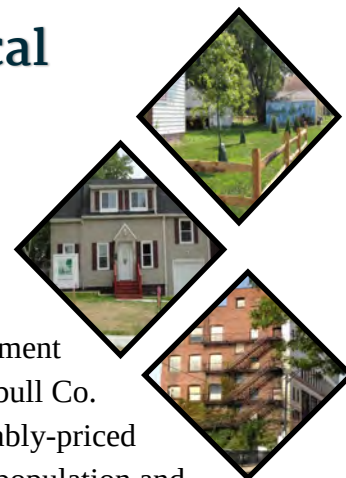


Housing Needs Assessment for the Mahoning Valley

Executive Summary

Safe and affordably-priced housing is critical to a community's resiliency and economic competitiveness.



If housing costs more than 30% of a household's income, the inhabitants are at risk of eviction or foreclosure, hunger, unaddressed medical problems, job loss, poor performance in school and heightened levels of chronic stress.

These factors hold back workers, which hold back employers and a region from reaching their full potential. Senior, people living with disabilities, returning citizens, young adults exiting foster care, and other vulnerable populations are especially susceptible to burdensome housing costs and sub-standard living conditions.

This Housing Needs Assessment of Mahoning Co. and Trumbull Co. analyzes the need for attainably-priced housing among the general population and specific subpopulations. It also quantifies the current supply of units needed for different income brackets. The Assessment also catalogues the current programs and resources available to keeping Mahoning Valley residents in homes that are safe and attainably priced.

This detailed survey of supply and demand is intended to help inform and guide local conversations about strategic priorities, service coordination, and resource deployment.



Summary of Findings (Executive Summary)

Housing affordability is a challenge for households earning 30% to 50% of the area’s median income (AMI); affordability is even more difficult for households earning 30% or less AMI.

Income Category	Income Limit (% Area Median Income)	2023 Income Limit for 3 Person Household
FY 2023 Youngstown-Warren-Boardman, OH HUD Metro FMR Area Median Income (AMI)	100%	\$77,200
Low Income (LI)	80%	\$56,450
Very Low Income (VLI)	50%	\$35,300
Extremely Low Income (ELI)	30%	\$24,860

- ◆ To afford a fair market 2-bedroom apartment in the Mahoning Valley, families must earn a \$31,760 salary or work 60 hours per week at a minimum wage job; 23.5% of households in Mahoning Co. and 22.3% of households in Trumbull Co. did not earn \$25,000 in 2022.
- ◆ 7.8% of households in the Mahoning Valley are earning 50% or less AMI and paying more than 30% of their income towards housing (14,525 households)
- ◆ An additional 10% of all households in the Mahoning Valley earn less than 30% AMI and pay more than 50% of their income towards housing costs (18,275 households)
- ◆ There are 1.15 times more cost-burdened renting households than owner-occupied households that are cost burdened (23,310 renting households; 20,305 homeowner households)
- ◆ In 2023, agencies in the Mahoning Valley dedicated \$164,051,129 to affordable housing. Funding is often allocated at the federal and state level but administered at the local level and usually designated for specific populations or needs.

Funding for Housing	Annual Amount	Notes
Federal Funds	\$136,807,394	The vast majority of federal funds are administered by state and local agencies. Most of the federal funds come from HUD.
State and Local Funds	\$27,203,735	Most state sources award funds to specific projects through a competitive application process.
Total Public Funding	\$164,051,129	
Philanthropic and Nonprofit <i>*funds itemized separately because information is incomplete.</i>	\$714,976	The counties have a few instances of recent private philanthropic funding allocated to attainable housing. This amount does not represent a comprehensive inventory.

The amount of private and philanthropy support for affordable housing is incomplete because this information is often privately held, however, of the known sources making contributions to affordable housing, the private and philanthropy sector contributed \$714,976 to affordable housing from 2022 to 2023.

Extended Summary of the Housing Needs Assessment

Across the Mahoning Valley region, there have been an increasing number of conversations about the need for housing, especially housing that is attainably priced for low and moderate income households. This Housing Needs Assessment of Mahoning Co. and Trumbull Co. can inform and guide local conversations regarding affordable and attainably-priced housing in the Mahoning Valley.

Affordable Housing Needs

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Population & Employment

- ◆ Since 2018, the population in Mahoning Co. has decreased by more than 3,000 while the number of people living in poverty has decreased by less than 500. In Trumbull Co. the number of people in poverty has decreased by just under 700, however, the fluctuation in population has been minimal.
- ◆ **1 in 6 residents are living in poverty.** According to 2022 ACS estimates, 17% of the population in Mahoning Co. (39,017) and Trumbull Co. (33,912) live at or below the poverty line.
- ◆ **22.3% of all households in Mahoning Co. and 22.3% of all households in Trumbull Co. were earning less than \$25,000 a year**, well below the housing wage of \$31,760 a year, as determined by the National Low Income Housing Coalition. **Only four of the 10 fastest-growing jobs in the Mahoning Valley paid a housing wage** of \$15.27 or more per hour.



The Housing Market

- ◆ **The majority of households are homeowners across the Mahoning Valley, however Youngstown and Warren have more renters than the rest of their respective counties.** Rates of homeownership are similar across both counties and cities. In Youngstown and Warren, approximately 45% of households are renters, while approximately 25% of households in the balance of counties are renters.
- ◆ **The cost of rent has increased post-pandemic.** From 2018 to 2022, median rent and income grew by 7% in Mahoning Co.; in Trumbull Co., rent and median household income similarly grew by 6% during the same time. Local service providers indicate that rental rates have continued to rise into 2024.
- ◆ **There is a shortage of housing units attainable to households with an income at or below 30% of the AMI.** There is a deficit of attainable units for extremely low-income renters in Youngstown, Warren, and the balance of the counties. **There are 132 renters for every 100 units available.**
- ◆ Federal data suggests that there is an excess of units for renting households earning 31-50% AMI, but local community development **leaders and social service leaders reject this data and argue there is a deficit of units available to households earning 31-50% AMI.** The age of available data is one likely source of this discrepancy.
- ◆ **One out of every four households in the Mahoning Valley suffer from severe housing problems. There are 32,305 households in the Mahoning Valley** that have reported one of the following: incomplete kitchen facilities, incomplete plumbing facilities, overcrowding or paying more than 30% of their income to housing costs.
- ◆ **Rental-occupied units lack kitchens or plumbing facilities 13 times more often than owner-occupied units.**
- ◆ **HUD is subsidizing much of the housing affordable to extremely low-income renters.** In Mahoning and Trumbull Co., there are 9,203 total units subsidized through HUD. In the past 30 years, the Low-Income Housing Tax Credit has financed the development of 31 projects in Mahoning Co. comprised of 1,649 affordable units, and 15 projects in Trumbull Co. comprised of 1,068 affordable units.
- ◆ **There are 61 federally subsidized rental properties (820 units) in Mahoning County that are set to have their contracts expire in the next 5 years, and an additional 24 properties (723 units) in Trumbull County, although these income-restriction contracts often renew.**



Housing Cost Burden

- ◆ **Approximately 17% of homeowners in the Mahoning Valley are cost-burdened.** On average, ~7.5% of these homeowners are severely cost-burdened, meaning they spend more than 50% of their income on mortgage, taxes, utilities, and insurance.
- ◆ **Nearly half of all renters in the Mahoning Valley are cost-burdened.** Renters are more than two times as likely to be cost-burdened than homeowners in the Valley.
- ◆ **One in three households in Mahoning and Trumbull Counties earn 30% or less of the area's median income.** For a family of three, 50% of the area's median income is \$77,200 annually.
- ◆ **Even a 1-bedroom, fair market, apartment is unattainable to an extremely low income household in the Youngstown-Warren-Boardman area.** Households earning 30% or less of the area's median income can afford rent at \$579, however the rent of a 1BR, fair market, apartment in the area is \$632.
- ◆ **More than half of the Mahoning Valley's elderly renters and homeowners earn less than 30% of the area's median income and pay more than 30% of their limited income to housing costs.** In Mahoning County, 67% of extremely low income elderly renters are cost-burdened; in Warren and Trumbull Co. over 80% of extremely low income elderly renters are also cost-burdened.
- ◆ **More than 70% (7,077) of the severely cost burdened, extremely low income renters in the Mahoning Valley are small family (2-4 people) or non-elderly, non-family households** (households of 1 or more people who are unrelated and less than 62 years of age).
- ◆ **African Americans are disproportionately affected.** While 20% of all renters are severely cost-burdened, 28% of all African American renters are severely cost-burdened.



Housing Needs of Special Populations

- ◆ In Mahoning Co., homelessness in the county has fluctuated in recent years. **Officially, per federal records, there were 161 individuals in Mahoning Co. who were homeless in 2023.** Federal records indicate **in Trumbull Co., the total number of homeless individuals has remained largely consistent at roughly 91 people** in the last several years.
- ◆ Local leaders note that the **number of unhoused individuals in the region is likely three times greater** than officially reported numbers.
- ◆ In 2022, there were 36,241 people in Mahoning Co. and 34,052 people in Trumbull Co. living with a hearing, vision, cognitive, ambulatory, self-care and/or independent living disability. **In Mahoning Co. 16.2% of the population has a disability; in Trumbull Co. 17.2% of the population has a disability.**
- ◆ According to the Federal Interagency Reentry Council, 10% of individuals released from prisons and jails across the country face homelessness upon reentry. **In 2023, 250 Mahoning Co. residents and 146 Trumbull Co. residents were released from the state of Ohio's corrections system.**
- ◆ Of the 83 children in Trumbull Co. Children's Services custody **more than half received emancipation preparation agency care and post-emancipation service.** Mahoning County Children's Services has not publicly shared how many clients utilized their post-emancipation program.
- ◆ **There are 11,005 extremely low income and very low income elderly households in the Mahoning Valley that are cost burdened.** 5,535 of these households are severely cost-burdened. As of February 2024, 218 elders received assisted living waivers from the region's area agency on aging. 215 elders have received help from the agency's PASSPORT program. 152 elderly families are on the wait list for public housing and 36 elderly families are on the wait list for Section 8 vouchers.
- ◆ **HUD Continuum of Care is subsidizing multiple projects across the Valley.** Over a dozen projects within the Mahoning Valley received funding in 2022 toward the goal of preventing and ending homelessness.
- ◆ **The average waiting time for housing operated by local housing authorities is 12-18 months.** As of writing, Youngstown Metropolitan Housing Authority's waitlist is accepting applications and Trumbull Metropolitan Housing Authority's waitlist holds 1,995 residents.

Themes from Focus Group with Regional Service Providers

Researchers conducted a number of individual interviews and held a focus group with 30 housing and social services providers serving vulnerable and at-risk residents in the Mahoning Valley. These interviews confirmed:

- ◆ There is a **lack of available housing stock**, particularly 1-bedroom units and family-sized units.
- ◆ **Conditions of the available stock are poor** and some landlords do not seem interested in maintaining units.
- ◆ The **limited availability of emergency housing** is a concern, as is the long waiting times for housing through the Housing Authorities.
- ◆ **Increasing rents further limit housing options.**
- ◆ **Some special populations have an especially difficult time finding housing.** This is especially true for citizens returning from the justice system, people with disabilities, and immigrants.
- ◆ **Lack of transit** is a significant obstacle because many clients do not have cars and need to access frequent appointments or workplaces to maintain stable housing.
- ◆ **Housing providers are relying on collaboration** with each other to serve their clients.

Existing Resources

The following chart displays the financial resources invested in affordable housing during the most recently completed fiscal year. Often funding is allocated at the federal and state level but administered at the local level and targeted to designated populations. Select private and philanthropic funds are also included in the full report.

Funding Source	Annual Amount	Notes
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Conclusion

This Housing Needs Assessment provides a comprehensive snapshot on the state of affordable and attainable housing needs and resources in the Mahoning Valley. Recommendations for addressing the most pressing housing needs, including increasing the number of units attainable to low- and moderate-income households, will appear in the Housing Action Plan.

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This report was researched and written by Jahvene Davis, M.S., GOPC Research Associate, and Alison Goebel, Ph.D., GOPC Executive Director.

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