



# Putnam County, Ohio

## 2024 Analysis of Impediments to Fair Housing Choice

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## Executive Summary

The Fair Housing Analysis of Impediments is a comprehensive examination aimed at identifying barriers to fair housing choice within Putnam County, Ohio. This analysis of impediments to fair housing in Putnam County, Ohio, has been conducted by staff from the Great Lakes Community Action Partnership located in Fremont, Ohio. The Analysis has been funded through Putnam County's Community Development Block Grant administrative funds.

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

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

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

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

## Purpose and Scope

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

#### Other Federal programs addressing fair housing

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

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

*Ohio Fair Housing Legislation:*

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

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

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

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

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

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

The Act also prohibits the following actions in lending:

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

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

Additionally, it is illegal to:

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

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

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

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

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

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

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

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

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

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

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

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

Source: National Fair Housing Alliance, Washington, DC

## Methodology

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

**Here's a breakdown:**

### Qualitative Analysis:

- Public Participation: We engaged in extensive public participation, meeting one-on-one with housing stakeholders within the community. These stakeholders were identified through the Housing Advisory Committee.
- County-Wide Survey: We conducted a comprehensive survey across the entire county to gather insights from residents, housing providers, and community members.
- Meetings with the County Fair Housing Administrator: We held meetings with the county's Fair Housing Administrator to gain valuable perspectives on local housing challenges.
- A Housing Advisory Committee meeting in 2023, several housing stakeholders met in person to discuss the county's housing needs, while many others provided input through a comprehensive questionnaire.

### Quantitative Data Sources:

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

- Economic Development Corporations: Insights from economic development organizations informed our understanding of economic factors affecting housing availability.
- Various websites that contained housing data

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

## Summary of Findings

### Identification of Impediments:

Upon completing the analysis, it identifies specific barriers that may hinder fair housing choice. The analysis included a full overview of demographics, housing characteristics, affordability (as indicated by the U.S. Census), rental and sale trends, housing finance, public housing programs, advertising practices, and community administrative policies—all of which can affect access to fair housing. There were three impediments that were identified in the analysis. The summary is listed below, and a full description is described starting on page 58 of this document.

- Lack of affordable housing
- Increase knowledge and public awareness of current fair housing laws
- Lack of housing for homeless individuals

### Strategies and Actions:

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

## Introduction to Putnam County

Putnam County, located in Northwest Ohio, is a region known for its rich history, vibrant communities, and diverse population. As we embark on an analysis of impediments to fair housing choice in Putnam County, it is essential to recognize the unique characteristics and challenges that shape housing opportunities in this area.

Home to a mix of rural landscapes, and close-knit neighborhoods, Putnam County embodies a blend of traditions and modernity that define its housing market. However, beneath this exterior lies a complex tapestry of factors that influence residents' ability to access housing options without facing discrimination or barriers.

In this analysis, we aim to delve deeper into the impediments that may hinder fair housing choice in Putnam County. By examining issues such as housing affordability, access to resources, community dynamics, and potential discriminatory practices, we hope to shed light on the challenges facing residents seeking equitable housing opportunities in this dynamic region.

Through a detailed exploration of these impediments and their impacts on housing choice, we seek to provide valuable insights and recommendations that can inform policy decisions, foster community dialogue, and promote inclusive and fair housing practices in Putnam County. By addressing these impediments proactively, we aspire to create a more equitable and accessible housing landscape that benefits all residents of this diverse and dynamic county.

## Industries in Putnam County

Nestled within the heart of Ohio, Putnam County weaves together a diverse economic landscape that reflects both tradition and innovation. Let's explore the industries that shape this vibrant community:

*Manufacturing:* Putnam County's manufacturing sector stands as a cornerstone of its economy. With a rich history dating back decades, local factories hum with activity. From automotive parts to consumer goods, skilled workers mold, assemble, and produce quality products. Palpac Industries, Inc., a US-based manufacturer of foamed plastics, exemplifies this legacy. Their expertise in molding and fabricating foam materials serves Fortune 500 brands across various markets.

*Health Care and Social Assistance:* The well-being of Putnam County residents is nurtured by a robust health care system. Clinics, and nursing homes provide essential services. Health care professionals dedicated nurses, doctors, and caregivers tend to the community's needs. As the population ages, this sector continues to grow, ensuring that every resident receives quality care.

*Farming in Putnam County, Ohio:* Since its creation in 1820, Putnam County has long been recognized as a highly productive agricultural county in Ohio. Past and present farmers have worked the fertile ground, tended to crops, raised livestock, protected streams and rivers, and developed innovative equipment and methods. The county's agricultural heritage is deeply rooted, and it continues to thrive as a vital contributor to the local economy.

*Construction and Real Estate:* Putnam County's landscape transforms with each new building. Construction companies erect homes, commercial spaces, and infrastructure. The real estate market thrives, with homeownership deeply ingrained in the County.

*Retail Trade and Small Businesses:* In many of the small communities of Putnam County retail trade provides jobs and contributes to the local economy. From family-owned diners to specialty stores, these enterprises in many cases are the only source of income for families in rural areas of Ohio.

## Demographics

Putnam County had an estimated population of 34,334 in 2022, according to the U.S. Census Bureau. The population estimates base (April 1, 2020) was 34,448.

### Age Distribution

- Persons under 5 years: 6.2%
- Persons under 18 years: 25.4%
- Persons 65 years and over: 18.8%

The median age in Putnam County is 40.1 years, reflecting a balance between tradition and progress.

### Racial Composition

- White alone: 97.6%
- Black or African American alone: 0.8%
- American Indian and Alaska Native alone: 0.4%
- Asian alone: 0.3%
- Hispanic or Latino: 6.8%

While the majority of residents are white, there's a quiet diversity that weaves its way through the fabric of the community. Putnam County embraces cultural richness and celebrates its differences.

### Housing Landscape

- Housing units (2022): 13,898
- Owner-occupied housing unit rate: 86.3%
- Median value of owner-occupied housing units: \$176,200
- Median gross rent: \$807

The housing market in Putnam County is stable, with a strong preference for homeownership. Whether you seek a cozy farmhouse or a modern suburban dwelling, you'll find options that cater to various preferences.

### Education

- High school graduate or higher (age 25+): 94.8%
- Bachelor's degree or higher (age 25+): 25.9%

Education matters here. Local schools echo with eager minds, and the promise of knowledge fuels aspirations. Putnam County values lifelong learning and invests in its educational institutions.

### Economy

- In civilian labor force (age 16+): 66.1%
- Total accommodation and food services sales (2017): \$29,880
- Total health care and social assistance receipts/revenue (2017): \$63,104

The county's economy relies on agriculture, small businesses, and essential services. From family-owned diners to bustling Main Street shops, economic activity thrives.

## Background Data

Putnam County, Ohio, located in the northwestern part of the state, had a population of approximately 34,451 as of the 2020 Census, with a density of about 75 people per square mile. The population distribution includes 23.6% under 18, 57.7% between 18 and 64, and 18.7% 65 and older, with a nearly even gender split. Predominantly White (94.5%), the



county also has Hispanic or Latino (4.2%), Black or African American (0.4%), Asian (0.4%), and other racial groups. The median household income is around \$68,731, with a per capita income of \$29,472 and a poverty rate of 6.6%. Educational attainment shows 91.7% of residents are high school graduates, and 21.8% hold a bachelor's degree or higher. With about 13,000 housing units, the homeownership rate is 81.8%, and the average household size is 2.6. Established in 1820 and named after Revolutionary War General Israel Putnam, the county has a strong agricultural economy and a tight-knit, community-oriented lifestyle. The county seat is Ottawa, and it traditionally leans Republican in elections.

## Demographic Data

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

Report Area	Male	Female	Male, Percent	Female, Percent
Putnam County, OH	17,283	17,117	50.24%	49.76%
Ohio	5,814,736	5,959,947	49.38%	50.62%
United States	164,200,298	166,897,295	49.59%	50.41%

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

Report Area	Age 0-4	Age 5-17	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
Putnam County, OH	2,198	6,556	2,681	3,713	3,966	4,165	4,970	6,151
Ohio	676,403	1,916,919	1,083,657	1,544,773	1,439,860	1,447,565	1,596,944	2,068,562
United States	19,004,925	54,208,780	31,282,896	45,388,153	42,810,359	41,087,357	42,577,475	54,737,648

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

Report Area	Age 0-4	Age 5-17	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
Putnam County, OH	6.39%	19.06%	7.79%	10.79%	11.53%	12.11%	14.45%	17.88%
Ohio	5.74%	16.28%	9.20%	13.12%	12.23%	12.29%	13.56%	17.57%
United States	5.74%	16.37%	9.45%	13.71%	12.93%	12.41%	12.86%	16.53%

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

Report Area	White	Black	Asian	American Indian /Alaska Native	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Races
Putnam County, OH	31,871	219	30	68	8	1,260	944
Ohio	9,281,702	1,449,450	283,278	17,094	4,037	157,485	581,637
United States	218,123,424	41,288,572	19,112,979	2,786,431	624,863	20,018,544	29,142,780

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

<sup>3</sup>iBid

<sup>4</sup>iBid

<sup>5</sup>iBid

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

Report Area	White	Black	Asian	American Indian /Alaska Native	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Races
Putnam County, OH	92.65%	0.64%	0.09%	0.20%	0.02%	3.66%	2.74%
Ohio	78.83%	12.31%	2.41%	0.15%	0.03%	1.34%	4.94%
United States	65.88%	12.47%	5.77%	0.84%	0.19%	6.05%	8.80%

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

Report Area	White	Black	Asian	American Indian / Alaska Native	Native Hawaiian / Pacific Islander	Some Other Race
Putnam County, OH	32,785	357	113	168	19	1,908
Ohio	9,819,275	1,716,865	368,528	117,913	16,800	362,388
United States	244,954,342	47,498,346	23,330,887	6,749,000	1,513,124	38,354,036

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

Report Area	White	Black	Asian	American Indian / Alaska Native	Native Hawaiian / Pacific Islander	Some Other Race
Putnam County, OH	95.31%	1.04%	0.33%	0.49%	0.06%	5.55%
Ohio	83.39%	14.58%	3.13%	1.00%	0.14%	3.08%
United States	73.98%	14.35%	7.05%	2.04%	0.46%	11.58%

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

Report Area	Total Population	Hispanic or Latino Population	Hispanic or Latino Population, Percent	Non-Hispanic Population	Non-Hispanic Population, Percent
Putnam County, OH	34,400	2,259	6.57%	32,141	93.43%
Ohio	11,774,683	494,625	4.20%	11,280,058	95.80%
United States	331,097,593	61,755,866	18.65%	269,341,727	81.35%

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

Report Area	White	Black	Asian	American Indian or Alaska Native	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Races
Putnam County, OH	481	91	0	42	0	1,150	495
Ohio	186,928	18,212	2,040	8,062	463	119,647	159,273
United States	23,236,960	1,142,180	239,537	960,145	63,302	18,600,063	17,513,679

<sup>6</sup>iBid<sup>7</sup> iBid<sup>8</sup> iBid<sup>9</sup> iBid<sup>10</sup> iBid

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

Report Area	White	Black	Asian	American Indian or Alaska Native	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Races
Putnam County, OH	21.29%	4.03%	0.00%	1.86%	0.00%	50.91%	21.91%
Ohio	37.79%	3.68%	0.41%	1.63%	0.09%	24.19%	32.20%
United States	37.63%	1.85%	0.39%	1.55%	0.10%	30.12%	28.36%

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

Report Area	White	Black	Asian	American Indian or Alaska Native	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Races
Putnam County, OH	31,390	128	30	26	8	110	449
Ohio	9,094,774	1,431,238	281,238	9,032	3,574	37,838	422,364
United States	194,886,464	40,146,392	18,873,442	1,826,286	561,561	1,418,481	11,629,101

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

Report Area	White	Black	Asian	American Indian or Alaska Native	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Races
Putnam County, OH	97.66%	0.40%	0.09%	0.08%	0.02%	0.34%	1.40%
Ohio	80.63%	12.69%	2.49%	0.08%	0.03%	0.34%	3.74%
United States	72.36%	14.91%	7.01%	0.68%	0.21%	0.53%	4.32%

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

Report Area	Non-Hispanic White	Non-Hispanic Black	Non-Hispanic Asian	Non-Hispanic NAAN	Non-Hispanic NPI	Non-Hispanic Other	Non-Hispanic Multiple Races	Hispanic or Latino
Putnam County, OH	91.25%	0.37%	0.09%	0.08%	0.02%	0.32%	1.31%	6.57%
Ohio	77.24%	12.16%	2.39%	0.08%	0.03%	0.32%	3.59%	4.20%
United States	58.86%	12.13%	5.70%	0.55%	0.17%	0.43%	3.51%	18.65%

<sup>11</sup> iBid<sup>12</sup> iBid<sup>13</sup> iBid<sup>14</sup> iBid

Median Age<sup>15</sup>

In Putnam County, with an estimated total population of 34,400, the median age is 40.3 years. This suggests that the population of Putnam County is generally older compared to the state median age of 39.6 years. These figures are derived from the latest U.S. Census Bureau American Community Survey 5-year estimates.

Report Area	Total Population	Median Age
Putnam County, OH	34,400	40.3
Ohio	11,774,683	39.6
United States	331,097,593	38.5

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

Report Area	Male	Female
Putnam County, OH	39.8	41.2
Ohio	38.3	40.8
United States	37.4	39.7

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

Report Area	White	Black or African American	American Indian or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Putnam County, OH	41.2	21.4	67.7	55.1	No data	31.1	18.2
Ohio	42.2	33.9	39.4	34.7	34.4	30.3	21.6
United States	41.9	34.8	32.9	37.9	33.1	31.4	27.6

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

Report Area	Hispanic or Latino	Not Hispanic or Latino
Putnam County, OH	27.1	41.4
Ohio	26.5	42.6
United States	30.1	43.8

<sup>15</sup> iBid<sup>16</sup> iBid<sup>17</sup> iBid<sup>18</sup> iBid

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

Report Area	Age 0-4	Age 5-17	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
Putnam County, OH	87.08%	86.93%	88.36%	89.82%	92.59%	89.03%	95.63%	96.57%
Ohio	67.32%	69.61%	72.59%	73.44%	76.07%	80.04%	83.59%	86.79%
United States	47.33%	49.10%	52.23%	53.75%	55.49%	60.09%	68.02%	75.15%

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

Report Area	Male	Female	Male, Percent	Female, Percent
Putnam County, OH	15,704	15,686	50.03%	49.97%
Ohio	4,500,093	4,594,681	49.48%	50.52%
United States	96,850,281	98,036,183	49.70%	50.30%

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

Report Area	Age 0-4	Age 5-17	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
Putnam County, OH	1,914	5,699	2,369	3,335	3,672	3,708	4,753	5,940
Ohio	455,338	1,334,376	786,594	1,134,406	1,095,328	1,158,653	1,334,867	1,795,212
United States	8,995,825	26,617,097	16,338,365	24,394,288	23,754,934	24,687,683	28,961,917	41,136,355

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

Report Area	Total Population	Non-Hispanic Population	Percent Population Non-Hispanic	Hispanic or Latino Population	Percent Population Hispanic or Latino
Putnam County, OH	34,400	32,141	93.43%	2,259	6.57%
Ohio	11,774,683	11,280,058	95.80%	494,625	4.20%
United States	331,097,593	269,341,727	81.35%	61,755,866	18.65%

*Hispanic Population by Gender<sup>23</sup>*

Report Area	Male	Female	Male, Percent	Female, Percent
Putnam County, OH	1,156	1,103	51.17%	48.83%
Ohio	253,231	241,394	51.20%	48.80%
United States	31,330,296	30,425,570	50.73%	49.27%

<sup>19</sup> iBid<sup>20</sup> iBid<sup>21</sup> iBid<sup>22</sup> iBid<sup>23</sup> iBid

Hispanic Population by Race Alone, Percent<sup>24</sup>

Report Area	White	Black or African American	American Indian or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Putnam County, OH	1.51%	41.55%	61.76%	0.00%	0.00%	91.27%	52.44%
Ohio	2.01%	1.26%	47.16%	0.72%	11.47%	75.97%	27.38%
United States	10.65%	2.77%	34.46%	1.25%	10.13%	92.91%	60.10%

Hispanic Population by Age Group<sup>25</sup>

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

Population with Any Disability<sup>26</sup>

Report Area	Total Population (For Whom Disability Status Is Determined)	Population with a Disability	Population with a Disability, Percent
Putnam County, OH	34,128	3,253	<b>9.53%</b>
Ohio	11,607,026	1,635,891	14.09%
United States	326,147,510	41,941,456	12.86%

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

Report Area	Underage 18	Age 18 - 64	Age 65 +
Putnam County, OH	1.88%	7.06%	28.87%
Ohio	5.21%	11.93%	33.22%
United States	4.53%	10.46%	33.27%

Population with Any Disability by Age Group, Total<sup>28</sup>

Report Area	Under Age 18	Age 18-64	Age 65+
Putnam County, OH	165	1,372	1,716
Ohio	134,912	837,414	663,565
United States	3,312,006	20,879,820	17,749,630

<sup>24</sup> iBid<sup>25</sup> iBid<sup>26</sup> iBid<sup>27</sup> iBid<sup>28</sup> iBid

Population with Any Disability-by-Disability Status

This indicator shows the percentage of the total civilian non-institutionalized population with a disability, categorized by type. The ACS measures disability status across various age groups: hearing and vision difficulties are assessed for all ages; cognitive, ambulatory, and self-care difficulties are measured for individuals aged five and older; and independent living difficulties are evaluated for those aged fifteen and older (reported for those 18 and older in the ACS 2018-22 data).

The percentage values are as follows: within Putnam County, 2.82% of individuals have hearing difficulty, 1.57% have vision difficulty, 3.15% of those aged five and older have cognitive difficulty, 5.14% of those aged five and older have ambulatory difficulty, 1.80% of those aged five and older have self-care difficulty, and 4.26% of those aged 18 and older have independent living difficulty.

Report Area	Hearing	Vision	Cognitive	Ambulatory	Self-care	Independent Living
Putnam County, OH	2.82%	1.57%	3.15%	5.14%	1.80%	4.26%
Ohio	3.71%	2.37%	5.94%	7.29%	2.59%	6.15%
United States	3.55%	2.38%	5.30%	6.69%	2.57%	5.82%

Veteran Population<sup>29</sup>

Report Area	Total Population Age 18+	Total Veterans	Veterans, Percent of Total Population
Putnam County, OH	25,637	1,349	5.26%
Ohio	9,169,824	644,363	7.03%
United States	256,649,167	17,038,807	6.64%

Veterans, Age and Gender Demographics<sup>30</sup>

Report Area	Veterans Total	Veterans Male	Veterans Female	% Pop over 18 Total	% Pop over 18 Males	% Pop over 18 Females
Putnam County, OH	1,349	1,260	89	5.26%	9.78%	0.70%
Ohio	644,363	592,621	51,742	7.03%	13.23%	1.10%
United States	17,038,807	15,393,807	1,645,000	6.64%	12.25%	1.26%

Veterans by Age<sup>31</sup>

Report Area	Veteran Age Males 18-34	Veteran Age Females 18-34	Veteran Age Males 35-54	Veteran Age Females 35-54	Veteran Age Males 55-64	Veteran Age Females 55-64	Veteran Age Males Over 65	Veteran Age Females Over 65
Putnam County, OH	92	19	242	20	84	20	842	30
Ohio	41,976	6,940	124,076	18,823	107,430	13,937	319,139	12,042
United States	1,202,922	263,508	3,414,333	635,083	2,725,774	394,399	8,050,778	352,010

<sup>29</sup> iBid<sup>30</sup> iBid<sup>31</sup> iBid

*Families with Children*

According to the latest American Community Survey estimates, 32.34% of all occupied households in the report area are family households with at least one child under eighteen. The US Census Bureau defines a family household as a housing unit where the householder lives with one or more individuals related by birth, marriage, or adoption. In contrast, a non-family household is one where the householder lives alone or with individuals who are not related.

Report Area	Total Households	Total Family Households	Families with Children (Age 0-17)	Families with Children (Age 0-17), Percent of Total Households
Putnam County, OH	13,191	9,552	4,266	32.34%
Ohio	4,789,408	2,961,404	1,349,361	28.17%
United States	125,736,353	81,432,908	37,622,481	29.92%

*Population Age 65+<sup>32</sup>*

Report Area	Total Population	Population Age 65+	Population Age 65+, Percent
Putnam County, OH	34,400	6,151	17.88%
Ohio	11,774,683	2,068,562	17.57%
United States	331,097,593	54,737,648	16.53%

*Group Quarters Population<sup>33</sup>*

This indicator reflects the total population residing in group quarters. Group quarters refer to residences or living arrangements owned or managed by an entity or organization that provides housing and/or services for the residents. Examples include college residence halls, residential treatment centers, skilled-nursing facilities, group homes, military barracks, correctional facilities, and workers' dormitories. According to the 2020 Decennial Census, there were 395 people living in group quarters, accounting for 1.15% of the total population in the reported area.

Report Area	Total Population, 2020 Census	Population Living in Group Quarters	Population Living in Group Quarters, Percentage
Putnam County, OH	34,451	395	1.15%
Ohio	11,799,448	299,628	2.54%
United States	334,735,155	8,276,525	2.47%

<sup>32</sup> iBid<sup>33</sup> iBid



Group Quarters Population by Facility Type<sup>34</sup>

Report Area	Correctional Facilities	Juvenile Detention Centers	Long-Term Care Facilities	College Dormitories	Military Barracks	Other Group Quarters
Putnam County, OH	0	0	245	0	0	150
Ohio	134,160	4,796	170,224	223,292	660	66,124
United States	1,978,489	88,800	1,638,564	2,794,201	328,615	1,447,856

## Income Data

Income Levels<sup>35</sup>

Report Area	Median Household Income	Per Capita Income
Putnam County, OH	\$79,453	\$36,877.06
Ohio	\$66,990	\$37,728.57
United States	\$75,149	\$41,261.47

Household Income<sup>36</sup>

Report Area	Estimated Population	Median Household Income
Putnam County, OH	33,938	\$81,780
Ohio	11,476,881	\$65,786
United States	325,012,887	\$74,755

Median Household Income<sup>37</sup>

This indicator provides the median household income based on the latest 5-year American Community Survey estimates. It includes the income of the householder and all individuals aged fifteen and over in the household, regardless of their relationship to the householder. Since many households consist of only one person, the average household income is typically lower than the average family income. In the report area, there are 13,191 households, with an average income of \$94,800.62 and a median income of \$79,453.

Report Area	Total Households	Average Household Income	Median Household Income
Putnam County, OH	13,191	\$94,800.62	\$79,453
Ohio	4,789,408	\$90,958.40	\$66,990
United States	125,736,353	\$105,833.04	\$75,149

<sup>34</sup> iBid<sup>35</sup> iBid<sup>36</sup> iBid<sup>37</sup> iBid

*Median Household Income by Race / Ethnicity of Householder<sup>38</sup>*

Report Area	Non-Hispanic White	Black	Asian	American Indian or Alaska Native	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race	Hispanic or Latino
Putnam County, OH	\$81,926	No data	No data	No data	No data	\$63,571	\$49,943	\$63,795
Ohio	\$72,111	\$40,499	\$94,375	\$40,007	\$28,849	\$52,162	\$55,999	\$54,928
United States	\$81,423	\$50,901	\$107,637	\$55,925	\$76,568	\$61,851	\$70,596	\$64,936

*Public Assistance Income<sup>39</sup>*

Report Area	Total Households	Households with Public Assistance Income	Percent Households with Public Assistance Income
Putnam County, OH	13,191	139	1.05%
Ohio	4,789,408	124,696	2.60%
United States	125,736,353	3,339,152	2.66%

*Population Below 185% FPL<sup>40</sup>*

Report Area	Total Population	Population with Income Below 185% FPL	Population with Income Below 185% FPL, Percent
Putnam County, OH	34,020	5,068	14.90%
Ohio	11,472,644	3,087,281	26.91%
United States	323,275,448	84,842,073	26.24%

*Population Below 125% FPL<sup>41</sup>*

Report Area	Total Population	Population with Income Below 125% FPL	Population with Income Below 125% FPL, Percent
Putnam County, OH	34,020	2,649	7.79%
Ohio	11,472,644	1,960,076	17.08%
United States	323,275,448	53,120,911	16.43%

<sup>38</sup> iBid<sup>39</sup> iBid<sup>40</sup> iBid<sup>41</sup> iBid

*Households Receiving SNAP by Poverty Status<sup>42</sup>*

Report Area	Households Receiving SNAP Total	Households Receiving SNAP Percent	Households Receiving SNAP Income Below Poverty	Households Receiving SNAP Income Above Poverty	Households Not Receiving SNAP Total	Households Not Receiving SNAP Percent	Households Not Receiving SNAP Income Below Poverty	Households Not Receiving SNAP Income Above Poverty
Putnam County, OH	910	6.90%	425	485	12,281	93.10%	602	11,679
Ohio	586,419	12.24%	300,398	286,021	4,202,989	87.76%	333,309	3,869,680
United States	14,486,880	11.52%	6,332,769	8,154,111	111,249,473	88.48%	9,283,496	101,965,977

*Seniors in Poverty<sup>43</sup>*

Report Area	Ages 65 and Up Total Population	Ages 65 and Up In Poverty	Ages 65 and Up Poverty Rate
Putnam County, OH	5,943	618	10.4%
Ohio	1,997,683	181,093	9.1%
United States	53,352,363	5,309,452	10.0%

*Poverty by Gender: Age 65 and Up<sup>44</sup>*

Report Area	Total Male	Total Female	Percent Male	Percent Female
Putnam County, OH	164	454	5.84%	14.48%
Ohio	65,778	115,315	7.37%	10.44%
United States	1,982,374	3,327,078	8.27%	11.32%

*Poverty by Ethnicity Alone: Age 65 and Up<sup>45</sup>*

Report Area	Total Hispanic or Latino	Total Not Hispanic or Latino	Percent Hispanic or Latino	Percent Not Hispanic or Latino
Putnam County, OH	21	597	12.88%	10.33%
Ohio	5,647	175,446	19.07%	8.91%
United States	837,593	4,471,859	17.82%	9.19%

*Poverty by Race, Percent: Age 65 and Up<sup>46</sup>*

Report Area	Non-Hispanic White	Black or African American	American Indian / Alaska Native	Asian	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Race
Putnam County, OH	9.87%	0.00%	50.00%	No data	No data	4.84%	9.80%
Ohio	7.76%	18.94%	22.00%	11.82%	24.77%	16.76%	16.18%
United States	7.82%	17.74%	18.45%	12.87%	13.61%	18.79%	15.00%

<sup>42</sup> iBid<sup>43</sup> iBid<sup>44</sup> iBid<sup>45</sup> iBid<sup>46</sup> iBid

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

Report Area	Non-Hispanic White	Black or African American	American Indian / Alaska Native	Asian	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Race
Putnam County, OH	566	0	26	0	0	3	5
Ohio	134,645	33,166	496	3,142	81	2,238	5,298
United States	3,134,659	858,989	52,568	326,912	8,473	299,466	329,680

## Employment and Transportation Data

Current Unemployment<sup>48</sup>

Report Area	Labor Force	Number Employed	Number Unemployed	Unemployment Rate
Putnam County, OH	18,892	18,242	650	3.4%
Ohio	5,806,658	5,547,942	258,716	4.5%
United States	169,171,236	162,498,983	6,672,254	3.9%

Five Year Unemployment Rate<sup>49</sup>

Unemployment changes within Putnam County from March 2020 to March 2024 are shown in the chart below. According to the U.S. Department of Labor, unemployment for this five-year period fell from 4.0% to 3.4%.

Report Area	March 2020	March 2021	March 2022	March 2023	March 2024
Putnam County, OH	4.0%	4.0%	3.3%	3.1%	3.4%
Ohio	5.4%	5.9%	4.2%	3.9%	4.5%
United States	4.9%	6.2%	3.8%	3.6%	3.9%

Travel Time to Work<sup>50</sup>

Travel time for workers who travel to work (do not work at home) is shown in Putnam County. The average commute time, according to the American Community Survey (ACS), for Putnam County is on average 21.66 minutes compared to the national average commute time of 26.66 minutes.

Report Area	Workers that Commute Age 16 and Up	% Workers Travelling < 10 mins	% Workers Travelling between 10 and 30 mins	% Workers Travelling between 30 and 60 mins	% Workers Travelling > 60 mins	Average Commute Time (mins)
Putnam County, OH	16,222	24.09%	42.87%	29.64%	3.40%	21.66
Ohio	5,031,783	14.53%	54.88%	25.40%	5.19%	23.64

<sup>47</sup> iBid<sup>48</sup> U.S. Department of Labor, Bureau of Labor Statistics. 2024- March<sup>49</sup> iBid<sup>50</sup> US Census Bureau, American Community Survey. 2018-22

United States	138,386,938	12.50%	49.64%	28.99%	8.87%	26.66
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### *Households with No Motor Vehicle<sup>51</sup>*

Report Area	Total Occupied Households	Households with No Motor Vehicle	Households with No Motor Vehicle, Percent
Putnam County, OH	13,191	337	2.55%
Ohio	4,789,408	356,115	7.44%
United States	125,736,353	10,474,870	8.33%

### *Households with No Motor Vehicle by Tenure<sup>52</sup>*

Report Area	Owner-Occupied Households	Owner-Occupied Households, Percent	Renter-Occupied Households	Renter-Occupied Households, Percent
Putnam County, OH	214	1.88%	123	6.79%
Ohio	94,822	2.96%	261,293	16.44%
United States	2,560,689	3.14%	7,914,181	17.89%

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

**Putnam County Council on Aging (PCCOA)** provides demand response door-through-door transportation services for residents aged 60 and older. These services are available from private residences, assisted living facilities, and senior living apartments. The PCCOA operates seven wheelchair-accessible vehicles and three agency cars/SUVs. Services are free of charge, though donations are accepted. Suggested donation amounts are:

- \$8.00 to \$15.00 for in-county trips.
- \$15.00 to \$25.00 for brief out-of-county trips.
- \$25.00 to \$35.00 for extended out-of-county trips.

Transportation services are available Monday through Friday, from 8:00 am to 4:30 pm. Medical appointments are prioritized and transportation is offered to Allen, Defiance, Hancock, Henry, Paulding, Putnam, and Van Wert counties. Personal business and essential errands are serviced within Putnam County.

**Putnam County Office of Public Safety (PCOPS)** provides healthcare-related and both emergency and non-emergency transportation services within and outside Putnam County. PCOPS operates three wheelchair-accessible vehicles and two cars/SUVs for non-emergency services. Medicaid often covers the cost for many passengers; those not covered by Medicaid are charged a base fee of \$30.00, plus \$1.50 per mile.

<sup>51</sup> iBid

<sup>52</sup> iBid

**Veteran Services Commission of Putnam County** offers reimbursement to veterans who do not qualify for mileage reimbursement from the Department of Veteran Affairs. This includes trips to VA Medical Centers or VA-approved appointments, with eligible veterans reimbursed at a rate of 41.5 cents per mile if they drive themselves.

**Putnam County Job and Family Services (JFS)** offers social services, job training, healthcare, nutrition, income assistance, transportation, and referral services to Putnam County residents. For Medicaid participants needing transportation to medical appointments, the department provides rides. This service is available to those without access to a vehicle or family member to transport them.

**Hilty Home** is a private, non-profit senior care facility providing nursing home services, assisted living, rehabilitation, and dementia care. The facility offers transportation for residents to and from medical appointments, special events, and dialysis sessions using a wheelchair-accessible bus and van.

**The Meadows of Leipsic** is a skilled nursing and rehabilitation center that also offers assisted living services. Residents receive transportation to and from medical appointments. This service is provided directly by the agency, exclusively for skilled nursing and private pay clients, using a 15-passenger wheelchair-accessible vehicle.

**The Meadows of Ottawa** serves as both a skilled nursing and rehabilitation center and an assisted living facility. Residents have access to transportation for medical appointments and, whenever feasible, for social engagements.

**Clymer Medical Transport** operates as a privately owned, for-profit entity, offering medical transportation services across Hancock, Allen, Putnam, Hardin, Shelby, Logan, Van Wert, Preble, and Darke counties. Their services include door-to-door, demand response transportation, available exclusively through contractual agreements with the Area Agency on Aging 3, Catholic Social Services, and the Care Coordination Program. Passengers must meet the eligibility criteria set by these programs to access the service. Clymer Medical Transport also caters to private pay clients, without the need for referrals. However, they do not accept Medicaid or Medicare.

## Housing Profile

### Housing Units - Overview

The data below illustrates the number of housing units in Putnam County for each July from 2013 to 2022. As reported by the U.S. Census, the total number of housing units in the area reached 13,898 in 2022. This represents an increase of 93 units, or 0.67%, since 2013, while the statewide increase was significantly higher at 311.14%.

Report Area	July 2013	July 2014	July 2015	July 2016	July 2017	July 2018	July 2019	July 2020	July 2021	July 2022
Putnam County, OH	13,805	13,843	13,871	13,891	13,931	13,966	14,001	13,832	13,869	13,898
Ohio	5,149,977	5,162,087	20,695,784	20,744,028	20,804,060	20,868,500	20,931,476	20,985,176	21,078,552	21,173,424
United States	133,538,615	134,388,318	135,285,123	136,286,436	137,366,902	138,516,439	139,684,244	140,805,345	142,153,010	143,786,655

### Assisted Housing<sup>53</sup>

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

Report Area	Total Housing Units (2022)	Total HUD-Assisted Housing Units	HUD-Assisted Units, Rate per 10,000 Housing Units
Putnam County, OH	13,301	90	67.66
Ohio	4,717,226	227,127	481.48
United States	123,559,968	5,114,316	413.91

### Assisted Housing Units - HUD Programs - by Assistance Program<sup>54</sup>

Report Area	Housing Choice Voucher Units	Project-Based Section 8 Units	Section 236 Units (Federal Housing Authority Projects)	Public Housing Authority Units	Section 202 Units (Supportive Housing for the Elderly)	Section 811 Units (Supportive Housing for Persons with Disabilities)	Other Multi-Family Program Units (RAP, SUP, Moderate Rehab, Etc.)
Putnam County, OH	66.00	42.00	0.00	0.00	0.00	0.00	0.00
Ohio	103,189.00	76,116.00	0.00	38,030.00	6,551.00	1,688.00	200.00
United States	2,669,691.00	1,306,727.00	14,149.00	931,624.00	125,568.00	33,860.00	16,423.00

### Homeowners

The U.S. Census Bureau estimated there were 11,380 owner occupied homes of the estimated 13,846 housing units in Putnam County in 2022. This 82.19% is a decrease over the 84.11% owner occupied homes in 2000.

<sup>53</sup> US Department of Housing and Urban Development. 20117-21

<sup>54</sup> iBid

Report Area	Total Housing Units 2000	Owner Occupied Homes 2000	Owner Occupied Homes 2000	Total Housing Units 2022	Owner Occupied Homes 2022	Owner Occupied Homes 2022
Putnam County, OH	12,200	10,261	84.11%	13,846	11,380	82.19%
Ohio	4,445,773	3,072,522	69.11%	5,251,209	3,200,314	60.94%
United States	105,480,101	69,815,753	66.19%	140,943,613	81,497,760	57.82%

### Housing Age<sup>55</sup>

Report Area	Total Housing Units	Median Year Structures Built
Putnam County, OH	13,846	1971
Ohio	5,251,209	1970
United States	140,943,613	1979

### Owner-Occupied Housing Units by Age, Total<sup>56</sup>

Report Area	Before 1960	1960-1979	1980-1999	2000-2009	2010-2019	After 2020
Putnam County, OH	4,448	2,580	2,861	1,082	390	19
Ohio	1,218,745	788,705	681,228	358,864	141,912	10,860
United States	21,113,504	19,274,790	21,764,765	12,447,551	6,400,443	496,707

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

Report Area	Before 1960	1960-1979	1980-1999	2000-2009	2010-2019	After 2020
Putnam County, OH	39.09%	22.67%	25.14%	9.51%	3.43%	0.17%
Ohio	38.08%	24.64%	21.29%	11.21%	4.43%	0.34%
United States	25.91%	23.65%	26.71%	15.27%	7.85%	0.61%

### Renter-Occupied Housing Units by Age, Total<sup>58</sup>

Report Area	Before 1960	1960-1979	1980-1999	2000-2009	2010-2019	After 2020
Putnam County, OH	781	3,348	395	37	39	0
Ohio	583,198	1,360,688	330,770	110,330	93,689	4,908
United States	11,772,248	34,964,964	11,507,471	4,819,574	4,070,660	184,260

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

Report Area	Before 1960	1960-1979	1980-1999	2000-2009	2010-2019	After 2020
Putnam County, OH	43.13%	30.87%	21.81%	2.04%	2.15%	0.00%
Ohio	36.70%	29.34%	20.82%	6.94%	5.90%	0.31%
United States	26.61%	26.86%	26.01%	10.89%	9.20%	0.42%

<sup>55</sup> US Census Bureau, American Community Survey. 2018-22

<sup>56</sup> iBid

<sup>57</sup> iBid

<sup>58</sup> iBid

<sup>59</sup> iBid



*Housing Cost Burden (Owners)*

The 2018 - 2022 American Community Survey (ACS) shows in Putnam County that 27.17% of homeowners with mortgages nationwide pay 30% or more of their income on housing costs. 14.07% of owners with mortgages and 7.03% of owners without mortgages spend 30% or more of their income on housing costs in Putnam County. 30% or more of income spent on housing costs is considered a "housing-cost burden".

Total housing units are defined as "total rentals and owned where rent/owned and income known".

The number of occupied units is limited to those where gross rent as a percentage of household income can be calculated.

Report Area	Total Housing Units	Owners with Mortgage	30 Percent or More Income with Mortgage	Percent of Owners Spending 30 Percent or More of Income with Mortgage	Owners without Mortgages	30 Percent or More of Income without Mortgage	Percent of Owners Spending 30 Percent or More of Income without Mortgage
Putnam County, OH	13,191	6,504	915	14.07%	4,876	343	7.03%
Ohio	4,789,408	1,973,077	404,004	20.48%	1,227,237	144,503	11.77%
United States	125,736,353	50,148,459	13,624,400	27.17%	31,349,301	4,191,593	13.37%

*Housing Cost Burden (Renters)*

The 2018 - 2022 American Community Survey (ACS) shows in Putnam County that 46.45% of occupied units paying rent nationwide pay 30% or more of their income on housing costs. For Putnam County, 30.81% of occupied units paying rent have a housing cost burden. When 30% or more of income is spent on housing costs it is considered a "housing-cost burden".

Total housing units are defined as "total rentals and owned where rent/owned and income known".

The number of occupied units is limited to those where gross rent as a percentage of household income is able to be calculated.

Report Area	Total Housing Units	Occupied Units Paying Rent	30 Percent or More of Income Paying Rent	Percent of Renters Spending 30 Percent or More of Income with Rent
Putnam County, OH	13,191	1,811	558	30.81%
Ohio	4,789,408	1,589,094	653,874	41.15%
United States	125,736,353	44,238,593	20,547,938	46.45%

*Housing Costs - Cost Burden (30%)<sup>60</sup>*

This indicator shows the percentage of households spending 30% or more of their total income on housing costs. It provides insights into the monthly housing expenses for both owners and renters, highlighting issues of affordability and excessive shelter costs. This

<sup>60</sup> iBid

data is crucial for developing housing programs that address the needs of people at various economic levels. In Putnam County, out of 13,191 households, 1,816 (or 13.77%) are cost-burdened.

Report Area	Total Households	Cost-Burdened Households	Cost-Burdened Households, Percent
Putnam County, OH	13,191	1,816	13.77%
Ohio	4,789,408	1,202,381	25.11%
United States	125,736,353	38,363,931	30.51%

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

This data indicate the number of households spending more than 30% of their income on housing costs. According to the U.S. Census Bureau American Community Survey (ACS) 2018-2022 5-year estimates, Putnam County has 1,816 cost-burdened households. This indicator only includes households where both housing costs and income were reported in the ACS.

Report Area	Cost-Burdened Households	Cost-Burdened Rental Households	Cost-Burdened Owner-Occupied Households w/ Mortgage	Cost-Burdened Owner-Occupied Households w/o Mortgage
Putnam County, OH	1,816	558	915	343
Ohio	1,202,381	653,874	404,004	144,503
United States	38,363,931	20,547,938	13,624,400	4,191,593

#### Cost-Burdened Households by Tenure, Percent<sup>61</sup>

Report Area	Rental Households	Rental Households Cost-Burdened, Percent	Owner-Occupied Households w/ Mortgage	Owner-Occupied Households w/ Mortgage Cost-Burdened, Percent	Owner-Occupied Households w/o Mortgage	Owner-Occupied Households w/o Mortgage Cost-Burdened, Percent
Putnam County, OH	1,811	30.81%	6,504	14.07%	4,876	7.03%
Ohio	1,589,094	41.15%	1,973,077	20.48%	1,227,237	11.77%
United States	44,238,593	46.45%	50,148,459	27.17%	31,349,301	13.37%

#### Housing Costs - Cost Burden, Severe (50%)<sup>62</sup>

Report Area	Total Households	Severely Burdened Households	Severely Burdened Households, Percent
Putnam County, OH	13,191	697	5.28%
Ohio	4,789,408	543,396	11.35%
United States	125,736,353	17,679,129	14.06%

<sup>61</sup> iBid

<sup>62</sup> iBid

Severely Cost-Burdened Households by Tenure, Total<sup>63</sup>

Report Area	Severely Burdened Households	Severely Burdened Rental Households	Severely Burdened Owner-Occupied Households w/ Mortgage	Severely Burdened Owner-Occupied Households w/o Mortgage
Putnam County, OH	697	279	264	154
Ohio	543,396	328,160	151,714	63,522
United States	17,679,129	10,301,618	5,419,588	1,957,923

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

Report Area	Severely Burdened Households	Severely Burdened Rental Households	Severely Burdened Owner-Occupied Households w/ Mortgage	Severely Burdened Owner-Occupied Households w/o Mortgage
Putnam County, OH	697	40.03%	37.88%	22.09%
Ohio	543,396	60.39%	27.92%	11.69%
United States	17,679,129	58.27%	30.66%	11.07%

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

Report Area	Rental Households	Rental Households Severely Burdened, Percent	Owner-Occupied Households w/ Mortgage	Owner-Occupied Households w/ Mortgage Severely Burdened, Percent	Owner-Occupied Households w/o Mortgage	Owner-Occupied Households w/o Mortgage Severely Burdened, Percent
Putnam County, OH	1,811	15.41%	6,504	4.06%	4,876	3.16%
Ohio	1,589,094	20.65%	1,973,077	7.69%	1,227,237	5.18%
United States	44,238,593	23.29%	50,148,459	10.81%	31,349,301	6.25%

Household Structure - Older Adults Living Alone<sup>66</sup>

Report Area	Total Occupied Households	Total Households with Seniors (Age 65+)	Households with Seniors Living Alone	Percentage of Total Households	Percentage of Senior Households
Putnam County, OH	13,191	4,249	1,703	12.91%	40.08%
Ohio	4,789,408	1,476,783	616,976	12.88%	41.78%
United States	125,736,353	38,775,247	14,433,125	11.48%	37.22%

<sup>63</sup> iBid<sup>64</sup> iBid<sup>65</sup> iBid<sup>66</sup> iBid

Overcrowded Housing

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

Report Area	Occupied Housing Units 2017	Overcrowded Housing Units 2017	Percent Overcrowded 2017	Occupied Housing Units 2022	Overcrowded Housing Units 2022	Percent Overcrowded 2022
Putnam County, OH	12,676	68	0.54%	12,532	251	2.00%
Ohio	3,872,073	61,191	1.58%	3,883,424	67,425	1.74%
United States	91,488,894	3,975,282	4.35%	89,093,698	4,225,487	4.74%

Vacancy Rates<sup>67</sup>

Report Area	Residential Addresses	Vacant Residential Addresses	Residential Vacancy Rate	Business Addresses	Vacant Business Addresses	Business Vacancy Rate
Putnam County, OH	13,525	139	1.0%	731	68	9.3%
Ohio	5,638,485	203,871	3.6%	449,403	61,669	13.7%
United States	154,223,167	3,241,165	2.1%	13,870,192	1,235,845	8.9%

Residential Vacancy Rates by Quarter, 2017 through 2022<sup>68</sup>

Report Area	2017 - Q1	2017 - Q2	2017 - Q3	2017 - Q4	2018 - Q1	2018 - Q2	2018 - Q3	2018 - Q4	2019 - Q1	2019 - Q2	2019 - Q3	2019 - Q4	2020 - Q1	2020 - Q2	2020 - Q3	2020 - Q4	2021 - Q1	2021 - Q2	2021 - Q3	2021 - Q4	2022 - Q1	2022 - Q2	2022 - Q3	2022 - Q4
Putnam County, OH	1.3%	1.2%	1.2%	1.2%	1.3%	1.1%	1.1%	1.1%	1.2%	1.0%	1.2%	1.0%	0.9%	1.0%	0.9%	0.8%	0.9%	0.9%	0.9%	1.0%	1.0%	1.0%	1.1%	1.0%
Ohio	4.0%	3.9%	3.9%	3.9%	3.9%	3.9%	3.8%	3.7%	3.8%	3.8%	3.8%	3.8%	3.9%	4.0%	3.8%	3.7%	3.7%	3.6%	3.6%	3.7%	3.6%	3.6%	3.6%	3.6%
United States	2.6%	2.6%	2.6%	2.5%	2.6%	2.6%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.6%	2.4%	2.4%	2.4%	2.3%	2.2%	2.2%	2.2%	2.1%	2.1%	2.1%

Affordable Housing<sup>69</sup>

Report Area	Units Affordable at 15% AMI	Units Affordable at 30% AMI	Units Affordable at 40% AMI	Units Affordable at 50% AMI	Units Affordable at 60% AMI	Units Affordable at 80% AMI	Units Affordable at 100% AMI	Units Affordable at 125% AMI
Putnam County, OH	4.12%	11.91%	26.10%	39.71%	50.84%	69.40%	78.54%	84.35%
Ohio	4.19%	10.60%	18.81%	29.90%	41.27%	59.88%	71.72%	80.03%
United States	3.56%	8.38%	13.55%	20.73%	28.61%	44.19%	59.45%	69.61%

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

<sup>68</sup> iBid

<sup>69</sup> US Census Bureau, American Community Survey. 2018-22

Affordable Owner-Occupied Units, Percent<sup>70</sup>

Report Area	Units Affordable at 15% AMI	Units Affordable at 30% AMI	Units Affordable at 40% AMI	Units Affordable at 50% AMI	Units Affordable at 60% AMI	Units Affordable at 80% AMI	Units Affordable at AMI	Units Affordable at 125% AMI
Putnam County, OH	4.11%	11.10%	23.39%	34.80%	46.22%	66.36%	76.75%	83.44%
Ohio	4.68%	10.59%	17.84%	27.03%	36.18%	53.37%	67.57%	77.36%
United States	4.25%	8.72%	13.30%	18.64%	24.02%	35.48%	47.43%	58.74%

Affordable Renter-Occupied Units, Percent<sup>71</sup>

Report Area	Units Affordable at 15% AMI	Units Affordable at 30% AMI	Units Affordable at 40% AMI	Units Affordable at 50% AMI	Units Affordable at 60% AMI	Units Affordable at 80% AMI	Units Affordable at AMI	Units Affordable at 125% AMI
Putnam County, OH	4.16%	16.99%	43.16%	70.54%	79.93%	88.52%	89.80%	90.06%
Ohio	2.18%	8.26%	16.85%	31.09%	46.88%	70.30%	82.14%	90.37%
United States	2.18%	7.63%	14.21%	24.84%	37.57%	60.54%	79.53%	92.95%

Housing Cost: Owner Cost<sup>72</sup>

Selected monthly owner costs encompass payments for mortgages, deeds of trust, purchase contracts, and similar property debts (covering the first mortgage, second mortgages, home equity loans, and other junior mortgages). These costs also include real estate taxes, fire, hazard, and flood insurance, utilities (such as electricity, gas, water, and sewer), and fuels (like oil, coal, kerosene, and wood). Additionally, they account for the monthly condominium fee for condominiums and mobile home costs where applicable. These selected monthly owner costs were calculated for all owner-occupied units and are typically reported separately for units "with a mortgage" and those "without a mortgage."

Report Area	Total Owner-Occupied Housing Units	Average Monthly Owner Costs	Median Monthly Owner Costs
Putnam County, OH	11,380	\$1,018	\$875
Ohio	3,200,314	\$1,251	\$1,055
United States	81,497,760	\$1,604	\$1,282

Owner-Occupied Housing<sup>73</sup>

Report Area	Total Occupied Housing Units	Owner-Occupied Housing Units	Percent Owner-Occupied Housing Units
Putnam County, OH	13,191	11,380	86.27%
Ohio	4,789,408	3,200,314	66.82%
United States	125,736,353	81,497,760	64.82%

<sup>70</sup> iBid<sup>71</sup> iBid<sup>72</sup> iBid<sup>73</sup> iBid

Owner-Occupied Households by Householder's Race Alone, Percent<sup>74</sup>

Report Area	White	Black	Asian	American Indian or Alaska Native	Some Other Race	Multiple Races
Putnam County, OH	87.86%	50.00%	0.00%	36.59%	52.94%	72.25%
Ohio	72.71%	36.13%	56.53%	46.93%	48.49%	50.06%
United States	71.13%	43.12%	61.57%	55.04%	45.09%	54.48%

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

Report Area	White	Black	Asian	American Indian or Alaska Native	Some Other Race	Multiple Races
Putnam County, OH	11,010	14	0	15	216	125
Ohio	2,823,811	213,803	55,627	3,230	24,122	79,127
United States	63,373,589	6,639,368	3,925,859	486,488	2,536,371	4,460,522

Owner-Occupied Households by Householder's Age Group, Percent<sup>76</sup>

Report Area	Age 15-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65-74	Age 75-84	Age 85+
Putnam County, OH	49.84%	80.98%	79.93%	89.83%	92.46%	90.29%	86.41%	85.25%
Ohio	17.25%	44.56%	63.73%	71.92%	75.56%	79.55%	80.39%	72.06%
United States	15.83%	40.34%	60.09%	69.36%	75.09%	79.37%	79.49%	70.45%

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

Report Area	Age 15-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65-74	Age 75-84	Age 85+
Putnam County, OH	158	1,418	1,669	2,057	2,635	1,972	922	549
Ohio	34,153	325,121	490,656	587,891	718,037	615,594	311,046	117,816
United States	751,373	7,719,672	13,099,935	15,414,979	18,200,781	15,509,393	7,928,913	2,872,714

Renter-Occupied Housing<sup>78</sup>

Report Area	Total Occupied Housing Units	Renter-Occupied Housing Units	Percent Renter-Occupied Housing Units
Putnam County, OH	13,191	1,811	13.73%
Ohio	4,789,408	1,589,094	33.18%
United States	125,736,353	44,238,593	35.18%

<sup>74</sup> iBid<sup>75</sup> iBid<sup>76</sup> iBid<sup>77</sup> iBid<sup>78</sup> iBid

Renter-Occupied Households by Race Alone, Percent<sup>79</sup>

Report Area	White	Black	Asian	American Indian or Alaska Native	Some Other Race	Multiple Races
Putnam County, OH	12.14%	50.00%	100.00%	63.41%	47.06%	27.75%
Ohio	27.29%	63.87%	43.47%	53.07%	51.51%	49.94%
United States	28.87%	56.88%	38.43%	44.96%	54.91%	45.52%

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

Report Area	White	Black	Asian	American Indian or Alaska Native	Some Other Race	Multiple Races
Putnam County, OH	1,522	14	9	26	192	48
Ohio	1,059,613	377,990	42,774	3,653	25,626	78,949
United States	25,720,109	8,756,971	2,449,938	397,387	3,088,359	3,726,785

Renter-Occupied Households by Age Group, Percent<sup>81</sup>

Report Area	Age 15-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65-74	Age 75-84	Age 85+
Putnam County, OH	50.16%	19.02%	20.07%	10.17%	7.54%	9.71%	13.59%	14.75%
Ohio	82.75%	55.44%	36.27%	28.08%	24.44%	20.45%	19.61%	27.94%
United States	84.17%	59.66%	39.91%	30.64%	24.91%	20.63%	20.51%	29.55%

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

Report Area	Age 15-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65-74	Age 75-84	Age 85+
Putnam County, OH	159	333	419	233	215	212	145	95
Ohio	163,830	404,486	279,191	229,481	232,309	158,237	75,888	45,672
United States	3,995,625	11,415,821	8,699,657	6,809,100	6,037,634	4,030,178	2,045,838	1,204,740

Housing Quality - Substandard Housing<sup>83</sup>

This indicator reports the number and percentage of owner- and renter-occupied housing units with at least one of the following issues: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) having one or more occupants per room, 4) monthly owner costs exceeding 30% of household income, and 5) gross rent exceeding 30% of household income. These selected conditions help assess the quality of the housing inventory and the living conditions of its occupants. This data identifies homes where the quality of living can be considered substandard. In Putnam County, 1,986 of the 13,191 occupied housing units, or 15.06%, have one or more substandard conditions.

<sup>79</sup> iBid<sup>80</sup> iBid<sup>81</sup> iBid<sup>82</sup> iBid<sup>83</sup> iBid

Report Area	Total Occupied Housing Units	Occupied Housing Units with One or More Substandard Conditions	Occupied Housing Units with One or More Substandard Conditions, Percent
Putnam County, OH	13,191	1,986	15.06%
Ohio	4,789,408	1,215,605	25.38%
United States	125,736,353	39,858,044	31.70%

*Substandard Housing: Number of Substandard Conditions Present, Percentage of Total Occupied Housing Units<sup>84</sup>*

Report Area	No Conditions	One Condition	Two or Three Conditions	Four Conditions
Putnam County, OH	84.94%	14.56%	0.49%	0.00%
Ohio	74.62%	24.41%	0.97%	0.01%
United States	68.30%	29.91%	1.78%	0.01%

*Substandard Housing: Households Lacking Complete Plumbing Facilities<sup>85</sup>*

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

Report Area	Occupied Housing Units	Housing Units Lacking Complete Plumbing Facilities	Housing Units Lacking Complete Plumbing Facilities, Percent
Putnam County, OH	13,191	35	0.27%
Ohio	4,789,408	15,733	0.33%
United States	125,736,353	486,881	0.39%

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

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

Report Area	Occupied Housing Units	Housing Units Lacking Complete Kitchen Facilities	Housing Units Lacking Complete Kitchen Facilities, Percent
Putnam County, OH	13,846	350	2.53%
Ohio	5,251,209	163,372	3.11%
United States	140,943,613	3,439,478	2.44%

<sup>84</sup> iBid

<sup>85</sup> iBid

<sup>86</sup> iBid



Number of Unsafe, Unsanitary Homes<sup>87</sup>

Report Area	Occupied Housing Units 2000	Housing Units without Plumbing 2000	Percent without Plumbing 2000	Occupied Housing Units 2022	Housing Units without Plumbing 2022	Percent without Plumbing 2022
Putnam County, OH	12,200	57	0.45%	13,191	35	0.27%
Ohio	4,445,773	19,407	0.41%	4,789,408	15,733	0.33%
United States	106,741,426	736,626	0.69%	126,956,011	502,642	0.40%

Evictions<sup>88</sup>

Report Area	Renter Occupied Households	Eviction Filings	Evictions	Eviction Filing Rate	Eviction Rate
Putnam County, OH	2,522	32	30	1.21%	1.13%
Ohio	1,663,340	106,360	93,863	6.18%	5.45%
United States	38,372,860	2,350,042	898,479	6.12%	2.34%

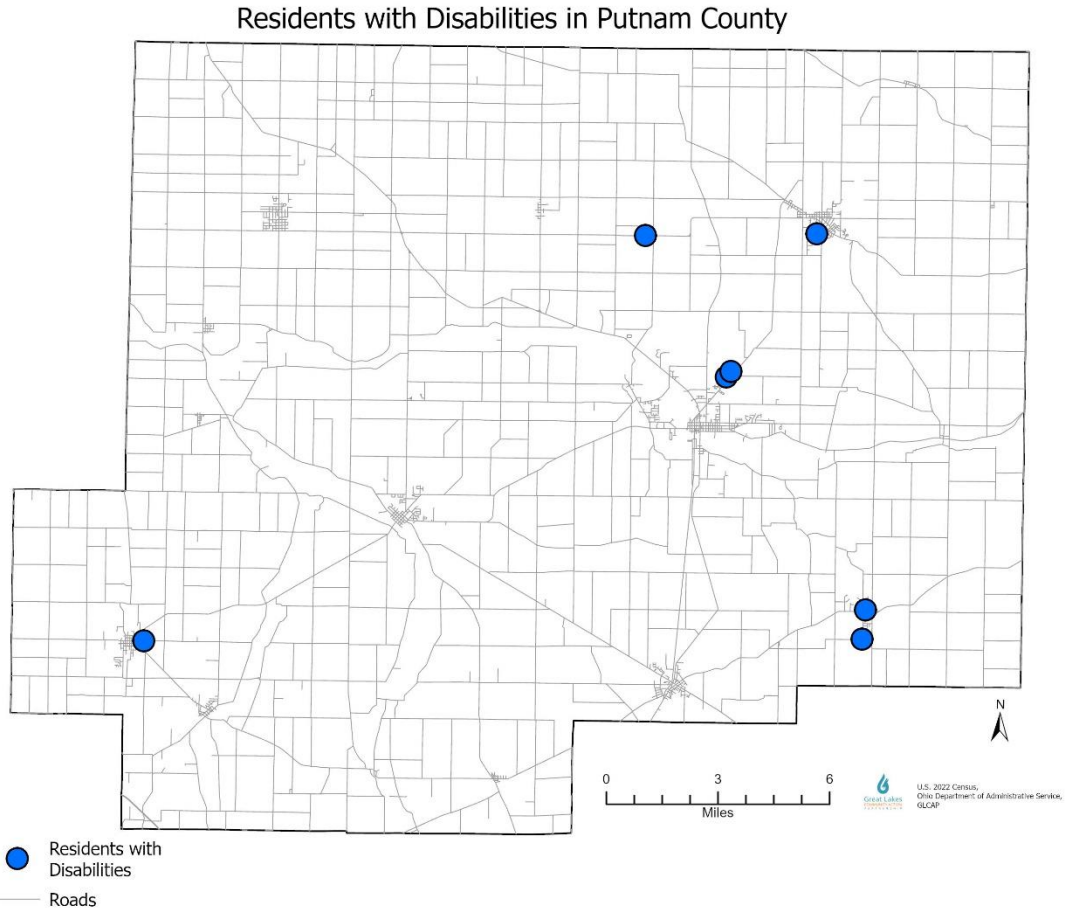
Homeless Children & Youth<sup>89</sup>

Report Area	Students in Reported Districts	Homeless Students	Homeless Students, Percent	Districts Reporting	Students in Reported Districts
Putnam County, OH	1,116	6	0.50%	100.00%	100.00%
Ohio	1,405,162	29,705	2.11%	77.97%	91.58%
United States	47,386,316	1,311,089	2.77%	86.95%	97.47%

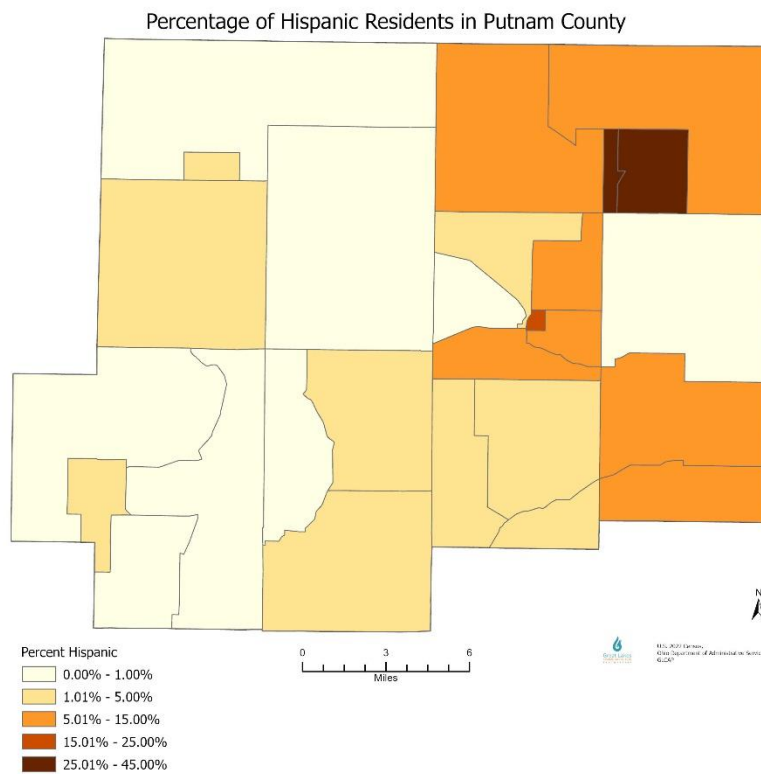
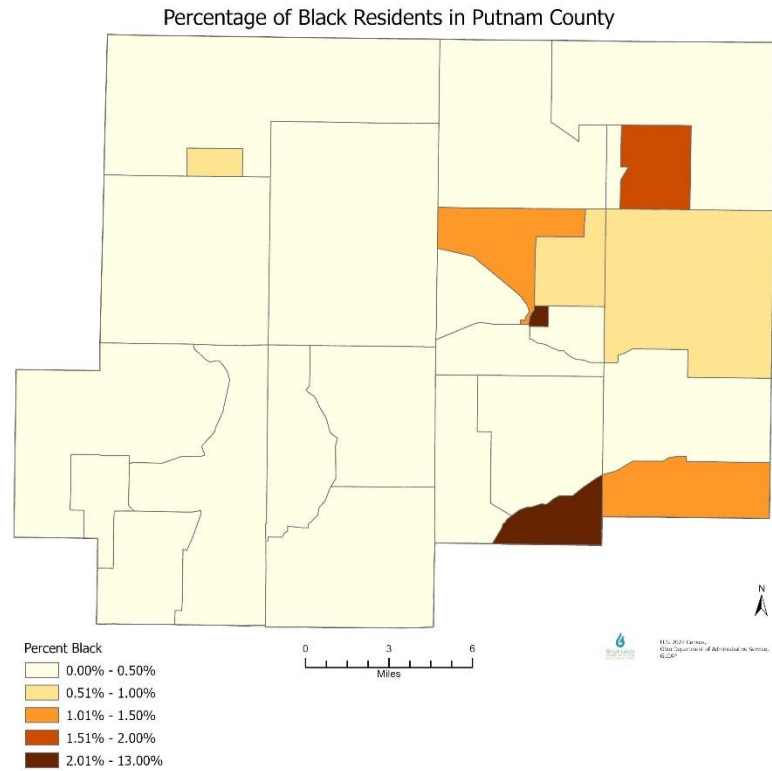
<sup>87</sup> iBid<sup>88</sup> Evictions Lab, Putnam County, <https://evictionlab.org/><sup>89</sup> iBid

# Maps

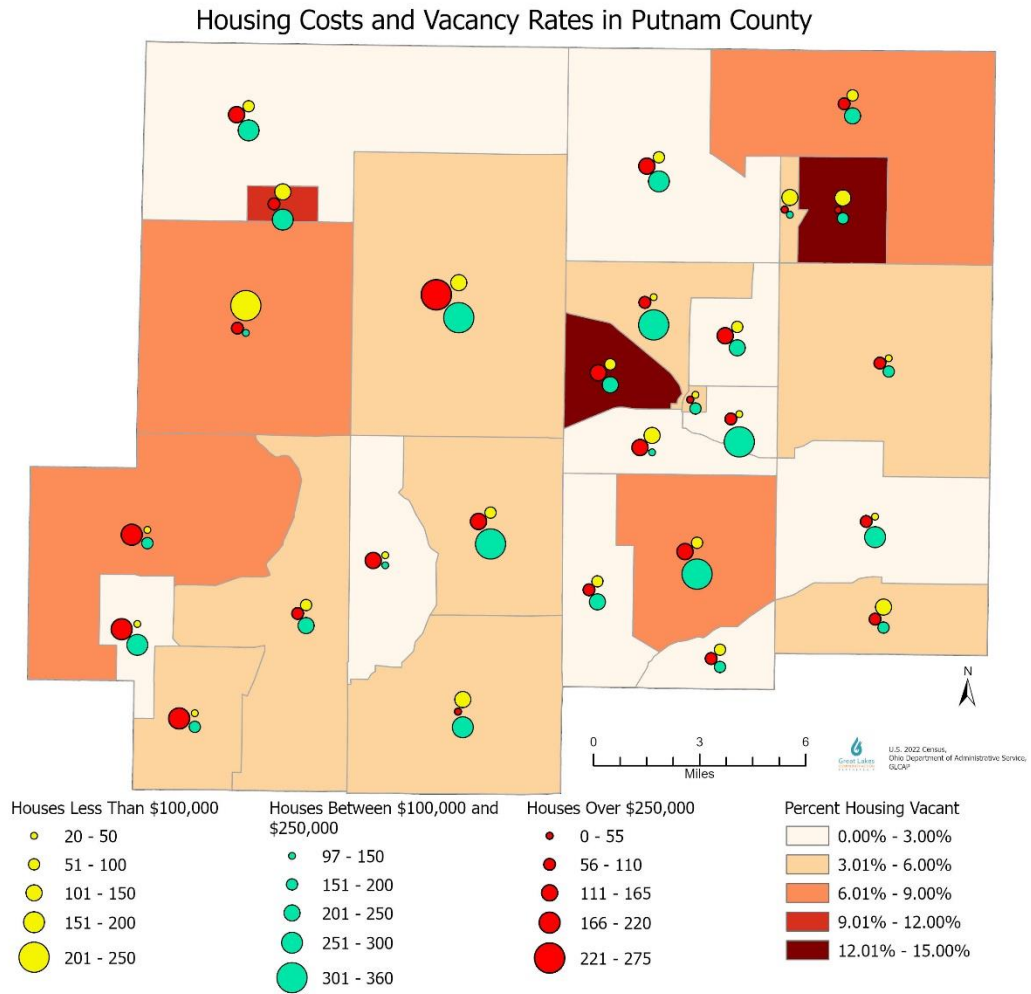
## Location of Housing for Persons with Disabilities



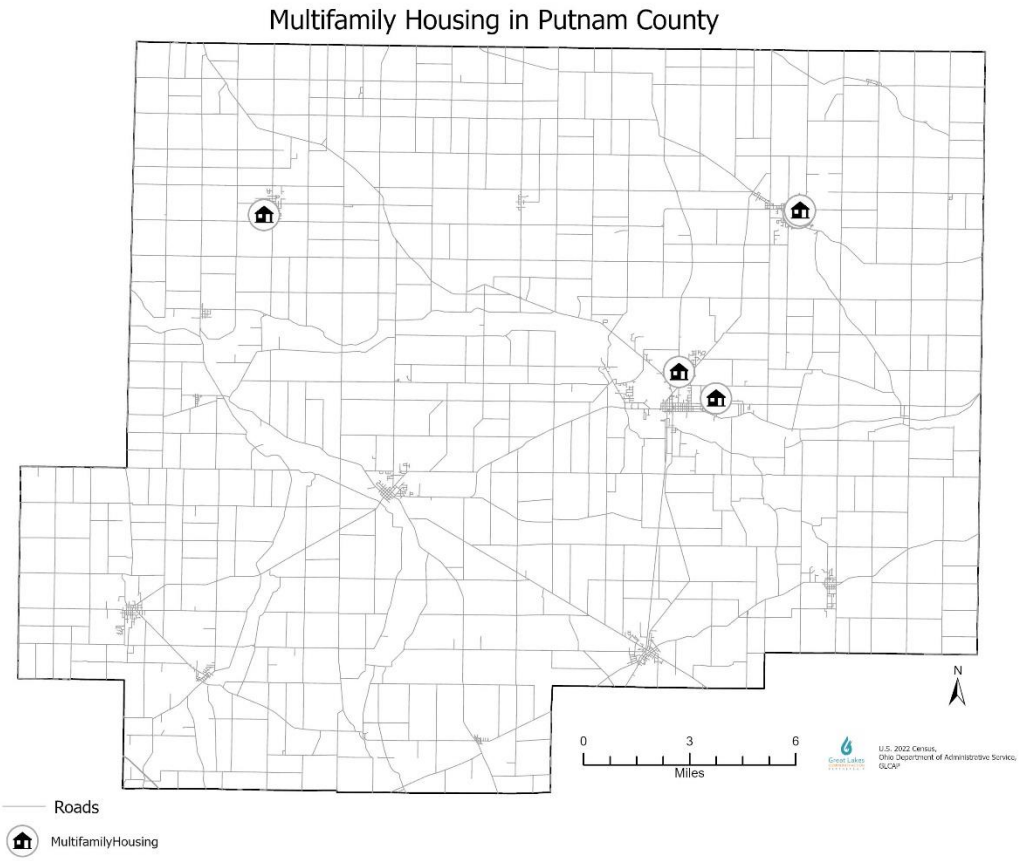
## Racial Housing Patterns



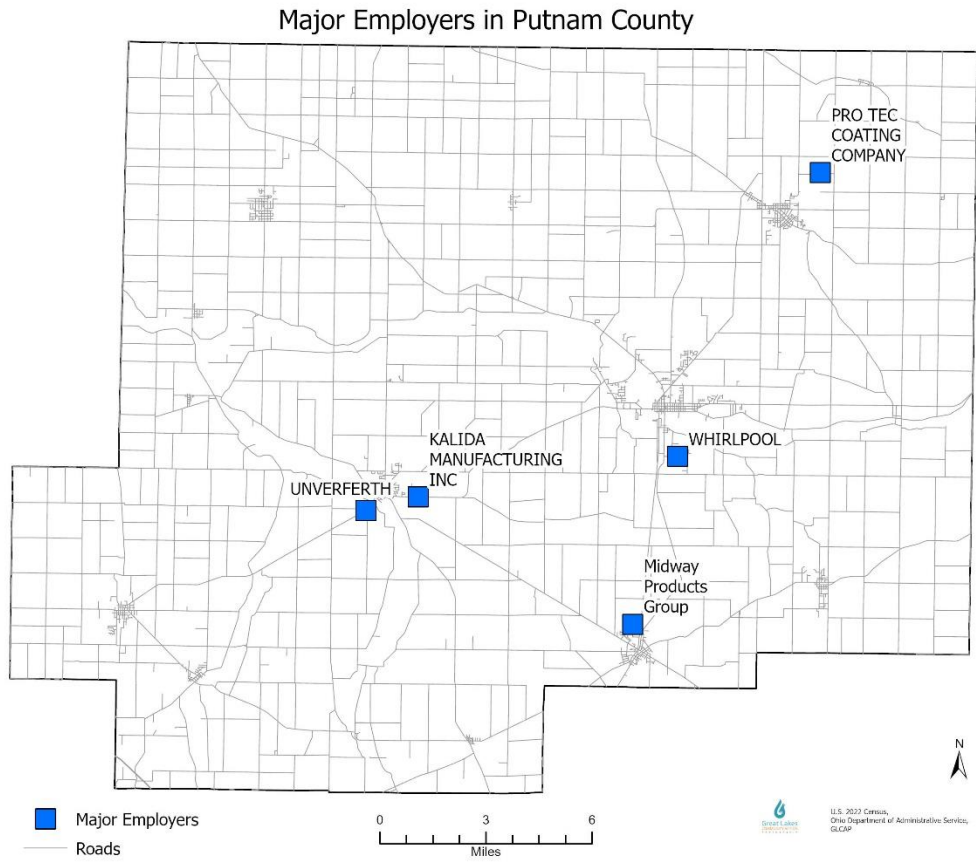
## Housing Costs and Vacancy Rates



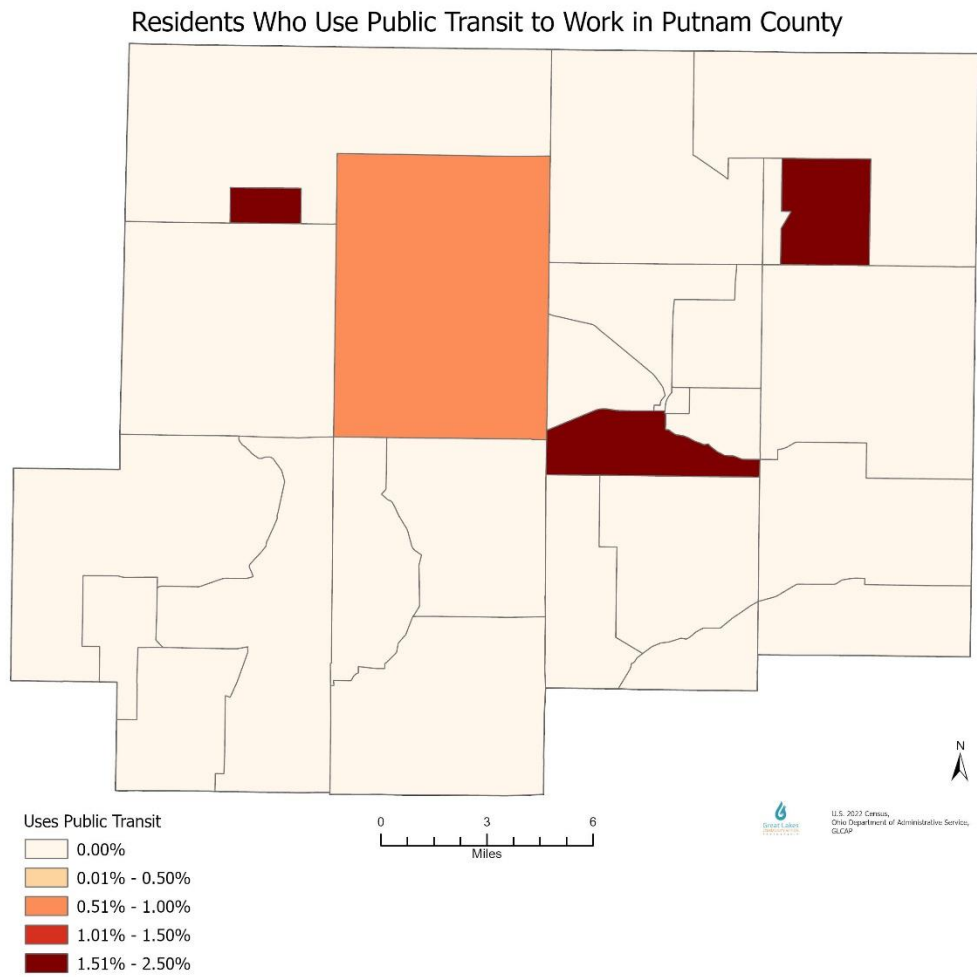
## Location of Existing Multifamily Housing Developments



## Location of Major Employers



## Public Transit Use



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## Survey Results

The survey conducted in Putnam County sought to identify barriers and challenges faced by individuals in the housing market. The primary issues highlighted include the cost of housing, limited housing inventory, poor credit history, and discrimination based on race, national origin, and other factors.

Challenges in securing housing were frequently mentioned, including high costs, homelessness, and the dependence on financial assistance programs. Lack of public transportation further exacerbates housing issues, limiting access to employment, education, and essential services. This is particularly problematic for low to moderate-income households and those reliant on public transport. There were also mentions of restrictive zoning laws and covenants that complicate housing development.

Fair housing practices in the community appear inconsistent, with some instances of discrimination based on race, national origin, and sexual orientation. Realtors occasionally refuse to list certain properties, such as mobile homes, which limits market access for specific housing types.

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

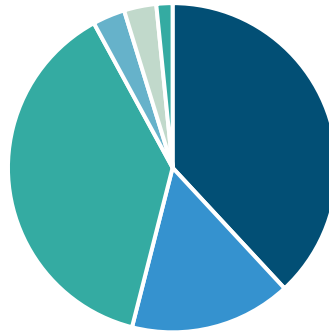
The survey also pointed out the difficulties faced by marginalized groups, including LGBTQIA+ individuals and those with non-employment income. This discrimination, coupled with poor infrastructure and transportation issues, poses significant barriers to securing stable housing.

In summary, Putnam County faces critical issues related to housing affordability, availability, and discrimination. There is a need for comprehensive policy changes and community initiatives to expand and improve housing opportunities, especially for underserved and vulnerable populations. These include boosting housing supply,

enhancing transportation, enforcing fair housing laws, and offering educational programs on housing finance.



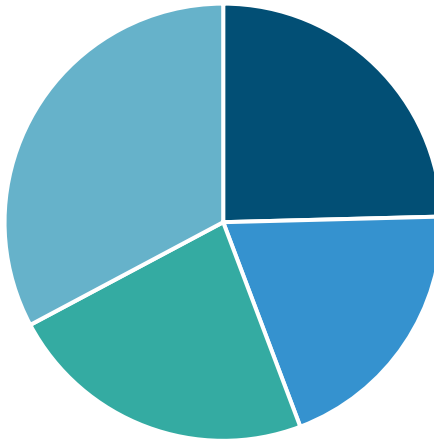
What barriers in the housing market could be a barrier for individuals from renting, buying, insuring, or financing a home?



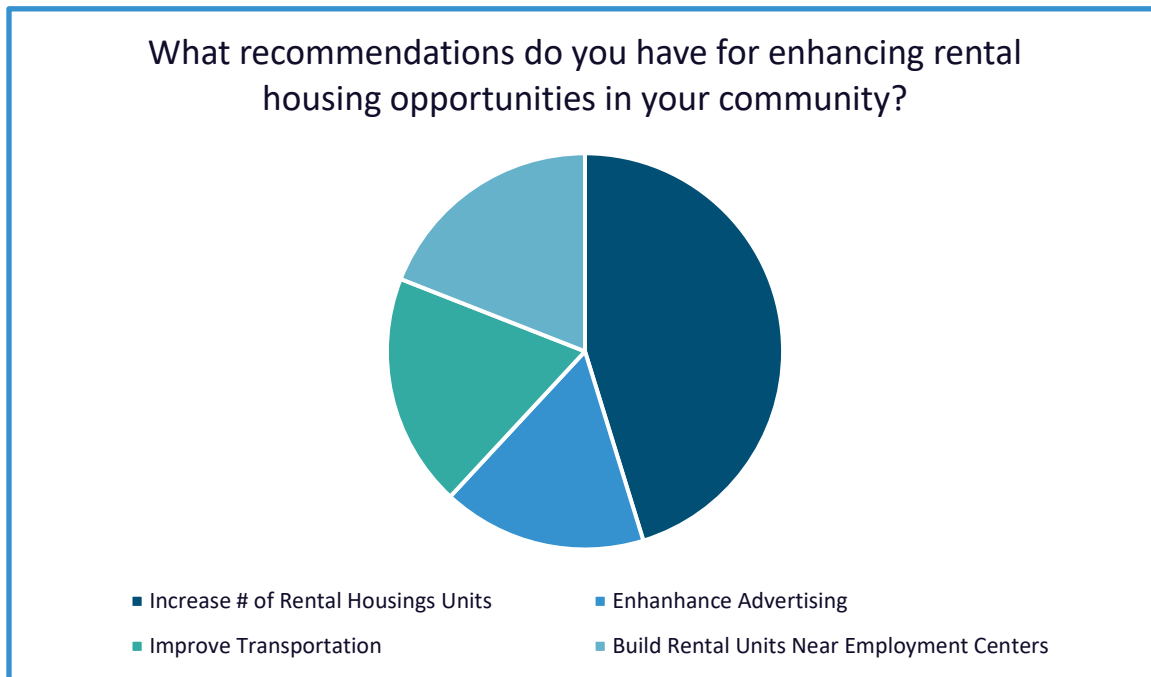
■ Cost ■ Credit History ■ Lack of Inventory ■ Discrimination ■ Lack of Transportation ■ Interest Rates

Nine respondents reported they have faced challenges while attempting to secure housing and the challenges they have faced are related to cost, lack of homeless shelter, or long waiting lists.

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



■ Education ■ Additional Financing Opportunities ■ Downpayment Assistance ■ Increase Housing Supply



When asked about the obstacles the LGBTQIA+ community might encounter when seeking housing, many respondents noted that challenges could arise due to Putnam County being a very conservative community.

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***“Putnam County is pretty conservative community. I am certain that has probably been a barrier so anyone of the LGBTQ+ community in housing and employment.”***

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Out of the twenty-eight respondents, twelve indicated that certain areas of the county have clusters of low- and moderate-income households. They specifically identified Belmore, Gilboa, Dupont, West Leipsic, Cloverdale, West Sycamore apartments, and flood-prone areas.

When asked questions about local fair housing ordinance or who in the community enforces fair housing all but three of the respondents knew there were ordinances or who to contact.

## Evaluation of Jurisdiction's Current Fair Housing Profile

### Reviews of the types and number of complaints

In Putnam County, legitimate fair housing complaints are infrequent. All reported cases each year involve landlord-tenant issues not related to discrimination against protected classes, and therefore do not necessitate follow-up or referral for discrimination claims. From 2019 through May 2024, there have been nine such complaints. These cases were received by Putnam County's Fair Housing Administrator, who, after reviewing the details,

identified them as landlord-tenant issues and referred them to the Ohio Civil Rights Commission (OCRC).

The low number of complaints does not necessarily indicate the absence of significant housing discrimination. It is possible that many residents are unaware of their rights and the illegal actions under current fair housing laws. To address this, efforts should be expanded to better inform the community. Currently, fair housing literature with contact information is distributed at various public locations, including the County Commissioners Office, post offices in Vaughnsville, Dupont, and Pandora, the United Way office, the Council on Aging, town halls, and public libraries in Continental, Columbus Grove, Ottawa, and Ottoville.

Additionally, staff conduct training sessions aimed not only at potential complainants but also at individuals in positions likely to interact with affected residents. These sessions have been held at the County Commissioners' office, village councils, township trustee meetings, libraries, the County Fair, the Putnam County Senior Expo, and the Ottawa Food Pantry.

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

## Identification of Impediments to Fair Housing Choice

Research conducted for this analysis found no evidence of discrimination in housing sales. In Putnam County for the time period of 2019 through May 2024 there have been a total of 2,323 home sales recorded on the County Auditors site. The average home sale price is \$183,512. This is up from the last analysis when the average sale price was \$102,706. Home prices range from \$500 to \$3.4 million. Two hundred sixty-six of the homes sold for less than \$50,000, and four hundred nine sold for between \$50,000 and \$100,000. As referenced by the table below these homes were distributed across various locations in the County.

Community	Average Sale Price	# of Homes Sold
Belmore	\$12,683	8
Cloverdale	\$71,608	14
Columbus Grove	\$122,043	196
Continental	\$133,140	119
Dupont	\$61,646	15
Ft. Jennings	\$144,277	40
Gilboa	\$82,584	21
Glandorf	\$222,624	55
Kalida	\$190,619	74
Leipsic	\$110,714	188
Miller City	\$117,204	22
Ottawa	\$175,551	403
Ottoville	\$160,261	84

Pandora	\$132,823	126
West Leipsic	\$67,138	23
Balance of the County	\$240,394	935

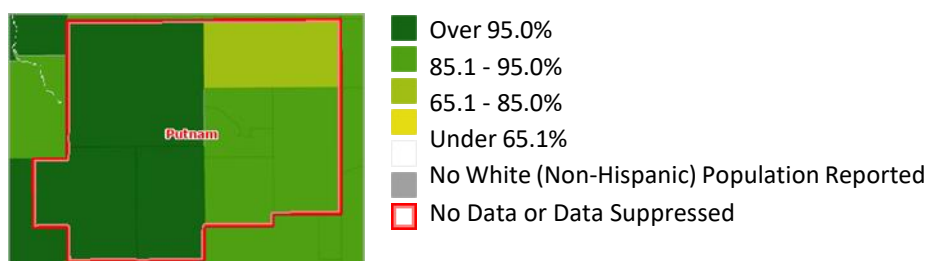
The table summarizes the real estate activity in various communities within a county, highlighting the average sale prices and the number of homes sold in each area. The data reveals significant variations in the housing market across these communities. This summary highlights the diversity in average home prices and sales volume across the county with Glandorf and the balance of the county having the highest average sale prices, indicating more expensive real estate markets in these areas.

Interviews or those survey revealed awareness of negative community attitudes resulting from minorities moving into predominantly white neighborhoods or of any restrictive covenants.

The Putnam County Board of Developmental Disabilities (DD) oversees several group homes through a separate residential board. These homes provide housing for approximately twenty individuals in Ottawa, Ottoville, Leipsic, and two homes in Pandora. Additionally, the county owns two more homes, unaffiliated with the DD Board, which houses about twelve individuals with disabilities. Housing Board representatives have reported no recent negative community or neighborhood attitudes toward these group homes. As parent caretakers age and can no longer provide necessary care for their adult children, there is an increasing need for such facilities. Furthermore, during stakeholder meetings, it was highlighted that there is a shortage of in-home care service providers. Since the onset of the COVID-19 pandemic, this industry has experienced a sharp decline in workers remaining in the field.

Unlike urban areas, where an influx of minority populations can create a "tipping point" leading to subsequent flight, minority populations in Putnam County are generally dispersed throughout the community. While minority residents tend to live in urban areas such as the Villages of Ottawa and Leipsic, there have been no specific incidents of negative attitudes that hinder the provision of services.

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



### *Provisions of Housing Brokerage Services*

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

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

#### *Provisions of Financing Assistance for Dwellings*

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

The County has several lending institutions that provide mortgage loans, including Union Bank (located in Ottawa, Leipsic, Kalida, and Columbus Grove), Ft. Jennings State Bank (in Ft. Jennings, Ottoville, Columbus Grove, Leipsic, and Ottawa), First Federal of Ottawa (in Glandorf and Ottawa), First National Bank of Pandora (in Pandora and Ottawa), Huntington Bank (in Ottawa), Credit Union (in Ottawa), and Ag Credit, which manages a significant number of USDA loans. Many of these lenders, such as First National Bank of Pandora, offer programs for first-time homebuyers.

An online review of Community Reinvestment Act (CRA) monitoring reports did not reveal any concerns regarding these lenders. Those with CRA reports on file were rated from “satisfactory” to “outstanding.” For instance, Huntington Bank received an “outstanding” CRA rating, while Fort Jennings State Bank, First Federal, and Union Bank received “satisfactory” ratings in previous years.

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

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

Throughout the preparation of this analysis, housing and social service providers were asked to identify any cases where lenders and financing agencies engaged in discriminatory or exclusionary practices, and no such practices were reported. Furthermore, no incidents of discrimination by lenders or financial institutions have been reported to the fair housing officer in any jurisdiction within Putnam County.

#### *Insurance Analysis*

The county boasts a variety of insurance agencies, both name brand and independent. These agencies have established offices in smaller communities like Glandorf, Leipsic, Continental, and two in Ottawa. Notably, there is no evidence to suggest that these agencies

impose restrictions on policy writing based on specific neighborhoods. As long as properties adhere to industry safety and hazard prevention standards, obtaining reasonable insurance coverage remains straightforward. No recorded incidents of difficulty in securing coverage for dwellings have been reported.

#### Advertising for Sale and Rent Analysis

As part of this analysis, local media advertising for rental housing and home buying opportunities was reviewed. Media sources included the Putnam Sentinel, a weekly newspaper. Currently, no rental units or homes for sale are listed. Most of Putnam County's available rental properties are found on the Ohio Rental Housing Locator, all of which have waiting lists. A search on Zillow revealed twenty-four homes for sale in Putnam County, with prices ranging from \$41,900 to \$380,000, located in cities such as Columbus Grove, Leipsic, Continental, and Fort Jennings. No discrimination was noted in these listings. Zillow also had three rental properties listed, all adhering to Fair Housing practices.

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

A review of the Sentinel website found one classified ad for acreage to purchase, which had no exclusionary language and simply stated facts about the property's features. There were no ads for rentals or homes for sale.

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

#### Rental Property Policies

An evaluation of local rental complexes indicates that these properties generally do not have policies that unfairly restrict access for families with children or individuals with disabilities. In certain instances, individuals with disabilities might be assigned to units specifically designed to meet their needs. Additionally, many rentals may limit family size based on the number of bedrooms available.

There have been no reports of occupancy being restricted through occupancy quotas. Landlords seek tenants who meet their legitimate screening and credit criteria and can afford the rent. Prohibiting any specific class of tenants would hinder their ability to lease their properties successfully.

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

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

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

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

**Old Farm Village Apartments:** 631 W Sycamore Street, Columbus Grove (1, 2, and 3-bedroom units for families; operated by Premier Management, LLC)

**Blanchard Park Apartments:** 1221 Defiance Street, Ottawa (2 and 3-bedroom family apartments; operated by United Property Management)

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

**Continental Gardens LTD:** 201 South Third Street, Continental (1-bedroom units, all 30 units subsidized, elderly – 62 and over, and handicap accessible; managed by Classic A Properties, Inc.)

**Ottawa Retirement Village:** 210 Selhorst Drive, Ottawa (seniors, handicap accessible, 40 units; managed by RLJ Management Co., Inc.)

**Wellington Place:** 1350 North Locust Street, Ottawa (1, 2, and 3-bedroom units, handicap accessible, 34 LMI units; managed by WODA Management and Real Estate LLC)

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

**Continental Gardens LTD:** 201 South Third Street, Continental (1-bedroom units, 26 of 30 units subsidized, elderly – 62 and over, and handicap accessible; managed by Classic A Properties, Inc.)

**Putnam Village Apartments:** 45 Vine Street, Leipsic (1 and 2-bedroom units, 32 units, family complex, handicap accessible; managed by Premier Mgmt, LLC)

**Putnam Village II:** 25 Vine Street, Leipsic (2-bedroom units, 18 units, family complex, handicap accessible; managed by Premier Mgmt, LLC)

**Tawa Manor Apartments:** 205 Selhorst Drive, Apt B1, Ottawa (1 and 2-bedroom units, 60 units for the elderly; managed by RLF Management Co., Inc.)

These listings show that subsidized, affordable housing for families, the elderly, and individuals with disabilities is available in at least four of the larger municipalities in Putnam County. These developments actively market their properties to potential tenants. The Metropolitan Housing office provides a list of these complexes to those seeking rental housing, whether they have Section 8 certificates or not. Most of these complexes are advertised on the Ohio Rental Housing Locator. A recent search of the Ohio Housing Locator indicated that all nine apartment complexes or duplexes currently have waiting lists.

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

#### Metropolitan Housing Authority

Putnam County is served by the Hancock Metropolitan Housing Authority (HMHA), located at 1800 North Blanchard Street, Suite 114, Findlay, Ohio. The HMHA maintains regular office hours and provided data regarding Section 8 vouchers in Putnam County. Notably, the Metro Housing Authority does not own any apartment complexes or housing units.

As of May 2024, there were 117 households on the waiting list for Section 8 vouchers. Among these, twenty-two households reported having children, twenty-four were elderly families, and ninety-two included members with disabilities. The racial and ethnic breakdown of the waiting list was thirteen Black/African American households, ninety-four white households, and seven Hispanic households.

The average wait time for the waiting list is currently 425 days. The Hancock Metropolitan Housing Authority recently opened its waiting list, closing it again on April 9, 2024. Due to a shortage of rental housing, many families awarded vouchers are unable to find available rental units. Consequently, many families leave the program and live with relatives or friends, while others become homeless and rely on "couch surfing" with acquaintances.

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

#### Local Zoning Regulations and Policy Barriers

No unusual tax policies have been identified that would impede affordable or fair housing. Similarly, no burdensome provisions have been found in the County's land use and zoning legislation. While this report did not review every code for all 22 political jurisdictions, it did review the larger municipal zoning codes and the County's regulations.

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

In the Village of Ottawa, there are three residential zoning classifications: R-1 (low density), R-2 (medium density), and R-3 (high density). These zones are distributed throughout the Village, with R-3 areas not concentrated in any particular quadrant or neighborhood. R-1 zones tend to be in larger blocks on the Village's edges, where newer subdivisions are developed.



Similarly, the Village of Columbus Grove has zoning classifications R1 through R4, with R4 designated for condo units. Although a map was not available online, the Fiscal Officer indicated that R3 areas are scattered throughout the Village and not concentrated in any low-income sector. She also noted that a HUD-subsidized apartment complex is located next to a higher-income subdivision, indicating that low-income housing is not confined to older sections of town.

A member of the Housing Advisory Board noted during the previous analysis that land use controls, such as large lot zoning, could inadvertently prevent low-income households from affording properties in unincorporated parts of the County. Additional obstacles include the cost of developing private wells and septic systems. Habitat for Humanity has struggled to find suitable parcels that are not in the flood plain and meet minimum housing size requirements. While variances are possible, neighboring property owners must approve them.

Residential property maintenance codes have not been historically enforced County-wide in Putnam County, and there is no county-wide mechanism for monitoring or reviewing residential property conditions.

None of the municipalities in the County have a system for inspecting rental or owner-occupied housing, potentially allowing tenant abuse through property neglect. The only consistent inspection process is the annual inspection of apartments with Metropolitan Housing Authority tenants, which covers structural and health/safety aspects but does not include property maintenance.

There is also no uniform permitting method for new residences or alterations to existing homes. Municipalities issue permits for construction, usually arranged through the contractor, and the permit cost is not seen as burdensome.

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

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

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

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

Public programs in Putnam County offering housing improvement assistance to income-qualified individuals have been implemented via the HUD-funded Community Housing Impact and Preservation Program (CHIP).

The following is a summary of data from the most recent Putnam County CHIP program. During the PY21 program, CHIP funds were distributed across the county. There were nine home/building repair projects in various locations: Continental (two), Leipsic (two), Ottawa (two), and Belmore (one).

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

In program year 2020, the Ohio Department of Development restructured the funding process for Habitat for Humanity, shifting from county-level funding during the CHIP application process to state-level funding. Historically, the Putnam County Habitat affiliate was highly productive, securing funding in every CHIP application round and building homes in Ottawa, Kalida, Columbus Grove, and Continental. Many homes were designed for individuals with disabilities, large families, or seniors. Since the funding changed to the state level, Putnam County Habitat has received funding for one home, located in Continental.

According to the Habitat for Humanity Executive Director, their program participants are treated fairly and receive fair housing materials and training during the home-buying process. They also run a critical home repair program, providing fair housing literature to all participants.

A search of demolition permits revealed no demolition of subsidized housing.

## Conclusions and Recommendations

### Lack of Affordable Housing

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

**Impact:**

- Housing Cost Burden: Many households spend a disproportionate amount of their income on housing costs, reducing their ability to afford other necessities like healthcare, education, and transportation.

- Displacement and Gentrification: As housing costs rise, long-time residents, especially in historically marginalized communities, are displaced. This displacement exacerbates socioeconomic and racial segregation.
- Limited Mobility: Families are often unable to move to areas with better employment opportunities, schools, and services, perpetuating cycles of poverty.

**Recommendations:**

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

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

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

**Impact:**

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

**Recommendations:**

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

## Lack of Housing for Homeless Individuals

**Finding:** The community faces a critical shortage of housing options for homeless individuals, including emergency shelters, transitional housing, and permanent supportive housing. This lack of resources prevents many homeless individuals from obtaining stable housing and the services they need to regain stability.

**Impact:**

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

**Recommendations:**

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

## Conclusion

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

## Action Plan to Address Identified Barriers

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

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

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

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

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

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

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

## Signature Pages

Chief Elected Official

Putnam County Commissioners  
245 East Main Street  
Ottawa OH 45875

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

Name: \_\_\_\_\_



Mike Lammers, Commissioner

Date: \_\_\_\_\_

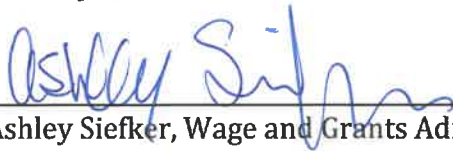
6-13-24



### Community Development Block Grant Administrator

Putnam County Commissioners  
245 East Main Street  
Ottawa OH 45875

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

Name:   
Ashley Siefker, Wage and Grants Administrator

Date: 10-13-24

## Housing Program Administrator

Putnam County Commissioners  
245 East Main Street  
Ottawa OH 45875

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

Name: Ashley Siefker  
Ashley Siefker, Wage and Grants Administrator

Date: 6-13-24