

11. ASHTABULA COUNTY

A. CENSUS BUREAU DATA

This section contains additional data from the U.S. Census Bureau.

Table 11.A.1
Population by Age
 11. Ashtabula County
 2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	6,725	6.5%	6,326	6.2%	-5.9%
5 to 19	22,708	22.1%	20,188	19.9%	-11.1%
20 to 24	5,233	5.1%	5,500	5.4%	5.1%
25 to 34	12,724	12.4%	11,052	10.9%	-13.1%
35 to 54	30,458	29.6%	28,905	28.5%	-5.1%
55 to 64	9,829	9.6%	13,649	13.4%	38.9%
65 or Older	15,051	14.7%	15,877	15.6%	5.5%
Total	102,728	100.0%	101,497	100.0%	-1.2%

Table 11.A.2
Elderly Population by Age
 11. Ashtabula County
 2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	1,597	10.6%	2,022	12.7%	26.6%
67 to 69	2,356	15.7%	2,869	18.1%	21.8%
70 to 74	3,882	25.8%	3,547	22.3%	-8.6%
75 to 79	3,141	20.9%	2,854	18.0%	-9.1%
80 to 84	2,261	15.0%	2,275	14.3%	.6%
85 or Older	1,814	12.1%	2,310	14.5%	27.3%
Total	15,051	100.0%	15,877	100.0%	5.5%

Table 11.A.3
Population by Race and Ethnicity
 11. Ashtabula County
 2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	96,635	94.1%	94,041	92.7%	-2.7%
Black	3,247	3.2%	3,586	3.5%	10.4%
American Indian	195	.2%	241	.2%	23.6%
Asian	346	.3%	375	.4%	8.4%
Native Hawaiian/ Pacific Islander	25	.0%	22	.0%	-12.0%
Other	878	.9%	1,086	1.1%	23.7%
Two or More Races	1,402	1.4%	2,146	2.1%	53.1%
Total	102,728	100.0%	101,497	100.0%	-1.2%
Non-Hispanic	100,436	97.8	98,056	96.6%	-2.4%
Hispanic	2,292	2.2%	3,441	3.4%	50.1%

Table 11.A.4
Disability by Age
 11. Ashtabula County
 2010 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	.0%	60	1.9%	60	1.0%
5 to 17	696	7.8%	491	5.4%	1,187	6.6%
18 to 34	764	8.6%	584	6.3%	1,348	7.4%
35 to 64	3,035	14.7%	3,103	14.9%	6,138	14.8%
65 to 74	1,108	28.9%	994	24.1%	2,102	26.4%
75 or Older	1,340	47.8%	1,903	46.0%	3,243	46.7%
Total	6,943	14.4%	7,135	14.1%	14,078	14.3%

Table 11.A.5
Employment Status by Disability and Type: Age 18 to 64
 11. Ashtabula County
 2010 Three-Year ACS Data

Disability Status	Population
Employed:	40,315
With a disability:	2,093
With a hearing difficulty	771
With a vision difficulty	600
With a cognitive difficulty	609
With an ambulatory difficulty	846
With a self-care difficulty	317
With an independent living difficulty	511
No disability	38,222
Unemployed:	5,135
With a disability:	428
With a hearing difficulty	112
With a vision difficulty	14
With a cognitive difficulty	329
With an ambulatory difficulty	86
With a self-care difficulty	33
With an independent living difficulty	67
No disability	4,707
Not in labor force:	14,111
With a disability:	4,965
With a hearing difficulty	1,114
With a vision difficulty	1,042
With a cognitive difficulty	2,270
With an ambulatory difficulty	2,912
With a self-care difficulty	1,147
With an independent living difficulty	2,611
No disability	9,146
Total	59,561

Table 11.A.6
Households by Income

11. Ashtabula County
2000 Census SF3 & 2010 Five-Year ACS Data

Income	2000 Census		2010 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	6,836	17.3%	6,325	16.3%
\$15,000 to \$19,999	3,156	8.0%	2,798	7.2%
\$20,000 to \$24,999	3,252	8.2%	2,599	6.7%
\$25,000 to \$34,999	6,132	15.5%	4,671	12.0%
\$35,000 to \$49,999	7,370	18.7%	6,537	16.8%
\$50,000 to \$74,999	7,678	19.5%	8,002	20.6%
\$75,000 to \$99,999	3,082	7.8%	4,184	10.8%
\$100,000 or More	1,931	4.9%	3,795	9.8%
Total	39,437	100.0%	38,911	100.0%

Table 11.A.7

Poverty by Age

11. Ashtabula County
2000 Census SF3 & 2010 Five-Year ACS Data

Age	2000 Census		2010 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	1,619	13.3%	1,979	12.8%
6 to 17	2,968	24.4%	3,212	20.8%
18 to 64	6,363	52.3%	8,891	57.6%
65 or Older	1,212	10.0%	1,365	8.8%
Total	12,162	100.0%	15,447	100.0%
Poverty Rate	12.1%	.	15.7%	.

Table 11.A.8

Households by Year Home Built

11. Ashtabula County
2000 Census SF3 & 2010 Five-Year ACS Data

Year Built	2000 Census		2010 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	12,462	31.6%	12,597	32.4%
1940 to 1949	3,958	10.0%	2,839	7.3%
1950 to 1959	5,581	14.2%	5,280	13.6%
1960 to 1969	4,223	10.7%	3,514	9.0%
1970 to 1979	6,329	16.1%	5,391	13.9%
1980 to 1989	2,704	6.9%	2,259	5.8%
1990 to 1999	4,140	10.5%	4,052	10.4%
2000 to 2004	.	.	2,240	5.8%
2005 or Later	.	.	739	1.9%
Total	39,397	100.0%	38,911	100.0%

Table 11.A.9**Housing Units by Type**

11. Ashtabula County

2000 Census SF3 & 2010 Five-Year ACS Data

Unit Type	2000 Census		2010 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	33,247	75.9%	35,704	77.5%
Duplex	2,189	5.0%	2,009	4.4%
Tri- or Four-Plex	1,436	3.3%	1,534	3.3%
Apartment	2,937	6.7%	3,430	7.4%
Mobile Home	3,912	8.9%	3,359	7.3%
Boat, RV, Van, Etc.	71	.2%	18	.0%
Total	43,792	100.0%	46,054	100.0%

Table 11.A.10**Housing Units by Tenure**

11. Ashtabula County

2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	39,397	90.0%	39,363	85.4%	-1.1%
Owner-Occupied	29,188	74.1%	28,269	71.8%	-3.1%
Renter-Occupied	10,209	25.9%	11,094	28.2%	8.7%
Vacant Housing Units	4,395	10.0%	6,736	14.6%	53.3%
Total Housing Units	43,792	100.0%	46,099	100.0%	5.3%

Table 11.A.11**Disposition of Vacant Housing Units**

11. Ashtabula County

2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	841	19.1%	1,256	18.6%	49.3%
For Sale	538	12.2%	842	12.5%	56.5%
Rented or Sold, Not Occupied	554	12.6%	343	5.1%	-38.1%
For Seasonal, Recreational, or Occasional Use	1,906	43.4%	2,449	36.4%	28.5%
For Migrant Workers	1	0.0%	2	.0%	100.0%
Other Vacant	555	12.6%	1,844	27.4%	232.3%
Total	4,395	100.0%	6,736	100.0%	53.3%

Table 11.A.12**Households by Household Size**

11. Ashtabula County

2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	9,783	24.8%	10,607	26.9%	8.4%
Two Persons	13,585	34.5%	13,895	35.3%	2.3%
Three Persons	6,561	16.7%	6,206	15.8%	-5.4%
Four Persons	5,585	14.2%	4,799	12.2%	-14.1%
Five Persons	2,452	6.2%	2,315	5.9%	-5.6%
Six Persons	880	2.2%	921	2.3%	4.7%
Seven Persons or More	551	1.4%	620	1.6%	12.5%
Total	39,397	100.0%	39,363	100.0%	-1.1%

Table 11.A.13
Household Type by Tenure
 11. Ashtabula County
 2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
Family Households	27,768	70.5%	26,495	67.3%	-4.6%
Married-Couple Family	21,581	77.7%	19,353	73.0%	-10.3%
Owner-Occupied	18,572	86.1%	16,621	85.9%	-10.5%
Renter-Occupied	3,009	13.9%	2,732	14.1%	-9.2%
Other Family	6,187	22.3%	7,142	27.0%	15.4%
Male Householder, No Spouse	1,709	27.6%	2,257	31.6%	32.1%
Owner-Occupied	1,128	66.0%	1,414	62.6%	25.4%
Renter-Occupied	581	34.0%	843	37.4%	45.1%
Female Householder, No Spouse	4,478	72.4%	4,885	68.4%	9.1%
Owner-Occupied	2,438	54.4%	2,462	50.4%	1.0%
Renter-Occupied	2,040	45.6%	2,423	49.6%	18.8%
Non-Family Households	11,629	29.5%	12,868	32.7%	10.7%
Owner-Occupied	7,050	60.6%	7,772	60.4%	10.2%
Renter-Occupied	4,579	39.4%	5,096	39.6%	11.3%
Total	39,397	100.0%	39,363	100.0%	-.1%

Table 11.A.14
Group Quarters Population
 11. Ashtabula County
 2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	98	7.3%	1,536	52.1%	1467.3%
Juvenile Facilities	.	.	14	.5%	.
Nursing Homes	1,218	90.2%	1,255	42.5%	3.0%
Other Institutions	35	2.6%	145	4.9%	314.3%
Total	1,351	100.0%	2,950	100.0%	118.4%
Noninstitutionalized					
College Dormitories	0	.0%	0	.0%	%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	414	100.0%	240	100.0%	-42.0%
Total	414	23.5%	240	7.5%	-42.0%
Total Group Quarters Population	1,765	100.0%	3,190	100.0%	80.7%

Table 11.A.15
Overcrowding and Severe Overcrowding
 11. Ashtabula County
 2000 Census SF3 & 2010 Five-Year ACS Data

Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	28,754	98.5%	322	1.1%	111	.4%	29,187
2010 ACS	27,917	98.6%	328	1.2%	66	.2%	28,311
Renter							
2000 Census	9,881	96.8%	224	2.2%	105	1.0%	10,210
2010 ACS	10,324	97.4%	173	1.6%	103	1.0%	10,600
Total							
2000 Census	38,635	98.1%	546	1.4%	216	.5%	39,397
2010 ACS	38,241	98.3%	501	1.3%	169	.4%	38,911

Table 11.A.16
Households with Incomplete Plumbing Facilities
 11. Ashtabula County
 2000 Census SF3 & 2010 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Plumbing Facilities	39,147	38,597
Lacking Complete Plumbing Facilities	250	314
Total Households	39,397	38,911
Percent Lacking	.6%	.8%

Table 11.A.17
Households with Incomplete Kitchen Facilities
 11. Ashtabula County
 2000 Census SF3 & 2010 Five-Year ACS Data

Households	2000 Census	2010 ACS
With Complete Kitchen Facilities	39,089	38,301
Lacking Complete Kitchen Facilities	308	610
Total Households	39,397	38,911
Percent Lacking	.8%	1.6%

Table 11.A.18
Cost Burden and Severe Cost Burden by Tenure
 11. Ashtabula County
 2000 Census & 2010 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	10,309	74.6%	2,344	17.0%	1,128	8.2%	36	.3%	13,817
2010 ACS	12,180	67.1%	3,630	20.0%	2,255	12.4%	91	.5%	18,156
Owner Without a Mortgage									
2000 Census	6,995	89.7%	479	6.1%	195	2.5%	130	1.7%	7,799
2010 ACS	8,388	82.6%	1,085	10.7%	616	6.1%	66	.6%	10,155
Renter									
2000 Census	5,712	58.4%	1,867	19.1%	1,310	13.4%	887	9.1%	9,776
2010 ACS	4,542	42.8%	2,291	21.6%	2,616	24.7%	1,151	10.9%	10,600
Total									
2000 Census	23,016	73.3%	4,690	14.9%	2,633	8.4%	1,053	3.4%	31,392
2010 ACS	25,110	64.5%	7,006	18.0%	5,487	14.1%	1,308	3.4%	38,911

Table 11.A.19
Median Housing Costs
 11. Ashtabula County
 2000 Census SF3 & 2010 Five-Year ACS Data

Housing Cost	2000 Census	2010 ACS
Median Contract Rent	\$374	\$464
Median Home Value	\$85,300	\$118,500

B. BEA DATA

This section contains additional Bureau of Economic Analysis (BEA) data that address employment and income.

Table 11.B.1
Employment by Industry
 11. Ashtabula County
 Select Years 2001–2010 BEA Data

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	% Change 01–10
Farm employment	1,484	1,263	1,242	1,239	1,165	1,173	1,165	-21.5%
Forestry, fishing, related activities, and other	(D) ⁴⁹	193	186	200	207	203	207	.
Mining	143	144	182	205	267	255	271	89.5%
Utilities	297	259	252	257	275	263	266	-10.4%
Construction	3,194	3,539	3,380	3,388	3,224	3,116	3,009	-5.8%
Manufacturing	9,917	8,870	8,666	8,068	7,913	6,552	6,752	-31.9%
Wholesale trade	952	995	962	994	973	851	816	-14.3%
Retail trade	5,654	5,979	5,986	5,929	5,698	5,370	5,267	-6.8%
Transportation and warehousing	1,318	1,360	1,481	1,561	1,543	1,574	1,527	15.9%
Information	591	547	532	522	503	456	453	-23.4%
Finance and insurance	1,160	1,085	1,091	1,141	1,200	1,247	1,300	12.1%
Real estate and rental and leasing	1,555	1,775	1,725	1,676	1,645	1,625	1,601	3.0%
Professional and technical services	(D)	(D)	1,338	1,384	1,368	1,305	1,313	.
Management of companies and enterprises	(D)	(D)	207	227	295	195	174	.
Administrative and waste services	1,704	2,166	1,888	1,876	1,930	1,939	2,308	35.4%
Educational services	515	547	503	464	478	486	521	1.2%
Health care and social assistance	5,276	5,762	5,865	6,187	6,346	6,354	6,282	19.1%
Arts, entertainment, and recreation	743	738	728	696	746	682	686	-7.7%
Accommodation and food services	3,201	3,458	3,187	3,154	3,037	2,882	2,937	-8.2%
Other services, except public administration	2,584	2,688	2,700	2,695	2,799	2,744	2,754	6.6%
Government and government enterprises	5,828	5,640	5,605	5,646	5,486	5,384	5,308	-8.9%
Total	47,684	48,449	47,706	47,509	47,098	44,656	44,917	-5.8%

⁴⁹ (D): These data are not shown to avoid disclosure of confidential information, but estimates are included in the totals.

Table 11.B.2
Real Earnings by Industry

11. Ashtabula County
 Select Years 2001–2010 BEA Data, Real 2011 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	% Change 00–10
Farm earnings	6,192	11,702	8,008	11,266	13,204	13,072	8,153	31.7%
Forestry, fishing, related activities, and other	(D) ⁵⁰	3,883	3,957	4,349	3,519	2,766	2,726	.
Mining	3,867	7,346	9,512	9,369	7,141	3,208	3,104	-19.7%
Utilities	26,276	26,715	25,980	25,552	29,587	27,012	27,294	3.9%
Construction	102,336	109,746	101,054	88,995	80,585	88,295	89,356	-12.7%
Manufacturing	520,551	504,773	477,059	443,635	442,539	369,152	393,722	-24.4%
Wholesale trade	39,337	41,294	42,013	45,373	46,109	38,490	37,435	-4.8%
Retail trade	124,548	130,914	129,147	129,102	123,638	120,166	120,140	-3.5%
Transportation and warehousing	66,606	62,510	63,780	64,711	64,255	63,423	62,850	-5.6%
Information	22,712	19,373	18,909	18,474	18,128	17,405	15,915	-29.9%
Finance and insurance	37,894	37,261	36,708	38,280	38,448	34,050	33,843	-10.7%
Real estate and rental and leasing	19,174	13,303	14,243	11,069	15,604	15,964	16,929	-11.7%
Professional and technical services	(D)	(D)	30,546	30,705	33,186	32,448	34,126	.
Management of companies and enterprises	(D)	(D)	6,818	6,635	9,775	9,840	5,915	.
Administrative and waste services	28,052	43,973	35,262	34,831	33,296	32,040	40,509	44.4%
Educational services	6,040	6,269	6,394	6,265	6,449	6,403	6,799	12.6%
Health care and social assistance	188,081	209,481	215,589	222,292	233,086	236,902	231,208	22.9%
Arts, entertainment, and recreation	6,132	5,168	5,136	4,682	4,039	3,762	4,653	-24.1%
Accommodation and food services	44,900	49,609	45,330	47,433	44,329	43,652	44,803	-.2%
Other services, except public administration	71,129	80,226	78,560	76,384	73,953	71,270	73,410	3.2%
Government and government enterprises	263,173	279,433	274,912	271,976	265,757	271,050	268,560	2.0%
Total	1,615,183	1,676,072	1,628,917	1,591,376	1,586,627	1,500,370	1,521,451	-5.8%

⁵⁰ (D): These data are not shown to avoid disclosure of confidential information, but estimates are included in the totals.

Table 11.B.3
Real Earnings Per Job by Industry
 11. Ashtabula County
 Select Years 2001–2010 BEA Data, 1,000's of Real 2011 Dollars

NAICS Categories	2001	2005	2006	2007	2008	2009	2010	% Change 00–10
Farm earnings	4,173	9,265	6,447	9,093	11,334	11,144	6,999	67.7%
Forestry, fishing, related activities, and other	(D) ⁵¹	20,117	21,272	21,743	17,002	13,624	13,169	.
Mining	27,043	51,012	52,264	45,700	26,745	12,580	11,453	-57.6%
Utilities	88,473	103,145	103,093	99,424	107,590	102,709	102,611	16.0%
Construction	32,040	31,010	29,898	26,268	24,995	28,336	29,696	-7.3%
Manufacturing	52,491	56,908	55,050	54,987	55,926	56,342	58,312	11.1%
Wholesale trade	41,321	41,502	43,673	45,647	47,388	45,229	45,877	11.0%
Retail trade	22,028	21,896	21,575	21,775	21,699	22,377	22,810	3.5%
Transportation and warehousing	50,535	45,963	43,066	41,455	41,643	40,294	41,159	-18.6%
Information	38,429	35,418	35,543	35,390	36,040	38,168	35,132	-8.6%
Finance and insurance	32,667	34,342	33,646	33,550	32,040	27,305	26,033	-20.3%
Real estate and rental and leasing	12,331	7,495	8,257	6,604	9,486	9,824	10,574	-14.2%
Professional and technical services	(D)	(D)	22,829	22,186	24,259	24,864	25,991	.
Management of companies and enterprises	(D)	(D)	32,939	29,227	33,136	50,463	33,992	.
Administrative and waste services	16,462	20,301	18,677	18,567	17,252	16,524	17,551	6.6%
Educational services	11,728	11,460	12,713	13,503	13,491	13,175	13,050	11.3%
Health care and social assistance	35,648	36,356	36,759	35,929	36,730	37,284	36,805	3.2%
Arts, entertainment, and recreation	8,254	7,003	7,055	6,726	5,415	5,515	6,783	-17.8%
Accommodation and food services	14,027	14,346	14,223	15,039	14,596	15,146	15,255	8.8%
Other services, except public administration	27,527	29,846	29,096	28,343	26,421	25,973	26,656	-3.2%
Government and government enterprises	45,157	49,545	49,048	48,171	48,443	50,344	50,595	12.0%
Average	33,873	34,594	34,145	33,496	33,688	33,598	33,873	.00%

⁵¹ (D): These data are not shown to avoid disclosure of confidential information, but estimates are included in the totals.

Table 11.B.4
Total Employment and Real Personal Income
 11. Ashtabula County
 1969–2010 BEA Data, 2011 Dollars

Year	1,000s of 2011 Dollars						Per Capita Income	Total Employment	Real Average Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	1,291,758	93,596	121,525	175,894	144,007	1,639,589	16,784	38,425	33,618
1970	1,270,279	90,477	119,826	184,313	158,010	1,641,951	16,647	38,210	33,243
1971	1,293,772	94,703	125,370	190,962	179,229	1,694,630	16,835	38,309	33,772
1972	1,296,042	98,855	137,545	197,001	192,782	1,724,514	17,104	37,851	34,242
1973	1,384,667	120,198	154,385	207,596	211,013	1,837,463	18,296	39,442	35,105
1974	1,409,001	127,050	162,026	217,580	224,816	1,886,373	18,653	41,011	34,356
1975	1,268,444	110,756	166,267	214,458	268,501	1,806,915	17,714	38,492	32,954
1976	1,349,382	119,221	180,179	214,888	274,193	1,899,421	18,779	39,603	34,073
1977	1,421,851	128,048	192,254	225,351	269,543	1,980,951	19,508	41,200	34,510
1978	1,497,030	137,858	213,052	241,056	273,906	2,087,185	20,365	42,533	35,196
1979	1,508,091	143,390	239,244	256,267	289,477	2,149,689	20,717	41,983	35,923
1980	1,407,305	134,180	239,597	295,700	331,008	2,139,430	20,568	41,272	34,098
1981	1,361,995	137,272	240,962	329,502	343,325	2,138,513	20,764	39,712	34,297
1982	1,235,966	124,869	237,263	340,402	392,879	2,081,641	20,222	37,397	33,050
1983	1,201,559	123,657	246,761	358,940	404,188	2,087,791	20,477	36,954	32,515
1984	1,302,352	137,922	264,985	388,280	397,816	2,215,511	21,853	38,434	33,885
1985	1,303,414	140,682	264,894	394,299	418,213	2,240,138	22,231	38,876	33,527
1986	1,331,644	148,445	258,977	399,851	434,686	2,276,713	22,722	39,580	33,644
1987	1,310,821	146,160	268,842	381,584	439,577	2,254,665	22,578	39,625	33,080
1988	1,311,277	150,905	285,296	382,718	441,375	2,269,761	22,714	39,628	33,089
1989	1,291,136	150,150	307,225	392,919	456,978	2,298,108	23,059	40,489	31,888
1990	1,284,502	150,518	331,844	400,958	485,098	2,351,884	23,520	40,180	31,968
1991	1,271,934	151,388	317,217	372,308	505,628	2,315,698	23,098	40,191	31,648
1992	1,313,354	155,257	336,083	371,569	531,226	2,396,974	23,814	40,586	32,359
1993	1,372,223	163,873	335,046	362,023	544,016	2,449,433	24,230	41,991	32,679
1994	1,446,738	174,562	349,393	377,065	556,857	2,555,491	25,182	43,689	33,115
1995	1,448,835	178,419	362,101	395,805	567,638	2,595,959	25,496	44,713	32,403
1996	1,498,208	181,178	349,835	409,146	592,313	2,668,325	26,127	45,744	32,752
1997	1,511,536	178,793	418,219	447,104	595,402	2,793,468	27,199	46,149	32,754
1998	1,612,496	183,870	406,865	465,041	595,418	2,895,949	28,161	48,096	33,527
1999	1,651,045	186,099	410,999	455,375	608,673	2,939,992	28,601	48,829	33,813
2000	1,624,991	177,952	451,982	462,457	627,108	2,988,587	29,098	49,012	33,155
2001	1,615,183	178,000	445,415	450,785	672,844	3,006,227	29,344	47,684	33,873
2002	1,647,925	175,716	435,619	428,306	708,145	3,044,278	29,678	47,477	34,709
2003	1,670,835	178,422	456,346	407,200	727,231	3,083,190	30,031	47,336	35,297
2004	1,701,843	186,286	446,510	359,545	742,779	3,064,391	29,853	48,266	35,259
2005	1,676,072	187,117	452,772	331,626	760,843	3,034,196	29,562	48,449	34,594
2006	1,628,917	184,432	455,042	343,933	773,151	3,016,611	29,476	47,706	34,145
2007	1,591,376	181,987	451,663	383,942	803,008	3,048,002	29,837	47,509	33,496
2008	1,586,627	187,651	436,660	418,670	844,533	3,098,840	30,433	47,098	33,688
2009	1,500,370	182,513	382,406	337,625	951,603	2,989,491	29,429	44,656	33,598
2010	1,521,451	186,092	400,826	342,661	972,801	3,051,648	30,076	44,917	33,873

C. BLS DATA

This section contains Bureau of Labor Statistics (BLS) data that address employment and income.

Table 11.C.1
Labor Force Statistics
 11. Ashtabula County
 1990–2011 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate	Statewide Unemployment Rate
1990	45,523	42,054	3,469	7.6%	5.7%
1991	45,447	41,352	4,095	9.0%	6.6%
1992	45,754	41,156	4,598	10.0%	7.4%
1993	45,248	41,313	3,935	8.7%	6.7%
1994	45,902	42,224	3,678	8.0%	5.6%
1995	45,599	42,458	3,141	6.9%	4.9%
1996	46,493	43,086	3,407	7.3%	5.0%
1997	46,713	43,798	2,915	6.2%	4.6%
1998	47,138	44,107	3,031	6.4%	4.3%
1999	47,184	44,403	2,781	5.9%	4.3%
2000	50,545	48,105	2,440	4.8%	4.0%
2001	49,544	46,567	2,977	6.0%	4.4%
2002	50,483	46,777	3,706	7.3%	5.7%
2003	50,097	46,200	3,897	7.8%	6.2%
2004	50,042	46,421	3,621	7.2%	6.1%
2005	50,344	46,775	3,569	7.1%	5.9%
2006	49,641	46,381	3,260	6.6%	5.4%
2007	49,217	45,799	3,418	6.9%	5.6%
2008	48,661	44,790	3,871	8.0%	6.5%
2009	48,571	42,139	6,432	13.2%	10.1%
2010	48,457	42,358	6,099	12.6%	10.0%
2011	47,509	42,454	5,055	10.6%	8.6%

D. HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and loan applications.⁵² The information presented in this section presents detailed HMDA data, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Table 11.D.1
Purpose of Loan by Year
 11. Ashtabula County
 2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	2,367	2,939	2,824	1,876	1,231	1,042	978	1,093	14,350
Home Improvement	875	1,129	1,109	866	487	291	251	281	5,289
Refinancing	6,532	6,399	5,658	3,763	2,542	2,370	2,056	2,016	31,336
Total	9,774	10,467	9,591	6,505	4,260	3,703	3,285	3,390	50,975

Table 11.D.2
Occupancy Status for Home Purchase Loan Applications
 11. Ashtabula County
 2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	2,072	2,566	2,460	1,563	1,085	949	875	981	12,551
Not Owner-Occupied	192	296	272	220	128	79	96	108	1,391
Not Applicable	103	77	92	93	18	14	7	4	408
Total	2,367	2,939	2,824	1,876	1,231	1,042	978	1,093	14,350

Table 11.D.3
Owner-Occupied Home Purchase Loan Applications by Loan Type
 11. Ashtabula County
 2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Conventional	1,696	2,260	2,116	1,207	449	261	240	393	8,622
FHA - Insured	302	231	294	289	500	469	420	346	2,851
VA - Guaranteed	33	44	32	38	43	45	51	57	343
Rural Housing Service or Farm Service Agency	41	31	18	29	93	174	164	185	735
Total	2,072	2,566	2,460	1,563	1,085	949	875	981	12,551

⁵² Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.

DENIAL RATES

Table 11.D.4
Loan Applications by Action Taken
 11. Ashtabula County
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	1,046	1,279	1,136	797	530	389	371	459	6,007
Application Approved but not Accepted	126	172	157	82	51	35	15	25	663
Application Denied	307	390	394	252	172	130	114	115	1,874
Application Withdrawn by Applicant	159	173	144	88	63	40	43	58	768
File Closed for Incompleteness	34	61	50	20	14	10	9	7	205
Loan Purchased by the Institution	400	489	577	323	255	345	323	317	3,029
Preapproval Request Denied	0	2	2	1	0	0	0	0	5
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0
Total	2,072	2,566	2,460	1,563	1,085	949	875	981	12,551
Denial Rate	22.7%	23.4%	25.8%	24.0%	24.5%	25.0%	23.5%	20.0%	23.8%

Table 11.D.5
Denial Rates by Gender of Applicant
 11. Ashtabula County
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	20.0%	25.6%	41.0%	%	22.7%
2005	21.6%	28.1%	22.6%	%	23.4%
2006	24.8%	26.9%	32.5%	%	25.8%
2007	20.7%	28.5%	39.0%	%	24.0%
2008	24.5%	21.3%	50.0%	%	24.5%
2009	23.5%	25.5%	50.0%	%	25.0%
2010	23.0%	21.2%	38.7%	%	23.5%
2011	19.0%	16.2%	50.0%	100.0%	20.0%
Average	22.1%	25.5%	35.9%	100.0%	23.8%

Table 11.D.6
Loan Applications by Selected Action Taken by Gender of Applicant
 11. Ashtabula County
 2004–2011 HMDA Data

Gender		2004	2005	2006	2007	2008	2009	2010	2011	Total
Male	Originated	735	885	778	540	363	277	248	336	4,162
	Denied	184	244	256	141	118	85	74	79	1,181
	Denial Rate	20.0%	21.6%	24.8%	20.7%	24.5%	23.5%	23.0%	19.0%	22.1%
Female	Originated	265	312	302	221	155	102	104	109	1,570
	Denied	91	122	111	88	42	35	28	21	538
	Denial Rate	25.6%	28.1%	26.9%	28.5%	21.3%	25.5%	21.2%	16.2%	25.5%
Not Available	Originated	46	82	56	36	12	10	19	14	275
	Denied	32	24	27	23	12	10	12	14	154
	Denial Rate	41.0%	22.6%	32.5%	39.0%	50.0%	50.0%	38.7%	50.0%	35.9%
Not Applicable	Originated	0	0	0	0	0	0	0	0	0
	Denied	0	0	0	0	0	0	0	1	1
	Denial Rate	%	%	%	%	%	%	%	100.0%	100.0%
Total	Originated	1,046	1,279	1,136	797	530	389	371	459	6,007
	Denied	307	390	394	252	172	130	114	115	1,874
	Denial Rate	22.7%	23.4%	25.8%	24.0%	24.5%	25.0%	23.5%	20.0%	23.8%

Table 11.D.7
Denial Rates by Race/Ethnicity of Applicant
11. Ashtabula County
2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	80.0%	50.0%	100.0%	50.0%	66.7%	.0%	.0%	.0%	46.4%
Asian	41.7%	9.1%	71.4%	28.6%	.0%	100.0%	.0%	%	35.6%
Black	41.7%	30.8%	44.4%	27.3%	28.6%	100.0%	20.0%	50.0%	37.2%
White	20.3%	23.1%	23.8%	22.1%	22.7%	23.6%	22.2%	18.1%	22.2%
Not Available	37.8%	24.5%	37.2%	41.8%	40.0%	38.5%	39.1%	40.0%	34.9%
Not Applicable	.0%	%	%	%	%	0%	0%	100.0%	50.0%
Average	22.7%	23.4%	25.8%	24.0%	24.5%	25.0%	23.5%	20.0%	23.8%
Non-Hispanic	21.0%	22.9%	24.4%	21.8%	23.1%	24.4%	21.8%	17.7%	22.4%
Hispanic	20.0%	33.3%	38.7%	44.4%	22.2%	20.0%	14.3%	42.9%	30.1%

Table 11.D.8
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
11. Ashtabula County
2004–2011 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Originated	1	3	0	1	2	1	4	3	15
	Denied	4	3	1	1	4	0	0	0	13
	Denial Rate	80.0%	50.0%	100.0%	50.0%	66.7%	.0%	.0%	.0%	46.4%
Asian	Originated	7	10	2	5	4	0	1	0	29
	Denied	5	1	5	2	0	3	0	0	16
	Denial Rate	41.7%	9.1%	71.4%	28.6%	.0%	100.0%	.0%	%	35.6%
Black	Originated	14	18	20	16	5	0	8	5	86
	Denied	10	8	16	6	2	2	2	5	51
	Denial Rate	41.7%	30.8%	44.4%	27.3%	28.6%	100.0%	20.0%	50.0%	37.2%
White	Originated	944	1,097	1,028	722	483	372	330	430	5,406
	Denied	240	329	321	205	142	115	94	95	1,541
	Denial Rate	20.3%	23.1%	23.8%	22.1%	22.7%	23.6%	22.2%	18.1%	22.2%
Not Available	Originated	79	151	86	53	36	16	28	21	470
	Denied	48	49	51	38	24	10	18	14	252
	Denial Rate	37.8%	24.5%	37.2%	41.8%	40.0%	38.5%	39.1%	40.0%	34.9%
Not Applicable	Originated	1	0	0	0	0	0	0	0	1
	Denied	0	0	0	0	0	0	0	1	1
	Denial Rate	37.8%	24.5%	37.2%	41.8%	40.0%	38.5%	39.1%	40.0%	50.0%
Total	Originated	1,046	1,279	1,136	797	530	389	371	459	6,007
	Denied	307	390	394	252	172	130	114	115	1,874
	Denial Rate	22.7%	23.4%	25.8%	24.0%	24.5%	25.0%	23.5%	20.0%	23.8%
Non-Hispanic	Originated	844	1,096	1,033	737	483	357	338	432	5,320
	Denied	224	325	333	205	145	115	94	93	1,534
	Denial Rate	21.0%	22.9%	24.4%	21.8%	23.1%	24.4%	21.8%	17.7%	22.4%
Hispanic	Originated	24	18	19	10	14	12	6	4	107
	Denied	6	9	12	8	4	3	1	3	46
	Denial Rate	20.0%	33.3%	38.7%	44.4%	22.2%	20.0%	14.3%	42.9%	30.1%

Table 11.D.9
Loan Applications by Reason for Denial
 11. Ashtabula County
 2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	34	58	43	31	22	21	18	16	243
Employment History	1	7	6	2	2	2	2	1	23
Credit History	67	87	81	46	37	38	43	22	421
Collateral	30	39	43	28	35	32	19	39	265
Insufficient Cash	11	5	12	2	2	0	1	1	34
Unverifiable Information	5	9	8	5	8	1	4	4	44
Credit Application Incomplete	31	15	28	21	14	5	5	4	123
Mortgage Insurance Denied	0	0	0	0	0	2	0	0	2
Other	54	69	48	34	9	8	9	8	239
Missing	74	101	125	83	43	21	13	20	480
Total	307	390	394	252	172	130	114	115	1,874

Table 11.D.10
Denial Rates by Income of Applicant
 11. Ashtabula County
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	78.6%	59.4%	43.3%	47.1%	60.0%	69.2%	40.0%	57.1%	56.7%
\$15,001–\$30,000	28.9%	29.0%	33.3%	33.5%	33.3%	25.0%	29.8%	21.7%	30.0%
\$30,001–\$45,000	20.9%	23.5%	25.3%	22.6%	22.4%	21.3%	22.1%	20.8%	22.8%
\$45,001–\$60,000	19.3%	21.4%	23.2%	23.1%	21.8%	22.8%	20.4%	19.2%	21.5%
\$60,001–\$75,000	18.8%	18.9%	22.0%	19.7%	19.2%	26.7%	12.5%	14.9%	19.4%
Above \$75,000	10.6%	14.9%	18.0%	15.3%	18.5%	25.7%	20.6%	17.1%	16.6%
Data Missing	31.1%	32.4%	35.1%	33.3%	.0%	60.0%	57.1%	50.0%	35.1%
Total	22.7%	23.4%	25.8%	24.0%	24.5%	25.0%	23.5%	20.0%	23.8%

Table 11.D.11
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 11. Ashtabula County
 2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	100.0%	55.6%	40.0%	50.0%	50.0%	16.7%	100.0%	46.4%
Asian	.0%	50.0%	33.3%	21.4%	50.0%	50.0%	%	35.6%
Black	83.3%	46.7%	27.3%	40.6%	21.4%	29.4%	40.0%	37.2%
White	57.6%	28.3%	21.7%	19.4%	18.3%	15.2%	26.1%	22.2%
Not Available	41.2%	42.0%	33.2%	35.4%	26.7%	23.9%	81.0%	34.9%
Not Applicable	%	%	%	%	%	%	50.0%	50.0%
Average	56.7%	30.0%	22.8%	21.5%	19.4%	16.6%	35.1%	23.8%
Non-Hispanic Ethnicity	57.7%	28.6%	21.8%	19.8%	19.0%	15.3%	25.0%	22.4%
Hispanic (Ethnicity)	57.1%	38.5%	16.1%	22.2%	11.8%	71.4%	66.7%	30.1%

Table 11.D.12
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 11. Ashtabula County
 2004–2011 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	2	2	8	206	25	0	243	7
Employment History	0	1	0	22	0	0	23	2
Credit History	2	5	16	354	44	0	421	16
Collateral	1	1	5	223	35	0	265	2
Insufficient Cash	0	0	0	32	2	0	34	0
Unverifiable Information	1	0	1	30	12	0	44	2
Credit Application Incomplete	2	0	1	105	15	0	123	7
Mortgage Insurance Denied	0	0	0	2	0	0	2	0
Other	0	0	7	198	33	1	239	2
Missing	5	7	13	369	86	0	480	8
Total	13	16	51	1,541	252	1	1,874	46
% Missing	38.5%	43.8%	25.5%	23.9%	34.1%	.0%	25.6%	17.4%

Table 11.D.13
Loan Applications by Income of Applicant: Originated and Denied
 11. Ashtabula County
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Loan Originated	6	13	17	9	4	4	12	3	68
	Application Denied	22	19	13	8	6	9	8	4	89
	Denial Rate	78.6%	59.4%	43.3%	47.1%	60.0%	69.2%	40.0%	57.1%	56.7%
\$15,001–\$30,000	Loan Originated	224	238	206	145	112	87	73	94	1,179
	Application Denied	91	97	103	73	56	29	31	26	506
	Denial Rate	28.9%	29.0%	33.3%	33.5%	33.3%	25.0%	29.8%	21.7%	30.0%
\$30,001–\$45,000	Loan Originated	317	377	361	240	152	140	113	118	1,818
	Application Denied	84	116	122	70	44	38	32	31	537
	Denial Rate	20.9%	23.5%	25.3%	22.6%	22.4%	21.3%	22.1%	20.8%	22.8%
\$45,001–\$60,000	Loan Originated	221	291	232	160	122	71	74	97	1,268
	Application Denied	53	79	70	48	34	21	19	23	347
	Denial Rate	19.3%	21.4%	23.2%	23.1%	21.8%	22.8%	20.4%	19.2%	21.5%
\$60,001–\$75,000	Loan Originated	121	154	128	102	63	33	42	57	700
	Application Denied	28	36	36	25	15	12	6	10	168
	Denial Rate	18.8%	18.9%	22.0%	19.7%	19.2%	26.7%	12.5%	14.9%	19.4%
Above \$75,000	Loan Originated	126	183	168	133	75	52	54	87	878
	Application Denied	15	32	37	24	17	18	14	18	175
	Denial Rate	10.6%	14.9%	18.0%	15.3%	18.5%	25.7%	20.6%	17.1%	16.6%
Data Missing	Loan Originated	31	23	24	8	2	2	3	3	96
	Application Denied	14	11	13	4	0	3	4	3	52
	Denial Rate	31.1%	32.4%	35.1%	33.3%	.0%	60.0%	57.1%	50.0%	35.1%
Total	Loan Originated	1,046	1,279	1,136	797	530	389	371	459	6,007
	Application Denied	307	390	394	252	172	130	114	115	1,874
	Denial Rate	22.7%	23.4%	25.8%	24.0%	24.5%	25.0%	23.5%	20.0%	23.8%

Table 11.D.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied
 11. Ashtabula County
 2004–2011 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	4	3	1	2	5	0	15
	Application Denied	1	5	2	1	2	1	1	13
	Denial Rate	100.0%	55.6%	40.0%	50.0%	50.0%	16.7%	100.0%	46.4%
Asian	Loan Originated	1	3	8	11	2	4	0	29
	Application Denied	0	3	4	3	2	4	0	16
	Denial Rate	.0%	50.0%	33.3%	21.4%	50.0%	50.0%	%	35.6%
Black	Loan Originated	1	16	24	19	11	12	3	86
	Application Denied	5	14	9	13	3	5	2	51
	Denial Rate	83.3%	46.7%	27.3%	40.6%	21.4%	29.4%	40.0%	37.2%
White	Loan Originated	56	1,073	1,652	1,133	630	774	88	5,406
	Application Denied	76	424	457	273	141	139	31	1,541
	Denial Rate	57.6%	28.3%	21.7%	19.4%	18.3%	15.2%	26.1%	22.2%
Not Available	Loan Originated	10	83	131	104	55	83	4	470
	Application Denied	7	60	65	57	20	26	17	252
	Denial Rate	41.2%	42.0%	33.2%	35.4%	26.7%	23.9%	81.0%	34.9%
Not Applicable	Loan Originated	0	0	0	0	0	0	1	1
	Application Denied	0	0	0	0	0	0	1	1
	Denial Rate	%	%	%	%	%	%	50.0%	50.0%
Total	Loan Originated	68	1,179	1,818	1,268	700	878	96	6,007
	Application Denied	89	506	537	347	168	175	52	1,874
	Denial Rate	56.7%	30.0%	22.8%	21.5%	19.4%	16.6%	35.1%	23.8%
Non-Hispanic Ethnicity	Loan Originated	55	1,042	1,611	1,121	623	778	90	5,320
	Application Denied	75	417	449	277	146	140	30	1,534
	Denial Rate	57.7%	28.6%	21.8%	19.8%	19.0%	15.3%	25.0%	22.4%
Hispanic (Ethnicity)	Loan Originated	3	32	26	28	15	2	1	107
	Application Denied	4	20	5	8	2	5	2	46
	Denial Rate	57.1%	38.5%	16.1%	22.2%	11.8%	71.4%	66.7%	30.1%

PREDATORY LENDING

Table 11.D.15
Originated Owner-Occupied Loans by HAL Status
 11. Ashtabula County
 2004–2011 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	825	824	756	612	446	352	362	453	4,630
HAL	221	455	380	185	84	37	9	6	1,377
Total	1,046	1,279	1,136	797	530	389	371	459	6,007
Percent HAL	21.1%	35.6%	33.5%	23.2%	15.8%	9.5%	2.4%	1.3%	22.9%

Table 11.D.16
Loans by Loan Purpose by HAL Status
 11. Ashtabula County
 2004–2011 HMDA Data

Loan Purpose		2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	Other	825	824	756	612	446	352	362	453	4,630
	HAL	221	455	380	185	84	37	9	6	1,377
	Percent HAL	21.1%	35.6%	33.5%	23.2%	15.8%	9.5%	2.4%	1.3%	22.9%
Home Improvement	Other	239	237	342	200	92	49	59	87	1,305
	HAL	79	115	98	91	48	18	13	7	469
	Percent HAL	24.8%	32.7%	22.3%	31.3%	34.3%	26.9%	18.1%	7.4%	26.4%
Refinancing	Other	1,389	1,078	909	708	508	679	693	698	6,662
	HAL	527	613	587	246	174	71	11	20	2,249
	Percent HAL	27.5%	36.3%	39.2%	25.8%	25.5%	9.5%	1.6%	2.8%	25.2%
Total	Other	2,453	2,139	2,007	1,520	1,046	1,080	1,114	1,238	12,597
	HAL	827	1,183	1,065	522	84	37	9	6	4,095
	Percent HAL	25.2%	35.6%	34.7%	25.6%	22.6%	10.4%	2.9%	2.6%	24.5%

Table 11.D.17
HALs Originated by Race of Borrower
 11. Ashtabula County
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	0	1	0	0	0	0	0	0	1
Asian	1	6	1	3	0	0	0	0	11
Black	5	8	12	1	0	0	0	0	26
White	189	376	336	169	71	35	9	6	1,191
Not Available	26	64	31	12	13	2	0	0	148
Not Applicable	0	0	0	0	0	0	0	0	0
Total	221	455	380	185	84	37	9	6	1,377
Hispanic (Ethnicity)	9	8	8	3	1	1	0	0	30

Table 11.D.18
Rate of HALs Originated by Race/Ethnicity of Borrower
 11. Ashtabula County
 2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	.0%	33.3%	%	.0%	.0%	.0%	.0%	.0%	6.7%
Asian	14.3%	60.0%	50.0%	60.0%	.0%	%	.0%	%	37.9%
Black	35.7%	44.4%	60.0%	6.3%	.0%	%	.0%	.0%	30.2%
White	20.0%	34.3%	32.7%	23.4%	14.7%	9.4%	2.7%	1.4%	22.0%
Not Available	32.9%	42.4%	36.0%	22.6%	36.1%	12.5%	.0%	.0%	31.5%
Not Applicable	.0%	%	%	%	%	%	%	%	0%
Average	21.1%	35.6%	33.5%	23.2%	15.8%	9.5%	02.4%	01.3%	22.9%
Non-Hispanic Ethnicity	20.4%	34.2%	32.9%	23.2%	15.1%	9.5%	2.7%	1.2%	22.2%
Hispanic (Ethnicity)	37.5%	44.4%	42.1%	30.0%	7.1%	8.3%	.0%	.0%	28.0%

Table 11.D.19
Loans by HAL Status by Race/Ethnicity of Borrower
 11. Ashtabula County
 2004–2011 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	Other	1	2	0	1	2	1	4	3	14
	HAL	0	1	0	0	0	0	0	0	1
	Percent HAL	.0%	33.3%	%	.0%	.0%	.0%	.0%	.0%	6.7%
Asian	Other	6	4	1	2	4	0	1	0	18
	HAL	1	6	1	3	0	0	0	0	11
	Percent HAL	14.3%	60.0%	50.0%	60.0%	.0%	%	.0%	%	37.9%
Black	Other	9	10	8	15	5	0	8	5	60
	HAL	5	8	12	1	0	0	0	0	26
	Percent HAL	35.7%	44.4%	60.0%	6.3%	.0%	%	.0%	.0%	30.2%
White	Other	755	721	692	553	412	337	321	424	4,215
	HAL	189	376	336	169	71	35	9	6	1,191
	Percent HAL	20.0%	34.3%	32.7%	23.4%	14.7%	9.4%	02.7%	01.4%	22.0%
Not Available	Other	53	87	55	41	23	14	28	21	322
	HAL	26	64	31	12	13	2	0	0	148
	Percent HAL	32.9%	42.4%	36.0%	22.6%	36.1%	12.5%	.0%	.0%	31.5%
Not Applicable	Other	1	0	0	0	0	0	0	0	1
	HAL	0	0	0	0	0	0	0	0	0
	Percent HAL	.0%	%	%	%	%	%	%	%	0.0%
Total	Other	825	824	756	612	446	352	362	453	4,630
	HAL	221	455	380	185	84	37	9	6	1,377
	Percent HAL	21.1%	35.6%	33.5%	23.2%	15.8%	9.5%	2.4%	1.3%	22.9%
Non-Hispanic Ethnicity	Other	672	721	693	566	410	323	329	427	4,141
	HAL	172	375	340	171	73	34	9	5	1,179
	Percent HAL	20.4%	34.2%	32.9%	23.2%	15.1%	9.5%	2.7%	1.2%	22.2%
Hispanic (Ethnicity)	Other	15	10	11	7	13	11	6	4	77
	HAL	9	8	8	3	1	1	0	0	30
	Percent HAL	37.5%	44.4%	42.1%	30.0%	7.1%	8.3%	.0%	.0%	28.0%

Table 11.D.20
Rates of HALs by Income of Borrower
 11. Ashtabula County
 2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Average
\$15,000 or Below	66.7%	15.4%	41.2%	44.4%	25.0%	.0%	16.7%	.0%	29.4%
\$15,001–\$30,000	29.0%	44.5%	38.3%	29.0%	20.5%	13.8%	4.1%	3.2%	28.2%
\$30,001–\$45,000	23.0%	34.7%	38.0%	29.6%	18.4%	11.4%	2.7%	.8%	25.3%
\$45,001–\$60,000	19.5%	39.2%	30.6%	19.4%	11.5%	8.5%	.0%	.0%	22.0%
\$60,001–\$75,000	18.2%	31.2%	29.7%	13.7%	15.9%	3.0%	.0%	1.8%	19.1%
Above \$75,000	10.3%	25.1%	21.4%	15.0%	10.7%	3.8%	0.0%	1.1%	14.4%
Data Missing	3.2%	34.8%	50.0%	37.5%	.0%	.0%	33.3%	.0%	26.0%
Average	21.1%	35.6%	33.5%	23.2%	15.8%	9.5%	2.4%	1.3%	22.9%

Table 11.D.21
Loans by HAL Status by Income of Borrower
 11. Ashtabula County
 2004–2011 HMDA Data

Income		2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	Other	2	11	10	5	3	4	10	3	48
	HAL	4	2	7	4	1	0	2	0	20
	Percent HAL	66.7%	15.4%	41.2%	44.4%	25.0%	.0%	16.7%	.0%	29.4%
\$15,001–\$30,000	Other	159	132	127	103	89	75	70	91	846
	HAL	65	106	79	42	23	12	3	3	333
	Percent HAL	29.0%	44.5%	38.3%	29.0%	20.5%	13.8%	4.1%	3.2%	28.2%
\$30,001–\$45,000	Other	244	246	224	169	124	124	110	117	1,358
	HAL	73	131	137	71	28	16	3	1	460
	Percent HAL	23.0%	34.7%	38.0%	29.6%	18.4%	11.4%	2.7%	.8%	25.3%
\$45,001–\$60,000	Other	178	177	161	129	108	65	74	97	989
	HAL	43	114	71	31	14	6	0	0	279
	Percent HAL	19.5%	39.2%	30.6%	19.4%	11.5%	8.5%	.0%	.0%	22.0%
\$60,001–\$75,000	Other	99	106	90	88	53	32	42	56	566
	HAL	22	48	38	14	10	1	0	1	134
	Percent HAL	18.2%	31.2%	29.7%	13.7%	15.9%	3.0%	.0%	1.8%	19.1%
Above \$75,000	Other	113	137	132	113	67	50	54	86	752
	HAL	13	46	36	20	8	2	0	1	126
	Percent HAL	10.3%	25.1%	21.4%	15.0%	10.7%	3.8%	.0%	1.1%	14.4%
Data Missing	Other	30	15	12	5	2	2	2	3	71
	HAL	1	8	12	3	0	0	1	0	25
	Percent HAL	3.2%	34.8%	50.0%	37.5%	.0%	.0%	33.3%	.0%	26.0%
Total	Other	825	824	756	612	446	352	362	453	4,630
	HAL	221	455	380	185	84	37	9	6	1,377
	Percent HAL	21.1%	35.6%	33.5%	23.2%	15.8%	9.5%	2.4%	1.3%	22.9%

E. CRA DATA

Additional data tables related to Community Reinvestment Act (CRA) data are presented in this section.

Table 11.E.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI
 11. Ashtabula County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	33	439	513			985
2001	50	620	787			1,457
2002	58	770	973			1,801
2003	48	426	1,355			1,829
2004		239	1,555			1,794
2005		223	1,663			1,886
2006		268	1,890			2,158
2007		285	2,158			2,443
2008		184	1,621			1,805
2009		99	613			712
2010		75	527			602
2011		102	699			801
Total	189	3,730	14,354	0	0	18,273
Loan Amount (\$1,000s)						
2000	456	6,460	7,392			14,308
2001	666	6,101	8,760			15,527
2002	628	7,314	8,655			16,597
2003	743	4,406	13,038			18,187
2004		1,906	13,708			15,614
2005		2,302	16,230			18,532
2006		2,334	18,035			20,369
2007		2,824	19,407			22,231
2008		1,671	13,433			15,104
2009		1,332	7,479			8,811
2010		1,266	6,868			8,134
2011		1,606	8,543			10,149
Total	2,493	39,522	141,548	0	0	183,563

Table 11.E.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 11. Ashtabula County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	3	25	21			49
2001	2	33	25			60
2002	3	36	34			73
2003	2	10	40			52
2004		11	37			48
2005		19	45			64
2006		15	42			57
2007		5	37			42
2008		4	22			26
2009		6	13			19
2010		6	34			40
2011		2	26			28
Total	10	172	376	0	0	558
Loan Amount (\$1,000s)						
2000	420	4,137	3,508			8,065
2001	330	5,386	4,613			10,329
2002	543	5,893	5,791			12,227
2003	311	1,735	6,646			8,692
2004		2,295	6,392			8,687
2005		3,275	7,449			10,724
2006		2,600	6,973			9,573
2007		860	6,067			6,927
2008		646	3,957			4,603
2009		1,035	2,351			3,386
2010		1,169	6,319			7,488
2011		295	4,143			4,438
Total	1,604	29,326	64,209	0	0	95,139

Table 11.E.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 11. Ashtabula County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	0	8	13			21
2001	3	11	18			32
2002	4	17	28			49
2003	0	11	28			39
2004		6	33			39
2005		11	46			57
2006		7	35			42
2007		4	21			25
2008		6	22			28
2009		5	12			17
2010		3	22			25
2011		6	24			30
Total	7	95	302	0	0	404
Loan Amount (\$1,000s)						
2000	0	4,188	7,161			11,349
2001	1,111	5,929	9,818			16,858
2002	1,934	9,902	14,261			26,097
2003	0	6,356	15,093			21,449
2004		2,504	17,103			19,607
2005		6,518	24,927			31,445
2006		4,430	21,599			26,029
2007		2,800	12,619			15,419
2008		3,520	12,143			15,663
2009		3,127	6,156			9,283
2010		1,839	11,363			13,202
2011		3,470	13,915			17,385
Total	3,045	54,583	166,158	0	0	223,786

Table 11.E.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than \$1 Million by Tract MFI
 11. Ashtabula County
 2000–2011 CRA Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	20	219	277			516
2001	16	253	292			561
2002	14	205	223			442
2003	14	151	414			579
2004		85	523			608
2005		133	840			973
2006		98	817			915
2007		140	925			1,065
2008		63	586			649
2009		54	256			310
2010		35	203			238
2011		54	333			387
Total	64	1,490	5,689	0	0	7,243
Loan Amount (\$1,000s)						
2000	490	8,014	10,391			18,895
2001	749	7,857	10,372			18,978
2002	1,613	12,514	11,327			25,454
2003	433	3,632	13,387			17,452
2004		3,922	13,449			17,371
2005		5,181	19,932			25,113
2006		3,658	17,263			20,921
2007		2,406	14,556			16,962
2008		1,310	10,729			12,039
2009		2,778	5,497			8,275
2010		2,512	7,275			9,787
2011		2,582	7,662			10,244
Total	3,285	56,366	141,840	0	0	201,491

F. COMPLAINT DATA

This section contains data regarding fair housing complaints, as provided by the U.S. Department of Housing and Urban Development (HUD), the Ohio Civil Rights Commission (OCRC), and the Fair Housing Resource Center (FHRC).

HUD COMPLAINTS

Table 11.F.1
Fair Housing Complaints by Basis
11. Ashtabula County
2004–2012 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Disability		2	1	4	11	3	4	5	2	32
Family Status				2	2		2			6
National Origin						1				1
Race	1	1	3	1	1	2		2		11
Sex						1				1
Total Bases	1	3	4	7	14	7	6	7	2	51
Total Complaints	1	2	3	6	14	5	4	7	2	44

Table 11.F.2
Fair Housing Complaints by Issue
11. Ashtabula County
2004–2012 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Discriminatory terms, conditions, privileges, or services and facilities		1	1		2			3	1	8
Discriminatory refusal to rent					6					6
Discriminatory refusal to rent and negotiate for rental				1	1			1		3
Discrimination in services and facilities relating to rental					1			2		3
Otherwise deny or make housing available								3		3
Discriminatory acts under Section 818 (coercion, etc.)		1		1						2
Failure to make reasonable accommodation		2		3	4	2		4		15
Discrimination in terms, conditions or privileges relating to rental	1	1	2		2	1	3	1		11
Discriminatory advertising, statements, and notices				2	6	1	1			10
False denial or representation of availability - rental							1			1
Using ordinances to discriminate in zoning and land use						1				1
Non-compliance with design and construction requirements (handicap)									1	1
Failure to provide an accessible building entrance		1								1
Total Issues	1	6	3	7	22	5	5	14	2	65
Total Complaints	1	2	3	6	14	5	4	7	2	44

Table 11.F.3
Fair Housing Complaints by Closure Status
 11. Ashtabula County
 2004–2012 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Administrative Closure Cause (FHAP)			1			2		1		4
Conciliated / Settled		1	1	4	3	2	2	4	1	18
No Cause	1	1	1		1	1				5
Open									1	1
Total Complaints	1	2	3	6	14	5	4	7	2	44

HUD Complaints Found With Cause

Table 11.F.4
Fair Housing Complaints Found With Cause by Basis
 11. Ashtabula County
 2004–2012 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Disability		1	1	4	11	2	4	5	1	29
Family Status				2	2		2			6
Race		1	1	1				1		4
Sex						1				1
Total Bases	2	2	2	7	13	3	6	6	1	40
Total Complaints	1	1	1	6	13	2	4	6	1	34

Table 11.F.5
Fair Housing Complaints Found With Cause by Issue
 11. Ashtabula County
 2004–2012 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Discriminatory refusal to rent							6			6
Discriminatory terms, conditions, privileges, or services and facilities				1			2		3	6
Discrimination in terms, conditions or privileges relating to rental					1		1	3	1	6
Discrimination in services and facilities relating to rental							1		2	3
Discriminatory refusal to rent and negotiate for rental						1	1			2
Otherwise deny or make housing available								2		2
Discriminatory acts under Section 818 (coercion, etc.)				1		1				2
Failure to make reasonable accommodation				1		3	4	1	4	13
Discriminatory advertising, statements, and notices						2	6	1	1	10
False denial or representation of availability - rental								1		1
Non-compliance with design and construction requirements (handicap)									1	1
Failure to provide an accessible building entrance				1						1
Total Issues	0	4	1	7	21	2	5	12	1	53
Total Complaints	1	1	1	6	13	2	4	6	1	34

OHIO CIVIL RIGHTS COMMISSION COMPLAINTS

Table 11.F.6
Fair Housing Complaints by Basis
11. Ashtabula County
2004–2012 OCRC Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Disability		1		3	10	4	2	3		23
Family Status				4				1		5
Race	2	1	3	1	5			3		17
Retaliation		2		1						3
Total Bases	2	4	3	9	12	10	2	7	0	49
Total Complaints	1	2	2	7	10	7	2	5		36

Table 11.F.7
Fair Housing Complaints by Issue
11. Ashtabula County
2004–2012 OCRC Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Exclusion					5					5
Harassment	1			1						2
Intimidation							1			1
Other		1	1	5	1	5		1		14
Reasonable Accommodation				2	7	2	2	3		16
Terms and Conditions		1	1		2			3		7
Total Issues	1	2	2	8	15	8	2	7	0	45
Total Complaints	1	2	2	7	10	7	2	5		36

Table 11.F.8
Fair Housing Complaints by Closure Status
11. Ashtabula County
2004–2012 OCRC Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
CP Failed to Cooperate			1			1		1		3
CP Withdrawal – No Benefit				1						1
No Cause Finding Issued	1	2	1	1	1	1				7
No Jurisdiction						1				1
Settlement With Benefits				1	5	2	1	3		12
Successful Conciliation					4	1	1			6
Withdrawal With Benefits				4		1		1		6
Total Complaints	1	2	2	7	10	7	2	5	0	36

FAIR HOUSING RESOURCE CENTER COMPLAINTS

Table 11.F.11
Fair Housing Complaints by Basis
11. Ashtabula County
2004–2012 FHRC Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Disability					2	2	1	1		6
Family Status									1	1
Race			1			1				2
Other	1			2			1	1		5
Total Bases	1	0	1	2	2	3	2	2	1	14
Total Complaints	1		1	2	2	3	2	2	1	14

Table 11.F.12
Fair Housing Complaints by Issue Type
 11. Ashtabula County
 2004– 2012 FHRC Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Rental	1		1	2	2	3	2	2	1	14
Total	1	0	1	2	2	3	2	2	1	14

Table 11.F.13
Fair Housing Complaints by Closure Status
 11. Ashtabula County
 2004– 2012 FHRC Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Settled through counseling		1		1	2	2	3		2	12
Complaint filed in federal court										5
Reasonable Accommodation Granted							2			2
Total	1	0	1	2	2	3	2	2	1	14

G. FAIR HOUSING SURVEY FOR HOUSING STAKEHOLDERS DATA

This section presents public involvement data gathered through the 2012–2013 Fair Housing Survey for Housing Stakeholders.

Table 11.G.1
Primary Role of Respondent
 11. Ashtabula County
 2012–2013 Fair Housing Survey for Housing
 Stakeholders Data

Primary Role	Total
Advocate/Service Provider	1
Real Estate	2
Other Role	4
Total	7

FEDERAL, STATE, AND LOCAL LAWS

Table 11.G.2
**Familiarity with Fair
 Housing Laws**
 11. Ashtabula County
 2012–2013 Fair Housing Survey
 for Housing Stakeholders Data

Familiarity	Total
Not Familiar	1
Somewhat Familiar	0
Very Familiar	5
Missing	1
Total	7

Table 11.G.3
Perceptions About Fair Housing Laws

11. Ashtabula County
2012–2013 Fair Housing Survey for Housing Stakeholders Data

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	6			1	7
Are fair housing laws difficult to understand or follow?	1	4	1	1	7
Do you think fair housing laws should be changed?	1	4		2	7
Do you think fair housing laws are adequately enforced?	4		1	2	7

Table 11.G.4
Fair Housing Activities

11. Ashtabula County
2012–2013 Fair Housing Survey for Housing Stakeholders Data

Question	Yes	No	Don't Know	Missing	Total	
Is there a training process available to learn about fair housing laws?	4		1	2	7	
Have you participated in fair housing training?	5			2	7	
Are you aware of any fair housing testing?	4	1		2	7	
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	2	1	1	1	2	7
Is there sufficient testing?		1	1	3	2	7

Table 11.G.5
Protected Classes

11. Ashtabula County
2012–2013 Fair Housing Survey
for Housing Stakeholders Data

Protected Class	Total
Family Status	4
Religion	4
Gender	3
National Origin	2
Color	2
Sexual Orientation	1
Age	1
Military	2
Ancestry	1
Other	1
Total	21

Table 11.G.6
Fair Housing Violation Referrals

11. Ashtabula County
2012–2013 Fair Housing Survey for Housing
Stakeholders Data

Referral	Total
Ashtabula County Fair Housing Office	1
Don't Know	1
HUD	2
Total	4

LOCAL FAIR HOUSING

Table 11.G.7

Local Fair Housing

11. Ashtabula County

2012–2013 Fair Housing Survey for Housing Stakeholders Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?	1	2		4	7
Are there any specific geographic areas that have fair housing problems?		1	2	4	7
Are there any specific groups in that face housing discrimination?		1	2	4	7

FAIR HOUSING IN THE PRIVATE SECTOR

Table 11.G.8

Barriers to Fair Housing in the Private Sector

11. Ashtabula County

2012–2013 Fair Housing Survey for Housing Stakeholders Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?	4	1	2	7	
The real estate industry?	5		2	7	
The mortgage and home lending industry?	5		2	7	
The housing construction or accessible housing design fields?	4	1	2	7	
The home insurance industry?	4	1	2	7	
The home appraisal industry?	5		2	7	
Any other housing services?	4		3	7	

FAIR HOUSING IN THE PUBLIC SECTOR

Table 11.G.9

Barriers to Fair Housing in the Public Sector

11. Ashtabula County

2012–2013 Fair Housing Survey for Housing Stakeholders Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?		2	1	4	7
Zoning laws?		2	1	4	7
Occupancy standards or health and safety codes?		2	1	4	7
Property tax policies?	1	1	1	4	7
Permitting process?		2	1	4	7
Housing construction standards?		2	1	4	7
Neighborhood or community development policies?		2	1	4	7
Limited access to government services, such as employment services?		3		4	7
Public administrative actions or regulations?		3		4	7

NARRATIVE COMMENTS

Federal, State, and Local Laws

Table 11.G.10
How did you become aware of fair housing laws?

11. Ashtabula County
2013 Fair Housing Survey Data

Comments:
education I am a Real Estate broker Through trainings for Housing Counselors under HUD. Was a Realtor for over 15 years

Table 11.G.11
How should fair housing laws be changed?

11. Ashtabula County
2013 Fair Housing Survey Data

Comments:
Familial status because sometimes a landlord should have the option to rent certain units to certain size families.

H. LAND USE PLANNING SURVEY DATA

This section contains data regarding the potential effects of local land use and housing policies on fair housing choice, as gathered from the Fair Housing Survey for Government Officials.

FAIR HOUSING SURVEY FOR GOVERNMENT OFFICIALS

In the Region's many nonentitlement cities and counties, public sector policies were evaluated through the 2012–2013 Fair Housing Survey for Government Officials, which was conducted predominately online. Respondents were solicited by mass-distributed emails sent by the NEOSCC, members of the Progress Review Team, and other various organizations in the 12-county region.

This section contains data gathered from the public sector staff in the Ashtabula County that received and completed the survey.⁵³

⁵³ For areas with both nonentitlement and entitlement communities, the results of the nonentitlement community government official survey and the entitlement community interviews were summed.

Table 11.H.1
Housing Development
 11. Ashtabula County
 2012 Fair Housing Survey for Government Officials Data

Question: Does your jurisdiction have...	Yes	No	Don't Know	Missing	Total
Housing Development					
Definitions for "dwelling unit" or "residential unit"?				3	3
Guidelines that encourage development affordable housing units?				3	3
Any potential barriers to the development of low- to moderate- income housing?				3	3
Guidelines that allow the development of mixed use housing?				3	3
Any potential barriers to the development of mixed use housing?				3	3
Occupancy Standards					
A definition for the term "family"?				3	3
Residential occupancy standards or limits?				3	3
Special Needs Housing					
A definition for the term "disability"?				3	3
Development standards for making housing accessible to persons with disabilities?				3	3
A process by which persons with disabilities can request modification to the jurisdiction's policies?				3	3
Standards for the development of senior housing?				3	3
Guidelines that distinguish senior citizen housing from other residential uses?				3	3
Guidelines for developing housing for any other special needs populations?				3	3
Fair Housing Policies					
A fair housing ordinance, policy, or regulation?				3	3
Policies or practices for "affirmatively furthering fair housing"?				3	3

I. IMPEDIMENTS

The 2013 Northeast Ohio Regional Analysis of Impediments to Fair Housing Choice uncovered several potential issues regarding fair housing in the Ashtabula County. Identification of these items as probable impediments to fair housing choice was based on HUD's definition of impediments as actions, omissions, or decisions that restrict housing choice due to protected class status or actions, omissions, or decisions that have this effect. The identified impediments are supported by evidence uncovered during the Regional AI process, with impediments of higher need being those identified in multiple sources.

These probable impediments in the entirety of the Northeast Ohio Region are presented in **Volumes I** and **II** of the Regional AI. They are accompanied by suggested actions that jurisdictions in the Region may implement in order to alleviate or eliminate these impediments, and are accompanied by measurable objectives. The goal of these actions and measurable objectives is to assist these agencies in offering greater housing choice for all citizens of the Northeast Ohio Region.

The following list presents the private and public sector impediments found in the Ashtabula County.

PRIVATE SECTOR

1. *Impediment: Denial of available housing units in the rental markets*

The review of fair housing cases and results of the Fair Housing Survey both supported denial of available housing units in the rental market as an

impediment to fair housing choice in the Region. Denial of housing in the rental markets was found to be most frequently based on race, disability, and familial status.

Suggestion: Additional training for landlords and property managers. Conduct additional complaint based testing related to unlawful denials.

2. *Impediment:* Discriminatory terms, conditions, privileges, or facilities relating to rental

The inclusion of discriminatory terms, conditions, privileges, or facilities relating to rental as an impediment to fair housing choice within the Region was predominantly supported by fair housing complaint data and was shown to mostly affect the classes of familial status, race, and disability.

Suggestion: Additional training for landlords and property managers. Conduct additional complaint based testing related to unlawful discrimination.

3. *Impediment:* Failure to make reasonable accommodations or modifications

Failure to make reasonable accommodation or modification, which was found to most commonly affect persons with both physical and mental disabilities, was supported by findings from analysis of fair housing complaint data as well as from input from the fair housing forum and Fair Housing Surveys.

Suggestion: Additional training for landlords and property managers. Conduct additional complaint based and audit testing related to reluctance to make reasonable accommodation or modification.

4. *Impediment:* Steering activities in the rental markets

Steering activities by rental housing entities was cited primarily in the Fair Housing Survey and was shown to be based on race and national origin.

Suggestion: Additional training for landlords and property managers.

5. *Impediment:* Preferences stated in advertisements for rental housing

Evidence of statement of preferences in advertisements for rental housing as an impediment to fair housing choice within the Region was found in review of fair housing complaint data.

Suggestion: Additional training for landlords and property managers. Research possible violation in media and Craigslist. Conduct mitigation if found.

6. *Impediment:* Denial of availability of housing in the home purchase markets

Denial of the availability of housing in the real estate markets, predominantly based on national origin and race, was supported by review of fair housing complaint data and the results of the Fair Housing Survey.

Suggestion: Additional training for real estate agents, brokers, and others involved in real estate transactions.

7. *Impediment: Steering activities in home sales markets*

In the Region, steering activities in the home purchase markets was found to be an impediment to fair housing choice based on findings from review of past fair housing studies and cases and results of the Fair Housing Survey. Classes found to be commonly affected included national origin and race.

Suggestion: Additional training for real estate agents, brokers, and others involved in real estate transactions.

8. *Impediment: Denial of home purchase loans*

Denial of home purchase loans was supported as an impediment to fair housing choice in the Region through examination of Home Mortgage Disclosure Act data as well as results of the Fair Housing Survey. Denial was found to be predominantly based on race, national origin, and gender.

Suggestion: Utilize resources for first-time and lower-income homebuyers that belong to race, ethnic, and gender protected classes so that they can improve their credit ratings, recognize questionable lending practices, and gain access to the fair housing system.

9. *Impediment: Predatory lending in the home purchase market*

Many sources, including past fair housing studies and cases, Home Mortgage Disclosure Act data, and results of the Fair Housing Survey identified predatory lending in the lending market as an impediment to fair housing choice within the Region. The classes of race and national origin were most frequently linked to this impediment.

Suggestion: Utilize resources for first-time and lower-income homebuyers that belong to race, ethnic, and gender protected classes so that they can improve their credit rating, recognize questionable lending practices and the attributes of predatory style loans, and gain access to the fair housing system.

10. *Impediment: Failure to comply with accessibility requirements in construction of housing units*

Disabled persons were found to be affected by the impediment of failure to comply with accessibility requirements in construction of housing units. This impediment was supported by findings of the Fair Housing Survey.

Suggestion: Additional training for building permit inspectors, developers, and architects. Conduct audit based testing related to the lack of accessible building practices, thereby measuring the actual size of the construction challenge.

PUBLIC SECTOR

1. *Impediment:* Lack of sufficient fair housing policies or practices by several units of local government

Results of the Fair Housing Surveys indicate that a number of local communities lack or do not have sufficient policies or practices that adequately address the duty to affirmatively further fair housing.

Suggestion: Construct a guidebook that lists a series of best practices that are appropriate for the communities in Northeast Ohio, as they relate to promoting consistent, current, and transparent policies and practices that affirmatively further fair housing.

2. *Impediment:* Lack of sufficient fair housing outreach and education efforts

While Northeast Ohio tends to have a strong fair housing advocacy base, there still seems to be a lack of a sufficient fair housing outreach and education component to the advocacy efforts. This was supported by input received in the Fair Housing Survey as well as in the fair housing forums.

Suggestion: Conduct more outreach and educational activities in a uniform, methodical, and consistent fashion. This should be done in consort with local units of government as sponsors.

3. *Impediment:* Some land use and planning decisions and operational practices resulting in unequal access to government services such as transportation

Unequal access to government services, such as transportation, due to land use and planning decisions as well as operational practices was documented in a review of Census Bureau data and the Fair Housing Survey. The classes noted to be most frequently affected are disability, familial status, race, and national origin.

Suggestion: Enhance the reach and access of the public transportation system so that persons belonging to protected classes have improved access to the transportation service. This means better connecting their places of residence with prospective employment training and employment opportunities.

4. *Impediment:* Lack of inclusionary policies

The Fair Housing Survey revealed instances of policies that may restrict housing development, such as limiting lot size, dwelling type, and related locational issues. Therefore housing choice for certain groups, including families and persons with disabilities, is constrained. This is sometimes considered NIMBYism.

Suggestion: Consider a public relations campaign, or at least an outreach and education process to better communicate the benefits of constructing different types of housing throughout the Region.

IMPEDIMENTS MATRIX

The matrix on the following page includes the impediment, data source, or sources that indicated its existence, protected classes most affected, and ranking of need for action. Level of need for action was determined based on the number of data sources that identified each impediment.

Table 11.I.1
Impediments Matrix
 11. Ashtabula County
 2013 Regional AI/FHEA Data

Impediment	Source									Protected Groups Most Affected	Need for Action	
	Socio-Economic Data	Fair Housing Law/Study/Case Review	Fair Housing Environment	HMDA Data	CRA Data	Complaint Data	Fair Housing Survey	Fair Housing Forums	Other ⁵⁴			
Private Sector												
1	Denial of available housing units in the rental markets		X				X	X			Black and Hispanic persons	H
2	Discriminatory terms, conditions, privileges, or facilities relating to rental		X				X	X			All	H
3	Failure to make reasonable accommodations or modifications		X				X	X			Disabled persons	H
4	Steering activities in the rental markets							X			Black and Hispanic persons	L
5	Preferences stated in advertisements for rental housing							X			All	L
6	Denial of availability of housing in the home purchase markets							X			Black and Hispanic persons	L
7	Steering activities in home sales markets		X					X			Black and Hispanic persons	M
8	Denial of home purchase loans				X			X			Black and Hispanic persons	M
9	Predatory lending in the home purchase market				X			X			Black and Hispanic persons	M
10	Failure to comply with accessibility requirements in construction of housing units							X			Disabled persons	L
Public Sector												
1	Lack of sufficient fair housing policies or practices by several units of local government							X			All	L
2	Lack of sufficient fair housing outreach and education efforts							X		X	All	M
3	Land use and planning decisions and operational practices resulting in unequal access to government services such as transportation							X		X	All	M
4	Lack of inclusionary policies							X		X	All	M

⁵⁴ Other sources of data regarding possible issues or impediments include interviews or surveys with planning staff and other government officials, geographic data from local sources, additional stakeholder feedback, and any other data sources that informed specific, focused parts of the Regional AI.