The City of Cincinnati

2015-2019
Consolidated Plan
and
2015 Annual Action

CINCINNATI

City of Cincinnati

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Executive Summary

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

1.   Introduction

The City of Cincinnati is required by the U.S. Department of Housing and Urban Development (HUD) to create a five year Consolidated Plan to outline our plans for expending four entitlement grants – Community Development Block Grant (CDBG), HOME Partnership Program (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with HIV/AIDS (HOPWA).   This plan includes the City's need analysis, market analysis, strategic plan for 2015-2019 and the Annual Action plan for 2015. The following attachments outline the 2015 Annual Action Plan budget:

Attachment A: 2015 Annual Action Plan CDBG Budget
Attachment B: CDBG Consolidated Plan Program Descriptions
Attachment C: 2015 Annual Action Plan HOME Budget
Attachment D: HOME Consolidated Plan Program Descriptions
Attachment E: 2015 Annual Action Plan ESG Budget
Attachment F: 2015 Annual Action Plan HOPWA Budget

The 2015-2019 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, and the Community Development Advisory Board (CDAB). A broad cross-section of the community was represented in these efforts.

We evaluated past programs and services and collapsed some programs to have more flexibility given the shrinking HUD resources in the entitlement grants. Some programs are included in the Consolidated Plan that will not be receiving funding in 2015; the majority of them have prior year resources to expend. They may be funded in subsequent years – 2016 through 2019.

We also included a geographic priority strategy to focus efforts and maximize impact. Rather than spreading resources throughout all of the City's fifty-two neighborhoods simultaneously, we proposed to market programs and services to one, two or three neighborhoods at a time, then move on to the next one, two or three neighborhoods. No resident or business will be denied services; we will simply be proactive about offering services strategically. Decisions about these geographic priorities will be made based on the matrix included in Section SP-10 Geographic Priorities which shows key development and investment efforts currently underway and/or proposed throughout the City.

The most significant addition to the City's Consolidated Plan and Annual Action Plan is a new program in the CDBG grant to reduce poverty by increasing funding for job training programs. The Hand Up

Initiative is proposed with funding of $1,365,706 to provide job readiness, job training, transitional jobs and supportive services, such as transportation assistance. The City is requesting a public services cap exemption to implement this program by doing the following:

- Targeting the program to low and moderate income residents in the City's four Neighborhood Revitalization Strategy Areas (NRSAs) and Empowerment Zone (which qualifies as an NRSA) areas; **and**
- Directing the program with an Advisory Board made up of representatives from Community Based Development Organizations (CBDOs); Community Housing Development Organizations (CHDOs); Community Development Corporations (CDCs); other community organizations; and City staff.

The Hand Up Target Areas are listed below:

- Avondale
- Clifton Heights, University Heights, Fairview (CUF)
- College Hill – portion only
- Corryville
- Evanston - portion only
- Madisonville – portion only
- Over-the-Rhine
- Walnut Hills
- West End
- Queensgate

The Advisory Board will include representatives from the active community based housing and community development organizations in these areas listed below:

- Avondale Comprehensive Development Corporation
- College Hill Community Redevelopment Corporation
- Cornerstone Corporation for Shared Equity
- Evanston Community Council, Evanston Business District
- Madisonville Community Urban Redevelopment Corporation
- Over-the-Rhine Community Housing
- Walnut Hills Redevelopment Foundation
- Working In Neighborhoods

We will be asking HUD to approve two new addition NRSAs for a portion of Lower Price Hill and all of South Cumminsville/Millvale which have 71% or more residents with low to moderate incomes.

We look forward to partnering with HUD, surrounding jurisdictions and government entities, our service provider partners, the business community and community leadership to achieve the goals and objectives established for the next five years.
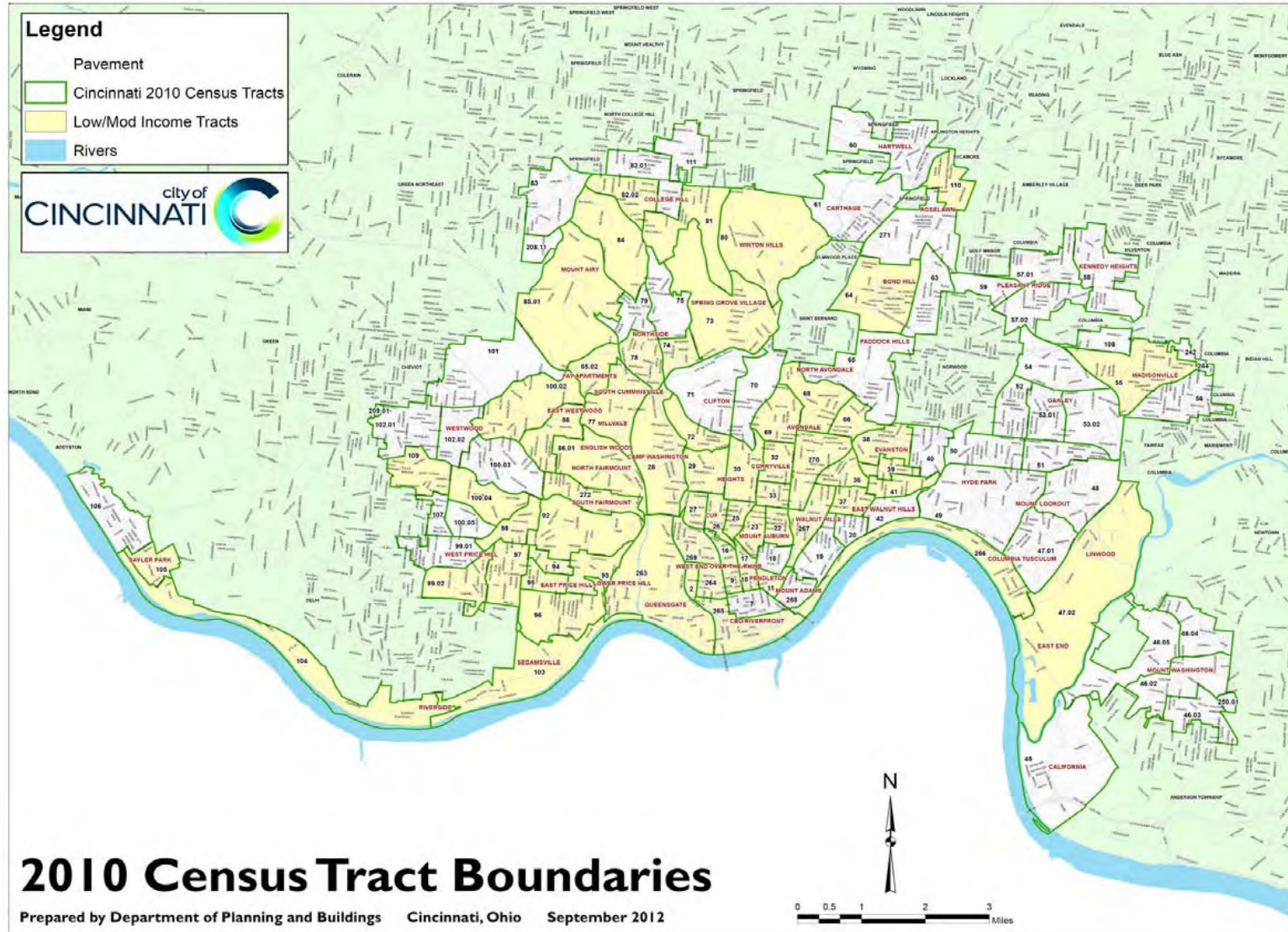
2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

The City's Five Year Goals, Objectives and Related Outcomes are outlined in the table at Section SP-45 and are based on grant funding at 2014 levels for each year. Both the Consolidated Plan and the Annual Action Plan documents will be adjusted as annual grants are awarded.

These goals, objectives and outcomes were selected based on community priorities, prior years' performance evaluation, the needs assessment, the housing market analysis and **Plan Cincinnati**, which is the City's comprehensive plan adopted in 2012. Top priorities for each grant are highlighted below:

- CDBG programs:
  - Reducing poverty through the Hand Up Initiative
  - Emergency repairs for low to moderate income homeowners
  - Neighborhood business district development

- HOME programs:
  - Rehabilitation of affordable multi-family housing
  - Strategic investment by neighborhood for rental and homeownership programs
  - Tenant based rental assistance for families with disabled persons

- Both ESG and HOPWA programs are evaluated by cooperative processes managed by the Continuum of Care, Strategies to End Homelessness (STEH). Both of these consortia meet to review programs and services and recommend funding levels for each respective Annual Action Plan as well.

  - ESG Programs:
    - $450,000 is set aside annually for shelter and related supportive services and operation; this is the maximum allowable amount under HUD regulations
    - Homeless prevention services receive the balance of the funding
    - Street outreach is conducted by three local organizations - Greater Cincinnati Behavioral Health, Lighthouse Youth Services, and Downtown Cincinnati Incorporated - and is funded through other sources

  - Priorities for HOPWA funded programs are listed below:
    - 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
    - Emergency shelter and medical care for homeless persons with HIV/AIDS

The Consolidated Plan priorities factored in the following items: Citizen Survey Rank; Stakeholder Input Rank; Feedback from Additional Meetings; Staff Input and Feedback; Needs Analysis; Market Analysis; Effectiveness of Programs; Leverage of Funds; City Council Policy Direction; and HUD Direction. The following map shows the Census Tracts with 51% or more low to moderate income residents. Forty of the City's fifty-two neighborhoods have at least one Census Tract of residents who are 51% of more low to moderate income. The City of Cincinnati has an overall percentage of 60% low-to moderate-income residents.

2010 Census Tract Boundaries

Prepared by Department of Planning and Buildings   Cincinnati, Ohio   September 2012

3. Evaluation of past performance

The table below outlines the progress made toward the 2010-2014 Consolidated Plan goals through March 31, 2014 as reported in the 2013 Comprehensive Annual Performance and Evaluation Report (CAPER) submitted to HUD.

Goal	Programs	Category	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete
Citizen Safety	Drug Elimination Program	Non-Housing Community Development	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	35,495	28,920	80.00%
Homeless Prevention	Homeless Prevention	Homeless	Homelessness Prevention	Persons Assisted	577	307	53.21%
Homeless Shelters & Other Homeless Housing Support	Emergency Shelters	Homeless	Homeless Person Overnight Shelter	Persons Assisted	22,189	16,262	73.29%
Homeless Shelters & Other Homeless Housing Support	Homeless to Homes Program	Homeless	Housing for Homeless added	Household Housing Unit	221	0	0.00%
Homeowner Supportive Services	Emergency Mortgage Services	Affordable Housing	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	225	236	104.89%
Homeowner Supportive Services	Housing Repair Services	Affordable Housing	Homeowner Housing Rehabilitated	Household Housing Unit	6585	5086	77.24%
Homeowner Supportive Services	Downpayment Assistance Initiative	Affordable Housing	Direct Financial Assistance to Homebuyers	Households Assisted	203	181	89.16%
Homeownership Housing Development	Strategic Housing Initiatives; Homeowner Rehab Loan Program; and Single Family Homeownership Development	Affordable Housing	Homeowner Housing Added	Household Housing Unit	2113	498	23.57%

Goal	Programs	Category	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete
Housing Assistance for Persons with HIV/AIDS	Tenant based rental assistance	Non-Homeless Special Needs	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	60	100	166.67%
Housing Assistance for Persons with HIV/AIDS	Short-term rent/mortgage and utility assistance STRMU	Non-Homeless Special Needs	HIV/AIDS Housing Operations	Household Housing Unit	1130	1050	92.92%
Industrial Site Redevelopment	Strategic Program for Urban Redevelopment (SPUR)	Non-Housing Community Development	Brownfield acres remediated	Acre	9	17	188.89%
Job Training Services	Blueprint for Success; Youth Employment	Affordable Housing	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2242	2434	108.56%
Operating Support for HIV/AIDS Housing Facilities	Operating support	Homeless	HIV/AIDS Housing Operations	Household Housing Unit	200	160	80.00%
Promote Business Development Opportunities	Financial and Credit Union Services; Earned Income Tax Credit Outreach and Financial Literacy; and Corporation for Findlay Market	Non-Housing Community Development	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	47,995	38,396	80.00%
Promote Business Development Opportunities	Small Business Loan Fund	Non-Housing Community Development	Jobs created/retained	Jobs	22	20	90.91%
Promote Business Development Opportunities	Small Business Services and Technical Assistance	Non-Housing Community Development	Businesses assisted	Businesses Assisted	400	280	70.00%
Promote Business Development Opportunities	Neighborhood Capacity Building and Technical Assistance	Non-Housing Community Development	Other	Other	73	63	86.30%

Goal	Programs	Category	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete
Promote Commercial and Industrial Development	Neighborhood Business District Improvement Program	Non-Housing Community Development	Facade treatment/business building rehabilitation	Business	313	517	165.18%
Promote Fair Housing	Fair Housing Services	Affordable Housing	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	4904	4158	84.79%
Rental Housing Development	Rental Rehabilitation Program	Affordable Housing	Rental units rehabilitated	Household Housing Unit	247	225	91.09%
Renters Supportive Services	Code Enforcement Relocation; Tenant Representation; and Section 8 Mobility Program	Affordable Housing	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	10,894	11,099	101.88%
Renters Supportive Services	Tenant Based Rental Assistance	Affordable Housing	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	425	372	87.53%
Slum and Blight Elimination	Mill Creek Greenway Restoration; and Future Blooms	Non-Housing Community Development	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	25,305	20,244	80.00%
Slum and Blight Elimination	Lead Hazard Testing Program	Non-Housing Community Development	Households Tested	Household Housing Unit	1150	650	56.52%
Slum and Blight Elimination	Hazard Abatement - Demo and Barricade	Non-Housing Community Development	Buildings Barricaded Or Demolished	Buildings	2364	2864	121.15%
Slum and Blight Elimination	Concentrated Code Enforcement; and Historic Stabilization of Structures	Non-Housing Community Development	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	19417	17849	91.92%

Goal	Programs	Category	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete
Supportive Services for Persons with HIV/AIDS	Includes Caracole, CRC, and NKIHD	Homeless	HIV/AIDS Housing Operations	Household Housing Unit	600	540	90.00%

4.   Summary of citizen participation process and consultation process

The Citizen Participation Plan is listed below. Much more detailed information can be found in Section PR-15 Citizen Participation as well as Attachment G. Outreach included published public notice, emails, City websites, Facebook and Twitter.

Phase I: Broad Community Input and Data Analysis
   • Conduct community needs survey

Phase II: Strategic Partner Input
   • Lead stakeholder meetings

Phase III: Input from City Departments and Community Development Advisory Board (CDAB)
   • Review of current programs to assess if needs identified in Phases I and II are being addressed

Phase IV: Final Input
   • Produce Consolidated Plan draft and publish for public comment
   • Public hearing

5.   Summary of public comments

The City received both oral and written comments and summarized them below.

A summary of oral comments follows:

   • 37 residents and nonprofit leaders spoke in favor of Hand Up Initiative at the October 1, 2014 City Council meeting.
   • 1 member of the CDAB spoke about the CDABs recommendations to include funding for the Hand Up Initiative at the October 1, 2014 City Council meeting.

- At the October 13, 2014 Public Hearing, over 100 people attended hearing and 60 signed up to speak; 48 people spoke; some people spoke to more than one issue.
- 22 speakers supported continued funding for Housing Repair Services which is executed by People Working Cooperatively;
- 16 speakers supported the Hand Up job training program and specific agencies which may provide services under this program;
- 9 speakers discussed the need for transparency in the process of selecting service providers for HUD funded programs
- 4 speakers spoke against the level of funding and/or the need to find other funding for the Hand Up Initiative
- 1 member of the CDAB spoke about questions and discussions raised in CDAB meetings with concerns about funding the Hand Up Initiative
- 4 speakers spoke about the need to provide funding for Permanent Supportive Housing under HOME
- 2 speakers talked about the need to provide funding for the Housing Choice Mobility program
- 1 speaker talked about the City's need to do more to further fair housing
- 1 speaker asked that funding for Tenant Based Rental Assistance be restored to the prior level
- 1 speaker asked that funding for Small Business Services (technical assistance and loans) be increased to prior levels
- 1 speaker asked that funding for Historic Stabilization of Services be restored to prior levels

A summary of written comments follows:

Action
1 Email from Legal Aid supporting programs for Tenant Representation and Emergency Mortgage Assistance
1 Email from People Working Cooperatively supporting their work in the Housing Repair Services
123 Emails from Clerk of Council all in support of Hand Up Initiative
1 Phone call from nonprofit leader asking about housing programs
1 Email from Website link
1 Email from Website link
1 Email from Website link

Action
1 Fax from resident and former CDAB member
1 Email from fair housing nonprofit leader
Asked about Core 4 Housing program and cuts to it and other Housing programs
Asked for transparency in procurement and funding agencies demonstrating positive change to help those in need; advocating for Cincinnati Area Senior Services (CASS)
One addressed need to fund senior services and advocates for CASS; supportive of funding for human services programs
Questioned elected officials following process for procurement; stated City should follow competitive process, follow best practices and work with organizations that use continuous improvement
Expressed concerns about the level of funding for the Hand Up Initiative and the need to keep those funds on affordable housing, fair housing, community development, emergency and permanent supportive housing
Expressed concerns about not including an inclusionary ordinance in the Analysis to Impediments; expressed need to fund Housing Choice Mobility program (gave oral comments at hearing as well)

6. **Summary of comments or views not accepted and the reasons for not accepting them**
   - The Hand Up Initiative is included in the 2015 Annual Action Plan Budget at $1,365,706.
   - Over 50% of the funding cut from Housing Repair Services was restored via City Council Motion; however, funding to two programs – Groundwork Cincinnati and Industrial & Commercial Redevelopment - was cut or reduced as well.
   - The City does and will follow competitive bidding and transparency for all HUD funded programs
   - The 2015 Annual Action Plan does not include funding for the Housing Choice Mobility program; however, the program may receive funding in 2016-2019.
   - Analysis to Impediments includes recommendations to follow Plan Cincinnati which states that inclusionary housing is the goal.
   - No other changes were made to the 2015 Annual Action Plan budget.

Summary Comments not accepted and why
All programs are in the Con Plan and Action Plan
Program is in the Con Plan and Action Plan
Hand Up is in CDBG portion of Con Plan
Hand Up is in CDBG portion of Con Plan
Referred her to FYI memos to council online and public hearing process
City does and will be competitive and transparent in procurement; HUD funding is not programed in areas for CASS
City does not have senior programs using HUD funds
City does and will be competitive and transparent in procurement
No changes were made to the action plan
Analysis to Impediments includes recommendations to follow Plan Cincinnati which states that inclusionary housing is the goal; Housing Choice Mobility is included in Con Plan but not funded in 2015 Annual Action Plan; see additional details in Attachment H – AI for Con Plan

7.   Summary

City Council made final appropriation decisions for the 2015 Action Plan Budget and took the public comments into consideration. Proposed cuts to the Housing Repair Services were not fully implemented.

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	Department of Trade and Development
CDBG Administrator	CINCINNATI	Department of Trade and Development
HOPWA Administrator	CINCINNATI	Department of Trade and Development
HOME Administrator	CINCINNATI	Department of Trade and Development
ESG Administrator	CINCINNATI	Department of Trade and Development
HOPWA-C Administrator	N/A	N/A

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

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Interim Community Development Administrator
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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1.   Introduction

The City worked with a wide array of organizations and existing networks to develop this Consolidated Plan. The development of the Consolidated Plan extends beyond the *formal* planning process we began in late 2013. Each year, we maintain and foster relationships with these organizations to work on Annual Action Plans and to coordinate services. Much more detail is provided in PR-15 as well as Attachment G for our consultation and citizen participation.

The 2015-2019 Consolidated Plan aligns with the City's recently adopted Comprehensive Plan called **Plan Cincinnati**. Plan Cincinnati was developed over three years using extensive citizen engagement and participation. Plan Cincinnati Action Teams are currently meeting and will be meeting on a regular basis to implement and prioritize action steps and strategies to meet the goals outlined in the Plan. Broad public input, stakeholder feedback and internal staff advice was sought out for the development of the Consolidated Plan as outlined below.

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

- The City works with the United Way of Greater Cincinnati to award human services funds to outside agencies. These services are funded by the City's General Operating Fund at approximately $1.5 million per year.
- The Cincinnati Metropolitan Housing Authority (CMHA), Hamilton County and the City of Cincinnati have worked collaboratively on the Fair Housing - Analysis to Impediments – both for the 2010-2014 Consolidated Plan and the 2015-2019 Consolidated Plan.
- The Community Development Advisory Board (CDAB) advises the City Manager about Consolidated Plan programs, services and funding levels. It includes representatives from service providers, stakeholders, community leaders and city staff.
- Envision Cincinnati brings together lenders, funders, service providers, government agencies and community leaders to discuss cooperation in community and economic development initiatives throughout the City.
- The local Continuum of Care collaborative applicant, Strategies to End Homelessness (STEH), coordinates the efforts of organizations which provide services to the homeless and other special populations for ESG programs and coordinates groups that serve the HIV/AIDS population with HOPWA funding.

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

Strategies to End Homelessness serves as our local Continuum of Care (OH-500) and is under contract with the City of Cincinnati and Hamilton County to facilitate the work of the community related to homelessness, including:

- Shelter diversion
- Street outreach
- Emergency shelter programs for singles and families
- Transitional housing programs
- Permanent Housing, including
  - Rapid Re-housing programs
  - Service-enriched permanent supportive housing programs, including legacy Shelter Plus Care programs
- Specialized services-only programs.

The local Continuum of Care (CoC) process involves all agencies and programs who receive funding from the U.S. Department of Housing and Urban Development (HUD), and 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
- Works to implement HUD priorities, so as to increase the likelihood of the community continuing to receive funds
- Facilitates the allocation of funding to these agencies
- Serves as an inclusive vehicle to promote best practices
- Facilitates access to mainstream resources and services for the homeless
- Works to develop policies and procedures to assist homeless persons directly.

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

STEH facilitates the annual "Prince of Peace" process to allocate ESG shelter operation funding, an allocation based upon program performance. Higher performing projects, as determined by HMIS data, are recommended for a higher level of funding than poorer performers. The allocation process is based on established performance measures developed in collaboration with the ESG recipients and sub recipients. The process includes baseline funding for each agency that has submitted an application for the funding, based on each facility's outcome data in comparison to the other local facilities. Then, during the annual Price of Peace meeting, each agency provides a brief program description and requests changes to the proposed allocation based on facility needs in the coming year, etc. A consensus is reached regarding the final allocation for each agency and the allocation is submitted to the City and County for inclusion in their respective Action Plans. If issues arise with any ESG funded emergency shelter, issues are brought to the attention of Strategies to End Homelessness, and the Homeless Clearinghouse, the CoC Board.

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**

Representatives from the broad community, community councils, social service agencies, businesses, housing agencies, community development corporations and other government agencies, including City of Cincinnati staff, took the online survey in March and April 2014. This included ranking of HOME and CDBG programs.

Stakeholder Meetings were held in March 2014 and April 2014 and included representatives from the following organizations:

- Community Development Corporations Association of Greater Cincinnati
- Center for Independent Living Options
- Cincinnati Center City Development Corporation (3CDC)
- Cincinnati Development Fund
- Cincinnati Historic Conservation Board
- Cincinnati Metropolitan Housing Authority Jurisdiction-Wide Resident Advisory Board
- Community Building Institute
- Community Development Advisory Board (CDAB)
- Community Learning Center Institute
- Cornerstone Corporation for Shared Equity
- Corporation for Findlay Market
- Hamilton County Developmental Disabilities Services
- Historic Conservation Board
- Housing Network of Hamilton County
- Housing Opportunities Made Equal
- Interact for Health
- LifeSpan – formerly SmartMoney
- Local Initiative Support Corporation (LISC)
- Madisonville Community Urban Redevelopment Corporation
- Mt Auburn Good Housing Foundation
- Over the Rhine Community Council
- Partners for Competitive Workforce
- Port of Greater Cincinnati Development Authority
- Price Hill Will
- Real Estate Investors Association
- United Way of Greater Cincinnati
- University of Cincinnati

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
		Services-housing
		Services-business and civic leaders
		Services-victims
	What section of the Plan was addressed by Consultation?	The Community Development Advisory Board (CDAB) is a group of citizens appointed by the Mayor to provide the City with feedback and recommendation on the CDBG and HOME programs. Specifically, the CADB provides guidance to the City on priorities for the Con Plan and Annual Action Plan. 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.
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CDAB received presentations about prior year programs and ranked programs using Survey Monkey. These priorities were used to develop the next Con Plan.

2	Agency/Group/Organization	STRATEGIES TO END HOMELESSNESS
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Planning organization
	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 Services-housing Services-victims
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	STEH worked with the Homeless Clearinghouse (CoC Board) and CoC Work Groups to develop recommendations pertaining to the homeless and ESG funding, and also provided data for the Con Plan in the areas above. STEH also convened the HOPWA Advisory Committee to address HOPWA strategic planning.

Table 2 – Agencies, groups, organizations who participated
Identify any Agency Types not consulted and provide rationale for not consulting

The City did not exclude any agency type or agency during this process

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?
Plan Cincinnati	City of Cincinnati Department of Planning and Buildings	See detailed information about Plan Cincinnati below. IDIS – this is included in the PDF file of the Con Plan.

Table 3 – Other local / regional / federal planning efforts

Plan Cincinnati

The 2015-2019 Consolidated Plan was prepared in part by building on the data, needs analyses, community engagement and strategies in the City's recent comprehensive plan called **Plan Cincinnati**.

In 2009, the City of Cincinnati began to create a new, robust comprehensive plan that encompasses goals and strategies across five Initiative Areas: Compete, Connect, Live, Sustain, and Collaborate. The Vision for Plan Cincinnati is Thriving Re-Urbanization. To elaborate: "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."

On November 21, 2012, Cincinnati City Council adopted **Plan Cincinnati**, the City's first Comprehensive Plan in over 30 years. This succinct, powerful, guiding document was created by and for the citizens, children, and leaders of Cincinnati throughout three years of community conversations, meetings, and events. The result of this widespread participation is a Plan based on modernization without suburbanization. It focuses on revitalizing our neighborhood centers and corridors, while improving physical health and quality of life. An Implementation Committee was created and the public has been encouraged to be engaged as well to ensure that those who helped create the plan should also have an active role in implementing it.

Plan Cincinnati will be reviewed annually and updated every 5 years, as a reminder that it is not simply a document, but rather a living plan that will guide the City's future. The goals, strategies and tasks of the Plan are its measurable and implementable parts, and will be reviewed and adjusted as the City continues to change. **Plan Cincinnati** won the American Planning Association's prestigious 2014 Daniel Burnham Award for a Comprehensive Plan.

PLAN Cincinnati **Primary Initiative Areas**

At the core of Plan Cincinnati, there are five primary initiatives that we must prioritize in order to reach the future that we envision.
To attain our Vision, we must:

Compete:	Be the pivotal economic force of the region.
Connect:	Bring people and places together.
Live:	Strengthen our magnetic city with energized people.
Sustain:	Steward resources and ensure long-term viability.
Collaborate:	Partner to reach our common goals.

The sections most connected to the Con Plan are LIVE and COMPETE. Pertinent sections are included below:

LIVE: Strengthen our magnetic city with energized people.

The key to any successful city is livability. To create and sustain a thriving urban community where local pride and confidence is contagious, we must improve the public life and residential experience for our workforce and residents. People are the most important piece of a society. Our residents must experience a welcoming civic atmosphere and quality, healthy housing.

Live Goal 3: Provide a full spectrum of housing options, and improve housing quality and affordability.

To meet the needs and wants of our current and future residents, Cincinnati will consist of a collection of "Neighborhoods of Choice," offering a variety of high quality housing options and neighborhood amenities meeting all populations, income levels, and lifestyles.

Our Strategies

- *Provide **quality healthy housing** for all income levels.*
- *Offer housing options of varied sizes and types for residents at **all stages of life.***
- ***Evenly distribute** housing that is affordable throughout the City.*
- *Affirmatively further **fair housing.***

COMPETE: Be the pivotal economic force of the region.

The key to becoming the pivotal economic force of the region is economic development that is sustainable, meaning that it is strategic and can be maintained. When development decisions are made with a reasoned approach, based on an accepted strategy, the result is more stable and long-lasting.

Businesses want to operate in a place where they can attract and retain talented employees. Our success, then, is not based on jobs alone, but also on our ability to increase our population by appealing to skilled and productive residents, including young professionals, who will enhance our workforce and increase our tax base.

As a result, our city's quality of life and livability must be our highest priority. Although most of the specific goals and strategies related to livability and quality of life are detailed in the Live Initiative Area, their successful implementation will have a great impact on Cincinnati's ability to Compete. Further details can be found by visiting: http://www.plancincinnati.org/learn/goals-and-strategies/compete

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))

Stakeholder meetings included representatives of the following organizations:
- Cincinnati Metropolitan Housing Authority (CMHA)

- City of Cincinnati – Department of Trade and Development
- Hamilton County Developmental Disabilities Services
- Over the Rhine Community Council
- Port of Greater Cincinnati Development Authority

Data was collected from the following organizations:
- Hamilton County
- Cincinnati Metropolitan Housing Authority
- US Department of Housing and Urban Development (HUD)

Internal staff meetings were held within the City of Cincinnati with these divisions/departments:
- Department of Trade and Development - Housing
- Department of Trade and Development - Economic Development
- Department of Trade and Development - Property Maintenance Code Enforcement
- City Manager's Office - Budget and Evaluation

Consultation with Community Development Advisory Board (CDAB):
- Meetings and program presentations provided to CDAB
- Survey of programs for rankings from CDAB

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation

#	Event	Mode of Outreach	Target of Outreach	Date	Summary of comments received	Summary Comments not accepted and why
1	Neighborhood Summit - Paper Survey	In Person	Neighborhood Leaders	2/22/2014	Feedback ranked Con Plan programs; see Attachment G - Citizen Participation for full report	Feedback was included in matrix to determine priorities
2	Disabled Services Advocates	In Person	Advocates and organizations who serve disabled residents	2/27/2014	City should continue and improve services for disabled residents; see Attachment G	Feedback was included in matrix to determine priorities
3	Emails to community leaders re: Online Survey and Stakeholder Meetings	Emails	Subrecipients and Community Organizations	3/4/14 and 3/17/14	See info in Online Survey and Stakeholder Meetings	N/A
4	Facebook and Twitter postings Re: Online Survey	Facebook and Twitter	Non-targeted/broad community	3/4/14 and 3/17/14	See info in Online Survey	N/A
5	Online Survey	Online Survey	Non-targeted/broad community	3/4/14 to 3/26/14	See Attachment G	Feedback was included in matrix to determine priorities
6	US Bank Community Conversation Forum	In Person	Subrecipients and Community Organizations	3/13/2014	Feedback ranked Con Plan programs; see Attachment G	Feedback was included in matrix to determine priorities

#	Event	Mode of Outreach	Target of Outreach	Date	Summary of comments received	Summary Comments not accepted and why
7	Stakeholder Meetings	In Person	Subrecipients, Lenders and Community Organizations	4/14/14 and 4/22/14	See Attachment G	Feedback was included in matrix to determine priorities
8	Internal Staff Meetings	In Person	Trade and Development Department Staff	7/1/14; 5/28/14; and 6/5/14	Focus on geographic priorities; combine some programs	Feedback was included in matrix to determine priorities
9	CDAB Meetings	In Person	Community Development Advisory Board	7/10/14; 7/17/14; and 8/26/14	Passed resolution with specific recommendations	Feedback influenced 2015 Annual Action Plan
10	City Council Budget & Finance Committee	In Person	Non-targeted/broad community	8/4/2014	Update provided; no feedback received	N/A
11	Envision Cincinnati	In Person	Community and Economic Development Leaders	8/7/2014	Group suggested to renew an urban homesteading program	Consolidated Plan includes homesteading program
12	Emails to community leaders re: Public Hearing including link to City's website for easy commenting	Emails	Subrecipients and Community Organizations	9/29/2014	Comments are summarized below	Some changes made and some were not made; See below
13	Facebook and Twitter postings re: Public Hearing	Facebook and Twitter	Non-targeted/broad community	9/29/2014	Comments are summarized below	See below
14	Newspaper Ad	Publication	Non-targeted/broad community	9/29/2014	Comments included in Public Hearing	See below
15	City Bulletin	Publication	Non-targeted/broad community	9/29/2014	Comments included in Public Hearing	See below

#	Event	Mode of Outreach	Target of Outreach	Date	Summary of comments received	Summary Comments not accepted and why
16	City Council Meeting	In Person	Non-targeted/broad community	10/1/2014	Over 80 people attended and 37 spoke to City Council	See below
17	Public Hearing at Budget & Finance Committee Meeting	In Person	Non-targeted/broad community	10/13/2014	Over 150 people attended and 48 people spoke on multiple topics. See summary below.	Motion made to make changes to 2015 Annual Action Plan. City does and will continue to follow competitive bidding processes.
18	City Council Budget & Finance Meeting	In Person	Non-targeted/broad community	10/27/2014	Changes requested by motion on 10/13/14 were made	
19	City Council Meeting	In Person	Non-targeted/broad community	10/29/2014	See below	See below

Table 4 – Citizen Participation Outreach

The majority of feedback from the public was received in early October via one of two City Council meetings and via emails and a website link. The 2015 Annual Action Plan includes $1,365,706 for a job training program called Hand Up. The program was developed and publicized in the winter of 2013 and it recommended specific programs and agencies to include in the program. The City is committed to following HUD's procurement regulations and will be competitively awarding contracts to implement the program.

Citizen Survey and Stakeholder Meetings - Attachment G outlines the details of the several meetings, a citizen survey and stakeholder meetings held in March and April 2014. However, a brief summary follows.

The citizen survey showed the following top priorities:

- o   Cleaning up contaminated property for redevelopment
- o   Stabilizing historic buildings for future redevelopment
- o   Helping first time homeowners with down payment assistance
- o   Providing summer youth job training and employment opportunities

The citizen survey showed the following bottom priorities:

- o Helping Section 8 voucher holders move to areas with a low concentration of poverty
- o Providing legal assistance to tenants with landlord disputes
- o Enforcing the building code and issuing violations as needed throughout City neighborhoods
- o Providing funds to support eligible programs at Findlay Market

A summary of the stakeholder meetings follows:

- The highest priorities were economic development needs.
- Nonprofit capacity building and code enforcement were the two highest prioritized community development needs
- Like the HOME activity, stakeholders strongly supported rental needs, and they prioritized rental needs over homeowner needs.
- Looking at homeowner needs, modification of homes for disabilities and foreclosure prevention were high priorities.
- Housing for special populations received steady support.
- Public services were funded, but they were not priorities, with the exception of job training programs.
- The clear lowest-ranked need was addressing lead-based paint
- These facts support the conclusion that stakeholders targeted their funds, spreading their funds across many, but not all, needs and at different levels of funding.
- Several cross-cutting themes about allocation strategies emerged from the HOME and CDBG stakeholder engagement activities, namely:
  - o The importance of leverage
  - o The value and limits of data-driven decision making.
  - o The need to establish clear funding priorities.
  - o The value of a funding strategy that aligns with Cincinnati's current housing stock.

Interdepartmental Meetings
In June, a meeting was held with the Economic Development Division and the following themes emerged:
- Consider targeting funds geographically by neighborhood to have biggest impact
- Coordinating the work of divisions and programs
- Consider reducing the number of Consolidated Plan programs
- Combine the small business loan fund and technical assistance programs
- Changing the brownfields program since Clean Ohio has changed from grants to loans

- Building off the success of the Neighborhood Business District Improvement Program
- Promoting mixed use and mixed income development

In July, a meeting was held with the Housing Division Staff and the following suggestions were made:
- Consider targeting funds geographically by neighborhood to have biggest impact
- Coordinating the work of divisions and programs
- Look at our loan portfolio that generates program income
- Develop strategies to develop city-owned land

Community Development Advisory Board (CDAB) Feedback

Several CDAB meetings were held between May and August to plan for the submission of the Consolidated Plan. At the final meeting, the CDAB passed a resolution in support of Hand Up Initiative. The Hand Up Initiative is a best-in-class job readiness, job training, transitional jobs and job placement program with supportive transportation services to reduce poverty. Hand Up was also supported by City Council in the June 2014 motion. The CDAB recommended providing funding of approximately $1.3 million to the Hand Up Initiative, while using CDAB priority rankings to reduce funding to other programs as necessary.

The resolution also recommended maximizing funding for elimination of slum and blight. HUD allows for up to 30% of CDBG funds— approximately $3.0 million per year for the City of Cincinnati—to be spent on this objective. The slum/blight cap, which is calculated over a three year period, is based on funds expended, not budgeted, within those years. The current period encompasses 2012, 2013 and 2014 expenses. The City usually budgets at the 30% slum/blight cap annually. However, the recommended CDBG Budget includes 20% for slum blight elimination because roughly $1 million in prior year slum/blight funds will be spent during 2015. This recommendation is made to alleviate stress on the 2016 and 2017 budget slum/blight caps.

CDAB's rankings for the HOME programs were all strong and are listed in priority order: Strategic Housing Initiatives Program (now Core 4 Strategic Housing); Single Family Homeownership Development; Rental Rehabilitation Program (now Affordable Multi Family Rehab); Downpayment Assistance Initiative; Neighborhood Capacity Building and Technical Assistance (now Operating Support for CHDOs); Permanent Supportive Housing; and Tenant Based Rental Assistance.

Public Hearing information follows:

More detailed information follows about the feedback in both oral and written comments.

Oral comments are outlined below:

Date	Action	Summary of Comments	Summary Comments not accepted and why
10/1/2014	City Council Meeting - Public Comment Period	37 residents and nonprofit leaders spoke in favor of Hand Up Initiative	This program is included in the CDBG grant programs
10/1/2014	City Council Meeting - Public Comment Period	1 member of the CDAB spoke about the CDABs recommendations to include funding for the Hand Up Initiative	This program is included in the CDBG grant programs
10/13/2014	City Council Budget and Finance Committee Public Hearing	Over 100 people attended hearing and 60 signed up to speak; 48 people spoke; some people spoke to more than one issue.	See below
10/13/2014	City Council Budget and Finance Committee Public Hearing	22 speakers supported continued funding for Housing Repair Services which is executed by People Working Cooperatively;	Over 50% of the funding cut from this program was restored via City Council Motion; however, funding to two programs was cut or reduced as well.
10/13/2014	City Council Budget and Finance Committee Public Hearing	16 speakers supported the Hand Up job training program and specific agencies which may provide services under this program;	Funding did not change for this program
10/13/2014	City Council Budget and Finance Committee Public Hearing	9 speakers discussed the need for transparency in the process of selecting service providers for HUD funded programs	The City does and will follow competitive bidding and transparency for all HUD funded programs

Date	Action	Summary of Comments	Summary Comments not accepted and why
10/13/2014	City Council Budget and Finance Committee Public Hearing	4 speakers spoke against the level of funding and/or the need to find other funding for the Hand Up Initiative	Funding did not change for this program
10/13/2014	City Council Budget and Finance Committee Public Hearing	1 member of the CDAB spoke about questions and discussions raised in CDAB meetings with concerns about funding the Hand Up Initiative	Funding did not change for this program
10/13/2014	City Council Budget and Finance Committee Public Hearing	4 speakers spoke about the need to provide funding for Permanent Supportive Housing under HOME	Funding did not change for this program
10/13/2014	City Council Budget and Finance Committee Public Hearing	2 speakers talked about the need to provide funding for the Housing Choice Mobility program	2015 Funding did not change for this program; however, the program may receive funding in 2016-2019
10/13/2014	City Council Budget and Finance Committee Public Hearing	1 speaker talked about the City's need to do more to further fair housing	Analysis to Impediments includes recommendations to follow Plan Cincinnati which states that inclusionary housing is the goal
10/13/2014	City Council Budget and Finance Committee Public Hearing	1 speaker asked that funding for Tenant Based Rental Assistance be restored to the prior level	Funding did not change for this program
10/13/2014	City Council Budget and Finance Committee Public Hearing	1 speaker asked that funding for Small Business Services (technical assistance and loans) be increased to prior levels	Funding did not change for this program
10/13/2014	City Council Budget and Finance Committee Public Hearing	1 speaker asked that funding for Historic Stabilization of Services be restored to prior levels	Funding did not change for this program

Written comments are outlined below:

Contact	Date	Action	Summary of Comments	Summary Comments not accepted and why
Email	9/13/2014	1 Email from Legal Aid	In support of the programs operated by Legal Aid	All programs are in the Con Plan and Action Plan
Email	9/23/2014	1 Email from People Working Cooperatively	In support of the program operated by PWC	Program is in the Con Plan and Action Plan
Email	10/1/2014	120 Emails from Clerk of Council	All in support of Hand Up	Hand Up is in CDBG portion of Con Plan
Email	10/2/2014	3 Emails from Clerk of Council	All in support of Hand Up	Hand Up is in CDBG portion of Con Plan
Phone	10/2/2014	1 Phone call from nonprofit leader	Asked about Core 4 Housing program and cuts to it and other Housing programs	Referred her to FYI memos to council online and public hearing process
Email	10/12/2014	1 Email from Website link	Asked for transparency in procurement and funding agencies demonstrating positive change to help those in need; advocating for Cincinnati Area Senior Services (CASS)	City does and will be competitive and transparent in procurement; HUD funding is not programed in areas for CASS
Email	10/13/2014	1 Email from Website link	One addressed need to fund senior services and advocates for CASS; supportive of funding for human services programs	City does not have senior programs using HUD funds
Email	10/13/2014	1 Email from Website link	Questioned elected officials following process for procurement; stated City should follow competitive process, follow best practices and work with organizations that use continuous improvement	City does and will be competitive and transparent in procurement

Contact	Date	Action	Summary of Comments	Summary Comments not accepted and why
Fax	10/13/2014	1 Fax from resident and former CDAB member	Expressed concerns about the level of funding for the Hand Up Initiative and the need to keep those funds on affordable housing, fair housing, community development, emergency and permanent supportive housing	No changes were made to the action plan
Email	10/13/2014	1 Email from fair housing nonprofit leader	Expressed concerns about not including an inclusionary ordinance in the Analysis to Impediments; expressed need to fund Housing Choice Mobility program (gave oral comments at hearing as well)	Analysis to Impediments includes recommendations to follow Plan Cincinnati which states that inclusionary housing is the goal; Housing Choice Mobility is included in Con Plan but not funded in 2015 Annual Action Plan; see additional details in Attachment H – AI for Con Plan

Summary of comments and what was and was not accepted will be added

See table above.

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Between 2000 and 2010, the City of Cincinnati experienced a decline in the both the number of individuals and the number of households. The population decreased from 331,285 to 300,165 (-9%) while the number of households decreased from 147,979 to 132,591 (-10%). Population is down 41% from Cincinnati's highest recorded population in 1950. The population loss from 2000-2010 is comparable to the other Ohio cities as shown in the figure below (see *Ohio Cities Population Change*). With the exception of Columbus, which grew by nearly 11%, these cities all experienced population decline during this time period. The downward trend in population, however, is expected to decelerate in the coming decades and perhaps even reverse. Census estimates for 2013 show a modest increase of about 1000 new residents for the City of Cincinnati since the last decennial census.

Ohio Cities Population Change 2000-2010

Ohio Cities
Population Change 2000-2010
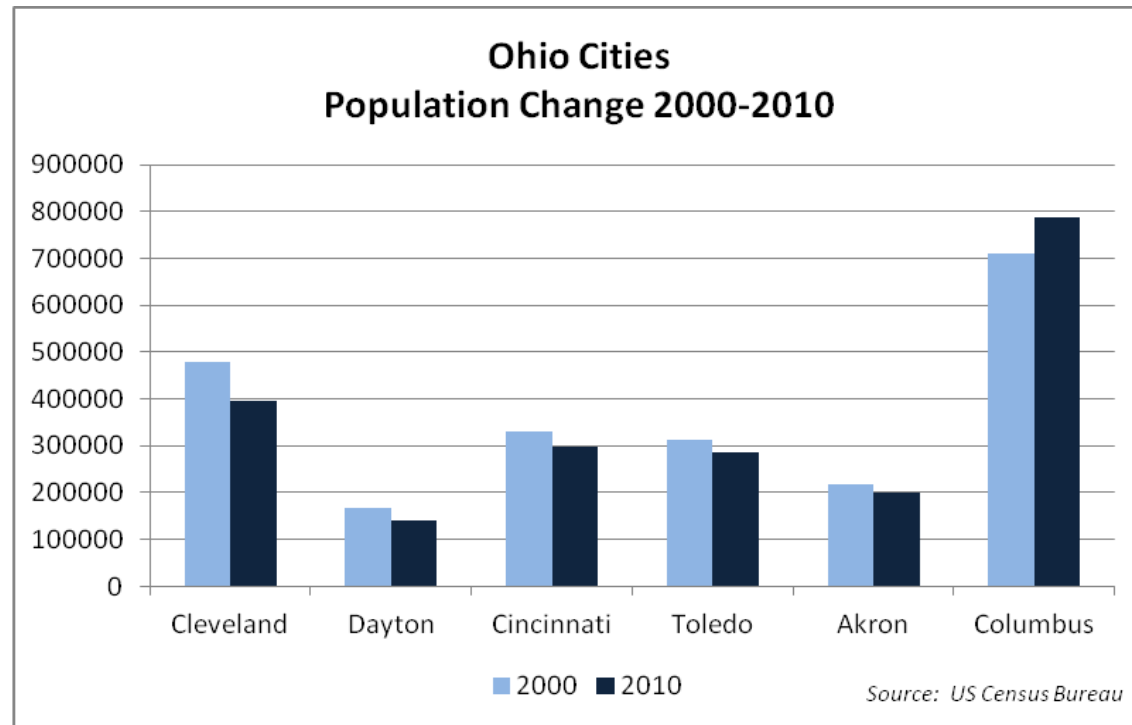
Several of Cincinnati's peer cities experienced comparable losses from 2000-2010 with the most similar losses felt in Pittsburg (-9%) and St. Louis (-8%). Cincinnati's closest out-of-state neighbor Indianapolis grew by nearly 5% (see *Cincinnati and Peer Cities Population Change 2000-2010*). The fastest growing peer cities were Austin (20%) and Charlotte (35%).

**Cincinnati and Peer Cities
Population Change 2000-2010**

Source: US Census Bureau
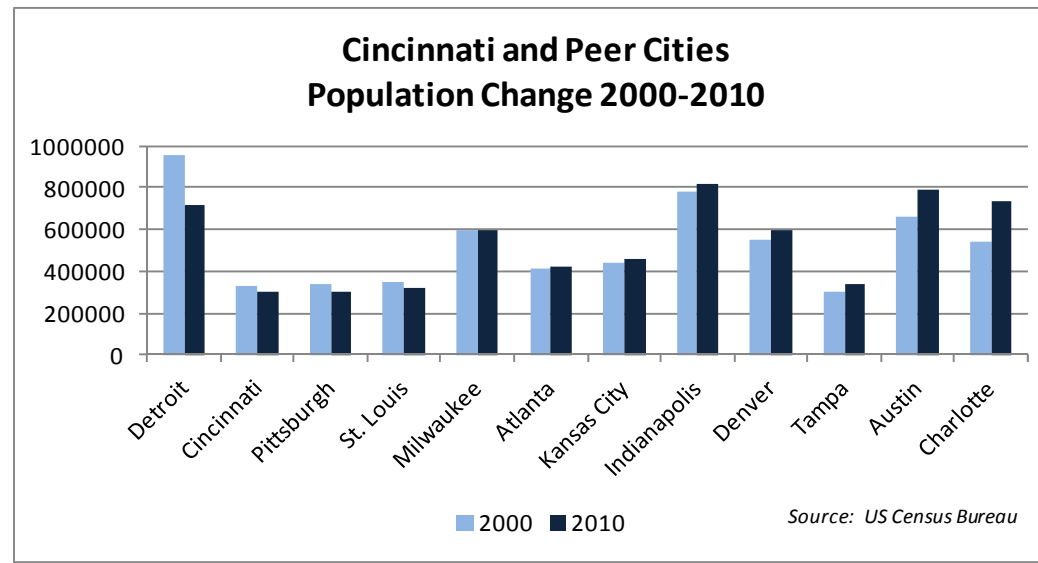
Age

Other notable trends can be found among critical age groups. Since 1980, the largest decrease from any one age group has been from among those 65 and older. The number of Hamilton County residents 65 and older increased since 1980, indicating that these residents are not necessarily leaving the state as some have speculated, but are leaving the City.

From 1980 through 2000, the second-largest decrease in population from any one age group was among those 18 through 34 years old. The past decade, however, has seen a remarkable stabilization in the number of residents from this generation, making this age cohort the largest share of Cincinnati's population in 2010.

Many urban academics anticipate a return to the city in the near future based on expected consumer demands. In particular, urban real estate experts see the beginning of in-migration to cities by the "creative class" of young professionals and a number of retiring Baby Boomers. Although at nearly opposite ends of the age spectrum, these two generations share a desire for the amenities of urban living that are not available in post-war suburbs. After six decades of population loss, Cincinnati is poised to begin accepting population gains again.

Population of Residents 65 and Over

Proportion of Population Ages 18-34
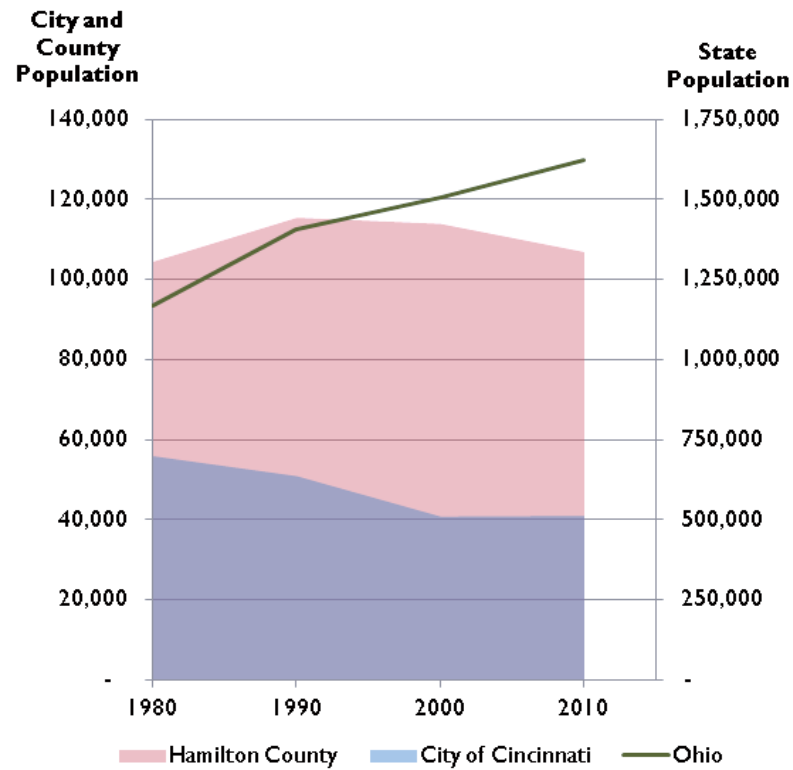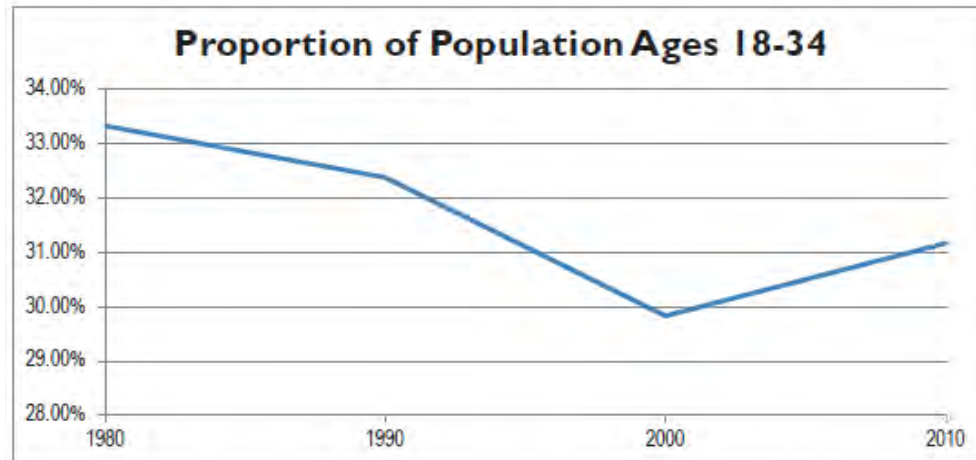
Source: US Census, 1980-2010

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

Summary of Housing Needs

Table 5 - Housing Needs Assessment Demographics

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	331,285	300,165	-9%
Households	147,979	132,591	-10%
Individuals per HH	2.24	2.26	1%
Median Income	$29,493	$33,681	14%

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Number of Households Table

Table 6 - Total Households Table

	0-30% HAMFI	%	>30-50% HAMFI	%	>50-80% HAMFI	%	>80-100% HAMFI	%	>100% HAMFI	%	Total	%
Total Households (HH)	**34,195**		**19,055**		**23,355**		**11,770**		**44,215**		**132,590**	
Small Family HH	9,530	27.87%	5,755	30.20%	7,040	30.14%	4,275	36.32%	19,365	43.80%	45,965	34.67%
Large Family HH	2,315	6.77%	955	5.01%	1,025	4.39%	725	6.16%	2,410	5.45%	7,430	5.60%
HH contains at least one person 62-74 years of age	4,065	11.89%	2,400	12.60%	3,010	12.89%	1,305	11.09%	6,015	13.60%	16,795	12.67%
HH contains at least one person age 75 or older	3,580	10.47%	2,680	14.06%	2,495	10.68%	995	8.45%	2,935	6.64%	12,685	9.57%
HH with one or more children 6 years old or younger	6,555	19.17%	2,635	13.83%	3,005	12.87%	1,360	11.55%	4,215	9.53%	17,770	13.40%

Data Source: 2006-2010 CHAS

Housing Needs Summary Tables

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

Table 7 – Housing Problems Table

	Renter									
	0-30% AMI	% Based on 30,070 HH	>30-50% AMI	% Based on 14,705 HH	>50-80% AMI	% Based on 14745 HH	>80-100% AMI	% Based on 6000 HH	Total	% Based on 77950 HH
NUMBER OF HOUSEHOLDS										
Substandard Housing – Lacking complete plumbing or kitchen facilities	710	2.36%	215	1.46%	100	0.68%	145	2.42%	1,170	1.50%
Severely Overcrowded – With >1.51 people per room (and complete kitchen and plumbing)	335	1.11%	110	0.75%	110	0.75%	165	2.75%	720	0.92%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	740	2.46%	410	2.79%	215	1.46%	45	0.75%	1,410	1.81%
Housing cost burden greater than 50% of income (and none of the above problems)	16,855	56.05%	2,535	17.24%	370	2.51%	15	0.25%	19,775	25.37%
Housing cost burden greater than 30% of income (and none of the above problems)	4,015	13.35%	7,115	48.38%	2,990	20.28%	380	6.33%	14,500	18.60%
Zero/negative Income (and none of the above problems)	2,660	8.85%	0	0.00%	0	0.00%	0	0.00%	2,660	3.41%

	Owner									
	0-30% AMI	Based on 4,125 HH	>30-50% AMI	Based on 4,350 HH	>50-80% AMI	Based on 8,610 HH	>80-100% AMI	Based on 5,770 HH	Total	Based on 54,640 HH
NUMBER OF HOUSEHOLDS										
Substandard Housing – Lacking complete plumbing or kitchen facilities	25	0.61%	20	0.46%	40	0.46%	4	0.07%	89	0.16%
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	15	0.36%	0	0.00%	0	0.00%	0	0.00%	15	0.03%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	0.10%	25	0.57%	115	1.34%	90	1.56%	234	0.43%
Housing cost burden greater than 50% of income (and none of the above problems)	2,910	70.55%	1,790	41.15%	1,375	15.97%	300	5.20%	6,375	11.67%
Housing cost burden greater than 30% of income (and none of the above problems)	560	13.58%	1,225	28.16%	3,075	35.71%	1,680	29.12%	6,540	11.97%
Zero/negative Income (and none of the above problems)	355	8.61%	0	0.00%	0	0.00%	0	0.00%	355	0.65%

Data Source: 2006-2010 CHAS

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

Table 8 – Housing Problems 2

	Renter									
	0-30% AMI	% Based on 30,070 HH	>30-50% AMI	% Based on 14,705 HH	>50-80% AMI	% Based on 14,745 HH	>80-100% AMI	% Based on 6,000 HH	Total	% Based on 77,950 HH
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	18,640	61.99%	3,270	22.24%	795	5.39%	370	6.17%	23,075	30%
Having none of four housing problems	8,770	29.17%	11,435	77.76%	13,950	94.61%	5,625	93.75%	39,780	51%
Household has negative income, but none of the other housing problems	2,660	8.85%	0	0.00%	0	0.00%	0	0.00%	2,660	3%
	Owner									
	0-30% AMI	Based on 4,125 HH	>30-50% AMI	Based on 4,350 HH	>50-80% AMI	Based on 8,610 HH	>80-100% AMI	Based on 5,770 HH	Total	Based on 54,640 HH
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,960	71.76%	1,835	42.18%	1,535	17.83%	400	6.93%	6,730	12.32%
Having none of four housing problems	815	19.76%	2,515	57.82%	7,075	82.17%	5,370	93.07%	15,775	28.87%
Household has negative income, but none of the other housing problems	355	8.61%	0	0.00%	0	0.00%	0	0.00%	355	0.65%

Data Source: 2006-2010 CHAS

3. Cost Burden > 30%

Table 9 – Cost Burden > 30%

	Renter							
	0-30% AMI	% Based on 30,070 HH	>30-50% AMI	% Based on 14,705 HH	>50-80% AMI	% Based on 14,745 HH	Total	% Based on 77,950 HH
NUMBER OF HOUSEHOLDS								
Small Related	6,800	22.61%	3,260	22.17%	1,200	8.14%	11,260	14.45%
Large Related	1,825	6.07%	465	3.16%	180	1.22%	2,470	3.17%
Elderly	3,605	11.99%	1,610	10.95%	519	3.52%	5,734	7.36%
Other	10,060	33.46%	4,720	32.10%	1,500	10.17%	16,280	20.89%
Total need by income	22,290	74.13%	10,055	68.38%	3,399	23.05%	35,744	45.86%

	Owner							
	0-30% AMI	Based on 4,125 HH	>30-50% AMI	Based on 4,350 HH	>50-80% AMI	Based on 8,610 HH	Total	Based on 54,640 HH
NUMBER OF HOUSEHOLDS								
Small Related	710	17.21%	790	18.16%	1,475	17.13%	2,975	5.44%
Large Related	210	5.09%	215	4.94%	270	3.14%	695	1.27%
Elderly	1,830	44.36%	1,325	30.46%	1,170	13.59%	4,325	7.92%
Other	765	18.55%	730	16.78%	1,585	18.41%	3,080	5.64%
Total need by income	3,515	85.21%	3,060	70.34%	4,500	52.26%	11,075	20.27%

Data Source: 2006-2010 CHAS

4. Cost Burden > 50%   Table 10 – Cost Burden > 50%

	Renter							
	0-30% AMI	% Based on 30,070 HH	>30-50% AMI	% Based on 14,705 HH	>50-80% AMI	% Based on 14745 HH	Total	% Based on 77950 HH
NUMBER OF HOUSEHOLDS								
Small Related	5,700	18.96%	875	5.95%	20	0.14%	6,595	8.46%
Large Related	1,530	5.09%	115	0.78%	0	0.00%	1,645	2.11%
Elderly	2,285	7.60%	500	3.40%	204	1.38%	2,989	3.83%
Other	8,380	27.87%	1,120	7.62%	170	1.15%	9,670	12.41%
Total need by income	17,895	59.51%	2,610	17.75%	394	2.67%	20,899	26.81%

	Owner							
	0-30% AMI	Based on 4,125 HH	>30-50% AMI	Based on 4,350 HH	>50-80% AMI	Based on 8,610 HH	Total	Based on 54,640 HH
NUMBER OF HOUSEHOLDS								
Small Related	655	15.88%	470	10.80%	305	3.54%	1,430	2.62%
Large Related	195	4.73%	100	2.30%	75	0.87%	370	0.68%
Elderly	1,365	33.09%	615	14.14%	345	4.01%	2,325	4.26%
Other	725	17.58%	610	14.02%	675	7.84%	2,010	3.68%
Total need by income	2,940	71.27%	1,795	41.26%	1,400	16.26%	6,135	11.23%

Data Source: 2006-2010 CHAS

5. Crowding (More than one person per room)

Table 11 – Crowding Information – ½

Crowding (More than one person per room)

	Renter									
	0-30% AMI	% Based on 30,070 HH	>30-50% AMI	% Based on 14,705 HH	>50-80% AMI	% Based on 14745 HH	>80-100% AMI	% Based on 6000 HH	Total	% Based on 77950 HH
NUMBER OF HOUSEHOLDS										
Single family households	835	2.78%	520	3.54%	280	1.90%	195	3.25%	1,830	2.35%
Multiple, unrelated family households	65	0.22%	40	0.27%	10	0.07%	0	0.00%	115	0.15%
Other, non-family households	180	0.60%	4	0.03%	35	0.24%	15	0.25%	234	0.30%
Total need by income	1,080	3.59%	564	3.84%	325	2.20%	210	3.50%	2,179	2.80%

Crowding (More than one person per room)

	Owner									
	0-30% AMI	Based on 4,125 HH	>30-50% AMI	Based on 4,350 HH	>50-80% AMI	Based on 8,610 HH	>80-100% AMI	Based on 5,770 HH	Total	Based on 54,640 HH
NUMBER OF HOUSEHOLDS										
Single family households	19	0.46%	25	0.57%	65	0.75%	70	1.21%	179	0.33%
Multiple, unrelated family households	0	0.00%	0	0.00%	50	0.58%	25	0.43%	75	0.14%
Other, non-family households	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total need by income	19	0.46%	25	0.57%	115	1.34%	95	1.65%	254	0.46%

Data Source: 2006-2010 CHAS

Table 12 – Crowding Information – 2/2

Households with Children Present

	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	11,044	3,035	1,786	20,881	4,141	1,396	1,581	11,398

Methodology for Table 12: All data is for City of Cincinnati from the 2012 American Community Survey 1-year estimates.

The total numbers are the numbers of owner- or renter-occupied housing units with related children under 18, from Table "Tenure by Families and Presence of Own Children."

For additional details about the methodology used in the 2012 ACS, please see the webpage at this link: http://www.census.gov/acs/www/data_documentation/data_main/

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

Data is limited on the housing needs City of Cincinnati single residents. We have analyzed poverty data from the 2012 American Community Survey for residents ages 18 to 24, making an assumption that these residents are single. We found portions of four neighborhoods with very high concentrations of poverty for this age group:

- Corryville/CUF with 18% to 44% poverty rates. These census tracts surround the University of Cincinnati and are populated primarily by college students.
- Avondale/Evanston with 26% poverty rates. This area suffers from high unemployment and has active efforts for economic improvement through HUD's Choice Neighborhood program.
- Mt. Auburn has a 21% poverty rate. This area is adjacent to Corryville/CUF and OTR.
- Over-the-Rhine (OTR) has a 19% poverty rate. This area is going through major renovation with three distinct business districts on Main Street, Vine Street and Findlay Market. The creation of new housing, new businesses and new jobs are anticipated to continue, especially when the Streetcar is operational next year.

According to data analyzed for *Plan Cincinnati,* nine Cincinnati neighborhoods have over half of household residents living alone. Three of those neighborhoods are Over the Rhine (OTR), Walnut Hills and West End where the neighborhood make-up is predominately African-American, only high school educated, and earning a median income of $20,000 or less per year (pg. 29-30).

Needs of Homeless Singles

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

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

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

- Drop Inn Center Single Women's Shelter- The current 42 bed shelter for single women will be relocated into a free-standing, 60 bed women-only facility. Currently, the Drop Inn Center shelters women in the same facility with men. While they are housed in a separate area of the shelter, they do enter through the same entrance and share the same common areas. The Drop Inn Center will build and operate a new separate shelter for single women, which will offer a significantly higher level of services targeted toward meeting women's needs. The Drop Inn Center is working to develop this facility, a site has been secured and construction has begun. The facility is anticipated to open in April 2015.
- Drop Inn Center Men's Shelter- The current 180 shelter beds for single men will be relocated into a 150 bed men-only facility. This new facility will operate using a step-up model, offering 50 low-threshold basic "safe shelter" beds to those who are not yet willing to engage in services, and also offer 100 beds in step-up dorms to residents who are engaged in services targeted toward assisting them out of homelessness.
- City Gospel Mission has secured a new site to increase the number of faith-based beds from 36 to 74, while also adding daytime and case management services. Construction is underway, and the facility will open in mid-2015.

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

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

Families who are disabled and in need of assistance

According to *Out of Reach 2012*, a report published by the National Low Income Housing Coalition, SSI recipients who somehow manage to rent a lower cost unit are likely to be living in a seriously substandard housing unit, in a dangerous neighborhood, and/or using virtually all of their income just to pay their landlord each month. Vulnerable people in these circumstances are at great risk of homelessness and constantly struggle to meet other basic needs, such as food, transportation, and clothing.

The average annual income of a single individual receiving SSI payments was $8,714 – equal to only 19.2% of the national median income for a one-person household and almost 22% below the 2012 federal poverty level.

With incomes equal to 19.2% of Area Median Income (AMI), one-person SSI households fall within HUD's Extremely Low Income (ELI) category, which includes any household with an income at or below 30% of AMI.

The national average rent for a studio/efficiency unit in 2012 was $655, equal to 90% of monthly SSI. The national average rent for a modest one-bedroom rental unit was $758, equal to 104% of the national average monthly income of a one-person SSI household. This finding confirms that in 2012, it was virtually impossible for a single adult receiving SSI to obtain decent and safe housing in the community unless they had some type of permanent rental subsidy.

In Cincinnati, there are 38,083 adults (18 and over) and 3,569 children (17 and under) with one or more disabilities. *(Source: U.S. Census Bureau, 2008-2012 American Community Survey)*

According to the 2012 American Community Survey, in Ohio, 31.8 % of non-institutionalized persons aged 21 to 64 years with a disability, were living below the poverty line. (Disability Statistics from the 2012 American Community Survey, Cornell University Employment and Disability Institute)

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

The Center for Independent Living Options (CILO) provides information and referrals to clients seeking housing. They help clients attain affordable, accessible housing in the Greater Cincinnati/Northern Kentucky area. CILO offers housing referral listings to consumers seeking affordable and accessible housing. These listings include properties conventionally subsidized by the Department of Housing and Urban Development (HUD), by Section 8 certificates and/or Tenant Based Assistance subsidies as well as fair market value rentals. The housing referral lists are distributed to consumers with disabilities seeking barrier-free accessible units, according to their income eligibility.

In 2013, CILO received 145 requests for accessible housing. In 2014, they estimate receiving 190 requests for housing. The City uses HOME funds to provide Tenant Based Rental Assistance (TBRA) to approximately 85 families with one or more disabled members. There is a waiting list of 80 households for the TBRA program.

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

It is estimated that between 18 and 39 percent of all families are homeless due to domestic violence as outlined in the data points and sources below:

• Domestic violence is defined as emotionally and/or physically controlling an intimate partner, often involving tactics such as physical assault, stalking, and sexual assault (Domesticviolence.org).

- Approximately one out of every four women will experience domestic violence in her lifetime and 1.3 million women are victims of domestic violence each year. (Domesticviolence.org).
- Considering the cost and prevalence, as well as the direct relationship between housing and domestic violence, a majority of homeless women are victims of domestic violence.
- 28% of families were homeless because of domestic violence in 2008 (U.S. Conference of Mayors, 2008).
- 39% of cities cited domestic violence as the primary cause of family homelessness (U.S. Conference of Mayors, 2007).

The 2012 point in time count showed that 1,060 families in Cincinnati and Hamilton County were homeless. If we estimate 28% to 39% of these households, between 295 and 415 families are homeless due to domestic violence (Strategies to End Homelessness, 2012 annual report).

In 2013, Hamilton County Pre-Trial Services reported 2,729 Domestic Violence arrests, 11% of which were felony changes, 89% were misdemeanors. There were 421 protection orders were issued, and five domestic violence homicides. According to the Health Policy Institute of Ohio, up to 3,700 girls in age range of 15-19 years old experience dating violence per year in Hamilton County.

The YWCA provides the only domestic violence shelter in Hamilton County with 72 beds for women and their children. They provide case management, advocacy and referral; 24 hour crisis hotline including TTY services and an International Language Line; services for immigrant women; an Employment Resource Program and Children's Programs.

The YWCA also provides transitional short and long-term housing and support for women and their children who have moved beyond an emergency phase and are making the transition to independent living. These are furnished apartments for women and their children for six to 18 months. Support includes advocacy and case management; an Employment Resource Program; support and aftercare services; and Children's Programs.

The YWCA provided services to 462 families of 944 women and children in 2013. All of these families were forced into homelessness as a result of domestic violence. The YWCA cannot serve all families who contact them for assistance.

What are the most common housing problems?

For both renters and homeowners, the most common housing problem is cost-burden. While a small percentage of renters and an even smaller percentage of owner-occupants earning below 100% of AMI experience substandard housing and/or overcrowding, cost-burdened households make up a significant percentage of this population. Table 9 shows that 46% of renters (35,744 of 77,950) and 20% of homeowners (11,075 of 54,640) spent more than 30% of their income on housing.   Table 10 shows that 27% of renters (20,899 of 77,950) and 11% of homeowners (6,135) were severely cost-burdened, or spent more than 50% of their monthly household income on rent.

As a point of comparison, just 3% of renters (2,179 of 77950) and less than 1% of homeowners (245 of 54,640) live in overcrowded or severely overcrowded dwellings. Similarly, just 2% of renters (1,170 of

77,950) and less than 1% of homeowners (89 of 54,640) experience substandard housing but no other housing problems.

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

When considering the total number of low- and moderate-income households who pay more than 30% of their total monthly income towards housing, Table 9 shows that the number of renters is greater than the number of homeowners (35,744 renters compared to 11,075 homeowners).   However, when looking at these cost-burdened households as a percentage of the total households in each income range, extremely low-income homeowners are most affected. For example, while 74% of renters (22,290 out of 30,070) earning between 0-30% of AMI spent more than half of their monthly income on housing, 85% of homeowners (3,515 of 4,125) in this income range spent more than half of their monthly income on housing. This can likely be attributed to the greater costs of homeownership.

Looking just at households who rent, small related households experienced a cost burden at a higher rate than large related households and elderly households (14% compared to 3% and 7%, respectively). Table 9 shows that overall there are 11,260 small related households and 5,734 elderly households who spend at least 30% of their income on housing.

For homeowners, the group most likely to experience a cost-burden is elderly households. Table 9 shows that there were 4,325 elderly homeowner households (or 8% of all homeowner households) who spent at least 30% of their income on housing.   Additionally, there were nearly 3,000 small related owner-occupant households (5% of all homeowner households) who experiencing a cost burden of at least 30%.

There are also spatial cost-burden trends. As demonstrated in the map below (see *Low-Income Households with Severe Cost Burden*) neighborhoods with the highest percentage of low-income households with severe cost-burden include Sayler Park, Queensgate, Price Hill, Over-the-Rhine, Mt. Auburn, Clifton Heights, Corryville, Mt. Airy, Spring Grove Village, Hartwell, Carthage, Bond Hill, Paddock Hills, and Pleasant Ridge. Nearly two-thirds of low-income households experience severe cost-burden in these neighborhoods.

Low Income Households with Severe Cost Burden (5 Quintiles)
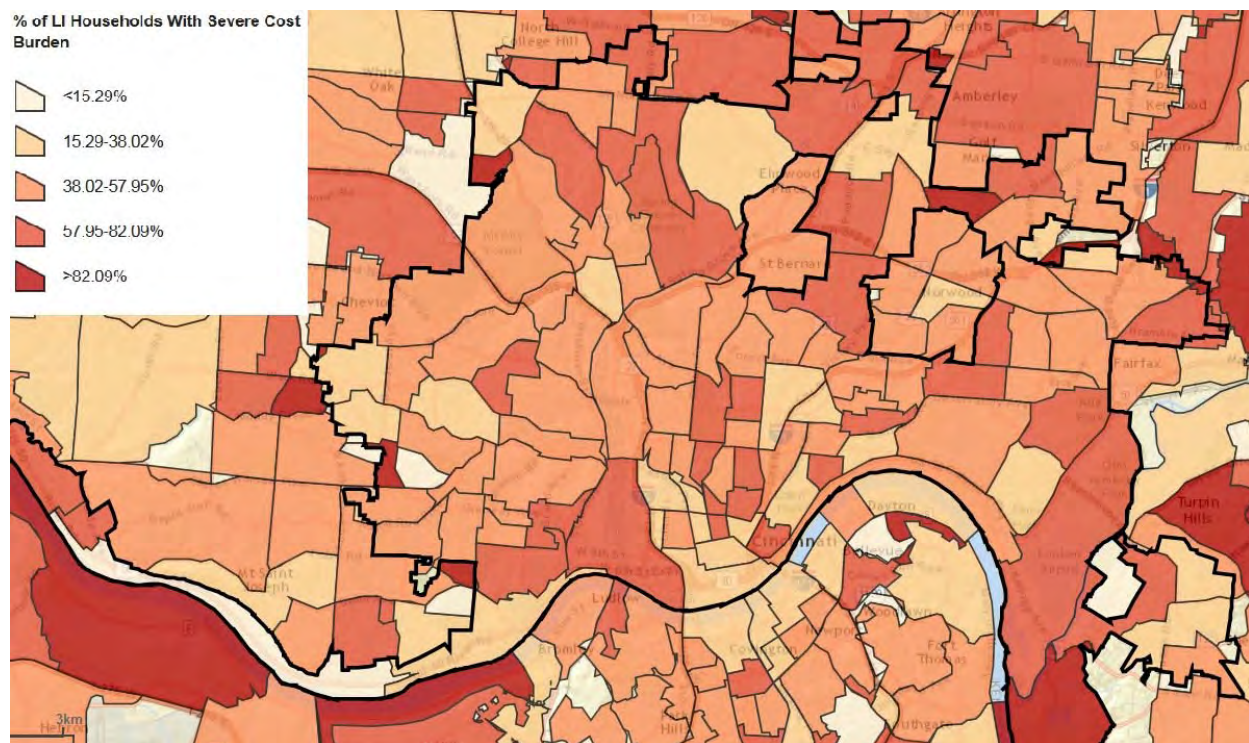
Source: 2007-2011 American Community Survey

Renters—especially households made up of just one family—are more likely than owners to experience overcrowding. Additionally, some neighborhoods have a higher rate of overcrowding than others. Areas where the greatest percentages of low-income households experience overcrowding include East Price Hill, South Cumminsville, and Northside – see map below (*Low Income Households with Overcrowding*). While CHAS data indicates that 37.01% of low-income households are overcrowded in census tract 94 in East Price Hill, all other census tracts have significantly lower rates of overcrowding, and the vast majority of census tracts experience rates lower than 5%. As mentioned above, both the number and percentage of households experiencing overcrowding is relatively small compared to the number and percentage of households who are cost-burdened.

Low-Income Households with Overcrowding (1.01-1.50 People per Room)
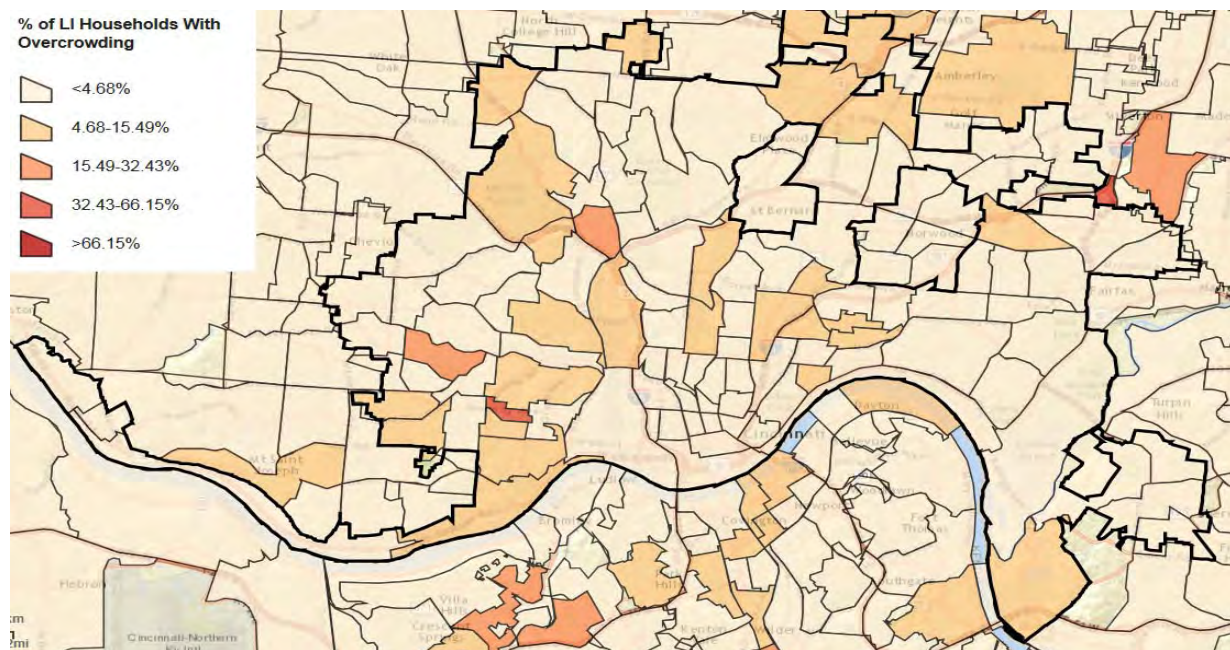
Source: 2007-2011 American Community Survey.

As shown in the map below (see *Low Income Households that Lack Complete Plumbing or Kitchen Facilities*), census tracts in the West Price Hill, East Price Hill, Northside, the Central Business District, and Over-the-Rhine neighborhoods have the greatest percentage of low-income households that lack complete plumbing or kitchen facilities. Again, however, both the number and percentage of households experiencing substandard housing is relatively small compared to the prevalence of households experiencing cost-burden.

Low-Income Households that Lack Complete Plumbing or Kitchen Facilities
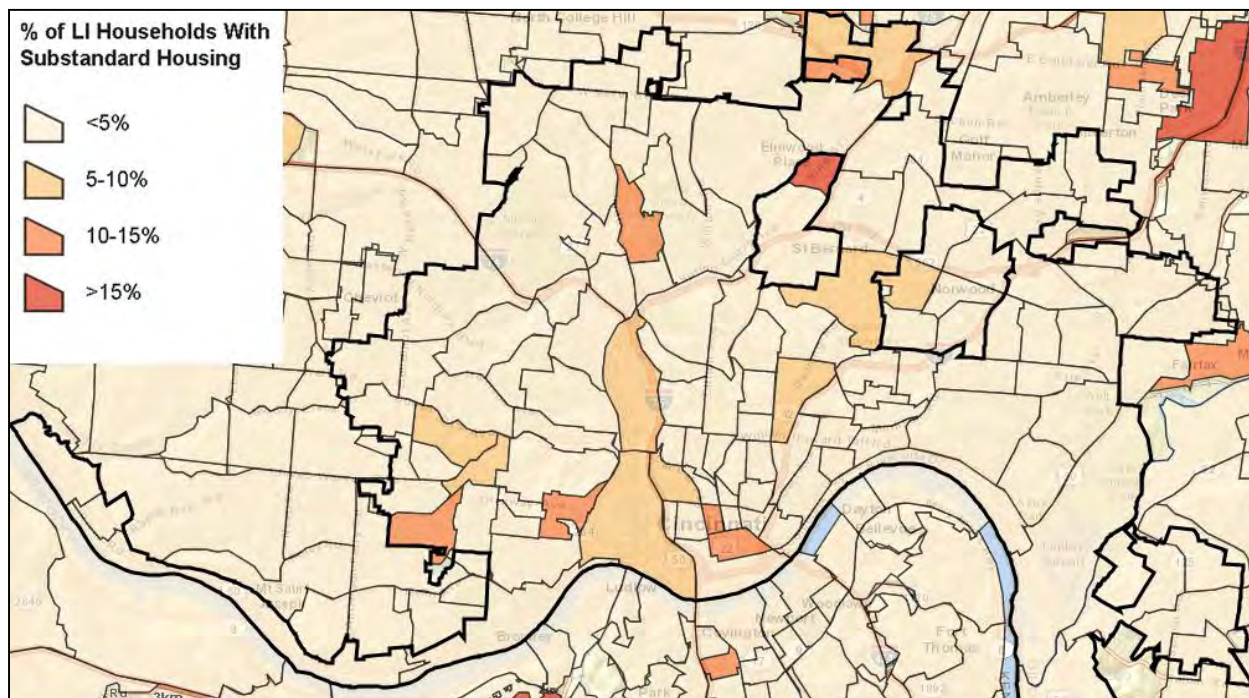
Source: 2005-2009 American Community Survey.
Note: Households earning more than 100% of AMI were included in the denominator but not the numerator of the fractions that calculate income range groups as a percentage of total households within a tenancy type.

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

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

- Homelessness prevention resources are not adequate to meet the need in the community.
- Family homelessness plan - while the community does have a comprehensive plan for improving the system and services for homeless individuals there is no corresponding plan for addressing family homelessness or for offering assistance to families that are not able to be offered prevention or shelter.
- Need for aftercare services for families that have been stabilized through shelter or supportive housing resources, including Rapid Rehousing.
- Need for connections to employment.
- Less than adequate collaboration and coordination with other systems serving at-risk or homeless households, including systems that deal with immigration, mental health, substance abuse, development disabilities, foster care, corrections, and health care system.
- Not enough affordable housing for families that need it and long wait lists for PHA housing.
- Inadequate resources to assist with exiting households from shelters (e.g. utility assistance)

- Lack of consistent shelter-based daytime services, and/or operating funds to support such services.
- Inadequate information regarding needed capacity to serve LGBTQ persons, persons with limited English proficiency, couples without children, sex offenders.
- No seasonal shelter capacity for homeless families.
- Lack of and declining funding for needed non-housing based services-only programs (e.g. case management, transportation, day care, and employment programs).
- Lack of understanding of the community impact of homeless services.

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

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 2013, over 2,900 people in families contacted CAP requesting services- 489 of these people were placed by CAP into a family shelter. During the same time, over 1,000 single individuals contacted CAP.

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

In 2013, 942 people were provided with Homelessness Prevention services, down from 1,870 in 2012, and 2820 in 2011, primarily due to the loss of federal stimulus funding for homelessness prevention services. Local Homelessness Prevention services follow a "Shelter Diversion" model, targeting those who are at most imminent risk of needing to enter an emergency shelter.

Since 2009, Strategies to End Homelessness has collaborated with the United Way of Greater Cincinnati (UW) and contracted with UW funded Emergency Assistance Agencies to deliver homelessness prevention services. UW funding is used for case management staffing while ESG funds provide direct financial assistance. Additionally, a sub- grant arrangement with the Legal Aid Society of Greater Cincinnati has been executed to provide legal assistance as needed to prevent homelessness.

The Homelessness Prevention program has been designed as a short-term (3-month) program. All participants will be required to meet with a caseworker prior to receiving assistance to verify that they are "at-risk of homelessness" and entry into shelter is imminent without this assistance. The partner agencies will be required to provide on-going case services and support to clients for up to three months. If a person is not stabilized after three months and are still at risk of homelessness, they can be approved for additional three months of services.

All potential program participants seeking assistance from the Homelessness Prevention program are screened by a Central Access Point (CAP) Intake Specialist.

Eligibility Criteria for program participants include:
- Individual/Household would be going into shelter without this assistance
- Household income is less than 30% Area Median Income

- Individual/household has no other financial resources or support networks to avoid going into shelter
- Individual/Household willing to participate in case management
- Individual/household is a Hamilton County resident

Household must also exhibit at least one of the following risk factors:
- Has moved frequently because of economic reasons (defined as 2 or more times during the 60 days immediately preceding the application for prevention assistance)
- Is living in the home of another because of economic hardship
- Has been notified that their right to occupy their current housing or living situation will be terminated (notice must be in writing and termination has to be within 21 days after the date of application for assistance)
- Lives in a hotel or motel (not paid for by a state, local, federal, or charitable organization funds)
- Lives in severely overcrowded housing (efficiency with more than 2 persons or another type of housing in which there reside more than 1.5 persons per room)
- Otherwise lives in housing that have characteristics associated with instability and an increased risk of homelessness; for example, utility shut off notice or eviction notice.

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

The following homelessness prevention activities are ongoing:
1. Shelter Diversion: as described above, ESG and United Way funding are being used to divert households at imminent risk of entering shelter back into housing and services.

2. Supportive Services for Homeless Veterans and their Families (SSVF): Talbert House and Ohio Valley Goodwill Industries have been awarded SSVF funding to implement programming which prevents homelessness for veterans and their families.

3. Youth Aging out of Foster Care: A U.S. Dept. of Health and Human Services (HHS) funded effort is currently underway, led by Lighthouse Youth Services, targeted toward preventing homelessness among youth who have been in the Foster Care system. This effort will support enhanced identification, data collection and services to youth formerly in the foster care system, as we know that one-third of youth aging out of foster care experience homelessness. National studies have also shown that between 21-53% of homeless youth have at one point been placed in foster care. Fully support implementation of recent HMIS revision to include gathering data about past and current foster care placements as risk factors to homelessness and reconnecting to prior custodial agency (HCJFS), Foster Care Agency, or Independent Living Program for possible aftercare intervention.

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

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

Table 13-16 - Disproportionally Greater Need

		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	0%-30% AMI	28,210	75.85%	5,985	16.09%	2,995	8.05%
White	0%-30% AMI	10,535	79.09%	1,730	12.99%	1,055	7.92%
Black / African American	0%-30% AMI	16,010	73.37%	4,070	18.65%	1,740	7.97%
Asian	0%-30% AMI	475	76.00%	15	2.40%	135	21.60%
American Indian, Alaska Native	0%-30% AMI	4	28.57%	10	71.43%	0	0.00%
Pacific Islander	0%-30% AMI	0	NA	0	NA	0	NA
Hispanic	0%-30% AMI	575	91.41%	35	5.56%	19	3.02%
Jurisdiction as a whole	30%-50% AMI	13,285	64.71%	7,245	35.29%	0	0.00%
White	30%-50% AMI	5,670	62.04%	3,470	37.96%	0	0.00%
Black / African American	30%-50% AMI	6,925	65.67%	3,620	34.33%	0	0.00%
Asian	30%-50% AMI	185	69.81%	80	30.19%	0	0.00%
American Indian, Alaska Native	30%-50% AMI	10	16.67%	50	83.33%	0	0.00%
Pacific Islander	30%-50% AMI	0	NA	0	NA	0	NA
Hispanic	30%-50% AMI	290	98.64%	4	1.36%	0	0.00%
Jurisdiction as a whole	50%-80% AMI	8,660	33.63%	17,090	66.37%	0	0.00%
White	50%-80% AMI	4,840	33.91%	9,435	66.09%	0	0.00%
Black / African American	50%-80% AMI	3,505	33.65%	6,910	66.35%	0	0.00%
Asian	50%-80% AMI	45	16.07%	235	83.93%	0	0.00%

American Indian, Alaska Native	50%-80% AMI	45	52.94%	40	47.06%	0	0.00%
Pacific Islander	50%-80% AMI	0	NA	0	NA	0	NA
Hispanic	50%-80% AMI	110	30.56%	250	69.44%	0	0.00%
Jurisdiction as a whole	80%-100% AMI	2,685	19.98%	10,755	80.02%	0	0.00%
White	80%-100% AMI	1,825	22.17%	6,405	77.83%	0	0.00%
Black / African American	80%-100% AMI	720	15.88%	3,815	84.12%	0	0.00%
Asian	80%-100% AMI	35	8.33%	385	91.67%	0	0.00%
American Indian, Alaska Native	80%-100% AMI	0	0.00%	10	100.00%	0	0.00%
Pacific Islander	80%-100% AMI	0	NA	0	NA	0	NA
Hispanic	80%-100% AMI	80	57.55%	59	42.45%	0	0.00%
Jurisdiction as a whole	0%-100% AMI	52,840	54.52%	41,075	42.38%	2,995	3.09%
White	0%-100% AMI	22,870	50.86%	21,040	46.79%	1,055	2.35%
Black / African American	0%-100% AMI	27,160	57.40%	18,415	38.92%	1,740	3.68%
Asian	0%-100% AMI	740	46.54%	715	44.97%	135	8.49%
American Indian, Alaska Native	0%-100% AMI	59	34.91%	110	65.09%	0	0.00%
Pacific Islander	0%-100% AMI	0	NA	0	NA	0	NA
Hispanic	0%-100% AMI	1,055	74.19%	348	24.47%	19	1.34%

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

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole.

Provide an assessment of each disproportionate need identified:

Ninety-one percent of Hispanic households between 0%-30% AMI experience one or more of four housing problems (1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost burden greater than 30%). For the jurisdiction as a whole, 76% of households between 0%-30% AMI experiences one or more of four housing problems.

Ninety-nine percent of Hispanic households between 30%-50% AMI experience one or more of four housing problems. For the jurisdiction as a whole, 65% of households between 30%-50% AMI experience one or more of four housing problems.

Fifty-eight percent of Hispanic households between 80%-100% AMI experience one or more of four housing problems. For the jurisdiction as a whole, 20% of households between 80%-100% AMI experience one or more of four housing problems.

Hispanics households earning 50%-80% AMI experience one or more of the four housing problems at a rate that is slightly lower than the jurisdiction as a whole at that AMI level (31% compared to 34%). This is likely a statistical error attributed to the small sample size (there were just 110 Hispanic households in this income range and just 1,055 Hispanic households overall), especially considering that nearly 100% of the 290 Hispanic households in the income range just above this one (30%-50%) experience at least one of the four housing problems.

When looking at households at all income levels between 0%-100% AMI, 74.2% (1,055) of Hispanic households experience at least one of the housing problems. This is a disproportionately higher rate than that of the jurisdiction as a whole (54.5%, or 52,840 households).

Fifty-three percent of American Indian/Alaskan Native households between 50%-80% AMI experience one or more of four housing problems. For the jurisdiction as a whole, 34% of households between 30%-50% AMI experience one or more of four housing problems.   It is worth noting, however, that in the 0%-30%, 30%-50%, and 80%-100% of AMI income ranges, American Indians/Alaskan Natives were more likely than any other racial/ethnic group to have none of the four housing problems. Because there are relatively few American Indians/Alaskan Natives in each of these income ranges, we are unable to conclude whether there is truly a disproportionate need in the 50%-80% income range or if the pattern is a statistical error resulting from a small sample size.

Moreover, when looking at the rate of housing problems among households between 0%-100% AMI, the disproportionate need among American Indian/Alaskan Native households appears lessened. Only 34.5% (59) of American Indian/Alaskan Native households experience one or more of the housing problems, as compared to 54.5% of the jurisdiction as a whole.

<u>Twenty-one percent of Asian households between 0%-30% AMI have no/negative income but none of the other housing problems.</u> For the jurisdiction as a whole, 8% of households between 0%-30% AMI have no/negative income but none of the other housing problems.

According to data published by the University of Cincinnati, there were 1,294 Asian students enrolled at the University during the 2013-2014 school year. According to the 2010 Census, there were 5,481 people of Asian race/ethnicity living in Cincinnati. Although we cannot be sure that all of the Asian students at the University of Cincinnati live in the City limits, we can use these figures to estimate that up to 20% of the City's Asian population is students. This may help to explain why Asian households are disproportionately represented in the category of "no/negative income but no other housing problems." Source: https://www.uc.edu/about/ucfactsheet.html

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

It appears that Hispanic residents have a very large disproportionate severe housing problems; however, this represents less than 2% of the City's population. The larger issue is with African American residents.

Table 14 – 20 – 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	0%-30% AMI	22,155	59.57%	12,040	32.37%	2,995	8.05%
White	0%-30% AMI	8,015	60.17%	4,250	31.91%	1,055	7.92%
Black / African American	0%-30% AMI	12,740	58.39%	7,340	33.64%	1,740	7.97%
Asian	0%-30% AMI	365	58.40%	125	20.00%	135	21.60%
American Indian, Alaska Native	0%-30% AMI	4	28.57%	10	71.43%	0	0.00%
Pacific Islander	0%-30% AMI	0	NA	0	NA	0	NA
Hispanic	0%-30% AMI	525	82.81%	90	14.20%	19	3.00%
Jurisdiction as a whole	30%-50% AMI	4,965	24.19%	15,560	75.81%	0	0.00%
White	30%-50% AMI	2,115	23.17%	7,015	76.83%	0	0.00%
Black / African American	30%-50% AMI	2,445	23.19%	8,100	76.81%	0	0.00%
Asian	30%-50% AMI	115	43.40%	150	56.60%	0	0.00%
American Indian, Alaska Native	30%-50% AMI	0	0.00%	60	100.00%	0	0.00%
Pacific Islander	30%-50% AMI	0	NA	0	NA	0	NA
Hispanic	30%-50% AMI	185	61.67%	115	38.33%	0	0.00%
Jurisdiction as a whole	50%-80% AMI	2,235	8.68%	23,520	91.32%	0	0.00%
White	50%-80% AMI	1,370	9.59%	12,910	90.41%	0	0.00%

Black / African American	50%-80% AMI	730	7.01%	9,690	92.99%	0	0.00%
Asian	50%-80% AMI	10	3.57%	270	96.43%	0	0.00%
American Indian, Alaska Native	50%-80% AMI	35	41.18%	50	58.82%	0	0.00%
Pacific Islander	50%-80% AMI	0	NA	0	NA	0	NA
Hispanic	50%-80% AMI	60	16.67%	300	83.33%	0	0.00%
Jurisdiction as a whole	80%-100% AMI	630	4.69%	12,810	95.31%	0	0.00%
White	80%-100% AMI	470	5.71%	7,755	94.29%	0	0.00%
Black / African American	80%-100% AMI	40	0.88%	4,495	99.12%	0	0.00%
Asian	80%-100% AMI	30	7.14%	390	92.86%	0	0.00%
American Indian, Alaska Native	80%-100% AMI	0	0.00%	10	100.00%	0	0.00%
Pacific Islander	80%-100% AMI	0	NA	0	NA	0	NA
Hispanic	80%-100% AMI	80	57.55%	59	42.45%	0	0.00%
Jurisdiction as a whole	0%-100% AMI	29,985	30.94%	63,930	65.97%	2,995	3.09%
White	0%-100% AMI	11,970	26.63%	31,930	71.03%	1,055	2.35%
Black / African American	0%-100% AMI	15,955	33.72%	29,625	62.61%	1,740	3.68%
Asian	0%-100% AMI	520	32.70%	935	58.81%	135	8.49%
American Indian, Alaska Native	0%-100% AMI	39	23.08%	130	76.92%	0	0.00%
Pacific Islander	0%-100% AMI	0	NA	0	NA	0	NA
Hispanic	0%-100% AMI	850	59.32%	564	39.36%	19	1.33%

Data Source: 2006-2010 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

Eighty-three percent of Hispanic households between 0%-30% AMI experience one or more of four severe housing problems (1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost burden greater than 50%). For the jurisdiction as a whole, 60% of households between 0%-30% AMI experience one or more of four severe housing problems.

Sixty-two percent of Hispanic households between 30%-50% AMI experience one or more of four severe housing problems. For the jurisdiction as a whole, 24% of households between 30%-50% AMI experience one or more of four severe housing problems.

Fifty-eight percent of Hispanic households between 80%-100% AMI experience one or more of four severe housing problems. For the jurisdiction as a whole, 5% of households between 80%-100% AMI experience one or more of four severe housing problems.

This pattern is similar to the disproportionate needs for housing problems not classified as severe.

Forty-three percent of Asian households between 30%-50% AMI experience one or more of four severe housing problems. For the jurisdiction as a whole, 24% of households between 30%-50% AMI experience one or more of four severe housing problems.

This disproportionate need is based on 35 households, so it is possible that it is a statistical error resulting from a small sample size.

Forty-one percent of American Indian/Alaskan Native households between 50%-80% AMI experience one or more of four severe housing problems. For the jurisdiction as a whole, 9% of households between 50%-80% AMI experience one or more of four severe housing problems.

It is worth noting that in the 0%-30%, 30%-50%, and 80%-100% of AMI income ranges American Indians/Alaskan Natives were more likely than any other racial/ethnic group to have none of the four severe housing problems. This was also the case for housing problems not classified as severe. Again, because there are relatively few American Indians/Alaskan Natives in each of these income ranges, we are unable to conclude whether there is truly a disproportionate need in the 50%-80% income range or if the pattern is a statistical error resulting from a small sample size.

For the most part, the pattern of disproportionate needs for severe housing problems mirrors the pattern of disproportionate needs for housing problems that are not classified as severe. At every income range with the exception of 50-80% AMI, Hispanic households are more likely than any other racial or ethnic group to experience one or more severe housing problems.

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:

The predominant issue with Cincinnati residents is a cost burden for housing. This is true for renters and homeowners throughout the City with just over 30% of our households paying 50% or more of their income for housing as seen in Table 15.

Table 15 – Greater Need: Housing Cost Burdens AMI

	<=30%		30-50%		>50%		No / negative income (not computed)		Total	
Jurisdiction as a whole	83,190	59.10%	26,460	18.80%	27,940	19.85%	3,170	2.25%	140,760	
White	52,290	66.81%	13,435	17.16%	11,490	14.68%	1,055	1.35%	78,270	55.61%
Black / African American	27,305	48.74%	12,075	21.55%	14,810	26.44%	1,830	3.27%	56,020	39.80%
Asian	1,545	62.80%	325	13.21%	455	18.50%	135	5.49%	2,460	1.75%
American Indian, Alaska Native	170	83.33%	20	9.80%	14	6.86%	0	0.00%	204	0.14%
Pacific Islander	0	NA	0	NA	0	NA	0	NA	0	0.00%
Hispanic	945	49.22%	275	14.32%	595	30.99%	105	5.47%	1,920	1.36%

Data Source: 2006-2010 CHAS

Discussion:

Thirty-one percent of Hispanic households spend more than 50% of their income on housing. For the jurisdiction as a whole, 20% of households spend more than 50% of their income on housing. However, this represents a very small portion of the City's population at 1.36% of all residents.

There are several agencies which assist residents of Hispanic origin, but none of them focus specifically on housing issues. Su Casa provides immigration related services and community building events but do not currently provide housing assistance. CMHA did have an outreach staff member who spoke Spanish; however this position was cut due to budget constraints. Cincinnati Housing Partners was a CHDO that worked in Carthage and Hartwell neighborhoods which have a strong Hispanic presence, but this nonprofit was dissolved in 2013.

The City serves a wide variety of residents which represent the diversity of our population. The table below, from the 2013 CAPER, shows the demographics of those served by housing programs funded by CDBG, HOME, ESG and HOPWA funds. These numbers represent the anticipated breakdown of families assisted annually over the next five years as well.

CR-10 - Racial and Ethnic composition of families assisted

Race/Ethnicity	CDBG	HOME	ESG	HOPWA
White	724	43	1497	100
Black or African American	2778	204	4511	100
Asian	13	1	6	0
American Indian or American Native	5	0	19	2
Native Hawaiian or Other Pacific Islander	0	0	12	0
American Indian/Alaskan Native & White	0	0	0	0
Asian & White	2	0	0	0
Black/African American & White	38	0	0	0
American Indian/Alaskan Native & Black	0	0	0	0
Other Multi-Racial	87	5	0	0
TOTAL	**3687**	**253**	**6288**	**202**
Hispanic	40	3	105	0
Not Hispanic	3647	250	6180	202
Total	**3687**	**253**	**6288**	**202**

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?

In part, the disproportionate housing needs of Hispanic households across many categories of needs can be attributed to language barriers and cultural differences which can make it difficult to communicate conditions problems and resolve disputes with landlords. In addition, there is some evidence of housing discrimination that results in Hispanic families receiving less favorable treatment in the rental market. A national study shows that Hispanic households are more likely to be overcrowded than Non-Hispanic Whites and Non-Hispanic Blacks *(Measuring Overcrowding in Housing, HUD Office of Policy Development and Research,* http://www.huduser.org/publications/pdf/measuring_overcrowding_in_hsg.pdf, *2007).*

While there were several instances of disproportionate need for American Indian/Alaskan Natives and Asian households across the bottom three income ranges, these groups had very small sample sizes compared to White, Black/African American, and Hispanic households. This statement is not meant to discount the data presented for these racial/ethnic groups, but is intended to point out that further analysis is required to determine whether the disproportionate need is a statistical error resulting from small sample size.

It is important to note that according to the 2010 Census the combined total of persons who identified as Hispanic, American Indian/Alaskan Natives, and Asian households was just 5% of the total population. Therefore, while the disproportionate needs as defined by HUD and identified in this section of this document should be considered, they should not divert attention from the need to address known disparities between White and Black households in the City of Cincinnati.

The lack of disproportionate housing needs for White and Black households in the CHAS data risks concealing relationships between poverty, race, and geography. For example, according to 2005-2009 ACS data analyzed by Maloney and Auffrey (2013), there were 13,777 families living in poverty—down from 16,945 in 1990. In 1990 the percentage of these families who were white was 29% declining to 24% in 2005-2009. Meanwhile, the percentage the families living in poverty who were black increased from 71% in 1990 to 76% in 2005-2009. In short, while the number of families living in poverty has declined since 1990, Black/African American families now make up a greater percentage of those families.

Another example comes from Census data analyzed by the National Urban League for a report, *State of Black America*. The study found that the median Black income was $24,272 compared to $57,481 for Whites. On this measure, the Cincinnati region (including 15 counties in Southwest Ohio, Northern Kentucky, and Southeast Indiana) ranked 73rd out of 77 U.S. cities. In the same study, the Urban League found that Blacks in Cincinnati had an unemployment rate of 17.1% compared to 7.1% for Whites. On this measure, Cincinnati ranked 47 out of 77 U.S. cities. Source: National Urban League. (2014). 2014 State of Black America One Nation Underemployed: Jobs Rebuild America. It is important to point out the racial disparities in income and employment in this section because income and employment directly impact a household's ability to obtain quality, affordable housing.

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

Nationally, the Hope Street Group, a national nonpartisan, nonprofit organization dedicated to expanding economic opportunity and prosperity for all Americans, released an Economic Opportunity Index in 2008. The Index is meant to be a tool for measuring one's ability to achieve the American Dream and identifying the factors that contribute most to improved opportunity. The Index finds that certain factors determine an individual's capacity to earn income. For instance, educational attainment contributes to the degree to which a worker is valued in the labor force. Health factors such as access to health care and an individual's smoker status will affect an individual's physical ability to work. An individual can increase their capacity to work, their total years worked, and their overall lifetime income by simply being healthy. Individual's access to economic opportunities will vary on other less evident factors as well, like bank account access, incarceration rate, and divorce rate. Any of these factors can either compliment or detract from an individual's lifetime economic opportunity and should be addressed holistically.

In the new 2014 Analysis to Impediments to Fair Housing, Attachment H, the issue of transportation is mentioned as a barrier to fair housing.   The pertinent summary, recommendation and proposed action step related to transportation follows:

> **Impediment:** Lack of public transportation in opportunity areas
>
> Every focus group said that the major impediment to housing choice was lack of public transportation in opportunity areas. As one participant said, "It really comes down to transportation and affordable housing."
>
> The bus system is operated by SORTA (Southwest Ohio Regional Transit Authority). SORTA, an independent political subdivision of the State of Ohio, operates Metro fixed-route bus service and Access para-transit service for people with disabilities. SORTA is governed by a 13- member board of trustees, 7 appointed by the City of Cincinnati and 6 appointed by Hamilton County. Hamilton County appoints 3 of its own trustees plus 1 each representing Butler, Clermont and Warren counties. Public funding for the system comes primarily from an earnings tax paid by those who live or work in the City.
>
> In conversation about the Analysis of Impediments, SORTA management said they would like to expand the system. They have developed a Go Forward Plan with extensive community input that shows where they would expand when funding is available. These plans would expand service into areas where housing choice is currently limited because of lack of public transportation.
>
> **Recommendations:** Support implementation of the SORTA Go Forward Plan. Encourage county jurisdictions to work with SORTA on increasing public transportation service in their communities.

2015 Action Plan: City and County staff review and analyze the Go Forward Plan and determine what actions should be taken to increase public transportation service in additional communities.

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

According to census data analyzed in *The Social Areas of Cincinnati: An Analysis of Social Needs* (Maloney & Auffrey, 2013), Hispanic households are "dispersed throughout 48 neighborhoods and do not constitute a large percentage in any one neighborhood." A table in *The Social Areas of Cincinnati* lists the number of persons of Hispanic origin reported in the 2005-2009 ACS in 16 neighborhoods that had an increase in the number of Hispanic households since 2000. According to the report, Hispanic households do have a preference for location on the West Side of the city and along the Vine Street corridor, which runs through Over-the-Rhine, Avondale, Carthage and Hartwell. There were approximately 3,500 Hispanic individuals reported in the 2005-2009 ACS in East Price Hill, Westwood, West Price Hill, and Mt. Airy; the Hispanic population as a percentage of the total is highest in Carthage (13.2%) and East Price Hill (7.4%) (Maloney & Auffrey, 2013).

Neighborhoods with Hispanic Population Increases, 2005-2009		
Neighborhood	Persons of Hispanic Origin	Percent Increase 2000 to 2005-2009
Carthage	322	685%
Roselawn	346	621%
East Price Hill	1393	480%
Sayler Park	144	476%
West Price Hill	718	268%
Evanston	148	202%
Westwood	1013	201%
Mt. Washington	418	196%
Hartwell	230	184%
N. Avondale - Paddock Hills	213	151%
Mt. Airy	415	136%
Winton Place	117	121%
Walnut Hills	117	65%
S. Fairmount	117	56%
Pleasant Ridge	150	24%
Hyde Park	213	3%

Source: 2000 Census and 2005-2009 ACS, *Social Areas of Cincinnati*

2010 Census data mapped below (see *Latino Population by Census Tract)* shows little change in these trends: census tracts in Carthage, East Price Hill, West Price Hill, and Hartwell continue to have the largest Hispanic populations.

Latino Population by Census Tract
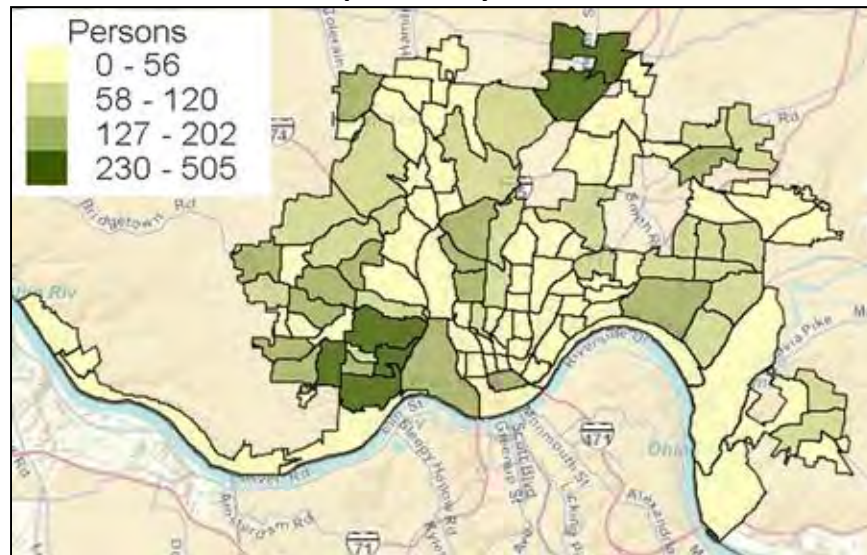
Source: U.S. Census Bureau, 2010 Census.

Cincinnati's Asian population also had disproportionate needs in two categories. As of 2010, they were most concentrated as a percentage of total population in Corryville (7.9%) and North Fairmount-English Woods (5.3%) 2010 Census data (see *Asian Population by Census Tract*), shows census tract 29 in the University Heights neighborhood as having the greatest Asian population by a significant margin. It should be noted that this tract and those nearby tracts surround the University of Cincinnati (UC), where 1,294 Asian students were enrolled during the 2013-2014 school year according to the UC website at (https://www.uc.edu/about/ucfactsheet.html). Many of these students likely live near the university, explaining the concentration of Asian population in this area.

Asian Population by Census Tract
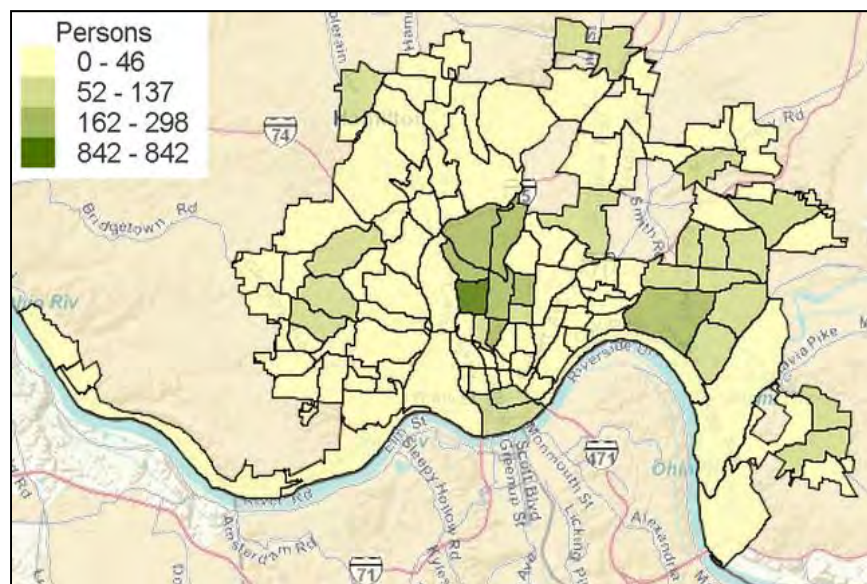
Source: U.S. Census Bureau, 2010 Census.

White Population by Census Tract
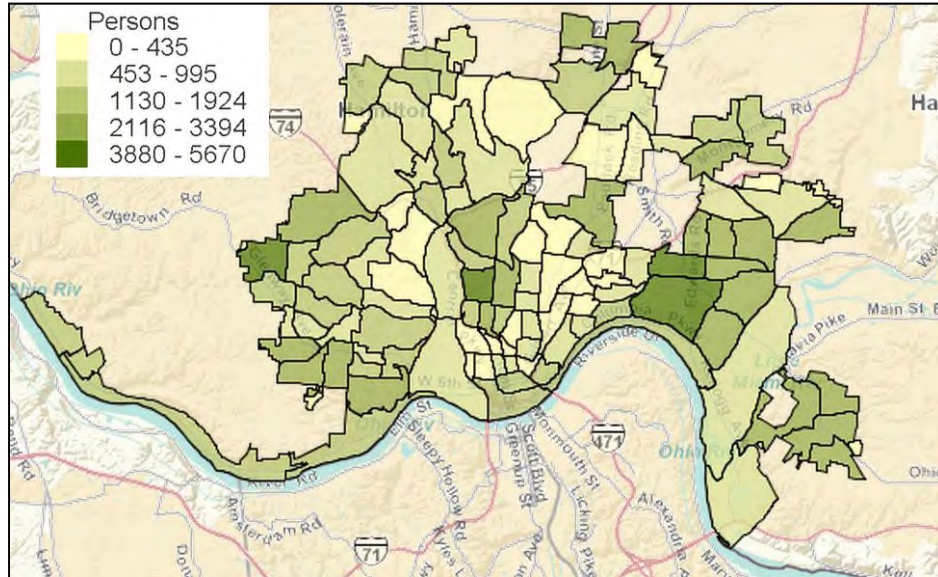
Source: U.S. Census Bureau, 2010 Census. Shows people who specified "White alone" as their only race.

2010 Census data mapped above (see *White Population by Census* Tract) shows the census tracts in Hyde Park, Mount Lookout, areas in Oakley and Westwood as well as Clifton have the largest White population.

African American Population by Census Tract
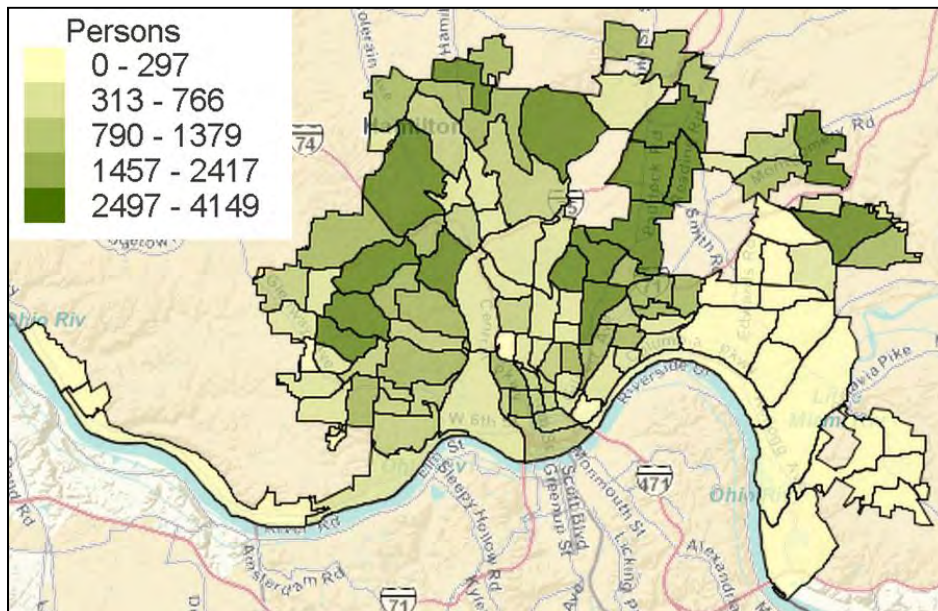
Source: U.S. Census Bureau, 2010 Census. Shows people who specified "Black or African American alone

As the Census data mapped above (see *African American Population by Census Tract*) shows, census tracts in Madisonville, Kennedy Heights, Roselawn, Bond Hill, Winton Hills, Paddock Hills, North Avondale, Avondale, Mt. Airy, Northside, Fay Apartments, South Cumminsville-Millvale and English Woods are predominantly African American.

Poverty by Neighborhood

Maloney and Auffrey (2013) also list the neighborhoods with the highest number of poor African American families in 2005-2009. These are:

- Avondale (891)
- West End (839)
- Westwood (814)
- Winton Hills (678)
- College Hill (608)
- East Price Hill (584)

Maloney and Auffrey also provide an analysis of the percentage of African American and White families in poverty by neighborhood. Applying HUD's definition of disproportionate need, we see that while there were 17 neighborhoods in which the percentage of African American families in poverty was more than 10 percentage points higher than the total number of families in poverty in the neighborhood, there was just one neighborhood in which White families had this disproportionate need.

Cincinnati Neighborhoods' Race Composition and Poverty - Disproportionate Need Only

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

Source: 2005-2009 ACS; Table adapted from Social Areas of Cincinnati 2013

Percent of Families Below Poverty Level -- Neighborhoods with Disproportionate Needs Identified

Legend:
- All Families Percent of Families Below Poverty Level
- African American Families Percent of Families Below Poverty Level
- White Families Percent of Families Below Poverty Level

Neighborhoods shown only if African American or White Families had a poverty rate 10 or more percentage points than the neighborhood as a whole.

Source: 2005-2009 ACS. Adapted from *Social Areas of Cincinnati* (2013).
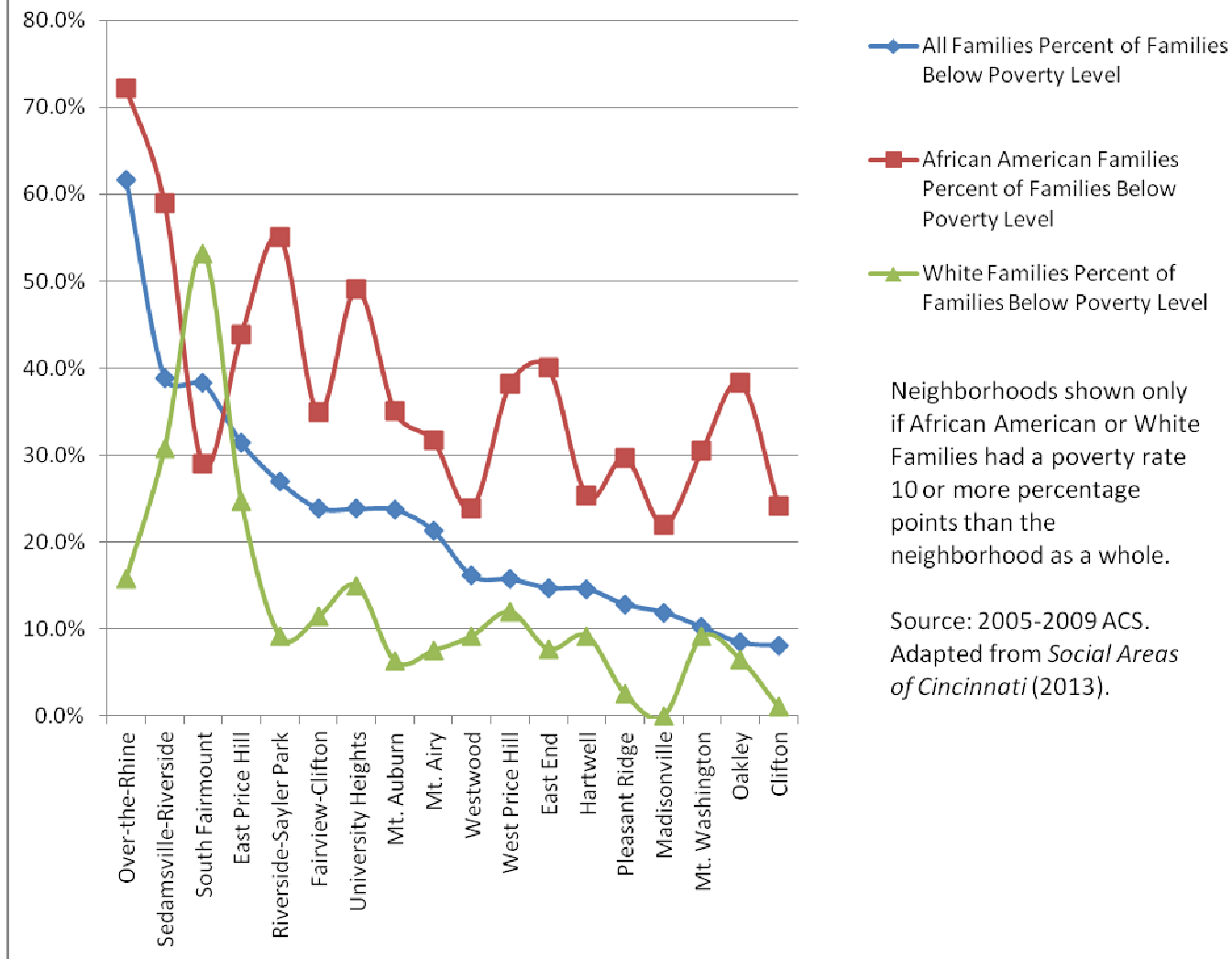
The City's Analysis of Impediments addresses additional information on housing disparities by race and geography. It cites a report by Working In Neighborhoods, *In the Shadow of the Mortgage Meltdown: Taking Stock – A Study of Foreclosures in Hamilton County, Ohio in 2013*, found that six of the ten neighborhoods hardest hit by foreclosure in 2013 were predominately African American. These neighborhoods are Kennedy Heights, Madisonville, Bond Hill, Spring Grove Village, North Avondale, and Paddock Hills.   The Analysis of Impediments also points out racial disparities in mortgage lending and concludes that African American borrowers, regardless of income, are less likely to receive mortgage loans for homes, and when they do, they are far more likely to receive less favorable terms and conditions than similarly situated Latinos, Whites, and Asian Americans (Housing Research & Advocacy Center, Racial & Ethnic Disparities 2011 Ohio Mortgage Lending, 2013).

The Analysis of Impediments includes these impediments:

- Concentration of affordable housing in racially segregated areas
- Barriers to mobility of families with vouchers
- Barriers for immigrant populations
- Barriers to African American homeownership
- Barriers to housing choice for people with disabilities

A list of recommended action steps to address disproportionate needs and disparities in housing is included in the AI as Attachment H.

NA-35 Public Housing – 91.205(b)

Introduction

The Cincinnati Metropolitan Housing Authority (CMHA) is the 17th largest housing authority in the United States and consistently receives designation as a high performing agency from the U. S. Department of Housing and Urban Development (HUD). The Asset Management portfolio of properties are owned and managed by CMHA. It is the responsibility of CMHA to maintain the properties, screen residents for eligibility and conduct lease enforcement. CMHA operates 12 high-rise buildings, 3 large family communities, numerous small family communities and many single-family homes throughout Hamilton County.

At times, there are preferences given to specific groups of families enables CMHA to direct their limited housing resources to those with the greatest housing needs. Since the demand for housing assistance often exceeds the limited resources available to HUD, and the local housing authorities, long waiting periods are common. In fact, CMHA may close its waiting list when there are more families on the list than can be assisted in the near future. CMHA has the discretion to establish preferences to reflect needs in its own community.

CMHA also manages the Housing Choice Voucher (HCV) program, formerly known as Section 8 program, for the City of Cincinnati and all of Hamilton County. The HCV program includes tenant based vouchers, project based vouchers, and special purpose vouchers as outlined below.

Totals in Use

				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 in use	0	48	5272	10,526	7,122**	10,291	195	0	100

Table 16 - Public Housing by Program Type
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition
**includes 6,887 voucher units in the City managed by HUD and 235 voucher units managed directly by CMHA

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	5,138	9,933	12,885	*	*	*	N/A
Average length of stay	0	3	5	*	*	*	*	*
Average Household size	0	1	2	*	*	*	*	N/A
# Homeless at admission	0	0	30	*	*	*	*	N/A
# of Elderly Program Participants (>62)	0	5	956	1158	*	*	*	*
# of Disabled Families	0	7	988	3684	*	*	*	*
# of Families requesting accessibility features	0	43	*	**	**	**	**	**
# of HIV/AIDS program participants	0	0	*	*	*	*	*	*
# of DV victims	0	0	*	*	*	*	*	*

Table 17 – Characteristics of Public Housing Residents by Program Type

*Information not maintained

** Information not maintained because units are owned by private parties where families select units meeting their needs.
Data Source: PIC (PIH Information Center)

Race of Residents

	Program Type								
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	6	667	2,491	*	*	*	*	*
Black/African American	0	37	9,441	24,257	*	*	*	*	*
Asian	0	0	25	21	*	*	*	*	*
American Indian/Alaska Native	0	0	23	15	*	*	*	*	*
Pacific Islander	0	0	16	13	*	*	*	*	*
Other	0	0	0	0	0	0	0	0	0

Table 18 – Race of Public Housing Residents by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition
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	107	227	*	*	*	*	*
Not Hispanic	0	43	10,065	26,567	*	*	*	*	*

Table 19 – Ethnicity of Public Housing Residents by Program Type

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

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment:

The Cincinnati Metropolitan Housing Authority (CMHA) has a goal of providing 5% of the units as mobility accessible and 2% of the units as sensory accessible. CMHA is provides accessible units at almost all high rise and low rise buildings and works to retro-fit units as needed by residents.

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

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

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

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

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

The most immediate need of CMHA residents – both in public housing and housing choice voucher holders – is to improve their income. The average income for public housing residents is $9,933 and the average income for housing choice voucher holders is $12,885. The average income for all city residents is $30,188.

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

The biggest housing need for residents at large is affordability – that is paying more than 30% of their income for rent or mortgage payments. Almost 40% of the City's residents are paying more than 30% of their income for housing costs. See Section NA-25 Disproportionate Greater Need: Housing Cost Burden, Table 15 – Greater Need: Housing Cost Burden AMI later in this Con Plan.

Discussion

At this time, CMHA is meeting the needs of current and potential residents with accessible units. As part of their new strategic plan, CMHA has contracted with a vendor to inspect all units currently classified as fully ADA accessible to insure the units are ADA and UFAS compliant in order to address future needs as the community ages.

CMHA residents and HCV holders have much lower incomes than the average City households. The City will be working with CMHA to increase economic opportunity for these residents with anti-poverty strategies, including the Hand Up Initiative, City Link services and other public services include in General Fund programs and HUD funded programs included herein.

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) have consistently utilized the Consolidated Plan as the primary documentation of the strategies, planning, and services being used to address homelessness, particularly chronic homelessness, in the City of Cincinnati and Hamilton County.

The Homeless Section of the Consolidated Plan has been developed for both the City of Cincinnati and Hamilton County, Ohio as part of the local HUD Continuum of Care for the Homeless (CoC) program of the combined jurisdictions. Pursuant to HUD's guidance and the communities method of conducting planning and facilitating processes for homeless, the jurisdictions have standardized and identical elements within their Consolidated Plans, increasing coordination and reducing duplication of efforts.

In addition to the Consolidated Plan, in 2008 Cincinnati City Council directed Strategies to End Homelessness to address the inadequacy of the current provision of services for single homeless individuals, and develop and implement a comprehensive plan to improve such services. City Council also requested that the plan ensure that as a critical segment of the homeless community, single homeless men and women, will have access to safe, appropriate shelter facilities and that such facilities will provide comprehensive services necessary for homeless individuals to obtain and maintain housing. As a result of this request, Strategies to End Homelessness developed the Homeless to Homes plan in 2009, and it was adopted by both Cincinnati City Council and Hamilton County Board of County Commissioners. Pursuant to the plan's recommendations, the City and County administrations incorporated Homeless to Homes plan recommendations into the Homeless/Special Needs section of the 2010-2014 Consolidated Plan. Implementation of the Homeless to Homes Plan is ongoing, and therefore elements of this 2015-2019 are also consistent with the plan as well.

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 uses outcomes data to propose changes to the local CoC program prioritization process, and presents these outcome performance measures to CoC membership. Such performance-based prioritization is accompanied by community input to select projects to be included in the annual CoC application. The Homeless Clearinghouse also oversees allocation 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:
- Offering comprehensive Homelessness Prevention/Shelter Diversion services;
- Improving the services that are available to people who are currently homeless; and
- Developing and offering housing resources so that households can exit and not return to homelessness.

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

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

2. Supportive Services for Homeless Veterans and their Families (SSVF): Talbert House and Goodwill Industries have been awarded SSVF funding to implement programming which prevents homelessness for veterans and their families.

3. Youth Aging out of Foster Care: A U.S. Dept. of Health and Human Services (HHS) funded effort is currently underway, led by Lighthouse Youth Services, targeted toward preventing homelessness among youth who have been in the Foster Care system. This effort will support enhanced identification, data collection and services to youth formerly in the foster care system, as we know that one-third of youth aging out of foster care experience homelessness. National studies have also shown that between 21-53% of homeless youth have histories of placement in foster care. Fully support implementation of recent HMIS revision to include gathering data about past and current foster care placements as risk factors to homelessness and reconnecting to prior custodial agency (HCJFS), Foster Care Agency, or Independent Living Program for possible aftercare intervention.

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

Improving the services that are available to people who are currently homeless:
All of the following actions are being taken to improve services to people currently on the streets and in shelters:

1. Homeless to Homes Shelter Collaborative: the recommendations and improvements for emergency shelter services that are recommended in the Homeless to Homes plan (described above) are being implemented, and will significantly improve the level of services being offered to single individuals within the shelter system. HTH recommendations will be brought into alignment with family homelessness study (below) once complete.

2. Family Homelessness Study and Plan: a gaps analysis process will be conducted, looking specifically at services for families, covering family needs including prevention, emergency shelter, transitional and permanent housing. Strategies to End Homelessness will use the results of this gaps analysis to inform future action plan updates. Implementation of recommendations will be brought into alignment with the Homeless to Homes plan once the family plan is complete.

3. Winter Shelter: For the last three years, local organizations have partnered to add seasonal Winter Shelter beds to the local emergency shelter system to ensure that anyone who is homeless and on the streets has access to a safe, warm place to sleep during the coldest months of the year, normally mid-December through February. Prior to 2011, seasonal shelter was provided to homeless people only on nights when the temperature dipped below 10 degrees Fahrenheit. Since 2011, Winter Shelter capacity has been reliable and adequate, making improvements to assist people out of homelessness, not just warehouse them in homelessness. This Winter Shelter capacity must not only be maintained, but continue to be improved by adding other services.

Developing and offering housing resources so that households can exit and not return to homelessness:
All of the following actions are being taken to improve services to people in shelters:

Rapid Re-Housing (RRH) is a nationally recognized best practice for quickly ending episodes of homelessness in a cost efficient and effective way. RRH has become a high priority in our community:
- 12 CoC-funded programs have transitioned from to the RRH model.
- State of Ohio Housing Crisis Response Program (HCRP) and Hamilton County ESG funding are also supporting new RRH programs in the community.
- Talbert House and Goodwill Industries are receiving Supportive Services for Veteran Families (SSVF) funding to implement programs which rapidly transitioning Veterans and their families that are experiencing homelessness back into permanent housing.

Permanent Supportive Housing (PSH):
- Expanded PSH options: PSH is a nationally recognized best-practice for meeting the needs of disabled homeless people. With 59% of adult shelter residents and 68% of adults sleeping on the streets having at least one disabling condition, the continued expansion of PSH options will be necessary.
- Targeting PSH to the chronically homeless: all Permanent Supportive Housing Programs applying for funding in the FY 2013 CoC Competition demonstrated that they will prioritize available housing for chronically homeless individuals and families.

Coordination of Housing Resources: the following are all high-priority strategies geared toward making better, more strategic use of housing resources:

- Coordinated Assessment: the CoC work groups are also in the process of developing a Coordinated Assessment System, unique to our community, to ensure that homeless individuals and families are referred to the program that best meets their needs and can quickly become stably housed. Housing the chronically homeless remains a high priority in our community.
- Housing Prioritization: as a result of the HEARTH Act and its subsequent proposed regulations, the local CoC workgroups and Homeless Clearinghouse have developed and are now implementing policies for prioritizing households that are most in need of transitional housing, RRH, or permanent supportive housing. The CoC workgroups are currently meeting to develop these policies and procedures and will be implemented in our community in 2013.

- <u>Affordable housing</u>: available resources and funding should be used to incentivize the development and preservation of high-quality, accessible, low-income housing. In addition, existing affordable housing resources (PHA, HOME, etc.) should be used to return households to housing, and ensure they do not return to homelessness.

Goals and actions for reducing and ending homelessness include:

- IMPROVE AND EXPAND HOMELESSNESS PREVENTION/SHELTER DIVERSION SERVICES TO BE IN ALIGNMENT WITH COMMUNITY NEED.
    - Expand Supportive Services for Veterans and their Families (SSVF) resources available in the community
    - Youth at Risk of Homelessness (YARH) Initiative- Lighthouse Youth Services to complete planning and implementation stages of U.S. Dept. of Health and Human Services initiative to prevent homelessness among high risk youth.
    - LGBTQ Youth Homelessness Prevention Initiative – This program will include planning and implementation stages of initiative being conducted in cooperation with HUD, HHS, Dept. of Justice, Dept. of Education, and U.S. Interagency Council on Homelessness (USICH).

- MAINTAIN 2014 EMERGENCY SHELTER CAPACITY- At minimum, 603 permanent shelter beds, 100 seasonal shelter beds, and overflow capacity.

- IMPROVE EMERGENCY SHELTER SERVICES AND OUTCOMES. Services within shelters as well as shelter aftercare services should be expanded to improve the following outcomes: Increase the % of households successfully exiting to housing; Decrease % of households returning to homelessness within 24 months of shelter exit.

- ACHIEVE AND MAINTAIN BRIEF LENGTHS OF STAY IN EMERGENCY SHELTERS. Individual shelter performance is compared to established community benchmarks, while Rapid Re-housing and Permanent Supportive Housing programs are expanded to enable households to exit shelter more quickly.

- DEVELOP AND IMPLEMENT COORDINATED ASSESSMENT SYSTEM FOR HOMELESS HOUSING RESOURCES. Develop a coordinated system for quickly and efficiently connecting homeless individuals and families with the housing option that will best meets their needs, so that the households can efficiently and cost effectively return to housing while decreasing the rate at which such households return to homelessness.

- ENDING CHRONIC HOMELESSNESS. Develop and implement system-wide policies and procedures prioritizing Permanent Supportive Housing resources toward chronically homeless individuals and families, with the goal of ending chronic homelessness locally.

- ENDING FAMILY HOMELESSNESS. Family Homelessness Study- gaps analysis process will be conducted, looking specifically at services for families, covering family needs including prevention, emergency shelter, transitional and permanent housing. The results of this gaps analysis will then be used to inform future action plan updates.

- EXPAND RAPID RE-HOUSING OPTIONS FOR HOMELESS PEOPLE. Cost-effective and high-performing new Rapid Re-housing programs should be developed to decrease the length of time households experience homelessness, reduce trauma associated with homelessness, and increase turnover rates in emergency shelter beds.

- EXPAND PERMANENT SUPPORTIVE HOUSING OPTIONS FOR HOMELESS PEOPLE. Continue to expand permanent supportive housing resources available for disabled homeless people, particularly chronically homeless people, as called for in the Homeless to Homes Plan.

- HOMELESS PEOPLE RECEIVE PUBLIC HOUSING RESOURCES. In collaboration with the Cincinnati Metropolitan Housing Authority (CMHA), City of Cincinnati, and Hamilton County and others, develop and implement a plan for providing current and formerly homeless households with ongoing subsidized housing.

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):

Population	Sheltered	Unsheltered	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
Persons in households with Adult(s) and Child(ren)	284	0	860	800	800	32
Persons in households with only children	8	0	510	450	475	14
Persons in households with only adults	734	17	4820	5010	3800	43
Chronically homeless individuals	156	10	1880	1850	1800	
Chronically homeless families	0	0	25	25	15	
Veterans	191	1	750	600	700	
Unaccompanied youth	8	0	510	335		
Persons with HIV	29	0	70	60	65	35

Nature and Extent of Homelessness:

Race	Sheltered	Unsheltered (optional)
White	29%	37%
Black or African American	67%	59%
American Indian or Alaskan Native	<1%	<1%
Pacific Islander	<1%	<1%
Ethnicity		
Hispanic	4%	0%
Not Hispanic	96%	100%

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

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

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

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

For single individuals, there are systems in place (e.g. Winter Shelter and Drop Inn Center) to allow shelter capacity to expand to meet emergency shelter needs, whereas the family shelter system has essentially a fixed capacity. Further, families experiencing homelessness are unlikely to live in public, making them more difficult to find and engage them in services. Families stay in remote locations and/or disperse members to various friends and families until the opportunity for reunification occurs. The most reliable data for such families comes from the number of unduplicated families seeking shelter through the Central Access Point (CAP) hot line. While some of these families may find other

accommodations and ultimately avoid homelessness, this number is our best estimate of the unmet needs of homeless families.

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

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

2013 HMIS Data – Race	Number of people	Percentage
White	1,862	29.04%
Black or African American	4,297	67.01%
Asian	9	0.14%
American Indian or Alaska Native	20	0.31%
Native Hawaiian or Other Pacific	13	0.20%
Multiple races	205	3.20%
Don't know/Refused/Missing	6	0.09%
Totals	**6,412**	**100%**

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

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

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

Discussion:

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

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

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

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

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

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

Introduction:

Housing Opportunities for Persons with AIDS (HOPWA) funding is awarded to the City of Cincinnati as the Formula 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.

To date, there are 3,528 cumulative cases of AIDS reported in the EMSA. 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, transitional and permanent housing, case management, housing placement and short-term rent, mortgage and utilities assistance (STRMU). Stop AIDS was also funded for some of these activities up until 2011.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	3,551
Area incidence of AIDS	1,626
Rate per population	76
Number of new cases prior year (3 years of data)	155
Rate per population (3 years of data)	7
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	3,143
Area Prevalence (PLWH per population)	147
Number of new HIV cases reported last year	248

Table 20 – HOPWA Data

Data Source: CDC HIV Surveillance

HIV Housing Need

Type of HOPWA Assistance	Est. Unmet Need
Tenant based rental assistance	31
Short-term Rent, Mortgage, and Utility	30
Facility Based Housing (Permanent, short-term or transitional)	9

Table 21 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

The Cincinnati EMSA incidence of HIV/AIDS diagnoses in 2010 was 208 per 100,000 people, which are lower than the national rate of 339 per 100,000 people.

State	Population	Cases	Rate Per 100,000
IN	41,261	15	36
KY	422,983	538	127
OH	1,338,451	3,196	239
EMSA	1,802,695	3,749	208
US			339

Within the Cincinnati EMSA, Hamilton County had the highest incidence of HIV/AIDS diagnoses in 2010 than any other county with 331 per 100,000 people, which is very close to the national case rate of 339.

Area	State	Population	Cases	Rate Per 100,000
Dearborn County	IN	41,261	15	36
Boone County	KY	94,631	81	86
Bracken County	KY	6,949	5	72
Campbell County	KY	75,708	92	122
Grant County	KY	19,714	18	92
Kenton County	KY	130,627	257	197
Warren County	KY	95,354	85	89
KY TOTAL		422,983	538	127
Brown County	OH	37,131	18	48
Butler County	OH	302,193	254	84
Clermont County	OH	161,336	58	36
Hamilton County	OH	666,540	2,209	331
Warren County	OH	171,251	119	70
OH TOTAL		1,338,451	2658	239

Source: Centers for Disease Control and Prevention, CDC, 2010
Data Suppressed for these counties: Franklin County, IN; Ohio County, IN; Gallatin County, KY

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

Over the last several years, the demand for services has exceeded the capacity for some of these activities. While the demand for emergency and transitional housing remains stable and can be met with current capacity, the need for permanent housing and short-term mortgage, rental and utility assistance and services remains high. In addition, the demand for case management services continues to increase and caseloads are high as more individuals are diagnosed with HIV.

Services for homeless and unstably housed individuals living with HIV/AIDS are tracked by the HOPWA-funded agencies. The results are shared with the HOPWA Advisory Committee which meets at least annually to review HOPWA activities and determine the allocations for the funded agencies. The committee is charged with establishing priorities for this population with respect to HOPWA funds. The committee is led by the staff of Strategies to End Homelessness and comprised of staff from the City, representatives from the HOPWA funded agencies as well as professionals in the community who have an interest and understanding of the needs of this population.

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

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

Thus far, a total of 3,528 cases of AIDS have been reported in the HOPWA EMSA. The number of new cases reported in the last three years totaled 454.

In **Indiana**, only one of the three counties in the ESMA report having individuals living with HIV/AIDS. There are currently 15 reported cases in Ohio County. Strategies to End Homelessness and Northern Kentucky Health Department work with Aspire Indiana to identify eligible participants for HOPWA funding. No eligible HOPWA clients were identified in 2013.

Kentucky reports that since 2002, HIV diagnosis rates have fluctuated very slightly between 6.7 to 9 cases per 100,000. Northern Kentucky has the third highest prevalence of HIV disease in the state of Kentucky. Through June 30, 2013, Northern Kentucky EMSA reports 726 cases of HIV disease. The majority of individuals diagnosed with HIV disease are white Non-Hispanic, and black African American; and males make-up the majority of individuals diagnosed. The most common risk factors reported include heterosexual contact, men who have sex with men and intravenous drugs. Over thirty-percent (30%) of HIV infections were diagnosed concurrently with AIDS. Family units typically include at least one other household member. Mental health and substance abuse issues are also prevalent among the individuals and families.

The Northern Kentucky Health Department provides case management to HIV infected individuals and identifies eligible HOPWA participants and provides STRMU services when appropriate to maintain

stable housing. The Northern Kentucky Health Department served 63 households with 143 household members (43 children) in 2013 and anticipates the service need in to be similar in the near future.

In **Ohio**, as of June 30, 2013, 36% of those newly diagnosed with HIV infection were Black/African American not Hispanic Males 36% and white males at 37%.While most of the counties in Ohio in our EMSA are rural with few HIV infection cases, Hamilton County has the third most reported cases of HIV infection and AIDS in Ohio. The most common risk factors reported include men who have sex with men, heterosexual contact and intravenous drugs.

The Center of Respite Care provides supportive services to persons in their shelter to stabilize and assist them with moving on to permanent housing.

Caracole, Inc. provides safe affordable housing and supportive services to individuals and families living with HIV/AIDS and served 1400 individuals in 2013, 250 of which received housing services. Of those served, almost all are low-income with 66% having an annual income of less than $15,000. Mental health and substance abuse issues are also prevalent among the individuals and families in addition to serious co-existing medical conditions such as high blood pressure, renal disease, hepatitis C and cancer.

An increase in the HIV infection rate is anticipated because of the heroin epidemic in our region. It is anticipated that those newly infected with HIV due to intravenous drug use will require harm reduction, treatment and housing services. The HOPWA Committee and the agencies funded will continue to explore trends and patterns and determine what services are need to respond to shifting demographics and emerging needs.

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

Describe the jurisdiction's need for Public Facilities:

The City's public facilities needs include small projects like simple equipment replacements to building brand new city police and fire stations. The list includes close to $100 million in public facility needs over the next five years and is included below:

Centennial II Capital Upgrades
Cincinnati Art Museum
Cincinnati Museum Center
City Hall 3rd Floor Renovation
City Hall ADA upgrades
City Hall Courtyard - secure gas & electric lines
City Hall Electric Upgrades and backup power source install
City Hall Elevator Upgrades
City Hall Hot Water Loop Installation
City Hall Interior Renovations
City Hall Masonry Restoration
City Hall Plaster Repair
City Hall Restroom Code Upgrades
City Hall Roof Replacement
Colerain Garage Roof
College Hill Town Hall
Compressed Natural Gas stations
Cormany Garage Improvements
Current Fleet Building Upgrades
Dunbar Garage Roof Relocation & Replacement
East Side Fire Apparatus Storage
Findlay Market
Fire Department Headquarters & Riverfront Development
Fire Generator Installation
Fire Station 12 Roof Replacement
Fire Station 14 Renovation
Fire Station 14 Roof Replacement
Fire Station 2 Roof Replacement
Fire Station 20 Roof Replace
Fire Station 21 Replacement
Fire Station 24 Improvements
Fire Station 34 Roof Replacement

Fire Station 37 Improvements
Fire Station 38 Roof Replacement
Fire Station 49 Replacement
Fire Station 5 Improvements
Fire Station 50 Replacement
Fire Station 7 Improvements
Fire Station 8 Construction
Fire Station Apparatus Structural Improvements
Fire Stations - Interior Upgrades
Fleet Services Roof Replacement: expires 2011
Fountain Square Performance Stage
Fountain Square Scheduled Upgrades
New Fleet Services Building
Police District 1 Fence and Parking Lot Repairs
Police District 2 Garage Sealing
Police District 2 Roof Replacement
Police District 5 Replacement
Police District Mechanical Replacements
Renaissance Building Replacement
Salt Domes at 4 locations
Security upgrades at police and fire districts
Various Fire Station Mechanical Replacements
West Fork Front Parking Lot Paving
West Fork Garage Mechanical Improvements
West Fork Garage Roof Replacement
West Fork Incinerator Demolition

How were these needs determined?

The City of Cincinnati has great needs for public facilities which are eligible for CDBG funding. However, traditionally, the City has decided to use CDBG funds for housing, economic and community development projects which leverage private and public funds.

Public facilities needs are determined by the City Facilities Division of the City's Public Services Department. The list is based on City departments' needs and emergencies as they arise. In the past, City Facilities assessed every building and documented existing conditions in detail. However, staff reductions have made this impractical so current needs are based on City departments' assessments, general knowledge of the needs and emergencies as they arise.

Describe the jurisdiction's need for Public Improvements:

The City's public improvement needs over the next five years are at $500 million dollars per year. Due to the vast nature of these needs, we have elected not to include them in this text area. CDBG funds are only used for new infrastructure and economic development projects and are funded through the Neighborhood Business District Improvement Program and/or Strategic Priorities for Urban Renewal Programs. See additional details below. Every two years, Community Councils are provided with the opportunity to request capital improvement projects for their neighborhoods. These requests are funded by capital funds unrelated to the HUD funded programs.

How were these needs determined?

Making public improvements to the City's infrastructure is a key budget priority for the City of Cincinnati. This includes all of the City's physical assets - streets, bridges, parks, recreation facilities, water system, sewers, and City-owned buildings. In the late 1980s, the poor condition of the infrastructure in many older, large cities was recognized as a crisis across the nation. In Cincinnati, an independent citizens' commission, also known as the Smale Commission, was formed to prepare an Infrastructure Improvement Program. The plan was approved by the City Council in 1987. In 1988, the voters approved a 0.1% income tax to fund infrastructure improvements with the following condition attached: if for any reason the City did not budget or spend sufficiently for infrastructure, the tax would expire. Therefore, the City has an "infrastructure mandate" to budget capital funding to replace structures and to budget operating funding for daily maintenance and repair of the City's infrastructure.

In order to invest a sufficient level of resources into existing infrastructure, the City utilizes General Capital resources to repair and/or replace existing infrastructure. The Income Tax Infrastructure Fund provides the majority of resources for the repair, upkeep, and improvements of the City's Infrastructure. Resources from other funds that support existing infrastructure are the General Fund, the Street Construction Fund, the Motor Vehicle License Tax Fund, the Sidewalk Fund, and the Urban Forestry Assessment Fund. The City does not use CDBG funds for these needs.

Expenditures on new infrastructure and most economic development projects are not considered eligible expenses contributing towards the "infrastructure mandate" and must seek funding from

alternative sources of funding. CDBG funds are often used for new projects which leverage private and other public funds.

Describe the jurisdiction's need for Public Services:

Cincinnati has very high poverty rates and high infant mortality rates. According to the US Census 2012 American Community Survey, Cincinnati has one of the highest poverty rates in the United States with one in two children living in poverty. In 2012, there were an estimated 31,000 young people under 18 years old below the poverty line in Cincinnati. Children under 18 years of age represent 22 percent of the total population. Almost half of these youth (47%) live below the poverty level, and represent about 35% of the total population in Cincinnati living below the poverty level. Minority groups have the largest percentage of children under 18 living in poverty.

According to the Centers for Disease Control and Prevention (CDC) 2013 data for Hamilton County, 95 babies died before turning age 1, giving Hamilton County an infant mortality rate of 8.9 deaths per 1,000 live births. This is down from a rate of 9.2 in 2012. The rate is the lowest seen in the county in recent years, but is still worse than the national rate of 6.1 deaths per 1,000 live births.

General Fund resources and other resources are used to reduce infant mortality. HUD funds, including primarily CDBG funds, are used to reduce poverty, increase economic opportunity and improve the quality of life for City residents. The City funds the following public service activities:

- Earned Income Tax Credit Outreach to give working poor the income tax returns to impact their financial situation; and

- Emergency Mortgage Assistance; Fair Housing Services; Housing Choice Mobility, and Tenant Representation to prevent foreclosures and homelessness; provide stable housing; and increase economic opportunities.

How were these needs determined?

Based on the data above, the City provides funding for human services through the General Fund and the CDBG. The Mayor, City Council and City Administration work with advisory boards and commissions to determine needs and funding levels for specific services.

Human services funding - $1.5 million administered by the United Way of Greater Cincinnati. Currently, funding is provided in three key areas - Promoting Self Sufficiency (which represents 40% of the funding); Emergency Social Needs (31% of funding); and Reducing Violence (29% of funding).

Policy direction has come from Cincinnati City Council with increased General Fund funding for several programs to help reduce poverty in the City as outlined below:
   o Cincinnati State Apprenticeship Program in Transportation and Logistics ($50,000)
   o New funding was also provided for an Ex-Offender program ($75,000) those persons coming back from prison.

- Tech Ready Apprentices in Commercial Construction ($150,000) for a workforce preparation service for people seeking jobs in commercial construction that will provide support and pre-apprenticeship training for no fewer than 60 at-risk young adults, ex-offenders and low income people.
- BLOC ministries ($250,000) which is part of a four-year plan that gives the group $250,000 each of the years for a job creation and training program targets at Lower Price Hill residents.
- Cincinnati Works ($250,000) for capacity building for a proven job readiness and workforce training program.
- Center for Closing the Health Gap ($500,000—an increase of $300,000) for a program to target health information and disease prevention to blacks and Hispanics. The organization is noted for its annual health fair.

Describe the jurisdiction's need for Economic Development Services:

Community Development Block Grant (CDBG) funds are used for economic development programs in low-to moderate-income areas of the City. Forty of the City's fifty-two neighborhoods have at least one Census Tract of residents who are 51% of more low-to moderate-income. The City of Cincinnati has an overall percentage of 60% low-to moderate-income residents.

Cincinnati Retail, Office and Industrial Vacancy Rates and Lease Rates

Total Retail Market Statistics - Mid Year 2014									
	Existing Inventory		Vacancy			YTD Net	YTD	Under	Quoted
Market	# Bldgs	Total GLA*	Direct SF	Total SF	Vac %	Absorption	Deliveries	Const SF	Rates
Cincinnati CBD	151	1,895,648	82,112	82,112	4.3%	(552)	0	0	$19.37
Clifton/ Midtown	1,144	7,257,018	273,753	273,753	3.8%	(1,347)	0	39,000	$12.66
Fairfax/Mt. Lookout	408	4,315,095	174,763	178,873	4.1%	20,748	0	0	$16.97
Queensgate	534	3,287,114	221,790	221,790	6.7%	33,583	0	0	$7.05
Reading/ Roselawn	387	2,752,521	139,000	139,000	5.0%	3,530	0	0	$9.98
Cincinnati City Total	**2,624**	**19,507,396**	**891,418**	**895,528**	**4.6%**	**55,962**	**0**	**39,000**	**$14.04**

Source: CoStar Property® Note: *GLA is gross leasable area. Boundaries are not exactly City of Cincinnati, but the majority of the City is included.

Total Office Market Statistics - Mid Year 2014									
	Existing Inventory		Vacancy			YTD Net	YTD	Under	Quoted
Market	# Bldgs	Total RBA*	Direct SF	Total SF	Vac %	Absorption	Deliveries	Const SF	Rates
Class A Market Statistics	39	11,289,815	1,848,567	1,947,935	17.3%	192,180	135,576	540,000	$19.30
Class B Market Statistics	195	14,181,730	1,842,866	1,891,012	13.3%	40,152	0	46,000	$15.24
Class C Market Statistics	1,028	13,767,533	1,000,627	1,000,627	7.3%	90,376	0	0	$12.46
City Totals	1,262	39,239,078	4,692,060	4,839,574	12.3%	322,708	135,576	586,000	$16.48

Source: CoStar Property® * RBA is Rentable Building Area. Notes: Boundaries are not exactly City of Cincinnati, but the majority of the City is included.

Total Industrial Market Statistics - Mid Year 2014									
	Existing Inventory		Vacancy			YTD Net	YTD	Under	Quoted
Market	# Bldgs	Total RBA	Direct SF	Total SF	Vac %	Absorption	Deliveries	Const SF	Rates
Flex Market Statistics	15	324,596	11,260	11,260	3.5%	0	0	0	$7.72
Warehouse Market Statistics	714	21,589,503	1,460,018	1,478,018	6.8%	434,209	0	0	$2.81
Greater Cincinnati Totals	729	21,914,099	1,471,278	1,489,278	6.8%	434,209	0	0	$2.87

Source: CoStar Property® Note: Boundaries are not exactly City of Cincinnati, but the majority of the City is included. RBA is Rentable Building Area.

Neighborhood Business Districts

Cincinnati has fifty-two neighborhoods with distinct boundaries and needs. Thirty-four of these neighborhoods have distinct Neighborhood Business Districts (NBDs).

- o The City provides General Funds support to each Neighborhood Business District with the Neighborhood Business District Support Program (NBDSP) of $5,000 in 2014 per NBD.
- o The City provides CDBG funds for the Neighborhood Business District Improvement Program (NBDIP) in low to moderate income areas. In the past, Capital Funds were also provided. The NBDIP program supports minor projects ($30,000 or less) and major projects (no limit but averaging $200,000 to $300,000), including long range planning in the NBDs.
- o In 2014, almost $1 million was granted but over $4 million was requested by the NBDs.
- o Sample projects include streetscapes, gateways, way-finding signage, parking lots, façade programs and assemblage of land.
- o The nonprofit organization Cincinnati Neighborhood Business Districts United's (CNBDU) focuses on job retention/creation and the revitalization, stabilization, conversion, growth and developmental needs of the Cincinnati business districts. The volunteer members of this organization recognize that Cincinnati's neighborhood business districts have their own individual and traditional charm and that the future of a neighborhood district should not be left to chance, and certainty of its growth and development should be guided by actively interested business people throughout their district.
- o CNBDU accomplishes its mission and focus by assisting Neighborhood Business Districts in planning and defining redevelopment efforts through volunteer technical assistance and by providing recommendations to the City of Cincinnati regarding funding of development projects in the Neighborhood Business Districts.
- o CNBDU is a coalition of volunteer business owners representing approximately 34 business districts in the City of Cincinnati. Each of these individuals donates her or his time to their own neighborhoods, and the City of Cincinnati as a whole. The underlying principal has been business people making business decisions.
- o CNBDU was asked by the City Manager in 1994 to serve as an advisory board to provide independent review of and recommendations about economic development efforts in the business districts. CNBDU completed its first annual funding review in 1995 and has continued to recommend funding for business districts on an annual basis since that time.

Small Business Development

- o According to *Get Busy Media*, the growth of small businesses will continue to progress in 2014 as small businesses have generated more than 65% of the new jobs created in the U.S. since 1996. This growth is occurring at an impressive rate as more than 540,000 new businesses are being started each month. This trend favors small business growth as more employee businesses shut down than start up each month. On the other hand, non-employer businesses have seen steady growth in recent years as 2011 saw the number of non-employer businesses grow by 2%.

- o Cincinnati funds small business technical assistance and small business loans through the Greater Cincinnati Microenterprise Initiative (GCMI) which was established in 1998. GCMI partners with human service agencies, local banks and businesses working together to provide economic empowerment opportunities to individuals and communities through job creation and self-employment opportunities by stimulating and supporting entrepreneurship.
- o GCMI's Business Coaches and Support Staff have over 60 years of small business and financial services experience. The GCMI team knows that it takes more than just money to start and successfully operate a business. GCMI not only provides access to capital but most importantly knowledge and business support to help our clients start and stay in business.
- o GCMI focuses on new entrepreneurs, start-up businesses, young businesses (2 years or less), or those who are ready to take make their side business their main source of income.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

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

- Prioritize the rehabilitation of existing rental units for low-income renters
- Provide rental subsidies for special populations
- Research the Urban Homesteading program, vacant lots and homes – offering homes, lots, etc. given the housing crash and related foreclosure increase
- Rehabilitate single-family homes for affordable homeownership
- Combine code enforcement with housing repair services for the elderly and disabled
- Demolish obsolete vacant buildings where rehab costs exceed market value and the property is not historically or architecturally significant
- Create a strategic plan for reuse of vacant lots after demolition occurs such as infill housing, urban gardens, adopt-a-lot, etc. given the increase in vacant lots after Moving Ohio Forward efforts following the foreclosure crisis
- Provide rehabilitation of units and other services to households with children at risk of lead based paint hazards.
- Provide down-payment assistance to moderate-income renters who are potential candidates to move into homeownership

Public Housing

- The Cincinnati Metropolitan Housing Authority (CMHA) manages a large portfolio of scattered site of single family homes, duplexes and 4 unit buildings. Recently, CMHA was considering selling off this portfolio due to the increased cost for maintenance and management. The City and County and general public expressed concerns about this divesture because it de-concentrates poverty throughout the County.
- CMHA was also considering divesting of three or four large complexes including Stanley Row in the West End, and Findlater Gardens. Again, public comments have been raised and this plan has been abandoned at this time.

Homelessness

- The City's homeless population is served with about 1,200 year round emergency shelter beds, 100 seasonal shelter beds, 550 transitional housing beds, 4,500 existing permanent supportive housing beds, and 400 permanent supportive housing beds under development.

- Strategies to End Homelessness (STEH) is working with all shelters and stakeholders to continue the success of the Homelessness Prevention Programs that were started with Homeless Prevention and Rapid Rehousing Program funding in 2010. The average cost to prevent homelessness is $4,000 per family.

Special Needs Facilities and Services
- The City works with Hamilton County, the United Way, nonprofit organizations and the State of Ohio to address special needs facilities and services. Priorities will be reviewed and updated in 2015 for the next five years.
- Funds from the Housing Opportunities for Persons with AIDS/HIV (HOPWA) provide for housing, TBRA, STRMU, case management, supportive services and housing placement for persons with HIV/AIDS. Services will budgeted during the next five years as HIV/AIDS data is presented to show the proper needs year over year.
- Shelter Plus Care (SPC) vouchers also provide housing assistance and supportive services for persons with disabilities. The region has seen an increase in the number of SPC vouchers and will continue to apply for these competitive grants.

Barriers to Affordable Housing

The City and County contracted with Housing Opportunities Made Equal (HOME) to prepare the Analysis of Impediments to Fair Housing for the 2015-2019 Consolidated Plan. The following Impediments and Conclusions have been identified for Cincinnati and Hamilton County:

- Lack of public transportation in opportunity areas
- Zoning and building code barriers
- Concentration of affordable housing in racially segregated areas
- Barriers to mobility of families with vouchers
- Barriers for immigrant populations
- Barriers to African American homeownership
- Barriers to housing choice for people with disabilities

More detailed information including the related Action Plan to address these barriers is included in the Analysis of Impediments in Attachment H.

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

Introduction

The majority of the City's housing units are rental units with a homeownership rate of less than 40%. While this was a great cause of concern in prior years, this actually was a benefit to Cincinnati during the most recent housing market crash, foreclosure crisis and economic recession. Cincinnati faired far better than peer cities in the State of Ohio and in the nation with lower vacancy and foreclosure rates. City neighborhoods are more stable and are bouncing back from the recession and housing crisis faster than other cities of similar size.

Is the jurisdiction built out? Where will growth occur during the term of the plan? What type of development is occurring (i.e. new infill, new development)? Who is it being built to serve?

Cincinnati is fully developed with over 90% of the City's housing stock built prior to 1978. According to the US Census, the City of has lost population from a high of 503,998 in 1950 to 297,517 in 2013. The City has many more multi-family units than single family detached units as shown in the chart below. In 2009 there were just over 167,000 residential units in the City of Cincinnati. Thirty-seven percent of these were single-family detached units and 57% were multifamily.
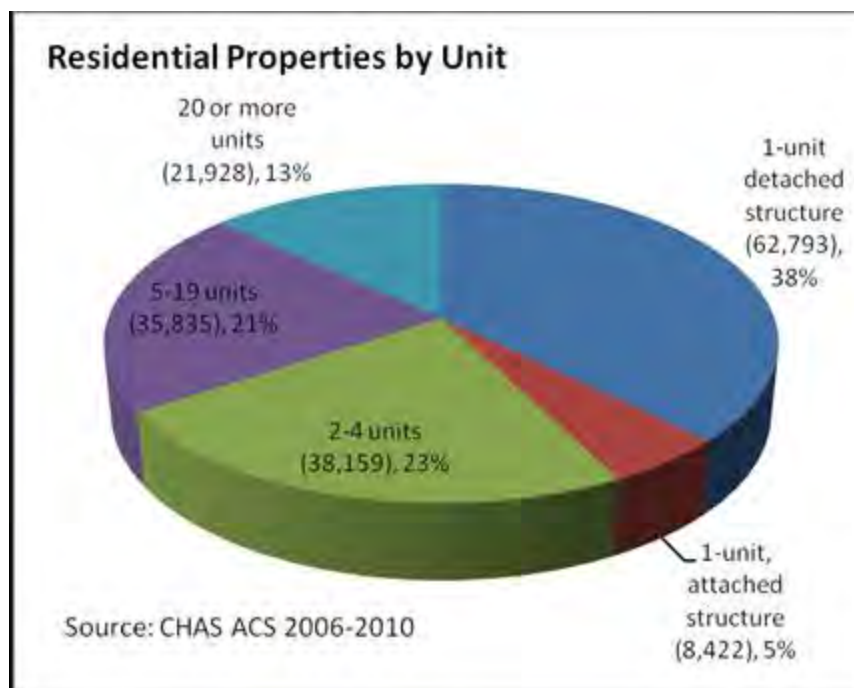
When comparing Cincinnati's housing portfolio to those of peer cities, we see that the proportion of multi-family units in Cincinnati is higher and the percentage of single-family detached units is lower than in similar cities. St. Louis is the peer city with the most similar proportion of single-family to multi-family units.

Percent of Single Family and Multifamily Housing Units, Cincinnati Compared to Peer Cities

	Single Family Detached	Single Family Attached	Multifamily
Akron	66%	5%	29%
Cincinnati	**38%**	**4%**	**57%**
Cleveland	47%	6%	47%
Columbus	47%	12%	41%
Dayton	62%	7%	30%
Toledo	66%	2%	30%
Indianapolis	59%	7%	33%
St. Louis	42%	5%	53%
Pittsburgh	44%	16%	40%

Source: 2009 American Community Survey. Graphic from *PLAN Cincinnati 2011 Housing Market Study*.

Building permits for 1-2 family residential new construction have increased from 2009-2013, indicating an improving market for newly built homes within the City limits. Building permits for residential units in structures with 3 or more dwelling units increased from 2009-2012 to a high of 311 permitted units in 2012, and then fell sharply in 2013. According to a report titled "Cincinnati – On the Path to Recovery" published by the Federal Reserve Bank of Cleveland, multi-family permits have been growing due to low vacancy rates but still remain below pre-recession levels.

Units of Residential New Construction 2009-2013
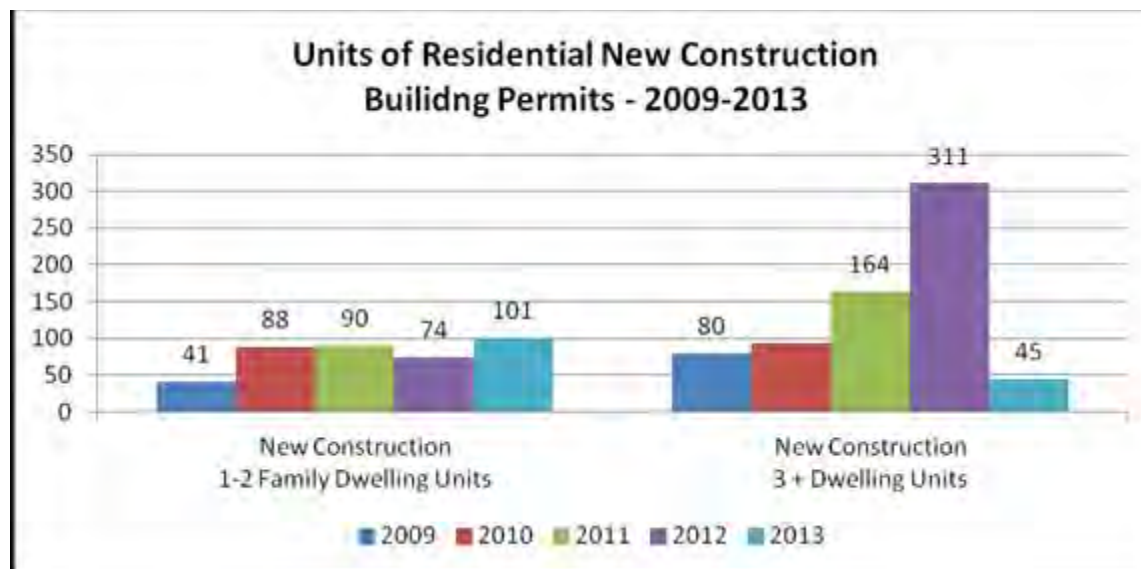
The Federal Reserve Bank of Cleveland points out that the slow resurgence of supply is related to tight credit conditions and the scarcity of skilled construction labor. Single-family new construction in Cincinnati occurs primarily through infill single family housing development. New homes are also built as part of a semi-annual home show sponsored by the City of Cincinnati known as "CitiRama." Most of this new construction is market-rate housing; however Habitat for Humanity has contributed to the supply of newly built homes for low-to moderate-income homeowners through a HOME-funded program.

Notably, there has been a surge in new housing development and rehabilitation in the City's business district and adjacent neighborhood, Over-the-Rhine (OTR). Two factors are contributing to the boom in these neighborhoods: 1) The Cincinnati Center City Development Corporation (3CDC) has partnered with the City to revitalize OTR and 2) the City is building a fixed rail streetcar which has spurred housing, retail and other commercial activity.

Approximately 500 units of new housing were rehabbed and/or built in OTR and downtown in the past four years and over 1,500 new units are anticipated in the next four years. The majority of this development is market-rate housing. However in June 2014, City Council passed a motion to require the City's preferred developer, 3CDC, to include at least 33% affordable units as they develop thirty City owned buildings/lots.

The map below (see *Percent Renter-Occupied Housing by Census Tract*) shows that census tracts with the highest percentage of rental housing are found in the central and west sides of the city, and neighborhoods with higher rates of homeownership are primarily concentrated on the east side.

Percent Renter-Occupied Housing by Census Tract. Source: 2005-2009 ACS?
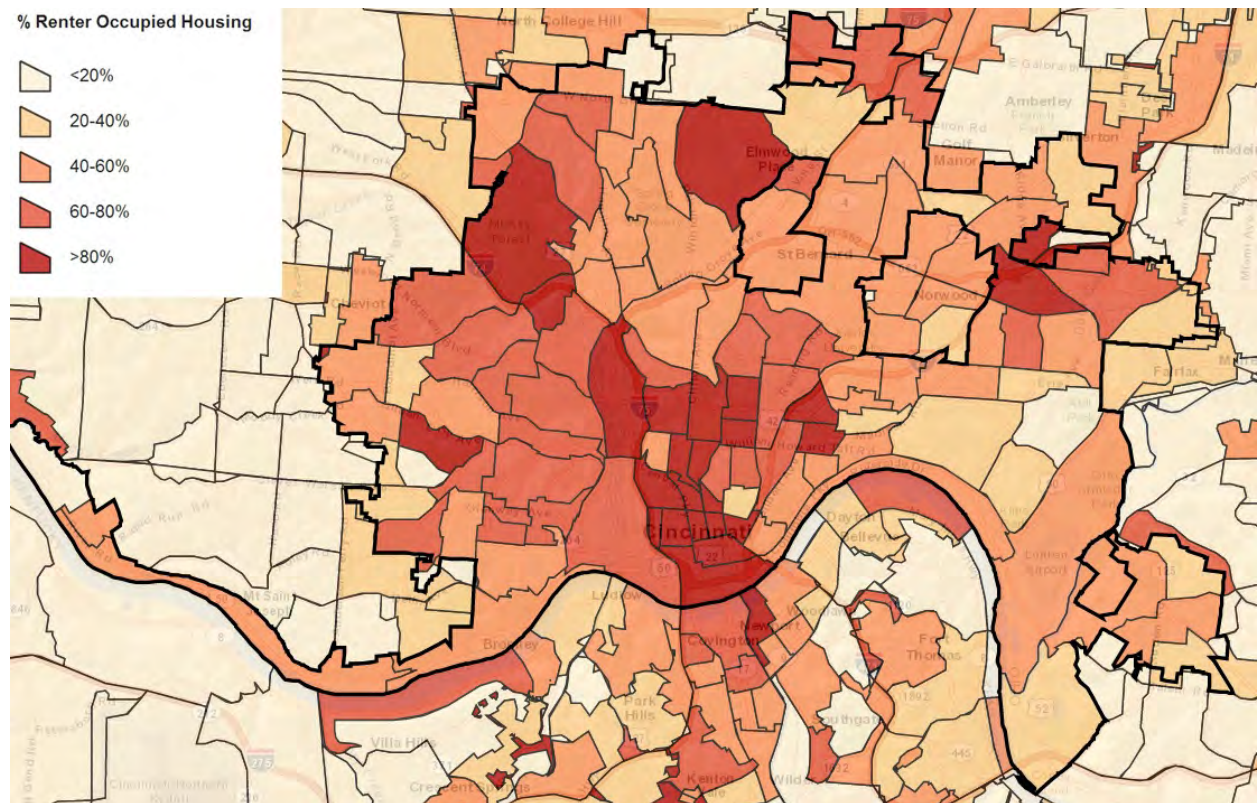
As shown in the map above (see *Percent Renter Occupied Housing by Census Tract)*, nearly 85 percent of homeowners live in single-family detached units while 80 percent of renters live in housing structures with 2 or more units. The most common housing type for renters is a structure with 5 to 50 units (40%). Large structures with 50 or more units house just 2 percent of homeowners and 12 percent of renters. Renter-occupied housing is primarily located around the center of the City, including the Central Business District, Over-the-Rhine, Mt. Auburn, Camp Washington, CUF, Corryville, and University Heights. Other areas with high rates of renter-occupied housing include Pleasant Ridge, Winton Hills, Mt. Airy, and South Fairmont.

Housing Units by Type by Tenure, 1990-2009
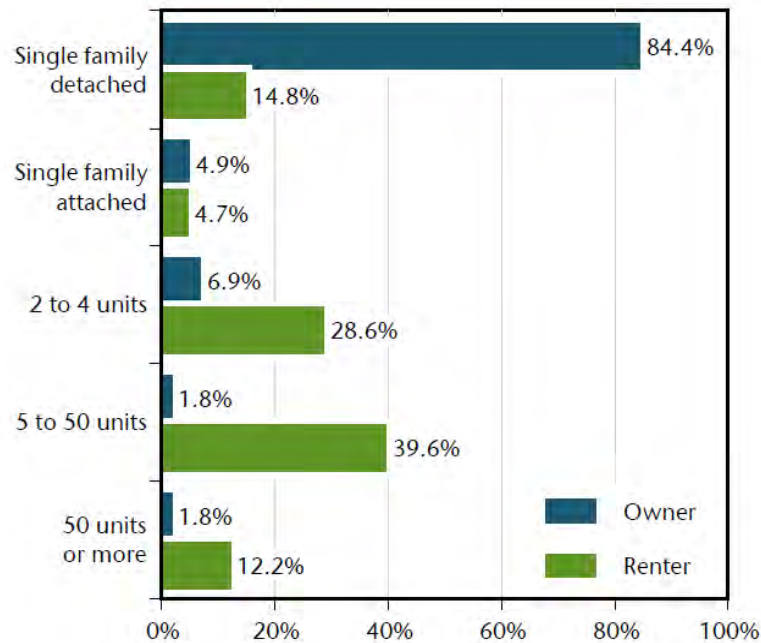
Source: 2009 American Community Survey. Graphic from *PLAN Cincinnati 2011 Housing Market Study*.

Sixty-nine percent of homeowners live in residential units with 3 or more bedrooms while just 20 percent of renters live in units with 3 or more bedrooms. The most common unit size for renters is a one-bedroom unit. The diagram above (see *Housing Units by Type by Tenure*) does not indicate whether there is a shortage or surplus of units of any one unit size for either owners or renters.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	133	0%	3,238	4%
1 bedroom	2,294	4%	32,600	42%
2 bedrooms	14,845	27%	26,487	34%
3 or more bedrooms	37,387	69%	14,908	20%
Total	*54,659*	*100%*	*77,233*	*100%*

Table 22 – Unit Size by Tenure

Data Source: 2008-2012 ACS

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

According to the latest data from HUD, as of January 2013, there are just over 20,000 units of affordable housing in the City of Cincinnati as outlined below:

Affordable Housing in Cincinnati

Type of Assistance	Tenant Based Vouchers	Project Based Vouchers	Public Housing Units	Other CMHA Affordable Housing	Shelter Plus Care Vouchers	Total Assisted Housing Units/Vouchers
# in City	7,452	6,887	4,763	27	981	20,083

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

The affordable units in the table above represent 22% of the total renter-occupied units (90,694) in the City of Cincinnati as of January 2013.

We do not have demographic data for the income levels and/or family types served in this HUD data. However, all households met the standard of earning 80% of AMI or less. With the exception of the Shelter Plus Care voucher program which targets low income residents with a disability, there is no targeting for these programs.

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

In the Cincinnati Metropolitan Housing Authority's FY2014 Annual Action Plan, a recommendation is made to demolish or dispose of 1,455 public and scattered site housing units.

Housing Opportunities Made Equal (HOME), our local fair housing advocacy organization has opposed this recommendation and asked that CMHA outline a plan for relocation of the affected families that complies with the Fair Housing Law, the Americans with Disabilities Act, and two federal consent decrees, *Martin v Taft* and *Hutchins v CMHA*. CMHA has passed their Annual Action Plan and has abandoned this plan. One Project- Based Section 8 project, Cutter Apartments, will be rehabbed using City HOME funds along with Low Income Housing Tax Credits (LIHTC). This development includes forty units in the Pendleton neighborhood.

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

According to Plan Cincinnati's *2011 Housing Market Study*:

- Cincinnati contains a stock of obsolete homes that are either in disrepair or no longer align with modern housing preferences. Vacancy rates are high, primarily because the city's built environment was constructed to accommodate a much larger population (pg. 4).
- The city also contains homes that are in need of rehabilitation, but with market values that make rehabilitation uneconomical (pg. 4). During Cincinnati's Comprehensive Planning process, public input participants felt that improving code enforcement and creatively reducing or improving vacant properties would help improve property values in neighborhoods where rehabilitations are currently uneconomical (pg. 4).

- In comparison to peer cities, Cincinnati has a very low homeownership rate at 39.8 percent. The student population explains some of this as does the city's housing type—just 38 percent of all housing units are single family detached, which are most preferred by homeowners (pg. 3).
- Tenure type has changed very little in 20 years. Of the approximately 139,000 occupied units in the city, 40 percent are owner-occupied and the remaining 60 percent are renter-occupied.

Affordability

- Housing affordability is a more widespread problem than the other concerns identified here. Housing affordability will be discussed in more detail in the next section.

Describe the need for specific types of housing:

The future housing needs of Cincinnatians is closely linked to future population changes. The city experienced flat population growth in recent years. After several decades of decline, population growth began to stabilize between 2000 and 2010, and estimates for 2012-2013 even show a small population increase since the last decennial census. If the city continues to experience a flat or very slow growth scenario, its housing needs will include the following (adapted to include only those that could be a focus of Consolidated Plan funding):

- 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. (pg. 14).
- Subsidized rental options for households unable to afford market rate rentals.
- New assisted rental units are needed to make up for those lost in the last decade (Section III, page 1).
- There are many neighborhoods that "lack housing priced for workforce and would benefit from increased housing price diversity" (pg. 3).

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 point to 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 obsolete housing units where appropriate.

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

Introduction

Table 23 demonstrates that 56 percent of rental units rent for between $500 and $999 per month, while only just over a quarter of rental units rent for less than $500 per month. Table 24 shows that there are 13,270 units available to households earning below 30% of the City of Cincinnati Housing Urban Development Area Median Family Income or HAMFI.

Rent Paid	Number	%
Less than $500	20,386	27%
$500-999	42,525	56%
$1,000-1,499	9,817	13%
$1,500 or more	2,758	4%
Total	*75,486*	*100.0%*

Table 23 - Rent Paid

Data Source: 2008-2012 ACS

% Units affordable to Households earning	Renter	Owner
30% HAMFI	13,270	No Data
50% HAMFI	43,750	6,545
80% HAMFI	69,105	15,815
100% HAMFI	No Data	22,865
Total	*126,125*	*45,225*

Table 24 – Housing Affordability

Data Source: 2006-2010 CHAS

The Housing Opportunity Index (HOI) in the figure below (see *Housing Opportunity Index, 2005-2013)* shows the share of homes sold that are considered to be affordable for a family earning the local median income. The Housing Affordability Index is compiled by the National Association of Home Builders and Wells Fargo. Unlike HUD's measure of affordability, the HOI defines "affordable" as 28% or less of yearly income going towards housing. From 2005-2013, housing affordability as measured by the HOI has gone up for Cincinnati and all of the peer cities shown. In 2013, Cincinnati's Housing Opportunity Index was high compared to those of peer cities, coming in second behind Indianapolis.

Housing Opportunity Index, 2005-2013
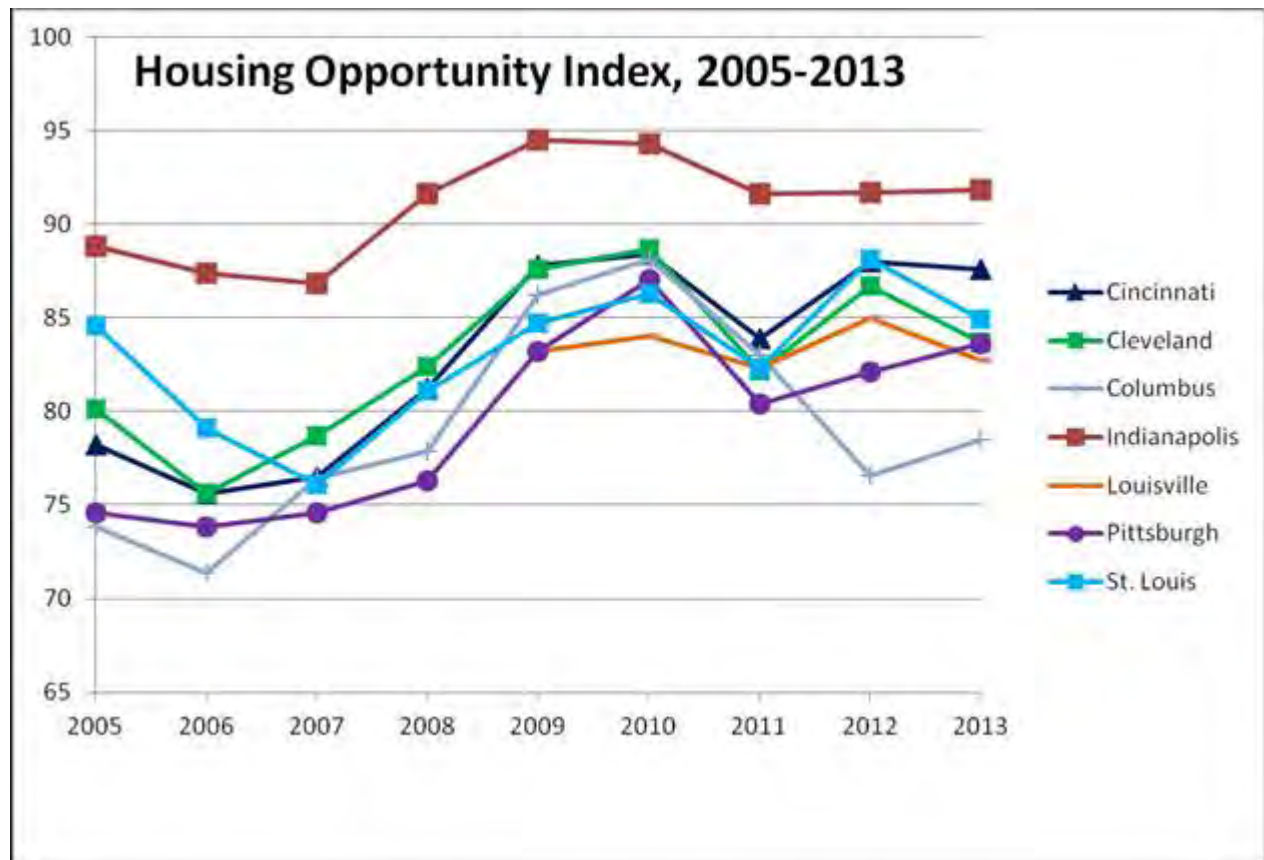
Source: National Association of Home Builders - Wells Fargo, Housing Opportunity Index, Second Quarter. Data provided by Community Research Collaborative/ Center for Economic Analysis and Development. Note: Data is by metropolitan statistical area and are provided in the second quarter

At first glance, these data would seem to indicate that Cincinnati does not have a shortage of affordable housing. What the CHAS data tables do not reveal is the percentage of households competing for the available units. For that reason, it is much more useful to analyze income and rent together. As the table below shows (see *Cost Burden of Renter Households, 2009*), 81 percent of renter households earning below $20,000 are cost burdened. These figures compel a closer look at the shortage of rental housing that is affordable for the city's lowest-income households.

Cost Burden of Renter Households, 2009

	Number Cost Burden	Percent of Income Category Cost Burden
Less than $20,000	29,905	81%
$20,000 to $35,000	8,864	31%
$35,000 to $50,000	2,037	10%
$50,000 to $75,000	342	3%
$75,000 to $100,000	208	6%
$100,000 or more	92	4%

Note: Each income category contains households where statistics for cost burden were "not computed" by the Census. These households were not included in these calculations.

Source: 2009 American Community Survey. Graphic from *PLAN Cincinnati 2011 Housing Market Study*.

The table below (see *Contract Rent, 2009*) breaks down the contract rents under $500 even further—those renting from $0 to $300 and those that rent between $300 and $500. The units renting between $300 and $500 would be a cost burden to the 27% of renter households earning less than $10,000 a year.

Contract Rent, 2009
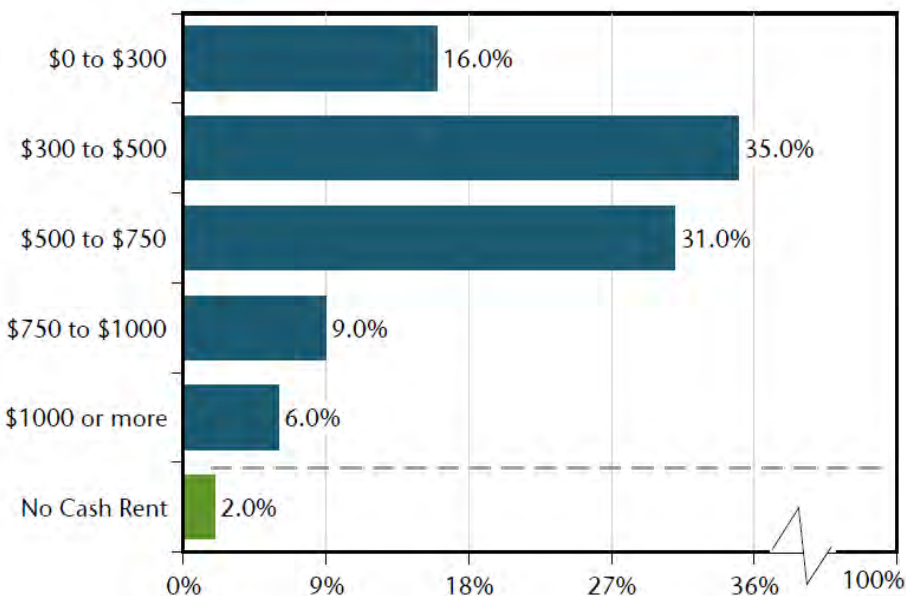
Source: 2009 American Community Survey. Graphic from *PLAN Cincinnati 2011 Housing Market Study*.

As shown in the map below (see *Median Contract Rent by Census Tract)* the census tracts with the lowest contract rents are located in the neighborhoods of Over-the-Rhine, Walnut Hills, Evanston,

Avondale, Winton Hills, South Cumminsville, Millvale, Camp Washington, Queensgate, Lower Price Hill, East Price Hill, Sedamsville, and Riverside. Census tracts with the highest contract rents are located in the east side neighborhoods of Mt. Adams, Oakley, Hyde Park, and Mt. Lookout. The neighborhoods with lowest contract rents also have some of the highest family poverty rates and the neighborhoods with the highest contract rents have some of the lowest rates of family poverty.

Median Contract Rent by Census Tract
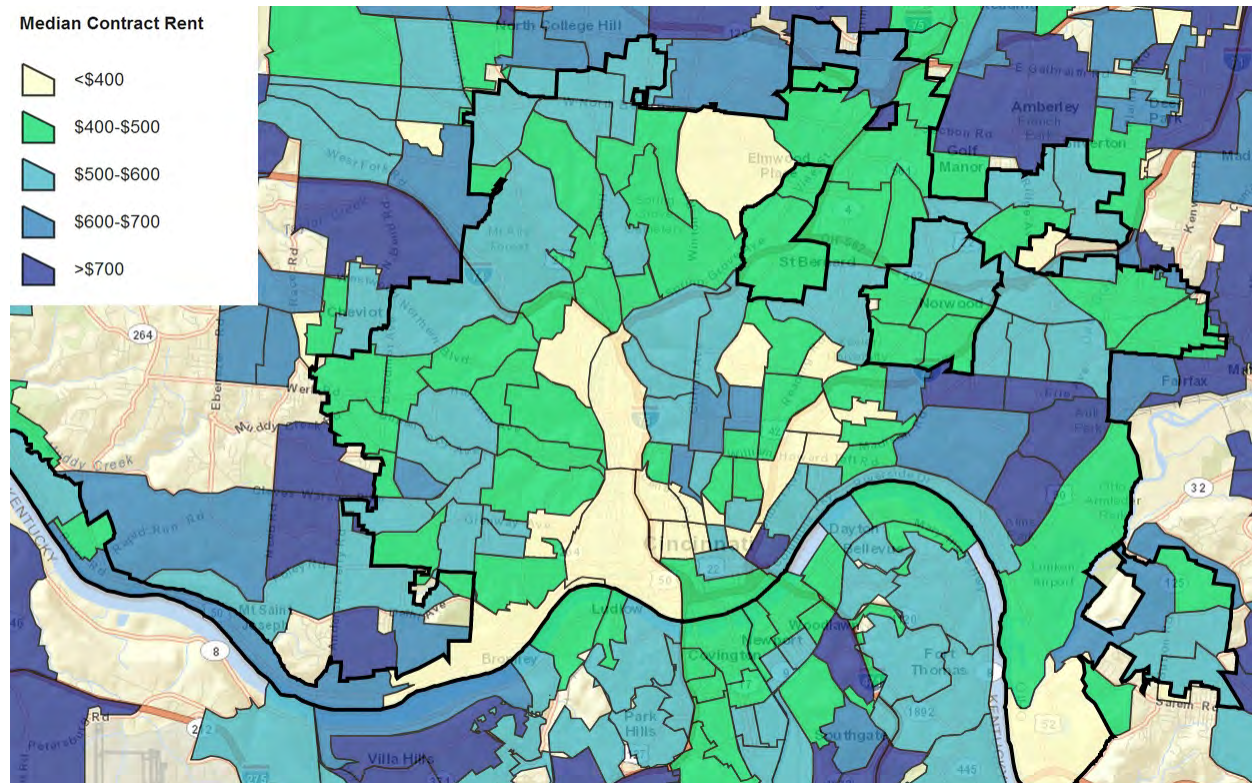
Source: 2005-2009 ACS.

Is there sufficient housing for households at all income levels?

Plan Cincinnati's *2011 Housing Market Study* concentrates on the lack of sufficient housing units for two primary categories of renters: those with sufficient income to move into homeownership and those making less than $15,000 per year. The authors conduct a gap analysis to demonstrate the shortage of units for each of these renter categories.

Renters who could move into homeownership:

- In 2012, there were an estimated 19,000 renters earning between $35,000 and $75,000 who are likely potential candidates for homeownership. The homeownership rate of this income range is low (49 percent), especially given the city's overall affordability at this range (pg. 4).
- The downturn in the housing market dampened the supply of homes to buy for these potential owners—but as the economy improves, the city should seize the opportunity to make these renters long-time residents of Cincinnati. In 2010, if these potential homeowners were looking

to buy, they would be able to choose from among 2,000 units for sale—a small number relative to the number of renters who could be buyers. It is likely that many of the city's renters who could be owners are choosing not to buy because of current economic conditions. Some may need some modest assistance before they purchase a home (e.g. Downpayment assistance, co-sign on their loan). Others may need stronger market indicators and/or incentives to demonstrate that buying in the city is a good investment (Section IV. pg. 2 and 8; Data from Cincinnati Area Board of Realtors MLS).

The City of Cincinnati's Downpayment Assistance Program has been successful in helping to maintain and increase homeownership in the City. Since 2010, the program has provided Downpayment assistance to over 200 households at or below 80% AMI. Assistance is provided in the form of five-year loans that are forgiven at 20% per year of residency. Applications for assistance are underwritten to ensure that the primary loan is affordable to the buyer and homeowners are required to attend homebuyer counseling prior to approval. The foreclosure rate for homebuyers in the program is less than 1%.

The map below shows the homes purchased through the City's Downpayment Assistance Program from 2010-2014. There is some concentration of programs on the north and west sides of the City where there is a higher supply of quality homes affordable to first-time buyers.

Homes purchased through Downpayment Initiative Program (formerly American Dream Downpayment Initiative), 2010-2014.
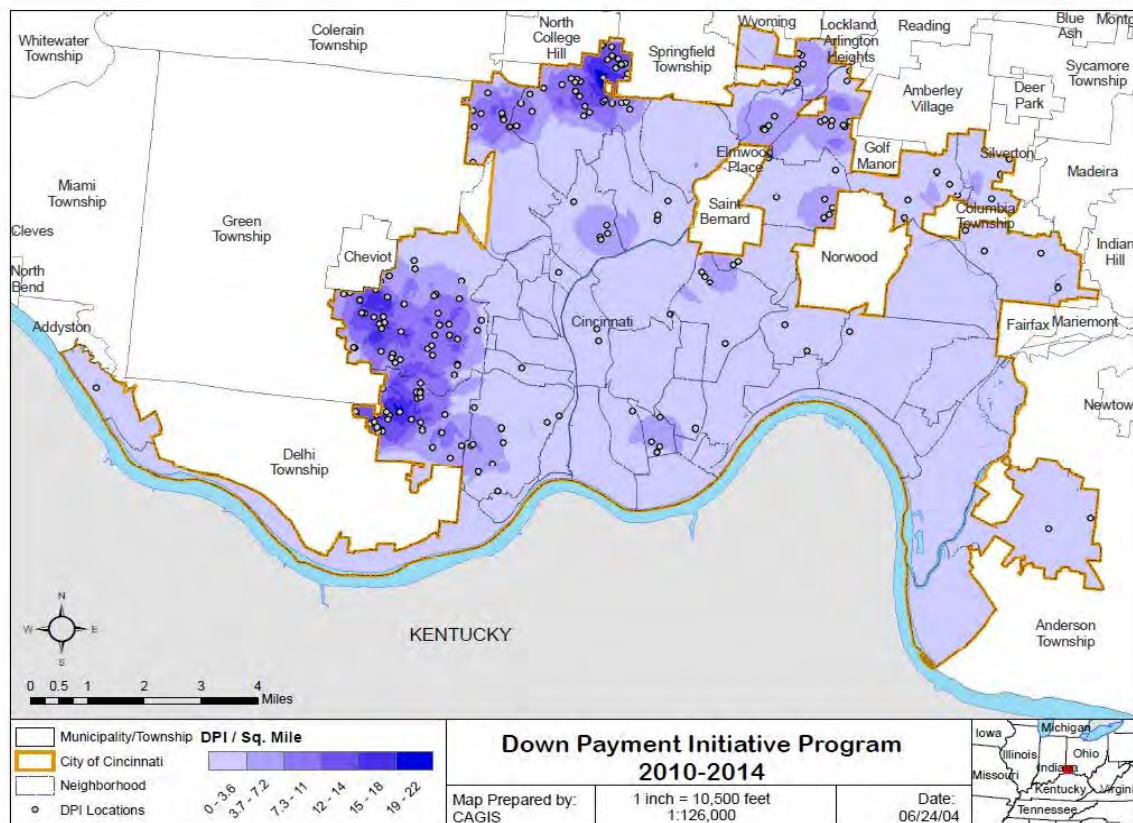
Source: Downpayment Initiative Program Data, 2010-2014

Renters at the lowest income ranges:

- The city's homeowners enjoyed income growth from 2000-2010. However, the incomes of the city's poor renter population stayed the same, while the number of affordable rental units for them declined. The city continues to have a large population of low income renters who need assistance with housing costs (Section III, page 1).
- The table below (see *Rental Gaps Analysis, 2009*) compares the supply of rental units to the number of renter households in each category. The Rental Gap column identifies the shortages and excesses in the market—this is the rental unit mismatch.

Rental Gaps Analysis, 2009

Income Range	Renters Number	Renters Percent	Maximum Affordable Rent	Rental Units Number	Rental Units Percent	Rental Gap	
Less than $5,000	8,582	10%	$ 125	5,775	5%	(2,807)	There is a shortage of affordable rental units priced less than $300 per month.
$5,000 to $9,999	14,040	17%	$ 175	3,954	4%	(10,086)	
$10,000 to $14,999	9,945	12%	$ 300	7,686	7%	(2,259)	
$15,000 to $19,999	8,109	10%	$ 425	20,055	19%	11,946	There is an abundance of units in the $425-$775 rental range.
$20,000 to $24,999	7,440	9%	$ 550	29,813	28%	22,373	
$25,000 to $34,999	9,654	12%	$ 775	24,463	23%	14,809	
$35,000 to $49,999	11,943	14%	$ 1,125	9,981	9%	(1,962)	
$50,000 to $74,999	7,881	9%	$ 1,750	3,424	3%	(4,457)	
$75,000 to $99,999	3,438	4%	$ 2,350	1,788	2%	(1,650)	
$100,000 to $149,999	1,847	2%	$ 3,575	-	0%	(1,847)	
$150,000 or more	708	1%	$ 4,825	-	0%	(708)	
Total	83,587	100%		106,939	100%		
Total gap for households earning less than $15,000/year:						(15,152)	

Source: BBC Research & Consulting. Graphic from *PLAN Cincinnati 2011 Housing Market Study*.

- The largest shortage of rental units is for units renting between $125 and $175 per month (rent only, no utilities). More than 14,000 of the city's renters need rents at this level to avoid cost burden. There are 3,954 units in this rent range, leaving a gap of 10,086.
- Renters earning less than $5000, between $10,000 and $15,000 and more than $35,000 face a shortage of rental units in their affordability range. These renters are either paying more or, for high income renters, less than what they can afford.
- Overall, there is a low-rent gap for households earning less than $15,000 of 15,152 units. This appears at the end of the exhibit and is calculated by adding the "gaps" numbers for renters earning less than $15,000. These renters are all paying more than they can afford—likely

between $425 and $550 per month in rent. In this price range, rental units are abundant. (Section IV. pg. 4-5)

Taking into account the number of bedrooms for units at each rent range illuminates the particular shortage for housing units with three or bedrooms that rent for less than $500. 45% of units with 3 or more bedrooms rent for $1,000 or more, which is out of reach for low-income renters (see *Rent Range by Unit Type*). This leads to overcrowding or increased cost burden for large families.

Rent Range by Unit Type, 2009

Type	Percent of Total Rental Invetory	$0 to $300	$300 to $500	$500 to $750	$750 to $1,000	$1,000 or more	Total
Studio	3%	23%	49%	23%	1%	4%	100%
1 Bedroom	43%	13%	37%	38%	8%	4%	100%
2 Bedrooms	35%	10%	11%	43%	24%	11%	100%
3 or more Bedrooms	18%	6%	6%	20%	23%	45%	100%
Total	100%						

Source: 2009 American Community Survey. Graphic from *PLAN Cincinnati 2011 Housing Market Study*.

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

It is helpful to consider changes in affordability for the two categories of renters described above—those with incomes of at least $35,000 who could potentially move into homeownership and those with very-low income who require a rental subsidy. As shown in Table 25, median home values increased by 39% while median rents increased by 27% between 2000 and 2010.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	93,200	129,700	39%
Median Contract Rent	392	496	27%

Table 25 – Cost of Housing

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Renters who could move into homeownership:

- In the year 2000, 75 percent of homes for sale were affordable to households earning less than $50,000 a year, by 2010, this proportion dropped by 60 percent (pg. 3).
- Although the city remains affordable overall, a handful of neighborhoods have few affordable products for purchase. Neighborhoods on the east side and near downtown have experienced

solid gains in average prices over the past decade. Starter homes are located on the far west and north central portions of the city (pg. 3).

- Many of the city's priciest neighborhoods (Hyde Park, Oakley, Linwood, Mt. Lookout, Clifton, and East End) have few, if any, affordable rental or home purchase opportunities (pg. 6).

<u>Renters at the lowest income ranges:</u>

- The rental market became less affordable to low-income renters during the past decade. The median rent increased from $390 in 2000 to $490 in 2009 (see below *Change in Median Rental Affordability*). During the same period, the median income of renters decreased. Therefore, renters lost income and purchasing power in the past decade. This increase appears to have been related to raises in rents and losses in inventory of the city's most affordable rental units (Section III, pg. 16).
- The city lost more than 1,500 assisted units (vouchers, public housing properties and Section 8 project-based developments) between 2000 and 2010, making affordable rentals even more difficult to find (pg. 3).
- Rental cost burden (paying more than 30% of income towards rent) increased from 37 percent in 2000 to 41 percent in 2009 (Section III, pg. 18).

Change in Median Rental Affordability, 2000 to 2009

Median rent, 2000:	$390
Median rent, 2009:	$490
Increase in median rent:	$100 or 26%
Change in median income of renters:	-$300

Source: 2009 American Community Survey. Graphic from *PLAN Cincinnati 2011 Housing Market Study.*

Change in Real Median Rent by Census Tract, 2000-2010.
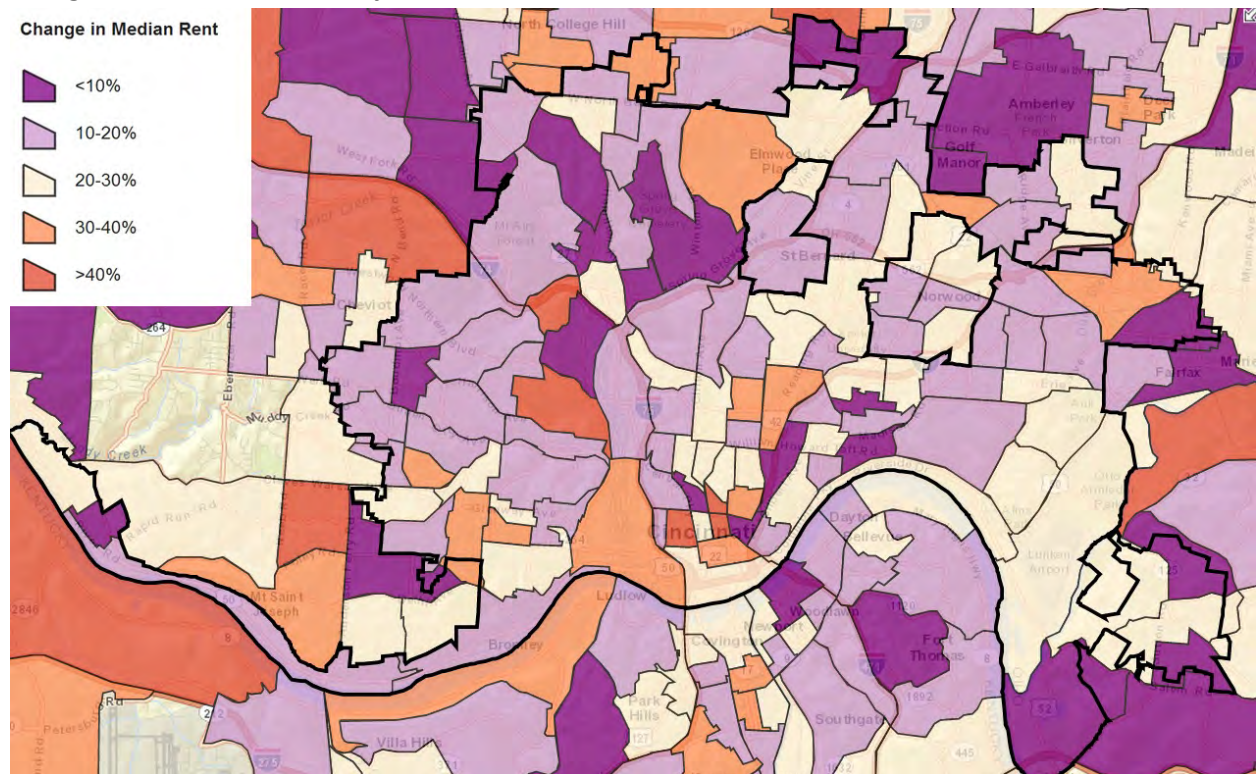
Source: 2000 Census and 2005-2009 ACS.

As shown in the *Change In Real Median Rent by Census Tract* map above, South and North Fairmont, Fay Apartments/Villages at Roll Hill and Over-the-Rhine have all experience dramatic changes (>40%) in median rent. Areas including Walnut Hills, Evanston, Spring Grove Village, Mt. Airy, College Hill, and Westwood have experienced less than a 10% change in median rent.

The table below (see *Change in Rental and Homeownership Affordability, 2000-2010*) summarizes the change in rental and homeownership affordability between 2000 and 2010. Most significant is the decline in the number of rental units that are affordable to the city's lowest income renters. In 2000, there were almost 24,000 affordable rental units for the city's lowest income renters, or 23 percent of all rental units. By 2010, this had declined to 17,400 affordable rental units or just 16 percent of all units. Similarly, fewer homes for sale were affordable for low-income renters looking to move into homeownership (Section IV. pg. 13)

This decline in affordability will likely continue without strategic intervention to improve affordability for these two groups.

Change in Rental and Homeownership Affordability, 2000 to 2010

Rental Affordability	2000	Change	2010
Total Renters	90,336	-6,749	83,587
Renters earning less than $15k per year	33,709	-1,142	32,567
Units affordable to low income renters ($0 to $15k per year)	23,903	-6,488	17,415
Shortage of affordable rental units (priced form renters earning $0 to $15k per year)	9,806	5,346	15,152
Homeownership Affordability	2000	Change	2010
Median Price of Sold Homes	$97,500	$10,500	$108,000
Number of homes affordable to renters earning $50k and less	2,291 (75% of Homes on Market)	(708)	1,583 (60% of Homes on Market)
Number of homes affordable to renters earning $75k and less	2,742 (90% of Homes on Market)	(714)	2,056 (80% of Homes on Market)

Source: BBC Research & Consulting. Graphic from PLAN Cincinnati 2011 Housing Market Study.

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

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	445	557	740	1,025	1,129
High HOME Rent	474	571	742	1,025	1,129
Low HOME Rent	474	571	742	927	1,035

Table 26 – Monthly Rent

Source: HUD FMR and HOME Rents

The Cincinnati area's high and low HOME rents are within the range where there is already an abundance of housing. This suggests that HOME dollars are most effective for addressing housing affordability when combined with other subsidies such as Housing Assistance Payment contracts, Tenant Based Rental Assistance, and Housing Choice Vouchers.

Discussion

In summary, the Cost of Housing section of the housing market analysis above points to the need to:

- Prioritize the rehabilitation of existing rental units for low-income renters
- Provide rental subsidies for special populations
- Provide down-payment assistance to moderate-income renters who are potential candidates to move into homeownership
- Rehabilitate single-family homes for affordable homeownership.

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. In 2009, 37% of all housing units were single-family detached units and 57% were multifamily. This means housing stock includes older multi-family housing units which may be in need of repair.

Definitions

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.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	16,580	30%	36,106	46%
With two selected Conditions	225	0%	1,912	2%
With three selected Conditions	16	0%	185	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	37,821	69%	39,746	51%
Total	*54,642*	*99%*	*77,949*	*99%*

Table 27 - Condition of Units

Data Source: 2006-2010 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,673	3%	3,275	4%
1980-1999	3,363	6%	7,029	9%
1950-1979	14,717	27%	34,499	44%
Before 1950	34,889	64%	33,146	43%
Total	*54,642*	*100%*	*77,949*	*100%*

Table 28 – Year Unit Built

Data Source: 2006-2010 CHAS

According to Table 27, renters are more likely than homeowners to live in housing that has at least one conditions issue. Conditions issues include (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. As we saw in the Housing Needs Analysis, cost burden is far more common than the other conditions listed.

Homeowners are more likely than renters to live in housing that was built prior to 1950. This is because Cincinnati has a large supply of well-maintained turn-of-the century single-family homes that are attractive to owner-occupants. Renters are also more likely than homeowners to live in housing that was built between 1950-1979. This figure provides a more detailed breakdown of the year of construction for occupied housing units by tenure:

Year of Construction for Occupied Housing Units by Tenure, 2009
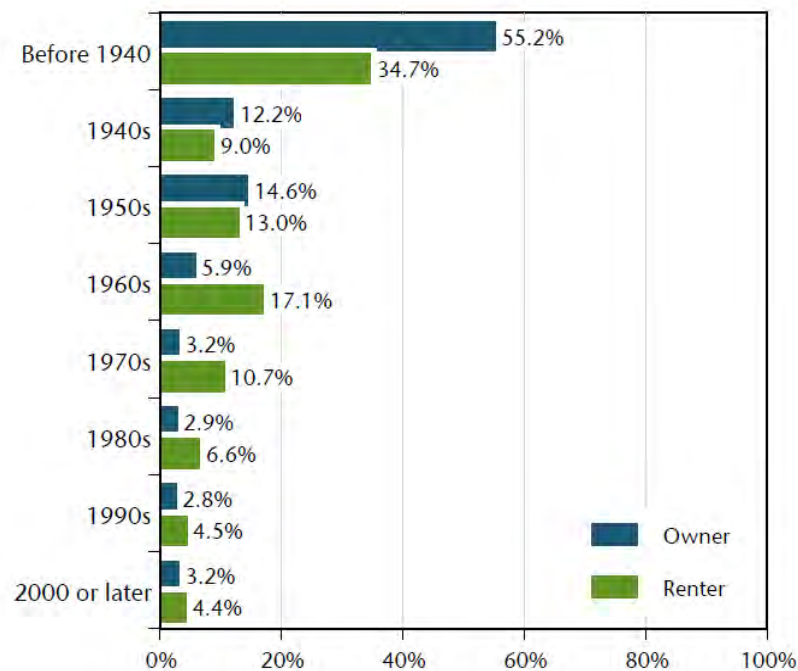
The map below (see *Average Median Year of Construction by Neighborhood, 2010*) shows that the majority of City of Cincinnati neighborhoods have an average median year of construction that predates 1950. Housing stock with an average median year of construction 1950-1970 is primarily found in neighborhoods on the City's north-west side as well as in Sayler Park, the West End, Hartwell, Kennedy Heights, Madisonville, Walnut Hills, and Mt. Washington. The neighborhoods with the most recent average year of construction are Riverside, Queensgate (which has very few residential units), and California.

Average Median Year of Construction by Neighborhood, 2010

Source: Claritas, 2010. Graphic from *PLAN Cincinnati 2011 Housing Market Study*.

Risk of Lead-Based Paint (LBP) Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	49,740	91%	66,652	86%
Housing Units build before 1980 with children present	1,380	3%	16,125	21%

Table 29 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

Approximately 93% of the City's housing stock was built before 1978, which is the year that lead based paint was outlawed. Given this fact, the risks of lead-based paint hazards are severe. Cincinnati has made great strides in reducing lead poisoning in children. According to the Ohio Department of Health and Cincinnati Health Department, less than 1 percent of children tested positive for high levels of lead in their blood in 2012 compared to roughly 7.5 percent in 1999. Additionally, twice as many children were screened in 2012 when compared to 1999.

The City has spent approximately $11 million in HUD lead grants federal dollars since 2007 through the Cincinnati Health Department and Cincinnati's Trade and Development Department.   These two departments successfully applied for $15.5 million grants in recent years to test and abate qualified homes with lead-based paint hazards.

In recent years, several changes were made to federal and state regulations which increased the caseload for testing for lead based paint poisoning. In 2012, the Centers for Disease Control and Prevention (CDC) lowered the recommended threshold for what is considered lead poisoned "elevated blood lead level" by half– recognizing that a smaller amount of lead than earlier believed could hurt

children – there is even more urgency to prevent children from coming into contact with lead paint particles.

Additionally, the State of Ohio enacted more strict lead regulations which now require all children who receive Medicaid under the age of 5, instead of under the age of 6, to be tested for lead poisoning when they receive medical services. The State also identified high-risk ZIP codes for children who receive Medicaid to be screened for lead poisoning when they receive services. A high-risk zip code is an area which has at least 27% pre-1950 housing and at least 15% of the children under age five below poverty; or an area with at least 12% of the children under age 3 with blood lead levels above 9 µg/dL (Source: Ohio Childhood Lead Poisoning Prevention Program Medical Management Recommendations). Of the 35 zip codes in Hamilton County identified as high-risk, 30 of them are located in the City of Cincinnati. According to the 2005-2009 American Community Survey, there are 24,298 children under the age of 5 in the City.

Vacant Buildings

Type of Housing	Suitable for Rehabilitation	Percentage of Total	Not Suitable for Rehabilitation	Percentage of Total	Total
Vacant Buildings	3600	60%	2400	40%	6000
Abandoned Vacant Buildings	200	18%	900	82%	1100
REO Properties	180	60%	120	40%	300
Abandoned REO Properties	10	18%	45	82%	55

Table 30 - Vacant Units
Source: Cincinnati Property Maintenance Code Enforcement Division

According to the City of Cincinnati's Property Maintenance Code Enforcement Division (PMCE), there are approximately 6000 vacant buildings in the City limits, 40% of which are not suitable for rehabilitation and should be demolished. There are approximately 300 real estate owned (REO) properties that are owned by lenders as a result of foreclosure and 55 of those are abandoned.

Vacancy by Census Tract

As shown in the map below (see *Vacancy Rates by Census Tract*) vacancy rates are highest in Cincinnati's central neighborhoods. The map also shows that vacancy rates tend to be higher in West Side neighborhoods than in the East Side neighborhoods. The highest rates of vacant buildings, at least 64.72% vacant, can be found in Over-the-Rhine.

Vacancy Rates by Census Tract
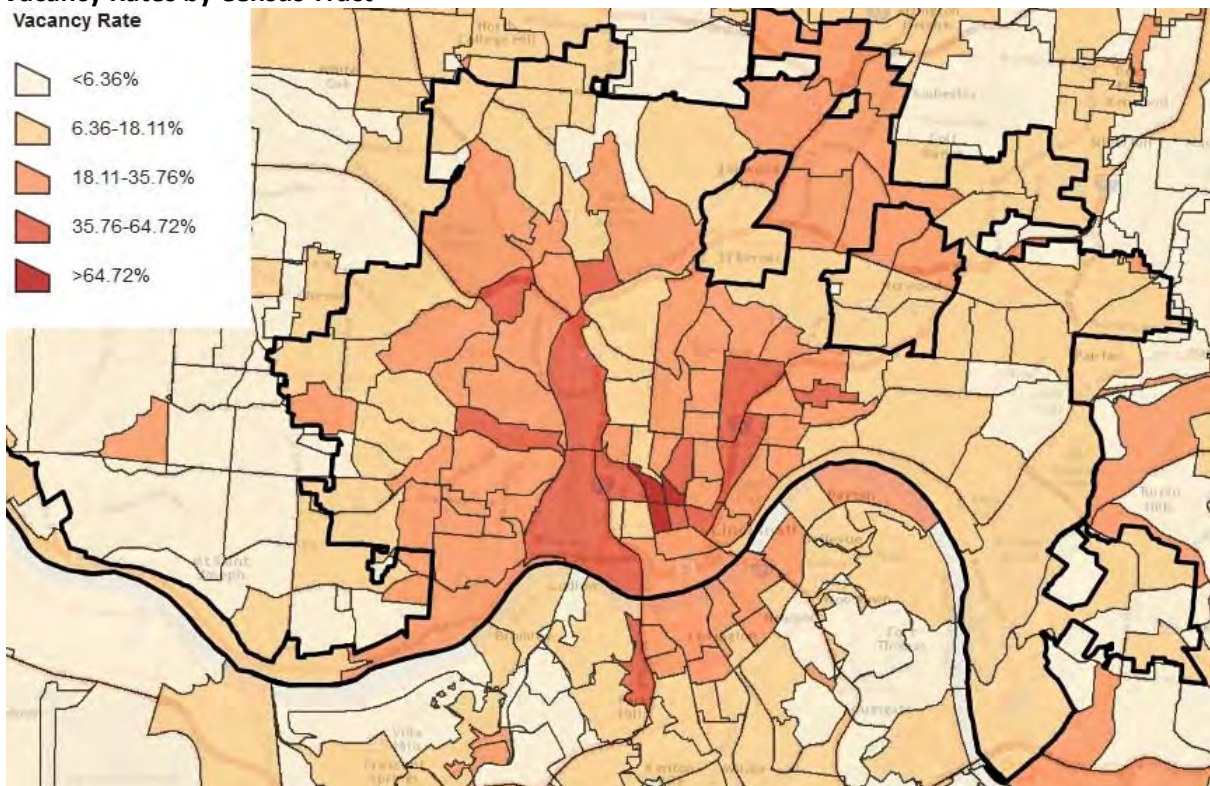
Source: 2007-2011 ACS.

Moving Ohio Forward

In April 2012, the Ohio Attorney General launched Moving Ohio Forward (MOF), a new grant program to assist communities in their economic recovery by removing blighted or abandoned structures to reclaim our neighborhoods. MOF was funded from a federal settlement with mortgage companies after the housing crisis in 2008. The program addresses housing recovery, economic development, and crime reduction in our neighborhoods. In total, $75 million was allocated to Ohio counties through MOF and each city or county receiving funds had to provide 25% in local matching funds to remove blighted residential structures.

Through the funding received through MOF, Cincinnati's Property Maintenance Code Enforcement Division surpassed their goal demolishing 501 buildings containing 1196 dwelling units at a cost of $7.3 million. The median demolition cost was $11,361 per building and averaged $6,084.19 per dwelling unit. PMCE was recognized recently by the Cincinnati Community Development Association receiving an award at the annual luncheon for their work on the Moving Ohio Forward Demolition Program.

CDBG Demolitions and Barricades

The City also uses CDBG funds through the Hazard Abatement – Demolition and Barricade Program to address vacant problem properties through acquisition, barricading, demolition as well as through the

stabilization of vacant lots. On average, approximately 300 buildings are barricaded and/or demolished through this program annually.

Neighborhood Strategies for Reuse of Vacant Land

In 2013, the City partnered with Keep Cincinnati Beautiful, Building Value, and a group of University of Cincinnati Horticulture and Architecture programs students to produce **Vacant Lots: Occupied**. This comprehensive guide designed to help cities and neighborhood organizations address and utilize vacant land. See webpage at this link: http://vacantlotsoccupied.com/ and see Attachment I for Chapter One of the report, Anatomy of A City. There are two new programs introduced in this Consolidated Plan to address possible reuse of vacant lots – Urban Homesteading and Vacant Lot Reutilization and Management. In 2015, research will be conducted, and meetings will be between the City and Port Authority to determine how we can best work together to address the opportunities presented.

Foreclosure

One factor that contributes to vacancy in neighborhoods is foreclosure. The number of new foreclosure filings in Hamilton County has dropped each year since 2009. According to a report by Working In Neighborhoods, "In the Shadow of the Mortgage Meltdown: Taking Stock – A Study of Foreclosures in Hamilton County, Ohio in 2013", there were 4,268 new foreclosures filed in 2013—down 37% since a high of 6800 in 2009. According to the Working in Neighborhoods report, Hamilton County's declining foreclosures follow a national trend, but the effects of the foreclosure crisis will continue to have an impact on population, property values, tax base, and quality of life for many years to come.

The Working in Neighborhoods report below highlights the fifteen Cincinnati neighborhoods that were hit hardest by foreclosures from 2006 to 2013. This table considers the total number of completed foreclosures during this eight-year period as a percentage of the neighborhood's total housing units as reported in the 2010 US Census. The neighborhood with the highest eight-year impact is South Fairmount at 17.56%, followed by California (13.82%) and South Cumminsville (13.51%).

**Top 15 City of Cincinnati Neighborhoods with Highest Rate of
Completed Foreclosures Between 2006-2013**

Rank	Neighborhood	TOTAL Completed Foreclosures 2006-2013	Total Housing Units, 2010 US Census	8-year Impact 2006-2013
1	South Fairmount	236	1,344	17.56%
2	California	30	217	13.82%
3	South Cumminsville	57	422	13.51%
4	West Price Hill	955	8,154	11.71%
5	Bond Hill	414	3,546	11.68%
6	Sedamsville	40	346	11.56%
7	Spring Grove Village	106	924	11.47%
8	Carthage	142	1,298	10.94%
9	Columbia Tusculum	81	751	10.79%
10	North Avondale	188	1,784	10.54%
11	Northside	415	4,484	9.88%
12	Evanston	399	4,047	9.86%
13	East Price Hill	750	7,690	9.75%
14	Madisonville	502	5,270	9.53%
15	Sayler Park	122	1,287	9.48%

Sources: WIN 2013 Foreclosure Report; Data Sources: Cincinnati Court Index; Hamilton County Auditor; and the 2010 US Census

Completed Sheriff's Sales in Hamilton County fell from 2,931 in 2012 to 2,418 in 2013, a drop of 17.5 percent. 842 of these completed sales occurred within the City of Cincinnati, and the remaining 1,576 sales occurred outside of the city.

Between 2006 and 2013, the number of Hamilton County properties sold at Sheriff's Sale totaled 22,190 properties. In the City of Cincinnati alone, there were 9,494 properties sold at Sheriff's Sale between 2006 and 2013.

Over the past several years, the majority of the county's foreclosure activity has moved out of the urban core of Cincinnati, expanding to other areas of Hamilton County. In 2006, just 45 percent of the County's completed Sheriff's sales occurred outside of the Cincinnati city limits but by 2013 the share of the County's foreclosures occurring outside of the urban core jumped to 65.2 percent.

Tax foreclosure sales increased from 55 properties in 2012 to 101 properties in 2013. This is the second year in a row that the number of tax foreclosure sales has roughly doubled (21 properties sold at tax foreclosure in 2011).

Of the 2,418 completed Sheriff's Sales in 2013, 81.3% (1,965) were single-family homes, and 97.7% of bank-seized properties were residential. This figure includes apartment buildings, condominiums, and two- and three-family homes.

About 83 percent of these residential properties appear to have been owner-occupied before the foreclosure occurred, based on our estimate using County Auditor ownership information. The diagram below (see *Residential Properties: Ownership Status at Time of Sale*) shows the distribution of owner-occupied and investor-owned residential properties at time of Sheriff's Sale.

Residential Properties: Ownership Status at Time of Sale
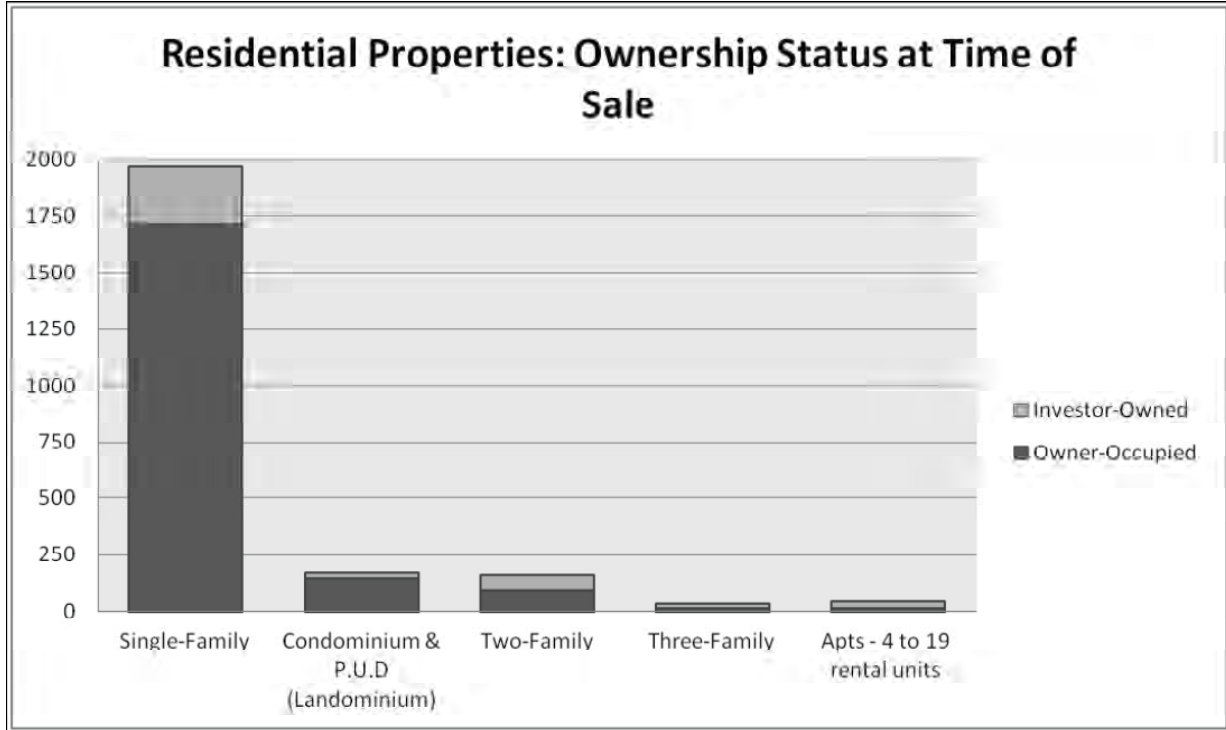
Source: Hamilton County Auditor, 2013

Some homeowners abandon their property when a foreclosure is filed against them, believing that nothing can be done to stop the foreclosure. Others may mistake a foreclosure notice for an eviction notice, believing they have to vacate the property. In a few cases, the homeowner may have passed away and their heirs are unwilling or unable to continue making mortgage payments after the death of the borrower. Some investment or rental properties are vacant before the foreclosure is filed, which may be a contributing factor leading to the foreclosure. Not all properties sold at Sheriff's Sale were occupied when the sale took place. At this time, we are not able to collect data on the vacancy status of properties at the time of Sheriff's Sale. However, RealtyTrac estimates a vacant foreclosure rate of around 20 percent for the State of Ohio (Fee & Fitzpatrick 2014).

The City of Cincinnati works to prevent foreclosure among low and moderate-income families through the Emergency Mortgage Assistance program, which is operated by Legal Aid Society of Greater Cincinnati. Through this program, homeowners are provided with one-time grants, counseling, and assistance negotiating loan modifications with their lenders.

Need for Owner and Rental Rehabilitation

From 2010 through April of 2014, nearly 5,000 low-income elderly or disabled households have received assistance making emergency repairs to their homes through a program funded with CDBG dollars. While housing repair services are available to any eligible homeowner in the City limits, this map shows that homeowners in Winton Hills, Evanston, Madisonville, and College Hill were most likely to utilize the program:

Housing Repair Services Homes Serviced, 2010-2014.
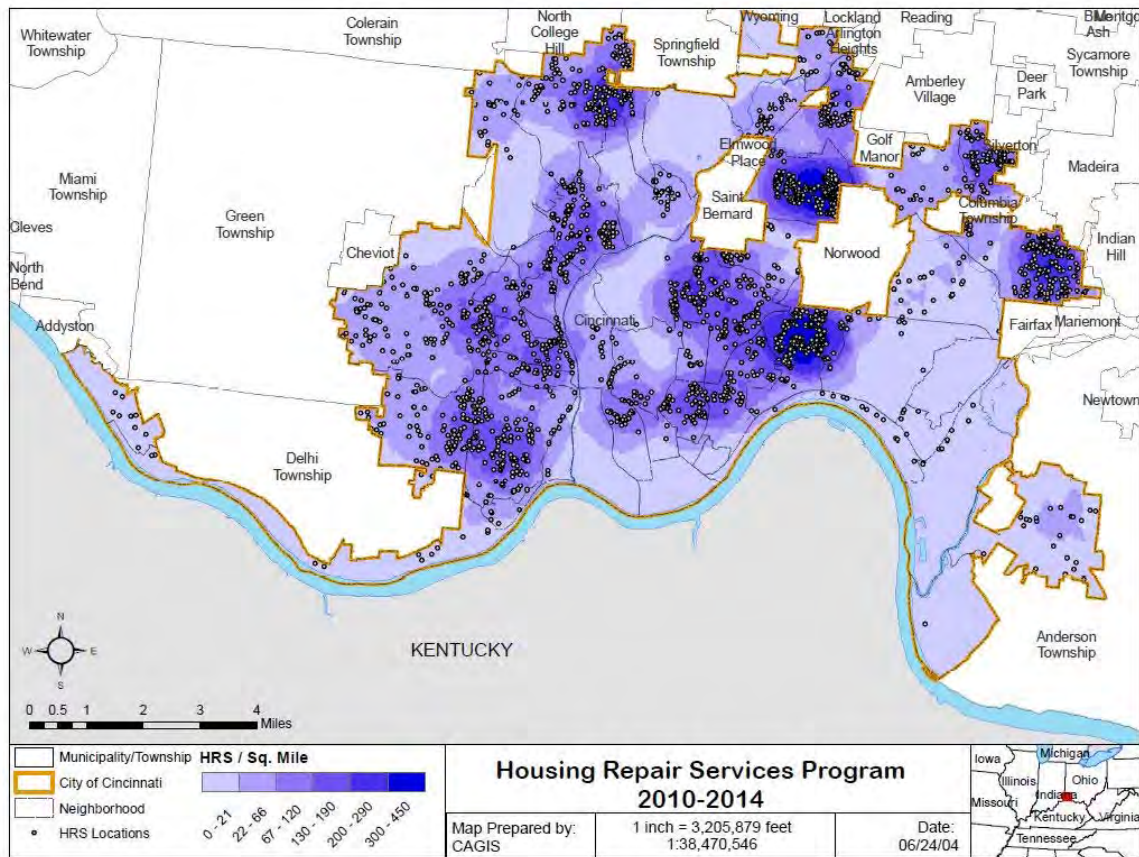
Estimated Number of Housing Units Occupied by Low or Moderate Income Families with Lead Based Paint Hazards

According to the 2005-2009 ASC, there are 24,298 children under the age of 5 years old in the City of Cincinnati. According to the Census Bureau's Geographic Summary Level FY14 estimates, 60% of the City of Cincinnati residents are low to moderate income. This means that 14,579 children under the age of 5 are in low to moderate income families at risk of LBP hazards. However, given the City's housing stock with over 90% built before 1978, the numbers may be higher.

Neighborhoods with Greatest Number of Children under Age 5, 2005-2009
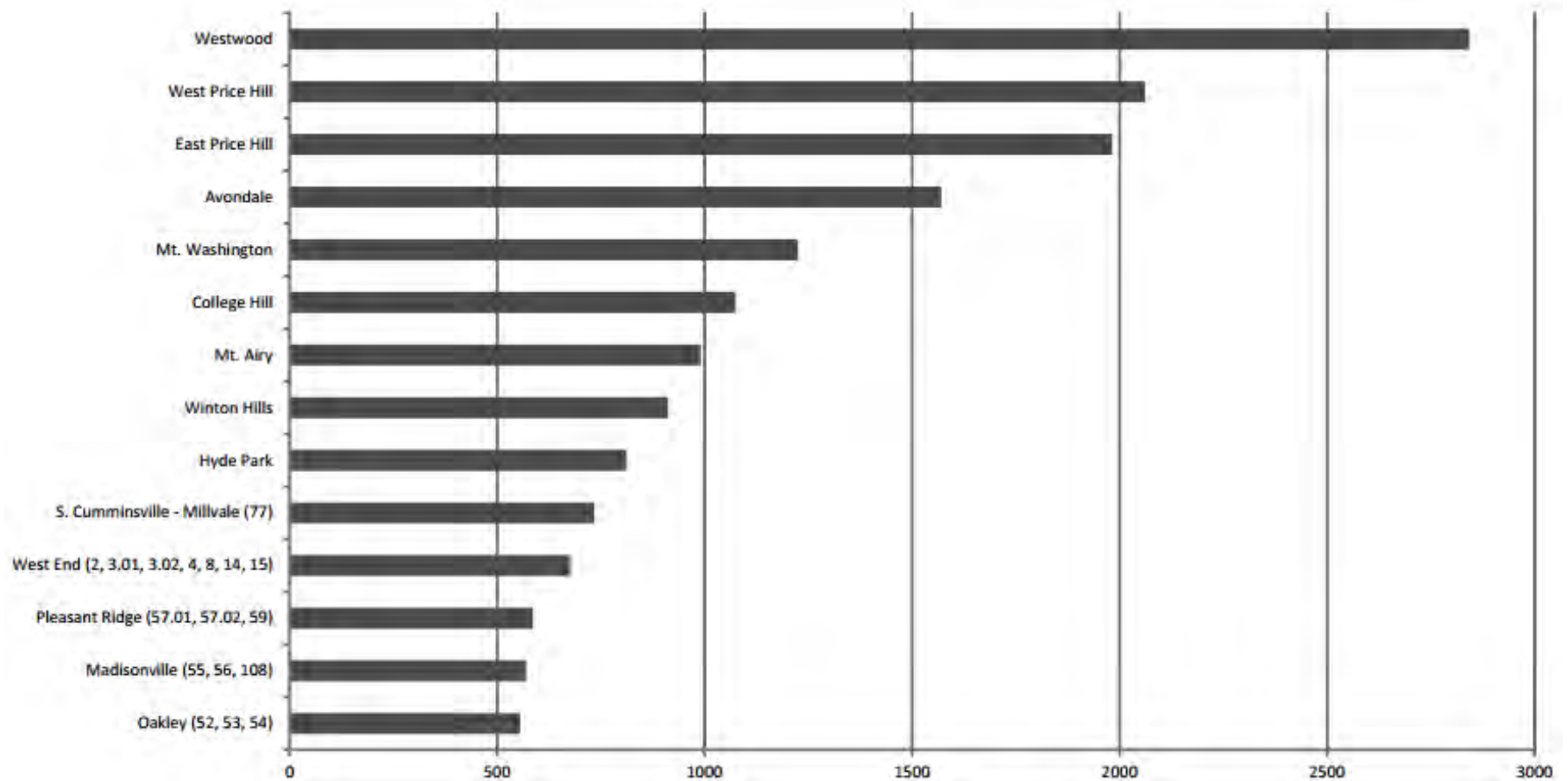
Source: *2005-2009 American Community Survey (ACS). Graphic from Social Areas of Cincinnati: An Analysis of Social Needs, 5th Ed. (2011, p. 81).*

Discussion

The Condition of Housing Section of the Housing Market Study above points to the need to:

- Continue the code enforcement program with housing repair services for low income homeowners, including the elderly, and low income renters, focusing on disabled residents
- Demolish obsolete vacant buildings where rehabilitation costs exceed market value and the property is not historically or architecturally significant
- Provide rehabilitation of units and other services to households with children at risk of lead based paint hazards.

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

Introduction

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	5272	11,176	265	10,911	834	369	0
# of accessible units	**	**	**	**	**	**	**	**	**

Table 30 – Total Number of Units by Program Type

Source: PIC (PIH Information Center)
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition
**Data not collected

Share of Public Housing by Neighborhood, 2010

Source: Cincinnati Metropolitan Housing Authority. Graphic from PLAN Cincinnati 2011 Housing Market Study.

Share of Housing Choice Vouchers by Neighborhood, 2010
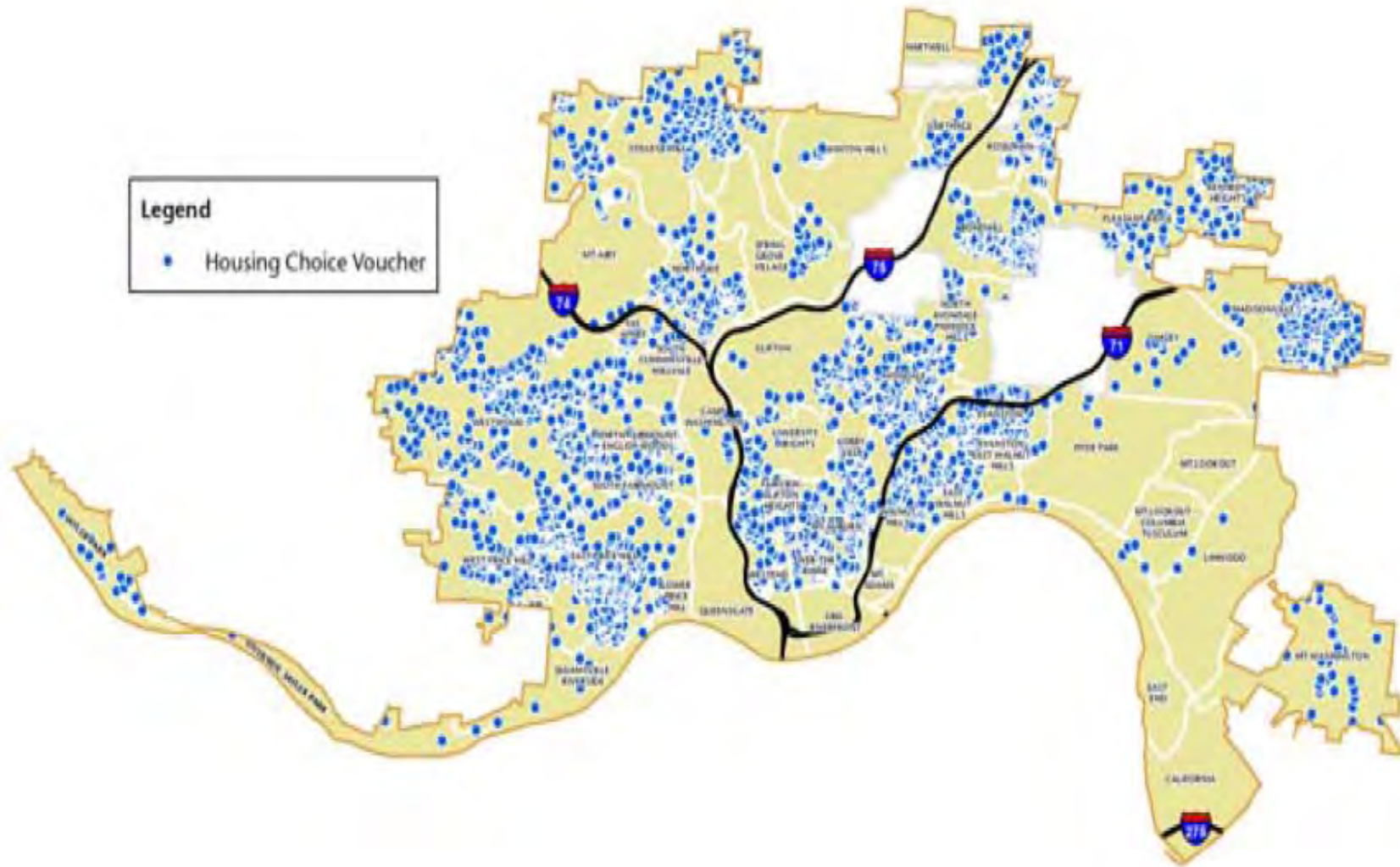
Source: *Cincinnati Metropolitan Housing Authority. Graphic from PLAN Cincinnati 2011 Housing Market Study.*

Share of Assisted Housing by Neighborhood, 2012

Percent of Assisted Housing by Neighborhood, Municipality, and Township 2012

Legend:
- Cincinnati Boundary
- No Data
- River
- % Assisted Housing
  - 0% - 4.86%
  - 4.87% - 12.55%
  - 12.56% - 29.06%
  - 29.07% - 46.1%
  - 46.11% - 78.88%

KENTUCKY

0 0.75 1.5   3   4.5   6
Miles

| Map Prepared by: CAGIS | 1 inch = 18,000 feet 1:216,000 | Date: 06/24/04 |
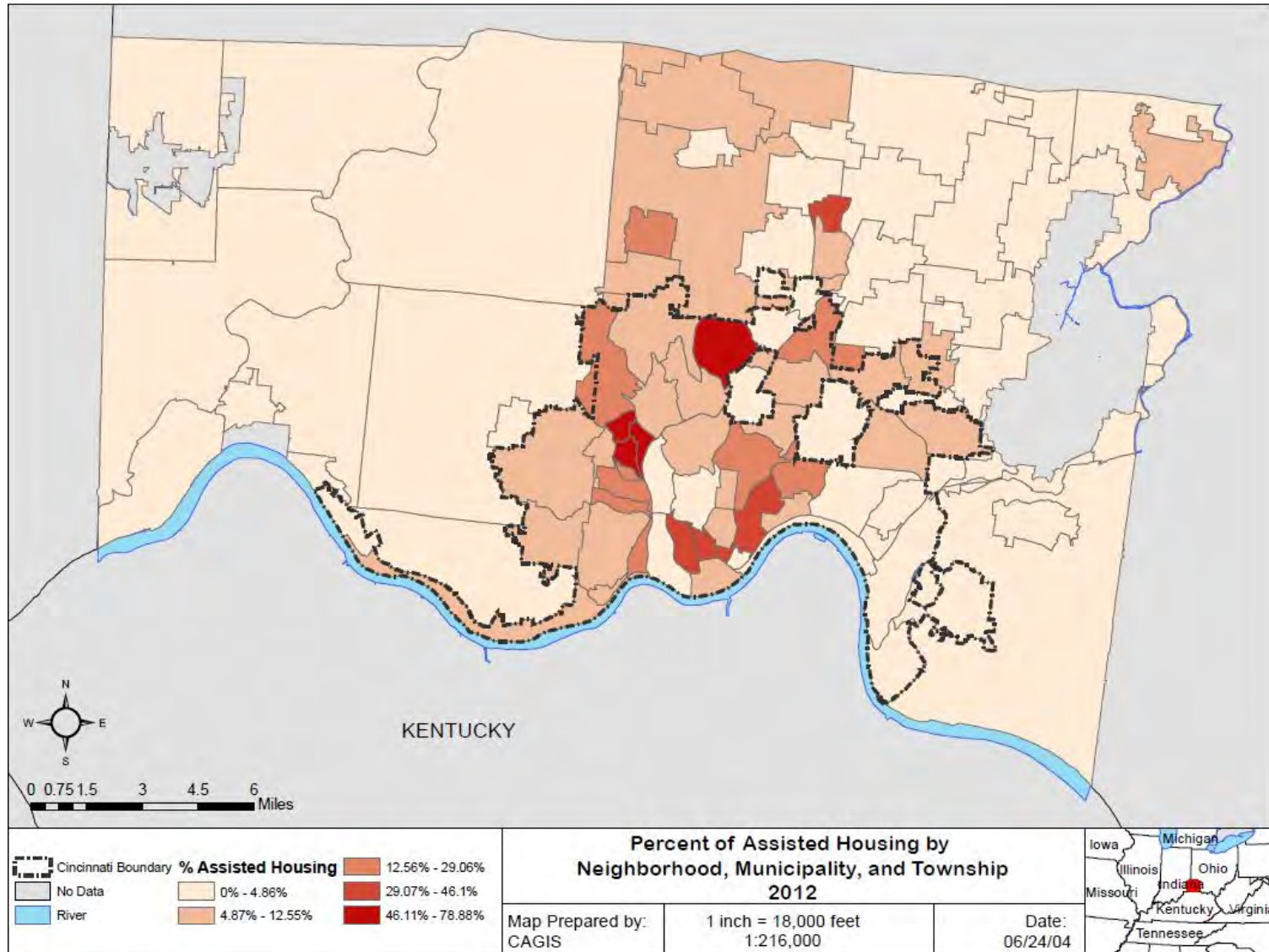
There are several neighborhoods in the City that are nearly entirely composed of public/assisted housing including English Woods, Villages at Roll Hill (formerly Fay Apartments), and South Cumminsville/Millvale. Federal actions by HUD presented many decades of a high concentration of assisted housing in the West End, Over-the-Rhine and Pendleton. During the 1960's and 1970's these neighborhoods were affected by the Urban Renewal Administration Grant (UDAG) Progam which provided slum/blight elimination and project based housing choice vouchers in these areas. Since then, additional tenant based vouchers and shelter plus care vouchers, as well as realted social service delivery, have been concentrated in these areas as well.

Describe the supply of public housing developments:

CMHA has almost 5,300 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

Multi-Family Homes – Horizon Hills, Washington Terrace, Setty Kuhn, Liberty Apartments, Marianna Terrace, Clinton Springs, and Beacon Glen

At this time, there is no waiting list for public housing units, but there is a waiting list of over two years for housing choice vouchers.

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 almost 5,300 public housing units which are maintained in good condition. CMHA conducts regular inspections of all units and holds residents accountable for damages caused by them. CMHA has a 24 hour maintenance customer service line and responds to emergencies as needed.

Public Housing Condition

Public Housing Development	Average Inspection Score
CMHA Properties	81

Table 31 - Public Housing Condition

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

CMHA has consistently planned for modernization to its units in accordance with their approved Public Housing Agency Plan. CMHA is in the midst of conducting evaluations of physical needs of its portfolio of Asset Management properties to ensure that it can maintain or expand the supply of affordable housing in an efficient manner. Physically non-viable properties, including properties that are too expensive to maintain or rehabilitate, are expected to be replaced from the housing portfolio in the next few years. In 2013, CMHA has submitted an application under the HUD Rental Assistance

Demonstration (RAD) Program. The application is currently on a national wait list of housing authority application submissions to be reviewed by HUD. CMHA is also evaluating properties separate from the RAD application to assess renovation or replacement needs. It is anticipated that there will not be a net loss of units from the affordable housing inventory as units lost due to disposition or demolition will be replaced through reconstruction or acquisition of new properties.

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

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

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

Discussion:

CMHA has identified the following goals relating to modernizing its Asset Management housing units and improving the living environment of families in its 2014 agency plan:

- Continue to develop affordable housing within Hamilton County employing mixed finance approach where appropriate in partnership with communities. Create an affordable housing development policy consistent with the recommendations from the Hamilton County Housing Study. The three primary recommendations are the following: 1) Consider rehabilitation of existing good quality but poor condition housing 2) Consider demolition of poor quality and poor condition housing with new construction 3) Provide marketable amenities and encourage neighborhood amenities.
- Continue to improve CMHA's community visibility image and build stronger relationships within the community by utilizing outreach and education methods such as coffees with the Chief Executive Officer, individual presentations to community leadership, groups, councils, and the initiation of Good Neighbor Agreements.

- Create and implement new business development plan to generate additional revenue to support and assist CMHA's mission and business goals.
- Continue to implement Phase II and begin Phase III of the agency wide document management program.
- Update and create new agency wide policies and standard operating procedures to manage and mitigate risk to the agency.
- Continue to operate the Agency in a fiscally sound manner.
- Ensure the Voluntary Compliance Agreement is on target for completion by June 2016.
- Continue to assess and create new instrumentalities as needed for development and diverse revenue streams.
- Complete and implement a strategic plan.
- Continue organization's restructuring plan.
- Continue to consolidate staff in the same administrative area.
- Disposition or development of the Central Parkway building.
- Assess a smoke free housing policy for some CMHA housing units as encouraged by HUD in its notice published in July 2009 and May 2012 titled "Non-Smoking Policies in Public Housing" and the toolkits provided by HUD to assist owners and residents to implement smoke free policies.
- Obtain a Moving to Work (MTW) Designation for Cincinnati Metropolitan Housing Authority.
- Continue to further Fair Housing initiatives.
- Build a stronger alliance with all CMHA resident based groups to preserve, maintain and develop quality affordable housing (Gold Standard).
- Build linkages with social service agencies/groups to improve the quality of life for CMHA residents and clients.
- Build a stronger alliance with property owners to improve communications and the qualities of rental housing for the Housing Choice Voucher program (preserve and maintain quality affordable housing (Gold Standard).
- Continue to provide wellness initiatives for CMHA employees to create and maintain a healthy organization that will enable employees to perform at Gold Standard levels.
- Continue to improve communication with union groups.
- Build an alliance with community stakeholders (i.e.: banks, chamber of commerce, businesses, Port Authority).

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

Introduction

The City of Cincinnati and Hamilton County work through the Continuum of Care – Strategies to End Homelessness to meet the needs for Homeless Facilities and Services in partnership with the organizations listed below:

Bethany House Services	Interfaith Hospitality Network of Greater Cincinnati
Caracole	Jewish Family Services
Center for Independent Living Options	Joseph House
Center for Respite Care	Legal Aid Society of Greater Cincinnati
Charlie's 3/4 House	Lighthouse Youth Services
Cincinnati Health Network	Mercy Health
Cincinnati Union Bethel	National Church Residences
Cincy Smiles Foundation	Ohio Valley Goodwill Industries
City Gospel Mission	Our Daily Bread
City of Cincinnati	Over the Rhine Community Housing
Downtown Cincinnati, Inc.	Prospect House
Drop Inn Center	Salvation Army
Excel Development Corporation	Society of St. Vincent DePaul
Faces Without Places	St. Francis/St. Joseph Catholic Worker House
Freestore Foodbank	Talbert House Services
Grace Place Catholic Worker Community	Tender Mercies
Greater Cincinnati Behavioral Health Services	Veterans Administration
Greater Cincinnati Homeless Coalition	Volunteers of America of Greater Ohio
Hamilton County Community Development	YWCA of Greater Cincinnati

Facilities and Housing Targeted to Homeless Households

Population Served	Emergency Shelter Beds		Transitional Housing Beds	Permanent Housing Beds*	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	603	100	348	3,096	139
Households with Only Adults	555	100	38	539	139
Chronically Homeless Households	0	0	0	546	80
Veterans	12	0	170	178	35
Unaccompanied Youth	48	0	0	104	0

Table 32 - Facilities and Housing Targeted to Homeless Households

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

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

Strategies to End Homelessness (STEH), the organization that coordinates the work of over 30 agencies that shelter and service the homeless in Hamilton County, is leading the implementation of the Homeless to Homes (HTH) plan, which provides a framework for how the community's system of care for the homeless should be structured. Within the HTH plan, recommendations are made to improve services offered to homeless individuals in the system. STEH is using private and public funding to coordinate and support the incremental increased costs related to expanding medical and behavioral health care, employment programs, case management, and assisting residents in navigating systems and accessing mainstream resources (Medicaid, etc.) when available in the community.

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

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

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

Organization Name	Project Name	Type	CH Beds	Veteran Beds	Youth Beds
Bethany House Services	BHS-Family Shelter	ES		0	0
Bethany House Services	BHS-Family Transitions	RRH		0	0
Bethany House Services	BHS-SHP RRH Demo (Level 2)	TH		0	0
Caracole Inc.	CARA-Caracole House	TH		0	0
Caracole Inc.	CARA-Recovery Community	TH		0	0
Center for Independent Living Options	CILO-Permanent Housing	PSH	12	0	0
Center for Independent Living Options	CILO-Permanent Housing #2	PSH	22	0	0
Center for Respite Care	CRC-Center for Respite Care	ES		0	0
Center for Respite Care	CRC-Permanent Housing & Expansion Consolidation	RRH		0	0
Cincinnati Union Bethel	CUB-Off the Streets Residential	ES		0	0
City Ministries	CM-City Gospel Mission	ES		0	0
City Ministries	CM-Exodus	TH		0	0
City Ministries	CM-Magnolia	PSH		0	0
City of Cincinnati	SPC - TAL - Shelter Plus Care	PSH	104	0	0
City of Cincinnati	SPC -CARA-Shelter Plus Care	PSH	11	0	0
City of Cincinnati	SPC 2009 - OTRCH (P2R - BONUS) (CH)	PSH	25	0	0
City of Cincinnati	SPC 2009 - OTRCH (P2R - PRN) (CH)	PSH	10	0	0
City of Cincinnati	SPC OTRCH --Shelter Plus Care	PSH	59	0	0
City of Cincinnati	SPC- EX-Shelter Plus Care	PSH	185	0	0

Organization Name	Project Name	Type	CH Beds	Veteran Beds	Youth Beds
City of Cincinnati	SPC-Anna Louise Inn (Bonus) (CUB/OTRCH-Kerper)	PSH		0	0
City of Cincinnati	SPC-Anna Louise Inn PRN (TAL-Grand/Victory Pkwy.)	PSH		0	0
City of Cincinnati	SPC-SRA - Tender Mercies: Dana Hotel	PSH	15	0	0
City of Cincinnati	SPC-SRA OTRCH: Jimmy Heath (SHP - ODEON)	PSH	25	0	0
City of Cincinnati	SPC-SRA Tender Mercies: Harkavy Hall	PSH	6	0	0
City of Cincinnati	SPC-SRO OTRCH: Recovery Hotel	PSH	12	0	0
CMHA/VA	HUD-VASH	PSH	0	143	0
Drop Inn Center	DIC-Cold Shelter	ES			
Drop Inn Center	DIC-Men's Entry Shelter	ES		0	0
Drop Inn Center	DIC-Men's Safe Shelter	ES		0	0
Drop Inn Center	DIC-Men's Step Up Shelter	ES		0	0
Drop Inn Center	DIC-State-Funded RRH	RRH		0	0
Drop Inn Center	DIC-Transitional 6	TH		0	0
Drop Inn Center	DIC-Transitional Housing	TH		0	0
Drop Inn Center	DIC-Women's Shelter	ES		0	0
Drop Inn Center	GPD-DIC-Men's Step Up Shelter	TH		15	0
FreeStore/FoodBank	FSFB - Transitional Housing PSH	PSH	10	0	0
FreeStore/FoodBank	FSFB-Rapid Re-housing	RRH		0	0
FreeStore/FoodBank	FSFB-Scattered Site Permanent Housing	PSH	10	0	0
Grace Place Catholic Worker House	GP-Grace Place	TH		0	0
Interfaith Hospitality Network	IHN-Family Shelter	ES		0	0
Interfaith Hospitality Network	IHN-Transitional Housing	PSH	30	0	0
Joseph House	GPD-JH-Joseph House HUD & Per Diem	TH		63	0
Lighthouse Youth Services	LYS Expansion	RRH		0	23
Lighthouse Youth Services	LYS- DHHS Scattered Sites	RRH		0	7
Lighthouse Youth Services	LYS-HUD Scattered Sites	RRH		0	27
Lighthouse Youth Services	LYS-Lighthouse on Highland	ES		0	28

Organization Name	Project Name	Type	CH Beds	Veteran Beds	Youth Beds
Lighthouse Youth Services	LYS-Permanent Supportive Housing	PSH		0	34
Lighthouse Youth Services	LYS-State-funded RRH	RRH		0	13
Lighthouse Youth Services	LYS-Youth Crisis Center	ES		0	20
Mercy Franciscan at St. John's	MFSJ--Temporary Housing Family Shelter	ES		0	0
Mercy Franciscan at St. John's	MFSJ-ALI/Geiger, Josephine	ES		0	0
MHAP - MHRSB	MHAP-Quick Access	ES		0	0
Nothing into Something Real Estate	The Exit PSH program	PSH		0	0
Ohio Valley Goodwill	GPD-OVGI-Dormitory	TH		24	0
Ohio Valley Goodwill	OVGI-Leasing Pool 1 & 2 Consolidation	RRH		0	0
Ohio Valley Goodwill	OVGI-Permanent Housing I & III Consolidation	RRH		0	0
Ohio Valley Goodwill	SSVF-OVGI	RRH		28	0
OTR Community Housing	OTRCH-Buddy's Place	PSH	0	0	0
OTR Community Housing	OTRCH-Sharp Village	PSH	0	0	0
OTR Community Housing	OTRCH-Spring Street	PSH	0	0	0
Prospect House Inc.	PHI-Prospect House Homeless Housing	TH		0	0
Salvation Army	SA-Cincinnati Rapid Re-Housing	RRH		0	0
Salvation Army	SA-Family Shelter	ES		0	0
Salvation Army	SA-Permanent Housing	RRH		0	0
St. Francis/St. Joseph Catholic Worker Hs.	SFSJ-Catholic Worker House	ES		0	0
Talbert House	GPD-TAL-Parkway Center	TH		18	0
Talbert House	HCHV/EH-TAL-HCHV Emergency Shelter	ES		6	0
Talbert House	HCHV/EH-TAL-HCHV Emergency Shelter	ES		6	0
Talbert House	SSVF-Talbert House SSVF	RRH		7	0
Talbert House	TAL-Parkway Center	TH		0	0
Talbert House	TAL-TAPP	RRH		0	0
Tender Mercies	TM-non-HUD funded Permanent Housing II	PSH	0	0	0

Organization Name	Project Name	Type	CH Beds	Veteran Beds	Youth Beds
Tender Mercies	TM-Permanent Housing	PSH	10	0	0
Tender Mercies	TM-Transitional Housing	TH		0	0
Tom Geiger Guest House	Gertrude (TLP3)	TH		0	0
Tom Geiger Guest House	TGGH-Bokenkotter Permanent Housing	PSH	0	0	0
Volunteers of America	VOA--Transitional Housing--GPD	TH		50	0
YWCA	YWCA Transitional Housing	RRH		0	0
YWCA	YWCA Women's TH - scattered site	RRH		0	0
YWCA	YWCA-Battered Women's Shelter	ES		0	0
YWCA	YWCA-TLP1	TH		0	0
Total			546	360	152

Data source: OH-500 Continuum of Care Housing Inventory Chart, HUD HDX system

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 HOPWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
Tenant Based Rental Assistance (TBRA)	0
Permanent Housing in Facilities	0
Short Term Rent Mortgage and Utility Assistance (STRMU)	143
Short Term or Transitional Housing Facilities	25
Permanent Housing Placement	0

Table 33– HOPWA Assistance Baseline

Data Source: 2013 HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

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 for the Tenant Based Rental Assistance (TBRA) program with is reserved for individuals or families with at least one person with a disability.
- ESG funds are used to provide supportive services to homeless households and persons who are at risk of becoming homeless including homeless prevention, rapid rehousing, case management, etc.
- HOPWA supportive services programs at Caracole and Northern Kentucky Health Independent District.
- CityLink Center – activities outlined in section SP-70 Anti-Poverty Strategy.
- The City consistently uses 15% of CDBG funds for public services including financial literacy and job training programs.
- Human services funding - $1.5 million – through United Way. Currently, funding is provided in three key areas - Promoting Self Sufficiency (which represents 40% of the funding); Emergency Social Needs (31% of funding); and Reducing Violence (29% of funding).
- Programs for those residents suffering from alcohol and/or drug addictions are provided by nonprofit partners including the Center for Chemical Addictions Treatment (CCAT) House; the Recovery Health Access Center (RHAC) which is a service of The Hamilton County Mental Health & Recovery Services Board and the Alcoholism Council of the Cincinnati Area, NCADD; Talbert House; the Drop Inn Center; Joseph House, Inc.; IKRON Corporation; and Opiate Addiction Recovery Services.

- Permanent supportive housing is provided through Shelter Plus Care Program and the following agencies participate in this program:
    - Caracole Inc.
    - Center for Independent Living Options
    - Center for Respite Care
    - Cincinnati Union Bethel
    - City Ministries
    - CMHA/VA
    - Drop Inn Center
    - FreeStore/FoodBank
    - Grace Place Catholic Worker House
    - Interfaith Hospitality Network
    - Joseph House
    - Lighthouse Youth Services
    - Mercy Franciscan at St. John's
    - MHAP - MHRSB
    - Nothing into Something Real Estate
    - Ohio Valley Goodwill
    - OTR Community Housing
    - OTR Community Housing
    - Prospect House Inc.
    - Salvation Army
    - St. Francis/St. Joseph Catholic Worker Hs.
    - Talbert House
    - Tender Mercies
    - Tom Geiger Guest House
    - Volunteers of America
    - YWCA

- Permanent supportive housing is also provided through the Anna Louise Inn, buddy's place, Recovery Hotel, and the Jimmy Heath House, all of which were developed with OTR Community Housing. Anna Louise Inn is owned by Cincinnati Union Bethel.

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

The City does not have separate programs to ensure that people returning from mental and physical health institutions receive appropriate supportive housing. However, all services and programs listed above are available to these persons.

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:

- HOME funds will assist 70 households with the TBRA program
- ESG funds should assist approximately 5,000 individuals per year
- HOPWA funds should assist about 400 persons per year
- CityLink Center can serve up to 3,000 persons per year
- CDBG funds for public services will assist 500 persons per year
- Human services funding should assist 20,000 persons per year
- It is not feasible to estimate the number of people assisted from programs for those residents suffering from alcohol and/or drug addictions provided by nonprofit partners
- Shelter Plus Care funds should assist 900 persons per year
- Permanent supportive housing should assist 200 persons per year.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The following Impediments and Conclusions have been identified for Cincinnati and Hamilton County:

- Lack of public transportation in opportunity areas
- Zoning and Building Code Barriers
- Concentration of affordable housing in racially segregated areas
- Barriers to mobility of families with vouchers
- Barriers for immigrant populations
- Barriers to African American Homeownership
- Barriers to housing choice for people with disabilities

Discussion:

The Analysis to Impediments to Fair Housing (AI) contains a discussion and action steps for the impediments listed above. It is included as Attachment H.

Over the course of the 2015-2019 Consolidated Plan, the City, County, CMHA and HOME will continue to meet quarterly to address these impediments with concrete strategies and actions. Additional agencies, such as Center for Independent Living Options, and the Southwest Ohio Regional Transit Authority (SORTA) will be included as appropriate.

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

Introduction

What is now recognized as the "Great Recession" has had the greatest impact on Cincinnati's economy in recent times. While most economists agree that the Great Recession ended nationally June 2009, during the recession the Greater Cincinnati MSA lost 36,700 jobs. (Source: U.S. Department of Labor, Bureau of Labor Statistics).

According to the Federal Reserve Bank of Cleveland, First Quarter 2014, "Fourth District Metro Mix", Cincinnati is in recovery. The Cincinnati metro area continues to outperform most other Ohio MSAs and many elsewhere in the Midwest. This recovery benefits from a highly educated workforce, a diversified industrial base, and the presence of several Fortune 500 companies that are headquartered or doing business in the city. Employment also continues to recover: the professional and business services sector, along with the education and health services sectors show the greatest strength. At 7%, unemployment in the Cincinnati metro is on par with Ohio's unemployment and the nation's unemployment rates.

The Community Research Collaborative article, *Employment Recovery by Industry: How does Cincinnati stack up to its competitors?*, analyzed Cincinnati's total non-farm employment and employment by industry and compared Cincinnati to 11 peer metropolitan statistical areas including Austin, TX; Charlotte, NC; Cleveland, OH; Columbus, OH; Denver, CO; Indianapolis, IN; Louisville, KY; Minneapolis, MN; Pittsburgh, PA; Raleigh, NC; and St. Louis, MO. We share their major findings from this article below:

- Cincinnati's manufacturing sector is outperforming US and competitor cities
- Education & healthcare and professional & business services have recovered
- Construction still has a long way to go
- Government sector still shedding jobs.

The table below shows the percentage of non-farm employment, private and government employment as a portion of total employment in the US, Peer Regions and Cincinnati.

Percentage of non-farm employment, private and government employment as a portion of total employment

In Thousands of Jobs	United States			Peer Region			Cincinnati		
Industry	Aug-07	Aug-12	Percent	Aug-07	Aug-12	Percent	Aug-07	Aug-12	Percent
Total nonfarm	137,488	133,223	96.9%	11,253.3	11,109.6	98.7%	1,050.0	1,022.4	97.4%
Total private	116,411	112,366	96.5%	9,775.6	9,634.1	98.6%	924.1	905.1	97.9%
Government	21,077	20,857	99.0%	1,477.7	1,475.5	99.9%	125.9	117.3	93.2%
Goods-producing	22,604	18,738	82.9%	1,739.4	1,443.8	83.0%	174.3	154.7	88.8%
Service-providing	114,884	114,485	99.7%	9,513.9	9,665.8	101.6%	875.7	867.7	99.1%
Education & health services	18,061	20,023	110.9%	1,492.2	1,696.2	113.6%	140.3	150.5	107.3%
Prof. & business services	18,131	18,072	99.7%	1,680.2	1,750.1	104.2%	157.7	165.8	105.1%
Leisure & hospitality	14,045	14,297	101.8%	1,137.0	1,159.9	102.0%	113.4	112.7	99.4%
Financial activities	8,354	7,796	93.3%	793.4	773.4	97.5%	66.0	63.4	96.1%
Wholesale trade	6,049	5,668	93.7%	552.7	533.8	96.6%	61.1	58.5	95.7%
Retail trade	15,533	14,776	95.1%	1,198.1	1,148.2	95.8%	109.3	104.2	95.3%
Transportation & Utilities	5,059	4,927	97.4%	446.2	422.1	94.6%	42.2	40.1	95.0%
Manufacturing	13,927	12,068	86.7%	1,077.6	933.2	86.6%	121.3	114.7	94.6%
Other services	5,541	5,419	97.8%	468.1	465.2	99.4%	44.1	41.3	93.7%
Information	3,034	2,650	87.3%	268.3	242.4	90.3%	15.7	13.9	88.5%
Mining & Construction	8,677	6,670	76.9%	661.8	510.6	77.2%	53.0	40.0	75.5%

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, Forestry, Fishing	121	166	0	0	0
Arts, Entertainment, Accommodations	15,976	16,310	12	9	-3
Construction	4,873	5,258	4	3	-1
Education and Health Care Services	35,727	50,970	27	27	0
Finance, Insurance, and Real Estate	10,034	17,569	7	9	2
Information	2,583	3,627	2	2	0
Manufacturing	14,820	15,069	11	8	-3
Other Services	5,727	6,136	4	3	-1
Professional, Scientific, Management Services	16,970	34,848	13	19	6
Public Administration	4,513	30	3	0	-3
Retail Trade	14,159	11,212	11	6	-5
Transportation and Warehousing	5,984	3,821	4	2	-2
Wholesale Trade	2,952	6,450	2	3	1
Total	134,439	171,466	--	--	--

Table 34 - Business Activity

Data Source: 2008-2012 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

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

Data from the Business Activity table indicates there are 4 major employments sectors in the jurisdiction. The largest business sectors include Education and Health Care Services; Professional, Scientific, Management Services; Arts, Entertainment, Accommodations; and Retail Trade.

Labor Force Statistics City of Cincinnati BLS Data			
Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	174,038	164,168	9,870	5.7
1991	174,951	163,211	11,740	6.7
1992	176,532	162,505	14,027	7.9
1993	176,198	162,114	14,084	8.0
1994	174,033	162,324	11,709	6.7
1995	171,875	161,770	10,105	5.9
1996	173,616	163,164	10,452	6.0
1997	173,314	164,116	9,198	5.3
1998	172,366	163,570	8,796	5.1
1999	171,469	162,550	8,919	5.2
2000	160,403	151,827	8,576	5.3
2001	159,431	150,193	9,238	5.8
2002	159,859	147,444	12,415	7.8
2003	156,277	146,717	9,560	6.1
2004	154,784	145,135	9,649	6.2
2005	152,717	143,389	9,328	6.1
2006	163,430	154,478	8,952	5.5
2007	163,022	153,960	9,062	5.6
2008	162,608	152,673	9,935	6.1
2009	160,419	145,607	14,812	9.2
2010	145,267	130,041	15,226	10.5
2011	142,902	129,399	13,503	9.4
2012	141,062	129,962	11,100	7.9
2013	142,252	131,067	11,185	7.9

Labor Force

Total Population in the Civilian Labor Force	152,784
Civilian Employed Population 16 years and over	134,439
Unemployment Rate	7.7
Unemployment Rate for Ages 16-24	26.28
Unemployment Rate for Ages 25-65	6.75

Table 35 - Labor Force

Source: *2008-2012 ACS (Total Population, Civilians Employed, Unemployment Rate); and 2006-2010 ACS (Unemployment rates Ages 16-65)*

Occupations by Sector	Number of People
Management, business and financial	51,227
Farming, fisheries and forestry occupations	6,063
Service	29,830
Sales and office	32,341
Production, transportation and material moving	14,978

Table 36 – Occupations by Sector

Source: *2008-2012 ACS*

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	93,328	74%
30-59 Minutes	27,497	21%
60 or More Minutes	5,610	4%
Total	*126,435*	*100%*

Table 37 - Travel Time

Source: *2008-2012 ACS*

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	8,608	2,522	10,584
High school graduate (includes equivalency)	25,983	3,272	12,954
Some college or Associate's degree	29,620	3,191	9,374
Bachelor's degree or higher	43,073	1,631	6,358

Table 38 - Educational Attainment by Employment Status

Source: *2006-2010 ACS*

Educational Attainment by Age

	Age				
	18–24 yrs	**25–34 yrs**	**35–44 yrs**	**45–65 yrs**	**65+ yrs**
Less than 9th grade	1,062	1,086	942	2,149	3,268
9th to 12th grade, no diploma	6,087	4,999	3,963	8,575	6,295
High school graduate, GED, or alternative	11,225	10,880	10,205	21,168	9,961
Some college, no degree	16,481	9,615	7,253	14,055	5,261
Associate's degree	1,345	2,854	2,835	5,585	1,089
Bachelor's degree	5,014	13,731	7,027	10,552	4,009
Graduate or professional degree	372	6,298	4,416	9,111	3,585

Table 39 - Educational Attainment by Age

Source: 2006-2010 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	**Median Earnings in the Past 12 Months**
Less than high school graduate	17,510
High school graduate (includes equivalency)	24,169
Some college or Associate's degree	28,605
Bachelor's degree	43,079
Graduate or professional degree	58,251

Table 40 – Median Earnings in the Past 12 Months

Source: 2006-2010 ACS

City of Cincinnati Inflow/Outflow of Jobs
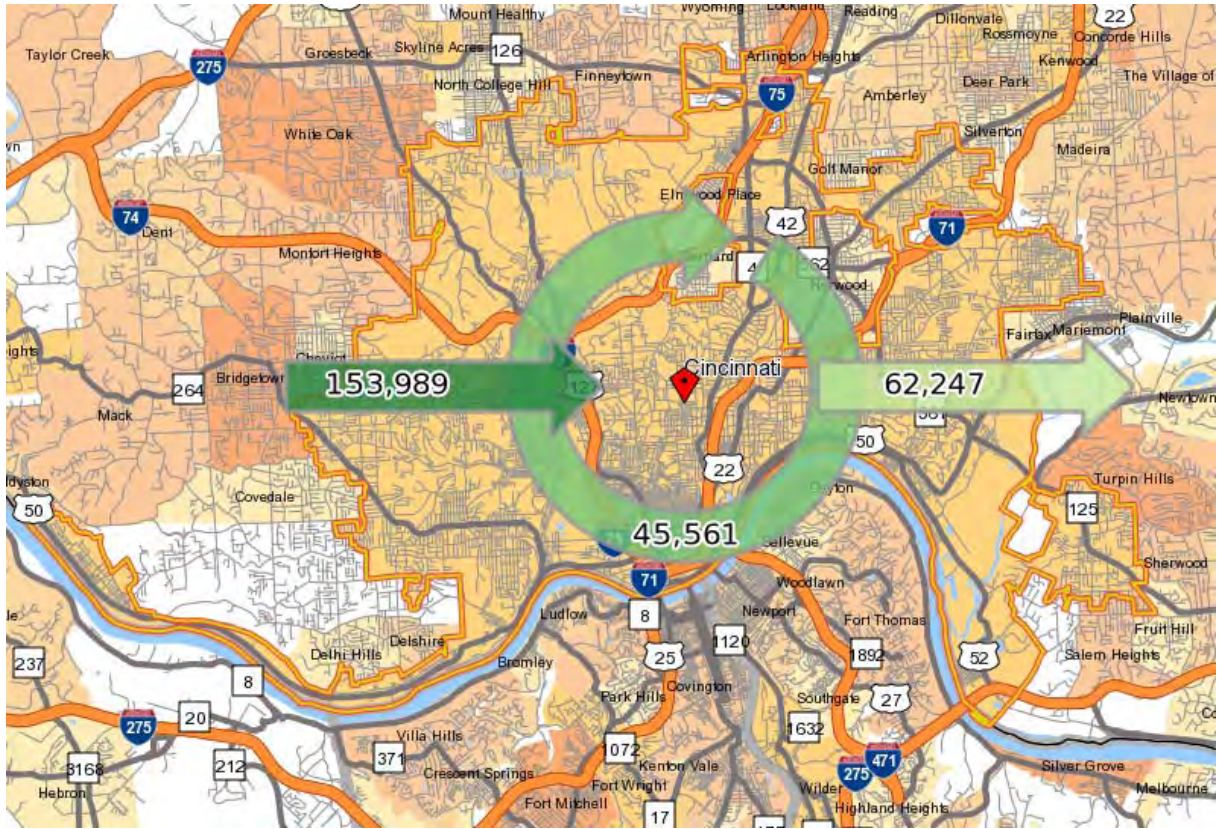
Note: Overlay arrows do not indicate directionality of worker flow between home and employment locations.

Employed and Live in Selection Area

Employed in Selection Area, Live Outside

Live in Selection Area, Employed Outside

City of Cincinnati Labor Market	Count	% of Total
Employed in the City	199,550	100%
Living in the City	107,808	54%
Net Job Inflow/Outflow	91,742	-

In City Labor Force Efficiency	Count	% of Total
Living in the City	107,808	100%
Living in AND Employed in the City	45,561	42%
Living in the City but Employed Outside the City	62,247	58%

In City Employment Efficiency	Count	% of Total
Employed in the City	199,550	100%
Employed In AND Living In the City	45,561	23%
Employed In the City but Living Outside the City	153,989	77%

Source: US Census Bureau, OnTheMap Application, http://lehdmap.ces.census.gov

Employees By Age	Count	% of Total
Workers Aged 29 or Younger	50,160	23%
Workers Aged 30 to 54	124,609	58%
Workers Aged 55 or Older	41,467	19%
Total	216,236	100%

Jobs By Type	Count	% of Total
Goods Producing Industry	19,656	10%
Trade, Transportation & Utilities Industry	23,132	12%
All Other Service Industry	156,762	79%
Total	199,550	100%

Source: US Census Bureau, OnTheMap Application, http://lehdmap.ces.census.gov

Describe the workforce and infrastructure needs of the business community:

Workforce and infrastructure needs of the business community are analyzed on a regional basis by the Ohio-Kentucky-Indiana Regional Council of Governments (OKI), the Southwest Ohio Region Workforce Investment Board (SWORWIB), state governments of Ohio, Kentucky and Indiana, as well as dozens of municipalities in the 15 county tri-state region.

The largest infrastructure need is the need to replace the Brent Spence Bridge connecting Cincinnati to Northern Kentucky. As outlined on www.oki.org:

> "The Brent Spence Bridge is at the convergence of I-71, I-74 and I-75 at the Ohio River. Its location is critical to north/south movements in the eastern United States while also connecting the upper Midwest with the ports and trade corridors of the Southwest and Southeast. Interstate 75 serves as a freight conveyor belt for the eastern United States that runs from the northern tip of Michigan through six states to the southern edge of Florida."

The states of Ohio and Kentucky are working with the federal government to resolve this critical issue.

Links to the websites of SWORWIB - http://www.superjobs.com/SWORWIB/SWORWIB.htm and OKI - http://www.oki.org provide more detailed information.

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

The single most important project that is impacting and will impact the City of Cincinnati is the new streetcar under construction in the Central Business District (CBD) and adjacent neighborhood Over-the-Rhine (OTR). Phase I will connect the northern most border of OTR with the Cincinnati Riverfront. The 3.5 mile route will allow riders to make this ride in 12 to 15 minutes. The streetcar is bringing new jobs and other quality of life improvements to the CBD and OTR.

Recent economic development in OTR and the CBD includes new housing, retail and office space on or close to the streetcar line. The following companies have relocated and/or expanded their offices in OTR and/or the CBD: General Electric (2,500 jobs), dunnhumby (700 jobs), Procter and Gamble (600 jobs), Jedson Engineering (100 jobs), and Pure Romance (60 jobs).

A large number of service industry jobs have been added as well as a result of the rapid addition of restaurants, bars and retail stores on and close to the streetcar line. To accommodate the housing needs of these workers, workforce housing is being developed in the OTR and neighboring Pendleton.

The Streetcar will also improve air-quality, reduce congestion, and increase mobility for the 25% of Cincinnatian's who do not have access to a car—many of whom are low-and moderate-income residents. The Streetcar is set to open in time for the 2015 Major League Baseball Game and will be completely operational in September 2016.

According to the Alliance for Regional Transit, Cincinnati Streetcars and Light Rail, 2014, the Streetcar will make housing more affordable. This group explains that the biggest barrier to redeveloping the core of our region is the burden of accommodating the automobile. Building two garage parking spaces for a new downtown apartment adds at least $50,000 to the price of the apartment. If some or all of that cost can be eliminated, the unit can be sold for much less. They also point out that the average Cincinnatian spends about $8,000 per year on his or her car. If some of this money can be diverted to housing, then the condo buyer or renter would have more disposable income to purchase more or better housing. So the streetcar reduces the cost of the housing while the purchasing power of the resident goes up. In effect, housing becomes more affordable.

As people begin living and working along the streetcar route, they will tend to shop and find entertainment options within a smaller footprint. Earned income that now leaks out of the city will instead be spent more locally. Restaurants, grocers and other retailers will spring up to meet this demand. The Cincinnati Streetcar is all about creating a climate to capture more spending in the places where paychecks are earned.

It is estimated that the Streetcar will have a 15 to 1 economic impact and a 2.75 to 1 benefit-cost ratio, according to the Alliance for Regional Transit. Economists project that the Cincinnati Streetcar will cause new Downtown/OTR development worth $1.5 billion, or 15 times the cost of the streetcar which is a

comparison of the cost of the streetcar and the cost of the buildings that are likely to be erected on account of its presence. Economists also calculated the projected benefits versus current investment using the net present value of money and estimated a benefit-cost ratio of 2.75 to 1. In other words, for every $1.00 invested today, the benefit would be $2.75 of benefit received.

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

Our region's economic success depends on our ability to provide a qualified workforce. Education and Healthcare services provide the largest opportunity for employment in the jurisdiction. Cincinnati collaborates with local businesses and workforce policy boards 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 their specific needs. Cincinnati's comprehensive plan (Plan Cincinnati) supports a living and working environment that is attractive to highly skilled and educated adults so that they will find sufficient reason to come to and remain in the region and the regional workforce.

Educational Attainment of Population over 25
Source: American Community Survey 2012 Estimates
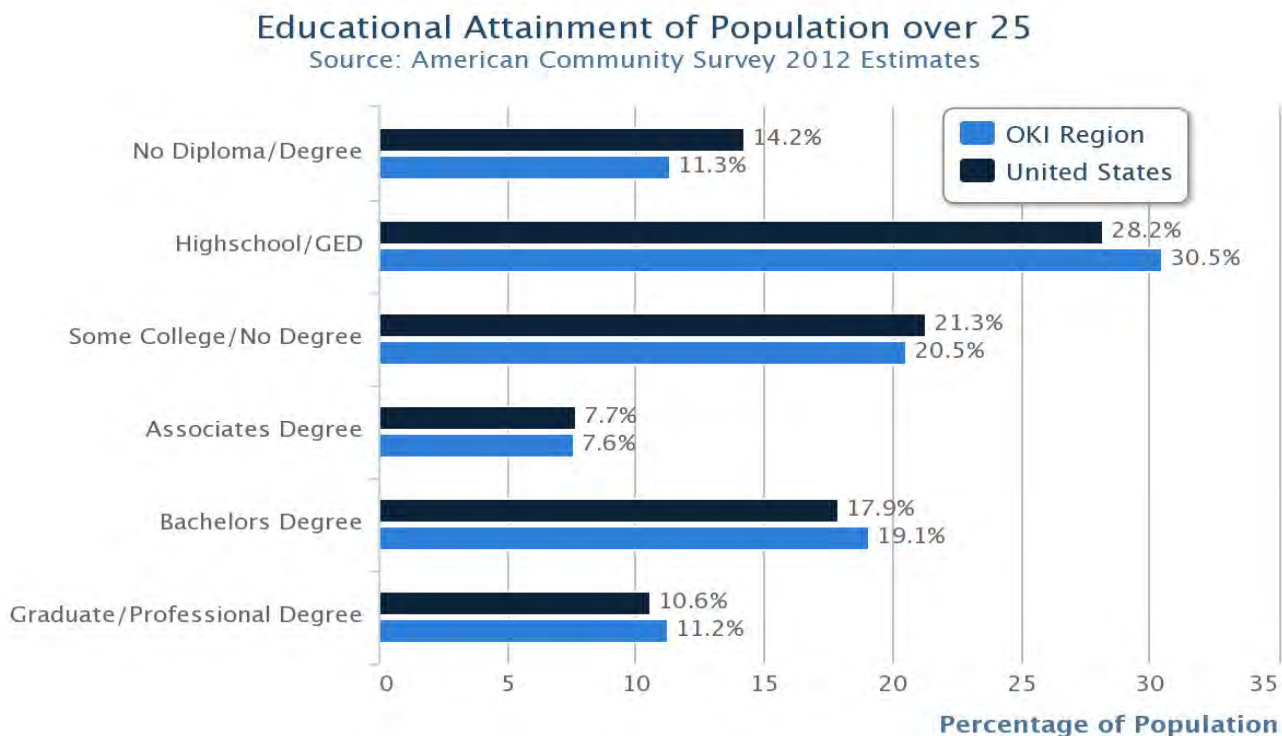
With support from a grant from the U.S. Department of Labor, leaders from Ohio, Kentucky and Indiana workforce boards, and Partners for a Competitive Workforce came together to jointly create a regional public-private partnership called the Employers First Regional Workforce Network to align and coordinate workforce services for the employers of our region. Together, Employers First will mobilize the region's resources to make sure employers have the talent they need to succeed.

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 their specific needs. Developing that workforce and connecting those job seekers to employers is the mission of SWORWIB.

- *Advanced Manufacturing* - In 2012, major manufacturing companies in the U.S., led by General Electric, joined forces on the Get Skills to Work initiative, designed to move more veterans into manufacturing jobs. Cincinnati State, a partner with GE and the Manufacturing Institute, launched the first training program in the nation, and had graduated 45 veterans by June 30, 2013. Twenty had founds jobs, while four were returning to school. The veterans earned the Manufacturing Skill Standards Council's Certified Production Technician credential, a nationally recognized credential in manufacturing. The MSSC-CPT has long been championed by the SWORWIB, which partnered to bring the credential to dislocated workers in 2010–11.

- *Construction* - In 2013, construction trade unions organized an Apprenticeship Fair, held in mid-February. More than 250 people registered during the Apprenticeship Fair. Of those, six graduated from pre-apprenticeship training and then were accepted into apprenticeships, including Laborers, Ironworkers, Sheet Metal Workers and Bricklayers, or found a job. The SWORWIB's middle school outreach program, funded through the Spirit of Construction, celebrated its fifth year. After school Construction Clubs were led at several public and Catholic schools throughout the year

- *Healthcare* – The Health Careers Collaborative of Greater Cincinnati, the Pathway to Employment Center (PTEC), and the Great Oaks Health Professions Academy provide community career and academic services at the Cincinnati Super Jobs Center. PTEC provides Work Keys assessments to those who hope to begin training in health care and other fields. PTEC is funded through a $19.6 million Department of Labor grant awarded in 2011 to a consortium of community colleges for which Cincinnati State is the lead grantee. In its first year, PTEC had 1,340 participants, and of those, 577 earned a National Career Readiness Certificate.

- *Information Technology* - In 2013, Information Technology was adopted by the SWORWIB, Partners for a Competitive Workforce (PCW), and the Cincinnati USA Regional Chamber as a new career pathway. Greater Cincinnati has approximately 30,000 IT workers, and the sector is projected to grow by 26% over 10 years, making it one of the region's fastest growing sectors, according to the 2020 Jobs Report. Employers report there are not enough candidates with the skills needed for these high-paying jobs. This skills gap makes IT a prime sector for career pathway development. As a first step toward addressing that gap, the SWORWIB, PCW, CIO Roundtable and IT employers contracted with MAX Technical Training to conduct a 3-month training program in .NET Developer. A recruitment fair was held in April at the SuperJobs Center.

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 member agencies to coordinate efforts to advance opportunities for all City residents. It also includes a high priority new program, the Hand Up Initiative which will provide job readiness, job training, transitional jobs and job creation to reduce poverty by 5% over the next years. Additional details are included in the 2015 Annual Action Plan section of this document.

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

The City of Cincinnati does not participate in a Comprehensive Economic Development Strategy. However, the City worked with the Greater Cincinnati Chamber of Commerce to prepare the Growth and Opportunities (GO) Study for Cincinnati – called **Go Cincinnati**. We also work with the State of Ohio, Greater Cincinnati African American Chamber of Commerce, Greater Hispanic Chamber of Commerce, Greater Cincinnati and Northern Kentucky Film Commission, Ohio Kentucky Indiana Regional Council of Governments and Cincinnati Neighborhood Business Districts United to coordinate and promote economic development for the City and the Region.

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

The GO Cincinnati Project focused on the goal of increasing City of Cincinnati tax revenues through targeted economic development strategies. To conduct the Project, the City of Cincinnati and Cincinnati USA Regional Chamber engaged a team of national advisors in economic development and real estate to work with a Steering Committee of Cincinnati business and community leaders. The team identified significant, achievable opportunities for the City of Cincinnati to increase its revenues. The City must act to focus investment in specific geographic areas identified as having the greatest potential for new business development, new jobs, and new housing. This type of focus is known as "place-based development."

Go Cincinnati relies on attracting businesses which build on existing strengths in the region. Cincinnati has a wide range of industries and businesses that come together to form a concentrated group of Key Sectors. These companies serve as the backbone for the Cincinnati economy and its continued growth. Cincinnati is well known for its established key sectors - Aerospace, Automotive, Chemistry & Plastics, and Financial Services. Trending recently however, are emerging sectors that will position Cincinnati well into the future. Advanced Energy, Consumer Products & Creative Services, Information Technology, and Life Sciences industries have grown to become key components in the continuing evolution of Cincinnati's economy.

Additionally, **Plan Cincinnati** is the city-wide comprehensive plan that will set the course for the next several decades in Cincinnati. It was adopted unanimously by the City 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 will be reviewed annually and updated every 5 years. The Plan outlines goals and strategies that impact economic growth in the Compete section of the Plan Cincinnati document as outlined below. All City ordinances, contracts and projects must be consistent with Plan Cincinnati in order to be approved.

COMPETE - Be the pivotal economic force of the region.
The key to becoming the pivotal economic force of the region is economic development that is sustainable, meaning that it is strategic and can be maintained. When development decisions are made with a reasoned approach, based on an accepted strategy, the result is more stable and long-lasting.

Businesses want to operate in a place where they can attract and retain talented employees. Our success, then, is not based on jobs alone, but also on our ability to increase our population by appealing to skilled and productive residents, including young professionals, who will enhance our workforce and increase our tax base.

As a result, our city's quality of life and livability must be our highest priority. Although most of the specific goals and strategies related to livability and quality of life are detailed in the Live Initiative Area, their successful implementation will have a great impact on Cincinnati's ability to Compete. Further details can be found by visiting: http://www.plancincinnati.org/learn/goals-and-strategies/compete

Discussion

The City of Cincinnati relies on many public, private and nonprofit partners to provide job training and job readiness services to City residents. As outlined above, this includes the Greater Cincinnati Chamber of Commerce; area colleges and universities - Cincinnati State, University of Cincinnati and Xavier University; area nonprofits – Hamilton County Cincinnati Community Action Agency and Cincinnati Works; large employers; and the Southwest Ohio Region Workforce Investment Board (SWORWIB) which implements the Workforce Investment Act in the City of Cincinnati and Hamilton County.

As outlined in the charts below, the region's employment centers are spread throughout Hamilton County and the City's employment is quite diversified in many industries as seen in the data depicted below.

Counts and Density of Primary Jobs in Home Selection Area in 2011

All Workers
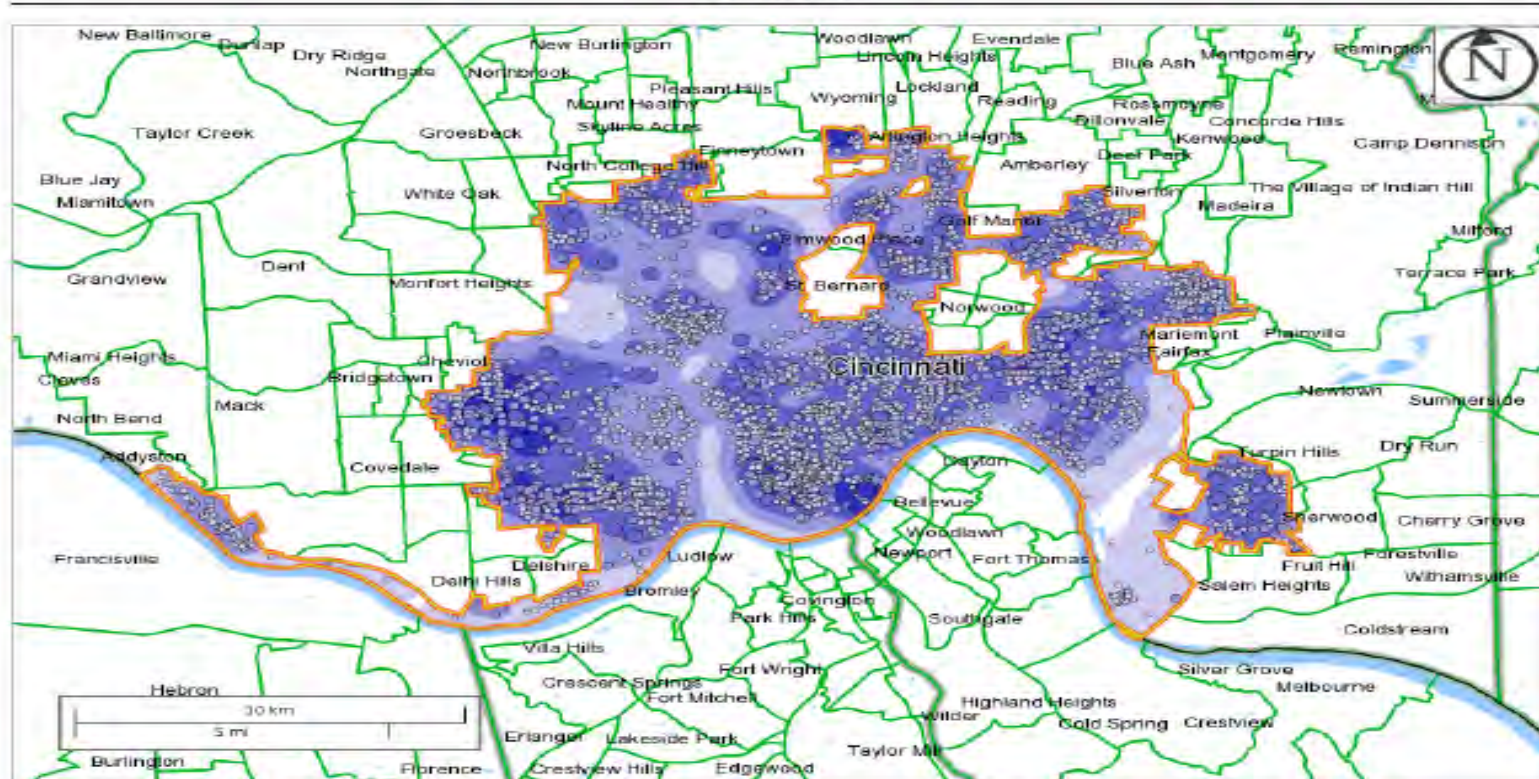
Map Legend

Job Density [Jobs/Sq. Mile]
- 5 - 280
- 281 - 1,105
- 1,106 - 2,480
- 2,481 - 4,405
- 4,406 - 6,881

Job Count [Jobs/Census Block]
- 1 - 3
- 4 - 37
- 38 - 185
- 186 - 582
- 583 - 1,421

Selection Areas
- Analysis Selection

Source: US Census Bureau, 2011.

Primary Jobs for All Workers by NAICS Industry Sector in 2011

Living in Selection Area

NAICS Industry Sector

Agriculture, Forestry, Fishing and Hunting
Mining, Quarrying, and Oil and Gas Extraction
Utilities
Construction
Manufacturing
Wholesale Trade
Retail Trade
Transportation and Warehousing
Information
Finance and Insurance
Real Estate and Rental and Leasing
Professional, Scientific, and Technical Services
Management of Companies and Enterprises
Administration & Support, Waste Management and Remediation
Educational Services
Health Care and Social Assistance
Arts, Entertainment, and Recreation
Accommodation and Food Services
Other Services (excluding Public Administration)
Public Administration

Source: US Census Bureau, 2011

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Primary Jobs for All Workers by NAICS Industry Sector		
	2011	
NAICS Industry Sector	**Count**	**Share**
Total Primary Jobs	107,808	100
Health Care and Social Assistance	20,024	18.6
Accommodation and Food Services	10,160	9.4
Retail Trade	9,799	9.1
Administration & Support, Waste Management and Remediation	8,606	8
Manufacturing	8,180	7.6
Educational Services	7,950	7.4
Professional, Scientific, and Technical Services	7,008	6.5
Management of Companies and Enterprises	5,940	5.5
Finance and Insurance	5,547	5.1
Wholesale Trade	4,515	4.2
Public Administration	4,106	3.8
Transportation and Warehousing	3,876	3.6
Other Services (excluding Public Administration)	3,309	3.1
Construction	2,637	2.4
Information	2,120	2
Arts, Entertainment, and Recreation	1,759	1.6
Real Estate and Rental and Leasing	1,428	1.3
Utilities	744	0.7
Agriculture, Forestry, Fishing and Hunting	73	0.1
Mining, Quarrying, and Oil and Gas Extraction	27	0

Source: US Census Bureau, 2011

MA-50 Needs and Market Analysis Discussion

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

Households with multiple housing problems are located in the areas of greatest poverty in the City. Concentration is defined as higher than 10% differential than the City's average of housing problems.

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

Comparing the geographic concentration of low-income families from each decennial census shows that since 1990, low-income households have become less concentrated in the City's central neighborhoods. As the map below demonstrates (see *Median Household Income by Census Tract*), the median household income in many West Side census tracts, as well as in a handful of East Side and Northern census tracts, has declined since 1990. In 1990, upper-income households were dispersed throughout the City, but by 2010, households earning more than 150.1% of Median Income were primarily living on the City's East Side.

Median Household Income by Census Tract, 1990, 2000, and 2010
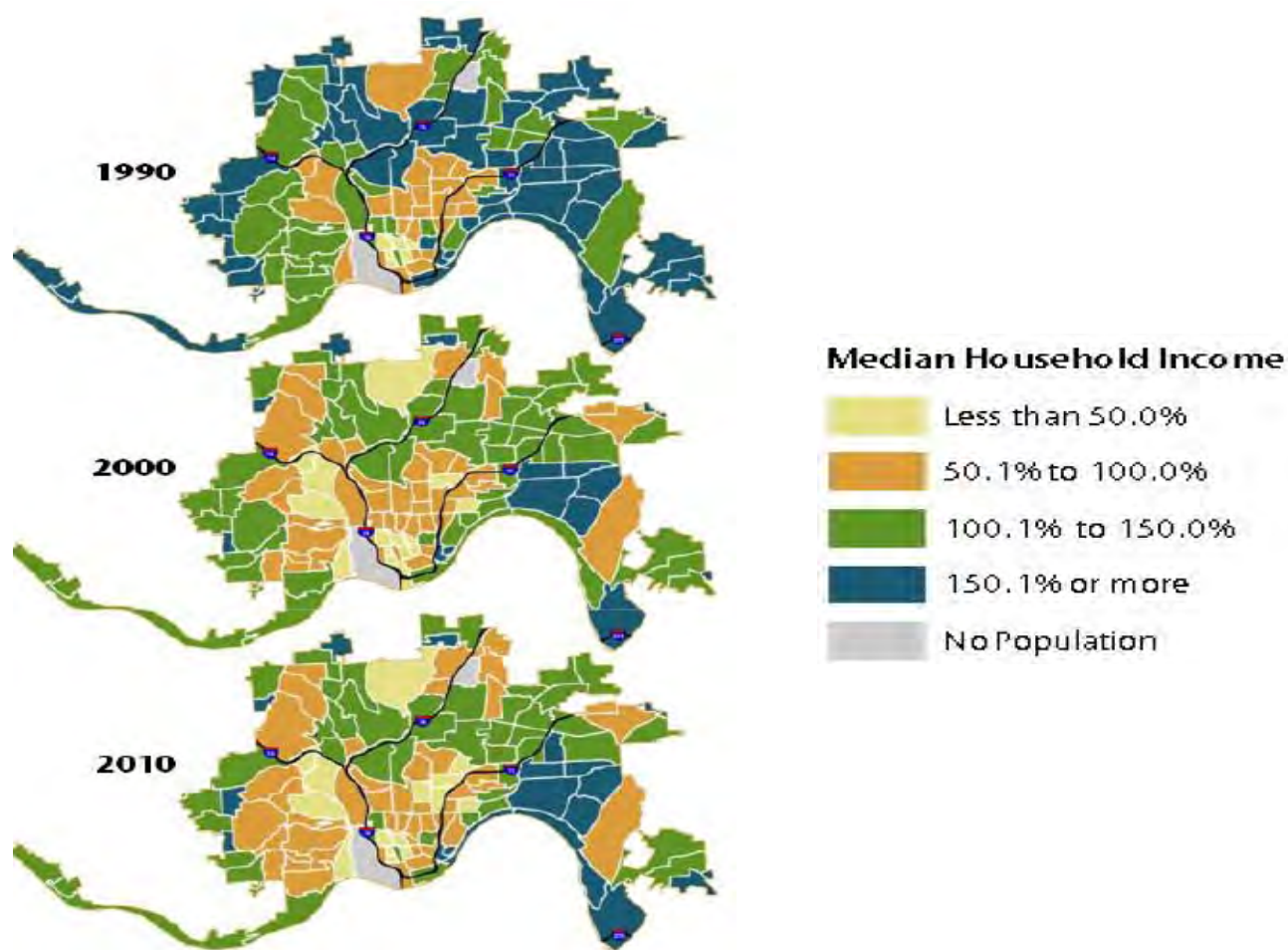
Source: 1990 Census, 2000 Census, 2009 American Community Survey. Graphic from PLAN Cincinnati 2011 Housing Market Study.

Similarly, the map below demonstrates that Family Poverty Rates were higher in census tracts in the center of the City on the City's West Side than on the City's East Side (see *Family Poverty Rates*). In real dollars, median household income has fallen almost 10% since 2000 to a level comparable to 1980. Poverty rates for families citywide, however, have remained relatively stable at around 22%.

Family Poverty Rates
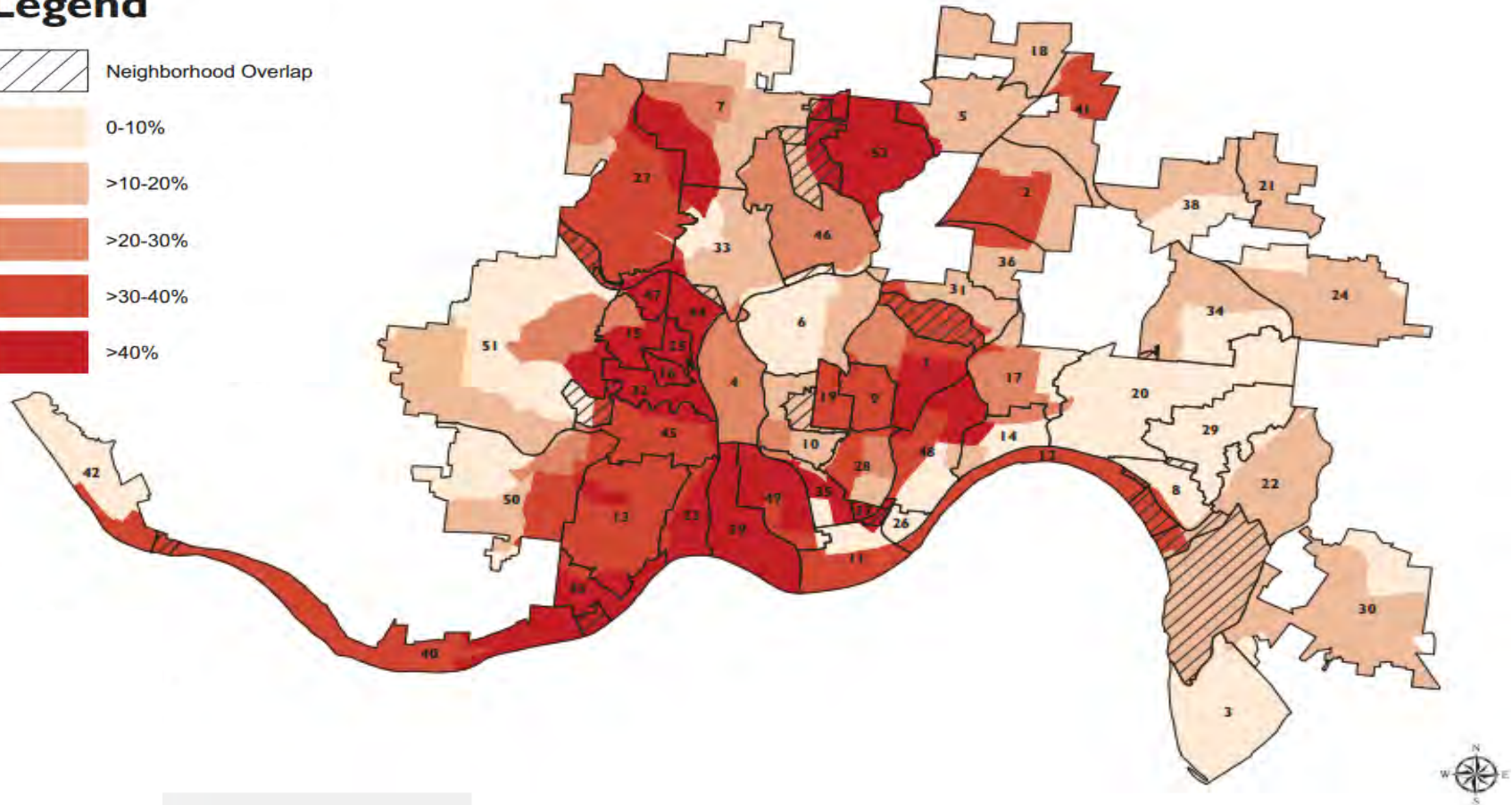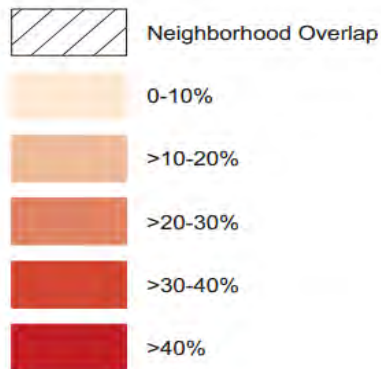
Source: *2006-2010 American Community Survey 5-year estimates. Graphic from PLAN Cincinnati, p. 36.*

There are twelve Cincinnati neighborhoods in which the percentage of African American residents and/or African American and one or more other races is 80% or greater. Those neighborhoods are listed in the table below (see *Neighborhoods with at Least 80% African American Residents*).

Neighborhoods with at least 80% African American Residents

Neighborhood	% African American
Avondale	91%
Bond Hill	94%
East Westwood	82%
English Woods	93%
Millvale	94%
North Fairmount	81%
Roselawn	87%
South Cummunsville	95%
Villages at Roll Hill	89%
Walnut Hills	81%
West End	89%
Winton Hills	89%

Source: US Census Bureau, 2011

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

Three of the City's fifty-two neighborhoods are composed of almost 100% public housing units or subsidized project based section 8 apartments. These include: English Woods, Villages at Roll Hill (formerly Fay Apartments) and Millvale/South Cumminsville. There is a lack of economic opportunity in these neighborhoods and little to no commerce besides small corner markets. This affects residents' income, but also overall quality of life and health of residents with no access to jobs or fresh produce.

Are there any community assets in these areas/neighborhoods?

Each of these neighborhoods has community assets including schools, churches and community councils. Avondale is also home to the Cincinnati Zoo and borders neighborhoods with several hospitals which are employment centers.

Are there other strategic opportunities in any of these areas?

Cincinnati has two HUD Choice Neighborhoods Grants – one in Avondale and one that encompasses North Fairmount, South Fairmount and English Woods.

Avondale

In April 2012, The Community Builders and local partners submitted an application for a Choice Neighborhoods Implementation Grant for the Avondale neighborhood to HUD. Partners include the City of Cincinnati, Avondale Community Council, Avondale Comprehensive Development Corporation, Cincinnati LISC, Urban League, Cincinnati Public Schools, Center for Closing the Health Gap, Avondale Coalition of Churches Uptown Consortium, Cincinnati Children's Hospital, Gabriel's Place, and Place Matters Initiative of Greater Cincinnati. In December 2012, HUD awarded $29.5 million in 2012 Choice Neighborhoods Implementation Grant for Cincinnati's Avondale neighborhood. The partnership received the only 2012 grant awarded to a private or nonprofit sponsor.

As outlined on its website, http://strengthencincinnati.com/avondale/, the Avondale Choice Neighborhoods Initiative will ensure that Avondale is a better neighborhood for all to live, work, play and worship. A group of community leaders and organizations who care about Avondale are working together to build better housing, increase student achievement and improve access to job opportunities for families. Avondale Choice partners are joining forces with Choice families and the community, with everyone contributing to enhance the neighborhood.

Over five years, Avondale Choice and The Community Builders will restore or rebuild nine apartment buildings on or near Reading Road between Blair Avenue and Shuttlesworth Circle. The Avondale Comprehensive Development Corporation will work to involve residents in neighborhood safety, community civic organizations and prioritizing neighborhood investments.

Avondale Choice, the Urban League, Cincinnati Public Schools and Center for Closing the Health Gap will help Choice families find work, continue education and become leaders; promoting early learning experiences, giving children help in school and helping parents get access to healthy food, healthcare and family support. Together, residents and community partners are working to make certain that Avondale is a neighborhood of choice for all.

English Woods/South Fairmont/North Fairmont

English Woods was built in 1942 to house families of military personnel and containing 717 units in 82 buildings. The complex officially closed in fall 2005 after Cincinnati Metropolitan Housing Authority (CMHA) estimated it would cost $92 million to repair major electrical, structural, and plumbing problems. English Woods has only one high rise apartment building remaining, but has a significant amount of vacant land high atop a hillside view of the City off of Westwood Northern Boulevard and prime for redevelopment. South Fairmount and North Fairmount are adjacent neighborhoods.

In the early 2000s, CMHA planned to demolish the majority of townhomes and redevelop the area using HOPE VI funds. In 2005, English Woods was largely demolished, HOPE VI funds were not renewed and renovation was determined to be prohibitively expensive. Since then, no workable redevelopment plan has been created. However, English Woods, along with neighboring South Fairmont and North Fairmont received a HUD Choice Neighborhoods grant. This program supports neighborhoods with distressed public or HUD-assisted housing through a comprehensive approach to neighborhood transformation. The program is designed to catalyze critical improvements in neighborhood assets, including vacant property, housing, services and schools.   CMHA, the Community Building Institute and the Michaels/Model Group have updated the final plan and action plan for the Choice Neighborhoods Transformation Plan of North and South Fairmount and English Woods. It can be found at the link below: https://www.cintimha.com/choice-neighborhoods-final-plan-and-action-plan.aspx

SP-05 Overview
Strategic Plan Overview

The Consolidated Plan presents the City of Cincinnati's plan to utilize HUD grants to best meet our needs for affordable housing, community and economic development, services for homeless individuals and families, homeless prevention, and assistance for special needs populations including those who are disabled and persons with HIV/AIDS.

The City strives to maximize HUD funds in coordination with expenditure of other funds to develop and support comprehensive efforts to expand choices and opportunities for individuals and families to enjoy decent housing, a suitable living environment, and expanded economic opportunities.

Decent housing is affordable, safe, and accessible. A suitable living environment is safe, livable, free from blighting influences, and economically integrated. Expanded economic opportunities can be provided through job training services and creating new jobs.

The Con Plan relies heavily on the City's new Comprehensive Plan called "Plan Cincinnati". Portions of the specific sections most related to the Con Plan are:
- Plan Cincinnati – LIVE
- Plan Cincinnati –COMPETE
- Plan Cincinnati Resource – 2011 Housing Market Study

Plan Cincinnati - LIVE

Sections of Plan Cincinnati are included below. Some of these goals are short-term, some are mid-term and some are long-term.

Support and stabilize our neighborhoods.

It is essential for Cincinnati to offer quality neighborhoods for our residents. First and foremost, we need to stabilize neighborhoods in need and support those that are already strong, and protect the historic character of housing.

Respond to our aging housing stock and deteriorating neighborhoods.

Cincinnati will analyze and respond to neighborhood deterioration through targeted rehabilitation, modernization, or demolition.

Provide quality healthy housing for all income levels.

Quality healthy housing is essential for our neighborhoods to thrive. Cincinnati will offer quality housing options for all populations and income levels. Specifically, we will increase the stock of quality moderate and upper income housing to help increase population and expand our tax base.

Improve the quality and number of moderate to high-income rental and homeowner units.

To help grow our population, we will attract more moderate to high-income families and individuals by increasing Cincinnati's stock of quality moderate and high-income housing.

Develop additional incentives for inclusion of affordable units in new-construction rental properties.

Many families and individuals in Cincinnati are classified as low-income and need safe, high-quality housing options. By providing high-quality affordable units to those that are in need, we will continue to be competitive and underscore our basic value that all people deserve safe, decent housing at a cost they can afford.

Improve services for homeless population and availability of transitional and permanent supportive housing.

Cincinnati will provide basic services and improve opportunities for the homeless to access safe, appropriate facilities that will provide comprehensive services necessary for them to obtain and maintain housing.

Create and rehabilitate homes to be healthy and safe

Cincinnatians should not have to choose between a house they can afford and a house that is healthy for their family. Health and safety risks may be present in both old and new homes. We will work to reduce elevated blood lead levels in children, asthma rates, and unintentional injuries that result from housing-related health and safety hazards.

Offer housing options of varied sizes and types for residents at all stages of life.

Cincinnati will be welcoming and provide housing choices to people in all stages of life - children, teenagers, college students, young professionals, singles, married couples, families, empty-nesters, and seniors.

Preserve and rehabilitate Cincinnati's single-family residential neighborhoods.

Most of Cincinnati's neighborhoods have single-family housing stock. In many cases, these homes are located on tree-lined streets with traditional or historic neighborhood character. Although Cincinnati has seen a decline in the number of traditional families, there will always be a market for single-family homeownership opportunities, and preservation and rehabilitation of our single-family areas will help spur revitalization throughout our neighborhoods.

Increase housing options that provide improved accessibility and encourage aging in place.

According to the U.S. Census Bureau, approximately 14% of Cincinnati's population over the age of 5, and approximately 50% of the population over the age of 65, has a vision, hearing, or ambulatory difficulty. Additionally, accessible and visitable housing products are in high demand as the baby boom generation ages and wishes to age in their own homes. Cincinnati will increase accessible and visitable housing opportunities, especially along transit corridors and surrounding our centers of activity.

Evenly distribute housing that is affordable throughout the City.

When focusing on new housing opportunities that are appropriate for residents of all income levels, we will be strategic in targeting where to locate them. We will begin evenly distributing these units across all neighborhoods in Cincinnati.

Create a stock of housing in each neighborhood that is affordable at all income levels.

Cincinnati will make investments that strengthen our neighborhoods, not simply add units. In order to do so, we need to begin focusing on initiatives such as sustainable homeownership instead of the number of homebuyers.

Affirmatively further fair housing.

Fair housing is an ongoing effort in cities across the United States, including Cincinnati. We will to be fair in our housing policies and continue to adhere to fair housing laws that currently exist.

Continue to enforce fair housing laws with regard to federally protected classes.

Existing fair housing laws have been in effect for quite some time now. We need to strictly adhere to these laws and support them in order to prevent and stop all housing discrimination practices that are out there.

Make art an essential element of our public spaces and buildings.

Art has always been a component of our public spaces and buildings, helping to make our city distinctive. We will increase opportunities for temporary public art installations as well as making permanent public art an essential element of our public spaces and buildings. Public Art can come in many forms, inclusive of but not limited to performance and visual. The role of art in the public realm should be focused on creating an engaging experience.

Increase mixed-use, compact walk able development throughout the basin and uptown, surrounding our centers of activity, and along transit corridors.

In strategic areas, we will meet the demand for more mixed-use, compact walkable development and in turn increase the vibrancy of our neighborhoods.

A link to the complete LIVE section of Plan Cincinnati is below:
http://www.plancincinnati.org/learn/goals-and-strategies/live

Plan Cincinnati - COMPETE

Communicate better with our existing businesses.

The most important way to retain our existing businesses is to truly understand their needs and help them achieve their goals.

Foster innovation and entrepreneurship.

By coordinating our existing regional resources, we will foster opportunities for entrepreneurs, including minority and women-owned businesses, to try bold and innovative ideas and flourish. By nurturing these entrepreneurs and strengthening the local entrepreneurial network, today's small start-ups can become tomorrow's stable, growing, mid-sized businesses.

Secure a trained and skilled workforce.

Because businesses are attracted to markets with a qualified work force, we will prioritize attraction and retention of talent and ensure that our workers receive the training they need to fill skilled positions. Cincinnati's workers will be trained and skilled for all levels of employment within existing and emerging industries.

It begins with education. By leveraging resources in partnership with regional organizations in benefit of childhood education and making learning a life-long process, we are creating a pipeline of leaders for every facet of our City's future.

Embrace a cluster-based approach to economic development.

To accelerate growth of businesses in our target industries, we will create an operating environment in which they can thrive.

Build a streamlined and cohesive development process.

To provide superior service, Cincinnati will build a streamlined, cohesive economic development financing program and permitting process that leverages our significant talent and organizational resources. Increasing coordination and simplifying procedures will result in a smoother development process with faster and more positive outcomes.

Target investment to geographic areas where there is already economic activity.

Cincinnati has 52 neighborhoods, and all but one have some form of residential community. Commercially, we have one downtown and about 40 neighborhood business districts providing niche commercial and neighborhood-level services. Our manufacturing uses are scattered on various sites throughout the City, but are primarily concentrated along the Ohio River and the Mill Creek. These are areas where Cincinnati has spent capital and other resources for decades.

By directing resources toward our existing assets we will get greater value for our investment by stabilizing our residential, commercial and industrial areas, and providing an environment that will attract jobs and increase earnings tax revenue.

Continue development of Existing Growth Opportunity Areas.

In December 2009, Former Mayor Mallory's GO Cincinnati: Growth and Opportunities Study for the City of Cincinnati Final Report established an economic development strategy to increase City tax revenues. The study concluded that the City must focus its resources on "place-based" development activities where the greatest opportunities exist in conjunction with strategic workforce development and transportation investments. The report identifies Existing Growth Opportunity Areas, Central Business District (CBD), Over-the-Rhine (OTR), and the Uptown neighborhoods as the primary sources of City tax revenue.

Focus development on the existing centers of activity

One of the overall geographic principles of the Plan is to focus our resources on existing assets in order to strengthen them. In doing so, we will develop compact walkable mixed use districts and better connect them to residential areas.

Identify underserved areas where new development can occur.

While much of the City is within close distance to a center of activity, or multiple centers of activity, some residential populations are not being adequately served by existing centers. New centers should be located by identifying areas where some services are already clustered. Access to public transportation, proximity to residential populations, and topography should be considered and a market study should be completed to pinpoint the locations with the highest likelihood of success.

A link to the complete COMPETE section of Plan Cincinnati is below:
http://www.plancincinnati.org/learn/goals-and-strategies/compete

2011 Housing Market Study

Plan Cincinnati relied on the *2011 Housing Market Study,* which included many recommendations directly related to our Consolidated Plan. We have highlighted those suggestions most closely aligned with our HUD programs below, many of which have been implemented or will soon be implemented:

- The city should work with local builders to identify parcels for new, mixed-income developments in high-cost areas.
- The city should aggressively assist the housing authority with acquisition and construction of new low-income rental units in the city and regionally.
- The city should set a goal of lowering the low income rental gap by one-fourth (i.e. creating 3,750 new units) in the next five years.
- The city should also fund and support fair housing testing and enforcement activities to mitigate discrimination in housing.
- Residential rehabilitation efforts should include energy efficiency improvements to help make the housing stock more efficient and increase affordability by lowering utilities payments.
- The city also needs to improve code enforcement and more aggressively enforce building code standards.
- The city should continue to fund rental rehabilitation and a homeowner repair program to ensure that the city's housing stock does not continue to fall into disrepair.

The City's plan to focus on geographic priorities – one or two neighborhoods at a time - stems from this recommendation below:

The City should prioritize its limited funding to neighborhoods—or neighborhood clusters with similarities—with the greatest needs. The city's annual allocation of housing and community development funds should be concentrated in areas with high vacancy and foreclosures, high crime, concentrations of low-income renters, few amenities and services, very affordable housing, declining property values, many vacant/underutilized commercial buildings, and limited private investment and neighborhood activity. These areas should be the focus of transformative projects, as well as residential rehabilitation activities. Meanwhile, the City should use techniques to address the needs of high performing and stable/improving neighborhoods.

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

Geographic Area

There are two types of neighborhood boundaries that presently exist: (1) The 52 Neighborhood Boundaries drawn by neighborhood community councils and reflected in the Community Councils' by-laws and (2) The 48 Statistical Neighborhoods Areas (SNAs) which are delineated by census tract.

Fifty-Two Neighborhood Boundaries
Cincinnati had neighborhood organizations as early as 1900. Historically, community organizations have defined the boundaries of their neighborhoods based on such factors as historical documents, annexation maps, incorporation agreements, charters of early civic associations, neighborhood school attendance zones and most importantly on the perception of the residents.

Resident's perception of their neighborhood boundaries have been influenced by activities of community councils in preparation of community plans, participation in budgetary processes, management and representation of Neighborhood Development Corporations, etc. In summary community councils articulate neighborhood boundaries in their by-laws; in some cases, where the interest of two communities overlap, there is no clear-cut boundary separating the two neighborhoods.

The City accepts the location of boundaries from the communities and does not resolve boundary disputes. Historically, the City has played a supportive role and identified any boundary overlaps as "contested areas".

Forty-Eight Statistical Neighborhood Areas (SNAs)
Statistical Neighborhood Areas, first used by the City Planning Department in the mid-1970's, are a research tool designed to organize statistical data and information in a useful, consistent and manageable format, as well as to monitor trends over time.

The basic unit of information is the census tract as defined by the U.S. Census Bureau. Census tracts make it possible to reflect and manage a variety of data/information at the community level. City census tracts are identified and organization by their approximately of neighborhood areas. A single census tract or a combination of more than one contiguous census tracts is delineated as SNA. As a result, there are forty-eight well-defined statistical neighborhood boundaries. These boundaries, as a rule, do not change, unless the U.S. Census Bureau adjusts the boundary line of a census tract as the time of the decennial census. Today, the City Planning Division complies and maintains comparative social-economic and demographic data profiles of the forty-eight SNAs.

Comparison of Fifty-Two Neighborhoods and Forty-Eight Statistical Boundaries
The names of most community neighborhoods are either identical or closely resemble the names of SNA. There are however, four sub-community neighborhood names that are uniquely different from the SNA names. They are East-Westwood, Pendleton, Clifton - University Heights - Fairview (CUF) neighborhoods.

Under the scheme of SNA boundaries, the East Westwood community area is included in the Westwood SNA, Pendleton Community is part of the Over-the-Rhine SNA, CUF is generally located in the Fairview-Clifton Heights SNA and the University Heights and the Heights neighborhoods are part of the University Heights SNA.

The purpose and utility of SNAs (in addition to aggregation of data/information) is also to accommodate and address the eligibility criteria for distribution of federal funds. Federal programs often require that census tracts be used as information base to measure the physical, social, economic and environmental conditions and determined the eligibility needs of the area for funding programs. Therefore, SNAs are valuable research and needs assessment tool and will continue to exist for data collection and analysis.

Table 41 - Geographic Priority Areas

Sort	Area Name	Area Type
1	Avondale	Strategy area
2	City-wide	Other
3	College Hill	Strategy area
4	Empowerment Zone	Strategy area
6	Madisonville	Strategy area
7	Tier One Neighborhoods	Local strategy area
8	Walnut Hills	Strategy area

General Allocation Priorities

The City is requesting that HUD approve the existing Neighborhood Revitalization Strategy Areas (NRSAs) including the Empowerment Zone listed in Table 41. During the 2015-2019 Consolidated Plan, the City is considering adding two NRSAs in the only other eligible areas of the City; these are Lower Price Hill and South Cumminsville/Millvale. The City is also adding a local strategy area called "Tier One Neighborhoods" which is comprised of thirteen neighborhoods based on a matrix of initiatives which are currently underway and/or recently completed and described in detail below. East Price Hill; Avondale (which is already an NRSA and part of which is in the Empowerment Zone); West Price Hill; Westwood; Lower Price Hill; Walnut Hills which is already in the NRSA and part of which is in the Empowerment Zone); College Hill (which is already an NRSA); Madisonville (which is already an NRSA); Bond Hill (part

of which is in the Empowerment Zone): Evanston (part of which is in the Empowerment Zone); Over-the-Rhine (part of which is in the Empowerment Zone); Millvale/South Cumminsville; and the West End (part of which is in the Empowerment Zone).

Summary of Initiatives Underway and/or Recently Completed

City staff created a matrix of the needs analysis, market analysis, engaged partners and initiatives that are currently underway in each of the City's neighborhoods to determine the geographic priorities for the Consolidated Plan. The City of Cincinnati's Consolidated Plan will incorporate the geographic priorities of these groups and organizations when targeting resources from HUD:

- Hamilton County Land Reutilization Corporation Focus Area
- Place Matters
- HUD Choice Grant
- Focus 52 Neighborhoods
- Community Development Corporations
- Community Learning Centers
- Core 4 Strategic Housing Neighborhoods
- Plan Cincinnati Neighborhood Centers

As a way to aggregate the impact of the initiatives described below as well as the neighborhood needs described in the Needs Assessment and Market Analysis sections of the Consolidated Plan, the City of Cincinnati has divided neighborhoods into three tiers. The top tier neighborhoods are those that are focus areas in many of the initiatives below and also have the highest level of needs. Top tier neighborhoods will receive highest consideration when funding decisions are made. Lower tier neighborhoods are eligible for funding, but will receive less priority.

The City currently operates a smaller scale Neighborhood Enhancement Program (NEP) which concentrates on much smaller geographic priorities in a 90-day collaborative effort between City departments, neighborhood residents and community organizations. The NEP focuses on developing neighborhood assets. Integrated service delivery includes concentrating building code enforcement (which is funded by CDBG); identifying and "cooling down" crime hot spots; cleaning up streets, sidewalks, and vacant lots; beautifying landscapes, streetscapes and public right of way; and engaging property owners and residents to create and sustain a more livable neighborhood. All other services are funded by General Fund dollars.   Through focused, integrated and concentrated City service delivery and community redevelopment efforts, partners seek to improve the quality of life in the various communities. The targeted areas are identified through an analysis of building code violations, vacant buildings, disorder and drug calls, drug arrests, as well as incidence of graffiti, junk autos, litter and weeds.

The City will follow the NEP model on a much larger scale for all HUD resources. We plan to 'market' all services and programs in the NRSAs, the Empowerment Zone and Tier One Neighborhoods to make the

greatest impact and to help the City align HUD dollars with existing investment while simultaneously addressing neighborhoods with most severe needs.

Aggregate Geographic Priorities

Tier 1 Neighborhoods	Tier 2 Neighborhoods	Tier 3 Neighborhoods
East Price Hill	Carthage	Camp Washington
Avondale	Corryville	Clifton
West Price Hill	East End	Fay Apartments
Westwood	Hartwell	Hyde Park
Lower Price Hill	Kennedy Hts.	Mt. Lookout
Walnut Hills	Mt. Washington	North Avondale
College Hill	Sayler Park	Paddock Hills
Madisonville	South Fairmount	Roselawn
	Clifton Heights/University	
Bond Hill	Heights/Fairview (CUF)	California
Evanston	Northside	Downtown
Over-the-Rhine	Oakley	Columbia Tusculum
South Cumminsville/Millvale	Pleasant Ridge	English Woods
West End	Riverside	Linwood
	Sedamsville	Mt. Adams
	Winton Hills	Mt. Airy
		Mt. Auburn
		N. Fairmount
		Pendleton
		Spring Grove Village
		East Walnut Hills
		East Westwood
		Queensgate

Hamilton County Land Reutilization Corporation Focus Area

The core purpose of the Hamilton County Land Reutilization Corporation (HCLRC) is to return unproductive properties to contributing, tax-paying status. The HCLRC is committed to improving community quality of life, reducing blight and nuisance problems, stabilizing and revitalizing neighborhoods, and raising property values. In February 2012, the Port of Greater Cincinnati Development Authority was contracted to serve as the management company for the HCLRC. HCLRC's goals are:

1. To promote and facilitate the reclamation, rehabilitation, and reutilization of vacant, abandoned, tax-foreclosed, or other real property in the County to the fullest extent possible within the legal and fiscal limitations applicable to the Corporation;
2. To efficiently hold and manage vacant, abandoned, or tax-foreclosed real property pending its reclamation, rehabilitation, and reutilization
3. To assist governmental entities and other nonprofit or for-profit persons to assemble, clear, and clear the title of vacant, abandoned, or tax-foreclosed real property
4. To promote economic and housing development in the County or region
5. To advance, encourage, and promote the industrial economic, commercial, and civic development of a community or area of the County

The HCLRC selected 14 different neighborhoods throughout Hamilton County as part of a Focus Neighborhood Strategy. Factors considered in selecting focus communities:

- Number of foreclosures
- Number of code violations/condemnations
- Level of public and private investment
- Educational and historic resources
- Community engagement
- Capacity of a lead community-based organization

HCLRC focus neighborhoods in the City are Walnut Hills, Evanston, Madisonville, Avondale, Price Hill, Northside, South Cumminsville, and College Hill.

Place Matters

Founded in 2007, Place Matters is a citizen-led partnership between local funders and neighborhood nonprofits working collectively for the transformation of communities in greater Cincinnati and northern Kentucky. The partnership has provided over $11 million in direct support to five focus neighborhoods. Place Matters funds are pooled together and then distributed to a lead agency in each focus neighborhood. In turn, each neighborhood agency provides a variety of programs and services to its community.

Neighborhoods in Place Matters were chosen through a competitive process that considered:

1. Community's current needs
2. Opportunities for improvement
3. Capacity to enact change in the long term

In the initial application process the three neighborhoods were selected: Covington, Kentucky and the Cincinnati neighborhoods of Price Hill and Avondale. In 2012 the program expanded to include Cincinnati neighborhoods of Madisonville and Walnut Hills.

HUD Choice Grant

The HUD Choice Neighborhoods program supports neighborhoods with distressed public or HUD-assisted housing through a comprehensive approach to neighborhood transformation. The program is

designed to catalyze critical improvements in neighborhood assets, including vacant property, housing, services and schools.

Choice Neighborhoods is focused on three core goals:

1. **Housing**: Replace distressed public and assisted housing with high-quality mixed-income housing that is well-managed and responsive to the needs of the surrounding neighborhood;
2. **People**: Improve educational outcomes and intergenerational mobility for youth with services and supports delivered directly to youth and their families; and
3. **Neighborhood**: Create the conditions necessary for public and private reinvestment in distressed neighborhoods to offer the kinds of amenities and assets, such as safety, good schools, and commercial activity, which are important to families' choices about their community.

Cincinnati has two HUD Choice Grants – one in Avondale and one for English Woods, North Fairmont and South Fairmont. These are outlined in more detail in Market Analysis -50 above.

Focus 52 Neighborhoods

The City of Cincinnati's Focus 52 Program helps to fund transformative neighborhood economic and community development projects in order to grow the City's tax base by creating jobs and/or increasing the population of the City. Projects will be fully underwritten with a goal of achieving 3:1 leverage of private funds to public funds. The Focus 52 Program uses sources to borrow funds:

- **Economic Development Bond Fund –** This fund is expected to create $52 million of capacity for neighborhood projects. Debt service will be $4 million for 20 years if all funds are allocated and will be paid from non-tax revenue. These are special obligation bonds.
  - o **Aim –** Fund will be used for site assembly, site preparation, renovation, and new construction. All sale proceeds from property acquired through the Focus 52 Program will be reinvested back into the program. All future projects will require approval by City Council.
  - o **Current Uses –** This fund has already been used to fund Jordan Crossing in Bond Hill ($6.2 million), and Mercer Commons ($2 million) and Gateway V ($5.5 million) in Over-the-Rhine.

- **HUD Section 108 Loan Pool** – This fund was created in 2013 and may include up to $37 million for projects that create housing, jobs, or services for low to moderate income people. This fund borrows from HUD against future CDBG allocations. Most of these projects will be performing loans that will be fully repaid plus interest.
  - o **Aim –** Funds will be used for Economic Development Projects ($11 million), House Tax Credit Bridge Loans ($17 Million), the Homeless to Homes Initiative ($7 million), and the Community Development Loan Pool ($2 million). All future projects will require approval by City Council.
  - o **Current Uses –** The Broadway Square and Anna Louise Inn projects are currently underway and are include tax credit financing as well as Section 108 loan funds of $17 million.

This fund uses specific criteria when evaluating potential "transformative" neighborhood projects. In order to maximize results and efficiently use available funds, one or more criteria must be met:

- Job Creation – Project has 50 jobs or more
- Private Leverage – Project has a 3:1 minimum
- Increase in Property Values – Project has a 25% increase over 10 years
- Total Project's Cost – This one actually depends on the neighborhood of the project

This fund is flexible and can be used for projects in any neighborhood that is ready to meet the goals of the program. However, the following areas are considered priorities based on existing plans and other programs:
- Go Cincinnati – Seymour/Reading Corridor, Madisonville, South Mill Creek
- Walnut Hills NBD
- College Hill NBD
- Westwood NBD
- Uptown Tech Initiative
- Fresh Food Initiative

Community Development Corporations

Cincinnati's numerous **Community Development Corporations** (CDCs) work to stabilize and revitalize their communities by increasing housing and homeownership options, eliminating blight, and supporting their neighborhood business districts. The CDC Association, an umbrella organization for all the Greater Cincinnati CDCs, leverages the expertise and resources of the area to benefit the CDCs and the community development industry as a whole.

Community Learning Centers

Cincinnati Public Schools has created campuses that strengthen the link between schools and communities. These schools, known as Community Learning Centers (CLC), serve as hubs for community services, providing a system of integrated partnerships that promote academic excellence and offer recreational, educational, social, health, civic and cultural opportunities for students, families and the community. The goal of Community Learning Centers is to support student achievement while revitalizing neighborhoods and maximizing the community's return on its investment in public schools. Over the past ten years, this model has drawn national attention for successfully engaging community partnerships in school buildings.

Core 4 Strategic Housing Neighborhoods

This is a proactive eight-neighborhood pilot development program, administered by the City's Housing Division in the Department of Trade and Development. The program focuses on four target neighborhoods annually, and focus will move to four additional neighborhoods the following year. The following performance measures and goals are in compliance with the overall housing division benchmarks. These goals are measures of both fiscal effectiveness and quality-of-life improvement.

- **3:1** leverage of private to city investment
- **25%** increase in surrounding property values
- **30%** of procurement to certified SBE's
- **30%** of hired workers shall be Section 3 residents
- **10%** of projects are financed through performing loans
- **90%** of projects located within ½ mile of Neighborhood Business District or Activity Center

Core Four focuses on types of eligible fund activities in neighborhood business districts or the neighborhood core: (1) rehabilitation (2) new construction (3) demolition and (4) site acquisition and clearance. Cincinnati has 40 Centers of Activity and neighborhood business districts in 34 of the City's 52 neighborhoods.

Plan Cincinnati Neighborhood Centers

In addition to being commercial centers, Cincinnati's walkable neighborhood centers include significant civic infrastructure such as schools, churches, recreation centers, libraries, and post offices.

In an attempt to strengthen Cincinnati's assets, neighborhood centers must improve to meet the needs of surrounding residential neighborhoods. Plan Cincinnati recommends investment in existing infrastructure, focusing resources on maintaining, evolving, or transforming the walkability of existing centers of activity. Plan Cincinnati recommends locating new commercial and civic activities into our existing centers and discouraging the creation of new centers in places that already have an existing center.

Degree of Change to Create a Walkable Neighborhood Center

A neighborhood center is given a degree of walkability based on its proximity to and availability of services and amenities, as well as building occupancy. The criteria are meant to be considered as a general guide for helping neighborhoods determine how walkable their neighborhood center is and what changes are needed to make it more walkable in the future. The neighborhood centers identified in Plan Cincinnati were classified based on the existing character and the degree of change that is needed. These classifications will be used when determining neighborhood revitalization strategies and when creating a regulating plan for a Form-Based Code.

The Plan includes three categories for neighborhoods which will be used in the Con Plan for geographic priorities – "Evolve" Neighborhoods, "Maintain" Neighborhoods and "Transform" Neighborhoods.

Plan Cincinnati "Evolve" Neighborhoods

There are twelve neighborhoods with neighborhood centers classified to "Evolve". These are located in Clifton Heights, College Hill, Columbia Tusculum, Corryville, Downtown, East Walnut Hills, Mt. Airy, North Avondale, Northside, OTR Main Street, OTR Vine Street, Pleasant Ridge, and Sayler Park.

For neighborhood centers that need to Evolve to become more walkable:

- Structures address the street in a somewhat consistent pattern with some structures out of place and some properties sitting farther back with parking in front; parking locations vary throughout the district with some front yard parking and insufficient consolidated lots or structures; pedestrians are somewhat buffered from traffic but may not feel entirely comfortable walking; there are insufficient neighborhood services and amenities; and there may be a defined community gathering space in the NBD, but it might not be sufficient in size, location, or appearance.

- The NBD may be too large to maintain its uses, may have some vacancies, may not have visible boundaries, and pedestrians are not able to walk to end to end without an unusual break in the pattern due to either building pattern, vacancies, and street thoroughfare design.
- The primary objective for the Evolve neighborhood centers is to target opportunities for incremental changes, such as infill opportunities or public improvements, but still reinforce the existing character and scale of the area.

Plan Cincinnati "Maintain" Neighborhoods

Cincinnati has seven neighborhood centers classified as areas to "Maintain": Clifton, Hyde Park Hyde Park East, Mt. Adams, Mt. Lookout, Oakley, and O'Bryonville.

- Structures address the street in a consistent pattern; primary location of parking is on-street or consolidated in lots or structures, preferably behind buildings; pedestrians are buffered from traffic by a tree lawn, landscaping, street furniture, or on-street parking and there are few curb-cuts; sufficient neighborhood services and amenities are located within the NBD or Compact Walkable area; and there is a defined community gathering space in the NBD.
- The NBD is an appropriate size to maintain its uses, has low vacancy, has clear, visible boundaries, and pedestrians are able to walk to end to end without an unusual break in the pattern (window-shopping effect).
- The primary objective for the Maintain neighborhood centers is to enhance an area, building upon its existing character with small-scale improvements.

Plan Cincinnati "Transform" Neighborhoods

Cincinnati has 21 neighborhood centers classified as areas to "Transform": Avondale (A), Avondale (B), Bond Hill, Camp Washington, Carthage, East Price Hill, Evanston (A), Evanston (B), Hartwell, Kennedy Heights, Lower Price Hill, Madisonville, Mt. Washington, North Avondale, Roselawn, Walnut Hills, West End, West Price Hill (B), Westwood (A), and Westwood (B).

For neighborhood centers that need to Transform to become more walkable:

- Structures do not address the street in a consistent pattern; some properties are set farther back with parking in front; parking is mostly front yard parking with no consolidated lots or structures; pedestrians are not buffered from traffic and do not feel safe; there are insufficient neighborhood services and amenities; and there is no defined community gathering space in the NBD.
- The NBD may be too large to maintain its uses, has vacancies, does not have visible boundaries, and pedestrians are not able to walk to end to end without an unusual break in the pattern due to either building pattern, vacancies, and street thoroughfare design.
- The primary objective for the Transform neighborhood centers is to target major opportunities for large-scale changes, such as infill, redevelopment, and public improvements. The character of the area is intended to completely change.

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

Priority Needs

Table 42 – Priority Needs Summary

1	Priority Need Name	Employment Training and Supportive Services
	Priority Level	High
	Population	Extremely Low Low Families with Children Public Housing Residents Individuals
	Geographic Areas Affected	City-wide
	Associated Goals	Increase Economic Opportunity
	Description	Cincinnati has the third highest poverty rate for children, behind Detroit and Cleveland, with 1 out of 2 children living in poverty. Over 30% of all households are living in poverty. Providing job training and supportive services for child care and transportation will help to reduce the poverty level.
	Basis for Relative Priority	The City is using both General Fund dollars and CDBG dollars to provide job training programs. The Hand Up Initiative is his top priority program and aims to reduce poverty by 5% in five years.
2	**Priority Need Name**	Rehabilitation of Multi Family Rental Housing
	Priority Level	High

	Population	Extremely Low Low Moderate Elderly Families with Children Public Housing Residents Individuals
	Geographic Areas Affected	City-wide
	Associated Goals	Affordable Housing
	Description	CDBG and HOME funds will be used to rehabilitation rental housing in the Affordable Multi Family Rehab Program and CDBG funds will be used to make rental housing accessible for disabled residents through the Housing Repair Services
	Basis for Relative Priority	The Consolidated Plan needs analysis, market analysis and citizen participation all support the need for these programs. The Analysis to Impediments includes accessibility issues for disabled residents as an impediment to fair housing.
3	**Priority Need Name**	Prevent Homelessness
	Priority Level	Low
	Population	Extremely Low Low Special Needs Population
	Geographic Areas Affected	City Wide
	Associated Goals	Affordable Housing, Homelessness Prevention

	Description	This includes Affordable Multi Family Rehab, Code Enforcement Relocation, Homelessness Prevention, Shelters and Supportive Services, and HOPWA programs
	Basis for Relative Priority	Low Priority is given to this as other priorities were stronger and affect more of the City's population; also a great deal of success has been made in the most recent Consolidated Plan
4	Priority Need Name	Neighborhood Focused Development
	Priority Level	High
	Population	ALL
	Geographic Areas Affected	City-wide
	Associated Goals	Promote Homeowner Housing; Provide Supportive Services for Homeowners; Rehab Affordable Multi Family Rental Housing; Provide Supportive Services for Renters; Promote Commercial and Industrial Development; Promote Business Development; Increase Economic Opportunities; Improve Quality of Life by Eliminating Slum and Blight; Provide Operating Support for Nonprofits
	Description	This includes Core 4 Strategic Housing, Concentrated Code Enforcement, NBDIP, Commercial and Industrial Redevelopment, Operating Support for CDCs, Operating Support for CHDO programs, as well as geographic focus on Tier I neighborhoods for all Con Plan programs
	Basis for Relative Priority	High Priority is given to this because it strengthens all 52 City neighborhoods

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)	TBRA is an important tool for families to maintain affordable housing and is necessary for the following reasons: • The rental market became less affordable to low-income renters during the past decade. • The city lost more than 1,500 assisted units (vouchers, public housing properties and Section 8 project-based developments) between 2000 and 2010, making affordable rentals even more difficult to find. • 81% of renter households earning less than $20,000 are cost burdened • Rental cost burden (paying more than 30% of income towards rent) increased from 37 percent in 2000 to 41 percent in 2009. • There is a gap of 10,086 units that rent for $125 to $175 per month – which is affordable for renters earning $5,000-$9,999 month. There is a total gap of 15,152 rental units for households earning less than $15,000 year (these would rent for $300 or less monthly).
TBRA for Non-Homeless Special Needs	TBRA is especially critical for non-homeless special needs households for the following reasons: • The national average rent for a studio/efficiency unit in 2012 was $655, equal to 90% of monthly SSI. The national average rent for a modest one-bedroom rental unit was $758, equal to 104% of the national average monthly income of a one-person SSI household. • In Cincinnati, there are 38,083 adults (18 and over) and 3,569 children (17 and under) with one or more disabilities. • According to the Hamilton County Board of Developmental Disabilities (HCBDD), just 170 of the 6,782 individuals served by their organization receive a Housing Choice Voucher or Project Based Rental Assistance. The HCBDD estimates that the total number of individuals served by their organization who are income eligible for housing assistance but are not currently receiving assistance and are not on the waiting list is 2,839.
New Unit Production	Because of the decline in total households, this strategy is not prioritized in this Consolidated Plan.

Rehabilitation	Rehabilitation of existing rental units is prioritized for the following reasons:
	- The rental market became less affordable to low-income renters during the past decade. - The city lost more than 1,500 assisted units (vouchers, public housing properties and Section 8 project-based developments) between 2000 and 2010, making affordable rentals even more difficult to find. - Rental cost burden (paying more than 30% of income towards rent) increased from 37 percent in 2000 to 41 percent in 2009. 81% of renter households earning less than $20,000 are cost burdened. - There is a gap of 10,086 units renting between $125-$175 per month -- affordable for renters earning $5,000-$9,999 month. - There is a total gap of 15,152 rental units for households earning less than $15,000 year (these would rent for $300 or less monthly). - There is a particular shortage of housing units with 3+ bedrooms renting for less than $500 month. 48% of all renter occupied units have one or two selected conditions (lacks complete plumbing, lacks complete kitchen, overcrowding, and cost burden). 30% renter HH 0-80% AMI have at least one housing problem. 61.99% of renter households 0-30% AMI have at least one housing problem. - Rehab costs often exceed market values. - Cincinnati has a high percentage of renter households (60.2) compared to peer cities. 57% of Cincinnati's housing stock consists of multifamily units. 43% of renter-occupied housing was built before 1950 and 44% was built 1950-1979. Rehabilitation/repairs for current homeowners is prioritized for the following reasons: 71.76% of owner households 0-30% AMI have at least one housing problem (lacks complete plumbing, lacks complete kitchen, overcrowding, and cost burden). 42.18% of owner households 30-50% AMI have at least one housing problem. 30% of all owner-occupied housing has one or more housing problems. - Rehab costs often exceed market values. 64% owner-occupied housing was built before 1950 and 27% was built 1950-1979. - Need for low-maintenance housing options for seniors who want to age in place. - Elderly households are the homeowner group most likely to experience cost burden - 4,325 elderly homeowner households (or 8% of all homeowner households) spend at least 30% income on housing.

Rehabilitation (*continued*)	Rehabilitation to create new homeowner opportunities is prioritized for the following reasons: • Cincinnati's homeownership rate of 39.8% is low compared to peer cities • There are approximately 19,000 renters earning between $35,000-$75,000 who are potential candidates for homeownership. • In 2010, just 2,000 units for sale available to 19,000 renters earning between $35,000-$75,000 • Proportion of for-sale homes affordable to households earning less than $50,000 declined from 75% to 60% since 2000 • 64% owner-occupied housing built before 1950 while 27% was built 1950-1979
Acquisition, including preservation	This strategy is not prioritized at this time.

Table 43 – Influence of Market Conditions

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

Introduction - Anticipated Resources

The City's 2015 Entitlement Grant Awards and estimated program income amounts are listed below. The City assumed flat funding for 2015 in determining the budget. From the 2014 grant allocations, the City actually received a 2% decrease in CDBG funding, 7% decrease in HOME, 8% increase in ESG, and 0.3% increase in HOPWA.

Program	Source of Funds	Uses of Funds	Anticipated Amount Available Year 1			
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $
CDBG	public - federal	Acquisition; Admin and Planning; Economic Development; Housing; Public Improvements; Public Services	$10,885,036	$1,300,000	$0	$12,185,036
HOME	public - federal	Acquisition; Homebuyer assistance; Homeowner rehab; Multifamily rental new construction; Multifamily rental rehab; New construction for ownership; TBRA;	$1,941,640	$200,000	$107,000	$2,248,640
ESG	public - federal	Permanent housing in facilities; Permanent housing placement STRMU - Short term or transitional housing facilities; Supportive services; TBRA	$985,850	$0	$0	$985,850
HOPWA	public - federal	Conversion and rehab for transitional housing; Financial Assistance; Overnight shelter; Rapid re-housing (rental assistance); Rental Assistance Services; Transitional housing	$674,537	$0	$0	$674,537

Table 44 - 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); Core 4 Strategic Housing Program; Operating Support for Community Development Corporations (CDCs); Affordable Multi Family Rehab Program ; Small Business Services; Commercial and Industrial Redevelopment; Historic Stabilization of Structures; Groundwork Cincinnati; Corporation for Findlay Market - Nonprofit Capacity Building; and Lead Hazard Testing and Healthy Homes Grant Match.

HOME funds are used to leverage other public and private funds, and generate matching funds as required by HUD. These programs include: Affordable Multi-Family Rehab Program; Single Family Homeownership Development; Core 4 Strategic Housing Program; Operating Support for Community Development Housing Organizations (CHDOs); CHDO Development Projects; and the Downpayment Assistance Initiative Program.

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

Two new programs are included in the Consolidated Plan to address the use of publicly owned land - the Urban Homesteading Program and the Vacant Lot Reutilization and Management Program. Both will be researched during 2015 for possible funding in 2016 to 2019. The City will convene monthly meetings with the Port of Greater Cincinnati Development Authority to discuss ways to work together to implement programs and utilize publicly owned land. The City has strategically assembled land in some neighborhoods, such as Madisonville and College Hill, for large redevelopment projects. Redevelopment projects will be selected using participatory and competitive processes.

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; Housing; Non-homeless special needs Ownership Planning Rental Neighborhood improvements Public facilities Public services	Jurisdiction
Hamilton County	Government	Planning	Region
Over the Rhine Community Housing	CHDO	Rental and Public Services	Other – OTR
Price Hill Will	CHDO	Ownership; Rental and Public Services	Other – Price Hill
Walnut Hills Redevelopment Foundation	CHDO	Economic Development; Ownership; Rental; Neighborhood Improvements; and Public Services	Other – Walnut Hills
Working in Neighborhoods	CHDO	Ownership; Rental; Public Services	Other – South Cumminsville, Millvale, College Hill

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Cornerstone Equity Foundation	CHDO	Rental and Public Services	Other - OTR
Madisonville Community Urban Redevelopment Corporation	CHDO	Economic Development; Ownership; Rental; Public Services; Neighborhood Improvements	Other - Madisonville
Other Nonprofits as contracted	Nonprofits	Various depending on services provided	Jurisdiction

Table 45 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
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

Supportive Services			
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X

Table 46 - 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), our local Continuum of Care (CoC) organization, administers the ESG and HOPWA programs. United Way manages the City's supplemental grants to service providers as well in a collaborative process. The Cincinnati Health Department participates in a regional collaborative organization as well that includes hospitals, county and state government health officials, nonprofit providers, etc. All of these efforts minimize redundancy and ensure that gaps in services are filled when identified.

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

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

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

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

In recent years, the City has had difficulty building new permanent supportive housing. One facility is under construction; a second facility is proposed.

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

STEH was instrumental in obtaining a HUD grant for Lighthouse Youth Services to address the needs for LGBTQ young adults and young adults questioning their sexual identity or orientation. Only nine CoCs received these funds. These young adults are dramatically overrepresented in the region's homeless youth population and the region lacks systems and services designed specifically to meet the needs of those homeless LGBTQ youth. Lighthouse and STEH held a community forum to learn more about LGBTQ youth homelessness in Cincinnati and Hamilton County in late July 2014 to discuss the needs of this population. The organizations want to educate service providers so they can better understand that the population is significant and has particular needs so they understand issues and know how to best serve them. The goal is for the youth to feel like they're going to be understood, so that they feel more comfortable reaching out for help.

The need for new permanent supportive housing has been championed by STEH, as well as the members and organizations of the Affordable Housing Advocates (AHA) organization. Construction of the Anna Louise Inn project is well underway. The National Church Residences (NCR) attempted to locate in Avondale but the project was met with community backlash. NCR is currently looking at alternative sites for the project in Cincinnati. AHA has provided education and public support for both projects.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

#	Goal Name	Programs	Grant	Amount $	Unit of Measure	Expected 2015-2019
1	Promote Homeowner Housing	Urban Homesteading	CDBG	0	Household Housing Unit	1
1	Promote Homeowner Housing	Core 4 Strategic Housing Program	CDBG	211,697	Household Housing Unit	20
1	Promote Homeowner Housing	CHDO Development Projects	HOME	152,631	Household Housing Unit	15
1	Promote Homeowner Housing	Core 4 Strategic Housing Program	HOME	0	Household Housing Unit	1
1	Promote Homeowner Housing	Downpayment Assistance Initiative	HOME	0	Households Assisted	25
1	Promote Homeowner Housing	Single Family Homeownership Development	HOME	0	Household Housing Unit	6
2	Provide Supportive Services for Homeowners	Compliance Assistance Repairs for the Elderly	CDBG	129,970	Household Housing Unit	60
2	Provide Supportive Services for Homeowners	Emergency Mortgage Assistance	CDBG	96,492	Households Assisted	625
2	Provide Supportive Services for Homeowners	Homeowner Rehab Loan Program	CDBG	39,382	Households Assisted	300
2	Provide Supportive Services for Homeowners	Housing Repair Services	CDBG	1,689,655	Household Housing Unit	5,500

3	Rehab Affordable Multi Family Rental Housing	Affordable Multi Family Rehab	CDBG	98,460	Household Housing Unit	125
3	Rehab Affordable Multi Family Rental Housing	Core 4 Strategic Housing Program	CDBG	211,698	Household Housing Unit	20
3	Rehab Affordable Multi Family Rental Housing	Affordable Multi Family Rehab	HOME	1,356,726	Household Housing Unit	125
3	Rehab Affordable Multi Family Rental Housing	CHDO Development Projects	HOME	152,632	Household Housing Unit	25
3	Rehab Affordable Multi Family Rental Housing	Core 4 Strategic Housing Program	HOME	0	Household Housing Unit	1
4	Provide Supportive Services for Renters	Housing Choice Mobility Program	CDBG	0	Households Assisted	1
4	Provide Supportive Services for Renters	Tenant Representation	CDBG	142,770	Households Assisted	1,000
4	Provide Supportive Services for Renters	Tenant Based Rental Assistance	HOME	290,733	Households Assisted	300
5	Promote Fair Housing	Fair Housing Services	CDBG	167,386	Households Assisted	5,000
6	Promote Commercial and Industrial Development	Commercial and Industrial Development	CDBG	221,542	Businesses Assisted	10
7	Promote Business Development	Neighborhood Business District Improvement Program	CDBG	905,874	Business	200
7	Promote Business Development	Small Business Services	CDBG	123,077	Businesses Assisted	100

8	Increase Economic Opportunities	Blueprint for Success	CDBG	80,736	Persons Assisted	125
8	Increase Economic Opportunities	Earned Income Tax Credit Outreach	CDBG	986	Persons Assisted	12,500
8	Increase Economic Opportunities	Financial and Credit Union Services	CDBG	0	Persons Assisted	100
8	Increase Economic Opportunities	Hand Up Initiative	CDBG	1,365,706	Persons Assisted	2,500
8	Increase Economic Opportunities	Lead Hazard Testing and Lead Grant Match Program	CDBG	393,856	Household Housing Unit	1,000
8	Increase Economic Opportunities	Summer Youth Employment	CDBG	945,260	Persons Assisted	2,000
9	Eliminate Slum and Blight	Concentrated Code Enforcement	CDBG	566,170	Household Housing Unit	20,000
9	Eliminate Slum and Blight	Future Blooms	CDBG	0	Persons Assisted	7,000
9	Eliminate Slum and Blight	Groundwork Cincinnati - Mill Creek Restoration	CDBG	0	Persons Assisted	125,000
9	Eliminate Slum and Blight	Hazard Abatement	CDBG	855,656	Buildings	1,250
9	Eliminate Slum and Blight	Historic Stabilization of Structures	CDBG	172,310	Household Housing Unit	15
9	Eliminate Slum and Blight	Vacant Lot Reutilization and Management	CDBG	0	Persons Assisted	1

10	Provide Operating Support for Nonprofits	Operating Support for CDCs	CDBG	315,084	Other	50
10	Provide Operating Support for Nonprofits	Operating Support for Corporation for Findlay Market	CDBG	165,417	Other	5
10	Provide Operating Support for Nonprofits	Operating Support for CHDOs	HOME	101,754	Other	20
11	Support Homeless Shelters & Other Homeless Housing	Emergency Shelters & Supportive Services	ESG	450,000	Number of beds	24,500
11	Support Homeless Shelters & Other Homeless Housing	Permanent Supportive Housing	HOME	0	Household Housing Unit	1
12	Prevent Homelessness	Code Enforcement Relocation	CDBG	73,845	Households Assisted	150
12	Prevent Homelessness	Homeless Prevention	ESG	461,912	Persons Assisted	675
13	Provide Operating Support for HIV/AID Housing Facilities	Operating Support for Housing Facilities	HOPWA	215,606	Household Housing Unit	10
14	Provide Supportive Services for Persons with HIV/AIDS	Supportive Services for Persons with HIV/AIDS	HOPWA	102,103	Household Housing Unit	625
15	Provide Housing Assistance for Persons with HIV/AIDS	Housing Services for Persons with HIV/AIDS	HOPWA	168,296	Household Housing Unit	1,000
15	Provide Housing Assistance for Persons with HIV/AIDS	Tenant Based Rental Assistance (TBRA)	HOPWA	168,296	Households Assisted	125

Table 47 – Goals Summary

NOTE: Some programs are included in the 2015-2019 Consolidated Plan but are not funded in the 2015 Annual Action Plan. For programs with $0 in 2015, and no prior resources, output is 1 unit in 2015 and 1 unit in 2015-2019. For programs with $0 in 2015, but with prior resources anticipated to be spent in 2015, output is estimated amount of units for 2015 and the exact same number for 2015-2019.

Goal Descriptions

1	Goal Name	Promote Homeowner Housing
	Goal Description	To promote develop new homeowner occupied housing and to preserve existing homeowner occupied housing through the Core 4 Strategic Housing Program, Homeowner Rehab Loan Servicing Program, Single Family Homeownership Development Program, and Downpayment Assistance Initiative. Affordable and market rate homeownership units should be integrated to create mixed-income housing opportunities. Whenever possible, sustainable, energy-efficient, green building technologies and universal design principles should be used in the development of housing units and sites.
2	Goal Name	Provide Supportive Services for Homeowners
	Goal Description	To provide supportive services for new and existing homeowners through emergency housing repairs, financial assistance, pre-ownership counseling, and negotiating with mortgage companies as needed. The programs to meet this goal are the Emergency Mortgage Assistance, Housing Repair Services and the Compliance Assistance Repairs for the Elderly programs. These programs will ensure that low and very-low income homeowners can remain in housing units and assist moderate-income renters make the transition to homeownership.
3	Goal Name	Rehabilitate Affordable Multi Family Rental Housing
	Goal Description	To rehabilitate affordable rental housing for low to moderate income residents through the Affordable Multi Family Rehab Program and/or Core 4 Strategic Housing Program. Units should be located near or within neighborhood business districts to create stronger mixed-use districts. Rental units are encouraged to be developed in conjunction with market rate units and in areas with lower levels of poverty to create stable mixed-income communities and support economic integration. Whenever possible, sustainable, energy-efficient, green building technologies and universal design principles should be used in the development of housing units and sites.
4	Goal Name	Provide Supportive Services for Renters
	Goal Description	To provide supportive services to renters in the form of relocation assistance, monthly rental assistance, and education and legal services related to landlord tenant law and evictions. The projects that support this goal are Code Enforcement Relocation, Tenant Representation, Section 8 Mobility Program, and Tenant Based Rental Assistance.

5	**Goal Name**	Promote Fair Housing
	Goal Description	To affirmatively further fair housing in Cincinnati in accordance with the Fair Housing Act and in conjunction with Hamilton County and the Cincinnati Metropolitan Housing Authority. This is achieved by supporting the Analysis to Impediments to Fair Housing Choice in Hamilton County and the Fair Housing Services program.
6	**Goal Name**	Promote Commercial and Industrial Development
	Goal Description	Commercial and Industrial Redevelopment Program facilitates the redevelopment of abandoned, vacant, or underutilized industrial and commercial sites throughout the City. The funds provide environmental assessments, property acquisition, remediate contamination, construct public improvements, and related activities to facilitate redevelopment.
7	**Goal Name**	Promote Business Development
	Goal Description	This goal promotes the development of businesses and other organizations that improve economic opportunities in the City. To promote development and redevelopment in the city's neighborhoods. Support the development of new and expanded retail and office uses through funding assistance and public improvements. Support should be targeted to redevelopment of existing commercial areas, focusing on designated NBDs and prioritizing those within designated Neighborhood Revitalization Strategy Areas (NRSAs). The projects that support this goal are Small Business Services and Technical Assistance, Small Business Loan Fund, NBDIP.
8	**Goal Name**	Increase Economic Opportunities through Public Services
	Goal Description	To improve economic opportunities for residents through job training services that target neighborhoods with rising levels of poverty and/or unemployment. The programs that support this goal are Hand Up Initiative, Earned Income Tax Credit Outreach, Blueprint for Success, and Summer Youth Employment, and Lead Hazard Testing and Lead Grant Match Program.
9	**Goal Name**	Improve Quality of Life by Eliminating Slum and Blight
	Goal Description	To improve quality of life through elimination of blighting influences and improved health and safety. This goal promotes sustainable neighborhoods by eliminating blighting influences and improving residents' health and safety. The projects that support this goal are Concentrated Code Enforcement, Hazard Abatement, Mill Creek Greenway Program, Lead Hazard Testing Program, Future Blooms, and the Historic Stabilization of Structures Program.

10	Goal Name	Provide Operating Support for Nonprofits
	Goal Description	To provide financial support as well as technical assistance and capacity building to nonprofit organizations that are engaged in housing, community and economic development programs, including Community Development Corporations (CDCs), Community Housing Development Organizations (CHDOs), Community Business Development Organizations (CBDOs) and the Corporation for Findlay Market. Programs are Findlay Market - Nonprofit Capacity Building; Operating Support for CHDOs and Operating Support for CDCs.
11	Goal Name	Support Homeless Shelters & Other Homeless Housing
	Goal Description	To support emergency shelter operations and essential supportive services for shelter residents as well as the development of supportive housing for chronically homeless individuals. The programs that meet this goal are ESG Homeless Shelters and Permanent Supportive Housing.
12	Goal Name	Prevent Homelessness
	Goal Description	To prevent homelessness through the shelter diversion program that serves individuals and families at risk of becoming homeless through the Homelessness Prevention and Code Enforcement Relocation programs.
13	Goal Name	Provide Operating Support for HIV/AIDS Housing Facilities
	Goal Description	To provide financial support for the housing facility for persons with HIV/AIDS that is operated by Caracole House.
14	Goal Name	Provide Supportive Services for Persons with HIV/AIDS
	Goal Description	To provide supportive services for persons with HIV/AIDS, including case management, outreach services and temporary housing with medical support for those who are homeless and need medical respite. Funding is provided for programs run by Caracole, the Cincinnati Center for Respite Care and the Northern Kentucky Independent Health District.
15	Goal Name	Provide Housing Assistance for Persons with HIV/AIDS
	Goal Description	To provide financial assistance and permanent housing placement for persons living with HIV/AIDs. Assistance is provided for short-term rent/mortgage and utility assistance as well as tenant based rental assistance. Programs are operated by Caracole and the Northern Kentucky Independent Health District.

A detailed table of the goals and related programs is listed below:

Goal Name	Programs	HUD Category	Priority Needs Addressed	Grant	2015 Amount	Subtotal Funding	Goal Outcome Indicator	Unit of Measure	Expected 2015-2019	Total
Promote Homeowner Housing	Urban Homesteading	Affordable Housing	Neighborhood Focused Development	CDBG	0	CDBG: 211,697	Homeowner Housing Added	Household Housing Unit	1	43
	Core 4 Strategic Housing Program			CDBG	211,697				20	
	CHDO Development Projects			HOME	152,631	HOME: 152,631			15	
	Core 4 Strategic Housing Program			HOME	0				1	
	Single Family Homeownership Development			HOME	0				6	
	Downpayment Assistance Initiative			HOME	0		Direct Financial Assistance to Homebuyers	Households Assisted	25	25
					Total	**364,328**				
Provide Supportive Services for Homeowners	Compliance Assistance Repairs for the Elderly	Affordable Housing	Neighborhood Focused Development	CDBG	129,970	CDBG: 1,955,499	Homeowner Housing Rehabilitated	Household Housing Unit	60	60
	Emergency Mortgage Assistance			CDBG	96,492		Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	625	925
	Homeowner Rehab Loan Program			CDBG	39,382				300	
	Housing Repair Services			CDBG	1,689,655		Homeowner Housing Rehabilitated	Household Housing Unit	5,500	5,500
					Total	**1,955,499**				

Goal Name	Programs	HUD Category	Priority Needs Addressed	Grant	2015 Amount	Subtotal Funding	Goal Outcome Indicator	Unit of Measure	Expected 2015-2019	Total
Rehab Affordable Multi Family Rental Housing	Affordable Multi Family Rehab	Affordable Housing	Rehabilitation of Multi Family Rental Housing and Neighborhood Focused Development	CDBG	98,460	CDBG: 310,158	Rental units rehabilitated	Household Housing Unit	125	296
	Core 4 Strategic Housing Program			CDBG	211,698				20	
	Affordable Multi Family Rehab			HOME	1,356,726	HOME: 1,509,358			125	
	CHDO Development Projects			HOME	152,632				25	
	Core 4 Strategic Housing Program			HOME	0				1	
				Total	**1,819,516**					
Provide Supportive Services for Renters	Housing Choice Mobility Program	Affordable Housing	Neighborhood Focused Development	CDBG	0	CDBG: 142,770	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	1	1,301
	Tenant Representation			CDBG	142,770				1,000	
	Tenant Based Rental Assistance			HOME	290,733	HOME: 290,733	Tenant-based rental assistance / Rapid Rehousing		300	
				Total	**433,503**					
Promote Fair Housing	Fair Housing Services	Affordable Housing	Neighborhood Focused Development	CDBG	167,386	**Total CDBG: 167,386**	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	5,000	5,000

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Goal Name	Programs	HUD Category	Priority Needs Addressed	Grant	2015 Amount	Subtotal Funding	Goal Outcome Indicator	Unit of Measure	Expected 2015-2019	Total
Promote Commercial and Industrial Development	Commercial and Industrial Development	Non-Housing Community Development	Neighborhood Focused Development	CDBG	221,542	**Total CDBG: 211,542**	Businesses assisted	Businesses Assisted	10	10
Promote Business Development	Neighborhood Business District Improvement Program	Non-Housing Community Development	Neighborhood Focused Development	CDBG	905,874	CDBG: 1,028,951	Facade treatment/business building rehabilitation	Businesses Assisted	200	300
	Small Business Services			CDBG	123,077		Businesses assisted		100	
					Total	**1,028,951**				
Increase Economic Opportunities through Public Services	Blueprint for Success	Non-Housing Community Development	Employment Training and Supportive Services and Neighborhood Focused Development	CDBG	80,736	CDBG: 2,786,544	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	125	17,225
	Earned Income Tax Credit Outreach			CDBG	986				12,500	
	Financial and Credit Union Services			CDBG	0				100	
	Hand Up Initiative			CDBG	1,365,706				2,500	
	Summer Youth Employment			CDBG	945,260				2,000	
	Lead Hazard Testing and Lead Grant Match Program			CDBG	393,856		Households Tested	Household Housing Unit	1,000	1,000
					Total	**2,786,544**				

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Goal Name	Programs	HUD Category	Priority Needs Addressed	Grant	2015 Amount	Subtotal Funding	Goal Outcome Indicator	Unit of Measure	Expected 2015-2019	Total
Improve Quality of Life by Eliminating Slum and Blight	Concentrated Code Enforcement	Non-Housing Community Development	Neighborhood Focused Development	CDBG	566,170	CDBG: 1,594,136	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	20,000	20,015
	Historic Stabilization of Structures			CDBG	172,310				15	
	Future Blooms			CDBG	0		Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	7,000	132,001
	Groundwork Cincinnati - Mill Creek Restoration			CDBG	0				125,000	
	Vacant Lot Reutilization and Management			CDBG	0				1	
	Hazard Abatement			CDBG	855,656		Buildings Barricaded or Demolished	Buildings	1,250	1,250

Total   **1,594,136**

Goal Name	Programs	HUD Category	Priority Needs Addressed	Grant	2015 Amount	Subtotal Funding	Goal Outcome Indicator	Unit of Measure	Expected 2015-2019	Total
Provide Support for Nonprofits	Operating Support for CDCs	Non-Housing Community Development	Neighborhood Focused Development and Employment Training and Supportive Services	CDBG	315,084	CDBG: 480,501	Other	Organizations Assisted	50	75
	Operating Support for Corporation for Findlay Market			CDBG	165,417				5	
	Operating Support for CHDOs			HOME	101,754	HOME: 101,754			20	

Total   **582,255**

Goal Name	Programs	HUD Category	Priority Needs Addressed	Grant	2015 Amount	Subtotal Funding	Goal Outcome Indicator	Unit of Measure	Expected 2015-2019	Total
Support Homeless Shelters & Other Homeless Housing	Emergency Shelters & Supportive Services	Homeless	Prevent Homelessness	ESG	450,000	ESG: 450,000	Homeless Person Overnight Shelter	Number of emergency beds	24,500	24,500
	Permanent Supportive Housing			HOME	0	HOME: 0	Housing for Homeless added	Household Housing Unit	1	1
					Total	**450,000**				
Prevent Homelessness	Code Enforcement Relocation	Homeless	Prevent Homelessness	CDBG	73,845	CDBG: 73,845	Homelessness Prevention	Households Assisted	150	150
	Homeless Prevention			ESG	461,912	ESG: 461,912		Persons Assisted	675	675
					Total	**535,757**				
Provide Operating Support for HIV/AID Housing Facilities	Operating Support for Housing Facilitates	Homeless	Prevent Homelessness	HOPWA	215,606	**Total HOPWA: 215,606**	HIV/AIDS Housing Operations	Household Housing Unit	10	10
Provide Supportive Services for Persons with HIV/AIDS	Supportive Services for Persons with HIV/AIDS	Homeless	Prevent Homelessness	HOPWA	102,103	**Total HOPWA: 102,103**	HIV/AIDS Housing Operations	Household Housing Unit	625	625
Provide Housing Assistance for Persons with HIV/AIDS	Housing Services for Persons with HIV/AIDS	Non-Homeless Special Needs	Prevent Homelessness	HOPWA	168,296	HOPWA: 336,592	HIV/AIDS Housing Operations	Households Assisted	1,000	1,125
	Tenant Based Rental Assistance (TBRA)	Non-Homeless Special Needs		HOPWA	168,296		Tenant-based rental assistance / Rapid Rehousing		125	
					Total	**336,592**				

NOTE: Some programs are included in the 2015-2019 Consolidated Plan but are not funded in the 2015 Annual Action Plan. For programs with $0 in 2015, and no prior resources, output is 1 unit in 2015 and 1 unit in 2015-2019. For programs with $0 in 2015, but with prior resources anticipated to be spent in 2015, output is estimated amount of units for 2015 and the exact same number for 2015-2019.

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)

In general, the City uses HOME Investment Partnership dollars for affordable housing projects. The table below estimates the number of individuals, by income category, for which the City will provide affordable housing. This estimate is based on the results in the HOME Summary of Accomplishments report in recent Consolidated Annual Performance and Evaluation Reports (CAPERs).

Income Categories	Percentage	Number of HH
0-30%	55%	963
31%-50%	25%	437
51%-60%	10%	175
61%-80%	10%	175
Total	100%	1,750

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)

Not applicable

Activities to Increase Resident Involvement

CMHA will continue to communicate in all ways possible including regular newsletters, coffees with the Chief Executive Officer, presentations to resident groups, and the initiation of Good Neighbor Agreements. These efforts will build a stronger alliance with all CMHA resident based groups to preserve, maintain and develop quality affordable housing.

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

Cincinnati Metropolitan Housing Authority (CMHA) is not designated as troubled.

Plan to remove the 'troubled' designation

Not applicable

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

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The following Impediments and Conclusions have been identified for Cincinnati and Hamilton County:

- Lack of public transportation in opportunity areas
- Zoning and Building Code Barriers
- Concentration of affordable housing in racially segregated areas
- Barriers to mobility of families with vouchers
- Barriers for immigrant populations
- Barriers to African American Homeownership
- Barriers to housing choice for people with disabilities

Discussion:

The Analysis to Impediments contains discussions of all of the impediments listed above as well as recommendations and action steps. It is included as Attachment H.

Over the course of the 2015-2019 Consolidated Plan, the City, County, CMHA and HOME will continue to meet quarterly to address these impediments with concrete strategies and actions. Additional agencies, such as Center for Independent Living Options, and the Southwest Ohio Regional Transit Authority (SORTA) will be included as appropriate.

SP-60 Homelessness Strategy – 91.215(d)

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

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

Currently there are four agencies, (five programs), providing outreach services to those who are living on the street:
- Lighthouse Youth Services targets homeless youth
- Greater Cincinnati Behavioral Health's PATH Team targets the homeless suffering from mental illness
- Greater Cincinnati Behavioral Health's Paths to Recovery Team targets homeless chronic public inebriates
- Downtown Cincinnati Inc.'s Block-by-Block program works specifically with the homeless living in downtown Cincinnati

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

Addressing the emergency and transitional housing needs of homeless persons

Emergency needs for shelter are handled by the Homeless to Homes Shelter Collaborative. The transitional housing needs of homeless persons are addressed below.

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.

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

Homeless to Homes Shelter Collaborative: The recommendations and improvements for emergency shelter services that are recommended in the Homeless to Homes Plan (described above) are being implemented, and will significantly improve the level of services being offered to single individuals within the shelter system. HTH recommendations will be brought into alignment with family homelessness study (below) once complete.

Family Homelessness Study: A gaps analysis process will be conducted, looking specifically at services for families, covering family needs including prevention, emergency shelter, transitional and permanent housing. The results of this gaps analysis will then be used to inform future action plan updates. Implementation of recommendations will be brought into alignment with the Homeless to Homes plan once the family plan is complete.

Winter Shelter: For the last three years, local organizations have partnered to add seasonal Winter Shelter beds to the local emergency shelter system to ensure that anyone who is homeless and on the streets has access to a safe, warm place to sleep during the coldest months of the year, normally mid-December through February. Prior to 2011, seasonal shelter was provided to homeless people only on nights when the temperature dipped below 10 degrees Fahrenheit. Since 2011, Winter Shelter capacity has been reliable and adequate, making improvements to assist people out of homelessness, not just warehouse them in homelessness. This Winter Shelter capacity must not only be maintained, but continue to be improved by adding other services.

Cross-systems Collaboration: In order to reduce and then end homelessness locally, it will be necessary to strengthen collaborations between the homeless services system and systems working with mental health, development disabilities, immigrants and undocumented persons, persons with limited English proficiency, persons exiting the justice system, substance abuse treatment, foster care, and serving LGBTQ households as self-identified.

Housing: The following housing programs are also provided:
- Rapid Re-Housing (RRH) is a nationally recognized best practice for quickly ending episodes of homelessness in a cost efficient and effective way. RRH has become a high priority in our community:
  - o Twelve CoC-funded programs have transitioned from to the RRH model.
  - o State of Ohio Housing Crisis Response Program (HCRP) and ESG funding are also supporting new RRH programs in the community.
  - o Talbert House and Goodwill Industries are receiving Supportive Services for Veteran Families (SSVF) funding to implement programs which rapidly transitioning Veterans and their families that are experiencing homelessness back into permanent housing.

- Permanent Supportive Housing (PSH):
  - o Expanded PSH options: PSH is a nationally recognized best-practice for meeting the needs of disabled homeless people. With 62% of local homeless adults having at least one disabling condition, and 36% having two disabling conditions, the continued expansion of PSH options will continue to be necessary.
  - o Targeting PSH to the chronically homeless: all Permanent Supportive Housing Programs applying for funding in the FY 2013 CoC Competition demonstrated that they will prioritize available housing for chronically homeless individuals and families.

- Coordination of Housing Resources: the following are all high-priority strategies geared toward making better, more strategic use of housing resources
  - o Coordinated Assessment: the CoC work groups are also in the process of developing a Coordinated Assessment System, unique to our community, to ensure that homeless individuals and families are referred to the program that best meets their needs and can

quickly become stably housed. Housing the chronically homeless remains a high priority in our community.

- o Housing Prioritization: as a result of the HEARTH Act and its subsequent proposed regulations, the local CoC workgroups and Homeless Clearinghouse developed and implemented policies for prioritizing households that are most in need of transitional housing, rapid rehousing and permanent supportive housing.

- o Affordable housing: available resources and funding should be used to incentivize the development and preservation of high-quality, accessible, low-income housing. In addition, existing affordable housing resources (PHA, HOME, etc.) should be used to return households to housing, and ensure they do not return to homelessness.

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

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

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

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

- o Supportive Services for Homeless Veterans and their Families (SSVF): Talbert House and Goodwill Industries have been awarded SSVF funding to implement programming which prevents homelessness for veterans and their families.

- o Youth Aging out of Foster Care: A U.S. Department of Health and Human Services (HHS) funded effort is currently underway, led by Lighthouse Youth Services, targeted toward preventing homelessness among youth who have been in the Foster Care system. This effort will support enhanced identification, data collection and services to youth formerly in the foster care system, as we know that one-third of youth aging out of foster care experience homelessness. National studies have also shown that between 21-53% of homeless youth have histories of placement in foster care. Full support is directed toward implementation of recent HMIS revision to include gathering data about past and current foster care placements as risk factors to homelessness and reconnecting to prior custodial agency Hamilton County Jobs and Family Services, Foster Care Agency, or Independent Living Program for possible aftercare intervention.

o <u>LGBTQ Youth Homelessness Prevention Initiative</u>: Cincinnati/Hamilton County is one of only two communities in the country selected to participate in a national technical assistance initiative which will plan and implementation strategies for preventing LGBTQ youth from becoming homeless. This initiative is being led locally by Lighthouse Youth Services and Strategies to End Homelessness, and being conducted in cooperation with HUD, the US Department of Health and Human Services (HHS), the US Department of Justice (DOJ), the US Department of Education (DOE), and the United States Interagency Council on Homelessness (USICH).

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 two separate lead grant programs from HUD's Office of Lead Hazard Control and Healthy Homes – one administered by the Cincinnati Health Department Childhood Lead Poisoning Prevention Program (CHD CLPPP) and one administered by the Department of Trade and Development Housing Division. Since 2007, HUD has awarded the City $15 million to address lead based paint hazards in more than 1,000 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 $10,000 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 grants pays for administrative and educational costs, and the costs of training contractors for certified and licensed lead clean-up efforts.

CDBG funding allocated to CHD CLPPP provides blood lead testing for children, case management of lead poisoned children, environmental investigation and risk assessment testing of lead poisoned children's homes, and healthy homes inspections. CHD CLPPP provides nurse visits to families of lead poisoned children up to the age of 10. Primary prevention practices include community education and outreach services throughout the City, a vacuum cleaner loaner program, cleaning kits distributed to the homes, a Citizen Complaint Program, and free paint chip testing.

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

All services are offered to residents regardless of the extent of the lead poisoning and hazards. Follow-up services are provided by the Health Department to include regular nursing visits to follow up with children and families served. The Board of Health issues lead hazard control orders which are strictly enforced with assistance of the Hamilton County Court system.

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.

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

Poverty Rate by Census Tract
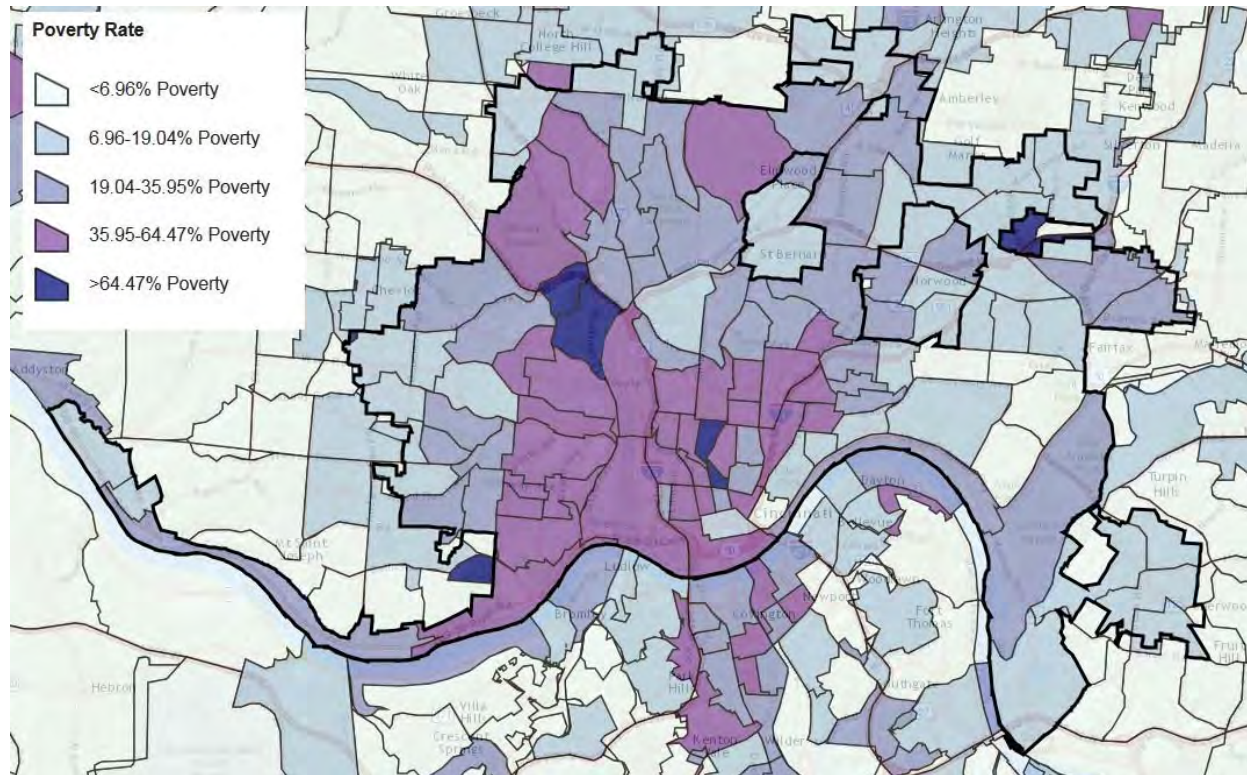
	Over-the-Rhine	Fay Apartments	South Cumminsville	Mt. Auburn
Poverty Rate	82.51%	74.64%	66.52%	65.37%
Housing Cost Burden	78.11%	64.42%	47.20%	59.11%
% Unemployment	20.99%	46.65%	23.88%	2.64%
Median Household Income	$9,939	$9,575	$17,368	$16,104

As shown in the map and table above, Over-the-Rhine, Fay Apartments, South Cumminsville, and Mt. Auburn have the highest poverty rates in the City.

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 US with 50% of children under 18 living below the poverty level. Cincinnati City Council has adopted the following goals toward reducing the poverty rate of City families:

- Meeting basic needs and stabilizing living situations, including increasing access to affordable housing and to income supports
- Increasing earned income to livable wage levels
- Increasing and protecting asset accumulation and resident net worth
- Decreasing social isolation and increasing social capital.

Impact of Poverty

The negative impact that poverty has on individuals is well documented. Those who are living in poverty are more likely to suffer from poor health, be the victim of domestic violence, and experience homelessness. The impacts are even more pronounced in children. Children in poverty are more likely to experience health problems, developmental delays and learning disabilities than their peers. Additionally, the likelihood that a poor child will suffer more from emotional or behavioral problems is greater than a child whose family does not face financial constraints. (Annie E. Casey Foundation. KIDS COUNT Data Book, 2013.)

In Cincinnati, Children under 18 years of age represent 22 percent of the total population. Almost half of these youth (47%) live below the poverty level. Minority groups have the largest percentage of children under 18 living in poverty (U.S. Census Bureau, 2012 American Community Survey).

Population	% under 18	% in poverty
African American	29%	63%
Asian	7%	43%
Hispanic	31%	57%
Non-Hispanic white	15%	22%

Childhood Poverty in US, State of Ohio, Hamilton County and City of Cincinnati
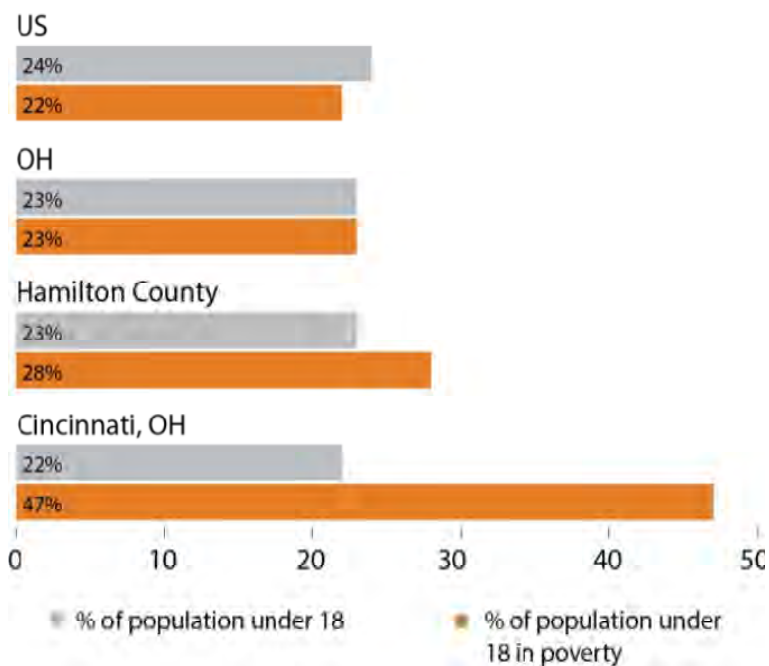
Cincinnati has a higher percentage of children under 18 living in poverty than the United States, Ohio, and its peer cities, except Cleveland.

Population	% of population under 18	% of population under 18 in poverty
US	24%	22%
OH	23%	23%
Hamilton County	23%	28%
Cincinnati, OH	22%	47%
Columbus, OH	23%	32%
Cleveland, OH	24%	52%
Indianapolis, IN	25%	32%
Louisville, KY	24%	28%
Pittsburgh, PA	16%	31%

Source: U.S. Census Bureau, 2012 American Community Survey

Fortunately, studies show that even a slight improvement in a low-income family's economic condition can have a significant positive impact on the long-term economic health of that family's children. A recent Stanford University student shows "that for families with average early childhood incomes below $25,000, a $3,000 annual boost to family income is associated with a 17 percent increase in adult earnings. Additionally, a $3,000 per year increase in low-income family wages "is associated with 135 additional work hours per year after age 25 (The Long Reach of Childhood Poverty. Stanford University, 2011).

In addition to the Consolidated Plan programs, City policies and programs directed towards this strategy include:

- The City consistently uses 15% of CDBG funds for public services including financial literacy and job training programs.

- The City provides $1.5 million annually in human services funding, which is administered by the United Way of Greater Cincinnati. Funding is currently provided in three key areas: Promoting Self Sufficiency (which represents 40% of the funding), Emergency Social Needs (31% of funding), and Reducing Violence (29% of funding).

- Cincinnati Health Department services and programs are offered throughout the City for all residents and include very low co-payments.

- The City has a Living Wage Ordinance that requires all businesses contracting with the City to pay their employees a living wage.

- Recently the City committed additional General Fund resources to the following programs that work to reduce poverty in the City:
  o $250,000 annually for four years for BLOC ministries to implement a job creation and training program targeting Lower Price Hill residents.
  o $250,000 for Cincinnati Works to build capacity for the Hand Up Initiative to provide job readiness training.

o $500,000 for the Center for Closing the Health Gap to implement a program that provides health prevention information to low-income and minority groups. The group is noted for its annual health fair.

The City also relies on partnerships with nonprofit and other government agencies to provide services to families living in poverty. These include Cincinnati Public Schools, Hamilton County, and the State of Ohio.

One nonprofit that is working to reduce the City's poverty rates is a partnership of 21 churches and many nonprofit organizations called City Link. The CityLink Center opened in late 2012 the West End neighborhood of Cincinnati. The Center is easily accessible by bus routes and highway and is located within miles of the ten poorest neighborhoods in Cincinnati which are:

- Villages at Roll Hill (formerly Fay Apartments)
- Winton Hills
- Over-the-Rhine
- West End
- South Cumminsville-Millvale
- North Fairmont-English Woods
- Lower Price Hill
- Avondale
- Camp Washington

CityLink programs and services are designed to help the working poor, not at-risk individuals. CityLink exists to remove these barriers and help clients achieve self-sufficiency by leveraging the strengths of various social service agencies and co-locating with them in one place. CityLink currently has 1,000 active clients working to improve their lives and has provided services to 2,500 people since opening. They rely on 1,000 volunteers who serve in 28 distinct volunteer roles, such as auto repair, childcare, gardener and outreach coordinator.

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

The City's Consolidated Plan and related programs that reduce poverty are outlined below:

- Hand Up Initiative: Beginning in 2015, the City will provide approximately $1.3 million in CDBG funds to the "Hand Up Initiative" to combat poverty and joblessness in Cincinnati. The plan focuses on helping the long-term under and unemployed become self-sufficient through the attainment of permanent, full-time employment. The Hand Up Initiative will be implemented in two phases:

  o Phase I will work with the long-term under and unemployed to help them attain job readiness skills that are necessary to attain full-time employment. Additionally, Phase I will provide those participants who complete a job readiness program with a short-term, part-time transitional job to ease their economic burden while they search for full-time employment. Phase I will also include programs designed to alleviate the burden of

transportation and childcare costs. Phase I will be implemented and operational for two years prior to the beginning of Phase II.

   o Phase II is designed to help those who have completed job readiness training advance their careers and improve their economic outlook by helping them obtain secondary education, develop transferrable skills, and guide them in career pathways.

- Free tax assistance and EITC outreach: The City works with Legal Aid Society, the United Way of Greater Cincinnati, Internal Revenue Service Volunteer Income Tax Assistance (VITA), AARP, and the Ohio Benefit Bank to operate multiple local VITA sites which provide free tax preparation assistance to low-income taxpayers. This includes helping residents tap into the federal and state Earned Income Tax Credits.

- The Small Business Technical Assistance and Small Business Loan Programs: City economic development staff work with the Greater Cincinnati Microenterprise Initiative to provide loans and technical assistance for low to moderate income entrepreneurs who want to move into business ownership. The program offers ongoing support to help them sustain their businesses.

- The Downpayment Assistance Initiative Program: The city offers downpayment assistance to low- and moderate-income homebuyers throughout the City; this program requires pre-counseling for homebuyers through two nonprofit providers.

- The Affordable Multi-Family Rehab Program: This program provides gap financing to Low Income Housing Tax Credit (LIHTC) projects.   The City with developers applying for the Ohio Housing Finance Agency tax credits to maximize resources for rehabilitation of affordable rental housing.

- Section 3 Program Compliance: The City complies with HUD's Section 3 program to increase employment opportunities for low-and very low-income residents.

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

The Monitoring Division of the Department of Trade and Development conducts regular internal reviews of each HUD-funded program. The Annual Monitoring Schedule is outlined in a formal Compliance Strategy Document which also describes the monitoring processes, checklists, databases, and reports required for each program.

In addition to conducting ongoing monitoring of long-term affordability requirements and annually monitoring Subrecipients, the City also conducts a systematic evaluation of its own programs and management systems to verify eligibility and compliance with applicable HUD regulations. When conducting these internal reviews, the Monitoring Division utilizes IDIS reports, HUD Monitoring Exhibits, and HUD training materials.

As a result of a new requirement in the updated HOME Final Rule, a risk-based component was added to the City's existing monitoring strategy. Using training materials from HUD's "Monitoring HOME" course, staff developed the framework for the risk analysis and is currently applying it to HOME rental projects with 10 or more units that are in their long-term monitoring phase.

The Monitoring Division is currently leading a department-wide team that is building an electronic database to streamline and standardize management, document storage, monitoring and compliance reviews. This database will include an application to monitor compliance with Section 3 requirements and features project checklists that are developed utilizing HUD monitoring exhibits. The database is scheduled to be rolled out for implementation in 2015.

Expected Resources

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

Introduction

The City's 2015 Entitlement Grant Awards and estimated program income amounts are listed below:

Expected Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Remainder of ConPlan $	Expected Amount Available Year 1			
				Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $
CDBG	public - federal	Acquisition, Admin and Planning, Economic and Housing Development, Public Improvements, Public Services	$55,299,945	$10,885,036	$1,300,000	$0	$12,185,036
HOME	public - federal	Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental new construction, Multifamily rental rehab, New construction for ownership, TBRA	$10,495,220	$1,941,640	$200,000	$107,000	$2,248,640
ESG	public - federal	Permanent housing in facilities, Permanent housing placement, STRMU, Short term or transitional housing facilities, Supportive services, TBRA	$4,579,895	$985,850	$0	$0	$985,850
HOPWA	public - federal	Conversion and rehab for transitional housing, Financial Assistance, Overnight shelter, Rapid re-housing (rental assistance), Rental Assistance, Services, Transitional housing	$3,363,195	$674,537	$0	$0	$674,537

Table 48 - 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); Core 4 Strategic Housing Program; Operating Support for Community Development Corporations (CDCs); Affordable Multi Family Rehab Program ; Small Business Services; Commercial and Industrial Redevelopment; Historic Stabilization of Structures; Groundwork Cincinnati ; Corporation for Findlay Market - Nonprofit Capacity Building; and Lead Hazard Testing and Lead Grant Match Program.

HOME funds are used to leverage other public and private funds, and generate matching funds as required by HUD. These programs include: Affordable Multi-Family Rehab Program; Single Family Homeownership Development; Core 4 Strategic Housing Program; Operating Support for Community Development Housing Organizations (CHDOs); CHDO Development Projects; and the Downpayment Assistance Initiative Program.

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

The City owns vacant buildings and vacant lots in most of its fifty-two neighborhoods. Two new programs are included in the Consolidated Plan to address the use of publicly owned land - the Urban Homesteading Program and the Vacant Lot Reutilization and Management Program. Both will be researched during 2015 for possible funding in 2016 to 2019. The City will convene monthly meetings with the Port of Greater Cincinnati Development Authority to discuss ways to work together to implement programs and utilize publicly owned land. The City has strategically assembled land in some neighborhoods, such as Madisonville and College Hill, for large redevelopment projects. Redevelopment projects will be selected using participatory and competitive processes. In June 2014, the City entered into a preferred developer agreement to develop thirty city-owned buildings and lots near Findlay Market in Over-the-Rhine. The agreement stipulates that 30% of the housing developed must be affordable housing.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - Goals Summary Information

#	Goal Name	Programs	Grant	Amount	Unit of Measure	Expected 2015
1	Promote Homeowner Housing	Urban Homesteading	CDBG	0	Household Housing Unit	1
1	Promote Homeowner Housing	Core 4 Strategic Housing Program	CDBG	211,697	Household Housing Unit	4
1	Promote Homeowner Housing	CHDO Development Projects	HOME	152,631	Household Housing Unit	3
1	Promote Homeowner Housing	Core 4 Strategic Housing Program	HOME	0	Household Housing Unit	1
1	Promote Homeowner Housing	Downpayment Assistance Initiative	HOME	0	Households Assisted	25
1	Promote Homeowner Housing	Single Family Homeownership Development	HOME	0	Household Housing Unit	6
2	Provide Supportive Services for Homeowners	Compliance Assistance Repairs for the Elderly	CDBG	129,970	Household Housing Unit	12
2	Provide Supportive Services for Homeowners	Emergency Mortgage Assistance	CDBG	96,492	Households Assisted	125
2	Provide Supportive Services for Homeowners	Homeowner Rehab Loan Program	CDBG	39,382	Households Assisted	300
2	Provide Supportive Services for Homeowners	Housing Repair Services	CDBG	1,689,655	Household Housing Unit	1,100
3	Rehab Affordable Multi Family Rental Housing	Affordable Multi Family Rehab	CDBG	98,460	Household Housing Unit	25
3	Rehab Affordable Multi Family Rental Housing	Core 4 Strategic Housing Program	CDBG	211,698	Household Housing Unit	4
3	Rehab Affordable Multi Family Rental Housing	Affordable Multi Family Rehab	HOME	1,356,726	Household Housing Unit	25

3	Rehab Affordable Multi Family Rental Housing	CHDO Development Projects	HOME	152,632	Household Housing Unit	5
3	Rehab Affordable Multi Family Rental Housing	Core 4 Strategic Housing Program	HOME	0	Household Housing Unit	1
4	Provide Supportive Services for Renters	Housing Choice Mobility Program	CDBG	0	Households Assisted	1
4	Provide Supportive Services for Renters	Tenant Representation	CDBG	142,770	Households Assisted	200
4	Provide Supportive Services for Renters	Tenant Based Rental Assistance	HOME	290,773	Households Assisted	70
5	Promote Fair Housing	Fair Housing Services	CDBG	167,386	Households Assisted	1,000
6	Promote Commercial and Industrial Development	Commercial and Industrial Development	CDBG	221,542	Businesses Assisted	2
7	Promote Business Development	Neighborhood Business District Improvement Program	CDBG	905,874	Business	40
7	Promote Business Development	Small Business Services	CDBG	123,077	Businesses Assisted	20
8	Increase Economic Opportunities Through Public Services	Blueprint for Success	CDBG	80,736	Persons Assisted	25
8	Increase Economic Opportunities Through Public Services	Earned Income Tax Credit Outreach	CDBG	986	Persons Assisted	2,500
8	Increase Economic Opportunities Through Public Services	Financial and Credit Union Services	CDBG	0	Persons Assisted	100
8	Increase Economic Opportunities Through Public Services	Hand Up Initiative	CDBG	1,365,706	Persons Assisted	500
8	Increase Economic Opportunities Through Public Services	Lead Hazard Testing and Lead Grant Match Program	CDBG	393,856	Household Housing Unit	200

8	Increase Economic Opportunities Through Public Services	Summer Youth Employment	CDBG	945,260	Persons Assisted	450
9	Improve Quality of Life by Eliminating Slum and Blight	Concentrated Code Enforcement	CDBG	566,170	Household Housing Unit	4,000
9	Improve Quality of Life by Eliminating Slum and Blight	Future Blooms	CDBG	0	Persons Assisted	7,000
9	Improve Quality of Life by Eliminating Slum and Blight	Groundwork Cincinnati - Mill Creek Restoration	CDBG	0	Persons Assisted	1
9	Improve Quality of Life by Eliminating Slum and Blight	Hazard Abatement	CDBG	855,656	Buildings	250
9	Improve Quality of Life by Eliminating Slum and Blight	Historic Stabilization of Structures	CDBG	172,310	Household Housing Unit	3
9	Improve Quality of Life by Eliminating Slum and Blight	Vacant Lot Reutilization and Management	CDBG	0	Persons Assisted	1
10	Provide Operating Support for Nonprofits	Operating Support for CDCs	CDBG	315,084	Other	10
10	Provide Operating Support for Nonprofits	Operating Support for Corporation for Findlay Market	CDBG	165,417	Other	1
10	Provide Operating Support for Nonprofits	Operating Support for CHDOs	HOME	101,754	Other	4
11	Support Homeless Shelters & Other Homeless Housing	Emergency Shelters & Supportive Services	ESG	450,000	Number of emergency beds	4,900
11	Support Homeless Shelters & Other Homeless Housing	Permanent Supportive Housing	HOME	0	Household Housing Unit	1
12	Prevent Homelessness	Code Enforcement Relocation	CDBG	73,845	Households Assisted	30
12	Prevent Homelessness	Homeless Prevention	ESG	461,912	Persons Assisted	135

13	Provide Operating Support for HIV/AID Housing Facilities	Operating Support for Housing Facilities	HOPWA	215,606	Household Housing Unit	2
14	Provide Supportive Services for Persons with HIV/AIDS	Supportive Services for Persons with HIV/AIDS.	HOPWA	102,103	Household Housing Unit	125
15	Provide Housing Assistance for Persons with HIV/AIDS	Housing Services for Persons with HIV/AIDS	HOPWA	168,296	Household Housing Unit	200
15	Provide Housing Assistance for Persons with HIV/AIDS	Tenant Based Rental Assistance (TBRA)	HOPWA	168,296	Households Assisted	25

Table 49 – Goals Summary

NOTE: Some programs are included in the 2015-2019 Consolidated Plan but are not funded in the 2015 Annual Action Plan. For programs with $0 in 2015, and no prior resources, output is 1 unit in 2015. For programs with $0 in 2015, but with prior resources anticipated to be spent in 2015, output is estimated amount of units for 2015.

Projects

AP-35 Projects – 91.220(d)

Introduction

The 2015 Annual Action Plan includes 40 programs in the four entitlement grant programs - CDBG, HOME, ESG and HOPWA. Several programs do not include new funding in 2015; however, these programs may have funds available from 2014 which will be spent in 2015. Additionally, it is anticipated that some of these programs will receive funding in 2016 to 2019.

Projects

#	Grant	Project Name	Program Description
1	CDBG	Summer Youth Employment Program	The Summer Youth Employment Program trains youth in the areas of work place etiquette and basic work skills by utilizing workshops, presentations, and on the job experiences. The program provides youth with opportunities to explore their interests and career options in public, nonprofit and private organizations.
2	CDBG	Homeowner Rehab Loan Servicing	This program provides funding to service past low-interest deferred loans and lead grants that given to low and moderate-income homeowners to correct building code violations; improve accessibility; enhance emergency conservation; and stabilize safe, sanitary housing citywide. This program covers the cost of servicing 300 to 400 past loans with an outside vendor.
3	CDBG	Hand Up Initiative	The Hand Up Initiative will reduce poverty by 5% in five years by providing job readiness and job training to transition 4,000 Cincinnatians out of poverty. Supportive services such as transportation and child care will be provided. The program will focus on residents in Neighborhood Revitalization Strategy Areas (NRSAs) and the Empowerment Zone with direction from Community Based Development Organizations (CBDOs) in those areas.

#	Grant	Project Name	Program Description
4	CDBG	Section 108 Loan Debt Service	This covers debt service on existing loans for Avondale Towne Center, Laurel Homes, and Broadway Square; and potential loans for and Anna Louise Inn and the Drop Inn Center relocation. New loans may be included through an Economic Development Loan Pool for catalytic economic development/job creation activities that demonstrate market feasibility but require financing assistance. Projects may include business development or commercial / mixed use development, and preferred uses of funds include real estate acquisition and construction. The Housing Loan Pool projects could include rehabilitation of residential rental and / or homeownership units, public facilities and improvements, and construction of new housing as determined eligible by HUD.
5	CDBG	Financial and Credit Union Services	The program assists low-income individuals in obtaining banking services, funds workshops on financial literacy and can include credit counseling.
6	CDBG	Earned Income Tax Credit Outreach (EITC)	Funding is used to cover printing of marketing materials in the City's print shop to advertise the volunteer and free tax preparation program at City locations. The Earned Income Tax Credit (EITC) Outreach program assists over 2,000 working poor households per year which coincides with the Hand Up Initiative.
7	CDBG	Housing Choice Mobility Program	The Housing Choice Mobility Program assists Housing Choice Voucher holders living in high poverty areas of the City with suitable housing options in lower poverty areas of the City. The program also provides outreach services to increase landlord participation in lower-poverty areas. This program compliments the Hand Up Initiative by providing residents with access to neighborhoods with less concentration of poverty and related issues.
8	CDBG HOME	Core 4 Strategic Housing Program	The Core 4 Strategic Housing Program provides for targeted investments in housing projects with a minimum of four units throughout the City's neighborhoods. Core 4 Strategic Housing is an opportunity for the City to spur transformative housing development by leveraging resources to revitalize City neighborhoods, create long-term livability benefits, and optimize economic activity. Core 4 Strategic Housing aligns with the Hand Up Initiative to provide housing opportunities on all spectrums: affordable rental housing, affordable starter homes (Homesteading Program), and market rate rental and homeownership homes.

#	Grant	Project Name	Program Description
9	CDBG	Housing Repair Services	Housing Repair Services provide grants for emergency and critical repairs to very low-income homeowners. Emergency Services are limited to two emergencies per household per year and have a maximum of $2,500. Critical repairs are those needed for the safety of the client and have a maximum of $10,000. This program also provides forgivable loans and grants to low to moderate income homeowners to correct code violations issued pursuant to Neighborhood Enhancement Program exterior inspections. In addition to addressing housing repairs for homeowners, this program addresses the mobility needs of disabled renters in multi-family housing. Handicapped-accessible ramps are installed on buildings that are referred to the program by organizations advocating for the needs of the elderly and disabled populations in the community.
10	CDBG	Tenant Representation	The Tenant Representation Program provides legal representation for low and moderate-income tenants in the City through Legal Aid. The program prevents homelessness by stopping unlawful evictions, corrects illegal lockouts and utility shutoffs, and requires landlords to complete repairs to make rental units decent, safe, and sanitary. The project also prevents retaliation against tenants who contact the City about code violations.
11	CDBG	Fair Housing Services	The City contracts with Housing Opportunities Made Equal (H.O.M.E.) to promote equal housing opportunities for all home seekers regardless of race, sex, color, nationality, religion, handicap, or familial status and to reduce unlawful discrimination in housing and increase integration throughout Cincinnati's neighborhoods. The program does complaint intake, investigation, counseling, and files legal complaints against persons, firms, or organizations suspected of discrimination in housing.
12	CDBG	Emergency Mortgage Assistance	The Emergency Mortgage Assistance program provides in-depth foreclosure prevention counseling, negotiations with mortgage companies, legal assistance and case management to prevent foreclosure. When the homeowners are facing temporary financial burdens, the program can provide up to three months of mortgage payments to bring their loans current.

#	Grant	Project Name	Program Description
13	CDBG	Operating Support for Community Development Corporations (CDCs)	This program provides operating support to build and strengthen capacity of eligible Community Development Corporations (CDCs). Eligible CDCs have created new affordable housing units within the prior twenty-four months which benefit participants in the Hand Up Initiative. CDCs build affordable housing that will benefit low-income and moderate-income households, including participants of the Hand Up Initiative.
14	CDBG HOME	Affordable Multi Family Rehab (AMFR) Program	CDBG provides funds for pre-development project delivery to administer the Affordable Multi Family Rehab (AMFR) Program, such as architect fees, legal fees, relocation consultants, lead assessments and staff time. AMFR utilizes federal HOME funds to provide loans to developers of existing multifamily units to rehab units and bring them online for low and very low-income families. In alignment with the Hand Up Initiative to help combat poverty in Cincinnati, the AMFR provides quality, affordable rental housing for our lowest income families. The lack of available, quality affordable housing along with the lack of job opportunities are linked in keeping families in poverty. There is a need to incorporate affordable housing with employment training and opportunities for families to have a real chance to get out of poverty. AMFR focuses on large, multifamily projects and is the primary City funding source for Low Income Housing Tax Credit (LIHTC) projects. The program's emphasis on larger, focused projects in conjunction with the "gap funding" underwriting model, allows the City to significantly leverage the HOME funds and capitalize on the diverse funding sources and economies of scale inherent in larger projects. The application process is open to any project that meets minimum program requirements and project applications are accepted on a rolling basis once all information has been submitted.
15	CDBG	Blueprint for Success	The Blueprint for Success Program is based on the Youth Build model, to assist ex-offenders and at-risk young adults ages 16-30 in obtaining marketable construction skills while following an National Center for Construction Education and Research (NCCER) curriculum. Participants will undergo OSHA training, Lead RRP training, and will subsequently be trained in all aspects of residential construction through the rehabilitation of CARE homes as well as new construction projects including but not limited to participation in Habitat for Humanity builds in the region.

#	Grant	Project Name	Program Description
16	CDBG	Compliance Assistance Repairs for the Elderly (CARE)	The CARE program provides forgivable loans and grants to low income, elderly homeowners to correct code violations issued pursuant to a Neighborhood Enhancement Program, "house to house" exterior property condition inspection and code enforcement action. Owner occupants receive financial assistance in correcting common exterior code violations such as leaking roofs; dilapidated porches; unsafe stairs; siding and painting; etc. The program currently uses Blueprint for Success students.
17	CDBG	Urban Homesteading	Funding will be used to research and implement a pilot program to resurrect an Urban Homesteading Program which would provide the opportunity for low to moderate income families and individuals to become homeowners. The City would purchase vacant single and two family homes, conduct a lead-based paint hazard risk assessment, and draft cost estimates for the rehabilitation. Lotteries would be held for pre-qualified potential homebuyers who would then select contractors after competitive bidding. New homeowners would live in the homes for a minimum of 3 years.
18	CDBG	Small Business Services	The Small Business Services Program includes technical assistance for start-ups and growth needs of micro-enterprises and small businesses, including: capacity development, business education and coaching, entrepreneurial training, incubation and technical assistance, loan packaging, accounting services, legal services, appraisals, environmental assessments, and inventory control audits. It will also include a revolving loan program to fill financing gaps for small to mid-sized businesses that create and/or retain jobs for low and moderate-income people.
19	CDBG	Neighborhood Business District Improvement Program	The Neighborhood Business District Improvement Program enhances the business environment in 34 of the City's neighborhoods by constructing streetscape public improvements, infrastructure improvements, property acquisition, or other development activities.
20	CDBG	Commercial and Industrial Redevelopment Program	The Commercial and Industrial Redevelopment Program facilitates the redevelopment of abandoned, vacant, or underutilized industrial and commercial sites throughout the City. The funds provide environmental assessments, property acquisition, remediate contamination, construct public improvements, and related activities to facilitate redevelopment.

#	Grant	Project Name	Program Description
21	CDBG	Future Blooms	The Future Blooms Program focuses on enhancing the aesthetics of Neighborhood Enhancement Program focus areas and other targeted areas by painting windows and doors on boarded up buildings, and improving vacant lots by growing grass, adding trees where appropriate, and using a fence to define the space as a "Future Blooms" project.
22	CDBG	Code Enforcement Relocation	This project allows the City of Cincinnati to pay the first month's rent or security deposit for persons moving to decent, safe and sanitary housing who have been displaced by code enforcement and/or the hazards of lead paint. Staff takes applications from low-income persons and provide vacancy lists and management company lists to clients. Qualified participants receive up to $650 for rental assistance and moving costs.
23	CDBG	Concentrated Code Enforcement	Inspections of homes and businesses are conducted in targeted areas and areas in transition. Corrections achieved through Concentrated Code Enforcement involve repairing porches, roofs, windows, and siding; painting; and removal of dilapidated garages, fences and sheds. Owners receiving orders are informed of funding availability through the Department of Trade and Development to correct violations. This program provides for complaint driven inspections in targeted areas where the Neighborhood Enhancement Program (NEP) are focused. NEP also targets services from other departments, such as Police, Fire, and Health to improve quality of life and safety.
24	CDBG	Hazard Abatement Program	The mission of the Hazard Abatement Program is to preserve public health, safety, and welfare through demolition, acquisition, barricading or repair of blighted buildings, and includes site restoration after demolition. The program demolishes or repairs condemned buildings after normal code enforcement activities have been exhausted. The program also secures vacant abandoned buildings against entry by trespassers.
25	CDBG	Historic Stabilization of Structures	The Historic Structures of Stabilization (SOS) Program abates public nuisance conditions and stabilizes historic properties. Under Ohio Law if there is a historic building that is deemed a public nuisance, the City has the right to take action to abate the public nuisance conditions without taking ownership of the property. The City uses this right under the law to maintain the public health, safety, and welfare while at the same time preserve the historic structures for potential future rehabilitation.

#	Grant	Project Name	Program Description
26	CDBG	Vacant Lot Reutilization and Management	Create a strategic plan for management and reuse of vacant lots after demolition occurs such as infill housing, urban gardens, adopt-a-lot, etc.
27	CDBG	Groundwork Cincinnati	The long-range goal of the program is to develop at least 14-18 miles of Greenway Trails along Mill Creek and West Fork Creek to transform blighted properties within the river corridors; to build community capacity; to support revitalization of Mill Creek neighborhoods; to promote healthy living; and to improve the health of natural resources within the Lower Mill Creek Watershed in Cincinnati.
28	CDBG	Operating Support for Corporation for Findlay Market	Projects funds increase the Corporation for Findlay Market's capacity to carry out revitalization and economic development activities both at the Market and in the surrounding area. Included in this are costs related to supporting market promotion and events to increase the vibrancy of the market. Findlay Market is located in a low to moderate income area. The City has partnered with the Corporation for Findlay Market to promote and grow the urban garden program. The main garden is located at Liberty and Elm Streets on a 3 acre vacant lot. Produce is sold at Findlay Market on the weekends. Three neighborhood based markets have also opened in Price Hill at Roberts Academy, Westwood at St. James Episcopal Church and Walnut Hills on McMillan Avenue.
29	CDBG	Lead Hazard Testing and Lead Grant Match Program	CDBG provides lead testing of children under the age of six, lead testing of the homes where lead poisoned children reside, case management of lead poisoned children, and outreach materials for public education. With a HUD grant, it will also serve as matching funds for the Cincinnati Health Department. The Childhood Lead Poisoning Prevention Program aligns with the Hand Up Initiative by testing children for lead poisoning, removing them from unsafe homes and abating the homes from an environmental toxin. Lead poisoning reduces IQ, increases tendencies of violence and delinquent behavior, affects a child's ability to learn, and is directly related to lower educational achievement. Children with lead poisoning have reduced lifetime earning potential and are more likely to live in poverty.

#	Grant	Project Name	Program Description
30	HOME	Single Family Homeownership Development	Habitat for Humanity of Greater Cincinnati builds and rehabs homes for low income, working-family, first time homebuyers. The program provides up to $20,000 per unit as a construction subsidy and up to $2,000 per unit for homebuyer assistance. Eligible costs include: certain infrastructure and construction costs for newly constructed or rehabilitated units, demolition costs, and construction modifications to blend units with existing neighborhood styles or address accessibility issues, and homebuyer assistance. Other eligible expenses include water and sewer tap fees, reimbursement of building permit fees, water permit fees, remote meter fees, a developer fee and other approved fees under the HOME program related to the construction/rehabilitation of eligible new single family dwellings.
31	HOME	Operating Support for Community Development Housing Organizations (CHDOs)	HUD requires that at least 5% of the HOME grant be used in operating support for Community Housing Development Organizations (CHDOs). These funds will be used to cover staff time, rent charges, and any other operating costs of the CHDOs.
32	HOME	CHDO Development Projects	HUD requires that at least 15% of the HOME grant be used in development projects in partnership with Community Housing Development Organizations (CHDOs). These funds will be used for both rental and homeowner projects with certified CHDOs.
33	HOME	Downpayment Assistance Initiative	The Downpayment Assistance Initiative program funds down payment assistance, which is used towards the purchase of single family housing by low- to moderate-income owner-occupant families who are first-time homebuyers. Eligible project costs include down payment and closing costs as well as costs associated with homebuyer counseling. By providing home ownership possibilities, this program not only helps to increase and/or maintain the City's tax base, but also leverages a 15:1 private to public investment. As individuals and families matriculate thru the Hand Up Initiative, this program can help catapult them into successful homeownership and provide more stability for them and their children.
34	HOME	Permanent Supportive Housing	The Permanent Supportive Housing Program will provide partial financing for the construction or rehabilitation of new transitional housing units and new permanent supportive housing units as outlined in the Homeless to Homes Plan.

#	Grant	Project Name	Program Description
35	HOME	Tenant Based Rental Assistance	This program is operated by the Hamilton County Department of Community Development and provides Tenant Based Rental Assistance (TBRA) to households with one or more persons with disabilities. TBRA covers a portion of household rent payments over a 12-month period and currently services about 70 people.
36	ESG	Emergency Shelters and Supportive Services	This activity funds the operation of emergency shelter facilities as well as essential services for the residences.
37	ESG	Homeless Prevention	This activity includes the funding of a shelter diversion program that will serve individuals and families at risk of homelessness by providing Housing Relocation and Stabilization Services as well as Tenant Based Rental Assistance (TBRA).
38	HOPWA	Operating Support for Housing Facilities	HOPWA funds will be used to support the operation of Caracole's two transitional living facilities for 30 persons displaced by HIV/AIDS. Costs will include utilities, phone, insurance, regular maintenance, supplies and residential operating staff.
39	HOPWA	Supportive Services for Persons with HIV/AIDS	HOPWA funding wil be used to support the cost of nursing and personal care, case management and meals for HIV/AIDS clients. All three providers, Center for Respite Care, Northern KY Health Independent District and Caracole provide these services.
40	HOPWA	Housing Assistance for Persons with HIV/AIDS	HOPWA funds will provide housing assistance through Short-Term Rent, Mortgage and Utility Assistance (STRMU), Tenant Based Rental Assistance (TBRA) and permanent housing placement.

Table 50 – Project Information

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

The City of Cincinnati's allocation priorities for 2015 include several new programs, as well as no funding to some programs which may be funded in subsequent years 2016 through 2019. All possible programs are included in the Consolidated Plan to expend prior year funds as available and to keep these options available for future years. The largest obstacle to meeting needs is funding. As is true throughout the US, the City's HUD grants have decreased over time.

AP-38 Project Summary

Project Summary Information

1	Project Name	Summer Youth Employment Program
	Target Area	Strategy Areas
	Goals Supported	Increase Economic Opportunities through Public Services
	Needs Addressed	Employment Training and Supportive Services and Neighborhood Focused Development
	Funding	$945,260
	Description	The Summer Youth Employment Program trains youth in the areas of work place etiquette and basic work skills by utilizing workshops, presentations, and on the job experiences. The program provides youth with opportunities to explore their interests and career options in public, nonprofit and private organizations.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	450 individuals
	Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills
	Planned Activities	Youth will be employed by City departments, nonprofit organizations through the Urban League, ArtWorks, and private employers.
2	**Project Name**	Homeowner Rehab Loan Program
	Target Area	Strategy areas
	Goals Supported	Provide Supportive Services for Homeowners
	Needs Addressed	Neighborhood Focused Development
	Funding	$39,382

	Description	The Homeowner Rehab Loan program (HRLP) services past low-interest deferred loans and lead grants that were given to low and moderate-income homeowners to correct building code violations; improve accessibility; enhance emergency conservation; and stabilize safe, sanitary housing citywide. This program covers the cost of servicing 300 to 400 past loans with an outside vendor.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	300 households
	Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills, Tier 1 Neighborhoods
	Planned Activities	300 existing loans are serviced through an outside firm.
3	**Project Name**	Hand Up Initiative
	Target Area	City's Neighborhood Revitalization Strategy Areas (NRSAs)
	Goals Supported	Increase Economic Opportunities through Public Services and Neighborhood Focused Development
	Needs Addressed	Employment Training and Supportive Services
	Funding	$1,365,706
	Description	The Hand Up Initiative will reduce poverty by 5% in five years by providing job readiness and job training to transition 4,000 Cincinnatians out of poverty. Supportive services for transportation and child care will also be provided. The program will focus on residents in the City's Neighborhood Revitalization Strategy Areas (NRSAs) and the Empowerment Zone with direction from Community Based Development Organizations (CBDOs) from those areas.
	Target Date	12/31/2015

	Estimate the number and type of families that will benefit from the proposed activities	500 individuals
	Location Description	Empowerment Zone, Walnut Hills, College Hill, Avondale, Madisonville
	Planned Activities	Program will provide job readiness, job training, transitional jobs and supportive services for low to moderate residents in NRSAs and the Empowerment Zone.
4	Project Name	Section 108 Loan Debt Service
	Target Area	Empowerment Zone
	Goals Supported	Rehab Affordable Multi Family Rental Housing Promote Business Development
	Needs Addressed	Rehabilitation of Multi Family Rental Housing
	Funding	$775,000
	Description	This covers debt service on existing loans for Avondale Towne Center, Laurel Homes, and Broadway Square; and potential loans for and Anna Louise Inn and the Drop Inn Center relocation. New loans may be included through an Economic Development Loan Pool for catalytic economic development/job creation activities that demonstrate market feasibility but require financing assistance. Projects may include business development or commercial/mixed use development, and preferred uses of funds include real estate acquisition and construction. The Housing Loan Pool projects could include rehabilitation of residential rental and/or homeownership units, public facilities and improvements, and construction of new housing as determined eligible by HUD.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	40 households will receive rehabilitated rental housing; 85 individuals will receive permanent supportive housing; and 150 shelter beds will be built.

	Location Description	Empowerment Zone Neighborhood Areas
	Planned Activities	Debt service is paid to existing loans for Avondale Towne Center, Laurel Homes and Broadway Square. New loans will include Anna Louise Inn and Drop Inn Center Shelter Relocation.
5	**Project Name**	Financial and Credit Union
	Target Area	Strategic areas
	Goals Supported	Increase Economic Opportunities Through Public Services and Neighborhood Focused Development
	Needs Addressed	Employment Training and Supportive Services
	Funding	$0
	Description	The program assists low-income individuals in obtaining banking services, funds workshops on financial literacy and can include credit counseling.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	100 individuals
	Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills
	Planned Activities	Workshops will be held and publicized
6	**Project Name**	Earned Income Tax Credit Outreach (EITC)
	Target Area	Strategic areas
	Goals Supported	Increase Economic Opportunities through Public Services and Neighborhood Focused Development
	Needs Addressed	Employment Training and Supportive Services
	Funding	$986

	Description	Funding is used to cover printing of marketing materials in the City's print shop to advertise the volunteer and free tax preparation program at City locations. EITC assists over 2,000 working poor households per year which coincides with the Hand Up Initiative.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	2,500 individuals
	Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills
	Planned Activities	Publicize free tax credit preparation services throughout the City.
7	**Project Name**	Housing Choice Mobility Program
	Target Area	Strategic areas
	Goals Supported	Provide Supportive Services for Renters
	Needs Addressed	Neighborhood Focused Development
	Funding	$0
	Description	The Housing Choice Mobility Program assists Housing Choice Voucher holders living in high poverty areas of the City with suitable housing options in lower poverty areas of the City. The program also provides outreach services to increase landlord participation in lower-poverty areas. This program compliments the Hand Up Initiative by providing residents with access to neighborhoods with less concentration of poverty and related issues.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	1 household

	Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills, Tier 1 Neighborhoods
	Planned Activities	Outreach efforts will be conducted
8	Project Name	Core 4 Strategic Housing Program
	Target Area	City-wide
	Goals Supported	Promote Homeowner Housing Rehabilitation Affordable Multi Family Rental Housing
	Needs Addressed	Neighborhood Focused Development Rehabilitation of Multi Family Housing
	Funding	$423,395
	Description	The Core 4 Strategic Housing Program provides for targeted investments in housing projects with a minimum of four units throughout the City's neighborhoods. Core 4 Strategic Housing is an opportunity for the City to spur transformative housing development by leveraging resources to revitalize City neighborhoods, create long-term livability benefits, and optimize economic activity. Core 4 Strategic Housing aligns with the Hand Up Initiative to provide housing opportunities on all spectrums: affordable rental housing, affordable starter homes (Homesteading Program), and market rate rental and homeownership homes.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	10 housing units
	Location Description	City-wide
	Planned Activities	Funds will be advertised for gap financing assistance of rehabilitation projects of single and multi-family units. Projects are required to have a minimum of 4 housing units to be eligible for funding consideration.

9	Project Name	Housing Repair Services
	Target Area	Strategic areas
	Goals Supported	Provide Supportive Services for Homeowners
	Needs Addressed	Neighborhood Focused Development
	Funding	$1,689,655
	Description	Housing Repair Services provide grants for emergency and critical repairs to very low-income homeowners. Emergency Services are limited to two emergencies per household per year and have a maximum of $2,500. Critical repairs are those needed for the safety of the client and have a maximum of $10,000. This program also provides forgivable loans and grants to low to moderate income homeowners to correct code violations issued pursuant to Neighborhood Enhancement Program exterior inspections. In addition to addressing housing repairs for homeowners, this program addresses the mobility needs of disabled renters in multi-family housing. Handicapped-accessible ramps are installed on buildings that are referred to the program by organizations advocating for the needs of the elderly and disabled populations in the community.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	1,100 housing units
	Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills, Tier 1 Neighborhoods
	Planned Activities	Homeowner housing emergency and critical repair services provided, with a focus on at-risk populations
10	Project Name	Tenant Representation
	Target Area	Strategic areas
	Goals Supported	Provide Supportive Services for Renters
	Needs Addressed	Neighborhood Focused Development

	Funding	$142,770
	Description	The Tenant Representation Program provides legal representation for low and moderate-income tenants in the City through Legal Aid Society. The program prevents homelessness by stopping unlawful evictions, corrects illegal lockouts and utility shutoffs, and requires landlords to complete repairs to make rental units decent, safe, and sanitary. The project also prevents retaliation against tenants who contact the City about code violations.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	200 individuals
	Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills, Tier 1 Neighborhoods
	Planned Activities	Qualified individuals will receive legal representation with regards to tenant concerns
11	**Project Name**	Fair Housing Services
	Target Area	City-wide
	Goals Supported	Promote Fair Housing
	Needs Addressed	Affordable Housing
	Funding	$167,386
	Description	The City contracts with Housing Opportunities Made Equal (H.O.M.E.) to promote equal housing opportunities for all home seekers regardless of race, sex, color, nationality, religion, handicap, or familial status and to reduce unlawful discrimination in housing and increase integration throughout Cincinnati's neighborhoods.
	Target Date	12/31/2015

	Estimate the number and type of families that will benefit from the proposed activities	1,000 individuals
	Location Description	City-wide
	Planned Activities	The program does complaint intake, investigation, counseling, and files legal complaints against persons, firms, or organizations suspected of discrimination in housing.
12	**Project Name**	Emergency Mortgage Assistance
	Target Area	Strategic areas
	Goals Supported	Provide Supportive Services for Homeowners
	Needs Addressed	Neighborhood Focused Development
	Funding	$96,492
	Description	The Emergency Mortgage Assistance program provides in-depth foreclosure prevention counseling, negotiations with mortgage companies, legal assistance and case management to prevent foreclosure.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	125 households
	Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills, Tier 1 Neighborhoods
	Planned Activities	When the homeowners are facing temporary financial burdens, the program can provide up to three months of mortgage payments to bring their loans current.
13	**Project Name**	Operating Support for Community Development Corporations (CDCs)
	Target Area	Strategic areas

	Goals Supported	Provide Support for Nonprofits
	Needs Addressed	Neighborhood Focused Development and Employment Training Supportive Services
	Funding	$315,084
	Description	This program provides operating support to build and strengthen capacity of eligible Community Development Corporations (CDCs).
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	10 Community Development Corporations
	Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills, Tier 1 Neighborhoods
	Planned Activities	Eligible CDCs have created new affordable housing units within the prior twenty-four months which benefit participants in the Hand Up Initiative. CDCs build affordable housing that will benefit low-income and moderate-income households, including participants of the Hand Up Initiative.
14	**Project Name**	Affordable Multi Family Rehab Program
	Target Area	City-wide
	Goals Supported	Rehab Affordable Multi Family Rental Housing
	Needs Addressed	Rehabilitation of Multi Family Rental Housing
	Funding	$1,455,186
	Description	CDBG provides funds for pre-development project delivery to administer the Affordable Multi-Family Rehab (AMFR) Program, such as architect fees, legal fees, relocation consultants, lead assessments and staff time. AMFR utilizes federal HOME funds to provide loans to developers of existing multifamily units for them to rehab those units and bring them online for low and very low-income families.
	Target Date	12/31/2015

Estimate the number and type of families that will benefit from the proposed activities	50 housing units	
Location Description	City-wide	
Planned Activities	In alignment with the Hands Up Initiative to help combat poverty in Cincinnati, the AMFR provides quality, affordable rental housing for our lowest income families. The lack of available, quality affordable housing along with the lack of job opportunities are linked in keeping families in poverty. There is a need to incorporate affordable housing with employment training and opportunities for families to have a real chance to get out of poverty. AMFR focuses on large, multifamily projects and is the primary City funding source for Low Income Housing Tax Credit (LIHTC) projects. The program's emphasis on larger, focused projects in conjunction with the "gap funding" underwriting model, allows the City to significantly leverage the HOME funds and capitalize on the diverse funding sources and economies of scale inherent in larger projects. The application process is open to any project that meets minimum program requirements and project applications are accepted on a rolling basis once all information has been submitted.	

15	**Project Name**	Blueprint for Success
	Target Area	Strategic areas
	Goals Supported	Increase Economic Opportunities through Public Services
	Needs Addressed	Employment Training and Supportive Services and Neighborhood Focused Development
	Funding	$80,736
	Description	The Blueprint for Success Program is based on the Youth Build model, to assist ex-offenders and at-risk young adults ages 16-30 in obtaining marketable construction skills while following an National Center for Construction Education and Research (NCCER) curriculum.
	Target Date	12/31/2015

	Estimate the number and type of families that will benefit from the proposed activities	25 individuals
	Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills
	Planned Activities	Participants will undergo OSHA training, Lead RRP training, and will subsequently be trained in all aspects of residential construction through the rehabilitation of CARE homes as well as new construction projects including but not limited to participation in Habitat for Humanity builds in the region. (NOTE: Program will be eligible to respond to RFP planned for Hand Up Initiative.)
16	Project Name	Compliance Assistance Repairs for the Elderly (CARE)
	Target Area	Strategic areas
	Goals Supported	Provide Supportive Services for Homeowners
	Needs Addressed	Neighborhood Focused Development
	Funding	$129,970
	Description	The CARE program provides forgivable loans and grants to low income, elderly homeowners to correct code violations issued pursuant to a Neighborhood Enhancement Program, "house to house" exterior property condition inspection and code enforcement action. Owner occupants receive financial assistance in correcting common exterior code violations such as leaking roofs; dilapidated porches; unsafe stairs; siding and painting; etc. The program uses Blueprint for Success students.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	12 housing units
	Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills, Tier 1 Neighborhoods

	Planned Activities	Owner occupants receive financial assistance in correcting common exterior code violations such as leaking roofs; dilapidated porches; unsafe stairs; siding and painting; etc. The program uses Blueprint for Success students.
17	**Project Name**	Urban Homesteading
	Target Area	City-wide
	Goals Supported	Promote Homeowner Housing
	Needs Addressed	Neighborhood Focused Development
	Funding	$0
	Description	Funding will be used to research and implement a pilot program to resurrect an Urban Homesteading Program which would provide the opportunity for low to moderate income families and individuals to become homeowners. The City would purchase vacant single and two family homes, conduct a lead-based paint hazard risk assessment, and draft cost estimates for the rehabilitation. Lotteries would be held for pre-qualified potential homebuyers who would then select contractors after competitive bidding. New homeowners would live in the homes for a minimum of 3 years.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	1 housing unit
	Location Description	City-wide
	Planned Activities	Research to be conducted regarding this program for 2015
18	**Project Name**	Small Business Services
	Target Area	Strategic Areas
	Goals Supported	Promote Business Development

	Needs Addressed	Neighborhood Focused Development
	Funding	$123,077
	Description	The Small Business Services Program includes technical assistance for start-ups and growth needs of micro-enterprises and small businesses, including: capacity development, business education and coaching, entrepreneurial training, incubation and technical assistance, loan packaging, accounting services, legal services, appraisals, environmental assessments, and inventory control audits. It will also include a revolving loan program to fill financing gaps for small to mid-sized businesses that create and/or retain jobs for low and moderate-income people.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	20 businesses
	Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills, Tier 1 Neighborhoods
	Planned Activities	The City will continue to accept applications for assistance
19	**Project Name**	Neighborhood Business District Improvement Program
	Target Area	Strategic areas
	Goals Supported	Promote Business Development
	Needs Addressed	Neighborhood Focused Development
	Funding	$905,874
	Description	The Neighborhood Business District Improvement Program enhances the business environment in 34 of the City's neighborhoods by constructing streetscape public improvements, infrastructure improvements, property acquisition, or other development activities.
	Target Date	12/31/2015

	Estimate the number and type of families that will benefit from the proposed activities	40 businesses
	Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills, Tier 1 Neighborhoods
	Planned Activities	Neighborhoods will be selected based on need
20	**Project Name**	Commercial and Industrial Redevelopment Program
	Target Area	City-wide
	Goals Supported	Promote Commercial and Industrial Development
	Needs Addressed	Neighborhood Focused Development
	Funding	$221,542
	Description	The Commercial and Industrial Redevelopment Program facilitates the redevelopment of abandoned, vacant, or underutilized industrial and commercial sites throughout the City.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	2 businesses
	Location Description	City-wide
	Planned Activities	The funds provide environmental assessments, property acquisition, remediate contamination, construct public improvements, and related activities to facilitate redevelopment.
21	**Project Name**	Future Blooms
	Target Area	Strategic areas
	Goals Supported	Improving Quality of Life by Eliminating Slum and Blight

	Needs Addressed	Neighborhood Focused Development
	Funding	$0
	Description	The Future Blooms Program focuses on enhancing the aesthetics of Neighborhood Enhancement Program focus areas and other targeted areas by painting windows and doors on boarded up buildings, and improving vacant lots by growing grass, adding trees where appropriate, and using a fence to define the space as a "Future Blooms" project.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	7,000 persons assisted
	Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills, Tier 1 Neighborhoods
	Planned Activities	Vacant properties will have their boarded up windows and doors painted as well as the continued planning of vacant space utilization. Prior funds will be utilized to meet this goal.
22	Project Name	Code Enforcement Relocation
	Target Area	City-wide
	Goals Supported	Prevent Homelessness
	Needs Addressed	Prevent Homelessness
	Funding	$73,845
	Description	This project allows the City of Cincinnati to pay the first month's rent or security deposit for persons moving to decent, safe and sanitary housing who have been displaced by code enforcement and/or the hazards of lead paint. Staff takes applications from low-income persons and provides vacancy lists and management company lists to clients. Qualified participants receive up to $650 for rental assistance and moving costs.
	Target Date	12/31/2015

		Estimate the number and type of families that will benefit from the proposed activities	30 households assisted
		Location Description	City-wide
		Planned Activities	Combined efforts and referrals for assistance are conducted with the cooperation of the City's Property Maintenance Code Enforcement group along with the Cincinnati Health Department inspectors
23		Project Name	Concentrated Code Enforcement
		Target Area	Strategic areas
		Goals Supported	Improving the Quality of Life by Eliminating Slum and Blight
		Needs Addressed	Neighborhood Focused Development
		Funding	$566,170
		Description	Inspections of homes and businesses are conducted in targeted areas and areas in transition. Corrections achieved through Concentrated Code Enforcement involve repairing porches, roofs, windows, and siding; painting; and removal of dilapidated garages, fences and sheds. Owners receiving orders are informed of funding availability through the Department of Trade and Development to correct violations.
		Target Date	12/31/2015
		Estimate the number and type of families that will benefit from the proposed activities	4,000 housing units
		Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills, Tier 1 Neighborhoods
		Planned Activities	This program provides for complaint driven inspections in targeted areas where the Neighborhood Enhancement Program (NEP) are focused. NEP also targets services from other departments, such as Police, Fire, and Health to improve quality of life and safety.

24	Project Name	Hazard Abatement Program
	Target Area	Strategic areas
	Goals Supported	Improving the Quality of Life by Eliminating Slum and Blight
	Needs Addressed	Neighborhood Focused Development
	Funding	$855,656
	Description	The mission of the Hazard Abatement Program is to preserve public health, safety, and welfare through demolition, acquisition, barricading or repair of blighted buildings, and includes site restoration after demolition.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	250 buildings
	Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills, Tier 1 Neighborhoods
	Planned Activities	The program demolishes or repairs condemned buildings after normal code enforcement activities have been exhausted. The program also secures vacant abandoned buildings against entry by trespassers.
25	Project Name	Historic Stabilization of Structures
	Target Area	Strategic historic areas
	Goals Supported	Improving the Quality of Life by Eliminating Slum and Blight
	Needs Addressed	Neighborhood Focused Development
	Funding	$172,310
	Description	The Historic Structures of Stabilization (SOS) Program abates public nuisance conditions and stabilizes historic properties.
	Target Date	12/31/2015

	Estimate the number and type of families that will benefit from the proposed activities	3 household housing units
	Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills, Tier 1 Neighborhoods
	Planned Activities	Under Ohio Law if there is a historic building that is deemed a public nuisance, the City has the right to take action to abate the public nuisance conditions without taking ownership of the property. The City uses this right under the law to maintain the public health, safety, and welfare while at the same time preserve the historic structures for potential future rehabilitation.
26	**Project Name**	Vacant Lot Reutilization and Management
	Target Area	Strategic areas
	Goals Supported	Improving the Quality of Life by Eliminating Slum and Blight
	Needs Addressed	Neighborhood Focused Development
	Funding	$0
	Description	Create a strategic plan for management and reuse of vacant lots after demolition occurs such as infill housing, urban gardens, adopt-a-lot, etc.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	1 person assisted
	Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills, Tier 1 Neighborhoods
	Planned Activities	Strategic planning efforts are on-going
27	**Project Name**	Groundwork Cincinnati – Mill Creek Restoration

	Target Area	Strategic areas
	Goals Supported	Improving the Quality of Life by Eliminating Slum and Blight
	Needs Addressed	Neighborhood Focused Development
	Funding	$0
	Description	The long-range goal of the program is to develop at least 14-18 miles of Greenway Trails along Mill Creek and West Fork Creek to transform blighted properties within the river corridors; to build community capacity; to support revitalization of Mill Creek neighborhoods; to promote healthy living; and to improve the health of natural resources within the Lower Mill Creek Watershed in Cincinnati.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	1 individual
	Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills, Tier 1 Neighborhoods
	Planned Activities	Strategic planning efforts are on-going
28	**Project Name**	Operating Support for the Corporation for Findlay Market
	Target Area	Strategic areas
	Goals Supported	Provide Support for Nonprofits
	Needs Addressed	Neighborhood Focused Development and Employment Training and Supportive Services
	Funding	$165,417
	Description	Projects funds increase the Corporation for Findlay Market's capacity to carry out revitalization and economic development activities both at the Market and in the surrounding area. Included in this are costs related to supporting market promotion and events to increase the vibrancy of the market.
	Target Date	12/31/2015

	Estimate the number and type of families that will benefit from the proposed activities	1 business
	Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills, Tier 1 Neighborhoods
	Planned Activities	The City has partnered with the Corporation for Findlay Market to promote and grow the urban garden program. The main garden is located at Liberty and Elm Streets on a 3 acre vacant lot. Produce is sold at Findlay Market on the weekends. Three neighborhood based markets have also opened in Price Hill at Roberts Academy, Westwood at St. James Episcopal Church and Walnut Hills on McMillan Avenue.
29	Project Name	Lead Hazard Testing and Lead Grant Match
	Target Area	Strategic areas
	Goals Supported	Increase Economic Opportunities through Public Services
	Needs Addressed	Employment Training and Supportive Services and Neighborhood Focused Development
	Funding	$393,856
	Description	CDBG provides lead testing of children under the age of six, lead testing of the homes where lead poisoned children reside, case management of lead poisoned children, and outreach materials for public education. With a HUD grant, it will also serve as matching funds for the Cincinnati Health Department. The Childhood Lead Poisoning Prevention Program aligns with the Hand Up Initiative by testing children for lead poisoning, removing them from unsafe homes and abating the homes from an environmental toxin. Lead poisoning reduces IQ, increases tendencies of violence and delinquent behavior, affects a child's ability to learn, and is directly related to lower educational achievement. Children with lead poisoning have reduced lifetime earning potential and are more likely to live in poverty.
	Target Date	12/31/2015

	Estimate the number and type of families that will benefit from the proposed activities	200 household housing units
	Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills
	Planned Activities	CHD provides lead testing of children under the age of six, lead testing of the homes where lead poisoned children reside, case management of lead poisoned children, and outreach materials for public education
30	**Project Name**	Single Family Homeownership Development
	Target Area	City-wide
	Goals Supported	Promote Homeowner Housing
	Needs Addressed	Neighborhood Focused Development
	Funding	$0
	Description	Habitat for Humanity of Greater Cincinnati builds and rehabs homes for low income, working-family, first time homebuyers. The program provides up to $20,000 per unit as a construction subsidy and up to $2,000 per unit for homebuyer assistance. Eligible costs include: certain infrastructure and construction costs for newly constructed or rehabilitated units, demolition costs, and construction modifications to blend units with existing neighborhood styles or address accessibility issues, and homebuyer assistance. Other eligible expenses include water and sewer tap fees, reimbursement of building permit fees, water permit fees, remote meter fees, a developer fee and other approved fees under the HOME program related to the construction/rehabilitation of eligible new single family dwellings.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	6 household housing units
	Location Description	City-wide

	Planned Activities	Habitat for Humanity of Greater Cincinnati builds and rehabs homes for low income, working-family, first time homebuyers.
31	Project Name	Operating Support for Community Development Housing Organizations (CHDOs)
	Target Area	Strategic areas
	Goals Supported	Provide Support for Nonprofit Capacity Building
	Needs Addressed	Neighborhood Focused Development and Employment Training and Supportive Services
	Funding	$101,754
	Description	HUD requires that at least 5% of the HOME grant be used in operating support for Community Housing Development Organizations (CHDOs). These funds will be used to cover staff time, rent charges, and any other operating costs of the CHDOs.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	4 CHDOs
	Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills, Tier 1 Neighborhoods
	Planned Activities	Operating support and outreach will be provided to CHDOs.
32	Project Name	CHDO Development Projects
	Target Area	City-wide
	Goals Supported	Promote Homeowner Housing Rehab Affordable Multi Family Rental Housing
	Needs Addressed	Neighborhood Focused Development Rehabilitation of Multi Family Rental Housing
	Funding	$305,263

	Description	HUD requires that at least 15% of the HOME grant be used in development projects in partnership with Community Housing Development Organizations (CHDOs). These funds will be used for both rental and homeowner projects with certified CHDOs.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	8 household housing units
	Location Description	City-wide
	Planned Activities	CHDO redevelopment projects will be supported
33	**Project Name**	Downpayment Assistance Initiative
	Target Area	City-wide
	Goals Supported	Promote Homeowner Housing
	Needs Addressed	Neighborhood Focused Development
	Funding	$0
	Description	The Downpayment Assistance Initiative program funds down payment assistance, which is used towards the purchase of single family housing by low- to moderate-income owner-occupant families who are first-time homebuyers. Eligible project costs include down payment and closing costs as well as costs associated with homebuyer counseling. By providing home ownership possibilities, this program not only helps to increase and/or maintain the City's tax base, but also leverages a 15:1 private to public investment. As individuals and families matriculate thru the Hand Up Initiative, this program can help catapult them into successful homeownership and provide more stability for them and their children.
	Target Date	12/31/2015

	Estimate the number and type of families that will benefit from the proposed activities	25 households assisted
	Location Description	City-wide
	Planned Activities	Education services will be provided to the public and real estate agencies in order to promote the program
34	Project Name	Permanent Supportive Housing
	Target Area	City-wide
	Goals Supported	Support Homeless Shelters & Other Homeless Housing
	Needs Addressed	Prevent Homelessness
	Funding	$0
	Description	The Permanent Supportive Housing Program will provide partial financing for the construction or rehabilitation of new transitional housing units and new permanent supportive housing units as outlined in the Homeless to Homes Plan.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	1 household housing unit
	Location Description	City-wide
	Planned Activities	Support for the planning of new transitional and permanent supportive housing units will continue
35	Project Name	Tenant Based Rental Assistance
	Target Area	Strategic areas

	Goals Supported	Provide Supportive Services for Renters Provide Housing Assistance for Persons with HIV/AIDS
	Needs Addressed	Neighborhood Focused Development Prevent Homelessness
	Funding	$290,733
	Description	This program is operated by the Hamilton County Department of Community Development and provides Tenant Based Rental Assistance (TBRA) to households with one or more persons with disabilities. TBRA covers a portion of household rent payments over a 12-month period and currently services 70 people and 25 persons with HIV/AIDS.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	95 household housing units assisted
	Location Description	Avondale, College Hill, City-wide, Empowerment Zone, Madisonville, Walnut Hills, Tier 1 Neighborhoods
	Planned Activities	TBRA covers a portion of household rent payments over a 12-month period
36	**Project Name**	Emergency Shelters and Supportive Services
	Target Area	City-wide
	Goals Supported	Support Homeless Shelters & Other Homeless Housing
	Needs Addressed	Prevent Homelessness
	Funding	$450,000

	Description	This activity funds the operation of emergency shelter facilities as well as essential services for the residents. This activity also includes the funding of a shelter diversion program that will serve individuals and families at risk of homelessness by providing Housing Relocation and Stabilization Services as well as Tenant Based Rental Assistance (TBRA). Finally, this activity also funds the management of the ESG fund as a whole.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	4,900 emergency beds
	Location Description	City-wide
	Planned Activities	The operation of emergency shelter facilities as well as essential services for the residents is supported. Collaborative meetings are convened to address the needs of the residents.
37	**Project Name**	Homeless Prevention
	Target Area	City-wide
	Goals Supported	Prevent Homelessness
	Needs Addressed	Prevent Homelessness
	Funding	$461,912
	Description	This activity includes the funding of a shelter diversion program that will serve individuals and families at risk of homelessness by providing Housing Relocation and Stabilization Services as well as Tenant Based Rental Assistance (TBRA).
	Target Date	12/31/2015

	Estimate the number and type of families that will benefit from the proposed activities	135 persons assisted
	Location Description	City-wide
	Planned Activities	Collaborative meetings are convened to address the needs of the individuals.
38	**Project Name**	Operating Support for Housing Facilities
	Target Area	Confidential
	Goals Supported	Provide Operating Support for HIV/AIDS Housing Facilities
	Needs Addressed	Prevent Homelessness
	Funding	$215,606
	Description	HOWPA funds will be used to support the operation of Carocole's two transitional living facilities for 30 persons displaced by HIV/AIDS. Costs will include utilities, phone, insurance, regular maintenance, supplies and residential operating staff.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	2 facilities
	Location Description	Confidential
	Planned Activities	The funds will be used to support the operation of Carocole's two transitional living facilities for 30 persons displaced by HIV/AIDS.
39	**Project Name**	Supportive Services for Persons with HIV/AIDS
	Target Area	Confidential

	Goals Supported	Provide Supportive Services for Persons with HIV/AIDS
	Needs Addressed	Prevent Homelessness
	Funding	$102,103
	Description	HOPWA funding will be used to support the cost of nursing and personal care, case management and meals for HIV/AID clients.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	125 household housing units
	Location Description	Confidential
	Planned Activities	All three providers, Center for Respite Care, N KY Health Independent District and Carocole provide these services.
40	**Project Name**	Housing Services for Persons with HIV/AIDS
	Target Area	Confidential
	Goals Supported	Provide Housing Assistance for Persons with HIV/AIDS
	Needs Addressed	Prevent Homelessness
	Funding	$168,296
	Description	HOPWA funds will provide housing assistance through Short-Term Rent, Mortgage and Utility Assitance (STRMU), Tenant Based Rental Assistance (TBRA) and permanent housing placement.
	Target Date	12/31/2015

	Estimate the number and type of families that will benefit from the proposed activities	200 individuals
	Location Description	Confidential
	Planned Activities	HOPWA funds will provide housing assistance through Short-Term Rent, Mortgage and Utility Assistance (STRMU), Tenant Based Rental Assistance (TBRA) and permanent housing placement for persons with HIV/AIDS.
---	**Project Name**	Administration and Planning
	Target Area	City-wide and strategic areas
	Goals Supported	Promote Homeowner Housing Provide Supportive Services for Homeowners Rehab Affordable Multi Family Rental Housing Provide Supportive Services for Renters Promote Fair Housing Promote Commercial and Industrial Development Promote Business Development Increase Economic Opportunities Through Public Services Improve Quality of Life by Eliminating Slum and Blight Provide Operating Support for Nonprofits Support Homeless Shelters & Other Homeless Housing Prevent Homelessness Provide Operating Support for HIV/AIDS Housing Facilities Provide Supportive Services for Persons with HIV/AIDS Provide Housing Assistance for Persons with HIV/AIDS

Needs Addressed	Employment Training and Supportive Services
	Rehabilitation of Multi Family Rental Housing
	Prevent Homelessness
	Neighborhood Focused Development
	Non-Homeless Special Needs
	Affordable Housing
	Non-Housing Community Development
Funding	$2,651,407
Description	Funds used for the managing of CDBG, HOME, ESG and HOPWA funds. ESG Admin, $73,983, is included in the ESG project because IDIS only allows one activity for all ESG programs.
Target Date	12/31/2015
Estimate the number and type of families that will benefit from the proposed activities	12,246 Individuals
	6,081 Households
	66 Businesses
	10 CDCs
	4 CHDOs
	5,050 Emergency Beds
Location Description	Empowerment Zone, Walnut Hills, College Hill, Avondale, Madisonville, City-wide, Tier 1 Neighborhoods
Planned Activities	All projects, programs and goals and objectives are covered.

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

Generally the 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 EMSA which covers fifteen counties in the area. Although the three agencies that currently receive HOPWA funding are located in the Greater Cincinnati area, collectively they offer HOPWA assistance to persons in any of the fifteen counties included in the EMSA. The HOPWA Advisory Committee allocates funding based on statistical information on number of cases of HIV/AIDS by county and state to ensure that each geographic area is receiving funding commensurate with need. Additional geographic priorities are included as outlined in the Strategic Plan section SP-10 Geographic Priorities above.   These determinations were made based on the following initiatives and factors which are discussed with much more detail in SP-10:

- Hamilton County Land Reutilization Corporation Focus Area
- Place Matters
- HUD Choice Grant
- Focus 52 Neighborhoods
- Community Development Corporations
- Community Learning Centers
- Core 4 Strategic Housing Neighborhoods
- Plan Cincinnati Neighborhood Centers

Geographic Distribution – estimates only

Target Area	Percentage of Funds
Avondale (part of Empowerment Zone)	0
City Wide	40
College Hill	5
Empowerment Zone	30
Madisonville	5
Tier One Neighborhoods (not included in NRSAs or the EZ)	20
Walnut Hills (part of Empowerment Zone)	0
Total	**100%**

Table 51 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The figures in Table 51 are based on projections and may change. As stated above, with the exception of programs specific to NRSAs, HUD programs are available to residents in any City neighborhood. This a result of program design and a response to general need throughout most city neighborhoods. However, as outlined in SP-10, the City will focus on concentrating services and investments strategically in NRSAs, the Empowerment Zone and/or Tier One Neighborhoods. We plan to market services and programs in a way that aligns HUD dollars with existing investment while simultaneously addressing neighborhoods with most severe needs.

Some CDBG programs by their nature and description will be concentrated in NRSAs, the Empowerment Zone and/or Tier One Neighborhoods. These include the Hand Up Initiative, Concentrated Code Enforcement and the Neighborhood Business District Improvement Program (NBDIP).

Additionally, the City provides CDBG funds to the Corporation for Findlay Market to promote economic development in and around Findlay Market which is located in Over-the-Rhine, in the Empowerment Zone. Findlay Market is Ohio's oldest public market and serves all city residents, as well as all regional residents and visitors.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	10
Non-Homeless	1,099
Special-Needs	408
Total	1,517

Table 52 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	512
The Production of New Units	10
Rehab of Existing Units	995
Acquisition of Existing Units	0
Total	1,517

Table 53 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

The Cincinnati Metropolitan Housing Authority is one of the largest public housing agencies in the United States. Their service area includes the City of Cincinnati as well as all of Hamilton County. Hamilton County is very diverse is made up of forty-nine separate municipalities. CMHA is a committed partner and reaches out to all of these jurisdictions.

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

CMHA has identified the following issues relating to modernizing its Asset Management housing units and improving the living environment of families in its 2014 agency plan:

- Continue to develop affordable housing within Hamilton County employing mixed finance approach where appropriate in partnership with communities. Create an affordable housing development policy consistent with the recommendations from the Hamilton County Housing Study. The three primary recommendations are the following: 1) Consider rehabilitation of existing good quality but poor condition housing 2) Consider demolition of poor quality and poor condition housing with new construction 3) Provide marketable amenities and encourage neighborhood amenities.
- Continue to improve CMHA's community visibility image and build stronger relationships within the community by utilizing outreach and education methods such as coffees with the Chief Executive Officer, individual presentations to community leadership, groups, councils, and the initiation of Good Neighbor Agreements.
- Create and implement new business development plan to generate additional revenue to support and assist CMHA's mission and business goals.
- Continue to implement Phase II and begin Phase III of the agency wide document management program.
- Update and create new agency wide policies and standard operating procedures to manage and mitigate risk to the agency.
- Continue to operate the Agency in a fiscally sound manner.
- Ensure the Voluntary Compliance Agreement is on target for completion by June 2016.
- Assess Asset Management units for long term viability.
- Continue to assess and create new instrumentalities as needed for development and diverse revenue streams.
- Complete and implement a strategic plan.
- Continue to develop additional affordable units for families, seniors, and special population through multiple funding sources for rental and homeownership.
- Continue organization's restructuring plan.
- Continue to consolidate staff in the same administrative area.
- Disposition or development of the Central Parkway building.
- Disposition or development of Lincoln V.
- Assess a smoke free housing policy for some CMHA housing units as encouraged by HUD in its notice published in July 2009 and May 2012 titled "Non-Smoking Policies in Public Housing" and the toolkits provided by HUD to assist owners and residents to implement smoke free policies.

- Obtain a Moving to Work (MTW) Designation for Cincinnati Metropolitan Housing Authority.
- Obtain a Rental Assistance Demonstration (RAD) for Cincinnati Metropolitan Housing Authority.
- Build an alliance with *Affordable Housing Advocates* (AHA) and obtain a Good Neighbor Agreement to preserve, maintain and develop quality affordable housing (Gold Standard).
- Build an alliance with the Hamilton County communities to preserve, maintain and develop quality affordable housing (Gold Standard).
- Continue to further Fair Housing initiatives.
- Build an alliance with all advocates for affordable housing to preserve, maintain and develop quality affordable housing (Gold Standard).
- Build linkages with social service agencies/groups to improve the quality of life for CMHA residents and clients.
- Build a stronger alliance with property owners to improve communications and the qualities of rental housing for the Housing Choice Voucher program (preserve and maintain quality affordable housing (Gold Standard).
- Continue to provide wellness initiatives for CMHA employees to create and maintain a healthy organization that will enable employees to perform at Gold Standard levels.
- Continue to improve communication with union groups.
- Build an alliance with community stakeholders (i.e.: banks, chamber of commerce, businesses, Port Authority)
- Continue to work toward achieving 5% mobility accessibility and 2% sensory accessibility within the Asset Management portfolio.

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

CMHA has identified the following issues relating to modernizing its Asset Management housing units and improving the living environment of families in its 2014 agency plan:
- Build a stronger alliance with Jurisdiction-wide Resident Advisory Board (JRAB) to preserve, maintain and develop quality affordable housing and improve the quality of life for CMHA residents (Gold Standard).
- Build a stronger alliance with all CMHA resident based groups to preserve, maintain and develop quality affordable housing (Gold Standard).
- CMHA no longer has funding for the Family Self Sufficiency Program which provided one-on-one counseling, financial education, goal setting, etc. to help families move off of assistance and into homeownership. The services provided at CityLink Center, described in section SP-70 Anti-Poverty Strategy, are available to all CMHA clients. CMHA will partner with CityLink to advertise these opportunities to clients.
- The housing market in Cincinnati, like most US cities, is still weak after the recent recession. Credit is difficult to obtain for new mortgages. The City will continue the downpayment assistance program to assist low and moderate first time homeowners and will continue to advertise this program to CMHA clients.

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

CMHA is not designated as troubled.

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

Introduction

The annual goals for addressing the needs for homeless and other special needs residents will follow directly from the strategic plan section of this Con Plan in SP-65.

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

- **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**
  The Homeless Outreach Group is a group of street outreach providers who meet monthly to discuss best practices and progress in engaging unsheltered homeless people in services. Representatives from all street outreach programs, other programs that serve unsheltered homeless people, and the Cincinnati Police and the Hamilton County Sheriff's departments also attend.

  As outlined in the strategic plan, Section SP-65 above, these five programs will provide outreach services to all people living on the street:
    - Lighthouse Youth Services targets homeless youth
    - Greater Cincinnati Behavioral Health's PATH Team
    - Greater Cincinnati Behavioral Health's Paths to Recovery Team
    - Block-by-Block
    - Cincinnati Union Bethel's Off the Streets Program

- **Addressing the emergency shelter and transitional housing needs of homeless persons**
  Through the Continuum of Care, Strategies to End Homelessness, the City will provide shelter, shelter diversion and homeless prevention services to approximately 5,000 persons per year.

- **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 as outlined in SP-65.

    - Homeless to Homes Shelter Collaborative
    - Family Homelessness Study
    - Winter Shelter
    - Cross-systems Collaboration

- Housing through Rapid Re-Housing (RRH); Permanent Supportive Housing; and Coordination of Housing Resources with Coordinated Assessment, Housing Prioritization; and increasing affordable housing.

- **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 outlined in SP-65 above are ongoing:
  - Shelter Diversion
  - Supportive Services for Homeless Veterans and their Families (SSVF)
  - Youth Aging out of Foster Care
  - LGBTQ Youth Homelessness Prevention Initiative

Goals and actions for reducing and ending homelessness include:

Improve and expand homelessness prevention/shelter diversion services to be in alignment with community need:
- Expand Supportive Services for Veterans and their Families (SSVF) resources available in the community
- Youth at Risk of Homelessness (YARH) Initiative-Lighthouse Youth Services to complete planning and implementation stages of U.S. Dept. of Health and Human Services initiative to prevent homelessness among high risk youth.
- LGBTQ Youth Homelessness Prevention Initiative - complete planning and implementation stages of initiative being conducted in cooperation with HUD, HHS, Dept. of Justice, Dept. of Education, and U.S. Interagency Council on Homelessness (USICH).

Maintain 2014 emergency shelter capacity
- At minimum, 603 permanent shelter beds, 100 seasonal shelter beds, and overflow capacity.

Improve emergency shelter services and outcomes
- Services within shelters as well as shelter aftercare services should be expanded to improve the following outcomes:
  - Increase the % of households successfully exiting to housing
  - Increase the % of households increasing their income (from all sources)
  - Increase % of households increasing their employment income
  - Decrease % of households returning to homelessness within 24 months of shelter exit.

Achieve and maintain brief lengths of stay in emergency shelters

- Individual shelter performance is compared to established community benchmarks, while Rapid Re-housing and Permanent Supportive Housing programs are expanded to enable households to exit shelter more quickly.

Develop and implement coordinated assessment system for homeless housing resources

- Develop a coordinated system for quickly and efficiently connecting homeless individuals and families with the housing option that will best meets their needs, so that the households can efficiently and cost effectively return to housing while decreasing the rate at which such households return to homelessness.

Ending chronic homelessness

- Develop and implement system-wide policies and procedures prioritizing Permanent Supportive Housing resources toward chronically homeless individuals and families, with the goal of ending chronic homelessness locally.

Ending family homelessness

- Family Homelessness Study- gaps analysis process will be conducted, looking specifically at services for families, covering family needs including prevention, emergency shelter, transitional and permanent housing. The results of this gaps analysis will then be used to inform future action plan updates.

Expand rapid re-housing options for homeless people

- Cost-effective and high-performing new Rapid Re-housing programs should be developed to decrease the length of time households experience homelessness, reduce trauma associated with homelessness, and increase turnover rates in emergency shelter beds.

Expand permanent supportive housing options for homeless people

- Continue to expand permanent supportive housing resources available for disabled homeless people, particularly chronically homeless people, as called for in the Homeless to Homes Plan.

HOMELESS PEOPLE RECEIVE PUBLIC HOUSING RESOURCES

- In collaboration with the Cincinnati Metropolitan Housing Authority (CMHA), City of Cincinnati, and Hamilton County and others, develop and implement a plan for providing current and formerly homeless households with ongoing subsidized housing.

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

HUD allows the following uses of HOPWA funds:
- Housing Information and Permanent Housing Placement
- Project-based or tenant-based rental assistance
- New construction of a community residence or SRO (single room occupancy) dwelling
- Acquisition, rehabilitation, conversion, lease or repair of facilities to provide housing and services
- Operating costs for housing
- Short-term rent, mortgage, and utility payments to prevent homelessness
- Supportive services
- Administrative expenses (limited to 7% of total request)

The City of Cincinnati elects to use the funds only for these purposes:
- Housing Information and Permanent Housing Placement
- Project-based or tenant-based rental assistance
- Operating costs for housing
- Short-term rent, mortgage, and utility payments to prevent homelessness
- Supportive services
- Administrative expenses (limited to 7% of total request)

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 payments	145
Tenant-based rental assistance	30
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	20
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	25
Total	220

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

Introduction:

The City of Cincinnati partnered with Hamilton County and entered into a contract with Housing Opportunities Made Equal (HOME), our local fair housing agency, to prepare the 2015-2019 Analysis to Impediments to Fair Housing. The decision to prepare a joint AI is based on the similarities between the City and the County's housing markets and fair housing issues.

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

- Hispanic immigrants and agencies serving them (conducted in Spanish)
- Hamilton County employees (including the Director of the Regional Planning Commission, Director of Community Development, and the Director of the Department of Health)
- City of Cincinnati employees (including the Director of Trade and Development and Manager of Property Maintenance and Code Enforcement)
- Affordable Housing Advocates (a coalition of housing nonprofits and civic groups)
- Cincinnati Metropolitan Housing Authority management staff (including the Executive Director)
- Cincinnati Human Relations Commission (including the Executive Director)
- Representatives of various agencies serving people with mental and physical disabilities
- Rental property managers, owners and developers (including large companies and small investors)
- Realtors (including the presidents of two large real estate companies and minority agents)

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

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

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 following Impediments and Conclusions have been identified for Cincinnati and Hamilton County:

- Lack of public transportation in opportunity areas
- Zoning and Building Code Barriers
- Concentration of affordable housing in racially segregated areas
- Barriers to mobility of families with vouchers
- Barriers for immigrant populations

- Barriers to African American Homeownership
- Barriers to housing choice for people with disabilities

Discussion:

The Analysis to Impediments to Fair Housing (AI) contains a discussion and action steps for the impediments listed above. It is included as Attachment H.

Over the course of the 2015-2019 Consolidated Plan, the City, County, CMHA and HOME will continue to meet quarterly to address these impediments with concrete strategies and actions. Additional agencies, such as Center for Independent Living Options, and the Southwest Ohio Regional Transit Authority (SORTA) will be included as appropriate.

AP-85 Other Actions – 91.220(k)

Introduction:

The City's Annual Action Plan includes 45 programs and the entitlement grants – CDBG, HOME, ESG & HOPWA.

Actions planned to address obstacles to meeting underserved needs

The biggest obstacle for meeting underserved needs is lack of sufficient resources/funding
- Coordinate grant writing training with Public Library for City staff and nonprofit partner agencies to increase funding capacity in order to provide additional services.
- The City implemented a grants database to better track grant resources throughout all departments. This effort includes increased communication among staff.

Actions planned to foster and maintain affordable housing

Continue quarterly inter-agency meetings with City, County, CMHA, HOME and other stakeholders for fair housing meetings.

Actively participate in monthly Affordable Housing Advocates (AHA) meetings. AHA members provide feedback, legislative monitoring, information sharing and other concerns via monthly meetings and regular email list serve notices.

Comply with all HOME and CDBG program requirements to ensure timely and efficient use of HUD resources to maximize affordable housing in the City.

Actions planned to reduce lead-based paint hazards

See Lead Based Paint Strategy SP-65.

Actions planned to reduce the number of poverty-level families

See Anti-Poverty Strategy SP-70.

Actions planned to develop institutional structure

Continue employee training and certifications including updating HOME certification training for all housing analysts.

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

- Continue working with United Way for collaborative scoring and implementation of General Fund programs
- Work with outside agencies to promote their services to residents
- Implement new job readiness and training programs in AP-35 and AP-38

Program Specific Requirements

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

Introduction:

The City's program specific requirements for CDBG, HOME, ESG and HOPWA are listed below. For CDBG, the City of Cincinnati uses a three-year average to ensure compliance with the low moderate income benefit. The three years during this Con Plan will be as follows: 2013, 2014 and 2015; 2016, 2017 and 2018; and 2019, 2020 and 2021.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1.   The amount of urgent need activities is $0.

2. The estimated percentage of CDBG funds that will be used for activities that benefit
persons of low and moderate income.   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:**

The City plans to continue to operate its HOME Investment Partnership Program similar to previous

years. As such, there are no other forms of investment planned as part of the 2015-2019 Con Plan other than those described in CFR § 92.205(b). Some programs are not funded in 2015 and will use prior year resources. These programs may be funded in subsequent years (2016 through 2019) and remain in the Con Plan for this purpose.

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:

In 2015-2019, the City will continue to assist homebuyers through the Core 4 Strategic Housing Program, Single Family Homeownership Development with Cincinnati Habitat for Humanity, Downpayment Assistance Initiative, CHDO Development Projects and other specific projects/programs as opportunities present themselves. Resale or recapture provisions are stated in each contract and enforced through deed restrictions or homebuyer agreements, mortgages, and promissory notes. The City reviewed resale and recapture provisions for all HOME program contracts in 2009. The City utilizes the recapture provision for all assistance to homebuyers. Included below is the recapture language used in contracts for the City's Homebuyer Assistance HOME programs, i.e., Core 4 Strategic Housing Program, Single Family Homeownership Development, CHDO Development Projects, and the Downpayment Initiative Program:

Prior to the disbursement of the Loan Funds, the Borrower agrees to execute and deliver to the City: (A) the Note Homebuyers receiving Downpayment assistance to purchase a home are required to sign a Promissory Note and Mortgage. The Promissory Note contains Recapture Provisions that specify the repayment terms in the event that the housing does not continue to be the principal place of residence of the family for the duration of the period of affordability; (B) a mortgage to the Property, as security for the Note and the Loan Funds; (C) all documents required by the City's conditions of approval letter; and (D) all other documents and information reasonably requested by the City, each in a form acceptable to the City.

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:

The City utilizes the resale provision for all rental projects. Included below is the resale language used in contracts for the City's Rental Development or Rehabilitation HOME programs, i.e., Core 4 Strategic Housing Program, and Affordable Multi Family Rehabilitation Program:

Developers and property owners who receive HOME funds through the Affordable Multi Family Rehab Program are required to keep the assisted units available for occupancy by tenants meeting HOME income guidelines throughout the applicable affordability period. This Resale Restriction is enforced using a Restrictive Covenant which runs with the land and does not expire upon sale of the property. In addition to the Restrictive Covenant, the City requires all lien holders (including State or Federal agencies), to sign a Mortgagee Consent to Restrictive Covenants. The Mortgagee Consent document is recorded along with the Restrictive Covenant and the purpose is for each lien holder to acknowledge the

affordability restrictions outlined in the City's Restrictive Covenant and to grant the RC priority over their mortgage. This preserves the project's HOME affordability requirement in case of an adverse property transfer. The City has always recorded the Restrictive Covenant's on HOME funded properties, but we initiated the addition of the Mortgagee Consent in June 2012, to strengthen our protection of the HOME affordability period. Subsequent purchasers of the property must fulfill the remaining time of the affordability period. A mortgage is also placed on the property to ensure the HOME funds are protected. Special circumstances regarding enforcement of the Restrictive Covenant may exist in the event of a foreclosure or deed in lieu of foreclosure.

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 2015-2019.

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

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

In order for emergency shelters to receive Emergency Solutions Grant funds, 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) monitors all emergency shelter agencies annually for compliance. A copy of the Shelter Standards and Shelter Diversion Manual are included as Attachments J and K respectively.

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

Cincinnati and Hamilton County utilize a Central Access Point (CAP). CAP currently screens and schedules intakes for the four family shelters, a shelter for 18-24 year old individuals, a single men's shelter, and a transitional housing program for single men with substance abuse issues. CAP also refers to a Shelter Diversion program, a case management program, to help individuals avoid entering shelter. Everyone who calls CAP is screened in the same manner to determine which program is best suited the caller's needs. The caller is finally referred to the appropriate program and contacts the agency directly to complete their intake.

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

In 2011, representatives from Hamilton County, the City of Cincinnati and Strategies to End Homelessness met to discuss the changes in the new Emergency Solutions Grant. At this meeting, the City and County decided that 2012 ESG funds would be used for emergency shelter expenses and homeless prevention programs. The City and County decided that the emergency shelters would receive the same level of funding received in the 2011 funding cycle and that the remainder of the funds would be used to continue the homeless prevention program. In 2012, the decision was made to allocate the maximum amount of funding for emergency shelters ($450,000) in accordance with new regulations.

Annually, Strategies to End Homelessness prepares an Emergency Solutions Grant application for shelter funding. The application is sent via email to the prior year's providers and posted on the End Homeless website for any other applicants interested in applying. Agencies with interest in applying must be active in the community's HMIS, VESTA and have the prior year data available before the allocation process begins. The Emergency Solutions Grant Shelter allocation process is an inclusive process of the ESG provider network. Providers gather annually to review the needs within the community and to allocate funds.

As defined in the CoC's Governance Charter, membership is determined by fully participating in the most recent Large Group Scoring Process. The Large Group Scoring Process took place in July 2014 by the Homeless Clearinghouse. All nonprofits participating in the 2014 CoC Competition to submit some basic program information to be made available to all Large Group scoring attendees in advance of the Large Group Scoring event. This information was submitted by each of the programs up for renewal, categorized by program type, and was shared in advance of the Large Group Scoring Event. The programs addressed one of the following four needs:

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

Allocation recommendations are forwarded to the City for inclusion in the annual budget presented to the City Council for final approval. To date, City Council has approved the recommended budget amounts.

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

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

5. **Describe performance standards for evaluating ESG.**

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

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