

# 2015 - 2019 Consolidated Plan 2015 Action Plan



# Hamilton County Consolidated Plan

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- Attachment A: Citizen Participation Plan
- Attachment B: Citizen Participation Results
- Attachment C: Analysis of Impediments to Fair Housing

# Executive Summary

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

### 1. Introduction

Hamilton County is required by the United States Department of Housing and Urban Development (HUD) to create a five year Consolidated Plan to outline 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). This plan includes the County's needs analysis, market analysis, strategic plan for 2015-2019 and the Annual Action plan for 2015.

The 2015-2019 Consolidated Plan process sought input through a variety of means including an online community survey, participating community public hearings, internal staff meetings and the Community Development Advisory Committee. Efforts were made to include a broad cross-section of the community during the process.

Existing programs and services were evaluated for performance in order to best allocate resources given shrinking HUD resources for entitlement grants.

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

The following objectives have been established based on priorities identified through community surveys, participating community and agency input, the citizen participation process, etc.:

- Rental assistance, especially for special needs populations
- Homeowner repair services
- Public infrastructure and facilities repairs or improvements
- Public services
- Homelessness prevention
- Demolition of blighted, condemned or obsolete residential and commercial structures

### 3. Evaluation of past performance

Hamilton County strives to achieve effectiveness and efficiency within our various grant programs. 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.

Through this evaluation, the County concludes what projects or programs are successful and where weaknesses exist. This information is utilized to plan future projects. The County has been successful in

working with municipalities on a variety of street improvement, streetscape projects and park improvements to name a few. Some of the municipalities also utilize funding for home improvement programs. The County partners with local nonprofit agencies to provide social services, including: Emergency Medical Services; senior services; dental services and educational outreach.

The County has had to reevaluate our projects with local CHDOs. One previously certified CHDO is no longer in operation, and another did not have the capacity to complete projects in a reasonable timeframe. We are now working with a different CHDO, a larger organization with more capacity. A few municipalities implemented façade improvement programs, which have been underutilized and sluggish to complete. We are reevaluating the practicality of this program, and if it can be restructured.

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

##### Citizen Participation:

Hamilton County took a variety of approaches in seeking to broaden citizen participation. As detailed below, participating jurisdictions were required to conduct at least two public hearings regarding community priorities and selection of projects. Newspaper ads publicizing these hearings were also required.

An internet survey seeking input regarding County-wide priorities was widely distributed and received an excellent response.

Two meetings of the Hamilton County Community Development Advisory Committee were held to seek input from community leaders regarding proposed County-wide projects. The first meeting was held on October 20, 2014 at the County Administration Building, at which time, no comments were received regarding the contents of the Consolidated Plan. The second meeting was held on November 18, 2014 at the County Administration Building. There were no comments received during this meeting regarding the Consolidated Plan.

Two County-wide public hearings were conducted to seek comment on both proposed projects and the Con Plan draft. Public notices regarding these hearings were printed in the Cincinnati Enquirer and the Cincinnati Herald, an African-American owned newspaper. The first public hearing was held simultaneously with second CDAC committee meeting on November 18, 2014. As stated above, no comments were received at that time. The second public hearing was held during a Hamilton County Commissioner's meeting on January 21, 2015. There were no comments received during this meeting regarding the Consolidated Plan.

Finally, the Plan was made available for public comment from November 13, 2014, until February 4, 2015. During that time, no public comments were received.

Consultation:

County personnel consulted with participating communities, area public service agencies, the Cincinnati-Hamilton County Continuum of Care and other interested parties regarding this Plan. Consultation was conducted by one or more of the following methods: survey, as well as e-mail and in person/phone consultation.

**5. Summary of public comments**

No public comments were received during either of the two public hearings, or during the public comment period.

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

No public comments were received during either of the two public hearings, or during the public comment period.

**7. Summary**

See Citizen Participation Plan, Appendix A and all feedback received via the Citizen Participation Plan, Appendix B. No changes were made to the Plan as all comments were aligned with County priorities and planned activities and programs.

## 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**

### Consolidated Plan Public Contact Information

Comments and questions concerning Hamilton County's Consolidated Plan can be directed to the contact information listed below.

Joy M Pierson  
Community Development Administrator  
138 E. Court Street, Room 1002  
Cincinnati, OH 45202  
513-946-8234  
Joy.Pierson@hamilton-co.org

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

### **1. Introduction**

In order to assess the needs that exist within Hamilton County and to complete this Consolidated Plan, the Community Development Department consulted with a wide array of organizations including housing, homeless, social services, fair housing, elderly and disability agencies, as well as the local housing authority. Outreach was made to gather data, determine needs and identify service gaps. The County continues to maintain and develop relationships with these organizations to aid in implementing portions of our Consolidated Plan and to coordinate services.

### **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 actively works to enhance coordination between housing providers and service agencies. The list below provides a description of the activities that are currently being undertaken:

- Hamilton County works with Excel Development, an organization that provides housing assistance to persons with mental disabilities. Excel coordinates with other service agencies for referrals, etc.
- Hamilton County, the City of Cincinnati, and CMHA continue to work together on fair housing issues, specifically the draft of an Analysis of Impediments to Fair Housing.
- Hamilton County provides funding to Housing Opportunities Made Equal, a non-profit agency that coordinates with CMHA for the implementation of a Mobility Program for persons receiving Housing Choice Vouchers.
- Ohio Valley Goodwill is a service agency the County funds to provide assistance to low income families; Goodwill partners with various private and governmental service agencies for client referrals.
- The local Continuum of Care collaborative applicant, Strategies to End Homelessness (STETH), coordinates the efforts of organizations which provide services to the homeless and other special populations.
- People Working Cooperatively coordinates with various organizations that serve the disabled population to receive referrals for clients that need mobility improvements made to their homes.
- Hamilton County's Tenant Based Rental Assistance program coordinates with organizations that serve the disabled population for client referrals.

### **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**

The City of Cincinnati, Hamilton County, Homeless Clearinghouse (CoC Board) and Strategies to End Homelessness (CoC Collaborative Applicant) have consistently utilized the Consolidated Plan as the primary documentation of the strategies, planning, and services being used to address homelessness, particularly chronic homelessness, in the City of Cincinnati and Hamilton County. The Homeless Section of the Consolidated Plan has been developed for both the City of Cincinnati and Hamilton County, Ohio as part of the local HUD Continuum of Care for the Homeless (CoC) program of the combined jurisdictions. Pursuant to HUDs guidance and the communities method of conducting planning and facilitating processes for homeless, the jurisdictions have standardized and identical elements within their Consolidated Plans, increasing coordination and reducing duplication of efforts. The Homeless Clearinghouse (CoC Board) oversees CoC planning & gaps analysis, coordinates project outcomes review, priority setting, funding allocation, & monitors elements of the Consolidated Plan. The Homeless Clearinghouse annually reviews program performance in relation to HUD outcome priorities, and uses outcomes data to propose changes to the local CoC program prioritization process, and presents these outcome performance measures to CoC membership. Such performance-based prioritization is accompanied by community input to select projects to be included in the annual CoC application. The Homeless Clearinghouse also oversees allocation & planning processes for ESG funds and the monitoring of ESG-funded program performance.

The local homeless services system is working to reduce homelessness by doing the following: 1) Offering comprehensive Homelessness Prevention/Shelter Diversion services, 2) Improving the services that are available to people who are currently homeless, 3) Developing and offering housing resources so that households can exit and not return to homelessness.

**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**

ESG funds are used to support operations at the emergency shelters located in the City of Cincinnati and Hamilton County, as well as to fund a homelessness prevention program that STEH coordinates.

STEH first facilitates of the proportion of ESG funds that will be used for prevention and shelter. STEH then facilitates a community allocation process to distribute the shelter funds, and contracts with the individual service providers. Performance measures related to housing and income are included in the allocation process for shelter funding. STEH uses data collected in the VESTA® HMIS system to determine a starting point allocation for each eligible provider. The starting point allocation divides the funding between shelters based on their number of bed nights and their outcomes related specifically to income and positive housing results. Each annual allocation uses prior calendar year data. In 2013, funds dedicated to the shelters were distributed amongst eight agencies (10 total programs) and spent on operational expenses including: rent, maintenance and repair, food, furnishings, supplies and other necessities of the shelter.

**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**

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

|   |  |  |
|---|--|--|
| 1 | <b>Agency/Group/Organization</b>   | CINCINNATI METROPOLITAN HOUSING AUTHORITY  |
|   | <b>Agency/Group/Organization Type</b>  | Housing<br>PHA<br>Planning organization<br>Business Leaders  |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Public Housing Needs<br>Economic Development<br>Anti-poverty Strategy   |
|   | <b>How was the Agency/Group/Organization consulted and 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.<br>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<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth   |
|   | <b>How was the Agency/Group/Organization consulted and 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.<br>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>   | Public Housing Needs<br>Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth<br>Non-Homeless Special Needs |

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|   | <b>How was the Agency/Group/Organization consulted and 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.<br>Anticipated outcome is better communication between the organizations. |
| 4 | <b>Agency/Group/Organization</b>   | PEOPLE WORKING COOPERATIVELY  |
|   | <b>Agency/Group/Organization Type</b>  | Services-Elderly Persons<br>Regional organization   |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Low income homeowner needs   |
|   | <b>How was the Agency/Group/Organization consulted and 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.   |
| 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<br>Fair housing issues  |
|   | <b>How was the Agency/Group/Organization consulted and 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>   | GOODWILL INDUSTRIES   |
|   | <b>Agency/Group/Organization Type</b>  | Services - Housing<br>Services-Persons with Disabilities<br>Services-homeless<br>Services-Employment  |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Homelessness Needs - Veterans  |
|   | <b>How was the Agency/Group/Organization consulted and 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.   |

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| 7  | <b>Agency/Group/Organization</b>   | FREESTORE FOODBANK   |
|    | <b>Agency/Group/Organization Type</b>  | Housing<br>Services - Housing<br>Services-homeless<br>Services-Employment  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Anti-poverty Strategy |
|    | <b>How was the Agency/Group/Organization consulted and 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<br>Homelessness Strategy<br>Non-Homeless Special Needs<br>HOPWA Strategy                             |
|    | <b>How was the Agency/Group/Organization consulted and 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>   | Hamilton County Development Co.  |
|    | <b>Agency/Group/Organization Type</b>  | Planning organization  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Economic Development<br>Market Analysis  |
|    | <b>How was the Agency/Group/Organization consulted and 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<br>Services-Persons with Disabilities  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Non-Homeless Special Needs   |

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|    | <b>How was the Agency/Group/Organization consulted and 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<br>Regional organization  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Lead-based Paint Strategy<br>Non-Homeless Special Needs    |
|    | <b>How was the Agency/Group/Organization consulted and 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<br>Services - Housing   |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Non-Homeless Special Needs                                 |
|    | <b>How was the Agency/Group/Organization consulted and 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<br>Anti-poverty Strategy<br>Housing for low income homeowners |
|    | <b>How was the Agency/Group/Organization consulted and 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>   | NORWOOD SERVICE LEAGUE  |
|    | <b>Agency/Group/Organization Type</b>  | Services-Education<br>Services-Employment   |

|    |  |   |
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|    | <b>What section of the Plan was addressed by Consultation?</b>   | Non-Homeless Special Needs  |
|    | <b>How was the Agency/Group/Organization consulted and 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>   | NORWOOD 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<br>Non-Homeless Special Needs                       |
|    | <b>How was the Agency/Group/Organization consulted and 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>   | WEST COLLEGE HILL NEIGHBORHOOD SERVICES                                       |
|    | <b>Agency/Group/Organization Type</b>  | Services-Children<br>Services-Elderly Persons<br>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 and 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>   | ANDERSON TOWNSHIP   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Community needs   |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 19 | <b>Agency/Group/Organization</b>   | VILLAGE OF ADDYSTON   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |

|    |  |   |
|----|--|---|
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Community needs   |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 20 | <b>Agency/Group/Organization</b>   | ARLINGTON HGTS  |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Community needs   |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 21 | <b>Agency/Group/Organization</b>   | CITY OF CHEVIOT OHIO  |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 22 | <b>Agency/Group/Organization</b>   | VILLAGE OF CLEVES, OHIO   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 23 | <b>Agency/Group/Organization</b>   | COLERAIN TOWNSHIP, OHIO   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |

|    |  |   |
|----|--|---|
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 24 | <b>Agency/Group/Organization</b>   | COLUMBIA TOWNSHIP   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 25 | <b>Agency/Group/Organization</b>   | CROSBY TOWNSHIP   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 26 | <b>Agency/Group/Organization</b>   | DELHI TOWNSHIP  |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 27 | <b>Agency/Group/Organization</b>   | CITY OF DEER PARK   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |

|    |  |   |
|----|--|---|
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 28 | <b>Agency/Group/Organization</b>   | VILLAGE OF ELMWOOD PLACE  |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis   |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 29 | <b>Agency/Group/Organization</b>   | VILLAGE OF FAIRFAX  |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 30 | <b>Agency/Group/Organization</b>   | CITY OF FOREST PARK, OHIO   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis   |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 31 | <b>Agency/Group/Organization</b>   | GOLF MANOR  |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |

|    |  |   |
|----|--|---|
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 32 | <b>Agency/Group/Organization</b>   | GREEN TOWNSHIP  |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis   |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 33 | <b>Agency/Group/Organization</b>   | GREENHILLS  |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 34 | <b>Agency/Group/Organization</b>   | HARRISON TOWNSHIP   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 35 | <b>Agency/Group/Organization</b>   | VILLAGE OF LINCOLN HEIGHTS  |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis   |

|    |  |   |
|----|--|---|
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 36 | <b>Agency/Group/Organization</b>   | CITY OF LOVELAND  |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 37 | <b>Agency/Group/Organization</b>   | VILLAGE OF LOCKLAND, OHIO   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 38 | <b>Agency/Group/Organization</b>   | City of Montgomery Ohio   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 39 | <b>Agency/Group/Organization</b>   | CITY OF MT. HEALTHY   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |

|    |  |   |
|----|--|---|
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 40 | <b>Agency/Group/Organization</b>   | VILLAGE OF NORTH BEND   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 41 | <b>Agency/Group/Organization</b>   | CITY OF NORTH COLLEGE HILL  |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 42 | <b>Agency/Group/Organization</b>   | CITY OF NORWOOD, OHIO   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 43 | <b>Agency/Group/Organization</b>   | CITY OF READING   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |

|    |  |   |
|----|--|---|
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 44 | <b>Agency/Group/Organization</b>   | CITY OF ST. BERNARD   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 45 | <b>Agency/Group/Organization</b>   | CITY OF SHARONVILLE, OHIO   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local<br>Community Development Financial Institution       |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 46 | <b>Agency/Group/Organization</b>   | CITY OF SILVERTON   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis   |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 47 | <b>Agency/Group/Organization</b>   | SPRINGDALE  |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |

|    |  |   |
|----|--|---|
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 48 | <b>Agency/Group/Organization</b>   | SPRINGFIELD TOWNSHIP  |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 49 | <b>Agency/Group/Organization</b>   | Sycamore Township   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 50 | <b>Agency/Group/Organization</b>   | WHITEWATER TOWNSHIP   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 51 | <b>Agency/Group/Organization</b>   | VILLAGE OF WOODLAWN, OHIO   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |

|    |  |   |
|----|--|---|
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 52 | <b>Agency/Group/Organization</b>   | CITY OF WYOMING   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Local  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community needs  |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 53 | <b>Agency/Group/Organization</b>   | Ohio Department of Health   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - State  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment   |
|    | <b>How was the Agency/Group/Organization consulted and 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. |
| 54 | <b>Agency/Group/Organization</b>   | CLERMONT COUNTY   |
|    | <b>Agency/Group/Organization Type</b>  | Other government - County   |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Market Analysis<br>Community participation                                    |
|    | <b>How was the Agency/Group/Organization consulted and 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**

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

| Name of Plan      | Lead Organization                            | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|-------------------|--|--|
| Continuum of Care | Cincinnati-Hamilton County Continuum of Care | Coordinated effort to reduce/eliminate homelessness in Hamilton County.      |

**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))**

Hamilton County coordinates on portions of its Consolidated Plan with the City of Cincinnati, especially in the areas of homelessness prevention and fair housing. Both jurisdictions provide the entirety of their ESG funds to our Continuum of Care, with the CoC operating as one entity encompassing both jurisdictions. The jurisdictions also jointly develop a fair housing plan and the same document is used by both to identify and alleviate impediments to fair housing. Information is also shared regarding the operations of the Cincinnati Metropolitan Housing Authority.

Hamilton County also consults with the State of Ohio regarding availability of funds for replacement of private home sewage systems for low income homeowners.

**Narrative (optional):**

TBD

## **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**

Hamilton County took a variety of approaches in seeking to broaden citizen participation (see Citizen Participation Plan in Appendix A). As detailed below, participating jurisdictions were required to conduct at least two public hearings regarding community priorities and selection of projects. Newspaper ads publicizing these hearings were also required.

An internet survey seeking input regarding County-wide priorities was widely distributed and received an excellent response.

Two meetings of the Hamilton County Community Development Advisory Committee were held to seek input from community leaders regarding proposed County-wide projects.

Two County-wide public hearings were conducted to seek comment on both proposed projects and the Con Plan draft.

Finally, the Plan was made available for public comment for a 30 day period after the second public hearing was completed.

**Citizen Participation Outreach**

| Sort Order | Mode of Outreach   | Target of Outreach                              | Summary of response/attendance   | Summary of comments received   | Summary of comments not accepted and reasons  | URL (If applicable) |
|------------|--|---|--|--|---|---------------------|
| 1          | Community Development Advisory Committee Meetings; one of which was a public hearing   | Community Development Advisory Board and public | 10/20/14 – 10 Committee members attended; 4 staff members<br><br>11/18/14 – 8 committee members; 4 staff members; no members from the public | General comments from committee members concerning method of allocating funds for community and countywide projects. | Comments were taken into consideration and will be used to implement process changes for next Consolidated Plan period. |                     |
| 2          | Public Hearings (County Level); one concurrently with CDAC meeting and other as part of Board of County Commissioner’s Meeting | Non-targeted/broad community                    | 11/18/14 -No one attended from the public<br><br>1/21/14 – No one attended from the public   | No comments were received from either public hearing   | Not applicable  |                     |

| Sort Order | Mode of Outreach   | Target of Outreach   | Summary of response/attendance                              | Summary of comments received                                | Summary of comments not accepted and reasons                      | URL (If applicable) |
|------------|--|--|---|---|---|---------------------|
| 3          | Public Hearings (Community Level); each participating community conducted two hearings to gather input on needs/priorities | Community citizens   | Attendance not known (info maintained at community offices) | Comments unknown (info maintained at community offices)     | Not applicable  |                     |
| 4          | Newspaper Ad: Cincinnati Enquirer and Cincinnati Herald  | Minorities<br><br>Non-targeted/broad community<br><br>Residents of Public and Assisted Housing | No response   | No comments   | Not applicable  |                     |
| 5          | Emails to participating jurisdictions and community agencies   | Subrecipients and participating communities  | See Appendix B for a list of all email responses.           | See Appendix B for a list of all comments received.         | All comments were considered when drafting the consolidated plan. |                     |
| 6          | Online Survey; see Appendix B for a list of survey questions asked.  | Non-targeted/broad community   | . Over 250 surveys were received.                           | See Appendix B for a detailed list of all survey responses. | All comments were considered when drafting the consolidated plan  |                     |

| <b>Sort Order</b> | <b>Mode of Outreach</b>            | <b>Target of Outreach</b>    | <b>Summary of response/attendance</b>  | <b>Summary of comments received</b>                        | <b>Summary of comments not accepted and reasons</b>              | <b>URL (If applicable)</b> |
|-------------------|------------------------------------|------------------------------|--|--|--|----------------------------|
| 7                 | Social Media:<br>Facebook postings | Non-targeted/broad community | Online survey was posted on staff member's Facebook pages to encourage broader participation | See Appendix B for a detailed list of all survey responses | All comments were considered when drafting the consolidated plan |                            |

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

Input regarding an assessment of the County's needs was solicited from a many agencies and housing providers in the area. Also consulted were the area's Continuum of Care, the Cincinnati Metropolitan Housing Authority and jurisdictions that have signed Cooperation Agreements to participate in the County's community development programs. The categories in this section specifically address housing needs, including the needs of the homeless. Other sections will address needs not associated with housing.

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

### Summary of Housing Needs

The following are some statistics outlining Hamilton County residents' housing needs:

- 110,675 households have unmet housing needs
- Concentration of unmet needs among households earning less than 80% HUD-Adjusted Median Family Income (HAMFI), and elderly
- Hamilton County has a slight surplus of housing units compared with households
- Rehabilitation of older housing stock (much of housing stock is pre-War, median year built is 1958) edges out need for new housing construction
- Approximately 59% of housing stock is single-family
- Approximately 60% owner-occupied, 40% renter-occupied (all housing units)

| Demographics  | Base Year: 2000 | Most Recent Year: 2011 | % Change |
|---------------|-----------------|------------------------|----------|
| Population    | 449,111         | 436,252                | -3%      |
| Households    | 175,895         | 170,041                | -3%      |
| Median Income | \$40,964.00     | \$49,218.00            | 20%      |

**Table 5 - Housing Needs Assessment Demographics**

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

### Number of Households Table

|   | 0-30%<br>HAMFI | >30-50%<br>HAMFI | >50-80%<br>HAMFI | >80-100%<br>HAMFI | >100%<br>HAMFI |
|---|----------------|------------------|------------------|-------------------|----------------|
| Total Households *  | 17,415         | 18,590           | 28,745           | 18,135            | 87,145         |
| Small Family Households *                                     | 5,214          | 5,554            | 9,718            | 7,283             | 48,950         |
| Large Family Households *                                     | 997            | 941              | 1,861            | 1,758             | 8,613          |
| Household contains at least one person 62-74 years of age     | 2,782          | 3,527            | 5,632            | 3,400             | 14,713         |
| Household contains at least one person age 75 or older        | 3,426          | 5,315            | 5,346            | 2,182             | 6,612          |
| Households with one or more children 6 years old or younger * | 3,177          | 3,167            | 4,615            | 2,767             | 6,514          |

\* the highest income category for these family types is >80% HAMFI

**Table 6 - Total Households Table**

Data Source: 2007-2011 CHAS

## 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                 | 301       | 241         | 159         | 18           | 719    | 24        | 10          | 34          | 58           | 126    |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 115       | 25          | 44          | 10           | 194    | 0         | 0           | 30          | 0            | 30     |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems)          | 280       | 152         | 173         | 8            | 613    | 10        | 25          | 123         | 164          | 322    |
| Housing cost burden greater than 50% of income (and none of the above problems)       | 7,310     | 2,244       | 498         | 65           | 10,117 | 4,057     | 3,181       | 2,418       | 513          | 10,169 |
| Housing cost burden greater than 30% of income (and none of the above problems)       | 1,413     | 4,519       | 3,113       | 456          | 9,501  | 1,062     | 2,821       | 6,244       | 3,808        | 13,935 |

|   | 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 |
| Zero/negative Income (and none of the above problems) | 766       | 0           | 0           | 0            | 766   | 377       | 0           | 0           | 0            | 377   |

**Table 7 – Housing Problems Table**

Data 2007-2011 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                             | 8,025     | 2,677       | 873         | 108          | 11,683 | 4,092     | 3,216       | 2,618       | 749          | 10,675 |
| Having none of four housing problems                                  | 2,661     | 6,588       | 9,692       | 4,833        | 23,774 | 1,531     | 6,125       | 15,535      | 12,469       | 35,660 |
| Household has negative income, but none of the other housing problems | 766       | 0           | 0           | 0            | 766    | 377       | 0           | 0           | 0            | 377    |

**Table 8 – Housing Problems 2**

Data 2007-2011 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               | 3,511     | 2,765       | 1,506       | 7,782 | 1,085     | 1,758       | 3,581       | 6,424 |

|                      | Renter    |             |             |        | Owner     |             |             |        |
|----------------------|-----------|-------------|-------------|--------|-----------|-------------|-------------|--------|
|                      | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total  | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total  |
| Large Related        | 534       | 422         | 199         | 1,155  | 228       | 309         | 829         | 1,366  |
| Elderly              | 2,163     | 1,844       | 941         | 4,948  | 2,585     | 3,163       | 2,196       | 7,944  |
| Other                | 3,031     | 2,030       | 1,117       | 6,178  | 1,227     | 808         | 2,093       | 4,128  |
| Total need by income | 9,239     | 7,061       | 3,763       | 20,063 | 5,125     | 6,038       | 8,699       | 19,862 |

**Table 9 – Cost Burden > 30%**

Data 2007-2011 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 |
| <b>NUMBER OF HOUSEHOLDS</b> |           |             |             |        |           |             |             |       |
| Small Related               | 3,028     | 983         | 89          | 4,100  | 976       | 1,131       | 880         | 2,987 |
| Large Related               | 485       | 63          | 10          | 558    | 228       | 240         | 169         | 637   |
| Elderly                     | 1,565     | 740         | 288         | 2,593  | 1,761     | 1,412       | 858         | 4,031 |
| Other                       | 2,639     | 563         | 145         | 3,347  | 1,094     | 426         | 536         | 2,056 |
| Total need by income        | 7,717     | 2,349       | 532         | 10,598 | 4,059     | 3,209       | 2,443       | 9,711 |

**Table 10 – Cost Burden > 50%**

Data 2007-2011 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 |
| <b>NUMBER OF HOUSEHOLDS</b>           |           |             |             |              |       |           |             |             |              |       |
| Single family households              | 290       | 118         | 207         | 18           | 633   | 0         | 15          | 153         | 45           | 213   |
| Multiple, unrelated family households | 80        | 59          | 10          | 0            | 149   | 10        | 10          | 0           | 124          | 144   |
| Other, non-family households          | 30        | 0           | 0           | 0            | 30    | 0         | 0           | 0           | 0            | 0     |
| Total need by income                  | 400       | 177         | 217         | 18           | 812   | 10        | 25          | 153         | 169          | 357   |

**Table 11 – Crowding Information – 1/2**

Data 2007-2011 CHAS  
 Source:

|                                  | Renter    |             |             |       | Owner     |             |             |       |
|----------------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
|                                  | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Households with Children Present |           |             |             |       |           |             |             |       |

Table 12 – Crowding Information – 2/2

Data Source  
 Comments:

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

Data is limited on the number and type of single person households in need of housing assistance. However, information is available concerning the needs of homeless single persons as described below:

Needs of Homeless Singles

In 2013, 4,825 single individuals without children were unsheltered, in emergency shelters or transitional housing programs for homeless people, 78% of the Cincinnati/Hamilton County homeless population.

In order to meet the needs of single homeless individuals, the City of Cincinnati and Hamilton County are moving forward with the recommendations and strategies articulated in the Homeless to Homes plan, including significantly increasing the level of services available within shelters for single individuals. Shelter capacity is being reconfigured into smaller facilities that will have adequate space to this higher level of services to residents; provide more intensive case management services that support individual development; provide comprehensive on-site daytime services instead of forcing residents to exit during the day.

The Homeless to Homes plan recommends maintaining existing capacity within the emergency shelters serving single men and women, but reconfiguring them to better serve the homeless population. Two of the recommended facilities have already opened (Lighthouse Sheakley Center for Youth, Parkway Center, operated by Talbert House), and the following continue to be developed:

- Drop Inn Center Single Women’s Shelter- The current 42 bed shelter for single women will be relocated into a free-standing, 60 bed women-only facility. Currently, the Drop Inn Center shelters women in the same facility with men. While they are housed in a separate area of the shelter, they do enter through the same entrance and share the same common areas. The Drop Inn Center will build and operate a new separate shelter for single women, which will offer a significantly higher level of services targeted toward meeting women’s needs. The Drop Inn Center is working to develop this facility, a site has been secured and construction has begun. The facility is anticipated to open in April 2015.
- Drop Inn Center Men’s Shelter- The current 180 shelter beds for single men will be relocated into a

150 bed men-only facility. This new facility will operate using a step-up model, offering 50 low-threshold basic “safe shelter” beds to those who are not yet willing to engage in services, and also offer 100 beds in step-up dorms to residents who are engaged in services targeted toward assisting them out of homelessness.

- City Gospel Mission has secured a new site to increase the number of faith-based beds from 36 to 74, while also adding daytime and case management services. Construction is underway, and the facility will open in mid-2015.

The Homeless to Homes Shelter Collaborative continues to raise capital and operating funds for the collaborative.

### **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.**

Families who are disabled and in need of assistance

According to the

2013 American Community Survey, there are 62,111 residents of Hamilton County (outside the City of Cincinnati) that have a disability. This is roughly 13% of the population.

Within Hamilton County, 16.9% of the civilian non-institutionalized population was considered below 100% of the poverty level in the last 12 months, as shown in the 2012 American Community Survey. Yet 28.8% of the population with a disability falls into this category. This portion of the population would be at greater risk for housing problems due to lack of income. Yet this population is grossly underserved by the various housing assistance programs available in the area.

The Hamilton County Board of Developmental Disabilities (HCBDD) serves 6,782 individuals in the Greater Cincinnati area. Currently, less than 5% of their clients are receiving housing assistance, despite HCBDD estimating that almost half their clientele being income eligible for this assistance. The Center for Independent Living Options (CILO) also reports having over 100 requests for accessible housing annually. The City and Hamilton County uses HOME funds to provide Tenant Based Rental Assistance (TBRA) to approximately 85 families with one or more disabled members. However, we are contacted daily from families seeking assistance and have to turn those residents away.

Families who are victims of domestic violence, dating violence, sexual assault and/or stalking and in need of assistance.

Homelessness due to domestic violence equates to a large portion of the homeless population. According to the National Coalition for the Homeless, 28% of families were homeless because of domestic violence in 2008 (U.S. Conference of Mayors, 2008).

In 2013, Hamilton County Pre-Trial Services reported 2,729 domestic violence arrests, 11% of which were felony charges and 89% were misdemeanors, 421 protection orders issued and five domestic violence homicides. There is no data available on the number of these persons or families that are in need of housing assistance.

The Central Access Point (CAP) is the Cincinnati area's "front door" into many homeless housing and service programs. CAP received calls regarding 2,900 homeless persons in 2013. Of those calls, 118 persons were victims of domestic violence.

All CAP calls regarding victims of domestic violence are immediately phone transferred to YWCA's Domestic Violence Hotline. The YWCA provides the only domestic violence shelter in Hamilton County with 72 beds for women and their children. The YWCA provided services to 462 families of 944 women and children in 2013. However, they cannot serve all families in need of assistance.

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

The most common housing problems in Hamilton County are as follows:

- Housing supply mismatch: lack of affordable housing for growing families as well as for elderly or empty nesters and disabled persons
- Preventing further mortgage foreclosures and dealing with the impact of vacant and abandoned properties in our communities
- If foreclosures are unavoidable, decrease the time it takes to move through the process
- Demolition of vacant buildings and houses/blight removal
- Homeowners not being able to afford maintenance and rehabilitation of older housing stock
- Desire for a better balance between owner-occupied and renter-occupied housing—concern that too many rentals in a neighborhood negatively affect surrounding property values
- Desire for a better balance between market-rate and subsidized housing—concern that too many subsidized units in a neighborhood negatively affect surrounding property values

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

Populations more affected than others:

- Low-income renters in particular have trouble affording good housing with complete facilities
- Higher housing cost burden (30%-50% of income) is distributed more evenly between owners and renters, but renters remain the majority of people affected
- Elderly homeowners are more likely to be affected by high housing cost burdens than elderly renters
- Single-family households are more likely to be affected by over-crowding than other types of households

Fifteen percent of Hamilton County's population has incomes below poverty level. This market is underserved by existing housing choices which may be substandard, far from public transit, and a host of other physical and social issues. "Workforce" housing for higher-income (but still below HAMFI) buyers is similarly restricted.

Across all household types and income categories, 110,675 experienced at least one housing problem and so had unmet housing needs. About 91,560 of these households had incomes of 80% or less of HAMFI, and elderly or extra-elderly households represented 32,195 of the County's households with housing problems. Among the particularly sensitive group of households earning 30% or less of HAMFI, there were 43,118 households with unmet housing needs, and these households were particularly concentrated inside and just north of Cincinnati boundaries.

Hamilton County has a housing surplus created by a slight increase in total housing units occurring with a decrease in population between 2000 and 2010. However with changing demographics there is a mismatch between available housing units, features, and location, and buyers' income, needs and preferences.

The county's increasingly elderly population will need different homes and neighborhoods than the single-family residential subdivisions that dominated housing construction over the last fifty years. Looking at the other end of the age spectrum, younger homebuyers and renters are increasingly interested in a denser, urban neighborhood such as Over-The-Rhine and other planned communities close to shopping and entertainment. Hamilton County is looking at a fundamental shift over the coming decades in where people want to live and are able to live.

**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**

All of the following systemic factors affect and/or are needs of households that are at-risk of homelessness, have experienced homelessness, or are currently in supportive housing:

- Homelessness prevention resources are not adequate to meet the need in the community- prevention is a cost-effective intervention, but little prevention funding is available

- Family homelessness plan- while the community does have a comprehensive plan for improving the system and services for homeless individuals, no corresponding plan for addressing family homelessness or for offering assistance to families that are not able to be offered prevention or shelter.
- Need for aftercare services- for families that have been stabilized through shelter or supportive housing resources, including Rapid Re-housing, there is a lack of aftercare support that might intervene if a household finds themselves at-risk of becoming homeless again.
- Need for connections to employment- little connection to or support from corporate community to provide employment opportunities to households in need of stable employment income.
- Less than adequate collaboration and coordination with other systems serving at-risk or homeless households, including systems that deal with immigration, mental health, substance abuse, development disabilities, foster care, corrections, and health care system.
- Inadequate affordable housing- lack of affordable housing or incentives for the development or preservation of affordable, accessible, low-income housing, which makes affordable housing very difficult to find, resulting in long waiting lists for PHA housing.
- Inadequate resources to assist with exiting households from shelters (e.g. utility assistance)
- Lack of consistent shelter-based daytime services, and/or operating funds to support such services.
- Inadequate information regarding needed capacity to serve LGBTQ persons, persons with limited English proficiency, couples without children, sex offenders.
- No seasonal shelter capacity for homeless families.
- Lack of and declining funding for needed non-housing based services-only programs (e.g. case management, transportation, day care, and employment programs).
- Lack of understanding of the community impact of homeless services

**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:**

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

The following is a list of characteristics that have been linked with instability and an increased risk of homelessness:

- household has moved frequently because of economic reasons (defined as 2 or more times during the 60 days immediately preceding the application for prevention assistance)
- household is living in the home of another because of economic hardship
- household has been notified that their right to occupy their current housing or living situation will be terminated (notice must be in writing and termination has to be within 21 days after the date of

application for assistance)

- Lives in a hotel or motel (not paid for by a state, local, federal, or charitable organization funds)
- Lives in severely overcrowded housing (efficiency with more than 2 persons or another type of housing in which there reside more than 1.5 persons per room)
- Otherwise lives in housing that have characteristics associated with instability and an increased risk of homelessness; for example, utility shut off notice or eviction notice.

Overall challenges include

- Aging housing stock (1958 is the median year a home was built in Hamilton County)
- Increased vacancy/abandonment
- Declining housing value
- Unmet low-income housing needs
- Unmet senior housing needs, and increasing percentage of elderly population
- Unmet disabled housing needs
- Financial assistance needs

## 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.

### 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        | 14,165                                   | 1,681                                 | 1,146  |
| White                          | 9,165                                    | 1,226                                 | 735  |
| Black / African American       | 4,108                                    | 399                                   | 305  |
| Asian                          | 104                                      | 35                                    | 4  |
| American Indian, Alaska Native | 19                                       | 0                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 600                                      | 0                                     | 80   |

**Table 13 - Disproportionately Greater Need 0 - 30% AMI**

Data Source: 2007-2011 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        | 13,114                                   | 5,409                                 | 0  |
| White                          | 9,249                                    | 4,553                                 | 0  |
| Black / African American       | 3,277                                    | 698                                   | 0  |
| Asian                          | 138                                      | 34                                    | 0  |
| American Indian, Alaska Native | 34                                       | 15                                    | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 324                                      | 95                                    | 0  |

**Table 14 - Disproportionately Greater Need 30 - 50% AMI**

Data Source: 2007-2011 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        | 12,900                                   | 15,695                                | 0  |
| White                          | 9,335                                    | 12,520                                | 0  |
| Black / African American       | 3,067                                    | 2,549                                 | 0  |
| Asian                          | 175                                      | 143                                   | 0  |
| American Indian, Alaska Native | 30                                       | 4                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 84                                       | 335                                   | 0  |

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2007-2011 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        | 5,251                                    | 12,924                                | 0  |
| White                          | 4,284                                    | 10,619                                | 0  |
| Black / African American       | 908                                      | 1,829                                 | 0  |
| Asian                          | 23                                       | 162                                   | 0  |
| American Indian, Alaska Native | 0  | 34                                    | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 20                                       | 149                                   | 0  |

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2007-2011 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%

**NA-15 - Housing Problems: Disproportionate Need**

| Race                           | Income Category as % of AMI | 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 |        | Total  |
|--------------------------------|-----------------------------|--|---------|---------------------------------------|--------|--|--------|--------|
|                                |                             |  |         |                                       |        |  |        |        |
| Jurisdiction as a whole        | 0%-30%                      | 12,424                                   | 83.19%  | 1,588                                 | 10.63% | 922  | 6.17%  | 14,935 |
| White                          | 0%-30%                      | 8,258                                    | 82.39%  | 1,153                                 | 11.50% | 612  | 6.11%  | 10,024 |
| Black / African American       | 0%-30%                      | 3,646                                    | 85.33%  | 398                                   | 9.31%  | 229  | 5.36%  | 4,273  |
| Asian                          | 0%-30%                      | 72                                       | 90.00%  | 4                                     | 5.00%  | 4  | 5.00%  | 80     |
| American Indian, Alaska Native | 0%-30%                      | 34                                       | 100.00% | 0                                     | 0.00%  | 0  | 0.00%  | 34     |
| Pacific Islander               | 0%-30%                      | 0  | 0       | 0                                     | 0      | 0  | 0      | 0      |
| Hispanic                       | 0%-30%                      | 306                                      | 78.46%  | 14                                    | 3.59%  | 70   | 17.95% | 390    |
| Race                           | Income Category as % of AMI | 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 |        | Total  |
| Jurisdiction as a whole        | 30%-50%                     | 9,807                                    | 64.75%  | 5,338                                 | 35.25% | 0  | 0.00%  | 15,145 |
| White                          | 30%-50%                     | 6,663                                    | 59.99%  | 4,444                                 | 40.01% | 0  | 0.00%  | 11,107 |
| Black / African American       | 30%-50%                     | 2,768                                    | 78.91%  | 740                                   | 21.09% | 0  | 0.00%  | 3,508  |
| Asian                          | 30%-50%                     | 90                                       | 100.00% | 0                                     | 0.00%  | 0  | 0.00%  | 90     |
| American Indian, Alaska Native | 30%-50%                     | 4  | 50.00%  | 4                                     | 50.00% | 0  | 0.00%  | 8      |
| Pacific Islander               | 30%-50%                     | 0  | 0       | 0                                     | 0      | 0  | 0      | 0      |
| Hispanic                       | 30%-50%                     | 234                                      | 76.47%  | 72                                    | 23.53% | 0  | 0.00%  | 306    |
| Race                           | Income Category as % of AMI | 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 |        | Total  |
| Jurisdiction as a whole        | 50%-80%                     | 8,975                                    | 38.11%  | 14,574                                | 61.89% | 0  | 0.00%  | 23,549 |
| White                          | 50%-80%                     | 6,287                                    | 35.33%  | 11,508                                | 64.67% | 0  | 0.00%  | 17,795 |
| Black / African American       | 50%-80%                     | 2,423                                    | 49.59%  | 2,463                                 | 50.41% | 0  | 0.00%  | 4,886  |

|                                |                                    |   |        |  |        |   |       |              |
|--------------------------------|------------------------------------|---|--------|--|--------|---|-------|--------------|
| Asian                          | 50%-80%                            | 123   | 48.81% | 129  | 51.19% | 0   | 0.00% | 252          |
| American Indian, Alaska Native | 50%-80%                            | 15  | 51.72% | 14   | 48.28% | 0   | 0.00% | 29           |
| Pacific Islander               | 50%-80%                            | 0   | 0      | 0  | 0      | 0   | 0     | 0            |
| Hispanic                       | 50%-80%                            | 58  | 14.80% | 334  | 85.20% | 0   | 0.00% | 392          |
|                                | <b>Income Category as % of AMI</b> | <b>Has one or more of four housing problems</b> |        | <b>Has none of the four housing problems</b> |        | <b>Household has no/negative income, but none of the other housing problems</b> |       | <b>Total</b> |
| Jurisdiction as a whole        | 80%-100%                           | 3,399   | 22.61% | 11,634                                       | 77.39% | 0   | 0.00% | 15,033       |
| White                          | 80%-100%                           | 2,404   | 21.11% | 8,983  | 78.89% | 0   | 0.00% | 11,387       |
| Black / African American       | 80%-100%                           | 839   | 27.48% | 2,214  | 72.52% | 0   | 0.00% | 3,053        |
| Asian                          | 80%-100%                           | 45  | 28.30% | 114  | 71.70% | 0   | 0.00% | 159          |
| American Indian, Alaska Native | 80%-100%                           | 0   | 0.00%  | 0  | 0.00%  | 0   | 0.00% | 0            |
| Pacific Islander               | 80%-100%                           | 0   | 0      | 0  | 0      | 0   | 0     | 0            |
| Hispanic                       | 80%-100%                           | 4   | 3.85%  | 100  | 96.15% | 0   | 0.00% | 104          |
|                                | <b>Income Category as % of AMI</b> | <b>Has one or more of four housing problems</b> |        | <b>Has none of the four housing problems</b> |        | <b>Household has no/negative income, but none of the other housing problems</b> |       | <b>Total</b> |
| Jurisdiction as a whole        | 0%-100%                            | 34,605  | 50.40% | 33,134                                       | 48.26% | 922   | 1.34% | 68,662       |
| White                          | 0%-100%                            | 23,612  | 46.93% | 26,088                                       | 51.85% | 612   | 1.22% | 50,312       |
| Black / African American       | 0%-100%                            | 9,676   | 61.55% | 5,815  | 36.99% | 229   | 1.46% | 15,720       |
| Asian                          | 0%-100%                            | 330   | 56.80% | 247  | 42.51% | 4   | 0.69% | 581          |
| American Indian, Alaska Native | 0%-100%                            | 53  | 74.65% | 18   | 25.35% | 0   | 0.00% | 71           |
| Pacific Islander               | 0%-100%                            | 0   | 0      | 0  |        | 0   | 0     | 0            |
| Hispanic                       | 0%-100%                            | 602   | 50.50% | 520  | 43.62% | 70  | 5.87% | 1,192        |

## **Housing Problems: Disproportionate Need**

According to the data provided, in Hamilton County (outside of the City of Cincinnati), there are 123,186 households; of these households approximately 78.3% (96,466) are white, 18.2% (22,396) are Black, 1.1% (1,302) are Asian, 1.4% are Hispanic (1,701), and less than 1% (137) are American Indian. It is evident from the data that certain minority groups have a greater need within the community regarding housing problems when compared to the jurisdiction as a whole. The narrative below discusses disproportionate needs between the jurisdiction as a whole and the Black, White, and Hispanic populations. In some instances the data shows a disproportionate need amongst Asians and American Indians, but the sample size is so small for these populations that it's difficult to determine if there is a true disproportionate need or a statistical error.

In the 0% – 30% income range, 83.19% of the jurisdiction as a whole experiences one or more housing problems. At this income level, a disproportionate need does not exist between the jurisdiction as a whole and the Black, White and Hispanic populations.

In the 30% - 50% income range the numbers are disproportionate; approximately 65% of the jurisdiction as a whole experiences one or more housing problems, while 79% of Blacks and 76.5% of Hispanics experience one or more housing problems.

In the 50% - 80% range, the numbers are still disproportionate, at least amongst the Black population. Thirty-eight percent of the households in the jurisdiction experience one or more housing problems, while 50% of blacks experience one or more housing problems.

In the moderate income range (80 – 100%), the needs are relatively similar among all the racial and ethnic groups, as expected.

When looking at all income groups combined from 0% - 100%, the Black population has a disproportionate need. In the jurisdiction as a whole, 50% of households have one or more housing problems compared with 61.5% for the black 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.

### 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        | 11,745                                   | 4,133                                 | 1,146  |
| White                          | 7,555                                    | 2,852                                 | 735  |
| Black / African American       | 3,378                                    | 1,118                                 | 305  |
| Asian                          | 94                                       | 45                                    | 4  |
| American Indian, Alaska Native | 15                                       | 4                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 540                                      | 55                                    | 80   |

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2007-2011 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        | 5,869                                    | 12,660                                | 0  |
| White                          | 3,964                                    | 9,810                                 | 0  |
| Black / African American       | 1,587                                    | 2,359                                 | 0  |
| Asian                          | 84                                       | 88                                    | 0  |
| American Indian, Alaska Native | 34                                       | 15                                    | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 115                                      | 304                                   | 0  |

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2007-2011 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**

| <b>Severe Housing Problems*</b> | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|---------------------------------|---|--|---|
| Jurisdiction as a whole         | 3,519   | 25,095                                       | 0   |
| White                           | 2,554   | 19,315                                       | 0   |
| Black / African American        | 855   | 4,742  | 0   |
| Asian                           | 59  | 254  | 0   |
| American Indian, Alaska Native  | 15  | 19   | 0   |
| Pacific Islander                | 0   | 0  | 0   |
| Hispanic                        | 4   | 406  | 0   |

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2007-2011 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**

| <b>Severe Housing Problems*</b> | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|---------------------------------|---|--|---|
| Jurisdiction as a whole         | 897   | 17,290                                       | 0   |
| White                           | 792   | 14,115                                       | 0   |
| Black / African American        | 94  | 2,628  | 0   |
| Asian                           | 4   | 181  | 0   |
| American Indian, Alaska Native  | 0   | 34   | 0   |
| Pacific Islander                | 0   | 0  | 0   |
| Hispanic                        | 0   | 164  | 0   |

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2007-2011 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%

**NA-20 Severe Housing Problems: Disproportionate Need**

| Race                           | Income Category as % of AMI | 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 |        | Total  |
|--------------------------------|-----------------------------|--|---------|---------------------------------------|--------|--|--------|--------|
|                                |                             |  |         |                                       |        |  |        |        |
| Jurisdiction as a whole        | 0%-30%                      | 9,899                                    | 66.31%  | 4,107                                 | 27.51% | 922  | 6.18%  | 14,928 |
| White                          | 0%-30%                      | 6,473                                    | 64.38%  | 2,969                                 | 29.53% | 612  | 6.09%  | 10,054 |
| Black / African American       | 0%-30%                      | 3,001                                    | 70.45%  | 1,030                                 | 24.18% | 229  | 5.38%  | 4,260  |
| Asian                          | 0%-30%                      | 72                                       | 90.00%  | 4                                     | 5.00%  | 4  | 5.00%  | 80     |
| American Indian, Alaska Native | 0%-30%                      | 34                                       | 100.00% | 0                                     | 0.00%  | 0  | 0.00%  | 34     |
| Pacific Islander               | 0%-30%                      | 0  | 0.00%   | 0                                     | 0.00%  | 0  | 0.00%  | 0      |
| Hispanic                       | 0%-30%                      | 246                                      | 63.08%  | 74                                    | 18.97% | 70   | 17.95% | 390    |
| Race                           | Income Category as % of AMI | 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 |        | Total  |
| Jurisdiction as a whole        | 30%-50%                     | 4,102                                    | 27.13%  | 11,019                                | 72.87% | 0  | 0.00%  | 15,121 |
| White                          | 30%-50%                     | 2,510                                    | 22.72%  | 8,539                                 | 77.28% | 0  | 0.00%  | 11,049 |
| Black / African American       | 30%-50%                     | 1,359                                    | 38.78%  | 2,145                                 | 61.22% | 0  | 0.00%  | 3,504  |
| Asian                          | 30%-50%                     | 60                                       | 66.67%  | 30                                    | 33.33% | 0  | 0.00%  | 90     |
| American Indian, Alaska Native | 30%-50%                     | 4  | 50.00%  | 4                                     | 50.00% | 0  | 0.00%  | 8      |
| Pacific Islander               | 30%-50%                     | 0  | 0.00%   | 0                                     | 0.00%  | 0  | 0.00%  | 0      |
| Hispanic                       | 30%-50%                     | 115                                      | 37.46%  | 192                                   | 62.54% | 0  | 0.00%  | 307    |

| Race                           | Income Category as % of AMI | 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 |       | Total  |
|--------------------------------|-----------------------------|--|--------|---------------------------------------|---------|--|-------|--------|
|                                |                             |  |        |                                       |         |  |       |        |
| Jurisdiction as a whole        | 50%-80%                     | 2,148                                    | 9.11%  | 21,419                                | 90.89%  | 0  | 0.00% | 23,567 |
| White                          | 50%-80%                     | 1,548                                    | 8.70%  | 16,248                                | 91.30%  | 0  | 0.00% | 17,796 |
| Black / African American       | 50%-80%                     | 514                                      | 10.48% | 4,392                                 | 89.52%  | 0  | 0.00% | 4,906  |
| Asian                          | 50%-80%                     | 64                                       | 25.30% | 189                                   | 74.70%  | 0  | 0.00% | 253    |
| American Indian, Alaska Native | 50%-80%                     | 15                                       | 51.72% | 14                                    | 48.28%  | 0  | 0.00% | 29     |
| Pacific Islander               | 50%-80%                     | 0  | 0.00%  | 0                                     | 0.00%   | 0  | 0.00% | 0      |
| Hispanic                       | 50%-80%                     | 10                                       | 2.51%  | 388                                   | 97.49%  | 0  | 0.00% | 398    |
| Race                           | Income Category as % of AMI | 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 |       | Total  |
| Jurisdiction as a whole        | 80%-100%                    | 671                                      | 4.46%  | 14,374                                | 95.54%  | 0  | 0.00% | 15,045 |
| White                          | 80%-100%                    | 459                                      | 4.03%  | 10,923                                | 95.97%  | 0  | 0.00% | 11,382 |
| Black / African American       | 80%-100%                    | 199                                      | 6.54%  | 2,843                                 | 93.46%  | 0  | 0.00% | 3,042  |
| Asian                          | 80%-100%                    | 10                                       | 6.29%  | 149                                   | 93.71%  | 0  | 0.00% | 159    |
| American Indian, Alaska Native | 80%-100%                    | 0  | 0.00%  | 0                                     | 0.00%   | 0  | 0.00% | 0      |
| Pacific Islander               | 80%-100%                    | 0  | 0.00%  | 0                                     | 0.00%   | 0  | 0.00% | 0      |
| Hispanic                       | 80%-100%                    | 0  | 0.00%  | 104                                   | 100.00% | 0  | 0.00% | 104    |

| Race                           | Income Category as % of AMI | 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 |       | Total  |
|--------------------------------|-----------------------------|--|--------|---------------------------------------|--------|--|-------|--------|
|                                |                             |  |        |                                       |        |  |       |        |
| Jurisdiction as a whole        | 0%-100%                     | 16,820                                   | 24.50% | 50,919                                | 74.16% | 922  | 1.34% | 68,661 |
| White                          | 0%-100%                     | 10,990                                   | 21.86% | 38,679                                | 76.93% | 612  | 1.22% | 50,281 |
| Black / African American       | 0%-100%                     | 5,073                                    | 32.29% | 10,410                                | 66.26% | 229  | 1.46% | 15,712 |
| Asian                          | 0%-100%                     | 206                                      | 35.40% | 372                                   | 63.92% | 4  | 0.69% | 582    |
| American Indian, Alaska Native | 0%-100%                     | 53                                       | 74.65% | 18                                    | 25.35% | 0  | 0.00% | 71     |
| Pacific Islander               | 0%-100%                     | 0  | 0.00%  | 0                                     | 0.00%  | 0  | 0.00% | 0      |
| Hispanic                       | 0%-100%                     | 371                                      | 30.94% | 758                                   | 63.22% | 70   | 5.84% | 1,199  |

### Severe Housing Problems: Disproportionate Need

According to the data provided, in Hamilton County (outside of the City of Cincinnati), there are 123,186 households; of these households approximately 78.3% (96,466) are white, 18.2% (22,396) are Black, 1.1% (1,302) are Asian, 1.4% are Hispanic (1,701), and less than 1% (137) are American Indian. It is evident from the data that certain minority groups have a greater need within the community regarding severe housing problems when compared to the jurisdiction as a whole.

The narrative below discusses disproportionate needs between the jurisdiction as a whole and the Black, White, and Hispanic populations. In some instances the data shows a disproportionate need amongst Asians and American Indians, but the sample size is so small for these populations that it's difficult to determine if there is a true disproportionate need or a statistical error.

As with the housing problems above, the extremely low income range (0% - 30% AMI) in this category does not show a disproportionate need between the jurisdiction as a whole and the Black, White, and Hispanic populations. In the 30% - 50% income range, a disparity exists between the jurisdiction as a whole and the Black and Hispanic populations. Twenty-seven percent of the jurisdiction experiences or more severe housing problems, compared with 39% of the Black population and 37.5% of the Hispanic population.

In the low income range (50% - 80% AMI), there is no disparity between the jurisdiction as a whole (9.1%) and Black (10.5%) or Hispanic (2.5%) households. There is no disparity among racial or ethnic groups in the 80% - 100% income range or the 0% - 100% income range.

## 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.

### Housing Cost Burden

| Housing Cost Burden            | <=30%  | 30-50% | >50%   | No / negative income (not computed) |
|--------------------------------|--------|--------|--------|-------------------------------------|
| Jurisdiction as a whole        | 36,460 | 23,942 | 20,660 | 1,236                               |
| White                          | 99,814 | 22,631 | 14,507 | 788                                 |
| Black / African American       | 13,912 | 6,307  | 5,667  | 319                                 |
| Asian                          | 1,549  | 272    | 251    | 4                                   |
| American Indian, Alaska Native | 167    | 29     | 40     | 0                                   |
| Pacific Islander               | 10     | 0      | 0      | 0                                   |
| Hispanic                       | 1,479  | 464    | 574    | 100                                 |

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2007-2011 CHAS

### Housing Cost Burden: Disproportionate Need

According to the data provided, in Hamilton County (outside of the City of Cincinnati), there are 123,186 households; of these households approximately 78.3% (96,466) are white, 18.2% (22,396) are Black, 1.1% (1,302) are Asian, 1.4% are Hispanic (1,701), and less than 1% (137) are American Indian. It is evident from the data that certain minority groups have a greater need within the community regarding cost burden when compared to the jurisdiction as a whole.

In Hamilton County as a whole, 17% (20,949) of households are cost burdened (housing cost to income ratio is between 30% and 50%) and 12.8% are severely cost burdened (housing cost to income ratio is greater than 50%). Thus, in total, almost 30% of the County's total population is cost burdened. This is disproportionate compared to Black households where 45% are cost burdened. Housing affordability has long been a major need in Hamilton County. Works need to be done to close the disparity gap between minority populations and the jurisdiction as a whole.

## **NA-30 Disproportionately Greater Need: – 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?**

According to the data provided, in Hamilton County (outside of the City of Cincinnati), there are 123,186 households; of these households approximately 78.3% (96,466) are white, 18.2% (22,396) are Black, 1.1% (1,302) are Asian, 1.4% are Hispanic (1,701), and less than 1% (137) are American Indian. It is evident from the data that certain minority groups have a greater need within the community regarding housing problems when compared to the jurisdiction as a whole. The narrative below discusses disproportionate needs between the jurisdiction as a whole and the Black, White, and Hispanic populations. In some instances the data shows a disproportionate need amongst Asians and American Indians, but the sample size is so small for these populations that it's difficult to determine if there is a true disproportionate need or a statistical error from the lack of data.

#### **Housing Problems**

In the 0% – 30% income range, 83.19% of the jurisdiction as a whole experiences one or more housing problems. At this income level, a disproportionate need does not exist between the jurisdiction as a whole and the Black, White and Hispanic populations.

In the 30% - 50% income range the numbers are disproportionate; approximately 65% of the jurisdiction as a whole experiences one or more housing problems, while 79% of Blacks and 76.5% of Hispanics experience one or more housing problems.

In the 50% - 80% range, the numbers are still disproportionate, at least amongst the Black population. Thirty-eight percent of the households in the jurisdiction experience one or more housing problems, while 50% of blacks experience one or more housing problems.

In the moderate income range (80 – 100%), the needs are relatively similar among all the racial and ethnic groups, as expected.

When looking at all income groups combined from 0% - 100%, the Black population has a disproportionate need. In the jurisdiction as a whole, 50% of households have one or more housing problems compared with 61.5% for the black population.

#### **Severe Housing Problems**

As with the housing problems above, the extremely low income range (0% - 30% AMI) in this category does not show a disproportionate need between the jurisdiction as a whole and the Black, White, and Hispanic populations.

In the 30% - 50% income range, a disparity exists between the jurisdiction as a whole and the Black and Hispanic populations. Twenty-seven percent of the jurisdiction experiences or more severe housing

problems, compared with 39% of the Black population and 37.5% of the Hispanic population.

In the low income range (50% - 80% AMI), there is no disparity between the jurisdiction as a whole (9.1%) and Black (10.5%) or Hispanic (2.5%) households.

There is no disparity among racial or ethnic groups in the 80% - 100% income range or the (0% - 100%) income range.

#### Cost Burden

In Hamilton County as a whole, 17% (20,949) of households are cost burdened (housing cost to income ratio is between 30% and 50%) and 12.8% are severely cost burdened (housing cost to income ratio is greater than 50%). Thus, in total, almost 30% of the County's total population is cost burdened. This is disproportionate compared to Black households where 45% are cost burdened. Housing affordability has long been a major need in Hamilton County. Works need to be done to close the disparity gap between minority populations and the jurisdiction as a whole.

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

No other needs were identified.

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

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 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. A map of these areas can be found in MA-50.

There are not any concentrated Hispanic/Latino areas in Hamilton County according to the definition above; however, the majority of the Hispanic population does reside in a few communities in the north and central part of the County. According to 2010 US Census data, between 5.1% and 10% of the population in the Cities of Forest Park, Sharonville, and Norwood is Hispanic and between 10.1% and 20% of the population in the City of Springdale is Hispanic.

## NA-35 Public Housing – 91.205(b)

### Introduction

The Cincinnati Metropolitan Housing Authority was established in 1933 under the provisions of the Ohio Housing Authority Law and is an asset to Hamilton County. For more than 80 years the agency has provided quality, affordable rental housing opportunities for individuals and families throughout the county. The agency operates or administers three separate programs. Asset Management consists of 4,800 units owned and managed by CMHA. The Housing Choice Voucher can administer Housing Assistance Payments for nearly 11,200 households. The agency also operates 274 units of other affordable rental housing. CMHA has created a Gold Performance Standard to ensure that the resources CMHA provides are meeting the needs of the residents of Hamilton County.

### 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        | 5,021          | 10,639   | 187             | 10,251         | 109                                 | 48                         | 10         |

**Table 22 - 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          | 10,634   | 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                          |
| # 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 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Race of Residents

| Race                          | Program Type |           |                |          |                 |                |                                     |                            |            |
|-------------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
|                               | Certificate  | Mod-Rehab | Public Housing | Vouchers |                 |                | Special Purpose Voucher             |                            |            |
|                               |              |           |                | Total    | Project - based | Tenant - based | 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          |
| 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 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

| Ethnicity    | Program Type |           |                |          |                 |                |                                     |                            |            |
|--------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
|              | Certificate  | Mod-Rehab | Public Housing | Vouchers |                 |                | Special Purpose Voucher             |                            |            |
|              |              |           |                | Total    | Project - based | Tenant - based | 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 25 – 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:**

CMHA has a goal of providing 5% of its units as mobility accessible and 2% of its units as sensory accessible. CMHA has been working to increase the availability of accessible housing as housing developments are modernized or acquired to move towards meeting or exceeding the goals for number of units in each development that are accessible housing. At its most recent inventory in 2013, approximately 182 units were classified as fully ADA accessible. CMHA has contracted with a vendor to inspect all units currently classified as fully ADA accessible to insure the units are ADA and UFAS compliant. In general, CMHA has been able to meet the housing needs of persons with mobility impairments through making modifications to the housing unit directly and/or working in conjunction with community partners. CMHA has also been able to transfer residents in need of accessible housing internally within the Asset Management Program.

A large part of the past focus for providing accessible housing has been focused on persons with mobility impairments, such as the frail elderly, wheelchair-bound and persons with other physical disabilities or medical needs. As CMHA completes its ongoing review, it is finding that increased focus on providing accessible housing for tenants or applicants with other special needs is needed. These other special needs include provision of accommodations for persons with hearing or visual impairments.

There is no wait list for accessible units. However, CMHA cannot ask people if they have a disability unless that information is volunteered.

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

The following information is from CMHA's *Annual Plan for the Fiscal Year 2014*:

Cincinnati Metropolitan Housing Authority (CMHA) has an inventory of 5,293 public housing units. CMHA has 11,328 Housing Choice Vouchers (HCV). There are 3,979 families on the public housing waiting list. The majority of these are extremely low income (less than 30% AMI) (96.33%) African American (85.32%) families with children (54.86%). There are 9,640 families on the Section 8 tenant-based assistance waiting list. Most of these are also extremely low income (93.08%) African American (89.24%) families with children (60.22%). The waiting lists maintained by CMHA, especially the waiting list for HCV, most of which is scattered site housing, demonstrates the immense need for affordable housing, especially for those at the lowest income levels. This reflects a similar pattern to the housing needs of the population of Hamilton County.

The most immediate need of public housing and housing choice voucher holders in Hamilton County is economic security. The average household income for public housing residents is \$9,933 and \$12,885 for housing choice voucher holders. The average household income for all residents in Hamilton County is \$48,234. Other needs include healthcare, childcare, and transportation.

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

Compared to the population at large in Hamilton County, the greatest housing need for Hamilton County residents is affordability. Over 34% of residents in the County are paying more than 30% of their income for housing costs.

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

### **Introduction:**

Hamilton County, the City of Cincinnati, the Homeless Clearinghouse (CoC Board) and Strategies to End Homelessness (CoC Collaborative Applicant) have consistently utilized the Consolidated Plan as the primary documentation of the strategies, planning, and services being used to address homelessness, particularly chronic homelessness, in the City of Cincinnati and Hamilton County. The Homeless Section of the Consolidated Plan has been developed for both the City of Cincinnati and Hamilton County, Ohio as part of the local HUD Continuum of Care for the Homeless (CoC) program of the combined jurisdictions. Pursuant to HUD's guidance and the communities method of conducting planning and facilitating processes for homeless, the jurisdictions have standardized and identical elements within their Consolidated Plans, increasing coordination and reducing duplication of efforts.

The Homeless Clearinghouse (CoC Board) oversees CoC planning & gaps analysis, coordinates project outcomes review, priority setting, funding allocation, & monitors elements of the Consolidated Plan. The Homeless Clearinghouse annually reviews program performance in relation to HUD outcome priorities, and uses outcomes data to propose changes to the local CoC program prioritization process, and presents these outcome performance measures to CoC membership. Such performance-based prioritization is accompanied by community input to select projects to be included in the annual CoC application. The Homeless Clearinghouse also oversees allocation & planning processes for ESG funds and the monitoring of ESG-funded program performance. The local homeless services system is working to reduce homelessness by doing the following: 1) Offering comprehensive Homelessness Prevention/Shelter Diversion services, 2) Improving the services that are available to people who are currently homeless, 3) Developing and offering housing resources so that households can exit and not return to homelessness.

**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) | 284  | 0           | 860  | 800  | 800   | 32   |
| Persons in Households with Only Children           | 8  | 0           | 510  | 450  | 475   | 14   |
| Persons in Households with Only Adults             | 734  | 17          | 4,820  | 5,010                                      | 3,800   | 43   |
| Chronically Homeless Individuals                   | 156  | 10          | 1,880  | 1,850                                      | 1,800   | 0  |
| Chronically Homeless Families                      | 0  | 0           | 25   | 25   | 15  | 0  |
| Veterans   | 191  | 1           | 750  | 600  | 700   | 0  |
| Unaccompanied Child                                | 8  | 0           | 510  | 335  | 0   | 0  |
| Persons with HIV                                   | 29   | 0           | 70   | 60   | 65  | 35   |

**Table 26 - Homeless Needs Assessment**

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

**Nature and Extent of Homelessness: (Optional)**

| <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.**

Many more families sought emergency shelter or homelessness prevention assistance in 2013 than could be accommodated, resulting in families being turned away because all programs were full.

In 2013, 2,185 unduplicated heads of household requested placement in an emergency shelter for themselves and their children; only 30% were placed into shelter. In short, if shelter space had been available, more households would have entered the shelter system and been counted as homeless. It is unclear where the households that were not provided with shelter turned for assistance, as only 226 families were offered homelessness prevention services instead of shelter, and 25 households with children and adults were encountered on the street. These numbers include families of Veterans.

Strategies to End Homelessness, St. Vincent de Paul, the Family Housing Partnership and Executive Service Corps of Cincinnati, in collaboration with numerous local organizations serving homeless families, are working to better understand the needs, challenges and service opportunities of homeless families in our community. The Family Homeless Services Study will develop recommendations and a strategic direction for local organizations to follow to better meet the needs of homeless families collectively and individually. Based on both national best practices and local needs, Strategies to End Homelessness will lead development of a comprehensive Family Homelessness Strategic Plan to be implemented with community partners.

For single individuals, there are systems in place (e.g. Winter Shelter and Drop Inn Center) to allow shelter capacity to expand to meet emergency shelter needs, whereas the family shelter system has essentially a fixed capacity. Further, families experiencing homelessness are unlikely to live in public,

making them more difficult to find and engage them in services. Families stay in remote locations and/or disperse members to various friends and families until the opportunity for reunification occurs. The most reliable data for such families comes from the number of unduplicated families seeking shelter through the Central Access Point (CAP) hot line. While some of these families may find other accommodations and ultimately avoid homelessness, this number is our best estimate of the unmet needs of homeless families.

Planning efforts under way will include a gaps analysis process, looking specifically at services for families, covering family needs including prevention, emergency shelter, transitional and permanent housing. The results of this gaps analysis will then be used to inform future action plan updates.

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

2013 HMIS data figures regarding homelessness by racial and ethnic group are as follows:

White--1862/29%

Black or African American--4297/67%

Asian--9/<1%

American Indian or Alaska Native--20/<1%

Hawaiian or Other Pacific--13/<1%

Multiple Races--205/3%

Don't know/Refused/Missing--6/<1%

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

#### **Point-in-Time Count of Homeless People-**

On the night of the community's 2014 Point-in-time count of homeless people 1,044 people were counted as unsheltered, in emergency shelter, or in transitional housing. This represented a 21% decline from the 1326 people counted in 2013.

#### **Annual Count of Homeless People-**

According to VESTA, our local Homeless Management Information System (HMIS), the total unduplicated number of homeless people on the street, in shelters and transitional housing in Hamilton County increased from 7,983 people in 2012 to 8,271 in 2013, a 3.6% increase.

Homelessness Prevention: primarily due to the expiration of HPRP funding in mid-2012, the number of people served in homelessness prevention programs decreased by 50% from 2012 to 2013, and by 67% since 2011. Over 900 fewer people were served in prevention programs last year than the year before. Given that local prevention programs have a 92% success rate at preventing homelessness, if the same level of funding available in 2012 had been available in 2013, the number of people experiencing homelessness may have been reduced.

Transitional Housing: over the past two years, HUD has been in the process of re-classifying transitional housing programs where private rental units are leased under client's name as Rapid Re-housing programs. Clients in Rapid Re-housing (and all other permanent housing programs) are not considered to be homeless for the purposes of homeless counts. This re-classification significantly reduces the inventory of housing considered transitional within the Cincinnati/Hamilton County CoC, which had a significant number of programs and beds using this model. Between 2012 and 2014, over 770 beds have been re-classified as permanent housing through this process, resulting in a drastic decline in the count of persons in the transitional housing category.

Unsheltered population: in 2013, our community saw a 38% increase in the number of homeless people who were living on the streets or in places unfit for human habitation. In fact, the 1,531 unduplicated people counted on the streets in 2013 was the largest number of people encountered sleeping in places not meant for human habitation in our community since such data became available in 2006. This increase is a significant change for our community, which has excelled in recent years at bringing homeless people in off the streets.

Taken in a national context, according to the most recently published national point-in-time count of homeless people (January 2012), only 2% of the Cincinnati/Hamilton County homeless population was unsheltered, sleeping outdoors or in places not meant for human habitation, compared to 38% nationally. Our community's recent history has been that we have a low number of homeless people on the streets, and any sustained reversal of this would be troubling.

Emergency shelter: In contrast to the increased number of people on the streets in 2013, the number of people in shelters decreased by 3%. This decrease, which might appear to be a positive development on the surface, but specifically in the case of homeless families, frequently is a result of an inability to access shelter beds when needed.

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

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

Hamilton County's special needs populations include the elderly, persons with physical, mental and developmental disabilities and persons with HIV/AIDS. 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. Accordingly, Hamilton County will not devote a significant portion of its HUD resources to meeting the service needs of these populations. Hamilton County will however utilize available federal housing funding to meet a portion of the housing needs of these subpopulations. Specifically, Hamilton County has and will continue to fund a Tenant Based Assistance Program utilizing HOME Funds that is targeted specifically to special need populations, including some specifically devoted to homeless. In this effort, Hamilton County partners with special need agencies who assist clients with TBA applications for housing assistance and provide continued supportive services to clients assisted with the TBA Grants.

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

Hamilton County consulted with a variety of local agencies that serve special needs populations to determine their needs. A variety of needs were identified including: better and more affordable public transportation, affordable housing and housing rehabilitation, housing that is more accessible to the physically disabled, employment opportunities, adult education options, child development opportunities for bilingual children, immigrant community services, better access to housing, job and education information, more permanent supportive housing that is more widely dispersed in the County, more housing for people with criminal, substance abuse and mental health histories, clothing and home furnishings or vouchers for same, financial assistance to acquire identification, pre-employment vocational training, educational training (vs. expense of GED), independent living skills training, employment for persons with criminal histories, easier access to income verification from SSA and JFS to support client compliance, additional substance abuse treatment options, assistance with back utility balances.

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

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

Hamilton County currently has 36 participating communities within its jurisdiction. Each of these communities has varying needs with respect to improving public facilities; some needs are neighborhood specific, but several are common amongst many of the communities. The needs that are widely spread throughout several communities are as follows: recreational improvements, accessibility upgrades, and senior and community center renovations. Various other needs include energy efficiency upgrades to existing community facilities and funding to create or improve health facilities.

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

The needs identified above were determined through a number of ways. First, every three years, each participating community submits an application to Hamilton County for CDBG funding for various projects that have been identified as priority needs within that community. These needs are determined through a series of public hearings. Second, in preparation of this Consolidated Plan, the County created an online Needs Assessment survey that was emailed to all participating communities and agencies and was posted on the County’s website and social media sites. Responses to this survey were tabulated and analyzed. Third, outreach was made to each participating community asking for direct feedback concerning their top three housing and non-housing community development needs.

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

Each of Hamilton County’s 36 participating communities has varying needs regarding public improvements; some needs are neighborhood specific, while several are common amongst many of the communities. The needs that are widely spread throughout several communities are as follows: street reconstruction (including sidewalk construction or repair), streetscape improvements, façade improvements in business districts, and demolition of blighted/vacant properties. Various other needs include sanitary/storm sewer upgrades, traffic signal and fire hydrant replacement, and construction of walking/biking trails.

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

The needs identified above were determined through a number of ways. First, every three years, each participating community submits an application to Hamilton County for CDBG funding for various projects that have been identified as priority needs within that community. These needs are determined through a series of public hearings. Second, in preparation of this Consolidated Plan, the County created an online Needs Assessment survey that was emailed to all participating communities and agencies and was posted on the County’s website and social media sites. Responses to this survey

were tabulated and analyzed. Third, outreach was made to each participating community asking for direct feedback concerning their top three housing and non-housing community development needs.

### **Describe the jurisdiction's need for Public Services:**

Hamilton County communities display varying needs with respect to improving public services. Some needs are community specific, while several are services needed at the County-wide level. Public Service needs that have been identified throughout the County are as follows: funding to provide fire and safety, youth, health (including mental), senior, emergency food, crime prevention, transportation, childcare and other social services for low income households.

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

The needs identified above were determined through a number of ways. First, every three years, each participating community submits an application to Hamilton County for CDBG funding for various projects that have been identified as priority needs within that community. These needs are determined through a series of public hearings. Second, in preparation of this Consolidated Plan, the County created an online Needs Assessment survey that was emailed to all participating communities and agencies and was posted on the County's website and social media sites. Responses to this survey were tabulated and analyzed. Third, outreach was made to each participating community asking for direct feedback concerning their top three housing and non-housing community development needs.

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

### All residential properties by number of units

| Property Type                   | Number         | %           |
|---------------------------------|----------------|-------------|
| 1-unit detached structure       | 130,443        | 70%         |
| 1-unit, attached structure      | 8,827          | 5%          |
| 2-4 units                       | 14,132         | 8%          |
| 5-19 units                      | 21,759         | 12%         |
| 20 or more units                | 6,880          | 4%          |
| Mobile Home, boat, RV, van, etc | 3,104          | 2%          |
| <b>Total</b>                    | <b>185,145</b> | <b>100%</b> |

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

### Unit Size by Tenure

|                    | Owners         |             | Renters       |             |
|--------------------|----------------|-------------|---------------|-------------|
|                    | Number         | %           | Number        | %           |
| No bedroom         | 142            | 0%          | 1,415         | 3%          |
| 1 bedroom          | 1,527          | 1%          | 13,319        | 29%         |
| 2 bedrooms         | 22,064         | 18%         | 18,369        | 40%         |
| 3 or more bedrooms | 100,024        | 81%         | 13,181        | 28%         |
| <b>Total</b>       | <b>123,757</b> | <b>100%</b> | <b>46,284</b> | <b>100%</b> |

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

The Cincinnati Metropolitan Housing Authority (CMHA) is the largest provider of assisted housing in the region. CMHA operates or administers three separate programs that are geared towards providing quality, affordable housing for households with low- and moderate-incomes. Asset Management consists of 5,272 units owned and managed by CMHA (public housing). The Housing Choice Voucher Program administers Housing Assistance Payments for 10,011 tenant voucher households and 265 Project Based Vouchers. The agency also operates 234 units of other affordable rental housing, including tax credits. Households participating in the Asset Management and Housing Choice Voucher Programs must initial certify eligibility by having an income at or below 80% of the area median income for the family size. Participants in other affordable housing programs are predominantly low-income, but may have slightly higher initial incomes depending on the funding source of the program and the mix of existing residents in the housing development.

In addition to the CMHA project based units, there are 8,401 units of privately owned project based units throughout Hamilton County. As with the CMHA units, these units are targeted to households below 80% of AMI.

Hamilton County and the City of Cincinnati both utilize HOME funding to provide Tenant Based Rental Assistance that is targeted to low-income persons with disabilities. At present, there are approximately 190 units being subsidized with these funds.

The Shelter Plus Care program provides rental assistance for hard-to-serve homeless persons with disabilities. Currently, assistance is being provided to 73 households through this program.

The State of Ohio provides funding for one program within Hamilton County. The Ohio Department of Mental Health provides capital funds and rental assistance funds to Excel Development Company to operate some units, and in other cases provides tenant based subsidies to private owners for over 500 scattered site apartments throughout the County. Persons active in the Hamilton County Mental Health and Recovery Services Board mental health system are eligible to receive assistance after it is determined that the applicant can maintain independent living. This program works very similar to the Section 8 Housing Choice Voucher Program.

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

CMHA is in the midst of conducting evaluations of physical needs of its portfolio of Asset Management properties to ensure that it can maintain or expand the supply of affordable housing in an efficient manner. Physically non-viable properties, including properties that are too expensive to maintain or rehabilitate, are expected to be replaced from the housing portfolio in the next few years. In 2013, CMHA has submitted an application under the HUD Rental Assistance Demonstration (RAD) Program. The application is currently on a national wait list of housing authority application submissions to be reviewed by HUD. CMHA is also evaluating properties separate from the RAD application to assess renovation or replacement needs. It is anticipated that there will not be a net loss of units from the affordable housing inventory as units lost due to disposition or demolition will be replaced through reconstruction or acquisition of new properties.

Hamilton County has a limited number of family and elderly units assisted under project based programs. We expect owners of these properties with few exceptions, to maintain the project based status. Any units that may convert to market rate or be lost to the inventory due to fiscal problems will not negatively impact the overall assisted housing market. Historically, units that have been lost through conversion or distress have been vouchered out with those tenants readily absorbed into the market place.

Of greatest concern within Hamilton County is the overall funding level for the Housing Choice Voucher Program. It is expected that tight federal budgets for the foreseeable future will continue this

trend. While the rate of attrition will guarantee that no one currently receiving assistance loses that assistance, it is likely that the overall number of people assisted will decrease and family contributions to rental costs will increase in the future.

Local organizations that are dedicated to special needs populations, including mental health and MRDD, provide limited housing assistance to their clientele. These include Living Arrangements for the Developmentally Disabled (LADD) and Envision (formerly known as Resident Home Corporation).

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

Based on 2006-2010 ACS data and other sources, Hamilton County's housing market generally has enough units to supply both owner and tenant demand. The Cincinnati Metropolitan Housing Authority's 2012 Comprehensive Housing Study and Needs Analysis states that the number of housing units in Hamilton County increased by 1.1 percent between 2000 and 2010, from 373,393 to 377,364 units. During this time, however, the population of Hamilton County decreased by 5.1 percent. This suggests an overabundance of housing relative to population.

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

There is a need for more senior rental housing, and some rehabilitated or new housing is needed to replace blighted and vacant rental stock. In recent years, various jurisdictions within the County have partnered with CMHA to create new senior low-income rental housing, such as The Reserve on South Martin in Mt. Healthy. This project utilized Hamilton County's NSP funds, in addition to various other grants, to demolish dilapidated apartment buildings and create new construction housing. Currently, Colerain Township is working to create a similar new construction senior housing project with CMHA.

Generally speaking, the supply of housing in Hamilton County is adequate. Some older rental units may be considered less desirable due to small size and few amenities, but the primary reason for lack of adequate housing continues to be affordability.

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

### Cost of Housing

|                      | Base Year: 2000 | Most Recent Year: 2011 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value    | 109,000         | 147,800                | 36%      |
| Median Contract Rent | 424             | 551                    | 30%      |

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

| Rent Paid       | Number        | %             |
|-----------------|---------------|---------------|
| Less than \$500 | 15,120        | 32.7%         |
| \$500-999       | 27,051        | 58.5%         |
| \$1,000-1,499   | 2,514         | 5.4%          |
| \$1,500-1,999   | 592           | 1.3%          |
| \$2,000 or more | 1,007         | 2.2%          |
| <b>Total</b>    | <b>46,284</b> | <b>100.0%</b> |

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

### Housing Affordability

| % Units affordable to Households earning | Renter        | Owner         |
|--|---------------|---------------|
| 30% HAMFI                                | 2,927         | No Data       |
| 50% HAMFI                                | 15,374        | 9,277         |
| 80% HAMFI                                | 32,744        | 29,611        |
| 100% HAMFI                               | No Data       | 45,366        |
| <b>Total</b>                             | <b>51,045</b> | <b>84,254</b> |

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

### Monthly Rent

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent  | 445                     | 557       | 740       | 1,025     | 1,129     |
| High HOME Rent    | 459                     | 561       | 735       | 1,018     | 1,121     |
| Low HOME Rent     | 459                     | 561       | 735       | 927       | 1,035     |

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

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

Hamilton County has a large inventory of residential housing. However, the housing stock is aging and vacancy rates are increasing. While Hamilton County does not have a need for new construction (except for special needs populations and the elderly); there is a significant need for the existing housing to be more affordable for the low and moderate income populations. According to CMHA's 2012 Comprehensive Housing Study and Needs Analysis, more than 90,000 households earned 80 percent or less of HAMFI and had unmet housing needs in 2009.

This study showed that, according to 2010 Five-Year ACS Data, 20.7% of owners with a mortgage were cost burdened, between 31-50% of income. Of these households, 11.1% were severely cost burdened, above 50% of income. The percentage of renters who are cost burdened was slightly higher at 21.5%, and those that are severely cost burdened was drastically higher at 25.5%. It total, 19.2% of Hamilton County's households are cost burdened, and 15.9% of the households are severely cost burdened. All of these percentages have increased since 2010, showing that decent, affordable housing for lower income households is a significant issue.

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

Median home value in Hamilton County increased from \$109,000 in 2000 to \$148,200 in 2010; Median rent increased from \$424 to \$652 in that same time period, according to CMHA's 2012 Comprehensive Housing Study and Needs Analysis. The percentage of households in various lower income levels, however, has slightly decreased. In 2000, 16.8% of households had an income of \$15,000 or below. In 2010, the percentage had slightly decreased to 15.6%. Overall, all income levels below \$50,000 decreased slightly over this 10 year period, according to CMHA's 2012 Comprehensive Housing Study and Needs Analysis. This does not, however, indicate the effects of inflation. Although the percentage of households with lower income has decreased slightly, the cost of home purchasing and rent has increased more drastically. The need for affordable housing will increase as housing prices and rents continue to increase.

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

The area median rent in Hamilton County in 2010 was \$652, according to CMHA's 2012 Comprehensive Housing Study and Needs Analysis. This study used Craigslist data in 2012 to compute the average rent by number of bedrooms in Hamilton County. This information shows the average studio is \$538 per month, compared to \$445 Fair Market Rent and \$474 HOME rent. A one bedroom market rate rent is \$621, compared to \$557 Fair Market Rent and \$571 HOME rent. The gap shrinks with two bedroom units, comparing \$740 Fair Market Rent, \$742 HOME rent and \$780 market rent. The average three bedroom unit market rate is below Fair Market rent at \$1023, compared to \$1025. The HOME rent rate

for a three bedroom unit is \$927 to \$1,025. This data shows a larger financial gap for the smaller housing units, studios to two bedrooms. These types of units could be more of a focus in the future when providing affordable housing.

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

### 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    | 30,966         | 25%         | 20,842          | 45%         |
| With two selected Conditions   | 258            | 0%          | 1,004           | 2%          |
| With three selected Conditions | 49             | 0%          | 127             | 0%          |
| With four selected Conditions  | 0              | 0%          | 0               | 0%          |
| No selected Conditions         | 92,484         | 75%         | 24,311          | 53%         |
| <b>Total</b>                   | <b>123,757</b> | <b>100%</b> | <b>46,284</b>   | <b>100%</b> |

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

### Year Unit Built

| Year Unit Built | Owner-Occupied |             | Renter-Occupied |             |
|-----------------|----------------|-------------|-----------------|-------------|
|                 | Number         | %           | Number          | %           |
| 2000 or later   | 6,869          | 6%          | 1,986           | 4%          |
| 1980-1999       | 24,993         | 20%         | 10,131          | 22%         |
| 1950-1979       | 67,148         | 54%         | 22,959          | 50%         |
| Before 1950     | 24,747         | 20%         | 11,208          | 24%         |
| <b>Total</b>    | <b>123,757</b> | <b>100%</b> | <b>46,284</b>   | <b>100%</b> |

Table 34 – Year Unit Built

Data Source: 2007-2011 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               | 91,895         | 74% | 34,167          | 74% |
| Housing Units build before 1980 with children present | 4,481          | 4%  | 2,338           | 5%  |

Table 35 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

## Vacant Units

|                          | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|--------------------------|-----------------------------|---------------------------------|-------|
| Vacant Units             |                             |                                 |       |
| Abandoned Vacant Units   |                             |                                 |       |
| REO Properties           |                             |                                 |       |
| Abandoned REO Properties |                             |                                 |       |

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

Hamilton County has an aging housing stock. Over half of Hamilton County’s owner and renter occupied housing units were built during 1950-1979 and approximately 75% were built prior to 1980 (2006 – 2010 CHAS data). An older housing stock brings about increasing housing problems. According to 2006-2010 CHAS data, over 25% of owner-occupied housing in the County has one or more housing problems and 45% of renter-occupied housing has one or more housing problems. This indicates a need for housing improvements, repairs and rehabilitation, particularly amongst housing units occupied by renters but also to a lesser extent amongst owner-occupied housing. Housing problems include incomplete plumbing facilities, incomplete kitchen facilities, overcrowding (more than 1 person per room) and cost burden greater than 30%.

The 2012 Hamilton County Comprehensive Housing Study and Needs Analysis provides additional data concerning the housing problems listed above and the condition and grade of housing units within the County. Particularly, overcrowding is far more prevalent in renter-occupied households compared to owner-occupied households, but overall this housing problem is decreasing, while the number of homes lacking complete kitchen and plumbing facilities is increasing, further indicating the need for rehabilitation.

Additionally, the number of vacant units within the county can provide insight into the need for rehabilitation activities. The table above did not have accurate data displaying the number of vacant units for the County, so Census data was used in this analysis. The past decade has seen a substantial increase in the number of vacant units throughout the County. The total number of vacant units in Hamilton County outside of Cincinnati is 15,744 according to the 2010 census, an increase of 81% from the 2000 Census. The number of “other vacant” units within the County, outside of the City, increased from 1,717 in 2000 to 4,463 in 2010, an increase of 160%. This increase is substantial. “Other vacant” units include those that are not for sale or rent, and quite possibly are abandoned and blighting influences throughout the County. This data is an indicator of the need for possible demolition/redevelopment and/or rehabilitation activities.

Additionally, in 2000, 14% of households were cost burdened; 8.5% severely cost burdened compared to 18.7% cost burdened and 12.2% severely cost burdened in 2010. This increase is presumably due to the downturn in the economy which resulted in higher unemployment rates and home foreclosures.

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

Housing units built before 1980 are at risk for containing lead based paint. The table above did not accurately reflect the risk of lead-based paint hazard, therefore an additional study was reviewed. According to the 2012 Hamilton County Comprehensive Housing Study and Needs Analysis, approximately 62% (234,837) of housing units (both renter and owner-occupied) in Hamilton County (including Cincinnati) are at risk of having lead-based paint hazards. When looking at Hamilton County outside of Cincinnati, the risk is present in about half of all housing units. In the County as a whole there are 221,271 households that are likely to pose lead-based paint health risks for children and of those, 31,414 (14.2%) households contained children aged 6 and younger.

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

### Introduction

The Cincinnati Metropolitan Housing Authority was established in 1933 under the provisions of the Ohio Housing Authority Law and is an asset to Hamilton County. For more than 80 years the agency has provided quality, affordable rental housing opportunities for individuals and families throughout the county. The agency operates or administers three separate programs. Asset Management consists of 4,800 units owned and managed by CMHA. The Housing Choice Voucher can administer Housing Assistance Payments for nearly 11,200 households. The agency also operates 274 units of other affordable rental housing. CMHA has created a Gold Performance Standard to ensure that the resources CMHA provides are meeting the needs of the residents of Hamilton County.

### Totals Number of Units

|   | 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        | 5,251          | 11,176   | 265            | 10,911        | 834                                 | 369                        | 0          |
| # of accessible units   |              |           |                |          |                |               |                                     |                            |            |
| <b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b> |              |           |                |          |                |               |                                     |                            |            |

**Table 37 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

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

**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 Cincinnati Metropolitan Housing Authority owns and manages several public housing developments in Hamilton County. Prior to the 2008 economic recession, these developments had vacancies; now they are mostly filled to capacity, with limited one-bedroom units currently available for the elderly and disabled. All but one of the public housing developments is located within the City of Cincinnati; the other is located within the Village of Lincoln Heights. Single-family homes owned by CMHA are spread throughout the entire County. CMHA operates 12 high-rise buildings, 3 large family communities, numerous small family communities and many single-family homes for a total of 5,293 public housing units. The names of the public housing developments and their inspection scores (if available) are listed in the table below.

CMHA also manages two senior housing developments, Baldwin Grove in the City of Springdale and the Reserve on South Martin in Mt. Healthy. Half of the units in Baldwin Grove are considered public housing, while the other half are subsidized through site-based vouchers or tax credits. The Reserve on South Martin is a project funded through the Neighborhood Stabilization Program and tax credits. Although not totally considered public housing, these two senior developments are included in the table below.

## Public Housing Condition

| Public Housing Development | Average Inspection Score |
|----------------------------|--------------------------|
| Baldwin Grove              | 0                        |
| Beacon Glen                | 74                       |
| Clinton Springs            | 0                        |
| Findlater Gardens          | 70                       |
| Horizon Hills              | 69                       |
| Liberty Street Apartments  | 67                       |
| Maple Tower                | 0                        |
| Marianna Terrace           | 64                       |
| Marquette Manor            | 76                       |
| Millvale                   | 56                       |
| Park Eden                  | 87                       |
| Pinecrest                  | 93                       |
| President                  | 0                        |
| Redding                    | 0                        |
| Reserve on South Martin    | 0                        |
| Riverview                  | 88                       |
| San Marco                  | 0                        |
| Setty Kuhn                 | 0                        |
| Stanley Rowe Towers        | 65                       |
| Sutter View                | 0                        |
| The Beechwood              | 88                       |
| The Evanston               | 0                        |
| Washington Terrace         | 0                        |
| Winton Terrace             | 63                       |

Table 38 - Public Housing Condition

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

CMHA has consistently planned for modernization to its units in accordance with their approved Public Housing Agency Plan. CMHA is in the midst of conducting evaluations of physical needs of its portfolio of Asset Management properties to ensure that it can maintain or expand the supply of affordable housing in an efficient manner. Physically non-viable properties, including properties that are too expensive to maintain or rehabilitate, are expected to be replaced from the housing portfolio in the next few years. In 2013, CMHA has submitted an application under the HUD Rental Assistance Demonstration (RAD) Program. The application is currently on a national wait list of housing authority application submissions to be reviewed by HUD. CMHA is also evaluating properties separate from the RAD application to assess renovation or replacement needs. It is anticipated that there will not be a net loss of units from the

affordable housing inventory as units lost due to disposition or demolition will be replaced through reconstruction or acquisition of new properties.

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

CMHA shared the following plans with the City and County for improving the environment of low and moderate income families residing in public housing:

- Assess Asset Management units for long term viability.
- Continue to develop additional affordable units for families, seniors, and special population through multiple funding sources for rental and homeownership.
- Disposition or development of Lincoln V – the remaining portion of Laurel Homes/Lincoln Court Hope VI project called City West.
- Obtain a Rental Assistance Demonstration (RAD) for Cincinnati Metropolitan Housing Authority.
- Build an alliance with Affordable Housing Advocates (AHA) and obtain a Good Neighbor Agreement to preserve, maintain and develop quality affordable housing (Gold Standard).
- Build an alliance with the Hamilton County communities to preserve, maintain and develop quality affordable housing (Gold Standard).
- Build an alliance with all advocates for affordable housing to preserve, maintain and develop quality affordable housing (Gold Standard).
- Build a stronger alliance with Jurisdiction- wide Resident Advisory Board (JRAB) to preserve, maintain and develop quality affordable housing and improve the quality of life for CMHA residents (Gold Standard).
- Continue to work toward achieving 5% mobility accessibility and 2% sensory accessibility within the Asset Management portfolio.

The Strategic Goals identified by CMHA in Fiscal Year 2014:

- Continue to develop affordable housing within Hamilton County employing mixed finance approach where appropriate in partnership with communities. Create an affordable housing development policy consistent with the recommendations from the Hamilton County Housing Study. The three primary recommendations are the following: 1) Consider rehabilitation of existing good quality but poor condition housing 2) Consider demolition of poor quality and poor condition housing with new construction 3) Provide marketable amenities and encourage neighborhood amenities.
- Continue to improve CMHA's community visibility image and build stronger relationships within the community by utilizing outreach and education methods such as coffees with the Executive Director, individual presentations to community leadership, groups, councils, and the initiation of Good Neighbor Agreements.
- Create and implement new business development plan to generate additional revenue to support and assist CMHA's mission and business goals.
- Continue to implement Phase II and begin Phase III of the agency wide document management program.
- Update and create new agency wide policies and standard operating procedures to manage and

mitigate risk to the agency.

- Continue to operate the Agency in a fiscally sound manner.
- Ensure the Voluntary Compliance Agreement is on target for completion by June 2016.
- Assess Asset Management units for long term viability.

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

### 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) | 603                             | 100                                | 348                       | 3,096                             | 139               |
| Households with Only Adults             | 555                             | 100                                | 38                        | 539                               | 139               |
| Chronically Homeless Households         | 0                               | 0                                  | 0                         | 546                               | 80                |
| Veterans                                | 12                              | 0                                  | 170                       | 178                               | 35                |
| Unaccompanied Youth                     | 48                              | 0                                  | 0                         | 104                               | 0                 |

**Table 39 - Facilities and Housing Targeted to Homeless Households**

**Data Source Comments:** Permanent housing includes both Permanent Supportive - Housing and Rapid Re-housing programs, as indicated in HUD CoC Interim rule.- Data source: OH-500 Continuum of Care Housing Inventory Chart, HUD HDX system

**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**

Strategies to End Homelessness (STEH), the organization that coordinates the work of thirty agencies that shelter and service the homeless in Hamilton County, is leading the implementation of the Homeless to Homes (HTH) plan, which provides a framework for how the community's system of care for the homeless should be structured. Within the HTH plan, recommendations are made to improve services offered to homeless individuals in the system. STEH is using private and public funding to coordinate and support the incremental increased costs related to expanding medical and behavioral health care, employment programs, case management, and assisting residents in navigating systems and accessing mainstream resources (Medicaid, etc.) when available in the community.

In addition, Strategies to End Homelessness has partnered with the Family Housing Partnership, Society of St. Vincent de Paul, and the Executive Service Corps of Cincinnati to complete a Family Homelessness Study; a gaps analysis process will be conducted, looking specifically at services for families, covering family needs including prevention, emergency shelter, transitional and permanent housing. The results of this gaps analysis will then be used to inform future action plan updates. Implementation of recommendations will be brought into alignment with the Homeless to Homes plan once the family plan is complete.

In 2013, 4,461 single adults were served by the emergency shelters in Cincinnati and Hamilton County. 59% of these adults suffer from at least one disabling condition, 34% suffer from a mental illness, and 28% have a chronic health condition. The local system is working to improve services and case management to connect this population with needed resources, employment, and housing. The shelters are already showing measurable results, as 37% of shelter residents find employment prior to exiting shelter, and 54% exit to permanent housing. Meanwhile, the number of people served in supportive housing programs has increased by 92% since 2009.

**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.**

The following agencies provide emergency shelter to families: Bethany House, Mercy Franciscan at St. John's, Interfaith Hospitality Network and the Salvation Army.

Emergency shelter for men only, women only and for both men and women is provided by: Center for Respite Care, Cincinnati Union Bethel, City Ministries, Drop Inn Center, Interfaith Hospitality Network, Mercy Franciscan at St. John's, MHAP-MHR SB, St. Francis/St. Joseph Catholic Worker House and Talbert House.

Emergency shelter for battered women is provided by the YWCA of Greater Cincinnati.

Emergency shelter for youth is provided by Lighthouse Youth Services.

Transitional housing is provided by Bethany House Services, Caracole, City Ministries, Drop Inn Center, Grace Place Catholic Workers House, Joseph House, Ohio Valley Goodwill, Prospect House Inc, Talbert House, Tender Mercies, Tom Geiger Guest House, Volunteers of America and the YWCA.

Rapid Rehousing services are provided by Bethany House Services, Drop Inn Center, Freestore/Foodbank, Lighthouse Youth Services, Ohio Valley Goodwill, Salvation Army, Talbert House and the YWCA.

Permanent Supportive Housing services are provided by (or funded by) the Center for Independent Living Options, City Ministries, the City of Cincinnati, Freestore/Foodbank, Interfaith Hospitality Network, Lighthouse Youth Services, Nothing Into Something Real Estate, Over the Rhine Community Outreach, Tender Mercies and Tom Geiger Guest House.

See previous question regarding services available to these populations.

## **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. 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. Accordingly, Hamilton County will not devote any significant portion of its HUD resources to meeting the Service Needs of these populations. Hamilton County will however utilize available Federal Housing money to meet a portion of the housing needs of these subpopulations. Specifically, Hamilton County has and will continue to fund a Tenant Based Assistance Program utilizing HOME Funds that is targeted specifically to Special Need populations, including some specifically devoted to homeless. In this effort, Hamilton County partners with Special Need Agencies who assist clients with TBA applications for housing assistance and provide continued supportive services to clients assisted with the TBA Grants. Hamilton County has also used Federal Housing money to invest in multiple low to moderate housing developments for seniors in the past few years.

Hamilton County is not the recipient of HOPWA funding. The State of Ohio administers HOPWA funds for non-HOPWA entitled areas, including Hamilton County.

Over the next 5 years Hamilton County hopes to meet some of the housing and supportive service needs of a portion of the special need population who are not currently served. It is hoped that private developers will continue a trend of proposing Housing Tax Credit Projects to serve the housing needs of the lower income population, and HUD Section 202 projects for the elderly. It is also hoped that other funding, including local, state and Federal, can be obtained for these and other projects to serve low-moderate income populations, including special needs populations. The County will support these applications. The primary resource that will be used to meet both housing and support service needs of the special needs populations will be State of Ohio and Hamilton County Tax Levy proceeds that are targeted within the County to special needs populations including Mental Health, Substance Use disorder, and Developmentally Disabled populations. Caracole coordinates most of the HIV/AIDS assistance within the County. During the next 5 years we expect this pattern of resource allocation to continue.

**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**

Hamilton County consulted with a variety of local agencies that serve these special needs populations to determine what their needs are. Hamilton County Developmental Disabilities Services identified three priority needs for their clients: transportation, affordable housing near public transportation and employment opportunities. Norwood Service League also identified their clientele's needs: Adult Education and child development center that works with bilingual children, immigrant community service and, livable housing by restoration. Housing Opportunities Made Equal (HOME) offered their client's needs: more affordable housing, better public transportation and Access to information and expert help in obtaining housing, education and jobs. The Center for Independent Living Options (CILO) identified their client's needs as the following: Housing: More accessible, affordable housing; more Permanent Supportive Housing that is integrated into the county and not just Price Hill; Housing for people with criminal, substance abuse, mental health histories. Basic needs: Clothing and home furnishings; financial assistance to acquire identification (ID is crucial to employment, voting etc.); ramps to allow basic access to their homes (lack of ramps is a serious health and safety issue) Training: pre-employment vocational training (cost of GED is too high); Training to further education (without using financial aid to retake a year of High School); Training on homemaking, transportation, how to utilize their medical benefits, other skills of independent living; employment for people with criminal histories. Excel Development expressed their priorities as access to Income verification from SSA/JFS to support client compliance, funds to provide care packages or vouchers and funds to provide furniture packages or vouchers. Caracole described their needs as additional substance abuse treatment options, assistance for back utility bills and better public transportation.

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

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

Hamilton County has primarily used existing housing stock in the development of affordable housing and because of this, local policies such as land use controls, zoning, or growth limits have not had a major impact. New construction of affordable housing is more likely to be affected by such public policies. The following paragraphs provide examples of barriers to affordable housing that exist within Hamilton County.

One difficulty in development of new construction of affordable housing has been in requests for zoning amendments. For these projects, as it is new development, zoning or land use restrictions can create barriers to affordable housing. The County works with jurisdictions on these issues on a case-by-case basis.

There are various other public policies related to zoning and land use that create barriers to affordable housing. Some communities in Hamilton County having zoning ordinances that do not allow for multi-family housing, group homes or mixed-use districts. Affordable housing units are more likely to be built in multi-family and mixed-used developments. In addition, zoning ordinances may prescribe minimum lot sizes, home square footage and setbacks requirements, which necessitate the need for larger lots. From the 2014 Analysis of Impediments, "...some of the mostly white communities have zoning that designates only single-family housing and especially large-lot, single-family housing, often with minimum house sizes." Larger lots drive up the cost of housing, making it less affordable, and essentially eliminates high-density housing options.

According to the 2014 Analysis of Impediments, another barrier is the lack of political support for affordable housing because of NIMBY ("not in my backyard") attitudes in many communities where political approval is required to build affordable housing; this allows NIMBY attitudes of even a few vocal residents to prevent the affordable housing from being built.

As much of the affordable housing developed using Community Development funds has been redevelopment or use of existing properties, there hasn't been a strategy to focus on the barriers identified above. Other barriers, not identified as caused by public policies, but caused more by public perception, are being addressed, and can be seen in more detail in the Fair Housing Action Plan.

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

### Economic Development Market Analysis

#### 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     | 267               | 272            | 0                  | 0               | 0                   |
| Arts, Entertainment, Accommodations           | 20,754            | 21,922         | 12                 | 11              | -1                  |
| Construction                                  | 7,290             | 11,120         | 4                  | 6               | 2                   |
| Education and Health Care Services            | 35,070            | 36,684         | 20                 | 18              | -1                  |
| Finance, Insurance, and Real Estate           | 13,430            | 9,817          | 7                  | 5               | -3                  |
| Information                                   | 3,347             | 2,787          | 2                  | 1               | 0                   |
| Manufacturing                                 | 19,461            | 21,744         | 11                 | 11              | 0                   |
| Other Services                                | 6,420             | 7,253          | 4                  | 4               | 0                   |
| Professional, Scientific, Management Services | 22,098            | 26,422         | 12                 | 13              | 1                   |
| Public Administration                         | 0                 | 0              | 0                  | 0               | 0                   |
| Retail Trade                                  | 20,805            | 28,292         | 12                 | 14              | 3                   |
| Transportation and Warehousing                | 6,019             | 5,790          | 3                  | 3               | 0                   |
| Wholesale Trade                               | 10,879            | 13,385         | 6                  | 7               | 1                   |
| Total   | 165,840           | 185,488        | --                 | --              | --                  |

**Table 40 - Business Activity**

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

|  |         |
|--|---------|
| Total Population in the Civilian Labor Force   | 231,531 |
| Civilian Employed Population 16 years and over | 215,318 |
| Unemployment Rate                              | 7.00    |
| Unemployment Rate for Ages 16-24               | 21.70   |
| Unemployment Rate for Ages 25-65               | 4.55    |

**Table 41 - Labor Force**

Data Source: 2007-2011 ACS

| Occupations by Sector                            | Number of People |
|--|------------------|
| Management, business and financial               | 51,217           |
| Farming, fisheries and forestry occupations      | 9,622            |
| Service  | 20,947           |
| Sales and office                                 | 59,298           |
| Construction, extraction, maintenance and repair | 14,014           |
| Production, transportation and material moving   | 11,391           |

**Table 42 – Occupations by Sector**

Data Source: 2007-2011 ACS

## Travel Time

| Travel Time        | Number         | Percentage  |
|--------------------|----------------|-------------|
| < 30 Minutes       | 141,726        | 69%         |
| 30-59 Minutes      | 56,710         | 28%         |
| 60 or More Minutes | 5,641          | 3%          |
| <b>Total</b>       | <b>204,077</b> | <b>100%</b> |

**Table 43 - Travel Time**

Data Source: 2007-2011 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              | 9,107             | 1,340      | 6,933              |
| High school graduate (includes equivalency) | 48,209            | 3,749      | 12,707             |
| Some college or Associate's degree          | 55,959            | 3,463      | 11,143             |
| Bachelor's degree or higher                 | 63,768            | 1,818      | 9,643              |

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

Educational Attainment by Age

|   | Age       |           |           |           |         |
|---|-----------|-----------|-----------|-----------|---------|
|   | 18-24 yrs | 25-34 yrs | 35-44 yrs | 45-65 yrs | 65+ yrs |
| Less than 9th grade                       | 712       | 1,089     | 837       | 2,060     | 4,413   |
| 9th to 12th grade, no diploma             | 5,000     | 3,435     | 2,830     | 7,129     | 8,678   |
| High school graduate, GED, or alternative | 13,115    | 12,227    | 16,245    | 36,262    | 23,017  |
| Some college, no degree                   | 13,331    | 12,455    | 11,081    | 25,280    | 11,793  |
| Associate's degree                        | 1,605     | 4,554     | 5,751     | 11,510    | 2,082   |
| Bachelor's degree                         | 3,529     | 13,263    | 13,145    | 23,619    | 8,213   |
| Graduate or professional degree           | 211       | 4,336     | 6,297     | 14,632    | 5,919   |

**Table 45 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment         | Median Earnings in the Past 12 Months |
|--------------------------------|---------------------------------------|
| Less than high school graduate | 19,959                                |

| Educational Attainment                      | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| High school graduate (includes equivalency) | 27,988                                |
| Some college or Associate's degree          | 32,862                                |
| Bachelor's degree                           | 48,060                                |
| Graduate or professional degree             | 64,451                                |

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

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

According to provided data, the following are major (20,000 or more workers) employment sectors in Hamilton County:

- Arts, Entertainment, Accommodations
- Education and Healthcare
- Professional, Scientific, Management Services
- Retail Trade

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

Transportation problems are one of the most critical issues our region faces today. There is a geographic mismatch in many cases between employment growth areas in Hamilton County and the available workforce. Workers often don't live close to where the job growth is taking place. Since the region lacks efficient public transportation, it is difficult to get people to employment if they don't own a car. Hamilton County would benefit from increased transit coverage which would open up job opportunities for lower-wage workers. Some regional public transit options are being discussed to improve this situation, but these are very far (20+ years) into the future.

Another urgent transportation need in the region is the replacement of the Brent Spence Bridge, which links Northern Kentucky to Cincinnati, Ohio. BrentSpenceBridgeCorridor.com states that "Approximately 172,000 motor vehicles cross the bridge daily, though its original design was meant to accommodate 80,000 vehicles per day. Due to this increased traffic flow, motorists are three to five times more likely to have a wreck

along this corridor than on any other portion of the interstate systems in Ohio or Kentucky. Traffic congestion results in an average of 3.6 million hours of delay for passenger cars every year."

This website further explains "The National Bridge Inventory lists the bridge as "functionally obsolete" due to concerns with capacity, sight distance and safety. These concerns have led the replacement project to be considered a top priority by the Kentucky Transportation Cabinet (KYTC), the Ohio Department of Transportation (ODOT), the Ohio-Kentucky-Indiana Regional Council of Governments (OKI), the Northern Kentucky Chamber of Commerce, the Cincinnati USA Regional Chamber of Commerce and the cities of Covington, Kentucky and Cincinnati, Ohio." The current estimate to replace this critical thoroughfare is \$2.7 billion.

**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.**

Large public capital investments that will affect economic growth in the region include:

1. Metropolitan Sewer District stormwater management projects: multi-billion dollar infrastructure upgrade program to fulfill NEPA requirements to remove pollutants from sewer discharges into local waterways
2. Cincinnati Streetcar: transit project linking central business district and Over-The-Rhine with two-mile streetcar loop. Potential for continued expansion into University of Cincinnati/Uptown district.
3. Over-The-Rhine redevelopment: massive private/public investment coalition encompassing hundreds of 19th Century Italianate residential and commercial structures in one of the largest intact historic urban areas in the United States
4. Martin Luther King/I-71 interchange: potential to construct a new full-access interchange with Interstate 71 and Martin Luther King Jr. Drive which would open vast areas to new investment and development as well as ease traffic flow throughout this district
5. I-75 widening: ongoing widening and highway improvement project along Interstate 75 corridor through Cincinnati
6. Brent Spence Bridge: ongoing feasibility and engineering studies to replace obsolete bridge over Ohio River which carries both Interstate 75 and Interstate 71. Potential to ease traffic movement throughout region and greatly improve safety for travelers

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

Emerging employment sectors will require retraining and higher skill levels of the workforce. Most growth occupations in the region will require employees to obtain at least an Associate’s Degree. The Consolidated Plan can support these activities through funding non-profits and other organizations engaged in worker education.

**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.**

Business and economic development leaders identify a jobs/workforce training disconnect and a need for more “agile” training programs for workers. The region has a large percentage of Baby Boomers in the workforce, and as this cohort ages replacement workers will be in demand. Notable among projects engaged in workforce training and attraction are

1. Partners for a Competitive Workforce: tri-state group for re-training, growing skills among region’s workers
2. Diverse by Design: Chamber of Commerce project to attract and retain young professional talent to replace aging 34-44 year-old workers

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

Yes

**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.**

Hamilton County updated its Comprehensive Economic Development Strategy (CEDS) report in 2013. This report is the result of collaboration between the Hamilton County Planning and Development Department, the Community Building Institute at Xavier University and The Hamilton County Development Company (HCDC), who is our economic development conduit. The CEDS is a broad vision for the local economy with the goal to grow jobs, employment, and incomes across the region. It contains a five year strategy to diversify and strengthen the local economy. Research for this document inventoried many applicable economic trends that interact with the Consolidated Plan activities.

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

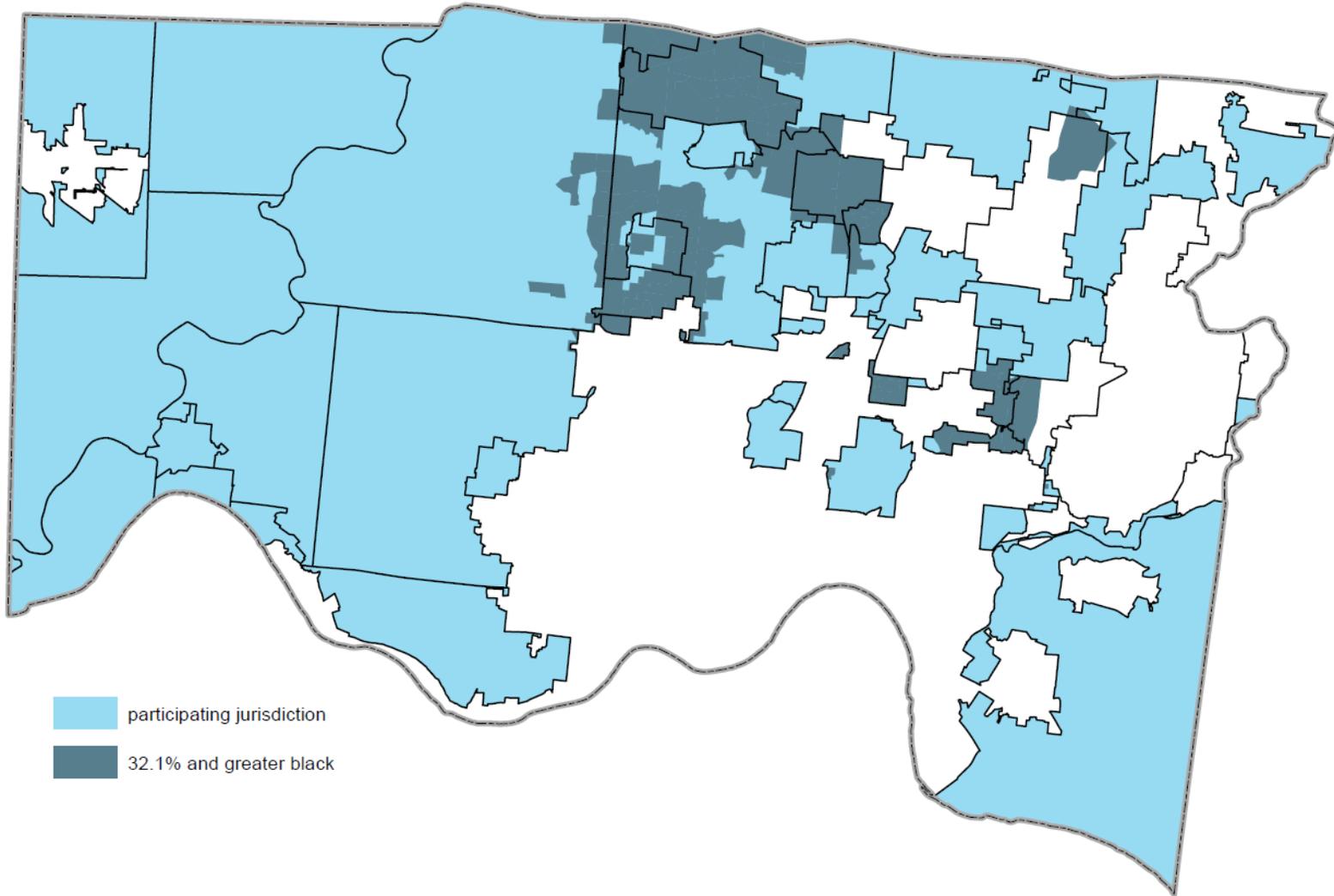
**Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

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.

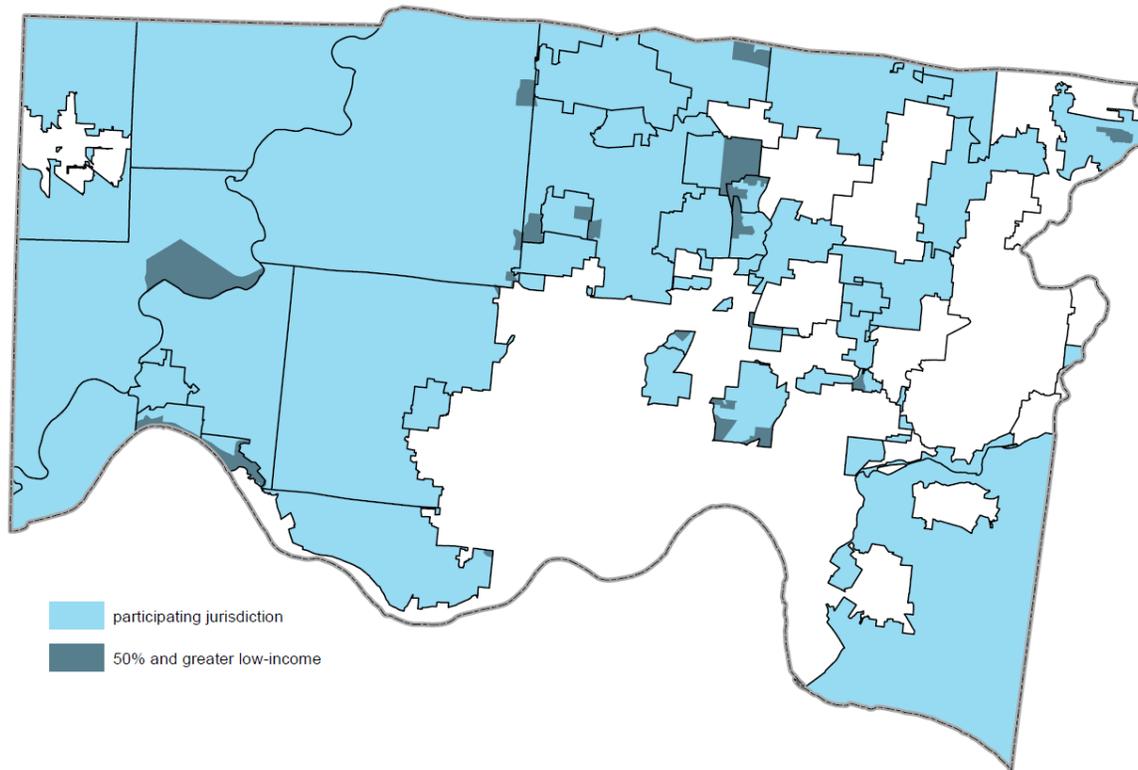
### African American Concentration by Block Group



participating jurisdiction  
32.1% and greater black

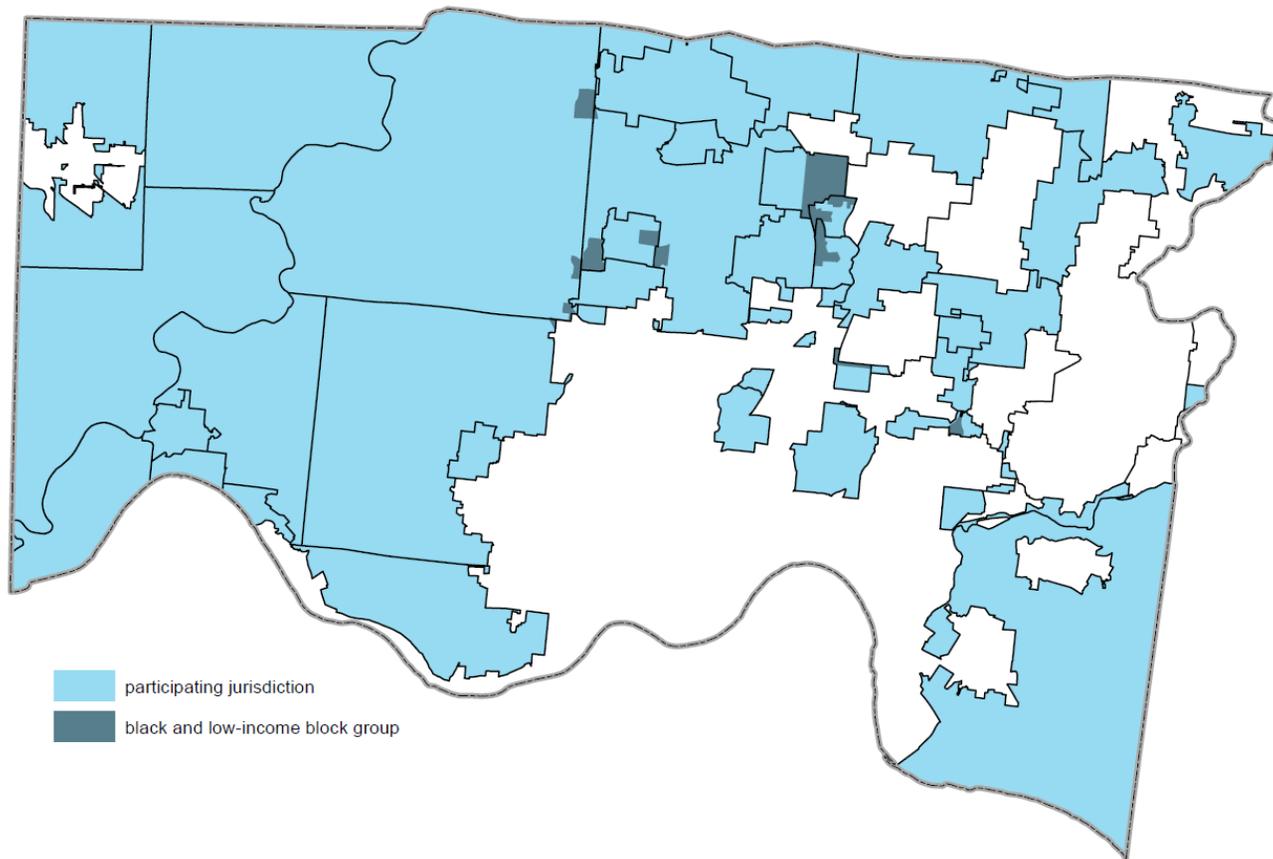
Low Income Concentration: Block groups where the area median income is below 50% of the area median income for the MSA. There are roughly 20 block groups in Hamilton County that are low-income concentrated according to the definition above. In general, these block groups are located in the central and 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 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.

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

In general, the communities that are low-income and minority concentrated have limited neighborhood assets. Those assets that are present amongst some of the communities are as follows: parks/recreational options, access to bus lines and major interstates, retail/food/grocery options, quality schools, libraries, and active community councils.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The 2015-2019 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 2015-2019 Consolidated Plan includes existing programs in all three grants as well as new programs for CDBG and HOME funds - Housing Development/Homebuyer Assistance, and expanded Economic Development Programs.

Even though CDBG and HOME funds have been declining for many years, the County assumed a flat level of funding for all three programs as it is difficult to estimate what Congressional funding will be in the outlying years.

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

### Geographic Area

Table 47 - Geographic Priority Areas

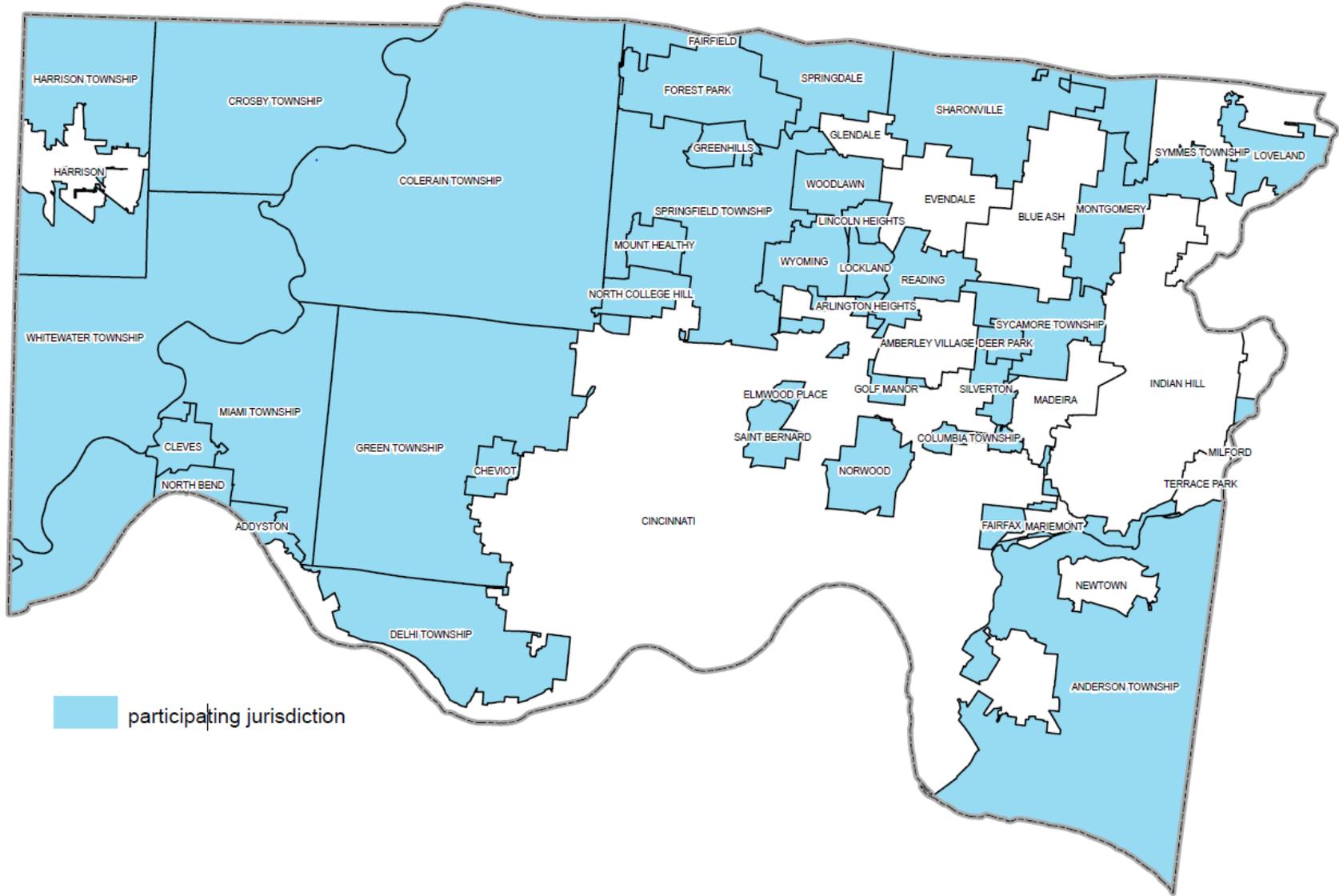
|          |   |                   |
|----------|---|-------------------|
| <b>1</b> | <b>Area Name:</b>   | County Wide       |
|          | <b>Area Type:</b>   | Local Target area |
|          | <b>Other Target Area Description:</b>   | N/A               |
|          | <b>HUD Approval Date:</b>   | N/A               |
|          | <b>% of Low/ Mod:</b>   | N/A               |
|          | <b>Revital Type:</b>  | Other             |
|          | <b>Other Revital Description:</b>   | County Wide       |
|          | <b>Identify the neighborhood boundaries for this target area.</b>   | N/A               |
|          | <b>Include specific housing and commercial characteristics of this target area.</b>   | N/A               |
|          | <b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b> | N/A               |
|          | <b>Identify the needs in this target area.</b>  | N/A               |
|          | <b>What are the opportunities for improvement in this target area?</b>  | N/A               |
|          | <b>Are there barriers to improvement in this target area?</b>   | N/A               |

### General Allocation Priorities

#### Describe the basis for allocating investments geographically within the jurisdiction

The Hamilton County Consolidated Plan jurisdiction includes 25 municipalities and 11 unincorporated townships (see map on next page). Geographically, the vast majority of Hamilton County communities participate in the CDBG program. Twelve out of 48 county jurisdictions are not participating in this plan. This may be changed in future years.

Hamilton County Participating Jurisdictions



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 297,000, 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. More than some other urban areas in Ohio, Cincinnati is virtually surrounded by smaller jurisdictions – some with less than 1,000 residents. Although many of them are small, the residents and leaders of these communities take pride in where they live and are historically fiercely independent of one another. This fragmented geography makes coordinated, county-wide planning and program execution extremely challenging. However, over the past several years leaders in many of these smaller communities have begun cooperative agreements with Hamilton County, civic organizations, and one another to deal with cross-jurisdiction issues and service sharing.

Historically, approximately 50% of our CBDG funds are distributed to each of the participating jurisdictions and the remaining 50% is allocated to county-wide programs and projects. Low-moderate income communities are given priority because of their increased need. Low-moderate income communities are given priority because of their increased need. The following communities are considered low-mod: Arlington Heights, Cheviot, Elmwood Place, Golf Manor, Lincoln Heights, Lockland, Norwood, and Silverton.

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

### Priority Needs

Table 48 – Priority Needs Summary

|   |                                    |  |
|---|------------------------------------|--|
| 1 | <b>Priority Need Name</b>          | Increasing Affordable Housing  |
|   | <b>Priority Level</b>              | High   |
|   | <b>Population</b>                  | Extremely Low<br>Low<br>Large Families<br>Families with Children<br>Elderly<br>Elderly<br>Frail Elderly<br>Persons with Mental Disabilities<br>Persons with Physical Disabilities<br>Persons with Developmental Disabilities<br>Persons with Alcohol or Other Addictions<br>Persons with HIV/AIDS and their Families<br>Victims of Domestic Violence |
|   | <b>Geographic Areas Affected</b>   | County Wide  |
|   | <b>Associated Goals</b>            | Further Fair Housing<br>Provide Affordable Housing for Homeowners<br>Provide Affordable Housing for Renters<br>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.   |
| 2 | <b>Priority Need Name</b>          | Improving Public Facilities and Infrastructure   |
|   | <b>Priority Level</b>              | High   |

|          |                                    |  |
|----------|------------------------------------|--|
|          | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Public Housing Residents  |
|          | <b>Geographic Areas Affected</b>   | County Wide  |
|          | <b>Associated Goals</b>            | Improve Public Facilities<br>Improve Public Infrastructure   |
|          | <b>Description</b>                 | Various improvements to participating communities' roads, sewers, parks, senior centers, etc.  |
|          | <b>Basis for Relative Priority</b> | Priority based on a variety of input, primarily from our participating communities.  |
| <b>3</b> | <b>Priority Need Name</b>          | Reducing Homelessness  |
|          | <b>Priority Level</b>              | High   |
|          | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Chronic Homelessness<br>Individuals<br>Families with Children<br>Mentally Ill<br>Chronic Substance Abuse<br>veterans<br>Persons with HIV/AIDS<br>Victims of Domestic Violence<br>Unaccompanied Youth<br>Elderly<br>Frail Elderly<br>Persons with Mental Disabilities<br>Persons with Physical Disabilities<br>Persons with Developmental Disabilities<br>Persons with HIV/AIDS and their Families<br>Victims of Domestic Violence |

|                                    |  |
|------------------------------------|--|
| <b>Geographic Areas Affected</b>   | County Wide  |
| <b>Associated Goals</b>            | Further Fair Housing<br>Serve Homeless Families and Reduce Homelessness                  |
| <b>Description</b>                 | Working with the Continuum of Care to reduce homelessness throughout the county.         |
| <b>Basis for Relative Priority</b> | Needs Analysis and Analysis of Impediments to Fair Housing shows need for this priority. |

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

### Influence of Market Conditions

| Affordable Housing Type                      | Market Characteristics that will influence the use of funds available for housing type   |
|--|--|
| <p>Tenant Based Rental Assistance (TBRA)</p> | <p>When examining the characteristics of the local housing market, a variety of factors are observed. CMHA’s Comprehensive Study and Needs Analysis outline eight housing challenges facing Hamilton County. These challenges are: Aging housing stock, increasing vacancy rates, declining home values, unmet housing needs for many low and moderate-income households, lack of sufficient senior housing, lack of sufficient housing for disabled persons, insufficient financial assistance and desire for additional contemporary housing and neighborhood features.</p> <p>Hamilton County has a large population that is cost burdened by housing. The data provided shows 19,195 households spend more than 30% of their income on rent. Additionally, 9,936 households spend more than 50% of their income on rent. Yet Cincinnati Metropolitan Housing Authority is the only public housing organization serving Hamilton County. CMHA’s <i>Annual Plan for the Fiscal Year 2014</i> states that there are currently 3,979 families on the waiting list for public housing. This shows an obvious lack of subsidized housing for eligible households in Hamilton County.</p> |
| <p>TBRA for Non-Homeless Special Needs</p>   | <p>According to the 2013 American Community Survey, there are 62,111 residents of Hamilton County (outside the City of Cincinnati) that have a disability. This is roughly 13% of the population. This is a substantial number of residents whose needs are largely unmet. Hamilton County Community Development has the only Tenant Based Rental Assistance Program in Hamilton County, which is designed for persons or families with disabilities. This program is the only subsidized housing program outside of CMHA for people with the disabled community. Our program currently serves 191 families. Our wait list has been closed for over two years due to a decrease in funding, despite increased interest. With the aging population in Hamilton County, the number of disabled persons needing housing assistance is only going to increase over time. Due to the age of the housing stock in Hamilton County, a large portion of homes are inaccessible to the elderly or persons with special needs. Additionally, the County continues to dedicate a portion of the HOME funds to the homeless population.</p>  |

| <b>Affordable Housing Type</b> | <b>Market Characteristics that will influence the use of funds available for housing type</b>   |
|--------------------------------|---|
| New Unit Production            | <p>Based on 2006-2010 ACS data, Hamilton County's housing market generally has enough units to supply both owner and tenant demand. According to CMHA's 2012 Comprehensive Housing Study and Needs Analysis, rehabilitation, as opposed to new construction, should be one of our area's top priorities. The study states "the number of housing units (in Hamilton County) increased by 1.1 percent between 2000 and 2010, from 373,393 to 377,364 units. During this time, however, the population of Hamilton County decreased by 5.1 percent, which indicates that housing production outpaced population growth." This suggests and overabundance of housing stock to fit our population size. Resources would be better spent rehabilitating our current housing stock.</p> <p>An exception to the above would be new unit production that is modified to meet the needs of the disabled and elderly. There is a shortage of this type of affordable housing in the County. Rehab of existing housing to meet the needs of these populations is often not cost effective. Construction of new units could help alleviate this shortage. In recent years, various jurisdictions within the County have partnered with CMHA to create new senior low-income rental housing, such as The Reserve on South Martin in Mt. Healthy. This project utilized Hamilton County's NSP funds, in addition to various other grants, to demolish dilapidated apartment buildings and create new construction housing. Currently, Colerain Township is working to create a similar new construction senior housing project with CMHA.</p> |
| Rehabilitation                 | <p>As previously stated, Hamilton County has an overabundance of housing. According to CMHA's 2012 Comprehensive Housing Study and Needs Analysis, "Data indicated little or no need for new affordable housing construction. Rather, they suggest the need for housing rehabilitation and the improvement of existing housing." The data provided shows 12,424 households 0-30% AMI have at least one housing problem, 9,807 households 30-50%, 8,975 households 50-80% and 3,399 households 80-100%. These housing problems are almost evenly spread between renters and homeowners. Some of the County's homes also have incomplete facilities or are inaccessible to seniors or persons with disabilities. The Housing analysis further explains: "Properties that are most suitable for rehabilitation are units of above average grade but below average condition; these could be rehabilitated cost-effectively. If neighborhoods and homes meeting these criteria are rehabilitated, their architectural uniqueness and historic qualities can be not only preserved, but also restored to their previous vitality."</p>   |

| <b>Affordable Housing Type</b>      | <b>Market Characteristics that will influence the use of funds available for housing type</b>   |
|-------------------------------------|---|
| Acquisition, including preservation | In Hamilton County, typically if a property is acquired it is for demolition purposes. The County's housing stock is not as architecturally interesting as the City of Cincinnati's housing. However, Hamilton County's housing stock is definitely aging. According to CMHA's 2012 Comprehensive Housing Study and Needs Analysis, "In 2010, more than 80 percent of the County's housing was built before 1980." It goes on further to explain: "While some properties can be cost-effectively repaired, others are not suitable for such rehabilitation, such as units of below average grade and below average condition... (According to Hamilton County Auditor data), there were 2,552 fair grade homes in fair, poor, or very poor condition; such homes are less likely to be candidates for renovation and instead may be better opportunities for demolition and redevelopment." Some of the County's jurisdictions target blighted, vacant and dilapidated housing for acquisition and demolition purposes. |

**Table 49 – Influence of Market Conditions**

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

**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<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services  | 2,879,974                        | 60,000             | 1,204,316                | 4,144,290 | 11,600,000  | Estimate based on 2015 grant amounts and from prior years. |
| HOME    | public - federal | Acquisition<br>Homebuyer assistance<br>Homeowner rehab<br>Multifamily rental new construction<br>Multifamily rental rehab<br>New construction for ownership<br>TBRA | 894,563                          | 5,000              | 330,900                  | 1,230,463 | 4,000,000   | Estimate based on 2015 grant amounts and from prior years. |

| 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: \$ |   |  |
| ESG     | public - federal | Conversion and rehab for transitional housing<br>Financial Assistance<br>Overnight shelter<br>Rapid re-housing (rental assistance)<br>Rental Assistance<br>Services<br>Transitional housing | 257,000                          | 0                  | 0                        | 257,000   | 1,040,000   | Estimate based on 2015 grant amounts and from prior years. |

Table 50 - 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

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.

## HOME

Matching funds for HOME Program activities are provided by non-federal sources of funds received by the Excel Development agency that operates a TBRA program for mentally disabled individuals. The annually generated match of approximately \$325,000 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. Sweat equity provided by Habitat For Humanity future homeowners may also be contributed.

## ESG

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.

## 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.

| Responsible Entity                          | Responsible Entity Type  | Role  | Geographic Area Served |
|---|--------------------------|---|------------------------|
| HAMILTON COUNTY DEVELOPMENT COMPANY         | Non-profit organizations | Economic Development Planning   | Jurisdiction           |
| CINCINNATI METROPOLITAN HOUSING AUTHORITY   | PHA                      | Public Housing Rental   | Jurisdiction           |
| PEOPLE WORKING COOPERATIVELY                | Non-profit organizations | Ownership Rental  | Region                 |
| HOUSING OPPORTUNITIES MADE EQUAL (H.O.M.E.) | Non-profit organizations | Ownership Rental public services  | Region                 |
| GOODWILL INDUSTRIES                         | Non-profit organizations | Homelessness public services  | Region                 |
| FREESTORE FOODBANK                          | Non-profit organizations | Homelessness public services  | Region                 |
| STRATEGIES TO END HOMELESSNESS              | Continuum of care        | Homelessness  | Region                 |
| Working in Neighborhoods                    | CHDO                     | Ownership public services   | Region                 |
| Greater Cincinnati Habitat for Humanity     | Non-profit organizations | Ownership   | Region                 |
| City of Cincinnati                          | Government               | Homelessness Planning Rental  | Jurisdiction           |
| HAMILTON COUNTY                             | Government               | Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services | Jurisdiction           |

| <b>Responsible Entity</b>               | <b>Responsible Entity Type</b> | <b>Role</b>                                    | <b>Geographic Area Served</b> |
|---|--------------------------------|--|-------------------------------|
| NORWOOD SERVICE LEAGUE                  | Non-profit organizations       | public services                                | Jurisdiction                  |
| WEST COLLEGE HILL NEIGHBORHOOD SERVICES | Non-profit organizations       | public services                                | Jurisdiction                  |
| VILLAGE OF ADDYSTON                     | Government                     | neighborhood improvements<br>public facilities | Jurisdiction                  |
| ARLINGTON HGTS                          | Government                     | neighborhood improvements<br>public facilities | Jurisdiction                  |
| ANDERSON TOWNSHIP                       | Government                     | neighborhood improvements<br>public facilities | Jurisdiction                  |
| CITY OF CHEVIOT                         | Government                     | neighborhood improvements<br>public facilities | Jurisdiction                  |
| VILLAGE OF CLEVES                       | Government                     | neighborhood improvements<br>public facilities | Jurisdiction                  |
| COLERAIN TOWNSHIP                       | Government                     | neighborhood improvements<br>public facilities | Jurisdiction                  |
| CROSBY TOWNSHIP                         | Government                     | neighborhood improvements<br>public facilities | Jurisdiction                  |
| COLUMBIA TOWNSHIP                       | Government                     | neighborhood improvements<br>public facilities | Jurisdiction                  |
| DELHI TOWNSHIP                          | Government                     | neighborhood improvements<br>public facilities | Jurisdiction                  |
| CITY OF DEER PARK                       | Government                     | neighborhood improvements<br>public facilities | Jurisdiction                  |
| VILLAGE OF ELMWOOD PLACE                | Government                     | neighborhood improvements<br>public facilities | Jurisdiction                  |

| <b>Responsible Entity</b>  | <b>Responsible Entity Type</b> | <b>Role</b>   | <b>Geographic Area Served</b> |
|----------------------------|--------------------------------|---|-------------------------------|
| VILLAGE OF FAIRFAX         | Government                     | neighborhood improvements<br>public facilities                    | Jurisdiction                  |
| CITY OF FOREST PARK        | Government                     | Ownership<br>neighborhood improvements<br>public facilities       | Jurisdiction                  |
| GOLF MANOR                 | Government                     | neighborhood improvements<br>public facilities                    | Jurisdiction                  |
| HARRISON TOWNSHIP          | Government                     | neighborhood improvements<br>public facilities                    | Jurisdiction                  |
| VILLAGE OF LINCOLN HEIGHTS | Government                     | neighborhood improvements<br>public facilities<br>public services | Jurisdiction                  |
| VILLAGE OF LOCKLAND        | Government                     | neighborhood improvements<br>public facilities                    | Jurisdiction                  |
| CITY OF MT. HEALTHY        | Government                     | neighborhood improvements<br>public facilities                    | Jurisdiction                  |
| CITY OF NORTH COLLEGE HILL | Government                     | neighborhood improvements<br>public facilities                    | Jurisdiction                  |
| CITY OF NORWOOD            | Government                     | neighborhood improvements<br>public facilities<br>public services | Jurisdiction                  |
| CITY OF READING            | Government                     | neighborhood improvements<br>public facilities                    | Jurisdiction                  |
| CITY OF ST. BERNARD        | Government                     | neighborhood improvements<br>public facilities                    | Jurisdiction                  |
| GREEN TOWNSHIP             | Government                     | neighborhood improvements<br>public facilities                    | Jurisdiction                  |

| <b>Responsible Entity</b>  | <b>Responsible Entity Type</b> | <b>Role</b>  | <b>Geographic Area Served</b> |
|----------------------------|--------------------------------|--|-------------------------------|
| GREENHILLS                 | Government                     | Ownership<br>neighborhood<br>improvements                            | Jurisdiction                  |
| CITY OF LOVELAND           | Government                     | neighborhood<br>improvements<br>public facilities                    | Jurisdiction                  |
| City of Montgomery<br>Ohio | Government                     | neighborhood<br>improvements<br>public facilities                    | Jurisdiction                  |
| VILLAGE OF NORTH<br>BEND   | Government                     | neighborhood<br>improvements<br>public facilities                    | Jurisdiction                  |
| CITY OF SHARONVILLE        | Government                     | neighborhood<br>improvements<br>public facilities                    | Jurisdiction                  |
| CITY OF SILVERTON          | Government                     | neighborhood<br>improvements<br>public facilities                    | Jurisdiction                  |
| SPRINGDALE                 | Government                     | Ownership<br>neighborhood<br>improvements                            | Jurisdiction                  |
| SPRINGFIELD<br>TOWNSHIP    | Government                     | neighborhood<br>improvements<br>public facilities<br>public services | Jurisdiction                  |
| Sycamore Township          | Government                     | neighborhood<br>improvements<br>public facilities                    | Jurisdiction                  |
| WHITEWATER<br>TOWNSHIP     | Government                     | neighborhood<br>improvements<br>public facilities                    | Jurisdiction                  |
| VILLAGE OF<br>WOODLAWN     | Government                     | neighborhood<br>improvements<br>public facilities                    | Jurisdiction                  |
| CITY OF WYOMING            | Government                     | neighborhood<br>improvements<br>public facilities                    | Jurisdiction                  |

| Responsible Entity                    | Responsible Entity Type | Role   | Geographic Area Served |
|---------------------------------------|-------------------------|--|------------------------|
| MIAMI TWP                             | Government              | neighborhood improvements<br>public facilities | Jurisdiction           |
| Housing Network of Hamilton County    | CHDO                    | Rental   | Jurisdiction           |
| Other Jurisdictions within the County | Government              | neighborhood improvements<br>public facilities | Jurisdiction           |

**Table 51 - Institutional Delivery Structure**

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

Hamilton County works with a number of agencies, consisting of public institutions and non-profit organizations, in delivering community development and housing services to the residents of the County. This collaboration is considered a strength of the delivery system. The County’s institutional structure for delivery and implementation of the Consolidated Plan, including strengths and weaknesses, is discussed below.

Hamilton County is the lead agency in implementing the Consolidated Plan and is responsible for administration of the CDBG, HOME, and ESG funds allocated to the County. In-house programs include HOME funded Tenant Based Rental Assistance, Spot Blight Demolition, Water/Sewer Grant, and Davis Bacon/Section 3/MBE oversight for construction projects.

The City of Cincinnati is the largest jurisdiction within the Hamilton County. The City and County work together on regional issues that are common to both jurisdictions. These include homeless services through Strategies to End Homelessness, the Analysis of Impediments Study, and administration of the City’s HOME funded Tenant Based Rental Assistance Program.

The County works with the Cincinnati Metropolitan Housing Authority in the delivery and coordination of assisted housing. As mentioned above, the County administers a tenant based rental assistance program which is modeled after the Housing Choice Voucher Program. The County and CMHA work together in coordinating policies for these programs, including setting a common payment standard, utility allowances, and rent reasonableness. This coordination of policies is a strength of the delivery system.

For implementation of Hamilton County’s HOME CHDO funds, the County will partner with Working in Neighborhoods, Habitat for Humanity or the Housing Network of Hamilton County, as certified CHDOs. A new weakness in the delivery system is the lack of certified CHDOs in Hamilton County; one previously certified CHDO is no longer in operation and other non-profits are having issues with meeting the CHDO board composition and capacity requirements.

Hamilton County contracts with several non-profit social service agencies that are experienced and well placed in meeting the needs of County residents. These agencies include Ohio Valley Goodwill, Freestore Foodbank, and Working in Neighborhoods. These agencies have been in existence for decades and are a strength in the delivery system.

To aid in the delivery of fair housing initiatives, Hamilton County funds and contracts with Housing Opportunities Made Equal (H.O.M.E.), a non-profit that has been in existence since 1959 and the only organization in the region that advocates and enforces housing regulations for all protected classes.

People Working Cooperatively is a non-profit organization that the County contracts with to provide critical home repairs, energy conservation, and maintenance services to low-income, elderly and disabled residents in the region. PWC fills a tremendous need in the County and does so effectively; truly a strength in the County’s delivery system.

While there are unmet needs in Hamilton County, we have not identified any significant gaps in the delivery system other than the CHDO concerns listed above. We are actively working to add more CHDOs in the County. Improvements in the system could be made; for example coordination of policies, where possible, of all providers of tenant based assistance. A common set of policies would provide less confusion for private landlords who participate in these programs.

Lastly, the regular meetings of the Affordable Housing Advocates, which bring together various providers of housing and services for monthly updates.

**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 |
|---|----------------------------|----------------------|-----------------------------|
| <b>Homelessness Prevention Services</b> |                            |                      |                             |
| Counseling/Advocacy                     | X                          | X                    | X                           |
| Legal Assistance                        | X                          | X                    | X                           |
| Mortgage Assistance                     | X                          | X                    | X                           |
| Rental Assistance                       | X                          | X                    | X                           |
| Utilities Assistance                    | X                          | X                    | X                           |
| <b>Street Outreach Services</b>         |                            |                      |                             |
| Law Enforcement                         | X                          | X                    | X                           |
| Mobile Clinics                          | X                          | X                    | X                           |
| Other Street Outreach Services          | X                          | X                    | X                           |
| <b>Supportive Services</b>              |                            |                      |                             |
| Alcohol & Drug Abuse                    | X                          | X                    | X                           |
| Child Care                              | X                          | X                    | X                           |
| Education                               | X                          | X                    | X                           |

|                                    |   |   |   |
|------------------------------------|---|---|---|
| Employment and Employment Training | X | X | X |
| Healthcare                         | X | X | X |
| HIV/AIDS                           | X | X | X |
| Life Skills                        | X | X | X |
| Mental Health Counseling           | X | X | X |
| Transportation                     | X | X | X |
| <b>Other</b>                       |   |   |   |
|                                    | X | X | X |

**Table 52 - 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)**

Services are provided to homeless persons, including chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth through a highly cooperative and collaborative network of service providers. Strategies to End Homelessness (STEH) is our local Continuum of Care organization that administers our ESG and HOPWA programs. United Way manages supplemental grants to service providers as well in a collaborative process as well. Area agencies participate in a regional collaborative organization as well that includes hospitals, county and state government health officials, nonprofit providers, etc. All of these efforts minimize redundancy and ensure that gaps in services are filled when identified.

**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**

Overall, the City of Cincinnati and Hamilton County have excellent services and service delivery system due to the professionalism and cooperation between and among service providers. Strategies to End Homelessness (STEH) is recognized as one of the best CoCs in the country. They are called upon to assist other CoCs and speak at national conferences very often to share best practices.

Three homeless shelters will soon be relocated to provide additional space and additional services for homeless individuals and families. These include the City Gospel Mission, the women’s shelter currently at the Drop Inn Center and YWCA, and the men’s shelter at the Drop Inn Center.

We have two current gaps in our services – providing new permanent support housing and assisting lesbian, gay, bisexual, transgender and queer (LGBTQ) young adults, along with young adults questioning their sexual identities or orientation, who are homeless.

In recent years, the County and the City of Cincinnati has had difficulty building new permanent supportive housing. One facility is under construction but only after a two and a half year legal battle over the zoning in the former location. Another facility was proposed but was cancelled after community scrutiny and political challenges. Both of these facilities were located in the 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**

STEH was instrumental in obtaining a HUD grant for Lighthouse Youth Services to address the needs for LGBTQ young adults and young adults questioning their sexual identity or orientation. Only nine CoCs received these funds. These young adults are dramatically overrepresented in the region's homeless youth population and the region lacks systems and services designed specifically to meet the needs of those homeless LGBTQ youth.

Lighthouse and STEH held a community forum to learn more about LGBTQ youth homelessness in Hamilton County in late July to discuss the needs of this population. The organizations want to educate service providers so they can better understand that the population is significant and has particular needs so they understand issues and know how to best serve them. The goal is for the youth to feel like they're going to be understood, so that they feel more comfortable reaching out for help.

The need for new permanent supportive housing has been championed by STEH, as well as the members and organizations of the Affordable Housing Advocates (AHA) organization. Construction of the Anna Louise Inn project is well underway and alternative locations are being explored for the Commons at Alaska. AHA has provided education and public support for both projects.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

| Sort Order | Goal Name                     | Start Year | End Year | Category                          | Geographic Area | Priority Needs Addressed                               | Funding                     | Goal Outcome Indicator  |
|------------|-------------------------------|------------|----------|-----------------------------------|-----------------|--|-----------------------------|---|
| 1          | Eliminate Slum and Blight     | 2015       | 2019     | Non-Housing Community Development | County Wide     |  | CDBG: \$2,175,000           | Buildings Demolished:<br>100 Buildings  |
| 2          | Further Fair Housing          | 2015       | 2019     | Affordable Housing Homeless       | County Wide     | Reducing Homelessness<br>Increasing Affordable Housing | CDBG: \$700,000<br>ESG: \$0 | Public service activities for Low/Moderate Income Housing Benefit:<br>625 Households Assisted   |
| 3          | Improve Public Facilities     | 2015       | 2019     | Non-Housing Community Development |                 | Improving Public Facilities and Infrastructure         | CDBG: \$3,500,000           | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit:<br>200000 Persons Assisted<br><br>Other:<br>40 Other |
| 4          | Improve Public Infrastructure | 2015       | 2019     | Non-Housing Community Development |                 | Improving Public Facilities and Infrastructure         | CDBG: \$5,000,000           | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit:<br>270000 Persons Assisted                           |

| Sort Order | Goal Name                                 | Start Year | End Year | Category                          | Geographic Area | Priority Needs Addressed      | Funding                                    | Goal Outcome Indicator   |
|------------|---|------------|----------|-----------------------------------|-----------------|-------------------------------|--|--|
| 5          | Improve Quality of Life                   | 2015       | 2019     | Non-Housing Community Development | County Wide     |                               | CDBG:<br>\$1,250,000                       | Public service activities other than Low/Moderate Income Housing Benefit:<br>400000 Persons Assisted   |
| 6          | Provide Affordable Housing for Homeowners | 2015       | 2019     | Affordable Housing                | County Wide     | Increasing Affordable Housing | CDBG:<br>\$5,000,000                       | Homeowner Housing Added:<br>50 Household Housing Unit<br><br>Homeowner Housing Rehabilitated:<br>2750 Household Housing Unit                 |
| 7          | Provide Affordable Housing for Renters    | 2015       | 2019     | Affordable Housing                | County Wide     | Increasing Affordable Housing | CDBG:<br>\$200,000<br>HOME:<br>\$5,000,000 | Rental units rehabilitated:<br>25 Household Housing Unit<br><br>Tenant-based rental assistance / Rapid Rehousing:<br>750 Households Assisted |

| Sort Order | Goal Name                                       | Start Year | End Year | Category                          | Geographic Area | Priority Needs Addressed                               | Funding  | Goal Outcome Indicator  |
|------------|---|------------|----------|-----------------------------------|-----------------|--|--|---|
| 8          | Serve Homeless Families and Reduce Homelessness | 2015       | 2019     | Homeless                          | County Wide     | Reducing Homelessness<br>Increasing Affordable Housing | CDBG: \$250,000<br>HOME: \$625,000<br>ESG: \$1,300,000 | Tenant-based rental assistance / Rapid Rehousing:<br>50 Households Assisted<br><br>Homeless Person Overnight Shelter:<br>25000 Persons Assisted<br><br>Homelessness Prevention:<br>125 Persons Assisted |
| 9          | Spur Economic Development                       | 2015       | 2019     | Non-Housing Community Development | County Wide     |  | CDBG: \$250,000  | Facade treatment/business building rehabilitation:<br>10 Business<br><br>Businesses assisted:<br>10 Businesses Assisted   |

Table 53 – 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 County Wide Spot Demolition and Urban Land Assistance Programs as well as through jurisdiction specific projects as requested annually. |

|   |                         |  |
|---|-------------------------|--|
| 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), Housing Choice Voucher Mobility Program, Modifications for Mobility Program, and Tenant Based Rental Assistance 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,  |
| 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, 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, as well as city/village/township specific Home Repair Programs as requested by participating jurisdictions.   |
| 7 | <b>Goal Name</b>        | Provide Affordable Housing for Renters   |
|   | <b>Goal Description</b> | Provide Affordable Housing for Renter through the Tenant Based Rental Assistance (TBA) Program, Modifications for Mobility Program, and Housing Development/Homebuyer Assistance Program. Related programs and outcomes for TBRA (Excel and STEH) as well as Homeless Prevention/Rapid Rehousing, are also listed under "Serve Homeless Families and Reduce Homelessness". They are not included here to avoid duplication in the outcomes totals. |
| 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, and Emergency Shelter Grant Administration programs. Related programs and outcomes for Housing Development/Homebuyer Assistance Program, are also listed 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 County's Planning + Development Department and HCDC, 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. Funding is also provided annually for economic development programs, such as facade improvement programs, selected each year after participating jurisdictions request funds |

**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 primarily for tenant based rental assistance and a limited number of small affordable housing projects (1-4 units each). We estimate that during this five year Con Plan period we will provide affordable housing to 175 families per year through our TBA programs for a five year total of 875 extremely low and low income households. During the same five year period, we expect to rehab or construct an additional 10-20 housing units for individuals and families 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)**

CMHA does not have a 504 Voluntary Compliance Agreement.

### **Activities to Increase Resident Involvements**

CMHA is the public housing authority within Hamilton County that operates and manages all public housing units within the jurisdiction. According to CMHA's 2014 Annual Report, CMHA currently does not have a homeownership program for public housing residents, but intends to apply for one in the near future. CMHA does however have a Resident Services Team that provides helpful opportunities for public housing residents seeking employment. According to CMHA's 2013 Report to the Community, "CMHA has partnered with area companies to provide new employment opportunities for residents through initiatives developed by its Resident Services Team. CMHA works with local human resources directors to arrange hiring events tailored specifically to CMHA client' strengths and skill sets. This is a way to give people a hand up and put them on a path towards self-sufficiency." Employment is a big step towards eventually having a chance at homeownership. Additionally, CMHA has a Housing Choice Voucher Homeownership Program that permits eligible participants in the HCV program the option of purchasing a home with their HCV assistance. However, this program is only available to HCV participants and not public housing residents.

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

No

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

### **Barriers to Affordable Housing**

Hamilton County has primarily used existing housing stock in the development of affordable housing and because of this, local policies such as land use controls, zoning, or growth limits have not had a major impact. New construction of affordable housing is more likely to be affected by such public policies. The following paragraphs provide examples of barriers to affordable housing that exist within Hamilton County.

One difficulty in development of new construction of affordable housing has been in requests for zoning amendments. For these projects, as it is new development, zoning or land use restrictions can create barriers to affordable housing. The County works with jurisdictions on these issues on a case-by-case basis.

There are various other public policies related to zoning and land use that create barriers to affordable housing. Some communities in Hamilton County having zoning ordinances that do not allow for multi-family housing, group homes or mixed-use districts. Affordable housing units are more likely to be built in multi-family and mixed-used developments. In addition, zoning ordinances may prescribe minimum lot sizes, home square footage and setbacks requirements, which necessitate the need for larger lots. From the 2014 Analysis of Impediments, "...some of the mostly white communities have zoning that designates only single-family housing and especially large-lot, single-family housing, often with minimum house sizes." Larger lots drive up the cost of housing, making it less affordable, and essentially eliminates high-density housing options.

According to the 2014 Analysis of Impediments, another barrier is the lack of political support for affordable housing because of NIMBY ("not in my backyard") attitudes in many communities where political approval is required to build affordable housing; this allows NIMBY attitudes of even a few vocal residents to prevent the affordable housing from being built.

As much of the affordable housing developed using Community Development funds has been redevelopment or use of existing properties, there hasn't been a strategy to focus on the barriers identified above. Other barriers, not identified as caused by public policies, but caused more by public perception, are being addressed, and can be seen in more detail in the Fair Housing Action Plan.

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

Possible strategies to remove or ameliorate barriers to affordable housing include:

1. Encourage local jurisdictions to review their zoning codes in cooperation with Hamilton County personnel. The County could provide seminars with guest experts to advise the communities of

shortcomings. A review of the jurisdictions' reasonable accommodation procedures could also be included.

2. Provide training to local government staff members in fair housing laws that could eliminate some barriers to affordable housing in their communities.
3. Work with County jurisdictions to encourage welcoming initiatives and become more inclusive in civic activities.
4. Increase County support for mobility programs which assist them in locating affordable housing in areas with low poverty rates, low crime rates and good school districts.
5. Support more financial education to encourage home ownership for qualified individuals that are low/moderate income.
6. Increase funding assistance for low and moderate income renters to make accessibility modifications in Hamilton County communities.
7. Provide support and assistance to neighborhoods and groups seeking to provide housing for persons with physical and mental disabilities. Train government personnel on fair housing issues regarding the rights of people with disabilities.

See Attachment C: Hamilton County and City of Cincinnati - 2014 Analysis to Impediments to Fair Housing –which includes the 2015 Action Plan.

## **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 (five programs), 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

Plans for targeting services to unsheltered homeless people include fully occupying a new permanent housing program for those individuals who are unable to enter local shelters due to their past criminal background. Such individuals often have felony records that include charges that preclude emergency shelters from housing them, such as sexual related offenses.

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

All of the following actions are being taken to improve services to people currently on the streets and in shelters, particularly the chronically homeless and homeless families.

1. Homeless to Homes Shelter Collaborative: the recommendations & improvements for emergency shelter services that are recommended in the Homeless to Homes plan (described above) are being implemented, and will significantly improve the level of services being offered to single individuals within the shelter system. HTH recommendations will be brought into alignment with family homelessness study (below) once complete.
2. Family Homelessness Study: a gaps analysis process will be conducted, looking specifically at services for families, covering family needs including prevention, emergency shelter, transitional and permanent housing. The results of this gaps analysis will then be used to inform future

action plan updates. Implementation of recommendations will be brought into alignment with the Homeless to Homes plan once the family plan is complete.

3. Winter Shelter: For the last three years, local organizations have partnered to add seasonal Winter Shelter beds to the local emergency shelter system to ensure that anyone who is homeless and on the streets has access to a safe, warm place to sleep during the coldest months of the year, normally mid-December through February. Prior to 2011, seasonal shelter was provided to homeless people only on nights when the temperature dipped below 10 degrees Fahrenheit. Since 2011, Winter Shelter capacity has been reliable and adequate, making improvements to assist people out of homelessness, not just warehouse them in homelessness. This Winter Shelter capacity must not only be maintained, but continue to be improved by adding other services.
4. Cross-systems Collaboration: in order to reduce and then end homelessness locally, it will be necessary to strengthen collaborations between the homeless services system and systems working with mental health, development disabilities, immigrants and undocumented persons, persons with limited English proficiency, persons exiting the justice system, substance abuse treatment, foster care, and serving LGBTQ households as self-identified.

**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.**

1. Rapid Re-Housing (RRH) is a nationally recognized best practice for quickly ending episodes of homelessness in a cost efficient and effective way. RRH has become a high priority in our community: 12 CoC-funded programs have transitioned from to the RRH model. State of Ohio Housing Crisis Response Program (HCRP) and ESG funding are also supporting new RRH programs in the community. Talbert House and Goodwill Industries are receiving Supportive Services for Veteran Families (SSVF) funding to implement programs which rapidly transitioning Veterans and their families that are experiencing homelessness back into permanent housing.
2. Permanent Supportive Housing: Expanded PSH options: PSH is a nationally recognized best-practice for meeting the needs of disabled homeless people. With 62% of local homeless adults having at least one disabling condition, and 36% having two disabling conditions, the continued expansion of PSH options will continue to be necessary. Targeting PSH to the chronically homeless: all Permanent Supportive Housing Programs applying for funding in the FY 2013 CoC Competition demonstrated that they will prioritize available housing for chronically homeless individuals and families.
3. Coordination of Housing Resources: the following are all high-priority strategies geared toward making better, more strategic use of housing resources-Coordinated Assessment: the CoC work groups are also in the process of developing a Coordinated Assessment System, unique to our

community, to ensure that homeless individuals and families are referred to the program that best meets their needs and can quickly become stably housed. Housing the chronically homeless remains a high priority in our community. Housing Prioritization: as a result of the HEARTH Act and its subsequent proposed regulations, the local CoC workgroups and Homeless Clearinghouse have developed and are now implementing policies for prioritizing households that are most in need of transitional housing, RRH, or permanent supportive housing. The CoC workgroups are currently meeting to develop these policies and procedures and will be implemented in our community in 2013. Affordable housing: available resources and funding should be used to incentivize the development and preservation of high-quality, accessible, low-income housing. In addition, existing affordable housing resources (PHA, HOME, etc.) should be used to return households to housing, and ensure they do not return to homelessness.

**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**

Prior to 2009, homelessness prevention resources were largely absent in the community due to a lack of availability of funding for such activities. However, under the American Recovery and Re-investment Act (ARRA), stimulus funding was made available for homelessness prevention. While such stimulus funding expired in 2012, the following activities are ongoing:

1. Shelter Diversion: ESG and United Way funding are being used to divert households at imminent risk of entering shelter back into housing and services. The Shelter Diversion program is being run in partnership between the City of Cincinnati, Hamilton County, the United Way of Greater Cincinnati and 3 of its Emergency Assistance agencies, and Strategies to End Homelessness. Risk factors considered for inclusion in this program include a prior history of homelessness, if a household has already lost its own housing and is relying on others for a place to stay (doubled-up), and immediacy of need for shelter placement.
2. Supportive Services for Homeless Veterans and their Families (SSVF): Talbert House and Goodwill Industries have been awarded SSVF funding to implement programming which prevents homelessness for veterans and their families.
3. Youth Aging out of Foster Care: A U.S. Dept. of Health and Human Services (HHS) funded effort is currently underway, led by Lighthouse Youth Services, targeted toward preventing homelessness among youth who have been in the Foster Care system. This effort will support enhanced identification, data collection and services to youth formerly in the foster care system, as we know that one-third of youth aging out of foster care experience homelessness. National studies have also shown that between 21-53% of homeless youth have a history of placement in foster care. Fully support implementation of recent HMIS revision to include gathering data about past and current foster care placements as risk factors to homelessness and reconnecting

to prior custodial agency (HCJFS), Foster Care Agency, or Independent Living Program for possible aftercare intervention.

4. LGBTQ Youth Homelessness Prevention Initiative: Cincinnati/Hamilton County is one of only two communities in the country selected to participate in a national technical assistance initiative which will plan and implementation strategies for preventing LGBTQ youth from becoming homeless. This initiative is being led locally by Lighthouse Youth Services and Strategies to End Homelessness, and being conducted in cooperation with HUD, HHS, Dept. of Justice, Dept. of Education, and USICH.

## **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 the Neighborhood Stabilization Program, and HOME funded programs such as the Housing Rehabilitation undertaken by the CHDO funds, and the Tenant Based Rental Assistance Program.

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.

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

A large percentage of the County's housing stock was built before 1978 and lead-based paint is a widespread problem throughout Cincinnati and older suburban communities. According to the 2006 to 2010 ACS estimates, 234,837 units in the County were at risk of lead-based paint contamination; these represented 62 percent of the total 378,914 units of all ages and risk levels. The largest shares of homes at risk of contamination were of those built before 1940 and those built between 1950 and 1959, according to CMHA's Comprehensive Housing Study. Therefore, lead remediation is a common occurrence with all of CD's programs and we follow all federally mandated procedures.

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

Programs directly administered by Hamilton County that are most likely to involve lead-based paint include the Neighborhood Stabilization Program, and HOME funded programs such as the Housing Rehabilitation undertaken by the CHDO funds, and the Tenant Based Rental Assistance Program.

The HOME funded Tenant Based Assistance Program follows the applicable regulations for units occupied by children under six years of age. If the County Inspector observes disturbed lead-based paint, the landlord is required to remediate. Hamilton County has verbal agreements with the City of Cincinnati and People Working Cooperatively to have a representative who is properly certified perform a Lead Clearance Test after any remediation is conducted.

The County's Neighborhood Stabilization Program and other home rehabilitations typically involve lead remediation. Any residential unit that receives assistance through these funding sources that was constructed prior to 1978 must comply with the HUD's Lead Safe Housing Rule, which includes testing and contractor requirements. These rehabilitations include a lead risk assessment, remediation plan if necessary, and lead clearance testing by appropriately certified professionals.

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

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

A number of governmental and non-profit agencies operate programs within Hamilton County to reduce dependency and poverty among County residents. Primary among those agencies is the Hamilton County Department of Job and Family Services, which offers a wide array of educational and training programs to assist poverty level households in acquiring the training, education and skills needed to obtain and hold jobs. The Cincinnati-Hamilton County Community Action Agency operates Head Start Programs, an adult education GED Program, the Community Services Block Grant (CSBG) Program, Weatherization Programs, and other programs to assist their low income clientele. OhioMeansJobs works within Cincinnati and Hamilton County to assist job seekers in finding the right jobs through free educational workshops, career coaching and job leads. The local branch of Veterans Affairs offers a variety of programs to our nation's veterans, such as education classes and job fairs. The local branch of Volunteers of America has a Halfway House providing education and employment programs, affordable housing for seniors and families, transitional housing for veterans and employment support for veterans.

In addition to these programs that provide broad based assistance to poor families, there are also two programs operated in Hamilton County that tie antipoverty efforts to the housing stock. First, the Transitional Housing Project developed within Hamilton County utilizing HOME funds attempts to comprehensively address all the needs of homeless families residing in the complex. The families are eligible to remain in the transitional housing for a period up to two years, during which the nonprofit operator of the facility provides counseling and appropriate referrals for social services, education, and training. At the end of the two year period, it is hoped that the families will be able to move back into the private housing market. Second, the Cincinnati Metropolitan Housing Authority operates a Family Self Sufficiency Program that provides an individualized five to seven year program of support services to move families from dependency to independence.

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

Hamilton County CDBG funds help administer a variety of programs geared toward lifting Hamilton County residents out of poverty. CDBG funds are given to Ohio Valley Goodwill for a Homeless Re-integration Program, which helps homeless or soon-to-be homeless find a job and place to live. Norwood Service League receives funding for a variety of programs, including Adult Education Programs. Housing Opportunities Made Equal is given funding for their Mobility Program, which relocates families from impoverished areas less concentrated with low-income households.

The County has partnered with developers applying for Ohio Housing Finance Agency tax credits in order to maximize resources for developing and rehabilitating affordable housing. Although not involved in any tax credit project presently, the County continues to look for opportunities to do so.

Hamilton County proactively follows Section 3 guidelines with all federal funding, which promotes low to moderate income hiring and vicinity hiring. We work collaboratively with the City of Cincinnati and Cincinnati Metropolitan Housing Authority to maintain a public online database with all Section 3 registered businesses and residents readily accessible to anyone who may be hiring.

## **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**

Hamilton County Division of 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. The County also collects information on the utilization of minority businesses in conformance with outreach requirements that the County has established.

Detailed information on CDBG projects, depending on the type, is as follows: Infrastructure projects: CD staff consults with the Community before the project is bid, to explain the process, Davis Bacon requirements, Section 3 requirements etc. A bid packet is sent out to the Community, which contains all the information the community needs to adhere to Federal and CDBG requirements. When the project is ready to be awarded, CD staff attends the pre-construction meeting to advise all parties of the Federal requirements, and to advise them of our involvement during the project. During construction, payrolls are monitored. CD staff conducts an on-site interview of workers to monitor the Davis Bacon requirements. Final bills are paid if 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 is requested.

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 request to view the property.

Public Service Projects: For community based public service projects, consultation with community and agency representatives is made before a contract is awarded to discuss the scope of service and budget for the contract, etc. The contract is executed between the Community and the Agency or between HCCD and the Agency, depending on the relationship. For county-wide projects, Community representatives and Agency consult to agree on a scope of services, budget and other terms. A contract between the County and the Agency is then executed. Once an activity is underway, ongoing desk monitoring occurs through review of bills, telephone conversations, review of monthly or quarterly reports, and meetings. Projects that have been ongoing for several years and have no findings are monitored in the field every 2 years. Newer projects or projects with performance issues are monitored on a more frequently.

Rehab projects: Once the project starts, ongoing desk monitoring of the project occurs through approval of bills, telephone conversations, review of community reports and meetings. Projects that have been ongoing and have no findings will be monitored in the field approximately every 2 years. Newer projects or projects with performance issues will be monitored in the field on a more frequently.

HOME Program: Monitoring requirements for HOME projects have been updated to reflect all requirements in the new HOME regulations. During construction of housing, on-site inspections are done prior to issuance of any payment. An inspection is also done at the completion of any project. During the period of affordability, 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.

## Expected Resources

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

#### 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<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services  | 2,879,974                        | 60,000             | 1,204,316                | 4,144,290 | 11,600,000  | Estimate based on 2015 grant amounts and from prior years. |
| HOME    | public - federal | Acquisition<br>Homebuyer assistance<br>Homeowner rehab<br>Multifamily rental new construction<br>Multifamily rental rehab<br>New construction for ownership<br>TBRA | 894,563                          | 5,000              | 330,900                  | 1,230,463 | 4,000,000   | Estimate based on 2015 grant amounts and from prior years. |

| 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: \$ |   |  |
| ESG     | public - federal | Conversion and rehab for transitional housing<br>Financial Assistance<br>Overnight shelter<br>Rapid re-housing (rental assistance)<br>Rental Assistance<br>Services<br>Transitional housing | 257,000                          | 0                  | 0                        | 257,000   | 1,040,000   | Estimate based on 2015 grant amounts and from prior years. |

Table 54 - 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**

CDBG

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.

## HOME

Matching funds for HOME Program activities are provided by non-federal sources of funds received by the Excel Development agency that operates a TBRA program for mentally disabled individuals. Annually, this generates approximately \$325,000 which 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. Sweat equity provided by Habitat for Humanity future homeowners may also be contributed.

## ESG

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.

**AP-20 Annual Goals and Objectives - Goals Summary Information**

| <b>Sort Order</b> | <b>Goal Name</b>              | <b>Start Year</b> | <b>End Year</b> | <b>Category</b>                   | <b>Geographic Area</b> | <b>Priority Needs Addressed</b>                        | <b>Funding</b>       | <b>Goal Outcome Indicator</b>  |
|-------------------|-------------------------------|-------------------|-----------------|-----------------------------------|------------------------|--|----------------------|--|
| 1                 | Eliminate Slum and Blight     | 2015              | 2019            | Non-Housing Community Development | County Wide            |  | CDBG:<br>\$497,000   | Buildings Demolished:<br>20 Buildings  |
| 2                 | Further Fair Housing          | 2015              | 2019            | Affordable Housing Homeless       | County Wide            | Reducing Homelessness<br>Increasing Affordable Housing | CDBG:<br>\$165,000   | Public service activities for Low/Moderate Income Housing Benefit:<br>125 Households Assisted  |
| 3                 | Improve Public Facilities     | 2015              | 2019            | Non-Housing Community Development |                        | Improving Public Facilities and Infrastructure         | CDBG:<br>\$611,000   | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit:<br>40,000 Persons Assisted<br>Other:<br>8 Other |
| 4                 | Improve Public Infrastructure | 2015              | 2019            | Non-Housing Community Development |                        | Improving Public Facilities and Infrastructure         | CDBG:<br>\$1,153,200 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit:<br>54,000 Persons Assisted                      |
| 5                 | Improve Quality of Life       | 2015              | 2019            | Non-Housing Community Development | County Wide            |  | CDBG:<br>\$289,000   | Public service activities other than Low/Moderate Income Housing Benefit:<br>80,000 Persons Assisted   |

|   |   |      |      |                                   |             |  |  |  |
|---|---|------|------|-----------------------------------|-------------|--|--|--|
| 6 | Provide Affordable Housing for Homeowners       | 2015 | 2019 | Affordable Housing                | County Wide | Increasing Affordable Housing                          | CDBG:<br>\$913,000   | Homeowner Housing Added:<br>10 Household Housing Unit<br>Homeowner Housing Rehabilitated:<br>550 Household Housing Unit  |
| 7 | Provide Affordable Housing for Renters          | 2015 | 2019 | Affordable Housing                | County Wide | Increasing Affordable Housing                          | CDBG:<br>\$50,000<br>HOME:<br>\$700,000                      | Rental units rehabilitated:<br>5 Household Housing Unit<br>Tenant-based rental assistance / Rapid Rehousing:<br>150 Households Assisted  |
| 8 | Serve Homeless Families and Reduce Homelessness | 2015 | 2019 | Homeless                          | County Wide | Reducing Homelessness<br>Increasing Affordable Housing | CDBG:<br>\$50,000<br>HOME:<br>\$125,000<br>ESG:<br>\$240,000 | Tenant-based rental assistance / Rapid Rehousing:<br>20 Households Assisted<br>Homeless Person Overnight Shelter:<br>5,000 Persons Assisted<br>Homelessness Prevention:<br>25 Persons Assisted |
| 9 | Spur Economic Development                       | 2015 | 2019 | Non-Housing Community Development | County Wide |  | CDBG:<br>\$50,000  | Facade treatment/business building rehabilitation:<br>2 Business<br>Businesses assisted:<br>2 Businesses Assisted  |

Table 55 – Goals Summary

| # | Name                    | Goal Descriptions  |
|---|-------------------------|--|
| 1 | <b>Goal Name</b>        | Eliminate Slum and Blight  |
|   | <b>Goal Description</b> | Eliminate slum and blight throughout the County through County Wide Spot Demolition and Urban Land Assistance Programs as well as through jurisdiction specific projects as requested annually.  |
| 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), Housing Choice Voucher Mobility Program, Modifications for Mobility Program, and Tenant Based Rental Assistance 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,  |
| 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, 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, as well as city/village/township specific Home Repair Programs as requested by participating jurisdictions. |
| 7 | <b>Goal Name</b>        | Provide Affordable Housing for Renters   |

|          |                         |   |
|----------|-------------------------|---|
|          | <b>Goal Description</b> | Provide Affordable Housing for Renter through the Tenant Based Rental Assistance (TBA) Program, Modifications for Mobility Program, and Housing Development/Homebuyer Assistance Program. Related programs and outcomes for TBRA (Excel and STEH) as well as Homeless Prevention/Rapid Rehousing, are also listed under "Serve Homeless Families and Reduce Homelessness". They are not included here to avoid duplication in the outcomes totals.                            |
| <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, and Emergency Shelter Grant Administration programs. Related programs and outcomes for Housing Development/Homebuyer Assistance Program, are also listed 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 County's Planning + Development Department and HCDC, 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. Funding is also provided annually for economic development programs, such as facade improvement programs, selected each year after participating jurisdictions request funds |

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

Hamilton County will be funding 26 projects requested by and located in participating communities. These projects include street improvements, park improvements, senior center improvements, operating funds for social service providers and demolition projects. In addition, five county-wide activities will be funded which will directly benefit low to moderate income families by providing services such as homeowner repairs, water and sewer upgrade grants and mobility counseling for Housing Choice Voucher Program participants. Other funds will provide operational support to social service agencies that provide a variety of services to low income clientele. Finally, a portion of County-wide funds are directed toward eliminating both residential and commercial slum and blight.

#### Projects

| #  | Project Name                                      |
|----|---|
| 1  | Acquisition and Demolition of Blighted Properties |
| 2  | Fair Housing Services                             |
| 3  | Housing Choice Voucher Mobility                   |
| 4  | Public Facility Improvements                      |
| 5  | Public Infrastructure Improvements                |
| 6  | Public Services                                   |
| 7  | Homeowner Repairs and Improvements                |
| 8  | Tenant Based Rental Assistance                    |
| 9  | Housing Development/Homebuyer Assistance          |
| 10 | Housing Mobility Improvements                     |
| 11 | Homelessness Prevention and Rapid Rehousing       |
| 12 | Services to Homeless Families                     |
| 13 | Economic Development Programs                     |
| 14 | Administration                                    |

**Table 56 – Project Information**

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

All allocation decisions are influenced by the needs of the County; feedback from residents and leaders and the Community Development Advisory Committee; and direction of the County Commission. About 50% of CDBG is used for requested projects, programs and services, and the remaining 50% is allocated to county wide programs and services. HOME funds are allocated to the TBRA program, CHDO development projects, and other eligible housing programs. ESG funds are allocated to prevention and rapid rehousing because the City's ESG funds are allocated at the maximum level to shelters.

## AP-38 Project Summary

### Project Summary Information

| No. | Project   | Goals Supported  | Geographic Areas                   | Needs Addressed               | Funding             |
|-----|---|--|------------------------------------|-------------------------------|---------------------|
| 1   | Acquisition and Demolition of Blighted Properties                                       |  |                                    |                               | CDBG :<br>\$435,000 |
|     | Description   | Provides funds to participating communities to demolish blighted and/or condemned residential and commercial structures. This includes Spot Demolition, Urban Land Assistance Grants and projects with specific local governments as requested.  |                                    |                               |                     |
|     | Target Date for Completion  | 02/28/2016   |                                    |                               |                     |
|     | Estimate the number and type of families that will benefit from the proposed activities | To be determined (TBD) depending on projects selected  |                                    |                               |                     |
|     | Location Description  | TBD  |                                    |                               |                     |
|     | Planned Activities  | Provides funds to participating communities to demolish blighted and/or condemned residential structures.  |                                    |                               |                     |
| 2   | Fair Housing Services   | Further Fair Housing<br>Provide Affordable Housing for Homeowners<br>Provide Affordable Housing for Renters  | County Wide -<br>Local Target area | Increasing Affordable Housing | CDBG :<br>\$140,000 |
|     | Description   | Fair Housing Services will be provided by the region's fair housing nonprofit - Housing Opportunities Made Equal. This could include landlord/tenant counseling; training for landlords, real estate agents and local governments; county-wide marketing and advertising; quarterly meetings with other local governments; and legal action as needed. |                                    |                               |                     |
|     | Target Date for Completion  | 02/28/2016   |                                    |                               |                     |
|     | Estimate the number and type  | 130 households will benefit directly from services - all County  |                                    |                               |                     |

|  |   |
|--|---|
| of families that will benefit from the proposed activities | residents benefit from furthering fair housing            |
| Location Description                                       | TBD   |
| Planned Activities   | Counseling, education, outreach and possible legal action |

|   |   |   |                               |                 |
|---|---|---|-------------------------------|-----------------|
|   | Further Fair Housing<br>Provide Affordable Housing for Renters                          |   | Increasing Affordable Housing | CDBG : \$30,000 |
| 3 | Description   | Educate and assist housing choice voucher holders to move to areas of low concentrations of poverty to increase economic opportunities. |                               |                 |
|   | Target Date for Completion  | 02/28/2016  |                               |                 |
|   | Estimate the number and type of families that will benefit from the proposed activities | 50 families will benefit  |                               |                 |
|   | Location Description  | TBD   |                               |                 |
|   | Planned Activities  | education, transportation, landlord searches, etc.  |                               |                 |

|   |   |  |   |  |                  |
|---|---|--|---|--|------------------|
|   | Public Facility Improvements  | Improve Public Facilities  | Participating Jurisdictions - Local Target area | Improving Public Facilities and Infrastructure | CDBG : \$700,000 |
| 4 | Description   | Make improvements to public facilities as requested by participating communities and approved by County Commissioners. |   |  |                  |
|   | Target Date for Completion  | 02/28/2016   |   |  |                  |
|   | Estimate the number and type of families that will benefit from the proposed activities | We estimate that 50,000 people will benefit  |   |  |                  |
|   | Location Description  | County Wide  |   |  |                  |
|   | Planned Activities  | Renovations or improvements to playgrounds, parks, parking lots, pools and senior centers are planned.                 |   |  |                  |

|   |   |   |  |  |                     |
|---|---|---|--|--|---------------------|
| 5 | Public Infrastructure Improvements  | Improve Public Infrastructure   | Participating Jurisdictions - Local Target area                                    | Improving Public Facilities and Infrastructure | CDBG : \$10,000,000 |
|   | Description   | Make improvements to infrastructure as requested by participating jurisdictions and approve by County Commissioners.                                  |  |  |                     |
|   | Target Date for Completion  | 02/28/2016  |  |  |                     |
|   | Estimate the number and type of families that will benefit from the proposed activities | We estimate that 50,000 people will benefit.  |  |  |                     |
|   | Location Description  | TBD   |  |  |                     |
|   | Planned Activities  | Improvements to streets, sidewalks, streetscapes, etc.  |  |  |                     |
| 6 | Public Services   | Improve Quality of Life   | County Wide - Local Target area<br>Participating Jurisdictions - Local Target area |  | CDBG : \$250,000    |
|   | Description   | Provide various services to improve quality of life of residents in participating jurisdictions.  |  |  |                     |
|   | Target Date for Completion  | 02/28/2016  |  |  |                     |
|   | Estimate the number and type of families that will benefit from the proposed activities | We estimate that 50,000 people will be served   |  |  |                     |
|   | Location Description  | TBD   |  |  |                     |
|   | Planned Activities  | Emergency Medical Services, dental services, food assistance and activities for senior citizens will be provided.                                     |  |  |                     |
| 7 | Homeowner Repairs and Improvements  | Provide Affordable Housing for Homeowners   | County Wide - Local Target area  | Increasing Affordable Housing                  | CDBG : \$10,000,000 |
|   | Description   | This includes CDBG housing repair services, water/sewer grant programs, and home repair grant/loan programs from various participating jurisdictions. |  |  |                     |

|   |   |  |  |                               |                  |
|---|---|--|--|-------------------------------|------------------|
|   | Target Date for Completion  | 02/28/2016   |  |                               |                  |
|   | Estimate the number and type of families that will benefit from the proposed activities | 600 families will be assisted  |  |                               |                  |
|   | Location Description  | TBD  |  |                               |                  |
|   | Planned Activities  | See description above.   |  |                               |                  |
|   |   |  |  |                               |                  |
|   | Tenant Based Rental Assistance  | Provide Affordable Housing for Renters   |  | Increasing Affordable Housing | HOME : \$700,000 |
|   | Description   | TBRA provided to disabled residents.   |  |                               |                  |
|   | Target Date for Completion  | 02/28/2016   |  |                               |                  |
| 8 | Estimate the number and type of families that will benefit from the proposed activities | 175 low to very low income families will benefit   |  |                               |                  |
|   | Location Description  | TBD  |  |                               |                  |
|   | Planned Activities  | See description  |  |                               |                  |
|   |   |  |  |                               |                  |
|   | Housing Development/Homebuyer Assistance  | Provide Affordable Housing for Homeowners<br>Provide Affordable Housing for Renters  |  | Increasing Affordable Housing | HOME : \$325,000 |
| 9 | Description   | Housing Development may include new construction or rehab for rental and/or homeowner housing units. It may also include acquisition activities. Homebuyer assistance and/or down payment assistance may also be included. CHDO projects will be included in this program. |  |                               |                  |
|   | Target Date for Completion  | 02/28/2016   |  |                               |                  |
|   | Estimate the number and type of families that will benefit from the proposed activities | 10 families will be assisted.  |  |                               |                  |

|    |   |  |                                 |                               |                  |
|----|---|--|---------------------------------|-------------------------------|------------------|
|    | Location Description  | TBD  |                                 |                               |                  |
|    | Planned Activities  | See above  |                                 |                               |                  |
|    | Housing Mobility Improvements   | Further Fair Housing Provide Affordable Housing for Homeowners Provide Affordable Housing for Renters    | County Wide - Local Target area | Increasing Affordable Housing | HOME : \$50,000  |
| 10 | Description   | Provide accessibility improvements for rental units and homeowner units to allow mobility for residents. |                                 |                               |                  |
|    | Target Date for Completion  | 02/28/2016   |                                 |                               |                  |
|    | Estimate the number and type of families that will benefit from the proposed activities | 15 families will be assisted   |                                 |                               |                  |
|    | Location Description  | TBD  |                                 |                               |                  |
|    | Planned Activities  | See description  |                                 |                               |                  |
|    | Homelessness Prevention and Rapid Rehousing   | Serve Homeless Families and Reduce Homelessness  | County Wide - Local Target area | Reducing Homelessness         | HOME : \$236,000 |
|    | Description   | Provide homelessness prevention, shelter diversion and rapid rehousing services to residents in need.    |                                 |                               |                  |
| 11 | Target Date for Completion  |  |                                 |                               |                  |
|    | Estimate the number and type of families that will benefit from the proposed activities | 25 families will be assisted   |                                 |                               |                  |
|    | Location Description  | TBD  |                                 |                               |                  |
|    | Planned Activities  | See description  |                                 |                               |                  |

|        |   |   |  |   |                                     |
|--------|---|---|--|---|-------------------------------------|
|        | Services to Homeless Families   | Serve Homeless Families and Reduce Homelessness   |  | Reducing Homelessness   | CDBG : \$62,000<br>HOME : \$125,000 |
|        | Description   | Provide TBRA to homeless families to help then transition to self-sufficiency and provide facilitation of emergency shelters through the Continuum of Care. |  |   |                                     |
| 1      | Target Date for Completion  | 02/28/2016  |  |   |                                     |
| 2      | Estimate the number and type of families that will benefit from the proposed activities | 5000 individuals will receive emergency beds (HESG funding provided by City of Cincinnati) and 10 families will receive TBRA help.                          |  |   |                                     |
|        | Location Description  | TBD   |  |   |                                     |
|        | Planned Activities  | See description   |  |   |                                     |
|        | Economic Development Programs   | Spur Economic Development   | County Wide - Local Target area<br>Participating Jurisdictions - Local Target area |   | CDBG : \$50,000                     |
| 1      | Description   | Funds a small portion of services provided by HCDC to the County and participating jurisdictions.   |  |   |                                     |
| 3      | Target Date for Completion  | 02/28/2016  |  |   |                                     |
|        | Estimate the number and type of families that will benefit from the proposed activities | TBD   |  |   |                                     |
|        | Location Description  | TBD   |  |   |                                     |
|        | Planned Activities  | Planning services, environmental review, corridor studies and administration of other economic development programs.  |  |   |                                     |
| 1<br>4 | Administration  | Improve Quality of Life<br>Further Fair Housing<br>Improve Public Facilities<br>Improve Public  | County Wide - Local Target area<br>Participating Jurisdictions - Local Target area | Reducing Homelessness<br>Improving Public Facilities and Infrastructure<br>Increasing | CDBG : \$588,000<br>HOME : \$89,456 |

|   |   |  |                    |  |
|---|---|--|--------------------|--|
|   | <p>Infrastructure<br/>Provide Affordable Housing for Homeowners<br/>Provide Affordable Housing for Renters<br/>Serve Homeless Families and Reduce Homelessness<br/>Spur Economic Development</p>  |  | Affordable Housing |  |
| Description   | Administration of all HUD entitlement grants- CDBG, HOME and ESG. This includes prior year resources. Also includes about \$20K in HESG admin resources.  |  |                    |  |
| Target Date for Completion  | 02/28/2016  |  |                    |  |
| Estimate the number and type of families that will benefit from the proposed activities | All families assisted are included in other programs.   |  |                    |  |
| Location Description  | County wide   |  |                    |  |
| Planned Activities  | Administration includes the following CDBG programs: Planning Admin, Community Development Admin, Economic Development Admin, Fair Housing Services, and Strategies to End Homelessness Admin. It also includes HOME Admin and ESG Admin. |  |                    |  |

## **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**

The Hamilton County Consolidated Plan jurisdiction includes 25 municipalities and 11 unincorporated townships. Geographically, the vast majority of Hamilton County communities participate in the CDBG program. Twelve out of 48 county jurisdictions are not participating in this plan.

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 297,000, 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. More than some other urban areas in Ohio, Cincinnati is virtually surrounded by smaller jurisdictions – some with less than 1,000 residents. Although many of them are small, the residents and leaders of these communities take pride in where they live and are historically fiercely independent of one another. This fragmented geography makes coordinated, county-wide planning and program execution extremely challenging. However, over the past several years leaders in many of these smaller communities have begun cooperative agreements with Hamilton County, civic organizations, and one another to deal with cross-jurisdiction issues and service sharing.

### **Geographic Distribution**

| <b>Target Area</b> | <b>Percentage of Funds</b> |
|--------------------|----------------------------|
| County Wide        | 100                        |

**Table 57 - Geographic Distribution**

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

Historically, approximately 50% of our CDBG funds are distributed to each of the participating jurisdictions and the remaining 50% is allocated to county-wide programs and projects. Low-moderate income communities are given priority because of their increased need. The following communities are considered low-mod: Addyston, Arlington Heights, Cheviot, Elmwood Place, Golf Manor, Lincoln Heights, Lockland, Norwood, and Silverton.

Each participating community is most familiar with the needs of its residents. Therefore each community decides where, within their respective jurisdiction, funds should be focused. Communities submitted their proposed projects to the County for review.

## Affordable Housing

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

#### Introduction

Programs include housing development (renter and homeowner; acquisition, rehab and new construction); and TBRA programs.

| <b>One Year Goals for the Number of Households to be Supported</b> |     |
|--|-----|
| Homeless   | 10  |
| Non-Homeless   | 181 |
| Special-Needs  | 4   |
| Total  | 195 |

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

| <b>One Year Goals for the Number of Households Supported Through</b> |     |
|--|-----|
| Rental Assistance  | 185 |
| The Production of New Units  | 0   |
| Rehab of Existing Units  | 6   |
| Acquisition of Existing Units  | 4   |
| Total  | 195 |

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

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

### **Introduction**

The Cincinnati Metropolitan Housing Authority was established in 1933 under the provisions of the Ohio Housing Authority Law and is an asset to Hamilton County. For more than 80 years the agency has provided quality, affordable rental housing opportunities for individuals and families throughout the county. The agency operates or administers three separate programs. Asset Management consists of 4,800 units owned and managed by CMHA. The Housing Choice Voucher can administer Housing Assistance Payments for nearly 11,200 households. The agency also operates 274 units of other affordable rental housing. CMHA has created a Gold Performance Standard to ensure that the resources CMHA provides are meeting the needs of the residents of Hamilton County.

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

The Annual Goals identified by CMHA in Fiscal Year 2014:

- Maintain High Performer status in the Asset Management and Voucher Management Programs (PHAS and SEMAP).
- Concentrate on efforts to improve specific management functions:
- Continue to train staff concerning SEMAP, PHAS, and other HUD regulations.
- Implement the use of handheld devices for the Asset Management Department.
- Continue to explore rent collection options utilizing emerging technologies to explore partnerships with Community Based Organizations and state agencies to collaborate on financial goals for our families.
- Utilize Six Sigma process to streamline and gain efficiency throughout the organization.
- Update admission policies to incorporate community needs.
- Develop a new selection policy for all clients participating in the LIPH program.
- Continue to provide training to staff and Board Commissioners relative to any new or revised policy or procedure mandated by HUD.
- Improve internal and external communications.
- Explore avenues to generate diverse revenue streams.
- Continue to increase participation in the HCV Family Self-sufficiency Program.
- Continue to recruit new property owners for the HCV Program.
- Work toward obtaining deconcentration bonus point in SEMAP.
- Dispose of single family home portfolio through sale to clients, demolition, and donation.
- Develop a 5H program with existing single family homes.
- Assess, renovate or modernize public housing units:
- CMHA will continue to update a comprehensive review of all public housing units and developments to determine long term viability of these properties. • CMHA will assess its property portfolio to determine which of CMHA properties and buildings are good candidates for senior designation. CMHA will assess its property portfolio to determine which CMHA properties and or buildings are good candidates for the Rental Assistance Demonstration (RAD).

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

CMHA is the public housing authority within Hamilton County that operates and manages all public housing units within the jurisdiction. According to CMHA’s 2014 Annual Report, CMHA currently does not have a homeownership program for public housing residents, but intends to apply for one in the near future. CMHA does however have a Resident Services Team that provides helpful opportunities for public housing residents seeking employment. According to CMHA’s 2013 Report to the Community, “CMHA has partnered with area companies to provide new employment opportunities for residents through initiatives developed by its Resident Services Team. CMHA works with local human resources directors to arrange hiring events tailored specifically to CMHA client’ strengths and skill sets. This is a way to give people a hand up and put them on a path towards self-sufficiency.” Employment is a big step towards eventually having a chance at homeownership. Additionally, CMHA has a Housing Choice Voucher Homeownership Program that permits eligible participants in the HCV program the option of purchasing a home with their HCV assistance. However, this program is only available to HCV participants and not public housing residents.

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

CMHA is not designated as troubled.

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

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

### **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 (five programs), 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.

Plans for targeting services to unsheltered homeless people include fully occupying a new permanent housing program for those individuals who are unable to enter local shelters due to their past criminal background. Such individuals often have felony records that include charges that preclude emergency shelters from housing them, such as sexual related offenses.

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

All of the following actions are being taken to improve services to people currently on the streets and in shelters, particularly the chronically homeless and homeless families.

1. Homeless to Homes Shelter Collaborative: the recommendations & improvements for emergency shelter services that are recommended in the Homeless to Homes plan (described above) are being implemented, and will significantly improve the level of services being offered to single individuals within the shelter system. HTH recommendations will be brought into alignment with family homelessness study (below) once complete.
2. Family Homelessness Study: a gaps analysis process will be conducted, looking specifically at services for families, covering family needs including prevention, emergency shelter, transitional and permanent housing. The results of this gaps analysis will then be used to inform future

action plan updates. Implementation of recommendations will be brought into alignment with the Homeless to Homes plan once the family plan is complete.

3. Winter Shelter: For the last three years, local organizations have partnered to add seasonal Winter Shelter beds to the local emergency shelter system to ensure that anyone who is homeless and on the streets has access to a safe, warm place to sleep during the coldest months of the year, normally mid-December through February. Prior to 2011, seasonal shelter was provided to homeless people only on nights when the temperature dipped below 10 degrees Fahrenheit. Since 2011, Winter Shelter capacity has been reliable and adequate, making improvements to assist people out of homelessness, not just warehouse them in homelessness. This Winter Shelter capacity must not only be maintained, but continue to be improved by adding other services.
4. Cross-systems Collaboration: in order to reduce and then end homelessness locally, it will be necessary to strengthen collaborations between the homeless services system and systems working with mental health, development disabilities, immigrants and undocumented persons, persons with limited English proficiency, persons exiting the justice system, substance abuse treatment, foster care, and serving LGBTQ households as self-identified.

**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**

1. Rapid Re-Housing (RRH) is a nationally recognized best practice for quickly ending episodes of homelessness in a cost efficient and effective way. RRH has become a high priority in our community: 12 CoC-funded programs have transitioned from to the RRH model.State of Ohio Housing Crisis Response Program (HCRP) and ESG funding are also supporting new RRH programs in the community. Talbert House and Goodwill Industries are receiving Supportive Services for Veteran Families (SSVF) funding to implement programs which rapidly transitioning Veterans and their families that are experiencing homelessness back into permanent housing.
2. Permanent Supportive Housing:Expanded PSH options: PSH is a nationally recognized best-practice for meeting the needs of disabled homeless people. With 62% of local homeless adults having at least one disabling condition, and 36% having two disabling conditions, the continued expansion of PSH options will continue to be necessary.Targeting PSH to the chronically homeless: all Permanent Supportive Housing Programs applying for funding in the FY 2013 CoC Competition demonstrated that they will prioritize available housing for chronically homeless individuals and families.

3. Coordination of Housing Resources: the following are all high-priority strategies geared toward making better, more strategic use of housing resources-Coordinated Assessment: the CoC work groups are also in the process of developing a Coordinated Assessment System, unique to our community, to ensure that homeless individuals and families are referred to the program that best meets their needs and can quickly become stably housed. Housing the chronically homeless remains a high priority in our community.Housing Prioritization: as a result of the HEARTH Act and its subsequent proposed regulations, the local CoC workgroups and Homeless Clearinghouse have developed and are now implementing policies for prioritizing households that are most in need of transitional housing, RRH, or permanent supportive housing. The CoC workgroups are currently meeting to develop these policies and procedures and will be implemented in our community in 2013.Affordable housing: available resources and funding should be used to incentivize the development and preservation of high-quality, accessible, low-income housing. In addition, existing affordable housing resources (PHA, HOME, etc.) should be used to return households to housing, and ensure they do not return to homelessness.

**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**

Prior to 2009, homelessness prevention resources were largely absent in the community due to a lack of availability of funding for such activities. However, under the American Recovery and Re-investment Act (ARRA), stimulus funding was made available for homelessness prevention.

While such stimulus funding expired in 2012, the following activities are ongoing:

1. Shelter Diversion: ESG and United Way funding are being used to divert households at imminent risk of entering shelter back into housing and services. The Shelter Diversion program is being run in partnership between the City of Cincinnati, Hamilton County, the United Way of Greater Cincinnati and 3 of its Emergency Assistance agencies, and Strategies to End Homelessness. Risk factors considered for inclusion in this program include a prior history of homelessness, if a household has already lost its own housing and is relying on others for a place to stay (doubled-up), and immediacy of need for shelter placement.

2. Supportive Services for Homeless Veterans and their Families (SSVF): Talbert House and Goodwill Industries have been awarded SSVF funding to implement programming which prevents homelessness for veterans and their families.
3. Youth Aging out of Foster Care: A U.S. Dept. of Health and Human Services (HHS) funded effort is currently underway, led by Lighthouse Youth Services, targeted toward preventing homelessness among youth who have been in the Foster Care system. This effort will support enhanced identification, data collection and services to youth formerly in the foster care system, as we know that one-third of youth aging out of foster care experience homelessness. National studies have also shown that between 21-53% of homeless youth have a history of placement in foster care. Fully support implementation of recent HMIS revision to include gathering data about past and current foster care placements as risk factors to homelessness and reconnecting to prior custodial agency (HCJFS), Foster Care Agency, or Independent Living Program for possible aftercare intervention.
4. LGBTQ Youth Homelessness Prevention Initiative: Cincinnati/Hamilton County is one of only two communities in the country selected to participate in a national technical assistance initiative which will plan and implementation strategies for preventing LGBTQ youth from becoming homeless. This initiative is being led locally by Lighthouse Youth Services and Strategies to End Homelessness, and being conducted in cooperation with HUD, HHS, Dept. of Justice, Dept. of Education, and USICH.

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

**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**

See Appendix C, Analysis of Impediments to Fair Housing and 2015 Action Plan for City, County and CMHA strategies.

There are two strategies on which the County will focus in the coming year:

1. Provide training to local government staff members in fair housing laws that could eliminate some barriers to affordable housing in their communities. The County supports Housing Opportunities Made Equal's fair housing training, which is periodically attended by our staff and offered to all public employees. Additionally, County staff participates in coordinating an annual Lending Forum for local lenders and interested persons to discuss barriers in lending.
2. Increase funding assistance for low and moderate income renters and homeowners to make accessibility modifications in Hamilton County. The County is increasing funding to programs that provide accessibility modifications for renters and homeowners to prevent forced relocation.

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

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

The largest obstacle the County is facing is a lack of housing developments to meet the needs of special populations, including elderly and disabled residents. To combat this obstacle, for the first time the County is providing funds to the Housing Network of Hamilton County to acquire and rehab a multi-family home, specifically for disabled low-income persons.

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

Of greatest concern within Hamilton County is the overall funding level for the Housing Choice Voucher Program. It is expected that tight federal budgets for the foreseeable future will continue this trend. While the rate of attrition will guarantee that no one currently receiving assistance loses that assistance, it is likely that the overall number of people assisted will decrease and family contributions to rental costs will increase in the future. However, for this coming year, the County is utilizing unspent HOME funds to add families to our TBA Program.

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

The County provides literature regarding lead-based paint to all of our clients.

Subsidies provided under the County's TBA Program must have the units inspected annually at a minimum. If the County Inspector observes disturbed lead-based paint, the landlord is required to remediate. Hamilton County has verbal agreements with the City of Cincinnati and People Working Cooperatively to have a representative who is properly certified perform a Lead Clearance Test after any remediation is conducted.

Any residential unit that receives funding through HUD must conduct a lead risk assessment, remediation plan if necessary, and lead clearance testing by appropriately certified professionals.

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

The County is developing a new transitional housing project utilizing HOME funds in an attempt to comprehensively address all the needs of homeless families residing in the complex. Tentatively called the Homeless to Homes Pilot Project, the formerly homeless families are eligible to remain in the transitional housing for a period up to two years, during which the nonprofit operator of the facility provides counseling and appropriate referrals for social services, education, and training. At the end of the two year period, it is hoped that the families will be able to move back into the private housing market.

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

The weaknesses identified in our Strategic Plan are twofold: providing new permanent support housing and assisting lesbian, gay, bisexual, transgender and queer (LGBTQ) young adults, along with young adults questioning their sexual identities or orientation, who are homeless.

Lighthouse Youth Services and Strategies To End Homelessness are focusing on having community forums to learn more about LGBTQ youth homelessness in Hamilton County and discuss the needs of this population. The organizations want to educate service providers so they can better understand that the population is significant and has particular needs so they understand issues and know how to best serve them. The goal is for the youth to feel like they're going to be understood, so that they feel more comfortable reaching out for help.

Various nonprofit organizations are working together to development additional permanent supportive housing in Hamilton County. Construction of the Anna Louise Inn project is nearly complete, but no site has been selected for National Church Residences project after the Commons at Alaska was cancelled.

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

Hamilton County will continue to work toward enhancing coordination between housing providers and service agencies. The list below provides a description of the activities that are currently being undertaken and will continue in the future:

- Hamilton County works with Excel Development, an organization that provides housing assistance to persons with mental disabilities. Excel coordinates with other service agencies for referrals, etc.
- Hamilton County, the City of Cincinnati, and CMHA continue to work together on fair housing issues, specifically the draft of an Analysis of Impediments to Fair Housing.
- Hamilton County provides funding to Housing Opportunities Made Equal, a non-profit agency that coordinates with CMHA for the implementation of a Mobility Program for persons receiving Housing Choice Vouchers.
- Ohio Valley Goodwill is a service agency the County funds to provide assistance to low income families; Goodwill partners with various private and governmental service agencies for client referrals.
- The local Continuum of Care collaborative applicant, Strategies to End Homelessness (STEH), coordinates the efforts of organizations which provide services to the homeless and other special populations.
- People Working Cooperatively coordinates with various organizations that serve the disabled population to receive referrals for clients that need mobility improvements made to their homes.
- Hamilton County's Tenant Based Rental Assistance program coordinates with organizations that serve the disabled population for client referrals.

## Program Specific Requirements

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

#### Introduction:

Hamilton County's program specific requirements for CDBG, HOME, ESG and HOPWA are listed below. The County typically exceeds the required 70% of use of CDBG funds for low and moderate income benefit. Slum and blight removal usually averages no more than 10 - 15% of the annual grant amount. It is not anticipated that any CDBG funds will be used for urgent need.

#### 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        |
| <b>Total Program Income:</b>   | <b>0</b> |

#### Other CDBG Requirements

|   |        |
|---|--------|
| 1. The amount of urgent need activities   | 0      |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 85.00% |

**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

None. All activities are as listed in Section 92.205.

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:

The County utilizes the recapture provision for all assistance to homebuyers. Depending on the length of the period of affordability, a percentage of the assistance is forgiven each year until there is no balance remaining. As an example, assistance provided requiring a 5 year period of affordability would be forgiven at a rate of 20% per year.

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:

Hamilton County will use the HOME Program guidelines as a minimum in determining the period of affordability for NSP funds. Funding provided per rental or homeownership unit <\$15,000 will have a 5 year period of affordability, funding provided between \$15,000-\$40,000 per unit will have a 10 year period of affordability, and funding >\$40,000 per unit will have a 15 year period of affordability.

New construction rental projects will have a 20 year period of affordability, regardless of amount of subsidy, as required by the HOME regulations.

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:

Hamilton County will not use HOME funds for this purpose.

**Emergency Solutions Grant (ESG)**  
**Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)  
In order for Strategies to End Homelessness (our CoC lead agency) to receive Emergency Solutions Grant funds, the County requires that any agencies receiving ESG funds be monitored and in compliance with the Emergency Shelter Program regulations. Staff at Strategies to End Homelessness (STEH) must monitor all agencies annually for compliance.
  
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.  
Cincinnati and Hamilton County utilize a Central Access Point (CAP). CAP currently screens and schedules intakes for the four family shelters, a shelter for 18-24 year old individuals, a single men's shelter, and a transitional housing program for single men with substance abuse issues. CAP also refers to a Shelter Diversion program, a case management program, to help individuals avoid entering shelter. Everyone who calls CAP is screened in the same manner to determine which program is best suited the caller's needs. The caller is finally referred to the appropriate program and contacts the agency directly to complete their intake.
  
3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).  
Annually, Strategies to End Homelessness prepares an Emergency Solutions Grant application for funding. The application is sent via email to the prior year's providers and posted on the STEH website for any other applicants interested in applying. Agencies with interest in applying must be active in the community's HMIS, VESTA and have the prior year data available before the allocation process begins. The Emergency Solutions Grant allocation process is an inclusive process of the ESG provider network. Providers gather annually to review the needs within the community and to allocate funds.  
As defined in the CoC's Governance Charter, membership is determined by fully participating in the most recent Large Group Scoring Process. The Large Group Scoring Process took place in July 2014 by the Homeless Clearinghouse. All nonprofits participating in the 2014 CoC Competition to submit some basic program information to be made available to all Large Group scoring attendees in

advance of the Large Group Scoring event. This information was submitted by each of the programs up for renewal, categorized by program type, and was shared in advance of the Large Group Scoring Event. The programs addressed one of the following four needs:

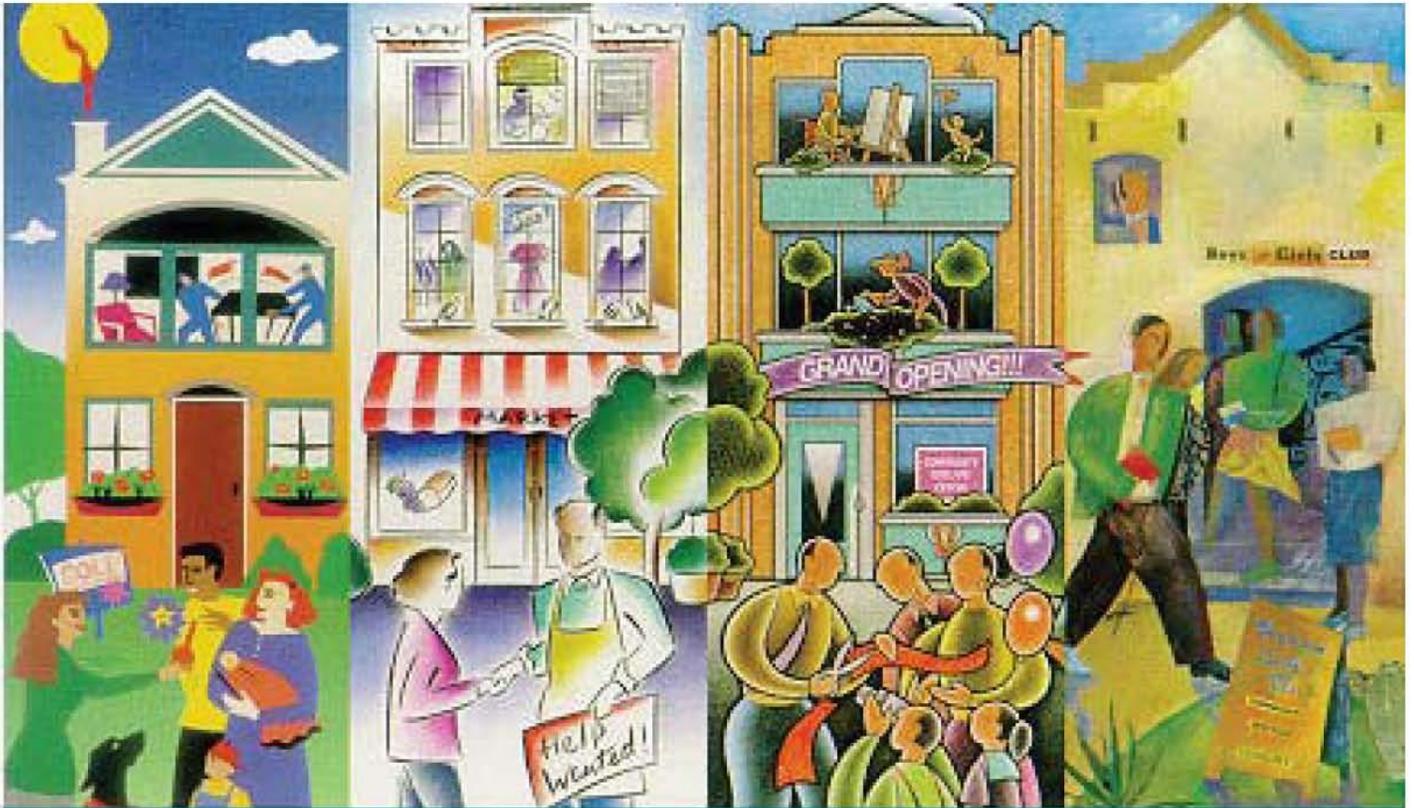
- Permanent Supportive Housing Programs
- Rapid Re-Housing Programs
- Services Only Programs
- Transitional Housing Programs

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

STEH meets the homeless participation requirement outlined in 24 CFR 576.405(a). All sub-recipients are in compliance and have at least one board member representing the homeless or formerly homeless.

5. Describe performance standards for evaluating ESG.

Performance measures are included in the allocation process for Emergency Solutions Grant funding. STEH uses data collected in VESTA to determine a starting point allocation for each eligible provider. The starting point allocation divides the funding based on outcomes related specifically to increased income and positive housing results. A full year's data is used from the prior operating year.



# CITIZEN PARTICIPATION PLAN



HAMILTON COUNTY  
Planning +  
Development

# ***Hamilton County Planning and Development Citizen Participation Plan***

(updated March 2015)

This Citizen Participation Plan (CPP) provides for and encourages the participation of all jurisdictions/citizens in the development of Community Development programs. Several opportunities are provided for citizen participation before, during and after each program year (March 1 – February 28).

The CPP will involve a broad range of citizens with an emphasis on very low, low, and moderate income residents, where housing and community development funds may be spent.

Citizens, public agencies, and other interested parties, including those most affected, will have the opportunity to receive information, review and submit comments on any proposed action.

All the meetings, including the Public Hearings will be:

- Conveniently timed for people who might or will benefit from program funds
- Accessible to people with disability
- Adequately publicized
- Receptive to views of citizens, public agencies and other interested parties
- Held in a central location to outreach low-income areas in each community

The Planning and Development Department will provide technical assistance to Low-Moderate income citizens, jurisdictions or groups who request such assistance in preparing and submitting Community Development Project requests.

Below is an outline of the Citizen Participation Process at the Community and Countywide Levels. A chart outlining the process follows.

## **Stage One**

### **Community Level Assessment**

1. First Public Hearing at the Local Government Level - Each participating local community in Hamilton County schedules a public hearing to obtain citizen views on housing and community development needs. Prior notice of this hearing is provided by the community, and low-moderate income residents or those who reside in blighted areas are encouraged to attend the meeting and make their needs known.
2. Local Public Officials develop proposed Community Development projects - After the hearing is held, the local governing body makes a final determination of local priorities and projects for which Community Development funding will be requested.
3. Second Public Hearing at the Local Government Level - A second public hearing is scheduled to present to the citizens the proposed projects for consideration and input.

4. Local Public Officials approve and submit a list of projects to Hamilton County for funding consideration.

### **County Level Assessment**

1. Staff outreaches and consults with public housing agencies and public/private community service organizations to determine county-wide needs, coordinate actions and recommend projects for county-wide funding consideration.
2. Staff holds a meeting of the Community Development Advisory Committee to consider county-wide needs and projects.

### **Stage Two**

#### **Preparation of the Annual Action Plan**

After receiving applications from the communities and agencies, the staff will prepare a proposed Annual Action Plan and Three-Year Plan, taking into consideration comments received at the previous meetings. This is essentially a list of proposed projects for HUD funding.

#### **County-Wide Public Hearings**

Following completion of the first draft of the Annual Action Plan and Three-Year Plan, a notice is published in a newspaper of general circulation informing the public of two opportunities to comment on the draft plans. The first opportunity is a public hearing held concurrently with a second Community Development Advisory Committee Meeting and the second is a public hearing scheduled before the Board of County Commissioners.

### **Stage Three**

#### **Approval Process**

Following the public hearing before the Board of County Commissioners, the Commissioners will review the proposed Three-Year Plan and Annual Action Plan and any citizen comments and then direct the staff in their preparation of the final plan. The final plan is then approved by the Board of County Commissioners and submitted to HUD for review. The Final Action Plan can be examined at the Community Development Department Office during business hours.

### **General Guidelines**

This full three stage process will be repeated every three years in conjunction with the CDBG urban county qualification process to develop the Community Development Three-Year Plan. During the second and third years of that cycle, local governments need only reaffirm projects that were part of the plan. Should a local community wish to change projects scheduled for year two or three of the plan, the stage one, Community Level Assessment process must be followed. Stage two (except for the 2<sup>nd</sup> Community Development Advisory Committee Meeting) and Stage three of this Citizen Participation Plan will be followed in developing the annual action plan for years two and three of the three year cycle.

## **Plan Amendments**

The Community Development program also provides opportunity for citizen comment whenever a “substantial change” in the use of funds is proposed during the program year. A substantial change includes:

- A) Any proposal to delete a previously approved project or to add a new project.
- B) Any change in a project budget by 25% or more.
- C) Any significant change in the character, scope, scale or location of a project that requires an amended environmental review.

When a community proposes a “substantial change”, the local governing body must publish a notice describing the proposed change and set a public hearing before the local governing body to receive citizen comments. After citizen comments (if any) have been received and considered, the governing body submits the proposal to the Community Development Department. Formal action by the Board of County Commissioners is taken to amend the Action Plan. A copy of the amended Action Plan is sent to HUD.

A similar process is followed for substantial changes proposed by the County for any “county wide” projects. In these cases, notice is published by the Community Development Department for a hearing to receive citizen comments on the proposal. The Board of County Commissioners then formally takes action to amend the Action Plan and send it to HUD. The amended final Action Plan is available for review at the Community Development office during regular business hours.

## **Reports and Information**

Interested citizens may request information about the Consolidated Plan or the status of any plan activities during the program year. In addition, at the completion of each program year, the Community Development Department prepares for submission to HUD a Consolidated Annual Performance and Evaluation Report (CAPER). This summarizes the status of all active projects in the Hamilton County program. Preparation of the CAPER is completed within 60 days of the end of the program year.

The CAPER is then made available for review and comment by interested parties. Notice of its availability is published in a newspaper of general circulation. All written comments concerning the CAPER that are reviewed by the Community Development office within the following 15 days are included with the CAPER submission to the Department of HUD. The CAPER and comments must be submitted to the Federal agency within 90 days of the end of the program year. Other public documents relating to the Community Development program are also available at the Community Development Department.

The County Community Development Department will provide a written response to all written complaints or grievances within 15 working days. If a response cannot be given within 15 days, the complainant will be told why the response is delayed and when a response may be expected.

# Survey Monkey Questions

## Survey Questions

1. Helping low to moderate income families with homebuyer assistance
  - Rate the importance: Low, Medium, High
2. Providing emergency repairs to low income homeowners
  - Rate the importance: Low, Medium, High
3. Providing grants to low to moderate income homeowners to rehabilitate their homes
  - Rate the importance: Low, Medium, High
4. Increasing the availability of housing for persons with mental illness
  - Rate the importance: Low, Medium, High
5. Increasing the availability of housing for persons with physical disabilities
  - Rate the importance: Low, Medium, High
6. Increasing the availability of housing for the elderly
  - Rate the importance: Low, Medium, High
7. Providing rental assistance to persons with mental illness
  - Rate the importance: Low, Medium, High
8. Providing rental assistance to persons with physical disabilities
  - Rate the importance: Low, Medium, High
9. Providing rental assistance to the elderly
  - Rate the importance: Low, Medium, High
10. Providing building modifications for persons with physical disabilities
  - Rate the importance: Low, Medium, High
11. Rehabilitating homes for purchase by low to moderate income homeowners
  - Rate the importance: Low, Medium, High
12. Constructing new homes for purchase by low to moderate income homeowners
  - Rate the importance: Low, Medium, High
13. Helping subsidized housing voucher holders move to areas with a low concentration of poverty
  - Rate the importance: Low, Medium, High
14. Constructing new affordable rental housing
  - Rate the importance: Low, Medium, High
15. Rehabilitating existing homes/buildings into affordable rental housing
  - Rate the importance: Low, Medium, High
16. Providing counseling assistance and negotiating with mortgage companies to prevent foreclosure
  - Rate the importance: Low, Medium, High
17. Providing abatement of lead-based paint in existing housing
  - Rate the importance: Low, Medium, High
18. Other community development housing needs
  - Open-ended response

19. Providing façade improvement grants to neighborhood businesses
  - Rate the importance: Low, Medium, High
20. Brownfield remediation to encourage future development
  - Rate the importance: Low, Medium, High
21. Aid in funding building inspections, fire and other safety services throughout Hamilton County neighborhoods
  - Rate the importance: Low, Medium, High
22. Acquisition and/or demolition of vacant, blighted or condemned buildings
  - Rate the importance: Low, Medium, High
23. Providing funds for neighborhood street/sidewalk improvements
  - Rate the importance: Low, Medium, High
24. Providing funds for streetscape improvements
  - Rate the importance: Low, Medium, High
25. Providing funds for water/sewer improvements
  - Rate the importance: Low, Medium, High
26. Providing funds for parking facilities
  - Rate the importance: Low, Medium, High
27. Providing funds to create/improve senior centers
  - Rate the importance: Low, Medium, High
28. Providing funds to create/improve handicap centers
  - Rate the importance: Low, Medium, High
29. Providing funds to create/improve health, recreational or park facilities
  - Rate the importance: Low, Medium, High
30. Other non-housing needs
  - Open-ended response
31. Providing funds to non-profits that develop low to moderate income housing projects
  - Rate the importance: Low, Medium, High
32. Providing funds to support programs for persons with AIDS
  - Rate the importance: Low, Medium, High
33. Providing funds for senior services
  - Rate the importance: Low, Medium, High
34. Providing funds for youth services
  - Rate the importance: Low, Medium, High
35. Providing funds for handicapped services
  - Rate the importance: Low, Medium, High
36. Providing funds for crime awareness/prevention
  - Rate the importance: Low, Medium, High
37. Providing funds for health services
  - Rate the importance: Low, Medium, High
38. Providing funds for mental health services
  - Rate the importance: Low, Medium, High

39. Providing funds for emergency food services
  - Rate the importance: Low, Medium, High
40. Other social service needs
  - Open-ended response

## **Demographics Questions**

41. What is your age?
42. What is your race/ethnicity?
43. Are you of Hispanic or Latino origin or descent?
44. What is your gender?
45. Do you rent or own the place where you live?
46. Please check all that apply:
  - I work for a government agency or jurisdiction in Hamilton County
  - I work for a local non-profit organization
  - I am a citizen of Hamilton County
  - I am a citizen of the City of Cincinnati
47. In what ZIP code is your home located?
48. Please let us know if you have any additional comments:
  - Open-ended response

## Community Development Needs Assessment Survey Results

| <b>Housing Needs</b>   |         |            |          |                |                     |
|--|---------|------------|----------|----------------|---------------------|
| Question   | Low (1) | Medium (2) | High (3) | Rating Average | Number of Responses |
| Providing Emergency Repair to low income homeowners  | 28      | 77         | 142      | 2.46           | 247                 |
| providing building modifications for persons with physical disabilities                        | 26      | 83         | 138      | 2.45           | 247                 |
| providing counseling assistance and negotiating with mortgage companies to prevent foreclosure | 30      | 76         | 142      | 2.45           | 248                 |
| Increasing the availability of housing for persons with physical disabilities                  | 34      | 92         | 119      | 2.35           | 245                 |
| Increasing the availability of housing for the elderly   | 40      | 81         | 126      | 2.35           | 247                 |
| providing rental assistance to persons with physical disabilities                              | 36      | 92         | 120      | 2.34           | 248                 |
| providing rental assistance to the elderly   | 38      | 83         | 121      | 2.34           | 242                 |
| Providing grants to low to moderate income homeowners to rehabilitate their homes              | 32      | 100        | 114      | 2.33           | 246                 |
| rehabilitating existing homes/buildings into affordable rental housing                         | 45      | 77         | 127      | 2.33           | 249                 |
| providing rental assistance to persons with mental illness                                     | 41      | 87         | 115      | 2.30           | 243                 |
| Increasing the availability of housing for persons with mental illness                         | 45      | 91         | 111      | 2.27           | 247                 |
| rehabilitating home for purchase by low to moderate income homeowners                          | 54      | 90         | 104      | 2.20           | 248                 |
| providing abatement of lead-based paint in existing housing                                    | 62      | 84         | 103      | 2.16           | 249                 |
| Helping low to moderate families with homebuyer assistance                                     | 59      | 103        | 84       | 2.10           | 246                 |
| construction new affordable rental housing   | 84      | 77         | 85       | 2.00           | 246                 |
| helping subsidize housing voucher holders move to areas with a low concentration of poverty    | 85      | 82         | 78       | 1.97           | 245                 |
| constructing new homes for purchase by low to moderate income homeowners                       | 118     | 73         | 56       | 1.75           | 247                 |

| <b>Non-Housing Community Development Needs</b>                            |         |            |          |                |                     |
|---|---------|------------|----------|----------------|---------------------|
| Question  | Low (1) | Medium (2) | High (3) | Rating Average | Number of Responses |
| acquisition and/or demolition of vacant, blighted or condemned buildings  | 16      | 63         | 159      | 2.60           | 238                 |
| providing funds for water/sewer improvements                              | 37      | 85         | 116      | 2.33           | 238                 |
| providing funds for neighborhood street/sidewalk improvements             | 28      | 104        | 105      | 2.32           | 237                 |
| brownfield remediation to encourage future development                    | 37      | 110        | 84       | 2.20           | 231                 |
| providing funds to create/improve health, recreational or park facilities | 45      | 106        | 84       | 2.17           | 235                 |
| aid in funding building inspections, fire and other safety services       | 57      | 102        | 78       | 2.09           | 237                 |
| providing funds for streetscape improvements                              | 58      | 104        | 76       | 2.08           | 238                 |
| providing funds to create/improve senior centers                          | 50      | 124        | 61       | 2.05           | 235                 |
| providing funds to create/improve handicap center                         | 53      | 123        | 60       | 2.03           | 236                 |
| Providing façade improvement grants to neighborhood businesses            | 64      | 105        | 69       | 2.02           | 238                 |
| providing funds for parking facilities                                    | 115     | 94         | 26       | 1.62           | 235                 |

| <b>Social Service Needs</b>   |         |            |          |                |                     |
|---|---------|------------|----------|----------------|---------------------|
| Question  | Low (1) | Medium (2) | High (3) | Rating Average | Number of Responses |
| providing funds for youth services  | 30      | 83         | 123      | 2.39           | 236                 |
| providing funds for mental health services  | 35      | 87         | 114      | 2.33           | 236                 |
| providing funds for senior services   | 40      | 99         | 97       | 2.24           | 236                 |
| providing funds for emergency food services   | 41      | 98         | 98       | 2.24           | 237                 |
| providing funds for handicap services   | 35      | 113        | 88       | 2.22           | 236                 |
| providing funds for health services   | 47      | 106        | 84       | 2.16           | 237                 |
| providing funds for crime awareness/prevention                                      | 49      | 112        | 74       | 2.11           | 235                 |
| Providing funds to non-profits that develop low to moderate income housing projects | 62      | 92         | 80       | 2.08           | 234                 |
| providing funds to support programs for persons with AIDS                           | 83      | 110        | 42       | 1.83           | 235                 |

# Hamilton County Consolidated Plan- Community Needs Assessment Survey

## Q18 Other community development housing needs

Answered: 52 Skipped: 202

| #  | Responses  | Date               |
|----|--|--------------------|
| 1  | Improving infrastructure in low and moderate income residential areas demolition of blighted residential units in low and moderate income ares   | 5/20/2014 6:57 AM  |
| 2  | Supporting of neighborhood public facilities for recreation and supporting families services and needs.  | 4/30/2014 4:43 PM  |
| 3  | assisting persons with disabilities in financial need for utilities at least once a year. In providing more housing for seniors think about locations in better neighborhoods for their safety.  | 4/22/2014 9:24 AM  |
| 4  | Supporting job creating enterprises  | 4/21/2014 9:13 AM  |
| 5  | increase communal housing options for elderly and disabled residents.  | 4/17/2014 8:58 PM  |
| 6  | Rehabilitation efforts should be focused in areas with decent school systems and mixtures of income. Quality housing for all with quality education for all should be the focus.   | 4/16/2014 8:28 AM  |
| 7  | ramps for renters  | 4/15/2014 1:04 PM  |
| 8  | owner-occupied housing and modifications of large or oversized lots and set back requirements for zoning to accomodate. Form based code to accomodate "good urban design" and regeneration for land reclamation for "new owner-occupied housing types." Look at increasing density to make it economic viable for developers and homebuilders.                                       | 4/14/2014 12:08 AM |
| 9  | The funds that are needed to move the Section 8 waiting list.  | 4/13/2014 5:51 PM  |
| 10 | Community education about options, such as rent vs. buy, and how to get a mortgage   | 4/13/2014 4:59 PM  |
| 11 | help neighborhoods such as hartwell attract more restaurants and artsy businesses besides car lots. Speed up the business plan application that is already to go.  | 4/13/2014 7:31 AM  |
| 12 | Help families that need food assistance.   | 4/11/2014 1:26 PM  |
| 13 | There should be set-asides for low to moderate income residents in new or rehabbed units, in that way you are truly creating mixed income communities.   | 4/11/2014 11:02 AM |
| 14 | 1-17 says a lot.   | 4/11/2014 10:47 AM |
| 15 | The County should keep a close eye on these types of free or low income services to make sure that the elderly are being served.   | 4/11/2014 7:56 AM  |
| 16 | Providing funds for street repairs   | 4/10/2014 9:15 PM  |
| 17 | The city and/or county needs to stand by property development companies that have developed communities in the past who are no longer in business.   | 4/10/2014 1:17 PM  |
| 18 | Providing transitional and affordable long-term housing for registered sex offenders and individuals returning from prison.  | 4/9/2014 2:54 PM   |
| 19 | With the Ohio Hardest Hit Funds eligibility ending at the end of April, there will be a huge need in the area of foreclosure prevention  | 4/9/2014 10:44 AM  |
| 20 | develop an IDA program (partner with a local bank) so that low to mod income families could receive a monetary match towards the money they save for maintaining their homes. Everybody wins - the county doesn't foot the whole amount, the homeowner saves money for their property maintenance and receives an incentive to save and the neighborhood/ properties are maintained. | 4/9/2014 10:44 AM  |
| 21 | Public transportation.   | 4/9/2014 10:44 AM  |
| 22 | Many low to moderate income homeowners are loosing their homes because of the skyrocketing cost of utilities; gas; electric;water and sewer. Unless somethings done to bring these cost under control its difficult to meet many of the other survey needs.  | 4/9/2014 8:48 AM   |

## Hamilton County Consolidated Plan- Community Needs Assessment Survey

|    |  |                   |
|----|--|-------------------|
| 23 | More programs to assist first time homebuyers that are not just directed towards low income, but also young professionals looking to buy their first home.   | 4/9/2014 8:46 AM  |
| 24 | Hard to know. It would be helpful to understand what the needs are. I don't know how many people with mental illness, disability, low income or who are seniors need housing help. This information would help me better answer the survey questions. All I know is we have old, outdated housing stock in Hamilton Co. I don't know if it's better to repair or tear down.  | 4/9/2014 8:39 AM  |
| 25 | You got to be kidding me, letting the inmates run the place?   | 4/8/2014 7:59 PM  |
| 26 | Bring home owners back to first suburbs  | 4/8/2014 1:56 PM  |
| 27 | Assisting elderly and disabled maintain their homes so they can stay in them as long as possible. Property Maintenance issues, cleaning and repairs.   | 4/8/2014 12:08 PM |
| 28 | safe housing   | 4/8/2014 8:09 AM  |
| 29 | It is of the highest importance to provide support services for those who move to disbursed housing in lower poverty areas.  | 4/7/2014 11:27 PM |
| 30 | The need for affordable housing is high in every category. We need much more effort and resources going into providing additional housing units for low income families and single persons.  | 4/7/2014 6:32 PM  |
| 31 | Public infrastructure under a neighborhood improvement program.  | 4/7/2014 5:45 PM  |
| 32 | mothballing vacant buildings rather than demolition  | 4/7/2014 5:25 PM  |
| 33 | providing affordable housing in all neighborhoods and sections of our community  | 4/7/2014 5:23 PM  |
| 34 | Community respite for the Elderly, to release families of stress, tax payers,...   | 4/7/2014 5:14 PM  |
| 35 | Keeping city streets clean to make for presentable neighborhoods. Perhaps the establishment of routine scheduled street cleaning efforts especially in low to medium income neighborhoods.   | 4/7/2014 5:10 PM  |
| 36 | LOW INTEREST LOANS FOR OWNER OCCUPANTS!!!  | 4/7/2014 4:17 PM  |
| 37 | Hold required education on caring for a home and simple emergency repairs for new home owners in lower income housing.   | 4/7/2014 4:16 PM  |
| 38 | Asset Building with Renting  | 4/7/2014 4:14 PM  |
| 39 | Allow for more mixed-use; proximity of homes to transit and places of work.  | 4/7/2014 4:11 PM  |
| 40 | Good sidewalks and good public transportation.   | 4/7/2014 4:09 PM  |
| 41 | Working with municipalities where off-street parking requirements may be a barrier to affordable housing.  | 4/7/2014 3:53 PM  |
| 42 | Ownership of housing isn't a right and it shouldn't be treated as such. I have had many lower income families move into my middle class neighborhood and let their home go to waste. If you can't afford a home through traditional means such as obtaining a bank loan, then rent. It is as simple as that - yet the government seems to believe that allowing everyone a home is a right and absolute. Enough already. I saved, I bought, I pay a mortgage and live within my means. Stop this welfare crap already! | 4/7/2014 3:39 PM  |
| 43 | readily accessible and affordable transportation, particularly for LMI persons and individuals with a physical, mental, or developmental disability who live/work far from transit lines. Lack of accessible, affordable transit is a significant barrier to obtaining/keeping employment, education, meeting basic daily needs, and attaining self-sufficiency.   | 4/7/2014 3:31 PM  |
| 44 | Provide tax abatement to property owners (for remodeling and new home construction) for making homes visitable, similar to Cincinnati. Provide tax abatements, similar to Cincinnati, for home purchases or renovations in distressed areas of the county.   | 4/7/2014 3:30 PM  |
| 45 | developing mixed income housing projects.  | 4/7/2014 3:26 PM  |
| 46 | Provide assistance to communities needing help to remove condemned buildings.  | 4/7/2014 3:23 PM  |
| 47 | Assistance to homeowners to avoid foreclosure  | 4/7/2014 3:23 PM  |
| 48 | Help for homeless individuals.   | 4/4/2014 5:20 PM  |
| 49 | Continue the demolition of the houses labeled blighted. The house next to me has been condemned and slated for demo for over a year now. The signage might be lowering m property's value more than the home is.   | 4/4/2014 2:32 PM  |

## Hamilton County Consolidated Plan- Community Needs Assessment Survey

|    |  |                   |
|----|--|-------------------|
| 50 | IPlenty of Parking spaces for people with disabilities   | 4/4/2014 12:37 PM |
| 51 | We need to recognize and accept that most people in Hamilton County are renters, and as the population ages, those numbers are likely to increase. With many people living on fixed incomes, they will need safe, affordable, accessible housing throughout the county. That may mean spending more on building, rehabbing and simply making available (vouchers) rental properties that can be funded with low- to moderate-income. | 4/4/2014 10:48 AM |
| 52 | demo of blighted homes.  | 4/3/2014 3:35 PM  |

# Hamilton County Consolidated Plan- Community Needs Assessment Survey

## Q30 Other non-housing needs

Answered: 21 Skipped: 233

| #  | Responses   | Date               |
|----|---|--------------------|
| 1  | Work with faith-based organizations to build neighborhood community centers.  | 4/30/2014 4:45 PM  |
| 2  | none  | 4/22/2014 9:26 AM  |
| 3  | Supporting neighborhood economic improvement clubs  | 4/21/2014 9:14 AM  |
| 4  | Investment in our downtown, urban neighborhoods, and first ring suburbs is a must. Cincinnati must compete with other mid west cities in order to keep the creative class here. This can be done by investment in our urban infrastructure, streetcar, small businesses, and streetscape improvements.  | 4/16/2014 8:33 AM  |
| 5  | Better parks for our children to play   | 4/13/2014 5:53 PM  |
| 6  | garbage cleanup along roadways and highways   | 4/13/2014 7:32 AM  |
| 7  | none at this time   | 4/11/2014 10:49 AM |
| 8  | Provide funds for parking facilities that are not so costly for workers and visitors to visit downtown.   | 4/11/2014 7:58 AM  |
| 9  | Stop demanding that the service providers continue to layoff and cutback. Increase operating budgets (through raising taxes if necessary) to something that recognizes the cost of providing services has increased and the number of recipients has increased dramatically.  | 4/9/2014 2:57 PM   |
| 10 | I think the IDA program can work for businesses as well. We all have to be responsible for our properties but many of us don't have the funds. So I think the businesses need help with funding repairs for their businesses but should be required to fund some of the maintenance and repair. I also think that this should be limited to the small "mom and pop" neighborhood businesses and not big, corporate or franchise business. | 4/9/2014 10:51 AM  |
| 11 | Providing more information on health & safety violations on places that serve food. Using a letter system for Restaurants/grocery stores who serve food. A being the highest grade business can receive if no violations are found during inspections.  | 4/9/2014 10:42 AM  |
| 12 | Social work assistance along with housing for the mentally ill; jobs with a living wage; increase in the minimum wage!  | 4/7/2014 6:38 PM   |
| 13 | providing better public transportation  | 4/7/2014 5:24 PM   |
| 14 | NEED RV CAMPING FACILITY/ BOAT RAMP INSTALLED AT FERNBANK PARK  | 4/7/2014 4:19 PM   |
| 15 | Parks, parks, parks. Keep parking lots hidden from street view.   | 4/7/2014 4:12 PM   |
| 16 | Support to neighborhoods to re-develop their business districts and strategically plan for small businesses and utilize and provide funding for startups in empty buildings.  | 4/7/2014 4:09 PM   |
| 17 | readily accessible and affordable childcare services. Many LMI parents, particularly single parents, struggle to pay for childcare, especially if their income is too high to receive assistance for this. It is also challenging to find childcare services for the 2nd and 3rd shifts in many places.   | 4/7/2014 3:35 PM   |
| 18 | #23: more context to answer - provide street or sidewalk improvement to help disabled mobility by reducing sidewalk cracks, bumps and other obstacles   | 4/7/2014 3:28 PM   |
| 19 | support expansion and improvements in public transportation (Metro bus and Access service)  | 4/7/2014 3:24 PM   |
| 20 | Prioritize walkable neighborhoods as higher on lists to fund projects...or for funding to create walkable neighborhoods   | 4/7/2014 10:29 AM  |
| 21 | Improve stores in area or build more stores.  | 4/4/2014 12:40 PM  |

# Hamilton County Consolidated Plan- Community Needs Assessment Survey

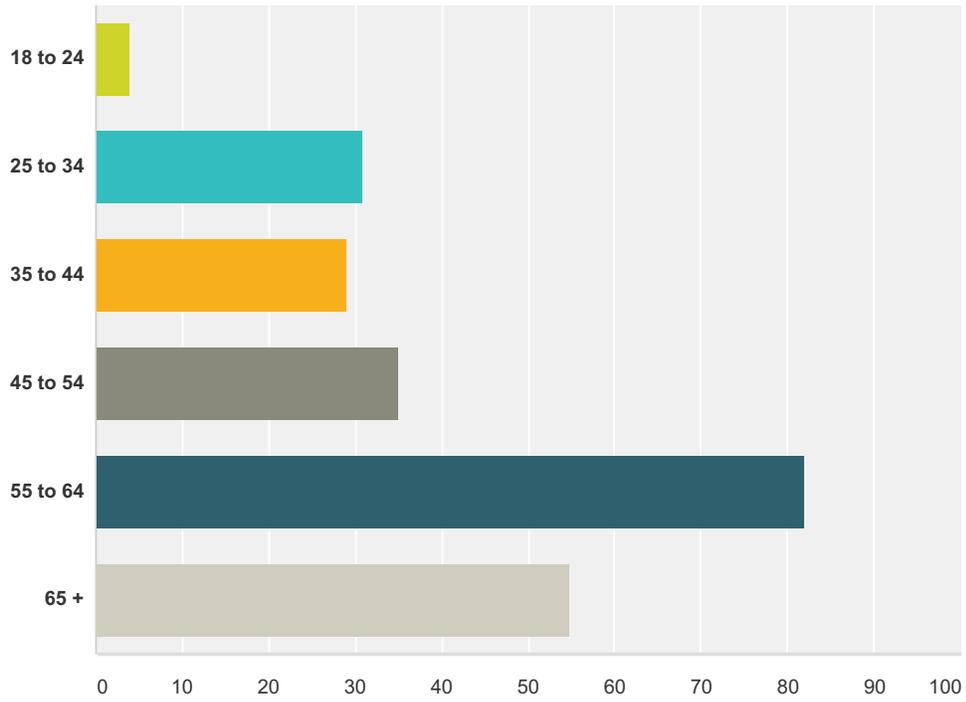
## Q40 Other social service needs

Answered: 20 Skipped: 234

| #  | Responses   | Date               |
|----|---|--------------------|
| 1  | Providing funds for classes for new homeowners on housing maintenance, financing, etc.  | 5/20/2014 7:01 AM  |
| 2  | addiction treatment or counseling   | 4/22/2014 4:05 PM  |
| 3  | Supporting technical training in IT, business planning, market research, product development  | 4/21/2014 9:17 AM  |
| 4  | The sooner we address preventive programs for our teens and have adequate mental health access. the better the community will be. People need to be taught that mental illness is nothing to be ashamed of. I'd be inclined to think that any person that comes from a dysfunctional family suffers from some type of mental illness regardless of race, economic level, etc. dysfunction is dysfunction! | 4/15/2014 5:58 PM  |
| 5  | aging in place improvement loans to medium income people  | 4/13/2014 7:33 AM  |
| 6  | none at this time   | 4/11/2014 10:50 AM |
| 7  | The elderly and some older disabled resident's on a fixed income due to heath or what ever the reason - need help with food even though they get help from the food stamp program. Most low income elderly 55 over on disability services only get \$80 or less....this is who really needs the food.   | 4/11/2014 8:03 AM  |
| 8  | Funds to help the homeless  | 4/10/2014 9:18 PM  |
| 9  | programs for youth, especially during the summer  | 4/10/2014 1:58 PM  |
| 10 | With the Affordable Healthcare Act I don't think more money should be given to health related issues.   | 4/9/2014 7:34 PM   |
| 11 | supporting community development; micro lending centers for economic development.   | 4/9/2014 2:58 PM   |
| 12 | Public schools providing skills training for those who are not going to college.  | 4/8/2014 8:17 AM   |
| 13 | Ahain, all of these are needed.   | 4/7/2014 6:39 PM   |
| 14 | Increased crime awareness/prevention around universities.   | 4/7/2014 4:14 PM   |
| 15 | Accountability and supervision for children's services.   | 4/7/2014 4:09 PM   |
| 16 | #33 - why just AIDS? Why not other major illnesses such as cancer, etc. that would impose a major financial hardship?   | 4/7/2014 3:31 PM   |
| 17 | providing services for youth and mental health may have a dual long-term benefit of reducing crime  | 4/7/2014 10:32 AM  |
| 18 | Providing funds for emergency food services for STUDENTS.   | 4/4/2014 5:22 PM   |
| 19 | More Social Services case managers to work with people to help them with services already in place.   | 4/4/2014 12:44 PM  |
| 20 | Many of those who are homeless or living in substandard housing have mental health issues and are unable to care for themselves in the most basic ways (food, medicine, etc.), so more focus needs to be placed on these concerns.  | 4/4/2014 10:54 AM  |

### Q41 What is your age?

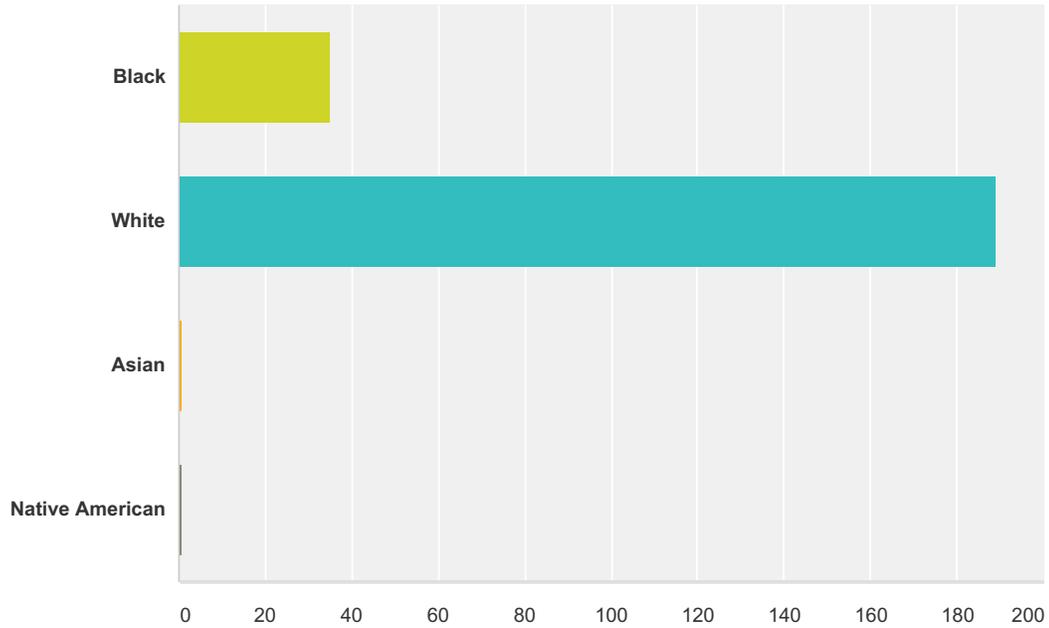
Answered: 236 Skipped: 18



| Answer Choices | Responses  |
|----------------|------------|
| 18 to 24       | 1.69% 4    |
| 25 to 34       | 13.14% 31  |
| 35 to 44       | 12.29% 29  |
| 45 to 54       | 14.83% 35  |
| 55 to 64       | 34.75% 82  |
| 65 +           | 23.31% 55  |
| <b>Total</b>   | <b>236</b> |

### Q42 What is your race/ethnicity?

Answered: 226 Skipped: 28

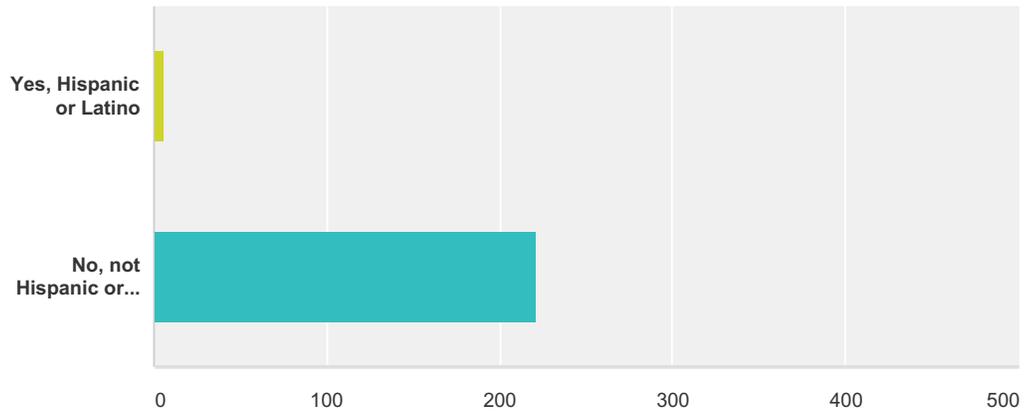


| Answer Choices  | Responses  |
|-----------------|------------|
| Black           | 15.49% 35  |
| White           | 83.63% 189 |
| Asian           | 0.44% 1    |
| Native American | 0.44% 1    |
| <b>Total</b>    | <b>226</b> |

| # | Other (please specify) | Date              |
|---|------------------------|-------------------|
| 1 | Multi-racial           | 4/17/2014 5:00 PM |
| 2 | Multi-racial           | 4/15/2014 2:48 PM |
| 3 | eskimo                 | 4/13/2014 7:34 AM |
| 4 | nonya                  | 4/7/2014 9:45 PM  |
| 5 | mixed                  | 4/7/2014 4:19 PM  |

### Q43 Are you of Hispanic or Latino origin or descent?

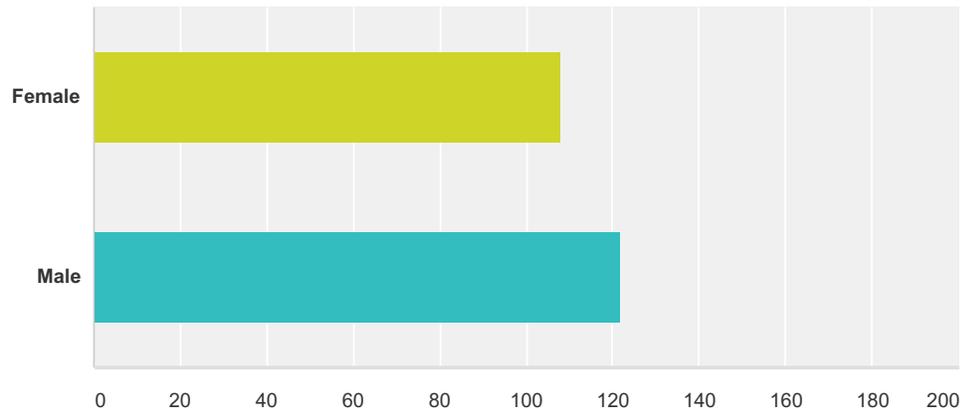
Answered: 227 Skipped: 27



| Answer Choices             | Responses  |
|----------------------------|------------|
| Yes, Hispanic or Latino    | 2.64% 6    |
| No, not Hispanic or Latino | 97.36% 221 |
| <b>Total</b>               | <b>227</b> |

### Q44 What is your gender?

Answered: 230 Skipped: 24

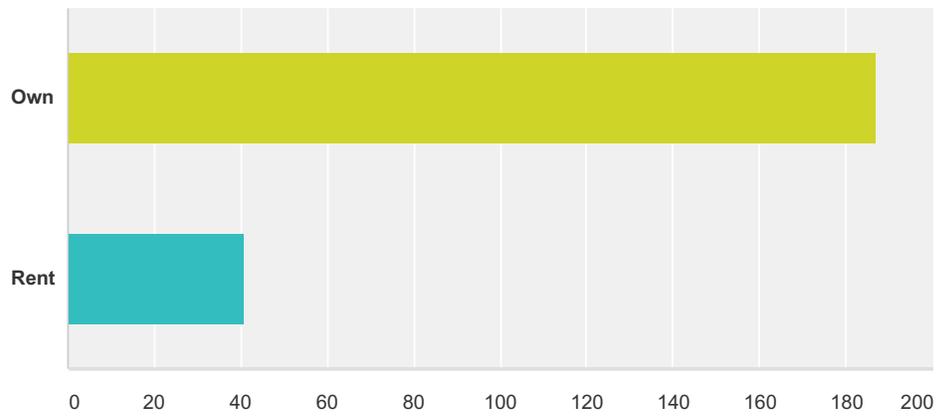


| Answer Choices | Responses  |
|----------------|------------|
| Female         | 46.96% 108 |
| Male           | 53.04% 122 |
| <b>Total</b>   | <b>230</b> |

| # | Other (please specify) | Date             |
|---|------------------------|------------------|
| 1 | nonya                  | 4/7/2014 9:45 PM |

### Q45 Do you rent or own the place where you live?

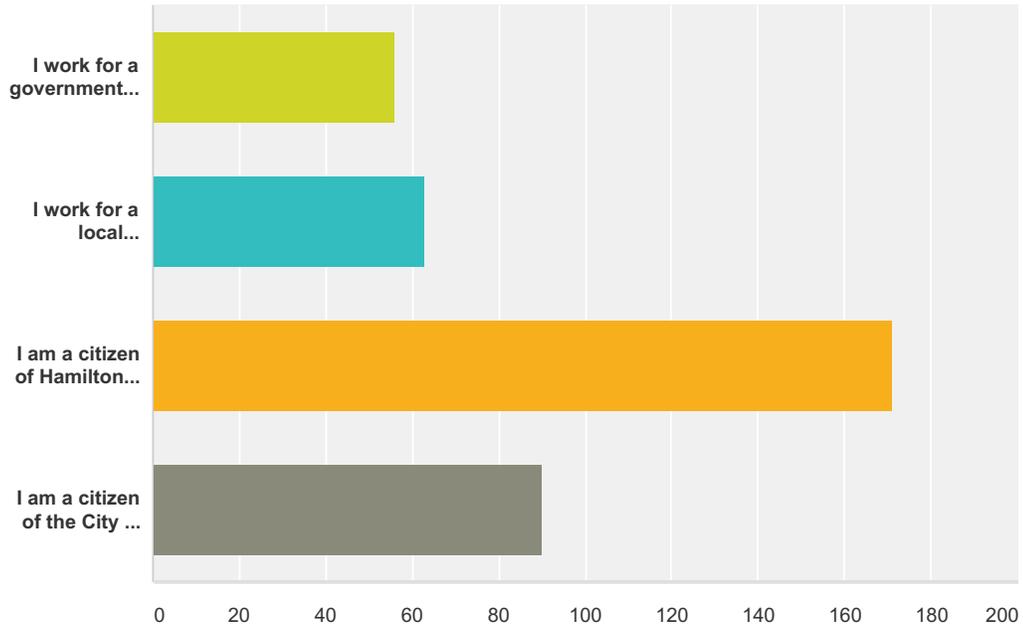
Answered: 228 Skipped: 26



| Answer Choices | Responses  |
|----------------|------------|
| Own            | 82.02% 187 |
| Rent           | 17.98% 41  |
| <b>Total</b>   | <b>228</b> |

**Q46 Please check all that apply:**

Answered: 230 Skipped: 24



| Answer Choices  | Responses  |
|---|------------|
| I work for a government agency or jurisdiction in Hamilton County | 24.35% 56  |
| I work for a local non-profit organization                        | 27.39% 63  |
| I am a citizen of Hamilton County                                 | 74.35% 171 |
| I am a citizen of the City of Cincinnati                          | 39.13% 90  |
| <b>Total Respondents: 230</b>                                     |            |

# Hamilton County Consolidated Plan- Community Needs Assessment Survey

## Q48 Please let us know if you have any additional comments:

Answered: 36 Skipped: 218

| #  | Responses  | Date               |
|----|--|--------------------|
| 1  | Our church is interested in building a community facility to provide both recreational and space for services for families. We have already raised \$3 million dollars of the needed monies. We hope you will support our effort.  | 4/30/2014 4:49 PM  |
| 2  | My street has been patched over and over. There is no available schedule of when repaving, curb replacement, driveway notices for repairs, etc. This used to be routine in my neighborhood. I love to support above initiatives for those individuals with special needs but want to see our own neighborhood maintained.  | 4/22/2014 4:13 PM  |
| 3  | If any of these things are put on hold for the next ten years more seniors and people with disabilities are the ones to suffer and the youth will grow more hopeless and we will have an extreme increase in crime more than what we see now.  | 4/22/2014 9:37 AM  |
| 4  | could use housing for autistic spectrum individuals  | 4/21/2014 10:13 AM |
| 5  | Job creating enterprises are the highest priority.   | 4/21/2014 9:18 AM  |
| 6  | I live in the Village of Golf Manor. It doesn't make sense that I can't vote for Cincinnati City Council when I pay taxes to the city, work in the city limits. and my property taxes support Cincinnati Public Schools.   | 4/15/2014 6:00 PM  |
| 7  | The word "handicap" is no longer appropriate, and is considered demeaning.   | 4/15/2014 1:10 PM  |
| 8  | While I live in Anderson, I work and conduct business in Cincinnati and throughout the County. I think that other departments can and should assist on the topics I marked as low priority for you.  | 4/15/2014 10:46 AM |
| 9  | Just hoping to see a failing city rebuild its communities. Repair the abandon buildings. Open businesses for jobs. JUST REHAB THE WHOLE CITY.  | 4/13/2014 5:57 PM  |
| 10 | Thanks, For asking the citizens of Hamilton County to have a voice in these issues.  | 4/11/2014 1:32 PM  |
| 11 | Less govnt. is best  | 4/11/2014 1:25 PM  |
| 12 | none   | 4/11/2014 10:51 AM |
| 13 | I am in favor of continuing to help those who really need I our elderly, medical disabled on low fixed income with home repairs and most of all food. Also, much help is needed with Duke Energy bills and Water bills. Most times for Duke you have to stand in line and hope you get there early enough or you are not getting help. The statistics of who has shown up and should get help is apparent. Also some of the elderly and disabled can not even get to the place designated. | 4/11/2014 8:08 AM  |
| 14 | East Walnut Hills is dealing with crime, especially from very young teenagers. Programming for that age group might help as would more security cameras, etc.  | 4/10/2014 1:59 PM  |
| 15 | We need to make our neighborhoods more walkable and bike-friendly.   | 4/10/2014 12:41 PM |
| 16 | good luck  | 4/9/2014 7:35 PM   |
| 17 | Services needed for supporting low-income individuals between 60-65 who do not qualify for welfare or unemployment.  | 4/9/2014 12:43 PM  |
| 18 | I live in Hollydale. Quite a few of the residents are over 60 and also need help with maintenance and repair. Is there any way to designate funds for that area?   | 4/9/2014 12:22 PM  |
| 19 | I feel that government assistance is taken advantage of by a lot of people who do not need it so in turn it takes away for those who truly need it, i.e. elderly & people with handicaps.  | 4/9/2014 11:13 AM  |
| 20 | Just to repeat that I believe development of public transit is important to the entire subject.  | 4/9/2014 10:49 AM  |
| 21 | I work for a government agency in Covington, Kentucky.   | 4/9/2014 8:48 AM   |
| 22 | Youi got to be kidding.....  | 4/8/2014 8:05 PM   |
| 23 | Lockland, Why is this community overlooked in all areas? Health, education, business development?  | 4/8/2014 1:58 PM   |

## Hamilton County Consolidated Plan- Community Needs Assessment Survey

|    |   |                   |
|----|---|-------------------|
| 24 | The lack of accessibility in housing, public accommodations and public programs is distressing.   | 4/8/2014 11:39 AM |
| 25 | employ the beneficiaries in property care and maintenance. Increase their sweat equity in the housing benefits they receive. Improper use or maintenance of their unit would result in expulsion.   | 4/8/2014 8:20 AM  |
| 26 | yes.  | 4/7/2014 9:45 PM  |
| 27 | we need mass transit - rail...bus isn't good enough. investment in passenger rail like MetroMoves will do more for any neighborhood than a streetscape or facade improvement...that will end up being done after rail goes in by private funds  | 4/7/2014 7:21 PM  |
| 28 | Let's help the kids get jobs - Lawn Life is a great place to start!   | 4/7/2014 5:28 PM  |
| 29 | Taxes are too high. I will eventually have to move out of the county because I can not afford the property taxes.   | 4/7/2014 4:45 PM  |
| 30 | OWNER OCCUPANT HOME IMPROVEMENT LOANS!!!  | 4/7/2014 4:23 PM  |
| 31 | Stop the subsidizing of housing for low income persons. Let them rent. Owning a house is not a right but something that should be achieved on your own. I've seen in my neighborhood low income families move in and within a year or two, the property is no longer maintained because they don't have the means to do so. You're giving a responsibility to someone who does not have the means to maintain it! Enough already!!!! You're killing my property values! | 4/7/2014 3:42 PM  |
| 32 | grants should be balanced among a number of worthwhile projects, but not too small so as to be ineffective.   | 4/7/2014 3:38 PM  |
| 33 | Thank you for taking the time to put this survey together, what a great tool to collect input!  | 4/7/2014 3:37 PM  |
| 34 | facade improvement grants should be tied to the requirement of a step free front entry and automatic door   | 4/7/2014 10:34 AM |
| 35 | The streets and sidewalks in Northside really need attention. Neighbors are pitching in to help keep them clean and clear, but the pavements are in bad shape. Unoccupied homes, many still rehab-worthy, are just sitting. As a result, they are losing value. No one seems to know who to contact them to purchase them or see about maintenance.   | 4/4/2014 2:38 PM  |
| 36 | I think that you should build on the old Khann's Meat packing house. Build a new Lewis Center and help get these people of the streets.   | 4/4/2014 12:24 PM |

## **Community and Agency Priority Needs Assessment**

In an effort to reach out to our communities and agencies in Hamilton County, we sent an email to each participating Community and Agency to solicit feedback on their respective clientele/residents in May 2014. Below is the language from the email, followed by the outlined responses we received. First is the summary of housing and non-housing needs by community. Lastly is the summary of clientele and agency needs, categorized by agency.

“Hamilton County is currently formulating a Five Year Consolidated Plan for our Community Development programs. As part of this process, we are reaching out to participating communities, agencies and partners in an effort to determine priorities to be addressed in the Plan. With that in mind, we are requesting responses to the two questions below. Once completed, please send your response by return e-mail. Additional comments are welcome. Please feel free to forward this e-mail to others inside or outside your organization whom you believe would be interested in responding.”

### **Communities**

Questions to Communities:

1. What are your Community’s top three housing needs (i.e. housing for seniors, constructing new affordable housing, providing foreclosure prevention)
2. What are your Community’s top three non-housing needs (i.e. infrastructure improvements, funds for parks/recreational facilities, youth services)

### **Housing Needs**

#### **North College Hill**

- we’ve had good success stabilizing housing through NSP now we need to concentrate on target area(s) where comprehensive redevelopment, new construction, infrastructure and amenities can be addressed (kind of like taking a street or few blocks and creating a “gated community.”)
- New housing which will keep empty nesters in the city
- larger and more expensive houses to keep growing families with increasing incomes in the city.

#### **Delhi Township**

- Senior Housing

#### **City of Springdale**

- Addressing maintenance challenges with an aging housing stock and foreclosure prevention.

#### **CITY OF READING**

- Stemming foreclosure particularly in the older “Valley” area of the city

- Development of the 38 acre Hill St. Property with mixed use including housing for young professionals and empty nesters
- Renovation of second story housing in the Reading Bridal District to attract residents downtown and to eliminate blighting influences in the District.

#### **City of Cheviot**

- foreclosure prevention
- owner occupied housing- currently we are approximately 50% rental- this makes the property values decline
- constructing new affordable housing would be great but considering that we are landlocked the only way to do that would be to tear down and rebuild which in the current market is not economically feasible. We need a way to protect and/or fix up our current housing stock.

#### **Colerain Township**

- Property Maintenance/Home Improvement
- Redevelopment of low value housing stock that is transitioning from owner-occupied to rental (e.g. Northbrook)
- Foreclosure prevention – to keep buildings from sitting vacant

#### **Mt. Healthy**

- None

#### **City of Deer Park**

- Construction of affordable new housing to replace dilapidated structures
- Housing upgrades to allow for aging in place
- Drawing owners that wish to occupy the housing rather than provide for more rental properties

#### **City of Forest Park**

- Demolition of condemned properties
- Home repairs for low-mod households.
- Removal of dead Ash trees.

#### **Springfield Township**

- Property maintenance assistance
- Foreclosure prevention
- Blight demolition

#### **Village of Arlington Heights**

- Foreclosure concerns remain, there would be a benefit to a foreclosure program.

- Acquiring properties that have been foreclosed/abandoned and being able to construct newer/affordable homes would be beneficial as well.
- Low interest loan program for home owner/occupant improvements.

### **Wyoming**

- “step down” housing for seniors,
- demolition funds for blighted property,
- grant funds to acquired blighted property

### **Anderson Township**

- Limited housing options/product for downsizing families,
- Lack of new rental housing stock,
- Limited available land for senior housing development

### **Silverton**

- Foreclosure prevention
- Property Maintenance
- Abandoned Properties

### **Village of St. Bernard**

- Market rate townhomes;
- market rate single family detached;
- senior housing

### **Village of Fairfax**

- Preventing foreclosure and more owner-occupied residents. We have seen a big increase in the number of rental properties and some are not maintained very well.
- If there is a foreclosure, quicker resolutions. We struggle with abandoned/vacant homes and property maintenance issues because the home sits so long before it is sold.
- Transitional housing for senior citizens. We are a landlocked, predominately single-family home community.

### **\*Other- Freestore Foodbank**

- Affordable new housing
- Preventing foreclosures
- Housing for those who are mentally or physically challenged.

## **Non-Housing Needs**

### **North College Hill**

- new roof on the North College Hill City Community Center

- re-do parking lot at the Center
- economic development especially that brings jobs (earnings tax) and new construction (increased property tax)

#### **Delhi Township**

- Transportation infrastructure improvements
- Recreation facility improvements
- Streetscaping improvements

#### **City of Springdale**

- Addressing maintenance challenges with an aging housing stock and foreclosure prevention.
- Providing handicap accessibility in parks (accessible paths to and through the parks and accessible features such as playground equipment and athletic fields).
- Improving neighborhood accessibility infrastructure improvements such as curb ramps at intersections.

#### **CITY OF READING**

- Attraction of life sciences companies to the 14-acre Life Science Expansion site
- Implementation of Phase II of the Reading Rd. Streetscape Plan
- Improvements to the Reading Bridal District including infrastructure improvements, eliminating of blighting influences and addition of pocket parks and gathering spots for prospective brides and patrons.

#### **City of Cheviot**

- infrastructure improvements-roads, streetscape and lighting
- revitalization of the business district to attract a variety of different businesses
- city services- police, fire and maintenance and the equipment that goes along with each department

#### **Colerain Township**

- Road paving
- Sidewalk maintenance
- New Sidewalks
- Street trees

#### **Mt. Healthy**

- infrastructure and park improvements
- some attention to our business district

**City of Deer Park**

- Roadway infrastructure improvement projects to repair badly deteriorated roads as well as grind and repave projects
- Sidewalk replacement projects, as Deer Park is a walkable community, sidewalks are in very poor condition
- Need to bring new businesses into Deer Park

**City of Forest Park**

- Sidewalk repair.
- Park Improvements.
- Street paving.

**Springfield Township**

- Infrastructure improvements – road repaving
- Community facility improvements
- Park funding / community services

**Village of Arlington Heights**

- Road repair/paving.
- Village Hall Improvements (roofing/masonry work/air conditioning)
- Park improvements

**Wyoming**

- dollars for road reconstruction,
- dollars for capital improvements to facilities and parks,
- funding for police officers

**Anderson Township**

- Funding for infrastructure improvements/maintenance,
- safety services,
- and school facilities

**Silverton**

- Road rehabilitation
- Crime Prevention
- Job Creation

**Village of St. Bernard**

- Infrastructure in support of Developments;
- funds for construction of bike/walking trails;

- funding for commercial demolition

### **Village of Fairfax**

- Replacement of park/playground equipment and funds to create an outdoor multi-purpose stage/recreational space.
- Residential street infrastructure replacement – pavement and curbs
- Funding for Business District upkeep – maintenance of aesthetic components such as landscaping and irrigation.

### **\*Other- Freestore Foodbank**

- Food Security
- Equitable neighborhood development

## **Agencies**

Questions to Agencies:

1. What do you consider to be the top three needs of the clientele that your agency serves that are not currently being met?
2. What are the top three needs of your agency that, if addressed, would enable you to serve your clientele more effectively?

## **Clientele Needs**

### **West College Hill Neighborhood Services**

- We've cut our food pantry budget since losing \$10,000 a year from Springfield Township. This has cut the number of people we serve and the amount of food we give out by a little over half.
- We get calls every day about rental assistance. We need to be able to offer options besides calling 911.
- We get calls every day about help with energy bills. We need to be able to offer options besides calling Community Action Agency.

### **Center for Independent Living Options**

- Housing: More accessible, affordable housing; more Permanent Supportive Housing that is integrated into the county and not just Price Hill; Housing for people with criminal, substance abuse, mental health histories
- Basic needs: Clothing and home furnishings; financial assistance to acquire identification (ID is crucial to employment, voting etc.); ramps to allow basic access to their homes (lack of ramps is a serious health and safety issue)

- Training: pre-employment vocational training (cost of GED is too high); Training to further education (without using financial aid to retake a year of High School); Training on homemaking, transportation, how to utilize their medical benefits, other skills of independent living; employment for people with criminal histories.

### **Housing Opportunities Made Equal**

- Low income people cannot find affordable housing. We receive lots of calls from people who are on lots of waiting lists, but they need housing now. Build more!
- Limited bus service in many areas limits access to jobs and housing choice.
- Access to information and expert help in obtaining housing, education, jobs.

## **Agency Needs**

### **West College Hill Neighborhood Services**

- Money – we need at the very least to replace the lost funding from the Township to get our pantry service back up. Need has not decreased – our resources have.
- A copier (and the money for a maintenance contract) is at the top of our ‘wish list.’ It would make our own workflow more efficient and cost effective, and return our ‘copy center’ (open free of charge to the community) to being fully equipped: computer and printer, high speed Internet, fax machine and *copier*.
- Not something any outside agency can do or donate: the community needs to rediscover its identity and community feeling in a reinvigorated Civic Association. This would save us the resources we use each year performing Civic Association functions (like the annual Easter Egg Hunt which costs us about \$800).

### **Center for Independent Living Options**

- Funding for programs to prepare people for employment: ID; GED; vocational training; seed money for social enterprises; clothing; transportation
- Funding for vouchers for permanent housing for people w/ disabilities- affordable and accessible;
- Funding for ramps

### **Housing Opportunities Made Equal**

- Money to hire more staff. Low-income residents need to talk to a live person about their situation and to deal with bureaucratic systems like CMHA.
- More and stable funding for education, outreach and marketing.
- Understanding by jurisdictions and landlords of the requirement to grant reasonable accommodations.

City of Cincinnati  
and  
Hamilton County

2014  
Analysis of  
Impediments to Fair  
Housing



# City of Cincinnati and Hamilton County Analysis of Impediments to Fair Housing

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## I. Executive Summary

This report is an analysis of impediments to fair housing choice for Cincinnati and Hamilton County. As recipients of Federal funding through the U.S. Department of Housing & Urban Development, the City and County are under an obligation to affirmatively further fair housing and conduct periodic analyses of impediments to fair housing choice. This analysis included collecting data about the county as it relates to fair housing and conducting eight focus groups of individuals knowledgeable about various aspects of the housing market in Hamilton County.

Key findings from data about the county, maps, tables and research reports include:

- The metropolitan area is 80% white, 15% African American, 2.2% Asian, and 2.7% Hispanic.
- Hamilton County is 68% white, 26% African American, 2% Asian and 2.6% Hispanic. The City of Cincinnati is 48% white, 45% African American, 1.8% Asian and 2.8% Hispanic.
- A comparison done after the 2010 census named the region the eighth most racially segregated metropolitan area in the United States.
- The Cincinnati metropolitan area has not been a significant destination for foreign immigrants for more than 100 years. While growth rates for Asian and Hispanic populations are large, they still comprise less than 5%, collectively, of the region's population. About 6% of the population report speaking a language other than English at home.
- Children under 18 years of age make up 24% of the population.
- In Hamilton County about 12% of the population has a disability; 7% of the population has ambulatory difficulty, e.g. serious difficulty walking or climbing stairs.
- A review of the location of assisted housing in Hamilton County shows a trend toward deconcentration of assisted housing from a few Cincinnati inner city neighborhoods into a wider range of City neighborhoods and into jurisdictions in the County. However, the majority of assisted housing is still found in the City with 13.4% of City households having housing assistance and 2.9% of County households having housing assistance.
- An opportunity analysis of Hamilton County shows that African Americans are disproportionately concentrated into the lowest opportunity neighborhoods. The analysis used 27 different opportunity indicators in five different opportunity areas (Education and Child Welfare, Economic Opportunity and Mobility, Housing, Neighborhood and Community Development, Public Health, Public Safety and Criminal Justice).
- There are 13 census tracts in the County that are racially concentrated areas of poverty (less than 10% White population and more than 20% poverty). About 35,000 people live in these census tracts.

- Hamilton County has 28 communities in the City and County that have been stable and racially integrated for more than 20 years. See information on stable integrated neighborhoods on page 43.
- The American home foreclosure crisis impacted African Americans in Cincinnati and Hamilton County at higher rates than other racial and ethnic groups.
- African American homebuyers face higher mortgage rejection rates than whites, regardless of their incomes.
- African American homeowners are more likely to have high-cost subprime mortgages, regardless of income, than similarly situated Latino, Caucasian, and Asian American homeowners.

This Analysis of Impediments focuses primarily on issues of housing choice related to the classes protected by Federal, state, and local laws. The Federal law prohibits housing discrimination based on race, color, national origin, religion, sex, disability or because of children in the household. In addition, in 2008, the Ohio law was amended to prohibit discrimination based on military status. Cincinnati ordinances are more restrictive than these requirements and prohibit discrimination based on marital status, Appalachian ancestry, and sexual orientation; these ordinances have been in existence for decades and were last updated in 2012.

Recent major fair housing lawsuits and complaints include the 2009 findings of racial discrimination by HUD against the Cincinnati Metropolitan Housing Authority and the resulting Voluntary Compliance Agreement. -In 2010, HOME assisted several women in the filing of a sexual harassment case against their landlord. The U.S. Department of Justice handled the case, *U.S. v. Henry Bailey*, and obtained a judgment of \$800,000 in damages and \$55,000 in civil penalties. Two Federal court cases involved disabilities, one a reasonable accommodation for a tenant and the other a zoning case against the City of Montgomery involving a group home. Both were settled.

Housing Opportunities Made Equal (HOME) is a private fair housing agency that serves the Cincinnati metropolitan area. It receives funding from the City and County and provides client services, education and outreach, a Mobility program, and a tenant advocacy program. In 2013, Housing Opportunities Made Equal received 511 complaints/inquires about housing discrimination.

Progress has been made in addressing the impediments to fair housing choice identified in 2009. A summary of these results begins on page 57. Based on the data, information, and focus group discussions seven impediments to fair housing choice are identified. Recommendations are made on actions to address each.

1. Lack of public transportation in opportunity areas
2. Zoning and building code barriers

- Zoning codes restrict the siting of group homes.
  - Within county jurisdictions, zoning limits the possibilities for affordable housing.
  - Local codes can make accessibility modifications expensive and burdensome.
3. Affordable housing is concentrated in racially segregated areas.
  4. Barriers to mobility of families with vouchers
    - Some communities have a reputation as being unwelcoming or even dangerous for African Americans.
    - Landlords can decide not to accept Housing Choice vouchers, so it is a major barrier to choice if too few participate in the program.
    - Families with vouchers are not knowledgeable about opportunity communities.
  5. Barriers for immigrant populations
    - There is a lack of Spanish-speaking staff for public services and among landlords.
    - Immigrants feel unwelcome in some communities and tend to avoid these areas.
  6. Barriers to African American Homeownership
    - Among the African American community there is a lack of understanding of the lending process, fear of predatory lending, and a general distrust of banks.
  7. Barriers to housing choice for people with disabilities
    - People don't have resources to make accessibility modifications.

## II. Introduction and Methodology

The City of Cincinnati and Hamilton County, as recipients of Federal community development funding, have an obligation to “affirmatively further fair housing.” Grantees must certify annually that they meet this obligation. HUD requires grantees to conduct periodic Analyses of Impediments to Fair Housing Choice and to take appropriate actions to overcome the effects of identified impediments.

This report is an analysis of impediments to fair housing choice for both Cincinnati and the balance of Hamilton County. These jurisdictions receive separate allocations of Federal block grant funding, but because their housing markets and fair housing issues are so related, Cincinnati and Hamilton County officials have chosen to conduct a joint Analysis.

*As required by HUD, this report covers a broad history of the City and County’s development and explains the current state of segregation and any other fair housing issues.*

### History

Hamilton County, Ohio, is part of a tri-state metropolitan area. It is bordered on the west by Indiana and on the south by Kentucky. Cincinnati became a major city early because of its location on the Ohio River, a major transportation route in the 18th and 19th centuries. It was on the border between free and slave states before the Civil War and its history as crossing point for escaping slaves is recognized in the National Underground Railroad Freedom Center, which is located on the banks of the Ohio River in downtown Cincinnati.

The Cincinnati region remains one of the 10 most racially segregated metropolitan areas in the U.S. (Source: *The Ten Most Segregated Urban Areas in the United States*,” [http://www.salon.com/news/politics/war\\_room/2011/03/29/most\\_segregated\\_cities](http://www.salon.com/news/politics/war_room/2011/03/29/most_segregated_cities)) This is not uncommon for Midwestern previously industrial urban areas.

Current racial living patterns are the result of a long history of housing discrimination. As African Americans moved to the North during the “great migration” of the early 20th century, white residents used a variety of legal methods to ensure segregation. The new towns and subdivisions built in Hamilton County at that time had restrictive covenants written into the deeds stating only people of the Caucasian race could buy or live there with the exception of live-in domestic servants. The suburb of Mariemont, which is held up nationally as a positive example of a planned urban community, was planned with deed covenants restricting it to Whites only. Even the early public housing built during the 1930s and early 1940s was racially segregated by policy of the housing authority.

During the housing boom after World War II, White families moved further out into new suburbs, often with the help of government programs that were not open to African Americans. The term “redlining” described the policy of the Federal Housing Administration of designating areas that were integrated or primarily African American as not eligible for FHA loans. This practice, which is now illegal, had a major impact on development of the new suburbs. As Whites moved out of Cincinnati neighborhoods like

Avondale and Evanston, often encouraged with active “blockbusting” by real estate agents, African American families bought up the houses. The segregation patterns established during this time linger today and can be seen in the maps in Section 3 of this Analysis.

The mandate to affirmatively further fair housing has particular historic relevance for Hamilton County. In the 1970s, Norwood became the first CDBG recipient in the country to have its funds reduced to zero by HUD because of its vocal opposition to fair housing. Racial tensions occasionally have come to the surface, from the white mob destroying the home of an African American family in Mt. Adams in 1944 to the urban riots of the 1960s. As recently as 2001 Cincinnati experienced racial unrest when a White police officer shot and killed an unarmed African American teenager.

The Cincinnati area has not been a major immigrant designation for more than a hundred years. Although this Analysis will look at all protected classes under the fair housing laws, the history of segregation in Hamilton County primarily has been about race.

The area’s racial segregation is lessening with time. Today there are many stable integrated communities in both City neighborhoods and County jurisdictions as outlined on page 43, under **Stable integrated communities**. This Analysis of Impediments to Fair Housing Choice looks at where we are today and what actions can be taken to further the process of integration in Hamilton County.

## **Methodology**

The maps and tables in Section 3 Demographic Background and Data were prepared by the staff of the Hamilton County Department of Planning and Development, City of Cincinnati Department of City Planning and Buildings, and adapted from various sources as noted. Housing Opportunities Made Equal (HOME), a private fair housing agency, was contracted to gather additional information and draft an Analysis for review by the jurisdictions.

HOME facilitated nine focus groups to gather information on fair housing impediments from different perspectives. A total of 74 individuals participated in the following group discussions:

- Hispanic immigrants and agencies serving them (conducted in Spanish)
- Hamilton County employees (including the Director of the Department of Planning and Development, Manager of Community Development, and the Director of the County’s Health District)
- City of Cincinnati employees (including the Director of Trade and Development and Division Manager of Property Maintenance and Code Enforcement)
- Affordable Housing Advocates (a coalition of housing nonprofits and civic groups)
- Cincinnati Metropolitan Housing Authority management staff (including the Chief Executive Officer)
- Cincinnati Human Relations Commission (including the Executive Director)
- Representatives of various agencies serving people with mental and physical disabilities

- Rental property managers, owners and developers (including large companies and small investors)
- Realtors (including the presidents of two large real estate companies and minority agents)

In addition to these small group facilitated discussions, HOME conducted individual interviews with people with Housing Choice Vouchers who had moved within the last couple of years. Based on comments made in several of the focus groups, HOME also conducted an individual interview with the Executive Director of the Southeast Regional Transportation Authority, which operates the public transportation system in the county.

HOME also collected data on fair housing complaints and cases in the county. It reviewed recent fair housing activities including the actions taken in response to the recommendations of the 2009 Analysis of Impediments. Based on all the collected data and information, current impediments were identified and recommendations developed on actions needed to address the impediments.

### III. Demographic Background and Data

#### POPULATION BY RACE AND ETHNICITY

Census Bureau data indicated that from 2000 to 2010 racial and ethnic compositions of Hamilton County and Cincinnati changed, with African American, Asian and Hispanic populations increasing their population share concentrations while white population decreased in share average. *(Source: Cincinnati Metropolitan Housing Authority 2012 Hamilton County Comprehensive Housing and Needs Analysis)*

#### Total Population by Jurisdiction

| Jurisdiction              | Population | Non-Hispanic |                    |         |         |                     | Hispanic   |
|---------------------------|------------|--------------|--------------------|---------|---------|---------------------|------------|
|                           |            | % Caucasian  | % African American | % Asian | % Other | % Two or More Races | % Hispanic |
| Addyston Village          | 938        | 89%          | 6%                 | 0.21%   | 0.00%   | 3.41%               | 1.92%      |
| Amberley Village          | 3,585      | 85%          | 9%                 | 3.01%   | 0.25%   | 1.34%               | 1.31%      |
| Anderson Township         | 43,446     | 94%          | 1%                 | 1.96%   | 0.26%   | 1.36%               | 1.61%      |
| Arlington Heights Village | 745        | 80%          | 15%                | 0.40%   | 0.27%   | 3.49%               | 0.94%      |
| Blue Ash City             | 12,114     | 78%          | 6%                 | 10.62%  | 0.36%   | 1.86%               | 2.54%      |
| Cheviot City              | 8,375      | 88%          | 7%                 | 0.54%   | 0.36%   | 1.83%               | 2.03%      |

| Jurisdiction            | Population | Non-Hispanic |                    |         |         |                     | Hispanic   |
|-------------------------|------------|--------------|--------------------|---------|---------|---------------------|------------|
|                         |            | % Caucasian  | % African American | % Asian | % Other | % Two or More Races | % Hispanic |
| Cincinnati City         | 296,943    | 48%          | 45%                | 1.83%   | 0.48%   | 2.23%               | 2.80%      |
| Cleves Village          | 3,234      | 96%          | 1%                 | 0.37%   | 0.37%   | 1.27%               | 1.24%      |
| Colerain Township       | 58,499     | 78%          | 17%                | 1.17%   | 0.45%   | 2.03%               | 1.87%      |
| Columbia Township       | 4,532      | 59%          | 35%                | 1.43%   | 0.60%   | 1.83%               | 2.21%      |
| Crosby Township         | 2,767      | 97%          | 0%                 | 0.18%   | 0.18%   | 1.16%               | 0.90%      |
| Deer Park City          | 5,736      | 91%          | 5%                 | 1.34%   | 0.21%   | 1.41%               | 1.73%      |
| Delhi Township          | 29,510     | 95%          | 2%                 | 1.07%   | 0.22%   | 1.12%               | 0.77%      |
| Elmwood Place Village   | 2,188      | 77%          | 14%                | 0.73%   | 0.82%   | 3.47%               | 3.61%      |
| Evendale Village        | 2,767      | 88%          | 6%                 | 4.30%   | 0.43%   | 0.54%               | 0.43%      |
| Fairfax Village         | 1,699      | 94%          | 2%                 | 0.82%   | 0.29%   | 1.53%               | 1.29%      |
| Forest Park City        | 18,720     | 23%          | 65%                | 2.15%   | 0.83%   | 3.23%               | 6.43%      |
| Glendale Village        | 2,155      | 80%          | 15%                | 1.48%   | 0.32%   | 1.25%               | 1.30%      |
| Golf Manor Village      | 3,611      | 24%          | 72%                | 0.25%   | 0.39%   | 2.02%               | 1.19%      |
| Green Township          | 58,370     | 94%          | 3%                 | 0.99%   | 0.22%   | 1.07%               | 0.87%      |
| Greenhills Village      | 3,615      | 87%          | 7%                 | 0.83%   | 0.53%   | 3.10%               | 2.38%      |
| Harrison City           | 9,897      | 97%          | 0%                 | 0.62%   | 0.33%   | 0.72%               | 1.08%      |
| Harrison Township       | 4,037      | 98%          | 0%                 | 0.32%   | 0.25%   | 0.52%               | 0.87%      |
| Lincoln Heights Village | 3,286      | 2%           | 95%                | 0.03%   | 0.73%   | 1.89%               | 0.52%      |
| Lockland Village        | 3,449      | 62%          | 30%                | 0.14%   | 0.38%   | 3.13%               | 4.23%      |
| Loveland City           | 9,348      | 92%          | 2%                 | 1.71%   | 0.22%   | 2.00%               | 2.35%      |
| Madeira City            | 8,726      | 91%          | 3%                 | 2.77%   | 0.16%   | 1.18%               | 2.27%      |
| Mariemont Village       | 3,403      | 93%          | 2%                 | 1.26%   | 0.53%   | 1.62%               | 1.59%      |

| Jurisdiction                | Population | Non-Hispanic |                    |         |         |                     | Hispanic   |
|-----------------------------|------------|--------------|--------------------|---------|---------|---------------------|------------|
|                             |            | % Caucasian  | % African American | % Asian | % Other | % Two or More Races | % Hispanic |
| Miami Township              | 10,728     | 98%          | 0%                 | 0.40%   | 0.19%   | 0.68%               | 0.51%      |
| Milford City                | 29         | 97%          | 3%                 | 0.00%   | 0.00%   | 0.00%               | 0.00%      |
| Montgomery City             | 10,251     | 89%          | 3%                 | 5.55%   | 0.18%   | 1.25%               | 1.79%      |
| Mount Healthy City          | 6,098      | 62%          | 33%                | 0.69%   | 0.43%   | 2.51%               | 1.92%      |
| Newtown Village             | 2,672      | 94%          | 1%                 | 1.57%   | 0.30%   | 1.09%               | 2.13%      |
| North Bend Village          | 857        | 97%          | 1%                 | 0.47%   | 0.47%   | 0.23%               | 1.17%      |
| North College Hill City     | 9,397      | 48%          | 46%                | 0.56%   | 0.35%   | 2.97%               | 1.33%      |
| Norwood City                | 19,207     | 84%          | 8%                 | 0.77%   | 0.48%   | 1.97%               | 5.06%      |
| Reading City                | 10,385     | 88%          | 7%                 | 0.96%   | 0.27%   | 1.72%               | 1.69%      |
| Saint Bernard City          | 4,368      | 79%          | 16%                | 0.71%   | 0.53%   | 2.01%               | 1.95%      |
| Sharonville City            | 11,197     | 78%          | 10%                | 4.15%   | 0.58%   | 2.91%               | 5.06%      |
| Silverton City              | 4,788      | 43%          | 51%                | 0.79%   | 0.42%   | 2.49%               | 2.49%      |
| Springdale City             | 11,223     | 47%          | 30%                | 2.73%   | 0.72%   | 2.20%               | 17.51%     |
| Springfield Township        | 36,319     | 55%          | 40%                | 1.06%   | 0.52%   | 2.10%               | 1.81%      |
| Sycamore Township           | 19,200     | 82%          | 6%                 | 6.56%   | 0.44%   | 1.54%               | 2.73%      |
| Symmes Township             | 14,683     | 79%          | 5%                 | 9.24%   | 0.50%   | 1.73%               | 3.98%      |
| Terrace Park Village        | 2,251      | 98%          | 0%                 | 0.36%   | 0.00%   | 0.58%               | 0.84%      |
| Village of Indian Hill City | 5,785      | 91%          | 1%                 | 5.74%   | 0.24%   | 0.88%               | 1.59%      |
| Whitewater Township         | 5,519      | 95%          | 0%                 | 0.14%   | 0.18%   | 1.14%               | 3.04%      |
| Woodlawn Village            | 3,294      | 25%          | 67%                | 2.85%   | 0.33%   | 2.31%               | 2.34%      |
| Wyoming City                | 8,428      | 82%          | 11%                | 2.14%   | 0.51%   | 2.03%               | 1.77%      |

The County population declined by 7.5% between the 2000 and 2010 census, representing a loss of 41,735 residents. The overwhelming majority of the total County population loss is represented by the white population. The largest population gain over the decade was seen in the Hispanic/Latino population.

**Caucasian Population:** According to the 2000 and 2010 census, the white population in Hamilton County represented the largest total number of persons with 611,767 (72.37%) in 2000 and 542,273 (67.58%) in 2010. However, the white population was the only racial group to decline, down 11.36 percent, as shown in “Change in Caucasian Population” Table on the next page.

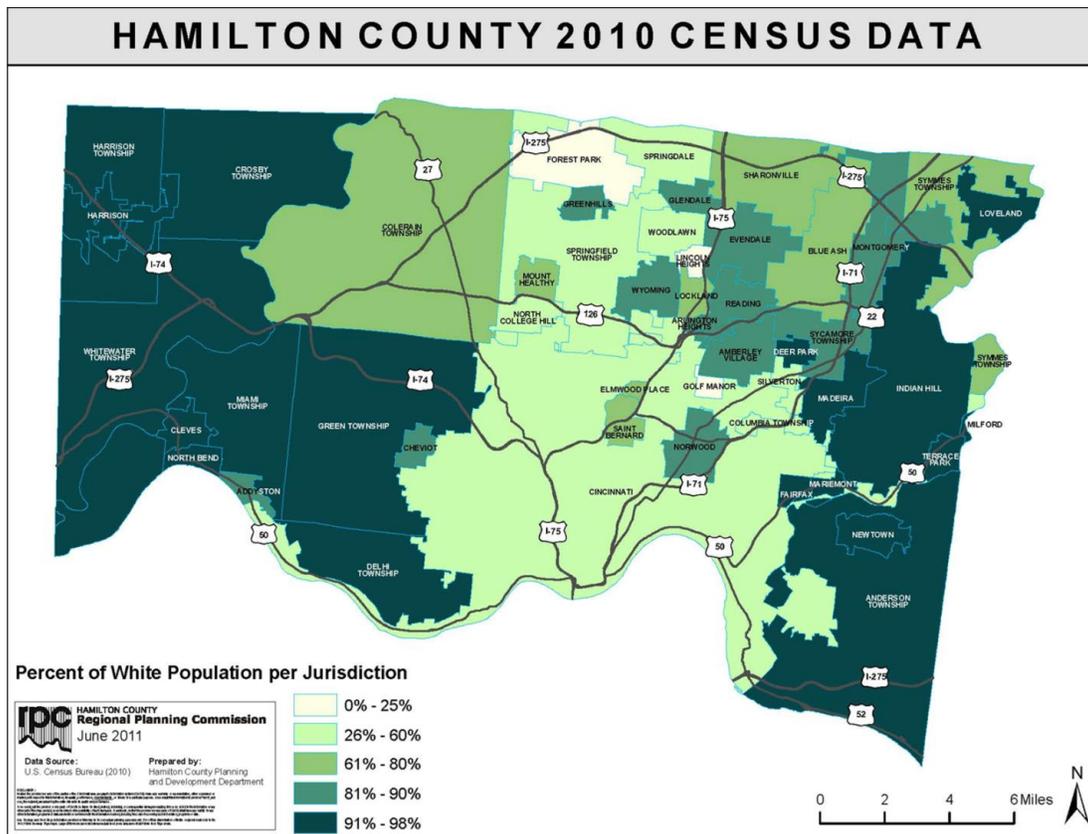
**Change in Caucasian Population by Jurisdiction**

| Jurisdiction              | Total Population | % Caucasian 2010 | Total Population | % Caucasian 2000 | % Change |
|---------------------------|------------------|------------------|------------------|------------------|----------|
| Addyston Village          | 938              | 89%              | 1,010            | 87%              | -5%      |
| Amberley Village          | 3,585            | 85%              | 3,425            | 87%              | 2%       |
| Anderson Township         | 43,446           | 94%              | 43,857           | 96%              | -3%      |
| Arlington Heights Village | 745              | 80%              | 899              | 92%              | -28%     |
| Blue Ash City             | 12,114           | 78%              | 12,513           | 86%              | -12%     |
| Cheviot City              | 8,375            | 88%              | 9,015            | 96%              | -15%     |
| Cincinnati City           | 296,943          | 48%              | 331,285          | 52%              | -18%     |
| Cleves Village            | 3,234            | 96%              | 2,790            | 98%              | 14%      |
| Colerain Township         | 58,499           | 78%              | 60,144           | 87%              | -13%     |
| Columbia Township         | 4,532            | 59%              | 4,619            | 61%              | -5%      |
| Crosby Township           | 2,767            | 97%              | 2,748            | 98%              | 0%       |
| Deer Park City            | 5,736            | 91%              | 5,982            | 96%              | -9%      |
| Delhi Township            | 29,510           | 95%              | 30,104           | 97%              | -4%      |
| Elmwood Place Village     | 2,188            | 77%              | 2,681            | 91%              | -31%     |
| Evendale Village          | 2,767            | 88%              | 3,090            | 86%              | -9%      |
| Fairfax Village           | 1,699            | 94%              | 1,938            | 96%              | -15%     |
| Forest Park City          | 18,720           | 23%              | 19,463           | 36%              | -39%     |

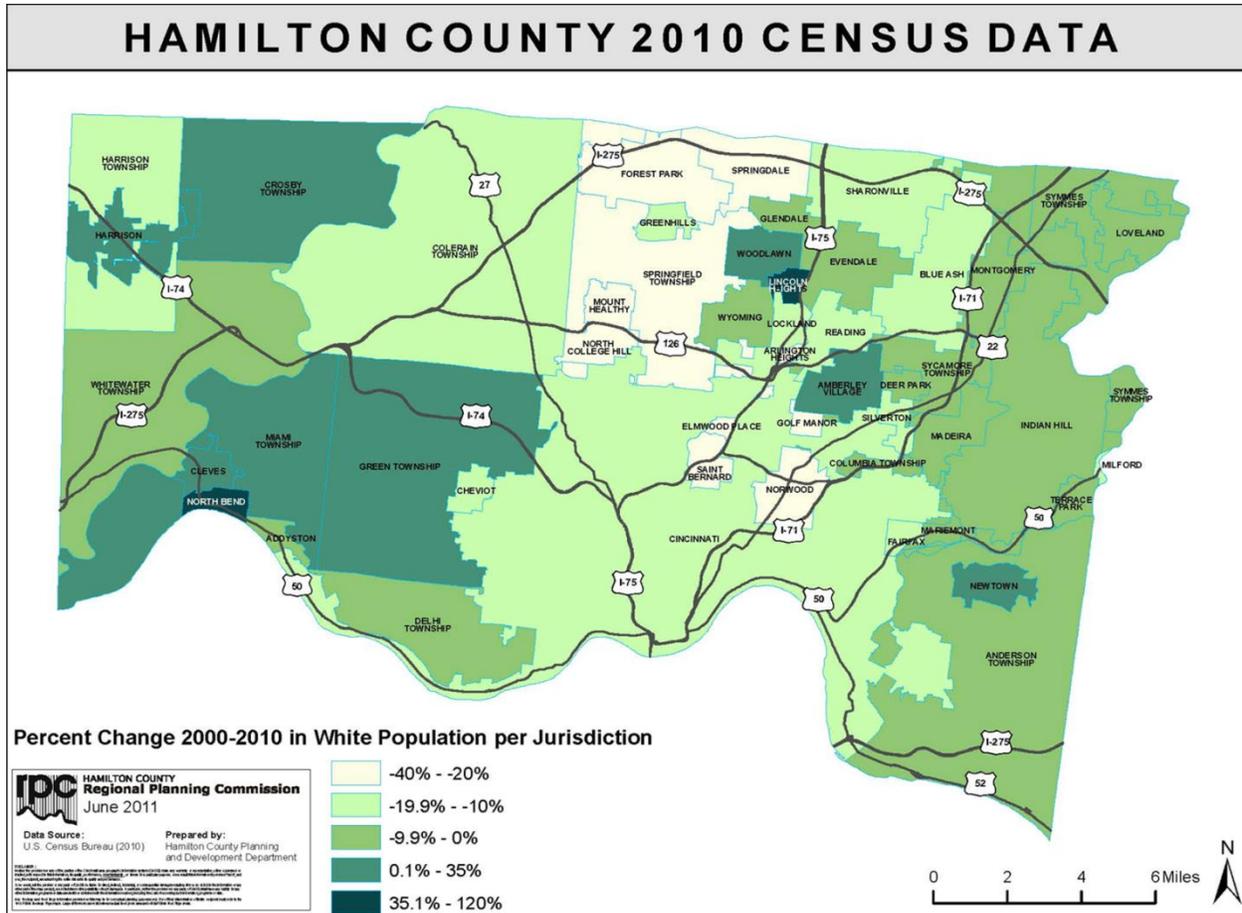
| <b>Jurisdiction</b>     | <b>Total Population</b> | <b>% Caucasian 2010</b> | <b>Total Population</b> | <b>% Caucasian 2000</b> | <b>% Change</b> |
|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-----------------|
| Glendale Village        | 2,155                   | 80%                     | 2,188                   | 82%                     | -4%             |
| Golf Manor Village      | 3,611                   | 24%                     | 3,999                   | 34%                     | -36%            |
| Green Township          | 58,370                  | 94%                     | 55,660                  | 97%                     | 2%              |
| Greenhills Village      | 3,615                   | 87%                     | 4,103                   | 94%                     | -19%            |
| Harrison City           | 9,897                   | 97%                     | 7,487                   | 98%                     | 31%             |
| Harrison Township       | 4,037                   | 98%                     | 4,982                   | 98%                     | -19%            |
| Lincoln Heights Village | 3,286                   | 2%                      | 4,113                   | 1%                      | 117%            |
| Lockland Village        | 3,449                   | 62%                     | 3,707                   | 70%                     | -17%            |
| Loveland City*          | 9,348                   | 92%                     | 9,561                   | 95%                     | -5%             |
| Madeira City            | 8,726                   | 91%                     | 8,923                   | 95%                     | -6%             |
| Mariemont Village       | 3,403                   | 93%                     | 3,408                   | 97%                     | -3%             |
| Miami Township          | 10,728                  | 98%                     | 9,093                   | 98%                     | 17%             |
| Milford City*           | 29                      | 97%                     | 35                      | 94%                     | -15%            |
| Montgomery City         | 10,251                  | 89%                     | 10,163                  | 93%                     | -4%             |
| Mount Healthy City      | 6,098                   | 62%                     | 7,149                   | 73%                     | -28%            |
| Newtown Village         | 2,672                   | 94%                     | 2,420                   | 95%                     | 8%              |
| North Bend Village      | 857                     | 97%                     | 603                     | 100%                    | 38%             |
| North College Hill City | 9,397                   | 48%                     | 10,082                  | 76%                     | -41%            |
| Norwood City            | 19,207                  | 84%                     | 21,675                  | 93%                     | -20%            |
| Reading City            | 10,385                  | 88%                     | 11,292                  | 93%                     | -13%            |
| Saint Bernard City      | 4,368                   | 79%                     | 4,924                   | 91%                     | -23%            |
| Sharonville City*       | 11,197                  | 78%                     | 11,578                  | 87%                     | -13%            |
| Silverton City          | 4,788                   | 43%                     | 5,178                   | 45%                     | -13%            |
| Springdale City         | 11,223                  | 47%                     | 10,563                  | 66%                     | -24%            |

| Jurisdiction                    | Total Population | % Caucasian 2010 | Total Population | % Caucasian 2000 | % Change    |
|---------------------------------|------------------|------------------|------------------|------------------|-------------|
| Springfield Township            | 36,319           | 55%              | 37,587           | 67%              | -20%        |
| Sycamore Township               | 19,200           | 82%              | 19,675           | 89%              | -10%        |
| Symmes Township                 | 14,683           | 79%              | 14,771           | 86%              | -8%         |
| Terrace Park Village            | 2,251            | 98%              | 2,273            | 98%              | -1%         |
| The Village of Indian Hill City | 5,785            | 91%              | 5,907            | 94%              | -5%         |
| Whitewater Township             | 5,519            | 95%              | 5,564            | 98%              | -3%         |
| Woodlawn Village                | 3,294            | 25%              | 2,816            | 27%              | 11%         |
| Wyoming City                    | 8,428            | 82%              | 8,261            | 87%              | -3%         |
| <b>HAMILTON COUNTY</b>          | <b>802,374</b>   | <b>68%</b>       | <b>845,303</b>   | <b>72%</b>       | <b>-11%</b> |

As represented on the map, “Percent of White Population per Jurisdiction,” the largest concentration of the white population is in the far western and eastern parts of the County. Fewer white residents are represented in the central part of the County, particularly in the City of Cincinnati.



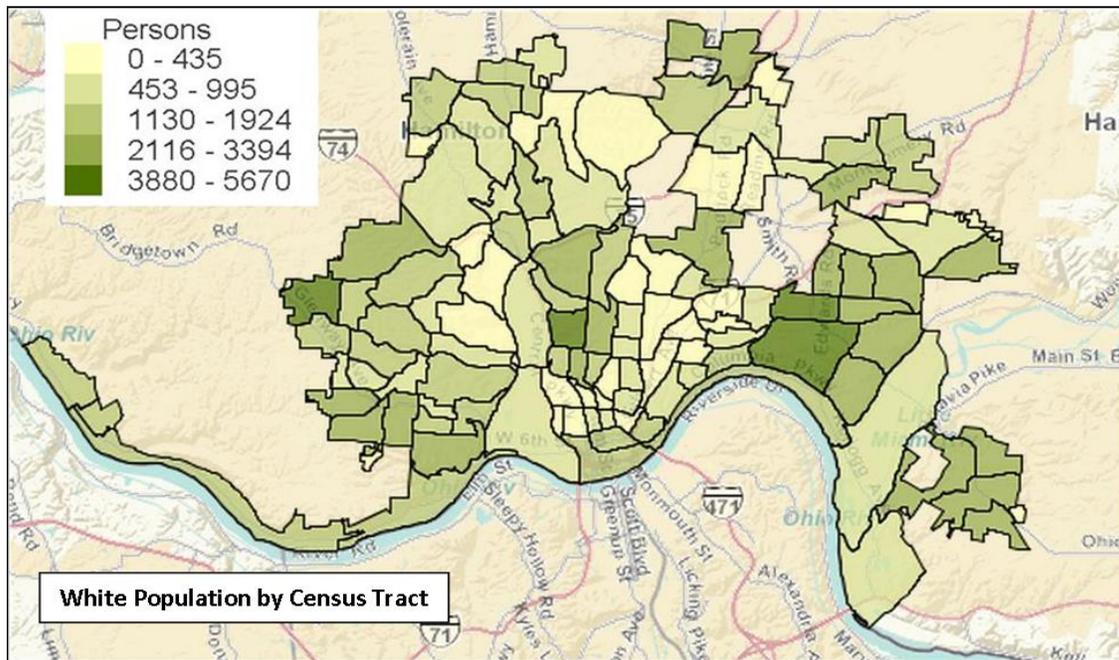
Between 2000 and 2010, 69,494 white residents left the County. The largest departure from any one jurisdiction was seen in Cincinnati with 30,950 white residents leaving the city. The largest gains in white population were in Harrison City and Miami Township, which gained, respectively, 2,270 and 1,542 white residents.



The largest numbers (142,831) of white residents live in the City of Cincinnati and represent 48.10% of the total Cincinnati population. Terrace Park Village represents the highest concentration of white residents at 98.13%, followed by Harrison Township (98.89%) and Miami Township (97.74%).

The average percent of white population per tract in Hamilton County decreased from 72.9 percent in 2000 to 68.8 percent in 2010.

The map “White Population by Census Tract” reveals that in 2010, the white population became less concentrated in several tracts relative to the countywide average. This occurred in several of the central northern tracts between Cincinnati city and Hamilton County boundaries. However, a few tracts in central Cincinnati showed relatively higher shares of white population, indicating some integration over the decade. (Source: CMHA 2012 Hamilton County Comprehensive Housing Study and Needs Analysis)



**Black/African American Population:** In reviewing the Change in Population Tables and Maps for the major race and ethnic groups, most groups show similar patterns throughout the County jurisdiction. However, a large difference between the rates of change is indicated for the African American population; in Cincinnati, this population fell by 6.52 percent while in the remainder of the County it grew by 3.5 percent. This suggests that 16,603 African American residents moved from the city to the suburbs over the decade.

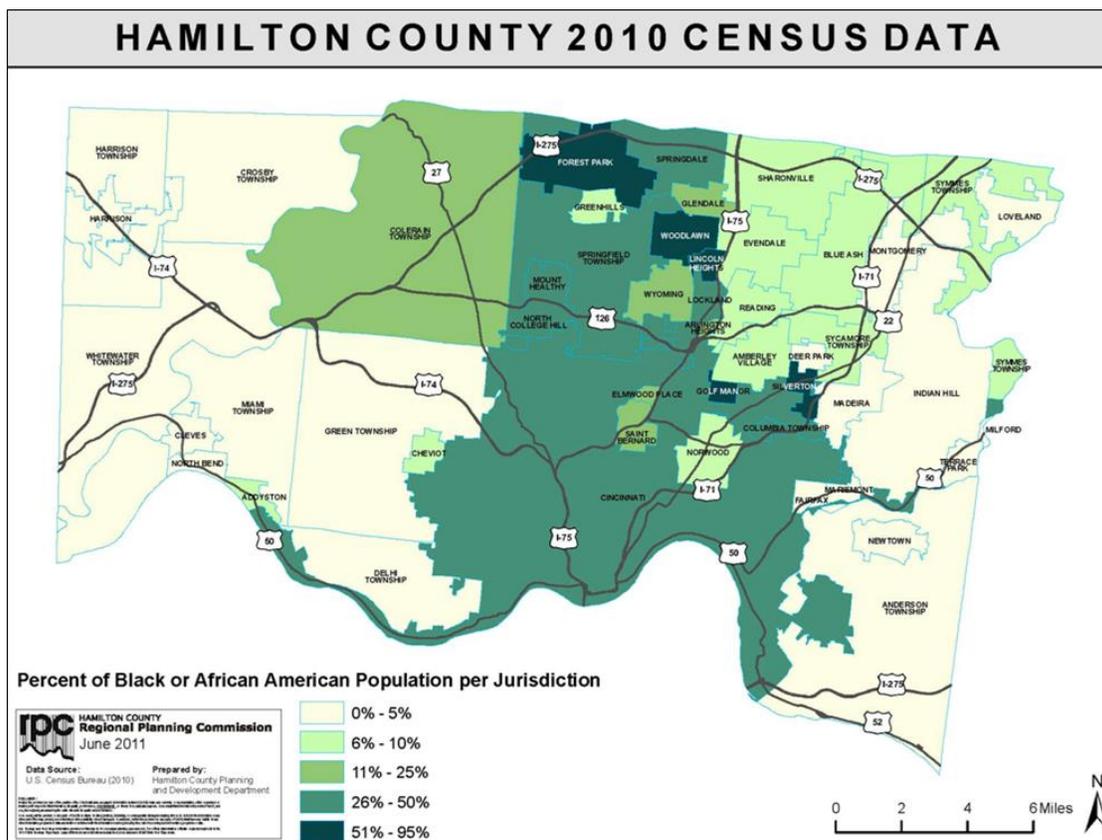
**Change in Black or African American Population by Jurisdiction**

| Jurisdiction              | 2010             |                             | 2000             |                             | 2000-2010 |
|---------------------------|------------------|-----------------------------|------------------|-----------------------------|-----------|
|                           | Total Population | % Black or African American | Total Population | % Black or African American | % Change  |
| Addyston Village          | 938              | 5.65%                       | 1,010            | 8.32%                       | -36.90%   |
| Amberley Village          | 3,585            | 9.46%                       | 3,425            | 8.85%                       | 11.88%    |
| Anderson Township         | 43,446           | 1.10%                       | 43,857           | 0.73%                       | 50.47%    |
| Arlington Heights Village | 745              | 14.77%                      | 899              | 3.78%                       | 223.53%   |
| Blue Ash City             | 12,114           | 6.47%                       | 12,513           | 5.00%                       | 25.24%    |
| Cheviot City              | 8,375            | 7.26%                       | 9,015            | 0.79%                       | 756.34%   |

| Jurisdiction            | 2010             |                             | 2000             |                             | 2000-2010 |
|-------------------------|------------------|-----------------------------|------------------|-----------------------------|-----------|
|                         | Total Population | % Black or African American | Total Population | % Black or African American | % Change  |
| Cincinnati City         | 296,943          | 44.56%                      | 331,285          | 42.72%                      | -6.52%    |
| Cleves Village          | 3,234            | 0.59%                       | 2,790            | 0.57%                       | 18.75%    |
| Colerain Township       | 58,499           | 16.54%                      | 60,144           | 9.32%                       | 72.59%    |
| Columbia Township       | 4,532            | 35.15%                      | 4,619            | 34.83%                      | -0.99%    |
| Crosby Township         | 2,767            | 0.29%                       | 2,748            | 0.15%                       | 100.00%   |
| Deer Park City          | 5,736            | 4.52%                       | 5,982            | 1.69%                       | 156.44%   |
| Delhi Township          | 29,510           | 1.63%                       | 30,104           | 0.53%                       | 201.89%   |
| Elmwood Place Village   | 2,188            | 14.49%                      | 2,681            | 5.41%                       | 118.62%   |
| Evendale Village        | 2,767            | 6.47%                       | 3,090            | 7.22%                       | -19.73%   |
| Fairfax Village         | 1,699            | 2.35%                       | 1,938            | 1.08%                       | 90.48%    |
| Forest Park City        | 18,720           | 64.57%                      | 19,463           | 56.06%                      | 10.79%    |
| Glendale Village        | 2,155            | 15.17%                      | 2,188            | 14.12%                      | 5.83%     |
| Golf Manor Village      | 3,611            | 72.20%                      | 3,999            | 62.69%                      | 3.99%     |
| Green Township          | 58,370           | 2.59%                       | 55,660           | 1.03%                       | 162.50%   |
| Greenhills Village      | 3,615            | 6.50%                       | 4,103            | 2.68%                       | 113.64%   |
| Harrison City           | 9,897            | 0.29%                       | 7,487            | 0.16%                       | 141.67%   |
| Harrison Township       | 4,037            | 0.15%                       | 4,982            | 0.02%                       | 500.00%   |
| Lincoln Heights Village | 3,286            | 95.31%                      | 4,113            | 97.52%                      | -21.91%   |
| Lockland Village        | 3,449            | 29.78%                      | 3,707            | 26.22%                      | 5.66%     |
| Loveland City*          | 9,348            | 2.19%                       | 9,561            | 1.76%                       | 22.02%    |
| Madeira City            | 8,726            | 2.51%                       | 8,923            | 1.28%                       | 92.11%    |
| Mariemont Village       | 3,403            | 1.53%                       | 3,408            | 1.00%                       | 52.94%    |

| Jurisdiction                | 2010             |                             | 2000             |                             | 2000-2010    |
|-----------------------------|------------------|-----------------------------|------------------|-----------------------------|--------------|
|                             | Total Population | % Black or African American | Total Population | % Black or African American | % Change     |
| Miami Township              | 10,728           | 0.48%                       | 9,093            | 0.24%                       | 131.82%      |
| Milford City*               | 29               | 3.45%                       | 35               | 2.86%                       | 0.00%        |
| Montgomery City             | 10,251           | 2.68%                       | 10,163           | 1.57%                       | 71.88%       |
| Mount Healthy City          | 6,098            | 32.70%                      | 7,149            | 23.25%                      | 19.98%       |
| Newtown Village             | 2,672            | 1.38%                       | 2,420            | 1.86%                       | -17.78%      |
| North Bend Village          | 857              | 0.58%                       | 603              | 0.17%                       | 400.00%      |
| North College Hill City     | 9,397            | 46.45%                      | 10,082           | 21.64%                      | 100.05%      |
| Norwood City                | 19,207           | 7.54%                       | 21,675           | 2.32%                       | 188.45%      |
| Reading City                | 10,385           | 7.23%                       | 11,292           | 3.13%                       | 112.75%      |
| Saint Bernard City          | 4,368            | 15.66%                      | 4,924            | 6.40%                       | 117.14%      |
| Sharonville City*           | 11,197           | 9.52%                       | 11,578           | 5.18%                       | 77.67%       |
| Silverton City              | 4,788            | 51.29%                      | 5,178            | 50.17%                      | -5.47%       |
| Springdale City             | 11,223           | 29.51%                      | 10,563           | 25.49%                      | 23.03%       |
| Springfield Township        | 36,319           | 39.65%                      | 37,587           | 29.79%                      | 28.60%       |
| Sycamore Township           | 19,200           | 6.36%                       | 19,675           | 4.49%                       | 38.28%       |
| Symmes Township             | 14,683           | 5.29%                       | 14,771           | 4.36%                       | 20.50%       |
| Terrace Park Village        | 2,251            | 0.09%                       | 2,273            | 0.18%                       | -50.00%      |
| Village of Indian Hill City | 5,785            | 0.67%                       | 5,907            | 0.54%                       | 21.88%       |
| Whitewater Township         | 5,519            | 0.43%                       | 5,564            | 0.32%                       | 33.33%       |
| Woodlawn Village            | 3,294            | 66.88%                      | 2,816            | 68.22%                      | 14.68%       |
| Wyoming City                | 8,428            | 11.20%                      | 8,261            | 9.41%                       | 21.49%       |
| <b>HAMILTON COUNTY</b>      | <b>802,374</b>   | <b>25.52%</b>               | <b>845,303</b>   | <b>23.33%</b>               | <b>3.83%</b> |

The “Percent of Black or African American Population per Jurisdiction” map indicates that the largest concentration of the African American population is in the upper northern jurisdictions of the county — in Forest Park, Woodlawn and Lincoln Heights. Fewer African American residents are represented in the far western and eastern parts of the County.

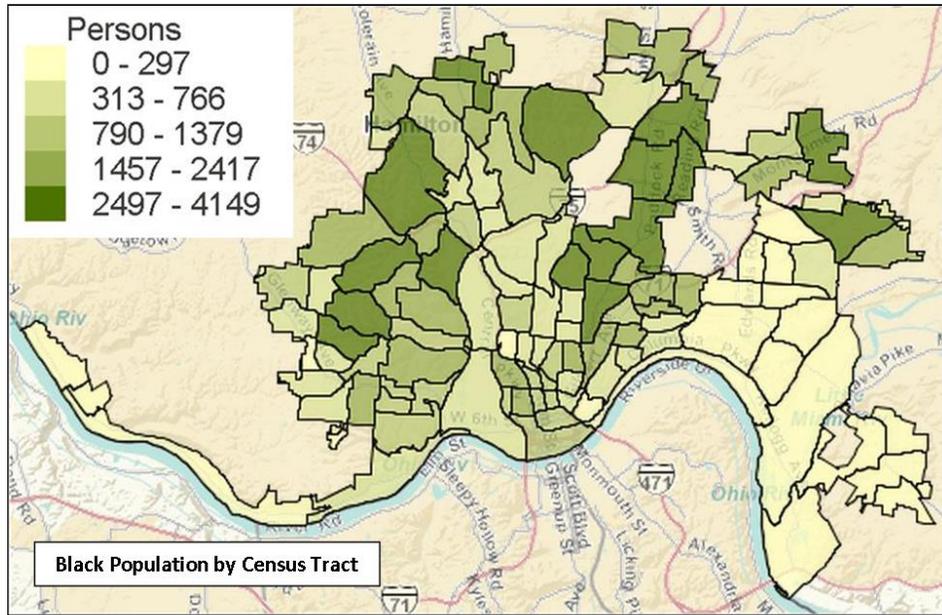


The largest numbers (132,307) of African American residents reside in the City of Cincinnati and represent 45% of the total Cincinnati population. See “Percent Change 2000-2010 of Black or African American per Jurisdiction” shows that Cincinnati lost the highest number of African American residents from 2000 to 2010 with 9,227 African American residents leaving the City. Of the African American residents who remained in the County, the largest gains were seen in the northern communities of Colerain Township (4,070), Springfield Township (3,203), and North College Hill City (2,183).

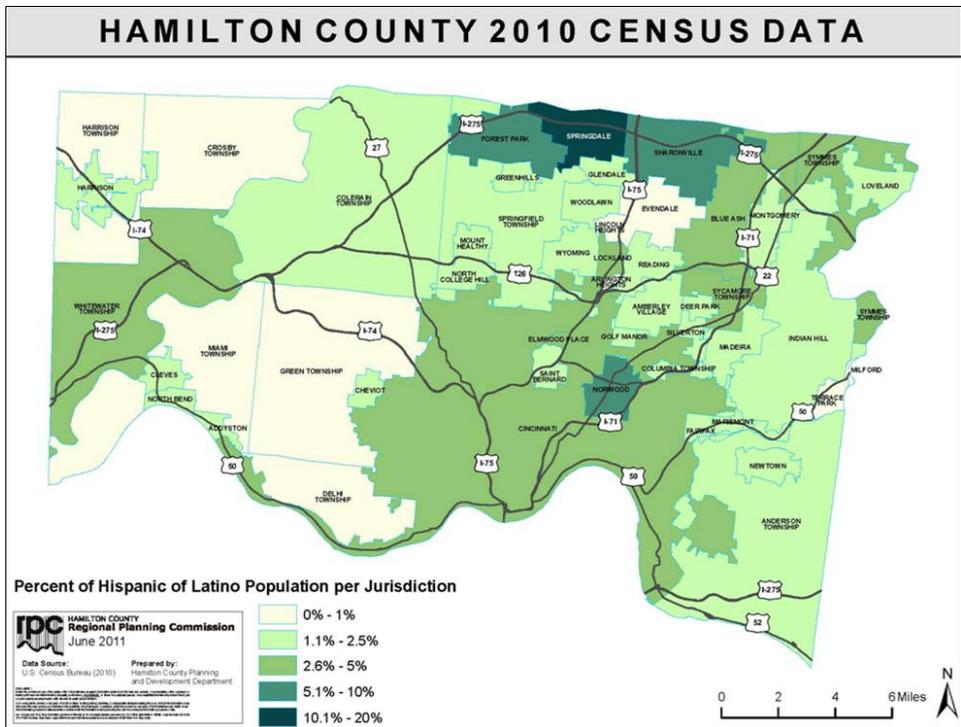
The largest concentration of African American residents is found in Lincoln Heights Village (95.31%) and Golf Manor Village (72.20%). However, the concentrations of African American residents in a particular area are not as high as the concentration of white residents as discussed in the previous section.

The map, “Black Population by Census Tract” reveals that in 2010, the African American population remained most highly concentrated in many tracts in Cincinnati, and the relative concentrations of several tracts had decreased noticeably over the decade, such as those in central Cincinnati along the river and in those along the City’s northeastern edges. This indicates a pattern of racial integration.

However, some areas, such as those in the far northern part of the County and on the southwestern parts of Cincinnati, became more highly concentrated with African American residents, indicating that this population shifted somewhat to outside the central city. (Source: CMHA 2012 Hamilton County Comprehensive Housing Study and Needs Analysis)



**Hispanic Population:** Of all the racial and ethnic groups the Hispanic/Latino population grew by 116.57% between the 2000 and 2010 Census. The total number of Hispanic/Latino residents residing in Hamilton County is 20,607, with the largest concentrations in the City of Cincinnati and the far northern community of Springdale City.



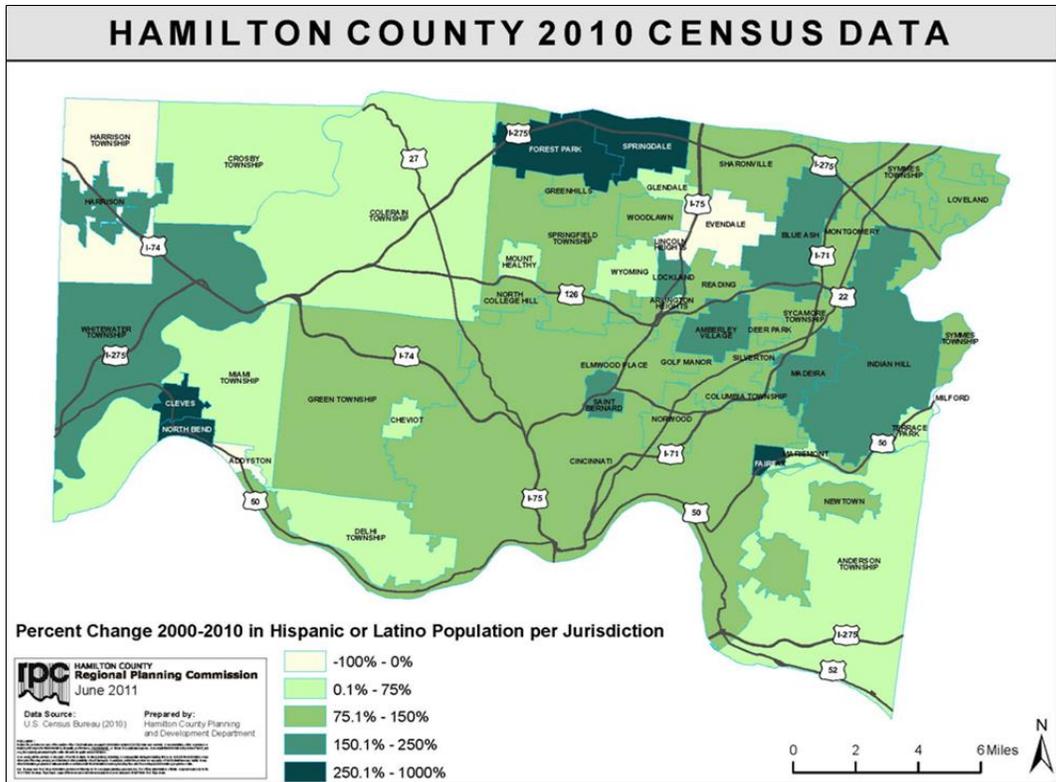
### Change in Hispanic Population by Jurisdiction

| Jurisdiction              | 2010             |                      | 2000             |                      | 2000-2010 |
|---------------------------|------------------|----------------------|------------------|----------------------|-----------|
|                           | Total Population | % Hispanic Or Latino | Total Population | % Hispanic Or Latino | % Change  |
| Addyston Village          | 938              | 1.92%                | 1,010            | 1.78%                | 0.00%     |
| Amberley Village          | 3,585            | 1.31%                | 3,425            | 0.53%                | 161.11%   |
| Anderson Township         | 43,446           | 1.61%                | 43,857           | 0.97%                | 64.94%    |
| Arlington Heights Village | 745              | 0.94%                | 899              | 0.67%                | 16.67%    |
| Blue Ash City             | 12,114           | 2.54%                | 12,513           | 0.97%                | 152.46%   |
| Cheviot City              | 8,375            | 2.03%                | 9,015            | 1.11%                | 70.00%    |
| Cincinnati City           | 296,943          | 2.80%                | 331,285          | 1.28%                | 96.41%    |
| Cleves Village            | 3,234            | 1.24%                | 2,790            | 0.36%                | 300.00%   |
| Colerain Township         | 58,499           | 1.87%                | 60,144           | 1.08%                | 68.20%    |
| Columbia Township         | 4,532            | 2.21%                | 4,619            | 1.23%                | 75.44%    |

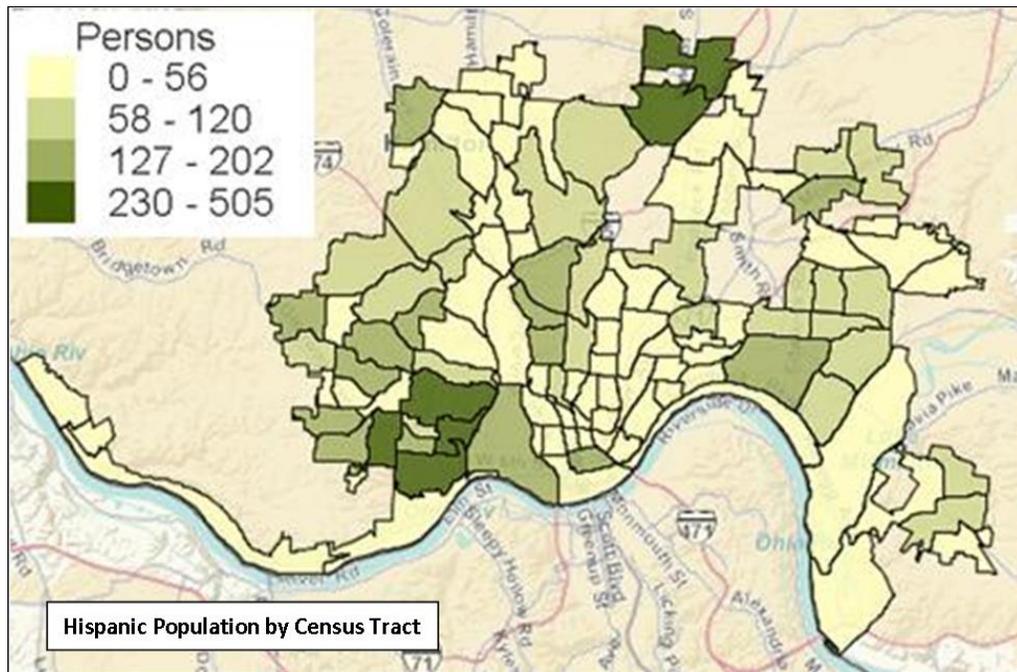
| Jurisdiction            | 2010             |                      | 2000             |                      | 2000-2010 |
|-------------------------|------------------|----------------------|------------------|----------------------|-----------|
|                         | Total Population | % Hispanic Or Latino | Total Population | % Hispanic Or Latino | % Change  |
| Crosby Township         | 2,767            | 0.90%                | 2,748            | 0.55%                | 66.67%    |
| Deer Park City          | 5,736            | 1.73%                | 5,982            | 0.67%                | 147.50%   |
| Delhi Township          | 29,510           | 0.77%                | 30,104           | 0.43%                | 74.62%    |
| Elmwood Place Village   | 2,188            | 3.61%                | 2,681            | 1.64%                | 79.55%    |
| Evendale Village        | 2,767            | 0.43%                | 3,090            | 0.55%                | -29.41%   |
| Fairfax Village         | 1,699            | 1.29%                | 1,938            | 0.21%                | 450.00%   |
| Forest Park City        | 18,720           | 6.43%                | 19,463           | 1.48%                | 316.61%   |
| Glendale Village        | 2,155            | 1.30%                | 2,188            | 1.19%                | 7.69%     |
| Golf Manor Village      | 3,611            | 1.19%                | 3,999            | 0.60%                | 79.17%    |
| Green Township          | 58,370           | 0.87%                | 55,660           | 0.47%                | 92.42%    |
| Greenhills Village      | 3,615            | 2.38%                | 4,103            | 1.19%                | 75.51%    |
| Harrison City           | 9,897            | 1.08%                | 7,487            | 0.52%                | 174.36%   |
| Harrison Township       | 4,037            | 0.87%                | 4,982            | 0.74%                | -5.41%    |
| Lincoln Heights Village | 3,286            | 0.52%                | 4,113            | 0.85%                | -51.43%   |
| Lockland Village        | 3,449            | 4.23%                | 3,707            | 1.54%                | 156.14%   |
| Loveland City*          | 9,348            | 2.35%                | 9,561            | 0.94%                | 144.44%   |
| Madeira City            | 8,726            | 2.27%                | 8,923            | 0.77%                | 186.96%   |
| Mariemont Village       | 3,403            | 1.59%                | 3,408            | 1.06%                | 50.00%    |
| Miami Township          | 10,728           | 0.51%                | 9,093            | 0.53%                | 14.58%    |
| Milford City*           | 29               | 0.00%                | 35               | 2.86%                | -100.00%  |
| Montgomery City         | 10,251           | 1.79%                | 10,163           | 0.77%                | 135.90%   |
| Mount Healthy City      | 6,098            | 1.92%                | 7,149            | 1.02%                | 60.27%    |

| Jurisdiction                    | 2010             |                      | 2000             |                      | 2000-2010      |
|---------------------------------|------------------|----------------------|------------------|----------------------|----------------|
|                                 | Total Population | % Hispanic Or Latino | Total Population | % Hispanic Or Latino | % Change       |
| Newtown Village                 | 2,672            | 2.13%                | 2,420            | 1.16%                | 103.57%        |
| North Bend Village              | 857              | 1.17%                | 603              | 0.00%                | 1000.00%       |
| North College Hill City         | 9,397            | 1.33%                | 10,082           | 0.59%                | 111.86%        |
| Norwood City                    | 19,207           | 5.06%                | 21,675           | 1.85%                | 142.39%        |
| Reading City                    | 10,385           | 1.69%                | 11,292           | 0.79%                | 96.63%         |
| Saint Bernard City              | 4,368            | 1.95%                | 4,924            | 0.65%                | 165.63%        |
| Sharonville City*               | 11,197           | 5.06%                | 11,578           | 2.44%                | 100.35%        |
| Silverton City                  | 4,788            | 2.49%                | 5,178            | 1.16%                | 98.33%         |
| Springdale City                 | 11,223           | 17.51%               | 10,563           | 3.64%                | 411.72%        |
| Springfield Township            | 36,319           | 1.81%                | 37,587           | 0.85%                | 105.63%        |
| Sycamore Township               | 19,200           | 2.73%                | 19,675           | 1.22%                | 117.43%        |
| Symmes Township                 | 14,683           | 3.98%                | 14,771           | 1.82%                | 117.47%        |
| Terrace Park Village            | 2,251            | 0.84%                | 2,273            | 0.79%                | 5.56%          |
| The Village of Indian Hill City | 5,785            | 1.59%                | 5,907            | 0.59%                | 162.86%        |
| Whitewater Township             | 5,519            | 3.04%                | 5,564            | 0.93%                | 223.08%        |
| Woodlawn Village                | 3,294            | 2.34%                | 2,816            | 1.28%                | 113.89%        |
| Wyoming City                    | 8,428            | 1.77%                | 8,261            | 1.28%                | 40.57%         |
| <b>HAMILTON COUNTY</b>          | <b>802,374</b>   | <b>2.57%</b>         | <b>845,303</b>   | <b>1.13%</b>         | <b>116.57%</b> |

Census tract specific data showed that the Hispanic population more than doubled from an average of 1.1 percent per tract in 2000 to 2.6 percent in 2010.



The “Hispanic Population by Census Tract” map reveals that two tracts in particular greatly increased in concentration, generally in the central northern parts of the County. Some tracts in the southwestern parts of the County also increased, representing shares above the average. (Source: CMHA 2012 Hamilton County Comprehensive Housing Study and Needs Analysis)



City of Cincinnati, 2010

**Asian Population:** The Asian population represented the second largest growth of all the racial/ethnic groups represented in the U.S. Census Data. This population grew by 18.85% over the course of the two census periods.

### Asian Population in Hamilton County

The largest concentrations of Asian residents by percentage are in Blue Ash City (10.62%) and Symmes Township (9.24%). The largest numbers of Asian residents reside in Cincinnati, 5,434; however, they represent just 1.83% of the total city population. Most of Asian population is from India with the second largest population from China.

### Change in Asian Population by Jurisdiction

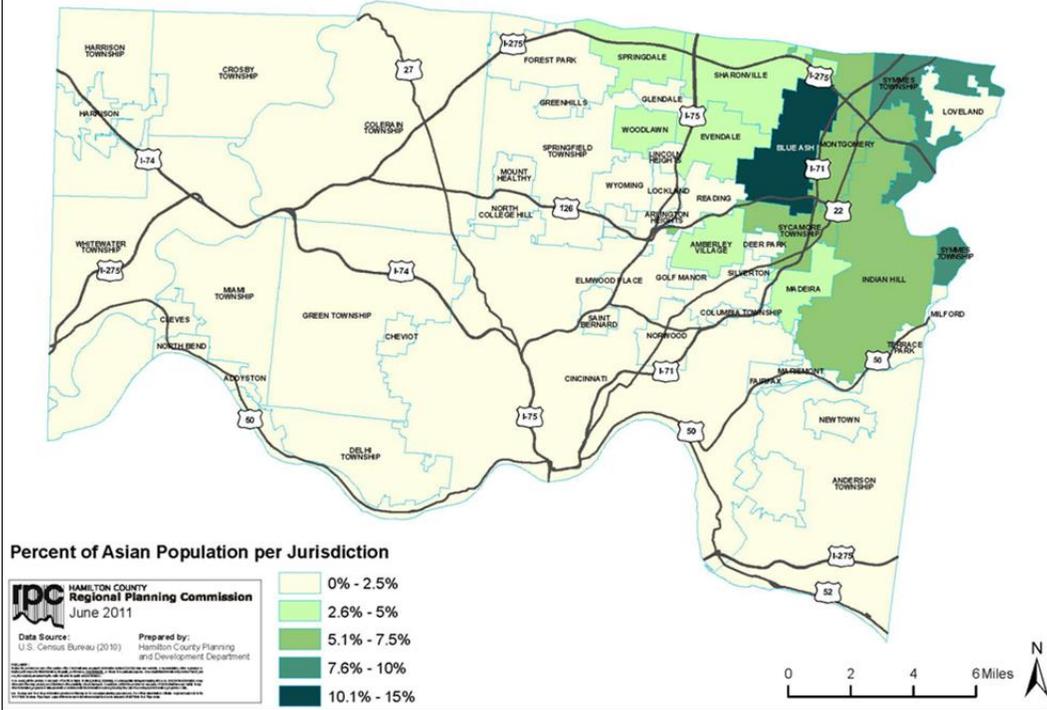
| Jurisdiction              | 2010             |         | 2000             |         | 2000-2010 |
|---------------------------|------------------|---------|------------------|---------|-----------|
|                           | Total Population | % Asian | Total Population | % Asian | % Change  |
| Addyston Village          | 938              | 0.21%   | 1,010            | 0.40%   | -50.00%   |
| Amberley Village          | 3,585            | 3.01%   | 3,425            | 2.39%   | 31.71%    |
| Anderson Township         | 43,446           | 1.96%   | 43,857           | 1.66%   | 17.49%    |
| Arlington Heights Village | 745              | 0.40%   | 899              | 0.00%   | 300.00%   |
| Blue Ash City             | 12,114           | 10.62%  | 12,513           | 6.39%   | 60.75%    |
| Cheviot City              | 8,375            | 0.54%   | 9,015            | 0.60%   | -16.67%   |
| Cincinnati City           | 296,943          | 1.83%   | 331,285          | 1.54%   | 6.57%     |
| Cleves Village            | 3,234            | 0.37%   | 2,790            | 0.14%   | 200.00%   |
| Colerain Township         | 58,499           | 1.17%   | 60,144           | 1.01%   | 12.99%    |
| Columbia Township         | 4,532            | 1.43%   | 4,619            | 1.19%   | 18.18%    |
| Crosby Township           | 2,767            | 0.18%   | 2,748            | 0.15%   | 25.00%    |
| Deer Park City            | 5,736            | 1.34%   | 5,982            | 0.69%   | 87.80%    |
| Delhi Township            | 29,510           | 1.07%   | 30,104           | 1.08%   | -3.07%    |
| Elmwood Place Village     | 2,188            | 0.73%   | 2,681            | 0.19%   | 220.00%   |

| Jurisdiction            | 2010             |         | 2000             |         | 2000-2010 |
|-------------------------|------------------|---------|------------------|---------|-----------|
|                         | Total Population | % Asian | Total Population | % Asian | % Change  |
| Evendale Village        | 2,767            | 4.30%   | 3,090            | 5.34%   | -27.88%   |
| Fairfax Village         | 1,699            | 0.82%   | 1,938            | 1.08%   | -33.33%   |
| Forest Park City        | 18,720           | 2.15%   | 19,463           | 3.66%   | -43.62%   |
| Glendale Village        | 2,155            | 1.48%   | 2,188            | 0.69%   | 113.33%   |
| Golf Manor Village      | 3,611            | 0.25%   | 3,999            | 0.70%   | -67.86%   |
| Green Township          | 58,370           | 0.99%   | 55,660           | 0.59%   | 76.38%    |
| Greenhills Village      | 3,615            | 0.83%   | 4,103            | 0.37%   | 100.00%   |
| Harrison City           | 9,897            | 0.62%   | 7,487            | 0.39%   | 110.34%   |
| Harrison Township       | 4,037            | 0.32%   | 4,982            | 0.18%   | 44.44%    |
| Lincoln Heights Village | 3,286            | 0.03%   | 4,113            | 0.02%   | 0.00%     |
| Lockland Village        | 3,449            | 0.14%   | 3,707            | 0.46%   | -70.59%   |
| Loveland City*          | 9,348            | 1.71%   | 9,561            | 1.18%   | 41.59%    |
| Madeira City            | 8,726            | 2.77%   | 8,923            | 1.89%   | 43.20%    |
| Mariemont Village       | 3,403            | 1.26%   | 3,408            | 0.76%   | 65.38%    |
| Miami Township          | 10,728           | 0.40%   | 9,093            | 0.22%   | 115.00%   |
| Milford City*           | 29               | 0.00%   | 35               | 0.00%   | 0.00%     |
| Montgomery City         | 10,251           | 5.55%   | 10,163           | 3.22%   | 74.01%    |
| Mount Healthy City      | 6,098            | 0.69%   | 7,149            | 0.49%   | 20.00%    |
| Newtown Village         | 2,672            | 1.57%   | 2,420            | 0.83%   | 110.00%   |
| North Bend Village      | 857              | 0.47%   | 603              | 0.00%   | 400.00%   |
| North College Hill City | 9,397            | 0.56%   | 10,082           | 0.24%   | 120.83%   |
| Norwood City            | 19,207           | 0.77%   | 21,675           | 0.77%   | -10.84%   |

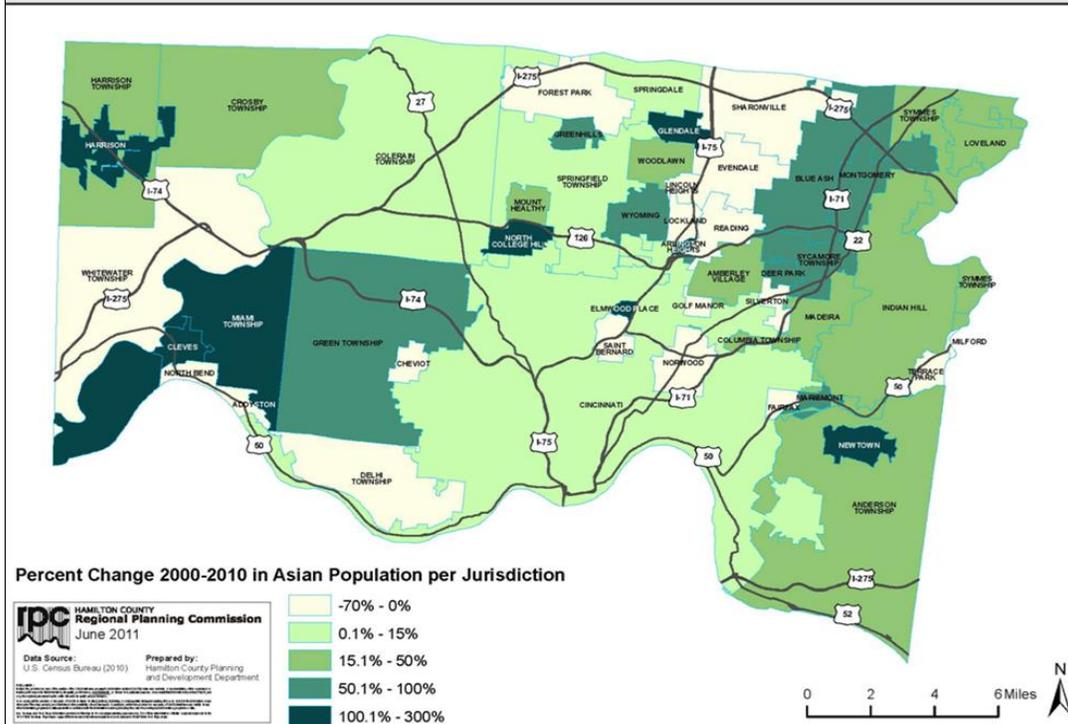
| Jurisdiction                    | 2010             |              | 2000             |              | 2000-2010     |
|---------------------------------|------------------|--------------|------------------|--------------|---------------|
|                                 | Total Population | % Asian      | Total Population | % Asian      | % Change      |
| Reading City                    | 10,385           | 0.96%        | 11,292           | 1.18%        | -24.81%       |
| Saint Bernard City              | 4,368            | 0.71%        | 4,924            | 0.63%        | 0.00%         |
| Sharonville City*               | 11,197           | 4.15%        | 11,578           | 4.13%        | -2.72%        |
| Silverton City                  | 4,788            | 0.79%        | 5,178            | 0.81%        | -9.52%        |
| Springdale City                 | 11,223           | 2.73%        | 10,563           | 2.53%        | 14.61%        |
| Springfield Township            | 36,319           | 1.06%        | 37,587           | 0.92%        | 11.24%        |
| Sycamore Township               | 19,200           | 6.56%        | 19,675           | 4.10%        | 56.13%        |
| Symmes Township                 | 14,683           | 9.24%        | 14,771           | 6.42%        | 42.89%        |
| Terrace Park Village            | 2,251            | 0.36%        | 2,273            | 0.57%        | -38.46%       |
| The Village of Indian Hill City | 5,785            | 5.74%        | 5,907            | 3.88%        | 44.98%        |
| Whitewater Township             | 5,519            | 0.14%        | 5,564            | 0.14%        | 0.00%         |
| Woodlawn Village                | 3,294            | 2.85%        | 2,816            | 2.38%        | 40.30%        |
| Wyoming City                    | 8,428            | 2.14%        | 8,261            | 1.36%        | 60.71%        |
| <b>HAMILTON COUNTY</b>          | <b>802,374</b>   | <b>2.00%</b> | <b>845,303</b>   | <b>1.60%</b> | <b>18.85%</b> |

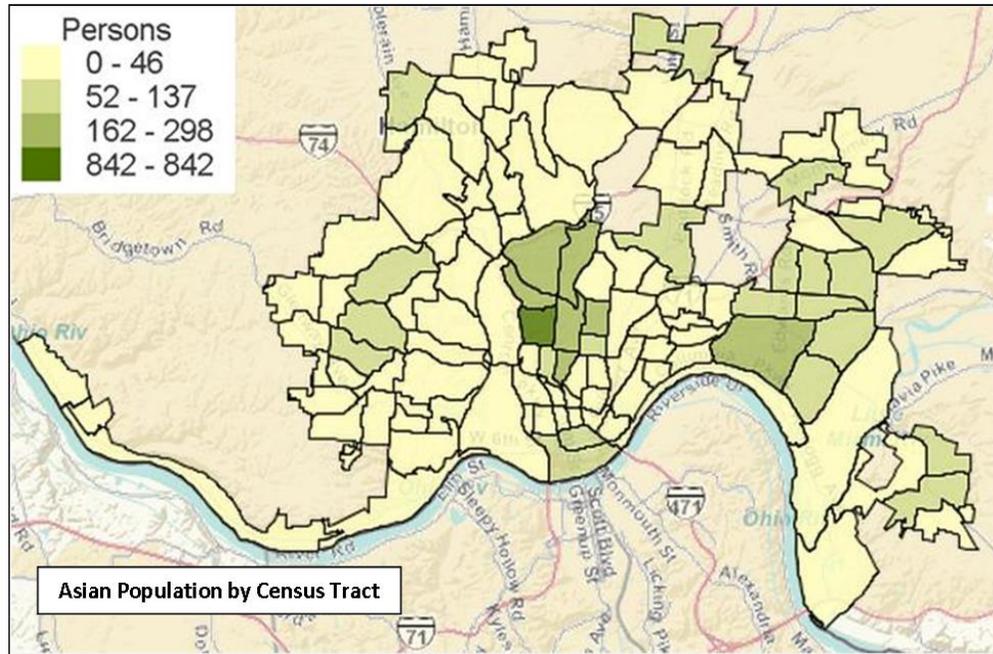
Three maps below show the distribution of the Asian population in Hamilton County. The 2010 Census is outlined in the map “Asian Population by Census Tract.” The average percent of Asian population per tract increased very slightly from 2000.

# HAMILTON COUNTY 2010 CENSUS DATA



# HAMILTON COUNTY 2010 CENSUS DATA





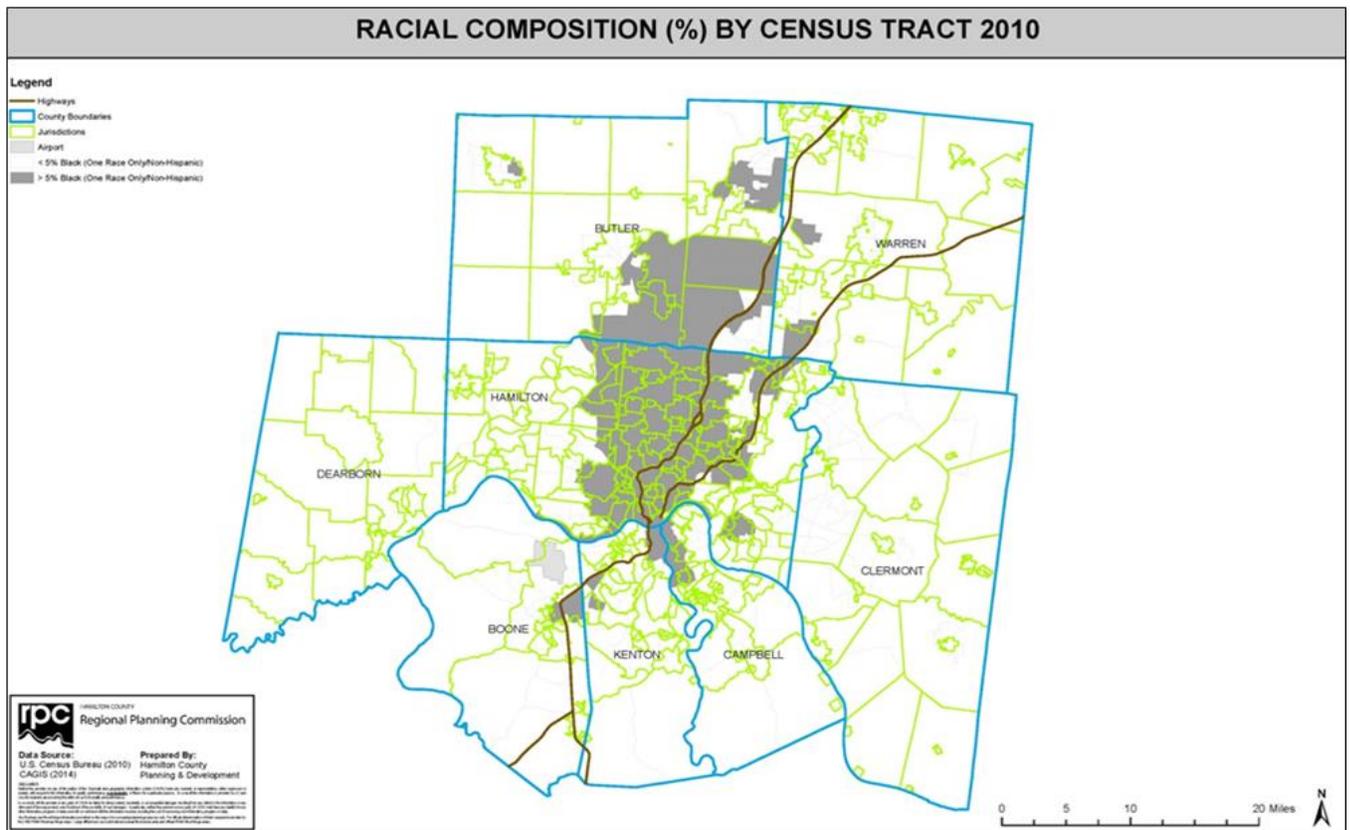
City of Cincinnati, 2010

### Asian Population in Cincinnati

Census data depicted in the map indicate that census tract 29 in the University Heights neighborhood contain the greatest Asian population by a significant margin. It should be noted that this tract, and those nearby, surround the University of Cincinnati and contain 1,294 Asian students enrolled as of the 2013-2014 school year (<https://www.uc.edu/about/ucfactsheet.html>). Many of these students likely live near the university, explaining the concentration of Asian population in this area.

### RACIAL INTEGRATION

The Cincinnati Metropolitan Area is made up of eight counties — Hamilton, Butler, Warren and Clermont counties in Ohio, Dearborn County in Indiana and Boone, Kenton and Campbell counties in Kentucky. The central core of the region, as indicated in the dark areas of the map, “Racial Composition (%) by Census Tract 2010,” is racially integrated or primarily African American. The white areas indicate communities with almost no African American residents, less than 5% of the population.



## PEOPLE WITH DISABILITIES

The Census Bureau defines “disability” as a lasting physical, mental or emotional condition that makes it difficult for a person to conduct the daily activities of living or impedes him or her from being able to go outside the home alone or to work. (*United States Census Bureau, <http://www.census.gov/people/disability/methodology/acs.html>*)

Among all persons age 5 years or older, Hamilton County had a total disability rate of 17.9 percent in 2000, just below the 19 percent national rate at that time. This disability rate represented 139,082 persons living with a disability in the County, including 9,294 persons between the 5 and 15 and 42,427 persons 65 or older. The 2010 Census showed the total disability rate decreased to 12.7 percent, and the disability rates for subsets of the population, including children and the elderly, also decreased. The data is displayed in the “Disability by Age” table.

| <b>Disability by Age</b>                   |                           |                 |                            |                 |                        |                 |
|--|---------------------------|-----------------|----------------------------|-----------------|------------------------|-----------------|
| Hamilton County: 2000 and 2010 Census Data |                           |                 |                            |                 |                        |                 |
| <b>Age</b>                                 | <b>City of Cincinnati</b> |                 | <b>Remainder of County</b> |                 | <b>Hamilton County</b> |                 |
|  | Disabled Persons          | Disability Rate | Disabled Persons           | Disability Rate | Disabled Persons       | Disability Rate |
| <b>2000 Census</b>                         |                           |                 |                            |                 |                        |                 |
| <b>5 to 15</b>                             | 4,158                     | 8.5%            | 5,136                      | 5.8%            | 9,294                  | 6.8%            |
| <b>16 to 64</b>                            | 44,686                    | 20.9%           | 42,675                     | 13.3%           | 87,361                 | 16.4%           |
| <b>65-plus</b>                             | 17,255                    | 45.6%           | 25,172                     | 36.4%           | 42,427                 | 39.6%           |
| <b>Total</b>                               | 66,099                    | 22.0%           | 72,983                     | 15.3%           | 139,082                | 17.9%           |
| <b>2010 Census</b>                         |                           |                 |                            |                 |                        |                 |
| <b>5 to 17</b>                             | 2,780                     | 6.5%            | 3,343                      | 3.6%            | 6,123                  | 4.5%            |
| <b>18 to 64</b>                            | 24,048                    | 12.4%           | 24,564                     | 8.1%            | 48,612                 | 9.8%            |
| <b>65-plus</b>                             | 12,329                    | 41.7%           | 26,336                     | 35.7%           | 38,665                 | 37.4%           |
| <b>Total</b>                               | 39,157                    | 14.7%           | 54,243                     | 11.6%           | 93,400                 | 12.7%           |

The City of Cincinnati has 36,377 (18 and older) adults and 2,780 children (17 and younger) with one or more disabilities. (Source: U.S. Census Bureau, 2012) According to the 2012 American Community Survey, in Ohio, 31.8% of non-institutionalized persons ages 21 to 64 who have a disability, were living below the poverty line. (Source: Disability Statistics from the 2012 American Community Survey, Cornell University Employment and Disability Institute).

The Hamilton County Board of Developmental Disabilities (HCBDD) found that just 170 of the 6,782 individuals served by the organization receive a Housing Choice Voucher or Project Based Rental Assistance. As of February 2014, an additional 80 individuals served by the HCBDD were on the Cincinnati Metropolitan Housing Authority’s waiting list. The HCBDD estimates that the total number of individuals served by their organization who are income-eligible for housing assistance but not receiving assistance or not on the waiting list at 2,839.

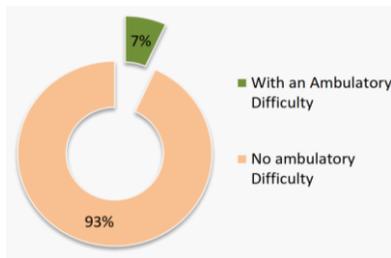
A subset of disability that has a strong relationship to housing needs is “ambulatory difficulty,” which is defined as a serious difficulty walking or climbing stairs. Information is listed on the “Hamilton County Population by Ambulatory Difficulty” table.

# Hamilton County Population By Ambulatory Difficulty

ACS Definition of "Ambulatory Difficulty": Having serious difficulty walking or climbing stairs (DPHY)

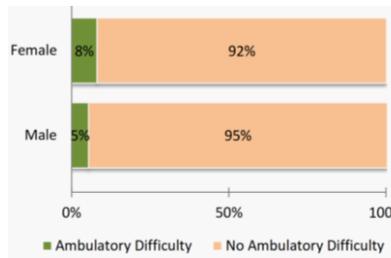
## COUNTYWIDE

|            | With AD | No AD   |
|------------|---------|---------|
| Population | 50,611  | 687,772 |



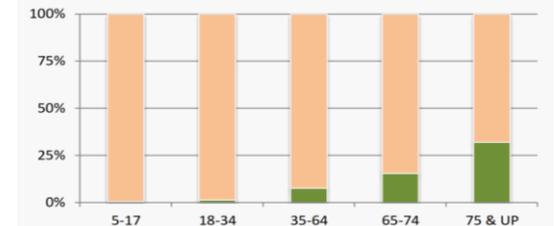
## PERCENT BY SEX

| Gender                | M  | F  |
|-----------------------|----|----|
| Ambulatory Difficulty | 5% | 8% |



## BY AGE

| Age     | 5-17 | 18-24 | 35-64  | 65-74 | 75+    |
|---------|------|-------|--------|-------|--------|
| Number  | 764  | 2,597 | 23,388 | 8,145 | 15,717 |
| Percent | .56  | 1.37  | 7.53   | 15.45 | 32%    |



## PERCENT OF POPULATION WITH AMBULATORY DIFFICULTY — BY MUNICIPALITY

|  |       |  |      |  |       |
|--|-------|--|------|--|-------|
| Amberley village, Hamilton County, Ohio          | 3.3%  | Forest Park city, Hamilton County, Ohio        | 8.0% | Newtown village, Hamilton County, Ohio           | 5.1%  |
| Anderson township, Hamilton County, Ohio         | 4.7%  | Glendale village, Hamilton County, Ohio        | 3.5% | North College Hill city, Hamilton County, Ohio   | 6.3%  |
| Arlington Heights village, Hamilton County, Ohio | 6.2%  | Golf Manor village, Hamilton County, Ohio      | 9.3% | Norwood city, Hamilton County, Ohio              | 8.4%  |
| Blue Ash city, Hamilton County, Ohio             | 5.6%  | Green township, Hamilton County, Ohio          | 5.7% | Reading city, Hamilton County, Ohio              | 9.5%  |
| Cheviot city, Hamilton County, Ohio              | 11.8% | Greenhills village, Hamilton County, Ohio      | 5.6% | St. Bernard city, Hamilton County, Ohio          | 5.6%  |
| Cincinnati city, Hamilton County, Ohio           | 8.3%  | Harrison township, Hamilton County, Ohio       | 4.8% | Sharonville city, Hamilton County, Ohio          | 7.0%  |
| Colerain township, Hamilton County, Ohio         | 5.5%  | Lincoln Heights village, Hamilton County, Ohio | 9.0% | Silverton city, Hamilton County, Ohio            | 6.4%  |
| Columbia township, Hamilton County, Ohio         | 5.7%  | Lockland village, Hamilton County, Ohio        | 5.4% | Springdale city, Hamilton County, Ohio           | 7.6%  |
| Crosby township, Hamilton County, Ohio           | 5.8%  | Loveland city, Hamilton County, Ohio           | 6.7% | Springfield township, Hamilton County, Ohio      | 6.9%  |
| Deer Park city, Hamilton County, Ohio            | 9.3%  | Madeira city, Hamilton County, Ohio            | 2.2% | Sycamore township, Hamilton County, Ohio         | 5.6%  |
| Delhi township, Hamilton County, Ohio            | 6.1%  | Mariemont village, Hamilton County, Ohio       | 3.2% | Symmes township, Hamilton County, Ohio           | 3.2%  |
| Elmwood Place village, Hamilton County, Ohio     | 13.2% | Miami township, Hamilton County, Ohio          | 6.3% | Terrace Park village, Hamilton County, Ohio      | 1.5%  |
| Evendale village, Hamilton County, Ohio          | 4.4%  | Milford city, Hamilton County, Ohio            | 0.0% | The Village of Indian Hill city, Hamilton County | 1.6%  |
| Fairfax village, Hamilton County, Ohio           | 5.8%  | Montgomery city, Hamilton County, Ohio         | 4.5% | Whitewater township, Hamilton County, Ohio       | 10.1% |
| Fairfield city, Hamilton County, Ohio            | 0.0%  | Mount Healthy city, Hamilton County, Ohio      | 8.7% | Woodlawn village, Hamilton County, Ohio          | 5.5%  |
|  |       |  |      | Wyoming city, Hamilton County, Ohio              | 3.4%  |

B18105 reports (0) counts of population for all cohorts for Fairfield

B18105 exhibits a possible error on the population counts for Milford (33

Source: ACS 2008-2012 5-year estimates. Table B18105.

| COUNTYWIDE                    | ESTIMATE | ERROR  |
|-------------------------------|----------|--------|
| Total:                        | 738,383  | +/-648 |
| Male:                         | 352,671  | +/-400 |
| 5 to 17 years:                | 69,100   | +/-78  |
| With an ambulatory difficulty | 480      | +/-144 |
| No ambulatory difficulty      | 68,620   | +/-152 |
| 18 to 34 years:               | 93,292   | +/-226 |
| With an ambulatory difficulty | 1,428    | +/-321 |
| No ambulatory difficulty      | 91,864   | +/-404 |
| 35 to 64 years:               | 148,530  | +/-258 |
| With an ambulatory difficulty | 9,486    | +/-701 |
| No ambulatory difficulty      | 139,044  | +/-719 |
| 65 to 74 years:               | 23,365   | +/-160 |
| With an ambulatory difficulty | 2,985    | +/-344 |
| No ambulatory difficulty      | 20,380   | +/-371 |
| 75 years and over:            | 18,384   | +/-208 |
| With an ambulatory difficulty | 4,790    | +/-304 |
| No ambulatory difficulty      | 13,594   | +/-339 |
| Female:                       | 385,712  | +/-483 |
| 5 to 17 years:                | 66,844   | +/-44  |
| With an ambulatory difficulty | 284      | +/-92  |
| No ambulatory difficulty      | 66,560   | +/-101 |
| 18 to 34 years:               | 96,867   | +/-107 |
| With an ambulatory difficulty | 1,169    | +/-243 |
| No ambulatory difficulty      | 95,698   | +/-272 |
| 35 to 64 years:               | 161,897  | +/-145 |
| With an ambulatory difficulty | 13,902   | +/-691 |
| No ambulatory difficulty      | 147,995  | +/-728 |
| 65 to 74 years:               | 29,352   | +/-174 |
| With an ambulatory difficulty | 5,160    | +/-336 |
| No ambulatory difficulty      | 24,192   | +/-353 |
| 75 years and over:            | 30,752   | +/-394 |
| With an ambulatory difficulty | 10,927   | +/-504 |
| No ambulatory difficulty      | 19,825   | +/-546 |

## FAMILIES WITH CHILDREN

Making up nearly a quarter of the county's residents, the population younger than 18 years of age is the second largest demographic group with 189,640 (23.63%) children in the county. In the City of Cincinnati, that population represents 22.13% of residents or 65,706 children.

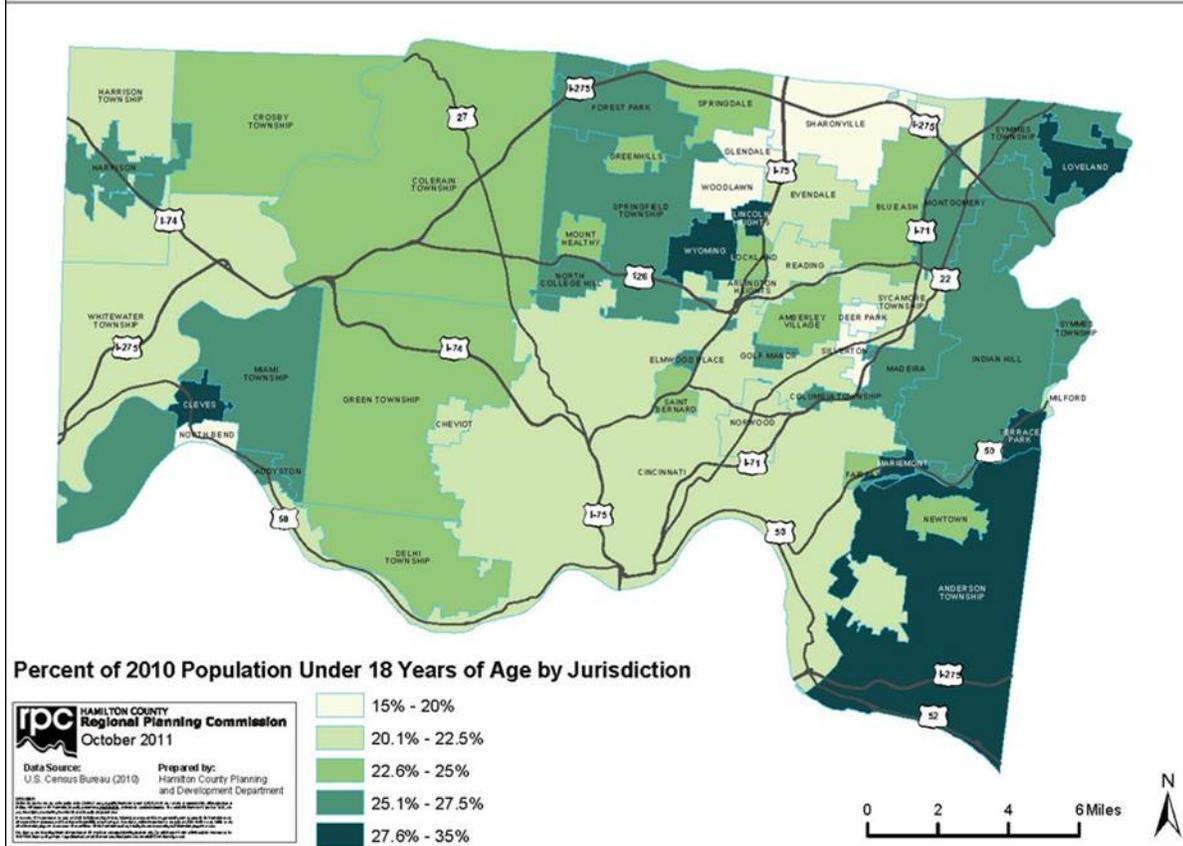
| Jurisdiction              | 2010             |                         | 2000             |                         | 2000-2010 |
|---------------------------|------------------|-------------------------|------------------|-------------------------|-----------|
|                           | Total Population | % Under 18 Years of Age | Total Population | % Under 18 Years of Age | % Change  |
| Addyston Village          | 938              | 25.27%                  | 1,010            | 31.68%                  | -25.94%   |
| Amberley Village          | 3,585            | 24.04%                  | 3,425            | 22.98%                  | 9.53%     |
| Anderson Township         | 43,446           | 27.78%                  | 43,857           | 29.53%                  | -6.82%    |
| Arlington Heights Village | 745              | 23.09%                  | 899              | 24.92%                  | -23.21%   |
| Blue Ash City             | 12,114           | 22.70%                  | 12,513           | 25.45%                  | -13.63%   |
| Cheviot City              | 8,375            | 21.83%                  | 9,015            | 22.41%                  | -9.50%    |
| Cincinnati City           | 296,943          | 22.13%                  | 331,285          | 24.49%                  | -19.03%   |
| Cleves Village            | 3,234            | 32.47%                  | 2,790            | 31.40%                  | 19.86%    |
| Colerain Township         | 58,499           | 25.00%                  | 60,144           | 27.28%                  | -10.89%   |
| Columbia Township         | 4,532            | 26.04%                  | 6,557            | 27.74%                  | -35.13%   |
| Crosby Township           | 2,767            | 23.82%                  | 2,748            | 25.66%                  | -6.52%    |
| Deer Park City            | 5,736            | 18.76%                  | 5,982            | 21.78%                  | -17.42%   |
| Delhi Township            | 29,510           | 24.81%                  | 30,104           | 27.78%                  | -12.44%   |
| Elmwood Place Village     | 2,188            | 26.55%                  | 2,681            | 29.21%                  | -25.80%   |
| Evendale Village          | 2,767            | 20.64%                  | 3,090            | 28.38%                  | -34.89%   |
| Fairfax Village           | 1,699            | 24.43%                  | 1,938            | 26.68%                  | -19.73%   |
| Forest Park City          | 18,720           | 26.86%                  | 19,463           | 27.11%                  | -4.70%    |
| Glendale Village          | 2,155            | 19.58%                  | 2,188            | 19.61%                  | -1.63%    |
| Golf Manor Village        | 3,611            | 26.11%                  | 3,999            | 25.56%                  | -7.73%    |
| Green Township            | 58,370           | 23.27%                  | 55,660           | 25.65%                  | -4.85%    |
| Greenhills Village        | 3,615            | 23.85%                  | 4,103            | 26.25%                  | -19.96%   |
| Harrison City             | 9,897            | 26.18%                  | 7,487            | 29.95%                  | 15.57%    |
| Harrison Township         | 4,037            | 20.31%                  | 4,982            | 26.62%                  | -38.16%   |
| Lincoln Heights Village   | 3,286            | 30.58%                  | 4,113            | 34.23%                  | -28.62%   |
| Lockland Village          | 3,449            | 23.80%                  | 3,707            | 24.04%                  | -7.86%    |
| Loveland City*            | 9,348            | 28.11%                  | 9,561            | 29.59%                  | -7.10%    |
| Madeira City              | 8,726            | 25.62%                  | 8,923            | 26.73%                  | -6.25%    |
| Mariemont Village         | 3,403            | 28.24%                  | 3,408            | 26.85%                  | 5.03%     |
| Miami Township            | 10,728           | 26.02%                  | 9,093            | 31.00%                  | -0.99%    |
| Milford City*             | 29               | 20.69%                  | 35               | 34.29%                  | 200.00%   |
| Montgomery City           | 10,251           | 25.34%                  | 10,163           | 28.13%                  | -9.13%    |
| Mount Healthy City        | 6,098            | 22.94%                  | 7,149            | 24.00%                  | -18.47%   |
| Newtown Village           | 2,672            | 24.48%                  | 2,420            | 27.15%                  | -0.46%    |
| North Bend Village        | 857              | 15.87%                  | 603              | 22.22%                  | 1.49%     |
| North College Hill City   | 9,397            | 25.26%                  | 10,082           | 25.47%                  | -7.55%    |

| Jurisdiction                    | 2010             |                         | 2000             |                         | 2000-2010      |
|---------------------------------|------------------|-------------------------|------------------|-------------------------|----------------|
|                                 | Total Population | % Under 18 Years of Age | Total Population | % Under 18 Years of Age | % Change       |
| Norwood City                    | 19,207           | 20.19%                  | 21,675           | 23.40%                  | -23.54%        |
| Reading City                    | 10,385           | 21.61%                  | 11,292           | 22.48%                  | -11.62%        |
| Saint Bernard City              | 4,368            | 23.63%                  | 4,924            | 25.39%                  | -17.44%        |
| Sharonville City*               | 11,197           | 19.95%                  | 11,578           | 20.60%                  | -6.33%         |
| Silverton City                  | 4,788            | 15.94%                  | 5,178            | 18.85%                  | -21.82%        |
| Springdale City                 | 11,223           | 22.64%                  | 10,563           | 23.96%                  | 0.40%          |
| Springfield Township            | 36,319           | 25.42%                  | 37,587           | 27.75%                  | -11.50%        |
| Sycamore Township               | 19,200           | 21.33%                  | 19,675           | 23.35%                  | -10.84%        |
| Symmes Township                 | 14,683           | 26.92%                  | 14,771           | 30.38%                  | -11.92%        |
| Terrace Park Village            | 2,251            | 34.96%                  | 2,273            | 35.64%                  | -2.84%         |
| The Village of Indian Hill City | 5,785            | 27.04%                  | 5,907            | 30.27%                  | -12.53%        |
| Whitewater Township             | 5,519            | 22.45%                  | 5,564            | 27.91%                  | -20.22%        |
| Woodlawn Village                | 3,294            | 18.88%                  | 2,816            | 22.27%                  | -0.80%         |
| Wyoming City                    | 8,428            | 29.65%                  | 8,261            | 30.58%                  | -1.07%         |
| <b>HAMILTON COUNTY</b>          | <b>802,374</b>   | <b>23.63%</b>           | <b>845,303</b>   | <b>25.81%</b>           | <b>-13.08%</b> |

Although this population is one of the largest in both the County and Cincinnati, the population declined over the past decade with a loss of 28,534 (13.08%) across the County and a loss of 15,438 (19.03%) in the City. Only six jurisdictions saw increases in the population of children during the past decade: Amberley Village, Cleves, Harrison, Mariemont, Northbend and Springdale.

The largest concentrations of children are found in Terrace Park Village (34.96%), Cleves Village (32.47%), and Lincoln Heights Village (30.58%).

# HAMILTON COUNTY 2010 CENSUS DATA



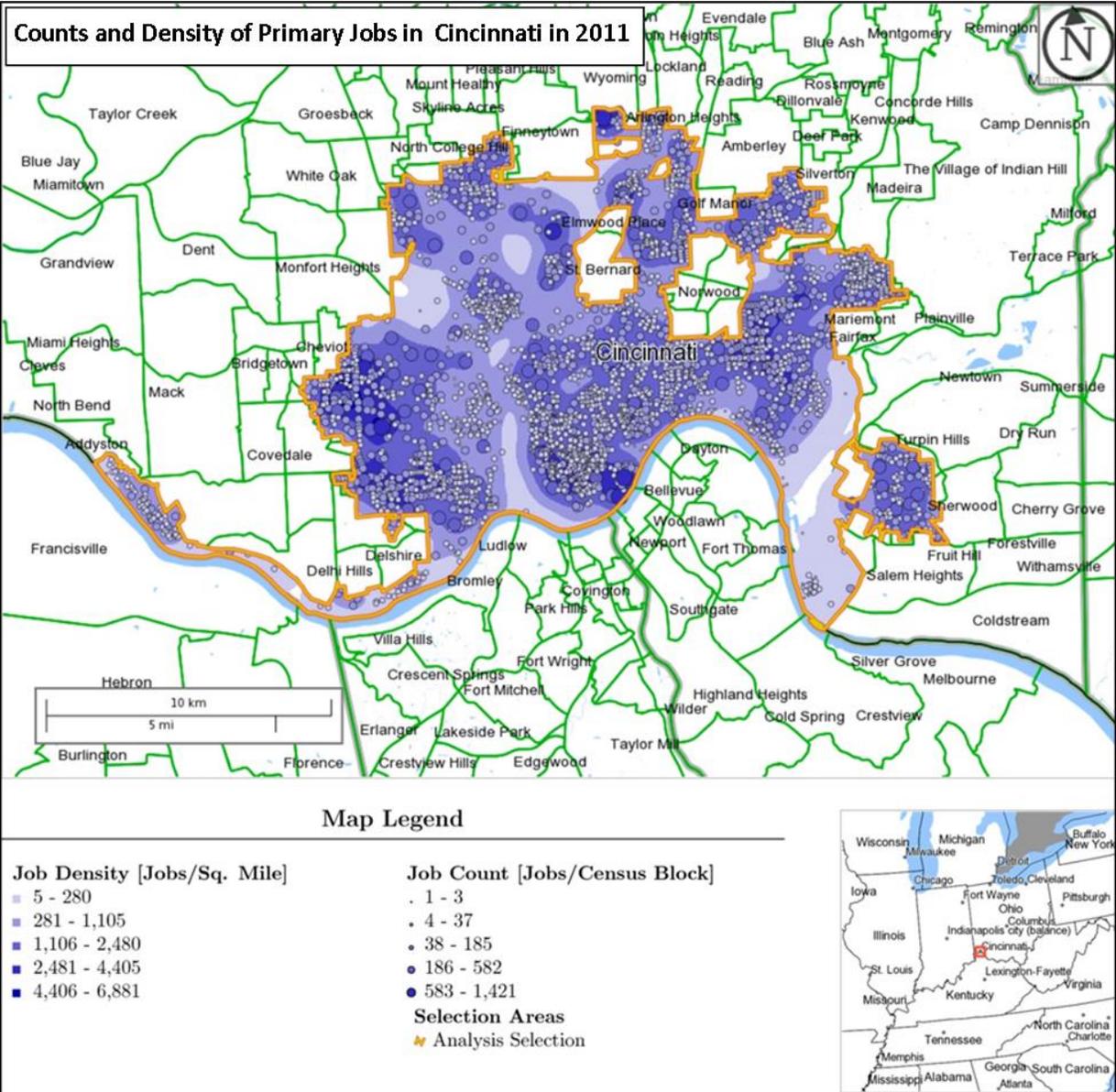
## EMPLOYMENT CENTERS

Hamilton County’s share of employment in many industries declined from 1969 to 2010; however, in 2010, several of the region’s largest employers were within the County and many were in the City of Cincinnati.

The Business Courier of Cincinnati reported on the number of jobs per employer, and many of these large employers were in the retail, education and health or social services sectors as well as in government. The table, “Major Employers in Hamilton County,” provides specific numbers.

| Major Employers in Hamilton County<br>2010 Business Courier Book of Lists Data |           |
|--|-----------|
| Company  | Employees |
| Kroger Company   | 17,000    |
| University of Cincinnati   | 15,340    |
| Procter & Gamble Co.   | 13,000    |
| Cincinnati Children’s Hospital Medical   | 11,385    |

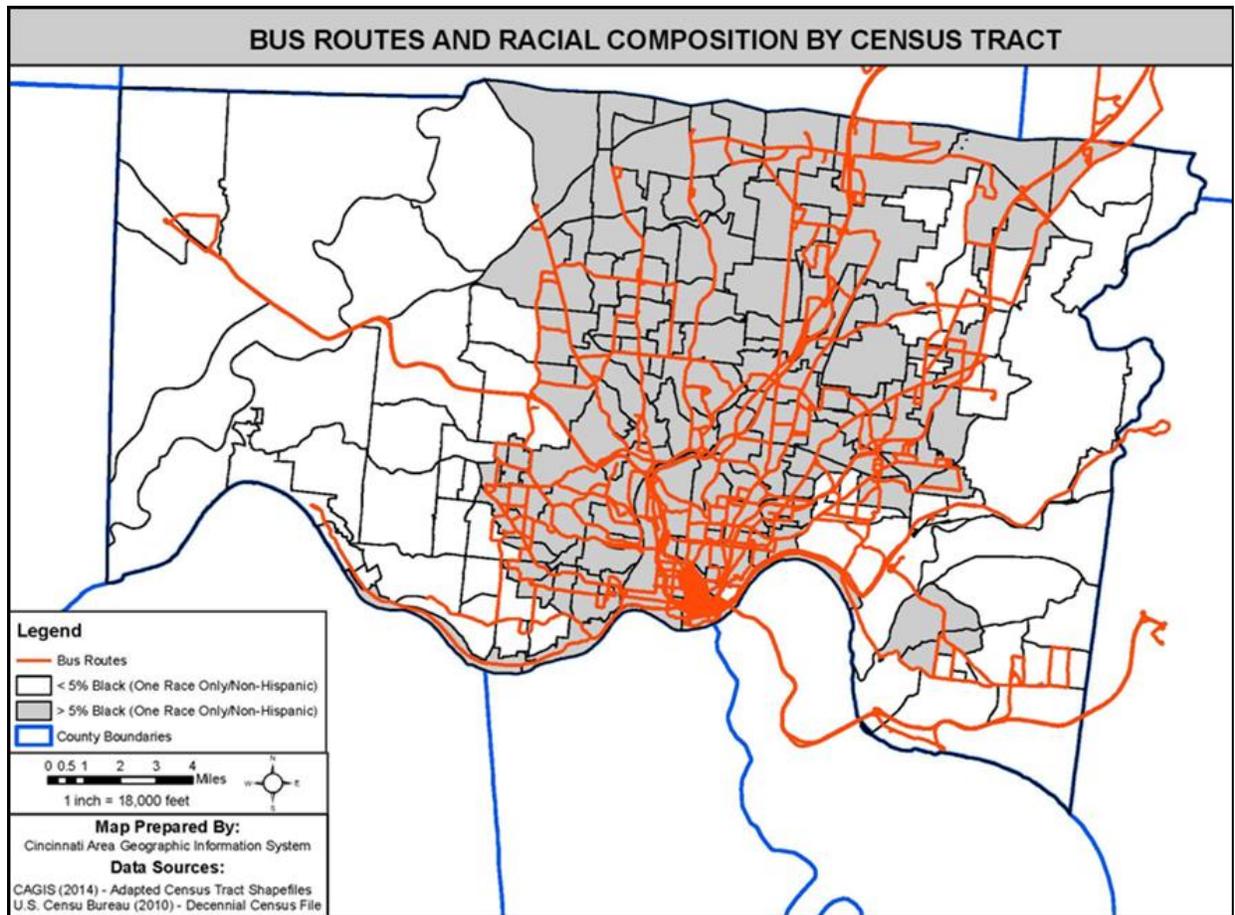
|                                       |        |
|---------------------------------------|--------|
| Health Alliance of Greater Cincinnati | 10,000 |
| TriHealth Inc.                        | 9,875  |
| Archdiocese of Cincinnati             | 8,000  |
| Walmart Stores                        | 7,375  |
| Mercy Health Partners Southwest       | 7,316  |
| Fifth Third Bancorp                   | 7,219  |
| GE Aviation                           | 7,200  |
| U.S. Postal Service                   | 5,842  |
| Hamilton County                       | 5,646  |
| Internal Revenue Service              | 5,500  |
| City of Cincinnati                    | 5,322  |
| Staffmark staffing company            | 4,899  |
| Frisch's Restaurants                  | 4,800  |
| Cincinnati Public Schools             | 4,772  |
| Macy's Inc.                           | 4,700  |



Source: U.S. Census Bureau's OnTheMap: <http://onthemap.ces.census.gov> (6/18/2014)

## BUS ROUTES AND RACIAL COMPOSITION

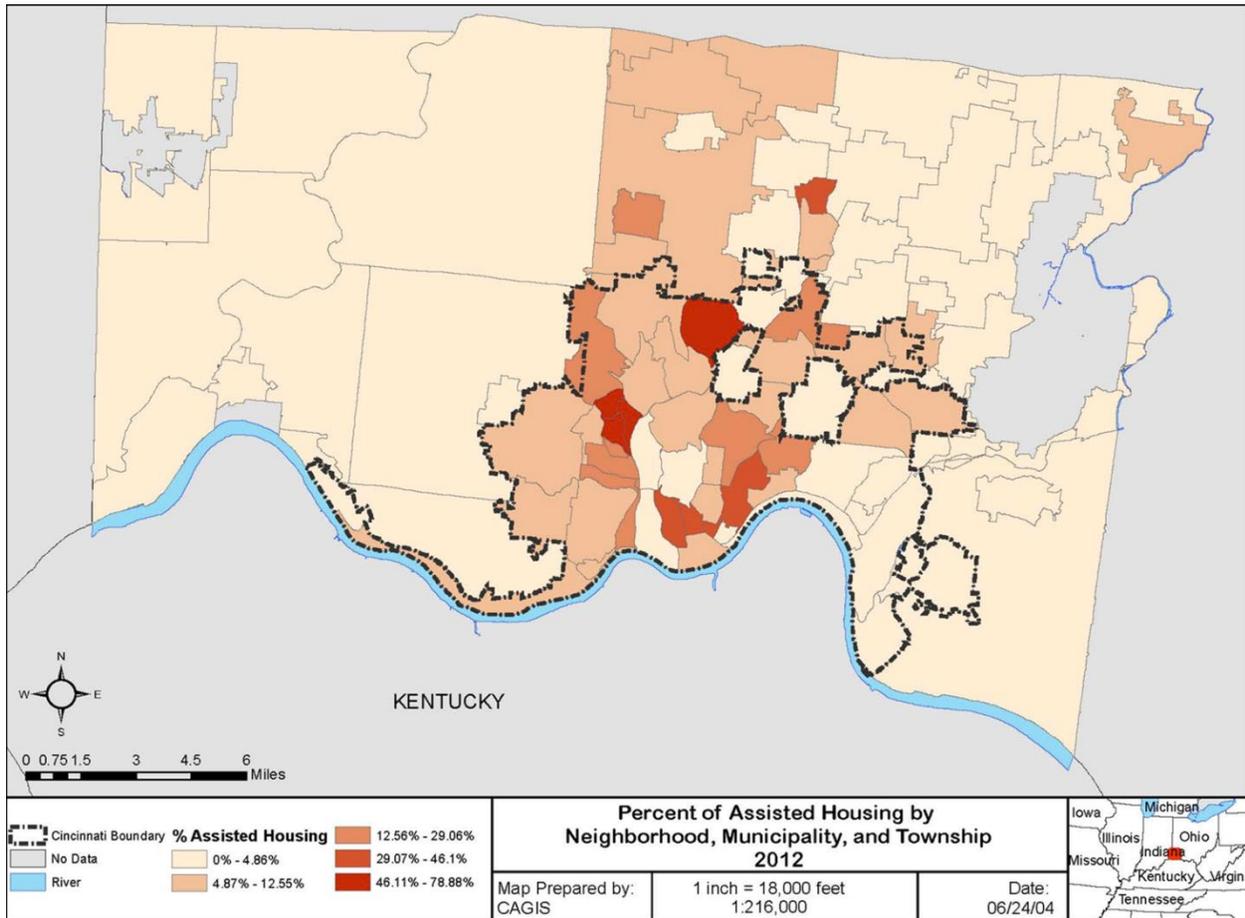
Most of the Metro system bus routes in Hamilton County are concentrated within the City of Cincinnati, and in particular, are assembled in the central portion of the City. The map, “Bus Routes and Racial Composition by Census Tract,” shows that the majority of areas containing a greater than 5% African American population are accessible to a bus line. It could be inferred from the map that areas that are less frequented or not reached by bus routes (also the areas containing less than a 5% concentration of a African American population) are more suburban in nature and where personal vehicles are likely more readily available.



## DISTRIBUTION OF ASSISTED HOUSING

Public or assisted housing can exist in several forms such as low-income housing projects, housing choice voucher programs, and supportive housing. The objective of public and other forms of assisted housing is to provide housing that is suitable for persons with special needs or families of low- to moderate-income levels and to promote access to jobs, transportation and services. As the map “Percent of Assisted Housing by Neighborhood, Municipality and Township” shows, assisted housing is in place in all Cincinnati neighborhoods as well as in all Hamilton County cities and townships. Overall,

7.4% of households in Hamilton County, including Cincinnati, receive some type of public housing assistance.



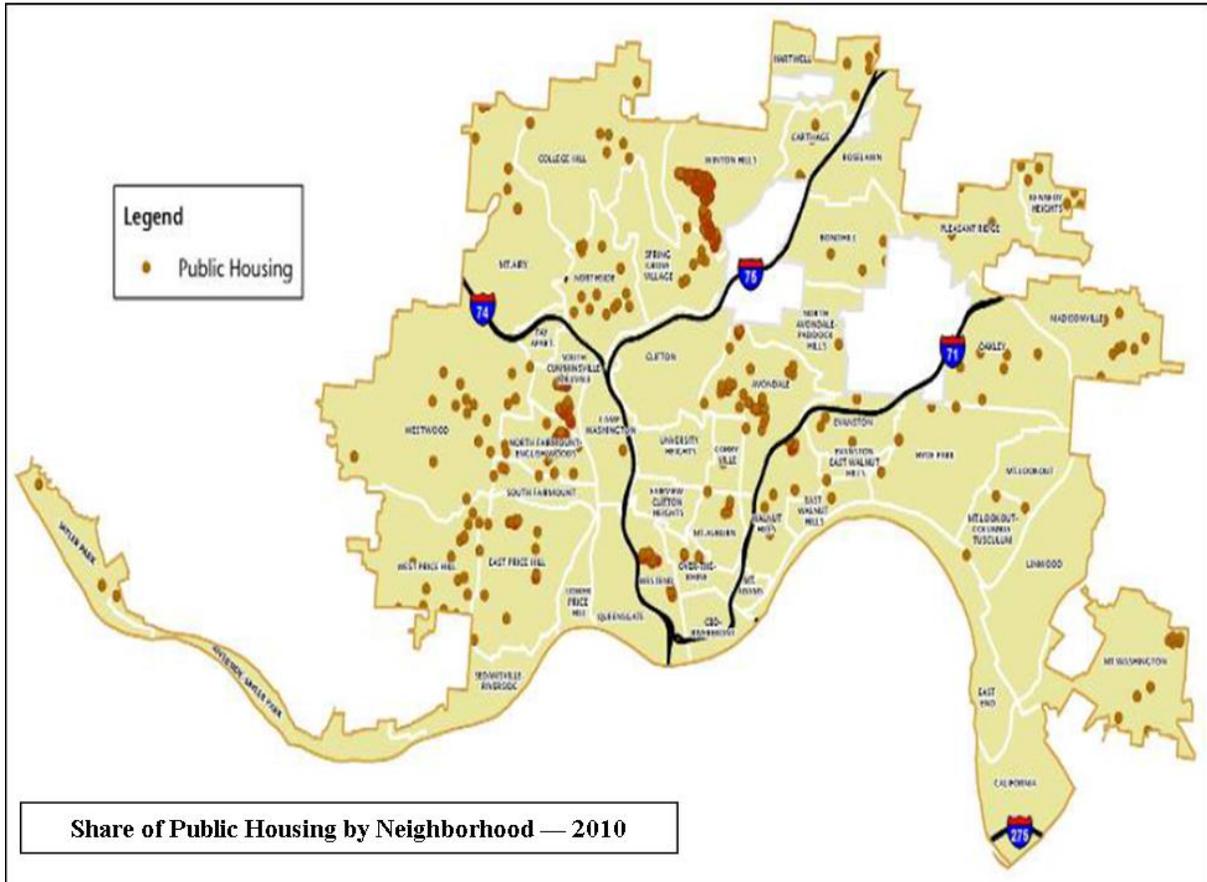
**Assisted Housing Units as Percentage of All Housing By Neighborhood**

| Neighborhood               | Assisted Units as % of Housing |
|----------------------------|--------------------------------|
| Roll Hill (Fay Apts)       | 79%                            |
| Winton Hills               | 75%                            |
| S. Cumminsville/Millvale   | 57%                            |
| West End                   | 46%                            |
| Over- the- Rhine           | 39%                            |
| Walnut Hills               | 36%                            |
| Avondale                   | 29%                            |
| Lower Price Hill           | 25%                            |
| Roselawn                   | 24%                            |
| Mt. Airy                   | 21%                            |
| N. Fairmount/English Woods | 19%                            |
| S. Fairmount               | 18%                            |

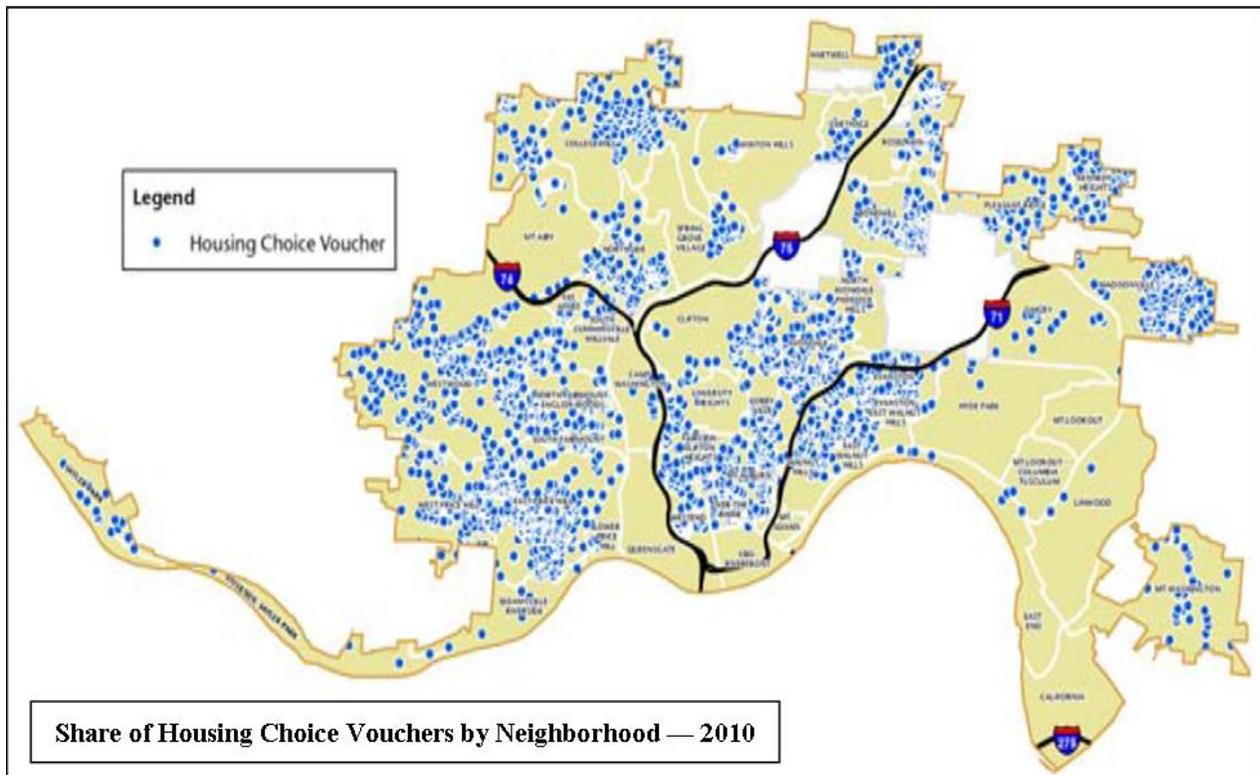
| <b>Neighborhood</b>          | <b>Assisted Units as % of Housing</b> |
|------------------------------|---------------------------------------|
| Evanston                     | 17%                                   |
| College Hill                 | 13%                                   |
| East Price Hill              | 12%                                   |
| Madisonville                 | 12%                                   |
| Sedamsville                  | 12%                                   |
| Mt. Auburn                   | 10%                                   |
| North Avondale/Paddock Hills | 9%                                    |
| West Price Hill              | 8%                                    |
| Westwood                     | 8%                                    |
| Pleasant Ridge               | 8%                                    |
| East Walnut Hills            | 7%                                    |
| Riverside                    | 7%                                    |
| Downtown                     | 7%                                    |
| Kennedy Heights              | 7%                                    |
| Northside                    | 7%                                    |
| Bond Hill                    | 7%                                    |
| Spring Grove Village         | 7%                                    |
| Clifton                      | 6%                                    |
| Corryville                   | 5%                                    |
| Oakley                       | 5%                                    |
| Camp Washington              | 5%                                    |
| Mt. Washington               | 4%                                    |
| Carthage                     | 3%                                    |
| Fairview                     | 3%                                    |
| Hartwell                     | 2%                                    |
| Sayler Park                  | 2%                                    |
| University Heights           | 2%                                    |
| East End                     | 2%                                    |
| Linwood                      | 1%                                    |
| Mt. Lookout                  | 1%                                    |
| Hyde Park                    | 1%                                    |
| California                   | 0%                                    |
| Columbia Tusculum            | 0%                                    |
| Mt. Adams                    | 0%                                    |
| Queensgate                   | 0%                                    |

Source: US Department of Housing and Urban Development, Cincinnati Field Office, January 2013

While there is a trend toward deconcentration of assisted housing from a few City neighborhoods into more jurisdictions within the County, the majority remains within the City. Cincinnati has 13.4% of its households received assistance whereas the County has just 2.9%. According to HUD reports, public housing tenants in Hamilton County are 91% African American, and those with Housing Choice Vouchers are 89% African American. (Sources: Cincinnati Metropolitan Housing Authority and the Plan Cincinnati.)



Source: Cincinnati Metropolitan Housing Authority and PLAN Cincinnati 2011 Housing Market Study



Source: Cincinnati Metropolitan Housing Authority and PLAN Cincinnati 2011 Housing Market Study

Tables with historical data of assisted housing in Hamilton County and Cincinnati are listed on the following pages. Data has been supplied by the US Department of Housing and Urban Development.

A summary of the number of assisted housing units in Cincinnati and Hamilton County from 2005 to 2012 is listed below:

**Number of Assisted Housing Units - 2005 to 2012**

|        | 2005   | 2006   | 2007   | 2008   | 2009   | 2010   | 2011   | 2012   | % Change | Assisted Units as % of All Housing Units (2012) |
|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------|---|
| City   | 19,600 | 18,750 | 18,555 | 19,428 | 19,351 | 19,569 | 19,761 | 20,083 | 2%       | 13%   |
| County | 4,554  | 4,638  | 4,854  | 5,423  | 5,501  | 5,438  | 5,534  | 5,675  | 25%      | 3%  |
| All    | 24,154 | 23,388 | 23,409 | 24,851 | 24,852 | 25,007 | 25,295 | 25,787 | 7%       | 7%  |

**Assisted Housing by City of Cincinnati Neighborhood, December 2012**

| <b>Neighborhood</b>              | <b>Tenant Vouchers</b> | <b>Project Vouchers</b> | <b>Public Housing</b> | <b>CMHA Aff Housing</b> | <b>Continuum of Care</b> | <b>Total Assisted</b> | <b>Assisted Units as % of Total Housing</b> |
|----------------------------------|------------------------|-------------------------|-----------------------|-------------------------|--------------------------|-----------------------|---|
| Avondale                         | 466                    | 897                     | 591                   | 3                       | 48                       | 2,002                 | 29%   |
| Bond Hill                        | 250                    | 0                       | 3                     | 0                       | 22                       | 275                   | 7%  |
| California                       | 0                      | 0                       | 0                     | 0                       | 1                        | 1                     | 0%  |
| Camp Washington                  | 22                     | 0                       | 2                     | 0                       | 2                        | 26                    | 5%  |
| Carthage                         | 35                     | 0                       | 0                     | 0                       | 2                        | 37                    | 3%  |
| Clifton                          | 51                     | 182                     | 0                     | 0                       | 28                       | 261                   | 6%  |
| College Hill                     | 463                    | 198                     | 18                    | 1                       | 35                       | 714                   | 13%   |
| Columbia Tusculum                | 0                      | 0                       | 0                     | 0                       | 2                        | 2                     | 0%  |
| Corryville                       | 73                     | 0                       | 1                     | 0                       | 26                       | 100                   | 5%  |
| East End                         | 9                      | 0                       | 1                     | 0                       | 1                        | 11                    | 2%  |
| East Price Hill                  | 551                    | 208                     | 72                    | 1                       | 36                       | 867                   | 12%   |
| East Walnut Hills                | 61                     | 0                       | 139                   | 0                       | 10                       | 210                   | 7%  |
| Evanston                         | 309                    | 81                      | 113                   | 0                       | 14                       | 517                   | 17%   |
| Fairview                         | 65                     | 42                      | 3                     | 0                       | 10                       | 120                   | 3%  |
| Roll Hill (Fay Apts)             | 3                      | 703                     | 0                     | 0                       | 0                        | 706                   | 79%   |
| Hartwell                         | 51                     | 0                       | 12                    | 0                       | 1                        | 64                    | 2%  |
| Hyde Park                        | 6                      | 0                       | 27                    | 0                       | 3                        | 36                    | 1%  |
| Kennedy Heights                  | 121                    | 39                      | 6                     | 0                       | 11                       | 177                   | 7%  |
| Linwood                          | 4                      | 0                       | 0                     | 0                       | 1                        | 5                     | 1%  |
| Lower Price Hill                 | 25                     | 81                      | 0                     | 0                       | 1                        | 107                   | 25%   |
| Madisonville                     | 263                    | 287                     | 23                    | 0                       | 6                        | 579                   | 12%   |
| Mt. Adams                        | 0                      | 0                       | 0                     | 0                       | 0                        | 0                     | 0%  |
| Mt. Airy                         | 682                    | 64                      | 16                    | 0                       | 23                       | 785                   | 21%   |
| Mt. Auburn                       | 147                    | 79                      | 9                     | 0                       | 24                       | 259                   | 10%   |
| Mt. Lookout                      | 0                      | 0                       | 9                     | 0                       | 0                        | 9                     | 1%  |
| Mt. Washington                   | 69                     | 92                      | 87                    | 8                       | 30                       | 278                   | 4%  |
| N. Fairmount/<br>English Woods   | 73                     | 0                       | 264                   | 0                       | 0                        | 337                   | 19%   |
| North Avondale/<br>Paddock Hills | 126                    | 24                      | 12                    | 0                       | 52                       | 214                   | 9%  |
| Northside                        | 210                    | 18                      | 14                    | 0                       | 36                       | 278                   | 7%  |
| Oakley                           | 23                     | 302                     | 7                     | 0                       | 10                       | 342                   | 5%  |
| Over- the- Rhine                 | 337                    | 824                     | 28                    | 0                       | 206                      | 1,395                 | 39%   |
| Pleasant Ridge                   | 288                    | 0                       | 29                    | 0                       | 24                       | 341                   | 8%  |
| Queensgate                       | 0                      | 0                       | 0                     | 0                       | 0                        | 0                     | 0%  |
| Downtown                         | 0                      | 104                     | 0                     | 0                       | 3                        | 107                   | 7%  |

| Neighborhood              | Tenant Vouchers | Project Vouchers | Public Housing | CMHA Aff Housing | Continuum of Care | Total Assisted | Assisted Units as % of Total Housing |
|---------------------------|-----------------|------------------|----------------|------------------|-------------------|----------------|--------------------------------------|
| Riverside                 | 3               | 44               | 0              | 0                | 0                 | 47             | 7%                                   |
| Roselawn                  | 445             | 344              | 0              | 0                | 42                | 831            | 24%                                  |
| S. Cumminsville /Millvale | 36              | 251              | 529            | 0                | 2                 | 818            | 57%                                  |
| S. Fairmount              | 69              | 161              | 4              | 0                | 4                 | 238            | 18%                                  |
| Sayler Park               | 19              | 0                | 7              | 0                | 0                 | 26             | 2%                                   |
| Sedamsville               | 14              | 73               | 0              | 0                | 0                 | 87             | 12%                                  |
| Spring Grove Village      | 52              | 0                | 8              | 0                | 3                 | 63             | 7%                                   |
| University Heights        | 31              | 0                | 0              | 0                | 25                | 56             | 2%                                   |
| Walnut Hills              | 249             | 806              | 283            | 0                | 53                | 1,391          | 36%                                  |
| West End                  | 258             | 645              | 933            | 14               | 9                 | 1,845          | 46%                                  |
| West Price Hill           | 379             | 0                | 208            | 0                | 60                | 647            | 8%                                   |
| Westwood                  | 1,012           | 189              | 44             | 0                | 113               | 1,358          | 8%                                   |
| Winton Hills              | 102             | 149              | 1,261          | 0                | 2                 | 1,514          | 75%                                  |

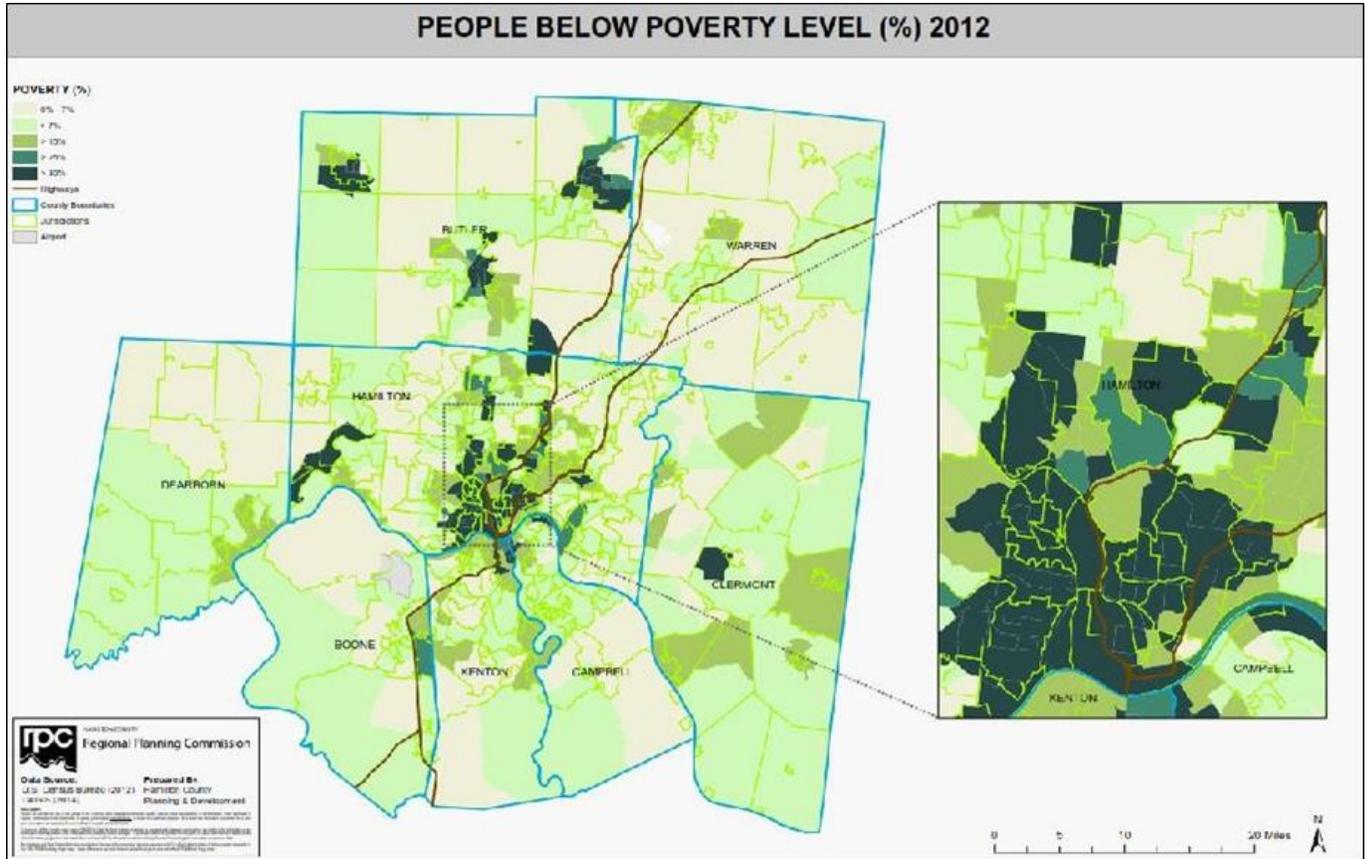
**Assisted Housing Units By Hamilton County Jurisdiction, December 2012**

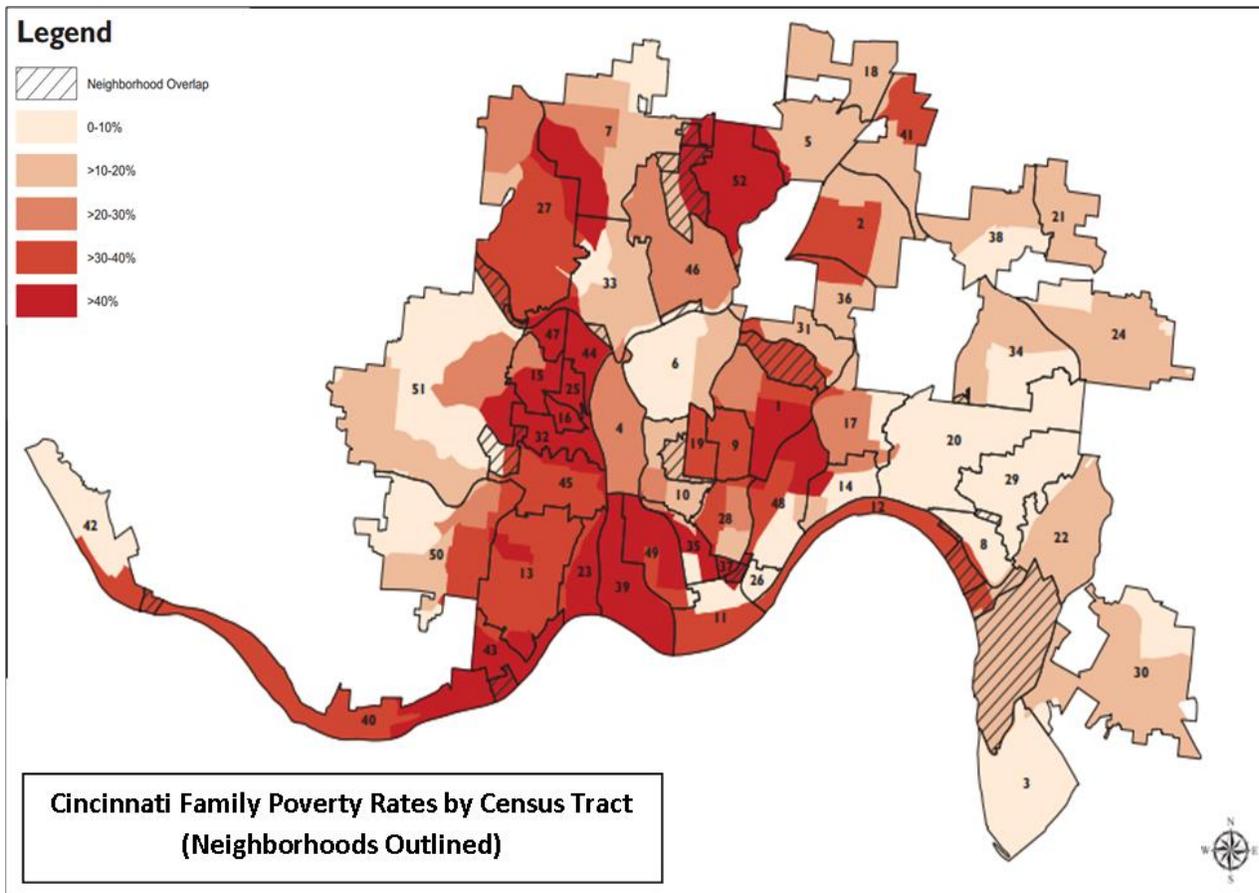
| Neighborhood       | Tenant Vouchers | Project Vouchers | Public Housing | CMHA Aff Housing | Continuum of Care | Total Assisted | Assisted Units as % of Total Housing |
|--------------------|-----------------|------------------|----------------|------------------|-------------------|----------------|--------------------------------------|
| City of Cincinnati | 7,452           | 6,887            | 4,763          | 27               | 981               | 20,083         | 13%                                  |
| Amberly Village    | 0               | 0                | 0              | 0                | 0                 | 0              | 0%                                   |
| Anderson Twp       | 6               | 144              | 37             | 6                | 2                 | 189            | 1%                                   |
| Arlington Heights  | 11              | 0                | 5              | 0                | 2                 | 18             | 5%                                   |
| Blue Ash           | 24              | 0                | 23             | 0                | 0                 | 47             | 1%                                   |
| Cheviot            | 45              | 0                | 11             | 2                | 4                 | 60             | 2%                                   |
| Colerain Twp       | 583             | 96               | 51             | 10               | 9                 | 739            | 3%                                   |
| Columbia Twp       | 5               | 0                | 0              | 0                | 1                 | 6              | 0%                                   |
| Crosby Twp         | 1               | 0                | 0              | 0                | 0                 | 1              | 0%                                   |
| Deer Park          | 12              | 0                | 7              | 3                | 1                 | 20             | 1%                                   |
| Delhi Twp          | 37              | 73               | 30             | 7                | 3                 | 143            | 1%                                   |
| Elmwood Place      | 49              | 0                | 2              | 0                | 3                 | 54             | 6%                                   |
| Evandale           | 0               | 0                | 0              | 0                | 0                 | 0              | 0%                                   |

| <b>Neighborhood</b>               | <b>Tenant Vouchers</b> | <b>Project Vouchers</b> | <b>Public Housing</b> | <b>CMHA Aff Housing</b> | <b>Continuum of Care</b> | <b>Total Assisted</b> | <b>Assisted Units as % of Total Housing</b> |
|-----------------------------------|------------------------|-------------------------|-----------------------|-------------------------|--------------------------|-----------------------|---|
| Fairfax                           | 1                      | 0                       | 3                     | 2                       | 0                        | 4                     | 1%  |
| Forest Park                       | 555                    | 88                      | 7                     | 2                       | 5                        | 655                   | 9%  |
| Glendale                          | 1                      | 0                       | 2                     | 0                       | 0                        | 3                     | 0%  |
| Golf Manor                        | 213                    | 0                       | 3                     | 0                       | 20                       | 236                   | 15%   |
| Green Twp                         | 67                     | 12                      | 27                    | 9                       | 2                        | 108                   | 0%  |
| Greenhills                        | 19                     | 0                       | 5                     | 3                       | 0                        | 24                    | 2%  |
| Harrison Twp                      | 13                     | 0                       | 7                     | 1                       | 1                        | 21                    | 0%  |
| Lincoln Heights                   | 124                    | 206                     | 77                    | 0                       | 1                        | 408                   | 32%   |
| Lockland                          | 75                     | 54                      | 9                     | 1                       | 0                        | 138                   | 9%  |
| Loveland                          | 26                     | 211                     | 4                     | 0                       | 1                        | 242                   | 7%  |
| Madeira                           | 1                      | 0                       | 10                    | 0                       | 0                        | 11                    | 0%  |
| Mariemont                         | 0                      | 0                       | 1                     | 0                       | 0                        | 1                     | 0%  |
| Miami Twp/<br>Cleves/<br>Addyston | 31                     | 0                       | 17                    | 1                       | 0                        | 48                    | 1%  |
| Milford                           | 0                      | 0                       | 0                     | 0                       | 0                        | 0                     | 0%  |
| Montgomery                        | 3                      | 0                       | 5                     | 1                       | 0                        | 8                     | 0%  |
| Mt Healthy                        | 113                    | 225                     | 4                     | 1                       | 1                        | 343                   | 13%   |
| Newtown                           | 0                      | 0                       | 5                     | 1                       | 0                        | 5                     | 0%  |
| North College Hill                | 238                    | 0                       | 6                     | 3                       | 10                       | 254                   | 7%  |
| Norwood                           | 212                    | 8                       | 18                    | 8                       | 59                       | 297                   | 4%  |
| Reading                           | 36                     | 50                      | 12                    | 5                       | 6                        | 104                   | 2%  |
| Sharonville                       | 23                     | 0                       | 16                    | 0                       | 1                        | 40                    | 1%  |
| Silverton                         | 90                     | 49                      | 4                     | 0                       | 11                       | 154                   | 6%  |
| Springdale                        | 146                    | 150                     | 5                     | 0                       | 1                        | 302                   | 7%  |
| Springfield Twp                   | 687                    | 50                      | 16                    | 7                       | 7                        | 760                   | 5%  |
| St Bernard                        | 41                     | 0                       | 3                     | 4                       | 2                        | 46                    | 2%  |
| Sycamore Twp                      | 25                     | 0                       | 32                    | 4                       | 1                        | 58                    | 1%  |
| Symmes Twp                        | 6                      | 55                      | 3                     | 0                       | 0                        | 64                    | 1%  |
| Terrace Park                      | 0                      | 0                       | 0                     | 0                       | 0                        | 0                     | 0%  |
| Whitewater Twp                    | 5                      | 0                       | 0                     | 0                       | 1                        | 6                     | 0%  |
| Woodlawn                          | 27                     | 0                       | 10                    | 0                       | 0                        | 37                    | 2%  |
| Wyoming                           | 12                     | 0                       | 6                     | 4                       | 3                        | 21                    | 1%  |

## CONCENTRATIONS OF POVERTY

Hamilton County has a poverty rate of 14.2% overall. Within the City of Cincinnati, that rate doubles with 29% of its residents living below the poverty level.

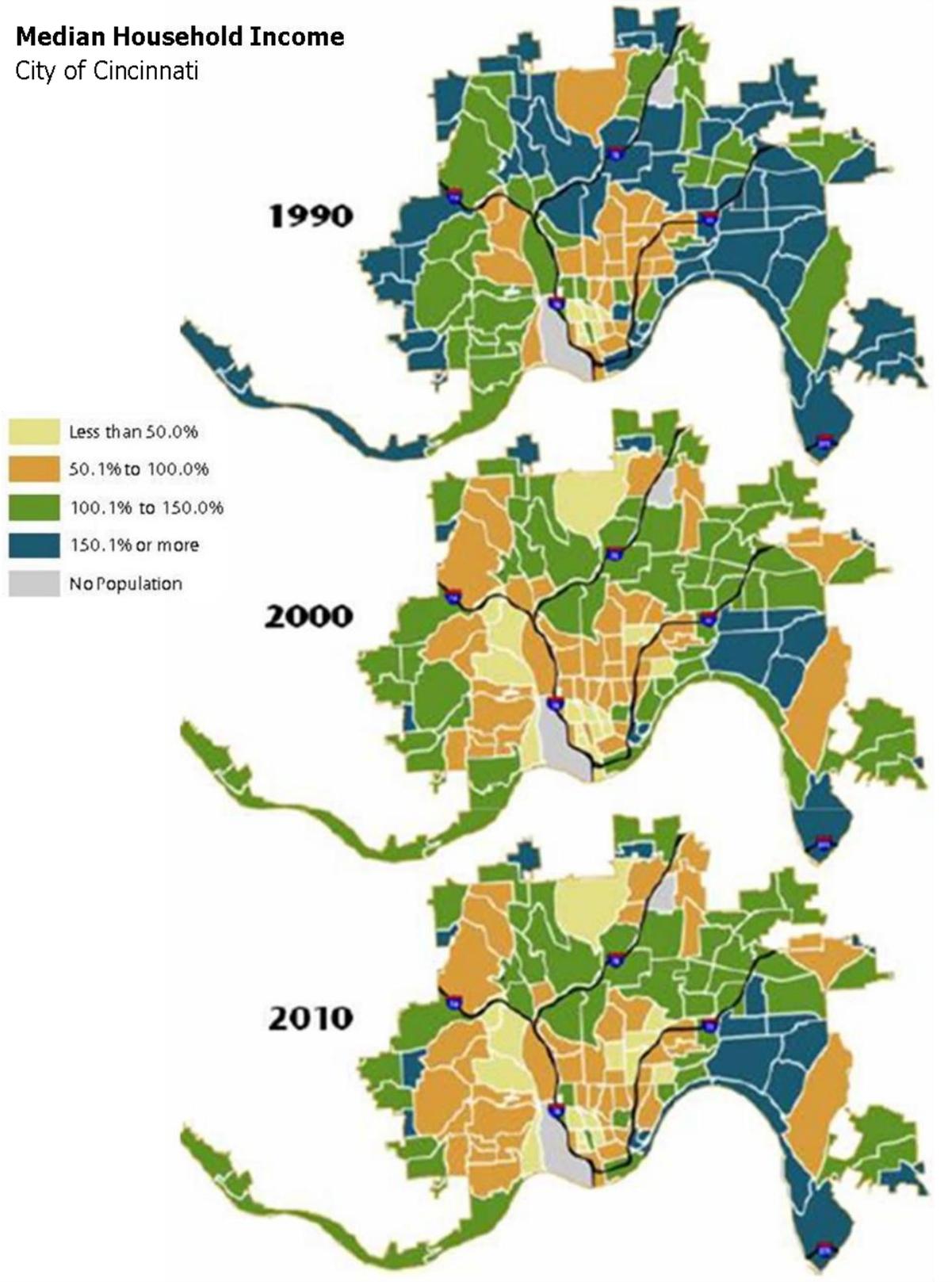




Source: 2006-2010 American Community Survey 5-year estimates. Graphic: PLAN Cincinnati, pg. 36

### Median Household Income

City of Cincinnati



Source: 1990 Census, 2000 Census and 2009 American Community Survey  
Graphic from PLAN Cincinnati 2011 Housing Market Study

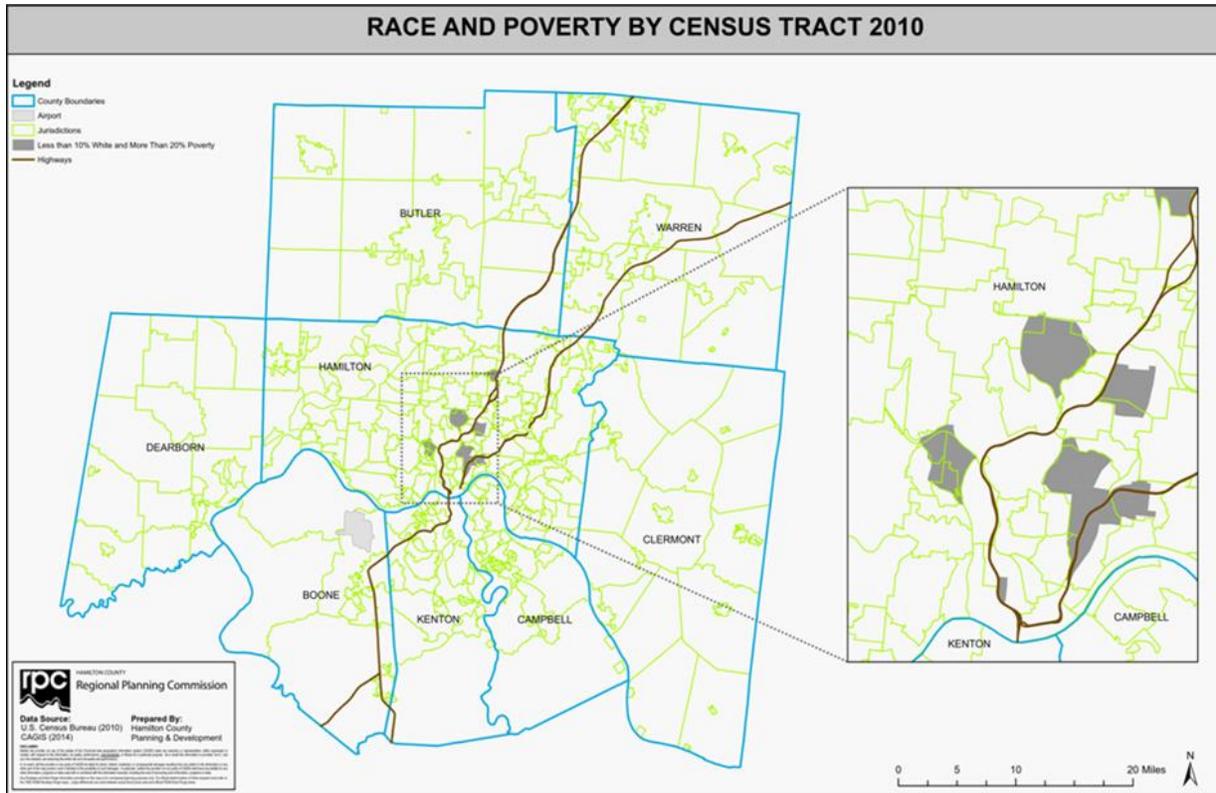
## RACIALLY CONCENTRATED AREAS OF POVERTY

Maloney and Auffrey, “The Social Areas of Cincinnati: Patterns for Five Census Decades,” 2013, provide an analysis of the percentage of African American and White families living in poverty. By applying HUD’s definition of disproportionate need, 17 neighborhoods show that African American families live in poverty at more than 10 percentage points higher than the total of all families in poverty in their neighborhoods. However, only one neighborhood showed White families to have this disproportionate need.

| Cincinnati Neighborhoods’ Racial Composition and Poverty<br>Disproportionate Need Only |                                   |                                   |                                   |                                   |                                   |
|--|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
|  | All Families                      | African American Families         |                                   | White Families                    |                                   |
| Neighborhood   | % of Families Below Poverty Level | % of Families Below Poverty Level | # of Families Below Poverty Level | % of Families Below Poverty Level | # of Families Below Poverty Level |
| Over-The-Rhine   | 61.7%                             | 72.2%                             | 518                               | 15.8%                             | 21                                |
| Sedamsville-Riverside  | 38.9%                             | 58.9%                             | 73                                | 30.8%                             | 94                                |
| South Fairmount  | 38.3%                             | 29.0%                             | 99                                | 53.2%                             | 150                               |
| East Price Hill  | 31.4%                             | 43.9%                             | 584                               | 24.7%                             | 586                               |
| Riverside-Sayler Park  | 26.9%                             | 55.1%                             | 75                                | 9.2%                              | 20                                |
| Fairview-Clifton   | 23.9%                             | 34.9%                             | 89                                | 11.4%                             | 57                                |
| University Heights   | 23.8%                             | 49.1%                             | 86                                | 15.0%                             | 74                                |
| Mt. Auburn   | 23.7%                             | 35.0%                             | 159                               | 6.3%                              | 18                                |
| Mt. Airy   | 21.3%                             | 31.7%                             | 369                               | 7.5%                              | 70                                |
| Westwood   | 16.1%                             | 23.9%                             | 814                               | 9.2%                              | 388                               |
| West Price Hill  | 15.7%                             | 38.2%                             | 259                               | 12.0%                             | 420                               |
| East End   | 14.7%                             | 40.0%                             | 30                                | 7.7%                              | 21                                |
| Hartwell   | 14.6%                             | 25.3%                             | 95                                | 9.2%                              | 63                                |
| Pleasant Ridge   | 12.8%                             | 29.7%                             | 254                               | 2.5%                              | 34                                |
| Madisonville   | 11.9%                             | 22.0%                             | 323                               | 0.0%                              | 0                                 |
| Mt. Washington   | 10.2%                             | 30.5%                             | 64                                | 9.1%                              | 323                               |
| Oakley   | 8.4%                              | 38.3%                             | 51                                | 6.5%                              | 122                               |
| Clifton  | 8.1%                              | 24.1%                             | 79                                | 1.0%                              | 12                                |

Source: 2005-2009 American Community Survey. Table adapted from Social Areas of Cincinnati 2013

The map, “Race and Poverty by Census Tract 2010,” shows those areas of Hamilton County with a population that is less than 10% White and with a poverty rate of 20% or more. These include 13 census tracts with a total population of about 35,000. Large public housing projects are located in these areas.

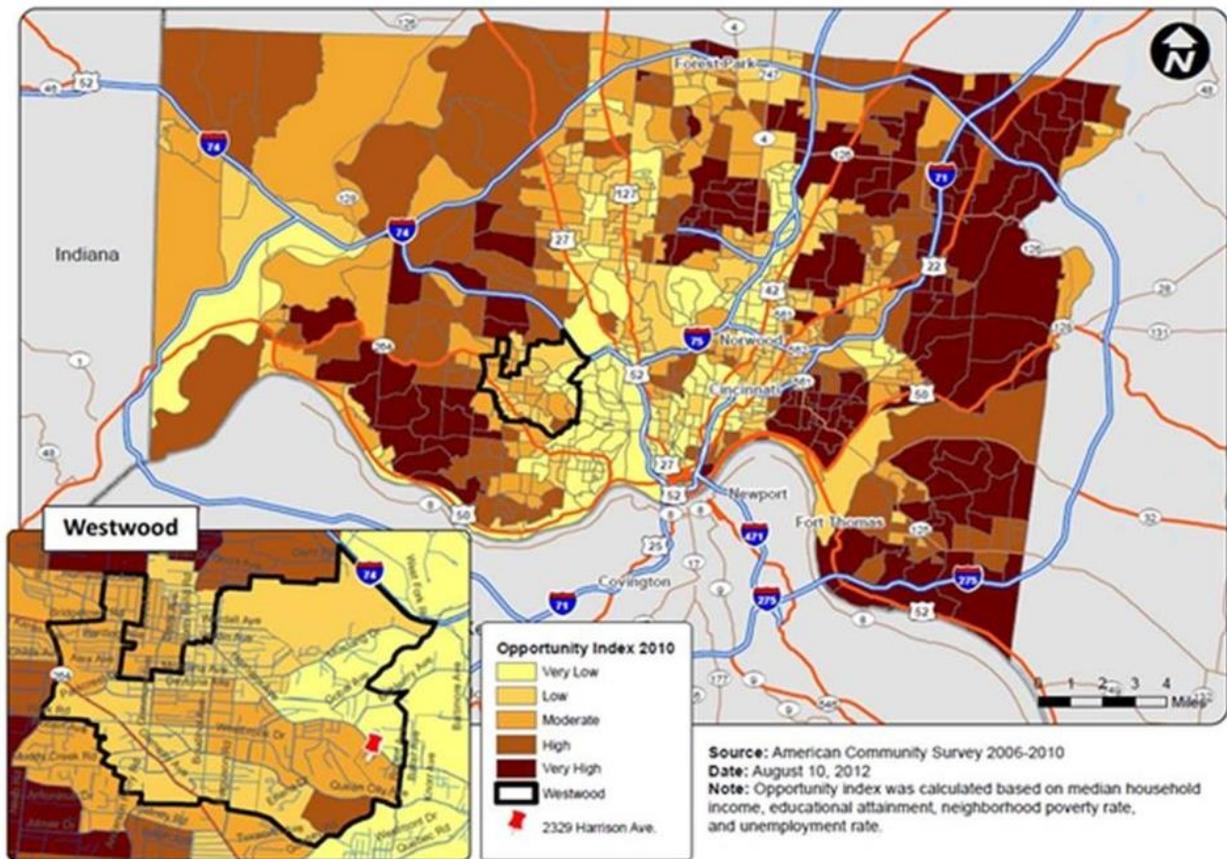


### Powell Opportunity Analysis

In 2012, John A. Powell, a recognized national expert in opportunity mapping, produced a report for the case analyzing opportunity measures and racial concentrations in Ohio, Hamilton County, and for the Westwood neighborhood of Cincinnati, which was the subject of the lawsuit. (*Note: Powell spells his name in lowercase.*)

In the report, opportunity is measured using 27 different opportunity indicators in five different opportunity areas (Education and Child Welfare, Economic Opportunity and Mobility, Housing, Neighborhood and Community Development, Public Health, Public Safety and Criminal Justice.) The data is shown geographically in terms of the quintiles: very high, high, moderate, low and very low opportunity.

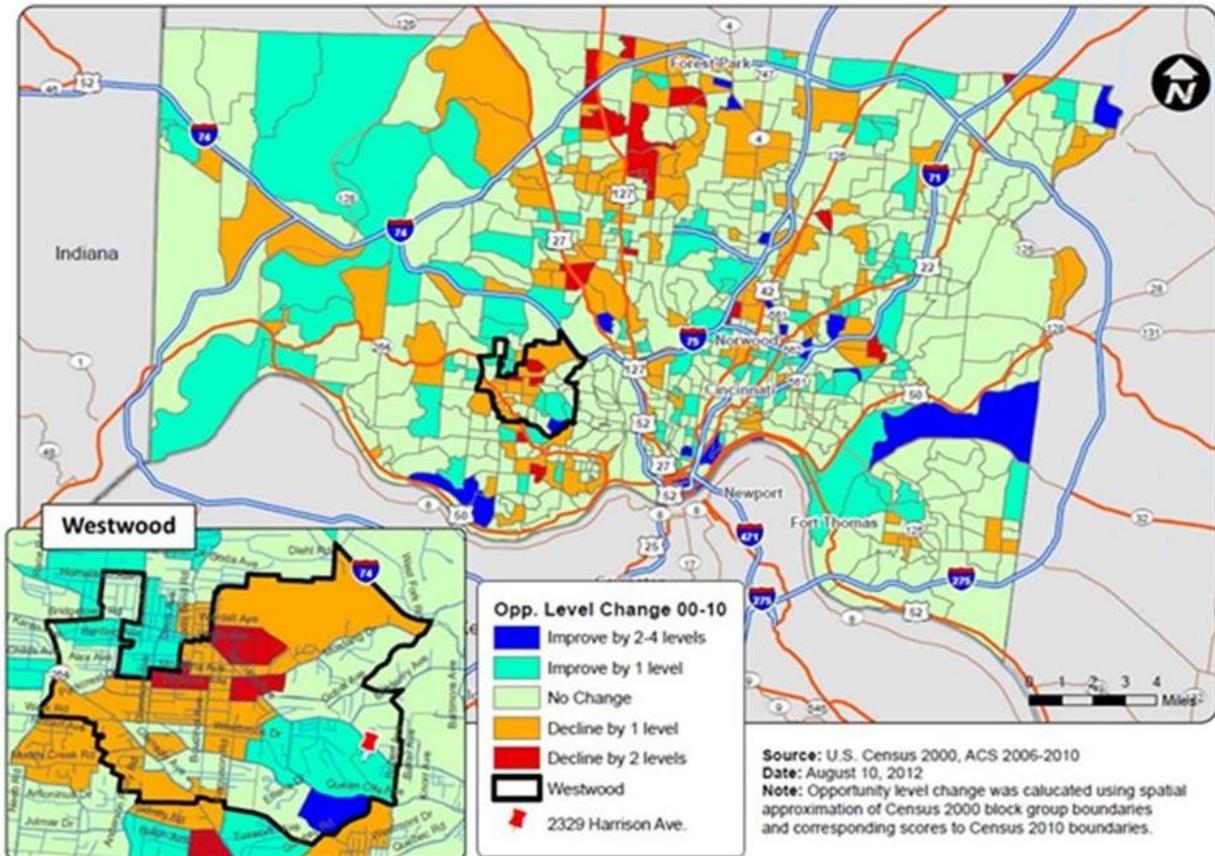
## Hamilton County, Ohio - Opportunity Map 2010



The map, "Hamilton County, Ohio - Opportunity Map 2010," shows the opportunity areas in Hamilton County.

These opportunity areas have not changed much over time, as the map "Hamilton County, Ohio – Opportunity Level Change 2000 to 2010" shows.

## Hamilton County, Ohio - Opportunity Level Change 2000 to 2010



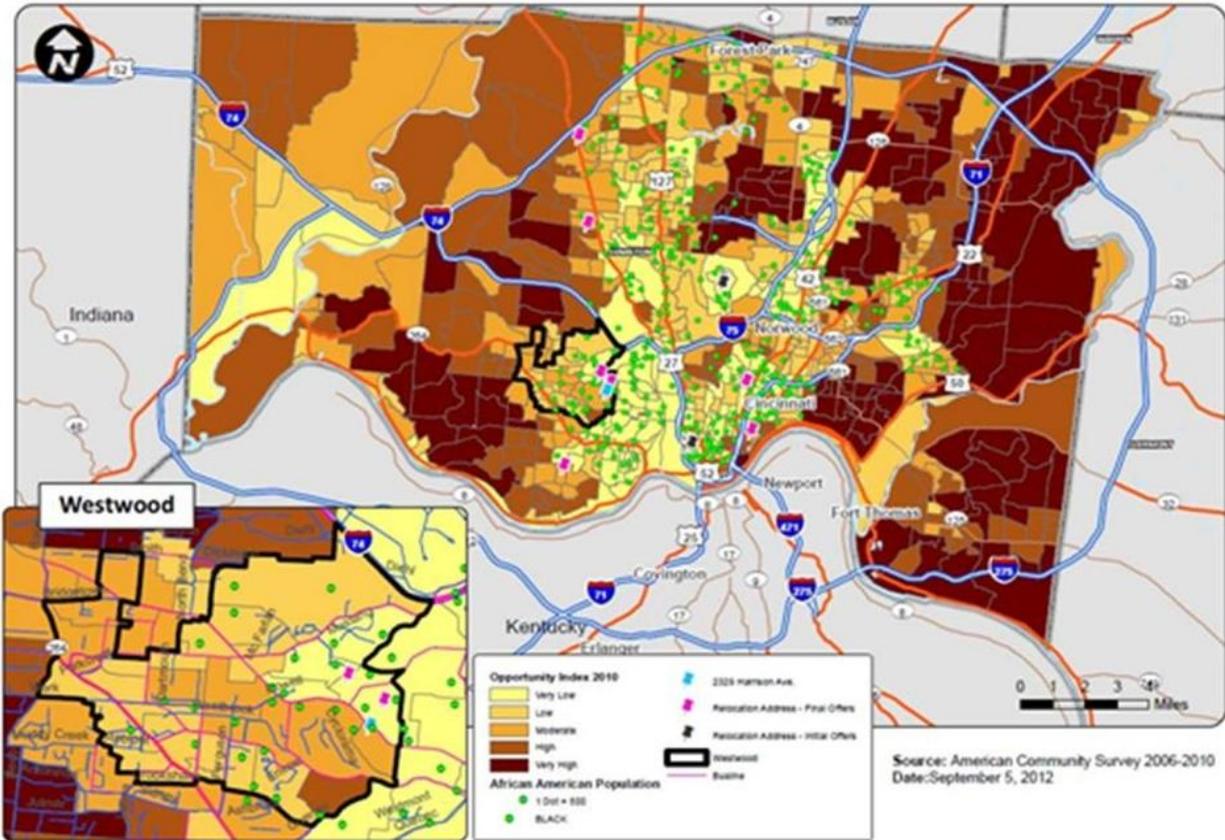
The full report produced by powell may be viewed at <http://www.cincyfairhousing.com/wp-content/uploads/2014/05/Opportunity-Neighborhood-Report-of-john-a.-powell.pdf>.

A two-year research study by the Kirwan Institute at the Ohio State University, during the time when powell was director, found that in Ohio, African American residents are disproportionately concentrated into the lowest opportunity neighborhoods.

Two-fifths of the state’s census tracts were low and very low opportunity neighborhoods. Nearly 3 out of 4 African American Ohioans lived in these neighborhoods, while only 1 out of 4 Whites were in the low and very low opportunity areas. These concentrations held across income groups. Higher incomes for many African American households did not necessarily translate to living in high opportunity areas at rates similar to other racial groups. More than 2 out of 3 middle-income African American households and more than 1 in 2 high-income African American households lived in low opportunity neighborhoods. In contrast, only 38% of low-income Whites lived in low opportunity areas.

These concentrations also were true in Hamilton County as seen on the map “Hamilton County, Ohio – Opportunity Map 2010 with African American population overlay.” Each green dot on the map represents 500 African American families.

**Hamilton County, Ohio**  
 Opportunity Map 2010 with African American population overlay



The report concluded that African Americans are disproportionately segregated, not simply by race, but from opportunity throughout the state and within the Cincinnati region.

**Stable integrated communities**

In spite of areas of racial concentration, Hamilton County also has many stable integrated communities. A 2007 research project studied integrated communities in Hamilton County over several decades. The demographic analysis was conducted by Charles F. Casey-Leininger, Ph.D. He identified 15 communities that had been racially integrated for at least 20 years. In 2011, Dr. Casey-Leininger repeated the study using 2010 Census data. An additional 13 communities were identified as stable integrated communities. For this research an integrated community is one having an African American population of not less than 10 percent and not more than 80 percent and having a Dissimilarity Index of not more than 65. This Index measures whether the races are living as neighbors on the same streets or clustered in different parts of the same neighborhood.

In 2012, HOME published a neighborhood guide called "Hidden Treasures" to publicize the communities and organized an inclusive communities forum at which awards were given to each of the 28 stable integrated communities.

The City neighborhoods honored are listed below along with the number of years they have been integrated:

- Camp Washington, 20 years
- Clifton, 20 years
- Clifton Heights-University Heights-Fairview, 30 years
- College Hill, 30 years
- Corryville, 40 years
- Downtown, 40 years
- East Walnut Hills, 30 years
- Hartwell, 20 years
- Kennedy Heights, 40 years
- Madisonville, 40 years
- Mt. Airy, 30 years
- Mt. Auburn, 40 years
- North Avondale, 30 years
- Northside, 30 years
- Over-the-Rhine, 40 years
- Paddock Hills, 30 years
- Pleasant Ridge, 30 years
- South Fairmont, 20 years
- Spring Grove Village, 30 years
- Westwood, 20 years

The County communities honored, along with the number of years they have been integrated, are:

- Forest Park, 30 years
- Golf Manor, 30 years
- Mt. Healthy, 20 years
- Springdale, 20 years
- Woodlawn, 40 years

These smaller communities as identified by the U.S. Census were also honored, but they are not separate local governments: Finneytown, Mt. Healthy Heights, and Pleasant Run Farms. Each of these communities has been integrated 20 years or more.

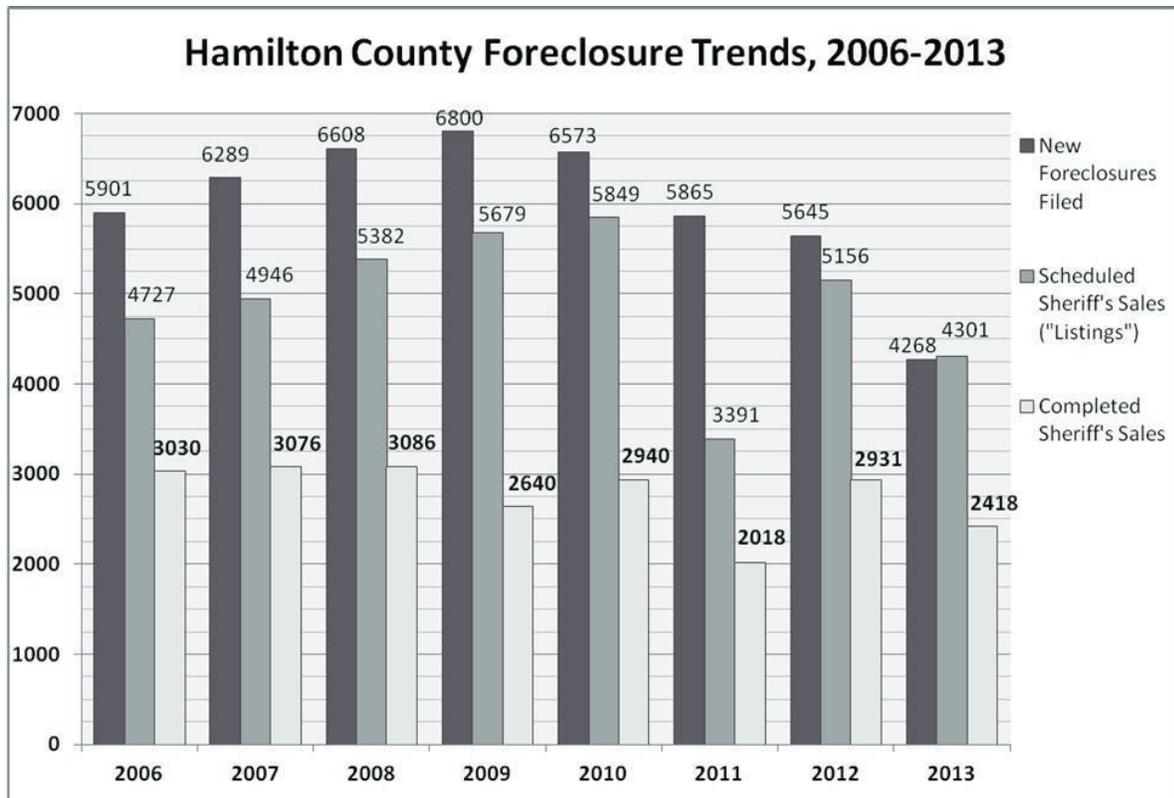
The full research report by Casey-Leininger may be seen at [www.cincyfairhousing.com/wordpress/wp-content/uploads/2011/11/Final-HT-Statistical-Report-from-UC.pdf](http://www.cincyfairhousing.com/wordpress/wp-content/uploads/2011/11/Final-HT-Statistical-Report-from-UC.pdf).

## Foreclosures in Hamilton County

The American home foreclosure crisis has impacted African Americans in Cincinnati and Hamilton County at higher rates than it has impacted other racial and ethnic groups.

This section looks at recent foreclosure data, while the next section looks at data on lending discrimination. Clearly these two issues have a direct relationship.

*In the Shadow of the Mortgage Meltdown: Taking Stock*, released by Working in Neighborhoods, shows that more than 22,000 homes in Hamilton County were foreclosed and sold at sheriff's sales during the last eight years. While the number is trending down since the peak of the foreclosure crisis, it remains at a high level. The cumulative effect of the foreclosed homes has left distressed neighborhoods and a significant loss of wealth among families.



Source: *"In the Shadow of the Mortgage Meltdown: Taking Stock"* by Working in Neighborhoods

No community in Hamilton County has been immune from the foreclosure epidemic. The top three impacted communities in 2013 have African American populations significantly higher than the county average of 25%. The table, "Top 10 Impacted Hamilton County Municipalities in 2013," measures impact not by the number of foreclosures, but by the foreclosure rate. In this way, the impact on smaller communities that have a high foreclosure rate is considered.

| <b>Top 10 Impacted Hamilton County Municipalities in 2013</b> |                                     |                             |                                   |                                 |
|---|-------------------------------------|-----------------------------|-----------------------------------|---------------------------------|
| <b>Ranking Municipality</b>                                   | <b>Owner-Occupied Homes in 2010</b> | <b>Foreclosures in 2013</b> | <b>Estimated Foreclosure Rate</b> | <b>Percent African American</b> |
| 1. Golf Manor   | 1,837                               | 31                          | 1.69%                             | 72.20%                          |
| 2. North College Hill   | 4,267                               | 70                          | 1.64%                             | 46.45%                          |
| 3. Forest Park  | 7,854                               | 104                         | 1.27%                             | 64.57%                          |
| 4. Saint Bernard  | 2,128                               | 27                          | 1.26%                             | 15.66%                          |
| 5. Springfield Township                                       | 15,091                              | 184                         | 1.22%                             | 39.65%                          |
| 6. Fairfax  | 778                                 | 9                           | 1.16%                             | 2.35%                           |
| 7. Greenhills   | 1,645                               | 18                          | 1.09%                             | 6.50%                           |
| 8. Cleves   | 1,190                               | 13                          | 1.09%                             | 0.59%                           |
| 9. Arlington Heights  | 382                                 | 4                           | 1.05%                             | 14.77%                          |
| 10. Colerain Township   | 24,015                              | 246                         | 1.02%                             | 16.54%                          |

Sources: *"In the Shadow of the Mortgage Meltdown: Taking Stock"* by Working in Neighborhoods and Hamilton County Race Analysis ([http://www.hamiltoncountyohio.gov/pd/data/pdfs/jurisdictions/2010\\_Hamilton\\_County\\_Race.pdf](http://www.hamiltoncountyohio.gov/pd/data/pdfs/jurisdictions/2010_Hamilton_County_Race.pdf))

A similar table, "Top 10 Impacted Cincinnati Neighborhoods in 2013," shows that six of the ten hardest hit neighborhoods in the City – in terms of the percentage of foreclosures – are predominantly African American: Kennedy Heights, Madisonville, Bond Hill, Spring Grove Village, North Avondale and Paddock Hills. (Source: *U.S. Census 2010 Data & 2006-2010 American Community Survey five-year estimates.*) The City of Cincinnati, according to 2010 population estimates, is 44.56 percent African American.

| <b>Top 10 Impacted Cincinnati Neighborhoods in 2013</b> |                                     |                                       |                                   |
|---|-------------------------------------|---------------------------------------|-----------------------------------|
| <b>Ranking Neighborhood</b>                             | <b>Owner-Occupied Homes in 2010</b> | <b>Foreclosures Completed in 2013</b> | <b>Estimated Foreclosure Rate</b> |
| 1. California   | 217                                 | 5                                     | 2.30%                             |
| 2. Spring Grove Village                                 | 924                                 | 13                                    | 1.41%                             |
| 3. Bond Hill  | 3,456                               | 43                                    | 1.21%                             |
| 4. Saylor Park  | 1,287                               | 14                                    | 1.09%                             |
| 5. Kennedy Heights                                      | 2,581                               | 28                                    | 1.08%                             |
| 6. Carthage   | 1,298                               | 14                                    | 1.08%                             |
| 7. West Price Hill                                      | 8,154                               | 84                                    | 1.03%                             |
| 8. North Avondale                                       | 1,784                               | 18                                    | 1.01%                             |
| 8. Paddock Hills  | 549                                 | 5                                     | 0.91%                             |
| 10. Madisonville  | 5,270                               | 45                                    | 0.85%                             |

Source: *"In the Shadow of the Mortgage Meltdown: Taking Stock"* by Working in Neighborhoods

Of the ten Cincinnati neighborhoods where foreclosure numbers remain high, seven are predominantly African American: Avondale, Bond Hill, College Hill, Evanston, Madisonville, Roselawn and Westwood. The table, “Top 10 Numbers of Foreclosures in Cincinnati Neighborhoods,” provides details.

| <b>Top 10 Cincinnati Neighborhoods in Total Number of Foreclosures</b> |                       |                       |                       |                       |                       |                        |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|------------------------|
| <b>Ranking Neighborhood</b>  | <b>Number in 2013</b> | <b>Number in 2012</b> | <b>Number in 2011</b> | <b>Number in 2010</b> | <b>Number in 2009</b> | <b>Total 2009-2013</b> |
| 1. Westwood  | 110                   | 137                   | 103                   | 137                   | 129                   | <b>1,066</b>           |
| 2. West Price Hill   | 84                    | 118                   | 80                    | 118                   | 108                   | <b>955</b>             |
| 3. East Price Hill   | 60                    | 62                    | 54                    | 83                    | 81                    | <b>750</b>             |
| 4. College Hill  | 34                    | 71                    | 48                    | 67                    | 68                    | <b>549</b>             |
| 5. Madisonville  | 45                    | 47                    | 35                    | 78                    | 48                    | <b>502</b>             |
| 6. Avondale  | 41                    | 49                    | 31                    | 37                    | 52                    | <b>452</b>             |
| 7. Northside   | 28                    | 35                    | 29                    | 56                    | 54                    | <b>443</b>             |
| 8. Bond Hill   | 43                    | 57                    | 42                    | 43                    | 54                    | <b>414</b>             |
| 9. Evanston  | 28                    | 28                    | 30                    | 40                    | 43                    | <b>399</b>             |
| 10. Roselawn   | 22                    | 34                    | 20                    | 42                    | 28                    | <b>276</b>             |

Sources: “In the Shadow of the Mortgage Meltdown: Taking Stock” by Working in Neighborhoods and U.S. Census Bureau 2010 Data and 2006-2010 American Community Survey five-year estimates

### **Lending Disparities**

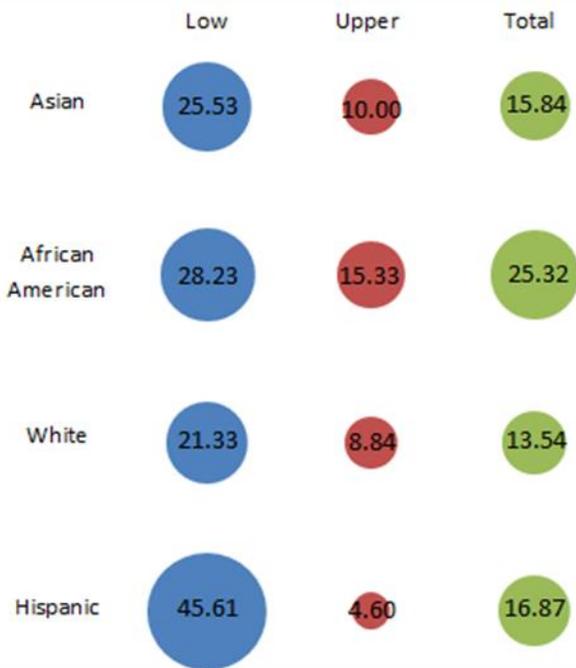
**African American homebuyers face significantly higher mortgage rejection rates than White homebuyers, regardless of income.**

According to the March 2013 report, “Racial & Ethnic Disparities in 2011 Ohio Mortgage Lending,” by the Housing Research & Advocacy Center, African Americans mortgage applicants in greater Cincinnati are rejected at much higher rates than their white counterparts with similar incomes.

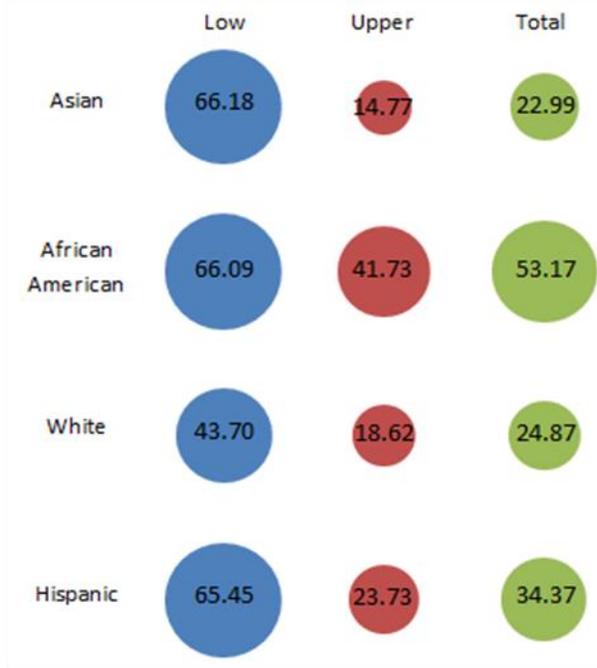
Low-income African Americans are nearly one-and-one-third times more likely to be rejected for an initial new purchase mortgage application than low-income whites, 28.23% to 21.33% respectively. Upper-income African Americans are nearly two times more likely than upper-income whites to be rejected on new purchase mortgage applications, 15.33% to 8.84% respectively.

The picture is similar for African Americans seeking to refinance homes. The study shows that mortgage lenders rejected more than 1.5 refinance applications from low-income African Americans for every one application from low-income whites, 66.09% to 43.70% respectively. Mortgage lenders in greater Cincinnati also reject nearly 2.25 refinance applications from upper-income African Americans for every one refinance application rejected from upper-income whites, 41.73% to 23.73% respectively.

**HP Denial Rates of Lower- and Upper-Income Individuals, Cincinnati, 2011**



**Refinance Denial Rates of Lower- and Upper-Income Individuals, Cincinnati, 2011**



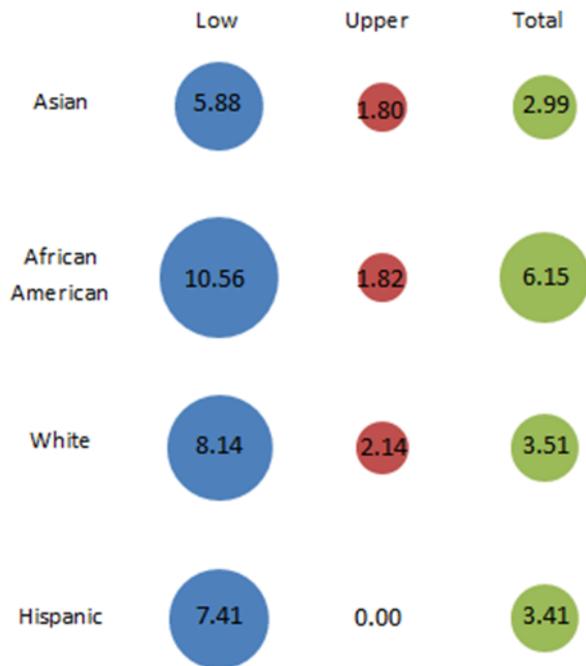
Source: "Racial & Ethnic Disparities in 2011 Ohio Mortgage Lending" by the Housing Research & Advocacy Center, March 2013: <http://www.thehousingcenter.org/wp-content/uploads/2013/03/RED-Report-2013.pdf>

**African American Residents are more likely to have high-cost mortgages – regardless of income – than similarly situated Latino, Caucasian and Asian American residents.**

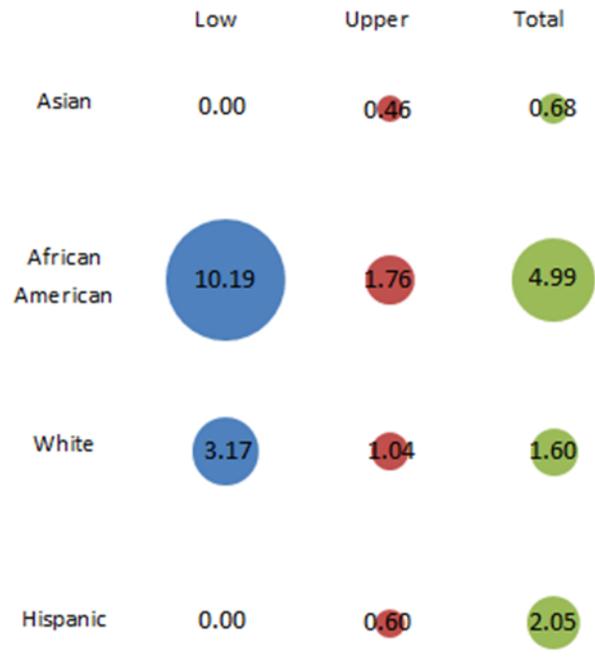
According to the Housing Research & Advocacy Center’s report, 6.15% of African Americans (averaged across income levels) who do receive initial purchase mortgages are given high-cost home purchase loans. This compares to an average of 3.41% of Latino borrowers, 3.51% of white borrowers, and 2.99% of Asian American borrowers.

Similarly, when African Americans refinance mortgage loans, 4.99% (averaged across income levels) receive high-cost loans compared to 2.05% of Latino borrowers, 1.60% of white borrowers, and .68% of Asian American borrowers.

### HP High-Cost Rates of Lower- and Upper-Income Individuals, Cincinnati, 2011



### Refinance High-Cost Rates of Lower- and Upper-Income Individuals, Cincinnati, 2011



Source: "Racial & Ethnic Disparities in 2011 Ohio Mortgage Lending" by the Housing Research & Advocacy Center, March 2013: <http://www.thehousingcenter.org/wp-content/uploads/2013/03/RED-Report-2013.pdf>

**CONCLUSION:** African American borrowers, regardless of income, are less likely to receive mortgage loans for homes, and when they do, they are far more likely to receive less favorable terms and conditions than similarly situated Latino, Caucasian and Asian American borrowers. High-cost home purchase loans are more likely to lead to home foreclosures.

## V. Fair Housing Legal Status

### Federal law

The primary relevant law is the Federal Fair Housing Act. Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings and in other housing-related transactions based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability). Other Federal laws and Executive Orders deal with related issues, particularly with discrimination and accessibility in federally-funded programs. A comprehensive listing is available at [www.hud.gov/offices/ftheo/FHLaws/index.cfm](http://www.hud.gov/offices/ftheo/FHLaws/index.cfm).

## **Ohio law**

Ohio's civil rights law is found at O.R.C. 4112. HUD considers Ohio's law substantially equivalent to the Federal Fair Housing Act. Because of the substantial equivalency, HUD refers fair housing complaints to the Ohio Civil Rights Commission for investigation and enforcement under Ohio law.

Ohio amended its law effective March 2008 to include military status as a protected class. Landlords and other housing providers may not deny housing or treat someone differently because of their military status, including status as a veteran. Such discrimination was not a problem in Hamilton County, but was noted in areas that are near military bases. Ohio law also includes ancestry as a protected class.

## **Local ordinances**

Cincinnati protects several classes from housing discrimination that are not included in federal or state laws. In Cincinnati, it is *also* illegal to discriminate in housing on the basis of marital status, Appalachian regional ancestry, sexual orientation and transgendered status. (Cincinnati Municipal Code, Sec. 914). The ordinance states that a complaint may be filed with the City Manager or a Complaint Office designated by the City Manager. To date no complaints had been filed.

Cincinnati also has an ordinance prohibiting discrimination against tenants who have government housing assistance, such as the Housing Choice Voucher, Cincinnati Municipal Code, Sec. 740-11. To date, no complaints have been filed.

In 2001, the City Council passed an ordinance, commonly referred to as the "Impaction Ordinance," that states, in "impacted areas," the City will "oppose the construction of new publicly-assisted low-income rental units unless the construction reduces the concentration of poverty or are intended for occupancy by the elderly." Under the Impaction Ordinance, rehabilitation of affordable units is still permitted, as long as the percentage of affordable units does not increase from when last occupied.

## **Lawsuits and Complaints**

This Analysis includes significant cases which have been filed since the 2009 Analysis of Impediments was published. One lawsuit was pending at that time, *Robinson v. CMHA*. The Plaintiff, a victim of domestic violence in her public housing unit, alleged the Cincinnati Metropolitan Housing Authority refused to transfer her to other housing. She contended that CMHA's policy and practice violated the Fair Housing Act and equal protection. The Southern District of Ohio denied her request for a transfer because they held she was not denied a dwelling as she still had a home and because the fear of returning to the home was not related to the housing authority. The federal court ruled that CMHA did not violate the 2013 reauthorization of the federal Violence Against Women Act (VAWA). After the case, CMHA made changes to their transfer policy for victims of domestic abuse as required by the VAWA.

In 2009, the United States Department of Housing and Urban Development (HUD) notified CMHA that it was conducting a Title VI investigation of its programs to determine if CMHA was compliant with the nondiscrimination requirement. In early 2011, HUD made several findings of racial discrimination. A

Voluntary Compliance Agreement was entered into in mid-2011. To address the finding that the Board had ordered no public housing to be built in the primarily White community of Green Township, CMHA agreed to purchase or develop 32 units of family public housing in the Township. To address the findings that Housing Choice Voucher-holders were treated differently by CMHA if they moved to certain White neighborhoods, CMHA was required to review and reconsider all Housing Choice Voucher terminations in 2008 to ensure they were consistent with HUD regulations. Other requirements included changes to the complaint intake process, implementation of a mobility process, and regular monitoring throughout the period of the agreement.

In *Davis v. Cincinnati Metropolitan Housing Authority*, three CMHA tenants filed fair housing complaints against the authority. The 2009 case involved tenants moved from their home in the Westwood neighborhood for renovations that were subsequently cancelled with the building left vacant. The case was resolved with the federal court ruling that CMHA violated the Uniform Relocation Act. Changes were made to CMHA's transfer policy in order to comply with URA. A settlement was reached and tenants were allowed to return to the property after it was moderately modernized.

In 2010, Housing Opportunities Made Equal assisted several women in filing discrimination complaints against Henry Bailey, a landlord, based on sexual harassment. The case was turned over to the United States Department of Justice, whose investigators found additional allegations that Bailey subjected tenants and prospective tenants to sexually discriminatory acts, such as unwanted touching and sexual comments, unauthorized entry into apartments, and improper offers to exchange housing benefits for sexual acts. The Department of Justice received a judgment against Bailey, and he was ordered to pay \$800,000 in damages and \$55,000 in civil penalties.

In 2011, Michael Gunn filed a fair housing complaint against his Westwood landlord. With the assistance of HOME, Gunn, who is white, stated his landlord placed a "Public Swimming Pool – Whites Only" sign on the pool gate after his bi-racial daughter swam in the pool while visiting him. The Ohio Civil Rights Commission found probable cause of racial discrimination and the Ohio Attorney General tried the case before an Administrative Law Judge. Damages of \$55,000 were awarded to Mr. Gunn and his family. The case and a picture of the sign were reported widely in the national press.

In 2011, Denise Colbert requested a parking space at the condominium she was renting in Cincinnati as a reasonable accommodation. After her request was denied, she filed a fair housing complaint against the condo association and the property managers. The association argued that Ohio law prevented providing an assigned parking space in the common area parking lot. After probable cause was found by the Ohio Civil Rights Commission, Colbert filed a case in federal court. A resolution was reached between the association and Colbert, which included a monetary settlement and a change in the procedure for handling reasonable accommodation/ modification requests in the future.

In 2011, female residents of the Anna Louise Inn filed a fair housing complaint in Federal court against Western & Southern Financial Group, Inc. The Anna Louise Inn is located in an historic building in downtown Cincinnati that offers dormitory style rooms for women. The corporation wanted to buy the Inn and filed numerous lawsuits to halt its renovation, issuing statements with highly negative

descriptions of the residents. The residents won a favorable decision denying the corporation's motion to dismiss their fair housing case and allowing the case to go forward. However, the nonprofit operating the Inn could not withstand the high cost of litigation against the corporation and the residents agreed to drop their case as part of a settlement reached between Western & Southern and the Anna Louise Inn. The corporation bought the property and agreed to allow the residents to remain until a new Inn could be built in a low- income, primarily African American neighborhood outside of downtown.

In 2013, the City of Montgomery in suburban Hamilton County filed in Federal Court requesting a declaratory judgment allowing them to prevent a group home for five adults with dementia from locating in the city. The group home provider filed a counterclaim under the Fair Housing Act alleging discrimination against people with disabilities. The case was settled with the City permitting the group home, agreeing to revise its zoning code in accordance with fair housing, and to pay \$25,000. *City of Montgomery, Ohio, v. Our Family Home, Inc.*

Currently there are three significant pending cases:

In 2010, an African American couple filed a fair housing complaint with the United States Department of Housing and Urban Development for discrimination on the basis of race in the lease of a home by a licensed real estate agent. The Ohio Civil Rights Commission found probable cause of racial discrimination and the couple filed a complaint in Federal Court. The case, *Jones v. McGrath*, is pending.

In 2011, HOME filed a fair housing complaint against CMHA for its preference policy in distribution of Housing Choice Vouchers. The complaint was filed with HUD and alleged the preference given to seniors on the CMHA voucher waiting list had a disparate impact on families with children. The HUD regional office gave an initial no probable cause ruling; however, HOME appealed the decision to the Washington, D.C., office. The appeal is pending.

In 2013, the City of Blue Ash gave Ingrid Anderson a citation for a miniature horse she kept as an assistance animal for her severely disabled daughter. The city claimed the animal was "livestock" and could not be kept in the city limits. After her request for a reasonable accommodation was denied, Anderson, working with HOME, filed a complaint with HUD and a complaint in Federal Court for a violation of the Fair Housing Act. The case is now pending with the Federal Court and the complaint is being investigated by the Ohio Civil Rights Commission.

### **Complaints Received by HOME**

Housing Opportunities Made Equal (HOME) is the private fair housing agency in the Cincinnati metropolitan area that counsels people who believe they have experienced illegal housing discrimination and helps them gather evidence and take enforcement action. Numbers and types of fair housing complaints received by HOME in the five years since the last Analysis of Impediments are listed in the charts "Complaints by Class – 2009-2013" and "Complaints by Category – 2009-2013." These charts include only those calls in which issues of possible illegal housing discrimination were raised. HOME receives many more calls from people with landlord-tenant problems or lending situations that they believe are "unfair," but which do not involve potential housing discrimination.

| <b>Complaints by Class – 2009-2013</b> |             |             |             |             |             |
|--|-------------|-------------|-------------|-------------|-------------|
|  | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> |
| Race/Color                             | 122         | 118         | 125         | 102         | 107         |
| Disability                             | 201         | 274         | 285         | 268         | 247         |
| Sex (Gender)                           | 23          | 37          | 33          | 33          | 35          |
| National Origin                        | 19          | 14          | 30          | 16          | 18          |
| Religion                               | 2           | 2           | 1           | 0           | 5           |
| Family Status                          | 59          | 67          | 60          | 80          | 87          |
| Other                                  | 28          | 17          | 19          | 36          | 12          |
| <b>TOTAL</b>                           | <b>454</b>  | <b>529</b>  | <b>553</b>  | <b>535</b>  | <b>511</b>  |

| <b>Complaints by Category – 2009-2013</b> |             |             |             |             |             |
|---|-------------|-------------|-------------|-------------|-------------|
|   | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> |
| Rental                                    | 370         | 419         | 463         | 456         | 424         |
| Sales                                     | 9           | 9           | 2           | 10          | 6           |
| Lending                                   | 1           | 3           | 5           | 3           | 0           |
| Insurance                                 | 0           | 0           | 0           | 0           | 1           |
| Harassment                                | 58          | 83          | 66          | 56          | 67          |
| Other                                     | 16          | 15          | 17          | 10          | 13          |
| <b>TOTAL</b>                              | <b>454</b>  | <b>529</b>  | <b>553</b>  | <b>535</b>  | <b>511</b>  |

National studies show that only a few of the people who believe they have experienced illegal discrimination ever report it or file a complaint. Therefore, an increase in complaints does not necessarily mean there is an increase in discrimination. It is more likely a reflection of the effectiveness of HOME's outreach, education and advertising. One notable trend is the growth in the number of complaints based on family status. HOME attributes this change to its efforts to promote awareness of fair housing rights for families. It has been illegal to discriminate against families with children for more than 20 years, but it is apparent that many people renting single houses or a couple of rental units do not know the law. In addition to increased outreach, HOME focused some of its radio advertising on educating the public that housing discrimination against families with children is illegal. It also created an online video spotlighting such discrimination.

The increase in the complaints of discrimination based on disability noted in the 2009 Analysis has remained steady. The Fair Housing Act not only prohibits denial of housing because of a physical or mental disability, but also requires housing providers to grant requests for reasonable accommodations and modifications needed to allow someone with a disability an equal opportunity to use and enjoy the home. Also, the number of national origin complaints has remained stable since the 2009 Analysis.

In addition to complaints brought to HOME from 2009 through 2013, Legal Aid attorneys represented tenants in approximately 60 cases involving claims of Fair Housing Act or Section 504 violations. Mostly these were eviction cases where the fair housing issue was a defense and/or a counterclaim; some were conditions cases where the client had a disability and they had requested a reasonable accommodation

### **Complaints Received by Ohio Civil Rights Commission**

The Ohio Civil Rights Commission received 201 complaints of housing discrimination in Hamilton County from 2009 to 2013, as shown in the table "Complaints to OCRC – 2009-2013." The OCRC complaints include both complaints received directly from people who thought they were treated unfairly and from those filed by people who first called HOME. HOME is able to gather evidence to support a suspicion of

discrimination and discuss alternatives, such as mediation. Like the complaints received by HOME, more complaints were filed with the OCRC based on disability than for any other protected class.

| <b>Complaints to OCRC – 2009-2013</b> |             |             |             |             |             |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|
|                                       | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> |
| Race/Color                            | 16          | 13          | 5           | 8           | 7           |
| Disability                            | 16          | 21          | 7           | 13          | 5           |
| Sex (Gender)                          | 1           | 6           | 4           | 7           | 2           |
| National Origin                       | 1           | 1           | 0           | 1           | 0           |
| Religion                              | 0           | 0           | 0           | 1           | 1           |
| Family Status                         | 11          | 14          | 9           | 8           | 10          |
| Other                                 | 1           | 2           | 1           | 4           | 5           |
| <b>TOTAL</b>                          | <b>46</b>   | <b>57</b>   | <b>26</b>   | <b>42</b>   | <b>30</b>   |

## **V. Fair Housing Activities**

The purpose of this chapter is to review the major fair housing activities in Cincinnati and Hamilton County. It includes the activities of Housing Opportunities Made Equal (HOME), the private fair housing agency serving the region, as well as the City and County’s implementation of the recommendations of the 2009 Analysis of Impediments and Fair Housing Action Plan.

Both Cincinnati and Hamilton County contract with HOME to provide fair housing services. HOME has been providing services in the Greater Cincinnati area since 1968 when the Federal Fair Housing Act was passed. HOME also currently has a 3-year fair housing enforcement grant from HUD.

- Client Services:** People who feel they have experienced illegal discrimination work with staff who counsel them, help gather evidence, and advise them of their enforcement options. Options include: having HOME staff intervene, which often is effective if the client still wants the housing; participating in private mediation; filing an administrative complaint with HUD or the Ohio Civil Rights Commission; or working with a cooperating attorney to file a lawsuit in court. Section IV discussed the number and types of complaints received by HOME.
- Systemic Testing and Audits:** In addition to gathering evidence based on individual complaints, HOME proactively tests the housing market in the greater Cincinnati area to uncover discrimination that may not be apparent to people seeking housing. It sends testers in pairs to see whether home-seekers are treated differently based on race or children. While most of the tests showed no discrimination, the knowledge that HOME is constantly testing the market is a strong deterrent to illegal discrimination. HOME also audits multifamily construction to ensure it meets the Fair Housing Act’s minimal accessibility requirements and monitors advertising.

- **Education and Training:** HOME provides training for housing providers including Realtors and landlords and also for housing consumers. Classes are offered through Boards of Realtors, the Apartment Association, the Real Estate Investors Association, and special classes for landlords in the Housing Choice Voucher program. In addition, HOME provides in-house classes for private real estate companies and property management firms. Consumer presentations on fair housing rights are made at human services staff meetings, church groups, community councils, and university classrooms. In 2013, HOME's fair housing training reached 2,393 people through 64 classes for Realtors and property managers, 48 outreach presentations for consumers, and fair housing training for local governments. HOME also launched a new three-hour class, eligible for continuing education units, for Realtors, which focused on Implicit Bias. HOME also trained all CMHA property managers on reasonable accommodations.
- **Mobility:** HOME provides a small Mobility program with City and County CDBG funding. The purpose of the program is to help families with Housing Choice Vouchers find housing outside areas with poverty rates. The program was larger in previous years and currently involves two part-time staff members who recruit landlords, screen tenants before referring them to landlords, and act as ombudsmen in resolving issues with the Housing Choice Voucher program. Because voucher-holders are more than 90% African American in Hamilton County and the low-poverty communities are predominantly White, the program also furthers racial integration.
- **Housing Mediation Service:** HOME sponsors a Housing Mediation Service jointly with the Greater Cincinnati/Northern Kentucky Apartment Association and the Real Estate Investors Association of Greater Cincinnati. The services of professional mediators are available free to tenants and landlords to resolve fair housing issues or other housing disputes. The Mediation Service is particularly valuable in resolving disputes between tenants with disabilities and landlords concerning requests for reasonable accommodations under the Fair Housing Act.

## 2009 Analysis of Impediments Recommendations

In 2009 Cincinnati and Hamilton County conducted a joint Analysis of Impediments to Fair Housing Choice that identified 18 recommendations. This section will summarize actions taken since 2009.

1. *The City and the County need to work with CMHA to provide accurate information about the Housing Choice Voucher program, including how the program works, the percentage of elderly and disabled people on the program, and the percentage employed. The communities also need accurate information on comparative rates of assisted housing concentration.*
  - CMHA hired a new Chief Executive Officer in 2013 who has had more than 100 Community Outreach meetings throughout the County. In these meetings, he provides information about public housing and the Housing Choice Voucher programs and listens to community concerns.

- Affordable Housing Advocates, a coalition group, produced and launched a video called “Who Needs Affordable Housing in Greater Cincinnati” during 2012. The video and discussion guide have been presented at churches, in classrooms, and before civic groups.
  - CMHA has hired two Community Liaisons to work directly with local communities to quickly address concerns.
2. *The City and County should support, encourage, and participate with neighborhood groups who value inclusion and welcome new neighbors.*
- In 2011 the City and County participated with HOME in celebrating the stable integrated communities in Hamilton County. Awards were given to 28 communities at a forum that included a panel of neighborhood representatives discussing best practices in being inclusive. Awards were presented by a representative of the City and a County Commissioner.
  - In 2013 the City and County participated with HOME in hosting a forum called, “When Your Neighbor is Different from You, What Happens Next?” The discussion on building inclusive communities was attended by 60 people most of whom were active with their community councils.
  - The Inclusive Communities forum was repeated in 2014. The discussion focused on neighborhoods facing gentrification and how to ensure they stabilize as integrate mixed-income communities and not displace all the former residents. That forum drew 39 people from 21 different communities in the region.
3. *The Cincinnati Planning Department and Hamilton County Regional Planning Commission could take the lead in creating a positive image of diverse, mixed-income communities.*
- The City developed a new comprehensive plan approved in 2012. Plan Cincinnati was developed with extensive public input, and six Working Groups were formed to implement the goals.
  - The Plan commits Cincinnati to being an inclusive, welcoming city: “We will welcome and support all ethnicities, races, religions, and sexual orientations. We will create a Cincinnati that is connected, welcoming, and attractive to all people.”
  - It commits Cincinnati to creating mixed-income communities: “Distribute income-restricted housing equitably throughout the region.” “Create a stock of housing in each neighborhood that is affordable at all income levels.” “Incorporate inclusionary zoning policies into the new Land Development Code.” “Consider providing public funding only for projects that include units for a mix of incomes.”

- It recognizes the need for additional housing to meet the needs of residents with disabilities: “Cincinnati will increase accessible and visitable housing opportunities, especially along transit corridors and surrounding our centers of activity.”
  - It explicitly states the City’s commitment to fair housing: “Existing fair housing laws have been in effect for quite some time now. We need to strictly adhere to these laws and support them in order to prevent and stop all housing discrimination practices that are out there.”
  - Hamilton County Commissioner Todd Portune was elected chair of the OKI Regional Council of Governments during 2013. OKI is the metropolitan area planning organization. During 2013 and 2014, it worked on a Strategic Regional Policy Plan that incorporates a vision of diverse, mixed-income communities. It includes the objective: “Local governments (working with homebuilders, state agencies, and housing authorities where they exist) should encourage a range of housing choices in terms of price, size, type and location dispersed throughout the region.” One of the Policies to implement this objective is: “Local governments should continue to work with the community, developers, public housing authorities, nonprofit housing entities and private landlords to address the need for decentralized quality subsidized housing.”
4. *Elected officials and candidates should be asked to sign a pledge to refrain from inflaming racism and prejudice and to show respect for all citizens and their neighborhoods in campaign advertising and rhetoric. Such a pledge was developed and used by the Affordable Housing Advocates group after the negative campaigning in Hamilton County in 2006.*
- After 2009 the pledge was not pursued by Affordable Housing Advocates because of the proliferation of candidate pledges for various purposes. The negative campaigning has not been a significant problem since 2006. The one exception was in 2012 when a candidate for state representative mailed campaign literature that called people receiving Housing Choice Vouchers “a cancer that destroys our neighborhoods.” In response, HOME, Bridges for a Just Community, and the Cincinnati Human Relations Commission issued a public statement on Civility in Political Discourse.
5. *CMHA, the City, and the County should collaborate on an active program to recruit landlords in low-poverty areas and provide information and support to families with Section 8 vouchers interested in making integrative moves. A robust Mobility Program will ensure that families with vouchers have full housing choice.*
- At the time of the 2009 Analysis of Impediments only the City supported HOME’s Mobility program with CDBG funding. Since then, the County provided annual funding in 2010. CMHA funded the program for one year. The program could be much stronger with more funding.

6. *The City and County should ask CMHA to refrain from actions that limit housing choice such as using tenant-based vouchers to create project-based units or seeking ways to restrict access to certain neighborhoods.*
  - Since this impediment was identified early in 2009, HUD conducted a fair housing compliance monitoring of CMHA and made findings of racial discrimination for limiting access to certain neighborhoods. CMHA entered into and has implemented a Voluntary Compliance Agreement (VCA) that addresses issues related to this impediment.
  
7. *The City and County should involve Section 8 tenants in community meetings, including upcoming meetings to develop a Cincinnati Comprehensive Plan and community meetings to discuss community development funding.*
  - The City reached out to public housing residents and Housing Choice Voucher residents with the email announcing the online survey for citizen input. We sent emails to CMHA staff and board members, public housing resident boards and the all community councils. Five representatives from the Jurisdiction-wide Resident Advisory Board (J-RAB) attended one of the stakeholder meetings.
  
8. *The City and County should work with CMHA to establish a Community Advisory Committee that includes Section 8 tenants and advocates, landlords, and representatives of communities concerned about the impact of families with vouchers moving to their neighborhoods.*
  - The new Chief Executive Officer of CMHA decided that rather than setting up a Community Advisory Committee, CMHA would implement “Good Neighbor Agreements” with voucher residents and community groups. The CEO and top management staff met with representatives of the County Fair Housing Advisory Committee and meet regularly with Affordable Housing Advocates, landlords and community groups.
  
9. *Assertive law enforcement action is needed on fraudulent foreclosure prevention scams, the next generation of predatory lending that is targeting minority communities.*
  - The Hamilton County Clerk of Courts sends information to homeowners when foreclosure actions are filed warning of scams and referring them to approved, nonprofit foreclosure prevention services.
  - In 2012 HOME was awarded a FHIP Lending Education grant by HUD. HOME did outreach in Hamilton County warning of mortgage rescue scams and directing homeowners to legitimate nonprofit housing counselors. Through that program, 320 people attended outreach events and 1,326 educational materials were distributed. In addition to consumer outreach, HOME provided individual counseling to 189 homeowners at risk of foreclosure, 57% of whom were African American. In some cases the homeowners already had fallen prey to scammers and were referred to law enforcement agencies.

- Since 2009 the City has allocated CDBG for an Emergency Mortgage Assistance fund administered by Legal Aid. The County uses CDBG funds to support HUD-approved housing counseling agencies providing foreclosure prevention assistance and helping homeowners avoid scams.
10. *The City and County should ask the banks in Hamilton County to review their HMDA data and, where racial disparities exist, conduct self-testing and establish Mortgage Review Committees to ensure that loan originators and underwriters are not letting stereotypes and prejudice affect their decisions.*
- As part of its HUD Education grants, HOME organized Fair Lending Forums in 2012, 2013 and 2014 to reach lenders. The City and County participated in planning committees to organize the events along with representatives of several large local banks and the Federal Reserve branch. The events were held at the Federal Reserve Bank and successfully reached a large number of lenders. The lenders discussed why racial disparities in mortgage approvals exist and barriers to African American homeownership in the current lending environment. Best practices on increasing African American homeownership were shared.
11. *The City and County should work with major lenders to place more branches in minority and low- and moderate-income neighborhoods.*
- Other than discussion at the Fair Lending Forums described above, there was no action on this recommendation.
  - In 2013 and 2014, the City partnered with Smart Money Community Services/Lifespan to provide financial counseling to low- and moderate-income households. The contract was funded with CDBG dollars.
12. *Training needs to be provided to government officials and local zoning boards in Hamilton County on the Fair Housing Act rights of people with disabilities and the liability of jurisdictions who violate the law.*
- HOME provided fair housing training for City and County staff in 2011, 2013 and 2014.
  - In September 2012, the Hamilton County Regional Planning Commission sponsored a half-day forum on Accessibility and Visitability attended by representatives of 18 county jurisdictions. Forum speakers emphasized the need for housing that allows people with disabilities to be integrated into all communities.
  - The Hamilton County Regional Planning Commission conducts a Certified Planning Commissioners' Program with five-training sessions. The training covers liability of jurisdictions under the Fair Housing Act.

13. *The City Planning Department and Hamilton County Regional Planning Commission should provide siting assistance programs that enable the siting of special needs housing by providing community education, dispute resolution services, and tools such as Good Neighbor Agreements.*
- The Cincinnati Metropolitan Housing Authority is negotiating Good Neighbor Agreements with local jurisdictions and community councils to reduce misunderstanding and tension around its properties and with the Housing Choice Voucher program. So far, four Agreements have been signed and others are pending.
  - The City has experienced problems trying to identify and receive approval for homeless shelters and permanent supportive housing projects. However, in recent years, four shelters and/or permanent supportive housing projects are in process or have been completed. These include the new Sheakley Lighthouse Youth Shelter, relocation of the City Gospel Mission, construction of a new Drop Inn Women’s Shelter, and construction of a new Anna Louise Inn. The relocation of the Drop Inn Men’s Shelter will begin soon. Proposed construction of new permanent supportive housing by National Church Residences has been stalled. Locations in Avondale were met with some community backlash. The Avondale Community Council and area religious leaders supported the project; but the residents closest to the original location organized opposition to the site. They also opposed any other location in Avondale. The Ohio Housing Finance Agency is willing to transfer the tax credits to another site, but a new site has not yet been identified.
14. *When the City and County issue occupancy certificates for new multifamily buildings, the inspectors should ensure that the minimal accessibility requirements of the Fair Housing Act are met.*
- Since 2009, both Cincinnati and Hamilton County have provided accessibility training for their building inspectors.
  - HOME Design and Construction audits have not found any significant violations of multifamily design and construction requirements in the last five years.
  - In 2011, Cincinnati City Council appointed a Visitability Task Force to increase and promote visitable and accessible construction in the City of Cincinnati. In 2014, the City added additional incentives to its Residential Tax Abatement ordinance for properties that meet “Visitability” standards.
15. *The City and the County should expand their programs providing accessibility modifications for existing housing to serve renters as well as homeowners.*
- In response to this recommendation, Hamilton County developed a program to help fund accessibility modifications for low-income renters jointly with the Center for Independent

Living Options and People Working Cooperatively. The program was funded by CDBG at \$100,000 in 2010 and 2011. From 2012 to 2014 it has received \$25,000 annual funding. The program does not serve tenants in Cincinnati, and the City has not implemented a similar program to date.

16. *Information on accessible rental units needs to be made more readily available.*

- The City and County both provide tenant-based rental assistance for people with disabilities using HOME Investment Partnership Program funds. People receiving the vouchers who need accessible units are directed to the Center for Independent Living Options, which serves as a clearing house for information about accessible units. The State of Ohio maintains a statewide Housing Locator that provides some information on accessibility. Comments from advocates and landlords during recent focus groups suggest that neither of these sources meet the need for current information regarding accessible vacancies. While people with disabilities find it hard to find accessible units, landlords are renting accessible units to people who do not need the features when no one with a need applies.
- In 2011 began providing HOME funding to continue a contract to Hamilton County Community Development to operate and provide Tenant Based Rental Assistance (TBRA) to eligible households within the City of Cincinnati. The TBRA covers a portion of the household rent payment for client households. The program is marketed to persons with disabilities.

17. *A significant marketing campaign could open the housing market to families by raising public awareness that housing discrimination against families with children is illegal.*

- In 2012 HOME obtained a competitive HUD fair housing education grant to conduct a media campaign to raise awareness about familial status discrimination. A short video was written, produced, and placed on YouTube. So far it has had more than 1,200 individual viewers. To promote the video, 16 articles were published in local community newspapers and six billboards were displayed throughout the greater Cincinnati area. In addition, 268 radio ads were played in Spanish and English on six different local radio stations. In 2013, HOME saw a 36% increase in familial status complaints.
- The County staff administering Tenant Based Rental Assistance added discrimination awareness training to people receiving TBRA. The City and County directed the Strategies to End Homelessness, formerly Cincinnati Continuum of Care, to add this training to their programs assisting individuals and families transitioning from shelters to rental housing.

18. *Educate female tenants that sexual harassment by landlords is illegal and should be reported to HOME.*

- Since 2009 HOME has aired approximately 120 radio ads each year encouraging women to report sexual harassment by landlords. Sexual harassment was a major topic at consumer

education presentations during the year. In 2012, a sexual harassment case involving multiple victims that HOME had referred to the U.S. Department of Justice was settled for \$855,000. Press coverage of the settlement also served to educate the public that sexual harassment by landlords is illegal.

- The City and the County provide CDBG funding to carry out fair housing activities contractually with HOME.
- The City provides CDBG funding to Legal Aid Society for the Tenant Representation Project which provides legal representation for low-and moderate-income tenants in the City of Cincinnati.

## **2014 Impediments to Fair Housing Choice**

This section lists impediments to fair housing choice in Cincinnati and Hamilton County and makes recommendations on steps that can be taken to address the impediments. The conclusions in this section are based on data and information from previous sections and on the focus groups and interviews described in the Methodology section.

### **1. Lack of public transportation in opportunity areas**

Every focus group said that the major impediment to housing choice was lack of public transportation in opportunity areas. As one participant said, “It really comes down to transportation and affordable housing.”

The bus system is operated by the Southwest Ohio Regional Transit Authority. SORTA, an independent political subdivision of the State of Ohio, operates Metro fixed-route bus service and Access paratransit service for people with disabilities. SORTA is governed by a 13-member board of trustees, 7 appointed by the City of Cincinnati and 6 appointed by Hamilton County. Hamilton County appoints 3 of its own trustees plus 1 each representing Butler, Clermont and Warren counties. Public funding for the system comes primarily from an earnings tax paid by those who live or work in the City. In conversation about the Analysis of Impediments, SORTA management said they would like to expand the system. They have developed a Go Forward Plan with extensive community input that shows where they would expand when funding is available. These plans would expand service into areas where housing choice is currently limited because of lack of public transportation.

***Recommendation 1.0:** Support implementation of the SORTA Go Forward Plan. Encourage county jurisdictions to work with SORTA on increasing public transportation service in their communities.*

**2015 Action Plan:** City and County staff will meet with SORTA to learn more about the Go Forward Plan. They also will review and analyze the plan to determine what actions could be taken to increase public transportation service in additional communities.

### **2. Zoning and building code barriers**

Zoning codes are an impediment to housing choice when they make it difficult to locate group homes or affordable housing. Some jurisdictions in the County limit multi-family housing and have minimum square footage requirements for single-family homes. Others have not been updated since the 1960s, and according to the County Planning Director, could be in violation of the fair housing laws. Many of the communities are financially strapped and currently experience little development, so the communities don't see the need for planning/zoning updates.

#### **2.1 Zoning codes restrict the siting of group homes.**

In the last several years there have been several controversies about the siting of group homes. As part of the settlement of a 2013 fair housing case in Federal Court brought by the owner of a group home for

adults with dementia, the City of Montgomery agreed to review and rewrite its zoning code in accordance with fair housing law.

Most recently Cincinnati opposed sober living houses in the Price Hill neighborhood. While in that case there were issues of whether the homes were overcrowded and unsafe, the community and political outcry against the homes spoke of not wanting “those people” in the neighborhood. People with former addictions are considered people with disabilities and are protected from discrimination under the Fair Housing Act. The perspective of the focus group on people with disabilities was that “there is a huge need for these facilities, and the City makes them difficult.”

The Cincinnati zoning code defines a “family” as not more than four people unrelated by blood, marriage or adoption, and limits where group homes of more than four residents can locate. It makes distinctions among different types of group homes (e.g. assisted living, developmental disability dwelling, fraternity/sorority, patient family home, shared housing for the elderly, homeless shelter, and transitional housing). The neighborhoods and blocks where the homes are permitted depend on how it is classified. These restrictions can be impediments to fair housing choice.

The City is currently rewriting its zoning code. It received a Sustainable Communities Challenge Grant from HUD to help support the development of a new Land Development Code. Advocates have recommended that in rewriting the code, the City remove all zoning classifications that are based on who will be living in residential housing. It would continue to have an occupancy standard based on square footage to prevent overcrowding, but it would apply equally regardless of whether the residents have disabilities or how they are related.

***Recommendation 2.1:*** In adopting Cincinnati’s new Land Development Code, consider removing all zoning classifications based on who lives in residential property.

**2015 Action Plan:** The City is reviewing suggestions made for the new Land Development Code, including this suggestion. City staff will work with the FHAC to address this issue.

## **2.2 Within the county jurisdictions, zoning limits the possibilities for affordable housing.**

Focus group participants noted that some of the mostly-white communities have zoning that designates only single-family housing and especially large-lot, single-family housing, often with minimum house sizes. Participants felt these zoning restrictions reflected community attitudes of not wanting affordable housing. One developer reported that a jurisdiction insisted on a high percentage of one-bedroom units as a condition to granting permits because they do not want children. He said, “We know the market, and this is not what people want today.” It is beyond the scope of this Analysis to review the zoning in each of the 49 jurisdictions in Hamilton County. Such a review would be the starting point in addressing this impediment.

**Recommendation 2.2:** Review zoning codes in Hamilton County and make recommendations to the jurisdictions on changes needed to comply with the Fair Housing Act and to affirmatively further fair housing. Include a review of the jurisdictions' reasonable accommodation procedures.

**2015 Action Plan:** The County plans to offer a seminar for local communities on fair housing requirements as related to zoning codes. County staff also will offer to review local communities' zoning codes for compliance with fair housing laws.

### **2.3 Zoning and building codes can make accessibility modifications expensive and burdensome.**

Focus group participants said that the City requires people making reasonable accommodations requests to go through a zoning variance process that requires a \$300 fee, public notice and a public hearing. This is particularly burdensome when a person needs the modification, such as a ramp, to be able to leave the hospital or rehab center and return to their home. An accommodation may be needed if the ramp would violate zoning setback or side yard rules. As part of the rewrite of the City's zoning code, advocates have recommended that the City establish an administrative reasonable accommodation procedure that is separate from the formal zoning variance process to expedite reasonable accommodation requests and make them less burdensome.

**Recommendation 2.3:** Cincinnati establishes an administrative reasonable accommodation procedure that is separate from the formal zoning variance process to expedite reasonable accommodation requests and make them less burdensome.

**2015 Action Plan:** The City will implement administrative changes to lessen this burden.

### **2.4 Local government staff members appear to lack understanding of fair housing laws.**

Based on comments from focus group participants, those who enforce zoning and building requirements seem unaware of laws regarding reasonable accommodations and modifications for people with disabilities and discrimination against families with children. While some fair housing training for local government employees has been offered, it would be useful to provide training targeted specifically at zoning and building enforcement staff.

**Recommendation 2.4:** Provide fair housing training for local zoning and building staff.

**2015 Action Plan:** We will schedule training for city and county staff who enforce zoning and building modifications.

## **3. Affordable housing is concentrated in racially segregated areas.**

There is a lack of support for new affordable housing because of NIMBY ("not in my backyard") attitudes in many communities. Developers in the focus group talked about the difficulty of developing affordable housing when facing community opposition and the tendency to avoid the problem by building market

rate housing. They noted that even high-end multi-family developments can face opposition in some Hamilton County jurisdictions.

The Low Income Housing Tax Credits awarded by the state tend to be concentrated in racially segregated areas. The tax credits are used primarily to support the rehabilitation and preservation of current affordable housing, rather than building new housing. The local inventory of HUD-assisted multi-family housing is large and many properties are old and in need of expensive rehabilitation to continue to be viable.

The Cincinnati Metropolitan Housing Authority currently is reviewing its asset management inventory and is considering the sale of some of the scattered site housing it bought in the last 25 years. These units were acquired to give public housing residents the opportunity to live outside of the large public housing projects in racially identifiable areas of concentrated poverty. The assisted housing map and table in Section 3 of this report show the extent to which CMHA has been successful in offering choices to low-income, primarily African American, residents in most jurisdictions in the County. The disposition of all or part of this inventory without replacement housing in the same communities would be a step backwards in ensuring fair housing choice.

**Recommendation 3.0:** Encourage CMHA to maintain its scattered site inventory and assist it in obtaining funding to maintain and expand scattered site public and affordable housing.

**Recommendation 3.0.1:** Require all City-funded residential development to follow inclusionary housing policies as required by law as recommended in **Plan Cincinnati**.

**Recommendation 3.1.2:** Advocate fair housing standards throughout the region as recommended in **Plan Cincinnati**.

**2015 Action Plan:** The City will consider a policy that prioritizes mixed-income (and mixed use) housing development in applications for funding.

County will advocate for affordable housing to be developed throughout the entire region, as opposed to a few select areas.

#### **4. Barriers to mobility of families with vouchers**

The Housing Choice Voucher program or “Section 8” is designed to give families who need rental assistance more choices in where they live. Currently about 10,000 households have Housing Choice Vouchers in Hamilton County, and 88% of them are African American. With the tenant-based voucher, they find housing on the private rental market and use the assistance to pay rent wherever they choose to live. The foreclosure crisis has opened up more single-family homes throughout the county for rental, which could be an opportunity for more families with vouchers to move to opportunity areas. Several barriers were identified for families to fully exercise this choice.

**4.1 Many in the focus groups talked about people not wanting to move to certain communities because they have a reputation as being unwelcoming or even dangerous for African Americans.**

Memories are long, and parents pass down warnings about white neighborhoods their children should avoid because, when they were young, it was dangerous for a African American youth to be seen there. Today the warnings often involve stories of police in certain communities stopping any African American driving through. It doesn't help when community leaders are quoted in the media insulting people with housing assistance as occurred in the last couple of years when the housing authority signed an agreement to place 32 units of public housing in a primarily white township and when a candidate for state representative called Section 8 a "cancer" on the community. Whether or not these perceptions and reputations reflect today's reality, they are the basis of a family deciding where to live.

**Recommendation 4.1:** Work with Cincinnati Community Councils and County jurisdictions to encourage welcoming initiatives and become more inclusive in leadership development and civic activities.

**Recommendation 4.1.2:** Ask City Community Councils to annually report the composition of their Boards compared to their community.

**Recommendation 4.1.3:** Fund and support fair housing testing and enforcement activities to mitigate discrimination in housing (**Plan Cincinnati** recommendation).

**2015 Action Plan:** The City will begin to draft an inclusion policy to be adopted by Community Councils. The inclusion policy may include reference to inclusion of persons of all races, ethnicities and income levels, and renter as well as homeowner households.

The City will continue to provide funding for Fair Housing activities including testing and enforcement activities.

The City and County will work collaboratively to host community forums in neighborhoods to foster exchange and open dialogue among residents.

County will increase funding to HCV (Housing Choice Voucher) Mobility Program, facilitated by HOME (Housing Opportunities Made Equal).

**4.2 Landlords can decide not to accept Section 8, so it is a major barrier to choice if too few participate in the program.**

Rental property owners in the focus group reported that accepting vouchers in Hamilton County is a "tremendous hassle." They referred generally to the "bureaucracy" and specifically to the time to get approvals. "I need to turn properties fast and lose money when it takes them weeks to inspect the property and do the paperwork." The rents that CMHA will pay are seen as lower than what owners can get as market rent. CMHA's policy allows 80% of market rent in some cases. There is frustration over units that fail inspections over small items even after an owner has invested in expensive rehab of the

unit and the tenant loves it. Landlords also report frustration with turnover of CMHA staff. “I never know who to talk to.”

For years the rental market in Hamilton County was relatively soft, so rental property owners were willing to accept Housing Choice Voucher tenants rather than take a loss on a unit sitting vacant for a number of months. In the last couple of years demand has increased in the rental market with fewer vacancies and increasing rents. Developers are announcing plans to build new apartment complexes to meet the demand and landlords are now showing apartments to groups of applicants on the same day and selecting the one with the highest income and best credit. In such a market, landlords who once rented to families with vouchers are pulling out of the program because it is not worth the effort when they have market rate applicants. This significantly restricts choice for the families with vouchers in the more desirable neighborhoods.

**Recommendation 4.2:** Encourage CMHA to review the Housing Choice Voucher program to make the program more acceptable to rental property owners. Work with CMHA to track families with vouchers who live in low-poverty communities in Hamilton County.

County will encourage landlords currently participating in the County’s TBA/TBRA Programs to research and become involved with CMHA’s HCV program. Since the regulations are very similar to the County’s program, transitioning to HCV would be simple.

#### **4.3 Families with vouchers are not knowledgeable about opportunity communities.**

In Hamilton County families with vouchers are pretty much on their own in finding suitable housing from a landlord who accepts the voucher. CMHA refers families to a national website, [www.gosection8.com](http://www.gosection8.com), and asks landlords to post vacancies on that website. It also periodically hosts a Super Saturday event at their offices where landlords with vacancies and families looking for housing can connect. HOME operates a small Mobility program, funded with City and County CDBG funding, that recruits landlords in low-poverty areas and refers tenants with vouchers. The program places about 60 families a year with current funding. With two part-time employees, it is not able to serve all the families looking for help in finding housing.

In interviews for the Analysis of Impediments, families with vouchers reported that their primary concern in looking for housing was the safety and security of their children. They say it is discouraging when so many landlords refuse to take the voucher and they have time constraints in finding a new place. It is hard to look at different places in unfamiliar neighborhoods when they have an hourly job, children, and no car. They often accept units that are not desirable and end up moving again at the end of the lease.

Methods other regions have used to remove barriers to the housing choice of families with vouchers include passing “source of income” protection making it illegal discrimination to refuse to rent to a family who otherwise qualifies because part of the rent payment is coming from a government program. Some areas provide a robust Mobility program to counsel families and familiarize them with low-poverty

neighborhoods. Notable examples are Baltimore and the Chicago area Mobility demonstration project that is a joint effort of eight housing authorities in that metropolitan area.

**Recommendation 4.3.0:** Support adding source of income protection to Ohio’s fair housing law.

**Recommendation 4.3.1:** Continue City and County support for the Mobility program to help more families find rental opportunities in the neighborhoods of their choice.

County will increase funding to HCV Mobility Program, facilitated by HOME.

## **5. Barriers for immigrant populations**

Although the area’s Hispanic population is only a little over 3%, the maps in Section 3 show that most Hispanic families live in just a few County jurisdictions and City neighborhoods. Focus group participants stated that many of the Hispanic families live in deplorable conditions in housing not of their choice. The barriers noted were:

### **5.1 There is a lack of Spanish-speaking staff for public services and among landlords.**

Hispanic immigrants reported moving to apartment complexes even though the conditions are poor because a property manager speaks Spanish. When HOME’s tenant advocate encourages tenants to report serious conditions problems to local government inspectors, a common response is, “I can’t; no one there speaks Spanish.” When tenants agree to let HOME make the complaints on their behalf, the HOME staff person must go onsite with the Health or Building inspector to interpret.

The City Health and Building departments do not have a Spanish-speaking employee who conducts inspections although they can “borrow” an employee from other duties when necessary. The situation in the County is more complex because many small jurisdictions have their own building inspectors. The County Health Department has one Spanish-speaking staff person.

**Recommendation 5.1:** Explore options to increase staff capacity to work with Spanish-speaking residents in departments that take complaints and enforce laws related to housing conditions. Provide language training for current employees. Work with existing nonprofit organizations such as Su Casa and Santa Maria Services who provide services to these residents.

**2015 Action Plan:** Add Spanish language options to City’s main customer service line.

City and County will explore online and software to translate documents, etc.

Include human resources preference for bilingual skills for key customer service positions.

County will research the possibility of adding Spanish language options to the current phone service.

## **5.2 Immigrants feel unwelcome in some communities and tend to avoid these areas.**

Participants in the focus groups told of how responsive and surprised immigrants were when a community or agency made an effort to make them feel welcome by having material in their language, a liaison, or just acknowledging them and inviting them to community meetings. Participants in the Spanish-speaking focus group said the segregation patterns shown in the maps were not the result so much of people wanting to live together, but lack of information about other areas and fear of not being welcome.

**Recommendation 5.2:** Encourage and support community events that engage immigrant families as neighbors, potential business customers, and parents.

**2015 Action Plan:** Research the option to restart the Urban Homesteading Program including a focus to work with immigrant families.

County will encourage participating community to provide various pertinent government documents in languages targeted toward their respective immigrant populations.

## **6. Barriers to African American Homeownership**

The foreclosure crisis increased opportunities to buy outside of traditional African American neighborhoods because the properties have become more affordable. However, at the same time, credit standards have tightened making it more difficult to obtain a mortgage loan to purchase a home. HMDA data reported by lenders and reported in Section 3 shows African American homebuyers in Hamilton County face significantly higher mortgage rejection rates than whites, regardless of their incomes, and when they do get a mortgage, it is more likely to be a high-cost loan. While not denying that some individual discrimination may exist, lenders say the difference is primarily because African Americans have lower credit scores and less savings or family help available for a down payment.

Focus groups identified as barriers the lack of understanding of the lending process, fear of predatory lending, and a general distrust of banks. One focus group member said because the African American community was targeted for predatory loans, “the fear of predatory lending is still strong and very alive.” It was felt that traditional housing counseling services reach only the most motivated who feel they are ready to buy a home. Participants suggested that more general financial education was needed starting at the school level. At a Fair Lending Forum in Cincinnati this year, there was a recommendation that rather than providing in-depth housing counseling, there was a need for “expert help,” someone knowledgeable who was available to answer questions and explain the mortgage process. That person would be objective without a financial interest in the transaction and could reassure the borrower about what was normal and flag predatory terms.

Another barrier identified at the Fair Lending Forum was the current housing market conditions in traditional minority communities. Affordable single-family homes that are attractive to community members ready to move up to homeownership often do not meet lender inspection standards or, if they

have been rehabbed by nonprofit community development corporation, do not appraise at a sales level that covers the rehab costs. The number of foreclosed properties in poor shape for sale in the neighborhoods depresses house values to the point where the cost of rehab cannot be recovered.

**Recommendation 6.0:** Support more financial education, analyze existing services provided by local nonprofits in this area to answer questions, explain the mortgage process and conduct outreach on homeownership/lending.

**2015 Action Plan:** City and County will conduct an analysis of homebuyer education services provided by local nonprofits to determine whether these services should be enhanced or adapted to better meet the needs of potential homeowners.

Research options to implement a “promotoras” strategy in which community liaisons would be trained to provide information and advocacy to their neighbors.

## **7. Barriers to housing choice for people with disabilities**

Lack of accessible housing and difficulty locating what exists are the primary barriers to housing choice for people with disabilities. Focus groups talked about the lack of accessible housing from their different perspectives. Disability group members said there is little accessible housing, and it is difficult find what is out there. Rental property owners said accessible housing is easy to rent because of the demand. Realtors noted that there is little on their Multiple Listing Service, and accessibility is not searchable on MLS. Some noted that it is very difficult for someone with a voucher to find an accessible unit. In subsidized housing, it is particularly difficult for families to find accessible housing. What little is available is mostly one-bedroom or in senior developments.

### **7.1 People don’t have resources to make modifications.**

The region has an old housing stock and people with disabilities often don’t have the resources to make modifications in the older buildings. The City and County support a non-profit agency to provide accessibility modifications for low- and moderate-income homeowners. Based on the 2009 Analysis of Impediments recommendations, the County began a program to help fund modifications for low- and moderate-income tenants. Funding for this program was reduced to \$25,000 each year for the 2012-14 program years and it is not available to tenants who live within the City of Cincinnati.

Modifying old buildings can be very expensive. More accessible housing would be created naturally if more new affordable housing was being built in the region. New multifamily housing must meet the Fair Housing Act’s basic accessibility requirements and would meet the needs of many of the area’s residents with disabilities. However, very little new affordable housing is being constructed. Low Income Housing Tax Credits and available government grants go primarily to rehab and preserve current affordable housing developments.

**Recommendation 7.1:** Provide funding assistance for low- and moderate-income renters to make accessibility modifications in Cincinnati and the balance of Hamilton County.

**2015 Annual Action Plan:** Implement the Modifications for Mobility program with Housing Repair Services to provide City rental residents with options to make their homes accessible.

County will increase funding for its Modifications for Mobility Program from \$25,000 to \$50,000 annually.

County will provide \$90,000 to the Housing Network of Hamilton County to acquire and rehabilitate a multi-family structure for use by low-income disabled persons.

**7.2 Housing for people with mental disabilities is often opposed by the neighbors because of fear of the residents.**

Recent examples cited by focus group participants were the community opposition to the sober living group homes in Price Hill and to a proposed permanent supportive housing project in Avondale. In both cases, neighbors expressed fear for their children because of the mental disabilities of the residents of the housing. City elected officials have sympathized with the fears of the neighbors to the extent that one City Council member has publically stated that people have a right to decide who will move into their neighborhood.

***Recommendation 7.2:*** Provide support and assistance in working with the neighborhoods to groups providing housing for people with mental disabilities. Train elected officials in the City and County on fair housing, particularly the rights of people with disabilities.

**2015 Annual Action Plan:** Plan training for elected officials. Include elected officials in the City as well as all County jurisdictions.

County will increase funding for its Excel Development Tenant Based Rental Assistance Program which provides rental subsidies to persons with mental disabilities. Funding will be increased from \$127,500 to \$140,000.