



ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE  
UPDATE JULY 2019

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Title VIII of the Civil Rights Act of 1968 (the Fair Housing Act) requires the U.S. Department of Housing and Urban Development (HUD) to administer its programs in a way that affirmatively furthers fair housing (AFFH). The Fair Housing Act not only makes it unlawful for jurisdictions and public housing agencies (PHAs) to discriminate; the law also requires jurisdictions to take actions to ameliorate identified impediments, as well as to take actions to **promote fair housing choice and to foster inclusive communities**. The protected classes of the Fair Housing Act are determined by race, color, national origin, sex, disability, familial status, and/or religion. Ancestry and veteran status are also a protected class in Ohio. Piqua also has its own fair housing code and adds yet more classes: marital status, age, creed and has greater specificity to religion by wording as “religious belief”.

The laws that established the HUD Community Development Block Grant (CDBG) program, the Comprehensive Housing Affordability Strategy (CHAS), and the Public Housing Authority Plan (PHA Plan) each require jurisdictions to certify in writing that they are affirmatively furthering fair housing.

States must assure that units of local government receiving CDBG or HOME funds comply. States, local governments, and PHAs must certify that they are affirmatively furthering fair housing in their Consolidated Plans (ConPlans) and Public Housing Agency Plans (PHA Plans). In order to comply, these jurisdictions must have an Analysis of Impediments to Fair Housing Choice, also known as an AI.

Affirmatively furthering fair housing (AFFH) is defined in CDBG and ConPlan regulations as:

- Having an Analysis of Impediments to Fair Housing Choice (AI).
- Taking appropriate actions to overcome the effects of impediments.
- Keeping records reflecting the analysis and showing actions taken.

HUD issued a new regulation in July 2015 designed to tie affirmatively furthering fair housing (AFFH) closer to consolidated planning with intent to make it easier for jurisdictions and PHAs to meet their legal obligations. The 2015 regulation has not been implemented at this point.

In the State of Ohio, the Ohio Development Services Agency (ODSA) Office of Community Development (OCD) administers U.S. Department of Housing and Urban Development (HUD) funding including, but not limited to, Community Development Block Grant (CDBG) funds. The City of Piqua is a State of Ohio Community Development Allocation (CDA) grantee or recipient of Community Development Block Grant (CDBG) funding and other funds that must certify affirmatively furthering fair housing which includes; promoting fair housing choice and fostering an inclusive community.

The Ohio Development Services Agency (ODSA) Office of Community Development (OCD) has required all CDA’s, including the City of Piqua, to complete a new, comprehensive Analysis of Impediments to Fair Housing Choice (AI) - or a substantial reevaluation and update of the PY 2016 AI - for submission on July 1, 2019. The AI should identify policies, actions, omissions, or decisions that restrict housing choice based on race, color, religion, sex, national origin, disability, familial status, ancestry and military status. The AI must describe impediments to fair housing choice and include, at a minimum, jurisdictional background data and maps, a summary of fair housing complaints within the jurisdiction, and a plan of action with a timetable to address identified impediments.

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## **EXECUTIVE SUMMARY**

A comprehensive Analysis of Impediments to Fair Housing Choice (AI) Report was prepared for the City of Piqua by this Fair Housing Advocate, Karen Dickey of Pure Flow Fair Housing and Community Development LLC, in June of 2008. In 2016, Miami Valley Fair Housing Center prepared a substantial AI Update for the City of Piqua located within Miami County, Ohio focusing on rental housing entitled “Nondiscriminatory Rental Practices in Piqua, Ohio”. Both reports are available on the Miami Valley Fair Housing Center website at [www.mvfairhousing.com/piqua.php](http://www.mvfairhousing.com/piqua.php). The City of Piqua contracted Karen Dickey of Pure Flow Fair Housing and Community Development LLC in June of 2019 to prepare a substantial AI Update for the City of Piqua. Pure Flow Fair Housing Community Development LLC was incorporated in Miami County, Ohio in 2008 and its founder, Karen Dickey, has been a resident of Miami County for nearly 30 years and a Fair Housing Advocate for 17 years.

The report herein is a substantial AI Update that focuses review on residential owner-occupied homes, real estate practices with maps and examples, Miami County and City of Piqua 2019 foreclosure Sherriff Sale data, reports on previous impediments to fair housing choice, describes updated impediments to fair housing choice, provides fair housing related demographic data and jurisdictional background for the City of Piqua, in addition to describing the obligations of the Fair Housing Act and how the City of Piqua meets all of the State of Ohio “Fair Housing Standard Program” components, providing a summary of fair housing complaints within the jurisdiction and providing a plan of action, with a timetable, to address identified impediments.

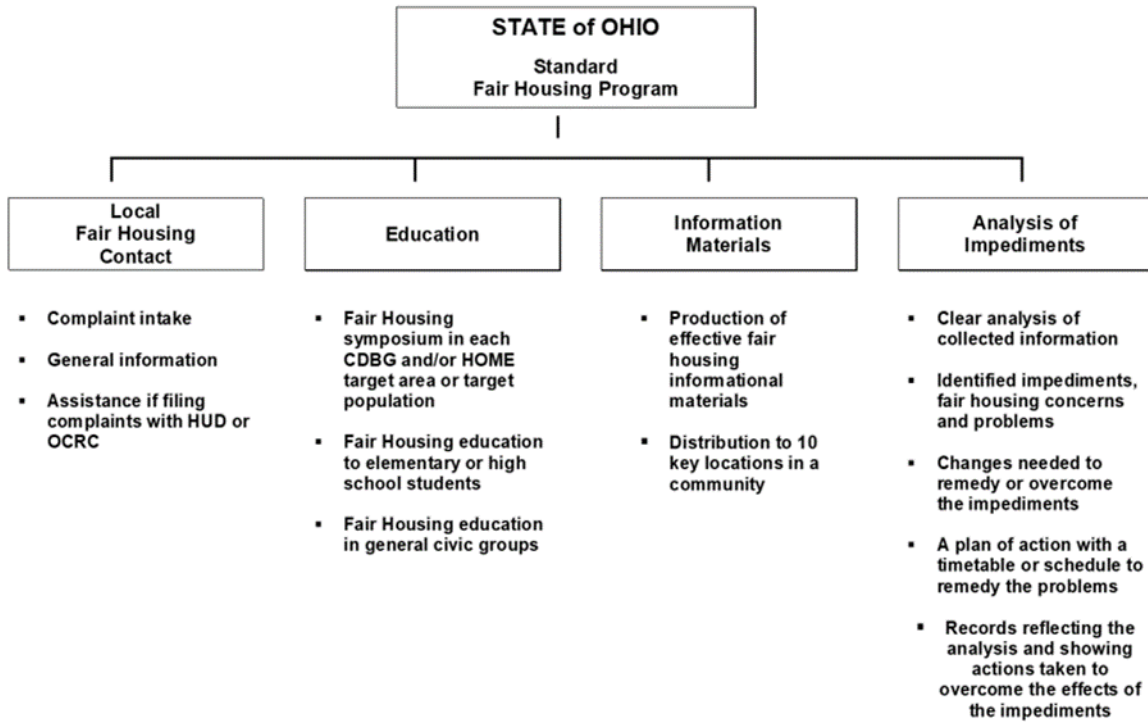
It is very interesting to review the impediments of fair housing choice identified in the 2008 City of Piqua AI and see the clear connection between these impediments identified 11 years ago and the most urgent impediment of fair housing choice now for the City of Piqua, which is “slum and blight.” The top identified impediments of fair housing choice in 2008 were “foreclosures/ predatory lending” and “lack of safe, decent affordable housing for members of protected classes”. The 2008 US Economic Crisis was very closely tied with the real estate market and lending and borrowing therein. The City of Piqua, as many other communities within Ohio and the United States, has been addressing the effects of the foreclosure crisis firsthand for years and currently continues to vigorously address the aftermath of slum and blight which follows in the wake of abandoned, unsecured properties.

This report is provided through research and sources listed within the report and appendices, as well as with information provided by Janel Ranly, City of Piqua Development Manager.

The City of Piqua boasts a rich heritage of inclusion and diversity. The city has bountiful community assets and makes exceptional efforts to connect citizens and to provide a wonderful quality of life. Fair Housing in Piqua Ohio means one may freely choose a place to live that they can afford without regard to one's race, color, disability, religion, sex, national origin, ancestry, age, marital or family status. When the places where members of protected classes can afford to live are riddled with slum and blight, this becomes an urgent impediment to fair housing choice. The City of Piqua is committed to utilizing every available resource to eradicate the impediment of slum and blight from the community, promoting fair housing choice and fostering a secure and diverse community free of discrimination.

## STATE OF OHIO STANDARD FAIR HOUSING PROGRAM ELEMENTS

1. Establish a local Fair Housing Contact
2. Provide Fair Housing Education
3. Informational Materials
4. Analysis of Fair Housing Choice and Updates



Source: Ohio Development Services Agency (ODSA) Civil Rights Technical Assistance Training Presentation 2013

## **LOCAL FAIR HOUSING CONTACT SPECIFICATIONS PER ODSA**

### **Each community is required to:**

1. Publish a phone number for local residents to call who with fair housing questions or complaints.
2. Designate an employee of the unit of local government, to act as the Fair Housing Contact, who will generally be accessible Monday through Friday during regular business hours to receive phone calls and inquiries.
3. Establish a system to record the nature of the calls, actions and result of the action taken.
4. Establish and implement a process to receive fair housing complaints and forward the complaints to the Ohio Civil Rights Commission, which is charged with investigation and enforcement.
5. Records must describe the type of referral, copies of housing discrimination complaint records, date of the referral, and any follow-up action.

The City of Piqua contracts with Miami County Ohio to assist in provision of a local fair housing contact and to meet these mandated requirements. The local contact is Jill Meyer of the Miami County Department of Development. Appendix A includes the data provided to the City of Piqua for this service.

In summary, six calls from Piqua were fielded by the Miami County Department of Development in 2018, all landlord tenant in nature, and only one call has been fielded in 2019, which was landlord tenant in nature as well.

## **FAIR HOUSING TRAINING and OUTREACH SPECIFICATIONS PER ODSA**

### **Communities are required to conduct training and provide education materials to:**

1. Residents of areas in which CDBG or HOME activities are being undertaken; or to special populations affected by the activities; and to three additional civic groups, organizations or schools.
2. Training should address identified impediments to fair housing, if possible.
3. Records must include an agenda, sign-in sheets or a description of the audience, marketing or promotional materials, meeting minutes, copy of training materials and any follow-up for each training.

The City of Piqua Development Program Manager, Janel Ranly provides and keeps records of this component.

### **Fair Housing Printed Material Obligations for Communities:**

1. Develop and distribute fair housing information and materials (posters, brochures, or materials) **QUARTERLY** to at least 10 area agencies, organizations, or public events throughout program period.
2. The telephone number (including a telephone number for use by the hearing impaired) of the local fair housing contact must be included in this information or materials.
3. A list of the places of distribution, proof of distribution, dates of distribution, and quantities of material distributed must be maintained.

Along with available printed material from HUD, sample brochures to utilize are available on the Miami County Ohio website at [www.miamicountyohio.gov/265/Fair-Housing](http://www.miamicountyohio.gov/265/Fair-Housing) entitled “Miami County Fair Housing Brochure”, “Landlord Tenant Rights Brochure” and “Children and Housing”. A list of areas where printed material is disbursed is included in the City of Piqua CDBG Application “Fair Housing Tables” Section.

### **FAIR HOUSING ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE (AI) and UPDATES**

The AI is an ongoing process for identifying fair housing concerns, existing conditions or barriers that limit housing choice and a plan for mitigating or remedying the impediments. The City of Piqua is not required to provide a full comprehensive AI Report each year but must provide “substantial updates”.

AI must include:

1. Clear analysis of collected information;
2. Identify fair housing impediments, problems and concerns;
3. Outline changes needed to remedy or overcome the impediments;
4. Include a plan of action with a timeline;
5. Records showing actions taken.

A comprehensive Analysis of Impediments to Fair Housing Choice (AI) Report was prepared for the City of Piqua in June of 2008. In 2016, the Miami Valley Fair Housing Center prepared a substantial AI Update for the City of Piqua focusing on rental housing entitled “Nondiscriminatory Rental Practices in Piqua, Ohio”. Both reports are available Both reports are available on the Miami Valley Fair Housing Center website at [www.mvfairhousing.com/piqua.php](http://www.mvfairhousing.com/piqua.php). A substantial AI Update for the City of Piqua for 2019 is submitted herein.

**PIQUA FAIR HOUSING and OTHER COMMUNITY DEMOGRAPHIC DATA**

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimate, 2017 Estimated Data

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities, and towns and estimates of housing units for states and counties.

**POPULATION, SEX and AGE CHARACTERISTICS**

Subject	Piqua city, Ohio			
	Estimate	Margin of Error	Percent	Percent Margin of Error
<b>SEX AND AGE</b>				
Total population	20,793	+/-29	20,793	(X)
Male	10,212	+/-364	49.1%	+/-1.7
Female	10,581	+/-364	50.9%	+/-1.7
Sex ratio (males per 100 females)	96.5	+/-6.8	(X)	(X)
Under 5 years	1,240	+/-237	6.0%	+/-1.1
5 to 9 years	1,274	+/-303	6.1%	+/-1.5
10 to 14 years	1,419	+/-266	6.8%	+/-1.3
15 to 19 years	1,467	+/-318	7.1%	+/-1.5
20 to 24 years	1,277	+/-287	6.1%	+/-1.4
25 to 34 years	2,687	+/-413	12.9%	+/-2.0
35 to 44 years	2,656	+/-285	12.8%	+/-1.4
45 to 54 years	2,985	+/-331	14.4%	+/-1.6
55 to 59 years	1,121	+/-178	5.4%	+/-0.9
60 to 64 years	1,109	+/-182	5.3%	+/-0.9
65 to 74 years	1,940	+/-255	9.3%	+/-1.2
75 to 84 years	1,144	+/-225	5.5%	+/-1.1
85 years and over	474	+/-142	2.3%	+/-0.7
Median age (years)	38.7	+/-2.2	(X)	(X)
Under 18 years	4,830	+/-359	23.2%	+/-1.7
16 years and over	16,480	+/-355	79.3%	+/-1.7
18 years and over	15,963	+/-362	76.8%	+/-1.7
21 years and over	15,131	+/-359	72.8%	+/-1.7
62 years and over	4,078	+/-374	19.6%	+/-1.8
65 years and over	3,558	+/-329	17.1%	+/-1.6
18 years and over	15,963	+/-362	15,963	(X)
Male	7,535	+/-386	47.2%	+/-1.8
Female	8,428	+/-286	52.8%	+/-1.8
Sex ratio (males per 100 females)	89.4	+/-6.5	(X)	(X)
65 years and over	3,558	+/-329	3,558	(X)
Male	1,378	+/-181	38.7%	+/-3.8
Female	2,180	+/-249	61.3%	+/-3.8
Sex ratio (males per 100 females)	63.2	+/-10.1	(X)	(X)
<b>CITIZEN, VOTING AGE POPULATION</b>				
Citizen, 18 and over population	15,898	+/-362	15,898	(X)
Male	7,517	+/-387	47.3%	+/-1.8
Female	8,381	+/-286	52.7%	+/-1.8

**RACE CHARACTERISTICS**

Subject	Piqua city, Ohio			
	Estimate	Margin of Error	Percent	Percent Margin of Error
<b>RACE</b>				
Total population	20,793	+/-29	20,793	(X)
One race	19,973	+/-287	96.1%	+/-1.4
Two or more races	820	+/-281	3.9%	+/-1.4
One race	19,973	+/-287	96.1%	+/-1.4
White	18,952	+/-342	91.1%	+/-1.6
Black or African American	708	+/-318	3.4%	+/-1.5
American Indian and Alaska Native	13	+/-28	0.1%	+/-0.1
Cherokee tribal grouping	0	+/-21	0.0%	+/-0.1
Chippewa tribal grouping	0	+/-21	0.0%	+/-0.1
Navajo tribal grouping	0	+/-21	0.0%	+/-0.1
Sioux tribal grouping	0	+/-21	0.0%	+/-0.1
Asian	244	+/-152	1.2%	+/-0.7
Asian Indian	0	+/-21	0.0%	+/-0.1
Chinese	162	+/-145	0.8%	+/-0.7
Filipino	49	+/-45	0.2%	+/-0.2
Japanese	14	+/-15	0.1%	+/-0.1
Korean	19	+/-31	0.1%	+/-0.1
Vietnamese	0	+/-21	0.0%	+/-0.1
Other Asian	0	+/-21	0.0%	+/-0.1
Native Hawaiian and Other Pacific Islander	0	+/-21	0.0%	+/-0.1
Native Hawaiian	0	+/-21	0.0%	+/-0.1
Guamanian or Chamorro	0	+/-21	0.0%	+/-0.1
Samoan	0	+/-21	0.0%	+/-0.1
Other Pacific Islander	0	+/-21	0.0%	+/-0.1
Some other race	56	+/-72	0.3%	+/-0.3
Two or more races	820	+/-281	3.9%	+/-1.4
White and Black or African American	634	+/-243	3.0%	+/-1.2
White and American Indian and Alaska Native	52	+/-52	0.3%	+/-0.3
White and Asian	47	+/-40	0.2%	+/-0.2
Black or African American and American Indian and Alaska Native	0	+/-21	0.0%	+/-0.1
<b>HISPANIC OR LATINO AND RACE</b>				
Total population	20,793	+/-29	20,793	(X)
Hispanic or Latino (of any race)	294	+/-179	1.4%	+/-0.9
Mexican	176	+/-162	0.8%	+/-0.8
Puerto Rican	83	+/-80	0.4%	+/-0.4
Cuban	18	+/-29	0.1%	+/-0.1
Other Hispanic or Latino	17	+/-20	0.1%	+/-0.1
Not Hispanic or Latino	20,499	+/-185	98.6%	+/-0.9

## HOUSEHOLD, FAMILY and HOUSING CHARACTERISTICS

Subject	Piqua city, Ohio									
	Total		Married-couple family household		Male householder, no wife present, family household		Female householder, no husband present, family household		Nonfamily household	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total households	8,331	+/-300	3,472	+/-288	667	+/-208	935	+/-206	3,257	+/-366
Average household size	2.47	+/-0.09	3.07	+/-0.14	3.35	+/-0.40	3.59	+/-0.44	1.32	+/-0.09
<b>FAMILIES</b>										
Total families	5,074	+/-243	3,472	+/-288	667	+/-208	935	+/-206	(X)	(X)
Average family size	3.08	+/-0.11	3.07	+/-0.15	2.87	+/-0.29	3.28	+/-0.37	(X)	(X)
<b>AGE OF OWN CHILDREN</b>										
Households with own children of the householder under 18 years	2,132	+/-207	1,200	+/-189	410	+/-148	522	+/-157	(X)	(X)
Under 6 years only	22.9%	+/-6.9	27.7%	+/-10.1	7.1%	+/-11.4	24.5%	+/-15.2	(X)	(X)
Under 6 years and 6 to 17 years	17.5%	+/-6.6	16.7%	+/-6.3	16.6%	+/-17.4	20.1%	+/-16.6	(X)	(X)
6 to 17 years only	59.6%	+/-7.7	55.7%	+/-9.8	76.3%	+/-18.8	55.4%	+/-19.1	(X)	(X)
Total households	8,331	+/-300	3,472	+/-288	667	+/-208	935	+/-206	3,257	+/-366
<b>SELECTED HOUSEHOLDS BY TYPE</b>										
Households with one or more people under 18 years	28.7%	+/-2.8	36.6%	+/-4.0	63.4%	+/-14.3	66.6%	+/-10.7	2.4%	+/-2.2
Households with one or more people 60 years and over	39.9%	+/-3.1	40.5%	+/-4.0	18.7%	+/-8.5	25.1%	+/-8.7	47.9%	+/-6.6
Householder living alone	29.6%	+/-3.3	(X)	(X)	(X)	(X)	(X)	(X)	75.7%	+/-5.4
65 years and over	15.0%	+/-2.6	(X)	(X)	(X)	(X)	(X)	(X)	38.3%	+/-6.2
<b>UNMARRIED-PARTNER HOUSEHOLDS</b>										
Same sex	0.0%	+/-0.4	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Opposite sex	10.0%	+/-2.1	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
<b>UNITS IN STRUCTURE</b>										
1-unit structures	78.2%	+/-2.5	91.2%	+/-3.1	80.7%	+/-12.5	67.8%	+/-11.8	66.7%	+/-4.8
2-or-more-unit structures	21.5%	+/-2.5	8.6%	+/-3.2	19.3%	+/-12.5	32.2%	+/-11.8	32.6%	+/-4.7
Mobile homes and all other types of units	0.3%	+/-0.2	0.2%	+/-0.3	0.0%	+/-4.4	0.0%	+/-3.2	0.6%	+/-0.5
<b>HOUSING TENURE</b>										
Owner-occupied housing units	59.9%	+/-3.1	81.0%	+/-4.0	45.4%	+/-15.8	36.9%	+/-10.1	47.0%	+/-5.9
Renter-occupied housing units	40.1%	+/-3.1	19.0%	+/-4.0	54.6%	+/-15.8	63.1%	+/-10.1	53.0%	+/-5.9

## COMPUTER -INTERNET-(does NOT include mobile data access to the internet)

COMPUTERS AND INTERNET USE				
Total households	8,331	+/-300	8,331	(X)
With a computer	6,697	+/-315	80.4%	+/-2.7
With a broadband Internet subscription	6,106	+/-315	73.3%	+/-2.9

## LABOR FORCE PARTICIPATION

LABOR FORCE PARTICIPATION												
Males 16 years and over	7,842	+/-379	46.9%	+/-3.9	3.5%	+/-1.7	14.0%	+/-3.0	1.4%	+/-1.1	34.3%	+/-3.6
In labor force	5,468	+/-340	48.2%	+/-4.8	1.4%	+/-1.5	15.2%	+/-3.8	1.8%	+/-1.5	33.4%	+/-4.0
Females 16 years and over	8,638	+/-281	43.1%	+/-3.8	12.6%	+/-2.4	17.8%	+/-2.9	0.9%	+/-0.9	25.6%	+/-3.8
In labor force	4,932	+/-353	43.5%	+/-4.6	2.6%	+/-1.3	21.4%	+/-4.5	0.7%	+/-0.7	31.8%	+/-5.5

**TRANSPORTATION to WORK DEMOGRAPHICS**

Subject	Piqua city, Ohio					
	Total		Male		Female	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Car, truck, or van	94.3%	+/-2.1	93.7%	+/-2.7	95.0%	+/-2.6
Drove alone	85.1%	+/-3.2	85.2%	+/-3.9	85.1%	+/-4.3
Carpooled	9.2%	+/-2.5	8.5%	+/-2.7	9.9%	+/-3.9
In 2-person carpool	6.4%	+/-1.9	6.1%	+/-2.4	6.6%	+/-2.5
In 3-person carpool	1.1%	+/-1.0	1.4%	+/-1.6	0.7%	+/-0.8
In 4-or-more person carpool	1.7%	+/-1.3	0.9%	+/-0.8	2.7%	+/-2.7
Workers per car, truck, or van	1.06	+/-0.02	1.05	+/-0.02	1.07	+/-0.03
Public transportation (excluding taxicab)	0.3%	+/-0.3	0.1%	+/-0.3	0.6%	+/-0.7
Walked	1.5%	+/-1.0	1.0%	+/-1.2	2.1%	+/-1.8
Bicycle	0.2%	+/-0.2	0.2%	+/-0.3	0.2%	+/-0.3
Taxicab, motorcycle, or other means	1.2%	+/-1.0	2.2%	+/-1.8	0.0%	+/-0.7
Worked at home	2.5%	+/-1.0	2.8%	+/-1.6	2.1%	+/-1.6
<b>PLACE OF WORK</b>						
Worked in state of residence	99.4%	+/-0.4	99.2%	+/-0.7	99.7%	+/-0.5
Worked in county of residence	70.4%	+/-4.0	65.3%	+/-4.6	76.3%	+/-5.5
Worked outside county of residence	29.0%	+/-4.0	33.9%	+/-4.7	23.4%	+/-5.5
Worked outside state of residence	0.6%	+/-0.4	0.8%	+/-0.7	0.3%	+/-0.5
Living in a place	100.0%	+/-0.3	100.0%	+/-0.6	100.0%	+/-0.7
Worked in place of residence	41.7%	+/-3.7	40.5%	+/-4.4	43.1%	+/-6.0
Worked outside place of residence	58.3%	+/-3.7	59.5%	+/-4.4	56.9%	+/-6.0
Not living in a place	0.0%	+/-0.3	0.0%	+/-0.6	0.0%	+/-0.7
Workers 16 years and over who did not work at home	9,134	+/-469	4,890	+/-352	4,244	+/-342
<b>TIME LEAVING HOME TO GO TO WORK</b>						
12:00 a.m. to 4:59 a.m.	8.9%	+/-2.5	10.0%	+/-3.0	7.7%	+/-3.3
5:00 a.m. to 5:29 a.m.	2.9%	+/-1.1	4.4%	+/-2.1	1.1%	+/-0.8
5:30 a.m. to 5:59 a.m.	9.5%	+/-2.1	12.9%	+/-3.6	5.6%	+/-3.0
6:00 a.m. to 6:29 a.m.	10.7%	+/-2.2	12.6%	+/-3.0	8.5%	+/-3.3
6:30 a.m. to 6:59 a.m.	9.5%	+/-2.4	9.1%	+/-3.0	10.0%	+/-3.0
7:00 a.m. to 7:29 a.m.	8.4%	+/-2.1	7.2%	+/-2.3	9.7%	+/-3.1
7:30 a.m. to 7:59 a.m.	10.8%	+/-2.3	9.2%	+/-2.9	12.6%	+/-3.8
8:00 a.m. to 8:29 a.m.	7.4%	+/-2.4	3.5%	+/-2.0	11.9%	+/-4.6
8:30 a.m. to 8:59 a.m.	3.5%	+/-1.2	2.1%	+/-1.3	5.0%	+/-2.1
9:00 a.m. to 11:59 p.m.	28.5%	+/-3.6	29.0%	+/-5.1	27.9%	+/-5.4
<b>TRAVEL TIME TO WORK</b>						
Less than 10 minutes	23.8%	+/-3.5	21.3%	+/-4.2	26.6%	+/-4.9
10 to 14 minutes	21.0%	+/-3.2	16.5%	+/-3.8	26.2%	+/-5.3
15 to 19 minutes	16.5%	+/-2.8	17.1%	+/-3.8	15.8%	+/-4.4
20 to 24 minutes	15.1%	+/-3.0	14.9%	+/-3.1	15.3%	+/-4.4
25 to 29 minutes	4.4%	+/-1.5	5.9%	+/-2.4	2.7%	+/-1.3
30 to 34 minutes	9.5%	+/-2.3	12.7%	+/-3.5	5.8%	+/-3.1
35 to 44 minutes	4.6%	+/-1.6	5.3%	+/-2.1	3.9%	+/-2.2
45 to 59 minutes	3.4%	+/-1.2	4.4%	+/-1.8	2.3%	+/-1.5
60 or more minutes	1.7%	+/-0.7	1.9%	+/-1.4	1.4%	+/-1.1
Mean travel time to work (minutes)	17.9	+/-1.0	19.4	+/-1.3	16.2	+/-1.7
<b>VEHICLES AVAILABLE</b>						
Workers 16 years and over in households	9,324	+/-472	5,016	+/-338	4,308	+/-347
No vehicle available	2.9%	+/-1.5	2.5%	+/-1.8	3.4%	+/-2.5
1 vehicle available	23.9%	+/-4.5	22.3%	+/-5.8	25.8%	+/-5.0
2 vehicles available	44.6%	+/-4.6	44.6%	+/-4.9	44.5%	+/-5.9
3 or more vehicles available	28.6%	+/-4.3	30.5%	+/-5.0	26.3%	+/-4.9

## MARITAL STATUS

Subject	Piqua city, Ohio											
	Total		Now married (except separated)		Widowed		Divorced		Separated		Never married	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Population 15 years and over	16,860	+/-338	43.9%	+/-3.3	8.1%	+/-1.3	15.6%	+/-2.2	1.3%	+/-0.8	31.1%	+/-2.6
<b>AGE AND SEX</b>												
Males 15 years and over	8,044	+/-358	45.7%	+/-3.7	3.4%	+/-1.7	13.6%	+/-2.9	1.3%	+/-1.0	35.9%	+/-3.5
15 to 19 years	832	+/-241	0.0%	+/-3.5	0.0%	+/-3.5	0.0%	+/-3.5	0.0%	+/-3.5	100.0%	+/-3.5
20 to 34 years	2,109	+/-293	31.2%	+/-7.6	2.1%	+/-3.3	1.3%	+/-1.2	2.1%	+/-3.1	63.3%	+/-8.1
35 to 44 years	1,260	+/-199	46.6%	+/-11.2	0.0%	+/-2.3	23.4%	+/-9.6	2.1%	+/-3.3	27.9%	+/-10.3
45 to 54 years	1,426	+/-232	52.8%	+/-8.0	4.1%	+/-5.4	32.0%	+/-8.2	1.1%	+/-1.8	10.1%	+/-6.6
55 to 64 years	1,039	+/-152	61.7%	+/-10.2	0.0%	+/-2.8	22.4%	+/-8.6	0.0%	+/-2.8	15.9%	+/-7.7
65 years and over	1,378	+/-181	75.1%	+/-7.5	12.6%	+/-5.3	6.2%	+/-4.3	1.7%	+/-1.8	4.4%	+/-4.0
Females 15 years and over	8,816	+/-293	42.2%	+/-3.8	12.3%	+/-2.4	17.4%	+/-2.8	1.3%	+/-1.3	26.7%	+/-3.8
15 to 19 years	635	+/-158	1.1%	+/-1.8	0.0%	+/-4.6	0.0%	+/-4.6	6.1%	+/-6.8	92.8%	+/-6.9
20 to 34 years	1,855	+/-282	38.2%	+/-7.9	0.0%	+/-1.6	7.4%	+/-5.2	0.6%	+/-1.0	53.8%	+/-8.8
35 to 44 years	1,396	+/-177	53.8%	+/-10.8	1.0%	+/-1.8	19.8%	+/-8.6	0.9%	+/-1.4	24.6%	+/-9.9
45 to 54 years	1,559	+/-202	51.7%	+/-10.0	2.4%	+/-2.7	30.4%	+/-7.8	2.6%	+/-3.8	12.8%	+/-7.0
55 to 64 years	1,191	+/-151	57.9%	+/-8.6	7.7%	+/-4.9	22.4%	+/-7.1	1.0%	+/-1.7	10.9%	+/-6.5
65 years and over	2,180	+/-249	34.8%	+/-6.9	43.3%	+/-6.9	17.6%	+/-6.0	0.0%	+/-1.4	4.3%	+/-2.7
Population 15 years and over	16,860	+/-338	43.9%	+/-3.3	8.1%	+/-1.3	15.6%	+/-2.2	1.3%	+/-0.8	31.1%	+/-2.6
<b>RACE AND HISPANIC OR LATINO ORIGIN</b>												
One race	16,434	+/-378	44.4%	+/-3.3	8.3%	+/-1.4	15.9%	+/-2.2	1.4%	+/-0.8	30.1%	+/-2.6
White	15,547	+/-376	45.2%	+/-3.5	8.5%	+/-1.4	16.1%	+/-2.3	1.4%	+/-0.9	28.8%	+/-2.9
Black or African American	594	+/-243	23.7%	+/-10.6	7.2%	+/-6.7	15.3%	+/-12.3	0.0%	+/-4.9	53.7%	+/-17.1
American Indian and Alaska Native	13	+/-28	0.0%	+/-79.0	0.0%	+/-79.0	0.0%	+/-79.0	0.0%	+/-79.0	100.0%	+/-79.0
Asian	224	+/-136	56.3%	+/-15.3	0.0%	+/-12.5	4.0%	+/-7.8	0.0%	+/-12.5	39.7%	+/-15.4
Native Hawaiian and Other Pacific Islander	0	+/-21	-	**	-	**	-	**	-	**	-	**
Some other race	56	+/-72	12.5%	+/-33.8	0.0%	+/-38.1	0.0%	+/-38.1	0.0%	+/-38.1	87.5%	+/-33.8
Two or more races	426	+/-202	23.0%	+/-14.8	1.2%	+/-2.8	5.9%	+/-8.1	0.0%	+/-6.8	70.0%	+/-18.0
Hispanic or Latino origin (of any race)	281	+/-178	16.0%	+/-18.2	3.9%	+/-5.3	3.6%	+/-6.9	23.8%	+/-27.1	52.7%	+/-22.2
White alone, not Hispanic or Latino	15,379	+/-390	45.6%	+/-3.5	8.5%	+/-1.5	16.2%	+/-2.3	1.0%	+/-0.5	28.6%	+/-2.9

## EDUCATIONAL ATTAINMENT

EDUCATIONAL ATTAINMENT				
Population 25 years and over	14,116	+/-384	14,116	(X)
Less than 9th grade	327	+/-138	2.3%	+/-1.0
9th to 12th grade, no diploma	1,544	+/-328	10.9%	+/-2.3
High school graduate (includes equivalency)	5,787	+/-456	41.0%	+/-2.9
Some college, no degree	3,114	+/-361	22.1%	+/-2.6
Associate's degree	1,485	+/-298	10.5%	+/-2.1
Bachelor's degree	1,213	+/-205	8.6%	+/-1.4
Graduate or professional degree	646	+/-184	4.6%	+/-1.3
Percent high school graduate or higher	(X)	(X)	86.7%	+/-2.5
Percent bachelor's degree or higher	(X)	(X)	13.2%	+/-1.8

**DISABILITY CHARACTERISTICS**

Subject	Piqua city, Ohio					
	Total		With a disability		Percent with a disability	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total civilian noninstitutionalized population	20,643	+/-111	3,561	+/-516	17.3%	+/-2.5
SEX						
Male	10,157	+/-362	1,664	+/-312	16.4%	+/-3.2
Female	10,486	+/-366	1,897	+/-293	18.1%	+/-2.7
RACE AND HISPANIC OR LATINO ORIGIN						
White alone	18,807	+/-366	3,222	+/-480	17.1%	+/-2.5
Black or African American alone	708	+/-318	73	+/-58	10.3%	+/-9.0
American Indian and Alaska Native alone	13	+/-28	0	+/-21	0.0%	+/-79.0
Asian alone	244	+/-152	19	+/-31	7.8%	+/-13.4
Native Hawaiian and Other Pacific Islander alone	0	+/-21	0	+/-21	-	**
Some other race alone	56	+/-72	3	+/-16	5.4%	+/-44.9
Two or more races	815	+/-281	244	+/-143	29.9%	+/-14.2
White alone, not Hispanic or Latino	18,639	+/-377	3,211	+/-478	17.2%	+/-2.6
Hispanic or Latino (of any race)	294	+/-179	14	+/-24	4.8%	+/-7.5
AGE						
Under 5 years	1,240	+/-237	47	+/-74	3.8%	+/-5.9
5 to 17 years	3,590	+/-342	292	+/-133	8.1%	+/-3.6
18 to 34 years	4,534	+/-412	638	+/-256	14.1%	+/-5.4
35 to 64 years	7,840	+/-361	1,288	+/-278	16.4%	+/-3.5
65 to 74 years	1,889	+/-243	543	+/-146	28.7%	+/-7.4
75 years and over	1,550	+/-244	753	+/-165	48.6%	+/-8.0

**VETERAN STATUS CHARACTERISTICS**

Subject	Piqua city, Ohio											
	Total		Percent		Veterans		Percent Veterans		Nonveterans		Percent Nonveterans	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Civilian population 18 years and over	15,963	+/-362	(X)	(X)	1,375	+/-250	8.6%	+/-1.5	14,588	+/-390	91.4%	+/-1.5
PERIOD OF SERVICE												
Gulf War (9/2001 or later) veterans	(X)	(X)	(X)	(X)	199	+/-121	14.5%	+/-8.2	(X)	(X)	(X)	(X)
Gulf War (8/1990 to 8/2001) veterans	(X)	(X)	(X)	(X)	267	+/-113	19.4%	+/-6.8	(X)	(X)	(X)	(X)
Vietnam era veterans	(X)	(X)	(X)	(X)	423	+/-111	30.8%	+/-6.4	(X)	(X)	(X)	(X)
Korean War veterans	(X)	(X)	(X)	(X)	127	+/-67	9.2%	+/-4.8	(X)	(X)	(X)	(X)
World War II veterans	(X)	(X)	(X)	(X)	73	+/-73	5.3%	+/-5.1	(X)	(X)	(X)	(X)
SEX												
Male	7,535	+/-386	47.2%	+/-1.8	1,242	+/-240	90.3%	+/-5.1	6,293	+/-398	43.1%	+/-2.1
Female	8,428	+/-286	52.8%	+/-1.8	133	+/-74	9.7%	+/-5.1	8,295	+/-295	56.9%	+/-2.1
AGE												
18 to 34 years	4,534	+/-412	28.4%	+/-2.5	128	+/-88	9.3%	+/-6.2	4,406	+/-390	30.2%	+/-2.5
35 to 54 years	5,641	+/-398	35.3%	+/-2.4	355	+/-116	25.8%	+/-6.7	5,286	+/-386	36.2%	+/-2.5
55 to 64 years	2,230	+/-234	14.0%	+/-1.4	263	+/-83	19.1%	+/-5.2	1,967	+/-221	13.5%	+/-1.5
65 to 74 years	1,940	+/-255	12.2%	+/-1.5	316	+/-103	23.0%	+/-6.0	1,624	+/-239	11.1%	+/-1.6
75 years and over	1,618	+/-241	10.1%	+/-1.5	313	+/-112	22.8%	+/-7.3	1,305	+/-218	8.9%	+/-1.5

**PHYSICAL HOUSING and UTILITY CHARACTERISTICS for OCCUPIED UNITS**

Subject	Piqua city, Ohio											
	Occupied housing units		Percent occupied housing units		Owner-occupied housing units		Percent owner-occupied housing units		Renter-occupied housing units		Percent renter-occupied housing units	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Occupied housing units	8,331	+/-300	8,331	+/-300	4,992	+/-335	4,992	+/-335	3,339	+/-273	3,339	+/-273
<b>UNITS IN STRUCTURE</b>												
1, detached	6,107	+/-315	73.3%	+/-2.6	4,869	+/-333	97.5%	+/-1.4	1,238	+/-233	37.1%	+/-5.7
1, attached	405	+/-130	4.9%	+/-1.6	59	+/-52	1.2%	+/-1.0	346	+/-129	10.4%	+/-4.0
2 apartments	409	+/-131	4.9%	+/-1.6	24	+/-39	0.5%	+/-0.8	385	+/-128	11.5%	+/-3.7
3 or 4 apartments	632	+/-167	7.6%	+/-2.0	12	+/-19	0.2%	+/-0.4	620	+/-165	18.6%	+/-4.8
5 to 9 apartments	271	+/-98	3.3%	+/-1.2	0	+/-21	0.0%	+/-0.6	271	+/-98	8.1%	+/-2.8
10 or more apartments	479	+/-129	5.7%	+/-1.5	0	+/-21	0.0%	+/-0.6	479	+/-129	14.3%	+/-3.9
Mobile home or other type of housing	28	+/-20	0.3%	+/-0.2	28	+/-20	0.6%	+/-0.4	0	+/-21	0.0%	+/-0.9
<b>YEAR STRUCTURE BUILT</b>												
2014 or later	14	+/-22	0.2%	+/-0.3	14	+/-22	0.3%	+/-0.4	0	+/-21	0.0%	+/-0.9
2010 to 2013	63	+/-45	0.8%	+/-0.5	16	+/-18	0.3%	+/-0.4	47	+/-46	1.4%	+/-1.4
2000 to 2009	556	+/-161	6.7%	+/-1.9	340	+/-109	6.8%	+/-2.1	216	+/-110	6.5%	+/-3.2
1980 to 1999	1,184	+/-202	14.2%	+/-2.4	502	+/-125	10.1%	+/-2.6	682	+/-164	20.4%	+/-4.8
1960 to 1979	2,033	+/-257	24.4%	+/-2.9	1,243	+/-179	24.9%	+/-3.3	790	+/-195	23.7%	+/-5.8
1940 to 1959	1,884	+/-260	22.6%	+/-3.0	1,283	+/-225	25.7%	+/-3.9	601	+/-182	18.0%	+/-5.3
1939 or earlier	2,597	+/-279	31.2%	+/-3.2	1,594	+/-242	31.9%	+/-4.3	1,003	+/-248	30.0%	+/-6.7
<b>ROOMS</b>												
1 room	5	+/-7	0.1%	+/-0.1	0	+/-21	0.0%	+/-0.6	5	+/-7	0.1%	+/-0.2
2 or 3 rooms	632	+/-156	7.6%	+/-1.8	11	+/-18	0.2%	+/-0.4	621	+/-154	18.6%	+/-4.3
4 or 5 rooms	3,193	+/-288	38.3%	+/-3.1	1,502	+/-247	30.1%	+/-4.2	1,691	+/-241	50.6%	+/-6.4
6 or 7 rooms	2,927	+/-298	35.1%	+/-3.3	2,167	+/-253	43.4%	+/-4.3	760	+/-216	22.8%	+/-6.2
8 or more rooms	1,574	+/-201	18.9%	+/-2.5	1,312	+/-198	26.3%	+/-3.8	262	+/-133	7.8%	+/-3.9
<b>BEDROOMS</b>												
No bedroom	65	+/-41	0.8%	+/-0.5	0	+/-21	0.0%	+/-0.6	65	+/-41	1.9%	+/-1.2
1 bedroom	907	+/-179	10.9%	+/-2.0	112	+/-110	2.2%	+/-2.2	795	+/-131	23.8%	+/-4.2
2 or 3 bedrooms	6,101	+/-344	73.2%	+/-3.1	3,890	+/-325	77.9%	+/-3.8	2,211	+/-289	66.2%	+/-5.7
4 or more bedrooms	1,258	+/-195	15.1%	+/-2.4	990	+/-182	19.8%	+/-3.6	268	+/-135	8.0%	+/-3.9
<b>HOUSE HEATING FUEL</b>												
Utility gas	6,143	+/-302	73.7%	+/-2.8	4,319	+/-291	86.5%	+/-2.5	1,824	+/-255	54.6%	+/-5.9
Bottled, tank, or LP gas	49	+/-40	0.6%	+/-0.5	42	+/-39	0.8%	+/-0.8	7	+/-11	0.2%	+/-0.3
Electricity	2,017	+/-250	24.2%	+/-2.8	570	+/-136	11.4%	+/-2.5	1,447	+/-223	43.3%	+/-6.0
Fuel oil, kerosene, etc.	19	+/-21	0.2%	+/-0.3	8	+/-13	0.2%	+/-0.3	11	+/-16	0.3%	+/-0.5
Coal or coke	0	+/-21	0.0%	+/-0.4	0	+/-21	0.0%	+/-0.6	0	+/-21	0.0%	+/-0.9
All other fuels	97	+/-73	1.2%	+/-0.9	53	+/-42	1.1%	+/-0.8	44	+/-54	1.3%	+/-1.6
No fuel used	6	+/-10	0.1%	+/-0.1	0	+/-21	0.0%	+/-0.6	6	+/-10	0.2%	+/-0.3

## **NATIONAL ORIGIN**

WORLD REGION OF BIRTH OF FOREIGN BORN				
Foreign-born population, excluding population born at sea	226	+/-123	226	(X)
Europe	32	+/-25	14.2%	+/-11.5
Asia	177	+/-116	78.3%	+/-14.9
Africa	0	+/-21	0.0%	+/-12.4
Oceania	0	+/-21	0.0%	+/-12.4
Latin America	17	+/-20	7.5%	+/-9.6
Northern America	0	+/-21	0.0%	+/-12.4

## **ANCESTRY**

Total population	20,793	+/-29	20,793	(X)
American	1,968	+/-435	9.5%	+/-2.1
Arab	0	+/-21	0.0%	+/-0.1
Czech	0	+/-21	0.0%	+/-0.1
Danish	11	+/-17	0.1%	+/-0.1
Dutch	314	+/-167	1.5%	+/-0.8
English	1,543	+/-511	7.4%	+/-2.5
French (except Basque)	676	+/-199	3.3%	+/-1.0
French Canadian	45	+/-52	0.2%	+/-0.2
German	5,471	+/-636	26.3%	+/-3.1
Greek	19	+/-28	0.1%	+/-0.1
Hungarian	13	+/-19	0.1%	+/-0.1
Irish	3,425	+/-644	16.5%	+/-3.1
Italian	751	+/-318	3.6%	+/-1.5
Lithuanian	9	+/-14	0.0%	+/-0.1
Norwegian	30	+/-29	0.1%	+/-0.1
Polish	263	+/-142	1.3%	+/-0.7
Portuguese	61	+/-63	0.3%	+/-0.3
Russian	52	+/-58	0.3%	+/-0.3
Scotch-Irish	172	+/-114	0.8%	+/-0.5
Scottish	521	+/-297	2.5%	+/-1.4
Slovak	17	+/-27	0.1%	+/-0.1
Subsaharan African	266	+/-141	1.3%	+/-0.7
Swedish	28	+/-33	0.1%	+/-0.2
Swiss	40	+/-42	0.2%	+/-0.2
Ukrainian	0	+/-21	0.0%	+/-0.1
Welsh	255	+/-184	1.2%	+/-0.9
West Indian (excluding Hispanic origin groups)	38	+/-52	0.2%	+/-0.3

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

## **SUMMARY REVIEW OF REAL ESTATE, HOME LISTINGS and SHERRIFF SALE DATA**

A review of real estate for sale in the City of Piqua, listed in June of 2019 from several sources including the online listings of Zillow, Realtor.Com and the Dayton Area Board of Realtors (DABR) as provided on their websites, along with close examination of Miami County Sherriff Sale data was conducted.

The City of Piqua home values are among the most affordable of surrounding areas. The location of the City of Piqua to places of employment is very good with about 24% of residents having a less than 10-minute commute to work, 61.4% with a less than 20-minute commute and 80.9% commuting 30 minutes or less. The City of Piqua boasts a vibrant downtown and active Main Street Piqua Ohio Inc. corporation. The City of Piqua provides ample opportunities for recreation including parks, sports complexes, swimming, bike paths, and community wide events such as July 4<sup>th</sup> Fireworks over the Great Miami River and so much more. There are ample places to shop and dine. The City of Piqua has had significant modernization of the school system including, but not limited to, new buildings and now has an active Piqua City Schools Business Advisory Council with a direct line to the City of Piqua Chamber of Commerce. The City of Piqua also is home to Edison Community College which not only has affiliation with other institutes of higher learning to facilitate the accomplishment of bachelor's degrees after obtaining associate degrees, but furnishes opportunities for high school students in Miami County and adjacent counties to earn college credit while still in high school. The Upper Valley Career Center located in Piqua also provides technical career programs of study for both high school students and adults.

The Dayton Area Board of Realtors (DABR) listings included 50 City of Piqua residential properties for sale ranging from a 5-bedroom, 4 bath, 3424 square foot home built in 2013 listed for sale at \$549,000 to a 2 bedroom, 1 bath, 1038 square foot property built in 1948 listed for sale at \$22,500. DABR does not show "for sale by owner" listings and mobile homes, and lots are not included. A review of Realtor.com showed 130 listings that included lots & acreage, commercial buildings and all pending and contingent properties for sale ranging from a 40-acre parcel with a 4-bedroom farmhouse and garage located between Piqua and Troy near to brand new Troy residential developments listed at \$1,175,000 to a \$10,000 unimproved lot. There were 75 listings homes and lots under \$100,000 listed on Realtor.com in the City of Piqua zip code. Zillow showed 85 listings of residential properties for sale excluding commercial buildings and including lots, homes for sale by owner and auction or foreclosure listings with the same highest price range as listed on the Dayton Area Board of Realtors (DABR) website as \$549,000 and the lowest listing the same as Realtor .Com with an unimproved lot listed at \$10,000.

Miami County Sherriff Sale data from January 1, 2019 through June 30, 2019 was also reviewed and disseminated as follows; out of 54 initiated Sherriff Sales in Miami County Ohio, 24 were in Piqua Ohio. However, of these 24 Initiated Sherriff Sales, there were 20 properties as four were listed twice after they had no bids at the initial auction. Of these 20 properties, there was one unimproved lot (Riverside Drive), two churches (508 N. College and 8547County Rd. 25A), and one vacant commercial property (411 Wood St.). Of the 16 residential homes scheduled for sale, six were cancelled, indicating that the owners were able to get assistance in averting the foreclosure sale. This leaves a total of 10 residential properties foreclosed upon and sold at Sherriff Auction within the first 6 months of 2019 in Piqua.

According to HUD, a property is "blighted" when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare. Abandoned, unsecured commercial and residential properties in the City of Piqua especially in

clusters are causing a significant urgent slum and blight situation in the City of Piqua and is a clear impediment to fair housing choice.

Zillow analyzes information on thousands of single-family homes for sale in Piqua and across the United States calculating home values (Zestimates) based on home listings and sales. As of June of 2019, Zestimate values of Piqua and adjacent jurisdictions are as follows;

Jurisdiction & Near or Adjacent Jurisdictions	Zillow Data June 26, 2019
Piqua, Miami County	\$78,400 City Proper, \$85,000 Zip
Troy, Miami County	\$141,300
Tipp City, Miami County	\$162,300
Covington, Miami County	\$114,900
Fletcher, Miami County	\$112,300
Sidney, Shelby County	\$117,500

#### Housing Values Owner Occupied Units

	Piqua city, Miami County, Ohio	
	Estimate	Margin of Error
Total:	4,630	+/-846
Less than \$50,000	231	+/-190
\$50,000 to \$99,999	2,689	+/-791
\$100,000 to \$149,999	647	+/-327
\$150,000 to \$199,999	820	+/-303
\$200,000 to \$299,999	201	+/-173
\$300,000 to \$499,999	0	+/-193
\$500,000 to \$999,999	42	+/-69
\$1,000,000 or more	0	+/-193

Source: U.S. Census Bureau, 2017 American Community Survey 1-Year Estimates

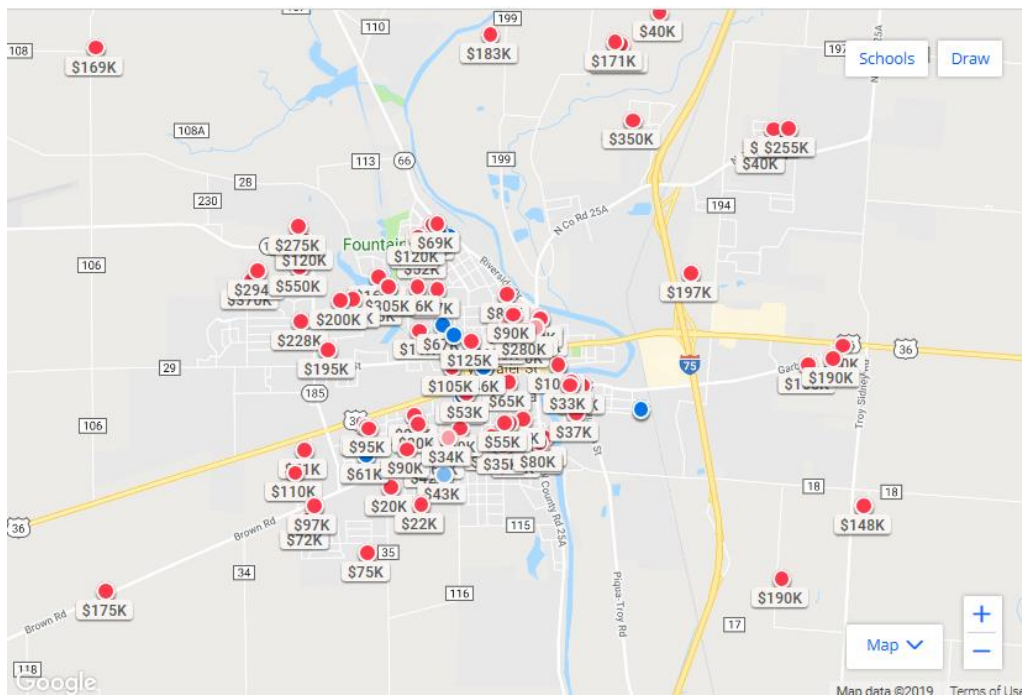
The City of Piqua, despite it's strong assets, is clearly suffering from effects of slum and blight as indicated in the property value estimates above.

Real estate listings were also reviewed for language that is prohitod under Fair Housing Act regulations and recommenadtions. No prohibited language was found. Provided herein is a map of the City of Piqua, a map of Piqua properties for sale on Zillow, and three current real estate listings one illustrating how handicap accesibility and visitability is marketed as an asset, one foreclosed home owned by Fannie Mae and a potentially blighted property listed for sale.

## City of Piqua Map



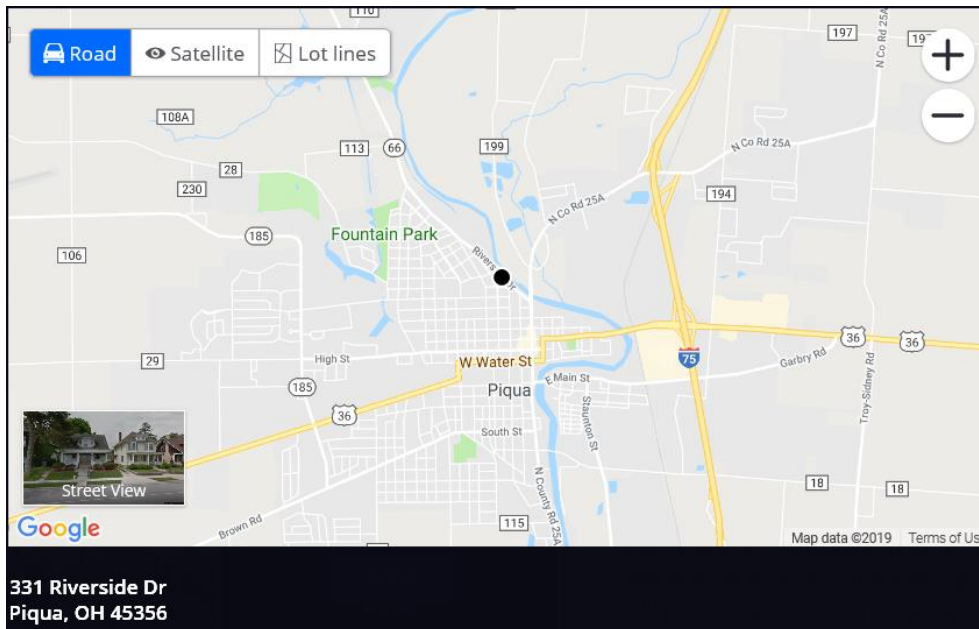
## Zillow Homes for Sale including For Sale by Owner in Piqua



## Real Estate Listing Example Promoting Accessibility and Visitability

331 Riverside Dr, Piqua, OH - \$124,900-3 bds-2 ba-2,267 sqft

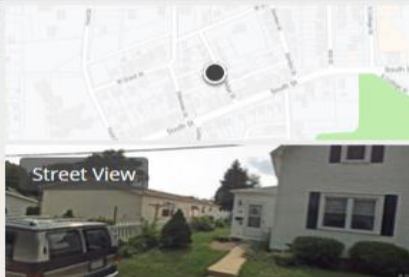
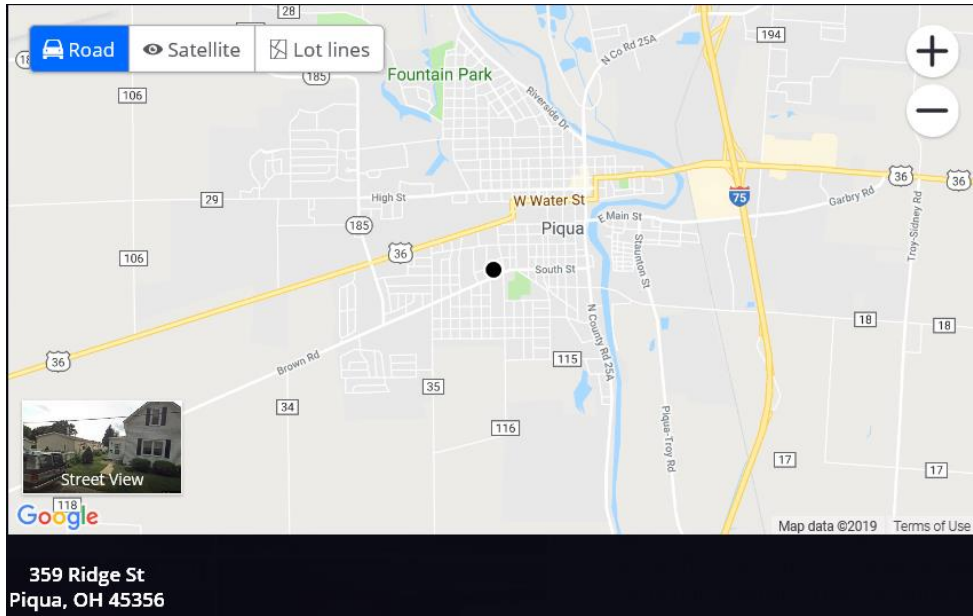
"Beautiful traditional stately home nestled in the heart of Piqua within walking distance to all your favorite spots! Stunning formal entry with original hardwood floors and woodwork along with the pocket doors this home is loaded with character of times past. This home offers generously sized bedrooms that will sure to fit all your furniture. Sit out on your large porch or relax outback on your new deck. With all the hidden storage you will possibly need this home is a must see! Handicap accessible by back deck into home".



**Real Estate Listing for Sale – Foreclosed- Fannie Mae Owned**

359 Ridge St, Piqua, OH 45356- \$34,000-3bd-1ba- 1286 sq. ft.

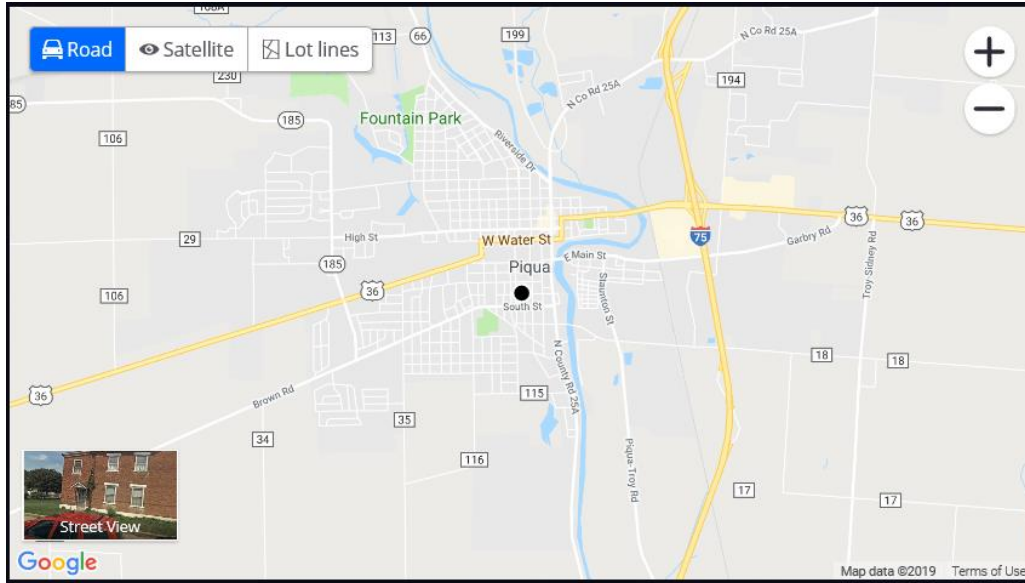
“This 1 1/2 story home features 3 bedrooms, 1 bath, living room, dining room, and kitchen. Approx. 1286 sq. ft. of living space. Nice size rooms thru out. Plus 2 car detached garage. Call for more details. This is a Fannie Mae HECM Property.”



## Real Estate Listing for Sale-Example of a Potential Blighted Property

439 Adams Street, Piqua OH- \$39,900-4bd-1.5 ba-3126 sq. ft

“This spacious grand home has so many possibilities. It has the potential to be a real beauty. Being sold as is. No repairs will be made. That being said it has large rooms and a beautiful staircase and some hardwood floors. HOME HAS BEEN CONDEMNED !!!!!!!!!!!!!!!”



## **REVIEW OF CITY OF PIQUA IMPEDIMENTS to FAIR HOUSING CHOICE 2008 and 2019**

Identified Impediments to Fair Housing Choice as listed in the comprehensive 2008 City of Piqua AI Report were as follows;

1. Lack of safe, decent, affordable housing for people within protected classes
2. Predatory Lending / Foreclosures
3. Lack of Financial Education Initiatives or Programs including but not limited to Foreclosure Intervention, Credit Repair/ Counseling, Homebuyer Counseling
4. Lack of resources to consistently provide Fair Housing Program Education and initiatives above minimum requirements
5. Lack of Economic Opportunity / Transportation Issues

In 2019, the effects of slum and blight that have resulted largely due to the real estate practices that were in place over a decade ago, that also were prolific in causing the national 2008 Economic Crisis, are evident in this community via the data presented and also upon in person observation of the community. Out of 16 Miami County Sherriff Sales of residential homes in the City of Piqua, six were cancelled prior to the sale indicating that citizens are seeking and finding relief. According to HUD, a property is "blighted" when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare. Abandoned, unsecured commercial and residential properties in the City of Piqua, especially in clusters such as in the Southview Neighborhood, are causing a significant urgent slum and blight situation. When the places where members of protected classes can afford to live are riddled with slum and blight, this becomes an urgent impediment to fair housing choice.

The City of Piqua is on track to continuously seek funds to eradicate or ameliorate the impediment of slum and blight in full force. It is also recommended that the City of Piqua consider reviewing it's State of Ohio Standard Fair Housing Program obligations and require detailed descriptions of complaints from it's contracted service of a local complaint contact, Miami County Department of Development, as well as to strive to provide fair housing education and outreach in a more meaningful way.

The results of this 2019 Analysis of Impediments to Fair Housing Choice Substantial Update provides the following impediments;

1. Slum and Blight Eradication
2. Meet or exceed Fair Housing Program Requirements with Excellence

An FAIR HOUSING ACTION PLAN is provided herein.

**CITY OF PIQUA FAIR HOUSING ACTION PLAN**

<b>IMPEDIMENT</b>	<b>ACTION FY2019</b>	<b>ACTION FY2019 and Beyond</b>
<b>SLUM and BLIGHT</b>	Continue to address this impediment by seeking any and available funding to eradicate Slum and Blight due to vacant commercial structures and in residential area clusters such as in the Southview Neighborhood. Continue code enforcement activities to ameliorate or prevent future issues.	Continue to address this impediment by seeking any and available funding to eradicate Slum and Blight due to vacant commercial structures and in residential area clusters such as in the Southview Neighborhood and expand efforts to provide full impact for the benefit of members of protected classes and the entire community. Continue code enforcement activities to ameliorate or prevent future issues.
<b>Lack of Fair Housing Initiatives beyond minimum requirements</b>	Review State of Ohio Standard Fair Housing Program Requirements. Request more detailed information about the nature of complaints and descriptions of actions taken in order o better ascertain housing issues. Consider meaningful ways to provide Fair Housing Outreach and Education beyond minimum requirements.	Stay up to date on State of Ohio Standard Fair Housing Program Requirements. Request more detailed information about the nature of complaints and descriptions of actions taken. Consider meaningful ways to provide Fair Housing Outreach and Education beyond minimum requirements.

LOCAL COMPLAINT DATA CONTRACTED FROM THE MIAMI COUNTY DEPARTMENT of DEVELOPMENT  
2019

6/21/2019

YEARLY NUMBER OF FAIR HOUSING CALLS

MONTH	# of CALLS	City of Troy	City of Piqua	City of Tipp City	Village of Covington	Village of West Milton	Unknown	LIT	Disc.
January	3	1				1		3	
February	2	2						2	
March	1		1					1	
April	2	2						2	
May	4	1				3		4	
June									
July									
August									
September									
October									
November									
December									
<b>Total</b>	<b>12</b>	<b>5</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>4</b>	<b>12</b>	<b>0</b>
<b>2019</b>									

YEARLY NUMBER OF FAIR HOUSING CALLS

6/21/2019

MONTH	# of CALLS	City of Troy	City of Piqua	City of Tipp City	Village of Covington	Village of West Milton	Unknown	LT	Disc.
January	1	1						1	
February	2	1		1				2	
March	1		1					1	
April	3	2					1	3	
May	6	4		1			1	6	
June	4	3			1			4	
July	1	1						1	
August	3	1	1				1	3	
September	2		2					2	
October	2						2	2	
November	4		1			2	1	4	
December	2		2					2	
<b>Total</b>	<b>31</b>	<b>12</b>	<b>6</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>6</b>	<b>31</b>	<b>0</b>
2018									

MIAMI COUNTY -SHERRIFF SALE DATA January-June 26, 2019

06/26/19	Unity National Bank	Kinsella, et al.	19-039	5165 N Stillwell Rd	Piqua	\$95,000.00	sold \$82,100.00
06/26/19	Fifth Third Mortgage Co	Beeckman, et al.	18-154	809 South St	Piqua	\$73,000.00	canceled
06/26/19	U S Bank, NA	Alexander, et al.	19-048	254 N Wall St	Covington	\$90,000.00	sold \$60,000.00
06/26/19	Fifth Third Mortgage Co	Doepel, et al.	18-122	110 Wagner Rd	W Milton	\$79,000.00	canceled
06/19/19	Jim Stubbs Treas., Miami Co.	Black, et al. 2nd sale	18-123	411 Wood St	Piqua	Min Bid \$12,000.00	sold \$12,000.00
06/19/19	First Financial Bank	Hayes, et al.	18-187	403 E Franklin St	Troy	\$50,000.00	No Bids
06/12/19	Fed. Home Loans Mort. Corp.	Belt, et al.	14-403	1519 Nicklin Ave	Piqua	\$54,000.00	CANCELED
06/12/19	Ditech Financial LLC	Yates, et al.	17-492	3443 Stauffer Rd	Laura	\$32,000.00	sold \$24,500.00
06/12/19	Jim Stubbs Treas., Miami Co.	Valentine, et al.	18-262	17 E Cross St	Potsdam	Min Bid \$5,845.40	sold \$7,500.00
06/05/19	Jim Stubbs Treas., Miami Co.	Black, et al.	18-123	411 Wood St	Piqua	Min Bid \$12,000.00	NO BIDS
05/29/19	Wilmington Trust, NA	Ferguson, et al.	18-216	1426 Sussex Rd	Troy	\$88,000.00	sold \$79,000.00
05/22/19	Unity National Bank	Longendelpher, et al.	18-456	183 Pearl St.	Covington	\$72,000.00	sold \$48,000.00
05/22/19	Jim Stubbs, Treas. Miami Co.	Wood, et al.	15-324	Riverside Dr.	Lot 3221	Min Bid \$4,000.00	sold \$4,000.00
05/15/19	NO SALES						
05/08/19	Jim Stubbs, Treas., Miami Co	Supinger, et al.	18-412	206 S Market St	Troy	Min Bid \$13,617.27	canceled
05/01/19	Home Point Financial Corp	Williams, et al.	18-442	1580 Cornish Rd	Troy	\$200,000.00	canceled
04/24/19	Mutual Federal	Muhlenkamp, et al.	18-430	576 Willow Creek Way	Troy	\$224,000.00	canceled
04/17/19	NO SALES						
04/10/19	Fifth Third Mortgage Co	Thompson, et al.	16-341	9 South Grant St	Covington	\$75,000.00	sold \$50,000.00
04/10/19	U S Bank Trust, NA	Elifritz, et al.	18-427	612 W Water	Piqua	\$40,000.00	sold \$42,750.00
04/03/19	Wells Fargo Bank, NA	Fornara, et al.	17-425	1500 Broadway	Piqua	\$80,000.00	sold \$53,334.00
04/03/19	Ditech Financial LLC	Fields, et al.	18-086	311 S Market St	Troy	\$165,000.00	sold \$110,000.00
04/03/19	PennyMac Loan Services, LLC	Gibbs, et al.	18-219	5047 Meadowview St	Tipp City	\$270,000.00	sold \$235,000.00
04/03/19	United States of America, Dept Ag	Lang, et al.	17-430	7711 S Jay Rd	West Milton	\$95,000.00	canceled
03/27/19	Bayview Loan Servicing, LLC	Hale, et al.	18-446	902 W North St	Piqua	\$63,000.00	canceled
03/27/19	Union Home Mortgage Corp.	Underwood, et al.	18-441	6355 Free Rd	Piqua	\$120,000.00	sold \$103,500.00
03/27/19	Ministry Partners Invest. Co LLC	Spirit Life Church, et al.	18-379	8547/8527 N Co Rd 25A	Piqua	\$650,000.00	sold \$433,334.00
03/27/19	CitiMortgage , Inc.	Butt, et al.	18-429	808 W Greene St	Piqua	\$61,000.00	canceled
03/27/19	Covington Savings & Loan	Combs, et al.	18-377	612 Lincoln St	Troy	\$42,000.00	sold \$34,100.00
03/27/19	Fifth Third Mortgage Co	Martin, et al.	18-296	1501 Sweetbriar Ave	Piqua	\$74,000.00	sold \$84,500.00
03/27/19	Ditech Financial LLC	Yates, et al.	17-492	3443 Stauffer Rd	Laura	\$32,000.00	canceled
03/20/19	The Money Source, Inc	Townsend, et al.	18-336	585 Storm Ct	Tipp City	\$185,000.00	sold \$162,000.00
03/20/19	Fifth Third Bank	Mills, et al.	18-149	1509 Garfield St	Piqua	\$53,000.00	canceled
03/13/19	Ditech Financial LLC	Calvert, et al.	18-334	3118 Seminole Way	Piqua	\$167,000.00	sold \$144,400.00
03/13/19	U S Bank, NA	Forman, et al.	15-463	754 S Third St	Tipp City	\$72,000.00	sold \$48,000.00
03/13/19	Freedom Mortgage Corp.	Collins, et al.	15-005	120 South Miami St	West Milton	\$90,000.00	canceled
03/06/19	Jim Stubbs Treas., Miami Co.	Gibson, et al.	18-289	829 W Water St	Piqua	Min. Bid \$11,689.97	sold \$11,689.97
02/27/19	Jim Stubbs, Treas. Miami Co.	Wood, et al.	15-324	Riverside Dr, Piqua	IN LOT 3221 65 E PT	Min Bid \$6,357.77	NO BIDS
02/27/19	Jim Stubbs, Treas. Miami Co.	Free, et al.	18-290	1126 W Water St	Piqua	Min Bid \$8,485.26	sold \$8,485.26
02/27/19	Selene Finance LP	Barnes, et al.	18-301	7983 S Co Rd 25-A	Tipp City	\$126,000.00	canceled
02/27/19	Wright Patt Cred Union, Inc.	Brown, et al.	18-199	868 N Westedge Dr	Tipp City	\$120,000.00	sold \$95,100.00
02/20/19	Mutual Federal Savings Bank	Vision Apostolic Temple, et al.	18-243	508 N College St	Piqua 2nd sale	\$12,000.00 no min bid	sold \$500.00
02/20/19	Nationstar Mortgage LLC	Buecher, et al.	18-304	1000 Echo Lake Dr	Piqua	\$300,000.00	sold \$200,000.00
02/13/19	Fifth Third Bank	Downs, et al.	18-325	835 Fountain St	Troy	\$40,000.00	sold \$38,100.00
02/13/19	Jim Stubbs, Treas. Miami Co.	Wood, et al.	15-324	Riverside Dr, Piqua	IN LOT 3221 65 E PT	Min Bid \$6,357.77	No Bids
02/13/19	Jim Stubbs, Treas. Miami Co.	Free, et al.	18-290	1126 W Water St	Piqua	Min Bid \$8,485.26	No Bids
02/06/19	Mutual Federal Savings Bank	Vision Apostolic Temple, et al.	18-243	508 N College St	Piqua	\$12,000.00	No Bids
01/30/19	Freedom Mortgage Corp.	Savage, II , et al.	18-190	897 Crossbow Ln	Troy	\$290,000.00	canceled
01/30/19	Deutsche Bank Nat Trust Co.	Ingle, et al.	18-356	10987 Fenner Rd	Laura	\$235,000.00	canceled
01/16/19	Jim Stubbs, Treas.,Miami Co	Millhouse, et al.	18-261	8055 N Lena Palestine Rd	Conover	Min Bid \$4,959.45	sold \$ 5,800.00
01/09/19	UVMC Nursing Care, Inc.	Peterson, et al.	17-505	2200 Statler Rd & 4553 Piqua Troy	Troy	\$154,429.57	sold \$102,953.00
01/02/19	Ditech Financial LLC	Yates, et al.	17-492	3443 Stauffer Rd	Laura	\$32,000.00	canceled
01/02/19	Ditech Financial LLC	Staggs, et al.	17-204	9040 S Palmer Rd	New Carlisle	\$279,000.00	canceled
01/02/19	U S Bank, NA	Forman, et al.	15-463	754 S Third St	Tipp City	\$72,000.00	canceled
01/02/19	Fifth Third Bank	Mills, et al.	18-149	1509 Garfield St	Piqua	\$53,000.00	canceled

MIAMI COUNTY OHIO SHERRIFF SALES PIQUA ONLY DATA

06/26/19	Unity National Bank	Kinsella, et al.	19-039	5165 N Stillwell Rd	Piqua	\$95,000.00	sold \$82,100.00
06/26/19	Fifth Third Mortgage Co	Beeckman, et al.	18-154	809 South St	Piqua	\$73,000.00	canceled
06/19/19	Jim Stubbs Treas., Miami Co.	Black, et al. 2nd sale	18-123	411 Wood St	Piqua	Min Bid \$12,000.00	sold \$12,000.00
06/05/19	Jim Stubbs Treas., Miami Co.	Black, et al.	18-123	411 Wood St	Piqua	Min Bid \$12,000.00	NO BIDS
06/12/19	Fed. Home Loans Mort. Corp.	Belt, et al.	14-403	1519 Nicklin Ave	Piqua	\$54,000.00	CANCELED
04/10/19	U S Bank Trust, NA	Elifritz, et al.	18-427	612 W Water	Piqua	\$40,000.00	sold \$42,750.00
04/03/19	Wells Fargo Bank, NA	Fornara, et al.	17-425	1500 Broadway	Piqua	\$80,000.00	sold \$53,334.00
03/27/19	Bayview Loan Servicing, LLC	Hale, et al.	18-446	902 W North St	Piqua	\$63,000.00	canceled
03/27/19	Union Home Mortgage Corp.	Underwood, et al.	18-441	6355 Free Rd	Piqua	\$120,000.00	sold \$103,500.00
03/27/19	Ministry Partners Invest. Co LLC	Spirit Life Church, et al.	18-379	8547/8527 N Co Rd 25A	Piqua	\$650,000.00	sold \$433,334.00
03/27/19	CitiMortgage, Inc.	Butt, et al.	18-429	808 W Greene St	Piqua	\$61,000.00	canceled
03/27/19	Fifth Third Mortgage Co	Martin, et al.	18-296	1501 Sweetbriar Ave	Piqua	\$74,000.00	sold \$84,500.00
03/20/19	Fifth Third Bank	Mills, et al.	18-149	1509 Garfield St	Piqua	\$53,000.00	canceled
03/13/19	Ditech Financial LLC	Calvert, et al.	18-334	3118 Seminole Way	Piqua	\$167,000.00	sold \$144,400.00
03/13/19	myCUMortgage, LLC	Fledderman, et al.	18-406	511 Harney St	Piqua	\$73,000.00	sold \$56,000.00
03/06/19	Jim Stubbs Treas., Miami Co.	Gibson, et al.	18-289	829 W Water St	Piqua	Min. Bid \$11,689.97	sold \$11,689.97
02/13/19	Jim Stubbs, Treas. Miami Co.	Wood, et al.	15-324	Riverside Dr, Piqua	IN LOT 3221 65 E PT	Min Bid \$6,357.77	No Bids
02/27/19	Jim Stubbs, Treas. Miami Co.	Wood, et al.	15-324	Riverside Dr, Piqua	IN LOT 3221 65 E PT	Min Bid \$6,357.77	NO BIDS
02/27/19	Jim Stubbs, Treas. Miami Co.	Free, et al.	18-290	1126 W Water St	Piqua	Min Bid \$8,485.26	sold \$8,485.26
02/13/19	Jim Stubbs, Treas. Miami Co.	Free, et al.	18-290	1126 W Water St	Piqua	Min Bid \$8,485.26	No Bids
02/20/19	Mutual Federal Savings Bank	Vision Apostolic Temple, et al.	18-243	508 N College St	Piqua 2nd sale	\$12,000.00 no min bid	sold \$500.00
02/06/19	Mutual Federal Savings Bank	Vision Apostolic Temple, et al.	18-243	508 N College St	Piqua	\$12,000.00	No Bids
02/20/19	Nationstar Mortgage LLC	Buecher, et al.	18-304	1000 Echo Lake Dr	Piqua	\$300,000.00	sold \$200,000.00
01/02/19	Fifth Third Bank	Mills, et al.	18-149	1509 Garfield St	Piqua	\$53,000.00	canceled

2011-2015 Low-Moderate-Income Summary Data for Ohio Non-Entitlement Counties and Places					
Area	Low Pop	Low-Mod Pop	LMI Universe	LMI Percent	Margin of Error***
<b>Miami County</b>	<b>20,865</b>	<b>38,570</b>	<b>102,545</b>	<b>37.61%</b>	
Bethel Township	650	1,275	4,895	26.05%	
Bradford Village*	340	750	1,715	43.73%	+/-7.00
Brown Township	150	350	1,330	26.32%	
Casstown Village	80	145	275	52.73%	+/-17.00
Concord Township	6,325	11,205	30,170	37.14%	
Covington Village	660	1,220	2,535	48.13%	+/-7.90
Elizabeth Township	155	610	1,500	40.67%	
Fletcher Village	35	140	430	32.56%	+/-11.20
Laura Village	115	180	425	42.35%	+/-12.70
Lostcreek Township	265	525	1,680	31.25%	
Ludlow Falls Village	65	160	255	62.75%	+/-15.10
Monroe Township	1,740	3,795	15,635	24.27%	
Newberry Township	1,395	2,695	6,420	41.98%	
Newton Township	420	1,110	3,425	32.41%	
Piqua City	6,820	11,170	20,435	54.66%	+/-4.20
Pleasant Hill Village	165	440	1,165	37.77%	+/-9.20
Potsdam Village	100	150	325	46.15%	+/-17.00
Springcreek Township	335	595	1,915	31.07%	
Staunton Township	165	525	2,170	24.19%	
Tipp City City	1,190	2,860	9,700	29.48%	+/-6.50
Troy City	5,945	10,355	25,065	41.31%	+/-4.50
Union Township	1,790	3,790	9,960	38.05%	
Washington Township	255	430	1,240	34.68%	
West Milton Village	935	2,175	4,680	46.47%	+/-8.50

Source: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

\*Place located in multiple counties, which has historically had the largest proportion of population in the county it's listed under. These places will only be eligible for CDBG funds directly from the county it's listed under.

\*\*Place with contract that assigns the CDBG Allocation administration to the County it is listed under.

\*\*\*Margin of Error provided by HUD for Places and CDP's only.