2023 COMMUNITY NEEDS ASSESSMENT

Miami County, Ohio





BACKGROUND

This community needs assessment was prepared in order to meet the Office of Community Services, Community Services Block Grant program requirements and inform the Miami County Community Action Council (CAC) as it plans for future programs and community engagement. The overall approach of this assessment is to examine documented community needs and the CAC's ability to meet those needs, while also identifying areas of

need that are currently emerging. The document provides a description of the demographics of the population in the Miami County Community Action Council's service area and identifies particular areas of need. It also provides an overview of the CAC, its programs, partnerships, and community engagement strategies by reporting on outcomes, indicators, and measures of CAC program participants. The needs assessment concludes with a discussion of emerging community needs, plans for strategic planning, action steps, and a set of recommendations for how the CAC can strengthen efforts to support the residents of Miami County in Ohio.

Our Mission

To develop, coordinate and operate programs designed to combat the causes and effects of poverty, enabling individuals and families in Miami County to become more self-sufficient.

Our Vision

A nation that creates opportunities for all people to thrive, builds strong and resilient communities, and ensures a more equitable society.

Our Values

We believe all people should be treated with dignity and respect and recognize that structural race, gender, and other inequities remain barriers that must be addressed.

We believe that this nation has the capacity and moral obligation to ensure that no one is forced to endure the hardships of poverty.

We believe that with hope, adequate resources and opportunities, everyone can reach their fullest potential.

We pledge ourselves to create an environment of integrity and caring, in collaboration with others.

GOALS FOR THE NEEDS ASSESSMENT

- Conduct a local assessment of needs within the service area of the Miami County Community Action Council by compiling primary, administrative, and secondary data to describe characteristics of county residents and CAC program participants.
- Collect and analyze primary and administrative data including community feedback surveys, an
 organizational survey of the Board of Directors, stakeholder interviews, and reported program
 outcome data of CAC program partners and their participants to understand public perception
 of the Community Action Council and the impact our programs have on the residents of Miami
 County.
- Collect and analyze secondary data by researching national, state, and local data sets that document the characteristics and needs of residents in Miami County.
- Utilize program participant outcome data to understand public perspectives of CAC activities among those who participate in the agency's programs.
- Facilitate an analysis process that identifies priority areas of needs for those in the agency's service area and informs future strategic planning and recommendations.

DESCRIPTION OF THE SERVICE AREA

On January 16, 1807, the Ohio government authorized the creation of Miami County, which was previously a part of neighboring Montgomery County. Residents named the county in honor of the Miami Native American tribe. Miami County is considered part of the Dayton, Ohio Metropolitan Statistical Area.

Miami County is located in southwestern Ohio. It is predominantly rural, with less than four percent of the county's 410 square miles consisting of urban areas. It is home to two suburban communities as well as a large rural area. The county seat is Troy, Ohio with an approximate population of 26,657. As of the 2020 census, the entire population of the county was 108,744. According to recent statistics, the current population in Miami County, Ohio is 109,264, which is an increase of 520 individuals or 0.5%. Young people under the age of 18 represent 22.7% of the county's population and adults over the age of 65 represent about 19.5% of the county's population. Many residents of Ohio's rural communities are seeking better lives and more opportunities in the state's cities, but Miami County's population continues to increase. The county experienced a .48 percent population growth rate in the past year.

Manufacturing businesses, retail stores, and service industries, such as health care and tourism, are Miami County's largest employers. Farming ranks a distant fourth. In 2022, the per capita income in the county was 34,178 dollars, with 8.2 percent of the people living in poverty, compared to the state's average of 13.4 percent and the national average of 12.8 percent. The median household income was 66,284 dollars.

Miami County has many social assets, including libraries, a relatively high voter participation rate (77.30% versus the state average of 66.85%), environmental sustainability, access to high-speed internet, plus county and municipal planning that recognizes the importance of investing in social connectedness. This includes walking and bike trails, arts and culture, environmental sustainability, and a wide variety of enrichment programs for adults, youth and children. These programs include but are not limited to mentoring services for the youth, GED programs, crisis intervention programs, childcare and career counseling.



Miami County Primary School Districts

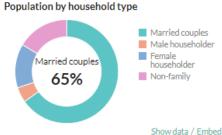
HOUSEHOLD COMPOSITION

The average household size in Miami County is 2.48 and the average family size is 2.95. There has been a continued shift in recent years from the "traditional" married-couple male/female households to single parent and "other family" types. Of the 45,891 households, 32.3% had children under the age of 18 living with them, 65% were married couples living together, 10.5% had a female householder with no husband present, and 25.3% of all households were individuals.

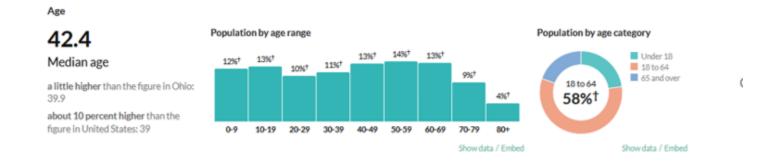
Households

45,891 Number of households Ohio: 4,878,206 United States: 129,870,930

2.4 Persons per household about the same as the figure in Ohio: 2.4[†] a little less than the figure in United States: 2.5[†]



The share of married couples with children under age 18 has steadily decreased, while single-parent and "other" family household types have increased in Miami County. The proportion of marriedcouple families with no children has remained relatively constant. Changing household types is an important characteristic to consider when identifying needs in the area, as single-parent households may have a more difficult time meeting their financial obligations with only one income. Moreover, single parent households are more likely to have a woman as the Head of Household. This becomes important when considering the gender wage gap, in which women make less money than men on average. Therefore, the changing demographic in households and shifts to single-parent femaleheaded households may lead to families requiring more help and assistance from organizations like the CAC to meet their basic needs. The following graph shows the age demographics of Miami County.



RACE AND ETHNICITY

The way racial groups have been defined and measured in the United States has changed dramatically over time and continues to evolve, along with the country's changing demographics. In developing the state, national, and local-level data included in this report, we used the race and ethnicity categories currently defined by the U.S. Office of Management and Budget (OMB) for use by federal statistical agencies. They are as follows:

AFRICAN AMERICAN - This category includes people who identify as being Black or of African descent and may include people from the Caribbean.

AMERICAN INDIAN - This category includes people who identified as belonging to an American Indian or Alaska Native tribal group.

ASIAN - This category includes people who selected Asian Indian, Chinese, Korean, Japanese or Other Asian group.

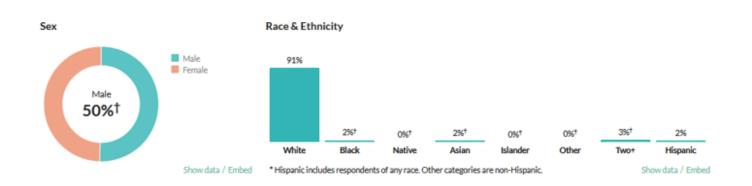
LATINO - This category includes people who selected Hispanic, Latino or Spanish origin, defined as an ethnic group by the OMB. People who chose this category can be of any racial group and include people from Mexico, Central and South America and other Spanish-speaking countries.

PACIFIC ISLANDER - This category includes those who selected Native Hawaiian, Samoan or Other Pacific Islander group.

WHITE - This category includes people who identify as white or Caucasian and have European ancestry.

TWO OR MORE RACES - This category includes people who chose two or more of the racial categories above.

White (Non-Hispanic) individuals account for the majority of residents (91.5%) in Miami County. The remaining demographic composition of the county's population include 2.04% Black or African American, 2.0% Alaska Native, 2.0% Asian, 0.1% Native Hawaiian or Other Pacific Islander, 2.83% identifying as two or more races, and 1.8% Hispanic or Latino. 3.9% of households in Miami County reported speaking a non-English language as their primary language and 98.8% of Miami County residents are U.S. citizens.

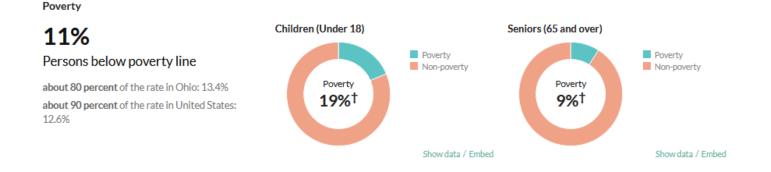


POVERTY

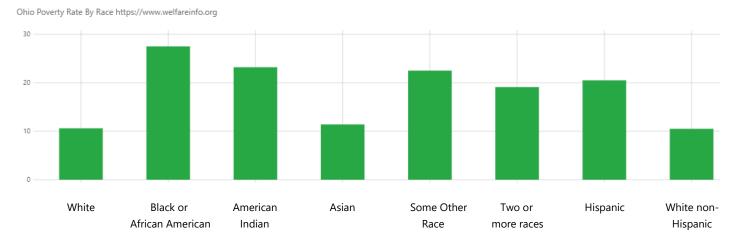
Many factors contribute to poverty in the U.S., including inadequate employment opportunities, poor education, weather/climate change, and increased social injustices such as racism and gender inequalities. Poverty creates barriers to accessing healthy food, health care services, and other necessities that can negatively impact development in children. Measuring overall poverty rates and child poverty rates remains an important indicator for understanding the need for assistance programs. The Federal Poverty Level is a Health and Human Services measure used for program eligibility. Despite being one of the most crucial measures of economic well-being, the official poverty measure is remarkable outdated. It does not account for housing, utilities, healthcare, or other essential needs. Some people call out the official poverty income levels as being inappropriately low, pointing out that many people who are not officially living in poverty still have a hard time making ends meet.

In 2022, Ohio ranked 33rd in poverty rate with 13.4% of residents considered below the official poverty level. This looks like a family of four living on \$30,000 or less each year. The current poverty rate in Miami County is 7.7%, which is lower than the state and national averages of 13.4% and 12.8% respectively. The percentage of Miami County resident experiencing poverty under the age of 18 was 19.1%, and the aging population, 65 years or older experiencing poverty, was 9.4%. Using five-year estimates from the American Community Survey (2016-2020), the male and female poverty rates were close in percentage, with female poverty slightly higher than their male counterparts. Foreign-born citizens in Miami County make up a total of 2.7% of the population and 3.3% of those individuals are at or below poverty level. According to Philip E. Cole, Executive Director of the Ohio Association of Community Action Agencies, Ohioans earning minimum wage are functionally making less money than they did in 1968 when accounting for inflation.

Miami County does not have any high poverty areas at the present time but, Covington is considered to be near the high poverty level. The following graphs show the percentage of the population living in poverty in Miami County by race, gender, age, and education level.

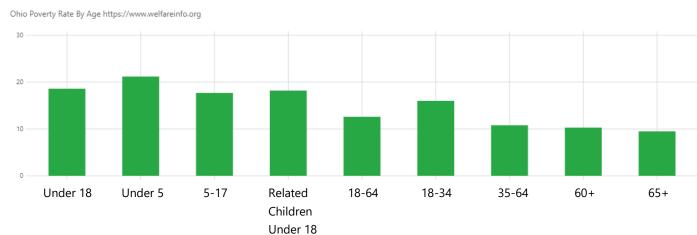


Ohio Poverty Rate By Race



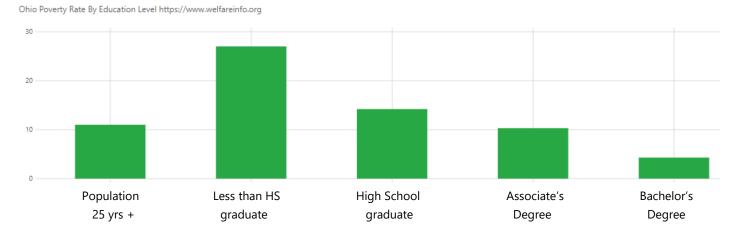
Ohio Poverty Rate By Gender





Ohio Poverty Rate By Age

Ohio Poverty Rate By Education Level



There are an estimated 26,572 families in Miami County. As expected, married couples with no children have the lowest poverty rate in every racial/ethnic group, while those with children under age 6 have the highest poverty rate for all groups. More than fifty percent of single parents with children under 18 live in poverty, but single women with children experience a higher poverty rate than single men with children under 18, and nearly five times that of married couples with children under 18.

The Self-Sufficiency Standard defines the amount of income necessary to meet the basic needs of families. It assumes the full cost of six basic needs, including housing, childcare, food, transportation, health care, miscellaneous expenses such as clothing or household items, plus taxes and tax credits without help from public subsidies or informal assistance. In 2023, for a household with one adult in Miami County with two school-age children, the Self Sufficiency Standard is \$58,163. The per capita income in Miami County is \$38,934, which is a little higher than the state average of \$37,932 and lower than the national average of \$41,804. Statistics show that 35.68% of Miami County households have an income of \$50,000 or less annually.

Per capita income is the average income of a person in a given area. The per capita income in Miami County in 2022 was \$38,934.00. It is calculated by dividing the total income of Miami County by the total population of the county. This is different from the average income because it includes all people living in Miami County, such as children, the elderly, unemployed people, the retired population, and more.

Income



The Miami County Community Action Council and the Miami Metropolitan Housing Authority provide housing and utility assistance to low-income households in Miami County, Ohio. These assistance programs are our primary responsibility and federal programs provide the agency the resources needed to facilitate these programs, including but not limited to the CSBG Emergency Grant.

The Community Services Block Grant (CSBG) is a federally funded block grant in the Office of Community Services, Administration for Children and Families, United States Department of Health and Human Services that provides funds to states, territories, and tribes to administer to support services that alleviate the causes and conditions of poverty in under - resourced communities. Tribes, territories, and over 1,000 local Community Action Agencies provide CSBG funded services and activities including housing, nutrition, utility, and transportation assistance; employment, education, and other income and asset building services; crisis and emergency services; and community asset building initiatives, among other things. Over 9 million individuals are served by CSBG-funded programs annually in the United States. The Miami County CAC earmarked \$100,000 for emergency grant funding and served a total of 44 households during the 2022-2023 program year with our CSBG Emergency Grant Program. Services ranged from housing & utility assistance to avoid eviction or service disconnection to car repair service and medical assistance. The CSBG Emergency program has been offered every two years in accordance with state and federal guidelines. The graph below depicts the national distribution of this program's resources.

	с	SBG Grant Recipien	its	
	53 States and Territories	66 Tribes and Tribal Organizations	1,007 CAAs Serving 99% of the Country	i M i
\$770M FY 2023 Funding	CSBG	Training & Technical Assis	stance	Over 9M on Average
Ū	49 State Associa	tions Nati	4 onal Partners	Served Per Year

HOUSING SECURITY AND HOMELESSNESS

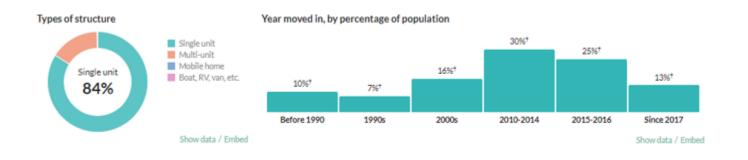
Obtaining affordable housing remains a significant challenge for many Miami County residents. Since homelessness has become an issue in the United States, individuals and organizations, from advocacy groups and shelters to local, state and federal government agencies, have fought to help homeless persons find safe, affordable housing. Collecting and analyzing data have become critical parts of these efforts. Documenting the number, characteristics, and needs of homeless persons in Miami County, as well as the number of households receiving services and the scope of these services, is essential to identifying good strategies to tackle this problem.

Measuring homelessness is essential to combatting it, and efforts to count the homeless population have evolved significantly in the last two decades. A combination of Homeless Management Information Systems, Point-in-Time counts, and Housing Inventory Counts provide specific demographics, trends, and the availability and usage of emergency housing services among the homeless population. At the most recent Point-in-Time count on January 4, 2023, Miami County had a total of 57 sheltered and unsheltered homeless individuals which is an increase of 10% when compared to 2022 totals.

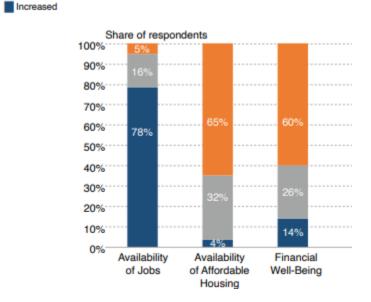
In the last 25 years, nearly 20% of all public housing units nationally have been eliminated, leaving a sizeable gap in the availability of affordable housing across the country. The State of Ohio is short over 252,000 housing units and local resources indicate Miami County is short in both low-income and median-income housing units. Statistics show that thirty-eight percent of homeless people are physically challenged, twenty-five percent have mental illness, and the average life expectancy of a homeless individual is only fifty years.

The graphs below and on the following page indicate the number of housing units available in our service area (Miami County), the state of Ohio and the United State in general and the type of housing structures available.





According to the September 2023 Community Issues Survey, job availability has returned to prepandemic levels, while both affordable housing availability and financial well-being are near their lowest points. When looking at the economic conditions of low to medium income (LMI) households in Ohio, service providers were asked how the availability of jobs and affordable housing and overall financial well-being has changed over the last six months for the households they serve. As shown in the graph below, job availability is increasing but affordable housing availability and overall financial well-being is decreasing. These trends are a result of the COVID-19 pandemic and the impacts of significantly higher rates of inflation.



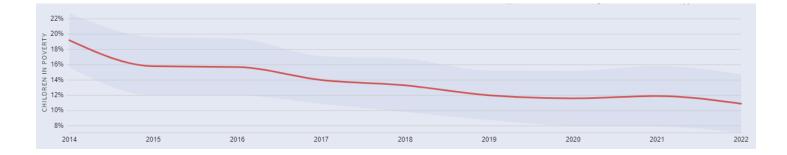
Change in the Economic Conditions of LMI Households in the Six Months Prior to March 2021

Decreased No change

CHILDCARE

Government leaders have verbally recommitted to increasing the quality of childcare across the nation and across the state of Ohio. Quality childcare has been linked to better educational, social, and emotional outcomes for children, especially for the most vulnerable in this demographic. Poverty creates barriers to accessing healthy food, community health services, and other necessities that can negatively impact development and future outcomes for children. Ohio is ranked 29th in overall child well-being with four out of every twenty kids living in poverty and nine out of every twenty are economically disadvantaged.

Currently, there is not enough childcare resources and options available to parents in Miami County who depend on this resource to find and maintain work. It's an issue felt by many Ohio communities, as the state has far fewer childcare workers in the labor force than any time in the last two decades. Children are born ready to learn and to interact with the world. Research shows the brain develops best in safe, enriching settings that are without intense stress. Comforting interactions and stable relationships with responsive adults are the main ways to promote healthy development. This begins with parents, but it can also include childcare professionals and early educators. In Miami County, 10.9% of children (or 930 kids) under the age of 18 live in households below 100% of the Federal Poverty Level. The following graph shows the percentage of children in Miami County living in these conditions.



Estimated Percent of People Age 0-17 in Poverty for Miami County, OH

Safe, reliable childcare has been inaccessible and unaffordable for many households in Miami County. Disparities between who can and who cannot afford childcare reflect inequities throughout the United States. Shift workers, single parents, student parents, and families of color are especially affected by the failings of the current childcare system. These inadequacies interfere with family economic ability and perpetuate generational wealth gaps. They ultimately affect parents' ability to support their families. Statistics show 76 percent of childcare centers have recently experienced a staffing shortage and about 44 percent of childcare centers ended up serving fewer children than otherwise able as a result. Of the

2,418 early learning and development facilities available in Miami County, only 832 or 34.4% are in accredited, quality-rated, ECE (Early Care & Education), or PSE (Post-Secondary Education) programs.

Subsidized childcare is available to families during hours of employment. Eligibility is based on the household's monthly gross income and family size. Co-payments are determined according to income and family size. Miami County Department of Jobs and Family Services assists eligible families by paying part of the cost, whether they choose a childcare center or a licensed home provider.

On September 30th of this year, relief funding for childcare



centers through the American Relief Plan (ARP) expired. This funding has been used by 220,000 childcare providers throughout the United States, to cover costs like rent and materials and supplies as well as increasing employees' wages and benefits. The ability to keep those costs lower has enabled childcare centers to keep costs lower for parents. Without this funding from the ARP, it is estimated that more than 70,000 childcare programs could be forced to close, impacting as many as 3.2 million children across the nation. The concern is both that childcare programs will not have the funds to keep their programs operating and that parents and caregivers will not be able to afford the cost of childcare programs that have to raise tuition due to the loss of this funding. In addition to the fallout for parents, childcare facility owners and employees, the loss of childcare funding is expected to impact employers across all industries, as employees may need to quit their jobs or reduce their hours due to a loss of childcare.

Already, the national average cost of childcare is almost \$11,000 per child each year, an increase of more than 14% over the last five years, according to data shared by Child Care Aware of America. At the same time, childcare workers are paid just \$13 per hour on average, according to the U.S. Bureau of Labor Statistics.

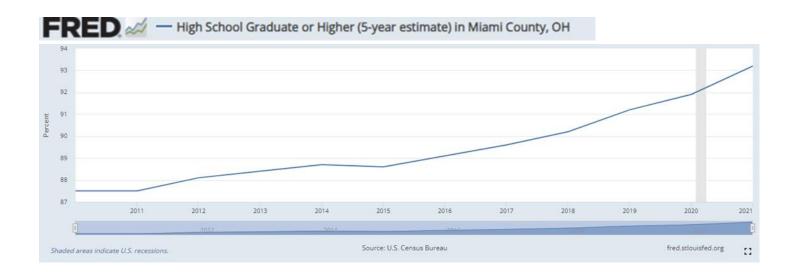
EDUCATION

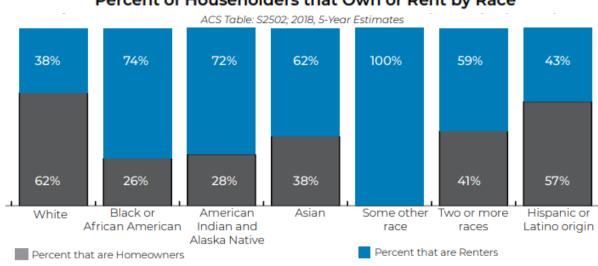
There are 44 Public Schools in Miami County, comprised of nine school districts and the Upper Valley Career Center. There is one public school per 2,365 people, and one public school per 9 square miles. In Ohio, Miami County is ranked 33rd out of the 88 counties in Public Schools per capita, and 20th in Public Schools per square mile.

The relationship between poverty and educational options and achievements is becoming more prominent. The lower the education level of, the more likely they will have a lower income as a working adult. Individuals without a high school diploma or equivalent have a median income of just over \$21,000. Those with a diploma will earn approximately \$11,000 more than those without. Additionally, those individuals who continue their education and earn a bachelor's degree earn more than \$22,000 more than those who do not, which equates to a median income of just under \$55,000 annually. Ultimately, individuals with graduate or professional degrees have a median income of over \$72,000 annually.

Studies show there is a likely association between one's education attainment and their likelihood of renting vs. being a homeowner. Those who do not complete high school are most likely to rent, while those who complete their Bachelor's degree or more are more likely to own their own home. The following graphs illustrate that as annual income is increased, the percentage of homeownership also increases. Those households who earn less than \$20,000 are most likely to rent while those earning more than \$35,000 are more likely to own their own home.

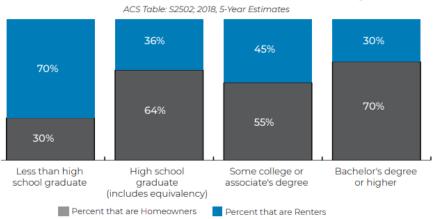
The graph below shows the percentage of students in Miami County that earned their high school diploma over a ten-year period.



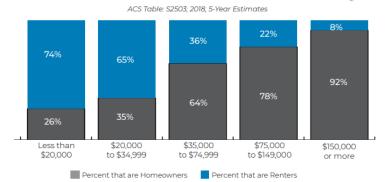


Percent of Householders that Own or Rent by Race

Percent of Householders that Own or Rent by Education



Percent of Householders that Own or Rent by Income

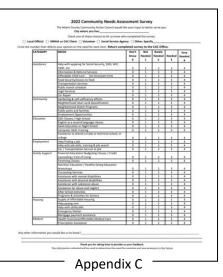


MIAMI COUNTY NEEDS AND GAPS IN SERVICE

The Miami County CAC offered a Community Needs Assessment Survey throughout the summer of 2022 to find out what service agencies, program participants, county leaders and the general public considered to be the greatest needs for low-income households in our service area. The survey was

provided to all program participants scheduled for an appointment during the survey timeframe and it was emailed to every service agency listed in the current version of the Human Services Directory. An electronic copy was posted on our agency website to offer wider community access to the survey.

The results that we received confirmed that the need for housing and utility assistance remains the main concern among Miami County residents. According to the 2023 State of Poverty in Ohio publication, 35.7% of all rental households in the County are cost-burdened, and almost every household mentioned the need for more affordable housing and/or rental assistance. Rental assistance and programs



focused on assisting residents in finding secure, safe, and affordable housing is a priority for Miami County service agencies. The Miami County MMHA/CAC addresses this need with the work we do on a daily basis. The next three greatest perceived needs were access to affordable childcare, public transportation services and financial resources for needed car repairs.

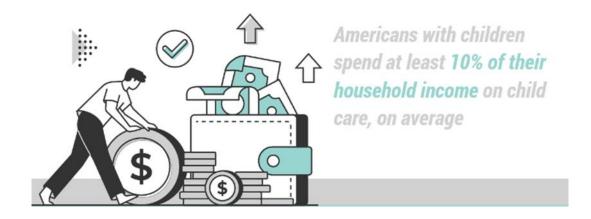
Early Head Start/Head Start is a no-cost program for children from income-eligible, homeless, or foster care families, including social service support. Miami County has a total of 236 Head Start and Early Head Start spots available. This number has not changed since the last needs assessment was prepared. Quality education experiences are available for children in centers that are licensed by the Ohio Department of Job & Family Services and have earned star ratings in Ohio's "Step Up to Quality" for programs that exceed licensing standards. These centers include nurturing teachers with degrees in every classroom and serve children with special needs and encourage parent participation.

Licensed centers use the "Creative Curriculum" with intentional planning for individual children as well as group interactions, and Project Approach for child discovery. Options to choose from include; Early Head Start/Head Start Centers and home base programs for children from birth through 5 years old. In the home base model, where a home visitor meets with the family weekly at their home, an associate coaches parents on techniques to teach their child(ren). Child group socializations are also encouraged

Many informal in-home childcare providers are not required to have a childcare license in order to provide care. For instance, most states do not require an in-home childcare provider to have a license if they provide care on an occasional basis, provide care in their home, or are related to the children in

their care. However, it is important to understand that when an in-home childcare provider is not licensed or regulated by the state, they are not monitored to ensure that they are meeting basic health and safety requirements including passing criminal background checks or meeting key childcare training standards like being certified to provide first aid and CPR.

Every day in Ohio, about 285,000 kids are cared for in settings outside the home in a setting that is licensed by the state of Ohio. In Miami County, this number is approximately 2,500 kids. Many households get financial help for childcare each month. This help allows low-income parents to find and keep jobs. It also ensures their children have access to the early care and education experiences needed to succeed in school.



Transportation remains a concern with the low-income population in Miami County. The Miami County Public Transit Authority is committed to the concept of providing a quality, efficient, safe and reliable transportation program for all of its residents. Their public transit programs offer flexible service hours, and fare/fees have been established to benefit individuals, groups and community service organizations with transportation to shopping, scheduled appointments and entertainment. The Miami County Transit Service takes residents anywhere within the county or even two miles past the county line to Huber Heights and Vandalia. The service operates a fleet of 19 vehicles and runs Monday-Friday from 5 am to 6 pm, and Saturdays from 8 am to 2 pm, with no service on Sunday.

The Miami County Transit Authority offers two programs to the citizens of Miami County. The Blue Card is for anyone 65 years of age or older with a documented permanent disability. Once secured, the customer receives half-priced fares. The average number of Blue Card users for FY2022 was 18,093. The White Card is available to individuals at or below 150% of the federal poverty threshold, must be applied for/renewed annually, and offers 4 one-way trips per month at no charge. The average number of White Card passengers during the 2022 fiscal year was 3,557.

All other rides are provided at \$4.00 each way.

Senior Medical Shuttle Ride



Miami County Public Transit will expand its door-to-door services by offering a new program for seniors, providing direct service for medical and other essential trips beginning October 4, 2022.

This new program, funded through a federal 5310 program grant awarded by Miami Valley Regional Planning Commission, will offer seniors door-to-door service for essential trips such as doctor's office visits, hospital appointments, medical testing, pharmacy trips, and trips to the grocery store. Customers do not have to be certified for this MCPT service - it is open to all seniors age 65 and older or permanently disabled. This service is being offered at a reduced cost of \$4 for a oneway trip.

In addition, MCPT is teaming up with the Greater Dayton RTA and Greene CATS Public Transit to ensure seniors needing trips for medical purposes between the counties of Montgomery, Miami, and Greene can do so without changing vehicles.

The service will be available Monday through Friday from 8 a.m. to 5 p.m. Reservations may be scheduled 3 days in advance of the trip and up to 2 weeks in advance. Trips are on a space available basis. To book a trip, call 937-335-7433



Another deep concern for Miami County's low-income population is access to affordable car repairs. The CAC designated a portion of its 2022/2023 CSBG Emergency Program to assist with car repairs. We were surprised by how popular this portion of the program was. A total of 27 households received car repair assistance up to a maximum of \$1500, during the program timeframe. Assistance was granted in order to have repairs completed on their vehicles so they could make it to work each day. Since this funding was expended so quickly, the CAC decided to look into other Auto Repair Programs available within the state. Phil Cole from OACAA has been instrumental in facilitating the creation of an Automobile Repair Program for the entire state of Ohio that will be administered by community action agencies. The Miami County CAC and the Emergency Grant Department is ready to take on this challenge once it becomes available in 2024.

Appendix E

	(all surveys - VERY NEED	ED category)			
Response Category	June 2020	July 2020	August 2020	TOTAL	
Help w/ applying fo SS,+A4:A67 SSDI, WIC, TANF, etc	12	7	2	21	
Information & Referral Services	18	11	2	31	
Affordable Child Care - full/part time	21	5	1	44	
Food Security/Access to food	21	14	7	42	
Transportation Services	27	15	6	48	
Public Transit Schedule	22	9	4	35	
Legal Services	10	6	2	18	
Car Repair	12	16	5	33	
Disaster Relief	5	4	1	10	
Gardening & Self-sufficiency efforts	9	7	2	18	
Neighborhood clean-up & beautification	5	3	2	10	
Neighborhood Watch Programs	6	6	2	14	
Public Parks & Facilities	6	5	2	13	
Employment Opportunities	15	6	1	22	
GED Classes/High School	8	6	2	16	
English as a second language classes	7	5	0	12	
Adult Education or Night School	7	4	3	14	
Computer Skills Training	9	8	4	21	
Assistance to attend a trade or technical school/college	13	7	2	22	
Help finding a job	12	7	2	21	
Financial Education / Helathy Eating Education Workshops	17	6	2	25	
Counseling Services	15	14	1	30	
Assistance with mental disabilities	18	9	2	29	
Assistance with physical disabilities	14	14	2	30	
Assistance with substance abuse	20	10	1	31	
Assistance for abuse or neglect	16	8	1	25	
After school Activities	12	8	2	22	
Programs & Activities for Seniors	15	12	1	28	
Housing Supply of Affordable Housing	24	18	6	48	
Help paying rent	23	21	9	53	Section 8 / PH
Help with utility bills	23	24	8	55 HE	AP/SCP/WCP/PIPP
Emergency Shelter	17	8	3	28	
Mortgage payment assistance	14	5	2	21	
Medical Health Insurance/Affordable Medical Care	22	17	5	27	
Prescription Assistance	19	15	5	39	
TOTAL	514	340	102	956	

2020 Community Needs Assessment FINAL Results (all surveys - VERY NEEDED category)

CAC PROGRAMS AND COMMUNITY PARTNERS

MMHA/CAC Assistance Programs

The Community Action Council & Miami Metropolitan Housing Authority meet the needs of residents in Miami County every day through both direct services and by supporting our community partners. All of the CAC's programs aim to help households meet basic needs as a crucial step in moving toward self-sufficiency.

The Miami Metropolitan Housing Authority (MMHA) provides affordable housing for up to 1,112 households through its Section 8 Housing Choice Voucher (HCV) and Public Housing programs. Our low-income housing programs are overseen by the Miami Metropolitan Housing Authority staff and comply fully with all Federal, State and local non-discrimination laws. These programs allow recipients to receive monthly rent subsidies for MMHA owned properties and privately owned properties. The MMHA currently administers 904 vouchers to eligible households in their Housing Choice Voucher program. This program is structured so that voucher recipients spend no more than 30%-40% of their income on rent. There is currently a 12-month waiting list to obtain a voucher. Once selected and approved for a housing voucher, applicants are responsible to find units on the open and private markets. Units must meet Rent Reasonableness and HUD Housing Quality Standards. Throughout the FY2022 program, the MMHA received 1017 voucher applications, selected 1060 households from the current waiting list, and assisted 189 households in securing affordable housing.

The Miami Metropolitan Housing Authority owns three unique public housing properties. Morris House is located in Troy, Ohio and offers 0-1 bedroom units to the senior population age 50 and up. Washington Commons and Floral View are both family unit developments located in Piqua and Troy that offer 1-4 bedroom units depending on household size. The Public Housing program housed 25 new households through this program during FY2022.

The CSBG Emergency Grant Program is used to support services and activities for individuals and families with low incomes that alleviate the causes and conditions of poverty. States receive funds according to a statutory formula. For the 2022/2023 program year, the Miami County CAC received a total of \$350,651 in funding to distribute during our local 2-year CSBG Emergency assistance program. We received 166 applications before our funding was depleted. Out of the 166 applications, 147 households, or 88.5% were determined to be eligible for assistance. During the two-year program timeframe, 105 households, or 63% received housing assistance including car repairs, delinquent car payments & auto insurance premiums. Finally, 6 households, or 3.6% received medical assistance consisting of prescription co-pays, prescription glasses, and office-visit co-pays. A total of 19 applications, or 11.4% of all applications received were denied due to income limitations or the applicant's failure to complete program requirements.

Several COVID-19 Housing Relief Programs provided short-term rental and utility assistance to eligible households who experienced a financial hardship due to the Coronavirus public health pandemic. The Miami County Community Action Council received a total of \$4,208,620 in federal and state funding to assist hose experiencing hardships due to the pandemic. The CSBG Emergency Grant department administered all the various COVID-19 Housing Relief Programs.

The CSBG CARES grant was the first emergency housing program created to respond to the effects of the pandemic. The purpose of the grant was to provide direct economic assistance for low-income workers, families and small businesses, and preserve jobs for our American industries. Program guidelines required that assistance must be used to prevent, prepare for or respond to the Coronavirus public health pandemic. This is the first time a relief effort of this magnitude has ever been funded. The Miami County CAC entered into MOU's (Memorandums of Understanding) with seven community partners in order to assist as many families as possible. Through these partnerships, we were able to assist 226 households with their housing expenses. This included rent, mortgage and/or utility assistance. Ultimately, eligible applicants also received additional assistance through a prepaid gift card program. The prepaid gift cards were purchased from Wal-Mart and Speedway and were marked to prevent non-eligible purchases. All applicants received \$50 per household member for food purchases and a \$100 prepaid gas card per household, to ensure they could get to work each day.

The Coronavirus Relief Fund Emergency Services Program (CRF-ESP) was a nine-month grant program that helped households experiencing an economic hardship as a result of COVID-19. This program assisted with delinquent rent, mortgage or utility payments due to the pandemic. According to grant guidelines, assistance was applied to expenses from April 1, 2020 through December 31, 2020. Households were able to receive monthly payment assistance until funds were fully expended. We received 251 applications and assisted 207 households or 82.4% of those who applied. The services we provided included 130 rent payments or 64.4%, 16 mortgage payments or 7.9%, and 56 utility payment or 2.5%. There were a total of 48 denied applications or 23.8%.

The Miami County CAC received additional funding from the CARES Act through the Community Development Block Grant Coronavirus Fund. (CDBG-CV) The purpose of this program was to assist households impacted by the COVID-19 pandemic with short-term rent, mortgage, and utility payments. All approved applicants received one-time assistance of three consecutive months of rent, including arrears, future payments or a combination of the two, during the FY2021 program. All activities had to prepare for, prevent, or respond to conditions stemming from the COVID-19 pandemic. The CAC received 356 applications for this program and was able to assist 288 families or 81%. We provided a total of 709 services which equated to 307 rent payments or 43.3%, 18 mortgage payments or 2.5%, and 384 utility payments or 54.2% over the twelve-month grant timeframe.

The Consolidated Appropriations Act Home Relief Grant (CAA-HRG) was the fourth grant awarded to the Miami County CAC to continue to assist households with their rent and utility expenses who were experiencing an economic hardship as a result of the COVID-19 pandemic. The grant helped households who were obligated to pay rent on a primary residential dwelling. No assistance for mortgage holders was available with this grant. Households received assistance in more than one category for up to 12 months. They were eligible to receive an additional 3 months if necessary to insure housing stability for a maximum total of 15 months of assistance. Payments were applied to outstanding rent, rental deposits, & utility services including gas, electric, bulk fuel, water /sewer & trash collection; including amounts in arrears for up to 12 months. Households were required to re-apply for additional assistance every 3 months. We received 263 applications during the FY2021 program. The services we provided were almost evenly distributed with 625 rent payments, or 50.8% and 605 utility payments or 49.2%. Only five applications were denied for this program due to income eligibility or the applicant's failure to complete program requirements.

The American Rescue Plan Act Home Relief Grant (ARPAHRG) is the final grant the Miami County CAC has received to offer assistance to those who continue to struggle with their housing expenses due to the COVID-19 public health pandemic. This program does not expire until September 30, 2025 or until funding is expended. As of October 31, 2023, we have received 540 applications and have approved assistance for 411 households, or 76.1%. This grant helps households who are obligated to pay rent on a primary residential dwelling. No assistance is available for mortgage holders with this grant. Households may receive assistance in more than one category, not to exceed 15 months. An additional 3 months of assistance is available in order to insure the stability of the household if deemed necessary. Assistance is applied to rent, rental deposit, and utility services including gas, electric, bulk fuel, water, sewer & trash collection; including amounts in arrears for up to 18 months. Applicants must re-apply every three months for continued assistance. Services provided include 897 rent payments or 82.1% and 196 utility payments equaling 17.9%.

In conjunction with the Ohio Housing Finance Association (OHFA) Save the Dream Program, the Miami County CAC received funding to offer assistance to homeowners with their property taxes, homeowner insurance premiums, HOA fees and utilities through the Utility Assistance Plus (UAP) program. The purpose of this program is to help homeowners avoid foreclosure due to their inability to pay their homeowner fees. Applicants must have experienced a financial hardship due to the COVID-19 pandemic to be eligible for assistance. The Miami County CAC is working closely with the Miami County Auditor's office to ensure those who are at greatest risk of foreclosure, are informed of this program and encouraged to apply for assistance. As of October 31, 2023, this program has received 103 applications and has approved assistance for 99 households or 96.1%. A total of 61 households received property tax assistance payments up to a maximum benefit of \$10,000. This averages to be 61.6% of the program's expenditures. Homeowners insurance premiums were paid for 29 households or 29.3%, and 59 utility payments have been paid equaling 59.6%. This program will expire on June 30, 2024 or when funding is expended.

The Home Energy Assistance Program or HEAP Department at the Miami County CAC office offers several programs to assist low-income households with their utility expenses. The HEAP program

provides assistance for eligible households with their heating bills. Households may receive one regular HEAP benefit per program year and could also be eligible for emergency HEAP benefits if they are in danger of running out of fuel or having their utility service shut off. A total of 585 households received the HEAP benefit in the FY2022 program year which is an increase of 34% when compared to FY2021 program results.

The PIPP PLUS Program (Percentage of Income Payment Plan) helps eligible households manage their utility bills year-round. Payments are based on a percentage of household income and are consistent year-round, even when temperatures outside are unpredictable. If your home is heated with natural gas, you will have a monthly payment of 6% of your household income and 6% for your electric bill. If you heat with electric, your monthly payment is 10% of your household income. There is a minimum payment of \$10 and the balance is subsidized by the state of Ohio. The Miami County CAC provided assistance to 1,157 households during the FY2022 program. This is an increase of 15.6% over the previous year's program results.

The focus of the Summer Crisis Program (SCP) is to provide assistance with electric utility bills, central air conditioning repairs, and air conditioning unit and/or fan purchases. Households with a member who is either 60 years of age and older, has a certified medical condition, and households who have a disconnect notice, have been shut off, or are trying to establish new electric service may be eligible for assistance. Applicants enrolled in PIPP PLUS are eligible for assistance towards their default PIPP payment, first PIPP payment, central air conditioning repairs, or may receive an air conditioning unit and/or fan one-time every three years. An increase of 17.5% households received this assistance during the FY2023 program when compared to FY2022 program data, with 478 households assisted.

The HEAP Winter Crisis Program (WCP) assists eligible households that are threatened with disconnection, have been disconnected, need to establish new service, need to pay to transfer service, have PIPP default, need to pay first PIPP, or have 25% (or less) supply of bulk fuel in their tank maintain their utility service. This program is offered from November 1st to March 31st every year. The Miami County CAC provided emergency assistance to 556 households during the FY2022 program, which is an increase of 120 households or 27.5% over the FY2021 program.

The Low Income Household Water Assistance Program (LIHWAP) provides funds to assist low-income households with the water and wastewater portion of their utility bills. It is a new emergency program designed to assist households with paying for drinking water and/or wastewater services in response to needs precipitated by the COVID-19 pandemic. The program is modeled on LIHEAP but has its own unique characteristics. Our Energy Assistance Specialists are dedicated to offering this program to everyone they see for utility assistance. The priority is to ensure that households whose services have been disconnected due to non-payment, or are about to be disconnected, are able to have their services restored as quickly as possible. LIHWAP is a short-term grant that is scheduled to expire on March 30, 2024. The Miami County CAC has processed 823 applications for assistance over the two-year program period.

Community Partnerships

Our non-profit partners serve the low-income community, delivering food, clothing, and social services. They also provide legal assistance, employment training, education, and work toward community engagement. In addition to activities undertaken by our community partners, there are several CAC-involved programs that are important to highlight in the context of this needs assessment, including the Continuum of Care.

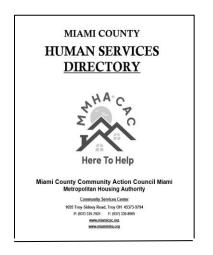
In 1996, the Family Abuse Shelter of Miami County, Inc. convened a small group of service providers to work together on addressing homelessness in Miami County. The group was called the Miami County Continuum of Care and they worked together on identifying community needs, sharing resources and securing funding towards services like emergency shelter, rental assistance and permanent housing. 1999, the Family Abuse Shelter, along with Miami County Continuum of Care support, first obtained HTF (Housing Trust Fund) funds to help homeless persons transition out of shelter care easier and to assist at-risk, low-income households avoid becoming homeless. Since then, the Miami County Continuum of Care membership has continued to grow. Promoting collaboration and the sharing of resources to benefit homeless and low-income families and individuals remains the focus of the group.

As a result of the collaboration identifying unmet needs, The Community Rides to Work project was created in 2013, which currently services the Troy area. Their mission is to help hardworking individuals maintain employment by providing efficient and cost-effective transportation solutions, as they understand the challenges that come with relying on public transportation or expensive ride-sharing services. It started with a \$40,000 donation from a local business man for one vehicle and a coordinator's salary. The purpose behind this program was to offer consistent low cost rides not only to jobs but also to appointments with agencies offering an array of services such as drug addiction counseling and health care. Their primary goal has been to fill the gaps for transportation to work, particularly early in the morning and into the evening for late shifts.

The program has designated stops versus door-to-door service. Pick-ups can be arranged for those with special needs. Until they receive their first paycheck, rides are free of charge. After that, the cost is \$4 per ride. People residing in a homeless shelter that need a ride to an agency or appointment ride free of charge. During their 2022 program year, Community Rides to Work provided a total of 6,020 rides to the citizens of Troy. Future plans include expanding their program to include the Piqua area in 2024.

The Continuum of Care facilitates a Case Worker Boot Camp multiple times each year. Currently, over 100 Miami County case workers have attended the Boot Camp, which provides a wealth of knowledge concerning the service programs available within Miami County to assist families in need. A hard copy of the Human Services Directory (HSD) was/is provided to each participant. The Human Services Directory is updated every other year by the CAC staff and contains a listing for every non-profit or service agency that provides assistance to those in need in our service area. Updated hard copies are

printed and distributed every other year in accordance with our CSBG Emergency grant funding. An online version of the HSD in available on the CAC website at <u>www.miamicac.org</u>.



Information provided about these agencies include, their contact information and services offered, service area, office hours, eligibility restrictions, documentation needed to receive assistance, fee policies (if applicable), and how to apply for assistance. Future Boot Camp ideas include a specialized presentation for hospitals, nursing homes and rehabilitation centers as they play an important role in providing assistance to those in need as they exit their specialized care facilities. Additionally, a Faith-Based Boot Camp is being planned for 2024. Faith based organizations serve as the backbone of the emergency shelter/services system in the United States. They

play a critical role in delivering services to people in crisis and significantly lower the percentage of households experiencing homelessness.

The Miami County Community Action Council and the Family Abuse Shelter, along with multiple other service agencies, meet twice a month to discuss the details of a Coordinated Entry program for the homeless population in Miami County. This body discusses specific cases, in an open-form style meeting, to identify need gaps and coordinate the specific assistance each case requires. The Family Abuse Shelter issues rapid rehousing, homeless prevention, and permanent supportive assistance for all eligible individuals and families in Miami County. All households served enter through Miami County's coordinated entry system are provided with access to case management and linkage to other support services like Housing Choice Voucher and public housing to help them achieve longer-term housing stability. The goal of these programs are to help stabilize lower income households and to reduce incidents of homelessness.

During 2021, 110 households or 196 individuals received rapid rehousing and homeless prevention assistance. An additional 11 households, who were literally homeless and had disabling conditions, were assisted with permanent supportive housing vouchers to help them bridge the gap to longer term housing subsidies. \$238,817 in temporary rental assistance was issued for Miami County residents.

In 2022, 112 households or 249 individuals were assisted with temporary rental assistance and 10 households received permanent supportive housing assistance. \$199,725 in temporary rental assistance with issued in Miami County during 2022 by the Family Abuse Shelter.

CAC/MMHA CUSTOMER SERVICE SATISFACTION

Every other year, the Miami County CAC distributes a Customer Service Survey to all program participants who come into our offices for an appointment within a three-month period. Everyone is asked to check what program(s) they are currently receiving assistance from and to rate the quality of their most recent visit. The CAC received 98 responses. Program participants surveyed had positive experiences with every program. 100% of the responses were positive and reflected the fact that our employees are doing a great job assisting those in need with services, respect and compassion. Below is a copy of the survey that was distributed and an evaluation of the results that we received.

	Please place an				-		_
		HEAP/PIPP Energy Assist	-		Public Hous	ing	Emergenc Grant
0. 201	ow satisfied you are with the	07		rom our a	ency by w	riting in the r	
Describe in	w satisfied you are with the	-	s your expe	-	circy by wi	iting in the i	ating which best
		No					
	Rating Topics	Opinion	Poor	Fair	Good	Excellent	
		0	1	2	3	4	
	Did our staff treat you with respect?						
	Did staff do what they said they would to assist you?						
	Did staff assist you in a timely manner?						
	How was your overall service experience?						
you have any	y recommendations for how t	to improve o	our services	\$?			

2022 Customer Satisfaction Survey Results

	No Opinion 0	Poor 1	Fair 2	Good 3	Excellent 4
How did the staff treat you?	5	0	0	5	54
	2.35%	0.00%	0.00%	2.35%	25.35%
Did staff do what they said they would to assist you ?	6	0	1	4	53
	2.82%	0.00%	0.47%	1.88%	24.88%
Did staff assist you in a timely manner?	5	0	2	4	52
	2.35%	0.00%	0.94%	1.88%	24.41%
How was your overall service experience?	6	0	1	3	54
	2.82%	0.00%	0.47%	1.41%	25.35%

	Percenage
Voucher	26.20%
HEAP/PIPP	31.60%
Public Housing	8.20%
Not Specified	11.20%
Emergency Grant	22.40%

CURRENT OBSERVATIONS AND TRENDS

As our society adjusts to new and emerging social trends and workforce realities caused by the COVID-19 pandemic, it is important we continue to be aware of how the pandemic has created long lasting challenges for low-income households. The effects to the job market and the rise in housing costs has impacted everyone but especially those households making low wages.

Although affordable housing is a not a new need, the issue continues to grow each year and continues to pose increasing challenges for Miami County residents. Public Housing and the Housing Choice Voucher Program (Section 8) were created to be a stepping stone for low-income households. It has too often become more routine for some households to be on these programs for a lifetime.

During the COVID-19 pandemic, emergency rental assistance programs and caps on rent increases were put in place by government to prevent a housing crisis and keep households in their homes. It is important to note that most of these moratoriums have come to an end, contributing to this emerging and growing need in the County The County must therefore prepare now to address the needs of residents who continue to struggle with the diverse financial impacts of the pandemic. The pandemic relief programs have provided an unprecedented amount of temporary housing assistance in the last 3 years. Where do we go now?

The aging population in Miami County Is growing? Between the years 2020 – 2050, 53% of the population will be 65 or older. There is already a growing increase in homelessness for those age 55+ in Miami County. Service organizations are becoming increasingly aware of many challenging repercussions to this 'gray tsunami'

Despite the fact that Miami County offers its low-income residents a wide variety of services and opportunities, the poverty levels and service needs of the community exceed the funds available to operate needed programs. Further promotion of available programs within the community to make sure eligible residents are aware of these programs, and maximizing the efficiency of these organizations and programs will help to meet the community's needs.

Current federal and local Community Action programs have tended to focus on meeting crisis needs rather than the ideal of identifying and addressing the root causes of poverty. At best, the national "War on Poverty" begun in 1964 has had limited success for a wide variety of reasons. There does not appear to be any national mandate or bipartisan effort to really address this. Unfortunately, it will fall to local resources and funding to insure a social safety net is fully functioning to meet current needs. And it will require creative, courageous, and persistent initiatives on the part of all levels of government, with popular support, to truly dismantle the conditions and results of poverty in our culture.

Meanwhile, Miami County and the local Community Action Council will work to identify needs of those in poverty, and develop corresponding solutions and requisite funding to better serve this population, which improves the lives of everyone who lives here.

	MIAMI COUNTY POPULATION PERCENTAGES BY AGE, SEX and ET	HNICITY	
1	Population, 2020	108,774	6.10%
1	Caucasian	98,717	93.70%
1	African American	2,130	2.00%
1	American Indian and Alaska Native	147	14.00%
1	Asian	1,317	1.20%
1	Two or More Races	2,801	2.70%
1	Hispanic or Latino	1,774	1.70%
1	Under 5 years	6,153	5.80%
1	Persons under 18 years	24,396	23.10%
1	Persons over 65	19,352	18.40%
2	Married couple, both adults working	11,328	42.80%
2	Married couple, only husband working	4,262	16.10%
2	Married couple, only wife working	1,427	5.40%
2	Married couple, Neither adult working	4,288	16.20%
2	Single Male, working	1,486	5.60%
2	Single Male, not working	294	1.10%
2	Single Female, working	2,372	9.00%
2	Single Female, not working	1,026	3.90%
1	Persons per household	2.47	
2	No High School diploma	6,449	8.80%
2	High School Graduate	26,735	36.60%
2	Some College, No Degree	15,897	21.80%
2	Associates Degree	6,962	9.50%
2	Bachelor's Degree	10,534	14.40%
2	Master's Degree or Higher	6,483	8.90%
2	Civilian Labor Force	54,200	
2	Employed	50,400	
2	Unemployed	3,800	7.00%
1	Car, Truck, or Van	46,118	
1	Public Transportation	112	
1	Walking	802	
1	Bicycle	91	
1	Taxi or other similar means	6	
1	Worked at Home	1,354	
	MIAMI COUNTY HOUSING MONTHLY GROSS RENT PERCENTA	GES	
2	\$100 - \$199	168	1.40%
2	\$200 - \$299	468	3.90%
2	\$300 - \$399	433	3.60%
2	\$400 - \$499	487	4.10%
2	\$500 - \$599	1,021	8.60%
2	\$600 - \$699	1,836	15.50%
2	\$700 - \$799	1,908	16.10%
2	\$800 - \$899	1,596	13.40%
2	\$900 - \$999	1,314	11.10%

2	\$1000 - \$1499	1,986	16.70%
2	\$1500 or more	174	1.50%
2	No Cash Rent	479	4.00%

	PERCENTAGES OF MONTHLY COSTS FOR OWNER-OCCUPIED UNTIS w/	MORTG	AGE
2	Less than \$400	122	0.60%
2	\$400 - \$599	892	4.50%
2	\$600 - \$799	2,586	13.00%
2	\$800 - \$999	3,262	16.50%
2	\$1000 - \$1249	3,949	19.90%
2	\$1250 - \$1499	3,363	17.00%
2	\$1500 - \$1999	3,359	16.90%
2	\$2000 - \$2999	1,923	9.70%
2	\$3000 or more	367	1.90%
	NUMBERS - HEATING FUEL USAGE FOR OCCUPIED HOUSING U	NITS	
2	Utility Gas	23,775	57.90%
2	Bottled/Tank/LP	3,127	7.60%
2	Electricity	11,502	28.00%
2	Fuel oil/Kerosene/etc.	1,151	2.80%
2	Other Fuels	1,405	3.50%
2	No Fuel Usage Reported	83	0.20%
	POVERTY STATUS OF FAMILIES BY FAMILY TYPE by PRESENCE OF RELAT	ED CHIL	DREN
2	Family Income Above Poverty Level	25,104	94.50%
2	Family Income Below Poverty Level	1,468	5.50%
2	Married Couple w/ Related Children	338	1.30%
2	Male Householder w/ Related Children	107	0.40%
2	Female Householder w/ Related Children	614	2.30%
2	Families w/ no Related Children	409	1.50%
	RATIO OF INCOME TO POVERTY: POPULATION FOR WHOM POVERTY	STATUS	S IS
	DETERMINED	I	1
2	Below 50% of poverty level	3,775	3.60%
2	50% - 99% of poverty level	5,746	5.50%
2	100% - 124% of poverty level	4,332	4.20%
2	125% - 149% of poverty level	4,715	4.50%
2	150% - 184% of poverty level	6,087	5.90%
2	185% - 199% of poverty level	2,322	2.20%
2	200% of poverty level or more	77,064	74.10%
3	County population Receiving Food Stamps through SNAP		8.50%
3	Child Food Insecurity Rate		13.40%
3	Children condsidered both food insecure & ineligible for food assistance		3.40%
3	Public School Students K-12 enrolled in free reduced-price lunches		33.00%
3	Population enrolled in Medicaid Services		23.20%
3	Population with no health insurance		5.10%

Appendix A

Community Action Council 2023 Strategic Plan

		Our Visi	ion			L.	ry 1, 2023	1)ur M	ission	
	A nation tha for all people and resilie ensures a m	t create to thriv nt comr	s opport e, builds munities,	strong and		Ш	Ш,		8	J.		de	develop, coord signed to mitiga overty, enabling Miami County	inate ate the	and ope e causes viduals a	s and effects of and families in
	/e believe all people	a rhould	he treat	ed with	We	believe	Or that this r	ur Val		ha I	Webs	dieve t	hat with hope,	I w	e oleda	e ourselves to
	dignity and respective tructural race, gend remain barriers that	ct and n ler, and	ecognize other ine	that equities	ca	pacity a nsure th	nd moral (at no one e hardship	obliga is for	tion to	D	adeo	uate re unities	esources and esources and everyone can illest potential.	cre in	ate an entegrity	e ourselves to environment of and caring, in on with others.
							Majo	r Goa	l Area	s						
Financial Resilience Service End Ensure Miami CAC's ongoing Our clients ar and effective operation of a healthy, ac current programs through efficient w judicious financial management. Create, 1 Explore additional program construction, opportunities and funding renovation, i sources. that meets the service End that meets the service End						aff need ble, and pace. ugh cation or rkplace	succe staff. a l	i CAC ss thr Supp iving ts, co d plar	ough i bort th wage, ntinui	tes and ts dedi em thr genero ng edu uccess	cated ough ous cation	T ar wr cor and	** Century Techr o function effect and support our ce e must have the mmunications sy technical resour meet contempo vorkplace stand	tively lients tools ystem rces th rary	Cr to , to	reaking the Cycle reate partnership o identify, develo and promote programs for our ents which enab elf-sufficiency an teach life skills.
							(ey Goals	and A	Action	Steps						
•	GOAL with supporting Action Steps	(* sign action perform	ifies the lease step, who the action	EEDED: Hu ad person fo may or may so but ensure fully comple	r this not is that	(It is	OURCES N Other not necess ces we alrea	ary to I	ist	Start Date		mplete Date	TARGET OUTCOMI (measurable visible result	ES and	progres	STATUS v we will monitor s towards successful completion)
	A. Financial Resil	ience														
•	Secure at least cur levels of funding to maintain core prop	0	ty Directo	r		1	1/1/23			HE	AP, PIP	PP, Winter/ mo		itored a	on Steps will be ind reported on C Board agenda	
•	Explore new program/grant opportunities	ive , trative t	Consider creating p fundraising p tive task Adminis so that this 'p			or taff,		/30/23	12	/31/24	Identify all ne that would be clients. Choose two to pursue	enefit se one	our	Reported on monthly CAC Board agenda.		
	Create new partne to fully explore ou ability to help crea more childcare fac	r ite	*CSBG Special	Program list	peop orga	ple in ot nization	s to fully	er			6/30)	:	Decide whether service is an are CAC can make a positive impact.	a whe direct	re the	Reported on monthly CAC Board agenda.
	Modernize account department while maintaining current standards of achie	nt high	Dire	puty	ty Vendor; 9/3			ac		accou	ccounting/ reco		el online, digital records systems to r Finance Director is		ear to c	t 'bridge' process urrent and iture staff.
	Explore use of electronic bill payr and check signature		Special	Bigelow, F ist; with B nd approv	bard		ank articipatio	nk 5/1/23 rticipation			10/3	1/23	Money and tir saved.	me		ed on monthly pard agenda.
	B. Service Enviro	nment														
•	Complete a compr hensive physical n assessment of the	eeds		cutive tor; vendo		ublic Ho apital Fu		1/	1/23	6/3	0/23		s assessment lieted.			ed on monthly ard agenda.
-	estimate of the cu	Complete a professional *Executi estimate of the current location; get appraisal of this building.						ing	7/1/	23	9/30/2		ost of remodelin etermined.	ıg	mor	orted on hthly CAC rd agenda.
•	Determine cost of securing a current available alternation facility.	securing a current professional real available alternative estate agent				Explore resource collabor	s and/or	10	/1/23	12/	31/23	curre	of securing a ent available native facility rmined.	nee		y requirements any new office tified.
	Complete a *Executive Directo professional estimate to determine cost of building a new facility.								/1/24	3/	31/24	to d buil	rofessional estin letermine cost o ding a new facil npleted.	of	men new	e key require- ts needed of any office space tified.
					ng; inc	g Authority owns the g; include CAC staff and input				TBD	TBC	e	udget, plans, tin stablished to att oal.		ne co an	eview completed st/benefit alysis of three otions.

	GOAL	RESC	OURCES NE Human	EDED:		OURCES ED: Other	,	Start			mplete Date	•	TARC				STATUS
	C. Staff Support																
1.	Complete a comprehensive wage survey/comparison.	*Exect	utive Direc	tor	Consulta intern	nt/ HR		4/1/23	1	9/3	0/233	su	omprehensiv rvey/compa ompleted.		Done in conjunction w #5 below.		
2.	Provide all staff graphic representation of total compensation package each year.		Deputy Director; (CFO		1/1/23		2/1/2	rep cor	resen	sation package			All Plan Action Steps v be reported on month CAC Board agenda			
3.	Complete detailed Proce Manuals for all staff pos				t Superviso tive Assista			1/1/	23	3/3	1/24		ard copy for ition.	each			n monthi agenda
4.	Identify potential new lo openings; create a succe and back-up; train accor	ession	planning p		*Executi Directo			4/1/2	3	12/3	/27	pro	cession plan cess installer k-ups identif	d and			n monthi agenda
5.	Establish fair and competitive salary range for each staff position.		Executive Director;		Consultant	/ HR inter	m	6/30/23		12/31	/23	wag	sparent star e and upper ach position	limit	recon		e resoluti lation ma d.
6.	Provide more mental he and need counseling op and opportunities		*Executiv Director	-				1/1/23	1	2/31/		on pr	A status stati ogram usagi feedback.				on monti d agenda
7.	Explore no-cost ways of minimizing stress/ prom positive work environme	oting	*Executi Directo superv	or with	Staff in	iput		4/1/23 9,		9/30/23 S		Staff feedback				aff to determin e productive ar le	
	D. 21st Century Techno	ology															
ι.	Chart current steps in ea of our financial processe		*Shelley Bl Deputy D			m analyst lor; staff t		9/1/23	12	2/31/2			al and fiduci			s.	Report progress monthly
2.	Design, develop and pre installation of financial s systems based on above	oftwar		Custom s the-shelf hardware	iry con	nputer	1/1/	/24	9/30/	24	Online and systems in historical in retained.	place a	nd ne	eded	Report progres monthl		
3.	Identify staff who will manage new system; tra- transition to new system	ain,	System an /vendor	alyst	TBD		1/1	/24	12	/31/24		Online syster nd running.			Report progr monthly		
4.	Introduce new system to clients, end users et al		leputy Director;		em analyst ew hire); s				1/25 6/30/2		/25 Operate an system; get		d refine new feedback				
5.	Analyze the 'McBee Roo information to streamlin				ninistrative istant	Staff input	1/1	1/1/25 12/31				lysis completed wi mmendations by				Report progr monthly	
6.	Complete an analysis of appointments system for while maintaining qualit	or more	e efficiency		Deputy Director	Admini: Assistar		re 4/	1/23	1	9/30/2	3	Analysis co with recom by 12/31/2	menda			ort progre thly
	E. Breaking the Cycle		1														
1.	Provide/require financia and budgeting programs	CSBG Speci	Program alist	Work in Housing clients.					1/1/24	•	12/31/24	Fund prog ident	ram(s)		Report progres monthl		
2.	Research ability to creat Development Account p funding sources. Apply i		inistrative stant		ng Aut	junction hority s		1/1,	/24	12		Funder progra identif	m[s]		Report progress monthl		
3.	In network with other a offering individualized s guidance and planning t	upport	t/training in	Life S	kills Pro	BG ogram ecialist	with	k in conj Housing and clie	Auth		1/1	/24	12/31/24	pro	nded gram ntified	[s]	Report progress monthly
			revie	w per add	Im i County Co tinent Actio d additional onduct pos	on Steps, p action st	Action proble eps, co	n Counc em solve elebrate	il to n , mak accor	neet n e cou mplist	rse con iment	recti s,	ons,				

Appendix B

Miami Metropolitan Housing Authority 2023 Strategic Plan

	A Str	ateg	ic P	lar	n for	th	e Mia							an	Но	using A	uth	10	ority
		Our Visio	n													Our	Missio	n	
	F	very per	00					â							Т	o meet Miam	i Cour	e.v	s need for
		equal acc					-		-	-	-					cent, safe and			
		safe and			. 1	68			-	B. I						ow-moderate			
		housing				55		+	180	-	- 음					while promoti			
			-				2-			1						nd neighborh			
								-								in inclusion	000		concorron.
	the ballous of			1				-	ur Va					1					
	We believe t		ing				e all people						n			pledge ourse			
	is a bas						and respe									ironment that			
	and a for						I race, gend						15			ovation and e			
	for a suco	essful life			rem	ain	barriers th	at m	ust t	be ad	dress	ed.		I.	prog	ram integrity	and o	:oll	aboration.
							N	Лајо	r Goa	I Are	as								
1	Financial Resilience	e Se	rvice E	inviro	onment		Staff Su	ippo	rt				Cen	tury		Breakin the Cyc	~		Increase Housing
	nsure Miami MHA	-			nd staff		Miami MH4												Capacity
0	ngoing and effective	/e	need a			a	nd finds succ			ıgh				ffecti		Create partn			
	operation		access				its dedicat							our cli		to identify, d		2	Increase
0	of current program	s ef			kspace.		Support							the t		and prom			the number
	through judicious		Create		ougn elocation		through a lin	_	_					ation:		programs our clients			of available affordable
m	nancial management Explore additional		or rer				generous							techn at me		enable s			housing units
	ogram opportuniti		a work				and planned							orary		sufficiency			in the area.
	nd funding sources				needs.		in key a							andar	ds.	teach life :			in the area.
	0					1	Key G			Action									
┢	GOAL	RESOUR	CES N	EEDE	D: Humar	1	RESOURCE				Star	_	Сот	piete		TARGET			STATUS
w N	rith supporting				rson for this	-	-	her			Dat	e	D	ate		OUTCOMES			low we will monitor
	Action Steps				or may not ensures the	at	(It is not nee resources we a									(measurable an visible results)	1		progress towards ccessful completion)
					completed)		resources we a		if post	acas)						visible resulting			
	A. Financial Resi	lience																	
1	Maintain current	programs		Execu	utive H	UD		1/1/	/22	13	2/31/	27	M	aintai	a all P	ublic Housing	and R	len	orted on monthly
Ĺ	and associated fu			irect				-/-/			434					e Vouchers			HA Board agenda.
2.	Pursue/create LIH	ITC	*Exe	cutive	e Director	ç, I	Interested a	nd	9/3	0/23				Create list of privately					Reported on
	partnerships to ea	am			rative	suitable private									subsidized developments				monthly MMHA
	development fee	income.	Assis	tant		investors.					5			subsidy expiration dates			5		Board agenda.
з.	Explore new	*Executi	ve	G	onsider cr	reating a grants/ 6/30/2					3 12/31/24			24 Identify all new pro			ms tha	nt	Reported on
	program/grant	Director				position, or task								would benefit our o			its.		monthly MMHA
	opportunities	Adminis					staff, so that	t						Choose one or two t			pursue	•	Board agenda.
		Assistan	:	t	his 'pays f	or it	self'.												
4.	Use Electronic Fu	nds Trans	fer 🕴	Depu	uty	Mi	nster Bank	2/	1/23	i :	5/31/	23	Sig	nifica	nt rea	fuction in	Repo	orte	d on monthly
	for most accounts	s payable	0	Direct	tor	pro	otocols						us	e/ cos	t of p	aper checks	MM	HA	Board agenda.
5.	Implement electro	onic		*Dec	puty	Boa	ard approval			1	5/1/2	3	9/	30/23	Sav	ing staff and	Ret	por	ted on monthly
	signatures where		le	Dire												ard time	M	ин	A Board agenda.
6.	Identify funding options for Office		*Execu	itive I	Director				4/1/	23	10	/31/:	23			most effective funds			rted on monthly IA Board agenda.
	B. Service Enviro	onment																	-
1.	Complete a comp	rehensive	*E)	xecuti	tive	Pu	blic Housing			1/1/2	3	6/3	0/23	Ne	eds a	ssessment	B	ep	orted on monthly
	physical needs as			ector	r; vendor		pital Funds								mplet	ed.			HA Board agenda.
	of the office.																		
2.	Complete a profe	ssional es	timate		*Executiv	e	Professional	buil	ding		7/1/2	13	9/	/30/23	0	ost of remode	ling	1	Reported on
	of the current loc				Director		contractor a									etermined.	-		monthly MMHA
	appraisal of this b						appraiser												Board agenda.
2	Determine cost o	Esecuring	• 6.	recuti	ive Direct	00	Explore f	undi	ne	10/1	/22	12	/31/	23	Cost	of securing a	Har		all key
1	a current availabl				ional real	, n	resource			1071	123	1	1341			nt available			irements needed
	alternative facility			ate a			collabora									native facility			y new office space
	and the second	-			0											mined.			fied.
-	Complete a secto	enlage -			Director		Evelow C.					1	12.4						
4.	Complete a profe				ve Directo		Explore fu			1/1/:	24 3	3/31/	24			onal estimate			key requirements
	estimate to deter			fessio tracto	onal buildi	ng	collaborati		or							cost of buildi lity completed			ed of any new
L_	of building a new	racinty.	Com	tracto	01		conaborati	ion .					-	ane	w iaci	ity completed		nce	e space identified.
5.	Choose best optio						y owns the			TBD	1	TBD				ns, timeline			ompleted
	necessary funding		i plan		ilding; incl								established to attain the co					cost/benefit analysis of	
	to accomplish the	goal.		staf	ff and boa	rd in	nput						1	goal.	. three options.				tions.
									Danc										
									Page	-									

	GOAL		RCES NE Human	EDED:		RESO	URCE D: Oth	-		Start Date		Compl Date		-	ARGET			STATUS	
	C. Staff Support																		
•	Complete a comprehensi wage survey/ comparisor		utive Dir	ector		onsultar R intern		4	/1/23		9/30			prehensive wage survey/ parison completed.				ne in conjunc h #5 below.	
•	Provide all staff graphic representation of total compensation package es	ach year.	*Deput CFO	y Direct	or;		1	1/1/23	2	/1/23	repri	All staff provided representation of package each yea		n of total compensation				on monthly oard agenda.	
•	Complete detailed Procee Manuals for all staff posit			tment S nistrativ					1	1/1/23		/31/24		A hard copy for each position.			Reported on month MMHA Board agen		
•	Identify potential new less openings; create a success and back-up; train accord	sion plann				*Executive Director			4/1	/23	12/	31/27	and	cession plan training tim lemented.				d on monthly Board agenda	
	Establish fair and compet ranges for each staff posi explore options for a mer	tion and	Direc	cutive tor;		Consultant 6/30/. / HR intern		/23 1	12/31/		mit for	each pos	ition	vage and upp Have object merit increa	tive		nmer	ge resolution idation made	
	Provide more mental hea counseling options and o			rector			1/1	L/23	12/31			tatus sta n usage a		s showing enefit.				termine if effo d reasonable.	
	Explore no-cost ways of minimizing stress/ promo positive work environme	ting	*Executiv Directo supervi	r with	Sta	aff input	: 4	4/1/23		9/30/	/23	Less stre more kn wellness	owle	dgeable of				termine if eff nd reasonable	
1	D. 21st Century Techn																		
	Chart current steps in each of our financial processes.	*Robin Bi	gelow		m ana ior; st	ilyst aff time		9/1/23		1/23	curre			hart of all our cial and fiduciary		orted o rd ager		onthly MMH/	
	Complete an analysis of p appointments system for while maintaining quality	iency		Director Assista			strative 4		9/	/30/23	with	Analysis complete with recommenda by 12/31/23.				Reported on monthly Board agenda.			
							staff	4/1/2	3 1/	/1/24				y in commun g/completing			m	ported on onthly MMH/ ard agenda.	
•		alyze the 'McBee Room' files of *Admi ormation to streamline or put online. Assis					ff ut	1/1/25	5 1	2/31/				eted with ons by 12/31	/23.			d on monthly loard agenda	
	More use of digital/electr applications and formatti	*Admin Assist	istrative ant	ative Staff input			/23	12/3	1/23		er and mo rwork pr						on monthly ard agenda.		
	E. Breaking the Cycle																		
•	Provide/require financial and budgeting programs		*Publi Dire	ic Housi ctor			n conjunction Iff and client			1/1/2	24 12			/24 Decrease in tenan situations				ed on month Board agend	
	Research ability to create Development Account pr funding sources. Apply if	ogram and	4	rian Ave Idminist Issistant	rative		CAC st	in conjunct CAC staff an ts		1/1/	/24 :	12/31/24	a	Apply for and win award; hire staff p and implement pro		son		orted on mor HA Board nda.	
	In network with other ag offering individualized su guidance and planning to	pport/train	ing in Lif	e Skills	н				conjunction staff and		1/1/2	4 12/3	1/24	Improved stability ar confidence	hd	M		orted on mor HA Board hda.	
	Create/promote 'New He Household' classes and tr renters, with certification	aining for		dy Theis ord Liais			in con taff an			1/	1/24	12/31/24	/1	nproved tena andlord conr and relationsh	nection			rted on mont IA Board age	
	Develop and offer First- Time Homebuyer classes.		n Avey, inistrativ	e Assista	int	Work with v	in conj endor	unctio	n	1/1/2	24 12	/31/24		te starter eowners				n monthly rd agenda	
	Apply for a ROSS Service grant for Public Housing	Coordinato	r Exec Dire	utive ctor	ни арр	D vroval	1/1/2	4 12	/31/2			and win g d implen		award; hire : program	staff			ted on month A Board agen	
	F. Increase Housing C																		
•	Create a strategy to increase affordable rental housing, in partnership with others.				rtive			10/1	/23	10/1	/24	organiza	tions	velopers, St , local gover rdable new o	nments	to	m	eported on onthly MMH oard agenda.	
	Promote/develop the bu affordable 'starter home first time homeowners.		*Executiv Director	0	-Hou	Example sing, Ho rative H	using			1/1/2	24	12/31/2	7	Research fu and innovat for creating	ive tech	niques	s n	Reported on nonthly MMB Board agenda	
	Increase landlord participation in the Hous Choice Voucher program	ing Land	ndy Theis lord Liais		3/1	1/23	12/31/	(imber	comm	unica		tion and	doutrea	ach;	rd provision of I sing LL conce	
		IHA Board				review		ient A	ction	Steps,	proble			ke course c					

Appendix C

Community Needs Assessment Survey Forms

2022 Community Needs Assessment Survey

The Miami County Community Action Council would like your input to better serve you.

City where you live:

Check one of these choices to let us know who completed the survey:

○ Local Official ○ MMHA or CAC Client ○ Volunteer ○ Social Service Agency ○ Other, Specify_

Circle the number that reflects your opinion on the need for each item. Return completed survey to the CAC Office.

CATEGORY	NEEDS	Don't	Not	Rarely		Very
		Know	Needed	Needed	Needed	Needed
		0	1	2	3	4
Assistance	Help with applying for Social Security, SSDI, WIC,					
	TANF, etc	0	1	2	3	4
	Information & Referral Services	0	1	2	3	4
	Affordable Child Care - full-time/part-time	0	1	2	3	4
	Food Security/Access to food	0	1	2	3	4
	Transportation Services	0	1	2	3	4
	Public transit schedule	0	1	2	3	4
	Legal Services	0	1	2	3	4
	Car Repair	0	1	2	3	4
Community	Gardening & self-sufficiency efforts	0	1	2	3	4
	Neighborhood clean-up & beautification	0	1	2	3	4
	Neighborhood Watch Programs	0	1	2	3	4
	Public parks and facilities	0	1	2	3	4
	Employment Opportunities	0	1	2	3	4
Education	GED Classes / High School	0	1	2	3	4
	English as a second language classes	0	1	2	3	4
	Adult Education or Night School	0	1	2	3	4
	Computer Skills Training	0	1	2	3	4
	Assistance to attend a trade or technical school, or	-			-	
	college	0	1	2	3	4
Employment	Help finding a job	0	1	2	3	4
	Help with job skills, training & job search	0	1	2	3	4
	Car / Transportation Service to job	0	1	2	3	4
Family Support	Financial Education/ Budgeting Classes / Credit					
	Counseling / Cost of Living	0	1	2	3	4
	Parenting Classes	0	1	2	3	4
	Nutrition Education / Healthy Eating Education					
	Workshops	0	1	2	3	4
	Counseling Services	0	1	2	3	4
	Assistance with mental disabilities	0	1	2	3	4
	Assistance with physical disabilities	0	1	2	3	4
	Assistance with substance abuse	0	1	2	3	4
	Assistance for abuse and neglect	0	1	2	3	4
	After School Activities	0	1	2	3	4
	Programs & Activities for Seniors	0	1	2	3	4
Housing	Supply of Affordable Housing	0	1	2	3	4
	Help paying rent	0	1	2	3	4
	Help with utility bills	0	1	2	3	4
	Emergency Shelter	0	1	2	3	4
	Mortgage payment assistance	0	1	2	3	4
Medical	Health Insurance/Affordable Medical Care	0	1	2	3	4
	Prescription Assistance	0	1	2	3	4

Any other information you would like us to know?_____

Thank you for taking time to provide us your feedback.

The information collected will be used to determine the need for exsisting and new programs in the future



Miami Metropolitan Housing Authority Miami County Community Action Council 1695 Troy-Sidney Road, Troy OH 45373-9794

www.miamimha.org www.miamicac.org

2020 Community Needs Assessment – Survey of Service Providers

Name of Organization:

- 1) Based on your organization's experience in serving low-income persons in Miami County, what are your clients' greatest needs?
- 2) What do you see as un-met needs of low-income persons in our county?

Appendix D

Community Service Providers Responses to Community Needs

2022 Greatest Needs - Other Service Agencies

Recovery Wellness Centers - Tipp City

Affordable Housing Transportation Medical/Denttal Insurance Access

SafeHaven, Inc

Affordable Housing Transportation Access to Food

Habitat for Humanity Miami & Shelby County Affordable Housing Loan Approval for 0% mortgage Affordable Home Repiars Staffing Issues Inflation

Rehabilitation Center for Neurological Dev. Grant for the \$325 evaluation fee

Bethel Hope Access to food Utility Assistance Rent Assistance

Covington Outreach Assn Food Insecurity - No Grocery Store Rent & Utility Assistance Affordable Housing

Walnut Grove Learning Center Affordable Childcare Staffing Issues

Tipp City Seniors, Inc Food Insecurity - No Grocery Store Transportation Healthcare Information

Troy REC Daycare & Preschool Educationla support for kids Meals outside of school Affordable Childcare/preschool

Troy REC Teen Gameroom Staffing Issues Transportation Personal Hygiene Items Catholic Social Services (Area Agency on Aging) Staffing Issues Home Repairs Exterminator Services

Miami County Rigth to Life Financial aid for education Parenting Education Affordable Childcare

McKinley Commons Food Assistance Prescription Assistance

FISH of Troy Transportation Affordable Housing Food Insecurity

Piqua Christian Preschool Parenting Skills Affordable Housing Employment Skills Astaffing Issues

FISH of Union Township Utility Assistance Food Insecurity Rent Assistance

Community Housing Affordable Housing SNAP Benefits - website issues Help receiving Identification

Upper Valley Career Center Transportation Issues & Expenses

Hospice of Miami Co Home Care Assistance

CATEGORIES	<u>Responses</u>	
Affordable Housing	12	
Transportation	12	
Childcare	7	
Medical Insurance	5	
Food/Food Pantries	5	
Staffing Issues	4	
Inflation	4	
School Supplies	4	
Car Repairs	3	
Mental Health	3	
Utilities	2	
Debt Relief	1	

St. Vincent DePaul-St Patrick's Affordable Rent Utility Assistance More room at homeless shelter Public Transportation

Lincoln Community Center Transportation Issues Utility Assistance

Miami County JFS Childcare Insecurity Transportation Affordable Housing

St. Patrick's Soup Kitchen Transportation

Affordable Housing Affordable Childcare

CORS Piqua Head Start Affordable Housing Transportation Mental Health support

Seeds of Hope Bedding for families Car Seats for Infants Mental Helath Services

Veterans Services Utility Assistance Affordable Housing

Appendix E

Client Responses to Community Needs

2020 Community Needs Assessment FINAL Results (all surveys - VERY NEEDED category)

Response Category	June 2020	July 2020	August 2020	TOTAL	
Help w/ applying fo SS,+A4:A67 SSDI, WIC, TANF, etc	12	7	2	21	
Information & Referral Services	18	11	2	31	
Affordable Child Care - full/part time	21	5	1	27	
Food Security/Access to food	21	14	7	42	Muttiple Agencies
Transportation Services	27	15	6	48	
Public Transit Schedule	22	9	4	35	
Legal Services	10	6	2	18	
Car Repair	12	16	5	33	
Disaster Relief	5	4	1	10	
Gardening & Self-sufficiency efforts	9	7	2	18	
Neighborhood clean-up & beautification	5	3	2	10	
Neighborhood Watch Programs	6	6	2	14	
Public Parks & Facilities	6	5	2	13	
Employment Opportunities	15	6	1	22	
GED Classes/High School	8	6	2	16	
English as a second language classes	7	5	0	12	
Adult Education or Night School	7	4	3	14	
Computer Skills Training	9	8	4	21	
Assistance to attend a trade or technical school/college	13	7	2	22	
Help finding ajob	12	7	2	21	
Financial Education / Helathy Eating Education Workshops	17	6	2	25	
Counseling Services	15	14	1	30	
Assistance with mental disabilities	18	9	2	29	
Assistance with physical disabilities	14	14	2	30	
Assistance with substance abuse	20	10	1	31	
Assistance for abuse or neglect	16	8	1	25	
After school Activities	12	8	2	22	
Programs & Activities for Seniors	15	12	1	28	
Housing Supply of Affordable Housing	24	18	6	48	
Help paying rent	23	21	9	53	Section 8 / PH
Help with utility bills	23	24	8	55	HEAP/SCP/WCP/PIPP
Emergency Shelter	17	8	3	28	
Mortgage payment assistance	14	5	2	21	
Medical Health Insurance/Affordable Medical Care	22	17	5	44	
Prescription Assistance	19	15	5	39	
TOTAL	514	340	102	956	