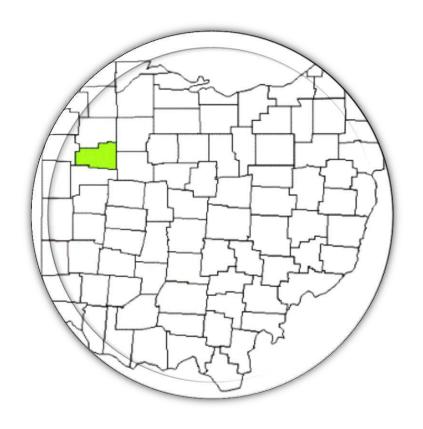


West Ohio Community Action Partnership



2021 Community
Assessment
Annual Update

ALLEN COUNTY

This update to the community assessment for Allen County does not reflect all of the changes that have occurred since the last report; rather it highlights some significant changes in the way we see barriers to low-income families attaining family stability; and the way in which we may approach possible solutions.

The COVID-19 pandemic caused us to shift into new roles in the community, serving people in need in a much different way, all while tripling the services we are providing. Our staff have been on the front lines of the pandemic for 22 months so far, with no slowdown in sight.

Looking back, and seeing the number of families we helped in 2020, and now in 2021, there is much accomplished. We distributed millions of dollars to help people from losing their homes and continue to do so.

The total population for Allen County in 2021 was 103,912, with 40,161 total households averaging a household size of 2.4. Allen County's growth has decreased by 4.47% since 2010.

County	Population, 2021	Growth Since 2010
Allen County, OH	103,912	-4.47%

World Population Review, 2021

Allen County has a significantly higher rate of individuals in poverty than both Auglaize and Mercer Counties. Allen County reports a total of 12,452 individuals, with Auglaize and Mercer Counties reporting 3,297 and 2,710 respectively. The median household income for Allen County is \$55,048.

West Ohio CAP provided rent and mortgage assistance to individuals affected by COVID-19 due to employment changes, childcare changes, and more. The agency provided rent assistance to over 1,200 customers in 2021, as well as about 200 customers with mortgage assistance in Allen, Auglaize and Mercer Counties. These are both significant increases

considering in 2020 there were only a total of 276 eligible households being served with rent assistance through CSBG and other non-COVID-19 relief funding.

According to the National Low-Income Housing Coalition, the Lima Metropolitan Statistical Area (MSA) is comprised of 13,387 renter occupied units (33%). Similarly, the state of Ohio is 34% renters, with a number of 1,587,312 renter households. Fair Market Rent for a two-bedroom apartment in Lima is \$747 per month. The previous year, rent for a two-bedroom home was \$712 per month. This is a 4.92% increase year-over-year. Compared to the rest of Ohio, the Lima FMR area is more expensive than 52% of the state.

	# of Renter	% of Renter	FMR for	FMR for	% increase
County	Occupied	Occupied	2- bedroom 2- bedroom fi	from 2020	
	Units	Units	in 2020	in 2021	to 2021
Allen	13,387	33%	\$712	\$747	4.92%

National Low-Income Housing Coalition, Out of Reach 2021 https://www.rentdata.org/allen-county-oh/2021

Ohio's minimum wage is \$8.80, making the rent affordable price at minimum wage, \$458. The current fair market rent for a 2-bedroom unit in the Lima MSA is \$747. In order to afford a 2-bedroom unit earning minimum wage, an individual would have to work 65 hours each week. The estimated mean renter wage for Lima MSA is \$12.33, with an affordable rent at mean renter wage being \$641. In order to afford a 2-bedroom unit at fair market rent, an individual in Allen County would need to obtain an hourly wage of minimum \$14.37. Affordable rent continues to be an issue for Allen County.

West Ohio CAP partnered with local agencies to provide non-congregate shelter to homeless families who needed to quarantine or isolate to prevent the spread of the COVID-19

virus in shelters and our communities. In 2021, we provided emergency lodging to over 250 households in the three counties we serve. There are several shelters available for homeless individuals or families in Allen, but no shelters in Auglaize or Mercer. There continues to be a lack of safe and affordable housing in all counties. WOCAP is committed to making sure that we are helping family's budget for housing and reduce other cost burdens to become better able to obtain/maintain housing in the future.

In 2021, our agency has experienced an increase in the number of individuals needing assistance with evictions. This increase from 2020 is significant to point out because this shows that the need is still relevant and continues to increase even this long after the initial start of the COVID-19 public health emergency when individuals were losing their jobs and being affected negatively by the pandemic.

West Ohio CAP continued to actively respond to the changing conditions to fulfill the needs in the communities we serve through areas such as food assistance, transportation needs, appliances, clothing assistance and more. In the year 2021, we assisted over 25 individuals with transportation needs, over 15 with emergency food assistance, 15 with appliances, and over 20 with other emergency supportive services in Allen, Auglaize and Mercer Counties.

Individuals received assistance through the Supplemental Nutrition Assistance Program (SNAP) in the year 2021. In Allen County, there were an average of 6,500 households totaling an average of 14,000 active members each month in 2021. Of the total active members, an average of 7,800 each month were adults and an average of 6,300 were children.

Working together, West Ohio CAP and the City of Lima acquired both public and private sector funding in the amount of \$2.4 million for the upcoming CSBG Grant two-year period, to address lead hazards in Lima and the surrounding communities. The quality of housing remains

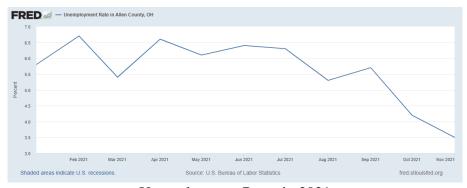
a concern. There is a concentration of pre-1978 housing in the City of Lima, but also in the rural areas as well. There is a high risk for lead hazards in these homes that go unabated. Home repairs completed remained the same with a total of two homes in both 2020 and 2021. Both lead hazard control and home repair programs have been affected by the pandemic. There is a shortage of availability of contractors and licensed lead abatement contractors. WOCAP received funds in October of this year from the Ohio Department of Health to educate the public and recruit contractors willing to get licensed for lead abatement.

In 2021, our agency has provided over 450 households with utility assistance, not including the Home Energy Assistance Program (HEAP) or Percentage of Income Payment Plan (PIPP). For the services of HEAP, PIPP, Winter Crisis and Summer Crisis, there was a decrease in the number served between the years 2020 and 2021. There was a total of over 1,000 households more served in 2020 than projected for end of year 2021. This can reflect the increased need for services in 2020 for those who may not have needed services in the past.

Homeownership and Financial Management classes continued to be held virtually to serve customers interested in increasing their financial knowledge and/or becoming homeowners. In the past year, our agency assisted 7 individuals in purchasing their first homes with a \$474,947.00 housing mortgage value. Homeownership numbers have decreased due to pandemic unemployment and the competitive housing market. WOCAP's Housing Team continues to build community relationships through presentations at local agencies, as well as meeting with financial institutions, realtors, insurance agents, and community and neighborhood organizations.

The unemployment rate in Allen County in the year 2021 peaked in February with 6.7%, or 3,295 individuals. The lowest number in 2021 occurred in the month of October with 4.2%,

totaling 2,033 individuals. Similarly, the state of Ohio experienced their lowest unemployment number towards the end of the year. In November 2021, the state of Ohio had a 3.5% unemployment rate. February 2021 was also a high unemployment rate at 5.6%, but the month with the highest unemployment rate for the state of Ohio was June at 6.3%.



Unemployment Rates in 2021

Area	Month with Highest Unemployment Rate in 2021	%	Month with Lowest Unemployment Rate in 2021	%
Allen County, OH	February 2021	6.7%	October 2021	4.2%
Ohio	June 2021	6.3%	November 2021	3.5%

West Ohio CAP has played a vital role in the community, working to improve and increase services to eligible West Ohio CAP clients by providing access to home repair services, lead abatement, transportation, eye glasses, work supports such as uniforms, as well as career and job opportunities for early childhood graduates at Lima Senior High School and Apollo Career Center. Unfortunately, due to the COVID-19 pandemic, we were unable to host Head Start interns in our classroom from March 2020 through September 2021, but this past Fall they were able to return to gain work experience in the classrooms. The income limit for eligibility went from 125% to 200% Federal Poverty Guidelines. The CSBG's income increase of eligibility has allowed West Ohio CAP to serve more individuals than in the past. In addition,

West Ohio CAP continued to advocate for change to improve the quality and affordability of housing for low-income people.

West Ohio CAP continues our high quality of services provided by Early Head Start and Head Start services with a Five Star rating in the Step Up to Quality statewide program. West Ohio CAP has also worked with additional child-care centers to achieve additional star ratings. Step Up to Quality (SUTQ) is a five—star quality rating and improvement system administered by the Ohio Department of Education and Ohio Department of Job and Family Services (ODJFS). SUTQ recognizes and promotes learning and development programs that meet quality program standards that exceed preschool licensing health and safety regulations. Step Up to Quality program standards are based on national research identifying standards which lead to improved outcomes for children. All Early Childhood Education (ECE) programs funded by the Ohio Department of Education (ODE) are mandated to participate in Step Up To Quality and are required to achieve a rating of 3, 4, or 5 to maintain state funding.

In Fall of 2021, West Ohio CAP enrolled 308 children into the Early Head Start and Head Start Programs. There were 67 enrolled in Early Head Start, 175 enrolled in Head Start and 66 enrolled in our childcare partnerships. More than half of Ohio's 52 Head Start providers are ready to serve more Early Head Start children. In 2021, the state of Ohio served 6,166 children between the ages of birth to age 3.

The work documented in this summary confirms that West Ohio CAP and other local service agencies had a positive impact on the local community, especially assisting additional individuals during the hardships that arose from the COVID-19 pandemic. West Ohio CAP continues to focus on self-sufficiency programs such as financial management and efforts towards affordable housing. Parenting and early childhood interventions are still needed to help families

get out of the cycle of poverty. However, it is clear that West Ohio CAP alone cannot solve the persistent poverty cycle burdening so many Allen County residents.

The accomplishments documented in the most recent Community Assessment reflects not only the work of West Ohio CAP, but of many other community organizations and government entities working together. These partnerships resulted in positive community-wide changes in education, employment, housing, transportation, and social services. One of this community's best assets is the ability to work together, with other community stakeholders, on these important issues. West Ohio CAP is proud to be part of this community and looks forward to continuing to work together with other local service and government agencies alike, to improve the standard of living for all County residents.

Sources

https://ohio.hometownlocator.com

National Low-Income Housing Coalition, Out of Reach 2021, Ohio

https://www.rentdata.org/allen-county-oh/2021

https://datacenter.kidscount.org/data/tables/

https://www.ohsai.org/docs/EHS_in_Ohio_2021.pdf