

FAIR HOUSING RESOURCE CENTER, INC.

Rental Factbook: Ashtabula and Geauga Counties



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About Fair Housing Resource Center, Inc.

The Fair Housing Resource Center (FHRC) is a 501(c)(3) non-profit organization whose mission is to promote equal housing opportunities for all persons and to advocate for fair housing and diversity in Lake, Geauga and Ashtabula County through education and involvement of the public, government, and the business community. FHRC is also Housing Counseling Agency certified by the U.S. Department of Housing and Urban Development, and provides homeownership counseling, such as pre-purchase home buying, education and group workshops, resolving and preventing mortgage delinquency, home maintenance and financial management for homeowners, rental counseling, and homelessness counseling.

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Introduction

This rental factbook was designed to provide basic information on rental patterns in Ashtabula County. Across the nation, rental costs are rising, and there has been a reduction in affordable housing options. Affordable rental units are entirely or concentrated in certain areas. This factbook attempts to address some of these issues so that fair housing, social service, and governmental agencies can better address the matter of increasing rental costs.

The Rental Factbook of Ashtabula County covers the following information:

- Racial demographics by city, village, or township in Ashtabula County
- Rental costs by city, village, or township in Ashtabula County
- Percentage of owner-occupied, renter-occupied, or vacant units in Ashtabula County
- Comparison of median rental costs to other similar counties in Ohio
- Housing discrimination complaint numbers in Geauga County

Notes on the Data

Race and Ethnic Data

For purposes of this rental factbook, we examined the following racial categories: African Americans, Asians, Native Americans, non-Hispanic whites, and “other.” Because the total number of Native Hawaiians and Other Pacific Islanders were relatively small in each of the geographic areas studied, these two groups were combined into the “Asian” category. Similarly, because the total number of Alaska Natives was relatively small in these geographic areas, this group was combined into the “Native American” category. “Other” includes individuals classified as “some other race.” Under U.S. Census

definitions, “Hispanic” is considered an ethnic designation and not a racial designation; individuals categorized as “Hispanic” may be of any racial group.¹ Because the U.S. Census considers the vast majority of Hispanic individuals as white, we excluded Hispanics from the “white” racial category. Therefore, data for a white Hispanic would be reported only under “Hispanic” category. Hispanics of other races (African American, Asian, Native American, and Other) are included in both the relevant racial category and also in the Hispanic ethnic category. Therefore, adding up the racial and ethnic categories will result in double-counting non-white Hispanics.

Ashtabula County & Demographics

Situated in Northeast Ohio, Ashtabula County covers 26 miles of beautiful Lake Erie shoreline and is home to the Grand River Valley, Ohio's Wine Country. Over two dozen wineries throughout the region feature fine wines produced from vineyards that grow 50% of Ohio's grapes. Discover 19 covered bridges, 4 scenic rivers, 2 state parks and some of the best steelhead, walleye and perch fishing in the country.² Ashtabula County is a rural community that as Ohio's most northeastern county in the state and spans 1,368 square miles making it the largest county in Ohio by area.

Ashtabula County has a total population of 97,830 and according to the 2019 American Community Survey 5-Year Estimates³, Ashtabula County is approximately 95.8% white, 5.3% Black or African American. The data indicates that the community is highly segregated where racial

¹ See U.S. Census, “Race and Hispanic Origin in 2005,” available at <http://www.census.gov/population/pop-profile/dynamic/RACEHO.pdf>.

² <https://visitashtabulacounty.com/about/>

³ **ACS DEMOGRAPHIC AND HOUSING ESTIMATES, Survey/Program:** American Community Survey, **Table ID:** DP05

minorities are concentrated in the zip code 44004, where 0.8% of Ashtabula County's African American population resides and 44030, where 0.7% of Ashtabula County's African American population resides.

(See Table 1).

Table 1. Race of Population by Zip Code 2019: ACS DEMOGRAPHIC AND HOUSING 5-Year Estimates.⁴

Zip code/ City	White	African American	American Indian & Alaska Native	Asian & Pacific Islander	Other Race	Two or More Races	Total
44004 City of Ashtabula Ashtabula Township Plymouth Township Saybrook Township	28,070	1,925	41	190	74	1,198	31,498
44030 City of Conneaut Conneaut Township Monroe Township N. Kingsville Township	14,563	1,051	7	58	45	441	16,165
44041 City of Geneva Geneva-on-the-Lake Village Geneva Township Harpersfield Township Trumbull Township	13,770	213	66	109	39	202	14,399
44003 Andover Village Andover Township Cherry Valley Township Richmond Township	4,157	69	0	2	0	95	4,323

⁴ Source: U.S. Census Bureau, 2018: ACS DEMOGRAPHIC AND HOUSING 5-Year Estimates Data Profiles Table ID: DP05

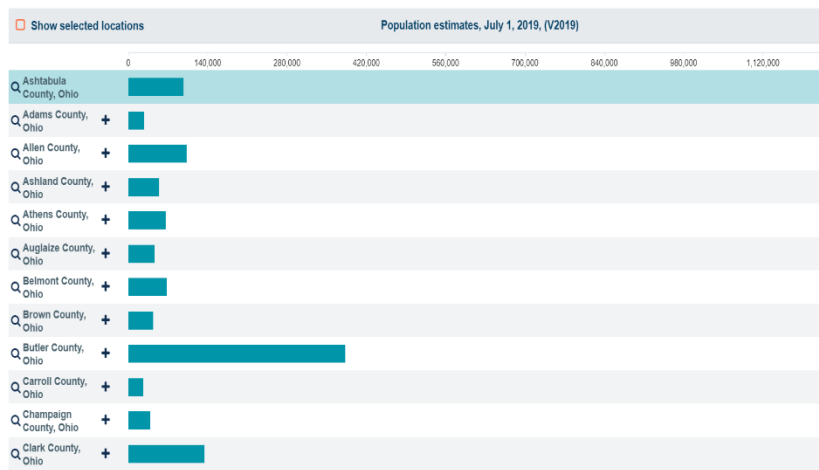
44047 Jefferson Village Jefferson Township Lenox Township Denmark Township Morgan Township New Lyme Township Pierpont Township	8,485	21	0	35	35	85	8,661
44084 Roaming Shores Village Rock Creek Village	3,431	12	0	0	0	11	3,454
44010 Austinburg Township	1,399	5	0	0	0	129	1,533
44032 Dorset Township	1,180	70	0	0	184	0	1,434
44046 Huntsburg Township	2,595	32	4	0	0	19	2,650
44048 Kingsville Township Sheffield Township	2,251	100	0	21	56	49	2,477
44076 Orwell Village Orwell Township Colebrook Township Windsor Township	4,858	80	19	32	0	29	5,018
44082 Pierpont Township	2,677	0	13	0	0	0	2,690
44099 Windsor Township	2,410	0	0	0	0	148	2,558
44085 Hartsgrove Township Rome Township	3,442	34	0	84	0	0	3,560
Total	93,288	3,612	150	531	433	2,406	100,420

African American Population within Ashtabula County

Figure 1 shows, there are very small pockets of African American residents throughout Ashtabula County. The city of Ashtabula and the city of Conneaut have the largest African American populations within their community at 0.8% and 0.7% respectively. Overall, Ashtabula County has a total of 0.4% African American individuals residing within the County.

Figure 1. Percent of Black or African American alone, percent in Ashtabula County ⁵

Chart 1. African American Population estimates, July 1, 2019, (V2019)



African American residents are concentrated into small zones of the county while the majority of the other cities, villages, and townships throughout the county are populated by almost entirely white residents. Compared to similar counties in Ohio, Ashtabula’s African American population is relatively comparable.

⁵ Source: U.S. Census Bureau, QuickFacts
Ashtabula County, Ohio July 1, 2019, (V2019)

Hispanic/Latino Population within Geauga County

Ashtabula County has a low-level population of Hispanic/Latino residents residing within their community as only 4.78% of 4,615 persons are of this ethnicity. Table 2 shows that the percentage of Hispanic/Latino population in Ashtabula county is comparable to that of the percentage of the same population in comparable Ohio rural counties. Both African American and Hispanic residents of Geauga County are centralized in small areas while most other cities, villages, and townships throughout the county are at least 95% white.

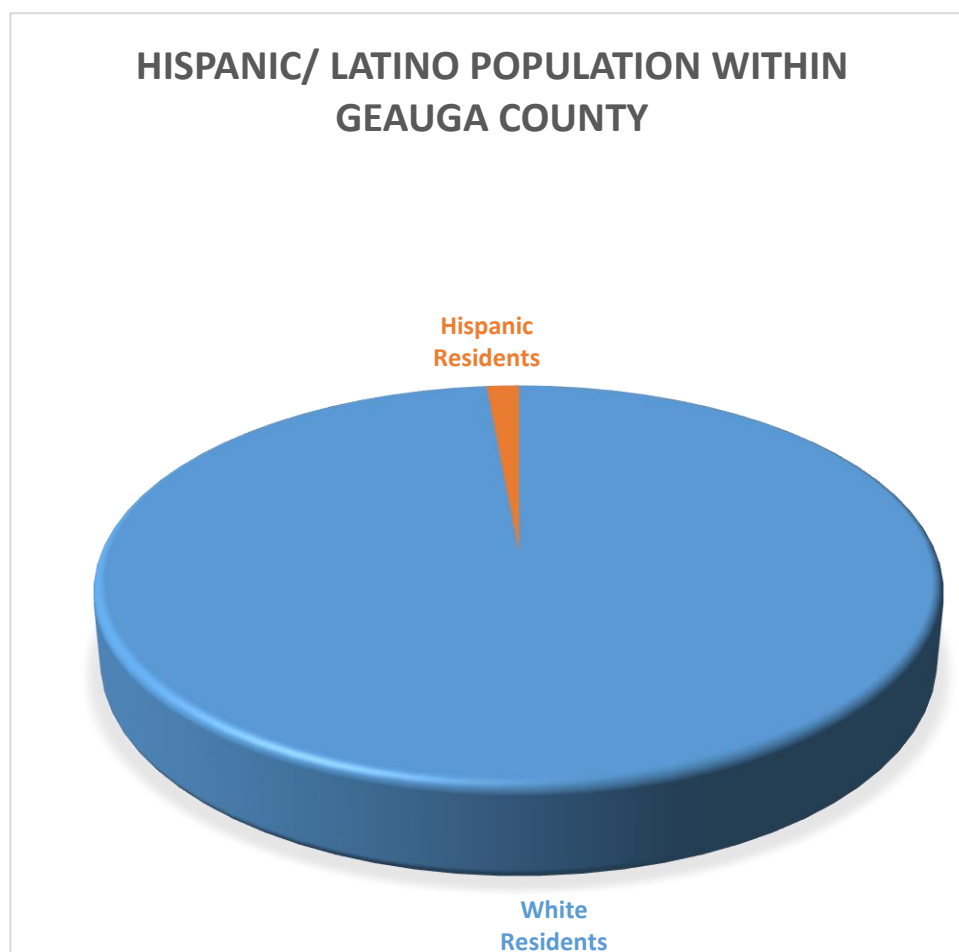


Table 2. Hispanic or Latino Population by Zip code and City, Source: 2019: ACS DEMOGRAPHIC AND HOUSING 5-Year Estimates Data Profiles Table ID: DP05 ⁶

Zip code/ City	Hispanic or Latino		Not Hispanic or Latino		Total
	Number	Percent	Number	Percent	
44004 City of Ashtabula Ashtabula Township Plymouth Township Saybrook Township	2,293	7.3%	29,205	92.7%	31,498
44030 City of Conneaut Conneaut Township Monroe Township N. Kingsville Township	437	2.7%	15,728	97.3%	16,165
44041 City of Geneva Geneva-on-the-Lake Village Geneva Township Harpersfield Township Trumbull Township	887	6.2%	13,512	93.8%	14,399
44003 Andover Village Andover Township Cherry Valley Township Richmond Township	18	0.4%	4,305	99.6%	4,323
44047 Jefferson Village Jefferson Township Lenox Township Denmark Township Morgan Township New Lyme Township Pierpont Township	172	2.0%	8,489	98.0%	8,661
44084 Roaming Shores Village Rock Creek Village	25	0.7%	3,429	99.3%	3,454

⁶ Source: U.S. Census Bureau, 2018: ACS DEMOGRAPHIC AND HOUSING 5-Year Estimates Data Profiles Table ID: DP05

44010 Austinburg Township	44	2.9%	1,489	87.1	1,533
44032 Dorset Township	184	12.8%	1,280	87.2%	1,434
44046 Huntsburg Township	41	1.5%	2,609	98.5%	2,650
44048 Kingsville Township Sheffield Township	8	0.3%	2,469	99.7%	2,477
44076 Orwell Village Orwell Township Colebrook Township Windsor Township	19	0.4%	4,999	99.6%	5,018
44082 Pierpont Township	47	1.7%	2,643	98.3%	2,690
44099 Windsor Township	0	0.0%	2,558	100.0%	2,558
44085 Hartsgrove Township Rome Township	0	0%	3,560	100.0%	3,560
Total	4,175	4.2%	96,275	95.8%	100,420

Ashtabula County has a very small population of Hispanic/ Latino residents. Table 2 shows that 4% of the community population residing within this county is Hispanic or Latino. Most Hispanic/Latino residents reside within the zip code of 44004, City of Ashtabula and 44041 which consists of Geneva City, Geneva on the Lake, and Geneva Township.

Poverty Rate & Median Household Income in Ashtabula County

Table 3. Poverty Rate & Median Household by Zip code and City, 2013-2017 American Community Survey 5-Year Estimates.^{7,6}

Zip code/ City	Poverty Rate (%)	Median Household Income (\$)
44004 City of Ashtabula Ashtabula Township Plymouth Township Saybrook Township	20.5%	\$39,523
44030 City of Conneaut Conneaut Township Monroe Township N. Kingsville Township	19.0%	\$48,498
44041 City of Geneva Geneva-on-the-Lake Village	15.8%	\$42,013
44003 Andover Village Andover Township Cherry Valley Township Richmond Township	20.5%	\$44,767
44047 Jefferson Village Jefferson Township Lenox Township Denmark Township	15.0%	\$58,448
44084 Roaming Shores Village Rock Creek Village	19.6%	\$62,188
44010 Austinburg Township	27.3%	\$54,821

⁷ Source: U.S. Census Bureau, MEDIAN INCOME IN THE PAST 12 MONTHS (IN 2018 INFLATION-ADJUSTED DOLLARS), American Community Survey 2018: ACS 5-Year Estimates
Table ID: S1903

⁶ POVERTY STATUS IN THE PAST 12 MONTHS OF FAMILIES, American Community Survey 2018: ACS 5-Year Estimates Table ID: S1702

44032 Dorset Township	24.7%	\$34,223
44046 Huntsburg Township	13.6%	\$48,228
44048 Kingsville Township Sheffield Township	4.9%	\$52,983
44076 Orwell Village Orwell Township Colebrook Township Windsor Township	16.0%	\$50,473
44082 Pierpont Township	51.4%	\$48,170
44099 Windsor Township	9.0%	\$53,409
44085 Hartsgrove Township Rome Township	12.0%	\$66,513
Total	19.9%	\$46,700

Zip code 44082 (Pierpont Township) and zip code 44004 (City of Ashtabula, Ashtabula Township, Plymouth Township, and Saybrook Township) have the highest poverty rates in Ashtabula County (22.1% and 21.6% respectively) as compared to 19.7% of the total county). Zip codes 44032 (Dorset Township) and 44004 (City of Ashtabula, Ashtabula Township, Plymouth Township, and Saybrook Township) have the lowest median household income (\$34,033 and \$37,933) compared to \$44,580 for the total county (See Table 3).

Table 4 below displays poverty rate by race or ethnicity in Ashtabula County. The poverty rate of African Americans and American Indian & Alaska Native is significantly higher than the white poverty rate (25.2% of African Americans and 46.2% of American Indian & Alaska Native live in poverty compared to 13.7% of Whites).

Race	Poverty Rate (%)⁸	Median Household Income⁷
White	19.2%	\$47,880
African American	28.9%	\$25,282
American Indian & Alaska Native	31.0%	13,611
Asian	3.8%	\$90,893
Pacific Islander	66.7%	N/A
Other Race	54.7%	32,083
Two or More Races	32.2%	\$33,043
Hispanic or Latino	34.5%	\$39,375
Total	19.9%	\$46,700

⁷ Source: U.S. Census Bureau, MEDIAN INCOME IN THE PAST 12 MONTHS (IN 2018 INFLATION-ADJUSTED DOLLARS), American Community Survey 2018: ACS 5-Year Estimates, Table ID: S1903

⁸ U.S. Census Bureau, POVERTY STATUS IN THE PAST 12 MONTHS OF FAMILIES, American Community Survey 2018: ACS 5-Year Estimates, Table ID: S1702

Housing Statistics in Ashtabula County

Aside from race and national origin, the Fair Housing Act also protects those who have a disability (mental or physical) from discrimination in housing. In addition to prohibiting discrimination based on disability status, the 1988 amendments to the Fair Housing Act also required that certain new multifamily housing be constructed with certain accessible features (effective March 1991) to ensure that people with disabilities have more housing options. While single-family housing is not required to meet these accessibility standards, newer single-family homes are often easier to retrofit to become accessible for individuals with a disability. Thus, the age of housing in a region is often an indication of the amount of housing that is potentially more accessible to these individuals. Additionally, the age of housing might reflect the overall quality of the housing market.

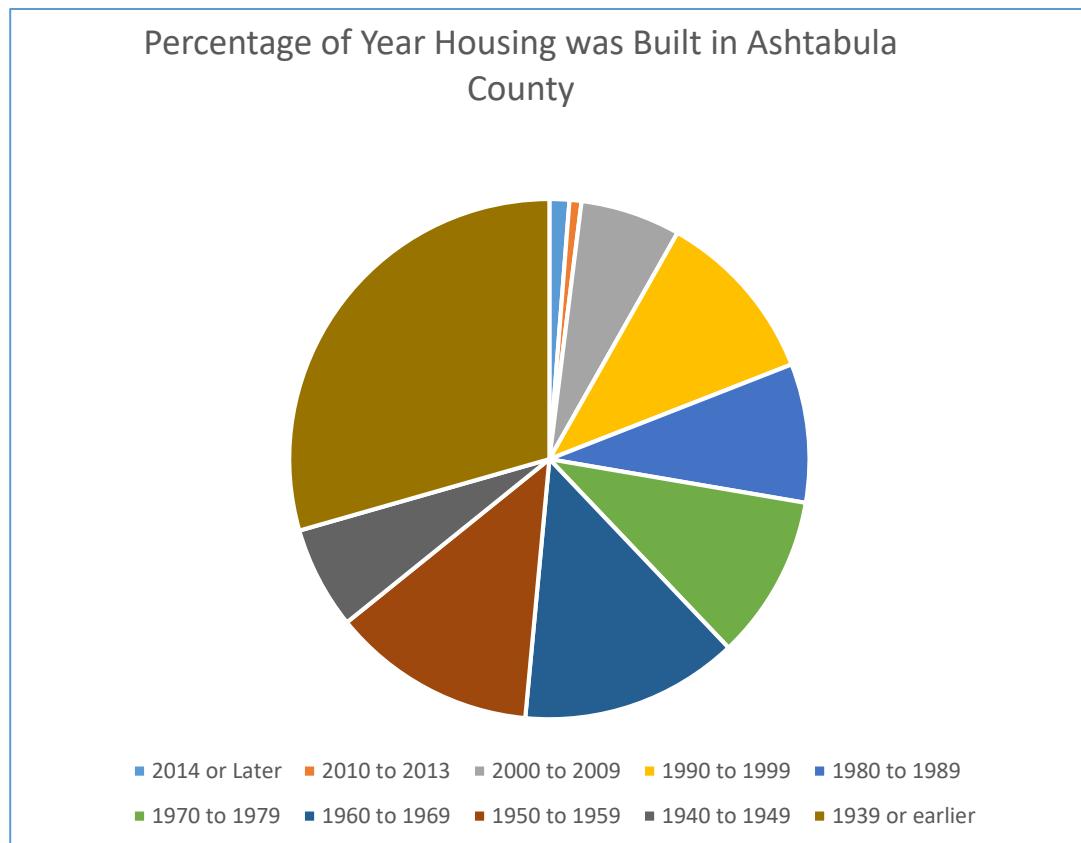
Table 5. Year Housing Built in Ashtabula County by Decade, 2019 American Community Survey 1-Year Estimates ⁹

Year Built	Number	Percentage
2014 or Later	571	1.2%
2010 to 2013	345	0.7%
2000 to 2009	2,879	6.2%
1990 to 1999	5,026	10.9%
1980 to 1989	3,990	8.6%
1970 to 1979	4,728	10.2%
1960 to 1969	6,281	13.6%
1950 to 1959	5,885	12.7%
1940 to 1949	2,947	6.4%
1939 or earlier	13,616	29.4%
Total	46,268	100%

Table 6: Occupied Rental Housing Units in Structure with 5 or more Units by Year Built in Geauga County, 2017

Year Built	Number	Percentage
2010 to 2017	52	4.2
2000 to 2009	56	4.4
1980 to 1999	496	39.3
1960 to 1979	530	42.0
1940 to 1959	15	1.2
1939 or earlier	112	8.9
Total	1,261	100.0

In Ashtabula County, nearly half (48.5%) of the housing units were built in 1969 or earlier, compared to 51.5% that was built after (See Table 5).



⁹ U.S. Census Bureau, SELECTED HOUSING CHARACTERISTICS, American Community Survey 2019: ACS 1-Year Estimates, Table ID: DP04

Ashtabula County's differing zip codes have varying rates of homeownership. Homeownership rates often signal a community's economic security and stability. Table 7 shows the household type by tenures in each zip code in the county.

Table 7. Owner- Occupied & Renter- Occupied Housing Units, 2013-2017 ACS 5-Year Estimates.¹⁰

Jurisdiction	Total Units	Owner-Occupied	Renter-Occupied	Homeownership Rate
44004 City of Ashtabula Ashtabula Township Plymouth Township Saybrook Township	15,954	13,376	5,006	84%
44030 City of Conneaut Conneaut Township Monroe Township N. Kingsville Township	7,416	4,492	1,497	75%
44041 City of Geneva Geneva-on-the-Lake Village Geneva Township Harpersfield Township Trumbull Township	7,239	3,987	2,007	55%
44003 Andover Village Andover Township Cherry Valley Township Richmond Township	2,750	1,071	475	39%

44047 Jefferson Village Jefferson Township Lenox Township Denmark Township Morgan Township New Lyme Township Pierpont Township	3,836	2770	614	73%
44084 Roaming Shores Village Rock Creek Village	1,592	979	166	62%
44010 Austinburg Township	570	365	205	64%
44032 Dorset Township	671	427	34	64%
44046 Huntsburg Township	947	648	190	69%
44048 Kingsville Township Sheffield Township	983	677	226	69%
44076 Orwell Village Orwell Township Colebrook Township Windsor Township	1,923	1,193	522	62%
44082 Pierpont Township	698	512	145	74%
44099 Windsor Township	742	682	44	92%
44085 Hartsgrove Township Rome Township	1,620	1,081	182	67%
Total	46,174	26,680	11,152	58.00%

Ashtabula County homeownership rate overall is 58% with only two (2) of the fourteen (14) zip codes having homeownership rates exceeding 80%. The Ashtabula area zip code 44004 has the

most renter occupied units with 45% of the entire county’s rental population. In sum, one zip code is host to nearly ½ of the county’s total rental population.

During the past 10 years, there has been a dramatic increase in the number of rental units costing over \$1,000.00 per month. In 2010, the majority of rentals were in the \$500-\$999 range. By 2014 and 2019, while the majority of rentals remained in the \$500-\$999 range, but there was a significant (30%) increase in rentals over \$1000.00. The number of rental units in the \$1000+ range demonstrated a 35% increase from 2014 to 2019. In 2019, there was an additional 9.2% decrease in available rental properties overall. This data demonstrates the dramatic shift in the affordability of rental units is a major hindrance to housing choice in Ashtabula County.

Table 8. Number of Units per Gross Median Rental Cost Range in Ashtabula County, Ohio

Monthly Rent	2010¹³	2014¹¹	2019¹²
\$0-499	2,351	3,586	2,034
\$500-999	5,948	7,010	6,836
\$1000-1999	1,048	419	1,199
\$2000+	0	26	80

It is pertinent to note that individuals receiving Social Security Income (SSI) have an extremely limited supply of housing choice options in Ashtabula County. The Social Security Income (SSI) payment is based on the “Federal Benefit Rate” (FBR). In 2020, the FBR is \$783.00 per month for an individual and \$1175.00 for couples. That leaves individuals within this income category struggling to rent one of the few affordable rental properties in the County.

Table 9. Median Rental Costs by Zip Code, 2018 American Community Survey 5-Year Estimates⁸.

City, Village, or Township	Median Rental Costs (\$)
44004 City of Ashtabula Ashtabula Township Plymouth Township Saybrook Township	\$676
44030 City of Conneaut Conneaut Township Monroe Township N. Kingsville Township	\$673
44041 City of Geneva Geneva-on-the-Lake Village Geneva Township Harpersfield Township Trumbull Township	\$698
44003 Andover Village Andover Township Cherry Valley Township Richmond Township	\$663
44047 Jefferson Village Jefferson Township Lenox Township Denmark Township Morgan Township New Lyme Township Pierpont Township	\$738
44084 Roaming Shores Village Rock Creek Village	\$734
44010 Austinburg Township	\$1,281

⁸ U.S. Census – Selected Housing Characteristics, American Community Survey 2019, DP04

44032 Dorset Township	\$-
44046 Huntsburg Township	\$617
44048 Kingsville Township Sheffield Township	\$667
44076 Orwell Village Orwell Township Colebrook Township Windsor Township	\$713
44082 Pierpont Township	\$501
44099 Windsor Township	N/A
44085 Hartsgrove Township Rome Township	\$680
Total	\$720.00

The table above demonstrates the median contact rent throughout different zip codes in Ashtabula County. The total average median contract rent in Ashtabula County is \$720.00. The lowest median rent is located in Zip Code 44082, Pierpont Township which only hosts 2% of the county's total rental properties. This highest median rent is located in zip code 44010, Austinburg Township which also hosts only 2% of the County's rental properties. As stated above, zip code 44004 has the highest number of rental properties compared to the county as a whole, with an average median rent of \$676.00.

Table 10. Rental Costs in Comparable Ohio Counties, 2019 American Community Survey 1-Year Estimates.

County	Median Gross Rent (Dollars)¹⁷
Ashtabula County	\$720
Butler County	\$917
Clermont County	\$827
Cuyahoga County	\$811
Delaware County	\$1,078
Geauga County	\$850
Lake County	\$879
Lorain County	\$750
Warren County	\$1,001
Ohio	\$813

Median Gross Rent is the monthly housing cost expenses for renters that includes electric, gas, water, sewer, and fuels

Fair Market Rent (FMR) is determined each fiscal year by the U.S. Department of Housing and Urban Development and is used to set payment standards for federal housing assistance programs in the U.S. Fair Market rent is determined by conducting a nationwide survey each year and the prices set include Gross Rent, or rent plus utilities. The FMR rate of a 2-bedroom unit in Ashtabula County is \$696.00 a month, which is markedly lower than the Median gross rent for the county. However, the majority of the communities in Ashtabula have median rent costs lower than the FMR rate which makes it easier for a subsidized renter to find housing in the community.

Live Rental Market Analysis

In order to dig deeper and understand the discrepancy from the U.S. Census Data, FHRC conducted a live market analysis of available rental properties in Geauga County in February 2020. FHRC researched online advertisements, newspaper advertisements, craigslist, social media - Facebook to determine both the number of available rental properties in the area and the market rents. FHRC analyzed over 75 advertisements and concluded that the true average rental costs are much higher than the Median Gross Rent listed above. The following Table 11 demonstrates the actual rental rates currently advertised at the time of the writing of this report.

Table 11. Geauga County Live Rental Market Analysis⁹

Apartment/House	Average Rent
Studio	N/A
1 Bedroom	\$562.50
2 Bedroom	\$845.00
3 Bedroom	\$1075.00
4 Bedroom	900.00
5 Bedroom	N/A
Average Rental Rate	\$827.50

Here, the rental analysis paints a much different picture and indicate Rental costs are significantly higher than the \$698 median rent costs listed above. The live market analysis shows the average rent at \$827.50 a 18.5% increase than median rent costs.

⁹ Sources: Hotpads.com, apartmentfinder.com, realtor.com, rentalsource.com, housesforrent, Facebook, Craigslist

¹⁵ TOTAL POPULATION, American Community Survey 2019: ACS 1-Year Estimates, Table ID: B01003

¹⁶ MEDIAN CONTRACT RENT (DOLLARS), American Community Survey 2019: ACS 1-Year Estimates, Table ID: B25058

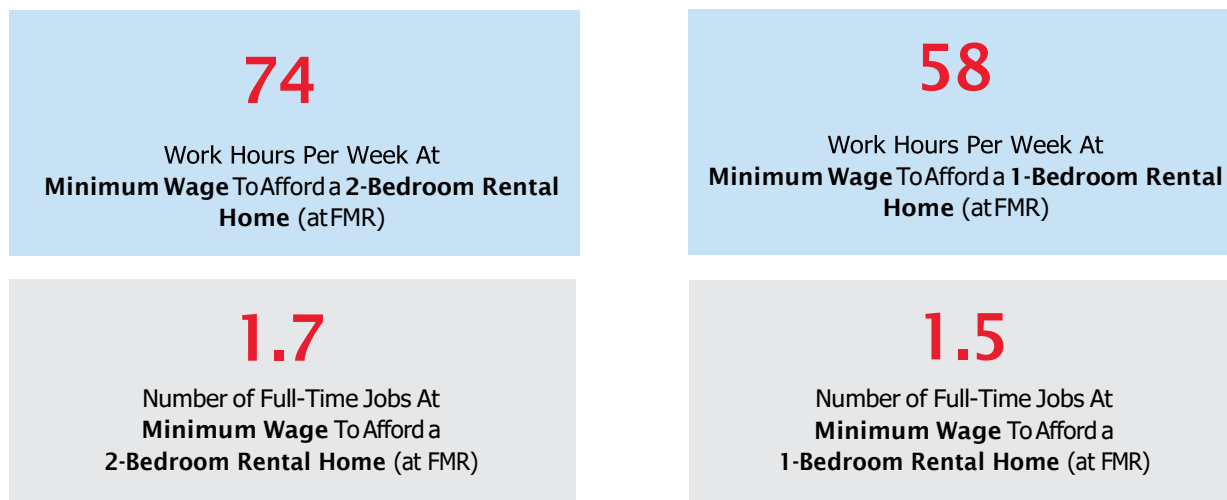
¹⁷ MEDIAN GROSS RENT (DOLLARS), American Community Survey 2019: ACS 1-Year Estimates, Table ID: B25064

In sum, the rates of market rents are significantly increasing as time progresses, and there continues to be less affordable housing units available to those in need. There is also a slight continuous decrease over the past 10 years in the number of available affordable rental units as well. The rental market analysis conducted by FHRC also shows the federal data is outdated and there are even fewer affordable units than what is being reported in published census data. This data further elaborates that the high cost of housing in Ashtabula County and indicates several families who are living in cost-burdened households.

Cost Burdened Housing

The National Low Income Housing Coalition published a report titled Out of Reach Report¹⁰ that documented the gap between renters' wages and the cost of rental housing. The Ohio organization, Coalition on Homelessness and Housing in Ohio (COHHIO) partnered with the national coalition and published an in-depth analysis of Ohio's wage increase and cost for housing. The average renter wage in Ohio earns \$14.42, yet the state housing wage needed to afford a modest two-bedroom rental unit in Ohio is \$15.99. With minimum wage set at \$8.70 an hour, it would take a minimum wage earner to work 58 hours per week to afford a -bedroom rental home.

¹⁰ Out of Reach 2020, National Low Income Housing Coalition, <https://reports.nlihc.org/oor/ohio>



The chart above demonstrates Ohio’s data and indicates an individual must work 74 hours a week at minimum wage to afford a 2-bedroom unit or 58 hours a week to afford a 1-bedroom unit at Fair Market Renter Rate (FMR). However, the data is even more striking when looking at the data for Ashtabula County alone.

In Ashtabula County, the average renter wage (\$9.15) is 64% lower than the average renter wage in the State at \$14.42. While Ashtabula County rental housing costs are much lower than the state as a whole, a local resident cannot afford rent working full-time on minimum wage. Additionally, the report also demonstrated that an individual relying on an average Supplement Security Income (SSI) payment of \$783.00 can afford a monthly rent of only \$235.00.

The median-wage worker in eight of the nation’s ten largest occupations, including retail salespersons, fast food workers, personal care aides, customer service representatives, and office clerks, do not earn enough to afford a modest one-bedroom rental home. In Ashtabula County, the data demonstrates there is a shortage of affordable homes for renters with extremely low incomes. These renters are severely housing cost-burdened, spending more than half of their limited incomes on housing costs and puts them at risk of housing instability. The following Table 12. below details Ashtabula County data compared to the State as a whole¹¹.

¹¹ Id.

OUT OF REACH 2020: OHIO

Number of Households

	<i>Ohio</i>	<i>Ashtabula County</i>
TOTAL	4,654,075	37,652
RENTER	1,582,848	11,270
PERCENT RENTERS	34%	30%

Housing Wage

	<i>Ohio</i>	<i>Ashtabula County</i>
ZERO-BEDROOM	\$10.93	\$9.42
ONE-BEDROOM	\$12.62	\$10.15
TWO-BEDROOM	\$15.99	\$13.38
THREE-BEDROOM	\$20.97	\$18.27
FOUR-BEDROOM	\$23.24	\$18.81

Fair Market Rent

	<i>Ohio</i>	<i>Ashtabula County</i>
ZERO-BEDROOM	\$568	\$490
ONE-BEDROOM	\$656	\$528
TWO-BEDROOM	\$832	\$696
THREE-BEDROOM	\$1,091	\$950
FOUR-BEDROOM	\$1,209	\$978

Annual Income Needed to Afford

	<i>Ohio</i>	<i>Ashtabula County</i>
ZERO-BEDROOM	\$22,730	\$19,600
ONE-BEDROOM	\$26,243	\$21,120
TWO-BEDROOM	\$33,267	\$27,840
THREE-BEDROOM	\$43,627	\$38,000
FOUR-BEDROOM	\$48,348	\$39,120

Minimum Wage

	<i>Ohio</i>	<i>Ashtabula County</i>
MINIMUM WAGE	\$8.70	\$8.70
RENT AFFORDABLE AT MINIMUM WAGE	\$452	\$452

Work Hours/Week at Minimum Wage

	Ohio	Ashtabula County
ZERO-BEDROOM	50	43
ONE-BEDROOM	58	47
TWO-BEDROOM	74	62
THREE-BEDROOM	96	84
FOUR-BEDROOM	107	86

Renter Wage

	Ohio	Ashtabula County
ESTIMATED MEAN RENTER WAGE	\$14.42	\$9.15
RENT AFFORDABLE AT MEAN RENTER WAGE	\$750	\$476

Work Hours/Week at Mean Renter Wage

	Ohio	Ashtabula County
ZERO-BEDROOM	30	41
ONE-BEDROOM	35	44
TWO-BEDROOM	44	59
THREE-BEDROOM	58	80
FOUR-BEDROOM	64	82

Supplemental Security Income (SSI) Payment

	Ohio	Ashtabula County
SSI MONTHLY PAYMENT	\$783	\$783
RENT AFFORDABLE TO SSI RECIPIENT	\$235	\$235

Income Levels

	Ohio	Ashtabula County
30% OF AREA MEDIAN INCOME (AMI)	\$22,363	\$16,680
ESTIMATED RENTER MEDIAN HOUSEHOLD INCOME	\$33,167	\$23,197

Rent Affordable at Different Income Levels

	Ohio	Ashtabula County
30% OF AREA MEDIAN INCOME (AMI)	\$559	\$417
ESTIMATED RENTER MEDIAN HOUSEHOLD INCOME	\$829	\$580

The U.S. Department of Housing and Urban Development defines cost-burdened families as those “who pay more than 30% of their income for housing” and may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Severe rent burden is defined as paying more than 50% of one’s income on rent.¹²

Table 12: Renter Households Experiencing Cost Burden by Jurisdiction in Ashtabula County, 2018

Jurisdiction	Percentage Who Spend 30% to 34.9% of Their Gross Income on Housing¹⁸	Percentage Who Spend 35% or more of Their Gross Income on Housing¹⁸	Total Percentage that is Cost Burdened¹⁸
44004 City of Ashtabula Ashtabula Township Plymouth Township Saybrook Township	10.9%	49.8%	60.7%
44030 City of Conneaut Conneaut Township Monroe Township N. Kingsville Township	7.5%	30.8	38.3%
44041 City of Geneva Geneva-on-the-Lake Village Geneva Township Harpersfield Township Trumbull Township	9.9%	42.8%	52.7%

¹² U.S. Department of Housing and Urban Development; Featured Article: Rental Burdens: Rethinking Affordability Measures. PD&R Edge Home.
https://www.huduser.gov/portal/pdredge/pdr_edge_featd_article_092214.html#:~:text=HUD%20defines%20cost%2Dburdened%20families,of%20one's%20income%20on%20rent

44003 Andover Village Andover Township Cherry Valley Township Richmond Township	18.6%	13.5%	32.10%
44047 Jefferson Village Jefferson Township Lenox Township Denmark Township Morgan Township New Lyme Township Pierpont Township	8.6%	37.6%	46.2%
44084 Roaming Shores Village Rock Creek Village	10.9	49.8%	60.7%
44010 Austinburg Township	25.0%	61.0%	86.0%
44032 Dorset Township	0%	100%	100%
44046 Huntsburg Township	0%	31.1%	31.1%
44048 Kingsville Township Sheffield Township	31.4%	13.7%	45.1%
44076 Orwell Village Orwell Township Colebrook Township Windsor Township	5.4%	24.6%	30.0%
44082 Pierpont Township	14.9%	0%	14.9%
44099 Windsor Township	0%	60%	60%
44085 Hartsgrove Township Rome Township	0.0	35.6%	35.6%

Within Ashtabula County, 52.3% of renter households are cost-burdened. Nearly 41% of renters spend 35% or more of their income on housing and 11.3% percent spend between 30% to 34.5% of their income on housing (see Table 12). Dorset and Austinburg Township have the highest percentage of renter households that are cost-burdened (100% and 86% respectively). Areas with Zip Codes 44004 and 44084 have the next highest percentage of renters who spend 35% or more of their income on housing 60.7%. Interestingly, the Zip Code 44004 that includes: City of Ashtabula, Ashtabula Township, Plymouth Township and Saybrook Township has the largest percentage of rental housing units 45% in the County.

Housing Discrimination in Geauga County

Although fair housing and affordable housing are not the same, the two are strongly interrelated. Across the country, racial minorities have higher rates of poverty and lower median incomes than whites. This is also true in Ashtabula County where minority groups have higher poverty rates in comparison to their white counterparts (11.5% in 2018). African Americans have consistently had the highest poverty rate over the last decade and a half, peaking at 28.0% in 2010 and remaining at a 21.9% poverty rate in 2017. The poverty rate amongst the Asian American population surged to its highest level (14.4%) in 2010 but has since decreased by half. Amongst the Hispanic/Latino population, the poverty rate has steadily increased from 2000 to 2017, reaching its height in 2018 at 32.3%.

**Table 13. Number of Housing Discrimination Complaints filed with HUD in Geauga County
1994-2018.¹³**

	Race	Color	Religion	National Origin	Gender	Familial Status	Disability	Retaliation	Total
1994	3	0	0	0	0	1	0	0	4
1995	1	0	0	0	0	0	0	0	1
1996	0	0	0	0	0	1	0	0	1
1997	0	0	0	0	0	0	0	0	0
1998	2	0	0	0	0	0	0	0	2
1999	1	0	0	0	0	1	0	0	2
2000	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	1	0	1
2002	1	0	1	0	0	0	0	0	2
2003	0	0	0	0	0	0	1	1	2
2004	0	0	0	0	0	0	0	1	1
2005	1	0	0	0	0	0	0	1	2
2006	1	0	0	0	0	0	1	0	2
2007	0	0	0	0	0	0	0	1	1
2008	1	0	0	0	0	1	15	0	17
2009	0	0	0	0	1	1	1	1	4
2010	1	0	0	0	1	2	1	1	6
2011	0	0	0	0	0	0	2	0	2
2012	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	1	0	0	0	1
2015	0	0	0	0	0	1	1	0	2
2016	1	0	0	0	0	0	0	0	1
2017	1	0	0	0	0	0	6	0	7
2018	1	0	0	1	1	0	0	0	3
Total	15	0	1	1	4	8	29	6	64

¹³ Source: Ohio Civil Rights Commission Housing Case Data

In reviewing the number of discrimination complaints made, disability discrimination was the most common allegation with race discrimination a close second. It is important to note that these complaints were only those complaints that were recorded, and not every single complaint that existed in any given year. Many complaints go unreported every year, as people are unaware of how to go about reporting them properly to be sure that the complaints are taken care of through the appropriate channels. Anyone who has a housing discrimination complaint should contact their local fair housing agency and request that they assist in filing a complaint with HUD.

In Ashtabula County, data shows that persons with Disabilities experience greater instances of housing discrimination compared to other protected classes in the community. Typically, persons with disabilities collect Supplemental Security Disability Income (SSDI) and have greater poverty rates in comparison with other protected classes. This combination coupled with cost-burdened housing choices in the County makes it difficult for persons with disabilities to live comfortably in the community.

Conclusion

When it comes to affordable housing, Geauga County has been trending toward less available rentals for those in need. The number of affordable rentals does not keep up with the increasing rates of those who are low-income, and/or disabled within the county. Specifically, persons with SSI or SSDI income cannot afford the average cost of rental housing in most communities within Geauga County, and are considered severely cost-burdened in housing.

In Ohio, there are no rent caps, and nothing to say that a rental has to remain within an affordable limit. It is infeasible for people to continue to be able to rent if the rates only continue to go up. If history is any key, and as time continues to progress, there will only continue to be fewer available rentals that are affordable for people on supplemental income. Regardless of the means of measurement, the rental affordability problem is evident across studies. Wages are not increasing at the same rate as housing costs, and rents continue to increase. The imbalance between the demand for affordable housing and the supply of low-cost rentals can be seen in metropolitan areas across the United States.

Considering the total number of renters within the county, there were no significant numbers of housing discrimination complaints recorded in the past 10 years. That being said, there is likely a significantly higher number than what is recorded based on renters not knowing where to report those complaints.