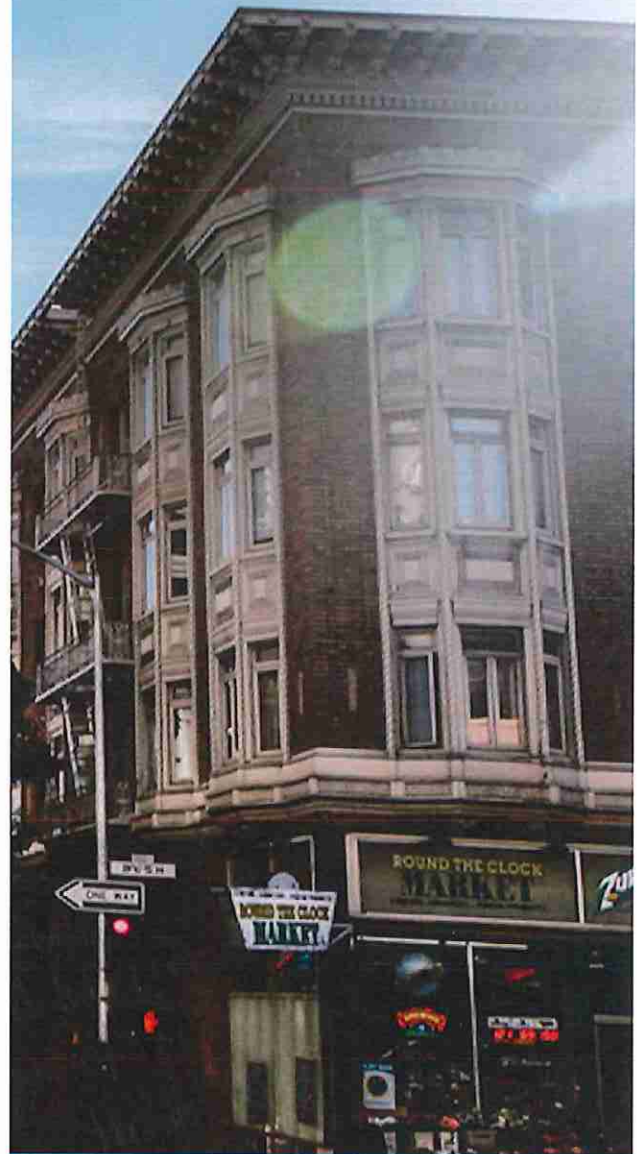




2021-2023 Community Needs Assessment

The mission of Northwestern Ohio Community Action Commission (NOCAC) is to plan, develop, and coordinate programs and services designed to combat conditions related to poverty in Defiance, Fulton, Henry, Paulding, Van Wert, and Williams counties. NOCAC provides opportunities to attain the necessary skills, knowledge, and motivation to consumers that are necessary to become self-sufficient members of the communities, in which they live.

**Prepared & Published by Northwestern Ohio
Community Action Commission (NOCAC)
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Northwestern Ohio Community Action Commission (NOCAC) Locations

Guiding Families Toward Success since 1965

NOCAC Central Office

Administrative Office

1933 East Second Street
Defiance, OH 43512
Phone: (419) 784-5136
www.nocac.org



Central Office Annex

1935 East Second Street, Suite B
Defiance, OH 43512
Phone: (419) 990-2150



NOCAC COMMUNITY SERVICES OFFICES

Fulton County Community Services Office

604 S. Shoop Avenue, Suite 120
Wauseon, OH 43567
Phone: 419-337-8601



Henry County Community Services Office

104 E. Washington Street, Suite 101
Napoleon, OH 43545
Phone: 419-599-2481



Paulding County Community Services Office

401 E. Jackson Street
Paulding, OH 45879
Phone: 419-399-3650



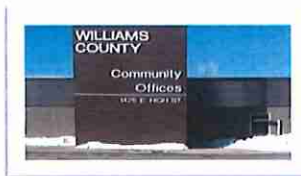
Van Wert Community Services Office

114 E. Main Street
Van Wert, OH 45891
Phone: 419-238-4544



Williams County Community Services Office

1425 E. High Street Suite 113
Bryan, OH 43506
Phone: 419-636-4924



HEAD START & EARLY CHILDHOOD EDUCATION

Family Resource Head Start/ECE Center

644 Clinton Street
Defiance, OH 43512
Phone: 419-784-2152



Hicksville Head Start Center

237 W. Arthur Street
Hicksville, OH 43526
Phone: 419-542-9500



Leggett Street Head Start Center

940 E. Leggett Street
Wauseon, OH 43567
Phone: 419-335-0052



Wauseon Head Start Center

1210 N. Ottokee Street
Wauseon, OH 43567
Phone: 419-337-9141



Napoleon Head Start/ECE Center

(St. Paul Lutheran Church)
1075 Glenwood Ave.
Napoleon, OH 43545
Phone: 419-599-7177



Northwest State Head Start Center

22600 State Route 34
Archbold, OH 43502
Phone: 419-267-5188



Paulding County Head Start/ECE Center

14069 County Road 111
Paulding, OH 45879
Phone: 419-399-5617



Pulaski Head Start/ECE Center

06678 US Route 127
Bryan, OH 43506
Phone: 419-636-8862



Montpelier Head Start/ECE Center

1015 E. Brown Road
Montpelier, OH 43543
Phone: 419-485-6730



Edon Head Start Center

802 W. Indiana Street
Edon, OH 43518
Phone: 419-272-3213



FINANCIAL OPPORTUNITY CENTER (FOC)

NOCAC FOC

414 W. Second Street
Defiance, OH 43512
Phone: 419-990-5136



HOMELESS SERVICES

Richland Place/PATH Center

1939 East Second Street
Defiance, OH 43512
Phone: 419-782-6962



HOUSING AND ENERGY SERVICES

Weatherization Office

1935 East Second Street, Suite B
Defiance, OH 43512
Phone: 419-784-5393



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COVID-19 Impact

The impact of the unprecedented COVID-19 pandemic was far-reaching and especially poignant among the low-income individuals and families that Northwestern Ohio Community Action Commission (NOCAC) serves.

The pandemic resulted in the closure of NOCAC offices to the public from March 23, 2020 – May 31, 2020. The majority of NOCAC staff worked remotely while others were temporarily laid off. Emergency Services and Homelessness Prevention programming continued to meet the more immediate needs of clients remotely. Programs like Financial Empowerment which includes individual coaching, group courses / classes, and free tax preparation suspended all services. Further, Head Start students were provided supplemental activities through virtual means and learning pods, which were mailed to families throughout the shutdown.

While working from home, NOCAC staff completed a variety of tasks related to both programmatic and professional development goals. The impact of the unprecedented COVID-19 pandemic also facilitated the integration of technology into service delivery to equip and ensure organizational continuity in the future. Activities like utility assistance, financial coaching and *Getting Ahead*, a 10-week, large group, course focused on overcoming the challenges facing low-income individuals and families, were conducted over-the-phone, or via online video-conferencing mediums. This transition also included connecting consumers with the tools and resources necessary to access and engage in services.

THE COVID-19 PANDEMIC RESULTED IN THE FOLLOWING:

<i>Program Impacted</i>	<i>Description (3/23/20 – 5/31/2020)</i>
<i>NOCAC</i>	Offices closed to the public for 51 business days between March 23, 2020 – June 1, 2020. On June 1, 2020, NOCAC reopened to the public, following CDC guidelines to protect the health and safety of staff and consumers. Layoff of 5 NOCAC staff
<i>Financial Empowerment</i>	The Financial Empowerment Program (now the Financial Opportunity Center) suspended all services in March 2020. This included all coaching and classes. The VITA Tax Program was suspended as well. The VITA Tax Program was suspended resulting in the cancellation of 21 VITA tax clinics and 254 tax appointments in 3 Counties
<i>Head Start</i>	Half-day students missed 40 school days / full-day students missed 52 school days in the Spring of 2020. In the fall of 2020, children resumed face to face services, but at reduced capacity. Children attended 6 hours a day, twice a week for our full day classes and 6 hours a week, four times a month for our half-day classes. Virtual visits were conducted via Zoom or with phone calls. Recorded videos of stories, phonemic awareness lessons, and experiences were recorded and sent to families utilizing our ClassDojo App. Learning Pods were sent home to provide enrichment activities and meals were sent home to provide nutrition support for all enrolled children. Education staff in partnership with parents engaged families weekly to answer questions, provide support with referrals, and to discuss their child's development. Parent observations were documented and used towards defining outcomes.

2021-2023 COMMUNITY NEEDS ASSESSMENT

<i>PATH Center Homeless Shelter & Soup Kitchen</i>	<p>50% reduction in the number of onsite beds at emergency shelter with additional sheltering options available off-site using local hotels</p> <p>Bed utilization rates for emergency shelter increased from 87% (in January & February) to 92%, 103%, & 109% from March through May respectively</p> <p>23% decrease in the number of serving days (from 363 days in 2019 to 281 days in 2020) serving 25 people per day. The soup kitchen was closed to congregate dining however meal service to vulnerable participants continued through home delivered meals. Curbside pick-up meals were also available.</p>
<i>Publicly Funded Child Care</i>	Licensed child care providers were asked to close their programs as of 3/28/2020 due to COVID-19. Only those providers who applied and approved to be a Temporary Pandemic Child Care Provider could provide child care 3/29/2020 to 5/30/2020 . This caused a decrease in providers during this time.
<i>Weatherization/Home Repair Programs</i>	All in-progress and scheduled weatherization and home repair jobs were suspended. Weatherization warehouse closed for 47 business days, 22 weatherization jobs were postponed, 8 have been completed since May 26 th , and the remaining 14 jobs will be rolled over into next program year to be completed. Utility work was postponed until June 1 st and Elderly program work is postponed until further notice.
<i>Community Services</i>	From April 1, 2020 – December 31, 2020, 6323 households received emergency payments . Of the households served, 645 (10%) were new households from April – December meaning they had never received any emergency services assistance from NOCAC in the past. During the same period, 2,123 (34%) households identified as being impacted by COVID-19 . Community services made additional emergency payments to help with utilities, rent assistance, and mortgage assistance.

Emergency Services Appointments, May 2020 – December 2020

	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Pandemic Total
Total # of Households Served	299	207	245	619	663	724	944	1,230	1,392	6,323
# of New Households Served	61 (20%)	28 (13%)	15 (6%)	10 (2%)	50 (8%)	61 (8%)	108 (11%)	160 (13%)	152 (11%)	645 (10%)
# of Households Impacted by COVID-19	134 (45%)	107 (52%)	72 (29%)	84 (14%)	157 (24%)	187 (26%)	188 (20%)	584 (47%)	610 (44%)	2,123 (34%)

COVID-19 Impact

AGENCY REOPENING

On June 1, 2020, NOCAC reopened to the public, following CDC guidelines to protect the health and safety of staff and consumers. These guidelines prompted the following changes:

Volunteer Income Tax Assistance (VITA) program: When the office reopened in June 2020, the Tax Program resumed operations, rescheduling prior postponements, and conducted in-person tax clinics in Defiance and Wauseon through July 15, the IRS filing deadline. We instituted safety precautions including only allowing one taxpayer per appointment, requiring masks, and installing sneeze guards to separate tax preparers and consumers.

Emergency Assistance: Consumers were given the option to complete their appointment via telephone or an in-person visit following aforementioned guidelines. Regarding programmatic changes, Community Services Block Grant (CSBG) eligibility increased to 200% of the Federal Poverty Guidelines while the required income documentation decreased from 90 days to 30 days. Households with a disconnect notice became eligible for the Summer Cooling Program (SCP). The extension of many of the utility programs was another byproduct of the COVID-19 pandemic. Those changes are as follows:

Program	Normal Deadline	Extension
Winter Crisis Program (WCP)	March 31, 2020	May 1, 2020
Home Energy Assistance Program (HEAP)	March 31, 2020	June 1, 2020
Summer Cooling Program (SCP)	August 31, 2020	September 30, 2020

CSBG COVID-19 funds were available to support households impacted by the virus. Funds could be used for utilities, rent, hotel stays, etc. Additional CARES Act funding was received through the Emergency Shelter and Food Program (ESFP), United Way, The Ohio Housing Finance Agency (OHFA) and the Community Services Block Grant Coronavirus Aid, Relief, and Economic Security (CARES) Act Funds Program to support consumers.

Weatherization Programs: Consumers were given the option to allow our team to complete the weatherization work or be put on hold. There were multiple COVID related measures put into place for employee/client protection.

Financial Empowerment: Class size limited to 10 with appropriate Personal Protective Equipment (PPE) and social distancing. Financial coaching is available via telephone or in-person following CDC guidelines.

Head Start: Working with local health departments to guide the continued provision of Head Start services, the following changes have been made as a result of COVID-19:

Topic	Changes	Description
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2021-2023 COMMUNITY NEEDS ASSESSMENT

Class Capacity	Capacity remains at 17 children per class however, classes will be divided into 2 groups	Group A will consist of 8 children; Group B will be 9 children
Teacher Workdays	Moved from Mondays to Wednesdays	This will allow teachers to clean/sanitize classrooms in the middle of the week to accommodate split scheduling
Full Day Preschool	Reduced from 7 hours per day to 6 hours	The goal is to serve the same number of children while reducing the number of hours spent in the classroom
Half Day Preschool	Increased from 3.5 hours per day to 6 hours	Half day students will be in the classroom for a total of 4 days per month with virtual activities/supplemental programming

Health department guidelines continued to change but the core requirements remained in place for programming. Social distancing was recommended to be six feet, face coverings were worn by all staff and children both indoors and outdoors, cleaning schedules were expanded, and wellness / health check procedures were expanded. Hybrid services were created to meet the individual needs of families. Some families received face to face and virtual services while others chose to only be served virtually. Regular CACFP meals that would have been served in the classroom were delivered to homes every week, as well as weekend meals that met USDA standards were provided as a supplement for families. Transportation was still provided to the families that identified as having the highest need. Medical, dental, vision, hearing, developmental, and mental health screenings were all conducted as anticipated.

Summer Food Service Program (SFSP): was facilitated without in person educational, recreational, or nutritional activities on site per USDA guidance. Activities were developed by AmeriCorps VISTA members and sent home with children. At SFSP sites they utilized a grab and go serving method that allowed families to pick up their lunch and return home. Further, a weekend meal program was implemented that provided 2 breakfasts, 2 lunches, and 2 snacks for every child that completed the appropriate application.

PATH Center: The soup kitchen remains closed but curbside pick-up and meal delivery were offered offered Monday through Friday.

Homelessness assistance continued throughout the stay at home order. Emergency shelter staff remained on-site and absorbed additional responsibilities to maintain health and safety standards and to facilitate off-site services at local hotels to support shelter de-concentration. These safety measures remained in place throughout the remainder of 2020.

Rapid Re-housing staff worked from home and adapted service plans to support service delivery via phone calls and zoom meetings as much as possible. Waivers were obtained for HUD funded services to support social distancing and safety measures, however, the waivers were not utilized in the fourth quarter in order to facilitate best practices in client-centered services. The struggle to find immediately available rental units had been a barrier before COVID-19 and has become an even larger challenge during the pandemic. Housing Stability staff have prioritized housing location activities and have used COVID-19 support funding to leverage partnerships with landlords and property owners.

Publicly Funded Child Care (PFCC): Effective August 9, 2020 Ohio was able to return to regular ratio with the strong recommendation that ratio does not exceed the number of children that can safely

COVID-19 Impact

socially distance in the classroom. There have been best practice recommendations that align with COVID-19 Health and Prevention Guidance for Ohio K-12 Schools. These items have also been put into rule as Transitional Pandemic Requirements to include: social distancing, handwashing, symptom screening, room divider option, face coverings and guidance on what to do if a child/provider have symptoms or test positive for COVID-19.

Throughout the year, providers saw a decrease in attendance and revenue, resulting in a 20% decrease in licensed Family Child Care homes and centers. Some of these providers closed temporarily and others have chose not to reopen. Due to the decrease in availability of care, approved caretakers have struggled to find a safe place for their children and have been placed on waiting lists, making it very difficult to remain employed or to continue schooling.

OTHER CONSIDERATIONS

Licensing inspections ceased between 3/28/2020 -5/30/2020. As of 5/31/2020, pre-licensing, provisional, and monitoring inspections resumed. Compliance inspections will resume on 7/1/2020. Two family child care Type B providers in Fulton and Hardin chose to be placed into a temporary closure status due to concerns with the new transitional pandemic rules and COVID-19. Another provider in Hardin County is not reopening until 7/31/2020. There is also a center in Defiance that remains closed.

No negative action can currently be taken on PFCC cases through 7/31/2020. Those families on PFCC who were required to reapply for another year (redetermination) during the months of March, April, May, June, and July, were pushed back 6 months.

The pandemic has affected the providers in many ways. Stringent cleaning guidelines are impacting providers, and have them questioning if they will continue to be licensed. There were pandemic providers who were only licensed to provide pandemic care that are not currently licensed, affecting their income. Additionally, there are families that also did not return their children for care with providers. Some centers have not been able to call their workers back to work as they provided free child care for the workers' children, and due to the limited ratio, have to fill the spots with paying families or those receiving PFCC benefits. Finally, recruitment efforts to engage potential child care providers have become more challenging as a result of the pandemic.

2020-2022 PROJECTIONS

Due to the long-term effects of the COVID-19 pandemic, NOCAC anticipates an increase in the need for emergency services, homelessness prevention, early childhood education, child care and financial empowerment programming. These effects include: unemployment, underemployment, exhaustion of personal financial resources including savings, arrearages in rent, utilities, mortgage payments, automobile loans, etc. As a result, NOCAC is committing CARES Act funding to support programmatic capacity to meet emergency services, food insecurity, and housing needs. NOCAC's homelessness prevention programs, which include Emergency Shelter, Rapid Rehousing and Permanent Supportive Housing are preparing for an increase in the number of evictions once housing moratoriums are lifted.

Further, recognizing the need for both short-term transactional and long-term transformational support, NOCAC is poised to satisfy immediate consumer needs while promoting financial self-sufficiency. In

COVID-19 Impact

2020, NOCAC's Financial Empowerment Program partnered with the Local Initiative Support Corporation (LISC) to become a Financial Opportunity Center (FOC). As a part of the LISC FOC network, NOCAC represents the one of the first 12 rural FOCs in the country.

The transition to the FOC integrated service delivery model that combines income supports, financial coaching, and employment coaching will not only increase the seamlessness of service provision but also a renewed focus on individualized support to activate and sustain positive systemic change to combat poverty. These changes include: reduction of dependence on social services, increased financial stability, ability to weather financial crises, establish habits of saving, paying bills on-time, in-full every month, and an increase in the functionalization of goal-setting fundamentals.

NOCAC Programs

NOCAC works in collaboration with education, private industry, community institutions and other service agencies locally and across the State to provide a comprehensive network of opportunities to improve the quality of life for Northwest Ohio's income eligible citizens.

Northwestern Ohio Community Action Commission, Inc. operates the following programs:

HEAD START & EARLY CHILDHOOD EDUCATION PROGRAMS

Erica Wehri, Director

Head Start & Early Head Start Program: Head Start is a free, comprehensive early childhood education program providing school readiness skills to 346 children from the ages of three to five years and their families. Early Head Start provides home-based services to 22 children birth to age 3 and pregnant women and their families.

- Head Start: school readiness/ education, health, nutrition, mental health, disabilities, parent involvement/family engagement and social services.
- Early Head Start: prenatal, 0-3 child development education, health, nutrition, mental health, disabilities, parent involvement/family engagement and social services.
- Head Start: offers full-day (7 hour), and part-day (3 ½ hour) classrooms as well as a home-based option (1 ½ hour home visit per week and bi-monthly socializations. Classes begin in late August and run into June based on center location. Transportation is provided depending on location.
- Early Head Start: offers home-based services 50 weeks per year.
- Eligibility for Head Start and Early Head Start is: the age of the child and a household income of 100% or less of the federal poverty guidelines; however, up to 10% of enrollment can be from over-income households.
- 10% of the Head Start enrollment must include children with disabilities.
- Funded with federal funds from the U.S. Department of HHS, Office of Head Start.

Early Childhood Education (ECE) Program: ECE is a comprehensive early childhood education program that provides school readiness skills to 75 four year old children and their families.

- Services provided encompass: school readiness/ education, health, nutrition, mental health, disabilities, parent involvement/family engagement and social services.
- Full Day (7 hour) and Part Day (3 ½ hour) classroom options are available. Most classes begin in August and end in June.
- Eligibility requires a household income to be 200% or less of the federal poverty guidelines; fees are based on household income using a sliding fee scale.
- The program serves 17 children in the Napoleon Area School District, 21 children in the Defiance City School District, 11 children in the Bryan City School District, 13 children in the Montpelier Village Exempted School District and 10 children in the Paulding Exempted School District.
- The ECE program is funded with Ohio General Revenue Funds through the Ohio Department of Education, Office of Early Childhood Education.

NOCAC Programs

Child & Adult Care Food Program (CACFP)-Center Based: CACFP provides reimbursement for nutritious meals and snacks served at the Head Start/ECE centers that meet the USDA dietary guidelines.

- The nutritional needs of the children are assessed with screening tools and met with menu planning, nutrition education and through individual counseling when necessary. 2
- Reimbursement is dependent on enrollment in the Head Start/ECE program and the income eligibility of the child's family.
- Funded by the USDA through the Ohio Department of Education.

Summer Food Service Program (SFSP): The SFSP provides lunch for children ages 1 – 18 years during the summer months when school is not in session. The meals meet USDA dietary guidelines.

- Eligibility is the same as the income guidelines for the school lunch program. A site can be determined to be an "open" or free-to-all site if 50% of children were eligible for free or reduced meals in the school system or 50% of families are eligible based on census tract data.
- Sites are determined based on demographics and funding availability.
- Weekend Meals supported by CSBG CARES COVID-19 funding.
- Funded by the USDA through the Ohio Department of Education, CSBG and Local United Way organizations.

PUBLICLY FUNDED CHILD CARE (PFCC)

Heidi Keweenaw, Human Resources Director

PFCC assists eligible families from Auglaize, Defiance, Fulton, Hancock, Hardin, Paulding, Van Wert and Williams counties in locating and paying for child care for their children ages birth to 13 years of age.

- NOCAC works with ODJFS to license Family Child Care Home providers. NOCAC staff monitor licensed homes for both ODJFS Family Child Care Home and Step Up to Quality rule compliance.
- Eligible families use care at a home or center that has been licensed under the Ohio Department of Job & Family Services (ODJFS) Child Care licensing regulations.
- Eligibility is determined by NOCAC based on ODJFS guidelines. Parents must be working and/or going to school and meet income eligibility criteria. Fees are based on household income on a sliding fee scale.
- Funding is provided by the ODJFS through local contracts with the Auglaize, Defiance, Fulton, Hancock, Hardin, Paulding, Van Wert and Williams County Departments of Job & Family Services.

NOCAC Programs

WEATHERIZATION & HOME REPAIR PROGRAMS

Kelly Feeney, Director

Home Weatherization Assistance Program: NOCAC's weatherization technicians use diagnostic technologies such as the blower door and an energy audit to determine the most cost effective measures for homes with a goal of reducing energy consumption and improving health and safety.

- An average of \$7,541.00 is allowable per unit (materials & labor)
- Income eligibility is 200% of the federal poverty guidelines
- Services are provided to site built homes and mobile homes/owned or rental units
- Owners of rental units are recommended to contribute ½ of the total cost of any health or safety service.
- Services can include: attic, wall, and floor insulation, vent bathroom or kitchen exhaust fans and clothes dryers to the outside per code, heating system repairs or replacements, health or safety inspections and testing, blower door guided air leakage reduction test, and infiltration work.
- Client education materials are provided to each eligible consumer.
- Funded by the Ohio Development Services Agency, Office of Community Assistance

Weatherization Enhancement Program: Trained contractors provide services to reduce energy consumption and improve the health and safety of homes. Services may include: electric upgrades, wiring projects, heating unit replacement, roof repair or replacement, plumbing repair, ventilation, and pest infestation remedies.

- Client must be eligible for and have received Home Weatherization Assistance program services within the same program year.
- Service provided to site built homes and mobile homes/owned or rental units
- Client education is provided to promote continued use of energy conservation measures
- Funded by the Ohio Development Services Agency, Office of Community Assistance

Community Connections Utility Program: Services to reduce overall energy consumption in a customer's home.

- Homeowner must be eligible for the Home Weatherization Assistance program.
- Services can include: replacement of non-efficient refrigerators and electric cook stoves, and installation of Energy Star rated light bulbs.
- Client education materials are provided.
- Funded by Ohio Partners for Affordable Energy-First Energy Corporation

NOCAC Programs

Electric Partnership Program (EPP):

- Must be a Toledo Edison customer and be eligible for the Home Weatherization Assistance program.
- Services may include installation of Energy-Star rated light bulb, aerators, showerheads, consumer education materials and replacement of inefficient appliances.
- Funded by Ohio Development Services Agency, Office of Community Assistance through the Ohio Partners for Affordable Energy.

Housewarming Program:

- Must be a homeowner and be eligible for the Home Weatherization Assistance program.
- Must be an active Dominion East Ohio customer.
- Services may include repair/replacement to non-efficient gas heating units or gas water heaters, client education materials are provided to each eligible consumer.
- If home has all gas appliances, service may include insulation & related materials to eliminate air infiltration.
- Funded by Dominion East Ohio through the Cleveland Housing Network, Inc.

Suburban Gas Program:

- Must be a homeowner and be eligible for the Home Weatherization Assistance program.
- Must be an active Suburban Propane gas customer.
- Services may include repair/replacement to non-efficient gas heating units or gas water heaters, client education materials are provided to each eligible consumer.
- If home has all gas appliances, service may include insulation & related materials to eliminate air infiltration.
- Funded by Suburban Propane through the Ohio Partners for Affordable Energy.

Elderly Home Repair Program: Home repairs or handicapped modifications to help the applicant live independently and comfortably in their own home.

- Available to Homeowners over the age of 60 years
- Services can include: installation of grab bars and handrails, ramp repair/replacement, modifications to bathrooms, replacement of kitchen faucets with lever type, repair/replacement of heating units and water heater tanks.
- Consumer must reside in the five county area of Defiance, Fulton, Henry, Paulding or Williams
- Minor Home Repairs at a maximum cost of \$1,700.00
 - Income eligibility is determined by the Area Office on Aging
- Major Home Repairs at a maximum of \$7,500.00
 - Income eligibility is 50% of the area median income guidelines
- Funded by the Area Office on Aging

NOCAC Programs

HOUSING ASSISTANCE PROGRAM-OHIO HOUSING TRUST FUND: Home repairs or handicapped modifications to help applicants live independently and comfortably in their own home.

- Consumer must be a homeowner and reside in Defiance, Fulton, Henry, Paulding, Van Wert or Williams County.
- Home Repairs at a maximum of \$7,500.00
- Services can include: repair/replacement of heating units or water heater tanks, minor electrical repairs, upgrades to service panels due to safety conditions, repair or replace roofs, installation of grab bars, entry steps, handrails or ramp repair/replacement, modifications to bathrooms to make handicap accessible.
- Income eligibility is 80% of the area median income guidelines
- Funded by the Office of Housing and Community Partnerships/ODOD, Ohio Housing Trust Fund

COMMUNITY SERVICE PROGRAMS

Amber Simmons, Director

Community Services Block Grant (CSBG) - General Services: CSBG provides administrative funding, supports the operation of the NOCAC community service office locations in each of the six counties, and leverages other funding to carry out identified services to low-income residents of northwest Ohio.

- Eligibility requires a household income of 125% or less of the federal poverty guidelines.
- Funded by the Ohio Development Services Agency, Office of Community Assistance.

Community Services Block Grant CARES: Supports locally identified needs related to the COVID-19 Pandemic. Services provided include:

- Rent, mortgage and utility assistance for households impacted by COVID-19
- Expansion of the Financial Empowerment and Free Tax Preparation program to support virtual services.
- Weekend meals for Summer Food Service Program participants.
- Weekend meal boxes provided to Head Start children.
- Eligibility requires a household income of 200% or less of the federal poverty guidelines.
- Funded by the Ohio Development Services Agency, Office of Community Assistance.

NOCAC Programs

FINANCIAL OPPORTUNITY CENTER (FOC) PROGRAMS

Getting Ahead: This incentivized program explores how to overcome the challenges facing under resourced individuals and families. Participants build social capital and connect to resources in the community that create opportunities for growth and success.

Financial Education and Essential Skills Courses: A variety of in-person and virtual classes that provide information, tools, and resources to support financial competence and employability. Through partnerships with online providers, participants have access to more than 140 courses to learn at their own pace, many of which are compatible with a smartphone.

Financial & Employment Coaching: Individualized, longer-term support focused on helping participants achieve their financial and employment goals through the practical application of resources and best practices. Coaching can help you:

- *Develop budgeting skills.*
- *Establish a habit of savings to be used for emergencies or towards a goal.*
- *Reduce debt. Establish credit or improve credit score.*
- *Improve or gain employment skills.*

Matched Savings: Encourages the development of a regular pattern of savings and the acquisition of assets. Participants can use their matched savings to:

- Buy a home.
- Pursue continuing education or job training.
- Purchase or repair a vehicle.
- Reduce debt or to repair credit.

Free Tax Program: The Volunteer Income Tax Assistance (VITA) program supports IRS certified volunteers to assist low and moderate-income persons in filing Federal, State, and School District taxes.

- Free tax assistance is available for households with annual income of \$57,000 or less.
- Tax clinics are available in multiple counties within the NOCAC service area.
- Online resources are available to help consumers prepare their own taxes.
- The VITA program is offered in partnership with the Internal Revenue Service (IRS).
- Funding for the Financial Opportunity Center programs is provided by the Ohio Development Services Agency, Office of Community Assistance, Local United Way organizations, Local Initiatives Support Corporation (LISC) and local donations and grants.

NOCAC Programs

EMERGENCY SERVICES

Ohio Coronavirus Relief Fund Home Relief: This funding from the Coronavirus Relief Fund from the CARES Act supports households who have experienced economic hardship as a result of the COVID-19 pandemic. Assistance can be applied to outstanding rent, mortgage, and utilities. The grant initially ran Nov 2, 2020 and ended Dec 31, 2020 but has now been extended through Dec 31, 2021.

This Home Relief fund comes from the CARES Act and provides assistance with rent, mortgage, water and sewage payments back to April of 2020. Households can receive up to 12 months of assistance with the revised guidelines. Income guidelines are at 200% of the Federal Poverty guidelines

CDBG-CV Home Relief Grant runs January 1, 2021 through February 28, 2022. These funds come from HUD and also were provided through the CARES Act. Households that have been impacted by COVID may receive assistance with rent, mortgage and/or utilities up to 3 consecutive months. Must be within 80% of the Area Median Income guidelines.

Consolidated Appropriation Act Home Relief Grant runs January 1, 2021 through December 31, 2021. This Home Relief grant is for Renters only. Assistance may be provided for rent or utilities up to 12 months. Households must have experienced financial hardship, incurred a significant cost or experienced a reduction of income due to COVID-19. Must be within 80% of the Area Median Income guidelines.

- *Eligibility requires a household income of 80% or less of the area median income guidelines.*

Community Services Block Grant - Migrant Services: Emergency assistance for Migrant farmworkers.

- Emergency assistance payments related to food, shelter, transportation, clothing, etc.
- Intake and eligibility determination is completed through a subcontract with PathStone Inc.
- Funding is provided by the Ohio Development Services Agency, Office of Community Assistance.

Emergency Food and Shelter Program (EFSP):

- Funds provide for emergency payments relating to shelter, utilities, and food.
- Eligibility requires that household income be under 150-200% (depending on the County) of the federal poverty guidelines.
- Funded by the County EFSP Board in each County.

United Way Emergency Funds Fulton, Paulding and Van Wert Counties:

- Funds provide for emergency payments relating to shelter, utilities, food, prescriptions, glasses, etc.

NOCAC Programs

Bryan Good Neighbor Fund for Bryan Municipal Utility Consumers & Napoleon Cares for City of Napoleon Utility Consumers:

- Emergency payments to prevent an electric disconnect or to establish utility services.
- Eligibility requires that household income not exceed 175% of the federal poverty guidelines and that the household has a disconnect notice or be without current services.

The Salvation Army Emergency Funds Defiance, Paulding & Williams Counties:

- For emergencies related to housing, health, transportation and basic needs.
- Provides scholarships for area youth ages 6 – 14 to attend a summer camp.

Home Energy Assistance Program - Emergency (HEAP-E):

- Emergency assistance payments to eligible households faced with the loss of their heating source.
- Eligibility requires that household income not exceed 175% of the federal poverty guidelines and has a termination notice, been without service, or has less than a ten day supply of bulk fuel. The consumer must also be enrolled in the PIPP Plus or other budget program to make utility payments more affordable for the household.
- Funded by the Ohio Development Services Agency, Office of Community Assistance.

Home Energy Assistance Program - Summer Cooling Program (HEAP/SCP):

- Emergency funds to help eligible low-income senior citizens or households with a member who has a medical condition that is exacerbated by heat pay energy bills. Air conditioners or fans are distributed to eligible households as funding allows.
- Eligibility is the same income guidelines as HEAP-E.

HOMELESS ASSISTANCE PROGRAMS

Susan Cheeseman, Director

Emergency Shelter:

- Four emergency shelter units are located in the Richland Place Building located at 1939 E. Second St. (The PATH Center) in Defiance.
- Homeless families and individuals may be housed 45-60 days dependent on circumstances and must participate in mandatory housing placement assistance. Other supportive services are available on a voluntary basis.
- Funded by the Ohio Development Services Agency, Office of Community Development.
- Additional funding from the ESG CARES Act provides safe and accessible shelter during the COVID-19 pandemic by supporting alternate shelter in hotel rooms. This additional capacity supports social distancing in the shelter and expands the number of homeless persons who can be sheltered.

NOCAC Programs

Partnership Assistance to the Homeless “PATH” Center:

- Soup kitchen/drop-in center for homeless with severe mental disabilities (SMD)/homeless persons located in Defiance, but serves homeless from surrounding counties.
- Noon meal is served seven days a week year round and volunteer opportunities are available.
- A partnership with Defiance area churches provides for an additional evening meal to be served at the PATH Center on Mondays at 5:00 p.m.
- Limited transportation to and from the PATH Center is provided.

Partnership Assistance to the Homeless “PATH” Center: *(Continued)*

- NOCAC coordinates services to SMD clients with other mental health providers/case workers to fully meet the needs of the client.
- Most food at the PATH Center is donated by area businesses and community members.
- Funded by the Four County ADAMhs Board, The United Way of Defiance County and local contributions.

United States Department of Agriculture (USDA) Commodity Distribution Defiance County:

- NOCAC distributes USDA commodities the first Wednesday of each month at the PATH Center.
- Eligibility is based on household income of 200% or less of the federal poverty guidelines.

Rent Smart: A series of classes designed to help individuals who have little to no rental experience or those who have had difficulty obtaining rental housing.

- Classes are offered quarterly.
- Topics include: rights and responsibilities of the tenant and the landlord, housing search and application processes, and communication.
- Funded through local partnerships and donations.

Housing Coordination: Coordinated efforts with the Region 1 Continuum of Care and local homeless service providers to support homelessness assistance in Defiance, Fulton, Henry, Paulding, Van Wert and Williams counties.

- Serves as the point of access and primary contact for all homelessness assistance referrals.
- Identifies and monitors performance goals. Organizes trainings and advocacy efforts.
- Develops and supports workgroups to respond to local needs and assure that accessible and adequate services are available to quickly stabilize homeless families and individuals.
- Funded by Department of Job and Family Services in Fulton, Van Wert and Williams counties

NOCAC Programs

Richland Place Single Room Occupancy (SRO) Apartments:

- NOCAC owns and manages seven SRO apartments located in the Richland Place/PATH Center building.
- Applicants for tenancy must have income at or below 35% of the county median income (HUD guidelines), be homeless, and looking for a permanent housing solution and be the only person in the household.
- HUD project based subsidies are available based on income (tenant rent payment cannot exceed 30% of the tenant's monthly gross income).
- Supportive services are available to tenants.

Homelessness Crisis and Rapid Rehousing Program (HCRP):

- Rent or security deposits to prevent the household from becoming homeless.
- Utility payments or deposits to establish housing for persons that are homeless or to prevent households from becoming homeless.
- Assistance with moving costs, legal fees, and temporary shelter may be provided on a case by case basis.
- Intensive housing stabilization and supportive services with participants for up to 18 months.
- Eligibility requires household income to be at or below 30% of the county median income.
- Funded by the Ohio Development Services Agency, Office of Community Development and the United Way of Defiance County and supported through a partnership with Rapid Rehousing Ohio – Licking County Coalition for Housing.

Risk Mitigation: Funding used to recruit and retain landlords to participate in rehousing and prevention programs that are strained due to the COVID-19 pandemic.

- Payments to landlords can support: extraordinary damage in excess of security deposits, cleaning and pest infestation, delinquent rent and rent that is over fair-market rent,
- Funded by the Coalition on Housing and Homelessness in Ohio's (COHHIO) Emergency Pandemic Fund.

Permanent Supportive Housing (PSH):

- Subsidy and supportive services to address basic needs for long-term housing assistance for homeless persons.
- Targeted towards chronically homeless persons and other highly vulnerable homeless persons with psychiatric disabilities or other chronic health challenges.
- Funded by the U.S. Department of Housing and Urban Development

County Profiles

Ohio County Profiles – 2019 Annual Edition County Indicators

Defiance
Fulton
Henry
Paulding
Van Wert
Williams

https://development.ohio.gov/reports/reports_countytrends_map.htm

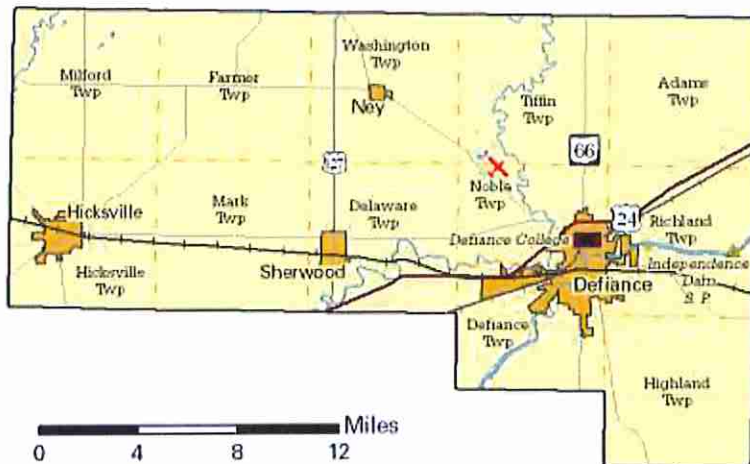
Ohio County Profiles

Prepared by the Office of Research

2020 Edition

Defiance County

Established: Act - April 7, 1845
 2019 Population: 38,087
 Land Area: 411.2 square miles
 County Seat: Defiance City
 Named for: Fort Defiance



Taxes

Taxable value of real property	\$823,527,880
Residential	\$474,670,810
Agriculture	\$222,536,720
Industrial	\$28,381,200
Commercial	\$97,939,150
Mineral	\$0
Ohio income tax liability	\$18,313,584
Average per return	\$984.92

Land Use/Land Cover

	Percent
Developed, Lower Intensity	6.88%
Developed, Higher Intensity	1.08%
Barren (strip mines, gravel pits, etc.)	0.26%
Forest	8.44%
Shrub/Scrub and Grasslands	0.20%
Pasture/Hay	4.26%
Cultivated Crops	73.55%
Wetlands	4.31%
Open Water	1.01%

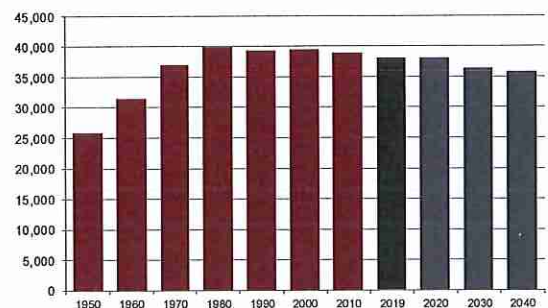
Largest Places

	Est. 2019	Census 2010
Defiance city	16,634	16,494
Hicksville vlg	3,434	3,581
Noble twp UB	2,387	2,419
Highland twp	2,278	2,372
Defiance twp UB	1,685	1,792
Tiffin twp	1,580	1,612
Hicksville twp UB	1,472	1,398
Delaware twp UB	1,253	1,307
Washington twp UB	1,219	1,263
Richland twp UB	1,193	1,719

UB: Unincorporated balance.

Total Population

Census			Estimated		
1800		1910	24,498	2014	38,525
1810		1920	24,549	2015	38,326
1820		1930	22,714	2016	38,140
1830		1940	24,367	2017	38,156
1840		1950	25,925	2018	38,089
1850	6,966	1960	31,508	2019	38,087
1860	11,886	1970	36,949		
1870	15,719	1980	39,987	Projected	
1880	22,515	1990	39,350	2020	38,090
1890	25,769	2000	39,500	2030	36,490
1900	26,387	2010	39,037	2040	35,890



Population by Race	Number	Percent
ACS Total Population	38,279	100.0%
White	34,821	91.0%
African-American	728	1.9%
Native American	144	0.4%
Asian	152	0.4%
Pacific Islander	15	0.0%
Other	1,191	3.1%
Two or More Races	1,228	3.2%
Hispanic (may be of any race)	3,764	9.8%
Total Minority	5,156	13.5%

Educational Attainment	Number	Percent
Persons 25 years and over	25,899	100.0%
No high school diploma	2,072	8.0%
High school graduate	11,388	44.0%
Some college, no degree	5,498	21.2%
Associate degree	2,621	10.1%
Bachelor's degree	2,854	11.0%
Master's degree or higher	1,466	5.7%

Family Type by Employment Status	Number	Percent
Total Families	10,516	100.0%
Married couple, husband and wife in labor force	4,415	42.0%
Married couple, husband in labor force, wife not	1,147	10.9%
Married couple, wife in labor force, husband not	752	7.2%
Married couple, husband and wife not in labor force	1,803	17.1%
Male householder, in labor force	676	6.4%
Male householder, not in labor force	140	1.3%
Female householder, in labor force	974	9.3%
Female householder, not in labor force	609	5.8%

Household Income	Number	Percent
Total Households	15,213	100.0%
Less than \$10,000	551	3.6%
\$10,000 to \$19,999	1,284	8.4%
\$20,000 to \$29,999	1,450	9.5%
\$30,000 to \$39,999	1,420	9.3%
\$40,000 to \$49,999	1,823	12.0%
\$50,000 to \$59,999	1,383	9.1%
\$60,000 to \$74,999	2,146	14.1%
\$75,000 to \$99,999	2,303	15.1%
\$100,000 to \$149,999	1,925	12.7%
\$150,000 to \$199,999	480	3.2%
\$200,000 or more	448	2.9%
Median household income	\$57,665	

Percentages may not sum to 100% due to rounding.

Population by Age	Number	Percent
ACS Total Population	38,279	100.0%
Under 5 years	2,204	5.8%
5 to 17 years	6,696	17.5%
18 to 24 years	3,480	9.1%
25 to 44 years	8,989	23.5%
45 to 64 years	10,182	26.6%
65 years and more	6,728	17.6%
Median Age	40.6	

Family Type by Presence of Own Children Under 18	Number	Percent
Total Families	10,544	100.0%
Married-couple families with own children	2,740	26.0%
Male householder, no wife present, with own children	482	4.6%
Female householder, no husband present, with own children	879	8.3%
Families with no own children	6,443	61.1%

Poverty Status of Families By Family Type by Presence Of Related Children	Number	Percent
Total Families	10,544	100.0%
Family income above poverty level	9,715	92.1%
Family income below poverty level	829	7.9%
Married couple, with related children	137	16.5%
Male householder, no wife present, with related children	87	10.5%
Female householder, no husband present, with related children	518	62.5%
Families with no related children	87	10.5%

Ratio of Income To Poverty Level	Number	Percent
Population for whom poverty status is determined	37,505	100.0%
Below 50% of poverty level	1,382	3.7%
50% to 99% of poverty level	2,650	7.1%
100% to 124% of poverty level	1,334	3.6%
125% to 149% of poverty level	1,287	3.4%
150% to 184% of poverty level	2,007	5.4%
185% to 199% of poverty level	1,088	2.9%
200% of poverty level or more	27,757	74.0%

Geographical Mobility	Number	Percent
Population aged 1 year and older	37,899	100.0%
Same house as previous year	33,017	87.1%
Different house, same county	2,805	7.4%
Different county, same state	1,549	4.1%
Different state	515	1.4%
Abroad	13	0.0%

Travel Time To Work	Number	Percent
Workers 16 years and over	18,165	100.0%
Less than 15 minutes	7,526	41.4%
15 to 29 minutes	6,090	33.5%
30 to 44 minutes	2,729	15.0%
45 to 59 minutes	931	5.1%
60 minutes or more	889	4.9%
Mean travel time	20.8 minutes	

Housing Units	Number	Percent
Total housing units	16,807	100.0%
Occupied housing units	15,213	90.5%
Owner occupied	11,723	77.1%
Renter occupied	3,490	22.9%
Vacant housing units	1,594	9.5%

Year Structure Built	Number	Percent
Total housing units	16,807	100.0%
Built 2014 or later	72	0.4%
Built 2010 to 2013	218	1.3%
Built 2000 to 2009	1,716	10.2%
Built 1990 to 1999	2,004	11.9%
Built 1980 to 1989	1,363	8.1%
Built 1970 to 1979	2,758	16.4%
Built 1960 to 1969	1,669	9.9%
Built 1950 to 1959	1,742	10.4%
Built 1940 to 1949	735	4.4%
Built 1939 or earlier	4,530	27.0%
Median year built	1968	

Value for Specified Owner-Occupied Housing Units	Number	Percent
Specified owner-occupied housing units	11,723	100.0%
Less than \$20,000	610	5.2%
\$20,000 to \$39,999	204	1.7%
\$40,000 to \$59,999	681	5.8%
\$60,000 to \$79,999	1,349	11.5%
\$80,000 to \$99,999	1,670	14.2%
\$100,000 to \$124,999	1,902	16.2%
\$125,000 to \$149,999	1,234	10.5%
\$150,000 to \$199,999	2,012	17.2%
\$200,000 to \$299,999	1,476	12.6%
\$300,000 to \$499,999	404	3.4%
\$500,000 to \$999,999	165	1.4%
\$1,000,000 or more	16	0.1%
Median value	\$117,700	

House Heating Fuel	Number	Percent
Occupied housing units	15,213	100.0%
Utility gas	7,336	48.2%
Bottled, tank or LP gas	2,733	18.0%
Electricity	4,093	26.9%
Fuel oil, kerosene, etc	338	2.2%
Coal, coke or wood	601	4.0%
Solar energy or other fuel	77	0.5%
No fuel used	35	0.2%

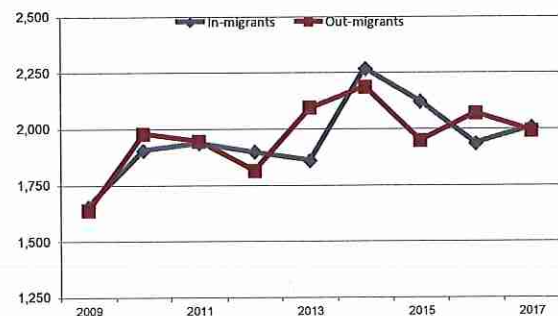
Percentages may not sum to 100% due to rounding.

Gross Rent	Number	Percent
Specified renter-occupied housing units	3,490	100.0%
Less than \$100	33	0.9%
\$100 to \$199	0	0.0%
\$200 to \$299	131	3.8%
\$300 to \$399	162	4.6%
\$400 to \$499	209	6.0%
\$500 to \$599	500	14.3%
\$600 to \$699	595	17.0%
\$700 to \$799	445	12.8%
\$800 to \$899	556	15.9%
\$900 to \$999	258	7.4%
\$1,000 to \$1,499	277	7.9%
\$1,500 or more	29	0.8%
No cash rent	295	8.5%
Median gross rent	\$695	
Median gross rent as a percentage of household income	24.8	

Selected Monthly Owner Costs for Specified Owner-Occupied Housing Units	Number	Percent
Specified owner-occupied housing units with a mortgage	7,036	100.0%
Less than \$400	36	0.5%
\$400 to \$599	344	4.9%
\$600 to \$799	1,109	15.8%
\$800 to \$999	1,489	21.2%
\$1,000 to \$1,249	1,398	19.9%
\$1,250 to \$1,499	856	12.2%
\$1,500 to \$1,999	1,213	17.2%
\$2,000 to \$2,999	464	6.6%
\$3,000 or more	127	1.8%
Median monthly owners cost	\$1,097	
Median monthly owners cost as a percentage of household income	19.1	

Vital Statistics	Number	Rate
Births / rate per 1,000 women aged 15 to 44	415	60.0
Teen births / rate per 1,000 females 15-19	24	18.5
Deaths / rate per 100,000 population	395	1,037.0

Domestic Migration



Agriculture

Land in farms (acres)	228,465
Number of farms	907
Average size (acres)	252
Total cash receipts	\$107,279,000
Per farm	\$118,279
Receipts for crops	\$80,238,000
Receipts for livestock/products	\$27,041,000

Education

Traditional public schools buildings	15
Students	6,072
Teachers (Full Time Equivalent)	465.0
Expenditures per student	\$9,365
Graduation rate	95.4
Community/charter schools buildings	0
Students	0
Teachers (Full Time Equivalent)	0.0
Expenditures per student	
Graduation rate	
Private schools	2
Students	259
4-year public universities	0
Regional campuses	0
2-year public colleges/satellites	0
Ohio Technical Centers	0
Private universities and colleges	1
Public libraries (Districts / Facilities)	1 / 3

Transportation

Registered motor vehicles	48,449
Passenger cars	28,381
Noncommercial trucks	9,148
Total license revenue	\$1,343,463.07
Permissive tax revenue	\$830,902.50
Interstate highway miles	0.00
Turnpike miles	0.00
U.S. highway miles	26.95
State highway miles	121.09
County, township, and municipal road miles	880.40
Commercial airports	1

Health Care

Physicians	45
Registered hospitals	3
Number of beds	104
Licensed nursing homes	4
Number of beds	360
Licensed residential care	2
Number of beds	161
Persons with health insurance (Aged 0 to 64)	93.2%
Adults with insurance (Aged 18 to 64)	92.4%
Children with insurance (Aged Under 19)	95.2%

Communications

Television stations	0
Radio stations	3
Daily newspapers	1
Circulation	12,750
Average monthly unique visitors	78,000
Weekly newspapers	1
Circulation	1,600
Average monthly unique visitors	0
Online only	0
Average monthly unique visitors	0

Crime

Total crimes reported in Uniform Crime Report	640
Violent crime	39
Property crime	601

Finance

FDIC insured financial institutions (HQs)	4
Assets (000)	\$4,391,490
Branch offices	16
Institutions represented	10

Transfer Payments

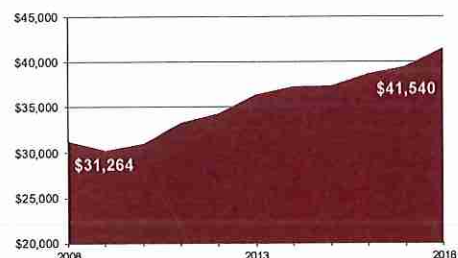
Total transfer payments	\$378,578,000
Payments to individuals	\$369,593,000
Retirement and disability	\$153,567,000
Medical payments	\$168,944,000
Income maintenance (Supplemental SSI, family assistance, food stamps, etc)	\$22,803,000
Unemployment benefits	\$2,596,000
Veterans benefits	\$12,701,000
Federal education and training assistance	\$5,881,000
Other payments to individuals	\$3,101,000
Total personal income	\$1,585,376,000
Dependency ratio	23.9%
(Percent of income from transfer payments)	

Voting

Number of registered voters	26,283
Voted in 2018 election	14,169
Percent turnout	53.9%

State Parks, Forests, Nature Preserves, Scenic Waterways, And Wildlife Areas

Areas/Facilities	5
Acreage	434

Per Capita Personal Income

Civilian Labor Force	2019	2018	2017	2016	2015
Civilian labor force	18,100	18,200	18,400	18,400	18,700
Employed	17,300	17,400	17,500	17,500	17,700
Unemployed	800	800	900	900	900
Unemployment rate	4.2	4.4	4.9	5.0	4.9

Establishments, Employment, and Wages by Sector: 2018

Industrial Sector	Number of Establishments	Average Employment	Total Wages	Average Weekly Wage
Private Sector	776	13,664	\$583,211,020	\$821
Goods-Producing	117	3,722	\$243,777,701	\$1,259
Natural Resources and Mining	11	231	\$9,514,867	\$791
Construction	61	339	\$15,828,639	\$899
Manufacturing	45	3,152	\$218,434,195	\$1,333
Service-Providing	659	9,942	\$339,433,319	\$657
Trade, Transportation and Utilities	219	3,355	\$119,115,008	\$683
Information	16	193	\$7,466,427	\$746
Financial Services	82	717	\$38,727,430	\$1,039
Professional and Business Services	89	895	\$38,420,037	\$826
Education and Health Services	86	2,601	\$102,555,295	\$758
Leisure and Hospitality	88	1,610	\$21,270,889	\$254
Other Services	80	572	\$11,878,233	\$399
Federal Government		81	\$4,473,118	\$1,058
State Government		80	\$4,954,394	\$1,190
Local Government		1,882	\$78,659,410	\$804

Private Sector total includes Unclassified establishments not shown.

Change Since 2013

Private Sector	1.0%	0.9%	6.4%	5.5%
Goods-Producing	-5.6%	-11.5%	-11.2%	0.3%
Natural Resources and Mining	57.1%	239.7%	344.9%	30.3%
Construction	-11.6%	-11.5%	6.1%	20.2%
Manufacturing	-6.3%	-16.1%	-15.1%	1.1%
Service-Producing	2.3%	6.5%	24.1%	16.7%
Trade, Transportation and Utilities	-1.8%	2.3%	23.6%	20.9%
Information	6.7%	-11.5%	-1.6%	11.5%
Financial Services	6.5%	5.9%	24.3%	17.4%
Professional and Business Services	9.9%	13.4%	35.7%	19.7%
Education and Health Services	14.7%	11.6%	24.9%	11.8%
Leisure and Hospitality	-8.3%	7.4%	24.4%	16.0%
Other Services	2.6%	5.7%	9.5%	3.6%
Federal Government		-5.8%	7.1%	12.8%
State Government		5.3%	27.6%	21.3%
Local Government		1.4%	16.8%	15.2%

Residential

Construction	2015	2016	2017	2018	2019
Total units	22	42	38	39	43
Total valuation (000)	\$3,389	\$7,474	\$7,119	\$7,240	\$8,095
Total single-unit bldgs	16	34	31	35	43
Average cost per unit	\$166,178	\$188,931	\$210,017	\$191,727	\$188,257
Total multi-unit bldg units	6	8	7	4	0
Average cost per unit	\$121,667	\$131,250	\$86,857	\$132,500	

Major & Notable Employers

Defiance City Schools	Govt
Defiance College	Serv
Defiance Metal Products Co	Mfg
General Motors Company	Mfg
Johns Manville Corp	Mfg
Meijer Inc	Trade
Mercy Health - Defiance Hospital	Serv
Parker Hannifin Corp	Mfg
Walmart Inc	Trade

Ohio County Profiles

Prepared by the Office of Research

2020 Edition

Fulton County

Established: Act - April 1, 1850
 2019 Population: 42,126
 Land Area: 406.8 square miles
 County Seat: Wauseon City
 Named for: Robert Fulton, Inventor of the Steam Boat

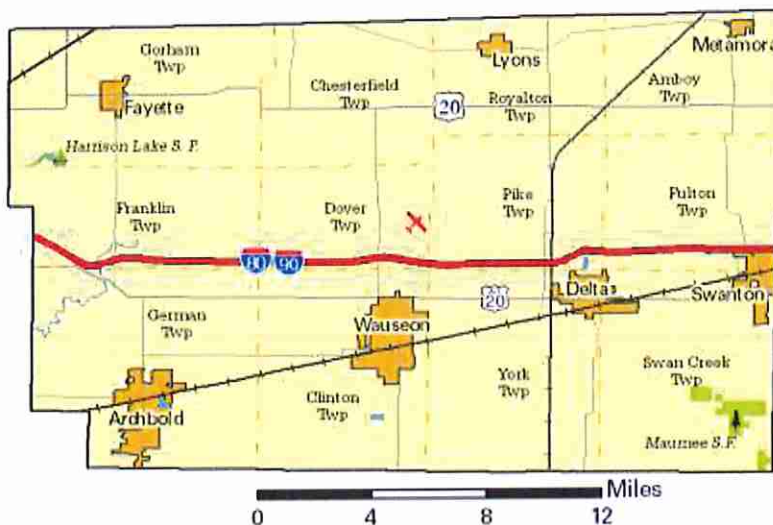


Taxes

Taxable value of real property	\$977,230,530
Residential	\$589,514,030
Agriculture	\$248,532,000
Industrial	\$60,545,370
Commercial	\$78,639,130
Mineral	\$0
Ohio income tax liability	\$22,357,091
Average per return	\$1,069.82

Land Use/Land Cover

	Percent
Developed, Lower Intensity	6.98%
Developed, Higher Intensity	1.31%
Barren (strip mines, gravel pits, etc.)	0.18%
Forest	5.51%
Shrub/Scrub and Grasslands	0.23%
Pasture/Hay	2.08%
Cultivated Crops	80.96%
Wetlands	2.41%
Open Water	0.35%



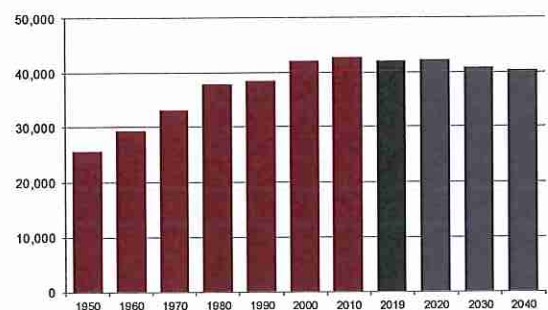
Largest Places

	Est. 2019	Census 2010
Wauseon city	7,410	7,332
Swan Creek twp UB	5,758	6,013
Archbold vlg	4,319	4,346
Swanton vlg (pt.)	3,707	3,580
Delta vlg	3,100	3,103
Clinton twp UB	2,125	2,222
German twp UB	2,092	2,097
Pike twp	1,806	1,854
York twp UB	1,642	1,678
Dover twp	1,538	1,578

UB: Unincorporated balance.

Total Population

Census			Estimated		
1800		1910	23,914	2014	42,403
1810		1920	23,445	2015	42,301
1820		1930	23,477	2016	42,306
1830		1940	23,626	2017	42,265
1840		1950	25,580	2018	42,267
1850	7,781	1960	29,301	2019	42,126
1860	14,043	1970	33,071		
1870	17,789	1980	37,751	Projected	
1880	21,053	1990	38,498	2020	42,200
1890	22,023	2000	42,084	2030	40,740
1900	22,801	2010	42,698	2040	40,310



Population by Race	Number	Percent
ACS Total Population	42,305	100.0%
White	39,432	93.2%
African-American	170	0.4%
Native American	159	0.4%
Asian	170	0.4%
Pacific Islander	14	0.0%
Other	1,440	3.4%
Two or More Races	920	2.2%
Hispanic (may be of any race)	3,647	8.6%
Total Minority	4,578	10.8%

Educational Attainment	Number	Percent
Persons 25 years and over	28,607	100.0%
No high school diploma	2,527	8.8%
High school graduate	11,842	41.4%
Some college, no degree	6,237	21.8%
Associate degree	3,090	10.8%
Bachelor's degree	3,359	11.7%
Master's degree or higher	1,552	5.4%

Family Type by Employment Status	Number	Percent
Total Families	11,876	100.0%
Married couple, husband and wife in labor force	4,946	41.6%
Married couple, husband in labor force, wife not	1,621	13.6%
Married couple, wife in labor force, husband not	825	6.9%
Married couple, husband and wife not in labor force	1,906	16.0%
Male householder, in labor force	753	6.3%
Male householder, not in labor force	146	1.2%
Female householder, in labor force	1,307	11.0%
Female householder, not in labor force	372	3.1%

Household Income	Number	Percent
Total Households	16,425	100.0%
Less than \$10,000	520	3.2%
\$10,000 to \$19,999	1,296	7.9%
\$20,000 to \$29,999	1,699	10.3%
\$30,000 to \$39,999	1,677	10.2%
\$40,000 to \$49,999	1,593	9.7%
\$50,000 to \$59,999	1,387	8.4%
\$60,000 to \$74,999	2,029	12.4%
\$75,000 to \$99,999	2,478	15.1%
\$100,000 to \$149,999	2,554	15.5%
\$150,000 to \$199,999	773	4.7%
\$200,000 or more	419	2.6%
Median household income	\$60,231	

Percentages may not sum to 100% due to rounding.

Population by Age	Number	Percent
ACS Total Population	42,305	100.0%
Under 5 years	2,490	5.9%
5 to 17 years	7,641	18.1%
18 to 24 years	3,567	8.4%
25 to 44 years	9,588	22.7%
45 to 64 years	11,949	28.2%
65 years and more	7,070	16.7%
Median Age	40.8	

Family Type by Presence of Own Children Under 18	Number	Percent
Total Families	11,902	100.0%
Married-couple families with own children	3,441	28.9%
Male householder, no wife present, with own children	562	4.7%
Female householder, no husband present, with own children	928	7.8%
Families with no own children	6,971	58.6%

Poverty Status of Families By Family Type by Presence Of Related Children	Number	Percent
Total Families	11,902	100.0%
Family income above poverty level	11,082	93.1%
Family income below poverty level	820	6.9%
Married couple, with related children	110	13.4%
Male householder, no wife present, with related children	91	11.1%
Female householder, no husband present, with related children	391	47.7%
Families with no related children	228	27.8%

Ratio of Income To Poverty Level	Number	Percent
Population for whom poverty status is determined	41,706	100.0%
Below 50% of poverty level	1,602	3.8%
50% to 99% of poverty level	2,317	5.6%
100% to 124% of poverty level	1,589	3.8%
125% to 149% of poverty level	1,864	4.5%
150% to 184% of poverty level	2,550	6.1%
185% to 199% of poverty level	1,673	4.0%
200% of poverty level or more	30,111	72.2%

Geographical Mobility	Number	Percent
Population aged 1 year and older	41,722	100.0%
Same house as previous year	37,147	89.0%
Different house, same county	2,865	6.9%
Different county, same state	1,353	3.2%
Different state	303	0.7%
Abroad	54	0.1%

Travel Time To Work	Number	Percent
Workers 16 years and over	19,954	100.0%
Less than 15 minutes	6,869	34.4%
15 to 29 minutes	6,077	30.5%
30 to 44 minutes	3,996	20.0%
45 to 59 minutes	2,050	10.3%
60 minutes or more	962	4.8%
Mean travel time	23.7 minutes	

Housing Units	Number	Percent
Total housing units	17,520	100.0%
Occupied housing units	16,425	93.8%
Owner occupied	12,677	77.2%
Renter occupied	3,748	22.8%
Vacant housing units	1,095	6.3%

Year Structure Built	Number	Percent
Total housing units	17,520	100.0%
Built 2014 or later	87	0.5%
Built 2010 to 2013	253	1.4%
Built 2000 to 2009	1,764	10.1%
Built 1990 to 1999	2,521	14.4%
Built 1980 to 1989	1,452	8.3%
Built 1970 to 1979	2,642	15.1%
Built 1960 to 1969	1,471	8.4%
Built 1950 to 1959	1,565	8.9%
Built 1940 to 1949	788	4.5%
Built 1939 or earlier	4,977	28.4%
Median year built	1970	

Value for Specified Owner-Occupied Housing Units	Number	Percent
Specified owner-occupied housing units	12,677	100.0%
Less than \$20,000	585	4.6%
\$20,000 to \$39,999	240	1.9%
\$40,000 to \$59,999	477	3.8%
\$60,000 to \$79,999	867	6.8%
\$80,000 to \$99,999	1,638	12.9%
\$100,000 to \$124,999	1,703	13.4%
\$125,000 to \$149,999	1,725	13.6%
\$150,000 to \$199,999	2,607	20.6%
\$200,000 to \$299,999	2,271	17.9%
\$300,000 to \$499,999	440	3.5%
\$500,000 to \$999,999	112	0.9%
\$1,000,000 or more	12	0.1%
Median value	\$137,000	

House Heating Fuel	Number	Percent
Occupied housing units	16,425	100.0%
Utility gas	8,901	54.2%
Bottled, tank or LP gas	3,776	23.0%
Electricity	2,804	17.1%
Fuel oil, kerosene, etc	92	0.6%
Coal, coke or wood	691	4.2%
Solar energy or other fuel	143	0.9%
No fuel used	18	0.1%

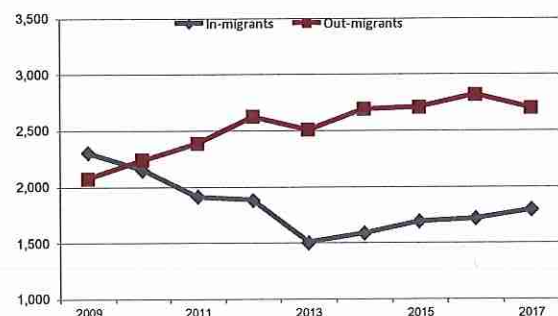
Percentages may not sum to 100% due to rounding.

Gross Rent	Number	Percent
Specified renter-occupied housing units	3,748	100.0%
Less than \$100	9	0.2%
\$100 to \$199	3	0.1%
\$200 to \$299	141	3.8%
\$300 to \$399	133	3.5%
\$400 to \$499	318	8.5%
\$500 to \$599	619	16.5%
\$600 to \$699	511	13.6%
\$700 to \$799	550	14.7%
\$800 to \$899	454	12.1%
\$900 to \$999	323	8.6%
\$1,000 to \$1,499	439	11.7%
\$1,500 or more	34	0.9%
No cash rent	214	5.7%
Median gross rent	\$707	
Median gross rent as a percentage of household income	26.3	

Selected Monthly Owner Costs for Specified Owner-Occupied Housing Units	Number	Percent
Specified owner-occupied housing units with a mortgage	7,701	100.0%
Less than \$400	83	1.1%
\$400 to \$599	303	3.9%
\$600 to \$799	736	9.6%
\$800 to \$999	1,206	15.7%
\$1,000 to \$1,249	2,105	27.3%
\$1,250 to \$1,499	1,339	17.4%
\$1,500 to \$1,999	1,352	17.6%
\$2,000 to \$2,999	530	6.9%
\$3,000 or more	47	0.6%
Median monthly owners cost	\$1,181	
Median monthly owners cost as a percentage of household income	18.8	

Vital Statistics	Number	Rate
Births / rate per 1,000 women aged 15 to 44	481	66.1
Teen births / rate per 1,000 females 15-19	21	16.5
Deaths / rate per 100,000 population	443	1,048.1

Domestic Migration



Agriculture

Land in farms (acres)	196,306
Number of farms	785
Average size (acres)	250
Total cash receipts	\$173,103,000
Per farm	\$220,514
Receipts for crops	\$122,932,000
Receipts for livestock/products	\$50,171,000

Education

Traditional public schools buildings	20
Students	7,470
Teachers (Full Time Equivalent)	585.6
Expenditures per student	\$9,523
Graduation rate	93.9
Community/charter schools buildings	0
Students	0
Teachers (Full Time Equivalent)	0.0
Expenditures per student	
Graduation rate	
Private schools	3
Students	292
4-year public universities	0
Regional campuses	0
2-year public colleges/satellites	0
Ohio Technical Centers	1
Private universities and colleges	0
Public libraries (Districts / Facilities)	6 / 6

Transportation

Registered motor vehicles	58,388
Passenger cars	32,934
Noncommercial trucks	11,172
Total license revenue	\$1,777,568.25
Permissive tax revenue	\$878,072.50
Interstate highway miles	26.26
Turnpike miles	26.26
U.S. highway miles	56.53
State highway miles	83.94
County, township, and municipal road miles	858.99
Commercial airports	1

Health Care

Physicians	32
Registered hospitals	1
Number of beds	117
Licensed nursing homes	5
Number of beds	389
Licensed residential care	2
Number of beds	44
Persons with health insurance (Aged 0 to 64)	92.8%
Adults with insurance (Aged 18 to 64)	91.8%
Children with insurance (Aged Under 19)	95.3%

Communications

Television stations	0
Radio stations	1
Daily newspapers	0
Circulation	0
Average monthly unique visitors	0
Weekly newspapers	4
Circulation	6,941
Average monthly unique visitors	34,433
Online only	0
Average monthly unique visitors	0

Crime

Total crimes reported in Uniform Crime Report	508
Violent crime	43
Property crime	465

Finance

FDIC insured financial institutions (HQs)	3
Assets (000)	\$1,683,176
Branch offices	20
Institutions represented	11

Transfer Payments

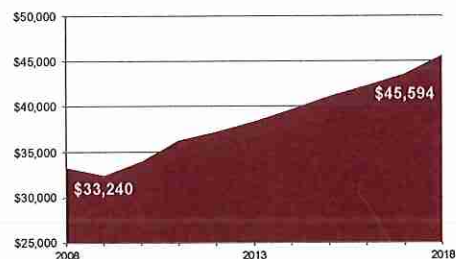
Total transfer payments	\$368,075,000
Payments to individuals	\$358,021,000
Retirement and disability	\$155,615,000
Medical payments	\$160,199,000
Income maintenance (Supplemental SSI, family assistance, food stamps, etc)	\$19,885,000
Unemployment benefits	\$3,166,000
Veterans benefits	\$10,382,000
Federal education and training assistance	\$5,143,000
Other payments to individuals	\$3,631,000
Total personal income	\$1,927,539,000
Dependency ratio	19.1%
(Percent of income from transfer payments)	

Voting

Number of registered voters	29,612
Voted in 2018 election	16,513
Percent turnout	55.8%

State Parks, Forests, Nature Preserves, Scenic Waterways, And Wildlife Areas

Areas/Facilities	5
Acreage	2,565

Per Capita Personal Income

Civilian Labor Force	2019	2018	2017	2016	2015
Civilian labor force	22,500	22,300	22,400	22,700	22,400
Employed	21,500	21,300	21,300	21,600	21,300
Unemployed	900	1,000	1,100	1,100	1,100
Unemployment rate	4.1	4.4	4.9	4.7	4.9

Establishments, Employment, and Wages by Sector: 2018

Industrial Sector	Number of Establishments	Average Employment	Total Wages	Average Weekly Wage
Private Sector	983	15,949	\$679,624,172	\$819
Goods-Producing	258	8,080	\$417,696,324	\$994
Natural Resources and Mining	28	341	\$12,446,757	\$702
Construction	137	824	\$46,274,722	\$1,080
Manufacturing	93	6,915	\$358,974,845	\$998
Service-Providing	725	7,869	\$261,927,848	\$640
Trade, Transportation and Utilities	249	2,871	\$111,541,565	\$747
Information	10	59	\$1,654,859	\$536
Financial Services	78	379	\$19,391,005	\$985
Professional and Business Services	107	709	\$24,359,457	\$661
Education and Health Services	116	2,168	\$78,911,556	\$700
Leisure and Hospitality	84	1,296	\$16,395,264	\$243
Other Services	82	387	\$9,674,142	\$481
Federal Government		91	\$4,684,263	\$986
State Government		114	\$7,232,223	\$1,216
Local Government		2,383	\$85,461,421	\$690

Private Sector total includes Unclassified establishments not shown.

Change Since 2013

Private Sector	4.7%	6.3%	25.3%	17.8%
Goods-Producing	5.7%	15.4%	31.7%	14.1%
Natural Resources and Mining	7.7%	42.1%	85.2%	30.5%
Construction	17.1%	17.4%	48.3%	26.3%
Manufacturing	-7.9%	14.1%	28.5%	12.6%
Service-Producing	4.2%	-1.6%	16.3%	18.3%
Trade, Transportation and Utilities	-2.0%	2.4%	22.6%	19.7%
Information	-33.3%	-36.6%	-43.7%	-11.6%
Financial Services	9.9%	23.1%	76.3%	43.4%
Professional and Business Services	0.9%	-22.8%	-15.2%	9.8%
Education and Health Services	30.3%	7.6%	16.8%	8.5%
Leisure and Hospitality	3.7%	-16.0%	-6.0%	12.0%
Other Services	3.8%	22.5%	49.3%	21.8%
Federal Government		0.0%	3.2%	2.5%
State Government		17.5%	50.6%	28.0%
Local Government		-1.2%	9.5%	10.9%

Major & Notable Employers

Residential

Construction	2015	2016	2017	2018	2019
Total units	68	49	45	60	55
Total valuation (000)	\$10,193	\$9,252	\$9,669	\$12,947	\$11,751
Total single-unit bldgs	66	44	45	54	36
Average cost per unit	\$151,250	\$201,473	\$214,856	\$232,344	\$259,741
Total multi-unit bldg units	2	5	0	6	19
Average cost per unit	\$105,000	\$77,400	\$0	\$66,667	\$126,316

ConAgra	Mfg
Fulton County Government	Govt
Haas Door Company	Mfg
Fulton County Health Center	Serv
International Automotive Components	Mfg
North Star BlueScope Steel LLC	Mfg
Sanoh America Inc	Mfg
Sauder Woodworking Co	Mfg
TRW Automotive	Mfg

Ohio County Profiles

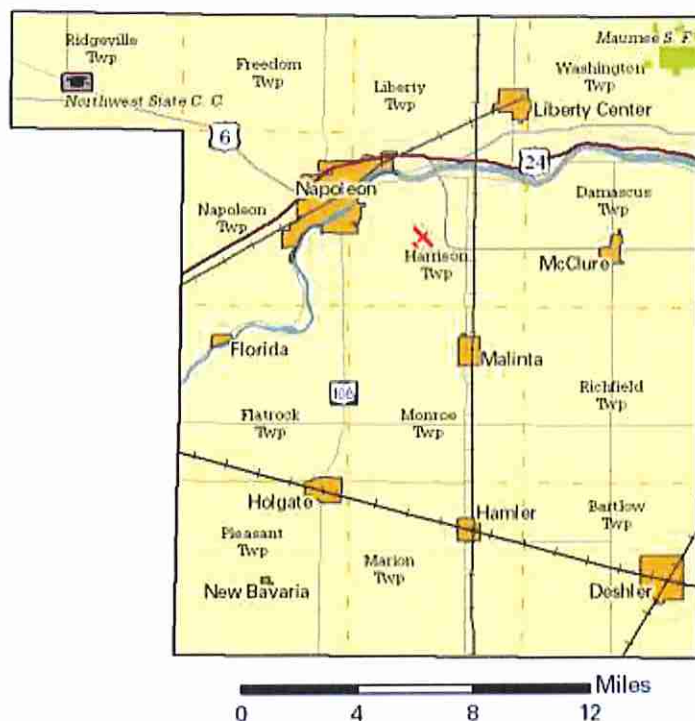


Prepared by the Office of Research

2020 Edition

Henry County

Established: Act - April 1, 1820
 2019 Population: 27,006
 Land Area: 416.5 square miles
 County Seat: Napoleon City
 Named for: Patrick Henry, American Patriot, Statesman and Orator



Taxes

Taxable value of real property	\$716,205,700
Residential	\$377,514,750
Agriculture	\$263,961,920
Industrial	\$32,004,850
Commercial	\$42,724,180
Mineral	\$0
Ohio income tax liability	\$14,059,529
Average per return	\$1,031.44

Land Use/Land Cover

	Percent
Developed, Lower Intensity	6.57%
Developed, Higher Intensity	0.78%
Barren (strip mines, gravel pits, etc.)	0.04%
Forest	3.98%
Shrub/Scrub and Grasslands	0.23%
Pasture/Hay	0.49%
Cultivated Crops	85.85%
Wetlands	1.01%
Open Water	1.05%

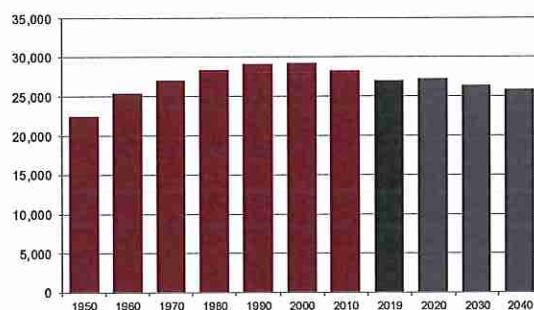
Largest Places

	Est. 2019	Census 2010
Napoleon city	8,207	8,749
Washington twp UB	1,769	1,794
Deshler vlg	1,721	1,799
Napoleon twp UB	1,505	1,551
Liberty twp UB	1,250	1,317
Liberty Center vlg	1,121	1,180
Ridgeville twp	1,066	1,091
Damascus twp UB	1,062	1,076
Holgate vlg	1,059	1,109
Harrison twp UB	987	1,025

UB: Unincorporated balance.

Total Population

Census			Estimated		
1800		1910	25,119	2014	27,597
1810		1920	23,362	2015	27,481
1820		1930	22,524	2016	27,282
1830	262	1940	22,756	2017	27,179
1840	2,503	1950	22,423	2018	27,091
1850	3,434	1960	25,392	2019	27,006
1860	8,901	1970	27,058		
1870	14,028	1980	28,383	Projected	
1880	20,585	1990	29,108	2020	27,230
1890	25,080	2000	29,210	2030	26,360
1900	27,282	2010	28,215	2040	25,810



Population by Race	Number	Percent
ACS Total Population	27,316	100.0%
White	25,760	94.3%
African-American	221	0.8%
Native American	71	0.3%
Asian	99	0.4%
Pacific Islander	0	0.0%
Other	560	2.1%
Two or More Races	605	2.2%
Hispanic (may be of any race)	2,072	7.6%
Total Minority	2,715	9.9%

Educational Attainment	Number	Percent
Persons 25 years and over	18,764	100.0%
No high school diploma	1,302	6.9%
High school graduate	8,109	43.2%
Some college, no degree	3,863	20.6%
Associate degree	2,108	11.2%
Bachelor's degree	2,170	11.6%
Master's degree or higher	1,212	6.5%

Family Type by Employment Status	Number	Percent
Total Families	7,836	100.0%
Married couple, husband and wife in labor force	3,175	40.5%
Married couple, husband in labor force, wife not	1,075	13.7%
Married couple, wife in labor force, husband not	505	6.4%
Married couple, husband and wife not in labor force	1,231	15.7%
Male householder, in labor force	413	5.3%
Male householder, not in labor force	113	1.4%
Female householder, in labor force	976	12.5%
Female householder, not in labor force	348	4.4%

Household Income	Number	Percent
Total Households	11,065	100.0%
Less than \$10,000	390	3.5%
\$10,000 to \$19,999	774	7.0%
\$20,000 to \$29,999	1,000	9.0%
\$30,000 to \$39,999	1,452	13.1%
\$40,000 to \$49,999	1,044	9.4%
\$50,000 to \$59,999	958	8.7%
\$60,000 to \$74,999	1,595	14.4%
\$75,000 to \$99,999	1,592	14.4%
\$100,000 to \$149,999	1,589	14.4%
\$150,000 to \$199,999	413	3.7%
\$200,000 or more	258	2.3%
Median household income	\$59,083	

Population by Age	Number	Percent
ACS Total Population	27,316	100.0%
Under 5 years	1,601	5.9%
5 to 17 years	4,839	17.7%
18 to 24 years	2,112	7.7%
25 to 44 years	6,367	23.3%
45 to 64 years	7,586	27.8%
65 years and more	4,811	17.6%
Median Age	41.3	

Family Type by Presence of Own Children Under 18	Number	Percent
Total Families	7,862	100.0%
Married-couple families with own children	2,002	25.5%
Male householder, no wife present, with own children	291	3.7%
Female householder, no husband present, with own children	896	11.4%
Families with no own children	4,673	59.4%

Poverty Status of Families By Family Type by Presence Of Related Children	Number	Percent
Total Families	7,862	100.0%
Family income above poverty level	7,324	93.2%
Family income below poverty level	538	6.8%
Married couple, with related children	70	13.0%
Male householder, no wife present, with related children	33	6.1%
Female householder, no husband present, with related children	368	68.4%
Families with no related children	67	12.5%

Ratio of Income To Poverty Level	Number	Percent
Population for whom poverty status is determined	26,790	100.0%
Below 50% of poverty level	1,208	4.5%
50% to 99% of poverty level	1,385	5.2%
100% to 124% of poverty level	962	3.6%
125% to 149% of poverty level	969	3.6%
150% to 184% of poverty level	1,463	5.5%
185% to 199% of poverty level	883	3.3%
200% of poverty level or more	19,920	74.4%

Geographical Mobility	Number	Percent
Population aged 1 year and older	27,022	100.0%
Same house as previous year	23,774	88.0%
Different house, same county	1,592	5.9%
Different county, same state	1,383	5.1%
Different state	240	0.9%
Abroad	33	0.1%

Percentages may not sum to 100% due to rounding.

Travel Time To Work	Number	Percent
Workers 16 years and over	12,667	100.0%
Less than 15 minutes	4,220	33.3%
15 to 29 minutes	4,828	38.1%
30 to 44 minutes	2,291	18.1%
45 to 59 minutes	844	6.7%
60 minutes or more	484	3.8%
Mean travel time	21.9 minutes	

Housing Units	Number	Percent
Total housing units	12,071	100.0%
Occupied housing units	11,065	91.7%
Owner occupied	8,569	77.4%
Renter occupied	2,496	22.6%
Vacant housing units	1,006	8.3%

Year Structure Built	Number	Percent
Total housing units	12,071	100.0%
Built 2014 or later	17	0.1%
Built 2010 to 2013	101	0.8%
Built 2000 to 2009	1,019	8.4%
Built 1990 to 1999	1,092	9.0%
Built 1980 to 1989	1,032	8.5%
Built 1970 to 1979	1,748	14.5%
Built 1960 to 1969	1,099	9.1%
Built 1950 to 1959	1,254	10.4%
Built 1940 to 1949	645	5.3%
Built 1939 or earlier	4,064	33.7%
Median year built	1961	

Value for Specified Owner-Occupied Housing Units	Number	Percent
Specified owner-occupied housing units	8,569	100.0%
Less than \$20,000	420	4.9%
\$20,000 to \$39,999	192	2.2%
\$40,000 to \$59,999	412	4.8%
\$60,000 to \$79,999	967	11.3%
\$80,000 to \$99,999	1,246	14.5%
\$100,000 to \$124,999	1,198	14.0%
\$125,000 to \$149,999	909	10.6%
\$150,000 to \$199,999	1,525	17.8%
\$200,000 to \$299,999	1,230	14.4%
\$300,000 to \$499,999	315	3.7%
\$500,000 to \$999,999	108	1.3%
\$1,000,000 or more	47	0.5%
Median value	\$121,900	

House Heating Fuel	Number	Percent
Occupied housing units	11,065	100.0%
Utility gas	5,955	53.8%
Bottled, tank or LP gas	2,370	21.4%
Electricity	1,910	17.3%
Fuel oil, kerosene, etc	135	1.2%
Coal, coke or wood	425	3.8%
Solar energy or other fuel	206	1.9%
No fuel used	64	0.6%

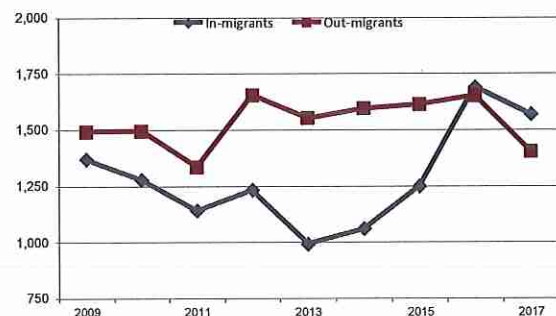
Percentages may not sum to 100% due to rounding.

Gross Rent	Number	Percent
Specified renter-occupied housing units	2,496	100.0%
Less than \$100	0	0.0%
\$100 to \$199	2	0.1%
\$200 to \$299	103	4.1%
\$300 to \$399	42	1.7%
\$400 to \$499	169	6.8%
\$500 to \$599	332	13.3%
\$600 to \$699	553	22.2%
\$700 to \$799	279	11.2%
\$800 to \$899	171	6.9%
\$900 to \$999	220	8.8%
\$1,000 to \$1,499	363	14.5%
\$1,500 or more	45	1.8%
No cash rent	217	8.7%
Median gross rent	\$686	
Median gross rent as a percentage of household income	24.5	

Selected Monthly Owner Costs for Specified Owner-Occupied Housing Units	Number	Percent
Specified owner-occupied housing units with a mortgage	5,195	100.0%
Less than \$400	8	0.2%
\$400 to \$599	212	4.1%
\$600 to \$799	717	13.8%
\$800 to \$999	1,022	19.7%
\$1,000 to \$1,249	1,190	22.9%
\$1,250 to \$1,499	762	14.7%
\$1,500 to \$1,999	850	16.4%
\$2,000 to \$2,999	361	6.9%
\$3,000 or more	73	1.4%
Median monthly owners cost	\$1,134	
Median monthly owners cost as a percentage of household income	18.5	

Vital Statistics	Number	Rate
Births / rate per 1,000 women aged 15 to 44	307	65.9
Teen births / rate per 1,000 females 15-19	13	15.7
Deaths / rate per 100,000 population	312	1,151.7

Domestic Migration



Agriculture

Land in farms (acres)	234,876
Number of farms	841
Average size (acres)	279
Total cash receipts	\$133,378,000
Per farm	\$158,595
Receipts for crops	\$116,955,000
Receipts for livestock/products	\$16,423,000

Education

Traditional public schools buildings	10
Students	4,193
Teachers (Full Time Equivalent)	382.5
Expenditures per student	\$9,720
Graduation rate	94.6
Community/charter schools buildings	0
Students	0
Teachers (Full Time Equivalent)	0.0
Expenditures per student	
Graduation rate	
Private schools	3
Students	300
4-year public universities	0
Regional campuses	0
2-year public colleges/satellites	1
Ohio Technical Centers	0
Private universities and colleges	0
Public libraries (Districts / Facilities)	4 / 8

Transportation

Registered motor vehicles	38,737
Passenger cars	20,908
Noncommercial trucks	7,488
Total license revenue	\$1,271,938.32
Permissive tax revenue	\$685,862.50
Interstate highway miles	0.00
Turnpike miles	0.00
U.S. highway miles	42.91
State highway miles	118.81
County, township, and municipal road miles	948.72
Commercial airports	1

Health Care

Physicians	13
Registered hospitals	1
Number of beds	31
Licensed nursing homes	4
Number of beds	275
Licensed residential care	2
Number of beds	85
Persons with health insurance (Aged 0 to 64)	93.6%
Adults with insurance (Aged 18 to 64)	92.8%
Children with insurance (Aged Under 19)	95.6%

Communications

Television stations	0
Radio stations	1
Daily newspapers	1
Circulation	3,150
Average monthly unique visitors	48,944
Weekly newspapers	0
Circulation	0
Average monthly unique visitors	0
Online only	0
Average monthly unique visitors	0

Crime

Total crimes reported in Uniform Crime Report	363
Violent crime	27
Property crime	336

Finance

FDIC insured financial institutions (HQs)	3
Assets (000)	\$437,906
Branch offices	15
Institutions represented	8

Transfer Payments

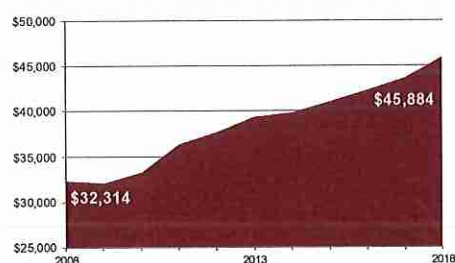
Total transfer payments	\$263,508,000
Payments to individuals	\$257,089,000
Retirement and disability	\$104,088,000
Medical payments	\$125,552,000
Income maintenance (Supplemental SSI, family assistance, food stamps, etc)	\$12,210,000
Unemployment benefits	\$2,111,000
Veterans benefits	\$5,203,000
Federal education and training assistance	\$5,599,000
Other payments to individuals	\$2,326,000
Total personal income	\$1,242,816,000
Dependency ratio	21.2%
(Percent of income from transfer payments)	

Voting

Number of registered voters	19,543
Voted in 2018 election	10,919
Percent turnout	55.9%

State Parks, Forests, Nature Preserves, Scenic Waterways, And Wildlife Areas

Areas/Facilities	11
Acreage	1,732

Per Capita Personal Income

Civilian Labor Force	2019	2018	2017	2016	2015
Civilian labor force	13,300	13,300	13,500	13,600	13,500
Employed	12,700	12,600	12,800	12,900	12,800
Unemployed	600	700	700	700	800
Unemployment rate	4.6	4.9	5.2	5.4	5.6

Establishments, Employment, and Wages by Sector: 2018

Industrial Sector	Number of Establishments	Average Employment	Total Wages	Average Weekly Wage
Private Sector	570	9,103	\$381,233,500	\$805
Goods-Producing	131	4,252	\$232,156,870	\$1,050
Natural Resources and Mining	23	152	\$5,077,978	\$645
Construction	69	664	\$39,276,253	\$1,138
Manufacturing	39	3,437	\$187,802,639	\$1,051
Service-Providing	439	4,851	\$149,076,630	\$591
Trade, Transportation and Utilities	164	1,740	\$60,653,663	\$670
Information	14	97	\$3,176,013	\$628
Financial Services	55	311	\$15,119,517	\$935
Professional and Business Services	47	292	\$8,401,729	\$553
Education and Health Services	53	1,467	\$46,271,232	\$606
Leisure and Hospitality	60	676	\$9,020,292	\$257
Other Services	47	268	\$6,434,184	\$461
Federal Government		65	\$3,551,054	\$1,052
State Government		43	\$2,394,487	\$1,073
Local Government		1,811	\$74,493,240	\$791

Private Sector total includes Unclassified establishments not shown.

Change Since 2013

Private Sector	2.3%	0.3%	14.7%	14.3%
Goods-Producing	1.6%	12.6%	19.4%	6.1%
Natural Resources and Mining	27.8%	11.8%	26.6%	14.0%
Construction	-2.8%	30.7%	63.2%	24.9%
Manufacturing	-2.5%	9.7%	12.9%	2.8%
Service-Producing	2.6%	-8.5%	8.1%	18.2%
Trade, Transportation and Utilities	5.1%	-16.7%	-0.9%	19.0%
Information	16.7%	-3.0%	-11.9%	-9.6%
Financial Services	1.9%	-6.0%	15.2%	22.7%
Professional and Business Services	-2.1%	3.5%	18.0%	13.8%
Education and Health Services	0.0%	-1.3%	16.2%	17.7%
Leisure and Hospitality	7.1%	12.5%	42.2%	26.6%
Other Services	-4.1%	-35.4%	-3.8%	48.7%
Federal Government		-4.4%	15.7%	21.3%
State Government		-2.3%	34.3%	36.2%
Local Government		-7.8%	6.5%	15.6%

Residential

Construction	2015	2016	2017	2018	2019
Total units	27	20	24	19	25
Total valuation (000)	\$5,672	\$3,692	\$4,805	\$3,819	\$6,330
Total single-unit bldgs	27	20	24	19	25
Average cost per unit	\$210,060	\$184,581	\$200,213	\$200,989	\$253,213
Total multi-unit bldg units	0	0	0	0	0
Average cost per unit	\$0	\$0	\$0		

Major & Notable Employers

Alex Products	Mfg
Campbell Soup Co	Mfg
Filling Memorial Home of Mercy	Serv
Henry County Hospital	Serv
Liberty Center Schools	Govt
Lutheran Home at Napoleon	Serv
Napoleon Area City Schools	Govt
Silgan Holdings, Inc	Mfg
Tenneco Inc	Mfg
Wal-Mart Stores Inc	Trade

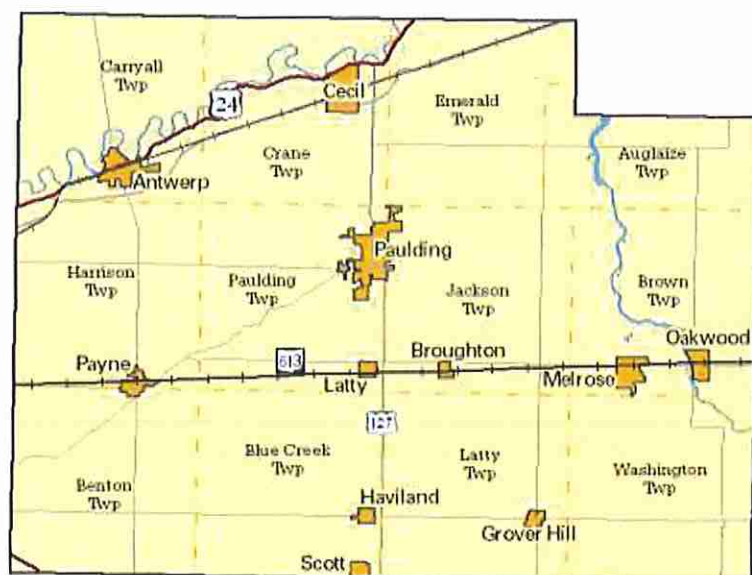
Ohio County Profiles

Prepared by the Office of Research

2020 Edition

Paulding County

Established: Act - April 1, 1820
 2019 Population: 18,672
 Land Area: 416.3 square miles
 County Seat: Paulding Village
 Named for: Captain John Paulding, Revolutionary War



0 4 8 12 Miles

Taxes

Taxable value of real property	\$453,665,830
Residential	\$204,859,080
Agriculture	\$212,366,690
Industrial	\$12,422,840
Commercial	\$24,017,220
Mineral	\$0
Ohio income tax liability	\$7,158,843
Average per return	\$824.09

Land Use/Land Cover

	Percent
Developed, Lower Intensity	6.19%
Developed, Higher Intensity	0.55%
Barren (strip mines, gravel pits, etc.)	0.23%
Forest	3.99%
Shrub/Scrub and Grasslands	0.26%
Pasture/Hay	1.52%
Cultivated Crops	84.03%
Wetlands	2.31%
Open Water	0.92%

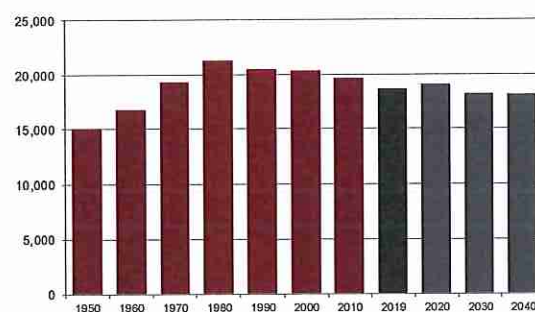
Largest Places

	Est. 2019	Census 2010
Paulding vlg	3,423	3,605
Antwerp vlg	1,683	1,736
Auglaize twp	1,380	1,454
Carryall twp UB	1,206	1,244
Crane twp UB	1,176	1,232
Brown twp UB	1,173	1,249
Payne vlg	1,139	1,194
Paulding twp UB	986	1,046
Jackson twp UB	802	853
Emerald twp UB	755	789

UB: Unincorporated balance.

Total Population

Census			Estimated		
1800		1910	22,730	2014	18,975
1810		1920	18,736	2015	18,959
1820		1930	15,301	2016	18,839
1830	161	1940	15,527	2017	18,831
1840	1,034	1950	15,047	2018	18,742
1850	1,766	1960	16,792	2019	18,672
1860	4,945	1970	19,329		
1870	8,544	1980	21,302	Projected	
1880	13,485	1990	20,488	2020	19,050
1890	25,932	2000	20,293	2030	18,220
1900	27,528	2010	19,614	2040	18,100



Population by Race	Number	Percent
ACS Total Population	18,872	100.0%
White	17,929	95.0%
African-American	145	0.8%
Native American	39	0.2%
Asian	61	0.3%
Pacific Islander	22	0.1%
Other	323	1.7%
Two or More Races	353	1.9%
Hispanic (may be of any race)	881	4.7%
Total Minority	1,456	7.7%

Educational Attainment	Number	Percent
Persons 25 years and over	13,041	100.0%
No high school diploma	1,397	10.7%
High school graduate	6,361	48.8%
Some college, no degree	2,442	18.7%
Associate degree	1,002	7.7%
Bachelor's degree	1,278	9.8%
Master's degree or higher	561	4.3%

Family Type by Employment Status	Number	Percent
Total Families	5,372	100.0%
Married couple, husband and wife in labor force	2,100	39.1%
Married couple, husband in labor force, wife not	948	17.6%
Married couple, wife in labor force, husband not	277	5.2%
Married couple, husband and wife not in labor force	913	17.0%
Male householder, in labor force	294	5.5%
Male householder, not in labor force	140	2.6%
Female householder, in labor force	467	8.7%
Female householder, not in labor force	233	4.3%

Household Income	Number	Percent
Total Households	7,770	100.0%
Less than \$10,000	506	6.5%
\$10,000 to \$19,999	663	8.5%
\$20,000 to \$29,999	868	11.2%
\$30,000 to \$39,999	919	11.8%
\$40,000 to \$49,999	755	9.7%
\$50,000 to \$59,999	619	8.0%
\$60,000 to \$74,999	1,043	13.4%
\$75,000 to \$99,999	1,138	14.6%
\$100,000 to \$149,999	974	12.5%
\$150,000 to \$199,999	178	2.3%
\$200,000 or more	107	1.4%
Median household income	\$51,933	

Percentages may not sum to 100% due to rounding.

Population by Age	Number	Percent
ACS Total Population	18,872	100.0%
Under 5 years	1,091	5.8%
5 to 17 years	3,384	17.9%
18 to 24 years	1,356	7.2%
25 to 44 years	4,314	22.9%
45 to 64 years	5,359	28.4%
65 years and more	3,368	17.8%
Median Age	42.0	

Family Type by Presence of Own Children Under 18	Number	Percent
Total Families	5,393	100.0%
Married-couple families with own children	1,514	28.1%
Male householder, no wife present, with own children	262	4.9%
Female householder, no husband present, with own children	310	5.7%
Families with no own children	3,307	61.3%

Poverty Status of Families By Family Type by Presence Of Related Children	Number	Percent
Total Families	5,393	100.0%
Family income above poverty level	4,983	92.4%
Family income below poverty level	410	7.6%
Married couple, with related children	103	25.1%
Male householder, no wife present, with related children	77	18.8%
Female householder, no husband present, with related children	131	32.0%
Families with no related children	99	24.1%

Ratio of Income To Poverty Level	Number	Percent
Population for whom poverty status is determined	18,683	100.0%
Below 50% of poverty level	948	5.1%
50% to 99% of poverty level	971	5.2%
100% to 124% of poverty level	647	3.5%
125% to 149% of poverty level	715	3.8%
150% to 184% of poverty level	1,667	8.9%
185% to 199% of poverty level	433	2.3%
200% of poverty level or more	13,302	71.2%

Geographical Mobility	Number	Percent
Population aged 1 year and older	18,661	100.0%
Same house as previous year	16,836	90.2%
Different house, same county	989	5.3%
Different county, same state	634	3.4%
Different state	136	0.7%
Abroad	66	0.4%

Travel Time To Work	Number	Percent
Workers 16 years and over	8,276	100.0%
Less than 15 minutes	2,504	30.3%
15 to 29 minutes	3,125	37.8%
30 to 44 minutes	1,644	19.9%
45 to 59 minutes	599	7.2%
60 minutes or more	404	4.9%
Mean travel time	22.7 minutes	

Housing Units	Number	Percent
Total housing units	8,755	100.0%
Occupied housing units	7,770	88.7%
Owner occupied	5,975	76.9%
Renter occupied	1,795	23.1%
Vacant housing units	985	11.3%

Year Structure Built	Number	Percent
Total housing units	8,755	100.0%
Built 2014 or later	42	0.5%
Built 2010 to 2013	43	0.5%
Built 2000 to 2009	844	9.6%
Built 1990 to 1999	1,187	13.6%
Built 1980 to 1989	779	8.9%
Built 1970 to 1979	1,455	16.6%
Built 1960 to 1969	953	10.9%
Built 1950 to 1959	989	11.3%
Built 1940 to 1949	376	4.3%
Built 1939 or earlier	2,087	23.8%
Median year built	1970	

Value for Specified Owner-Occupied Housing Units	Number	Percent
Specified owner-occupied housing units	5,975	100.0%
Less than \$20,000	241	4.0%
\$20,000 to \$39,999	375	6.3%
\$40,000 to \$59,999	616	10.3%
\$60,000 to \$79,999	1,054	17.6%
\$80,000 to \$99,999	992	16.6%
\$100,000 to \$124,999	826	13.8%
\$125,000 to \$149,999	389	6.5%
\$150,000 to \$199,999	684	11.4%
\$200,000 to \$299,999	560	9.4%
\$300,000 to \$499,999	123	2.1%
\$500,000 to \$999,999	80	1.3%
\$1,000,000 or more	35	0.6%
Median value	\$94,300	

House Heating Fuel	Number	Percent
Occupied housing units	7,770	100.0%
Utility gas	2,297	29.6%
Bottled, tank or LP gas	1,956	25.2%
Electricity	2,943	37.9%
Fuel oil, kerosene, etc	70	0.9%
Coal, coke or wood	338	4.4%
Solar energy or other fuel	118	1.5%
No fuel used	48	0.6%

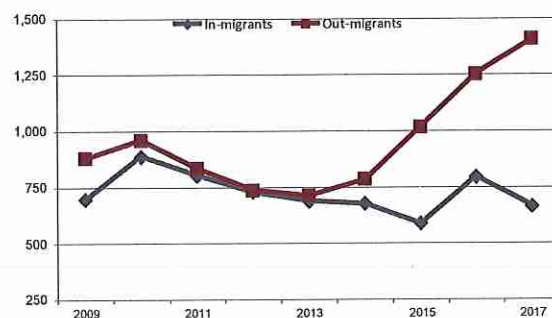
Percentages may not sum to 100% due to rounding.

Gross Rent	Number	Percent
Specified renter-occupied housing units	1,795	100.0%
Less than \$100	0	0.0%
\$100 to \$199	0	0.0%
\$200 to \$299	54	3.0%
\$300 to \$399	31	1.7%
\$400 to \$499	170	9.5%
\$500 to \$599	372	20.7%
\$600 to \$699	254	14.2%
\$700 to \$799	237	13.2%
\$800 to \$899	222	12.4%
\$900 to \$999	111	6.2%
\$1,000 to \$1,499	167	9.3%
\$1,500 or more	22	1.2%
No cash rent	155	8.6%
Median gross rent	\$662	
Median gross rent as a percentage of household income	24.6	

Selected Monthly Owner Costs for Specified Owner-Occupied Housing Units	Number	Percent
Specified owner-occupied housing units with a mortgage	3,272	100.0%
Less than \$400	31	0.9%
\$400 to \$599	277	8.5%
\$600 to \$799	581	17.8%
\$800 to \$999	862	26.3%
\$1,000 to \$1,249	592	18.1%
\$1,250 to \$1,499	449	13.7%
\$1,500 to \$1,999	336	10.3%
\$2,000 to \$2,999	133	4.1%
\$3,000 or more	11	0.3%
Median monthly owners cost	\$975	
Median monthly owners cost as a percentage of household income	17.0	

Vital Statistics	Number	Rate
Births / rate per 1,000 women aged 15 to 44	220	69.5
Teen births / rate per 1,000 females 15-19	15	25.3
Deaths / rate per 100,000 population	215	1,147.2

Domestic Migration



Agriculture

Land in farms (acres)	219,663
Number of farms	622
Average size (acres)	353
Total cash receipts	\$173,451,000
Per farm	\$278,860
Receipts for crops	\$80,377,000
Receipts for livestock/products	\$93,074,000

Education

Traditional public schools buildings	10
Students	3,024
Teachers (Full Time Equivalent)	267.2
Expenditures per student	\$9,219
Graduation rate	94.4
Community/charter schools buildings	0
Students	0
Teachers (Full Time Equivalent)	0.0
Expenditures per student	
Graduation rate	
Private schools	1
Students	86
4-year public universities	0
Regional campuses	0
2-year public colleges/satellites	0
Ohio Technical Centers	0
Private universities and colleges	0
Public libraries (Districts / Facilities)	1 / 4

Transportation

Registered motor vehicles	26,711
Passenger cars	14,038
Noncommercial trucks	5,677
Total license revenue	\$769,203.95
Permissive tax revenue	\$209,257.50
Interstate highway miles	0.00
Turnpike miles	0.00
U.S. highway miles	39.52
State highway miles	133.94
County, township, and municipal road miles	885.90
Commercial airports	0

Health Care

Physicians	11
Registered hospitals	1
Number of beds	25
Licensed nursing homes	2
Number of beds	75
Licensed residential care	4
Number of beds	188
Persons with health insurance (Aged 0 to 64)	92.3%
Adults with insurance (Aged 18 to 64)	91.4%
Children with insurance (Aged Under 19)	94.5%

Communications

Television stations	0
Radio stations	0
Daily newspapers	0
Circulation	0
Average monthly unique visitors	0
Weekly newspapers	2
Circulation	9,100
Average monthly unique visitors	27,900
Online only	0
Average monthly unique visitors	0

Crime

Total crimes reported in Uniform Crime Report	117
Violent crime	9
Property crime	108

Finance

FDIC insured financial institutions (HQs)	1
Assets (000)	\$109,057
Branch offices	6
Institutions represented	4

Transfer Payments

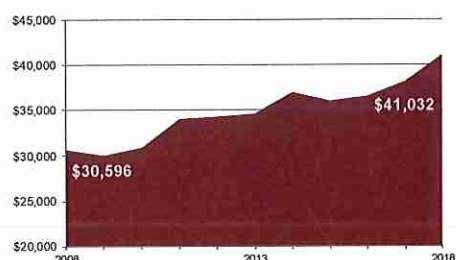
Total transfer payments	\$180,250,000
Payments to individuals	\$175,766,000
Retirement and disability	\$73,283,000
Medical payments	\$82,333,000
Income maintenance (Supplemental SSI, family assistance, food stamps, etc)	\$10,932,000
Unemployment benefits	\$1,164,000
Veterans benefits	\$4,235,000
Federal education and training assistance	\$2,292,000
Other payments to individuals	\$1,527,000
Total personal income	\$769,755,000
Dependency ratio	23.4%
(Percent of income from transfer payments)	

Voting

Number of registered voters	12,964
Voted in 2018 election	7,054
Percent turnout	54.4%

State Parks, Forests, Nature Preserves, Scenic Waterways, And Wildlife Areas

Areas/Facilities	4
Acreage	284

Per Capita Personal Income

Civilian Labor Force	2019	2018	2017	2016	2015
Civilian labor force	8,600	8,800	8,900	8,900	8,900
Employed	8,300	8,400	8,500	8,500	8,500
Unemployed	300	400	400	400	400
Unemployment rate	3.8	4.1	4.4	4.6	4.8

Establishments, Employment, and Wages by Sector: 2018

Industrial Sector	Number of Establishments	Average Employment	Total Wages	Average Weekly Wage
Private Sector	339	3,775	\$139,734,160	\$712
Goods-Producing	105	2,015	\$88,560,541	\$845
Natural Resources and Mining	44	589	\$26,350,658	\$860
Construction	26	84	\$3,349,007	\$767
Manufacturing	35	1,342	\$58,860,876	\$844
Service-Providing	235	1,760	\$51,173,619	\$559
Trade, Transportation and Utilities	94	806	\$27,619,376	\$659
Information	4	21	\$600,023	\$547
Financial Services	30	123	\$4,866,785	\$762
Professional and Business Services	26	127	\$5,527,609	\$840
Education and Health Services	26	347	\$7,834,427	\$435
Leisure and Hospitality	31	263	\$2,885,111	\$211
Other Services	24	74	\$1,840,288	\$477
Federal Government		51	\$2,351,563	\$894
State Government		35	\$1,760,601	\$977
Local Government		1,007	\$37,273,272	\$712

Private Sector total includes Unclassified establishments not shown.

Change Since 2013

Private Sector	7.3%	8.4%	28.7%	18.9%
Goods-Producing	2.9%	12.3%	32.9%	18.3%
Natural Resources and Mining	22.2%	31.5%	76.3%	34.0%
Construction	-16.1%	-33.3%	-24.0%	14.1%
Manufacturing	0.0%	9.8%	24.5%	13.4%
Service-Producing	9.8%	4.3%	22.1%	17.2%
Trade, Transportation and Utilities	8.0%	10.3%	30.8%	18.7%
Information	33.3%	0.0%	25.5%	24.0%
Financial Services	30.4%	7.9%	15.9%	7.5%
Professional and Business Services	13.0%	0.8%	23.2%	22.4%
Education and Health Services	-3.7%	3.9%	18.4%	14.2%
Leisure and Hospitality	10.7%	6.5%	16.7%	9.9%
Other Services	9.1%	-35.7%	-27.2%	12.5%
Federal Government		8.5%	17.3%	8.2%
State Government		16.7%	36.4%	18.0%
Local Government		-2.7%	8.6%	11.6%

Residential

Construction	2015	2016	2017	2018	2019
Total units	16	21	40	33	40
Total valuation (000)	\$2,477	\$4,461	\$7,991	\$6,804	\$7,900
Total single-unit bldgs	16	21	38	29	36
Average cost per unit	\$154,823	\$212,405	\$203,448	\$219,107	\$205,312
Total multi-unit bldg units	0	0	2	4	4
Average cost per unit	\$0	\$0	\$130,000	\$112,500	\$127,312

Major & Notable Employers

Alex Products Inc	Mfg
Cooper Farms Inc	Ag
H E Orr Co.	Mfg
InSource Technologies	Mfg
LaFarge SA	Mfg
Paulding County Hospital	Serv
Paulding Exempted Village Schools	Govt
Spartech Corp	Mfg
Paragon Tempered Glass	Mfg
Wayne Trace Local Schools	Govt

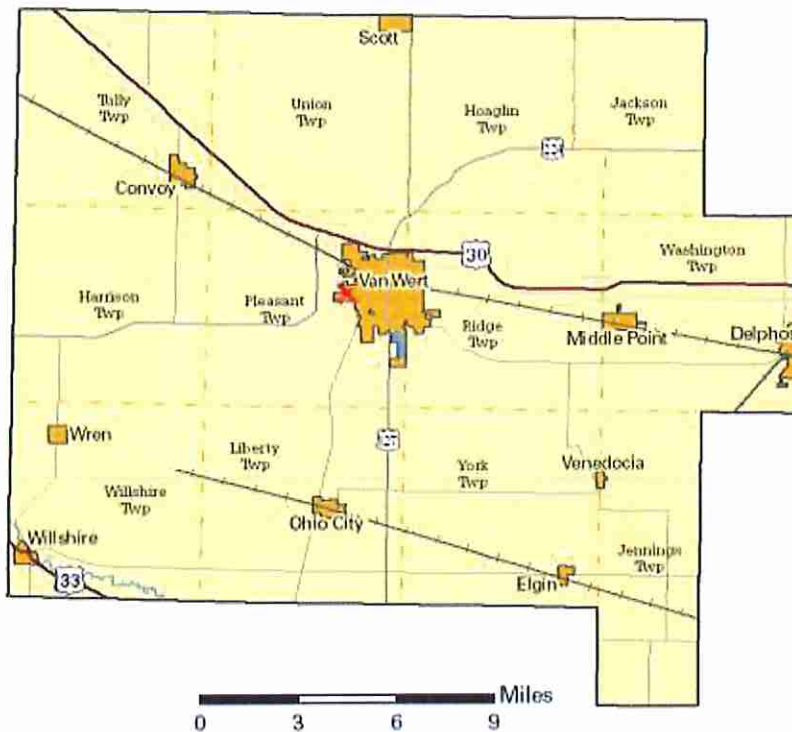
Ohio County Profiles

Prepared by the Office of Research

2020 Edition

Van Wert County

Established: Act - April 1, 1820
 2019 Population: 28,275
 Land Area: 410.1 square miles
 County Seat: Van Wert City
 Named for: Isaac Van Wert, Revolutionary War



Taxes

Taxable value of real property	\$649,192,400
Residential	\$331,463,310
Agriculture	\$251,438,480
Industrial	\$23,332,660
Commercial	\$42,957,950
Mineral	\$0
Ohio income tax liability	\$12,358,092
Average per return	\$899.88

Land Use/Land Cover

	Percent
Developed, Lower Intensity	6.65%
Developed, Higher Intensity	0.70%
Barren (strip mines, gravel pits, etc.)	0.06%
Forest	3.12%
Shrub/Scrub and Grasslands	0.27%
Pasture/Hay	0.17%
Cultivated Crops	88.45%
Wetlands	0.37%
Open Water	0.22%

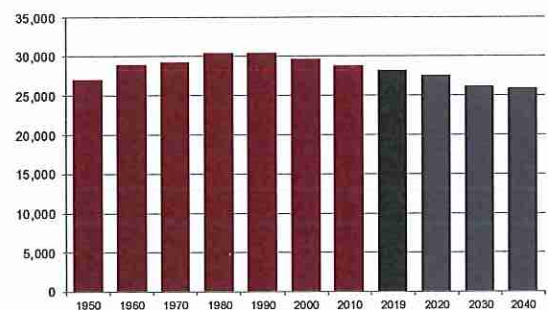
Largest Places

	Est. 2019	Census 2010
Van Wert city	10,676	10,846
Delphos city (pt.)	3,089	3,163
Pleasant twp UB	1,764	1,777
Washington twp UB	1,361	1,392
Ridge twp UB	1,304	1,285
Conroy vlg	1,059	1,085
Harrison twp	1,041	1,039
Willshire twp UB	971	993
Tully twp UB	965	969
Liberty twp UB	842	854

UB: Unincorporated balance.

Total Population

Census			Estimated		
1800		1910	29,119	2014	28,334
1810		1920	28,210	2015	28,319
1820		1930	26,273	2016	28,177
1830	49	1940	26,759	2017	28,283
1840	1,577	1950	26,971	2018	28,253
1850	4,793	1960	28,840	2019	28,275
1860	10,238	1970	29,194		
1870	15,823	1980	30,458	Projected	
1880	23,028	1990	30,464	2020	27,620
1890	29,671	2000	29,659	2030	26,190
1900	30,394	2010	28,744	2040	25,900



Population by Race	Number	Percent
ACS Total Population	28,281	100.0%
White	27,211	96.2%
African-American	344	1.2%
Native American	58	0.2%
Asian	95	0.3%
Pacific Islander	0	0.0%
Other	166	0.6%
Two or More Races	407	1.4%
Hispanic (may be of any race)	913	3.2%
Total Minority	1,662	5.9%

Educational Attainment	Number	Percent
Persons 25 years and over	19,347	100.0%
No high school diploma	1,736	9.0%
High school graduate	8,923	46.1%
Some college, no degree	3,561	18.4%
Associate degree	1,996	10.3%
Bachelor's degree	2,086	10.8%
Master's degree or higher	1,045	5.4%

Family Type by Employment Status	Number	Percent
Total Families	8,001	100.0%
Married couple, husband and wife in labor force	3,405	42.6%
Married couple, husband in labor force, wife not	958	12.0%
Married couple, wife in labor force, husband not	487	6.1%
Married couple, husband and wife not in labor force	1,267	15.8%
Male householder, in labor force	653	8.2%
Male householder, not in labor force	123	1.5%
Female householder, in labor force	785	9.8%
Female householder, not in labor force	323	4.0%

Household Income	Number	Percent
Total Households	11,419	100.0%
Less than \$10,000	641	5.6%
\$10,000 to \$19,999	1,108	9.7%
\$20,000 to \$29,999	1,046	9.2%
\$30,000 to \$39,999	1,325	11.6%
\$40,000 to \$49,999	1,263	11.1%
\$50,000 to \$59,999	1,202	10.5%
\$60,000 to \$74,999	1,460	12.8%
\$75,000 to \$99,999	1,512	13.2%
\$100,000 to \$149,999	1,341	11.7%
\$150,000 to \$199,999	302	2.6%
\$200,000 or more	219	1.9%
Median household income	\$52,754	

Population by Age	Number	Percent
ACS Total Population	28,281	100.0%
Under 5 years	1,679	5.9%
5 to 17 years	4,961	17.5%
18 to 24 years	2,294	8.1%
25 to 44 years	6,467	22.9%
45 to 64 years	7,755	27.4%
65 years and more	5,125	18.1%
Median Age	40.9	

Family Type by Presence of Own Children Under 18	Number	Percent
Total Families	8,023	100.0%
Married-couple families with own children	2,088	26.0%
Male householder, no wife present, with own children	504	6.3%
Female householder, no husband present, with own children	699	8.7%
Families with no own children	4,732	59.0%

Poverty Status of Families By Family Type by Presence Of Related Children	Number	Percent
Total Families	8,023	100.0%
Family income above poverty level	7,450	92.9%
Family income below poverty level	573	7.1%
Married couple, with related children	38	6.6%
Male householder, no wife present, with related children	70	12.2%
Female householder, no husband present, with related children	308	53.8%
Families with no related children	157	27.4%

Ratio of Income To Poverty Level	Number	Percent
Population for whom poverty status is determined	27,856	100.0%
Below 50% of poverty level	1,344	4.8%
50% to 99% of poverty level	1,756	6.3%
100% to 124% of poverty level	1,276	4.6%
125% to 149% of poverty level	1,317	4.7%
150% to 184% of poverty level	2,566	9.2%
185% to 199% of poverty level	800	2.9%
200% of poverty level or more	18,797	67.5%

Geographical Mobility	Number	Percent
Population aged 1 year and older	27,984	100.0%
Same house as previous year	24,881	88.9%
Different house, same county	1,533	5.5%
Different county, same state	1,066	3.8%
Different state	459	1.6%
Abroad	45	0.2%

Percentages may not sum to 100% due to rounding.

Travel Time To Work	Number	Percent
Workers 16 years and over	13,090	100.0%
Less than 15 minutes	6,162	47.1%
15 to 29 minutes	3,576	27.3%
30 to 44 minutes	1,915	14.6%
45 to 59 minutes	806	6.2%
60 minutes or more	631	4.8%
Mean travel time	20.1 minutes	

Housing Units	Number	Percent
Total housing units	12,732	100.0%
Occupied housing units	11,419	89.7%
Owner occupied	8,525	74.7%
Renter occupied	2,894	25.3%
Vacant housing units	1,313	10.3%

Year Structure Built	Number	Percent
Total housing units	12,732	100.0%
Built 2014 or later	43	0.3%
Built 2010 to 2013	112	0.9%
Built 2000 to 2009	898	7.1%
Built 1990 to 1999	1,162	9.1%
Built 1980 to 1989	1,021	8.0%
Built 1970 to 1979	1,660	13.0%
Built 1960 to 1969	1,162	9.1%
Built 1950 to 1959	1,677	13.2%
Built 1940 to 1949	1,201	9.4%
Built 1939 or earlier	3,796	29.8%
Median year built	1958	

Value for Specified Owner-Occupied Housing Units	Number	Percent
Specified owner-occupied housing units	8,525	100.0%
Less than \$20,000	326	3.8%
\$20,000 to \$39,999	388	4.6%
\$40,000 to \$59,999	771	9.0%
\$60,000 to \$79,999	1,465	17.2%
\$80,000 to \$99,999	1,207	14.2%
\$100,000 to \$124,999	1,118	13.1%
\$125,000 to \$149,999	933	10.9%
\$150,000 to \$199,999	1,162	13.6%
\$200,000 to \$299,999	823	9.7%
\$300,000 to \$499,999	233	2.7%
\$500,000 to \$999,999	77	0.9%
\$1,000,000 or more	22	0.3%
Median value	\$102,400	

House Heating Fuel	Number	Percent
Occupied housing units	11,419	100.0%
Utility gas	5,492	48.1%
Bottled, tank or LP gas	1,858	16.3%
Electricity	3,481	30.5%
Fuel oil, kerosene, etc	102	0.9%
Coal, coke or wood	253	2.2%
Solar energy or other fuel	218	1.9%
No fuel used	15	0.1%

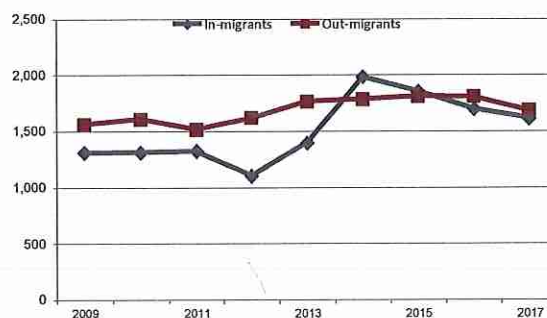
Percentages may not sum to 100% due to rounding.

Gross Rent	Number	Percent
Specified renter-occupied housing units	2,894	100.0%
Less than \$100	0	0.0%
\$100 to \$199	7	0.2%
\$200 to \$299	38	1.3%
\$300 to \$399	97	3.4%
\$400 to \$499	287	9.9%
\$500 to \$599	443	15.3%
\$600 to \$699	449	15.5%
\$700 to \$799	418	14.4%
\$800 to \$899	378	13.1%
\$900 to \$999	213	7.4%
\$1,000 to \$1,499	226	7.8%
\$1,500 or more	0	0.0%
No cash rent	338	11.7%
Median gross rent	\$690	
Median gross rent as a percentage of household income	26.3	

Selected Monthly Owner Costs for Specified Owner-Occupied Housing Units	Number	Percent
Specified owner-occupied housing units with a mortgage	4,912	100.0%
Less than \$400	94	1.9%
\$400 to \$599	326	6.6%
\$600 to \$799	1,035	21.1%
\$800 to \$999	1,185	24.1%
\$1,000 to \$1,249	1,042	21.2%
\$1,250 to \$1,499	409	8.3%
\$1,500 to \$1,999	604	12.3%
\$2,000 to \$2,999	199	4.1%
\$3,000 or more	18	0.4%
Median monthly owners cost	\$958	
Median monthly owners cost as a percentage of household income	17.9	

Vital Statistics	Number	Rate
Births / rate per 1,000 women aged 15 to 44	359	73.4
Teen births / rate per 1,000 females 15-19	17	19.6
Deaths / rate per 100,000 population	326	1,153.9

Domestic Migration



Agriculture

Land in farms (acres)	248,341
Number of farms	772
Average size (acres)	322
Total cash receipts	\$191,295,000
Per farm	\$247,792
Receipts for crops	\$123,500,000
Receipts for livestock/products	\$67,795,000

Education

Traditional public schools buildings	11
Students	4,169
Teachers (Full Time Equivalent)	409.2
Expenditures per student	\$9,291
Graduation rate	96.3
Community/charter schools buildings	0
Students	0
Teachers (Full Time Equivalent)	0.0
Expenditures per student	
Graduation rate	
Private schools	1
Students	80
4-year public universities	0
Regional campuses	0
2-year public colleges/satellites	0
Ohio Technical Centers	1
Private universities and colleges	0
Public libraries (Districts / Facilities)	1 / 6

Transportation

Registered motor vehicles	38,733
Passenger cars	22,123
Noncommercial trucks	6,704
Total license revenue	\$1,085,263.74
Permissive tax revenue	\$195,452.50
Interstate highway miles	0.00
Turnpike miles	0.00
U.S. highway miles	70.62
State highway miles	96.40
County, township, and municipal road miles	891.95
Commercial airports	1

Health Care

Physicians	26
Registered hospitals	1
Number of beds	109
Licensed nursing homes	2
Number of beds	169
Licensed residential care	3
Number of beds	200
Persons with health insurance (Aged 0 to 64)	93.1%
Adults with insurance (Aged 18 to 64)	92.1%
Children with insurance (Aged Under 19)	95.5%

Communications

Television stations	0
Radio stations	2
Daily newspapers	2
Circulation	6,800
Average monthly unique visitors	58,000
Weekly newspapers	0
Circulation	0
Average monthly unique visitors	0
Online only	0
Average monthly unique visitors	0

Crime

Total crimes reported in Uniform Crime Report	550
Violent crime	42
Property crime	508

Finance

FDIC insured financial institutions (HQs)	2
Assets (000)	\$224,557
Branch offices	10
Institutions represented	8

Transfer Payments

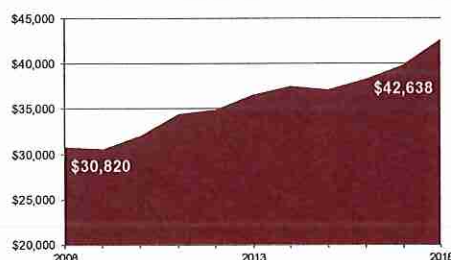
Total transfer payments	\$263,401,000
Payments to individuals	\$256,707,000
Retirement and disability	\$105,783,000
Medical payments	\$121,802,000
Income maintenance (Supplemental SSI, family assistance, food stamps, etc)	\$15,788,000
Unemployment benefits	\$1,633,000
Veterans benefits	\$5,810,000
Federal education and training assistance	\$3,516,000
Other payments to individuals	\$2,375,000
Total personal income	\$1,205,844,000
Dependency ratio	21.8%
(Percent of income from transfer payments)	

Voting

Number of registered voters	20,151
Voted in 2018 election	10,951
Percent turnout	54.3%

State Parks, Forests, Nature Preserves, Scenic Waterways, And Wildlife Areas

Areas/Facilities	1
Acreage	9

Per Capita Personal Income

Civilian Labor Force	2019	2018	2017	2016	2015
Civilian labor force	15,100	14,400	14,500	14,300	14,300
Employed	14,600	13,900	13,900	13,700	13,700
Unemployed	500	500	600	600	600
Unemployment rate	3.3	3.5	3.9	4.1	4.2

Establishments, Employment, and Wages by Sector: 2018

Industrial Sector	Number of Establishments	Average Employment	Total Wages	Average Weekly Wage
Private Sector	541	9,674	\$379,252,713	\$754
Goods-Producing	105	3,532	\$169,720,827	\$924
Natural Resources and Mining	19	186	\$7,653,977	\$792
Construction	48	364	\$20,035,119	\$1,059
Manufacturing	39	2,982	\$142,031,731	\$916
Service-Providing	436	6,142	\$209,531,886	\$656
Trade, Transportation and Utilities	147	1,723	\$57,226,764	\$639
Information	6	34	\$994,264	\$556
Financial Services	47	647	\$43,983,231	\$1,307
Professional and Business Services	60	672	\$18,586,417	\$532
Education and Health Services	66	1,773	\$67,780,934	\$735
Leisure and Hospitality	55	890	\$10,755,101	\$232
Other Services	54	402	\$10,205,175	\$488
Federal Government		48	\$2,476,277	\$992
State Government		67	\$3,972,656	\$1,143
Local Government		1,387	\$51,283,470	\$711

Private Sector total includes Unclassified establishments not shown.

Change Since 2013

Private Sector	3.8%	9.3%	24.2%	13.7%
Goods-Producing	4.0%	2.8%	16.0%	12.8%
Natural Resources and Mining	18.8%	47.6%	105.3%	39.2%
Construction	9.1%	-0.3%	28.1%	28.7%
Manufacturing	-4.9%	1.3%	11.9%	10.4%
Service-Producing	3.6%	13.3%	31.7%	16.1%
Trade, Transportation and Utilities	2.8%	-2.7%	13.3%	16.4%
Information	0.0%	-35.8%	-20.9%	21.4%
Financial Services	-11.3%	10.0%	27.1%	15.5%
Professional and Business Services	11.1%	81.1%	89.0%	4.3%
Education and Health Services	4.8%	15.2%	42.7%	23.7%
Leisure and Hospitality	5.8%	17.6%	41.1%	19.6%
Other Services	8.0%	19.3%	32.5%	11.2%
Federal Government		-5.9%	6.1%	13.6%
State Government		8.1%	27.6%	18.9%
Local Government		6.0%	14.6%	8.1%

Residential

Construction	2015	2016	2017	2018	2019
Total units	17	20	20	18	20
Total valuation (000)	\$3,210	\$3,756	\$3,808	\$4,199	\$4,082
Total single-unit bldgs	17	20	18	18	20
Average cost per unit	\$188,837	\$187,815	\$207,134	\$233,273	\$204,120
Total multi-unit bldg units	0	0	2	0	0
Average cost per unit	\$0	\$0	\$40,000		

Major & Notable Employers

Braun Industries Inc	Mfg
Central Mutual Insurance Co	Ins
Cooper Farms Inc	Mfg
Eaton Corp	Mfg
Federal-Mogul Corp	Mfg
Greif Inc	Mfg
Toledo Molding & Die	Mfg
Van Wert City Schools	Govt
Van Wert County Hospital Association	Serv
Wal-Mart Stores Inc	Trade

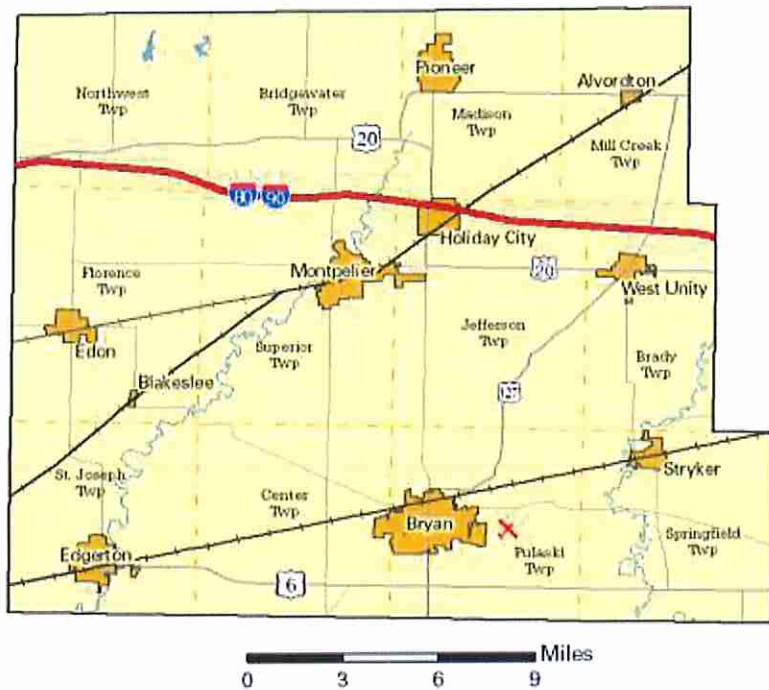
Ohio County Profiles

Prepared by the Office of Research

2020 Edition

Williams County

Established: Act - April 1, 1820
 2019 Population: 36,692
 Land Area: 421.8 square miles
 County Seat: Bryan City
 Named for: David Williams, Revolutionary War



Taxes

Taxable value of real property	\$761,373,150
Residential	\$436,729,600
Agriculture	\$194,863,260
Industrial	\$59,163,000
Commercial	\$70,617,290
Mineral	\$0
Ohio income tax liability	\$16,123,905
Average per return	\$905.38

Land Use/Land Cover

	Percent
Developed, Lower Intensity	6.82%
Developed, Higher Intensity	1.30%
Barren (strip mines, gravel pits, etc.)	0.21%
Forest	5.46%
Shrub/Scrub and Grasslands	0.13%
Pasture/Hay	10.90%
Cultivated Crops	66.01%
Wetlands	8.57%
Open Water	0.60%

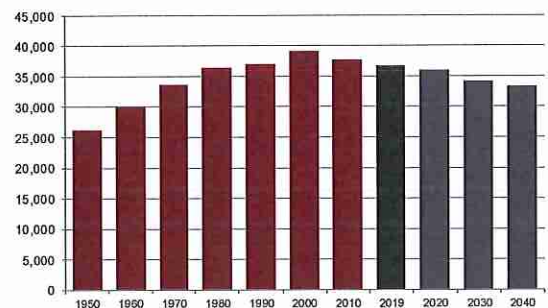
Largest Places

	Est. 2019	Census 2010
Bryan city	8,230	8,545
Montpelier vlg	3,924	4,072
Center twp	2,802	2,874
Pulaski twp	2,384	2,357
Edgerton vlg	1,999	2,012
Jefferson twp UB	1,823	1,879
Springfield twp UB	1,767	1,812
West Unity vlg	1,672	1,671
Bridgewater twp	1,440	1,474
Pioneer vlg	1,399	1,380

UB: Unincorporated balance.

Total Population

Census		Estimated			
1800		1910	25,198	2014	37,195
1810		1920	24,627	2015	37,007
1820		1930	24,316	2016	36,937
1830	387	1940	25,510	2017	36,707
1840	4,465	1950	26,202	2018	36,739
1850	8,018	1960	29,968	2019	36,692
1860	16,633	1970	33,669		
1870	20,991	1980	36,369	Projected	
1880	23,821	1990	36,956	2020	36,070
1890	24,897	2000	39,188	2030	34,150
1900	24,953	2010	37,642	2040	33,280



Population by Race	Number	Percent
ACS Total Population	36,936	100.0%
White	35,125	95.1%
African-American	383	1.0%
Native American	131	0.4%
Asian	212	0.6%
Pacific Islander	6	0.0%
Other	453	1.2%
Two or More Races	626	1.7%
Hispanic (may be of any race)	1,598	4.3%
Total Minority	2,640	7.1%

Educational Attainment	Number	Percent
Persons 25 years and over	25,586	100.0%
No high school diploma	2,686	10.5%
High school graduate	11,117	43.4%
Some college, no degree	5,489	21.5%
Associate degree	2,460	9.6%
Bachelor's degree	2,377	9.3%
Master's degree or higher	1,457	5.7%

Family Type by Employment Status	Number	Percent
Total Families	9,685	100.0%
Married couple, husband and wife in labor force	4,035	41.7%
Married couple, husband in labor force, wife not	1,329	13.7%
Married couple, wife in labor force, husband not	576	5.9%
Married couple, husband and wife not in labor force	1,448	15.0%
Male householder, in labor force	599	6.2%
Male householder, not in labor force	165	1.7%
Female householder, in labor force	1,119	11.6%
Female householder, not in labor force	414	4.3%

Household Income	Number	Percent
Total Households	15,246	100.0%
Less than \$10,000	775	5.1%
\$10,000 to \$19,999	1,541	10.1%
\$20,000 to \$29,999	1,910	12.5%
\$30,000 to \$39,999	1,974	12.9%
\$40,000 to \$49,999	1,510	9.9%
\$50,000 to \$59,999	1,448	9.5%
\$60,000 to \$74,999	1,916	12.6%
\$75,000 to \$99,999	2,119	13.9%
\$100,000 to \$149,999	1,427	9.4%
\$150,000 to \$199,999	365	2.4%
\$200,000 or more	261	1.7%
Median household income	\$49,491	

Population by Age	Number	Percent
ACS Total Population	36,936	100.0%
Under 5 years	2,151	5.8%
5 to 17 years	6,317	17.1%
18 to 24 years	2,882	7.8%
25 to 44 years	8,684	23.5%
45 to 64 years	10,251	27.8%
65 years and more	6,651	18.0%
Median Age	41.2	

Family Type by Presence of Own Children Under 18	Number	Percent
Total Families	9,747	100.0%
Married-couple families with own children	2,625	26.9%
Male householder, no wife present, with own children	409	4.2%
Female householder, no husband present, with own children	862	8.8%
Families with no own children	5,851	60.0%

Poverty Status of Families By Family Type by Presence Of Related Children	Number	Percent
Total Families	9,747	100.0%
Family income above poverty level	8,845	90.7%
Family income below poverty level	902	9.3%
Married couple, with related children	217	24.1%
Male householder, no wife present, with related children	72	8.0%
Female householder, no husband present, with related children	477	52.9%
Families with no related children	136	15.1%

Ratio of Income To Poverty Level	Number	Percent
Population for whom poverty status is determined	35,656	100.0%
Below 50% of poverty level	2,288	6.4%
50% to 99% of poverty level	2,598	7.3%
100% to 124% of poverty level	1,405	3.9%
125% to 149% of poverty level	1,437	4.0%
150% to 184% of poverty level	2,562	7.2%
185% to 199% of poverty level	1,300	3.6%
200% of poverty level or more	24,066	67.5%

Geographical Mobility	Number	Percent
Population aged 1 year and older	36,518	100.0%
Same house as previous year	30,335	83.1%
Different house, same county	3,984	10.9%
Different county, same state	1,403	3.8%
Different state	796	2.2%
Abroad	0	0.0%

Percentages may not sum to 100% due to rounding.

Travel Time To Work	Number	Percent
Workers 16 years and over	17,028	100.0%
Less than 15 minutes	7,308	42.9%
15 to 29 minutes	6,547	38.4%
30 to 44 minutes	1,879	11.0%
45 to 59 minutes	503	3.0%
60 minutes or more	791	4.6%
Mean travel time	18.8 minutes	

Housing Units	Number	Percent
Total housing units	16,660	100.0%
Occupied housing units	15,246	91.5%
Owner occupied	11,539	75.7%
Renter occupied	3,707	24.3%
Vacant housing units	1,414	8.5%

Year Structure Built	Number	Percent
Total housing units	16,660	100.0%
Built 2014 or later	88	0.5%
Built 2010 to 2013	104	0.6%
Built 2000 to 2009	1,264	7.6%
Built 1990 to 1999	1,836	11.0%
Built 1980 to 1989	1,183	7.1%
Built 1970 to 1979	2,484	14.9%
Built 1960 to 1969	1,847	11.1%
Built 1950 to 1959	1,665	10.0%
Built 1940 to 1949	1,020	6.1%
Built 1939 or earlier	5,169	31.0%
Median year built	1963	

Value for Specified Owner-Occupied Housing Units	Number	Percent
Specified owner-occupied housing units	11,539	100.0%
Less than \$20,000	617	5.3%
\$20,000 to \$39,999	453	3.9%
\$40,000 to \$59,999	933	8.1%
\$60,000 to \$79,999	1,869	16.2%
\$80,000 to \$99,999	2,053	17.8%
\$100,000 to \$124,999	1,544	13.4%
\$125,000 to \$149,999	1,066	9.2%
\$150,000 to \$199,999	1,458	12.6%
\$200,000 to \$299,999	985	8.5%
\$300,000 to \$499,999	451	3.9%
\$500,000 to \$999,999	75	0.6%
\$1,000,000 or more	35	0.3%
Median value	\$98,300	

House Heating Fuel	Number	Percent
Occupied housing units	15,246	100.0%
Utility gas	8,472	55.6%
Bottled, tank or LP gas	2,577	16.9%
Electricity	3,372	22.1%
Fuel oil, kerosene, etc	230	1.5%
Coal, coke or wood	426	2.8%
Solar energy or other fuel	143	0.9%
No fuel used	26	0.2%

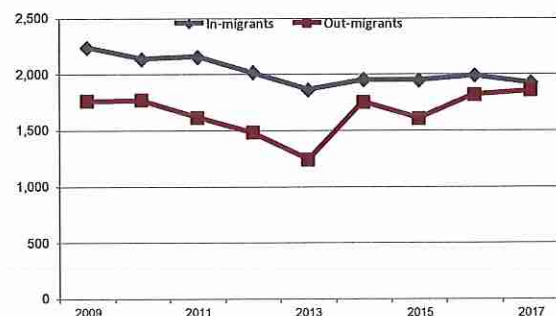
Percentages may not sum to 100% due to rounding.

Gross Rent	Number	Percent
Specified renter-occupied housing units	3,707	100.0%
Less than \$100	0	0.0%
\$100 to \$199	16	0.4%
\$200 to \$299	41	1.1%
\$300 to \$399	162	4.4%
\$400 to \$499	273	7.4%
\$500 to \$599	570	15.4%
\$600 to \$699	793	21.4%
\$700 to \$799	630	17.0%
\$800 to \$899	492	13.3%
\$900 to \$999	203	5.5%
\$1,000 to \$1,499	250	6.7%
\$1,500 or more	26	0.7%
No cash rent	251	6.8%
Median gross rent	\$684	
Median gross rent as a percentage of household income	28.0	

Selected Monthly Owner Costs for Specified Owner-Occupied Housing Units	Number	Percent
Specified owner-occupied housing units with a mortgage	6,569	100.0%
Less than \$400	60	0.9%
\$400 to \$599	494	7.5%
\$600 to \$799	1,094	16.7%
\$800 to \$999	1,797	27.4%
\$1,000 to \$1,249	1,258	19.2%
\$1,250 to \$1,499	817	12.4%
\$1,500 to \$1,999	681	10.4%
\$2,000 to \$2,999	315	4.8%
\$3,000 or more	53	0.8%
Median monthly owners cost	\$977	
Median monthly owners cost as a percentage of household income	18.8	

Vital Statistics	Number	Rate
Births / rate per 1,000 women aged 15 to 44	436	69.5
Teen births / rate per 1,000 females 15-19	33	29.4
Deaths / rate per 100,000 population	453	1,233.0

Domestic Migration



Agriculture

Land in farms (acres)	210,592
Number of farms	881
Average size (acres)	239
Total cash receipts	\$122,782,000
Per farm	\$139,366
Receipts for crops	\$81,114,000
Receipts for livestock/products	\$41,668,000

Education

Traditional public schools buildings	14
Students	5,327
Teachers (Full Time Equivalent)	484.8
Expenditures per student	\$9,824
Graduation rate	94.4
Community/charter schools buildings	0
Students	0
Teachers (Full Time Equivalent)	0.0
Expenditures per student	
Graduation rate	
Private schools	3
Students	291
4-year public universities	0
Regional campuses	0
2-year public colleges/satellites	0
Ohio Technical Centers	0
Private universities and colleges	0
Public libraries (Districts / Facilities)	2 / 7

Transportation

Registered motor vehicles	48,312
Passenger cars	27,266
Noncommercial trucks	9,593
Total license revenue	\$1,364,372.98
Permissive tax revenue	\$593,075.00
Interstate highway miles	22.21
Turnpike miles	22.21
U.S. highway miles	80.62
State highway miles	104.97
County, township, and municipal road miles	869.81
Commercial airports	1

Health Care

Physicians	48
Registered hospitals	2
Number of beds	123
Licensed nursing homes	3
Number of beds	331
Licensed residential care	2
Number of beds	96
Persons with health insurance (Aged 0 to 64)	92.6%
Adults with insurance (Aged 18 to 64)	91.9%
Children with insurance (Aged Under 19)	94.4%

Communications

Television stations	0
Radio stations	3
Daily newspapers	1
Circulation	6,630
Average monthly unique visitors	104,649
Weekly newspapers	0
Circulation	0
Average monthly unique visitors	0
Online only	0
Average monthly unique visitors	0

Crime

Total crimes reported in Uniform Crime Report	228
Violent crime	34
Property crime	194

Finance

FDIC insured financial institutions (HQs)	1
Assets (000)	\$60,847
Branch offices	19
Institutions represented	9

Transfer Payments

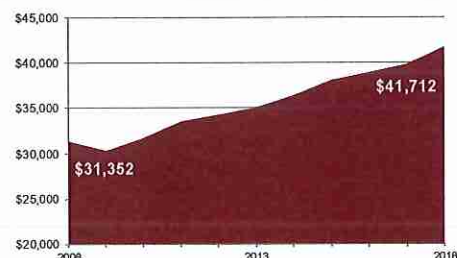
Total transfer payments	\$349,706,000
Payments to individuals	\$341,110,000
Retirement and disability	\$141,385,000
Medical payments	\$158,722,000
Income maintenance (Supplemental SSI, family assistance, food stamps, etc)	\$21,910,000
Unemployment benefits	\$2,214,000
Veterans benefits	\$9,512,000
Federal education and training assistance	\$4,395,000
Other payments to individuals	\$2,972,000
Total personal income	\$1,535,152,000
Dependency ratio	22.8%
(Percent of income from transfer payments)	

Voting

Number of registered voters	25,562
Voted in 2018 election	13,625
Percent turnout	53.3%

State Parks, Forests, Nature Preserves, Scenic Waterways, And Wildlife Areas

Areas/Facilities	6
Acreage	3,223

Per Capita Personal Income

Civilian Labor Force	2019	2018	2017	2016	2015
Civilian labor force	19,000	19,000	19,000	19,000	19,000
Employed	18,400	18,300	18,200	18,200	18,100
Unemployed	600	700	800	900	800
Unemployment rate	3.3	3.6	4.4	4.5	4.4

Establishments, Employment, and Wages by Sector: 2018

Industrial Sector	Number of Establishments	Average Employment	Total Wages	Average Weekly Wage
Private Sector	792	15,389	\$623,947,716	\$780
Goods-Producing	211	7,629	\$358,421,088	\$904
Natural Resources and Mining	20	143	\$5,905,083	\$797
Construction	74	423	\$23,169,983	\$1,053
Manufacturing	117	7,063	\$329,346,022	\$897
Service-Providing	581	7,760	\$265,526,628	\$658
Trade, Transportation and Utilities	207	3,438	\$124,296,295	\$695
Information	12	82	\$3,113,164	\$731
Financial Services	74	302	\$12,922,756	\$822
Professional and Business Services	66	614	\$21,997,232	\$690
Education and Health Services	73	1,752	\$78,385,726	\$860
Leisure and Hospitality	79	1,064	\$13,858,373	\$251
Other Services	70	509	\$10,953,082	\$414
Federal Government		78	\$3,813,901	\$946
State Government		112	\$6,358,054	\$1,093
Local Government		1,954	\$73,374,406	\$722

Private Sector total includes Unclassified establishments not shown.

Change Since 2013

Private Sector	1.9%	8.4%	22.3%	12.9%
Goods-Producing	-2.3%	8.4%	16.8%	7.9%
Natural Resources and Mining	0.0%	-33.8%	-25.3%	13.2%
Construction	7.2%	11.3%	38.5%	24.2%
Manufacturing	-7.9%	9.6%	16.7%	6.5%
Service-Producing	3.6%	8.5%	30.5%	20.3%
Trade, Transportation and Utilities	1.0%	30.1%	62.9%	25.2%
Information	20.0%	-19.6%	11.6%	38.7%
Financial Services	10.4%	2.4%	19.8%	16.8%
Professional and Business Services	8.2%	-23.1%	2.3%	33.2%
Education and Health Services	7.4%	-6.5%	7.2%	14.7%
Leisure and Hospitality	9.7%	21.7%	41.9%	16.7%
Other Services	-11.4%	-10.2%	19.4%	33.1%
Federal Government		5.4%	11.8%	6.3%
State Government		-2.6%	8.5%	11.8%
Local Government		0.3%	13.8%	13.5%

Residential

Construction	2015	2016	2017	2018	2019
Total units	30	38	23	29	23
Total valuation (000)	\$5,296	\$7,952	\$5,541	\$6,368	\$5,709
Total single-unit bldgs	30	38	23	29	21
Average cost per unit	\$176,517	\$209,258	\$240,904	\$219,582	\$263,519
Total multi-unit bldg units	0	0	0	0	2
Average cost per unit	\$0	\$0	\$0		\$87,500

Major & Notable Employers

Allied Moulded Products	Mfg
Bryan City Schools	Govt
Chase Brass & Copper	Mfg
CK Technologies	Mfg
Community Hospitals	Serv
Illinois Tool Works Inc	Mfg
Johnson Controls Interior/Yanfeng	Mfg
Kamco Industries	Mfg
Menards	Trade
Ohio Art Co	Mfg
Powers & Sons, LLC	Mfg
Spangler Candy Co	Mfg
Titan Tire Corp	Mfg
Wal-Mart Stores Inc	Trade

2020 Point In Time Homeless Count

2020 Point In Time Homeless Count Results

The U.S. Department of Housing and Urban Development (HUD) requires communities receiving federal homelessness assistance funds to conduct an annual count of sheltered and unsheltered homeless persons. This requires collaborative efforts by a wide range of community partners, including staff and volunteers from public and nonprofit organizations that work with people who are homeless in our rural communities.

The local Point In Time (PIT) Homeless Count was conducted on January 21st and was led by members of the Northwest Ohio Housing Coalition – Continuum of Care. The goal was to identify a realistic count of the number of homeless individuals or families in Defiance, Fulton, Henry, Paulding, Van Wert and Williams counties. Only those individuals deemed literally homeless – those that are in shelters, in time-limited transitional housing programs, or unsheltered and living on the streets or in their cars could be included in the count. A total of 60 individuals within the six county area were identified to have been homeless during this year's count. This is a 31% decrease from the 2019 count. The 2020 count also indicated the occurrence of family homelessness in our communities decreased since last year but made up a higher percentage of the total number of those homeless. Of those reported to have been homeless in January, 63% were part of a family unit (11 families containing 25 children and 13 adults). Comparably, the 2019 PIT results indicated that 43% of homeless persons were part of a family (12 families containing 22 children and 15 adults).

COUNTY	Adult Men	Adult Women	Youth Males	Youth Females	Undetermined Age/Gender	Families	Men	Women	Youth	Veterans	TOTALS
Defiance	8	4	0	0	0	4	0	5	4	1	21
Fulton	1	1	0	0	0	0	0	0	0	0	2
Henry	0	1	0	0	0	1	0	1	2	0	4
Paulding	0	0	0	0	0	0	0	0	0	0	0
Van Wert	0	7	0	0	0	3	0	4	12	0	21
Williams	0	0	0	0	0	3	0	3	7	0	10
Overall	9	13	0	0	0	11	0	13	25	1	60

2021-2023 Northwestern Ohio Community Action Commission Community Needs Assessment

2021-2023 Community Needs Assessment

Prepared by Northwestern Ohio Community Action Commission, December 2020

Introduction

Northwestern Ohio Community Action Commission, Inc. (NOCAC) is one of 50 Community Action Agencies in Ohio. NOCAC is a private, non-profit corporation organized in 1965, as part of the "War on Poverty" initiated by the Lyndon B. Johnson administration. Since that time, NOCAC has been at the forefront of addressing the emerging social and economic needs of the communities served.

NOCAC proudly serves the counties of Defiance, Fulton, Henry, Paulding, Van Wert and Williams in Northwestern Ohio. NOCAC remains dedicated to its mission of "planning, developing and coordinating programs and services designed to combat problems of poverty and to seek the elimination of the conditions of poverty as they affect the residents of the counties we serve."

NOCAC facilitates a wide variety of social service programs in partnership with educational institutions, private industry, community organizations and other service providers both locally and across the State to improve the quality of life for Northwest Ohio residents. The 140 NOCAC employees facilitate local program delivery within the six-County service area. NOCAC is a primary source of direct support for more than 5,500 low-income households through:

- Head Start & Early Head Start
- Emergency services
- The PATH Center: An emergency shelter and soup kitchen
- Home Weatherization Assistance & Repair Programs
- Publicly Funded Child Care
- Homelessness Prevention
- A Financial Opportunity Center

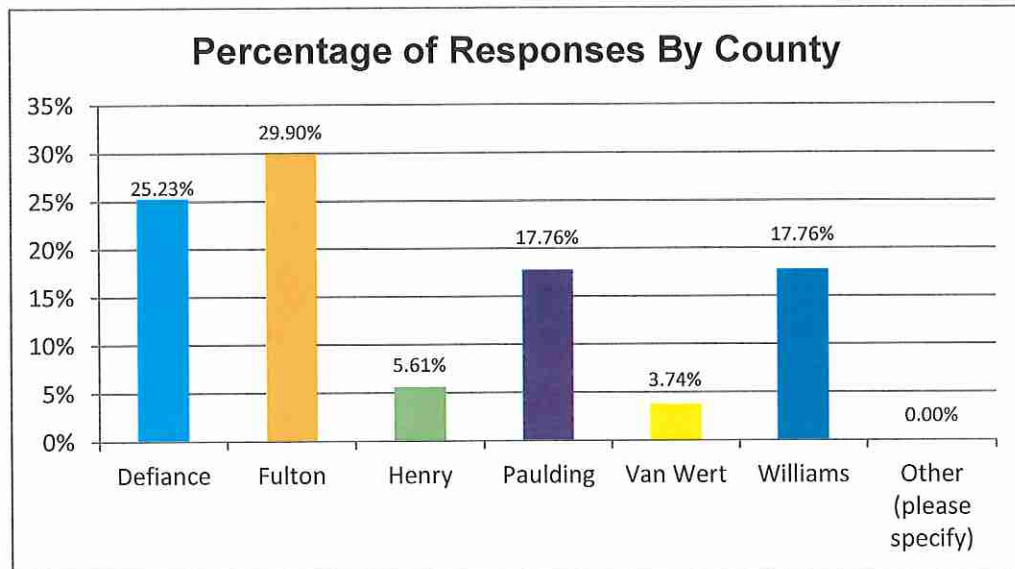
NOCAC has statistically analyzed the data collected and is presenting that information in this publication. Further, this resource will support efforts in strategic planning, program development and projected program outcomes through gap analysis and applied consumer demography. In preparation for the 2020 Community Needs Assessment and in direct response to the COVID-19 pandemic, NOCAC reached out to individuals and families throughout our six-County service area electronically. The absence of hardcopy surveys severely affected response rates despite promotion through staff email, social media, community networking groups, and the agency website.

107 surveys were returned, a 72% decrease in number of responses compared to 2017. The surveys, adapted for specific audience relevance, averaged 36 questions in length and required approximately 10 minutes to complete.

Consumer Profile

2020 Community Needs Assessment Response

Fulton County reported the highest percentage of responses with 29.90% (32/107); Defiance County had the next highest percentage of responses at 25.23% followed by Paulding and Williams at 17.76% respectively. Henry County consumers constituted 5.61% of total respondents with Van Wert at 3.74%.



County Population

By County, Fulton has the largest population based on 2019 Census Bureau (42,126

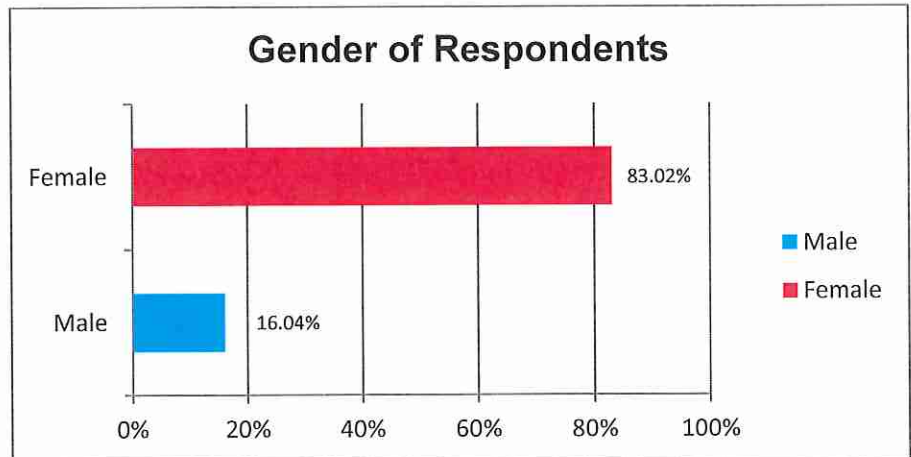
people) followed by Defiance (38,087), Williams (36,692), Van Wert (28,275), Henry (27,006) and Paulding (18,672) people. NOCAC's service area population is 190,858 people; compared to 192,545 in 2016.

Please Identify the County You Live In		
Answer Choices	Number of Responses	Percentage of Responses
Defiance Co.	27	25.23%
Fulton Co.	32	29.90%
Henry Co.	6	5.61%
Paulding Co.	19	17.76%
Van Wert Co.	4	3.74%
Williams Co.	19	17.76%
Total	107	100%

Consumer Profile

Gender

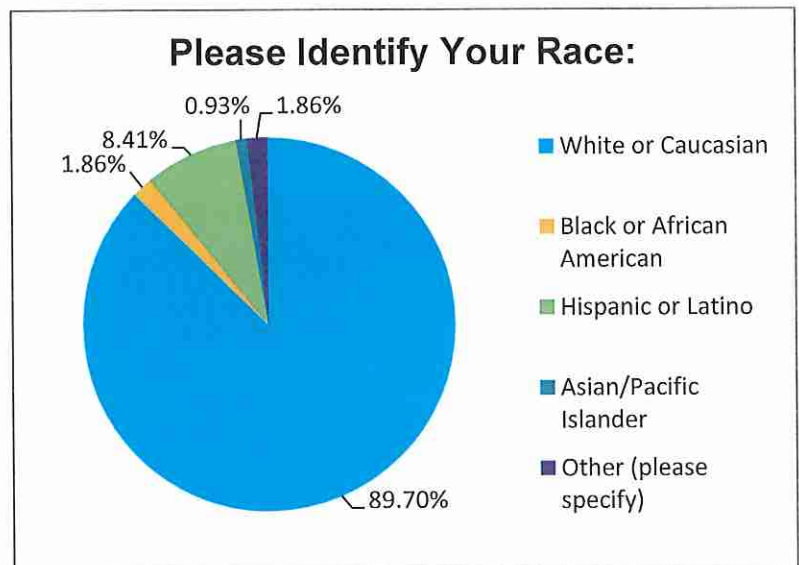
The majority of the NOCAC 2020 Community Needs Assessment respondents were female (83%); four times the percentage of men (16%). One respondent did not answer the question (0.94%).



Please Identify Your Gender		
Answer Choices	Number of Responses	Percentage of Responses
Male	17	16.04%
Female	88	83.02%

Race/Ethnicity

The highest number of respondents identified themselves as White (89%) followed by Hispanic or Latino (8%); Black or African American (2%); and Other (2%). Compared to 2019 US Census Bureau data, NOCAC's service area is on-average 96.45% White, 1.23% Black or African American, 6.75% Hispanic or Latino, <0.1% Asian/Pacific Islander, 2020 NOCAC Community Needs Assessment respondents were more ethnically diverse than the six-county averages. One respondent indicated *Other* and identified as 'White.'

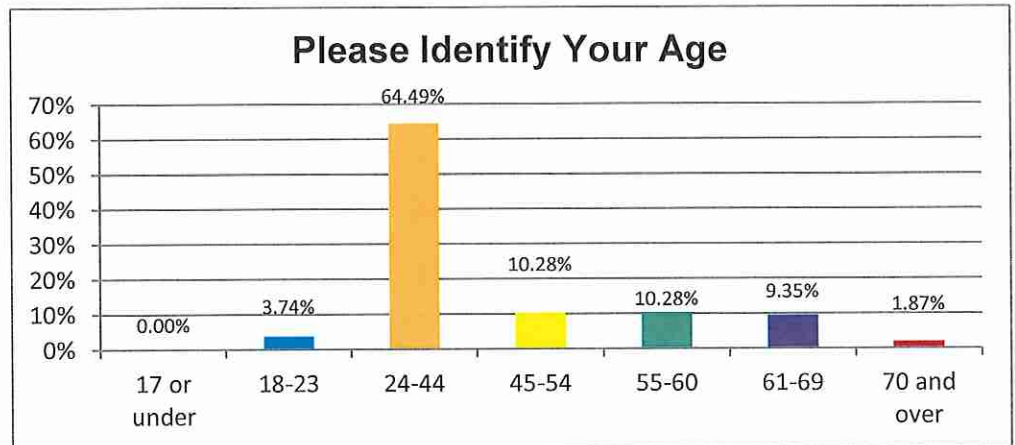


Consumer Profile

Age

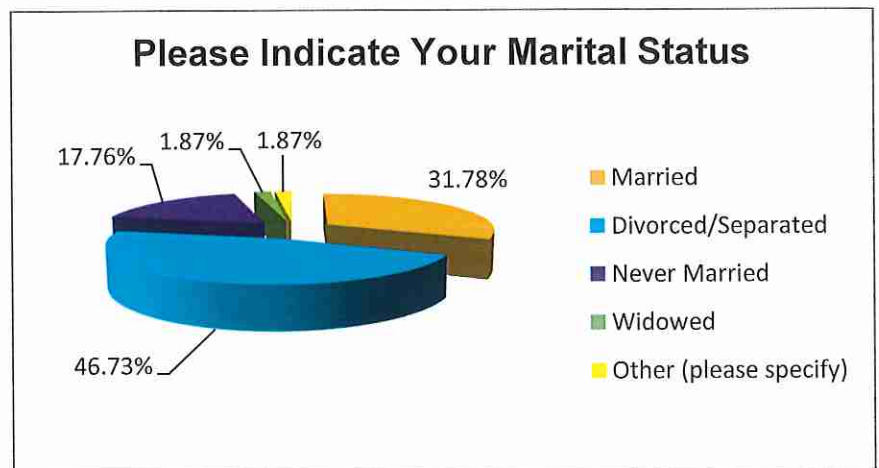
Nearly two-thirds (74.77%) of the NOCAC 2020 Community Needs Assessment survey respondents were between the ages of 24 and 54. Individuals ages 55 and over constituted 21.50% of respondents with 10.28% between the ages of 55-60; 9.35% ages 61-69; and 1.87% ages 70 and above.

Two respondents identified as being between the ages of 18 and 23 demographic (3.74%).



Marital Status

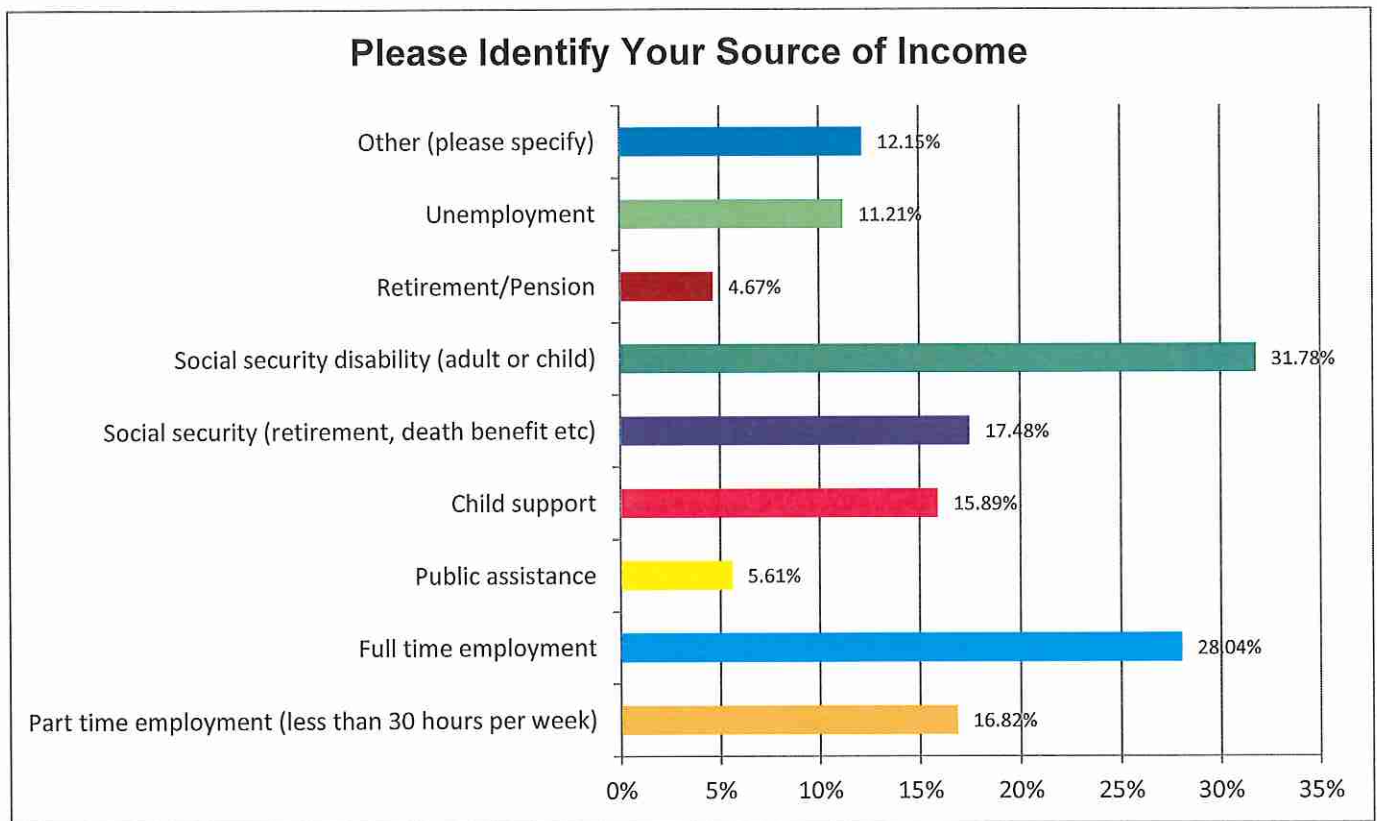
Regarding marital status, 31.78% of respondents reported being married with 46.73% identifying as divorced or separated. The 2020 data illustrates a 6.38% increase respondents reporting being married and an 11.17% increase in those divorced or separated. These increases may not be statistically relevant based on the significant reduction in the number of overall respondents. Consumers reporting having never been married constituted 17.76% of respondents while Widowed and Other both accumulated 1.87% of responses respectively. Among the respondents that identified as *Other*, one indicated that they would be divorced in a month or two and N/A respectively.



Consumer Profile

Sources of Income

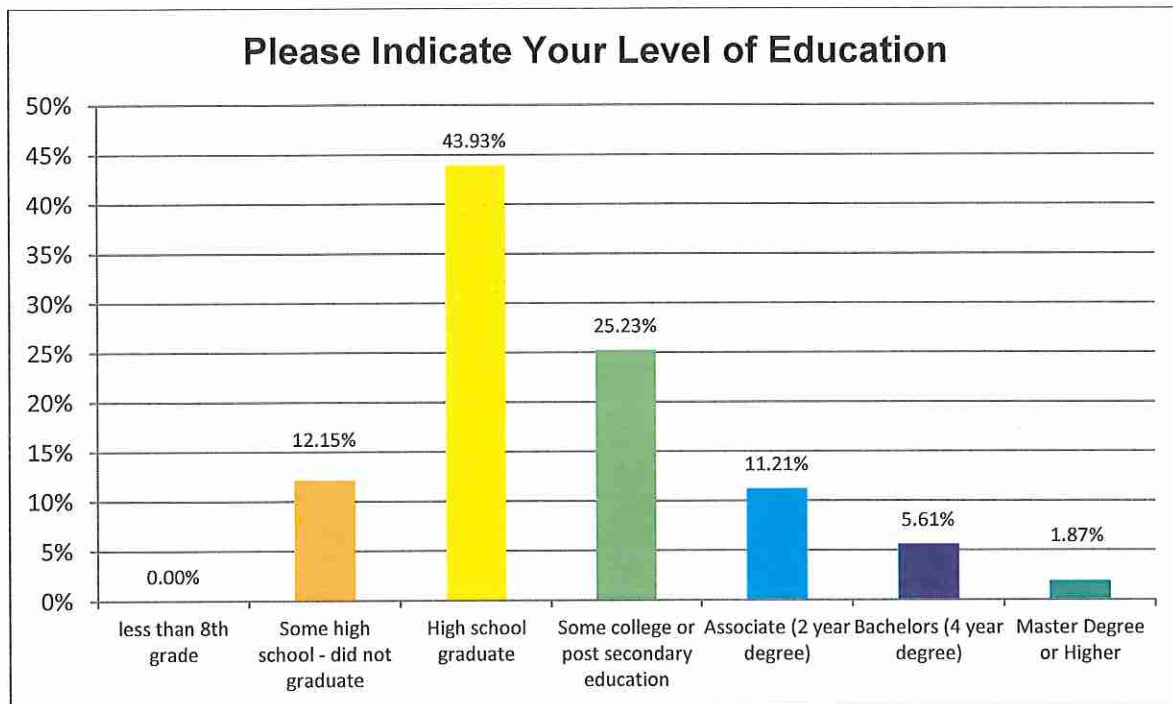
The percentage of NOCAC consumer respondents that reported wages as a source of income was 44.86%; 5.61% of respondents reported Public Assistance; 15.89% reported Child Support; and 11.21% identified Unemployment as income. Further, nearly half of respondents (49.26%) reported Social Security Income or Social Security Disability Income (SSDI) as a source of income. Only 4.67% of respondents identified Retirement/Pension as a source of income. 12.15% of those surveyed (13 responses) reported *Other* as a source of income. Among those responses were the following: 4 respondents reported being supported by a spouse that works full-time; 2 reported not having any sources of income; 2 identified as being unemployed and 1 respondent indicated that they had been terminated from their job. Additional responses included VA disability compensation (1 response); Foster Care (1 response); Workmen's Compensation (1 response); and Friends and Family (1 response).



Consumer Profile

Education

Regarding educational achievement, 12.15% of 2020 NOCAC Community Needs Assessment respondents identified as having some high school; 43.93% reported graduating high school with more than a quarter of survey respondents (25.23%) indicating some college or post-secondary education. Nearly one in five respondents (18.69%) identified as having a degree. The specific results are as follows: Associate's Degree (11.21%), Bachelor's Degree (5.61%), and Master's Degree or above (1.87%).



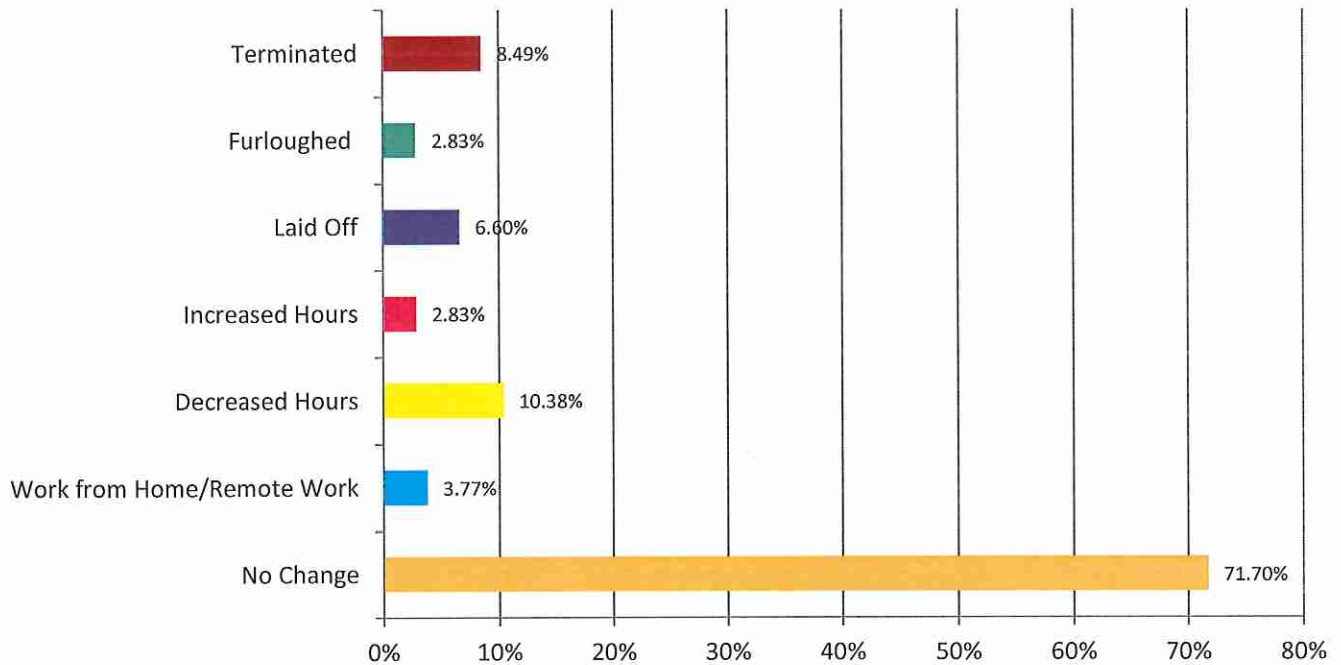
Has your employment status changed due to the COVID-19 pandemic?

Among the most infamous challenges faced in 2020 was the unprecedented COVID-19 pandemic. When asked to identify how employment status was affected by the public health crisis, 71.70% of survey respondents reported no change; 10.38% indicated a reduction in hours while 2.83% saw an increase in hours. Less than four percent of respondents (3.77%) reported working from home and nearly 20 percent of respondents (17.92%) indicated that they had been Laid Off (6.60%), Furloughed (2.83%), or Terminated (8.49%) respectively.

While the percentage of respondents that indicated no change in employment status (71.70%) may seem high, when compared to the survey data on sources of income, 75.43% identified pensions, social security or social security disability income, child support, and public assistance as income sources. These types of sources are not directly related to hours worked and may be insulated from the effects of employment changes due to the COVID-19 pandemic.

Consumer Profile

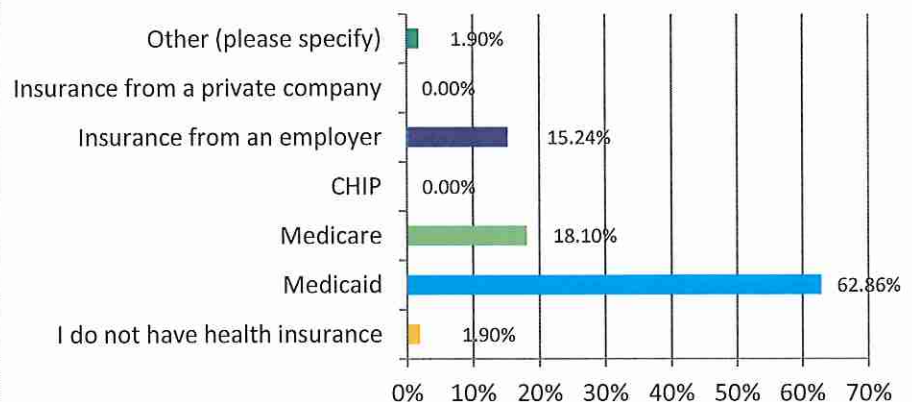
Has your employment status changed due to the COVID-19 pandemic?



Health Insurance

Regarding the subject of health insurance coverage, more than two-thirds of survey respondents (80.96%) reported having health coverage through Medicaid (62.86 %) or Medicare (18.10%) respectively. Aside from Medicaid and Medicare, 15.24% of those surveyed cited having health insurance through an employer while 1.90% indicated that they did not have health insurance. 1.90% of respondents reported *Other* and identified Medicaid/Medicare/QMB respectively.

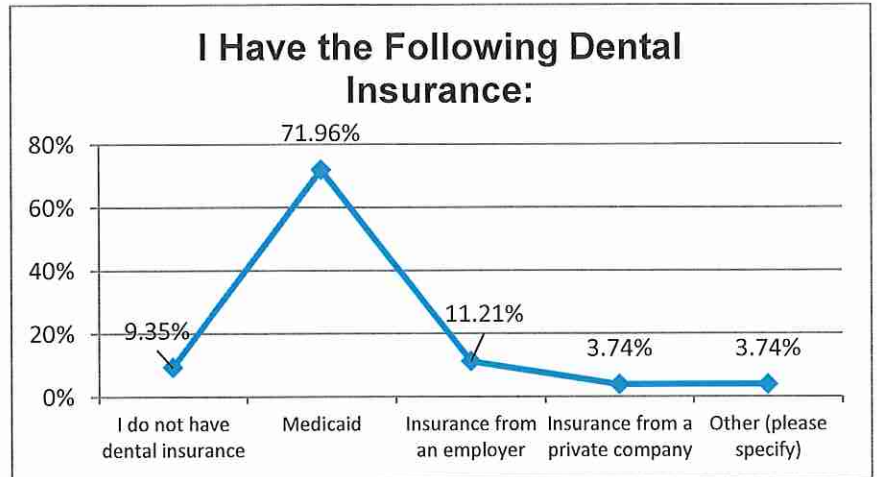
I Have the Following Health Insurance:



Consumer Profile

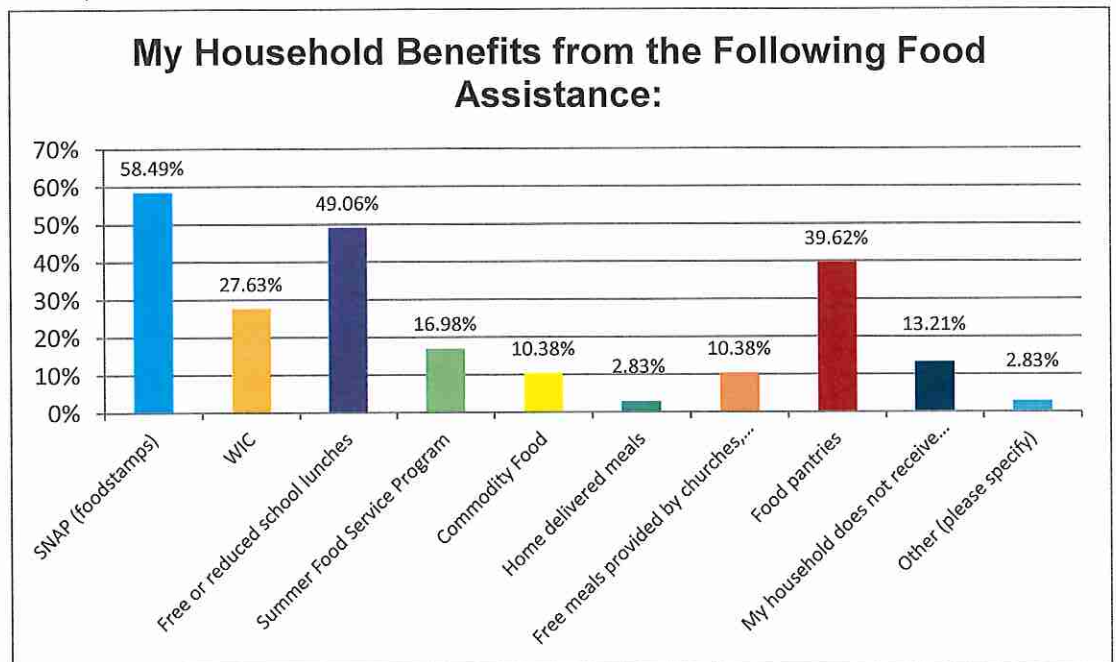
Dental Coverage

71.96% of survey respondents reported having dental coverage through Medicaid; 9.35% indicated that they did not have dental insurance. 11.21% of respondents had dental insurance through an employer and 3.74% had dental insurance through a private company. 3.74% of respondents cited *Other* and identified Medicare (2), Paramount Advantage (1), and QMB (1).



Food Assistance

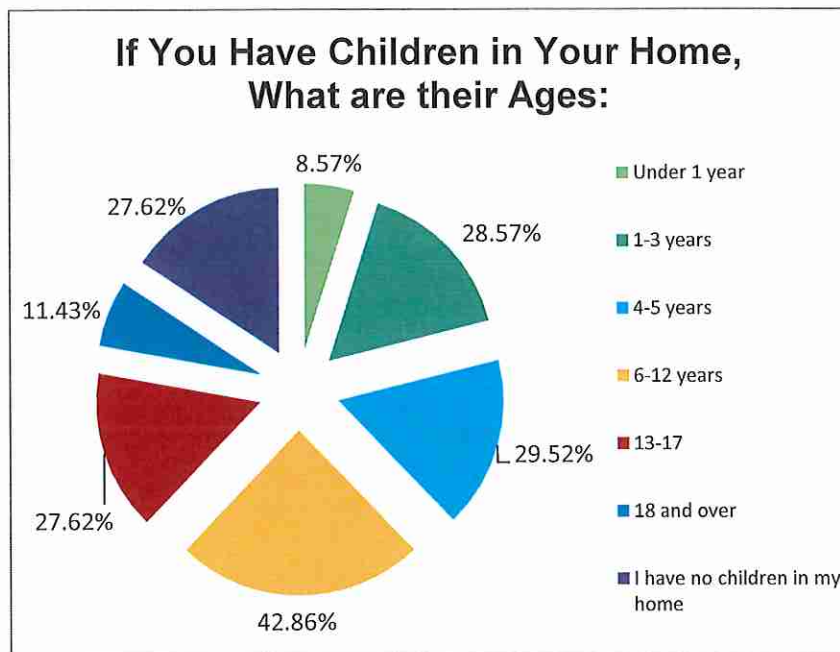
When asked to identify the types of food assistance they receive, 58.49% of respondents reported SNAP benefits; 39.62% utilized food pantries; 49.06% had children that qualified for free or reduced school lunches; and 27.63% of respondents received WIC assistance. Other types of food assistance reported included: USDA commodity food (10.38%); free meals from churches, soup kitchens, etc.; (10.38%), the Summer Food Service Program (16.98%), and home-delivered meals (2.83%). In addition, 2.83% of those surveyed identified waiting for their SNAP card; one respondent indicated that their income was \$13 over the eligibility guidelines for SNAP; and one respondent reported having benefited from free or reduced lunch as a child but no longer receives the benefit.



Consumer Profile

Ages of Children in Household

Regarding the presence of children in the home and respective ages, 27.62% of NOCAC survey respondents reported not having any children in their household. Of the respondents that reported having a child(ren) in the household, 8.57% were under the age of 1; 28.57% were between the ages of 1-3; 29.52% between the ages of 4-5; 42.86% were between the ages of 6-12; 27.62% between the ages of 13-17. Only 11.43% of respondents reported having a child(ren) over the age of 18. Two respondents skipped this question.



Summary of Findings

The NOCAC 2020 Community Needs Assessment garnered 107 responses for the consumer survey, 28% of the total responses recorded in 2017. This deviation is due, at least in part, to the absence of hardcopy surveys per the COVID-19 pandemic. In the 2017, 1,500 paper surveys were distributed among NOCAC offices throughout the six-County footprint and response rates were calculated per receipt of completed survey. Having shifted to an online format exclusively, the opportunity to track and report on number of consumers that received the link versus total number of completed surveys proved difficult.

The total number of survey respondents (107) is only a fraction (34%) of a true representative sample of 311, the data may not be a complete reflection of an average NOCAC consumer however, and it does illustrate many of the same trends identified in the previous assessment. The overwhelming majority of respondents were White (89.70%), female (83.02%) and between the ages of 24-44 (64.49%). Only 31.78% of respondents reported being married with 68.22% indicated being divorced, separated, and widowed or never married. Additionally, 72.38% reported having children in the household and 69.16% indicated that they had either graduated from high school or had graduated high school with some college.

The average NOCAC consumer is statistically female, likely divorced, separated, widowed, or never married, with children in the home. This individual likely receives some form of public assistance, child support, or social security benefits, etc. has health insurance through Medicaid and takes advantage of community resources like food pantries to provide for their families.

This data is very similar to that presented in 2017. However, recognizing the impact of the COVID-19 pandemic it was surprising that nearly 71% of survey respondents indicated that their employment status did not change because of the crisis. When examined within the context of reported sources of income, 75.43% identified pensions, social security or social security disability income, child support, and public assistance as income sources. These types of sources are not directly related to hours worked and may be insulated from the effects of employment changes due to the COVID-19 pandemic. Also noteworthy is the increase in the number of respondents that identified being divorced/separated which may indirectly indicate an increase in the number of single-income households. Further, only 13% of survey respondents identified not taking advantage of food assistance programs (SNAP, WIC, SFSP, community meals, etc.)

Additionally, the state shutdown that affected schools, businesses, community organizations, etc. increased the amount of time families were home together and subsequently required more resources to keep basic needs satisfied (i.e. the family is now responsible for meals that were otherwise served at school). The focus of many families became survival and additional means of food assistance were required to meet the growing need.

Due to the long-term effects of the COVID-19 pandemic, NOCAC anticipates an increase in the need for emergency services, homelessness prevention, and financial empowerment programming. These effects include unemployment, underemployment, exhaustion of personal financial resources including savings, arrearages in rent, utilities, mortgage payments, automobile loans, etc.

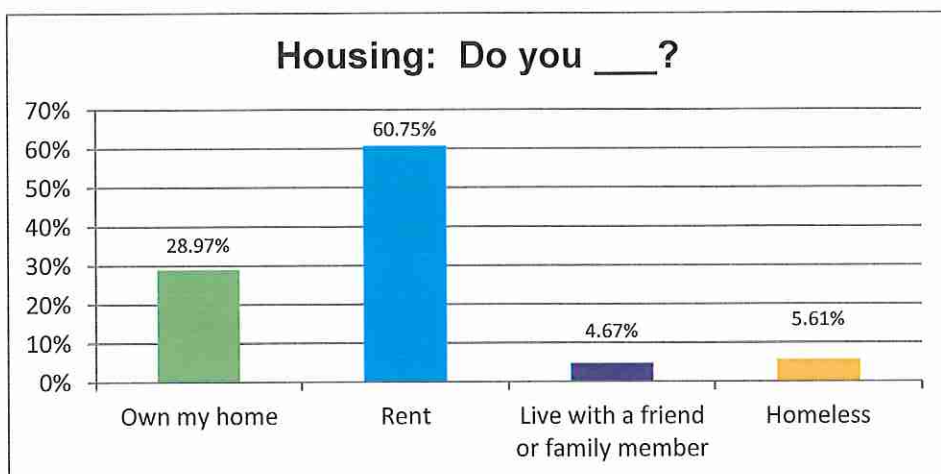
As a result, NOCAC is committing CARES Act funding to support programmatic capacity to meet emergency services, food insecurity, and housing needs. NOCAC's homelessness prevention programs, which include Emergency Shelter, Rapid Rehousing and Permanent Supportive Housing are preparing for an increase in the number of evictions and similar housing crises.

Housing Data

Housing Status

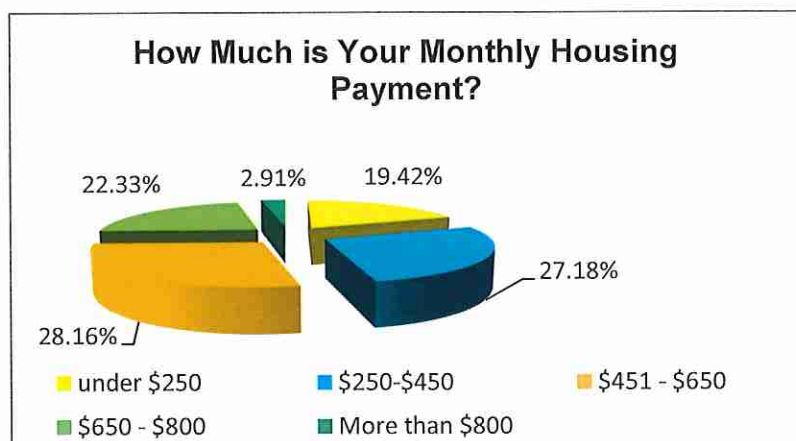
The majority (60.75%) of NOCAC respondents reported renting their home. Only 28.97% indicated that they owned their home. Additionally, 4.67% of respondents reported living with a friend or family member and 5.61% self-identified as being homeless.

According to 2019 Census Bureau data, 77.65% of homes within NOCAC's service area are owner occupied. This means that approximately 22.35% of the population rents. It is also important to note that the percentage of respondents that self-identified as homeless (5.61%) was higher than those who reported living with friends or family (4.67%).



Housing Costs

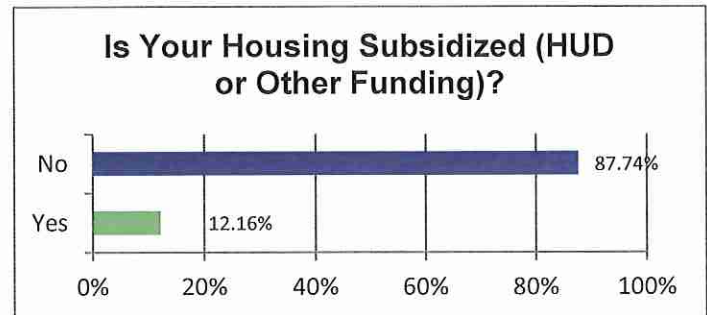
Regarding housing costs, 19.42% of those surveyed indicated that they pay less than \$250 per month for housing. Just under 30 percent of respondents (27.18%) reported having a monthly housing payment of \$250-\$450, while 28.16% reported a payment of \$451 - \$650. More than one-in-five respondents (22.33%) reported paying between \$650 - \$800 per month and 2.91% indicated paying more than \$800 per month for housing. 3.73% of those surveyed chose not to answer this question.



Housing Data

Subsidized Housing

The majority of survey respondents (87.74%) reported not receiving a subsidy for housing while 12.16% indicated that their housing is subsidized. Of the total 107 NOCAC respondents, one chose not to answer this question. Given the high percentage of respondents that reported renting (60.75%) and the percentage of respondents that reported paying \$0 - \$650 per month (74.76%) and the average median rent in in NOCAC's service area is \$719 according to Census Bureau data, it is possible that the word *subsidized* was misunderstood.



Housing Maintenance

NOCAC survey respondents were asked to identify any repairs that are needed to maintain housing. Nearly half of those surveyed (45.19%) reported not having any home repair needs. For those that identified a need for home repairs, 31.73% selected window replacement followed by insulation (22.12%), roof repair/replacement (19.23%), plumbing and electrical repair (15.38%) respectively. Additional repairs cited included furnace repair (6.73%), water heater repair (6.73%), and handicap accessibility (7.69%) respectively.

I Am in Need of the Following Home Repairs:		
Answer Choices	Number of Responses	Percentage of Responses
Window Replacement	33	31.73%
Roof Repair/Replacement	20	19.23%
Furnace Repair	7	6.73%
Water Heater	7	6.73%
Electrical Repair	16	15.38%
Insulation	23	22.12%
Handicap Accessibility	8	7.69%
Plumbing	16	15.38%
I Do Not Have Any Home Repair Needs	47	45.19%
Other Health or Safety Issues	9	8.65%

Moreover, 8.65% of respondents had other concerns that included house doors that wouldn't close all the way (2 responses), bathroom flooring (1 response), handicap accessibility (1 response), foundation concerns (2 responses), and city water quality/safety (1 response). Finally, one respondent identified needing domestic violence help and another indicated that a local apartment provider failed to meet their needs.

Number of Moves

NOCAC survey respondents asked to report how many times they have moved in the last year reported the following: 74.77% indicated that they had not moved while 14.02% indicated having moved once in the last 12 months. The percentage of those that moved twice and three times or more were 5.61% respectively.

Housing Data

Summary of Findings

Prosperity NOW scorecard data (2019) reports that the average rate of homeownership in Ohio is 65.9%. By comparison, less than 30 percent of survey respondents (28.97%) reported owning their home compared to 60.75% that identified renting. Ohio also ranks slightly below the national average with 44% of renters being cost-burdened, meaning they spend more than 30% of their income on housing. Given the high percentage of NOCAC renters, it is likely that the number of consumers that are cost-burdened is much higher.

Further, 46.6% of those surveyed indicated that they pay up to \$450 per month for housing. In this area, given the shortage of rental properties and the average cost of a rental in the NOCAC service area (\$719), it is likely that many of our consumers receive housing assistance. However, our survey data is contradictory with 87.74% of survey respondents reporting that they did not receive a housing subsidy. This information suggests that survey respondents may not have understood the definition of the word *subsidy* in the context of the question.

When asked about household repairs, nearly 45.19% of respondents reported no home repair needs. Of those that did identify needs, the most common responses had to do with making their home more energy efficient (i.e. window replacement, roof repair/replacement and insulation). This data reiterates the results of the 2017 NOCAC Community Needs Assessment. Further, it reflects the need for utility assistance and Weatherization services, the latter of which has a lengthy waiting list.

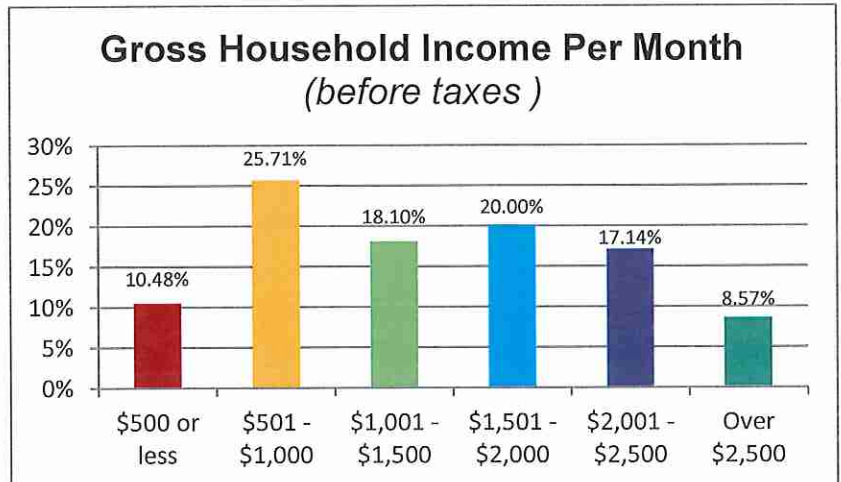
Regarding the number of survey respondents that had experienced in the last twelve months, 74.77% reported that they had not moved. Additionally, 14.02% indicated having moved once in the last 12 months; 5.61% cited having moved twice; 5.61% reported moving three times or more. Based on this data, it is apparent that the majority of survey respondents remained in their homes and nearly half of them required a wide range of repairs varying in scope and severity.

In direct response to needs identified in the previous assessment, NOCAC collaborated with the Defiance Dream Center as well as the Northwest Ohio Housing Coalition, to design and implement a course called Rent Smart to equip renters with the tools and information they need to be respectful tenants. In addition, a similar course to educate property owners is in development. To date, Rent Smart has been facilitated in Defiance County. Plans to expand the provision of the service to additional communities are underway. Finally, NOCAC has added a permanent supporting housing program as well as housing navigators to help consumers identify, obtain, and retain suitable housing.

Financial Profile

Gross Monthly Income (GMI)

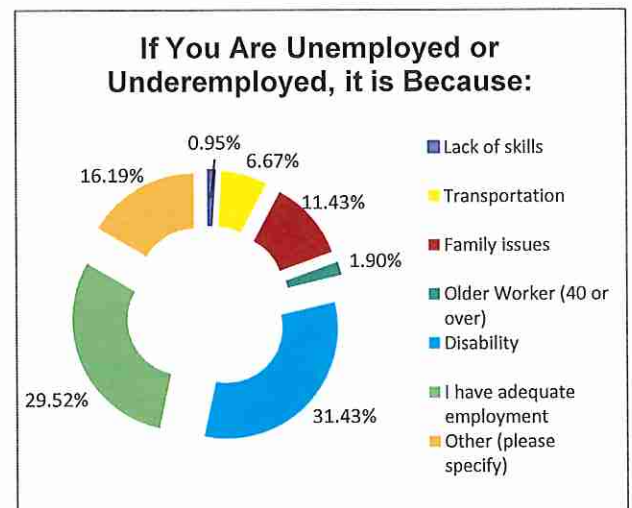
More than half of needs assessment respondents (54.29%) reported gross monthly income of <\$500 - \$1,500 with 25.71% having income of \$501 - \$1,000. Additionally, 45.71% reported GMI of \$1,500 - \$2,000 (20%), \$2,001 - \$2,500 (17.14%), and over \$2,500 (8.57%). This data seems to support the findings previously reported in the Consumer Profile and Housing Data sections. For example, 54.29% of respondents that indicated a GMI of \$1,500 or less. It is likely that those same respondents are part of the 62.86% that cited Medicaid for health insurance and the 58.49% that identified receiving SNAP benefits or the 60.75% of respondents that cited renting.



NOTE: Respondents had the opportunity to select multiple sources of monthly income.

Unemployed or Underemployed (Head of Household)

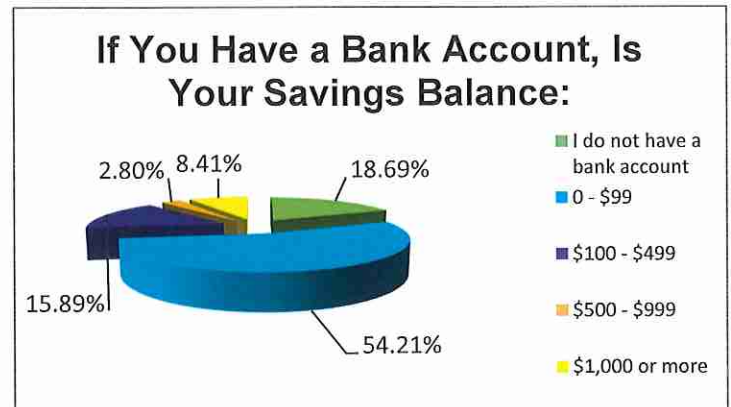
For the first time, the percentage of survey respondents reporting a disability (31.43%) slightly eclipsed the percentage citing adequate employment (29.52%). Survey respondents that reported *Other* as the cause of unemployment or underemployment constituted 16.19% of respondents followed by: family issues (11.43%); transportation (6.67%); being an older worker (40 years of age or older) (1.90%); and lack of skills (0.95%). Among the 17 respondents that cited additional situations, 6 reported COVID-19 as a factor that directly affected unemployment or underemployment. Additional situations included childcare accessibility issues, inadequate wages, health conditions, retirement, N/A, spouse employment, and family issues.



Financial Profile

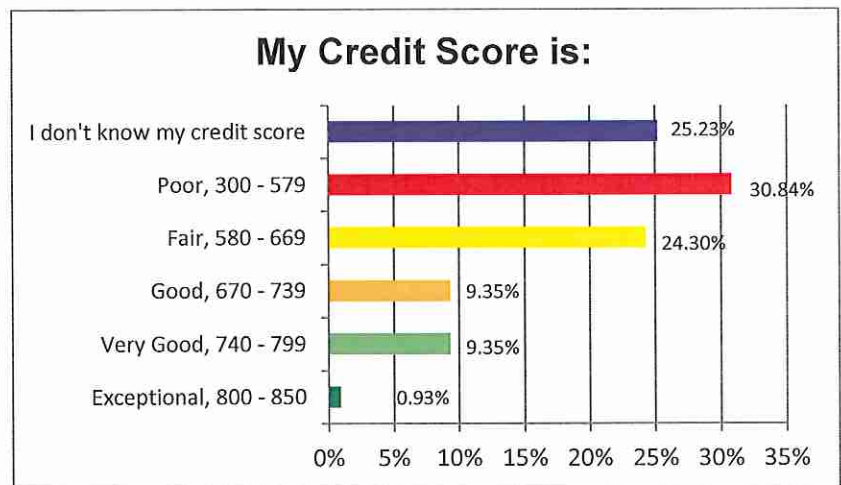
Bank Account & Balance

One hundred percent of survey respondents (107) answered this question. The majority (72.9%) of respondents reported either not having a bank account (18.69%) or having a balance of less than \$99 (54.21%) respectively. Nearly 16% of respondents reported a bank account balance of \$100 - \$499 (15.89%). Only 11.21% of respondents reported having a bank account balance of more than \$500 with 2.80% reporting \$500 - \$999 and 8.41% at \$1,000 or more.



My Credit Score is:

More than one quarter of survey respondents reported not knowing their credit score (25.23%) with 55.14% citing a credit score of 300 – 669. A poor credit score characterized 30.84% of respondents while 24.30% reported a fair score of 580 – 669. The percentage of those surveyed that indicated a good or very good credit score 9.35% respectively. Only one respondent indicated having an exceptional credit score. This data underscores the importance of programs that combine education, practical application, and a focus on longer-term change—programs like financial coaching provided through NOCAC's Financial Opportunity Center (FOC).



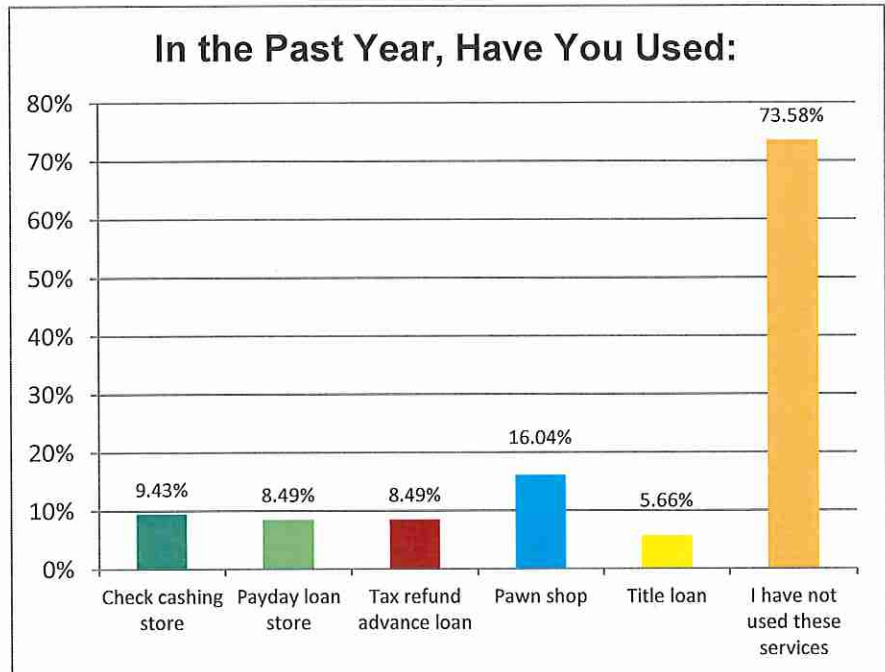
Credit/Debit Card

The majority (90.65%) of NOCAC survey respondents identified having a credit or debit card compared to 9.35% that reported not having one. This data indicates nearly a twenty percent increase in the percentage of respondents with a credit/debit card compared to 2017 survey results (71%).

Financial Profile

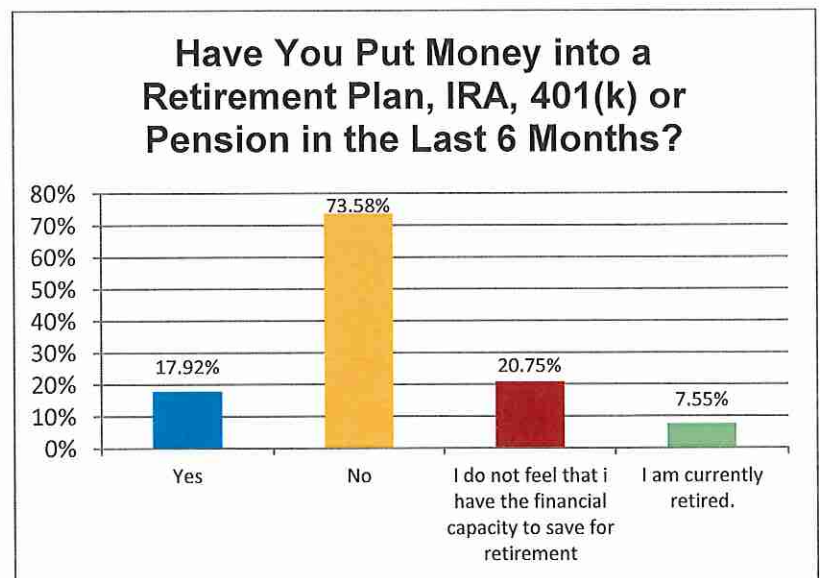
Check Cashing & Payday Loans

When asked to identify which types of financial services that NOCAC survey respondents had utilized over the course of the last calendar year, 73.58% reported not having used check cashing stores; payday loan stores; tax refund advances; pawnshops; or title loans. The number of respondents that reported using payday loan stores and tax refund loans were identical at 8.49% respectively. Pawnshops were identified by 16.04% of respondents followed by check cashing stores (9.43%) and title loans (5.66%). One respondent skipped this question.



IRA, 401(K) or Pension

Regarding contributions to a retirement plan, IRA, 401(K) or pension, 73.58% of NOCAC survey respondents reported that they had not. Nearly 18% reported that they had made a qualifying contribution while 20.75% identified not having the financial capacity to save for retirement. This data represents a 9.82% increase when compared to 2017 survey results. Less than 10% reported currently being retired (7.55%).



Financial Profile

Summary of Findings

More than half of needs assessment respondents (54.29%) reported gross monthly income of <\$500 - \$1,500 with 25.71% having income of \$501 - \$1,000. It is likely that those same respondents are part of the 62.86% that cited Medicaid for health insurance and the 58.49% that identified receiving SNAP benefits or the 60.75% of respondents that cited renting.

Regarding savings accounts and balances, nearly 20 percent of survey respondents indicated that they did not have a bank account (18.69%) and more than 50 percent (54.21%) reported having \$99 or less in their account. Further, 73.58% of those surveyed reported that they have not used payday loan services or other comparable products and while the majority is avoiding predatory financial practices, 90.65% identified as having a debit/credit card and 73.58% of NOCAC clients indicated that they had not made a contribution to an IRA, pension or 401(K) in the last six months. A new question for the 2021-2023 needs assessment asked participants to identify their credit score. More than half of survey respondents reported not knowing their credit score (25.23%) or having a poor credit score (30.84%). Nearly a quarter of respondents indicated a fair credit score (24.30%). The remaining 19.63% reported having a good credit score (9.35%), a very good credit score (9.35%) and an exceptional credit score (0.93%) respectively.

Regarding unemployment or underemployment, for the first time, the percentage of survey respondents reporting a disability (31.43%) slightly eclipsed the percentage citing adequate employment (29.52%). Family issues reported by 11.43% of survey respondents as a factor in unemployment/under employment followed by transportation (6.67%), being an older worker (1.90%), and lack of skills (0.95%). Nearly 20 percent of respondents (16.19%) reported *Other* reasons that included COVID-19, childcare accessibility issues, inadequate wages, health conditions, retirement, N/A, spouse employment, and family issues.

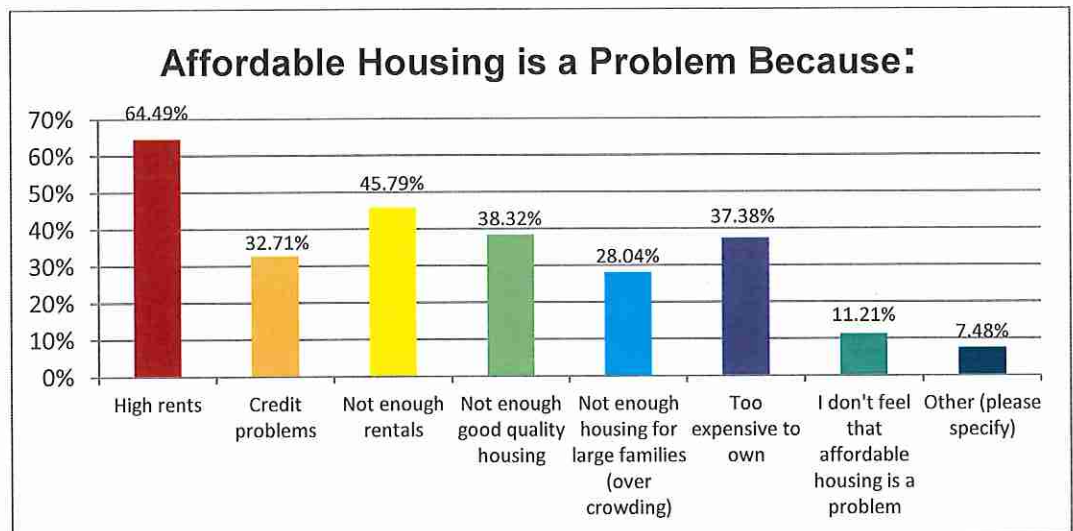
This data underscores the need for transformational programming like coaching that can equip consumers with the tools, resources and longer-term individualized support to changes attitudes and behaviors. NOCAC's new Financial Opportunity Center will address these emerging needs and support the development of positive money management habits, access to financial products, functionalize goal-setting fundamentals and help consumers achieve financial and employment goals. According to the 2019 State of Poverty report, 4 out of 10 Americans could not cover an unexpected expense of \$400 out of pocket². In fact, six of the top ten most common occupations in Ohio have a median wage low enough that a family of three would qualify for food assistance despite working full-time².

Community Assessment

Causes of Lack of Affordable Housing

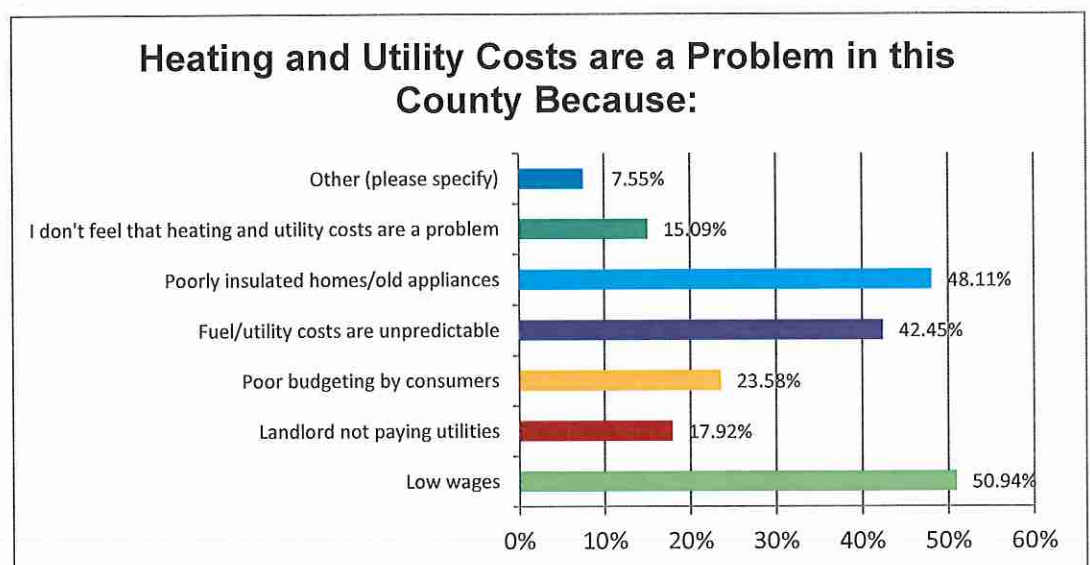
Regarding the issue of affordable housing, 64.49% of NOCAC survey respondents identified high rent as a barrier. Credit problems were a factor for 32.71% of respondents, 45.79% cited a lack of available rentals in the area, 38.32% reported a lack of quality rentals and 28.04% reported a

shortage of housing options for large families. Many respondents (37.38%) reported that renting was an option because of the costs associated with home ownership while 11.21% did not feel that affordable housing was a problem. Of the 7.48% of respondents that cited *Other*, rentals not allowing pets, poorly maintained rentals, criminal history, and the COVID-19 pandemic were singled out as well as bad credit and harsh renting stipulations.



Causes of High Heating & Utility Costs

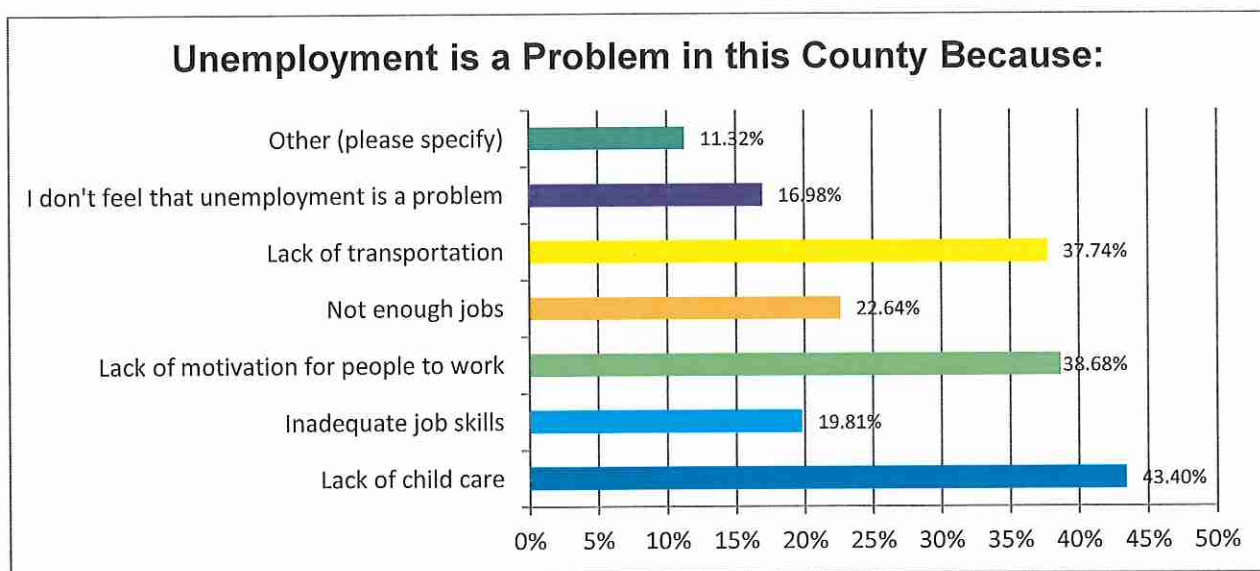
Respondents asked to define why heating and utility costs are a problem in their County reported low wages (50.94%), poorly insulated homes (48.11%), and the unpredictability of fuel/utility costs was identified by 42.45% of respondents. Poor budgeting was cited by 23.58% of survey respondents and 17.92% identified the property owner not paying utilities as a problem while 15.09% did not feel heating and utility costs were a problem. 7.55% of the respondents cited other concerns, specifying: garnishment/child support payments, insufficient income, price gauging, lack of providers (competition), poor credit, and lack of programs to help clients with arrearages in Edgerton.



Community Assessment

Causes of Unemployment

Asked to evaluate the causes of unemployment in their County, 43.40% of needs assessment respondents cited a lack of childcare followed by a lack of motivation (38.68%), lack of transportation (37.74%), and not enough jobs (22.64%) respectively. 19.81% of respondents identified inadequate job skills and 16.98% felt that unemployment was not a problem. Finally, 11.32% of respondents identified other barriers to employment. These barriers included the COVID-19 pandemic/exposure at work, disability, affordability of childcare, child support, nothing to keep teens out of trouble for parents to work, time away from family, and the need for 2 jobs to earn a living wage.



Causes of Lack of Food

NOCAC consumers asked to assess the causes of lack of food for their families reported that groceries were too expensive (40.57%), locations of affordable options were not near their homes (16.98%), lack of knowledge of resources (16.04%), and lack of transportation (10.38%). Nearly half of respondents indicated that

feeding their families was not a problem (48.11%). A small percentage of those surveyed cited *Other* circumstances including lack of income, ineligibility for SNAP benefits, virtual schooling, poor quality of food, and not enough money left after bills are paid.

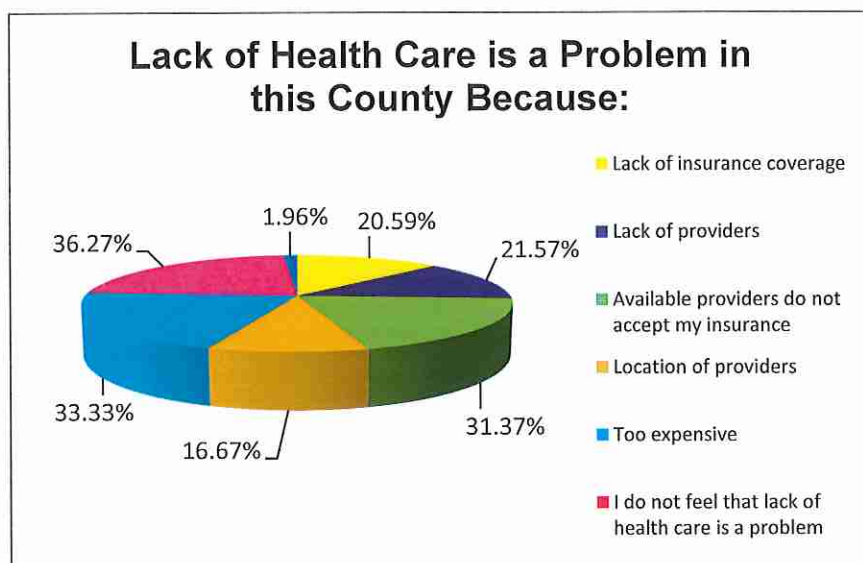
Feeding My Family Is A Problem Because:		
Answer Choices	Number of Responses	Percentage of Responses
Too expensive	43	40.57%
Affordable options are not located by my home	18	16.98%
Lack of Transportation	11	10.38%
Lack of knowledge about food pantries or other resources	17	16.04%
I do not feel feeding my family is a problem	51	48.11%
Other	7	6.60%

Community Assessment

Causes of Lack of Health Care

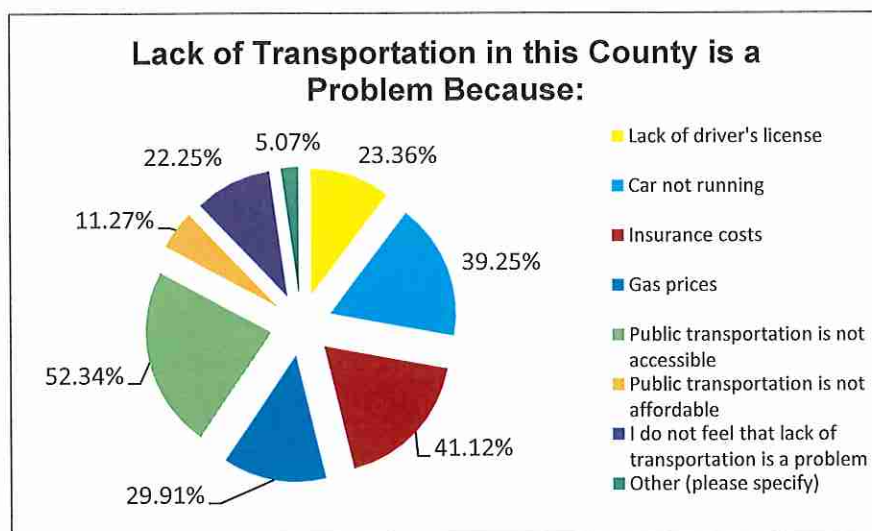
Addressing the lack of healthcare, 33.33% of survey respondents reported that health care is simply too expensive. Nearly 40 percent of respondents indicated that they did not feel that lack of health care was a problem (36.27%). One in five of those surveyed (20.59%) identified a lack of insurance coverage while 31.37% reported that available providers do not accept their insurance. A lack of health care providers was identified by 21.57% of respondents while

16.67% of respondents reported the location of providers was a problem. A slight percentage of respondents (1.96%) reported *Other* concerns which included lack of dental care, and access to specialists.



Causes of Lack of Transportation

More than half of survey respondents identified inaccessibility of public transportation (52.34%) regarding causes of lack of transportation. The cost of insurance was cited by 41.12% of respondents followed by car not running (39.25%), gas prices (29.91%), and lack of driver's license (23.36%). More than 20 percent of survey respondents felt that lack of transportation was not a problem (22.25%) while 11.27% indicated that public transportation was not affordable and 5.07% identified *Other* concerns including lack of affordable reliable vehicles, car repairs/expense, and rural geographies.



Community Assessment

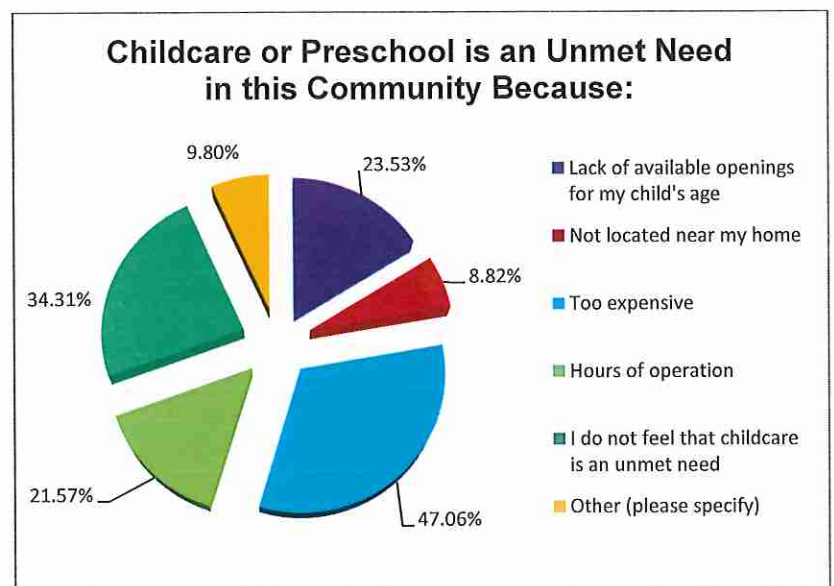
Causes of Lack of Post-Secondary Education & Training

Nearly forty percent of all survey respondents reported that they did not feel that a lack of post-secondary education and training is a problem in their respective counties (39.42%). Affordability and access to financial aid was identified by 40.38% of respondents while one-in-four (25%) respondents citing childcare as a cause of lack of post-secondary education and training. More than twenty percent reported anxiety related to going back to school (22.12%) followed by transportation (19.23%). Finally, 3.85% of respondents identified *Other* and highlighted issues with cost, lack of value/emphasis on higher education, lack of time, and not needing the services.

Lack of Post-Secondary Education & Training in this County is a Problem Because:		
Answer Choices	Number of Responses	Percentage of Responses
Transportation	20	19.23%
Affordability/Access to Financial Aid	42	40.38%
Childcare	26	25.00%
Anxiety Related to Going Back to School	23	22.12%
I Do Not Feel Lack of Post-Secondary Education & Training is a Problem	41	39.42%
Other	4	3.85%

Causes of Lack of Preschool & Childcare

Nearly half of NOCAC survey respondents reported that preschool or childcare was too expensive (47.06%) followed by lack of openings (23.53%) and hours of operation (21.57%) respectively. Proximity to home (not located near my home) was reported as a barrier by 8.82% of respondents. More than a third of respondents did not feel preschool or childcare was an unmet need. Almost 10 percent of clients identified *Other* concerns (9.80%) including having no children in the home, trusting people with their kids, working third shift, extracurricular activities, no childcare for teens, and poor quality/transportation.



Community Assessment

Causes of Lack of Mental Health Care

Asked to identify the factors in their respective counties that contribute to mental health care being problematic, 23.58% of NOCAC survey respondents cited a lack of insurance coverage; 29.25% reported a lack of mental health care providers; and 23.58% of respondents indicated that available providers do not accept their insurance.

21.70% of respondents reported that mental health care was too expensive; and 5.66% highlighted additional factors including: people not knowing how to ask for help/communicate, previous bills preventing scheduling of future appointments, poor quality providers, unaffordable options for non-Medicaid and long waiting

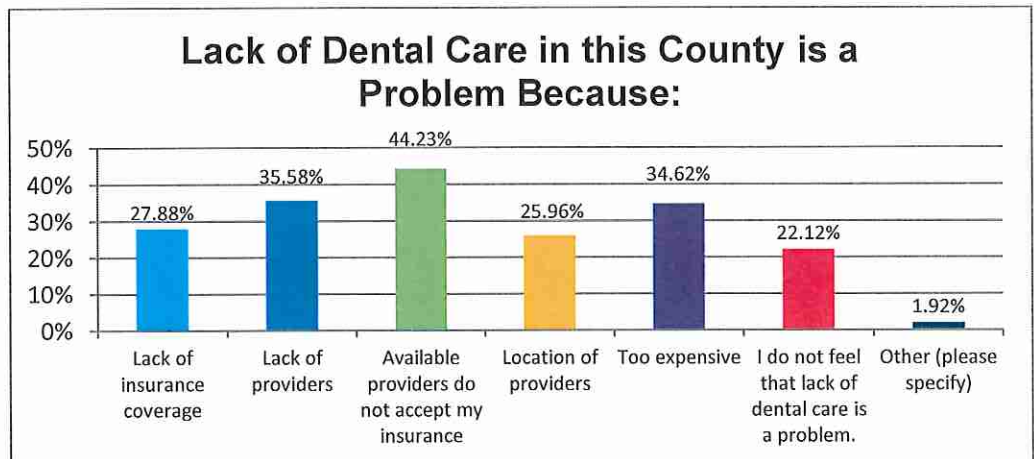
periods. Not knowing the location of providers was also mentioned as a factor. Finally, 42.45% of respondents did not feel that lack of mental health care was a problem. On a brighter note, according to Mental Health America as reported in The State of Mental Health in American 2020, Ohio jumped from #37 in 2017 to #14 in 2020, ranking among the best states in the country for a lower prevalence of mental illness and increased access to care.

Lack of Mental Health Care in this County is a Problem Because:		
Answer Choices	Number of Responses	Percentage of Responses
Lack of Insurance Coverage	25	23.58%
Lack of Providers	31	29.25%
Available Providers do not Accept My Insurance	25	23.58%
Location of Providers	20	18.87%
Too Expensive	23	21.70%
I Do Not Feel Lack of Mental Health Care is a Problem	45	42.45%
Other	6	5.66%

Causes of Lack of Dental Care

More than one quarter of NOCAC survey respondents cited a lack of dental insurance coverage (27.88%) as a factor contributing to a lack of dental care in the community. Further, 35.58% identified a lack of providers; 44.23% reported that available providers did not

accept their insurance; and 25.96% of respondents indicated that the location of providers was a barrier to dental care. Moreover, 34.62% reported that dental care was too expensive; 22.12% indicated that there was not a lack of dental care in their County. Finally, 1.92% of respondents identified additional factors including: daughter's provider does not accept her father's insurance as a new patient, and accidentally selected the *Other* option.

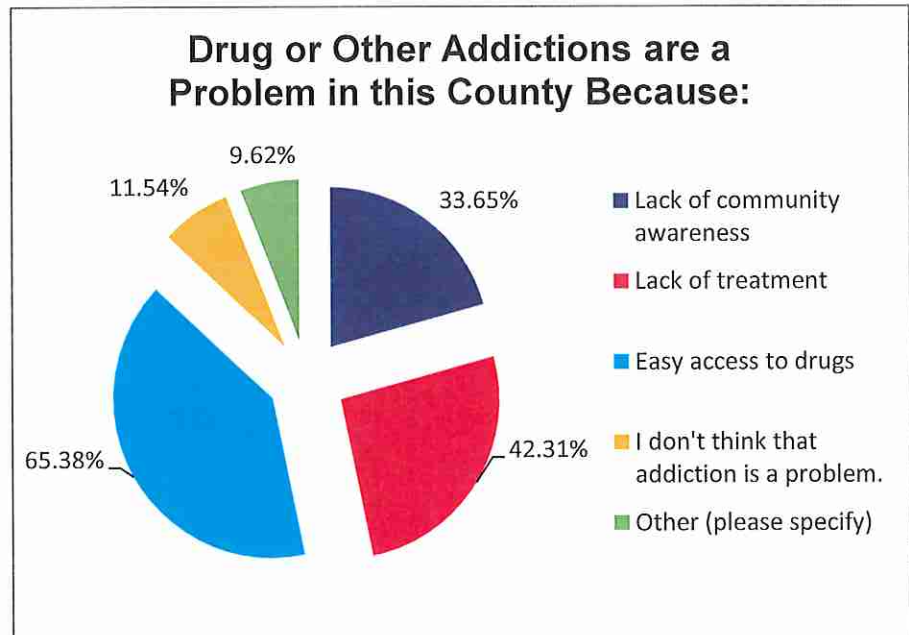


Community Assessment

Causes of Drug & Other Addictions

Regarding causes of addictions, 65.38% of survey respondents reported that easy access to drugs was the most significant factor in perpetuating the problem within their respective counties; 42.31% cited a lack of treatment; 33.65%

identified a lack of community awareness; and 11.54% of clients did not think drugs and other addictions was a problem. Nearly 10 percent of respondents (9.62%) indicated *Other* factors including lack of entertainment options for kids and teens, adult culture, too many people not wanting help, and lack of assistance and care from community to help those that use drugs as a way of coping with untreated mental illness or a way of paying bills. Additional comments included lack of mandates for offenders to get recovery help, depends on the person but if you work the program, it works if you really want it.

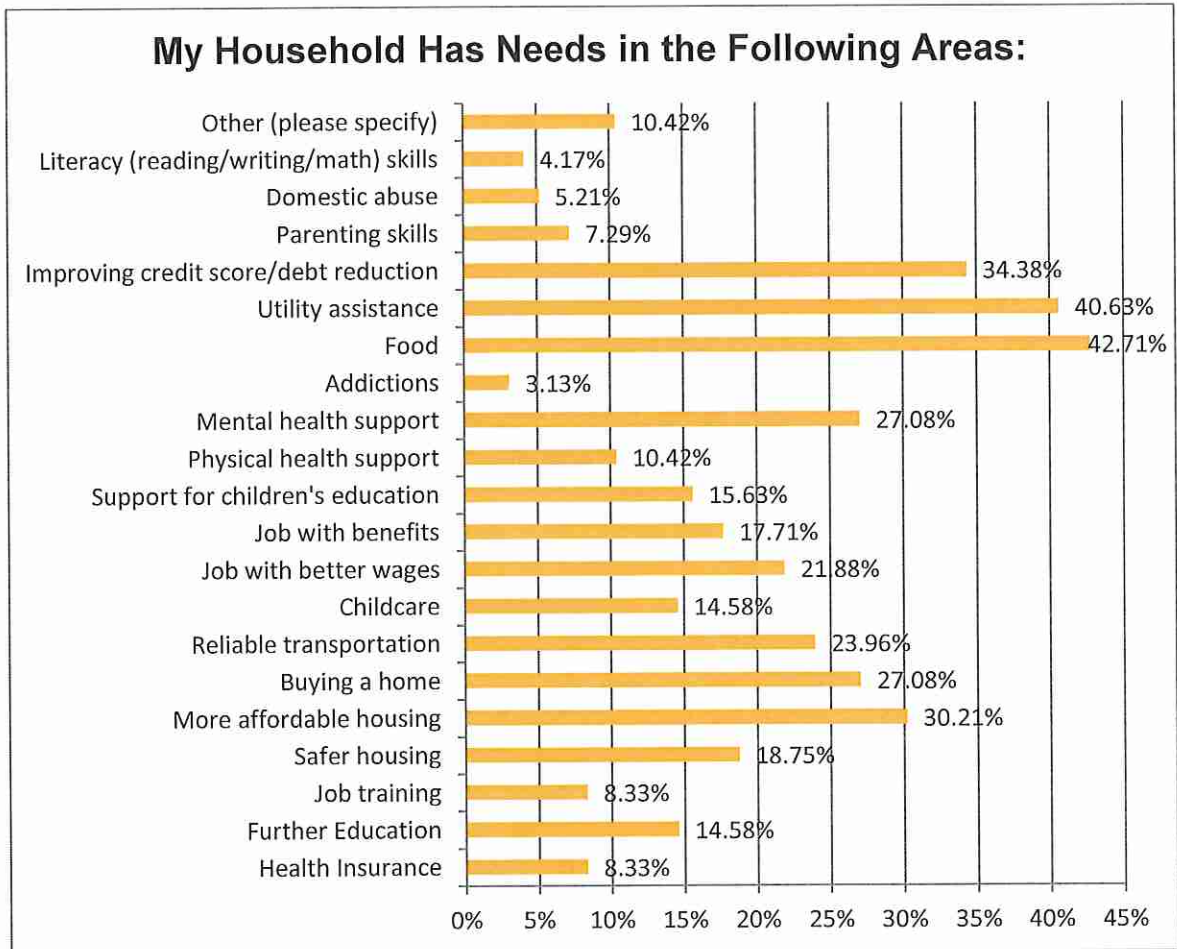


Household Needs

When asked to identify the unmet needs in their households, that largest percentage of survey respondents cited food (42.71%) and utility assistance (40.63%) respectively. Improving credit score/debt reduction was identified by 34.38% of respondents followed by more affordable housing (30.21%). Nearly 30 percent of respondents cited buying a home and mental health support both at 27.08% respectively. Additional needs included reliable transportation (23.96%); job with better wages (21.88%); safer housing (18.75%); job with benefits (17.71%); support for child's education (15.63%); further education and childcare (14.58%) respectively; and *Other* (10.42%). Moreover, job training and health insurance both received the same percentage of respondents at 8.33%. Parenting skills (7.29%); domestic abuse (5.21%); literacy skills (4.17%), and addictions (3.13%) rounded out the factors selected as household needs by survey respondents. Additional factors reported include disability housing, dental care, furnace repair, and resources for parents of high-risk special needs children. It is important to also note that 11 respondents skipped this question.

Community Assessment

Household Needs (Continued)

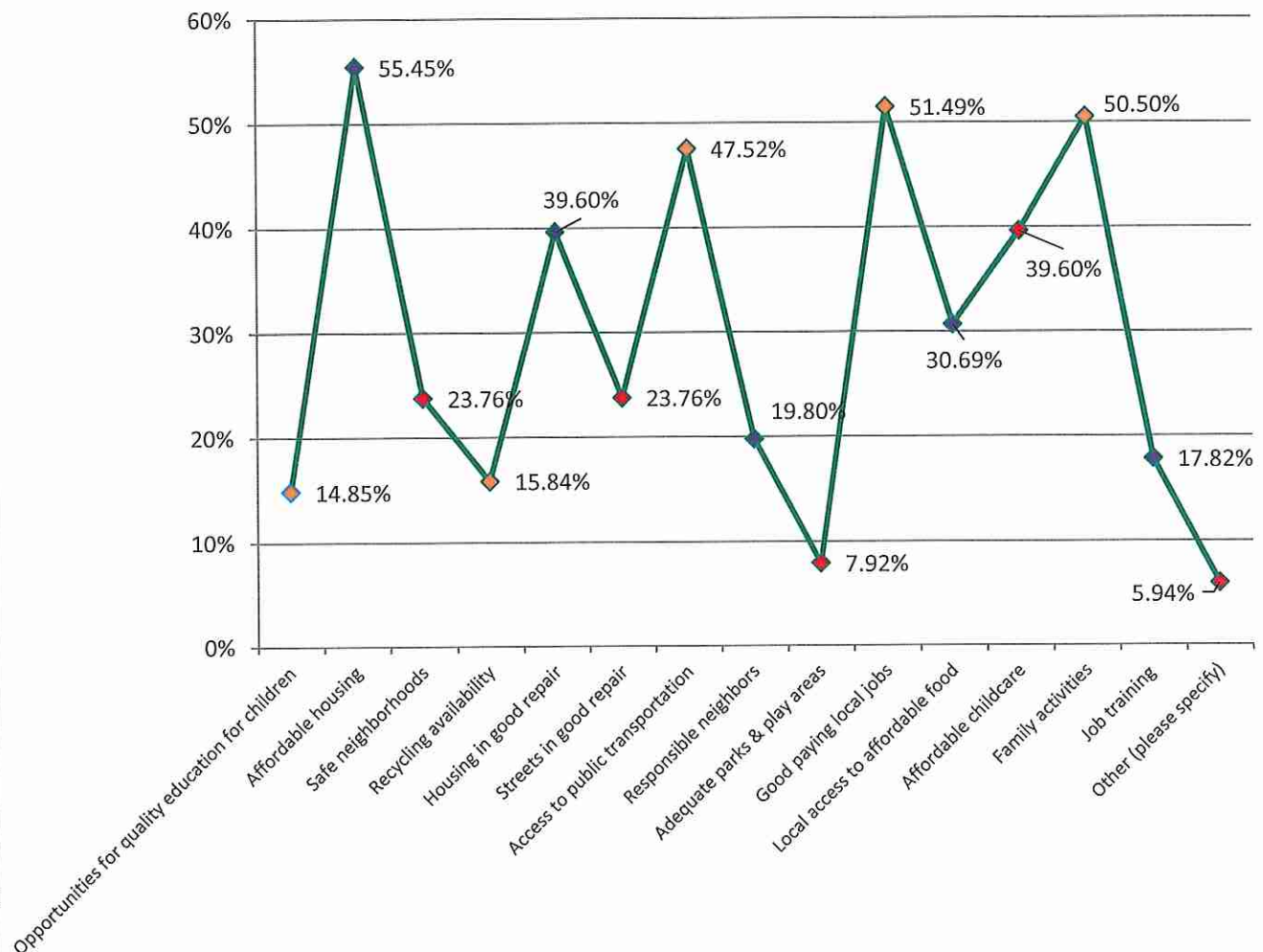


Community Assessment

Unmet Community Needs

55.45% of NOCAC survey respondents identified affordable housing as an unmet community need; 51.49% cited a need for good paying local jobs; and 50.50% of respondents indicated a need for more family activities. 47.52% of respondents indicated that access to public transportation is an unmet need followed by: housing in good repair and affordable childcare both at (39.60%) respectively. Local access to affordable food was identified by 30.69% of respondents followed by safe neighborhoods and streets in good repair at 23.76% respectively with responsible neighbors (19.80%); job training programs (17.82%); recycling availability (15.84%); opportunities for quality education for children (14.85%). Finally, adequate parks and play areas (7.92%) and *other* (5.94%) rounded out responses. Other needs identified included livable wages, cooking classes, overgrown weeds, and help finding contractors for senior citizens.

In Your Opinion the Following are Missing Pieces in Your Community:



Community Assessment

Summary of Findings

Regarding the issue of affordable housing, 64.49% of NOCAC survey respondents identified high rent as a barrier. This represents an 11.63% increase from 2017 results. Credit problems were a factor for 32.71% of respondents, 45.79% cited a lack of available rentals in the area, 38.32% reported a lack of quality rentals. This data suggests that because of the shortage of rental properties, and poor credit history you may pay more for a lower quality home. Many respondents (37.38%) reported that renting was an option because of the costs associated with home ownership.

Respondents asked to define why heating and utility costs are a problem in their County reported low wages (50.94%), poorly insulated homes (48.11%), and the unpredictability of fuel/utility costs was identified by 42.45% of respondents. Poor budgeting constituted 23.58% of survey respondents. It is possible that consumers are becoming more mindful of their choices (i.e. budgeting and credit history) and their impact on housing and utility costs.

Asked to evaluate the causes of unemployment in their County, 43.40% of needs assessment respondents cited a lack of childcare followed by a lack of motivation (38.68%), lack of transportation (37.74%), not enough jobs (22.64%) and of respondents identified inadequate job skills (19.81%). Given the large percentage of respondents that cited a lack of motivation to work—it may be representative of the *benefits cliff* as identified in *Bridges Out of Poverty*—that is that the amount of public assistance benefits lost would outweigh the amount of money earned through employment. This possibility is supported by the percentage of consumers that reported receiving SNAP benefits (58.49%), percentage of renters (60.75%), and the percentage of consumers paying below average rent (\$0 - \$650) per month (74.76%). Average rent within NOCAC's service area as reported by the US Census Bureau is \$719.

NOCAC consumers asked to assess the causes of lack of food for their families reported that groceries were too expensive (40.57%); locations of affordable options were not near their homes (16.98%); lack of knowledge of resources (16.04%); and lack of transportation (10.38%). This data supports the large percentage of NOCAC consumers receiving food assistance, using food pantries (39.62%), children on free or reduced lunch (49.06%), or WIC benefits (27.63%).

Addressing the lack of healthcare, 33.33% of survey respondents reported that health care is simply too expensive. One in five of those surveyed (20.59%) identified a lack of insurance coverage while 31.37% reported that available providers do not accept their insurance. A lack of health care providers was identified by 21.57% survey of respondents while 16.67% of respondents reported the location of providers was a problem.

Continued on next page > > >

Community Assessment

Summary of Findings *(Continued)*

More than half of survey respondents identified inaccessibility of public transportation (52.34%) regarding causes of lack of transportation. The cost of insurance was cited by 41.12% of respondents followed by car not running (39.25%). Public transportation, as illustrated by the data, continues to be a threat to the community especially in rural areas outside of the County seats that tend to be a hub for resources and supports services. This issue of public transportation is exacerbated by the 39.25% of consumers that reported having a vehicle that was not running.

Affordability and access to financial aid was identified by 40.38% of respondents with regard to lack of post-secondary education while one-in-four (25%) respondents cited childcare. Also worth mentioning was the lack of value/emphasis on post-secondary education, suggested by a respondent. The lack of good paying local jobs (identified by 51.49% of respondents) suggests there may not be a tangible link between post-secondary education and good paying jobs for NOCAC consumers.

Perhaps the most significant data from the survey is that which relates to household and community needs. The top household need identified by NOCAC consumers was food (42.71%) followed by utility assistance (40.63%), and improving credit score/debt reduction (34.38%). Regarding unmet community needs, the top three were affordable housing (55.45%) as an unmet community need; 51.49% cited a need for good paying local jobs; and 50.50% of respondents indicated a need for more family activities.

In conclusion, the 2021-2023 NOCAC Community Needs Assessment provided new information that supported previously identified trends and illustrated new opportunities to address emerging needs. Affordable housing, jobs that pay a living wage, and transportation (the top 3 needs as indicated by 2017 survey results) continue to be a problem however, households appear to be more cognizant of their credit history and debt accumulations than in previous years. The fact that food was the biggest household need with nearly 60 percent already receiving SNAP benefits is alarming. This could be attributed to the indirect impact of the COVID-19 pandemic, which has resulted in more children schooling from home or an indication that additional work is necessary to ensure sustainable access to food for under resourced families. It is also important to note the need for more family activities was identified as a community need by more than half of respondents.

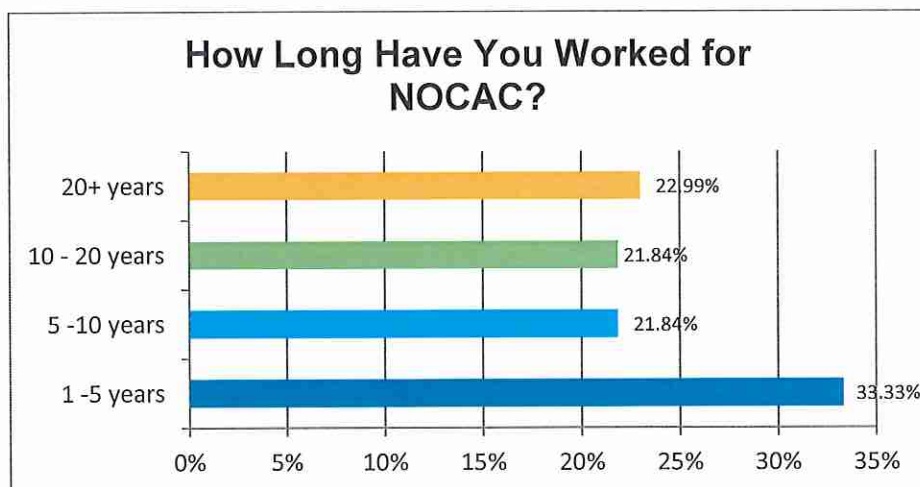
This illustrates the need for organizational nimbleness to focus on transformational long-term outcomes versus the short-term, transactional nature of many of our current services. It is imperative to the achievement of our mission that we equip the families we serve with the tools and resources required to break the cycle of generational poverty, guard against situational poverty and move toward a more-fulfilling future rather than enable our clients to maintain socioeconomic homogeny.

NOCAC Employee Survey

NOCAC employees were asked to provide feedback regarding the efficiency of the agency in serving the needs of low-income individuals and families. The employee survey was available electronically to each of NOCAC's 140 employees and 87 surveys were returned resulting in a response rate of 62%.

Employee Tenure

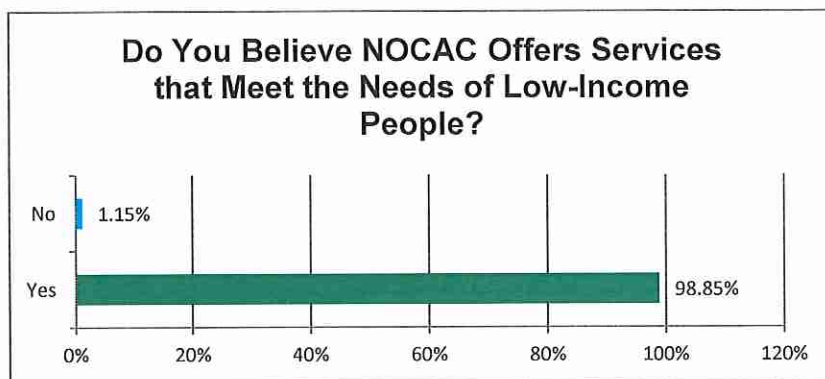
More than one third of employee respondents have been with NOCAC for 1-5 years (33.33%); One in five employees reported tenures between 5-10 years (21.84%) and 10 – 20 years (21.84) respectively while 22.99% reported working for the agency for 20 years or more.



Meeting the Needs of the Community

98.85% of employee respondents reported that the programs facilitated by NOCAC meet the needs of low-income individuals and families. 1.15% of respondents did not believe NOCAC services met the needs of low-income people.

The additional comment provided is as follows: NOCAC does a great job at providing the current services that are available. I believe that there is a great need for more low-income housing, and shelter beds for the homeless.

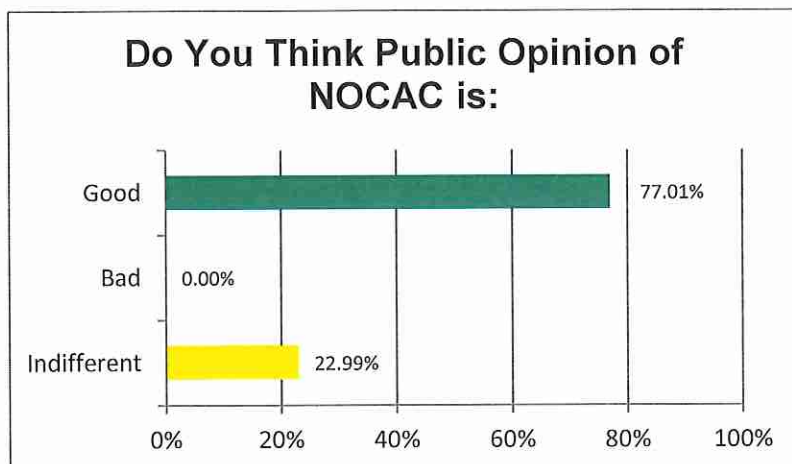


NOCAC Employee Survey

Public Opinion of NOCAC

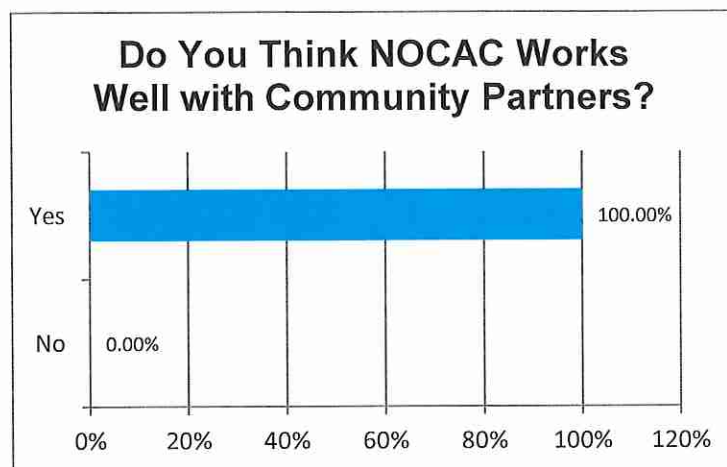
The majority of NOCAC employee survey respondents (77.01%) indicated that they believed public opinion of NOCAC is good. More than 20 percent identified public opinion of NOCAC as being indifferent (22.99%). When asked to explain their response, NOCAC employees cited a positive reputation for helping others, a variety of services that have been traditionally positive, and that people know whom to call if they need help. Additional comments

included a need for new, evolved marketing strategies, NOCAC consumers being viewed as 'trouble makers' and it is sometimes difficult for the agency to differentiate itself from individual programs.



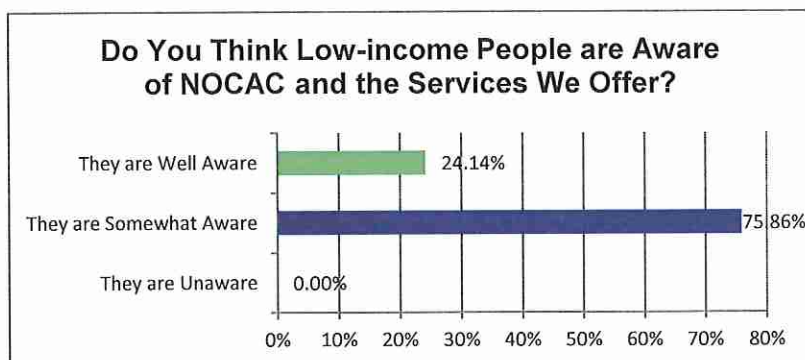
Working with Community Partners

All NOCAC employee survey respondents felt that the agency works well with community partners. Additional feedback on this topic highlighted the vast number of partners that NOCAC works with to maximize benefit to the consumer. One suggestion indicated an opportunity to establish agency-wide partnerships versus individual program partnerships.



Community Awareness of NOCAC

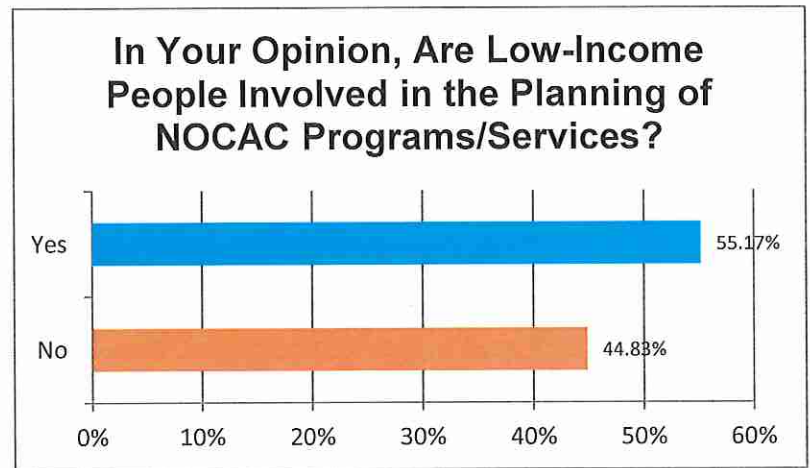
24.14% of NOCAC employee survey respondents indicated that they believed low-income people were well aware of NOCAC and the services provided. The remaining 75.86% of employees surveyed reported that low-income populations were somewhat aware of NOCAC and NOCAC services. When asked what NOCAC could do better, employees highlighted targeting the ALICE (Asset-Limited, Income Constrained, and Employed) population, educating staff and the community about programs like the FOC or PFCC, using social media/billboards/radio/television more to promote NOCAC services, implement a new marketing strategy, and employ a director of outreach or development.



NOCAC Employee Survey

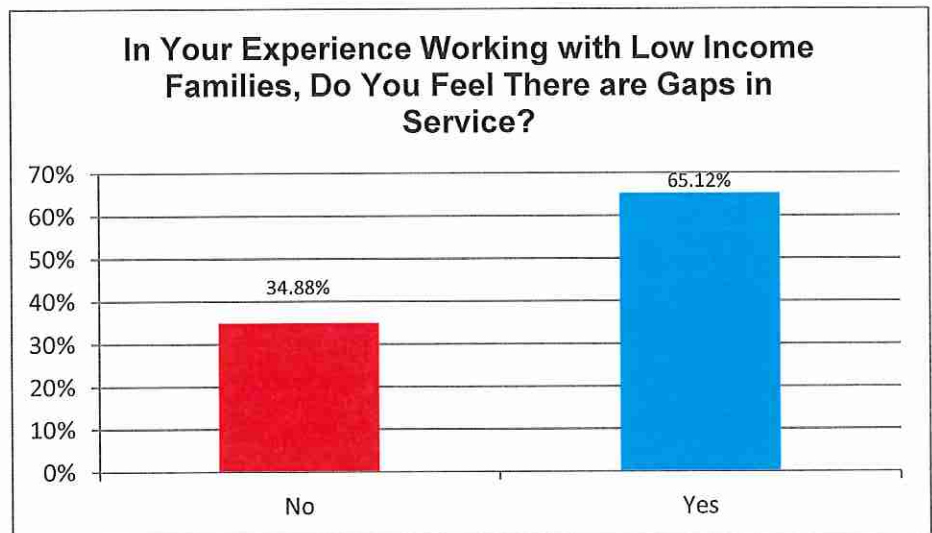
Low-income Involvement in planning of programs/services

More than half of NOCAC employee survey respondents believed that low-income people are involved in the planning of NOCAC programs/services (55.17%) while 44.83% of respondents indicated that NOCAC consumers are not involved in planning. Explanations for responses included policy council, governing board, and "We Need Your Opinion" surveys however, many respondents reported being unsure/unaware of how consumers are involved in planning.



Gap Areas in Service among Low-Income People

65.12% of NOCAC employee survey respondents indicated that they felt service gaps existed in the community; 34.88% did not feel that gaps in service was a problem. Asked to explain their feelings on gaps in service, employee respondents reported the following gap areas: affordable housing, transportation, car repair, internal referrals mechanisms, unregulated utilities, and the transient nature of families affecting communication with and between NOCAC staff. The Coordinated Entry system was also identified as a gap area as well as job skills and employment services. One respondent did not agree with the pandemic plan and virtual service delivery, referring to it as a disservice to clients.

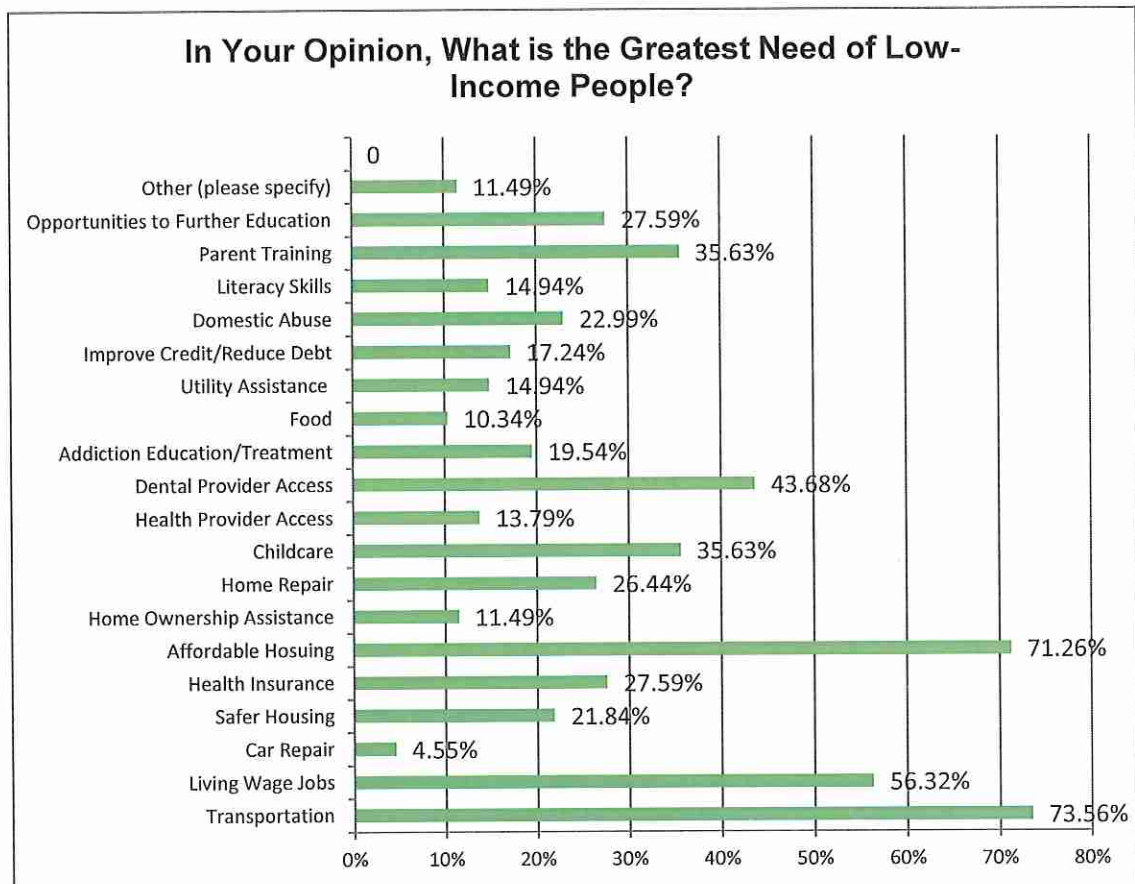


NOCAC Employee Survey

Greatest Needs of Low-Income Populations

NOCAC asked employees to identify the greatest needs of low-income populations. 73.56% of respondents cited transportation followed by affordable housing (71.26%); living wage jobs (56.32%); and dental provider access (43.68%) respectively. More than one third of respondents identified parent training and childcare, both at 35.63 followed by opportunities to further education (27.59%), health insurance (27.59%), home repair (26.44%), domestic abuse (22.99%), safer housing (21.84%), addiction education/treatment (19.54%), improve credit/reduce debt (17.24%), utility assistance, and literacy skills, at 14.94% respectively. 13.79% reported health provider access as the greatest need of low-income populations. One in ten respondents cited *Other* needs (11.49%) which also reflected the percentage of respondents that identified homeownership assistance (11.49%) while 10.34% reported food as a need and car repair (4.55%) rounded out the list.

Among the additional needs identified by NOCAC employee respondents were food deserts, safer housing, education, Getting Ahead, gas vouchers, compassion, digital inclusion, disability advocacy and accessibility, mental health for youth, budgeting, and additional resources for Spanish speaking households.



NOCAC Employee Survey

What should NOCAC do differently (operations/programs) in the next few years to better meet the needs of low-income people?

NOCAC employees were asked to identify opportunities to better meet the needs of low-income people. Of the 87 employee survey respondents, only 45 (51.72%) provided feedback while 48.27% skipped the question. Among the most frequently identified topics was housing—both in terms of expanding emergency shelter capacity, housing for single men with no dependents, and adding more affordable housing options through partnerships. Public transportation, improving the internal referral system, and the provision of more tools to help clients escape the cycle of poverty (including NOCAC staff) were also mentioned frequently. Some NOCAC employee respondents identified taking the services to the clients (i.e. meeting in their homes, at apartment complexes, laundromats, other areas where the clients are) to make services more accessible to clients, updating our media, and unified marketing, advertising the agency to market services beyond Head Start and the PATH Center.

Additional suggestions included offering more programs to address addictions and emotional health, working with health and dental providers, and more advocacy for the unmet needs of families at the State and local levels. The diversification of agency funding sources to support social innovation was highlighted by a couple staff as well as Spanish courses, eliminating the long waiting period for Weatherization, more focus on programs like FEP (teach a man to fish kind of stuff), car repair/car buying programs, and other avenues to help families repair their homes.

Are there new programmatic areas/services that you believe NOCAC should explore?

Only 42.52% of NOCAC employee survey respondents provided feedback regarding new program opportunities that the agency should explore. NOCAC employees identified the following:

- Foster children aging out of the system, at-risk teens
- Bed bug control
- Computer literacy
- Transportation/ transport for employment/grocery shopping, etc.
- PIPP for water bills
- Domestic violence housing for men
- A new center for Napoleon Head Start
- Transitional Housing
- Literacy
- Micro-lending
- Functionalization of strategic plan
- Healthcare cost assistance
- Disability advocacy and services
- Employment coaching to help people find jobs/a better job
- Coaching for budgeting on a monthly basis
- Car repair program
- GED and English language learner opportunities

NOCAC Employee Survey

What do you see as issues that will likely impact NOCAC or low-income community members in the future?

This question was addressed by 50.57% of NOCAC employee survey respondents while 49.43% skipped the question. NOCAC staff identified the following issues that are likely to impact NOCAC or low-income community members:

- COVID-19/ pandemic aftereffects / disagreement with NOCAC pandemic plan
- We may be overlooking the foster and adopted population
- Homelessness
- Transportation
- Poor quality housing/cost of housing compared to wages
- Loss of agency funding
- Gas, repairs, and insurance to personal cars
- Lack of living wage employment
- NOCAC staff turnover/new staff training
- Organizational dependence on federal funding
- NOCAC performance evaluation methodologies
- Housing, re-entry (felons)
- Politics
- Job Training requirement changes/more difficult for individuals to get good paying jobs.
- Generational poverty
- NOCAC needs good leadership/positive replacements in transition
- NOCAC does too much for families
- The economy

Summary of Findings

98.85% of NOCAC employee survey respondents indicated that NOCAC services meet the needs of low-income populations and all employee survey respondents cited some level of organizational awareness in the communities we serve. While the largest segment of NOCAC employee survey respondents (33.33%) have been with the agency between 1-5 years, the percentage of staff reporting 5-10 years, 10-20 years, and 20+ years were virtually identical with the former at 21.84% and the latter at 22.99% respectively.

NOCAC employees identified transportation (73.56%), affordable housing (71.26%), and living wage jobs (56.32%) as the greatest needs of low-income populations. Consumers identified affordable housing (55.45%), good paying local jobs (51.49%), and surprisingly cited a need for more family activities (50.50%) with transportation closely behind. It's plausible that the need for family activities is the direct result of the COVID-19 pandemic (i.e. working from home, virtual schooling, etc.) and a dramatic increase in the amount of time spent at home.

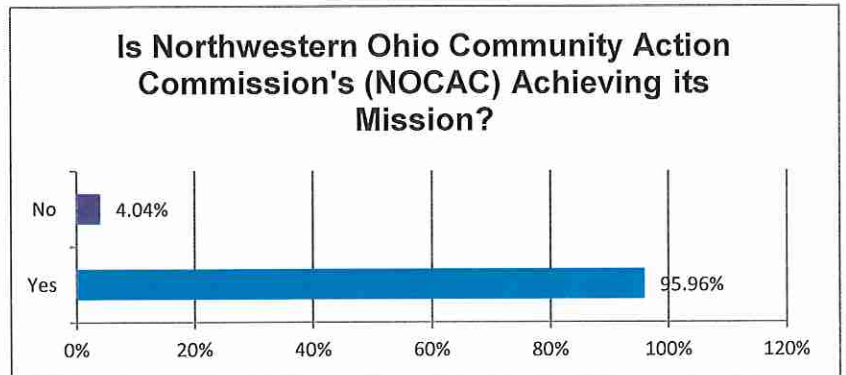
When asked to identify gap areas, issues that would impact NOCAC, and new program opportunities, employee survey respondents presented several themes including: affordable housing, transportation, car repair, job skills/training, meeting the needs of foster/adoption populations, and a new, unified marketing strategy. One respondent commented that NOCAC does too much for families.

Community Partner Survey

Achieving NOCAC's Mission

The final component of NOCAC's 2021-2023 Community Needs Assessment included a survey distributed to NOCAC community partners. Of the surveys distributed electronically, 99 were returned, slightly more than the number of respondents in 2017 (87).

95.96% of NOCAC community partner survey respondents reported that NOCAC is achieving its mission, "to plan, develop, and coordinate programs and services designed to combat the problems of poverty and seek the elimination of the conditions of poverty as they affect the residents of Defiance, Fulton, Henry, Paulding, Van Wert, and Williams Counties." 4.04% of survey respondents indicated that additional work is required and provided feedback included below.



Is NOCAC Achieving its Mission: Community Partner Responses	
Response	Details
Overextended	I realize the NOCAC is trying, but I feel the organization's resources may be possibly be overextended. I have many people who comment that they have been on waiting lists for months.
More Outreach	Need to do more outreach - more PR. I think it is assumed everyone knows about NOCAC and its services, but that is not the case.
Employee Awareness	Employees need to be aware of all the community resources and be willing to refer people to agencies that are able to help or work in partner with NOCAC.

Community Partner Survey

NOCAC Program Performance (Part I)

NOCAC community partners were asked rate the performance of the agency in 15 programmatic areas based on their knowledge and experience using a five point scale. The scale ranged from '1' (Needs Improvement) to '5' (Performs Well). An additional option was added to indicate limited knowledge on the subject (N/A).

For the sake of data analysis, the programmatic areas of focus have been broken down into two groups of seven programs. The first group contains Fiscal Controls, Communication with the Public, Board Engagement, Head Start, Free Tax Preparation, Summer Food Service Program, and Financial Empowerment. On the subject of fiscal controls, nearly 50 percent of survey respondents (49.47%) reported limited knowledge on the subject; 36.84% rated fiscal controls a 4 or higher. Communication with the public scored well with 63.15% rating a 4 or higher; 17.89% indicated that our current communication operations are meeting a need; 12.63% of respondents rated NOCAC's efforts a 2 or below.

On the subject of board engagement, the majority of NOCAC community partners (52.63%) reported having limited knowledge while 41.06% rated board engagement a 3 or higher. NOCAC's Head Start program performed very well with 74.73% providing a rating of 3 or higher; 21.05% of community partner survey respondents indicated limited knowledge on the topic. NOCAC's tax preparation services was rated a 4 or better by 56.25% of community partner respondents; 61.46% rated the agency's summer food service program a '4' or better.

Addressing the financial empowerment services NOCAC offers, which includes *Getting Ahead*, financial coaching, financial literacy workshops and the IDA (matched savings) program, 61.7% of survey respondents rated the program a 4 or higher with an additional 14.89% indicating that NOCAC financial empowerment services were meeting a need in the community.

NOCAC Program Performance Part I						
Programmatic Area	1 – Needs Improvement	2	3 – Meeting a Need	4	5 – Performs Well	N/A
<i>Fiscal Controls</i>	0.00%	2.11%	11.58%	9.47%	27.37%	49.47%
<i>Communication with the Public</i>	4.21%	8.42%	17.89%	17.89%	45.26%	6.32%
<i>Board Engagement</i>	2.11%	4.21%	14.74%	11.58%	14.74%	52.63%
<i>Head Start/Early Childhood Education</i>	2.11%	2.11%	13.68%	12.63%	48.42%	21.05%
<i>Free Tax Preparation Program</i>	1.04%	2.08%	18.75%	17.71%	38.54%	21.88%
<i>Summer Food Service Program</i>	3.13%	3.13%	12.50%	17.71%	43.75%	19.79%
<i>Financial Empowerment Program</i>	1.04%	2.08%	19.79%	11.46%	41.67%	23.96%

Community Partner Survey

NOCAC Program Performance (Part II)

The second set of NOCAC programs surveyed for performance include: Homeless Emergency Shelter, PATH Soup Kitchen, Rapid Rehousing/Permanent Housing, Home Weatherization/Elderly Home Repair, Emergency Assistance, Publicly Funded Child Care, BCI/FBI Fingerprinting and Other Services respectively.

67.71% of NOCAC community partner respondents rated NOCAC's PATH Center homeless emergency shelter at least a '4' on the five point scale; 62.50% of respondents rated the performance of the PATH Center's soup kitchen services a '4' or higher. Other NOCAC programs that scored well (a rating of '4' or higher) include: Rapid Rehousing and Permanent Housing (55.21%); Weatherization (59.14%); and Emergency Assistance (71.87%). 46.39% of community partners survey respondents rated Publicly Funded Child Care a '4' or better; 32.29% rated FBI/BCI fingerprinting services a '4' or better. 37.50% of NOCAC community partner respondents rated job-related services (referrals, transportation and clothing) a '4' or better.

NOCAC Program Performance Part II						
Programmatic Area	1 – Needs Improvement	2	3 – Meeting a Need	4	5 – Performs Well	N/A
<i>PATH Center Homeless Emergency Shelter</i>	3.13%	5.21%	10.42%	21.88%	45.83%	13.54%
<i>Rapid Rehousing and Permanent Housing</i>	4.17%	3.13%	14.58%	20.83%	34.38%	22.92%
<i>PATH Center Soup Kitchen</i>	0%	3.13%	12.50%	18.75%	43.75%	23.96%
<i>Home Weatherization/Elderly Repair</i>	1.08%	5.38%	19.35%	17.20%	41.94%	16.13%
<i>Emergency Assistance (HEAP, HEAP-E, PPIP+, Summer Cooling, etc.)</i>	1.04%	2.08%	14.58%	14.58%	57.29%	10.42%
<i>Publicly Funded Child Care</i>	4.12%	3.09%	14.43%	13.40%	32.99%	31.96%
<i>BCI/FBI Fingerprinting</i>	1.04%	1.04%	11.46%	11.46%	20.83%	54.17%
<i>Other Services (Referrals, Transportation, Clothing)</i>	0.00%	1.04%	20.83%	10.42%	27.08%	40.63%

Additional Comments

Several NOCAC Community Partner Survey respondents provided additional comments. These comments included:

- NOCAC does a wonderful job helping our community and providing resources. It would be great if we could get a bigger homeless shelter to provide when homeless needs are great. I've talked to clients before who feel looking into the PATH center is not worth their time because space may be full or they don't know of other resources available. Overall, I think the PATH Center does an amazing job with serving our community along with all NOCAC services.
- You guys have helped me and my family a ton when we needed it throughout

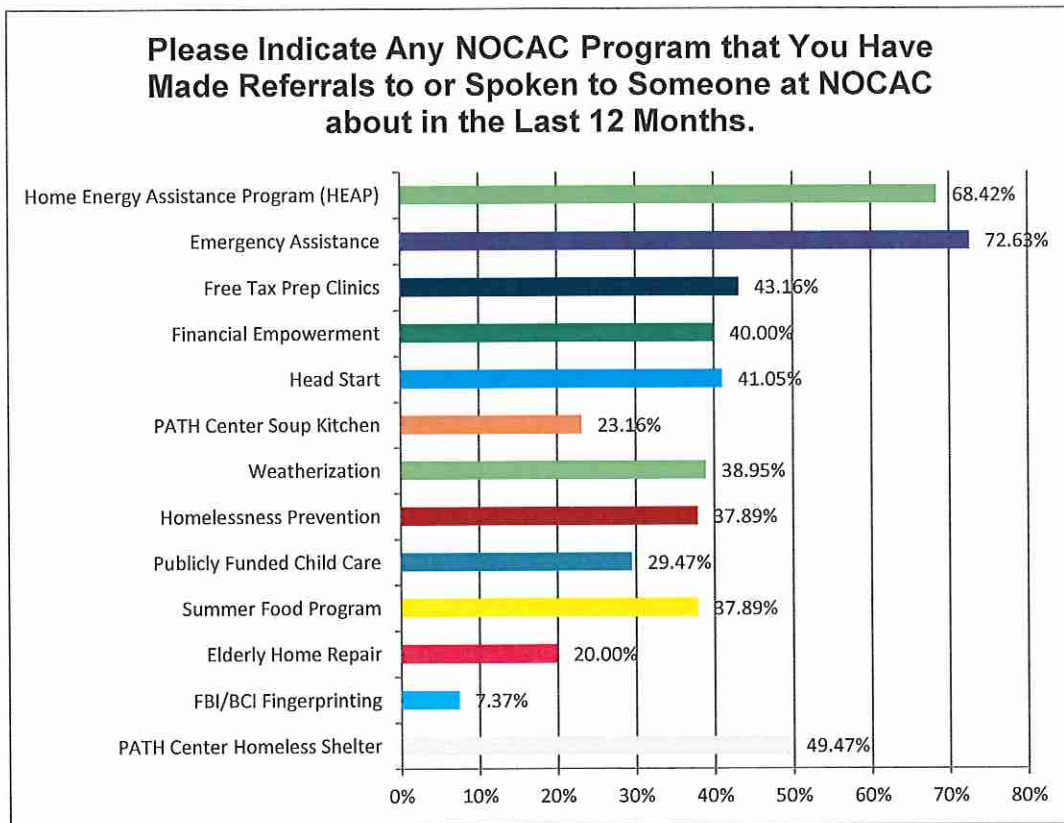
- the years and I really appreciate you guys.
- I had a meeting scheduled for weatherization and the person quit so I still never got my appointment for weatherization nor have I been called about when they are coming.
 - I didn't know about the programs that I put N/A. I work a lot with rapid rehousing.
 - We have had complaints from Landlords that "Community Action is sometimes hard to work with and the clients they refer to us end up being real problems" Just passing that along. Not our experience.
 - More structure or rules needed at the PATH for safety and comfort of those attending
 - Some board members need to be more interested and involved.
 - I work for a utility and the employees in Williams and Defiance county (mostly Karen and Virginia) are always very friendly and I appreciate the help they provide our members
 - Never knew you helped with transportation
 - We primarily deal with Virginia and Luann. They are in contact with us as far as shut off utilities and balance dues.
 - The N/A's are areas that we are not very familiar with so we do not have a comment.
 - Our office works with Liz in Fulton County. She is very kind, helpful, and knowledgeable and makes us aware of any upcoming programs NOCAC has.
 - More housing for sex offenders upon their release from prison.

Community Partner Survey

NOCAC Program Referrals

72.63% of NOCAC community partner survey respondents identified NOCAC emergency assistance as the program, to which, the most referrals are made; 68.42% cited the Home Energy Assistance Program (HEAP); 49.47% identified making referrals to the PATH Center homeless shelter and 43.16% identified the free tax preparation clinics. 41.05% of community partner survey respondents indicated that the most referrals were made to NOCAC's Head Start program followed by financial empowerment (Financial Opportunity Center) at 40.00%.

38.95% of survey respondents identified the Home Weatherization program followed by: Homelessness Prevention (37.89%); Summer Food (37.89%); Publicly Funded Child Care (29.47%); PATH Center soup kitchen (23.16%); Elderly Home Repair (20%); and FBI/BCI fingerprinting at 7.37% respectively.



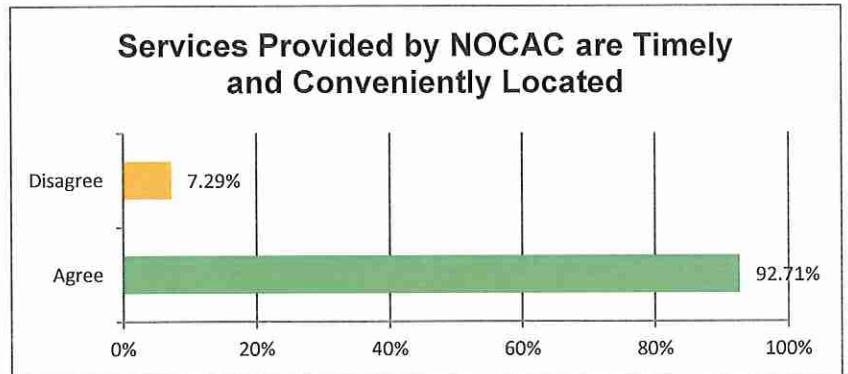
Knowledge and Professionalism of NOCAC Staff

97.94% of community partner survey respondents indicated that NOCAC employees were knowledgeable and maintained a high level of professionalism; 2.06% disagreed. A single survey respondent cited that the resources shared in meetings are not the same as what families actually have access to. Another asked if the question referred to individual departments within the agency.

Community Partner Survey

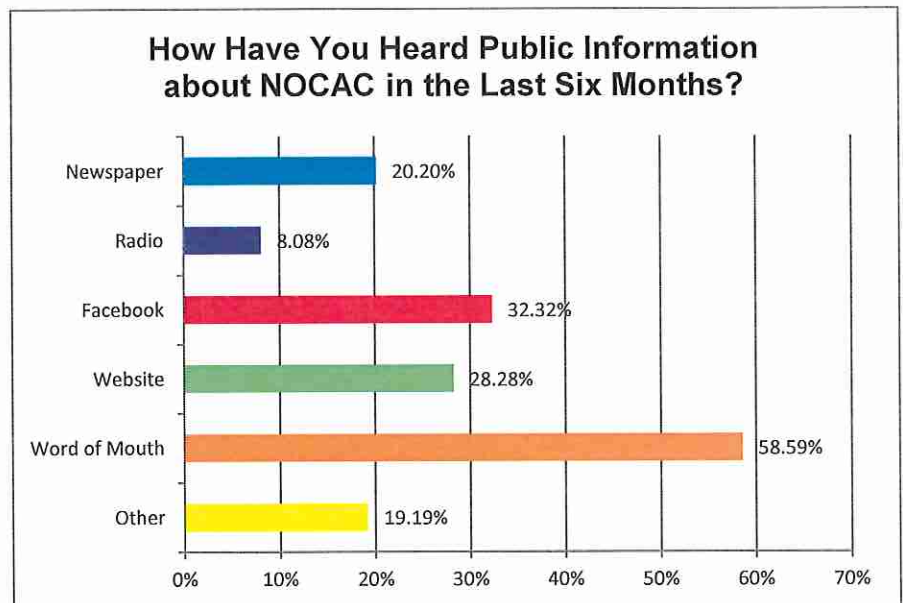
Timeliness and Convenience of NOCAC Services

92.71% of community partner survey respondents indicated that NOCAC services were both timely and convenient; 7.29% differed in opinion. 7.29% of respondents provided additional feedback concerning services not being conveniently located for those in crisis, a need for a VW office, transportation, and time/funding constraints as well as it taking too long to process paperwork/time between pledge and checks arriving.



Agency Visibility

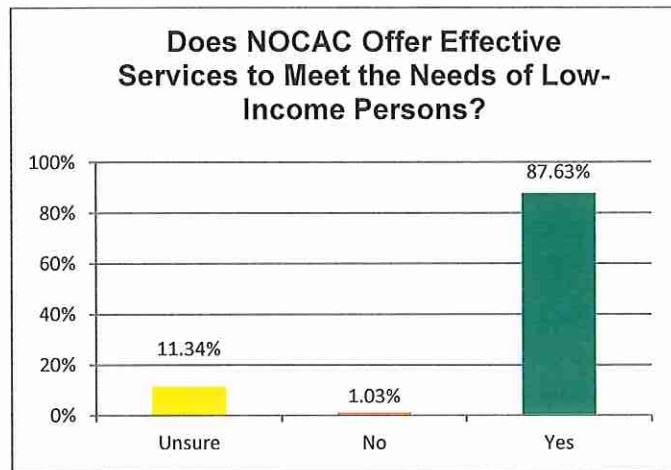
58.59% of community partner survey respondents identified word-of-mouth as their principle source of agency related information followed by: Facebook (32.32%); agency website (28.28%); newspaper (20.20%); and radio (8.08%). 19.19% of responses identified other means including: social services networking meetings, email distributions, the YWCA in Van Wert, school, calling myself, and professional organizations. More than 30 percent of respondents that identified other concerns indicated that they had not heard anything about the agency (31.57%).



Community Partner Survey

Effective Programs/Services

87.63% of community partner survey respondents identified the agency as offering programs and services that effectively meet the needs of low-income persons. A single respondent disagreed and 11.34% were unsure. Additional comments included programs being restrictive if person has no children, only having made referrals with no real knowledge of guidelines or services, and programs being offered on the same day compete for clients.



What Areas Do You Believe NOCAC Has Performed Well?

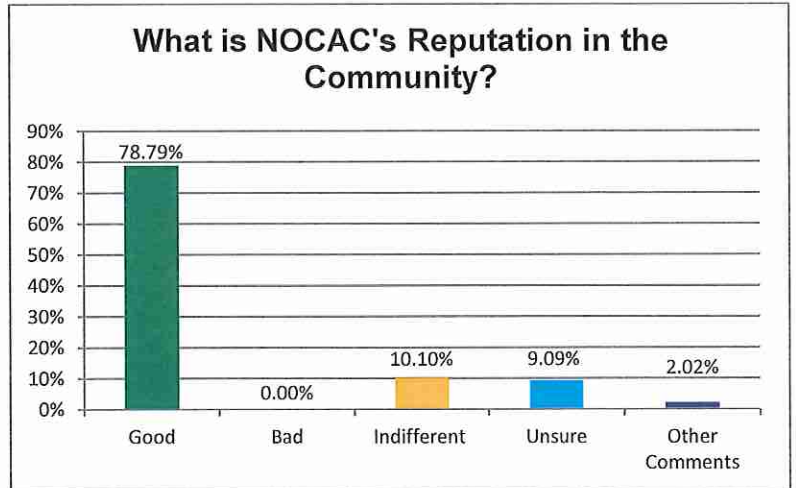
When asked to identify areas that NOCAC had performed well, 55.55% of community partner survey respondents provided feedback while 44.44% skipped the question. For the sake of brevity, what follows are the top ten most frequently identified responses:

What Areas do you believe NOCAC has performed particularly well?	
Response Rate: 55.55%	Community Partner Responses
HEAP/PIPP:	Identified in 13 responses
Head Start:	Identified in 8 responses
Financial Empowerment:	Identified in 6 responses
FBI/BCI Fingerprinting:	Identified in 1 response
Free Tax Prep:	Identified in 4 responses
PATH Center:	Identified in 6 responses
PFCC:	Identified in 1 response
Rapid Rehousing:	Identified in 9 responses
Summer Food:	Identified in 3 responses
Weatherization:	Identified in 6 responses
Other:	<p>Helping people in-need in a variety of ways</p> <p>All</p> <p>I honestly believe they have performed well in all areas, they all do an amazing job.</p> <p>It's great when they answer the phone and aren't snarky because I need assistance. They do well in everything. Staff was polite and informative.</p> <p>Good support for those aware of services – including information and referral to other services.</p> <p>Tax vouchers</p> <p>Dustin Fuller rocks at getting out information about resources to the Social Service Networking groups. I really appreciate getting information from him, which I can pass along to others in need.</p> <p>The dental and medical outreach programs</p> <p>Housing committee collaborative meetings</p> <p>All areas. They do a great job! / Emergency seasonal funding</p>

Community Partner Survey

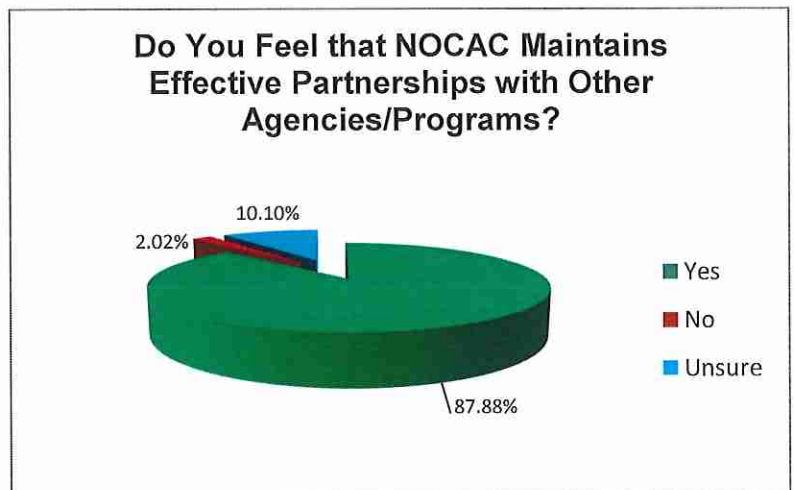
NOCAC's Reputation in the Community

78.79% of community partner survey respondents identified the agency as having a good reputation in Northwest Ohio; 10.10% of respondents reported indifference; and 9.09% were unsure. Additionally, 2.02% of survey respondents provided comments. One respondent reported that reputation varies by program. Another cited that clients are frustrated with the lack of answers for services that are advertised...clients need complete answers, not just "not today/no."



NOCAC Partnership Effectiveness

87.88% of NOCAC community partner survey respondents reported that NOCAC does maintain effective partnerships; 2.02% indicated that agency partnerships were not effective; 10.10% of respondents were unsure. Of the 99 community partners that responded to the NOCAC community partner survey, eight provided additional feedback regarding working with DASH to help those with disabilities, transportation assistance in Paulding County, Due to COVID, not as many face-to-face meetings, proficiently done, only use fingerprinting, educate employees of agencies, and share program brochures and fact sheets more widely.



Community Partner Survey

Prospective Collaborations/Initiatives

34.34% of community partner survey respondents provided feedback when asked to identify opportunities for NOCAC to collaborate with other agencies or take a greater role in local initiatives. 15 respondents were unsure or did not have any relevant suggestions to share. The 19 remaining responses (listed below) highlight opportunities to increase the scope of NOCAC's programmatic impact and engage with a variety of civic organizations.

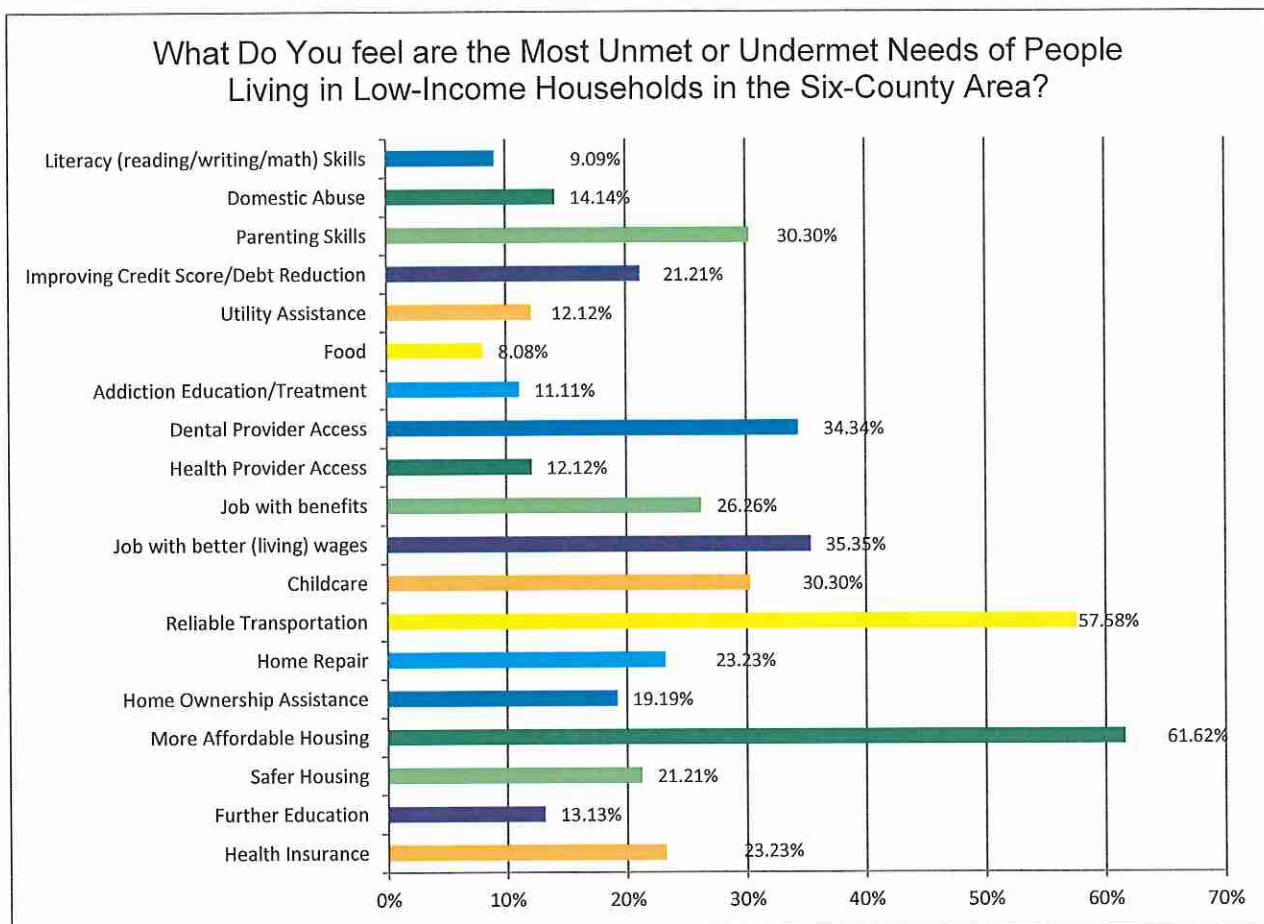
Are There Collaborations/Initiatives in Which You Believe NOCAC Should Play a Greater Role?	
Response Rate: 34.34%	Community Partner Responses
Response 1	I think that NOCAC has so many program sometimes those who do not work in the field, or are new to the field, might not know what all is available. I feel you do a great job educating but just working to keep those relationships built and educating the community more, especially those high needs members of our community.
Response 2	I think something to help Learn how to cook healthy and inexpensive meals would be nice.
Response 3	Would like to see NOCAC or some agency determine all the needs of a client and then send out a notice to non-profits in area to see which agency could help fill those needs.
Response 4	Accepting of male role models as a stay at home parent and having a parent wanting to rear their children not send to daycare.
Response 5	Homelessness prevention
Response 6	I think they should get out a little more or have a better explaining on what services they can do because I didn't know about a lot of these services until later and an explanation with what they do in each service.
Response 7	Perhaps, collaborating with school districts on meeting the needs of disadvantaged children.
Response 8	Addiction education and bringing affordable housing to the area.
Response 9	Matching savings assistance for vehicle purchase for those who are without a vehicle. That program helped me; I obtained a vehicle with NOCAC's help matching my money.
Response 10	What relationship can NOCAC and public schools have to increase services to students?
Response 11	Free/low cost transportation in Defiance county.
Response 12	Hopefully with this new youth assessment center, NOCAC can help engage some of the youth there.
Response 13	Not duplicating the same services as other agencies
Response 14	More referrals to agencies who can help when NOCAC is unable.
Response 15	Homelessness and child care assistance
Response 16	We only use their fingerprinting services.
Response 17	I typically get people in dire need, so with the instances that I have encountered, emergency assistance.
Response 18	I feel NOCAC is very well established in many collaborations in all the counties that are served.
Response 19	Creating housing opportunities.

Community Partner Survey

Most Unmet/Under-Met Needs in the Community

61.62% of community partner survey respondents identified more affordable housing as the most unmet or under-met need in the community; followed by: reliable transportation (57.58%); and jobs with better (living) wages (35.35%).

Additional needs identified by community partner survey respondents include: dental provider access (34.34%); parenting skills and childcare both at 30.30% respectively; jobs with benefits (26.26%); home repair (23.23%); health insurance (23.23%); safer housing (21.21%); and improving credit score/debt reduction (21.21%). 19.19% of respondents cited home ownership assistance followed by domestic abuse (14.14%); opportunities to further education (13.13%); utility assistance and health provider access were both identified as unmet needs by 12.12% of survey respondents respectively. Addiction education and treatment (11.11%), literacy skills (9.09%), and food (8.08%) rounded out the list of response categories.



Community Partner Survey

Most Unmet/Under-Met Needs in the Community *(Continued)*

While 100% of community partner survey respondents completed the question regarding unmet or under-met needs in our community, six partners provided additional feedback (listed below).

What Are the Most Unmet or Under-Met Needs of People Living in Low-Income Households in the Six-County Area?	
Additional Comments by Community Partners	
Response 1	Cooking healthy inexpensive food classes
Response 2	If I had to select one (I don't do much else with NOCAC beyond utility assistance), helping people with financial literacy could help people in many areas.
Response 3	Drug addiction
Response 4	Health/Dental providers that accept Medicaid.
Response 5	There is an unmet need in educating seniors on benefits that are available; Medicare/Medicaid/managed Medicaid/ MSP and LIS Programs, etc.
Response 6	Home maintenance education. Housekeeping education

What Should NOCAC Do Differently?

36.36% of community partner survey respondents provided feedback when asked to identify what NOCAC can do differently in the future while 63.63% skipped the question. Of the 36 total responses received, 7 respondents (7.07%) were unsure or did not have any relevant information to share. The 29 remaining responses are listed below.

What Should NOCAC Do Differently (Programs/Operations) in the Next Few Years?	
Response Rate: 36.36%	Community Partner Responses
Response 1	Seeing the work NOCAC puts into educating, I think you are on the right track! Keep up the great work and spreading information!
Response 2	Consider ideas mentioned above and continue with what has been done.
Response 3	Adult education
Response 4	Just keep doing what they are doing, an amazing and outstanding job !!!
Response 5	Make assistance available when needed not when paperwork finally gets processed. Takes too long to get paperwork done and assistance received.
Response 6	We need programming to assist all the people couch surfing and at risk for homelessness We also need more childcare options and a ton more publicly funded childcare options so people can work.
Response 7	How to become financial independent.
Response 8	Get more info to public
Response 9	Continue to be kind to everybody and remember they don't want to get help. It's a lot of peoples' last choices.
Response 10	Establish communications with social service agencies and schools to discover needs and explore collaborations with them.
Response 11	Community members and agencies should be made more aware of the programs that NOCAC offers.
Response 12	I would like to see the Cars program come back; I obtained my vehicle thru this savings program years ago—I was lucky—people in my county have difficulty getting transportation for job seeking or job appearance.
Response 13	More options available for those homeless and in crisis

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Response 14	PR - Outreach - Education
Response 15	Keep funding the same if not increased so more people can be reached.
Response 16	Expand the homeless shelter and/or open more locations in other towns.
Response 17	Offer more assistance for senior citizens.
Response 18	I feel NOCAC is meeting its mission statement.
Response 19	Continuing to spread awareness of resources and perhaps open forum meetings to allow the general public to hear all the opportunities they could access through NOCAC
Response 20	Know the community
Response 21	Possibly offering a money management class.
Response 22	Continue to grow and expand the services offered.
Response 23	My families who attend school under the scholarship program need parenting and school readiness skills.
Response 24	Keep up the good work.
Response 25	Housing continues to be a struggle in many families
Response 26	I wish there were a way to mandate clients to use NOCAC services. They have so much to offer, yet clients will not follow through.
Response 27	Maintain what you are doing.
Response 28	Weatherization - lower the number of years that NOCAC will return to help. Maybe every 10 years?
Response 29	Partner with agencies that DO have other programs in place and that have a proven track record.

New Programmatic Services/Areas

28.28% of community partner survey respondents provided feedback when asked to identify new programmatic areas/services NOCAC should explore. Of the 28 total responses received, 12 respondents (42.85%) were unsure or did not have any relevant information to share. The 16 remaining responses are listed below.

Are There Any New Programmatic Areas/Services that You Believe NOCAC Should Explore?	
Response Rate: 28.28%	Community Partner Responses
Response 1	The need for dental assistance for those on Medicaid/Medicare is sparse in this area. If there were a more stable and steady way for families to get their dental work completed without traveling excessive distances or being put on a wait list could really help some families.
Response 2	Adult education
Response 3	Possibly partnering more closely with health departments who are engaged in case management type programs (such as Help Me Grow) to better streamline accessing NOCAC's services and gaining feedback about programs from the client's perspective
Response 4	Maybe there could be a program for kids during the summer like free camp or a big discount. Like Camp Kimball. It's always so expensive and I never have enough to send my kids.
Response 5	Affordable housing in Van Wert
Response 6	Reliable transportation for those without vehicles....
Response 7	Shelters for women and/or women with children in other communities
Response 8	The NOCAC staff are in the community sharing the services that are offered. They are a great group of people willing to help those in need.
Response 9	Free/low cost transportation
Response 10	NOCAC in Paulding staff, Rebecca is very rude, and she appears to be unwilling to help or provide assistance to those in need.
Response 11	Everyone is busy enough, just keep doing the jobs as well as you have in the past.
Response 12	Parenting skills would be a huge help. We have a few organizations but they are so overwhelmed with clients that having another option would be wonderful.

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Response 13	Maybe more veteran services.
Response 14	My families who attend school under the scholarship program need parenting and school readiness skills.
Response 15	Adult transportation for people under 55.
Response 16	Mid to Low Income Senior- Specific Education on benefits, resources available- not just the senior centers, but a specific person a senior could contact for assistance and referrals...like a Senior Outreach Specialist or something

Future Issues/Impact on NOCAC, Clients

41.41% of community partner survey respondents provided feedback when asked to identify the issues that they felt will impact NOCAC and its consumers in the future and 58.58%. A total of 4 survey respondents were unsure or did not have anything to add. The remaining 37 responses, in which they address social and political influences that have the potential to impact funding; program availability; and the emerging needs of low-income populations are below.

What Do You See as Issues that will Likely Impact NOCAC or Low-Income Consumers (Clients) in Northwestern Ohio in the Future?	
Response Rate: 41.41%	Community Partner Responses
Response 1	I believe the impact of COVID will impact organizations down the road. As more people lose their jobs or we continue to adjust to this new normal the number of people who have new needs might continue to grow. Being prepared and able to continue servicing all who need assistance and meet qualifications.
Response 2	Effects of COVID and mental health, weight, cost of food to stay healthy while making ends meet
Response 3	Adult education
Response 4	Transportation perhaps, and food
Response 5	Length of time to process paperwork... needs are not being met in a timely fashion
Response 6	Funding at the state level tends to target more densely populated areas or specifically targets racial/ethnic groups that are underrepresented in Northwest Ohio. I feel this may continue to restrict what services are available to our residents. If we can't prove that the need exists we will always be overlooked. We as community agencies need to work better together on behalf of the community to try to ensure programming stays and expands
Response 7	Addiction, depression, abuse & financial issues.
Response 8	Cost of living
Response 9	COVID-19 and in person services
Response 10	People not knowing exactly what is offered or what it means. Maybe make a video on it. Let people know it's okay to get help otherwise they won't get the help they need.
Response 11	Financial resources since very dependent on government funding.
Response 12	Addiction, unemployment, affordable housing
Response 13	Affordable Health Care if court appeals the act in place.
Response 14	Reliable transportation for those who don't own a vehicle
Response 15	COVID precautions
Response 16	The Presidential election
Response 17	Funding.
Response 18	Federal funding
Response 19	Lack of living wage jobs, affordable housing and higher education.
Response 20	Healthcare
Response 21	Generational poverty...lack of understanding how to use the benefits, services offered by the low income community.
Response 22	Transportation to your facilities or to your classes has a big impact. If it were possible to broach the idea of transportation.

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Response 23	COVID
Response 24	Transportation
Response 25	COVID-19
Response 26	Drug abuse and isolation
Response 27	Rising costs in the stores will make it harder for utility bills to be made. NOCAC does a great job to help them pay their bills.
Response 28	My families who attend school under the scholarship program need parenting and school readiness skills.
Response 29	COVID sure has changed all of our lives. I imagine you are seeing more needs due to this. I'm concerned about mental health and health care specifically since we have changed peoples' entire lives and many doctor appointments are via phone due to this.
Response 30	Lack of availability of contractors.
Response 31	Transportation and dental care
Response 32	Effects of COVID
Response 33	Political climate
Response 34	The role Medicaid will play in Ohio as well as other services for people who are low income.
Response 35	Same issues -- affordable housing, financial education, childcare, living wages, transportation
Response 36	Housing
Response 37	Transportation and health care assistance

Community Partner Survey

Summary of Findings

The most compelling data collected by the community partner needs assessment was that regarding the most unmet or under-met needs in the community. There was striking similarities between the top 3 needs identified by consumers, NOCAC employees, and community partners. The top 3 needs identified by the latter two groups were: 1) Affordable Housing, 2) Jobs that Pay a Living Wage, and 3) Reliable Transportation. Consumer survey respondents identified slightly different priorities: 1) Affordable Housing, 2) Good Paying Local Jobs, and 3) More Family Activities. Consumers cited Transportation as a need following family activities.

Plausibly, the reason behind family activities being identified as a more immediate priority than transportation is the COVID-19 pandemic. The lingering effect of the public health crisis has resulted in changes in employment, working from home, and for many, schooling from home. This increase in time spent at home also contributes to the ongoing need for food assistance, and explains the increased interest in family activities.

While the vast majority of NOCAC community partners indicated that the agency is achieving its mission (95.96%); agency partnerships are effective (87.88%); the organization's reputation in the community is positive (78.79%); and NOCAC employees are knowledgeable (97.94%); they also identified several opportunities for growth.

On the topic of organizational visibility in the community, while 58.59% of community partner survey respondents identified word-of-mouth as their principle source of public information about NOCAC; Facebook and the agency website scored much higher than radio and newspaper mediums. Further, many community partner respondents emphasized a need for better marketing and means of educating the community and other agencies. It is possible that the lack of face-to-face meetings due to social distancing and group-size requirements paired with the excessive use of virtual meeting platforms has counterproductively impacted the effectiveness of monthly networking meetings.

Regarding new opportunities that NOCAC should explore, community partner respondents identified adult transportation (for those under 55), addiction education/treatment programs, partnering to a greater extent with local health department programs that provide case management services to improve ease of access to NOCAC services for clients. Other ideas included the addition of low-to-moderate income senior services (like education), more services for veterans, expansion of the PATH Center homeless shelter/other shelter properties within NOCAC's service area, and free/low cost transportation, as well as parenting skills programming.

Finally, NOCAC community partner survey respondents suggested the following key issues may impact NOCAC down the road: political climate, funding (reliance on federal funding), lack of transportation resources (to and from sites/programs), rising cost of living, drug abuse, COVID-19, dental care, the role Medicaid will play in Ohio as well as other services for people who are low income, and housing. While these suggestions may not be feasible by themselves, when combined with the social and political elements affecting our target audience, community partners, agency funding and program availability, it certainly provides the basis for further discourse, feasibility testing and a starting point for future strategic planning efforts.

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