

# FY2020-2024 Consolidated Plan and FY2020 Annual Action Plan

## Hamilton County, Ohio

January 24, 2020



# Hamilton County FY2020-2024 Consolidated Plan and FY2020 Action Plan

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**Attachments**

Attachment A: [Citizen Participation Plan](#) (link)

Attachment B: Citizen Participation Results

- Public Meetings Feedback – October 2019
- Community Survey Results – October to November 2019
- Feedback from Legal Ad - None
- Public Hearings Feedback – January 2020

Attachment C: 2019 Analysis of Impediments to Fair Housing

- 2019 City/County Analysis of Impediments to Fair Housing [Summary](#) (link)
- 2019 City/County Analysis of Impediments to Fair Housing [Full Report](#) (link)

Attachment D: ICMA Fellow Tom Carroll Data and [ICMA Public Management Report](#) (link)

Attachment E: Feedback from Hamilton County Commission on Women and Girls

Attachment F: Additional Data Sources Online

- [2017 Report – Hamilton County Affordable Housing](#) (link)
- [2018 Report - 100% Housing analyzing vacant properties and affordable housing issues](#) (link)

- 2019/2020 [Draft Community Wide Housing Strategy \(link\)](#)
- 2017 [County Comprehensive Economic Development Strategy \(CEDS\) \(link\)](#)

Attachment G: 2020 Action Plan Budget

# Executive Summary

## ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

The 2020-2024 Consolidated Plan continues successful programs from prior years and will include a larger focus on housing programs, including implementation of a community wide housing strategy, housing plans for each local government participating in the program, lead abatement, lead poisoning prevention, accessibility in housing, property maintenance & code enforcement and providing access to funding for home improvements for low to moderate income households.

Leverage of funds will continue to be a focus for larger community and economic development projects and development and rehabilitation of affordable housing, including the option to begin a Section 108 loan fund for these purposes.

### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

#### Overview

The following programmatic goals have been identified based on community feedback, complimentary community plans, input from participating jurisdiction leaders, stakeholder agencies input, as well as public meetings, online surveys, and one-on-one meetings:

- Eliminate Slum and Blight
- Further Fair Housing
- Improve Public Facilities
- Improve Public Infrastructure
- Improve Quality of Life
- Provide Affordable Homeownership Housing
- Provide Affordable Rental Housing
- Serve Homeless Families and Reduce Homelessness
- Spur Economic Development

Outcomes will be identified in this document and updated in each related Action Plans and CAPER.

### 3. Evaluation of past performance

Over the past five year period, Hamilton County has made great improvements to the HUD funded grant programs which had not changed much in four decades. A summary of the accomplishments follows:

- Phasing out the HOME tenant based rental assistance program to provide funding for housing developments and down payment assistance programs
- Creating mini-grant program for local governments to plan for future needs
- Creating fund for catalytic economic development projects through the CDBG Community & Economic Development Assistance Program (CEDAP)
- Recruiting local governments to participate in the program
- Funding nonprofit services competitively to comply with federal regulations
- Engaging with Community Development Advisory Committee (CDAC) to review funding proposals and recommend competitive awards
- Providing training for all staff to become certified Economic or Housing Development Finance Professionals

During this time, Community Development has:

- Increased participation from 36 local governments (76%) to 41 local governments (87%)
- Received 23% more grant funding
- Managed 47% more projects
- Increased HOME leverage from \$0 to \$18.49 for every \$1
- Increased CDBG leverage via CEDAP from \$0 to \$1.23

However, staffing has been reduced by 46% from 6.5 staff in 2015 to 4 staff in 2019. Positions which were no longer appropriate were eliminated (example: housing specialist and housing inspector since TBRA was cancelled); and now two new program manager positions are being added to the organization. One new Program Manager is included in the 2020 Action Plan budget to manage programs and projects.

An overall summary is listed below:

**Changes to Program from 2015 to 2019**

Year	# of Staff	CEDAP Leverage	HOME RFP Leverage	Total Grant \$ Plus Leverage	Total \$ Per Staff
2015	6.5	N/A	N/A	\$4,032,524	\$620,388
2016	6.5	N/A	\$34,207,409	\$38,352,171	\$5,900,334
2017	5	\$3,838,100	\$10,709,479	\$18,787,149	\$3,757,430
2018	4	\$1,808,770	\$17,702,802	\$24,486,806	\$6,121,702
2019	4	\$13,322,925	\$41,618,595	\$59,891,271	\$14,972,818
<b>Total</b>		<b>\$18,969,795</b>	<b>\$104,238,285</b>	<b>\$145,549,921</b>	

Programs and projects are evaluated based on a combination of factors. Fundamentally, it is essential that projects are completed in a timely fashion. Additionally, estimated versus actual results are analyzed. The County also continuously monitors each entity's recordkeeping and accountability.

#### **4. Summary of citizen participation process and consultation process**

Hamilton County solicited feedback beginning in early 2019 from all local governments, nonprofit partners, housing developer stakeholders, affordable housing advocates and the public at large. Feedback was received via online surveys, three public meetings at public libraries geographically spread out through county, emails, social media posts, public notices and legal ads. During this time, the Analysis of Impediments to Fair Housing, a community wide housing strategy and the County's Comprehensive Economic Development Strategy were all under development. Feedback from all of these processes has been included in development of this Con Plan. Feedback from the Community Development Advisory Committee is also included.

- Con Plan Public Meetings – October 2019
- Online Survey – October to November 2019
- Public Comment Period 12/16/19 to 1/16/20
- Staff Meeting presentation on 1/7/20
- Public Hearings at BOCC meetings 1/21/20 and 1/23/20

#### **5. Summary of public comments**

Public comments indicated that the general public was grateful to learn about the County's HUD funded programs, as most coverage of local news, events, etc. focuses on the City of Cincinnati. The County made a concerted effort to substantially improve the citizen participation from years past. Some great feedback included: adding incentives for development of accessibility housing; require more stringent rental unit registration enforcement; implement property maintenance and code enforcement; provide more strategic planning support to small local governments, and more.

Online survey brought 315 responses, but only 261 were from residents living outside of the City of Cincinnati and HUD grant participating jurisdictions. An abnormally high response rate from one community accounting for 57% of the responses skewed the results. The data has been analyzed with and without these responses. A comprehensive record of all feedback is included in section PR-15 and in Attachment B.

Overall, the results confirm that HUD funding is being used for the proper categories of eligible uses, such as parks/playgrounds, public services, etc. Full survey results as well as feedback from all sources are included throughout this document in appropriate sections.

**6. Summary of comments or views not accepted and the reasons for not accepting them**

All of the suggestions made have been included in some part throughout this Con Plan.

**7. Summary**

Hamilton County looks forward to building upon recent successful programs to proactively engage with local government leaders, while strengthening partnerships and building capacity in public and nonprofit stakeholder organizations. One major area of focus during 2020-2024 will be on improving housing stock, making housing more affordable and protecting low to moderate income renters and homeowners.

The Con Plan also includes a Section 108 Loan Program to spur economic development, matching funds for a lead hazard control grant program and housing plans for each community on request.



## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
CDBG Administrator	HAMILTON COUNTY	Planning and Development
HOME Administrator	HAMILTON COUNTY	Planning and Development
ESG Administrator	HAMILTON COUNTY	Planning and Development

**Table 1 – Responsible Agencies**

### **Narrative**

The County contracts with the Continuum of Care, Strategies to End Homelessness (STEH), a Unified Funding Agency, to manage all Emergency Solutions Grant programs.

### **Consolidated Plan Public Contact Information**

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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

**Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

Hamilton County is an active member of the Affordable Housing Advocates, Greater Cincinnati Homeless Coalition, and Homeless Clearinghouse. Staff has been active on the Steering Committee of a Community Wide Housing Strategy being developed under the leadership of the Local Initiative Support Corporation (LISC) of Greater Cincinnati and Northern Kentucky, with funding and leadership of the Greater Cincinnati Foundation.

These organizations and housing planning efforts include a wide array of stakeholders including the Cincinnati Metropolitan Housing Authority, Human Services Chamber of Commerce, all COC funded agencies, nonprofit services agency providing supportive services including mental health services, and policy advocates such as Legal Aid and Housing Opportunities Made Equal.

The 2020-2024 Con Plan includes new initiatives with the Hamilton County Public Health Department to secure funding for lead abatement as well as lead poisoning prevention for low to moderate income families. Hamilton County elected and administrative leaders are active with Interact for Health, Cradle Cincinnati (organization dedicated to reducing infant mortality), as well as health care providers including hospitals funded through the county wide indigent care levy.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

Strategies to End Homelessness (STEH)’s Homeless Clearinghouse oversee all ESG, HOPWA, Shelter Plus Care and Permanent Supportive Housing funding throughout the region. The Homeless Clearinghouse includes members as listed below:

- Hamilton County – Geographic Region/ESG Recipient
- City of Cincinnati – Geographic Region/ESG Recipient
- Persons Experiencing or Has Experienced Homelessness (2)  
Advocate for Persons Experiencing Homelessness
- Health Care Provider for Persons Experience Homelessness
- Veterans Services Provider
- Education Institution Representative
- Collaborative Applicant and HMIS Lead

- CoC Working Group Leaders or Representatives
- ESG Fund Sub-recipient (2)
- Executive Directors of Nonprofits (4), three of whom must be CoC funded agencies

Homeless clearinghouse includes the following work groups:

- Family Housing Partnership
- Coordinated Entry
- Youth Homelessness
- CoC Data and HMIS
- Permanent Supportive Housing
- Rapid Re-Housing
- Veterans' Homelessness
- Homeless Outreach
- Compliance/Monitoring

The Continuum works with non-CoC funded agencies as well, including Lydia's House, Maslow's Army and small providers throughout the County.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The CoC allocates ESG funding from the City and County using policies adopted in 2012 when HESG policies were changed. A maximum of \$500,000 is provided for shelter operations; the balance of funds are split between Rapid Rehousing, Homeless Prevention and Street Outreach. Funding is based on meeting specific outcomes and funding is reallocated if/when performance standards are not met.

A recent survey of ESG recipients, show the following levels of satisfaction with the funding process:

- Very Satisfied – 15%
- Somewhat Satisfied – 28%
- Neither Satisfied nor Dissatisfied -27%
- Somewhat Dissatisfied – 11%
- Not Satisfied – 9%
- N/A – 10%

**Setting Performance Standards and Evaluating Outcomes**

Throughout the year, the Compliance/Monitoring working group both joins monitoring visits, reviews draft compliance reports, and takes the lead in holding agencies accountable for

performance outcomes. If/when needed, this working group takes recommendations for disciplinary actions, funding reductions, etc. to the whole Clearinghouse Board.

### **Additional Funding**

The CoC allocates a total of \$19 million annually from all HUD funds, including Shelter Plus Care, Performance Standards using Large Group Scoring once per year, usually in July/August with community wide participation. Usually about 150 people participate in this process. Pre-scoring occurs to ensure that all applicants have met previous contractual performance outcomes in order to be eligible for consideration.

### **Policies and Procedures for HMIS**

After 20+ years of working with the Partnership Center, the Clearinghouse issued a Request for Proposals (RFP) for HMIS services in 2018. A year long process with comprehensive review of past problems, desired data solutions, functionality issues, and a phased review of possible providers, the Clearinghouse selected a new provider for HMIS services.

During this time, a comprehensive set of policies and procedures was developed to manage HMIS that can be found here:

<https://www.strategiestoendhomelessness.org/wp-content/uploads/hmis-policy-manual-2019-final.pdf>

An agency participation agreement was also developed:

<https://www.strategiestoendhomelessness.org/wp-content/uploads/HMISAgencyParticipationAgreementVOTEDAPPROVEDeff07.19.19.pdf>; as well as an

HMIS Data Quality Plan that can be found here: <https://www.strategiestoendhomelessness.org/wp-content/uploads/HMISDataQualityPlanFINALEff6.21.19.pdf>

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

2018 and 2019 were filled with public feedback, citizen participation, large community meetings, focus group discussions, meetings with local government leaders, and media coverage on issues related to the Consolidated Plan. During this time, many community processes and plans were under development, including the documents below which are available as attachments and/or linked documents.

- [2017 Report – Hamilton County Affordable Housing](#)
- [2018 Report - 100% Housing analyzing vacant properties and affordable housing issues](#)
- 2019 City/County Analysis of Impediments to Fair Housing
  - [Summary](#)
  - [Full Report](#)
- Community Wide Housing Strategy (did not link)
- [County Comprehensive Economic Development Strategy \(CEDS\)](#)

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Affordable Housing Advocates including: Cincinnati Metropolitan Housing Authority, Legal Aid Society of Greater Cincinnati and more
	<b>Agency/Group/Organization Type</b>	Housing PHA Planning organization Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Economic Development
	<b>How was the Agency/Group/Organization consulted? What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is better communication between the organizations.
2	<b>Agency/Group/Organization</b>	STRATEGIES TO END HOMELESSNESS
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted? What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is more effective activities provided by the organization.
3	<b>Agency/Group/Organization</b>	City of Cincinnati
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Analysis of Impediments to Fair Housing Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted? What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is better communication between the organizations.
4	<b>Agency/Group/Organization</b>	LISC/Greater Cincinnati Foundation - Community Wide Housing Strategy Groups
	<b>Agency/Group/Organization Type</b>	Affordable Housing Advocates, Developers, Funders,
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Low income homeowner needs
	<b>How was the Agency/Group/Organization consulted? What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Surveys, emails, meetings, feedback to draft reports and recommendations
5	<b>Agency/Group/Organization</b>	HOUSING OPPORTUNITIES MADE EQUAL
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Fair housing issues
	<b>How was the Agency/Group/Organization consulted? What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Any or all of the following: Survey, e-mail and in person/phone consultation.
6	<b>Agency/Group/Organization</b>	Nonprofit Service Providers including Greater Cincinnati Human Services Chamber of Commerce
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Persons with Disabilities Services-homeless Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Needs Assessment Housing Needs Assessment Homelessness Needs - Veterans
	<b>How was the Agency/Group/Organization consulted? What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Any or all of the following: Survey, e-mail and in person meetings, phone consultation

7	<b>Agency/Group/Organization</b>	FREESTORE FOODBANK
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted? What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Any or all of the following: Survey, e-mail and in person/phone consultation.
8	<b>Agency/Group/Organization</b>	Caracole, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy
	<b>How was the Agency/Group/Organization consulted? What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Any or all of the following: Survey, e-mail and in person/phone consultation.
9	<b>Agency/Group/Organization</b>	Community and Economic Development Agencies: REDI Cincinnati, The Port of Greater Cincinnati, Ohio Means Jobs, Ohio Development and Administrative Services, and HCDC
	<b>Agency/Group/Organization Type</b>	Economic Development and Planning organizations
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted? What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Any or all of the following: Survey, e-mail and in person/phone consultation



11	<b>Agency/Group/Organization</b>	Hamilton County Developmental Disabilities
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted? What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Any or all of the following: Survey, e-mail and in person/phone consultation.
12	<b>Agency/Group/Organization</b>	Working in Neighborhoods
	<b>Agency/Group/Organization Type</b>	Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted? What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Any or all of the following: Survey, e-mail and in person/phone consultation.
13	<b>Agency/Group/Organization</b>	Excel Development Company, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted? What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Any or all of the following: Survey, e-mail and in person/phone consultation.
14	<b>Agency/Group/Organization</b>	Habitat for Humanity of Greater Cincinnati
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy Housing for low income homeowners

	<b>How was the Agency/Group/Organization consulted? What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Any or all of the following: Survey, e-mail and in person/phone consultation.
15	<b>Agency/Group/Organization</b>	Hamilton County Health Department
	<b>Agency/Group/Organization Type</b>	Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted? What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Any or all of the following: Survey, e-mail and in person/phone consultation.
16	<b>Agency/Group/Organization</b>	WEST COLLEGE HILL NEIGHBORHOOD SERVICES
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Recreational and social services for low income clientele
	<b>How was the Agency/Group/Organization consulted? What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Any or all of the following: Survey, e-mail and in person/phone consultation.
17	<b>Agency/Group/Organization</b>	All 41 Participating Jurisdictions
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	All sections with emphasis on community needs
	<b>How was the Agency/Group/Organization consulted? What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Any or all of the following: Survey, e-mail and in person/phone consultation.
18	<b>Agency/Group/Organization</b>	Minority/Small Business Enterprises including County BOLD Initiative, Section 3 Businesses and all Chambers of Commerce
	<b>Agency/Group/Organization Type</b>	MBE/SBE Outreach and Advocacy

<b>What section of the Plan was addressed by Consultation?</b>	All
<b>How was the Agency/Group/Organization consulted? What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Any or all of the following: Survey, e-mail and in person/phone consultation.

**Identify any Agency Types not consulted and provide rationale for not consulting**

All agencies were consulted in development of this plan.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Comprehensive Economic Development Strategy	HCDC in partnership with XU's Community Building Institute	Economic Development
Community Wide Housing Strategy	Local Initiative Support Corporation of Greater Cincinnati	Homeownership Assistance Homeowner Repairs Spur Economic Development
2019 Cincinnati and Hamilton County Analysis of Impediments to Fair Housing	XU's Community Building Institute	Housing Development
2017 Housing Affordability Report	XU's Community Building Institute Local Initiative Support Corporation of Greater Cincinnati	Housing Development
2018 100% Housing	Local Initiative Support Corporation of Greater Cincinnati	Housing Development and Economic Development
Continuum of Care	Cincinnati-Hamilton County Continuum of Care	Coordinated effort to reduce/eliminate homelessness

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

All participating jurisdictions were included in planning; applicable state agencies were also included as well as the City of Cincinnati and public housing authority.

**Narrative (optional):**

The Analysis of Impediments to Fair Housing was created in partnership with the City of Cincinnati from 1<sup>st</sup> quarter 2018 to 3<sup>rd</sup> quarter 2019. The County worked with all participating jurisdictions and reached out to 6 non-participating jurisdictions

County is active the Cincinnati Affordable Housing Advocates (AHA) in monthly meetings; AHA includes staff from Ohio Housing Finance Agency, Ohio Department of Administrative Services, US Department of Housing and Urban Development (HUD), local US Senator and House of Representatives offices.

## PR-15 Citizen Participation

### 1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

#### Survey Results

Online survey brought 315 responses, but only 261 were from residents living outside of the City of Cincinnati and HUD grant participating jurisdictions. An abnormally high response rate from one community accounting for 57% of the responses skewed the results. The data below does not include the 151 responses from one community. A comprehensive record of all feedback is included in Attachment B.

#### Who Responded By Sector

Government	37	32%
Private Business	25	22%
Nonprofit	21	18%
Retired	18	16%
Education	8	7%
Unemployed	3	3%
FT Home	2	2%
Total	114	

#### Please choose up to 3 programs that should be funded with ESG funds:

Operating shelters for families	124	47%
Operating shelters for men or women	66	25%
Preventing homelessness with emergency assistance	43	16%

#### Please choose up to 3 public infrastructure or physical structure needs in your community:

Community parks and playground	114	43%
Streets and roads	94	36%
Senior centers or community centers	44	17%

#### Please choose up to 3 development needs in your community:

Property maintenance and code enforcement	103	39%
Financial assistance for small businesses	73	28%
Improvements for store fronts	41	16%

**Please choose up to 3 social services needed in your community:**

Employment or job training	156	59%
Food banks and increased access to fresh food	51	19%
Legal Services - foreclosure, eviction prevention, tenant/landlord counseling	27	10%

**Please rank the top 3 housing needs in your community:**

Housing repair grants for income qualified homeowners	135	51%
Down payment assistance for first time homebuyers	71	27%
Housing repair loans for income qualified homeowners	26	10%

**Do you believe there should be assistance for specific types of housing? [Senior housing]**

Yes	89%
No	11%

**Do you believe there should be assistance for specific types of housing? [Family housing]**

Yes	65%
No	35%

**Do you believe there should be assistance for specific types of housing? [Housing for people with disabilities]**

Yes	89%
No	11%

**Do you believe there should be assistance for specific types of housing? [Housing for people returning from prison or jail]**

Yes	50%
No	50%

**Do you believe there should be assistance for specific types of housing? [Housing for veterans]**

Yes	81%
No	19%

**Do you believe there should be assistance for specific types of housing? [Housing for people overcoming addictions]**

Yes	49%
No	51%

**What are your 3 biggest difficulties, if any, related to transportation?**

<i>No transportation issues</i>	190	72%
No bus routes near me	30	11%
Bus routes not at convenient time	18	7%

## **Public Meetings**

- Consider more funding for accessible housing
- Use HOME and CDBG for housing assistance for 0% to 80% AMI
- Use Section 108 loans for more economic development
- Focus on basic needs for public services like charitable pharmacy
- Good to focus on healthy living needs like medicine and fresh produce instead of just housing
- Incorporate other planning processes like CEDS and housing strategy into Con Plan

Overall, the results showed that we are funding projects and programs in areas that are desired and supported. It was helpful to have public participation in the other planning efforts such as the Community Wide Housing Strategy. New ideas and improvements to programs will be included in the next 5 years including a Section 108 loan program, outreach to communities to reduce poverty and developing housing plans. It was good to stretch the traditional views of government and to add new perspectives from non-government stakeholders. Complete feedback can be found in Attachment B.

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response and attendance	Summary of comments received	Summary comments not accepted + reasons	URL
1	Legal Ad	General Public	N/A	N/A	N/A	N/A
2	Email	Local Governments; Nonprofits; Housing Developers and Advocates; Funding Agencies	No response	No emails received	N/A	N/A
3	Public Meetings	General Public; Local Governments; Nonprofits; Housing Developers and Advocates; Funding Agencies	70 attendees	See Attachment F	All comments were considered	N/A
4	Open Meeting	Comments always welcome at Board of Commissioners Meeting	One person spoke on 1/14/2020	Expressed concern about high # of homelessness in City	Presenting more info to BOCC on 1/21/2020	
5	Public Hearings	General Public; Local Governments; Nonprofits; Housing Developers and Advocates; Funding Agencies	None	Same city resident asked about homelessness	County Con Plan cannot address this	N/A
6	Emails	Sub-recipients, housing developers, participating communities	None	N/A	N/A	N/A
7	Online Survey	Non-targeted/broad community	261 responses	Attachment E	All comments were considered	
7	Social Media: Facebook	Non-targeted/broad community	None	See Attachment B	None received	N/A

**Table 4 – Citizen Participation Outreach**



# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

Hamilton County utilized the data provided by HUD in the Con Plan templates as well as more recent data from these sources:

- 2017 Report – Hamilton County Affordable Housing
- 2018 Report - 100% Housing analyzing vacant properties and affordable housing issues
- 2019 City/County Analysis of Impediments to Fair Housing
- Community Wide Housing Strategy
- County Comprehensive Economic Development Strategy (CEDS)
- Shared Services Summit for local governments outside of Cincinnati
- ICMA Fellow Tom Carroll analysis of 33 cities and villages outside of Cincinnati
- Ohio Means Jobs – 2014-2024 Snapshot of Occupational Projections
- Hamilton County Commission on Women & Girls Community Conversation: The Impact of Housing Insecurity on the Health & Education of Women & Girls, November 2019

Over the past 20 years, poverty has increased throughout the local governments in Hamilton County outside of the City of Cincinnati. Tom Carroll, Village Manager of Silverton, recently completed a fellowship with the International City/County Management Association. An article in Public Management can be found here: <https://icma.org/articles/pm-magazine/crisis-intervention-first-suburb-city-managers-are-our-first-responders>. Portions are included below:

“The American middle class has been shrinking for over a generation, and as it shrinks, so too does the number of middle-class American communities. These formerly middle-class communities are becoming poorer overall and are disproportionately first suburbs.<sup>1</sup> Most first suburbs—communities intentionally incorporated to be set apart from the major city—boomed during the 15 years after World War II. In recent decades, scholars have been warning that many of these inner-ring suburbs are manifesting signs of central city decline, such as disinvestment, depopulation, and rising poverty.”

“As a result of shrinking state budgets and federal government gridlock, first suburban leaders have been left to contend with decline on their own. An example of the state of the decline in first suburbs can be seen near the city of Cincinnati, in which city leaders in modest first suburbs must act with urgency. Furthermore, first suburban decline has accelerated in the decade after the 2008 recession.

The city of Cincinnati (296,943) is the central city in Hamilton County (802,374). Hamilton County currently has a total of 49 separate units of local governments, including Cincinnati. In 2018-2019, ICMA funded a research fellowship that, among other things, analyzed the state of first suburbs in Hamilton County.

The results are not encouraging. Of the 33 first suburbs in the study, only eight have a total tax base that has equaled or exceeded the pre-2008 recession values in nominal dollars. When adjusted for inflation, only two Hamilton County first suburbs have exceeded their 2008 tax bases. Eight of the 33 communities have experienced double digit increases in the rates of poverty since 1999. Six first suburbs have poverty in excess of 20 percent, which is considered to be a tipping point. Nineteen of the 33 first suburbs have had a loss in population since 1990. Hamilton County is thus like so many other parts of the Midwest, as some affluent first suburbs are stable, but too many others are in various states of decline. The suburbanization of poverty is clear and present in Hamilton County, and a financial recovery from the Great Recession has not occurred evenly.”

Tom Carroll is leading a planning team for a County Wide Summit to engage with local governments, developers, social service providers, school district leaders, the business community leaders and other to change these trends.

Ideas for action are outlined in the Public Management article above:

“If state and federal help is not forthcoming and the warning lights are flashing for middle class first suburbs, what can city managers do to reverse decline, or at least manage it? Unfortunately, there is no silver bullet. We offer four strategies: (1) governance; (2) more than mere economic development; (3) housing; and (4) leadership, inclusion, and equity.”

- Governance includes benchmarking to see what comparable communities are collecting and spending on services and exploring changes to service deliver including shared services. More than Mere Economic Development includes an interventionist or proactive role for economic development instead of closing funding gaps, finding a way to alter the market, assuming risks and intervening in the real estate market to make development ready and easy for the private sector. Examples include Lockland’s assemblage and remediation of 12 acres what was the Stearns Foster mattress factory land to attract advanced manufacturing to add jobs and income taxes. Another example is Silverton’s assembled and cleared a former school and adjacent properties into a ten-acre site. By amassing 10 acres—zoned and shovel-ready—Silverton attracted private partners who are building a mixed-use New Urbanist redevelopment with housing, office space and retail that will grow Silverton’s tax base 15–18% on a mere 2% of its land area.
- Housing is an integral part of community revitalization in first suburbs; once middle-class communities are becoming poorer and homes sell or are rented to people with increasingly modest backgrounds. Existing housing stock is not improving with age, and communities need to have proactive, consistent and professional property management and code enforcement programs to ensure standards are met. Additional housing options are needed to rebuild first suburbs with greater density, greater environmental sustainability, accessibility and affordability. County funding will be dedicated to assist in

housing plans for each community that requests assistance to ensure affordable housing exists while increasing market rate housing options.

- Leadership, Inclusion, and Equity includes a variety of actions to address the growing levels of poverty, and increasing diversity throughout the County with immigrants and people of color. Suburbanized poverty (which is included in Section SP-40) has created a geographic service gap between suburban poor residents and the social and charitable organizations that tend to be located in the central city. County staff will be engaged with local leaders to share directories of social services, increase services outside of Cincinnati, encourage development that supports and leverages funds for communities.
- Local leaders must also create forums to foster greater dialogue, engagement, connections and friendships across socioeconomic backgrounds to embrace and enhance community and the County's economic future.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

- Hamilton County has a shortage of over 100K affordable housing units; 40,000 of those units are needed for persons making 0% to 30% of the Area Median Income (AMI) or \$14,678 per year
- Over 44,500 households in the County are cost burdened or severely cost burdened
- Over 16% of County households are living below the poverty line
- In 6 communities, including entitlement community of Cincinnati over 20% of residents are living in poverty
- More than 66% of all 33 cities and villages have not recovered to pre-recession economic health
- Between 2000 and 2014, Area Median Income grew by 19%, but the Median Gross Rent increased by 46%
- The cost of new single family home construction increased by 58% from 2000 to 2014
- New housing starts in 2014 were 50% of those in 2000
- Over 70% of the County's housing stock was built prior to 1979 which is in need, repair, modernization and/or rehabilitation
- Emergency and long term housing repairs are desperately needed
- Recovery from the Recession is mixed in the County – some are still underwater – only 1/3 have recovered and are improving economically – 1/3 are holding steady and 1/3 are worse off than before the housing crisis during the recession

Demographics	Base Year: 2009	Most Recent Year: 2014	% Change
Population	802,374	803,272	1%
Households	333,773	337,018	1%
Median Income	\$48,363	\$49,013	1%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2005-2009 ACS (Base Year), 2011-2014 ACS (Most Recent Year) – NOTE: data in template was incorrect for 2014

### Number of Households Table

Household Type	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	23,375	22,469	32,160	19,678	85,955
Small Family Households	7,794	6,732	11,028	8,078	46,335
Large Family Households	1,265	1,507	2,250	1,924	7,841
Household contains at least one person 62-74 years of age	3,879	4,834	7,064	4,047	17,600
Household contains at least one person age 75 or older	4,021	5,288	5,475	2,250	6,480
Households with one or more children 6 years old or younger	4,366	3,537	4,665	3,204	6,681

**Table 6 - Total Households Table**

Data Source: 2011-2015 CHAS

Household Type	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	13%	12%	18%	11%	47%
Small Family Households	10%	8%	14%	10%	58%
Large Family Households	9%	10%	15%	13%	53%
Household contains at least one person 62-74 years of age	10%	13%	19%	11%	47%
Household contains at least one person age 75 or older	17%	22%	23%	10%	28%
Households with one or more children 6 years old or younger	19%	16%	21%	14%	30%

**Table 7.1 - Total Households Table**

**Housing Needs Summary Tables**

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	644	187	123	49	1,003	163	77	79	40	359
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	129	50	44	0	223	0	0	29	25	54

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	328	432	348	89	1,197	50	157	132	68	407
Housing cost burden greater than 50% of income (and none of the above problems)	9,101	1,906	308	94	11,409	5,162	3,397	1,733	271	10,563
Housing cost burden greater than 30% of income (and none of the above problems)	1,751	5,646	3,072	344	10,813	1,484	3,473	6,136	2,382	13,475
Zero/negative Income (and none of the above problems)	1,195	0	0	0	1,195	687	0	0	0	687

**Table 8 – Housing Problems Table**

Data 2011-2015 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	10,202	2,580	817	239	13,838	5,377	3,632	1,981	404	11,394
Having none of four housing problems	3,669	8,203	10,612	5,252	27,736	2,259	8,029	18,755	13,802	42,845
Household has negative income, but none of the other housing problems	1,195	0	0	0	1,195	687	0	0	0	687

**Table 9 – Housing Problems 2**

Data 2011-2015 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	4,480	3,156	1,449	9,085	1,816	1,965	3,092	6,873
Large Related	873	634	173	1,680	230	490	544	1,264
Elderly	2,398	1,809	642	4,849	3,268	3,530	2,710	9,508
Other	4,021	2,339	1,171	7,531	1,517	1,057	1,618	4,192
Total need by income	11,772	7,938	3,435	23,145	6,831	7,042	7,964	21,837

**Table 10 – Cost Burden > 30%**

Data 2011-2015 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,885	780	28	4,693	1,557	1,075	549	3,181
Large Related	828	115	0	943	226	234	63	523
Elderly	1,838	484	204	2,526	2,237	1,634	785	4,656
Other	3,333	565	110	4,008	1,287	464	343	2,094
Total need by income	9,884	1,944	342	12,170	5,307	3,407	1,740	10,454

Table 11 – Cost Burden > 50%

Data 2011-2015 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	368	383	308	89	1,148	50	149	121	38	358
Multiple, unrelated family households	98	99	74	0	271	0	8	39	55	102
Other, non-family households	10	0	10	0	20	0	0	0	0	0
Total need by income	476	482	392	89	1,439	50	157	160	93	460

Table 12 – Crowding Information – 1/2

Data 2011-2015 CHAS  
Source:

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Households with Children Present	287	303	216	69	875	39	119	94	30	282

Table 13 – Crowding Information – 2/2

Data Source  
Comments: Data not in template; estimated 78% of HH are families with children based on ACS 2018 1-year



**Describe the number and type of single person households in need of housing assistance.**

CMHA has a waiting list of 2,487 households for the Housing Choice Voucher (Section 8 tenant-based) from prior years and a new waiting list of 5,000 households from 2019. CMHA’s public housing has a total waiting list of 11,419. The CMHA data reported to HUD does not include single households but does state the number needed by bedroom size. For HCV, 50% of those on the list are waiting for 1 bedroom units; for public housing, 62% of the total households need 1 bedroom units.

The official count of persons experiencing homelessness in the 2019 Point in Time survey shows 691 singles in July and 602 singles in January in need of housing. The number of single households in need of affordable housing is estimated at 9,680 persons at 0% to 30% AMI and 22,400 persons for all income levels based on 2017 Affordable Housing study and 2018 ACS estimates of HH size.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Persons with Disabilities Hamilton County

Disability Type	#	%
Hearing difficulty	14,229	3.36%
Vision difficulty	8,440	1.99%
Cognitive difficulty	20,244	4.78%
Ambulatory difficulty	28,197	6.65%
Self-care difficulty	10,619	2.51%
Independent living difficulty	19,990	4.72%

Source: AFFH Tool, ACS 2017, ACS 2018

Emergency housing is the number one need for people experiencing gender based violence. There are only two emergency shelters to assist women with children in distress – there are waiting lists for both Bethany House and the YWCA Battered Women’s shelters.

Women Helping Women assisted in 21,328 Crisis Intervention Services – this includes emergency room visits, court appearances, police interviews, intervening with employers, and more.

**What are the most common housing problems?**

34% of all households in Entire County are cost burdened. Eviction is higher in Hamilton County than in other counties of Ohio, according to the University of Cincinnati study, *You are Being Asked to Leave the Premises* at this link: [https://www.lascinti.org/wp-content/uploads/Eviction-Report\\_Final.pdf](https://www.lascinti.org/wp-content/uploads/Eviction-Report_Final.pdf). Nearly half (42.3%) of all residences are renter-occupied in Hamilton County. From 2014 to 2017, an average of

12,439 residential evictions was filed in Hamilton County. The eviction filing rate (8.7%), or percentage of renter-occupied units that experience an eviction filing, sits well above the nation’s average (6.3%).

Housing quality is not consistent throughout the county – many local governments do not have property maintenance and code enforcement programs which would ensure that minimum standards are met for housing. Issues are more prominent in communities with higher percentages of rental housing.

**Average wage for a low-wage mother working full time annually vs. rent**

Job (some typical jobs for women without college)	Hourly Wage	Affordable Rent	Fair Market Rent
Minimum Wage	\$8.55	\$444	Median rent: \$749  1 Bedroom - \$670
Home Health Aide	\$10.82	\$562	
Teacher Assistant	\$12.65	\$658	
Fast Food	\$9.44	\$491	
Nonworking Mothers	Monthly Income	Affordable Rent	2 Bedroom - \$884
Disabled with SSI	\$771	\$231	
Ohio Works First/TANF (3 year limit – 2 people)	\$406	\$121	

Sources: Strategies to End Homelessness, LISC, Ohio Dept of Jobs and Family Services, National Low-Income Housing Coalition: What it costs to rent housing in each state: <https://reports.nlihc.org/oor>

**Are any populations/household types more affected than others by these problems?**

While 34% of households are cost burdened, 49% of Black households are cost burdened.

According to the recent UC eviction study cited above:

*“While all neighborhoods and communities in Hamilton County experienced at least one eviction filing between 2014 and 2017, they are highly concentrated in a few areas along patterns of racial residential segregation. On average, predominantly Black neighborhoods are those with the highest eviction filing rates, while neighborhoods with few Black residents experiences very few evictions. Additionally, neighborhoods experiencing high rates of eviction filings are also more likely to have lower household incomes and higher rates of poverty*

*when compared to neighborhoods with low eviction filing rates. Eviction is more often identified as a major cause of poverty, rather than a consequence of it. As such, these neighborhoods remain poor because of systematic processes like eviction.”*

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Data about families experiencing homelessness comes from the CoC, Greater Cincinnati Homeless Coalition and Lydia’s House. Roughly 7,200 people are experiencing homelessness and 25% or 1,800 of them are children. Many families are technically not counted as homeless because they are living with other family members or friends, are living in their cars or storage units and are afraid to report their homelessness for fear of losing custody of their children.

Cincinnati Public Schools and many of the other 21 school districts provide supportive services for these families throughout the year, including summer help from UpSpring. There is not enough funding to provide emergency, transitional or permanent housing assistance to these children and families.

Many factors affect the risk factors for these families including the opioid epidemic which hit our region and state harder than most in the US; high eviction rates; gentrification of the city core in Cincinnati where most shelters are available and lack of employment stability.

The level of Rapid Rehousing funding is not adequate to meet the needs. Many agencies, including Bethany House, Lydia’s House and Lighthouse Youth Services, provide after care and supportive services for clients as long as needed.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

LGBTQ youth and youth aging out of the foster care system are at risk of experiencing homelessness. In 2017, Lighthouse Youth Services received a \$3 million grant to address issues for LGBTQ youth. They currently provide the following services:

- Babies and Toddlers
- Foster Care & Adoption
- Hamilton County Community Juvenile Justice Services
- Lighthouse Youth Center at Paint Creek
- Life Skills & Housing Options for Young Adults 17-24
- Lighthouse Community School
- Career Advising

- Dropout Prevention and Recovery
- Special Education

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Since 2000, median income has gone up by 19% but the median rent has increased by 46%, according to the 2017 Hamilton County Affordability Report.

Higher eviction rates presented above increases the risk as well.

The County has an aging housing stock in disrepair and in need of updating.

The Great Recession brought an increase in rental properties in the County with a large increase in rental housing owned by Real Estate Investments Trusts (REITs)

Medical care is expensive, jobs are not secure, residents lack financial stability and likewise housing stability.

**Discussion**

The Community Wide Housing Strategy being developed under the leadership of LISC and the Greater Cincinnati Foundation includes many ideas to help address the need for affordable housing which will reduce the risk of homelessness. A three prong approach will include preserving affordable housing, producing more housing – both market rate and affordable, as well as protecting low to moderate income homeowners so they can stay in their homes. Top recommendations include:

- Create a landlord registration program
- Invest in creating property maintenance programs, and well as training and technological upgrades for code enforcement teams in all local governments
- Create a robust, adequately funded home repair program
- Create a system that flags expiring subsidized units and troubled buildings
- Expand community ownership and renter equity models
- Explore creative financing for innovative homeownership programs
- Target resources to first-time, low-income, and minority homebuyers
- Support flexible mortgage products
- Provide tax relief for vulnerable homeowners
- Fund legal assistance for vulnerable homeowners
- Incentivize affordable development
- Diversify zoning maps
- Change the narrative around affordable housing
- Conduct a 'Fair Housing Study' for the region

- Establish a County-wide Housing Court
- Support the formation of a Tenant Association
- Consider 'Just Cause' and 'Pay to Stay' eviction legislation
- Fund a Right to Counsel
- Enforce and expand 'Source of Income' protections
- Explore renter safety nets

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

The tables below show the disproportionate need of households by demographic experiencing the housing issues outlined. The total number of households outside of Cincinnati but in the County is about 200,000.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	18,799	2,652	1,882
White	12,078	1,664	1,083
Black / African American	5,569	933	668
Asian	138	10	14
American Indian, Alaska Native	33	0	0
Pacific Islander	0	0	0
Hispanic	713	0	100

**Table 14 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	15,383	7,055	0
White	10,282	5,767	0
Black / African American	4,332	1,015	0
Asian	193	44	0
American Indian, Alaska Native	0	29	0
Pacific Islander	0	0	0
Hispanic	367	93	0

**Table 15 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,004	20,207	0
White	8,613	16,342	0
Black / African American	2,670	3,077	0
Asian	272	128	0
American Indian, Alaska Native	0	44	0
Pacific Islander	0	0	0
Hispanic	316	472	0

**Table 16 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,372	16,329	0
White	2,625	13,142	0
Black / African American	604	2,536	0
Asian	70	172	0
American Indian, Alaska Native	0	24	0
Pacific Islander	0	0	0
Hispanic	24	283	0

**Table 17 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

## Discussion

The tables above show that households with the *lowest income per households* as a percentage of Area Median Income (AMI) at 0% to 30% AMI are much more likely to experiencing one or more housing problem:

- Lacks complete kitchen facilities
- Lacks complete plumbing facilities
- More than one person per room
- Cost Burden greater than 30%

Black Households have a disproportion share of problems representing 30% of total while only 20% of the County population.

Hispanic Households also have a disproportion share of problems representing 4% of total while only 2% of the County population.



## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

The tables below show the disproportionate need of households by demographic experiencing the housing issues outlined. The total number of households outside of Cincinnati but in the County is about 200,000.

#### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	15,579	5,928	1,882
White	9,711	4,027	1,083
Black / African American	4,766	1,722	668
Asian	108	40	14
American Indian, Alaska Native	29	4	0
Pacific Islander	0	0	0
Hispanic	673	40	100

**Table 18 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

#### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,212	16,232	0
White	4,255	11,767	0
Black / African American	1,592	3,754	0
Asian	105	137	0
American Indian, Alaska Native	0	29	0
Pacific Islander	0	0	0
Hispanic	175	285	0

**Table 19 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,798	29,367	0
White	2,038	22,946	0
Black / African American	448	5,291	0
Asian	154	251	0
American Indian, Alaska Native	0	44	0
Pacific Islander	0	0	0
Hispanic	154	628	0

**Table 20 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	643	19,054	0
White	555	15,212	0
Black / African American	54	3,082	0
Asian	0	242	0
American Indian, Alaska Native	0	24	0
Pacific Islander	0	0	0
Hispanic	4	303	0

**Table 21 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

The tables above show that households with the *lowest income per households* as a percentage of Area Median Income (AMI) at 0% to 30% AMI are much more likely to experiencing one or more SEVERE housing problem:

- Lacks complete kitchen facilities
- Lacks complete plumbing facilities
- More than one person per room
- Cost Burden greater than 30%

Black Households have a disproportion share of problems representing 30% of total while only 20% of the County population.

Hispanic Households also have a disproportion share of problems representing 4% of total while only 2% of the County population.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

#### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	129,618	28,469	23,549	1,923
White	109,064	20,467	15,679	1,083
Black / African American	15,585	6,904	6,439	703
Asian	1,822	361	258	29
American Indian, Alaska Native	160	4	19	0
Pacific Islander	20	0	0	0
Hispanic	1,841	493	787	100

**Table 22 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2011-2015 CHAS

### Discussion:

The tables above show that households with the *lowest income per households* as a percentage of Area Median Income (AMI) at 0% to 30% AMI are much more likely to be cost burdened.

Black Households have a disproportion share of problems representing 28% of total while only 25% of the County population as a whole.

**NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

Yes as outlined above.

**If they have needs not identified above, what are those needs?**

N/A

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

There are several areas of the County where African Americans were first able to purchase land and become homeowners. Many of these remain as highly segregated areas including: Lincoln Heights, West College Hill in Springfield Township and Hazelwood neighborhood of Blue Ash.

There is a new growth of predominantly Hispanic neighborhoods in Forest Park and Springdale.

## NA-35 Public Housing – 91.205(b)

### Introduction

The data provided by HUD in the Public and Indian Housing Information Center is not accurate. Data for Tenant Based HCV and public housing were updated based on the CMHA FY19 Action Plan.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	43	5,365	12,770	187	11,693	109	48	10

Table 23 - Public Housing by Program Type

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	5,138	9,933	20,264	9,261	10,634	9,760	10,319	
Average length of stay	0	3	5	5	1	5	0	9	
Average Household size	0	1	2	2	1	2	1	3	

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	30	1	0	1	0	0
# of Elderly Program Participants (>62)	0	5	956	905	61	824	12	4
# of Disabled Families	0	7	988	2,703	61	2,570	49	6
# of Families requesting accessibility features	0	43	5,021	10,639	187	10,251	109	48
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 24 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	6	414	1,178	41	1,084	33	6	4
Black/African American	0	37	4,582	9,438	145	9,145	76	42	6
Asian	0	0	9	8	0	8	0	0	0
American Indian/Alaska Native	0	0	8	9	0	9	0	0	0
Pacific Islander	0	0	8	6	1	5	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	46	90	4	84	2	0	0
Not Hispanic	0	43	4,975	10,549	183	10,167	107	48	10

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 26 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)



**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

It's estimated that 14.48% or 829 of public housing households currently have disabilities; 17% or 6,075 of the households on the waiting list have disabilities; the data does not differentiate type of disability.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

The CMHA Jurisdiction-Wide Resident Advisory Board (J-RAB) provides services to all public housing and HCV holders. In recent years, they opened a Business Service Coordination Center. The following services are being provided: employment, job training, improve education, health care, social services, supportive services, transportation, coordinate and develop local strategies for service plans, legal assistance, domestic violence, mental health, and resident empowerment activities.

There is a new initiative with CMHA to increase self-sufficiency in two developments; the Resource Opportunity Center (ROC) aims to connect residents of CMHA's Findlater Gardens and Winton Terrace subsidized housing communities with resources that can help them become more self-sufficient. Eight CMHA residents were hired to be outreach workers will go door-to-door in the two communities to tell families about the resources available and help them make appointments. The program began in August 2019 and has been well received to date.

**How do these needs compare to the housing needs of the population at large**

The needs of the community at large vary greatly; the households that receive subsidized rent in some ways have fewer needs than like-income households who face more housing insecurity with cost burdened housing.

**Discussion**

The current CMHA process does not accurately assess the need for affordable housing and/or assistance with rent. As outlined before, the recently opened waiting list had 20K people on it but then they conducted a lottery for 5,000 households to stay on the waiting list.

**Older waiting list for HCV – 2,497 households (does not include new list of 5,000)**

- 82% are extremely low income
  - 16% are very low income
  - 2% low income
  - 44% are families with children
  - 24% are families with disabilities
  - 2% are elderly
  - 80% are Black
  - 19% are White
  - 1% are Other Races
-

### **Waiting list for Public Housing – 11,419 households**

- 40% are extremely low income
  - 30% are very low income
  - 30% low income
  - 53% are families with children
  - 17% are families with disabilities
  - 6% are elderly
  - 84% are Black
  - 14% are White
  - 2% are Other Races
- 

As mentioned above, CMHA is in the process of converting all public housing to project based vouchers or project based rental assistance projects using the Rental Assistance Demonstration (RAD) program. The deadline for this conversion is 2024.

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## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

Each year, Continuums of Care (STEHC is the Cincinnati/Hamilton County Continuum of Care) throughout the country conduct the HUD-mandated “Point in Time” (PIT) Count. The PIT Count is used to quantify the number of people in our homelessness system who are either in shelter or living on the streets at one standardized point in time. HUD collects this data to determine funding for certain homelessness services. Each PIT Count is conducted within emergency shelters and transitional housing programs, and uses dedicated outreach workers and volunteers who walk the streets of their city counting people and offering them access to emergency shelter.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	87	0	0	0	0	0
Persons in Households with Only Children	15	0	0	0	0	0
Persons in Households with Only Adults	778	31	0	0	0	0
Chronically Homeless Individuals	62	7	897	758	805	0
Chronically Homeless Families	7	1	20	15	17	0
Veterans	136	3	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	116	105	106	0

Table 27 - Homeless Needs Assessment

**Data Source Comments:** 2019 PIT Summary Hamilton County/Cincinnati CoC and 2019 Annual Report  
Indicate if the homeless population is: Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

This is difficult to measure since it is not included in the PIT survey. The numbers for PIT in past years is staying steady in all categories.

**Nature and Extent of Homelessness: (Optional) – this is addressed in the Continuum of Care strategic plan**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

**Discussion:**

## NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

### Introduction:

Hamilton County's special needs populations include the elderly, persons with physical, mental and developmental disabilities and persons with HIV/AIDS who are in need of housing and supportive services.

### Describe the characteristics of special needs populations in your community:

About 6% of Hamilton County residents have ambulatory issues (including people in Cincinnati); the county has an aging population with few resources for maintaining their homes.

### What are the housing and supportive service needs of these populations and how are these needs determined?

There is a broad network of public and private agencies within Hamilton County that focus on both the housing needs and particularly the supportive service needs of the special needs populations. These agencies include The Council on Aging, The Mental Health and Recovery Services Board, The Department of Job and Family Services, The Developmental Disabilities Board, The Center for Independent Living Options, LADD, and Caracole, among others.

CMHA provides special vouchers for persons with disabilities (mental and physical). Hamilton County scores applications for housing development projects with extra points if they meet the needs of these special populations. The CoC provides Shelter Plus Care and Permanent Supportive Housing as applicable as well.

While the SORTA bus system includes the Access Bus for seniors and persons with disabilities, the majority of special needs populations do not receive transportation assistance in the County.

### Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Reported persons living with diagnosed HIV infection in 2018 - Hamilton County

Gender at Birth: Male - 78%; Female - 22%

Age	%	Race/Ethnicity	%
0 to 19 years old	2%	Black/African-American	59%
20 to 34 years old	27%	White	34%
35 to 44 – 18%	18%	Hispanic/Latinx	3%
45 to 54 – 25%	25%	Multi-Race	3%
55 and up – 30%	30%	Asian/Pacific Islander	1%
Total	100%	American Indian/Alaska Native	<1%

Source: Ohio Department of Health, June 30, 2019

**Discussion:**

The Hamilton County Public Health Department and Caracole provide the following services to persons with HIV/AIDS:

- Prevention, Testing, Education
- Housing Assistance and Placement – Caracole House, Shelter Plus Care, Permanent Supportive Housing, Short- Term Rent, Mortgage and Utility Assistance (STRMU)
- Job Training and Placement
- Other Supportive Services as needed

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

Each of the local governments that participate in the County HUD grant programs is able to request funds on a three-year basis to meet the needs of their community.

CDBG funds are frequently used senior centers, parks, playgrounds, parking lots, and ADA improvements. In recent years, 40% of communities request funds for the following public facilities:

- Senior Centers
- Playgrounds/Parks
- Parking Lots
- ADA Improvements

### **How were these needs determined?**

Needs are based on the community making the request and includes two public hearings as part of the citizen participation process; at the first hearing, the community outlines all possible uses of the funding, and at the second hearing, they identify what projects will be in the request.

The County issued an online survey, held two public meetings, two public hearings, and reviewed data from other planning efforts (CEDs, Housing Strategy, Fair Housing report and more)

### **Describe the jurisdiction’s need for Public Improvements:**

In recent years, 27% of communities request funds for the following public improvements:

- Street reconstruction – providing 10% match for SCIP grants
- Sidewalk repair, replacement programs
- Lead water pipe removal

The County Wide survey shows that the public infrastructure and public facilities being funded lines up with community survey:

### **Please choose up to 3 public infrastructure or physical structure needs in your community:**

Community parks and playground	114	43%
Streets and roads	94	36%
Senior centers or community centers	44	17%
Total	264	100%



**How were these needs determined?**

Same as above

**Describe the jurisdiction’s need for Public Services:**

For many years, funded the same services, however, in 2017, a competitive process was used to award \$775K per year. Recent programs funded include: charitable pharmacy, eviction prevention, foreclosure prevention, access to produce, emergency housing repairs, and senior services.

**How were these needs determined?**

The services provided are those which are not funded by other county tax levies or other county departments such as indigent care, senior services, family and children services, job training, etc.

The funding awards are recommended by the Community Development Advisory Committee after review, analysis, scoring and debate. The Board of County Commissioners approves these decisions. The RFP process occurs in the 1<sup>st</sup> and 2<sup>nd</sup> quarters of each year with contracts beginning on July 1 of each year.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Community Wide Housing Strategy looked at many facets of housing in Hamilton County, including the City of Cincinnati, as outlined in the summary below:

The analysis outlines recommendations to improve the housing market in three ways: producing new homes; preserving existing housing; and protecting households from negative housing outcomes. In each of these three areas, there are important challenges that all local governments in Hamilton County must address in order to achieve a future in which every resident has access to a range of affordable housing choices.

### PRODUCTION

**Growing Population.** Over the last decade, Hamilton County have seen a reversal of historic trends, transitioning from population loss of more than 3,000 residents per year between 1970 and 2010, to adding over 1,500 people per year since 2010. Housing production is keeping up with this growth; County local governments collectively issued permits for over 780 new residential buildings in 2018. This is an increase of about 80% since the depths of the Great Recession, when only 350-450 permits were issued per year.

**New Units are High-Cost.** Despite additions to the housing stock, housing prices have gone up rather than down. Over 95% of residential building permits were for single family homes, whose median sales prices have increased by more than 45% since 2010. New rental units also tended to enter the market at the high end of the price spectrum. Capstone Apartment Partners reports that in 2019, most new multi-family developments in the Cincinnati metro area are “high-end projects with chic ultra-modern aesthetics.” Average rent for these “Class A” apartments is around \$1,700. Rent is also rising across the board; median rent for Hamilton County is \$775 as of 2017, compared with \$735 in 2010 (adjusting for inflation). Rents have risen more than 25% in the last five years in Downtown Cincinnati and in neighborhoods like Pendleton and Mt. Adams. Meanwhile, incomes have stagnated. The median Hamilton County household makes less today, in 2017 dollars, than they did a decade ago.

In order for Hamilton County to move toward a more equitable housing market, housing opportunities must exist across the income spectrum. Therefore, this strategy addresses the need to create moderately and affordable priced units as well as high-priced ones.

### PRESERVATION

**An Aging Housing Stock.** Revitalize Hamilton County’s existing housing stock is its largest housing affordability challenge. Over three quarters of homes are more than 30 years old, and many are in urgent need of repairs. Hamilton County currently has a vacancy rate of 9.6%, but according to a 2018

survey of vacant housing in Hamilton County conducted by LISC, many units listed as “vacant” by the Census or the US Postal Service—including units whose water supply has been shut off—are actually occupied. Low-income and immigrant families are living in very poor conditions which they do not have the funds or ability to address. Poor housing conditions are reflected in code enforcement violations. In 2018, there were nearly 3,400 residential building code enforcement incidents that involved something more serious than uncut grass or litter, in addition to 74 incidents involving lead paint, which can have severe health consequences in the City of Cincinnati (only). Data for the other villages, cities and townships is not readily available. Aside from representing suboptimal housing conditions, these numbers show that a large share of units are on the verge of becoming partially or fully uninhabitable and exiting the housing market. The loss of housing units at the bottom of the market, if not replaced with high-quality, low-cost units, increases market pressure on the remaining habitable units with low rents.

**Expiring Subsidies.** Much of Hamilton County’s affordable housing stock is made up of older or lower-quality homes that are ‘naturally’ affordable; they require preservation interventions to keep (or make) them decent and safe. But a significant share of affordable housing is affordable because of contracts that property owners enter in exchange for government subsidies. LISC has estimated that for 6,553 units, these affordability contracts will expire between 2020 and 2030, giving property owners the chance to raise prices to market rates. Interventions are needed to recapitalize these units to keep them affordable and livable for the long term.

## PROTECTION

**Severe Housing Cost Burdens.** Despite Hamilton County’s reputation as an affordable place to live, many households are struggling to afford housing. In 2017, the Census Bureau estimated that nearly 30,000 households in Cincinnati, and another 23,000 in the county, are “severely cost burdened.” These households pay 50% or more of their monthly income for housing, with little left over for food, transportation, healthcare, and other basic necessities. Cost burdens are most common among the lowest-income households; nearly 50% of Hamilton County’s 82,300 extremely low-income households (those earning 30% or less of area median income) are severely housing cost-burdened.

**An Eviction Crisis.** Households struggling with severe housing cost burdens are forced to make sacrifices, such as accepting poor housing conditions and skimping on necessities. They also risk losing their homes. A 2018 report found that nearly 9 out of every 100 renter-occupied units in Hamilton County are subject to an eviction filing in a given year, which is well above the national rate of 6.3 filings per 100 renter-occupied units. Furthermore, local eviction filings in Hamilton County are much more likely to be decided in the landlord’s favor (48%) or dismissed (50%) than decided in favor of the tenant (2%).

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The data below does not include the City of Cincinnati.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	141,374	71%
1-unit, attached structure	9,538	5%
2-4 units	15,504	8%
5-19 units	22,595	11%
20 or more units	6,635	3%
Mobile Home, boat, RV, van, etc.	3,385	2%
<b>Total</b>	<b>199,031</b>	<b>100%</b>

Table 28 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	169	0%	1,404	3%
1 bedroom	1,583	1%	14,182	27%
2 bedrooms	22,974	18%	20,698	39%
3 or more bedrooms	105,798	81%	16,844	32%
<b>Total</b>	<b>130,524</b>	<b>100%</b>	<b>53,128</b>	<b>101%</b>

Table 29 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

### Targets for Hamilton County, 2020-2024

Housing Type	AMI Range	Income	Owner		Renter		Total
			Preserved/ Protected	New	Preserved/ Protected	New	
Affordable	< 30%	\$0-24k	800	-	200	-	1,000
	30-50%	\$24-39k	800	-	200	500	1,500
	50-80%	\$39-63k	500	30	-	200	730

Moderate-Income	80-120%	\$63-94k	500	-	-	-	500
Market-Rate	> 120%	\$94k +	-	-	-	-	-
TOTAL			2,600	30	400	700	3,730

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

Across all program types, the number of units subsidized by HUD has decreased by 2% in the county. Over the past 15 years, Hamilton County has seen a shift in the types and locations of subsidized housing that are being provided. The number of site-based subsidized homes (Public Housing or Other HUD Subsidized units in specific buildings) has decreased by 25%, while the number of vouchers has increased by nearly 58%. This change in program type comes with a shift in management, inspection, and tenant protections.

**Subsidized Housing In Hamilton County (including City of Cincinnati)**

Type of Unit	Number in 2000	Number in 2015
Public Housing	7060	5389
Other HUD Subsidized*	11,552	11,439
Housing Choice Voucher	7,250	11,439
Active LIHTC	4,358	5,861

*\* These include Project-based Section 8, Moderate Rehab, Section 202, and Section 811. Data source: HUD, A Picture of Subsidized Households (2000, 2015); HUD Multi-Family Assistance and Section 8 Contract Database, 2016; Ohio Housing Finance Agency LIHTC database, 2016*

**Does the availability of housing units meet the needs of the population?**

The number of Hamilton County households in poverty has increased by 40% since 2000. Over the same period, the number of HUD subsidized units has decreased; the number of LIHTC units has increased, but many times these are also counted in HUD subsidized units. Overall, the availability and affordability of housing has not kept pace with the rise in poverty.

**Describe the need for specific types of housing:**

For every 1900 of the lowest income households in Hamilton County, there are only 28 units that are both available and affordable. This equates to a gap of 40,000 units for those households making \$0 to \$14,678 per year or 30% of the County’s Area Median Income (AMI). There is an additional 60,000 unit shortage for households earning up to 80% of AMI.

## **Discussion**

The foreclosure crisis of the late 2000's left its mark with fewer homes being built and an increase in the cost of construction of 31% since 2000. At the same time, median income grew by 19% but poverty jumped by 43%.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

Over one-third of the County population or 110,000 households (including residents of Cincinnati) is cost burdened. This means they are paying more than 30% of their income for housing. This is affecting all income levels, all types of housing, and throughout the County.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	146,100	142,000	(3%)
Median Contract Rent	526	590	12%

**Table 30 – Cost of Housing**

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	14,560	27.4%
\$500-999	32,815	61.8%
\$1,000-1,499	4,062	7.7%
\$1,500-1,999	615	1.2%
\$2,000 or more	998	1.9%
<b>Total</b>	<b>53,050</b>	<b>99.9%</b>

**Table 31 - Rent Paid**

Data Source: 2011-2015 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	4,157	No Data
50% HAMFI	19,224	13,547
80% HAMFI	37,790	36,713
100% HAMFI	No Data	51,851
<b>Total</b>	<b>61,171</b>	<b>102,111</b>

**Table 32 – Housing Affordability**

Data Source: 2011-2015 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	584	670	884	1,223	1,414
High HOME Rent	584	670	884	1,223	1,414
Low HOME Rent	584	670	884	1,057	1,180

**Table 33 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

**Is there sufficient housing for households at all income levels?**

There is not sufficient housing. See table below from 2017 Housing Affordability in Hamilton County:

**Gap in Households and Affordable and Available Units**

<b>Household Income</b>	<b>Total Households</b>	<b>Affordable and Available Units</b>	<b>Gap</b>
\$14,678 or less	55,600	15,581	-40,019
\$24,464 or less	90,946	52,611	-38,335
\$39,142 or less	138,559	125,073	-13,486
\$48,927 or less	165,531	163,191	-2,340
\$58,712 or more	190,342	193,252	2,910

**How is affordability of housing likely to change considering changes to home values and/or rents?**

In order to change the current status, there needs to be more subsidized housing, more density in housing and more inclusive community. Biggest problem is living wage issues – income has increased by only 19% - rent has gone up by 46%.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

Fair Market Rents in HUD 2018 Hamilton County Cincinnati, OH-KY-IN HUD Metro FMRs match the High HOME rents for 2018 as listed below:

- OBR \$556
- 1BR \$643
- 2BR \$845
- 3BR \$1,178
- 4BR \$1,370

**Discussion**

During the next five years, the County will be working on a comprehensive housing strategy for the county overall as well as for each participating jurisdiction as requested.



## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The need for property maintenance/code enforcement is highlighted in the numbers below as well as other local data sources. Many communities have no code enforcement; the County needs proactive, comprehensive, professionally trained code enforcement staff. CDBG funds will likely be used for this purpose.

### Definitions

Standard Condition – Any housing unit that meets all applicable state and local building codes.

Substandard Condition but Suitable for Rehab – A housing unit that is in poor condition and may not meet all applicable state and local building codes, but is found to be structurally and financially feasible to rehabilitate.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	28,320	22%	23,845	45%
With two selected Conditions	527	0%	1,435	3%
With three selected Conditions	10	0%	110	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	101,664	78%	27,729	52%
<b>Total</b>	<b>130,521</b>	<b>100%</b>	<b>53,140</b>	<b>100%</b>

Table 34 - Condition of Units

Data Source: 2011-2015 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	10,704	8%	3,159	6%
1980-1999	27,792	21%	11,433	22%
1950-1979	68,075	52%	25,929	49%
Before 1950	23,910	18%	12,577	24%
<b>Total</b>	<b>130,481</b>	<b>99%</b>	<b>53,098</b>	<b>101%</b>

Table 35 – Year Unit Built

Data Source: 2011-2015 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	91,985	70%	38,506	73%

Housing Units build before 1980 with children present	7,931	6%	5,425	10%
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**Table 36 – Risk of Lead-Based Paint**

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

## Vacant Units

In 2018, a vacancy survey conducted by LISC and ULI identified 6,536 vacant parcels, 80% of which were in Cincinnati and 20% in the county. Of the 4,183 empty buildings, 41% were classified in good condition. 1,352 in County outside of city; 5,161 in City. 36% are vacant lots; 64% are buildings and of the buildings – 61% were SF and 22% MF – 56% of SF are in good shape – 46% of MF are in good shape.

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	354	511	865
Abandoned Vacant Units	354	511	865
REO Properties	200	70	270
Abandoned REO Properties	200	70	270

**Table 37 - Vacant Units**

Source: 100% Housing Report 2018; Zillow December 2019

## Need for Owner and Rental Rehabilitation

### Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Fifty one of 66 zip codes or 77% of zip codes in Hamilton County are listed as high risk for LBP by the State of Ohio Department of Health. This is not surprising since 69% of the housing stock in the County was built prior to 1979 when lead based paint was discontinued in housing.

Hamilton County Public Health Service Area*	#	%
Housing units (all)	201,466	100
Built Pre-1980 (% units)	138,388	69
Built 1970 to 1979 (% units)	30,620	15
Built 1960 to 1969 (% units)	32,413	16
Built 1950 to 1959 (% units)	39,844	20
Built 1940 to 1949 (% units)	13,629	7
Built 1939 or earlier (% units)	21,882	11

Source: 2017 American Community Survey

\*This excludes the residents of Cincinnati, Norwood and Springdale which each have separate health departments.

In this service area, about 7% of the population is children under 5 years of age, or 32,725 of 478,932 people. Assuming all housing built before 1970 has lead paint, there are approximately

108,000 housing units in our service area that may have LBP hazards or approximately 53% of housing). Data shows that 22% of all households are occupied by renters. Of those families, 25,814 of the 45,010 or 57% are living below the poverty line.

## **Discussion**

Hamilton County will be applying for a multi-year **Lead Hazard Control Grant** from HUD in 2020. Community Development will provide CDBG funds as a matching grant for Hamilton County Public Health (HCPH) to apply. HCPH is delegated by Ohio Department of Health to conduct investigations of lead poisoning cases in children under the age of 6. Depending on the severity, educational outreach and/or risk assessments are conducted in places where those children spend their time. If a home or daycare is identified as contributing to a child's lead poisoning, lead hazard control orders are issued to the property owner. Currently, limited lead abatement funding opportunities exist at the state and federal level. Ohio Department of Health and the Ohio Department of Medicaid administer the State Children's Health Insurance funding for lead paint hazard testing and removal for Medicaid-eligible children and/or Medicaid-eligible pregnant women. Hamilton County Public Health has partnered with the City of Cincinnati on a HUD Lead Hazard Reduction Grant for abatement funding for a limited number of units for Lead Poisoned Children.

In an effort to proactively prevent childhood lead poisoning, Hamilton County Public Health intends to develop the necessary partnerships to apply for the U.S. Department of Housing and Development (HUD) Lead-Based Paint Hazard Reduction (LHR) grant program.

The LHR grant makes funds available for lead paint risk assessment and lead hazard abatement for income qualified families in private housing. The grant award of \$1 to 3 million will be used over a 36 to 42 month period to abate lead hazards in homes throughout the county. This will maintain the aging housing stock and provide lead safe housing for low income families. The median year that housing was built is 1958. Abatement efforts will focus on areas/units where lead-poisoned children live to reach more families in order to address and assist in continued screenings and education. In addition to using grant fund for lead abatement activities, the District will also implement programs to increase community awareness of lead poisoning and increase blood lead testing rates of at risk children.

The Hamilton County General Health District will partner with county agencies including the Division of Community Development, as well as external partners including the Cincinnati-Hamilton County Community Action Agency, and other community organizations. Together they will identify the areas of greatest need and with high rates of lead poisoning and leverage funding to best serve those communities.

Additionally, Hamilton County Public Health provides education materials and free HEPA vacuum rental for homeowners performing home repair/maintenance where lead paint may be disturbed. Homeowners may also submit paint chip samples for free analysis with an XRF to better guide lead safe paint work.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

Over the past two decades, the public housing has been under investment in capital needs with the exception of one-time funds in 2009 through the American Recovery Act. Since 2000, funding for public housing repairs has fallen 35% (Source: Office of Management and Budget and Consolidated Appropriations Act, 2018).

CMHA has elected to utilize the Rental Assistance Demonstration (RAD) Program which allows housing authorities to improve public housing properties by removing them from the public housing program rules and having access to private capital that can be used to make much needed repairs.

The RAD program is cost-neutral and does not increase CMHA’s budget. This program simply shifts units from the Public Housing program to either the Project Based Rental Assistance (PBRA) or Project Based Voucher (PBV) programs. Over the years, funding for public housing has proven to be unpredictable placing strain on public housing authorities in maintaining and operating the housing. By moving to PBRA or PBV, the funding for the continued operation and maintenance of the housing becomes more stable.

### Totals Number of Units – County Wide Data Including Cincinnati

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	44	5,365	11,176	265	11,693	834	369	0
# of accessible units	N/A	N/A	725	N/A	N/A	N/A	N/A	N/A	N/A

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 38 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center); CMHA FY19 Action Plan

**Describe the supply of public housing developments:**

The long waiting list for public housing shows the need for additional units; however none are being added to CMHA’s portfolio.

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

The majority of the 22 housing development projects for CMHA are located in the City of Cincinnati. Only four are located outside of the City in the County’s participating jurisdictions. Conditions are listed below.

**Public Housing Condition**

DEVELOPMENT NAME	Area	Number of Units	INSPECTION SCORE	INSPECTION DATE
RHF-Scattered Sites	Various		54	10/6/2015
Cary Crossing	Mt. Healthy	36	90	9/13/2017
ACQUISITION-REHAB	Delhi Township	5	72	12/5/2018
ACQUISITION-REHAB	Anderson Township		79	11/27/2018

**Table 39 - Public Housing Condition**

Additional subsidized properties developed by CMHA in the last 5 years include:

- West Union Square in Colerain Township
- Villas of the Valley in Lincoln Heights
- Reserve at South Martin In Mt. Healthy
- Baldwin Grove in Springdale
- Clovernook in Mt. Healthy

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

Rental Assistance Demonstration Program – By 2024, CMHA plans to convert all of its public housing through the Rental Assistance Demonstration (RAD) Program. CMHA plans to submit Portfolio RAD Application in a multi-phase approach. CMHA will also support the Community Builders’ RAD Applications for the City West which were developed under the HOPE IV program.

From January 2, 2018 to November 8, 2018 the United States Department of Housing and Urban Development awarded the Cincinnati Metropolitan Housing Authority (CMHA) the eleven Commitment to Enter into a Housing Assistance Payment Contracts (CHAPs) listed below. The award was issued pursuant to the Consolidated and Further Continuing Appropriations Act, 2012, Pub. L. No. 112-55, approved November 18, 2011 and the Consolidated and Further Continuing Appropriations Act of 2015 (P.L. 113-235) approved

December 6, 2014; Section 8 of the United States Housing Act, 42 U.S.C. 1437 et seq.; and the Department of Housing and Urban Development Act, 42 U.S.C. 3531 et seq.

As a result, CMHA will be converting a number of its Asset Management units to either Project Based Vouchers through voluntary compliance, Project Based Rental Assistance (PBRAs) under the guidelines of PIH Notice 2012-32, REV-1 and any successor PIH Notices, rules and regulations, or through Section 8 Project-Based Vouchers (PBV) assistance in accordance with PHH 2018-04 (HA). Upon conversion, CMHA will adopt resident rights, participation, waiting list and grievance procedures listed in Section 1.7.B & 1.7.C of PIH Notices 2012-32, REV-1. These resident rights, participation, waiting lists and grievance procedures are appended to this Attachment.

Additionally, CMHA is currently compliant with all fair housing, and civil rights requirements. RAD was designed by HUD to assist in addressing the capital needs of public housing by providing housing authorities with access to private sources of capital to repair and preserve its affordable housing assets. Please be aware, that upon conversion, CMHA's Capital Fund Budget will be reduced by the pro rata share of Public Housing Developments converted as part of Demonstration, and that CMHA may also borrow funds to address their capital needs. CMHA may also decide to contribute Operating Reserves available at the time of conversion and Capital Funds in the amount of \$10,500,000 towards the conversion. CMHA currently has debt under the Capital Fund Financing Program and will be working with its lender to address outstanding debt issues, which may result in additional reductions of capital funds.

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

CMHA provides family self-sufficiency programs, on-site supportive services, homeownership workshops, annual community picnics, and support for the new Resident Advisory Board training center.

**Discussion:**

Most public housing is in the city but many new developments outside of the City have received County HOME funding support. Recently, the County awarded funding to the redevelopment of Marianna Terrace in Lincoln Heights in preparation for a RAD conversion. All County funded public services are available to CMHA residents including free prescriptions, food assistance, eviction prevention, etc.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

The County wide system for emergency shelter, homelessness prevention and permanent supportive housing cannot meet the needs for all residents.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	240	0	18	819	10
Households with Only Adults	433	246	261	0	30
Chronically Homeless Households	n/a	n/a	n/a	n/a	50
Veterans	12	15	142	261	0
Unaccompanied Youth	28	n/a	17	0	0

**Table 40 - Facilities and Housing Targeted to Homeless Households**

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Hamilton County provides tax levy funds to several agencies that provide mental health and health services to the agencies below:

- University of Cincinnati Medical Center
- Cincinnati Children's Hospital Medical Center
- Hamilton County Sheriff - Inmate Medical
- Hamilton County Juvenile Court - Inmate Medical
- Mental Health and Recovery Services Board
- Hamilton County Public Health - TB Control, Oral Care Collaborative, Blood borne Pathogen Program
- Central Clinic - Alternative Interventions for Women
- St. Vincent de Paul Charitable Pharmacy
- Strategies to End Homelessness - Homeless to Homes
- Hamilton County Probate Court - Civil Commitment

The funds are targeted to people experiencing homelessness through these agencies:

- University of Cincinnati Medical Center
- Cincinnati Children's Hospital Medical Center
- Hamilton County Sheriff - Inmate Medical
- Hamilton County Juvenile Court - Inmate Medical
- Central Clinic - Alternative Interventions for Women
- St. Vincent de Paul Charitable Pharmacy
- Strategies to End Homelessness

The County does not target funding for employment services to people experiencing homelessness. However, the shelters funded by the CoC include supportive services including medication management, financial literacy, and access to GED classes, expungement services, employment readiness, job placement, mentorships, and more to assist in gaining self-sufficiency.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

**Provider List - Homeless Services**

A list of CoC Agency Partners providing homeless services to more than 12,000 people annually in Hamilton County follows.

**Bethany House Services**



Bethany House Services empowers homeless and at-risk families with the solutions to achieve housing stability and long-term self-sufficiency. Bethany House's vision is to live in a community where all families have a place to call home and no one spends a night without shelter.

### **Brighton Center**

The mission of the Brighton Center is to create opportunities for individuals and families to reach self-sufficiency through family support services, education, employment and leadership. Brighton Center wraps a community of support around individuals and families by tackling the issues that prevent people from becoming self-sufficient, removing the barriers they face, and creating hope so that goals can be achieved and dreams realized.

### **Caracole, Inc.**

Caracole's mission is simple: to reduce the impact of HIV/AIDS through housing, care and prevention. Caracole serves more than 1500 clients living with HIV/AIDS in an eight county region in Southwest Ohio: Hamilton, Butler, Warren, Clinton, Highland, Adams, Brown, and Clermont.

### **Center for Independent Living Options (CILO)**

CILO provides services that empower people with disabilities to lead independent and inclusive lives in the community. Governed, managed and staffed by a majority of professionals, CILO follows the principles of an Independent Living Center by providing services that are community based and consumer controlled. CILO's vision is that all people with disabilities will live productive, rewarding lives with pride and dignity.

### **Center for Respite Care**

The mission of the Center for Respite Care is to provide quality, holistic medical care to homeless people who need a safe place to heal, while assisting them in breaking the cycle of homelessness. They believe in delivering quality care regardless of the client's ability to pay. They respect the diversity among their clients and staff and believe that diversity complements one another and enhance their effectiveness. The Center for Respite Care is committed to unity and harmony among their clients and staff and within the community. They work toward goals with a commitment to sharing responsibility and accountability in the accomplishment of those goals.

### **Cincinnati Union Bethel**

The mission of Cincinnati Union Bethel is to provide affordable housing, supportive services, and education programs that assist urban women, children, families, and communities to realize their greatest potential. Cincinnati Union Bethel (CUB) has been caring for people in Cincinnati since 1830, and operates three programs: Early Childhood Education at four Head Start preschools, which provide kindergarten readiness and care for children ages three to five; Off the Streets, which provides services for women victims of human trafficking and sexual exploitation; and the Anna Louise Inn, which provides safe and affordable housing for women.

### **City Gospel Mission**

Founded by James N. Gamble of Procter & Gamble in 1924, City Gospel Mission helps the homeless and hurting break the cycle of poverty and despair ... one life at a time. City Gospel Mission works to engage, equip and empower those in need with the spiritual, emotional, mental and physical skills and resources to achieve long-term life transformation and self-sufficiency. Their proven programs and services are centered on caring, personal relationships focused in four key service areas: food and shelter, recovery, at-risk youth and job readiness and placement. City Gospel Mission collaborates with more than 350 local churches and 2,500 volunteers to annually serve more than 6,800 adults and 3,500 youth.

### **3CDC – formerly Downtown Cincinnati, Inc. – Block by Block**

Block by Block employs 30 ambassadors over 99 city blocks. Their primary duty is to supplement existing cleaning services provided by the City of Cincinnati; however, a strong secondary role of Block by Block is to act as public information resources to downtown visitors, workers, shoppers and residents. Areas of responsibility include Fountain Square, Government Square, Backstage and Metro Bus Shelters and Stops. Since 2001, Safety Ambassadors have augmented police services in the Central Business District. DCI added a Social Service outreach professional to provide services to those experiencing homelessness in Downtown.

### **Emergency Shelter of Northern Kentucky**

The mission of the Emergency Shelter of Northern Kentucky is to provide shelter which is life-saving in the winter and life-changing in the summer. They believe homelessness is an emergency and that shelter is a basic necessity for human beings, and that only when this basic necessity is provided do human beings have the ability to recover from homelessness. Started by a group of concerned citizens and business owners who wanted to ensure that the most vulnerable population had a place to go to during the coldest weather, ESNKY opened its doors for the first time in the winter of 2008 as the region's only cold weather shelter for adults. In the summer of 2010, they began providing shelter during the warmer months for men working towards achieving housing, income and improvement of health.

### **Excel Development Corporation**

The mission of Excel Development Corp. is to provide qualified individuals affordable housing that satisfies their residential needs. At Excel Development, it is their goal to make the transition to independent living as easy as possible and to be a support to clients remaining in housing. Excel Development supports severely mentally ill individuals and their families in over 1100 apartments by providing rental subsidies and housing support in two different Permanent Supportive Housing Programs. Excel Development's housing programs provide the necessary support for their clients to obtain and remain in suitable independent living situations. Excel Development's Housing Department strives to simplify the process of finding housing by connecting their clients to Excel's network of suitable housing throughout the City of Cincinnati and Hamilton County.

## **Freestore Foodbank**

The Freestore Foodbank began in 1971. Its early beginnings come with a story – a man with a heart to help others. Frank Gerson, a worker at Cincinnati’s incinerator, saw usable household items being tossed away. He began collecting those items and distributing them to disadvantaged families. Freestore Foodbank believes food is a vehicle for a larger conversation, aimed at helping to create stability and self-reliance for their neighbors. Their Mission is provide food and services, create stability, and further self-reliance for people in crisis. Their vision is to be the leader of a community mobilized to end hunger and address its causes.

## **Greater Cincinnati Behavioral Health Services**

As an organization, Greater Cincinnati Behavioral Health Services has held the space for hope when their clients may have run out of it. With every merger, acquisition, and expansion, they’ve chosen the hope-filled path—guided by the belief that they can make life better and brighter for people with mental illness, addiction, and related challenges. The GCB of today—a \$41 million organization with 600 staff serving 15,000 people annually—is the sum of many parts. They officially became GCB in 2004 with the merger of two long-running mental health agencies, Cincinnati Restoration, Inc. and Queen City Case Management. GCB is now the most comprehensive mental health agency in the Greater Cincinnati area, serving people of all ages and walks of life, through a menu of carefully honed programs.

## **Interfaith Hospitality Network of Greater Cincinnati**

The mission of Interfaith Hospitality Network is to provide homeless families emergency shelter and hospitality through interfaith communities and to work with families to find and retain stable housing. IHNGC has been providing emergency shelter since 1991, working side by side with partners from the faith community to meet basic needs while offering professional wraparound services that change lives. In addition to shelter, they provide a full complement of ongoing housing supports and programs that keep families safe, warm, and together.

## **Jewish Family Service**

Jewish Family Service of Cincinnati strengthens lives and the community by providing professional social services to families and individuals in times of need. The vision of JFS is to lead the way to a Jewish community where everyone lives with dignity, security, and hope. Since 2014, Jewish Family Service has been part of a federally funded program, the Homelessness Prevention and Rapid Rehousing Program, as one of six United Way funded agencies to help people who are at imminent risk for homelessness. They are one of five agencies part of the Shelter Diversion Program under contract with Strategies to End Homelessness’s Prevention and Rapid Rehousing Program. STEH’s work in case management is the major component of each of these Federally funded assistance programs.

## **Joseph House**

Joseph House is a progressive treatment facility serving veterans affected by addiction and homelessness. Located in the heart of the Over-the-Rhine district in downtown Cincinnati, Joseph House

focuses on the treatment and recovery of veterans, reintegration into the community and promoting healthy, sustainable lifestyles. The mission of Joseph House is to meet the needs of military veterans affected by addiction and homelessness within the Greater Cincinnati region; providing counsel, education and support to help clients recover, reintegrate and thrive in the community while maintaining a healthy, sustainable lifestyle.

### **Lighthouse Youth & Family Services**

The mission of Lighthouse Youth & Family Services is to advance the dignity and well-being of children, youth and families in need. Operating since 1969, Lighthouse is nationally recognized as an innovator in services for families in crisis, for homeless youth and young adults, and for youth learning to become self-sufficient. The agency provides early childhood services; behavioral health and psychiatric services; home-based services to families; services to youth engaged with the juvenile justice system; community residential treatment facilities; foster care and adoption; independent living services; and opportunities through education.

### **New Life Furniture Bank**

New Life Furniture Bank is Cincinnati's only nationally registered furniture bank serving Greater Cincinnati and Northern Kentucky. Their mission is to collect donations of gently used beds, dressers, dining tables and chairs, sofas, and lamps, store the items briefly in their warehouse, and deliver them to the empty houses of low-income families striving to escape homelessness, domestic abuse, and disasters like fires and floods.

### **Northern Kentucky Independent District Health Department**

The Northern Kentucky Health Department serves the residents and visitors of Boone, Campbell, Grant and Kenton Counties of the Commonwealth of Kentucky. The Health Department provides the functions of community assessment and surveillance, public health policy development, and the assurance of the essential public health services in the community.

### **Ohio Valley Goodwill Industries**

As a member of Goodwill Industries International, OVGI is a part of the world's largest and most successful network providing employment and training services for people with disabilities and other barriers to employment. Ohio Valley Goodwill Industries was founded in 1916 and is one of the largest providers of rehabilitation services in the State of Ohio. Ohio Valley Goodwill helps thousands of individuals to find meaningful employment every year. Ohio Valley Goodwill Industries strives in an ever-improving mode to be the leader in quality and effectiveness of vocational, educational, social and human services in the State of Ohio.

### **Over-The-Rhine Community Housing**

OTRCH is a non-profit community development organization that provides a wide spectrum of affordable and supportive housing options with life-changing programs that help low-income residents

in Over-the-Rhine succeed. At Over-the-Rhine Community Housing, they develop and manage resident-centered affordable housing to build inclusive community and benefit low-income residents.

Their vision is to create a community in which quality stable housing for all in a socially, racially and economically inclusive community.

### **Santa Maria Community Services**

Santa Maria Community Services is an independent, 501(c)3 nonprofit organization originally founded by the Sisters of Charity in 1897 and based in Cincinnati Ohio's Price Hill community. Santa Maria provides more than 3,000 individuals with educational tools and resources to build strong families, promote healthy residents, and foster neighborhood revitalization. The Mission of Santa Maria is to be a catalyst and advocate for Greater Price Hill families to attain their educational, financial, and health goals. Their vision is for Greater Price Hill to be a vibrant, thriving, and self-sustaining community.

### **Shelterhouse**

The mission of Shelterhouse (formerly the Drop Inn Center), is simple – as a community of residents, staff and volunteers, they work together to provide basic human services for the men and women of the Greater Cincinnati area who are experiencing homelessness. Their primary commitment is to shelter – offering a place to stay for those in need now, and helping find and maintain a permanent place of residence for the future. For those who don't have to imagine what it's like to be hungry, alone, frightened, homeless, or for people for whom this is a reality, Shelterhouse is a place they can turn to – for hope, for help.

### **St. Francis / St. Joseph Catholic Worker House**

St. Francis / St. Joseph Catholic Worker House is a safe and dignified environment where homeless men can work on securing immediate needs of housing, employment, drug/alcohol rehabilitation and case management. Since 1985, their primary goal has been to assist guests in finding permanent housing as soon as possible. As a Catholic Worker House providing an environment of communal living and spiritual values based on the philosophies of Dorothy Day and Peter Maurin, it is their mission to provide temporary housing for 15 men for up to 90 days.

### **Society of St. Vincent de Paul**

The Society of St. Vincent de Paul is an international Catholic organization of laypersons founded in 1833 by Frederic Ozanam and colleagues. Placed under the patronage of St. Vincent de Paul, the Society continues to derive inspiration from his thinking and work. The mission of the Society of St. Vincent de Paul is to foster hope by providing spiritual, emotional and material assistance on a person-to-person basis to the poor, lonely and forgotten in the community. Their vision is to bring faith alive through service to others, one neighbor at a time.

## **Talbert House**

Talbert House is a community-wide nonprofit network of services focusing on prevention, assessment, treatment and reintegration. Services are provided at multiple sites throughout Southwest Ohio for children, adults and families. Talbert House's mission has two basic purposes: to improve social behavior and enhance personal recovery and growth. The organization has a culture of innovation that thrives on the creation of new services that meet the community's needs while maintaining effectiveness, excellence and professionalism. Talbert House values an integrated system of high quality care focused on best practices, easy access to services, and providing a full range of services in a cost effective and efficient manner.

## **Tender Mercies, Inc.**

Tender Mercies transforms the lives of homeless adults with mental illness by providing security, dignity, and community in a place they call home. Tender Mercies maintains 134 units of permanent supportive housing and 16 units of transitional housing in 6 buildings in Over-the-Rhine. Their model of housing is based on the belief that by addressing the root causes of homelessness, they can help an individual break the cycle of homelessness once he or she leaves Tender Mercies. Tender Mercies accomplishes its goals by providing an array of supportive services coupled with housing.

## **The Salvation Army**

The Salvation Army is an international religious and charitable movement which, as a part of the universal Christian Church, is organized and operated in military fashion with its message based on the Bible. The Salvation Army is concerned with the needs of all humanity and helps all people in need- regardless of race, color, creed, sex or age. The Salvation Army in Cincinnati and Northern Kentucky offers emergency disaster relief, emergency assistance, emergency shelter, housing, outreach programs, visitation programs, child care services, youth programs, a program to combat human trafficking, an adult rehabilitation center, and holiday assistance for needy individuals and families.

## **Transitions, Inc.**

Transitions, Inc. believes that addiction is a disease, and treats Substance Use Disorders from the disease model. Treatment is individualized to best meet the needs of the consumer. Treatment is provided through trauma-informed, person-centered and recovery-focused services. Treatment is individualized to best meet the needs of the consumer.

## **Veterans Administration**

The mission of the Veterans Administration is to honor America's Veterans by providing exceptional health care that improves their health and well-being. Their vision is to continue to be the benchmark of excellence and value in health care and benefits by providing exemplary services that are both patient centered and evidence based. Care is delivered by engaged, collaborative teams in an integrated environment that supports learning, discovery and continuous improvement. Care emphasizes

prevention and population health, and contributes to the nation's well-being through education, research and service in National emergencies.

### **Volunteers of America**

Volunteers of America is a ministry of service dedicated to helping people reach their full potential. Through thousands of human services programs, including housing and healthcare, Volunteers of America help nearly 2 million people across the country – more than 23,000 in Greater Ohio alone. Established locally in 1896, their ministry of service has supported and empowered homeless veterans, at-risk youth, the frail elderly, men and women returning from prison, homeless individuals and families, people with disabilities, and those recovering from addictions. Their work touches the mind, body, heart – and ultimately the spirit – of those we serve, integrating their deep compassion with highly effective programs and services.

### **Welcome House**

Welcome House's vision is to be a leader in guiding clients from housing uncertainty to housing stability. Welcome House accomplishes this through the services they provide, such as housing, service coordination, and income & benefits. Their mission is to provide a continuum of services that will end homelessness and promote stability for each person they serve. Founded in 1982, Welcome House is supported by a committed coalition of churches both financially and through volunteer efforts in serving the economically disadvantaged citizens of Northern Kentucky.

### **YWCA of Greater Cincinnati**

The YWCA is dedicated to eliminating racism, empowering women, and promoting peace, justice, freedom and dignity for all. The largest women's organization in the world, YWCA is an international movement with associations in 122 countries and more than 300 American communities. The YWCA of Cincinnati, the fifth association in the United States, was founded in 1868 to address the needs of working women.

### **Safe & Supported Program**

Hamilton County, Ohio is one of two communities in the country selected to participate in the Lesbian, Gay, Bisexual, Transgender & Questioning (LGBTQ) Youth Homelessness Prevention Initiative, led by the U.S. Department of Housing and Urban Development (HUD). LGBTQ youth are dramatically overrepresented in the homeless youth population, yet there are far too few systems and services designed to meet their needs. This initiative consists of developing and implementing a plan for LGBTQ youth homelessness prevention and intervention. The goals are to learn more about (1) preventing homelessness for LGBTQ youth and (2) intervening early to prevent chronic homelessness among LGBTQ youth.

The initiative's objectives are to:

- Facilitate greater local collaboration between stakeholders working with youth. Hamilton County, Ohio will develop and implement a community strategy to prevent homelessness among LGBTQ youth who are at-risk or who are experiencing episodic (i.e., non-chronic) homelessness.
- Inform national strategies for preventing homelessness among LGBTQ youth. Hamilton County, Ohio will identify promising practices and strategies for addressing implementation challenges to inform future federal program guidance and policy.

From the beginning, a strong coalition of cross-sector advocates and youth has driven the development of the community plan. Safe and Supported brings together stakeholders and organizations from various systems including child welfare, juvenile justice, education and the runaway and homeless youth system, at both the local and national level to break down silos and increase collaboration.

Aligned with the USICH Framework to End Homelessness, the plan focuses on improving outcomes for LGBTQ youth in four core areas:

- Stable Housing
- Education and Employment
- Social and Emotional Well-Being
- Permanent Connections

Using information from our community needs assessment, our plan will prevent LGBTQ youth homelessness by:

- Recognizing the unique circumstances LGBTQ youth face (including identity-based family rejection);
- Utilizing interventions that address specific risk factors;
- Ensuring that programs are safe, inclusive and affirming of LGBTQ identities;
- Improving relationships and increasing the level of collaboration between state and local youth serving organizations; and,
- Improving outcomes in the four core areas.

The Hamilton County Safe and Supported Community Plan has eight key goals:

- Facilitate greater community awareness of issues contributing to LGBTQ youth homelessness and the Initiative's efforts to address these issues.
- Facilitate greater local collaboration among stakeholders including youth, community members, youth serving agencies and staff of youth-chosen spaces.



- Improve data quality on sexual orientation and gender identity.
- Use risk and protective factors for screening and assessment of youth at risk of or experiencing episodic homelessness.
- Improve the quality of interventions to reduce risks and build protective factors that can prevent LGBTQ youth homelessness.
- Support positive outcomes for LGBTQ youth in the areas of stable housing, education/employment, permanent connections, and well-being.
- Obtain new funding and in-kind resources to support plan implementation.
- Evaluate the initiative including its progress and outcomes.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

There is a broad network of public and private agencies within Hamilton County that focus on both the Housing Needs and particularly the Supportive Service Needs of the Special Needs populations.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

There is a broad network of public and private agencies within Hamilton County that focus on both the Housing Needs and particularly the Supportive Service Needs of the Special Needs populations. These agencies include The Council on Aging, The Mental Health and Recovery Services Board, The Department of Job and Family Services, The Developmental Disabilities Board, The Center for Independent Living Options, LADD, and Caracole, among others. Although these agencies do not and cannot meet all the needs of their target client groups, the number of agencies and their diverse funding mechanisms assure that a substantial portion of the need will be met.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Hamilton County does not have any mental institutions; the Center for Respite Care assist homeless persons returning from hospitals providing transitional housing and assistance for long term housing. Permanent Supportive Housing is available through coordinated entry.

The County has a strong need for sober housing especially in light of the opioid epidemic which is being researched by the Hamilton County Heroin Coalition. Partnerships are emerging with hospital networks.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

County will work with the Human Services Chamber of Commerce to identify opportunities to better meet the supportive services needs throughout the County; we will also explore partnerships with the YMCA network and 41 Cincinnati and Hamilton County Public Library locations.

Housing needs will also be studied in depth as the Community Wide Housing Strategy is being implemented both on a County government basis and within each local government.

**For entitlement/consortia grantees:**

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

County actions will be measured throughout all 5 years and 1 year goals follow:

- Meet with Human Services Chamber at least 4 times
- Set up at least 4 programs with new partnership agencies
- Create at least 4 housing plans for individual local governments
- Research at least 4 recommendations listed in Community Wide Housing Strategy

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Not In My Back Yard (NIMBY)-ism is still very high in Hamilton County. It is getting better through proactive public education. However, zoning issues have greatly restricted multi-family housing development and density for single-family homes. The general public assumes that all multi-family housing can and will become subsidized housing with an underlying unspoken fear of people of color moving into the housing.

Property owners fear that their property values will decrease as a side effect of the multi-family housing. In recent years, Hamilton County began the housing development programs and has invested in 680 units of affordable housing. The developments vary – rental and homeownership – new and rehabbed – senior and family – housing for fully abled and for physically/mentally challenged – as well as permanent supportive housing. This will continue in the coming years.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

All agencies involved with economic development, workforce development, community development, banking and housing are working together to meet the challenges ahead.

### Economic Development Market Analysis

The Hamilton County 2020 Comprehensive Economic Development Strategy (CEDS) is under development and shows that the County has rebounded from the Great Recession with modest increases in population and jobs projected for the next 10 years.

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	363	365	0	0	0
Arts, Entertainment, Accommodations	25,105	26,037	12	12	0
Construction	9,063	13,326	4	6	2
Education and Health Care Services	40,667	41,869	20	19	0
Finance, Insurance, and Real Estate	15,253	11,524	7	5	-2
Information	3,584	2,559	2	1	-1
Manufacturing	22,234	22,576	11	11	0
Other Services	7,292	7,859	4	4	0
Professional, Scientific, Management Services	24,775	23,490	12	11	-1
Public Administration	0	0	0	0	0
Retail Trade	22,945	27,968	11	13	2
Transportation and Warehousing	7,653	6,464	4	3	-1
Wholesale Trade	12,685	14,110	6	7	0
Total	191,619	198,147	--	--	--

**Table 41 - Business Activity**

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	245,602
Civilian Employed Population 16 years and over	229,055
Unemployment Rate	6.78
Unemployment Rate for Ages 16-24	20.73
Unemployment Rate for Ages 25-65	4.61

**Table 42 - Labor Force**

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	57,074
Farming, fisheries and forestry occupations	10,716
Service	22,049
Sales and office	59,950
Construction, extraction, maintenance and repair	14,825
Production, transportation and material moving	12,125

**Table 43 – Occupations by Sector**

Data Source: 2011-2015 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	144,807	67%
30-59 Minutes	65,020	30%
60 or More Minutes	6,195	3%
<b>Total</b>	<b>216,022</b>	<b>100%</b>

**Table 44 - Travel Time**

Data Source: 2011-2015 ACS

**Education:**

**Educational Attainment by Employment Status (Population 16 and Older)**

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	8,563	1,939	6,706
High school graduate (includes equivalency)	47,848	3,472	15,922
Some college or Associate's degree	58,858	3,673	12,867
Bachelor's degree or higher	74,284	2,469	11,089

**Table 45 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS

**Educational Attainment by Age**

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	440	1,112	924	2,063	3,947
9th to 12th grade, no diploma	4,627	3,121	3,494	6,416	6,923
High school graduate, GED, or alternative	12,935	12,457	13,773	41,011	25,644
Some college, no degree	13,560	13,029	10,948	26,678	13,690
Associate's degree	1,255	6,022	6,540	12,192	2,956
Bachelor's degree	3,718	15,941	13,484	28,462	10,537
Graduate or professional degree	214	6,668	7,448	15,806	7,715

**Table 46 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

**Educational Attainment – Median Earnings in the Past 12 Months**

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	1,606,035
High school graduate (includes equivalency)	2,770,904
Some college or Associate's degree	3,077,149
Bachelor's degree	4,502,794
Graduate or professional degree	5,372,054

**Table 47 – Median Earnings in the Past 12 Months**

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

According to the Ohio Department of Jobs and Family Services (ODJFS) Bureau of Labor Market Information (BLMI), employment in the next ten years in the Cincinnati-Middletown MSA will be a consequence of what the United States' future is going to be. Over the 2014-2024 ten-year period, the regional economy is projected to create nearly 50,000 new jobs, primarily in healthcare, education, construction, and service providing industries. There is only one area projected to grow faster than the Cincinnati MSA's growth of 5.7%, which is Columbus' MSA with a growth of 6.1%. Manufacturing jobs are rebounding, but still are not expected to grow as fast as in previous eras.

Hamilton County's economy is predicted to grow nearly 50,000 jobs between 2014- 2024. This does not necessarily mean that 50,000 additional people in 2024 will have a job that did not exist in 2014, but that there will be 50,000 new employment opportunities. Some people may take a second or even third job, but each of those jobs would be counted separately. Growth areas are:

- Health care; 21,600 new jobs
- Business and finance; 10,800 new jobs
- Trade, Transportation, & Utilities: 5,100 new jobs
- Administrative support; 4,200 new jobs

**Occupation Snapshot**

According to the WIOA Southwest Ohio Region 2017-2021 Strategic Plan, Over the next 10 years, the fastest growing occupation group in Hamilton County, Ohio is expected to be Healthcare Support Occupations with a +1.3% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Healthcare Practitioners and Technical Occupations (+2,892 jobs) and Healthcare Support Occupations (+2,521). Over the same period, the highest replacement demand (occupation demand due to retirements and workers moving from one occupation to another) is expected in Office and Administrative Support Occupations (18,419 jobs) and Food Preparation and Serving Related Occupations (17,749)

**Education Levels**

Expected growth rates for occupations vary by the education and training required. While all employment in Hamilton County, Ohio is projected to contract 0.0% over the next ten years, occupations typically requiring a postgraduate degree are expected to grow 0.6% per year, those



requiring a bachelor's degree are forecast to grow 0.2% per year, and occupations typically needing a 2-year degree or certificate are expected to grow 0.3% per year.

Based on the data provided by JobsEQ for 2016, Q3, the Prioritized Industry Sector List for Hamilton County includes:

- Hospitals, Healthcare and Life Sciences
- Finance and Insurance
- Advanced Manufacturing
- Transportation, Distribution and Logistics
- Information Technology
- Sales, Professional and Technical Services
- Construction and Skilled Trades
- Administrative and Supervisory
- Hospitality and Recreation

#### **Development and implementation of sector initiatives for in-demand industry sectors as identified on the OhioMeansJobs.com**

Included in the Southwest Ohio Region planning process is the collection of labor market information and industry sector data applicable to the service strategies of each workforce board. Labor market analysis indicates differences in regional demographics and economic conditions which result in the selection of industry sectors and subsequent career pathway development indigenous to each workforce area.

Collection and analysis of labor market from data from June 2015 through September 2016 support the selection of the above industry sectors for Area 12 and Area 13, respectively.

The industry sectors for Area 12 have been approved by the WIBBCW: Healthcare, Manufacturing and Technology

Both workforce areas have recognized the need to focus on these industry sectors which represent the fastest growing occupations and industries with the highest replacement demand. New job growth and replacement demand will dictate the need for specialized training and certifications in all of the designated industry sectors.

## **Industry Sectors – Projected Job Growth 2025 for Cincinnati-Hamilton County**

- Construction
- Healthcare
  - Healthcare Practitioners & Technical Occupations
  - Healthcare Support Occupations
  - Personal Care and Service Occupations
- Information Technology
- Manufacturing

### **Describe the workforce and infrastructure needs of the business community:**

The current public transportation system does not get people to the employment centers in the County or region in an efficient manner. The Greater Cincinnati Chamber of Commerce and the Southwest Ohio Workforce Reinvestment Board are actively working with the Southwest Ohio Regional Transportation Authority to address this gap. Manufacturing still face the stigma of the older vision of manufacturing “plants” and parents still do not promote these careers to their children.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The first of two ballot measures based in November 2019 to move from a Cincinnati only funded public transit system to a County wide funded system. This is the single most important investment needed to ensure continued growth in the region.

### **How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Employers still find it difficult to find employees with basic soft skills and entry-level hard skills. Entry-level and skilled employees are quick to move to other jobs to make additional income, which results in high turnover and costly training costs for new employees. Employers in manufacturing still face the stigma of the older vision of manufacturing “plants” and parents still do not promote these careers to their children.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Employers in the Southwest Ohio Region are concerned about the talent pipeline. Data from the Cincinnati USA Regional Chamber list the following issues relative to retaining and attracting top talent:

- Minor population growth in Hamilton County and region
- Graduation rates are stagnant or reducing – some high schools; some colleges in the region
- Ohio has a high illiteracy rate - 5th highest in the tristate area
- According to the Department of Education, 73% of high school graduates who go to college, do not graduate from colleges
- Low unemployment – high job recruitment available but high mismatch of available labor with available positions
- Competition for lower-wage workers, particularly in customer contact centers, distribution and warehousing and entry-level manufacturing
- Higher wage employers in various fields are able to attract experienced personnel from “feeder” companies resulting in poaching employees

The County will work with the SWORIB to address the needs of employers in partnership with regional partners.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes – currently being updated

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The County and HCDC, the county’s economic development arm, will work with the Greater Cincinnati Port Authority, REDI Cincinnati, Ohio Kentucky Indiana Regional Planning Commission and the States of Ohio, Kentucky and Indiana to best meet the regional growth needs.

**Discussion**

Over the next six months, the CEDS will be finalized; the goals and strategies included in the CEDS will help to shape the expenditure of HUD funds for housing and economic development for the next five years.

## **MA-50 Needs and Market Analysis Discussion**

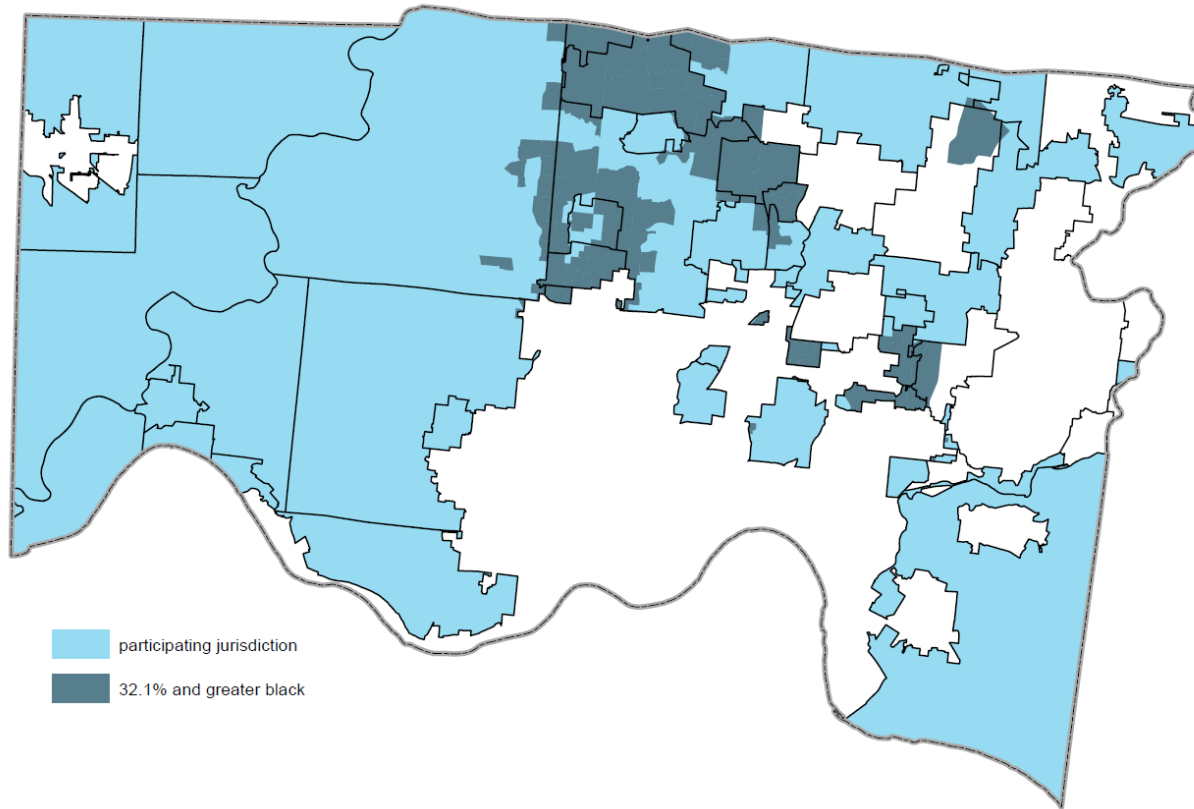
### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

We did not identify specific areas with concentrations of multiple housing problems.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

Minority Concentration: Block groups where the total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole. In the Cincinnati-Middleton MSA, Blacks make up 12.1% of the population; therefore, using the definition above, block groups where Blacks make up at least 32.1% of the population are considered minority concentrated areas. The map which follows shows the minority concentrated areas in Hamilton County. The majority of the minority concentrated areas are located in the north-central portion of the County, predominately in the following communities: Forest Park, Lincoln Heights, Golf Manor, North College Hill, Mount Healthy, Silverton, Springfield Township and Woodlawn.

### African American Concentration by Block Group

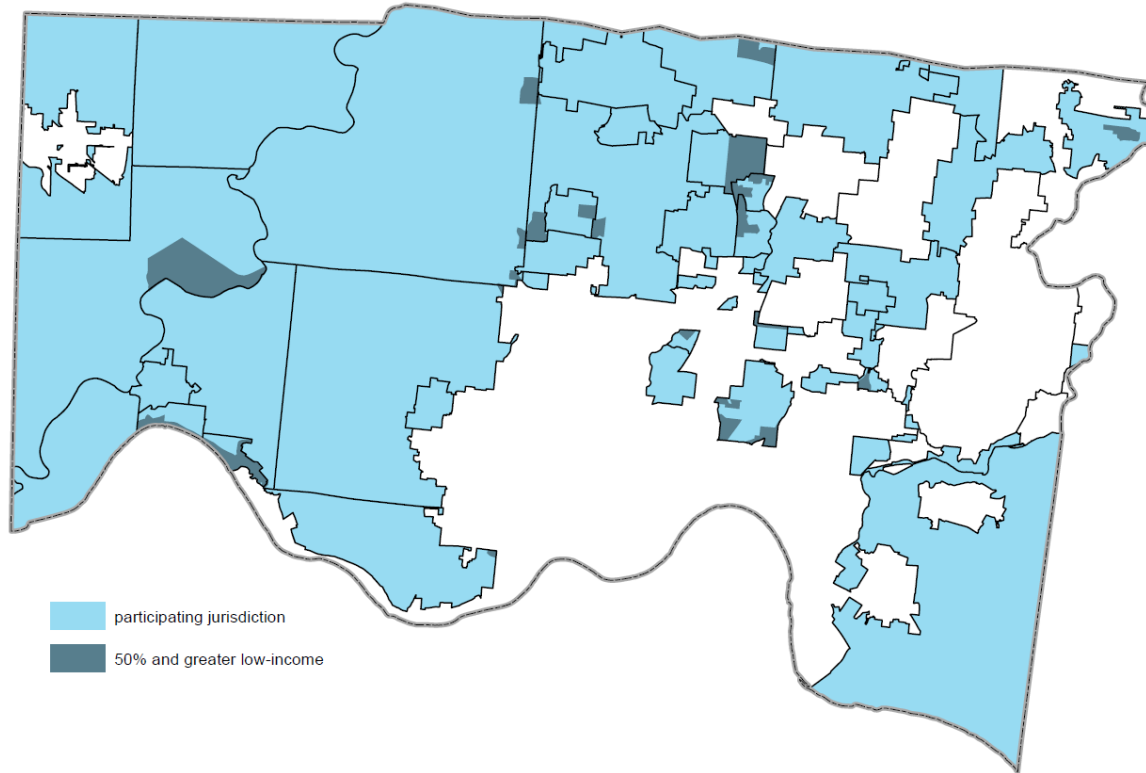


#### Low Income Concentration:

Block groups where the area median income is below 50% of the area median income for the MSA.

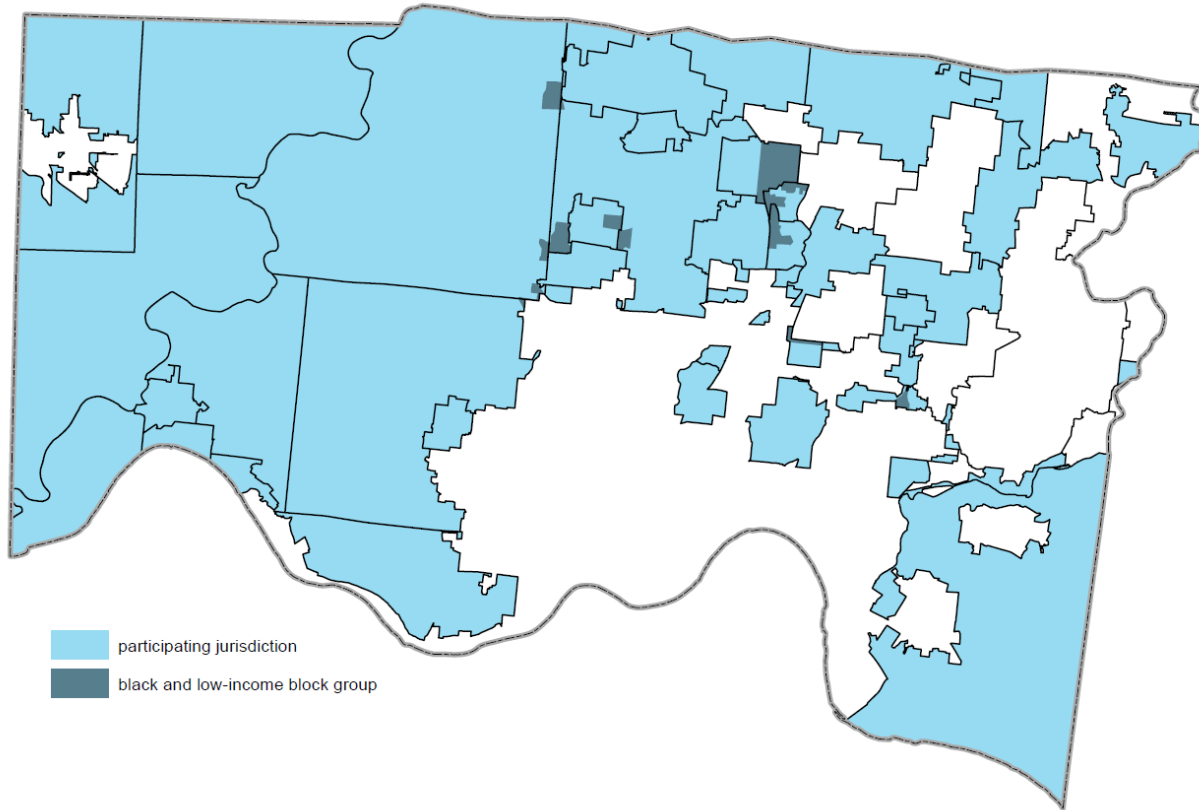
There are roughly 20 block groups in Hamilton County that are low-income concentrated according to the definition above. In general, these block groups are located in the central and northern parts of the County with a few scattered in the east and west. The attached map shows the location of these low-income concentrated areas.

### Low-Income Areas by Block Group



A few of the minority concentrated block groups overlap with the low-income concentrated block groups; these areas present opportunities for targeting HUD funding as the need is likely to be significant. These overlapping block groups are located in the following communities: Mt. Healthy, Colerain Township, Springfield Township, Lincoln Heights, Woodlawn, Lockland, Golf Manor, and Columbia Township. See map below.

### African American Concentration and Low-Income by Block Group



### **What are the characteristics of the market in these areas/neighborhoods?**

Generally, the areas identified in the maps above are communities that have high rates of foreclosure when compared to other areas within the County. All, with the exception of Columbia Township, were target areas for Hamilton County's Neighborhood Stabilization Program because of their high foreclosure rates. Various areas within these neighborhoods have experienced disinvestment, property abandonment and neglect, and have a real estate market that is depressed.

The following information comes from Tom Carroll, an ICMA fellow studying First Suburban Revitalization and the Village Manager of Silverton, Ohio.

Caught between city gentrification and outer sprawl, many first ring suburbs are currently losing the battle for investment resources. The result is declining investment and socioeconomic status. Adjusted for inflation, from 2008 to 2017, only two of 33 jurisdictions in Hamilton County had positive change in total value of housing stock.

The poverty rate has also increased in many first ring suburbs – six communities have an over 20% poverty rate and three others are heading that way. Additionally, many of those same communities have had an increase in the poverty rate of over 10% in the last 18 years. This describes a continuing downward trend for those first ring suburbs that have been struggling with disinvestment and a lack of resources.

A common characteristic of the declining first suburbs is underperforming tracts of land that include declining churches, aging retail centers, brownfields, etc. An important strategy towards revitalization is the urbanization of larger properties with a denser and walkable mix of uses and housing types.



**Are there any community assets in these areas/neighborhoods?**

Many of our participating communities are walkable communities and many have historic businesses and buildings. Many communities, especially those along the transportation corridors I-75 and I-71 have stable employers and income tax bases. The more inner suburbs have better access to public transit. There are several top school systems in Hamilton County. The Cincinnati area is a tight-knit mid-western city with active social structures, churches, civic groups, etc.

**Are there other strategic opportunities in any of these areas?**

Hamilton County communities have the flexibility of smaller local governments to test new programs; they range in size from villages of 700 people to townships of 40,000 people. The County will continue the mini-grant program funding up to \$40,000 for strategic plans, business district studies, housing plans, etc. for communities as requested in order to develop opportunities. The County also has the Community and Economic Development Assistance Program (CEDAP) that communities can apply for; while these are larger projects that require expertise and administration, any community can apply and the more economic opportunity the project creates, the more competitive it is.

# Strategic Plan

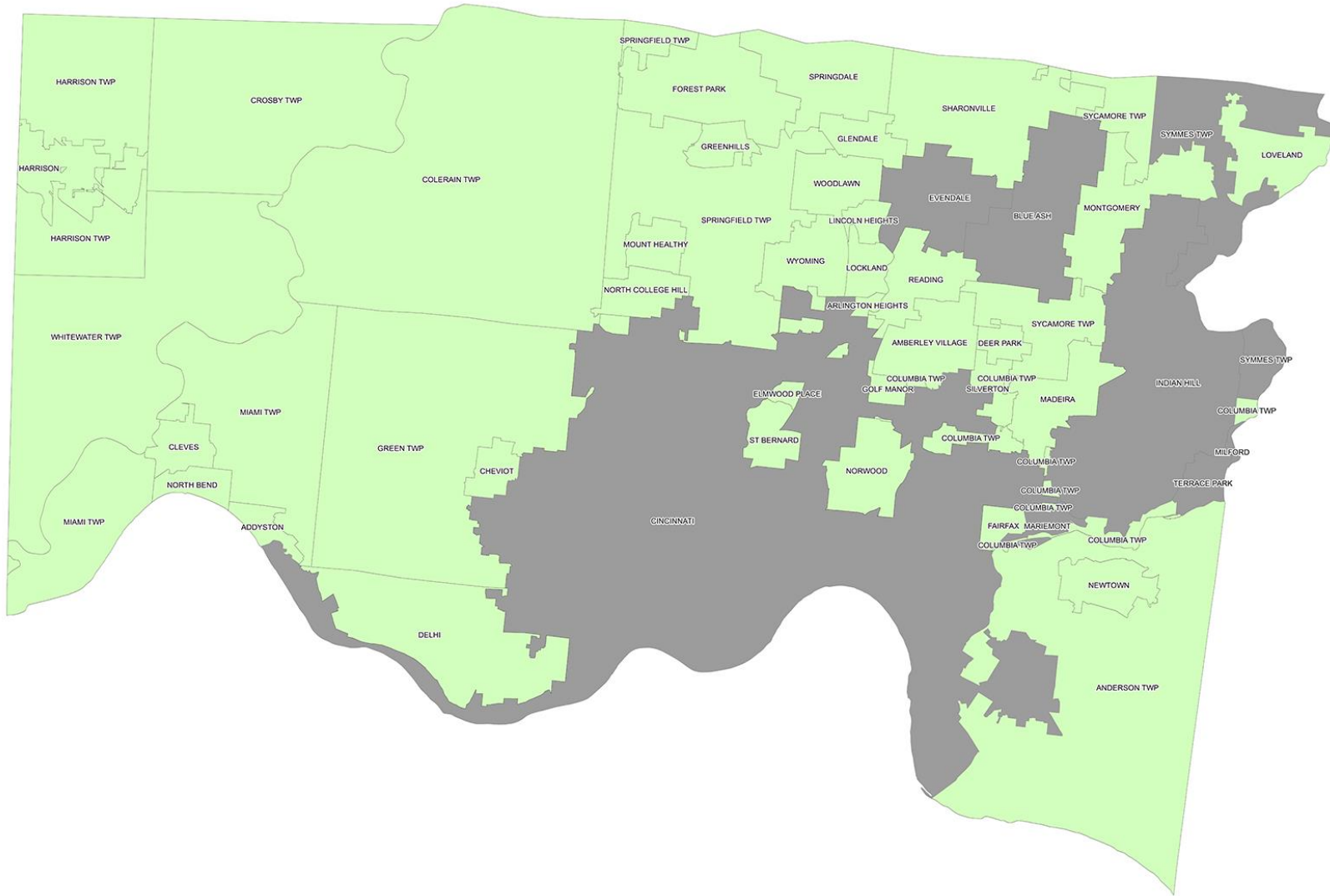
## SP-05 Overview

### Strategic Plan Overview

The 2020-2024 Consolidated Plan outlines strategies and plans for expending three entitlement grants comprised of the Community Development Block Grant (CDBG), HOME Partnership Program (HOME), and Emergency Solutions Grant (ESG). The Con Plan includes the County's needs analysis, market analysis, strategic plan as well as the City/County 2014 Analysis to Impediments to Fair Housing.

The FY20 federal budget included small increases for CDBG and HOME grants and flat ESG funding. The County assumed a flat level of funding for all three programs for 2020 and all outlying years.

**SP-10 Geographic Priorities – 91.215 (a)(1)**



## Geographic Area

Table 48 - Geographic Priority Areas

Hamilton County covers a large geographic area with topography varying from steep hillsides to rolling farmland. The City of Cincinnati is by far the largest jurisdiction in the area with a population of approximately 300,000, and encompasses the south-central portion of Hamilton County. The other cities, villages, and townships are dotted across the county following rivers, natural topography, and major roads reaching into suburban areas. Cincinnati is surrounded by smaller jurisdictions ranging from 800 residents to urban townships with more than 40,000 residents. Residents and leaders take pride in where they live and are historically independent of one another. In recent years, several communities have shared services, joint planning in the Mill Creek Valley communities, and more information sharing.

The County does not allocate by geographic area; each participating community can receive CDBG funding on request in three-year budget cycles. The current cycle is 2018-2020. In 2020, there are a record number of 41 participating local governments in the County HUD programs. Despite educational efforts to date, six communities elect not to participate. In recent years, new CDBG programs have funded large catalytic projects with up to \$40,000 in planning grants and up to \$300,000 in economic development projects to leverage large amounts of funds. This has made the CDBG program attractive to communities that did not see a need before.

Historically, approximately 40% of CDBG funds are invested in community specific projects; 40% are allocated to county-wide programs and projects; and 20% are used for Planning & Administration including the mini-planning grant program. Low-moderate income communities are given priority because of their increased need; these include Arlington Heights, Cheviot, Elmwood Place, Golf Manor, Lincoln Heights, Lockland and Silverton.

### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA): Not applicable

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 49 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Increasing Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	County Wide
	<b>Associated Goals</b>	Further Fair Housing Provide Affordable Housing for Homeowners Provide Affordable Housing for Renters Serve Homeless Families and Reduce Homelessness
	<b>Description</b>	Providing funds for renters and homeowners throughout the County to make housing affordable

	<b>Basis for Relative Priority</b>	Affordable housing was identified as a priority need in both our Needs Assessment and Market Analysis. Analysis of Impediments to Fair Housing and Community Wide Housing Strategy show need for this priority.
<b>2</b>	<b>Priority Need Name</b>	Improving Public Facilities and Improving Public Infrastructure
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Income Low Income Moderate Income Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	County Wide
	<b>Associated Goals</b>	Improve Public Facilities Improve Public Infrastructure
	<b>Description</b>	Various improvements to participating communities' roads, sewers, parks, playgrounds, senior centers, etc.
	<b>Basis for Relative Priority</b>	Priority based on requests from participating communities.

<b>3</b>	<b>Priority Need Name</b>	Spur Economic Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Income Low Income Moderate Income
	<b>Geographic Areas Affected</b>	County Wide
	<b>Associated Goals</b>	Community & Economic Development Assistance Program (CEDAP), Acquisition/Demo and Section 108 loan pool
	<b>Description</b>	All programs will leverage additional funds to improve the tax base, increase employment opportunities, remove blighted buildings, increase quality of life, and change the trajectory for community development
	<b>Basis for Relative Priority</b>	Based on Board of County Commissioners priorities

**Narrative (Optional)**

**SP-30 Influence of Market Conditions – 91.215 (b)**

**Influence of Market Conditions**

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	N/A
TBRA for Non-Homeless Special Needs	N/A
New Unit Production	Housing plans for each community; construction costs; zoning; NIMBYism; availability of developers; availability of capital funding;
Rehabilitation	Housing plans for each community; construction costs; zoning; NIMBYism; availability of developers; availability of capital funding; condition of housing units
Acquisition, including preservation	Housing plans for each community; construction costs; zoning; NIMBYism; availability of developers; availability of capital funding; condition of housing units

**Table 50 – Influence of Market Conditions**



## **SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**

### **Introduction**

Assuming that HUD grants will be funded at flat levels to the grants in 2019. If there are increases or decreases in grant amounts, corresponding cuts or additions will be made by grant category – for example: CDBG Admin/Planning; CDBG County Wide Programs; CDBG community projects.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Repairs Public Facilities & Public Improvements Public Services	\$3.3 M	\$90K	\$0	\$3.4 million	\$13.5 million	Estimate is flat grant funds for all years
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction and rehab for ownership	\$1.2 M	\$0	\$0	\$1.3 million	\$5.2 million	Estimate is flat grant funds for all years
ESG	public - federal		\$280K	\$0	\$0	\$280K	\$1.12 million	Estimate is flat grant funds for all years

**Table 51 - Anticipated Resources**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

CDBG projects leverage funds from a variety of sources. Communities undertaking large capital improvement projects often receive State Capital Improvement Program (SCIP) funds and or Local Transportation Improvement Program funds (LTIP). The funds are awarded by the State of Ohio on a competitive basis. Some communities generate local funds through Tax Increment Financing. TIF is an economic development mechanism available to local governments in Ohio to finance public infrastructure improvements and, in certain circumstances, residential rehabilitation. A TIF works by locking in the taxable worth of real property at the value it holds at the time the authorizing legislation was approved. Payments derived from the increased assessed value of any improvement to real property beyond that amount are directed towards a separate fund to finance the construction of public infrastructure defined within the TIF legislation. Often, participating communities will contribute their capital improvement or general funds to a project to fill a gap. Additionally, the new Community and Economic Development Assistance Program has leveraged funds for catalytic projects; the complexity and value of projects is expected to increase in the next 5 years. The Section 108 loan program will leverage funds as well.

Matching funds for HOME Program activities are provided by volunteer labor in Habitat for Humanity projects. The amount generated annually more than covers HOME match requirements. Other possible sources of match include the value of labor, donated materials, equipment and professional services donated to County CHDOs constructing or rehabbing affordable housing.

Match requirements for the ESG Program are met through donations from the business community or other private sources received by our Continuum of Care lead agency, Strategies to End Homelessness.

Prior year leverage for CDBG and HOME programs are listed below:

<b>Year</b>	<b>CEDAP Leverage</b>	<b>HOME RFP Leverage</b>	<b>Total Grant \$ Plus Leverage</b>
2015	N/A	N/A	\$4,032,524
2016	N/A	\$34,207,409	\$38,352,171
2017	\$3,838,100	\$10,709,479	\$18,787,149
2018	\$1,808,770	\$17,702,802	\$24,486,806
2019	\$13,322,925	\$41,618,595	\$59,891,271
<b>Total</b>	<b>\$18,969,795</b>	<b>\$104,238,285</b>	<b>\$145,549,921</b>

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Each jurisdiction has separate plans, control of zoning, and land use development. Some communities have recently become active by buying parcels, assembling property for redevelopment, soliciting developers – examples include Silverton with the new mixed use AG47 project and Lockland with the former Sterns + Foster property as outlined in the Executive Summary. We anticipate that this assemblage will increase.

Housing Plans for each community will include an analysis of city/village/township owned properties as well as partnerships with the Land Bank works to control additional parcels such as the single family home acquired in Green Township for redevelopment.

**Discussion**

This Con Plan outlines new programs to make the County’s HUD funds more impactful and engage more closely with the local government partners.

## **SP-40 Institutional Delivery Structure – 91.215(k)**

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Include nonprofits receiving CDBG funds	Nonprofit	Sub-recipients	41 participating local governments
Greater Cinti Homeless Coalition	Nonprofit	Advocacy	
Health Departments	Hamilton County Public Health; Norwood Health Department; Springdale Health Department	Improve public health education and public health	All 45 local governments that do not have health departments (not Cincinnati, Norwood, Springdale)
HCDC (formerly HAMILTON COUNTY DEVELOPMENT COMPANY)	Non-profit organizations	Economic Development Planning	Jurisdiction
CINCINNATI METROPOLITAN HOUSING AUTHORITY	PHA	Public Housing Rental	Jurisdiction
HOUSING OPPORTUNITIES MADE EQUAL (H.O.M.E.)	Non-profit organizations	Educate about fair housing	Region
FREESTORE FOODBANK	Non-profit organizations	Provide for basic needs; Homelessness public services	Region
STRATEGIES TO END HOMELESSNESS	Continuum of care	Homelessness	Region
Greater Cincinnati Habitat for Humanity	Non-profit organizations	Home Ownership	Region
City of Cincinnati	Government	Homelessness Assistance Planning Joint PSH housing projects	Jurisdiction
HAMILTON COUNTY	Government	Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction

**Table 52 - Institutional Delivery Structure**

## Assess of Strengths and Gaps in the Institutional Delivery System

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Counseling/Advocacy	Yes; need more \$	Yes	Yes
Legal Assistance	Yes; need more \$	Yes	Yes
Mortgage Assistance	Yes; need more \$	No	N/A
Rental Assistance	Yes; need more \$	Yes	Yes
Utilities Assistance	Yes; need more \$	Yes	Yes
Street Outreach Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Law Enforcement	N/A	N/A	N/A
Mobile Clinics	Yes	Yes	Yes
Other Street Outreach Services	Yes – needle exchange	Yes – needle exchange	Yes – needle exchange
Supportive Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Alcohol & Drug Abuse	Yes; need more \$	Yes	Yes
Child Care	Yes; need more\$	N/A	N/A
Education	Yes;	N/A	N/A
Employment and Employment Training	Yes; need more high paying jobs	Yes	Yes
Healthcare	Yes	Yes	Yes
HIV/AIDS	Yes	Yes	Yes
Life Skills	Yes	Yes	Yes
Mental Health Counseling	Yes	Yes	Yes
Transportation	Not well provided	Need more	Need more
Other Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Wrap around services based on each household	Yes	Yes	Yes

Table 53 - Homeless Prevention Services Summary

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The current delivery of services for people experiencing homelessness is managed almost entirely through the Continuum of Care (CoC), Strategies to End Homelessness; in recent years, Lydia’s House in Norwood has opened and grown to assist 12-15 families with emergency, transitional and permanent housing at any given time, and to provide follow up and supportive services to about 85 families per year. The County has provided funding for capacity building, social services, housing assistance and housing development to Lydia’s House and plans to

continue to do so. Lydia’s House leaders are on the CoC Homeless Clearinghouse as a non-CoC nonprofit service provider. The County has also provided capacity building assistance to Maslow’s Army, which provides street outreach, transportation and emergency shelter to people experiencing homelessness throughout the County.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Tom Carroll, Village Manager of Silverton, recently completed a fellowship with the International City/County Management Association. The findings included as Attachment G show double digit increases in poverty in 9 communities as outlined below:

**Increases in Hamilton County Poverty 1999 to 2017**

<b>Community</b>	<b>1999 Poverty Rate</b>	<b>2017 Poverty Rate</b>	<b>Change in Poverty Rate</b>
Cheviot	7.60%	20.70%	13.10%
Lincoln Heights	29.90%	41.80%	11.90%
Elmwood Place	19.00%	30.00%	11.00%
Arlington Heights	5.40%	15.90%	10.50%
Mt. Healthy	8.90%	19.40%	10.50%
North College Hill	8.70%	19.20%	10.50%
Golf Manor	10.70%	21.20%	10.50%
Forest Park	6.00%	16.40%	10.40%
Springdale	8.90%	18.80%	9.90%

The average poverty rate for the 33 cities and villages outside the City of Cincinnati is 12.5%, but 15 communities have poverty rates greater than 15%:

<b>Community</b>	<b>1999 Poverty Rate</b>	<b>2017 Poverty Rate</b>	<b>Change in Poverty Rate</b>
Lincoln Heights	29.90%	41.80%	11.90%
Lockland	26.50%	35.60%	9.10%
Elmwood Place	19.00%	30.00%	11.00%
Norwood	12.90%	22.00%	9.10%
Golf Manor	10.70%	21.20%	10.50%
Cheviot	7.60%	20.70%	13.10%
Mt. Healthy	8.90%	19.40%	10.50%
North College Hill	8.70%	19.20%	10.50%
Springdale	8.90%	18.80%	9.90%
Woodlawn	10.40%	17.40%	7.00%
Addyston	11.60%	17.00%	5.40%
Forest Park	6.00%	16.40%	10.40%
Arlington Heights	5.40%	15.90%	10.50%
Silverton	9.50%	14.60%	5.10%



The institutions delivering services for people in need are nearly all focused on and located in the center city of Cincinnati.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

Over the next 5 years, the County will be focusing on de-centralized service delivery and partnerships with agencies that are located throughout the County, including the Cincinnati and Hamilton County Public Library which has 41 locations all located within 2.5 miles of each other, the Cincinnati and Hamilton County Community Action Agency, the YMCA of Greater Cincinnati which has 15 locations in the County. The County is planning a summit lead by Tom Carroll to engage with local governments, developers, social service providers, school district leaders, the business community leaders and other to change these trends.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Grant	Goal	Community/Agency	Program	Project	2020	Con Plan Funding	Outcome	# of Units Per Year	Units All Con Plan
CDBG	Eliminate Slum and Blight	Delhi Township	Acquisition/Demolition	Delhi Pike Demolition	\$25,000	\$125,000	Buildings	1	5
CDBG	Eliminate Slum and Blight	Miami Township	Acquisition/Demolition	Acquisition and Demolition	\$10,000	\$50,000	Buildings	1	5
CDBG	Eliminate Slum and Blight	North College Hill	Acquisition/Demolition	Acquisition and Demolition	\$55,000	\$275,000	Buildings	3	12
CDBG	Eliminate Slum and Blight	Colerain Township	Acquisition/Demolition	Acquisition/Demolition of Blighted Properties	\$25,000	\$125,000	Buildings	2	10
CDBG	Eliminate Slum and Blight	Golf Manor	Property Maintenance/Code Enforcement	Code Enforcement	\$15,000	\$75,000	People	4,000	20,000
CDBG	Eliminate Slum and Blight	Lincoln Heights	Property Maintenance/Code Enforcement	Code Enforcement	\$30,000	\$150,000	Buildings	3,000	15,000
CDBG	Improve Public Facilities	Springdale	Public Facility Improvements	Community Center Playground Equipment	\$40,000	\$200,000	People	20,000	100,000
CDBG	Improve Quality of Life	Mt. Healthy	Public Services	EMS Staffing	\$35,000	\$175,000	N/A	70,000	350,000
CDBG	Improve Quality of Life	Delhi Township	Public Services	Fire Turn Out Gear	\$13,000	\$65,000	Facility	20,000	100,000
CDBG	Improve Public Infrastructure	Reading	Public Infrastructure Improvements	Flood Remediation Project	\$150,000	\$750,000	Facility	1	5
CDBG	Improve Public Facilities	Sharonville	Public Facility Improvements	Gower Park ADA Playground Equipment	\$80,000	\$400,000	Facility	1	5

CDBG	Improve Public Infrastructure	Forest Park	Public Infrastructure Improvements	Grandin Ave Reconstruction	\$30,000	\$150,000	Facility	1	5
CDBG	Provide Affordable Housing for Homeowners	Greenhills	Homeowner Improvement Program	Home Improvement Program	\$15,000	\$75,000	Facility	1	5
CDBG	Provide Affordable Housing for Homeowners	Springdale	Homeowner Improvement Program	Home Improvement Program	\$15,000	\$75,000	Facility	1	5
CDBG	Provide Affordable Housing for Homeowners	Forest Park	Homeowner Improvement Program	Home Improvement Repair Program	\$10,000	\$50,000	Facility	1	5
CDBG	Improve Public Infrastructure	Green Township	Public Infrastructure Improvements	Residential Lead Pipe Replacement	\$25,000	\$125,000	Facility	1	5
CDBG	Improve Public Infrastructure	Colerain Township	Public Infrastructure Improvements	Revolving Sidewalk Maintenance Fund	\$75,000	\$375,000	People	8,340	41,700
CDBG	Improve Public Facilities	St. Bernard	Public Facility Improvements	Ross Park Improvements	\$150,000	\$750,000	People	50,000	250,000
CDBG	Improve Public Facilities	Green Township	Public Facility Improvements	Senior Center Accessible Planting Beds and Patio	\$82,000	\$410,000	People	3,000	15,000
CDBG	Improve Public Facilities	Forest Park	Public Facility Improvements	Senior Center Vestibule Addition	\$25,000	\$125,000	People	1,000	5,000
CDBG	Improve Public Facilities	Norwood	Public Facility Improvements	Senior/Comm. Center Parking Lot	\$40,000	\$200,000	People	3,000	15,000
CDBG	Improve Public Facilities	Newtown	Public Facility Improvements	Short Park Improvements	\$20,000	\$100,000	People	3,000	15,000
CDBG	Improve Public Infrastructure	Norwood	Public Infrastructure Improvements	Street Reconstruction	\$100,000	\$500,000	People	50,000	250,000
CDBG	Improve Public Infrastructure	Green Township	Public Infrastructure Improvements	Street Reconstruction	\$175,000	\$875,000	People	4,000	20,000
CDBG	Improve Public Infrastructure	Lincoln Heights	Public Infrastructure Improvements	Traffic Signal Replacement Wayne and Medosch Aves	\$25,000	\$125,000	People	2,705	13,525

CDBG	Improve Quality of Life	Springfield Township	Public Services	West College Hill Neighborhood Services	\$50,000	\$250,000	People	300	1,500
CDBG	All Goals	P+D Community Development	Administration	Planning & Administration	\$495,000	\$2,475,000	N/A	N/A	N/A
CDBG	All Goals	P+D Community Planning	Administration	Mini Planning Grants	\$100,000	\$500,000	People	20,000	100,000
CDBG	Spur Economic Development	HCDC	Economic Development	Economic Development & Administration	\$50,000	\$250,000	People	100	500
CDBG	Spur Economic Development	HCDC and P+D Community Development	Economic Development	Community & Economic Development Assistance Program	\$400,000	\$2,000,000	People, Buildings, Businesses	TBD	TBD
CDBG	Improve Quality of Life	Ham Co Public Health and P+D Community Development	Lead Abatement & Poison Prevention	HUD Lead Grant Match	\$100,000	\$500,000	People	100	500
CDBG	Improve Quality of Life	To Be Determined	Nonprofit Services	To Be Determined	\$400,000	\$2,000,000	People	TBD	TBD
CDBG	Improve Quality of Life	To Be Determined	Critical Home Repairs	Critical Home Repairs	\$250,000	\$1,250,000	Housing Units	400	2,000
CDBG	Further Fair Housing	Housing Opportunities Made Equal	Fair Housing	Fair Housing Assistance & Compliance	\$75,000	\$375,000	Housing Units	125	625
HOME	Provide Affordable Housing	Planning + Development	Administration	Planning & Administration	\$140,000	\$700,000	Housing Units	15	75
HOME	Provide Affordable Rental Housing	To Be Determined	Housing Development Projects	To Be Determined	\$250,000	\$1,250,000	Housing Units	150	750

HOME	Provide Affordable Homeownership Housing	To Be Determined	Housing Development Projects	To Be Determined	\$250,000	\$1,250,000	Housing Units	10	50
HOME	Provide Affordable Homeownership Housing	To Be Determined	Down Payment Assistance	To Be Determined	\$250,000	\$1,250,000	Housing Units	15	75
HOME	Provide Affordable Homeownership Housing	To Be Determined	Homeowner Improvement Program	To Be Determined	\$250,000	\$1,250,000	Housing Units	500	2,500
ESG	Serve Homeless Families and Reduce Homelessness	Strategies to End Homelessness	Administration	Administration	\$25,000	\$125,000	Housing Units	N/A	N/A
ESG	Serve Homeless Families and Reduce Homelessness	Strategies to End Homelessness	Rapid Rehousing + Homeless Prevention	Rapid Rehousing + Homeless Prevention	\$225,000	\$1,125,000	People	300	1,500

**Table 54 – Goals Summary**

**Goal Descriptions**

<b>1</b>	<b>Goal Name</b>	Eliminate Slum and Blight
	<b>Goal Description</b>	Eliminate slum and blight throughout the County through Acquisition/Demo; Community and Economic Development Assistance Program (CEDAP), Property Maintenance/Code Enforcement Programs, Section 108 Loan pool
<b>2</b>	<b>Goal Name</b>	Further Fair Housing
	<b>Goal Description</b>	Further fair housing through the Fair Housing Program with Housing Opportunities Made Equal (HOME) and Property Maintenance/Code Enforcement Programs

3	<b>Goal Name</b>	Improve Public Facilities
	<b>Goal Description</b>	Improve public facilities throughout the County as requested by participating jurisdictions. Frequently, funds are used for parks and senior centers, playgrounds, etc.
4	<b>Goal Name</b>	Improve Public Infrastructure
	<b>Goal Description</b>	Improve Public Infrastructure throughout the County as requested by participating jurisdictions. This could include streetscape improvements, street paving, ADA sidewalk installation, fire hydrant replacement, etc.
5	<b>Goal Name</b>	Improve Quality of Life
	<b>Goal Description</b>	Improve Quality of Life through public services throughout the County.
6	<b>Goal Name</b>	Provide Affordable Housing for Homeowners
	<b>Goal Description</b>	Provide Affordable Housing for Homeowners throughout the County through the Housing Repair Services and Housing Development/Homebuyer Assistance Programs, Grants/Loans, Home Improvement Repair Programs, Foreclosure Prevention and Property Maintenance/Code Enforcement Programs
7	<b>Goal Name</b>	Provide Affordable Housing for Renters
	<b>Goal Description</b>	Provide Affordable Housing for Renter through the Housing Development , Eviction Prevention, Property Maintenance/Code Enforcement Programs. Related programs and outcomes for Homeless Prevention and Rapid Rehousing
8	<b>Goal Name</b>	Serve Homeless Families and Reduce Homelessness
	<b>Goal Description</b>	Serve Homeless Families and Reduce Homelessness through STEH as well as Homeless Prevention/Rapid Rehousing, ESG Administration programs. Related programs and outcomes under Provide Affordable Housing for Renters. They are not included here to avoid duplication in the outcomes totals.
9	<b>Goal Name</b>	Spur Economic Development
	<b>Goal Description</b>	Spur Economic Development through the CEDAP Program, Property Maintenance/Code Enforcement Programs, Mini-Grants, and HCDC programs, the County's contractual agency for all economic development related activities, and their programs. Programs may include corridor development studies, small business loans, planning services, etc.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The County uses HOME Investment Partnership dollars for housing development. Based on 2016-2019 HOME funding, the County plans to build, preserve and/or rehab at least 680 units of affordable housing. The majority of individuals and families will be those with incomes of up to 60% AMI. An additional \$300,000 CDBG per year is budgeted for homeowner repairs – about 400 per year – for households with incomes of up to 80% AMI.

**SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

N/A

**Activities to Increase Resident Involvements**

Continue to work with Legal Aid Society of Southwestern Ohio, the Greater Cincinnati Homeless Coalition, Affordable Housing Advocates and community wide housing efforts to keep the residents and housing authority engaged.

Require CMHA to provide tenant rights to new RAD projects.

Continue to participate in the CMHA homeownership and self-sufficiency programs with HOME and CDBG funded partners.

**Is the public housing agency designated as troubled under 24 CFR part 902?**

No

**Plan to remove the ‘troubled’ designation**

Not applicable



## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

In 2017, LISC and CBI created the Housing Affordability report for Hamilton County; it found these barriers to affordable housing:

- Lack of affordable units
- Lack of available units
- Increasing cost burdened households
- High poverty rates
- Older housing stock
- Increases in construction costs
- Decreases in building permits
- Loss of subsidized housing
- Stagnant wages
- Increase in average rents

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

In 2019, LISC and the Greater Cincinnati Foundation created a steering committee to address these needs for affordable housing. Six working committees have created a draft report with recommendations in the following areas:

- Preserving Quality Affordable Housing
- Providing and Protecting Pathways to Homeownership
- Equitable Development
- Building Local Capacity
- Housing the Most Vulnerable Residents

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The Homeless Outreach Group is a group of street outreach providers who meet monthly to discuss best practices and progress in engaging unsheltered homeless people in services. Representatives from all street outreach programs, other programs that serve unsheltered homeless people, and the Cincinnati Police and the Hamilton County Sheriff's departments also attend. Currently there are four agencies providing outreach services to those who are living on the street:

- Lighthouse Youth Services targets homeless youth
- Greater Cincinnati Behavioral Health's PATH Team targets the homeless suffering from mental illness
- Greater Cincinnati Behavioral Health's Paths to Recovery Team targets homeless chronic public inebriates
- Block-by-Block works specifically with the homeless living in downtown Cincinnati
- Cincinnati Union Bethel's Off the Streets Program targets women engaged in prostitution
- Maslow's Army providing assistance on the streets and transportation to shelter

Lydia's House located in Norwood also provides help to young, new and expectant mothers and their young children with transitional housing, temporary housing, supportive services and permanent housing.

### **Addressing the emergency and transitional housing needs of homeless persons**

Maslow's Army, Lydia's House, Lighthouse and PATH provide emergency and transitional housing with increased efforts in winter months. Winter Shelter is open to anyone needing housing with 200 additional seasonal beds.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The following CoC programs provide assistance: Rapid Rehousing, Coordinated Entry to Housing, Lighthouse Youth Services, Center for Respite Care and Permanent Supportive Housing.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

The following CoC programs provide assistance: Supportive Services for Veterans, Shelter Diversion, Youth Aging Out of Foster Care and LGBTQ Youth Homeless prevention initiative.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

Hamilton County follows all applicable federal and state regulations for lead-based paint testing and mitigation. All housing renovation projects that use any Federal funds are inspected for deteriorated paint, and the appropriate entity or certified Inspector inspects and approves projects prior to occupancy.

Programs directly administered by Hamilton County that are most likely to involve lead-based paint include CDBG and HOME funded housing repair and rehab programs.

Additionally, the Hamilton County General Health District conducts investigations into lead poisoning of children, lead risk assessments for property owners, and free lead testing. They also provide HEPA vacuum rental and other information for contractors and others doing home repair work. Free lead trainings are offered by the various local organizations. These trainings are offered to contractors to become certified to be Lead Assessors, or to become certified to oversee Lead Paint Abatement activities.

In 2020, the Hamilton County Public Health Department will apply for a lead hazard control grant to educate and to remove lead hazards prior to children reporting elevated blood levels; CDBG funds will be used as a match for this grant.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

The County's housing stock is quite old and the need for assistance outstrips the funding that may become available, but it is a great step that the public health district is seeking funds. If \$2 million is received, approximately 65 homes can be abated.

### **How are the actions listed above integrated into housing policies and procedures?**

All housing policies and procedures require lead safe work practices. If additional funding is received, new policies will be created to address the distribution of funds and the targeting of education efforts.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

Child Poverty Collaborative efforts to reduce poverty have helped but Cincinnati and Hamilton County still have much higher rates of child poverty than the U.S. as a whole, according to data released Thursday by the U.S. Census Bureau.

The 2014-2018 American Community Survey estimates more than 40% of children in the city of Cincinnati — more than 26,000 kids — live below the federal poverty level. Hamilton County's child poverty rate is nearly 24%, encompassing 44,000 kids below the age of 18. The Tri-State as a whole has a child poverty rate of nearly 18%, according to the data, representing more than 89,000 kids. A family of four is considered poor under federal guidelines if their household income is \$25,750 per year or less. As staggering as those numbers are, they appear to represent a decline from the region's child poverty rates five years ago.

Living in poverty can have long-term impacts on the health of children, including educational attainment, which is directly connected to adult life expectancy and health. Being poor also tends to mean living in lower-quality housing, which can increase the incidence of asthma and other health problems, according to Children's hospital. It also causes poor health due to hunger, eviction and exposure to violence. Even as the federal poverty estimates creep slightly lower, people on the front lines of helping Greater Cincinnati's low-income families say there is no shortage of need in the region. The Freestore Foodbank's research shows that fewer people across its service area are lacking reliable access to affordable, nutritious food, which is an improvement. The organization estimates the region it serves has 270,000 people who are "food insecure," down from 285,000 people four years ago. The stagnant minimum wage and a 'gig-economy' means people are not fully employed with benefits, paid leave and financial security. Freestore Foodbank distributed 33.8 million meals during its fiscal year that ended June 30, 2019, he said, a 24% increase over meals distributed the previous year.

Bethany House Services hasn't seen a decrease in the need for its services either. In six years Bethany House has expanded its capacity to help families experiencing homelessness, going from 30 beds in 2014 to 170 beds plus cribs in 2019. With all the news about the improving economy and lower unemployment across the U.S., it's difficult for people to understand how many families continue to struggle, but many are working multiple part-time jobs to make ends meet.

The Collaborative started a pilot program called Project LIFT in April 2019. LIFT stands for Lifting and Investing in Families Thriving. In a thriving community, opportunities exist for all people to grow, connect, and achieve a quality of life that enables them to succeed in all areas. Project LIFT is designed to remove the barriers that hold families back from thriving.

Currently piloting with a small number of organizations in Hamilton County, this unique public-private partnership puts in place efforts to improve the economic self-sufficiency for families in our region. Project LIFT strives to enable children living in poverty and their parents to access solutions that will enable them to escape from poverty.

Solutions will be driven by families and individuals (not agencies); the project will operate on lean administrative costs; the majority of funds will go directly (via a trusted process/partner) to individuals and won't reduce existing United Way provider funding to agencies; and efforts will maximize Federal/State/Local JFS funding before accessing private funding.

The following outcomes and impacts will be measured in 6-month intervals and reported by race and gender:

- % of families who increase their income by at least 20%;
- % of families who have at least 2 significant barriers removed; and
- % of families above 100%, 150%, and 200% of federal poverty level at program completion.

**How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?**

The County began funding affordable housing projects in 2016; since then, investments have been made to create or preserve 680 units of affordable housing with a leverage of \$23 to every \$1 HOME dollar in these 5 years. The majority of the housing is for low to very low income residents, but more needs to be done. The draft Community Wide Housing Strategy includes these targets for affordable housing for 2030:

Housing Type	AMI Range	Income	Owner		Renter		Total
			Preserved/Protected	New	Preserved/Protected	New	
Affordable	< 30%	\$0-24k	10,550	-	34,200	670	45,420
	30-50%	\$24-39k	9,000	-	6,500	430	15,930
	50-80%	\$39-63k	2,800	300	3,600	200	6,900
Moderate-Income	80-120%	\$63-94k	2,350	350	1,200	100	4,000
Market-Rate	> 120%	\$94k +	1,400	600	-	100	2,100
<b>TOTAL</b>			<b>26,100</b>	<b>1,250</b>	<b>45,500</b>	<b>1,500</b>	<b>74,350</b>

A county wide summit planned for April 2020 will address the reality that poverty is growing in the suburbs local government leaders must take on a new role in providing access to social services, affordable housing, and improvement quality of life for residents, not just provide public safety services and good streets.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

### **MONITORING**

Hamilton County Community Development (CD) has all monitoring responsibilities for the CDBG, HOME, ESG and NSP Programs. Prior to issuing payment for work completed using grant funds, the County verifies that the good or service has been provided and that the various program requirements have been met. The County assumes responsibility for most federal requirements including environmental reviews, labor standards, bidding and contract requirements. County staff monitors sub-recipients on an ongoing basis to assure compliance with federal regulations as follows:

#### **CDBG Construction Projects:**

CD staff consults with each community and their engineers before the project is bid to explain bidding, Davis Bacon, Section 3 requirements, etc. Bid packets are updated at least once annually and shared on the division website along with links to federal, state and local requirements.

When the project is ready to be awarded, CD staff reviews and approves the bid award, attends a pre-construction meeting and advising all parties of their roles during the construction. During construction, CD staff review weekly payrolls for compliance; no invoices are paid until payrolls are certified as correct. Either CD staff or the local government staff conducts an on-site interview of at least one worker to monitor the Davis Bacon compliance. Final bills are not paid until all payrolls and other paperwork have been submitted. A final visit is made to the site of the work after completion; if a site visit is not possible, a picture of the completed project is required.

#### **Acquisition Projects:**

The participating community identifies the property it wishes to acquire. An appraisal is done to determine the fair market value of the property. The community negotiates a sales price and enters into a purchase contract. Following purchase, the community requests reimbursement for the sale proceeds along with verifying information. CD staff may request to view the property.

#### **Public Service Programs:**

During the RFP process, staff determines that the program application is eligible for County CDBG funds. Once the RFP process has been completed, a sub-recipient contract is drafted and shared with the nonprofit agency including the scope of services, budget, and deliverables.

Monthly invoices must be submitted and desk monitoring occurs with review of bills, telephone conversations, emails, review of monthly reports, and face to face meetings. New programs are monitored at six month and programs with good history are monitored once a year.



**HOME and NSP Program:**

Monitoring requirements for HOME and NSP projects are monitored throughout construction with on-site draw walk inspections prior to issuance of any payment. The final Certificate of Occupancy includes inspection as well by County building officials. During the affordability period, field and office file inspections are done to verify that properties meet applicable property standards and other requirements. The frequency and sample size of inspections follow the requirements of sections 92.251 and 92.504 of the new HOME rule and applicable sections of each of the NSP grant requirements.

**New BOLD Initiative**

Community Development is an active partner in a new County Wide program to increase economic inclusion in County business. BOLD Initiative - Building Opportunities by Leveraging Diversity - is Hamilton County's Economic Inclusion Initiative to help ensure inclusion and diversity success in Hamilton County operations including staff recruitment, hiring and advancement, and purchasing and procurement opportunities with local small businesses. For Hamilton County operations, departments are asked to develop an inclusion plan that furthers inclusion and diversity among their staff and ensures that the County continues to be an equal opportunity employer. For Hamilton County procurement and purchasing activities, BOLD provides recruitment and support to small businesses to increase their overall ability to compete for the vast economic opportunities offered by the County, while maintaining fair and open competition in the purchasing of goods and services.

The County HUD funded programs have seen an increase in Section 3 business participation as well as MBE and FBE organizations by working with the BOLD director, the City of Cincinnati, the Cincinnati Metropolitan Housing Authority and other public, private and nonprofit inclusion efforts.

**Comprehensive Planning and Mini-Grants Program**

The 41 participating communities range in size from 700 to over 40,000 residents, and correspondingly have varied staffing levels and staff capacity for planning. In 2015, the County began a mini-grant program to provide support to smaller communities to conduct comprehensive plans, business district plans, transportation plans, etc. Many communities have used the grant to plan CDBG-funded projects on a large more impactful scale.

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

County assumes flat grant funding based on most recent grants in 2019. If there are increases or decreases in grant amounts, corresponding cuts or additions will be made by the following grant categories: Planning & Admin (including general Planning & Admin plus mini-grant program); County Wide Programs (including Non-Profit services and CEDAP); and Community Projects.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition/Demo Admin& Planning Economic Development Housing Repairs Public Facilities & Public Improvements Public Services	\$3.3 M	\$90K	\$0	\$3.4 million	\$13.5 million	Estimate is flat grant funds for all years
HOME	public - federal	Acquisition/Demo Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction and rehab for ownership	\$1.2 M	\$0	\$0	\$1.3 million	\$5.2 million	Estimate is flat grant funds for all years
ESG	public - federal		\$280K	\$0	\$0	\$280K	\$1.12 million	Estimate is flat grant funds for all years

**Table 55 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

**Matching requirements will be satisfied**

CDBG projects leverage funds from a variety of sources. Communities undertaking large capital improvement projects often receive State Capital Improvement Program (SCIP) funds and or Local Transportation Improvement Program funds (LTIP). The funds are awarded by the State of Ohio on a competitive basis. Some communities generate local funds through Tax Increment Financing. TIF is an economic development mechanism available to local governments in Ohio to finance public infrastructure improvements and, in certain circumstances, residential rehabilitation. A TIF works by locking in the taxable worth of real property at the value it holds at the time the authorizing legislation was approved. Payments derived from the increased assessed value of any improvement to real property beyond that amount are directed towards a separate fund to finance the construction of public infrastructure defined within the TIF legislation. Often, participating communities will contribute their capital improvement or general funds to a project to fill a gap. Additionally, the new Community and Economic Development Assistance Program has leveraged funds for catalytic projects; the complexity and value of projects is expected to increase in the next 5 years. The Section 108 loan program will leverage funds as well.

Matching funds for HOME Program activities are provided by volunteer labor in Habitat for Humanity projects. The amount generated annually more than covers HOME match requirements. Other possible sources of match include the value of labor, donated materials, equipment and professional services donated to County CHDOs constructing or rehabbing affordable housing.

Match requirements for the ESG Program are met through donations from the business community or other private sources received by our Continuum of Care lead agency, Strategies to End Homelessness.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Each jurisdiction has separate plans, control of zoning, and land use development. Some communities have recently become active by buying parcels, assembling property for redevelopment, soliciting developers – examples include Silverton with the new mixed use AG47 project and Lockland with the former Sterns + Foster property as outlined in the Executive Summary. We anticipate that this assemblage will increase.

Housing Plans for each community will include an analysis of city/village/township owned properties as well as partnerships with the Land Bank works to control additional parcels such as the single family home acquired in Green Township for redevelopment.

**Discussion**

County staff assists jurisdictions as needed with mini-grants, technical assistance, in-kind staff time and matching funds.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Grant	Start Year	End Year	Category (Program)	Geographic Area	Needs Addressed	Project	Funding	Outcome	# of Units Per Year
CDBG	2020	2021	Acquisition/ Demolition	Delhi Township	Eliminate Slum and Blight	Delhi Pike Demolition	\$25,000	Buildings	1
CDBG	2020	2021	Acquisition/ Demolition	Miami Township	Eliminate Slum and Blight	Acquisition and Demolition	\$10,000	Buildings	1
CDBG	2020	2021	Acquisition/ Demolition	North College Hill	Eliminate Slum and Blight	Acquisition and Demolition	\$55,000	Buildings	3
CDBG	2020	2021	Acquisition/ Demolition	Colerain Township	Eliminate Slum and Blight	Acquisition/ Demolition of Blighted Properties	\$25,000	Buildings	2
CDBG	2020	2021	Property Maintenance/Code Enforcement	Golf Manor	Eliminate Slum and Blight	Code Enforcement	\$15,000	People	4,000
CDBG	2020	2021	Property Maintenance/Code Enforcement	Lincoln Heights	Eliminate Slum and Blight	Code Enforcement	\$30,000	Buildings	3,000
CDBG	2020	2021	Public Facility Improvements	Springdale	Improve Public Facilities	Community Center Playground Equipment	\$40,000	People	20,000

CDBG	2020	2021	Public Services	Mt. Healthy	Improve Quality of Life	EMS Staffing	\$35,000	N/A	70,000
CDBG	2020	2021	Public Services	Delhi Township	Improve Quality of Life	Fire Turn Out Gear	\$13,000	Facility	20,000
CDBG	2020	2021	Public Infrastructure Improvements	Reading	Improve Public Infrastructure	Flood Remediation Project	\$150,000	Facility	1
CDBG	2020	2021	Public Facility Improvements	Sharonville	Improve Public Facilities	Gower Park ADA Playground Equipment	\$80,000	Facility	1
CDBG	2020	2021	Public Infrastructure Improvements	Forest Park	Improve Public Infrastructure	Grandin Ave Reconstruction	\$30,000	Facility	1
CDBG	2020	2021	Homeowner Improvement Program	Greenhills	Provide Affordable Housing for Homeowners	Home Improvement Program	\$15,000	Facility	1
CDBG	2020	2021	Homeowner Improvement Program	Springdale	Provide Affordable Housing for Homeowners	Home Improvement Program	\$15,000	Facility	1
CDBG	2020	2021	2021	Forest Park	Provide Affordable Housing for Homeowners	Home Improvement Repair Program	\$10,000	Facility	1
CDBG	2020	2021	Public Infrastructure Improvements	Green Township	Improve Public Infrastructure	Residential Lead Pipe Replacement	\$25,000	Facility	1
CDBG	2020	2021	Public Infrastructure Improvements	Colerain Township	Improve Public Infrastructure	Revolving Sidewalk Maintenance Fund	\$75,000	People	8,340
CDBG	2020	2021	Public Facility Improvements	St. Bernard	Improve Public Facilities	Ross Park Improvements	\$150,000	People	50,000
CDBG	2020	2021	Public Facility Improvements	Green Township	Improve Public Facilities	Senior Center Accessible Planting Beds and Patio	\$82,000	People	3,000

CDBG	2020	2021	Public Facility Improvements	Forest Park	Improve Public Facilities	Senior Center Vestibule Addition	\$25,000	People	1,000
CDBG	2020	2021	Public Facility Improvements	Norwood	Improve Public Facilities	Senior/Comm. Center Parking Lot	\$40,000	People	3,000
CDBG	2020	2021	Public Facility Improvements	Newtown	Improve Public Facilities	Short Park Improvements	\$20,000	People	3,000
CDBG	2020	2021	Public Infrastructure Improvements	Norwood	Improve Public Infrastructure	Street Reconstruction	\$100,000	People	50,000
CDBG	2020	2021	Public Infrastructure Improvements	Green Township	Improve Public Infrastructure	Street Reconstruction	\$175,000	People	4,000
CDBG	2020	2021	Public Infrastructure Improvements	Lincoln Heights	Improve Public Infrastructure	Traffic Signal Replacement Wayne and Medosch Aves	\$25,000	People	2,705
CDBG	2020	2021	Public Services	Springfield Township	Improve Quality of Life	West College Hill Neighborhood Services	\$50,000	People	300
CDBG	2020	2021	Administration	P+D Community Development	All Goals	Planning & Administration	\$495,000	N/A	N/A
CDBG	2020	2021	Administration	P+D Community Planning	All Goals	Mini Planning Grants	\$100,000	People	20,000
CDBG	2020	2021	Economic Development	HCDC	Spur Economic Development	Economic Development & Administration	\$50,000	People	100
CDBG	2020	2021	Economic Development	HCDC and P+D Community Development	Spur Economic Development	Community & Economic Development Assistance Program	\$400,000	People, Buildings, Businesses	TBD
CDBG	2020	2021	Lead Abatement & Poison Prevention	Ham Co Public Health and P+D Community Development	Improve Quality of Life	HUD Lead Grant Match	\$100,000	People	100

CDBG	2020	2021	Nonprofit Services	To Be Determined	Improve Quality of Life	To Be Determined	\$400,000	People	TBD
CDBG	2020	2021	Critical Home Repairs	To Be Determined	Improve Quality of Life	Critical Home Repairs	\$250,000	Housing Units	400
CDBG	2020	2021	Fair Housing	Housing Opportunities Made Equal	Further Fair Housing	Fair Housing Assistance & Compliance	\$75,000	Housing Units	125
HOME	2020	2021	Administration	Planning + Development	Provide Affordable Housing	Planning & Administration	\$140,000	Housing Units	15
HOME	2020	2021	Housing Development Projects	To Be Determined	Provide Affordable Rental Housing	To Be Determined	\$250,000	Housing Units	150
HOME	2020	2021	Housing Development Projects	To Be Determined	Provide Affordable Homeownership Housing	To Be Determined	\$250,000	Housing Units	10
HOME	2020	2021	Down Payment Assistance	To Be Determined	Provide Affordable Homeownership Housing	To Be Determined	\$250,000	Housing Units	15
HOME	2020	2021	Homeowner Improvement Program	To Be Determined	Provide Affordable Homeownership Housing	To Be Determined	\$250,000	Housing Units	500
ESG	2020	2021	Administration	Strategies to End Homelessness	Serve Homeless Families and Reduce Homelessness	Administration	\$25,000	Housing Units	N/A
ESG	2020	2021	Rapid Rehousing + Homeless Prevention	Strategies to End Homelessness	Serve Homeless Families and Reduce Homelessness	Rapid Rehousing + Homeless Prevention	\$225,000	People	300

Table 56 – Goals Summary



## Goal Descriptions

1	<b>Goal Name</b>	Eliminate Slum and Blight
	<b>Goal Description</b>	Eliminate slum and blight throughout the County through Acquisition/Demo; Community and Economic Development Assistance Program (CEDAP), Property Maintenance/Code Enforcement Programs, Section 108 Loan pool
2	<b>Goal Name</b>	Further Fair Housing
	<b>Goal Description</b>	Further fair housing through the Fair Housing Program with Housing Opportunities Made Equal (HOME) and Property Maintenance/Code Enforcement Programs
3	<b>Goal Name</b>	Improve Public Facilities
	<b>Goal Description</b>	Improve public facilities throughout the County as requested by participating jurisdictions. Frequently, funds are used for parks and senior centers, playgrounds, etc.
4	<b>Goal Name</b>	Improve Public Infrastructure
	<b>Goal Description</b>	Improve Public Infrastructure throughout the County as requested by participating jurisdictions. This could include streetscape improvements, street paving, ADA sidewalk installation, fire hydrant replacement, etc.
5	<b>Goal Name</b>	Improve Quality of Life
	<b>Goal Description</b>	Improve Quality of Life through public services throughout the County.
6	<b>Goal Name</b>	Provide Affordable Housing for Homeowners
	<b>Goal Description</b>	Provide Affordable Housing for Homeowners throughout the County through the Housing Repair Services and Housing Development/Homebuyer Assistance Programs, Grants/Loans, Home Improvement Repair Programs, Foreclosure Prevention and Property Maintenance/Code Enforcement Programs
7	<b>Goal Name</b>	Provide Affordable Housing for Renters
	<b>Goal Description</b>	Provide Affordable Housing for Renter through the Housing Development, Eviction Prevention, Property Maintenance/Code Enforcement Programs. Related programs and outcomes for Homeless Prevention and Rapid Rehousing

<b>8</b>	<b>Goal Name</b>	Serve Homeless Families and Reduce Homelessness
	<b>Goal Description</b>	Serve Homeless Families and Reduce Homelessness through STEH as well as Homeless Prevention/Rapid Rehousing, ESG Administration programs. Related programs and outcomes under Provide Affordable Housing for Renters. They are not included here to avoid duplication in the outcomes totals.
<b>9</b>	<b>Goal Name</b>	Spur Economic Development
	<b>Goal Description</b>	Spur Economic Development through the CEDAP Program, Property Maintenance/Code Enforcement Programs, Mini-Grants, and HCDC programs, the County's contractual agency for all economic development related activities, and their programs. Programs may include corridor development studies, small business loans, planning services, etc.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

This Consolidated Plan includes a new focus on housing programs, including Lead testing, abatement and lead poisoning prevention, as well as a Section 8 loan pool.

#### # Proposed Programs

- 1 Administration
- 2 Acquisition/Demolition
- 3 Property Maintenance/Code Enforcement
- 4 Fair Housing
- 5 Public Facility Improvements
- 6 Public Infrastructure Improvements
- 7 Accessibility Improvements
- 8 Lead Abatement & Poison Prevention
- 9 Public Services
- 10 Homeowner Improvement Program
- 11 Home Improvement Repair Program
- 12 Critical Home Repairs
- 13 Homelessness Prevention and Rapid Rehousing
- 14 Economic Development
- 15 Section 108 Loan Pool

#### Table 57 – Project Information

### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The biggest barrier to meeting the underserved needs is the lack of adequate resources. The County will continue to leverage funds to make the best investments and meet more needs.

## AP-38 Project Summary

### Project Summary Information

Grant	Community	Project/Program	Amount
CDBG	Colerain Township	Acquisition and Demolition of Blighted Properties	\$25,000
CDBG	Colerain Township	Revolving Sidewalk Maintenance Fund	\$75,000
CDBG	Colerain Township	FEMA Floodplain Remediation	\$80,000
CDBG	Delhi Township	Fire Turn Out Gear	\$13,000
CDBG	Delhi Township	4875 Delhi Pike Demolition	\$25,000
CDBG	Forest Park	Home Improvement Repair Program	\$10,000
CDBG	Forest Park	Senior Center Vestibule Addition	\$25,000
CDBG	Forest Park	Grandin Ave Reconstruction	\$30,000
CDBG	Golf Manor	Code Enforcement/Property Maintenance	\$15,000
CDBG	Green Township	Residential Lead Pipe Replacement	\$25,000
CDBG	Green Township	Street Reconstruction - TBD	\$175,000
CDBG	Greenhills	Home Improvement Program	\$15,000
CDBG	Lincoln Heights	Traffic Signal Replacement Wayne and Medosch Avenues	\$25,000
CDBG	Lincoln Heights	Code Enforcement/Property Maintenance	\$15,000
CDBG	Lincoln Heights	Home Improvement Program	\$15,000
CDBG	Miami Township	Acquisition and Demolition	\$10,000
CDBG	Mt. Healthy	EMS Staffing	\$35,000
CDBG	Newtown	Short Park Improvements	\$20,000
CDBG	North College Hill	Acquisition and Demolition	\$55,000
CDBG	Norwood	Street Reconstruction	\$100,000
CDBG	Reading	Flood Remediation Project	\$150,000
CDBG	Sharonville	Gower Park ADA Playground Equipment	\$80,000
CDBG	Springdale	Home Improvement Program	\$15,000
CDBG	Springdale	Community Center Playground Equipment	\$40,000
CDBG	Springfield Township	West College Hill Neighborhood Services	\$50,000
CDBG	HCDC	Economic Development Services	\$50,000
CDBG	To Be Determined	Community and Economic Development Assistance Program	\$400,000

CDBG	H.O.M.E.	Fair Housing Services	\$75,000
CDBG	To Be Determined	Mini-Grants for Planning	\$100,000
CDBG	To Be Determined	Nonprofit Services	\$775,000
CDBG	Hamilton County Public Health	Lead Abatement and Prevention	\$100,000
CDBG	To Be Determined	Section 108 Loan Pool	\$100,000
CDBG	Planning + Development	Planning + Administration	\$500,000
<b>Total CDBG</b>			<b>\$3,223,000</b>
<b>Grant</b>	<b>Agency</b>	<b>Project/Program</b>	<b>Actual</b>
HOME	Planning + Development	Administration	\$133,982
HOME	To Be Determined	Housing Development Projects & Programs	\$1,000,000
HOME	Housing Network of Hamilton County	Housing Development Projects w/Community Housing Development Organization - (CHDO) 15%	\$200,973
<b>Total HOME</b>			<b>\$1,334,954</b>
<b>Grant</b>	<b>Agency</b>	<b>Project/Program</b>	<b>Amount</b>
ESG	Strategies to End Homelessness	Rapid Rehousing Program + Homeless Prevention	\$258,287
ESG	Strategies to End Homelessness	Administration	<u>\$20,942</u>
<b>Total ESG</b>			<b>\$279,229</b>

## **AP-50 Geographic Distribution – 91.220(f)**

**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

### **Geographic Distribution**

Based on community asks – plus competitive process for mini-grant, HOME RFP, and CEDAP – future years may include more competitive funding programs

<b>Target Area</b>	<b>Percentage of Funds</b>
N/A	

**Table 58 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Each community can ask for funds and no allocation priorities are made by geography. Competitive funding for programs including mini-grants, affordable housing and community and economic development assistance program determines the balance of spending. Geographically, funding it spread throughout the county.

The county will be working with each community create housing plans and inclusion plans for each community and will give preference for projects in these communities.

### **Discussion**

Communities with more need are prioritized for competitive funding in mini-grants and CEDAP awards. Communities range in size from 700 to 40,000 people and have varying degrees of staffing, budgets, etc.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	100
Non-Homeless	500
Special-Needs	25
Total	625

**Table 59 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	100
The Production of New Units	25
Rehab of Existing Units	500
Acquisition of Existing Units	25
Total	325

**Table 60 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

HOME funds will be provided via the RFP process to including down payment assistance, homeowner rehab, new construction and rehab of rental units; CDBG funds will help existing homeowners with repairs and foreclosure prevention; CDBG funds will provide eviction prevention with rent and utility assistance.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

#### **Actions planned during the next year to address the needs to public housing**

County will support competitive RAD projects through HOME funding RFP cycle. Marianna Terrace Apartments has been funded at \$290,000 with 2019 HOME funds. CMHA requested that the County set aside funding annually to meet the needs of the RAD conversions in the participating jurisdictions. The County will continue to award funds using the RFP process and Community Development Advisory Committee recommendation process as set up now.

#### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

Support CMHA's homeownership and self-sufficiency fair held twice a year.

#### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

N/A

### **Discussion**

One of the CMHA challenging is going to be converting 100 single family homes to homeownership units. This is expensive and some of the homes are in non-participating communities. The County will work with CMHA and local governments to brainstorm for solutions. The down payment assistance program will be used for this process.



## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

Strategies to End Homelessness (STEH) acts as the Unified Funding Agency for the Hamilton County Continuum of Care and is responsible for overseeing all homelessness activities across the region. The CoC is in the process of completing a strategic plan to set goals for the next two years. Hamilton County participates in the CoC as a voting member.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:**

The 2020 – 2022 strategic plan outlines four goals with related actions for reducing and ending homelessness, the result of that strategic plan was a set of goals that focus on increased partnership and looking inward to improve operations within the CoC:

- Advocacy for federal, state, and local initiatives that reduce homelessness such as an affordable housing trust fund and reducing evictions.
  - o Establish ad-hoc committee to select issues
  - o Develop messages and identify audiences
- Strengthen the CoC's operations
  - o Research and share best practices for CoCs and agencies
  - o Implement policies that empower working groups to give more decision making authority
- Engage Landlords to increase and retain affordable housing and remove barriers
  - o Explore landlord recruitment initiative
  - o Engage with other groups working on affordable housing
  - o Formalize partnership with Affordable Housing Advocates
  - o Work with CMHA to improve eligibility/understanding of income-based housing
  - o Explore funding for housing repair funds
  - o Form partnerships with agencies for repairs/improvements to residences

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Strategies to End Homelessness coordinates street outreach efforts with community partners that employ trained social workers to provide case management to homeless persons in our community. Social workers reach out directly and build crucial relationships with people experiencing homelessness to assist them in finding resources and shelter. Local street outreach partners include:

- Block by Block, through 3CDC (formerly Downtown Cincinnati Inc.)
- PATH Team, Greater Cincinnati Behavioral Health
- Community Outreach Division, Cincinnati VA Medical Center

- Street Outreach Team, Lighthouse Youth & Family Services

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Homeless transition efforts start with the specialized by population served nature of the five emergency shelters: Over the past 10 years, the number of shelters has decreased and the services at each shelter have increased. They now include:

- Lighthouse Youth & Family Services Sheakley Center for Youth – Young Adult Shelter
- Talbert House – Substance Abuse Treatment Facility
- City Gospel Mission – Men’s Faith-Based Shelter
- Shelterhouse: Esther Marie Hatton Center for Women – Women-Only Shelter
- Shelterhouse: David and Rebecca Barron Center for Men – Safe & Step-Up Shelter for Men

Upgrades to the community’s shelter facilities and services include:

- Improved shelter facilities, which encourage people to come in off the streets at night; plus, the improved shelters no longer turn residents back to the streets during the day
- Daytime services, which include drug and alcohol treatment, mental and medical health services, and job search and placement
- Higher quality and increased case management services to help residents navigate complex systems effectively, and receive the assistance they need to exit homelessness
- Step-up model, which incentivizes residents to engage in the services that will assist them out of homelessness.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

Beyond the emergency shelter system is a three pronged approach to reducing the period of time persons experience homelessness and ensuring they find permanent housing solutions via Rapid Rehousing, Permanent Supportive Housing and Transitional Housing offerings:

- Rapid rehousing utilizes a housing first approach to move people experiencing homelessness into permanent housing as quickly as possible.

- Permanent supportive housing combines services and housing to support persons with serious mental illness or other disabilities that need professional care, advocacy and assistance to find stability.
- Transitional Housing are those programs, through the Continuum of Care, that facilitate the movement of homeless individuals and families into permanent housing via short or medium term assistance lasting from one month to two years.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

- The Center for Respite Care assists persons coming from health care facilities who need shelter.
- There is inadequate supply of recovery housing for persons dealing with addiction, particularly opioid addiction.
- The Office of ReEntry provides supportive services for anyone with a criminal background but housing remains the largest need.
- CMHA recently received 16 additional Housing Choice Vouchers for HUD-VASH recipients who may be coming from mental health and/or health care facilities

### **Discussion**

The County will continue to partner with outside agencies and seek additional funding to meet these needs.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

Many of the barriers to affordable housing are also barriers to fair housing and have been studied in several housing and development studies in the past three year including 2017 Affordability Study, 100% Housing report, Analysis of Impediments to Fair Housing and the Community Wide Housing Strategy.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

Fair Housing report summary includes two categories of actions: RESOURCES NEEDED AND SYSTEMATIC CHANGES NEEDED. See below:

### **RESOURCES NEEDED TO MAKE A MEASUREABLE DIFFERENCE**

#### **Establish a city and a county affordable housing trust fund(s)**

Cities and regions across the country are pledging millions of dollars to create and maintain affordable housing in places where the market is no longer adequately keeping up with demand. This need is heightened because federal funds for this purpose are declining significantly and because private market property owners are able to command higher rents in strengthening real estate markets, and because as properties age and are not maintained, they are no longer livable and are being demolished. The scale of this problem demands that significant resources be dedicated to this purpose.

Over the next several years both the City and the County should be aspiring to make up to \$10 million available annually until the need is reduced.

#### **Support catalytic economic and community development investments in north central Hamilton County**

The communities in north central Hamilton County (in both the City of Cincinnati and Hamilton County) have affordable housing, both rental and ownership, and they have social networks that have included Black families and immigrant and refugee families for decades. These are mostly small political jurisdictions that have a difficult time generating the funds necessary for catalytic economic and community development projects. The region needs to support these communities and provide resources for the kinds of projects that can improve the trajectory of these places so they stay welcoming communities of choice.

## **Support regional and community-based organizations that create and support affordable housing**

Regional development organizations like the Port, the Hamilton County Landbank, Homesteading and Urban Redevelopment Corporation (HURC), Cincinnati Metropolitan Housing Authority, Local Initiatives Support Corporation (LISC) of Greater Cincinnati and Northern Kentucky, Habitat for Humanity Greater Cincinnati, Volunteers of America, Working in Neighborhoods, the Housing Network of Hamilton County, and the myriad of private and non-profit agencies working to provide stable, supportive affordable housing options should be supported to maximize production.

Community-based community development corporations (CDCs) and other kinds of community and housing organizations play an important role in comprehensive community development. They provide and maintain affordable housing, engage residents, are accountable to them, and help create positive local change. When these organizations are well staffed and properly resourced, they can accomplish great things in the communities where they work. We do not necessarily need to create more CDCs, but we need to support those that are doing good work and encourage them to work in more communities.

## **Support agencies which protect vulnerable households**

There is an existing network of organizations that support vulnerable protected class household, including the Legal Aid Society of Greater Cincinnati, Housing Opportunities Made Equal (HOME), Community Action Agency (CAA), Freestore Foodbank, Urban League of Greater Southwestern Ohio, Talbert House, Strategies to End Homelessness, Greater Cincinnati Homeless Coalition, Lighthouse Youth Services, St. Vincent DePaul, Catholic Charities Southwestern Ohio, and many others. While the right long-term solution to issues these organizations work on is that all households should have the resources and the capacity to support themselves, we are a long way from that today. These organizations need to be adequately resourced to follow their missions, and then held accountable for agreed upon outcomes.

## **ACTIONS NEEDED TO CHANGE OUR SYSTEMS:**

### **Expand public transportation**

Much of Hamilton County remains off limits to protected class households who need public transportation. Access to public transportation is poor in many communities because service is limited, routes are not well designed, and location stops are restricted.

Access to reliable public transportation needs to be extended throughout Hamilton County and

to employment and other opportunities throughout the region.

### **Create more lending products that work for protected class households**

Access to capital for mortgages and home improvement loans remains a challenge for protected class households. Access to good, affordable home ownership opportunities are often limited because people cannot get appropriate loan products. The housing crisis and the following tightening of credit standards has only made an already difficult situation worse.

There are thousands of single-family homes in Hamilton County available for sale for under \$100,000. This could translate into monthly housing expenses of under \$800 a month and provide very affordable options for people.

Banks are often unwilling to lend smaller mortgage amounts, or make loans for purchase and rehabilitation. These issues, along with racial disparities, as evidenced by Home Mortgage Disclosure Act (HMDA) data, and people with poor credit histories, all conspire to limit access to capital in communities that would be great options.

### **Improve housing crisis response**

Being evicted, unable to find housing you can afford or becoming homeless are among the most traumatic, chaotic, stressful, destabilizing situations a household can endure. This is the definition of a crisis for a family. When a household is in the midst of this kind of situation, they need immediate support. The current network of help lines, support services, and intake systems designed to support these most vulnerable households are tremendously overburdened, in part due to the lack of affordable housing units.

During focus group meetings, vulnerable households reported feeling abandoned by the systems that are designed to help them at this critical “intake” moment. There needs to be a better way to humanize this process and provide a more effective response to households in crisis.

### **Engage in active, consistent professional code enforcement**

Poor property conditions in units that are rentals and owner-occupied units is a huge problem for protected class households. Lack of access to capital, as described above, is part of the problem. Unscrupulous property management practices by large Real Estate Investment Trusts (REITs), who now own significant numbers of multi-family and single-family homes in the region, is another. There are also smaller rental property owners, some who are local and some who are not, who are not properly maintaining their properties.

Active, consistent, professional code enforcement is a critical part of what it takes to manage

these kinds of units.

In small political jurisdictions, this function is often a part-time position. In bigger cities, competing interests often limit resources.

In all of these places, good code enforcement is the only protection many protected class households have to ensure their units are safe and healthy. Helping shore up this function of government is important to safe sanitary housing and to protection vulnerable households.

### **Change zoning codes to open new areas to protected class households**

Zoning codes and land use decisions often constrain housing choices in communities. Many of these codes and plans have been in place, and unchanged, for decades. Restrictive single-family zoning districts, large lot size requirements, onerous planned unit development regulations, and hearing processes often constrain housing variety in a place.

These regulations are enacted to protect property values, but they also sometimes effectively limit choice and options for protected class households. Jurisdictions in the County with these kinds of restrictive codes should be encouraged to eliminate restrictive provisions and seek to expand options for their residents and be more welcoming to new residents.

Elected and appointed officials should be supporting expanded housing options throughout Hamilton County and supporting organizations and jurisdictions that pursue them.

### **Discussion:**

Over the next 5 years, these goals and recommendations will be measured and re-evaluated to remain organic as strategies and programs are tested, revised, refined and shared. The progress will be measured in annual Action Plans and CAPERs as well as public meetings, reports and complimentary planning efforts.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

Community Development works with outside agencies, internal County divisions and departments and other government officials on many needs listed below.

### **Actions planned to address obstacles to meeting underserved needs**

The County will continue invest funds strategically to make the most impact in the community with priority given to projects that leverage of HOME and CDBG funds.

The County will seek other funding and will assist stakeholder partners to do so as well.

### **Actions planned to foster and maintain affordable housing**

The Community Wide Housing Strategy will be implemented with pilot programs; housing plans will be created with and for each local government as requested. The HOME RFP for affordable housing projects will continue to be improved. County staff will continue engagement with the Greater Cincinnati Affordable Housing Advocates and the Greater Cincinnati Homeless Coalition.

### **Actions planned to reduce lead-based paint hazards**

CDBG funds will be used as matching funds for the Lead Pollution Control Grant with Hamilton County Public Health. Community Development will reach out to communities to expend those funds and any other grant funds.

### **Actions planned to reduce the number of poverty-level families**

We will continue to create and implement the “Connect the Dots Summit” in April to address the increase in poverty in the County outside of the City. Implementation of the ideas raised will continue throughout the year.

### **Actions planned to develop institutional structure**

CHDO operating support continues to be needed for a new CHDO. We will continue to education agencies/nonprofits about this option.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

Community Wide Housing strategy is start and the follow up from the Connect the Dots summit will address this need.



**Discussion:**

With so many critical planning efforts occurring now and in 2020, the goals will be coming together in the first quarter of 2020. We assume that multi-year goals and programs will continue to be created, tested, tweaked, changed, improved and grown.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	0

#### Other CDBG Requirements

1. The amount of urgent need activities \$0	0
---	---

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:
3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Attachment A: [Citizen Participation Plan](#) (link)

## **Attachment B: Citizen Participation Feedback**

- Con Plan Public Meetings – October 2019
- Online Survey – October to November 2019
- Public Comment Period 12/16/19 to 1/16/20
- Staff Meeting presentation on 1/7/20
- Public Hearings at BOCC meetings 1/21/20 and 1/23/20

### Con Plan Public Meetings – October 2019

#### **Input from Public Meeting # 1**

Cheviot Library - Cheviot

October 16, 2019

Number of Attendees: 12

#### **Ideas Presented**

- Gap financing on production of new units
- Loan for rehab/repairs (example like HARBOR at city)
  - Loan loss reserve to help lower credit scores be eligible for traditional products
  - Credit counseling to improve credit scores
  - Need for preferred contractors list
- Eviction prevention
  - REIA – owners
  - Legal Aid
- Emergency Repair
- Property Maintenance/Code Enforcement – training
- Rental Inspection ordinance that has passed legal challenges

#### **Consolidated Plan Input**

- Participants interested in seeing spending broken down by category:
  - Housing
  - Development
  - Social Service
  - Public Facilities/Infrastructure
- Golf Manor would like to do a strategic plan
- Investors are interested in the returns from affordable housing projects
- How do we foster better coordination between landowners and jurisdictions to deal with emerging housing issues
- Market/communicate social services to landowners

## **Input from Public Hearing #2**

Groesbeck Library– Colerain Township

October 17, 2019

Number of Attendees: 20

### **Accessibility/ADA**

- 70% of single- family homes will need ADA-accessible in 30-year lifetime
- Make all units accessible. Policy change?
- Consider sensory issues ADA-accessible as well
- ADA requirements for economic development funding
- Do façade improvements include entryway accessibility? Yes, that would qualify, but we have never received that request
- Accessible, walkable sidewalks that lead to amenities, activities, retail, restaurants, etc.
- Support transportation investments to accessible housing including better sidewalks near public transportation stops
- Need Habitat houses to be accessible – regrading sample picture in WCH would not have been expensive
- Automatically require sidewalks with new roads and new housing

### **Housing**

- Be nice to mix CDBG and HOME since HOME has higher restrictions – could do more with both funding
- Continue county support for affordable and accessible housing
- Increase options for behavioral health housing needs
- Continue county support for fresh and healthy food programs
- County development projects + habitat for humanity projects simultaneously
- Big need for housing for individuals with physical and mental disabilities
- State doesn't want HNHC (or DDS?) to use state funding for housing or services
- Incorporate housing strategy into 5-year Con Plan
- Build accessible housing near transit that goes to health centers, groceries, pharmacies, etc.

### **Other**

- Prioritize and obtain more basic needs assistance (ex. St Vincent De Paul pharmacy program)
- Section 108 going in 5-year plan? – yes

### **Non-CDBG**

- Support tax on short term rentals
- Distinguish between whole house rental and room rental (Hosted v. Un-hosted)
- Decrease abatement/subsidy to short term rentals
- Support programs that will help make voucher/accessible housing easier for landlords

### **Input from Public Hearing #3**

Madeira Library – Madeira

October 22, 2019

Number of Attendees: 38

#### **Fair Housing**

- Not only affordable housing is needed, but also accessible housing
- There are areas in Silverton where sidewalks need repair – inaccessible for individuals with disabilities. Dave said to contact/lobby the village for those repairs since they have to apply for funding from us.
- On the Fair Housing Assessment – is there a way to do inside code enforcement?  
Tough, because have to be invited in. Also, jurisdictions could potentially enact something where every time a tenant moves out, the unit has to be inspected- would be done through rental registration
- Fair Housing PowerPoint requested to be put online
- Housing
  - How to deal with housing crisis
  - People with disabilities
  - More than just housing
  - Doing things differently
- How to do things differently
  - Alignment of other agencies who do the same things
  - Uneven growth and capacity
  - What to do with gentrification
  - How can we diversify housing stock
  - Is single family zoning gone
  - City seems to get most of projects how can we get more projects in the county

#### **Consolidated Plan**

- How is CDBG money spent?
  - Mobility
  - Infrastructure
  - Planning
  - Accessibility
  - Housing stock
    - Finding good units for vouchers
    - Paying too much (double deposit)
    - Landlords who won't rent
  - ESG grant
  - Connected to housing strategies
  - ADA compliant playground equipment
  - Leveraging other funding

- Different ideas
  - More money
  - Formula for money to each community, fair?
  - Competitive grants
  - After census what block groups will actually be defined in poverty
  - Utilizing all HUD funding buckets
  - Make paperwork easier – especially for landlords to accept vouchers
- More information about review committee appointments
- Require jurisdictions to provide matching funds for competitive projects.

Online Survey – October to November 2019 - Feedback from all responses

**Survey Summary**

Geography	
In County	306
Out County	9
In City	42
Outside City	264
In Participating Jurisdictions	261

Of the 264 in County, 3 were in non-participating jurisdictions

Of 261 who responded, 57% (150) were from Colerain Township

Next highest response is 11% (28) from Springfield Township

Community

Jurisdiction	#	%
Colerain Township	150	57%
Springfield Township	28	11%
Norwood	11	4%
Green Township	10	4%
Delhi Township	4	2%
Golf Manor	4	2%
Harrison	4	2%
Sharonville	4	2%
Anderson Township	3	1%
Cleves	3	1%
Lincoln Heights	3	1%
Madeira	3	1%
Miami Township	3	1%
Sycamore Township	3	1%
Forest Park	2	1%
Montgomery	2	1%
Mt Healthy	2	1%
Reading	2	1%
Silverton	2	1%
Springdale	2	1%
St Bernard	2	1%
Woodlawn	2	1%
Wyoming	2	1%



Amberley	1	0%
Columbia Township	1	0%
Crosby Township	1	0%
Glendale	1	0%
Greenhills	1	0%
Lockland	1	0%
Loveland	1	0%
Newtown	1	0%
North College Hill	1	0%
Whitewater Township	1	0%
<b>Total</b>	<b>261</b>	<b>100%</b>

Category	#	
Private Business	91	35%
Government	56	21%
Retired	55	21%
Nonprofit	25	10%
Education	24	9%
Unemployed	6	2%
FT Home	4	2%
	<b>261</b>	

Please choose up to 3 programs that should be funded with ESG funds:

Option	%
Operating shelters for families	25%
Preventing homelessness with emergency assistance	18%
Permanent supportive housing for people with disabilities	18%
Outreach services to people living outside of shelter	10%
Transitional housing programs	10%
Rapid rehousing programs with rental assistance	10%
Operating shelters for men or women	9%
<b>Total</b>	<b>100%</b>

Please choose up to 3 public infrastructure or physical structure needs in your community:

Streets and roads	212	29%
Sidewalk installation or improvements	166	23%
Community parks and playground	114	16%
Water and sewer line improvements	110	15%
Senior centers or community centers	78	11%
Public art such as murals and statues	31	4%
Other	8	1%
Bike and Walking Paths	6	1%
	<b>725</b>	

Please choose up to 3 development needs in your community:

Redevelopment of vacant properties	187	25%
Property maintenance and code enforcement	174	24%
Demolition of abandoned properties	140	19%
Financial assistance for small businesses	76	10%
Improvements for store fronts	62	8%
Acquisition of land for redevelopment	54	7%
Saving historic buildings	35	5%
Parks	3	0%
Bike and Walking Path	2	0%
Policing	1	0%
Tax Redistribution	1	0%
Traffic Control	1	0%
Zoning	1	0%
	737	

Please choose up to 3 social services needed in your community:

Employment or job training	156	24%
Assistance for prescriptions and medications	137	21%
Transportation assistance	134	21%
Legal Services - foreclosure, eviction prevention, tenant/landlord counseling	109	17%
Food banks and increased access to fresh food	103	16%
Other	5	1%
Property Maintenance	2	0%
Homeless Services	1	0%
Mental Health Services	1	0%
	648	

Please rank the top 3 housing needs in your community:

Housing repair grants for income qualified homeowners	180	25%
Housing repair loans for income qualified homeowners	137	19%
Emergency assistance with rent and utility bills	104	15%
Rehabilitation of rental housing	86	12%
Down payment assistance for first time homebuyers	72	10%
Construction of new housing for homeownership	68	10%
Construction of new affordable rental units	55	8%
construction of new affordable housing	3	0%
Other	3	0%
	708	

Do you believe there should be assistance for specific types of housing? [Senior housing]

Yes	89%
No	11%

Do you believe there should be assistance for specific types of housing? [Family housing]

Yes	65%
No	35%

Do you believe there should be assistance for specific types of housing? [Housing for people with disabilities]

Yes	90%
No	10%

Do you believe there should be assistance for specific types of housing? [Housing for people returning from prison or jail]

Yes	44%
No	56%

Do you believe there should be assistance for specific types of housing? [Housing for veterans]

Yes	85%
No	15%

Do you believe there should be assistance for specific types of housing? [Housing for people overcoming addictions]

Yes	47%
No	53%

What are your 3 biggest difficulties, if any, related to transportation?

No transportation issues	195	53%
Bus routes not at convenient time	36	10%
Difficulty getting to and from job	34	9%
No bus routes near me	32	9%
Difficulty getting to medical services	30	8%
Difficulty getting to grocery and other shopping	28	8%
No car	11	3%
	366	100%

Online Survey – October to November 2019 - Feedback from 111 People - 150 Responses from One Jurisdiction Removed

**Survey Summary Minus 150 from Colerain Township**

**Geography**

In County	156
Out County	9
In City	42
Outside City	264
In Participating Jurisdictions	111

Of the 156 in County, 3 were in non-participating jurisdictions

Highest response is 11% (28) from Springfield Township

Community

Jurisdiction Name	#	%
Springfield Township	28	11%
Norwood	11	4%
Green Township	10	4%
Delhi Township	4	2%
Golf Manor	4	2%
Harrison	4	2%
Sharonville	4	2%
Anderson Township	3	1%
Cleves	3	1%
Lincoln Heights	3	1%
Madeira	3	1%
Miami Township	3	1%
Sycamore Township	3	1%
Forest Park	2	1%
Montgomery	2	1%
Mt Healthy	2	1%
Reading	2	1%
Silverton	2	1%
Springdale	2	1%
St Bernard	2	1%
Woodlawn	2	1%
Wyoming	2	1%
Amberley	1	0%

Columbia Township	1	0%
Crosby Township	1	0%
Glendale	1	0%
Greenhills	1	0%
Lockland	1	0%
Loveland	1	0%
Newtown	1	0%
North College Hill	1	0%
Whitewater Township	1	0%
Total	111	100%

**By Sector**

Government	37	32%
Private Business	25	22%
Nonprofit	21	18%
Retired	18	16%
Education	8	7%
Unemployed	3	3%
FT Home	2	2%
	114	

**Please choose up to 3 programs that should be funded with ESG funds:**

Operating shelters for families	124	47%
Operating shelters for men or women	66	25%
Preventing homelessness with emergency assistance	43	16%
Outreach services to people living outside of shelter	10	4%
Rapid rehousing programs with rental assistance	10	4%
Permanent supportive housing for people with disabilities	8	3%
Transitional housing programs	3	1%
Total	264	

**Please choose up to 3 public infrastructure or physical structure needs in your community:**

Community parks and playground	114	43%
Streets and roads	94	36%
Senior centers or community centers	44	17%
Sidewalk installation or improvements	8	3%
Water and sewer line improvements	1	0%
Public art such as murals and statues	1	0%
Other	1	0%
Bike and Walking Paths	1	0%
Broadband	0	0%
	264	

**Please choose up to 3 development needs in your community:**

Property maintenance and code enforcement Count	103	39%
Financial assistance for small businesses Count	73	28%
Improvements for store fronts Count	41	16%
Redevelopment of vacant properties Count	22	8%
Saving historic buildings Count	21	8%
Demolition of abandoned properties Count	1	0%
Parks Count	1	0%
Bike and Walking Path Count	1	0%
Zoning Count	1	0%
Acquisition of land for redevelopment Count		0%
Policing Count		0%
Tax Redistribution Count		0%
Traffic Control Count		0%

264

**Please choose up to 3 social services needed in your community:**

Employment or job training Count	156	59%
Food banks and increased access to fresh food Count	51	19%
Legal Services - foreclosure, eviction prevention, tenant/landlord counseling Count	27	10%
Assistance for prescriptions and medications Count	17	6%
Transportation assistance Count	9	3%
Other Count	3	1%
Homeless Services Count	1	0%
Property Maintenance Count		0%
Mental Health Services Count		0%

264

**Please rank the top 3 housing needs in your community:**

Housing repair grants for income qualified homeowners Count	135	51%
Down payment assistance for first time homebuyers Count	71	27%
Housing repair loans for income qualified homeowners Count	26	10%
Emergency assistance with rent and utility bills Count	14	5%
Construction of new housing for homeownership Count	8	3%
Construction of new affordable rental units Count	5	2%
Rehabilitation of rental housing Count	3	1%
Other Count	2	1%
construction of new affordable housing Count		0%

264

**Do you believe there should be assistance for specific types of housing? [Senior housing]**

Yes 89%  
No 11%

**Do you believe there should be assistance for specific types of housing? [Family housing]**

Yes 65%  
No 35%

**Do you believe there should be assistance for specific types of housing? [Housing for people with disabilities]**

Yes 89%  
No 11%

**Do you believe there should be assistance for specific types of housing? [Housing for people returning from prison or jail]**

Yes 50%  
No 50%

**Do you believe there should be assistance for specific types of housing? [Housing for veterans]**

Yes 81%  
No 19%

**Do you believe there should be assistance for specific types of housing? [Housing for people overcoming addictions]**

Yes 49%  
No 51%

**What are your 3 biggest difficulties, if any, related to transportation?**

No transportation issues Count	190	72%
No bus routes near me Count	30	11%
Bus routes not at convenient time Count	18	7%
No car Count	11	4%
Difficulty getting to and from job Count	9	3%
Difficulty getting to medical services Count	5	2%
Difficulty getting to grocery and other shopping Count	1	0%
	264	

Public Comment Period 12/16/19 to 1/16/20

No feedback received

Staff Meeting presentation on 1/7/20

One residents of Cincinnati asked about the funding for Homelessness and the lack of progress on decreasing homelessness; he said that people on the street are getting money and he wants to know how.

Commissioners asked staff to present overview of all funding going to address homelessness at the public hearing on 1/21/2020.

Public Hearings at BOCC meetings 1/21/20 and 1/23/20

1/21/2020 Feedback:

Additional information was shared about the Continuum of Care.

Only one attendees and one comment - Same resident of Cincinnati stated that too much money is given to nonprofits for nice offices; he also stated that the progress being made is too little for people experiencing homelessness.

Staff spoke with resident after meeting, shared contact info and offered to meet with him and his colleagues to address his concerns.

1/21/2020 Feedback: No attendees or comments



Attachment C: 2019 Analysis of Impediments to Fair Housing

- 2019 City/County Analysis of Impediments to Fair Housing [Summary](#) (link)
- 2019 City/County Analysis of Impediments to Fair Housing [Full Report](#) (link)

Attachment D: ICMA Fellow Tom Carroll Data and [ICMA Public Management Report](#) (link)

# A Decade After the Great Recession:

## The Divergence of Hamilton County's First Suburbs

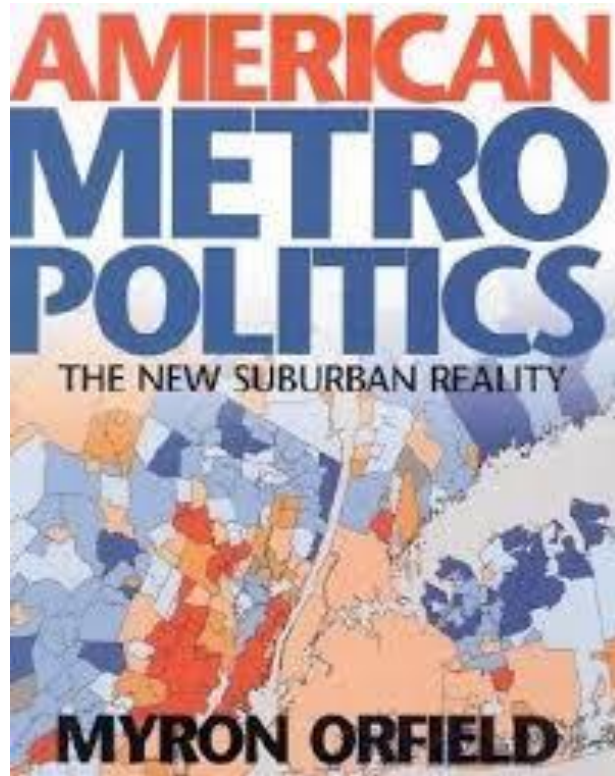
**ICMA**

INTERNATIONAL CITY/COUNTY  
MANAGEMENT ASSOCIATION

May 3, 2019

Silverton Town Hall  
6943 Montgomery Road





“Beginning generally with Myron Orfield’s *Metro Politics* in 1997, a slow but steady stream of research has started to shine a bright light on these places and begun to establish the notion that first suburbs have their own unique set of characteristics and challenges that set them apart from the rest of metropolitan America.

- Robert Puentes and David Warren  
The Brookings Institute



“One-Fifth of Americans live in “first suburbs”...yet first suburbs exist in a policy blind spot with little in the way of state or federal tools to help them adapt to their new realities....”

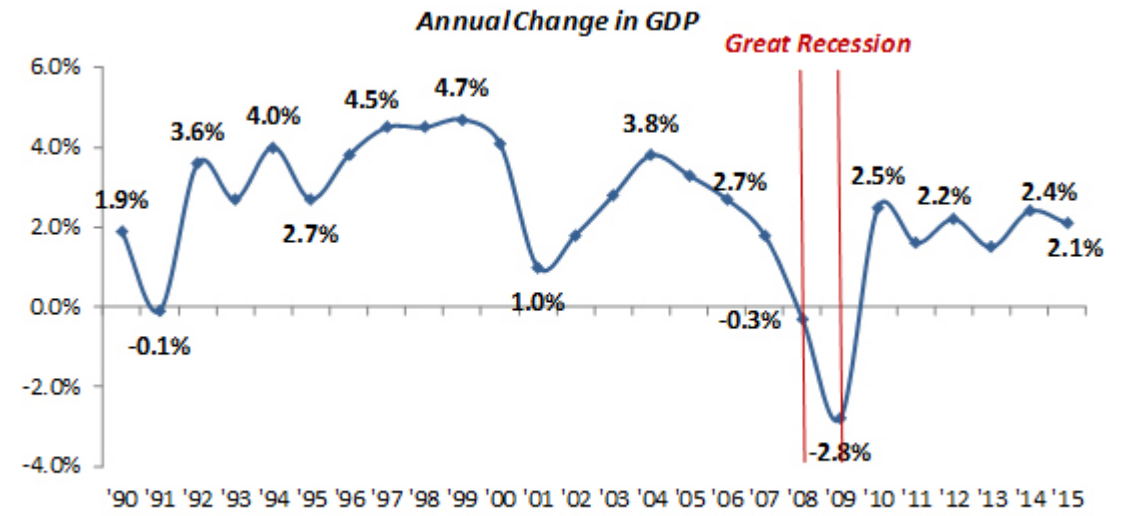
- Robert Puentes and David Warren  
The Brookings Institute, 2006

“If current trends persist for many first suburbs, these areas could look a lot more distressed over the next two decades. Now is the time to alter metropolitan policy.”

- Robert Puentes and David Warren  
The Brookings Institute, 2006







Source: Bureau of Economic Analysis.





“The cuts in state funding couldn’t have come at a worse time for localities.”

-Governing Magazine, Mike Maciag and J.B. Wogan, February 2017

Localities in some places were hit much harder than others. **Arizona (-24 percent) and Ohio (-19 percent) recorded the largest drops in intergovernmental revenues from states**, followed by Massachusetts, Hawaii and West Virginia. Only Alaska and North Dakota – two states benefitting from substantial energy revenues – reported sizable increases. **(emphasis added)**

- [www.governing.com/gov-data/finance/local-government-intergovernmental-revenues-from-states.html](http://www.governing.com/gov-data/finance/local-government-intergovernmental-revenues-from-states.html)

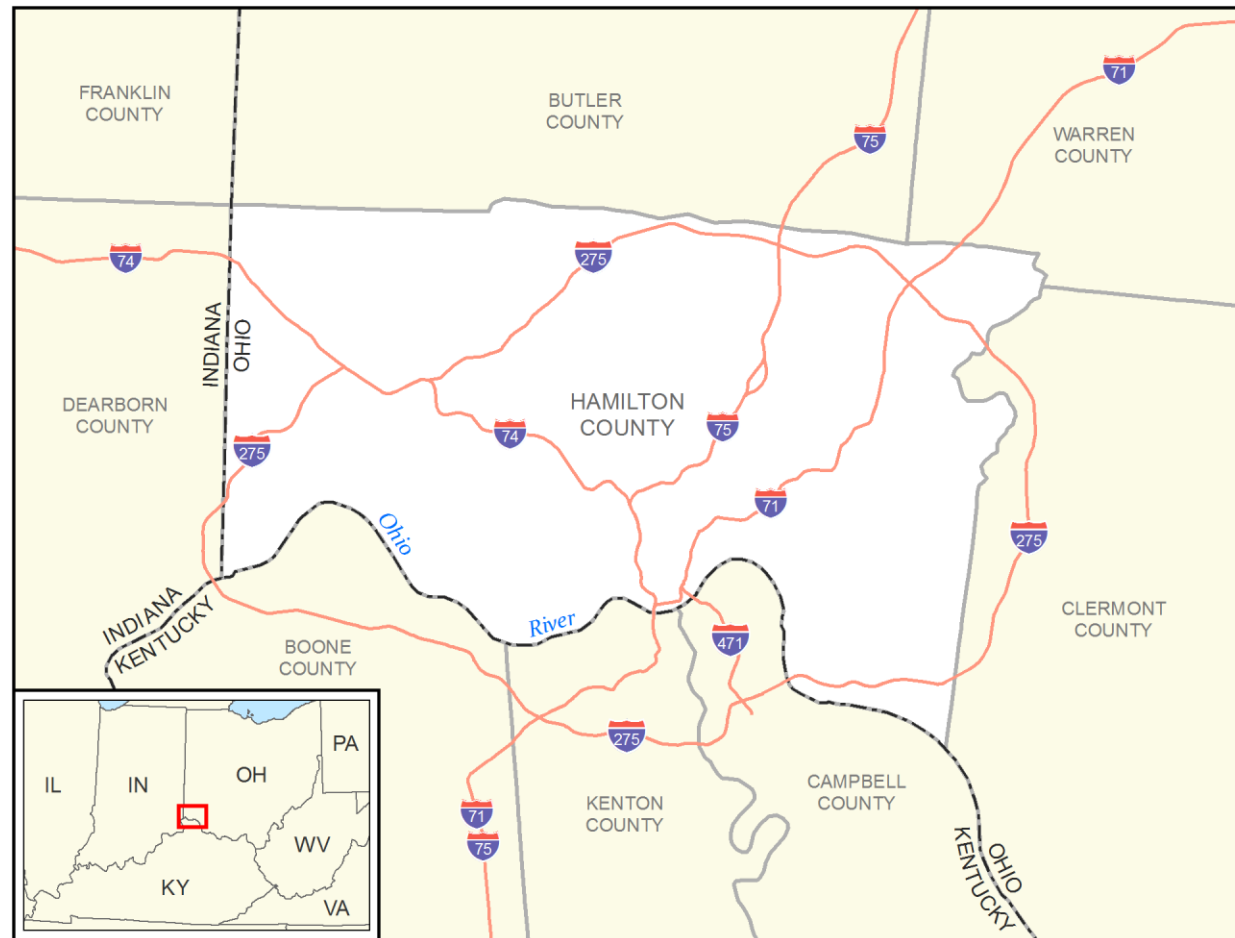
Virtually all options for addressing inner-ring-suburb challenges—neglect, state subsidies, state intervention—come with major drawbacks. However, one option has not received the attention it deserves: **a merger with the adjacent central city.** Local and state leaders should not wait until an inner-ring suburb’s financial situation reaches a crisis state before pursuing this option.” (Emphasis added)

-Aaron M. Renn, The Manhattan Institute  
“Mergers May Rescue Declining Suburbs,”  
September 12, 2017



MANHATTAN  
INSTITUTE

# So what are the signs of first suburban decline?



Former Indianapolis Mayor William Hudnut III (2003) identified four themes characterizing first suburb declines:



1. Significantly aging housing stock,
2. Investment in infrastructure disproportionately favored sprawling, outer suburbs.
3. Aging population,
4. Concentration of poverty moved from city to suburb.

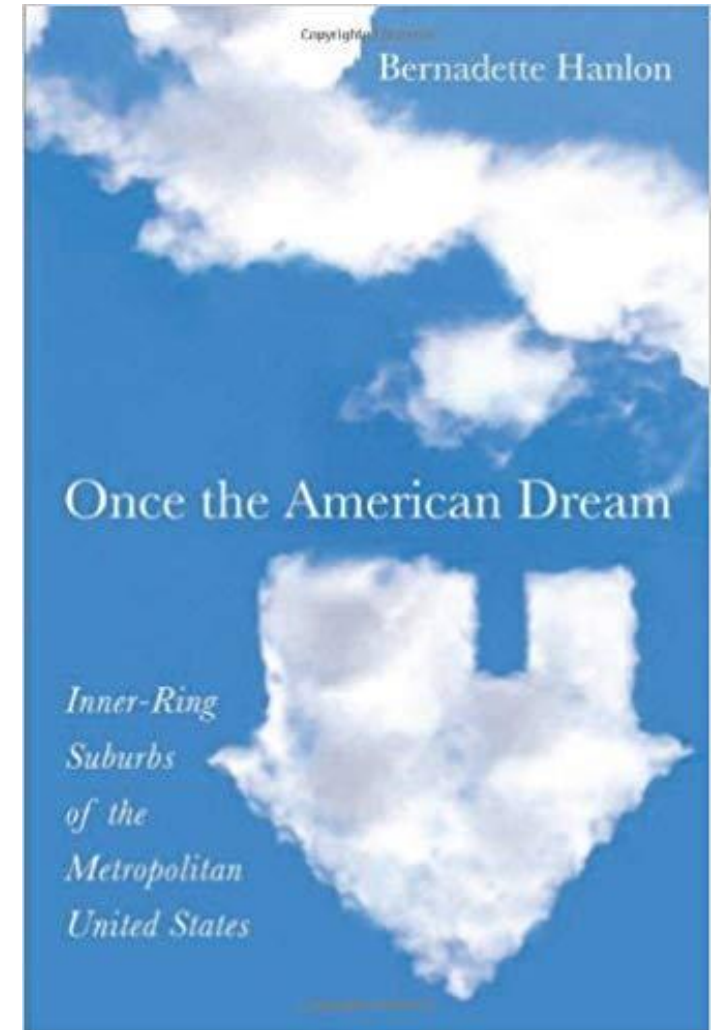




Bernadette Hanlon of The Ohio State University uses three variables to calculate index score for each suburb

- Income decline
- Population decline
- Poverty increase

More than two-thirds of the suburbs in crisis are older, inner suburbs, indicating that they experienced a dramatic decline from 1980 to 2000.



The older suburbs, particularly those built in the 1950's and 1960's, no longer attract new development or new residents....In contrast, newer suburbs or 'outer suburbs', located further away from the core, are the main sites of new development and investment.

Caught between city gentrification and outer sprawl, many postwar suburbs are currently losing the battle for investment resources....The result is a downward spiral of declining investment and socioeconomic status.

Short, John Rennie; Hanlon, Bernadette, and Vicino, Thomas J. (2007). "The Decline of Inner Suburbs: The New Suburban Gothic in the United States."  
*Geography Compass* 1/3 641-656.





Elmwood Place, Ohio

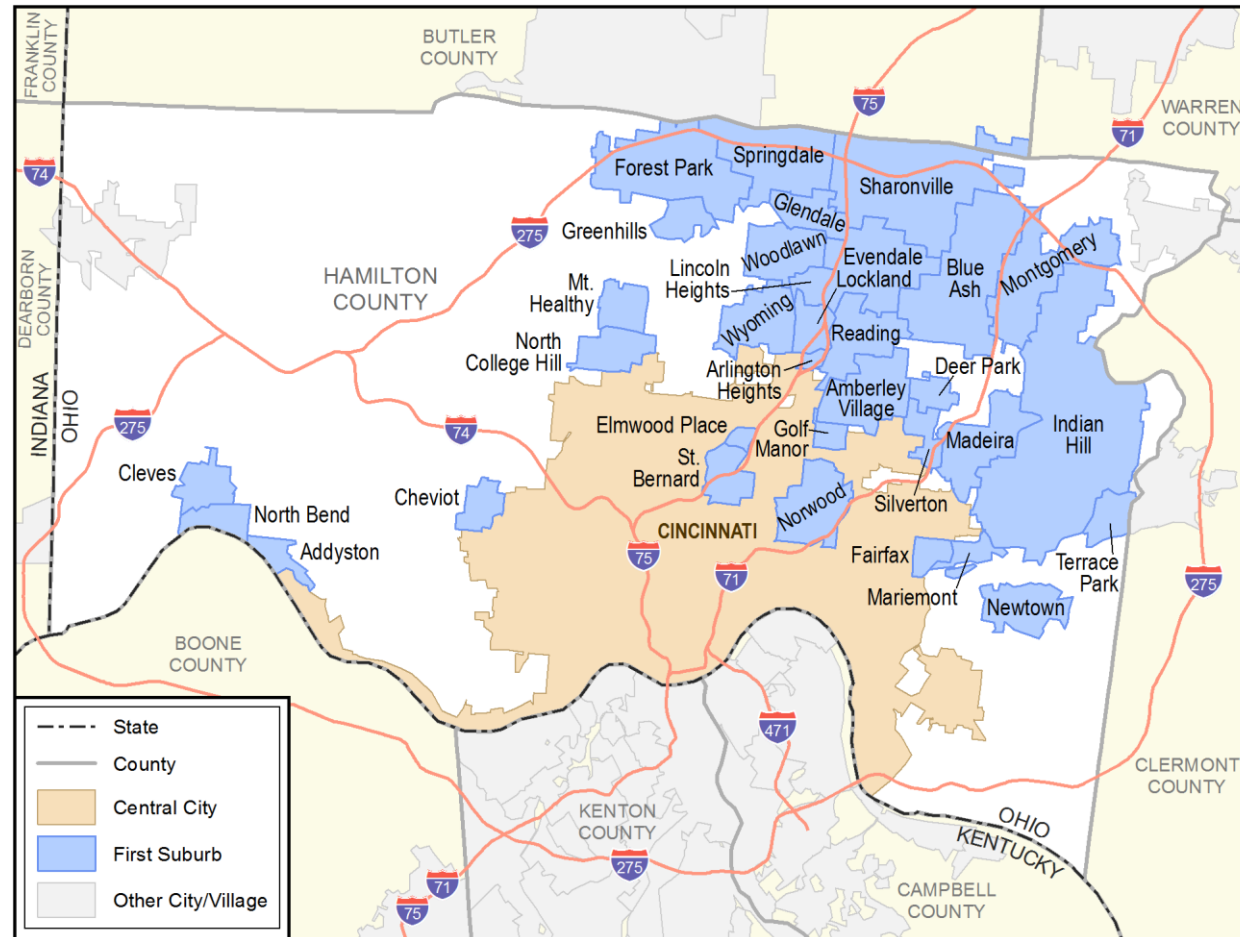


City of Wyoming, Ohio

“Suburbia has emerged as a place of disparate and diverging realities.”

Short, John Rennie; Hanlon, Bernadette, and Vicino, Thomas J. (2007). “The Decline of Inner Suburbs: The New Suburban Gothic in the United States.” *Geography Compass* 1/3 641-656.

# So what is Happening in Hamilton Co.?





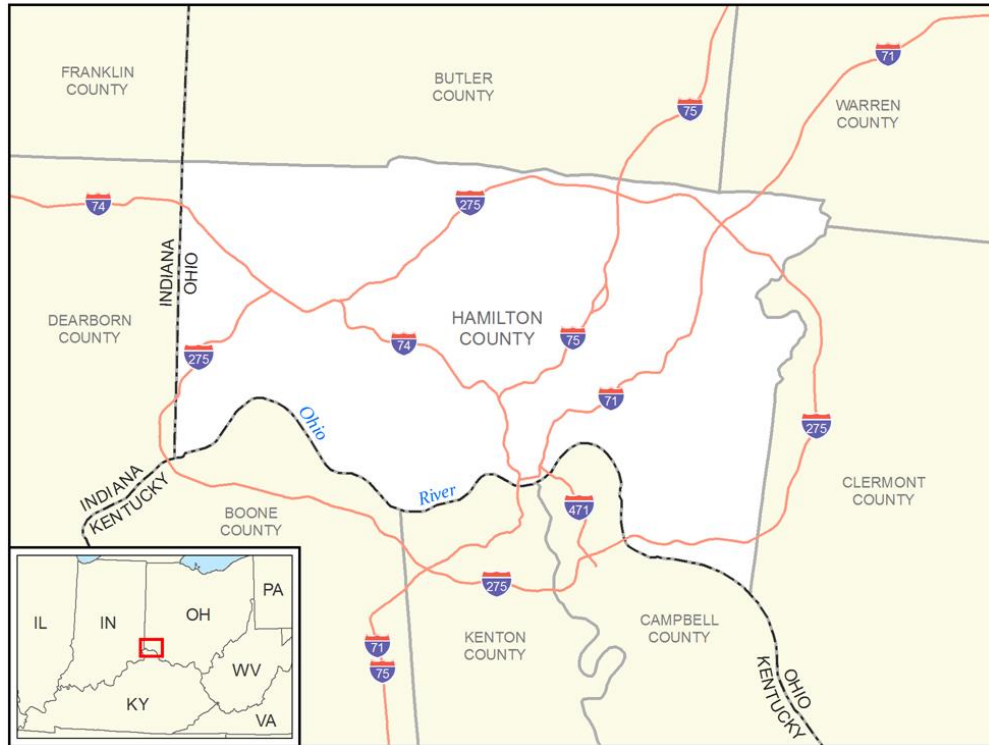
Change in Tax Base Valuation in  
Hamilton County  
First Suburbs

	2008 vs 2017 Total Property Tax Base	2008 vs 2017 Total Property Tax Base, CPI Adjusted
<b>Lincoln Heights</b>	-33.04%	-48.54%
<b>Springdale</b>	-28.50%	-44.00%
<b>Golf Manor</b>	-23.64%	-39.14%
<b>Elmwood Place</b>	-22.10%	-37.60%
<b>North College Hill</b>	-19.92%	-35.42%
<b>Mt. Healthy</b>	-18.69%	-34.19%
<b>Lockland</b>	-17.41%	-32.91%
<b>Greenhills</b>	-16.99%	-32.49%
<b>Addyston</b>	-16.97%	-32.47%
<b>Arlington Heights</b>	-16.31%	-31.81%
<b>Cheviot</b>	-16.21%	-31.71%
<b>Forest Park</b>	-16.18%	-31.68%
<b>Indian Hill</b>	-11.92%	-27.42%
<b>Reading</b>	-10.90%	-26.40%
<b>St. Bernard</b>	-10.85%	-26.35%
<b>Norwood</b>	-6.69%	-22.19%
<b>Glendale</b>	-5.49%	-20.99%
<b>Silverton</b>	-5.33%	-20.83%
<b>Newtown</b>	-5.20%	-20.70%
<b>Amberley Village</b>	-3.13%	-18.63%
<b>Woodlawn</b>	-3.02%	-18.52%
<b>Deer Park</b>	-2.88%	-18.38%
<b>Sharonville</b>	-1.99%	-17.49%
<b>Terrace Park</b>	-1.25%	-16.75%
<b>Evendale</b>	-0.85%	-16.35%
<b>Wyoming</b>	0.88%	-14.62%
<b>Blue Ash</b>	1.52%	-13.98%
<b>Cleves</b>	1.78%	-13.72%
<b>North Bend</b>	5.64%	-9.86%
<b>Fairfax</b>	7.10%	-8.40%
<b>Montgomery</b>	11.02%	-4.48%
<b>Madeira</b>	17.28%	1.78%
<b>Mariemont</b>	27.75%	12.25%



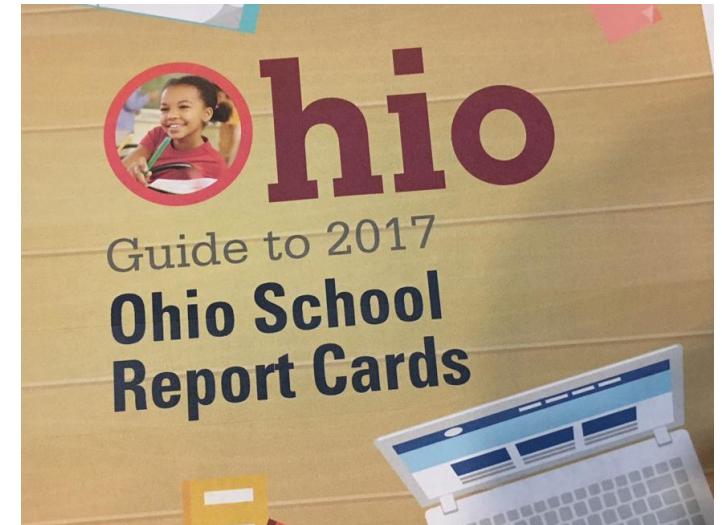
Mariemont, Ohio

Data Source: Hamilton County Auditor



Community	2016 Income Tax Per Capita (2010 Census)
Elmwood Place	\$111.82
Lincoln Heights	\$166.24
Cheviot	\$187.54
Golf Manor	\$206.41
Deer Park	\$228.16
North College Hill	\$290.79
Greenhills	\$325.31
Madeira	\$334.74
Mt. Healthy	\$378.03
Silverton	\$384.44
Addyston	\$475.83
Forest Park	\$535.16
Lockland	\$635.17
Newtown	\$643.93
Mariemont	\$659.62
Arlington Heights	\$669.62
Reading	\$704.17
Wyoming	\$715.11
Montgomery	\$841.63
Norwood	\$853.26
Amberley Village	\$995.76
Springdale	\$1,264.01
Woodlawn	\$1,447.80
Sharonville	\$1,855.48
Indian Hill	\$2,072.19
Fairfax	\$2,299.97
St. Bernard	\$2,372.31
Blue Ash	\$2,960.59
Evendale	\$5,608.35

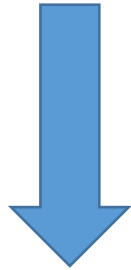
Community	Median Household Income	Per Capita Income	Poverty Rate	School District (or predominant school district) Ohio Report Card Grade	2017 Res Value Per Capita (2010 Census)	Total Property Value Per Capita (2010 Census)	% of Tax Base that Is Residential
<b>Lincoln Heights</b>	\$23,494	\$12,019	41.8%	D	\$ 3,189.39	\$ 6,240.87	51.10%
<b>Elmwood Place</b>	\$28,672	\$20,649	30.0%	D	\$ 3,457.07	\$ 8,470.18	40.81%
<b>Golf Manor</b>	\$40,361	\$21,061	21.2%	D	\$ 7,552.65	\$ 11,233.16	67.24%
<b>North College Hill</b>	\$41,841	\$22,493	19.2%	F	\$ 8,151.54	\$ 11,761.64	69.31%
<b>Mt. Healthy</b>	\$34,404	\$21,057	19.4%	D	\$ 7,134.59	\$ 12,213.20	58.42%
<b>Addyston</b>	\$36,313	\$20,093	17.0%	C	\$ 5,739.19	\$ 12,236.30	46.90%
<b>Cheviot</b>	\$41,289	\$22,572	20.7%	D	\$ 9,812.65	\$ 13,067.62	75.09%
<b>Lockland</b>	\$31,742	\$16,670	35.6%	D	\$ 5,609.35	\$ 13,673.42	41.02%
<b>Greenhills</b>	\$56,537	\$29,534	12.6%	D	\$ 12,414.51	\$ 14,601.80	85.02%
<b>Arlington Heights</b>	\$40,139	\$19,371	15.9%	B	\$ 6,885.68	\$ 14,832.82	46.42%
<b>Cleves</b>	\$64,848	\$26,883	11.7%	C	\$ 14,641.96	\$ 16,275.87	89.96%
<b>Forest Park</b>	\$52,750	\$23,286		D	\$ 9,798.66	\$ 16,732.38	58.56%
<b>Reading</b>	\$44,271	\$24,842	13.5%	C	\$ 11,531.98	\$ 17,181.79	67.12%
<b>Silverton</b>	\$34,750	\$25,674	14.6%	D/c	\$ 12,724.45	\$ 18,008.83	70.66%
<b>St. Bernard</b>	\$48,305	\$24,169	13.0%	D	\$ 9,328.02	\$ 18,655.05	50.00%
<b>Deer Park</b>	\$49,102	\$30,153	8.1%	C	\$ 15,118.80	\$ 18,925.60	79.89%
<b>Norwood</b>	\$40,306	\$25,030	22.0%	C	\$ 11,588.03	\$ 21,146.10	54.80%
<b>Springdale</b>	\$49,200	\$26,889	18.8%	D	\$ 10,896.77	\$ 28,424.46	38.34%
<b>Woodlawn</b>	\$55,028	\$26,619	17.4%	D	\$ 7,226.85	\$ 29,772.97	24.27%
<b>Newtown</b>	\$70,473	\$41,364	8.5%	B	\$ 24,347.11	\$ 33,749.67	72.14%
<b>Sharonville</b>	\$52,934	\$31,498	11.4%	D	\$ 13,221.46	\$ 33,979.96	38.91%
<b>Wyoming</b>	\$120,676	\$57,789	2.0%	A	\$ 35,505.49	\$ 37,175.81	95.51%
<b>Fairfax</b>	\$51,189	\$27,387	8.9%	A	\$ 17,675.28	\$ 37,209.78	47.50%
<b>Madeira</b>	\$91,810	\$41,507	2.1%	A	\$ 38,482.56	\$ 43,498.63	88.47%
<b>North Bend</b>	\$65,417	\$48,817	8.7%	C	\$ 40,991.82	\$ 45,057.89	90.98%
<b>Glendale</b>	\$96,964	\$59,158	4.6%	D	\$ 43,738.26	\$ 46,955.05	93.15%
<b>Mariemont</b>	\$92,216	\$54,162	2.3%	A	\$ 43,192.83	\$ 48,559.79	88.95%
<b>Amberley Village</b>	\$115,703	\$58,054	3.3%	D	\$ 48,246.91	\$ 50,069.75	96.36%
<b>Montgomery</b>	\$108,469	\$54,809	3.9%	B	\$ 46,237.80	\$ 56,251.49	82.20%
<b>Terrace Park</b>	\$145,625	\$67,987	5.3%	A	\$ 56,144.56	\$ 57,321.20	97.95%
<b>Blue Ash</b>	\$72,628	\$44,374	5.6%	B	\$ 30,047.85	\$ 64,331.81	46.71%
<b>Evendale</b>	\$113,875	\$56,653	1.9%	D/b	\$ 38,130.32	\$ 77,060.94	49.48%
<b>Indian Hill</b>	\$205,221	\$334,708	3.1%	A	\$ 148,622.31	\$ 149,897.73	99.15%



# Change in Population in Hamilton County First Suburbs



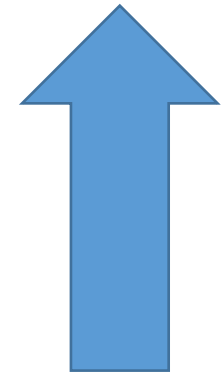
# Population Loss, 1990 to 2010



Community	% Change in Occupied Housing Units, 1990-2010	Change in Avg HH Size, 1990-2010	Expected Gain/(Loss) from Change in Avg HH Size	Expected Gain/(Loss) from Change in Occupied Housing Units	Actual Change in Population, 1990-2010
Norwood	-14.13%	-6.17%	(1,453)	(3,327)	(4,467)
Reading	-6.70%	-6.61%	(781)	(791)	(1,653)
North College Hill	-10.43%	-2.85%	(301)	(1,102)	(1,605)
Lincoln Heights	-25.74%	-6.59%	(312)	(1,218)	(1,571)
Mt. Healthy	-19.21%	-3.56%	(269)	(1,454)	(1,482)
Cheviot	-9.65%	-4.39%	(417)	(919)	(1,241)
Silverton	-6.39%	-10.96%	(616)	(359)	(1,071)
St. Bernard	-15.62%	-2.92%	(155)	(830)	(976)
Lockland	-21.61%	0.85%	37	(943)	(908)
Greenhills	-9.32%	-9.54%	(413)	(403)	(778)
Elmwood Place	-23.71%	-2.33%	(69)	(696)	(743)
Golf Manor	-10.63%	-2.61%	(108)	(442)	(543)
Deer Park	-1.36%	-5.36%	(318)	(81)	(445)
Madeira	-5.39%	0.39%	35	(483)	(415)
Evendale	3.61%	-15.86%	(503)	114	(408)
Arlington Heights	-30.30%	-1.74%	(19)	(329)	(339)
Fairfax	-12.14%	-4.38%	(89)	(246)	(330)
Glendale	3.53%	-14.06%	(337)	84	(290)
Addyston	-8.60%	-14.29%	(171)	(103)	(260)

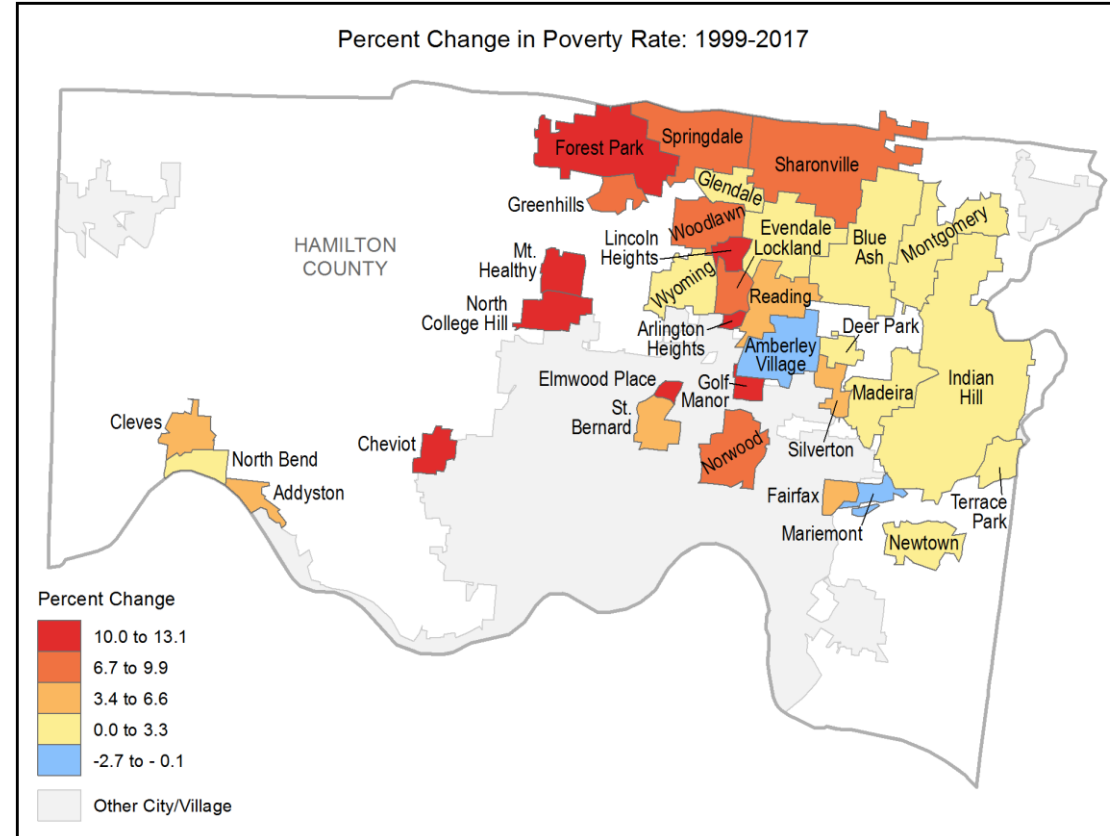
Community	% Change in Occupied Housing Units, 1990-2010	Change in Avg HH Size, 1990-2010	Expected Gain/(Loss) from Change in Avg HH Size	Expected Gain/(Loss) from Change in Occupied Housing Units	Actual Change in Population, 1990-2010
Forest Park	10.19%	-8.80%	(1,636)	1,894	111
Terrace Park	-0.13%	5.69%	121	(3)	118
Blue Ash	10.78%	-7.34%	(860)	1,264	254
North Bend	46.25%	-2.52%	(36)	278	254
Mariemont	-1.37%	9.86%	307	(43)	285
Wyoming	-1.80%	4.28%	348	(146)	300
Indian Hill	9.22%	-1.40%	(75)	496	402
Sharonville	13.63%	-9.21%	(1,198)	1,773	407
Amberley Village	12.15%	2.78%	86	378	477
Montgomery	18.91%	-11.56%	(1,101)	1,799	498
Springdale	9.35%	-3.25%	(339)	974	602
Woodlawn	53.93%	-22.79%	(607)	1,436	620
Cleves	44.06%	7.91%	165	917	1,026
Newtown	95.99%	-14.08%	(223)	1,524	1,083

Population Gain,  
1990 to 2010



# Poverty in Hamilton County

## First Suburbs





Confronting Suburban Poverty in America. Kneebone, Elizabeth and Alan Berube. The Brookings Institute. 2013.



**CONFRONTING  
SUBURBAN  
POVERTY IN  
AMERICA**

Elizabeth Kneebone and Alan Berube

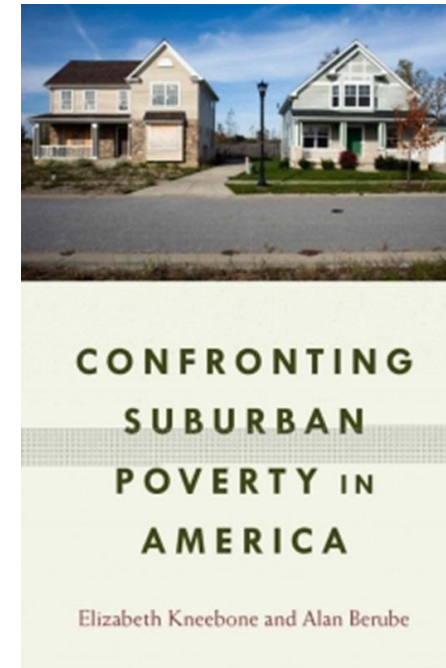
“...today, more Americans live below the poverty line in suburbs than in the nation’s big cities.”

“As poverty spread into more and different places in suburbia, it did not disperse evenly.”

“These shifts accompanied the emergence of a growing number of extremely poor neighborhoods in suburbia.”

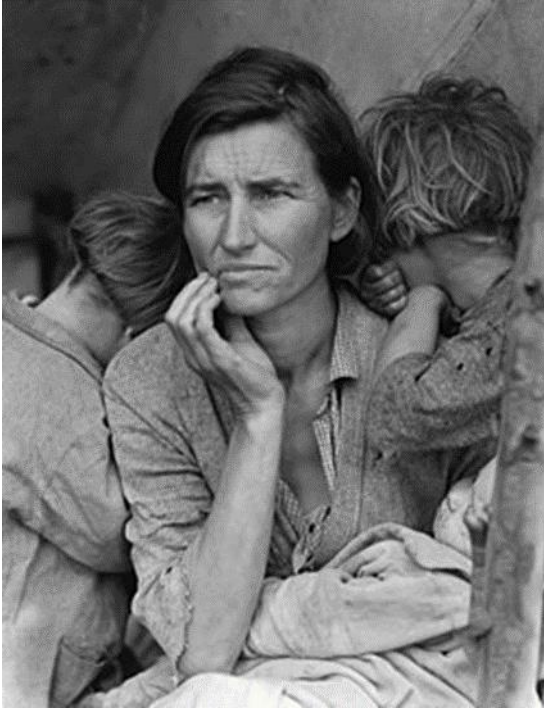
“By 2010, one in three Americans was poor or near poor, meaning that 104 million people lived below twice the federal poverty line—23 million more than in 2000.”

Community	Median Household Income	Per Capita Income	Poverty Rate
Evendale	\$113,875	\$56,653	1.90%
Wyoming	\$120,676	\$57,789	2.00%
Madeira	\$91,810	\$41,507	2.10%
Mariemont	\$92,216	\$54,162	2.30%
Indian Hill	\$205,221	\$334,708	3.10%
Amberley Village	\$115,703	\$58,054	3.30%
Montgomery	\$108,469	\$54,809	3.90%
Glendale	\$96,964	\$59,158	4.60%
Terrace Park	\$145,625	\$67,987	5.30%
Blue Ash	\$72,628	\$44,374	5.60%
Deer Park	\$49,102	\$30,153	8.10%
Newtown	\$70,473	\$41,364	8.50%
North Bend	\$65,417	\$48,817	8.70%
Fairfax	\$51,189	\$27,387	8.90%
Sharonville	\$52,934	\$31,498	11.40%
Cleves	\$64,848	\$26,883	11.70%
Greenhills	\$56,537	\$29,534	12.60%
St. Bernard	\$48,305	\$24,169	13.00%
Reading	\$44,271	\$24,842	13.50%
Silverton	\$34,750	\$25,674	14.60%
Arlington Heights	\$40,139	\$19,371	15.90%
Forest Park	\$52,750	\$23,286	16.40%
Addyston	\$36,313	\$20,093	17.00%
Woodlawn	\$55,028	\$26,619	17.40%
Springdale	\$49,200	\$26,889	18.80%
North College Hill	\$41,841	\$22,493	19.20%
Mt. Healthy	\$34,404	\$21,057	19.40%
Cheviot	\$41,289	\$22,572	20.70%
Golf Manor	\$40,361	\$21,061	21.20%
Norwood	\$40,306	\$25,030	22.00%
Elmwood Place	\$28,672	\$20,649	30.00%
Lockland	\$31,742	\$16,670	35.60%
Lincoln Heights	\$23,494	\$12,019	41.80%



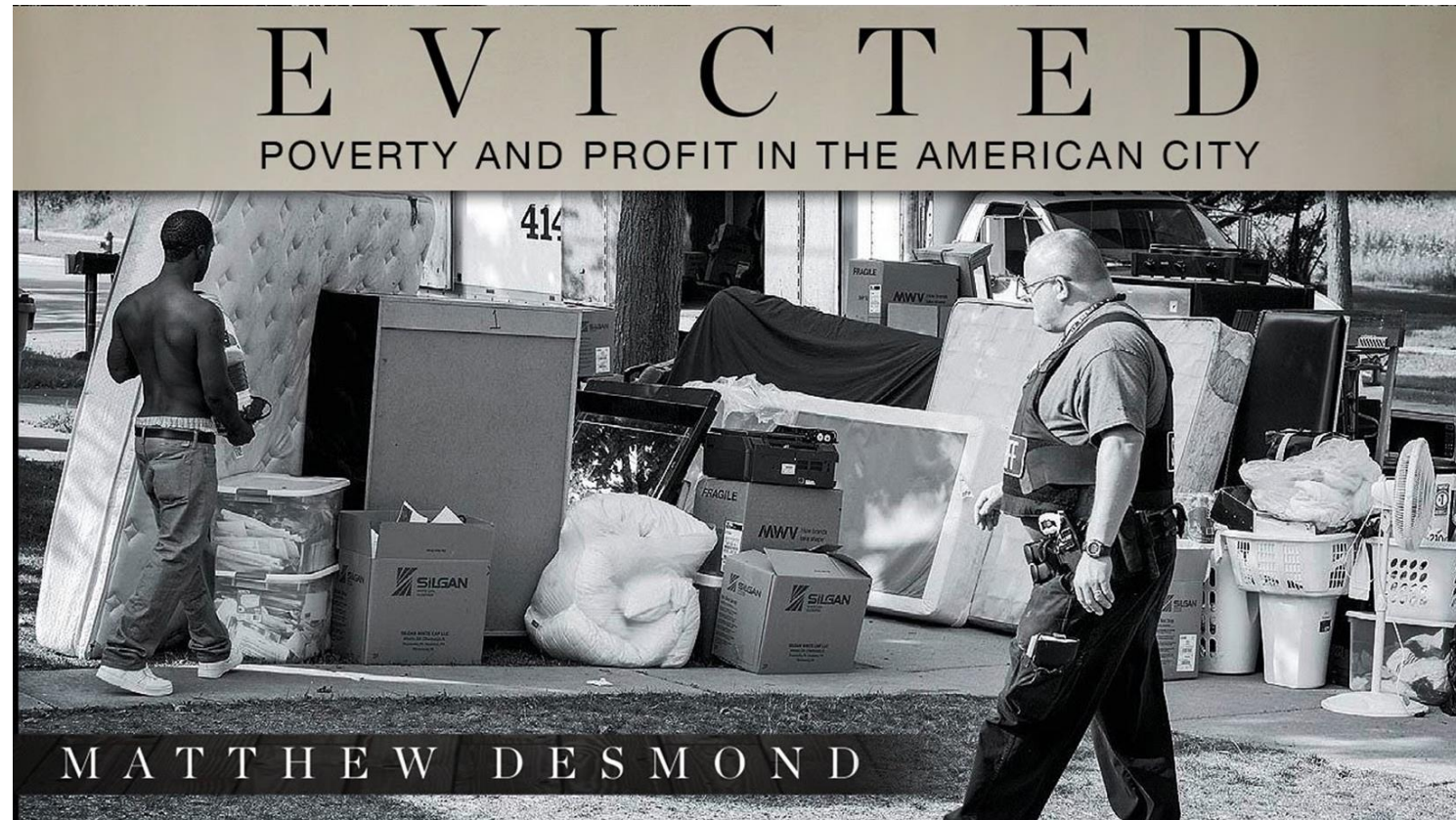
“Equally concerning is the growing number of suburban neighborhoods where at least 20 percent of residents live in poverty—a level at which neighborhoods begin to exhibit some of the challenges associated with concentrated poverty. Fully 29 percent of the suburban poor lived in neighborhoods with poverty rates between 20 to 40 percent in 2006-2010, up from 23 percent in 2000. Such areas could become communities of highly concentrated disadvantage if these trends continue unchecked.

# Change in Poverty Rate, 1999 to 2017



Community	1999 Poverty Rate	2017 Poverty Rate	Change in Poverty Rate, 1999-2017
Mariemont	5.00%	2.30%	-2.70%
Amberley Village	3.50%	3.30%	-0.20%
Wyoming	1.40%	2.00%	0.60%
Madeira	1.30%	2.10%	0.80%
Blue Ash	4.70%	5.60%	0.90%
Montgomery	2.80%	3.90%	1.10%
Newtown	7.10%	8.50%	1.40%
Evendale	0.30%	1.90%	1.60%
North Bend	6.50%	8.70%	2.20%
Glendale	2.10%	4.60%	2.50%
Deer Park	5.30%	8.10%	2.80%
Indian Hill	????*	3.10%	3.10%
Terrace Park	2.00%	5.30%	3.30%
Fairfax	5.10%	8.90%	3.80%
Cleves	7.60%	11.70%	4.10%
St. Bernard	8.70%	13.00%	4.30%
Silverton	9.50%	14.60%	5.10%
Addyston	11.60%	17.00%	5.40%
Reading	7.30%	13.50%	6.20%
Woodlawn	10.40%	17.40%	7.00%
Sharonville	4.00%	11.40%	7.40%
Greenhills	3.80%	12.60%	8.80%
Lockland	26.50%	35.60%	9.10%
Norwood	12.90%	22.00%	9.10%
Springdale	8.90%	18.80%	9.90%
Forest Park	6.00%	16.40%	10.40%
Golf Manor	10.70%	21.20%	10.50%
Arlington Heights	5.40%	15.90%	10.50%
Mt. Healthy	8.90%	19.40%	10.50%
North College Hill	8.70%	19.20%	10.50%
Elmwood Place	19.00%	30.00%	11.00%
Lincoln Heights	29.90%	41.80%	11.90%
Cheviot	7.60%	20.70%	13.10%

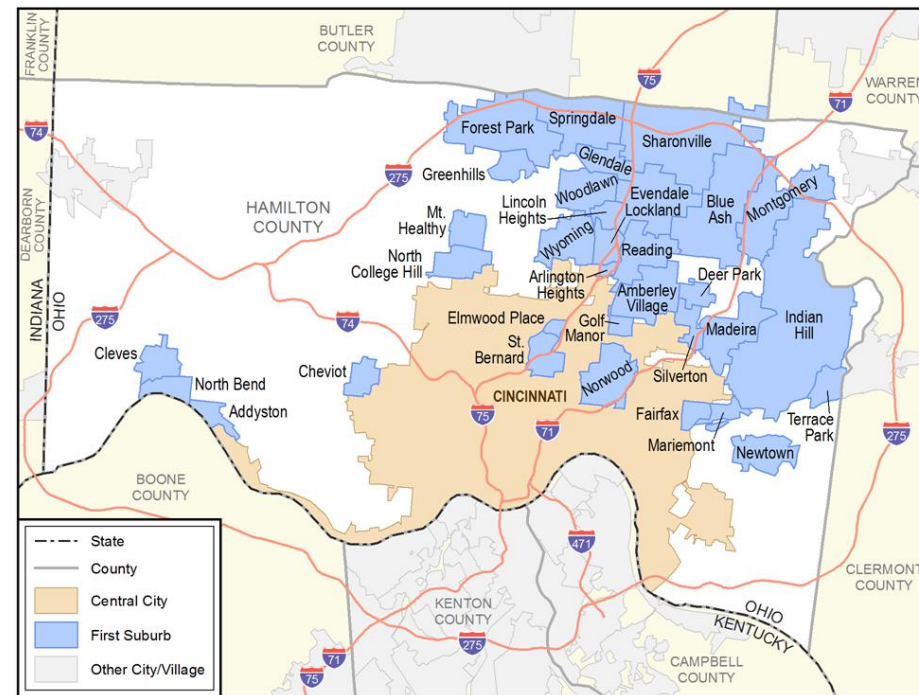
# Evictions in Hamilton County's First Suburbs



Community	Renter-Occupied Units, 2016 ACS 5-year estimates	Eviction Filings, 2014	Eviction Filings, 2015	Eviction Filings, 2016	Eviction Filings, 2017	Eviction Filing Rate, 2014	Eviction Filing Rate, 2015	Eviction Filing Rate, 2016	Eviction Filing Rate, 2017	Avg Percent Eviction Filing Rate, 2014-2017
Terrace Park	51	0	1	0	0	0.00	1.96	0.00	0.00	0.49%
Indian Hill	70	0	1	1	0	0.00	1.43	1.43	0.00	0.71%
Montgomery	488	6	4	4	9	1.23	0.82	0.82	1.84	1.18%
Madeira	422	3	9	10	7	0.71	2.13	2.37	1.66	1.72%
Newtown	419	15	8	8	6	3.58	1.91	1.91	1.43	2.21%
Deer Park	950	17	19	26	31	1.79	2.00	2.74	3.26	2.45%
Amberley Village	80	1	0	3	4	1.25	0.00	3.75	5.00	2.50%
Mariemont	549	8	13	21	17	1.46	2.37	3.83	3.10	2.69%
Blue Ash	1,452	53	54	31	32	3.65	3.72	2.13	2.20	2.93%
Fairfax	159	5	6	6	3	3.14	3.77	3.77	1.89	3.14%
Sharonville	2,098	92	63	80	70	4.39	3.00	3.81	3.34	3.63%
St. Bernard	735	23	28	26	32	3.13	3.81	3.54	4.35	3.71%
Evendale	78	4	2	3	3	5.13	2.56	3.85	3.85	3.85%
Glendale	150	5	4	4	15	3.33	2.67	2.67	10.00	4.67%
Wyoming	420	18	13	23	29	4.29	3.10	5.48	6.90	4.94%
Addyston	273	12	20	17	7	4.40	7.33	6.23	2.56	5.13%
Cheviot	1,981	113	107	114	129	5.70	5.40	5.75	6.51	5.84%
Greenhills	451	42	18	21	31	9.31	3.99	4.66	6.87	6.21%
Golf Manor	739	44	51	58	41	5.95	6.90	7.85	5.55	6.56%
Norwood	4,550	302	313	298	288	6.64	6.88	6.55	6.33	6.60%
Silverton	1,068	104	92	59	70	9.74	8.61	5.52	6.55	7.61%
Springdale	2,154	197	186	155	165	9.15	8.64	7.20	7.66	8.16%
Reading	1,668	150	148	122	125	8.99	8.87	7.31	7.49	8.17%
Cleves	359	36	31	25	33	10.03	8.64	6.96	9.19	8.70%
North College Hill	1,952	160	197	201	218	8.20	10.09	10.30	11.17	9.94%
Lincoln Heights	911	115	85	78	93	12.62	9.33	8.56	10.21	10.18%
Lockland	861	99	99	88	83	11.50	11.50	10.22	9.64	10.71%
Arlington Heights	232	17	24	29	31	7.33	10.34	12.50	13.36	10.88%
Woodlawn	767	87	68	92	100	11.34	8.87	11.99	13.04	11.31%
Forest Park	3,070	449	433	377	334	14.63	14.10	12.28	10.88	12.97%
Elmwood Place	456	74	57	71	69	16.23	12.50	15.57	15.13	14.86%
Mt. Healthy	1,634	372	358	330	170	22.77	21.91	20.20	10.40	18.82%
North Bend	69	17	14	19	16	24.64	20.29	27.54	23.19	23.91%

# Tax Burdens in Hamilton County

## First Suburbs



# Tax Burdens Overview (T-BO)

(The Tax Rate (%) – The Credit (%)) + The Tax Rate (%)

For illustrative purposes, several Hamilton County T-Bo measures for fiscal year 2016 are depicted below.

Lincoln Heights	(2.00% tax rate - 1.00% credit) + 2.00% tax rate = 3.00%
Silverton	(1.25% tax rate - 0.00% credit) + 1.25% tax rate = 2.50%
Amberley Village	(2.00% tax rate - 2.00% credit) + 2.00% tax rate = 2.00%
Madeira	(1.00% tax rate - 0.90% credit) + 1.00% tax rate = 1.10%
Newtown	(1.00% tax rate - 1.00% credit) + 0.00% tax rate = 1.00%

# The Tax Burden Overview

Community	2016 Inc. Tax Rate	2016 Inc. Tax Credit?	Tax Burden Overview
Montgomery	1.00%	1.00%	1.00%
Newtown	1.00%	1.00%	1.00%
Indian Hill	0.55%	0.00%	1.10%
Madeira	1.00%	0.90%	1.10%
Evendale	1.20%	1.20%	1.20%
Blue Ash	1.25%	1.25%	1.25%
Mariemont	1.25%	1.25%	1.25%
Addyston	1.50%	1.50%	1.50%
Sharonville	1.50%	1.50%	1.50%
Springdale	1.50%	1.50%	1.50%
Golf Manor	1.70%	1.70%	1.70%
Fairfax	1.75%	1.75%	1.75%
Forest Park	1.50%	1.175%	1.83%
Amberley Village	2.00%	2.00%	2.00%
Cheviot	2.00%	2.00%	2.00%
Elmwood Place	2.00%	2.00%	2.00%
Norwood	2.00%	2.00%	2.00%
Reading	2.00%	2.00%	2.00%
Woodlawn	2.00%	2.00%	2.00%
Wyoming	1.00%	0.00%	2.00%
Arlington Heights	2.10%	2.10%	2.10%
Lockland	2.10%	2.10%	2.10%
St. Bernard	2.10%	2.10%	2.10%
Mt. Healthy	2.00%	1.60%	2.40%
Greenhills	1.50%	0.50%	2.50%
Silverton	1.25%	0%	2.50%
Deer Park	1.50%	0.00%	3.00%
Lincoln Heights	2.00%	1.00%	3.00%
North College Hill	1.50%	0.00%	3.00%









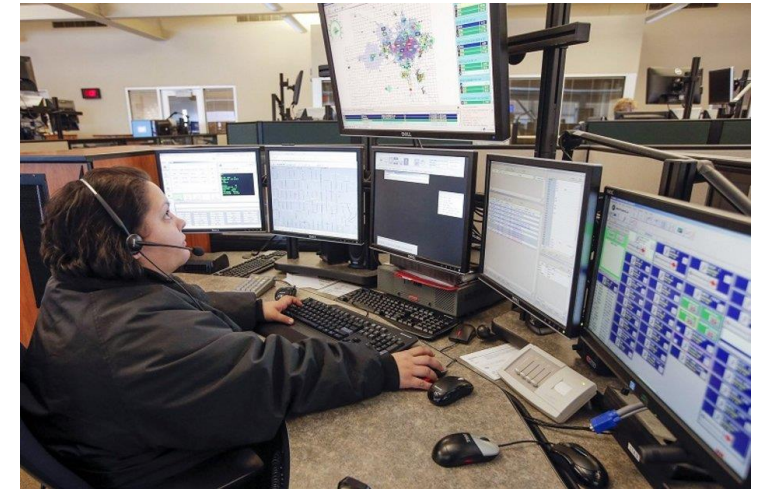
Community	2016 Police Expenditures	2016 Police Exp Per Capita
Cheviot	\$996,829	\$119.02
North Bend	\$116,181	\$135.57
North College Hill	\$1,529,910	\$162.81
Silverton	\$886,855	\$185.22
Greenhills	\$794,057	\$219.66
Madeira	\$2,031,574	\$232.82
Deer Park	\$1,420,979	\$247.73
Wyoming	\$2,163,879	\$256.75
Golf Manor	\$937,407	\$259.60
Mt. Healthy	\$1,632,892	\$267.77
Arlington Heights	\$206,675	\$277.42
Forest Park	\$5,355,360	\$286.08
Newtown	\$769,004	\$287.80
Reading	\$3,221,632	\$310.22
Terrace Park	\$710,498	\$315.64
Addyston	\$296,285	\$315.87
Montgomery	\$3,313,659	\$323.25
Mariemont	\$1,270,102	\$373.23
Norwood	\$8,331,201	\$433.76
St. Bernard	\$2,028,606	\$464.42
Sharonville	\$6,298,850	\$464.52
Woodlawn	\$1,535,443	\$466.13
Springdale	\$5,232,066	\$466.19
Glendale	\$1,012,496	\$469.84
Blue Ash	\$6,196,242	\$511.49
Lockland	\$1,812,335	\$525.47
Indian Hill	\$3,238,422	\$559.80
Amberley Village	\$2,918,364	\$814.05
Evendale	\$2,987,812	\$1,079.80

Community	% White (2010 Census)	% Black (2010 Census)	% Other Race (2010 Census)	% with High School (American Fact Finder)	Total 2016 Part I UCR Crime	2016 Part I Crime per 1,000 Residents	2016 Violent Part I Crime per 1,000 Residents
Glendale	81.40%	15.40%	3.20%	96.60%	43	19.95	0.00
Indian Hill	92.20%	0.70%	7.10%	98.70%	45	7.78	0.49
Greenhills	88.00%	6.70%	5.30%	94.80%	38	10.51	0.67
Mariemont	94.70%	1.60%	3.70%	99.60%	46	13.52	0.69
Amberley Village	85.70%	9.50%	4.80%	98.40%	44	12.27	0.72
Montgomery	89.90%	2.70%	7.40%	97.70%	152	14.83	1.04
Wyoming	83.60%	11.30%	5.10%	98.10%	165	19.58	1.61
Madeira	93.00%	2.50%	4.50%	95.90%	72	8.25	1.82
St. Bernard	80.00%	15.70%	4.30%	90.80%	151	34.57	2.14
Blue Ash	79.90%	6.50%	13.60%	95.70%	334	27.57	2.19
Newtown	94.60%	1.40%	4.00%	91.70%	34	12.72	2.67
Sharonville	79.70%	8.70%	11.60%	91.90%	544	40.12	3.07
Deer Park	91.90%	4.60%	3.50%	91.10%	83	14.47	3.82
Woodlawn	26.10%	67.20%	6.70%	90.00%	121	36.73	3.98
Fairfax	94.80%	2.40%	2.80%	92.10%	264	155.39	4.23
Norwood	86.60%	7.60%	5.80%	84.00%	1067	55.55	6.25
Forest Park	24.90%	65.00%	10.10%	89.10%	682	36.43	6.52
Evendale		6.50%	5.50%	97.00%	283	102.28	6.59
Silverton	44.00%	51.40%	4.60%	88.00%	121	25.27	6.66
North College Hill	49.00%	46.60%	4.40%	92.40%	341	36.29	7.80
Cheviot	89.00%	7.30%	3.70%	87.50%	284	33.91	7.95
Reading	89.10%	7.30%	3.60%	87.50%	365	35.15	9.66
Lincoln Heights	1.70%	95.50%	2.80%	82.80%	71	21.95	10.10
Springdale	55.00%	29.90%	15.10%	86.60%	364	32.43	10.15
Mt. Healthy	62.40%	33.00%	4.60%	90.20%	291	47.72	11.41
Elmwood Place	79.10%	14.90%	6.00%	72.10%	45	20.51	11.47
Lockland	64.50%	29.90%	5.60%	75.60%	142	41.17	13.68

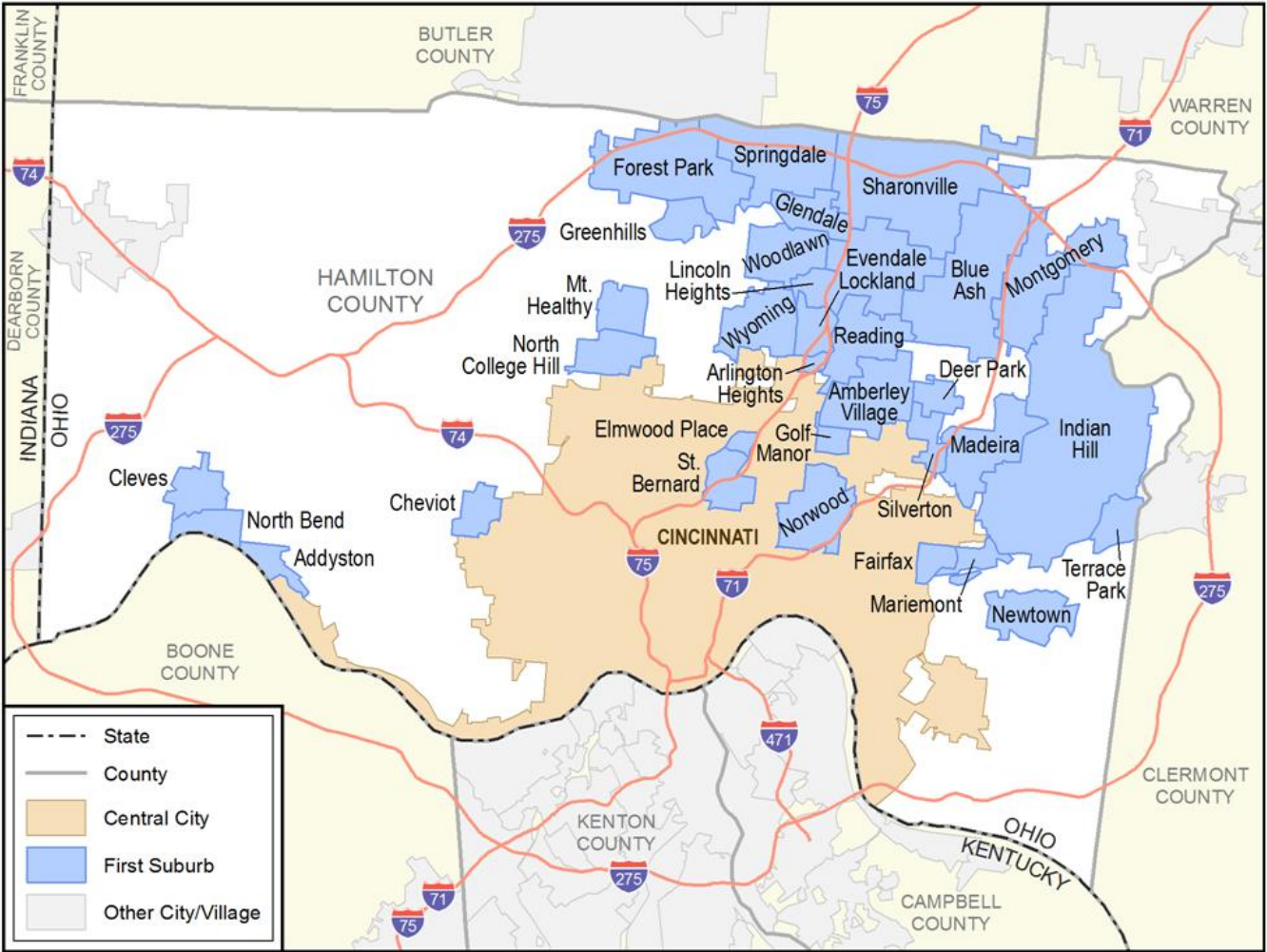
Community	2016 Fire and EMS Expenditures	2016 Fire and EMS Exp. Per Capita
Terrace Park	60,934	\$27.07
Greenhills	206,135	\$57.02
Addyston	57,258	\$61.04
Wyoming	527,346	\$62.57
North College Hill	667,481	\$71.03
North Bend	79,963	\$93.31
Arlington Heights	74,105	\$99.47
Glendale	233,134	\$108.18
Mt. Healthy	673,995	\$110.53
Cheviot	1,004,220	\$119.91
Amberley Village	468,524	\$130.69
Madeira	1,508,450	\$172.87
Deer Park	DPSJFD	\$173.00
Silverton	DPSJFD	\$173.00
Lockland	698,301	\$202.46
Reading	2,229,412	\$214.68
Newtown	607,771	\$227.46
Montgomery	2,348,149	\$229.07
Forest Park	4,362,689	\$233.05
Mariemont	809,754	\$237.95
Indian Hill	1,508,450	\$260.75
Golf Manor	1,008,550	\$279.30
Springdale	3,838,350	\$342.01
Blue Ash	5,604,263	\$462.63
Norwood	10,147,048	\$528.30
Sharonville	7,259,664	\$535.37
Woodlawn	1,867,654	\$566.99
St. Bernard	3,123,098	\$714.99
Evendale	3,384,382	\$1,223.12



Community	2016 Income Tax Per Capita (2010 Census)	2016 Police Expenditures	2016 Police Exp Per Capita	2016 Fire and EMS Expenditures	2016 Fire and EMS Exp. Per Capita	Combined Per Capita Public Safety Exp	Ratio of Public Safety Exp to Income Tax Per Capita
Blue Ash	\$2,960.59	\$6,196,242	\$511	\$5,604,263	\$463	\$974	32.90%
Indian Hill	\$2,072.19	\$3,238,422	\$560	\$1,508,450	\$261	\$821	39.60%
Evendale	\$5,608.35	\$2,987,812	\$1,080	\$3,384,382	\$1,223	\$2,303	41.06%
Wyoming	\$715.11	\$2,163,879	\$257	527,346	\$63	\$319	44.65%
St. Bernard	\$2,372.31	\$2,028,606	\$464	\$3,123,098	\$715	\$1,179	49.72%
Sharonville	\$1,855.48	\$6,298,850	\$465	\$7,259,664	\$535	\$1,000	53.89%
Arlington Heights	\$669.62	206,675	\$277	74,105	\$99	\$377	56.28%
Springdale	\$1,264.01	\$5,232,066	\$466	\$3,838,350	\$342	\$808	63.94%
Montgomery	\$841.63	\$3,313,659	\$323	\$2,348,149	\$229	\$552	65.62%
Woodlawn	\$1,447.80	\$1,535,443	\$466	1,867,654	\$567	\$1,033	71.36%
Reading	\$704.17	\$3,221,632	\$310	\$2,229,412	\$215	\$525	74.54%
Addyston	\$475.83	\$296,285	\$316	\$57,258	\$61	\$377	79.21%
Newtown	\$643.93	\$769,004	\$288	\$607,771	\$227	\$515	80.02%
North College Hill	\$290.79	\$1,529,910	\$163	\$667,481	\$71	\$234	80.41%
Greenhills	\$325.31	\$794,057	\$220	\$206,135	\$57	\$277	85.05%
Mariemont	\$659.62	1,270,102	\$373	\$809,754	\$238	\$611	92.66%
Silverton	\$384.44	\$886,855	\$185	DPSJFD	\$173	\$358	93.18%
Amberley Village	\$995.76	\$2,918,364	\$814	\$468,524	\$131	\$945	94.88%
Forest Park	\$535.16	\$5,355,360	\$286	\$4,362,689	\$233	\$519	97.00%
Mt. Healthy	\$378.03	\$1,632,892	\$268	673,995	\$111	\$378	100.07%
Norwood	\$853.26	\$8,331,201	\$434	\$10,147,048	\$528	\$962	112.75%
Lockland	\$635.17	\$1,812,335	\$525	\$698,301	\$202	\$728	114.60%
Madeira	\$334.74	\$2,031,574	\$233	\$1,508,450	\$173	\$406	121.20%
Cheviot	\$187.54	996,829.00	\$119	1,004,220	\$120	\$239	127.40%
Deer Park	\$228.16	\$1,420,979	\$248	DPSJFD	\$173	\$421	184.40%
Golf Manor	\$206.41	\$937,407	\$260	\$1,008,550	\$279	\$539	261.08%
Glendale	0	\$1,012,496	\$470	\$233,134	\$108	\$578	
North Bend	0	\$116,181	\$136	\$79,963	\$93	\$229	
Terrace Park	0	\$710,498	\$316	\$60,934	\$27	\$343	



# Hamilton County First Suburbs





# What are First Suburbs to Do?

**Ten \*\* Draft \*\*  
Ideas for First Suburbs Managers  
to Consider**





# What are First Suburbs to Do?

1) Create three annual budget priorities instead of two.

- Operating
- Capital
- Revitalization

2) Develop a revitalization plan.

3) Evaluate operating budgets.



# What are First Suburbs to Do?

- 4) Assess housing, develop a plan.
- 5) Analyze tenant-landlord relationships.
- 6) Evaluate poverty service gaps.
- 7) Welcome and engage newcomers.





**8) Identify large, underperforming tracts of land in first suburbs.**

**9) Critically evaluate through comprehensive planning mixed use zoning laws to be developer friendly.**

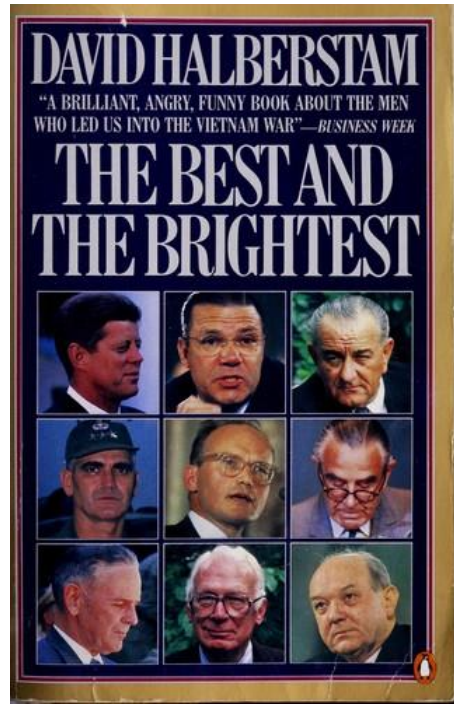
**10) Public-Private (or Public-Public) Partnerships**





Dunham-Jones, Ellen, and Williamson, June. (2009) Retrofitting Suburbia. *Urban Land*, June 2009.

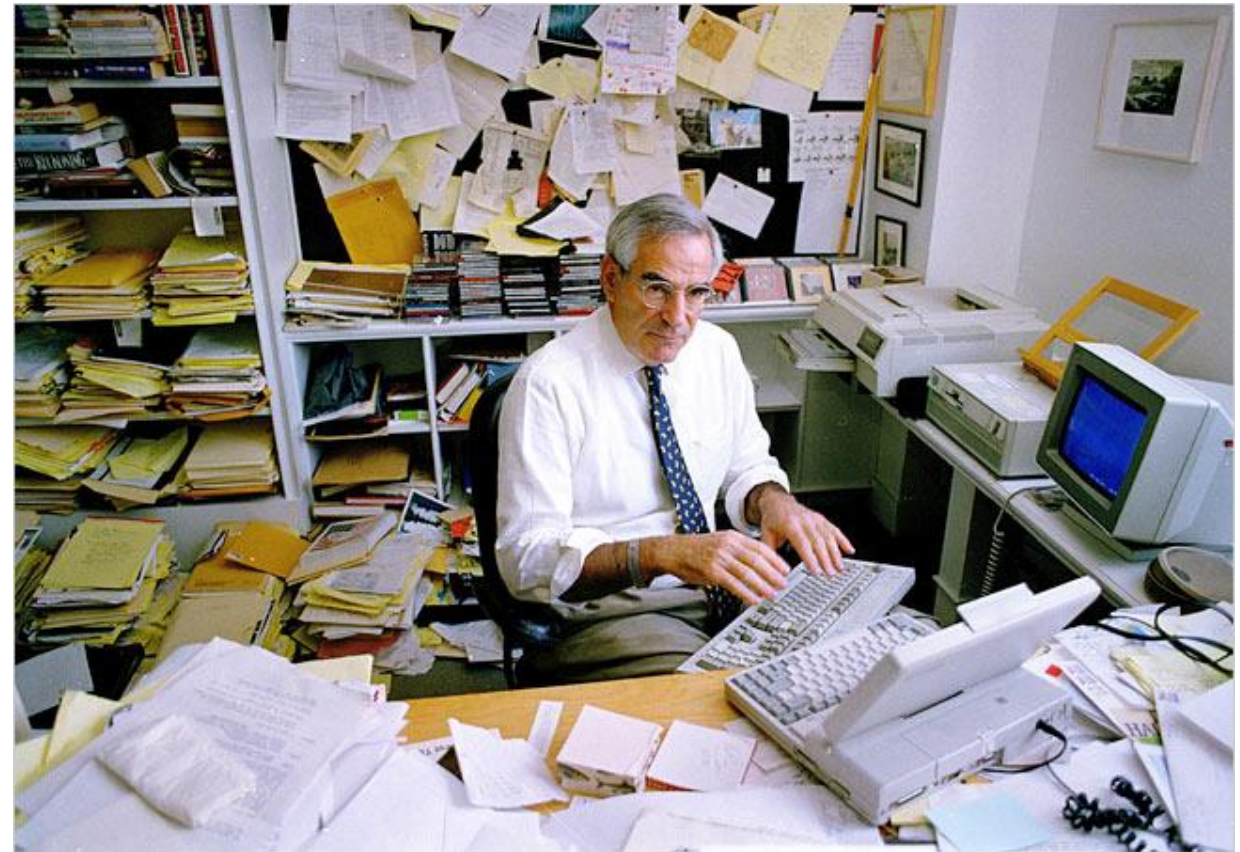
Through urbanization of larger suburban properties with a denser, walkable, synergistic mix of uses and housing types, more significant reductions in carbon emissions, gains in social capital and public health, and changes to systemic growth patterns can be achieved.



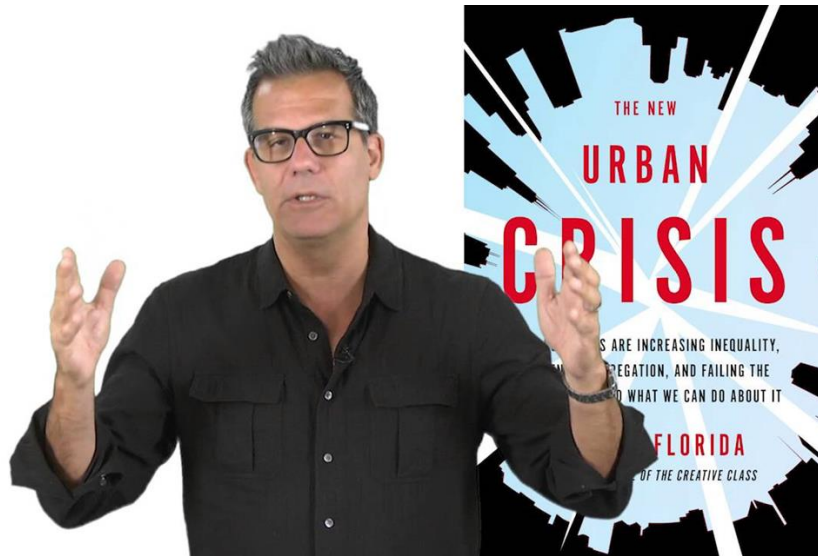
## “The Halberstam Trap”

“In government it is always easier to go forward with a program that does not work than to stop it altogether and admit failure.”

-David Halberstam



“The solution is much the same for the suburban dimension of the New Urban Crisis as it is for the urban one: more and better urbanism. Overcoming the crisis of the suburbs and restoring their economic prosperity requires that suburbs become denser, greener, more mixed-use, and more connected to the urban centers via transit.”



“One thing is certain: if we do nothing, today’s urban crisis will only worsen and deepen. The gap between the winners of winner-take-all urbanism and the rest will widen....Our suburbs will grow poorer, more economically distressed, and more unequal.”

-Richard Florida, 2017

“Relevance is key. Local governments can spend their time and energy defending outdated systems and protocols or invest in bringing their systems and policies up-to-date and measuring results.

Kodak didn't fail because digital film took it by surprise. Digital film was invented at Kodak in 1975. **Kodak** failed because it was so afraid of hurting its lucrative film business that it refused to shift any marketing towards its digital product line. It **sacrificed its future trying to save its past.**

**Local governments face a similar choice.** Residents are changing. Families are changing. Technology is changing. Transportation is changing. The economy is changing. Communications is changing.

**Will local government make the changes required to keep pace, or spend time defending what once worked?”**

-Rebecca Ryan, *Public Management*, 2019  
(**emphasis added**)





**ICMA**

INTERNATIONAL CITY/COUNTY  
MANAGEMENT ASSOCIATION

... Discussion ...





**Hamilton County Commission on Women & Girls Community Conversation:  
*The Impact of Housing Insecurity on the Health & Education of Women & Girls***

Finneytown School District Media Center, November 14, 2019 6:30-8:00 PM

**Introduction**

The Social Mobility Committee of the Hamilton County Commission on Women and Girls hosted a community conversation on Thursday, November 14, 2019 at Finneytown High School. The purpose was to create greater awareness about housing insecurity and public will to address the issue. This event was organized as a set of “table talks” in which small groups, each led by a facilitator, shared experiences and perspectives. Approximately 30 people participated in this program, representing those experiencing housing insecurity, those in a position to witness its impact on women and girls, and interested members of the Hamilton County community. Results of this and subsequent community conversations are being used to inform recommendations made by the Commission on Women and Girls to the Hamilton County Board of Commissioners.

**Topics & Facilitators**

Immediately preceding the table talks the facilitators gave some introductory remarks about their topics:

- Housing strategy – facilitated by Kathy Schwab, Executive Director, Local Initiatives Support Corporation (LISC); Commission on Women & Girls  
*Housing affordability means no more than 30% of income is being devoted to housing costs. By that measure, we are 40,000 units short to match our population. Ohio ranks tenth in the nation for evictions. Hamilton County is engaged in a housing plan for the first time in decades.*
- Lived experience of housing insecurity – facilitated by Lydia’s House volunteers and residents  
*Hear our voices instead of assuming what is best for us. Despite limited resources, we*

*seek to make housing choices based on quality schools and neighborhoods for our children.*

- Health – facilitated by Megan Rich, MD, UC Health, Family & Community Medicine; Commission on Women & Girls  
*Social and environmental factors are a significant component of one's health and wellbeing. For example, mold, insects and other poor housing quality factors have a more significant effect on respiratory health than any medication.*

- Education – facilitated by:  
Rebeka Beach, Manager, Project Connect, Cincinnati Public Schools  
*It is difficult to go to school and learn when dealing with housing insecurity. Many of our students are homeless and it affects their educational success.*

Cathy McNair, LISW-S, Finneytown District School Social Worker  
*Federal legislation allows students who become homeless during the school year to remain at their original schools, allowing them stability in the midst of housing insecurity. As the homeless liaison for the district, I help ensure transportation is arranged and school supplies are available to assist students in being successful academically.*

## **Discussion Themes**

The following themes were discussed in the table talks:

- Reasons for attending community conversation.
- Stereotypes & misconceptions about housing insecurity, homelessness, evictions, vouchers, affordable housing, and other related topics.
- Perceptions of the impact of housing insecurity on education, health, housing strategy or lived experience.
- Ways to address these issues.
- Recommendations to Hamilton County government about these issues.

Below is a summary of the notes taken during the conversations:

## **Housing Strategy**

### Reasons for attending community conversation

To educate myself because I am working in the field, want to know more about how to help clients.

From Cincinnati considering coming back into the city.

Housing market is pricing out people. I am afraid we will have segregated neighborhoods, classism, and negative impacts education and diversity. We are intentionally excluding people. People who used to live in a place can't come back.

I heard Councilman Greg Landsman talk about it.

I have grown children who didn't want to stay in Cincinnati as young professionals, because of no diversity in housing.

The Census in Hamilton County is one of the hardest to count because of transient population.

I'm a real estate agent, a buyer's agent.

I am interested in homelessness. Implementing innovative solutions.

### Stereotypes & misconceptions

Lack of awareness that many people experiencing housing insecurity are working.

Definition of affordable housing is 30% of income. There are not enough affordable units available for over 40,000 households at their affordability, which is 30% of their income.

A person can be working and still not be able to afford housing. 71% of jobs in this region do not pay a sustainable wage, which is \$20/hour.

Wages haven't changed in 10 years. There is wage pressure to raise hourly wage to \$15-\$19/hour.

Term "affordable housing" is used to stigmatize a particular demographic. People think if affordable housing comes into a neighborhood property values will go down and school effectiveness will decline.

Ten years ago, when someone thought about homelessness they thought about men, veterans.

### Impact of housing insecurity

In various locales landlords pass any increase in property taxes on to their tenants in the form of increased rents.

There are a lot of bad landlords doing "rent to own" through predatory land contracts. This is a process whereby the landlord shifts all responsibility for the run-down property onto the land contract holders and if they are late they are foreclosed upon with no recourse for the down payment & repair costs to be recaptured.

There is a burden on people of fixed incomes.

It is a multi-faceted situation. There are not enough affordable units.

Some people who can afford to purchase a home are choosing to rent for a variety of reasons such as downsizing, or paying off school debt. This increases the population of individuals looking to rent from a shrinking pool of affordable apartments.

Making a living wage has a direct tie into being able to afford housing that is not greater than 30% of one's income.

If a client has a voucher there are still issues because landlords still want to know if you are working. Then there is a problem if your income is not meeting the requirements.

Maintenance issues – fear that if you call and complain then you will get put out of your apartment. That is the perception, even if not always the reality. People are afraid managers will try to find ways to evict them.

Insecurity not just demographic. Homelessness can happen to anyone.

The gentrification of communities is of real concern.

The rise of property values is good for home owners but not renters

During the housing crisis a lot of single homes went into foreclosure and investment companies bought up blocks of single family homes in places such as Colerain Township and Western Hills.

### Ways to address these issues

The US should adopt some of Canada's approaches. Laws there are kinder, gentler, pro-tenant. Landlords have to keep up apartments, and can raise rent only if improvements are made.

Canada takes care of those less fortunate – in policies across the board. With rentals there is tighter consumer protection, similar to consumer protection about products in a store.

Build more affordable housing.

Provide more affordable housing by converting unused retail spaces, such as abandoned shopping centers, into housing units.

Policies around minimum wage should match the community cost of living.

Another solution is a living wage.

Conduct a survey to determine the number of shelters and affordable housing units needed.

Figure out a way to provide shelter for those who are violent and those with psychiatric disorders. Provide staff who are trained to work with these individuals.

Identify and champion companies that are currently and are working towards paying a living wage. This data is currently being collected. So far it is known that Amazon, City of Cincinnati, Children's Hospital are some organizations that are.

Educate tenants about their rights.

Councilman Landsman developed a policy to deal with evictions.

### Recommendations to Hamilton County government about these issues

What authority does the County have with respect to housing?

How does the County spend federal housing dollars?

There needs to be more accountability on the part of landlords. Tenants should not be evicted for complaining about mold and failure to make repairs. Single family landlords don't take enough care of property. There is no central code enforcement. Single family leases try to transfer all responsibility to tenants. There are instances where rental conditions are not maintained and the tenant does not have a real source of recourse due to predatory leases that are sometimes used.

Need more oversight of landlords with section 8 housing and keeping the living conditions appropriate.

County Commission should provide incentives for landlords to keep property up. Properties can be registered to have automatic inspection. Hamilton County doesn't have enough staff to do code enforcement.

Require that leases clearly specify what is landlord's responsibility and what is tenant's responsibility.

Hamilton County Community Development Block Grant dollars have to be spent outside the City of Cincinnati because there are other resources already allocated for the city for that purpose.

Do strategies through levy dollars.

Pay for increased shelters and affordable housing with county taxes, fund raising, grants and philanthropic resources.

Make organizations compete for dollars. Set meaningful, measurable outcomes.

Use the infrastructure we have more effectively.

Make a goal for Hamilton County to become the first region in the county to reach near "0" homelessness.

## **Lived Experience of Housing Insecurity**

### Lydia's House

Lydia's House is a shelter with six rooms.

Is not a part of the CAP homeless shelter hotline (CAP – Greater Cincinnati Homeless Coalition Central Access Point) - "I heard about it through a medical referral from a hospital social worker."

Lydia's requires a drug test, a background check, no recent evictions, no open warrant. People apply by filling out a survey online, then attend an interview.

Location is not a secret, but it is not well known in order to protect victims of abuse. It is very specifically located in the Norwood community.

It is different from other housing in that it is a community. There are good relationships with neighbors.

Goal is to have resident stay 3-6 months - "I stayed a year."

Build community together - "I had a lot to learn while there."

"The volunteers haven't had our experience, but over time we grow together."

Virginia Coffey House is permanent housing. Applicants must be former residents of Lydia's House.

"I didn't think I wanted to live there, but now am glad I do."

"When experiencing homelessness, I was afraid to talk to nurse/health care professional, for fear that my child would be taken away from me because I was homeless."

### Stereotypes & misconceptions

"Hear our voices instead of assuming what is best for us."

“Be open to what people are saying. You assume and you are not always correct.”

#### Impact of housing insecurity on family

Difficulty finding shelter. “I called homeless shelter hotline (CAP – Greater Cincinnati Homeless Coalition Central Access Point) EVERY Day.”

“When I was homeless, I noticed a change in my child’s demeanor. Because you are not in your own home, and there are lots of other people around, you can’t maintain family structure and rules.”

Having love and a stable home is crucially important.

Children are negatively impacted by switching schools and day care centers.

Continuous moving negatively impacts performance in school.

Transition from shelter to subsidized housing was difficult. A resident has a full time job but social workers are only available during the daytime hours when she is working. “After leaving Lydia’s house I moved to a Cincinnati Metropolitan Housing Authority residence. Staff were NOT helpful. I was working days, had an issue with the management, they never answered or returned phone calls, and wanted you to come in during the day but I was working at that time. I had to get a lawyer; the problem still not addressed.”

#### Ways to address these issues

Daycare is subsidized 75% in Quebec. The government takes care of people.

People need to receive respect based on who they are, not external factors like homelessness.

Everyone should be treated with respect.

“Don’t make little things so HARD for us.”

It takes a team to do things; we need to work together.

#### Recommendations to Hamilton County government about these issues

“I was at the City Council meeting where they voted for the Housing Trust Fund. We need to flood that fund with money and have LOTS of quality affordable housing. That would make the city more appealing.

Provide resources at the shelter to help locate housing, school, GED and work options.

Provide transportation from shelters to work, schools, medical appointments, etc.

Have more living options that resemble Lydia’s House.

Need permanent supportive housing for people who can’t live fully independently or support themselves.

Track cost and outcomes of programs. Track, for example, the number of those living in shelters who get GEDs, become employees, and do not return to shelters.

People should not be living on the streets.

Having less homelessness, more housing is more an attraction for the city as a whole than fancy bars and stadiums if people are outside on the streets downtown.”

We need to rebuild the communities that we already have; rebuild the schools we already have.

## **Health**

### Personal reasons for attending community conversation

Homeless is an issue near and dear to an attendee's heart. She once worked at the Homeless Coalition and has dealt with health-related issues.

A social worker has done home visits.

Someone works to address racial disparity and reduce infant mortality. Her agency tries to find pregnant women whose pregnancy is at risk. Half of these women ask for housing. She also works to impact social policy on these issues.

An attendee worked in public health, has a daughter who is a social worker.

A volunteer at a food pantry is shocked by demographics of people impacted by homelessness, has learned how difficult it is to get into a shelter. People can't get in if they have any kind of violent behavior.

### Stereotypes & misconceptions

One of the biggest misconceptions is that people are able to get into shelters, but they don't want to give up their drugs in order to do so.

"There is a stereotype that homelessness is only downtown. I was on the Westside and this person came up to me and asked me to buy him McDonalds. Same thing happened to me in Clifton. And they're not asking for money; they're asking for someone to buy them a meal because fewer people are carrying cash."

In Colerain, and other suburban neighborhoods, when you're getting off the highway, or at Kroger you have people asking for gas money, food. Are these people homeless? Does it matter? It's even prevalent in rural areas and nobody's tackling it.

Stereotype that families with poor health from poor quality housing are in subsidized housing, but often, the families are living in low poor-quality housing because they don't have access to a subsidy; subsidized housing has to meet standards that other cheap housing does not.

### Impact of housing insecurity on health

There is a major shortage of low-income housing. As a result, many healthcare clients are being pushed out of downtown and farther away from many social services that are co-located.

This time of year, when it's so cold you hear people saying they should just go to a shelter, but the reality is the number of emergency shelters, open during the winter only serve about 1/3 of the people in need.

So, where do they go: under a bridge, to a relative where they shouldn't be. Part of the challenge of homelessness is keeping up with how much it changes, so we have to keep adapting to find out how these people are getting by and how to address their health needs.

Lead is still a public health issue, though it's surprising that it's still an issue. Lead is a problem and a concrete issue that can be controlled. But the reality is that in old houses it's hard to

remove, kids eat it as it flecks off, and this creates major health issues. There is no safe level of lead. A lot of subsidized housing has more environmental exposure to lead.

Lower Price Hill has a high incidence rate of lung problems, due to poor quality housing. Most of the households in Lower Price Hill are under the \$15,000 median income line.

An attendee's client lives in Winton Terrace and has mold in the home. It is so bad they had to remove furniture. A child coughs a lot at night. Health is directly impacted.

Someone who works at the Council on Aging said that a person has to be poor to receive the services, and that a lot of the clients are living in buildings that are dirty, and rodent/insect infested.

There are some children with asthma and airway issues and a lot of them do live in subsidized housing or the low-quality housing that their families can afford.

The number of missed days of school due to health, housing, transportation is really alarming.

There is the link of the food choice and "food deserts" in low-income neighborhoods. This results in so many children in low-income neighborhoods or in homeless families who have or who are at risk for type 2 diabetes.

The location of housing impacts healthy lifestyle if there's not a grocery store in the area, if it is basically nothing with good choices around. Also, there are not good choices at the food pantry – there is a lot of pasta, nonperishables, etc.

"Even most healthy food is not affordable, and if you don't have a kitchen even, maybe all you have is a microwave... you can't really prepare much."

A woman who has been homeless spoke about adjusting to her first winter after moving from Florida: "Not having a car, you don't want to walk so it leaves you mainly staying indoors. I didn't want to leave my house, my postpartum depression set in even more... I gained more weight after my pregnancy. Standing in the cold waiting for the bus with your kids is really, really hard too."

Co-location of services is really important.

### Ways to address these issues

Open up more affordable housing units because having an address has a lot of implications. If you don't have a mailing address you can't get a job, can't vote. If you need a community health worker, you can't get a home visit if you don't have an address. For example, if you did Meals on Wheels and they go to you but you're gone, they will report it to the Council on Aging. Then after 90-days of not having a permanent address, you're dis-enrolled.

Eviction expungement contributes to the issue; it causes a lot of stress.

Physicians are talking about screening for social determinants of health/housing: unemployment, criminal records, but we should only screen for things we can do something about. So, the medical community is interested in getting more involved but need tangible solutions, being outcome-driven.

Provide universal healthcare.



Address the “cliff effect” of losing eligibility for food stamps, childcare vouchers because your income is just over the cutoff line but not enough for sustainable living.

We need to reframe the healthcare questions about what people need.

Some hospitals around the country are looking at investing in building affordable housing – an example is in New Jersey.

Need some studies on housing location and obesity. What are people eating? Different ideas of healthy vegetables... but with canned corn their health isn't going to change.

Provide information on the number of homeless individuals with drug addiction. Ask drug addiction experts to make recommendations on treatment programs. Have Alcoholic Anonymous programs on-site.

Provide comprehensive health care to homeless individuals. Perhaps provide primary care at the shelter (hospitalization, primary care, dental care, obstetrics, etc.).

Most of the shelters are filled, but this seems like a solvable problem. It seems like there must be a way to eradicate homelessness.

### Recommendations to Hamilton County government about these issues

Address zoning codes.

Delineate between housing that is for seniors versus affordable housing. The inhabitants of those buildings are different. The elderly need more access, security systems, but don't necessarily need that in all low-income housing units. More delineation is needed in order to get more affordable housing units, and more opportunity for families, for older adults.

Children's Hospital did a geospatial coding study about asthma and they mapped it out by zip code and address. They found that many of these children were coming from housing owned by the same landlord. This is another way to address health-related issues, so action can then be taken against these kinds of landlords.

Dental health is also a big challenge with families, particularly with parents.

Get more nurses in schools. A lot of Cincinnati public schools have health centers in the high schools for teens. Those schools with health-based centers have outcomes that are much better, better access to dental care, vaccinations. More of that is needed.

We need to make sure these populations that are transient, marginalized, etc., that we do everything we can to get them counted in the Census, to ensure we get enough money for children. Otherwise we fail ultimately – at schools, with food/free/reduced lunches, vaccinations, etc. Hamilton County is considered a hard to count county. So, make sure the county does all it can to make sure everyone is counted in the census.

## **Education**

### Personal reasons for attending community conversation

High school age girls said that they don't learn about housing insecurity in school. They didn't really know what “housing insecurity” meant, but were interested and wanted to learn more.

A woman sees the homeless in her community and wanted to learn more.

Wanting to be involved and know more about what the problem is, working with families with nowhere to go and want to know how to help.

### Stereotypes & misconceptions

There is a misconception about the average age of homeless people. The conception is that the homeless person you see downtown is usually an older man, in his forties. That is “the face of homelessness.” But the average age of a homeless person is 9 years old and may be in school, in shelter, in a car or doubled up rather than on the street.

Drug usage seems to be a reason, but it isn’t the reason the majority of the time (it is maybe 10-15% of the families served). a lot of times students do end up in homeless situations because of their parents’ drug addiction.

Gentrification is a cause of homelessness; mainly downtown and Over-the-Rhine

There is a misconception that students displaced by gentrification are “bad.”

Children are living in cars and shelters trying to get homework done. They might not be seen as much but it is a huge issue.

Parents are put in desperate situations sometimes out of their control.

Many homeless people are working people trying to keep a job.

There is a negative stigma of foster care. Students are afraid to speak up about situations out of fear of being placed in foster care. Being put in foster care is less simple than people think.

### The impact of housing insecurity on education

“After Leaving Lydia’s House, I moved to market rate housing, I did not want subsidized housing because of the schools where they’re located. I always had lived in market rate housing. But then I became homeless again. I was living in Moosewood Area, very caring teachers, but very dangerous neighborhood.”

A woman leaving Lydia’s house made the choice on where to live based on school quality.

A woman who moved 4 times in 3 years said switching schools and day cares is really hard on children.

Young people may stop attending school.

Students may fail and have to leave school.

It may appear that the student doesn’t care about school, but in reality they are preoccupied with being in survival mode.

Some people feel that going to a shelter is an “easy” solution, but transportation is a real burden even though transportation is supposed to be provided by law.

Students and their families may not know they have rights as people living with housing insecurity.

Some students do not self-identify to their educational resources because they are afraid they will be placed in “the system.”

Some families do not want to live in areas where they can find Section 8 housing.

Some parents are pulling their children out of schools with children in poverty because they don't want them to "mix."

It is difficult to go to school and learn when dealing with housing insecurity.

It is even more difficult when students are aging out of services that could help them.

Some students are having to take multiple bus routes to get to school. There are cases where children spend more than two hours in transportation in the mornings.

Some schools aren't offering transportation to all students.

An issue is that schools aren't having enough conversations with these students who are struggling with housing insecurities. Schools might not even know what's going on with them.

#### Ways to address these issues

A lot of issues go unnoticed and unaddressed. More training should be provided to help schools and counselors find the students dealing with these issues.

Develop more student support networks that can connect students with district resources.

Start with rebuilding communities; put money into community schools, recreation spaces, parks, swimming pools.

Provide stability, consistency, and a relationship with students experiencing housing insecurity

Develop awareness campaigns: students support students (example HOPE squad); breaking stigmas.

#### Recommendations to Hamilton County government about these issues

Create a new policy about what minimum wage is, and connect it to affordable housing.

Start with rebuilding communities without displacing people.

Put money into school districts and community buildings.

### **Appendix**

Housing Strategy: <https://www.lisc.org/greater-cincinnati/what-we-do/housing/strategy/>

Lydia's House: <https://stlydiashouse.org>

Cincinnati Public Schools, Project Connect: <https://www.cps-k12.org/community/customer-care-center/project-connect>

McKinney Vento Act Fact Sheet:

<https://www.acf.hhs.gov/sites/default/files/fysb/mckvenapp20120829.pdf>

## THE ECONOMICS OF HOUSING IN HAMILTON COUNTY, OHIO

In 2018, 16.2% of Hamilton County residents were living in poverty. In the City of Cincinnati half of all children under 5 are living in poverty. 55% of the adult population does not have a college degree.

In Hamilton County, 7,036 people experienced homelessness in 2018. 25% of those experiencing homelessness were children under age 18 while another 9% were young adults under 18-25.

4187 families and individuals in need called the Central “CAP” Line for people experiencing homelessness in 2018. 56% were turned away without assistance and because space was not available for them. 544 families were placed in shelter and an additional 243 families received with Shelter Diversion services.

### HOUSING COST BURDEN

Median rent was \$749/month, requiring a full-time wage of \$14.4/hour. In 2017, over one-third of Hamilton County households, more than 110,000, pay more than 30% of their income to pay rent or a mortgage. Low income families are worst off, with 76% of households paying more than they can afford for housing. Of the 44,500 extremely low-income households in the county that are cost burdened or severely cost burdened, almost half are families, many with children, and 10,050 are seniors.

#### Average wage for a low-wage mother working full time annually vs. rent

Job (some typical jobs for women without college)	Hourly wage 2019	Affordable Rent	<b>FAIR MARKET RENT HAMILTON COUNTY 2019</b>  Median rent: \$749  1 Bedroom Apt \$670  2 Bedroom Apt \$884
Minimum Wage for Ohio	\$8.55/hr	\$444	
Home Health Aide	\$10.82/hr	\$562	
Teacher Assistant	\$12.65/hr	\$658	
Fast Food	\$9.44/hr	\$491	
Nonworking mothers			
Disabled with SSI	\$771/mo	\$231	
Ohio Works First/TANF (3 year limit)	\$406/mo for a family of 2	\$121	

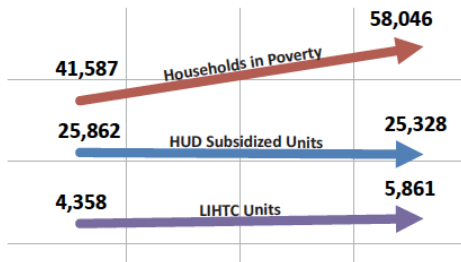
**DO GOVERNMENT BENEFITS MAKE UP THE DIFFERENCE? NO, THEY DON'T.**

Subsidized Housing is not an entitlement; there is a limited supply not related to need or eligibility. In 2017 there were 23,500 subsidized units in Hamilton County for all income levels, and 55,600 households earning \$14,678 or less annually.

*Other benefits are not enough to make up the gap.* For example, consider a single mom with 2 young children, making \$12.65/hour = \$26,312/year. She is legally above the federal poverty line. She will receive Medicaid and state childcare benefits plus \$181 in food stamps. Assuming a 2-bedroom apartment @ \$884/month including utilities, buying bus fare, food, diapers, hygiene and cleaning items etc., her monthly income including benefits is \$2,374, her monthly expense is \$2,608, leaving her \$244 under budget.

*Sources: Strategies to End Homelessness, LISC, Ohio Dept of Jobs and Family Services, National Low-Income Housing Coalition: What it costs to rent housing in each state: <https://reports.nlihc.org/oor>*

# Hamilton County Housing Crisis Snapshot



Change in Number of Units, 2000-2014  
Hamilton County

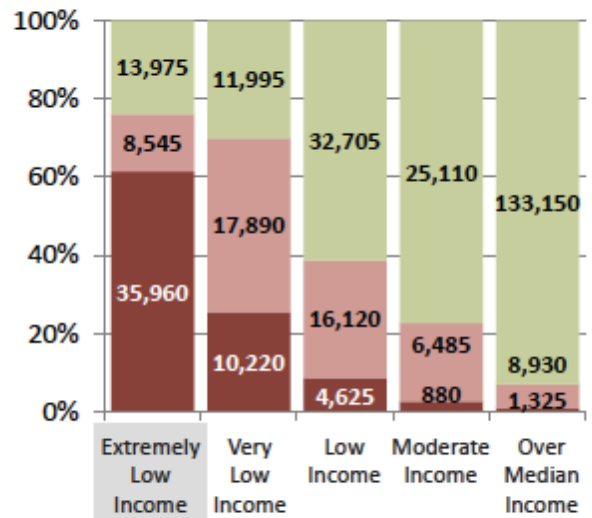
## A Growing Housing Need

The number of Hamilton County households in poverty has grown by 40% since 2000. Over the same period, the number of HUD-subsidized units has decreased slightly. There are also more Low Income Housing Tax Credit (LIHTC) units in the County than in 2000, but many times these units overlap with HUD-subsidized units. Overall, the availability and affordability of housing has not kept pace with the rise in poverty.

## Cost Burden

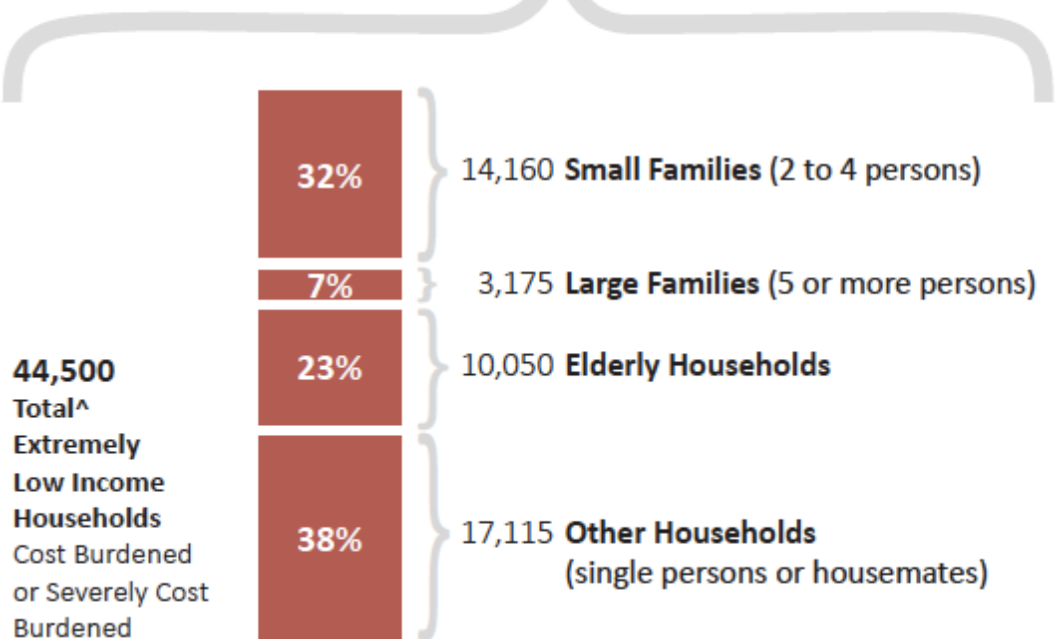
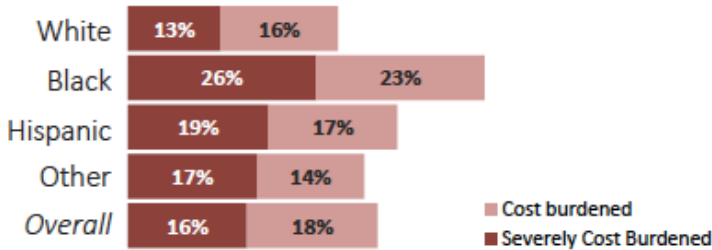
### All Households in Hamilton County

Living affordably\* Cost burdened Severely Cost Burdened



## Cost Burden by Race/Ethnicity

### Hamilton County Households



2-bedroom apartment  
\$769 per month Fair Market Rent  
(includes utilities)



**Family A**

Very Low Income  
and **Cost Burdened**

Earned Income:  
\$23,624 per year  
\$1,969 per month  
\$11.36 per hour



**Family B**

Low-Moderate Income  
and **Living Affordably**

Earned Income:  
\$54,938 per year  
\$4,578 per month  
\$26.41 per hour

**Monthly Benefits<sup>^</sup>:**

\$247 SNAP, \$422 Medicaid

**Monthly Household Expenses\*:**

\$901 transportation, \$769 rent and utilities, \$753 food,  
\$422 medical, \$497 other household expenses

**What's leftover:**

**-\$121** per month  
after expenses, taxes,  
and benefits<sup>^</sup>

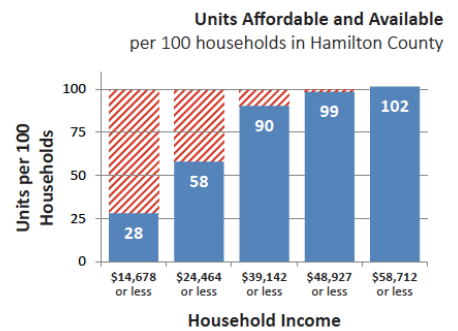
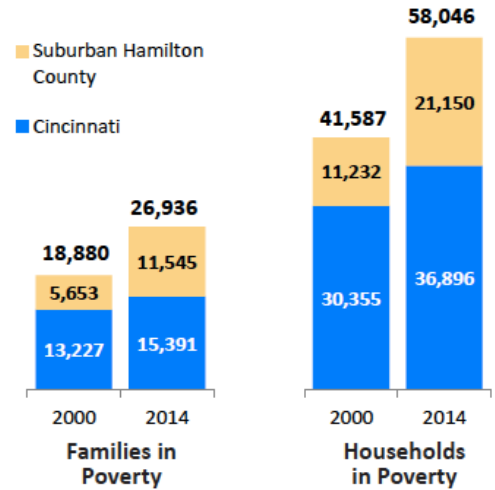
Housing = 39% of income

**What's leftover:**

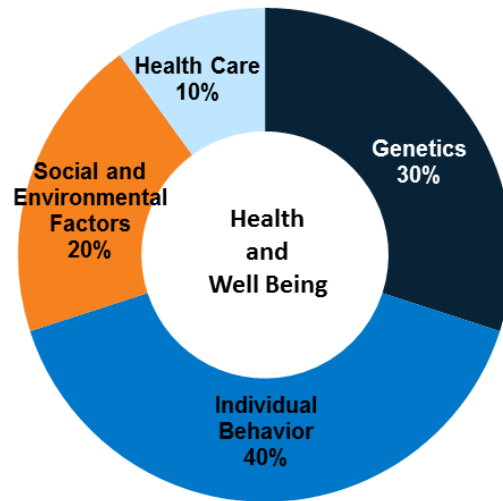
**\$986** left per month  
after expenses and  
taxes<sup>^</sup>

Housing = 17% of income

Poverty in Hamilton County, 2000-2014



# Impact of Different Factors on Risk of Premature Death



SOURCE: Schroeder, SA. (2007). We Can Do Better — Improving the Health of the American People. *NEJM*. 357:1221-8.



## Housing Factors That Impact Health

### Physical Conditions

- Heat/cold exposure
- Noise
- Lighting
- Ventilation
- Dust/particulates in the air

### Chemical Conditions

- Carbon monoxide
- Second-hand smoke
- Lead

### Biologic Conditions

- Pests
- Mold

### Building/equipment Conditions

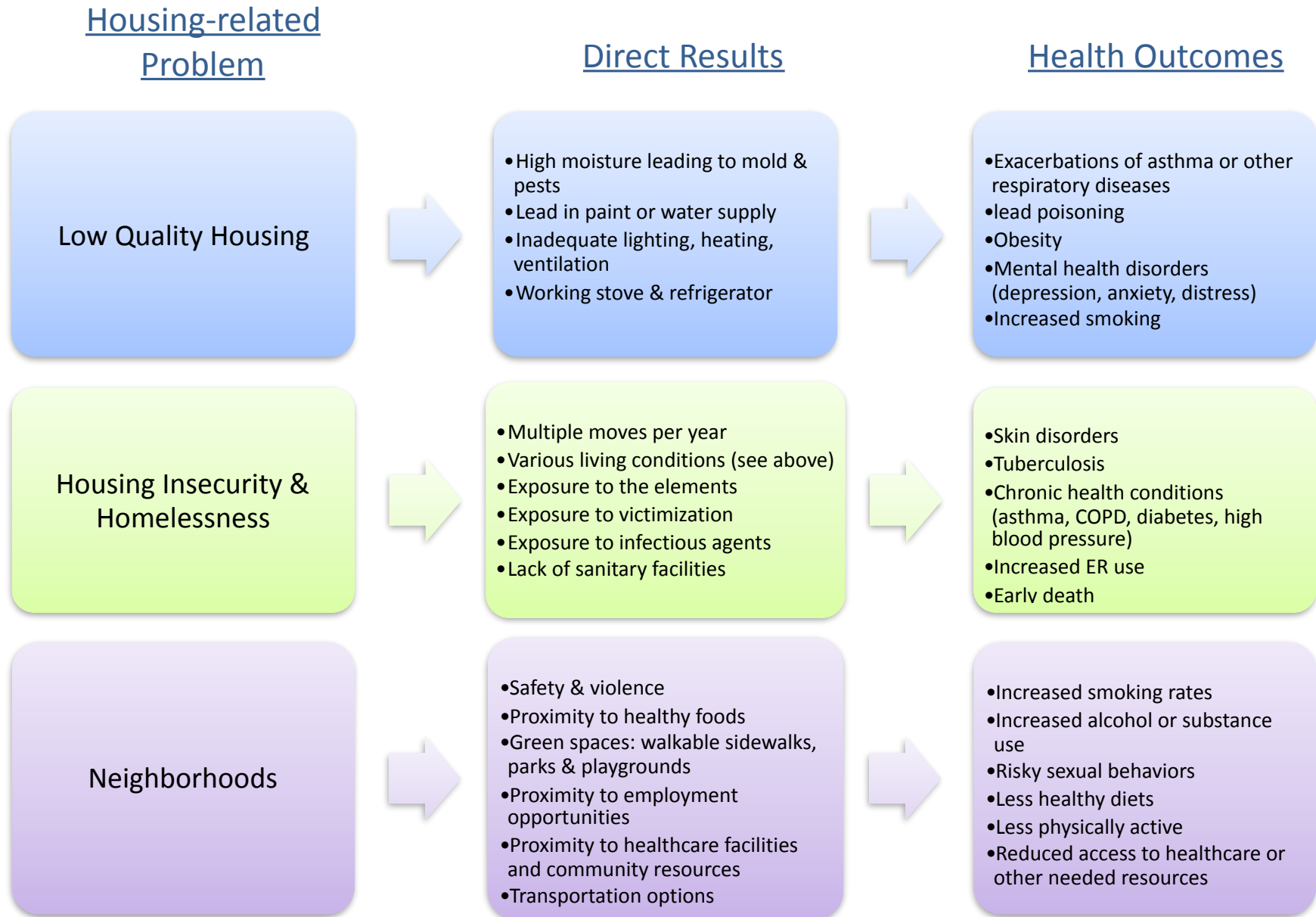
- Sanitation systems
- Unstable structures (e.g. causing unintentional injury/accidents)
- Physical accessibility

### Social Conditions

- Privacy & adequate space
- Encourages social connections



# Housing Directly Affects Health



Graphic Created by Megan Rich, MD (2019)

SOURCES: Jacobs, DE. (2011.) Environmental Health Disparities in Housing. American Journal of Public Health. 101: S115-S122.

Tsai, J. (2019.) Changes in Physical Health After Supported Housing: Results from the Collaborative Initiative to End chronic Homelessness. JGIM. 34(9): 1703-1708.

Braveman, P. (2011.) Neighborhoods and Health. Robert Wood Johnson Foundation Exploring the Social Determinants of Health Series, Issue Brief #8.

Attachment F: Additional Data Sources Online

- [2017 Report – Hamilton County Affordable Housing \(link\)](#)
- [2018 Report - 100% Housing analyzing vacant properties and affordable housing issues \(link\)](#)
- 2019/2020 [Draft Community Wide Housing Strategy \(link\)](#)
- 2017 [County Comprehensive Economic Development Strategy \(CEDS\) \(link\)](#)

**2020 Draft Annual Action Plan by Grant, Community and Programs & Projects**

**CDBG**

<b>CDBG Community Specific</b>			
<b>Community</b>	<b>Project/Program</b>		<b>Amount</b>
Colerain Township	Acquisition and Demolition of Blighted Properties		\$ 25,000
Colerain Township	Revolving Sidewalk Maintenance Fund		\$ 75,000
Colerain Township	FEMA Floodplain Remediation		\$ 80,000
Delhi Township	Fire Turn Out Gear		\$ 13,000
Delhi Township	4875 Delhi Pike Demolition		\$ 25,000
Forest Park	Home Improvement Repair Program		\$ 10,000
Forest Park	Senior Center Vestibule Addition		\$ 25,000
Forest Park	Grandin Ave Reconstruction		\$ 30,000
Glendale	Sidewalk Installation		\$ 35,000
Golf Manor	Property Maintenance/Code Enforcement		\$ 15,000
Green Township	Residential Lead Pipe Replacement		\$ 25,000
Green Township	Street Reconstruction		\$ 175,000
Greenhills	Home Improvement Repair Program		\$ 15,000
Lincoln Heights	Traffic Signal Replacement Wayne and Medosch Avenues		\$ 25,000
Lincoln Heights	Property Maintenance/Code Enforcement		\$ 15,000
Lincoln Heights	Home Improvement Repair Program		\$ 15,000
Madeira	ADA Compliant Playscape		\$ 40,000
Miami Township	Acquisition and Demolition		\$ 10,000
Mt. Healthy	EMS Staffing		\$ 35,000
Newtown	Short Park Improvements		\$ 20,000
North College Hill	Acquisition and Demolition		\$ 55,000
Norwood	Street Reconstruction		\$ 100,000
Reading	Flood Remediation Project		\$ 150,000
Sharonville	Gower Park ADA Playground Equipment		\$ 80,000
Springdale	Home Improvement Repair Program		\$ 15,000
Springdale	Community Center Playground Equipment		\$ 40,000
Springfield Township	West College Hill Neighborhood Services		\$ 50,000
<b>Total Community Specific Projects &amp; Programs</b>			<b>\$ 1,198,000</b>
<b>CDBG Total Community Wide Programs</b>			
<b>Agency</b>	<b>Project/Program</b>		<b>Amount</b>
HCDC	Economic Development Services		\$ 50,000
H.O.M.E.	Fair Housing Services		\$ 75,000
To Be Determined	Mini-Grants for Planning		\$ 100,000
To Be Determined	Nonprofit Services		\$ 775,000
Hamilton County Public Health	Lead Control Program		\$ 100,000
To Be Determined	Community and Economic Development Assistance Program		\$ 600,000
To Be Determined	Section 108 Loan Pool		\$ -
<b>Total Community Wide Programs</b>			<b>\$ 1,700,000</b>
Planning + Development	Planning + Administration		\$ 550,000
<b>Total CDBG</b>			<b>\$ 3,448,000</b>

**2020 Draft Annual Action Plan by Grant, Community and Programs & Projects**

<b>HOME</b>		
<b>Agency</b>	<b>Project/Program</b>	<b>Amount</b>
Planning + Development	Administration	\$ 133,982
To Be Determined	Housing Development Projects & Programs	\$ 1,000,000
Housing Network of Hamilton County	Housing Development Projects w/Community Housing Development Organization - (CHDO) 15%	\$ 200,973
<b>Total HOME Projects &amp; Programs</b>		<b>\$ 1,334,954</b>
<b>ESG</b>		
<b>Agency</b>	<b>Project/Program</b>	<b>Amount</b>
Strategies to End Homelessness	Rapid Rehousing Program + Homeless Prevention	\$ 258,287
Strategies to End Homelessness	Administration	\$ 20,942
<b>Total ESG Projects &amp; Programs</b>		<b>\$ 279,229</b>