

Question	Hancock	Hardin	Wyandot	Putnam
Disabled	0%	5.6%	8.3%	0%
Other	24%	22.2%	25%	18.8%
56. Hardin, Wyandot, Putnam if there was public transportation would you use it regularly	N/A	55.6%	54.8%	79.1%
57. Hancock residents are you aware of HATS	100%	N/A	N/A	N/A
58. Percent that has used HATS in the past year	35.2%	N/A	N/A	N/A
59. Why don't you use HATS				
Hours of service	7.9%	N/A	N/A	N/A
Timeliness	0%	N/A	N/A	N/A
Ride with others	5.3%	N/A	N/A	N/A
Cost	10.5%	N/A	N/A	N/A
Safety	0%	N/A	N/A	N/A
Other (have a car)	76.3%	N/A	N/A	N/A
60. Percent aware of HATS' half price fare for elderly and disabled riders	47.8%	8.3%	33.3%	14.3%
61. Number physically or mental handicapped	15	35	17	17
62. Percent of each race - Hispanic	5.4%	0%	0%	18.8%
Black	9%	0.6%	0%	1.8%
White	79.3%	98.2%	96.8%	73.5%
Asian	0%	0%	0%	0%
Bi-racial/multi-racial	5.4%	1.2%	2.1%	5.9%
Other	0.9%	0%	1.1%	0%
63. Number in the past two years that have felt discriminated against	3	5	1	1
64. Number in the past two years that have been turned down for rental housing because of children	1	2	0	3
65. Describe problems receiving services from social service agencies and health providers in the last two years	Listed Below	Listed Below	Listed Below	Listed Below
66. Who prepared 2013 IRS income taxes				
Yourself	27.6%	20.4%	6.1%	20%
Independent accountant	6.9%	9.3%	6.1%	8.9%
Volunteer	6.9%	3.7%	6.1%	13.3%
Friend/family	12.1%	5.6%	12.1%	6.7%
Professional tax service	20.7%	14.8%	18.2%	37.8%
Did not file	25.9%	46.3%	51.5%	13.3%
67. Average cost of tax preparation services	\$102	\$101.64	\$195	\$161.15
68. Percent aware of free tax clinics	68%	50%	60%	39.5%
69. Why didn't you chose to use them - Other	73.7%	40%	80%	85.7%
House of service	21.1%	20%	0%	0%
Refund delay	5.3%	40%	20%	14.3%
70. Normal source to find out about social service programs - Local newspaper	38.9%	32%	30.3%	32.5%
Local radio station	11.1%	36%	9.1%	7.5%
Friends/relatives	51.9%	64%	72.7%	55%
Local cable TV	24.1%	22%	24.2%	7.5%

Question	Hancock	Hardin	Wyandot	Putnam
Poster at store/laundry	13%	10%	9.1%	5%
County fair booths	7.4%	10%	6.1%	2.5%
Internet	37%	28%	36.4%	32.5%
Referrals from agencies	44.4%	28%	33.3%	55%
71. Services they are familiar with – Head Start	57.7%	50%	60.6%	58.5%
Woman, Infants, Children (WIC)	55.8%	52.3%	48.5%	61%
Home Weatherization	46.2%	38.6%	48.5%	39%
HEAP utility assistance	67.3%	88.6%	81.8%	75.6%
Small business development	17.3%	9.1%	9.1%	9.8%
Ohio Benefit Bank and EITC tax return aid	13.5%	13.6%	21.2%	14.6%
Emergency prescription aid	11.5%	13.6%	12.1%	7.3%
HATS public transportation	80.8%	6.8%	15.2%	12.2%
Emergency rent aid	26.9%	11.4%	21.2%	9.8%
SSI/SSDI application assistance	21.2%	34.1%	36.4%	14.9%
Individual Development Accounts (IDA)	9.6%	2.3%	6.1%	2.4%
72. If you moved to Findlay, what was the reason				
Job availability	36.1%	N/A	N/A	N/A
Services availability	16.7%	N/A	N/A	N/A
Family/friends	52.8%	N/A	N/A	N/A
Job transfer	11.1%	N/A	N/A	N/A
Low crime	16.7%	N/A	N/A	N/A
Schools	8.3%	N/A	N/A	N/A
Shopping options	8.3%	N/A	N/A	N/A
General environment	30.6%	N/A	N/A	N/A
73. Households bank accounts				
Checking account	87.5%	77.1%	87%	81.3%
Bank savings account	72.5%	68.8%	39.1%	43.8%
Any retirement/IRA accounts	25%	14.6%	21.7%	18.8%

QUESTION 12. IF ENROLLED IN A PRESCHOOL OR DAY CARE BUT NOT HEAD START, WHY NOT HEAD START?

Hancock County

- ◆ Didn't know
- ◆ Only want daycare

Hardin County

- ◆ home school
- ◆ Head start would take one child but not the other
- ◆ Too old

Wyandot County

- ◆ Would like to have child in head start but make too much
- ◆ List was too long

Putnam County

- ◆ Not religion-based
- ◆ Head Start is too far to drive
- ◆ My son went to the same school
- ◆ Don't know where

QUESTION 34. HOUSING ISSUES

Hancock County

- ◆ Window problems (10)
- ◆ Handicap accessibility (3)
- ◆ Roof problems (6)
- ◆ Septic/plumbing issues (4)
- ◆ Old framing
- ◆ Mold (2)
- ◆ Bad electric wiring
- ◆ Gutter issues (2)
- ◆ Ceiling tiles falling down, no flooring
- ◆ Stove needs replaced
- ◆ Lack of insulation (4)
- ◆ No washer/dryer
- ◆ Doors problems (2)
- ◆ Heating/cooling unit damaged

Hardin County

- ◆ Window problems (7)
- ◆ Door problems (4)
- ◆ Plumbing problems (4)
- ◆ Roof problems (7)
- ◆ Electrical (5)
- ◆ Heating problems (2)
- ◆ Lack of insulation (2)
- ◆ Floor problems (4)
- ◆ Furnace is very old and is not working well
- ◆ Kitchen ceiling fell down (2)
- ◆ Old baseboard heat (2)
- ◆ We have an 11 month old daughter and our apartment has become dangerous
- ◆ Both front door and side door needs a porch. The steps are dangerous.
- ◆ Handicap accessibility (2)
- ◆ Ceiling fans
- ◆ Kitchen cabinets are broken

Wyandot County

- ◆ Door problems (5)
- ◆ No smoke detectors
- ◆ Window problems (7)

- ◆ Electrical (4)
- ◆ Ceiling problems (2)
- ◆ Plumbing (3)
- ◆ Bathtub wall needs fixed
- ◆ Floor problems (2)
- ◆ Roof problems (2)
- ◆ Chipped paint, landlord won't fix issues, no exhaust fan on stove
- ◆ Carpet replaced (2) and vinyl floors replaced
- ◆ Oven door does not work right, missing towel bar
- ◆ Lack of insulation
- ◆ Light fixtures, water pressure
- ◆ No sub-pump under the house so there is 3-6 inches of standing water under house

Putnam County

- ◆ Door problems (6)
- ◆ Plumbing problems (4)
- ◆ Siding damage
- ◆ Electrical (4)
- ◆ Roof problems (7)
- ◆ Window problems (7)
- ◆ Central air issues
- ◆ Deep well pump motor burned out. You must buy (drinking, cooking) water.
- ◆ Toilet is leaking water from bottom of tank
- ◆ Furnace breaks down all time (2)
- ◆ Drafty floors, possibly need floor boards replaced - water damage on bathroom floor (2), needs bath for disability, help with driveway repair
- ◆ Kitchen sink leaking, mold (2)
- ◆ Insulation (3)
- ◆ Floors falling out, axel rusting, bath tub leaks

QUESTION 65. DESCRIBE PROBLEMS RECEIVING SERVICES FROM SOCIAL SERVICE AGENCIES AND HEALTH PROVIDERS IN THE LAST TWO YEARS

Hancock County

- ◆ Too long
- ◆ Getting a hold of my case workers
- ◆ Didn't know about them
- ◆ Old balances at eye doctor (\$64) and dental center (\$75) must be paid before I can schedule an appointment. They are the only providers that accept Medicaid
- ◆ Used to use HATS to go to work but then they told me I would need my schedule 2 weeks ahead and I only get it a few days before the working week
- ◆ Christian clearinghouse (food pantry) won't help with food because they say she has too much money, but the money runs out too quickly
- ◆ Had trouble obtaining food stamps
- ◆ Assistance with housing due to age - because we weren't younger and didn't have children - no help was available
- ◆ Veteran's administration - having trouble receiving medical benefits

Hardin County

- ◆ Food stamps say we make too much
- ◆ I'm on spenddown at end of 2011, I turned in quite a bit \$78,000 worth toward spenddown, had to have my things scanned four times because they kept losing us. Would of helped with medical sat on case, never did anything came or next review and state hearing, just wanted me to go away. I have to catch all up. There error
- ◆ Calling the office and talking to someone. I always have to leave a message and they never call back
- ◆ They refused to do tests on all 3 of us.
- ◆ Wishes someone would look in to renting to her even though she has a felony

Wyandot County

- ◆ Can't get help with food stamps - asking unreasonable working conditions and can't work
- ◆ Had trouble getting food stamps
- ◆ There are zero services available for people who had zero children at home, always say too much income!
- ◆ Having trouble getting enough food/money to pay for household and food resources
- ◆ I make too much money for food stamps etc...
- ◆ I work a job but do not make enough to cover my needs since I am 7 months pregnant. I need help but since I work I don't get the help I need.
- ◆ Food, affordable housing assistance, and job searching

Putnam County

- ◆ Housing
- ◆ Medicaid wanted too much money before paying anything
- ◆ No rent money, prescription help told don't qualify
- ◆ Not taking Buckeye and/or Medicare
- ◆ Health issues. very little "over income"

Appendix C

HHWP Community Action Commission
122 Jefferson St.
P.O. Box 179
Findlay, OH 45839
Phone: 419-423-3755
Fax: 419-423-4115
Email: dsalucci@hhwpcac.com
Website: www.hhwpcac.org

Appendix C: Demographics

Description	Source	Hancock	Hardin	Wyandot	Putnam	Total
Population 2000	2000 Census	71,295	31,945	22,908	34,726	160,874
Population 2010	2010 Census	74,782	32,058	22,615	34,499	163,954
Population 2012	2012 American Community Survey	75,043	31,986	22,626	34,445	164,100
Percent Change	2000 to 2012	5.26%	0.13%	-1.23%	-0.81%	2.01%
Number Below Poverty	2000 Census	5,176	3,928	1,241	1,908	12,253
Number Below Poverty	2012 American Community Survey	10,732	4,771	2,773	2,236	20,512
Percent Below Poverty	2012 American Community Survey	14.6%	16%	8.2%	10.1%	12.9%
Percent Change	2000 to 2012	7.6%	6.0%	2.9%	4.1%	5.8%
Number 0-4 Below Poverty	2012 American Community Survey	1,252	566	142	293	2,253
Percent 0-4 Below Poverty	2012 American Community Survey	27.7%	28.3%	10.4%	11.9%	21.8%
Number <150% Poverty	2012 American Community Survey	17,706	8,318	3,890	4,804	34,718
Race: White	2012 American Community Survey	70,460	30,877	22,074	33,307	156,718
Race: Hispanic	2012 American Community Survey	3,409	421	508	1,891	6,229
Race: Minority	2012 American Community Survey	4,583	1,109	552	1,138	7,382
Percent Unemployment 2014	U.S. Bureau of Labor Statistics	5.2%	6.4%	6.4%	6.3%	5.8%
Percent Job Growth 2007-2012	Ohio Office of Policy, Research and Strategic Planning	-1.8%	-3.0%	-9.7%	-0.8%	X
Number of Businesses 2013	Ohio Office of Policy, Research and Strategic Planning	1,250	463	528	804	3,045
Median Household Income	2012 American Community Survey	\$49,350	\$40,732	\$46,129	\$60,693	X
Per Capita Income	2012 American Community Survey	\$25,785	\$19,804	\$22,682	\$25,160	X
Percent High School Graduates	Ohio Office of Policy, Research and Strategic Planning	90.9%	86.6%	88.6%	91.7%	X
Percent College Graduates (Bachelor's or higher)	Ohio Office of Policy, Research and Strategic Planning	24.6%	14.0%	13.1%	19.7%	X
Percent Houses <1940	Ohio Office of Policy, Research and Strategic Planning	27.0%	31.3%	37.4%	27.6%	X
Percent Houses >2000	Ohio Office of Policy, Research and Strategic Planning	10.9%	9.9%	9.7%	11.4%	X
Median House Value	Ohio Office of Policy, Research and Strategic Planning	\$129,800	\$99,100	\$105,400	\$133,700	X
Fair Market Rent 2bed	2014 Fair Market Rent U.S. HUD	\$629	\$614	\$626	\$614	X
Rental Vacancy Rate	2012 American Community Survey	8.5%	10.0%	5.9%	4.7%	X
Percent of Population with a Disability	2012 American Community Survey	10.8%	14.2%	9.8%	13.7%	X
Percent with no Bank Relat.	2010 US Treasury	5.4%	9.4%	4.3%	3.3%	X
Percent Child w/Elevated Lead Levels	2012 Ohio Department of Health	0.15%	0.77%	0.34%	0.00%	X
Percent Receiving Public Assistance	April 2014 Department of Job & Family Services	9.3%	12.1%	8.0%	7.6%	X
Number of Crimes Reported	Ohio Office of Policy, Research and Strategic Planning	2,518	939	53	125	3,635

Number of Children Born Per County of Residence Per Year						
Source: Ohio Department of Health, Center for Public Health Statistics and Informatics	Year	Hancock	Hardin	Wyandot	Putnam	Total
	2010	870	412	260	483	2025
	2009	962	401	285	499	2147
	2008	951	403	287	518	2159

2014 Number of/Where Preschool Children Are Served

Number of Children Born Per County of Residence Per Year
(Ohio Dept. of Health Information Warehouse)

	Hancock	Hardin	Wyandot	Putnam
2009	962	401	285	499
2010	870	412	260	483
2011	882	353	245	432
Totals	2714	1166	790	1414

Where Preschool Age Children are Being Served

Based on September 2014 Survey of Childcare and Public Preschool Providers

	Hancock	Hardin	Wyandot	Putnam
# of Private Preschools	22	5	5	9
# of Public Preschools	9	4	5	6
# Disabled/IEPs	183	25	55	63
# Served by Itinerant Staff at Home/Other Preschools	6	6	3	5
# Served in Public Preschools	395	138	136	236
# Served in Private Preschools	693	183	159	454
# Served in Head Start	160	118	59	57
Total # Served	1248	439	354	747

Estimated # of Children 3-4 Being Served Per County of Residence and Poverty Status

County	# Children Age 3-4 (born 09-11)	# Children Age 3-4 Served (per center survey)	# Children Age 3-4 Not Served	% Children <FPG (2013 Census Est.)	# Children Age 3-4<FPG	# Children Age 3-4<FPG Not Served
Hancock	2714	1248	1466	19.7%	535	289
Hardin	1166	439	727	23.1%	269	168
Wyandot	790	354	436	14.2%	112	62
Putnam	1414	747	667	10.1%	143	67
Totals	6084	2788	3296	-----	1059	586

The above chart indicates that there are **approximately 586 eligible children who are not being served in our four county areas**, either by child care centers, public preschools, or by Head Start. Due to the length of time it takes to gather census type data, this number is an estimate.

Types of Disabilities/IEP's Are Similar in All 4 Counties: Social/Emotional/Mental; Cognitive Delays/Disabilities; Communication/Speech/Deafness; Physical Disabilities requiring Physical/Occupational Therapy and/or Orthopedic Equipment; Premature Birth; Low Birth Weight; Medical Illnesses/Syndromes; Vision/Blindness; Developmental Disabilities

Services Available/Provided: Itinerant Services; Speech Therapy; Physical Therapy; Occupational Therapy; Transportation; Physician/Medical Interventions; Nutrition Counseling; Services for the Blind/Deaf; Counseling/Mental Health Services/Behavior Intervention Plans.

community needs assessment online tool

Supporting the Development of Comprehensive Community Needs Assessments

Prepared on May 12, 2014

Introduction and Overview

This report presents an overview of the current community conditions for the following areas (see map below):

- Hancock County, Ohio
- Hardin County, Ohio
- Putnam County, Ohio
- Wyandot County, Ohio



- This report includes information derived from national sources on:

Population Profile

- Population Change
- Age and Gender Demographics
- Race Demographics
- Veterans, Age and Gender Demographics

- Poverty, 2012
- Poverty Rate Change, 2000 - 2012
- Households in Poverty
- Poverty Rate (ACS)
- Households in Poverty by Family Type
- Household Poverty Rate by Family Type
- Child (0-17) Poverty Rate Change, 2000 - 2012
- Child (0-4) Poverty Rate Change, 2000 - 2012
- Child (5-17) Poverty Rate Change, 2000 - 2012
- Child (0-17) Poverty Rate (ACS)
- Child (0-4) Poverty Rate (ACS)
- Child (5-17) Poverty Rate (ACS)
- Seniors in Poverty
- Employment
 - Current Unemployment
 - Unemployment Change
 - Household Income
 - Commuter Travel Patterns, 2008 - 2012
 - Travel Time to Work
 - Thirteen Month Unemployment Rates
 - Five Year Unemployment Rate
- Education
 - Educational Attainment
 - Adult Literacy
 - Veterans - Educational Attainment
- Housing
 - Housing Age
 - Homeowners
 - Vacancy Rates
 - Number of Unsafe, Unsanitary Homes
- Income
 - Income Levels, 2008 - 2012
 - Household Income
- Nutrition
 - Free and Reduced Lunch Program
 - Households Receiving SNAP by Poverty Status (ACS)
- Health Care
 - Federally Qualified Health Centers
 - Medicare and Medicaid Providers
 - Persons Receiving Medicare
 - Uninsured Population

Population Profile

Population Profile: Population Change

Population change within the 4 county report area from 2000-2012 is shown in Table 1. During the twelve-year period, total population estimates for the report area grew by 2.01%, increasing from 160,874 persons in 2000 to 164,100 persons in 2012. The greatest growth occurred in Hancock County, Ohio, which experienced a 5.26% increase in population, whereas Wyandot County, Ohio, experienced a -1.23% change.

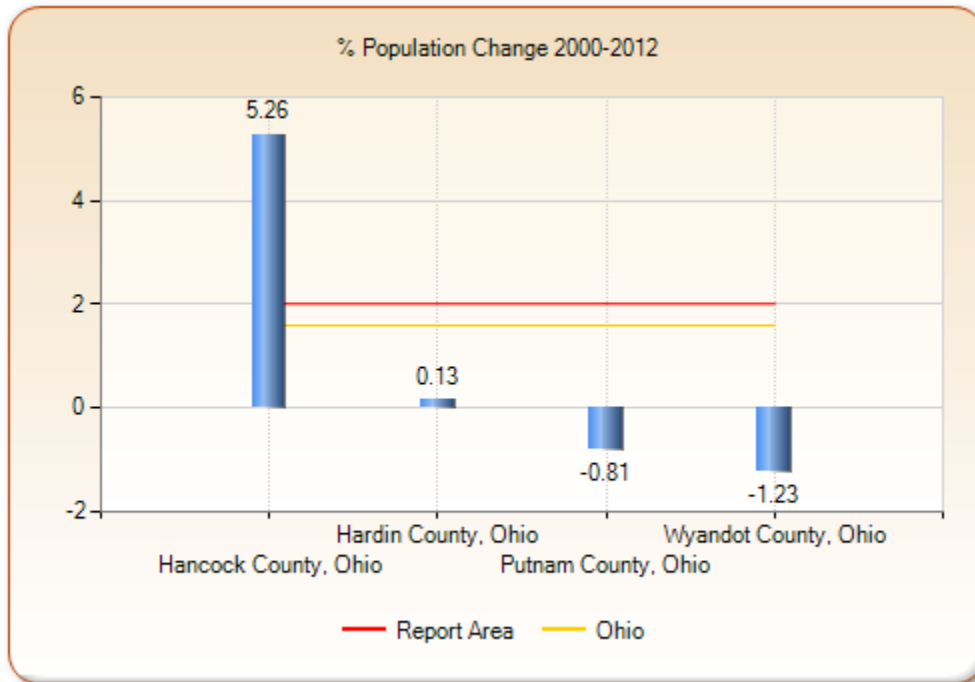


Table 1. Population Change 2000 - 2012

Geographic Area	Census 2000 Population	ACS 2008-2012 Population	Population Change	% Change
Hancock County, Ohio	71,295	75,043	3,748	5.26
Hardin County, Ohio	31,945	31,986	41	0.13
Putnam County, Ohio	34,726	34,445	-281	-0.81
Wyandot County, Ohio	22,908	22,626	-282	-1.23
Report Area	160,874	164,100	3,226	2.01
Ohio	11,353,140	11,533,561	180,421	1.59

Source: [U.S. Census Bureau, Population Division, Census 2010. Release Date: February 2011](#) and [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013](#).

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Geographic Area	0 to 4		5 to 17		18 to 64		65 and over
	M	F	M	F	M	F	
Hancock County, Ohio	2,255	2,360	6,515	6,429	22,782	23,725	4,327
Hardin County, Ohio	1,075	946	2,912	2,585	9,999	10,142	1,630
Putnam County, Ohio	1,323	1,157	3,344	3,275	10,423	9,971	1,885
Wyandot County, Ohio	691	697	2,117	1,958	6,770	6,667	1,402
Report Area	5,344	5,160	14,888	14,247	49,974	50,505	9,244
Ohio	363,672	349,148	1,024,930	980,328	3,550,163	3,630,718	619,266
United States	10,291,124	9,846,760	27,554,024	26,287,952	96,618,000	97,869,408	5,754,421

Population Profile: Age and Gender Demographics

Year population estimates for the report area, the female population, comprised 51.74% of the report area, while the male population represented 48.72%.

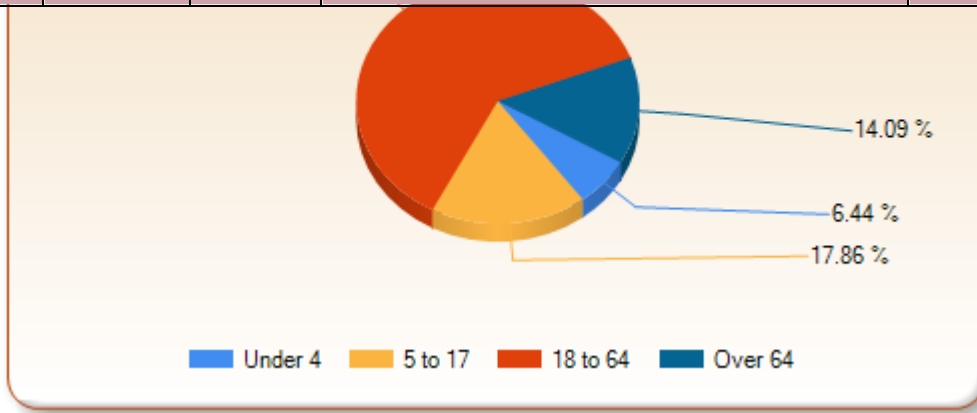


Table 2. Population By Gender, 2008 - 2012

Over 64

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)
 The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Geographic Area	White		Black		Asian		Hispanic		Other		Total
	M	F	M	F	M	F	M	F	M	F	
Hancock County, Ohio	34,128	36,352	634	563	73	84	593	679	10	38	3
Hardin County, Ohio	15,243	15,634	162	79	61	25	83	103	11	8	2
Putnam County, Ohio	16,673	16,624	149	87	12	11	37	0	0	0	2
Wyandot County, Ohio	10,857	11,217	63	2	0	0	99	136	0	4	
Report Area	76,901	79,817	908	681	146	120	775	955	21	50	8
Ohio	4,689,552	4,888,180	667,513	735,725	10,430	11,017	93,759	102,636	1,109	1	120,0
United States	113,159,432	116,139,472	18,509,428	20,316,420	1,258,126	1,270,974	7,055,679	7,804,116	257,706	25	6,696

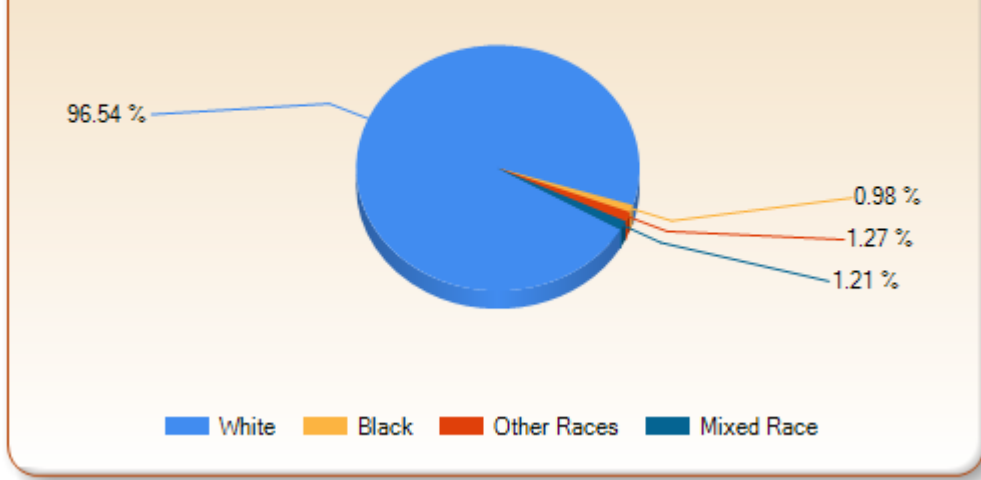


Table 3. Population By Race, 2008 - 2012



Mixed Race
n

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](http://www.census.gov)
The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Population Profile: Veterans, Age and Gender Demographics

Table 4 shows the numbers of veterans living in the 4 county report area. In the adult population, the greatest percentage (10.13%) of veterans live in Hancock County, Ohio, while Putnam County, Ohio, has the smallest percentage of Veterans (7.85%). 9.43% of the adult population in the report area are veterans, which is less than the national average of 9.34%.

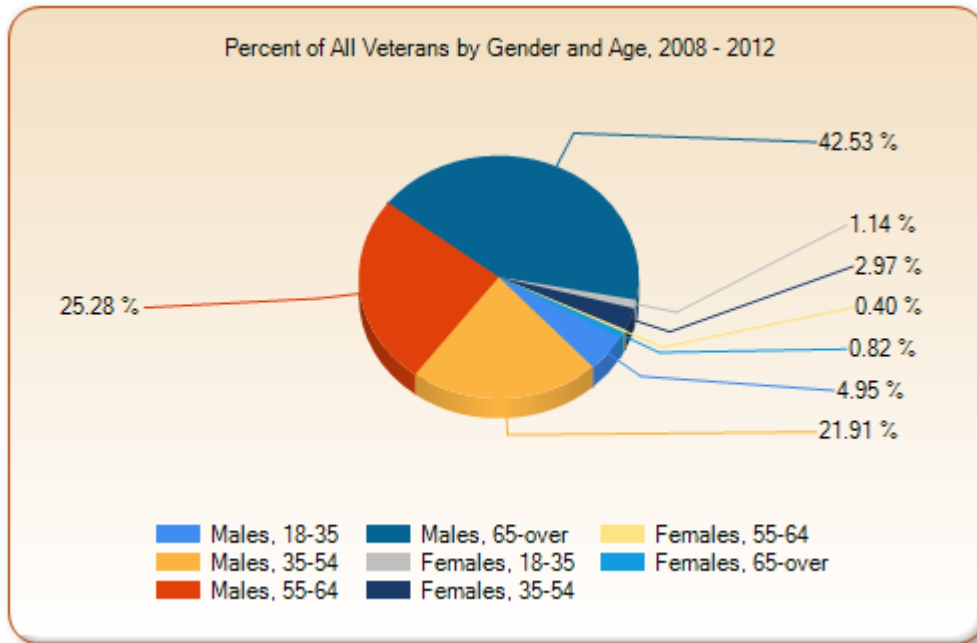


Table 4. Age and Gender Demographics of Veterans, 2008 - 2012

Geographic Area	Veterans			Percent of Population over 18 by Gender		
	Total	Males	Females	Total	Males	Females
Hancock County, Ohio	5,820	5,516	304	10.13	20.09	1.01
Hardin County, Ohio	2,254	2,125	129	9.21	17.91	1.02
Putnam County, Ohio	1,990	1,907	83	7.85	15.21	0.65
Wyandot County, Ohio	1,664	1,555	109	9.71	18.67	1.24
Report Area	11,728	11,103	625	9.43	18.45	0.97
Ohio	893,168	839,955	53,213	10.14	19.85	1.16
United States	21,853,912	20,306,044	1,547,868	9.34	17.94	1.28

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Population Profile: Poverty, 2012

2012 poverty estimates show a total of 20,512 persons living below the poverty rate in the report area. In 2012, Hardin County, Ohio, had the highest poverty rate (16.3 percent), while Putnam County, Ohio, had the lowest poverty rate (8.2 percent).

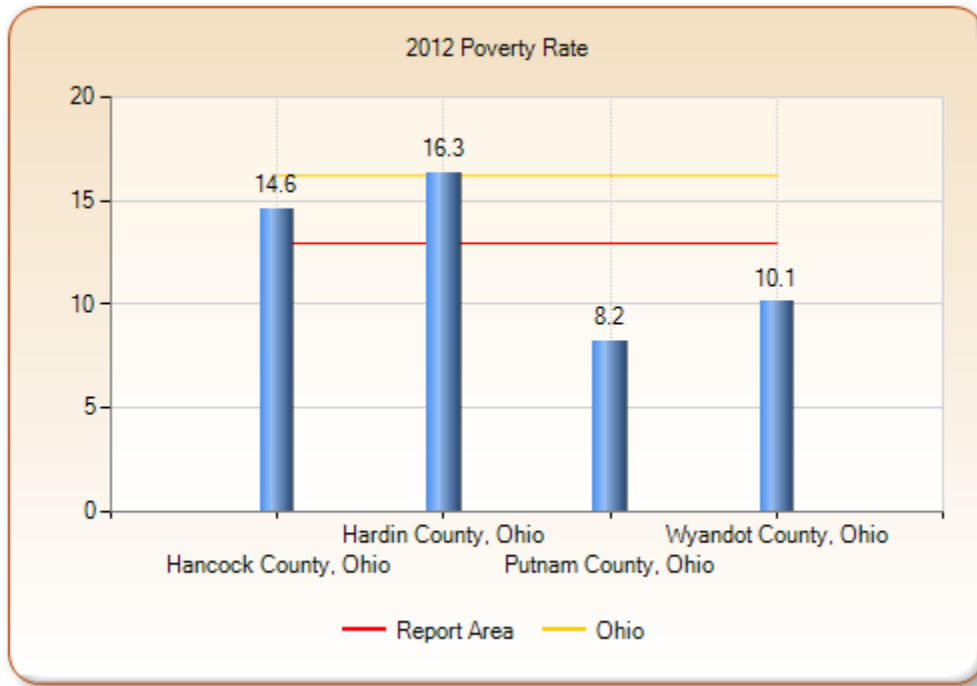


Table 5. Poverty, 2012

Geographic Area	All Ages		Age 0-17		Age 5-17	
	Number of Persons	Poverty Rate	Number of Persons	Poverty Rate	Number of Persons	Poverty Rate
Hancock County, Ohio	10,732	14.6	3,340	19.7	2,103	17.0
Hardin County, Ohio	4,771	16.3	1,636	23.1	1,124	21.8
Putnam County, Ohio	2,773	8.2	875	10.1	574	9.1
Wyandot County, Ohio	2,236	10.1	745	14.2	503	13.0
Report Area	20,512	12.9	6,596	17.4	4,304	15.5
Ohio	1,818,886	16.2	617,006	23.6	411,818	21.4
United States	48,760,123	15.9	16,396,863	22.6	11,086,537	21.0

Source: [U.S. Census Bureau, Small Area Income and Poverty Estimates \(SAIPE\), 2012](#). Estimates for 2012 were released in December 2013.

Population Profile: Poverty Rate Change, 2000 - 2012

Poverty rate change in the 4 county report area from 2000 to 2012 is shown in Table 6. According to the U.S. Census, the poverty rate for the 4 county area increased by 5.8%, compared to a national increase of 4.6%. Hancock County, Ohio County experienced the greatest change in poverty, increasing by 7.6% from 2000-2012 and Putnam County, Ohio County experienced the least amount of change, increasing by 2.9%.

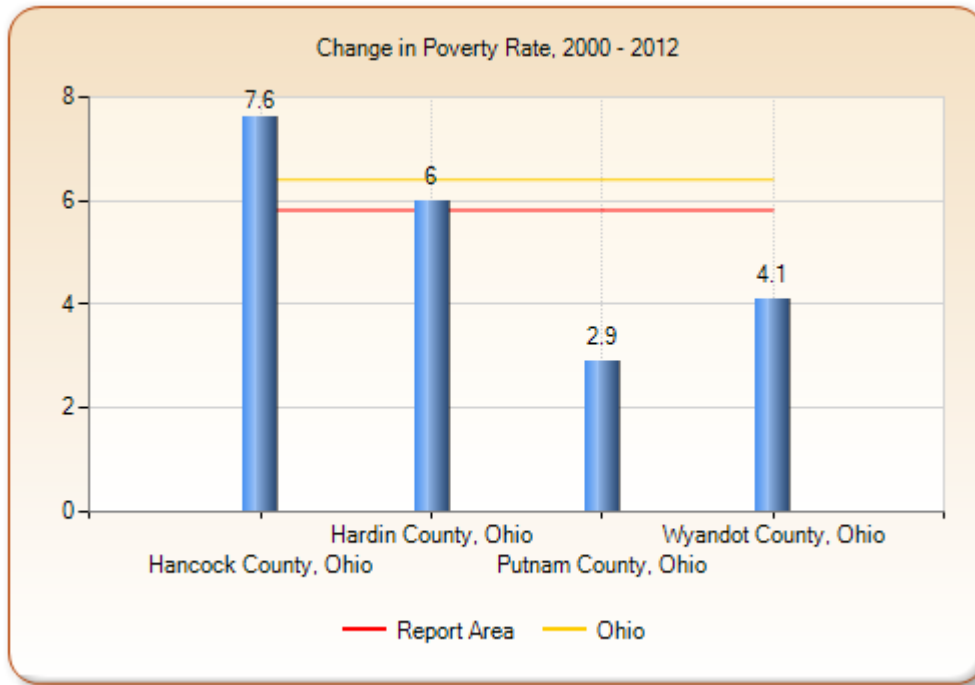


Table 6. Change in Poverty Rate, 2000 - 2012

Geographic Area	Persons in Poverty, 2000	Poverty Rate, 2000	Persons in Poverty, 2012	Poverty Rate, 2012	Change in Poverty Rate, 2000 - 2012
Hancock County, Ohio	4,928	7.0	10,732	14.6	7.6
Hardin County, Ohio	3,064	10.3	4,771	16.3	6.0
Putnam County, Ohio	1,835	5.3	2,773	8.2	2.9
Wyandot County, Ohio	1,350	6.0	2,236	10.1	4.1
Report Area	11,177	7.1	20,512	12.9	5.8
Ohio	1,088,381	9.8	1,818,886	16.2	6.4
United States	31,581,086	11.3	48,760,123	15.9	4.6

Source: [U.S. Census Bureau, Small Area Income and Poverty Estimates \(SAIPE\), 2012](#). Estimates for 2011 were released in December 2012.

Population Profile: Households in Poverty

Table 7 shows the number and percentage of households in poverty in the 4 county report area. At 6.8 percent, Putnam County, Ohio, had the lowest percentage of households in poverty while the Hardin County, Ohio, had the largest percentage of households in poverty. In 2012, it is estimated that there were 7,942 households, or 12.31 percent, living in poverty within the report area.

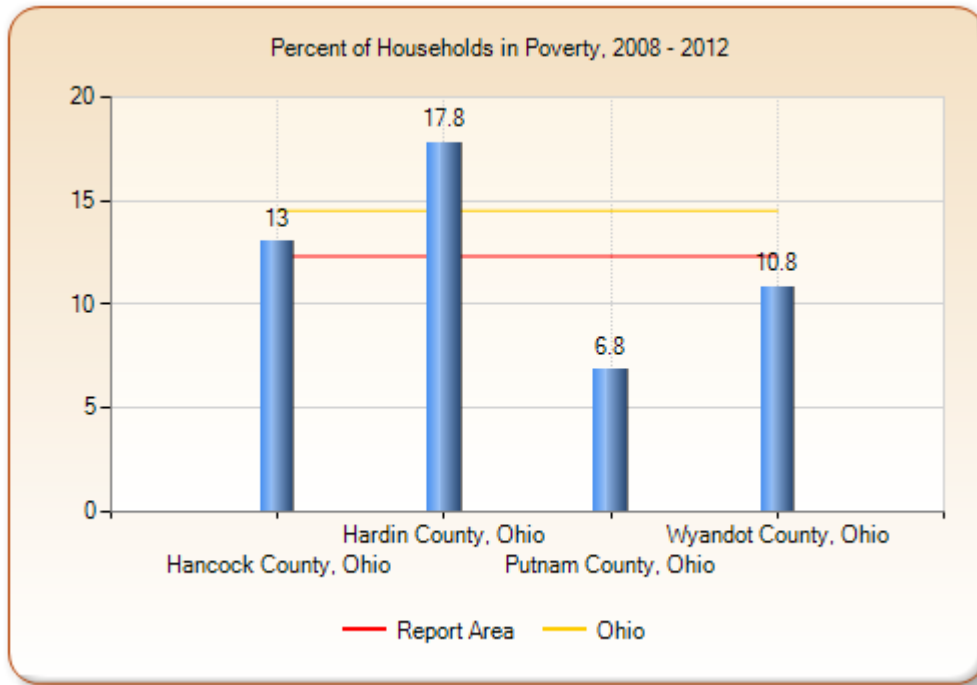


Table 7. Households in Poverty, 2008 - 2012

Geographic Area	Total Households, 2008/2012	Households in Poverty, 2008/2012	% Households in Poverty, 2008/2012
Hancock County, Ohio	30,342	3,943	13.0
Hardin County, Ohio	11,822	2,104	17.8
Putnam County, Ohio	13,083	889	6.8
Wyandot County, Ohio	9,281	1,006	10.8
Report Area	64,528	7,942	12.3
Ohio	4,555,709	662,157	14.5
United States	115,226,800	15,920,513	13.8

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is an average of data collected from 2008 through 2012.

Population Profile: Poverty Rate (ACS)

Table 8 shows the total population estimates for all persons in poverty for the 4 county report area. According to the American Community Survey 5 year estimates, an average of 12.51 percent of all persons lived in a state of poverty during the 2008 - 2012 period. Putnam County, Ohio, had the lowest poverty rate (7.5 percent) while Hardin County, Ohio, had the highest poverty rate of 18 percent. The poverty rate for all persons living in the 4 county report area is less than the national average of 14.9 percent.

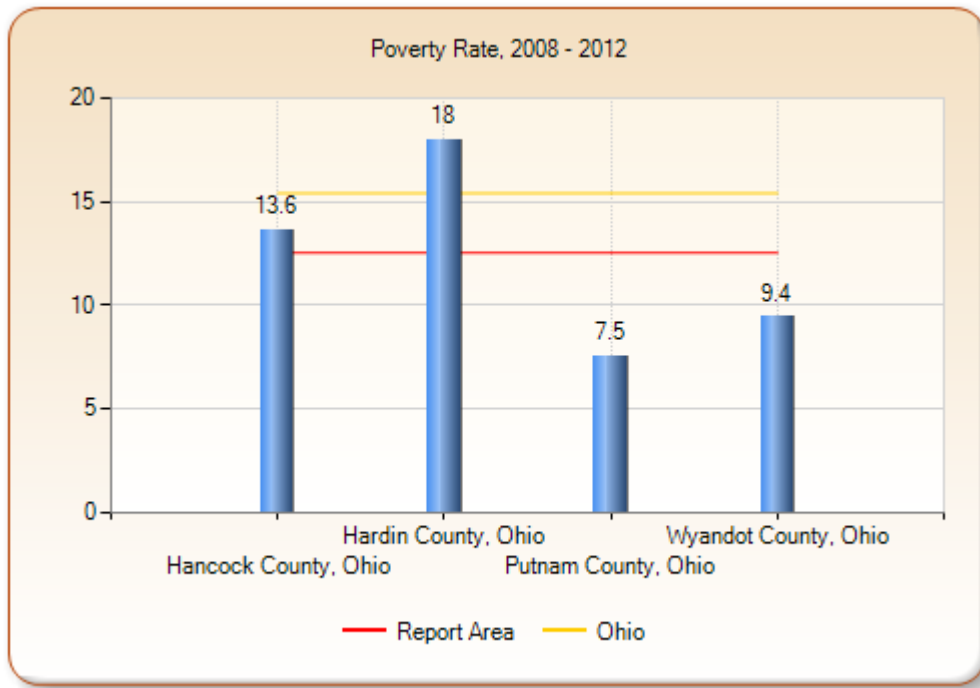


Table 8. Poverty Rate (ACS), 2008 - 2012

Geographic Area	Poverty Rate for All Persons		
	Total Population	In Poverty	Poverty Rate
Hancock County, Ohio	73,158	9,930	13.6
Hardin County, Ohio	29,761	5,364	18.0
Putnam County, Ohio	34,050	2,541	7.5
Wyandot County, Ohio	22,172	2,075	9.4
Report Area	159,141	19,910	12.5
Ohio	11,222,568	1,723,485	15.4
United States	301,333,408	44,852,528	14.9

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Population Profile: Households in Poverty by Family Type

Table 9 shows the number of households in poverty by type in the 4 county report area. At 207 households, Wyandot County, Ohio, had the lowest number of female-headed households in poverty while Hancock County, Ohio, had the largest number of female-headed households in poverty. The U.S. Census Bureau estimates that there were 3,658 households living in poverty within the report area.

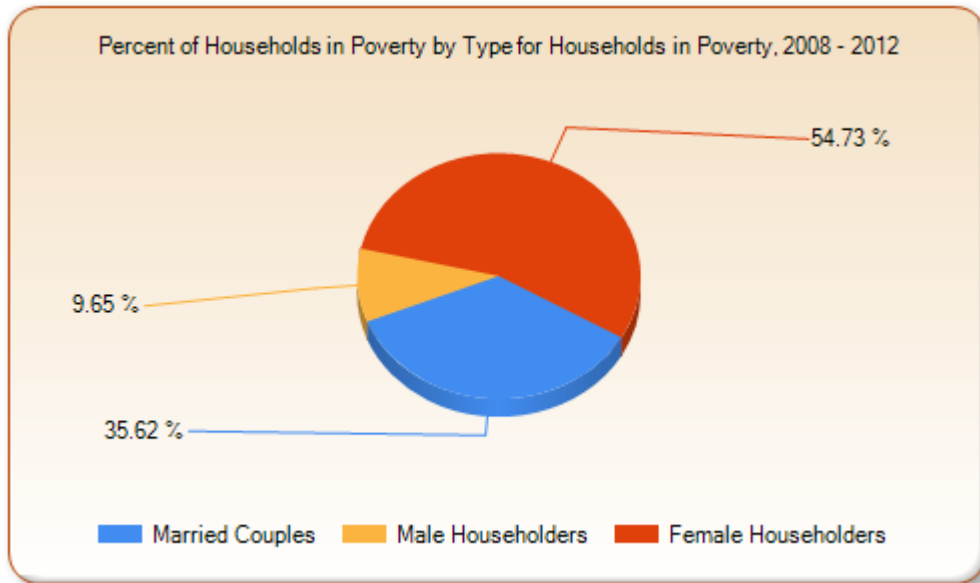


Table 9. Households in Poverty by Family Type, 2008 - 2012

Geographic Area	Total Households, 2007-2011	Households in Poverty			
		Overall	Married Couples	Male Householder	Female Householder
Hancock County, Ohio	20,365	2,038	639	222	1,177
Hardin County, Ohio	7,832	781	404	72	305
Putnam County, Ohio	9,725	469	134	22	313
Wyandot County, Ohio	6,266	370	126	37	207
Report Area	44,188	3,658	1,303	353	2,002
Ohio	2,962,217	332,154	98,150	35,794	198,210
United States	76,595,552	8,363,024	3,031,161	873,067	4,458,796

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013](#). The 2012 American Community Survey 5-year data is an average of data collected from 2008 through 2012.

Note: The poverty rate for Household type is based on the total number of households for that household type.

Population Profile: Household Poverty Rate by Family Type

Table 10 shows percentage of households in poverty by household type in the 4 county report area. At 3.2 percent, Putnam County, Ohio, had the lowest percentage of female-headed households in poverty while the Hancock County, Ohio, had the largest percentage of female-headed households in poverty. In 2012, it is estimated that 8.28 percent of all households were living in poverty within the report area, compared to the national average of 10.9 percent. Of the households in poverty, female headed households represented 54.73 percent of all households in poverty, compared to 9.65 and 35.62 percent of households headed by males and married couples, respectively.

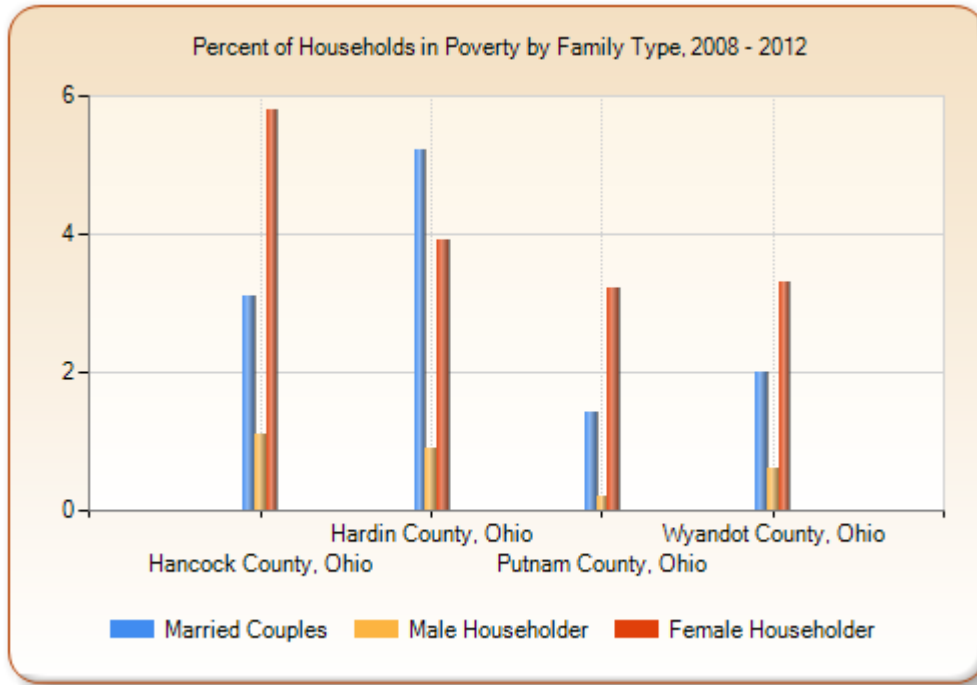


Table 10. Household Poverty Rate by Family Type, 2008 - 2012

Geographic Area	All Types	Married Couples	Male Householder	Female Householder
Hancock County, Ohio	10.0	3.1	1.1	5.8
Hardin County, Ohio	10.0	5.2	0.9	3.9
Putnam County, Ohio	4.8	1.4	0.2	3.2
Wyandot County, Ohio	5.9	2.0	0.6	3.3
Report Area	8.3	2.9	0.8	4.5
Ohio	11.2	3.3	1.2	6.7
United States	10.9	4.0	1.1	5.8

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2012](#). The 2013 American Community Survey 5-year data is an average of data collected from 2008 through 2012.

Note: The poverty rate for Household type is based on the total number of households for that household type.

Population Profile: Child (0-17) Poverty Rate Change, 2000 - 2012

The poverty rate change for all children in the 4 county report area from 2000 to 2012 is shown in Table 11. According to the U.S. Census, the poverty rate for the 4 county area increased by 7.6%, compared to a national increase of 6.4 percent. Hancock County, Ohio, experienced the greatest change in poverty, increasing by 10.2% from 2000-2012 and Putnam County, Ohio, experienced the least amount of change, increasing by 3.8 percent.

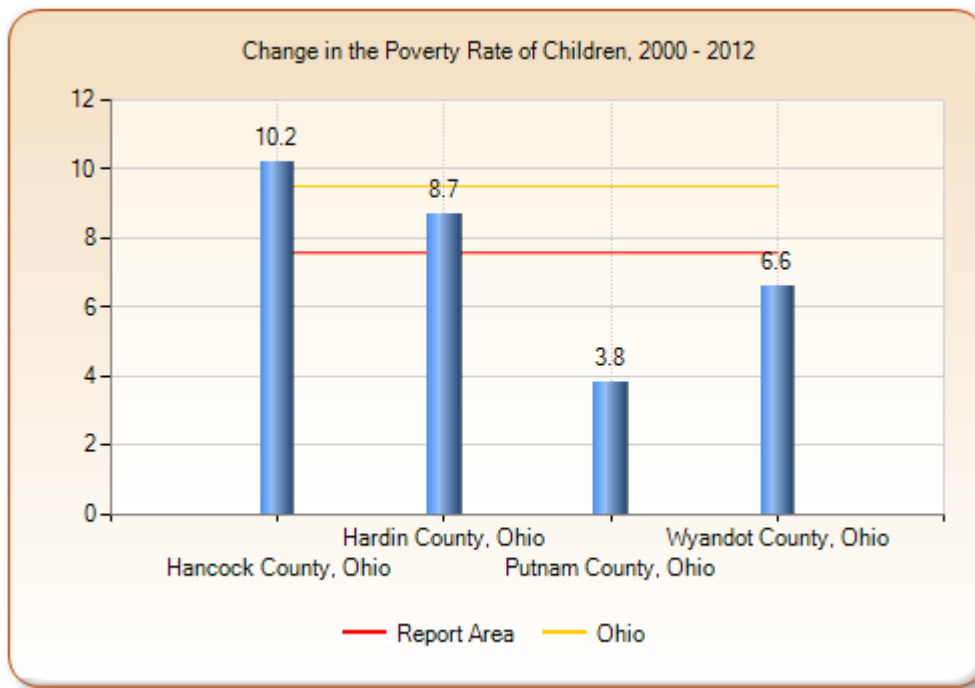


Table 11. Change in Childhood (0-17) Poverty Rate, 2000 - 2012

Geographic Area	ChiChildren in Poverty, 2000	Poverty Rate, 2000	Children in Poverty, 2012	Poverty Rate, 2012	Change in Poverty Rate, 2000 - 2012
Hancock County, Ohio	1,710	9.5	3,340	19.7	10.2
Hardin County, Ohio	1,083	14.4	1,636	23.1	8.7
Putnam County, Ohio	631	6.3	875	10.1	3.8
Wyandot County, Ohio	435	7.6	745	14.2	6.6
Report Area	3,859	9.4	6,596	16.9	7.6
Ohio	400,440	14.1	617,006	23.6	9.5
United States	11,587,118	16.2	16,396,863	22.6	6.4

Source: [U.S. Census Bureau, Small Area Income and Poverty Estimates \(SAIPE\), 2012.](#)

Population Profile: Child (0-4) Poverty Rate Change, 2000 - 2012

The poverty rate change for children under five years of age in the 4 county report area from 2000 to 2012 is shown in Table 12. According to the U.S. Census, the poverty rate for the 4 county area increased by 9.4%, compared to a national increase of 6.5 percent. Hancock County, Ohio, experienced the greatest change in poverty, increasing by 14.4% from 2000 - 2012 and Putnam County, Ohio, experienced the least amount of change, increasing by 2.9 percent.

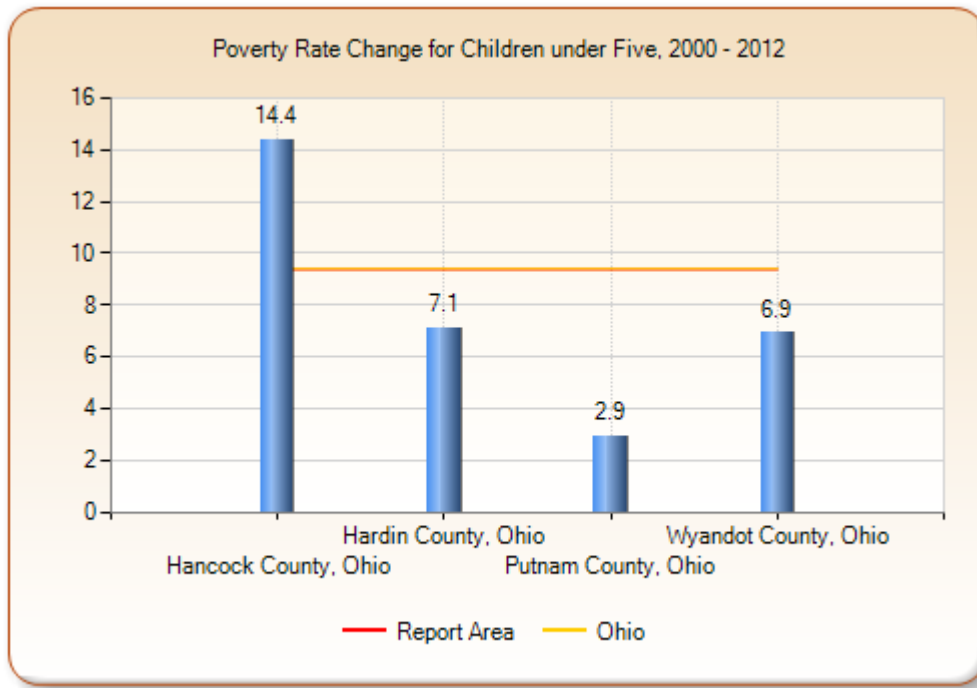


Table 12. Poverty Rate Change for Children under Five, 2000 - 2012

Geographic Area	Children 0-4 in Poverty, 2000	Poverty Rate, 2000	Children 0-4 in Poverty, 2012	Poverty Rate, 2012	Change in Poverty Rate, 2000 - 2012
Hancock County, Ohio	630	12.6	1,237	27.0	14.4
Hardin County, Ohio	398	19.5	512	26.6	7.1
Putnam County, Ohio	249	9.9	301	12.8	2.9
Wyandot County, Ohio	162	10.6	242	17.6	6.9
Report Area	1,439	13.0	2,292	22.4	9.4
Ohio	160,729	20.3	205,188	29.7	9.4
United States	4,050,543	20.3	5,310,326	26.9	6.5

Source: [U.S. Census Bureau, Small Area Income and Poverty Estimates \(SAIPE\), 2012.](#)

Population Profile: Child (5-17) Poverty Rate Change, 2000 - 2012

The poverty rate change for children ages five to seventeen in the 4 county report area from 2000 to 2012 is shown in Table 13. According to the U.S. Census, the poverty rate for the 4 county area increased by 7.5%, compared to a national increase of 6.4%. Hardin County, Ohio, experienced the greatest change in poverty, increasing by 9.3% from 2000-2012 and Putnam County, Ohio, experienced the least amount of change, increasing by 4%.

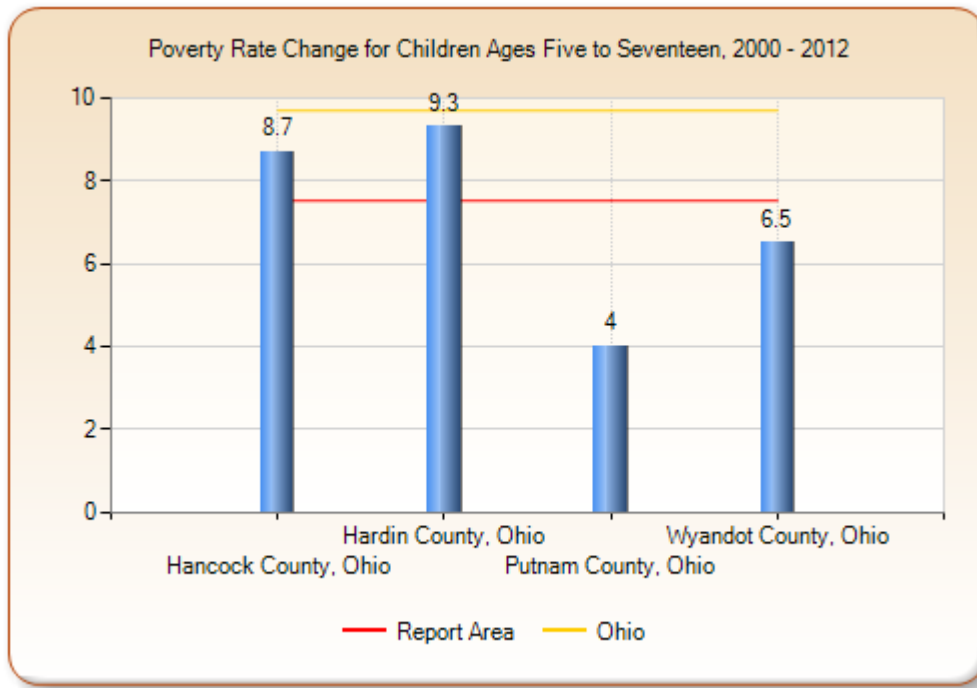


Table 13. Poverty Rate Change for Children Ages Five to Seventeen, 2000 - 2012

Geographic Area	Children 5-17 in Poverty, 2000	Poverty Rate, 2000	Children 5-17 in Poverty, 2012	Poverty Rate, 2012	Change in Poverty Rate, 2000 - 2012
Hancock County, Ohio	1,080	8.3	2,103	17.0	8.7
Hardin County, Ohio	685	12.5	1,124	21.8	9.3
Putnam County, Ohio	382	5.1	574	9.1	4.0
Wyandot County, Ohio	273	6.5	503	13.0	6.5
Report Area	2,420	8.0	4,304	15.5	7.5
Ohio	239,711	11.7	411,818	21.4	9.7
United States	7,536,575	14.6	11,086,537	21.0	6.4

Source: [U.S. Census Bureau, Small Area Income and Poverty Estimates \(SAIPE\), 2012.](#)

Population Profile: Child (0-17) Poverty Rate (ACS)

Table 14 shows the population and poverty estimates for children in the 4 county report area. According to the American Community Survey 5 year data, an average of 16.10 percent of children lived in a state of poverty during the 2012 calendar year. Putnam County, Ohio, had the lowest poverty rate (9.7 percent) while Hardin County, Ohio, had the highest child poverty rate of 22.2 percent. The poverty rate for children living in the 4 county report area is less than the national average of 20.8 percent.

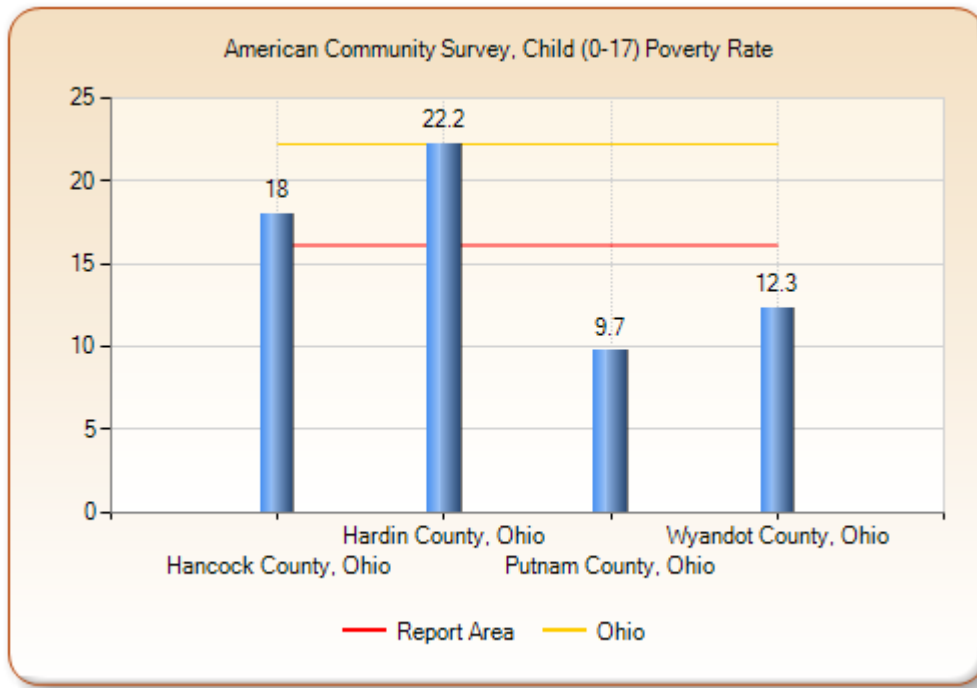


Table 14. American Community Survey, Child (0-17) Poverty Rate

Geographic Area	Children, Ages 0 - 17 years		
	Total Population	In Poverty	Poverty Rate
Hancock County, Ohio	17,358	3,126	18.0
Hardin County, Ohio	7,360	1,635	22.2
Putnam County, Ohio	9,014	874	9.7
Wyandot County, Ohio	5,365	660	12.3
Report Area	39,097	6,295	16.1
Ohio	2,675,185	593,726	22.2
United States	72,869,120	15,188,844	20.8

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013](#).
The 2012 American Community Survey 5-year data is an average of data collected from 2008 through 2012.

Population Profile: Child (0-4) Poverty Rate (ACS)

Table 15 shows the population and poverty estimates for children under five years of age for the 4 county report area. According to the American Community Survey 5 Year data, an average of 21.77 percent of children under five years of age lived in a state of poverty during the 2012 calendar year. Wyandot County, Ohio, had the lowest poverty rate (10.4 percent) while Hardin County, Ohio, had the highest poverty rate for children under five years of age of 28.3 percent. The poverty rate for children under five years of age living in the 4 county report area is less than the national average of 24.1 percent.

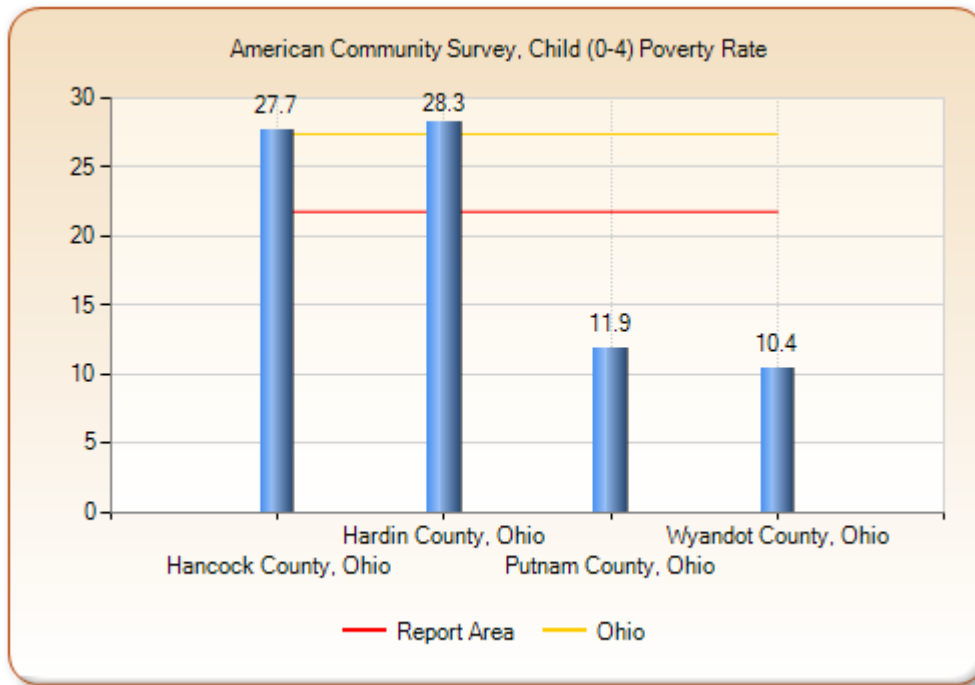


Table 15. Child (0-4) Poverty Rate

Geographic Area	Children, Ages 0 - 4 years		
	Total Population	In Poverty	Poverty Rate
Hancock County, Ohio	4,519	1,252	27.7
Hardin County, Ohio	1,998	566	28.3
Putnam County, Ohio	2,467	293	11.9
Wyandot County, Ohio	1,367	142	10.4
Report Area	10,351	2,253	21.8
Ohio	702,482	192,214	27.4
United States	19,835,588	4,776,397	24.1

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is an average of data collected from 2008 through 2012.

Population Profile: Child (5-17) Poverty Rate (ACS)

Table 16 shows the population and poverty estimates for children aged five to seventeen for the 4 county report area. According to the American Community Survey 5 year data, an average of 14.06 percent of children aged five to seventeen lived in a state of poverty during the 2012 calendar year. Putnam County, Ohio, had the lowest poverty rate (8.9 percent) while Hardin County, Ohio, had the highest poverty rate of 19.9 percent for children aged five to seventeen. The poverty rate for children age five to seventeen living in the 4 county report area is less than the national average of 19.6 percent.

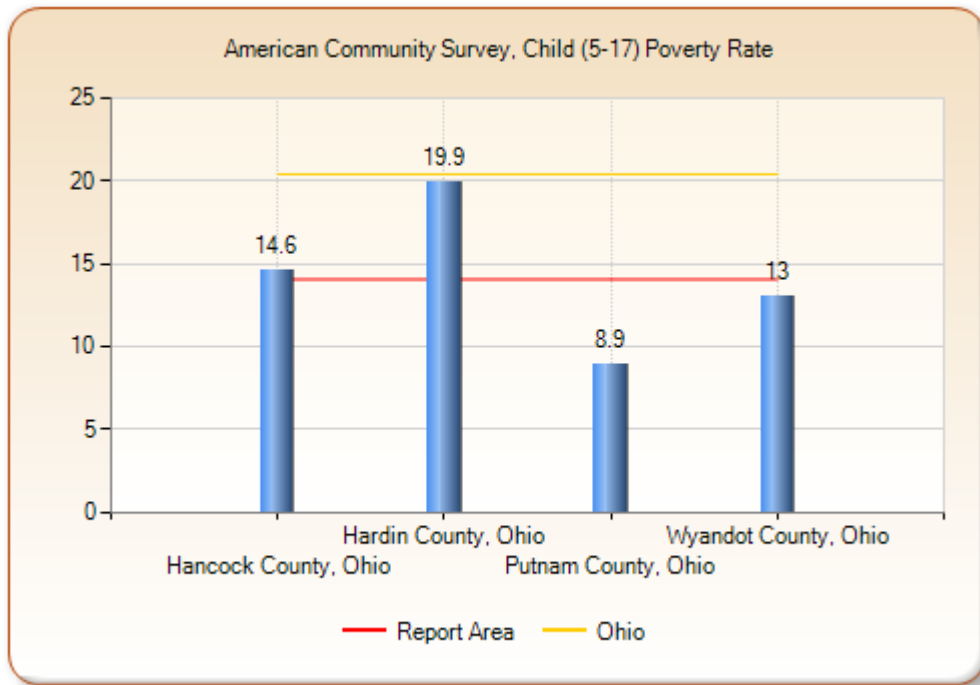


Table 16. Child (5-17) Poverty Rate

Geographic Area	Children, Ages 5 - 17 years		
	Total Population	In Poverty	Poverty Rate
Hancock County, Ohio	12,839	1,874	14.6
Hardin County, Ohio	5,362	1,069	19.9
Putnam County, Ohio	6,547	581	8.9
Wyandot County, Ohio	3,998	518	13.0
Report Area	28,746	4,042	14.1
Ohio	1,972,703	401,512	20.4
United States	53,033,532	10,412,447	19.6

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is an average of data collected from 2008 through 2012.

Population Profile: Seniors in Poverty

Poverty rates for seniors (persons age 65 and over) are shown in Table 17. At 5 percent, Hancock County, Ohio, had the lowest percentage of seniors in poverty while Hardin County, Ohio, had the highest percentage of seniors in poverty. According to American Community Survey estimates, there were 1,367 seniors, or 6 percent, living in poverty within the report area.

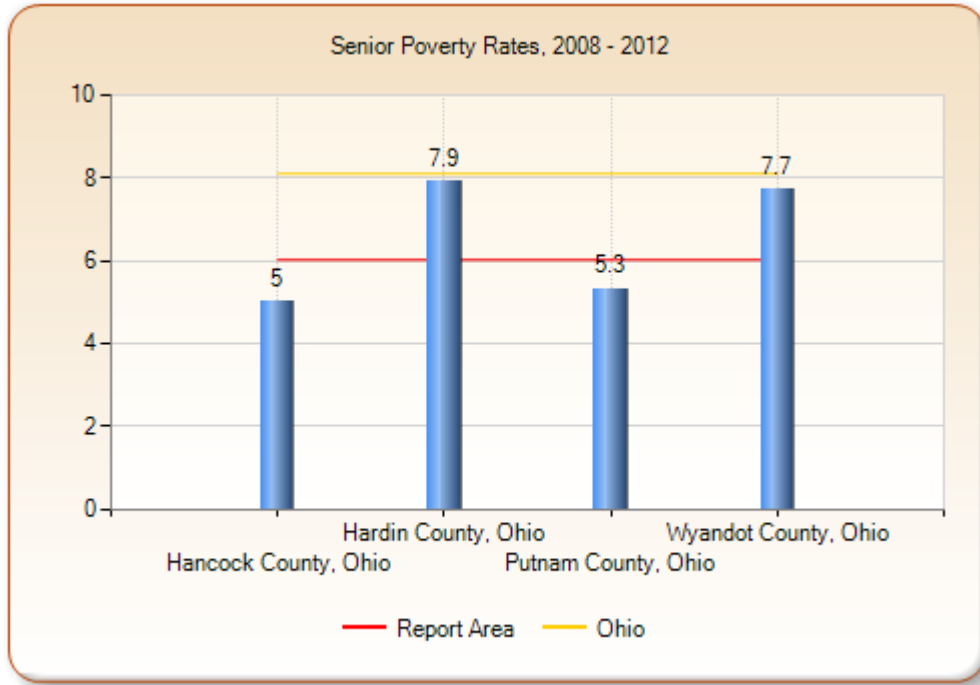


Table 17. Seniors in Poverty, 2008 - 2012

Geographic Area	Seniors	Seniors in Poverty	Senior Poverty Rate
Hancock County, Ohio	10,446	524	5.0
Hardin County, Ohio	4,143	327	7.9
Putnam County, Ohio	4,694	251	5.3
Wyandot County, Ohio	3,437	265	7.7
Report Area	22,720	1,367	6.0
Ohio	1,564,775	126,033	8.1
United States	39,358,824	3,702,237	9.4

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Employment

Employment: Current Unemployment

Labor force, employment, and unemployment data for each county in the 4 county report area is provided in Table 18. According to the U.S. Department of Labor in February, unemployment in the report area varies from 5.2 percent in Hancock County, Ohio to 6.4 percent in Hardin County, Ohio. Overall, the report area experienced an average 5.8 percent unemployment rate in February 2014.

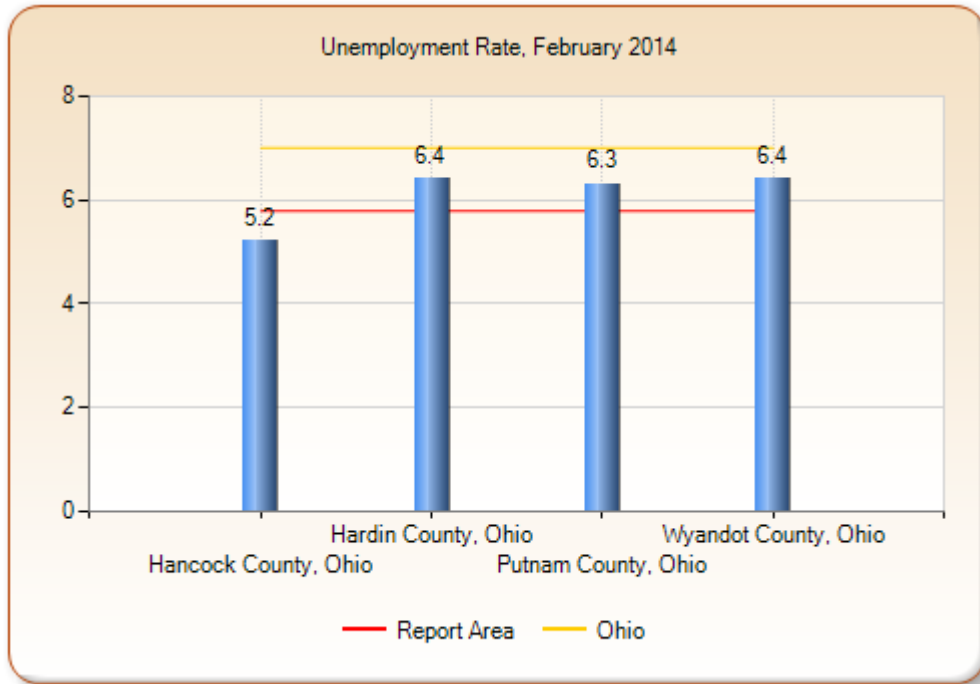


Table 18. Employment/Unemployment Information, February 2014

Geographic Area	Labor Force	Employment	Unemployment	Unemployment Rate
Hancock County, Ohio	39,949	37,885	2,064	5.2
Hardin County, Ohio	14,923	13,962	961	6.4
Putnam County, Ohio	17,336	16,249	1,087	6.3
Wyandot County, Ohio	10,923	10,228	695	6.4
Report Area	83,131	78,324	4,807	5.8
Ohio	5,700,036	5,301,466	398,570	7.0
United States	156,199,010	145,135,159	11,063,851	7.1

Source: [U.S. Department of Labor, Bureau of Labor Statistics, Local Area Unemployment Statistics, April 9, 2014.](#)

Employment: Unemployment Change

Unemployment change within the 4 county report area during the 1-year period from February 2013 to February 2014 is shown in the chart below. According to the U.S. Department of Labor, unemployment for this one year period fell from 5,995 persons to 4,807 persons, a rate change of -1.41 percent. The greatest change in the unemployment rate occurred in Wyandot County, Ohio, with a rate increase of 2 while the smallest change was in Putnam County, Ohio, with a rate increase of 1 percent.

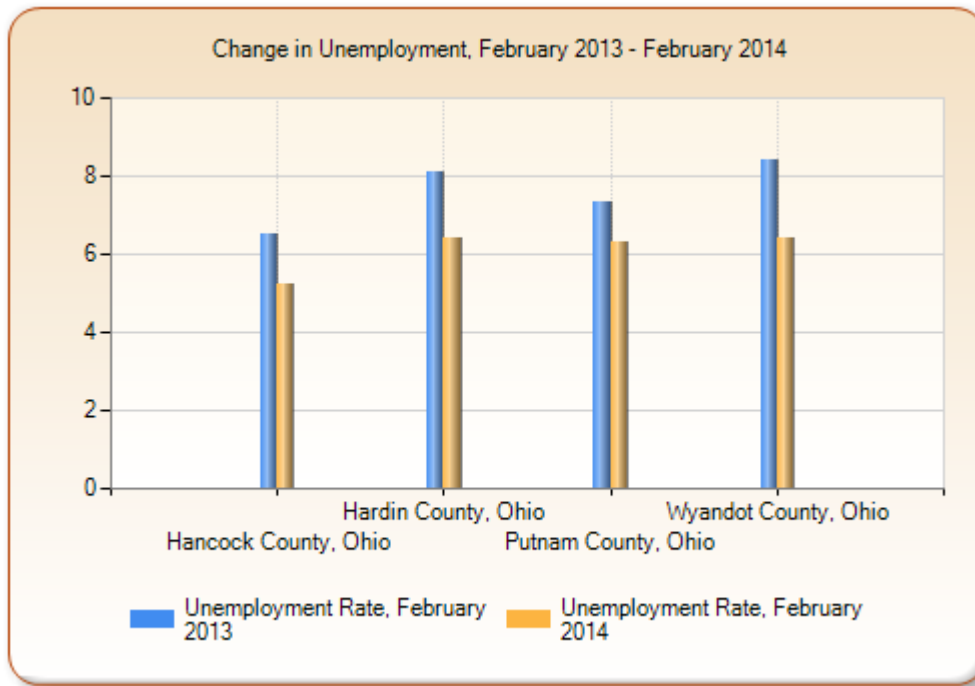


Table 19. Change in Unemployment, February 2013 - February 2014

Geographic Area	Unemployment, February 2013	Unemployment, February 2014	Unemployment Rate, February 2013	Unemployment Rate, February 2014
Hancock County, Ohio	2,614	2,064	6.50	5.20
Hardin County, Ohio	1,179	961	8.10	6.40
Putnam County, Ohio	1,273	1,087	7.30	6.30
Wyandot County, Ohio	929	695	8.40	6.40
Report Area	5,995	4,807	7.19	5.78
Ohio	462,700	398,570	8.10	7.00
United States	12,665,680	11,063,851	8.10	7.10

Source: [U.S. Department of Labor, Bureau of Labor Statistics, Local Area Unemployment Statistics, April 9, 2014.](#)

Employment: Household Income

Median annual household incomes in the 4 county report area are shown in Table 20. According to the U.S. Census, Median Annual Household Incomes ranged from a low of \$42,023 in Hardin County, Ohio to a high of \$57,079 in Putnam County, Ohio in 2012.

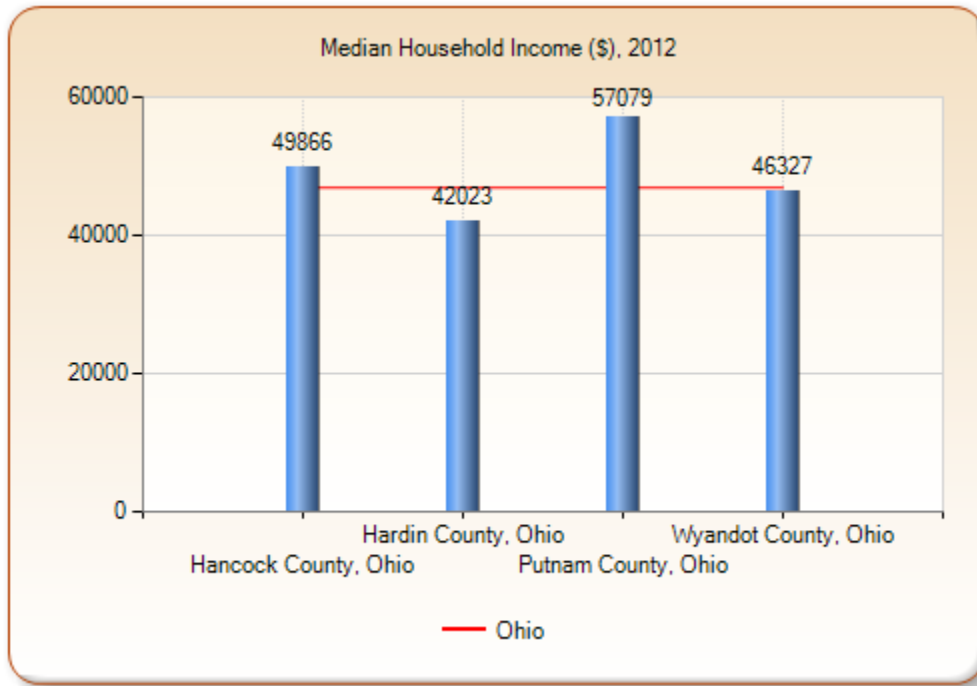


Table 20. Median Annual Household Income, 2012

Geographic Area	Median Household Income (\$)
Hancock County, Ohio	49,866
Hardin County, Ohio	42,023
Putnam County, Ohio	57,079
Wyandot County, Ohio	46,327
Ohio	46,873
United States	51,371

Source: [U.S. Census Bureau, Small Area Income and Poverty Estimates \(SAIPE\), 2012](#). Estimates for 2012 were released in December 2013.

Employment: Commuter Travel Patterns, 2008 - 2012

Table 21 shows the method of transportation workers used to travel to work for the 4 county report area. Of the 77,272 workers in the report area, 92.55 percent, or 71,515 workers used private automobiles to travel to work. Of these, 83.19 percent drove to work alone while 9.36 percent carpooled. 0.32 percent of all workers reported that they used some form of public transportation, while 3.44 percent (or 2,659 workers) used some other means including walking, bicycles, and taxicabs to travel to work.

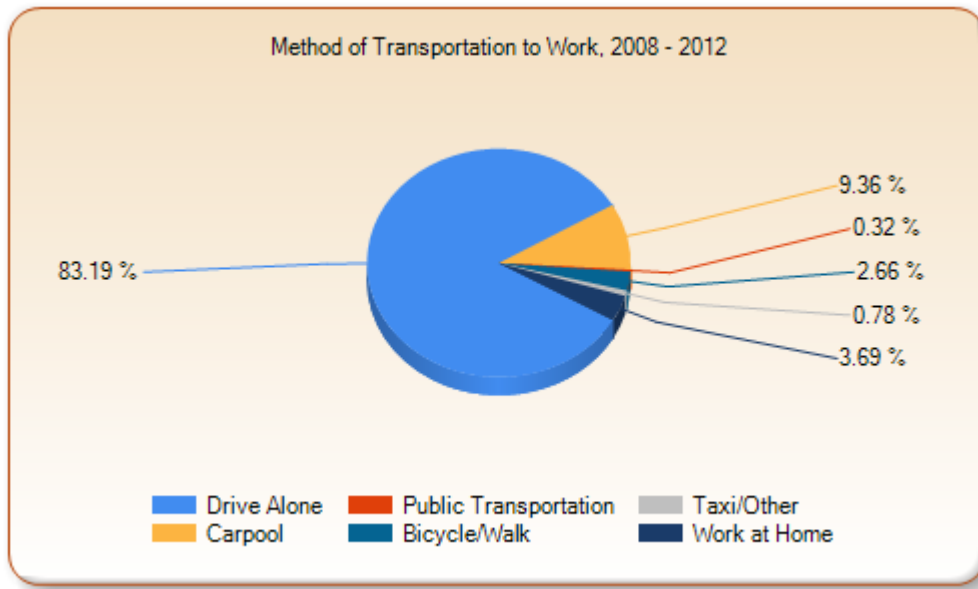


Table 21. Method of Transportation to Work

Geographic Area	Workers 16 and Up	Method of Transportation to Work (Percent)					
		Drive Alone	Carpool	Public Transportation	Bicycle/Walk	Taxi/Other	Work at Home
Hancock County, Ohio	35,953	83.7	8.9	0.2	2.9	0.7	3.6
Hardin County, Ohio	13,257	76.4	11.7	0.4	4.5	1.5	5.6
Putnam County, Ohio	17,396	86.2	8.5	0.3	1.4	0.5	3.2
Wyandot County, Ohio	10,666	85.1	9.4	0.6	1.8	0.8	2.3
Report Area	77,272	83.2	9.4	0.3	2.7	0.8	3.7
Ohio	5,196,293	83.1	8.3	1.7	2.6	0.8	3.5
United States	139,893,632	76.1	10.0	5.0	3.4	1.2	4.3

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)
 The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Employment: Travel Time to Work

Travel times for workers who travel (do not work at home) to work is shown in Table 22 for the 4 county report area. Hancock County, Ohio had the shortest median commute time of 16.49 minutes while Wyandot County, Ohio had the longest commute time at 22.16 minutes. The median commute time for the report area of 19 minutes is shorter than the national median commute time of 24 minutes.

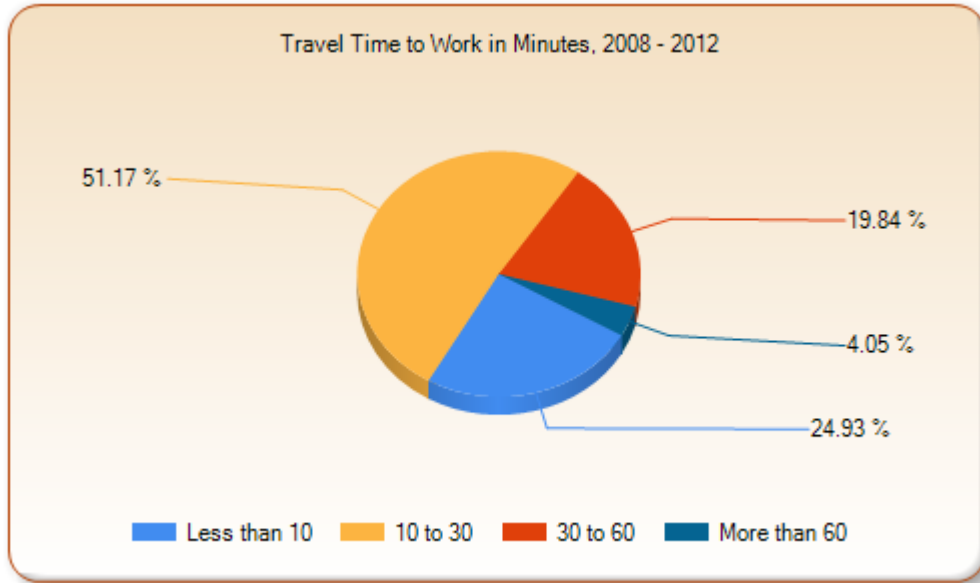


Table 22. Travel Time to Work, 2008 - 2012

Geographic Area	Workers 16 and Up	Travel Time to Work in minutes (Percent of Workers)				Average Commute Time (mins)
		Less than 10	10 to 30	30 to 60	More than 60	
Hancock County, Ohio	35,953.00	25.50	59.18	12.39	2.92	16.49
Hardin County, Ohio	13,257.00	25.86	40.91	27.78	5.45	21.84
Putnam County, Ohio	17,396.00	22.70	45.32	27.87	4.11	21.87
Wyandot County, Ohio	10,666.00	25.55	46.33	22.08	6.04	22.16
Report Area	77,272.00	24.02	49.29	19.11	3.90	19.00
Ohio	5,196,293.00	15.04	55.47	24.56	4.93	22.18
United States	139,893,632.00	13.65	50.79	27.48	8.07	24.35

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Employment: Thirteen Month Unemployment Rates

Unemployment change within the 4 county report area from February 2013 to February 2014 is shown in the chart below. According to the U.S. Department of Labor, unemployment for this thirteen month period fell from 7.19 percent to 5.78 percent. For February, the thirteen month unemployment change for the report area varies from 1 percent in Putnam County, Ohio to 2 percent in Wyandot County, Ohio.

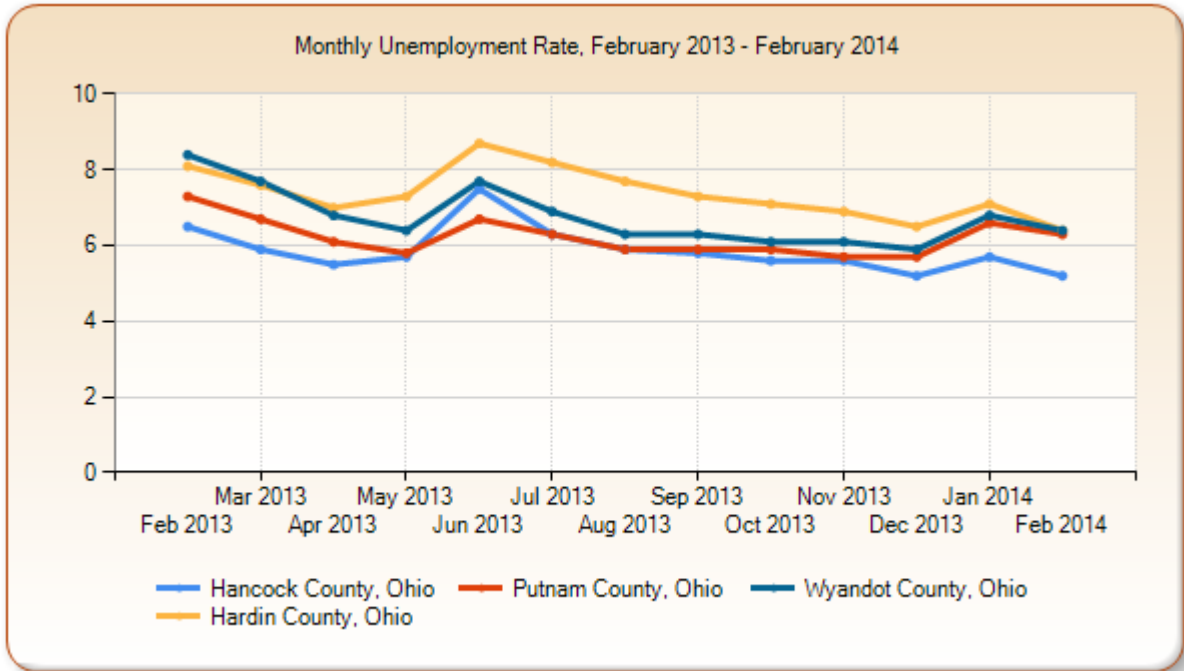


Table 23. Change in Unemployment Rates, February 2013 - February 2014

Geographic Area	Feb 2013	Mar 2013	Apr 2013	May 2013	Jun 2013	Jul 2013	Aug 2013	Sep 2013	Oct 2013	Nov 2013	Dec 2013	Jan 2014	Feb 2014
Hancock County, Ohio	6.50	5.90	5.50	5.70	7.50	6.30	5.90	5.80	5.60	5.60	5.20	5.70	5.20
Hardin County, Ohio	8.10	7.60	7.00	7.30	8.70	8.20	7.70	7.30	7.10	6.90	6.50	7.10	6.40
Putnam County, Ohio	7.30	6.70	6.10	5.80	6.70	6.30	5.90	5.90	5.90	5.70	5.70	6.60	6.30
Wyandot County, Ohio	8.40	7.70	6.80	6.40	7.70	6.90	6.30	6.30	6.10	6.10	5.90	6.80	6.40
Report Area	7.19	6.62	6.06	6.11	7.56	6.71	6.25	6.16	6.00	5.90	5.66	6.27	5.78
Ohio	8.10	7.50	6.90	7.00	7.70	7.60	7.20	7.10	7.10	6.90	6.60	7.50	7.00
United States	8.10	7.70	7.20	7.30	7.80	7.70	7.40	7.10	7.00	6.70	6.50	7.10	7.10

Employment: Five Year Unemployment Rate

Unemployment change within the 4 county report area from February 2010 to February 2014 is shown in the chart below. According to the U.S. Department of Labor, unemployment for this five year period fell from 11 percent to 5.2 percent. For February, unemployment change in the report area from 2009 to 2013 varies from -8 percent in Wyandot County, Ohio to -5 percent in Hancock County, Ohio.

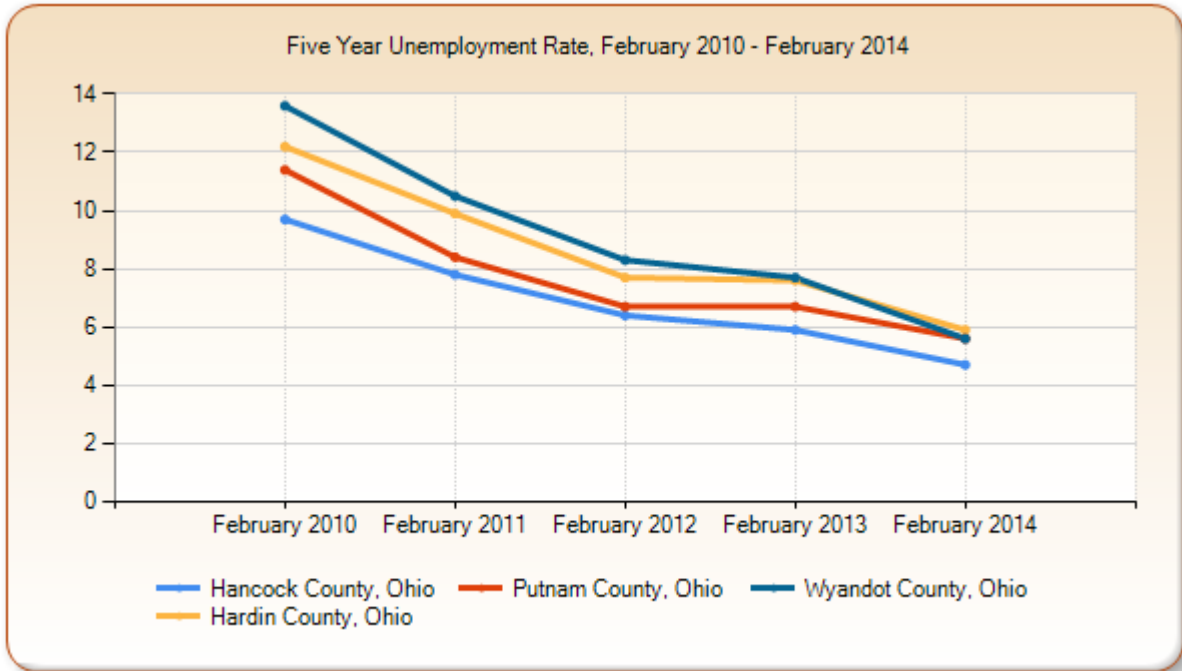


Table 24. Five Year Unemployment Rate, February 2010 - February 2014

Geographic Area	February 2010	February 2011	February 2012	February 2013	February 2014
Hancock County, Ohio	9.7	7.8	6.4	5.9	4.7
Hardin County, Ohio	12.2	9.9	7.7	7.6	5.9
Putnam County, Ohio	11.4	8.4	6.7	6.7	5.6
Wyandot County, Ohio	13.6	10.5	8.3	7.7	5.6
Report Area	11.0	8.6	6.9	6.6	5.2
Ohio	11.0	9.1	7.8	7.5	6.2
United States	10.3	9.3	8.4	7.7	6.8

Source: [U.S. Department of Labor, Bureau of Labor Statistics, Local Area Unemployment Statistics, April 9, 2014.](#)

Education

Education: Educational Attainment

Table 25 shows the distribution of educational attainment levels in the 4 county region. Educational attainment is calculated for persons over 25, and is an average for the period from 2008 to 2012.

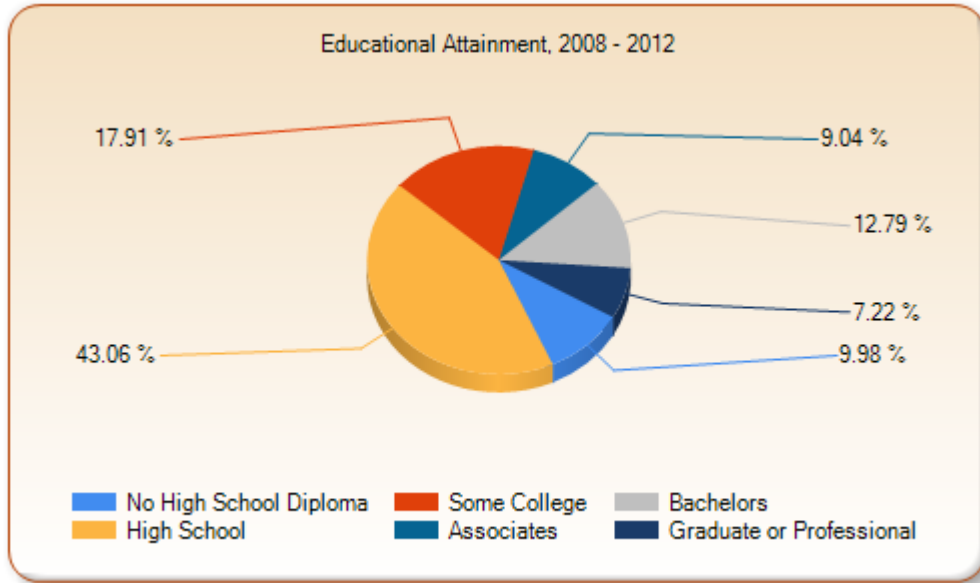


Table 25. Percent Attaining Educational Levels, 2008 - 2012

Geographic Area	% No High School Diploma	% High School Only	% Some College	% Associates	% Bachelors	% Graduate or Professional
Hancock County, Ohio	9.02	37.4	20.2	8.7	16.0	8.6
Hardin County, Ohio	13.34	51.5	14.8	6.3	8.1	5.9
Putnam County, Ohio	8.30	44.0	15.8	12.2	12.6	7.1
Wyandot County, Ohio	11.30	49.1	17.6	8.9	8.6	4.5
Report Area	9.98	43.1	17.9	9.0	12.8	7.2
Ohio	11.79	34.9	20.9	7.7	15.7	9.1

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Education: Adult Literacy

The National Center for Education Statistics (NCES) produces estimates for adult literacy based on educational attainment, poverty, and other factors in each county. Estimated literacy rates for the 4 county report area ranged from 8 in Hancock County, Ohio, to 11 in Hardin County, Ohio, in 2003.

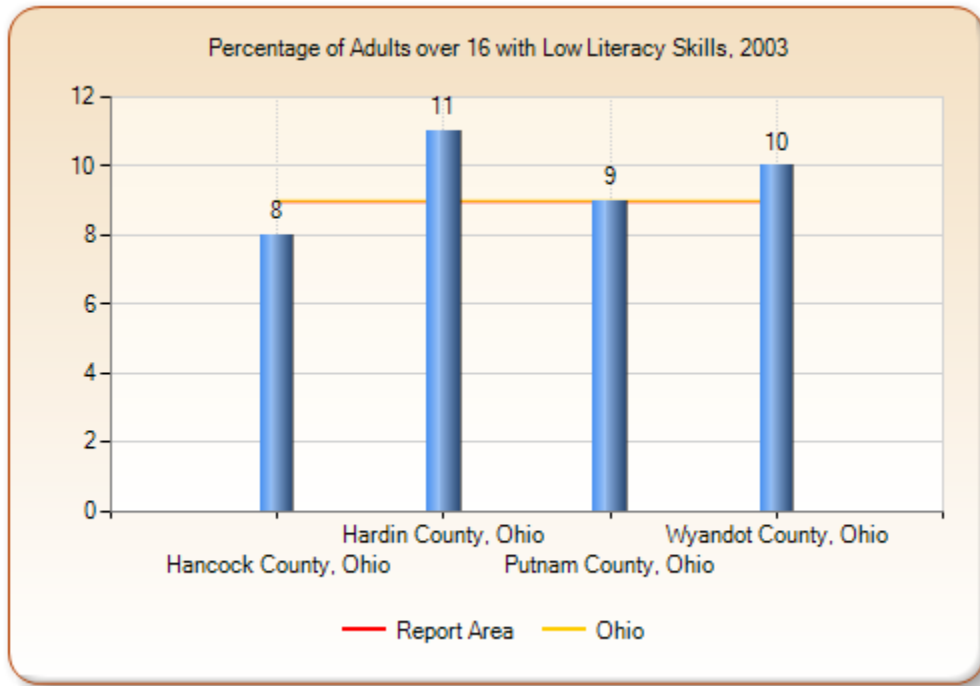


Table 26. Persons Lacking Basic Prose Literacy Skills, 2003

Geographic Area	Estimated Population over 16	Percent Lacking Literacy Skills
Hancock County, Ohio	55,989	8
Hardin County, Ohio	23,625	11
Putnam County, Ohio	26,123	9
Wyandot County, Ohio	17,650	10
Report Area	123,387	9
Ohio	8,715,916	9
United States	15,058,111	22

Source: [U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics, State and County Estimates of Low Literacy, 2003.](#)

Education: Veterans - Educational Attainment

Table 27 contrasts the distribution of educational attainment levels between military veterans and non-veterans in the 4 county region. Educational attainment is calculated for persons over 25, and is an average for the period from 2007 to 2011.

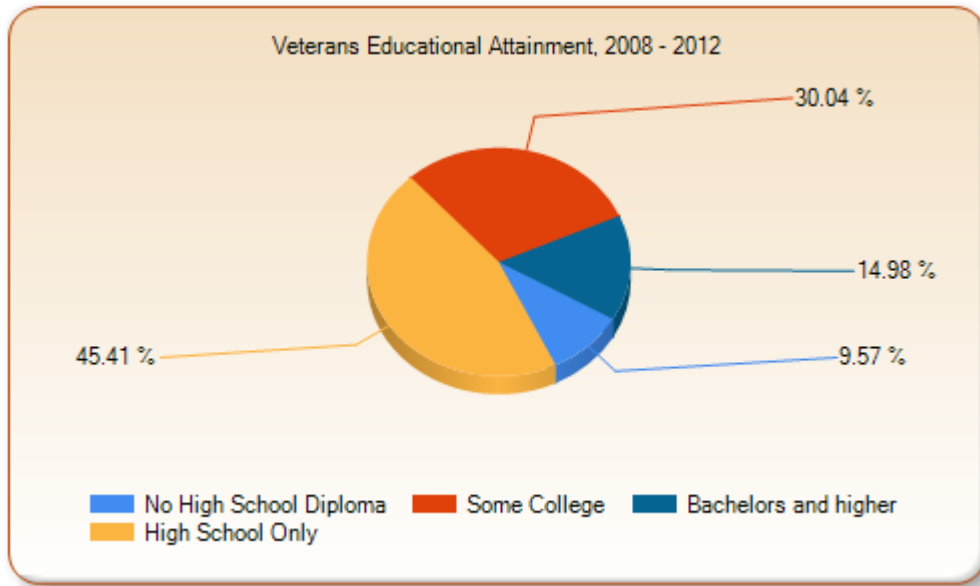


Table 27. Percent Attaining Educational Levels by Veteran Status, 2008 - 2012

Geographic Area	Veterans				Non-Veterans			
	% No Diploma	% High School Diploma	%Some College	% Bachelors/Higher	% No Diploma	% High School Diploma	%Some College	% Bachelors/Higher
Hancock County, Ohio	6.31	37.74	34.09	21.86	9.36	37.41	28.23	25.00
Hardin County, Ohio	11.68	58.37	23.27	6.68	13.58	50.67	20.83	14.92
Putnam County, Ohio	14.56	50.79	27.55	7.10	7.73	43.32	28.01	20.94
Wyandot County, Ohio	12.22	48.41	27.93	11.43	11.16	49.15	26.32	13.38
Report Area	9.57	45.41	30.04	14.98	10.03	42.78	26.57	20.62
Ohio	9.92	37.69	33.11	19.28	12.06	34.60	27.93	25.41
United States	8.06	29.64	36.22	26.08	15.07	28.13	28.06	28.75

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Housing

Housing: Housing Age

Total housing units, median year built and median age in 2012 for the 4 county report area are shown in Table 28. According to the U.S. Census Bureau, the median age of housing ranged from 41 years in Putnam County, Ohio, to 56 years in Wyandot County, Ohio.

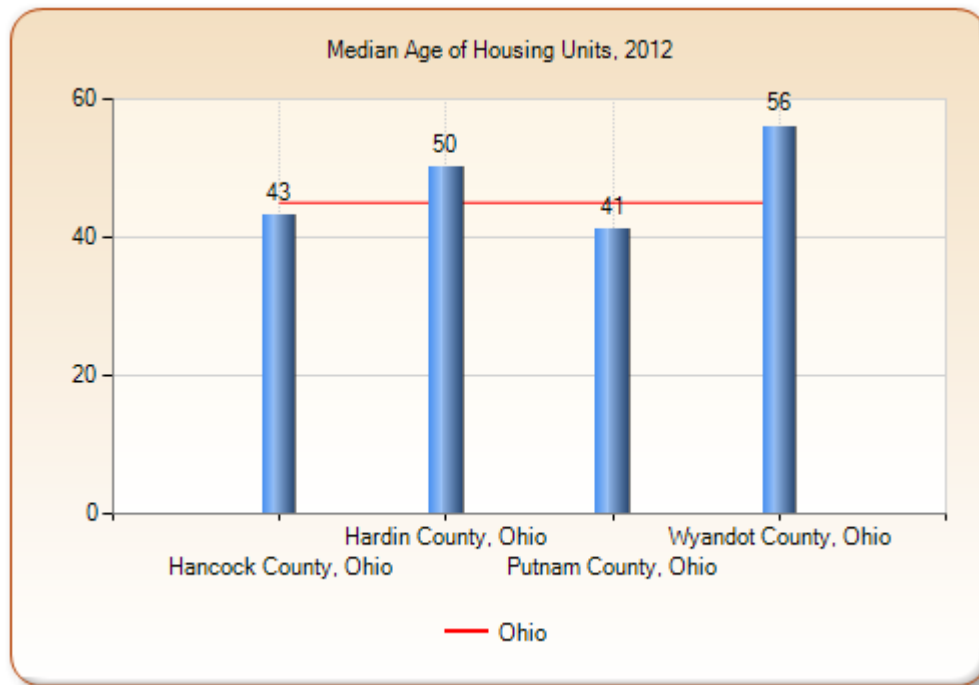


Table 28. Median Housing Unit Age, 2012

Geographic Area	Total Housing Units	Median Year Built	Median Age (in 2012)
Hancock County, Ohio	33,171	1969	43
Hardin County, Ohio	13,131	1962	50
Putnam County, Ohio	13,734	1971	41
Wyandot County, Ohio	9,868	1956	56
Report Area	69,904		
Ohio	5,124,503	1967	45
United States	131,642,456	1975	37

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Housing: Homeowners

The U.S. Census Bureau estimated there were 46,026 homeowners in the 4 county report area in 2000, and 47,247 owner occupied homes in the report area for the 5 year estimated period from 2008 - 2012.

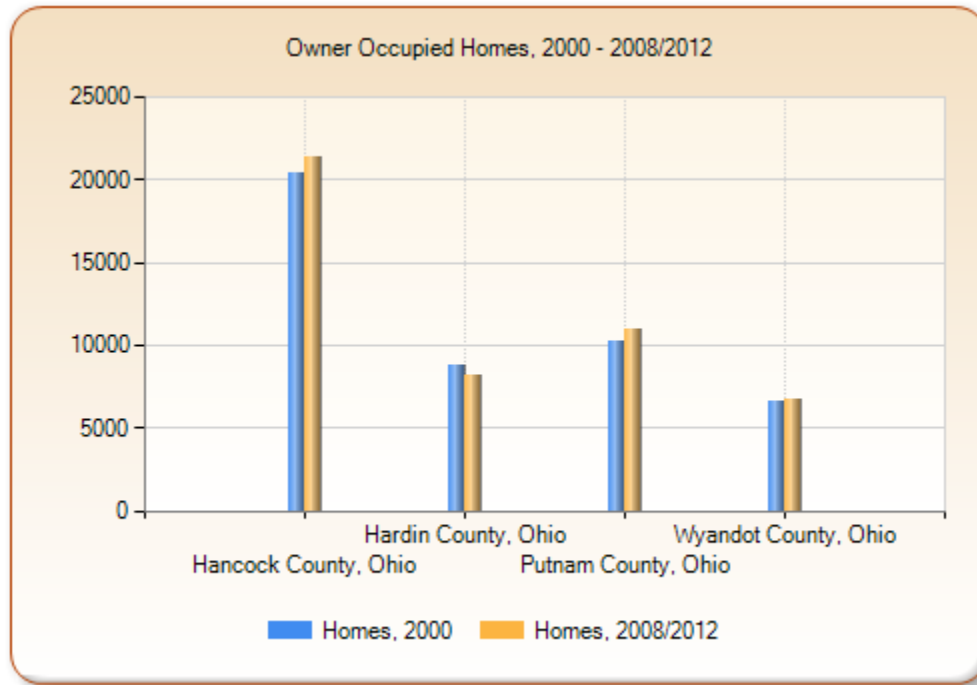


Table 29. Owner Occupied Homes, 2000 - 2008/2012

Geographic Area	Homes, 2000	Homes, 2008/2012
Hancock County, Ohio	20,394	21,332
Hardin County, Ohio	8,732	8,221
Putnam County, Ohio	10,261	11,008
Wyandot County, Ohio	6,639	6,686
Report Area	46,026	47,247
Ohio	3,072,522	3,098,283
United States	1,293,556	1,544,719

Source: [U.S. Census Bureau, 2000 Census of Population and Housing, Summary File 1, 2000](#); [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013](#).

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Housing: Vacancy Rates

The U.S. Postal Service provided information quarterly to the U.S. Department of Housing and Urban Development on addresses identified as vacant in the previous quarter. Residential and business vacancy rates for the 4 county report area in the third quarter of 2010 are reported in Table 30. In the third quarter of 2013, a total of 2,385 residential addresses were identified as vacant in the report area, a vacancy rate of 3.4, and 509 business addresses were also reported as vacant, a rate of 9.2.

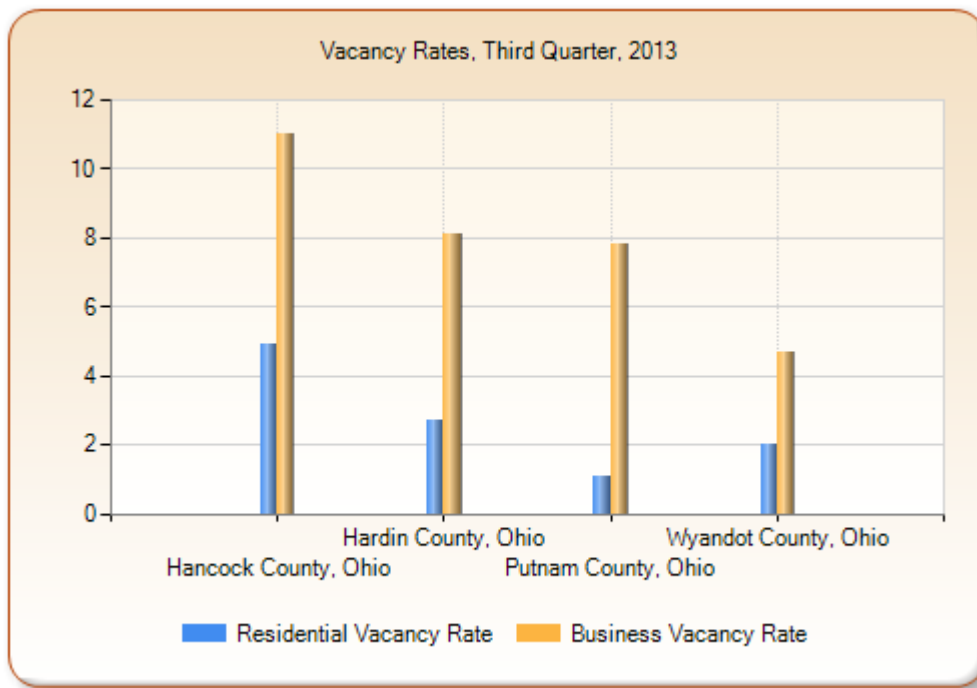


Table 30. USPS Address Vacancies, Third Quarter, 2013

Geographic Area	Residential Addresses	Vacant Residential Addresses	Residential Vacancy Rate	Business Addresses	Vacant Business Addresses	Business Vacancy Rate
Hancock County, Ohio	33,138	1,619	4.9	2,944	325	11.0
Hardin County, Ohio	16,242	440	2.7	1,172	95	8.1
Putnam County, Ohio	11,972	137	1.1	714	56	7.8
Wyandot County, Ohio	9,609	189	2.0	705	33	4.7
Report Area	70,961	2,385	3.4	5,535	509	9.2
Ohio	5,400,633	264,784	4.9	449,281	53,769	12.0
United States	141,547,763	4,783,419	3.4	13,392,592	1,321,150	9.9

Source: [U.S. Department of Housing and Urban Development, Aggregated USPS Administrative Data on Address Vacancies, Third Quarter, 2013.](#)

Housing: Number of Unsafe, Unsanitary Homes

The number and percentage of occupied housing units without plumbing are shown in the 4 county report area in Table 31. U.S. Census data shows 275 housing units in the report area were without plumbing in 2000 and ACS five year estimates show 210 housing units in the report area were without plumbing in 2012.

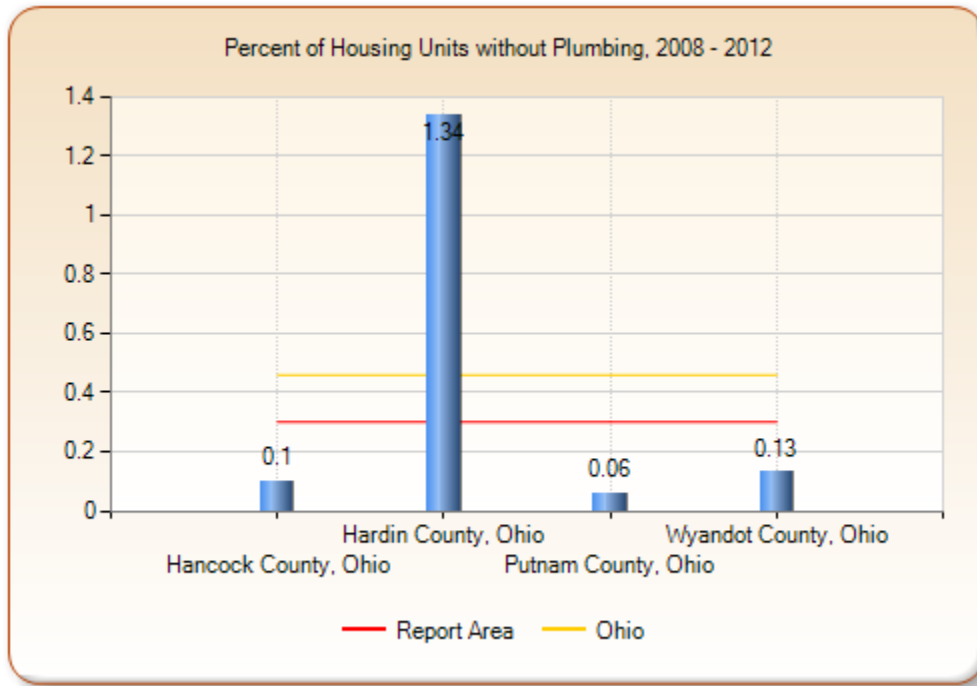


Table 31. Housing Units without Plumbing, 2000 and 2008 - 2012

Geographic Area	Occupied Housing Units, 2000	Housing Units without Plumbing, 2000	Percent without Plumbing, 2000	Occupied Housing Units, 2008-2012	Housing Units without Plumbing, 2008-2012	Percent without Plumbing, 2008-2012
Hancock County, Ohio	27,898	49	0.16	33,171	31	0.10
Hardin County, Ohio	11,963	140	1.08	13,131	159	1.34
Putnam County, Ohio	12,200	57	0.45	13,734	8	0.06
Wyandot County, Ohio	8,882	29	0.31	9,868	12	0.13
Report Area	60,943	275	0.45	69,904	210	0.30
Ohio	4,445,773	19,407	0.41	5,124,503	21,165	0.46
United States	1,737,080	11,005	0.56	2,172,647	9,528	0.52

Source: [U.S. Census Bureau, 2000 Census of Population and Housing, Summary File 3, 2000.](#); [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Income

Income: Income Levels, 2008 - 2012

Two common measures of income are Median Household Income and Per Capita Income, based on U.S. Census Bureau estimates. Both measures are shown for the 4 county report area in Table 32. Household incomes ranged from \$40,732 in Hardin County, Ohio, to \$60,693 in Putnam County, Ohio. The average Per Capita income for the 4 county report area is \$23,358 as compared to a national average of \$28,051.

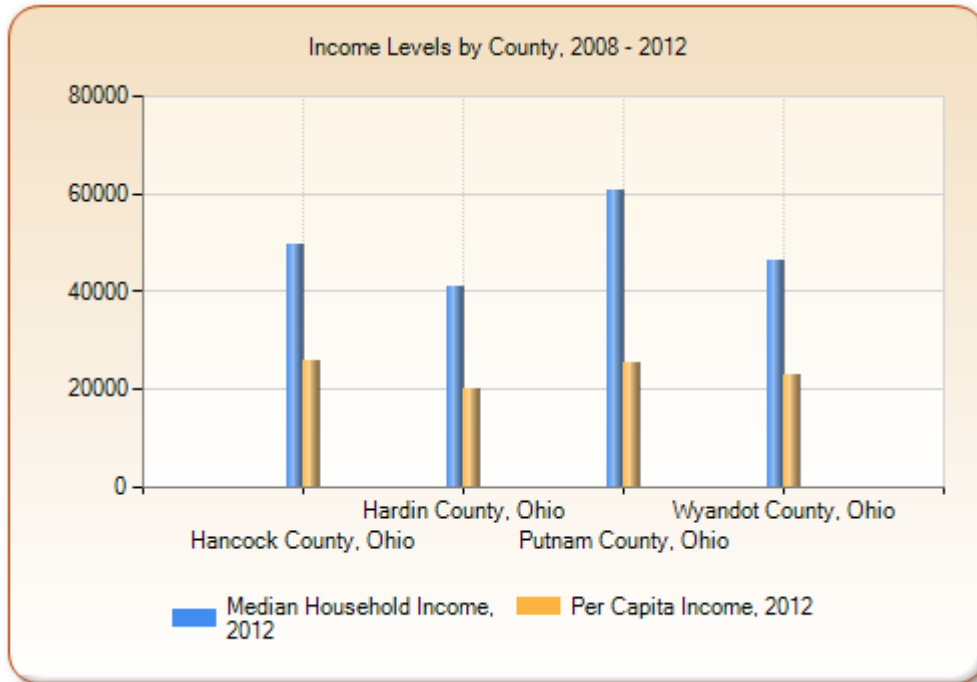


Table 32. Income Levels by County, 2008 - 2012

Geographic Area	Median Household Income, 2012	Per Capita Income, 2012
Hancock County, Ohio	49,350	25,785
Hardin County, Ohio	40,732	19,804
Putnam County, Ohio	60,693	25,160
Wyandot County, Ohio	46,129	22,682
Report Area	49,226	23,358
Ohio	48,246	25,857
United States	60,119	29,733

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Income: Household Income

Median annual household incomes in the 4 county report area are shown in Table 33. According to the U.S. Census, Median Annual Household Incomes ranged from a low of \$42,023 in Hardin County, Ohio, to a high of \$57,079 in Putnam County, Ohio, in 2012.

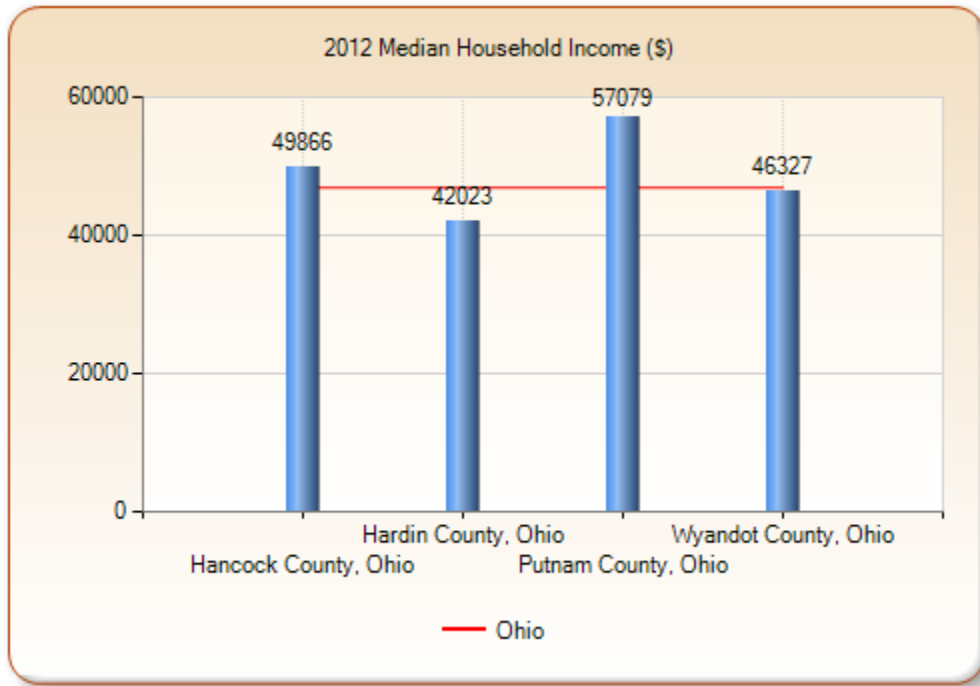


Table 33. 2012 Median Annual Household Income

Geographic Area	Median Household Income (\$)
Hancock County, Ohio	49,866
Hardin County, Ohio	42,023
Putnam County, Ohio	57,079
Wyandot County, Ohio	46,327
Ohio	46,873
United States	51,371

Source: [U.S. Census Bureau, Small Area Income and Poverty Estimates \(SAIPE\), 2012](#). Estimates for 2012 were released in December 2013.

Nutrition

Nutrition: Free and Reduced Lunch Program

Table 34 shows that 8,309 students (or 31.46 percent) received free or reduced price lunches during the 2009 - 2010 school year. At 23.56 percent, Putnam County, Ohio, had the smallest percentage of students participating in the school lunch program, while Hardin County, Ohio, had 39.49 percent of students participating, which is less than the national average of 46.62 percent.

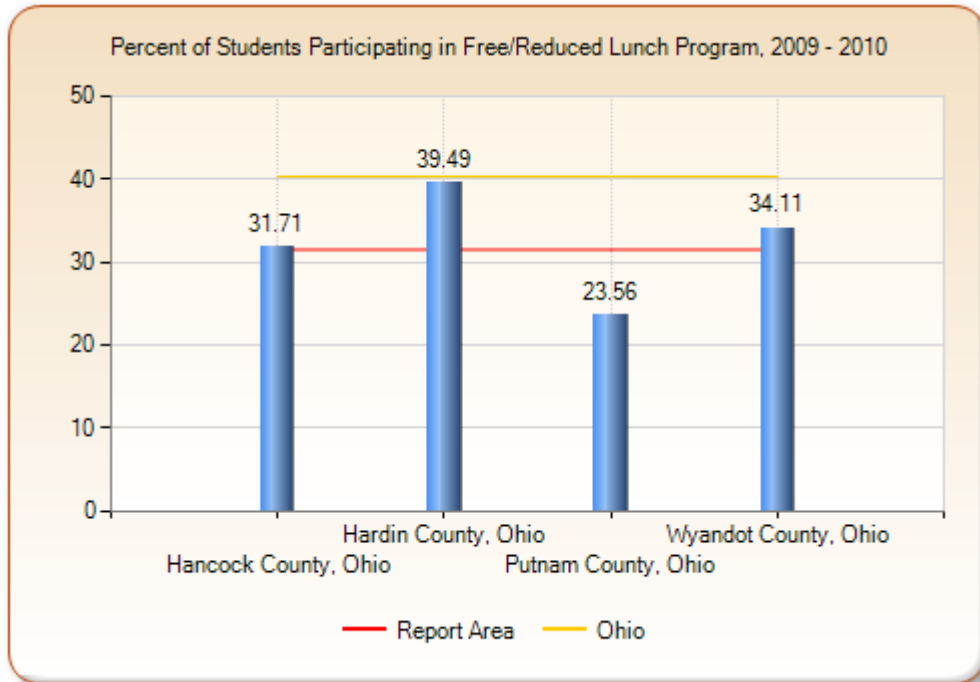


Table 34. Students Participating in the Free and Reduced Lunch Program, 2009 - 2010

Geographic Area	Students Participating	Total Student Enrollment	Percent of Students Participating
Hancock County, Ohio	3,865	12,189	31.71
Hardin County, Ohio	1,785	4,520	39.49
Putnam County, Ohio	1,453	6,166	23.56
Wyandot County, Ohio	1,206	3,536	34.11
Report Area	8,309	26,411	31.46
Ohio	710,173	1,761,994	40.31
United States	25,117,278	53,878,820	46.62

Source: [National Center for Educational Statistics \(NCES\), Common Core of Data \(CCD\), 2009-10 School Universe data.](#)

Geographic Area	Households Receiving SNAP				Total	Percent	Income Below Poverty	Income Above Poverty
	Total	Percent	Income Below Poverty	Income Above Poverty				
Hancock County, Ohio	2,804	9.24	1,908	896	27,538	90.76		2,035
Table 35 shows that 5,733 households (or 8.88 percent) received SNAP payments during 2012. During this								
Hardin County, Ohio	1,219	10.31	769	450	10,603	89.69		1,335
Households receiving SNAP payments, while Hardin County, Ohio, has the highest percentage of households receiving SNAP payments, which is more than the national average of 7.8 percent.								
Putnam County, Ohio	816	6.24	448	368	12,267	93.76		441
Wyandot County, Ohio	894	9.63	448	446	8,387	90.37		558
Report Area	5,733	8.88	3,573	2,160	58,795	91.12		4,369
Ohio	610,144	13.39	354,516	255,628	3,945,565	86.61	7,641	3,637,924
United States	13,180,710	11.44	6,982,939	6,197,771	102,046,090	88.56	937,574	93,108,517

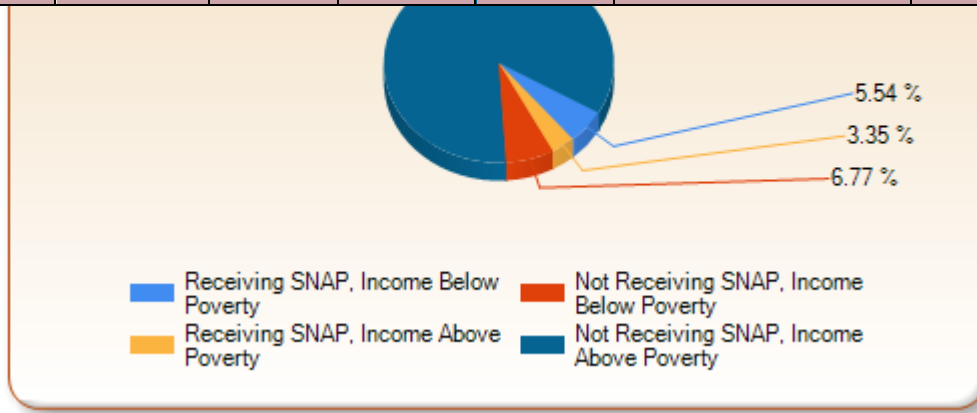


Table 35. Households Receiving SNAP by Poverty Status, 2012

iving SNAP

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012. SNAP numbers are for the last 12 months of the five-year average (2012).

Health Care: Medicare and Medicaid Providers

Total institutional Medicare and Medicaid providers, including hospitals, nursing facilities, Federally qualified health centers, rural health clinics and community mental health centers for the 4 county report area are shown in Table 37. According to the U.S. Department of Health and Human Services, there were 39 active Medicare and Medicaid institutional service providers in the report area in the third quarter of 2013. Hancock County, Ohio, had the most active providers (15), while Wyandot County, Ohio, had the fewest (5).

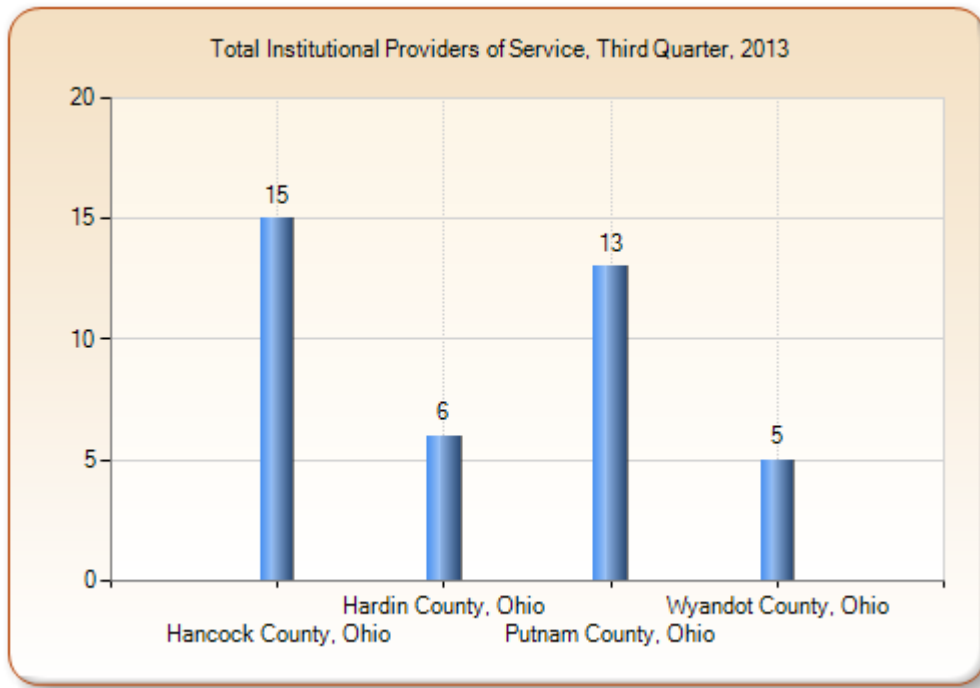


Table 37. Institutional Medicare and Medicaid Providers, 2013

Geographic Area	Total Institutional Providers	Hospitals	Nursing Facilities	Federally Qualified Health Centers	Rural Health Clinics	Community Mental Health Centers
Hancock County, Ohio	15	1	6	0	0	0
Hardin County, Ohio	6	1	2	1	0	0
Putnam County, Ohio	13	0	6	0	0	0
Wyandot County, Ohio	5	1	2	0	0	0
Report Area	39	3	16	1	0	0
Ohio	3,355	270	957	188	22	13
United States	70,657	7,191	15,683	5,768	4,013	537

Source: [U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, Provider of Services File, Third Quarter, 2013.](#)

Health Care: Persons Receiving Medicare

The total number of persons receiving Medicare is shown, broken down by number over 65 and number of disabled persons receiving Medicare for the 4 county report area in Table 38. The U.S. Department of Health and Human Services reported that a total of 26,191 persons were receiving Medicare benefits in the report area in 2011. A large number of individuals in our society are aware that persons over 65 years of age receive Medicare; however, many of them are unaware that disabled persons also receive Medicare benefits. A total of 3,645 disabled persons in the report area received Medicare benefits in 2011. Hancock County, Ohio, had the highest number (1,733) of Medicare recipients among disabled persons, while Wyandot County, Ohio, had the lowest number (523) of Medicare recipients among disabled persons.

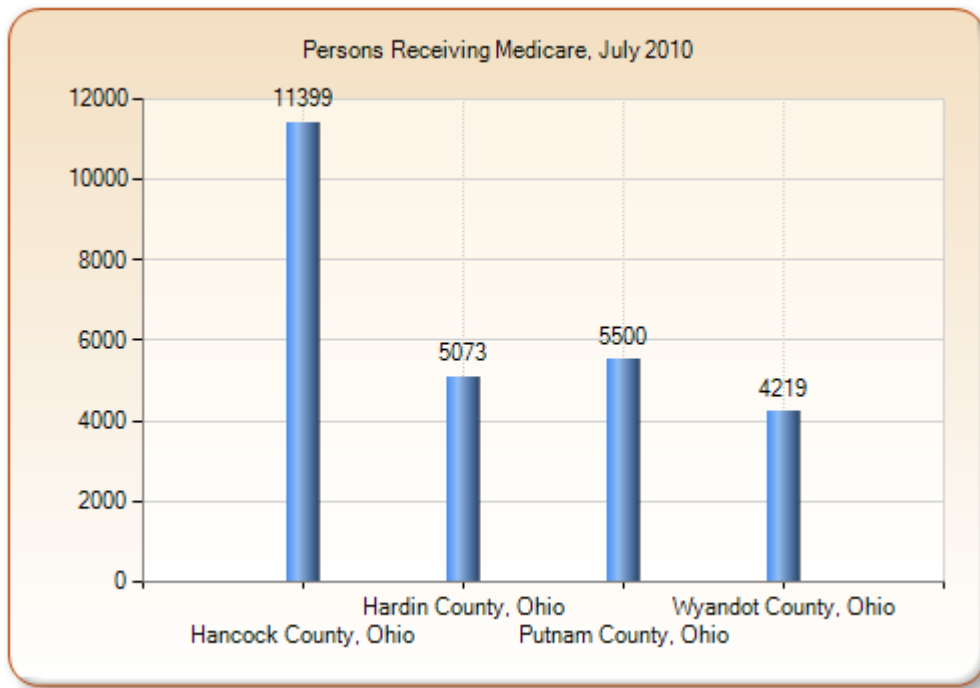


Table 38. Medicare Enrollment by County, 2011

Geographic Area	Persons Over 65 Receiving Medicare	Disabled Persons Receiving Medicare	Total Persons Receiving Medicare
Hancock County, Ohio	9,666	1,733	11,399
Hardin County, Ohio	4,249	824	5,073
Putnam County, Ohio	4,935	565	5,500
Wyandot County, Ohio	3,696	523	4,219
Report Area	22,546	3,645	26,191
Ohio	1,569,754	310,391	1,880,145
United States	38,802,763	7,865,374	46,668,299

Source: [U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, Medicare County Enrollment Report, 2011.](#)

Health Care: Uninsured Population

The uninsured population is calculated by estimating the number of persons eligible for insurance (generally those under 65) minus the estimated number of insured persons. In 2011, the percentage of persons uninsured ranged from 11.7 in Putnam County, Ohio, to 15.3 in Hardin County, Ohio.

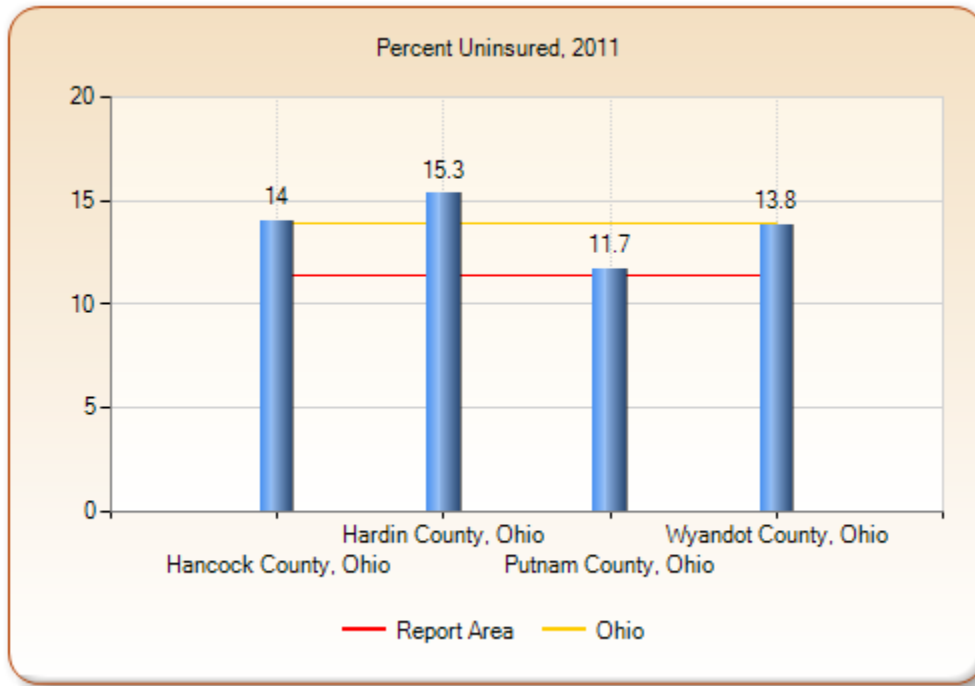


Table 39. Uninsured Persons, 2011

Geographic Area	Insurance Population (2011 Estimate)	Number Insured	Number Uninsured	Percent Uninsured
Hancock County, Ohio	74,847	53,852	8,771	14.00
Hardin County, Ohio	32,127	21,657	3,923	15.30
Putnam County, Ohio	34,546	25,629	3,388	11.70
Wyandot County, Ohio	22,661	16,263	2,610	13.80
Report Area	164,181	117,401	18,692	11.38
Ohio	11,525,536	8,309,396	1,338,208	13.90
United States	306,603,774	217,966,406	45,725,534	14.91

Source: [U.S. Census Bureau, Small Area Health Insurance Estimates, 2011 \(August 2013 release\)](#).

Appendix D

HHWP Community Action Commission
122 Jefferson St.
P.O. Box 179
Findlay, OH 45839
Phone: 419-423-3755
Fax: 419-423-4115
Email: dsalucci@hhwpcac.com
Website: www.hhwpcac.org

HHWP COMMUNITY ACTION COMMISSION
2014 Community Needs Assessment
Social Service Agency Survey

The HHWP Community Action Commission is conducting its triennial Community Needs Assessment and would like your help in determining what programs and services we will offer in the coming years to help residents become self-sufficient. This short survey will help us identify the problems and needs of the residents of our four-county service area, as seen by social service agencies. We are conducting other surveys of low-income families and we are collecting Census and other data for the final report, which should be done by early fall, 2014. Please give these several questions some serious thought, then complete and return it to the CAC. Attach additional notes, if you wish. Your assistance will be greatly appreciated!

1. In the space below, please identify any needs or problems encountered by low and moderate income families in our area for which adequate services do not exist:

2. Please describe any ways in which you think the Community Action Commission could, either by acting alone or in collaboration with other agencies, address the needs you have identified above:

Appendix E

HHWP Community Action Commission
122 Jefferson St.
P.O. Box 179
Findlay, OH 45839
Phone: 419-423-3755
Fax: 419-423-4115
Email: dsalucci@hhwpcac.com
Website: www.hhwpcac.org

1. In the space below, please identify any needs or problems encountered by low and moderate income families in our area for which adequate services do not exist:

Hancock County

- The community is experiencing an opiate epidemic. It is having a devastating impact on families, especially children. Children are being removed from parents and being raised by grandparents. They are experiencing abandonment. The CAC may have children in Head Start with this issue. Intervention is necessary to prevent further trauma to them.
- We frequently have adult education students asking for assistance paying for our classes or tuition, as we are not able to offer financial aid and cannot offer free classes.
- Public transport system that has a continuous route; Gas voucher program; Planned Parenthood; Sliding fee scale for help with M.H services (just taken away at our agency)
- Full time jobs with benefits; Transportation (No transportation greatly impedes those seeking social services and jobs); Addiction and mental health services for recovery
- Public transportation after 6pm and on weekends. HATS only operates certain hours and no weekends; Quality LMI daycare.
- More options for child care for special needs kids, and for finding jobs (i.e. Job Solutions)
- Needs are: transportation; child care services; helping with payments for housing.
- Anything to assist the aging/elderly population.
- Running out of available housing units affordable to LMI families. Also not enough emergency housing for those who are evicted or because of disaster, bed bugs, domestic discord, etc. There is insufficient housing resources for those who are doubled up (staying with friends or relatives, "couch surfing," etc.).
- Adequate transportation services, something that is available on an on-call/as-needed basis with services available 24/7.
- Transportation on short notice. STD testing. Getting kids involved in sports/activities.
- Transportation for third shift workers; same day pick up and drop off in case of last minute appointments or need; general (fixed) bus routes.
- Affordable Housing
- Senior prescription and health needs.
People on the cliff – want to work but puts them just above benefits and can't make ends meet. Summer nutritious food (average food bill goes up \$400 a month when kids are home). Free/low cost activities for kids/families and advertise them. Money management - preparing youth with life skills. Kindergarten readiness. Reading skills for kids and adults. Better job skills based on job needs in Hancock County.
- Program to encourage focus, being independent, match-mentors. Then when they get off assistance, help others.

Hardin County

- Supportive housing for recovery individuals. Transportation for low income individuals who aren't elderly.
- Hardship requests we get are rent, water, gas, food. While food demand is heaviest at the moment, water is the most problematic. Rent, electric, and gas assistance programs exist. There's nothing for water.
- Many good services in place, just need more money! Can always use more services for children; weekend meals, summer meals, clothes, school supplies, etc.
- Transportation. Prescription assistance. Adult dental care over \$350.00.
- Housing; Transportation; Job training; Weatherization
- Many of my learners have trouble getting to class - they don't own car or don't drive
- Transportation to jobs; Paying rent.
- Transportation for work purposes. 3rd shift child care.
- 1. Transportation – any form of transportation is an affordability issue for many LMI families. If they have an auto, they may run into maintenance issues/costs, and insurance affordability, gas, etc. Need some form of public transportation so consumers could get around the county at minimal/no cost to get to medical appointments, grocery, etc.
2. Prescription Assistance – Many families that don't qualify for Medicaid cannot afford monthly medications throughout year.
3. People with felony histories have a hard time finding housing, and jobs to pay for rent.
4. Medical insurance for those families that fall between the cracks – not being able to qualify for Medicaid and not able to afford a premium through the Federal Exchange
5. Utility assistance – If a consumer has to pay back PIPP if/when they move, it isn't really helpful assistance because they already did not have the finances to pay their heat bill.
- Lack of knowledge about the furnace and repair programs, especially for the seniors.
Lack of assistance for people needing to apply for SSI.
Transportation other than through the NET program for Medical services. Creates barrier to employment for those trying to get back into employed status.

Wyandot County

- Program to encourage focus, becoming independent, match-mentors. Then when they get off assistance, help others.
- Homeless shelter. Boys and Girls Club (after school).
- Child Care: most working parents find jobs that pay the minimum, and finding child care that they can afford is very difficult.
Affordable/good housing. Education and training for employment.
- Transportation to and from employment. There are clients that either have to turn down employment or lose employment due to transportation issues, especially in the beginning days of employment prior to receiving their first check.

- Car repair
- There is a limited amount of behavioral and mental health services for children. We have also encountered issues in the past where clients couldn't receive assistance for utilities because Carey/Sycamore have private utility companies. Low income families have less resources to travel out of town to receive services.
- Services are not offered every day during the week. Emergencies do not always happen on Tues or Thurs.
- Public transportation for all times of the day. Or even group the 4 counties together to provide transportation to elderly and people with disabilities. With all joining as a group we could better serve residents and working together to achieve the best interest of all.
- Affordable, one-floor accessible houses.
- Affordable counseling for drugs and alcohol; affordable housing with three or more bedrooms; public transportation to and from grocery stores, work and appointments; infant mental health; and day care.

Putnam County

- Transportation services are lacking in Putnam County, especially for non-medical appointments. Rent assistance, without a court-ordered eviction, would assist many people. No one helps with rent in Putnam County.
- Help with air conditioning/central air; car repairs; finance counseling to cut household finances; coupons; gas incentives.
- Leipsic no longer has a grocery store, so people need to travel to get their food. Extra support for food pantries and transportation services would be helpful.
- We have no transportation in our county for people under 60. It's a rural community so it's hard for some people to hold down a job. People on fixed income/ old cannot afford it.
- Public transportation is a big concern for our county, especially in the outlying areas.
- Confusion among consumers on program eligibility. Assist clients with self-sufficiency.

2. Please describe any ways in which you think the Community Action Commission could, either by acting alone or in collaboration with other agencies, address the needs you have identified above:

Hancock County

- Work with Family Resource Center to ensure that children who have experienced a change of custody as a result of substance abuse receive some specialized intervention.
- Need assistance promoting our workforce education programs for high school and adult students. We also have several student-run businesses that offer services to the public.
- Public transport system that is accessible for those that don't plan ahead well; gas vouchers can be earned via community service hours or treatment compliance; help to

give women care for family planning

- Educate employers on the effects of part time jobs vs full time with benefits.
- Organize agencies to seek solution to transportation needs, and for further cooperation and partnering to maximize all programs and reduce administrative costs. Collaborate with HATS for this problem. Collaborate with Head Start, FABS, and JFS.
- Better communication between organizations is a huge asset for communities to thrive.
- Creating public transit would assist lots of families getting to/from places. Some don't have money for a car or gas. If agencies learned more about what other agencies offer we could better assist individuals.
- Collaboration with Hancock County Agency on Aging and Alzheimer's Association for programing/education.
- A brainstorming session among service agencies may help. Maybe some ideas could come out of it, a plan, maybe multiple agencies can have more impact and create more public awareness than one agency alone.
- Would it be feasible to contract with a taxi service to accept individuals with vouchers?
- Sponsor an STD clinic. Transportation to: food banks; notice (text) sent out on phones to WIC families when food arrives; Kohl's; and to agencies to help families connect. Transportation to CHOPIN hall, doctors, etc. on shorter notice. Families with ill children end up in ER, no one available on short notice to take to dr. Summer lunch program, pick up kids, families to get to the program. Mentorship for families, ie: printing papers for release for sports, getting physicals and equipment on an individual basis. These kids need more support to get involved. Mentorships for shopping to save money and budget to end of month.
- I believe a collaboration built on what CAC already does in our community would work. Build out a service for third shift workers, routes to and from grocery stores, routes to and from downtown.
- Look at other agencies that do similar services and collaborate – less silos = more effectiveness.
- Do you ask your clients how they find out about activities or community happenings, or the best way to let them know about things?
- Work with all agencies: Help Me Grow - Century Health - Mentoring Connection

Hardin County

- Create safe places for children with troubled parents. Facilitate youth groups for community youth, not limited to criminal justice youth.
- Water assistance program
- Training sessions on budgeting, job hunting, reading, computer, etc.

- Mediate tenant disputes; transportation to and from employers; affordable care act; prisoner re-entry services - esp. housing and employment for felons.
- Could there be a pick-up/take home service for people coming to class?
- I would like to see a carpool program to the larger business areas.
- Work locally with pharmacies so that patients who qualify for prescription assistance can go directly to their pharmacy where a voucher system has already been set-up so that they can get their prescribed medicines throughout the year.
- Rental housing is an issue in Hardin County for LMI families and people with felonies. People without jobs or working part-time cannot afford monthly rent. Some agencies try to help for 1 month or so but that does not fix the problem if they have no job. I don't believe CAC can help if they don't have a job or some means of income. This leaves many people homeless because they are without income and so they cannot rent. Possibly working with local apartment complexes or individual house rentals to find appropriate housing, and have the means to keep them there for 6-12 months until they can get a job or get back on their feet. With all the empty homes in foreclosure throughout the county, it would make sense to figure out how an agency could utilize those places.
- People fall through the cracks between being able to access Medicaid and affording a monthly premium in the Marketplace, so many families do without medical insurance. If there were funds available to pay for medical premiums or possibly working with local insurance agencies to find affordable coverage.
- Although there is some help for heat bills, utilities are an expense on top of rent or the monthly cost of buying a home that LMI people just can't keep up with. Programs like PIPP are helpful, but it is hard for a consumer to catch up and pay it off. Collaborating directly with utility companies to work out affordable arrangements, not just for the medically needy or disabled, but for LMI families who need help.
- Find improved methods to get information out to the communities on programs available. This can be done through community meetings, radio and television announcements, and through organizations.
Find a way to fund SSI specialist for populations other than the homeless.

Wyandot County

- Work with all agencies: i.e. Help Me Grow
- Start a program that can help newly employed individuals get transportation for the first week or month of employment, gas cards, etc. Public transit for employment.
- Clients should be required to prove employment and necessity of having a vehicle to maintain employment (i.e. more than a couple of miles from home to work, no other operational vehicle, etc). Clients should also pay some type of co-pay i.e. 10-25% of car repair. Work out agreements with garages to ensure reasonable rates for repairs.
- Work with private utility companies to get agreements in order to serve more clients.

Provide more transportation options for families who may not qualify for Medicaid.

- Cover as many days during the week as possible in Wyandot.
- CAC does an excellent job assessing and then addressing needs in our community.
- Housing; transportation; early childhood daycare.

Putnam County

- Implement a bus/van schedule to assist low income individuals.
- Seek grants for housing assistance and handle these appointments at Putnam Office!
- Provide funding to area agencies by grants or matching money to assist them.
- Expanding HATS to the county could be a possible option.
- Streamline services for clients so not going back and forth between agencies. This is difficult to resolve due to services being the payer of last resort and needing to know who else can assist prior to their approval, but it makes it difficult and lengthy for consumers.

3. Please describe any ways in which you feel the CAC could change or improve upon its existing programming to better address the needs of our residents:

Hancock County

- Transportation, it's difficult for our clients to use HATS due to limitations
- Organize agencies for further cooperation and partnering to maximize all programs and reduce administrative costs.
- Help people who are falling through the cracks.
- It would be helpful to create public transit and help out with child care payments. Assisting with child support or driver's license payments would also assist with keeping people out of jail and maintain employment.
- Make other agencies more aware of all your services and eligibility criteria, be open and cooperative, collaborative.
- Some way have HATS available/on call rather than all transports being scheduled. Possibly try a fixed bus route again, with A LOT of publicity.
- You are a great resource.
- Would like to see a collaboration with nonprofits who may offer classes to receive transportation vouchers, and the participants be able to arrive on time to the class and not have to leave the class early.
- Reevaluate transportation options.
Better marketing of who you are and what you provide.
Define your measurables – logic models – to show more of your successes.

Find a way to reach out – not have them have to come to you – Mobile service designated day/evening per month. Hang a banner on a HATS van.

- You are very kind and generous, don't know how you could be more giving

Hardin County

- What I know of is very helpful.
- Easier communication. Half the numbers listed for Hardin County are no longer valid.
- We send people for prescription assistance, but return and say they could not get help.
- More detailed website with program qualifiers so service providers could refer correctly.
- I believe CAC does try to do the best you can with the funds and programs available.
- Public information meeting to explore programs and eligibility. Hold at housing projects, schools, senior facilities, agencies and churches.

Wyandot County

- You are very kind and generous, don't know how you could be more giving
- Have staff available more than one or two days a week
- Possibly advertise more what you do offer, such as your Head Start Program. You are always welcome to drop off information at our food center location that could be distributed to our clients.
- Expand transportation services for the newly employed
- Provide access to computers for clients onsite to make sure clients can obtain any required verifications and turn them in while the client is at CAC.
- Consistency/accuracy of HATS/CAC transit services for JFS clients.
- If all counties worked together and communicated together all of us could help one another on sharing rides witch would lower fuel cost.
- Would love to see HATS be able to expand its public transit services into Wyandot County
- There has been inconsistency in staff that makes it difficult for agencies to work with CAC because we don't know who to talk to or when they are available. It would be nice to offer programming outside Findlay, like microenterprise. Not sure how many people in my county take advantage of the IDA program or if they even know about it so promoting your programs other than Head Start and HEAP more.

Putnam County

- Sometimes it seems Putnam residents have to call the Findlay office or go to Findlay office for appointments. Putnam residents don't want to travel to the Findlay office, especially when transportation is already a concern. Also, your process for handling housing applications seems not consumer friendly. To open the program for applicants only on one day of the month for a few hours seems too restrictive.

- Keep the public and service agencies informed of your programs and services available
- The rental program that is available is difficult for individuals to maneuver and the guidelines are hard to meet.
The availability of office hours does not accommodate the needs of the county. It's also hard for clients to contact the main office to obtain information and set up appointments.
- Clarify and simplify guidelines for programs. It is very confusing to other service professionals and to consumers on guidelines of CAC programs. It seems requirements and guidelines change.

4. List any other comments you feel may be helpful for this assessment, or to the CAC in trying to achieve our mission of enabling area residents to become economically self-sufficient.

Hancock County

- CAC is a good collaborator with other organizations, willing to attempt creative solutions.
- Don't know much about CAC other than HATS and tax assistance clinics at Millstream
- It seems that the survey for individuals is rather long and overwhelming.
- Improve education and language skills to get people better jobs and better life. They need to become economically self-sufficient
- Services in place (i.e. HATS, HEAP, etc.) are creative and helpful as resources for clients!
- Providing knowledge on the resources available would help bring awareness to clients about the programs able to assist them.
- Updating the application for the homeless program (rent aid to prevent eviction) may be beneficial. Also, making the dates for the application process known would be helpful when referring people, they would be made aware when the application can be accepted.
- HATS is a great resource, but most of our high needs families still cannot afford to take mom and 3 kids anywhere together.
- CAC could help pay maintenance for participant vehicles. Also could offer participants a way to purchase vehicles (used), like Changing Gears in Cincinnati.
- Evaluate your staff, do you have the right people in the right places? Improve your data systems (not sure but I believe you had programs that were managed manually without online access.)

Hardin County

- Continue helping with their first steps
- A single brochure listing ALL the programs you assist with would be nice
- Communicate constantly
- Everyone I have worked with from CAC has been very professional and client friendly!
- More businesses and factory work would create the jobs for many working class folks

which would in turn make them economically more self-sufficient

- The client survey for the needs assessment is rather long and most people will not complete. CAC should have customers complete for several months through CAC offices.

Wyandot County

- Teach financial planning or refer clients to other agencies that teach financial planning
- Providing public transportation would allow means of transportation to work.
- Keep up the good work!
- Better promotion of your programs

Putnam County

- Finance counseling/classes to cut household finances, coupons, gas incentives, etc.
- I have worked in public assistance for years and have always appreciated the services CAC provided the citizens of our county
- This survey is a great way to reach out and get information.