

Executive Summary

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

1. Introduction

The City of Cincinnati (City) is an entitlement jurisdiction that receives federal funds from the United States Department of Housing and Urban Development (HUD) to support local community development and affordable housing activities. The federal block grant programs that provide these resources include the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), the Emergency Solutions Grant (ESG), and the Housing Opportunities for Persons With HIV/AIDS Grant (HOPWA). As a condition of receiving these funds, the City of Cincinnati is required to submit a 5-Year Consolidated Plan, which outlines the city's housing and community development needs and priorities, and the First Year Annual Action Plan (budget) that identifies how the City plans to allocate its HUD funding to address those priority needs. HUD determines the amount of each grant by using a formula comprised of several measures of community need, including the extent of poverty, population, housing overcrowding, age of housing, and population growth lag in relationship to other metropolitan areas.

The 2025 – 2029 City of Cincinnati, Ohio Consolidated Plan is the result of a collaborative process to identify housing and community development needs and to establish goals, priorities, and strategies to address those needs, especially for low- and moderate-income households. The process serves as the framework for a community-wide dialogue to better focus funding from the U.S. Department of Housing and Urban Development formula block grant programs to meet local needs.

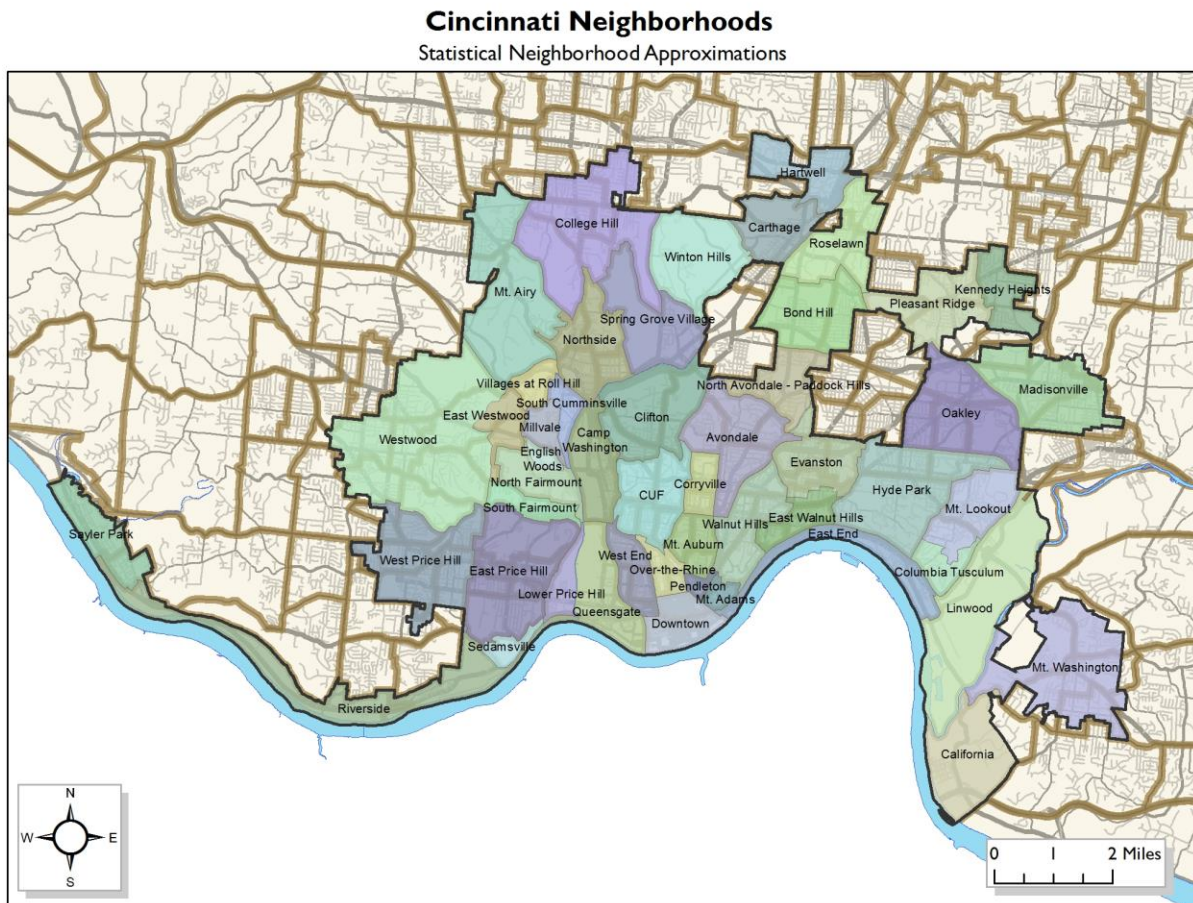
The 2025 – 2029 Consolidated Plan was created with the input and active participation of over 1,600 people, including an online community survey, stakeholder meetings, internal staff meetings with various divisions and departments, City Council input, HOPWA Advisory Board, Prince of Peace ESG Allocation Committee, and the Community Development Advisory Board (CDAB). A broad cross-section of the community was represented in these efforts.

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The City of Cincinnati looks forward to partnering with HUD, surrounding jurisdictions and government entities, service provider partners, the business community and community leadership to achieve the goals and objectives established for the next five years.

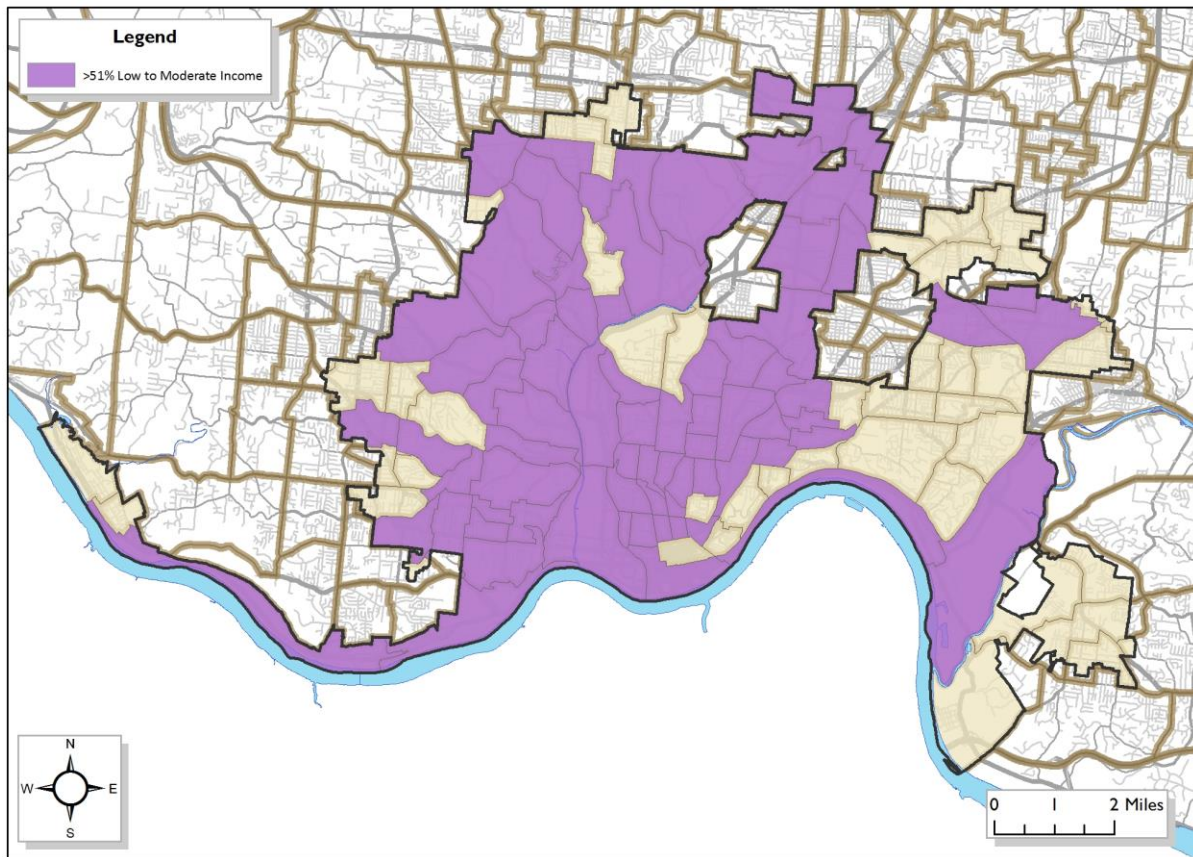
The Consolidated Plan is organized into four primary sections:

1. The Process (PR)
2. Needs Assessment (NA)
3. Housing Market Analysis (MA)
4. Strategic Plan (SP)



Cincinnati Neighborhoods

Low to Moderate Income Census Tracts (2015 ACS)



Low to Moderate income Census Tracts (2015 ACS)

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

The City's Five-Year Goals, Objectives and Related Outcomes are outlined in 2025 – 2029 Strategic Plan. These goals, objectives and outcomes were selected based on community priorities, prior performance evaluations, the needs assessment, the housing market analysis, the City's Quality of Life survey conducted in Fall 2024, and **Plan Cincinnati**, which is the City's comprehensive plan adopted in 2012. Top priorities for each grant are highlighted below:

Goals:

1. Thriving Neighborhoods: Housing & Building Quality
2. Growing Economic Opportunity
3. Neighborhood Improvements and Public Safety
4. Homeless Services
5. Special Needs

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- CDBG programs: Housing and Building Quality Programs; Reducing poverty through employment training and economic self-sufficiency programs; Maintain and improve the quantity and quality of affordable housing for low to moderate income homeowners and renters; Commercial and industrial redevelopment; and Public service activities and supportive services for low to moderate income persons and persons experiencing homelessness.
- HOME programs: Expand, maintain, and improve the quantity and quality of affordable housing for very low and extremely low-income individuals; Down payment assistance for low to moderate-income first-time home buyers; and Operating support for non-profits creating affordable housing.
- Both ESG and HOPWA programs are evaluated by cooperative processes managed by the Continuum of Care, Strategies to End Homelessness (STEh). A consortium meets to review programs and services and recommend funding levels for each respective Annual Action Plan.

ESG Programs:

- Up to 60% of the ESG funding is set aside for Emergency Shelter and Street Outreach Projects to address the needs of persons experiencing literal/Category 1 homelessness ;
- Homelessness Prevention services receive the balance of the funding to prevent households from becoming Category 1 homeless.

HOPWA programs may apply for the following eligible activities, which are prioritized by the HOPWA Advisory Committee:

- Operating support for housing facilities for persons with HIV/AIDS;
- Housing assistance through Short-Term Rent Mortgage and Utility (STRMU) payments,
- Tenant Based Rental Assistance (TBRA) and permanent housing placement;
- Supportive services including case management;
- Medical respite care for homeless persons with HIV/AIDS.

The Consolidated Plan priorities factored in the following items: community surveys, Community Development Advisory Board Input, staff input, Needs Analysis, Market Analysis, efficiency and effectiveness of programs, and leverage of funds.

3. Evaluation of past performance

Accomplishment data for each Calendar Year is submitted annually in the Consolidated Annual Performance and Evaluation Report (CAPER). For the prior 2020 – 2024 Consolidated Plan, the overall progress will be reported in the 2024 CAPER, which will be submitted to HUD on September 30, 2025. The City has met and exceeded the majority of the goals as established in the 2020 – 2024

Consolidated Plan and will continue to report accomplishments on an annual basis again throughout the 2025 – 2029 Consolidated Plan.

4. Summary of citizen participation process and consultation process

The City's advisory board for the Consolidated Plan / Annual Action Plan process, the Community Development Advisory Board (CDAB), held a public hearing on 3/21/2024 to discuss: the 2023 Program Year performance and CAPER submission and the 2024 Program Year Annual Action Plan. The upcoming 2025-2029 Consolidated Plan was also discussed. Another public hearing was held on 2/3/2025 to discuss the upcoming 2025 Program Year, 2025-2029 Consolidated Plan, and 2025 Annual Action Plan. CDAB members submitted rankings and feedback for proposed goals and activities.

The CDAB consists of a 17-member volunteer group appointed by the Mayor with City Council approval consisting of 13 community leaders and 4 City representatives. The following is the community leader composition of the CDAB according to Cincinnati Municipal Code: community council members (3), lending institutions (1), small business advocate (1), human services (1), trades / labor representation (1), low income advocate (1), housing authority (1), real estate community (1), developer (1), corporate community (1), community development corporation representative (1), and City of Cincinnati staff representation (4).

The City of Cincinnati contracted with ETC Institute to develop and distribute a community survey focused on quality of life and community needs. 1,235 residents completed the survey and data gathered informed the development of the Consolidated Plan and Annual Action Plan.

The City's final recommended CDBG, HOME, ESG, and HOPWA budgets were presented and approved before the City of Cincinnati's Budget and Finance Committee on June 18, 2025. The funding recommendations were based on CDAB and citizen priorities.

5. Summary of public comments

The City of Cincinnati's Office of Grant Administration manages the development and implementation for the CDBG, HOME, ESG, and HOPWA programs and provides guidance to all City departments and subrecipients receiving project funding. An online survey was available throughout the fall of 2024 for input regarding community needs and quality of life concerns. A total of 1,235 residents responded to the survey.

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

No public comments were rejected from this process.

7. Summary

Cincinnati City Council made final appropriation decisions for the 2025 – 2029 Consolidated Plan and 2025 Annual Action Plan Budget and took the public comments into consideration. The citizen participation process included engagement from a variety of residents and community leaders. The comments provided were thoroughly analyzed and considered in the development of this Consolidated Plan and Annual Action Plan.

The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	Cincinnati	
CDBG Administrator	Cincinnati	Office of the City Manager
HOPWA Administrator	Cincinnati	Office of the City Manager
HOME Administrator	Cincinnati	Office of the City Manager
ESG Administrator	Cincinnati	Office of the City Manager
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The City of Cincinnati's Office of Grant Administration provides compliance oversight over HUD entitlement grants.

Consolidated Plan Public Contact Information

Office of Grant Administration

City of Cincinnati

801 Plum Street Suite 158

Cincinnati, Ohio 45202

CMOGrantShared@Cincinnati-Oh.gov

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City of Cincinnati worked with a wide array of organizations and existing networks to develop the 2025 – 2029 Consolidated Plan and 2025 Annual Action Plan. Each year, relationships are maintained and fostered with these organizations to establish the Annual Action Plans and to coordinate services.

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

- The local Continuum of Care collaborative applicant, Strategies to End Homelessness (STEh), coordinates the efforts of prevention and homeless services for ESG programs and coordinates groups that serve the HIV/AIDS population with HOPWA funding.
- The City of Cincinnati Department of Community and Economic Development and Hamilton County Department of Community Development worked collaboratively on the 2025 Assessment of Fair Housing for the 2025 – 2029 Consolidated Plan.
- The City partners with its Community Development Advisory Board (CDAB) to enhance coordination of the Annual Action Plans and citizen participation. This volunteer citizen group provides Consolidated Plan group priority programs for funding determined by the City Manager and the members represent the following sectors: community councils, human services agencies, organized labor, low-income advocates, small business, corporate entities, lenders, developers, real estate, Community Development Corporations (CDCs), and City Administration.
- The City works with directly with local non-profit organizations to award human services funds.

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

As required by HUD, the Cincinnati/Hamilton County Continuum of Care (CoC) (OH-500) has a CoC Board that oversees all CoC operations and policies, and this board’s membership includes representatives from both the City of Cincinnati and Hamilton County. The CoC Board has selected Strategies to End Homelessness, Inc. (STEh) to serve as the CoC Lead Agency and Unified Funding Agent (UFA). In addition to STEh’s contractual relationships with HUD, STEh is under contract with the City of Cincinnati to administer ESG, HOPWA and CoC funds, and to facilitate the work of the community related to homelessness. This work includes the following program types:

- Shelter Diversion/Homelessness Prevention

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- Street Outreach
- Emergency Shelter
-
- Transitional housing
- Rapid Resolution
- Joint Transitional Housing/Rapid Rehousing
- Permanent Housing, including Rapid Re-housing Permanent supportive housing
- Services-only programs, including the Homeless Management Information System and Coordinated Access Systems

The local Continuum of Care funding allocation process involves all agencies and programs who receive funding from the U.S. Department of Housing and Urban Development, and organizations that work with persons experiencing homelessness not receiving CoC or HUD funding. The CoC also does the following:

- Assesses capacity and identifies gaps
- Evaluates outcomes achieved by funded programs, in comparison to both local and national benchmarks
- Proactively develops improvements and solutions to systemic issues
- Stays apprised of and implements HUD priorities
- Facilitates the allocation of funding to service and housing agencies
- Researches best practices and federal priorities and facilitates the annual training series to align with programming
- Facilitates access to mainstream resources and services for persons experiencing homelessness
- Works to develop policies and procedures to address the compliance, efficiency, and effectiveness of the homelessness service system.

CoC infrastructure includes a various work groups that bring together service providers that are working to address particular issues faced by people experiencing homelessness or working to improve services available to particular sub-populations. Among these work groups are the following:

- The Family Housing Partnership, targeting the needs of homeless families
- The Homeless Veterans work group, targeting the needs of homeless veterans
- The Youth Homelessness work group, targeting the needs of homeless youth
- The Housing work group, targeting the needs of newly housed individuals and families.

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

The City of Cincinnati, as the local ESG recipient, determines the exact allocation of ESG funding across eligible components, such as Street Outreach, Homelessness Prevention, and Emergency Shelter, in compliance with HUD requirements.

For Emergency Shelter funding, the City of Cincinnati, in consultation with the CoC Board, adopted the "Prince of Peace" process, which is facilitated annually by STEH (Strategies to End Homelessness). This process uses Homeless Management Information System (HMIS) data to assess shelter performance and bed utilization. Performance measures, developed collaboratively between the ESG recipients, subrecipients, and the CoC, are used to allocate funds. Higher-performing shelter projects receive a greater share of funding based on their bed nights and performance metrics. STEH presents this HMIS-driven allocation to shelter operators, who meet with City of Cincinnati and STEH staff to review the data for accuracy and ensure alignment with the agreed performance measures. After this review, the final allocation is submitted to both the City and County for approval, ensuring consistency with the Consolidated Plan. Once approved, the allocation is incorporated into the respective budget and Action Plan.

For Street Outreach funding, the City of Cincinnati consults closely with local stakeholders and the CoC to assess the service needs of individuals experiencing unsheltered homelessness. Funding is allocated to support activities that address these needs, ensuring effective outreach and engagement with unsheltered populations.

Once the allocations for Emergency Shelter and Street Outreach are finalized, the City of Cincinnati conducts a comprehensive review of the capacity and needs for Rapid Rehousing and Homelessness Prevention. This review helps to identify service gaps, and funding is allocated to address the areas with the greatest need, prioritizing interventions that will have the most significant impact on reducing homelessness in the jurisdiction.

Strategies to End Homelessness (STEH) administers the HMIS on behalf of the CoC. Policies and procedures for HMIS are developed first and foremost by adhering to federal requirements. In instances where there is flexibility for local decision-making, STEH consults with all HMIS contributing agencies to draft these policies and procedures. Relevant workgroups are provided the opportunity to review draft policies and provide feedback. Once final recommendations are agreed upon, the policies and procedures are submitted to the CoC Board, known as the Homeless Clearinghouse, for final review and approval. Both the City of Cincinnati and Hamilton County are voting members of the Homeless Clearinghouse, ensuring collaboration and local oversight in the approval process.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Community Development Advisory Board
	Agency/Group/Organization Type	Housing PHA Services-Persons with HIV/AIDS Services-homeless Other government - Local Business Leaders Civic Leaders Community Councils Neighborhood Organization Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Consolidated Plan and Annual Action Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Advisory Board (CDAB) is a group of citizens appointed by the Mayor with Cincinnati Council approval to provide the City with feedback and recommendation on the CDBG and HOME programs. Specifically, the CDAB provides guidance to the City regarding allocation of resources to the programs as part of the Annual Action Plan and throughout the year. In making appointments to the CDAB, the City attempts to attract a broad base of representatives from banking, real estate, housing, economic development, social services providers, and citizens at large.

2	Agency/Group/Organization	Cincinnati Hamilton County Continuum of Care
	Agency/Group/Organization Type	Housing PHA Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Health Agency Child Welfare Agency Publicly Funded Institution/System of Care Other government - County Other government - Local Business Leaders Foundation Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Action Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Strategies To End Homelessness is the Cincinnati and Hamilton County Continuum of Care that provides guidance on homeless programs, including ESG and HOPWA.

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

Strategies To End Homelessness is the Cincinnati and Hamilton County Continuum of Care that provides guidance on homeless programs, including ESG and HOPWA.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		
2025 Fair Housing Assessment	City of Cincinnati and Hamilton County	The 2025 Fair Housing Assessment goals and recommendations are incorporated into the Strategic Plan.
2020-2024 Consolidated Plan	City of Cincinnati	The City of Cincinnati's 2020-2024 Consolidated Plan and 2024 Annual Action Plan was utilized as a basis in determining the appropriate goals of the 2025-2029 Strategic Plan.
Plan Cincinnati 2012	City of Cincinnati	The 2025-2029 Consolidated Plan was prepared in part by building on the data, needs analysis, community engagement and strategies in the City's most recent comprehensive plan called Plan Cincinnati (November 2012).
Family Homelessness Services Study 2014	Strategies To End Homelessness	The goals as outlined in the Family Homelessness Services Study have been incorporated into the ESG and HOPWA goals as appropriate.

Table 3 – Other local / regional / federal planning efforts

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

The City of Cincinnati collaborated with the Cincinnati Metropolitan Housing Authority for information and input regarding the public housing needs of the community.

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

The City of Cincinnati's overall citizen participation policy for the HUD entitlement grant programs include: at minimum two citizen participation events annually, at minimum two Community Development Advisory Board (CDAB) meetings to discuss yearly allocations and performance reports, City Bulletin posting of each meeting, and web site postings of Consolidated Plan, Annual Action Plans, Consolidated Annual Performance and Evaluation Reports, and public and CDAB events. Meeting invites are distributed to community groups, subrecipients, and stake holders.

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The City of Cincinnati contracted with ETC Institute to develop and distribute a community survey focused on quality of life and community needs. 1,235 residents completed the survey and data gathered informed the development of the Consolidated Plan and Annual Action Plan.

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Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Public Hearing	Public Hearing: 3.21.2024 CDAB Members and City of Cincinnati Staff	The Community Development Advisory Board (CDAB) ranked all programs by ranking the needs addressed.	All programs were discussed and prioritized	
2	Community Development Advisory Board	Public Hearing	Public Hearing 2/3/2025: CDAB Members and City of Cincinnati Staff	CDAB reviewed past performance measures and provided funding priorities for the established programs	CDAB rankings were considered with the funding of the programs.	
3	Community Development Advisory Board	Non-targeted/broad community	Fall 2024: quality of life and community needs	1235 responses received	N/A	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Community Development Advisory Board	City Staff	Several meetings	City of Cincinnati Department of Community and Economic Development, Building and Inspections, Cincinnati Recreation Commission, Department of Community Planning and Engagement	Program descriptions were enhanced and expanded to include flexibility in delivery	
5	Community Development Advisory Board	Public Hearing	June 18, 2025 City Council public hearing	The City Council voted on the entitlement program budget passage.		
6	Community Development Advisory Board	Targeted populations	Several	Stakeholder focus groups held in February 2025	To be summarized in the 2025 Fair Housing Assessment Plan	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Community Development Advisory Board	Targeted population	Several meetings	STEH provided input regarding the needs and priorities of the homeless and special needs population		

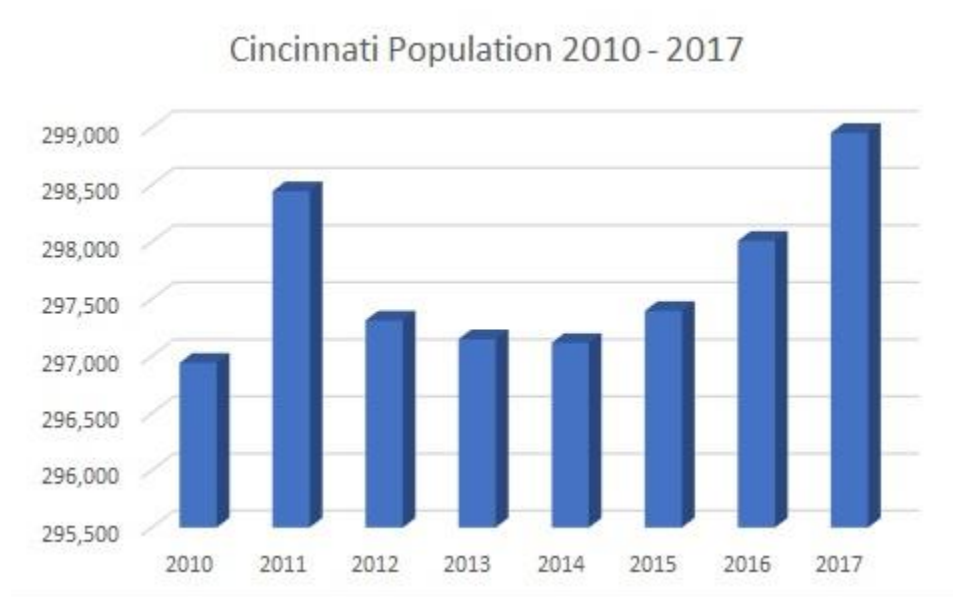
Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Cincinnati's population peaked in 1950. Since that peak, the City has approximately 40% fewer residents.



cincinnati population 2010-2017

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

Summary of Housing Needs

The City of Cincinnati defines “Standard” housing as a unit that meets local and state property maintenance and zoning codes. Housing that is substandard but suitable for rehabilitation means that the unit is in poor condition, but it is both structurally and financially feasible to rehabilitate. The “Conditions” are defined as lacks complete kitchen facilities, lacks complete plumbing facilities, more than 1.5 persons per room, and cost burden over 50%.

Tables listing data regarding population and the numbers of household by income indicate the following:

- The City of Cincinnati is stabilizing in population after decades of decline;
- The 2018 census estimates the Cincinnati population was over 300,00 (301,301) in the first time in over a decade;
- In 2017, the median income increased 8% from 2010, which is only 1% annually and is less than inflation rate; and
- The overall household size is decreasing.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	297,395	302,685	2%
Households	133,040	138,695	4%
Median Income	\$33,604.00	\$42,663.00	27%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	36,720	22,630	25,150	12,275	41,925
Small Family Households	9,650	6,100	6,875	3,900	17,585
Large Family Households	1,715	1,020	1,335	495	1,985
Household contains at least one person 62-74 years of age	6,720	4,560	5,040	2,405	7,120
Household contains at least one person age 75 or older	2,885	2,290	1,505	855	3,085

Demo

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Households with one or more children 6 years old or younger	6,760	3,135	2,715	1,050	4,035

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	310	360	135	55	860	20	50	4	15	89
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	275	170	180	40	665	0	4	45	4	53
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	685	340	185	50	1,260	40	40	70	30	180
Housing cost burden greater than 50% of income (and none of the above problems)	15,300	1,280	195	4	16,779	3,415	1,230	465	140	5,250
Housing cost burden greater than 30% of income (and none of the above problems)	5,985	6,705	2,535	325	15,550	1,105	1,570	2,280	480	5,435

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	2,975	0	0	0	2,975	350	0	0	0	350

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	16,570	2,150	695	150	19,565	3,475	1,325	585	190	5,575
Having none of four housing problems	14,660	14,400	15,555	6,435	51,050	2,010	4,760	8,315	5,495	20,580
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	6,235	2,035	430	8,700	890	660	730	2,280

Demo

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	1,010	395	75	1,480	200	100	75	375
Elderly	4,580	1,535	485	6,600	2,410	1,345	1,245	5,000
Other	10,280	4,410	1,810	16,500	1,065	755	700	2,520
Total need by income	22,105	8,375	2,800	33,280	4,565	2,860	2,750	10,175

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	320	320	640	220	0	860
Large Related	0	0	45	45	75	0	60	135
Elderly	2,910	295	135	3,340	1,835	645	210	2,690
Other	0	7,805	620	8,425	900	0	0	900
Total need by income	2,910	8,100	1,120	12,130	3,450	865	270	4,585

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	845	440	200	80	1,565	35	4	45	34	118
Multiple, unrelated family households	69	45	60	0	174	0	40	70	0	110
Other, non-family households	50	29	105	19	203	4	0	0	0	4
Total need by income	964	514	365	99	1,942	39	44	115	34	232

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source: Data not available
 Comments:

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

Data on the housing needs of single-person households in the City of Cincinnati remains somewhat limited, but available data provides insight into the significant housing challenges faced by this population. According to the 2024 Cincinnati/Hamilton County Continuum of Care (CoC) data, single adults represented approximately two-thirds of the population served by emergency shelters, safe havens, and unsheltered street outreach programs. This underscores the fact that single-person households are disproportionately represented in the city’s emergency and temporary housing systems.

The most recent CoC gaps analysis, covering the period from July 1, 2023, to June 30, 2024, paints a concerning picture of the availability and effectiveness of housing programs for single persons experiencing homelessness. The analysis revealed that only 54% of single individuals who sought homelessness services were able to receive a referral to any form of supportive housing or shelter. This indicates a significant gap between demand for services and available housing resources for single persons. Moreover, only 13% of single individuals who applied for housing programs were able to secure a housing move-in date, pointing to systemic barriers in the transition from homelessness to stable housing.

In terms of poverty levels, the 2017 American Community Survey (ACS) highlighted that 27% of non-family households, which include single-person households, live below the poverty line. This statistic reflects the broader economic vulnerability of single individuals, particularly those who are elderly, disabled, or part of marginalized groups, who may face additional challenges in securing and maintaining stable housing.

Single-person households in Cincinnati often face a unique set of challenges in the housing market. These individuals are more likely to experience housing instability and homelessness due to a combination of factors including lower income, higher vulnerability to eviction, and limited affordable housing options that are suitable for individuals rather than families. In addition, single-person households, particularly those who are elderly or disabled, often require housing that is both affordable and accessible, further compounding the issue of housing insecurity.

As the City continues to address the needs of its residents, including single-person households, it will be critical to focus on expanding access to affordable housing, increasing the availability of supportive services, and creating more opportunities for individuals to transition out of homelessness into permanent housing. Additionally, targeted outreach and assistance programs are needed to ensure that single individuals who may be experiencing homelessness or housing instability are adequately supported.

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

In 2019 there were 91 families served in the Domestic Violence shelter, including a total of 148 children. In addition, the YWCA of Greater Cincinnati identified an additional 297 callers who were experiencing Domestic Violence who were, due to limited capacity, not brought into shelter. Of those households, the YWCA estimates 62% were families, so an additional 184 families were potentially in need of housing to flee Domestic Violence. The average family size assisted is generally 3 (head of household and 2 children).

What are the most common housing problems?

According to the data provided in Tables 7 through 12, the most common housing problems are overcrowding, lacking plumbing facilities, and cost burden.

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

According to the data provided in Tables 7 through 12, the population at 0 – 30% AMI who are renters have the are most affected with these housing issues.

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

Demo

Many systemic factors affect and/or are needs of households that are at-risk of homelessness, have experienced homelessness, or are currently in supportive housing.

Data about families experiencing homelessness comes from the local CoC and Greater Cincinnati Homeless Coalition. Roughly 11,000 people are experiencing homelessness and 25% or 1,800 of them are children. Many families are technically not counted as homeless because they are living with other family members or friends, are living in their cars or storage units and are afraid to report their homelessness for fear of losing custody of their children.

Cincinnati Public Schools provides supportive services for these families throughout the year. There is not enough funding to provide emergency, transitional or permanent housing assistance to these children and families. Many factors affect the risk factors for these families including the opioid epidemic which hit the region and state harder than most in the US; high eviction rates; renter cost burden in Cincinnati where most shelters are available and lack of employment stability. The level of Rapid Rehousing funding is not adequate to meet the need in the City of Cincinnati.

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

The Central Access Point (CAP) is Cincinnati/Hamilton County's homeless services hotline. CAP serves as the entry point into many programs for homeless and at-risk households. In 2024, 2,212 households contacted CAP requesting services – 318 of these households were placed by CAP into a family shelter. During the same time, 2,519 single individuals also contacted CAP, despite the fact that CAP is not currently able to place single individuals into shelter beds in the same way it can families.

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

STEH collaborates with several key funders, including the City of Cincinnati, to deliver homelessness prevention services through a Shelter Diversion model. This model targets households that are seeking emergency shelter but have the potential to be diverted from shelter and directly connected to permanent housing. Shelter Diversion is a short-term intervention (lasting 3–6 months) with case management services provided by partner agencies. During this time, clients receive support to secure long-term housing stability and prevent future homelessness.

Through nearly 15 years of experience operating prevention services, key risk factors most closely associated with housing instability and the likelihood of experiencing literal homelessness have been identified. These criteria help target resources where they are most needed:

Demo

- Income at or below 30% AMI
- Frequent moves due to economic reasons (2 or more moves in the past 60 days)
- Currently residing in someone else's home due to economic hardship
- Receiving notice of eviction or termination of housing rights
- Living in hotels/motels not funded by state, local, or charitable programs
- Residing in overcrowded housing
- Experiencing housing situations associated with instability, such as eviction or utility shutoff notices

The following homelessness prevention activities have been identified and continue to receive investment due to their effectiveness in assisting populations at higher risk of homelessness:

1. Supportive Services for Veteran Families (SSVF):
Talbert House has been awarded SSVF funding to prevent homelessness among veterans and their families, providing case management and housing stabilization support.
 2. KEYS – Youth Homelessness Prevention:
Cincinnati's CoC was one of the first in the nation selected by HUD to participate in the Youth Homelessness Demonstration Program. This led to the development of the "KEYS to a Future Without Youth Homelessness" plan, focusing on preventing and ending youth homelessness through tailored services, housing solutions, and resource navigation.
 3. Youth Aging Out of Foster Care:
A U.S. HHS funded initiative, led by Lighthouse Youth and Family Services, targets youth who have aged out of the foster care system—a group disproportionately at risk for homelessness. With 1/3 of foster care alumni experiencing homelessness, the program aims to improve identification, service access, and outcomes for these vulnerable youth.
 4. Gaining Resources, Opportunity & Wellness (GROW) is a community-based prevention plan that involves implementing and evaluating innovative interventions and services to prevent youth from experiencing homelessness.
 - Serving young people ages 10-21 and their families.
 - Providing holistic prevention services tailored to respond to the unique needs of youth at risk of experiencing homelessness.
 - Putting effective resources and supports directly in the hands of young people who need them.
1. Coordinated Homelessness Prevention System: Recently, Cincinnati/Hamilton County implemented a coordinated homelessness prevention system of care to ensure that resources are efficiently allocated to individuals and families most at risk of homelessness. By integrating services across various sectors—such as housing, healthcare, and social services—this system helps to provide timely interventions, reduce duplication of efforts, and improve outcomes for those in need. It promotes collaboration among agencies, enhances information sharing, and ensures a more comprehensive, person-centered approach to preventing homelessness, ultimately leading to long-term housing stability and improved well-being for the community.

Discussion

The majority of public participation comments were related to affordable housing issues, which is also supported and indicated by the data. There is a correlation to the areas of low-income residents in affected neighborhoods who are disproportionately experiencing housing needs. Tables 7 through 12 indicate the following current targeted needs that are incorporated into the established programs, also based on past performance, and will be reported on annually:

- Extremely low-income, low-income, moderate-income, and middle-income individuals: 20,000 housing code inspections; 1,000 persons assisted with unlawful housing discrimination; 300 persons assisted to prevent homelessness
- Renters: 20 persons assisted with emergency relocation from dilapidated housing
- Owners: 100 persons assisted with foreclosure prevention; 20 households assisted with down payment for first time homeowners
- Elderly individuals and persons with disabilities: 10 housing units rehabilitated
- Single persons: 200 persons assisted with legal representation in response to housing violations
- Large families: 1,000 housing units rehabilitated
- Public housing residents: 10 households assisted with relocation out of high poverty neighborhoods
- Individuals with HIV/AIDS and their families: 400 households
- Victims of domestic violence, dating violence, sexual assault and stalking: 400 individuals
- Individuals receiving rapid re-housing assistance: 100 households

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

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

Introduction

The four housing problems are:

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

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	29,155	5,940	3,885
White	9,305	1,220	885
Black / African American	17,730	4,450	2,610
Asian	580	40	225
American Indian, Alaska Native	65	0	4
Pacific Islander	0	0	0
Hispanic	745	45	84

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,790	7,380	0
White	4,880	3,135	0

Demo

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	6,850	3,900	0
Asian	235	25	0
American Indian, Alaska Native	55	0	0
Pacific Islander	0	35	0
Hispanic	440	185	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,000	16,805	0
White	3,955	7,795	0
Black / African American	2,575	8,005	0
Asian	140	145	0
American Indian, Alaska Native	15	19	0
Pacific Islander	0	0	0
Hispanic	170	475	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,660	9,740	0
White	1,170	5,570	0
Black / African American	395	3,455	0
Asian	45	265	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	14	280	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

Discussion

- In the income range of 0-30% AMI, the black population has a larger increase in the number of housing problems over other races;
- In the income range of 30-100% AMI, the black and white populations experience about the same number of housing issues;
- In the income range of 0-30 AMI and 30-50% AMI, the Hispanic population in both of these income ranges experience similar number of housing problems;
- There is not any information on Pacific Islanders in the area; and
- All of the housing needs and problems are not fully demonstrated in the data due to individuals not counted due to homelessness or other difficulties in surveying.

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

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

Introduction

The four severe housing problems are:

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

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	22,205	12,890	3,885
White	7,120	3,400	885
Black / African American	13,200	8,985	2,610
Asian	580	40	225
American Indian, Alaska Native	60	4	4
Pacific Islander	0	0	0
Hispanic	645	140	84

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,885	16,280	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	1,825	6,190	0
Black / African American	1,825	8,925	0
Asian	80	180	0
American Indian, Alaska Native	0	55	0
Pacific Islander	0	35	0
Hispanic	130	495	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,715	22,095	0
White	1,045	10,710	0
Black / African American	430	10,155	0
Asian	50	235	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	110	540	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	310	11,095	0
White	240	6,500	0
Black / African American	65	3,785	0
Asian	0	310	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	285	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

Discussion

- Throughout the low-income ranges, the severe housing problems are about the same for the black and white population;
- Severe housing problems are have greatly increased for the extremely low-income black population;
- Around 80% (4 out of 5) of extremely low-income individuals experiencing one or more housing problems are also experiencing severe housing problems, which this rate is consistent for both extremely low-income black and white population; and
- The numbers may not be reflective of current conditions in the City, since if there have been any significant changes that occurred within the last 5 years, the information provided may not be an accurate representation of what is occurring in the community.

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

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

Introduction:

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	81,660	24,550	25,940	4,035
White	47,125	10,610	9,575	905
Black / African American	28,975	12,420	14,345	2,725
Asian	1,585	335	670	245
American Indian, Alaska Native	45	70	60	4
Pacific Islander	95	0	0	0
Hispanic	2,245	550	665	84

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

- 65% of whites are not cost burdened while 46% of blacks are not cost burdened; and
- Nearly 30% of black households are cost burdened by more than 50% of their household income, while it is only 16% for white households.

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

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

The census data utilized potentially does not reflect current conditions in the community due to the lack of available data. There may be limitations in reviewing the data presented if the City's population has changed in the last 5 years, the data may not be an accurate representation of the current needs. The information indicates Hispanic population has increased significantly since 2010. The black population in the area is disproportionately cost burdened and disproportionately subject to severe housing problems, particularly in the extremely low-income category. Without resources to address housing and business concerns, these economic indicators affects an individuals' ability to own homes and start businesses.

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

Resources are necessary to develop new affordable housing inventory, improve and preserve the existing inventory, assist low- and moderate-income property owners, and provide emergency eviction assistance. Agencies that have capacity in housing production to develop affordable housing, and agencies that provide supportive housing services to connect with housing providers and create networks between the two will make the most of limited resources to provide housing units and the services people need to be successful.

Land use regulations that require, single-family lot sizes larger than a quarter acre, that prohibit multi-family housing, that regulate housing classifications by type of occupant and definitions of a family are likely having a disparate impact on low-income, protected classes of residents.

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

The maps of the City of Cincinnati depicts the race and ethnicity of the Cincinnati population by census tract. The maps do not indicate proportions of the different races but only indicates the raw population numbers within the census tracts. Black, white, Asian, and Hispanic populations are shown in separate maps as well.

- The black population is concentrated in portions of central and western city neighborhoods, including Avondale, Bond Hill, Roselawn, Villages at Roll Hill and along the Mill Creek Corridor;

Demo

- The white population is concentrated in portions in the eastern neighborhoods and far western neighborhoods, including Hyde Park, Mt. Lookout, Oakley, and Saylor Park;
- The white population is primarily located in the eastern part of the City, east of Interstate-71; and
- The central area, between Interstate-75 and Interstate-71, are majority black population. The Hispanic population is clustered in the neighborhoods of East, West, and Lower Price Hill, Carthage, Mount Washington, Spring Grove Village, and Westwood; and Although there are areas where the Hispanic population is clustered, the Hispanic population is widely dispersed throughout the City. The Asian population is primarily located in Clifton, CUF, University Heights, (collectively referred to as Uptown Cincinnati) clusters around where the University of Cincinnati is located; and There is a high concentration of the Asian population in the eastern neighborhood of Hyde Park. The white population has high concentrations located in the far west side, uptown, and eastern portions of the City; The outskirts of the City are primarily white population; and The neighborhoods of Hyde Park, Mt. Lookout, Madisonville, Mt Washington, Hartwell, western Westwood, West Price Hill, Clifton, and CUF have high concentration of the white population. The concentrations of the black population are found in the central of the city, in the neighborhoods of Evanston, Avondale, Bond Hill, Roselawn, Kennedy Heights, East Westwood, Villages at Roll Hill, North and South Fairmount, Millvale, northern and eastern Westwood, and Winton Hills; and The black population seems to be in higher concentrations along Interstate-75.

NA-35 Public Housing – 91.205(b)

Introduction

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	43	5,021	10,639	187	10,251	109	48	10

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

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

Demo

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

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

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

Demo

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	8	9	0	9	0	0	0
Pacific Islander	0	0	8	6	1	5	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

It's estimated that 1.2% or 135 of public housing households currently have disabilities. CMHA's public housing waiting list is currently open. CMHA listed in the agency's 2024 Annual Plan on page 2 that of the 15,860 households on the public housing waiting list, 99% are below 30% area median income, 8.5% are elderly and 18% are disabled. CMHA has a local preference for public housing for households that have an elderly or disabled member (CMHA 2023-2024 ACOP page 17). CMHA's Housing Choice Voucher (HCV) waiting list has been closed since January 2023. CMHA listed in the agency's 2024 Annual Plan that of the 4,573 households on the HCV waiting list, 81% are below 30% AMI and 14% are between 30-50% AMI, 1% are elderly and 13% are disabled.

Cincinnati Metropolitan Housing Authority (CMHA) is planning on converting additional units from its existing and future asset management units to Section 504 compliance standards, according to CMHA's 2025-2026 Annual Action Plan. These units will be located throughout Hamilton County providing additional accessibility options for the families served. CMHA's current plan is to convert the units into fully Section 504 compliant units where feasible. All new development efforts are expected to meet or exceed HUD's Section 504 accessibility requirements where feasible.

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

During calendar year 2024, CMHA received 143 submissions for the transfers under the Violence Against Women Act (VAWA); 92 of the transfer requests were from the Asset Management program and 51 requests were from the Voucher Management program. All of these individuals/families sought a transfer from the present residence to another location in order to elude the predator. CMHA has developed its emergency transfer plan in response to the changes in VAWA. CMHA continues to work with the YWCA and Women Helping Women to provide admission preferences points to individuals who are survivors of domestic violence.

Breakdown of CMHA Waiting Lists

Most recent waiting list for PHA – 15,523 households

- 98.96% are extremely low income
- 1.09% are very low income
- 0.019% are low income

Demo

- 18.90% are families with children
- 8.20% are elderly families
- 18.60% are families with disabilities
- 14.70% are White
- 79.80% are Black
- 2.00% are Native American
- 1.70% are Asian

Of that waiting list, Characteristics by Bedroom Size (Public Housing Only)

- 1 BR (Includes 1 – 0 BR) – 11949 families or 77.00%
- 2 BR – 3074 families or 33.3%
- 3 BR – 1547 families or 10.00%
- 4 BR – 75 families or 0.5%
- 5+ BR – 4 families or 0.0%

Most recent waiting list for Section 8 tenant-based assistance – 3,709 households

- 82.49% are extremely low income
- 13.44% are very low income
- 3.45% are low income
- 24.1% are families with children
- 1.2% are elderly families
- 12.4% are families with disabilities
- 13.2% are White
- 86.7% are Black

Demo

- 2.9% are Asian/Other
- 0.7% are Hispanic

*Characteristics by Bedroom Size is only available for PH waitlist only, not Section 8 tenantbased assistance.

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

It is the current policy of the Cincinnati Metropolitan Housing Authority to provide for de-concentration of poverty and encourage income mixing by bringing higher income families into lower income developments and lower income families into higher income developments. CMHA accomplished this by allowing its pool of applicants in the asset management program to have unfettered choice from the asset management waitlists for asset management housing. The applicant's choice of housing is based on the applicant's decision as to which location would best provide for housing in light of available employment, educational opportunities, family and community support. Additionally, the CMHA will support measures to raise the incomes of households that currently reside in its housing programs through the Family Self Sufficiency programs.

Discussion

In 2024, there were 3,709 families on CMHA's wait list for Section 8 tenant-based assistance. Of the families on the wait list, 82.49% are at extremely low-income levels, 24.1% are families with children, and 12.4% are families with disabilities. Also, there were currently 15,523 families on the wait list for public housing. Of the families on the wait list for public housing, 98.96% are extremely low-income, 18.9% are families with children, and 18.6% are families with disabilities.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of Cincinnati, Hamilton County, Homeless Clearinghouse (CoC Board) and Strategies to End Homelessness (CoC Collaborative Applicant and Unified Funding Agent) have consistently utilized the Consolidated Plan as the primary documentation of the strategies, planning, and services being used to address homelessness, particularly chronic homelessness, in the City of Cincinnati and Hamilton County.

The Homeless Clearinghouse (CoC Board) oversees CoC planning and gaps analysis, coordinates project outcomes review, priority setting, funding allocation, and monitors elements of the Consolidated Plan. The Homeless Clearinghouse annually reviews program performance in relation to HUD outcome priorities and utilizes outcomes data to propose changes to the local CoC program prioritization process and presents these outcomes performance measures to CoC membership. Such performance-based prioritization is accompanied by community input to select projects to be included in the annual CoC application. The Homeless Clearinghouse also oversees allocation and planning processes for ESG funds and the monitoring of ESG-funded program performance.

The local homeless services system is working to reduce homelessness by doing the following:

1. Preventing as many households as possible from entering emergency shelter or sleeping unsheltered;
2. Improving the services that are available to people who are currently homeless; and
3. Offering solutions to homelessness through housing.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	237	1,400	1,000	1,000	75
Persons in Households with Only Children	1	12	200	200	200	20
Persons in Households with Only Adults	51	666	5,571	2,815	2,850	50
Chronically Homeless Individuals	5	70	400	250	275	500
Chronically Homeless Families	0	0	0	50	50	400
Veterans	1	137	650	400	400	110
Unaccompanied Child	1	83	200	200	200	10
Persons with HIV	0	9	75	50	50	65

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

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

Demo

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	1,651	494
Black or African American	3,331	516
Asian	14	1
American Indian or Alaska Native	16	5
Pacific Islander	40	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	37	11
Not Hispanic	5,382	1,079

Data Source

Comments: Homeless Management Information System

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

Families in Cincinnati, Ohio, are currently facing several housing challenges that impact their stability and well-being. These challenges include a shortage of affordable housing, increased demand for shelter services, and rising costs associated with homeownership and rentals.

Cincinnati's housing market is experiencing a significant shortfall in affordable units for families. In 2024, over 2,200 families sought assistance through the Central Access Point (CAP), with only 38.2% (approximately 697 families) receiving emergency shelter. This difference highlights a critical gap between the need for affordable housing and the available resources.

The Cincinnati Metropolitan Housing Authority (CMHA) manages 4,608 public housing units and administers 11,800 housing choice vouchers. However, the demand continues to outpace supply, leaving many families without adequate housing options.

The rental market in Cincinnati is experiencing significant growth, with rents increasing due to high demand and limited supply. In 2024, the average rent for a two-bedroom apartment was approximately \$1,300, consuming more than half of a typical family's pre-tax income. This situation places a substantial financial burden on families, especially those with lower incomes.

Homeownership is also becoming less attainable. In 2024, property values rose by 5.3% over the previous year, and this trend is expected to continue throughout 2025. Higher property values, combined with mortgage rates averaging around 6.3%, make it challenging for families to purchase homes.

Local shelters are struggling to meet the rising demand for family housing assistance. In 2024, only 266 out of 697 families deemed appropriate for shelter were accommodated, emphasizing the insufficiency of available shelter beds. Contributing factors include the rising cost of housing, expensive and limited childcare, and loss of rental assistance vouchers, which force families to remain in shelters longer and limit the number of families served annually.

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

Homelessness in Cincinnati, particularly by racial and ethnic groups, reflects significant differences, primarily affecting Black or African American populations.

1. **African Americans:** African Americans are disproportionately represented in Cincinnati's homeless population. Although they make up roughly 38% of the general population, they account for around 63% of the people served in homeless programs in Hamilton County. This difference is a significant indicator of issues like poverty and access to affordable housing.
2. **White Population:** While White individuals make up about 50% of the general population in Cincinnati, they represent a smaller portion of the homeless population, approximately 29%. This lower percentage compared to their representation in the general population indicates that homelessness affects racial minorities more severely in Cincinnati.
3. **Other Ethnic and Racial Groups:** Hispanic and Latino populations are underrepresented in the city's homeless statistics relative to their general population share. However, detailed breakdowns for this group can be less available, and the experiences of homelessness can vary within different ethnic subgroups.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Homelessness in Cincinnati encompasses both sheltered and unsheltered individuals, with trends fluctuating over recent years.

Sheltered Homelessness:

- In 2020, there was a 15% decline in the number of people in shelters compared to the previous year.
- In 2021, 2022, 2023, and 2024, Sheltered homelessness has remained fairly steady with only up to 4% variance from year to year.
- 24% of the Sheltered Homeless population are children.

Unsheltered Homelessness:

- In 2024, there were 1,823 individuals who experienced unsheltered accounting for approximately 28% of the total homeless population that year.
- 12% of this population was completely unsheltered, and about 16% moved back and forth between shelter and unsheltered homelessness, highlighting the instability many people face as they cycle in and out of housing.
- In 2024, STEH piloted a new Family Street Outreach project that responded to callers who reported that they were members of a household with children sleeping in a place not meant for human habitation. This resulted in the identification of almost 500 unsheltered children in the CoC.

Other:

- In 2022, unsheltered homelessness dropped below pre-pandemic levels, with only 6% of people experiencing literal homelessness being unsheltered.
- However, reports indicated a significant increase in unsheltered individuals and families in 2023 and 2024.
- The CoC is working with Community Solutions to end chronic homelessness in the CoC with a goal date of 12/31/2025.

Discussion:

These statistics highlight the dynamic nature of homelessness in Cincinnati, emphasizing the need for ongoing assessment and responsive strategies to address both sheltered and unsheltered homelessness effectively, including increasing homelessness prevention efforts and housing options in the area.

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

Introduction:

The City of Cincinnati's Housing Opportunities for Persons With AIDS (HOPWA) program serves a 15-county Eligible Metropolitan Statistical Area (EMSA) encompassing southwest Ohio, southeast Indiana, and northern Kentucky. Hamilton County, Ohio is the most populous county in the EMSA, accounting for 36.73% of its population. In 2022 Hamilton County reported 93 new HIV diagnoses, ranking the third highest rate of diagnosed HIV infection in the state. The Centers for Disease Control and Prevention (CDC) estimates that for every 100 individuals diagnosed with HIV in Hamilton County, an additional 26 individuals remain undiagnosed.

In 2023, 96% of households receiving HOPWA housing assistance had incomes below 50% of the Area Median Income (AMI), with 87% earning below 30% of AMI. Housing availability and affordability present significant challenges in the area and many of the same characteristics that contribute to HIV risk, such as intravenous drug use, create barriers to participants obtaining and maintaining safe and stable housing. Despite these challenges, 92% of Tenant-Based Rental Assistance (TBRA) households either remained in the program or exited to other permanent housing.

The program's collaborative care model involves housing case managers working closely with medical case managers and community partners to coordinate care strategies and services. This approach ensures clients are connected to medical care and maintain stable housing. Among clients receiving HOPWA housing subsidies, 100% had contact with a case manager; 96% engaged with a primary healthcare provider; 93% accessed and maintained medical insurance; and 100% developed housing plans for stable housing. In TBRA programs, 69% of clients showed improved viral load or achieved viral suppression, and 100% had been prescribed antiretroviral therapy.

The HOPWA Advisory Committee sets funding priorities, consistent with the Consolidated Plan, and recommends funding allocations to the City to address the housing needs of persons living with HIV within the EMSA.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	4,853
Area incidence of AIDS	0
Rate per population	0
Number of new cases prior year (3 years of data)	148
Rate per population (3 years of data)	11
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	0
Area Prevalence (PLWH per population)	0
Number of new HIV cases reported last year	0

Table 27 – HOPWA Data

Data Source Comments:

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	0

Table 28 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

Housing Opportunities for Persons with HIV/AIDS (HOPWA) funding is awarded to the City of Cincinnati as the entitlement grantee for the Greater Cincinnati Area Eligible Metropolitan Statistical Areas (EMSA). This area includes Brown, Butler, Clermont, Hamilton and Warren in Ohio; Boone, Bracken, Campbell, Gallatin, Grant, Kenton and Pendleton Counties in Kentucky and Dearborn, Franklin and Ohio in Indiana.

Over the past several years, the Northern Kentucky Health Department, Caracole and The Center for Respite Care have been the primary providers of housing and services for this population. Through HOPWA, these agencies have been funded to provide emergency respite shelter, permanent housing (TBRA & PHP), case management, housing placement and short-term rent, mortgage and utilities assistance (STRMU).

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

Over the past five years, the housing and supportive service needs of the HIV+ population in the Greater Cincinnati Area have evolved significantly. One of the most notable changes has been the increasing demand for services tailored to individuals who are homeless or unstably housed, especially those living in emergency shelters. This shift highlights the critical need for services that address both housing instability and the complexities of managing HIV care. At the same time, the opioid epidemic has exacerbated these challenges, particularly among individuals living with HIV/AIDS. Many people in this population struggle with substance use disorders, which not only complicate their ability to maintain stable housing but also hinder adherence to HIV medication and treatment regimens. The combination of opioid use, housing instability, and health concerns makes it essential to provide integrated services that address both the social and medical needs of individuals.

As a result, there has been a growing emphasis on providing permanent supportive housing (PSH), which offers stable housing while ensuring that individuals receive the necessary medical and social support. This model is critical in helping individuals with HIV/AIDS who also face substance use disorders or mental health challenges stabilize their lives and access the care they need to manage their conditions effectively.

Services for homeless and unstably housed individuals living with HIV/AIDS are closely tracked by the HOPWA-funded agencies. Data collected through this process is shared with the HOPWA Advisory Committee, which meets at least annually to review the program's activities, determine funding allocations, and set priorities for the upcoming year. The committee plays a crucial role in shaping the allocation of resources, ensuring that the most urgent needs are addressed with the available funding.

The HOPWA Advisory Committee is made up of professionals with expertise in homelessness, HIV care, public health, and substance use. It is led by staff from Strategies to End Homelessness and includes representatives from the City of Cincinnati, HOPWA-funded agencies, and other community professionals with an understanding of the needs of this population. Using data, feedback from service providers, and input from community stakeholders, the committee works to allocate resources where they are most needed and ensures that services are tailored to the changing dynamics of the community.

Continued Support for HIV/AIDS Housing and Services:

In response to the changing needs of individuals living with HIV/AIDS, particularly in the context of the opioid epidemic, the City of Cincinnati will continue to support and maintain its existing housing and service programs through its network of AIDS service providers. These organizations will be supported in their efforts to adapt to the changing demographics of those living with HIV/AIDS and address the additional challenges posed by substance use. As the epidemic of opioid addiction continues to impact the region, these agencies will work to integrate services for both substance use and HIV/AIDS care, offering a comprehensive approach to support individuals in achieving long-term stability.

The City is committed to responding to these evolving needs with innovative strategies and ensuring that individuals living with HIV/AIDS, especially those affected by the opioid crisis, continue to receive the services and resources necessary for their health and well-being.

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

The Cincinnati EMSA includes Hamilton, Butler, Clermont, and Warren counties in Ohio, Boone, Bracken, Campbell, Gallatin, Grant, Kenton, and Pendleton counties in Kentucky, and Dearborn, Franklin, and Ohio counties in Indiana. This region is home to a unique population of individuals living with HIV/AIDS, including both urban and rural communities.

1. Demographics:
2. The population is varied. African Americans and Hispanics are disproportionately affected by HIV, facing barriers to care, including economic hardship, stigma, and limited access to culturally competent services. Men who have sex with men (MSM) remain the largest risk group, but heterosexual transmission, particularly among those with substance use disorders, is also a notable factor in the region. The aging population of individuals diagnosed in the early years of the epidemic is growing, with many people living longer due to advances in antiretroviral therapy (ART). As these individuals age, their healthcare needs expand to include management of both HIV and age-related health issues.
3. Geographical Differences:
4. The urban areas of Cincinnati are home to a higher concentration of individuals living with HIV/AIDS. However, the rural areas surrounding the city face distinct challenges, such as geographic isolation, limited healthcare providers, and scarcity of specialized HIV care, which hinder access to consistent HIV treatment, prevention services, and support. Transportation issues in rural areas further exacerbate these challenges.
5. Impact of the Housing Market:
6. Rising rent prices and lack of affordable housing options make it difficult for many HIV+ individuals, particularly those on fixed/low incomes, to secure/maintain housing. Housing instability is a major barrier to health, as people living with HIV/AIDS often struggle to adhere to medical treatment without the stability that a permanent residence provides. In rural areas, the availability of affordable housing can be even more limited. The combination of limited housing options and a competitive housing market has made it difficult for individuals with HIV/AIDS to maintain stable living environments, which are essential for managing their health.
7. Substance Use and the Opioid Epidemic:
8. The opioid epidemic has had a profound impact on the HIV/AIDS population, particularly in rural areas where opioid use has been widespread. Many individuals with HIV also struggle with substance use disorders, which complicate their ability to maintain stable housing and adhere to HIV care.
9. Family Impact:
10. Families of individuals living with HIV/AIDS are also affected by the challenges associated with the disease. In rural areas, stigma surrounding HIV may be more pronounced, which can create additional emotional and social barriers for individuals and their families. Families often serve as primary caregivers for individuals living with HIV/AIDS, and this responsibility can be physically, emotionally, and financially demanding. Access to support services for families is critical to helping them manage caregiving responsibilities.
11. Health and Social Needs:
12. The healthcare needs of people living with HIV/AIDS in the region are varied. Comprehensive services such as case management, housing assistance, and addiction treatment are essential in ensuring that these individuals can maintain their health and stability. In rural areas, the lack of healthcare providers and the high cost of care can make it difficult for individuals to access timely treatment. Solutions such as telehealth and mobile health services are helping bridge these gaps, though challenges with connectivity and trust in these services remain.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

Conclusion:

The population living with HIV/AIDS in the Cincinnati EMSA and surrounding rural areas faces a complex array of challenges, including healthcare access, housing instability, substance use, and the impacts of the opioid epidemic. The rising cost of housing and the lack of affordable housing options in both urban and rural areas have made it increasingly difficult for individuals with HIV/AIDS to secure and maintain stable housing, which is critical for managing their health. Addressing these challenges requires a multi-faceted approach that integrates housing support, healthcare services, substance use treatment, and family support, while also reducing stigma and increasing access to resources in rural communities.

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

Describe the jurisdiction’s need for Public Facilities:

The acquisition, construction, reconstruction, rehabilitation, or installation of public facilities and improvements are eligible activities under the Community Development Block Grant program. Typically, the majority of City of Cincinnati owned public facilities are supported by non-Federal resources. Several CDBG-funded programs address public facilities, such as the Neighborhood Business District Improvement Program (NBDIP) and Commercial and Industrial Redevelopment.

How were these needs determined?

Needs are determined through ongoing public participation with the Community Development Advisory Board, community councils, and other community groups. The City receives requests for assistance with non-housing community development needs and evaluates these requests and their consistency with the Consolidated Plan and current Annual Action Plan goals and projects.

Describe the jurisdiction’s need for Public Improvements:

Infrastructure improvements (construction or installation) including, but not limited to streetscapes, including sidewalk accessibility, curbs, and water and sewer lines; and neighborhood facilities including, recreational facilities, parks, and playgrounds. The activities have included: energy efficiency improvements; handicapped accessibility improvements; and architectural design features and other treatments aimed at improving aesthetic quality, such as sculptures and fountains.

How were these needs determined?

Needs are determined through ongoing public participation with the Community Development Advisory Board, community councils, and other community groups. The City receives requests for assistance with non-housing community development needs and evaluates these requests and their consistency with the Consolidated Plan and current Annual Action Plan goals and projects.

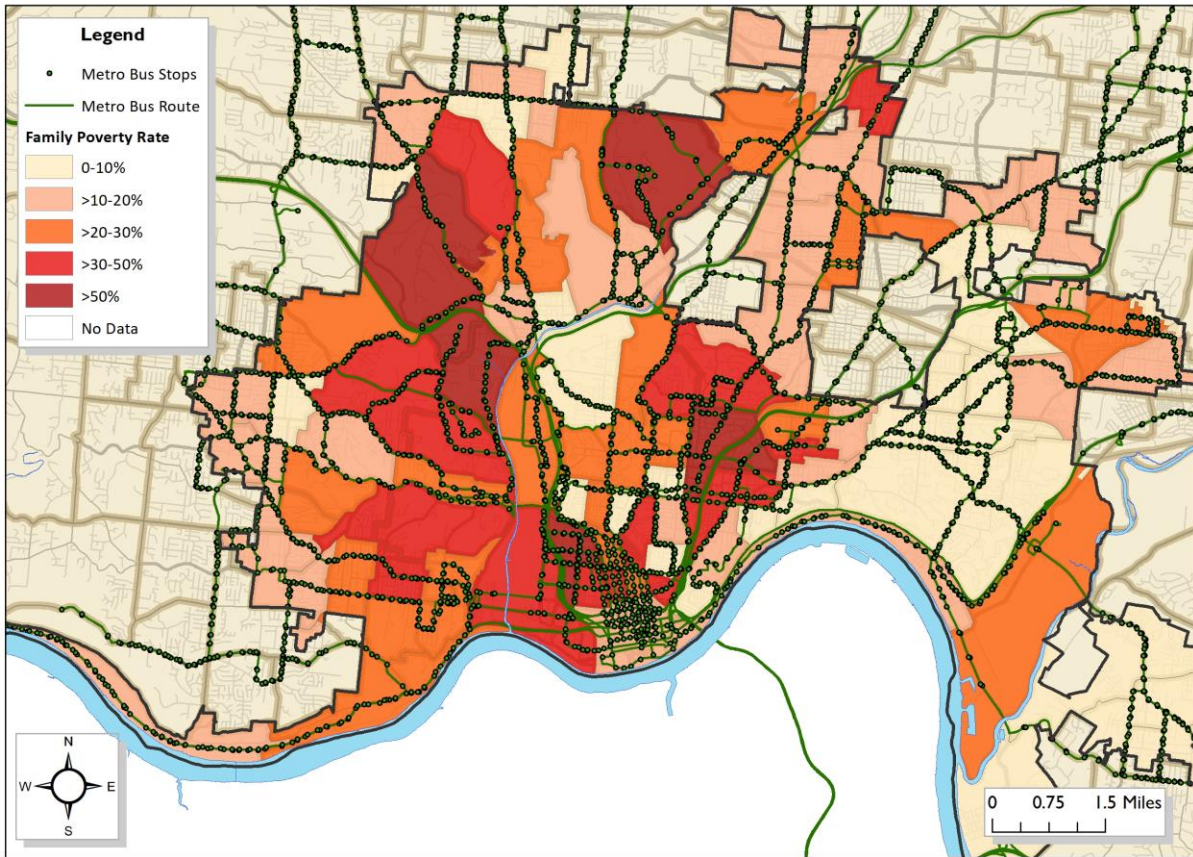
Describe the jurisdiction's need for Public Services:

The City of Cincinnati has several public service programs that are funded through CDBG: Youth and Young Adult Employment Program, Emergency Mortgage Assistance, Tenant Representation, Fair Housing Services, Hand Up Initiative, and others. There are also non-Federal resources funding a rental assistance program for low-income households. Broad needs include areas of Public Safety, Building and Housing Quality, Public Health, and Economic and Workforce Development.

How were these needs determined?

A Quality of Life Survey was administered in 2024 and results indicated support for the above-mentioned needs and associated Consolidated Plan Priority Needs. The Metro Bus Service and Family Poverty Rate map illustrates a correlation to low-income poverty rates residing along the bus stops. Low-income working families may rely heavier on public transportation not only to get to work, but also to access the many activities that are required to maintain employment, such as traveling to child-care providers, health care facilities, and job training sites. The public service programs provided also provide supportive services in order to address this disparity.

Metro Bus Service and Family Poverty Rate (2017 ACS)



Bus service and poverty race(2017 ACS)

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The discussion in the Housing Market Analysis demonstrates that the City of Cincinnati should prioritize the following strategies:

- Prioritize the rehabilitation of existing rental units for low-income renters, and whenever feasible, target units serving extremely low-income households;
- Support new construction of low-income rental housing through Low Income Housing Tax Credit (LIHTC) program, targeting populations of greatest need when feasible, such as families, seniors, and special populations;
- Promote development of mixed-income housing and mixed-income communities to combat segregation and poverty concentration;
- Provide rental subsidies and supportive services for low-income and special needs populations;
- Rehabilitate single-family homes for affordable homeownership;
- Combine code enforcement with housing repair services for the elderly, low-income, and disabled;
- Demolish condemned vacant buildings where rehabilitation costs exceed market value and the property is not historically or architecturally significant;
- Strategically reuse vacant lots to create infill housing, urban gardens, adopt-a-lot, etc. given the large number of vacant lots that still exists in many parts of the City following concentrated demolition programs of the past decade;
- Provide rehabilitation of units and other services to households with children at-risk of lead-based paint hazards;
- Provide down-payment assistance to moderate- to low-income renters who are potential candidates to move into homeownership;
- In order to increase the supply of housing, explore ways to reduce the cost of residential development throughout the City through elimination or relaxation of any unnecessarily density limitations or off-street parking requirements that may otherwise make construction or renovation cost prohibitive;
- In order to increase the supply of affordable housing, explore creating zoning incentives (such as density bonuses) for the development of affordable housing;
- Explore ways to increase funding for the newly created Cincinnati Housing Trust Fund; and
- The Cincinnati Metropolitan Housing Authority (CMHA) manages a large portfolio of scattered site of single-family homes, duplexes and 4-unit buildings and the City should continue to support CMHA projects when possible.

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

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	63,015	39%
1-unit, attached structure	7,715	5%
2-4 units	33,490	21%
5-19 units	31,465	20%
20 or more units	25,195	16%
Mobile Home, boat, RV, van, etc	290	0%
Total	161,170	100%

Table 29 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

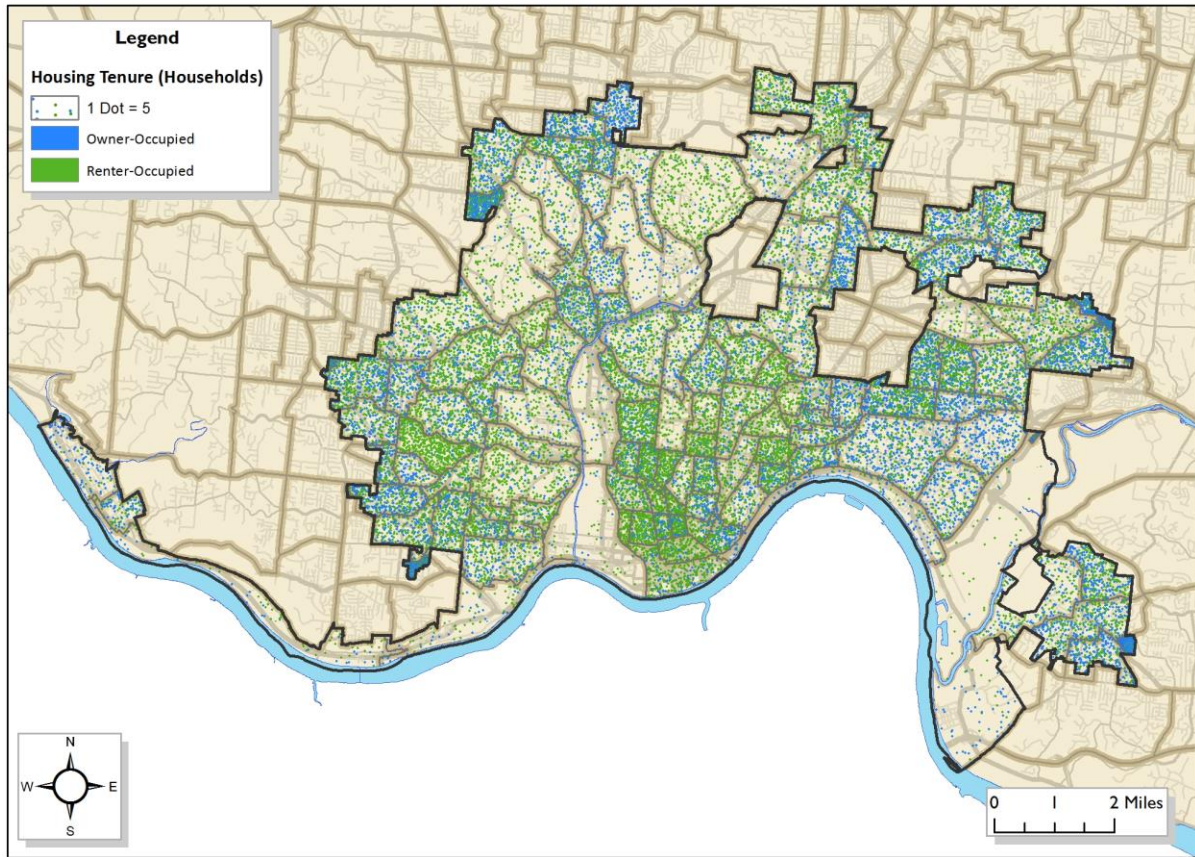
Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	55	0%	4,600	5%
1 bedroom	2,320	4%	33,880	40%
2 bedrooms	14,000	26%	30,010	35%
3 or more bedrooms	37,645	70%	16,190	19%
Total	54,020	100%	84,680	99%

Table 30 – Unit Size by Tenure

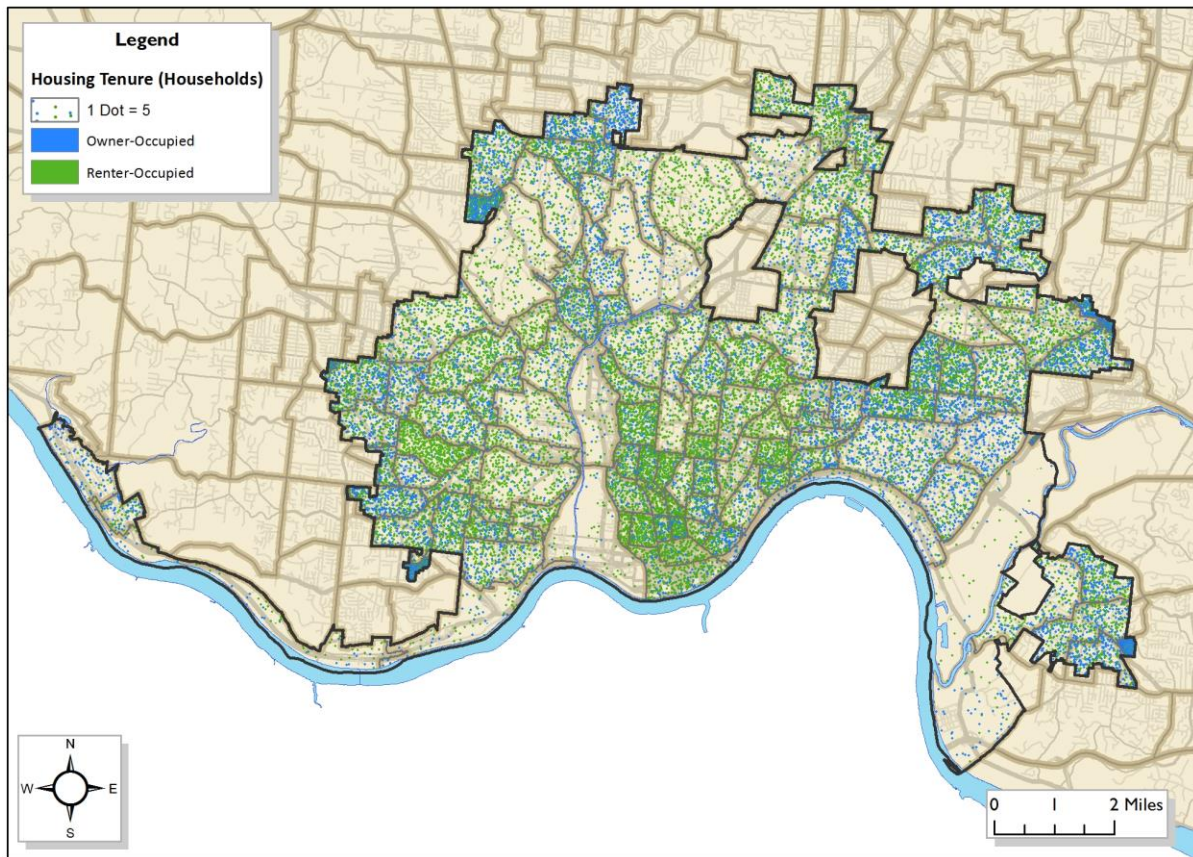
Data Source: 2016-2020 ACS

Housing Tenure (2017 ACS)



Housing Tenure (2017ACS)

Housing Tenure (2017 ACS)



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

Generally, the federal resources are utilized for the entire City of Cincinnati in accordance with the program requirements of each grant as the need for services is present throughout the City's neighborhoods. CDBG targets <80% AMI, with at least 51% of all assisted units provided to low-to moderate-income households. All HOME funds assist the very low to extremely low-income occupants. A 5-year target of 300 units are expected to be assisted directly to be provided for low-income households. An additional 5,000 low-income individuals will be directly assisted through supportive services provided.

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

There has been an overall loss of residential units over the last 5 years in the City of Cincinnati. In 2010, there were over 167,000 residential units compared to 2017 at 161,881. There was a substantial increase in vacancy rates after the 2008 Recession as well as an increase in demolitions. Single-family detached homes account for approximately one-third of all properties, which has been consistent over the last few years. The percentage of large, 20 units or more, has increased by approximately 2% from 2010.

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

- In 2024, Cincinnati's efforts to address homelessness faced significant challenges. A total of 6,570 individuals in the City experienced homelessness, with 88% of them finding temporary refuge in emergency shelters or safe havens. However, 12% of this population was unsheltered, and about 15% moved back and forth between shelter and unsheltered living, highlighting the instability many people face as they cycle in and out of housing. The City provides various types of housing support for those experiencing homelessness. In 2024, 5,787 individuals utilized emergency shelter and safe haven beds, offering critical temporary relief. Transitional housing served 584 people, providing a bridge between homelessness and stable housing. Rapid Rehousing beds, which help individuals secure housing quickly while offering short-term support, served 2,770 people. Permanent supportive housing, which provides long-term support for people with disabilities or those at risk of chronic homelessness, helped 2,210 individuals. While these services made a difference, there's still a major gap. Even though there are programs like Shelter Diversion, which has been in place since 2009 to prevent homelessness before it starts, demand far exceeds supply. In 2024, 662 people received Shelter Diversion services, but that's a sharp drop from 1,329 individuals served in 2023. This decline is largely due to the expiration of COVID-response funding, which had temporarily increased resources for homelessness prevention. A significant barrier to ending homelessness in Cincinnati is the lack of available housing resources. Coordinated Entry, the system that connects people with housing opportunities, found that about 75% of households that sought help could not be referred to a program with open capacity. This speaks to the severe shortage of affordable and available housing and service options. Furthermore, only 39% of families and just 13% of singles who applied for housing received a housing intervention. In total, the homeless services system in the city supported 11,030 people in 2024, including 1,163 families. However, the gap between demand and available resources remains stark, emphasizing the urgent need for expanded funding, increased housing capacity, and more preventative measures to support people before they lose their homes. As Cincinnati looks ahead, it's clear that to effectively address the housing needs of those experiencing instability, there must be a greater focus on not just temporary shelter, but also long-term housing solutions, improved diversion/prevention programs, and a significant increase in affordable housing availability.

Describe the need for specific types of housing:

The future housing needs of Cincinnati is closely linked to future population changes. The City experienced flat population growth in recent years. After several decades of decline, population growth has recently begun to stabilize and even increase. If the city continues to experience a flat or very slow growth scenario, its housing needs will include the following:

- Low maintenance housing options for seniors who want to age in place, with easy access to in-home services;
- Housing with accessibility improvements for the city's growing senior population, as well as persons with disabilities;
- Housing that will convince first-time buyers to choose the city as their home; and
- Subsidized rental options for households unable to afford market rate rentals.

Discussion

In summary, Cincinnati's housing stock includes a greater proportion of multi-family and renter-occupied housing units as compared to peer cities. These facts illustrate the need to prioritize the rehabilitation of existing multi-family units. Taken in conjunction with the City's decline in population since 1950, these facts also suggest the need to right-size the City through the selective demolition of blighted housing units where appropriate.

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

Introduction

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	119,700	148,700	24%
Median Contract Rent	540	635	18%

Table 31 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	24,670	29.1%
\$500-999	46,520	54.9%
\$1,000-1,499	9,120	10.8%
\$1,500-1,999	2,775	3.3%
\$2,000 or more	1,595	1.9%
Total	84,680	100.0%

Table 32 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	14,945	No Data
50% HAMFI	44,850	9,400
80% HAMFI	66,930	19,130
100% HAMFI	No Data	25,060
Total	126,725	53,590

Table 33 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	731	839	1,093	1,464	1,645
High HOME Rent	584	670	884	1,223	1,414

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

Table 34 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The 0 – 30% AMI is the most poorly served demographic and the highest cost burdened households. The HUD Office of Policy Development and Research Housing Market Profiles as of November 1, 2019 states that renter household growth has contributed to declining vacancy rates and increasing rents in the Cincinnati metropolitan statistical area since 2016. Also, vacancy rates are currently at a historic low. The overall rental housing market (including single-family homes, townhomes, mobile homes, and apartments) is currently balanced in the Cincinnati metropolitan area, with an estimated 7.0% vacancy rate in 2019, down from 11.8-percent in April 2010.

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

According to the U.S. Department of Housing and Urban Development’s Office of Policy Development and Research (HUD PD&R) Housing Market Profiles from November 2019, new and existing home sales prices in the Cincinnati metropolitan area have increased every year since 2013. Existing sales price is up 4% and average rent increased more than 3% in the Cincinnati metropolitan area. Income increases are not comparable to increases in rents and housing prices. Currently, the demand for housing that is affordable to low-to-moderate income households outpaces the supply of affordable units. This has resulted in a severe lack of affordable housing units in the city, especially among households experiencing the greatest financial hardships.

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

With the affordable residential housing developments, rents must be subsidized for low income occupants. The HOME rents are calculated based on 1.5 individuals per bedroom utilizing the greater metropolitan area’s average income. At minimum wage, what a household can actually afford is much less than the established HOME and fair market rents. The eligible metropolitan statistical area is higher than the City median income. The area median income is dependent on the number of individuals, not the increased 1.5 per bedroom.

Discussion

In Ohio, a household needs to earn \$15.73 an hour, working full-time, to afford a 2-bed rental at FMR without spending more than 30% of their income. This is well above the national minimum and state minimum wages. In Cincinnati, a household needs to earn \$17.00 an hour (\$35,360 annually) to afford 2-bed at FMR (which is \$884 a month). The Cincinnati estimated hourly mean renter wage is \$15.32, at which monthly affordable rent is \$797. For CY 2019, 30% of AMI in Cincinnati is \$18,150 for one individual; for a family of four, 30% AMI is \$26,200.

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

Introduction

Cincinnati’s housing stock is predominantly older with 91% of owner-occupied housing and 86% of renter-occupied housing was built before 1980, and 64% of owner-occupied housing and 43% of renter-occupied housing was built before 1950.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The City of Cincinnati defines “Standard” housing as a unit that meets local and state property maintenance and zoning codes. Housing that is substandard but suitable for rehabilitation means that the unit is in poor condition, but it is both structurally and financially feasible to rehabilitate. The “Conditions” are defined as: lacks complete kitchen facilities, lacks complete plumbing facilities, more than 1.5 persons per room, and cost burden over 50%.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	0	0%	0	0%
With two selected Conditions	0	0%	0	0%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	0	0%	0	0%
Total	0	0%	0	0%

Table 35 - Condition of Units

Data Source: 2016-2020 ACS

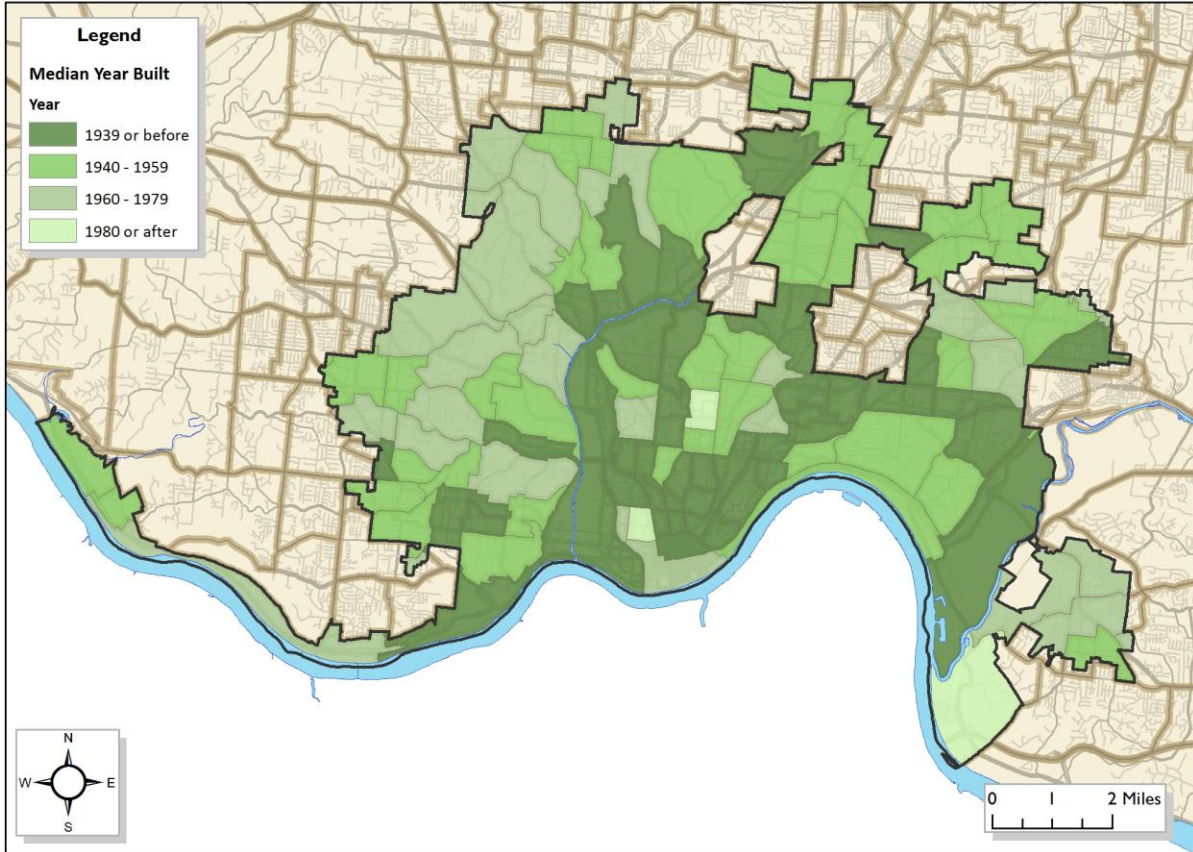
Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	0	0%	0	0%
1980-1999	0	0%	0	0%
1950-1979	0	0%	0	0%
Before 1950	0	0%	0	0%
Total	0	0%	0	0%

Table 36 – Year Unit Built

Data Source: 2016-2020 CHAS

Median Year Built (2017 ACS)



Median Year Built (2017ACS)

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	0	0%	0	0%
Housing Units build before 1980 with children present	0	0%	0	0%

Table 37 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 38 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

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

Approximately 90% of the City’s housing stock was built before 1980, which 1978 is the year that lead-based paint was outlawed. The risks of lead-based paint hazards are severe in the City of Cincinnati. According to the Ohio Department of Health (ODH), less than 1% of children tested positive for high levels of lead in their blood in 2012 compared to roughly 7.5% in 1999. Additionally, twice as many children were screened in 2012 when compared to 1999.

In 2012, ODH predicted the greatest probability of blood lead levels of 5 µg/dL or greater in the Hamilton County area is 45.83% in census tract 9, the Over-the-Rhine neighborhood, located in the City’s historic urban core. ODH also reports a total of 63,464 children under the age of 6 in Hamilton County are at-risk for lead poisoning. The City of Cincinnati ranks second behind Cleveland as having the most childhood lead poisoning cases in Ohio.

Although not a lead-based paint hazard, in the City of Cincinnati, 16,572 residences have a lead service line for their drinking water. Only 8% of these residences have been tested for the presence of lead in the drinking water, with the action level of concern at 15 ppb. The City of Cincinnati stopped utilizing lead service lines in 1927.

Discussion

The Condition of Housing Section of the Housing Market Analysis indicate the following needs:

- Housing services are necessary for low-income homeowners, including the elderly, and low-income renters, focusing on disabled residents;

- Demolish vacant buildings where rehabilitation costs exceed market value and the property is not historically or architecturally significant; and
- Rehabilitation of units and other services to households with children at risk of lead-based paint hazards are needed.

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

Introduction

There are several neighborhoods in the City that are nearly entirely composed of public/assisted housing including English Woods, Villages at Roll Hill, and South Cumminsville/Millvale.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	44	5,251	11,176	265	10,911	834	369	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 39 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

CMHA has 5,126 public housing units, most of which are located in the City of Cincinnati. These include scattered site single family homes throughout Hamilton County and the following developments:

- High-Rise Buildings: Park Eden, Riverview, Redding, Marquette Manor, The Evanston, Maple Tower, San Marco, The Beechwood, Stanley Rowe Towers, President, and Pinecrest;
- Apartments and Townhomes: Findlater Gardens, Winton Terrace, Millvale, and Sutter View; and
- Multi-Family Homes: Horizon Hills, Washington Terrace, Setty Kuhn, Liberty Apartments, Marianna Terrace, Clinton Springs, and Beacon Glen.

In 2019, there were 7,443 families on CMHA’s wait list for Section 8 tenant-based assistance. Of the families on the wait list, 99.3% are at extremely low-income levels, 53% are families with children, and 14.5% are families with disabilities. Also, there were currently 13,035 families on the wait list for public housing. Of the families on the wait list for public housing, 86.5% are extremely low-income, 37% are families with children, and 8.6% are families with disabilities.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 40 - Public Housing Condition

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

With almost 5,300 public housing units, Cincinnati Metropolitan Housing Authority units are maintained. CMHA conducts regular inspections of all units. CMHA has a 24-hour maintenance customer service line and responds to emergencies as needed.

CMHA has consistently planned for modernization to its units in accordance with the approved Public Housing Agency Plan. CMHA conducts evaluations of the physical needs of its portfolio of Asset Management properties to ensure that it can maintain or expand the supply of affordable housing in an efficient manner. Physically non-viable properties, including properties that are too expensive to maintain or rehabilitate, are expected to be replaced from the housing portfolio in the next few years.

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

CMHA has the following plans for improving the environment of low- and moderate-income families residing in public housing:

- Assess Asset Management units for long term viability;
- Continue to develop additional affordable units for families, seniors, and special population through multiple funding sources for rental and homeownership;
- Build an alliance with advocates for affordable housing to preserve, maintain and develop quality affordable housing; and
- Continue to work toward achieving 5% mobility accessibility and 2% sensory accessibility within the Asset Management portfolio.

Discussion:

CMHA has identified the following goals relating to modernizing its Asset Management housing units and improving the living environment of families:

- Continue to develop affordable housing within Hamilton County employing mixed finance approach where appropriate in partnership with communities;
- Continue to improve CMHA's community visibility image and build stronger relationships within the community by utilizing outreach and education methods;
- Create and implement new business development plan to generate additional revenue to support and assist CMHA's mission and business goals;
- Update and create new agency wide policies and standard operating procedures to manage and mitigate risk to the agency;
- Continue to assess and create new instrumentalities as needed for development and multiple revenue streams; and
- Continue to further Fair Housing initiatives.

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

Introduction

The City of Cincinnati and Hamilton County work through the Cincinnati/Hamilton County Continuum of Care for the Homeless (OH-500) to meet the needs of people experiencing homelessness, in partnership with the organizations listed below:

Bethany House Services

Caracole, Inc.

Center for Independent Living Options

Center for Respite Care

Cincinnati Health Network

Cincinnati Center City Development Corp.

Cincinnati Metropolitan Housing Authority

Cincinnati Union Bethel

City Gospel Mission

City of Cincinnati

Excel Development Corporation

Freestore Foodbank

Greater Cincinnati Behavioral Health Services

Greater Cincinnati Homeless Coalition

Hamilton County

Hamilton County Job and Family Services

Interfaith Hospitality Network of Greater Cincinnati

Jewish Family Services

Joseph House

Lighthouse Youth and Family Services

Maslow's Army

National Church Residences

Northern Kentucky Health Department

Nothing Into Something Real Estate

Ohio Valley Goodwill Industries

Over-the-Rhine Community Housing

Prince of Peace Lutheran Church

Salvation Army

Santa Maria Community Services

Shelterhouse

Society of St. Vincent de Paul

St. Francis / St. Joseph Catholic Worker House

Talbert House

Tender Mercies

Veterans Administration

Volunteers of America

YWCA of Greater Cincinnati

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	603	100	348	3,096	139
Households with Only Adults	555	100	38	539	139
Chronically Homeless Households	0	0	0	546	80

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Veterans	12	0	170	178	35
Unaccompanied Youth	48	0	0	104	0

Table 41 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

Health care services for the homeless: The Cincinnati Health Network (CHN), which administers Health Care for the Homeless programming and funding, is a key partner within the Cincinnati/Hamilton County Continuum of Care for the Homeless. CHN is a system of health care and supportive service providers that create a seamless continuum of care for people experiencing homelessness in Greater Cincinnati and Northern Kentucky. CHN offers a comprehensive program of primary medical and mental health services, substance abuse addictions treatment, respite care, and referrals to dental and other health services. CHN, through the Health Care for the Homeless Program, partners with experienced organizations and community providers to address the gaps in service delivery and improve the overall health status of those experiencing homelessness. As the only Federally Qualified Health Center in this area dedicated exclusively to meeting the complex health care needs of homeless individuals and families and recognized as a Patient Centered Medical Home by the National Committee for Quality Assurance (NCQA), CHN plays a critical role in serving over 10,000 patients annually. CHN offers walk-in, same-day, and scheduled appointments; sees patients regardless of their ability to pay; takes Medicaid, Medicare, and other types of insurance and regardless of the patient's housing status, will provide assistance to those seeking health care services.

Mental health services: The local Continuum of Care has multiple key partners that provide extensive mental health services in addition to housing, such as Talbert House and Greater Cincinnati Behavioral Health Services (GCBHS). GCBHS also operates the Projects for Assistance in Transition from Homelessness (PATH) Team, the area's largest street outreach program, which targets its services to non-service-connected people with mental health issues that are sleeping unsheltered.

Local Homeless Management Information System (HMIS) data indicate that over half of the single adults served in emergency shelters in Cincinnati and Hamilton County have at least one disabling condition, about a third suffer from a mental illness, and that about one in four has a chronic health condition. The local system is working to specifically target housing and resources toward those who are chronically homeless, and to improve services and case management to connect this population with needed resources, employment, and housing.

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

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

Introduction

The City of Cincinnati works with Hamilton County, nonprofit organizations and the State of Ohio to address special needs facilities and services.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	131
PH in facilities	0
STRMU	182
ST or TH facilities	0
PH placement	96

Table 42– HOPWA Assistance Baseline

Data Source Comments:

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

Supportive housing needs are addressed through the programs listed below:

- HOME funds are used by the City of Cincinnati and Hamilton County to support the development and preservation of affordable housing.
 - ESG funds are used to operate homeless shelters, street outreach, as well as to provide Homeless Prevention with case management services.
 - HOPWA funds are used for supportive services programs at Caracole, Shelterhouse, the Center for Respite Care and Northern Kentucky Health Independent District.
 - The City consistently uses 15% of CDBG entitlement funds for public services including fair housing, tenant representation, emergency mortgage assistance, and job training programs.
-
- Human services funding allocated through United Way of Greater Cincinnati. Currently, funding is provided in six key areas: 1) Reducing homelessness, 2) Comprehensive Workforce Development support, 3) Emergency Wrap Around Services, 4) Addiction Prevention, 5) Violence Prevention, and 6) Senior Services.

- Programs for those residents suffering from alcohol and/or drug addictions are provided by nonprofit partners including the Center for Chemical Addictions Treatment (CCAT), the Hamilton County Mental Health and Recovery Services Board, Alcoholism Council of the Cincinnati Area, Talbert House, and Joseph House.
- Supportive housing is provided through the HUD Continuum of Care for the Homeless and the following agencies participate in this program:
- Bethany House Services, Caracole Inc., Center for Independent Living Options, HUD/VASH program through the Cincinnati Metropolitan Housing Authority and the VA Excel Development Interfaith Hospitality Network of Greater Cincinnati Lighthouse Youth and Family Services Nothing into Something Real Estate Ohio Valley Goodwill Industries Over-the-Rhine Community Housing Talbert House Tender Mercies

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

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

One-year goals for supportive housing needs are addressed through the programs listed below:

- HOPWA funds may assist about 400 persons per year;
- CDBG funds for public services may assist approximately 2,000 persons per year;
- Human services funding should assist 20,000 persons per year;
- Shelter Diversion services may serve approximately 1,000 people per year; and
- HUD and VA funded Transitional Housing programs may serve approximately 600 per year.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. (91.220(2))

One-year goals for supportive housing needs are addressed through the programs listed below:

- ESG funds may support approximately:
 - 5 different emergency shelter operators, allowing the shelter system to serve approximately 6,000 people per year;
 - Street Outreach serving 25 persons per year
 - Homelessness Prevention serving 300 persons/100 households per year
 - HOPWA funds may assist about 150 persons per year;

- CDBG funds for public services may assist approximately 2,000 persons per year;
- Human services funding should assist 20,000 persons per year;
- HUD and VA funded Transitional Housing programs may serve approximately 600 per year.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Cincinnati and Hamilton County worked collaboratively on the 2025 Analysis of Impediments for Cincinnati and Hamilton County for the 2025 – 2029 Consolidated Plan.

The 2025 Analysis of Impediments for Cincinnati and Hamilton County report provides an overview of the impediments of fair housing in the area. Federal law prohibits housing discrimination based on race, color, national origin, religion, sex, disability, or family status.

Discrimination against protected classes and housing affordability are two separate issues but intertwined that one requires addressing the other. The following outlines key goals in supporting barriers to fair housing issues:

- 1. Expand the Supply and Variety of Affordable Housing2. Preserve Existing Affordable Housing and Prevent Eviction and Displacement3. Strengthen Fair Housing Protections and Enforcement4. Foster Collaborative Approaches, Community-Driven Housing Solutions, and Transparency in Housing Access5. Expand Housing Options and Access for Seniors and People with Disabilities6. Reduce Homelessness and Provide Housing Solutions for Special Populations

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

Introduction

Despite the relatively healthy status of the local and national economy as of the close of 2019, the sudden emergence of the Coronavirus Disease 2019 (COVID-19) epidemic has, at best, clouded the economic picture and created great uncertainty going forward as Cincinnati embarks on its next 5-year Consolidated Plan. The World Health Organization declared a pandemic in mid-March 2020, and 2 weeks thereafter the U.S. passed China to lead all countries in the number of positive COVID-19 diagnoses. With much of the U.S. population under stay-at-home orders or something similar and expected to remain under such orders for perhaps as long as 2 – 3 months or more, and with many non-essential businesses closed, unemployment claims were already spiking at historic levels even before the close of March. Economists anticipated that small businesses would be particularly devastated in the months to come, especially in heavily disrupted sectors such as restaurants, hospitality, and tourism. The slowdown was forecast to also strongly impact many other industries and lead to millions of layoffs. As of late March 2020, both the Federal Reserve and Moody’s Analytics were forecasting a global recession as well as a US recession, despite major fiscal stimulus efforts including a \$2 trillion stimulus bill passed by Congress on March 27, 2020.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	593	0	0	0	0
Arts, Entertainment, Accommodations	35,905	0	9	0	-9
Construction	19,373	0	5	0	-5
Education and Health Care Services	108,389	0	26	0	-26
Finance, Insurance, and Real Estate	0	0	0	0	0
Information	6,749	0	2	0	-2

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Manufacturing	47,708	0	11	0	-11
Other Services	21,286	0	5	0	-5
Professional, Scientific, Management Services	61,434	0	15	0	-15
Public Administration	12,665	0	3	0	-3
Retail Trade	44,934	0	11	0	-11
Transportation and Warehousing	23,208	0	6	0	-6
Wholesale Trade	7,836	0	2	0	-2
Total	390,080	0	--	--	--

Table 43 - Business Activity

Data Source Comments:

Labor Force

Total Population in the Civilian Labor Force	660,192
Civilian Employed Population 16 years and over	441,008
Unemployment Rate	4.30
Unemployment Rate for Ages 16-24	11.50
Unemployment Rate for Ages 25-65	3.90

Table 44 - Labor Force

Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	0
Farming, fisheries and forestry occupations	593
Service	57,191
Sales and office	31,120
Construction, extraction, maintenance and repair	19,373
Production, transportation and material moving	75,978

Table 45 – Occupations by Sector

Data Source Comments:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	0	0%
30-59 Minutes	0	0%
60 or More Minutes	0	0%
Total	0	0%

Table 46 - Travel Time

Data Source Comments:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	0	0	0
High school graduate (includes equivalency)	0	0	0
Some college or Associate's degree	0	0	0
Bachelor's degree or higher	0	0	0

Table 47 - Educational Attainment by Employment Status

Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	7,932	0	0	0	0
9th to 12th grade, no diploma	0	0	0	0	0
High school graduate, GED, or alternative	28,613	117,654	95,349	184,647	118,792
Some college, no degree	29,500	0	0	0	0
Associate's degree	0	0	0	0	0
Bachelor's degree	12,065	58,144	48,075	0	0
Graduate or professional degree	0	0	0	0	0

Table 48 - Educational Attainment by Age

Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	31,657
High school graduate (includes equivalency)	36,416
Some college or Associate's degree	45,339
Bachelor's degree	69,692
Graduate or professional degree	75,621

Table 49 – Median Earnings in the Past 12 Months

Data Source Comments:

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

Business Activity table indicates there are four major employment sectors in the jurisdiction, judging by the number of jobs provided within city limits. The largest business sectors include Education and Health Care Services; Professional, Scientific, and Management Services and Administrative and Waste Management Services; Arts, Entertainment, and Accommodation and Food Services; and Finance, Insurance, and Real Estate.

Also note that some sectors have more jobs in the City than there are workers in that industry, while in others there are more workers than there are jobs in the City. This is because workers in the lower-wage sectors (e.g., Transportation and Warehousing) tend to commute out of the City, while in higher-

wage sectors such as Finance, Insurance, and Real Estate, there are more jobs than resident workers, indicating that workers in this sector commute into Cincinnati from the suburbs. Therefore, Cincinnati has a high concentration of low-income residents that commute out for work, and a high concentration of high-wage jobs filled by non-residents.

Describe the workforce and infrastructure needs of the business community:

The long-term health and vibrancy of the Cincinnati economy depends on there being underlying conditions under which businesses can become established, thrive, and create quality jobs for residents of the city and region. Some of those conditions have improved in recent years, particularly the stronger sense of place, cleanliness, safety, and amenity in the City's urban core and some outlying neighborhoods, better supporting Cincinnati's attractiveness to businesses, employees, and residents alike. Other kinds of underlying conditions remain serious challenges for the region, especially in infrastructure and workforce development.

Infrastructure needs in Cincinnati are articulated not only by the City of Cincinnati, but also by regional agencies such as the Ohio-Kentucky-Indiana Regional Council of Governments (OKI) and the Southwest Ohio Regional Transit Authority, by local, county and state transportation agencies, and by public and private utilities. The American Society of Civil Engineers currently gives Ohio a D+ infrastructure rating, which corresponds to the national rating of D+. The aging and sprawling existing infrastructure of Ohio is extremely costly to properly maintain, repair, and replace, let alone to build new infrastructure as other needs arise.

Infrastructure needs in the Cincinnati region are headlined by two obsolete major bridges in need of replacement, including the Western Hills Viaduct, a critical connection between the west side and the urban core job centers, as well as the Brent Spence Bridge which carries Interstate-71 and Interstate-75 traffic over the Ohio River, affecting residents and businesses of virtually every jurisdiction in the region including Cincinnati. There is political and public consensus about both needs, but not on how to provide the funding and whether user fees should be considered.

Another major issue directly affecting economic development is public transportation, considered to be underfunded in Cincinnati compared to our peer Ohio cities. The current vicious cycle of fare increases, service reductions, and ridership declines is not sustainable and represents a critical need due to a local workforce that resides in increasingly far-flung parts of the County and region relative to their jobs. This is a growing need, as recent demographic shifts reveal that poverty is on the rise in many first ring suburbs of Hamilton County that are less walkable and less well served by public transit for residents without personal vehicles. Research shows that low-wage job centers are concentrated in Cincinnati's suburbs, while a majority of the region's low-income workers are concentrated within the City proper. These workers have limited access to a car, and if the individuals do have a car, it is likely to be unreliable. If the workers are consigned to taking public transit, the commute may be long: of workers

taking public transportation to work, 73% have a commute time of 30 or more minutes, and 53% have a commute time of 45 minutes or more.

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

Several recent investments in Cincinnati reveal the growing alignment of economic and workforce development goals. These investments leverage the private, public, and education sectors to encourage talent development and business growth in “innovation” industries that have higher spillover effects and good long-term growth prospects. The investments may assist emerging industries take off and offer new career opportunities for local residents. In some cases, such as cybersecurity, the development of local career pathways into these industries is already underway.

The Ohio Cyber Range Institute (OCRI) is an example of a unique public investment that would simultaneously qualify as economic development and workforce development. The OCRI provides administration and central coordination for the Ohio Cyber Range platform, a state-wide tool that supports programming for kindergarten to graduate degree courses and events. The City anticipates this investment may attract businesses to the area and generate opportunities for local youth and adults.

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

The Cincinnati region’s economic success depends on the ability to provide a qualified workforce; the workforce’s success depends on the ability to acquire skills and access good jobs that pay a living wage.

In reviewing the educational attainment by employment status, it appears that Cincinnati has more skilled people than jobs. This indicates that Cincinnati must grow and attract industries that offer opportunity for skilled workers. Investments such as the Innovation District will assist with this effort. On the other hand, anecdotal evidence from numerous employer interviews suggests that middle-skill jobs in industries like manufacturing and construction that are going unfilled. Middle-skill jobs pay living wages to workers that do not have a four-year degree. Connecting lower-skilled workers to training and employment opportunities in these middle-skill areas is and will continue to be a priority of the department.

The national trends of job polarization have also affected the Cincinnati region. A preponderance of low-skill, low-wage jobs in the area provide insufficient wages and limited upward mobility to more than a quarter of the area's workforce.

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

Economic vitality depends on an educated, skilled workforce. An educated and skilled workforce is key to Cincinnati's economy and to its success as a city and a region. The City of Cincinnati collaborates with the Southwest Ohio Region Workforce Investment Board (SWORWIB) to ensure the development of locally driven training and placement programs that offer high-quality education to potential employees and technical assistance to new and established businesses, consistent with specific needs. Developing that workforce and connecting those job seekers to employers is the mission of SWORWIB.

SWORWIB focuses on the following industries:

- Advanced Manufacturing
- Construction
- Healthcare
- Information Technology
- Transportation, Distribution, and Logistics

The City's Consolidated Plan includes goals and strategies related to job training and placement. The City has representatives on the SWORWIB Board and Committees and works with member agencies to coordinate efforts to advance opportunities for all City residents.

The City also administers the Hand Up Initiative which provides job readiness, job training, transitional jobs and job creation to reduce poverty. The program contracts with eight training organizations to provide training in SWORWIB's five industries of focus, as well as the food service industry and green industries.

In order to enhance its workforce development efforts, the City has brought on an AmeriCorps Volunteers In Service To America (VISTA) to research and author a workforce action plan. The plan will provide the City with actionable recommendations for both the short- and long-term. The goal is to reduce poverty and increase economic mobility by growing good jobs, increasing the accessibility of education, reducing barriers to work, and merging the supply and demand sides of the market to reduce inefficiencies (e.g., in education).

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

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

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Discussion

Plan Cincinnati is the City-wide comprehensive plan that sets the course for the next several decades in Cincinnati. It was adopted unanimously by the Cincinnati Council in November 2012 and is now the official document guiding future planning and development in the City of Cincinnati. All future Neighborhood, Neighborhood Business District, Urban Renewal, Urban Design, Strategic, Area, or Special Plans must adhere to the goals and strategies set forth in this document. The Plan outlines goals and strategies that impact economic growth in the Compete section of the *Plan Cincinnati* document. All City ordinances, contracts and projects must be consistent with *Plan Cincinnati* in order to be approved.

In addition to *Plan Cincinnati*, the City of Cincinnati works on a regional basis with the JobsOhio, partner organization for southwest Ohio, and the Regional Economic Development Initiative Cincinnati, to support regional and state economic development strategies. Key industries in southwest Ohio include advanced manufacturing, aerospace, bio-health, food, information technology, and shared services. The importance of these several industry clusters generally holds true for Cincinnati proper as well. Businesses in these sectors are targeted for business retention efforts, new business/new location recruitment, and economic incentives.

MA-50 Needs and Market Analysis Discussion

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

For the purposes of the Consolidated Plan, "concentration" is defined as census tracts where the percentage of households with multiple housing problems is higher than the average for the city as a whole. Although households with multiple housing problems are not geographically concentrated, these households are concentrated to one income category. Housing is classified as having multiple housing when one or more of the following characteristics apply: lacking complete plumbing facilities; lacking complete kitchen facilities; or housing costs greater than 30% of income and overcrowding is present, meaning more than one person per room.

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

There is a concentration of low-income families in the West End, Clifton, CUF, University Heights, (collectively referred to as Uptown Cincinnati), and neighborhoods directly west of the Mill Creek. In these neighborhoods, half of households have incomes below \$25,000. The 2025 poverty guideline for a family of four is \$32,150. Several of these neighborhoods, such as Avondale, South Cumminsville, and parts of Mt. Airy and the West End also have a family poverty rate above 50%. Concentration of poverty refers to census tracts where the poverty rate is 40% or more.

Census tracts which qualified as R/ECAPs in 2023 (the year of the most recently available data) are depicted below. All but one are located within Cincinnati city limits and are largely clustered in the central-southern portion of the City. Poverty rates within some of these tracts exceed 80%, and minority neighborhoods in these areas are primarily comprised of Black and Hispanic residents.

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

Family poverty, particularly for families with young children, is extremely high throughout Cincinnati, with the exception of the east side. Median household incomes are in steep decline in west side neighborhoods. Several of these neighborhoods, including inner west side neighborhoods, are difficult to serve due to the lack of an established housing market and lack of amenities such as groceries, retail, and restaurants.

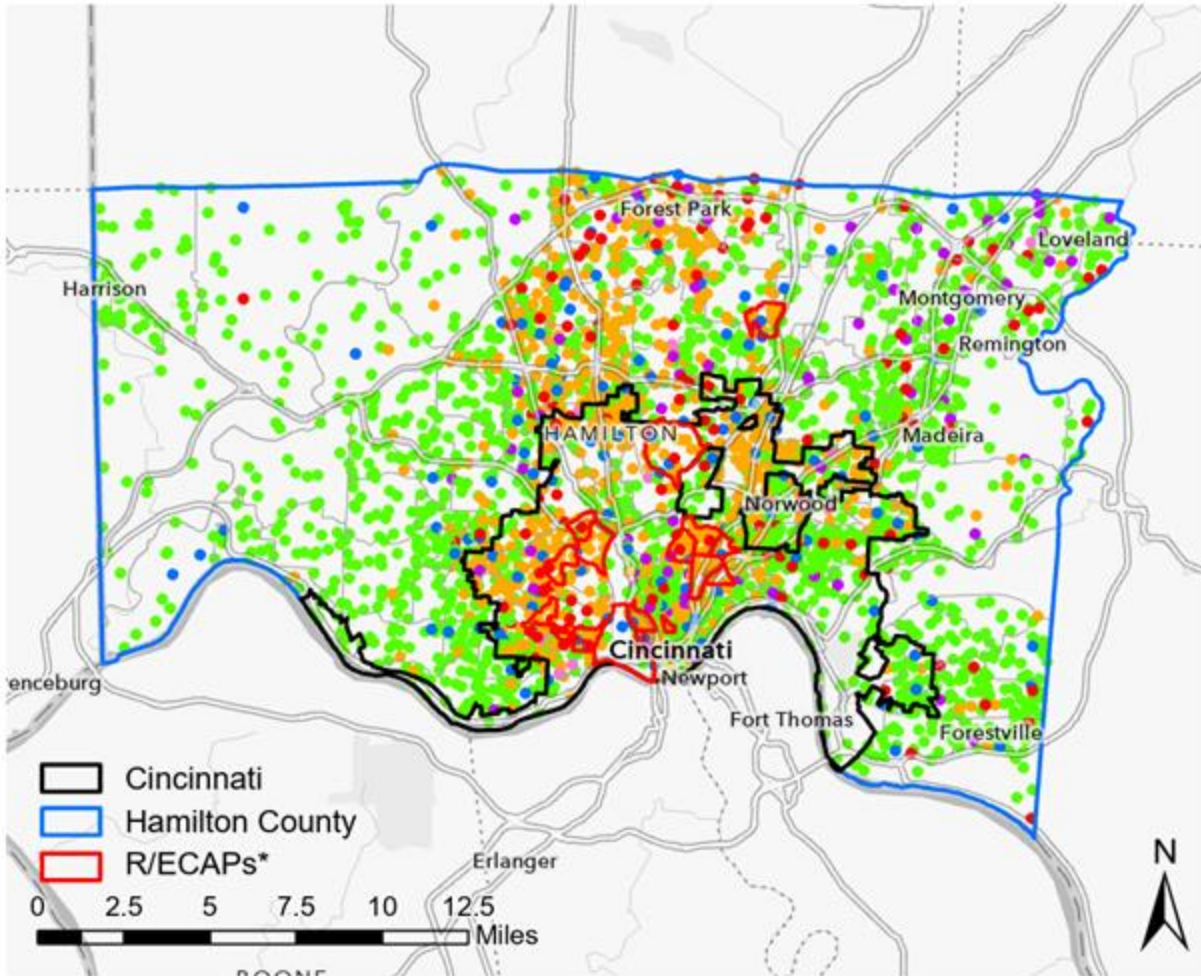
Are there any community assets in these areas/neighborhoods?

- Architecturally significant building stock throughout the city, including low-income neighborhoods;

- Parks and recreation centers, community centers, supportive service agencies, community development corporations, civic associations, public libraries, community and technical colleges, universities, and other academic institutions, and medical facilities; and
- Neighborhood business districts with redevelopment potential in West End, Walnut Hills, Price Hills, Westwood, and Mt. Airy.

Are there other strategic opportunities in any of these areas?

- The possibility of expanded transit service, including possible Bus Rapid Transit along key route corridors in neighborhoods of Avondale and East and West Price Hill;
- Targeting single-family investments in stimulating a neighborhood housing market, complementing both income-restricted homeownership opportunities and moderately affordable market rate product as a catalyst for additional private investment in the neighborhood; and
- Prioritizing the City’s Housing Notice of Funding Availability (NOFA) funding for affordable housing in areas with neighborhood business districts that are evolving or transforming as the business districts may contain vacant properties and lots, but have the potential for redevelopment and infill development of housing with close proximity to amenities.



2023 Race and Ethnicity

1 dot = 250 people



**A R/ECAP, or Racially/Ethnically Concentrated Area of Poverty, is a census tract where more than 40% of the population is below the poverty line AND more than 50% of the population is a racial or ethnic minority.*

Concentration Map

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

City Manager's Office consulted with Department of Enterprise Technology Solutions (ETS) to consider broadband needs within the City. ETS additionally consulted with internet service providers, Metro (transit authority), Cincinnati Public Schools, and the Cincinnati Recreation Department to engage in deployment of fast wireless service. There is not a current need for broadband wiring and connections in the community.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

There are many broadband service providers in the community. City Manager's Office consulted with Department of Enterprise Technology Solutions (ETS) to consider broadband needs within the City. ETS additionally consulted with internet service providers, Metro (transit authority), Cincinnati Public Schools, and the Cincinnati Recreation Department to engage in deployment of fast wireless service. Analysis of the City's broadband access determined that broadband access is widespread throughout the City and entitlement funds were not necessary to address gaps in access or to increase competition.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

City Manager's Office engaged in conversations with City departments to discuss the City's FEMA-approved hazard mitigation plan and ongoing resiliency needs throughout the City. CDBG funds are allocated for the Building Inspections Department's HARBOR program that includes activities to mitigate hazards for low-income homeowners. Additional resiliency strategies were discussed with the Office of Environment and Sustainability to develop citywide "Resiliency Hubs" to address ongoing natural hazards.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

CDBG funds continue to support the City's HARBOR program. Other sources of funds were also considered to address climate resiliency/hazard mitigation work across the City.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan portion of the Consolidated Plan is based on the results of the Needs Assessment, , public comments, community stakeholder focus group interviews, and review of existing local/regional planning documents. With the limited nature of resources, the City prioritized the needs identified through the Consolidated Planning process to direct the allocation of funds in a manner that maximizes community impact.

Based on the priority needs, the City of Cincinnati developed Strategic Plan Goals designed to address these needs over the 5-year Consolidated Planning period, 2025 through 2029. The Strategic Plan Goals were created with the findings of the Market Analysis, to ensure that the goals were specifically tailored to effectively address local market conditions.

The following sections describe the process of identifying priority needs and developing Strategic Plan Goals in more detail, while emphasizing the influence of local market conditions. In addition, the Strategic Plan outlines how the Strategic Plan Goals coordinate and supplement ongoing efforts related to economic development, affordable housing, homelessness strategies, public services, lead-based paint remediation, and anti-poverty strategies.

Any changes to the Strategic Plan will be made through a substantial amendment to the Consolidated Plan. A substantial amendment to the Consolidated Plan requires public notice with a 30-day opportunity to comment, including notice to the Community Development Advisory Board (CDAB), recommendation from the City Manager and approval from City Council through an Authorizing Ordinance. For substantial amendments, a public hearing before the City Council may be held, if necessary. Following this process involving the City Manager, the public, the CDAB, and City Council, the request is submitted to HUD for review and approval.

A substantial amendment is defined to include the following situations: the addition or removal of projects from the Consolidated Plan. However, creation of a new program addressing an Urgent Need national objective shall not be considered a substantial amendment

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

Geographic Area

Table 50 - Geographic Priority Areas

1	Area Name:	City-wide
	Area Type:	City-wide
	Other Target Area Description:	City-wide
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	City-wide
	Include specific housing and commercial characteristics of this target area.	City-wide
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	City-wide
	Identify the needs in this target area.	City-wide
	What are the opportunities for improvement in this target area?	City-wide
Are there barriers to improvement in this target area?	City-wide	
2	Area Name:	Beekman Corridor NRSA
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	2/8/2022
	% of Low/ Mod:	
	Revital Type:	

Other Revital Description:	
Identify the neighborhood boundaries for this target area.	<p>The Beekman Corridor NRSA includes eight neighborhoods, English Woods, North Fairmount, South Fairmount, Millvale, a small portion of Mt. Airy, Northside, South Cumminsville, and Villages at Roll Hill. These neighborhoods are primarily located on the Beekman Street Corridor that runs alongside the Mill Creek in the heart of Cincinnati's industrial corridor. The Beekman Corridor area is characterized by a mixture of higher density residential, public housing, and industrial uses. The current fabric of the neighborhoods is inextricably linked to the early industrial and economic development of the region, which continues to unite these areas together today.</p> <p>The Beekman Corridor NRSA contains twelve block groups within Hamilton County, Ohio (39061):</p>
Include specific housing and commercial characteristics of this target area.	<p>Current Demographic Information within Beekman Corridor NRSA Boundary:</p> <p>Current Housing Information within Beekman Corridor NRSA Boundary:</p>

<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Public Participation is governed by the City of Cincinnati’s Public Participation Plan. The public was provided a 30-day opportunity to comment through an on-line survey beginning on June 25, 2020. The survey was published on the City’s website, posted in the City Bulletin on June 30, 2020, posted on social media, sent electronically to community stakeholders including the Community Development Advisory Board, Community Based Development Organizations, Community Housing Development Organizations, and neighborhood Community Councils. The survey closed on August 24, 2020. A total of 139 individuals provided comments; all public comments can be found in Attachment 1. A total of 5 comments that were not applicable were removed. The remaining comments all supported the City’s efforts with the NRSA designation.</p> <p>https://www.surveymonkey.com/r/Cincinnati_NRSA</p> <p>The NRSA Application was posted on the City of Cincinnati’s website on July 30, 2020 ,and updated on October 1, 2021: https://www.cincinnati-oh.gov/community-development/hud-entitlement-grant-submissions/</p> <p>The establishment of the City of Cincinnati NRSA is in keeping with the goals and priority needs set in the City of Cincinnati’s 2020 – 2024 Consolidated Plan, specifically affordable housing, homelessness prevention, economic development, neighborhood stabilization, and public services.</p>
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<p>Identify the needs in this target area.</p>	<pre> <div align="center"><table border="1" cellspacing="0" cellpadding="0"><tbody><tr><td width="149"><p align="center">Commercial and Industrial Redevelopment</p></td><td width="247"><p align="center">Redevelopment of abandoned, vacant, or underutilized industrial and commercial sites</p></td><td width="121"><p align="center">Increase in employment rates and increase in median household income</p></td><td width="106"><p align="center">2 acres redeveloped</p></td></tr><tr><td width="149"><p align="center">Strategic Housing Initiatives Program, Floating Initiatives for Strategic Housing, Revolving Initiatives for Strategic Housing</p></td><td width="247"><p align="center">Renovation of multifamily units and single- family development and urban homesteading projects</p></td><td width="121"><p align="center">Increase in homeownership rates, reduction in vacancy rates, increase in housing values</p></td><td width="106"><p align="center">10 households assisted</p></td></tr><tr><td width="149"><p align="center">Hand Up Initiative</p></td><td width="247"><p align="center">Job readiness and job training along with wrap-around services for the purposes of removing barriers to employment, including transportation, childcare, and employment counseling</p></td><td width="121"><p align="center">Increase in employment rates</p></td><td width="106"><p align="center">40 persons assisted</p></td></tr><tr><td width="149"><p align="center">Project Lift</p></td><td width="247"><p align="center">Supportive services such as assistance with access to affordable housing, housing services, permanent housing placement, short-term payments for rent, mortgage, and/or utilities, and assistance in gaining access to government benefits to improve the economic self-sufficiency of individuals</p></td><td width="121"><p align="center">Increase in employment rates,</p><p align="center">decrease in homelessness</p></td><td width="106"><p align="center">20 persons assisted</p></td></tr></tbody></table></div> </pre>
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<p>What are the opportunities for improvement in this target area?</p>	<p>The implementation of the NRSA will focus on activities that benefit low- to moderate-income persons by increasing affordable housing opportunities and expanding economic opportunities through activities promoting the substantial revitalization of the neighborhood.</p> <ul style="list-style-type: none"> • · Housing Opportunities: The housing developed within an NRSA will focus on single family homeownership projects in order to improve the housing market dynamic in the neighborhood. Rental projects will also be considered under the NRSA exception. An annual Housing Notice of Funding Availability issued by the City may consider applicants with projects located in the NRSA boundaries for the NRSA exception in order to improve the housing market dynamic with both affordable and market rate housing. • · Economic Opportunities: The economic opportunities within an NRSA focus on creating or retaining jobs that result in households becoming economically stable and self-sufficient. Job training activities will include supportive services in order to assist with removing barriers for employment, such as transportation, childcare, and employment counseling. Following completion of job training, participants receive employment counseling and employment coaching in order to facilitate appropriate job placement and connection with employers in the community.
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	<p>Are there barriers to improvement in this target area?</p>	<p>The NRSAs will assist the City target funding and establish goals to allow additional resources to provide expanded and enhanced housing development, economic development, job training, public services, and support reducing poverty and homelessness within its boundaries.</p> <p>The City of Cincinnati NRSA areas capitalize on several existing assets, leverages public investments, creates connectivity to several strategic locations within the City, and addresses high rates of housing need and limited access to opportunity.</p> <p>The City of Cincinnati NRSA encompasses portions of the neighborhoods in the City's most distressed areas. These areas meet the threshold for low- to moderate- income (LMI) residents and are primarily residential.</p>
<p>3</p>	<p>Area Name:</p> <p>Area Type:</p> <p>Other Target Area Description:</p> <p>HUD Approval Date:</p> <p>% of Low/ Mod:</p> <p>Revital Type:</p> <p>Other Revital Description:</p> <p>Identify the neighborhood boundaries for this target area.</p>	<p>Bond Hill NRSA</p> <p>Strategy area</p> <p></p> <p>2/8/2022</p> <p></p> <p></p> <p></p> <p>Cincinnati's Bond Hill community sits between Paddock Hills to the south and Roselawn to the north and is one of many neighborhoods lining the Mill Creek. Its proximity to Interstate-75 and State Route 562 (the Norwood Lateral) makes it easily accessible from major transportation routes. Despite its convenient location, Bond Hill has a Low-to-Moderate Income (LMI) designation from HUD and has also suffered from many years of depressed income levels, employment rates, and educational attainment levels.</p>

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The Bond Hill NRSA contains four block groups within Hamilton County, Ohio (39061):</p> <p>Current Demographic Information within Bond Hill NRSA Boundary:</p> <p>Current Housing Information within Bond Hill NRSA Boundary:</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Public Participation is governed by the City of Cincinnati’s Public Participation Plan. The public was provided a 30-day opportunity to comment through an on-line survey beginning on June 25, 2020. The survey was published on the City’s website, posted in the City Bulletin on June 30, 2020, posted on social media, sent electronically to community stakeholders including the Community Development Advisory Board, Community Based Development Organizations, Community Housing Development Organizations, and neighborhood Community Councils. The survey closed on August 24, 2020. A total of 139 individuals provided comments; all public comments can be found in Attachment 1. A total of 5 comments that were not applicable were removed. The remaining comments all supported the City’s efforts with the NRSA designation.</p> <p>https://www.surveymonkey.com/r/Cincinnati_NRSA</p> <p>The NRSA Application was posted on the City of Cincinnati’s website on July 30, 2020 ,and updated on October 1, 2021: https://www.cincinnati-oh.gov/community-development/hud-entitlement-grant-submissions/</p> <p>The establishment of the City of Cincinnati NRSA is in keeping with the goals and priority needs set in the City of Cincinnati’s 2020 – 2024 Consolidated Plan, specifically affordable housing, homelessness prevention, economic development, neighborhood stabilization, and public services.</p>

<p>Identify the needs in this target area.</p>	<pre> <div align="center"><table border="1" cellspacing="0" cellpadding="0"><tbody><tr><td width="149"><p align="center">Strategic Housing Initiatives Program, Floating Initiatives for Strategic Housing, Revolving Initiatives for Strategic Housing</p></td><td width="247"><p align="center">Renovation of multifamily units and single- family development and urban homesteading projects</p></td><td width="121"><p align="center">Increase in homeownership rates, reduction in vacancy rates, increase in housing values</p></td><td width="106"><p align="center">10 households assisted</p></td></tr><tr><td width="149"><p align="center">Hand Up Initiative</p></td><td width="247"><p align="center">Job readiness and job training along with wrap-around services for the purposes of removing barriers to employment, including transportation, childcare, and employment counseling</p></td><td width="121"><p align="center">Increase in employment rates</p></td><td width="106"><p align="center">15 persons assisted</p></td></tr><tr><td width="149"><p align="center">Project Lift</p></td><td width="247"><p align="center">Supportive services such as assistance with access to affordable housing, housing services, permanent housing placement, short-term payments for rent, mortgage, and/or utilities, and assistance in gaining access to government benefits to improve the economic self-sufficiency of individuals</p></td><td width="121"><p align="center">Increase in employment rates,</p><p align="center">decrease in homelessness</p></td><td width="106"><p align="center">10 persons assisted</p></td></tr></tbody></table></div> </pre>
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<p>What are the opportunities for improvement in this target area?</p>	<p>The implementation of the NRSA will focus on activities that benefit low- to moderate-income persons by increasing affordable housing opportunities and expanding economic opportunities through activities promoting the substantial revitalization of the neighborhood.</p> <ul style="list-style-type: none"> • · Housing Opportunities: The housing developed within an NRSA will focus on single family homeownership projects in order to improve the housing market dynamic in the neighborhood. Rental projects will also be considered under the NRSA exception. An annual Housing Notice of Funding Availability issued by the City may consider applicants with projects located in the proposed NRSA boundaries for the NRSA exception in order to improve the housing market dynamic with both affordable and market rate housing. • · Economic Opportunities: The economic opportunities within an NRSA focus on creating or retaining jobs that result in households becoming economically stable and self-sufficient. Job training activities will include supportive services in order to assist with removing barriers for employment, such as transportation, childcare, and employment counseling. Following completion of job training, participants receive employment counseling and employment coaching in order to facilitate appropriate job placement and connection with employers in the community.
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	<p>Are there barriers to improvement in this target area?</p>	<p>The NRSAs will assist the City target funding and establish goals to allow additional resources to provide expanded and enhanced housing development, economic development, job training, public services, and support reducing poverty and homelessness within its boundaries.</p> <p>The City of Cincinnati NRSA areas capitalize on several existing assets, leverages public investments, creates connectivity to several strategic locations within the City, and addresses high rates of housing need and limited access to opportunity.</p> <p>The City of Cincinnati NRSA encompasses portions of the neighborhoods in the City's most distressed areas. These areas meet the threshold for low- to moderate- income (LMI) residents and are primarily residential.</p>
<p>4</p>	<p>Area Name:</p>	<p>Camp Washington NRSA</p>
<p>Area Type:</p>	<p>Strategy area</p>	
<p>Other Target Area Description:</p>		
<p>HUD Approval Date:</p>	<p>2/8/2022</p>	
<p>% of Low/ Mod:</p>		
<p>Revital Type:</p>		
<p>Other Revital Description:</p>		
<p>Identify the neighborhood boundaries for this target area.</p>	<p>The community of Camp Washington played an important role in Cincinnati's history. Spurred by the development of the railroads along the Mill Creek Valley, Camp Washington was the center of the City's livestock and meat packing industry. Throughout the late nineteenth and twentieth century, the community housed many of the City's manufacturing facilities, and these strong industrial roots are still visible today.</p>	

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The Camp Washington NRSA contains two block groups within Hamilton County, Ohio (39061):</p> <p>Current Demographic Information within Camp Washington NRSA Boundary:</p> <p>Current Housing Information within Camp Washington NRSA Boundary:</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Public Participation is governed by the City of Cincinnati’s Public Participation Plan. The public was provided a 30-day opportunity to comment through an on-line survey beginning on June 25, 2020. The survey was published on the City’s website, posted in the City Bulletin on June 30, 2020, posted on social media, sent electronically to community stakeholders including the Community Development Advisory Board, Community Based Development Organizations, Community Housing Development Organizations, and neighborhood Community Councils. The survey closed on August 24, 2020. A total of 139 individuals provided comments; all public comments can be found in Attachment 1. A total of 5 comments that were not applicable were removed. The remaining comments all supported the City’s efforts with the NRSA designation.</p> <p>https://www.surveymonkey.com/r/Cincinnati_NRSA</p> <p>The NRSA Application was posted on the City of Cincinnati’s website on July 30, 2020 ,and updated on October 1, 2021: https://www.cincinnati-oh.gov/community-development/hud-entitlement-grant-submissions/</p> <p>The establishment of the City of Cincinnati NRSA is in keeping with the goals and priority needs set in the City of Cincinnati’s 2020 – 2024 Consolidated Plan, specifically affordable housing, homelessness prevention, economic development, neighborhood stabilization, and public services.</p>

<p>Identify the needs in this target area.</p>	<pre> <div align="center"><table border="1" cellspacing="0" cellpadding="0"><tbody><tr><td width="149"><p align="center">Commercial and Industrial Redevelopment</p></td><td width="247"><p align="center">Redevelopment of abandoned, vacant, or underutilized industrial and commercial sites</p></td><td width="121"><p align="center">Increase in employment rates and increase in median household income</p></td><td width="106"><p align="center">1 acre redeveloped</p></td></tr><tr><td width="149"><p align="center">Strategic Housing Initiatives Program, Floating Initiatives for Strategic Housing, Revolving Initiatives for Strategic Housing</p></td><td width="247"><p align="center">Renovation of multifamily units and single- family development and urban homesteading projects</p></td><td width="121"><p align="center">Increase in homeownership rates, reduction in vacancy rates, increase in housing values</p></td><td width="106"><p align="center">10 households assisted</p></td></tr><tr><td width="149"><p align="center">Hand Up Initiative</p></td><td width="247"><p align="center">Job readiness and job training along with wrap-around services for the purposes of removing barriers to employment, including transportation, childcare, and employment counseling</p></td><td width="121"><p align="center">Increase in employment rates</p></td><td width="106"><p align="center">5 persons assisted</p></td></tr><tr><td width="149"><p align="center">Project Lift</p></td><td width="247"><p align="center">Supportive services such as assistance with access to affordable housing, housing services, permanent housing placement, short-term payments for rent, mortgage, and/or utilities, and assistance in gaining access to government benefits to improve the economic self-sufficiency of individuals</p></td><td width="121"><p align="center">Increase in employment rates,</p><p align="center">decrease in homelessness</p></td><td width="106"><p align="center">3 persons assisted</p></td></tr></tbody></table></div> </pre>
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<p>What are the opportunities for improvement in this target area?</p>	<p>The implementation of the NRSA will focus on activities that benefit low- to moderate-income persons by increasing affordable housing opportunities and expanding economic opportunities through activities promoting the substantial revitalization of the neighborhood.</p> <ul style="list-style-type: none"> • · Housing Opportunities: The housing developed within an NRSA will focus on single family homeownership projects in order to improve the housing market dynamic in the neighborhood. Rental projects will also be considered under the NRSA exception. An annual Housing Notice of Funding Availability issued by the City may consider applicants with projects located in the proposed NRSA boundaries for the NRSA exception in order to improve the housing market dynamic with both affordable and market rate housing. • · Economic Opportunities: The economic opportunities within an NRSA focus on creating or retaining jobs that result in households becoming economically stable and self-sufficient. Job training activities will include supportive services in order to assist with removing barriers for employment, such as transportation, childcare, and employment counseling. Following completion of job training, participants receive employment counseling and employment coaching in order to facilitate appropriate job placement and connection with employers in the community.
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	<p>Are there barriers to improvement in this target area?</p>	<p>The NRSAs will assist the City target funding and establish goals to allow additional resources to provide expanded and enhanced housing development, economic development, job training, public services, and support reducing poverty and homelessness within its boundaries.</p> <p>The City of Cincinnati NRSA areas capitalize on several existing assets, leverages public investments, creates connectivity to several strategic locations within the City, and addresses high rates of housing need and limited access to opportunity.</p> <p>The City of Cincinnati NRSA encompasses portions of the neighborhoods in the City's most distressed areas. These areas meet the threshold for low- to moderate- income (LMI) residents and are primarily residential.</p>
5	<p>Area Name:</p>	East End NRSA
<p>Area Type:</p>	Strategy area	
<p>Other Target Area Description:</p>		
<p>HUD Approval Date:</p>	2/8/2022	
<p>% of Low/ Mod:</p>		
<p>Revital Type:</p>		
<p>Other Revital Description:</p>		
<p>Identify the neighborhood boundaries for this target area.</p>	<p>The East End is a narrow strip of land comprised of 280 acres that runs along the southern edge of the City of Cincinnati, just east of Downtown following the main corridor of Riverside Drive. The East End was formerly known as Fulton, Ohio. Due to its location along the Ohio River, this was a town leading in the construction of boats and is known to be one of the City's first standing manufacturing districts. In addition, it was home to the East End Red's ballpark in 1891, off of Eastern Avenue now Riverside Drive.</p>	

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The East End NRSA contains one block group within Hamilton County, Ohio (39061):</p> <p>Current Demographic Information within East End NRSA Boundary:</p> <p>Current Housing Information within East End NRSA Boundary:</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Public Participation is governed by the City of Cincinnati’s Public Participation Plan. The public was provided a 30-day opportunity to comment through an on-line survey beginning on June 25, 2020. The survey was published on the City’s website, posted in the City Bulletin on June 30, 2020, posted on social media, sent electronically to community stakeholders including the Community Development Advisory Board, Community Based Development Organizations, Community Housing Development Organizations, and neighborhood Community Councils. The survey closed on August 24, 2020. A total of 139 individuals provided comments; all public comments can be found in Attachment 1. A total of 5 comments that were not applicable were removed. The remaining comments all supported the City’s efforts with the NRSA designation.</p> <p>https://www.surveymonkey.com/r/Cincinnati_NRSA</p> <p>The NRSA Application was posted on the City of Cincinnati’s website on July 30, 2020 ,and updated on October 1, 2021: https://www.cincinnati-oh.gov/community-development/hud-entitlement-grant-submissions/</p> <p>The establishment of the City of Cincinnati NRSA is in keeping with the goals and priority needs set in the City of Cincinnati’s 2020 – 2024 Consolidated Plan, specifically affordable housing, homelessness prevention, economic development, neighborhood stabilization, and public services.</p>

<p>Identify the needs in this target area.</p>	<pre> <div align="center"><table border="1" cellspacing="0" cellpadding="0"><tbody><tr><td width="149"><p align="center">Strategic Housing Initiatives Program, Floating Initiatives for Strategic Housing, Revolving Initiatives for Strategic Housing</p></td><td width="247"><p align="center">Renovation of multifamily units and single- family development and urban homesteading projects</p></td><td width="121"><p align="center">Increase in homeownership rates, reduction in vacancy rates, increase in housing values</p></td><td width="106"><p align="center">10 households assisted</p></td></tr><tr><td width="149"><p align="center">Hand Up Initiative</p></td><td width="247"><p align="center">Job readiness and job training along with wrap-around services for the purposes of removing barriers to employment, including transportation, childcare, and employment counseling</p></td><td width="121"><p align="center">Increase in employment rates</p></td><td width="106"><p align="center">5 persons assisted</p></td></tr><tr><td width="149"><p align="center">Project Lift</p></td><td width="247"><p align="center">Supportive services such as assistance with access to affordable housing, housing services, permanent housing placement, short-term payments for rent, mortgage, and/or utilities, and assistance in gaining access to government benefits to improve the economic self-sufficiency of individuals</p></td><td width="121"><p align="center">Increase in employment rates,</p><p align="center">decrease in homelessness</p></td><td width="106"><p align="center">3 persons assisted</p></td></tr></tbody></table></div> </pre>
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<p>What are the opportunities for improvement in this target area?</p>	<p>The implementation of the NRSA will focus on activities that benefit low- to moderate-income persons by increasing affordable housing opportunities and expanding economic opportunities through activities promoting the substantial revitalization of the neighborhood.</p> <ul style="list-style-type: none"> • · Housing Opportunities: The housing developed within an NRSA will focus on single family homeownership projects in order to improve the housing market dynamic in the neighborhood. Rental projects will also be considered under the NRSA exception. An annual Housing Notice of Funding Availability issued by the City may consider applicants with projects located in the proposed NRSA boundaries for the NRSA exception in order to improve the housing market dynamic with both affordable and market rate housing. • · Economic Opportunities: The economic opportunities within an NRSA focus on creating or retaining jobs that result in households becoming economically stable and self-sufficient. Job training activities will include supportive services in order to assist with removing barriers for employment, such as transportation, childcare, and employment counseling. Following completion of job training, participants receive employment counseling and employment coaching in order to facilitate appropriate job placement and connection with employers in the community.
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	<p>Are there barriers to improvement in this target area?</p>	<p>The NRSAs will assist the City target funding and establish goals to allow additional resources to provide expanded and enhanced housing development, economic development, job training, public services, and support reducing poverty and homelessness within its boundaries.</p> <p>The City of Cincinnati NRSA areas capitalize on several existing assets, leverages public investments, creates connectivity to several strategic locations within the City, and addresses high rates of housing need and limited access to opportunity.</p> <p>The City of Cincinnati NRSA encompasses portions of the neighborhoods in the City's most distressed areas. These areas meet the threshold for low- to moderate- income (LMI) residents and are primarily residential.</p>
6	<p>Area Name:</p>	Evanston - Walnut Hills NRSA
<p>Area Type:</p>	Strategy area	
<p>Other Target Area Description:</p>		
<p>HUD Approval Date:</p>	2/8/2022	
<p>% of Low/ Mod:</p>		
<p>Revital Type:</p>		
<p>Other Revital Description:</p>		
<p>Identify the neighborhood boundaries for this target area.</p>	<p>The Evanston and Walnut Hills neighborhoods are first-ring suburbs located near the center of Cincinnati. Both neighborhoods share a similar history as wealthier suburbs of Cincinnati that have experienced significant demographic shifts in population, race, and income throughout the 20th century. The Walnut Hills neighborhood was settled first in the 1800s around two main thoroughfares, the road to Lebanon, Ohio, and the upper Road to Columbia, which is the modern-day location of the intersection of McMillan and Gilbert. This area was a bustling site for commercial activity and by the early 1840s, a variety of small businesses were established at this crossroads.</p> <p>The Evanston – Walnut Hills NRSA contains twelve block groups within Hamilton County, Ohio (39061):</p>	

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Current Demographic Information within Evanston – Walnut Hills NRSA Boundary:</p> <p>Current Housing Information within Evanston – Walnut Hills NRSA Boundary:</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Public Participation is governed by the City of Cincinnati’s Public Participation Plan. The public was provided a 30-day opportunity to comment through an on-line survey beginning on June 25, 2020. The survey was published on the City’s website, posted in the City Bulletin on June 30, 2020, posted on social media, sent electronically to community stakeholders including the Community Development Advisory Board, Community Based Development Organizations, Community Housing Development Organizations, and neighborhood Community Councils. The survey closed on August 24, 2020. A total of 139 individuals provided comments; all public comments can be found in Attachment 1. A total of 5 comments that were not applicable were removed. The remaining comments all supported the City’s efforts with the NRSA designation.</p> <p>https://www.surveymonkey.com/r/Cincinnati_NRSA</p> <p>The NRSA Application was posted on the City of Cincinnati’s website on July 30, 2020 ,and updated on October 1, 2021: https://www.cincinnati-oh.gov/community-development/hud-entitlement-grant-submissions/</p> <p>The establishment of the City of Cincinnati NRSA is in keeping with the goals and priority needs set in the City of Cincinnati’s 2020 – 2024 Consolidated Plan, specifically affordable housing, homelessness prevention, economic development, neighborhood stabilization, and public services.</p>

<p>Identify the needs in this target area.</p>	<pre><div align="center"><table border="1" cellspacing="0" cellpadding="0"><tbody><tr><td width="108"><p align="center">2 acres redeveloped</p></td></tr><tr><td width="108"><p align="center">10 households assisted</p></td></tr><tr><td width="108"><p align="center">35 persons assisted</p></td></tr><tr><td width="108"><p align="center">2 businesses assisted</p></td></tr><tr><td width="108"><p align="center">20 persons assisted</p></td></tr></tbody></table></div></pre>
<p>What are the opportunities for improvement in this target area?</p>	<p>The implementation of the NRSA will focus on activities that benefit low- to moderate-income persons by increasing affordable housing opportunities and expanding economic opportunities through activities promoting the substantial revitalization of the neighborhood.</p> <ul style="list-style-type: none"> • · Housing Opportunities: The housing developed within an NRSA will focus on single family homeownership projects in order to improve the housing market dynamic in the neighborhood. Rental projects will also be considered under the NRSA exception. An annual Housing Notice of Funding Availability issued by the City may consider applicants with projects located in the proposed NRSA boundaries for the NRSA exception in order to improve the housing market dynamic with both affordable and market rate housing. • · Economic Opportunities: The economic opportunities within an NRSA focus on creating or retaining jobs that result in households becoming economically stable and self-sufficient. Job training activities will include supportive services in order to assist with removing barriers for employment, such as transportation, childcare, and employment counseling. Following completion of job training, participants receive employment counseling and employment coaching in order to facilitate appropriate job placement and connection with employers in the community.

	<p>Are there barriers to improvement in this target area?</p>	<p>The NRSA's will assist the City target funding and establish goals to allow additional resources to provide expanded and enhanced housing development, economic development, job training, public services, and support reducing poverty and homelessness within its boundaries.</p> <p>The City of Cincinnati NRSA areas capitalize on several existing assets, leverages public investments, creates connectivity to several strategic locations within the City, and addresses high rates of housing need and limited access to opportunity.</p> <p>The City of Cincinnati NRSA encompasses portions of the neighborhoods in the City's most distressed areas. These areas meet the threshold for low- to moderate- income (LMI) residents and are primarily residential.</p>
7	<p>Area Name:</p> <p>Area Type:</p> <p>Other Target Area Description:</p> <p>HUD Approval Date:</p> <p>% of Low/ Mod:</p> <p>Revital Type:</p> <p>Other Revital Description:</p> <p>Identify the neighborhood boundaries for this target area.</p>	<p>Kennedy Heights NRSA</p> <p>Strategy area</p> <p></p> <p>2/8/2022</p> <p></p> <p></p> <p></p> <p></p> <p><p align="center">The Kennedy Heights NRSA contains two block groups within Hamilton County, Ohio (39061):</p><div align="center"><table border="0" cellspacing="0" cellpadding="0" width="181"><tbody><tr><td width="92" nowrap="nowrap" valign="bottom"><p align="center">Census Tract </p></td><td width="89" nowrap="nowrap" valign="bottom"><p align="center">Block Group </p></td></tr><tr><td width="92" nowrap="nowrap" valign="bottom"><p align="center">58</p></td><td width="89" nowrap="nowrap" valign="bottom"><p align="center">4</p></td></tr><tr><td width="92" nowrap="nowrap" valign="bottom"><p align="center">58</p></td><td width="89" nowrap="nowrap" valign="bottom"><p align="center">5</p></td></tr></tbody></table></div></p>

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Current Demographic Information within Kennedy Heights NRSA Boundary:</p> <p>Current Housing Information within Kennedy Heights NRSA Boundary:</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Public Participation is governed by the City of Cincinnati’s Public Participation Plan. The public was provided a 30-day opportunity to comment through an on-line survey beginning on June 25, 2020. The survey was published on the City’s website, posted in the City Bulletin on June 30, 2020, posted on social media, sent electronically to community stakeholders including the Community Development Advisory Board, Community Based Development Organizations, Community Housing Development Organizations, and neighborhood Community Councils. The survey closed on August 24, 2020. A total of 139 individuals provided comments; all public comments can be found in Attachment 1. A total of 5 comments that were not applicable were removed. The remaining comments all supported the City’s efforts with the NRSA designation.</p> <p>https://www.surveymonkey.com/r/Cincinnati_NRSA</p> <p>The NRSA Application was posted on the City of Cincinnati’s website on July 30, 2020 ,and updated on October 1, 2021: https://www.cincinnati-oh.gov/community-development/hud-entitlement-grant-submissions/</p> <p>The establishment of the City of Cincinnati NRSA is in keeping with the goals and priority needs set in the City of Cincinnati’s 2020 – 2024 Consolidated Plan, specifically affordable housing, homelessness prevention, economic development, neighborhood stabilization, and public services.</p>

<p>Identify the needs in this target area.</p>	<pre> <div align="center"><table border="1" cellspacing="0" cellpadding="0"><tbody><tr><td width="149"><p align="center">Strategic Housing Initiatives Program, Floating Initiatives for Strategic Housing, Revolving Initiatives for Strategic Housing</p></td><td width="247"><p align="center">Renovation of multifamily units and single- family development and urban homesteading projects</p></td><td width="121"><p align="center">Increase in homeownership rates, reduction in vacancy rates, increase in housing values</p></td><td width="106"><p align="center">10 households assisted</p></td></tr><tr><td width="149"><p align="center">Hand Up Initiative</p></td><td width="247"><p align="center">Job readiness and job training along with wrap-around services for the purposes of removing barriers to employment, including transportation, childcare, and employment counseling</p></td><td width="121"><p align="center">Increase in employment rates</p></td><td width="106"><p align="center">10 persons assisted</p></td></tr><tr><td width="149"><p align="center">Project Lift</p></td><td width="247"><p align="center">Supportive services such as assistance with access to affordable housing, housing services, permanent housing placement, short-term payments for rent, mortgage, and/or utilities, and assistance in gaining access to government benefits to improve the economic self-sufficiency of individuals</p></td><td width="121"><p align="center">Increase in employment rates,</p><p align="center">decrease in homelessness</p></td><td width="106"><p align="center">5 persons assisted</p></td></tr></tbody></table></div> </pre>
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<p>What are the opportunities for improvement in this target area?</p>	<p>The implementation of the NRSA will focus on activities that benefit low- to moderate-income persons by increasing affordable housing opportunities and expanding economic opportunities through activities promoting the substantial revitalization of the neighborhood.</p> <ul style="list-style-type: none"> • · Housing Opportunities: The housing developed within an NRSA will focus on single family homeownership projects in order to improve the housing market dynamic in the neighborhood. Rental projects will also be considered under the NRSA exception. An annual Housing Notice of Funding Availability issued by the City may consider applicants with projects located in the proposed NRSA boundaries for the NRSA exception in order to improve the housing market dynamic with both affordable and market rate housing. • · Economic Opportunities: The economic opportunities within an NRSA focus on creating or retaining jobs that result in households becoming economically stable and self-sufficient. Job training activities will include supportive services in order to assist with removing barriers for employment, such as transportation, childcare, and employment counseling. Following completion of job training, participants receive employment counseling and employment coaching in order to facilitate appropriate job placement and connection with employers in the community.
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	<p>Are there barriers to improvement in this target area?</p>	<p>The NRSAs will assist the City target funding and establish goals to allow additional resources to provide expanded and enhanced housing development, economic development, job training, public services, and support reducing poverty and homelessness within its boundaries.</p> <p>The City of Cincinnati NRSA areas capitalize on several existing assets, leverages public investments, creates connectivity to several strategic locations within the City, and addresses high rates of housing need and limited access to opportunity.</p> <p>The City of Cincinnati NRSA encompasses portions of the neighborhoods in the City's most distressed areas. These areas meet the threshold for low- to moderate- income (LMI) residents and are primarily residential.</p>
8	<p>Area Name:</p>	<p>Linwood NRSA</p>
	<p>Area Type:</p>	<p>Strategy area</p>
	<p>Other Target Area Description:</p>	
	<p>HUD Approval Date:</p>	<p>2/8/2022</p>
	<p>% of Low/ Mod:</p>	
	<p>Revital Type:</p>	
	<p>Other Revital Description:</p>	

<p>Identify the neighborhood boundaries for this target area.</p>	<p>The village of Linwood was established in 1874, in the southeast region of Cincinnati. The residents consisted of middle to upper-middle income families that traveled by way of the Little Miami Railroad. The village was unique in the sense that both small and industrial businesses operated within the area, unlike any other commuter neighborhoods. Linwood was home to a hotel, a grocery store, dry goods, store, barber shop, tailor, salon, an icehouse, and a lumberyard. In 1896 it was annexed by the City after it had already acquired its own waterworks, school, firehouse, electric company, and Town Hall. However, the construction of Columbia Parkway along with the railroad split the community and the neighborhood soon lost its unique identity. Today the neighborhood is a blend of residences, businesses, and manufacturing, but has lost much of its neighborhood business district. The Cincinnati Municipal Lunken Airport is also located in the southeastern portion of the neighborhood. The community is bordered by State Route 50/Columbia Parkway, providing easy access to Downtown and other nearby communities.</p>
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The Linwood NRSA contains one block group within Hamilton County, Ohio (39061):</p> <p>Current Demographic Information within Linwood NRSA Boundary:</p> <p>Current Housing Information within Linwood NRSA Boundary:</p>

<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Public Participation is governed by the City of Cincinnati’s Public Participation Plan. The public was provided a 30-day opportunity to comment through an on-line survey beginning on June 25, 2020. The survey was published on the City’s website, posted in the City Bulletin on June 30, 2020, posted on social media, sent electronically to community stakeholders including the Community Development Advisory Board, Community Based Development Organizations, Community Housing Development Organizations, and neighborhood Community Councils. The survey closed on August 24, 2020. A total of 139 individuals provided comments; all public comments can be found in Attachment 1. A total of 5 comments that were not applicable were removed. The remaining comments all supported the City’s efforts with the NRSA designation.</p> <p>https://www.surveymonkey.com/r/Cincinnati_NRSA</p> <p>The NRSA Application was posted on the City of Cincinnati’s website on July 30, 2020 ,and updated on October 1, 2021: https://www.cincinnati-oh.gov/community-development/hud-entitlement-grant-submissions/</p> <p>The establishment of the City of Cincinnati NRSAs is in keeping with the goals and priority needs set in the City of Cincinnati’s 2020 – 2024 Consolidated Plan, specifically affordable housing, homelessness prevention, economic development, neighborhood stabilization, and public services.</p>
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<p>Identify the needs in this target area.</p>	<pre> <div align="center"><table border="1" cellspacing="0" cellpadding="0"><tbody><tr><td width="149"><p align="center">Strategic Housing Initiatives Program, Floating Initiatives for Strategic Housing, Revolving Initiatives for Strategic Housing</p></td><td width="247"><p align="center">Renovation of multifamily units and single- family development and urban homesteading projects</p></td><td width="121"><p align="center">Increase in homeownership rates, reduction in vacancy rates, increase in housing values</p></td><td width="106"><p align="center">10 households assisted</p></td></tr><tr><td width="149"><p align="center">Hand Up Initiative</p></td><td width="247"><p align="center">Job readiness and job training along with wrap-around services for the purposes of removing barriers to employment, including transportation, childcare, and employment counseling</p></td><td width="121"><p align="center">Increase in employment rates</p></td><td width="106"><p align="center">5 persons assisted</p></td></tr><tr><td width="149"><p align="center">Project Lift</p></td><td width="247"><p align="center">Supportive services such as assistance with access to affordable housing, housing services, permanent housing placement, short-term payments for rent, mortgage, and/or utilities, and assistance in gaining access to government benefits to improve the economic self-sufficiency of individuals</p></td><td width="121"><p align="center">Increase in employment rates,</p><p align="center">decrease in homelessness</p></td><td width="106"><p align="center">2 persons assisted</p></td></tr></tbody></table></div> </pre>
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<p>What are the opportunities for improvement in this target area?</p>	<p>The implementation of the NRSA will focus on activities that benefit low- to moderate-income persons by increasing affordable housing opportunities and expanding economic opportunities through activities promoting the substantial revitalization of the neighborhood.</p> <ul style="list-style-type: none"> • · Housing Opportunities: The housing developed within an NRSA will focus on single family homeownership projects in order to improve the housing market dynamic in the neighborhood. Rental projects will also be considered under the NRSA exception. An annual Housing Notice of Funding Availability issued by the City may consider applicants with projects located in the proposed NRSA boundaries for the NRSA exception in order to improve the housing market dynamic with both affordable and market rate housing. • · Economic Opportunities: The economic opportunities within an NRSA focus on creating or retaining jobs that result in households becoming economically stable and self-sufficient. Job training activities will include supportive services in order to assist with removing barriers for employment, such as transportation, childcare, and employment counseling. Following completion of job training, participants receive employment counseling and employment coaching in order to facilitate appropriate job placement and connection with employers in the community.
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	<p>Are there barriers to improvement in this target area?</p>	<p>The NRSAs will assist the City target funding and establish goals to allow additional resources to provide expanded and enhanced housing development, economic development, job training, public services, and support reducing poverty and homelessness within its boundaries.</p> <p>The City of Cincinnati NRSA areas capitalize on several existing assets, leverages public investments, creates connectivity to several strategic locations within the City, and addresses high rates of housing need and limited access to opportunity.</p> <p>The City of Cincinnati NRSA encompasses portions of the neighborhoods in the City's most distressed areas. These areas meet the threshold for low- to moderate- income (LMI) residents and are primarily residential.</p>
<p>9</p>	<p>Area Name:</p>	<p>Madisonville NRSA</p>
<p>Area Type:</p>	<p>Strategy area</p>	
<p>Other Target Area Description:</p>		
<p>HUD Approval Date:</p>	<p>2/8/2022</p>	
<p>% of Low/ Mod:</p>		
<p>Revital Type:</p>		
<p>Other Revital Description:</p>		
<p>Identify the neighborhood boundaries for this target area.</p>	<p>The Cincinnati neighborhood of Madisonville is located northeast of downtown Cincinnati. In 1809, the Ohio State Legislature permitted the sale of a section of Columbia Township that had been set aside for schools. Area residents platted a settlement that they named after President James Madison. Within two years, the village had grown to include several churches, approximately 20 houses, a school, post office, and several small businesses. Initially the village was just called Madison, but to avoid confusion with other towns with the same name, the postal service identified the neighborhood as Madisonville. This was the name formally adopted when the community incorporated in 1839.</p>	

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The Madisonville NRSA contains two block groups within Hamilton County, Ohio (39061):</p> <p>Current Demographic Information within Madisonville NRSA Boundary:</p> <p>Current Housing Information within Madisonville NRSA Boundary:</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Public Participation is governed by the City of Cincinnati’s Public Participation Plan. The public was provided a 30-day opportunity to comment through an on-line survey beginning on June 25, 2020. The survey was published on the City’s website, posted in the City Bulletin on June 30, 2020, posted on social media, sent electronically to community stakeholders including the Community Development Advisory Board, Community Based Development Organizations, Community Housing Development Organizations, and neighborhood Community Councils. The survey closed on August 24, 2020. A total of 139 individuals provided comments; all public comments can be found in Attachment 1. A total of 5 comments that were not applicable were removed. The remaining comments all supported the City’s efforts with the NRSA designation.</p> <p>https://www.surveymonkey.com/r/Cincinnati_NRSA</p> <p>The NRSA Application was posted on the City of Cincinnati’s website on July 30, 2020 ,and updated on October 1, 2021: https://www.cincinnati-oh.gov/community-development/hud-entitlement-grant-submissions/</p> <p>The establishment of the City of Cincinnati NRSA is in keeping with the goals and priority needs set in the City of Cincinnati’s 2020 – 2024 Consolidated Plan, specifically affordable housing, homelessness prevention, economic development, neighborhood stabilization, and public services.</p>

<p>Identify the needs in this target area.</p>	<pre> <div align="center"><table border="1" cellspacing="0" cellpadding="0"><tbody><tr><td width="149"><p align="center">Commercial and Industrial Redevelopment</p></td><td width="247"><p align="center">Redevelopment of abandoned, vacant, or underutilized industrial and commercial sites</p></td><td width="121"><p align="center">Increase in employment rates and increase in median household income</p></td><td width="106"><p align="center">1 acre redeveloped</p></td></tr><tr><td width="149"><p align="center">Strategic Housing Initiatives Program, Floating Initiatives for Strategic Housing, Revolving Initiatives for Strategic Housing</p></td><td width="247"><p align="center">Renovation of multifamily units and single- family development and urban homesteading projects</p></td><td width="121"><p align="center">Increase in homeownership rates, reduction in vacancy rates, increase in housing values</p></td><td width="106"><p align="center">10 households assisted</p></td></tr><tr><td width="149"><p align="center">Hand Up Initiative</p></td><td width="247"><p align="center">Job readiness and job training along with wrap-around services for the purposes of removing barriers to employment, including transportation, childcare, and employment counseling</p></td><td width="121"><p align="center">Increase in employment rates</p></td><td width="106"><p align="center">5 persons assisted</p></td></tr><tr><td width="149"><p align="center">Project Lift</p></td><td width="247"><p align="center">Supportive services such as assistance with access to affordable housing, housing services, permanent housing placement, short-term payments for rent, mortgage, and/or utilities, and assistance in gaining access to government benefits to improve the economic self-sufficiency of individuals</p></td><td width="121"><p align="center">Increase in employment rates,</p><p align="center">decrease in homelessness</p></td><td width="106"><p align="center">3 persons assisted</p></td></tr></tbody></table></div> </pre>
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<p>What are the opportunities for improvement in this target area?</p>	<p>The implementation of the NRSA will focus on activities that benefit low- to moderate-income persons by increasing affordable housing opportunities and expanding economic opportunities through activities promoting the substantial revitalization of the neighborhood.</p> <ul style="list-style-type: none"> • · Housing Opportunities: The housing developed within an NRSA will focus on single family homeownership projects in order to improve the housing market dynamic in the neighborhood. Rental projects will also be considered under the NRSA exception. An annual Housing Notice of Funding Availability issued by the City may consider applicants with projects located in the proposed NRSA boundaries for the NRSA exception in order to improve the housing market dynamic with both affordable and market rate housing. • · Economic Opportunities: The economic opportunities within an NRSA focus on creating or retaining jobs that result in households becoming economically stable and self-sufficient. Job training activities will include supportive services in order to assist with removing barriers for employment, such as transportation, childcare, and employment counseling. Following completion of job training, participants receive employment counseling and employment coaching in order to facilitate appropriate job placement and connection with employers in the community.
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	<p>Are there barriers to improvement in this target area?</p>	<p>The NRSAs will assist the City target funding and establish goals to allow additional resources to provide expanded and enhanced housing development, economic development, job training, public services, and support reducing poverty and homelessness within its boundaries.</p> <p>The City of Cincinnati NRSA areas capitalize on several existing assets, leverages public investments, creates connectivity to several strategic locations within the City, and addresses high rates of housing need and limited access to opportunity.</p> <p>The City of Cincinnati NRSA encompasses portions of the neighborhoods in the City's most distressed areas. These areas meet the threshold for low- to moderate- income (LMI) residents and are primarily residential.</p>
<p>10</p>	<p>Area Name:</p> <p>Area Type:</p> <p>Other Target Area Description:</p> <p>HUD Approval Date:</p> <p>% of Low/ Mod:</p> <p>Revital Type:</p> <p>Other Revital Description:</p>	<p>Mount Airy NRSA</p> <p>Strategy area</p> <p></p> <p>2/8/2022</p> <p></p> <p></p> <p></p>

<p>Identify the neighborhood boundaries for this target area.</p>	<p>Mt. Airy is a neighborhood near the northwest edge of the City of Cincinnati. The neighborhood was slower to develop in the 19th century due to not having a direct transportation link to the City. In 1880, there were approximately 162 residents and only a few businesses, but by 1893, the village had grown to approximately 500 to 600 residents. In 1911, the village of Mt. Airy was annexed by the City of Cincinnati. In the same year, the Cincinnati Park Board acquired some abandoned dairy farms in the area and eventually created Mt. Airy Forest in 1913. The first purchase of land included only 168 acres west of Colerain Avenue. By 1929, the park consisted of approximately 1,300 acres, nearly its current size of 1,471 acres. Most of the physical development and construction that occurred in Mt. Airy Forest took place between 1931 and 1959, during the Great Depression and the post-World War II period. Mt. Airy Forest, Cincinnati's largest park, is the nation's first urban reforestation project and was listed in the National Register of Historic Places in 2010.</p>
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The Mount Airy NRSA contains three block groups within Hamilton County, Ohio (39061):</p> <p>Current Demographic Information within Mt. Airy NRSA Boundary:</p> <p>Current Housing Information within Mt. Airy NRSA Boundary:</p>

<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Public Participation is governed by the City of Cincinnati’s Public Participation Plan. The public was provided a 30-day opportunity to comment through an on-line survey beginning on June 25, 2020. The survey was published on the City’s website, posted in the City Bulletin on June 30, 2020, posted on social media, sent electronically to community stakeholders including the Community Development Advisory Board, Community Based Development Organizations, Community Housing Development Organizations, and neighborhood Community Councils. The survey closed on August 24, 2020. A total of 139 individuals provided comments; all public comments can be found in Attachment 1. A total of 5 comments that were not applicable were removed. The remaining comments all supported the City’s efforts with the NRSA designation.</p> <p>https://www.surveymonkey.com/r/Cincinnati_NRSA</p> <p>The NRSA Application was posted on the City of Cincinnati’s website on July 30, 2020 ,and updated on October 1, 2021: https://www.cincinnati-oh.gov/community-development/hud-entitlement-grant-submissions/</p> <p>The establishment of the City of Cincinnati NRSA is in keeping with the goals and priority needs set in the City of Cincinnati’s 2020 – 2024 Consolidated Plan, specifically affordable housing, homelessness prevention, economic development, neighborhood stabilization, and public services.</p>
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<p>What are the opportunities for improvement in this target area?</p>	<p>The implementation of the NRSA will focus on activities that benefit low- to moderate-income persons by increasing affordable housing opportunities and expanding economic opportunities through activities promoting the substantial revitalization of the neighborhood.</p> <ul style="list-style-type: none"> • · Housing Opportunities: The housing developed within an NRSA will focus on single family homeownership projects in order to improve the housing market dynamic in the neighborhood. Rental projects will also be considered under the NRSA exception. An annual Housing Notice of Funding Availability issued by the City may consider applicants with projects located in the proposed NRSA boundaries for the NRSA exception in order to improve the housing market dynamic with both affordable and market rate housing. • · Economic Opportunities: The economic opportunities within an NRSA focus on creating or retaining jobs that result in households becoming economically stable and self-sufficient. Job training activities will include supportive services in order to assist with removing barriers for employment, such as transportation, childcare, and employment counseling. Following completion of job training, participants receive employment counseling and employment coaching in order to facilitate appropriate job placement and connection with employers in the community.
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	<p>Are there barriers to improvement in this target area?</p>	<p>The NRSAs will assist the City target funding and establish goals to allow additional resources to provide expanded and enhanced housing development, economic development, job training, public services, and support reducing poverty and homelessness within its boundaries.</p> <p>The City of Cincinnati NRSA areas capitalize on several existing assets, leverages public investments, creates connectivity to several strategic locations within the City, and addresses high rates of housing need and limited access to opportunity.</p> <p>The City of Cincinnati NRSA encompasses portions of the neighborhoods in the City's most distressed areas. These areas meet the threshold for low- to moderate- income (LMI) residents and are primarily residential.</p>
<p>11</p>	<p>Area Name:</p> <p>Area Type:</p> <p>Other Target Area Description:</p> <p>HUD Approval Date:</p> <p>% of Low/ Mod:</p> <p>Revital Type:</p> <p>Other Revital Description:</p> <p>Identify the neighborhood boundaries for this target area.</p>	<p>Over-the-Rhine - West End NRSA</p> <p>Strategy area</p> <p>2/8/2022</p> <p>Over-the-Rhine (OTR) and West End are two historic, high-density neighborhoods located just north of downtown Cincinnati. Both neighborhoods share a similar past as densely populated, historically working-class communities on the edge of downtown Cincinnati. Both neighborhoods experienced disinvestment, population loss, and growing poverty throughout the 20th century. More recently, due to their proximity to downtown Cincinnati amenities, a rapid increase in redevelopment has occurred along with ongoing concerns about gentrification.</p> <p>The Over-the-Rhine – West End NRSA contains twelve block groups within Hamilton County, Ohio (39061):</p>

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Current Demographic Information within Over-the-Rhine – West End NRSA Boundary:</p> <p>Current Housing Information within Over-the-Rhine – West End NRSA Boundary:</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Public Participation is governed by the City of Cincinnati’s Public Participation Plan. The public was provided a 30-day opportunity to comment through an on-line survey beginning on June 25, 2020. The survey was published on the City’s website, posted in the City Bulletin on June 30, 2020, posted on social media, sent electronically to community stakeholders including the Community Development Advisory Board, Community Based Development Organizations, Community Housing Development Organizations, and neighborhood Community Councils. The survey closed on August 24, 2020. A total of 139 individuals provided comments; all public comments can be found in Attachment 1. A total of 5 comments that were not applicable were removed. The remaining comments all supported the City’s efforts with the NRSA designation.</p> <p>https://www.surveymonkey.com/r/Cincinnati_NRSA</p> <p>The NRSA Application was posted on the City of Cincinnati’s website on July 30, 2020 ,and updated on October 1, 2021: https://www.cincinnati-oh.gov/community-development/hud-entitlement-grant-submissions/</p> <p>The establishment of the City of Cincinnati NRSA is in keeping with the goals and priority needs set in the City of Cincinnati’s 2020 – 2024 Consolidated Plan, specifically affordable housing, homelessness prevention, economic development, neighborhood stabilization, and public services.</p>

	<p>Identify the needs in this target area.</p>	<pre> <div align="center"><table border="1" cellspacing="0" cellpadding="0"><tbody><tr><td width="121"><p align="center">Increase in homeownership rates, reduction in vacancy rates, increase in housing values</p></td><td width="106"><p align="center">10 households assisted</p></td></tr><tr><td width="121"><p align="center">Increase in employment rates</p></td><td width="106"><p align="center">35 persons assisted</p></td></tr><tr><td width="121"><p align="center">Increase in employment rates</p></td><td width="106"><p align="center">2 businesses assisted</p></td></tr><tr><td width="121"><p align="center">Increase in employment rates,</p><p align="center">decrease in homelessness</p></td><td width="106"><p align="center">20 persons assisted</p></td></tr></tbody></table></div> </pre>
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<p>What are the opportunities for improvement in this target area?</p>	<p>The implementation of the NRSA will focus on activities that benefit low- to moderate-income persons by increasing affordable housing opportunities and expanding economic opportunities through activities promoting the substantial revitalization of the neighborhood.</p> <ul style="list-style-type: none"> • · Housing Opportunities: The housing developed within an NRSA will focus on single family homeownership projects in order to improve the housing market dynamic in the neighborhood. Rental projects will also be considered under the NRSA exception. An annual Housing Notice of Funding Availability issued by the City may consider applicants with projects located in the proposed NRSA boundaries for the NRSA exception in order to improve the housing market dynamic with both affordable and market rate housing. • · Economic Opportunities: The economic opportunities within an NRSA focus on creating or retaining jobs that result in households becoming economically stable and self-sufficient. Job training activities will include supportive services in order to assist with removing barriers for employment, such as transportation, childcare, and employment counseling. Following completion of job training, participants receive employment counseling and employment coaching in order to facilitate appropriate job placement and connection with employers in the community.
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	<p>Are there barriers to improvement in this target area?</p>	<p>The NRSAs will assist the City target funding and establish goals to allow additional resources to provide expanded and enhanced housing development, economic development, job training, public services, and support reducing poverty and homelessness within its boundaries.</p> <p>The City of Cincinnati NRSA areas capitalize on several existing assets, leverages public investments, creates connectivity to several strategic locations within the City, and addresses high rates of housing need and limited access to opportunity.</p> <p>The City of Cincinnati NRSA encompasses portions of the neighborhoods in the City's most distressed areas. These areas meet the threshold for low- to moderate- income (LMI) residents and are primarily residential.</p>
12	<p>Area Name:</p>	Pendleton NRSA
<p>Area Type:</p>	Strategy area	
<p>Other Target Area Description:</p>		
<p>HUD Approval Date:</p>	2/8/2022	
<p>% of Low/ Mod:</p>		
<p>Revital Type:</p>		
<p>Other Revital Description:</p>		
<p>Identify the neighborhood boundaries for this target area.</p>	<p>Pendleton is a small neighborhood located on the east side of Over-the-Rhine, north of the Central Business District, and south of Mt. Auburn.</p> <p>The Pendleton NRSA contains one block group within Hamilton County, Ohio (39061):</p>	
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Current Demographic Information within Pendleton NRSA Boundary:</p> <p>Current Housing Information within Pendleton NRSA Boundary:</p>	

<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Public Participation is governed by the City of Cincinnati’s Public Participation Plan. The public was provided a 30-day opportunity to comment through an on-line survey beginning on June 25, 2020. The survey was published on the City’s website, posted in the City Bulletin on June 30, 2020, posted on social media, sent electronically to community stakeholders including the Community Development Advisory Board, Community Based Development Organizations, Community Housing Development Organizations, and neighborhood Community Councils. The survey closed on August 24, 2020. A total of 139 individuals provided comments; all public comments can be found in Attachment 1. A total of 5 comments that were not applicable were removed. The remaining comments all supported the City’s efforts with the NRSA designation.</p> <p>https://www.surveymonkey.com/r/Cincinnati_NRSA</p> <p>The NRSA Application was posted on the City of Cincinnati’s website on July 30, 2020 ,and updated on October 1, 2021: https://www.cincinnati-oh.gov/community-development/hud-entitlement-grant-submissions/</p> <p>The establishment of the City of Cincinnati NRSA is in keeping with the goals and priority needs set in the City of Cincinnati’s 2020 – 2024 Consolidated Plan, specifically affordable housing, homelessness prevention, economic development, neighborhood stabilization, and public services.</p>
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<p>Identify the needs in this target area.</p>	<pre> <div align="center"><table border="1" cellspacing="0" cellpadding="0"><tbody><tr><td width="149"><p align="center">Strategic Housing Initiatives Program, Floating Initiatives for Strategic Housing, Revolving Initiatives for Strategic Housing</p></td><td width="247"><p align="center">Renovation of multifamily units and single- family development and urban homesteading projects</p></td><td width="121"><p align="center">Increase in homeownership rates, reduction in vacancy rates, increase in housing values</p></td><td width="106"><p align="center">5 households assisted</p></td></tr><tr><td width="149"><p align="center">Hand Up Initiative</p></td><td width="247"><p align="center">Job readiness and job training along with wrap-around services for the purposes of removing barriers to employment, including transportation, childcare, and employment counseling</p></td><td width="121"><p align="center">Increase in employment rates</p></td><td width="106"><p align="center">5 persons assisted</p></td></tr><tr><td width="149"><p align="center">Project Lift</p></td><td width="247"><p align="center">Supportive services such as assistance with access to affordable housing, housing services, permanent housing placement, short-term payments for rent, mortgage, and/or utilities, and assistance in gaining access to government benefits to improve the economic self-sufficiency of individuals</p></td><td width="121"><p align="center">Increase in employment rates,</p><p align="center">decrease in homelessness</p></td><td width="106"><p align="center">3 persons assisted</p></td></tr></tbody></table></div> </pre>
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<p>What are the opportunities for improvement in this target area?</p>	<p>The implementation of the NRSA will focus on activities that benefit low- to moderate-income persons by increasing affordable housing opportunities and expanding economic opportunities through activities promoting the substantial revitalization of the neighborhood.</p> <ul style="list-style-type: none"> • · Housing Opportunities: The housing developed within an NRSA will focus on single family homeownership projects in order to improve the housing market dynamic in the neighborhood. Rental projects will also be considered under the NRSA exception. An annual Housing Notice of Funding Availability issued by the City may consider applicants with projects located in the proposed NRSA boundaries for the NRSA exception in order to improve the housing market dynamic with both affordable and market rate housing. • · Economic Opportunities: The economic opportunities within an NRSA focus on creating or retaining jobs that result in households becoming economically stable and self-sufficient. Job training activities will include supportive services in order to assist with removing barriers for employment, such as transportation, childcare, and employment counseling. Following completion of job training, participants receive employment counseling and employment coaching in order to facilitate appropriate job placement and connection with employers in the community.
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	<p>Are there barriers to improvement in this target area?</p>	<p>The NRSAs will assist the City target funding and establish goals to allow additional resources to provide expanded and enhanced housing development, economic development, job training, public services, and support reducing poverty and homelessness within its boundaries.</p> <p>The City of Cincinnati NRSA areas capitalize on several existing assets, leverages public investments, creates connectivity to several strategic locations within the City, and addresses high rates of housing need and limited access to opportunity.</p> <p>The City of Cincinnati NRSA encompasses portions of the neighborhoods in the City's most distressed areas. These areas meet the threshold for low- to moderate- income (LMI) residents and are primarily residential.</p>
<p>13</p>	<p>Area Name:</p>	<p>Price Hill - NRSA</p>
<p>Area Type:</p>	<p>Strategy area</p>	
<p>Other Target Area Description:</p>		
<p>HUD Approval Date:</p>	<p>2/8/2022</p>	
<p>% of Low/ Mod:</p>		
<p>Revital Type:</p>		
<p>Other Revital Description:</p>		
<p>Identify the neighborhood boundaries for this target area.</p>	<p>The proposed Price Hill NRSA is a combination of three neighborhoods on the City's westside: East Price Hill, West Price Hill, and Lower Price Hill. Lower Price Hill comprises the eastern portion, East Price Hill lies west of Lower Price Hill, while West Price Hill comprises the westernmost portion of the Price Hill NRSA.</p> <p>The Price Hill NRSA contains twenty-one block groups within Hamilton County, Ohio</p>	
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Current Demographic Information within Price Hill NRSA Boundary:</p> <p>Current Housing Information within Price Hill NRSA Boundary:</p>	

<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Public Participation is governed by the City of Cincinnati’s Public Participation Plan. The public was provided a 30-day opportunity to comment through an on-line survey beginning on June 25, 2020. The survey was published on the City’s website, posted in the City Bulletin on June 30, 2020, posted on social media, sent electronically to community stakeholders including the Community Development Advisory Board, Community Based Development Organizations, Community Housing Development Organizations, and neighborhood Community Councils. The survey closed on August 24, 2020. A total of 139 individuals provided comments; all public comments can be found in Attachment 1. A total of 5 comments that were not applicable were removed. The remaining comments all supported the City’s efforts with the NRSA designation.</p> <p>https://www.surveymonkey.com/r/Cincinnati_NRSA</p> <p>The NRSA Application was posted on the City of Cincinnati’s website on July 30, 2020 ,and updated on October 1, 2021: https://www.cincinnati-oh.gov/community-development/hud-entitlement-grant-submissions/</p> <p>The establishment of the City of Cincinnati NRSAs is in keeping with the goals and priority needs set in the City of Cincinnati’s 2020 – 2024 Consolidated Plan, specifically affordable housing, homelessness prevention, economic development, neighborhood stabilization, and public services.</p>
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<p>Identify the needs in this target area.</p>	<pre> <div align="center"><table border="1" cellspacing="0" cellpadding="0"><tbody><tr><td width="149"><p align="center">Strategic Housing Initiatives Program, Floating Initiatives for Strategic Housing, Revolving Initiatives for Strategic Housing</p></td><td width="247"><p align="center">Renovation of multifamily units and single- family development and urban homesteading projects</p></td><td width="121"><p align="center">Increase in homeownership rates, reduction in vacancy rates, increase in housing values</p></td><td width="106"><p align="center">10 households assisted</p></td></tr><tr><td width="149"><p align="center">Hand Up Initiative</p></td><td width="247"><p align="center">Job readiness and job training along with wrap-around services for the purposes of removing barriers to employment, including transportation, childcare, and employment counseling</p></td><td width="121"><p align="center">Increase in employment rates</p></td><td width="106"><p align="center">85 persons assisted</p></td></tr><tr><td width="149"><p align="center">Neighborhood Business District Improvement Program</p></td><td width="247"><p align="center">Assist business owners with façade and/or tenant improvements</p></td><td width="121"><p align="center">Increase in employment rates</p></td><td width="106"><p align="center">2 businesses assisted</p></td></tr><tr><td width="149"><p align="center">Project Lift</p></td><td width="247"><p align="center">Supportive services such as assistance with access to affordable housing, housing services, permanent housing placement, short-term payments for rent, mortgage, and/or utilities, and assistance in gaining access to government benefits to improve the economic self-sufficiency of individuals</p></td><td width="121"><p align="center">Increase in employment rates,</p><p align="center">decrease in homelessness</p></td><td width="106"><p align="center">50 persons assisted</p></td></tr></tbody></table></div> </pre>
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<p>What are the opportunities for improvement in this target area?</p>	<p>The implementation of the NRSA will focus on activities that benefit low- to moderate-income persons by increasing affordable housing opportunities and expanding economic opportunities through activities promoting the substantial revitalization of the neighborhood.</p> <ul style="list-style-type: none"> • · Housing Opportunities: The housing developed within an NRSA will focus on single family homeownership projects in order to improve the housing market dynamic in the neighborhood. Rental projects will also be considered under the NRSA exception. An annual Housing Notice of Funding Availability issued by the City may consider applicants with projects located in the proposed NRSA boundaries for the NRSA exception in order to improve the housing market dynamic with both affordable and market rate housing. • · Economic Opportunities: The economic opportunities within an NRSA focus on creating or retaining jobs that result in households becoming economically stable and self-sufficient. Job training activities will include supportive services in order to assist with removing barriers for employment, such as transportation, childcare, and employment counseling. Following completion of job training, participants receive employment counseling and employment coaching in order to facilitate appropriate job placement and connection with employers in the community.
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	<p>Are there barriers to improvement in this target area?</p>	<p>The NRSAs will assist the City target funding and establish goals to allow additional resources to provide expanded and enhanced housing development, economic development, job training, public services, and support reducing poverty and homelessness within its boundaries.</p> <p>The City of Cincinnati NRSA areas capitalize on several existing assets, leverages public investments, creates connectivity to several strategic locations within the City, and addresses high rates of housing need and limited access to opportunity.</p> <p>The City of Cincinnati NRSA encompasses portions of the neighborhoods in the City's most distressed areas. These areas meet the threshold for low- to moderate- income (LMI) residents and are primarily residential.</p>
<p>14</p>	<p>Area Name:</p> <p>Area Type:</p> <p>Other Target Area Description:</p> <p>HUD Approval Date:</p> <p>% of Low/ Mod:</p> <p>Revital Type:</p> <p>Other Revital Description:</p> <p>Identify the neighborhood boundaries for this target area.</p>	<p>Riverside - Sedamsville NRSA</p> <p>Strategy area</p> <p>2/8/2022</p> <p>Sedamsville and Riverside are located on Cincinnati's westside along the Ohio River and on the industrial corridor of River Road. The current fabric of both neighborhoods is inextricably linked to the early economic development of the region. Most of the industrial development in Riverside and Sedamsville spurred from the presence of the Miami & Erie Canal as well as the Cincinnati, Hamilton and Dayton Railroad (CH&D). Riverside is contained in a narrow strip of land that runs for approximately 12 miles along the Ohio River between Saylor Park to the west and Sedamsville to the east. It was annexed by the City of Cincinnati in 1893.</p>

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The Riverside – Sedamsville NRSA contains three block groups within Hamilton County, Ohio (39061):</p> <p>Current Demographic Information within Riverside – Sedamsville NRSA Boundary:</p> <p>Current Housing Information within Riverside – Sedamsville NRSA Boundary:</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Public Participation is governed by the City of Cincinnati’s Public Participation Plan. The public was provided a 30-day opportunity to comment through an on-line survey beginning on June 25, 2020. The survey was published on the City’s website, posted in the City Bulletin on June 30, 2020, posted on social media, sent electronically to community stakeholders including the Community Development Advisory Board, Community Based Development Organizations, Community Housing Development Organizations, and neighborhood Community Councils. The survey closed on August 24, 2020. A total of 139 individuals provided comments; all public comments can be found in Attachment 1. A total of 5 comments that were not applicable were removed. The remaining comments all supported the City’s efforts with the NRSA designation.</p> <p>https://www.surveymonkey.com/r/Cincinnati_NRSA</p> <p>The NRSA Application was posted on the City of Cincinnati’s website on July 30, 2020 ,and updated on October 1, 2021: https://www.cincinnati-oh.gov/community-development/hud-entitlement-grant-submissions/</p> <p>The establishment of the City of Cincinnati NRSA is in keeping with the goals and priority needs set in the City of Cincinnati’s 2020 – 2024 Consolidated Plan, specifically affordable housing, homelessness prevention, economic development, neighborhood stabilization, and public services.</p>

<p>Identify the needs in this target area.</p>	<pre> <div align="center"><table border="1" cellspacing="0" cellpadding="0"><tbody><tr><td width="149"><p align="center">Commercial and Industrial Redevelopment</p></td><td width="247"><p align="center">Redevelopment of abandoned, vacant, or underutilized industrial and commercial sites</p></td><td width="121"><p align="center">Increase in employment rates and increase in median household income</p></td><td width="106"><p align="center">2 acres redeveloped</p></td></tr><tr><td width="149"><p align="center">Strategic Housing Initiatives Program, Floating Initiatives for Strategic Housing, Revolving Initiatives for Strategic Housing</p></td><td width="247"><p align="center">Renovation of multifamily units and single- family development and urban homesteading projects</p></td><td width="121"><p align="center">Increase in homeownership rates, reduction in vacancy rates, increase in housing values</p></td><td width="106"><p align="center">10 households assisted</p></td></tr><tr><td width="149"><p align="center">Hand Up Initiative</p></td><td width="247"><p align="center">Job readiness and job training along with wrap-around services for the purposes of removing barriers to employment, including transportation, childcare, and employment counseling</p></td><td width="121"><p align="center">Increase in employment rates</p></td><td width="106"><p align="center">10 persons assisted</p></td></tr><tr><td width="149"><p align="center">Project Lift</p></td><td width="247"><p align="center">Supportive services such as assistance with access to affordable housing, housing services, permanent housing placement, short-term payments for rent, mortgage, and/or utilities, and assistance in gaining access to government benefits to improve the economic self-sufficiency of individuals</p></td><td width="121"><p align="center">Increase in employment rates,</p><p align="center">decrease in homelessness</p></td><td width="106"><p align="center">5 persons assisted</p></td></tr></tbody></table></div> </pre>
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<p>What are the opportunities for improvement in this target area?</p>	<p>The implementation of the NRSA will focus on activities that benefit low- to moderate-income persons by increasing affordable housing opportunities and expanding economic opportunities through activities promoting the substantial revitalization of the neighborhood.</p> <ul style="list-style-type: none"> • · Housing Opportunities: The housing developed within an NRSA will focus on single family homeownership projects in order to improve the housing market dynamic in the neighborhood. Rental projects will also be considered under the NRSA exception. An annual Housing Notice of Funding Availability issued by the City may consider applicants with projects located in the proposed NRSA boundaries for the NRSA exception in order to improve the housing market dynamic with both affordable and market rate housing. • · Economic Opportunities: The economic opportunities within an NRSA focus on creating or retaining jobs that result in households becoming economically stable and self-sufficient. Job training activities will include supportive services in order to assist with removing barriers for employment, such as transportation, childcare, and employment counseling. Following completion of job training, participants receive employment counseling and employment coaching in order to facilitate appropriate job placement and connection with employers in the community.
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	<p>Are there barriers to improvement in this target area?</p>	<p>The NRSAs will assist the City target funding and establish goals to allow additional resources to provide expanded and enhanced housing development, economic development, job training, public services, and support reducing poverty and homelessness within its boundaries.</p> <p>The City of Cincinnati NRSA areas capitalize on several existing assets, leverages public investments, creates connectivity to several strategic locations within the City, and addresses high rates of housing need and limited access to opportunity.</p> <p>The City of Cincinnati NRSA encompasses portions of the neighborhoods in the City's most distressed areas. These areas meet the threshold for low- to moderate- income (LMI) residents and are primarily residential.</p>
15	<p>Area Name:</p>	Roselawn NRSA
	<p>Area Type:</p>	Strategy area
	<p>Other Target Area Description:</p>	
	<p>HUD Approval Date:</p>	2/8/2022
	<p>% of Low/ Mod:</p>	
	<p>Revital Type:</p>	
	<p>Other Revital Description:</p>	
	<p>Identify the neighborhood boundaries for this target area.</p>	<p>Cincinnati's Roselawn community sits between Bond Hill to the south, the City of Reading and the Village of Arlington Heights to the north, neighborhoods of Hartwell and Carthage to the west, the Village of Golf Manor to the east, and is one of many neighborhoods lining the Mill Creek. Its proximity to Interstate-75 and State Route 562 (the Norwood Lateral) makes it easily accessible to its residents and visitors. The neighborhood is ideal for light industrial redevelopment because of its central location, population, and space for growth.</p>
	<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The Roselawn NRSA contains five block groups within Hamilton County, Ohio (39061):</p> <p>Current Demographic Information within Roselawn NRSA Boundary:</p> <p>Current Housing Information within Roselawn NRSA Boundary:</p>

<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Public Participation is governed by the City of Cincinnati’s Public Participation Plan. The public was provided a 30-day opportunity to comment through an on-line survey beginning on June 25, 2020. The survey was published on the City’s website, posted in the City Bulletin on June 30, 2020, posted on social media, sent electronically to community stakeholders including the Community Development Advisory Board, Community Based Development Organizations, Community Housing Development Organizations, and neighborhood Community Councils. The survey closed on August 24, 2020. A total of 139 individuals provided comments; all public comments can be found in Attachment 1. A total of 5 comments that were not applicable were removed. The remaining comments all supported the City’s efforts with the NRSA designation.</p> <p>https://www.surveymonkey.com/r/Cincinnati_NRSA</p> <p>The NRSA Application was posted on the City of Cincinnati’s website on July 30, 2020 ,and updated on October 1, 2021: https://www.cincinnati-oh.gov/community-development/hud-entitlement-grant-submissions/</p> <p>The establishment of the City of Cincinnati NRSA is in keeping with the goals and priority needs set in the City of Cincinnati’s 2020 – 2024 Consolidated Plan, specifically affordable housing, homelessness prevention, economic development, neighborhood stabilization, and public services.</p>
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<p>Identify the needs in this target area.</p>	<pre> <div align="center"><table border="1" cellspacing="0" cellpadding="0"><tbody><tr><td width="149"><p align="center">Strategic Housing Initiatives Program, Floating Initiatives for Strategic Housing, Revolving Initiatives for Strategic Housing</p></td><td width="247"><p align="center">Renovation of multifamily units and single- family development and urban homesteading projects</p></td><td width="121"><p align="center">Increase in homeownership rates, reduction in vacancy rates, increase in housing values</p></td><td width="106"><p align="center">10 households assisted</p></td></tr><tr><td width="149"><p align="center">Hand Up Initiative</p></td><td width="247"><p align="center">Job readiness and job training along with wrap-around services for the purposes of removing barriers to employment, including transportation, childcare, and employment counseling</p></td><td width="121"><p align="center">Increase in employment rates</p></td><td width="106"><p align="center">20 persons assisted</p></td></tr><tr><td width="149"><p align="center">Project Lift</p></td><td width="247"><p align="center">Supportive services such as assistance with access to affordable housing, housing services, permanent housing placement, short-term payments for rent, mortgage, and/or utilities, and assistance in gaining access to government benefits to improve the economic self-sufficiency of individuals</p></td><td width="121"><p align="center">Increase in employment rates,</p><p align="center">decrease in homelessness</p></td><td width="106"><p align="center">10 persons assisted</p></td></tr></tbody></table></div> </pre>
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<p>What are the opportunities for improvement in this target area?</p>	<p>The implementation of the NRSA will focus on activities that benefit low- to moderate-income persons by increasing affordable housing opportunities and expanding economic opportunities through activities promoting the substantial revitalization of the neighborhood.</p> <ul style="list-style-type: none"> • · Housing Opportunities: The housing developed within an NRSA will focus on single family homeownership projects in order to improve the housing market dynamic in the neighborhood. Rental projects will also be considered under the NRSA exception. An annual Housing Notice of Funding Availability issued by the City may consider applicants with projects located in the proposed NRSA boundaries for the NRSA exception in order to improve the housing market dynamic with both affordable and market rate housing. • · Economic Opportunities: The economic opportunities within an NRSA focus on creating or retaining jobs that result in households becoming economically stable and self-sufficient. Job training activities will include supportive services in order to assist with removing barriers for employment, such as transportation, childcare, and employment counseling. Following completion of job training, participants receive employment counseling and employment coaching in order to facilitate appropriate job placement and connection with employers in the community.
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	<p>Are there barriers to improvement in this target area?</p>	<p>The NRSA's will assist the City target funding and establish goals to allow additional resources to provide expanded and enhanced housing development, economic development, job training, public services, and support reducing poverty and homelessness within its boundaries.</p> <p>The City of Cincinnati NRSA areas capitalize on several existing assets, leverages public investments, creates connectivity to several strategic locations within the City, and addresses high rates of housing need and limited access to opportunity.</p> <p>The City of Cincinnati NRSA encompasses portions of the neighborhoods in the City's most distressed areas. These areas meet the threshold for low- to moderate- income (LMI) residents and are primarily residential.</p>
16	<p>Area Name:</p>	Upper Mill Creek NRSA
	<p>Area Type:</p>	Strategy area
	<p>Other Target Area Description:</p>	
	<p>HUD Approval Date:</p>	2/8/2022
	<p>% of Low/ Mod:</p>	
	<p>Revital Type:</p>	
	<p>Other Revital Description:</p>	
	<p>Identify the neighborhood boundaries for this target area.</p>	<p>This NRSA consists of three north Cincinnati neighborhoods, Carthage, Winton Hills, and Spring Grove Village, which are located along the Mill Creek Valley in the industrial heart of the City.</p> <p>The Upper Mill Creek NRSA contains five block groups within Hamilton County, Ohio (39061):</p>
	<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Current Demographic Information within Upper Mill Creek NRSA Boundary:</p> <p>Current Housing Information within Upper Mill Creek NRSA Boundary:</p>

<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Public Participation is governed by the City of Cincinnati’s Public Participation Plan. The public was provided a 30-day opportunity to comment through an on-line survey beginning on June 25, 2020. The survey was published on the City’s website, posted in the City Bulletin on June 30, 2020, posted on social media, sent electronically to community stakeholders including the Community Development Advisory Board, Community Based Development Organizations, Community Housing Development Organizations, and neighborhood Community Councils. The survey closed on August 24, 2020. A total of 139 individuals provided comments; all public comments can be found in Attachment 1. A total of 5 comments that were not applicable were removed. The remaining comments all supported the City’s efforts with the NRSA designation.</p> <p>https://www.surveymonkey.com/r/Cincinnati_NRSA</p> <p>The NRSA Application was posted on the City of Cincinnati’s website on July 30, 2020 ,and updated on October 1, 2021: https://www.cincinnati-oh.gov/community-development/hud-entitlement-grant-submissions/</p> <p>The establishment of the City of Cincinnati NRSA is in keeping with the goals and priority needs set in the City of Cincinnati’s 2020 – 2024 Consolidated Plan, specifically affordable housing, homelessness prevention, economic development, neighborhood stabilization, and public services.</p>
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<p>Identify the needs in this target area.</p>	<pre> <div align="center"><table border="1" cellspacing="0" cellpadding="0"><tbody><tr><td width="149"><p align="center">Strategic Housing Initiatives Program, Floating Initiatives for Strategic Housing, Revolving Initiatives for Strategic Housing</p></td><td width="247"><p align="center">Renovation of multifamily units and single- family development and urban homesteading projects</p></td><td width="121"><p align="center">Increase in homeownership rates, reduction in vacancy rates, increase in housing values</p></td><td width="106"><p align="center">10 households assisted</p></td></tr><tr><td width="149"><p align="center">Hand Up Initiative</p></td><td width="247"><p align="center">Job readiness and job training along with wrap-around services for the purposes of removing barriers to employment, including transportation, childcare, and employment counseling</p></td><td width="121"><p align="center">Increase in employment rates</p></td><td width="106"><p align="center">35 persons assisted</p></td></tr><tr><td width="149"><p align="center">Project Lift</p></td><td width="247"><p align="center">Supportive services such as assistance with access to affordable housing, housing services, permanent housing placement, short-term payments for rent, mortgage, and/or utilities, and assistance in gaining access to government benefits to improve the economic self-sufficiency of individuals</p></td><td width="121"><p align="center">Increase in employment rates,</p><p align="center">decrease in homelessness</p></td><td width="106"><p align="center">20 persons assisted</p></td></tr></tbody></table></div> </pre>
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<p>What are the opportunities for improvement in this target area?</p>	<p>The implementation of the NRSA will focus on activities that benefit low- to moderate-income persons by increasing affordable housing opportunities and expanding economic opportunities through activities promoting the substantial revitalization of the neighborhood.</p> <ul style="list-style-type: none"> • · Housing Opportunities: The housing developed within an NRSA will focus on single family homeownership projects in order to improve the housing market dynamic in the neighborhood. Rental projects will also be considered under the NRSA exception. An annual Housing Notice of Funding Availability issued by the City may consider applicants with projects located in the proposed NRSA boundaries for the NRSA exception in order to improve the housing market dynamic with both affordable and market rate housing. • · Economic Opportunities: The economic opportunities within an NRSA focus on creating or retaining jobs that result in households becoming economically stable and self-sufficient. Job training activities will include supportive services in order to assist with removing barriers for employment, such as transportation, childcare, and employment counseling. Following completion of job training, participants receive employment counseling and employment coaching in order to facilitate appropriate job placement and connection with employers in the community.
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	<p>Are there barriers to improvement in this target area?</p>	<p>The NRSAs will assist the City target funding and establish goals to allow additional resources to provide expanded and enhanced housing development, economic development, job training, public services, and support reducing poverty and homelessness within its boundaries.</p> <p>The City of Cincinnati NRSA areas capitalize on several existing assets, leverages public investments, creates connectivity to several strategic locations within the City, and addresses high rates of housing need and limited access to opportunity.</p> <p>The City of Cincinnati NRSA encompasses portions of the neighborhoods in the City's most distressed areas. These areas meet the threshold for low- to moderate- income (LMI) residents and are primarily residential.</p>
17	<p>Area Name:</p>	Uptown NRSA
	<p>Area Type:</p>	Strategy area
	<p>Other Target Area Description:</p>	
	<p>HUD Approval Date:</p>	2/8/2022
	<p>% of Low/ Mod:</p>	
	<p>Revital Type:</p>	
	<p>Other Revital Description:</p>	
	<p>Identify the neighborhood boundaries for this target area.</p>	<p>The Uptown NRSA contains contiguous areas from four different neighborhoods, Avondale, Corryville, CUF, and Mt. Auburn. The four neighborhoods share a similar history as inner-ring suburbs that were initially populated in the mid-1800s by wealthy and middle-class residents seeking to leave the downtown Cincinnati area. Through the mid-1900s, these neighborhoods experienced disinvestment and demographic shifts. Today, the Uptown neighborhoods are defined by their proximity to several large institutions, University of Cincinnati (UC), UC Medical Center, and Cincinnati Children's Hospital, which continue to play a large role in their development.</p> <p>The Uptown NRSA contains twenty-five block groups within Hamilton County, Ohio (39061)</p>

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Current Demographic Information within Uptown NRSA Boundary:</p> <p>Current Housing Information within Uptown NRSA Boundary:</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Public Participation is governed by the City of Cincinnati’s Public Participation Plan. The public was provided a 30-day opportunity to comment through an on-line survey beginning on June 25, 2020. The survey was published on the City’s website, posted in the City Bulletin on June 30, 2020, posted on social media, sent electronically to community stakeholders including the Community Development Advisory Board, Community Based Development Organizations, Community Housing Development Organizations, and neighborhood Community Councils. The survey closed on August 24, 2020. A total of 139 individuals provided comments; all public comments can be found in Attachment 1. A total of 5 comments that were not applicable were removed. The remaining comments all supported the City’s efforts with the NRSA designation.</p> <p>https://www.surveymonkey.com/r/Cincinnati_NRSA</p> <p>The NRSA Application was posted on the City of Cincinnati’s website on July 30, 2020 ,and updated on October 1, 2021: https://www.cincinnati-oh.gov/community-development/hud-entitlement-grant-submissions/</p> <p>The establishment of the City of Cincinnati NRSA is in keeping with the goals and priority needs set in the City of Cincinnati’s 2020 – 2024 Consolidated Plan, specifically affordable housing, homelessness prevention, economic development, neighborhood stabilization, and public services.</p>

<p>Identify the needs in this target area.</p>	<pre> <div align="center"><table border="1" cellspacing="0" cellpadding="0"><tbody><tr><td width="149"><p align="center">Strategic Housing Initiatives Program, Floating Initiatives for Strategic Housing, Revolving Initiatives for Strategic Housing</p></td><td width="247"><p align="center">Renovation of multifamily units and single- family development and urban homesteading projects</p></td><td width="121"><p align="center">Increase in homeownership rates, reduction in vacancy rates, increase in housing values</p></td><td width="106"><p align="center">10 households assisted</p></td></tr><tr><td width="149"><p align="center">Hand Up Initiative</p></td><td width="247"><p align="center">Job readiness and job training along with wrap-around services for the purposes of removing barriers to employment, including transportation, childcare, and employment counseling</p></td><td width="121"><p align="center">Increase in employment rates</p></td><td width="106"><p align="center">100 persons assisted</p></td></tr><tr><td width="149"><p align="center">Neighborhood Business District Improvement Program</p></td><td width="247"><p align="center">Assist business owners with façade and/or tenant improvements</p></td><td width="121"><p align="center">Increase in employment rates</p></td><td width="106"><p align="center">3 businesses assisted</p></td></tr><tr><td width="149"><p align="center">Project Lift</p></td><td width="247"><p align="center">Supportive services such as assistance with access to affordable housing, housing services, permanent housing placement, short-term payments for rent, mortgage, and/or utilities, and assistance in gaining access to government benefits to improve the economic self-sufficiency of individuals</p></td><td width="121"><p align="center">Increase in employment rates,</p><p align="center">decrease in homelessness</p></td><td width="106"><p align="center">60 persons assisted</p></td></tr></tbody></table></div> </pre>
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<p>What are the opportunities for improvement in this target area?</p>	<p>The implementation of the NRSA will focus on activities that benefit low- to moderate-income persons by increasing affordable housing opportunities and expanding economic opportunities through activities promoting the substantial revitalization of the neighborhood.</p> <ul style="list-style-type: none"> • · Housing Opportunities: The housing developed within an NRSA will focus on single family homeownership projects in order to improve the housing market dynamic in the neighborhood. Rental projects will also be considered under the NRSA exception. An annual Housing Notice of Funding Availability issued by the City may consider applicants with projects located in the proposed NRSA boundaries for the NRSA exception in order to improve the housing market dynamic with both affordable and market rate housing. • · Economic Opportunities: The economic opportunities within an NRSA focus on creating or retaining jobs that result in households becoming economically stable and self-sufficient. Job training activities will include supportive services in order to assist with removing barriers for employment, such as transportation, childcare, and employment counseling. Following completion of job training, participants receive employment counseling and employment coaching in order to facilitate appropriate job placement and connection with employers in the community.
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	<p>Are there barriers to improvement in this target area?</p>	<p>The NRSAs will assist the City target funding and establish goals to allow additional resources to provide expanded and enhanced housing development, economic development, job training, public services, and support reducing poverty and homelessness within its boundaries.</p> <p>The City of Cincinnati NRSA areas capitalize on several existing assets, leverages public investments, creates connectivity to several strategic locations within the City, and addresses high rates of housing need and limited access to opportunity.</p> <p>The City of Cincinnati NRSA encompasses portions of the neighborhoods in the City's most distressed areas. These areas meet the threshold for low- to moderate- income (LMI) residents and are primarily residential.</p>
<p>18</p>	<p>Area Name:</p>	<p>Westwood NRSA</p>
<p>Area Type:</p>	<p>Strategy area</p>	
<p>Other Target Area Description:</p>		
<p>HUD Approval Date:</p>	<p>2/8/2022</p>	
<p>% of Low/ Mod:</p>		
<p>Revital Type:</p>		
<p>Other Revital Description:</p>		
<p>Identify the neighborhood boundaries for this target area.</p>	<p>The neighborhoods of Westwood and East Westwood make up the Westwood NRSA. Both neighborhoods are on the westside of Cincinnati and are part of an area known collectively as Western Hills.</p> <p>The Westwood NRSA contains fourteen block groups within Hamilton County, Ohio (39061):</p>	
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Demographic Information within Proposed Westwood NRSA Boundary:</p> <p>Current Housing Information within Westwood NRSA Boundary:</p>	

<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Public Participation is governed by the City of Cincinnati’s Public Participation Plan. The public was provided a 30-day opportunity to comment through an on-line survey beginning on June 25, 2020. The survey was published on the City’s website, posted in the City Bulletin on June 30, 2020, posted on social media, sent electronically to community stakeholders including the Community Development Advisory Board, Community Based Development Organizations, Community Housing Development Organizations, and neighborhood Community Councils. The survey closed on August 24, 2020. A total of 139 individuals provided comments; all public comments can be found in Attachment 1. A total of 5 comments that were not applicable were removed. The remaining comments all supported the City’s efforts with the NRSA designation.</p> <p>https://www.surveymonkey.com/r/Cincinnati_NRSA</p> <p>The NRSA Application was posted on the City of Cincinnati’s website on July 30, 2020 ,and updated on October 1, 2021: https://www.cincinnati-oh.gov/community-development/hud-entitlement-grant-submissions/</p> <p>The establishment of the City of Cincinnati NRSAs is in keeping with the goals and priority needs set in the City of Cincinnati’s 2020 – 2024 Consolidated Plan, specifically affordable housing, homelessness prevention, economic development, neighborhood stabilization, and public services.</p>
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<p>What are the opportunities for improvement in this target area?</p>	<p>The implementation of the NRSA will focus on activities that benefit low- to moderate-income persons by increasing affordable housing opportunities and expanding economic opportunities through activities promoting the substantial revitalization of the neighborhood.</p> <ul style="list-style-type: none"> • · Housing Opportunities: The housing developed within an NRSA will focus on single family homeownership projects in order to improve the housing market dynamic in the neighborhood. Rental projects will also be considered under the NRSA exception. An annual Housing Notice of Funding Availability issued by the City may consider applicants with projects located in the proposed NRSA boundaries for the NRSA exception in order to improve the housing market dynamic with both affordable and market rate housing. • · Economic Opportunities: The economic opportunities within an NRSA focus on creating or retaining jobs that result in households becoming economically stable and self-sufficient. Job training activities will include supportive services in order to assist with removing barriers for employment, such as transportation, childcare, and employment counseling. Following completion of job training, participants receive employment counseling and employment coaching in order to facilitate appropriate job placement and connection with employers in the community.
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	<p>Are there barriers to improvement in this target area?</p>	<p>The NRSAs will assist the City target funding and establish goals to allow additional resources to provide expanded and enhanced housing development, economic development, job training, public services, and support reducing poverty and homelessness within its boundaries.</p> <p>The City of Cincinnati NRSA areas capitalize on several existing assets, leverages public investments, creates connectivity to several strategic locations within the City, and addresses high rates of housing need and limited access to opportunity.</p> <p>The City of Cincinnati NRSA encompasses portions of the neighborhoods in the City's most distressed areas. These areas meet the threshold for low- to moderate- income (LMI) residents and are primarily residential.</p>
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General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

There are two types of neighborhood boundaries that presently exist in the City of Cincinnati: (1) The 52 Neighborhood Boundaries drawn by neighborhood community councils and reflected in the Community Councils' by-laws and (2) the 51 Statistical Neighborhoods Areas (SNAs) which are delineated by census tracts.

Generally, CDBG, HOME and ESG programs serve the entire City of Cincinnati in accordance with the program requirements of each grant. The HOPWA program serves the Cincinnati Eligible Metropolitan Statistical Area (EMSA), which covers fifteen counties in the area.

For the CDBG program, the City of Cincinnati has submitted for HUD approval amended Neighborhood Reinvestment Strategy Areas (NRSA) with a new term. An NRSA is a geographical area within a neighborhood that is primarily residential and contains 70% or more of low- and moderate-income residents. NRSA designations assists with targeting CDBG resources in support of community revitalization efforts. The residential portions of the following neighborhoods that have been approved for NRSA eligibility are: Avondale; Bond Hill; Camp Washington; Carthage; Corryville; CUF; East End; East Price Hill; East Westwood; English Woods; Evanston; Kennedy Heights; Linwood; Lower Price Hill; Madisonville; Millvale; Mount Airy; Mount Auburn; North Fairmount; Northside; Over-the-Rhine; Pendleton; Riverside; Roselawn; Sedamsville; South Cumminsville; South Fairmount; Spring Grove Village; Villages at Roll Hill; Walnut Hills; West End; West Price Hill; Westwood; and Winton Hills.

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

Priority Needs

Table 51 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	Geographic Areas Affected	City-wide
	Associated Goals	Thriving Neighborhoods: Housing & Building Quality
	Description	Production of new units; Rehabilitation of existing units; Acquisition of existing units
	Basis for Relative Priority	Priority need #1
	2	Priority Need Name
Priority Level		High
Population		Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
Geographic Areas Affected		City-wide

	Associated Goals	Homeless Services
	Description	Outreach; Emergenc shelter and transitional housing; Rapid re-housing; Prevention
	Basis for Relative Priority	Priority need #2
3	Priority Need Name	Non-housing Community Development
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City-wide
	Associated Goals	Growing Economic Opportunity Neighborhood Improvements & Public Safety
	Description	Public facilities; Public services; Public improvement and infrastructure; Economic development
	Basis for Relative Priority	Priority need #3
	4	Priority Need Name
Priority Level		High

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with HIV/AIDS and their Families
Geographic Areas Affected	City-wide
Associated Goals	Special Needs
Description	Housing Opportunities for Persons With HIV/AIDS residing in the eligible metropolitan statistical area
Basis for Relative Priority	Priority need #4

Narrative (Optional)

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The rental market became less affordable to low-income renters during the past decade. However, available HOME funds are more effectively leveraged on new unit production and rehabilitation.
TBRA for Non-Homeless Special Needs	TBRA is especially critical for non-homeless special needs households due to an overall shortage of Housing Choice Voucher and Project Based Rental Assistance for the special needs' population. ESG and HOPWA funds are targeted to serve this need.
New Unit Production	New unit production has not kept pace with the rapidly growing need for affordable rental housing. LIHTC credits and HOME funds are utilized for new unit production, however, those resources tend to be limited.
Rehabilitation	Unit production of affordable renovations has not kept pace with the rapidly growing need for affordable rental housing. LIHTC credits and HOME funds are utilized for this purpose, however, those resources tend to be limited.
Acquisition, including preservation	The City of Cincinnati generally does not utilize federal resources for acquisition of affordable housing units. Instead, the City focuses the federal resources on hard construction and/or renovation costs for affordable housing.

Table 52 – Influence of Market Conditions

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

Introduction

The City of Cincinnati was awarded the following entitlement allocations from the U.S. Department of Housing and Urban Development (HUD) for the City's 2025 HUD Program Year period of July 1, 2025 – June 30, 2026: \$11,063,082 in Community Development Block Grant (CDBG) funds; \$2,571,769.89 in HOME Investment Partnerships Program (HOME) funds; \$981,932 in Emergency Solutions Grant (ESG) funds; and \$1,912,260 in Housing Opportunities for People with HIV/AIDS (HOPWA) funds. In addition, the City has \$1,057,209.89 in CDBG Program Income and \$69,060.00 in HOME Program Income available for programming to eligible activities. The PY 2025 Action Plan budgets for each program are calculated based on the entitlement award plus available program income. For CDBG, HOME, ESG, and HOPWA, the maximum caps are employed.

Note: The Prior Year Resources amounts included in the following table represent program funds that were previously awarded to eligible activities that are still ongoing.

Actual 2025 Annual Allocation Amounts:

CDBG: \$11,063,082

HOME: \$2,571,769.89

HOPWA: \$1,912,260

ESG: \$981,932

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	11,063,082	1,057,209	9,730,570	21,850,861	44,252,328	Acquisition Administration Economic Development Housing Public Improvements Public Services
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,571,769	69,060	8,838,181	11,479,010	10,287,079	Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership Administration

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,912,260	0	1,552,341	3,464,601	7,649,040	Permanent housing in facilities Permanent housing placement STRMU Short term or transitional housing facilities Supportive services TBRA

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	981,932	0	848,560	1,830,492	3,927,728	Street Outreach Conversion and rehab for shelter Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing

Table 53 - Anticipated Resources

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

CDBG funds are used to leverage other public and private funds. The programs which leverage funds are the Neighborhood Business District Improvement Program (NBDIP); Strategic Housing Initiatives Program; Operating Support for Community Development Corporations (CDCs); Small Business Services; Commercial and Industrial Redevelopment; Historic Stabilization of Structures; Green Urban Watershed Restoration;

Findlay Market Operating Support; and Vacant Lot Reutilization. Construction projects are funded as gap financing and are not the only source of funding for these projects.

HOME funds are also utilized to leverage other public and private funds, and generate matching funds as required by HUD. These programs include: Single Family Homeownership Development; Strategic Housing Initiatives Program; Operating Support for Community Development Housing Organizations (CHDOs); CHDO Development Projects; and the Down Payment Assistance Initiative Program. All eligible projects receive the City's Community Reinvestment Area Residential or Commercial Tax Abatement upon City Council authorization. The City of Cincinnati offers a residential and commercial tax abatement program for new properties and renovations. The abatement allows the owners to pay property taxes primarily on the pre-improvement value. The abatement can last 10 to 15 years, depending on the type of project. The savings from the tax abatement is utilized as the City's HOME local match requirement.

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

The City of Cincinnati owns vacant buildings and vacant lots in most of its fifty-two neighborhoods. Programs in the 2025– 2029 Consolidated Plan to address the use of publicly owned land – Strategic Housing Initiatives Program and the Vacant Lot Reutilization Program. The City has compiled an inventory on the City owned parcels and properties. The available properties are posted on the City's website, www.choosecincy.com, with an interactive map and property descriptions. Redevelopment projects will be selected using a competitive process under a Notice Of Funding Availability application and through partnerships with quasi-governmental organizations.

Discussion

The City of Cincinnati operates a program titled Cincinnati Land Reutilization Program (CLRP) to address non-productive publicly owned land or property. The purpose of the CLRP is to return the non-productive property into productive uses, including homeownership, multi-income housing development, commercial and industrial redevelopment, parks and recreation, institutional or public use, infrastructure, community gardens, urban agriculture, and side-lot, vacant lot purchase. This program utilizes City funds and these properties may be eligible for federally funded redevelopment.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CINCINNATI METROPOLITAN HOUSING AUTHORITY	PHA	Public Housing	Region
STRATEGIES TO END HOMELESSNESS	Continuum of care	Homelessness Non-homeless special needs	Region
City of Cincinnati	Government	Economic Development Homelessness Non-homeless special needs Planning Rental neighborhood improvements public facilities public services	Jurisdiction
HAMILTON COUNTY	Government	Planning	Jurisdiction
OVER-THE-RHINE COMMUNITY HOUSING	CHDO	Rental public services	Other
Working in Neighborhoods	CHDO	Ownership Rental public facilities	
nonprofit organizations	Non-profit organizations		Jurisdiction

**Table 54 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

CoC-specific strengths:

- Low unsheltered count: Due to increased CoC-funded housing capacity, expanded Street Outreach services, and significant local investment in improving local emergency shelter facilities including from the City of Cincinnati and Hamilton County, in 2018 the local CoC had 14% of people experiencing homelessness sleeping unsheltered, compared to the national average of 34%.

- Flexible shelter capacity for single individuals: The CoC's largest emergency shelter provider has maintained a high amount of flexibility in its shelter operations, expanding and contracting its low-barrier shelter capacity based on demand for shelter by single individuals.
- Availability of Prevention Services: For one third the cost of helping a person after they become homeless (\$4,000), a person can be prevented from experiencing homelessness (\$1,300). Using non-HUD funding, shelter diversion services are available in the CoC to reduce the number of households that ultimately enter a homeless shelter.
- CoC lead agency Strategies to End Homelessness (STEH) has been designated by HUD as a Unified Funding Agency (UFA), one of only eight such CoCs in the country. As an UFA, STEH has the flexibility to shift and reallocate funding to meet the needs of homeless people in the community.
- In 2019, the CoC switched to the new Homeless Management Information System (HMIS), which provides STEH and the homeless services agencies with greater access to data that STEH is now able to analyze and use, for example, to predict who is most likely to become homeless and target prevention services toward those individuals.

Gaps:

- Lack of prevention: While homelessness prevention services are available in the community, the capacity is insufficient to meet the need, resulting in only about 1 out of 6 families that present for shelter receiving such services. An even lower percentage of single individuals at-risk receive such services.
- Lack of housing capacity: Even with an increase level of CoC funding, only 11% of people on the streets and in local shelters are provided with supportive housing.
- Lack of available affordable housing: Even households that receive a supportive housing subsidy, and therefore have immediate access to a rental deposit and first month rent, possibly more people have difficulty finding affordable rental units and/or property owners who are willing to rent to this population.
- Fixed family shelter capacity: It has been difficult for family shelters to expand and contract capacity as described above for homeless families. The system has demonstrated a need for flexible shelter capacity for homeless families.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	X
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
	X	X	X

Table 55 - Homeless Prevention Services Summary

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

Services are provided to homeless persons, including chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth through a highly cooperative and collaborative network of service providers.

- Strategies to End Homelessness (STEH), the local Continuum of Care (CoC) lead organization, and Unified Funding Agency (UFA) for CoC funds, also administers the ESG and HOPWA programs.
- The United Way of Greater Cincinnati manages the City’s supplemental grants to service providers as well in a collaborative process, with one of the priorities for such City funding being Reducing Homelessness.
- The local CoC’s Coordinated Entry system oversees the prioritization of people experiencing homelessness into CoC-funded housing capacity within 16 different agencies, as well as VA

funded housing programs, and targets housing services toward people and families that are chronically homeless.

- The Cincinnati Veterans Administration oversees HUD – Veteran’s Affair Supportive Housing (VASH), Grants and Per Diem (GPD) and Supportive Services for Veteran’s Families (SSVF) programs serving homeless Veterans in the jurisdictions. The VA also serves on the local CoC Board, and VA programs participate in the CoC’s Coordinated Entry System alongside all CoC program.
- Lighthouse Youth and Family Services serves as the lead agency providing services to homeless and at-risk youth. Under the leadership of Lighthouse and STEH, the local CoC was one of the first ten in the nation to be selected to be a part of HUD’s Youth Homelessness Demonstration Program.
- For almost twenty years, the Family Housing Partnership (FHP), made up of all of the family homelessness focused organizations within the CoC, has organized and coordinated services focused on serving families that are homeless or at risk. The FHP and STEH were instrumental in authoring the 2015 Solutions to Family Homelessness plan, which lays out a vision for preventing and reducing family homelessness, as described above.

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

CoC-specific strengths:

- Low unsheltered count: Due to increased CoC-funded housing capacity, expanded Street Outreach services, and significant local investment in improving local emergency shelter facilities including from the City of Cincinnati and Hamilton County, in 2018 the local CoC had 14% of people experiencing homelessness sleeping unsheltered, compared to the national average of 34%.
- Flexible shelter capacity for single individuals: The CoC’s largest emergency shelter provider has maintained a high amount of flexibility in its shelter operations, expanding and contracting its low-barrier shelter capacity based on demand for shelter by single individuals.
- Availability of Prevention Services: For one third the cost of helping a person after they become homeless (\$4,000), a person can be prevented from experiencing homelessness (\$1,300). Using non-HUD funding, shelter diversion services are available in the CoC to reduce the number of households that ultimately enter a homeless shelter.
- CoC lead agency Strategies to End Homelessness (STEH) has been designated by HUD as a Unified Funding Agency (UFA), one of only eight such CoCs in the country. As an UFA, STEH has the flexibility to shift and reallocate funding to meet the needs of homeless people in the community.

- In 2019, the CoC switched to the new Homeless Management Information System (HMIS), which provides STEH and the homeless services agencies with greater access to data that STEH is now able to analyze and use, for example, to predict who is most likely to become homeless and target prevention services toward those individuals.

Gaps:

- Lack of prevention: While homelessness prevention services are available in the community, the capacity is insufficient to meet the need, resulting in only about 1 out of 6 families that present for shelter receiving such services. An even lower percentage of single individuals at-risk receive such services.
- Lack of housing capacity: Even with an increase level of CoC funding, only 11% of people on the streets and in local shelters are provide with supportive housing.
- Lack of available affordable housing: Even households that receive a supportive housing subsidy, and therefore have immediate access to a rental deposit and first month rent, possibly more people have difficulty finding affordable rental units and/or property owners who are willing to rent to this population.
- Fixed family shelter capacity: It has been difficult for family shelters to expand and contract capacity as described above for homeless families. The system has demonstrated a need for flexible shelter capacity for homeless families.

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

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Thriving Neighborhoods: Housing & Building Quality	2025	2029	Affordable Housing	City-wide Beekman Corridor NRSA Bond Hill NRSA Camp Washington NRSA East End NRSA Evanston - Walnut Hills NRSA Kennedy Heights NRSA Linwood NRSA Madisonville NRSA Mount Airy NRSA Over-the-Rhine - West End NRSA Pendleton NRSA Price Hill - NRSA Riverside - Sedamsville NRSA Roselawn NRSA Cincinnati Creek NRSA Uptown NRSA Westwood NRSA	Affordable Housing	CDBG: \$19,495,524 HOME: \$21,766,089	Rental units constructed: 140 Household Housing Unit Rental units rehabilitated: 50 Household Housing Unit Homeowner Housing Added: 15 Household Housing Unit Homeowner Housing Rehabilitated: 5550 Household Housing Unit Direct Financial Assistance to Homebuyers: 100 Households Assisted Other: 5 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Neighborhood Improvements & Public Safety	2025	2029	Non-Housing Community Development	City-wide Beekman Corridor NRSA Bond Hill NRSA Camp Washington NRSA East End NRSA Evanston - Walnut Hills NRSA Kennedy Heights NRSA Linwood NRSA Madisonville NRSA Mount Airy NRSA Over-the-Rhine - West End NRSA Pendleton NRSA Price Hill - NRSA Riverside - Sedamsville NRSA Roselawn NRSA Cincinnati Creek NRSA Uptown NRSA Westwood NRSA	Non-housing Community Development	CDBG: \$21,906,260	Public service activities other than Low/Moderate Income Housing Benefit: 14085 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Growing Economic Opportunity	2025	2029	Non-Housing Community Development	City-wide Beekman Corridor NRSA Bond Hill NRSA Camp Washington NRSA East End NRSA Evanston - Walnut Hills NRSA Kennedy Heights NRSA Linwood NRSA Madisonville NRSA Mount Airy NRSA Over-the-Rhine - West End NRSA Pendleton NRSA Price Hill - NRSA Riverside - Sedamsville NRSA Roselawn NRSA Cincinnati Creek NRSA Uptown NRSA Westwood NRSA	Non-housing Community Development	CDBG: \$24,701,405	Facade treatment/business building rehabilitation: 50 Business Brownfield acres remediated: 10 Acre Businesses assisted: 260 Businesses Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Homeless Services	2025	2029	Homeless	City-wide	Homelessness	ESG: \$5,758,220	Tenant-based rental assistance / Rapid Rehousing: 200 Households Assisted Homeless Person Overnight Shelter: 20000 Persons Assisted Homelessness Prevention: 100 Persons Assisted
6	Special Needs	2025	2029	Non-Homeless Special Needs	City-wide	Non-Homeless Special Needs	HOPWA: \$11,113,641	Housing for People with HIV/AIDS added: 1125 Household Housing Unit HIV/AIDS Housing Operations: 125 Household Housing Unit

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Thriving Neighborhoods: Housing & Building Quality
	Goal Description	Family Rehousing, Concentrated Code Enforcement, Housing Repair Services, HARBOR, Hazard Abatement and Stabilization, and other Housing and Building Quality Programs;Section 108 Loan Debt Service; American Dream Down Payment Initiative; CHDO Development Projects; Operating Support for CHDOs; Strategic Housing Initiatives Program: HOME;
2	Goal Name	Neighborhood Improvements & Public Safety
	Goal Description	Neighborhood Improvements and Public Safety Collaborations Programs: Lead Hazard Testing, Youth and Young Adult Employment; Place-Based Initiatives Program; Emergency Mortgage Assistance and Tenant Representation. Other neighborhood improvements and public safety programs
3	Goal Name	Growing Economic Opportunity
	Goal Description	Economic Development and Workforce Development Programs: Operating Support to CDCs; Empower Neighborhoods-- project support to CDCs; Hand Up Initiative; Fair Housing Services; Strategic Housing Initiatives Program (SHIP); Findlay Market Operating Support; Commercial and Industrial; and other programs.
5	Goal Name	Homeless Services
	Goal Description	Emergency Solutions Homeless Shelters and Housing, Rapid Re-housing, Homelessness Prevention, Family Rehousing Assistance
6	Goal Name	Special Needs
	Goal Description	Housing Opportunities for Person With HIV/AIDS Services and Support

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

The following is an estimation of the number of extremely low-income, low-income, and moderate-income families that will be assisted throughout the City of Cincinnati's 2025-2029 Consolidated Plan:

CDBG: 10,225 at 0-30%AMI; 7,015 at 31-51% AMI; 1,410 at 51-80% AMI; 1,400 at >80% AMI

HOME: 95 at 0-30% AMI; 50 at 31-60% AMI; 65 at 61-82% AMI

ESG: 20,300 at 0-30% AMI

HOPWA: 875 at 0-30% AMI; 162 at 31-50% AMI; 231 at 51-80% AMI

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

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

Cincinnati Metropolitan Housing Authority (CMHA) is planning on converting additional units from its existing and future asset management units to Section 504 compliance standards, according to CMHA's 2025-2026 Annual Action Plan. These units will be located throughout Hamilton County providing additional accessibility options for the families served. CMHA's current plan is to convert the units into fully Section 504 compliant units where feasible. All new development efforts are expected to meet or exceed HUD's Section 504 accessibility requirements where feasible.

Activities to Increase Resident Involvements

CMHA annual goals include:

- Partner with Community Based Organizations, community groups, and state agencies to collaborate on financial goals for the families;
- Continue to increase family income in the Housing Choice Voucher (HCV) Family Self-sufficiency Program;
- Expand portfolio to provide housing for special populations such as; multi-generational, work-force housing, veterans, individuals with disabilities and seniors, through development and project basing with partners; and
- Continue to engage with the Resident Advisory Board for input on annual goals and plans.

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

Yes

Plan to remove the 'troubled' designation

1. Maintain High Performer in HCV. 2. Continue to train staff on different funding models that deal with the transformation of our owned/operated portfolio. 3. Partner with Community Based Organizations and state agencies to collaborate on financial goals for our families. 4. Continue to update policies and SOP's. 5. Improve internal and external communications. 6. Continue to increase family income in the HCV Family Self-sufficiency Program. 7. Continue to recruit new property owners for the HCV Program. 8. Assess, renovate or modernize asset management units. 9. Expand portfolio to provide housing for special populations such as multi-generational, work-force housing, veterans, individuals with disabilities

and seniors, through development and project basing with partners. 10. Implement green and sustainable housing initiatives such as net/near zero, enterprise green and LEED. 11. Continue to further fair housing throughout Hamilton County. 12. Continue to work towards improving residents' self-sufficiency through the Envision centers 13. Increase broadband internet access throughout the agency for all residents 14. Review and update all lease agreements and house rules 15. Continue to preserve affordable housing throughout Hamilton County 16. Work toward strengthening relationships with the City of Cincinnati. 17. Work toward strengthening relationships with Hamilton County. 18. Strengthen partnerships with community groups 19. Continue to strengthen partnerships to preserve current housing and develop additional affordable housing throughout the community. 20. Complete the first phase on Winton Terrance 21. Increase resident owned business participation through our transformation plans 22. Increase MBE, WBE and Section 3 business participation 23. Develop criteria for preserving and developing current and new affordable housing 24. Work toward garnering business, through providing education and guidance to other small non-profit organizations and public housing authorities to preserve and build affordable housing. 25. Seek and utilize other sources of funding such as New Markets, Congressional EDI funding, etc....

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

Barriers to Affordable Housing

The City of Cincinnati and Hamilton County worked collaboratively on the 2025 Analysis of Impediments for Cincinnati and Hamilton County for the 2025 – 2029 Consolidated Plan.

The 2025 Analysis of Impediments for Cincinnati and Hamilton County report provides an overview of the impediments of fair housing in the area. Federal law prohibits housing discrimination based on race, color, national origin, religion, sex, disability, or family status.

Discrimination against protected classes and housing affordability are two separate issues but intertwined that one requires addressing the other. The following outlines key goals in supporting barriers to fair housing issues:

- 1. Expand the Supply and Variety of Affordable Housing2. Preserve Existing Affordable Housing and Prevent Eviction and Displacement3. Strengthen Fair Housing Protections and Enforcement4. Foster Collaborative Approaches, Community-Driven Housing Solutions, and Transparency in Housing Access5. Expand Housing Options and Access for Seniors and People with Disabilities6. Reduce Homelessness and Provide Housing Solutions for Special Populations

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Discrimination against protected classes and housing affordability are two separate issues but intertwined that one requires addressing the other. The following outlines key goals in supporting barriers to fair housing issues:

- 1. Expand the Supply and Variety of Affordable Housing2. Preserve Existing Affordable Housing and Prevent Eviction and Displacement3. Strengthen Fair Housing Protections and Enforcement4. Foster Collaborative Approaches, Community-Driven Housing Solutions, and Transparency in Housing Access5. Expand Housing Options and Access for Seniors and People with Disabilities6. Reduce Homelessness and Provide Housing Solutions for Special Populations

SP-60 Homelessness Strategy – 91.215(d)

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

In 2024, the Cincinnati/Hamilton County region documented 1,823 individuals experiencing unsheltered homelessness, representing approximately 28% of the total homeless population for that year. Of this group, 12% were completely unsheltered, while approximately 16% experienced periods of alternating between shelter and unsheltered homelessness. This fluctuation highlights the instability many individuals face as they cycle in and out of housing, underscoring the need for a more tailored approach to housing and services.

The Homeless Outreach Group (HOG) plays a critical role in coordinating the city's street outreach services. This collaborative coalition of outreach providers meets monthly to share best practices, track progress, and ensure consistent engagement with individuals experiencing unsheltered homelessness.

Several programs play a key role in providing street outreach to individuals experiencing unsheltered homelessness:

- Greater Cincinnati Behavioral Health (GCBH) is the largest street outreach provider in the region, offering specialized services for individuals with mental health and substance use issues. Their three outreach programs are particularly focused on
- individuals living unsheltered in the downtown area, addressing the comprehensive needs of this population, in collaboration with the Cincinnati Center City Downtown Development Corporation (3CDC). Persons with substance abuse issues Person with mental health challenges.
- Lighthouse Youth and Family Services is instrumental in reaching out to homeless youth, especially unaccompanied minors and young adults. Their efforts help connect youth to shelter and a range of supportive services tailored to their unique needs.
- The Veterans Administration (VA) provides dedicated outreach services to unsheltered veterans, ensuring they receive the necessary support and resources to overcome homelessness.

Comprehensive Outreach and Needs Assessment

In order to best assess the needs of individuals experiencing unsheltered homelessness, outreach teams employ a comprehensive approach that includes:

1. **Immediate Safety and Basic Needs:** Ensuring individuals have access to basic necessities such as food, water, hygiene, and emergency shelter.
2. **Comprehensive Screening and Assessment:** Outreach workers assess each individual's physical, mental, and social needs, including health care, mental health services, substance use treatment, and trauma-informed care.

3. **Building Trust and Long-Term Engagement:** Street outreach teams focus on establishing trust and rapport, recognizing the barriers to service engagement often faced by individuals living unsheltered. Long-term engagement strategies are critical in reducing the cycles of homelessness.
4. **Coordinated Case Management:** Using data systems like HMIS, outreach teams connect individuals to available resources, ensuring that they are linked with the right services at the right time, whether it be temporary shelter, long-term housing solutions, or specialized care.

Addressing the emergency and transitional housing needs of homeless persons

In 2024, the CoC and its partners provided emergency shelter and safe haven to 5,787 people, and transitional housing to another 584.

Emergency Shelters in Cincinnati, Ohio

Cincinnati offers a network of emergency shelters designed to support individuals and families experiencing homelessness. These shelters provide safe housing, meals, and access to critical wraparound services such as case management, medical care, employment assistance, and housing support.

Shelterhouse Programs:

Esther Marie Hatton Center for Women

- Capacity: 60 beds for women aged 18 and older

David and Rebecca Barron Center for Men

- Capacity: 150 beds, with an additional 10,000 sq. ft. winter shelter open Dec–Feb

Other Emergency Shelter Providers:

City Gospel Mission (for Men)

- Capacity: 74 beds

Bethany House Services (for Families)

- Capacity: 43 bedrooms for families (2-3 bunk beds each)

Found House Interfaith Hospitality Network (IHN)

- Services: Overnight shelter for families through a network of congregations

Needs of the Homeless Population in Cincinnati

Cincinnati's homeless population faces a complex mix of challenges:

- **Affordable Housing Crisis:** One in three residents cannot afford their housing, leading to high rates of eviction and displacement.
- **Rising Family Homelessness:** Families are the fastest-growing segment. In 2024, only 38.2% of families seeking shelter were able to access it.
- **Increase in Unsheltered Homelessness:** A growing number of people live in camps, cars, or on the streets.
- **Overburdened Systems:** Shelters, including the Barron Center, often operate at or above capacity. Demand continues to outpace supply.
- **Service Gaps:** Insufficient long-term housing, mental health services, and substance abuse treatment are ongoing barriers to stability.

Transitional Housing in Cincinnati:

Transitional housing serves as a crucial bridge for individuals and families moving from homelessness to stable, independent living. These programs offer temporary housing combined with supportive services, aiming to equip residents with the skills and resources needed for long-term self-sufficiency. In Cincinnati, several organizations provide transitional housing options tailored to unique needs.

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

To effectively assist individuals experiencing homelessness, facilitate their exit from homelessness, and ensure long-term housing stability, it is essential to implement a comprehensive, multi-faceted approach that integrates service coordination, housing interventions, and supportive services. The following strategies are central to creating sustainable pathways out of homelessness while addressing the unique needs of individuals and families.

1. Maintenance and Enhancement of Street Outreach Capacity

Maintaining and expanding the current capacity of street outreach teams ensures that outreach workers can reach those in need, especially in hard-to-reach areas, and offer immediate access to shelter, healthcare, and case management.

2. Collaboration with Community Solutions to End Chronic Homelessness

By implementing the “Built for Zero” model, the goal is to achieve a functional zero in chronic homelessness.

3. Advocacy for the Non-Criminalization of Homelessness

Policies that criminalize activities such as sleeping in public spaces, panhandling, or loitering only exacerbate the challenges faced by individuals experiencing homelessness. Instead, advocacy efforts should focus on promoting policies that prioritize access to services, housing, and support rather than punitive measures.

4. Ongoing Research and Implementation of Best Practices in Programming

This includes continuous research and implementation of evidence-based practices that enhance the effectiveness of homelessness services. This approach ensures that programming remains responsive to the changing needs of individuals and families experiencing homelessness, and that interventions are continuously refined for maximum impact.

5. Continuation of the Solutions for Family Homelessness Plan

By providing targeted housing interventions, case management, and support services, this plan seeks to break the cycle of family homelessness, helping families achieve housing stability and self-sufficiency.

6. Continuation of the Youth Homelessness Demonstration Program: KEYS to a Future Without Youth Homelessness

The KEYS to a Future Without Youth Homelessness plan, as part of the Youth Homelessness Demonstration Program, focuses on addressing the needs of unaccompanied youth experiencing homelessness.

7. Expansion of Low-Barrier Winter Shelter for Families with Children

In response to seasonal fluctuations in homelessness, expanding the Low-Barrier Winter Shelter to accommodate families will provide critical, shelter for individuals with children during colder months.

8. Expansion of Rapid Re-Housing (RRH) and Permanent Supportive Housing Resources

Expanding the availability of these housing resources ensures that individuals and families exiting homelessness are provided with stable, long-term housing options.

9. Recruitment of Property Owners for Affordable Housing

Engaging landlords and property managers is key to expanding the supply of affordable housing, which in turn supports efforts to house individuals transitioning out of homelessness and provide them with a stable environment to rebuild their lives.

10. Expansion of Aftercare Services to Reduce Recidivism

The provision of Aftercare Services is crucial to preventing individuals from cycling back into homelessness.

11. Addition of Efficient, Flexible Family Shelter Capacity

The development of efficient, flexible family shelter capacity is vital to providing timely and appropriate housing solutions for families in crisis.

12. Expansion of Victim Services Emergency Shelter

For individuals experiencing homelessness due to domestic violence or other traumatic experiences, the expansion of Victim Services Emergency Shelters is essential.

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

- Shelter Diversion, which targets households that are living in doubled-up situations, running out of such places to stay, and will soon be entering an emergency shelter or sleeping unsheltered;
- Supportive Services for Homeless Veteran Families (SSVF), which provides a range of services, including prevention, for vulnerable veterans and veteran's families;
- Youth Aging out of Foster Care: Lighthouse Youth and Family Services targets toward preventing homelessness among youth who have been in the Foster Care system; and

LGBTQ Youth Homelessness Prevention Initiative, begun through the HUD LGBTQ Youth Homelessness Prevention Demonstration program, and now led by Lighthouse Youth and Family Services as the *Safe and Supported* program.

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

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

The City of Cincinnati administers a lead-based paint abatement grant program from HUD's Office of Lead Hazard Control and Healthy Homes – administered by the Department of Community and Economic Development in partnership with the Cincinnati Health Department Childhood Lead Poisoning Prevention Program (CHD CLPPP). Since 2007, HUD has awarded the City \$19.4 million to address lead-based paint hazards in more than 1,200 qualified units, including single and multifamily buildings, with a focus on lead poisoning prevention in children under the age of six. The grant averages approximately \$9,000 per home, which is comparable to the average cost laid out by the U.S. Environmental Protection Agency. Replacing windows is often the most expensive part of these renovations. The remainder of the grant covers administrative and educational costs, and the costs of training contractors and workers for licensed lead clean-up efforts.

CDBG funding allocated to CHD CLPPP provides code enforcement for the issuing of lead-based paint hazard control orders on properties with lead-based paint hazards that are the primary or supplemental residences of children that tested with elevated blood lead levels in low- to moderate-income census tracts.

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

Approximately 90% of the City's housing stock was built before 1980, which 1978 is the year that lead-based paint was outlawed. The risks of lead-based paint hazards are severe in the City of Cincinnati. According to the Ohio Department of Health (ODH), less than 1% of children tested positive for high levels of lead in their blood in 2012 compared to roughly 7.5% in 1999. Additionally, twice as many children were screened in 2012 when compared to 1999.

In 2012, ODH predicted the greatest probability of blood lead levels of 5 µg/dL or greater in the Hamilton County area is 45.83% in census tract 9, the Over-the-Rhine neighborhood, located in the City's historic urban core. ODH also reports a total of 63,464 children under the age of 6 in Hamilton County are at-risk for lead poisoning. The City of Cincinnati ranks second behind the City of Cleveland as having the most childhood lead poisoning cases in Ohio.

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

The City's policies and procedures outline that all City funded pre-1978 housing rehabilitation projects include a lead-based paint analysis, pre-testing and post-testing, and remediation as necessary by appropriately trained workers.

When available, the HUD Lead Hazard Control Grant program is open to eligible owner and tenant occupied units, as well as vacant units. All property owners and tenants interested in participating in the grant program are required to complete a formal application to determine eligibility. The grant program is only available to low- to moderate-income occupants.

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

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

The City of Cincinnati has one of the highest poverty rates in the United States, with 24% of households below the poverty level. In order to reduce poverty throughout the jurisdiction, the City has enacted strategies including:

- The City published its Financial Freedom Blueprint as a roadmap to address poverty and build wealth for Cincinnati residents; Economic development programs specifically reducing poverty include workforce development investments through job training programs and small business and entrepreneur lending and technical assistance programs;
- The City provides CDBG funds for operating support for Community Development Corporations (CDCs) operating in 19 neighborhoods throughout the City;
- CDCs assist with poverty reduction in the community by developing housing, revitalizing neighborhood business districts, and providing supportive services for residents;
- The City also follows a number of policies that apply to the majority of contracts and economic incentives, such as prevailing wage, a local living wage, Section 3, local hiring preference, and small, minority, and women-owned business hiring preferences; and
- The City consistently uses the maximum 15% of CDBG funding towards public services activities, such as job training, emergency mortgage assistance, tenant representation, fair housing assistance, and mobility program.

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

The design and implementation of the plan and the subsequent programs are reflective of the need to reduce poverty and assist individuals from experiencing homelessness when possible:

- Code Enforcement Relocation – relocation assistance for persons required to relocate from unsafe and insanitary housing;
- Compliance Assistance Repairs for the Elderly – housing repairs for the City’s extremely low-income elderly and disabled owners;
- Emergency Mortgage Assistance – foreclosure assistance and prevention for low- to extremely-low income owners;
- Fair Housing Services – fair housing assistance for low- to extremely-low income individuals experiencing unlawful discrimination;
- Hand Up Initiative – job training and counseling services to assist transitioning individuals out of poverty;

- Housing Repair Services – emergency and critical housing repairs for the City’s extremely and very low-income owners;
- Operating Support for Community Development Corporations (CDCs) – operating and project support for area CDCs promoting community development and affordable housing;
- Strategic Housing Initiatives Program – gap financing for affordable housing projects;
- Tenant Representation – legal representation for low- to moderate income individuals;
- Youth and Young Adult Employment Program – employment training for youth and young adults with the aim at producing self-sufficiency;
- Emergency Solutions Grant Rapid Re-housing and Homeless Shelters and Other Homeless Housing Programs – focused entirely on individuals facing poverty to provide the resources necessary to prevent homelessness;
- Housing Opportunities for Persons With HIV/AIDS Services and Support – focused on low- to moderate-income individuals with HIV/AIDS to provide assistance with housing and preventing the individuals from experiencing homelessness;
- Community Housing Development Organizations Development Projects – gap financing for affordable housing projects;
- American Dream Down-payment Initiative – down payment assistance for low- to moderate-income individuals for first time homebuyers; and
- Single Family Homeownership Development – grant funding for affordable housing projects.

SP-80 Monitoring – 91.230

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

CoC, ESG, and HOPWA awards are monitored by Strategies to End Homelessness, Inc. (STEH), a subrecipient for the administration of ESG and HOPWA with the City of Cincinnati and a prime recipient of all CoC funding, as United Funding Agency (UFA).

- Monthly CoC, ESG, and HOPWA invoicing includes a remote monitoring of dollars expended by provider agencies, matching spending to the approved budget allocations and to HUD allowable expenditures.
- All CoC, ESG, and HOPWA projects receive an annual on-site monitoring where source documentation, agency policies and procedures, and participant records are reviewed.
- Monitoring tools used are calibrated annually with the HUD Field Office monitoring tools to ensure consistency with HUD requirements.
- An annual risk-assessment is completed for all subrecipients to prioritize monitoring resources.
- HOPWA providers submit annual reporting to STEH, with specific excerpts from the HOPWA CAPER report according to activity funded. STEH compiles the responses and works with a HUD Technical Assistant to ensure accuracy.
- Annual on-site monitoring visit reports are submitted to the Department Community and Economic Development staff and to the Monitoring Subcommittee of the CoC Board.
- Department of Community and Economic Development staff include its review of STEH monitoring as part of the overall Compliance Strategy. The City's project managers conduct annual internal reviews of each HUD-funded program, outlined in the CDBG Subrecipient Monitoring document. In addition to conducting ongoing monitoring of long-term affordability requirements and annually monitoring subrecipients, the City also conducts a systematic evaluation of its the programs and management systems to verify eligibility and compliance with applicable HUD regulations. When conducting these internal reviews, the Department utilizes IDIS reports, HUD Monitoring Exhibits, and HUD training materials.

Expected Resources

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

Introduction

The City of Cincinnati was awarded the following entitlement allocations from the U.S. Department of Housing and Urban Development (HUD) for the City's 2025 HUD Program Year period of July 1, 2025 – June 30, 2026: \$11,063,082 in Community Development Block Grant (CDBG) funds; \$2,571,769.89 in HOME Investment Partnerships Program (HOME) funds; \$981,932 in Emergency Solutions Grant (ESG) funds; and \$1,912,260 in Housing Opportunities for People with HIV/AIDS (HOPWA) funds. In addition, the City has \$1,057,209.89 in CDBG Program Income and \$69,060.00 in HOME Program Income available for programming to eligible activities. The PY 2025 Action Plan budgets for each program are calculated based on the entitlement award plus available program income. For CDBG, HOME, ESG, and HOPWA, the maximum caps are employed.

Note: The Prior Year Resources amounts included in the following table represent program funds that were previously awarded to eligible activities that are still ongoing.

Actual 2025 Annual Allocation Amounts:

CDBG: \$11,063,082

HOME: \$2,571,769.89

HOPWA: \$1,912,260

ESG: \$981,932

Anticipated Resources

Program	Source	Uses of Funds	Expected Amount Available Year 1	Expected	Narrative Description
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	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	11,063,082.00	1,057,209.00	9,730,570.00	21,850,861.00	44,252,328.00	Acquisition Administration Economic Development Housing Public Improvements Public Services
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,571,769.00	69,060.00	8,838,181.00	11,479,010.00	10,287,079.00	Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership Administration

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,912,260.00	0.00	1,552,341.00	3,464,601.00	7,649,040.00	Permanent housing in facilities Permanent housing placement STRMU Short term or transitional housing facilities Supportive services TBRA

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	981,932.00	0.00	848,560.00	1,830,492.00	3,927,728.00	Street Outreach Conversion and rehab for shelter Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing

Table 57 - Expected Resources – Priority Table

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

CDBG funds are used to leverage other public and private funds. The programs which leverage funds are the Neighborhood Business District Improvement Program (NBDIP); Strategic Housing Initiatives Program; Operating Support for Community Development Corporations (CDCs); Small Business Services; Commercial and Industrial Redevelopment; Historic Stabilization of Structures; Green Urban Watershed Restoration;

Findlay Market Operating Support; and Vacant Lot Reutilization. Construction projects are funded as gap financing and are not the only source of funding for these projects.

HOME funds are also utilized to leverage other public and private funds, and generate matching funds as required by HUD. These programs include: Single Family Homeownership Development; Strategic Housing Initiatives Program; Operating Support for Community Development Housing Organizations (CHDOs); CHDO Development Projects; and the Down Payment Assistance Initiative Program. All eligible projects receive the City's Community Reinvestment Area Residential or Commercial Tax Abatement upon City Council authorization. The City of Cincinnati offers a residential and commercial tax abatement program for new properties and renovations. The abatement allows the owners to pay property taxes primarily on the pre-improvement value. The abatement can last 10 to 15 years, depending on the type of project. The savings from the tax abatement is utilized as the City's HOME local match requirement.

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

The City of Cincinnati owns vacant buildings and vacant lots in most of its fifty-two neighborhoods. Programs in the 2025– 2029 Consolidated Plan to address the use of publicly owned land – Strategic Housing Initiatives Program and the Vacant Lot Reutilization Program. The City has compiled an inventory on the City owned parcels and properties. The available properties are posted on the City’s website, www.choosecincy.com, with an interactive map and property descriptions. Redevelopment projects will be selected using a competitive process under a Notice Of Funding Availability application and through partnerships with quasi-governmental organizations.

Discussion

The City of Cincinnati operates a program titled Cincinnati Land Reutilization Program (CLRP) to address non-productive publicly owned land or property. The purpose of the CLRP is to return the non-productive property into productive uses, including homeownership, multi-income housing development, commercial and industrial redevelopment, parks and recreation, institutional or public use, infrastructure, community gardens, urban agriculture, and side-lot, vacant lot purchase. This program utilizes City funds and these properties may be eligible for federally funded redevelopment.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Thriving Neighborhoods: Housing & Building Quality	2020	2024	Affordable Housing	City-wide	Affordable Housing	CDBG: \$283,000.00 HOME: \$2,627,537.53	Rental units constructed: 30 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Added: 3 Household Housing Unit Homeowner Housing Rehabilitated: 1115 Household Housing Unit Direct Financial Assistance to Homebuyers: 20 Households Assisted Other: 1 Other
2	Neighborhood Improvements & Public Safety	2020	2024	Non-Housing Community Development	City-wide	Non-housing Community Development	CDBG: \$8,620,298.43	Public service activities other than Low/Moderate Income Housing Benefit: 2817 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Growing Economic Opportunity	2020	2024	Non-Housing Community Development	City-wide	Non-housing Community Development	CDBG: \$197,677.60 HOME: \$140,848.00	Facade treatment/business building rehabilitation: 10 Business Brownfield acres remediated: 2 Acre Businesses assisted: 52 Businesses Assisted
4	Homeless Services	2020	2024	Homeless	City-wide	Homelessness	ESG: \$937,595.00	Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted Homeless Person Overnight Shelter: 4000 Persons Assisted Homelessness Prevention: 20 Persons Assisted
5	Special Needs	2020	2024	Non-Homeless Special Needs	City-wide	Non-Homeless Special Needs	HOPWA: \$1,912,260.00	Housing for People with HIV/AIDS added: 225 Household Housing Unit HIV/AIDS Housing Operations: 25 Household Housing Unit

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	Thriving Neighborhoods: Housing & Building Quality
	Goal Description	Housing Repair Services, HARBOR, Strategic Housing Initiatives Program, CHDO Development Projects, American Dream Down Payment Initiative Program, and other Affordable Housing Programs
2	Goal Name	Neighborhood Improvements & Public Safety
	Goal Description	Neighborhood Improvements and Public Safety Collaborations Programs: Lead Hazard Testing, Youth and Young Adult Employment; Place-Based Initiatives Program; Emergency Mortgage Assistance and Tenant Representation; and other Neighborhood Improvements and Public Safety Collaborations.
3	Goal Name	Growing Economic Opportunity
	Goal Description	Economic Development and Workforce Development Programs: Operating Support to CDCs; Empower Neighborhoods-- project support to CDCs; Hand Up Initiative; Fair Housing Services; Strategic Housing Initiatives Program (SHIP); Findlay Market Operating Support; Commercial and Industrial; and other programs.
4	Goal Name	Homeless Services
	Goal Description	Emergency Solutions Grant Components: Emergency Shelters, Street Outreach, Rapid Re-housing, Homelessness Prevention, and other ESG activities
5	Goal Name	Special Needs
	Goal Description	Housing Opportunities for Person With HIV/AIDS Services and Support

Projects

AP-35 Projects – 91.220(d)

Introduction

Any changes to the Annual Action Plan will be made through a substantial amendment to the Consolidated Plan. A substantial amendment to the Consolidated Plan requires public notice with a 30-day opportunity to comment, including notice to the Community Development Advisory Board (CDAB), recommendation from the City Manager and approval from City Council through an Authorizing Ordinance. For substantial amendments, a public hearing before the City Council may be held, if necessary. Following this process involving the City Manager, the public, the CDAB, and City Council, the request is submitted to HUD for review and approval.

Projects may be carried out by the City or quasi-governmental entity partners, including: Cincinnati Development Fund, the Port Authority, Homebase, and the Cincinnati Metropolitan Housing Authority.

Given the limited nature of resources, the City prioritizes the needs identified through the Consolidated Planning process to direct the allocation of funds in a manner that maximizes community impact. Through the City's budgeting process the following projects were funded to implement the Strategic Plan Goals.

A substantial amendment is defined to include the following situations: the addition or removal of projects from the Consolidated Plan. However, creation of a new project addressing an Urgent Need national objective shall not be considered a substantial amendment.

Projects

#	Project Name
1	Thriving Neighborhoods: Housing and Building Quality Programs '25
2	Growing Economic Opportunity: Economic Development & Workforce Development Programs '25
3	Neighborhood Improvements and Public Safety Collaborations '25
4	Section 108 Loan Debt Service '25
5	Administration '25
6	American Dream Down Payment Initiative '25

#	Project Name
7	CHDO Development Projects '25
8	Operating Support for Community Housing Development Organizations (CHDOs) '25
9	Strategic Housing Initiatives Program (SHIP) HOME '25
10	Emergency Solutions Grant '25
11	HOPWA Services and Support '25
12	2025-2026 Northern Kentucky Independent Health District OH-H22-F001 (NKIDH) '25
13	2025-2026 Caracole OH-H22-F001 (Car) '25
14	2025-2026 Center for Respite Care OH-H22-F001 (CRC) '25
15	2025-2026 Strategies to End Homelessness OH '25

Table 59 – Project Information

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

The City allocated resources based upon community needs, the success of a program at addressing those needs, input from citizens through the Community Development Advisory Board (CDAB) and the public hearing process. The CDAB is a volunteer citizen group appointed by the Mayor and approved by City Council. The CDAB advises the City Manager on the Consolidated Plan, Annual Action Plans, related resource allocations, and other matters related to the administration of the Consolidated Plan. The major obstacle in addressing the City of Cincinnati needs is a lack of funding. The CDAB, the public, and City staff ranked each project in the CDBG and HOME grant program. All projects that were recommended were approved for funding in CY 2025.

Any changes to the Annual Action Plan will be made through a substantial amendment to the Consolidated Plan. A substantial amendment to the Consolidated Plan requires public notice with a 30-day opportunity to comment, including notice to the Community Development Advisory Board (CDAB), recommendation from the City Manager and approval from City Council through an Authorizing Ordinance. For substantial amendments, a public hearing before the City Council may be held, if necessary. Following this process involving the City Manager, the public, the CDAB, and City Council, the request is submitted to HUD for review and approval.

A substantial amendment is defined to include the following situations: the addition or removal of programs from the Consolidated Plan. However, creation of a new program addressing an Urgent Need national objective shall not be considered a substantial amendment.

Given the limited nature of resources, the City prioritizes the needs identified through the Consolidated

Planning process to direct the allocation of funds in a manner that maximizes community impact. Through the City's budgeting process the projects were funded to implement the identified Strategic Plan Goals.

Generally, HOME, ESG and HOPWA funds will continue to fund the same programs as in previous years. CDBG funding has changed significantly from the 2020-2024 Consolidated Plan period; changes were made to address the priority needs identified to ensure timely expenditure of funds.

AP-38 Project Summary
Project Summary Information

1	Project Name	Thriving Neighborhoods: Housing and Building Quality Programs '25
	Target Area	City-wide
	Goals Supported	Thriving Neighborhoods: Housing & Building Quality
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$7,511,584.00
	Description	Housing and Building Quality Programs: Family Rehousing Assistance, Concentrated Code Enforcement, Housing Repair Services, HARBOR, Hazard Abatement and Stabilization, and other Housing and Building Quality programs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	20 persons assisted with homelessness prevention; 4000 households receiving code enforcement inspections and referrals for services; 1115 homeowner households rehabilitated; 165 buildings demolished;Â
	Location Description	
	Planned Activities	Housing and Building Quality Programs: Family Rehousing Assistance, Concentrated Code Enforcement, Housing Repair Services, HARBOR, Hazard Abatement and Stabilization, and other Housing and Building Quality programs.
2	Project Name	Growing Economic Opportunity: Economic Development & Workforce Development Programs '25
	Target Area	City-wide
	Goals Supported	Growing Economic Opportunity
	Needs Addressed	Non-housing Community Development
	Funding	CDBG: \$7,425,038.00
	Description	Economic Development and Workforce Development Programs: Operating Support to CDCs; Empower Neighborhoods--project support to CDCs; Hand Up Initiative; Fair Housing Services; Findlay Market Operating Support; Strategic Housing Initiatives Program (SHIP); Commercial and Industrial; and other programs.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	1500 Public service activities other than Low/Moderate Income Housing Benefit; 10 rental units rehabilitated; 13 businesses assisted
	Location Description	City-wide and NRSAs
	Planned Activities	
3	Project Name	Neighborhood Improvements and Public Safety Collaborations '25
	Target Area	City-wide
	Goals Supported	Neighborhood Improvements & Public Safety
	Needs Addressed	Non-housing Community Development
	Funding	CDBG: \$6,914,239.00
	Description	Neighborhood Improvements and Public Safety Collaborations Programs: Lead Hazard Testing, Youth and Young Adult Employment; Place-Based Initiatives Program; Emergency Mortgage Assistance and Tenant Representation; and other Neighborhood Improvements and Public Safety Collaborations.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	600 persons to be assisted: 100 receiving emergency mortgage assistance and 500 receiving tenant representation assistance; 750 households receiving Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit and 3 buildings receiving Housing Code Enforcement/Foreclosed Property Care; 120 housing code enforcements; 250 persons
	Location Description	Citywide and NRSAs
	Planned Activities	Neighborhood Improvements and Public Safety Collaborations Programs: Lead Hazard Testing, Youth and Young Adult Employment; Place-Based Initiatives Program; Emergency Mortgage Assistance and Tenant Representation.
4	Project Name	Section 108 Loan Debt Service '25
	Target Area	City-wide
	Goals Supported	Thriving Neighborhoods: Housing & Building Quality
	Needs Addressed	Affordable Housing
	Funding	:

	Description	This covers debt service on existing CDBG Section 108 loans and for eligible expenses supporting Section 108 loan applicants.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	
5	Project Name	Administration '25
	Target Area	City-wide
	Goals Supported	Thriving Neighborhoods: Housing & Building Quality
	Needs Addressed	Affordable Housing
	Funding	HOME: \$1,613,995.00
	Description	20% annual CDBG entitlement allocation; 10% annual HOME entitlement allocation; Note: ESG Admin is included with ESG '25 Project and HOPWA Admin is included with HOPWA '25 Project.7.5% annual ESG entitlement allocation; 3% annual HOPWA entitlement allocation.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	CDBG and HOME administration and planning activities
6	Project Name	American Dream Down Payment Initiative '25
	Target Area	City-wide
	Goals Supported	Thriving Neighborhoods: Housing & Building Quality
	Needs Addressed	Affordable Housing
	Funding	HOME: \$301,176.00

	Description	The American Dream Down payment Initiative (ADDI) program funds down payment assistance for the purchase of single-family owner-occupied housing by first-time, eligible low to moderate income homebuyers or eligible homebuyers that have not owned property in the last three years. ADDI funds are awarded as a five-year non-interest-bearing deferred loan payment with a five-year residency requirement. All or a portion of the funds will be recaptured in the event a homeowner moves from the residence, sells or transfers ownership during the five-year residency period. All ADDI recipients are required to take a HUD-approved homebuyer counseling course in advance of receiving this assistance.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	20 homebuyers
	Location Description	
	Planned Activities	
7	Project Name	CHDO Development Projects '25
	Target Area	City-wide
	Goals Supported	Thriving Neighborhoods: Housing & Building Quality
	Needs Addressed	Affordable Housing
	Funding	HOME: \$1,030,652.00
	Description	HUD requires that at least 15% of the federal HOME allocation be used in development projects in partnership with Community Housing Development Organizations (CHDOs). These funds will be used for both rental and homeowner projects, new construction and renovations, with certified CHDOs. CHDOs are required to re-certify their designation bi-annually.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	8 rental units constructed

	Location Description	
	Planned Activities	
8	Project Name	Operating Support for Community Housing Development Organizations (CHDOs) '25
	Target Area	City-wide
	Goals Supported	Thriving Neighborhoods: Housing & Building Quality
	Needs Addressed	Affordable Housing
	Funding	HOME: \$170,085.00
	Description	HUD allows that up to 5% of the federal HOME allocation may be used in operating support for Community Housing Development Organizations (CHDOs). These funds may be used to cover staff time, rent charges, and any other operating costs of the certified CHDOs. Goal for this project are tied to CHDO Development Projects
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	
	Planned Activities	
9	Project Name	Strategic Housing Initiatives Program (SHIP) HOME '25
	Target Area	City-wide
	Goals Supported	Thriving Neighborhoods: Housing & Building Quality
	Needs Addressed	Affordable Housing
	Funding	HOME: \$8,363,102.00
	Description	SHIP provides gap financing for construction and renovation of multifamily units and single-family development, and permanent supportive housing. Strategic Housing Initiatives Program is an opportunity for the City to spur transformative housing development by leveraging resources to revitalize City neighborhoods, creating long-term livability benefits. Projects may be carried out by the City or other quasi-governmental entities, including: Cincinnati Development Fund, the Port Authority, Homebase, and the Cincinnati Metropolitan Housing Authority.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	20 rental units constructed
	Location Description	
	Planned Activities	
10	Project Name	Emergency Solutions Grant '25
	Target Area	City-wide
	Goals Supported	Homeless Services
	Needs Addressed	Homelessness
	Funding	ESG: \$1,830,492.00
	Description	ESG funds the operation of emergency shelter facilities as well as essential services for the residences. A current maximum of 60% the annual ESG entitlement allocation may be utilized for Emergency Shelter and Street Outreach activities. ESG Rapid Re-Housing activities will provide Housing Relocation and Stabilization Services and short and medium-term Tenant Based Rental Assistance (TBRA). A total of \$589,159 will be used for Emergency Shelter and Street Outreach; \$319,129.00 will be used for Rapid-Rehousing activities and Admin is \$73,644. Admin is limited to 7.5% of annual ESG entitlement allocation
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	4000 individuals and 40 households
	Location Description	
	Planned Activities	
11	Project Name	HOPWA Services and Support '25
	Target Area	City-wide
	Goals Supported	Special Needs
	Needs Addressed	Non-Homeless Special Needs
	Funding	HOPWA: \$3,464,601.00

	Description	HOPWA funds will provide housing assistance through Short-Term Rent, Mortgage, and Utility Assistance (STRMU), Tenant Based Rental Assistance (TBRA), and permanent housing placement. HOPWA-funded TBRA services to individuals with HIV/AIDS that require assistance with rent or mortgage expenses. HOPWA funds will also be used to support the operation of Caracoles two transitional living facilities persons displaced by HIV/AIDS. Costs will include utilities, phone, insurance, regular maintenance, supplies and residential operating staff. In addition, HOPWA funding will be used to support the cost of nursing and personal care, case management, and meals for HIV/AIDS clients. Services are provided by three sponsor agencies, Center for Respite Care, Northern Kentucky Health Independent District, and Caracole.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	200 households assisted
	Location Description	Cincinnati EMSA
	Planned Activities	
12	Project Name	2025-2026 Northern Kentucky Independent Health District OH-H22-F001 (NKIDH) '25
	Target Area	City-wide
	Goals Supported	Special Needs
	Needs Addressed	Non-Homeless Special Needs
	Funding	:
	Description	HOPWA funds will provide housing assistance through Short-Term Rent, Mortgage, and Utility Assistance (STRMU), Tenant Based Rental Assistance (TBRA), and permanent housing placement. HOPWA-funded TBRA services to individuals with HIV/AIDS that require assistance with rent or mortgage expenses. HOPWA funds will also be used to support the operation of Caracole's two transitional living facilities persons displaced by HIV/AIDS. Costs will include utilities, phone, insurance, regular maintenance, supplies and residential operating staff. In addition, HOPWA funding will be used to support the cost of nursing and personal care, case management, and meals for HIV/AIDS clients. Services are provided by three sponsor agencies, Center for Respite Care, Northern Kentucky Health Independent District, and Caracole.

	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	36 persons assisted
	Location Description	Cincinnati EMSA
	Planned Activities	
13	Project Name	2025-2026 Caracole OH-H22-F001 (Car) '25
	Target Area	City-wide
	Goals Supported	Special Needs
	Needs Addressed	Non-Homeless Special Needs
	Funding	:
	Description	HOPWA funds will provide housing assistance through Short-Term Rent, Mortgage, and Utility Assistance (STRMU), Tenant Based Rental Assistance (TBRA), and permanent housing placement. HOPWA-funded TBRA services to individuals with HIV/AIDS that require assistance with rent or mortgage expenses. HOPWA funds will also be used to support the operation of Caracole's two transitional living facilities persons displaced by HIV/AIDS. Costs will include utilities, phone, insurance, regular maintenance, supplies and residential operating staff. In addition, HOPWA funding will be used to support the cost of nursing and personal care, case management, and meals for HIV/AIDS clients. Services are provided by three sponsor agencies, Center for Respite Care, Northern Kentucky Health Independent District, and Caracole.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	55 families
	Location Description	
Planned Activities		
14	Project Name	2025-2026 Center for Respite Care OH-H22-F001 (CRC) '25
	Target Area	City-wide

	Goals Supported	Special Needs
	Needs Addressed	Non-Homeless Special Needs
	Funding	:
	Description	HOPWA funds will provide housing assistance through Short-Term Rent, Mortgage, and Utility Assistance (STRMU), Tenant Based Rental Assistance (TBRA), and permanent housing placement. HOPWA-funded TBRA services to individuals with HIV/AIDS that require assistance with rent or mortgage expenses. HOPWA funds will also be used to support the operation of Caracole's two transitional living facilities persons displaced by HIV/AIDS. Costs will include utilities, phone, insurance, regular maintenance, supplies and residential operating staff. In addition, HOPWA funding will be used to support the cost of nursing and personal care, case management, and meals for HIV/AIDS clients. Services are provided by three sponsor agencies, Center for Respite Care, Northern Kentucky Health Independent District, and Caracole.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	10 families
	Location Description	Cincinnati EMSA
	Planned Activities	
15	Project Name	2025-2026 Strategies to End Homelessness OH '25
	Target Area	City-wide
	Goals Supported	Special Needs
	Needs Addressed	Non-Homeless Special Needs
	Funding	:

Description	HOPWA funds will provide housing assistance through Short-Term Rent, Mortgage, and Utility Assistance (STRMU), Tenant Based Rental Assistance (TBRA), and permanent housing placement. HOPWA-funded TBRA services to individuals with HIV/AIDS that require assistance with rent or mortgage expenses. HOPWA funds will also be used to support the operation of Caracole's two transitional living facilities persons displaced by HIV/AIDS. Costs will include utilities, phone, insurance, regular maintenance, supplies and residential operating staff. In addition, HOPWA funding will be used to support the cost of nursing and personal care, case management, and meals for HIV/AIDS clients. Services are provided by three sponsor agencies, Center for Respite Care, Northern Kentucky Health Independent District, and Caracole.
Target Date	
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	

AP-50 Geographic Distribution – 91.220(f)

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

There are two types of neighborhood boundaries that presently exist in the City of Cincinnati: (1) The 52 Neighborhood Boundaries drawn by neighborhood community councils and reflected in the Community Councils' by-laws and (2) The 51 Statistical Neighborhoods Areas (SNAs) which are delineated by census tracts.

Generally, CDBG, HOME and ESG programs serve the entire City of Cincinnati in accordance with the program requirements of each grant. The HOPWA program serves the Cincinnati Eligible Metropolitan Statistical Area (EMSA), which covers fifteen counties in the area.

Geographic Distribution

Target Area	Percentage of Funds
City-wide	75

Table 60 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

HOPWA funding is allocated within the EMSA, and among HOPWA service providers, by the HOPWA Advisory Committee. This committee, comprised of the HOPWA recipient agencies, Strategies to End Homelessness, City of Cincinnati, and other key HIV treatment stakeholders, looks at data pertaining to services provided, number of people and households served, as well as HIV prevalence data, and allocates available HOPWA funds according to needs within the community.

The HOPWA program serves the Cincinnati Eligible Metropolitan Statistical Area (EMSA), which covers 5 Ohio counties (Brown, Butler, Clermont, Hamilton, Warren); 7 Kentucky counties (Boone, Bracken, Campbell, Gallatin, Grant, Kenton, Pendleton); and 3 Indiana Counties (Dearborn, Franklin, Ohio). Although the four agencies that currently receive HOPWA funding are located in the Greater Cincinnati area, collectively they offer HOPWA assistance to persons in any of the 15 counties included in the EMSA. The HOPWA Advisory Committee makes funding recommendations to the City of Cincinnati based on the needs of the population and the market to ensure that each geographic area is receiving funding commensurate with need.

Discussion

There are two types of neighborhood boundaries that presently exist in the City of Cincinnati: (1) The 52 Neighborhood Boundaries drawn by neighborhood community councils and reflected in the Community Councils' by-laws and (2) the 51 Statistical Neighborhoods Areas (SNAs) which are delineated by census tracts.

Generally, CDBG, HOME and ESG programs serve the entire City of Cincinnati in accordance with the program requirements of each grant. The HOPWA program serves the Cincinnati Eligible Metropolitan Statistical Area (EMSA), which covers fifteen counties in the area.

For the CDBG program, the City of Cincinnati has submitted and has received HUD approval amended Neighborhood Reinvestment Strategy Areas (NRSA) with a new term. An NRSA is a geographical area within a neighborhood that is primarily residential and contains 70% or more of low- and moderate-income residents. NRSA designations assists with targeting CDBG resources in support of community revitalization efforts. The residential portions of the following neighborhoods have been approved for NRSA eligibility are: Avondale; Bond Hill; Camp Washington; Carthage; Corryville; CUF; East End; East Price Hill; East Westwood; English Woods; Evanston; Kennedy Heights; Linwood; Lower Price Hill; Madisonville; Millvale; Mount Airy; Mount Auburn; North Fairmount; Northside; Over-the-Rhine; Pendleton; Riverside; Roselawn; Sedamsville; South Cumminsville; South Fairmount; Spring Grove Village; Villages at Roll Hill; Walnut Hills; West End; West Price Hill; Westwood; and Winton Hills.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	60
Non-Homeless	175
Special-Needs	0
Total	235

Table 61 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	159
The Production of New Units	20
Rehab of Existing Units	1,125
Acquisition of Existing Units	0
Total	1,304

Table 62 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Cincinnati has developed these goals in the 2025 – 2029 Consolidated Plan based on actual outcomes from the 2020 – 2025 Consolidated Plan, the needs analysis, community surveys, and market analysis. The goals listed are conservative to account for any unforeseen issues with the programs. The City anticipates exceeding all goals listed.

AP-60 Public Housing – 91.220(h)

Introduction

The Cincinnati Metropolitan Housing Authority (CMHA) is one of the largest public housing agencies in the United States. CMHA's service area includes the City of Cincinnati as well as all of Hamilton County.

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

The Cincinnati Metropolitan Housing Authority (CMHA) has the ability to assist nearly 11,663 families through administration of the Housing Choice Voucher (HCV) Program. CMHA also owns and manages a portfolio of approximately 5,126 public housing units with a budget of approximately \$134.89 million, which includes the operating, capital, annual contributions for Section 8 Tenant-Based Assistance, family self-sufficiency, as well as rental income.

The Cincinnati Metropolitan Housing Authority (CMHA) currently has approximately 3% of its Vouchers invested in Project-Based Vouchers throughout Hamilton County. The goal over the next 5 years is to increase that number up to 20%. CMHA will use the conversion of Housing Choice Vouchers to Project-Based Vouchers to meet the housing needs of special-needs populations through financially supporting the collaboration of private and non-profit partnerships that result in specific and comprehensive housing and service provisions.

The additional Project-Based Vouchers (PBV) will provide avenues for partnership with the City of Cincinnati and Hamilton County to support the preservation of vital housing communities that are pivotal to the local jurisdictional area and/or the submarket of the community's locality. Further, this transition to PBV's could have a decidedly positive impact on the de-concentration of very, very low-income housing (incomes less than 30% of AMI) in Hamilton County. Such households comprise more than half of housing units in seven City of Cincinnati neighborhoods. The expansion of Project-Based Vouchers will continue to promote the expansion of quality affordable housing opportunities for low and moderate-income families.

CMHA will continue to develop affordable units over the next several years, consistent with: CHMA's strategic goal of developing affordable housing units, cooperation agreements with Hamilton County and the City of Cincinnati, CMHA's long term viability assessment of public housing units, and CMHA's strategic plan and the Voluntary Compliance Agreement between CMHA and HUD. In development of the units, CMHA will adhere to the following principles: assessment of quality and condition of units for replacement with new construction to meet housing needs; provision of marketable amenities and encouragement of neighborhood amenities; provision of choice and opportunity; leveraging of resources, tying into community planning and partnerships where possible; provision of comprehensive plan and solution for community / site revitalization which includes people, housing, and neighborhoods and partners where possible; provision of housing opportunities and choice for income tiers of 0 – 120%

AMI for seniors, families, and other populations; and creation of synergistic economic development.

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

The City's HOME-funded American Dream Down-payment Initiative Program is available to all income-qualified residents, including public housing residents, to encourage homeownership. The City participates at CMHA's Annual Home Ownership Fair, which is designed to connect tenants to lenders, agents, home ownership professionals and to educate the tenants regarding down payment assistance programs and utilizing Housing Choice Vouchers to purchase a home.

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

The Cincinnati Metropolitan Housing Authority (CMHA) is designated as a troubled PHA. There is a Recovery Agreement being developed at this time.

Discussion

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

Introduction

Expand homelessness prevention/shelter diversion services to be in alignment with community need:

- Expand Shelter Diversion services, including through connection to Prevention, Retention, Contingency (PRC) funds available through the Hamilton County Dept. of Job and Family Services; and
- Expand Eviction Prevention services, in alignment with efforts led by the City of Cincinnati and Hamilton County, and also through connection to Prevention, Retention, Contingency (PRC) funds available through the Hamilton County Department of Job and Family Services.

Expand low-barrier shelter capacity:

- Identify resources that will allow the approximately 200 shelter beds previously made available as the Winter Shelter to remain available year-round, specifically targeting people experiencing homelessness who otherwise would be unsheltered;
- Identify resources that will allow family shelter to be delivered in a more efficient way, in few locations, so that resources can be focused on services to homeless families, rather than such resources being exhausted moving families and staff between numerous separate shelter locations; and
- Develop and implement a plan for offering seasonal overflow low-barrier shelter capacity for families experiencing homelessness, allowing the shelter system to expand to meet the needs of homeless families at times of peak demand, including summer.

Improve the availability of affordable housing:

- In collaboration with the local Public Housing Authority, the Cincinnati Metropolitan Housing Authority (CMHA), City of Cincinnati, and Hamilton County and others, continue to expand the available of Housing Choice Voucher program subsidies to households that were previously homeless or at risk of homelessness; and
- Build collaborations with additional property owners to reduce the length of time necessary for a household that has been matched to a supportive housing program and subsidy to find a rental unit.

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

Reaching out to homeless persons (especially unsheltered persons) and assessing their

individual needs

In 2024, the Cincinnati/Hamilton County region documented 1,823 individuals experiencing unsheltered homelessness, representing approximately 28% of the total homeless population for that year. Of this group, 12% were completely unsheltered, while approximately 16% experienced periods of alternating between shelter and unsheltered homelessness. This fluctuation highlights the instability many individuals face as they cycle in and out of housing, underscoring the need for a more tailored approach to housing and services.

The Homeless Outreach Group (HOG) plays a critical role in coordinating the city's street outreach services. This collaborative coalition of outreach providers meets monthly to share best practices, track progress, and ensure consistent engagement with individuals experiencing unsheltered homelessness. The group includes representatives from outreach programs, service providers, and law enforcement, specifically the Cincinnati Police Department, to ensure a comprehensive, multi-faceted approach to addressing homelessness in the region.

Cincinnati's street outreach services are vital for connecting unsheltered individuals with emergency shelter, case management, and essential health services. These outreach teams, coordinated through the Homeless Outreach Group (HOG), are equipped to engage individuals in encampments and other hard-to-reach locations. Outreach teams are trained to offer immediate access to services and help individuals transition out of homelessness into stable housing.

Several programs play a key role in providing street outreach to individuals experiencing unsheltered homelessness:

- Greater Cincinnati Behavioral Health (GCBH) is the largest street outreach provider in the region, offering specialized services for individuals with mental health and substance use issues. Their three outreach programs are particularly focused on
 - individuals living unsheltered in the downtown area, addressing the comprehensive needs of this population, in collaboration with the Cincinnati Center City Downtown Development Corporation (3CDC). Persons with substance abuse issues Person with mental health challenges.
 - Lighthouse Youth and Family Services is instrumental in reaching out to homeless youth, especially unaccompanied minors and young adults. Their efforts help connect youth to shelter and a range of supportive services tailored to their unique needs.
 - The Veterans Administration (VA) provides dedicated outreach services to unsheltered veterans, ensuring they receive the necessary support and resources to overcome homelessness.
1. Immediate Safety and Basic Needs: Ensuring individuals have access to basic necessities such as food, water, hygiene, and emergency shelter.
 2. Comprehensive Screening and Assessment: Outreach workers assess each individual's physical, mental, and social needs, including health care, mental health services, substance use treatment, and trauma-informed care.

3. **Building Trust and Long-Term Engagement:** Street outreach teams focus on establishing trust and rapport, recognizing the barriers to service engagement often faced by individuals living unsheltered. Long-term engagement strategies are critical in reducing the cycles of homelessness.
4. **Coordinated Case Management:** Using data systems like HMIS, outreach teams connect individuals to available resources, ensuring that they are linked with the right services at the right time, whether it be temporary shelter, long-term housing solutions, or specialized care.

Addressing the emergency shelter and transitional housing needs of homeless persons

Cincinnati offers a network of emergency shelters designed to support individuals and families experiencing homelessness. These shelters provide safe housing, meals, and access to critical wraparound services such as case management, medical care, employment assistance, and housing support.

Shelterhouse Programs:

Esther Marie Hatton Center for Women

- Capacity: 60 beds for women aged 18 and older

David and Rebecca Barron Center for Men

- Capacity: 150 beds, with an additional 10,000 sq. ft. winter shelter open Dec–Feb

City Gospel Mission (for Men)

- Capacity: 74 beds

Bethany House Services (for Families)

- Capacity: 43 bedrooms for families (2-3 bunk beds each)

Found House Interfaith Hospitality Network (IHN)

- Services: Overnight shelter for families through a network of congregations

Needs of the Homeless Population in Cincinnati

Cincinnati's homeless population faces a complex mix of challenges:

- **Affordable Housing Crisis:** One in three residents cannot afford their housing, leading to high rates of eviction and displacement.
- **Rising Family Homelessness:** Families are the fastest-growing segment. In 2024, only 38.2% of families seeking shelter were able to access it.
- **Increase in Unsheltered Homelessness:** A growing number of people live in camps, cars, or on the streets.
- **Overburdened Systems:** Shelters, including the Barron Center, often operate at or above capacity. Demand continues to outpace supply.
- **Service Gaps:** Insufficient long-term housing, mental health services, and substance abuse treatment are ongoing barriers to stability.

Transitional Housing in Cincinnati:

Transitional housing serves as a crucial bridge for individuals and families moving from homelessness to stable, independent living. These programs offer temporary housing combined with supportive services, aiming to equip residents with the skills and resources needed for long-term self-sufficiency. In Cincinnati, several organizations provide transitional housing options tailored to diverse needs.

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

The following actions will be taken to improve services to people currently on the streets and in shelters, particularly the chronically homeless and homeless families:

- Maintenance of current Street Outreach capacity;
- Ongoing implementation of the *Solutions for Family Homelessness* plan;
- Ongoing implementation of the Youth Homelessness Demonstration Program *KEYS to a Future without Youth Homelessness* plan;
- Expansion of the low-barrier Winter Shelter facility into a year-round facility;
- Continued expansion of Rapid Re-Housing (RRH) and Permanent Supportive Housing resources, through the CoC Coordinated Entry system;
- Recruitment of additional property owners to provide safe, decent affordable housing units to households exiting homelessness through a supportive housing program;
- Expansion of Aftercare services in an effort to reduce recidivism; and
- Addition of efficient, flexible family shelter capacity.

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

The following activities are ongoing:

- Shelter Diversion, which targets households that are living in doubled-up situations, running out

- of such places to stay, and will soon be entering an emergency shelter or sleeping unsheltered;
- Supportive Services for Homeless Veteran Families (SSVF), which provides a range of services, including prevention, for vulnerable veterans and veteran’s families;
 - Youth Aging out of Foster Care: Lighthouse Youth and Family Services targets toward preventing homelessness among youth who have been in the Foster Care system; and
 - LGBTQ Youth Homelessness Prevention Initiative, begun through the HUD LGBTQ Youth Homelessness Prevention Demonstration program, and now led by Lighthouse Youth and Family Services as the *Safe and Supported* program.

Discussion

AP-70 HOPWA Goals - 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	115
Tenant-based rental assistance	60
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	175

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

Introduction:

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

The City of Cincinnati and Hamilton County worked collaboratively on the 2019 Fair Housing Assessment for Cincinnati and Hamilton County for the 2020 – 2024 Consolidated Plan.

The 2019 Fair Housing Assessment for Cincinnati and Hamilton County report provides an overview of the impediments of fair housing in the area. Federal law prohibits housing discrimination based on race, color, national origin, religion, sex, disability, or family status. Military and ancestry status are protected classes in the State of Ohio.

Discrimination against protected classes and housing affordability are two separate issues but intertwined that one requires addressing the other. The following outlines key goals in supporting barriers to fair housing issues:

- Support organizations who are actively working to provide housing choices for the broadest groups of residents;
- Establishing a City Housing Trust Fund to develop new affordable housing, improve and preserve existing housing, and provide support for low-to-moderate-income households;
- Land use regulations that require, single-family lot sizes larger than a quarter acre, that prohibit multi-family housing, that regulate housing classifications by type of occupant and definitions of a family that are likely having a disparate impact on low-income, protected classes of residents require addressing; and
- Support organizations that are promoting and protecting protected classes and providing affordable housing.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

The continued obstacle for the City of Cincinnati to appropriately address the underserved needs continues to be a lack of sufficient funding.

Actions planned to address obstacles to meeting underserved needs

The need for housing, community development, and quality of life services to assist low- and moderate-income individuals, families, and neighborhoods, is tremendous. The greatest obstacle to meeting underserved needs is funding. While the City has programs to address the full range of underserved needs, the amount of funding available for those programs is insufficient to produce outcomes that ensure the basic statutory goals of providing decent housing, suitable living environments, and expanded economic opportunities are met for all Cincinnati residents and businesses, especially those with the most need.

The lack of permanent supportive housing and funding to provide adequate services to move persons out of homelessness remain obstacles to meeting the needs of the underserved. Permanent supportive housing projects have been a priority for funding projects since 2016.

Actions planned to foster and maintain affordable housing

The City plans to accomplish affordable housing goals and objectives through the housing projects Strategic Housing Initiatives Program, Community Housing Development Organizations Development Projects, Single Family Homeownership Development, Compliance Assistance Repairs for the Elderly, and the Housing Repair Services Program. These programs are the primary way the City strives to foster and maintain decent affordable housing during the next year.

Actions planned to reduce lead-based paint hazards

The City of Cincinnati administers a lead-based paint abatement grant program from HUD's Office of Lead Hazard Control and Healthy Homes – administered by the Department of Community and Economic Development in partnership with the Cincinnati Health Department Childhood Lead Poisoning Prevention Program (CHD CLPPP). Since 2007, HUD has awarded the City \$19.4 million to address lead-based paint hazards in more than 1,200 qualified units, including single and multifamily buildings, with a focus on lead poisoning prevention in children under the age of six. The grants average approximately

\$9,000 per home, which is comparable to the average cost laid out by the U.S. Environmental Protection Agency. Replacing windows is often the most expensive part of these renovations. The remainder of the grant covers administrative and educational costs, and the costs of training contractors for licensed lead clean-up efforts.

CDBG funding allocated to CHD CLPPP provides code enforcement for the issuing of orders on properties with lead hazards that are the primary or supplemental residences of children that tested with elevated blood lead levels in low-to moderate-income census tracts.

The City's policies and procedures outline that all City funded pre-1978 housing rehabilitation projects include a lead-based paint analysis, pre-testing and post-testing, and remediation as necessary by appropriately trained workers.

Actions planned to reduce the number of poverty-level families

The City of Cincinnati has one of the highest poverty rates in the United States, with 24% of households below the poverty level. In order to reduce poverty throughout the jurisdiction, the City has enacted strategies including:

- Economic development programs specifically reducing poverty include workforce development investments through job training programs and small business and entrepreneur lending and technical assistance programs;
- The City provides CDBG funds for operating support for Community Development Corporations (CDCs) operating in 19 neighborhoods throughout the City;
- CDCs assist with poverty reduction in the community by developing housing, revitalizing neighborhood business districts, and providing supportive services for residents;
- The City also follows a number of policies that apply to the majority of contracts and economic incentives, such as prevailing wage, a local living wage, Section 3, local hiring preference, and small, minority, and women-owned business hiring preferences; and
- The City consistently uses the maximum 15% of CDBG funding towards public services activities, such as job training, emergency mortgage assistance, tenant representation, fair housing assistance, and mobility program.

The design and implementation of the plan and the subsequent programs are reflective of the need to reduce poverty when possible:

- Code Enforcement Relocation;
- Compliance Assistance Repairs for the Elderly;
- Emergency Mortgage Assistance;
- Fair Housing Services;
- Hand Up Initiative;
- Housing Repair Services;
- Operating Support for Community Development Corporations;
- Strategic Housing Initiatives Program;
- Tenant Representation;
- Youth and Young Adult Employment Program;
- Emergency Solutions Grant Rapid Re-housing and Homeless Shelters and Other Homeless Housing Programs;
- Housing Opportunities for Persons With HIV/AIDS Services and Support;
- Community Housing Development Organizations Development Projects;
- American Dream Down-payment Initiative; and
- Single Family Homeownership Development.

Actions planned to develop institutional structure

Several organizations are involved in the development of the Annual Action Plan. In addition, the majority of Consolidated Plan programs are implemented by private organizations which use City funding (including the General Fund) to supplement programs that support Consolidated Plan objectives.

The City partners with a Community Development Advisory Board (CDAB) which evaluates program requests and makes recommendations in coordinating City programs with service providers. The CDAB is a volunteer citizen group appointed by the Mayor and approved by the City Council. The following is the composition of the CDAB according to Cincinnati Municipal Code: community council members (3), lending institutions (1), small business advocate (1), human services (1), trades / labor representation (1), low income advocate (1), housing authority (1), real estate community (1), developer (1), corporate community (1), Community Development Corporation representative (1), and City of Cincinnati employees (4). The CDAB's role is to advise the City Manager on the Consolidated Plan Budget and other matters related to the administration of the City's Consolidated Plan.

Audits conducted by the HUD Office of Inspector General (OIG) of the City's HOME Program in 2007 and 2008 led the City to review its practices and procedures. The City formalized all processes and procedures and provides direction for basic processes in the administration of the Consolidated Plan programs for the following departments: Office of Budget and Evaluation, Finance Department, City Planning, Purchasing/Procurement, Law Department, and Community and Economic Development.

HUD has expanded the Integrated Disbursement and Information System (IDIS) for development of the Consolidated Plan, Action Plan, and Consolidated Annual Performance and Evaluation Report processes. The City will continue to utilize these functions and will ensure the policies are coordinated within the City-wide processes and procedures. The City also formed an Integrated Disbursement and Information System (IDIS) monthly working group that focuses on the tracking activities, drawing of funds, and management of the system. The City will continue its efforts to increase overall training of staff, execute consistent and accurate written agreements, and have frequent and regular meetings on improving performance.

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

The City coordinates with public and private housing agencies and social service agencies through the citizen participation process, the Fair Housing Committee, and Continuum of Care (CoC), and the Community Development Advisory Board (CDAB). Additionally, beneficiaries of the City's housing assistance are referred to the Cincinnati Metropolitan Housing Authority (CMHA) to investigate the availability of Section 8 Housing Vouchers. Fair marketing is conducted with assistance of the local fair housing agency, Housing Opportunities Made Equal.

The City of Cincinnati partnered with Hamilton County Department of Community Development to update the 2019 Fair Housing Assessment for the 2020 – 2024 Consolidated Plan. A committee representing will meet periodically to continue work towards solutions to the recommendations.

The Continuum of Care (CoC) is organized on a year-round basis to include several working groups whose role is to coordinate services and housing for their specific group of clients, improve access to mainstream resources and benefits, and facilitate improvements in systems needed by the homeless. Each of the working groups meets monthly. The working groups include the following: Family Homelessness Group, Homeless Management Information System (HMIS) Advisory Committee, Homeless Outreach Group, Permanent Supportive Housing Group, Transitional Housing Group, Rapid Rehousing Group, and Homeless Veteran's Group. A representative of each work group, along with representatives from the following entities are seated on the CoC Board: homeless education liaison, Healthcare for the Homeless, Veteran's Services, homeless coalition, Runaway and Homeless Youth, Victim Services Provider, ESG subrecipients, agency executive directors, City of Cincinnati, Hamilton County, UFA/HMIS Lead agency, and at least one homeless or formerly homeless community member. The CoC Board meets monthly to oversee planning, coordinate efforts, and monitor progress on the goals of the Consolidated Plan.

Discussion:

Program Specific Requirements

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

Introduction:

CDBG, HOME, ESG, and HOPWA are reported on a program year (PY) basis from July 1st through June 30th. The program income amount listed is the amount received to date in PY 2024. All CDBG program income received during the program year will be allocated to established programs of the same year.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	1,057,210
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	1,057,210

Other CDBG Requirements

1. The amount of urgent need activities	1
<small><TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]></small>	
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

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

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

HOME is reported on a program year (PY) basis from July 1st through June 30th. The program income amount of \$69,060.00 is the amount received in PY 2024 that will be programmed during PY 2025. All program income received during a program year will be allocated to established programs of the same year.

The City of Cincinnati plans to continue to operate its HOME Investment Partnerships Program similar to previous years. As such, other forms of investment of equity payments, interest-bearing and non-interest-bearing loans or advances, interest subsidies, deferred payment loans, grants, and loan guarantees are not planned as part of the 2025 – 2029 Consolidated Plan.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Throughout the 2025 – 2029 Consolidated Plan, the City will continue to assist homebuyers directly with down payment assistance through the HOME funded American Dream Downpayment Initiative (“ADDI”) Program. The direct homebuyer assistance provided follows the HOME affordable homeownership limits for the area. Eligible applicants for the ADDI Program are accepted year-round on a first-come first-serve basis and must be first-time eligible homebuyers who will reside in the home as their primary residence for five years. The City defines first-time home buyers as not having owned a home for at least three years. The City does not limit the beneficiaries or provide preference to any population. The City does not intend to utilize subrecipients or CHDOs in administering the ADDI program. Applications for the ADDI program are available at the City’s office and also located on the City of Cincinnati’s website: <https://choosecincy.com>

The City does not currently offer any programs that provide HOME funds for rehabilitation assistance of owner-occupied single-family housing.

Pursuant to 24 CFR 92.254(a)(5)(ii)(A)(2), the City implements, utilizes, and enforces a recapture provision for the ADDI Program through its written funding agreement with the homebuyer, as well as the promissory note, and mortgage required under such agreement, which provides that the HOME assistance is provided to the homebuyer as a deferred forgivable loan and is reduced on a pro rata basis for each year the recipient homebuyer owns and occupies the home as their primary residence during the stated affordability period. The City utilizes this recapture provision for all assistance to homebuyers. The City does not utilize the resale provision with the homebuyer assistance program. The HOME assistance is provided as a 5-year deferred loan where 20% of the loan balance is proportionally forgiven each year the homebuyer occupies the home as their principal residence.

Any voluntary or involuntary sale, transfer of ownership of the property, or failure to maintain the property as the homebuyer’s primary residence triggers the recapture requirements. The amount of the City’s HOME assistance subject to recapture is determined by the net proceeds from the sale of the property. In the event that the net proceeds of the sale of the property are insufficient to repay the City the full amount of its HOME investment due, the City will accept the available net proceeds from the property’s sale as satisfaction of the City’s loan amount provided under the agreement, promissory note, and will release its mortgage encumbering the property.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

For single family development projects involving new construction, the City provides deferred

payment loans to developers that may be forgiven upon sale of each dwelling unit to an eligible income homebuyer whose income does not exceed 80% AMI. The City requires developers to direct interested homebuyers to apply for the City's ADDI Program to determine income eligibility of homebuyers. Upon sale to such eligible homebuyers, the City implements a recapture provision where it will recoup a portion of the HOME assistance provided to homebuyers if the housing does not continue to be occupied as the principal residence of the family for the duration of the affordability period, as further described in the City's ADDI Program, above.

The City follows the affordability periods outline in 24 CFR 92.254(a)(4), but does not intend to provide assistance above \$15,000 under the City's ADDI Program:

The City's HOME investment subject to recapture is based on the amount of HOME assistance that enabled the homebuyer to purchase the dwelling unit. This includes any direct assistance that reduced the purchase price from the fair market value to an affordable price but excludes the difference between the purchase price and the cost of producing the unit, which would be development subsidy to the developer.

Any single family dwelling units constructed with HOME assistance that are not sold by a developer to an eligible homebuyer within the time requirements of 24 CFR 92.254(a)(3) must be converted into rental units, and a restrictive covenant must be recorded against the applicable units requiring the developer rent the units to an eligible tenant as affordable rental housing and that said units comply with the requirements in 24 CFR 92.252, including the applicable period of affordability. The restrictive covenant puts subsequent purchasers of the property on notice that the property is subject to affordability requirements which must assume the obligations of the remaining affordability period. A mortgage is also recorded against the property as collateral for the City's loan of HOME funds for the length of affordability.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not intend to use HOME funding to refinance existing debt during 2025 through 2029.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

The City does not intend to use HOME funding for HOME TBRA activities.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

The City does not intend to use HOME funding for HOME TBRA activities.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

In accordance with the City's approved HOME-ARP Allocation Plan, the following preferences will apply to HOME-ARP rental housing and permanent supportive housing projects. For Rental Housing/Permanent Supportive Housing projects, preference will be given to individuals and households who are eligible under the homeless and at-risk of homelessness Qualifying Populations (QP1 and QP2). Because the City of Cincinnati will use the Cincinnati/Hamilton County CoC's Coordinated Entry System (CES) for assessment and referral to all HOME-ARP projects, there will be prioritization for chronically homeless households, households with the most severe needs and levels of vulnerability, including vulnerability from violence/safety concerns, medical/behavioral health vulnerability, and age (youth 18-24 and seniors 55+). Prioritization will comply with the Cincinnati/Hamilton County CoC's Coordinated Entry policies. The establishment of the preferences herein comply with all applicable fair housing, civil rights, nondiscrimination and equal opportunity laws and requirements, including but not limited to those requirements listed in 24 CFR 5.105(a) (e.g., Fair Housing Act, Title VI of the Civil Rights Act, section 504 of Rehabilitation Act, HUD's Equal Access Rule, and Americans with Disabilities Act). The City of Cincinnati will not establish limitations on eligibility for a HOME-ARP project or activity.

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

1. Include written standards for providing ESG assistance (may include as attachment)

ESG funds are used locally to support emergency shelter operations and Rapid Re-housing programs. In order for emergency shelters to receive Emergency Solutions Grant funds, the shelter must be in compliance with the federal regulations outlined in 24 CFR 91 and 576. The City has mandated that participating shelters be monitored and in compliance with the Emergency Shelter Program, Operations, and Facility Accreditation Standards. Staff at Strategies to End Homelessness (STEH), the non-profit organization that administers the ESG program, monitors all emergency shelter agencies annually for compliance. A copy of the Shelter Standards and Shelter Diversion Manual are included as attachments. ESG-funded Rapid Re-housing programs are accessed through the CoC's Coordinated Entry System.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The CoC established the first phase of Coordinated Entry, coordinating entry into emergency shelters, in 2008 when the Central Access Point opened. The second phase of Coordinated Entry, dealing with access to CoC, ESG and VA funded housing programs, began on January 1, 2016. The third phase of the CoC's Coordinated Entry process, referred to as Coordinated Exit, began in July 2015. The Coordinated Entry Manual, covering all three phases, can be viewed at www.strategiestoendhomelessness.org

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City of Cincinnati and Hamilton County, as the local ESG recipients, determine the exact amount of ESG funding that will go toward Emergency Shelter and Rapid Rehousing, within HUD requirements. ESG funds may be allocated for the City administration of ESG-eligible activities as needed.

Regarding ESG funding for Emergency Shelter, the CoC Board has adopted a policy approving, and STEH facilitates annually, what is known as the “Prince of Peace” process. This process uses HMIS data pertaining to shelter performance and bed nights provided to allocate funds. Using agreed upon performance measures, identified in collaboration with the ESG recipients and sub-recipients, higher performing projects receive a higher level of funding than poorer performers. After this HMIS data-driven allocation is presented by STEH, the shelter operators meet, with City of Cincinnati and STEH staff present, to review the allocation and corresponding data for accuracy. The final allocation for each agency is then submitted to the City and County for use in their respective budgets and Action Plans.

Regarding ESG funds for Rapid Rehousing, the CoC board works with STEH to release a request for proposal (RFP) to which any organization in the jurisdiction that wants to provide rapid re-housing services can respond, and then to select the most appropriate organization to deliver such services.

The CoC and STEH coordinate efforts with all ten emergency shelter operators within the jurisdiction, including the three operators that do not receive ESG funding.

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

The requirement of 24 CFR 576.406(a) has been met. The City’s Continuum of Care has a HUD-designated primary decision-making group and oversight board referred to as the Homeless Clearinghouse. This group is mandated to have at least one homeless/formerly homeless person as an active member. As the oversight board of the CoC, the Clearinghouse’s responsibilities are:

1. Ensure that the CoC is meeting all of the responsibilities assigned to it by HUD regulations;
2. Represent the relevant organizations and projects serving homeless subpopulations;
3. Support homeless persons in their movement from homelessness to economic stability and affordable permanent housing within a supportive community;
4. To be inclusive of all the needs of all of Cincinnati’s and Hamilton County’s homeless population, including the special service and housing needs of homeless sub-populations;
5. Facilitate responses to issues and concerns that affect the agencies funded by the CoC that are beyond those addressed in the annual CoC application process. Additionally, STEH monitors all

ESG subrecipients annually and subrecipients are required to have a homeless or formerly homeless individual on their agency board.

5. Describe performance standards for evaluating ESG.

Performance measures are included in the Prince of Peace allocation process for Emergency Solutions Grant shelter funding. The starting point allocation divides the funding between shelters based on their number of bed nights and their previous year's outcomes related specifically to positive housing results, and rate of returns to homelessness. Outcomes are compared to the community average for each measure and an agency's allocation increases or decreases based on how their individual outcomes compare to the community averages. Performance measures also include meeting the required match on all expenditures.

Rapid Rehousing projects are evaluated on compliance with regulations, number served, positive exits to housing, income, and recidivism measures. Project falling below community benchmarks may be subject to corrective action.

Rapid rehousing benchmarks will consider specific populations such as youth, families, and high-barrier populations. Emergency Shelter benchmarks will consider "safe beds", family shelter, and shelters for single individuals.

The total amount of administration of ESG is capped at 7.5% annually. The maximum amount allocated for emergency shelter activities will not exceed the greater of 60% of the annual allocation or the 2010 amount committed for homeless assistance activities of \$555,000.

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>Plan Cincinnati</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>City of Cincinnati</p>
	<p>Provide a brief summary of the data set.</p> <p>Plan Cincinnati is Cincinnati's first comprehensive plan in over thirty years. It was adopted unanimously by the City Council in November 2012 after a three years long development process and unprecedented public participation through direct engagement of thousands of Cincinnati stakeholders.</p> <p>Plan Cincinnati is now the official document guiding future planning and development in the City of Cincinnati. It is designed to represent the voice of the people of Cincinnati and guide the future of our city. All future Neighborhood, Neighborhood Business District, Urban Renewal, Urban Design, Strategic, Area, or Special Plans must adhere to the goals and strategies set forth in this document.</p>
	<p>What was the purpose for developing this data set?</p> <p>Plan Cincinnati is a living, breathing plan that will guide the City's future. The Plan will be reviewed annually and updated every 5 years. The Steering Committee that helped develop the Plan has now transitioned into an Implementation Committee that the public is encouraged to join.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2012</p>

Briefly describe the methodology for the data collection.

Plan Cincinnati was designed to represent the voice of the people of Cincinnati and guide the future of our city. After three years, hundreds of meetings, thousands of conversations, and countless ideas bandied back and forth by community members, business people, city leaders, students from elementary school to college, and property owners, we found that Cincinnatians had a lot to say.

Cincinnati has an important role in the history of planning in the United States. As the first city to have a comprehensive plan adopted by a City Council in 1925, the City led the way that cities strategically plan their growth and development. Once again, we have that opportunity.

Plan Cincinnati signals a significant shift in planning in the United States. Some jurisdictions have moved forward with pieces that support quality of life and livability in an urban context, but paired with the Land Development Code, Form-Based Code, and other initiatives, Plan Cincinnati represents a truly comprehensive sea-change. This is a plan that can show the nation how to recreate urban form in contemporary ways in light of the people and economy of a 21st century place.

Plan Cincinnati, at its core, is a chance for Cincinnatians to dream about what the future might hold. In the shared efforts to implement Plan Cincinnati, the City can indeed be that model of a thriving urban city.

The vision for the future of Cincinnati is focused on an unapologetic drive to create and sustain a thriving inclusive urban community, where engaged people and memorable places are paramount, where creativity and innovation thrive, and where local pride and confidence are contagious.

Describe the total population from which the sample was taken.

Plan Cincinnati was designed to be community-based, with the plan essentially being guided and written by the Cincinnati community. Throughout the 3-yearlong development of Plan Cincinnati, there was unprecedented public participation through direct engagement of thousands of Cincinnati stakeholders.

Oversight was provided by a Steering Committee of approximately 40 people appointed by Mayor Mark Mallory representing community organizations, businesses, non-profits, and institutions. Much of the work developing the goals and actions steps of the Plan was provided by 12 Working Groups with up to 30 members each.

There were three separate day-long Neighborhood Summits (held annually in 2010, 2011, and 2012) that attracted approximately 600 people each year, two Public Open Houses targeting community leadership that drew 200 participants each, and numerous visits to local organizations including churches and neighborhood groups.

The program “Planting the Future” successfully engaged over 600 Cincinnati youth from kindergarten to 12th grade through the use of art therapy. Youth were asked to paint their fears for the future on the inside of flowerpots, and their dreams on the outside. Cincinnati’s Park Board then planted flowers in the pots and displayed them. To reach young adults aged 18-30, the University of Cincinnati School of Planning taught a special course entitled “Engaging the Future” where sixteen students engaged eight youth stakeholder groups in assessing the needs and desires of Cincinnati’s young adults.

Plan Cincinnati also embraced technology and social media with a Facebook page with over 1,200 fans; an active Twitter following of approximately 500 people; and an email-blast list of approximately 1,500.

The Plan successfully involved stakeholders of various ages, backgrounds, geographies, and levels of desired involvement. The result of this extensive participation was a Plan built on partnerships.

	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Plan Cincinnati was designed to be community-based, with the plan essentially being guided and written by the Cincinnati community. Throughout the 3-yearlong development of Plan Cincinnati, there was unprecedented public participation through direct engagement of thousands of Cincinnati stakeholders. The Plan successfully involved stakeholders of various ages, backgrounds, geographies, and levels of desired involvement. The result of this extensive participation was a Plan built on partnerships.</p> <p>Oversight was provided by a Steering Committee of approximately 40 people appointed by Mayor Mark Mallory representing community organizations, businesses, non-profits, and institutions. Much of the work developing the goals and actions steps of the Plan was provided by 12 Working Groups with up to 30 members each.</p> <p>There were three separate day-long Neighborhood Summits (held annually in 2010, 2011, and 2012) that attracted approximately 600 people each year, two Public Open Houses targeting community leadership that drew 200 participants each, and numerous visits to local organizations including churches and neighborhood groups. Our program “Planting the Future” successfully engaged over 600 Cincinnati youth from kindergarten to 12th grade through the use of art therapy. To reach young adults aged 18-30, the University of Cincinnati School of Planning taught a special course entitled “Engaging the Future” where sixteen students engaged eight youth stakeholder groups in assessing the needs and desires of Cincinnati’s young adults.</p>
2	<p>Data Source Name</p> <p>Working in Neighborhoods Foreclosure Study</p> <hr/> <p>List the name of the organization or individual who originated the data set.</p> <p>Working in Neighborhoods - a local nonprofit organization in Cincinnati</p> <hr/> <p>Provide a brief summary of the data set.</p> <p><p align="LEFT"> Working In Neighborhoods has produced an annual foreclosure report since May, 2002. WIN tracked Hamilton County Sheriff’s Sales reported in the Cincinnati Court Index, including scheduled and completed Sheriff’s Sales, and used the data to map and document the community impacts of foreclosure, as well document foreclosure activity by lender.</p></p> <hr/> <p>What was the purpose for developing this data set?</p> <p>The report grew out of the need to better understand increasing foreclosure activity in many Cincinnati neighborhoods, much of which appeared to be related to predatory loans.</p> <hr/> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The data covers all of Hamilton County, Ohio. WIN also produces several community-specific reports for Cincinnati neighborhoods and Hamilton County municipalities at the request of community councils, local governments, and others.</p>

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Each year's data covers all foreclosures from January 1 to December 31.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Data set is completed once annually.</p>
3	<p>Data Source Name</p> <p>City of Cincinnati Quality of Life Survey</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>City of Cincinnati, Office of Performance and Data Analytics</p>
	<p>Provide a brief summary of the data set.</p> <p>The City administered a quality of life and budget priorities survey for the City of Cincinnati during the months of winter 2024. Respondents were asked to rate various Quality of Life factors and Standard of Living factors. They were also asked to prioritize various City priorities, including: Housing and Development, Community Safety, Neighborhood Beautification and Cleanliness, Nuisance Removal and Enforcement Efforts, Transportation and Pedestrian Infrastructure and Maintenance, Economic Development and Opportunity, and Social Services.</p>
	<p>What was the purpose for developing this data set?</p> <p>The purpose of this survey was to help the City strategically plan for the future and inform the needs and priorities reflected in HUD entitlement grant program administration.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2024</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>The City contracted with ETC Institute to conduct this survey. ETC Institute developed a sampling plan, based on the goal of completing a total of 1,200 surveys, by first ensuring all addresses within the City's boundaries had an equal chance of being selected for the random sample. The goal of 1,200 completed surveys was met, with a total of 1,216 residents completing the survey. The overall residents for the sample of 1,216 households have a precision of at least $\pm 2.8\%$ at the 95% level of confidence. ETC Institute has an ongoing quality control and assurance program in place, and the methods used by ETC Institute have been reviewed by the United States Office of Management and Budget. ETC Institute monitored the distribution of the sample to ensure that the sample reflected the demographic composition of the City with regard to age, gender, and race.</p>

Describe the total population from which the sample was taken.

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Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.

The City's goal was 1,200 respondents and 1,216 responses were received.