CITY OF CINCINNATI, OHIO

HUD-Approved Version

Consolidated Plan: 2000 - 2004

CITY OF CINCINNATI, OHIO

Consolidated Plan: 2000 - 2004

For further information, please contact

Ms. Lois Logan
Budget and Evaluation
Room 142 City Hall
801 Plum Street
Cincinnati, Ohio 45202
(513) 352-6264

Prepared November 1999
Revised January 2000

Table of Contents

Letter of Transmittal

Foreword i

Applications for Federal Assistance iv

PART 1: PROFILE OF CINCINNATI

Topography 1

Transportation 4

Water and Sewers 6

Annexation and Sprawl 8

Economy and Labor Force 10

Race 14

Schools 18

Household Demographics 20

Income and Poverty 22

Housing Stock 25

Homeownership 31

Rental Housing 42

Public Housing 48

Section 8 Programs 57

Barriers to Affordable Housing 58

Homelessness 61

Housing for Special Populations 69

Neighborhood Revitalization 73

PART 2: THE PLANNING PROCESS

Funding for the Consolidated Plan 76

Participants in Plan Development 80

Implementation Planning 88

Citizen Response to Plan 90

PART3: NEEDS AND STRATEGIES

Homelessness 92

Special Populations 101

Housing 107

Community Development 132

Monitoring 140

PART 4: ACTION PLAN

Overview of Funding for 2000 144

Program Specific Requirements 153

Program Descriptions 153

ATTACHMENT I NEIGHBORHOOD PROFILES

ATTACHMENT II DETAILED HOUSING ANALYSES

ATTACHMENT III GLOSSARY

ATTACHMENT IV PUBLIC NOTICES AND CITIZEN PARTICIPATION PLAN

ATTACHMENT V CERTIFICATIONS

Foreword

Organization of Plan

The City of Cincinnati Consolidated Plan is divided into four major sections.

Part 1: Profile of Cincinnati was the basis for the citizen participation phase of the planning. It contains wide-ranging information about the City and the region and attempts to place the problems now facing the city in a regional and historical context. Material taken from Part 1 of the Plan provided a starting point for the discussions during the Community Planning Sessions (described in Part 3).

Part 2: The Planning Process explains how HUD programs are administered locally, how on-going planning processes articulate with the planning process used in preparing the Consolidated Plan, and how City staff, other organizations, and citizens were involved in preparing the Consolidated Plan.

Part 3: Needs and Strategies contains the five year plan for 2000 – 2004. Needs, strategies and objectives are presented for each problem area – homelessness, special populations, housing, and other community needs. In addition, input from community planning sessions that was not incorporated into the plan is presented, as are citizen reactions to the preliminary version of the plan distributed in mid-October 1999.

Part 4: Action Plan represents the plan for 2000 and includes detailed descriptions of the programs that will be funded during the first year of the plan.

The first two attachments to the plan contain detailed tabulations of data that were used during the planning process and in preparing the final plan. Other attachments include a glossary, the text of the public notice and the required certifications.

The organization of the plan does not follow the order in which required elements are described in the HUD Draft Guidelines for Preparing a Consolidated Plan Submission for Local Jurisdictions. The following table is intended to aid in the review of the plan.

HUD Submission Requirement	**Part of Plan: Section in Part (subsection)**
I: Managing the Process	
Required Consultation	Part 2: Participants in Plan Development
Lead-Based Paint	Part 1: Housing Stock
Lead Agency	Part 2: Participants in Plan Development

Consultation/Coordination	Part 2: Participants in Plan Development Part 2: Implementation Planning Part 3: *passim*
Institutional Structure	Part 2: Participants in Plan Development
Citizen Participation	Part 2: Participants in Plan Development Part 2: Citizen Response to Plan Part 3: Each subsection entitled "Community Planning Input" Part 3: Each subsection entitled "Citizen Reaction to Plan" Attachment 4: Public Notice
II: Strategic Plan	
Time Period	Plan Title and *passim*
Priority Needs Analysis and Strategies	Part 3: Each subsection entitled "Needs" and "Priority Needs"
Specific Objectives:	Part 3: Each subsection entitled "Objectives"
Homeless Needs	Part 1: Homelessness Part 3: Homelessness (Needs)
Priority Homeless Needs and HUD Table 1A	Part 3: Homelessness (Priority Needs)
Homeless Strategy	Part 3: Homelessness (Strategies)
Needs of Special Populations	Part 1: Housing for Special Populations Part 3: Special Populations (Needs)
Priority Needs of Special Populations and HUD Table 1B	The City of Cincinnati has chosen not to use Table 1B, so the Needs subsection for Special Populations in Part 3 contains narrative descriptions of the most important needs for special populations without ranking those needs relative to one another.
Housing Needs	Part 3: Housing (Needs)
Priority Housing Needs and HUD Table 2A	Part 3: Housing (Priority Needs)
Market Analysis	Part 1: Housing Stock Part 1: Homeownership Part 1: Rental Housing Part 1: Public Housing Part 1: Section 8 Programs Part 1: Housing for Special Populations
Specific Housing Objectives	Part 3: Housing (Objectives)
Needs of Public Housing and HUD Table 4	The City and CMHA have agreed not to make use of HUD Table 4.
Public Housing Strategy	Part 1: Public Housing Part 1: Section 8 Programs Part 3: Housing
Lead-Based Paint Needs	Part 1: Housing Stock
Barriers to Affordable Housing	Part 1: Barriers to Affordable Housing
Fair Housing	Part 1: Race Part 1: Income and Poverty Part 1: Ownership (Fair Housing) Part 3: Housing (Strategies)

Anti-Poverty Strategy	Part 1: Economy and Labor Force Part 1: Income and Poverty Part 1: Neighborhood Revitalization Part 3: Community Development
Priority Non-Housing Community Development Needs and HUD Table 2B	Part 3: Community Development (Needs)
Community Development Objectives	Part 3: Community Development (Objectives)
III: Consolidated Action Plan	
Sources of Funds	Part 2: Funding for the Consolidated Plan Part 4: Program Descriptions
Statement of Specific Objectives and HUD Table 2C	Part 3: Housing (Objectives) Part 3: Community Development (Objectives)
Description of Projects and HUD Table 3	Part 4: Program Descriptions
Geographic Distribution	Part 4: Program Descriptions
Homeless and Other Special Populations and HUD Table 1C	Part 3: Homelessness (Objectives) Part 3: Special Populations (Objectives)
Needs of Public Housing	Part 1: Public Housing Part 1: Section 8 Programs Part 3: Housing
Anti-Poverty Strategy	Part 1: Economy and Labor Force Part 1: Income and Poverty Part 1: Neighborhood Revitalization Part 3: Community Development
Lead-Based Paint Hazards	Part 1: Housing Stock
Other Actions	Part 3: *passim* Part 4: *passim*
Monitoring	Part 3: Monitoring

Part

1

Profile of Cincinnati

An Overview of the City of Cincinnati and the Greater Cincinnati Region

Cincinnati. Founded in 1798, it was for many years the largest city west of the Appalachians. In Longfellow's commemoration, it was the "Queen City of the West." Churchill thought it was the "most beautiful inland city" in America. *The Places Rated Almanac* in 1993 judged Greater Cincinnati the best place to live in North America. As befits the largest metropolitan area in a region more than 150 miles in radius, it has an enviable collection of museums, restaurants and cultural attractions.

Cincinnati. The central city has one of the lowest home ownership rates of comparably sized cities in the country. The Sierra Club has characterized the region as suffering from some of the worst sprawl in the country. By objective measure, the Cincinnati metropolitan area is one of the most racially segregated areas in the country. Nearly one out of every four City residents lives in poverty.

Cincinnati. Its Consolidated Plan for 2000-2004 must take account of the strengths and weakness of the City and the surrounding metropolitan region. The purpose of this first part of the Consolidated Plan is to provide a framework for the planning process.

Topography

The City of Cincinnati was founded on the north shore of the Ohio River in Hamilton County, Ohio just after the American Revolution. Hamilton County is in the southwestern corner of the state and neighbors southeastern Indiana and Northern Kentucky, both of which are part of the twelve county Primary Metropolitan Statistical Area (PMSA). To the east and northwest lie the Ohio counties of Clermont and Warren, also part of the PMSA. Due north is Butler County, Ohio, the sole county in the Hamilton-Middletown PMSA, which is tightly integrated economically with the Cincinnati PMSA.

Development in Hamilton County was initially confined to a basin area consisting of 3.7 square miles that includes the modern Cincinnati neighborhoods of Queensgate, West End, Over-the-Rhine, and the CBD-Riverfront (see Map 1). This basin area is surrounded by some of Cincinnati's best-known hills: Price Hill, Clifton, Mt. Auburn, Mt. Adams and Walnut Hills. Cincinnatians eventually developed these hilltops and the riverfront to the west and the east. However, before this happened, the basin area was one of the most densely populated urban areas in the world. It was primarily the well to do who could move at first to these hilltops; people who did not have to descend into the congested, polluted basin each day. While several of these hilltop communities long ago lost their gilded edge, there is still considerable wealth living on the verge of the innermost portion of the City. The geographic barrier represented by the hills of the Ohio River valley continues to separate neighborhoods like Sedamsville-Riverside and East End from more elevated and affluent neighborhoods adjacent to them to the north.

Cincinnati began as a river town. Its busy port justified later investments in canals and then railroads, necessary adjuncts to the river transport system and ancillary warehouses along the river. While the river still handles more cargo than the Panama Canal, it is now merely an important component in the regional transportation system, and not the key component. As a result, the riverfront property that was dedicated to commerce 100 years ago has been redeveloped for recreational and entertainment use, with parks and restaurants. One new stadium is under construction and a second is planned. Some housing has been built and more is envisioned. Little commerce and industry remains. The river is now the City's symbol, not its lifeblood.

While the map shows that most of Cincinnati lies between floodplains of the Great and the Little Miami Rivers, another tributary of the Ohio played a more important role in the City's development than either of the Miami rivers. The Mill Creek is now so heavily controlled by decades of flood control projects, and so supplemented by storm water sewers, that many Cincinnatians have probably never noticed its flow, and yet the Mill Creek Valley is as closely involved in the distribution of wealth in Cincinnati as the Ohio.

The meager normal flow of the Mill Creek can hardly account for the depth of its valley, and indeed, much of the valley was formed when it was the original course of the Ohio River, before glaciers blocked the flow and forced the Ohio southward into its present channel. Along this valley, lay the Cincinnati neighborhoods of Lower Price Hill and Fairmount to the west and West End and Camp Washington to the east. The Mill Creek hugs the base of the Clifton hill, with Cumminsville, Northside and Winton Place on its western bank. It continues through the municipality of St. Bernard, which is completely surrounded by the City, and runs north between Roselawn on the east and Carthage and Hartwell on the west.

The Mill Creek provided an avenue for industrial development spilling out of the basin in the 19th century, and all of the communities on the valley floor save Roselawn are

MAP 1

19th century working-class communities that today contain a large proportion of the City's poor. The industrialization of the valley was facilitated by the canal which ran through it and, later, I-75, which traces its course.

The glaciers changed the course of the Ohio and they left behind a significant impediment to hillside construction in Cincinnati. While many of Cincinnati's hills reveal outcroppings of bedrock, and would be suitable for building if it were decided to develop them, many other hillside slopes consist of uncompacted glacial drift that moves when it's disturbed, and sometimes when it's not. A civic group known as The Hillside Trust is dedicated to preventing new development on Cincinnati's considerable hillside acreage, whether the acreage is geologically suitable for development or not.

In addition to industrial and commercial acreage and hillside acreage, Cincinnati contains 153 parks with 5,000 acres of green space. As a result, Cincinnati's population density in 1990 was only 4,620 people per square mile. While this figure is low compared to the densities of other cities, the City is far more densely populated than this average suggests. Indeed, the primary physical impediment to increased home ownership in the City of Cincinnati is the very large proportion of multi-family structures, which can only be understood as a consequence of the restrictions on development imposed by the City's hills.

Transportation

Cincinnati was initially dependent upon river traffic. It later benefited from the great period of canal construction, which added canal towns like Lockland to the constellation of smaller communities in the surrounding area, most of which previously had been stagecoach towns, like Newtown in Anderson Township. It embraced railroads. It was long the only city in America that owned a rail line (the Southern) and even today the Queensgate yards handle over 5,000 cars a day. The railroads permitted the development of the first true commuter suburbs, like Glendale to the north. But primarily the City itself benefited most from these new transport technologies. Canals and railroads extended its economic reach to the north. After inclined railways were constructed to tie the basin area to the tops of Price Hill, Clifton Heights, Mt. Auburn and Mt. Adams, the working class could finally live on the hilltops. The streetcars extended the urbanized area out as far as East Price Hill, Northside, Winton Place, North Avondale, Oakley, and Hyde Park. Residents could travel downtown in 30-45 minutes from any of these communities. The City grew by annexation and was largely built out to the edges of these neighborhoods by 1920, with the narrow lots and front porches characteristic of the streetcar city.

The automobile facilitated the development of Cincinnati's outermost ring of communities: Westwood, Mt. Airy, College Hill, Roselawn, Pleasant Ridge and Mt. Washington. For a brief period from 1930 to 1950, Cincinnatians were building and occupying large numbers of single-family detached homes on lots that would not look

out of place in today's suburbs. Traffic congestion soon followed. Although there was a famously aborted attempt to construct a subway immediately after World War I, Cincinnati has never had mass-transit except for busses. The emphasis on automobile traffic, however, did produce the beautiful parkways of Cincinnati: Columbia (along the river), Central (up the Mill Creek Valley) and Victory (to the northeast). The 1950s saw the beginning of the interstate system, and while the circle freeway, only tiny segments of which are seen in the upper left and lower right of Map 1, was not completed until the late 1970s, the expressways eventually made it possible for people from well outside of Hamilton County to travel comfortably to work downtown in 30 minutes or less. The expressways also opened up the "greenfields" of the surrounding area to a building boom that has lasted 50 years.

Cincinnati's original airport was built in the floodplain of the Little Miami River. After jets became economically feasible, transportation planners realized that the Lunken Airfield could never accommodate the longer glide paths these new planes required. In 1948, it was agreed to relocate the airport to rural Boone County Kentucky, across from the Saylor Park neighborhood. Long-range plans wisely dictated that the airport would be served by upgraded roads, first I-75 and later the circle freeway. Boone County has been experiencing fast growth for the past 30 years. Meanwhile, the Cincinnati business community hosts visitors who are welcomed to Northern Kentucky instead of Cincinnati. Nevertheless, the airport is well run, quickly growing, and considered one of the best facilities in the country.

The pounding that Cincinnati's roads experience led to a deteriorating transportation infrastructure by the early 1980s. With major involvement from the private sector, the City made plans for, presented to the public, and had approved a request for an increase in the earnings tax that would be dedicated to roads and bridges. As a result, the City has been able to rebuild large portions of its streets over the past 15 years. The pace of rebuilding is beginning to fall behind schedule, with the City completing the resurfacing of only 40 miles of street in 1998. Nevertheless, that accomplishment would be well regarded in many other cities and the road system in the City is more of an accomplishment than a detriment.

The volume of traffic in the region as a whole, and increasing travel times and congestion, is more of a problem. Not only is the region failing to meet EPA clean air standards, the near total dependence upon the automobile has had serious implications for the inner city residents, who are often without the means to travel to jobs in the suburbs.

The Ohio-Kentucky-Indiana Regional Council of Governments (OKI) is the regional transportation-planning agency. Three projects described in that agency's report, *Looking Ahead: 2020 Metropolitan Transportation Plan*, stand out for their potential impact on economic development.

- The reconstruction of Fort Washington Way is well underway. The project involves the complete redesign and reconstruction of the interstate system in downtown Cincinnati. As a result of a new alignment, the reconstruction will open an additional fourteen acres of the urban core for development. When it is completed, this project will enable the City's north-south downtown streets to be extended to the river front area (many of them now stop at Third Street). The Fort Washington Way connects I-71 and I-75 through the CBD, the project area being the blank space shown in Map 1 between the two expressways.

- A light rail line is being planned for the I-71 corridor. It would run from the Cincinnati/Northern Kentucky International Airport, through the Cincinnati downtown, university, and medical center areas, and northeast along I-71 to the Paramount King's Island Amusement Park in Warren County. The project is currently undergoing preliminary engineering and environmental studies. In about a year, the studies will be completed and project design can begin. The project, if approved and funded, will be completed in 2008.

- For the eastern corridor, a mix of highway and transit projects is recommended, including expanded bus service and the use of existing rail lines to move people among neighborhoods and employment centers along the rail line between the Cincinnati downtown and I-275 in Clermont County.

The metropolitan transportation plan is designed to support the central city as a regional hub, improve mobility and reduce congestion within urban areas and the rest of the region, and improve access to employment opportunities throughout the region. These projects will improve access to downtown businesses and attractions and to neighborhoods along its route. Perhaps more importantly, the projects will facilitate access by City residents to jobs in major suburban employment growth areas, such as the airport, Warren County to the northeast and Clermont County to the east. Cincinnati has recently had its Empowerment Zone (EZ) approved, although it has not yet been fully funded. The EZ is the outlined area on Map 1 that encompasses parts of the West End and runs northeast into Avondale. The residents of this area must have improved access to industrial and commercial development on the urban periphery.

Water and Sewers

The Ohio River is the source of drinking water for the City and for some other portions of the county. The Cincinnati Water Works also supplies water for large portions of the county outside of the City, from wells in the Great Miami aquifer. During its first 130 years, the City simply drew its water from the river and allowed sediment to settle out after the water was pumped into reservoirs, the biggest and best known of which can still be seen in Eden Park to the east of Mt. Adams. Water

treatment began after World War I, and at that time the intake for the system was moved upstream to the neighborhood of California, where the treatment plant is today. In the past ten years, the City has invested heavily in improved purification techniques. Its carbon filtration system is now judged to produce some of the finest water from any municipal system.

While the quality of the water may be noteworthy, it is the politics of water in Hamilton County that merits this discussion. It is easy to speculate, from the vantage point provided by 50 years, that the City should have insisted on owning the airport, or that it should never have sold water so freely. Few even among the visionary, however, could have predicted all of the ramifications of suburbanization for the central city. And, too, it was a Democratic president (Roosevelt) who initially adopted the policy of promoting the depopulation of the crowded central cities, where a large proportion of the housing was substandard just before World War II, in order to promote the general welfare. Fifteen years later, concerns about the possible use of nuclear weapons caused some to advocate the policy of decentralizing industry and commerce as a matter of national security. Regardless, the City of Cincinnati sold water, and sold it to whomever asked for it, although at that time with a surcharge.

Only in the late 1950s, when greenfields development was occurring almost exclusively outside of the City, and when residents of the surrounding townships realized there were no advantages to being annexed, did the City finally try to tie water sales to annexation. A court ruling went against the City. Cincinnati was landlocked. Townships remained townships. They grew far beyond what township government was ever intended for. Cincinnati is now surrounded not only by many smaller municipalities and villages, but also by several townships with populations in excess of 30,000, an anomaly that exists nowhere else in Ohio. Whatever its attractions may be to its residents (including zero income taxes), township government – with its small staff, small budgets, and usually weak planning resources – tends to be an impediment to regionalism, especially the regionalization of social services.

As a footnote to the history of water in Cincinnati, one positive outcome was the regionalization of sewers. Until the late 1950s, the City dumped raw sewage into the Ohio. When sewage treatment began, with the construction of the Queensgate treatment facility, the City and Hamilton County were able to agree to a regional body to oversee sewers, the Metropolitan Sewer District (MSD). Now, although the City is primarily responsible for the operation of the facilities, the oversight is by a regional body. While regionalism has many benefits, the City sometimes suffers from having only some of the votes. The MSD is now considering major infrastructure improvements in the western third of Hamilton County. Except for the townships immediately west and northwest of Cincinnati, this area's development potential has long been limited by the difficulty of getting sewers under the ridgelines. If sewers are laid, there is the potential for another spurt of development just outside the municipal boundary of Cincinnati.

Annexation and Sprawl

The City of Cincinnati encompasses 77.1 square miles. The land area has remained roughly unchanged since 1960, and only increased about 2 percent between 1950 and 1960. In effect, 140,000 people from the City moved to the suburbs of Hamilton County between 1960 and 1990. Now, however, the major increases in population growth are occurring outside of the central county. One reason the Hamilton County Commissioners are so interested in facilitating development in the western third of Hamilton County is that projections strongly suggest that even population growth in the balance of the county will soon end.

	1950	1960	1970	1980	1990
City of Cincinnati					
Population	503,998	502,550	452,524	385,457	364,040
Households	159,129	161,827	159,838	157,677	154,342
Household size	3.02	3.00	2.72	2.35	2.26
Balance of Hamilton County					
Population	219,954	361,571	471,494	487,767	502,188
Households	63,970	102,560	135,431	164,561	184,539
Hamilton County Total					
Population	723,952	864,121	924,018	873,224	866,228
Households	223,099	264,387	295,269	322,238	338,881
Balance of Metropolitan Area					
Population	349,125	457,034	515,839	594,440	659,864
Households	102,514	130,488	152,683	198,757	235,541
Metropolitan Area Total					
Population	1,073,077	1,321,155	1,439,857	1,467,664	1,526,092
Households	325,613	394,875	447,952	520,995	574,422

HUD projections provided with the Community 2020 software show the population of Cincinnati declining 5.9 percent between 1990 and 2002, from 364,000 to 342,500. Claritas now estimates that the population of Cincinnati is 337,298 and that the number of households is 146,589.[1] Local analyses of county population trends also suggest that the HUD projections might be conservative, primarily because new construction in the balance of Hamilton County has dropped quickly in the late 1990s. The following data from the Ohio Housing Research Network, and based on building permits, shows the fall off in construction in the county.

[1] Claritas data provided courtesy of Project Market Decisions.

	New Housing Units/Year		
Period	**City of Cincinnati**	**Central Suburbs**	**Suburban Counties**
1980 - 1984	485	1,855	2,498
1985 - 1989	292	2,897	4,639
1990 - 1994	492	2,372	4,923
1995 - 1997	264	1,683	6,332

Most of the decline in population in the City has been due to shrinking household size. By 1990, there was some evidence of loss of households. However, two-thirds of the population loss could still be attributed to smaller households. Both the HUD and Claritas projections show that Cincinnati is now losing households at nearly the same rate as it is losing population. In other words, no longer can the population losses be attributed to the changing demographics of the American family (e.g., fewer children, more single-parent households, more one-person households). Now a deteriorating housing stock and declining neighborhoods are driving population loss.

While white suburbanization in the 1950s and early 1960s was largely residential, suburbanization since 1975 has entailed the suburbanization of jobs as well as people. Analyses by the Ohio Housing Research Network have demonstrated that industrial, commercial and residential developments are now occurring in conjunction with one another. Further, as the following table illustrates, it is not just jobs that are moving out, it is also household wealth. Cincinnati is competing effectively against the inner suburbs of Hamilton County in terms of residential and commercial development and in minimizing industrial losses. But all of Hamilton County is losing housing and industry to the surrounding region.

	Percentage Change: 1980-1990		Percentage Change in Property Tax Assessments: 1983-1997		
	Households	**Household Income**	**Residential**	**Commercial**	**Industrial**
Cincinnati	-2.1	6.5	30.1	53.3	-19.3
Inner suburbs	5.4	5.4	26.9	52.0	-28.6
Outer suburbs	20.4	15.4	74.3	110.2	-0.4
Suburban counties			81.6	78.5	41.8

All dollar amounts adjusted for inflation.

The Sierra Club has characterized Cincinnati as having some of the worst sprawl in the country. For example, the Cincinnati area lost 43 percent of its farmland between 1960 and 1997, the biggest loss in the state. Land area of the urbanized area increased from 242.3 square miles in 1960 to 511.7 square miles in 1990, an increase of 111 percent. During that same period, the number of households in the urbanized area increased 53 percent. The ratio of household growth to land area growth was 2.1, the worst in the state.

Housing development at the suburban fringe is less expensive than in the City, particularly when whole new tracts are developed on greenfields. In contrast,

development in the City can involve substantial work on the lot, including tearing out old foundations, removing abandoned structures, pulling up outmoded utility lines and even, sometimes, removing toxins. As a result, potential buyers in the suburbs can get far more house for the money than they can in the inner city. This is illustrated dramatically by the following analysis from the Ohio Housing Research Network, which examined where persons who sold their homes in Hamilton County bought their next homes (the study looked only at sellers who stayed in the region).

% Of Central City Sellers Who Moved Outward	90
% Of Central City Sellers Who Moved out of City	74
% Of Central County Sellers Who Moved into an Adjacent County	29

Economy and Labor Force

Cincinnati grew to be the sixth largest city in the country by 1880. As a 19th century industrial city, Cincinnati was known especially for household products and meatpacking. Unlike the great 20th century industrial cities – Chicago, Cleveland and Detroit, all of which exploded in population on the basis of the demand for new products such as steel and automobiles – Cincinnati by the turn of the century had a mature, diversified economy. Economic growth from 1900 to 1950 was modest but balanced. This diversification served it well when manufacturing in America went through a series of wrenching changes between 1972 and 1987. For example, in that period of time, the Cleveland MSA lost 24 percent of its manufacturing jobs while the Cincinnati MSA lost a mere 6 percent (NPA Data Services, 1995). Cincinnati was never part of the *Rust Belt*.

It is impossible to consider the City's economy separately from that of the region. In 1990, approximately one-third of the employed persons living in Cincinnati worked outside of the City and for every City resident that worked inside the City there was more than one resident from the balance of the MSA who also worked inside the City. The region has been fairly steadily generating new jobs. Among the major metropolitan areas in Ohio, only Columbus has consistently experienced higher increases in the number of new jobs since 1970. Since 1960, the Cincinnati region has increased in population, on average, about one-half a percent each year. George Vredeveld, of the University of Cincinnati, has recently estimated that the job growth in region will increase at 1.6 percent a year over the next several years. This will have the effect of increasing the rate of population growth to an estimated 1.1 percent a year. Even with increased population growth, the booming economy should create an opportunity to increase labor force participation.

It is worth commenting that the Cincinnati economy is not simply producing low-wage service jobs. Professor Vredeveld has also estimated that more of the new jobs (28 percent) will be classified as professional or technical jobs than as service (22 percent).

Cincinnati's economy is being noticed nationally. In 1996, *Fortune* magazine ranked Cincinnati 7th in country as a place to work and raise a family. *Entrepreneur* magazine ranked Cincinnati the 7th best large American city for small business development

Cincinnati's regional economy has many assets, including:

- A nationally renowned Children's Hospital and a number of fine liberal arts colleges and universities, in addition to the University of Cincinnati, a major research university with Carnegie Research I status.
- The headquarters of five Fortune 500 firms: American Financial Group, Chiquita Brands International, Cinergy Corporation, The Kroger Company, and The Procter & Gamble Company.
- A below average cost of living (94 percent of national average).
- A healthy central business district, including: a recently created theatre district which has markedly increased evening pedestrian traffic; a successful downtown entertainment district in the historic Over-the-Rhine neighborhood; and plans to tie the downtown area more closely to developing entertainment and recreational attractions on the riverfront.
- A diversified economy with strengths in transportation (including aircraft engines), food and consumer products, metalworking and industrial machinery, chemicals, fabricated metal products and printing and publishing.
- A major convention center.

As shown below, the region's employment base has increased 17 percent in just eight years. The growth has come primarily from the private sector, and clearly does not rest largely on low-paying jobs (the services sector includes, for example, health services, where wages are often above average).

MSA Non-Agricultural Employment	**1990**	**1998**	**% Change**
Total	839,800	985,500	+17.3
Construction & Mining	39,600	46,300	+16.9
Manufacturing	169,400	164,400	-3.0
Transportation and Public Utilities	44,500	52,100	+17.1
Communications, Electric, Gas Services	16,600	15,500	-6.6
Wholesale Trade	54,600	66,500	+21.8
Retail Trade	158,800	186,500	+17.4
Finance, Insurance, Real Estate	48,300	61,700	+27.7
Services	213,000	285,900	+34.2
Government	111,300	121,500	+9.2

Ohio Bureau of Employment Services

While Cincinnati's regional economy is healthy, and while the central city certainly shares in the benefits of a strong regional economy, the City is struggling to attract its fair share of regional developments and to connect its residents to the new jobs. The City faces two problems that it must address through its economic development programs.

- One problem is that industrial and commercial development is easier at the region's periphery than at its core. The City has to contend with state policies, for example, that subsidize the cost of moving jobs to new development sites in the suburbs on the grounds that these are "new jobs" when in fact they are simply jobs that move from one part of the metropolitan area to another. There are few sources of funds that can be used to *retain* jobs. As a second example, suburban developments are typically greenfields developments. In contrast, even after the City has acquired sites, in and of itself no small accomplishment, it then often faces the challenge of promoting development on "brownfields," with the attendant costs of rebuilding aging infrastructure, demolition, and dealing with environmental hazards.

- A second problem is that the City's potential workforce includes a disproportionate share of the region's less well-off members. The unemployment rate in the City decreased from 5.2 percent in 1997 to 4.8 percent in 1998. During the same period, the rate for Hamilton County as a whole dropped from 3.5 percent in 1997 to 3.3 percent in 1998. However, since the City workforce represents a little less than half of the county's, a conservative estimate is that the unemployment rate in the balance of the county is under 2 percent. The City's resident workforce is less educated than the suburban workforce and is qualified for less skilled jobs.

Thus, the City of Cincinnati cannot focus only on industrial and commercial development, nor can it focus only on workforce development. The challenge is to create jobs that City residents can fill.

One approach to doing this involves small business development. *The Hamilton County Overall Economic Development Plan* concluded that 93 percent of all new jobs in the county resulted from the creation of small businesses. As shown below, most minority and women-owned firms are in the service sector. For minorities, that is also an area in which firm creation between 1987 and 1992 was very strong, whereas for women, growth was strong in a number of sectors. For both women and minorities, the City of Cincinnati has shown a rate of growth that lags behind the rate for the region as a whole.

	Minority Enterprises			Women Enterprises		
	1987	**1992**	**% Change**	**1987**	**1992**	**% Change**
Service	1,386	2,359	70.2	11,714	17,775	51.7
Manufacturing	14	24	71.4	412	583	41.5
Retail	449	448	-0.2	3,667	5,633	53.6
Finance	216	320	48.1	2,445	3,390	38.7
Wholesale	32	64	100.0	391	770	96.9
Transportation	157	150	-4.5	433	859	98.4
Construction	264	298	12.9	444	1,132	155.0
Agriculture	39	36	-7.7	228	460	101.8
Other	168	229	36.3	1,072	1,798	67.7
Total for MSA	2,725	3,928	44.1	20,806	32,396	55.7
Total for County	2,597	3,709	42.8	13,390	19,543	46.0
Total for City	1,753	2,432	38.7	4,956	7,451	50.3

1987 and 1992 Economic Censuses, U.S. Department of Commerce

In 1990, residents of Cincinnati constituted approximately 19 percent of the workforce of the Consolidated Metropolitan Statistical Area (CMSA). While the City is the home to a large proportion of the area's professional workforce, as a consequence in part of the University of Cincinnati, City residents represent a disproportionately large share of workers in service occupations and a disproportionately small share of workers involved in well-paying occupations involving precision production or machinery operating.

Occupation, 1990	**CMSA**	**City**	**City Share**
Executives, Administrators, Managers	107,837	18,608	17.3
Professionals	119,418	27,925	23.4
Technicians	33,067	6,835	20.7
Sales	100,525	16,644	16.6
Administrative Support	143,988	28,071	19.5
Private Household Service	2,415	908	37.6
Protective Services	11,137	2,417	21.7
Other Service	90,723	23,071	25.4
Farming, Forestry and Fishing	8,201	1,123	13.7
Precision Production	88,845	12,447	14.0
Machine Operators	56,696	9,844	17.4
Transportation	31,951	4,758	14.9
Laborers	33,530	6,230	18.6

U.S. Census

The following organizations play a key role in the City's plans to develop and retain jobs and to develop the workforce.

- The City of Cincinnati Employment and Training Division (ETD) serves youths and adults with workforce development programs. Job seekers and businesses benefit from services related to assessment, preparatory education, occupational skill training, direct job placement and work experience.

- The City of Cincinnati Department of Economic Development is concerned with the downtown area and with the City's neighborhoods. The Department fosters positive community relationships, encourages business growth and job retention, creates new employment opportunities and facilitates property development. The department operates a small business loan fund, a loan fund for microenterprise development, and a Small Business Administration 504 Loan program.

- The Greater Cincinnati Chamber of Commerce has nearly 7,000 member businesses in an eight-county area. Affiliated with the Chamber is the Greater Cincinnati African American Chamber of Commerce.

- The Hamilton County Development Company (HCDC) is a private, not-for-profit corporation that promotes economic development. HCDC offers an array of economic development programs. They include small business loans through the SBA 504, State of Ohio 166, and Microloan programs as well as entrepreneurial assistance through a Small Business Development Center and the Hamilton County Office of Economic Development.

- The Cincinnati Business Incubator (CBI) is designed to help entrepreneurs grow new businesses. Companies receive technical assistance and financing from the Microloan Program.

Race

As shown in the next table, the African American population in the metropolitan area increased rapidly from 1950 into the early 1960s in conjunction with the great northward migration of blacks out of the American rural south. During that period of time, the number of African Americans increased nearly 3 percent a year.

After the Second World War, the larger African American population burst the seams of the West End community where it had previously been confined by restrictive real estate practices. The City made several dramatic attempts at urban renewal, including the bulldozing of large sections of the West End. African American residents of the City had to move, first into Walnut Hills, Evanston, and Avondale and since then more slowly into the City’s western communities. Since 1960, the increase in the size of the African American population has been a more modest 1.3 percent a year. The table also shows that while the proportion of Cincinnati's population that is African American has increased since then, the rate of increase has slowed. African Americans are beginning to suburbanize following the same routes as white suburbanization 40 years earlier, up I-75 and I-71.

	1950	1960	1970	1980	1990
City of Cincinnati					
Population	503,998	502,550	452,524	385,457	364,040
African Americans	78,196	108,754	125,070	130,490	138,132
% African American	15.5	21.6	27.6	33.9	37.9
Balance of Hamilton County					
Population	219,954	361,571	471,494	487,767	502,188
African Americans	11,887	14,683	20,224	35,501	43,013
% African American	5.4	4.1	4.3	7.3	8.6
Hamilton County Total					
Population	723,952	864,121	924,018	873,224	866,228
African Americans	90,083	123,437	145,294	165,991	181,145
% African American	12.4%	14.3%	15.7%	19.0%	20.9%
Balance of Metropolitan Area					
Population	349,125	457,034	515,839	594,440	659,864
African Americans	7,850	7,814	7,829	8,016	9,938
% African American	2.2	1.7	1.5	1.3	1.5
Metropolitan Area					
Population	1,073,077	1,321,155	1,439,857	1,467,664	1,526,092
African Americans	97,933	131,251	153,123	174,007	191,083
% African American	9.1	9.9	10.6	11.9	12.5

As shown below, today only a little more than half of the African Americans in Cincinnati live in neighborhoods that are more than 50 percent black. However, progress has been frustratingly slow and large portions of the metropolitan area continue to be perceived as areas that do not welcome new black residents. As a result, the metropolitan area as a whole remains one of the most segregated areas in the country.

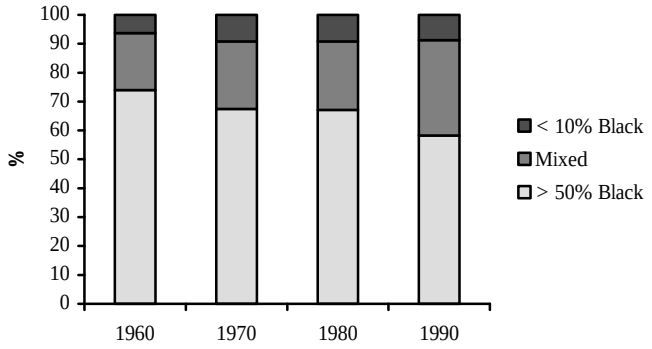


Figure 1: Between 1960 and 1990, the proportion of African Americans living in census tracts that were at least 50 percent black declined from 75 percent to 58 percent.

Even within Hamilton County, segregation persists at high levels. Taueber's index for the county as a whole fell from 87 to 75 in the twenty years from 1970 to 1990, meaning that 12 percent of the African Americans who would have to move in order to result in complete integration did move, and into the right kinds of neighborhoods. Clearly, much remains to be accomplished.

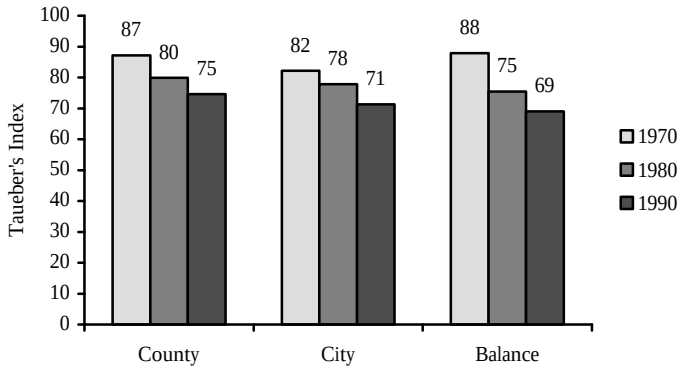


Figure 2: The degree of segregation in the City of Cincinnati is declining, but remains high.

Areas of Concentration

The following table and Map 2 show the neighborhoods in Cincinnati with a concentration of African Americans, defined as a percentage of African Americans that is at least 5 percentage points higher than the City as a whole. Not only have neighborhoods with high concentrations of black residents stayed concentrated over the 10 years, some neighborhoods that had more moderate concentrations in 1980, experienced sharp increases from 1980 to 1990.

	1980			1990			
	Total	**Black**	**%**	**Total**	**Black**	**%**	**% Diff**
S. Cumminsville-Millvale	4,908	4,527	92.2	4,367	4,112	94.2	1.9
Fay Apartments	3,159	2,881	91.2	2,954	2,780	94.1	2.9
West End	12,886	12,215	94.8	11,370	10,626	93.5	-1.3
Avondale	19,845	18,324	92.3	18,736	17,196	91.8	-0.6
Evanston	9,689	8,945	92.3	8,386	7,608	90.7	-1.6
Winton Hills	7,711	6,846	88.8	6,747	5,951	88.2	-0.6
Walnut Hills	9,907	8,957	90.4	8,917	7,816	87.7	-2.8
Bond Hill	11,408	7,941	69.6	10,822	9,410	87.0	17.3
Kennedy Heights	6,591	4,973	75.5	6,054	4,607	76.1	0.6
Mt. Auburn	8,889	6,455	72.6	7,542	5,568	73.8	1.2
N. Fairmount-English Woods	5,889	3,585	60.9	5,334	3,897	73.1	12.2
Over-the-Rhine	11,914	7,449	62.5	9,572	6,835	71.4	8.9
Evanston-East Walnut Hills	2,241	1,517	67.7	2,070	1,293	62.5	-5.2
Madisonville	13,157	7,419	56.4	12,216	7,284	59.6	3.2
N. Avondale-Paddock Hills	6,762	3,587	53.0	6,461	3,577	55.4	2.3
Roselawn	7,379	1,759	23.8	7,218	3,989	55.3	31.4
Corryville	4,539	2,365	52.1	4,439	2,238	50.4	-1.7

MAP 2

The Empowerment Zone as a whole represents a concentration of African Americans (74.8 percent in 1990, compared to 37.9 percent for the City as a whole).

Map 2 also shows that Cincinnati has no areas of concentration of American Indians (0.1 percent of the 1990 population) or Hispanics (0.9 percent of the 1990 population). There is one area of concentration of Asians and Pacific Islanders, but it is in a University of Cincinnati community, and exists primarily as a function of the draw of international students to that school. With no other census-defined race is there any problem of concentration that even remotely approaches the problem of the concentration of the African American population. However, two caveats must be added:

- Anecdotal evidence suggests that Cincinnati might be experiencing an influx of Hispanic persons. The HUD projections, which are based on the continuation of past trends, may be understating the size of Cincinnati's Hispanic population from 1997 out.

- There exists a large population of Appalachians in Cincinnati, and this population is largely though not entirely white. This is important because poor first and second-generation immigrants to Cincinnati from Appalachia (of which Hamilton County is not a part) are concentrated in neighborhoods such as Lower Price Hill.

Schools

The Cincinnati Public School district (CPS) is one of the largest school districts in the state of Ohio.[2] It is not coextensive with the City of Cincinnati, but the entire City is included and only small portions of the county outside of the City are. The current estimated student enrollment is 47,000. There has been a steady decline in the student population of Cincinnati Public Schools and increasing racial and socio-economic isolation. Seventy percent of students are now African American. Fifteen years ago, during the 1983-84 school year, the racial breakdown of student body was 57 percent African-American and 42 percent white. Two-thirds of the students attending CPS are eligible for reduced or free lunch under state guidelines for low-income families.

The district has had difficulty passing tax levies. There is a perception that the district has failed in its charge to educate the youth of the community. Perhaps more importantly, less than 30 percent of the City's households include children, and some of those children attend private or parochial schools. Voters may feel little compelling

[2] Ms. Esther Erkins, of the UC College of Education, who is studying the Cincinnati Public Schools for her dissertation, prepared this section of the document.

need to vote for a levy that will increase property taxes and not result in personal benefit.

Like the population of the City, enrollment in CPS has been on the decline since the 1960s. The decline over the last 25 years has been striking, as the district has lost approximately 37,000 students. In 1970, the enrollment in CPS was 84,229, including 46,278 white students and 37,951 black students. By 1980, the district had lost over 30,000 students. The decline was most dramatic for white students, half of whom left the system in ten years. By 1980, the white population was 22,885 and the black population was 30,748.

The district has struggled with academic achievement. The Ohio Proficiency Test is used as the indicator of levels of academic achievement. The district has suffered from a low pass rate on all sections of the test. The test is administered at the end of grades 4, 6, 9, and 12. The district has consistently experienced average passage rates below 50 percent in each of the categories of math, science and reading.

CPS has a dropout rate for grades 7 -12 of approximately 9 percent, down from 12 percent in 1996-1998.

Like other large urban districts, CPS is confronted with an aging infrastructure. The district has 79 buildings that are, on average, 49 years old. Buildings 80 years old remain in use. The district has operating schools that are unable to pass inspection. CPS does not have the resources necessary to renovate its infrastructure. It would take an estimated $500 to $700 million dollars to repair, renovate and rebuild its aging facilities.

To address the problem of aging infrastructure, CPS entered into an agreement with the City of Cincinnati that would generate funding for capital improvements. In 1995, a referendum was proposed by Hamilton County to generate revenue for two new sports stadiums. This revenue would be raised through an increase in the sales tax of one half percent. In an effort to gain more support in the City of Cincinnati, Cincinnati City council promised $100 million dollars from City of Cincinnati sources to go towards making capital improvements in CPS. This $100 million dollars is payable over 20 years at a rate of $5 million dollars per year out of the City's General Fund operating budget. Since the levy was passed, the City decided to help the schools issue bonds for capital improvements.

The desegregation of CPS took place under what is known as the Bronson Settlement Plan. The plan was the final result of ten years (1974-1984) of legal wrangling between the NAACP and the CPS board. The suit was settled in June 1984 after the parties agreed to a consent decree. In the agreement, a broad strategy was laid out that included expanding the number of magnet schools and offering special educational programming in the eight lowest achieving schools. Despite plans, the district has not substantially improved performance in the eight target schools.

The magnet schools were more successful. There are 30 magnet programs currently operating at 13 sites. However, some community residents complain that the magnet schools receive a disproportionate share of resources. Magnet schools are also believed to be a place primarily for the education of middle-class white students. This has led to the charge that the district is actually a dual school system with the neighborhood schools serving poor and minority students and the magnet schools existing to retain white middle-class families.

In the spring of 1999, the federal court reopened the case on the basis that the district did not honor the commitments made in the consent decree.

Household Demographics

Cincinnati's population includes a substantial number of people who live in group quarters, as shown below. In 1990, this total included 8,700 people in nursing homes, 5,000 in college dormitories and 1,800 in correctional facilities.

	1980	1990
Group Quarters	14,281	14,778
Institutional	6,609	7,703
Non-Institutional	7,672	7,075
Household Population	371,176	349,262

One of the most striking features of the City housing market is that 39.5 percent of the households are one-person households, a much greater proportion than in the region as a whole. Further, there were nearly as many female-headed or male-headed households with children in 1990 (20,074) as there were married-couple households with children (22,440).

		1980	1990	% Change
Total Households		157,677	154,342	-2.1
One-person Households	N	58,667	60,991	4.0
	%	37.2	39.5	
Family Households	N	90,644	82,699	-8.8
	%	57.5	53.6	
Married Couple Family	N	62,182	49,746	-20.0
	%	39.4	32.2	
Other Family	N	28,462	32,953	15.8
	%	18.1	21.4	
Other Non-Family (2+ People)	N	8,366	10,652	27.3
	%	5.3	6.9	

The elderly represent an increasing proportion of the City's population. This represents a combination of multiple trends. The population as a whole, of course, is aging, as the baby boomers grow older. In addition, it appears that Cincinnati has less cachet as the residential market for young people than it used to. Finally, it is probably the case that older persons who are owners and whose children are grown experience few of the push factors that lead people to consider the suburban market.

		1980	1990	% Change
Population Under 62	N	343,350	304,282	-11.4
	%	89.1	83.6	
Population Over 62	N	42,107	59,758	41.9
	%	10.9	16.4	

This latter point is illustrated below. The City has a disproportionate share of the owner market where the head of household is 65 or older and a disproportionate share of owners who have been in the same unit for a long time.

	MSA	Hamilton County	City of Cincinnati	City as % of County	City as % of MSA
Tenancy by Age of Head					
Owner-Occupied	345,948	197,551	59,172	30.0	17.1
Head Under 65 Years	268,112	148,347	41,426	27.9	15.5
Head 65 Years or More	77,836	49,204	17,746	36.1	22.8
Renter Occupied	202,437	141,330	95,170	67.3	47.0
Head Under 65 Years	166,917	115,537	78,239	67.7	46.9
Head 65 Years or More	35,520	25,793	16,931	65.6	47.7
Year Householder Moved In					
Owner-Occupied Units	345,953	197,556	59,169	30.0	17.1
Since 1985	119,114	62,858	17,684	28.1	14.8
1980 to 1984	46,646	25,699	7,377	28.7	15.8
1970 to 1979	82,257	46,803	13,671	29.2	16.6
Before 1970	97,936	62,196	20,437	32.9	20.9
Renter-Occupied Units	202,432	141,325	95,173	67.3	47.0
Since 1985	153,164	104,205	68,859	66.1	45.0
1980 to 1984	25,566	18,826	13,225	70.2	51.7
1970 to 1979	16,577	12,854	9,085	70.7	54.8
Before 1970	7,125	5,440	4,004	73.6	56.2
Place of Residence 5 Years Earlier					
Same house	732,305	440,040	163,828	37.2	22.4
Same county	377,148	250,821	121,254	48.3	32.2
Inside City Limits	171,985	157,702	102,807	65.2	59.8
Outside of City Limits	205,163	93,119	18,447	19.8	9.0
Same MSA	71,888	17,324	6,109	35.3	8.5
Outside of MSA	157,175	107,757	42,303	39.3	26.9

Income and Poverty

The 1990 Census revealed that there were 112,575 persons in Hamilton County living below the poverty line in 1989, or 13.3 percent of the persons for whom poverty status is determined. By 1995, the Census Bureau estimated that that number had fallen to 100,358. The economic boom of the past four years has led to record low unemployment rates for African Americans nationwide and to record levels of people working nationwide. It is not unreasonable to assume that the number of persons in Hamilton County living below poverty has fallen by another 10,000 people since 1995. However, there is no reason to believe that the geographic concentration or racial concentration of poverty has improved since 1990, so 1990 Census data are used in the following material.

The poverty rate in the City of Cincinnati is 24.3 percent. As shown in Map 3, there are 13 Cincinnati neighborhoods with poverty rates above 35 percent (out of 47 neighborhoods, setting aside the non-residential area known as Queensgate). The rate in the Empowerment Zone is 46.8 percent. Unemployment is similarly concentrated; there are 13 Cincinnati neighborhoods with unemployment rates higher than 13 percent in 1990. (Detailed profiles of all Cincinnati neighborhoods are available in Attachment I of the Plan.)

	MSA	Hamilton County	City of Cincinnati	City as % of County	City as % of MSA
Poverty Status					
Persons Below Poverty	162,771	112,575	85,319	75.8	52.4
Persons Above Poverty	1,259,790	734,334	265,276	36.1	21.1
Household Income					
Under $10,000	84,106	58,196	41,767	71.8	49.7
$10,000 to $19,999	91,986	58,594	32,326	55.2	35.1
$20,000 to $29,999	91,282	54,884	26,026	47.4	28.5
$30,000 to $39,999	82,638	48,328	19,203	39.7	23.2
$40,000 to $49,999	65,017	37,301	13,090	35.1	20.1
$50,000 to $59,999	44,381	25,269	7,300	28.9	16.4
$60,000 to $99,999	66,845	40,149	10,496	26.1	15.7
$100,000 or More	21,883	15,984	4,035	25.2	18.4
Median Income	$30,691	$29,498	$21,006	71.2	68.4

Claritas estimates that median household income for the balance of Hamilton County has increased 39.8 percent in the past eight years, from $37,099 to $51,847. The Consumer Price Index (CPI) increased 31.5 percent from 1989 (the basis year for Census income data) to 1998. Thus, median income in the suburbs of Hamilton County increased 8.3 percent in real terms. In contrast, median income in the City has increased only 29.0 percent, from $21,006 to $27,089, which in real terms represents a 2.5 percent decrease in income.

MAP 3

Thus, not only is there no reason to assume poverty has become less concentrated, but there is good reason to argue that the concentration is worsening. Even within the City proper, the long-term trend is toward greater income disparity. The ratio of the 90th percentile of family income to the 10th percentile of family income has increased from 8.0 in 1969 to 8.9 in 1979 to 13.9 in 1989.

Welfare reform has arrived. The agency charged with responsibility for the TANF program (Temporary Assistance for Needy Children) is the Hamilton County Department of Human Services. In September 1989, there were 21,242 assistance groups in the county receiving Aid for Dependent Children (ADC). Those household units included 55,625 people.

The federal welfare reform law, the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, resulted in several major changes to the nation's system of public assistance.

- The ADC program was replaced with the TANF program.
- Lifetime eligibility for TANF was limited to five years from enactment, although states were permitted to set stricter limits on eligibility. Beginning October 1997, Ohio participants can receive TANF for a maximum of 36 months, not necessarily consecutive.

In any given month, approximately 80,000 people are clients of the Hamilton County Department of Human Services, or between 9 and 10 percent of the county (the Census Bureau estimates Hamilton County's current population to be 847,000 people). Nearly all of these clients, more than 90 percent, received Medicaid, health insurance for low-income persons.

Next to Medicaid, food stamps are the most frequently used form of assistance. The number of persons receiving food stamps has declined from 58,782 in May 1998 to 52,131 in April 1999. A recent report from the General Accounting Office[3] reveals that only about half of former TANF recipients continue to receive food stamps. Thus, the local decline in the use of food stamps is consistent with national trends that show that decreases in the TANF caseload result in decreases in the use of food stamps even though people might continue to be eligible for food stamps.

The number of persons receiving TANF fell 19 percent, from 26,405 to 21,259 between May 1998 and April 1999. Most people who receive TANF also receive Medicaid and food stamps. The decline in the number of people receiving cash

---

[3] Unites States General Accounting Office, "Welfare Reform: Information on Former Recipients' Status." GAO/HEHS-99-48, April 1999.

assistance over a longer period has been dramatic, from 55,625 persons in 1989 to 21,259 persons in 1999, a decline of 61.8 percent.

In April 1999, more than half of all TANF recipients in Hamilton County were concentrated in just eight zip codes, and more than one-fourth lived in just three zip codes: 45225 (Fairmount, including Millvale), 45210 (Over-the-Rhine) and the West End (45214). Two of these three areas include major concentrations of public housing and the third, Over-the-Rhine, has long represented a concentration of poverty and blight.

Eighty percent of TANF recipients in Hamilton County in April 1999 were African American, and it appears that white TANF recipients have been leaving the rolls faster than black recipients.

Housing Stock

Cincinnati represents 46.8 percent of the county's total housing stock, including only 30.0 percent of the housing that is owner-occupied and 67.3 percent of the housing that is renter occupied. There were 14,746 vacant housing units at the time of the 1990 census. Only 8.0 percent of these vacant units were in boarded-up structures. There was a reasonably small differential between the MSA vacancy rates and the City vacancy rates. The MSA rental vacancy rate was 8.3 percent whereas the City's rate was 9.2 percent. On the owner side, the MSA vacancy rate was 1.3 percent whereas the City's rate was 2.1 percent.

	MSA	Hamilton County	City of Cincinnati	City as % of County	City as % of MSA
Total Housing Units	582,376	361,421	169,088	46.8	29.0
Occupied Units	548,385	338,881	154,342	45.5	28.1
Owner-Occupied	345,948	197,551	59,172	30.0	17.1
Renter-Occupied	202,437	141,330	95,170	67.3	47.0
Vacant Housing Units	33,991	22,540	14,746	65.4	43.4
Vacant for Rent	16,784	11,962	8,759	73.2	52.2
Vacant for Sale	4,597	2,717	1,241	45.7	27.0
Boarded Up	1,724	1,278	1,180	92.3	68.4

There are striking differences among the neighborhoods of Cincinnati in the number of vacant units that are off the market. Map 4 shows that the 229 structures that are currently condemned are highly concentrated in the Empowerment Zone. (Note that the Census counts *units* whereas the City keeps track of *structures*.) There are currently 629 abandoned structures that the City had decided are worth keeping, and while these are also concentrated in the EZ, they are somewhat more dispersed.

MAP 4

The City has a huge proportion of the county's and the area's multi-unit housing stock. One point to make about the following table is that only a small proportion of owners are willing to live in multi-unit structures, such as the classic duplex arrangement in which the owner occupies one unit and rents the other. Thus, a barrier to increased home ownership in the City is the preponderance of structures that have multiple units. A second point to make is that there is some potential to convert renters to owners while remaining in place, but this potential is limited. There are about 8,600 duplex structures (each with two units) and 6,000 of them are currently owner-occupied. There are over 9,000 renters in single unit structures, and while it is tempting to think that they might all be converted to owners, there are two counter-arguments. First, investors find these properties valuable and might have little incentive to sell. Second, there have been approximately 9,000 rented single-unit structures in Cincinnati since at least 1950, so there is apparently market demand for this arrangement.

Units in Structure	MSA	Hamilton County	City of Cincinnati	City as % of County	City as % of MSA
Owner-Occupied Units	345,948	197,551	59,172	30.0	17.1
1 Unit - Detached	303,207	174,516	48,057	27.5	15.8
1 Unit - Attached	9,556	5,395	1,508	28.0	15.8
2 Units	11,094	8,550	5,971	69.8	53.8
3 - 4 Units	3,211	2,552	1,791	70.2	55.8
5 - 9 Units	1,027	701	317	45.2	30.9
10 or More Units	2,828	2,135	1,083	50.7	38.3
Mobile Home	13,393	2,837	68	2.4	0.5
Other	1,632	865	377	43.6	23.1
Renter-Occupied Units	202,437	141,330	95,170	67.3	47.0
1 Unit - Detached	29,054	15,045	6,416	42.6	22.1
1 Unit - Attached	6,961	4,875	2,883	59.1	41.4
2 Units	23,175	15,773	11,224	71.2	48.4
3 - 4 Units	33,060	26,234	18,581	70.8	56.2
5 - 9 Units	31,910	22,832	16,039	70.2	50.3
10 or More Units	73,010	54,253	38,814	71.5	53.2
Mobile Home	2,582	413	23	5.6	0.9
Other	2,685	1,905	1,190	62.5	44.3

Cincinnatians are not overly fond of condominiums.

Condominiums	MSA	Hamilton County	City of Cincinnati	City as % of County	City as % of MSA
Owner-Occupied	11,254	6,768	1,764	26.1	15.7
Renter-Occupied	4,726	3,000	1,291	43.0	27.3

Census data on year of construction are problematic, being based on current resident guesses. However, the unavoidable conclusion from the following table is that Cincinnati's housing stock is aging. Based on the Census, the City captured less than

nine percent of the new construction in the region from 1980 to 1990. Analyses of building permits suggest even this number is inflated. Every ten years, the median age of Cincinnati's structures increases nearly by that amount (meaning there is little turnover in the stock). And while there is no necessary correlation between age and quality, the majority of Cincinnati's owners and building superintendents do not have access to the private investment dollars that are necessary to periodically update systems and effect major repairs. In those Cincinnati neighborhoods where these dollars are available, Hyde Park and Clifton to name just two, property appreciation is extremely favorable. Some badly deteriorated neighborhoods include many structures with extraordinary renovation potential (Over-the-Rhine is often cited as an example, although Northside is a better example of a neighborhood where this has already happened). However, other run-down neighborhoods are full of wood-framed, shingle-sided houses built for the working class before 1930. These structures have far less renovation potential, and in only one neighborhood have they been updated successfully in large numbers (Mt. Adams).

Year Structure Built	MSA	Hamilton County	City of Cincinnati	City as % of County	City as % of MSA
Owner-Occupied Units	345,953	197,556	59,169	30.0	17.1
Since 1980	51,945	20,071	1,435	7.1	2.8
1970 to 1979	55,278	22,838	1,614	7.1	2.9
1960 to 1969	57,073	35,165	4,733	13.5	8.3
1950 to 1959	66,662	41,886	8,472	20.2	12.7
1940 to 1949	34,235	24,042	9,816	40.8	28.7
Before 1940	80,760	53,554	33,099	61.8	41.0
Renter-Occupied Units	202,432	141,325	95,173	67.3	47.0
Since 1980	26,476	13,064	5,617	43.0	21.2
1970 to 1979	41,827	26,268	14,317	54.5	34.2
1960 to 1969	35,482	27,291	18,675	68.4	52.6
1950 to 1959	25,513	19,777	13,216	66.8	51.8
1940 to 1949	19,309	15,217	10,858	71.4	56.2
Before 1940	53,825	39,708	32,490	81.8	60.4

The analysis of building permits shows the City's share of single-family permits has been only 2.6 percent to 5.2 percent of the MSA total between 1990 and 1994. However, beginning in 1992, there is some evidence that proportionately more single-family units are being built than larger units. The City had an average of only 492 new units of housing built each year between 1990 and 1994. Based on the analysis of permits, rather than Census data, construction in the City may be slightly higher than during the 1980s.

Lead-Based Paint Hazard Reduction

Cincinnati has good cause to be concerned about the problem of lead poisoning. Forty-two percent of its housing stock was built prior to 1940 and 85 percent was built prior to 1970. The Cincinnati Health Department (CHD) Lead Poisoning Prevention Program was started to provide community education on health problems associated with lead poisoning, to conduct mass screenings of children to identify those with

elevated blood lead levels, to arrange appropriate medical treatment for identified children, and to monitor those children through their preschool years. In 1976, the CHD issued a regulation prohibiting the sale and use of lead-based paint for surfaces accessible to children, thus allowing it to enforce modifications to housing units to reduce the lead-based paint hazards in the community. In 1998, the CHD provided assistance to 883 Cincinnati children newly identified as having elevated blood lead levels. Through a state contract, the program now serves as a resource to 20 counties.

The University of Cincinnati was an early leader in environmental health. The first research on lead at UC was conducted in 1924 in response to a public health crisis involving tetraethyl lead. The senior staff of the UC Institute for Environmental Health has 32 years of experience in lead research including conducting four lead exposure studies at former lead mining, milling, and smelting sites; a 17-year longitudinal study of lead exposure and child development in Cincinnati's urban environment; a three-year Soil Lead Abatement Demonstration Project and a two-year study of the sources of lead in household dust, both funded by EPA. The Institute developed the model curriculum for the EPA-approved course for lead abatement supervisors and contractors, which is taught nationwide.

Cincinnati has funded efforts to reduce the hazards associated with lead poisoning of children. Since 1993, program funds have been used to assist families to vacate buildings due to badly deteriorated lead-based paint.

The City was awarded $6 million in the 1993 HUD Lead-Based Paint Abatement program. With these funds, the City designed the Cincinnati Abatement Project (CAP) to test the effectiveness of a variety of hazard reduction methodologies on 280 housing units. The CAP is administered by the CHD with major program activities managed by the Department of Neighborhood Services and UC.

The Environmental Advisory Council comprises citizens and professionals appointed by the City Manager. For over 25 years, the Council has worked with the City's Office of Environmental Management on the problem of deteriorated lead-based paint. In 1999, the Council recommended that more vacuuming of sidewalks and streets in high-risk areas be done; that dust control rules during building rehabilitation be more actively enforced; and that new regulations be adopted that would allow more direct action to be taken to prevent lead poisoning rather than waiting until a child has been diagnosed with lead poisoning.

The Department of Neighborhood Services applied for a $2.8 million grant from HUD under the 1999 Lead-Based Paint Hazard Control Program. If awarded, the new grant would create the Lead Control Project (LCP) within the City's Empowerment Zone, providing lead hazard control activities to 125 rental units in buildings with 3 to 25 units. The program would provide housing to low-income families in buildings that are expensive to rid of lead hazards.

Eighty-five percent of Cincinnati's housing stock was built before 1970 (about 131,000 units). Key informants suggested that the entire stock of this older housing has lead-paint. A special tabulation of 1990 Census data prepared by HUD for the Comprehensive Housing Affordability Strategy (CHAS) planning process showed that Cincinnati has the following numbers of households in various income ranges of interest.

Household Income as a % of MSA Median Family Income, Adjusted for Family Size	Rental Households	Owner Households
0 to 30%	28,302	5,189
31 to 50%	15,069	5,648
51 to 80%	20,877	10,159

Based on the above table, and given the assumption that age of housing unit is independent of income, it may be conservatively estimated that 54,511 rental households (64,248 X 0.85) and 19,472 owner households live in units with lead-paint hazards. The upper limit on the numbers of such households, assuming that age of housing stock is correlated with income, is 64,248 renters and 20,996 owners. In the absence of definitive data, taking the average of these lows and highs results in an estimate that 79,614 Cincinnati low-income households live in structures with potential lead-paint hazards.

Substandard Housing

The decennial censuses provide only very limited data on housing quality. Most of the housing quality indicators that the census measures relate to battles for housing quality that were won decades ago, or which are of limited relevance in well-governed urban areas. Thus, only about one-half of one percent of the City's housing stock lacks complete plumbing for exclusive use, less than one percent lacks complete kitchen facilities, less than one-tenth of one percent does not have access to the municipal water supply, and less than one percent is not connected to the sewer system. Of these, the CHAS special tabulations referred to above, rely on the kitchen and plumbing measures to identify substandard units. Even in conjunction, these two indicators identify very few housing units as substandard, even in units occupied by households with extremely low household incomes.

The American Housing Survey (AHS) provides a much richer portrait of the quality of Cincinnati's housing stock. Based on a comprehensive checklist that considers everything from too few electrical outlets per room to rodent infestations to sagging roofs, the American Housing Survey classifies housing units according to whether they display severe or moderate physical problems. As shown in the next table, 6.9 percent of Cincinnati's housing units were classified as having moderate or severe physical problems (11,667 units).

As useful as the AHS is, it cannot be used to study the geographic distribution of substandard housing in Cincinnati's neighborhoods, being based on a modest-sized sample and lacking geographic detail below the level of the City as a whole. This plan makes use of the CHAS substandard indicators while recognizing that they grossly

underestimate the prevalence of housing problems. While the City does do some surveys of housing quality, these are limited to a few neighborhoods and are based on external inspections.

Selected Results from the 1990 American Housing Survey

		N	% of Occupied Housing Units
Severe Physical Problems			
	Any Problems	2,000	1.4
	Plumbing	1,100	0.8
	Heating	700	0.5
	Electric	0	0.0
	Upkeep	300	0.2
	Hallways	0	0.0
Moderate Physical Problems			
	Any Problems	8,000	5.5
	Plumbing	200	0.1
	Heating	0	0.0
	Electric	7,000	4.8
	Upkeep	800	0.6
	Hallways	700	0.5

Homeownership

Cincinnati has a low home ownership rate relative to cities of comparable size. In 1990, 38.3 percent of all households in the City were owner-occupied. For 58 central cities in America with 1990 populations of 200,000 to 700,000, the aggregate rate of home ownership in 1990 was 49.6 percent. Cincinnati's home ownership rate was lower than all but four cities in this range (Newark, Jersey City, Boston and Miami).

Whatever reasons might account for the City's low ownership rate, it is important to point out that the rate has not changed much over the last 50 years. Nor is the problem region-wide. In the last 50 years, the Hamilton County suburbs have gained 140,000 owners while the number of owners in the City has decreased by 1,000. As a result, the home ownership rate in the Cincinnati metropolitan area is greater than the national rate for areas of comparable size (63 percent versus 61 percent) while the rate in the City is far less than the national rate.

Cincinnati shares barriers to home ownership with many other cities. These include a housing stock that is older than that in the suburbs and schools that are perceived to be lower in quality than suburban schools. The best explanation for Cincinnati's low home ownership rate is that the topography of the City encouraged dense development involving multiple-unit structures up until World War II. When the highway programs of the post-war period opened up the suburbs to development, the

City was mostly built-out and could not compete for new single-unit construction that the federal government was subsidizing on a massive scale.

Prior to World War II, there was a premium associated with living in the City. Cincinnati was far from unique in this respect, but unlike other cities, suitable lots for single-family detached homes in Cincinnati were relatively expensive due to the costs associated with hillside development and the number of acres of land devoted to parks. Thus, single-unit detached structures in Cincinnati were reasonably expensive, with the effect that working class families more often rented. In this respect, Cincinnati appears similar to much larger metropolitan areas, such as New York or Chicago, and different than Cleveland, which is essentially flat, and where single-family homes were cheap to build and affordable by the industrial worker.

The City of Cincinnati housing market is dependent upon a steady stream of new residents coming into the area. It remains a viable market for first time buyers, but analyses by the Ohio Housing Research Network suggest that about 75 percent of the people who sell their home inside the City of Cincinnati and who buy again in the region purchase their next home outside of the City. While the City has only 30 percent of the owners in the region, 34 percent of the purchases made in Hamilton County since 1996 have been in the City, suggesting a robust market for first-time buyers.

Cincinnati has retained a good share of the more expensive homes in the area. As shown below, Cincinnati appears to be merely average in this respect. However, like Cleveland, Youngstown and Dayton, the central city of the Cincinnati MSA is landlocked and surrounded by populous suburbs. In contrast, the central cities of Akron, Columbus and Toledo dominate their metropolitan areas. From this perspective, Cincinnati is particularly noteworthy for the extent to which it has retained a large share of higher-income housing.

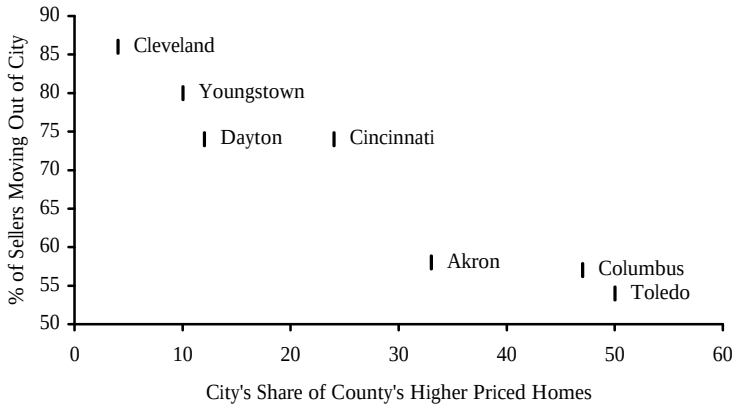


Figure 3: Relationship between the central city's share of higher priced homes and the percentage of city home sellers who move out of the city.

The number of owners in Cincinnati decreased by 2.5 percent from 1980 to 1990, almost, but not quite, the same percentage drop as for all occupied housing units (-2.1 percent).

The median value for owner-occupied houses in the City in 1990 was 85.7 percent of the county median value. Claritas estimates the median home value in 1998 was $80,497 for the City and $96,340 for the county as a whole. If correct, the median value in the City has fallen to 83.6 percent of the county total. The increase in the cost of living between 1990 (not 1989, as mentioned earlier) and 1998 was 24.7 percent. The Claritas data suggest the City's owner units have increased in value slightly faster than the rate of inflation, with a real increase of 5.3 percent over the last several years.

Distribution by Value (1990)	MSA	Hamilton County	City of Cincinnati	City as % of County	City as % of MSA
Under $40,000	29,690	14,636	8,205	56.1	27.6
$40,000 to $49,999	29,408	17,326	6,791	39.2	23.1
$50,000 to $59,999	38,553	22,909	7,046	30.8	18.3
$60,000 to $74,999	61,591	36,175	9,078	25.1	14.7
$75,000 to $99,999	57,089	32,260	7,036	21.8	12.3
$100,000 to $124,999	25,303	14,811	2,570	17.4	10.2
$125,000 to $149,999	16,022	9,788	1,570	16.0	9.8
$150,000 to $199,999	15,267	10,055	1,647	16.4	10.8
$200,000 or More	13,587	10,836	2,393	22.1	17.6
Median Value	$71,100	$72,200	$61,900	85.7	87.1

Based not on reported values, but on sales prices from 1996 to 1998, the City has maintained its relative position in the owner-occupied market, as shown below.

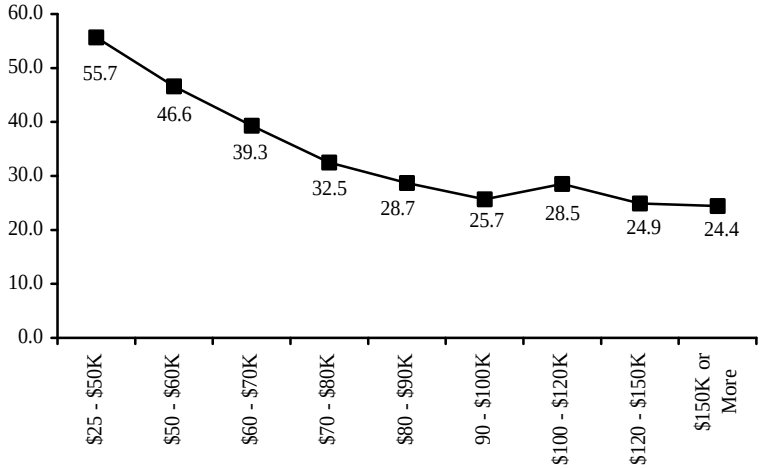


Figure 4: The City's share of the total owner-occupied market in Hamilton County declines as property value increases, based on sales recorded between January 1996 and November 1998.

Fair Housing

Some noteworthy progress has been made in the past decade in Greater Cincinnati towards the goal of fair housing. Advances can be seen in both the private and public sectors.

- It has become easier for moderate income and minority households to purchase housing, reducing a barrier standing in the way of increased home ownership within the City. Lenders, in responding to the federal Community Reinvestment Act (CRA), have fashioned many programs directed towards minorities and moderate-income families in general. The secondary market has also made great strides in creating markets for innovative financing favoring these buyers and the inner city. Furthermore, several private social service agencies have programs to aid with down payments.

- Insurance companies, including several of the largest (Nationwide, Allstate, State Farm) have responded to enforcement actions brought locally and nationally by changing their underwriting criteria. As a result, people seeking casualty insurance for older properties or for homes in predominantly minority areas will less often encounter refusals or inferior coverage.

- Realtors have set up a self-testing program to better monitor and educate its membership.

- The Cincinnati Metropolitan Housing Authority (CMHA) proposed and has begun the reconstruction of the Lincoln Court and the Laurel Homes public housing developments under the HOPE VI program. The provision of Section 8 vouchers to former residents will give them wider housing choice while promoting a more economically and racially diverse West End.

- HOME's Regional Opportunity Counseling Program (ROC) has, under a contract with CMHA and HUD received more funding and has gone region-wide. The program increases housing choice and reduces economic and racial isolation by helping voucher holders find housing in low poverty areas. The ROC program encourages Section 8 voucher holders to seek housing in low poverty areas by providing counseling, job development services, and by seeking landlords in low poverty neighborhoods to make their housing available to Section 8 families. HOME provides initial counseling services to families and transportation for the families to visit rental housing in low poverty areas which has been made available to Section 8 voucher holders. HOME also recruits landlords to participate in the Section 8 program. The Better Housing League provides long-term homeownership counseling and trains ROC participant families in landlord tenant relations and interviewing skills.

- Hamilton County has funded (along with six Cincinnati banks) HOME's Mobility Loan Program, which provides incentives for investors to buy

properties in low-poverty areas of Hamilton County and make them available for rental by ROC program voucher holders. The program promotes the acquisition, refinance or renovation of affordable rental housing in low-poverty areas of Hamilton County with loans contingent on the property becoming available after renovation at affordable rents to low and moderate income families participating in the ROC program.

- The City of Cincinnati has set up a Fair Housing Advisory Committee charged with suggesting areas of action to further fair housing. The City asked Hamilton County to cooperate in making this a countywide panel, but that has not happened yet.

However, substantial obstacles remain before equal opportunity for all, and especially for, African-Americans, is attained in Cincinnati. Agencies continue to receive large numbers of discrimination complaints. While fair housing is being discussed in the context of owner-occupied housing, there are significant concerns on the renter side of the market as well, especially from African Americans and from families with children. It appears as though there is continuing discrimination by the property appraisal industry against inner city and minority areas. Finally, a problem that has emerged very rapidly in the past few years involves the rapidly growing group of investors and sub-prime lenders who are aggressively targeting minorities, elderly and other vulnerable homeowners. Victims of these predatory financing arrangements often lose their homes in foreclosures.

Some problems that should be resolved include:

- The City of Cincinnati continues to fund rental housing for low-income families primarily in poor and minority neighborhoods, thereby increasing the isolation of poverty and African-American households in a few neighborhoods within City boundaries.

- The City allows some of its rental rehabilitation dollars to be spent on its small supply of one and two unit structures. While these rental units could promote deconcentration if minorities rented them, there is an offsetting concern that the program complicates the City's efforts to increase ownership. The potential for conflict between these two policy objectives needs to be resolved.

- The state of Ohio through the Ohio Housing Finance Agency continues to fund Low-Income Housing Tax Credit projects without any regard to their probable effect on housing or school segregation.

In part because of these trends, and in part because more affluent African Americans are migrating to the suburbs, the home ownership gap between whites and African Americans is actually increasing, as shown below.

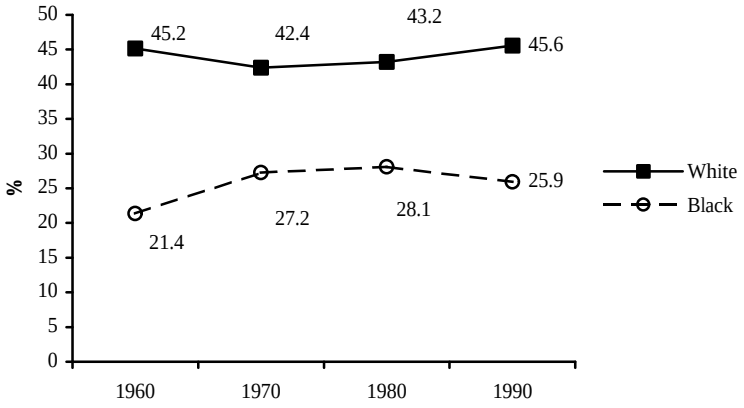


Figure 5: Home ownership rates in Cincinnati for whites and African Americans.

Home Mortgage Disclosure Act (HMDA) data for the MSA as a whole reveals continuing problems with making mortgage loans available to African Americans and residents of low-income neighborhoods (results for conventional loans in 1997 for 1 - 4 family houses).

Conventional Loans

	Applications	Loans	Denied	Other	% Denied
White	27,415	19,575	4,414	3,426	16.1%
African American	1,274	787	106	381	8.3%
Income < 50% MSA	4,040	1,730	1,632	678	40.4%
50-79%	6,890	4,082	1,630	1,178	23.7%
80-99%	4,395	3,040	685	670	15.6%
100-119%	3,797	2,850	451	496	11.9%
120% or more	11,722	9,729	677	1,316	5.8%
Income not available	707	408	98	201	13.9%

"Other" refers to loans that were approved but not accepted or that were withdrawn or incomplete

Very Low Income Homeowners

In 1990, there were 5,032 homeowners in Cincinnati with very low incomes (i.e., less than 30 percent of the size-adjusted area median family income). For a family of four, this adjusted threshold of $12,720 was approximately equal to the federal poverty threshold. Of the 61,008 owner households in the City, 8.2 percent fell into this category. The elderly constitute by far the single largest class of these poorest owners (see Figure 6). Throughout this section, of those households falling into the "Other" category, nearly all are single-person households. Detailed summaries of the information presented in this section are available in Attachment II of the plan. A glossary is available in Attachment III.

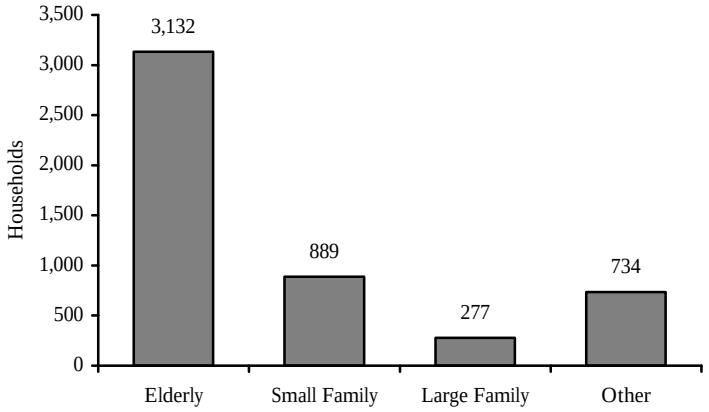


Figure 6: Characteristics of owner households with incomes of 30 percent or less than the metropolitan median family income, adjusted for size of household.

The number of very low-income owners decreased 3 percent between 1980 and 1990. Owners of all types decreased over the decade except in the "Other" category, where the number increased 75 percent.

As shown in Map 5, low and moderate-income owners are not highly concentrated. (All of the neighborhood data presented in this section are estimates since it was not possible to perform the size adjustments to income data at the neighborhood-level.) This is due in part to the high number of low-income owners who are elderly. When such owners have paid off their mortgages, they may be in better economic circumstances than their incomes suggest.

As discussed in the previous section, there is no good set of data upon which to base an assessment of the physical condition of low income housing units. Therefore, this discussion will focus on overcrowding and housing affordability.

The problem of over-crowding is serious primarily for families with 5 or more persons. Overcrowding was a problem for 16 percent of large family owner households in this income category.

MAP 5

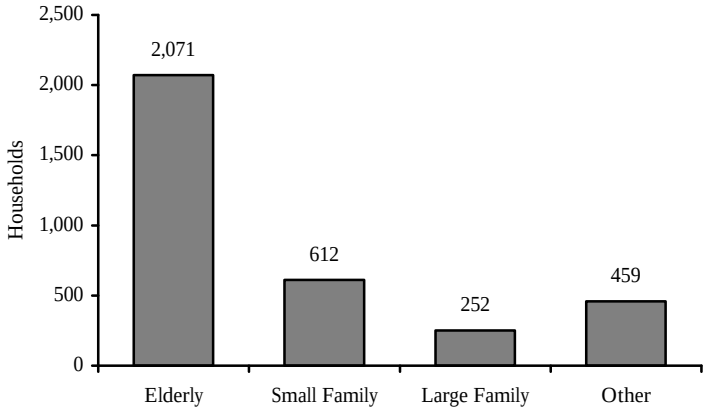


Figure 7: Numbers of owner households with incomes of 30 percent or less than the metropolitan median family income that have problems of overcrowding, substandard conditions or cost burden.

HUD defines affordable housing in terms of the proportion of a household's income spent on housing costs. These include mortgage costs, hazard insurance, property taxes and utilities for owner households. HUD considers a unit is affordable if it consumes 30 percent or less of a household's income.

Two-thirds of very low-income owner households have a housing cost burden greater than 30 percent of income, and the number of such households increased 13 percent between 1980 and 1990.

Low Income Homeowners

Low-income households have incomes between 31 percent and 50 percent of the size-adjusted area median. A two-earner household in which both workers are employed full-time at minimum-wage jobs would fall into this category. In 1990, there were 5,813 low-income owners in Cincinnati, or 10 percent of all owner-occupied households. As was true for the poverty households, the elderly also represent the single largest class of owner households with low incomes. The number of low-income owner households increased 3 percent between 1980 and 1990. There was an 18 percent decline in the number of low-income households that were large families.

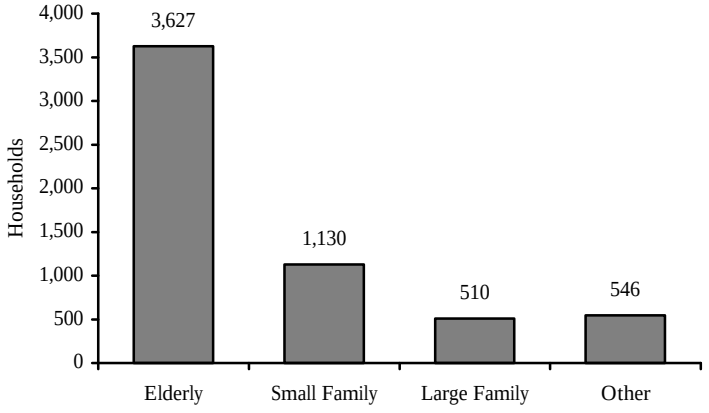


Figure 8: Characteristics of owner households with incomes between 31 and 50 percent of the metropolitan median family income, adjusted for size of household.

One in three low-income owners pays more than 30 percent of incomes for housing.

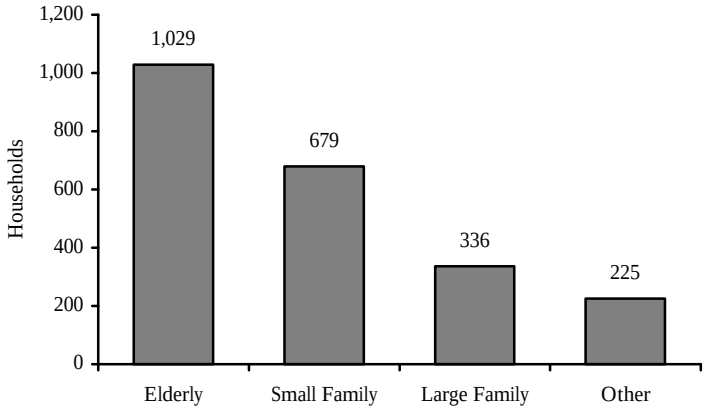


Figure 9: Numbers of owner households with incomes of 31 to 50 percent of the metropolitan median family income that have problems of overcrowding, substandard conditions or cost burden.

Moderate Income Homeowners

In 1990, there were 9,867 moderate-income owner households in Cincinnati, or 16 percent of the owner market. These households have incomes between 51 and 80 percent of the size-adjusted area median family income (or, for a family of four, an 1989 annual income of $18,500 to $37,200). The distribution by family type is shown in Figure 10.

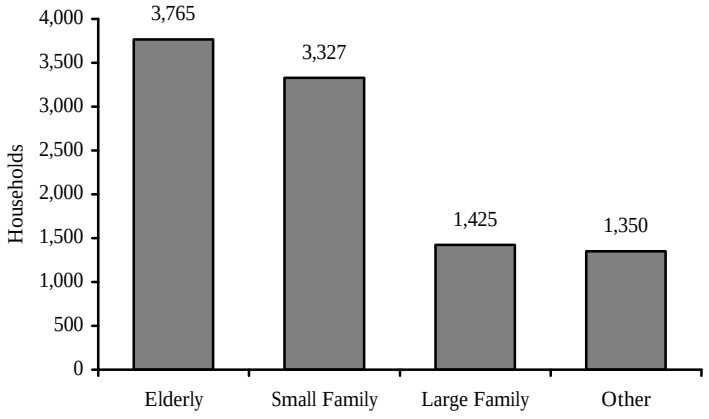


Figure 10: Characteristics of owner households with incomes between 51 and 80 percent of the metropolitan median family income, adjusted for size of household.

The number of moderate-income owners deceased 3 percent between 1980 and 1990. There was a 28 percent increase in the number of "other" moderate-income owner households and decreases in the numbers of elderly and family owner households.

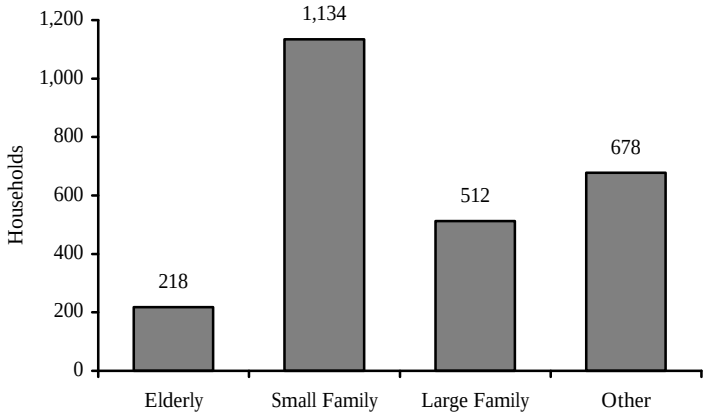


Figure 11: Numbers of owner households with incomes of 51 to 80 percent of the metropolitan median family income that have problems of overcrowding, substandard conditions or cost burden.

The problem of affordability is greatly diminished in the moderate-income category, as compared to the very low and low-income groups; still, 19 percent pay more than 30 percent of their income for housing.

Rental Housing

One of the most important points to make about Cincinnati's rental market is the degree to which African Americans are concentrated in low income rental housing. While 38.7 percent of the heads of rental households are African American, 57.2 percent of the heads of very low-income rental households are African American.

Rental Households, 1990		**Percentage Distribution**			
	Total	**White**	**Black**	**Asian**	**Hispanic**
All Incomes	93,235	59.1	38.7	1.0	0.5
Income 0 - 30% AMFI	32,331	40.9	57.2	0.8	0.4
Income 31 - 50% AMFI	15,506	57.7	40.0	1.0	0.5
Income 50 - 80% AMFI	18,110	65.7	31.4	2.2	0.2

A second point to make is that it is difficult to know how affordability has changed since the most recent census. While the 1990 Census collected detailed information on rents, there is reason to wonder about the quality of the information produced by respondents. One rental household out of every six in the City of Cincinnati receives some form of a rent subsidy, whether by being a public housing unit or through the Section 8 program. Census instructions were for the tenant to record the *true* rent of the unit they were occupying, and not simply the portion of that rent he or she was paying. It seems unlikely many subsidized tenants would have been able to respond accurately. The following table probably understates market rents in the City, as they existed nine years ago.

Monthly Contract Rent, 1990	**MSA**	**Hamilton County**	**City of Cincinnati**	**City as % of County**	**City as % of MSA**
Under $200	36,589	27,358	23,189	84.8	63.4
$200 to $299	53,634	39,164	28,784	73.5	53.7
$300 to $399	56,749	36,946	24,938	67.5	43.9
$400 to $499	25,045	17,725	8,506	48.0	34.0
$500 to $599	10,783	7,578	3,392	44.8	31.5
$600 to $699	4,230	3,062	1,518	49.6	35.9
$700 to $999	2,971	2,272	1,193	52.5	40.2
$1000 or more	2,671	2,392	1,056	44.1	39.5
Median Rent	$311	$305	$280	91.8	90.0

Between 1980 and 1990, the median rent in Cincinnati increased 78.0 percent, outpacing inflation, which increased 58.6 percent There is only one private research firm in the region that maintains information on market rate rents, and they were unable to provide data for both 1990 and 1999, so it is impossible to say definitively how rents have changed in the City in real terms. HUD provides the following fair market rents. The table also shows average rents based on a 1999 survey of 30,334

units[4]. It appears that the HUD fair market rents are considerably lower than actual market rents. While this firm's research might be skewed away from subsidized units, and therefore result in higher average rents, its results might well be indicative of what renters face when they do not have subsidies. Several apartment managers and specialists on the rental side of the real estate market offered the view that rents in the City proper have not kept pace with inflation in the 1990s.

Number Bedrooms	Number Units Surveyed	Average Cost of Surveyed Units	HUD Fair Monthly Rent
0	533	$429	$309
1	11,084	$493	$397
2	16,594	$625	$531
3	2,084	$833	$712
4	39	$1,053	$769

In partial defense of using census data, analyses to be presented next indicate that a large proportion of Cincinnati's very low income rental households experience an excessive cost burden. If rents were being too badly understated, it is unlikely that the proportion of households with a cost burden would prove to be so large.

Very Low Income Renters

In 1990, there were 32,331 very low-income renter households in Cincinnati with incomes less than 30 percent of the size-adjusted area median family income. Small families (2-4 persons) and other families (usually single persons) are the most common type of renter households in this income bracket, as shown in Figure 12.

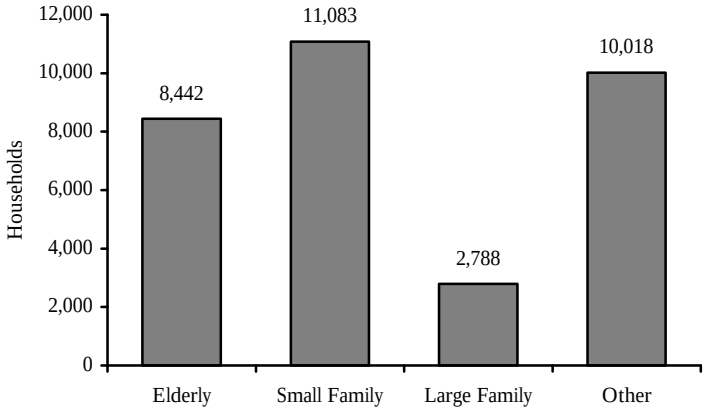


Figure 12: Characteristics of renter households with incomes of 30 percent or less than the metropolitan median family income, adjusted for size of household.

More than 85 percent of the City's poorest households live in rental units. The number of these very poorest rental households increased 14 percent between 1980 and 1990

[4] Data courtesy of CB Richard Ellis, a Cincinnati real estate firm.

(in contrast, the total number of households in Cincinnati declined). There was a decline in the number of very low-income elderly renters. Most of the increase came from family households in which neither the head nor spouse was elderly.

As shown in Map 6, there is a high degree of concentration of very low-income rental households in an area that corresponds roughly with the Empowerment Zone.

The problem of over-crowding is quite serious for poor families with 5 or more persons who live in rental housing. In 1990, 57 percent of such households in this lowest income category were overcrowded.

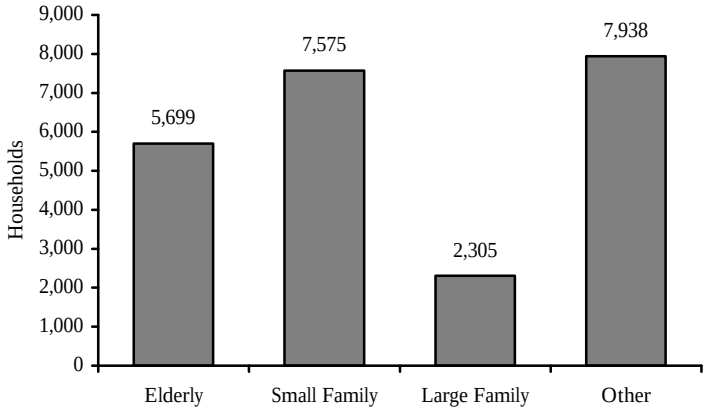


Figure 13: Numbers of renter households with incomes of 30 percent or less than the metropolitan median family income that have problems of overcrowding, substandard conditions or cost burden.

The number of rental households that reported more than one person/room increased 4 percent between 1980 and 1990. However, the number of crowded small family and elderly rental households declined while the number of crowded large family rental households increased more than 4 percent.

Seven out of every ten low-income rental households have a housing cost burden greater than 30 percent of income, and the number of such households increased 5 percent between 1980 and 1990. Approximately half of the lowest income rental households have housing burdens of 50 percent of more.

Low Income renters

There were 15,506 low-income rental households in 1990 (incomes between 31 and 50 percent of the size-adjusted area median). Overall, the number of very low-income households increased 3 percent between 1980 and 1990. There was a 32 percent decrease in the number of low-income renter households that were large families.

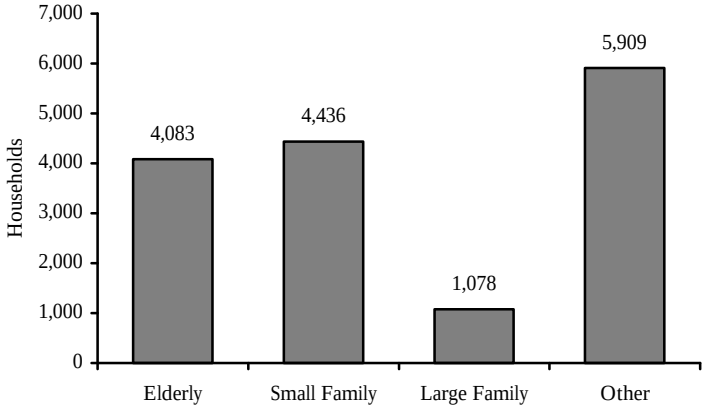


Figure 14: Characteristics of renter households with incomes between 31 and 50 percent of the metropolitan median family income, adjusted for size of household.

As shown in Map 6, there are no neighborhoods that are anywhere near as saturated with low-income as they are saturated with very low-income rental housing

As it was for very low-income households, over-crowding is a serious problem for low-income rental households with 5 or more persons. In 1990, 62 percent of such households were overcrowded.

Over 60 percent of low-income rental households pay more than 30 percent of their incomes for rent.

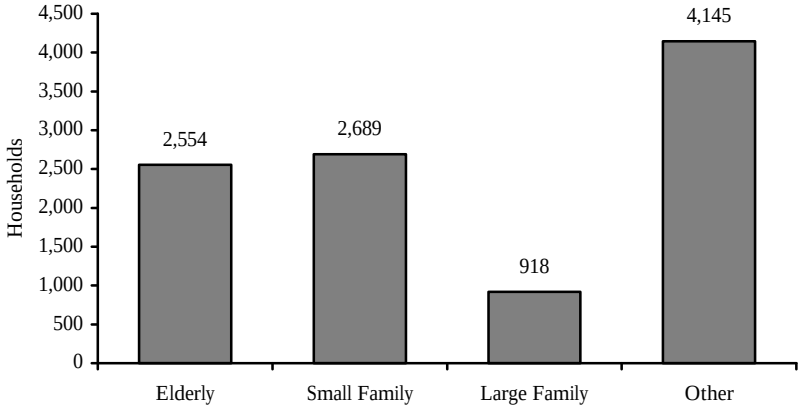


Figure 15: Numbers of renter households with incomes of 31 to 50 percent of the metropolitan median family income that have problems of overcrowding, substandard conditions or cost burden.

MAP 6

Moderate Income Renters

In 1990, there were 18,110 moderate-income rental households in Hamilton County, or 19 percent of City renters, had incomes between 51 and 80 percent of the size-adjusted area median family income (or, for a family of four, an annual income of $18,500 to $37,200).

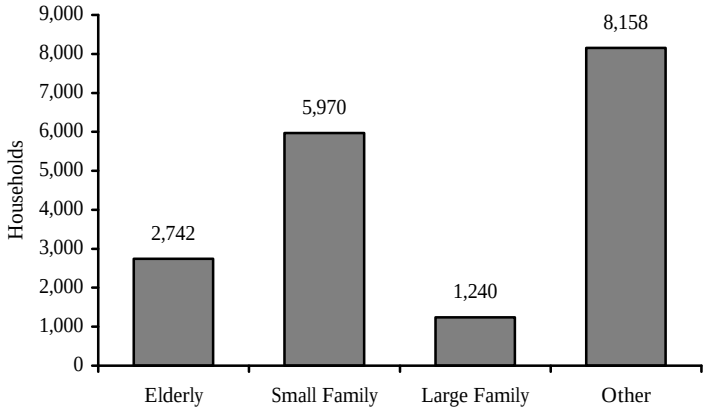


Figure 16: Characteristics of renter households with incomes between 51 and 80 percent of the metropolitan median family income, adjusted for size of household.

The numbers of moderate-income renter households decreased 13 percent between 1980 and 1990, with comparable decreases in every family type.

Overcrowding is a problem for 45 percent of large families in this income category who rent. For no other type of household is overcrowding as much of a problem.

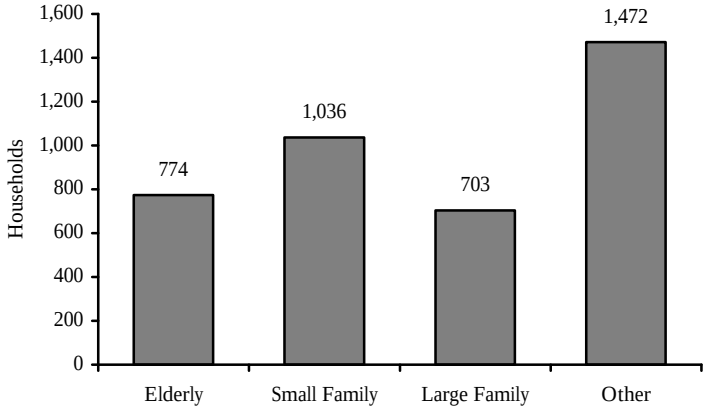


Figure 17: Number of renter households with incomes of 51 to 80 percent of the metropolitan median family income that have problems of overcrowding, substandard conditions or cost burden.

The problem of affordability is greatly diminished in the lower middle class, as compared to the very low income. While 17 percent of moderate-income rental households pay more than 30 percent of their income for rent, fewer than 2 percent pay more than 50 percent.

Subsidized Rental Units

A final point about the City's rental market is that there are approximately 18,000 units of public housing or Section 8 subsidies in the City. There are 84,593 rental households with very low, low or moderate incomes. Thus, approximately one low-income household out of every five has a rent subsidy.

Two inescapable facts about public housing in Cincinnati are:

- It is overwhelmingly occupied by African Americans
- It is highly concentrated geographically (Map 7). In five neighborhoods, over half of the units are assisted, as shown in the following table.

Neighborhood	Total Rental Units	Section 8	Public Housing	Assisted Units as % of all Rental Households
City Total	95,173	10,932	6,712	18.5
N Fairmount-English Woods	1,192	0	896	75.2
Fay Apartments	911	651	0	71.5
Winton Hills	2,110	150	1,247	66.2
West End	4,639	1,141	1,756	62.4
S Cumminsville-Millvale	1,020	0	586	57.5
Over-the-Rhine	4,293	1,866	27	44.1
Low Price Hill	453	190	0	41.9
Avondale	5,870	1,337	594	32.9
Walnut Hills	3,451	846	287	32.8
Mt Lookout-Columbia Tusculum	539	174	0	32.3
CBD-Riverfront	1,462	460	0	31.5
Mt Auburn	2,078	541	9	26.5

Public Housing

History to 1970

The development of public housing in Cincinnati grew out of attempts in the early part of the 20th century to find solutions to worsening slum conditions in the City's older basin residential neighborhoods.[5] Starting in the early 1930s, Cincinnati planners and housing reformers began to attack these conditions through slum clearance and the construction of large-scale public housing projects. In November 1933, following the passage of federal legislation encouraging the construction of low-income housing,

[5] This section of the document was prepared by Dr. Fritz Casey-Leininger, and was based on his dissertation research.

MAP 7

Ohio established the Cincinnati Metropolitan Housing Authority (CMHA) to oversee public housing in Cincinnati and two adjacent townships. CMHA won federal approval in 1934 for its first project, Laurel Homes, on a slum clearance site in the West End. Completed in August 1938, it included 1,039 units, with 304 available to African Americans in a separate section.

Between 1938 and 1943, CMHA completed four other housing projects and expanded Laurel Homes by 264 units. The housing authority reserved two of these projects for African-Americans: Lincoln Court (1942, 1,015 units), on a slum clearance site adjacent to Laurel Homes, and Valley Homes (1941, 350 units, sold to residents in 1954), on vacant land near suburban Lockland. It built two other projects for whites on vacant land: English Woods (1942, 750 units), northwest of downtown and west of the industrial Mill Creek valley, and Winton Terrace (1941, 750 units) further north in the Mill Creek valley. With the completion of these projects, CMHA provided roughly equal numbers of units to blacks and whites. These projects housed struggling working families primarily, with preference given to workers in war industries.

CMHA intended these projects not only as shelter, but also as places that would provide residents with stable community settings. To that end, it created racially and economically homogenous projects with community institutions like recreational facilities, community councils, newsletters, and community meeting space. In contrast to disorganized and heterogeneous slums, this arrangement, the authority believed, would help the tenants develop a sense of community with people like themselves that would, with the support of social workers, assist them to live successfully in an urban environment. Once the residents learned to stabilize their lives in the housing project community, they would move to private housing in other stable, homogenous neighborhoods.

Following World War II, the planners and housing reformers renewed their efforts to eliminate slum housing in Cincinnati's old basin residential areas. They planned to clear tens of thousands of housing units starting in the largely black West End to make way for new lower density housing, new commercial and industrial areas, and super highways. New private market housing on the urban fringe would allow white middle-class families to vacate housing in older hilltop neighborhoods, which would be filled with those displaced by urban renewal. The construction of additional public housing would absorb those who couldn't find adequate private housing due to low income or other circumstances.

At the same time, CMHA began to embrace racial and economic diversity believing that it would benefit public housing residents to be integrated into existing communities and that they had the right to be so integrated. As a result, the authority planned to build small housing projects throughout the City whose residents would mingle with other neighborhood residents through close proximity to them and through use of existing community institutions. These plans were derailed, however, by a series of racially motivated campaigns that forced the CMHA to continue its practice

of building public housing in large-scale units primarily on land it already owned near its existing prewar projects. Similar campaigns blocked numbers of privately developed low-income subsidized housing projects as well.

CMHA built its first large post-war project facing Beekman Street near Cumminsville in the Mill Creek Valley not far from English Woods. Millvale North (336 units) opened in the spring of 1954 and Millvale South (280 units) in December of 1955. Findlater Gardens (376 units) adjacent to Winton Terrace followed in 1958. And the housing authority completed its Stanley Rowe project (425 units) in 1964 in the West End near Laurel Homes and Lincoln Court.

Though CMHA found itself unable to develop small scattered-site projects, it did make efforts to racially integrate its projects during the 1950s and 1960s. Although it tried both a first-come first-serve policy at several of its sites and a more controlled experiment in maintaining a set ratio of black to white in Findlater Gardens, by 1970 most residents of CMHA projects were African-American. This occurred for three reasons:

- African-Americans made up the large majority of those displaced from slum clearance sites in the late 1950s and the 1960s.
- Racial discrimination severely limited housing choices for all African-Americans, but especially the poor.
- Whites of all classes had far greater housing options and were absorbed into private housing with relative ease.

Indeed, as the City's black population increased in the 1950s, and especially after slum clearance and superhighway construction began in the mid-1950s in the West End, the CMHA's housing projects acted as nuclei of new and poor African-American communities or helped perpetuate the existence of older ones. In addition, as white middle-class families vacated neighborhoods like Walnut Hills, Evanston, and Avondale, thousands of black families displaced by slum clearance and superhighway construction sites and desperate for housing poured into them. The community opposition to scattered public housing contributed materially to the creation of Cincinnati's post-war neighborhoods that had high concentrations of African-Americans.

Relationship Between CMHA and the City

The Cincinnati Metropolitan Housing Authority Board was established in 1933. Its area of operations was expanded under revised state law in 1986 to include all of Hamilton County except for a square mile in the far northwest corner of the County. CMHA is a separate political subdivision of the state within the meaning of 5739.02 of the Revised Code. Its governing board is comprised of five members, two of whom are appointed by the Mayor of the City of Cincinnati, one by the Hamilton County Commissioners, one by the Hamilton County Court of Common Pleas, and one by the Probate Court of Hamilton County.

Current Status of Public Housing

In the 1960s and 1970s, CMHA initiated a major expansion of housing opportunities for senior citizens. In addition to the Stanley Rowe, mentioned above, CMHA purchased the Redding (122 units) in 1966, the President (109 units) in 1968, the Maple Tower (126 units) in 1967, and the Beechwood (157 units) in 1969. CMHA also purchased the Marquette Manor (140 units) in 1967 and completed the Pinecrest (200 units) in 1972, purchased the Riverview House (110 units) in 1972 and purchased the Park Eden (177 units) in 1973.

At the end of 1998, CMHA operated 7,261 units, of which 598 units were undergoing modernization. Of the 6,663 units available for rent, 6,405 (96.1 percent) were occupied. The turnover rate in 1998 was about 33 percent, of which 13 percent represented households transferring from another CMHA unit. Ninety-six percent of the public housing units are within the boundaries of the City of Cincinnati, and Map 7 reveals that these units are highly concentrated in a few neighborhoods.

Recent significant improvements to public housing include:

- During 1998, comprehensive modernization took place at Stanley Rowe Tower B, a senior community in the West End. Instead of vacating the entire building, Stanley Rowe was modernized in stages. The building's security was enhanced and upgrades were made to the heating and plumbing system.

- In 1997, the Redding returned to full operation after undergoing comprehensive modernization. The President, a senior community in Avondale, also underwent comprehensive modernization during 1998.

CMHA is a now nationally-recognized leader in the management of affordable housing, being twice designated as a high performer under HUD's Public Housing Management Assessment Program (PHMAP). Some important recent accomplishments have been:

- CMHA implemented a tenant-paid utilities program in over 980 homes and apartments where residents have separate meters for gas and electricity. Under the program, CMHA provides an allowance for utilities, which is credited to the resident's account with Cinergy. Residents then pay any overage in their utility bill or keep the excess in allowance that they receive if they are conservative in their energy consumption.

- The appearance of CMHA properties has improved due to enforcement of lease provisions regarding resident upkeep. The lease gives each resident responsibility for the upkeep of a specific area surrounding his or her unit – a *defensible space* – and specifies penalties for failure to maintain that area.

- Crime has decreased 43.5 percent since 1994. CMHA enforces a zero tolerance policy for criminal activity. CMHA works with the Cincinnati Police and other law enforcement agencies to target areas of suspected criminal or drug activity

for investigation. In customer satisfaction surveys of CMHA residents by University of Cincinnati researchers in 1998, 92.1 percent of survey participants indicated support for a strict eviction policy regarding those residents who violate the lease. Surveys also showed that CMHA residents were two or three times more likely to feel safe in public housing as is found in national surveys.

- In August, CMHA initiated a "Housing in a Hurry" campaign. The campaign was developed in response to demands brought by the rental market in Greater Cincinnati. As a convenience to potential residents, the Leasing Department attempts to make eligibility decisions on housing applications within five days.

Several of CMHA's leasing, property management, and maintenance staff participated in extensive customer service training provided by a private training agency.

HOPE VI Projects and City Support

The most recent significant development regarding public housing has been the successful application for HOPE VI funds. CMHA was awarded $31 million in funds for the revitalization of Lincoln Court. The grant will be leveraged with funds from a variety of sources, including the City of Cincinnati, for a total project cost of $62 million. The revitalization of Lincoln Court will complement other recent improvements in the West End, such as CitiRama® development (market rate owner housing), Longworth Square and the renovation of Stanley Rowe. CMHA has recently had a second HOPE VI grant awarded, for $35 million to permit the reconstruction of the Laurel Homes community. CMHA has received a total of $66 million for these two projects, and will use this to leverage considerably more funding. The City of Cincinnati alone is contributing $15 million to the projects, and so has a huge stake in the success of the projects.

Between the two projects, 1,856 public housing units are being torn down and replaced over a series of years with 1,130 new units (a loss of 726 units). However, the redevelopment will provide a wider range of affordable housing options. Between the length of time over which the construction will be spread, the relocation efforts, and what are expected to be the salutary effects of decreasing the concentration of persons living in poverty, it is hoped that the impact on current clients can be kept to a minimum.

Prior to HOPE VI, Lincoln Court had 886 units of public housing only. All 886 units will be demolished and replaced with 500 new housing units in two phases. Four hundred of the new rental units will be targeted at broad range of incomes and will include a mixture of private market, public housing, and tax-credit financing. Fifty-four of these rental units will be reserved for seniors and disabled households in a separate facility. Another 100 units will be for-sale townhouses, 50 of which will be reserved for low and moderate-income homebuyers. After HOPE VI, Lincoln Court will have 250 public housing units, 75 tax credit units, 75 market rate units, 100 home ownership

units and 636 Section 8 vouchers. Lincoln Court will be transformed into a mixed-income and mixed-financed community. Present Lincoln Court residents will have the option of staying at Lincoln Court, securing other CMHA housing, or utilizing Section 8 to obtain a unit in the private market. Affordable housing options will increase 15 percent, from 886 units to 1,011 units. Total housing options will increase from 886 units to 1,136 units due to the redevelopment of Lincoln Court.

At Laurel Homes, 715 units will be completed through a combination of rehabilitation and new construction. Six hundred thirty units will be located on the Laurel Homes site. Of these, 500 will be new construction and 130 have already been rehabilitated. Eighty-five units will be located off-site but within the West End neighborhood through a combination of rehabilitation and in-fill new construction. In addition, CMHA is applying for 768 replacement vouchers through the Section 8 Rental Assistance Program. These vouchers would provide Laurel Homes residents and others with the option of moving anywhere in Hamilton County. Combining the homeownership rental and Section 8 Rental Assistance programs, there will be a net gain of 36 percent in housing options.

Policies to Promote Resident Involvement with Public Housing Management

CMHA has several initiatives to promote resident involvement with management in public housing. CMHA has over twenty (20) duly elected resident organizations. CMHA administrators and property management staff meet regularly with the officers of resident organizations to address concerns about the management of property and other issues. All residents, including officers of resident organizations, have an opportunity to comment on new policies before the housing authority implements them. In addition, one of the five positions on CMHA's Board of Commissioners has been reserved for a resident member for several years. CMHA resident council officers and other residents will also have input in the development of CMHA's Five-Year/Annual Plan to be submitted in Spring 2000.

CMHA Policies to Promote Homeownership

CMHA has both indirect and direct methods of promoting homeownership for public housing residents. Indirect methods of promoting homeownership include the implementation of a ceiling rent and income disregards which lower the rent amounts of working families, thus providing an opportunity for them to save money for a downpayment on a home. The HOPE VI revitalization programs support homeownership more directly. CMHA has retained the Greater Cincinnati Mortgage Counseling Service to provide homeownership counseling in anticipation of the homeownership opportunities coming with the Lincoln and Laurel HOPE VI revitalization programs. This counseling is available to all CMHA residents. The HOPE VI programs will provide a total of 125 affordable homeownership units. The City's new homeownership programs are also made available to CMHA residents. Pending final regulations from the U. S. Department of Housing and Urban Development, CMHA also expects to implement a new Earned Income Exclusion policy, which will give residents the option of placing the amount of rent that CMHA is required to disregard in an escrow account. Residents may then use this escrow account to save for a downpayment on a home. CMHA currently operates a Family

Self-Sufficiency Program for Section 8 residents, which provides an opportunity for families to save for a downpayment on a home through an escrow account.

Recent Programming

CMHA has implemented several income incentives to assist and encourage residents in moving towards economic self-sufficiency. These programs have also promoted stability in CMHA communities by encouraging families to stay as their income increases by capping monthly rent increases. From the end of 1997 to the end of 1998, the number of CMHA residents receiving TANF declined 30.0 percent from 2,334 to 1,633. Meanwhile, earned income from gainful employment increased 36.7 percent from $20.1 to $27.4 million and the number of employed residents increased 22.9 percent from 2,073 to 2,548. Among the new programs are the following:

- At the end of 1998, 914 families were paying lower rents as a result of the income disregard program, which became effective on December 1, 1997.

- CMHA has initiated a welfare-to-work program to encourage more families to make the move towards self-sufficiency. Families are eligible for the welfare-to-work program when a member of the household becomes gainfully employed. If the new employment is reported in a timely manner, the household will not have an increase in rent for six months. After six months, the rent increases by 50 percent of the difference between the original rent and the standard rent. After another six months, the household pays the standard rent which applies to their income.

Through its Community Relations Department and social workers, CMHA provides a variety of social and recreational services for residents. Many of these programs are funded through the Drug Elimination Grant.

- Seniors participate in activities ranging from arts and crafts, dance classes, chair exercise classes, workshops, choirs, and trips to the zoo, shopping, the symphony, and local museums.

- The Congregate Housing Services Program (CHSP) serves to allow senior and disabled residents to remain living independently. The CHSP is housed at the Maple Tower senior hi-rise community in Avondale. During 1998, twenty-seven (27) residents participated in the CHSP. The CHSP maintains 18 participants on the roster at a time, sometimes with a short waiting list of applicants.

- CMHA works in concert with the Cincinnati Recreation Commission and other agencies to provide services and opportunities for residents. The Cincinnati Recreation Commissions operates several centers out of facilities owned by CMHA. In addition, the Community Relations Department also manages many programs. The Drug Elimination Program aims to eradicate

drugs through increasing security, improving the physical environment, and improving the social well-being of residents.

- The Kaleidoscope Program is a 26-week CMHA-sponsored program designed to help women make positive changes in their lives and achieve their personal and career goals.

- Kumon Math Institute is a proven math development program. The Kumon Math Institute is a supplemental after school program that is intended to significantly improve the mathematical aptitude, speed, proficiency, and test scores of CMHA students in grades K through 12 who live in CMHA's largest family communities.

- The Sylvan Learning Center provides basic academic support for grades K through 12, Over the last year, the program has focused on improving children's basic reading skills, combined with a comprehensive self-esteem building and concentrated motivation program at Findlater Gardens. In November 1998, a second Sylvan Learning Center was opened at Lincoln Court.

- The Urban Minority Alcoholism and Drug Abuse Outreach Program provides drug, alcohol, tobacco, and crime prevention services for youth living in the large family communities.

- The Cincinnati Youth Collaborative developed the Taft-Career Academic Program (T-CAP) to increase the graduation rates of CMHA students at Taft High School.

- The Village Schools is an academic enrichment program supported in part by the Children's Defense Fund.

- The Crossroads Centers provide neighborhood-based comprehensive substance abuse prevention, intervention, and treatment.

- In conjunction with the Cincinnati Public Schools, CMHA supports the EvenStart program. The EvenStart program provides literacy training for family members of all ages. It is available for families at the largest family communities.

In conjunction with Hamilton County, CMHA operates the Affordable Housing Program. With a grant from the Hamilton County Department of Development in 1996, CMHA purchased 14 homes around Hamilton County in areas with low proportions of minorities or low-income residents. Admissions preferences are given to families with members who are employed, full-time students, or receiving some form of disability or retirement income. The families are responsible for maintaining the properties for the five years they are eligible to participate in the program. During

these five years, the families work towards becoming economically self-sufficient. Most recently, beginning in April 1998, the program was expanded by 31 units. This program creates housing opportunities for residents of high poverty neighborhoods to move to low poverty areas. As of October 1999, the portfolio of the program included 100 units.

Characteristics of Residents

Approximately one-third of CMHA public housing residents are elderly or disabled; a total of 2,167 households are composed of a head, spouse, or sole person who has a disability or is 62 years of age or older. Ninety-five percent of CMHA residents are African American.

Section 8 Programs

There are three providers of subsidized housing in Cincinnati under the Section 8 program: the Cincinnati Metropolitan Housing Authority, the Hamilton County Department of Community Development, and HUD's project-based assistance. (This narrative does not emphasize the differences between certificates and vouchers, nor among some of the different programs of Section 8, such as 202). Taken altogether, there are a total of 13,330 Section 8 subsidies in Hamilton County, and based on HUD's database, 10,932 (82.0 percent) of these are being applied toward the rent of units that are located within the City of Cincinnati.

- At the end of 1998, there were 4,640 families participating in CMHA Section 8 programs and over 1,750 landlords. Of these units, 79.6 percent were inside the City.
- Hamilton County assisted 1,703 families with its Section 8 program. An estimated 70 percent of these units are inside the City.
- The remaining 7,128 units are project-based units, of which approximately 85 percent are inside the City.

In addition, the Hamilton County Department of Community Development assists 160 families using a program supported with HOME funds (and which therefore are not reflected in the HUD total of 13,330 units). However, all of these families live outside the City of Cincinnati.

CMHA is working with a variety of groups and agencies, including the Cincinnati Police Department, the Greater Cincinnati/Northern Kentucky Apartment Association, and the City of Cincinnati to develop and implement programs to ensure all citizens have the right to the quiet and peaceful enjoyment of their homes.

The Regional Opportunity Counseling program (ROC), described early in the section on Fair Housing, is a partnership between CMHA and other area nonprofit organizations. Section 8 participants are assisted in using their subsidies for attractive

units located in one of a wide range of communities across the tri-state. Landlords and program participants from throughout the metropolitan area are eligible to participate.

CMHA's Family Self-Sufficiency Program is a voluntary program offered to Section 8 participants. Currently, 430 people are enrolled. The program encourages economic self-sufficiency. The financial incentive is the escrow account. The amount contributed is a result of the family's increased contribution to rent. In 1998, 19 families graduated from the Family Self-Sufficiency Program and received the money deposited in their escrow account.

Since many project-based Section 8 certificates are now renewed annually, Cincinnati is exposed to a significant threat if very many of its current project-based certificates are not renewed. Over two-thirds of the subsidies in Hamilton County have expired and have been extended or are about to expire. Cincinnati does not face some of the housing market pressures that in other cities are causing landlords to opt out of the program. Further, preliminary indications from HUD are that for the project-based assistance units, relatively few landlords are opting out of the system. However, even at this preliminary stage it appears that six locations representing 253 units will no longer participate in the program. Perhaps a more serious problem is that some of these units are in poor condition or have serious management problems. HUD is currently considering enforcement action against 12 locations of project-based Section 8. These 12 projects represent a total of 489 Section 8 units (but a total of 521 units of housing altogether).

Some knowledgeable observers of the Cincinnati market argue that the Section 8 fair market rent levels are too low, and that this is a contributing factor to the concentration of subsidies in the City and in poor neighborhoods (see Map 7). However, in the poorer neighborhoods of the City, the HUD Fair Market rent level and the large proportion of units that are subsidized may operate to inflate market rate rents, thus actually making it more difficult for unsubsidized households to find affordable housing. There is some controversy about this point, however, and not all knowledgeable observers agree.

Barriers to Affordable Housing

Many Cincinnatians, especially very low-income renters, pay 30 percent or more of their income for housing. What are some of the policies that promote and impede the development of affordable housing problem in Cincinnati?

Local Policy Initiatives

Cincinnati has been aware of the need to remove obstacles to affordable housing development for some time. The following policies have been enacted since 1984.

- Reduction in Lot Size and Density Requirements - The Cincinnati Zoning Code was amended in 1984 to reduce the minimum lot size requirements in

low and medium density residential zones. This included reducing side yard and setback requirements for infill housing in older neighborhoods.

- Other amendments addressed reducing lot size for Group Housing and Planned Unit Developments (PUD). Also adopted was a "Special Housing Overlay" (SHO) zone that allows some increase in normal residential density requirements.

- Developers of residential buildings with 20 dwelling units or less are guaranteed to receive approval or disapproval of plans with explanation within 8-10 days from its submission. This is a one-stop process

- The Zoning Code allows the development of facilities for the mentally ill in any zone.

- In 1980, City Council adopted ordinances requiring that any households displaced as a result of City actions should be relocated or accommodated in such a way that they can continue to live in comparable housing.

- City Council agreed by a resolution passed in 1985 to ensure that 1,300 housing units that are affordable to persons of low income will be maintained in the Central Business District.

- Legislation adopted in 1981 and revised in 1986 places restrictions on the demolition of buildings in Over-the-Rhine that have contained any housing since 1975. Its goal is to preserve units that could be used to house low-income households

- In its Relocation Requirements, City Council has an enforceable housing replacement policy that requires the replacement of all occupied and vacant low/moderate income dwelling units that are suitable for occupancy and that are demolished or converted to a use other than low/moderate income housing using City or federal dollars.

- The 1984 Housing Agenda included ordinances and resolutions specifically designed to encourage housing development. The Agenda outlined local procedures to develop housing affordable to low- and moderate-income residents.

- The 1989 Housing Blueprint represented a community effort to set ideal goals for housing production in Cincinnati.

State Regulations

Prior to 1990, the Ohio constitution prohibited local governments from lending and borrowing money for housing. The state could only lend and borrow money for single-family home ownership and elderly rental housing programs. In 1990, Ohio voters passed an amendment that made housing a "public purpose" in Ohio, thus

permitting public-private partnerships for housing development purposes. The City is no longer constrained in how it can apply local government revenue to housing development done in conjunction with private interests. The Cincinnati City Council made a policy decision to begin providing Capital Improvement Program funds for housing development.

The State of Ohio Consolidated Plan for 1999 included mention of the following initiatives:

- HUD-approved plans by the Ohio Housing Finance Agency to administer the Mark-to-Market program in Ohio in an attempt to retain as many project-based Section 8 certificates as possible.
- Ohio has streamlined the application and review process for Low Income Housing Tax Credits for non-profit developments.
- Ohio will be examining some of its programs to determine why there are low participation rates.
- There are state housing prevailing wage requirements.
- Ohio's New Horizons Program can be used as a source of funding for fair housing programs.
- The state offers technical assistance and communications support for persons and organizations concerned with fair housing.

Other Barriers to Affordable Housing

Additional barriers to affordable housing in Cincinnati are as follows:

- As described in an earlier section, there are on-going problems with the flow of private investment dollars to minority and low-income neighborhoods, and there has been a recent surge in predatory lending practices by mortgage companies and investors.
- Neighbors frequently oppose proposals for development of units for lower income residents.
- Some of Cincinnati's older neighborhoods have empty residential buildings in M-2 zones. Under current zoning regulations these buildings cannot be put back into residential use if they are vacant for two or more years.
- Absentee landowners and negligent property owners are sometimes able to walk away from unproductive properties. Since 1992, the City has been more aggressive in boarding up abandoned/neglected buildings and recovering the costs from the owner.

- The housing and zoning Codes of Cincinnati are highly restrictive, difficult to interpret and apply, and thus time consuming to enforce. Major rehabilitation projects are sometimes economically infeasible due to requirements to bring the unit as a whole up to code. The costs of lead abatement have recently emerged as a major cost consideration in rehab projects.

- Developers allege the City's bureaucracy impedes development.

The single most important barrier to affordable housing, however, is the fact that too many Cincinnatians face obstacles to economic self-sufficiency. Cincinnati has multiple neighborhoods with stunning concentrations of poverty and high unemployment rates. Most of these also represent areas with concentration of African Americans. These neighborhoods often have little capacity for producing jobs, inadequate transportation to jobs, and workforces that must be developed. The Empowerment Zone is an example, but not the only one. The City cannot afford to create enough affordable housing to fill the needs of its citizens, nor could they afford to maintain it even if it were built. Nor can the City buy down rents or ownership costs for any significant proportion of the City's poor. The City must devise and implement a comprehensive program for revitalizing its poorest neighborhoods, and a centerpiece of the program must be the leveraging of City funds to increase the flow of private investment dollars.

Homelessness

Because the City of Cincinnati has so many persons living in poverty, the population of persons potentially at risk of homelessness is very large. There were 37,363 persons at the time of the 1990 Census with 1989 incomes below 30 percent of the area wide median family income, after adjusting for household size. Not all of these individuals are equally vulnerable to homelessness. Some are college students with significant support from their parents. Some are in public housing, and while they may not be able to fulfill their contractual obligations to remain there, they have some protection while they are able to do so. Homeowners who can avoid predatory financing schemes that put liens on their homes have some protection. Other risk factors and protective factors could be mentioned. Nevertheless, the threat of homelessness is a source of concern to many of these individuals.

- 53 percent live alone.

- One third live in single parent households, which usually means only one source of income.

- 53 percent are African American.

- Two-thirds are female.

Probably the two most significant considerations in the past 20 years influencing the number of homeless persons in Hamilton County were deinstitutionalization trends and the documented loss of 650 Single Room Occupancy (SRO) units in the downtown core area in the early 1980s. Welfare reform has not been fully implemented and no good local studies have been done tracking former recipients. Shelter providers worry that the ultimate result of welfare reform will be an increase in the homeless population. National studies suggest some families are doing better post-TANF while others are in worse shape.

In the early 1980s the provider community believed the answer to homelessness was, very simply, housing. Since then, advocates and local officials have looked more closely at the causes and solutions to homelessness. While safe, affordable housing at all levels of the continuum (from emergency to permanent) topped the list of identified needs in a recent planning process, other programs were also identified as important, including those directed at self-sufficiency and individual economic development, outreach and prevention, specific needs of special populations, service-enriched housing, and collaborative efforts between providers. These became the cornerstone of the plan in Cincinnati to provide comprehensive housing and services for the homeless.

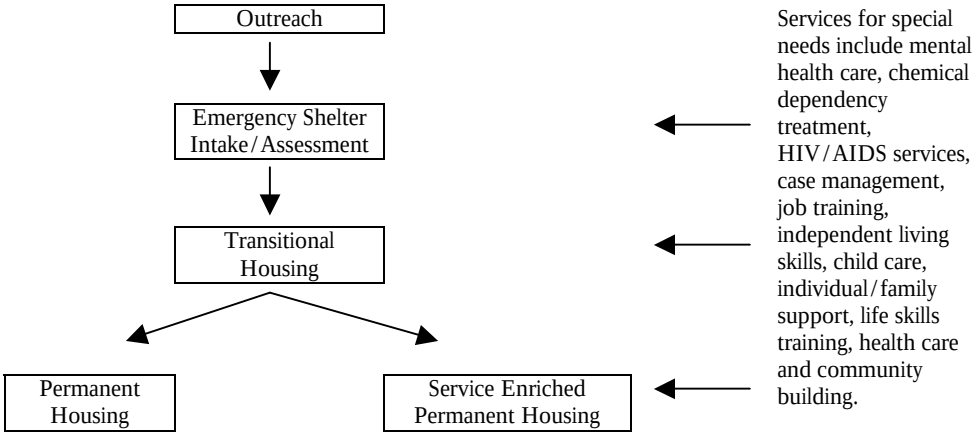
The most important development in the provision of housing to the homeless in the past several years has been the decision by Hamilton County and the City of Cincinnati to undertake a joint process of planning and allocating federal dollars through the Continuum of Care (COC) process. For example, Hamilton County is committed to using the same analyses for the homeless population in their Consolidated Plan as are being presented here. There are some implications of this joint process that have not yet been addressed. For example, with shelter and transitional housing program operational funds not flowing through the City, the City will have to rely on the COC evaluation/monitoring process just established, thus making the continued involvement of City and County staff in that process important. As a second example, the Emergency Shelter Grant (ESG) funds that the City receives are allocated through a planning process separate from the COC process. Nevertheless, the decision to regionalize planning and allocations for one of the most vulnerable segments of the population is a significant stride toward regional cooperation.

The Continuum of Care system within the City of Cincinnati and Hamilton County places great emphasis on outreach and assessment.

Outreach and Assessment

Many agencies provide outreach. In addition to the homeless providers, these agencies include multiple soup kitchens, emergency assistance centers, and health care centers for the homeless. The *Street Vibes* homeless newspaper vendors also serve as points of contact for persons on the street to access the system. Outreach to the homeless without the capacity to supply housing and services will lead to frustration on the part of both the homeless and the providers. However, without adequate outreach, some people will not access the COC system, thereby remaining isolated. Targeted outreach programs are run by Tender Mercies for the

chronically mentally ill and dual diagnosed, by AVOC for persons with HIV/AIDS, and by the Health Resource Center for youth.



Assessment/intake methodology is limited to the abilities of the emergency shelter provider and/or outreach staff person to determine the needs of the homeless individual in partnership with them. Development of specialized assessment tools and support which will lead to more effective case management, coordinated services connection and delivery, and an overall increase in the success rate for the individual homeless person was seen as critical by providers. The Homeless Forum, a group of homeless individuals who annually plan for the COC, additionally noted that success in movement on the Continuum is based on caring, committed service providers who knowledgeably can provide assessment, referral and access information. Over the four years of COC planning several projects have included a new assessment methodology designed to focus on specific/targeted groups including persons with HIV/AIDS, chronic substance abuse, dual diagnosis, and physical/cognitive/sensory disabilities, as well as for persons in job training programs. There is a need for continued focus in the assessment area with special emphasis on disabilities including HIV/AIDS, chronic substance abuse/alcohol, mental illness, and physical/cognitive/sensory disabilities.

Other COC System Components

Other components of the Continuum of Care System include:

- Emergency Shelters: The current inventory of emergency shelters includes a total of 681 beds in 14 facilities with an average 79 percent capacity utilization at the time of the 1999 count (details to be provided later in this section). These facilities include both individual and family shelters.

- Transitional Housing: The current system includes 26 facilities with approximately 467 beds currently available and 142 under construction as transitional housing for the homeless. These counts are for those transitional housing programs that are designed to serve homeless persons or have received funding to serve homeless persons. This means that facilities that may

on occasion serve a homeless person (for example an alcoholic half-way house) are not counted as transitional housing under the COC. Only actual beds designed for or funded with homeless funds are included. (See the Glossary in Attachment III.)

- Permanent Housing: There are 479 units of service-enriched permanent housing for the homeless. Of these, 272 are Shelter Plus Care (S+C) units that provide housing and services to a total of 428 homeless persons. In addition to the S+C program, a six unit building at Spring Street was built to house the homeless exclusively. There are 11 units at Sharp Village for families with chemical dependency problems. The units were created by combining a tax credit project with Supportive Housing Program (SHP) renovation and service dollars. Tender Mercies has 150 units of permanent housing for people with severe mental illness or dual diagnosis. ReSTOC's Recovery Hotel and Buddy's Place provide 20 units each of service enriched housing for homeless men with disabilities. This inventory includes permanent-housing programs that are designed to serve homeless persons or that have received funding to serve homeless persons and have service-enrichments.

The COC planning process has consistently given high priority to programs that meet the service needs of high priority sub-populations. Special attention has been placed on services that facilitate self-sufficiency and complement the housing programs. Special concerns related to mental health issues, chemical dependency issues, and economic issues (especially in light of welfare reform changes and changes in the SSI regulations) are consistent and must be addressed at every level of the Continuum. Income development through job training and placement, life-skill development, childcare, and community building are service features that have been recognized as important components within all programs.

Numbers of Homeless Persons and Families

Previous studies of the number of homeless persons and families done in Cincinnati have not been true point-in-time studies. The following results are based on a study performed by the Partnership Center, Ltd. These results are not based on a night of peak usage. The study was conducted in late August 1999, after the peak summer season for shelter use by women and before the peak winter season for shelter use by men. Therefore, it would not be appropriate to conclude from the following data that the City has excess shelter capacity. All shelters in Hamilton County participated in the study.

The study did not merely examine sheltered populations. A street census, conducted by *Street Vibe* newspaper vendors (homeless individuals) in collaboration with the Greater Cincinnati Coalition for the Homeless found additional persons. In addition, each facility kept a "calls for shelter" log for the day. Names and birth dates from all of these sources were compared and duplicate entries were eliminated. The same point-in-time methodology was used to determine the use of transitional housing programs and

permanent, service-enriched housing designed for homeless individuals or families. The results are shown below and on the next two pages.

	Shelter Capacity (Beds)			Persons Homeless			
					Families		
Persons in Shelters	**Total**	**Single Persons**	**Family Members**	**Single Persons**	**Total**	**Adults**	**Children**
Anna Louise Inn	15		15		1	1	3
Bethany House Services	25		25	0	9	9	19
City Gospel Mission	34	34		6	0	0	0
Chabad House	40		40	1	10	13	26
Drop Inn Center Men's Dorm	204	204		179	0	0	0
Drop Inn Center Women's Dorm	38	38		30	0	0	0
Friars Club	15		15	0	5	5	14
MHB Quick Access Program	38	38		15			
Interfaith Hospitality Network	32		32	0	6	8	23
Lighthouse Youth Crisis Center	20	20		15	0	0	0
Mercy Franciscan at St. John	60		60	0	9	9	27
Mt. Airy Shelter	65	65		57	0	0	0
Salvation Army	20		20	3	4	4	10
St. Fran/St. Jos Catholic Worker	15	15		15			
YWCA - Alice Paul House	60		60	9	13	13	26
Total Sheltered	681	414	267	330	57	62	148
Persons Not Sheltered				0	3	0	3
Calls for shelter				30		29	58
Street Count				65	5	9	10
Total on Street or in Shelters	681	414	267	425	65	100	219

	Program Capacity (Beds)			Homeless Persons in Programs			
					Families		
Persons in Transitional Housing Programs	**Total**	**Single Person**	**Family**	**Single Person**	**Total**	**Adults**	**Children**
Bethany Place	5 beds	5	0	4	0	0	0
Bethany Transitions	11 units	0	13	1	1	1	3
Caracole	20 beds	20	0	12	0	0	0
Chabad House	20 units	0	80	0	7	10	26
Charlie's 3/4 Way House	47 beds	47	0	41	0	0	0
DIC-Live In Program	16 beds	16		14	0	0	0
DIC-Nanny Hinkston House	6 beds	6		2	0	0	0
First Step Home	12 families		30	7	0	0	0
Glad House	12 children		12	0	4	0	12
House of Hope	25 beds	25		23	0	23	0
House of Refuge Mission	12 beds	0	12	1	0	0	0
Lighthouse - Reading	5 units	11	0	10	0	0	0
Lighthouse - Brambel	4 units	0	8	0	3	3	3
Lighthouse - Josphine	5 units	0	20	0	4	4	4
Joseph House	8 beds	8	0	7	0	0	0
Justice Watch-Garden Street	7 beds	7	0	6	0	0	0
Moses House	9 beds	9	0	6	0	0	0
Prospect House	60 beds	60		61	0	0	0
Salvation Army	6 units		17	0	3	3	5
SARA	5 beds	5		5	0	0	0
Second Mile Hospitality Min.	14 beds	0	14	1	3	6	5
Serenity Square	10 beds	9	0	9	0	0	0
Starting Over	60 beds	60	0	52	0	0	0
Tender Mercies	16 beds	16	0	16	0	0	0
Tom Geiger Guest House	24 units		75	0	8	8	17
YWCA	6 units		24	0	0	0	0
Total in Transitional		304	305	278	33	58	75

Permanent Housing	Total Units	Total Number Bedrooms					Bed Allocation		Actual Count	
		-1	1	2	3	4	Single Person	Family	Single Person	Persons in Families
Shelter Plus Care and Year Started										
Caracole 93	42	0	27	7	8	0	34	26	34	35
Excel 93	43	1	38	3	1	0	39	9	39	10
Talbert 93	21	0	13	4	4		13	20	13	25
Caracole 95	21	0	11	7	2	1	16	22	16	29
Excel 95	23	1	20	1	1	0	21	5	21	7
Lighthouse 95	11		7	2	2		8	12	8	12
Talbert 95	13	0	5	3	4	1	5	22	5	25
Excel 96	33	2	28	3	0	0	30	6	30	7
Lighthouse 96	7		3	9	3		3	37	3	37
Talbert 96	7	0	1	4	2		1	11	1	22
Excel 97	37	2	32	2	1	0	34	7	34	9
Caracole 98	0	0	0	0	0	0	0	0	0	0
Excel 98	6	0	6	0	0	0	6	0	6	0
Talbert 98	0	0	0	0	0	0	0	0	0	0
Total	272	6	191	45	28	2	210	177	210	218
Service Enriched Permanent Housing										
Spring Street	6		3	3			3	7	3	7
Sharp Village	11	2	2	7			3	17	3	17
Tender Mercies	150	150					150		150	
Recovery Hotel	20	20					20		19	
Buddy's Place	20	20					20		14	
Total	207	192	5	10	0	0	196	24	189	24
Combined Total	479	198	196	55	28	2	406	201	399	242

The City Human Services Policy

The City has recently developed a new policy for funding human services. Historically, the City has supported many human services, including consumer protection, employment and training, health, human relations, recreation, and youth services. The City through its departments and divisions has directly provided these services, has contracted for services with other agencies, and has facilitated access to services.

The City allocates General Fund dollars for human services, as well as Community Development Block Grant, Emergency Shelter Grant and other dollars as available. The General Fund percentage is currently 1.5 percent of General Fund revenues . Total City of Cincinnati funding for Human Services, facility improvements, shelters, and operational support in 1998 was approximately $7.35 million. This amount was contracted to more than 50 independent agencies for the delivery of human services.

The Human Services Policy developed in the 1980s and revised in the early 1990s established funding priorities for the City of Cincinnati's use of general funds for support of human services. The priorities established by the Policy are as follows:

- Services that meet basic emergency human needs (food, shelter, clothing, and protection from abuse and neglect).
- Services that prevent institutionalization and promote self-care.
- Enhancement or quality of life services for those whose basic needs are already met.

The Human Services Advisory Committee (HSAC) was established to assist in planning, developing, and implementing human services programs. The HSAC reviews proposals for funding and makes recommendations concerning the allocation of City funds. The HSAC also participates in monitoring the delivery of human services, advises on development of goals and objectives for government action in the area of human services, and advises on both the need for, and opportunities to achieve coordination of, human services. The HSAC has 13 members representative of the key actors in human service delivery and community organizations.

According to a recent study, more than $1.2 billion was spent during 1997 in Hamilton County on all human services. This includes $671 million for Temporary Assistance for Needy Families (TANF) and Medicaid payments (paid directly by the State and administered by the Hamilton County Department of Human Services) and $134 million for court ordered child support. Subtracting these amounts from the total leaves $362 million. Of this amount, the City of Cincinnati allocates 2 percent. The United Way and Community Chest and the Community Mental Health Board both control larger amounts of human services program dollars than the City.

The City is generally successful in funding services that others do not, thus filling gaps that would exist otherwise. This is particularly true in the service categories of Youth Services and Emergency/Homeless Services. It is true to a lesser extent in the categories of Substance Abuse, the Disabled, Community Services, and Employment Services.

The largest percentage of City human services dollars (25.9 percent) goes to support Emergency/Homeless Services, which is the City's first priority for funding under the current Human Services Policy. Note, however, that these funds could be more effectively coordinated with the Continuum of Care process. Other focus areas for City funding are Youth Services (25.8 percent), Family Services (9.2 percent), and Substance Abuse Services (10.9 percent). These allocations are all consistent with the Human Services Policy.

Housing for Special Populations

The Elderly

At the time of the 1990 Census, 50,726 persons in Cincinnati (23.9 percent) were age 65 or older. With the aging of the baby boomers, this number will start to explode around the year 2010, but it is still increasing at present because older homeowners are not deserting the City and because of the increasing numbers of people who live beyond their 80th year.

At the time of the 1990 Census, 9 percent of these older persons were living in group quarters and 9 percent were living in institutions, the latter group being nearly entirely in nursing homes. Nearly half of the 37,387 households with a member 65 or over were owners. One-third had a disability that would have interfered with the kind or amount of work they could perform (all disability definitions are given in Attachment III).

The census can be used in a limited fashion to identify the frail elderly. Eighteen percent of persons 65-74 and 31 percent of persons 75 and older reported either a mobility limitation or a self-care limitation, or both.

Physical Impairments

Most of Cincinnati's housing stock is unsuited for persons with physical disabilities. Significant portions of units are built on hillsides or raised foundations and the majority of low-income rental units are multi-storied. Independent Living Options (ILO) reports that many clients remain in the units they were living in when the disability occurred. That organization estimates a need for a total of 29,000 accessible units. Based on the 1990 Census, there are 42,711 households in which at least one member has a physical disability. Of these, 36.8 percent are very low-income households (< 30 percent of area median family income) and an additional 18.0 percent have incomes in the 51-80 percent range. It is not widely enough appreciated how many low-income households must confront the barriers associated with disabilities.

	Renter		Owner		
	Non-Elderly	Elderly	Non-Elderly	Elderly	Total
All Households	75,022	20,009	38,511	20,800	154,342
Head or Spouse Disabled	15,375	9,807	5,714	8,381	39,277
	20.5%	49.0%	14.8%	40.3%	25.4%
Mobility and Self-Care	1,117	1,476	280	1,417	4,290
Mobility Only	1,981	2,694	614	2,133	7,423
Self-Care Only	3,533	1,453	1,055	1,379	7,420
Work Disability	8,698	4,408	3,662	3,825	20,592
Anyone in Household Disabled	16,735	10,027	7,022	8,927	42,711
	22.3%	50.1%	18.2%	42.9%	27.7%

Persons with physical disabilities must have accessible units. The Cincinnati Metropolitan Housing Authority (CMHA) has a limited supply of handicapped accessible units, used for both elderly and non-elderly households. CMHA has begun a program of adapting existing units, although this work will take a long time and, even when completed, not provide as many units as are needed.

One fourth of all first time calls for assistance to ILO are housing related. Perhaps 10 percent of those requesting other services, such as independent living, attendant care or peer support, quickly discover that housing plays a primary role in their goals. Another 25 percent of long-term clients begin to look for housing that meets their needs during their time with ILO. About 40 people are looking for accessible housing at any one time.

The Center for Independent Living Options, Inc. develops and continually updates and expands housing referral listings. These listings include properties conventionally subsidized by the Department of Housing and Urban Development (HUD), subsidized by Section 8 certificates and/or Tenant Based Assistance Grants (TBA), as well as market rentals. The housing referral lists are distributed to consumers with disabilities who are seeking barrier-free accessible units according to their income eligibility. The Center distributed 143 housing referral listings in 1998.

On the basis of housing advocacy efforts, the Center is affiliated with state and national Fair Housing advocacy groups to legislate for the expansion and improvement of accessible housing for people with disabilities.

Mental Retardation And Developmental Disabilities

The Hamilton County Board of Mental Retardation and Developmental Disabilities (HCBMR/DD) has provided residential services since the late 1970s. These services have been provided directly or through contractual agreements with non-profit and for profit agencies. Since July 1998 all residential services are contracted.

The first group home in Hamilton County for individuals with MR/DD was Perin House, located in Avondale. Twelve individuals originally lived there. Today there are approximately 1,000 individuals with disabilities receiving residential services and supports. They have multiple residential options:

- Supported Living (SL): Identified supports are given to individuals in a family home or other living arrangement. Supported living is paid for by MR/DD tax levy funds, State of Ohio SL funds, and income from individuals and families.

- Group Homes: Five to eight people live in a home with round-the-clock staff. These homes are funded by the Residential Facility Waiver (federal funds and State General Revenue funds that flow through the state to the county).

- Intermediate Care Facilities for the Mentally Retarded: These medical facilities must meet a standardized level of care, set by federal and state officials.

- Independent Living: Individuals with MR/DD live independently with support from community case managers (based on various funding sources).

- Foster Care: Individuals live with caregivers in the caregiver's home.

There is currently a waiting list of 500 individuals for residential services. In addition, approximately 300 individuals are requesting an alternative residential option.

Mentally Ill

In addition to the Shelter Plus Care permanent housing provided by Excel (discussed earlier), other housing is available for the mentally ill.

- Cincinnati Restoration, Inc. provides Community Living Support Services. This is 8,000 hours of supportive visits in-house.

- The Community Support Network provides 48 individuals, who were long-term State Hospital inpatients, assistance in obtaining permanent housing with intensive case management and housing services.

- The Housing Administrator Extended Living Program, or HELP, provides services similar to those in the adult foster care system, but is provided to individuals living in independent apartments within the Excel housing system.

- Persons with physical or mental disabilities who are not elderly may move into CMHA elderly units. However, supportive services are very limited and are not directly tied to the housing.

- In addition to the Shelter Plus Care program, Excel provides scattered-site, independent housing for seriously disabled persons living in Hamilton County. To date Excel has developed, or is in the process of developing, 302 units of housing in 72 buildings.

- Excel currently operates housing in twenty-one neighborhoods throughout Cincinnati and Hamilton County.

- Excel also operates a rent subsidy program funded by the Ohio Department of Mental Health. This program currently provides temporary rent subsidy for 500 units of housing throughout Cincinnati and Hamilton County for qualified, mentally disabled, low-income clients of the Hamilton County Community Mental Health Board.

- Finally, Excel operates a rent subsidy program funded by the Hamilton County Department of Community Development using HOME funding from the U.S. Department of Housing and Urban Development. This program provides rental assistance for mentally disabled individuals who live in Hamilton County outside the City of Cincinnati.

Excel has a waiting list of about 200 people for its resources.

HIV/AIDS

The City recently commissioned an evaluation of its services to persons with HIV/AIDS. The City is the grantee for a 12 county Eligible Metropolitan Statistical Area (EMSA) that covers parts of three states, so the following discussion is not specific to the City of Cincinnati.

There have been remarkable medical advances in the treatment of AIDS and HIV infection over the past few years. These gains accrue fully only to persons who are followed by medical specialists, who are able to take protease inhibitors as prescribed, and who are able to avoid insults to their immune systems. As a result of these gains, the number of deaths due to AIDS has fallen dramatically since 1995.

It is estimated that there are approximately 700 people in the EMSA who have been diagnosed with AIDS (even though they may no longer have clinically apparent AIDS if they have benefited from treatment advances). In addition, it is estimated that there are 1,400 to 2,100 other people in the EMSA who are HIV+. Thus, there are 2,100 to 2,800 people with HIV/AIDS in the region. Based on national estimates, it is probable that 500 to 700 of these people are unaware of their HIV+ status. While AIDS mortality may be dropping, there is no evidence that HIV prevalence is declining. It is, therefore, likely that the total number of persons living with HIV/AIDS will increase.

At one time, HIV/AIDS was predominantly a gay white male disease. Over the past several years, new cases of HIV infection in the region have been more likely to occur among African Americans than among whites. While more men than women are infected each year, the prevalence among women is increasing. Men having sex with men is still the most common risk factor associated with new infections. The risk of infection through injection drug use remains lower in the Cincinnati area than in many other cities. However, persons with HIV/AIDS are increasingly likely to have substance abuse problems. In addition, more persons with HIV/AIDS are likely to be suffering from serious mental illness than was the case several years ago.

The medical needs of persons with HIV/AIDS in the Cincinnati region are admirably served by the Infectious Diseases Clinic at Holmes Hospital, which follows the vast majority of persons with HIV/AIDS who are in treatment.

Three local agencies play major roles in the provision of case management and housing services to the population of persons with HIV/AIDS: AVOC (AIDS Volunteers of Cincinnati), Caracole, Inc., and the Northern Kentucky Independent District Health Department. Other members of the case management network include the Infectious Diseases Clinic, the Family Care Center (formerly part of Children's Hospital Medical Center), and the Cincinnati Health Network.

Substance Abuse

The major funding agency for persons in Hamilton County who have substance abuse problems is the Hamilton County Alcohol and Drug Addiction Services (ADAS) board. The ADAS board funds agencies with a combined capacity of 445 beds. While

these beds do not meet the HUD definition of transitional housing for the homeless, they do represent transitional housing for people who are underhoused upon admission and who require placement upon discharge. For example, a survey conducted by the Substance Abuse Management and Development Corporation (SAMAD) for the ADAS Board found that the biggest problem the staff of residential facilities faced in discharge planning was finding transitional housing. Not only does this problem delay release dates, it also interferes with recovery if a patient has to go back into a situation where recovery support was very limited. Indeed, there was so much concern about the lack of suitable transitional housing that the ADAS Board authorized SAMAD to initiate a program of creating new transitional homes for patients, two of which are operational, with one more about to become so.

ADAS allocates state and federal treatment and prevention dollars to the county to ten agencies. ADAS dollars from the state have remained flat since 1994. Any new dollars into the system and through ADAS are either a negotiated set-aside of the indigent healthcare levy dollars for the AOD system or restricted to a particular population.

Neighborhood Revitalization

The way in which Cincinnati can leverage its funding dollars and create multiplicative effects from its community development investments and its housing investments is by bringing both types of investments under a common planning process that emphasizes neighborhood revitalization.

One of the great strengths of the City of Cincinnati is the degree to which residents identify themselves as members of a neighborhood. And it is to the City's credit that it tries to work through neighborhood groups. However, when there is dissension at the neighborhood level as to the direction that development should take, planning efforts often stall. Too many planning efforts happen in isolation from others. While the Cincinnati Neighborhood Business Districts United has done interesting work in developing a peer review process for deciding how to spend City investment dollars in neighborhood business districts, that allocation process is removed from the allocation of housing dollars through the Community Development Advisory Board.

Perhaps the most impressive recent example that the City can engage in the kind of integrated planning process it needs more of resulted in the designation of the new Empowerment Zone. The City of Cincinnati joined with nine neighborhoods to win Federal EZ designation. Cincinnati was one of 15 cities selected for $ 100 million grant packages plus $130 million in bond authority. Officials of the U.S. Department of Housing and Urban Development stated Cincinnati ranked second out of 119 cities competing nationwide. The City Administration coordinated strategic planning efforts involving over 200 citizens, including residents from the nine neighborhoods, regional businesses, nonprofit organizations, institutions, and public agencies. The comprehensive strategic plans included 24 programs to assist the distressed areas of the

Empowerment Zone. The City also coordinated fundraising that secured $2.2 billion in local match and 10,037 job commitments to assist in implementing the strategic plan over the next 10 years. It was disappointing that the federal budgetary commitment was initially $3 million rather than the $10 million/year expected. It is too early to know if enough resources will become available to fulfill the promise of the plan, but the process shows that the City knows how it must proceed.

In October 1997, with the concurrence of City Council, the Department of Neighborhood Services convened a Neighborhood Revitalization and Development Committee. The members of the committee reflected the spectrum of City departments, public and private organizations, and neighborhood interests that are concerned with neighborhood development. The charge to the committee was to review the current status of neighborhood development corporations (NDCs) and to recommend a new approach to neighborhood development in Cincinnati.

The committee found that a new approach to neighborhood development and revitalization was warranted.

- Past development efforts have not always been as concentrated geographically as might be necessary to achieve the desired impact. There is a need for a program that would target places, such as a portion of a particular neighborhood.

- When City departments have coordinated their efforts, the results have been very positive. Examples of such coordination include the Findlay Market area (Economic Development and Neighborhood Services) and CitiRama® (Neighborhood Services and Public Works).

- Like similar organizations around the country, many local NDCs have concentrated their efforts on housing. Too few are concerned broadly with neighborhood revitalization. Revitalization efforts must be comprehensive, and address economic development needs and human service needs in addition to housing needs. Comprehensive community development is a set of activities that promotes the health and vitality of a neighborhood or community by strengthening civic involvement and other community assets in more than one of the following areas: increasing economic opportunities; human/social development; and physical revitalization and development.

- The City must collaborate with the many partners in the private and public sector who can play a role in neighborhood revitalization. The City does not have sufficient funds to accomplish neighborhood revitalization on its own.

Following is a short list of some of the larger organizations or partnerships with which the City might coordinate. In addition to the organizations listed, the City

works with the various community councils and smaller neighborhood development corporations.

- The Community Investment Partners is a funders' collaborative, formed in January 1998, by The Fifth Third Bank, The Greater Cincinnati Foundation, The Procter & Gamble Fund, and the United Way & Community Chest of Greater Cincinnati. The funders committed $2 million and agreed jointly to oversee a five-year grant making initiative focused on comprehensive community development.

- The Greater Cincinnati Housing Alliance grew out of a public planning process that had significant support from the Procter & Gamble Company and the United Way and Community Chest.

- The Neighborhood Development Corporation Association of Cincinnati supports affordable housing and economic revitalization of neighborhoods.

- The Cincinnati Development Fund provides capital and financial consulting to developers who want to create affordable housing.

- The Local Initiatives Support Corporation (LISC) has been invited into the Cincinnati area and will begin local efforts in the new future.

Part

2

The Planning Process

The Consolidated Plan Was Developed Largely as an Outgrowth of On-Going Planning Efforts

The US Department of Housing and Urban Development (HUD) requires governments that receive HUD dollars to prepare a comprehensive plan every five years. The plan must specify what the community's needs are, what strategies it plans to use in meeting those needs, what specific objectives will be used, and what programs will be funded in the first year. In each subsequent year of the plan, the city must indicate which of its objectives are being modified, if any, and what programs will be funded. Cincinnati submitted a complete Consolidated Plan to HUD in 1995, and has submitted an Action Plan for subsequent years funding. A new Five-Year Plan is due for 2000-2004.

Funding for the Consolidated Plan

Community Development Block Grant

The Community Development Block Grant (CDBG) is a formula grant from the federal Department of Housing and Urban Development (HUD) to local and state governments. The primary objectives of the CDBG program are to benefit low- and moderate-income people or aid in the prevention or elimination of slums and blight. CDBG funds are a flexible resource that can be used for a wide range of programs or projects within a broad framework of eligible activities. Seventy percent of CDBG expenditures must benefit low- and moderate-income persons.

Cincinnati's 1999 CDBG budget totaled $21,705,000, with $16,672,000 of that amount coming from new grant funds and the balance from program income and prior year funds. Multiple City departments as well as community nonprofit agencies utilize CDBG funds to carry out program objectives. CDBG can be used to fund a wide variety of activities including:

- Rehabilitation of residential housing, both rental and owner-occupied properties.

- Rehabilitation or new construction of public facilities and improvements, including but not limited to streets and other infrastructure, parks, recreation facilities, community or health centers, facilities delivering human services operated by private non-profit agencies, and shelters serving the homeless or other special needs populations.

- Acquisition, disposition, or demolition of properties for a CDBG-eligible activity.

- Public services which are new or provide an increased level of service over that which has been provided by the local government in the preceding 12 months. All public services in the CDBG program in any given year may not exceed 15 percent of the total entitlement grant amount.

- Relocation payments when required pursuant to CDBG regulations or as determined appropriate by the grantee.

- Special economic development activities including the acquisition, construction or rehabilitation of commercial or industrial property when carried out by the recipient or by public or private nonprofit organizations.

- Assistance to private for-profit businesses including grants, loans, loan guarantees, and technical assistance. The assistance must meet certain underwriting and public benefit standards.

CDBG funds may not be used for buildings used for general government purposes; equipment; operation, maintenance and staffing of normal community services and facilities not specifically related to other block grant-funded projects; or regular government expenditures.

City Council has established the following priorities for the use of CDBG funds:

- Housing: A primary objective for the use of CDBG funds by the City of Cincinnati is to serve its communities by providing decent housing and a suitable living environment to low and moderate-income persons. A large amount of CDBG funds are spent on providing or improving permanent residential structures through the City's Department of Neighborhood Services. Neighborhood Services provides a variety of services to both very low and low-income homeowners and renters. Most of these programs have been made available to eligible clients on a citywide basis rather than focusing on certain neighborhoods.

- Economic and Job Development: CDBG funds provide loans, grants, public improvements and technical assistance to businesses and industries to expand or consolidate their operations within Cincinnati, providing jobs for low and moderate income persons or goods and services for low and moderate income

neighborhoods. CDBG funds are also used for job training, job referral , and other workforce development activities through the City's Employment and Training Division. The Department of Economic Development is primarily responsible for the City of Cincinnati's economic development programs.

- Human Service: CDBG funds are provided through the Human Services section of the Neighborhood Services Department to provide needed public services, primarily programs for at-risk youth. CDBG funds are also provided to social service agencies to rehabilitate their service-delivery facilities. Human service facility projects can address correction of code violations, removal of architectural barriers that restrict mobility and accessibility, energy conservation or historic preservation. CDBG funds are not used for the acquisition or new construction of human service facilities. Agencies are expected to match the City's funds through private fund raising efforts, and to have their match in place at the time of construction.

HOME Investment Partnerships Program

The HOME Investment Partnerships Program is a formula grant that funds affordable housing programs. HOME funds can be used for acquisition, construction, reconstruction, and moderate or substantial rehabilitation activities that promote affordable rental and ownership housing. They can also be used for tenant-based rental assistance. Cincinnati uses HOME funds primarily for the rehabilitation of rental housing units for low-income families, and for homeowner rehabilitation and the promotion of new home ownership opportunities. The Department of Neighborhood Services administers HOME funds. The 1999 federal HOME grant is $4,796,000.

Housing Opportunities for Persons with AIDS (HOPWA)

HOPWA funds may be used to assist all forms of housing designed to prevent homelessness of AIDS victims, including emergency housing, shared housing arrangements, apartments, single room occupancy dwellings, and community residences. HOPWA funds also may be used to fund services, such as health care and mental health services, drug and alcohol abuse treatment and counseling, intensive care, case management, assistance with daily living and other supportive services. Cincinnati's 1999 HOPWA grant amount is $395,000.

Cincinnati became a HOPWA grantee for the first time in 1998. The Eligible Metropolitan Statistical Area (EMSA) includes 12 counties in three states. The Department of Neighborhood Services administers the grant. Eligible activities include:

- Housing information services
- Project-based or tenant-based rental assistance
- New construction of a community residence or SRO dwelling
- Acquisition, rehabilitation, conversion, lease or repair of facilities to provide housing and services

- Operating costs for housing
- Short-term rent, mortgage and utility payments to prevent homelessness
- Supportive services
- Administrative expenses (limited to 7% of total request).
- Resource identification and technical assistance.

Emergency Shelter Grant (ESG)

The Emergency Shelter Grant (ESG) Program is a formula grant that can fund both the capital and non-staff operating needs of emergency shelters and transitional housing for the homeless. Outreach or supportive services for the homeless are also allowable uses of funds. Every ESG dollar must be matched by a dollar of other funding. Cincinnati's 1999 ESG grant amount was $591,000. The Department of Neighborhood Services administers ESG funds. Eligible activities include:

- Renovation, major rehabilitation or conversion of building for use as emergency shelters for the homeless.
- Provision of essential services to the homeless (subject to limitations)
- Payment for shelter maintenance, operation, rent, repairs, security, fuel, equipment, insurance, utilities, food and furnishings.
- Homeless prevention activities
- Administrative costs

Total Budget

Following is a summary of the total budget to be allocated under the Consolidated Plan. Congress has not yet determined HUD's budget for 2000.

Program	1999	Expected 2000
CDBG (including program income)	$21,705,126	$21,170,000
Home	$4,796,000	$4,440,000
ESG	$591,000	$450,000
HOPWA	$395,000	$395,000[1]

Other Funding Affected by Consolidated Plan

The Consolidated Plan specifies how approximately $26 million in federal funding will be spent next year in Cincinnati (and, it is reasonable to assume, in each of the subsequent four years). However, there are other reasons why the Consolidated Plan is important.

[1] There are some unspent HOPWA funds from previous years that will be allocated for 2000.

- The Cincinnati Metropolitan Housing Authority (CMHA) receives a variety of federal grants for such purposes as new Section 8 subsidies and drug elimination programs. The biggest of these awards recently have been two HOPE VI awards for the demolition and reconstruction of two areas of the West End of Cincinnati: Laurel Homes and Lincoln Court. HUD requires that all of these projects be consistent with the City's Consolidated Plan.

- The City of Cincinnati and Hamilton County now jointly coordinate the planning and allocation process known as the Continuum of Care, which determines how competitive grant funds for the homeless are spent. Those funds are in addition to the funds described above, and flow directly from HUD to the providers. Nevertheless, those funding decisions must also be consistent with the Consolidated Plan.

- All federal funding applications made to HUD for area housing programs to be operated in Cincinnati, over and above the specific programs listed in the plan, must be certified as being consistent with the Consolidated Plan, regardless of whether they are operated by non-profits, CMHA or the City.

- A large variety of not-for-profit organizations are engaged in housing and community development projects that are affected by what the City does, what it chooses to fund, and what it chooses not to.

- City funding has the potential to change private investment revenue streams.

Thus, while the Consolidated Plan must spell out how millions of dollars of HUD funding will be spent, many million more dollars also ride on the plan.

Participants in Plan Development

City of Cincinnati

City Council sets housing policy and makes final funding decisions for CDBG, HOME, ESG and HOPWA funds.

The City of Cincinnati Office of Budget and Evaluation is the lead agency for the Consolidated Plan. The Office was responsible for all aspects of coordinating the development of the plan.

The Department of Neighborhood Services is the City's principal housing agency and, as such, is responsible for implementing the housing production programs that use CDBG and HOME funds. The Department also receives a CDBG allocation for facilities renovation, which may or may not regard housing, and administers the Emergency Shelter Grant Program. Finally, the department administers the HOPWA funds awarded to the Cincinnati EMSA.

The Department of Economic Development administers several programs to assist commercial and industrial developments throughout the city. The Department also works closely with neighborhoods and small businesses, with an emphasis on those that are minority-owned or women-owned. Small businesses are assisted by several financial assistance and incentives. The Department administers several Federal, State and local programs to provide assistance in the form of loans, tax incentives and grants.

The Employment and Training Division provides training, retraining and employment skills development programs and services to disadvantaged adults and youth and other unemployed persons. The major programs of the Division include JTPA programs, the Employment Initiative Program, and the Cincinnati Career Education Academy (CCEA).

The Buildings and Inspections Department is responsible for code enforcement in selected neighborhoods and to ensure quality assurance of City-assisted rehabilitation work.

The Cincinnati Planning Commission is actively involved in community-based planning and in providing technical assistance to neighborhood planning.

Other Public Institutions

The Cincinnati Metropolitan Housing Authority (CMHA) provides publicly subsidized housing for persons with low and moderate incomes. It operates public housing developments, scattered site developments and voucher/certificate programs that allow tenants to choose their own housing and location.

Hamilton County jointly operates the local Continuum of Care Planning process with the City of Cincinnati. The county's Department of Community Development operates a Section 8 program and many of its clients find housing inside the City of Cincinnati.

The State of Ohio offers housing funding and technical assistance through the Department of Development and through the Ohio Housing Finance Authority. These departments and Cincinnati frequently cooperate in funding projects.

On-Going Venues for Citizen Input

The City of Cincinnati has a number of avenues for citizen input into on-going planning activities that contributed significantly to the development of the Consolidated Plan.

Neighborhood Planning

To identify neighborhood needs, the City asks its fifty-one community councils what their priorities are for the City Budget on a biennial basis. The City uses teams of staff persons known as Cincinnati Neighborhood Action Strategy Teams to assist neighborhoods with this process. The City then considers these priorities in putting together its Operating, Capital and Consolidated Plan budgets.

Continuum of Care

Annually, the City of Cincinnati and Hamilton County jointly sponsor a professionally facilitated Continuum of Care process that includes the Hamilton County Community Development Department and the Greater Cincinnati Coalition for the Homeless. Participating are nonprofit providers of housing and services, state and local governments and agencies, private sector representatives, housing developers, foundations and other community organizations, as well as homeless or formerly homeless persons. The outcome of the process is an application for Continuum of Care Homeless Assistance funding in which the participants reach a consensus on the needs, gaps, and relative priorities for grant funding. The process also results in an annual evaluation of the projects eligible for renewal.

Empowerment Zone Planning Committee

The City's newly designated Empowerment Zone (December 1998) was the result of a community-driven process. The Cincinnati Empowerment Corporation (CEC) – a 33-member board with equal representation from the business community, government and non-profits, and community stakeholders – is managing implementation of the plan. To date, the CEC has completed its 1999 Annual Report and is finalizing its bylaws and Code of Regulations. An agreement governing the flow of federal funds through the City of Cincinnati to the CEC is nearing approval.

Fair Housing Committee

The Fair Housing Committee is comprised of more than 40 members representing various community organizations, not for profit housing developers, realtors, bankers, city and county administrators, civil rights organizations, religious associations, and higher education professionals. The committee meets on a regular basis to discuss identified impediments to fair housing within Hamilton County, to review existing City, County, State and Federal housing policies and programs, and to make recommendations for new policies in pursuit of fair housing.

HOPWA Advisory Committee

Since the City of Cincinnati became a HOPWA entitlement grantee in 1998, the City has utilized an advisory committee comprising representatives of the principal agencies serving persons with HIV/AIDS as well as representatives of advocacy groups within the twelve county Eligible Metropolitan Statistical Area (EMSA). The Advisory Committee makes its recommendations to the City Manager and, for Consolidated Plan program recommendations, to the Community Development Advisory Board (CDAB).

Brownfields Advisory Committee

The City of Cincinnati and Hamilton County are in the process of setting up a Brownfields Community Advisory Committee (BCAC). The BCAC will consist of representatives of government, business, industry, environmental groups and affected neighborhoods and enterprise zones within the Mill Creek Valley. The committee will advise the Port Authority on brownfield redevelopment issues and serve as the communication link with the community. The BCAC will work with Port Authority

staff to determine preliminary criteria for site selection, formulate a preliminary list of potential redevelopment sites, help develop action plans for specific sites, recommend incentives to be used to encourage new companies to hire local people and to incorporate environmental improvements and amenities as part of the redevelopment process.

Human Services Advisory Committee

The Human Services Advisory Committee (HSAC) advises the City on the allocation of funds for human services activities, both from the Community Development Block Grant and from a General Fund set-aside. In collaboration with the Cincinnati Coalition for the Homeless, it also advises on the allocation of resources for emergency shelter and transitional housing provided by Community Development Block Grant and Emergency Shelter Grant funds. The HSAC makes its recommendations to the City Manager and for Consolidated Plan program recommendations, to the Community Development Advisory Board (CDAB). Agencies with proposals for funding are asked to prepare applications in the spring of the year for review and recommendation by mid-summer.

Neighborhood Business Districts

Proposals for funding for neighborhood business district (NBD) improvements are made through a special process of the Economic Development Department. Request-For-Proposal packages are mailed to community leaders in early March. The Cincinnati Neighborhood Business Districts United (CNBDU), an association of NBD members, reviews NBD proposals. Their recommendations are made to the Department of Economic Development, which in turn requests funding from CDBG or City Capital resources.

Community Development Advisory Board

The Community Development Advisory Board (CDAB) reviews all proposed expenditures in each annual Consolidated Plan budget. The CDAB is a volunteer citizen's group appointed by the Mayor and advisory to the City Manager. Its members include neighborhood representatives, lenders, developers, representatives of neighborhood business and other community organizations.

Community Planning Sessions

In order to obtain expert advice on the development of the Consolidated Plan and to identify issues involving the coordination of activities, seven community planning sessions were held in late September and early October of 1999. Invitees included a wide variety of individuals and organizations who have been funded by the City, who collaborate with the City, and who work on problems related to those addressed by the plan. Each session was professionally facilitated and addressed a distinct topic. At the beginning of each session, data from Part 1 of the Plan (as it existed in draft form) was presented and participants were invited to add to this material their own data and insights into the state of the City. Following that, strategies and objectives used by the City in the past were summarized and participants were invited to criticize previous efforts and propose new directions for efforts in the future. In the areas of

homelessness and housing, where HUD requires that priority needs be identified, these sessions were used to develop those priority needs.

One hundred fifteen people representing 75 organizations participated in one or more of these sessions. Participating organizations included the city and county, non-profit housing developers (renter and owner), economic development specialists, shelter and transitional housing providers, a range of special needs and homeless service providers, for-profit developers, community lending institutions and banks, fair housing advocacy groups, legal service providers, homeless advocacy and organizing groups, community group, public housing residents, formerly homeless persons and neighborhood leaders. The participants are listed below.

Homelessness

Organization	Attendee
Anna Louise Inn	Gretchen Wilson
Bethany House	Kevin Lab
Caracole, Inc.	Diane Morshauser
Caracole, Inc.	Sue Butler
Center for Comprehensive Alcohol Treatment	Sandra Keuhn
Center For Independent Living Options	Cathy Miller
Center For Independent Living Options	Suzanne Hopkins
Center For Independent Living Options	Trish Brodrick
Chabad House Shelter	Fannie Johnson
Cincinnati Community Development Advisory Board	Bernice Marshall
Cincinnati Community Development Advisory Board	Joyce Asfour
Cincinnati Public Schools - Project Connect	Debbie Reinhart
Cincinnati Public Schools - Project Connect	Loni Sander
City of Cincinnati-Budget & Evaluation	Carl Gill
City of Cincinnati-Budget & Evaluation	Lois Logan
City of Cincinnati-Neighborhood Services	Mark McComas
Drop Inn Center	Pat Clifford
Excel Development Company	Jim Frasca
First Step Home	Jennifer Basden
Greater Cincinnati Coalition for the Homeless	Donald Whitehead
Greater Cincinnati Oral Health Council	Clifford Jones
Greater Cincinnati Oral Health Council	Larry Hill
Health Resource Center	Libby Earll
Interfaith Hospitality Network	Rod Heilman
Joseph House	Bill Malone
Joseph House	Mike Lisbeth
Justice Watch	Suhith Wickrema
Lighthouse Youth Services	Donna Howard
Mercy Franciscan at St. John	Nafisa Wali
Mercy Franciscan Home Development	Annette Miller
Mercy Franciscan Home Development	Linda Fox

Mercy Franciscan Home Development	Stephanie Sweeney
Mount Airy Shelter	Jackie Jordan
Ohio Valley Goodwill Industries	Charlie Blyth
Ohio Valley Goodwill Industries	John Briggs
Salvation Army	Jane Mynatt
Talbert House	Cassandra M. Cerneglia
Tender Mercies	Eric Fouche
YWCA	Deborah Brooks
City of Cincinnati-Neighborhood Services	Carol Brown

Special populations

Organization	Attendee
AIDS Volunteers of Cincinnati	Victoria Brooks
Caracole, Inc.	Diane Morshauser
Center for Comprehensive Alcohol Treatment	Sandra Keuhn
Center For Independent Living Options	Cathy Miller
Center For Independent Living Options	Suzanne Hopkins
Center For Independent Living Options	Trish Brodrick
Cincinnati Community Development Advisory Board	Joyce Asfour
City of Cincinnati-Budget & Evaluation	Carl Gill
City of Cincinnati-Budget & Evaluation	Lois Logan
City of Cincinnati-Neighborhood Services	Barry Schwartz
Drop Inn Center	Pat Clifford
Housing Opportunities Made Equal	Wendy Munick
Legal Aid	John Schrider
Prospect House	David Logan
Star Fire Council	Jim Rogers

Ownership

Organization	Attendee
Bank One/CDAB	Peg Moertl
Better Housing League	Dot Christenson
Cincinnati Community Development Advisory Board	John Roth
Cincinnati Housing Partners	Sr. Ann Rene McConn
City of Cincinnati - Planning Department	K. Scott Enns
City of Cincinnati-Budget & Evaluation	Carl Gill
City of Cincinnati-Budget & Evaluation	Lois Logan
City of Cincinnati-Budget & Evaluation	Paula Knecht
City of Cincinnati-Neighborhood Services	Rochelle Thompson
Federal Reserve Bank	Candis Smith
Glacid Group	John F. Glaser III
Housing Opportunities Made Equal	Jonathan W. Williams
Neighborhood Housing Services	Kristine Ritchie
North Fairmount Community Council	Lois A. Broerman

People Working Cooperatively	Richard Castellini
PNC Bank	Renee MaHaffey-Harris

Renters

Organization	Attendee
Access Property Management	Barry Miller
Anna Louise Inn	Gretchen Wilson
Cincinnati Community Development Advisory Board	Bernice Marshall
Cincinnati Metropolitan Housing Authority	Donald Troendle
City of Cincinnati-Budget & Evaluation	Carl Gill
City of Cincinnati-Budget & Evaluation	Lois Logan
City of Cincinnati-Neighborhood Services	Jocelyn Van Coney
Coalition for Housing & Homelessness in Ohio	Jill Russ
Drop Inn Center	Pat Clifford
Greater Cincinnati Housing Alliance	Deborah Jimmerson
Greater Cincinnati/N. KY Apartment Association	Charles Tassell
Hart Reality, Inc.	Tim Morning
Hart Reality, Inc.	Tom Denhart
Housing Opportunities Made Equal	Bill Berger
Preserving Affordable Housing, Inc.	Margo Aug
Provident Bank	Bob Alexander
U.S. Dept. of Housing & Urban Development	Elizabeth E. Brown
Wichman Gunther Architect	James D. Wichman

Public Housing and Section 8

Organization	Attendee
Cincinnati Community Development Advisory Board	Ernie Waits, Sr.
Cincinnati Metropolitan Housing Authority	Beulah M. Hanry
Cincinnati Metropolitan Housing Authority	Debra Forte-Muhammad
Cincinnati Metropolitan Housing Authority	Donald Troendle
Cincinnati Metropolitan Housing Authority	Douglas Conner
Cincinnati Metropolitan Housing Authority	Lisa Isham
Cincinnati Police Division	Officer Ron Avant
Cincinnati Police Division	Officer Shawn George
Cincinnati Police Division	Sgt. Doug Wiesman
City of Cincinnati-Budget & Evaluation	Carl Gill
City of Cincinnati-Budget & Evaluation	Gerry Torres
City of Cincinnati-Budget & Evaluation	Lois Logan
CMHA - Section 8	Michael C. Harris
CMHA - Section 8	Sheila Fairbanks
CMHA - Security Department	Charlie Murray
CMHA -Section 8/Family Self-Sufficiency	Judy Langer
CMRAAB/Riverview	Doris Hill

Greater Cincinnati Coalition for the Homeless	Donald Whitehead
Housing Opportunities Made Equal	Karla Irvine
Legal Aid	John Schrider
Terrace Guild/CUB	Bob Littman
U.S. Dept. of Housing & Urban Development	Elizabeth E. Brown
Winton Hills Citizen Action Association	Linda Briscoe

Neighborhood Revitalization

Organization	**Attendee**
Bank One/CDAB	Peg Moertl
Cincinnati Community Development Advisory Board	Clifford W. Atkinson
Cincinnati Community Development Advisory Board	Maureen Dillon
City of Cincinnati-Budget & Evaluation	Carl Gill
City of Cincinnati-Budget & Evaluation	Gerry Torras
City of Cincinnati-Budget & Evaluation	Lois Logan
City of Cincinnati-Budget & Evaluation	Paula Knecht
City of Cincinnati-Neighborhood Services	Gerard Hyland
City of Cincinnati-Neighborhood Services	Jocelyn Van Coney
City of Cincinnati-Neighborhood Services	Rochelle Thompson
City of Cincinnati-Neighborhood Services	Susan Utt
N. Fairmount Community Center	Barry Cholak
Neighborhood Development Corp. Assoc.	Barbara Milon

Economic Development/Anti-Poverty

Organization	Attendee
African American Chamber of Commerce	Hubert Guest
Anna Louise Inn	Gretchen Wilson
Cincinnati Business Incubator	Annette Smith Tarver
Cincinnati Community Development Advisory Board	Clifford W. Atkinson
Cincinnati Community Development Advisory Board	Ernie Waits, Sr.
Cincinnati Community Development Advisory Board	Frank Fisher
Cincinnati Community Development Advisory Board	John Roth
Cincinnati Community Development Advisory Board	Maureen Dillon
Cincinnati Local Development Co.	Glenn Clevenger
Cincinnati Minority Suppliers Development Council	Arlene Taylor
Cincinnati Union Bethel	Olivia Farr
Cincinnati Works	Beth Smith
City of Cincinnati-Budget & Evaluation	Carl Gill
City of Cincinnati-Budget & Evaluation	Lois Logan
City of Cincinnati-Budget & Evaluation	Paula Knecht
City of Cincinnati-Neighborhood Services	Carol Brown
City of Cincinnati-Neighborhood Services	Jocelyn Van Coney
Department of Economic Development	Eric Denson

Department of Economic Development	Susan Paddock
Employment and Training Division	Greg Baker
Greater Cincinnati Chamber of Commerce	Randy Welker
Greater Cincinnati Coalition for the Homeless	Donald Whitehead
Hamilton County Department of Human Services	John Young
Hamilton County Economic Development	Harry Blanton
Merusi Partners	R. Scott Merusi
Minority Mentoring Program	Catherine Ingram
Ohio Bureau of Employment Services	Nancy Raimey
PREP, Inc.	Eddie Campbell
U.S. Dept. of Housing & Urban Development	Maureen F. Wood
Urban League of Greater Cincinnati	Sheila Adams

A great deal of valuable information and many important proposals resulted from these meetings. Many contributions made during the meetings were incorporated into the plan. A few examples of these are:

- Suggestions for how the City might respond to a loss of Section 8 project-based units.
- The emergence of predatory lending practices.
- The idea of trying to link newly developed housing units (either new construction or rehab) to services offered by organizations with which the City would create partnerships.

These contributions and many others are made note of in Part 3 in subsections entitled *Community Input*.

Implementation Planning

The City of Cincinnati will implement its Consolidated Plan in partnership with the numerous not-for-profit organizations with which it works (a list of these partners for 2000 is included in Part 4 of the Plan). In addition, in planning for the implementation of the Consolidated Plan, the City has adopted the following general strategies.

- Regionalism: The City of Cincinnati does not have the resources to solve the region's problems on its own. Whenever possible, the City will seek to help create and participate in regional collaborations. The Continuum of Care process (jointly coordinated with Hamilton County) is a successful example of how to do this. The work of the Fair Housing Committee has not been regionalized, although the City did try to do so.

- Partnership: Compared to the costs associated with improving the City's housing and making its residents economically self-sufficient, the money to be spent under the Consolidated Plan is only a fraction of what is needed. The City has entered into an important partnership with CMHA for the redevelopment of the Laurel Homes and Lincoln Court areas of the West End. This is a good example of how the City can increase the impact of its expenditures. The plan includes other examples of partnerships being developed and partnerships that should be developed.

- Leverage: The City should be alert to the possibility that City investments can induce other organizations to make investments. Sometimes this will have to be the high profile *first-in* type of leverage, where the City announces its support of a project, thereby legitimizing it. However, if charitable donors want to pay for services and products but not for the mundane things that organizations might need to function, such as ADA-compliant bathrooms or ongoing operational costs, the City should be content to fund the mundane.

- Neighborhood Revitalization: By far the most important general strategic consideration is the linking of various investments to address the comprehensive needs of an area. None of the problems facing low and moderate-income residents of the City of Cincinnati are simple. In broad terms, the City uses HUD dollars to fund housing, economic development, human services. This plan does not change that. However, in spending those dollars, the City must strive to be more effective in linking the expenditures so that the programs have reinforcing effects. Low-income residents of neighborhoods do not just need affordable housing, they also need jobs. Too often, the City allocates one type of funding independently of the others. Neighborhood revitalization provides a framework for coordinating a comprehensive range of City investments in specific geographic areas. The Empowerment Zone, were it fully funded by HUD, would represent an example of how to conceptualize neighborhood revitalization efforts.

- Monitoring: HUD is tightening its monitoring efforts. Every funded program will have to have measurable objectives. A failure to meet an objective will raise the specter of the loss of HUD dollars. The City plans to implement a more intensive and more public process for monitoring the performance of funded programs. Citizen input will be sought in the spring or early summer, when it can influence allocation decisions for the next year.

- Targeting: The City will also take a more active role in the targeting of funds by taking steps to ensure that programs are funded that will accomplish certain objectives. Rather than reviewing and funding proposals that are submitted by its non-profit partners, the City might wish to issue calls for proposals for specific objectives. The City can take a step in this direction without committing itself wholly to this approach by identifying a small number of

objectives for which it would like to fund new approaches and issuing calls for proposals in those areas.

Targeting Geographic Areas in Need

The City recognizes the importance of geographically targeting resources. For the Empowerment Zone proposal, the City explicitly endorsed the idea of targeting high need areas for resources. The Empowerment Zone neighborhoods are working to implement a comprehensive vision of what they want their community to be like. The City intends to support the EZ because there is a shared vision for an economically and racially diverse community. The City is also aggressively targeting neighborhoods through its support of the HOPE VI projects. The neighborhoods have been deemed worthy not simply because they are concentrations of poverty, but rather because they are high poverty neighborhoods with visions of being more diverse, both economically and racially. The City does not have the resources to provide concentrated resources to all communities that represent concentrations of poverty or minority concentrations. But, as these two points illustrate, a good deal of the City's planned spending under this plan is targeted.

Aside from the Empowerment Zone and the HOPE VI projects, essentially all of the City's resources for housing to be allocated under this plan are targeted to low-income residents of the City.

With respect to homelessness and special populations, the City recognizes that services to the homeless and to members of special populations must be provided in neighborhoods and at locations that are convenient for and accessible by the persons to be served.

With respect to the Section 8 program, the City places great importance on deconcentration. As will be described in Part 3 of the Plan, the City will work to develop a coalition of organizations to counteract the possible loss of project-based subsidies. However, in doing so, the City must guard against the possibility that it will further concentrate poverty. If the City is successful in creating new locations for Section 8 housing as some existing project-based subsidies are lost, it would be far better for the new subsidies to be located in unimpacted neighborhoods than in neighborhoods which already have a high proportion of assisted rental housing.

Citizen Response to the Plan

As part of the development of the 2000 Consolidated Plan, citizen review and comment on needs, priorities and strategies has been sought. There was a public hearing on October 7th that was advertised in mailings to its partners and in general circulation newspapers. The public announcement is shown in Attachment IV of this Plan. The hearing was held in Council Chambers in City Hall, which is an accessible facility. The public hearing concerned the proposed priorities, strategies and programs and was held before the Community Development Advisory Board.

On October 15, the City published the proposed Consolidated Plan for a 30-day comment period. The Proposed Consolidated Plan was made available for citizen review in the Clerk of Council's Office, in the Office of Budget and Evaluation, City Hall, 801 Plum Street, Cincinnati. A summary of the Proposed Consolidated Plan was mailed to Cincinnati's fifty-one community councils and to all interested parties who requested one by calling the Office of Budget and Evaluation, 352-3232, or by signing up at the public hearing.

The proposed Consolidated Plan included a summary of comments from the community planning sessions, which are available in Part 3. Further comments from citizens received during the 30-day comment period are also included in the plan, along with the City's responses, in Part 3.

Part

3

Needs and Strategies

The Five-Year Plan of the City of Cincinnati

The Consolidated Plan has two components: a five year plan consisting of the strategies and objectives that will be used between 2000 and 2004 and a one year action plan that includes details about specific programs that will be funded in 2000. This part of the document presents the five-year plan. The one-year plan is outlined in Part 4.

Homelessness

Vision

The Cincinnati/Hamilton County Continuum of Care process adopted this vision, which for the Consolidated Plan has been expanded to be The Cincinnati/Hamilton County Homeless Housing and Services Vision.

- Continue to maintain, develop and implement a single, coordinated, inclusive homeless assistance system.
- Support homeless persons in their movement from homelessness to economic stability and affordable permanent housing within a supportive community.
- Strive to be inclusive of all the needs of all of Cincinnati's and Hamilton County's homeless, including the special service and housing needs of homeless sub-populations.

Needs

The following needs represent the consensus of the participants at the community planning session on homelessness.

Outreach and Assessment

Providers view better assessment of client needs as critical, including the development of specialized assessment tools and support that can result in more effective case management. The Homeless Forum, a group of homeless persons convened annually as part of the Continuum of Care process to provide direct input and feedback, has

noted for the past three years that success in movement along the Continuum is based on caring, committed service providers who can knowledgeably provide assessment, referral and access information. Over the four years of COC planning, several projects have included a new assessment methodology designed to focus on specific groups (HIV/AIDS, chronic substance abuse, dual diagnosis, and physical/cognitive/sensory disabilities) and for persons who are in need of job training programs.

Shelters

There appear to be enough generic emergency shelter beds to accommodate persons in need. While no new shelter facilities need to be created, all existing shelter beds need to be maintained. Even in the family facilities, where the count could support a small increase in the number of beds, the conclusion was to focus attention on access and use of the current beds, and provide quicker turnover into the transitional and permanent beds, rather than to create more shelter beds. Within the men's shelters attention should be given to improving the quality of the beds.

There are two problems related to shelter capacity:

- The differing seasonal peak needs of the homeless – women and families in the early to mid-summer and men in the winter – might allow for improved service if there was some flexibility in who could use the beds at different times of the year.

- The operation of the Quick Access Beds system needs to be improved. This system represents a countywide resource that shelter providers and people who work with the unsheltered population agree is vitally important. However, the beds have been underutilized over the past year. Therefore, an analysis of how these beds are used and the procedures by which people can be placed in them needs to be carried out so that the potential of the system can be realized.

While there may be enough beds, the system still needs to improve services. The emergency shelters provide services primarily to persons with histories of poverty and chronic homelessness. High priority services to be developed or expanded over the next five years include:

- Case management

- Substance abuse treatment

- Mental health care

- Housing placement for individual homeless persons

- Case management, childcare, and housing placement for families.

The addition of these services to the continuum of existing services will provide increased opportunities for self-sufficiency for the homeless and encourage movement through the continuum. The ongoing COC process recognizes the emergency shelter system to be outstanding in terms of accessibility, referral and coordination. It further recognizes the Greater Cincinnati Coalition for the Homeless as playing an important role within the system for providing opportunities for cooperation, coordination and advocacy, thus enabling continued funding and support.

Transitional Housing

There is a need for an increase in program-specific and population-specific transitional housing that includes a strong service base, whether internal or coordinated via external links. Further, it is essential that all transitional housing beds currently targeted for homeless persons be maintained. The transitional housing system has a bottleneck at the discharge point of the emergency shelter system. There are at present too few options for persons to make the passage from the shelter system into transitional programs. More housing options are needed to serve members of special populations, who often are unable to move immediately from the shelter system to permanent, independent housing.

Permanent Housing

Another bottleneck in the continuum is at the point of access to affordable permanent housing with support services for special populations. The inventory of permanent service-enriched housing is inadequate to meet the need. An increased number of specific permanent housing units and options are critically important. In 1999, the City and Hamilton County COC process placed its greatest emphasis on the development of permanent housing resources. Development of these resources has been slowed by the HUD match requirements and lagging time frames. Only the Shelter Plus Care program has annually added new units to the local inventory. However, with the new regulatory emphasis on permanent housing, several non-profit housing developers have found new and creative ways to increase the supply of permanent housing units within the constraints of HUD funding. New programs proposed in 1999 include a scattered site rental subsidy program and additional S+C units.

Priority Needs

As described in Part 1, previous studies of the number of homeless persons and families in Cincinnati have not been point-in-time studies. The following results are based on research commissioned for the Consolidated Plan 2000-2004. The study had 100 percent participation by homeless housing providers and meets HUD requirements for counts of persons homeless.

In the following table, the need for emergency shelter beds was determined by adding the number of sheltered and unsheltered individuals and inflating the result by 5 percent to take into account unknown individuals. The need for transitional housing was calculated by adding together those housed, in beds committed but yet to be constructed, and adding a 30 percent inflation factor to take account of the number of

people in shelters and on the street who would benefit from transitional beds were they available. The need for permanent housing was calculated similarly.

Estimated service needs were derived based on percentages of homeless persons requiring the services. These percentages were developed through the Continuum of Care process and then applied to the total unduplicated homeless count shown in the Total Estimated Need under the Beds/Units section. The current inventory for services was determined through provider surveys.

HUD Table 1A

Individuals

		Estimated Need	Current Inventory	Unmet Need/ Gap	Relative Priority
Beds/Units	Emergency Shelter	446	414	32	Low
	Transitional Housing	420	304	116	High
	Permanent Housing	527	406	121	High
	Total	1,393	1,124	269	
Estimated Supportive Services Slots	Job Training	697	90	607	Med
	Case Management	1,393	787	606	High
	Substance Abuse Treatment	697	214	483	High
	Mental Health Care	697	483	213	High
	Housing Placement	866	157	709	High
	Life Skills Training	1,144	214	901	Med
	Medical Services	1,363	562	761	Low
Estimated Sub-Populations	Chronic Substance Abusers	697	315	382	Med
	Seriously Mentally Ill	697	540	157	High
	Dually - Diagnosed	488	270	218	High
	Veterans	139	67	72	Low
	Persons with HIV/AIDS	139	45	94	Low
	Victims Domestic Violence	139	56	83	Med
	Youth	209	56	153	Med
	Phys/Cog/Sen Disability	279	191	88	Low

Families

		Estimated Need	Current Inventory	Unmet Need/ Gap	Relative Priority
Beds/Units	Emergency Shelter	335	267	68	Med
	Transitional Housing	357	305	52	High
	Permanent Housing	338	201	137	High
	Total	1030	773	257	
Estimated Supportive Services Slots	Job Training	927	595	332	Low
	Case Management	1030	773	257	High
	Child Care	824	402	422	High
	Substance Abuse Treatment	515	240	275	Med
	Mental Health Care	340	201	139	Med
	Housing Placement	695	506	189	High
	Life Skills Training	1030	773	257	Med
	Medical Services	1030	773	257	Low
Estimated Sub-Populations	Chronic Substance Abusers	515	332	183	High
	Seriously Mentally Ill	340	178	162	High
	Dually - Diagnosed	258	131	126	High
	Veterans	41	8	33	Low
	Persons with HIV/AIDS	155	100	54	Low
	Victims Domestic Violence	515	410	105	Med
	Youth	155	39	116	Med
	Phys/Cog/Sen Disability	155	62	93	Low

The estimated sizes of subpopulations of homeless persons were based on standard recognized percentages of homeless sub-populations as applied to the total unduplicated homeless count shown in Total Estimated Need under the Beds/Units section. The current inventory was estimated by applying the percentage of actual subpopulations as determined by provider surveys during the point-in-time count.

Participants in the planning process completed the relative priority ratings individually prior to the meeting. The group discussed the results and made some modifications to the relative priorities within the gaps analysis chart. Participants were asked to make judgments based on their direct experience with the homeless community and previous planning work in which they were involved.

Strategy

In keeping with the vision of the community, three comprehensive strategy statements were developed from the Continuum process:

- Maintain the current number of beds and units within the Continuum of Care for both homeless individuals and families.
- Focus development or expansion efforts on permanent housing and, to a lesser degree, on transitional living facilities for the homeless.
- Encourage maximum participation, training, evaluation, technical assistance and quality standards within the COC for all homeless programs.

In addition to accomplishing the programmatic objectives presented next, the City of Cincinnati, in collaboration with Hamilton County, should continue to encourage maximum participation in the Continuum of Care (COC) process through the following actions:

- Support participation in the process by homeless persons.
- Maintain quality process standards.
- Maintain a standard policy within the homeless funding processes (ESG and Continuum of Care) that requires proof of non-profit status and auditability prior to application or inclusion in the ranking processes.
- Maintain the requirement that the Greater Cincinnati Coalition for the Homeless certifies all shelter and transitional housing facilities as having met Minimum Standards prior to application for ESG or CDBG funding.
- Continue to convene, train and support homeless service and housing providers within the COC process.
- Continue and improve the process for self and community evaluation of existing programs prior to funding renewal.

Also, as part of its Human Services Policy, the City's first priority for services is to support services that meet basic emergency human needs. Therefore, the City proposes to continue its support of emergency and homeless services using Human Services dollars from the General Fund.

Prevention Strategy

Prevention is a cornerstone of the fight against homelessness in Cincinnati. Homelessness prevention must continue in four significant ways:

- Provide affordable housing for the city's very-low income population and where possible augment that housing with supportive services for the special needs populations of the community. This blend of housing and services will do the most for homelessness prevention. (Both the renovation of housing for very-low income and the support of service-enriched housing for special needs have received priority attention in other portions of this plan.)

- Provide support for efforts that enable persons to maximize individual and family economic self-sufficiency. These programs include job training, placement, and retention support; family supports, case management for persons with special needs, and basic community building activities. (These support efforts are also discussed and prioritized in other portions of this plan.)

- Continued emphasis on transitional and service-enriched permanent housing development within the Continuum of Care in an effort to blend housing and service opportunities for persons who are currently homeless and provide them with maximum tools to avoid homelessness in the future.

- Coordinate the Continuum of Care programs and efforts with the prevention programs funded throughout the city from other funds including programs at the area's Emergency Assistance Centers (e.g. FreeStore/Foodbank, Mercy Franciscan at St. John's, and multiple neighborhood based pantries and centers); the multiple prevention programs funded through FEMA including emergency rent/mortgage assistance and utility assistance; the HIV Prevention Programs funded through HHS support; and the programs of the Mental Health and Substance Abuse Board which support special populations.

Objectives

The City will fund programs to meet the following objectives. The most likely funding sources to be used are shown in parentheses. The performance indicator is also shown in parentheses.

HUD Table 1C for the Homeless

	2000 Target	5 Years Targets
▪ Support operations and essential services of current shelters and transitional housing providers at locations convenient and accessible to the homeless population (ESG) (Organizations)	10	42
▪ Renovate emergency shelters and transitional housing facilities (CDBG, COC or ESG) (Public Facilities)	2	14
▪ Improve operations in the network of COC providers. Assess and modify the Quick Access System to better utilize the existing units (June 2000). Design a method for adjusting to seasonal shifts in homelessness by creating capacity for seasonal emergency beds (January 2001). Establish a uniform set of data and methods for collecting homeless data (July 2001). (CDBG or ESG). There are no performance indicators for this planning objective.	NA	NA
▪ Provide Shelter Plus Care or other permanent housing for homeless persons with disabilities (COC) (Persons Who Are Homeless).	283	400
▪ Renew eligible, evaluated Supportive Housing Program (SHP) services-only or services-included assistance (COC) (Organization)	12	40
▪ Create Supportive Housing Program at Franciscan Home Development (COC) (Persons Who Are Homeless)	30	30
▪ Develop new or rehabbed service-enriched housing units (CDBG, COC, HOME) (Housing units)	-	50
▪ Develop new or rehabbed scattered-site transitional housing units (CDBG, COC, HOME) (Housing units)	-	20
▪ Create one new Continuum of Care services-only program annually (COC) (Organizations)	1	5

Community Planning Input

In the community planning session on homelessness, which occurred as part of the development of the pan, the participants reached consensus on the vision, needs, priority needs and objectives for serving the population of persons who are homeless. They also made the following additional points that are not reflected in the above discussion and which have not been adopted as part of the plan *per se*:

> *The group discouraged the use of Consolidated Plan funds to demolish existing structurally sound housing.*
>
> *The group supports the City's attempts to develop linkages between non-profit developers and the private sector for investments in permanent and non-profit operated transitional housing for the homeless.*
>
> *The group encourages better methods for providers to share information and resources across fields (e.g. rental housing, special populations, homeless, etc.), and specifically endorsed locally available software known as SOPHIA for doing this.*
>
> *The group felt the City should promote rental housing for very-low income persons as a solution to homelessness.*

Citizen Reaction to Preliminary Plan

The preliminary version of the Consolidated Plan recommended that existing shelter facilities be supported "at their current locations." While this represented the consensus view of the providers involved in the planning process, some City staff and some other organizations had reservations. Therefore, the language was changed to supporting existing shelters "at locations convenient and accessible to the homeless population." Most of the comments made about the portion of the plan that concerns the homeless were related to this issue. Throughout Part 3 of the plan, quoted material has been edited to eliminate page number references to the preliminary version of the plan.

First Step Home made the following comment:

> *I appreciate the seemingly total inclusion of the recommendations of the Cincinnati/ Hamilton County Continuum of Care Process in regards to housing/service needs outlined on Part Three. It is written in the Objectives and then Action Plan sections that the City will support programs that, "Support operations and essential services of current shelters and transitional housing providers at their current locations" which encourages me that the city must do just that in the case of the Drop Inn Center (then listed as one of the participating organizations).*
>
> *Finally, I want to stress that the public comments included on [various pages] are extremely insightful, often valid and worthy of further exploration. I encourage the City of Cincinnati to include the comments in the plan or, at minimum, explore them at a later date.*

Downtown Cincinnati responded to the Preliminary Plan as follows:

With regard to housing in downtown, my main concern with the language and intent of this document is the disregard of existing planning processes that are currently underway. The Over the Rhine Coalition, with funding from the City as well as private donations, is undertaking a comprehensive plan for the housing and business in that neighborhood. Their goals are to achieve a balance of populations, stimulate economic development, plan for homeownership and look closely at how the Washington Park Plan fits into the neighborhood. This is a major planning effort that should be allowed to work and address the needs of homelessness, SRO's and special populations within that plan in that neighborhood. In no way should the Consolidated Plan begin to suggest that establishments like the Drop In Center must remain in its existing location to be of service to its population. These types of locational issues need to be considered by the experts in the planning the city has hired. The decision on location of SRO buildings, particularly the Drop In Center, must not be made unilaterally.

City staff alerted the Greater Cincinnati Coalition for the Homeless and the Drop Inn Center concerning the intention to change the "current location" language. Those two agencies replied as follows:

Donald Whitehead, Director, Greater Cincinnati Coalition for the Homeless wrote: *In our Consolidated Plan's public forum the issue was discussed and nearly unanimously everyone agreed that shelters should determine their own locations. According to shelters and homeless people themselves, resources must be located where they are accessible. Also, the community did not want scarce resources spent moving shelters from one place to another.*

Pat Clifford, General Coordinator, Drop Inn Center wrote: *The best location for the Drop Inn Center is right where it is. We are strategically located near other resources that homeless people need in order to gain independence. We also do not want to waste the many hours of labor and millions of dollars the public has already put into renovating our present location.*

City Response to the Location Issue: The City agrees that resources for the homeless must be located in places accessible and convenient to the population to be served, and hence the inclusion of those ideas in the revised language. The City further agrees that many shelters are currently accessible and located conveniently. The City is not, however, prepared to say that every shelter must be maintained at its current location.

On a different topic, a resident of Downtown wrote to recommend that bars and convenience stores be kept some distance from Single Room Occupancy (SRO) units. The writer argued that many persons in SRO units have had substance abuse problems. This citizen also wanted to restrict SRO occupancy to persons with jobs, or at least to exclude persons who deal drugs or engage in prostitution. City Response: Zoning in the Downtown will dictate what uses are permitted. Limiting housing to persons with jobs would exclude persons living on pensions or Social Security, and would probably be illegal. Criminal activity by tenants is cause for conviction.

Special Populations

Vision

The City will collaborate with a wide variety of public and private organizations in planning and providing housing and service resources to persons with special needs in order that they may live independently.

Needs

HUD recognizes the following special populations. The City of Cincinnati has chosen not to identify priority needs among this set of persons with special needs.

The Frail Elderly: In 1990, there were 50,726 persons in Cincinnati (23.9 percent) age 65 or older. Nine percent of these older persons were living in group quarters and 9 percent were living in institutions, the latter group being nearly entirely in nursing homes. Eighteen percent of persons 65-74 and 31 percent of persons 75 and older reported either a mobility limitation or a self-care limitation, or both. There were 37,387 households with a member 65 or over. Nearly half were owners, meaning that elderly residents of Cincinnati are more likely to be homeowners than younger people.

The frail elderly require counseling services to help them make decisions about whether to live independently and how to arrange their finances to help them do so. There has been an increase in predatory lending that makes this service more important than before. Home repairs and assistance in making their units accessible can help the frail elderly maintain their independent living status.

Persons With Physical Impairments: Most of Cincinnati's housing stock is unsuited for persons with physical disabilities. Independent Living Options (ILO) estimates a need for a total of 29,000 accessible units. Based on the 1990 Census, there are 42,711 households in which at least one member has a physical disability. Of these, 36.8 percent are very low-income households and an additional 18.0 percent have low incomes. The Cincinnati Metropolitan Housing Authority (CMHA) has a limited supply of handicapped accessible units, used for both elderly and non-elderly households.

Persons with impairments require help making their homes and apartments more accessible. They would also benefit from accessibility improvements in public and non-profit service facilities.

Persons with Mental Retardation And Developmental Disabilities: The Hamilton County Board of Mental Retardation and Developmental Disabilities (HCBMR/DD) has provided residential services since the late 1970's. Today there are approximately 1,000 individuals with disabilities receiving residential services and supports. There is currently a waiting list for residential services of 500 individuals. Approximately 300 individuals are requesting an alternative residential option.

Persons with Mental Illness: Excel is an organization that works under contract with the Hamilton County Board of Mental Health Services to provide housing for persons

with serious mental illness. Excel coordinates a comprehensive network of services that ranges from group homes to independent living options. Their system of housing resources currently serves approximately 950 persons with serious mental illness. There is a waiting list of approximately 200 persons.

Persons with HIV/AIDS: The City is the grantee for a 12 county Eligible Metropolitan Statistical Area (EMSA) that covers parts of three states. The number of deaths due to AIDS has fallen dramatically since 1995. It is estimated that there are 2,100 to 2,800 people with HIV/AIDS in the region. While once a predominantly gay, white male disease, new cases of HIV infection have been more likely to occur among African Americans than among whites. Now, many persons with HIV/AIDS are likely to have substance abuse problems. More persons with HIV/AIDS are suffering from serious mental illness than was the case several years ago. Three local agencies play major roles in the provision of case management and housing services to persons with HIV/AIDS: AIDS Volunteers of Cincinnati (AVOC), Caracole, Inc. and the Northern Kentucky Independent District Health Department.

A recently conducted evaluation found a need to maintain the existing case management services and the existing use of HOPWA funds to keep people in their homes. The study found that HIV/AIDS service providers should do more outreach to the African American community and coordinate more effectively with the substance abuse treatment providers. Two of the HIV/AIDS service providers are housed in facilities that are in need of significant upgrades. The organizations that are part of the case management system need a better computer system for managing client information. Finally, there is a need for better housing resources for men in Northern Kentucky. Planning support should be directed at this problem with the idea that programming will be supported in subsequent years if the planning effort is successful.

Support for the existing transitional housing program should be continued and efforts should be made to maintain the number of Shelter Plus Care subsidies. However, the latter has been incorporated into the plan for persons who are homeless.

Persons with Substance Abuse Problems: The Hamilton County Alcohol and Drug Addiction Services (ADAS) board is the major funding agency for persons with substance abuse problems. The ADAS board funds agencies with a combined capacity of 445 beds. While these beds do not meet the HUD definition of transitional housing for the homeless, they do represent transitional housing for people who require additional support after crisis treatment and preparing for independent, sober living.

Strategy

The City's strategy for providing housing and services to the above groups varies widely from one to the other. The City is the HUD grantee for HOPWA funds. That means that the City of Cincinnati has a special responsibility to plan for the needs of the population of persons with HIV/AIDS and to oversee the allocation process. It does this through a representative regional body known as the HOPWA Advisory

Committee. In contrast, it is the county that is responsible for programs in the areas of mental illness, mental retardation and substance abuse.

Many of the needs of these special populations touch on issues of homelessness. All services for persons in these special populations that involve emergency shelters, transitional housing or permanent housing have already been addressed in the section on homelessness.

- With respect to HIV/AIDS, the City will maintain the existing housing and service programs through the existing network of AIDS services providers and assist them in their continuing efforts to respond to the changing demographics of HIV/AIDS.

- With respect to the frail elderly, the City will continue to support direct federal applications for elderly housing, support housing counseling programs that can assist elderly persons in maintaining independent living and protect them from predatory lenders. In addition, the City will continue to fund home repair services and accessibility improvements that can help the elderly live independently.

- With respect to persons with disabilities, the City will fund home repair services and accessibility improvements to allow such persons to live independently in units. The City currently provides this service for homeowners, and will consider providing the service to persons in rental units as well, with landlord approval.

- With respect to all special populations, the City of Cincinnati will look for opportunities to have a significant impact on the ability of service providers to provide programming. Each year the City will assist a small number of agencies with support for renovation to public facilities that results in structural enhancements or modifications. Agencies to be assisted can include those dedicated to serving special populations and those that serve a wider range of persons but whose facilities are not accessible.

- The City will consider using some of its housing dollars in partnership with not-for-profit agencies serving special populations to create additional service-enriched housing units for non-homeless persons.

- The City of Cincinnati will look for opportunities to coordinate its funding allocations with Hamilton County in those areas where the county is the grantee for state or federal dollars dedicated to serving persons with mental retardation, development disabilities, serious mental illness or substance abuse problems.

- The City would benefit from additional housing units for persons in any of these special populations and will, therefore, support applications for funding from HUD's supportive housing programs for the elderly (Section 202) or persons with disabilities (Section 811).

Objectives

HUD Table 1C for Special Populations

The City will support programs to help it meet the following objectives:

	2000 Target	5 Years Targets
▪ Provide operational support for 20 beds of congregate, transitional housing for persons with HIV/AIDS (HOPWA) (Persons with Special Needs)	20	100
▪ Provide direct services for persons with HIV/AIDS, including housing assistance, supportive services and linkages to medical support (HOPWA) (Persons with Special Needs)	420	2,100
▪ Provide short-term, rent, mortgage or utility assistance to persons with HIV/AIDS (HOPWA) (Persons with Special Needs)	350	1,500
▪ Create an improved housing information system for use in housing and case management for persons with HIV/AIDS (Organizations)	8	8
▪ Assist two organizations provide improved housing information services for persons with HIV/AIDS to the African-American community and substance abuse providers (Organizations)	2	2
▪ Upgrade the facilities of two service providers who serve persons with HIV/AIDS (Public Facilities)	2	2
▪ Provide planning support to organizations in Northern Kentucky in developing housing solutions for single men with HIV/AIDS (Organizations)	1	1
▪ Provide housing counseling services to frail elderly persons (Elderly)	40	200
▪ Provide home repair services to frail elderly persons (Elderly Households)	80	400

▪ Provide home repair and accessibility upgrade services to persons with disabilities (Persons with Special Needs)	40	200
▪ Help one service organization a year make significant upgrades to its facilities (Public Facilities)	1	1

Community Planning Input

The following comments were made at the community planning sessions concerning the general needs of these special populations, which occurred as part of the development of the preliminary plan. While some of these comments were incorporated into the plan, the inclusion of a comment in this list does not mean that the recommendation or comment has been adopted by the City of Cincinnati as part of the plan.

Managed care creates problems because people with special needs are being excluded from treatment. Providers are cutting cost. University Hospital has a more restrictive policy on prescription drugs than used to be the case; people are put into collections immediately. Jail staff members are reluctant to medicate inmates since the jail also has a privatized mental health service. Some providers are finding that people referred from hospitals need other emergency services in addition to detox.

Dual and triple diagnosis individuals represent challenges for the treatment community.

For the HIV/AIDS population, the most immediately pressing problem is not HIV/AIDS but substance abuse, and in many cases mental health. Two-thirds or more of clients have substance abuse problem and nearly that many have mental health problems. Part of the problem is that the non-AIDS agencies refer all clients to AVOC and Caracole because of their assumption that HIV/AIDS is the pressing problem. Other service providers must be educated about the needs of the HIV/AIDS population for comprehensive services.

In alcohol treatment, the funding trend is treatment for youth. This takes funds away from the baseline services that are needed for other persons.

There is a shortage of money to serve the Substance Abuse-Mentally Ill (SAMI) population as a result of state action.

The success rate for SAMI clients is low; they are very difficult to serve.

Some clients of the Department of Human Services will be worse off because of welfare reform. The Hamilton County Department of Human Services will not be providing exemptions for welfare recipients that would enable them to stay on the rolls beyond the three-year limit set by the Ohio legislature.

For persons with physical disabilities, housing that has services attached is difficult to find. Further, in order to file for Medicare/Medicaid funding for personal assistance services, the client must have a housing address, and not all of them do. There is an extreme lack of housing for the physically disabled.

There is a small but critical need for interpreters so that the deaf can receive substance abuse treatment.

There is discrimination that prevents persons with disabilities from getting housing – both new construction and old construction.

Shelters and agencies serving the homeless must be made ADA compliant.

Mental health services provided by the Mental Health Board are difficult to access unless you are profoundly mentally ill or a youth. AIDS-related dementia is not considered a mental health issue.

Planning session participants made recommendations for strategies and objectives. While some of these comments were incorporated into the plan, the inclusion of a comment in this list does not mean that the recommendation or comment has been adopted by the City of Cincinnati as part of the plan.

There should be better integration of funding processes. The funding system should be similar to the Continuum of Care system. All agencies need to be together in the planning process.

The City should issue requests for proposals (RFP) in response to specific objectives.

There should be a formula that allocates some funds for ongoing services and some funds for new initiatives. The United Way, for example, places too much emphasis on RFPs and does not provide enough support for agencies with on-going missions.

RFPs should encourage or require collaborations between agencies.

There were mixed views on whether the City should provide seed funds for innovative programs.

The City should not commit its funds to problems for which there are other dedicated fund sources.

Create a fund to be available to tenants so that they can make accessibility improvements in private rental housing built before March 1991 (when rental housing was required to provide some accessible units).

Target some number of units of new housing or rehabilitated housing that would have service linkages for substance abuse (sober housing, service-enriched housing) or other needs of persons with special problems.

Maintain current support to agencies needing renovation or repairs.

Citizen Reaction to Preliminary Plan

Only one response to the preliminary version of the plan was received that touched on the needs of special populations. Excel, an organization cited in Part 1 for its work with persons with serious mental illness, suggested a number of improvements in the material describing housing services for the seriously mentally ill. Those suggestions were incorporated in their entirety.

Housing

Vision

The City of Cincinnati includes diverse neighborhoods that offer opportunities and choices to all. The City's neighborhoods are dynamic, safe places where its citizens can live, work, and play.

Needs

In 1990, there were 37,363 households in the City of Cincinnati with incomes in the range that HUD considers to be very low (less than 30 percent of the metropolitan area's median family income, adjusted for size). Most of these very low-income households are renters. A large proportion of these households pay more than 30 percent of their income for housing costs, which HUD considers to be the criterion for housing cost burden. Except for the larger families (5 or more persons), over-crowding cannot be documented as severe a problem as cost burden. There are no good data on housing quality, but the consensus of community experts who attended the community planning session was that housing quality in Cincinnati, especially in this income range, is a serious and growing problem.

Low-income households have incomes between 31 and 50 percent of the size-adjusted area median. A two-earner household in which both workers are employed full-time at minimum-wage jobs would fall into this category. In 1990, there were 21,319 low-income households in Cincinnati. The greatest problem in this category is also affordability. In addition, housing quality is a problem. For larger families, overcrowding can be a problem.

In 1990, 27,977 households in Cincinnati had what HUD considers moderate incomes, between 51 and 80 percent of the size-adjusted area median family income (or, for a family of four, an annual 1999 income of $25,501 to $40,800).

In addition to affordability, crowding and the quality of the housing stock, some other issues to be considered in planning for housing are as follows:

- There are approximately 18,000 units of assisted housing in Cincinnati (public housing or any kind of Section 8 subsidy). These units are nearly entirely filled by persons whose incomes fall into the very low, low or moderate range. With the Laurel Homes and Lincoln Court renovation work, there will be a net loss of several hundred public housing units in Cincinnati. In addition, a very large proportion of the City's Section 8 subsidized units are coming up for renewal.

While there is reason to worry about the proportion of these that may not be renewed, there is scant data upon which to make a prediction. There may only be a small net loss in project-based Section 8 units but the City must have a strategy in the event the loss is greater. At the time this plan was prepared, HUD knew that the owners of 253 units of project-based Section 8 were opting out of the system. Further, HUD was considering enforcement action against 12 projects with 483 units with Section 8 subsidies. Combined with the loss of 726 units of public housing, Cincinnati is facing the real possibility that 1,462 housing units that are affordable for persons with low and moderate-incomes will no longer be available, or about 8 percent of the City's total stock of assisted housing.

- Cincinnati is one of the most segregated housing markets in the country. As demonstrated in Part 1 of the report, there are a number of City neighborhoods that are nearly entirely African American in composition and the degree of racial concentration in the City is stubbornly high.

- The City includes significant concentrations of poverty. In 13 Cincinnati neighborhoods, more than one person out of every three is below the poverty line.

- Predatory lending practices are victimizing elderly and low-income homeowners. This is a recent phenomenon that is not well documented in Cincinnati, although many community experts said that it is happening here. The Woodstock Foundation in Chicago has just released what may be the first documentation of this practice, although their research is confined to the Chicago area.

- The costs associated with bringing a building into full compliance with the City's building code can sometimes interfere with the ability of homeowners to make renovations and repairs, even with financial assistance.

- Nearly every building in the City built before 1978 contains lead paint. Any public money used in rehabilitating such structures must contend with this hazard.

- The City has an unusually low rate of home ownership. While the City should not attempt to create owners in the very low-income category, it should engage in efforts to increase ownership in the low and moderate-income categories. Existing owners, however, should be assisted. Many of the poorest homeowners are elderly. With some renovation assistance, some of these can continue living independently. Others could benefit from counseling around the issue of whether or not to sell. Low ownership rates help to perpetuate poverty because people do not have access to the wealth-creating engine that a

home represents. Home ownership among African Americans is actually declining.

- Improved accessibility for persons with physical limitations and for the frail elderly is important. The last complete Section 504 Needs Assessment produced by the Cincinnati Metropolitan Housing Authority was done in June 1995. At that time, CMHA reported 242 accessible units and projected making 75 more units accessible over the next 18 months. Since that time, CMHA has completed needs assessments on a site-by-site basis and has updated many of its facilities, as described in Part 1. As of October 1999, there are nearly 500 fully or partially handicapped-accessible units in CMHA's portfolio.

- There are continuing concerns about the roles of the lending and insurance communities and the fairness of their practices with respect to minorities and low-income neighborhoods.

- Housing construction in Cincinnati is expensive. There is little available land and what is available is difficult to develop.

Priority Needs

The following priority needs were established in the community planning sessions on homeownership and rental housing. Estimated units come from analyses of 1990 Census data by HUD prepared for the Comprehensive Housing Affordability Strategy (see Attachment II). Estimated costs were calculated as follows.

- It was estimated that 10 percent of all housing units inhabited by very low-income households would be more cheaply replaced than rehabbed, and that this was also true of 5 percent of units occupied by low-income households. Replacement costs for rental units were estimated at $50,000 for small related families, $65,000 for large related families, $50,000 for elderly households, and $40,000 for other units. Owner replacement costs were estimated at $75,000. This analysis does not take into account the fact that some properties in historic preservation districts could not be rebuilt.

- It was estimated that 15 percent of all units occupied by very low-income households are in need of major rehabilitation and that the same is true of 10 percent of low-income households and 5 percent of moderate-income households. The cost of a major rehabilitation was set at $25,000.

- It was estimated that 50 percent of very low-income households require interventions in the form of job training or education to make them economically self-sufficient, and that the cost of such interventions would average $30,000. Twenty percent of low-income households were estimated to require such interventions.

- Finally, it was assumed that 30 percent of very low-income, 20 percent of low-income and 10 percent of moderate-income households require ancillary services or interventions with an average cost of $5,000. Such services include fair housing initiatives on their behalf, housing counseling, homeownership programs, etc.

Household types and income levels are described more fully in the Glossary in Attachment III. A household is classified as Elderly if the head of household is 62 or older, regardless of whether it is a one-person household or a family household. Small and large related households are classified as such only if there is a family relationship among two or more members (e.g., marriage, parent/child, adoption). Other households include non-elderly one-person households (the majority of other households) as well as non-family households.

HUD Table 2A Priority Housing Needs

Household Type		Income as % of MSA Median	Priority Need Level	Estimated Units	Estimated Dollars to Address
Renter	Small Related (2 – 4 Persons)	0-30%	H	11,083	$279,845,750
		31-50%	M	4,436	$53,232,000
		51-80%	H	5,970	$10,447,500
	Large Related (5 or More Persons)	0-30%	H	2,788	$74,579,000
		31-50%	H	1,078	$13,744,500
		51-80%	H	1,240	$2,170,000
	Elderly (Head is 62 or Older)	0-30%	H	8,442	$86,530,500
		31-50%	M	4,083	$24,498,000
		51-80%	L	2,742	$4,798,500
	All Other (Including 1 Person)	0-30%	M	10,018	$242,936,500
		31-50%	M	5,909	$67,953,500
		51-80%	L	8,158	$14,276,500
Owner		0-30%	H	5,032	$94,350,000
		31-50%	H	5,813	$77,022,250
		51-80%	H	9,867	$17,267,250

Strategy

The City's housing strategy has four components:

- Improved opportunities for homeownership
- Assistance to existing homeowners
- Improved opportunities for affordable rental housing
- Fair housing and increased choice in housing

In implementing these strategies, the City will take account of the general strategies laid out in Part 2 of the Plan: promote regionalism, create partnerships, leverage City dollars, pay attention to the need for neighborhood revitalization, target resources geographically, and monitor the results.

General Strategic Considerations

The City of Cincinnati does not generally endorse the use of rental assistance using CDBG or HOME funds. There is short-term rental assistance for households who are forced to relocate. Through a Community Based Development Organization, the City also operates a small rental assistance program at the Central Parkway Towers. One out of every six rental units in the City receives some form of rental assistance through CMHA or Section 8. Because the city has a large supply of rental housing stock, much of it in need of rehabilitation, the City focuses on a rehabilitation strategy to ensure that there is an adequate supply of affordable rental units in standard condition for its low income renter residents.

Because the City is built out, there are limited opportunities for new construction of affordable units. With high concentrations of poverty in so many of its neighborhoods, it is City policy to focus more on promoting housing choice and creating economic development opportunities than on the creation of new assisted units, especially more assisted units in poverty neighborhoods. Note, however, that the City is committed to preserving viable project-based Section 8 units, and the Plan lays out a strategy later in this section for working with other organizations to ensure that this happens.

Because the number of abandoned housing units is relatively small and there are limited areas suited to wholesale redevelopment, the City has a limited strategy for acquisition of existing units. A Homesteading Program for new homeowners is one method for recycling blighted housing units.

The City's strategy for new and existing homeownership housing emphasizes the rehabilitation of old units because the City's housing stock is aging. It also includes limited new construction and acquisition of units for redevelopment. The City's strategy also emphasizes preparing households for ownership opportunities. Increasing the City's low ownership rate can only be done by increasing the supply of units appropriate for ownership *and* by ensuring that there are households who are ready to own.

Improved Opportunities for Home Ownership

The City should promote home ownership for new residents and persons who are now renting in the City in the following ways.

- Encourage new construction in the City.
- Support fair housing initiatives and promote increased lending to minority applicants and in low-income neighborhoods.

- Provide counseling and education services for first time buyers.
- Support neighborhood revitalization efforts.
- Provide tax abatements, down payment assistance, and other incentives that change the cost equation for purchasing a home.
- Support efforts to encourage the use of Individual Development Accounts (which can provide for accumulation of down-payment funds).
- Encourage home ownership training and support for public housing residents.
- Preserve the stock of duplexes and single unit structures for potential homeowners by making such structures ineligible for programs aimed at assisting renters.

Assistance to Existing Homeowners

The City should assist existing homeowners to maintain their homes, where appropriate.

- The City will provide counseling and education services.
- The City will provide owners with access to low-cost loans or grants to effect repairs and renovations.
- The City will assist homeowners with homeownership maintenance training.
- The City will apply for funds to do lead abatement more widely. In addition, the City will comply with federal lead regulations whenever it undertakes rehabilitation projects.

Note that under the category of Special Populations, special strategies for the frail elderly and persons with physical disabilities were included.

Improved Opportunities for Affordable Rental Housing and Support of Public Housing

The City's strategies for low and moderate income rental housing are as follows:

- Assist low and moderate-income renters find affordable units by increasing the number of safe, sanitary units on the market. This strategy commits the City to increasing the supply of affordable rental units.
- Provide support services that assist low and moderate-income renters in finding or maintaining affordable housing. This strategy commits the City to doing a better job of linking low and moderate-income households to housing resources, and keeping them in units.

- The City will apply for funds to conduct research on the problem of lead hazards and to do lead abatement more widely. In addition, the City will comply with federal lead regulations whenever it undertakes rehabilitation projects. The City will continue to offer relocation services for households who must move because of lead paint hazards.

- Support CMHA HOPE VI projects (i.e., provide funding, review development plans, grant permits, inspect construction work, and monitor relocation). These projects should produce high quality public housing while also creating more economically diverse neighborhoods. The City will be monitoring its investments in these projects and the impact of the projects on residents.

- The City will support new Section 8 vouchers for the community and coordinate with CMHA and the Hamilton County Department of Community Development to improve the ability of clients to use existing subsidies.

- The City will also explore ways to keep project-based Section 8 subsidies. The City will actively promote and cooperate in a collaborative venture with interested organizations to monitor the status of project-based Section 8 in Hamilton County. One goal will be to identify projects at risk of foreclosure or projects where the owner might opt out of the Section 8 program. A second goal will be to formulate a response to the threatened loss of subsidized units. Potential collaborators include CMHA, Cincinnatians for Affordable Housing, Legal Aid and Housing Opportunities Made Equal. The City must not only work to retain subsidized units, it must balance this goal with the goal of discouraging the concentration of subsidized units.

- The City will support applications by CMHA and non-profit organizations for federal grants for the upkeep and modernization of housing and for programs to improve the quality of life in public housing and in all of the City's neighborhoods.

Note that under the category of Special Populations, the special strategy presented for persons with physical disabilities applies to both owner and rental households.

Fair Housing and Increased Choice

Many of the components of the City's fair housing strategy have already been discussed as parts of the strategies for homeowners and renters. However, discussing them together as part of a strategy to promote fair housing and increased choice underscores the City's commitment to reducing concentrations of African Americans and poverty.

Impediments to fair housing were identified in a study jointly commissioned by the City of Cincinnati and Hamilton County that was completed in September 1996. Thirteen major impediments were identified.

Recommendation or Impediment	Emerging Response/Strategy
The City and County must do more than contract with HOME (Housing Opportunities Made Equal) to have and implement a fair housing program.	A Fair Housing Committee, described in Part 2, is at work on developing a policy. Many members of that committee were involved in the process of developing the Consolidated Plan
The City and County should develop a joint policy on fair housing to address issues before they become unmanageable.	The County declined to formally participate in the Fair Housing Committee, although some staff members of county departments do attend some meetings.
The City and County should develop cooperative efforts with local advocacy groups to work toward a solution to the problem caused by the NIMBY syndrome.	Exactly such a collaborative effort is proposed below, initially aimed at responding to the threatened loss of subsidized housing units. A more complete response will have to await the recommendations of the Fair Housing Committee.
The City and County need to take a strong role in combating housing discrimination. The City and County can show strong political and community will to overcome discrimination.	HOME plays a critical role in helping the City combat housing discrimination. They process administrative complaints with HUD, file lawsuits, and negotiate settlements. The City itself needs to do more to examine the impact of all of its housing programs on the concentration of African Americans and low-income households, as will be proposed below.
The City should review its Housing and Zoning Code in an effort to make it more user friendly and to ensure that it helps housing development.	City Council adopted amendments to the City's Housing Code in 1998. The amendments reduce several building requirements so that the City's code is not more restrictive than the Ohio (State) Building Code. The City Planning Department is looking to revise the Zoning Code.
The County should examine its zoning regulations.	No action by the City.
Support for HOME to continue its activities in enforcement, advocacy, education and community relations should be continued and, if possible, increased.	HOME is proposed for funding in Part 4 of this plan. It would be unwise to promise any organization increased funding prior to an evaluation each year. Nevertheless, as an indicator of the City's support for HOME, a recommended strategy described below does propose a new partnership between the City and HOME (and other organizations).
More Section 8 Certificates and Vouchers are needed in both the City and County. Along with this, there is a need for more available units in the County and in moderate and middle-income areas of the City.	Proposals made below address this point. This recommendation is even more salient today than when it was made in 1996 because of the potential loss of Section 8 units and the actual loss of 726 public housing units.
The lending review of HMDA (Home Mortgage Disclosure Act) data should continue on an ongoing basis.	HMDA data is now available in electronic format, making it easy for any interested party to analyze lending data. HOME now receives an analysis from COHIO, a statewide monitoring group). In addition, the Coalition of Neighborhoods has completed situational analyses of local lending institutions.
Efforts should be made to encourage local lenders to promote their home ownership programs as well as they promote their refinancing and home equity credit lines. While the City and County cannot develop marketing plans for lenders, they can influence lenders with regard to CRA requirements by suggesting responses to community needs.	In 1996-97, the City cosponsored a regional Residential Mortgage Credit project to address root causes of low lending rates to minority and low-income buyers. The City has established the Cincinnati Homeownership Partnership to address the problem. For example, the City is funding a one stop Homeownership Center, designed to make a full range of financial products and services available to low income and minority residents of the City who wish to become homeowners. The Department of Neighborhood Services meets periodically with area banks to exchange information on new lending programs and the City's priorities for private sector participation in specific projects.
The City and County should approach lenders and offer to become partners in their CRA activities	The City has instituted a first time homebuyers program with Bank One. The Better Housing League and Neighborhood Housing Services provide counseling for first time buyers. The City has a program to provide forgivable down payment assistance grants. Many lenders have formally committed to participate in housing lending in the Empowerment Zone. Banks support the City's homesteading program.

The Fair Housing Amendments Act of 1988 should be enforced. This Act requires that all multi-family housing of four or more units be accessible.	Projects receiving federal funds must meet federal requirements for unit accessibility. Through the local Continuum of Care planning process, the City addresses some accessibility needs. The Department of Neighborhood Services provides retrofitting services to low income disabled households through its Housing Maintenance program. These activities will not only continue, they are being associated with specific objectives (already presented above in the section on Special Populations) for the frail elderly and persons with disabilities.
A study should be undertaken regarding the effects of public transportation on making suburban employment accessible to low and moderate-income residents of the City.	Access to jobs in suburban areas would give low-income residents of the City greater economic power and access to housing opportunities of the types and in the locations of their choice. The Empowerment Zone Corporation is looking at accessibility. The City offers some services in this respect (see the section on Community Needs at the end of this part of the plan).

The City is actively supporting the Cincinnati Metropolitan Housing Authority's (CMHA) HOPE VI developments. These projects play an important role in the City's fair housing strategy because they will create a more economically diverse household base in one of Cincinnati's most poverty-stricken neighborhoods. HOPE VI also improves opportunities for choice by current residents of public housing.

The City will support new Section 8 vouchers or certificates for the community and will coordinate with CMHA, the Hamilton County Department of Community Development, and HOME to improve the ability of clients to use vouchers throughout the region. The City will support programs to encourage landlords in areas of low concentration to participate in the Section 8 program.

In developing strategies for the preservation of project-based Section 8 the City will work to balance the goal of retaining a subsidized structure with the goal of discouraging the concentration of subsidies in a few impacted neighborhoods.

In implementing its entire plan, the City will work to increase the economic diversity of its neighborhoods and counter the forces acting to concentrate poverty and racial minorities.

Plan To Minimize Displacement

In carrying out its Consolidated Plan programs, the City of Cincinnati minimizes displacement of low-income families in the following manner.

- The City's rehabilitation loan programs are structured to discourage permanent displacement. Any permanent relocation, or the temporary relocation of tenants that may be necessary during the rehabilitation process, is a cost to the property owner. This increases the owner's incentive to avoid displacement and minimize any relocation during the rehabilitation process.

- The Code Related Relocation Program provides relocation benefits to tenants who are forced to vacate their homes due to the enforcement of the City's local building or health codes. In addition, the program now provides relocation benefits for families with children with elevated blood lead levels. Benefits include moving expenses and rent payments, as well as assistance in locating safe and sanitary housing.

- The City offers relocation assistance to residents and businesses displaced as a result of locally funded development activity.

Objectives

Following is a list of the housing objectives that the City should adopt (performance indicators are shown in parentheses.

HUD Table 2C Housing Objectives

	2000 Target	5 Years Targets
▪ Develop new and rehabilitated housing units suitable for home ownership by persons with low and moderate incomes (Housing units)	95	670
▪ Assist low income and moderate income renters in making the transition to owner-occupancy (Households)	370	1,850
▪ Help low-income homeowners maintain ownership of their homes (Households)	770	3,850
▪ Develop rental units for very low-income and low-income households (Housing units)	190	1,735
▪ Provide supportive services for very low-income and low-income renters that will enable them to find and keep affordable units (Households)	6,200	25,850
▪ Promote fair housing (Households)	1,750	7,000
▪ Develop and support comprehensive efforts to revitalize neighborhoods while also expanding economic opportunities (Organizations)	35	140
▪ Reduce blighting influences in residential neighborhoods (Housing units)	6,450	25,650

Production Goals by Income

Units rehabilitated or built with HOME funds will meet all HOME requirements with respect to the population served. Families receiving a Section 8 portable voucher will occupy many HOME units and their incomes cannot be predicted in advance. However, recent history provides a good basis for predicting what will happen over the next five years.

One Year Goals

	Median Family Income			
Objective	**0%-30%**	**31%-50%**	**51%-80%**	**Over 80%**
New Homeowner Units	0	0	90	5
New Homeownership Assistance	0	5	65	
Existing Homeowner Rehabilitation	100	400	70	
Rental Unit Development	70	70	50	
	170	475	275	5

Five Year Goals

	Median Family Income			
Objective	**0%-30%**	**31%-50%**	**51%-80%**	**Over 80%**
New Homeowner Units	0	0	450	25
New Homeownership Assistance	0	25	325	
Existing Homeowner Rehabilitation	500	2000	350	
Rental Unit Development	350	350	250	
	850	2375	1375	25

Community Planning Input

The following points were made in the community planning session on ownership, which was held as part of the development of the preliminary plan. While some of these comments were incorporated into the plan, the inclusion of a comment in this list does not mean that the recommendation or comment has been adopted by the City of Cincinnati as part of the plan.

Lead is a huge issue in the City because of the number of housing units built before 1980. The problem is greatest in low-income neighborhoods where homes have not been maintained. Upper income homes of the same age have been maintained. There is a strong correlation of income, age of housing and lead.

The City must resolve the issue of using grants versus loans. The City could produce a greater flow of program income by offering low-interest loans for rehabilitation and repair services instead of giving grants. However, this is a complicated issue. The City has tried it before and ran into difficulty because there was not enough of a separation between the agency doing the work and the agency making the loan. Thus, owners who were unhappy with the quality of the work had no recourse. Nevertheless, the potential to serve more people by trying to recycle at least some of the money is great enough that the City should revisit this issue and make a decision whether or not to go back to a system of making loans rather than grants for major repairs.

Predatory lending has recently emerged as a big problem in the City. People who have refinanced multiple times because of huge credit card debt get into trouble. Lenders (money stores, not banks) are using unscrupulous tactics. Very low-income homeowners are losing the equity in their homes, and often losing their homes because of predatory lending and second mortgages. The City needs to fund education of existing and new homeowners concerning predatory lending.

There seems to be more doubling up of families; more households with three generations in owner-occupied homes.

On the west side there has been a significant loss in homeownership, especially in Price Hill. Real estate investors buy up single-family homes, get a bank loan as a homeowner, and then rent the houses or sell it on a land contract. There are investment clubs that teach techniques for buying up houses from owners who are behind in taxes or credit card payments.

Complying with historic preservation regulations gets expensive (e.g., gutters). Doing window replacements to code is also a very expensive proposition for some units in historic areas.

Households with very low incomes should not be candidates for home ownership. Their priority should remain high because existing *owners in this income group can be helped. Exceptions to this general prohibition* might *include new elderly units and lease-to-own public housing units.*

There should be a priority for programs that have funds that can be recycled. Cincinnati is different from other local jurisdictions; Cincinnati's large repairs are funded with grants while other areas make loans. Any repair over $5,000 should be a loan.

There is a problem with major homeowner rehabilitation projects caused by the requirement to bring the whole unit up to code. For many who are above the existing cutoff for grant assistance (50 percent of area wide median family income), borrowing to bring their entire house up to code is too expensive. There should be a continuum of assistance available to the low-income homeowner, with or without code compliance.

There is need for homeowner maintenance training.

There is also a need for economic education and counseling of renters to bring them to home ownership readiness.

The City should promote employer-assisted programs. UC, for example, matches downpayment amounts for employees who buy homes near the university.

The community planning session on public housing, held as part of the development of the preliminary plan, produced the following comments. While some of these comments were incorporated into the plan, the inclusion of a comment in this list does

not mean that the recommendation or comment has been adopted by the City of Cincinnati as part of the plan.

There needs to be something in the plan to address the loss of public housing units and losses as a result of Section 8 opt-outs and foreclosures.

Several hundred units of project-based assistance have been lost and not replaced one-for-one. This represents a real loss of low-income housing capacity for the region. The City needs an approach to this problem.

HUD can provide data on landlords who are currently choosing to opt-out of the Section 8 program, but landlords always have the option from year-to-year to opt out.

A bigger concern than landlords choosing to leave the program might be foreclosures on project-based units. There are a large number of substandard units, for example, in Over-the-Rhine.

CMHA reported that over half of the families chose to stay in Section 8 units that CMHA acquires. These buildings being bought will be brought up to standard, and many families will stay.

There was discussion of a case in which a project-based building had 300 units. Rental subsidies were given to 130 existing tenants, but the vacant units did not receive subsidies. That represented a loss of 170 subsidies. Thus, the conversion of project-based to tenant-based can result in a net loss of subsidies.

This may be in part a function of HUD national policy. HUD is also restructuring rents. However, there are also tax credit projects, which take Section 8 subsidies and which add more units to the total. Some concern was expressed about where these tax credit are located, because they have increased the concentration of minorities and poor people in the past.

The City has new housing planned. The housing filtering concept means that new high-income projects free up units down the line for persons with lower incomes. However, the City should have policies about doing mixed income developments.

A large proportion of the homeless population does not qualify for public housing because of the one-strike policy. They are kept out because of criminal records. Section 8 has no police checks, but many landlords screen.

The City needs to provide housing units for persons with incomes under 30 percent of the area median who are cost-burdened (approximately 20,000 households).

A strategy for the preservation of affordable housing should be in the plan.

There was concern that new vouchers will result in the resegregation or segregation of City neighborhoods. The vouchers should be spaced out, as they are with the HOPE VI work.

There should be homeownership training for public housing residents, not just for the Section 8 households, through the Family Self-Sufficiency program. Also, residents of public housing need to be involved in training for employment and entrepreneurship. CMHA should expand the Family Self Sufficiency program to public housing residents.

CMHA has contracted with Greater Cincinnati Mortgage Counseling Service to do resident education for homeownership for the Lincoln Court units. This is open to all CMHA residents, not just those of Lincoln Court.

The plan should make use of Individual Development Accounts (IDA), which banks match and which can be used for down payment

There was discussion of monitoring. The City will monitor the development of the HOPE VI projects. The suggestion was made that the City monitor progress and it was noted that the City already meets regularly with the project managers and the City will be monitoring the contract with CMHA.

If there are problems placing people with vouchers, the City should create units to make up for lost units. The City should use other City funds for low-income housing.

CMHA stated that they have an 80 percent success rate in placing people with vouchers in housing. Section 8 certificates do not saturate the market because CMHA recruits new landlords to participate.

Comments made in the planning session on rental housing follow. While some of these comments were incorporated into the plan, the inclusion of a comment in this list does not mean that the recommendation or comment has been adopted by the City of Cincinnati as part of the preliminary plan.

Vacancy rates are going up in project-based Section 8. When people get jobs, they move out just before recertification, sometimes moving to tax credit projects.

Many of the City's affordable rental housing units are substandard, not even considering the problem of lead hazards. One-third of callers to Legal Aid for help with tenant assistance have serious condition problems. Substandard housing is more important than overcrowding.

HUD is looking at substandard project-based Section 8 properties and ordering landlords to fix them or get out of the program.

Properties with a public subsidy should be mixed income developments. Look at the new developments downtown; there are public monies invested, but no low-income units. Examples were cited where some mixed-income housing was successfully developed.

There should not be any additional low income housing in Over-the-Rhine – further investment there should be market-rate housing.

Gap financing should carry restrictions that restrict to projects that will benefit low-income households. One City department (Neighborhood Services) requires this but another (Economic Development) does not.

Lead from streets and from soil is everywhere and gets into buildings. Assume any old structure has lead paint.

It was proposed that one-for-one replacement should be the rule for Section 8 projects. Others thought that was important but that the City could not do it all. It requires collaboration with others. Others thought that preserving project-based buildings contributes to concentrations of poverty.

Deconcentration through vouchering-out *will not work if there are no places to use the vouchers.*

It was suggested the City develop project-based Section 8 preservation policies. Sometimes conversion to tenant-based vouchers makes sense. The City should not try to preserve all units at all locations. A local coalition with the City as a partner should look at the range of alternatives, from loans, grants to brokering. Such a group could monitor projects potentially opting out, defaulting, or going into foreclosure. Collaborators could be CMHA, HUD, for-profit developers, non-profits, Hamilton County, State of Ohio, the corporate community, the Greater Cincinnati Housing Alliance, and the City. The City could make this happen.

The Housing Round (a program described in Part 4 of the Plan) is a passive process; proposals get brought in. The City needs to be more pro-active. Another person suggested, however, that the Housing Round prevents the NIMBY syndrome. Still another thought the Housing Round is too political.

The federal government is handing off its problems to the local level of government.

Citizen Reaction to Preliminary Plan

Several suggestions were received from the staff of the Hamilton County Department of Community Development. The suggestions were aimed at clarifying and updating certain information presented in Part 1 of the Plan. Because the suggestions were adopted in their entirety, they will not be described here.

Similarly, suggested clarifications and updates for Parts 1 and 3 of the plan were received from the Cincinnati Metropolitan Housing Authority and adopted in the final version of the plan. CMHA staff did make one argument that was not incorporated into the plan: "*Section 8 does not raise rent in high-cost census tracts.*" The City's response to this point is that it may be true, but that there is a limited basis for evaluation since Section 8 subsidies are so concentrated in low-income tracts. The impact of subsidies in *low*-income tracts is controversial, as noted in Part 1.

The Community Development Advisory Board (CDAB) made one suggestion for clarification, which was adopted, and the following points:

The impact of Section Eight subsidies on private sector and public housing rents. HUD's Section Eight rent levels were thought to be high for the Cincinnati market, influencing increases in rates for market rate housing for low-income residents who are not eligible for subsidized housing, and wasting valuable HUD resources by paying more than was necessary for subsidized units.

Fear that adequate resources would not be in place to assure the availability of low-income units with the diminution of unit-based subsidies.

Difficulty with determining the validity of the Year 2000 – 2004 goals due to a lack of information about the projected goals and actual results of the Year 1995 – 1999 Consolidated Plan.

City Response: As noted in Part I of the plan, some observers of the Cincinnati housing market do agree with the point that HUD subsidies have a perverse effect on market rate housing. However, without disputing the point, the lack of good analysis makes it difficult to concur either. The concern of the CDAB about the possible loss of project-based subsidies underscores the importance of establishing the proposed collaboration with City partners to monitor and intervene in cases where project-based units may be lost. This will be a new initiative for the City. The City recognizes that better and more timely monitoring information needs to be used in the annual allocation process, hence the recommendations at the end of this part of the plan (see section entitled, "Monitoring"). As a point of information, Year 2000 – 2004 goals are based largely on actual performance in the period 1995 – 1999.

The Legal Aid Society, Housing Opportunities Made Equal (HOME) and the Coalition of Neighborhoods offered extensive comments on the Preliminary Plan, which are largely reproduced in the following material. Minor changes in formatting were made, page number references were deleted, and some material was condensed. Because the different organizations sometimes addressed the same issues, all comments related to a given topic are presented at once, followed by the City's response.

Improved Opportunities for Home Ownership (Legal Aid)

The section addressing opportunities for home ownership by those currently renting or moving to the City is encouraging. However, two additional strategies should be incorporated.

First, the strategy of new construction should be targeted to low or modestly priced homes, rather than high-end construction. Such a strategy may require the use of incentives (e.g., permit fee waivers, land donations, outright cash, abatements, etc.) to ensure builders the larger profit margin they could realize on more expensive homes.

Second, safeguards must be included in promoting increased lending to minorities and residents of low-income neighborhoods. The City acknowledges, the recent and rapid emergence of investors and sub-prime lenders who target minorities, elderly, and other vulnerable homeowners. In the past year, numerous properties in questionable condition have been sold to unsophisticated, low-income persons through very "creative" (shaky) financing arrangements. Often the seller is an individual investor who assists with financing which is not understood by the buyer. Also, while sub-prime loans often are refinancings or consolidation loans on existing mortgages, they can involve home purchases. The City should not promote abusive or risky lenders or lending programs that help only in the short term and eventually leave the borrower deep in debt and without the home.

Comments from HOME

The Plan makes a strong case for the need for the City to increase the rate of homeownership. This laudable and very beneficial goal seems to have been forgotten when the housing objectives list was presented. It appears that these objectives call for more than twice as many newly developed rental-housing units in the year 2000 as homeownership units. The five-year targets suggest almost three times as many rental units! This discrepancy between goals and production objectives should be reconciled.

City Response: The City rarely uses CDBG funds for new housing. Housing construction is ineligible except for situations where a revitalization project is undertaken by a community-based development organization. As an example, the City has done new housing in Avondale in order to promote a socio-economic mix in an otherwise very low-income neighborhood. HOME funds, which *can* be used for new construction, are limited to low-income beneficiaries. The City does reserve a large portion of local capital funds, which are *not* the subject of this plan, to encourage new middle- and upper-income homeownership housing in order to reduce the degree of impaction, achieve a broader socio-economic mix, and promote homeownership in the City.

The City will continue to provide support to agencies providing housing counseling to homebuyers and homeowners (e.g., Better Housing League, Housing Opportunities Made Equal, Greater Cincinnati Mortgage Counseling Services). The City's Office of Consumer Protection will disseminate information and refer clients for counseling about predatory lending practices, as will the Homeownership Center. Staff from the Department of Neighborhood Services will work with the above-mentioned entities and the banks to further research the issue and determine how the City can best address and respond to this problem.

With respect to the discrepancy between objectives and production goals, the disproportionately high number of rental units compared to homeowner units to be produced over the next five years is due to the inclusion in the rental unit targets of 835 units in the HOPE VI projects. The City's financial participation in these projects is small compared to the total costs and one could argue that the City should not take

credit for all of the units constructed. When these units are excluded the five-year rental unit count is 900 units compared to 670 homeownership units. This is a much more balanced number, especially given that production of homeowner units is more expensive than rental unit production.

Assistance to Existing Home Owners (Legal Aid)

Three additional strategies should be adopted by the City to aid homeowners. First, far more must be done by the City to assist low-income homeowners who need short-term cash assistance to cure a mortgage delinquency so as to save their home. Too many homes are lost by homeowners who experience a temporary loss of income through no fault of their own (e.g., layoff, divorce, injury, etc.) and who could resume payments later. Since Congress terminated the HUD assignment program in 1996, the need for this relief is even more critical. The City has declined funding for BHL's Emergency Mortgage Assistance program in the current funding cycle unless other money becomes available. Emergency mortgage assistance for deserving homeowners is critical. The City's lack of any such strategy is a glaring omission.

Second, the City should take a leadership position with other homeowner advocates to develop and operate a mortgage assistance program to replace HUD's former assignment program. This could be on a citywide basis or, in collaboration with others, on a statewide basis. The HEMAP (Homeowner Emergency Mortgage Assistance Program) operating in Pennsylvania is an excellent model. If the City's strategies focus only on front-end issues and do nothing on back-end issues, an opportunity to keep people in their homes is being lost.

Third, certain private investors and sub-prime lenders are preying on vulnerable populations. The sub-prime lending industry particularly targets existing homeowners. Many sub-prime borrowers are minority, though it is unknown to what extent "steering" is involved there. While sub-prime loans can, and do, help some people, they destroy others through a predictable foreclosure due to unnecessarily high interest rates, broker fees, and payment schedules. The City must not make the cure worse than the disease by promoting the wrong sector of the lending industry. Through passage of an ordinance, the City should impose tighter controls on abusive sub-prime lenders than currently exist under federal laws. These additional restrictions could be modeled after legislation passed this year in North Carolina, or currently being debated in New York and Minnesota, prohibiting balloon payments, prepayment penalties, hidden fees paid to brokers, and other deceptive or unconscionable practices.

City Response: The City will evaluate the Emergency Mortgage Assistance Program and consider the need for immediate funding. In addition, the City is willing to work with other homeowner advocates to develop a plan and identify funding sources to address the problem on a long-term continuing basis. With respect to predatory lending, the City will work with its partners to disseminate information and counsel vulnerable populations.

Lead Paint Hazards (Legal Aid Society)

While the plan includes a general lead strategy, we suggest that the City adopt more specific and measurable lead poisoning prevention and reduction strategies, such as:

- *Require developers to start tracking progress in achieving lead safety, adopt cost effective measures for lead hazard control (e.g., use specialized cleaning) and perform dust tests at the end of each project.*
- *Report on whether a funded project will increase the supply of lead safe housing targeted for occupancy by families with young children.*
- *Coordinate housing program strategies with Health Department efforts to prevent and respond to lead poisoning. Neighborhoods with high EBL prevalence rates could be targeted for revitalization or other intervention. DNS could collaborate with the Health Department to obtain the addresses of EBL cases as candidates for rehab projects.*
- *Code enforcement could be targeted to effect lead hazard control in highest risk rental housing. Code enforcement for lead also should be complaint driven like any other Building or Health Department problem. Where necessary, the City could assist owners make emergency repairs, relocate tenants or support other interventions.*
- *Take steps to track and disseminate the lead safe status of housing units through mapping programs. For example, the City could create a City-wide registry of units or incorporate the addresses of units cleared by the Health Department or EPA. Without a tracking system, a community has no means to mark overall success in eradicating hazards from at-risk housing where children may live.*
- *Support the organization and implementation of lead safety education campaigns.*

City Response: Title X currently requires safe practices and, as of September 2000, will require risk assessments, work to be performed by licensed lead abatement contractors, and dust clearance testing of all units receiving federal funds in excess of $5,000.

Over 80 percent of City housing units that are rehabilitated will have lead. As long as SRO units are not targeted, the city will be developing an increasing number of lead safe units for children.

Neighborhoods in which the City is doing rehabilitation are the neighborhoods with the oldest and least-well maintained housing stock, which correlates with the presence of lead hazards. Basing a remediation strategy on the location of rental units of EBL children is not an effective or efficient means of increasing the supply of lead-safe housing.

Buildings and Inspections does not do interior code enforcement except on a complaint basis. Further, the Buildings Department does not test for lead hazards; however, they do cite owners for peeling or deteriorated paint. The Health Department tests for lead conditions in units occupied by an Elevated Blood Lead level child. The City provides relocation services and benefits to families required to vacate units due to lead.

The Cincinnati Abatement Project (CAP) included an objective to set up a database. In addition, units to be rehabilitated under the new Title X rules with federal funds coming to the City will automatically comprise a registry of lead safe units. The City will continue its current support of lead hazard education programs and will renew attempts to involve more contractors to become lead-certified.

Fair Housing (Legal Aid)

The Plan does a reasonably adequate job of identifying impediments to fair housing and discussing general responses but there are two important omissions:

In order to have a truly effective fair housing policy, the Plan should identify specific actions it will take to overcome the effects of impediments. In addition, the City should set a timeline for the actions to be taken and set up a system to measure progress. By doing this, the City should be able to measure how much success it has achieved a year or two from the adoption of the Plan.

The strategies and objectives do not mention the Regional Opportunity Counseling (ROC) Program, a highly successful partnership between CMHA and other area nonprofit organizations. The City should acknowledge the importance of continuing the ROC Program.

Comments from HOME

The Plan notes that subsidized rental housing in the City is "highly concentrated geographically" and that this housing is overwhelmingly occupied by African Americans." One cannot but agree with these statements, nor keep from noting the great amount of racial and economic segregation that has resulted. However, nowhere in the Plan is there a discussion of the policies or methods the City will set in place to discourage the concentration of subsidized housing or to provide greater choice to low-income households! Without such a discussion, the Plan is incomplete at best.

An obvious place to start, of course, is with the City's own funding programs. With few exceptions, the City should, as a matter of policy, refuse to fund additional low-income units which would not advance deconcentration or provide increased choice.

The Plan is correct that the City should seek out ways to enter into regional collaborations whenever it can. The recommendation to try to regionalize the work of the Fair Housing Committee is a sound one.

There are presently two programs that might provide the City the opportunity to begin such regional cooperation. HOME operates the Regional Opportunity Counseling Program and the Mobility Loan Program. Both programs aim to help Section 8 participants obtain housing in non-poverty areas of Hamilton County. County Government and CMHA are presently collaborating with and/or providing assistance to these programs The City's participation would make them stronger and more effective and could lead to future collaborative undertakings.

Comments from the Coalition of Neighborhoods

Much has been said about City, non-profit, and institutional programs that can increase homeownership. However, what is omitted is a discussion of local, state, and national efforts to maintain, expand, and enforce the Home Mortgage Disclosure Act (HMDA), the Community Reinvestment Act (CRA), the Equal Credit Opportunity Act (ECOA), the Fair Housing Act (FH Act), and the Equal Employment Opportunity Act (EEO).

City Council and the Administration will have to do more to sustain and expand the staffing, research and mobilizing capacities of local fair housing and fair lending advocacy organizations. These organizations can advocate and interact with each other, lenders, insurance providers, and other housing-related institutions in many ways that the City cannot. Following are steps the City should include in its strategy:

Commit adequate resources to implement City Ordinance #363 and its Amendment #20. HMDA, and small business lending data for each lender, and the whole industry, should be collected, made public, analyzed, and used for purposes of compliance, and identification of investment, lending and services opportunities

Request that President Clinton veto the Financial Services Modernization Act. Most fair housing and fair lending experts throughout the country believe that the merger environment that will be created by this bill will result in a shrinking industry, higher loan costs, fewer houses sold or renovated, and families with less income to afford higher rent costs.

Establish quarterly or more frequent meetings with fair housing and fair lending groups and the City's federal and state lobbyists so that the impact of legislation and regulations can be better understood and actions coordinated. Since CRA enforcement works to increase affordable housing, the City should lobby extensively for a stronger, expanded CRA so that lenders will have an obligation to increase affordable tenant and ownership housing in a non-predatory and non-discriminatory fashion.

The HOPE VI projects should be examined for their impact on the Plan. For example: Stage I - result is a loss of affordable rental housing units. Stage II - some affordable rental units are put back in line and new single family units are added to the housing stock Stage III -some home owners in neighborhoods like Bond Hill, Evanston Madisonville, etc. will convert their homes; to rental units to take advantage of the large families needing to rent larger family housing. Stage IV - as many studies have suggested, them owners will then purchase housing outside of Cincinnati, and many times outside of Hamilton County. We need to ensure we don't accelerate such efforts without proper preparation.

The continued existence of exclusionary zoning, predatory lending, denial of rental housing and insurance based on race suggests that there are attitudes in the county that need adjustment. A discussion needs to be facilitated between citizens of Cincinnati and citizens that live outside our boundaries, in an effort to reduce racial and income mix tensions.

The Cincinnati Public School Board (CPS) has a serious financial interest in a successful housing strategy. It also requires CRA compliance by lenders who bid on their dollars also. A collaborative effort could prove fruitful.

Finally, if we don't take steps to ensure each citizen's fair ability to earn a "living wage", major components of any plan will fail simply because citizens will not make enough money to become owners. Section 8 Certificates hold by worthy families are being refused, and those citizens who make too much money to qualify for Section 8 don't make enough money to afford the higher rents.

City Response: Some of the specific action steps that the City has recently undertaken or will undertake in the near future are responsive to the above suggestions.

Additional Elements of Fair Housing Action Plan

- The City has recently reactivated the Community Reinvestment Committee to review community reinvestment activities of the banks with which the City has funds on deposit. The City's Fair Housing Committee will coordinate its activities to involve the CRA committee as well. The Committee will consider inviting the participation of a representative from the Cincinnati Public Schools.

- The City will undertake a predatory lending study on home ownership, home repair, and business credit that will result in recommendations for City housing programs and economic development loan programs. The recommendations should also lead to City initiatives to require lenders to make products and practices responsive to community needs.

- Efforts will be made to operate home ownership and rental development programs in a way that will provide affordable choices in nontraditional neighborhoods and higher income developments in impacted areas.

- Project-based Section 8 monitoring will be performed. Interventions will be made where it can be determined that there can be a long-term beneficial impact. In other cases, the City will strive to ensure a phased one-for-one voucher replacement of all units, not just occupied units, when a project is converted. This will result in greater choice with vouchers, provided that units are available, and use of vouchers does not erode the affordable homeownership stock through rental conversion.

- The City will evaluate and pursue opportunities for the targeted marketing of its assistance programs for use in projects in non-impacted areas of the City. The City must, however, remain responsive to the needs of projects in traditionally low-income areas. Generally, where choices can be made between assisting existing subsidized low-income projects or helping bring on-line a new tax credit project, an evaluation will be made on expected project longevity, the quality of the housing to be created, locational benefits, spinoff benefits, and the true cost to rental families served. In some cases, a new tax credit project in an impacted area may serve to offset the loss of subsidized units anticipated in the near future, the loss of non-subsidized low income units, or address the preservation of housing stock that without such assistance would be abandoned, allowed to further deteriorate, and/or be demolished eventually.

- Revisions to Part 1 of the Plan have been made to describe more fully the Regional Opportunity Counseling (ROC) Program and the Mobility Loan Program. The City will evaluate these programs and will work with HOME and CMHA to determine how the City could best support the continuation or expansion of these or alternative programs in order to achieve the goal of locating low income families in non-low income areas of the City and the county.

- The City will collaborate with the Apartment Owners Association on landlord training in fair housing issues and in support of mediation programs to be run jointly with HOME.

- Further in the future, the City will lobby for and take advantage of any change in HUD's programs that might permit Section 8 programs to be used to promote home ownership.

- The City will also look to adjust its housing programs as light rail is developed in order to ensure that the economic development, housing choice, and housing affordability impacts of light rail are fully realized.

HUD Inventory – Project Based Section 8 (Legal Aid)

The Plan fails to mention the existence of subsidized rental housing located in low-income neighborhoods in the City of Cincinnati. Approximately 20 years ago, several subsidized rental projects were built in middle-income areas in the City of Cincinnati. These Section 8 new construction apartments expanded housing choice for low-income families, particularly minorities. Most of these rental developments continue to serve that function.

The City of Cincinnati should make a commitment to take all necessary and appropriate steps to preserve affordable rental housing stock that expands housing opportunities. The City lists preservation of project-based Section 8 as a strategy. Further discussion of the City's role with preservation of the HUD inventory is appropriate.

- *The Plan should mention Cincinnatians for Affordable Housing (CAH) as a collaborator. CAH has convened a community-monitoring group to identify potential risks and mount advocacy efforts to preserve at risk properties. The City should play a significant role in this effort.*

- *The most obvious role for the City is to continue to provide rehabilitation funds to preserve inventory units. This will require the City to adopt priorities for allocation of those funds since it cannot provide funds to all projects at risk. A preference should be adopted for rehab proposals which will result in the preservation of HUD inventory units.*

- *The City has a role to play in brokering deals involving at-risk properties. The City has a wealth of information about the capacity of both non-profits and for-profits who would be interested in preserving project-based units. The City also can use its influence with the corporate community and financial institutions to involve them in preservation.*

- *The City should consider local preservation initiatives such as notice of prepayments and optouts to the City, CMHA and other selected entities. Other regulatory controls such as imposing a right of first refusal to certain groups could be explored. Advocacy with the State should also be undertaken by the City.*

- *Preservation should be added to the list of objectives, including some specific and measurable goals.*

Comments from HOME

The City should try to get HUD to provide rental vouchers one for one for units in Section 8 conversion situations, not just for occupied units. Resources targeted to rental housing for the next few years should be used to retain the present stock of subsidized housing and not to develop additional units. It appears likely that changes in housing policy at the federal level will put many units in the City at risk of having their subsidies reduced or eliminated which in some cases could lead to they being sold or abandoned. The Plan should, therefore, call for the institution of a planning process which would set out sound criteria and provide for funding for those threatened existing projects that would give the most benefit to the City by continuing in the low-income inventory.

City's Response: With respect to project-based Section 8, the City accepts many of the suggestions made by Legal Aid and HOME on this subject, but differs on others. The City has added Cincinnatians for Affordable Housing as a collaborator in the preservation effort. The City is willing to consider the role of brokering deals involving at-risk properties. The City has already discussed with HUD the regular provision of information from HUD sources on opt-outs and troubled properties. The City will work with other interested groups in an effort to get HUD to change its policy to provide for one-for-one replacement of project-based units in conversion situations, rather than replacement of occupied units only. The City agrees that criteria should be developed, or priorities established, for assisting project-based Section 8 at risk of conversion or default.

The City does not agree that its rental housing resources should be targeted exclusively to this effort, or that an automatic preference should be adopted for the preservation of HUD inventory units. First, the City has been responsive to the rehabilitation needs of Section 8 projects in the recent past, within the context of existing programs (i.e., Rental Rehabilitation and Housing Round). Secondly, there is no evidence of a large number of landlords in the Cincinnati housing market who are opting out of the program. Third, many Section 8 projects may be able to support private financing for rehabilitation or for sale to another owner. Finally, the City endorses case-by-case reviews in which consideration would be given to a number of factors, including building condition, management history, and location for purposes of housing choice.

The City will adopt preservation planning as an objective. The City will work with its current partners within the coalition for affordable housing and the City's Fair Housing Committee's subcommittee on subsidized housing to establish review criteria for interventions and the systematic monitoring of the status of the housing supply.

Community Development

HUD uses the category of *Community Needs* to refer to any problems to be addressed with federal dollars that are not related to homelessness, special populations, or directly related to housing. In previous years, the City has identified the following programs as worthy of funding:

- Programs to promote economic development
- Programs to increase the skills of the workforce and access to jobs
- Programs to serve youth
- Programs that provide human services and that are in need of upgraded facilities.

Vision

The City of Cincinnati includes diverse neighborhoods that offer opportunities and choices to all. The City's neighborhoods are dynamic, safe places where its citizens can live, work, and play.

Needs

HUD recognizes nine categories of Community Needs. These include four areas that the City has in the past addressed with CDBG funds: Economic Development, Public Services, Public Facility Needs and Youth Programs. The areas of community need that the City will not be using CDBG funds to address include: Anti-Crime Programs, Infrastructure, Planning and Administration, Senior Programs, and Other.

The City has chosen not to set priorities among the nine need areas. Neither has it chosen to estimate the number of units of service that would be required to ameliorate the problems. The following table shows the estimated cost of fully addressing the problem areas that the City will address with CDBG funds.

HUD Table 2B

Community Needs	Estimated Dollars to Address
Economic Development	$137,000,000
Rehabilitation of Publicly or Privately Owned Commercial Property	$50,000,000
Land Acquisition/Disposition	$25,000,000
Infrastructure Development	$25,000,000
Building Acquisition, Construction, Rehabilitation	
Other Commercial/Industrial Improvements	
Direct Financial Assistance to For Profit Organizations	$25,000,000
Technical Assistance	$2,000,000
Micro-Enterprise Assistance	$10,000,000
Public Facilities	
Public Facilities and Improvements (General)	$10,000,000
Handicapped Centers	
Neighborhood Facilities	
Parks, Recreational Facilities	
Parking Facilities	
Solid Waste Disposal Improvements	
Fire Stations/Equipment	
Health Facilities	

Asbestos Removal	
Clean-up of Contaminated Sites	
Interim Assistance	
Non-Residential Historic Preservation	
Public Services	$125,000,000
Public Services (General)	
Handicapped Services	
Legal Services	
Transportation Services	$100,000,000
Substance Abuse Services	
Employment Training	$25,000,000
Health Services	
Mental Health Services	
Screening for Lead-Based Paint/Lead Hazards	
Youth Programs	$20,000,000
Youth Centers	
Child Care Centers	
Abused and Neglected Children Facilities	
Youth Services	$20,000,000
Child Care Services	
Abused and Neglected Children	

Economic Development

The City is in constant competition with its suburbs, which can offer a plentiful supply of undeveloped land and cheaper office and retail space. Industrial and commercial development is easier at the region's periphery than at its core. The City has to contend with state policies that subsidize the cost of moving jobs to new development sites in the suburbs. Suburban developments are typically greenfields developments. In contrast, even after the City has acquired sites, in and of itself no small accomplishment, it then often faces the challenge of promoting development on brownfields, with the attendant costs of rebuilding aging infrastructure, demolition, and dealing with environmental hazards.

- The City is short of large sites that can be developed.
- Environmentally damaged land is a serious problem.
- Inadequate infrastructure in industrial areas can play a key role for companies that are considering expansion, often leading them to consider relocation instead.
- Older built-out urban cities such as Cincinnati have little vacant land available for development. Land assembly is often something private developers need assistance with.
- The physical impact of blight on a small neighborhood commercial district is evident much sooner than in large commercial or industrial areas.

Economic Development Needs of Small Businesses, Including Women-Owned and Minority-Owned Businesses

Potential small business developers in the central city face barriers involving the lack of assistance, lack of financing and discrimination. A 1993 study of the needs of the City's small and minority businesses identified:

- Difficulty securing working capital financing and equity investments
- No local active equity fund to serve the needs of small businesses
- A need for government assisted micro-loan programs to meet the demands of start-up companies for financing
- A need for a technical assistance clearinghouse, which would act as a "one-stop-shop" for small businesses in need of support services
- A need for broader utilization in the market segments and greater access to bid for City contracts
- Small businesses need information about the availability of public sector resources as well as the purchasing programs of private corporations
- A need for corporate mentoring programs for women-owned businesses

Workforce Development and Access to Jobs

The City's potential workforce includes a disproportionate share of the region's less well-off members. The City's resident workforce is less educated than the suburban workforce and is qualified for less skilled jobs. The poverty rate in the City of Cincinnati is 24.3 percent. There are 13 Cincinnati neighborhoods with poverty rates above 35 percent. The rate in the Empowerment Zone is 46.8 percent. Unemployment is similarly concentrated; there are 13 Cincinnati neighborhoods with unemployment rates higher than 13 percent in 1990.

Job Training Partnership Act (JTPA) programs are performance based, and thus reward providers that have the most success in job training and placements. Therefore, the tendency is to train those with the greatest potential for success. This *creaming* process leaves those most difficult to serve without training assistance. The City has attempted to fill this gap with several locally funded programs as well as several programs funded with CDBG funds.

Youth

Cincinnati's youth are concentrated in its poorest neighborhoods. The 1993 Annual Report of the Mayor's Commission on Children found that "the biggest single threat to the health and development of children in Cincinnati is poverty." The report points to the declining number of jobs that provide a living wage and the fact that many residents lack the skills and education needed to win such jobs as the major barrier to

overcoming poverty. The report recommended increased funding for job creation and skill development programs to raise the standard of living of poverty level households. Thus, the programs designed and controlled by Cincinnati to reduce the number of households with incomes below the poverty line have either job creation or skill development as their primary objectives.

The City collaborates with the Citizen's Committee on Youth (CCY) to provide counseling and mentoring services for youth in low-income neighborhoods, and provides year-round employment opportunities for in-school youth. CCY also provides summertime enrichment activities to youth at various sites throughout the City.

Public Facilities

Not-for-profit organizations that serve the human service needs of the population of the City sometimes have infrastructure needs that imperil their ability to provide service. These may include lead hazards.

Strategies

General Anti-poverty Strategies

The City will continue to collaborate with the Cincinnati Hamilton County Community Action Agency (CAA). Head Start programs, neighborhood development programs and emergency programs account for most of the eight to ten million dollars CAA expends annually in its anti-poverty effort. CAA also funds senior services, youth services, educational services, and special projects.

The Family Self-Sufficiency (FSS) program, administered by CMHA, is another important anti-poverty effort in the area. The purpose of FSS is to enable low-income families to achieve economic independence and self-sufficiency. Towards this end, Section 8 rental assistance is combined with public and private resources to provide the supportive services that enable families to achieve self-sufficiency.

Economic Development

The City of Cincinnati employs land aggregation through acquisition to develop areas specifically designed to attract new business investments in Cincinnati. This program attracts corporate offices, plant and facility consolidations and commercial, industrial or distribution firms into geographically defined areas identified by the City. When the City identifies land that might be suitable for development, it will develop it and seek out partners. Pre-development activity for these areas includes land assembly, demolition, relocation of businesses, and the design and construction of public improvements. The City will also promote and encourage actions to identify contaminated City property and implement cleanup projects. The Cincinnati/Hamilton County Port Authority for Brownfield Redevelopment and the Brownfield Community Advisory Committee identify and evaluate the potential for the redevelopment of brownfield properties.

Neighborhood business districts can benefit from investments in infrastructure and building renovations. The physical impact of blight on a small neighborhood

commercial district is evident much sooner than in large commercial or industrial areas. The loss of even one business in a neighborhood business district may result in a sharp decrease in the volume of business to the area and adversely impact adjacent businesses The City will support neighborhood business districts by making infrastructure investments, including sidewalk treatment and lighting; facade improvement and awning programs which enhance the appearance and visually unify the area; the development of off-street parking, and the elimination or redevelopment of blighted buildings.

Inadequate infrastructure in industrial areas can play a key role for companies that are considering expansion, often leading them to consider relocation instead. Businesses need to be accessible and to have access to interstates and railroads in order to get their goods to market.

The City of Cincinnati will create jobs for low-income residents through the provision of loans or other forms of assistance to industry or commercial businesses throughout the City or to small or to neighborhood businesses.

The City will also use state and local tax incentives and infrastructure improvements to assist in the creation and retention of jobs for the City's low-moderate income residents and the expansion of the City's tax base.

The City will offer assistance to small business enterprises, with an emphasis on minority and women businesses.

Workforce Development and Access to Jobs

The City will make a concerted effort to collaborate more closely with the Hamilton County Department of Human Services, which has surplus funds that can be used to advance welfare reform. More generally, the City should invest in workforce development. In addition, the City will:

- Promote the coordination of efforts to improve community transportation from housing to jobs.
- Promote partnerships with the schools.
- Promote workforce development through career planning services, services to dislocated workers, older workers and workers with minimal job skills.
- Help place residents in jobs.
- Provide limited transportation services for unskilled inner-city residents to jobs in the suburbs.
- Provide job readiness training and job placement services to low-income residents ready for immediate employment.

- Support programs that recruit and train minorities and women for employment in the construction industry.

Objectives

The City will fund programs to accomplish the following objectives. The first three of the objectives will be coordinated through the Human Services Advisory Committee and administered by the Department of Neighborhood Services. The last objective will be the responsibility of the Employment and Training Division. The others will be the responsibility of the Department of Economic Development.

HUD Table 2C Other Community Development Objectives

	2000 Target	5 Years Targets
▪ Provide job training and work experience for youth (Youth)	205	1,025
▪ Provide social services and constructive activities to at-risk children and youth (Youth)	59,200	296,000
▪ Provide funding assistance to renovate or construct facilities for the delivery of public services (Public Facilities)	4	15
▪ Provide economic education and basic banking services as well as access to credit for residents and businesses (People)	1,500	7,500
▪ Promote industrial and commercial redevelopment by assembling land and/or improving site and infrastructure conditions (Businesses)	4	6
▪ Encourage microenterprises and small business development within the City, with an emphasis on minority and women-owned enterprises (Businesses)	333	1,401
▪ Provide public improvements to support revitalization of neighborhood business districts (Businesses)	187	495
▪ Provide job training and placement opportunities for adults and employment supportive services including transportation to jobs (People)	1,915	9,575

Community Planning Input

In the community planning session on anti-poverty strategies and economic development, which occurred as part of the development of the preliminary plan, the following comments were made. While some of these comments were incorporated into the plan, the inclusion of a comment in this list does not mean that the

recommendation or comment has been adopted by the City of Cincinnati as part of the plan.

There needs to be emphasis on laborers not in the work force, the discouraged worker and underemployed. They need training.

Inequality in wages is a problem. Entry-level jobs do not keep pace with inflation. Often these jobs are part-time and offer few if any fringe benefits.

Poor women often have to work two jobs.

Entry level or first jobs will not sustain people. Other resources are required, such as Medicare.

There has been a shift to temporary employees from full-time employees.

People with part-time jobs at minimum wage often move in and out of the labor force; they do not acquire job skills or discipline.

Small businesses are sources of employment but these businesses cannot afford City rents so they move out to the suburbs. The unemployed need support systems – childcare, transportation, etc.

The poor quality of urban schools is being ignored.

Childcare affects persons of all incomes, especially low income.

The City's plan should be more neighborhood-based and assistance should be targeted, as with the Empowerment Zone. More emphasis should be placed on neighborhoods.

There are bulldozers in the West End; we need to solve people problems, not just level buildings.

Small businesses are moving out of the City. We need County participation and resources to deal with these problems.

City's neighborhood business districts are not shopping districts. The City has to help convert buildings to small business use, not just retail use. They will never again support much retail.

In neighborhood business districts, the businesses do not always represent the demographics of the neighborhood. There need to be increases in the number of minority-owned businesses in minority neighborhoods.

With respect to economic education and access to credit, this should not just be in Over-the-Rhine, but in other neighborhoods as well.

A site preparation cost that has not been mentioned is the expense of hauling away the contaminated soil, old foundations, etc.

Need to promote minority and women-owned businesses, but use race and gender-neutral language. Other disagreed and said it is important to emphasize minority and women-owned business.

Job training for youth is important but they also need entrepreneurial training

Transportation to jobs is a needed. East-west access to jobs is very limited.

The City should foster the adaptive use and reuse of buildings within the neighborhood business districts.

There needs to be private sector linkages, like Cincinnati Works has, between people needing jobs and companies. Such programs exist in Portland and Minnesota.

Talk with building and fire inspectors to get data on neighborhoods; they are in the neighborhoods every day.

Should the plan include anti-crime and public safety problems? Several people said "yes." Others agreed that crime is important, but that important housing resources should not be diverted to a problem for which there is a lot of funding.

Persons with disabilities are always very poor.

There seems to be resistance in the City to integrating activities. Where is the coordination of different funding sources and different departments?

The overall level of need in the City does not accurately portray the real pockets of poverty and need. The distress numbers are actually diluted by the overall citywide data. Instead of emphasizing the citywide relatively good news, you should emphasize the high levels of distress in certain areas.

Can agencies using these federal funds be required to pay livable wages?

Concern was expressed about reductions in future HUD budgets.

Concern was expressed about people being forced off assistance and the general problem of welfare reform.

People should be planning now the revitalization of areas near light rail stations

Can some funds be used for planning, monitoring and performance review?

These comments were made in the planning session on neighborhood revitalization. While some of these comments were incorporated into the preliminary plan, the inclusion of a comment in this list does not mean that the recommendation or comment has been adopted by the City of Cincinnati as part of the plan.

City has had CDBG funding for 25 years but the impact is hard to see because the funds have not been used strategically. These funds should be used to solve problems of low-income communities. Need to think more strategically and run coherent programs that work together.

An important element of a comprehensive plan is civic leadership – need to encourage people to act in their own behalf without depending on City or federal funds. Civic leadership can be promoted via grass roots initiatives, helping communities recognize assets, facilitating partnerships, and recruiting leaders.

Empower people to go after what they want – support people to grow rather than serve people from above.

Coordination of efforts is needed. The City is doing some of this but not enough. Coordination of activities at the neighborhood level is also needed. The Cincinnati Neighborhood Action Strategy (CNAS) teams meet immediate needs, but they are reactive, not pro-active, and are not involved in planning.

The City is not organized to do true planning. There are separate departments with no coordinating mechanism. The City's CDBG program dollars are spent in citywide programs and are not targeted geographically. There is no room for trying new approaches.

Some of the City's existing Neighborhood Business Districts (NBD) will never be vital. The NBD funding process needs to be more focused. It is currently spending money to appease neighborhoods and support special interests.

With respect to the HOPE VI projects, HUD has done something great. The projects open up neighborhoods to market housing. They help the neighborhood and help the City. They should include social services and recreation. However, opening up the housing market regionally requires transportation.

Citizen Reaction to Preliminary Plan

No reactions to this portion of the Plan were received.

Monitoring

Current Monitoring Procedures

Citizens are encouraged to comment on the performance of city and nonprofit agencies in implementing Consolidated Plan programs and projects and in meeting program objectives.

While the Consolidated Plan documents the proposed use of funds, the Grantee Performance Report (GPR) for CDBG identifies the progress and performance of projects, programs and services funded during the prior program year. Annual reports for the HOME Program are also available. The GPR is available in early March annually. At the beginning of March, the Office of Budget and Evaluation will publish

a notice in the City Bulletin and in a general publication newspaper that the performance reports are available and locations where they may be reviewed.

Citizens may have reasonable and timely access to information and records relating to Cincinnati's Consolidated Plan and its use of funds for the preceding five years. Consolidated Plan program history, in the form of previous Comprehensive Housing Affordability Strategy (CHAS) reports, CDBG Consolidated Plans, and CDBG Grantee Performance Reports can be reviewed in the Office of Budget and Evaluation, Rm. 142, City Hall, between the hours of 8:00 A.M. and 5:00 P.M., or by calling 352-3232.

Complaints from citizens concerning Consolidated Plan activities, amendments or performance should be directed to the Community Development Administrator in the Office of Budget and Evaluation, Room 142, City Hall. Citizen complaints submitted in writing will be answered within 15 working days where practicable.

Administrative Monitoring

The Office of Budget and Evaluation of the Finance Department administers the City's Consolidated Plan grants. Administration includes the following functions:

- Reviewing all proposals for funding at the budget phase for eligibility with grant program requirements.
- Reviewing grant budgets in their entirety for compliance with program caps (CDBG) and program set asides (HOME CHDO requirements).
- Reviewing all activities at the implementation phase for compliance with grant requirements (with Law Department).
- Monitoring activities to ensure commitment of funds in a timely manner, in particular the Emergency Shelter Grants and CHDO commitments for HOME funds.
- Monitoring ongoing expenditures during the course of the program year to ensure program caps are not exceeded and that the CDBG program as a whole is in compliance with national benefit standards.
- Monitoring achievement of plan goals and objectives through periodic and annual reports and through the budget review process with citizen advisory board.

Subrecipient Monitoring

The City has formal subrecipient monitoring procedures that involve the following elements:

- An audit requirement based on a risk assessment (for subrecipients of less than $300,000 in federal funds).

- City staff is assigned to monitor subrecipient contracts.
- Written monthly activity reports are required.
- Documentation for all vouchers is required.
- Frequent communication with subrecipient, including telephone contacts, routine site visits, with file reviews at least annually and a formal site visit with complete compliance reviews once every 24 months.

Technical Assistance

Community groups may receive assistance with proposals for potential Consolidated Plan program funding through the following resources. All requests that fall outside of the human services or neighborhood business district funding process should be submitted no later than May 15 annually in order to be considered in department funding requests.

Neighborhood Services Department
Susan Utt – COC, HOPWA, Housing (including lead abatement) - 352-6117
Carol Brown – Human Services -352-6293
Gerard Hyland – Housing Round

Economic Development Department
Toni Selvey-Maddox, 352-3784
Susan Paddock, 352-3448

Employment & Training Division
Yudora Whitfield, 357-2843

General Eligibility Questions
Gerry Torres, 352-6272
John Dietz, 352-1563
Lois Logan, 352-6264

Recommended New Monitoring Procedures

As discussed in Part 2, the City of Cincinnati should implement a fuller and more open process of evaluating the performance of programs funded under this plan, and these monitoring and evaluation procedures should take place early enough in the funding cycle to influence programming in subsequent years. Another general strategy described in Part 2 concerned the need to do a better job of targeting. The Community Development Advisory Board should make recommendations to the City about areas in which programming weak or non-existent. The City can then either charge a City department with programming responsibility or release Requests for Proposals (RFP) so that organizations can submit bids to offer programming.

The City should examine how the Continuum of Care process relates to and intersects with the allocation process for ESG funds and other human services dollars allocated by the City and resolve a few of the remaining problems in the coordination of these

efforts. To the extent necessary, the City should do this in cooperation with Hamilton County. The joint COC process should be continued, but the City does allocate additional human services dollars, and what is at issue is how that extra spending of the City will be (or should be) coordinated with the COC process, and what role the City (and County) should play in monitoring and certifying the work of the COC process above and beyond what it does now.

Overcoming Gaps in Institutional Structures

The City has demonstrated its willingness to enter into partnerships with other organizations when existing institutional resources are inadequate to implement part of its strategy for housing and community development. Some examples of this willingness are as follows:

- The City recognized the opportunities afforded by HOPE VI, not merely to upgrade public housing in the West End neighborhood, but to create new ownership opportunities and to increase the economic diversity of the neighborhood. The City therefore strongly supported CMHA's two HOPE VI applications, including making significant financial commitments.

- The City collaborated with Hamilton County for a joint city/county Continuum of Care planning and allocation process.

- In order to ensure that the needs of microenterprises, retailers, neighborhood organizations and other private sector interests were being addressed in its disbursement of economic development dollars, the City agreed to a process whereby Cincinnati Neighborhood Business Districts United (CNBDU) plays a significant role in the allocating of development dollars for neighborhood business districts.

The City needs to continue to be open to such partnerships. One problem that has already been identified for the near future concerns the potential loss of project-based Section 8 subsidies in Hamilton County. Thus, as part of the strategy presented in the next chapter, the City will help develop an alliance of organizations with a stake in this issue, including Housing Opportunities Made Equal, the Legal Aid Society, Cincinnatians for Affordable Housing, the Cincinnati Metropolitan Housing Authority, and Hamilton County.

Beyond the issue of Section 8 subsidies, the Community Development Advisory Board and city staff will consider the issue of institutional gaps when they make recommendations for better programming.

Part 4

Action Plan

Funding Plans for 2000

This part of the plan describes the specific programming that will be funded in 2000 in order to implement the strategies and accomplish the objectives described in Part 3. Not every objective will be addressed in the *first* year of the plan. Detailed program descriptions for the first year are listed in alphabetical order by name of the program.

Overview of Funding for 2000

Homeless

Objective 1: Support operations and essential services of current shelters and transitional housing providers at locations convenient and accessible to the homeless population.

Program	Indicator	2000 Goal	Five Year Goal
Caracole House	Organization	1	
Bethany House	Organization	1	
Alice Paul House	Organization	1	
Interfaith Hospitality Network	Organization	1	
Drop In Center	Organization	1	
Franciscan at St. John's	Organization	1	
Chabad House	Organization	1	
Lighthouse Youth Services	Organization	1	
Tom Geiger Guest House	Organization	1	
Second Mile Ministries	Organization	1	
	Totals	10	42

Objective 2: Renovate emergency shelters and transitional housing facilities.

Program	Indicator	2000 Goal	Five Year Goal
Salvation Army	Public Facility	1	
Anna Louise Inn	Public Facility	1	
	Totals	2	14

Objective 3: Improve operations in the network of COC providers. Assess and modify the Quick Access System to better utilize the existing units (June 2000). Design a method for adjusting to seasonal shifts in homelessness by creating capacity for seasonal emergency beds (January 2001). Establish a uniform set of data and methods for collecting homeless data (July 2001). These are planning objectives to be carried out by the joint Cincinnati/Hamilton County Continuum of Care.

Objective 4: Provide Shelter Plus Care or other permanent housing for homeless persons with disabilities.

Program	Indicator	2000 Goal	Five Year Goal
Caracole, Inc.	Persons Homeless		
Excel	Persons Homeless		
Lighthouse	Persons Homeless		
Talbert House	Persons Homeless		
Totals		283	400

Objective 5: Renew eligible, evaluated Supportive Housing Program (SHP) services-only or services-included assistance. The programs to be renewed will be identified during the Continuum of Care Process in 2000.

Objective 6: Create Supportive Housing Program at Franciscan Home Development.. No programming in year 2000.

Objective 7: Develop new or rehabbed service-enriched housing units. No programming in year 2000.

Objective 8: Develop new or rehabbed scattered-site transitional housing units. No programming in year 2000.

Objective 9: Create one new Continuum of Care services-only program annually. New program will be developed through the City of Cincinnati/Hamilton County Continuum of Care process.

Special Populations

Objective 1: Provide operational support for 20 beds of congregate, transitional housing for persons with HIV/AIDS.

Program	Indicator	2000 Goal	Five Year Goal
Caracole House	Persons with Special Needs	20	100

Objective 2: Provide direct services for persons with HIV/AIDS, including housing assistance, supportive services and linkages to medical support.

Program	Indicator	2000 Goal	Five Year Goal
AIDS Volunteers of Cincinnati	Persons with Special Needs	300	1500
Northern Kentucky Independent District Health Department	Persons with Special Needs	50	250
Totals		350	1,750

Objective 3: Provide short-term, rent, mortgage or utility assistance to persons with HIV/AIDS.

Program	Indicator	2000 Goal	Five Year Goal
AIDS Volunteers of Cincinnati	Persons with Special Needs	190	950
Northern Kentucky Independent District Health Department	Persons with Special Needs	230	1,150
Totals		420	2,100

Objective 4: Create an improved housing information system for use in housing and case management for persons with HIV/AIDS.

Program	Indicator	2000 Goal	Five Year Goal
AIDS Volunteers of Cincinnati	Organizations	8	8

Objective 5: Assist two organizations provide improved housing information services for persons with HIV/AIDS to the African-American community and substance abuse providers.

Program	Indicator	2000 Goal	Five Year Goal
AIDS Volunteers of Cincinnati	Organizations	1	1
Caracole	Organizations	1	1
	Totals	2	2

Objective 6: Upgrade the facilities of two service providers who serve persons with HIV/AIDS.

Program	Indicator	2000 Goal	Five Year Goal
AIDS Volunteers of Cincinnati	Public Facility	1	1
Caracole	Public Facility	1	1
	Totals	2	2

Objective 7: Provide planning support to organizations in Northern Kentucky in developing housing solutions for single men with HIV/AIDS.

Program	Indicator	2000 Goal	Five Year Goal
Northern Kentucky Independent District Health Department	Organizations	1	1

Objective 8: Provide housing counseling services to frail elderly persons.

Program	Indicator	2000 Goal	Five Year Goal
Housing Counseling Services	Persons with Special Needs	80	400

Objective 9: Provide home repair services to frail elderly persons.

Program	Indicator	2000 Goal	Five Year Goal
Housing Maintenance Services	Persons with Special Needs	80	400

Objective 10: Provide home repair and accessibility upgrade services to persons with disabilities.

Program	Indicator	2000 Goal	Five Year Goal
Housing Maintenance Services	Persons with Special Needs	40	200

Objective 11: Help one service organization a year make significant upgrades to its facilities.

Program	Indicator	2000 Goal	Five Year Goal
Talbert House	Public Facility	1	5

Housing

Objective 1: Develop new and rehabilitated housing units suitable for home ownership by persons with low and moderate incomes.

Program	Indicator	2000 Goal	Five Year Goal
Housing Round Homeowners	Housing Units	55	220
Homeownership/Neighborhood Revitalization	Housing Units	5	25
Homesteading	Housing Units	35	175
Lincoln Court	Housing Units	0	100
Laurel Homes	Housing Units	0	150
Totals	Housing Units	95	670

Objective 2: Assist low income and moderate-income renters in making the transition to owner-occupancy.

Program	Indicator	2000 Goal	Five Year Goal
Down Payment Assistance	Households	70	350
Housing Counseling Services	Households	300	1,500
Totals	Households	370	1,850

Objective 3: Help low-income homeowners maintain ownership of their homes.

Program	Indicator	2000 Goal	Five Year Goal
Homeowner Rehabilitation Loan Program	Housing Units	70	350
Housing Maintenance Services	Housing Units	500	2,500
Housing Counseling Services	Housing Units	200	1,000
Totals	Housing Units	770	3,850

Objective 4: Develop rental units for very low-income and low-income households.

Program	Indicator	2000 Goal	Five Year Goal
Housing Development Round Renters	Housing Units	70	300
Rental Rehabilitation Program	Housing Units	120	600
Lincoln Court	Housing Units	0	400
Laurel Homes	Housing Units	0	435
Totals	Housing Units	190	1,735

Objective 5: Provide supportive services for very low-income and low-income renters that will enable them to find and keep affordable units.

Program	Indicator	2000 Goal	Five Year Goal
Central Parkway Towers Rental Assistance	Households	50	250
Tenant Assistance (Relocation)	Households	2,500	10,000
Code Enforcement Relocation	Households	150	600
Tenant Representation	Households	3,500	15,000
Totals	Households	6200	25,850

Objective 6: Promote fair housing.

Program	Indicator	2000 Goal	Five Year Goal
Fair Housing Services	Households	1,750	7,000

Objective 7: Develop and support comprehensive efforts to revitalize neighborhoods while also expanding economic opportunities.

Program	Indicator	2000 Goal	Five Year Goal
NDC Support	Organizations	8	40
Technical Assistance to NDC's	Organizations	27	100
Over-the-Rhine Comprehensive Plan	N/A		
Totals		35	140

Objective 8: Reduce blighting influences in residential neighborhoods.

Program	Indicator	2000 Goal	Five Year Goal
Concentrated Code Enforcement	Housing Units	5,000	20,000
Hazard Abatement/Barricade	Housing Units	175	600
Neighborhood Gardens	People	1,275	5,000
Housing Round	Housing Units	0	50
Totals		6,450	25,650

Other Community Needs

Youth Objective 1: Provide job training and work experience for youth.

Program	Indicator	2000 Goal	Five Year Goal
Youth Employment Initiative	Youth	140	700
Job Training & Litter Control	Youth	20	100
Project IMPACT Over-the-Rhine	Youth	45	225
Totals	Youth	205	1025

Youth Objective 2: Provide social services and constructive activities to at-risk children and youth.

Program	Indicator	2000 Goal	Five Year Goal
Back on the Block	Youth	55,000	275,000
Juvenile Delinquency Prevention	Youth	4,000	20,000
It Takes a Village	Youth	200	1,000
Totals	Youth	59,200	296,000

Public Facilities Objective 1: Provide funding assistance to renovate or construct facilities for the delivery of public services.

Program	Indicator	2000 Goal	Five Year Goal
Boys & Girls Club	Public Facilities	1	
Crossroads Child Development Center	Public Facilities	1	
Victory Neighborhood Services Avon Center Child Care Facility	Public Facilities	1	
C.C.A.T.	Public Facilities	1	
Totals	Public Facilities	4	15

Economic Development Objective 1: Provide economic education and basic banking services as well as access to credit for residents and businesses.

Program	Indicator	2000 Goal	Five Year Goal
Credit Union Services - OTR	Persons	1500	7500

Economic Development Objective 2: Promote industrial and commercial redevelopment by assembling land and/or improving site and infrastructure conditions.

Program	Indicator	2000 Goal	Five Year Goal
Brownfields Redevelopment	Businesses	2	4
Madisonville Corsica Hollow	Businesses	2	2
Totals		4	6

Economic Development Objective 3: Encourage microenterprises and small business development within the City, with an emphasis on minority and women-owned enterprises.

Program	Indicator	2000 Goal	Five Year Goal
Small Business Loan Fund	Businesses	7	35
Cincinnati Business Incubator	Businesses	7	21
Small Business Technical Assistance Program	Businesses	2	10
Neighborhood Small Business Division Operations	Businesses	12	60
Jobs for People	Jobs	4	20
Small Business Enterprise Program	Businesses	250	1,000
Micro Loan Program	Businesses	3	15
Findlay Market Microenterprise Program	Businesses	48	240
Totals		333	1,401

Economic Development Objective 4: Provide public improvements to support revitalization of neighborhood business districts.

Program	Indicator	2000 Goal	Five Year Goal
O'Bryonville Streetscape Ph.3	Businesses	17	
OTR Vine St. Façade Program	Businesses	21	
Columbia-Tusculum Streetscape Improvements	Businesses	5	
W. End Linn St. Revitalization	Businesses		
Madisonville New Life Urban Redevelopment Phase I	Businesses	26	
E.Price Hill Façade Improvement Program	Businesses	15	
OTR Main St. Streetscape Improvements	Businesses	19	
NBD Property Holding Expenses	Businesses	4	
Findlay Market Phase III & IV	Businesses	80	120
Totals		187	495

Economic Development Objective 5: Provide job training and placement opportunities for adults and employment supportive services including transportation to jobs.

Program	Indicator	2000 Goal	Five Year Goal
Employment Initiatives (placements)	People	600	3,000
Career Resource Center (placements)	People	1,275	6,375
PREP, Inc. (placements)	People	40	200
Totals		1,915	9,575

Program Specific Requirements

ESG matching funds for 2000 are provided by the homeless provider agencies ($3,718,600) and by additional grants from City General funds ($389,500).

HOME funds will be matched through cash provided by the City's Capital Investment Program. An appropriation of $550,000 is scheduled in each year from 1999 through 2004.

The City of Cincinnati does not use its HOME funds for forms of investment other than those described in 92.205(b), which include interest and non-interest bearing loans, deferred payment loans or grants, interest subsidies, or loan guarantees.

In order to comply with the provisions of 24 CFR 92.254 regarding the sale of the home within the period of affordability, the City will impose a deed restriction on the property for which the first time homeowner was assisted. If the owner sells the property before the expiration of the period of affordability, the HOME investment will be repayable to the City, but will be reduced pro rata based on the time the home purchaser owned and occupied the unit during the required affordability period.

The City of Cincinnati does not plan to use HOME funds to refinance existing debt secured by multifamily housing being rehabilitated with HOME funds.

Program Descriptions

HUD Table 3

Detailed descriptions of each program to be funded in 2000 follow. The programs are listed in alphabetic order by name of the program.

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0089	AIDS Volunteers of Cincinnati (AVOC)	03T Operating Costs of Homeless/AIDS Patients Programs	CDBG	$ 0
			ESG	$ 0
162-465-07005	Special Needs/Non-Homeless		HOME	$ 0
		570.201(e)	HOPWA	$ 140,000
	Refer to the Table of Objectives in the beginning of Part 4.	300 Persons with HIV/AIDS	TOTAL	$ 140,000
	AVOC provides a wide array of services to HIV/AIDS infected and affected persons throughout the Cincinnati EMSA. Short-term rent/mortgage/utility assistance is available through all case managers throughout the HIV Case Managers Network to help persons with AIDS who require housing support to continue to live independently. AVOC will continue funding for one full-time case manager and a part-time client financial manager to provide direct services for persons with HIV/AIDS. This case manager will continue to be part of the HIV Case Management Network and will assist persons with HIV/AIDS to access services such as housing assistance, supportive services, social services, and medical services.		Other Funding	
			Contributions	$ 5
			Total Other Funding	$ 5

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	Yes	Completion Date:	12/31/00

Eligibility:

Subrecipient: Subrecipient Private 570.500(c)

Location(s): Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0104	AIDS Volunteers of Cincinnati Building Rehabilitation	03S Facilities for AIDS Patients (not operating costs)	CDBG	$ 0
			ESG	$ 0
162-465-07003	Special Needs/Non-Homeless		HOME	$ 0
		570.201(c)	HOPWA	$ 112,000
	Refer to the Table of Objectives in the beginning of Part 4.	1 Public Facilities	TOTAL	$ 112,000
	Funding will be applied to rehabilitation costs of the new buildings purchase by AVOC as office space. These buildings are located at 220 and 230 Findlay Street.		Total Other Funding	$ 0

Help the Homeless?	Yes	Start Date:	01/01/00
Help those with HIV or AIDS?	Yes	Completion Date:	12/31/00

Eligibility:

Subrecipient: Subrecipient Private 570.500(c)

Location(s): Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0116	AVOC-Improved Housing Services Information	03T Operating Costs of Homeless/AIDS Patients Programs	CDBG	$ 0
			ESG	$ 0
162-465-07007	Special Needs/Non-Homeless		HOME	$ 0
		570.201(e)	HOPWA	$ 23,000
	Refer to the Table of Objectives in the beginning of Part 4.	1 Organizations	TOTAL	$ 23,000
	Funding would be used for planning and outreach activities to make the African-American community more aware of, and more comfortable with, the services provided by area agencies.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/99
Help those with HIV or AIDS?	Yes	Completion Date:	12/31/00

Eligibility:

Subrecipient: Subrecipient Private 570.500(c)

Location(s): Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0033	Back-On-The-Block	05D Youth Services	CDBG	$ 65,000
			ESG	$ 0
163-06206	Youth Programs	570.201(e)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	55000 Youth		
			TOTAL	$ 65,000
	Back-on-the-Block is a comprehensive outreach program designed to address problems of at risk youth. Services offered through the program include cultural enrichment programs, arts and educational programs, and social/recreational activities. Back-on-the-Block is active in the following low and moderate income neighborhoods: Over-the-Rhine, Walnut Hills, Evanston, Madisonville, Roselawn, Bond Hill, Avondale, Northside, Millvale, South Cumminsville, Winton Hills, Fay Apartments, North Fairmount, English Woods, South Fairmount, Lower Price Hill, Mt. Auburn, and West End. Funding through the Cincinnati Human Relations Commission is used to hire staff supervisors and a program coordinator and to pay for training, uniforms and public relations.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	CT & BG's

CT: 000900 BG: 0 County: 39061 CT: 001000 BG: 0 County: 39061 CT: 001100 BG: 0 County: 39061

CT: 001600	BG: 0	County: 39061
CT: 002100	BG: 0	County: 39061
CT: 003700	BG: 0	County: 39061
CT: 004000	BG: 0	County: 39061
CT: 010800	BG: 0	County: 39061
CT: 006202	BG: 0	County: 39061
CT: 006300	BG: 0	County: 39061
CT: 006600	BG: 0	County: 39061
CT: 006900	BG: 0	County: 39061
CT: 007800	BG: 0	County: 39061
CT: 008000	BG: 0	County: 39061
CT: 008700	BG: 0	County: 39061
CT: 001800	BG: 0	County: 39061
CT: 000200	BG: 0	County: 39061
CT: 000400	BG: 0	County: 39061
CT: 001500	BG: 0	County: 39061
CT: 001700	BG: 0	County: 39061
CT: 003500	BG: 0	County: 39061
CT: 003800	BG: 0	County: 39061
CT: 005500	BG: 0	County: 39061
CT: 024200	BG: 0	County: 39061
CT: 011000	BG: 0	County: 39061
CT: 006400	BG: 0	County: 39061
CT: 006700	BG: 0	County: 39061
CT: 007400	BG: 0	County: 39061
CT: 007900	BG: 0	County: 39061
CT: 008502	BG: 0	County: 39061
CT: 008900	BG: 0	County: 39061
CT: 002200	BG: 0	County: 39061
CT: 000301	BG: 0	County: 39061
CT: 000800	BG: 0	County: 39061
CT: 001900	BG: 0	County: 39061
CT: 003600	BG: 0	County: 39061
CT: 003900	BG: 0	County: 39061
CT: 005600	BG: 0	County: 39061
CT: 006201	BG: 0	County: 39061
CT: 023201	BG: 0	County: 39061
CT: 003400	BG: 0	County: 39061
CT: 006800	BG: 0	County: 39061
CT: 007500	BG: 0	County: 39061
CT: 007700	BG: 0	County: 39061
CT: 008601	BG: 0	County: 39061
CT: 009100	BG: 0	County: 39061
CT: 002300	BG: 0	County: 39061
CT: 000302	BG: 0	County: 39061
CT: 001400	BG: 0	County: 39061

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0025	Bethany House	03T Operating Costs of Homeless/AIDS Patients Programs	CDBG	$ 0
			ESG	$ 60,400
163-445-00002	Homeless & HIV/AIDS		HOME	$ 0
		570.201(e)	HOPWA	$ 0
	Refer to the Table of Objectives in the beginning of Part 4.	1 Organizations	TOTAL	$ 60,400
	Bethany House Services (BHS) assists homeless women with minor children to secure emergency shelter and/or pursue options other than shelter. BHS provides a 24-hour hotline for referral and/or intake of homeless women and families. They service approximately 6,000 callers annually. BHS provides emergency shelter and 24-hour supervision and management of a community of 24-25 homeless women and children at all times. BHS trained staff provide stabilization and supervision of approximately 700 persons annually. Bethany's Transition Program addresses females with children who have been in the Bethany House Shelter and have moved to transitional housing at the Tom Geiger Guest House. Services delivered include housing at an affordable, safe, and decent location, along with supportive services. "		Total Other Funding	$ 0

Help the Homeless?	Yes	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:

Subrecipient: Local Government

Location(s): Addresses

1841 Fairmount Avenue, Cincinnati, OH 45214

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0090	Boys & Girls Club Facility Replacement	03D Youth Centers	CDBG	$ 380,000
			ESG	$ 0
163-06214	Public Facilities	570.201(c)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	1 Public Facilities		
			TOTAL	$ 380,000
	The agency offers a multi-purpose center/facility which works with inner city, at-risk children and youth (ages 6 - 18) from Avondale and surrounding communities. The agency also provides social and educational programs to youth. Funds will be used to replace an old facility that has been in need of major repairs. Due to the high cost of repairing the existing structure, the agency has documented the cost to rebuild the facility at the same location at a lower cost than renovation expenses.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Subrecipient Private 570.500(c)
Location(s):	CT & BG's

CT: 003400 BG: 0 County: 39061
CT: 006600 BG: 0 County: 39061
CT: 006700 BG: 0 County: 39061
CT: 006800 BG: 0 County: 39061
CT: 006900 BG: 0 County: 39061

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0091	Brownfield/Industrial Redevelopment	04A Clean-up of Contaminated Sites	CDBG	$ 500,000
			ESG	$ 0
150-02681	Economic Development	570.201(d)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	2 Businesses		
			TOTAL	$ 500,000
	This initiative facilitates the redevelopment of abandoned, vacant or under-utilized industrial and commercial sites where expansion or redevelopment is complicated by environmental contamination or the need for public infrastructure. The purpose of this project is to redevelop under-used property. The funds will be used to acquire property, remediate contamination, and construct public improvements to facilitate redevelopment of Brownfield or other industrial sites.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(b)(2) - Slums / Blight Spot
Subrecipient:	Local Government
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0037	CCAT Exterior Repair	03B Handicapped Centers	CDBG	$ 40,000
			ESG	$ 0
163-06216	Public Facilities	570.201(c)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	1 Public Facilities		
			TOTAL	$ 40,000
	The Center for Comprehensive Alcoholism Treatment (CCAT) offers detoxification, rehabilitative and aftercare services to the alcoholic and/or chemically dependent person. Also provided are education and counseling services to their families. CCAT is the only provider of medical detoxification in the area. Area shelter and treatment programs refer their clients to this program for assistance, for example, homeless men who are residing at the Mt. Airy Shelter. This project would fund the expansion and resurfacing of the parking area, add new security lighting, redirect stormwater drainage, and upgrade the outside entry to the building to remove the existing architectural barrier to the entrance of the building.		Total Other Funding	$ 0

Help the Homeless?	Yes	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Other ...
Location(s):	Addresses

830 Ezzard Charles Drive, Cincinnati, OH 45214

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0024	Caracole House Emergency Shelter	03T Operating Costs of Homeless/AIDS Patients Programs	CDBG	$ 0
			ESG	$ 27,560
163-445-00001	Homeless & HIV/AIDS		HOME	$ 0
		570.201(e)	HOPWA	$ 0
	Refer to the Table of Objectives in the beginning of Part 4.	1 Organizations	TOTAL	$ 27,560
	Caracole House I & II are licensed adult care facilities (supported living arrangements) for single adults living with HIV/AIDS (no residence time limitations). Caracole House targets single adults displaced by HIV/AIDS who will either: a) use the facility as transitional housing and return to independent living after becoming medically and financially stabilized, or b) use the facility as permanent placement due to physical limitations and continuing declining health. Caracole House II is a facility for single adults with HIV/AIDS in the process of recovering from substance abuse. Funds will be used to cover operating costs for both programs.		Total Other Funding	$ 0

Help the Homeless?	Yes	Start Date:	01/01/00
Help those with HIV or AIDS?	Yes	Completion Date:	12/31/00

Eligibility:

Subrecipient: Subrecipient Private 570.500(c)

Location(s): Addresses

1821 Summit Road, Cincinnati, OH 45216

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0092	Caracole, Inc.	03T Operating Costs of Homeless/AIDS Patients Programs	CDBG	$ 0
			ESG	$ 0
162-465-07006	Special Needs/Non-Homeless		HOME	$ 0
		570.201(e)	HOPWA	$ 190,000
	Refer to the Table of Objectives in the beginning of Part 4.	20 Persons with HIV/AIDS	TOTAL	$ 190,000
	Caracole is the only provider of on-site supportive housing for persons with HIV/AIDS throughout the EMSA. Its range of services and mission enables Caracole to provide diverse housing assistance and supportive housing services forpersons throughoutthe area. Funding will provide for the operations of Caracole House, a congregate residence for single adults who have been disabled or displaced by HIV/AIDS, and for the new Recovery Community initiative, a group home forpersons with substance abuse and HIV/AIDS. Funds also support SOPHIA (Social Services On-line Personal Helper and Information Assistant), a cooperative and collaborative electronic system. Caracole is also the City's provider of Shelter Plus Care (S+C) housing subsidies for persons with AIDS through the Continuum of Care for the Homeless process.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	Yes	Completion Date:	12/31/00

Eligibility:

Subrecipient: Local Government

Location(s): Addresses

1821 Summit Road, Cincinnati, OH 45216

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0087	Caracole, Inc. Office Expansion	03S Facilities for AIDS Patients (not operating costs)	CDBG	$ 0
			ESG	$ 0
162-465-07001	Homeless & HIV/AIDS		HOME	$ 0
		570.201(c)	HOPWA	$ 125,000
	Refer to the Table of Objectives in the beginning of Part 4.	1 Public Facilities	TOTAL	$ 125,000
	HOPWA one-time funds will be used for moving expenses, replacement of furnishings, and for planning, collaboration and identification of service resources especially for substance abuse.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:

Subrecipient: Local Government

Location(s): Suppressed

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0010	Central Parkway Towers Rental Assistance	01 Acquisition of Real Property	CDBG	$ 80,000
			ESG	$ 0
162-01161	Housing	570.201(a)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives in the beginning of Part 4.	50 Small Households		
			TOTAL	$ 80,000
	This project provides funds for tenant rental assistance for very low income single and two-person households in the Central Parkway Towers, a 225 unit single room occupancy (SRO) facility. The funds are administered by the Over-the Rhine Housing Network as a special activity by a community-based development organization pursuant to 24 CFR 570.204 (a)(1).		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(3) - Low / Mod Housing
Subrecipient:	CBD0 - 570.204
Location(s):	Addresses

1201 Elm Street, Cincinnati, OH 45202

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0031	Chabad House Emergency Shelter for Families	03T Operating Costs of Homeless/AIDS Patients Programs	CDBG	$ 0
			ESG	$ 42,100
163-445-00007	Homeless & HIV/AIDS		HOME	$ 0
		570.201(e)	HOPWA	$ 0
	Refer to the Table of Objectives in the beginning of Part 4.	1 Public Facilities	TOTAL	$ 42,100
	Chabad House of Cincinnati offers emergency shelter to families with children, single fathers with children, families with teenage sons and single mothers with children. Common place families are also permitted to reside together at the shelter. Many of the families are large. Through collaborative efforts with other providers, safe, secure, decent and affordable permanent housing is obtained for the homeless families. Services include emergency shelter, food, clothing, medical, dental, mental health services, and other supportive services. The Homeless Prevention program provides emergency rent/mortgage and utility assistance to prevent eviction or utility shut-off.		Total Other Funding	$ 0

Help the Homeless?	Yes	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:

Subrecipient: Subrecipient Public 570.500(c)

Location(s): Addresses

1636 Summit Road, Cincinnati, OH 45237

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0069	Cincinnati Business Incubator (CBI)	18B ED Technical Assistance	CDBG	$ 240,000
			ESG	$ 0
150-02730	Economic Development	570.203(b)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	7 Businesses		
			TOTAL	$ 240,000
	The mission of this program is to nurture small businesses, particularly minority and female-owned businesses, to a point of success and stability where they can operate independently. CBI serves clients both within the incubator and those outside. This request includes funds for operating the Technical Assistance Clearinghouse, an incubator facility.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(4) - Low / Mod Jobs
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0043	Cincinnati Career Resource Center	05H Employment Training	CDBG	$ 168,300
			ESG	$ 0
106-02780	Economic Development	570.201(e)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	1275 People (General)		
			TOTAL	$ 168,300
	The Center, operated by Cincinnati Institute for Career Alternatives (CICA), integrates the delivery of more than 75 employment training and education programs through the use of technology from a central location. The Resource Center provides assistance to low and moderate income persons who are seeking employment or desire to further their career objectives and to businesses that are seeking assistance in meeting their human resource needs.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Private 570.500(c)
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0093	Cincinnati Union Bethel - Anna Louise Inn	03T Operating Costs of Homeless/AIDS Patients Programs	CDBG	$ 41,900
			ESG	$ 0
163-06220	Homeless & HIV/AIDS		HOME	$ 0
		570.201(e)	HOPWA	$ 0
	Refer to the Table of Objectives in the beginning of Part 4.	1 Public Facilities	TOTAL	$ 41,900
	The agency provides housing and shelter, transitional and permanent, to women in transition. The Inn provides safe, affordable housing and supportive services which lead to self-sufficiency and individual empowerment. Rehabilitation of several second floor rooms is needed which includes connection to other rooms (expansion), wiring upgrades, air conditioning units, and painting.		Total Other Funding	$ 0

Help the Homeless?	Yes	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Private 570.500(c)
Location(s):	Addresses

300 Lytle Street, Cincinnati, OH 45202

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0094	City Administration Costs	21A General Program Administration	CDBG	$ 0
			ESG	$ 0
162-465-07004	Planning & Administration	570.206	HOME	$ 0
			HOPWA	$ 11,850
	Promote efficient, coordinate, comprehensive solutions to community problems	0 N/A		
			TOTAL	$ 11,850
	An amount not to exceed 3% of the grant may be reserved for the City's administrative costs for the HOPWA program		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	Yes	Completion Date:	12/31/00

Eligibility:

Subrecipient: Local Government

Location(s): Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0012	Code Enforcement Relocation	08 Relocation	CDBG	$ 155,000
			ESG	$ 0
110-01133	Housing	570.201(i)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives in the beginning of Part 4.	150 Households (General)		
			TOTAL	$ 155,000
	This program allows the City's Relocation Office to pay the first month's rent, security deposit, and moving expenses for persons moving to decent, safe and sanitary housing who have been displaced by code enforcement and/or the hazards of lead paint. City Relocation staff takes applications from low income persons for subsidized housing and provides vacancy lists and management company referrals to clients.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(3) - Low / Mod Housing
Subrecipient:	Local Government
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0086	Columbia Tusculum Streetscape Improvements	03K Street Improvements	CDBG	$ 36,800
			ESG	$ 0
150-02113	Economic Development	570.201(c)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	5 Businesses		
			TOTAL	$ 36,800
	This project will fund the design of street improvements at the major intersections on Eastern Avenue between the Carnegie Center at Donham and the Airport Road intersection. Also included is the intersection of Airport Road and Wilmer. The design will provide the basis for consistent business district design in the Eastern Avenue corridor and will stimulate private investment. This project is expected to create 25 new jobs from 3-5 new businesses locating on Eastern Avenue in the next five years.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Local Government
Location(s):	CT & BG's

CT: 004701 BG: 0 County: 39061

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0113	Computerized Case Management System	03T Operating Costs of Homeless/AIDS Patients Programs	CDBG	$ 0
			ESG	$ 0
162-465-07009	Homeless & HIV/AIDS		HOME	$ 0
		570.201(e)	HOPWA	$ 60,000
	Refer to the Table of Objectives in the beginning of Part 4.	8 Organizations	TOTAL	$ 60,000
	The joint efforts of Caracole and AVOC would create a comprehensive computerized case management and reporting system for HIV/AIDS service providers in the Cincinnati EMSA and throughout Ohio.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:

Subrecipient: Subrecipient Private 570.500(c)

Location(s): Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0014	Concentrated Code Enforcement	15 Code Enforcement	CDBG	$ 220,000
			ESG	$ 0
210-01134	Housing	570.202(c)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives in the beginning of Part 4.	5000 Housing Units		
			TOTAL	$ 220,000
	This program of the Buildings & Inspections Dept. provides systematic external inspections in designated low-income neighborhoods to identify building and zoning code violations which are blighting influences within neighborhoods. Information concerning rehabilitation loan and grant programs is also provided to property owners. Target neighborhoods include Mt. Auburn, Madisonville, Over-the-Rhine, East Price Hill, and Northside.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Local Government
Location(s):	CT & BG's

CT: 001800 BG: 0 County: 39061	CT: 010800 BG: 0 County: 39061	CT: 001700 BG: 0 County: 39061
CT: 002200 BG: 0 County: 39061	CT: 000900 BG: 0 County: 39061	CT: 009200 BG: 0 County: 39061
CT: 002300 BG: 0 County: 39061	CT: 001000 BG: 0 County: 39061	CT: 009300 BG: 0 County: 39061
CT: 005500 BG: 0 County: 39061	CT: 001100 BG: 0 County: 39061	CT: 009400 BG: 0 County: 39061
CT: 005600 BG: 0 County: 39061	CT: 001600 BG: 0 County: 39061	CT: 009500 BG: 0 County: 39061

CT: 009600 BG: 0 County: 39061
CT: 007800 BG: 0 County: 39061
CT: 007400 BG: 0 County: 39061
CT: 007900 BG: 0 County: 39061
CT: 007500 BG: 0 County: 39061

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0032	Credit Union Services and Economic Education	05 Public Services (General)	CDBG	$ 78,000
			ESG	$ 0
163-06205	Economic Development	570.201(e)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	1500 People (General)		
			TOTAL	$ 78,000
	This funding will provide operating support for Cooperative Fiscal Services, OTR, dba Smart Money Community Services, which offers credit union services, financial counseling and education, and special loan programs to residents, businesses, agencies, and churches in Over-the-Rhine.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Subrecipient Private 570.500(c)
Location(s):	Addresses

1731 Vine Street, Cincinnati, OH 45202

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0096	Crossroads Child Development Center Renovation	03M Child Care Centers	CDBG	$ 150,000
			ESG	$ 0
163-06215	Public Facilities	570.201(c)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	1 Public Facilities		
			TOTAL	$ 150,000
	The Crossroads Child Development Center serves newborns, infants, toddlers, and pre-school age children. The project involves facility renovation to accommodate the educational and social functions of the Child Development Center for mothers and young children affected by maternal substance abuse. Renovation of space in the facility will bring the area in compliance with day care license regulations and day care accreditation guidelines. The work includes site preparation for outdoor play space, installation of play equipment, cabinet installation; changing tables; wall removal; construction of child-size toilets, sinks, and drinking fountains; window installation; two new doors for egress and access to play area; electrical outlets, and light switches.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Private 570.500(c)
Location(s):	CT & BG's

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0006	Down Payment Assistance	13 Direct Homeownership Assistance	CDBG	$ 130,000
			ESG	$ 0
162-01200	Housing	570.201(n)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives in the beginning of Part 4.	70 Households (General)		
			TOTAL	$ 130,000
	This program provides down payment and closing cost grants to first time home buyers who are at or below 80% of median area income. It is administered through a contract with the Shuttlesworth Foundation. The Foundation grants up to one-half the amount needed not to exceed $2,000 for down payment and closing costs to purchase a home costing not more than $85,000 in the Greater Cincinnati area. The average grant amount over the last 8 years has been $1,230. The average cost per home has been $54,929 with a household income average of approximately $23,000. The Shuttlesworth Foundation has assisted over 414 first-time home buyers since 1988. Most of these home buyers had at least 1 child and they needed only minimal help or a “lift up” to become part of the American Dream.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(3) - Low / Mod Housing
Subrecipient:	Subrecipient Private 570.500(c)
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0027	Drop Inn Center Shelter & Standown	03T Operating Costs of Homeless/AIDS Patients Programs	CDBG	$ 0
			ESG	$ 208,940
163-445-00004	Homeless & HIV/AIDS		HOME	$ 0
		570.201(e)	HOPWA	$ 0
	Refer to the Table of Objectives in the beginning of Part 4.	1 Public Facilities	TOTAL	$ 208,940
	The Drop Inn Center provides basic emergency survival services to those who are living on the streets. The center operates as a place of last resort, open to all men and women. Services include food, clothing, shelter, referrals, advocacy, detox, treatment, education, group meetings, one-on-one rap sessions, and transitional housing.		Total Other Funding	$ 0

Help the Homeless?	Yes	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:

Subrecipient: Subrecipient Private 570.500(c)

Location(s): Addresses

217 West 12th St., Cincinnati, OH 45210

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0103	East Price Hill NBD Facade Improvement Program	14E Rehab; Publicly or Privately-Owned Commercial/Industrial	CDBG	$ 64,100
			ESG	$ 0
150-02204	Economic Development		HOME	$ 0
		570.202	HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	15 Businesses	TOTAL	$ 64,100
	Grants of one-half the cost of an approved building facade improvement (not to exceed $5,000) will be made to businesses on Warsaw Avenue in East Price Hill. Improvements will include, but are not limited to, installation of storefront glass windows, painting, facade lighting, signage, rebuilding cornices, and refurbishing ornamental features. Commitments for $71,000 from 15 businesses and owners have already been secured. Jobs retained will be 89 and 19 new FTEs will be created as a direct result of this program.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Other ...
Location(s):	CT & BG's

CT: 009200 BG: 0 County: 39061
CT: 009300 BG: 0 County: 39061
CT: 009400 BG: 0 County: 39061
CT: 009500 BG: 0 County: 39061
CT: 009600 BG: 0 County: 39061

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0042	Employment Initiatives/Van Pooling	05H Employment Training	CDBG	$ 435,000
			ESG	$ 0
106-02620	Economic Development	570.201(e)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	600 People (General)		
			TOTAL	$ 435,000
	The program provides employment opportunities for low and moderate income persons and assists and monitors businesses that have received CDBG loans and grants. The program conducts job readiness training and operates a Job Bank which provides employment placement services for clients with local businesses. The Vanpool program continues to assist low income city residents with transportation to and from jobs located in the suburbs. Through the program, non-skilled and semi-skilled persons obtain and retain entry level jobs. The program maintains a fleet of ten vans and drivers.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Private 570.500(c)
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0009	Fair Housing Services	21D Fair Housing Activities (subject to 20% Admin cap)	CDBG	$ 195,000
			ESG	$ 0
162-01112	Housing		HOME	$ 0
		570.206	HOPWA	$ 0
	Please refer to the Table of Objectives in the beginning of Part 4.	1500 People (General)	TOTAL	$ 195,000
	The City contracts with Housing Opportunities Made Equal (HOME) to promote equal housing opportunities for all home seekers regardless of race, sex, color, nationality, religion, handicap, or familial status, and to reduce discrimination in the renting, selling, financing, and owning of housing. The fair housing program seeks to eliminate unlawful discrimination in housing and increase integration throughout Cincinnati's neighborhoods. The program does complaint intake, investigation, counseling, and files legal complaints against persons, firms, or organizations suspected of discrimination in housing. In addition, the program provides education for consumers, housing industry professionals, police officers, and schools, as well as research and monitoring of government sponsored or assisted housing programs.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:

Subrecipient: Subrecipient Public 570.500(c)

Location(s): Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0084	Findlay Market Microenterprise Development Program	18C Micro-Enterprise Assistance	CDBG	$ 50,000
			ESG	$ 0
150-02885	Economic Development	570.201(o)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	48 Businesses		
			TOTAL	$ 50,000
	This operating program supports six to eight microenterprise training classes per year primarily targeted at residents in the Findlay Market Neighborhood Business District and the Over-the-Rhine and West End neighborhoods. The training, provided through the "Build Your Own Business" program of Cooperative Fiscal Services, Inc., focuses on self-employment opportunities in the areas of retail sales/street vending, food preparation, health care, and child care. Participants who successfully complete the 12-week program will be provided with access to microloans, technical assistance, and referrals to additional training opportunities. Opportunities for new entrepreneurs, especially low income neighborhood residents, to participate in the renovation and expansion of Findlay Market are stressed through the training program.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Private 570.500(c)
Location(s):	Addresses

Findlay Market, Cincinnati, OH 45212

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0073	Findlay Market Revitalization Project Phase III	14E Rehab; Publicly or Privately-Owned Commercial/Industrial	CDBG	$ 696,220
			ESG	$ 0
150-02800	Economic Development		HOME	$ 0
		570.202	HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	80 Businesses	TOTAL	$ 696,220
	This project is Phase 3 of the revitalization of Findlay Market. The overall goal is to improve its economic viability as an operation, enhance its role as a generator of new employment and business development, and maintain and improve its role as an anchor to revitalize the northwest portion of Over-the-Rhine. The current project will will provide increased leasable indoor and covered outdoor vending space from the current 7900 SF to 17,000 SF, will update HVAC and refrigeration systems, and enhance customer amenities and facilities.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Local Government
Location(s):	CT & BG's

CT: 001400	BG: 0	County: 39061	CT: 000301	BG: 0	County: 39061	CT: 000900	BG: 0	County: 39061
CT: 001500	BG: 0	County: 39061	CT: 000302	BG: 0	County: 39061	CT: 001000	BG: 0	County: 39061
CT: 001600	BG: 0	County: 39061	CT: 000400	BG: 0	County: 39061	CT: 001100	BG: 0	County: 39061
CT: 000200	BG: 0	County: 39061	CT: 000800	BG: 0	County: 39061	CT: 001700	BG: 0	County: 39061

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0117	General Administration and Planning	21A General Program Administration	CDBG	$ 2,894,900
			ESG	$ 0
	Planning & Administration	570.206	HOME	$ 0
			HOPWA	$ 0
	Promote efficient, coordinate, comprehensive solutions to community problems	0 N/A		
			TOTAL	$ 2,894,900
	Funding provides for the general administration of the Community Development Block Grant and other Consolidated Plan programs, development of program applications, accounting and reporting services.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:

Subrecipient: Local Government

Location(s): N/A

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0015	Hazard Abatement Barricade Program	04 Clearance and Demolition	CDBG	$ 341,300
			ESG	$ 0
210-01135	Housing	570.201(d)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives in the beginning of Part 4.	175 Housing Units		
			TOTAL	$ 341,300
	This program of the Buildings & Inspections Dept.barricades and demolishes abandoned buildings. This activity prevents blight by securing open, vacant buildings against the entry of vandals and arsonists. The program prevents the use of the buildings for drug abuse, criminal, and other illegal activity. It also prevents the entry of children and trespassers who may be injured in unsafe buildings and aids in the prevention of physical decay of vacant buildings.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(b)(2) - Slums / Blight Spot
Subrecipient:	Local Government
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0002	Homeowner Rehabilitation Loan Program	14A Rehab; Single-Unit Residential	CDBG	$ 3,470,000
			ESG	$ 0
162-01016	Housing	570.202	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives in the beginning of Part 4.	70 Households (General)		
			TOTAL	$ 3,470,000
	The Homeowner Rehabilitation Loan Program is administered by Neighborhood Housing Services of Cincinnati, Inc. (NHS). It provides low interest loans to low and moderate income homeowners citywide to correct building code violations; improve accessibility; enhance energy conservation; and stabilize safe, sanitary housing. Loans may be made for owner-occupied buildings of up to four units.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(3) - Low / Mod Housing
Subrecipient:	Subrecipient Private 570.500(c)
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0097	Homeownership/Neighborhood Revitalization	14A Rehab; Single-Unit Residential	CDBG	$ 250,000
			ESG	$ 0
162-01202	Housing	570.202	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives in the beginning of Part 4.	5 Housing Units		
			TOTAL	$ 250,000
	The objective of this project is to increase homeownership and to provide some focused revitalization efforts in neighborhoods. Funds will be used to acquire houses that are blighting influences in the community and rehabilitate them for affordable homeownership opportunities.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(3) - Low / Mod Housing
Subrecipient:	Local Government
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0003	Housing Counseling Services	05K Tenant/Landlord Counseling	CDBG	$ 90,000
			ESG	$ 0
162-01091	Housing	570.201(e)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives in the beginning of Part 4.	300 Households (General)		
			TOTAL	$ 90,000
	Professional housing counseling services are provided to homeowners and new home buyers in the City of Cincinnati through contracts with the Better Housing League and Greater Cincinnati Mortgage Counseling Services to encourage and facilitate homeownership in the City. Counseling services include money management and budgeting topics.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Private 570.500(c)
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0004	Housing Development Round Homeowners	14A Rehab; Single-Unit Residential	CDBG	$ 600,000
			ESG	$ 0
162-411-09050	Housing	570.202	HOME	$ 1,000,000
			HOPWA	$ 0
	Please refer to the Table of Objectives in the beginning of Part 4.	55 Housing Units		
			TOTAL	$ 1,600,000
	This program provides loans and grants to developers to upgrade existing housing and to create new single unit and multi-unit housing for home buyers and renters. The emphasis is on housing for low and moderate income households, groups with special needs, and on providing homeownership opportunities. Projects are selected through a competitive request for proposals process known as the "Housing Round."		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(3) - Low / Mod Housing
Subrecipient:	Local Government
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0078	Housing Development Round Renters	14B Rehab; Multi-Unit Residential	CDBG	$ 400,000
			ESG	$ 0
162-411-09060	Housing	570.202	HOME	$ 700,000
			HOPWA	$ 0
	Please refer to the Table of Objectives in the beginning of Part 4.	70 Housing Units		
			TOTAL	$ 1,100,000
	"This program provides loans and grants to developers to upgrade existing housing and to create new single unit and multi-unit housing for home buyers and renters. The emphasis is on housing for low and moderate income households, groups with special needs, and on providing homeownership opportunities. Projects are selected through a competitive request for proposal process known as the "Housing Round." "		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(3) - Low / Mod Housing
Subrecipient:	Local Government
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0001	Housing Maintenance Services	14A Rehab; Single-Unit Residential	CDBG	$ 1,502,530
			ESG	$ 0
162-01013	Housing	570.202	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives in the beginning of Part 4.	500 Households (General)		
			TOTAL	$ 1,502,530
	Housing Maintenance Services provides grants of emergency repairs and critical repairs to very low-income homeowners (below 50% of median family income) most of whom are elderly. The program is administered through contracts with People Working Cooperatively, Inc. (PWC) and NORMAR Corporation.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(3) - Low / Mod Housing
Subrecipient:	Subrecipient Private 570.500(c)
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0041	Human Services CDBG and ESG Administration	03 Public Facilities and Improvements (General)	CDBG	$ 145,000
			ESG	$ 0
163-06213	Public Facilities		HOME	$ 0
		570.201(c)	HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	2 Public Facilities	TOTAL	$ 145,000
	The City staff costs for implementing the CDBG and ESG programs are represented in this project.		Total Other Funding	$ 0

Help the Homeless?	Yes	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Local Government
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0040	Human Services Project Implementation	03 Public Facilities and Improvements (General)	CDBG	$ 105,800
			ESG	$ 0
163-06212	Planning & Administration		HOME	$ 0
		570.201(c)	HOPWA	$ 0
	Promote efficient, coordinate, comprehensive solutions to community problems	0 Public Facilities	TOTAL	$ 105,800
	A separate account for project implementation is a cost-effective method for handling in-house services and reimbursing City Departments for services rendered in a more timely and efficient manner. Funds normally deducted from each project to cover reproduction and printing, permit and legal fees, and other related expenditures will be covered under this account, thereby allowing the agency or agencies to use limited resources for actual work items. Various improvement needs and renovations will be completed at different non-profit facilities. Architectural services are also reimbursed.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Local Government
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0098	Interfaith Hospitality Network Emergency Shelter	03T Operating Costs of Homeless/AIDS Patients Programs	CDBG	$ 0
			ESG	$ 15,000
163-445-00012	Homeless & HIV/AIDS		HOME	$ 0
		570.201(e)	HOPWA	$ 0
	Refer to the Table of Objectives in the beginning of Part 4.	1 Organizations	TOTAL	$ 15,000
	The Interfaith Hospitality Network of Greater Cincinnati (IHNGC) is one of the largest homeless shelters in Cincinnati. In 1998, the agency assisted a record number of homeless families to find work and permanent housing. Families may include one or both parents and male and female children. IHNGC is an innovative approach to caring for homeless families because it utilizes Protestant, Catholic, and Jewish congregations and their volunteers and established resources. The shelter provides approximately 7,700 shelter nights and 22,000 meals because of the generosity of 72 congregations and 900 volunteers. Services include emergency shelter and meals, social services, housing assistance, employment and schooling assistance, and after care.		Total Other Funding	$ 0

Help the Homeless?	Yes	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:

Subrecipient: Subrecipient Private 570.500(c)

Location(s): Addresses

2110 St. Michael Street, Cincinnati, OH 45204

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0079	It Takes A Village Parenting Program	05D Youth Services	CDBG	$ 200,000
			ESG	$ 0
163-06208	Youth Programs	570.201(e)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	200 Youth		
			TOTAL	$ 200,000
	CCY operates It Takes a Village Parenting Program (surrogate parenting). The services include: (1) Tutoring, (2) Referrals to appropriate agencies for identified needs of the family, (3) Mentoring to provide emotional support, foster self esteem, and nurturing a safe environment, (4) Organized activities that address social norms such as hygiene, diversity, life skills, and social interactions, (5) Education in the areas of child abuse and neglect, substance abuse prevention, safety, and conflict resolution and (6) Role modeling parenting techniques for the biological parents. This program also increases and develops employment opportunities by hiring community residents for positions of surrogate parents. Services will be provided in the following neighborhoods: Madisonville, West End, Walnut Hills, East End, Price Hill, and Avondale.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Local Government
Location(s):	CT & BG's

CT: 005500 BG: 0 County: 39061
CT: 005600 BG: 0 County: 39061
CT: 010800 BG: 0 County: 39061
CT: 000200 BG: 0 County: 39061
CT: 000301 BG: 0 County: 39061
CT: 000302 BG: 0 County: 39061
CT: 000400 BG: 0 County: 39061
CT: 000800 BG: 0 County: 39061
CT: 001400 BG: 0 County: 39061
CT: 001500 BG: 0 County: 39061
CT: 001900 BG: 0 County: 39061
CT: 002100 BG: 0 County: 39061
CT: 003500 BG: 0 County: 39061
CT: 003600 BG: 0 County: 39061
CT: 003700 BG: 0 County: 39061
CT: 004300 BG: 0 County: 39061
CT: 004400 BG: 0 County: 39061
CT: 009100 BG: 0 County: 39061
CT: 009200 BG: 0 County: 39061
CT: 009300 BG: 0 County: 39061
CT: 009400 BG: 0 County: 39061
CT: 009500 BG: 0 County: 39061
CT: 009600 BG: 0 County: 39061
CT: 009700 BG: 0 County: 39061
CT: 009800 BG: 0 County: 39061
CT: 009901 BG: 0 County: 39061
CT: 009902 BG: 0 County: 39061
CT: 010700 BG: 0 County: 39061
CT: 003400 BG: 0 County: 39061
CT: 006600 BG: 0 County: 39061
CT: 006700 BG: 0 County: 39061
CT: 006800 BG: 0 County: 39061
CT: 006900 BG: 0 County: 39061

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0045	Job Training and Litter Control Program	05D Youth Services	CDBG	$ 130,000
			ESG	$ 0
106-02680	Youth Programs	570.201(e)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	20 Youth		
			TOTAL	$ 130,000
	The program provides job training and work experience for disadvantaged youth while removing weeds and litter from vacant lots throughout the City. The program is a collaborative effort between the Employment and Training Division, Health Department, the Citizens' Committee on Youth, and the Cincinnati Institute for Career Alternatives, Inc.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0046	Jobs For People	18B ED Technical Assistance	CDBG	$ 40,000
			ESG	$ 0
150-02731	Economic Development	570.203(b)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	4 Jobs		
			TOTAL	$ 40,000
	The Jobs for People program creates new jobs and ownership opportunities for low income people by developing new small businesses which then become owned by the low income employees. The funds will be used for the development of Cooperative Janitorial Services and Cooperative Builders. The purposes of this model of ownership are to: promote employee ownership, promote maximum ownership skills by low/mod income people, and anchor capital in the low income community by distributing capital ownership among the locally derived workforce.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(4) - Low / Mod Jobs
Subrecipient:	Subrecipient Private 570.500(c)
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0034	Juvenile Delinquency Prevention	05D Youth Services	CDBG	$ 807,000
			ESG	$ 0
163-06207	Youth Programs	570.201(e)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	4000 Youth		
			TOTAL	$ 807,000
	This program is operated by the Citizen's Committee on Youth (CCY). The program's focus is to reduce juvenile delinquency among Cincinnati youth. The agency operates Community Youth Service Bureaus in several communities and the Juvenile Court Liaison Program. The CCY provides services to youth ages 10-21 years. Services include education and training for employment opportunities. Other services include individual or family consultations and family interventions.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0030	Lighthouse Youth Services	03T Operating Costs of Homeless/AIDS Patients Programs	CDBG	$ 0
			ESG	$ 62,000
163-445-00006	Homeless & HIV/AIDS		HOME	$ 0
		570.201(e)	HOPWA	$ 0
	Refer to the Table of Objectives in the beginning of Part 4.	1 Organizations	TOTAL	$ 62,000
	Lighthouse Youth Services, Inc. administers several programs to assist youth. The organization has requested the City's Emergency Shelter Grant Program to fund the activities of two programs: The Youth Crises Center (YCC) and the Transitional Program (TP). YCC is a 24-hour accessible emergency residential facility that provides emergency housing, respite, and stabilization for youth ages 10-17. The Transitional Program prepares homeless youth age 18-22, including mothers with one or two babies, to become self-sufficient through employment, training, and education.		Total Other Funding	$ 0

Help the Homeless?	Yes	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:

Subrecipient: Subrecipient Private 570.500(c)

Location(s): Addresses

2685 Stratford, Cincinnati, OH 45219

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0100	Lincoln Court Redevelopment	12 Construction of Housing	CDBG	$ 0
			ESG	$ 0
162-411-09070	Housing	570.204	HOME	$ 1,050,000
			HOPWA	$ 0
	Please refer to the Table of Objectives in the beginning of Part 4.	0 Housing Units		
			TOTAL	$ 1,050,000
	The project involves demolition of 886 units of outdated public housing and replacing them with 250 public housing units, 150 rental units, and 100 homeownership units. City funds will support required infrastructure for reconstruction. CMHA will provide Section 8 Certificates for all residents who want them and have agreed that all who wish to stay can do so. CMHA is subject to the Uniform Relocation Act and has agreed that there will be no involuntary relocation except to accommodate the family's size. CMHA has received a $31 million HOPE VI Grant. The City's funding commitment totals $6.2 million over four years from CDBG, HOME and the General Capital Budget.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:

Subrecipient: Subrecipient Public 570.500(c)

Location(s): Addresses

Ezzard Charles Drive, Cincinnati, OH

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0049	Madisonville Industrial Development - Corsica Hollow	17A CI Land Acquisition/Disposition	CDBG	$ 175,000
			ESG	$ 0
150-02682	Economic Development	570.203(a)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	2 Businesses		
			TOTAL	$ 175,000
	The City will upgrade this city-owned, 13-acre site. Improvements include filling, grading, roadway widening and installation of a traffic signal. Funds will also be used to extend an existing water main to the site. The project is expected to create or retain at least 200 jobs.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(4) - Low / Mod Jobs
Subrecipient:	Local Government
Location(s):	Addresses

Erie Court, Cincinnati, OH 45212

Brotherton Road, Cincinnati, OH 45212

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0101	Mercy Franciscan at St. John Temporary Housing	03T Operating Costs of Homeless/AIDS Patients Programs	CDBG	$ 0
			ESG	$ 16,000
163-445-00005	Homeless & HIV/AIDS		HOME	$ 0
		570.201(e)	HOPWA	$ 0
	Refer to the Table of Objectives in the beginning of Part 4.	1 Organizations	TOTAL	$ 16,000
	St. John's provides temporary housing for homeless families by offering emergency shelter for approximately 45 to 60 families each year with an average stay of 30-90 days. St. John's offers shelter on a 24-hour basis with a comprehensive package of support services designed to enable families to secure permanent housing and attain a measure of self-sufficiency. The aftercare program provides additional support to help families maintain their independence.		Total Other Funding	$ 0

Help the Homeless?	Yes	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:

Subrecipient: Subrecipient Private 570.500(c)

Location(s): Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0067	NBD Property Holding Account	02 Disposition	CDBG	$ 10,000
			ESG	$ 0
150-02209	Economic Development	570.201(b)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	4 Businesses		
			TOTAL	$ 10,000
	This project will address temporary property maintenance issues for City-held properties, acquired for redevelopment in neighborhood business districts (NBDs) and the neighborhoods. The funds will be used to respond to safety, clean up, maintenance, weed removal, and other issues as identified.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Local Government
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0017	Neigborhood Development Corporation (NDC) Support	14B Rehab; Multi-Unit Residential	CDBG	$ 440,000
			ESG	$ 0
162-01242	Housing	570.202	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives in the beginning of Part 4.	8 Organizations		
			TOTAL	$ 440,000
	Operating funds are provided to nonprofit development groups engaged in developing new and rehabilitated housing primarily for low and moderate income renter and home buyer households and households with special needs. To a lesser extent, support has been provided for neighborhood revitalization and economic development activities. The funds are awarded through a competitive request for proposal process. Within the next year, it is anticipated that Neighborhood Development Corporations will embrace broader neighborhood and community development objectives, along with continuing to produce housing units. The City and the private sector will be working towards a joint application process, which will provide clear guidelines and performance thresholds for organizations seeking funds.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(3) - Low / Mod Housing
Subrecipient:	Subrecipient Private 570.500(c)
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0016	Neighborhood Gardens Program	05 Public Services (General)	CDBG	$ 30,000
			ESG	$ 0
162-04470	Housing	570.201(e)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives in the beginning of Part 4.	1275 People (General)		
			TOTAL	$ 30,000
	The Neighborhood Gardens Program is used to transform vacant and blighted lots throughout the City into attractive, productive uses as Community Gardens. The program assists residents in low and moderate income neighborhoods to develop these vacant lots into gardens which can accommodate 10-30 families each. The program also provides ongoing support to neighborhood gardening groups. Program participants supplement tight food budgets with fresh grown produce, clean up and maintain their neighborhoods, as well as participate in educational and recreational opportunities. Neighborhoods where gardens are sited include: West End, Walnut Hills, Over-the-Rhine, North Fairmount, North Avondale, Mt. Auburn, Avondale, Madisonville, South Cumminsville, Fay Apartments, and Carthage.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	CT & BG's

CT: 010700 BG: 0 County: 39061 CT: 009902 BG: 0 County: 39061 CT: 009901 BG: 0 County: 39061

CT: 009800 BG: 0 County: 39061
CT: 008601 BG: 0 County: 39061
CT: 006800 BG: 0 County: 39061
CT: 005600 BG: 0 County: 39061
CT: 004300 BG: 0 County: 39061
CT: 003500 BG: 0 County: 39061
CT: 002600 BG: 0 County: 39061
CT: 002200 BG: 0 County: 39061
CT: 001800 BG: 0 County: 39061
CT: 001500 BG: 0 County: 39061
CT: 001000 BG: 0 County: 39061
CT: 000400 BG: 0 County: 39061
CT: 000200 BG: 0 County: 39061

CT: 009700 BG: 0 County: 39061
CT: 008502 BG: 0 County: 39061
CT: 006700 BG: 0 County: 39061
CT: 005500 BG: 0 County: 39061
CT: 003700 BG: 0 County: 39061
CT: 003400 BG: 0 County: 39061
CT: 002500 BG: 0 County: 39061
CT: 002100 BG: 0 County: 39061
CT: 001700 BG: 0 County: 39061
CT: 001400 BG: 0 County: 39061
CT: 000900 BG: 0 County: 39061
CT: 000302 BG: 0 County: 39061

CT: 009100 BG: 0 County: 39061
CT: 006900 BG: 0 County: 39061
CT: 006600 BG: 0 County: 39061
CT: 004400 BG: 0 County: 39061
CT: 003600 BG: 0 County: 39061
CT: 002700 BG: 0 County: 39061
CT: 002300 BG: 0 County: 39061
CT: 001900 BG: 0 County: 39061
CT: 001600 BG: 0 County: 39061
CT: 001100 BG: 0 County: 39061
CT: 000800 BG: 0 County: 39061
CT: 000301 BG: 0 County: 39061

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0071	Neighborhood Small Business Division Operation	21A General Program Administration	CDBG	$ 260,000
			ESG	$ 0
150-02294	Economic Development	570.206	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	12 Businesses		
			TOTAL	$ 260,000
	This project would provide for the Economic Development Department's Neighborhood Small Business Division's staff costs associated with addressing the needs of the small business community. These include referral services, technical assistance, and project development support.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:

Subrecipient: Local Government

Location(s): Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0105	New Life Urban Redevelopment Phase 1 - Madisonville	17C CI Building Acquisition, Construction, Rehabilitation	CDBG	$ 52,500
			ESG	$ 0
150-02137	Economic Development		HOME	$ 0
		570.203(a)	HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	26 Businesses	TOTAL	$ 52,500
	The project will redevelop two vacant buildings located at 4911-4921 Whetsel Avenue in Madisonville. The buildings are owned by New Life Temple Community Urban Redevelopment Corporation and consist of five storefronts. The funds will only be used to prepare first floor commercial use. The project is expected to create 8,000 square feet of retail space. Phase 1 activities will include conducting necessary environmental studies, and preparing design and bid documents for proposed redevelopment. The project is expected to create new jobs. Phase 2 is estimated to cost $xx and will begin in 2001. The project holds a very strategic location within the Madisonville NBD and is needed to help revitalize and encourage other redevelopment projects. New Life is proposing to hold lease rates below market to foster the growth of new small businesses.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Local Government
Location(s):	CT & BG's

CT: 005500 BG: 0 County: 39061
CT: 005600 BG: 0 County: 39061
CT: 010800 BG: 0 County: 39061

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0102	No. Kentucky AIDS Housing Feasibility Study	03S Facilities for AIDS Patients (not operating costs)	CDBG	$ 0
			ESG	$ 0
162-465-07008	Special Needs/Non-Homeless		HOME	$ 0
		570.201(c)	HOPWA	$ 51,695
	Refer to the Table of Objectives in the beginning of Part 4.	1 Public Facilities	TOTAL	$ 51,695
	Funds are to be used for planning and feasibility to develop an emergency and/or group housing facility for Northern Kentucky's HIV/AIDS population, which has no such available facility. Remaining funds are to be used as matching funds for purchase and/or rehabilitation of a facility.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:

Subrecipient: Local Government

Location(s): Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0106	Northern Kentucky Independent District Health Department	03T Operating Costs of Homeless/AIDS Patients Programs	CDBG	$ 0
			ESG	$ 0
162-465-07002	Special Needs/Non-Homeless		HOME	$ 0
		570.201(e)	HOPWA	$ 50,000
	Refer to the Table of Objectives in the beginning of Part 4.	50 Persons with HIV/AIDS	TOTAL	$ 50,000
	Northern Kentucky Independent District Health Department (N. KY. Health) is the primary provider of HIV/AIDS services in the Northern Kentucky portion of the Cincinnati EMSA. Short-term rent/mortgage/utility assistance funds are available to persons and families with HIV/AIDS throughout Northern Kentucky in an effort to support persons to continue in independent living situations and maintain existing housing. The project will assist in locating and securing housing when an individual is homeless.		Total Other Funding	$ 0

Help the Homeless?	Yes	Start Date:	01/01/00
Help those with HIV or AIDS?	Yes	Completion Date:	12/31/00

Eligibility:

Subrecipient: Local Government

Location(s): Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0107	Over-the-Rhine Comprehensive Plan	20 Planning	CDBG	$ 100,000
			ESG	$ 0
150-02900	Housing	570.205	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives in the beginning of Part 4.	0 N/A		
			TOTAL	$ 100,000
	This project will provide continuation funding for a detailed study and comprehensive plan focusing on development principles determined by the OTR Coalition to facilitate future development within the OTR neighborhood.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:

Subrecipient: Subrecipient Private 570.500(c)

Location(s): CT & BG's

CT: 000900 BG: 0 County: 39061
CT: 001000 BG: 0 County: 39061
CT: 001100 BG: 0 County: 39061
CT: 001600 BG: 0 County: 39061
CT: 001700 BG: 0 County: 39061

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0108	Over-the-Rhine Main St. Streetscape Improvements	03K Street Improvements	CDBG	$ 346,500
			ESG	$ 0
150-02824	Economic Development	570.201(c)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	19 Businesses		
			TOTAL	$ 346,500
	This funding will allow for the completion of Phase III, the lighting enhancement for safety and visual appearance of Main Street business district. The funding provides for lighting improvements to the business district's northern cross-streets (streets that intersect Main between Thirteenth and Liberty Street). These streets include Thirteenth (E and W of Main), Fourteenth (E and W of Main), Orchard, and Melindy Streets. The increased lighting levels resulting from these decorative fixtures will help support the northern end of the business district by increasing the perception of safety in the area and guiding patrons into the business district.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Local Government
Location(s):	CT & BG's

CT: 000900 BG: 0 County: 39061
CT: 001000 BG: 0 County: 39061
CT: 001100 BG: 0 County: 39061
CT: 001600 BG: 0 County: 39061
CT: 001700 BG: 0 County: 39061

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0055	Over-the-Rhine Vine Street Facade Program, Phase II	14B Rehab; Multi-Unit Residential	CDBG	$ 262,500
			ESG	$ 0
150-02101	Economic Development	570.202	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	21 Businesses		
			TOTAL	$ 262,500
	This is the second phase of the OTR Vine Street Façade program begun in 1999. The program provides free architectural services and low interest loans to property owners in the 1100-1700 blocks of Vine Street, OTR for the renovation of their facades. The City loan is used for the renovation of the upper floors residential portion of the building. If the building owner renovates the first floor commercial portion of the façade at their private expense, the City loan is converted to a grant. Firstar Bank has agreed to partner with the City to provide loans to the building owners for the commercial façade renovations. City funding leverages substantial private investment.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Local Government
Location(s):	CT & BG's

CT: 000900 BG: 0 County: 39061
CT: 001000 BG: 0 County: 39061
CT: 001100 BG: 0 County: 39061
CT: 001600 BG: 0 County: 39061
CT: 001700 BG: 0 County: 39061

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0088	O'Bryonville Streetscape Phase III	03K Street Improvements	CDBG	$ 131,300
			ESG	$ 0
150-02107	Economic Development	570.201(c)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	17 Businesses		
			TOTAL	$ 131,300
	This project will complete streetscape improvements within the O'Bryonville NBD. These improvements include the installation of pavers at intersections and crosswalks, installation of light columns, and the construction of curb extensions.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Local Government
Location(s):	CT & BG's

CT: 004100 BG: 0 County: 39061

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0044	PREP, Inc.	05H Employment Training	CDBG	$ 113,950
			ESG	$ 0
106-02600	Economic Development	570.201(e)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	40 People (General)		
			TOTAL	$ 113,950
	PREP, Inc. identifies, assesses, and recruits minorities and women who possess the potential for successful employment in the construction industry or other primary labor market industries. PREP, Inc. provides skills training, orientation, support, and follow-up services. It also advises employers about equal employment opportunities and how to successfully employ and retain workers from the target population.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Private 570.500(c)
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0072	Project Impact Over-The-Rhine	05H Employment Training	CDBG	$ 75,000
			ESG	$ 0
150-02990	Youth Programs	570.201(e)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	45 Youth		
			TOTAL	$ 75,000
	This project addresses problems of unemployment, deteriorated buildings, and littered streets and sidewalks by providing employment to local unemployed youth to clean up sidewalks, vacant lots, streets, and alleys in Over-the-Rhine. It also trains youth in job responsibilities and work ethics.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Addresses

118 West Elder, Cincinnati, OH 45210

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0008	Rental Rehabilitation Program	14B Rehab; Multi-Unit Residential	CDBG	$ 200,000
			ESG	$ 0
162-411-09006	Housing	570.202	HOME	$ 1,690,000
			HOPWA	$ 0
	Please refer to the Table of Objectives in the beginning of Part 4.	120 Housing Units		
			TOTAL	$ 1,890,000
	This program is designed to increase the supply of decent, safe, and sanitary units for rent to low income households. It is a matching loan program in that City assistance cannot exceed 50 percent of the project cost or maximum per bedroom unit subsidies, whichever is less. Deferred payment loans are structured to be forgiven at the end of the tenth year if the owner complies with all of the provisions of the loan agreement.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(3) - Low / Mod Housing
Subrecipient:	Local Government
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0109	Salvation Army Structural Repair to ADA units	03C Homeless Facilities (not operating costs)	CDBG	$ 35,500
			ESG	$ 0
163-06219	Homeless & HIV/AIDS		HOME	$ 0
		570.201(c)	HOPWA	$ 0
	Refer to the Table of Objectives in the beginning of Part 4.	1 Public Facilities	TOTAL	$ 35,500
	The agency provides safe, decent, affordable housing for homeless families. The facility contains 6 separate apartments. Funds would be used to partially fund major repairs needed in two of the apartments that are currently uninhabitable. Termite and water damage repairs are also needed. In addition, the apartments will be made accessible to persons with disabilities.		Total Other Funding	$ 0

Help the Homeless?	Yes	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Private 570.500(c)
Location(s):	Addresses

131 East 12th Street, Cincinnati, OH 45210

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0111	Second Mile Hospitality Ministry	03T Operating Costs of Homeless/AIDS Patients Programs	CDBG	$ 32,000
			ESG	$ 15,000
163-06210	Homeless & HIV/AIDS		HOME	$ 0
		570.201(e)	HOPWA	$ 0
	Refer to the Table of Objectives in the beginning of Part 4.	1 Organizations	TOTAL	$ 47,000
	The Second Mile Hospitality Ministry, Inc. provides shelter to women and families in a safe environment. Support services include life skills classes, job training, and financial seminars. Approximately 76 very low-income persons will be sheltered, of which 32 will be female head of household. The length of stay is up to 90 days.		Total Other Funding	$ 0

Help the Homeless?	Yes	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Private 570.500(c)
Location(s):	Addresses

1810 Race Street, Cincinnati, OH 45210

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0118	Section 108 Debt Service	19F Repayments of Section 108 Loan Principal	CDBG	$ 1,267,100
			ESG	$ 0
	Planning & Administration		HOME	$ 0
		570.705(c)	HOPWA	$ 0
	Promote efficient, coordinate, comprehensive solutions to community problems	0 N/A	TOTAL	$ 1,267,100
	Funds provide for the payment of debt service on previously borrowed funds under the Section 108 loan guarantee program.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:

Subrecipient: Local Government

Location(s): N/A

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0005	Single Family Homesteading	14A Rehab; Single-Unit Residential	CDBG	$ 1,000,000
			ESG	$ 0
162-01142	Housing	570.202	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives in the beginning of Part 4.	35 Housing Units		
			TOTAL	$ 1,000,000
	Homesteading eliminates blighted buildings and provides the opportunity for homeownership to those who otherwise have no means of obtaining safe and sanitary housing for themselves and their families. Funds are used to acquire residential property in need of rehabilitation and to administer the program. Rehabilitation funding is borrowed by the Homesteading families from commercial lenders. Average rehabilitation costs are $50,000. The Homesteading and Urban Redevelopment Corporation, a non-profit corporation, carries out various portions of the program. Community groups may work with the program to identify problem properties that will be purchased for Homesteading.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(3) - Low / Mod Housing
Subrecipient:	Subrecipient Private 570.500(c)
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0048	Small Business Enterprise Program	21A General Program Administration	CDBG	$ 27,500
			ESG	$ 0
108-02300	Economic Development	570.206	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	250 Businesses		
			TOTAL	$ 27,500
	Funding would be used for the creation of the Small Business Enterprise (SBE) program. This program will conduct "How to do Business with the City" workshops, certify M/WBEs to compete for City-funded jobs, provide instruction on City procurement procedures, assist with bonding requirements for M/WBEs, publish a quarterly newsletter to inform certified M/WBEs of business opportunities with the City and other governmental organizations, and provides for staff costs associated with implementing the program. The Small Business Enterprise (SBE) program will replace the current Equal Business Opportunity Program (EBOP).		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:

Subrecipient: Local Government

Location(s): Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0068	Small Business Loan Fund	18A ED Direct Financial Assistance to For-Profits	CDBG	$ 1,000,000
			ESG	$ 0
150-02200	Economic Development		HOME	$ 0
		570.203(b)	HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	7 Businesses	TOTAL	$ 1,000,000
	The Small Business Loan Fund is oriented toward small to medium sized businesses throughout the city. Funds are used to fill the financing gap for businesses which retain or create employment opportunities for low/moderate income citizens or provide goods and services to residents of low and moderate income neighborhoods. Loans are reviewed and recommended by the Small Business Loan Review Committee pursuant to City Council adopted guidelines. Priority is given to job retention and creation by existing businesses and minority and women owned businesses.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(4) - Low / Mod Jobs
Subrecipient:	Local Government
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0070	Small Business Technical Assistance Program	18B ED Technical Assistance	CDBG	$ 100,000
			ESG	$ 0
150-02940	Economic Development	570.203(b)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	2 Businesses		
			TOTAL	$ 100,000
	This project would provide technical assistance in the form of accounting services, management and inventory control audits, environmental assessments, and vacancy mitigation plans to any business borrowing from the Small Business Loan Fund, including certified minority or women business enterprises. Grants to nonprofit organizations engaged in business development or expansion would also be made. In addition, this funding would provide direct economic development and technical assistance to M/WBEs and support for service agencies such as Women Entrepreneurs Inc. and the Cincinnati Minority Business Enterprise Mentoring Program, operated by the Greater Cincinnati Chamber of Commerce which offer programs in business mentoring, expanding market access, marketing, and international trade.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:

Subrecipient: Local Government

Location(s): Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0112	Talbert House Renovations - Spring Grove Roof Replacement	03 Public Facilities and Improvements (General)	CDBG	$ 60,000
			ESG	$ 0
163-06218			HOME	$ 0
	Special Needs/Non-Homeless	570.201(c)	HOPWA	$ 0
	Refer to the Table of Objectives in the beginning of Part 4.	1 Public Facilities	TOTAL	$ 60,000
			Total Other Funding	$ 0
	Talbert House offers and administers multiple programs and services in corrections, chemical dependency, and mental health. Services in the Spring Grove building are designed to provide a supportive living environment (shelter, food, medical care, and clothing) while providing substance abuse services and employment/educational placement services. Project funds will be used to replace the roof at 3129 Spring Grove Avenue.			

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Private 570.500(c)
Location(s):	Addresses

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0018	Technical Assistance to Neighborhood Development Corp.	21A General Program Administration	CDBG	$ 100,000
			ESG	$ 0
162-01243	Housing	570.206	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives in the beginning of Part 4.	27 Organizations		
			TOTAL	$ 100,000
	Funding is provided to Neighborhood Development Corporation Association of Cincinnati (NDC Association) and the Neighborhood Network Development Corporation to provide technical assistance to NDC's and other non-profit groups which pursue housing projects (and other neighborhood development activities). Technical assistance is provided to community organizations and neighborhood development corporations in areas of organizational development, project identification, planning, board and staff training, and grant and proposal writing.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:

Subrecipient: Subrecipient Private 570.500(c)

Location(s): Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0095	Tenant Assistance	05K Tenant/Landlord Counseling	CDBG	$ 45,000
			ESG	$ 0
110-01132	Housing	570.201(e)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives in the beginning of Part 4.	2500 Households (General)		
			TOTAL	$ 45,000
	Each year approximately 3,500 persons contact the City's Relocation Office requesting assistance in finding affordable housing or seeking information about available housing. These persons are counseled and referred to rental housing.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Local Government
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0013	Tenant Representation	05K Tenant/Landlord Counseling	CDBG	$ 178,000
			ESG	$ 0
162-01101	Housing	570.201(e)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives in the beginning of Part 4.	3500 People (General)		
			TOTAL	$ 178,000
	The Legal Aid Society provides legal representation for eligible clients who have legal problems related to tenant landlord relations, including evictions, lockouts, and landlord interference with utility services.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Private 570.500(c)
Location(s):	Community Wide

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0076	Tom Geiger Guest House, Inc.	03T Operating Costs of Homeless/AIDS Patients Programs	CDBG	$ 0
			ESG	$ 16,300
163-445-00008	Homeless & HIV/AIDS		HOME	$ 0
		570.201(e)	HOPWA	$ 0
	Refer to the Table of Objectives in the beginning of Part 4.	1 Organizations	TOTAL	$ 16,300
	The organization serves the population in need of affordable transitional housing for women with children. The Geiger House offers furnished housing in a clean, safe environment. The agency currently has 12 apartments with an additional 12 units under construction in 1999.		Total Other Funding	$ 0

Help the Homeless?	Yes	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:

Subrecipient: Subrecipient Private 570.500(c)

Location(s): Addresses

2631 Gilbert Avenue, Cincinnati, OH 45206

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0115	Victory Neighborhood Services Day Care Center Renovation	03M Child Care Centers	CDBG	$ 45,000
			ESG	$ 0
163-06217	Public Facilities	570.201(c)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	1 Public Facilities		
			TOTAL	$ 45,000
	Victory Neighborhood Services Agency, Inc. (VNSA) maintains and improves the quality of life of families, primarily in the Walnut Hills and Avondale communities. Low income children between the ages of 3 - 5 years of age are provided with quality day care and Head Start services. VNSA proposes to replace the existing air conditioning system in the lower level. New lighting to illuminate the playground area is also needed to deter illegal drug and gang related activities.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Private 570.500(c)
Location(s):	CT & BG's

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0114	West End-Linn Street Revitalization	03K Street Improvements	CDBG	$ 106,300
			ESG	$ 0
150-02127	Economic Development	570.201(c)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	3 Businesses		
			TOTAL	$ 106,300
	The funds will be used for planning and design work for the future 3-phased Linn Street streetscape improvements. The Linn Street streetscape improvements will extend from Central Parkway and Linn Street south to West Court Street and Linn Street. The work will include planning and preparation of design and bid documents for the Linn Street improvements. The Linn Street revitalization project is needed to help revitalize the West End NBD and to encourage other redevelopment projects along Linn Street. This project will complement the Cincinnati Metropolitan Housing Authority's redevelopment of Lincoln Court.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(1) - Low / Mod Area
Subrecipient:	Local Government
Location(s):	CT & BG's

CT: 000200 BG: 0 County: 39061	CT: 000400 BG: 0 County: 39061	CT: 001500 BG: 0 County: 39061
CT: 000301 BG: 0 County: 39061	CT: 000800 BG: 0 County: 39061	
CT: 000302 BG: 0 County: 39061	CT: 001400 BG: 0 County: 39061	

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0026	YWCA Alice Paul House	03T Operating Costs of Homeless/AIDS Patients Programs	CDBG	$ 0
			ESG	$ 18,700
163-445-00003	Homeless & HIV/AIDS		HOME	$ 0
		570.201(e)	HOPWA	$ 0
	Refer to the Table of Objectives in the beginning of Part 4.	825 Persons who are Homeless	TOTAL	$ 18,700
	The YWCA provides an array of programs and services for victims of domestic violence and their children. Services include short-term and longer-term shelter and supportive services. Support services include case management and advocacy, group support services such as HIV/AIDS education, and a 24-hour crisis hot line. Temporary shelter enables women to stabilize their lives, find employment, and find safe, permanent housing.		Total Other Funding	$ 0

Help the Homeless?	Yes	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:

Subrecipient: Subrecipient Private 570.500(c)

Location(s): Suppressed

U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0035	Youth Employment Initiative Program	05H Employment Training	CDBG	$ 275,000
			ESG	$ 0
163-06209	Youth Programs	570.201(e)	HOME	$ 0
			HOPWA	$ 0
	Please refer to the Table of Objectives at the beginning of Part 4.	140 Youth		
			TOTAL	$ 275,000
	The Youth Conservation Corps (YCC) (a program of the Citizen's Committee on Youth) provides year-round employment opportunities for about 144 at-risk youth between the ages of 14 to 21 who are residents of the City of Cincinnati. They are referred for consideration in this program from community-based organizations, schools, and the courts. The Citizens' Committee on Youth (CCY) operates this program. The YCC provides to youth the necessary skills for successful long-term employment and for the pursuit of their education through mentoring and counseling. About 85% of participants are expected to advance to the next grade and remain in school. To meet these objectives, an integrated, holistic program of training will develop job readiness/pre-employment skills, job retention skills, life skills, and education and career planning.		Total Other Funding	$ 0

Help the Homeless?	No	Start Date:	01/01/00
Help those with HIV or AIDS?	No	Completion Date:	12/31/00

Eligibility:	570.208(a)(2) - Low / Mod Limited Clientele
Subrecipient:	Subrecipient Public 570.500(c)
Location(s):	Community Wide

ATTACHMENT I

Neighborhood Profiles

Profile of Hamilton County

Area 424.9 square miles **Population Density** 2,039 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	866,228		673,48	77.7	180,857	20.9	1,111	0.1	9,043	1.0	1,728	1.0	1,728	1.0
1997	863,025	-0.4	662,81	76.8	186,051	21.6	1,190	0.1	11,308	1.3	1,664	1.3	1,664	1.3
2002	861,513	-0.5	649,72	75.4	193,931	22.5	1,263	0.1	14,540	1.7	1,728	1.7	1,728	1.7
2007	859,806	-0.7	630,56	73.3	202,933	23.6	1,688	0.2	21,246	2.5	1,664	2.5	1,664	2.5

Households

Year	N	% Change
1990	338,705	
1997	339,430	0.2
2002	340,356	0.5
2007	341,224	0.7

Household Type, 1990

	N	%
Married Couple with Children	77,616	22.9
Married Couple without Children	88,711	26.2
Unmarried Head with Children	32,143	9.5
Unmarried Head w/out Children	24,103	7.1
Non-Family Households	116,132	34.3

Household Size, 1990

	N	%
1 Person	100,911	29.8
2 Person	156,142	46.1
3 or More Persons	81,652	24.1

Age of Population, 1990

	N	%
Under 5	67,610	7.8
5 - 17	157,197	18.1
18 - 24	90,188	10.4
25 - 44	276,171	31.9
45 - 64	160,062	18.5
65 or Older	115,000	13.3

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	134,227	24.4
High School Graduate	152,594	27.7
At Least Some College	264,412	48.0

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	5.5	3.9	13.3	4.8	3.0	6.7	5.7
% Below Poverty	13.3	7.7	34.0	21.1	7.2	22.2	18.9
Median Household Income	$28,896	$32,748	$15,715	$13,942	$33,639	$26,668	$27,008

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	15,826	8.0
Moved into Current Home between 1/1/85 and 12/31/88	47,032	23.8
Moved into Current Home before 1/1/85	134,698	68.2

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	53,269	37.7
Moved into Current Unit between 1/1/85 and 12/31/88	50,936	36.0
Moved into Current Unit before 1/1/85	37,120	26.3

Profile of Hamilton County

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	361,421		338,881	93.8	22,540	6.2	197,556	58.3	141,325	41.7
1997	364,389	0.8	339,430	93.2	24,959	6.8	198,220	58.4	141,210	41.6
2002	366,557	1.4	340,356	92.9	26,201	7.1	198,159	58.2	142,197	41.8
2007	368,612	2.0	341,224	92.6	27,388	7.4	203,706	59.7	137,518	40.3

Year Structure Built, 1990

	N	%
1980 to Census	35,856	9.9
1970 to 1979	51,933	14.4
1960 to 1969	65,692	18.2
1950 to 1959	64,100	17.7
1940 to 1949	41,844	11.6
Before 1940	101,996	28.2

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	180,012	91.1
2	8,752	4.4
3 or More	5,151	2.6
Other, Including Mobile	3,641	1.8

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	19,227	13.6
2	16,086	11.4
3 or More	103,792	73.4
Other, Including Mobile	4,740	3.4

Percentage of Owner Units Overcrowded, 1990
1.0

Percentage of Rental Units Overcrowded, 1990
4.6

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	45,666
As a % of all Rental Households	32.3
With Cost Burdens > 30%	34,499
% With Cost Burdens > 30%	75.5

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	25,764
As a % of all Rental Households	18.2
With Cost Burdens > 30%	11,622
% With Cost Burdens > 30%	45.1

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	27,701
As a % of all Rental Households	19.6
With Cost Burdens > 30%	4,288
% With Cost Burdens > 30%	15.5

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	12,623
As a % of all Owner Households	6.4
With Cost Burdens > 30%	7,633
% With Cost Burdens > 30%	60.5

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	14,509
As a % of all Owner Households	7.3
With Cost Burdens > 30%	4,380
% With Cost Burdens > 30%	30.2

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	27,152
As a % of all Owner Households	13.7
With Cost Burdens > 30%	5,262
% With Cost Burdens > 30%	19.4

Profile of Cincinnati

Area 77.1 square miles **Population Density** 4,719 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	364,040		220,207	60.5	138,110	37.9	592	0.2	4,184	1.1	947	1.1	947	1.1
1997	351,094	-3.6	212,542	60.5	132,347	37.7	632	0.2	4,685	1.3	889	1.3	889	1.3
2002	342,523	-5.9	205,951	60.1	129,060	37.7	665	0.2	5,763	1.7	947	1.7	947	1.7
2007	334,314	-8.2	196,678	58.8	126,997	38.0	849	0.3	8,085	2.4	889	2.4	889	2.4

Households

Year	N	% Change
1990	154,243	
1997	149,847	-2.9
2002	147,082	-4.6
2007	144,338	-6.4

Household Type, 1990

	N	%
Married Couple with Children	22,440	14.5
Married Couple without Children	28,377	18.4
Unmarried Head with Children	20,074	13.0
Unmarried Head w/out Children	12,508	8.1
Non-Family Households	70,844	45.9

Household Size, 1990

	N	%
1 Person	60,665	39.3
2 Person	64,573	41.9
3 or More Persons	29,005	18.8

Age of Population, 1990

	N	%
Under 5	30,546	8.4
5 - 17	60,622	16.7
18 - 24	46,587	12.8
25 - 44	118,611	32.6
45 - 64	57,087	15.7
65 or Older	50,587	13.9

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	68,778	30.4
High School Graduate	56,520	25.0
At Least Some College	100,987	44.6

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	7.9	4.6	14.8	7.8	3.4	9.6	5.3
% Below Poverty	24.3	14.7	39.4	29.8	14.2	33.7	29.7
Median Household Income	$20,253	$25,480	$12,915	$11,202	$18,576	$25,399	$18,735

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	5,000	8.5
Moved into Current Home between 1/1/85 and 12/31/88	12,684	21.4
Moved into Current Home before 1/1/85	41,485	70.1

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	34,919	36.7
Moved into Current Unit between 1/1/85 and 12/31/88	33,940	35.7
Moved into Current Unit before 1/1/85	26,314	27.6

Profile of Cincinnati

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	169,088		154,342	91.3	14,746	8.7	59,169	38.3	95,173	61.7
1997	166,317	-1.6	149,847	90.1	16,470	9.9	57,789	38.6	92,057	61.4
2002	164,338	-2.8	147,082	89.5	17,256	10.5	56,108	38.1	90,974	61.9
2007	162,203	-4.1	144,338	89.0	17,865	11.0	56,030	38.8	88,308	61.2

Year Structure Built, 1990

	N	%
1980 to Census	7,815	4.6
1970 to 1979	17,330	10.2
1960 to 1969	25,555	15.1
1950 to 1959	23,111	13.7
1940 to 1949	22,391	13.2
Before 1940	72,886	43.1

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	49,562	83.8
2	6,176	10.4
3 or More	3,002	5.1
Other, Including Mobile Homes	429	0.7

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	9,031	9.5
2	11,288	11.9
3 or More	73,680	77.4
Other, Including Mobile Homes	1,246	1.3

Percentage of Owner Units Overcrowded, 1990 1.2

Percentage of Rental Units Overcrowded, 1990 5.5

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	36,205
As a % of all Rental Households	38.0
With Cost Burdens > 30%	26,676
% With Cost Burdens > 30%	73.7

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	17,510
As a % of all Rental Households	18.4
With Cost Burdens > 30%	7,215
% With Cost Burdens > 30%	41.2

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	17,224
As a % of all Rental Households	18.1
With Cost Burdens > 30%	2,301
% With Cost Burdens > 30%	13.4

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	5,041
As a % of all Owner Households	8.5
With Cost Burdens > 30%	3,163
% With Cost Burdens > 30%	62.7

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	5,129
As a % of all Owner Households	8.7
With Cost Burdens > 30%	1,682
% With Cost Burdens > 30%	32.8

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	8,618
As a % of all Owner Households	14.6
With Cost Burdens > 30%	1,570
% With Cost Burdens > 30%	18.2

Profile of Empowerment Zone

Area 6.8 square miles **Population Density** 7,320 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	49,805		11,974	24.0	37,258	74.8	70	0.1	438	0.9	65	0.9	65	0.9
1997	47,251	-5.1	11,692	24.7	34,841	73.7	104	0.2	522	1.1	92	1.1	92	1.1
2002	45,581	-8.5	12,070	26.5	32,660	71.7	110	0.2	635	1.4	65	1.4	65	1.4
2007	44,031	-11.6	11,853	26.9	31,006	70.4	130	0.3	876	2.0	92	2.0	92	2.0

Households

Year	N	% Change
1990	21,792	
1997	20,788	-4.6
2002	20,169	-7.4
2007	19,568	-10.2

Household Type, 1990

	N	%
Married Couple with Children	1,352	6.2
Married Couple without Children	2,210	10.1
Unmarried Head with Children	3,948	18.1
Unmarried Head w/out Children	1,984	9.1
Non-Family Households	12,298	56.4

Household Size, 1990

	N	%
1 Person	10,345	47.5
2 Person	7,580	34.8
3 or More Persons	3,867	17.7

Age of Population, 1990

	N	%
Under 5	3,890	7.8
5 - 17	8,561	17.2
18 - 24	7,799	15.7
25 - 44	14,625	29.4
45 - 64	7,932	15.9
65 or Older	6,998	14.1

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	13,057	44.2
High School Graduate	7,525	25.5
At Least Some College	8,973	30.4

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	14.9	7.5	18.7	26.9	4.6	35.3	23.7
% Below Poverty	46.8	42.8	48.3	68.6	9.3	72.3	67.5
Median Household Income	$9,476	$12,980	$8,183	$4,999	$25,940	$4,999	$5,640

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	258	6.7
Moved into Current Home between 1/1/85 and 12/31/88	596	15.5
Moved into Current Home before 1/1/85	2,985	77.8

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	6,026	33.5
Moved into Current Unit between 1/1/85 and 12/31/88	5,897	32.8
Moved into Current Unit before 1/1/85	6,051	33.7

Profile of Empowerment Zone

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	25,338		21,813	86.1	3,525	13.9	3,839	17.6	17,974	82.4
1997	24,733	-2.4	20,788	84.0	3,945	16.0	3,717	17.9	17,071	82.1
2002	24,306	-4.1	20,169	83.0	4,137	17.0	3,571	17.7	16,598	82.3
2007	23,857	-5.8	19,568	82.0	4,289	18.0	3,521	18.0	16,047	82.0

Year Structure Built, 1990

	N	%
1980 to Census	1,200	4.7
1970 to 1979	1,968	7.8
1960 to 1969	2,837	11.2
1950 to 1959	2,305	9.1
1940 to 1949	2,134	8.4
Before 1940	14,894	58.8

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	2,542	66.2
2	762	19.8
3 or More	469	12.2
Other, Including Mobile Homes	66	1.7

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	1,128	6.3
2	1,835	10.2
3 or More	14,790	82.3
Other, Including Mobile Homes	221	1.2

Percentage of Owner Units Overcrowded, 1990 2.1

Percentage of Rental Units Overcrowded, 1990 6.7

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	10,336
As a % of all Rental Households	57.5
With Cost Burdens > 30%	7,365
% With Cost Burdens > 30%	71.2

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	2,854
As a % of all Rental Households	15.9
With Cost Burdens > 30%	939
% With Cost Burdens > 30%	32.9

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	2,015
As a % of all Rental Households	11.2
With Cost Burdens > 30%	291
% With Cost Burdens > 30%	14.5

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	473
As a % of all Owner Households	12.3
With Cost Burdens > 30%	347
% With Cost Burdens > 30%	73.4

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	407
As a % of all Owner Households	10.6
With Cost Burdens > 30%	132
% With Cost Burdens > 30%	32.4

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	482
As a % of all Owner Households	12.6
With Cost Burdens > 30%	81
% With Cost Burdens > 30%	16.9

Profile of Queensgate

Area 1.4 square miles **Population Density** 0 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	0		0		0		0		0		0		0	
1997	14		0	0.0	14	100.0	0	0.0	0	0.0	0	0.0	0	0.0
2002	15		0	0.0	15	100.0	0	0.0	0	0.0	0	0.0	0	0.0
2007	16		0	0.0	16	100.0	0	0.0	0	0.0	0	0.0	0	0.0

Households

Year	N	% Change
1990	0	
1997	3	
2002	3	
2007	3	

Household Type, 1990

	N	%
Married Couple with Children	0	
Married Couple without Children	0	
Unmarried Head with Children	0	
Unmarried Head w/out Children	0	
Non-Family Households	0	

Household Size, 1990

	N	%
1 Person	0	
2 Person	0	
3 or More Persons	0	

Age of Population, 1990

	N	%
Under 5	0	
5 - 17	0	
18 - 24	0	
25 - 44	0	
45 - 64	0	
65 or Older	0	

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	0	
High School Graduate	0	
At Least Some College	0	

Economic Indicators, 1990	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed							
% Below Poverty							
Median Household Income	$0	$0	$0	$0	$0	$0	$0

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	0	
Moved into Current Home between 1/1/85 and 12/31/88	0	
Moved into Current Home before 1/1/85	0	

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	0	
Moved into Current Unit between 1/1/85 and 12/31/88	0	
Moved into Current Unit before 1/1/85	0	

Profile of Queensgate

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	0		0		0		0		0	
1997	3		3	100.0	0	0.0	3	100.0	0	
2002	3		3	100.0	0	0.0	3	100.0	0	
2007	3		3	100.0	0	0.0	3	100.0	0	

Year Structure Built, 1990

	N	%
1980 to Census	0	
1970 to 1979	0	
1960 to 1969	0	
1950 to 1959	0	
1940 to 1949	0	
Before 1940	0	

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	0	
2	0	
3 or More	0	
Other, Including Mobile Homes	0	

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	0	
2	0	
3 or More	0	
Other, Including Mobile Homes	0	

Percentage of Owner Units Overcrowded, 1990

Percentage of Rental Units Overcrowded, 1990

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	0
As a % of all Rental Households	
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	0
As a % of all Rental Households	
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	0
As a % of all Rental Households	
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	0
As a % of all Owner Households	
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	0
As a % of all Owner Households	
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	0
As a % of all Owner Households	
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	

Profile of West End

Area 1.0 square miles **Population Density** 11,439 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	11,352		677	6.0	10,597	93.3	10	0.1	44	0.4	24	0.4	24	0.4
1997	10,459	-7.9	755	7.2	9,638	92.2	21	0.2	31	0.3	14	0.3	14	0.3
2002	9,854	-13.2	1,010	10.2	8,770	89.0	21	0.2	37	0.4	24	0.4	24	0.4
2007	9,280	-18.3	1,090	11.7	8,078	87.0	26	0.3	60	0.6	14	0.6	14	0.6

Households

Year	N	% Change
1990	5,016	
1997	4,639	-7.5
2002	4,410	-12.1
2007	4,194	-16.4

Household Type, 1990

	N	%
Married Couple with Children	197	3.9
Married Couple without Children	321	6.4
Unmarried Head with Children	1,647	32.8
Unmarried Head w/out Children	527	10.5
Non-Family Households	2,324	46.3

Household Size, 1990

	N	%
1 Person	2,229	44.4
2 Person	1,814	36.2
3 or More Persons	973	19.4

Age of Population, 1990

	N	%
Under 5	1,689	14.9
5 - 17	2,626	23.1
18 - 24	1,263	11.1
25 - 44	2,729	24.0
45 - 64	1,769	15.6
65 or Older	1,276	11.2

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	3,331	57.7
High School Graduate	1,225	21.2
At Least Some College	1,218	21.1

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	23.7	6.0	26.3		0.0	100.0	0.0
% Below Poverty	67.0	34.9	69.2	0.0	21.0	100.0	88.0
Median Household Income	$5,397	$15,791	$5,152	$0	$36,397	$4,999	$4,999

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	37	10.7
Moved into Current Home between 1/1/85 and 12/31/88	41	11.8
Moved into Current Home before 1/1/85	268	77.5

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	1,122	24.2
Moved into Current Unit between 1/1/85 and 12/31/88	1,513	32.6
Moved into Current Unit before 1/1/85	2,004	43.2

Profile of West End

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	5,795		4,985	86.0	810	14.0	346	6.9	4,639	93.1
1997	5,553	-4.2	4,639	83.5	914	16.5	269	5.8	4,370	94.2
2002	5,364	-7.4	4,410	82.2	954	17.8	238	5.4	4,172	94.6
2007	5,162	-10.9	4,194	81.2	968	18.8	215	5.1	3,979	94.9

Year Structure Built, 1990

	N	%
1980 to Census	73	1.3
1970 to 1979	590	10.2
1960 to 1969	1,116	19.3
1950 to 1959	530	9.1
1940 to 1949	791	13.6
Before 1940	2,695	46.5

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	196	56.6
2	71	20.5
3 or More	79	22.8
Other, Including Mobile Homes	0	0.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	239	5.2
2	259	5.6
3 or More	4,054	87.4
Other, Including Mobile Homes	87	1.9

Percentage of Owner Units Overcrowded, 1990 2.9

Percentage of Rental Units Overcrowded, 1990 9.3

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	3,393
As a % of all Rental Households	73.1
With Cost Burdens > 30%	1,964
% With Cost Burdens > 30%	57.9

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	454
As a % of all Rental Households	9.8
With Cost Burdens > 30%	133
% With Cost Burdens > 30%	29.3

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	306
As a % of all Rental Households	6.6
With Cost Burdens > 30%	42
% With Cost Burdens > 30%	13.6

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	74
As a % of all Owner Households	21.3
With Cost Burdens > 30%	48
% With Cost Burdens > 30%	65.4

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	23
As a % of all Owner Households	6.7
With Cost Burdens > 30%	7
% With Cost Burdens > 30%	32.3

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	32
As a % of all Owner Households	9.1
With Cost Burdens > 30%	8
% With Cost Burdens > 30%	25.0

Profile of CBD-Riverfront

Area 0.7 square miles **Population Density** 5,235 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	3,846		2,366	61.5	1,415	36.8	14	0.4	51	1.3	0	1.3	0	1.3
1997	3,936	2.3	2,356	59.9	1,483	37.7	10	0.3	82	2.1	5	2.1	5	2.1
2002	4,047	5.2	2,384	58.9	1,540	38.1	11	0.3	106	2.6	0	2.6	0	2.6
2007	4,176	8.6	2,389	57.2	1,611	38.6	14	0.3	153	3.7	5	3.7	5	3.7

Households

Year	N	% Change
1990	1,513	
1997	1,863	23.1
2002	2,118	40.0
2007	2,345	55.0

Household Type, 1990

	N	%
Married Couple with Children	35	2.3
Married Couple without Children	107	7.1
Unmarried Head with Children	8	0.5
Unmarried Head w/out Children	57	3.8
Non-Family Households	1,306	86.3

Household Size, 1990

	N	%
1 Person	1,196	79.0
2 Person	274	18.1
3 or More Persons	43	2.8

Age of Population, 1990

	N	%
Under 5	13	0.3
5 - 17	88	2.3
18 - 24	622	16.2
25 - 44	1,780	46.3
45 - 64	794	20.6
65 or Older	549	14.3

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	710	22.7
High School Graduate	906	29.0
At Least Some College	1,507	48.3

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	6.0	5.1	12.6	0.0	0.0		0.0
% Below Poverty	26.7	20.9	53.9	28.6	0.0		0.0
Median Household Income	$15,134	$16,613	$6,778	$0	$29,766	$0	$52,076

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	6	15.4
Moved into Current Home between 1/1/85 and 12/31/88	7	17.9
Moved into Current Home before 1/1/85	26	66.7

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	453	31.0
Moved into Current Unit between 1/1/85 and 12/31/88	527	36.0
Moved into Current Unit before 1/1/85	482	33.0

Profile of CBD-Riverfront

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	1,765		1,501	85.0	264	15.0	39	2.6	1,462	97.4
1997	2,150	21.8	1,863	86.7	287	13.3	37	2.0	1,826	98.0
2002	2,421	37.2	2,118	87.5	303	12.5	41	1.9	2,077	98.1
2007	2,659	50.7	2,345	88.2	314	11.8	39	1.7	2,306	98.3

Year Structure Built, 1990

	N	%
1980 to Census	268	15.2
1970 to 1979	178	10.1
1960 to 1969	112	6.3
1950 to 1959	77	4.4
1940 to 1949	73	4.1
Before 1940	1,057	59.9

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	18	46.2
2	4	10.3
3 or More	7	17.9
Other, Including Mobile Homes	10	25.6

Percentage of Owner Units Overcrowded, 1990 41.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	0	0.0
2	24	1.6
3 or More	1,370	93.7
Other, Including Mobile Homes	68	4.7

Percentage of Rental Units Overcrowded, 1990 2.1

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	544
As a % of all Rental Households	37.2
With Cost Burdens > 30%	364
% With Cost Burdens > 30%	66.9

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	291
As a % of all Rental Households	19.9
With Cost Burdens > 30%	97
% With Cost Burdens > 30%	33.5

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	168
As a % of all Rental Households	11.5
With Cost Burdens > 30%	44
% With Cost Burdens > 30%	26.1

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	0
As a % of all Owner Households	0.0
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	0
As a % of all Owner Households	0.0
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	0
As a % of all Owner Households	0.0
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	

Profile of Over-the-Rhine

Area 0.6 square miles **Population Density** 15,714 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	9,509		2,625	27.6	6,824	71.8	17	0.2	15	0.2	28	0.2	28	0.2
1997	8,311	-12.6	2,297	27.6	5,933	71.4	34	0.4	24	0.3	23	0.3	23	0.3
2002	7,548	-20.6	2,183	28.9	5,278	69.9	38	0.5	25	0.3	28	0.3	28	0.3
2007	6,882	-27.6	2,000	29.1	4,769	69.3	43	0.6	35	0.5	23	0.5	23	0.5

Households

Year	N	% Change
1990	4,289	
1997	3,816	-11.0
2002	3,527	-17.8
2007	3,268	-23.8

Household Type, 1990

	N	%
Married Couple with Children	212	4.9
Married Couple without Children	197	4.6
Unmarried Head with Children	1,129	26.3
Unmarried Head w/out Children	191	4.5
Non-Family Households	2,560	59.7

Household Size, 1990

	N	%
1 Person	2,330	54.3
2 Person	1,168	27.2
3 or More Persons	791	18.4

Age of Population, 1990

	N	%
Under 5	1,065	11.2
5 - 17	2,071	21.8
18 - 24	957	10.1
25 - 44	3,136	33.0
45 - 64	1,528	16.1
65 or Older	752	7.9

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	2,879	53.2
High School Graduate	1,558	28.8
At Least Some College	979	18.1

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	24.5	11.5	32.1	0.0	0.0		
% Below Poverty	75.6	57.6	82.5	100.0	57.1	100.0	100.0
Median Household Income	$4,999	$6,227	$4,999	$4,999	$10,415	$4,999	$4,999

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	0	0.0
Moved into Current Home between 1/1/85 and 12/31/88	39	32.5
Moved into Current Home before 1/1/85	81	67.5

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	1,344	31.3
Moved into Current Unit between 1/1/85 and 12/31/88	1,502	35.0
Moved into Current Unit before 1/1/85	1,447	33.7

Profile of Over-the-Rhine

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	5,778		4,413	76.4	1,365	23.6	120	2.7	4,293	97.3
1997	5,343	-7.5	3,816	71.4	1,527	28.6	134	3.5	3,682	96.5
2002	5,131	-11.2	3,527	68.7	1,604	31.3	115	3.3	3,412	96.7
2007	4,920	-14.8	3,268	66.4	1,652	33.6	110	3.4	3,158	96.6

Year Structure Built, 1990

	N	%
1980 to Census	150	2.6
1970 to 1979	309	5.3
1960 to 1969	488	8.4
1950 to 1959	422	7.3
1940 to 1949	249	4.3
Before 1940	4,160	72.0

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	44	36.7
2	18	15.0
3 or More	52	43.3
Other, Including Mobile Homes	6	5.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	65	1.5
2	204	4.8
3 or More	3,996	93.1
Other, Including Mobile Homes	28	0.7

Percentage of Owner Units Overcrowded, 1990 0.0

Percentage of Rental Units Overcrowded, 1990 10.8

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	3,211
As a % of all Rental Households	74.8
With Cost Burdens > 30%	2,201
% With Cost Burdens > 30%	68.6

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	385
As a % of all Rental Households	9.0
With Cost Burdens > 30%	67
% With Cost Burdens > 30%	17.4

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	192
As a % of all Rental Households	4.5
With Cost Burdens > 30%	27
% With Cost Burdens > 30%	14.1

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	8
As a % of all Owner Households	6.7
With Cost Burdens > 30%	8
% With Cost Burdens > 30%	100.0

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	0
As a % of all Owner Households	0.0
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	12
As a % of all Owner Households	9.7
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	0.0

Profile of Mt. Adams

Area 0.2 square miles **Population Density** 7,009 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	1,622		1,560	96.2	46	2.8	0	0.0	16	1.0	0	1.0	0	1.0
1997	1,354	-16.5	1,274	94.1	67	4.9	1	0.1	10	0.7	2	0.7	2	0.7
2002	1,219	-24.8	1,114	91.4	90	7.4	1	0.1	12	1.0	0	1.0	0	1.0
2007	1,099	-32.2	970	88.3	108	9.8	1	0.1	17	1.5	2	1.5	2	1.5

Households

Year	N	% Change
1990	1,056	
1997	897	-15.1
2002	814	-22.9
2007	739	-30.0

Household Type, 1990

	N	%
Married Couple with Children	49	4.6
Married Couple without Children	188	17.8
Unmarried Head with Children	10	0.9
Unmarried Head w/out Children	40	3.8
Non-Family Households	769	72.8

Household Size, 1990

	N	%
1 Person	637	60.3
2 Person	380	36.0
3 or More Persons	39	3.7

Age of Population, 1990

	N	%
Under 5	59	3.6
5 - 17	10	0.6
18 - 24	224	13.8
25 - 44	825	50.9
45 - 64	334	20.6
65 or Older	170	10.5

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	94	7.1
High School Graduate	132	9.9
At Least Some College	1,103	83.0

Economic Indicators, 1990	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	0.5	0.5	0.0		0.0		0.0
% Below Poverty	8.8	6.9	58.7		50.0		0.0
Median Household Income	$39,558	$39,726	$4,999	$0	$25,858	$0	$10,415

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	12	3.9
Moved into Current Home between 1/1/85 and 12/31/88	119	38.4
Moved into Current Home before 1/1/85	179	57.7

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	263	38.2
Moved into Current Unit between 1/1/85 and 12/31/88	328	47.6
Moved into Current Unit before 1/1/85	98	14.2

Profile of Mt. Adams

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	1,150		999	86.9	151	13.1	310	31.0	689	69.0
1997	1,061	-7.7	897	84.5	164	15.5	293	32.7	604	67.3
2002	986	-14.3	814	82.6	172	17.4	269	33.0	545	67.0
2007	909	-21.0	739	81.3	170	18.7	252	34.1	487	65.9

Year Structure Built, 1990

	N	%
1980 to Census	36	3.1
1970 to 1979	59	5.1
1960 to 1969	197	17.1
1950 to 1959	39	3.4
1940 to 1949	46	4.0
Before 1940	773	67.2

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	174	56.1
2	53	17.1
3 or More	72	23.2
Other, Including Mobile Homes	11	3.5

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	15	2.2
2	180	26.1
3 or More	486	70.5
Other, Including Mobile Homes	8	1.2

Percentage of Owner Units Overcrowded, 1990 0.0

Percentage of Rental Units Overcrowded, 1990 1.9

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	50
As a % of all Rental Households	7.3
With Cost Burdens > 30%	47
% With Cost Burdens > 30%	92.7

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	40
As a % of all Rental Households	5.8
With Cost Burdens > 30%	16
% With Cost Burdens > 30%	40.7

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	138
As a % of all Rental Households	20.0
With Cost Burdens > 30%	18
% With Cost Burdens > 30%	13.1

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	1
As a % of all Owner Households	0.5
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	0.0

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	10
As a % of all Owner Households	3.1
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	0.0

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	11
As a % of all Owner Households	3.5
With Cost Burdens > 30%	5
% With Cost Burdens > 30%	47.5

Profile of Mt. Auburn

Area 0.7 square miles **Population Density** 10,860 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	7,615		1,945	25.5	5,628	73.9	18	0.2	15	0.2	9	0.2	9	0.2
1997	6,842	-10.2	1,793	26.2	4,992	73.0	6	0.1	39	0.6	12	0.6	12	0.6
2002	6,430	-15.6	1,816	28.2	4,553	70.8	6	0.1	43	0.7	9	0.7	9	0.7
2007	6,074	-20.2	1,773	29.2	4,219	69.5	6	0.1	59	1.0	12	1.0	12	1.0

Households

Year	N	% Change
1990	3,036	
1997	2,749	-9.5
2002	2,587	-14.8
2007	2,440	-19.6

Household Type, 1990

	N	%
Married Couple with Children	259	8.5
Married Couple without Children	437	14.4
Unmarried Head with Children	508	16.7
Unmarried Head w/out Children	324	10.7
Non-Family Households	1,508	49.7

Household Size, 1990

	N	%
1 Person	1,239	40.8
2 Person	1,222	40.3
3 or More Persons	575	18.9

Age of Population, 1990

	N	%
Under 5	640	8.4
5 - 17	1,520	20.0
18 - 24	1,088	14.3
25 - 44	2,627	34.5
45 - 64	976	12.8
65 or Older	764	10.0

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	1,571	36.0
High School Graduate	1,002	22.9
At Least Some College	1,794	41.1

Economic Indicators, 1990	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	12.6	4.6	17.4	0.0	0.0	0.0	0.0
% Below Poverty	33.9	25.3	36.5	0.0	57.1	0.0	0.0
Median Household Income	$15,436	$19,113	$13,574	$13,933	$4,999	$25,858	$0

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	81	8.9
Moved into Current Home between 1/1/85 and 12/31/88	144	15.9
Moved into Current Home before 1/1/85	681	75.2

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	843	40.6
Moved into Current Unit between 1/1/85 and 12/31/88	709	34.1
Moved into Current Unit before 1/1/85	526	25.3

Profile of Mt. Auburn

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	3,510		2,984	85.0	526	15.0	906	30.4	2,078	69.6
1997	3,334	-5.0	2,749	82.5	585	17.5	776	28.2	1,973	71.8
2002	3,200	-8.8	2,587	80.8	613	19.2	730	28.2	1,857	71.8
2007	3,055	-13.0	2,440	79.9	615	20.1	712	29.2	1,728	70.8

Year Structure Built, 1990

	N	%
1980 to Census	83	2.4
1970 to 1979	77	2.2
1960 to 1969	201	5.7
1950 to 1959	210	6.0
1940 to 1949	460	13.1
Before 1940	2,479	70.6

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	612	67.5
2	189	20.9
3 or More	94	10.4
Other, Including Mobile Homes	11	1.2

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	206	9.9
2	374	18.0
3 or More	1,487	71.6
Other, Including Mobile Homes	11	0.5

Percentage of Owner Units Overcrowded, 1990 1.2

Percentage of Rental Units Overcrowded, 1990 5.0

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	829
As a % of all Rental Households	39.9
With Cost Burdens > 30%	647
% With Cost Burdens > 30%	78.1

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	355
As a % of all Rental Households	17.1
With Cost Burdens > 30%	85
% With Cost Burdens > 30%	23.8

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	328
As a % of all Rental Households	15.8
With Cost Burdens > 30%	21
% With Cost Burdens > 30%	6.5

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	122
As a % of all Owner Households	13.4
With Cost Burdens > 30%	75
% With Cost Burdens > 30%	61.9

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	88
As a % of all Owner Households	9.8
With Cost Burdens > 30%	34
% With Cost Burdens > 30%	38.7

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	105
As a % of all Owner Households	11.6
With Cost Burdens > 30%	29
% With Cost Burdens > 30%	27.2

Profile of Fairview-Clifton Hts.

Area 0.6 square miles **Population Density** 12,566 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	7,643		6,486	84.9	828	10.8	14	0.2	297	3.9	18	3.9	18	3.9
1997	7,584	-0.8	6,117	80.7	1,058	14.0	25	0.3	358	4.7	26	4.7	26	4.7
2002	7,471	-2.3	5,788	77.5	1,185	15.9	26	0.3	441	5.9	18	5.9	18	5.9
2007	7,345	-3.9	5,388	73.4	1,274	17.3	34	0.5	601	8.2	26	8.2	26	8.2

Households

Year	N	% Change
1990	3,638	
1997	3,503	-3.7
2002	3,428	-5.8
2007	3,348	-8.0

Household Type, 1990

	N	%
Married Couple with Children	270	7.4
Married Couple without Children	470	12.9
Unmarried Head with Children	133	3.7
Unmarried Head w/out Children	229	6.3
Non-Family Households	2,536	69.7

Household Size, 1990

	N	%
1 Person	1,566	43.0
2 Person	1,601	44.0
3 or More Persons	471	12.9

Age of Population, 1990

	N	%
Under 5	232	3.0
5 - 17	508	6.6
18 - 24	3,000	39.3
25 - 44	2,588	33.9
45 - 64	781	10.2
65 or Older	534	7.0

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	877	22.5
High School Graduate	750	19.2
At Least Some College	2,276	58.3

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	4.9	4.2	13.1	0.0	0.0		0.0
% Below Poverty	35.0	34.5	40.3	64.3	20.7	66.7	64.8
Median Household Income	$16,702	$17,514	$8,938	$0	$19,418	$4,999	$8,281

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	115	12.3
Moved into Current Home between 1/1/85 and 12/31/88	218	23.3
Moved into Current Home before 1/1/85	602	64.4

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	1,527	56.8
Moved into Current Unit between 1/1/85 and 12/31/88	822	30.6
Moved into Current Unit before 1/1/85	338	12.6

Profile of Fairview-Clifton Hts.

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	3,986		3,622	90.9	364	9.1	935	25.8	2,687	74.2
1997	3,915	-1.8	3,503	89.5	412	10.5	886	25.3	2,617	74.7
2002	3,859	-3.2	3,428	88.8	431	11.2	847	24.7	2,581	75.3
2007	3,804	-4.6	3,348	88.0	456	12.0	834	24.9	2,514	75.1

Year Structure Built, 1990

	N	%
1980 to Census	64	1.6
1970 to 1979	69	1.7
1960 to 1969	205	5.1
1950 to 1959	319	8.0
1940 to 1949	190	4.8
Before 1940	3,139	78.8

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	608	65.0
2	260	27.8
3 or More	67	7.2
Other, Including Mobile Homes	0	0.0

Percentage of Owner Units Overcrowded, 1990 1.5

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	338	12.6
2	654	24.3
3 or More	1,684	62.7
Other, Including Mobile Homes	11	0.4

Percentage of Rental Units Overcrowded, 1990 1.2

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	1,035
As a % of all Rental Households	38.5
With Cost Burdens > 30%	927
% With Cost Burdens > 30%	89.5

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	603
As a % of all Rental Households	22.4
With Cost Burdens > 30%	309
% With Cost Burdens > 30%	51.3

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	472
As a % of all Rental Households	17.6
With Cost Burdens > 30%	113
% With Cost Burdens > 30%	23.9

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	123
As a % of all Owner Households	13.1
With Cost Burdens > 30%	66
% With Cost Burdens > 30%	53.5

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	77
As a % of all Owner Households	8.2
With Cost Burdens > 30%	4
% With Cost Burdens > 30%	5.8

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	106
As a % of all Owner Households	11.3
With Cost Burdens > 30%	9
% With Cost Burdens > 30%	8.1

Profile of Camp Washington

Area 1.2 square miles **Population Density** 1,493 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	1,847		1,407	76.2	396	21.4	0	0.0	32	1.7	12	1.7	12	1.7
1997	1,539	-16.7	1,240	80.6	254	16.5	13	0.8	26	1.7	6	1.7	6	1.7
2002	1,408	-23.8	1,102	78.3	259	18.4	14	1.0	27	1.9	12	1.9	12	1.9
2007	1,295	-29.9	972	75.1	264	20.4	18	1.4	33	2.5	6	2.5	6	2.5

Households

Year	N	% Change
1990	511	
1997	508	-0.6
2002	465	-9.0
2007	427	-16.4

Household Type, 1990

	N	%
Married Couple with Children	128	25.0
Married Couple without Children	65	12.7
Unmarried Head with Children	111	21.7
Unmarried Head w/out Children	61	11.9
Non-Family Households	146	28.6

Household Size, 1990

	N	%
1 Person	121	23.7
2 Person	180	35.2
3 or More Persons	210	41.1

Age of Population, 1990

	N	%
Under 5	216	11.7
5 - 17	345	18.7
18 - 24	274	14.8
25 - 44	492	26.6
45 - 64	317	17.2
65 or Older	203	11.0

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	532	52.6
High School Graduate	372	36.8
At Least Some College	108	10.7

Economic Indicators, 1990	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	14.8	14.1	18.9				
% Below Poverty	42.0	41.7	33.1		216.7	100.0	
Median Household Income	$11,661	$11,712	$26,008	$0	$5,360	$0	$0

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	5	3.4
Moved into Current Home between 1/1/85 and 12/31/88	28	19.2
Moved into Current Home before 1/1/85	113	77.4

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	143	34.9
Moved into Current Unit between 1/1/85 and 12/31/88	154	37.6
Moved into Current Unit before 1/1/85	113	27.6

Profile of Camp Washington

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	664		556	83.7	108	16.3	146	26.3	410	73.7
1997	630	-5.1	508	80.6	122	19.4	132	26.0	376	74.0
2002	591	-11.0	465	78.7	126	21.3	121	26.0	344	74.0
2007	554	-16.6	427	77.1	127	22.9	116	27.2	311	72.8

Year Structure Built, 1990

	N	%
1980 to Census	0	0.0
1970 to 1979	0	0.0
1960 to 1969	11	1.7
1950 to 1959	26	3.9
1940 to 1949	110	16.6
Before 1940	517	77.9

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	95	65.1
2	42	28.8
3 or More	9	6.2
Other, Including Mobile Homes	0	0.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	51	12.4
2	122	29.8
3 or More	229	55.9
Other, Including Mobile Homes	8	2.0

Percentage of Owner Units Overcrowded, 1990 0.0

Percentage of Rental Units Overcrowded, 1990 20.7

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	245
As a % of all Rental Households	59.8
With Cost Burdens > 30%	199
% With Cost Burdens > 30%	81.3

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	59
As a % of all Rental Households	14.3
With Cost Burdens > 30%	9
% With Cost Burdens > 30%	15.2

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	40
As a % of all Rental Households	9.8
With Cost Burdens > 30%	2
% With Cost Burdens > 30%	4.2

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	27
As a % of all Owner Households	18.5
With Cost Burdens > 30%	16
% With Cost Burdens > 30%	59.1

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	13
As a % of all Owner Households	9.2
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	0.0

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	30
As a % of all Owner Households	20.9
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	0.0

Profile of University Hts.

Area 1.0 square miles **Population Density** 9,995 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	9,807		7,598	77.5	1,264	12.9	21	0.2	904	9.2	20	9.2	20	9.2
1997	9,144	-6.8	6,925	75.7	1,232	13.5	14	0.2	945	10.3	28	10.3	28	10.3
2002	8,820	-10.1	6,442	73.0	1,278	14.5	15	0.2	1,052	11.9	20	11.9	20	11.9
2007	8,559	-12.7	5,882	68.7	1,297	15.2	20	0.2	1,311	15.3	28	15.3	28	15.3

Households

Year	N	% Change
1990	3,313	
1997	3,280	-1.0
2002	3,242	-2.1
2007	3,195	-3.6

Household Type, 1990

	N	%
Married Couple with Children	213	6.4
Married Couple without Children	406	12.3
Unmarried Head with Children	82	2.5
Unmarried Head w/out Children	114	3.4
Non-Family Households	2,498	75.4

Household Size, 1990

	N	%
1 Person	1,584	47.8
2 Person	1,496	45.2
3 or More Persons	233	7.0

Age of Population, 1990

	N	%
Under 5	252	2.6
5 - 17	304	3.1
18 - 24	5,700	58.1
25 - 44	2,618	26.7
45 - 64	448	4.6
65 or Older	485	4.9

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	593	16.7
High School Graduate	365	10.3
At Least Some College	2,593	73.0

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	6.4	5.7	12.2	0.0	4.3	0.0	6.3
% Below Poverty	32.8	32.3	28.8	0.0	30.6	100.0	63.8
Median Household Income	$15,504	$16,269	$14,554	$0	$12,137	$0	$15,220

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	29	6.7
Moved into Current Home between 1/1/85 and 12/31/88	82	19.0
Moved into Current Home before 1/1/85	320	74.2

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	1,443	49.1
Moved into Current Unit between 1/1/85 and 12/31/88	1,161	39.5
Moved into Current Unit before 1/1/85	332	11.3

Profile of University Hts.

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	3,588		3,367	93.8	221	6.2	431	12.8	2,936	87.2
1997	3,526	-1.7	3,280	93.0	246	7.0	401	12.2	2,879	87.8
2002	3,501	-2.4	3,242	92.6	259	7.4	386	11.9	2,856	88.1
2007	3,463	-3.5	3,195	92.3	268	7.7	387	12.1	2,808	87.9

Year Structure Built, 1990

	N	%
1980 to Census	37	1.0
1970 to 1979	628	17.5
1960 to 1969	1,062	29.6
1950 to 1959	329	9.2
1940 to 1949	340	9.5
Before 1940	1,192	33.2

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	302	70.1
2	108	25.1
3 or More	12	2.8
Other, Including Mobile Homes	9	2.1

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	101	3.4
2	220	7.5
3 or More	2,591	88.2
Other, Including Mobile Homes	24	0.8

Percentage of Owner Units Overcrowded, 1990 0.0

Percentage of Rental Units Overcrowded, 1990 6.7

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	888
As a % of all Rental Households	30.2
With Cost Burdens > 30%	824
% With Cost Burdens > 30%	92.8

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	771
As a % of all Rental Households	26.3
With Cost Burdens > 30%	475
% With Cost Burdens > 30%	61.6

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	599
As a % of all Rental Households	20.4
With Cost Burdens > 30%	121
% With Cost Burdens > 30%	20.2

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	42
As a % of all Owner Households	9.7
With Cost Burdens > 30%	2
% With Cost Burdens > 30%	5.8

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	44
As a % of all Owner Households	10.2
With Cost Burdens > 30%	16
% With Cost Burdens > 30%	35.6

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	49
As a % of all Owner Households	11.3
With Cost Burdens > 30%	7
% With Cost Burdens > 30%	14.1

Profile of Corryville

Area 0.5 square miles **Population Density** 8,660 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	4,439		2,035	45.8	2,238	50.4	0	0.0	155	3.5	11	3.5	11	3.5
1997	4,405	-0.8	1,979	44.9	2,250	51.1	6	0.1	154	3.5	16	3.5	16	3.5
2002	4,388	-1.1	1,958	44.6	2,219	50.6	6	0.1	186	4.2	11	4.2	11	4.2
2007	4,372	-1.5	1,879	43.0	2,207	50.5	6	0.1	250	5.7	16	5.7	16	5.7

Households

Year	N	% Change
1990	1,941	
1997	1,939	-0.1
2002	1,935	-0.3
2007	1,928	-0.7

Household Type, 1990

	N	%
Married Couple with Children	41	2.1
Married Couple without Children	216	11.1
Unmarried Head with Children	141	7.3
Unmarried Head w/out Children	215	11.1
Non-Family Households	1,328	68.4

Household Size, 1990

	N	%
1 Person	960	49.5
2 Person	717	36.9
3 or More Persons	264	13.6

Age of Population, 1990

	N	%
Under 5	192	4.3
5 - 17	439	9.9
18 - 24	1,191	26.8
25 - 44	1,526	34.4
45 - 64	674	15.2
65 or Older	417	9.4

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	852	32.6
High School Graduate	532	20.3
At Least Some College	1,233	47.1

Economic Indicators, 1990	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	11.6	8.2	16.1		12.2	0.0	32.0
% Below Poverty	33.7	37.3	31.3		16.8	0.0	48.4
Median Household Income	$15,172	$15,257	$14,693	$0	$18,561	$0	$5,161

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	55	16.8
Moved into Current Home between 1/1/85 and 12/31/88	38	11.6
Moved into Current Home before 1/1/85	234	71.6

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	690	42.5
Moved into Current Unit between 1/1/85 and 12/31/88	578	35.6
Moved into Current Unit before 1/1/85	356	21.9

Profile of Corryville

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	2,198		1,951	88.8	247	11.2	327	16.8	1,624	83.2
1997	2,216	0.8	1,939	87.5	277	12.5	331	17.1	1,608	82.9
2002	2,223	1.1	1,935	87.0	288	13.0	333	17.2	1,602	82.8
2007	2,229	1.4	1,928	86.5	301	13.5	341	17.7	1,587	82.3

Year Structure Built, 1990

	N	%
1980 to Census	99	4.5
1970 to 1979	109	5.0
1960 to 1969	288	13.1
1950 to 1959	227	10.3
1940 to 1949	107	4.9
Before 1940	1,368	62.2

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	262	80.1
2	41	12.5
3 or More	24	7.3
Other, Including Mobile Homes	0	0.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	113	7.0
2	217	13.4
3 or More	1,294	79.7
Other, Including Mobile Homes	0	0.0

Percentage of Owner Units Overcrowded, 1990 0.0

Percentage of Rental Units Overcrowded, 1990 3.3

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	600
As a % of all Rental Households	36.9
With Cost Burdens > 30%	528
% With Cost Burdens > 30%	88.1

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	352
As a % of all Rental Households	21.7
With Cost Burdens > 30%	157
% With Cost Burdens > 30%	44.6

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	260
As a % of all Rental Households	16.0
With Cost Burdens > 30%	47
% With Cost Burdens > 30%	18.0

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	43
As a % of all Owner Households	13.3
With Cost Burdens > 30%	35
% With Cost Burdens > 30%	81.0

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	35
As a % of all Owner Households	10.7
With Cost Burdens > 30%	7
% With Cost Burdens > 30%	21.3

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	40
As a % of all Owner Households	12.2
With Cost Burdens > 30%	8
% With Cost Burdens > 30%	19.9

Profile of Walnut Hills

Area 1.5 square miles **Population Density** 6,051 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	8,873		1,010	11.4	7,814	88.1	0	0.0	18	0.2	31	0.2	31	0.2
1997	8,372	-5.6	1,125	13.4	7,214	86.2	13	0.2	10	0.1	10	0.1	10	0.1
2002	8,032	-9.5	1,314	16.4	6,684	83.2	13	0.2	10	0.1	31	0.1	31	0.1
2007	7,721	-13.0	1,383	17.9	6,287	81.4	14	0.2	21	0.3	10	0.3	10	0.3

Households

Year	N	% Change
1990	4,229	
1997	4,014	-5.1
2002	3,858	-8.8
2007	3,716	-12.1

Household Type, 1990

	N	%
Married Couple with Children	281	6.6
Married Couple without Children	465	11.0
Unmarried Head with Children	634	15.0
Unmarried Head w/out Children	472	11.2
Non-Family Households	2,377	56.2

Household Size, 1990

	N	%
1 Person	2,157	51.0
2 Person	1,447	34.2
3 or More Persons	625	14.8

Age of Population, 1990

	N	%
Under 5	797	9.0
5 - 17	1,535	17.3
18 - 24	756	8.5
25 - 44	2,865	32.3
45 - 64	1,488	16.8
65 or Older	1,432	16.1

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	2,516	43.5
High School Graduate	1,400	24.2
At Least Some College	1,869	32.3

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	13.9	5.5	16.3		0.0	40.0	0.0
% Below Poverty	42.3	12.4	46.3		0.0	19.4	0.0
Median Household Income	$9,374	$29,563	$7,647	$0	$25,858	$25,858	$25,157

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	56	7.7
Moved into Current Home between 1/1/85 and 12/31/88	149	20.5
Moved into Current Home before 1/1/85	521	71.8

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	1,083	31.4
Moved into Current Unit between 1/1/85 and 12/31/88	1,126	32.6
Moved into Current Unit before 1/1/85	1,242	36.0

Profile of Walnut Hills

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	4,846		4,177	86.2	669	13.8	726	17.4	3,451	82.6
1997	4,761	-1.8	4,014	84.3	747	15.7	682	17.0	3,332	83.0
2002	4,648	-4.1	3,858	83.0	790	17.0	647	16.8	3,211	83.2
2007	4,533	-6.5	3,716	82.0	817	18.0	625	16.8	3,091	83.2

Year Structure Built, 1990

	N	%
1980 to Census	492	10.2
1970 to 1979	645	13.3
1960 to 1969	294	6.1
1950 to 1959	383	7.9
1940 to 1949	304	6.3
Before 1940	2,728	56.3

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	502	69.1
2	127	17.5
3 or More	97	13.4
Other, Including Mobile Homes	0	0.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	162	4.7
2	338	9.8
3 or More	2,859	82.8
Other, Including Mobile Homes	92	2.7

Percentage of Owner Units Overcrowded, 1990 0.4

Percentage of Rental Units Overcrowded, 1990 6.0

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	2,032
As a % of all Rental Households	58.9
With Cost Burdens > 30%	1,391
% With Cost Burdens > 30%	68.5

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	466
As a % of all Rental Households	13.5
With Cost Burdens > 30%	138
% With Cost Burdens > 30%	29.7

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	409
As a % of all Rental Households	11.9
With Cost Burdens > 30%	66
% With Cost Burdens > 30%	16.1

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	125
As a % of all Owner Households	17.3
With Cost Burdens > 30%	99
% With Cost Burdens > 30%	79.0

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	47
As a % of all Owner Households	6.5
With Cost Burdens > 30%	13
% With Cost Burdens > 30%	27.0

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	79
As a % of all Owner Households	10.9
With Cost Burdens > 30%	12
% With Cost Burdens > 30%	15.4

Profile of Evanston

Area 1.1 square miles **Population Density** 7,444 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	8,386		754	9.0	7,619	90.9	7	0.1	6	0.1	0	0.1	0	0.1
1997	7,573	-9.7	724	9.6	6,813	90.0	10	0.1	15	0.2	11	0.2	11	0.2
2002	7,028	-16.2	839	11.9	6,150	87.5	10	0.1	17	0.2	0	0.2	0	0.2
2007	6,506	-22.4	852	13.1	5,599	86.1	11	0.2	25	0.4	11	0.4	11	0.4

Households

Year	N	% Change
1990	3,129	
1997	2,864	-8.5
2002	2,682	-14.3
2007	2,508	-19.8

Household Type, 1990

	N	%
Married Couple with Children	331	10.6
Married Couple without Children	626	20.0
Unmarried Head with Children	540	17.3
Unmarried Head w/out Children	538	17.2
Non-Family Households	1,094	35.0

Household Size, 1990

	N	%
1 Person	999	31.9
2 Person	1,284	41.0
3 or More Persons	846	27.0

Age of Population, 1990

	N	%
Under 5	591	7.0
5 - 17	1,665	19.9
18 - 24	727	8.7
25 - 44	2,267	27.0
45 - 64	1,600	19.1
65 or Older	1,536	18.3

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	2,292	42.4
High School Graduate	1,566	29.0
At Least Some College	1,545	28.6

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	12.4	2.9	13.7	0.0	0.0		0.0
% Below Poverty	21.3	15.3	21.8	0.0	0.0		100.0
Median Household Income	$17,894	$36,037	$16,715	$10,415	$25,858	$0	$5,360

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	98	5.8
Moved into Current Home between 1/1/85 and 12/31/88	198	11.7
Moved into Current Home before 1/1/85	1,392	82.5

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	358	24.9
Moved into Current Unit between 1/1/85 and 12/31/88	475	33.0
Moved into Current Unit before 1/1/85	607	42.2

Profile of Evanston

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	3,460		3,128	90.4	332	9.6	1,688	54.0	1,440	46.0
1997	3,238	-6.4	2,864	88.4	374	11.6	1,510	52.7	1,354	47.3
2002	3,074	-11.2	2,682	87.2	392	12.8	1,384	51.6	1,298	48.4
2007	2,905	-16.0	2,508	86.3	397	13.7	1,307	52.1	1,201	47.9

Year Structure Built, 1990

	N	%
1980 to Census	151	4.4
1970 to 1979	82	2.4
1960 to 1969	597	17.3
1950 to 1959	228	6.6
1940 to 1949	450	13.0
Before 1940	1,952	56.4

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	1,275	75.5
2	227	13.4
3 or More	160	9.5
Other, Including Mobile Homes	26	1.5

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	208	14.4
2	332	23.1
3 or More	842	58.5
Other, Including Mobile Homes	68	4.7

Percentage of Owner Units Overcrowded, 1990 2.5

Percentage of Rental Units Overcrowded, 1990 8.0

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	600
As a % of all Rental Households	41.7
With Cost Burdens > 30%	426
% With Cost Burdens > 30%	71.0

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	286
As a % of all Rental Households	19.8
With Cost Burdens > 30%	158
% With Cost Burdens > 30%	55.2

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	221
As a % of all Rental Households	15.4
With Cost Burdens > 30%	47
% With Cost Burdens > 30%	21.5

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	188
As a % of all Owner Households	11.1
With Cost Burdens > 30%	125
% With Cost Burdens > 30%	66.5

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	207
As a % of all Owner Households	12.3
With Cost Burdens > 30%	110
% With Cost Burdens > 30%	53.0

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	294
As a % of all Owner Households	17.4
With Cost Burdens > 30%	64
% With Cost Burdens > 30%	21.7

Profile of Evanston-E. Walnut Hills

Area 0.3 square miles **Population Density** 6,627 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	2,060		735	35.7	1,285	62.4	0	0.0	33	1.6	7	1.6	7	1.6
1997	1,967	-4.5	756	38.4	1,193	60.7	6	0.3	5	0.3	7	0.3	7	0.3
2002	1,898	-7.9	771	40.6	1,108	58.4	6	0.3	6	0.3	7	0.3	7	0.3
2007	1,832	-11.1	762	41.6	1,043	56.9	8	0.4	9	0.5	7	0.5	7	0.5

Households

Year	N	% Change
1990	759	
1997	760	0.1
2002	734	-3.3
2007	708	-6.7

Household Type, 1990

	N	%
Married Couple with Children	135	17.8
Married Couple without Children	127	16.7
Unmarried Head with Children	89	11.7
Unmarried Head w/out Children	99	13.0
Non-Family Households	309	40.7

Household Size, 1990

	N	%
1 Person	256	33.7
2 Person	281	37.0
3 or More Persons	222	29.2

Age of Population, 1990

	N	%
Under 5	155	7.5
5 - 17	409	19.9
18 - 24	174	8.4
25 - 44	647	31.4
45 - 64	332	16.1
65 or Older	343	16.7

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	444	33.6
High School Graduate	222	16.8
At Least Some College	656	49.6

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	8.0	3.2	12.1		0.0	0.0	
% Below Poverty	21.5	12.9	26.1		0.0	0.0	
Median Household Income	$21,269	$32,289	$17,285	$0	$100,001	$0	$0

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	48	14.4
Moved into Current Home between 1/1/85 and 12/31/88	75	22.5
Moved into Current Home before 1/1/85	211	63.2

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	166	37.5
Moved into Current Unit between 1/1/85 and 12/31/88	165	37.2
Moved into Current Unit before 1/1/85	112	25.3

Profile of Evanston-E. Walnut Hills

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	850		777	91.4	73	8.6	334	43.0	443	57.0
1997	838	-1.4	760	90.7	78	9.3	328	43.2	432	56.8
2002	816	-4.0	734	90.0	82	10.0	317	43.2	417	56.8
2007	792	-6.8	708	89.4	84	10.6	317	44.8	391	55.2

Year Structure Built, 1990

	N	%
1980 to Census	14	1.6
1970 to 1979	13	1.5
1960 to 1969	74	8.7
1950 to 1959	65	7.6
1940 to 1949	53	6.2
Before 1940	631	74.2

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	274	82.0
2	18	5.4
3 or More	42	12.6
Other, Including Mobile Homes	0	0.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	66	14.9
2	66	14.9
3 or More	292	65.9
Other, Including Mobile Homes	19	4.3

Percentage of Owner Units Overcrowded, 1990 1.8

Percentage of Rental Units Overcrowded, 1990 8.8

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	126
As a % of all Rental Households	28.5
With Cost Burdens > 30%	95
% With Cost Burdens > 30%	75.7

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	97
As a % of all Rental Households	22.0
With Cost Burdens > 30%	29
% With Cost Burdens > 30%	29.8

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	111
As a % of all Rental Households	25.1
With Cost Burdens > 30%	11
% With Cost Burdens > 30%	9.6

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	26
As a % of all Owner Households	7.7
With Cost Burdens > 30%	23
% With Cost Burdens > 30%	88.8

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	30
As a % of all Owner Households	9.1
With Cost Burdens > 30%	12
% With Cost Burdens > 30%	39.0

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	32
As a % of all Owner Households	9.5
With Cost Burdens > 30%	2
% With Cost Burdens > 30%	7.1

Profile of East Walnut Hills

Area 0.6 square miles **Population Density** 6,371 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	3,745		2,344	62.6	1,350	36.0	0	0.0	37	1.0	14	1.0	14	1.0
1997	3,540	-5.5	2,220	62.7	1,257	35.5	3	0.1	52	1.5	8	1.5	8	1.5
2002	3,414	-8.8	2,082	61.0	1,256	36.8	3	0.1	63	1.8	14	1.8	14	1.8
2007	3,301	-11.9	1,935	58.6	1,263	38.3	3	0.1	85	2.6	8	2.6	8	2.6

Households

Year	N	% Change
1990	2,128	
1997	1,976	-7.1
2002	1,897	-10.9
2007	1,820	-14.5

Household Type, 1990

	N	%
Married Couple with Children	166	7.8
Married Couple without Children	266	12.5
Unmarried Head with Children	138	6.5
Unmarried Head w/out Children	108	5.1
Non-Family Households	1,450	68.1

Household Size, 1990

	N	%
1 Person	1,237	58.1
2 Person	735	34.5
3 or More Persons	156	7.3

Age of Population, 1990

	N	%
Under 5	209	5.6
5 - 17	310	8.3
18 - 24	361	9.6
25 - 44	1,541	41.1
45 - 64	575	15.4
65 or Older	749	20.0

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	614	21.4
High School Graduate	308	10.8
At Least Some College	1,943	67.8

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	4.1	1.1	12.7		16.2		0.0
% Below Poverty	20.2	7.9	43.0		0.0	0.0	0.0
Median Household Income	$28,004	$35,798	$11,404	$0	$15,000	$0	$32,383

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	75	11.4
Moved into Current Home between 1/1/85 and 12/31/88	242	36.8
Moved into Current Home before 1/1/85	340	51.8

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	633	43.1
Moved into Current Unit between 1/1/85 and 12/31/88	488	33.2
Moved into Current Unit before 1/1/85	347	23.6

Profile of East Walnut Hills

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	2,434		2,125	87.3	309	12.7	657	30.9	1,468	69.1
1997	2,318	-4.8	1,976	85.2	342	14.8	613	31.0	1,363	69.0
2002	2,256	-7.3	1,897	84.1	359	15.9	588	31.0	1,309	69.0
2007	2,185	-10.2	1,820	83.3	365	16.7	581	31.9	1,239	68.1

Year Structure Built, 1990

	N	%
1980 to Census	172	7.1
1970 to 1979	107	4.4
1960 to 1969	348	14.3
1950 to 1959	166	6.8
1940 to 1949	274	11.3
Before 1940	1,367	56.2

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	326	49.6
2	57	8.7
3 or More	260	39.6
Other, Including Mobile Homes	14	2.1

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	59	4.0
2	82	5.6
3 or More	1,315	89.6
Other, Including Mobile Homes	12	0.8

Percentage of Owner Units Overcrowded, 1990 0.0

Percentage of Rental Units Overcrowded, 1990 1.6

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	409
As a % of all Rental Households	27.9
With Cost Burdens > 30%	319
% With Cost Burdens > 30%	78.1

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	173
As a % of all Rental Households	11.8
With Cost Burdens > 30%	54
% With Cost Burdens > 30%	31.3

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	282
As a % of all Rental Households	19.2
With Cost Burdens > 30%	36
% With Cost Burdens > 30%	12.9

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	23
As a % of all Owner Households	3.4
With Cost Burdens > 30%	7
% With Cost Burdens > 30%	33.1

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	17
As a % of all Owner Households	2.6
With Cost Burdens > 30%	10
% With Cost Burdens > 30%	56.5

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	18
As a % of all Owner Households	2.8
With Cost Burdens > 30%	10
% With Cost Burdens > 30%	56.5

Profile of East End

Area 1.6 square miles **Population Density** 1,520 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	2,424		2,199	90.7	205	8.5	20	0.8	0	0.0	0	0.0	0	0.0
1997	1,973	-18.6	1,707	86.5	252	12.8	6	0.3	4	0.2	4	0.2	4	0.2
2002	1,706	-29.6	1,448	84.9	244	14.3	6	0.4	4	0.2	0	0.2	0	0.2
2007	1,472	-39.3	1,215	82.5	239	16.2	6	0.4	7	0.5	4	0.5	4	0.5

Households

Year	N	% Change
1990	855	
1997	694	-18.8
2002	603	-29.5
2007	525	-38.6

Household Type, 1990

	N	%
Married Couple with Children	220	25.7
Married Couple without Children	180	21.1
Unmarried Head with Children	109	12.7
Unmarried Head w/out Children	99	11.6
Non-Family Households	247	28.9

Household Size, 1990

	N	%
1 Person	213	24.9
2 Person	367	42.9
3 or More Persons	275	32.2

Age of Population, 1990

	N	%
Under 5	267	11.0
5 - 17	557	23.0
18 - 24	261	10.8
25 - 44	718	29.6
45 - 64	329	13.6
65 or Older	292	12.0

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	869	64.9
High School Graduate	272	20.3
At Least Some College	198	14.8

Economic Indicators, 1990	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	12.0	13.3	0.0	0.0			0.0
% Below Poverty	42.1	44.2	23.9	0.0			0.0
Median Household Income	$13,702	$13,894	$10,000	$36,275	$0	$0	$0

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	4	1.3
Moved into Current Home between 1/1/85 and 12/31/88	63	19.7
Moved into Current Home before 1/1/85	252	79.0

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	165	31.4
Moved into Current Unit between 1/1/85 and 12/31/88	177	33.7
Moved into Current Unit before 1/1/85	183	34.9

Profile of East End

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	948		844	89.0	104	11.0	319	37.8	525	62.2
1997	817	-13.8	694	84.9	123	15.1	266	38.3	428	61.7
2002	729	-23.1	603	82.7	126	17.3	229	38.0	374	62.0
2007	651	-31.3	525	80.6	126	19.4	202	38.5	323	61.5

Year Structure Built, 1990

	N	%
1980 to Census	20	2.1
1970 to 1979	0	0.0
1960 to 1969	0	0.0
1950 to 1959	39	4.1
1940 to 1949	82	8.6
Before 1940	807	85.1

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	238	74.6
2	54	16.9
3 or More	23	7.2
Other, Including Mobile Homes	4	1.3

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	140	26.7
2	174	33.1
3 or More	211	40.2
Other, Including Mobile Homes	0	0.0

Percentage of Owner Units Overcrowded, 1990 5.3

Percentage of Rental Units Overcrowded, 1990 18.9

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	257
As a % of all Rental Households	49.0
With Cost Burdens > 30%	241
% With Cost Burdens > 30%	93.9

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	91
As a % of all Rental Households	17.4
With Cost Burdens > 30%	28
% With Cost Burdens > 30%	30.9

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	75
As a % of all Rental Households	14.2
With Cost Burdens > 30%	5
% With Cost Burdens > 30%	7.2

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	58
As a % of all Owner Households	18.3
With Cost Burdens > 30%	38
% With Cost Burdens > 30%	65.0

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	42
As a % of all Owner Households	13.1
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	0.0

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	40
As a % of all Owner Households	12.7
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	0.0

Profile of California

Area 1.9 square miles **Population Density** 303 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	571		562	98.4	9	1.6	0	0.0	0	0.0	0	0.0	0	0.0
1997	493	-13.7	479	97.3	12	2.4	2	0.3	0	0.0	0	0.0	0	0.0
2002	452	-20.8	426	94.3	24	5.3	2	0.4	0	0.0	0	0.0	0	0.0
2007	413	-27.7	378	91.5	32	7.9	2	0.4	1	0.2	0	0.2	0	0.2

Households

Year	N	% Change
1990	230	
1997	189	-17.8
2002	175	-24.0
2007	161	-29.8

Household Type, 1990

	N	%
Married Couple with Children	48	20.9
Married Couple without Children	73	31.7
Unmarried Head with Children	0	0.0
Unmarried Head w/out Children	27	11.7
Non-Family Households	82	35.7

Household Size, 1990

	N	%
1 Person	75	32.6
2 Person	105	45.7
3 or More Persons	50	21.7

Age of Population, 1990

	N	%
Under 5	37	6.5
5 - 17	64	11.2
18 - 24	64	11.2
25 - 44	224	39.2
45 - 64	141	24.7
65 or Older	41	7.2

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	148	36.5
High School Graduate	111	27.3
At Least Some College	147	36.2

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	8.1	8.4	0.0				
% Below Poverty	3.2	3.2	0.0				
Median Household Income	$35,203	$33,974	$100,001	$0	$0	$0	$0

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	0	0.0
Moved into Current Home between 1/1/85 and 12/31/88	56	33.7
Moved into Current Home before 1/1/85	110	66.3

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	19	30.6
Moved into Current Unit between 1/1/85 and 12/31/88	27	43.5
Moved into Current Unit before 1/1/85	16	25.8

Profile of California

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	240		228	95.0	12	5.0	166	72.8	62	27.2
1997	206	-14.3	189	91.9	17	8.1	138	73.1	51	26.9
2002	192	-19.9	175	90.9	17	9.1	127	72.4	48	27.6
2007	179	-25.4	161	90.2	17	9.8	119	73.7	42	26.3

Year Structure Built, 1990

	N	%
1980 to Census	26	10.8
1970 to 1979	26	10.8
1960 to 1969	15	6.3
1950 to 1959	13	5.4
1940 to 1949	17	7.1
Before 1940	143	59.6

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	151	91.0
2	6	3.6
3 or More	9	5.4
Other, Including Mobile Homes	0	0.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	41	66.1
2	21	33.9
3 or More	0	0.0
Other, Including Mobile Homes	0	0.0

Percentage of Owner Units Overcrowded, 1990 9.0

Percentage of Rental Units Overcrowded, 1990 0.0

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	10
As a % of all Rental Households	15.7
With Cost Burdens > 30%	9
% With Cost Burdens > 30%	88.2

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	11
As a % of all Rental Households	18.0
With Cost Burdens > 30%	4
% With Cost Burdens > 30%	33.3

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	14
As a % of all Rental Households	22.3
With Cost Burdens > 30%	1
% With Cost Burdens > 30%	5.1

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	8
As a % of all Owner Households	4.9
With Cost Burdens > 30%	7
% With Cost Burdens > 30%	88.7

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	14
As a % of all Owner Households	8.5
With Cost Burdens > 30%	8
% With Cost Burdens > 30%	57.9

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	23
As a % of all Owner Households	14.1
With Cost Burdens > 30%	6
% With Cost Burdens > 30%	26.0

Profile of Mt. Washington

Area 3.3 square miles **Population Density** 3,760 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	12,267		11,847	96.6	332	2.7	14	0.1	30	0.2	44	0.2	44	0.2
1997	12,203	-0.5	11,436	93.7	620	5.1	15	0.1	111	0.9	20	0.9	20	0.9
2002	12,139	-1.0	11,008	90.7	935	7.7	18	0.1	151	1.2	44	1.2	44	1.2
2007	12,141	-1.0	10,600	87.3	1,232	10.2	27	0.2	235	1.9	20	1.9	20	1.9

Households

Year	N	% Change
1990	5,682	
1997	5,688	0.1
2002	5,663	-0.3
2007	5,673	-0.2

Household Type, 1990

	N	%
Married Couple with Children	1,003	17.7
Married Couple without Children	1,540	27.1
Unmarried Head with Children	377	6.6
Unmarried Head w/out Children	292	5.1
Non-Family Households	2,470	43.5

Household Size, 1990

	N	%
1 Person	2,196	38.6
2 Person	2,638	46.4
3 or More Persons	848	14.9

Age of Population, 1990

	N	%
Under 5	940	7.7
5 - 17	1,649	13.4
18 - 24	1,129	9.2
25 - 44	4,311	35.1
45 - 64	2,054	16.7
65 or Older	2,184	17.8

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	1,456	17.0
High School Graduate	2,146	25.1
At Least Some College	4,947	57.9

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	2.7	1.9	33.3		0.0	0.0	0.0
% Below Poverty	6.7	5.7	38.3	0.0	0.0	42.1	14.0
Median Household Income	$28,691	$28,959	$12,017	$0	$52,076	$0	$15,789

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	258	8.5
Moved into Current Home between 1/1/85 and 12/31/88	883	29.1
Moved into Current Home before 1/1/85	1,895	62.4

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	1,116	41.4
Moved into Current Unit between 1/1/85 and 12/31/88	913	33.9
Moved into Current Unit before 1/1/85	668	24.8

Profile of Mt. Washington

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	6,091		5,733	94.1	358	5.9	3,036	53.0	2,697	47.0
1997	6,112	0.3	5,688	93.1	424	6.9	2,986	52.5	2,702	47.5
2002	6,104	0.2	5,663	92.8	441	7.2	2,922	51.6	2,741	48.4
2007	6,139	0.8	5,673	92.4	466	7.6	2,961	52.2	2,711	47.8

Year Structure Built, 1990

	N	%
1980 to Census	569	9.3
1970 to 1979	1,322	21.7
1960 to 1969	1,168	19.2
1950 to 1959	1,543	25.3
1940 to 1949	592	9.7
Before 1940	897	14.7

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	2,915	96.0
2	67	2.2
3 or More	39	1.3
Other, Including Mobile Homes	15	0.5

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	168	6.2
2	155	5.7
3 or More	2,361	87.5
Other, Including Mobile Homes	13	0.5

Percentage of Owner Units Overcrowded, 1990 0.7

Percentage of Rental Units Overcrowded, 1990 1.8

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	584
As a % of all Rental Households	21.6
With Cost Burdens > 30%	492
% With Cost Burdens > 30%	84.2

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	631
As a % of all Rental Households	23.4
With Cost Burdens > 30%	315
% With Cost Burdens > 30%	49.9

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	656
As a % of all Rental Households	24.3
With Cost Burdens > 30%	82
% With Cost Burdens > 30%	12.5

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	184
As a % of all Owner Households	6.0
With Cost Burdens > 30%	117
% With Cost Burdens > 30%	63.7

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	210
As a % of all Owner Households	6.9
With Cost Burdens > 30%	44
% With Cost Burdens > 30%	20.9

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	479
As a % of all Owner Households	15.8
With Cost Burdens > 30%	90
% With Cost Burdens > 30%	18.7

Profile of Mt. Lookout-Columbia Tusculum

Area 0.9 square miles **Population Density** 3,353 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	3,146		2,924	92.9	191	6.1	14	0.4	0	0.0	17	0.0	17	0.0
1997	2,619	-16.8	2,366	90.3	224	8.6	5	0.2	20	0.8	4	0.8	4	0.8
2002	2,343	-25.5	2,053	87.6	258	11.0	5	0.2	23	1.0	17	1.0	17	1.0
2007	2,091	-33.5	1,769	84.6	278	13.3	6	0.3	32	1.5	4	1.5	4	1.5

Households

Year	N	% Change
1990	1,333	
1997	1,185	-11.1
2002	1,076	-19.3
2007	975	-26.9

Household Type, 1990

	N	%
Married Couple with Children	294	22.1
Married Couple without Children	339	25.4
Unmarried Head with Children	85	6.4
Unmarried Head w/out Children	75	5.6
Non-Family Households	540	40.5

Household Size, 1990

	N	%
1 Person	433	32.5
2 Person	612	45.9
3 or More Persons	288	21.6

Age of Population, 1990

	N	%
Under 5	208	6.6
5 - 17	543	17.3
18 - 24	283	9.0
25 - 44	1,351	42.9
45 - 64	499	15.9
65 or Older	262	8.3

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	319	15.1
High School Graduate	301	14.3
At Least Some College	1,492	70.6

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	2.7	2.5	13.3	0.0			
% Below Poverty	12.2	6.4	96.9	0.0		64.7	0.0
Median Household Income	$39,127	$40,827	$4,999	$22,781	$0	$0	$0

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	123	14.9
Moved into Current Home between 1/1/85 and 12/31/88	244	29.5
Moved into Current Home before 1/1/85	460	55.6

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	258	47.9
Moved into Current Unit between 1/1/85 and 12/31/88	223	41.4
Moved into Current Unit before 1/1/85	58	10.8

Profile of Mt. Lookout-Columbia Tusculum

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	1,467		1,366	93.1	101	6.9	827	60.5	539	39.5
1997	1,309	-10.8	1,185	90.5	124	9.5	699	59.0	486	41.0
2002	1,205	-17.9	1,076	89.3	129	10.7	625	58.1	451	41.9
2007	1,104	-24.7	975	88.3	129	11.7	575	59.0	400	41.0

Year Structure Built, 1990

	N	%
1980 to Census	133	9.1
1970 to 1979	54	3.7
1960 to 1969	59	4.0
1950 to 1959	227	15.5
1940 to 1949	141	9.6
Before 1940	853	58.1

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	744	90.0
2	41	5.0
3 or More	31	3.7
Other, Including Mobile Homes	11	1.3

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	74	13.7
2	154	28.6
3 or More	303	56.2
Other, Including Mobile Homes	8	1.5

Percentage of Owner Units Overcrowded, 1990 0.0

Percentage of Rental Units Overcrowded, 1990 5.0

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	108
As a % of all Rental Households	20.0
With Cost Burdens > 30%	104
% With Cost Burdens > 30%	96.6

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	51
As a % of all Rental Households	9.4
With Cost Burdens > 30%	27
% With Cost Burdens > 30%	52.9

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	115
As a % of all Rental Households	21.4
With Cost Burdens > 30%	16
% With Cost Burdens > 30%	14.0

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	20
As a % of all Owner Households	2.4
With Cost Burdens > 30%	8
% With Cost Burdens > 30%	39.3

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	45
As a % of all Owner Households	5.5
With Cost Burdens > 30%	19
% With Cost Burdens > 30%	41.0

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	70
As a % of all Owner Households	8.4
With Cost Burdens > 30%	11
% With Cost Burdens > 30%	16.3

Profile of Mt. Lookout

Area 1.0 square miles **Population Density** 3,373 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	3,349		3,291	98.3	16	0.5	0	0.0	36	1.1	6	1.1	6	1.1
1997	3,218	-3.9	3,088	96.0	88	2.7	1	0.0	38	1.2	3	1.2	3	1.2
2002	3,120	-6.8	2,893	92.7	174	5.6	1	0.0	48	1.5	6	1.5	6	1.5
2007	3,017	-9.9	2,698	89.4	243	8.1	1	0.0	69	2.3	3	2.3	3	2.3

Households

Year	N	% Change
1990	1,386	
1997	1,327	-4.3
2002	1,293	-6.7
2007	1,258	-9.2

Household Type, 1990

	N	%
Married Couple with Children	468	33.8
Married Couple without Children	371	26.8
Unmarried Head with Children	25	1.8
Unmarried Head w/out Children	85	6.1
Non-Family Households	437	31.5

Household Size, 1990

	N	%
1 Person	377	27.2
2 Person	709	51.2
3 or More Persons	300	21.6

Age of Population, 1990

	N	%
Under 5	326	9.7
5 - 17	522	15.6
18 - 24	196	5.9
25 - 44	1,355	40.5
45 - 64	600	17.9
65 or Older	350	10.5

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	84	3.6
High School Graduate	168	7.3
At Least Some College	2,053	89.1

Economic Indicators, 1990	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	1.4	1.4	0.0		0.0		0.0
% Below Poverty	1.1	1.2	0.0		0.0	0.0	0.0
Median Household Income	$56,883	$56,802	$50,281	$0	$77,197	$0	$100,001

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	151	13.8
Moved into Current Home between 1/1/85 and 12/31/88	295	26.9
Moved into Current Home before 1/1/85	649	59.3

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	90	32.6
Moved into Current Unit between 1/1/85 and 12/31/88	101	36.6
Moved into Current Unit before 1/1/85	85	30.8

Profile of Mt. Lookout

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	1,439		1,371	95.3	68	4.7	1,095	79.9	276	20.1
1997	1,403	-2.5	1,327	94.6	76	5.4	1,046	78.8	281	21.2
2002	1,372	-4.7	1,293	94.2	79	5.8	1,010	78.1	283	21.9
2007	1,340	-6.9	1,258	93.9	82	6.1	999	79.4	259	20.6

Year Structure Built, 1990

	N	%
1980 to Census	50	3.5
1970 to 1979	100	6.9
1960 to 1969	29	2.0
1950 to 1959	140	9.7
1940 to 1949	220	15.3
Before 1940	900	62.5

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	1,034	94.4
2	46	4.2
3 or More	15	1.4
Other, Including Mobile Homes	0	0.0

Percentage of Owner Units Overcrowded, 1990 0.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	41	14.9
2	86	31.2
3 or More	149	54.0
Other, Including Mobile Homes	0	0.0

Percentage of Rental Units Overcrowded, 1990 0.0

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	26
As a % of all Rental Households	9.3
With Cost Burdens > 30%	24
% With Cost Burdens > 30%	92.8

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	37
As a % of all Rental Households	13.5
With Cost Burdens > 30%	25
% With Cost Burdens > 30%	68.0

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	71
As a % of all Rental Households	25.6
With Cost Burdens > 30%	9
% With Cost Burdens > 30%	12.3

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	8
As a % of all Owner Households	0.7
With Cost Burdens > 30%	6
% With Cost Burdens > 30%	72.6

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	19
As a % of all Owner Households	1.8
With Cost Burdens > 30%	5
% With Cost Burdens > 30%	26.9

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	82
As a % of all Owner Households	7.5
With Cost Burdens > 30%	18
% With Cost Burdens > 30%	21.7

Profile of Linwood

Area 2.9 square miles **Population Density** 415 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	1,200		1,165	97.1	0	0.0	0	0.0	35	2.9	0	2.9	0	2.9
1997	1,654	37.8	1,600	96.7	36	2.2	4	0.2	12	0.7	2	0.7	2	0.7
2002	1,903	58.6	1,781	93.6	96	5.0	5	0.3	18	0.9	0	0.9	0	0.9
2007	2,144	78.7	1,936	90.3	164	7.6	8	0.4	31	1.4	2	1.4	2	1.4

Households

Year	N	% Change
1990	483	
1997	586	21.3
2002	673	39.3
2007	757	56.7

Household Type, 1990

	N	%
Married Couple with Children	94	19.5
Married Couple without Children	90	18.6
Unmarried Head with Children	73	15.1
Unmarried Head w/out Children	52	10.8
Non-Family Households	174	36.0

Household Size, 1990

	N	%
1 Person	158	32.7
2 Person	208	43.1
3 or More Persons	117	24.2

Age of Population, 1990

	N	%
Under 5	101	8.4
5 - 17	230	19.2
18 - 24	144	12.0
25 - 44	313	26.1
45 - 64	218	18.2
65 or Older	194	16.2

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	413	57.0
High School Graduate	191	26.3
At Least Some College	121	16.7

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	17.8	18.8			0.0		
% Below Poverty	26.2	27.0			0.0		
Median Household Income	$15,226	$15,067	$0	$0	$77,197	$0	$0

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	25	11.8
Moved into Current Home between 1/1/85 and 12/31/88	19	9.0
Moved into Current Home before 1/1/85	168	79.2

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	61	25.7
Moved into Current Unit between 1/1/85 and 12/31/88	91	38.4
Moved into Current Unit before 1/1/85	85	35.9

Profile of Linwood

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	504		449	89.1	55	10.9	212	47.2	237	52.8
1997	635	26.0	586	92.3	49	7.7	284	48.5	302	51.5
2002	724	43.7	673	93.0	51	7.0	322	47.8	351	52.2
2007	815	61.7	757	92.9	58	7.1	366	48.3	391	51.7

Year Structure Built, 1990

	N	%
1980 to Census	22	4.4
1970 to 1979	0	0.0
1960 to 1969	10	2.0
1950 to 1959	20	4.0
1940 to 1949	54	10.7
Before 1940	398	79.0

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	180	84.9
2	32	15.1
3 or More	0	0.0
Other, Including Mobile Homes	0	0.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	85	35.9
2	98	41.4
3 or More	54	22.8
Other, Including Mobile Homes	0	0.0

Percentage of Owner Units Overcrowded, 1990 2.8

Percentage of Rental Units Overcrowded, 1990 0.0

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	92
As a % of all Rental Households	38.8
With Cost Burdens > 30%	77
% With Cost Burdens > 30%	83.9

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	77
As a % of all Rental Households	32.6
With Cost Burdens > 30%	33
% With Cost Burdens > 30%	43.3

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	34
As a % of all Rental Households	14.4
With Cost Burdens > 30%	6
% With Cost Burdens > 30%	18.6

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	52
As a % of all Owner Households	24.4
With Cost Burdens > 30%	20
% With Cost Burdens > 30%	38.7

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	50
As a % of all Owner Households	23.5
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	0.0

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	36
As a % of all Owner Households	17.0
With Cost Burdens > 30%	5
% With Cost Burdens > 30%	14.4

Profile of Hyde Park

Area 2.9 square miles **Population Density** 4,746 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	13,901		13,234	95.2	433	3.1	17	0.1	181	1.3	36	1.3	36	1.3
1997	13,287	-4.4	12,402	93.3	687	5.2	21	0.2	159	1.2	18	1.2	18	1.2
2002	12,841	-7.6	11,613	90.4	990	7.7	21	0.2	198	1.5	36	1.5	36	1.5
2007	12,399	-10.8	10,820	87.3	1,241	10.0	26	0.2	280	2.3	18	2.3	18	2.3

Households

Year	N	% Change
1990	6,962	
1997	6,705	-3.7
2002	6,533	-6.2
2007	6,360	-8.6

Household Type, 1990

	N	%
Married Couple with Children	1,043	15.0
Married Couple without Children	1,635	23.5
Unmarried Head with Children	189	2.7
Unmarried Head w/out Children	343	4.9
Non-Family Households	3,752	53.9

Household Size, 1990

	N	%
1 Person	3,184	45.7
2 Person	2,921	42.0
3 or More Persons	857	12.3

Age of Population, 1990

	N	%
Under 5	791	5.7
5 - 17	1,485	10.7
18 - 24	1,374	9.9
25 - 44	5,518	39.7
45 - 64	2,345	16.9
65 or Older	2,388	17.2

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	721	7.0
High School Graduate	1,175	11.5
At Least Some College	8,355	81.5

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	1.6	1.6	2.2	0.0	0.0		0.0
% Below Poverty	3.7	3.5	4.8	64.7	4.8	0.0	16.1
Median Household Income	$36,793	$37,043	$28,104	$4,999	$36,370	$0	$35,303

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	361	9.8
Moved into Current Home between 1/1/85 and 12/31/88	1,062	28.8
Moved into Current Home before 1/1/85	2,263	61.4

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	1,595	49.1
Moved into Current Unit between 1/1/85 and 12/31/88	1,038	32.0
Moved into Current Unit before 1/1/85	615	18.9

Profile of Hyde Park

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	7,396		6,934	93.8	462	6.2	3,686	53.2	3,248	46.8
1997	7,220	-2.4	6,705	92.9	515	7.1	3,482	51.9	3,223	48.1
2002	7,072	-4.4	6,533	92.4	539	7.6	3,349	51.3	3,184	48.7
2007	6,912	-6.5	6,360	92.0	552	8.0	3,313	52.1	3,047	47.9

Year Structure Built, 1990

	N	%
1980 to Census	134	1.8
1970 to 1979	782	10.6
1960 to 1969	947	12.8
1950 to 1959	651	8.8
1940 to 1949	766	10.4
Before 1940	4,116	55.7

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	3,140	85.2
2	261	7.1
3 or More	276	7.5
Other, Including Mobile Homes	9	0.2

Percentage of Owner Units Overcrowded, 1990 0.2

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	214	6.6
2	574	17.7
3 or More	2,406	74.1
Other, Including Mobile Homes	54	1.7

Percentage of Rental Units Overcrowded, 1990 0.2

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	442
As a % of all Rental Households	13.6
With Cost Burdens > 30%	401
% With Cost Burdens > 30%	90.7

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	494
As a % of all Rental Households	15.2
With Cost Burdens > 30%	288
% With Cost Burdens > 30%	58.3

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	802
As a % of all Rental Households	24.7
With Cost Burdens > 30%	115
% With Cost Burdens > 30%	14.4

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	117
As a % of all Owner Households	3.2
With Cost Burdens > 30%	93
% With Cost Burdens > 30%	79.9

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	121
As a % of all Owner Households	3.3
With Cost Burdens > 30%	60
% With Cost Burdens > 30%	49.7

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	340
As a % of all Owner Households	9.2
With Cost Burdens > 30%	117
% With Cost Burdens > 30%	34.3

Profile of Oakley

Area 2.5 square miles **Population Density** 4,903 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	12,366		11,378	92.0	820	6.6	15	0.1	112	0.9	41	0.9	41	0.9
1997	12,059	-2.5	10,926	90.6	962	8.0	15	0.1	118	1.0	38	1.0	38	1.0
2002	11,843	-4.2	10,418	88.0	1,214	10.3	15	0.1	151	1.3	41	1.3	41	1.3
2007	11,615	-6.1	9,856	84.9	1,447	12.5	20	0.2	219	1.9	38	1.9	38	1.9

Households

Year	N	% Change
1990	6,162	
1997	6,075	-1.4
2002	6,016	-2.4
2007	5,953	-3.4

Household Type, 1990

	N	%
Married Couple with Children	900	14.6
Married Couple without Children	1,389	22.5
Unmarried Head with Children	349	5.7
Unmarried Head w/out Children	372	6.0
Non-Family Households	3,152	51.2

Household Size, 1990

	N	%
1 Person	2,771	45.0
2 Person	2,661	43.2
3 or More Persons	730	11.8

Age of Population, 1990

	N	%
Under 5	852	6.9
5 - 17	1,365	11.0
18 - 24	1,141	9.2
25 - 44	4,885	39.5
45 - 64	1,894	15.3
65 or Older	2,229	18.0

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	2,039	22.6
High School Graduate	2,236	24.8
At Least Some College	4,733	52.5

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	3.2	3.0	6.2	0.0	0.0	0.0	0.0
% Below Poverty	9.3	8.9	14.8	46.7	7.1	0.0	0.0
Median Household Income	$26,614	$27,126	$19,512	$10,042	$24,298	$15,789	$15,789

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	359	12.7
Moved into Current Home between 1/1/85 and 12/31/88	756	26.7
Moved into Current Home before 1/1/85	1,717	60.6

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	1,326	39.5
Moved into Current Unit between 1/1/85 and 12/31/88	1,188	35.4
Moved into Current Unit before 1/1/85	844	25.1

Profile of Oakley

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	6,583		6,190	94.0	393	6.0	2,832	45.8	3,358	54.2
1997	6,518	-1.0	6,075	93.2	443	6.8	2,815	46.3	3,260	53.7
2002	6,483	-1.5	6,016	92.8	467	7.2	2,765	46.0	3,251	54.0
2007	6,440	-2.2	5,953	92.4	487	7.6	2,791	46.9	3,162	53.1

Year Structure Built, 1990

	N	%
1980 to Census	467	7.1
1970 to 1979	477	7.2
1960 to 1969	484	7.4
1950 to 1959	649	9.9
1940 to 1949	1,275	19.4
Before 1940	3,231	49.1

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	2,422	85.5
2	302	10.7
3 or More	79	2.8
Other, Including Mobile Homes	29	1.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	341	10.2
2	635	18.9
3 or More	2,341	69.7
Other, Including Mobile Homes	41	1.2

Percentage of Owner Units Overcrowded, 1990 0.2

Percentage of Rental Units Overcrowded, 1990 1.8

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	960
As a % of all Rental Households	28.6
With Cost Burdens > 30%	761
% With Cost Burdens > 30%	79.2

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	606
As a % of all Rental Households	18.0
With Cost Burdens > 30%	236
% With Cost Burdens > 30%	38.9

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	696
As a % of all Rental Households	20.7
With Cost Burdens > 30%	73
% With Cost Burdens > 30%	10.5

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	215
As a % of all Owner Households	7.6
With Cost Burdens > 30%	102
% With Cost Burdens > 30%	47.6

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	208
As a % of all Owner Households	7.4
With Cost Burdens > 30%	48
% With Cost Burdens > 30%	22.9

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	432
As a % of all Owner Households	15.3
With Cost Burdens > 30%	79
% With Cost Burdens > 30%	18.3

Profile of Madisonville

Area 2.4 square miles **Population Density** 5,124 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	12,193		4,806	39.4	7,313	60.0	20	0.2	28	0.2	26	0.2	26	0.2
1997	11,695	-4.1	5,147	44.0	6,420	54.9	32	0.3	66	0.6	30	0.6	30	0.6
2002	11,399	-6.5	4,949	43.4	6,298	55.3	36	0.3	82	0.7	26	0.7	26	0.7
2007	11,096	-9.0	4,653	41.9	6,228	56.1	43	0.4	120	1.1	30	1.1	30	1.1

Households

Year	N	% Change
1990	4,921	
1997	4,720	-4.1
2002	4,586	-6.8
2007	4,452	-9.5

Household Type, 1990

	N	%
Married Couple with Children	866	17.6
Married Couple without Children	956	19.4
Unmarried Head with Children	641	13.0
Unmarried Head w/out Children	473	9.6
Non-Family Households	1,985	40.3

Household Size, 1990

	N	%
1 Person	1,762	35.8
2 Person	1,968	40.0
3 or More Persons	1,191	24.2

Age of Population, 1990

	N	%
Under 5	951	7.8
5 - 17	2,563	21.0
18 - 24	1,146	9.4
25 - 44	4,018	33.0
45 - 64	1,854	15.2
65 or Older	1,661	13.6

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	2,547	33.8
High School Graduate	2,265	30.1
At Least Some College	2,721	36.1

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	9.9	3.6	15.5	0.0	0.0	0.0	0.0
% Below Poverty	17.6	10.1	22.5	55.0	0.0	0.0	0.0
Median Household Income	$21,603	$24,365	$19,273	$4,999	$9,392	$0	$15,789

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	181	7.0
Moved into Current Home between 1/1/85 and 12/31/88	407	15.7
Moved into Current Home before 1/1/85	2,009	77.4

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	832	35.7
Moved into Current Unit between 1/1/85 and 12/31/88	962	41.2
Moved into Current Unit before 1/1/85	539	23.1

Profile of Madisonville

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	5,218		4,930	94.5	288	5.5	2,597	52.7	2,333	47.3
1997	5,030	-3.6	4,720	93.8	310	6.2	2,685	56.9	2,035	43.1
2002	4,914	-5.8	4,586	93.3	328	6.7	2,594	56.6	1,992	43.4
2007	4,793	-8.1	4,452	92.9	341	7.1	2,576	57.9	1,876	42.1

Year Structure Built, 1990

	N	%
1980 to Census	130	2.5
1970 to 1979	493	9.4
1960 to 1969	748	14.3
1950 to 1959	861	16.5
1940 to 1949	870	16.7
Before 1940	2,116	40.6

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	2,348	90.4
2	198	7.6
3 or More	29	1.1
Other, Including Mobile Homes	22	0.8

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	424	18.2
2	262	11.2
3 or More	1,623	69.6
Other, Including Mobile Homes	24	1.0

Percentage of Owner Units Overcrowded, 1990 1.0

Percentage of Rental Units Overcrowded, 1990 5.9

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	725
As a % of all Rental Households	31.1
With Cost Burdens > 30%	507
% With Cost Burdens > 30%	69.9

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	509
As a % of all Rental Households	21.8
With Cost Burdens > 30%	204
% With Cost Burdens > 30%	40.2

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	476
As a % of all Rental Households	20.4
With Cost Burdens > 30%	39
% With Cost Burdens > 30%	8.2

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	360
As a % of all Owner Households	13.9
With Cost Burdens > 30%	248
% With Cost Burdens > 30%	68.9

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	358
As a % of all Owner Households	13.8
With Cost Burdens > 30%	111
% With Cost Burdens > 30%	31.0

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	537
As a % of all Owner Households	20.7
With Cost Burdens > 30%	66
% With Cost Burdens > 30%	12.3

Profile of Pleasant Ridge

Area 1.7 square miles **Population Density** 5,718 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	9,766		7,317	74.9	2,356	24.1	21	0.2	32	0.3	40	0.3	40	0.3
1997	9,402	-3.7	6,768	72.0	2,478	26.4	29	0.3	76	0.8	52	0.8	52	0.8
2002	9,185	-6.0	6,469	70.4	2,529	27.5	29	0.3	97	1.1	40	1.1	40	1.1
2007	8,956	-8.3	6,099	68.1	2,579	28.8	36	0.4	147	1.6	52	1.6	52	1.6

Households

Year	N	% Change
1990	4,298	
1997	4,163	-3.1
2002	4,087	-4.9
2007	4,003	-6.9

Household Type, 1990

	N	%
Married Couple with Children	793	18.5
Married Couple without Children	1,078	25.1
Unmarried Head with Children	310	7.2
Unmarried Head w/out Children	242	5.6
Non-Family Households	1,875	43.6

Household Size, 1990

	N	%
1 Person	1,650	38.4
2 Person	1,940	45.1
3 or More Persons	708	16.5

Age of Population, 1990

	N	%
Under 5	699	7.2
5 - 17	1,469	15.0
18 - 24	931	9.5
25 - 44	3,504	35.9
45 - 64	1,641	16.8
65 or Older	1,522	15.6

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	1,412	21.2
High School Graduate	1,690	25.3
At Least Some College	3,565	53.5

Economic Indicators, 1990	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	4.6	3.7	7.8	0.0	0.0	0.0	0.0
% Below Poverty	8.5	4.5	21.4	0.0	0.0	22.5	0.0
Median Household Income	$27,556	$28,650	$23,569	$0	$25,413	$77,197	$52,076

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	252	11.2
Moved into Current Home between 1/1/85 and 12/31/88	530	23.6
Moved into Current Home before 1/1/85	1,463	65.2

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	762	37.6
Moved into Current Unit between 1/1/85 and 12/31/88	824	40.7
Moved into Current Unit before 1/1/85	439	21.7

Profile of Pleasant Ridge

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	4,485		4,270	95.2	215	4.8	2,245	52.6	2,025	47.4
1997	4,406	-1.8	4,163	94.5	243	5.5	2,193	52.7	1,971	47.3
2002	4,344	-3.1	4,087	94.1	258	5.9	2,130	52.1	1,957	47.9
2007	4,270	-4.8	4,003	93.7	267	6.3	2,127	53.1	1,876	46.9

Year Structure Built, 1990

	N	%
1980 to Census	6	0.1
1970 to 1979	212	4.7
1960 to 1969	430	9.6
1950 to 1959	848	18.9
1940 to 1949	1,128	25.2
Before 1940	1,861	41.5

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	2,037	90.7
2	156	6.9
3 or More	52	2.3
Other, Including Mobile Homes	0	0.0

Percentage of Owner Units Overcrowded, 1990 0.8

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	174	8.6
2	251	12.4
3 or More	1,591	78.6
Other, Including Mobile Homes	9	0.4

Percentage of Rental Units Overcrowded, 1990 3.0

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	484
As a % of all Rental Households	23.9
With Cost Burdens > 30%	442
% With Cost Burdens > 30%	91.3

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	422
As a % of all Rental Households	20.9
With Cost Burdens > 30%	150
% With Cost Burdens > 30%	35.6

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	534
As a % of all Rental Households	26.4
With Cost Burdens > 30%	49
% With Cost Burdens > 30%	9.2

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	143
As a % of all Owner Households	6.4
With Cost Burdens > 30%	67
% With Cost Burdens > 30%	46.6

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	163
As a % of all Owner Households	7.3
With Cost Burdens > 30%	50
% With Cost Burdens > 30%	30.6

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	361
As a % of all Owner Households	16.1
With Cost Burdens > 30%	69
% With Cost Burdens > 30%	19.0

Profile of Kennedy Hts.

Area 1.0 square miles **Population Density** 5,973 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	6,054		1,395	23.0	4,615	76.2	13	0.2	0	0.0	31	0.0	31	0.0
1997	5,702	-5.8	1,317	23.1	4,341	76.1	4	0.1	17	0.3	23	0.3	23	0.3
2002	5,433	-10.3	1,349	24.8	4,031	74.2	4	0.1	21	0.4	31	0.4	31	0.4
2007	5,163	-14.7	1,310	25.4	3,772	73.1	5	0.1	33	0.6	23	0.6	23	0.6

Households

Year	N	% Change
1990	2,504	
1997	2,353	-6.0
2002	2,261	-9.7
2007	2,167	-13.5

Household Type, 1990

	N	%
Married Couple with Children	482	19.2
Married Couple without Children	611	24.4
Unmarried Head with Children	282	11.3
Unmarried Head w/out Children	271	10.8
Non-Family Households	858	34.3

Household Size, 1990

	N	%
1 Person	788	31.5
2 Person	1,166	46.6
3 or More Persons	550	22.0

Age of Population, 1990

	N	%
Under 5	392	6.5
5 - 17	1,051	17.4
18 - 24	612	10.1
25 - 44	1,718	28.4
45 - 64	1,318	21.8
65 or Older	963	15.9

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	917	22.9
High School Graduate	1,123	28.1
At Least Some College	1,959	49.0

Economic Indicators, 1990	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	6.7	3.1	7.9	0.0			0.0
% Below Poverty	12.8	5.9	14.9	0.0		0.0	47.3
Median Household Income	$26,177	$32,968	$23,969	$0	$0	$0	$0

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	75	5.0
Moved into Current Home between 1/1/85 and 12/31/88	165	10.9
Moved into Current Home before 1/1/85	1,267	84.1

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	250	25.0
Moved into Current Unit between 1/1/85 and 12/31/88	353	35.3
Moved into Current Unit before 1/1/85	396	39.6

Profile of Kennedy Hts.

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	2,601		2,506	96.3	95	3.7	1,507	60.1	999	39.9
1997	2,457	-5.5	2,353	95.8	103	4.2	1,443	61.3	911	38.7
2002	2,370	-8.9	2,261	95.4	110	4.6	1,376	60.9	884	39.1
2007	2,277	-12.4	2,167	95.1	111	4.9	1,346	62.1	820	37.9

Year Structure Built, 1990

	N	%
1980 to Census	32	1.2
1970 to 1979	246	9.5
1960 to 1969	320	12.3
1950 to 1959	697	26.8
1940 to 1949	662	25.5
Before 1940	644	24.8

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	1,275	84.6
2	103	6.8
3 or More	129	8.6
Other, Including Mobile Homes	0	0.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	120	12.0
2	55	5.5
3 or More	818	81.9
Other, Including Mobile Homes	6	0.6

Percentage of Owner Units Overcrowded, 1990 0.3

Percentage of Rental Units Overcrowded, 1990 6.3

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	264
As a % of all Rental Households	26.4
With Cost Burdens > 30%	237
% With Cost Burdens > 30%	90.0

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	231
As a % of all Rental Households	23.1
With Cost Burdens > 30%	106
% With Cost Burdens > 30%	46.0

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	209
As a % of all Rental Households	20.9
With Cost Burdens > 30%	49
% With Cost Burdens > 30%	23.4

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	119
As a % of all Owner Households	7.9
With Cost Burdens > 30%	81
% With Cost Burdens > 30%	68.0

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	143
As a % of all Owner Households	9.5
With Cost Burdens > 30%	45
% With Cost Burdens > 30%	31.6

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	192
As a % of all Owner Households	12.8
With Cost Burdens > 30%	35
% With Cost Burdens > 30%	18.3

Profile of Hartwell

Area 1.3 square miles **Population Density** 3,861 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	5,174		4,202	81.2	808	15.6	0	0.0	144	2.8	20	2.8	20	2.8
1997	4,865	-6.0	4,073	83.7	709	14.6	6	0.1	66	1.4	12	1.4	12	1.4
2002	4,614	-10.8	3,757	81.4	759	16.4	6	0.1	79	1.7	20	1.7	20	1.7
2007	4,367	-15.6	3,432	78.6	800	18.3	7	0.2	106	2.4	12	2.4	12	2.4

Households

Year	N	% Change
1990	2,442	
1997	2,286	-6.4
2002	2,165	-11.4
2007	2,043	-16.3

Household Type, 1990

	N	%
Married Couple with Children	395	16.2
Married Couple without Children	536	21.9
Unmarried Head with Children	133	5.4
Unmarried Head w/out Children	163	6.7
Non-Family Households	1,215	49.8

Household Size, 1990

	N	%
1 Person	1,054	43.2
2 Person	1,053	43.1
3 or More Persons	335	13.7

Age of Population, 1990

	N	%
Under 5	380	7.3
5 - 17	669	12.9
18 - 24	399	7.7
25 - 44	1,921	37.1
45 - 64	831	16.1
65 or Older	974	18.8

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	1,155	31.0
High School Graduate	701	18.8
At Least Some College	1,870	50.2

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	3.9	3.2	6.2		14.5	0.0	0.0
% Below Poverty	12.8	11.8	18.1		10.0	0.0	55.6
Median Household Income	$27,789	$29,125	$21,045	$0	$22,615	$52,076	$4,999

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	53	7.6
Moved into Current Home between 1/1/85 and 12/31/88	173	24.7
Moved into Current Home before 1/1/85	473	67.7

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	737	41.0
Moved into Current Unit between 1/1/85 and 12/31/88	551	30.6
Moved into Current Unit before 1/1/85	510	28.4

Profile of Hartwell

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	2,796		2,497	89.3	299	10.7	699	28.0	1,798	72.0
1997	2,592	-7.3	2,286	88.2	306	11.8	829	36.3	1,456	63.7
2002	2,488	-11.0	2,165	87.0	323	13.0	781	36.1	1,383	63.9
2007	2,370	-15.2	2,043	86.2	327	13.8	753	36.9	1,290	63.1

Year Structure Built, 1990

	N	%
1980 to Census	294	10.5
1970 to 1979	586	21.0
1960 to 1969	507	18.1
1950 to 1959	257	9.2
1940 to 1949	234	8.4
Before 1940	918	32.8

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	597	85.4
2	85	12.2
3 or More	17	2.4
Other, Including Mobile Homes	0	0.0

Percentage of Owner Units Overcrowded, 1990 2.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	206	11.5
2	171	9.5
3 or More	1,397	77.7
Other, Including Mobile Homes	24	1.3

Percentage of Rental Units Overcrowded, 1990 2.8

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	315
As a % of all Rental Households	17.5
With Cost Burdens > 30%	285
% With Cost Burdens > 30%	90.7

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	274
As a % of all Rental Households	15.3
With Cost Burdens > 30%	164
% With Cost Burdens > 30%	59.6

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	367
As a % of all Rental Households	20.4
With Cost Burdens > 30%	127
% With Cost Burdens > 30%	34.5

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	80
As a % of all Owner Households	11.5
With Cost Burdens > 30%	57
% With Cost Burdens > 30%	70.9

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	41
As a % of all Owner Households	5.9
With Cost Burdens > 30%	19
% With Cost Burdens > 30%	47.3

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	137
As a % of all Owner Households	19.6
With Cost Burdens > 30%	20
% With Cost Burdens > 30%	14.5

Profile of Carthage

Area 0.8 square miles **Population Density** 3,113 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	2,496		2,475	99.2	15	0.6	0	0.0	0	0.0	6	0.0	6	0.0
1997	2,309	-7.5	2,207	95.6	84	3.6	5	0.2	11	0.5	2	0.5	2	0.5
2002	2,179	-12.7	2,019	92.7	138	6.3	5	0.2	15	0.7	6	0.7	6	0.7
2007	2,052	-17.8	1,837	89.5	182	8.9	7	0.3	23	1.1	2	1.1	2	1.1

Households

Year	N	% Change
1990	1,041	
1997	974	-6.4
2002	924	-11.2
2007	875	-15.9

Household Type, 1990

	N	%
Married Couple with Children	223	21.4
Married Couple without Children	244	23.4
Unmarried Head with Children	94	9.0
Unmarried Head w/out Children	94	9.0
Non-Family Households	386	37.1

Household Size, 1990

	N	%
1 Person	341	32.8
2 Person	472	45.3
3 or More Persons	228	21.9

Age of Population, 1990

	N	%
Under 5	205	8.2
5 - 17	435	17.4
18 - 24	236	9.5
25 - 44	789	31.6
45 - 64	412	16.5
65 or Older	419	16.8

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	771	47.6
High School Graduate	489	30.2
At Least Some College	360	22.2

Economic Indicators, 1990	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	7.2	7.2				0.0	0.0
% Below Poverty	13.0	12.5	100.0			0.0	0.0
Median Household Income	$19,304	$19,396	$4,999	$0	$0	$0	$36,275

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	83	14.1
Moved into Current Home between 1/1/85 and 12/31/88	108	18.4
Moved into Current Home before 1/1/85	396	67.5

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	157	34.1
Moved into Current Unit between 1/1/85 and 12/31/88	173	37.5
Moved into Current Unit before 1/1/85	131	28.4

Profile of Carthage

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	1,146		1,048	91.4	98	8.6	587	56.0	461	44.0
1997	1,084	-5.4	974	89.9	110	10.1	538	55.2	436	44.8
2002	1,039	-9.3	924	88.9	115	11.1	504	54.5	420	45.5
2007	996	-13.1	875	87.9	121	12.1	485	55.4	390	44.6

Year Structure Built, 1990

	N	%
1980 to Census	0	0.0
1970 to 1979	88	7.7
1960 to 1969	111	9.7
1950 to 1959	46	4.0
1940 to 1949	136	11.9
Before 1940	765	66.8

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	470	80.1
2	99	16.9
3 or More	18	3.1
Other, Including Mobile Homes	0	0.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	139	30.2
2	158	34.3
3 or More	156	33.8
Other, Including Mobile Homes	8	1.7

Percentage of Owner Units Overcrowded, 1990 0.9

Percentage of Rental Units Overcrowded, 1990 7.8

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	173
As a % of all Rental Households	37.6
With Cost Burdens > 30%	131
% With Cost Burdens > 30%	75.4

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	106
As a % of all Rental Households	22.9
With Cost Burdens > 30%	36
% With Cost Burdens > 30%	34.5

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	92
As a % of all Rental Households	20.0
With Cost Burdens > 30%	12
% With Cost Burdens > 30%	13.2

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	81
As a % of all Owner Households	13.7
With Cost Burdens > 30%	58
% With Cost Burdens > 30%	72.1

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	68
As a % of all Owner Households	11.7
With Cost Burdens > 30%	20
% With Cost Burdens > 30%	29.3

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	129
As a % of all Owner Households	22.0
With Cost Burdens > 30%	8
% With Cost Burdens > 30%	6.0

Profile of Roselawn

Area 1.6 square miles **Population Density** 4,405 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	7,149		3,130	43.8	3,932	55.0	18	0.3	42	0.6	27	0.6	27	0.6
1997	7,215	0.9	3,265	45.3	3,886	53.9	10	0.1	35	0.5	19	0.5	19	0.5
2002	7,171	0.3	3,241	45.2	3,855	53.8	10	0.1	43	0.6	27	0.6	27	0.6
2007	7,125	-0.3	3,157	44.3	3,850	54.0	13	0.2	67	0.9	19	0.9	19	0.9

Households

Year	N	% Change
1990	3,305	
1997	3,397	2.8
2002	3,377	2.2
2007	3,346	1.3

Household Type, 1990

	N	%
Married Couple with Children	396	12.0
Married Couple without Children	662	20.0
Unmarried Head with Children	343	10.4
Unmarried Head w/out Children	264	8.0
Non-Family Households	1,640	49.6

Household Size, 1990

	N	%
1 Person	1,521	46.0
2 Person	1,354	41.0
3 or More Persons	430	13.0

Age of Population, 1990

	N	%
Under 5	372	5.2
5 - 17	1,063	14.9
18 - 24	326	4.6
25 - 44	2,417	33.8
45 - 64	1,274	17.8
65 or Older	1,697	23.7

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	1,409	26.2
High School Graduate	1,482	27.5
At Least Some College	2,497	46.3

Economic Indicators, 1990	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	5.0	5.9	4.6	0.0	0.0	0.0	0.0
% Below Poverty	12.7	10.4	14.4	0.0	15.6	0.0	0.0
Median Household Income	$19,485	$17,808	$20,847	$10,415	$39,830	$42,636	$37,808

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	121	10.2
Moved into Current Home between 1/1/85 and 12/31/88	325	27.4
Moved into Current Home before 1/1/85	739	62.4

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	490	22.2
Moved into Current Unit between 1/1/85 and 12/31/88	875	39.6
Moved into Current Unit before 1/1/85	844	38.2

Profile of Roselawn

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	3,558		3,394	95.4	164	4.6	1,185	34.9	2,209	65.1
1997	3,586	0.8	3,397	94.7	189	5.3	1,250	36.8	2,147	63.2
2002	3,575	0.5	3,377	94.5	198	5.5	1,236	36.6	2,141	63.4
2007	3,550	-0.2	3,346	94.3	203	5.7	1,254	37.5	2,093	62.5

Year Structure Built, 1990

	N	%
1980 to Census	260	7.3
1970 to 1979	343	9.6
1960 to 1969	671	18.9
1950 to 1959	857	24.1
1940 to 1949	927	26.1
Before 1940	500	14.1

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	1,042	87.9
2	111	9.4
3 or More	32	2.7
Other, Including Mobile Homes	0	0.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	169	7.7
2	128	5.8
3 or More	1,859	84.2
Other, Including Mobile Homes	53	2.4

Percentage of Owner Units Overcrowded, 1990 1.6

Percentage of Rental Units Overcrowded, 1990 1.9

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	825
As a % of all Rental Households	37.4
With Cost Burdens > 30%	521
% With Cost Burdens > 30%	63.1

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	468
As a % of all Rental Households	21.2
With Cost Burdens > 30%	231
% With Cost Burdens > 30%	49.4

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	409
As a % of all Rental Households	18.5
With Cost Burdens > 30%	69
% With Cost Burdens > 30%	16.8

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	94
As a % of all Owner Households	8.0
With Cost Burdens > 30%	77
% With Cost Burdens > 30%	81.5

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	112
As a % of all Owner Households	9.4
With Cost Burdens > 30%	44
% With Cost Burdens > 30%	39.3

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	143
As a % of all Owner Households	12.1
With Cost Burdens > 30%	64
% With Cost Burdens > 30%	44.8

Profile of Bond Hill

Area 1.8 square miles **Population Density** 5,918 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	10,822		1,273	11.8	9,458	87.4	0	0.0	60	0.6	31	0.6	31	0.6
1997	10,401	-3.9	1,346	12.9	8,937	85.9	28	0.3	57	0.5	33	0.5	33	0.5
2002	10,083	-6.8	1,548	15.4	8,395	83.3	33	0.3	67	0.7	31	0.7	31	0.7
2007	9,745	-10.0	1,602	16.4	7,950	81.6	39	0.4	93	1.0	33	1.0	33	1.0

Households

Year	N	% Change
1990	4,403	
1997	4,228	-4.0
2002	4,126	-6.3
2007	4,016	-8.8

Household Type, 1990

	N	%
Married Couple with Children	572	13.0
Married Couple without Children	846	19.2
Unmarried Head with Children	704	16.0
Unmarried Head w/out Children	749	17.0
Non-Family Households	1,532	34.8

Household Size, 1990

	N	%
1 Person	1,361	30.9
2 Person	2,104	47.8
3 or More Persons	938	21.3

Age of Population, 1990

	N	%
Under 5	755	7.0
5 - 17	1,888	17.4
18 - 24	1,071	9.9
25 - 44	3,364	31.1
45 - 64	2,223	20.5
65 or Older	1,521	14.1

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	2,221	31.2
High School Graduate	2,315	32.6
At Least Some College	2,572	36.2

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	10.1	15.0	9.7		0.0	0.0	0.0
% Below Poverty	17.4	18.4	17.1		57.1	0.0	0.0
Median Household Income	$21,097	$20,238	$21,410	$0	$5,081	$0	$30,743

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	93	4.7
Moved into Current Home between 1/1/85 and 12/31/88	315	16.1
Moved into Current Home before 1/1/85	1,551	79.2

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	804	33.5
Moved into Current Unit between 1/1/85 and 12/31/88	883	36.8
Moved into Current Unit before 1/1/85	713	29.7

Profile of Bond Hill

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	4,623		4,359	94.3	264	5.7	1,959	44.9	2,400	55.1
1997	4,524	-2.1	4,228	93.5	296	6.5	1,875	44.3	2,353	55.7
2002	4,437	-4.0	4,126	93.0	311	7.0	1,810	43.9	2,316	56.1
2007	4,342	-6.1	4,016	92.5	326	7.5	1,787	44.5	2,229	55.5

Year Structure Built, 1990

	N	%
1980 to Census	102	2.2
1970 to 1979	252	5.5
1960 to 1969	375	8.1
1950 to 1959	1,208	26.1
1940 to 1949	1,085	23.5
Before 1940	1,601	34.6

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	1,661	84.8
2	238	12.1
3 or More	40	2.0
Other, Including Mobile Homes	20	1.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	191	8.0
2	262	10.9
3 or More	1,925	80.2
Other, Including Mobile Homes	27	1.1

Percentage of Owner Units Overcrowded, 1990 4.6

Percentage of Rental Units Overcrowded, 1990 4.1

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	780
As a % of all Rental Households	32.5
With Cost Burdens > 30%	670
% With Cost Burdens > 30%	85.8

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	512
As a % of all Rental Households	21.3
With Cost Burdens > 30%	224
% With Cost Burdens > 30%	43.8

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	542
As a % of all Rental Households	22.6
With Cost Burdens > 30%	61
% With Cost Burdens > 30%	11.3

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	212
As a % of all Owner Households	10.8
With Cost Burdens > 30%	188
% With Cost Burdens > 30%	88.9

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	198
As a % of all Owner Households	10.1
With Cost Burdens > 30%	104
% With Cost Burdens > 30%	52.6

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	299
As a % of all Owner Households	15.3
With Cost Burdens > 30%	118
% With Cost Burdens > 30%	39.4

Profile of N. Avondale-Paddock Hills

Area 1.3 square miles **Population Density** 5,004 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	6,461		2,742	42.4	3,577	55.4	0	0.0	58	0.9	84	0.9	84	0.9
1997	6,404	-0.9	3,019	47.1	3,237	50.5	3	0.0	79	1.2	66	1.2	66	1.2
2002	6,416	-0.7	3,201	49.9	3,013	47.0	3	0.0	107	1.7	84	1.7	84	1.7
2007	6,462	0.0	3,293	51.0	2,856	44.2	4	0.1	162	2.5	66	2.5	66	2.5

Households

Year	N	% Change
1990	2,364	
1997	2,276	-3.7
2002	2,256	-4.6
2007	2,256	-4.6

Household Type, 1990

	N	%
Married Couple with Children	376	15.9
Married Couple without Children	510	21.6
Unmarried Head with Children	236	10.0
Unmarried Head w/out Children	201	8.5
Non-Family Households	1,041	44.0

Household Size, 1990

	N	%
1 Person	817	34.6
2 Person	1,039	44.0
3 or More Persons	508	21.5

Age of Population, 1990

	N	%
Under 5	348	5.4
5 - 17	775	12.0
18 - 24	1,657	25.6
25 - 44	1,783	27.6
45 - 64	1,204	18.6
65 or Older	694	10.7

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	560	15.2
High School Graduate	499	13.6
At Least Some College	2,622	71.2

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	7.8	6.8	8.3		0.0	33.3	14.3
% Below Poverty	16.3	17.2	15.5		0.0	38.2	25.6
Median Household Income	$27,156	$43,753	$20,912	$0	$0	$14,142	$25,395

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	62	5.4
Moved into Current Home between 1/1/85 and 12/31/88	158	13.7
Moved into Current Home before 1/1/85	935	81.0

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	516	42.8
Moved into Current Unit between 1/1/85 and 12/31/88	367	30.4
Moved into Current Unit before 1/1/85	324	26.8

Profile of N. Avondale-Paddock Hills

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	2,472		2,362	95.6	110	4.4	1,155	48.9	1,207	51.1
1997	2,395	-3.1	2,276	95.0	119	5.0	1,036	45.5	1,240	54.5
2002	2,382	-3.6	2,256	94.7	126	5.3	967	42.9	1,289	57.1
2007	2,387	-3.4	2,256	94.5	131	5.5	933	41.4	1,323	58.6

Year Structure Built, 1990

	N	%
1980 to Census	162	6.6
1970 to 1979	116	4.7
1960 to 1969	404	16.3
1950 to 1959	257	10.4
1940 to 1949	458	18.5
Before 1940	1,075	43.5

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	966	83.6
2	110	9.5
3 or More	71	6.1
Other, Including Mobile Homes	8	0.7

Percentage of Owner Units Overcrowded, 1990 0.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	45	3.7
2	59	4.9
3 or More	1,084	89.8
Other, Including Mobile Homes	19	1.6

Percentage of Rental Units Overcrowded, 1990 1.0

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	451
As a % of all Rental Households	37.4
With Cost Burdens > 30%	381
% With Cost Burdens > 30%	84.4

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	215
As a % of all Rental Households	17.8
With Cost Burdens > 30%	76
% With Cost Burdens > 30%	35.3

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	255
As a % of all Rental Households	21.1
With Cost Burdens > 30%	33
% With Cost Burdens > 30%	13.0

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	47
As a % of all Owner Households	4.1
With Cost Burdens > 30%	46
% With Cost Burdens > 30%	97.8

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	80
As a % of all Owner Households	7.0
With Cost Burdens > 30%	74
% With Cost Burdens > 30%	91.7

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	94
As a % of all Owner Households	8.1
With Cost Burdens > 30%	43
% With Cost Burdens > 30%	46.0

Profile of Avondale

Area 2.2 square miles **Population Density** 8,562 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	18,706		1,458	7.8	17,155	91.7	29	0.2	48	0.3	16	0.3	16	0.3
1997	18,137	-3.0	1,638	9.0	16,365	90.2	24	0.1	81	0.4	29	0.4	29	0.4
2002	17,755	-5.1	2,135	12.0	15,458	87.1	25	0.1	103	0.6	16	0.6	16	0.6
2007	17,393	-7.0	2,366	13.6	14,794	85.1	31	0.2	149	0.9	29	0.9	29	0.9

Households

Year	N	% Change
1990	7,633	
1997	7,411	-2.9
2002	7,295	-4.4
2007	7,175	-6.0

Household Type, 1990

	N	%
Married Couple with Children	582	7.6
Married Couple without Children	852	11.2
Unmarried Head with Children	1,713	22.4
Unmarried Head w/out Children	903	11.8
Non-Family Households	3,583	46.9

Household Size, 1990

	N	%
1 Person	3,236	42.4
2 Person	2,843	37.2
3 or More Persons	1,554	20.4

Age of Population, 1990

	N	%
Under 5	1,542	8.2
5 - 17	3,660	19.6
18 - 24	2,031	10.9
25 - 44	4,937	26.4
45 - 64	3,281	17.5
65 or Older	3,255	17.4

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	5,263	45.9
High School Graduate	2,961	25.8
At Least Some College	3,249	28.3

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	16.5	9.0	17.3	50.0	0.0		55.6
% Below Poverty	40.3	37.5	40.4	75.9	13.2	56.3	48.6
Median Household Income	$11,694	$15,681	$11,469	$20,000	$36,275	$0	$12,517

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	77	4.4
Moved into Current Home between 1/1/85 and 12/31/88	233	13.4
Moved into Current Home before 1/1/85	1,429	82.2

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	1,603	27.3
Moved into Current Unit between 1/1/85 and 12/31/88	2,024	34.5
Moved into Current Unit before 1/1/85	2,243	38.2

Profile of Avondale

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	8,573		7,609	88.8	964	11.2	1,739	22.9	5,870	77.1
1997	8,495	-0.9	7,411	87.2	1,084	12.8	1,683	22.7	5,728	77.3
2002	8,428	-1.7	7,295	86.6	1,133	13.4	1,627	22.3	5,668	77.7
2007	8,358	-2.5	7,175	85.8	1,183	14.2	1,611	22.5	5,564	77.5

Year Structure Built, 1990

	N	%
1980 to Census	387	4.5
1970 to 1979	515	6.0
1960 to 1969	1,356	15.8
1950 to 1959	994	11.6
1940 to 1949	1,301	15.2
Before 1940	4,020	46.9

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	1,111	63.9
2	345	19.8
3 or More	231	13.3
Other, Including Mobile Homes	52	3.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	351	6.0
2	552	9.4
3 or More	4,900	83.5
Other, Including Mobile Homes	67	1.1

Percentage of Owner Units Overcrowded, 1990 2.2

Percentage of Rental Units Overcrowded, 1990 7.5

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	3,094
As a % of all Rental Households	52.7
With Cost Burdens > 30%	2,140
% With Cost Burdens > 30%	69.2

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	1,049
As a % of all Rental Households	17.9
With Cost Burdens > 30%	303
% With Cost Burdens > 30%	28.9

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	816
As a % of all Rental Households	13.9
With Cost Burdens > 30%	95
% With Cost Burdens > 30%	11.7

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	210
As a % of all Owner Households	12.1
With Cost Burdens > 30%	170
% With Cost Burdens > 30%	81.1

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	186
As a % of all Owner Households	10.7
With Cost Burdens > 30%	72
% With Cost Burdens > 30%	38.8

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	210
As a % of all Owner Households	12.1
With Cost Burdens > 30%	44
% With Cost Burdens > 30%	21.1

Profile of Clifton

Area 2.2 square miles **Population Density** 4,086 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	9,029		7,360	81.5	1,163	12.9	13	0.1	388	4.3	105	4.3	105	4.3
1997	8,826	-2.2	6,962	78.9	1,309	14.8	15	0.2	507	5.7	33	5.7	33	5.7
2002	8,718	-3.4	6,627	76.0	1,422	16.3	15	0.2	614	7.0	105	7.0	105	7.0
2007	8,606	-4.7	6,195	72.0	1,505	17.5	19	0.2	824	9.6	33	9.6	33	9.6

Households

Year	N	% Change
1990	4,559	
1997	4,543	-0.4
2002	4,517	-0.9
2007	4,493	-1.4

Household Type, 1990

	N	%
Married Couple with Children	548	12.0
Married Couple without Children	798	17.5
Unmarried Head with Children	179	3.9
Unmarried Head w/out Children	211	4.6
Non-Family Households	2,823	61.9

Household Size, 1990

	N	%
1 Person	2,260	49.6
2 Person	1,779	39.0
3 or More Persons	520	11.4

Age of Population, 1990

	N	%
Under 5	457	5.1
5 - 17	926	10.3
18 - 24	1,564	17.3
25 - 44	3,309	36.6
45 - 64	1,464	16.2
65 or Older	1,309	14.5

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	576	9.5
High School Graduate	610	10.0
At Least Some College	4,896	80.5

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	4.0	2.8	12.4	0.0	6.0	0.0	0.0
% Below Poverty	14.7	12.7	17.8	0.0	31.9	24.8	28.6
Median Household Income	$25,521	$26,675	$20,602	$25,858	$13,754	$39,862	$20,687

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	133	9.0
Moved into Current Home between 1/1/85 and 12/31/88	371	25.1
Moved into Current Home before 1/1/85	972	65.9

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	1,416	45.3
Moved into Current Unit between 1/1/85 and 12/31/88	1,131	36.2
Moved into Current Unit before 1/1/85	576	18.4

Profile of Clifton

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	4,906		4,599	93.7	307	6.3	1,476	32.1	3,123	67.9
1997	4,889	-0.3	4,543	92.9	346	7.1	1,469	32.3	3,074	67.7
2002	4,875	-0.6	4,517	92.7	358	7.3	1,452	32.1	3,065	67.9
2007	4,868	-0.8	4,493	92.3	375	7.7	1,475	32.8	3,018	67.2

Year Structure Built, 1990

	N	%
1980 to Census	153	3.1
1970 to 1979	383	7.8
1960 to 1969	681	13.9
1950 to 1959	573	11.7
1940 to 1949	477	9.7
Before 1940	2,639	53.8

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	1,187	80.4
2	157	10.6
3 or More	120	8.1
Other, Including Mobile Homes	12	0.8

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	141	4.5
2	231	7.4
3 or More	2,724	87.2
Other, Including Mobile Homes	27	0.9

Percentage of Owner Units Overcrowded, 1990 1.2

Percentage of Rental Units Overcrowded, 1990 2.8

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	1,035
As a % of all Rental Households	33.1
With Cost Burdens > 30%	865
% With Cost Burdens > 30%	83.6

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	625
As a % of all Rental Households	20.0
With Cost Burdens > 30%	296
% With Cost Burdens > 30%	47.4

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	578
As a % of all Rental Households	18.5
With Cost Burdens > 30%	89
% With Cost Burdens > 30%	15.4

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	42
As a % of all Owner Households	2.9
With Cost Burdens > 30%	28
% With Cost Burdens > 30%	66.4

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	59
As a % of all Owner Households	4.0
With Cost Burdens > 30%	26
% With Cost Burdens > 30%	43.8

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	87
As a % of all Owner Households	5.9
With Cost Burdens > 30%	21
% With Cost Burdens > 30%	23.5

Profile of Winton Place

Area 1.9 square miles **Population Density** 1,324 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	2,561		1,834	71.6	659	25.7	7	0.3	51	2.0	10	2.0	10	2.0
1997	2,516	-1.8	1,831	72.8	620	24.6	9	0.4	45	1.8	11	1.8	11	1.8
2002	2,440	-4.7	1,738	71.2	627	25.7	9	0.4	53	2.2	10	2.2	10	2.2
2007	2,356	-8.0	1,618	68.7	634	26.9	11	0.5	72	3.1	11	3.1	11	3.1

Households

Year	N	% Change
1990	1,005	
1997	965	-4.0
2002	938	-6.7
2007	908	-9.7

Household Type, 1990

	N	%
Married Couple with Children	227	22.6
Married Couple without Children	175	17.4
Unmarried Head with Children	116	11.5
Unmarried Head w/out Children	141	14.0
Non-Family Households	346	34.4

Household Size, 1990

	N	%
1 Person	298	29.7
2 Person	424	42.2
3 or More Persons	283	28.2

Age of Population, 1990

	N	%
Under 5	194	7.6
5 - 17	505	19.7
18 - 24	224	8.7
25 - 44	934	36.5
45 - 64	477	18.6
65 or Older	227	8.9

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	637	38.9
High School Graduate	481	29.4
At Least Some College	520	31.7

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	9.8	9.2	12.9	0.0	0.0	0.0	0.0
% Below Poverty	17.4	13.2	31.0	0.0	0.0	0.0	0.0
Median Household Income	$20,466	$24,039	$14,350	$15,789	$16,551	$0	$0

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	73	12.9
Moved into Current Home between 1/1/85 and 12/31/88	90	16.0
Moved into Current Home before 1/1/85	401	71.1

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	161	38.2
Moved into Current Unit between 1/1/85 and 12/31/88	163	38.6
Moved into Current Unit before 1/1/85	98	23.2

Profile of Winton Place

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	1,063		986	92.8	77	7.2	564	57.2	422	42.8
1997	1,053	-0.9	965	91.6	88	8.4	522	54.1	443	45.9
2002	1,032	-2.9	938	90.9	94	9.1	501	53.4	437	46.6
2007	1,006	-5.4	908	90.3	98	9.7	491	54.1	417	45.9

Year Structure Built, 1990

	N	%
1980 to Census	29	2.7
1970 to 1979	96	9.0
1960 to 1969	155	14.6
1950 to 1959	122	11.5
1940 to 1949	102	9.6
Before 1940	559	52.6

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	493	87.4
2	71	12.6
3 or More	0	0.0
Other, Including Mobile Homes	0	0.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	109	25.8
2	81	19.2
3 or More	227	53.8
Other, Including Mobile Homes	0	0.0

Percentage of Owner Units Overcrowded, 1990 1.1

Percentage of Rental Units Overcrowded, 1990 5.5

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	136
As a % of all Rental Households	32.3
With Cost Burdens > 30%	110
% With Cost Burdens > 30%	81.0

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	91
As a % of all Rental Households	21.7
With Cost Burdens > 30%	28
% With Cost Burdens > 30%	30.1

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	97
As a % of all Rental Households	22.9
With Cost Burdens > 30%	5
% With Cost Burdens > 30%	5.4

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	87
As a % of all Owner Households	15.4
With Cost Burdens > 30%	68
% With Cost Burdens > 30%	78.5

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	56
As a % of all Owner Households	9.9
With Cost Burdens > 30%	19
% With Cost Burdens > 30%	34.7

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	124
As a % of all Owner Households	22.0
With Cost Burdens > 30%	13
% With Cost Burdens > 30%	10.3

Profile of Northside

Area 1.8 square miles **Population Density** 5,867 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	10,527		8,234	78.2	2,166	20.6	56	0.5	62	0.6	9	0.6	9	0.6
1997	10,435	-0.9	7,956	76.2	2,399	23.0	27	0.3	37	0.4	16	0.4	16	0.4
2002	10,373	-1.5	7,680	74.0	2,593	25.0	28	0.3	53	0.5	9	0.5	9	0.5
2007	10,306	-2.1	7,361	71.4	2,786	27.0	37	0.4	90	0.9	16	0.9	16	0.9

Households

Year	N	% Change
1990	4,388	
1997	4,344	-1.0
2002	4,341	-1.1
2007	4,342	-1.0

Household Type, 1990

	N	%
Married Couple with Children	668	15.2
Married Couple without Children	852	19.4
Unmarried Head with Children	663	15.1
Unmarried Head w/out Children	360	8.2
Non-Family Households	1,845	42.0

Household Size, 1990

	N	%
1 Person	1,547	35.3
2 Person	1,858	42.3
3 or More Persons	983	22.4

Age of Population, 1990

	N	%
Under 5	920	8.7
5 - 17	1,986	18.9
18 - 24	1,011	9.6
25 - 44	3,579	34.0
45 - 64	1,755	16.7
65 or Older	1,276	12.1

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	2,626	39.7
High School Graduate	1,625	24.6
At Least Some College	2,359	35.7

Economic Indicators, 1990	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	8.8	7.7	13.6	0.0	0.0	0.0	10.3
% Below Poverty	25.2	23.1	34.0	0.0	5.4	55.6	46.8
Median Household Income	$18,167	$18,844	$15,663	$25,081	$52,076	$36,275	$8,051

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	189	9.1
Moved into Current Home between 1/1/85 and 12/31/88	478	23.0
Moved into Current Home before 1/1/85	1,407	67.8

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	887	38.9
Moved into Current Unit between 1/1/85 and 12/31/88	883	38.7
Moved into Current Unit before 1/1/85	512	22.4

Profile of Northside

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	4,662		4,356	93.4	306	6.6	2,074	47.6	2,282	52.4
1997	4,687	0.5	4,344	92.7	343	7.3	2,040	47.0	2,304	53.0
2002	4,697	0.8	4,341	92.4	356	7.6	2,011	46.3	2,330	53.7
2007	4,718	1.2	4,342	92.0	376	8.0	2,043	47.1	2,299	52.9

Year Structure Built, 1990

	N	%
1980 to Census	83	1.8
1970 to 1979	275	5.9
1960 to 1969	546	11.7
1950 to 1959	354	7.6
1940 to 1949	395	8.5
Before 1940	3,009	64.5

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	1,532	73.9
2	340	16.4
3 or More	186	9.0
Other, Including Mobile Homes	16	0.8

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	417	18.3
2	658	28.8
3 or More	1,196	52.4
Other, Including Mobile Homes	11	0.5

Percentage of Owner Units Overcrowded, 1990 2.0

Percentage of Rental Units Overcrowded, 1990 7.3

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	783
As a % of all Rental Households	34.3
With Cost Burdens > 30%	668
% With Cost Burdens > 30%	85.3

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	556
As a % of all Rental Households	24.4
With Cost Burdens > 30%	224
% With Cost Burdens > 30%	40.2

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	433
As a % of all Rental Households	19.0
With Cost Burdens > 30%	59
% With Cost Burdens > 30%	13.6

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	222
As a % of all Owner Households	10.7
With Cost Burdens > 30%	142
% With Cost Burdens > 30%	64.2

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	236
As a % of all Owner Households	11.4
With Cost Burdens > 30%	74
% With Cost Burdens > 30%	31.1

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	371
As a % of all Owner Households	17.9
With Cost Burdens > 30%	56
% With Cost Burdens > 30%	15.2

Profile of S. Cumminsville-Millvale

Area 0.9 square miles **Population Density** 5,053 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	4,367		231	5.3	4,125	94.5	6	0.1	0	0.0	5	0.0	5	0.0
1997	4,011	-8.2	263	6.6	3,726	92.9	11	0.3	1	0.0	10	0.0	10	0.0
2002	3,762	-13.9	359	9.5	3,377	89.8	12	0.3	3	0.1	5	0.1	5	0.1
2007	3,518	-19.4	391	11.1	3,089	87.8	14	0.4	8	0.2	10	0.2	10	0.2

Households

Year	N	% Change
1990	1,399	
1997	1,328	-5.1
2002	1,262	-9.8
2007	1,197	-14.4

Household Type, 1990

	N	%
Married Couple with Children	88	6.3
Married Couple without Children	180	12.9
Unmarried Head with Children	575	41.1
Unmarried Head w/out Children	175	12.5
Non-Family Households	381	27.2

Household Size, 1990

	N	%
1 Person	356	25.4
2 Person	551	39.4
3 or More Persons	492	35.2

Age of Population, 1990

	N	%
Under 5	636	14.6
5 - 17	1,340	30.7
18 - 24	423	9.7
25 - 44	966	22.1
45 - 64	612	14.0
65 or Older	390	8.9

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	1,159	58.9
High School Graduate	430	21.8
At Least Some College	379	19.3

Economic Indicators, 1990	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	29.4	62.3	28.0	0.0			47.6
% Below Poverty	60.7	81.4	59.4	100.0		100.0	60.7
Median Household Income	$7,584	$4,999	$8,330	$4,999	$0	$0	$4,999

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	16	4.0
Moved into Current Home between 1/1/85 and 12/31/88	39	9.7
Moved into Current Home before 1/1/85	347	86.3

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	260	25.5
Moved into Current Unit between 1/1/85 and 12/31/88	395	38.7
Moved into Current Unit before 1/1/85	365	35.8

Profile of S. Cumminsville-Millvale

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	1,593		1,422	89.3	171	10.7	402	28.3	1,020	71.7
1997	1,521	-4.5	1,328	87.3	193	12.7	360	27.1	968	72.9
2002	1,464	-8.1	1,262	86.2	202	13.8	331	26.2	931	73.8
2007	1,405	-11.8	1,197	85.2	208	14.8	314	26.2	883	73.8

Year Structure Built, 1990

	N	%
1980 to Census	39	2.4
1970 to 1979	192	12.1
1960 to 1969	300	18.8
1950 to 1959	382	24.0
1940 to 1949	198	12.4
Before 1940	482	30.3

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	338	84.1
2	31	7.7
3 or More	33	8.2
Other, Including Mobile Homes	0	0.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	447	43.8
2	20	2.0
3 or More	494	48.4
Other, Including Mobile Homes	59	5.8

Percentage of Owner Units Overcrowded, 1990 0.0

Percentage of Rental Units Overcrowded, 1990 18.1

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	614
As a % of all Rental Households	60.2
With Cost Burdens > 30%	333
% With Cost Burdens > 30%	54.3

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	139
As a % of all Rental Households	13.6
With Cost Burdens > 30%	54
% With Cost Burdens > 30%	38.5

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	107
As a % of all Rental Households	10.5
With Cost Burdens > 30%	14
% With Cost Burdens > 30%	13.2

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	95
As a % of all Owner Households	23.7
With Cost Burdens > 30%	35
% With Cost Burdens > 30%	36.5

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	28
As a % of all Owner Households	6.8
With Cost Burdens > 30%	18
% With Cost Burdens > 30%	64.9

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	77
As a % of all Owner Households	19.2
With Cost Burdens > 30%	22
% With Cost Burdens > 30%	28.7

Profile of Winton Hills

Area 2.4 square miles **Population Density** 2,833 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	6,747		772	11.4	5,922	87.8	0	0.0	18	0.3	35	0.3	35	0.3
1997	6,167	-8.6	833	13.5	5,305	86.0	6	0.1	9	0.1	14	0.1	14	0.1
2002	5,765	-14.5	921	16.0	4,805	83.4	6	0.1	16	0.3	35	0.3	35	0.3
2007	5,369	-20.4	923	17.2	4,392	81.8	8	0.1	23	0.4	14	0.4	14	0.4

Households

Year	N	% Change
1990	2,234	
1997	2,127	-4.8
2002	2,020	-9.6
2007	1,912	-14.4

Household Type, 1990

	N	%
Married Couple with Children	209	9.4
Married Couple without Children	162	7.3
Unmarried Head with Children	1,124	50.3
Unmarried Head w/out Children	180	8.1
Non-Family Households	559	25.0

Household Size, 1990

	N	%
1 Person	551	24.7
2 Person	917	41.0
3 or More Persons	766	34.3

Age of Population, 1990

	N	%
Under 5	1,206	17.9
5 - 17	2,267	33.6
18 - 24	756	11.2
25 - 44	1,631	24.2
45 - 64	586	8.7
65 or Older	301	4.5

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	1,097	43.6
High School Graduate	740	29.4
At Least Some College	681	27.0

Economic Indicators, 1990	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	25.2	2.6	30.9		0.0		0.0
% Below Poverty	69.5	28.1	74.8		62.5	100.0	0.0
Median Household Income	$7,003	$16,898	$6,265	$0	$52,076	$0	$0

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	11	8.2
Moved into Current Home between 1/1/85 and 12/31/88	12	9.0
Moved into Current Home before 1/1/85	111	82.8

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	486	23.0
Moved into Current Unit between 1/1/85 and 12/31/88	775	36.7
Moved into Current Unit before 1/1/85	849	40.2

Profile of Winton Hills

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	2,673		2,244	84.0	429	16.0	134	6.0	2,110	94.0
1997	2,614	-2.2	2,127	81.4	487	18.6	124	5.8	2,003	94.2
2002	2,530	-5.4	2,020	79.9	510	20.1	116	5.8	1,904	94.2
2007	2,428	-9.2	1,912	78.7	516	21.3	111	5.8	1,801	94.2

Year Structure Built, 1990

	N	%
1980 to Census	392	14.7
1970 to 1979	297	11.1
1960 to 1969	594	22.2
1950 to 1959	207	7.7
1940 to 1949	702	26.3
Before 1940	481	18.0

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	134	100.0
2	0	0.0
3 or More	0	0.0
Other, Including Mobile Homes	0	0.0

Percentage of Owner Units Overcrowded, 1990 0.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	232	11.0
2	67	3.2
3 or More	1,797	85.2
Other, Including Mobile Homes	14	0.7

Percentage of Rental Units Overcrowded, 1990 15.2

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	1,256
As a % of all Rental Households	59.5
With Cost Burdens > 30%	470
% With Cost Burdens > 30%	37.5

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	243
As a % of all Rental Households	11.5
With Cost Burdens > 30%	35
% With Cost Burdens > 30%	14.4

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	227
As a % of all Rental Households	10.8
With Cost Burdens > 30%	7
% With Cost Burdens > 30%	2.9

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	3
As a % of all Owner Households	2.1
With Cost Burdens > 30%	1
% With Cost Burdens > 30%	45.8

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	18
As a % of all Owner Households	13.3
With Cost Burdens > 30%	8
% With Cost Burdens > 30%	45.8

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	30
As a % of all Owner Households	22.4
With Cost Burdens > 30%	9
% With Cost Burdens > 30%	29.0

Profile of College Hill

Area 4.0 square miles **Population Density** 3,973 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	15,825		9,279	58.6	6,465	40.9	20	0.1	56	0.4	5	0.4	5	0.4
1997	14,982	-5.3	8,860	59.1	5,994	40.0	22	0.1	78	0.5	29	0.5	29	0.5
2002	14,386	-9.1	8,485	59.0	5,744	39.9	22	0.2	101	0.7	5	0.7	5	0.7
2007	13,778	-12.9	7,999	58.1	5,542	40.2	30	0.2	155	1.1	29	1.1	29	1.1

Households

Year	N	% Change
1990	6,673	
1997	6,470	-3.0
2002	6,314	-5.4
2007	6,144	-7.9

Household Type, 1990

	N	%
Married Couple with Children	1,261	18.9
Married Couple without Children	1,688	25.3
Unmarried Head with Children	519	7.8
Unmarried Head w/out Children	619	9.3
Non-Family Households	2,586	38.8

Household Size, 1990

	N	%
1 Person	2,364	35.4
2 Person	3,045	45.6
3 or More Persons	1,264	18.9

Age of Population, 1990

	N	%
Under 5	1,070	6.8
5 - 17	2,653	16.8
18 - 24	1,230	7.8
25 - 44	5,032	31.8
45 - 64	2,834	17.9
65 or Older	3,006	19.0

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	2,164	19.9
High School Graduate	3,052	28.1
At Least Some College	5,656	52.0

Economic Indicators, 1990	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	6.8	3.6	10.9	0.0	0.0		0.0
% Below Poverty	10.6	5.7	17.5	0.0	0.0	0.0	7.5
Median Household Income	$28,691	$30,170	$26,957	$9,308	$26,614	$0	$40,360

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	214	5.6
Moved into Current Home between 1/1/85 and 12/31/88	731	19.1
Moved into Current Home before 1/1/85	2,874	75.3

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	989	34.3
Moved into Current Unit between 1/1/85 and 12/31/88	1,057	36.7
Moved into Current Unit before 1/1/85	836	29.0

Profile of College Hill

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	6,995		6,701	95.8	294	4.2	3,819	57.0	2,882	43.0
1997	6,816	-2.6	6,470	94.9	346	5.1	3,574	55.2	2,896	44.8
2002	6,679	-4.5	6,314	94.5	365	5.5	3,426	54.3	2,889	45.7
2007	6,526	-6.7	6,144	94.1	382	5.9	3,373	54.9	2,770	45.1

Year Structure Built, 1990

	N	%
1980 to Census	215	3.1
1970 to 1979	646	9.2
1960 to 1969	1,439	20.6
1950 to 1959	1,570	22.4
1940 to 1949	1,027	14.7
Before 1940	2,098	30.0

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	3,532	92.5
2	168	4.4
3 or More	63	1.6
Other, Including Mobile Homes	56	1.5

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	419	14.5
2	155	5.4
3 or More	2,272	78.8
Other, Including Mobile Homes	82	2.8

Percentage of Owner Units Overcrowded, 1990 1.0

Percentage of Rental Units Overcrowded, 1990 1.5

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	927
As a % of all Rental Households	32.2
With Cost Burdens > 30%	741
% With Cost Burdens > 30%	80.0

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	553
As a % of all Rental Households	19.2
With Cost Burdens > 30%	312
% With Cost Burdens > 30%	56.3

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	590
As a % of all Rental Households	20.5
With Cost Burdens > 30%	127
% With Cost Burdens > 30%	21.5

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	218
As a % of all Owner Households	5.7
With Cost Burdens > 30%	148
% With Cost Burdens > 30%	67.9

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	326
As a % of all Owner Households	8.5
With Cost Burdens > 30%	109
% With Cost Burdens > 30%	33.3

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	520
As a % of all Owner Households	13.6
With Cost Burdens > 30%	72
% With Cost Burdens > 30%	13.8

Profile of Mt. Airy

Area 3.0 square miles **Population Density** 3,201 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	9,469		6,326	66.8	2,993	31.6	0	0.0	144	1.5	6	1.5	6	1.5
1997	8,871	-6.3	6,186	69.7	2,481	28.0	22	0.3	166	1.9	16	1.9	16	1.9
2002	8,470	-10.5	5,856	69.1	2,375	28.0	21	0.3	200	2.4	6	2.4	6	2.4
2007	8,087	-14.6	5,472	67.7	2,289	28.3	27	0.3	270	3.3	16	3.3	16	3.3

Households

Year	N	% Change
1990	3,842	
1997	3,560	-7.3
2002	3,400	-11.5
2007	3,248	-15.4

Household Type, 1990

	N	%
Married Couple with Children	792	20.6
Married Couple without Children	861	22.4
Unmarried Head with Children	568	14.8
Unmarried Head w/out Children	251	6.5
Non-Family Households	1,370	35.7

Household Size, 1990

	N	%
1 Person	1,163	30.3
2 Person	1,871	48.7
3 or More Persons	808	21.0

Age of Population, 1990

	N	%
Under 5	957	10.1
5 - 17	1,729	18.3
18 - 24	1,131	11.9
25 - 44	3,375	35.6
45 - 64	1,402	14.8
65 or Older	875	9.2

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	1,055	18.7
High School Graduate	1,687	29.8
At Least Some College	2,910	51.5

Economic Indicators, 1990	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	4.0	3.0	5.9		0.0	100.0	20.0
% Below Poverty	10.6	8.6	15.3		0.0	100.0	25.9
Median Household Income	$27,068	$28,997	$23,611	$0	$30,127	$0	$29,580

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	163	12.6
Moved into Current Home between 1/1/85 and 12/31/88	237	18.3
Moved into Current Home before 1/1/85	894	69.1

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	1,224	46.9
Moved into Current Unit between 1/1/85 and 12/31/88	1,006	38.5
Moved into Current Unit before 1/1/85	382	14.6

Profile of Mt. Airy

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	4,319		3,906	90.4	413	9.6	1,294	33.1	2,612	66.9
1997	3,993	-7.5	3,560	89.2	433	10.8	1,437	40.4	2,124	59.6
2002	3,852	-10.8	3,400	88.3	452	11.7	1,388	40.8	2,012	59.2
2007	3,721	-13.8	3,248	87.3	473	12.7	1,389	42.8	1,860	57.2

Year Structure Built, 1990

	N	%
1980 to Census	149	3.4
1970 to 1979	817	18.9
1960 to 1969	1,793	41.5
1950 to 1959	795	18.4
1940 to 1949	365	8.5
Before 1940	400	9.3

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	1,175	90.8
2	93	7.2
3 or More	26	2.0
Other, Including Mobile Homes	0	0.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	215	8.2
2	166	6.4
3 or More	2,207	84.5
Other, Including Mobile Homes	24	0.9

Percentage of Owner Units Overcrowded, 1990 0.0

Percentage of Rental Units Overcrowded, 1990 4.4

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	438
As a % of all Rental Households	16.8
With Cost Burdens > 30%	366
% With Cost Burdens > 30%	83.4

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	635
As a % of all Rental Households	24.3
With Cost Burdens > 30%	276
% With Cost Burdens > 30%	43.4

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	648
As a % of all Rental Households	24.8
With Cost Burdens > 30%	61
% With Cost Burdens > 30%	9.5

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	69
As a % of all Owner Households	5.3
With Cost Burdens > 30%	19
% With Cost Burdens > 30%	28.2

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	103
As a % of all Owner Households	7.9
With Cost Burdens > 30%	35
% With Cost Burdens > 30%	34.1

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	145
As a % of all Owner Households	11.2
With Cost Burdens > 30%	24
% With Cost Burdens > 30%	16.7

Profile of Fay Apartments

Area 0.4 square miles **Population Density** 7,306 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	2,956		219	7.4	2,731	92.4	0	0.0	0	0.0	6	0.0	6	0.0
1997	2,805	-5.1	196	7.0	2,605	92.9	0	0.0	0	0.0	4	0.0	4	0.0
2002	2,693	-8.9	271	10.1	2,416	89.7	0	0.0	1	0.0	6	0.0	6	0.0
2007	2,575	-12.9	301	11.7	2,260	87.8	0	0.0	6	0.2	4	0.2	4	0.2

Households

Year	N	% Change
1990	986	
1997	928	-5.9
2002	883	-10.4
2007	838	-15.0

Household Type, 1990

	N	%
Married Couple with Children	110	11.2
Married Couple without Children	79	8.0
Unmarried Head with Children	564	57.2
Unmarried Head w/out Children	69	7.0
Non-Family Households	164	16.6

Household Size, 1990

	N	%
1 Person	149	15.1
2 Person	517	52.4
3 or More Persons	320	32.5

Age of Population, 1990

	N	%
Under 5	704	23.8
5 - 17	811	27.4
18 - 24	403	13.6
25 - 44	619	20.9
45 - 64	298	10.1
65 or Older	121	4.1

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	552	53.2
High School Graduate	277	26.7
At Least Some College	209	20.1

Economic Indicators, 1990	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	22.5	15.4	23.4				
% Below Poverty	66.9	37.0	69.3			100.0	73.1
Median Household Income	$5,528	$7,863	$5,126	$0	$0	$4,999	$5,041

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	22	25.9
Moved into Current Home between 1/1/85 and 12/31/88	0	0.0
Moved into Current Home before 1/1/85	63	74.1

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	115	12.6
Moved into Current Unit between 1/1/85 and 12/31/88	425	46.7
Moved into Current Unit before 1/1/85	371	40.7

Profile of Fay Apartments

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	1,063		996	93.7	67	6.3	85	8.5	911	91.5
1997	996	-6.3	928	93.2	68	6.8	62	6.7	866	93.3
2002	954	-10.3	883	92.6	71	7.4	58	6.6	825	93.4
2007	913	-14.1	838	91.8	75	8.2	56	6.7	782	93.3

Year Structure Built, 1990

	N	%
1980 to Census	14	1.3
1970 to 1979	58	5.5
1960 to 1969	433	40.7
1950 to 1959	346	32.5
1940 to 1949	97	9.1
Before 1940	115	10.8

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	70	82.4
2	15	17.6
3 or More	0	0.0
Other, Including Mobile Homes	0	0.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	476	52.3
2	13	1.4
3 or More	393	43.1
Other, Including Mobile Homes	29	3.2

Percentage of Owner Units Overcrowded, 1990 0.0

Percentage of Rental Units Overcrowded, 1990 8.9

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	385
As a % of all Rental Households	42.3
With Cost Burdens > 30%	304
% With Cost Burdens > 30%	79.0

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	71
As a % of all Rental Households	7.8
With Cost Burdens > 30%	48
% With Cost Burdens > 30%	66.7

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	88
As a % of all Rental Households	9.6
With Cost Burdens > 30%	9
% With Cost Burdens > 30%	10.3

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	29
As a % of all Owner Households	34.0
With Cost Burdens > 30%	28
% With Cost Burdens > 30%	96.8

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	6
As a % of all Owner Households	7.0
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	0.0

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	5
As a % of all Owner Households	5.9
With Cost Burdens > 30%	4
% With Cost Burdens > 30%	77.5

Profile of N. Fairmount-English Woods

Area 1.0 square miles **Population Density** 5,356 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	5,422		1,457	26.9	3,899	71.9	0	0.0	58	1.1	8	1.1	8	1.1
1997	4,956	-8.6	1,302	26.3	3,596	72.6	7	0.1	36	0.7	15	0.7	15	0.7
2002	4,686	-13.6	1,307	27.9	3,311	70.7	7	0.1	43	0.9	8	0.9	8	0.9
2007	4,414	-18.6	1,245	28.2	3,070	69.6	9	0.2	63	1.4	15	1.4	15	1.4

Households

Year	N	% Change
1990	1,819	
1997	1,629	-10.4
2002	1,539	-15.4
2007	1,450	-20.3

Household Type, 1990

	N	%
Married Couple with Children	218	12.0
Married Couple without Children	191	10.5
Unmarried Head with Children	759	41.7
Unmarried Head w/out Children	238	13.1
Non-Family Households	413	22.7

Household Size, 1990

	N	%
1 Person	354	19.5
2 Person	863	47.4
3 or More Persons	602	33.1

Age of Population, 1990

	N	%
Under 5	931	17.2
5 - 17	1,587	29.3
18 - 24	632	11.7
25 - 44	1,289	23.8
45 - 64	636	11.7
65 or Older	347	6.4

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	1,318	58.0
High School Graduate	481	21.2
At Least Some College	473	20.8

Economic Indicators, 1990	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	19.4	1.7	29.6		0.0		0.0
% Below Poverty	57.7	31.2	68.2		6.9	100.0	57.1
Median Household Income	$8,276	$16,518	$5,430	$0	$22,500	$4,999	$6,549

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	55	9.5
Moved into Current Home between 1/1/85 and 12/31/88	92	15.8
Moved into Current Home before 1/1/85	435	74.7

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	462	38.8
Moved into Current Unit between 1/1/85 and 12/31/88	444	37.2
Moved into Current Unit before 1/1/85	286	24.0

Profile of N. Fairmount-English Woods

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	2,039		1,774	87.0	265	13.0	582	32.8	1,192	67.2
1997	1,932	-5.2	1,629	84.3	303	15.7	518	31.8	1,111	68.2
2002	1,854	-9.1	1,539	83.0	315	17.0	486	31.6	1,053	68.4
2007	1,778	-12.8	1,450	81.6	328	18.4	468	32.3	982	67.7

Year Structure Built, 1990

	N	%
1980 to Census	35	1.7
1970 to 1979	172	8.4
1960 to 1969	638	31.3
1950 to 1959	324	15.9
1940 to 1949	346	17.0
Before 1940	524	25.7

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	528	90.7
2	40	6.9
3 or More	14	2.4
Other, Including Mobile Homes	0	0.0

Percentage of Owner Units Overcrowded, 1990 6.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	260	21.8
2	64	5.4
3 or More	858	72.0
Other, Including Mobile Homes	10	0.8

Percentage of Rental Units Overcrowded, 1990 11.4

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	788
As a % of all Rental Households	66.1
With Cost Burdens > 30%	424
% With Cost Burdens > 30%	53.8

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	140
As a % of all Rental Households	11.7
With Cost Burdens > 30%	38
% With Cost Burdens > 30%	27.1

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	125
As a % of all Rental Households	10.5
With Cost Burdens > 30%	20
% With Cost Burdens > 30%	15.7

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	103
As a % of all Owner Households	17.6
With Cost Burdens > 30%	66
% With Cost Burdens > 30%	64.4

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	94
As a % of all Owner Households	16.2
With Cost Burdens > 30%	46
% With Cost Burdens > 30%	48.8

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	137
As a % of all Owner Households	23.6
With Cost Burdens > 30%	24
% With Cost Burdens > 30%	17.7

Profile of S. Fairmount

Area 0.7 square miles **Population Density** 5,827 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	3,879		3,053	78.7	736	19.0	7	0.2	83	2.1	0	2.1	0	2.1
1997	3,950	1.8	3,103	78.6	745	18.9	6	0.2	81	2.1	15	2.1	15	2.1
2002	3,919	1.0	2,988	76.2	807	20.6	6	0.2	99	2.5	0	2.5	0	2.5
2007	3,887	0.2	2,843	73.1	869	22.4	8	0.2	136	3.5	15	3.5	15	3.5

Households

Year	N	% Change
1990	1,522	
1997	1,491	-2.0
2002	1,474	-3.2
2007	1,458	-4.2

Household Type, 1990

	N	%
Married Couple with Children	301	19.8
Married Couple without Children	231	15.2
Unmarried Head with Children	218	14.3
Unmarried Head w/out Children	146	9.6
Non-Family Households	626	41.1

Household Size, 1990

	N	%
1 Person	592	38.9
2 Person	579	38.0
3 or More Persons	351	23.1

Age of Population, 1990

	N	%
Under 5	415	10.7
5 - 17	805	20.8
18 - 24	367	9.5
25 - 44	1,200	30.9
45 - 64	696	17.9
65 or Older	396	10.2

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	1,163	50.7
High School Graduate	642	28.0
At Least Some College	487	21.2

Economic Indicators, 1990	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	12.6	13.7	8.9		0.0		0.0
% Below Poverty	33.4	29.9	51.9	0.0	0.0		100.0
Median Household Income	$14,252	$15,503	$8,937	$5,360	$23,020	$0	$15,789

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	49	8.7
Moved into Current Home between 1/1/85 and 12/31/88	83	14.8
Moved into Current Home before 1/1/85	429	76.5

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	415	44.0
Moved into Current Unit between 1/1/85 and 12/31/88	385	40.8
Moved into Current Unit before 1/1/85	144	15.3

Profile of S. Fairmount

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	1,719		1,505	87.6	214	12.4	561	37.3	944	62.7
1997	1,727	0.5	1,491	86.3	236	13.7	588	39.4	903	60.6
2002	1,719	0.0	1,474	85.7	245	14.3	584	39.6	890	60.4
2007	1,716	-0.2	1,458	85.0	258	15.0	598	41.0	860	59.0

Year Structure Built, 1990

	N	%
1980 to Census	12	0.7
1970 to 1979	163	9.5
1960 to 1969	173	10.1
1950 to 1959	285	16.6
1940 to 1949	148	8.6
Before 1940	938	54.6

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	500	89.1
2	53	9.4
3 or More	8	1.4
Other, Including Mobile Homes	0	0.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	154	16.3
2	172	18.2
3 or More	612	64.8
Other, Including Mobile Homes	6	0.6

Percentage of Owner Units Overcrowded, 1990 1.4

Percentage of Rental Units Overcrowded, 1990 8.3

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	415
As a % of all Rental Households	44.0
With Cost Burdens > 30%	342
% With Cost Burdens > 30%	82.4

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	215
As a % of all Rental Households	22.8
With Cost Burdens > 30%	97
% With Cost Burdens > 30%	45.3

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	158
As a % of all Rental Households	16.7
With Cost Burdens > 30%	19
% With Cost Burdens > 30%	11.7

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	117
As a % of all Owner Households	20.9
With Cost Burdens > 30%	99
% With Cost Burdens > 30%	84.5

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	48
As a % of all Owner Households	8.5
With Cost Burdens > 30%	14
% With Cost Burdens > 30%	29.7

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	103
As a % of all Owner Households	18.3
With Cost Burdens > 30%	7
% With Cost Burdens > 30%	7.0

Profile of Lower Price Hill

Area 0.5 square miles **Population Density** 2,953 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	1,576		1,542	97.8	28	1.8	6	0.4	0	0.0	0	0.0	0	0.0
1997	1,226	-22.2	1,162	94.8	60	4.9	2	0.2	1	0.1	1	0.1	1	0.1
2002	1,037	-34.2	952	91.8	80	7.7	2	0.2	2	0.2	0	0.2	0	0.2
2007	875	-44.5	777	88.8	90	10.3	2	0.2	4	0.5	1	0.5	1	0.5

Households

Year	N	% Change
1990	556	
1997	426	-23.4
2002	355	-36.2
2007	296	-46.8

Household Type, 1990

	N	%
Married Couple with Children	105	18.9
Married Couple without Children	61	11.0
Unmarried Head with Children	154	27.7
Unmarried Head w/out Children	33	5.9
Non-Family Households	203	36.5

Household Size, 1990

	N	%
1 Person	180	32.4
2 Person	192	34.5
3 or More Persons	184	33.1

Age of Population, 1990

	N	%
Under 5	274	17.4
5 - 17	402	25.5
18 - 24	183	11.6
25 - 44	431	27.3
45 - 64	159	10.1
65 or Older	127	8.1

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	503	70.2
High School Graduate	132	18.4
At Least Some College	82	11.4

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	20.5	18.6	100.0				0.0
% Below Poverty	62.9	62.1	100.0	100.0			33.3
Median Household Income	$8,902	$9,035	$4,999	$15,789	$0	$0	$4,999

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	15	13.3
Moved into Current Home between 1/1/85 and 12/31/88	38	33.6
Moved into Current Home before 1/1/85	60	53.1

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	149	32.9
Moved into Current Unit between 1/1/85 and 12/31/88	140	30.9
Moved into Current Unit before 1/1/85	164	36.2

Profile of Lower Price Hill

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	686		566	82.5	120	17.5	113	20.0	453	80.0
1997	555	-19.1	426	76.8	129	23.2	81	19.0	345	81.0
2002	490	-28.6	355	72.4	135	27.6	67	18.9	288	81.1
2007	431	-37.2	296	68.7	135	31.3	57	19.3	239	80.7

Year Structure Built, 1990

	N	%
1980 to Census	53	7.7
1970 to 1979	9	1.3
1960 to 1969	8	1.2
1950 to 1959	36	5.2
1940 to 1949	116	16.9
Before 1940	464	67.6

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	69	61.1
2	11	9.7
3 or More	33	29.2
Other, Including Mobile Homes	0	0.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	27	6.0
2	141	31.1
3 or More	285	62.9
Other, Including Mobile Homes	0	0.0

Percentage of Owner Units Overcrowded, 1990 4.4

Percentage of Rental Units Overcrowded, 1990 20.3

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	270
As a % of all Rental Households	59.5
With Cost Burdens > 30%	195
% With Cost Burdens > 30%	72.2

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	88
As a % of all Rental Households	19.4
With Cost Burdens > 30%	4
% With Cost Burdens > 30%	5.1

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	37
As a % of all Rental Households	8.1
With Cost Burdens > 30%	1
% With Cost Burdens > 30%	2.3

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	24
As a % of all Owner Households	21.4
With Cost Burdens > 30%	7
% With Cost Burdens > 30%	28.9

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	14
As a % of all Owner Households	12.5
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	0.0

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	16
As a % of all Owner Households	13.9
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	0.0

Profile of E. Price Hill

Area 2.9 square miles **Population Density** 6,738 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	19,492		17,430	89.4	1,575	8.1	72	0.4	387	2.0	28	2.0	28	2.0
1997	19,029	-2.4	16,717	87.9	1,986	10.4	51	0.3	248	1.3	27	1.3	27	1.3
2002	18,688	-4.1	15,969	85.5	2,324	12.4	53	0.3	308	1.6	28	1.6	28	1.6
2007	18,342	-5.9	15,145	82.6	2,636	14.4	70	0.4	436	2.4	27	2.4	27	2.4

Households

Year	N	% Change
1990	7,424	
1997	7,251	-2.3
2002	7,143	-3.8
2007	7,029	-5.3

Household Type, 1990

	N	%
Married Couple with Children	1,338	18.0
Married Couple without Children	1,327	17.9
Unmarried Head with Children	1,270	17.1
Unmarried Head w/out Children	665	9.0
Non-Family Households	2,824	38.0

Household Size, 1990

	N	%
1 Person	2,332	31.4
2 Person	3,209	43.2
3 or More Persons	1,883	25.4

Age of Population, 1990

	N	%
Under 5	1,856	9.5
5 - 17	3,898	20.0
18 - 24	2,606	13.4
25 - 44	6,152	31.6
45 - 64	2,883	14.8
65 or Older	2,097	10.8

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	4,858	43.6
High School Graduate	3,067	27.6
At Least Some College	3,207	28.8

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	7.8	7.5	14.2	26.8	3.3	0.0	0.0
% Below Poverty	27.6	25.2	54.4	77.8	9.0	64.3	22.5
Median Household Income	$18,362	$19,195	$10,656	$7,057	$36,443	$25,069	$29,374

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	215	7.3
Moved into Current Home between 1/1/85 and 12/31/88	635	21.7
Moved into Current Home before 1/1/85	2,077	71.0

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	1,748	39.2
Moved into Current Unit between 1/1/85 and 12/31/88	1,584	35.5
Moved into Current Unit before 1/1/85	1,132	25.4

Profile of E. Price Hill

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	8,324		7,391	88.8	933	11.2	2,927	39.6	4,464	60.4
1997	8,305	-0.2	7,251	87.3	1,054	12.7	2,892	39.9	4,359	60.1
2002	8,247	-0.9	7,143	86.6	1,104	13.4	2,864	40.1	4,279	59.9
2007	8,166	-1.9	7,029	86.1	1,137	13.9	2,893	41.2	4,136	58.8

Year Structure Built, 1990

	N	%
1980 to Census	272	3.3
1970 to 1979	1,082	13.0
1960 to 1969	1,234	14.8
1950 to 1959	711	8.5
1940 to 1949	723	8.7
Before 1940	4,302	51.7

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	2,262	77.3
2	516	17.6
3 or More	117	4.0
Other, Including Mobile Homes	32	1.1

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	574	12.9
2	918	20.6
3 or More	2,909	65.2
Other, Including Mobile Homes	63	1.4

Percentage of Owner Units Overcrowded, 1990 2.3

Percentage of Rental Units Overcrowded, 1990 10.0

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	1,746
As a % of all Rental Households	39.1
With Cost Burdens > 30%	1,380
% With Cost Burdens > 30%	79.0

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	864
As a % of all Rental Households	19.4
With Cost Burdens > 30%	367
% With Cost Burdens > 30%	42.5

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	847
As a % of all Rental Households	19.0
With Cost Burdens > 30%	121
% With Cost Burdens > 30%	14.3

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	307
As a % of all Owner Households	10.5
With Cost Burdens > 30%	161
% With Cost Burdens > 30%	52.4

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	375
As a % of all Owner Households	12.8
With Cost Burdens > 30%	91
% With Cost Burdens > 30%	24.2

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	463
As a % of all Owner Households	15.8
With Cost Burdens > 30%	52
% With Cost Burdens > 30%	11.3

Profile of W. Price Hill

Area 2.7 square miles **Population Density** 7,235 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	19,819		19,257	97.2	412	2.1	32	0.2	81	0.4	37	0.4	37	0.4
1997	19,305	-2.6	18,323	94.9	786	4.1	27	0.1	133	0.7	34	0.7	34	0.7
2002	18,859	-4.8	17,350	92.0	1,263	6.7	27	0.1	177	0.9	37	0.9	37	0.9
2007	18,391	-7.2	16,327	88.8	1,685	9.2	38	0.2	273	1.5	34	1.5	34	1.5

Households

Year	N	% Change
1990	7,999	
1997	7,862	-1.7
2002	7,712	-3.6
2007	7,549	-5.6

Household Type, 1990

	N	%
Married Couple with Children	1,872	23.4
Married Couple without Children	1,998	25.0
Unmarried Head with Children	561	7.0
Unmarried Head w/out Children	535	6.7
Non-Family Households	3,033	37.9

Household Size, 1990

	N	%
1 Person	2,709	33.9
2 Person	3,483	43.5
3 or More Persons	1,807	22.6

Age of Population, 1990

	N	%
Under 5	1,760	8.9
5 - 17	3,252	16.4
18 - 24	2,073	10.5
25 - 44	6,307	31.8
45 - 64	3,121	15.7
65 or Older	3,306	16.7

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	4,011	31.5
High School Graduate	4,172	32.8
At Least Some College	4,551	35.7

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	3.9	3.6	22.4	0.0	0.0	0.0	0.0
% Below Poverty	12.6	11.6	58.4	21.9	0.0	54.1	0.0
Median Household Income	$25,540	$25,710	$9,134	$10,415	$25,053	$0	$0

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	264	5.6
Moved into Current Home between 1/1/85 and 12/31/88	889	18.8
Moved into Current Home before 1/1/85	3,587	75.7

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	1,132	34.6
Moved into Current Unit between 1/1/85 and 12/31/88	1,128	34.4
Moved into Current Unit before 1/1/85	1,016	31.0

Profile of W. Price Hill

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	8,413		8,016	95.3	397	4.7	4,740	59.1	3,276	40.9
1997	8,296	-1.4	7,862	94.8	434	5.2	4,645	59.1	3,217	40.9
2002	8,169	-2.9	7,712	94.4	458	5.6	4,521	58.6	3,191	41.4
2007	8,028	-4.6	7,549	94.0	478	6.0	4,522	59.9	3,027	40.1

Year Structure Built, 1990

	N	%
1980 to Census	67	0.8
1970 to 1979	558	6.6
1960 to 1969	999	11.9
1950 to 1959	1,792	21.3
1940 to 1949	1,515	18.0
Before 1940	3,482	41.4

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	3,990	84.2
2	673	14.2
3 or More	65	1.4
Other, Including Mobile Homes	12	0.3

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	267	8.2
2	823	25.1
3 or More	2,153	65.7
Other, Including Mobile Homes	33	1.0

Percentage of Owner Units Overcrowded, 1990 0.8

Percentage of Rental Units Overcrowded, 1990 4.5

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	1,018
As a % of all Rental Households	31.1
With Cost Burdens > 30%	807
% With Cost Burdens > 30%	79.3

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	738
As a % of all Rental Households	22.5
With Cost Burdens > 30%	298
% With Cost Burdens > 30%	40.4

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	712
As a % of all Rental Households	21.7
With Cost Burdens > 30%	74
% With Cost Burdens > 30%	10.4

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	398
As a % of all Owner Households	8.4
With Cost Burdens > 30%	196
% With Cost Burdens > 30%	49.3

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	444
As a % of all Owner Households	9.4
With Cost Burdens > 30%	129
% With Cost Burdens > 30%	29.1

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	882
As a % of all Owner Households	18.6
With Cost Burdens > 30%	134
% With Cost Burdens > 30%	15.2

Profile of Westwood

Area 6.1 square miles **Population Density** 5,872 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	36,096		29,157	80.8	6,342	17.6	91	0.3	412	1.1	94	1.1	94	1.1
1997	37,652	4.3	29,438	78.2	7,418	19.7	50	0.1	611	1.6	134	1.6	134	1.6
2002	38,781	7.4	29,406	75.8	8,317	21.4	59	0.2	817	2.1	94	2.1	94	2.1
2007	39,806	10.3	29,014	72.9	9,210	23.1	82	0.2	1,215	3.1	134	3.1	134	3.1

Households

Year	N	% Change
1990	16,608	
1997	17,094	2.9
2002	17,554	5.7
2007	17,958	8.1

Household Type, 1990

	N	%
Married Couple with Children	2,905	17.5
Married Couple without Children	3,282	19.8
Unmarried Head with Children	1,723	10.4
Unmarried Head w/out Children	1,028	6.2
Non-Family Households	7,670	46.2

Household Size, 1990

	N	%
1 Person	6,670	40.2
2 Person	7,300	44.0
3 or More Persons	2,638	15.9

Age of Population, 1990

	N	%
Under 5	3,193	8.8
5 - 17	5,139	14.2
18 - 24	3,920	10.9
25 - 44	12,621	35.0
45 - 64	5,161	14.3
65 or Older	6,062	16.8

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	5,647	23.7
High School Graduate	7,186	30.1
At Least Some College	11,011	46.2

Economic Indicators, 1990

	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	5.5	4.2	11.3	13.3	2.7	13.6	5.8
% Below Poverty	11.6	7.9	27.9	18.7	8.2	10.6	10.0
Median Household Income	$24,692	$25,772	$18,271	$15,135	$18,726	$25,160	$22,386

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	616	10.2
Moved into Current Home between 1/1/85 and 12/31/88	1,501	24.8
Moved into Current Home before 1/1/85	3,936	65.0

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	4,114	39.3
Moved into Current Unit between 1/1/85 and 12/31/88	3,727	35.6
Moved into Current Unit before 1/1/85	2,620	25.0

Profile of Westwood

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	17,540		16,514	94.2	1,026	5.8	6,053	36.7	10,461	63.3
1997	18,231	3.9	17,094	93.8	1,137	6.2	6,327	37.0	10,767	63.0
2002	18,743	6.9	17,554	93.7	1,189	6.3	6,400	36.5	11,154	63.5
2007	19,226	9.6	17,958	93.4	1,268	6.6	6,646	37.0	11,312	63.0

Year Structure Built, 1990

	N	%
1980 to Census	1,628	9.3
1970 to 1979	3,535	20.2
1960 to 1969	3,611	20.6
1950 to 1959	3,045	17.4
1940 to 1949	2,485	14.2
Before 1940	3,236	18.4

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	5,323	87.9
2	454	7.5
3 or More	240	4.0
Other, Including Mobile Homes	36	0.6

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	499	4.8
2	716	6.8
3 or More	9,172	87.7
Other, Including Mobile Homes	82	0.8

Percentage of Owner Units Overcrowded, 1990 1.0

Percentage of Rental Units Overcrowded, 1990 2.0

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	2,484
As a % of all Rental Households	23.7
With Cost Burdens > 30%	2,039
% With Cost Burdens > 30%	82.1

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	2,251
As a % of all Rental Households	21.5
With Cost Burdens > 30%	872
% With Cost Burdens > 30%	38.8

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	2,653
As a % of all Rental Households	25.4
With Cost Burdens > 30%	244
% With Cost Burdens > 30%	9.2

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	385
As a % of all Owner Households	6.4
With Cost Burdens > 30%	198
% With Cost Burdens > 30%	51.6

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	488
As a % of all Owner Households	8.1
With Cost Burdens > 30%	126
% With Cost Burdens > 30%	25.8

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	969
As a % of all Owner Households	16.0
With Cost Burdens > 30%	160
% With Cost Burdens > 30%	16.5

Profile of Sedamsville-Riverside

Area 1.2 square miles **Population Density** 2,105 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	2,614		2,481	94.9	118	4.5	0	0.0	15	0.6	0	0.6	0	0.6
1997	2,432	-7.0	2,260	92.9	160	6.6	3	0.1	8	0.3	1	0.3	1	0.3
2002	2,303	-11.9	2,086	90.6	202	8.8	3	0.1	11	0.5	0	0.5	0	0.5
2007	2,187	-16.3	1,922	87.9	240	11.0	4	0.2	19	0.9	1	0.9	1	0.9

Households

Year	N	% Change
1990	866	
1997	781	-9.8
2002	742	-14.3
2007	705	-18.6

Household Type, 1990

	N	%
Married Couple with Children	217	25.1
Married Couple without Children	198	22.9
Unmarried Head with Children	115	13.3
Unmarried Head w/out Children	86	9.9
Non-Family Households	250	28.9

Household Size, 1990

	N	%
1 Person	207	23.9
2 Person	413	47.7
3 or More Persons	246	28.4

Age of Population, 1990

	N	%
Under 5	283	10.8
5 - 17	536	20.5
18 - 24	230	8.8
25 - 44	781	29.9
45 - 64	392	15.0
65 or Older	392	15.0

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	884	56.5
High School Graduate	419	26.8
At Least Some College	262	16.7

Economic Indicators, 1990	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	16.8	16.5	58.3		0.0		0.0
% Below Poverty	26.6	25.5	56.7		0.0		25.0
Median Household Income	$18,590	$18,922	$7,000	$0	$0	$0	$10,415

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	6	1.3
Moved into Current Home between 1/1/85 and 12/31/88	91	19.4
Moved into Current Home before 1/1/85	373	79.4

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	165	41.6
Moved into Current Unit between 1/1/85 and 12/31/88	157	39.5
Moved into Current Unit before 1/1/85	75	18.9

Profile of Sedamsville-Riverside

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	997		867	87.0	130	13.0	470	54.2	397	45.8
1997	928	-6.9	781	84.2	147	15.8	385	49.3	396	50.7
2002	895	-10.2	742	82.9	153	17.1	362	48.8	380	51.2
2007	860	-13.7	705	82.0	155	18.0	350	49.6	355	50.4

Year Structure Built, 1990

	N	%
1980 to Census	75	7.5
1970 to 1979	133	13.3
1960 to 1969	84	8.4
1950 to 1959	79	7.9
1940 to 1949	146	14.6
Before 1940	480	48.1

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	416	88.5
2	34	7.2
3 or More	20	4.3
Other, Including Mobile Homes	0	0.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	86	21.7
2	99	24.9
3 or More	212	53.4
Other, Including Mobile Homes	0	0.0

Percentage of Owner Units Overcrowded, 1990 2.8

Percentage of Rental Units Overcrowded, 1990 20.4

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	189
As a % of all Rental Households	47.5
With Cost Burdens > 30%	130
% With Cost Burdens > 30%	68.7

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	62
As a % of all Rental Households	15.5
With Cost Burdens > 30%	36
% With Cost Burdens > 30%	57.8

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	59
As a % of all Rental Households	14.9
With Cost Burdens > 30%	7
% With Cost Burdens > 30%	11.5

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	41
As a % of all Owner Households	8.7
With Cost Burdens > 30%	16
% With Cost Burdens > 30%	39.5

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	89
As a % of all Owner Households	19.0
With Cost Burdens > 30%	20
% With Cost Burdens > 30%	22.5

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	109
As a % of all Owner Households	23.1
With Cost Burdens > 30%	12
% With Cost Burdens > 30%	11.3

Profile of Riverside-Saylor Park

Area 1.4 square miles **Population Density** 1,040 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Year	N	% Change	N	%	N	%	N	%	N	%	N	%	N	%
1990	1,407		1,233	87.6	174	12.4	0	0.0	0	0.0	0	0.0	0	0.0
1997	1,651	17.3	1,378	83.5	259	15.7	2	0.1	11	0.7	1	0.7	1	0.7
2002	1,828	29.9	1,477	80.8	333	18.2	2	0.1	15	0.8	0	0.8	0	0.8
2007	1,997	41.9	1,554	77.8	412	20.6	4	0.2	25	1.3	1	1.3	1	1.3

Households

Year	N	% Change
1990	617	
1997	687	11.3
2002	761	23.3
2007	833	35.0

Household Type, 1990

	N	%
Married Couple with Children	93	15.1
Married Couple without Children	151	24.5
Unmarried Head with Children	60	9.7
Unmarried Head w/out Children	35	5.7
Non-Family Households	278	45.1

Household Size, 1990

	N	%
1 Person	225	36.5
2 Person	282	45.7
3 or More Persons	110	17.8

Age of Population, 1990

	N	%
Under 5	120	8.5
5 - 17	225	16.0
18 - 24	154	10.9
25 - 44	484	34.4
45 - 64	216	15.4
65 or Older	208	14.8

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	348	38.3
High School Graduate	266	29.3
At Least Some College	294	32.4

Economic Indicators, 1990	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander	Other	Hispanic (Any Race)
% Unemployed	7.0	6.0	24.3				
% Below Poverty	14.5	8.8	54.6				
Median Household Income	$27,349	$29,446	$5,117	$0	$0	$0	$0

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	7	3.2
Moved into Current Home between 1/1/85 and 12/31/88	45	20.4
Moved into Current Home before 1/1/85	169	76.5

Time in Current Home for Renter Households, 1990	N	%
Moved into Current Unit between 1/1/89 and 4/1/90	206	54.4
Moved into Current Unit between 1/1/85 and 12/31/88	76	20.1
Moved into Current Unit before 1/1/85	97	25.6

Profile of Riverside-Saylor Park

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	667		600	90.0	67	10.0	221	36.8	379	63.2
1997	748	12.1	687	91.8	61	8.2	253	36.8	434	63.2
2002	825	23.7	761	92.2	64	7.8	277	36.4	484	63.6
2007	906	35.8	833	91.9	73	8.1	311	37.3	522	62.7

Year Structure Built, 1990

	N	%
1980 to Census	51	7.6
1970 to 1979	250	37.5
1960 to 1969	79	11.8
1950 to 1959	7	1.0
1940 to 1949	44	6.6
Before 1940	236	35.4

Units in Structure, Owner-Occupied, 1990

	N	%
1 (Detached or Attached)	208	94.1
2	7	3.2
3 or More	6	2.7
Other, Including Mobile Homes	0	0.0

Percentage of Owner Units Overcrowded, 1990 0.0

Units in Structure, Renter-Occupied, 1990

	N	%
1 (Detached or Attached)	70	18.5
2	31	8.2
3 or More	269	71.0
Other, Including Mobile Homes	9	2.4

Percentage of Rental Units Overcrowded, 1990 0.0

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	75
As a % of all Rental Households	19.8
With Cost Burdens > 30%	73
% With Cost Burdens > 30%	98.0

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	25
As a % of all Rental Households	6.7
With Cost Burdens > 30%	16
% With Cost Burdens > 30%	61.8

Rental Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	110
As a % of all Rental Households	29.0
With Cost Burdens > 30%	3
% With Cost Burdens > 30%	2.7

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990

Number of Households	31
As a % of all Owner Households	13.9
With Cost Burdens > 30%	18
% With Cost Burdens > 30%	58.6

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990

Number of Households	30
As a % of all Owner Households	13.8
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	0.0

Owner Households with Incomes 51 - 80% of Median Family Income (Unadjusted for Size), 1990

Number of Households	40
As a % of all Owner Households	17.9
With Cost Burdens > 30%	0
% With Cost Burdens > 30%	0.0

Profile of Saylor Park

Area 1.3 square miles **Population** 2,610 persons per square mile

	Total Population		White		African American		American Indian, Eskimo & Aleut		Asian & Pacific Islander		Other		Hispanic (Any Race)	
Ye	N	% Chan	N	%	N	%	N	%	N	%	N	%	N	%
19	3,465		3,40	98.2	63	1.8	0	0.0	0	0.0	0	0.0	0	0.0
19	3,605	4.0	3,42	95.0	161	4.5	1	0.0	11	0.3	6	0.3	6	0.3
20	3,662	5.7	3,36	92.0	267	7.3	1	0.0	18	0.5	0	0.5	0	0.5
20	3,711	7.1	3,29	88.8	366	9.9	2	0.1	34	0.9	6	0.9	6	0.9

Households

Year	N	% Change
1990	1,184	
1997	1,293	9.2
2002	1,319	11.4
2007	1,343	13.4

Household Type, 1990

	N	%
Married Couple with Children	416	35.1
Married Couple without Children	340	28.7
Unmarried Head with Children	73	6.2
Unmarried Head w/out Children	56	4.7
Non-Family Households	299	25.3

Household Size, 1990

	N	%
1 Person	260	22.0
2 Person	531	44.8
3 or More Persons	393	33.2

Age o

Under
5 - 17
18 - 2
25 - 4
45 - 6
65 or

Education of Persons 25 Years and Older, 1990

	N	%
Less than 12 Years of School	571	27.4
High School Graduate	790	37.9
At Least Some College	725	34.8

Economic Indicators, 1990	Total	White	African American	Am. Ind., Eskimo & Aleut	Asian & Pacific Islander
% Unemployed	3.7	3.7			
% Below Poverty	7.7	5.9	100.0		
Median Household Income	$31,125	$31,260	$10,415	$0	$0

Time in Current Home for Owner Households, 1990	N	%
Moved into Current Home between 1/1/89 and 4/1/90	57	6.8
Moved into Current Home between 1/1/85 and 12/31/88	180	21.4
Moved into Current Home before 1/1/85	606	71.9

Time in Current Home	N	%
Moved into Current Unit	141	37.0
Moved into Current Unit	146	38.3
Moved into Current Unit	94	24.7

Profile of Saylor Park

	Total Housing Units		Occupied		Vacant		Owner Occupied		Renter Occupied	
Year	N	% Change	N	%	N	%	N	%	N	%
1990	1,265		1,224	96.8	41	3.2	843	68.9	381	31.1
1997	1,352	6.9	1,293	95.6	59	4.4	870	67.3	423	32.7
2002	1,381	9.2	1,319	95.5	62	4.5	871	66.0	448	34.0
2007	1,409	11.4	1,343	95.3	66	4.7	895	66.6	448	33.4

Year Structure Built, 1990	N	%
1980 to Census	115	9.1
1970 to 1979	186	14.7
1960 to 1969	161	12.7
1950 to 1959	155	12.3
1940 to 1949	110	8.7
Before 1940	538	42.5

Units in Structure, Owner-Occupied, 1990	N	%
1 (Detached or Attached)	786	93.2
2	44	5.2
3 or More	5	0.6
Other, Including Mobile Home	8	0.9

Units in Structure, Renter-Occupied, 1990	N	%
1 (Detached or Attached)	92	24.1
2	66	17.3
3 or More	223	58.5
Other, Including Mobile Home	8	2.1

Percentage of Owner Units Overcrowded, 1990 1.2

Percentage of Rental Units Overcrowded, 1990 3.1

Rental Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990	
Number of Households	95
As a % of all Rental Households	25.0
With Cost Burdens > 30%	73
% With Cost Burdens > 30%	76.1

Rental Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990	
Number of Households	99
As a % of all Rental Households	26.0
With Cost Burdens > 30%	36
% With Cost Burdens > 30%	36.1

Rental Households with Family Income (Unadju	
Number of Households	
As a % of all Rental House	
With Cost Burdens > 30%	
% With Cost Burdens > 3(	

Owner Households with Incomes < 30% of Median Family Income (Unadjusted for Size), 1990	
Number of Households	61
As a % of all Owner Households	7.3
With Cost Burdens > 30%	42
% With Cost Burdens > 30%	68.4

Owner Households with Incomes 31 - 50% of Median Family Income (Unadjusted for Size), 1990	
Number of Households	65
As a % of all Owner Households	7.8
With Cost Burdens > 30%	31
% With Cost Burdens > 30%	47.7

Owner Households with Median Family Income	
Number of Households	
As a % of all Owner Hous	
With Cost Burdens > 30%	
% With Cost Burdens > 3(	

ATTACHMENT II

Detailed Housing Analyses

1980 Data for Hamilton County

Income Group	Type of Household	Rental Households Elderly	Small Family	Large Family	Other	Total	Owner Households Elderly	Small Family	Large Family	Other	Total	Grand Total
0-30%	Households	12,153	9,874	2,119	10,074	34,221	5,897	2,419	880	1,019	10,214	44,435
	W/ Problems	8,875	7,956	1,839	8,955	27,624	3,278	1,779	800	760	6,616	34,241
	Crowded	60	1,279	1,179	20	2,539	0	0	300	0	300	2,838
	30% Burden	8,715	7,636	1,479	8,775	26,605	3,218	1,759	760	660	6,396	33,001
	50% Burden	5,537	6,117	1,039	7,076	19,769	1,799	1,659	680	540	4,677	24,446
31-50%	Households	5,837	6,576	1,859	5,997	20,269	8,515	2,639	1,159	1,039	13,352	33,621
	W/ Problems	3,258	3,878	1,399	3,978	12,513	2,599	1,459	899	440	5,397	17,910
	Crowded	0	280	1,079	20	1,379	0	0	340	0	340	1,719
	30% Burden	3,158	3,498	600	3,698	10,954	2,439	1,379	620	420	4,857	15,811
	50% Burden	700	720	180	740	2,339	580	640	260	240	1,719	4,058
51-80%	Households	4,977	10,014	2,379	12,733	30,103	9,954	9,455	3,998	2,439	25,845	55,948
	W/ Problems	1,039	2,139	1,359	2,858	7,396	840	2,858	1,559	620	5,877	13,273
	Crowded	0	300	1,159	20	1,479	0	40	660	0	700	2,179
	30% Burden	939	1,539	240	2,319	5,037	700	2,718	939	540	4,897	9,934
	50% Burden	80	60	0	140	280	140	560	140	100	939	1,219
> 80%	Households	6,256	20,168	2,799	19,948	49,172	18,030	85,332	26,785	8,915	139,062	188,234
	W/ Problems	300	920	1,180	1,340	3,738	500	4,777	4,178	1,179	10,634	14,372
	Crowded	20	280	980	60	1,340	0	40	2,779	0	2,819	4,157
	30% Burden	220	180	140	460	1,000	420	4,197	1,319	1,000	6,936	7,936
	50% Burden	0	0	0	20	20	220	680	160	80	1,140	1,160
Totals	Households	29,223	46,634	9,155	48,752	133,764	42,396	99,844	32,821	13,412	188,474	322,238
	W/ Problems	13,472	14,892	5,777	17,130	51,271	7,216	10,874	7,436	2,998	28,524	79,795
	Crowded	80	2,139	4,398	120	6,736	0	80	4,078	0	4,158	10,894
	30% Burden	13,033	12,853	2,459	15,251	43,595	6,776	10,054	3,638	2,619	23,087	66,682
	50% Burden	6,316	6,896	1,219	7,975	22,407	2,738	3,538	1,239	959	8,475	30,883

1990 Data for Hamilton County

Income Group	Type of Household	Rental Households: Elderly	Small Family	Large Family	Other	Total	Owner Households: Elderly	Small Family	Large Family	Other	Total	Grand Total
0-30%	Households	11,129	13,641	3,290	11,709	39,769	6,572	2,160	649	1,455	10,836	50,605
	W/ Problems	7,766	9,764	2,754	9,297	29,581	4,291	1,657	574	1,049	7,571	37,152
	Crowded	12	886	1,762	95	2,755	0	21	82	0	103	2,858
	30% Burden	7,683	9,488	2,121	9,186	28,478	4,260	1,638	574	1,040	7,512	35,990
	50% Burden	4,471	7,372	1,486	6,927	20,256	2,245	1,360	427	833	4,865	25,121
31-50%	Households	6,146	6,733	1,532	7,692	22,103	9,034	2,933	946	1,281	14,194	36,297
	W/ Problems	4,015	4,303	1,283	5,539	15,140	2,460	1,754	650	541	5,405	20,545
	Crowded	5	385	813	129	1,332	0	21	213	0	234	1,566
	30% Burden	3,987	4,009	740	5,386	14,122	2,404	1,733	524	519	5,180	19,302
	50% Burden	1,001	779	154	1,043	2,977	787	886	144	225	2,042	5,019
51-80%	Households	4,916	10,226	2,096	11,803	29,041	11,761	9,460	3,598	3,049	27,868	56,909
	W/ Problems	1,742	2,377	1,108	2,500	7,727	1,159	3,320	1,355	1,229	7,063	14,790
	Crowded	7	287	822	86	1,202	0	47	472	4	523	1,725
	30% Burden	1,718	2,061	334	2,343	6,456	1,114	3,262	904	1,189	6,469	12,925
	50% Burden	457	113	13	160	743	262	566	101	286	1,215	1,958
> 80%	Households	5,692	18,452	2,129	21,072	47,345	25,426	87,417	20,518	14,188	147,549	194,894
	W/ Problems	985	848	610	591	3,034	721	5,500	2,372	1,556	10,149	13,183
	Crowded	5	345	573	52	975	0	87	943	10	1,040	2,015
	30% Burden	918	389	37	485	1,829	697	5,240	1,386	1,504	8,827	10,656
	50% Burden	327	6	0	13	346	53	431	128	105	717	1,063
Totals	Households	27,883	49,052	9,047	52,276	138,258	52,793	101,970	25,711	19,973	200,447	338,705
	W/ Problems	14,508	17,292	5,755	17,927	55,482	8,631	12,231	4,951	4,375	30,188	85,670
	Crowded	29	1,903	3,970	362	6,264	0	176	1,710	14	1,900	8,164
	30% Burden	14,306	15,947	3,232	17,400	50,885	8,475	11,873	3,388	4,252	27,988	78,873
	50% Burden	6,256	8,270	1,653	8,143	24,322	3,347	3,243	800	1,449	8,839	33,161

Change from 1980 to 1990 for Hamilton County

Income Group	Type of Household	Rental Households Elderly	Small Family	Large Family	Other	Total	Owner Households Elderly	Small Family	Large Family	Other	Total	Grand Total
0-30%	**Households**	(1,024)	3,767	1,171	1,635	5,548	675	(259)	(231)	436	622	6,170
	W/ Problems	(1,109)	1,808	915	342	1,957	1,013	(122)	(226)	289	955	2,911
	Crowded	(48)	(393)	583	75	216	0	21	(218)	0	(197)	20
	30% Burden	(1,032)	1,852	642	411	1,873	1,042	(121)	(186)	380	1,116	2,989
	50% Burden	(1,066)	1,255	447	(149)	487	446	(299)	(253)	293	188	675
31-50%	**Households**	309	157	(327)	1,695	1,834	519	294	(213)	242	842	2,676
	W/ Problems	757	425	(116)	1,561	2,627	(139)	295	(249)	101	8	2,635
	Crowded	5	105	(266)	109	(47)	0	21	(127)	0	(106)	(153)
	30% Burden	829	511	140	1,688	3,168	(35)	354	(96)	99	323	3,491
	50% Burden	301	59	(26)	303	638	207	246	(116)	(15)	323	961
51-80%	**Households**	(61)	212	(283)	(930)	(1,062)	1,807	5	(400)	610	2,023	961
	W/ Problems	703	238	(251)	(358)	331	319	462	(204)	609	1,186	1,517
	Crowded	7	(13)	(337)	66	(277)	0	7	(188)	4	(177)	(454)
	30% Burden	779	522	94	24	1,419	414	544	(35)	649	1,572	2,991
	50% Burden	377	53	13	20	463	122	6	(39)	186	276	739
> 80%	**Households**	(564)	(1,716)	(670)	1,124	(1,827)	7,396	2,085	(6,267)	5,273	8,487	6,660
	W/ Problems	685	(72)	(570)	(749)	(704)	221	723	(1,806)	377	(485)	(1,189)
	Crowded	(15)	65	(407)	(8)	(365)	0	47	(1,836)	10	(1,779)	(2,142)
	30% Burden	698	209	(103)	25	829	277	1,043	67	504	1,891	2,720
	50% Burden	327	6	0	(7)	326	(167)	(249)	(32)	25	(423)	(97)
Totals	**Households**	(1,340)	2,418	(108)	3,524	4,494	10,397	2,126	(7,110)	6,561	11,973	16,467
	W/ Problems	1,036	2,400	(22)	797	4,211	1,415	1,357	(2,485)	1,377	1,664	5,875
	Crowded	(51)	(236)	(428)	242	(472)	0	96	(2,368)	14	(2,258)	(2,730)
	30% Burden	1,273	3,094	773	2,149	7,290	1,699	1,819	(250)	1,633	4,901	12,191
	50% Burden	(60)	1,374	434	168	1,915	609	(295)	(439)	490	364	2,278

Percent Change from 1980 to 1990 for Hamilton County

Income Group	Type of Household	Rental Households: Elderly	Small Family	Large Family	Other	Total	Owner Households: Elderly	Small Family	Large Family	Other	Total	Grand Total
0-30%	**Households**	(8)	38	55	16	16	11	(11)	(26)	43	6	14
	W/ Problems	(13)	23	50	4	7	31	(7)	(28)	38	14	9
	Crowded	(80)	(31)	49	375	9			(73)		(66)	1
	30% Burden	(12)	24	43	5	7	32	(7)	(25)	58	17	9
	50% Burden	(19)	21	43	(2)	3	25	(18)	(37)	54	4	3
31-50%	**Households**	5	2	(18)	28	9	6	11	(18)	23	6	8
	W/ Problems	23	11	(8)	39	21	(5)	20	(28)	23	0	15
	Crowded		38	(25)	545	(3)			(37)		(31)	(9)
	30% Burden	26	15	23	46	29	(1)	26	(16)	24	7	22
	50% Burden	43	8	(14)	41	27	36	38	(45)	(6)	19	24
51-80%	**Households**	(1)	2	(12)	(7)	(4)	18	0	(10)	25	8	2
	W/ Problems	68	11	(19)	(13)	5	38	16	(13)	98	20	11
	Crowded		(4)	(29)	330	(19)		18	(29)		(25)	(21)
	30% Burden	83	34	39	1	28	59	20	(4)	120	32	30
	50% Burden	471	88		14	165	87	1	(28)	186	29	61
> 80%	**Households**	(9)	(9)	(24)	6	(4)	41	2	(23)	59	6	4
	W/ Problems	228	(8)	(48)	(56)	(19)	44	15	(43)	32	(5)	(8)
	Crowded	(75)	23	(42)	(13)	(27)		118	(66)		(63)	(52)
	30% Burden	317	116	(74)	5	83	66	25	5	50	27	34
	50% Burden				(35)	1,630	(76)	(37)	(20)	31	(37)	(8)
Totals	**Households**	(5)	5	(1)	7	3	25	2	(22)	49	6	5
	W/ Problems	8	16	(0)	5	8	20	13	(33)	46	6	7
	Crowded	(64)	(11)	(10)	202	(7)		120	(58)		(54)	(25)
	30% Burden	10	24	31	14	17	25	18	(7)	62	21	18
	50% Burden	(1)	20	36	2	9	22	(8)	(35)	51	4	7

1980 Data for City of Cincinnati

Income Group	Type of Household	Rental Households: Elderly	Small Family	Large Family	Other	Total	Owner Households: Elderly	Small Family	Large Family	Other	Total	Grand Total
0-30%	Households	9,421	8,283	1,976	8,622	28,302	3,433	978	359	419	5,189	33,491
	W/ Problems	6,646	6,427	1,716	7,584	22,374	1,896	539	319	299	3,054	25,428
	Crowded	40	1,198	1,098	20	2,355	0	0	100	0	100	2,455
	30% Burden	6,547	6,127	1,357	7,445	21,476	1,876	519	299	259	2,954	24,430
	50% Burden	3,952	4,750	918	5,888	15,508	1,158	479	259	200	2,096	17,604
31-50%	Households	4,251	4,631	1,577	4,611	15,069	3,373	1,178	619	479	5,648	20,718
	W/ Problems	2,215	2,555	1,138	2,934	8,842	978	619	459	200	2,255	11,097
	Crowded	0	200	938	20	1,158	0	0	220	0	220	1,377
	30% Burden	2,136	2,255	379	2,694	7,465	898	559	279	200	1,936	9,401
	50% Burden	499	479	60	499	1,537	160	220	120	120	619	2,156
51-80%	Households	3,134	6,567	1,597	9,580	20,877	3,992	3,593	1,517	1,058	10,159	31,036
	W/ Problems	519	1,198	918	2,116	4,750	299	978	579	140	1,996	6,746
	Crowded	0	200	818	20	1,038	0	40	299	0	339	1,377
	30% Burden	439	778	140	1,697	3,054	200	918	319	80	1,517	4,571
	50% Burden	20	20	0	100	140	20	140	60	20	240	379
> 80%	Households	4,730	11,217	1,577	14,131	31,655	7,485	22,255	6,926	4,112	40,777	72,431
	W/ Problems	240	578	838	898	2,555	160	1,437	1,397	399	3,393	5,948
	Crowded	20	200	758	60	1,038	0	20	1,018	0	1,038	2,076
	30% Burden	160	80	40	260	538	140	1,077	379	320	1,916	2,455
	50% Burden	0	0	0	20	20	40	279	80	40	439	459
Totals	Households	21,536	30,697	6,726	36,944	95,904	18,283	28,003	9,421	6,068	61,773	157,677
	W/ Problems	9,620	10,758	4,611	13,532	38,521	3,333	3,573	2,754	1,038	10,698	49,219
	Crowded	60	1,796	3,613	120	5,589	0	60	1,637	0	1,697	7,285
	30% Burden	9,281	9,241	1,916	12,095	32,533	3,114	3,074	1,277	858	8,323	40,856
	50% Burden	4,471	5,249	978	6,507	17,205	1,377	1,118	519	379	3,393	20,598

1990 Data for City of Cincinnati

Income Group	Type of Household	Rental Households Elderly	Small Family	Large Family	Other	Total	Owner Households Elderly	Small Family	Large Family	Other	Total	Grand Total
0-30%	Households	8,442	11,083	2,788	10,018	32,331	3,132	889	277	734	5,032	37,363
	W/ Problems	5,699	7,575	2,305	7,938	23,517	2,071	612	252	459	3,394	26,911
	Crowded	12	762	1,582	83	2,439	0	13	44	0	57	2,496
	30% Burden	5,656	7,325	1,697	7,845	22,523	2,046	599	252	452	3,349	25,872
	50% Burden	3,041	5,556	1,161	5,829	15,587	1,117	462	199	358	2,136	17,723
31-50%	Households	4,083	4,436	1,078	5,909	15,506	3,627	1,130	510	546	5,813	21,319
	W/ Problems	2,554	2,689	918	4,145	10,306	1,029	679	336	225	2,269	12,575
	Crowded	5	289	677	117	1,088	0	13	105	0	118	1,206
	30% Burden	2,549	2,472	429	4,013	9,463	1,009	666	277	213	2,165	11,628
	50% Burden	527	442	92	773	1,834	358	335	72	111	876	2,710
51-80%	Households	2,742	5,970	1,240	8,158	18,110	3,765	3,327	1,425	1,350	9,867	27,977
	W/ Problems	774	1,036	703	1,472	3,985	337	939	390	495	2,161	6,146
	Crowded	7	176	557	59	799	0	0	232	0	232	1,031
	30% Burden	750	847	165	1,373	3,135	329	916	160	459	1,864	4,999
	50% Burden	172	51	13	96	332	69	148	15	116	348	680
> 80%	Households	3,307	9,120	1,024	13,837	27,288	7,789	21,251	4,818	6,438	40,296	67,584
	W/ Problems	417	460	402	359	1,638	218	1,134	512	678	2,542	4,180
	Crowded	0	251	296	133	680	0	32	308	6	346	1,026
	30% Burden	386	131	6	296	819	218	1,054	180	661	2,113	2,932
	50% Burden	93	0	0	0	93	14	76	0	32	122	215
Totals	Households	18,574	30,609	6,130	37,922	93,235	18,313	26,597	7,030	9,068	61,008	154,243
	W/ Problems	9,444	11,760	4,328	13,914	39,446	3,655	3,364	1,490	1,857	10,366	49,812
	Crowded	24	1,478	3,112	392	5,006	0	58	689	6	753	5,759
	30% Burden	9,341	10,775	2,297	13,527	35,940	3,602	3,235	869	1,785	9,491	45,431
	50% Burden	3,833	6,049	1,266	6,698	17,846	1,558	1,021	286	617	3,482	21,328

Change from 1980 to 1990 for City of Cincinnati

Income Group	Type of Household	Rental Households Elderly	Small Family	Large Family	Other	Total	Owner Households Elderly	Small Family	Large Family	Other	Total	Grand Total
0-30%	**Households**	(979)	2,800	812	1,396	4,029	(301)	(89)	(82)	315	(157)	3,872
	W/ Problems	(947)	1,148	589	354	1,143	175	73	(67)	160	340	1,483
	Crowded	(28)	(436)	484	63	84	0	13	(56)	0	(43)	41
	30% Burden	(891)	1,198	340	400	1,047	170	80	(47)	193	395	1,442
	50% Burden	(911)	806	243	(59)	79	(41)	(17)	(60)	158	40	119
31-50%	**Households**	(168)	(195)	(499)	1,298	437	254	(48)	(109)	67	165	601
	W/ Problems	339	134	(220)	1,211	1,464	51	60	(123)	25	14	1,478
	Crowded	5	89	(261)	97	(70)	0	13	(115)	0	(102)	(171)
	30% Burden	413	217	50	1,319	1,998	111	107	(2)	13	229	2,227
	50% Burden	28	(37)	32	274	297	198	115	(48)	(9)	257	554
51-80%	**Households**	(392)	(597)	(357)	(1,422)	(2,767)	(227)	(266)	(92)	292	(292)	(3,059)
	W/ Problems	255	(162)	(215)	(644)	(765)	38	(39)	(189)	355	165	(600)
	Crowded	7	(24)	(261)	39	(239)	0	(40)	(67)	0	(107)	(346)
	30% Burden	311	69	25	(324)	81	129	(2)	(159)	379	347	428
	50% Burden	152	31	13	(4)	192	49	8	(45)	96	108	301
> 80%	**Households**	(1,423)	(2,097)	(553)	(294)	(4,367)	304	(1,004)	(2,108)	2,326	(481)	(4,847)
	W/ Problems	177	(118)	(436)	(539)	(917)	58	(303)	(885)	279	(851)	(1,768)
	Crowded	(20)	51	(462)	73	(358)	0	12	(710)	6	(692)	(1,050)
	30% Burden	226	51	(34)	36	281	78	(23)	(199)	341	197	477
	50% Burden	93	0	0	(20)	73	(26)	(203)	(80)	(8)	(317)	(244)
Totals	**Households**	(2,962)	(88)	(596)	978	(2,669)	30	(1,406)	(2,391)	3,000	(765)	(3,434)
	W/ Problems	(176)	1,002	(283)	382	925	322	(209)	(1,264)	819	(332)	593
	Crowded	(36)	(318)	(501)	272	(583)	0	(2)	(948)	6	(944)	(1,526)
	30% Burden	60	1,534	381	1,432	3,407	488	161	(408)	927	1,168	4,575
	50% Burden	(638)	800	288	191	641	181	(97)	(233)	238	89	730

Percent Change from 1980 to 1990 for City of Cincinnati

Income Group	Type of Household	Rental Households: Elderly	Small Family	Large Family	Other	Total	Owner Households: Elderly	Small Family	Large Family	Other	Total	Grand Total
0-30%	**Households**	(10)	34	41	16	14	(9)	(9)	(23)	75	(3)	12
	W/ Problems	(14)	18	34	5	5	9	14	(21)	54	11	6
	Crowded	(70)	(36)	44	315	4			(56)		(43)	2
	30% Burden	(14)	20	25	5	5	9	15	(16)	75	13	6
	50% Burden	(23)	17	27	(1)	1	(4)	(4)	(23)	79	2	1
31-50%	**Households**	(4)	(4)	(32)	28	3	8	(4)	(18)	14	3	3
	W/ Problems	15	5	(19)	41	17	5	10	(27)	13	1	13
	Crowded		45	(28)	485	(6)			(52)		(46)	(12)
	30% Burden	19	10	13	49	27	12	19	(1)	7	12	24
	50% Burden	6	(8)	53	55	19	124	52	(40)	(8)	42	26
51-80%	**Households**	(13)	(9)	(22)	(15)	(13)	(6)	(7)	(6)	28	(3)	(10)
	W/ Problems	49	(14)	(23)	(30)	(16)	13	(4)	(33)	254	8	(9)
	Crowded		(12)	(32)	195	(23)		(100)	(22)		(32)	(25)
	30% Burden	71	9	18	(19)	3	65	(0)	(50)	474	23	9
	50% Burden	760	155		(4)	137	245	6	(75)	480	45	79
> 80%	**Households**	(30)	(19)	(35)	(2)	(14)	4	(5)	(30)	57	(1)	(7)
	W/ Problems	74	(20)	(52)	(60)	(36)	36	(21)	(63)	70	(25)	(30)
	Crowded	(100)	26	(61)	122	(35)		60	(70)		(67)	(51)
	30% Burden	141	64	(85)	14	52	56	(2)	(53)	107	10	19
	50% Burden				(100)	365	(65)	(73)	(100)	(20)	(72)	(53)
Totals	**Households**	(14)	(0)	(9)	3	(3)	0	(5)	(25)	49	(1)	(2)
	W/ Problems	(2)	9	(6)	3	2	10	(6)	(46)	79	(3)	1
	Crowded	(60)	(18)	(14)	227	(10)		(3)	(58)		(56)	(21)
	30% Burden	1	17	20	12	11	16	5	(32)	108	14	11
	50% Burden	(14)	15	29	3	4	13	(9)	(45)	63	3	4

1980 Data for Balance of Hamilton County

Income Group	Type of Household	Rental Households: Elderly	Small Family	Large Family	Other	Total	Owner Households: Elderly	Small Family	Large Family	Other	Total	Grand Total
0-30%	Households	2,732	1,591	143	1,452	5,919	2,464	1,441	521	600	5,025	10,944
	W/ Problems	2,229	1,529	123	1,371	5,250	1,382	1,240	481	461	3,562	8,813
	Crowded	20	81	81	0	184	0	0	200	0	200	383
	30% Burden	2,168	1,509	122	1,330	5,129	1,342	1,240	461	401	3,442	8,571
	50% Burden	1,585	1,367	121	1,188	4,261	641	1,180	421	340	2,581	6,842
31-50%	Households	1,586	1,945	282	1,386	5,200	5,142	1,461	540	560	7,704	12,903
	W/ Problems	1,043	1,323	261	1,044	3,671	1,621	840	440	240	3,142	6,813
	Crowded	0	80	141	0	221	0	0	120	0	120	342
	30% Burden	1,022	1,243	221	1,004	3,489	1,541	820	341	220	2,921	6,410
	50% Burden	201	241	120	241	802	420	420	140	120	1,100	1,902
51-80%	Households	1,843	3,447	782	3,153	9,226	5,962	5,862	2,481	1,381	15,686	24,912
	W/ Problems	520	941	441	742	2,646	541	1,880	980	480	3,881	6,527
	Crowded	0	100	341	0	441	0	0	361	0	361	802
	30% Burden	500	761	100	622	1,983	500	1,800	620	460	3,380	5,363
	50% Burden	60	40	0	40	140	120	420	80	80	699	840
> 80%	Households	1,526	8,951	1,222	5,817	17,517	10,545	63,077	19,859	4,803	98,285	115,803
	W/ Problems	60	342	342	442	1,183	340	3,340	2,781	780	7,241	8,424
	Crowded	0	80	222	0	302	0	20	1,761	0	1,781	2,081
	30% Burden	60	100	100	200	462	280	3,120	940	680	5,020	5,481
	50% Burden	0	0	0	0	0	180	401	80	40	701	701
Totals	Households	7,687	15,937	2,429	11,808	37,860	24,113	71,841	23,400	7,344	126,701	164,561
	W/ Problems	3,852	4,134	1,166	3,598	12,750	3,883	7,301	4,682	1,960	17,826	30,576
	Crowded	20	343	785	0	1,147	0	20	2,441	0	2,461	3,609
	30% Burden	3,752	3,612	543	3,156	11,062	3,662	6,980	2,361	1,761	14,764	25,826
	50% Burden	1,845	1,647	241	1,468	5,202	1,361	2,420	720	580	5,082	10,285

1990 Data for Balance of Hamilton County

Income Group	Type of Household	Rental Households: Elderly	Small Family	Large Family	Other	Total	Owner Households: Elderly	Small Family	Large Family	Other	Total	Grand Total
0-30%	**Households**	2,687	2,558	502	1,691	7,438	3,440	1,271	372	721	5,804	13,242
	W/ Problems	2,067	2,189	449	1,359	6,064	2,220	1,045	322	590	4,177	10,241
	Crowded	0	124	180	12	316	0	8	38	0	46	362
	30% Burden	2,027	2,163	424	1,341	5,955	2,214	1,039	322	588	4,163	10,118
	50% Burden	1,430	1,816	325	1,098	4,669	1,128	898	228	475	2,729	7,398
31-50%	**Households**	2,063	2,297	454	1,783	6,597	5,407	1,803	436	735	8,381	14,978
	W/ Problems	1,461	1,614	365	1,394	4,834	1,431	1,075	314	316	3,136	7,970
	Crowded	0	96	136	12	244	0	8	108	0	116	360
	30% Burden	1,438	1,537	311	1,373	4,659	1,395	1,067	247	306	3,015	7,674
	50% Burden	474	337	62	270	1,143	429	551	72	114	1,166	2,309
51-80%	**Households**	2,174	4,256	856	3,645	10,931	7,996	6,133	2,173	1,699	18,001	28,932
	W/ Problems	968	1,341	405	1,028	3,742	822	2,381	965	734	4,902	8,644
	Crowded	0	111	265	27	403	0	47	240	4	291	694
	30% Burden	968	1,214	169	970	3,321	785	2,346	744	730	4,605	7,926
	50% Burden	285	62	0	64	411	193	418	86	170	867	1,278
> 80%	**Households**	2,385	9,332	1,105	7,235	20,057	17,637	66,166	15,700	7,750	107,253	127,310
	W/ Problems	568	388	208	232	1,396	503	4,366	1,860	878	7,607	9,003
	Crowded	5	94	277	(81)	295	0	55	635	4	694	989
	30% Burden	532	258	31	189	1,010	479	4,186	1,206	843	6,714	7,724
	50% Burden	234	6	0	13	253	39	355	128	73	595	848
Totals	**Households**	9,309	18,443	2,917	14,354	45,023	34,480	75,373	18,681	10,905	139,439	184,462
	W/ Problems	5,064	5,532	1,427	4,013	16,036	4,976	8,867	3,461	2,518	19,822	35,858
	Crowded	5	425	858	(30)	1,258	0	118	1,021	8	1,147	2,405
	30% Burden	4,965	5,172	935	3,873	14,945	4,873	8,638	2,519	2,467	18,497	33,442
	50% Burden	2,423	2,221	387	1,445	6,476	1,789	2,222	514	832	5,357	11,833

Change from 1980 to 1990 for Balance of County

Income Group	Type of Household	Rental Households Elderly	Small Family	Large Family	Other	Total	Owner Households Elderly	Small Family	Large Family	Other	Total	Grand Total
0-30%	Households	(45)	967	359	239	1,519	976	(170)	(149)	121	779	2,298
	W/ Problems	(162)	660	326	(12)	814	838	(195)	(159)	129	615	1,428
	Crowded	(20)	43	99	12	132	0	8	(162)	0	(154)	(21)
	30% Burden	(141)	654	302	11	826	872	(201)	(139)	187	721	1,547
	50% Burden	(155)	449	204	(90)	408	487	(282)	(193)	135	148	556
31-50%	Households	477	352	172	397	1,397	265	342	(104)	175	677	2,075
	W/ Problems	418	291	104	350	1,163	(190)	235	(126)	76	(6)	1,157
	Crowded	0	16	(5)	12	23	0	8	(12)	0	(4)	18
	30% Burden	416	294	90	369	1,170	(146)	247	(94)	86	94	1,264
	50% Burden	273	96	(58)	29	341	9	131	(68)	(6)	66	407
51-80%	Households	331	809	74	492	1,705	2,034	271	(308)	318	2,315	4,020
	W/ Problems	448	400	(36)	286	1,096	281	501	(15)	254	1,021	2,117
	Crowded	0	11	(76)	27	(38)	0	47	(121)	4	(70)	(108)
	30% Burden	468	453	69	348	1,338	285	546	124	270	1,225	2,563
	50% Burden	225	22	0	24	271	73	(2)	6	90	168	438
> 80%	Households	859	381	(117)	1,418	2,540	7,092	3,089	(4,159)	2,947	8,968	11,507
	W/ Problems	508	46	(134)	(210)	213	163	1,026	(921)	98	366	579
	Crowded	5	14	55	(81)	(7)	0	35	(1,126)	4	(1,087)	(1,092)
	30% Burden	472	158	(69)	(11)	548	199	1,066	266	163	1,694	2,243
	50% Burden	234	6	0	13	253	(141)	(46)	48	33	(106)	147
Totals	Households	1,622	2,506	488	2,546	7,163	10,367	3,532	(4,719)	3,561	12,738	19,901
	W/ Problems	1,212	1,398	261	415	3,286	1,093	1,566	(1,221)	558	1,996	5,282
	Crowded	(15)	82	73	(30)	111	0	98	(1,420)	8	(1,314)	(1,204)
	30% Burden	1,213	1,560	392	717	3,883	1,211	1,658	158	706	3,733	7,616
	50% Burden	578	574	146	(23)	1,274	428	(198)	(206)	252	275	1,548

Percent Change from 1980 to 1990 for Balance of County

Income Group	Type of Household	Rental Households Elderly	Small Family	Large Family	Other	Total	Owner Households Elderly	Small Family	Large Family	Other	Total	Grand Total
0-30%	**Households**	(2)	61	251	17	26	40	(12)	(29)	20	16	21
	W/ Problems	(7)	43	265	(1)	16	61	(16)	(33)	28	17	16
	Crowded	(100)	53	122		72			(81)		(77)	(6)
	30% Burden	(7)	43	248	1	16	65	(16)	(30)	47	21	18
	50% Burden	(10)	33	169	(8)	10	76	(24)	(46)	40	6	8
31-50%	**Households**	30	18	61	29	27	5	23	(19)	31	9	16
	W/ Problems	40	22	40	34	32	(12)	28	(29)	32	(0)	17
	Crowded		20	(4)		10			(10)		(3)	5
	30% Burden	41	24	41	37	34	(10)	30	(28)	39	3	20
	50% Burden	136	40	(48)	12	43	2	31	(49)	(5)	6	21
51-80%	**Households**	18	24	10	16	19	34	5	(12)	23	15	16
	W/ Problems	86	43	(8)	39	41	52	27	(2)	53	26	32
	Crowded		11	(22)		(9)			(34)		(19)	(14)
	30% Burden	94	60	69	56	68	57	30	20	59	36	48
	50% Burden	375	55		60	194	61	(1)	8	113	24	52
> 80%	**Households**	56	4	(10)	24	15	67	5	(21)	61	9	10
	W/ Problems	847	14	(39)	(48)	18	48	31	(33)	13	5	7
	Crowded		18	25		(2)		175	(64)		(61)	(53)
	30% Burden	787	158	(69)	(6)	119	71	34	28	24	34	41
	50% Burden						(78)	(12)	60	83	(15)	21
Totals	**Households**	21	16	20	22	19	43	5	(20)	49	10	12
	W/ Problems	31.5	33.8	22.4	11.5	25.8	28.1	21.4	-26.1	28.5	11.2	17.3
	Crowded	(75)	24	9		10		490	(58)		(53)	(33)
	30% Burden	32	43	72	23	35	33	24	7	40	25	30
	50% Burden	31.3	34.9	60.6	-1.6	24.5	31.4	-8.2	-28.6	43.4	5.4	15.1

ATTACHMENT III

Glossary

Glossary

Explanation of Tables in Attachment I

Most of the results shown in the Community Profiles in Attachment I are based on the 1990 Census of Population and Housing, Summary Tape File 3. Cincinnati neighborhoods are defined on the basis of census tract codes using the standard definitions maintained by the City Planning Commission. Projections for the years 1997, 2002 and 2007 are from the US Department of Housing and Urban Development. Those projections were prepared for entire census tracts, whereas the 1990 Census made it possible to use only the portions of census tracts within the City. In the case of tracts that cross the City's boundary, the 1990 proportion of the tract's population within the City was applied to the 1997, 2002 and 2007 projections.

Explanation of Tables in Attachment II

The source of the 1980 data was the Public Use Microdata Sample File A for Ohio from the 1980 Census of Population and Housing. This file contains a random sample of 5 percent of the Census questionnaires for Hamilton County. Rather than use the standard weight of 20 to inflate the counts to represent the population, the weight was adjusted so that the total number of units matches the results from the larger (and therefore more accurate) Summary Tape Files. As a result, the numbers in the table have been rounded, and minor discrepancies between subtotals and totals are evident..

For 1990, the results were derived from a special tabulation prepared by the U.S. Department of Housing and Urban Development (HUD) for local governments to use in conjunction with their development of a Comprehensive Housing Affordability Strategy (CHAS). For 1980, the results were derived from custom tabulations from the Public Use Microdata Sample file for Ohio.

- Elderly Households are those in which the head of the household is age 62 or over. Other members may be any age.

- Small Family households are families with a total household size of 2 to 4 persons. A family includes two or more persons related to one another by blood, sex, or legal convention. Two college roommates do not constitute a family. However, these family households may include non-relatives. For example, a married-couple with a boarder would count as a family household of size 3.

- Large Family households are defined similarly but have a total size of at least 5 persons.

- All Other Households include non-elderly persons living alone and all non-family households as long as the head was not elderly.

The number of elderly households, small families, large families, and other households should always add to total households for both the renter and owner sides of the table. The total renters and total owners will add to the total households columns at the right margin (which is incorrectly titled "Total Housing Units").

HUD classifies households in terms of income relative to the median family income of the metropolitan area, with a further adjustment for the size of the household. In 1990, the median family income for eight county Cincinnati Metropolitan Statistical Areas was $37,175.

HUD recognizes three classes of low-income households.

- Very Low Income households are those with incomes below 30% of the size-adjusted area median income. As shown in Table 1 (next page), these include four person households with annual incomes of $12,720 or less, a threshold that is approximately the same as the federal poverty line.

- Low Income Households have incomes between 31% and 50% of the area median income (or up to $21,200 for a family of four). These households include many elderly households as well as the working poor (a four person household with two full-time employees would fall into this category if both of workers earn the minimum wage).

- Moderate Income Households have incomes between 51% and 80% of the area median income (up to $33,900 for a family of four).

Income Relative to Size-Adjusted Median	**Household Size**			
	1	2	3	4
0-30%	$8,910	$10,170	$11,460	$12,720
31-50%	$14,850	$16,950	$19,100	$21,200
51%-80%)	$23,750	$27,150	$30,510	$33,900

Households With Housing Problems represent an unduplicated count of those with any of the following problems: physical defects, overcrowded conditions, or a cost burden in excess of 30 percent of income. Therefore, the sum of these three counts will ordinarily exceed the total.

Physical Defects exist if the unit does not have a complete kitchen or a complete bathroom or electricity.

Overcrowded units have more than one person/room.

Cost Burden > 30% refers to a situation where housing costs exceed 30 percent of household income. Housing costs include rent and utilities (for renters) or mortgage payments, utilities and hazard insurance (for owners). Units with cost burdens over 50 percent are included in the count with burdens over 30 percent.

Data on Housing Quality

There is no good set of data upon which to base an assessment of the physical condition of low income housing units. The Census only permits identification of these structures that are grossly deficient (i.e., lacking a kitchen or complete plumbing). In America in 1995, we are intolerant of squalid housing, so it is not surprising that the number of such units is extremely small.

The American Housing Survey represents a better sampling of possible housing problems, but the sample is small and it is not possible to isolate Hamilton County from the metropolitan area as a whole, although Cincinnati can be isolated. Based on the 1990 survey, 17% of City rental units and 4% of City owner units had serious external problems such as sagging roof, holes in roof, boarded up or broken windows, or crumbling foundation. Interior problems were fairly common. For example, open cracks or holes in interior walls were reported in 12% of rental units and 8% of owner units. Presumably, these problems are more prevalent in low-income units than higher income units. Nevertheless, beyond emphasizing the need for a vigorous code enforcement program, these data do not allow us to estimate the number of units that are deficient with any degree of confidence.

Disability Definitions

Mobility Limitation Status

The data on mobility limitation status were derived from answers to questionnaire item 19a, which was asked of a sample of persons 15 years old and over.

Persons were identified as having a mobility limitation if they had a health condition that had lasted for 6 or more months and which made it difficult to go outside the home alone. Examples of outside activities on the questionnaire included shopping and visiting the doctor's office.

The term "health condition" referred to both physical and mental conditions. A temporary health problem, such as a broken bone that was expected to heal normally, was not considered a health condition.

Self-care Limitation Status

The data on self-care limitation status were derived from answers to questionnaire item 19b, which was asked of a sample of persons 15 years old and over. Persons were identified as having a self-care limitation if they had a health condition that had lasted for 6 or more months and which made it difficult to take care of their own personal needs, such as dressing, bathing or getting around inside the home.

The term "health condition" referred to both physical and mental conditions. A temporary health problem, such as a broken bone that was expected to heal normally, was not considered a health condition.

Work Disability Status

The data on work disability were derived from answers to questionnaire item 18, which was asked of a sample of persons 15 years old and over. Persons were identified as having a work disability if they had a health condition that had lasted for 6 or more months and which limited the kind or amount of work they could do at a job or business. A person was limited in the kind of work he or she could do if the person had a health condition that restricted his or her choice of jobs. A person was limited in the amount of work if he or she was

not able to work full-time. Persons with a work disability were further classified as "Prevented from working" or "Not prevented from working."

The term "health condition" referred to both physical and mental conditions. A temporary health problem, such as broken bone that was expected to heal normally, was not considered a health condition.

Continuum of Care Definitions

Continuum of Care: An approach that helps communities plan for and provide a full range of emergency, transitional and permanent housing and service resources to address the various needs of homeless persons.

Homeless Person: A person sleeping in a place not meant for human habitation or in an emergency shelter; a person in transitional or supportive housing for homeless persons who originally came from the street or an emergency shelter.

Emergency Shelter: "Any facility the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of the homeless." [Code of Federal Regulations 24CFR Part 576.3 – Emergency Shelter Grants Program]

Transitional Housing: "Facilitates the movement of homeless individuals and families to permanent housing within 24 months. This temporary housing is combined with supportive services to enable homeless individuals and families to live as independently as possible. Supportive services - which help promote residential stability, increased skill level and/or income, and greater self-determination - may be provided by the organization managing the housing or coordinated by that organization and provided by other public or private agencies. Transitional housing can be provided in one structure or several structures at one site r in multiple structures at scattered sites." [U.S. Department of Housing and Urban Development Continuum of Care Application, 1998; form HUD-40076-CoC (4/98)]

"A homeless family or individual may remain in transitional housing for a period longer than 24 months if permanent housing for the individual or family has not been located or if the individual or family requires additional time to prepare for independent living. However, HUD may discontinue assistance for a transitional housing project if more than half of the individual or families remain in that project longer than 24 months." [U.S. Department of Housing and Urban Development Office of Community Planning and Development Understanding the Supportive Housing Program, April, 1998.]

Permanent Housing for Persons with Disabilities: This "is long-term housing for persons with disabilities. It is community-based housing and supportive services as described under transitional housing, designed to enable homeless persons with disabilities to live as independently as possible in a permanent setting. Permanent housing can be provided in one structure or several structures at one site or in multiple structures at scattered sites." [U.S. Department of Housing and Urban Development Continuum of Care Application, 1998; form HUD-40076-CoC (4/98)].