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A Crisis of Care:

Housing, Childcare, and Mental Health in Our Community

In our work to restore dignity and independence to women and children experiencing homelessness, we are witnessing a convergence of crises that threaten the stability and wellbeing of our most vulnerable neighbors. The lack of affordable housing remains a central issue—rents continue to rise while wages stagnate, leaving families with few options and long waitlists for subsidized units. For many, the path to permanent housing is blocked not by lack of effort, but by a system stretched beyond capacity.

Finding suitable daycare compounds the problem. Despite more local options, many in need are unable to find enough openings at one location, experience incompatible hours, have children too old for most daycares but too young to safely stay home alone, or an older child with a disability. For mothers trying to rebuild their lives, the absence of affordable, reliable childcare creates a barrier to employment, education, and healing. The challenge deepens for those without transportation, who must rely on public buses to reach multiple care sites or juggle long commutes that don't align with daycare hours. Even when housing is secured, the inability to find safe care for children can unravel progress and force families back into survival mode.

But housing and childcare are only part of the picture. Our community is also grappling with a growing mental health crisis. Many of the women we serve are navigating trauma, depression, and anxiety—often without having been taught healthy ways to cope with stress. In the absence of support, some have turned turn to unhealthy coping mechanisms, and survival often depends on learned manipulation techniques. These patterns, while adaptive in crisis, can make it harder to maintain employment, parenting responsibilities, or housing stability.

Substance use is another layer of complexity. Whether it is a coping mechanism for untreated trauma, mental illness or an ongoing addiction, it is a barrier to healing. A history of addiction affects many of the families we encounter. The stigma surrounding mental illness and drug use often prevents individuals from seeking help, and treatment options—especially those tailored to women with children—are limited. We truly believe that recovery is possible, but it requires compassion, resources, and a system that meets people where they are.

At our shelter, we see these realities every day. We are not just providing beds—we are holding space for hope, for healing, and for the possibility of a future where basic needs are met with dignity. But we cannot do it alone. As we seek funding to sustain operations and secure essential supplies, we also hope for systemic change: more affordable housing units, expanded childcare availability, and policies that support working families on the margins.

This is not just a crisis—it's a call to action. Together, as a community, we can turn hardship into opportunity and ensure that every woman and child has the chance to thrive.

By: Chris Kirkendall

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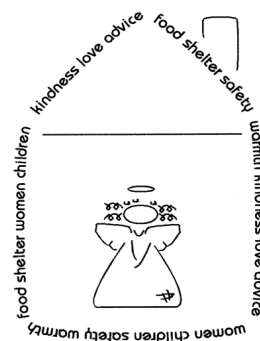
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*"Their responsiveness
and care were nothing
short of a gift."*

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Out of Reach:

When Rent Demands More Than Wages Can Give

Across Ohio, the cost of rental housing continues to rise faster than wages—placing stable housing further out of reach for many working families. According to the 2025 Out of Reach report from the National Low Income Housing Coalition and the Coalition on Homelessness and Housing in Ohio, the numbers are stark.

To afford a modest two-bedroom apartment at HUD's Fair Market Rent, a full-time worker in Ohio must earn at least \$22.51 per hour. In the Lima Metropolitan Statistical Area, the Housing Wage is \$20 per hour, based on a Fair Market Rent of \$1,040. At Ohio's current minimum wage of \$10.70, a person would need to work 84 hours per week to afford that rent—an impossible burden for most.

Yet even HUD's estimates fall short of reality. Recent listings in Lima and Allen County show that many desirable two-bedroom apartments—especially those in newer developments or near schools and shopping—rent for \$1,200 to \$1,500 per month. Some luxury or downtown units exceed \$1,800. These prices reflect market demand, but they also expose the widening gap between what renters earn and what housing actually costs.

Since the pandemic began, this gap has grown dramatically. In 2020, the average Ohio renter earned \$1.57 less than the Hous-

ing Wage. Today, that shortfall has ballooned to \$3.89 per hour—a 148% increase in just five years. The average renter now earns \$18.62 per hour, still well below what's needed to afford a two-bedroom rental home.

Only 4 out of the 15 most common jobs in Ohio pay more than the Housing Wage. Most—including roles like home health aide (\$15.00/hr), retail salesperson (\$14.20/hr), food service worker (\$13.10/hr), and childcare worker (\$12.80/hr)—fall significantly short. Even nursing assistants (\$17.00/hr) and janitors (\$14.80/hr), who perform essential work, earn well below the threshold.

While wages in some sectors have increased modestly, the Housing Wage has risen faster. For example, the median wage for home health aides increased by \$3.34 since 2020, but the Housing Wage rose by \$6.52 during the same period.

These figures reflect a growing disconnect between what people earn and what housing actually costs. For families in our community, this means working harder than ever just to afford a safe place to live. As we continue to provide shelter and support, we also track these trends closely—because understanding the numbers helps us prepare, respond, and serve with greater care and precision.

Blessed in Timing:

A Building Update

Sometimes, blessings arrive not just in what happens—but in when it happens.

This summer, Samaritan House experienced one of those moments. Back in the spring, there were a few times that we could see a small amount of water on the third-floor ceiling. However, each time the roof was inspected the issue could not be identified. Arriving to work in early August, it became apparent from the ground. The rubber roof was now flipped back. At some point the metal strapping failed and between that and some of the rubber becoming brittle, high winds were able to lift the rubber, which allowed water to get in. When the winds subsided, it would lay back down. I spoke with the Board and a friend of the shelter, Jed, that helps with overseeing maintenance issues fairly often. We knew from past experience the daunting challenge of finding an affordable, reliable crew to assess and repair rubber roofing as there are few companies that do this work. After praying on it, I felt a peace and 'saw' two hands cover both sections of roof. Jed checked in and shared the four companies that he contacted that may deal with rubber roofing or at least offer a repair to prevent further damage. A few had completed work with the shelter in the past, so I was assured in the peace that I felt. After several days, no return calls, and a large storm on the horizon, Jed was understandably antsy and spoke with a local supplier of rubber roofing material to see if they knew of any other possibilities. They gave him the contact information of an Amish man/crew out of Berne, Indiana. The catch was that he had to drive to the man's house to inquire, and off he went.

Enter an Amish crew who, in an extraordinary act of generosity, paused their current job to help us. They quickly identified the problem and—without hesitation—pulled materials and manpower from their active site to patch the leak and prevent further damage. Once the necessary supplies were ordered, they returned in short order and completed the full repair at a reasonable rate. Their responsiveness and care were nothing short of a gift.

Even more encouraging, the other roof we had expected to tear off and replace within the next year was reevaluated and found to have approximately five years of life remaining. This unexpected reprieve gives us time to plan, seek funding, and prepare for future repairs without urgency or disruption.

We are grateful for the skilled hands, generous hearts, and timely interventions that continue to sustain Samaritan House. Every act of service—whether on the roof or in the shelter—helps us provide safety, dignity, and hope to those who need it most.

Being the Hands & Feet:

A Season of Gratitude and Giving



As the crisp air of fall settles in and we prepare for the season of thanksgiving, we pause to reflect on the many ways our community embodies the heart of Samaritan House—by being the hands and feet of compassion.

Whether you've given financially, donated food or essential items, volunteered your time, or organized a drive to support our shelter, you've helped us meet the daily needs of women and children experiencing homelessness. Your generosity fills our

pantry, stocks our shelves, and reminds each resident that they are seen, valued, and cared for.

Every donation—large or small—helps us extend dignity and hope. Thank you for being the hands that serve and the feet that carry love into our shelter. Together, we are building a community where care is not just a word, but a daily action. Please see our Wish List on the page 4 for items needed at the shelter if you would like to donate.

Muffins, Might, and a Mother's Resolve:

By: Jessica Peterson

Aubree is the mom to a cute toddler and a little baby girl. I was never her Case Manager and actually can't think of seeing her more than a handful of times during her stay. However, each of those times, I and everyone in the house knew when Aubree set her baby down. With every ounce her little self could muster she would scream at the top of her lungs. Not every so often, but every. single. time. - until she was back in her mother's arms.

There was not a lack of village for Aubree in these moments. Residents would attempt peekaboo games, staff would try to comfort and distract her - even our grumpiest resident was making funny faces to try to give Aubree (and the house) a break from the screaming. But this little girl just did not care. So Aubree did everything with a baby on her hip. Cleaning, laundry, chores, up and down stairs. She would lug her books and baby along with her, the toddler waddling right behind. Nursing school, work, mom of two, and breastfeeding (which can be a part-time job in and of itself) - this is a lot for anyone. When a relationship broke down unexpectedly, homelessness and a custody battle was added to her plate.

By the end of her stay, Aubree was able to not only secure housing but also a deposit to retain a lawyer. It has been over a year since she left in to housing. She has popped in multiple times, twice while I was here, with muffins for staff and items from our wish list for the house. She is still working, still in school and no longer in a custody battle. She and the girls are happy. Each visit is a wonderful reminder of why we are here, however every time she leaves, I'm left disappointed...she never takes the job application I try to slide over to her.

TOGETHER WE CAN AND DO MAKE A DIFFERENCE! WILL YOU HELP?

Please find my tax-deductible contribution enclosed for the following donation:

\$25 _____ \$50 _____ \$100 _____ \$250 _____ Other \$ _____

Name _____

Address _____

City/State/Zip _____

With your support, over the past year alone, 14,595 meals have been served and 4,865 shelter units (one person, one night) have been provided to 193 women and children.

The women and children of Lima's Samaritan House thank you!

Mail to: 328 West McKibben St. Lima, Ohio 45801



Samaritan House
328 W. McKibben St.
Lima, OH 45801
samaritanhousethima.org
Address Service Requested

NON-PROFIT
US POSTAGE PAID
LIMA, OHIO
PERMIT # 236



Wish List

Grocery Items

Baby Formula, Baby Food, Canned Beef, Canned Pasta, Canned Tomatoes, Cheese Slices, Chicken Breasts (Individually Frozen), Coffee (Regular), Coffee Stirrers, Coffee Creamer (Individual or Pourable Powder), Eggs, Frozen Dinners, Individual Snack Packs, Milk, Sliced Lunch Meat, Sugar, Vegetable Oil

Office Supplies

Copy Paper, Dry Erase Markers, Envelopes (#10 Business), Paperclips (Large), Pocket Folders, Postage Stamps

Clothing

Black Non-skid Work Shoes, Steel Toed Shoes (Women's sizes, 8, 9), School Uniforms (Khaki's & Polos, or gift cards)

Household Items

All-purpose Cleaners, Bleach, Furniture Polish/Pledge, Toilet Paper, Paper Towels, Trash Bags – 13 Gallon Tall Kitchen & 30 Gallon, Ziploc Bags – Sandwich & Quart, Window Cleaner, Disposable/Nitrile Gloves

Toiletries

Body Wash, Conditioner, Deodorant, Mouth Wash (Small), Shampoo, Toothpaste

Wal-Mart/Meijer/Save-A-Lot/ Ruler Foods/Aldi's Gift Cards

Please see our website at samaritanhousethima.org
for the most up to date wish list.