

# HOUSING STABILITY

Living with the threat of eviction or in the midst of homelessness can lead to adverse health and educational outcomes and decrease the likelihood of escaping systemic and generational poverty. **The Housing Stability strategy rests on a foundation of decreasing homelessness and ensuring that housing is safe, stable, and secure.**

## Housing Affordability

Housing affordability is decreasing for renters, while stable for homeowners. In Geauga County, older adults or single-headed households who rent are least likely to live in affordable housing. Unaffordable housing jeopardizes family stability and stymies economic growth. With the pandemic's emergency rental aid program ending, housing instability may be on the rise. Black students in Geauga County make up a disproportionate share of students experiencing homelessness, when compared with White residents, indicating the potential of increased housing unaffordability for Black residents.

## Housing for Older Adults

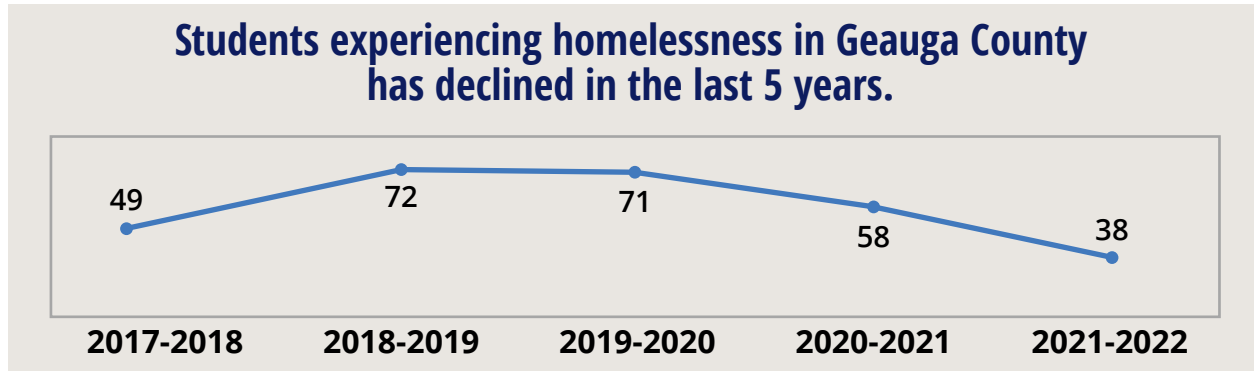
Over 19,500 residents aged 65 and older live in Geauga County, with a growing population of those aging into their 80's, 90's, and 100's. Fixed incomes may prevent older adults from maintaining affordable housing or modifying housing as they age.



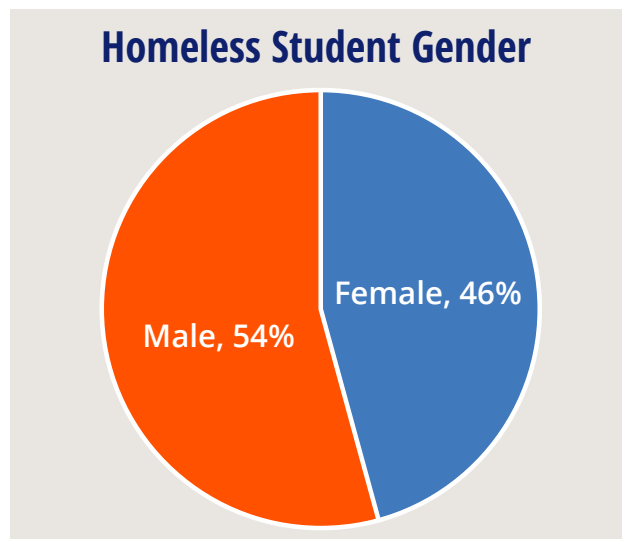
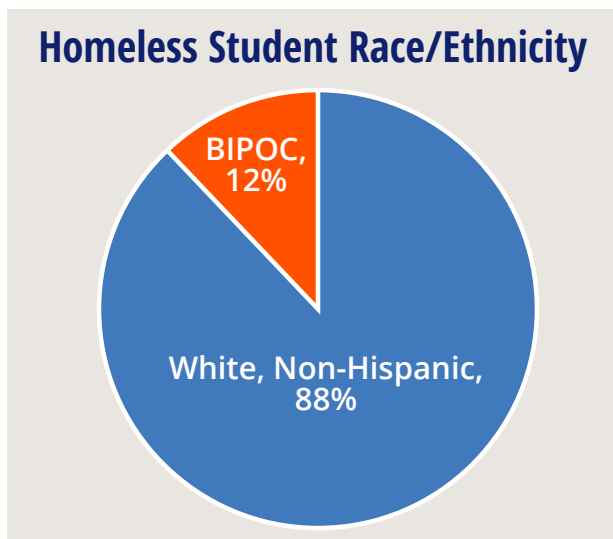
# SECONDARY DATA: HOUSING CONDITIONS

## Unhoused Students

The U.S. Department of Education measures student homelessness reflecting all students who lack a regular, fixed, adequate nighttime residence. The definition includes children who may be staying with others due to economic hardship; living in a car, motel or hotels; or staying at an emergency shelter. In the 2021-2022 academic year, 38 students in Geauga County, which accounts for .4% of all students, experienced homelessness.



The majority of students experiencing homelessness identified as White non-Hispanic. Eighty-eight percent of students experiencing homelessness identified as White non-Hispanic. The remaining twelve percent of students experiencing homelessness identified as races that fall within the BIPOC designation. Male and female students were fairly evenly represented in experiencing homelessness, with a slightly higher percentage of students experiencing homelessness being male. Homelessness leads to increased family stress, poorer health outcomes and decreased academic performance.

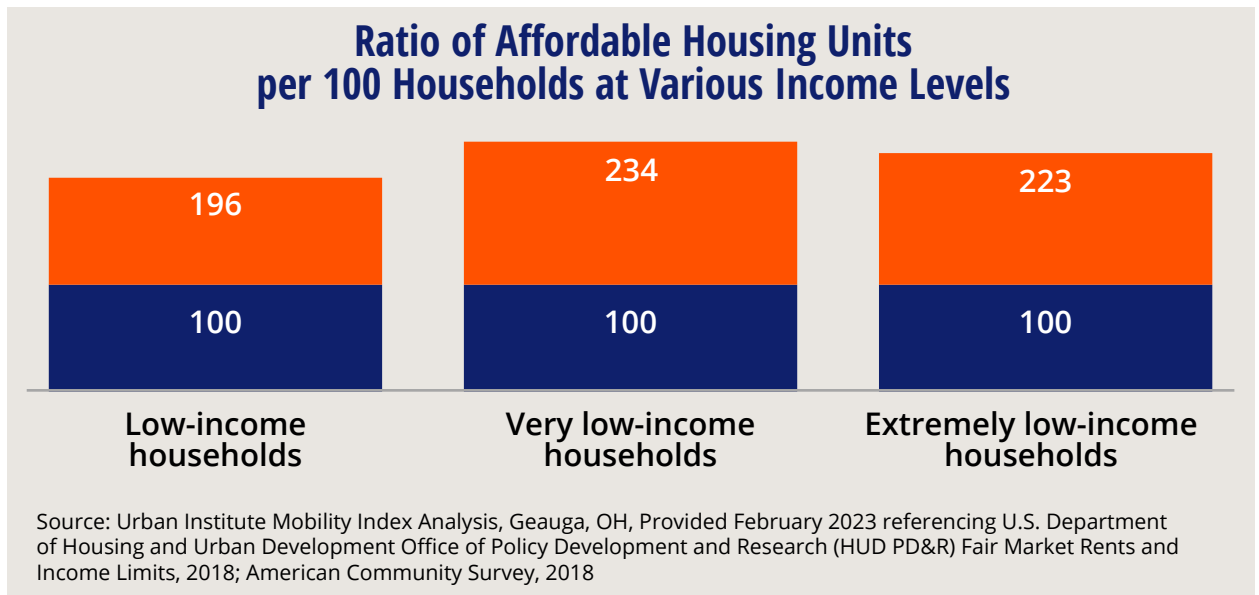


Source: Ohio Department of Education 2021-2022 School Year Data

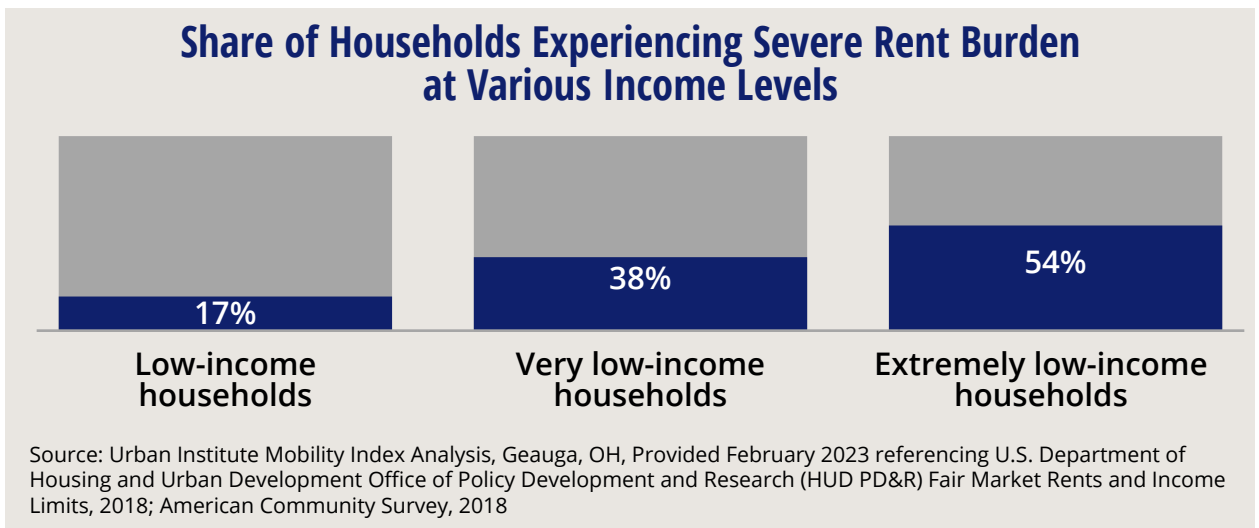
## Housing Affordability

**Housing affordability** is when housing costs are below 30% of household income, ensuring that households have enough money to pay for other nondiscretionary costs. The ability to find affordable housing decreases with income.

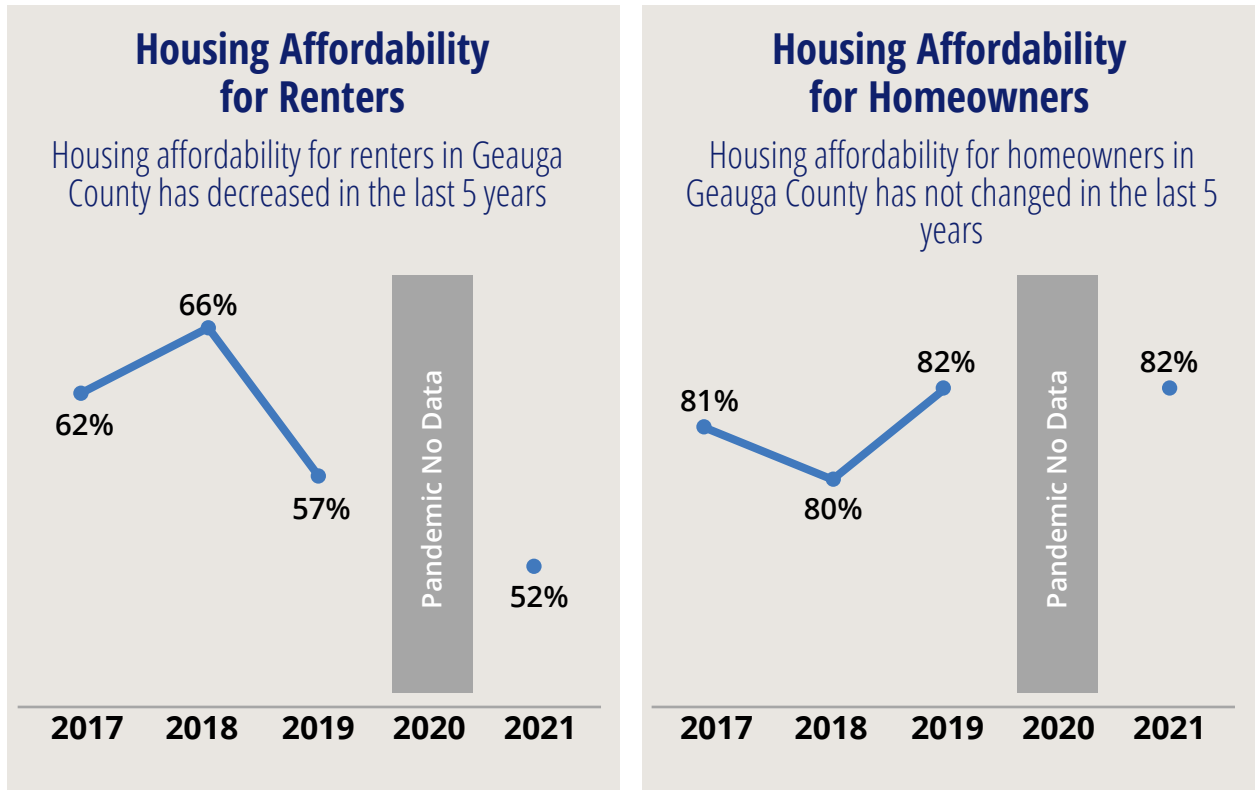
The U.S. Department of Housing and Urban Development defines low-income, very low-income, and extremely low-income as those households making eighty percent, fifty percent, or thirty percent of the Median Family Income for an area. The Urban Institute analyzed data from 2018, and found that there are enough affordable housing units available in Geauga County at each income level.



A greater percentage of households in Geauga County are experiencing severe rent burden at the lowest income levels.

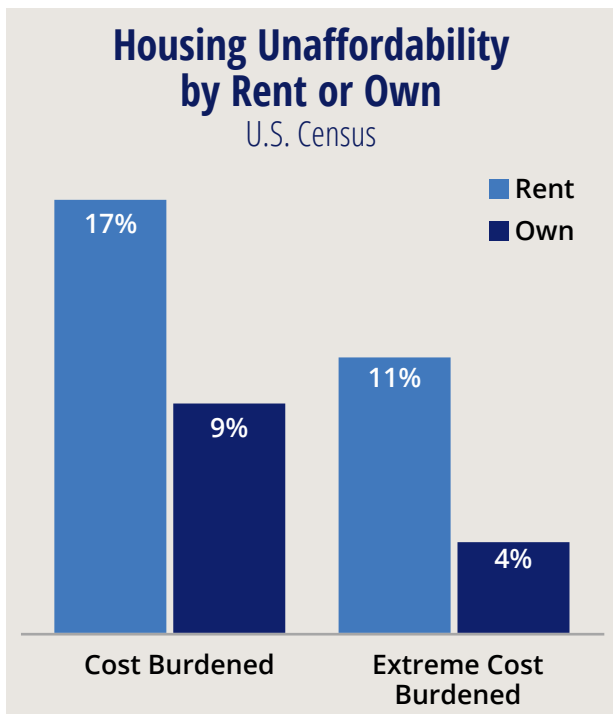
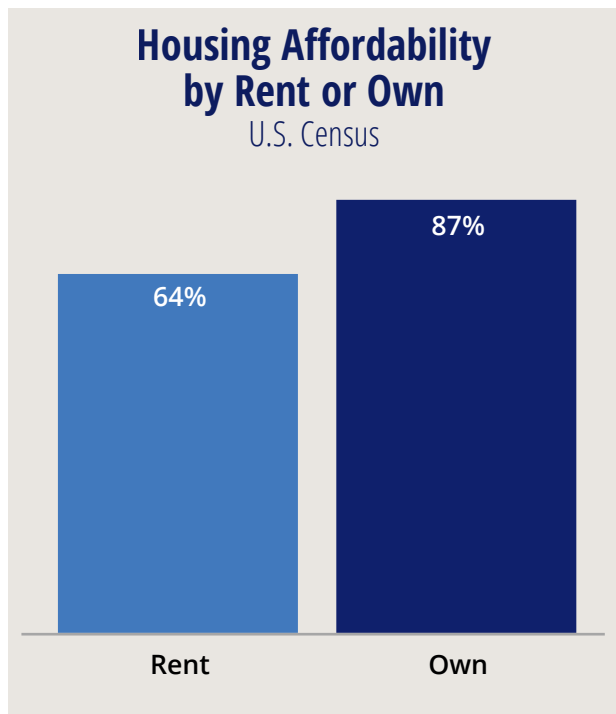


Housing is considered extremely cost-burdened when it requires more than fifty percent of a person's income. Geauga County homeowners are more likely than renters to have affordable housing, with eighty-two percent of homeowners spending less than thirty percent of their income on housing, compared to only fifty-three percent of renters.

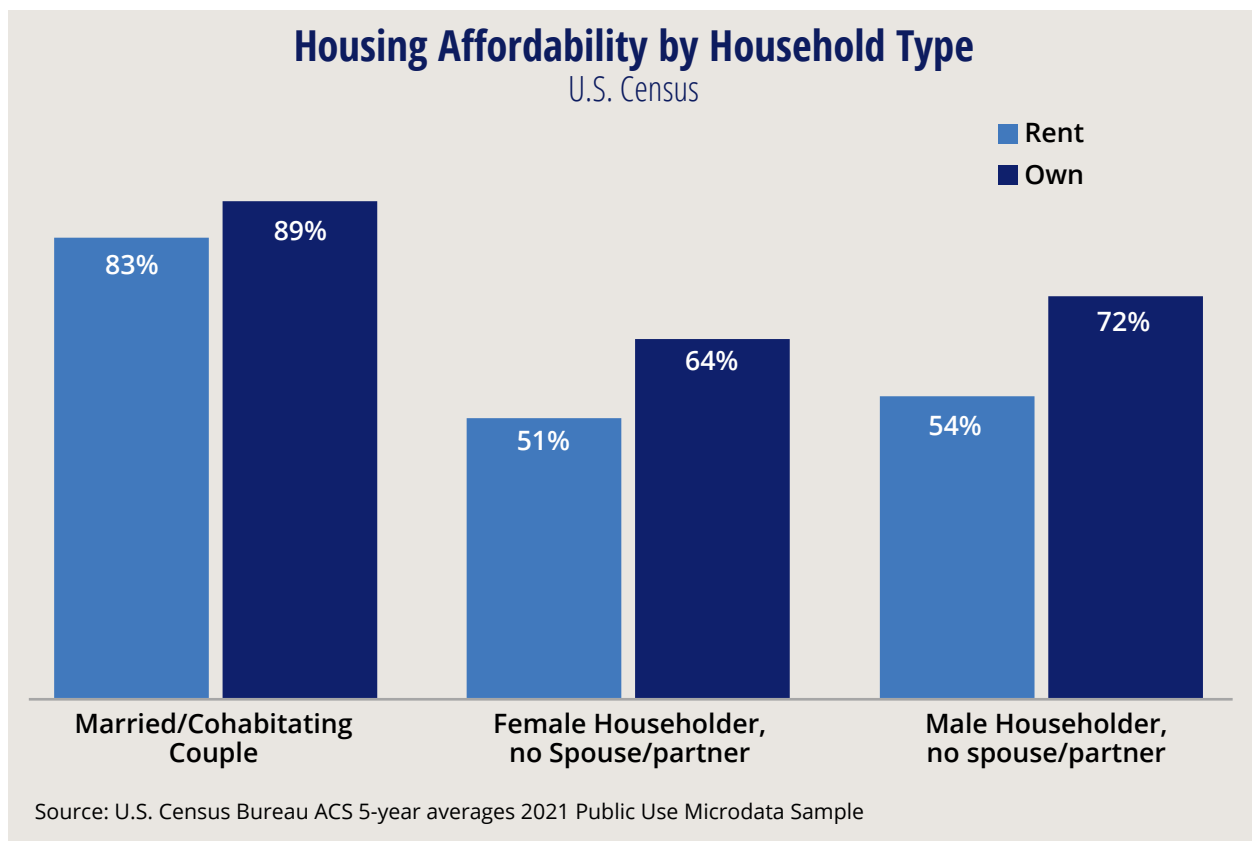


Source: U.S. Census Bureau ACS 1-year estimates. There is no ACS data for 2020 1-year estimates.

Housing affordability also varies by household type. For both renters and owners, married or cohabitating couples are the most likely to have affordable housing. Of single householders, men have higher rates of affordable housing than women. Across household types, households that are renting have less affordable housing than homeowners.

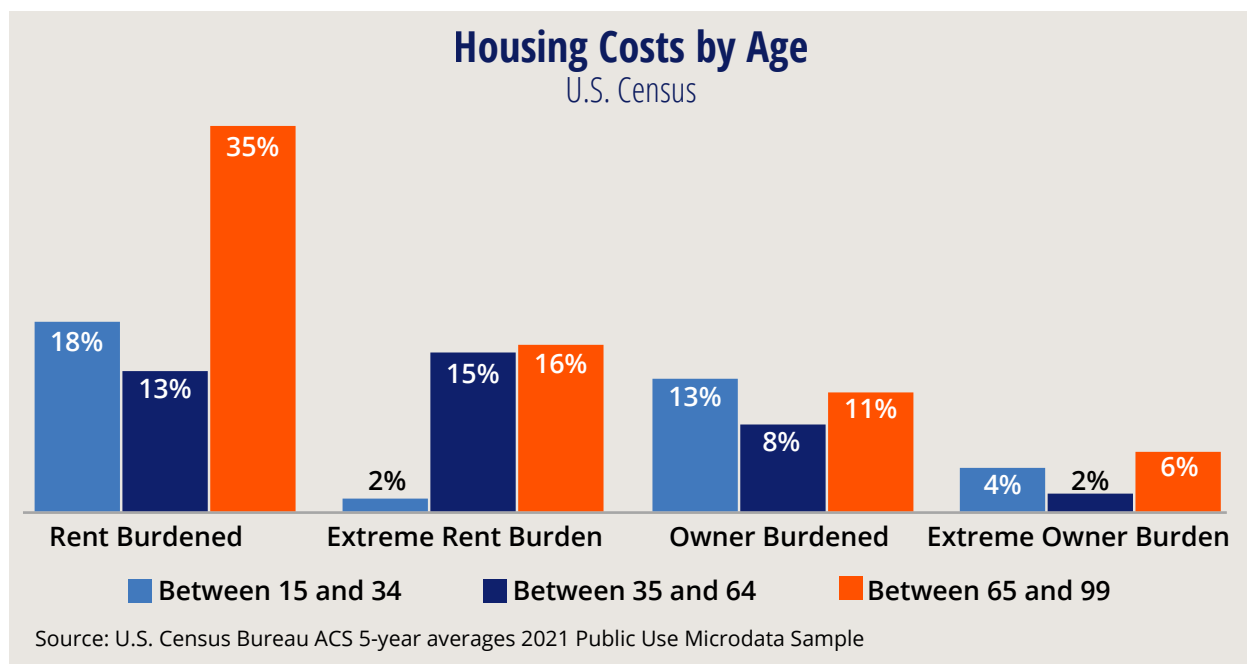
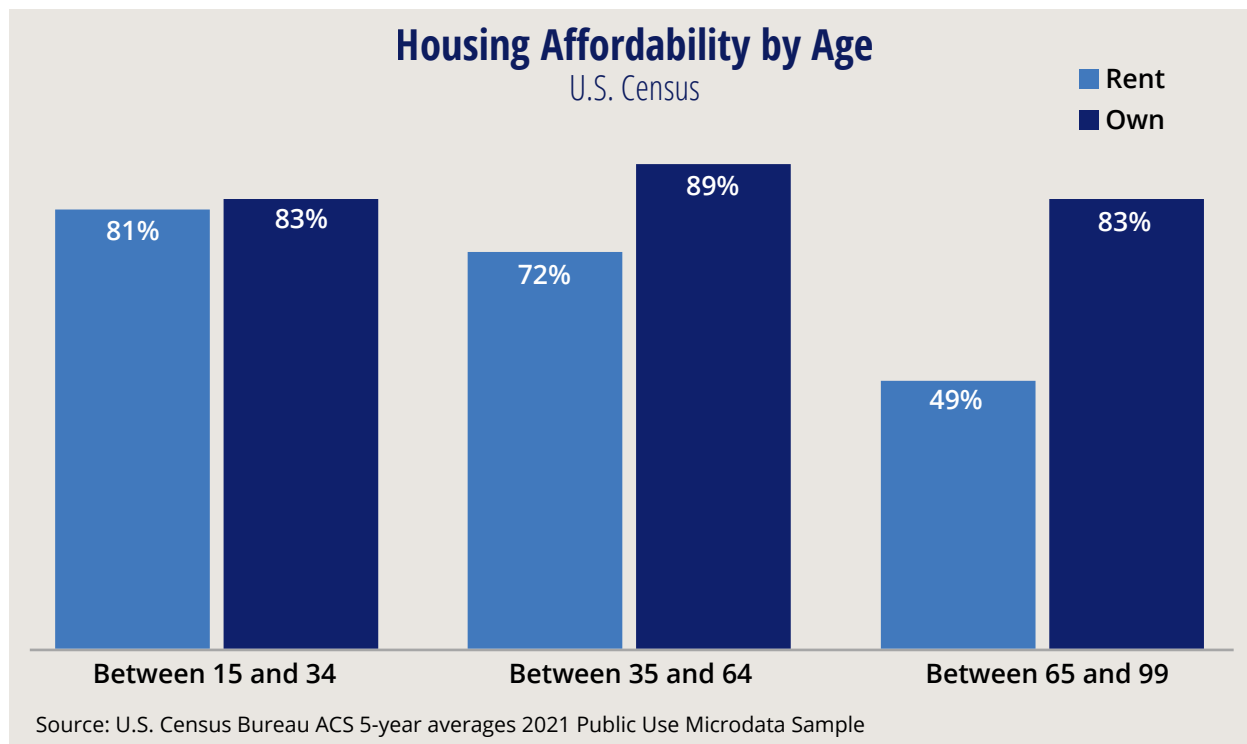


Source: U.S. Census Bureau ACS 5-year averages 2021 Public Use Microdata Sample



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Additionally, the data shows that housing affordability decreases with age. A smaller percentage of householders over 65 years of age spend less than thirty percent on housing costs, regardless of owning or renting a home. Seniors age 65 and older experience higher rates of housing cost burden and extreme cost burden compared to other age groups when both renting and owning a home.

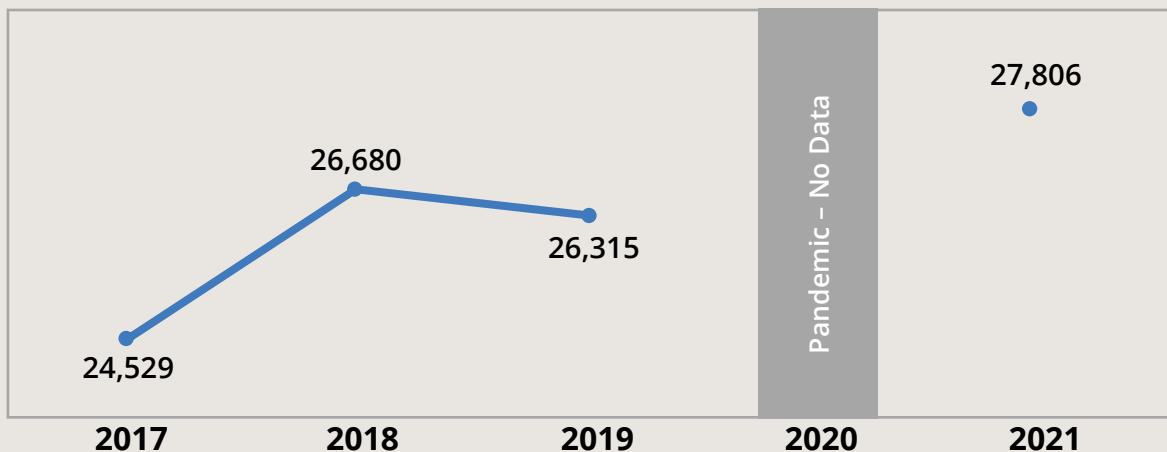


## Older Adults Aging in Place

Over 19,500 residents aged 65 and older live in Geauga County. As expected, the share of this group decreases with every 5-year increment added between groups. However, the share of those 85 and older is larger than those between the ages of 80 to 84. The 85 and older group includes the growing population of those aging into their late 80's, 90's, and 100's.

In Geauga County, most older adult households receive Social Security, and many have income from earnings or retirement. Public benefits programs such as SSI, SNAP, and cash assistance provide fewer resources on average than private retirement funds and earnings.

**The number of older adults aged 60 and older residing in Geauga has increased slightly over the past 5 years.**



Source: American Community Survey 2017-2021 ACS 1-Year Estimates  
 \*No Census data available for 2020

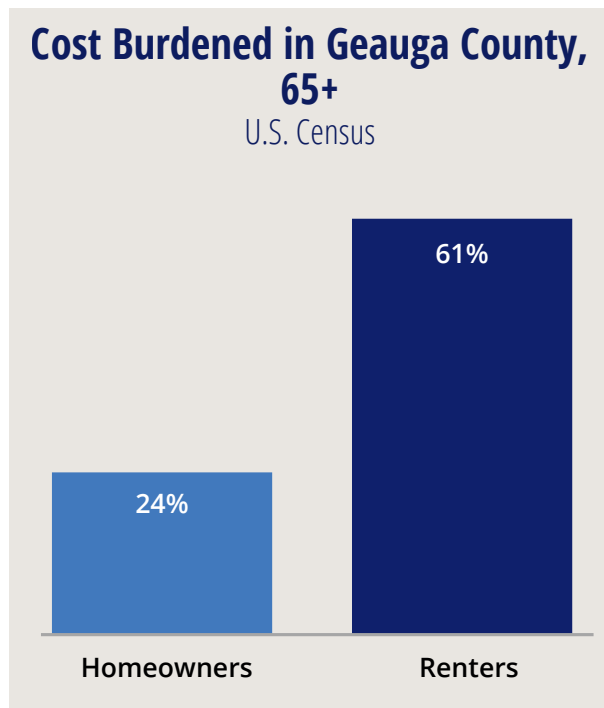
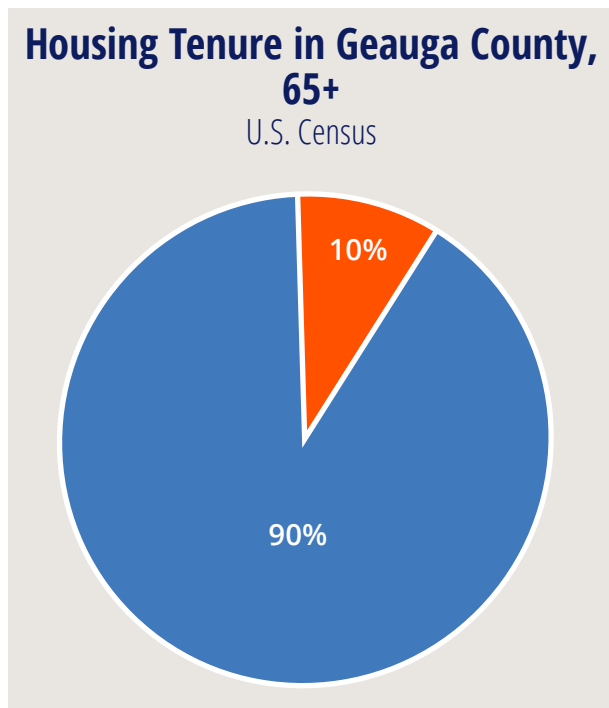


## Older Adult (60+) Households

Income Source	Share of Households	Average Annual Income
Earnings	58%	\$85,753
Retirement	52%	\$30,546
Social Security	73%	\$25,202
Supplemental Security Income (SSI)	5%	\$10,230
Supplemental Nutrition Assistance Program (SNAP)	4%	Not Applicable
Cash Public Assistance	1%	\$7,077

Source: American Community Survey 2017-2021 ACS 1-Year Estimates

The majority of older adult residents in Geauga County are homeowners. However, renters in the county have a higher rate of being housing cost burdened. Almost two-thirds of renters (61%) contribute more than thirty percent of their incomes towards housing costs, whereas a little less than a quarter of homeowners (24%) in Geauga are in a similar situation.



Source: American Community Survey 2021 ACS 5-Year Estimates

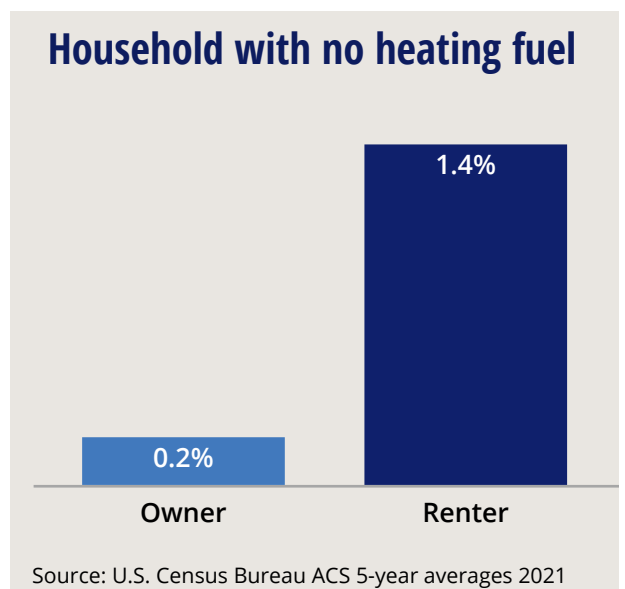
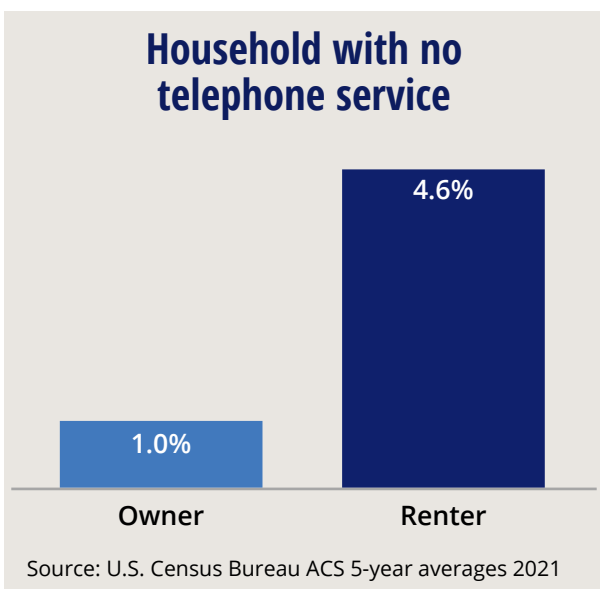
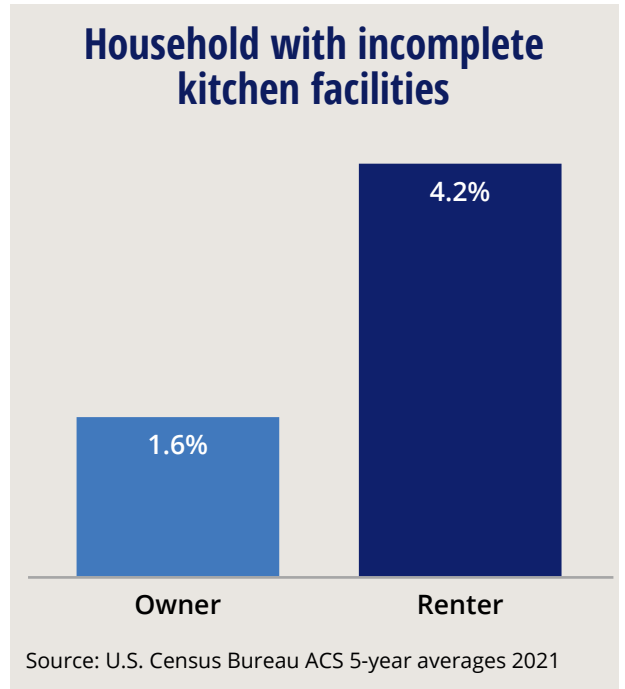
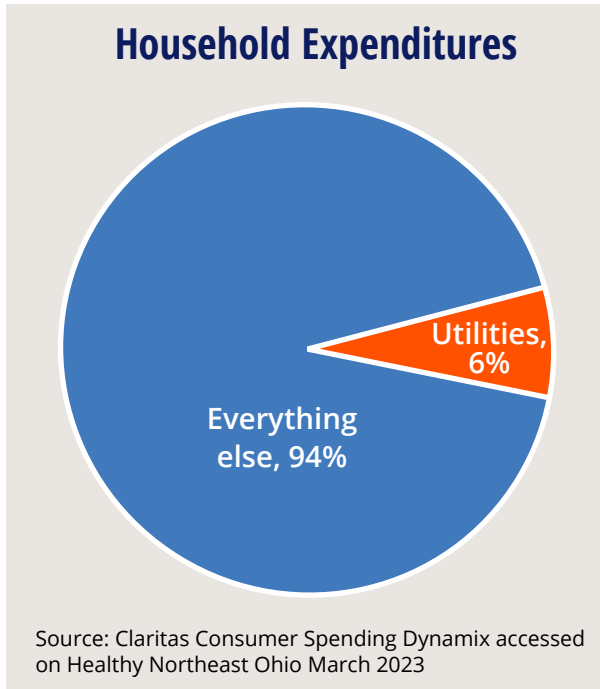
\*\*\*Note: No 1-year estimates available in US Census ACS data.



## Utilities

Access to and cost of utilities play a critical role in housing quality. In 2022, households in Geauga County spent an average of six percent of household income on utilities.

Moreover, there are still homes in Geauga County without the utilities that make a home habitable. Some homes do not have complete kitchen facilities or heat. More than four percent of rental properties lack complete kitchen facilities and/or telephone service. More than one percent of rental units lack heat.



# EXISTING HOUSING STABILITY COMMUNITY ASSESSMENT

## LifeLine, Inc.'s 2021 Social Services Needs Assessment

According to the National Low Income Housing Coalition, the Fair Market Rent for a one-bedroom apartment in Ohio is \$684/month in Ohio, but considerably higher at \$705/month in Geauga County. The average worker earning the Ohio minimum wage of \$8.80/hour would have to work 62 hours per week to afford a modest one-bedroom apartment at the Fair Market Rent in Geauga County. The amount of rent that would be affordable at minimum wage working an average 40 hours/week would be \$458/month. According to data from the Geauga Metropolitan Housing Authority, currently Geauga County has 243 public housing units, 171 traditional housing choice vouchers and 13 Mainstream vouchers for non-elderly disabled families. Currently GMHA has only been able to maintain approximately 165 housing choice vouchers and five Mainstream vouchers due to the lack of affordable private rental units in Geauga County. There is a waiting list for both programs and the lists are currently open. During the focus groups conducted in conjunction with the needs assessment, the primary need identified in every focus group was the need for additional affordable rental housing. Also, there is no emergency homeless shelter in Geauga County. Because so much of the housing market in Geauga County are owner-occupied homes, additional concerns were for financial assistance for home repairs, weatherization and mortgage assistance.

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Lifeline, Inc.'s 2021 Social Services Needs Assessment

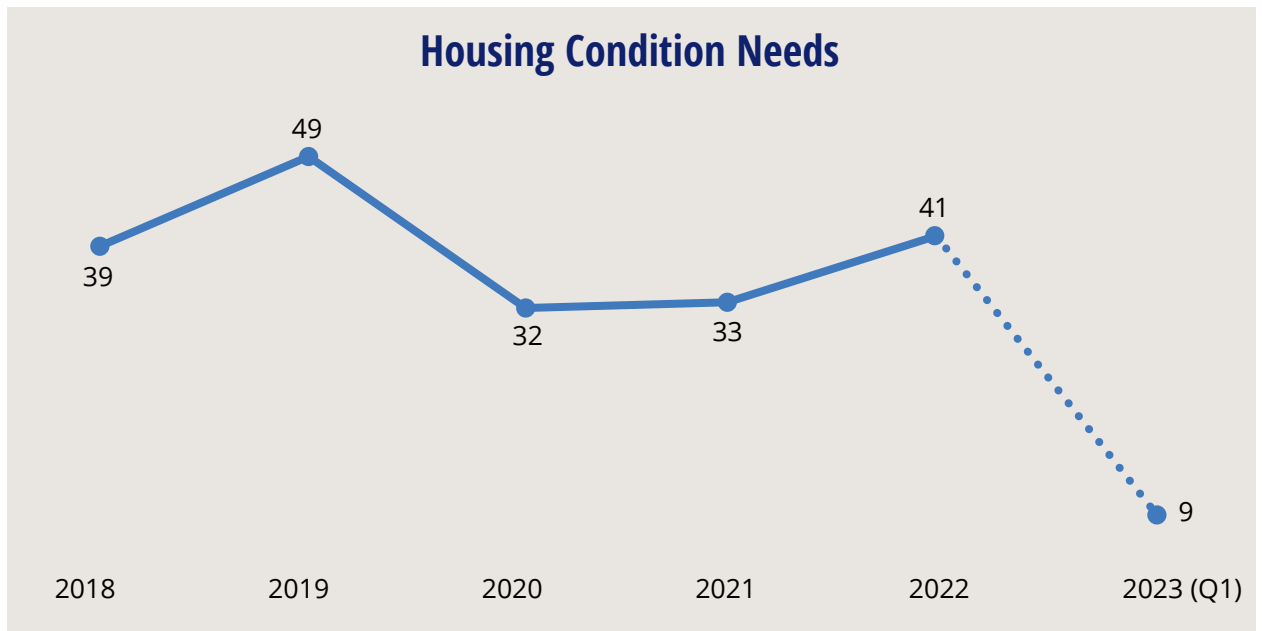
# 211 DATA TRENDS

The 211 data was pulled from the 211 call database and covers the years 2018-2022. Geauga County calls were analyzed for each indicator, but low numbers makes it difficult to draw conclusions from the data. However, it is important to note that low call volume does not mean that Geauga County is without need for resources, assistance, and services.

## Housing Quality

### Housing Condition Issues.

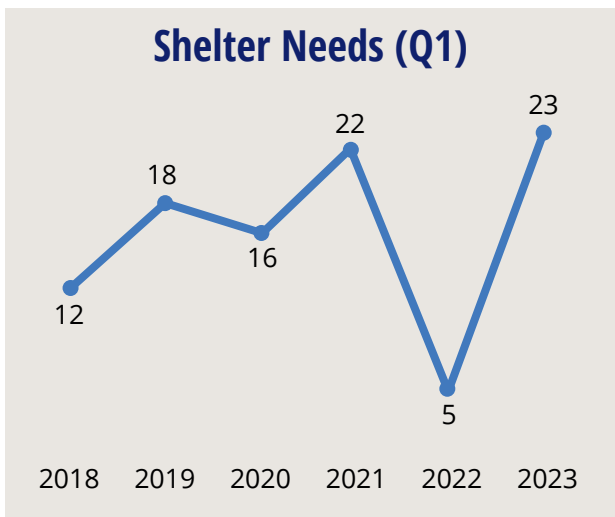
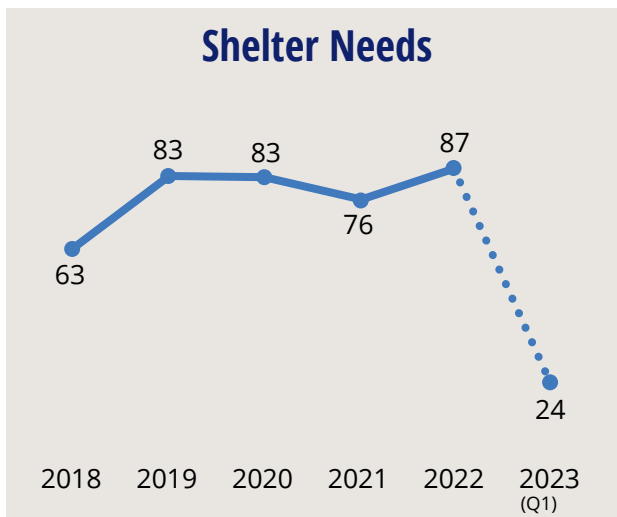
Expressed needs for assistance with housing conditions peaked in 2019 with 49 and have remained lower than pre-pandemic. Adults aged 55 and over make up the vast majority of clients.



## Housing Stability

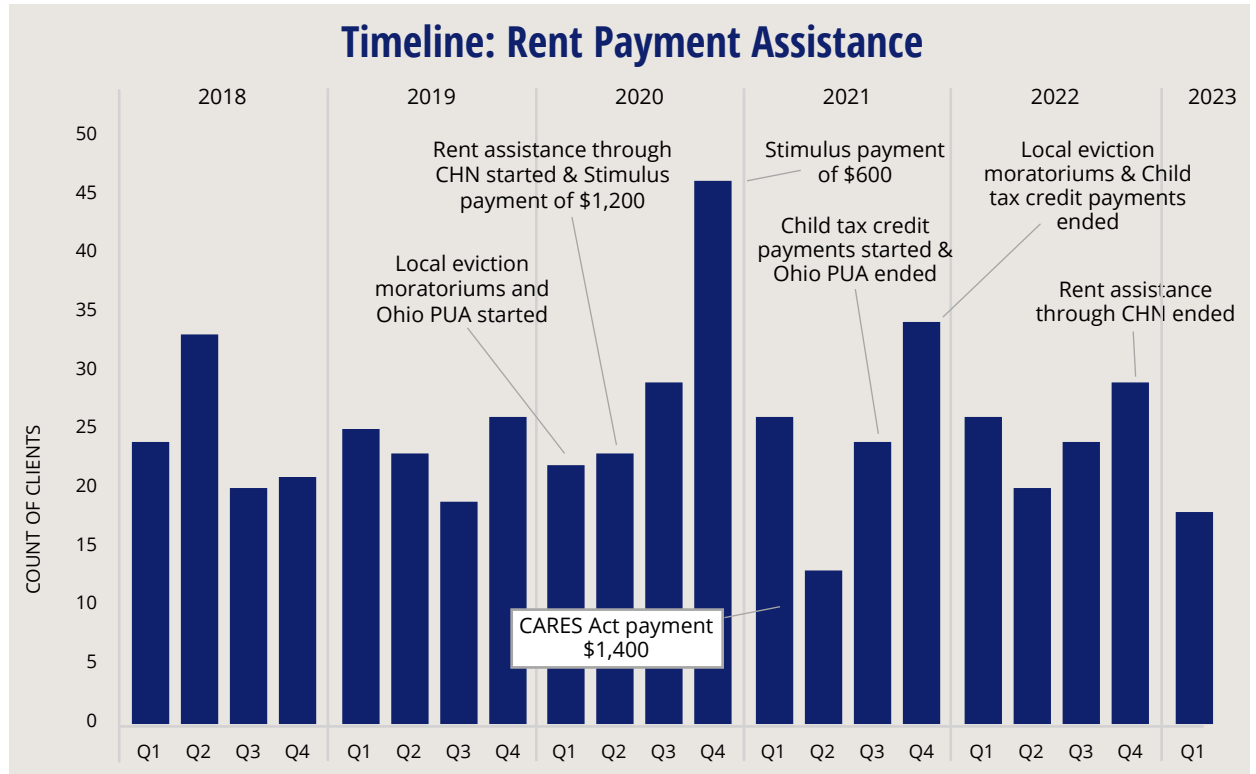
### Shelter.

Shelter needs expressed to 211 were highest in 2022 at 87, the lowest being 63 in 2018. There were significant peaks in expressed need for shelter during Q4 of 2019 and Q3 of 2022. Adults aged 25-44 made up most clients, but the other age groups also had peak times as well.



## Payment Assistance.

Rent payment assistance needs peaked in 2020 with 113 throughout the year, and Q4 of 2020 showed a notable peak of 45 expressed needs for rent assistance. Clients aged 18-24 tended to peak during Quarters 2 and 3 throughout the years, with adults aged 25-44 and over 55 tended to make up the majority of clients. With the exception of a stimulus payment, relief dollars and rental moratoriums saw a drop in expressed needs until the moratoriums ended.



## Moving-Related Needs.

Moving-related needs peaked in 2019 and have dropped since 2020. Older adults aged 55+ tended to be the highest percentage of clients, followed by adults aged 25-44.

## Landlord and Tenant Rights and Disputes.

Landlord and tenant needs peaked in 2020 with 15 calls and have dropped since then to a low of 6 in 2022. The age of clients is relatively evenly split among the 25-44, 45-54, and 55+ age groups.

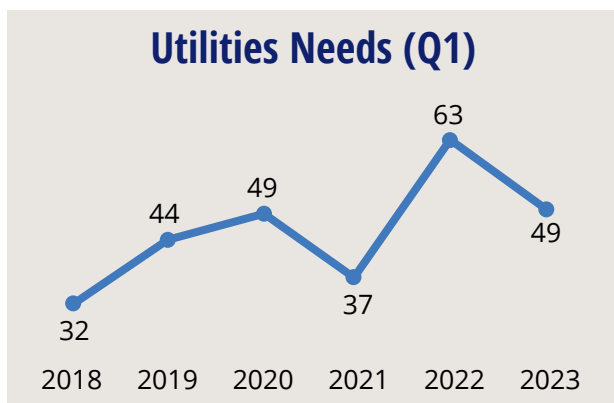
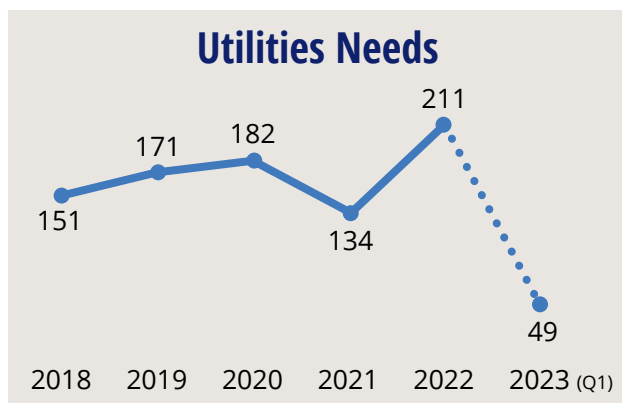
## Eviction Prevention Assistance.

Eviction prevention assistance needs peaked in 2020 with 9 expressed needs and have remained higher than pre-pandemic. Years that had more rental payment assistance calls also tended to have higher eviction prevention assistance needs expressed to 211.

## Utilities

Assistance with utilities is the highest volume of expressed needs in Geauga County under the Housing Stability umbrella. Needs peaked in 2022 at 211 and were lowest in 2021 at 134. Adults aged 55 and over make up the largest majority of clients. Needs tended to be lower in the summer months and higher in the winter months, with the exception of June 2022 with the highest monthly volume at 26 expressed needs.

Assistance with electric payment is the most common reason for contacting 211, followed by assistance with gas service payment. Electricity assistance is commonly needed in the summer months and gas assistance is commonly needed during the colder months.



As we conclude this assessment we invite you to take the next step with us. We encourage you to visit our website, [unitedwaycleveland.org](http://unitedwaycleveland.org), where you can explore the various ways to engage further and see emerging trends informed by our 211 data. Together, we can build a community where everyone has the opportunity to reach their full potential.

