

West Ohio Community Action Partnership



2023 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 continuous effects of the COVID-19 pandemic were still visible in 2023. Our agency proceeded with serving people in need in non-traditional ways and provided more services than done in years prior for families who otherwise in the past, had never had a need for our programs. These non-traditional ways of serving included expanding our online and virtual presence to the families and individuals seeking assistance. Looking back, and seeing the number of families we have helped since the start of the pandemic, 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 2023 was 100,970, with 40,671 total households averaging a household size of 2.42. Allen County's growth has decreased by 0.67% since 2010.

| County | Population, 2023 | Growth Since 2010 |
|------------------|------------------|-------------------|
| Allen County, OH | 100,970 | -0.67% |

World Population Review, 2024

Allen County reports a total of 13,230 individuals living in poverty. The number of individuals in poverty has risen from years past. The median household income for Allen County is \$55,114.

In 2023, West Ohio CAP maintained our services of rent and mortgage assistance to individuals affected by COVID-19 due to employment changes, childcare changes, and more. According to our community needs assessments collected from customers throughout the year, rent and mortgage assistance was the highest need. The agency provided rent assistance to 612 households in 2023, as well as about 15 households with mortgage assistance in Allen, Auglaize

and Mercer Counties. We continued to see many in need of rent assistance, considering in 2020 there were only a total of 276 eligible households being served with rent assistance prior to the COVID-19 pandemic.

According to the National Low-Income Housing Coalition, the Lima Metropolitan Statistical Area (MSA) is comprised of 13,455 renter occupied units (33%). Similarly, the state of Ohio is 33% renters, with a number of 1,588,226 renter households. Fair Market Rent for a two-bedroom apartment in Lima is \$854 per month. The previous year, rent for a two-bedroom home was \$767 per month. This is a 11.34% increase year-over-year. Compared to the rest of Ohio, the Lima FMR area is more expensive than 79% of the state.

| | # of Renter | % of Renter | FMR for | FMR for | % increase |
|--------|-------------|-------------|------------|------------|------------|
| County | Occupied | Occupied | 2- bedroom | 2- bedroom | from 2020 |
| | Units | Units | in 2022 | in 2023 | to 2021 |
| Allen | 13,455 | 33% | \$767 | \$854 | 11.34% |

National Low-Income Housing Coalition, 2024 https://www.rentdata.org/allen-county-oh/2024

Ohio's minimum wage is \$10.10, making the rent affordable price at minimum wage, \$525. The current fair market rent for a 2-bedroom unit in the Lima MSA is \$854. In order to afford a 2-bedroom unit earning minimum wage, an individual would have to work 65 hours each week. 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 \$16.42. Affordable rent continues to be an issue for Allen County. The 2023 Ohio Out of Reach report reveals a significant gap between renters' income and the cost of rent. A large concern of ours in regards to the rising cost of rent is those individuals who receive a fixed income, such as Supplemental Security Income (SSI). We have seen an increase in those in need of rent assistance who receive this type of payment. An average SSI payment is \$991/month, and that makes affordable rent for them only \$274/month. One way our agency has taken a step in assisting the aging population, is that WOCAP and Area Agency on Aging 3 partnered to streamline the application process. When applying for WOCAP services, any customers of theirs will be assisted with the paperwork and then be sent to us. We strive to continue to partner with various community local agencies to serve our community with their various needs and ensure resources are available for all.

Our agency received additional COVID funding twice in 2023 to assist individuals and families with housing assistance in relation to rent, rent arrears, mortgage, evictions and more. All of this money had been expended by the end of 2023, and now going back to pre-COVID funding and how we can help people will look a lot different moving forward. 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.

West Ohio CAP partnered with local agencies to provide non-congregate shelter to homeless families who otherwise would not be able to stay at a shelter in our communities. In 2023, we provided emergency lodging to 35 households in the three counties we serve. Our agency no longer has the COVID funding we were using to house individuals and families who were homeless into a safe hotel. With this resource gone, our only option now is to refer homeless individuals to a shelter. There are several shelters available for homeless individuals or families in Allen, but still no shelters in Auglaize or Mercer. In 2023, our agency has experienced a decrease in the number of individuals needing assistance with evictions. This decrease since 2022 is significant to point out because while it shows that the need is still relevant, it proves that our additional funding was helping families and individuals obtain and maintain safe housing. However, the housing needs remain 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.

Another recommendation from our Community Assessment in 2022 was to collaborate with other community stakeholders to ensure an accurate count of the homeless across the community. West Ohio CAP is working to establish a broader understanding and recognition of the homelessness problem in the community. We have worked with others in the three counties we serve to organize The Point in Time Count, which is an annual mandatory activity to count homeless individuals. In 2023, almost 60 individuals were counted on the date and time of The Point in Time Count in the designated census tracts.

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 and more. In the year 2023, we assisted a total of 99 households with supportive services in Allen, Auglaize and Mercer Counties. Over 21 individuals were provided transportation needs and 60 with appliances. All of this was done while simultaneously facing a staff shortage, similar to other agencies and businesses in the area. In 2023, we were down an average of 24 staff with a turnover rate of 36.6%.

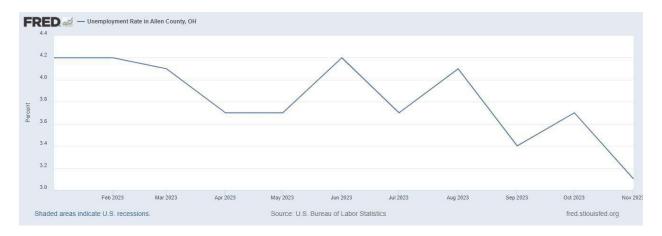
Individuals received assistance through the Supplemental Nutrition Assistance Program (SNAP) in the year 2023. In Allen County, there were 5,670 households totaling 11,506 active

members as of June 2023. Of the total active members, 6,598 were adults and 4,908 were children.

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. The focus for 2023 was put on the prevention of lead through demolition and treating the ground, as well as recruiting contractors. Home repairs completed remained the same as previous years, with a total of two homes in 2023. 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 \$375,000 from the Ohio Department of Health to educate the public and recruit contractors willing to get licensed for lead abatement. As recommended in our 2022 Community Assessment, WOCAP has prioritized efforts to focus on lead. With this suggestion, we held a Lead Contractor class in 2023, and we had 36 individuals complete the class in 2023 through two separate sessions.

In relation to this, it was another recommendation to widen lead-based testing for children under the age of 6 years and to increase awareness of the importance of testing. In October of 2023, our agency hosted a National Lead Poisoning Prevention Week event with the Ohio Lead Free Kids Coalition. The event included a tour of the child care rooms where public dollars had been deployed to replace windows to prevent lead exposure to the children. According to Allen County Public Health, they reported in that in 2023 Allen County had seen a significant rise in the number of children who have had elevated blood levels reported to their agency. Spreading awareness and increasing lead testing for children will remain a priority for WOCAP moving forward. In 2023, our agency has provided over 730 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, the number served returned closer to those served in years prior to pandemic. The various COVID-19 funds received allowed us to provide utility assistance for a large number of customers. This can reflect the increased need for services since 2020 for those who may not have needed services in the past. A recommendation made in our previous community assessment suggested WOCAP expand efforts to increase education and programming regarding efficient energy usage in homes. From this recommendation, WOCAP successfully acquired an Energy Conservation Grant in 2023 that will allow staff to go into homes for an assessment and assist with items that will help customers conserve energy to reduce the amount of income spent on utility costs.

Financial Management classes continued to be held virtually to serve customers interested in increasing their financial knowledge and/or becoming homeowners. In 2023, our agency had 8 individuals complete the Financial Management courses, and 4 individuals complete the Homeownership Program classes. Homeownership numbers have decreased due to pandemic unemployment and the continued 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 2023 decreased from previous years. The rate peaked in January, February and June with 4.2%. The lowest number in 2023 occurred in the month of November with 3.1%. Similarly, the state of Ohio experienced their highest unemployment number towards the beginning of the year. In January 2023, the state of Ohio had a 4.0% unemployment rate. However, the month with the lowest unemployment rate for the state of Ohio was July at 3.3%.



Unemployment Rates in 2023

| Chempio Jinent Rates in 2020 | | | | | | |
|------------------------------|--|------|---|------|--|--|
| Area | Month with Highest Unemployment Rate in 2023 | % | Month with Lowest Unemployment Rate in 2023 | % | | |
| Allen County, OH | Jan/Feb/June 2023 | 4.2% | November 2023 | 3.1% | | |
| Ohio | January 2023 | 4.0% | July 2023 | 3.3% | | |

West Ohio CAP has played a vital role in the community, working to improve and increase services to eligible West Ohio CAP clients. We provided 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. A recommendation from our most recent community assessment suggested to help support workforce through education and skills development activities. We fulfill this through our student interns we welcome into our classrooms to receive hands-on experience with children in a classroom setting. The income limit for eligibility remained at 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 2023, West Ohio CAP enrolled 337 children into the Early Head Start and Head Start Programs. There were 74 enrolled in Early Head Start, 193 enrolled in Head Start and 69 enrolled in our childcare partnerships.

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, and the effects are still present in the communities we serve. The higher cost of rent continues to be a burden to many.

West Ohio CAP continues to focus on self-sufficiency programs such as financial management and efforts towards affordable housing. Along with affordable housing, we are prioritizing safe and healthy homes through our lead efforts. 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

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Allen County Public Health, Senate Select Committee on Housing Hearing, December 2023

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