

Assisted Housing: Some facts from the Geauga Metropolitan Housing Authority

What is assisted housing?

The Geauga Metropolitan Housing Authority (GMHA) operates two programs – Public Housing and the Housing Choice Voucher program, previously known as Section 8. GMHA has 242 Public Housing (PH) units located in Chardon, Chagrin Falls, Middlefield, and Newbury. The Housing Choice Voucher (HCV) program administers 171 vouchers.

Public Housing involves properties GMHA owns and maintains, whereas HCV works with private landlords and provides assistance to individuals and families in approved, privately owned properties. In both programs participants pay rent based on 30% of their adjusted income.

Why is assisted housing important?

We provide housing for the elderly and disabled, Veterans, victims of domestic violence, as well as for those seeking to improve their lives and transition from government assistance to self-sufficiency. We provide housing to many people who would otherwise fall through the cracks and would be homeless.

Studies have demonstrated that stable housing is vital to the success of children in school. It should also be noted that the starting salary of many teachers would meet the income guidelines and qualify them for assisted housing.¹

Who qualifies for assistance?

Below is a list of some recent job openings within Geauga County² that would meet HUD established income eligibility for Public Housing:

1. Eligibility Referral Specialist II/Case Manager at JFS, starting at \$14.11 per hour, full time
2. Child Protective Social Worker at JFS, starting at \$16.50 per hour, full time
3. Family Life Intervention Program (FLIP) Case Manager at Geauga Court of Common Pleas, Probate/Juvenile Division, starting at \$17.79 per hour, full time.
4. Supervisor, Driver with Geauga County Transit, starting at \$18.03 per hour, full time. A single parent with this income would qualify for Public Housing.
5. Electrician with the Department of Water Resources, starting at \$20.32 per hour, full time. A single parent with this income would qualify for Public Housing.

As you can see by the examples above, individuals needing assistance can be your friends and neighbors, your children, or possibly even *you*. Most of us are only a job loss or major health issue away from needing assistance.

¹ Business and Professional People for the Public Interest, *Myths and Stereotypes about Affordable Housing*, para. 6 & 7. June 2004.

² Job descriptions from: <http://www.co.geauga.oh.us/Jobs>, accessed December 2015.

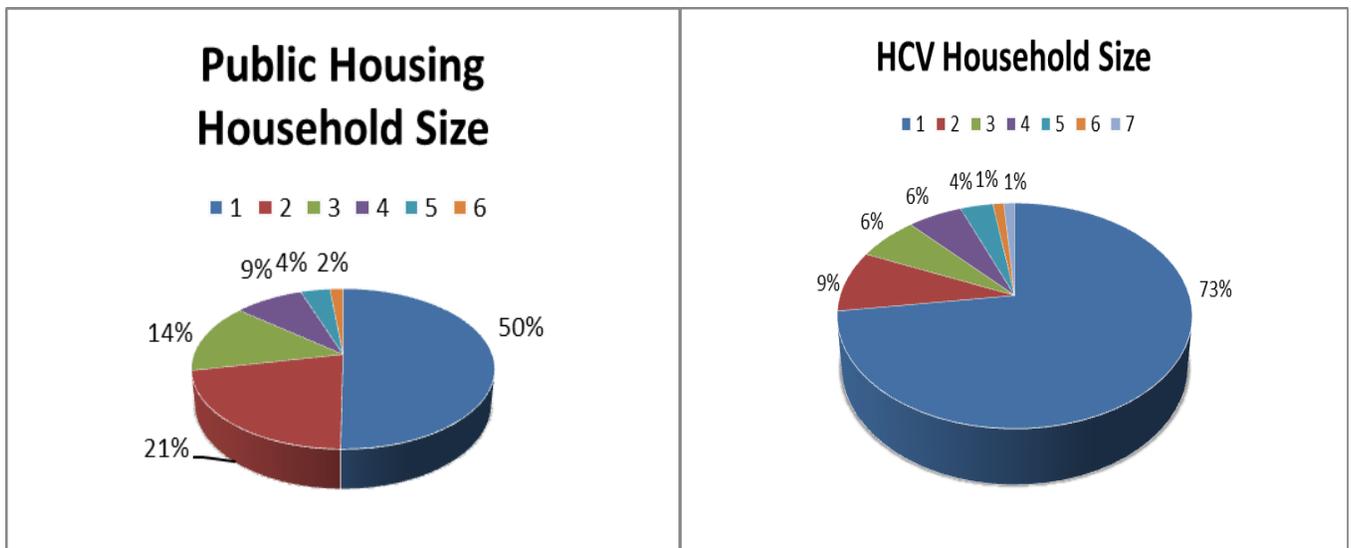
Myth: Troublemakers live in housing.

GMHA runs a criminal background check on every adult applicant prior to receiving assistance. We also run background checks on each adult participant annually. However, we also believe in second chances. Each applicant or participant is given the opportunity for a hearing to discuss negative findings. If there is good cause and sufficient documentation/information is provided, the applicant/participant may have their application reinstated or their assistance continued.

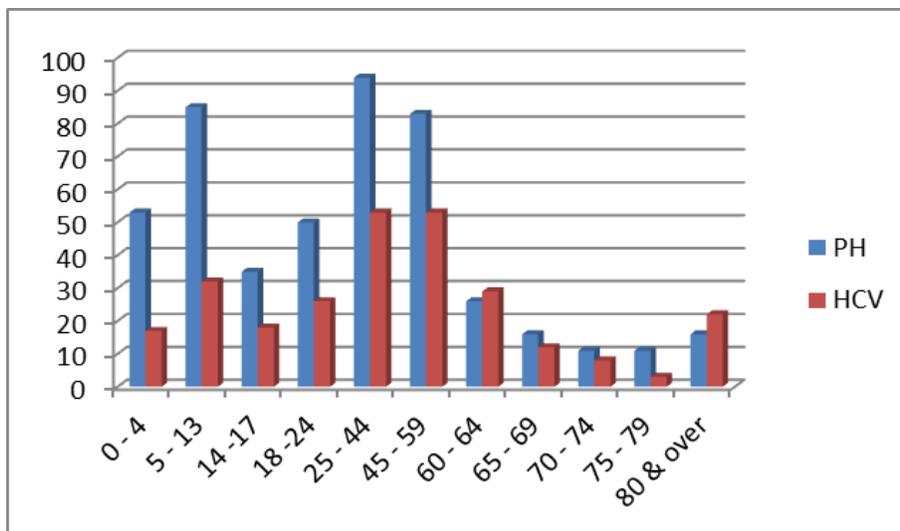
GMHA did not have any evictions or terminations of assistance for criminal activity last year and there have not been any this year. Happily, we can report that we have had at least 4 families move to private rentals and 3 purchased homes in 2014, and so far we have at least 5 families in private rentals and 2 homeowners this year.

Myth: Only big families live in housing.

As the graphs below demonstrate, the majority of GMHA's households are made up of one and two-person households. (Graphs reflect December 2015 data.)

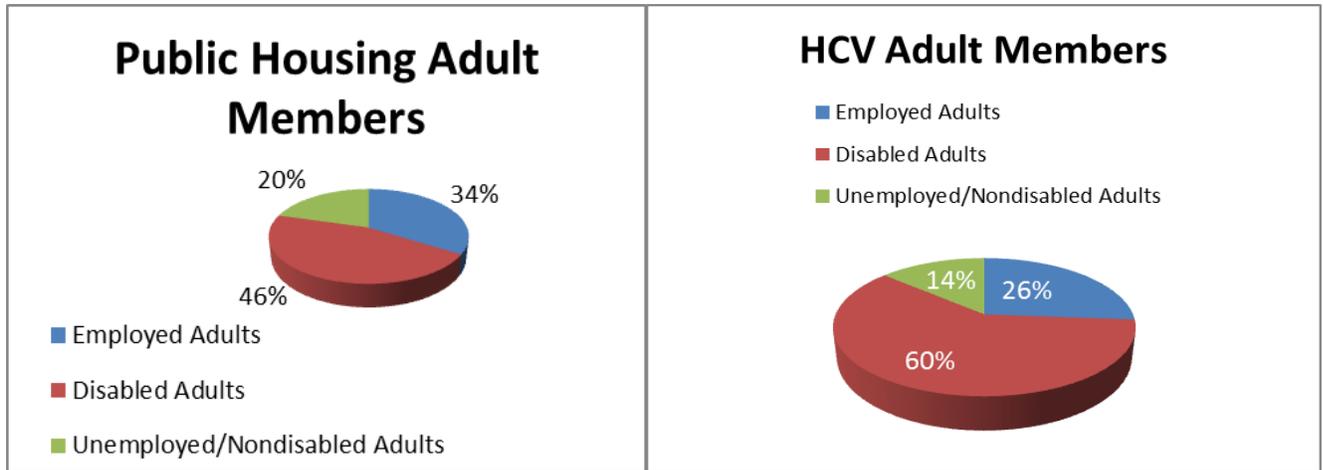


This next graph shows the age breakdown of the participants in both the Public Housing and Housing Choice Voucher Programs as of December 2015:



Myth: People who live in housing don't work.

The graphs below are a representation of all the adult household members receiving housing assistance. You will see that only a small percent of those who are not disabled are not working; **however, it is important to remember students are part of that percentage.** This information is based on December 2015 reports.



Not only do families on assistance work, they contribute a significant amount of taxable earnings to the community. Their income and assistance also helps support local businesses. Below is a summary of the income for our assisted families.

Breakdown of Income and Sources as of 12/10/2015

	CEII	CE/SW	SA	MM	HH	HCV	TOTAL PER INCOME TYPE
C	\$ 6,747.36	\$ 115,503.30	\$ 42,406.35	\$ 3,350.76	\$ -	\$ 61,106.33	\$ 229,114.10
G	\$ 11,076.00	\$ 145,596.00	\$ 53,748.00	\$ 45,888.00	\$ 33,458.00	\$ 174,750.00	\$ 464,516.00
M	\$ -	\$ 13,636.68	\$ 35,724.72	\$ 12,648.00	\$ -	\$ -	\$ 62,009.40
W	\$ 18,339.10	\$ 933,694.65	\$ 352,281.26	\$ 257,256.14	\$ 161,441.98	\$ 454,285.41	\$ 2,177,298.54
P	\$ -	\$ 15,729.48	\$ 13,032.00	\$ 42,300.77	\$ 15,765.08	\$ 84,333.96	\$ 171,161.29
SS	\$ -	\$ 230,492.16	\$ 76,725.60	\$ 402,298.68	\$ 349,566.36	\$ 916,626.00	\$ 1,975,708.80
T	\$ -	\$ 14,784.00	\$ 12,576.00	\$ -	\$ -	\$ 12,456.00	\$ 39,816.00
F	\$ -	\$ -	\$ 35,193.60	\$ 2,400.00	\$ -	\$ -	\$ 37,593.60
N	\$ -	\$ 62,229.86	\$ 58,021.96	\$ 8,410.50	\$ 12,268.60	\$ 109,155.60	\$ 250,086.52
B	\$ -	\$ 6,900.00	\$ 6,000.00	\$ 5,440.20	\$ -	\$ 4,690.00	\$ 23,030.20
SSI	\$ -	\$ 163,707.12	\$ 112,200.00	\$ 349,215.24	\$ 139,010.64	\$ 532,163.52	\$ 1,296,296.52
U	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,016.00	\$ 8,016.00
TOTAL PER DEVELOPMENT	\$ 36,162.46	\$ 1,702,273.25	\$ 797,909.49	\$ 1,129,208.29	\$ 711,510.66	\$ 2,357,582.82	\$ 6,734,646.97

Code

- C Child Support
- G Payments provided by a state, tribe or local government for medical or financial assistance. Ex. Food Stamps
- M Military wages
- W Wages, fees, tips, bonuses, etc.
- P Pensions, annuities, IRA's, etc.
- SS Social Security
- T TANF (Temporary Assistance to Needy Families)
- F Federal Wages
- N Non-Wage income. Financial aid, contributions from family, etc.
- B Business income
- SSI Supplemental Security Income
- U Unemployment

Myth: *People just stay in housing and never move on.*

Based on GMHA move-out reports, the average length of tenancy in public housing was 6.02 years for 2013, 5.83 for 2014, and 4.17 so far for 2015. For the HCV program, it was 8.02 years in 2013, 9.84 for 2014, and so far 10.61 for 2015.

Looking at our current participants, families have been in public housing an average of 6.66 years, and receiving HCV assistance for 6.93 years.

Other important information:

This year we finally saw the median income for Geauga County rise above 2010 figures. In 2010, the median income was \$64,800, in 2014 it was \$62,600, and according to HUD figures it is now \$66,100. Although median income dipped between 2010 and present figures, fair market rents (FMR's) were continually on the rise. In 2010 the fair market rent for a 3-bedroom unit was \$1,013 versus the current FMR of \$1,130 – an increase of 12% in rents, while the median income only increased 2% - and that was only during this past year. Based on zip codes, HUD is proposing the 2016 rent for a 3-bedroom unit range from \$890 in Novelty to \$1,530 in the Bainbridge area.

GMHA is also proud to have a Family Self Sufficiency program for both our PH and HCV programs. Through it we have seen families incomes increase significantly. We have also witnessed many participants complete their degrees and vocational training, improve credit scores, improve their self-confidence and enjoy a better quality of life. There have also been several participants move to private rentals and many who have purchased homes. We currently have three more families starting the homeownership process.

Closing:

We hope this information begins to dismiss some of the myths surrounding government assisted housing. Over the years we have watched individuals overcome significant barriers and traumatic events under the shelter of our programs. Public Housing and the Housing Choice Voucher programs also provide the opportunity for our elderly and disabled neighbors to remain close to their family and friends by offering affordable rents for quality housing. We welcome your questions and look forward to having meaningful, constructive conversations on how our programs can help those in need in our community and be a key to their success.



From our 2014 Family Self Sufficiency graduation ceremony.