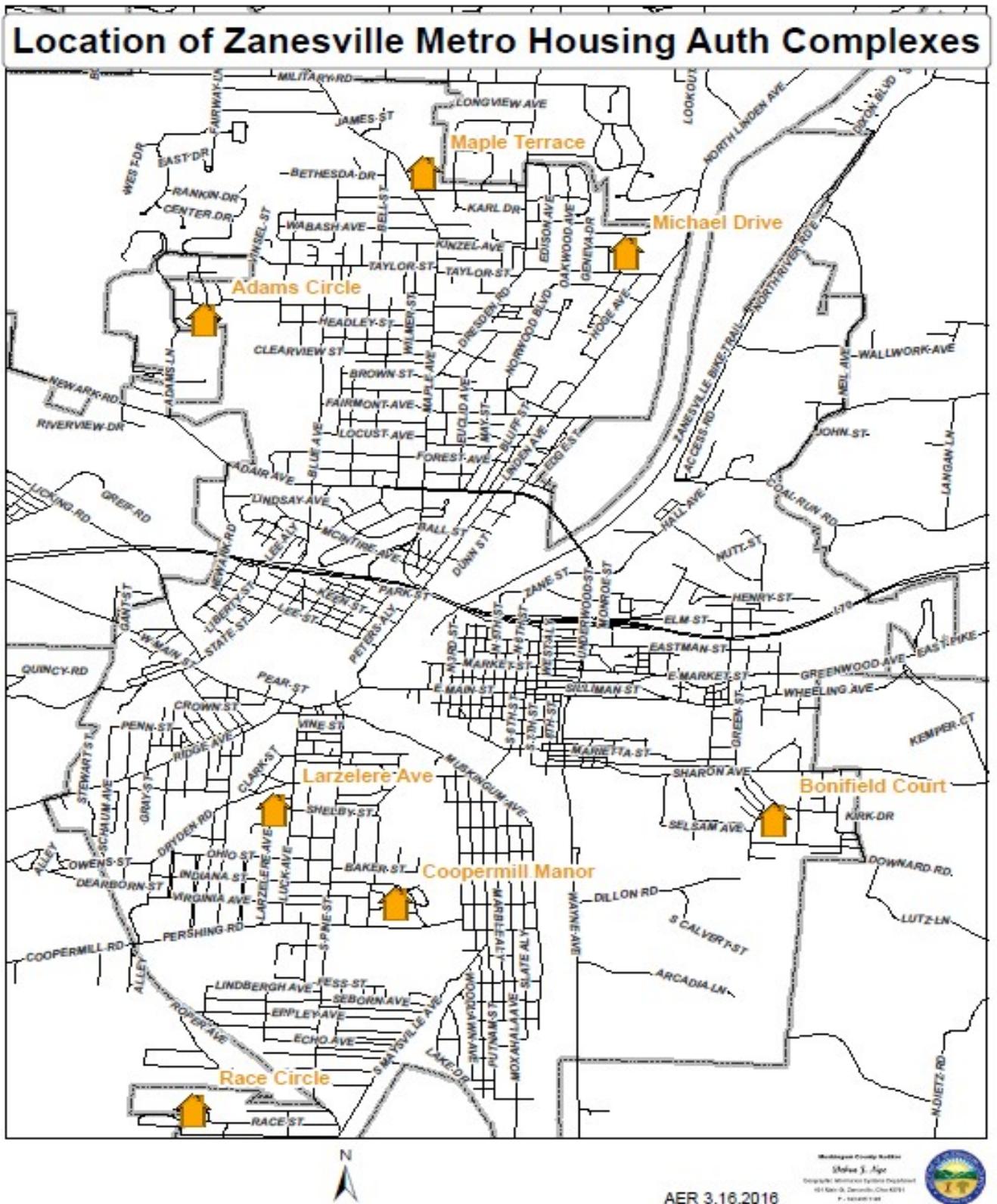
#### Federally Assisted Units By Property

Name	Sec 8	Sec 811	Sec 202	LIHTC	RD 515	Sr
Checkmate Financial	-	-	-	-	-	-
Colony Terrace II	46	-	-	-	-	-
Eagle View Apartments	-	-	-	80	-	-
Greenwood Homes	-	-	-	21	-	-
Mapleview Terrace Apartments II	102	-	-	-	-	-
Mt. Anderson Ltd. Pa	-	-	-	24	-	-
Muskingum ARC Apartments	24	-	24	-	-	24
Pollock Apartments	-	-	34	-	-	34
Seton Zanesville.	45	-	45	45	-	45
Zane Trace Village	35	-	35	-	-	35
Zanesville Historic	-	-	-	20	-	-

(information from [affordablehousingonline.com](http://affordablehousingonline.com))

Please see **Map 4** that shows the location of the public housing in Muskingum County.

Map 4:



(Courtesy of Muskingum County GIS Department)

### Homeless Count

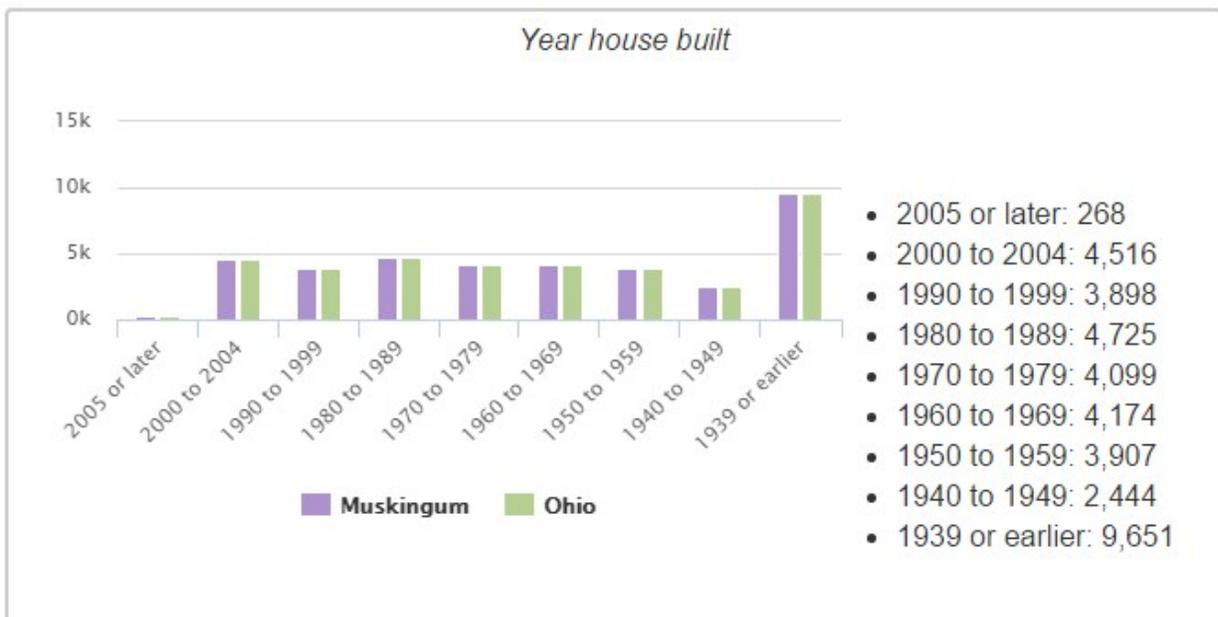
According to the **2016 Homeless Count** undertaken on January 26, 2016 of most of Muskingum County, the following observations were found: There were 27 sheltered homeless persons, 1 unsheltered, and 5 that either refused to answer the questionnaire or there was an observation of an encampment or tent. The representative providing this information stated that the number of unsheltered homeless is very low, and does not paint an accurate portrait of the homeless population in this community.

There was mention that there are some homeless individuals that are staying in vacant abandoned homes. So it is possible that they may have been missed in this calculation. It was also mentioned that many of these homes are in disrepair and are not suitable for habitation.

### Age of Housing Stock

Observations from various agencies, from HAC meetings, questionnaires or personal interviews have pointed out that the condition of the housing available in some cases is quite poor. Most of the homes are older and have deteriorated and repairs have not been made. According to the ODOD County Profile, of the 38,877 housing units, 25,194 were built prior to 1980. Since 2010 there has only been 50 new homes built (to the date of the data provided by the ODOD County Profile). There are quite a few properties that may have been through foreclosure that are sitting vacant, and may have been vacant for years. These homes will continue to deteriorate when routine maintenance is not ongoing. When discussed further, it appears that these older homes in poor condition can cause different types of problems. These eyesores can bring surrounding property values down. It can also cause issues with purchasing, as the homes may not pass inspections.

**Figure 3: Age of Housing Stock in Muskingum County**



*(Information from city-data.com)*

**Table 7: Housing Characteristics Muskingum County**

Subject	Number	Percent
<b>OCCUPANCY STATUS</b>		
Total housing units	38,074	100.0
Occupied housing units	34,271	90.0
Vacant housing units	3,803	10.0
<b>TENURE</b>		
Occupied housing units	34,271	100.0
Owner occupied	23,712	69.2
Owned with a mortgage or loan	15,111	44.1
Owned free and clear	8,601	25.1
Renter occupied	10,559	30.8
<b>VACANCY STATUS</b>		
Vacant housing units	3,803	100.0
For rent	1,011	26.6
Rented, not occupied	61	1.6
For sale only	622	16.4
Sold, not occupied	251	6.6
For seasonal, recreational, or occasional use	528	13.9
For migratory workers	10	0.3
Other vacant	1,320	34.7
<b>TENURE BY HISPANIC OR LATINO ORIGIN OF HOUSEHOLDER BY RACE OF HOUSEHOLDER</b>		
Occupied housing units	34,271	100.0
Owner-occupied housing units	23,712	69.2
Not Hispanic or Latino householder	23,635	69.0
White alone householder	22,729	66.3
Black or African American alone householder	624	1.8
American Indian and Alaska Native alone householder	38	0.1
Asian alone householder	38	0.1
Native Hawaiian and Other Pacific Islander alone householder	3	0.0
Some Other Race alone householder	11	0.0
Two or More Races householder	192	0.6
Hispanic or Latino householder	77	0.2
White alone householder	57	0.2
Black or African American alone householder	3	0.0
American Indian and Alaska Native alone householder	1	0.0
Asian alone householder	0	0.0
Native Hawaiian and Other Pacific Islander alone householder	0	0.0
Some Other Race alone householder	9	0.0
Two or More Races householder	7	0.0
Renter-occupied housing units	10,559	30.8
Not Hispanic or Latino householder	10,484	30.6
White alone householder	9,498	27.7
Black or African American alone householder	664	1.9
American Indian and Alaska Native alone householder	39	0.1
Asian alone householder	36	0.1
Native Hawaiian and Other Pacific Islander alone householder	4	0.0
Some Other Race alone householder	12	0.0
Two or More Races householder	231	0.7
Hispanic or Latino householder	75	0.2
White alone householder	43	0.1
Black or African American alone householder	5	0.0
American Indian and Alaska Native alone householder	2	0.0
Asian alone householder	1	0.0
Native Hawaiian and Other Pacific Islander alone householder	1	0.0
Some Other Race alone householder	13	0.0
Two or More Races householder	10	0.0

[http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=DEC\\_10\\_SF1\\_QTH1&prodType=table](http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=DEC_10_SF1_QTH1&prodType=table)

**Table 8: Housing Characteristics Zanesville, Ohio**

Subject	Number	Percent
<b>OCCUPANCY STATUS</b>		
Total housing units	12,385	100.0
Occupied housing units	10,864	87.7
Vacant housing units	1,521	12.3
<b>TENURE</b>		
Occupied housing units	10,864	100.0
Owner occupied	5,098	46.9
Owned with a mortgage or loan	3,289	30.3
Owned free and clear	1,809	16.7
Renter occupied	5,766	53.1
<b>VACANCY STATUS</b>		
Vacant housing units	1,521	100.0
For rent	569	37.4
Rented, not occupied	28	1.8
For sale only	285	18.7
Sold, not occupied	40	2.6
For seasonal, recreational, or occasional use	41	2.7
For migratory workers	0	0.0
Other vacant	558	36.7
<b>TENURE BY HISPANIC OR LATINO ORIGIN OF HOUSEHOLDER BY RACE OF HOUSEHOLDER</b>		
Occupied housing units	10,864	100.0
Owner-occupied housing units	5,098	46.9
Not Hispanic or Latino householder	5,069	46.7
White alone householder	4,529	41.7
Black or African American alone householder	430	4.0
American Indian and Alaska Native alone householder	17	0.2
Asian alone householder	8	0.1
Native Hawaiian and Other Pacific Islander alone householder	0	0.0
Some Other Race alone householder	5	0.0
Two or More Races householder	80	0.7
Hispanic or Latino householder	29	0.3
White alone householder	20	0.2
Black or African American alone householder	1	0.0
American Indian and Alaska Native alone householder	0	0.0
Asian alone householder	0	0.0
Native Hawaiian and Other Pacific Islander alone householder	0	0.0
Some Other Race alone householder	5	0.0
Two or More Races householder	3	0.0
Renter-occupied housing units	5,766	53.1
Not Hispanic or Latino householder	5,714	52.6
White alone householder	4,947	45.5
Black or African American alone householder	554	5.1
American Indian and Alaska Native alone householder	27	0.2
Asian alone householder	26	0.2
Native Hawaiian and Other Pacific Islander alone householder	1	0.0
Some Other Race alone householder	5	0.0
Two or More Races householder	154	1.4
Hispanic or Latino householder	52	0.5
White alone householder	30	0.3
Black or African American alone householder	4	0.0
American Indian and Alaska Native alone householder	0	0.0
Asian alone householder	1	0.0
Native Hawaiian and Other Pacific Islander alone householder	1	0.0
Some Other Race alone householder	10	0.1
Two or More Races householder	6	0.1

**Table 9: Owner/Renter Comparison Muskingum County and City of Zanesville**

Geographic area	Population in occupied housing units	Occupied housing units								
		Total	Owner	Renter	Average household size			Percent		
					Total	Owner	Renter	Owner	1-person households	With householder 65 years and over
Muskingum County	84,176	34,271	23,712	10,559	2.46	2.51	2.34	69.2	26.9	25.5
<b>COUNTY SUBDIVISION AND PLACE</b>										
Zanesville city	24,905	10,864	5,098	5,766	2.29	2.30	2.29	46.9	36.2	25.3

X Not applicable. Source: U.S. Census Bureau, 2010 Census.

[http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=DEC\\_10\\_SF2\\_GCH3.CY10&prodType=table](http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=DEC_10_SF2_GCH3.CY10&prodType=table)

**See Maps 6 & 7 in Appendix E for vacancy rates in Muskingum County & City of Zanesville**

### Muskingum County Land Reutilization Corporation

Vacant and abandoned properties in a community affect the state of housing in and around an area. Muskingum County Land Reutilization Corporation (MCLRC) is an organization that works to diminish the effects of these properties in their community. The following is the organization's mission statement and purpose:

**Mission Statement:** The mission of the Muskingum County Land Reutilization Corporation is to return land and vacant abandoned properties to a productive use; reduce blight, increase property values, support community land use goals; and improve the quality of life for all county residents.

**Purpose:** To facilitate the acquisition, reclamation, rehabilitation and reutilization of vacant abandoned tax foreclosed and/or other real properties. To assist governmental entities and non-profit and/or for-profit entities in the assembly of real property to further the Corporation mission. To promote the healthy, sustainable growth and development of Muskingum County and the region. (from MCLRC website)

The MCLRC has a list of properties on their website.

There was mention in some interviews with providers in the area of squatters living in some of these abandoned homes. In most instances, these homes are unfit for habitation and can pose health and safety issues to those choosing to reside there. It would be interesting to find out the reasons a person (or family) may choose to move into a place in such disrepair and what situations in their lives would make them choose to do so.

People in group quarters in Muskingum County, Ohio in 2010:

- 876 people in **college/university student housing**
- 687 people in **nursing facilities/skilled-nursing facilities**
- 199 people in **local jails and other municipal confinement facilities**
- 51 people in **group homes intended for adults**
- 40 people in **residential treatment centers for juveniles (non-correctional)**
- 24 people in **other noninstitutional facilities**
- 17 people in **emergency and transitional shelters (with sleeping facilities) for people experiencing homelessness**
- 4 people in **in-patient hospice facilities**

Read more: [http://www.city-data.com/county/Muskingum\\_County-OH.html#ixzz40MjAC4hh](http://www.city-data.com/county/Muskingum_County-OH.html#ixzz40MjAC4hh)

## **Rental Housing**

According to the National Low Income Housing Coalition's Out of Reach 2015: Ohio report, a person working at minimum wage of \$8.10/ hour would have to work 54 hours per week to afford a modest 1 bedroom apartment at Fair Market rent. The Fair Market Rent given by this report was \$567.00 per month for a 1 bedroom apartment and \$735.00/month for a 2 bedroom apartment. The 2016 HUD Fair Market Rents are reported as \$547.00/month for a one bedroom and \$681.00/month for a two bedroom. It also reports that the housing wage for a one bedroom apartment in Muskingum County is \$9.94/hour for a one-bedroom apartment and \$12.19/hour for a two-bedroom. This would mean that a person working full time would need to make the hourly wage reported to be able to afford apartments at Fair Market Rents. During the HAC meetings, it was mentioned that it appears that Muskingum County rents are "out of control". They feel that rents are not affordable for the average resident of the County. According to the National Low Income Housing Coalition, however, Muskingum County is actually a little below the State average for housing wage. For example, the State of Ohio Housing wages for a 1 bedroom and 2 bedroom apartment are \$10.90 and \$14.13, respectively, as compared to the \$9.94 and \$12.19 for Muskingum County, listed above. For Licking County, a 2 bedroom housing wage is listed as \$15.60 per hour. This is also affected by the condition of the rentals. Many appear to need repairs and/or updates to make them more livable.

***See Maps 8 & 9 in Appendix E for Median Gross Rents for Muskingum County & City of Zanesville***

## **Housing for People with Disabilities**

Muskingum County Starlight Programs have 6 homes funded through the Department of Disabilities. (Please see Map 3 in Chapter 3). Most people in their program need in home assistance for help with daily tasks. Some of the issues that those in their program face when it comes to housing is low income. Another concern that the program sees is clients being taken advantage of, abused or neglected. Many times discrimination of those with disabilities is hard to prove, according to Cathy Smith at Muskingum County Starlight Programs. There are usually other things that can be used to deny or prevent some clients from gaining housing, when in reality it could be based on their disability. Another problem is that when trying to get their clients into the Section 8 or other government programs for housing, the restriction with felony charges or drug abuse can pose a problem for some of them. The subject of accessibility of the units needed for clients did not appear to be a major problem, but there are programs available to help with making units accessible. Veterans Services offers grants for their clients to make units accessible; and Area Agency on Aging and the CHIP programs can also assist with ramps, accessible bathrooms and other such accessibility concerns.

## **Previously identified Impediments**

Muskingum County has made an ongoing effort to affirmatively further Fair Housing. Trainings have been provided to community agencies and residents on Fair Housing, and information and pamphlets have been distributed throughout the County. The County has attended various events and distributed Fair Housing information. They have also been investigating possible partnerships to conduct Fair Housing testing. The County is expanding the scope of their training approach, and working to update and revive their website. The County is in process of planning an update for their Comprehensive Plan. Muskingum County is committed to working to ensure that their residents have the knowledge, the support and the dedication of their local government, to combat discrimination and other issues that may arise in the search for and retention of housing.

The 2009 Committee compiled enormous amounts of issues. Steps were initiated toward solving these issues over the planning period, but it has been determined that many of these efforts did not move forward due to both internal and external personnel changes. A review of the past several years' expenditures of the Community Development Department reveals that the City has continued to invest in affirmatively furthering Fair Housing by distributing informational brochures, promotional items with Fair Housing contact information, staffing booths at events, and hosting Fair Housing trainings. With all of this in mind, the City has decided to not invest further resources in examining the past, but rather look towards investing in future efforts to further Fair Housing initiatives with this plan.

# Chapter 5: Schools and Education

## Public Schools

According to the 2010-2014 American Community Survey (herein after referred to as "2010-2014 ACS"), 86.3% of Muskingum County residents have graduated high school or higher and 14.6% have a Bachelor's Degree or higher. The median earnings for those 25 and over with only the equivalent of a high school diploma was \$25,503.00 while those with a Bachelor's Degree was \$44,562.00.

As shown on the Public School Review website (hereinafter referred to as PSR), there are a total of 33 public schools (Preschools, Elementary schools, Junior and Senior Highs) in Muskingum County that serve approximately 14,700 students. Muskingum County public schools have a diversity score of 0.20 and a minority enrollment of 11%. The State average diversity score is 0.23.

School districts in Muskingum County include the following:

- Bishop Rosecrans (Roman Catholic)
- Muskingum Christian Academy (Christian)
- Zanesville Christian School (Christian)
- East Muskingum Local School District
- West Muskingum School District
- Franklin Local School District
- Maysville Local School District
- Tri-Valley Local School District
- Zanesville City School District

The most diverse school district in Muskingum County is Zanesville City schools, with a minority enrollment of 31%, which is more than the Ohio state average of 27% and well above the other districts, which average between 3-6%. From PSR information the Zanesville City School District's is as follows: 69% white, 18% two or more races, 11% black and 2% Hispanic.

In the minds of home seekers, schools play a major role in determining the desirability of a neighborhood and city. Muskingum County's school districts continue to strive toward excellence in education in Ohio.

The racial composition of public schools could possibly foreshadow changes in the racial composition of the surrounding community, as residents with children choose their place of residence based on the school district in which they desire their children to attend. As for Muskingum County and the City of Zanesville, this does not appear to denote an impediment to fair housing choice.

## Higher Education and Skill Training

Higher education and Training Centers include the following:

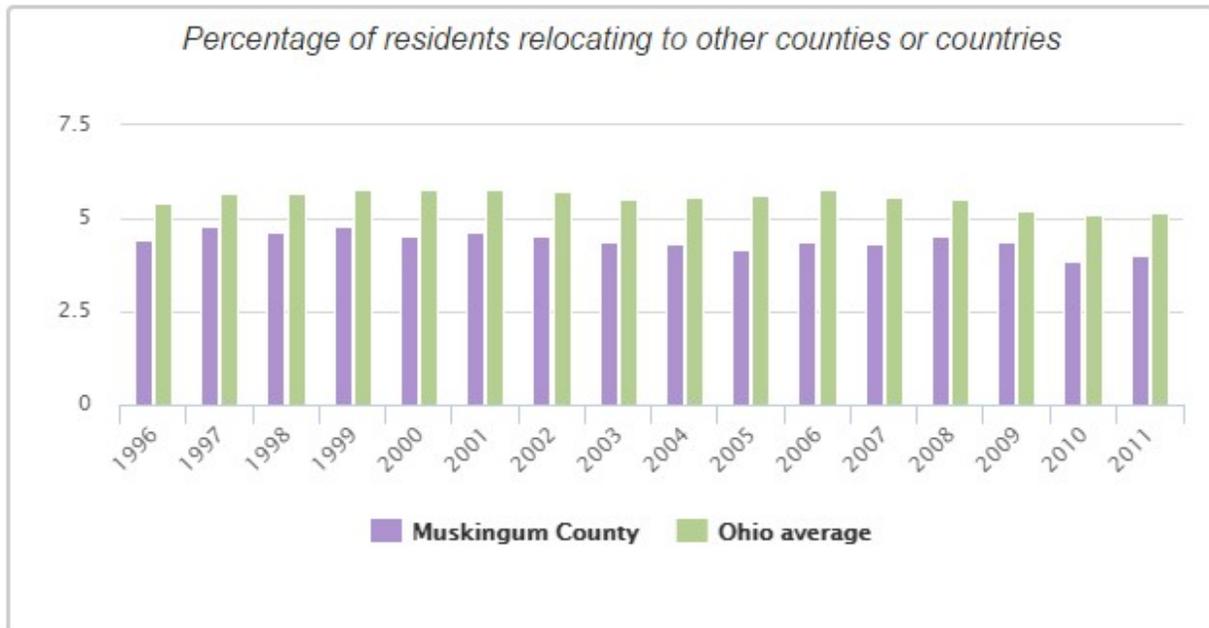
- Mid East Career & Technology Center
- Zane State Community College
- Ohio University-Zanesville Campus
- Muskingum University

Information from Community College Review website Zane State College has a 19% minority enrollment, OUZ has a minority enrollment of 12% and the ethnic diversity at Muskingum College, as presented by collegefactual.com is 21.2%. The State Average minority enrollment is 30%.

As the above data provided, with more education comes possible higher wage earning potential. With this in mind, we can conclude that this opens up more choices for housing opportunities. Bearing in mind that some may leave the community to seek their higher education, we must also consider if they would return to the community once their education is complete, or those that remained here to study, if they would venture out to find employment in another community. As this may not be considered an impediment to fair housing choice, it can have an effect on the housing composition.

According to City-data.com (hereinafter referred to as City-Data), 3.78% of the County's 2011 resident taxpayers lived in other counties in 2010, and 4.03% of the County's resident taxpayers moved to other counties in 2011 (See Figure 4). There were 2.73% of the County's residents that relocated to Muskingum County from other counties in Ohio and 1.05% from other states (See Figure 5).

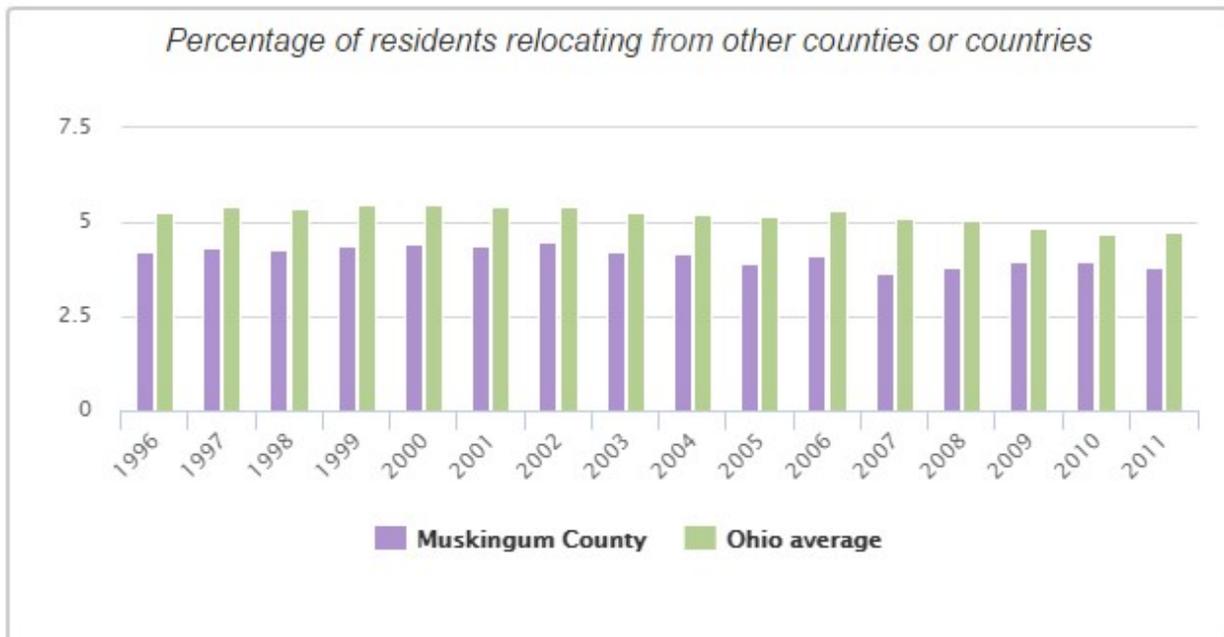
**Figure 4:**



Top counties to which taxpayers relocated from this county between 2010 and 2011:

- to [Franklin County, OH](#) 0.55% (\$26,620 average AGI)
- to [Licking County, OH](#) 0.54% (\$31,661)
- to [Perry County, OH](#) 0.33% (\$27,046)
- to [Guernsey County, OH](#) 0.31% (\$26,535)
- to [Coshocton County, OH](#) 0.17% (\$25,309)
- to [Morgan County, OH](#) 0.12% (\$23,053)
- to [Fairfield County, OH](#) 0.10% (\$49,794)

Figure 5:



Top counties from which taxpayers relocated into this county between 2010 and 2011:

from <a href="#">Licking County, OH</a>		0.50% (\$-1,685 average AGI)
from <a href="#">Franklin County, OH</a>		0.37% (\$28,992)
from <a href="#">Guernsey County, OH</a>		0.37% (\$29,225)
from <a href="#">Perry County, OH</a>		0.33% (\$23,607)
from <a href="#">Coshocton County, OH</a>		0.19% (\$27,333)
from <a href="#">Morgan County, OH</a>		0.16% (\$26,059)
from <a href="#">Fairfield County, OH</a>		0.11% (\$26,595)

With the data from the above tables, those moving into or out of Muskingum County seems to be steady and does not appear to make a great change in the overall population of the County. It also looks as though in the last years provided by this chart, that those relocating out of the County has dropped somewhat from previous years.

## Chapter 6: Transportation

One of the areas of concern regarding the public transit system is that there are no weekend hours and the transit does not run after 6:00 p.m. This poses a problem for those who work later shifts. For someone to be able to make it to or from their job would influence where they choose to live. The public transit system is unable to serve those with employment on second or third shift, or jobs that would need transportation after 6:00 p.m. and/or before 6:00 a.m., as well as on Saturdays or Sundays, or certain holidays (listed on their website). It was mentioned in a current HAC meeting that Muskingum Job and Family Services does provide transportation for their clients to medical appointments, but only during daytime hours as well. JFS also offers gas cards and travel vouchers for clients.

Support of the South East Area Transit system, more commonly known as the Z-Bus system, can be an important attraction to businesses and communities. One important goal for the bus system would be to provide dedicated units within the villages and other populated areas of the county. Providing a dedicated bus for municipalities and other areas would make them more attractive for residents and would be another selling point for businesses looking to relocate to Muskingum County.

***The information below was obtained from the South East Area Transit (Z-Bus) website. The website is relatively easy to navigate with several informational tabs.***

"Most South East Area Transit vehicles are wheelchair accessible and can be accessed on the fixed route service. If you know in advance that you will be traveling on the Z-Bus and need special accommodations, please feel free to call the office at 740-454-8573.

For those disabled individuals who are unable to access the fixed route due to their disability, there is a program called EZ Ride. EZ Ride is a curb-to-curb complimentary para-transit service that can be applied for through our Travel Trainer.

To set up rides on the EZ Ride Program, one needs to phone the Z-Bus office one business day prior to the day that you wish to be picked up or click on the Reserve-A-Ride link to make an appointment using our online scheduling. Your ride will be set 30-minutes prior to the time that you need to be at your destination. At that time, you may set a return time or ask to be put on the "will call" list to call when you are finished at your appointment. The "will call" list is a first come first serve basis and all will calls are to be picked up by the drivers when time allows for that on their schedules.

In addition to the EZ Ride Service, there is a Reduced Fare Program that is applicable to Seniors who are 62 years of age and over and also to those individuals who have a documented disability.

### **Travel Assistance**

South East Area Transit (Z-Bus) has a program that teaches passengers how to make use of the bus system. A Travel Trainer is available to assist passengers in learning how to read a bus schedule, how to board and disembark the bus properly, how to determine the destination of the bus, how to transfer buses, and the Do's and Don'ts of riding the bus. This service is provided at no cost through South East Area Transit (Z-Bus)."]

With the increased number of assisted living and continuous care facilities for the elderly and people with disabilities being constructed in the area, the county can expect the transit dependent population to grow. With an in demand–responsive transit system, small vehicles are dispatched to the homes of individuals and then follow a route based on the passengers’ various destinations. While it has been confirmed that a responsive transport system is ideal for seniors and people with disabilities, two populations that are among the most transit dependent, it is also acknowledged that such a system is extremely expensive to operate. The County recognizes that these individuals will remain transit dependent and that their numbers will grow as the population of Muskingum County ages and households that include people with disabilities increases. While the expansion of the current general transit services would reduce the need for an in demand responsive transport system, this need will continue to grow in the short term. When speaking with the Director at SEAT, the effort to expand the services to the weekend has been continually researched. The figure presented was that the service will need to fund \$175,000 of the \$250,000 needed to expand this service to include daytime weekend hours. There is also the need to employ a driver, mechanic and dispatcher for these increased hours, along with additional vehicles to reach those who cannot make it to the bus stop for the fixed routes. Funding has been steadily decreasing making this almost an impossibility. SEAT and community governments should continue to research this, although their efforts prove that this is something that they continue to strive to provide for their community.

The County realizes that the lack of a comprehensive, general transit system can pose a substantial strain on low income households. The county recognizes that it is hard to afford a car for the 14.1 percent of its family population in poverty as designated in the County Profile provided by ODOD Office of Research. It is well established that proximity to employment is important to people with modest incomes, especially for those at or near the poverty level. Living near work helps minimize air pollution and gas consumption, as well as reduce wear and tear on streets and highways (and reduce the frequency of rebuilding them), and foster family values by enabling workers to spend more time with their families rather than in time consuming commutes.

City-data.com had the following information regarding Muskingum County's residents and their transportation to work:

- **Drove a car alone:** 30,734 (81%)
- **Carpooled:** 4,514 (12%)
- **Bus or trolley bus:** 246 (1%)
- **Taxi:** 10 (0%)
- **Motorcycle:** 38 (0%)
- **Bicycle:** 21 (0%)
- **Walked:** 1,108 (3%)
- **Other means:** 151 (0%)
- **Worked at home:** 952 (3%)

The following is information on County residents' on transportation to get to work (from the County Profile by ODOD Office of Research:

*Workers age 16 and over who traveled to work spent the following times in transit:*

- **Less than 15 minutes:** 33.3%
- **15-29 minutes:** 37.7%
- **30-44 minutes:** 13.7%
- **45-59 minutes:** 5.9%
- **60 minutes or more:** 9.5%

**Mean travel time:** 24.4 minutes

County and City officials are aware of the need to improve transportation in Muskingum County. The county's *Comprehensive Plan* explains that "Traffic congestion, especially in the Maple Avenue area, is often cited as a transportation problem in our area. Air pollution associated with congestion harms the environment, wastes natural resources, and affects human health. Congestion costs people time and money. All of these problems can be translated into quality of life issues for the region and individual communities in Muskingum County." It not surprising that like other rural Appalachian counties, Muskingum County does not offer a traditional full public transit system.

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

"A limited commute time is, for most Americans, an important factor in deciding where to live.

Being within a 45 minute commute to work is rated highest among a list of fourteen priorities in thinking about where to live (79% "very" or "somewhat" important), followed by easy access to highways (75%) and having sidewalks and places to walk (72%).

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



According to the ODOD County Profile, Muskingum County has over 1,600 non-farm business enterprises, employing over 26,900 people. It appears that around 30% of these businesses lie in the City of Zanesville. More than 85% of these companies are service providers. Looking at the changes from 2008, it appears that all sectors have been reduced, however, the largest change was Information with a change of -31.8%. The next largest change was manufacturing with a change of -18.9%. The two smallest changes were in trade, transportation and utilities (-1.3%) and Leisure and Hospitality (-2.4%).

Some of the County's major employers are as follows:

**Table 10: Major Employers in Muskingum County**

Company	Location	Employees	Product/Service
Genesis Healthcare System	Zanesville	2800	Hospitals, clinics, outpatient
Zandex	Zanesville	1100	Nursing homes
Dollar General	Washington Township	678	Distribution center for retail stores
Shelly & Sands	Wayne Township	500	Road construction, aggregate, asphalt
Autozone	Perry Township	470	Auto parts distribution center
Muskingum University	New Concord	450	Private university
Time Warner	Zanesville	360	Inbound call center
Kellogg's	Zanesville	345	Non-meat protein products
Owens-Illinois, Inc.	Zanesville	345	Glass liquor bottles
New Bakery	Washington & Perry Townships	327	Hamburger buns
AVON	Washington Township	302	Cosmetics distribution center
Fanatics	Frazeysburg	300	E-commerce fulfillment
The Longaberger Company	Frazeysburg	300	Wooden baskets
Zane State College	Zanesville	240	Community college
AK Steel	Zanesville	180	Electrical & stainless steel
Economy Linen	Zanesville	152	Industrial laundry
Casting Solutions (formerly Burnham)	Falls Township	125	Gray iron castings - heat exchangers
Ohio University - Zanesville	Zanesville	120	University branch campus
Nestle Purina	Zanesville	120	Pet food
Halliburton	Washington Township	185	Oil and gas well services
Producers Services	Zanesville	100	Oil and gas well stimulation
DK Manufacturing	Frazeysburg	100	Auto parts
Plaskolite	Perry Township	112	Acrylic sheeting

Company	Location	Employees	Product/Service
Cardinal Health	Washington Township	98	Pharmaceutical packaging
Eclipse Resources	Perry Township	90	Oil and gas production
Cerner	Union Township	90	Software & systems for patient care
Anchor Glass Container	City of Zanesville	89	Glass molds
NFI/Colgate	Union Township	86	Distribution Center
5 B's	Perry Township	85	Sportswear embroidery
Mattingly Foods	Zanesville	79	Food distribution & trucking
American Electric Power	Falls & Jefferson Townships	75	Electric utility, gas plant, offices
Ballas Egg	Zanesville	75	Egg products
ACCCO American Ceramic & Clay	Roseville	70	Ceramic products
Conns Potato Chips	Wayne Township	50	Potato chips
Muskingum Iron & Metal	Zanesville	48	Metal recycling
Axion Plastics	Perry Township	48	Plastic recycling
Creative Packaging	Wayne Township	48	Corrugated packaging
White Castle	Perry Township	35	Food manufacturing
The Bilco Company	Perry Township	38	Window wells and cellar doors
Hartstone Pottery	Zanesville	30	Handmade ceramics

(information from Muskingum County Port Authority website)

**See Maps 10 & 11 in Appendix E for Central Business District and Locations of Major Employers**

According to The Center for Community Solutions Muskingum County Profile (hereinafter referred to CCS County Profile, and attached as **Appendix B**), 75% of Muskingum County's working-age adults were employed or seeking work between 2009 and 2013.

The CCS County Profile also showed that the five largest employment sectors that made up Muskingum County's workforce in 2013 were as follows:

- 1) **Health Care & Social Assistance** had 6,954 employees with an average annual pay of \$43,065.
- 2) **Retail Trade** had 4,883 employees with an average annual pay of \$23,124.
- 3) **Educational Services** had 3,671 employees with an average annual pay of \$34,834.
- 4) **Accommodation & Food Services** had 3,211 employees with an average annual pay of \$13,762.
- 5) **Manufacturing** had 2,925 employees with an average annual pay of \$47,476.

The CCS County Profile also notes that a person working minimum wage, working full time for 52 weeks per year, earns less than poverty level.

From the ODOD County Profile it appears that there are 22,973 total families in Muskingum County, with 3,241 (14.1%) being below the poverty level. Poverty level, (according to the Obamacare facts website) is the following for 2015:

**Table 11: Poverty Limits for Muskingum County**

Household Size	100%	133%	150%	200%	250%	300%	400%
1	\$11,770	\$15,654	\$17,655	\$23,540	\$29,425	\$35,310	\$47,080
2	15,930	21,187	23,895	31,860	39,825	47,790	63,720
3	20,090	26,720	30,135	40,180	50,225	60,270	80,360
4	24,250	32,253	36,375	48,500	60,625	72,750	97,000
5	28,410	37,785	42,615	56,820	71,025	85,230	113,640
6	32,570	43,318	48,855	65,140	81,425	97,710	130,280
7	36,730	48,851	55,095	73,460	91,825	110,190	146,920
8	40,890	54,384	61,335	81,780	102,225	122,670	163,560

<http://familiesusa.org/product/federal-poverty-guidelines#sthash.XeSFUoVa.dpuf>

On the next page, Table 12 is the 2010-2014 ACS 5 year estimates for Poverty Status in Muskingum County. It is showing that 20.5% of women and 17.9% of men are below poverty level. It is also showing that 30.3% of Black or African Americans are below poverty level as compared to 18.1% of whites.

Information from the CCS County Profile indicated that in 2014 there were 58,837 visits to local food banks. It also indicated that there was 33% of the population enrolled in Medicaid. 23% of the population was receiving food stamps in 2014 and this was an increase of 42% since December 2006.

**Table 12: Poverty Statistics for Muskingum County**

Subject	Muskingum County, Ohio		
	Total	Below poverty level	Percent below poverty level
	Estimate	Estimate	Estimate
<b>Population for whom poverty status is determined</b>	83,487	16,058	19.2%
<b>AGE</b>			
Under 18 years	19,657	5,606	28.5%
Related children under 18 years	19,548	5,519	28.2%
18 to 64 years	50,717	9,295	18.3%
65 years and over	13,113	1,157	8.8%
<b>SEX</b>			
Male	40,517	7,267	17.9%
Female	42,970	8,791	20.5%
<b>RACE AND HISPANIC OR LATINO ORIGIN</b>			
<b>One race</b>	80,831	14,924	18.5%
White	77,718	14,056	18.1%
Black or African American	2,608	791	30.3%
American Indian and Alaska Native	134	24	17.9%
Asian	199	26	13.1%
Native Hawaiian and Other Pacific Islander	10	7	70.0%
Some other race	162	20	12.3%
Two or more races	2,656	1,134	42.7%
Hispanic or Latino origin (of any race)	527	131	24.9%
White alone, not Hispanic or Latino	77,351	13,976	18.1%
<b>EDUCATIONAL ATTAINMENT</b>			
Population 25 years and over	57,054	8,532	15.0%
Less than high school graduate	7,506	2,097	27.9%
High school graduate (includes equivalency)	25,308	3,795	15.0%
Some college, associate's degree	15,882	2,280	14.4%
Bachelor's degree or higher	8,358	360	4.3%
<b>EMPLOYMENT STATUS</b>			
Civilian labor force 16 years and over	40,451	4,606	11.4%
Employed	36,499	2,964	8.1%
Male	18,343	909	5.0%
Female	18,156	2,055	11.3%
Unemployed	3,952	1,642	41.5%
Male	2,358	965	40.9%
Female	1,594	677	42.5%
<b>WORK EXPERIENCE</b>			
Population 16 years and over	66,312	10,931	16.5%
Worked full-time, year-round in the past 12 months	24,290	909	3.7%
Worked part-time or part-year in the past 12 months	16,558	3,228	19.5%
Did not work	25,464	6,794	26.7%
<b>All Individuals below:</b>			
50 percent of poverty level	6,974	(X)	(X)
125 percent of poverty level	20,630	(X)	(X)
150 percent of poverty level	26,428	(X)	(X)
185 percent of poverty level	33,270	(X)	(X)
200 percent of poverty level	35,628	(X)	(X)
<b>Unrelated individuals for whom poverty status is determined</b>	16,164	5,197	32.2%
Male	7,746	2,514	32.5%
Female	8,418	2,683	31.9%
<b>Mean income deficit for unrelated individuals (dollars)</b>	6,502	(X)	(X)
Worked full-time, year-round in the past 12 months	4,983	359	7.2%
Worked less than full-time, year-round in the past 12 months	3,672	1,334	36.3%
Did not work	7,509	3,504	46.7%

# Chapter 8: Comprehensive Plan

## Muskingum County's Comprehensive Plan:

*(Information from Muskingum County's Analysis of Impediments to Fair Housing Choice 2009)*

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

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

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

This particular plan has been created by the efforts of a number of citizens who are interested in making Muskingum County a better place to live, work and raise a family.

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

## Process in Developing the Plan

The last comprehensive plan for Muskingum County was completed in 1974. A series of documents called the Comprehensive Regional Plan for Muskingum County was prepared by Hurley, Schnauffer and Associates, Columbus, Ohio. The plan was financed in part by a grant from the U.S. Department of Housing and Urban Development. Community input was provided by the Muskingum Regional Planning Commission.

In 1999 the State of Ohio provided some limited funding for individual counties to develop strategies for preserving and protecting farmland in the state. A task force was formed in Muskingum County by Ohio State University (OSU) Extension. This task force looked at patterns and trends involving agriculture, population, land use and economic development. The task force made five recommendations at the conclusion of their study. They were: 1) Implementation of a land use plan for Muskingum County; 2) Development of a community education program on land uses; 3) Utilization of agriculture as an economic development tool; 4) Establishment of a Geographic Information System (GIS) coordinator position and 5) Creation of a local funding mechanism for farmland protection.

In 2003, the Muskingum County Commissioners appointed a Blue Ribbon Task Force to study land use in the county. One of the recommendations of this group was to establish a Muskingum County Planning Commission. The Planning Commission asked that the Commissioners develop a new comprehensive plan.

In early 2005 the Muskingum County Commissioners asked OSU Extension to begin the process of developing a comprehensive plan. In March of 2005, Dr. Don Lacy, Community Development Specialist with OSU Extension, met with a group of community leaders and interested individuals about the process of putting together a plan for the county. Dr. Lacy spoke about what a comprehensive plan is, the need for community planning and how to organize the process of developing a plan.

The Muskingum County Commissioners reviewed this information and started to contact community members who would be willing to take leadership roles in this process. Ten areas were identified as potential task forces from other comprehensive plans. Two or three individuals were selected by the commissioners to serve as chairpersons for these individual task forces. The group, known as the steering committee, met for the first time in March of 2006 with Don Lacy to review the process. The process was facilitated by Mark Mechling, Extension Educator with OSU Extension, Muskingum County.

In 2006 the steering committee initially dealt with organizational matters including developing a mission and vision for the group, discussing means of gathering community input, reviewing the 1974 Muskingum County and comprehensive plans from other counties and revising the list of task forces to better reflect the county's needs. Individual task force chairs asked other community members to serve on their groups during this time also. In the fall of 2006, a training session was held for all members of the task forces so that they would have a better understanding of the process and expectations for the groups. More than eighty individuals participated in that kickoff meeting.

In 2007 individual task forces met and developed the first phase of their reports. This portion answered the question "What currently exists in the county?" It looked at what assets and resources the community has in a particular area. The task forces met with the Geographic Information System (GIS) office and began to develop maps that related to their particular area. These visual representations are very useful in describing the county resources and became an important part of the plan.

In late 2007 and 2008, work of the task forces shifted to developing strategies and recommendations as the second phase of the plan.

The completion of this comprehensive plan for Muskingum County is an important step for many reasons. This document will provide the Muskingum County Planning Commission with input from a number of different perspectives within the county. Correlations from these different viewpoints serve as significant outcomes from this plan. The Planning Commission will be utilizing this input in making decisions relating to the growth and development of the community.

This plan will be a valuable tool in attracting new businesses to the area. Having a singular document describing the ideals, values and goals for this community will have a lasting impact in attracting new business and industry to the area.

This plan will provide direction for future growth in the county. Hopefully it will serve as an instrument to address change within the community and how the county will evolve in the future.

## **Mission Statement**

Through the use of a citizen-based approach and educational process, a Comprehensive Plan will be developed for Muskingum County. The goal of Muskingum County will be to achieve a high quality of life for its residents through thoughtful land use patterns, and to respect the integrity of the natural environment while encouraging community development and growth that meets the social and economic needs of its residents.

## Vision Statement

Through the use of a well maintained comprehensive plan, Muskingum County will be comprised of vibrant communities, productive farms, and valuable natural and cultural resources that will:

- Be an appealing place to live, work and visit,
- Create and maintain an environment that acknowledges and respects age and cultural diversities,
- Enhance and maintain viable farms and forests as working resources,
- Preserve and enhance open and green spaces, natural areas, streams, lakes, rivers and cultural resources,
- Foster, encourage and oversee structured long-term growth within defined areas of infrastructure,
- Offer a range of economic opportunities, together with a viable travel and tourism industry, a healthy environment and effective public services for all citizens.

Quoting from the introduction of the Comprehensive Plan:

“Today, one of the key items in Muskingum County’s future is the provision of affordable and “starter” housing. Detailed planning for land use and infrastructure extension is part of that story.”

In the section titled *“The Legacy of Immigrant People”* the introduction further states:

“New Englanders settled Putnam. The Nineteenth Century history of that town mirrored that of the native region. The taste and culture of New England is reflected in the Putnam Historic District as evidenced by its architecture and established institutions. Muskingum County opened to settlement as large numbers of Europeans flocked to America. The county’s heritage reflects that influence.

Scotch Irish, with their emphasis on education and self-reliance, dominated the eastern townships. Muskingum College (now known as Muskingum University) is an example of their influence.

Road and canal building brought many Irish and Germans to the county. Mattingly Settlement is an example of the Irish settlement. Disputes between the two groups led to the establishment of St. Thomas Catholic Church (Irish and then also Italian) and St. Nicholas Catholic Church (German). The same thing happened in Dresden. A significant German Lutheran settlement occurred as can be seen in the roots of Lutheran churches in Zanesville, Dresden, Stovertown and Adamsville.

African-Americans settled in small numbers in Meigs Township and in Zanesville. The Nelson T. Gant House reflects this settlement.”

Again from the introduction in the Comprehensive Plan titled *“Muskingum County’s Role during the Civil War Era”*;

“Putnam, with its New Englander base, became a hot bed of the anti-slavery movement; the second Anti-Slavery Convention in Ohio was held at the Stone Academy.

Radical religious groups (including New Light Presbyterians at Putnam, the Market Street Baptists in Zanesville, and various Presbyterian denominations in the Scotch Irish townships) participated in Underground Railroad activity. More than a dozen documented Underground Railroad sites exist in the county. The Putnam Underground Railroad Education (PURE) Center recounts this history.

The 2000 census—the most recent highly accurate source of racial composition data by census tract—reveals that several areas of minority concentration are located in Muskingum County and that minorities are barely present in other areas. The majority of these concentrations are in and just outside the City of Zanesville.

**Update:**

Muskingum County plans to update their comprehensive plan to include affordable housing and fair housing concerns. This was not addressed in this latest update. It is recommended that the County's Housing Advisory Committee and Fair Housing representatives be included in this planning process to help address issues of affordable housing and fair housing concerns.

## **The City of Zanesville Comprehensive Plan: Section 3.4: Housing Element**

The City of Zanesville is in process of updating their Comprehensive Plan. The Housing Element of this plan covers many facets of housing in the community and proposes potential strategies to address issues. Some of these include improving the relationship between jobs and housing, facilitating more diverse housing options, addressing issues with public transportation, along with other goals. The City of Zanesville is making a great effort to improve any barriers to housing that their community may be facing. A copy of the Comprehensive Plan for the City of Zanesville will be available to review upon request.

# Chapter 9: CDBG/HOME Funds Expended By Muskingum County and City of Zanesville during FY 2010-2015

## Muskingum County

### CHIP

2010 CHIP \$500,000

- CDBG - 23 Owner Home Repair, 11 EMHP
- HOME - 7 Owner Rehab, 42 TBRA

2012 CHIP \$500,000

- CDBG - 24 Owner Home Repair, 25 EMHP
- HOME - 5 Owner Rehab, 1 DPA, 20 TBRA

2014 CHIP \$850,000; Partnership \$450,000 Musk Co/\$400,000 City

- CDBG - 11 City/12 County Owner Home Repair
- HTF - 5 City/6 County Owner Home Repair
- HOME - 5 City/6 County Owner Rehab

### CDBG

2010 Allocation \$236,000

- Jefferson Township; Street Resurfacing
- Village of Philo; Fire Hydrant Replacement
- Response Victims Agency; Parking Lot Improvement
- Cass Township; Street Resurfacing
- Village of S. Zanesville; Street Resurfacing
- Home Repair; Coopermill Road Sewer laterals

2011 Allocation \$216,000

- Village of Frazeyburg; Street Resurfacing
- Village of S. Zanesville; Street Resurfacing
- Perry Township; Street Resurfacing
- Jefferson Township; Township Parking Lot Improvement

2012 Allocation \$189,000

- Monroe Township; Street Improvements; signs
- Village of Philo; Street Resurfacing
- Village of S. Zanesville; Street Resurfacing
- Home Repair; Mt. Sterling; water laterals

2013 Allocation \$140,000

- Village of Philo; Street Resurfacing
- Village of Dresden; Street Resurfacing
- Home Repair; owner home repairs

2014 Allocation \$133,000

- Village of Philo; Street Resurfacing
- Cass Township; Street Resurfacing
- Licking Township; Street Resurfacing

2015 Allocation \$129,000

- Muskingum County Fairgrounds; Restroom Renovation

## City of Zanesville

CDBG 2010-

- 2 demos
- 3 home repair, 3 home rehab
- Carr Center parking lot
- Parks & Rec. and Street improvements (Zanesville)
- Rambo Senior Center –EKG machine, Sewer facility improvements,
- Sidewalk-Wayne Ave., Water facilities improvements.

CDBG 2011 –

- Emergency shelter
- 4 home rehabs
- Salvation Army –replace walk-in refrigerator/freezer
- Water & Facility improvements
- Muskingum Ave. bridge.

CDBG 2012 –

- Zanesville Fire Department gear.

CDBG 2013

- 3 demos
- Searle Street –waterline replacement
- Stone Academy -2 HVAC's.
- Fair Housing -5 training events held and materials distributed.

CDBG 2014

- Zanesville Civic League floor replacement
- 3 demos
- Fair Housing calls -39 logged (2015).

CDBG 2015 –

*Proposed*

- Home repair on Ridge Ave.
- ACCEL roof replacement
- Zanesville Fire Department –turnout gear.
- Fair Housing calls -5 logged so far in 2016.

## History of LMI qualification for grant programs

The City and County grant program projects for the past several years have been plotted on maps in Appendix E (Maps 13 and 14). The Census tract LMI and distress data is included in Appendix E Map 15. The application process for the CHIP program requires individually qualifies each applicant as LMI, and therefore the location of residence is not needed for qualification as there is no longer a target area requirement for this program. The CDBG program qualifies each project on the basis of being in a qualified LMI area. The City and County diligently follow all guidelines to qualify all applicants and projects to benefit LMI persons. Therefore, it appears that the City and County are not concentrating their efforts in non-LMI areas.

# Chapter 10: Status of Fair Housing in Muskingum County, Ohio

## Previous years' Fair Housing programs through CDBG

### Fair Housing

#### Muskingum County

2010 - 17 Calls Received/0 OCRC Referrals  
2011 - 13 Calls Received/0 OCRC Referrals  
2012 - 10 Calls Received/0 OCRC Referrals  
2013 - 18 Calls Received/0 OCRC Referrals  
2014 - 11 Calls Received/0 OCRC Referrals  
2015 - 2 Calls Received/0 OCRC Referrals

#### Zanesville

2013 - 13 calls received; 0 Fair Housing issues/referrals  
2014 - 39 calls received  
2015 - 5 calls received so far

### Testing for Housing Discrimination

There has been no recent testing of housing practices in Muskingum County or the City of Zanesville for signs of illegal discrimination. The U.S. Department of Housing and Urban Development conducted a *Housing Discrimination Study* in 2012 that stated "fewer minorities today may be getting the door slammed in their faces, but we continue to see evidence of housing discrimination..." This study also found that African American and Hispanic home buyers faced some form of discrimination in 25 percent of their interactions with real estate agents. Testing of real estate practices should be conducted to determine if any form of discrimination has or is occurring in Muskingum County. Information on this study was found on HUD's website.

During the HAC meetings held for this Analysis, the City of Zanesville mentioned that there have been discussions on starting some testing within the City. Although testing can be quite expensive, they are looking into the New Horizons grant program to find some possible funding for this endeavor.

The Coal Run lawsuit and its findings point to the fact that impediments to fair housing are not just limited to the act of obtaining or retaining housing. A complaint was filed by the residents of Coal Run to the Ohio Civil Rights Commission declaring that they had been denied water service because of racial discrimination. The OCRC determined that the complainants were victims of discrimination. The case filed in 2003 stated that the African American and mixed race residents on Coal Run Road were repeatedly denied water service by the City of Zanesville. The U.S. District Court of Ohio awarded almost \$10.9 million, stating that they were denied water service because of their race. This case should be used as a lesson to all involved in how to avoid something like this in the future. Please see the Settlement documents are attached as **Appendix D**). Since Muskingum County took ownership of East Muskingum Water Authority, water service has been extended to the Coal Run Road area. Other CDBG funds have been utilized in the area to assist LMI neighborhoods/families with street improvements and home repairs. Elected officials and staff have attended numerous Fair Housing trainings to continue education on Fair Housing laws.

The City and County are dedicated to providing Fair Housing information to their communities. They provide trainings and informational pamphlets to public organizations around the County and strive to make the information readily available to those who need it. The City and County are also open to improving their current undertakings to make the information more accessible and available to underserved groups.

# Chapter 11: Compliance Issues

## Affordability of Ownership Housing

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

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

According to the ODOD County Profile the median household income in Muskingum County was \$40,524 and the median value of a home was \$108,500. According to the above formula, someone at this income level would be able to afford a home at a value of \$101,310. This is \$7,190 less than the than what a median household could afford. Conversely, according to homefacts.com, the average listing price is \$99,900.

Table 13: Housing Financial Characteristics in Muskingum County

Subject	Muskingum County, Ohio		
	Occupied housing units	Owner-occupied housing units	Renter-occupied housing units
	Estimate	Estimate	Estimate
Occupied housing units	34,160	23,084	11,076
Median household income (dollars)	40,937	51,574	22,285
<b>MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS</b>			
Less than \$20,000	21.8%	13.8%	38.6%
Less than 20 percent	1.8%	1.9%	1.7%
20 to 29 percent	3.0%	2.4%	4.3%
30 percent or more	17.0%	9.5%	32.6%
\$20,000 to \$34,999	19.4%	17.6%	23.0%
Less than 20 percent	6.4%	7.9%	3.3%
20 to 29 percent	5.1%	3.6%	8.1%
30 percent or more	7.8%	6.0%	11.6%
\$35,000 to \$49,999	15.0%	16.3%	12.2%
Less than 20 percent	7.2%	8.5%	4.5%
20 to 29 percent	5.3%	4.9%	6.1%
30 percent or more	2.5%	2.9%	1.6%
\$50,000 to \$74,999	18.5%	22.5%	10.0%
Less than 20 percent	12.4%	14.9%	7.1%
20 to 29 percent	5.0%	6.1%	2.7%
30 percent or more	1.1%	1.5%	0.3%
\$75,000 or more	21.7%	29.0%	6.4%
Less than 20 percent	18.0%	23.6%	6.3%
20 to 29 percent	3.3%	4.8%	0.1%
30 percent or more	0.4%	0.6%	0.0%
Zero or negative income	1.1%	0.8%	1.9%
No cash rent	2.6%	(X)	7.9%

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

From the above table from US Census data, it shows that quite a large percentage of renters with incomes less than \$20,000 or \$20,000-\$34,999 a year are paying more than 30% of their income in housing costs. This would mean that those households do not have "affordable" housing. According to affordablehousingonline.com it is showing that 50.5% of renters in the City are "overburdened" or in other words paying more than 30% of their income in housing costs.

## Home Mortgage Lending Practices

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

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

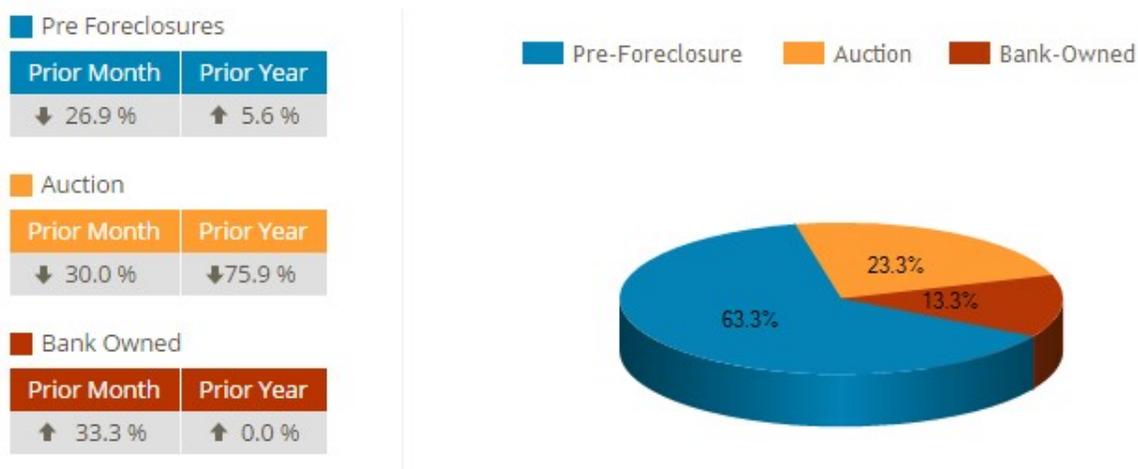
According to information from Muskingum County GIS, there have been 2297 foreclosures filed from 2010 through the present time. It appears that around half of these have been finalized with the property being retained by the lending agency. Foreclosure rates, according to Realtytrac.com the foreclosure trends in Muskingum County was 1 in every 1,263 housing units ends in foreclosure. According to a report filed by Policy Matters Ohio, which used data from the Ohio Supreme Court, foreclosures in 2009 reached 450, peaking at 530 in 2010, and remained steady at around 430 in 2011 and 2012. In the past two years, that number has begun to decline, with 359 foreclosures in 2013 and 296 foreclosures in 2014. See Figure 6 below:

**Figure 6:**

FORECLOSURE STATUS DISTRIBUTION FOR MUSKINGUM COUNTY, OH

February 2016

The current distribution of foreclosures based on the number of active foreclosure homes in Muskingum County, OH.



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

Lack of understanding of money management is another issue raised in discussion. The loan application process can be very intimidating, but more so to those who do not have a grasp of financial processes, budgeting proficiency, and knowledge of other money management components. With this lack of knowledge, the process to get a loan, or even decide if homeownership is the best option for their family. With the lack of financial literacy may also come credit issues. Local lenders say that some of the qualification issues they see are bad credit scores. This goes hand in hand with budgeting. When clients are unable to budget their existing income to pay bills and their debt, it will make it very difficult to maintain good standing with a loan to purchase a home. There are very limited resources in the community for budgeting classes or credit counseling. This may be something that the local government could look into to. Although this issue concerns people and families of all races, it may need to be researched further to see if minorities are affected in a greater way.

In the HAC meetings and questionnaires, there was mention of the increase in the underwriting standards by the federal government for both properties and clients. These have been causing some difficulties for the local lenders as well as for the clients who desire to be homebuyers. With these standards also comes higher costs for appraisers, lenders and others involved. In turn these entities must pass on some of this cost to the clients. The aging housing stock in the County has contributed to the many homes up for sale that are not passing the inspections. Foreclosures retained by banks will sit for years.

Enacted in 1977, the Community Reinvestment Act<sup>6</sup> was intended to encourage depository institutions, consistent with safe and sound banking operations, to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. Ratings are published for specific institutions that the Federal Deposit Insurance Corporation (FDIC) has examined. These banks and the most recent information available for the financial institutions in Muskingum County that were reviewed for this analysis indicated that the financial institutions were rated satisfactory.

## Payday Lending

Payday lending can cause problems for those who utilize this. There are more than a dozen cash advance lenders in Muskingum County. Payday loans can be very costly. These loans are usually priced at a fixed dollar fee, which represents the finance charge to the borrower. Because the loans have such short terms, the cost of borrowing is very high. In return for the loan the borrower usually provides the lender with a pre-dated check or debit authorization. The lender advances an amount for a period usually around 14 days. When that time is up, the borrower must pay the lender back the loan amount plus the fixed fee. There are additional fees if you are late paying back the loan amount. When a borrower takes a loan out for the amount of their pay check, this can start a vicious cycle of borrowing and paying back. Many have gotten into this cycle and have trouble getting out. This in turn affects other areas of their lives as well. It makes paying bills and saving almost impossible without using the lenders services over and over.

## Home Appraisal Practices

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

## Muskingum County Real Estate Firms

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

We randomly checked the websites and other advertising for five real estate firms working within Muskingum County and the City of Zanesville to identify the racial/ethnic composition of their agents. The agents pictured at two of the five firms were all white; one firm had one minority agent and another had two. The fifth firm had no pictures of their agents. In the firms with pictures of their agents, female agents made up a lot of the composition of the firms. In fact, 2 of the 5 firms are female owned and managed.

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

## Real Estate Advertising

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

The websites that were visited did not appear to be steering or racially or ethnically biased in any way. Most had properties listed without listing the agent. It would appear that once a property was selected they will contact the firm to request more information on the home and the agent associated with the listing. It would also appear that a potential homebuyer would be able to choose an agent and contact them to find real estate listings if desired. There does not seem to be any findings as of the date of this study to provide cause to feel that there is racial steering or discriminatory practices of realtors in Muskingum County. More thorough testing may uncover some hidden practices, but from our observations it does not raise concern on this.

Information from meetings and surveys suggests that the realtors spoken with are already including the Fair Housing logo, are aware of Fair Housing law, and working towards offering Spanish and hearing and sight impairment options on their websites. This should be encouraging to the City and County that realtors in their community are making the effort to be more inclusive with their advertising and combating any discriminatory practices that could have been an issue.

## Apartment Leasing Firms

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

## Local Landlords

It appears that there is a trend toward fewer landlords owning more rental properties. In some places, such as the Village of Philo, they are not accepting the Section 8 Vouchers because they can receive more money from rent from private pay. Although this would not appear to be an impediment on its own, it could prove to be a trend to watch so that it would not turn into a stepping stone toward discriminatory practices. For example, a tenant who has a problem with a landlord (regardless of their own fault or the landlord's), would have a significant decrease in available units when needing to leave a rental owned by a landlord who owns multiple properties. Some are seeing the trend of younger individuals and families preferring renting to owning.

Some of the observations from HAC meetings, questionnaires and personal interviews indicate that the condition of the homes in some cases is deplorable. There does not seem to be the motivation by landlords to make the necessary repairs or to keep up with maintenance. Of course, this is not true of all landlords or all rental properties, but there are some to whom this may apply. There was also some discussion of abandoned and dilapidated homes that are not habitable but have people squatting there.

Another issue that was raised was the amount of rents in the community. In most instances, those commenting believe that the rents are way too high and have offered varied opinions on the reasons for this dilemma. Some of the reason included the oil and gas workers that had come to the area. Although this work has been moving out of the area, the reduction in rents has been slower to follow. Another reason mentioned is that in some cases, tenants can cause damage to the properties. Landlords feel that by keeping the rents higher they may weed out tenants who would not care for the rentals. Additionally, the landlords that are acquiring more properties, in a way, could possibly be able to form a so called monopoly, and be able to control the rents within their property portfolio. Again, issues such as this affect all people, but it may be prudent for the City and County to investigate further to see if there are more minorities affected by this practice.

## Condominium Associations

It has not come to light that any fair housing complaints regarding condominiums have been received by the City of Zanesville or Muskingum County. However, the refusal to make reasonable accommodations for people with disabilities by allowing some modification to enable them to enjoy their property or common area like anybody else places a substantial barrier to fair housing choice as do practices hostile to families with children. If reasonable accommodations are being denied, this would be a violation of Fair Housing rights. The City and County may want to investigate further to ensure that condominium associations are following the Fair Housing laws.

# Chapter 12: Impediments and Possible Solutions

The City and County have determined that the following may be impediments to Fair Housing Choice in the community. Please see the Action Plan progress report included as Appendix F for proposed timelines for the recommended possible solutions.

## **Impediment #1: Finding ways to discover discriminatory practices**

While reviewing the information from the last Analysis of Impediments, in regards to racial diversity, it actually appears that both Muskingum County and the City of Zanesville have gotten slightly more diverse. The data from the 2010 Analyses showed that Muskingum County was 94% white and 6% minority and with the information provided with the County Profile from ODOD Office of Research, the County is at 92.9% white and 7.1% minority (with a change in total population for the county of -1,287). As for Zanesville, the 2010 Analysis showed 85.5% white and 14.5% minority, while suburbanstats.org shows Zanesville for 2015-2016 to be at 84% white and 16% minority (with a change in the total population of the City of -99). It appears that minority group have been growing slowly, or at least not diminishing.

### ***Recommendation:***

The partners should develop strategies that investigate hidden agendas/impediments that are not obvious.

## **Impediment #2: Need for increased Fair Housing Training**

It was mentioned in the County/City HAC meetings that training and education is still needed on the topic of Fair Housing. Suggestions to train public officials, government employees, local landlords, real estate agents, lenders and others would be greatly beneficial to the County and City. Other underserved groups such as youth, Hispanic Community, African American Community, LGBT Community, Asian Community, and others, within the City and County would benefit from information and training on their rights to Fair Housing.

### ***Recommendations:***

Efforts to include these trainings and education to the entities listed will be ongoing with each new year of Allocation funding, through the Fair Housing program component. Another component to this is the desire to form a Fair Housing Advisory Committee with members from the City, County, the Housing Authority and other local agencies. This would be a way to advise and brainstorm new ways to get the information out to the community and relevant groups to increase awareness of the right to Fair Housing.

## **Impediment #3: Need for improved Fair Housing Information on City and County websites**

The City and County websites were discussed regarding access to Fair Housing information. The County's website has a link to a Fair Housing page, however this page has very limited information, and some corrections are needed. The City has only a link on their website to HUD's Fair Housing page.

### ***Recommendation:***

It would be prudent for both the City and County to take measures to improve Fair Housing information, contacts, links and more, on their websites so that any aggrieved party who may feel they are experiencing discrimination within the community can access pertinent information to deal with these issues.

**Impediment #4: Access to Public Transportation**

One aspect of being able to choose where one would desire to live is transportation. Although the public transport system that is in place is very extensive and well run, there are some gaps in service. The transit does not run weekdays from 6:00 p.m. to 6:00 a.m. and does not run on the weekends. For those who have no personal vehicle, being able to get to and from work if they work shifts that begin or end during that gap or shifts on the weekends, they would be unable to fulfill their employment responsibilities during those off times, or would be forced to make other arrangements. This in turn would mean, that their housing choices would be limited due to lack of transportation.

***Recommendation:***

Transportation can be very expensive. Southeast Area Transit has continually looked into ways to offer extended hours and weekend transportation. Many aspects go into this service. There are matching fund requirements, additional positions that will need to be filled (driver, mechanic, dispatcher), and additional vehicles, for those weekend hours. Although this service is very important to the community, at this time the availability of funds is not feasible to expand this service. The City and County should continue to research ways to increase funds for this service. They can also develop a Transportation Advisory Committee to assist with these efforts.

**Impediment #5: Shortage of safe, decent and affordable housing**

The shortage of safe, decent and affordable housing is almost always mentioned in HAC meetings. When determining what is meant by this, we discover that there are different factors. First, of course, would be the cost. According to some at the HAC meetings, rents are very high in Muskingum County. It seems that they increased with the influx of oil and gas workers, however even though these workers are moving out of the area, the rents are slower to reflect this. Another aspect is the condition of the available units. Many units have deteriorated, however the property owners are not always able or willing to make repairs. Because rentals and home prices are high, many of those in a lower income level, and those below poverty level are having a difficult time finding affordable places to live. This in turn hinders someone's choice of where to live. However, this aspect will affect people of all races and ethnicities and would not necessarily prove to be discriminatory by Fair Housing standards.

***Recommendations:***

One way to combat this would be to offer Rental Repair and Rehabilitation Assistance through the City/County CHIP programs. This would assist landlords and property owners with repairs, and also require them to reduce rent to Fair Market Rent and rent to LMI renters for a certain period of time. Although there are limitations and potential difficulty with providing this type of assistance, if a plan and partners could be found, it may prove to be a great benefit to Muskingum County and the City of Zanesville. Additionally, the City of Zanesville has discussed developing a joint City Council/Civil Service Committee to examine the Civil Service process to make the community more aware of Civil Service. They have also suggested developing an entry level position within Civil Service that does not require a CDL to make it more accessible to residents in the area. Another suggestion was to require the Civil Service Commission to participate in job fairs in the community. The City and County CHIP programs offer assistance to LMI residents to assist with purchasing homes and making repairs.

**Impediment #6: Limited knowledge of Financial Literacy and understanding of money management**

Another aspect that affects people's housing choice is financial literacy. It was frequently mentioned in HAC meetings and questionnaires that there is a lack of knowledge in regards to financial practices and processes, budgeting proficiency, and other financial literacy components. Some residents may have to move because of evictions due to non-payment of rent, as they do not know how to budget their incomes to allow for rent payment each month. It also may show that there is a pattern developing. When a child grows up in a home with limited financial literacy (or stability), the child tends to model that of the home he or she grows up in.

***Recommendations:***

There are community agencies that provide budgeting, homebuyer counseling, and other related topics within Muskingum County. If the City and County could partner with these agencies and help get the word out that these classes and courses exist, it may be possible to alleviate some of the problems that arise from this lack of information and education. Additionally, the City/County could go after grants to allow the agencies to expand these programs.

**Impediment #7: Muskingum County's Comprehensive Plan does not address housing**

Muskingum County's Comprehensive plan fails to cover housing related issues.

***Recommendation:***

The partners should work towards furthering housing analysis within Comprehensive Plans that made definitive statements regarding furthering fair housing and setting goals and targets for the same.

## SIGNATURE PAGE

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Jeff Tilton, Mayor  
City of Zanesville

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Date

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Jerry L. Lavy, President  
Muskingum County Commissioners

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Date

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Sheila Samson, Director  
Muskingum County Community Development

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Date

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Jay Bennett, Director  
City of Zanesville Community Development

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Date

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Bess Dunlop  
Ohio Regional Development Corporation

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Date

# Data and Resource Material References

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City of Zanesville  
Muskingum County Veterans Services  
Muskingum County Starlight Programs  
Muskingum County/City of Zanesville Housing Advisory Committee  
Realtytrac.com  
Policy Matters Ohio  
City of Zanesville Community Development

# Appendix